

steps Government propose to take to see that whatever credit is given for the purchase of fertilisers reaches the poorer farmers and are not cornered by anybody.

SHRI ANNASAHIB SHINDE : The hon. Member has raised a much wider question.

May I say that, as far as lifting of fertilisers from the factories is concerned, Government has first of all provided Rs. 105 crores for advancing loans to the State Governments, so that the State Governments are enabled to lift the fertilisers.

Secondly, if the co-operative societies take the fertilisers, to the extent of 90 per cent of the price of fertilisers they are in a position to get reimbursement either from the apex bank or Reserve Bank.

As far as the other question is concerned, namely, that we have to ensure that they reach the poorer farmers, it is a very valid point, but the crop-loan system takes care of this.

सहकारी बैंक तथा ऋण समितियों

*1738. श्री रघुबीर सिंह शास्त्री : क्या खाद्य तथा कृषि मंत्री यह बताने की कृपा करेंगे कि :

(क) क्या यह सच है कि सहकारी बैंकों तथा ऋण समितियों की संख्या काफी कम हो गई है ;

(ख) यदि हाँ, तो इसके क्या कारण हैं ; और

(ग) इस स्थिति को सुधारने तथा उनकी संख्या बढ़ाने के लिए सरकार क्या कार्यवाही कर रही है ?

THE MINISTER OF STATE IN THE MINISTRY OF FOOD, AGRICULTURE, COMMUNITY DEVELOPMENT AND COOPERATION (SHRI M. S. GURUPADASWAMY) : (a) There has been a reduction in the number of Central Co-operative Banks and primary agricultural credit societies. There has, however, been an increase in the number of Central and Primary Land Development/Mortgage Banks.

(b) and (c). The reduction in the number of central cooperative banks and primary agricultural credit societies has been effected as a matter of deliberate policy for promoting a viable cooperative credit structure by amalgamating uneconomic units. In the matter of Land Development/Mortgage Banks, the increase in their number is due to the fact that some years back the greater part of the country was not served by such Banks, and, therefore, many new units had to be set up.

श्री रघुबीर सिंह शास्त्री : क्या यह ठीक है कि 30 जून, 1966 को इन सहकारी बैंकों और ऋण समितियों का जितना वॉकिंग कैपिटल था उसका 44 प्रतिशत वह था जो उधार से लिया गया था, और क्या यह इस बात का प्रमाण नहीं है कि कोआपरेटिव सोसायटी और ग्रूप के बैंक जनता में लोकप्रिय नहीं हो रहे हैं जिससे इतने वर्ष बाद भी वापस पैसा नहीं मिल पाता है ?

SHRI M. S. GURUPADASWAMY : The figure shows that there has been an increase in the said capital after 1962-63. There is also an increase in the loan operations.

श्री रघुबीर सिंह शास्त्री : इस तरह की सोसायटी के काम का मूल्य केवल इसी बात पर नहीं आंका जाना चाहिये कि वह कितना ऋण दे रही है, बल्कि यह भी देखना चाहिये कि कितना ऋण उनको वापस मिल रहा है। क्या यह ठीक है कि 30 जून, 1966 तक जितना ऋण दिया गया था उसका 18.7 प्रतिशत ओवर ड्यू पड़ा हुआ है और उसकी रिकवरी नहीं हो पाई है ?

SHRI M. S. GURUPADASWAMY : It is true that in certain States the overdue position is not satisfactory, and that is because of the drought situation that obtained for the last two years consecutively. But in other States also we are taking measures to see that the overdue position improves as far as possible.

श्री क० ना० तिवारी : मैं यह जानना चाहता हूँ कि ऐग्रीकल्चर परपोजेज के लिये कंट्री

में कितने लोन की जरूरत है और उसमें बैंक के जरिये कितना दिया जाता है और वह मनी-लैंडर्स से कितने परसेंट में पैसा लेते हैं ?

SHRI M. S. GURUPADASWAMY : It does not arise out of this question, but I can answer it. We are meeting nearly 35 per cent of the loan requirements in the rural areas.

SHRI K. N. TIWARY : The report is that 87 per cent of the agriculturists still take loans from the moneylenders. I want to know what is the percentage that the Government is giving.

SHRI M. S. GURUPADASWAMY : Nearly 35 per cent of the loan requirements of the villagers is met through co-operative societies, and there is scope for improvement.

SHRI RANGA : Who discovered this ? From which report ? (*Interruptions*)

SHRI M. S. GURUPADASWAMY : It is a fact ; it is not a discovery.

SHRI P. GOPALAN : May I know whether it is fact that the total share of bank credit owned by the scheduled banks has gone up considerably in the recent past, resulting in the reduction of the activities of co-operative banks and sometimes compelling these co-operative banks to merge themselves with the scheduled banks, and if so, what are the main reasons for it ? Is it not because of the fact that the Government has not given enough protection to these co-operative banks to withstand the competition of the scheduled banks, and if so, what steps do Government propose to take to protect these co-operative banks from the competition of the scheduled banks ?

SHRI M. S. GURUPADASWAMY : It does not arise out of this question.

SHRI UMANATH : It does. The hon. Member has suggested one reason for the number of co-operative societies and loan societies having considerably gone down and asks whether it is true. Let him answer it. Or if he wants notice, let him say that.

SHRI M. S. GURUPADASWAMY : The reduction in the number of co-operative societies is due to the policy pursued by Government. We have been consolidating various co-operative societies into viable societies. That is why the number has gone down. It does not mean anything as implied in the question. On the contrary, the loan operations have been increasing and share capital also is increasing.

SHRI D. N. TIWARY : In the attempt to make co-operative societies viable, many viable societies have been broken up and new societies created, but nothing has been provided in places where viable societies were working. What were the criteria in judging whether a co-operative society was viable or not ?

SHRI M. S. GURUPADASWAMY : We have circulated the criteria on the basis of which consolidation should take place. There are four : societies should have the ability to have their own offices ; they should also have the ability to appoint a full-time paid secretary ; they should contribute to reserves on the scale considered necessary, and they should have the ability to pay a reasonable return on capital.

SHRI SAMAR GUHA : A startling disclosure has been made by the Powerloom Inquiry Commission that was set up in West Bengal in 1957 ; it has been alleged that Rs. 50 lakhs of loans given by the Union Government have been misappropriated. Yesterday in the *Hindustan Standard*, the following has come out :

“Most of the hundred powerloom co-operative societies set up in West Bengal during the Second and Third Five Year Plans are on the point of breaking down as a result of being run by some ‘selling agents’ from the Burrabazar business under an unwritten lease for about 8 years. The agents who run the co-operative societies also dodged taxes to the tune of several lakhs of rupees for years together.

“Some of the top hats in the Co-operative department are also learnt to have been involved in the affair. The Union Government had sanctioned

Rs. 50 lakhs for these 100 co-operative societies. Each of the societies had been given 16 powerlooms and it had been decided that these units would employ 5,000 weavers... The Union Government had also agreed to give 6,000 more powerlooms to West Bengal during the Fourth Five year Plan.

"The selling agents used to pay Rs. 1 lakh a year to the Societies as wages of the weavers and other sundry expenditure. It was alleged that Rs. 40,000 of this amount went to the promoters...

MR. SPEAKER : Will he stop it now at least or shall I call other some member ?

SHRI SAMAR GUHA : This is about loan societies.

MR. SPEAKER : Shri Tulshidas Jadhav.

SHRI SAMAR GUHA : On a point of order.

MR. SPEAKER : Question hour—no point of order.

SHRI SAMAR GUHA : Then on a point of submission. I have a right to make my submissions. You should hear me

MR. SPEAKER : If he starts reading newspapers, what can I do.

SHRI SAMAR GUHA : I think you are making a fool of me. The question related to co-operative banks and loan societies categorically. I am asking a question relating to the state of affairs in powerloom co-operative societies in West Bengal.

MR. SPEAKER : Whenever I call the hon. Member to put a supplementary, he starts reading a newspaper or some other thing and asking something else. My ringing the bell does not help. If he asks a straight supplementary, I would be very happy. But that is not what he does.

SHRI SAMAR GUHA : Am I creating a precedent ? You have been tolerant

to other members in this respect when they have read out long documents. I am not creating any precedent.

May I know whether it is a fact that the report that has been revealed by the Commission that Rs. 50 lakhs of Union Government loans given to West Bengal co-operative loan societies have been misappropriated ? If so, what steps are Government going to take in that respect ?

MR. SPEAKER : Very good. Nobody will object to that.

SHRI M. S. GURUPADASWAMY : I require notice.

THE MINISTER OF FOOD AND AGRICULTURE (SHRI JAGJIWAN RAM) : We have also to ascertain what the UF Government did about it.

श्री तुलसीदास जाधव : सोसायटी से कर्ज लेना काश्तकार को क्यों कम करना पड़ा है। तकाबी, बँडिंग, बावड़ी कर्ज आदि कितने ही कर्ज उसके सिर पर हैं और साल में एक दम उसको इन कर्जों को चुकाना पड़ता है। इतना ही नहीं, मौनोपोली परचेज होने से वहीं उसका कर्जा कटवा दिया जाता है। सोसायटी का जो कर्जा होता है उसको चुकाने की उसके पास ताकत नहीं रहती है। इसलिए वह सोसायटी से कर्जा लेने की स्थिति में नहीं रहता है। इसी वजह से मैम्बरशिप भी सोसायटीज की कम हो गई है और इनका नम्बर भी कम हो है। मैं जानना चाहता हूँ कि आपने क्या इंतजाम किया है ताकि वह फर्टिलाइजर आदि चीजें भी सोसायटी से ले लिया करे ?

SHRI M. S. GURUPADASWAMY : We are improving the procedure so that the farmers can get loans quickly from the societies. If he looks at the figures, he will realise that we have been giving loans increasingly. Over the last year, we have given loans to the tune of Rs. 540 crores. This year it will be increased to Rs. 590 crores. So he can see that the societies are doing their best to provide loans to farmers.

SHRI S. K. SAMBANDHAN : The hon. Minister stated that the 'overdues' position is not satisfactory and he also gave the reasons. Are Government aware that these overdues are mainly due to misuses and abuses by *benami* loans, particularly agricultural loans? If so, are Government taking any action to rectify the position so that these *benami* transactions do not occur?

SHRI M. S. GURUPADASWAMY : I have already said it is the responsibility of State Governments to take action to recover loans. It is a fact that the 'overdues' position is rather unsatisfactory in many States. We have been asking the State Governments to take steps in this regard.

SHRI A. V. PATIL : The district Central co-operative banks and the Land Development banks are doing their best to advance loans to farmers. But these loans are meagre. Even in States like Gujarat, Mysore, Maharashtra and Andhra where the co-operative movement has made good progress, loan facilities are poor. In view of this fact, it is not desirable or advisable to ask the scheduled banks to give more credit to the farmers, so that the Co-operative banks are not burdened.

SHRI M. S. GURUPADASWAMY : Last year, the land development banks gave something like Rs. 80 crores of loans to farmers and in 1968-69 it is proposed to increase it to Rs. 100 crores. In addition to that we have requested the joint stock and scheduled banks also to come forward to assist the agricultural operations.

SHRI D. N. PATODIA : It is not enough for the Minister to say that the responsibility of collection is on the State Governments. The entire co-operative movement including the co-operative banks are controlled and directed by the Centre. May I, therefore, know whether there is any provision for obtaining adequate security for repayment of overdues and if so, what are the types of provisions? If that be the case, what steps have the various State Governments taken in the knowledge of the Central Government to implement those provisions of security for recovering? I also want to know what would be the

percentage of bad debts, in the opinion of the Central Government, in respect of the past overdues?

SHRI M. S. GURUPADASWAMY : I should like to correct the misconception of the hon. Member. We do not control or direct the co-operative movement. It is not correct to say that the Centre interferes in the co-operative movement as such. But we do take interest in the matter of realisation of dues. We have instructed the State Government. It is the State Government's responsibility in this matter to collect the dues and various steps are being taken by the State Government. The other aspect is about security. Certainly when loans are given security is taken. Only recently we have changed the pattern of assistance to farmers. Up to a point we have been saying that there has got to be liberalisation in the loan assistance but that has nothing to do with the overdues position. The overdues position is such because of various other factors. If the hon. Member studies the State Acts, he will know what steps are taken under the Act for the collection of overdues.

SHRI D. N. PATODIA : The answer is not complete. What steps have been taken to implement the provision about securities so that overdues are collected.

SHRI M. S. GURUPADASWAMY : I shall draw the attention of the State Governments to this matter.

SHRI N. T. DAS : What are the minimum amounts which are given for short-term and long-term loans?

SHRI M. S. GURUPADASWAMY : The amounts relate to the needs of the farmers; it also depends upon the acreage of crops, yield, etc. It varies from place to place.

श्री भोगेन्द्र झा : क्या सरकार को इस बात की जानकारी है कि सहकारी समितियों के द्वारा जो कर्जा दिया जाता है, वह सिर्फ जमीन रखने वालों को दिया जाता है, बेजमीन और कम जमीन वालों को अपनी खेती के लिए कर्जा नहीं मिलता है और जमीन वाले सहकारी समितियों से कर्ज लेकर उसको नाजायज सूद

पर देकर गांवों में महाजनी करते हैं; यदि हां, तो क्या सरकार इस बात को अनिवार्य कर देगी कि सारे देश में सभी पंचायतों में बेजमीनों, कम जमीन वालों और खेत मजदूरों की अलग सहकारी समितियां कायम की जायें और उनको कर्जा दिया जाये ? मैं बताना चाहता हूँ कि बिहार में गत वर्ष बेजमीनों और खेत मजदूरों को जो कर्जा दिया गया, उसकी वसूली का अनुपात जमीन वालों की तुलना में ज्यादा है।

SHRI M. S. GURUPADASWAMY : The loan system we have introduced will take care of this aspect. Even tenants can have loans from the co-operative societies.

श्री शिवनारायण : जब हम बैंकों में डिपॉजिट करते हैं, तो हमको चार, साढ़े चार परसेंट इन्ट्रेस्ट मिलता है, लेकिन हमको नौ परसेंट देना पड़ता है। मंत्री महोदय क्लैरिफाई करें कि इतना डिफरेंस क्यों है।

श्री भोगेन्द्र भा : अध्यक्ष महोदय, मैंने लैंडलेस पेजेन्ट्स के बारे में पूछा है।

SHRI M. S. GURUPADASWAMY : We have schemes for co-operative farming to give lands to the landless people. We are not giving loans to the landless unless they are tenants... (Interruptions).

SHRI JAGJIWAN RAM : There is an arrangement for giving loan to persons who have no property to mortgage to the co-operative banks and in ordinary parlance are not credit-worthy. They can get some loans if two members of the co-operative stand surety for them.

गोरक्षा समिति

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*1739. श्री निहाल सिंह :

श्री रामावलार शर्मा :

श्री रामगोपाल शालवाले :

क्या खाद्य तथा कृषि मन्त्री यह बताने की कृपा करेंगे कि :

(क) क्या सरकार द्वारा नियुक्त गोरक्षा

समिति के एक सदस्य, जगतगुरु शंकराचार्य, ने हाल में अपने भाषण में सरकार पर आरोप लगाया है कि गोरक्षा के राष्ट्रीय प्रश्न पर हिन्दुओं की भावनाओं की अवहेलना करते हुए सरकार ने हटधर्मी का रवैया अपनाया हुआ है ;

(ख) क्या यह सच है कि उन्होंने पुनः गोरक्षा आन्दोलन आरम्भ करने की धमकी दी है ;

(ग) क्या यह भी सच है कि उक्त समिति के कार्य में कुछ गतिरोध पैदा हो गया है ; और

(घ) यदि हां, तो सरकार की इस पर क्या प्रतिक्रिया है ?

THE MINISTER OF STATE IN THE MINISTRY OF FOOD, AGRICULTURE, COMMUNITY DEVELOPMENT AND CO-OPERATION (SHRI ANNA-SAHIB SHINDE) : (a) and (b). Government have not received any communication from Jagatguru Shankaracharya making any observation to the effect that Government had adopted an obstinate attitude on the question of cow protection. A section of the Press reported Jagatguru Shankaracharya's speech purporting to start an agitation under certain circumstances.

(c) No, Sir.

(d) Does not arise.

श्री निहाल सिंह : क्या यह सच है कि प्रथम पंच-वर्षीय योजना से अब तक काऊ-स्लाटर की संख्या हिन्दुस्तान में बढ़ी है ; यदि हां, तो कितनी ?

SHRI ANNASAHIB SHINDE : The number of cows has increased ? I did not quite catch his question.

SHRI BAL RAJ MADHOK : Whether the number of cows butchered has increased.

SHRI ANNASAHIB SHINDE : I have no information on that point.

श्री निहाल सिंह : क्या यह सच है कि प्रथम पंच-वर्षीय योजना से अब तक गोमांस