

LOK SABHA

SYNOPSIS OF DEBATES (Proceedings other than Questions & Answers)

Thursday, August 10, 2017 / Shravana 19, 1939 (Saka)

FELICITATION BY THE SPEAKER

HON. SPEAKER: On behalf of the hon. Members of the House and on my own behalf I congratulate Krishnaraj Mahadik, son of hon. Member Shri Dhananjay Mahadik on winning Race-2 at Brands Hatch Grand Prix Circuit and attaining the pole position in BRDS British Formula F3 Championship on 6 August 2017 at Kent in England.

CALLING ATTENTION

Re: Problems due to floods in different parts of the country and steps taken by the government in this regard.

SHRI GAURAV GOGOI called the attention of the Minister of State in the Ministry of Home Affairs regarding problems due to floods in different parts of the country and steps taken by the government in this regard.

THE MINISTER OF STATE IN THE MINISTRY OF HOME AFFAIRS (SHRI KIREN RIJJU): India receives heavy rainfall from June to September every year during the South West (SW) Monsoon Season. The rainfall during this period accounts for about 70-90% of the total annual rainfall over India.

As a consequence of this rainfall, flooding of rivers is a natural weather phenomenon. This year Monsoon set in over Kerala on 30th May, the Monsoon has already covered entire country by 19th July 2017. For the country as a whole, cumulative rainfall during this year's south-west Monsoon season has so far upto 2nd August been 100% of the Long Period Average (LPA). In terms of area wise distribution, 77.78 % of the area in the country received excess/normal rainfall and 22.22% of the area received deficient rainfall so far upto 2nd August 2017.

Over 40 Million hectares' land of the country is prone to floods and river erosion. The flood prone regions of India are the Himalayan Rivers Basin (Kosi and Damodar Rivers in particular), the North Western River Basin (Jhelum, Ravi, Sutlej and Beas Rivers) and the central and Peninsular River Basin (Narmada, Chambal, Godavari, Krishna and Cauvery River).

During the current South West monsoon season, various parts of 24 States viz; Assam, Andhra Pradesh, Arunachal Pradesh, Bihar, Chhattisgarh, Goa, Gujarat, Himachal Pradesh, J&K, Jharkhand, Karnataka, Kerala, Maharashtra, Manipur, Mizoram, Nagaland, Odisha, Punjab, Rajasthan, Sikkim, Tripura, Uttar Pradesh, Uttarakhand and West Bengal are reported to have been affected by heavy rains/flash floods/ and rain-oriented calamities of varying degrees. As per the information of damage received from these States 958 persons have lost their lives, 58,480 cattle heads have perished, 2,43,345 houses/huts have been damaged and about 24.93 lakh hectares of crop area have been reported affected due to heavy rains/flood/landslides etc., as on 8th August 2017. A statement showing the State-

wise damages caused due to heavy rains/ flash flood/flood/ landslides and rain oriented calamities during 2017 is at Annexure.

Primary responsibility to deal with natural calamities rest with the State Government concerned. The Central Government supplements the efforts of the State Governments by providing financial and logistics support to effectively deal with such exigent situations. The concerned State Governments have been taking necessary rescue & relief operations in the affected areas which include evacuation of people to safer places, operation of relief camps, cattle camps and providing essential commodities viz. cooked food, rice/rice bran, chura, wheat, salt, baby food, kerosene oil, matchboxes, candles, halogen tablet, fodder, house building material i.e. Polythene sheets, etc. They are also taking necessary steps to prevent outbreak of any epidemic during floods/post flood period. State authorities are monitoring rainfall, water level of the rivers/ dams in coordination with the IMD and CWC as well as issuing weather advisories to all vulnerable districts.

The Ministry of Home Affairs remains in constant touch with the States for providing assistance to these States for effective relief & response. The logistics support provided by the Government of India includes mobilizing essential resources viz; deployment of aircrafts/ helicopters and boats/ BAUTS, specialist teams of Armed Forces and requisite teams of National Disaster Response Force (NDRF), provision of relief materials and essential commodities including medical stores, restoration of critical infrastructure and facilities including communication network and such other assistance as may be required by the affected States to

meet the situation effectively. Apart from providing logistics support, the Government of India supplements the efforts of the State Governments by extending financial assistance through State Disaster Response Fund (SDRF) and National Disaster Response Fund (NDRF) as per the laid down procedure.

Important steps taken by the Central Government for prevention and response against natural disasters, including floods are as under;

- (i) To ensure effective preparedness, MHA conducted annual meeting of Relief Commissioners/Secretaries, Department of Disaster Management of State/UTs on 17 May 2017 to review the status of preparedness and to discuss other disaster management related issues. The representatives of various Central Ministries/ Organizations rendering Emergency Support Functions also participated in the meeting. All the forecasting agencies, such as Central Water Commission (CWC), India Metrological Department (IMD), GSI and INCOIS, were advised to work in close coordination with the state governments and concerned agencies.
- (ii) During the current monsoon season, MHA have deployed as many as 110 specialized teams of NDRF in 27 States and UTs with 344 boats and other necessary search and rescue equipments. Based on vulnerability profile of different regions of the country, NDRF teams have been presently stationed/deployed at 12 Bn HQ viz; Guwahati (Assam), Haringhata (West Bengal), Mundali (Odisha), Arakkonam (Tamil Nadu), Pune (Maharashtra), Vadodra (Gujarat), Bhatinda (Punjab), Ghaziabad (Uttar Pradesh) Bihta

(Bihar), Vijayawada (Andhra Pradesh), Varanasi (Uttar Pradesh) and Doimukh (Arunachal Pradesh). Besides, 27 teams of the NDRF teams has already been pre-positioned at 23 different locations in the country depending on the vulnerability profile of the area.

- (iii) A conference, State Disaster Response Force (SDRF) was conducted by NDRF on 9th May 2017 to discuss the preparedness and preposition of NDRF teams in the States.
- (iv) In addition, NDRF teams have also been assisting the State administration in distribution of essential relief material and provide medical support to affected people at the time of emergency. NDRF had also conducted mock drills along with the relevant departments and State agencies in the country for effective management of floods, response and rescue operations.
- (v) During the financial year 2017-18, an amount of Rs. 9382.80 crore has been allocated as central share to all the States in their SDRF accounts, which is released in two installments as per guidelines. Government has already released Rs. 4308.125 crore to 23 States. In addition, financial assistance from NDRF amounting to Rs. 1580.09 crore has been provided during the current year, so far, to different States which were affected by calamities of severe nature.
- (vi) Central Water Commission (CWC) and India Metrological Department (IMD) have been issuing 24×7 advance weather forecasting and water level warnings to the concerned states/agencies to enable them to take preventive measures including evacuation of the affected population to safer places.

- (vii) Senior officers in MHA are in constant touch with the central Ministries/organizations and affected states. Control rooms in MHA, NDMA and NDRF are working round the clock to monitor the situation and to issue advisories in the form of early warning to the governments.
- (viii) For evacuation of people, Air force helicopters have been deployed at short notice in different flood affected states and they saved lives of a large number of people.
- (ix) Upon receipt of interim memoranda from State Governments of Assam, Manipur and Mizoram, Inter-Ministerial Central Teams (IMCT) were constituted and they have visited the affected areas of these States for on the spot assessment of damages of immediate and temporary nature.
- (x) Hon'ble PM has reviewed the flood preparedness of the nation via PRAGATI on 12th July 2017 and deputed Hon'ble MOS (Home), who visited and reviewed the flood situation of Assam and Arunachal Pradesh from 13th to 15th July, 2017.
- (xi) Hon'ble MOS (PMO & DONER) has reviewed the flood situation of North-Eastern States including Assam on 13th July 2017.
- (xii) Hon'ble PM has visited and reviewed the flood situation of Gujarat on 25th July 2017 and North-Eastern States in Guwahati, Assam on 1st August 2017. PM has announced a package of Rs.2000 crore for the North Eastern States, including Rs.1200 crore for repair, maintenance, and strengthening of roads, highways, bridges, and other damaged infrastructure.
- (xiii) As per the announcements made by Hon'ble PM, Government has released 2nd installment of SDRF to Gujarat and 8 North Eastern States in advance.

I would like to assure the Hon'ble Members that the Government of India will give due importance to the valuable suggestions given by them during the discussion to deal effectively with the situation caused by floods and other natural calamities.

Annexure

**State-wise details of damage due to cyclonic storms/heavy rains/
floods/landslides etc. during the year 2017-18
(Provisional) (As on 08.08.2017)**

		Lives lost (No.)	Cattle lost (No.)	Houses (No.)	Crops area (in lakh ha.)
1	2	3	4	5	6
1.	Andhra Pradesh	1	--	25	--
2.	Arunachal Pradesh	41	3,564	1,379	0.08
3.	Assam	84	11,837	26,298	2.09
4.	Bihar	--	--	5	--
5.	Chhattisgarh	46	102	885	--
6.	Goa	1	--	60	--
7.	Gujarat	229	16,130	24,247	8.91
8.	Himachal Pradesh	6	3	28	--
9.	Jammu & Kashmir	2	2	--	--
10.	Jharkhand	12	3	2,668	--
11.	Karnataka	61	737	1,498	--
12.	Kerala	28	5	2,348	--
13.	Maharashtra	105	160	--	--
14.	Manipur	19	10,672	18,989	0.86
15.	Mizoram	13	14	3,452	0.09
16.	Nagaland	20	--	2,276	--
17.	Odisha	8	399	562	0.17
18.	Punjab	8	3	29	--
19.	Rajasthan	66	5,699	10,136	8.34
20.	Sikkim	2	--	80	--
21.	Tripura	13	12	2,754	--
22.	Uttar Pradesh	12	46	1,312	0.16
23.	Uttarakhand	32	203	846	--
24.	West Bengal	149	8,889	1,43,468	4.23
	Total	958	58,480	2,43,345	24.93

**Responding to the issue raised by Shri Gaurav Gogoi, Prof. Saugata
Roy and Shri Balbhadra Majhi, the hon. Minister further stated: I would like**

to tell the hon. Members that Government responded under the leadership of the Prime Minister and the Minister of Home Affairs this Government responded with unprecedented speed in this regard. It would come as big surprise to the Members that earlier very little amount was given. The amount determined by the Finance Commission is released by the Government as first installment during May-June. Apart from this, in case of any calamity a central inter-ministerial team visits the area. Regarding Assam and the entire North-Eastern region, at second installment was used to be released in Jan-Feb earlier but this Government has released that installment also along with the first installment. Hon. Prime Minister has announced a relief of Rs. 2,000 crores. The Prime Minister showed his magnanimity regarding this fund so that the people of North-East would not feel that the Government in Delhi is insensitive. Funds are given to the States only when they do not have any funds. The State has already been given the fund under the SDRF. When this amount is exhausted then the State would get additional funds under the NDRF. This is the standard rule. Because if the released amount is not spent then where is the need for additional funds? Taking a special consideration regarding the threat of floods each year from Brahmaputra river in Assam, the Prime Minister has mentioned that out of Rs. 2000 crores already announced Rs. 400 crores would be used for strengthening the catchment areas of the River, which will help in flood control. Rains have damaged roads, bridges and a lot of infrastructure such as water supply, electricity poles, lines etc. For the improvement, maintenance, strengthening of these utilities Rs. 1200 crores have

been allocated. This is apart from the first installment released under SDRF. This Rs. 2,000 crore would be subsumed under second installment of SDRF to be released to eight States. Central Grant constitutes 90 per cent of SDRF. Regarding Damodar Valley Corporation Rs. 130 crore has already been released for its de-silting. No memorandum has been forwarded by the West Bengal Government so far. The first thing the State Government needs to do is to make assessment of the damage caused on the basis of which additional central assistance is required. 203 districts are affected by flood all over the country. The West Bengal is entitled for Rs. 406 crore as Central Entitlement out of which the State's share is Rs. 135 crore. The Center has already released Rs. 203.25 crores. In case of any natural disaster the most important thing is to save the lives. Thereafter, comes relief then rehabilitation and after which there is long term reconstruction. We have reduced the response time to such an extent that at present NDRF team is deployed all over the country in advance. Awareness has been created in schools, colleges and institutes. Training has been started at the Panchayat level in villages. In the presence of the Minister of Home Affairs, I was given an award through the United Nations in which I was adjudged Disaster Champion for Asia-Pacific region. Not because I am an expert but because whatever this Government does, it does wholeheartedly in all seriousness. Flood occurs in August also for which the Government is fully geared up.

***MATTERS UNDER RULE 377**

- (1) **SHRI VISHNU DAYAL RAM** laid a statement regarding need to expedite construction of bypass road in Garhwa city, Jharkhand.
- (2) **SHRI DEVJI M. PATEL** laid a statement regarding need to construct a rail over bridge on level crossing no. C-48 on Jalore-Ahore road in Rajasthan.
- (3) **SHRI DEVENDRA SINGH BHOLE** laid a statement regarding need to ensure proper implementation of Pradhan Mantri Ujjwala Yojana in Kanpur Nagar and Kanpur Dehat districts of Uttar Pradesh.
- (4) **SHRI RAM PRASAD SARMAH** laid a statement regarding need to revive Cachar Paper Mill and Nagaon Paper Mill in Assam.
- (5) **DR. BHOLA SINGH** laid a statement regarding need to establish AIIMS in Begusarai-Barauni industrial area in Bihar.
- (6) **SHRIMATI RAMA DEVI** laid a statement regarding need to expedite construction of approach road of Basual bridge in Sitamarhi district, Bihar.
- (7) **SHRI RAMESHWAR TELI** laid a statement regarding need to reduce the number of text books and other articles used in schools.
- (8) **SHRI HUKUM SINGH** laid a statement regarding need to remove toll tax on State and National Highways particularly on Panipat - Muzzafarnagar road.

* Laid on the Table as directed by the Chair.

- (9) **SHRI SHYAMA CHARAN GUPTA** laid a statement regarding need to establish a Jawahar Navodaya Vidyalaya or Kendriya Vidyalaya at Village Rera in Allahabad district, Uttar Pradesh.
- (10) **DR. BANSHILAL MAHATO** laid a statement regarding improving railway facilities in Korba parliamentary constituency.
- (11) **DR. SANJAY JAISWAL** laid a statement regarding need to establish an Agriculture College in West Champaran district of Bihar.
- (12) **SHRIMATI ANJU BALA** laid a statement regarding need to regularise the services of Shiksha Mitra in Uttar Pradesh.
- (13) **ADV. NARENDRA KESHAV SAWAIKAR** laid a statement regarding need to set up an independent Physiotherapy Council of India.
- (14) **SHRI CHINTAMAN NAVASHA WANGA** laid a statement regarding need to appoint new Environmental Protection Committee for Dahanu tehsil in Maharashtra.
- (15) **SHRI TAMRADHWAJ SAHU** laid a statement regarding setting up a campus of Central Tribal University, Amarkantak (Madhya Pradesh) in Bastar, Chhattisgarh.
- (16) **SHRI K. C. VENUGOPAL** laid a statement regarding upgradation of railway infrastructure at Karunagapally and Kayamkulam Railway Stations in Alappuzha Parliamentary Constituency of Kerala.

- (17) **SHRI M.K. RAGHAVAN** laid a statement regarding need to revive Calicut Port in Kerala.
- (18) **SHRI T. G. VENKATESH BABU** laid a statement regarding need to review the proposal to divest Kamarajar Port Ltd. in Tamil Nadu.
- (19) **SHRIMATI MAMATA THAKUR** laid a statement regarding need to establish a Kendriya Vidyalaya in Bangaon, West Bengal.
- (20) **DR. RATNA DE (NAG)** laid a statement regarding need to provide sufficient funds for research activities in pharmaceutical industry in the country.
- (21) **SHRI BHARTRUHARI MAHTAB** laid a statement regarding need to review the decision to disinvest National Aluminum Company Ltd (NALCO).
- (22) **DR. SHRIKANT EKNATH SHINDE** laid a statement regarding need to formulate a National Policy on Thalassemia.
- (23) **SHRI RAM MOHAN NAIDU KINJARAPU** laid a statement regarding need to give emphasis on Marine research in the country.
- (24) **KUNWAR HARIBANSH SINGH** laid a statement regarding need to construct an indoor stadium for cultural and sports activities in Pratapgarh parliamentary constituency, Uttar Pradesh.
- (25) **SHRI DUSHYANT CHAUTALA** laid a statement regarding implementation of MPLADS Projects in Hisar Parliamentary Constituency of Haryana.

- (26) **SHRI PREM DAS RAI** laid a statement regarding permanent solution to the agitation/demand of statehood to Gorkhaland.
- (27) **ADV. JOICE GEORGE** laid a statement regarding need to impose restrictions on import of spices.

THE STATE BANKS (REPEAL AND AMENDMENT) BILL, 2017

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SANTOSH KUMAR GANGWAR) moved that the Bill to repeal the State Bank of India (Subsidiary Banks) Act, 1959, the State Bank of Hyderabad Act, 1956 and further to amend the State Bank of India Act, 1955, be taken into consideration.

SHRI S.P. MUDDAHANUME GOWDA *initiating said:* More than seventy per cent of the Indian population lives in the rural areas. A revolutionary decision of nationalising the banks took place on 19th July, 1969 because agriculture was not at all considered as one of the areas where the banks are supposed to give credit to the farmers. That was the rationale behind taking a drastic decision to nationalise the banks. The State Bank of India is now feeling as a big brother. The State Bank of Mysore, which was in existence in Karnataka, had a lot of branches in the rural areas. A lot of agricultural and subsidiary crop loans were given to the farmers by the State Bank of Mysore. But by merging that bank with the State Bank of India, the people of this country, particularly the rural people, are feeling that there is some infringement of their rights in terms of getting

loans from the nationalised banks. Only the corporate sector and the bigwigs are capable of entering this bank. The common man will now feel that the State Bank of India is not his bank. There are Rs. 1.8 lakh crore of NPAs in the State Bank of India. Everyone feels that NPAs are only in SBI, but it is there in all commercial banks and it is a big sum of money which has gone waste and it is at the cost of the poor people that this amount is growing. The State Bank of India is imposing some stringent conditions on customers. Nearly 31 crore people of this country are going to be affected by this stringent action by the State Bank of India with regard to keeping a minimum balance in the saving accounts. This is a very bad decision. Furthermore, the bank proposes to impose charges for cash withdrawal and also service charges. All these decisions are anti-poor. I would like to draw the attention of the Government to the fact that people in this country, particularly the farmers are in a very critical condition. On the one hand, there is excessive rain in Northern India and on the other there is no rain in Southern India. The State of Karnataka is reeling under drought for the last five to six years. The suicide by farmers has assumed alarming proportions in this country. The Government of Karnataka took a revolutionary decision of waiving the loan of the farmers to the tune of Rs. 8261 crore. I would therefore urge upon the Government of India to waive the farmers loans in the commercial banks so as to enable the farmers to breathe peacefully at least for sometimes to prevent farmers suicides in the country.

SHRI SHIVKUMAR UDASI: This Bill seeks to repeal the two Acts relating to banks. These banks were subsidiaries of the State Bank of India. The Union Cabinet granted its approval in February, 2017 which allowed the SBI to acquire the subsidiaries, and the SBI Act, 1955 is further amended right now. The guiding principle for the consolidation process of banking in India has so far been as per the Narasimhan Committee recommendations. Any initiative with respect to merger of public sector banks has to come from the Board of the bank concerned. For the purposes of rationalization of resources, reduction of costs, better profitability, lower cost of funds leading to better rate of interest for public at large, improve productivity and customer service, SBI, with the sanction of the Central Government, is now having a consolidation for which these consequential amendments are required. Following the merger, total customer base of the SBI has increased to the tune of 40 crores with a branch network of 24,000 and nearly 59,000 ATMs across the country. SBI has become the largest commercial bank in India in terms of assets, deposits, branches, customers and employees. Having made this significant investment in technology, SBI is in a position to offer the widest portfolio of digital products and services. Thanks to the merger, additional customers will access and benefit through these products. The Narasimham Committee had envisaged in 1991 that the SBI should progressively merge all the seven subsidiaries with itself. Long thereafter, in 2008, the State Bank of Saurashtra was the first to merge with the SBI. Two years later, the State Bank of Indore was integrated. First, the associated banks had enjoyed a common identity

with the SBI for long. Second, the SBI had been exercising the tight operational control of the associated banks from inception. Third, all associated banks were operating under the same Information Technology platform like the SBI. In 2002, it had engaged Tata Consultancy Services to roll out a core banking solution covering the entire group. So, the associated banks were beneficiaries of the common code and the linkages. Fourth, the treasury operations of the associated banks had been integrated with the SBI for several years. Lastly, the major loan decisions of the Associated Banks used to be vetted first by the SBI under centralized control before the proposals received local approval at the concerned associated Banks' Board. In Pradhan Mantri Jan Dhan Accounts, there is no restriction or there is no penalty for not maintaining a minimum balance.

Consolidation in the banking sector is the need of the hour. Capital Adequacy Ratio for many Public Sector Banks, especially the smaller ones have been steadily declining mainly due to higher provisioning requirements for poor asset quality. It is also not possible for the Government to always step in with capital infusion into the banks due to budgetary constraints. Against this backdrop, consolidation in the banking sector assumes significance and a certain criticality with a view to salvaging the smaller and weaker PSB. On the human resource side, it will provide a larger pool of talent to tap into far ensuring better corporate governance. I would like to request our Government to open more bank branches in the rural areas. My suggestion would be that in the name of financial inclusion,

which we have started now, we have to give loan to the marginal and the small famers. If the government can do something on this front, it will be appreciated.

SHRI C. GOPALAKRISHNAN: This Bill seeks to repeal the two Acts: (i) the State Bank of India (Subsidiary Banks) Act, 1959, and (ii) the State Bank of Hyderabad Act, 1956. This is consequent to the Union Cabinet granting its approval in February, 2017, which allowed the SBI to acquire these subsidiaries. The State Bank of India had decided to merge the five associate banks from 1st April, 2017. SBI is India's largest bank with assets of Rs.30.72 lakh crore and figures at No. 64 in the global ranking of banks as of December, 2015. Post-merger, with assets of approximately Rs.40 lakh crore, it will be among the top 50 banks in the world. This is the first ever large-scale consolidation in the Indian banking industry. The merger will create a banking behemoth with an asset book value of Rs.37 lakh crore. There are a few things which will be significant in this merger. One is asset quality. By virtue of being the country's largest lender, the SBI is bound to have bad loans on its books. The associate banks, too, have accumulated large amounts of bad loans. Consolidation would help in better dealing with these accounts. Second is profitability. Third is technology. SBI has an active information technology department that works on a number of innovative solutions for the bank. I wish to urge upon the Government to provide adequate compensation and benefits to the employees of the associate banks who may either opt for VRS or wish to continue to serve in SBI. And I also urge upon the

government to continue the services provided by these associate banks to the people of the country.

PROF. SAUGATA ROY: This Bill will legalize the acquisition of five banks. We are actually doing an *ex post facto* action of things which have already been done. I rise to say that I am not opposed to the State Bank (Repeal and Amendment) Bill. Now, having said that, why I do not support the Bill wholesale is due to three questions which I will pose before you. My question is how much money was deposited after demonetization till now? How much money has been deposited in the State Bank of India? Now, let me oppose some of the anti-people decisions of the State Bank of India. The savings bank interest rate was four per cent. Now it has been reduced to 3.5 per cent. This is an anti-people decision. Earlier, the minimum balance for a savings bank account without cheque facility was Rs.1,000 across the country. Now, the minimum balance for the metro branches will be Rs.5,000. The penalty for non-maintenance of minimum balance will be between Rs.50 and Rs.100. After four withdrawals from the ATM in a month, a service charge of Rs.50 plus service tax per transaction will be applicable for basic Savings Bank Deposit Account. This step by the State Bank of India will harm altogether 31 crore people. IMPS fund transfer charges through internet banking is also an anti-people decision. I want to say that at this stage, the State Bank of India is having the biggest NPA, Non-Performing Asset. We are only hoodwinking the common people just by showing, we have done a big thing; we have merged all the banks into one. In Kerala, there was an agitation against the

merger of the State Bank of Travancore. We could have opposed the Bill. We could have given resolution and amendments but that is quite pointless. This Government, with its brute majority, will bulldoze the Bill in the Lok Sabha.

SHRI TATHAGATA SATPATHY: I oppose this Bill. Five smaller banks are being merged with the big ocean called the State Bank of India. The Government has already put it into effect. We are only doing a post-mortem and putting our stamp on it. It is a clear move to hide the immense amount of non-performing assets that these banks have accumulated over the years. This seems to be as stopgap arrangements to prevent these five smaller banks from collapsing inwards. Given the horrible situation that exists today, by merging the smaller banks with the larger bank, you are trying to hide the bad performance of the banks. Employees, who were supposed to do due diligence and locate genuine loanees had consciously defaulted. They, from the chairmen of the banks to the bank managers, to the assessors of the bank, all have connived at some point or the other to give out bad loans, whether it is to big corporations or to companies or corporate. My positive suggestion to the Government would be that a time has come when you have to weed out the corrupt and the inefficient from the system. So, let us take steps to create a situation where we do not tax the tax-payers even more into paying for the faults of these politicians, these bureaucrats and these banks employees. Now, if these banks fail, there will be no recourse for this country, there will be no resource for the poor man.

SHRI ANANDRAO ADSUL: The acquisition and amalgamation the need of the day and what will happen after the merger? There are four points, which we will achieve, namely, rationalization of resources; reduction in the cost; better profitability; lower cost of funds; ultimately, leading to better rate in interest to public at large; and improve productivity and consumer services. The question that remains to be asked here is this. Why were all these subsidiaries established in the past? The objective definitely shows that it was done in interest of public at large of this country. Further, the State Bank of India is having its own existence for India as they are having a number of branches in the country. We have seen rise of NPAs in the public sector banks but not in SBI. That is why, the new move of the Government, the amendment to the State Banks (Repeal and Amendment) Bill, 2017 is very much essential and I extend full support to this Bill.

DR. BOORA NARSAIAH GOUD: At the outset, I would like to wish to bring to the notice of the august House that what is the purpose of merging? Because one of the stated objectives of the Government seems to be, to create a bigger bank so that we get good rankings or great ratings from the credit agencies of the world. Previously, we used to think of decentralization, now we are thinking of centralization. Today, however the picture of bank is bad loans, which is because of big people. No loans are given to the small people. There is also non-accountability aspect. I am talking about one district in the State of Telangana. They have disbursed a credit of Rs.6,750 crore. But, banks have disbursed only Rs.511 crore for the priority lending sector whereas they have disbursed the

maximum amount of loan to the bigger people. I wish that the Government should take into account this aspect which is exactly affecting the poor people. The Government has gone into various pros and cons of the issue by having this merger like, reduction of the NPA, technical efficiency, international standards and so on. My only concern is that we going to miss the regional focus of the bank? So, we have to be extremely careful about it and I do want the Government of India to take up the issue. Banks are discriminating a person on the ground of profession. We wholeheartedly wish that this merger will result in a better future for the smaller people.

SHRIMATI P.K. SHREEMATHI TEACHER: This Bill is anti-people, anti-farmer and it is against the parents of lakhs of students. Without any consultation and without any consideration, the Government of India decided to merge the State of Bank of Travancore into the State Bank of India. But, what is the result after the merger? In the last so many months, approvals were very much delayed. This is pushing many customers to private banks or private financiers. This Bill is not only anti-people but also anti-employees and anti-officers. Pension benefit was denied to the employees of five associate banks merged in 2017. This year's promotion exercise has clearly indicated that there is no scope of promotion for erstwhile association bank employees. This has pushed many associate banks employees in a state of depression and dissatisfaction. So, it is not going to help the employees; it is not going to help the people, it is not going to help farmers.

SHRIMATI BUTTA RENUKA: I welcome this legislation which is aimed at repealing certain Acts relating to the State Bank of India and its erstwhile associate banks. With the merger of these banks, the Acts relating to erstwhile subsidiaries have become redundant and the State Bank of India Act requires certain modifications and those are being carried out through this legislation. Though it is slightly delayed, this Government has taken the right step in merging the State Bank of India and its associate banks. I request this Government to further identify and merge the banks and bring down the number to a reasonable level and make them competitive in the global market. Likewise, I request this Government that in the process of merger, we must ensure that none of the stakeholders like depositors, borrowers, and employees of the banks shall be adversely impacted. I would also request the Government to sympathetically consider the demands of banks pensioners. Again, Non-Performing Assets of commercial banks, especially public sector banks, have reached unacceptably high levels. So, tackling this menace is an urgent need as the integrity of the financial system is in jeopardy. I appreciate the sincerity and commitment of this Government for coming out with various initiatives for strengthening the financial systems.

SHRI ADHIR RANJAN CHOWDHURY: In the wake of the foreign exchange crisis in the year 1991, the Narasimham Committee had recommended restructuring of banks but what is the rationality right now for the consolidation of banks? Government had already decided to merge the five subsidiaries and

thereafter they have brought in this House a legislation to get it approved by the House. So, I think, this is nothing but to seriously erode the parliamentary authority of the country. Government can only consolidate or merge depending on commercial and business reasons. I would like to ask that what are the commercial perspectives or what are the business reasons which have propelled you to get the five subsidiaries to be consolidated? What sort of novelty is being brought about by the Government through the consolidation of the subsidiary banks? The corporate lobby of India has been using the SBI as a milching cow. However, like a cow, the State Bank needs to be given proper sustenance.

SHRI ABHISHEK SINGH: This Bill is related to the State Bank of India. It merges five banks of the states in SBI. This merger of five banks is unprecedented across the world in itself. This merger is a reorganization to check duplication of resources. As per a data of 2016, in terms of the home loan, car loan and personal loan provided by SBI and its five subsidiary banks, the lowest rates were offered by the SBI. As such, in the wake of this merger the consumer of this country is going to have the maximum benefit as it will increase the possibility of loan at lower interest from a major bank. The State to which I belong has a major part with tribal and naxalite affected areas. Even now, there are certain such villages over there where people have to commute 30-40 kilometers to avail the banking facilities. Welcoming this Bill, I would like to submit that new branches of the SBI may certainly be got opened in all those rural areas from where the people have to cover a lot of distance for banking services.

DR. RAVINDRA BABU: With the provisions of the Bill coming into effect, the smaller banks would get merged and become a single bank and would definitely get the credibility which is required. The banks which are getting merged and the mother bank to which these smaller banks are getting merged, all are suffering from one disorder and that is NPA. Instead of treating the symptoms I would like to urge upon the Ministry of Finance to identify the disease itself. The infrastructure sector, the steel industry and the power industry are mainly causing NPA to banks. Directly or indirectly, for the NPAs being caused in these sectors, China is responsible. We have the anti-dumping mechanism in place. There are other mechanisms also in place, like there are tariff barriers, there are non-tariff barriers. That should have been invoked long back so that the NPAs would not have been caused to the level that we are faced with now. The provisions of the Bankruptcy and Insolvency Code will help solve the problem of the NPAs in this country. The State Bank of India is adopting those banks which are already sick with NPAs. The health of the family needs to be improved by taking care of the disease *per se* and not just redressing the symptoms. Let us diagnose that instead of always blaming China as a villain. Let us also reform our own internal issues like loan waivers and others to address the issue of NPA in the interest of the nation.

SHRI PREM SINGH CHANDUMAJRA: The Banking system is important for the economy of the country and it is a matter of regret that even after 65 years of the country's independence, more than 50 per cent population of the

country is still not connected with the banking system. I would like to congratulate the hon. Prime Minister who introduced the Prime Minister's Jan Dhan Yojana to connect the maximum part of the country with the banking system and that augmented their share in our economic development. The NPA must be classified on the basis of their causes. The deliberate ones must be recovered. 40 per cent loans have been provided for the priority sector and 60 per cent for the non-priority sector. 70 per cent people depend on the priority sector. As such, it needs to be improved. Loans should be provided for the priority sector. Secondly, it must be for the agricultural sector and in villages. Branches should be there for this purpose. Today, the farmers are under the burden of debt. That also needs to be taken seriously. There is need to improve upon the banking sector.

DR. ARUN KUMAR: Today, it is high time in the country that financial institution be reformed and this is major reformatory step in that direction. This is a good initiative for the integration of subsidiary banks for strengthening the banking system. This Government has taken a number of steps which are required today in the global scenario. We must take such a concrete initiative to make the banks accountable towards the consumers. Banks are accountable for Kisan Credit Cards, but, if an overall survey is carried out in this regard, it will be found that the farmers have not been meted out a fair deal here also. Therefore, such a concrete step has been taken to change the nature of the banks, to make them accountable and consumer oriented. I welcome and support this Bill.

SHRI BHAGWANT MANN: The interest rate in the SBI has been brought down to 3.5 per cent from 4 per cent. ATM withdrawals and online transactions have been made costly. More branches of banks are required as of now, but due to this merger, the number of branches will decrease. In Punjab, the branches of the State Bank of Patiala spread over villages. However, now the number of branches will be less resulting in difficulties to the people. 88 per cent NPA is of the public sector banks. Will the Government ever have the courage to paste the photos of defaulting big industrialists in banks?

SHRI KAUSHALENDRA KUMAR: The condition of small banks has deteriorated due to the NPAs. In the process to bring about improvement, five subsidiary banks of the State Bank i.e. State Bank of Hyderabad, State Bank of Bikaner and Jaipur, State Bank of Mysore, State Bank of Patiala and State Bank of Travancore have been merged into the State Bank of India. It is my request that the Government may endeavour to set up the branches of the State Bank in those rural areas where its branches are not available. With regard to the charges imposed by the SBI, I would request the Government that it should be waived for the common man. I believe that if the smaller banks are merged, NPAs will certainly be reduced and we will get success in recovering the money from the big industrialists who are loan defaulters and who have fled the country.

SHRI DUSHYANT CHAUTALA: Such a big merger is being carried out, but is our Ministry fully prepared with the equipments to run such an infrastructure? We are taking this step to fight in a global environment and I have

an apprehension that such a big merger may turn out too big to handle. Are we not going to make a good bank bad by consolidating the bad banks? The rural areas in India do not have the facility of the banking sector. Wherever there is overlapping of bank branches, they will be closed down and only one branch of a bank will remain. I think that as a result of this merger, the private banks, be it HDFC, ICICI or any other bank, will have the benefit. It is necessary that such a big infrastructure be set up by the Government to be competitive for global environment so that in the times to come, the State Bank of India might be able to extend financial support wherever required in a global environment. The Government must keep a vigil that banks may not fail due to this too big to handle merger. I support this Bill.

SHRI E.T. MOHAMMAD BASHEER: If an enactment is made on the basis of this Bill, I think, some positive changes can be made. Coming to the positive side, global markets will recognize India's strength in the banking sector. Efficiency of the banks can also be upgraded. The negative part of it is that it will reduce the accessibility of the common man to the banking system in our country, merger will result in closing of certain ATMs in our country. It may block even further recruitment in the banking system. It will also worsen the unemployment situation. It will have negative impact on financial inclusion and to extending the banking sector in the uncovered areas and villages. There is some kind of an execution risk also which may create a lot of confusion in the banking sector.

SHRI N.K. PREMACHANDRAN: I rise to oppose this Bill in *toto* on two grounds - on technical ground and also on merits. For what purpose, the Parliament functions? The Parliament is not just for putting a stamp on the actions of the Executive. The State Bank of Hyderabad is constituted by virtue of the State Bank of Hyderabad Act, 1956. All other four banks have been established by way of the State Bank of India (Subsidiary Banks) Act, 1959. These two are the creations of the Parliament. Our creations are being taken away without informing and without getting consent of the House. I feel that it is a breach of the right of the Parliament. This is not a good practice for the Parliamentary democracy. I request and appeal to the Government to look into. I am coming on the merits. The idea behind this merger is to create a big bank of world-class size but in India we do not need very big banks. We need good banks to serve the needs of the common people. Kindly see the implications of the merger. It is observed that after the merger, SBI is having the largest share of bad debt. The Kerala Government is opposing the merger. So, I would request the Government to kindly consider it and review its decision and go back with decentralization of the banks.

SHRI DHARAM VIRA GANDHI: I think through many Bills brought during the last three years, including GST, there is a continuous attempt by the Government to compromise with the federal principles and the federal structure of the country, to impinge upon the rights of the States and to compromise with the

diversity of the States and the country. We should not centralise the powers with the Centre, may be economic or otherwise.

SHRI JOSE K. MANI: In the State of Kerala, State Bank of Travancore, was performing well. But now it has been merged. The service of the SBI in comparison to the SBT is very poor. It is now mandatory for the SBI account holders to maintain a balance of Rs. 5,000 in metropolitan areas. For metro areas, if the difference between the minimum balance and the actual balance is 50 per cent, then the SBI charges Rs. 50 plus service tax as penalty. If the shortfall is more than 75 per cent, the charges are Rs. 100 excluding the service tax. People with meagre earnings will find it hard to maintain the specified balance. Thus SBI is literally robbing the depositors. So, I oppose the Bill.

SHRI C. N. JAYADEVAN: The myth that the big banks are automatically strong banks has since broken by experience of failures of many big private banks worldwide, including in the USA. While the SBI as a standalone entity reported a profit of Rs. 10,484 crore for the year 2016-17, the new consolidated SBI after the merger of five associate banks made a loss of Rs. 390 crore for the same year. There are no short cuts to rehabilitating banks except taking strong measures for the recovery of sticky loans of State-owned banks and recapitalization of beleaguered banks. The public sector banks have to be defended and saved.

ADV. JOICE GEORGE: I rise to oppose this Bill for four reasons. The first reason is a technical one. On 22nd February, 2017, the amalgamation of all the banks has been done by issuing various orders. This is an infringement on the

rights of the entire House. Second is the result amalgamation of all State Banks is closing down of branches in the rural as well as the unbanked areas. For example, in Kerala, the branches of the State Bank of Travancore have been closed on the basis of this amalgamation. The second aspect is service charge. For the purpose of increasing profitability, the banks are imposing more service charges. The other aspect is about lending to the primary sectors, especially the agriculture sector. The banks are not providing loans to the farmers. The government has done a laudable work in terms of social security measures and mudra loans. But the banks are not giving loans to the MUDRA Banks also.

SHRI GAURAV GOGOI: The SBI has made it mandatory that the minimum balance should be Rs. 5000 in the accounts of the account holders. This is adversely affecting the people. It is an injustice to them. The SBI should immediately withdraw this order.

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE
(SHRI SANTOSH KUMAR GANGWAR) *replying said:* Five subsidiary banks had been merged formally with the on 1st April, 2017. As a result of this merger, the SBI has become one of the 50 major banks of the world. It is ranked 45th among the major banks of the world. The total number of its customers has gone up to 37 crore. The number of its employees has also gone up from 2 lakhs to 2 lakhs 72 thousand. I have submitted this point here as many of our colleagues have expressed their apprehensions in this regard. All these apprehensions will turn out to be baseless in the times to come. We will have the benefit through this

merger that the new bank will have more capital base and will be able to provide more amount of loan. It will also improve the efficiency and the facilities provided to the customer by the Bank. It will bring down the volume of inter-banking transaction saving the time required for clearing. Now, the doors of the Banks have opened up for the common man in real sense of the term and more than 29 crore people have opened their accounts in Banks so far. Out of these, 1/4th accounts have been opened with zero balance. This is a record in itself as well. During the year 2009-10, the amount of loan provided to the agricultural sector was to the tune of Rs.3 lakh 50 thousand crore which has gone up to Rs.10 lakh 65 thousand crore during the year 2016-17. We have been paying attention towards this goal on constant basis taking care of the common man. So far as the question of minimum balance is concerned, as I said just now, 1/4th out of the 29 thousand accounts have been opened with zero balance. It is our desire that every person of the country must have access to the banks. We transformed the post office into bank. As far as the question of closing down the branches of the State Bank of Travancore is concerned, the name of this bank has definitely changed, but none of its branches will be closed down. If the Members do feel the need to set up a bank branch at any place and they send it in writing, it will be considered. The RRBs are working as per their target in rural areas. Our 75 per cent lending is for the priority sector in rural areas. In fact, now this Bank will pose a challenge to the private banks as well and the SBI will function in a better way in the times to

come. Some apprehensions have been expressed by our colleagues. These will be addressed, however, the merger effected has been in view of larger interest.

The Bill was passed.

THE CODE ON WAGES, 2017

THE MINISTER OF STATE OF THE MINISTRY OF LABOUR AND EMPLOYMENT (SHRI BANDARU DATTATREYA) I moved for leave to introduce a Bill to consolidate and amend the laws relating to wages and bonus and matters connected therewith or incidental thereto.

SHRI N. K. PREMACHANDRAN *opposing the Motion for introduction of the Bill, said:* I strongly oppose the introduction of the Bill. This Bill is circulated today morning at around nine o'clock. It is a very important Bill where structural changes are being brought in the Labour Acts like Minimum Wages Act, Payment of Gratuity Act, etc. Today, at this time, I am not able to oppose the Bill because I could not go through the contents of the Bill. It means that the right of a Member is being infringed. Why is the Government bringing this Bill in a hurried and hasty manner? It means that you want to avoid the opposition to the introduction of the Bill. Most of the labour laws are in the Concurrent List. But unfortunately, none of the States in the country is even consulted. Hon. Minister has assured the House that the gratuity will be enhanced from Rs. 10 lakh to Rs. 20 lakh. Those workers who are getting retrenched or retied will be losing the benefit.

SHRI BANDARU DATTATREYA *replying said:* The Second National Labour Commission had given its Report in 2002 stating that all the labour laws should be tuned to the present-day time. That was in 2002 and now we are in 2017. This is related to only four Acts. These four Acts will be amalgamated into one Labour Code. It is being done only for simplification, rationalisation and also doing away with the cumbersome process. I assure this House that no where the rights of the workers would be infringed. This is going to result in employment generation.

The Bill was introduced.

THE FINANCIAL RESOLUTION AND DEPOSIT INSURANCE BILL, 2017

**THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND
MINISTER OF STATE IN THE MINISTRY OF CORPORATE AFFAIRS**

(SHRI ARJUN RAM MEGHWAL) moved for leave to introduce a Bill to provide for the resolution of certain categories of financial service providers in distress; the deposit insurance to consumers of certain categories of financial services; designation of systemically important financial institutions; and establishment of a Resolution Corporation for protection of consumer of specified service providers and of public funds for ensuring the stability and resilience of the financial system and for matters connected therewith or incidental thereto.

SHRI ADHIR RANJAN CHOWDHURY *opposing the motion for introduction of the Bill, said:* The supercilious manner by which the Bill has been

introduced is simply humiliating the Parliamentary system of our country. More often than not, this Government is trying to hoodwink the Parliamentary system of our country sometimes by resorting to ordinances. Again, in a supercilious and a cavalier manner, the Government has introduced the Financial Resolution and Deposit Insurance Bill, and I think that this kind of introduction certainly undermines our Parliamentary system. Therefore, I am opposing the introduction of the Bill.

SHRI ARJUN RAM MEGHWAL: The Government has no intention to undermine the Parliamentary democracy. This Bill is for introduction and this is the procedure. This is the prerogative of Hon. Speaker. There is a provision in this regard in Business Rules and this is the right of the Government.

The Bill was introduced.

**MOTION RE: APPOINTMENT OF A JOINT COMMITTEE OF BOTH
THE HOUSES ON THE FINANCE RESOLUTION AND DEPOSIT
INSURANCE BILL, 2017**

**THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND
MINISTER OF STATE IN THE MINISTRY OF CORPORATE AFFAIRS
(SHRI ARJUN RAM MEGHWAL)** moved that the Bill to provide for the resolution of certain categories of financial service providers in distress; the deposit insurance to consumers of certain categories of financial services; designation of systemically important financial institution; and establishment of a

Resolution Corporation for protection of consumers of specified service providers and of public funds for ensuring the stability and resilience of the financial system and for matters connected therewith or incidental thereto, be referred to a Joint Committee of the Houses consisting of 30 members, 20 from this House, namely:

1. Dr. Kirit Somaiya
2. Shri Gopal Chinayya Shetty
3. Shri Subhash Chandra Baheria
4. Shri Nishikant Dubey
5. Shri Shivkumar C. Udasi
6. Shri Anil Shirole
7. Shri Abhishek Singh
8. Shri Gajendra Singh Shekhawat
9. Shri Sanjay Jaiswal
10. Shri Jagdambika Pal
11. Shri Jayadev Galla
12. Shri Gajanan Chandrakant Kirtikar
13. Shri Chirag Paswan
14. Shri Gaurav Gogoi
15. Shri S.P. Muddahanumegowda
16. Dr. P. Venugopal
17. Prof. Saugata Roy
18. Shri Bhartruhari Mahtab

19. Shri Konda Vishweshwar Reddy

20. Shri P. Karunakaran

and 10 members from Rajya Sabha;

that in order to constitute a sitting of the Joint Committee, the quorum shall be one-third of the total number of members of the Joint Committee;

that the Committee shall make a report to this House by the last day of the first week of the next Session;

that in other respects the Rules of Procedure of this House relating to Parliamentary Committees shall apply with such variations and modifications as the Speaker may make; and

that this House do recommend to Rajya Sabha that Rajya Sabha do join the said Joint Committee and communicate to this House the names of 10 members to be appointed by Rajya Sabha to the Joint Committee.”

Thereafter, the following Members made submission:

SHRI BHARTRUHARI MAHTAB: I have no objection to the introduction of this Bill but I object to the reference that has been made for

information of a Joint Committee and this is in sub-section C of this Supplementary List of Business which clearly states that it is to be taken up in case the Bill at Serial No. B is introduced. Therefore, I rise here to object to the formation of a Joint Parliamentary Committee. You have a Joint Parliamentary Committee where the matter is very urgent, where there is some dissension between this House and the other House. We have a Standing Committee on Finance which is empowered to go into this Bill. They will deliberate on that subject threadbare, clause by clause. This is a very important Bill and it needs elaborate discussion and deliberation in the Committee on Finance. This Committee system is actually being relegated to the background by repeatedly forming Joint Parliamentary Committees. I would like to be educated by the hon. Minister about the necessity for having a Joint Parliamentary Committee in regard to this Bill.

PROF. SAUGATA ROY: It is normally the practice that any legislation concerning any Ministry or any Department is automatically referred to a Standing Committee. Unless it is a small amendment or a trivial amendment, any Bill of a substantial nature is referred to the Standing Committee. As our esteemed colleague has so eloquently stated that, process should not be given a go-by. Why should that Standing Committee be bypassed or be overridden by the Government's desire to bring in a Bill?

SHRIMATI P.K. SHREEMATHI TEACHER: The hon. Minister has proposed the names of 20 hon. Members for the Joint Parliamentary Committee

but we do not see a single woman Member in that list. There are a number of experienced and learned women Members sitting on the Treasury Benches. So, my request to the Government and to the hon. Minister would be to include at least one woman in the proposed list of the JPC.

SHRI N.K. PREMACHANDRAN: As per the first reading of the Bill, Rule 75(1) gives authority, empowers the Members to have a discussion on the principles of the Bill. Unfortunately, I may repeat that this Bill was circulated today by 9.00 O'clock in the morning when I was coming to the Parliament. An hon. Member has rightly said that we are not in a position to have a look into the Bill and, therefore, we are not able to discuss the principles of the Bill as per the Rule 75(1). Under these circumstances, I oppose this move of the Government.

THE MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE AND FARMERS WELFARE AND MINISTER OF STATE IN THE MINISTRY OF PARLIAMENTARY AFFAIRS (SHRI S.S. AHLUWALIA) *responding to the issue raised by several hon. Members, said:*
Hon. Members raised certain issues about the formation of the Joint Committee on a particular Bill. Hon. Members raised a point that it can be referred to the Standing Committee also. Then, he has shown that the Government is apprehensive of something. He is talking about some hidden agenda. The agenda is very clear that when we are talking about bringing legislation in the country, we are bringing new legislations for future generation and these are new generation future laws. This law is also a new law. Rather he should feel happy that a

Government Bill, which has been introduced and referred to the Joint Committee, now he has got the power to change the total character of the Bill. It is because the recommendations of the Departmentally Related Standing Committees are not mandatory. But, here it is mandatory. Here, your recommendations are mandatory in nature and ultimately, the Government is bound to accept those recommendations.

The motion was adopted.

SUBMISSION BY MEMBERS

Re: Alleged injustice meted out to the stalking victim due to negligence of Chandigarh Police in taking timely action

**THE MINISTER OF CHEMICALS AND FERTILIZERS AND
MINISTER OF PARLIAMENTARY AFFAIRS (SHRI ANANTHKUMAR)**

responding to the issue raised by several hon. Members, said: The dignity and honour of every woman of this country is sacrosanct. It is the duty of all the Governments under the Constitution of India to protect and to safeguard the life, honour and modesty of a woman. In this case of Chandigarh, the Government as well as the police has taken prompt action. We have full confidence that whoever has committed any wrong will be punished. I urge upon our friends that they should not politicize this issue. When our hon. Member of Parliament representing Chandigarh Constituency is putting forth the facts before the House, I expect all our esteemed colleagues to lend their ears to her submission. Even the victim, in

the beginning had appreciated the prompt action taken by the police and the administration.

ANOOP MISHRA
Secretary General

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NOTE: It is the verbatim Debates of the Lok Sabha and not the Synopsis that should be considered authoritative.

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