



**THE**  
**SENATE OF PAKISTAN**  
**DEBATES**  
**OFFICIAL REPORT**

Wednesday, January, 5, 1977

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SENATE DEBATES  
SENATE OF PAKISTAN

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Wednesday, January 5, 1977  
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The Senate of Pakistan met in the Senate Chamber, (State Bank Building), Islamabad, at ten of the clock in the morning, Mr. Chairman (Mr. Habibullah Khan) in the Chair.

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(Recitation from the Holy Qur'an)  
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STARRED QUESTIONS AND ANSWERS

**Mr. Chairman :** Now, we will take questions. First question is No. 67 in the name of Khawaja Mohammad Safdar.

TAKEN OVER MILLS

67. **\*Khawaja Mohammad Safdar** (Put by Mr. Tahir Mohammad Khan) : Will the Minister for Agrarian Management be pleased to state :

(a) the number of the taken over flour mills working as on 15th December, 1976, in each province respectively ;

(b) the number of the taken over rice husking mills working as on 15th December, 1976, in each province respectively ; and

(3) the number of the taken over cotton ginning factories working as on the 15th December, 1976, in each province respectively ?

**Syed Qaim Ali Shah Jillani** (Read by Ch. Mumtaz Ahmad, Minister of State for Agrarian Management) :

(a) Punjab	= 56
Sind	= 33
NWFP	= 17
Baluchistan	= 7

[Syed Qaim Ali Shah Jillani]

(b) Punjab	= 509
Sind	= 571
NWFP	= 3
Baluchistan	= 6
(c) Punjab	= 198
Sind	= 76

قاضی فیض الحق : یہ جو سوال کے جواب (اے) میں بلوچستان میں سات فرمایا ہے تو کیا محترم وزیر صاحب بتائیں گے کہ یہ جو سات ہے یہ کتنے رولر کی فلور ملیں ہیں ؟

چوہدری ممتاز احمد : یہ جو بلوچستان میں سات فلور ملیں لی گئی ہیں یہ چار اور پانچ رولر کی ملیں ہیں -

قاضی فیض الحق : ضمنی سوال - باقی صوبوں میں بھی چار اور پانچ رولر کی ملیں لی گئی ہیں یا صرف بلوچستان میں لی ہیں ؟

چوہدری ممتاز احمد : باقی صوبوں میں چھ اور سات رولر کی ملیں لی گئی ہیں ، چار اور پانچ رولر کی نہیں لی گئی ہیں اور بلوچستان میں چھ اور سات رولر کی ملیں نہیں تھیں - اس لئے حکومت کی پالیسی کو مکمل کرنے کے لئے خاص طور پر یہ کلاز قانون میں رکھی گئی تھی کہ بلوچستان میں چار اور پانچ رولر کی ملیں لی جائیں -

Mr. Chairman : Next No. 68.

#### SMALL LOANS SCHEME

68. \*Khawaja Mohammad Safdar (Put by Mr. Tahir Mohammad Khan) : Will the Minister for Finance, Planning and Development be pleased to state :

(a) Whether it is a fact that small loans under the scheme for financing ;

- (i) agricultural inputs,
- (ii) Land Development, tractors and tubewells,
- (iii) small business and industry, and
- (iv) low cost housing,

were made by the Banks and Banking institutions under the orders of the Federal Government during the year 1975-76 ; if so, the amount advanced under each of the above-mentioned categories during the said year ; and

(b) the Province-wise break-up of the amount advanced under each of the categories mentioned in (a) above during the same year ?

**Rana Mohammad Hanif Khan :** (a) Yes. The information is as follows :

	Rs. in crore
(i) agricultral inputs	67.71
(ii) land development, tractors and tubewells	52.83
(iii) small business and industry	97.35
(iv) low cost housing	71.06

(b) The information cannot be disclosed in public interest.

**Mr. Chairman :** Next is No. 69.

#### SCHEDULED BANKS DEPOSITS

69. **\*Khawaja Mohammad Safdar** (Put by Mr. Tahir Mohammad Khan) : Will the Minister for Finance, Planning and Development be pleased to state :

(a) the total demand and time deposits other than those from Banks, with the Scheduled Banks as on 30th June, 1976 ;

(b) the province-wise break-up of the deposits mentioned in (a) above ;

(c) the total advances, other than those to banks, made by the Scheduled Banks as on the 30th June, 1976 ; and

(d) the province-wise break-up of the advances mentioned in (c) above ?

**Rana Mohammad Hanif Khan :**

(a) Demand deposits	Rs. 1,69,785 lac
Time deposits	Rs. 1,51,990 lac

(b) The information cannot be disclosed in public interest.

(c) Advances Rs. 2,49,390 lac

(d) The information cannot be disclosed in public interest.

## LEAVE OR ABSENCE

**Mr. Chairman :** Before we take up legislation there are a few applications for leave.

First is from Pir Hazoor Bux, Senator.

“I am not able to attend the Senate meeting, kindly accord leave for remaining period of Senate meeting.”

*(The leave was granted)*

**Mr. Chairman :** Second is from Haji Niamatullah Khan.

“Suffering from fever since Monday, 27th instant, leave upto 30th instant be granted.”

It is an old application.

*(The leave was granted)*

**Mr. Chairman :** Third is from Chaudhary Mohammad Aslam. He is present here in the House in person. The application is of 31st.

“I cannot attend the Senate on 31st due to illness, Kindly grant leave.”

*(The leave was granted)*

STANDING COMMITTEE REPORT *RE* : SUITABLE CREST  
FOR THE SENATE OF PAKISTAN

**Mr. Chairman :** Now, some gentleman has to present a report.

**Rao Abdus Sattar :** (Leader of the House) : Sir, I have to present the report of the Standing Committee on a suitable design of a Crest for the Senate.

**Mr. Chairman :** The report has been presented.

Next is item No. 3.

RESOLUTION *RE* : ADOPTION OF THE RECOMMENDED  
DESIGN OF CREST FOR THE SENATE OF PAKISTAN

**Rao Abdus Sattar :** Sir, I beg to move :

“That the Senate resolves that the Crest of the Senate be of the design, as recommended by the Standing Committee on Cabinet, Establishment,

Law and Parliamentary Affairs, Education and Provincial Co-ordination, Tourism, Minorities Affairs, in its report presented to the House on the 5th January, 1977, and also to place on the table of the House the design of the Crest for its adoption."

**Mr. Chairman :** The recommendation has been finalised and selection made.

**Rao Abdus Sattar :** Yes, Sir.

**Mr. Chairman :** The motion moved is :

"That the Senate resolves that the Crest of the Senate be of the design, as recommended by the Standing Committee on Cabinet, Establishment, Law and Parliamentary Affairs, Education and Provincial Co-ordination, Tourism, Minorities Affairs, in its report presented to the House on the 5th January, 1977, and also to place on the table of the House the design of the Crest for its adoption."

راؤ عبدالستار (قائد ایوان) : جناب چیئرمین یہ سینیٹ کا ڈیزائن دوبارہ سٹینڈنگ کمیٹی کو ریفر کیا گیا تھا اور سٹینڈنگ کمیٹی کی کل ایک میٹنگ ہوئی تھی جس میں اس کے بارے میں ایک ترمیم کی گئی ہے اور وہ ترمیم مولانا شاہ احمد نورانی صاحب کی تھی کہ اس میں ایک آیت کریمہ لکھی جائے چونکہ نیشنل اسمبلی نے بھی اپنے نشان میں یہ آیت کریمہ رکھی تھی اور وہ ہم نے بھی رکھی ہے ، اس کا مطلب یہ ہے کہ آپس میں صلاح مشورہ کیا جائے اس کے علاوہ سینیٹ اردو میں لکھا تھا اور اس میں 'ی' کی کمی تھی وہ بھی پوری کی گئی ہے۔ اس کمیٹی نے متفقہ طور پر اس کریسٹ کو منظور فرمایا ہے۔ اس ہاؤس سے بھی میری استدعا ہے کہ اس کریسٹ کو متفقہ طور پر منظور کرے اس معاملے میں ہم سیکریٹری ، سینیٹ سیکریٹریٹ کے بھی شکر گزار ہیں کیونکہ انہوں نے بھی ہمیں مفید مشورے سے نوازا ہے۔

**Mr. Chairman :** Now, this is a motion under which rule, 'Rao Sahib'? Is it resolution or a motion ?

**Rao Abdus Sattar :** This is a motion, Sir.

**Mr. Chairman :** Under which rules ?

**Qazi Faizul Haque :** It is a resolution.

**Mr. Chairman :** It should be a resolution .

**Rao Abdus Sattar :** It is a resolution, Sir.

**Mr. Tahir Mohammad Khan :** Have I your permission, Sir to speak ?

**Mr. Chairman :** Yes.

**Mr. Tahir Mohammad Khan :** Sir, actually this House had referred the matter to one of the Committees of the Senate, and had suggested that the Committee should propose a Crest for adoption by this House. So, the Committee has returned the reference for adoption of the Crest which was proposed by the Committee. So, Sir, this will be a reply to the reference in fact.

**Mr. Chairman :** This is quite obvious on the record of it. Now, what is the procedure ? Under the rules what is to be done ? Is it to be put to the House for voting, adoption or approval or what ?

**Rao Abdus Sattar :** For adoption, Sir.

**Mr. Chairman :** Under which rule ? There must be some rule for this. I think the resolution chapter will apply.

**Rao Abdus Sattar :** Yes, Sir.

**Mr. Chairman :** Well, I put it to the House. There is no objection and no opposition.

**Voices :** No, Sir.

**Mr. Chairman :** All right. I will put the question to the House. While Leader of the House and the Deputy Chairman have both explained the whole thing nobody would be desirous of speaking. This is a simple matter. This has already been explained. The question before the House is :

“That the Senate resolves that the Crest of the Senate be of the design as recommended by the Standing Committee on Cabinet Establishment, Law and Parliamentary Affairs, Education and Provincial Co-ordination, Tourism, Minorities Affairs, in its report presented to the House on the 5th Jan. 1977, and also to place on the Table of the House, the design of the Crest for its adoption.”

*(The motion was adopted)*

**Mr. Chairman :** So, the resolution is adopted, and you accept the recommendation. Is it approved ? Is it approved ?

**Voice :** Yes, Sir.

**Mr. Chairman :** The resolution is adopted. All right. This becomes the Crest of the Senate. Very good. Thank you.

Now, we take up legislative business.

This motion was under discussion yesterday.

THE ESTABLISHMENT OF THE FEDERAL BANK FOR  
CO-OPERATIVES AND REGULATION OF COOPERATIVE  
BANKING BILL, 1976.

**Malik Mohammad Akhtar** (Minister for Law and Parliamentary Affairs) : Yes, Sir. A short explanation had to be given and the Finance Minister has come.

**Mr. Chairman :** You had moved it.

**Malik Mdhammad Akhtar :** I only moved it and it is to be explained by the Finance Minister.

**Mr. Chairman :** So, we are still in the first reading. Yes, Rana Sahib ?

**Rana Mohammad Hanif Khan** (Minister for Finance, Planning and Development) : Sir, with your permission, I understand the motion was moved, but it still remains for me to explain the aims and objects of this Law. Sir, it is a very important piece of legislation. Before I enumerate the aims and objects of this legislation, I would like to put the House in picture as far as the background of this legislation is concerned, which is rather important. Sir, as you will appreciate the commercial banks were nationalised in the year 1974 and at that time, when the Banks' Nationalisation Bill was being considered in the National Assembly, and it was before the Standing Committee, it was suggested by some of the Members that as far as the Co-operative Banks in the country were concerned, they were not being run efficiently ; they were not being managed properly and they did not serve the purpose for which they had been created. The then Finance Minister wanted the Act, the Law in respect of these banks to be examined. Well, Sir, as a result of the directive of the Finance Minister, the laws were examined ; the functioning of the banks was examined. It was seen that there was no doubt about it that as far as the functioning of these Banks was concerned, it was in a very bad shape. As I have just mentioned, it was being criticised as they were, not serving the purpose for which they were created and initially established. After the examination, it was found that there was no doubt about it. It was an established fact and it was confirmed that the Co-operative Banks and Cooperative Societies were not functioning efficiently and efficaciously and, therefore, some changes had to be brought about if the objectives were to be achieved.

Sir, I would like to inform the House why these banks were not successful ? What were the causes for the failure of these banks ? Why these banks could not perform efficiently ? The reasons were inefficiency, indifferent management, lack of trained and qualified personnel, unsound

[Rana Mohammad Hanif Khan]

lending policies, heavy accumulation of over-dues, exploitation by vested interests inadequate financial base, lack of adequate control of banks over constituent societies, lack of incentives in the system for mobilisation of savings, and, over and above all, the lack of sufficient accountability which was the most important thing because these banks, as it appears, were not accountable to anybody at all. The influential people who were controlling or managing here, were denuding these banks of these assets and the poor share-holders were suffering very badly at their hands. These people who had the commanding influence over the functioning of these banks were indulging in all sorts of abuses and were depriving the banks of their assets with the result that the poor share-holders were suffering at their hands. I would try to put the House in picture as far as the position of these banks at that time was concerned. What was the financial position of these banks? The financial position of these banks so far as the Provincial Co-operative Banks were concerned was that the Punjab Provincial Co-operative Bank had the surplus of Rs. 58.77 lakhs and this was the only bank which had the surplus amount in its possession. The Sind Provincial Co-operative Bank had the deficit of Rs. 355.98 lakhs the Frontier Provincial Co-operative Bank had the deficit of Rs. 59.39 lakhs and the Baluchistan Provincial Cooperative Bank had the deficit of Rs. 40.52 lakhs. So that was the situation actually existing in these banks which necessitated that some action has got to be taken. Subsequently, it was decided by the Cabinet in 1974 that the possibility of nationalisation of these banks should be considered.

The Agricultural Credit Advisory Committee was considering the possibility of having some legislation for the creation of some agency whereby the Society could be properly controlled, efficiently controlled. They kept on thinking for some time and ultimately at the request of the Ministry of Finance, a draft of the legislation was prepared, and it was shown to the relevant authorities. Then the case went to the Provincial Co-ordination Committee which unanimously agreed that they should try to authorise central legislature to pass law whereby a Central Co-operative Bank, a Federal Co-operative Bank, should be created which should have control upon the Provincial Co-operative Bank, which should have some sort of relationship with the Provincial Co-operative Bank as exists between the State Bank of Pakistan and the commercial banks in the country. That was the intention behind it. Subsequently since the central legislature had passed this law the provincial legislatures and the central legislature acting on behalf of the Provincial Assembly of Baluchistan, authorised the federal legislature to pass law in this behalf. The result was that an Ordinance was passed which was named the Federal Bank of Co-operatives and Regulation of Co-operative Banking Ordinance, 1976.

Sir, while resolving the problem we hopefully think that the establishment of this Bank and the sort of control this will have upon the Provincial Co-operative Banks and the guidelines which this bank will be in a position to give under the law to the Provincial Co-operative Banks, it was expected that the functioning of the provincial Co-operative bank and the societies will certainly improve, and it will serve the purpose for which they were initially created.

Now, Sir, I will read out the salient features. It is a lengthy list and I do not want to omit anything. It was difficult, really, to remember all these things by heart, but I have the aims and objects all written and I will read it out and that will explain almost all the salient features and that will make the whole thing very easy. I do not know whether it will be necessary for the honourable Members to go into all the details, etc., because they appreciate and understand what is the intention behind passing this law.

Sir, when this law is passed the following results will ensue :

(1) The Federal Bank for Co-operatives will be a body corporate with an initial paid-up share capital of Rs. 20 crores, which will be subscribed by the Federal Government (Rs. 2 crore) and the State Bank of Pakistan (Rs. 15 crore).

(2) The Bank will establish its Head Office at Islamabad and one regional office in each Province.

(3) The management of the Bank rests in its Board of Directors, which consists of all the Directors of the Central Board of Directors of the State Bank, the Managing Director and two Representatives each (one of whom is a non-official) of the Federal and the Provincial Government. The Governor, State Bank is the Chairman of the Board.

(4) There will be an Advisory Committee consisting of the Managing Director, one representative each of the Federal Ministers of Finance and Agriculture, two Representatives each of the Provincial Government (one of whom will be a non-official), Chief Executives of all the Provincial Co-operative Banks and the Executive Director concerned with Agricultural Credit in the State Bank. It will advise the Board of Directors of the Bank on matters referred to it by the Board from time to time or on its own motion.

(5) The Bank will act as the principal financial institution at the national level for the Co-operative Societies in the country. It will extend credit facilities to the Co-operatives through the Provincial Co-operative Banks.

(6) The Federal Bank for Co-operatives has the same regulatory powers over the operations of the Co-operative Banks as the State Bank has over other banks.

(7) Each Province now has one Provincial Co-operative Bank operating through a net work of branches on the lines of Commercial Banks, in place of the district or Central Banks.

(8) All Co-operative Banks, not being Provincial Co-operative Banks, by whatever name known, existing on the commencement of the legislation, stood dissolved and their assets, liabilities, rights, obligations and staff stand transferred to, and vest in the Provincial Co-operative Bank of the Province, on such terms and conditions as the Provincial Government shall determine. All primary Co-operative Societies have an option

[Rana Mohammad Hanif Khan]

to continue functioning as credit societies for their members, by dropping within sixty days the word 'Bank' from their names and giving up 'banking' business.

(9) The share-holders of the dissolved banks will be compensated to the extent of the surplus value of liquidated assets, if any, after paying off the outstanding liabilities which they would have been entitled to receive in the event of winding up of such cooperative bank.

(10) Special provision has been made for recovery of loans by the Federal Bank for Co-operatives as arrears of land revenue. Special powers are also proposed to be delegated to District Judges in whose areas the borrowers are functioning, to issue ad-interim orders for the quick recovery of loans avoiding recourse to lengthy legal procedures under the Civil Code, as far as practicable.

(11) Each Provincial Co-operative Bank shall have and maintain paid-up capital and reserves of such minimum value as may be determined by the Bank from time to time.

(12) The proposed legislation has introduced uniformity in the co-operative structure in all four provinces, which had 3 tiers in the Punjab and two tiers in other provinces. It provides a two-tier system in each province, with Co-operative Societies becoming direct members of the Provincial Cooperative Bank. This measure would reduce the cost of credit to the ultimate borrower, ensure regular supply of credit to good members of all the cooperative societies in the province by equitable distribution of funds from surplus areas to deficit areas, through branch banking system of the provincial apex bank. Further, branches of the Provincial Co-operative Banks have become accountable in their respective areas for proper productive disbursement of credit to the societies and assisting them in their reorganisation and development. Introduction of branch banking thus systematises the Co-operative Movement and ensures adequate flow of credit to the good members of Co-operative Societies throughout Pakistan.

(13) Each Provincial Co-operative Bank is managed by a Board of Directors consisting of elected representatives of the affiliated Co-operative Societies and nominees of the Provincial Government. While improvement of working and financial position of the Provincial Co-operative Banks remains the responsibility of the respective Provincial Governments, the bank guides and assists the Provincial Governments in this respect.

(14) While primarily the Bank applies itself to the task of revitalizing the credit cooperatives, so that they play their potential role in meeting the credit requirements of small farmers in the fields of agricultural and rural development. It also promotes the flow of necessary funds to multi-unit Co-operative Societies which might be formed for serving the interests of Co-operatives in more than one Province for purposes like intra-Provincial marketing or export of goods and produce or import of essential inputs, etc. The Bank also fosters the growth of adequate training facilities for the personnel of Co-operatives and help formulate development

plans for the growth and strengthening of the cooperatives so that they play a vital role in developing the rural economy and well-being of the rural population.

Sir, these are the aims and objects of this law, in a nutshell. The law is very lengthy but so far as the salient features of this law are concerned, I have read them out. I do not think anything important has been left out.

I am sure that after this Federal Co-operative Bank comes into being, in fact it has come into being, and is being manned properly, matters will start running efficiently. So, proper procedures and regulations are being framed under the authority which has been given to the individuals concerned by this law. I am confident that once this Bank starts playing its regular role, the Provincial Co-operative Banks will start functioning efficiently which, hitherto, have not been functioning properly. I have already explained to this august House that the state of affairs of these Banks is not satisfactory and, apart from one Bank, that is, the Punjab Provincial Co-operative Bank, all the other three Banks are running in huge deficits. Therefore, they were not serving the purpose for which they were created. I am sure that this piece of legislation is going to improve the matters and these Banks will function with a real purpose and thereby serve the people in the rural areas.

Mr. Chairman : Thank you. Yes, Mr. Shehzad Gul.

جناب شہزاد گل : محترم وزیر صاحب نے نہایت مؤثر الفاظ میں اس بل کے اغراض و مقاصد بیان کیئے ہیں۔ جناب والا ! مجھے اس بات سے اختلاف نہیں کہ ملک میں کسی بھی ادارے اور کسی محکمے میں بدعنوانی نااہلی یا لوٹ مار جیسے کوآپریٹو سوسائٹی میں ہوتی رہی ہے، وہ ختم ہو جائے گی۔ اس سے کسی کو اختلاف نہیں ہے کہ ملک میں ہر ایک ادارے سے خرابی یا بدعنوانی دور ہو۔ خواہ وہ کوآپریٹو سوسائٹی ہو یا کوئی اور ادارہ۔ جناب والا ! جہاں تک ہمارا لکھنہ نظر ہے، ہم سمجھتے ہیں کہ کوآپریٹو سوسائٹیز ایک صوبائی مسئلہ ہے اور اگر فیڈرل کوآپریٹو بنک قائم کیا جائے تو اس طرح خالصتاً یہ صوبائی مداخلت کے مترادف ہو گی۔ یہ میرا خیال ہے اور حکومت کے پیش نظر اس وقت جب کہ شیڈول بینکس کو قومیا یا جا رہا تھا یہ ان کے بھی پیش نظر تھا۔ چونکہ کوآپریٹو بینکس کا مسئلہ ایک صوبائی مسئلہ ہے اور اسی وجہ سے انہوں نے کوآپریٹو بینکوں کو نیشنلائز نہیں کیا تھا، جس طرح کہ باقی بینکوں کو نیشنلائز کیا گیا۔ پنجاب میں بھی کوآپریٹو بینکوں کو نیشنلائز نہیں کیا گیا تھا اور چونکہ وہ یہی وجہ تھی کہ یہ ایک صوبائی مسئلہ ہے اور میرے خیال میں بھی یہ ایک صوبائی مسئلہ ہے اور تھا۔ اسے صوبوں پر چھوڑ دیا جانا چاہیئے تھا۔ جناب والا ! میرا خیال ہے کہ اس کی ضرورت ہی نہیں۔ جس طرح محترم وزیر رانا صاحب نے فرمایا ہے کہ ہر ایک

[Mr. Shahzad Gul]

صوبے میں ایک کواپریٹیو بینک ہو گا ، جب ہر صوبے میں کواپریٹیو بینک موجود ہوں گے اور بینکنگ کا کاروبار کریں گے ، پھر ان کے اوپر فیڈرل کواپریٹیو بینک قائم کرنے کی کیا ضرورت رہ جاتی ہے ؟ اگر صوبوں میں خرابیاں تھیں ، بدعنوانیاں تھیں ، وہ دوسرے طریقے سے دور کی جا سکتی ہیں ۔ ویسے موجودہ وقت میں چاروں صوبوں میں حکمران پارٹی کی حکومت ہے اور ان کو ہدایات جاری کر سکتی ہے کہ وہ صوبائی حکومتیں ایک ہی طرز پر قانون سازی کر سکتی ہیں یا انہیں ایک ہی پیٹرن پر لانے کے لیے قانون سازی ہو سکتی ہے ۔ میرا یہ خیال ہے کہ یہ بالواسطہ طور پر صوبائی خود مختاری کی انکرو چمنٹ ہے ۔ ویسے جناب والا ! جہاں تک بل کا تعلق ہے ، اس سے بھی میرے خیال میں جو بل کے اغراض و مقاصد ہیں وہ پورے نہیں ہو سکتے ۔

(اس مرحلے پر جناب ڈپٹی چیئرمین کرسٹی صدارت پر متمکن ہوئے)

جناب شہزاد گل : جناب والا ! محض فیڈرل کواپریٹیو بینک کو اتنے اختیارات دیے جا رہے ہیں کہ صوبائی کواپریٹیو بینک جو ہیں ، وہ کوئی کارگذاری نہیں کر سکیں گے ۔ جیسا کہ اس کے ایک سیکشن میں یہ ہے کہ صوبوں کے کواپریٹیو بینک کے ڈائریکٹروں کو فیڈرل کواپریٹیو بینک کی ایک ایڈوائزری کمیٹی جو ہے ، وہ ہٹا سکے گی ، ان کے افسران کو بھی ہٹا سکے گی ، اور ان کو ہر وقت خطرہ رہے گا اور وہ اپنی کارگذاری بہتر طریقے سے نہیں کر سکیں گے اور ان کی کارگذاری میں ہر وقت بے جا مداخلت وفاق بینک کی جانب سے ہو گی ۔

جناب والا ! ایک دوسرے طریقے سے بھی خرابیاں ، بدعنوانی اور رشوت کا راستہ کھل جائے گا وہ اس طرح کہ انسپیکشن آفیسرز مقرر کئے جائیں گے بجائے آڈیٹر کے کہ وہ بینکوں کے اکاؤنٹس کو ، جس طرح رانا صاحب نے فرمایا ہے کہ بینکوں کا اکاؤنٹ ٹھیک نہیں ہوتا ، اس لئے فیڈرل کواپریٹیو بینک کے تحت لایا جانا ضروری سمجھا گیا ہے ، ایک شخص انسپیکشن آفیسر ملٹی یونٹ سوسائٹی کی چیکنگ کرے گا ، بجائے ایک ماہر اکاؤنٹنٹ جسے چارٹرڈ اکاؤنٹنٹ کہتے تھے ، وہ بینکوں کا آڈٹ کرتے تھے ، اب ایک انسپیکشن آفیسر مقرر کیا جا رہا ہے ، وہ بدعنوانی جو عام طور پر دیکھنے میں آئی ہے ، وہ ختم نہیں ہو گی کیونکہ اس کو دوسرے طریقے سے رشوت دیکر وہ رپورٹ اپنی فیور میں لکھا لیں گے اور وہ خرابی اسی جگہ پر رہ جائے گی ۔ فیڈرل گورنمنٹ کی جانب سے صوبائی بینکوں کی سیننگوں میں آہور جائیں گے ، ان کے افسران وہاں بیٹھے ہوں گے اور اس طریقے سے بینکوں کی کارگذاری میں مداخلت ہو گی ان کی جو سیکریسی ہے ، وہ نہیں رہے گی ۔

جناب والا! ایک بات یہ ہے کہ جن قرضداروں کو بنک قرضہ دیں گے ان کو تحفظ بھی نہیں ہے۔ اس کی ایک سیکشن میں ہے کہ وقت سے پہلے ہی ان سے قرضے کی واپسی کا مطالبہ بنک کر سکے گا۔ اگر کوئی قرضہ لیتا ہے تو اس کے پاس پاسے نہیں ہوتے وہ کسی کام کے لئے یا کسی ضرورت کے پیش نظر قرضہ لیتا ہے اور ایک خاص مدت پر اس کی ادائیگی ہوتی ہے، اس وقت تک یہ انٹرسٹ دیتا ہے۔ جب وقت سے پہلے اس سے قرضے کی وصولی کا مطالبہ کیا جائے گا اس کے پاس پاسہ کہاں سے آئے گا؟ یہ سیکشن ۲۱ میں ہے۔ یعنی وقت سے پہلے، جب ڈیو ہو، اس سے بھی پہلے۔ جناب والا! ہم چاہتے ہیں کہ ہر ادارے سے خرابیاں دور ہوں لیکن آج ہی میں نے اخبار میں پڑھا ہے، مردان کے متعلق ایک ٹینڈر آیا ہے اور سیلاب کی رقم کس غلط طریقے سے بدعنوانی کے ذریعے سے تقسیم کی جا رہی ہے یا خرد برد کی رہی ہے۔

جناب ڈپٹی چیئرمین: کوآپریٹو والے خرد برد نہیں کر رہے، تقسیم ابھی نہیں کر رہے۔

جناب شہزاد گل: وزیر خزانہ صاحب تشریف فرما میں، ان کی خدمت میں اس موقع سے فائدہ اٹھاتے ہوئے یہ گزارش کرتا ہوں۔۔۔۔۔

رانا محمد حنیف خاں: جناب والا! انہیں بتلانے کی کوئی ضرورت نہیں میں بہت آنکھیں کھول کر رکھتا ہوں۔ میں آپ کو بتاتا ہوں کہ انہیں ہاؤس مالنگ فنانس کارپوریشن کی شکایت ہے، جہاں پر تقسیم میں دس فیصد کمیشن ہے۔ یہی ہلا رہے ہیں نا آپ؟

جناب شہزاد گل: جی ہاں۔

رانا محمد حنیف خاں: تو مجھے پتہ ہے۔

The honourable member must have now realised that we are quite vigilant, absolutely vigilant. Before he could tell me the complaint, I have told him that this is going to be your complaint.

جناب شہزاد گل: یہ تو صرف ایک جگہ چھاپہ لگا ہے۔

جناب رانا محمد حنیف خاں: اس پر تو خوشی کا اظہار کر دیں کہ مجھے پتہ ہے۔

جناب شہزاد گل: میری یہ گزارش ہے کہ جتنی رقم خصوصاً مردان ضلع میں تقسیم کی گئی ہے، پانچ فیصد مستحق لوگوں کو نہیں دی گئی اور پچانوے فیصد

[Mr. Shahzad Gul]

ابھی تک غیر مستحق لوگوں کو دی گئی - ایسے لوگوں کو دی گئی جن کا کوئی مکان بھی ہے ، ایسے لوگوں کو کہ ایک شخص کے پانچ بیٹے ہیں تو پانچوں بیٹوں کے نام پر بھی دی گئی ، ایک شخص ایسا ہے جس کا نام و نشان بھی نہیں ہے ، یعنی فرضی ناموں پر دی گئی ہے -

رانا محمد حنیف خان : مجھے پتہ ہے -

جناب شہزاد گل : اگر اس قسم کی خرابیاں کو اپریٹو بینک میں ہوں تو اسے بھی دور کی جائیں ، تو ہم اس کا خیر مقدم کریں گے - جناب والا ! اس بل میں پولیس کو کافی اختیارات دئے گئے ہے ہیں ، پولیس کے اختیارات کم از کم کیا جائے اور جو کام ٹھیک چل رہا ہے ، وہ بیجا مداخلت کر کے خراب نہ کیا جائے - اس بل میں پولیس کو بہت زیادہ اختیارات دئے گئے ہیں - جناب والا ! ان معروضات کے ساتھ جس طرح کے موجودہ صورت میں ہے ، کہ باقی کافی ٹیکنیکل باتیں ہیں جو میں خود سمجھ نہیں سکا ہوں ، میں اپنی بات ختم کرتا ہوں - شکریہ !

جناب ڈپٹی چیئرمین : شکریہ ! کوئی اور ممبر صاحب بولنا چاہتے ہیں ؟ میرے

خیال میں مختصر کر دیتے ہیں -

Mr. Qamaruz Zaman Shah : Sir, I would like to answer some of the allegations.

جناب ڈپٹی چیئرمین : میں صرف قمر الزمان شاہ کو اجازت دیتا ہوں کسی ایک تجویز پر آپ نے گفتگو کرنی ہے تو کر لیں - فنانس منسٹر کی بہت الابوریٹ تقریر تھی -

Mr. Qamruz Zaman Shah : Sir, I think this is yet another dynamic Act on the part of the people Government to take this dying baby, to take this sick baby that was almost in oxygen tent and really taken it out, because Sir, every one fully knows that co-operatives are really meant to help the poor. One allegation that was always brought in, was against the nationalisation, against the fragmentation, against land reforms, was that the poor man who will have very little capital at his disposal, will not be able to reach modern techniques, and for that purpose alone the co-operatives would function and the common share holders, the poor man, the small man, the businessman, the small farmer, will form his own co-operatives, and will use all the modern techniques through self-help and co-operation.

Sir, my friend said that this is a provincial subject and that it is an encroachment on provincial autonomy. I would like to inform him that this has been the provincial subject ever since it came into existence, and the way provinces manhandled in the previous Government, the way the politics was inter-mingled with the co-operatives, the way the Co-opera-

tives were used in the elections by the past Governments, is well known to every body. The Co-operatives actually became a place for exploitation by the few politically influentials, to the detriment of its common shareholders. Ever since the present Government came in and ever since the land reforms, a lot of move was made available with the State Bank for agricultural credit and it was the desire of our Prime Minister and the desire of the Finance Ministry to see that this money reaches the common man, the small businessman, the poor farmer. The State Bank off and on my friend talks of Inspectors. He says that there should have been audit reports. I am prepared to show him that a number of audit report came and said that these Provincial Co-operatives improve these, and those conditions. They should please set their House right. A number of times the Provincial Government were approached that these are the mistakes, these are the wrongs which should be corrected. The provincial Government in certain cases even refused to give the Bank guarantee for the loans that were given to the Co-operatives. Sir, the result was that because of that attitude of the Provinces, the Co-operatives almost came to a stand still in the whole country and because the Co-operative movement came to a stand still, the flow of credit to the small man came to a stand still. The Commercial Bank came into the field. Agricultural Development Bank was working but still the purpose which could be served through the Co-operatives through self-help, through the joining of the small people and use the modern methods, the modern techniques and use big capital for the benefit of all that could not be achieved and I think this is the most dynamic act on the Finance Ministry, the State Bank of Pakistan, to really take their responsibility of putting lungs, new livers, new kidneys and even the new brain into it, because Sir, the more socialist reforms that we would be bringing into this country, we would be helping the real poor and that real poor would not be able to have so much of credit in order to facilitate its own working in both the sectors, agriculture as well as the non agriculture. Audit reports as my friend said, go annually. One could increase it to six months but not more than that. My friend is talking of recovery of loans in the mid-season, I mean at the time when they are not due for repayment. I think this is the best check that has been brought in that at any time, if it is found that the loan was not taken properly or is not being used properly the Bank should have the control to take it back from him. This will be a deterrent for those who again want to get into the Co-operatives and use this benefit not for the actual purpose for which it is given. Sir, Pakistan is not a very rich country. We can't throw away the money like that. All that we want is that the money should be properly utilized and if it is not properly utilized, then the Government should have the powers, the Bank should have the powers to really bring it back. Sir, there was a time when the word "Co-operative" had almost become synonymous with theft and here is something which the Opposition should appreciate, that a Bank has been established.

Sir, another very very good point that has been put in this is that the members of the elected bodies like the National Assembly and the Provincial Assemblies are debarred from becoming the members of the Board of Directors and that is to keep politics away from banking and there are a number of good points as mentioned by the honourable Finance Minister. I think this is such a Bill that the provinces have gladly agreed. I know that their proposals went for answer from the Provinces because naturally,

[Mr. Qamruz Zaman]

the provinces had to agree and say yes. They have not only agreed but they were absolutely glad that here is a sick baby which the Federal Government has taken in its own lap and they were happy to give it. So, it is not the usurpation of the rights of the Provinces or anything, any encroachment on provincial autonomy but it is on the contrary a sickness which the Federal Government wants to cure.

جناب ڈپٹی چیئرمین : اگر بہت ضروری ہے تقریر کرنا تو سینیٹر افضل خان کھوسو - میرے خیال میں تو اس کی ضرورت نہیں تھی -

**Mr. Afzal Khan Khoso :** Mr. Chairman Sir, I will not take a long time because I think the Bill has been very ably explained by the honourable Finance Minister and certain points raised by our friends on the other side have been equally met by Senator Qamaruz Zaman Shah. But I will just go on to add a few things that, Sir, a Cooperative movement in this country or for that matter in any other country has got certain specific jobs to do and that is the collection of people at the lowest levels so that they should formulate their own policies and work out what is good for them and in order to do that, being small people either farmers or in the small business : they need some sort of help, financial assistance from the Government or for that matter from the financial institutions of the country. And Sir, the way the growth of these institutions, the co-operative banks and the cooperative societies, came up in this country, it is really shameful Sir, because I know that we had very earnestly made an effort in my district and we started operating certain societies, the Agricultural Service Societies on co-operative basis, and whenever we wanted to have some sort of assistance, we were told that there is no money. Then, when we went to the bottom of it, we found that the money was utilized to taken or borrowed by a few privileged persons and it was not really going to the job that it was meant to do and that is the Co-operative movement in this country. It did not help at all this Co-operative movement, and as my friends has said that it had actually died out. Our people had completely forgotten that there was a system which could work on Co-operative basis. So this Bill, I think, is a praiseworthy action by the Government, and it will go a long way towards boosting Co-operative movement in this country. It lagged behind completely, seeing that the progress is being made in other countries, leaving aside European countries or the advanced countries even in the undeveloped or under-developed countries, the movement had done a useful job over there. But over here, I would like Sir, just to mention a few things more, while our friends was mentioning about this provincial autonomy, which has been answered properly, I will just say, that I am very glad that the State Bank has taken over most of the shares i.e. the 15 crores, and not only State Bank but there were co-sharers, Sir, and all the Provincial Government are co-sharers in this movement and the Central Government is also a co-sharer, So it is a joint venture between the State Bank, the Central Government and the Provincial Government, in direction of seeing this movement go through successfully. So, I think any apprehensions of our friends, I don't think, they are genuine. In my humble opinion they are bent upon just for the sake of opposing the Bill, for the sake of opposition. This is a praiseworthy Act and I fully support it. Thank you.

**Mr. Deputy Chairman :** Thank you.

حاجی نعمت اللہ خان : جناب والا ! اجازت ہے ، صرف ایک سنٹ ؟

جناب ڈپٹی چیئرمین : اجازت ہے ۔

حاجی نعمت اللہ خان : جناب والا ! میں عرض کرتا ہوں کہ شہزاد گل صاحب نے صوبائی مسئلہ کے متعلق کہا ہے ۔ تو اس سلسلے میں عرض کرتا ہوں کہ میرے خیال میں صوبے پاکستان کے آرمز اینڈ لیگز ہیں اور یہ پارٹ اینڈ پارسل ہیں ۔ کسی ملک کے صوبے اس کی باڈی اور بازو ہوتے ہیں ۔ اگر باڈی میں کسی جگہ کو تکلیف ہو تو اس کے باقی حصوں کو بھی تکلیف ہوتی ہے ۔ یہ تو ایک جالینٹ وینچر ہے ۔ اگر کسی جگہ کوئی ڈیفیکٹ ہو تو اس کا اثر دوسرے حصے پر بھی پڑتا ہے ، تو اس لئے میں عرض کرتا ہوں کہ سینیٹ کو حق پہنچتا ہے کہ اس کے کسی حصے ، اس کے پارٹ میں کوئی نقص ہو تو ، اس کو درست کرے ۔ لیکن جس طرح فنانس منسٹر صاحب نے فرمایا ہے کہ تمام صوبے سوائے پنجاب کے ڈیفیسٹ میں تھے ، اور اگر ان کو اسی حال میں چھوڑ دیا جاتا تو یہ لیکویڈیشن کا شکار ہو جاتے اور ان کی حالت اور خراب ہو جاتی ۔ تو اس لئے سنٹرل گورنمنٹ کے ذریعے جتنے نقص ہیں ، ان کو دور کیا جائے گا ۔ ان کے ازالے کے لئے یہ بل روز روشن کی طرح موجود ہے اور اس مسئلے کا تعلق بالکل فنانس سے ہے ۔

جناب والا ! اس کے علاوہ میں عرض کرتا ہوں کہ صوبے ایڈمنسٹریشن کی خاطر ہوتے ہیں ۔ اس طرح ایڈمنسٹریشن صحیح ہوتی ہے اور یہ بنک جو ہیں ان نقائص کو دور کرنے کے لئے ہے ، ان نقائص کو دور کرنے کا ایک طریقہ ہے ۔

جناب والا ! انسپکٹر کے متعلق کہا گیا ہے ۔ جناب والا ! میں عرض کرتا ہوں آڈیٹر سال میں ایک دفعہ آڈٹ کرتے ہیں ، لیکن انسپکٹر کا مطلب یہ ہے کہ وہ ہر وقت ان کے فنانس کو چیک کر سکتا ہے ، ان کی غلطی جو ہے اس کو پکڑ سکتا ہے ۔ اور جو فراڈ ہوتے ہیں ان کی وقت پر چیکنگ کر سکتا ہے اور اس طرح نقائص کا ازالہ ہوتا ہے ۔

جناب والا ! اس کے علاوہ جناب شہزاد گل صاحب نے خود ہی فرمایا ہے کہ ۹۵ پر سینٹ جو قرضے دئے جاتے ہیں ، وہ غیر مستحق لوگوں کو دئے جاتے ہیں تو میں ان کی خدمت میں عرض کرتا ہوں کہ سنٹرل فیڈرل بنک کا مطلب یہ ہے کہ جتنے بھی قرضے ریہ جائیں ان کو درست طریقے سے غریب عوام کو ، چھوٹے چھوٹے زمینداروں کو ، یا چھوٹے طبقے کو دئے جائیں اور اب جو ان کے کہنے کے مطابق غیر مستحق لوگ یہ پیسے لے کر گینمبلنگ کرتے ہیں ، اس کا سد باب ہو جائے

[Haji Naimatullah]

گا۔ اور اب جن کو مستحق سمجھا جائے گا، ان کے نام قرضے جاری کیے جائیں گے۔ شکریہ۔

جناب ڈپٹی چیئرمین : یس نرگس زماں خان کیانی۔

جناب نرگس زماں خان کیانی : جہاں تک اس بل کا تعلق ہے، یہ انجمن ہائے امداد باہمی سے متعلق ہے۔ اس سے چھوٹے چھوٹے زمینداروں اور غریب عوام کی خدمت مطلوب ہے تاکہ وہ ان سے قرضے لے کر زرعی لحاظ سے ترقی کریں۔ جناب چیئرمین ! چونکہ ان بنکوں پر بڑے بڑے زمینداروں کا ہولڈ تھا، وہ انتخابات کے ذریعے ڈائریکٹر بن کر آجایا کرتے تھے، جتنا بھی پیسہ بنک میں ہوا کرتا تھا وہ بڑے بڑے زمینداروں کو دے دیا کرتے تھے، چاہیے تو یہ تھا کہ وہ اپنے دیہاتوں اور چکوں میں جو غریب لوگ ہیں ان کو امداد کے طور پر دیں۔۔۔۔۔ تاکہ وہ فائدہ حاصل کرتے۔ لیکن اس کی بجائے انہوں نے یہ قرضے خود حاصل کئے۔ اور اپنے ٹیوب ویل اور باغات اور ٹریکٹر خریدے۔ ایسے کئی کیسز ڈسٹرکٹ ساہیوال میں موجود ہیں، چونکہ مخرم وزیر خزانہ صاحب ساہیوال سے تعلق رکھتے ہیں اس لئے ہو سکتا ہے کہ ان کے علم میں ہو۔ میں بھی ذاتی طور پر جانتا ہوں کہ وہاں بہت زیادتیاں کی گئی ہیں۔ تو ان بااثر افراد کیوجہ سے ان بنکوں کو خسارہ ہوا اور اصل مقصد جو پورا کرنا تھا، وہ پورا نہ ہو سکا۔ تو اب یہ ہو گا کہ وہ لوگ جو مقروض ہیں، ان کے ذمہ جو قرضہ تھا وہ وفاقی حکومت کے ذریعے وصول کیا جائے گا اور موجودہ بل کے ذریعے ایک ایسا طریق کار نظر آتا ہے، جس پر عمل درآمد ہو گا اور وہ غریب آدمی جس کو امداد دینا مقصود ہو گا ایسے امداد ملا کرے گی۔ ان الفاظ کے ساتھ میں اس بل کی پرزور حمایت کرتا ہوں۔

جناب ڈپٹی چیئرمین : قاضی فیض الحق !

قاضی فیض الحق : جناب ڈپٹی چیئرمین ! جیسا کہ وزیر خزانہ صاحب فرما چکے ہیں کہ ۱۹۷۴ء میں بینکوں کی نیشنلائزیشن کے وقت ہی یہ مسئلہ زیر غور آیا تھا کہ ملک میں کوآپریٹو بینک کی کارگردگی کس حد تک عوام کے خلاف جا رہی ہے۔ اور اس میں بد عنوانیاں ہو رہی ہیں۔ اگر اس وقت ان بینکوں کے لئے بھی ایک مرکزی بینک بنایا جاتا تو عوام ان بد عنوانیوں سے بچ جاتے اور ان نقصانات سے بھی بچ جاتے جو ان بینکوں کی وجہ سے مختلف مقامات پر ہوئے ہیں۔ میں وزیر خزانہ صاحب کے نوٹس میں خاص طور پر بلوچستان میں کوآپریٹو بینکوں کی

کارگردگی لانا چاہتا ہوں کہ وہاں پر یہ چند مشن روم کراپریٹیو بینک قائم ہونے یہ جو لاکھوں روپوں کا ڈیفیسٹ شو کیا گیا ہے۔ یہ تمام جو کنٹرولنگ اتھارٹیز تھیں، یا جو کنٹرولنگ ڈائریکٹر تھے۔ یہ تو وہ لوگ لے گئے ہیں اور آج تک فائدے حاصل کر رہے ہیں۔ عوامی حکومت کا فرض ہے، بلکہ میں کہتا ہوں کہ وہ عوام کے سامنے کمیٹی ہے کہ ماضی میں جو کچھ غریبوں کا استحصال ہوا، اس کی تلافی کریں۔ بلکہ ان لوگوں کے خلاف ایکشن لیا جائے جنہوں نے انہی کو اپریٹیو بینکوں کی وجہ سے بڑی بڑی عمارتیں کھڑی کی ہیں، اور کاروبار شروع کئے ہیں اور اب تک غریب عوام کا استحصال کر رہے ہیں۔ ایک بینک نیشنل کو اپریٹیو بینک کے نام سے کوئٹہ میں قائم کیا گیا۔ سرکاری دفاتر سے روپیہ لے کر اور ٹھیکداروں کے سیکورٹی ڈپازٹ ہوتے ہیں، وہ ٹھیکیدار جو سپلائی گورنمنٹ کو دیتے ہیں، وہ بھی لے کر، اور سیونسیل کمیٹی کے لاکھوں روپے ٹرانسفر کر لئے لیکن بعد میں پتہ چلا کہ یہ کوئی ریکیگنائزڈ بینک ہی نہیں ہے کسی کے ساتھ اس کی ایفیلیٹی بی ایشن نہیں ہے، اور وہ لیکویڈیٹ ہو گیا، اب لوگ کو اپریٹیو بینک سے دور دور بھاگنے لگے اور اس کو کافر بینک کہنے لگے۔ کو اپریٹیو کا لفظ نہیں کہہ سکتے تھے، میں عرض کروں گا کہ ابھی تک وہ لاکھوں روپے لوگوں کو دیے ہوتے ہیں اپنا دیوالیہ نکال دیا اور ابھی تک سہر لگی ہوئی ہے، اس دکان پر جہاں یہ بینک تھا۔ ان چیزوں کے انسداد کے لئے گورنمنٹ کا یہ ایک قابل تسخین اقدام ہے اور مزید نقصانات سے عوام کو بچانے کے لئے اور کو اپریٹیو بینکوں کا جو نیک مقاصد ہیں، ان کے جو فائدے ہیں، ان کو براہ راست عوام تک پہنچانے کے لئے یہ فیڈرل کو اپریٹیو بینک قائم کیا جا رہا ہے۔ ان الفاظ کے ساتھ میں اپنی گذارشات ختم کرتا ہوں۔

**Rana Mohammad Hanif Khan :** Mr. Deputy Chairman Sir...

**Mr. Deputy Chairman :** You can speak in the Third Reading. Most of our friends have supported the Bill and Mr. Shahzad Gul has been replied, I think, by Mr. Qamaruzzaman Shah.

**Rana Mohammad Hanif Khan :** If you allow me to say a few words now, then towards the conclusion of the 2nd Reading, I do not think, it will be necessary to make any speech at all.

**Mr. Deputy Chairman :** All right.

**Rana Mohammad Hanif Khan :** The only thing I want to say is that a point was raised by the honourable Member, Mr. Shahzad Gul about provincial autonomy. That point is that as far as the Government is concerned, and these two Houses are concerned, every one knows, and I can assure the honourable Member, that it is the responsibility of all the agencies concerned—the Federal Government in particular, to scrupulously

[Rana Mohammad Hanif Khan]

guard the rights of the Provinces, within the Constitutional limits so that this sort of criticism is never raised, because this criticism has most unreasonably, most unjustifiably been raised, off and on. The Federal Government has been very particular, very careful in taking measures which directly or indirectly affect the authority or the autonomy of the Provinces. Actually, it appears that the honourable Member was probably not present when I explained the background under which it was considered essential, and which created a justification for the establishment of this new bank.

I have already explained that this objection or this point was raised at the time when the banks were nationalized in 1974, that the Cooperative Banks were not working efficiently. Not only that, they were not working efficiently, but there was lot of bungling and misappropriation, with the result that these banks have gone into deficit; and the people who had commanding influencing authority upon these banks, had denuded the banks of all the assets and the only thing which is left behind is the liability. I have indicated the position in respect of these banks. At the present moment, except one bank, three banks of the Provincial Governments, are running into huge deficits.

Further, the action was not taken immediately. In 1974 when this point was raised that in view of the bad performance, the sickness of the banks, these banks should be nationalised, the action was not taken straightaway. As a matter of fact, inquiries were conducted, investigations were carried out, the point was thoroughly examined, probed into, and then it was decided that some action should be taken whereby some life can be put into these Banks so that they too serve the purpose for which they were created; because the poor—the farmers, for whom these Banks were made, did not understand the intricacies of law, procedure, etc. The Banks were denuded of their assets because of the vested interests, because of the mischief which was being created by some of the people who commanded these banks, and who controlled these banks. So, even after taking a decision, making up the mind, the Federal Government did not go in for this legislation straightaway. The point was raised before the Provincial Coordination Committee, where all the Provinces are represented;—the Chief Ministers are there and the relevant authorities and officers are there, the concerned Ministers are there. They examined the whole case and it was decided that it is of utmost importance that a Central Bank, a Federal Cooperative Bank, should be established; and it was also decided that as far as the relationship between this Bank—the Federal Cooperative Bank and the Provincial Cooperative Banks is concerned, it should be of the same type, the same nature as exists between the State Bank of Pakistan and Commercial Banks in Pakistan. Now, Sir, everybody in the country knows that as far as this relationship between the State Bank of Pakistan and the Commercial Banks is concerned, it has worked very well and very efficiently. Not even a little finger can be raised by anybody as far as the functioning of the commercial banks in Pakistan is concerned.

Nobody can say that the State Bank of Pakistan interferes in the performance and in the functioning of the commercial banks unreasonably unjustifiably and unnecessarily, except giving guidelines and appropriate guidelines which actually make their function more efficient. So, that

sort of relationship is going to exist between the Federal Cooperative Bank and the Provincial Cooperative Banks and nothing else. As far as the control of Provincial Cooperative Banks is concerned, it is going to stay with the Provincial Governments. It is going to remain with the Provincial Governments and they are not being nationalised. Nationalisation is entirely a different thing. It is a matter of reorganising these banks so that some life is put into them, otherwise the position which was cropping up because of the sickness of these banks, because of the inefficiency of these banks and because of the failure of these banks, the very concept of Cooperatives is being looked upon with quite an amount of doubt and scepticism. The concept of Co-operatives is a useful concept which is being operated upon very successfully in a large number of developing countries. This useful concept, meaningful concept and gainful concept was being looked upon with scepticism and doubt because of the failure and the sickness of these Banks, and that is why it had become necessary to bring this law and establish this Bank. So, the question of Provincial autonomy does not arise in this case at all. It is being done with the consent of the Provincial Governments as it has been rightly explained by the honourable Senators in the House, and I am thankful to them that they have supported it. I think after this explanation it would not be necessary for me to make the speech towards the end. Thank you very much.

**Mr. Deputy Chairman :** Now, I will put the question. The question before the House is :

“That the Bill to provide for the Establishment of a Federal Bank for Co-operatives and Regulation of Cooperative Banking [The Establishment of the Federal Bank for the Cooperatives and Regulation of Co-operative Banking Bill, 1976], as reported by the Standing Committee, be taken into consideration at once.”

*(The motion was adopted)*

**Mr. Qamaruz Zaman Shah :** Nobody has said ‘No’.

**Mr. Deputy Chairman :** Nobody has said ‘No’. The motion is adopted. We take up the Bill clause by clause. There are some amendments, but the honourable Senator is not present. So, the position is that the amendments are not moved.

جناب شہزاد گل : جناب والا میں جلدی جلدی اس بل کا مطالعہ کر رہا تھا تو میرے سامنے کل از ۱۸ اور کل از ۲۰ میں چند گرائمر کی غلطیاں سامنے آئیں جن کی نشاندہی کرنا چاہتا ہوں۔

جناب ڈپٹی چیئرمین : جب میں کل از ۱۸ پر آؤں تو آپ ایوان کی اجازت سے ان کی نشاندہی کر سکتے ہیں۔

رانا محمد حنیف : کون سی کلاز ہے ؟

جناب شہزاد گل : ۱۸ اور ۲۰ ہے -

**Mr. Deputy Chairman :** There is no amendment in clauses 2 and 3.

Therefore the question before the House is :

“That Clauses 2 and 3 form part of the Bill.”

*(The motion was adopted)*

**Mr. Deputy Chairman :** Clauses 2 and 3 from part of the Bill. Now, it is Clause 4 and amendment No. 2. The Senator is not present therefore the amendment is not moved. After this it is clause 5. There is an amendment No. 3. The mover is not present. Not moved. Therefore I put clauses 4, 5, 6, 7, 8, 9, 10, 11, 12 and 13 together.

The question before the House is :

“That Clauses 4 to 13, both inclusive, form part of the Bill.”

*(The motion was adopted)*

**Mr. Deputy Chairman :** Clauses 3, 4 to 13, both inclusive form part of the Bill. Now, there are amendments in clause 14. Amendments Nos. 4 and 5. Not moved. Therefore, I put clause 14 to the House.

The question before the House is :

“That Clause 14 forms part of the Bill.”

*(The motion was adopted)*

**Mr. Deputy Chairman :** Clause 14 forms part of the Bill. Now, there is no amendment to clauses 15 and 16. The question before the House is :

“That Clauses 15 and 16 form part of the Bill.”

*(The motion was adopted)*

**Mr. Deputy Chairman :** Clauses 15 and 16 form part of the Bill. Now, Clause 17 Amendment No. 6. Not moved. Therefore, I put Clause 17.

The question before the House is :

“That Clause 17 forms part of the Bill.”

*(The motion was adopted)*

**Mr. Deputy Chairman :** Clause 17 forms part of the Bill. Now, it is clause 18. Mr. Shahzad Gul, you wanted to say something.

جناب شہزاد گل : جناب والا ! میرے خیال میں پیراگراف (۱) میں کوئی لفظ رہ گیا ہے -

I read it out :

“18 (i) engage in any trade or otherwise have a direct interest in any commercial, industrial or other undertaking except such interests as it may any way acquire . . . . .”

میرے خیال یہ لفظ ”ان“ رہ گیا ہے -

“. . . . . anyway acquire in the course of satisfaction of any of its claims, but all such . . . . .”

جناب ڈپٹی چیئرمین : آپ چاہتے ہیں کہ اس میں لفظ ”ان“ شامل ہو جائے لیکن منسٹر صاحب کا خیال ہے کہ اس کی کوئی ضرورت نہیں ہے لیکن اگر آپ چاہتے ہیں تو اس کے لئے زبانی ترمیم پیش کر دیں -

**Rana Mohammad Hanif Khan :** Sir, the question is that I don't think there is necessity of moving an amendment. If there is any grammatical mistake or some word is missing, it can always be done by the draftsman. These are very small things.

جناب شہزاد گل : میں صرف منسٹر صاحب کی توجہ اس جانب مبذول کرانا چاہتا تھا -

جناب ڈپٹی چیئرمین : ٹھیک ہے -

You have brought it to the notice of the Minister. If he considers it fit, he will remedy it.

**Rana Mohammad Hanif Khan :** Sir, the substance is going to stay. If it is an omission of one word or comma, it can be done by the draftsman.

**Mr. Deputy Chairman :**

Now, the question before the House is :

“That Clause 18 forms part of the Bill.”

(The motion was adopted)

**Mr. Deputy Chairman :** Clause 18 forms part of the Bill. Now, it is clause 19. There is an amendment No. 7 by Khawaja Mohammad Safdar. Not moved. Therefore, I put Clause 19 to the House.

The question before the House is :

“That Clause 19 forms part of the Bill.”

*(The motion was adopted)*

**Mr. Deputy Chairman :** Clause 19 forms part of the Bill. Now, Clause 20 and amendment No. 8. Not moved.

جناب شہزاد گل : جناب والا ! اس کی بھی تصحیح ہونی ہے - اس میں بھی  
“or and of” کی تصحیح ہونی ہے -

**Rana Mohammad Hanif Khan :** Yes, that can be done, Sir.

**Mr. Deputy Chairman :** Amendment No. 8 not moved. Therefore, I put the question.

The question before the House is :

“That Clause 20 forms part of the Bill.”

*(The motion was adopted)*

**Mr. Deputy Chairman :** Clause 20 forms part of the Bill. Clause 21. Amendment No. 9 by Khawaja Mohammad Safdar. Not moved. Therefore, I put clause 21 to the House.

The question before the House is :

“That Clause 21 forms part of the Bill.”

*(The motion was adopted)*

**Mr. Deputy Chairman :** Clause 21 forms part of the Bill. Clause 22. Amendments Nos. 10, 11, 12 and 13 by Khawaja Mohammad Safdar. Mover is not present. Not moved. Therefore, I put Clause 22 to the House.

The question before the House is :

“That Clause 22 forms part of Bill”.

*(The motion was adopted)*

**Mr. Deputy Chairman :** Clause 22 forms part of the Bill. Clause 23. Amendment No. 14 by Khawaja Mohammad Safdar. Not present. Not moved.

Now also there are Clauses 24, 25, 26, 27, 28, 29, 30, 31, 32 and 33. No amendment. Therefore I put clauses 23 to 33, both inclusive, to the House.

The question before the House is :

“That Clauses 23 to 33 form part of the Bill.”

*(The motion was adopted)*

**Mr. Deputy Chairman :** Clauses 23 to 33, both inclusive, form part of the Bill. Clause 34. There is an amendment, No. 15. Mover is not present. Not moved.

Therefore, I put the question to the House.

“The question before the House is :

“That Clause 34 forms part of the Bill.”

*(The motion was adopted)*

**Mr. Deputy Chairman :** There is no amendment to clauses from 35 to 41.

So the question before the House is :

“That Clauses 35 to 41 form part of the Bill.”

*(The motion was adopted)*

**Mr. Deputy Chairman :** Clauses 35 to 41 form part of the Bill.

..... Clause No. 42. There are two amendments, Nos. 16 and 17 in the name of Khawaja Mohammad Safdar.

Not present. No moved.

Therefore, I put the question to the House.

The question before the House is :

“That Clause 42 forms part of the Bill.”

*(The motion was adopted)*

**Mr. Deputy Chairman :** Clause 43 to 45. There is no amendment.

So the question before the House is.

“That Clauses 43 to 45 form part of the Bill.”

*(The motion was adopted)*

**Mr. Deputy Chairman :** Clauses 43 to 45 form part of the Bill.

Clause 46. There is an amendment No. 18 by Khawaja Mohammad Safdar.

Not present. Not moved. Therefore, I put the question to the House.

The question before the House is :

“That Clause 46 forms part of the Bill.”

*(The motion was adopted)*

**Mr. Deputy Chairman :** Clause 46 forms part of the Bill.

Clause 47. There is an amendment, No. 19 by Khawaja Mohammad Safdar.

Not present. Not moved. Therefore, I put the question to the House.

The question before the House is :

“That Clause 47 forms part of the Bill.”

*(The motion was adopted)*

**Mr. Deputy Chairman :** Clause 47 forms part of the Bill. There is no amendment to Clauses 48, 49, 50, 51 and 52.

So the question before the House is :

“That Clauses 48 to 52 form part of the Bill.”

*(The motion was adopted)*

**Mr. Deputy Chairman :** Clauses 48 to 52, both inclusive, form part of the Bill.

Now, there is an amendment to Clause 1 by Khawaja Mohammad Safdar.

Not present. Not moved.

Therefore, I put the question to the House.

The question before the House is :

“That Short Title, Preamble and Clause 1 form part of the Bill.”

*(The motion was adopted)*

**Mr. Deputy Chairman :** Short Title, Preamble and Clause I form part of the Bill.

Now item No. 6, the Finance Minister.

**Rana Mohammad Hanif Khan :** Sir, I beg to move :

“That the Bill to provide for the Establishment of a Federal Bank for Co-operatives and Regulation of Co-operative Banking [The Establishment of the Federal Bank for Co-operatives and Regulation of Co-operative Banking Bill, 1976], be passed.

**Mr. Deputy Chairman :** The motion moved is :

“That the Bill to provide for the Establishment of a Federal Bank for Co-operatives and Regulation of Co-operative Banking [The Establishment of the Federal Bank for Co-operatives and Regulation of Co-operative Banking Bill, 1976], be passed.”

**Maulana Shah Ahmad Noorani Siddiqi :** Opposed.

**Mr. Deputy Chairman :** Opposed. No speeches, I think ?

**Maulana Shah Ahmad Noorani Siddiqi :** No.

**Mr. Deputy Chairman :** The question before the House is :

“That the Bill to provide for the Establishment of a Federal Bank for Co-operatives and Regulation of Co-operative Banking [The Establishment of the Federal Bank for Co-operatives and Regulation of Co-operative Banking Bill, 1976], be passed.

*(The motion was adopted)*

**Mr. Deputy Chairman :** The Bill stands passed. There is no other business on the Orders of the Day. The Senate stands adjourned to meet on Friday, at 10.00 a.m.

*(The House then adjourned till ten of the clock in the morning on Friday, January 7, 1977)*