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INDIA ORDERS CEASE-FIRE ON BOTH FRONTS AFTER PAKISTANIS' SURRENDER IN THE EAST

CONGRESS BREAKS FOREIGN AID JAM; SEEMS TO ADJOURN

Rejection of Vietnam Amendment Sets Stage for Conferees' Accord

By JOHN W. FINNEY
Special to The New York Times
WASHINGTON, Dec. 16 — Congress apparently broke today to impose on foreign aid legislation that has been held up adjournment as the House unexpectedly met. Sen. Humphrey moved for an amendment on Vietnam troop withdrawal.

Monthly Record Set For Housing Starts

By JACK ROSENTHAL
Special to The New York Times
WASHINGTON, Dec. 16 — Home building reached a monthly high in November, practically insuring that 1971 will be a record year, George Romney, Secretary of Housing and Urban Development, announced today at an odd, hastily called news conference.

WEST TO FIGHT ON

Yahya Calls for Help, but Vows to Battle 'Alone if We Must'

By MALCOLM W. BROWNE
Special to The New York Times
RAWALPINDI, Pakistan, Dec. 16—President Agha Mohammad Yahya Khan acknowledged tonight that his forces in East Pakistan had been overwhelmed, but pledged to continue the war against India until final victory.



SIGNING THE SURRENDER AGREEMENT: Lieut. Gen. Jagjit Singh Aurora, left, commander of India's eastern forces, and Lieut. Gen. A. A. K. Niazi, Pakistani commander in East Pakistan, during surrender ceremony in Dacca yesterday.

DACCA CAPTURED

Guns Quiet in Bengali Area but War Goes On at Western Front

By CHARLES MOHR
Special to The New York Times
NEW DELHI, Dec. 16—India today ordered a complete cease-fire in the war with Pakistan after a nationwide radio broadcast that the war was still on.

REVAMPING URGED FOR BANK SYSTEM

Hunt Commission Proposes Change in U.S. Regulation of Money Institutions
By H. ERICH HEINEMANN
Special to The New York Times
WASHINGTON, Dec. 16 — The nation's financial structure and the Federal agencies that regulate it require a complete overhaul, a Presidential commission has concluded.

Text of Yahya's speech will be found on Page 17.

No Details Are Given

The communiqué said nothing more about East Pakistan and gave no details of the "arrangement."
But it indicated that fighting in West Pakistan was continuing.

BHUTTO SUGGESTS ACCORD ON BENGAL

By HENRY TANNER
Special to The New York Times
UNITED NATIONS, Dec. 16 — Pakistan's Prime Minister, Zulfikar Ali Bhutto, declared today that Pakistan should accept a cease-fire with India and should prepare to negotiate a permanent settlement with the insurgents in East Bengal as well as with the Government of India.

The Surrender Document

By HARVEY
NEW DELHI, Dec. 16—Following is the text of the instrument of surrender signed today by the Pakistani and Indian commanders in East Pakistan.

CHINESE CHARGE INDIAN INCURSION

By TILMAN DURDEN
Special to The New York Times
HONG KONG, Dec. 16—China, in a formal Government statement today on the Indian-Pakistani war, predicted a turbulent future for India.

Ryan Breaks Impasse

With Senate and House leaders caught up in a power struggle over foreign aid, the impasse was broken in a surprise move by Representative William F. Ryan, Democrat of Wisconsin.

Nixon Pledges to Seek Release of Skipper of Ship Cuba Seized

By JAMES M. NAUGHTON
Special to The New York Times
WASHINGTON, Dec. 16—President Nixon pledged today that he would do what he could to seek the release of José Villa, the captain of a Miami-based freighter attacked by a Cuban gunboat and seized yesterday in the Bahamas.

Walsh at Hearing: Forgot Graft Report

By DAVID BURNHAM
Former First Deputy Police Commissioner John F. Walsh admitted in sworn testimony yesterday that he had received a report of widespread police corruption in the Bronx at least six months before any investigation was begun.

2 Men at Table

By SYDNEY H. SCHNBERG
Special to The New York Times
DACCА, Pakistan, Dec. 16—On a broad grassy field in the central Dacca known as the Race Course, the Pakistani forces formally surrendered today, 13 days after the Indian Army began its drive into East Pakistan.

The March Into Dacca: Last Clash and Victory

By JAMES P. STERBA
Special to The New York Times
DACCА, Pakistan, Dec. 16—Shouting "Joi Bangla" and waving the Bangladesh flag, Indian troops in trucks and buses poured into the Pakistani military camp north of town today just after the Pakistanis had accepted an ultimatum to surrender.

Mrs. Gandhi Writes President: U.S. Could Have Averted War

By FOX BUTTERFIELD
Special to The New York Times
NEW DELHI, Dec. 16—At a time of deep anguish over the "unhappy turn which relations between India and the United States have taken," the letter was sent to Mr. Nixon yesterday.

City Speeds Repair On Garbage Trucks

By PAUL L. MONTGOMERY
Sanitation Department officials here believe they are on the way to solving one of their most persistent problems—the inordinate number of collection trucks awaiting repairs in the department's shops.



Mr. Nixon consoles wife of José Villa, ship's captain.



Lieut. Gen. Jagjit Singh Aurora, commander of India's eastern forces, during surrender ceremony in Dacca yesterday.

Chinese Shortages Seen

But President Agha Mohammad Yahya Khan of Pakistan asserted in a nationwide radio broadcast that the war was still on, and we will continue to fight.

Chinese Charge Denied

Indian officials said there had been no fighting on the Chinese border, and a Foreign Ministry spokesman described the accusation by Peking—a supporter of Pakistan—as "totally without foundation."