

SHRI NABAM REBIA: Please don't club all the States. It is related to only one State.

شہری شہید صدیقی : میں آپ کے ساتھ ہوں۔ مداخلت۔ یہ میں نے شروع میں ہی کہہ دیا ہے کہ میں نارتھ ایسٹ کے لوگوں کا سمان کرتا ہوں۔ میں ختم یہی کہتا ہوں کہ نارتھ ایسٹ کے لوگ ہندی وروڈھی نہیں ہیں، وہاں پر کچھ نہ ہندی لوگ یہ کام کر رہے ہیں۔

श्री उपसभापति: आपका माहक बंद हो गया है।

श्री वीरेन्द्र भाटिया (उत्तर प्रदेश): सर, हम इनको ऐसोसिएट करते हैं।

श्री बनबारी लाल कंठल (उत्तर प्रदेश): सर, हम भी ऐसोसिएट करते हैं।

श्री अली अनवर (बिहार): सर, हम भी ऐसोसिएट करते हैं।

श्री राजनीति प्रसाद (बिहार): सर, हम भी ऐसोसिएट करते हैं।

श्री राम देव भंडारी (बिहार): सर, हम भी ऐसोसिएट करते हैं।

श्री मंगनी लाल मंडल (बिहार): सर, हम भी ऐसोसिएट करते हैं।

Need to address problems of children suffering from dyslexia

SHRIMATI SUPRIYA SULE (Maharashtra): Sir, I stand here with anguish to share in this august House and to all my esteemed colleagues about a suicide by a 21 year old today, whose name is Swhetabh Nagar, who is a dyslexic child. He was 21 years old and not a child. But it is more about education. I think, a lot has been discussed in the other House about the suicides of normal children. But, I think, disabilities have to be addressed through *Sarva Shiksha Abhiyan*. The hon. Finance Minister has also mentioned in his speech that our focus on enrolment has to move to the quality of education. So, I urge the House to bring up the issue of various disabilities because I don't think half the parents even know their children are dyslexic or discalculiar. These are all disabilities which cannot be solved only by the elite schools and this issue is not going to be solved by counsellors but by training the teachers. So, I urge the Government to take some serious cognisance of all these children. We talk about inclusion of this in *Sarva Shiksha Abhiyan* but there are no results in this field. So, I urge the Ministry to take serious cognisance of all these disabilities of children who are 100 per cent normal but have some learning disabilities and there is need for more teacher training institutes which are focussed on this issue. Thank you.

MR. DEPUTY CHAIRMAN: All hon. Members associate themselves with this issue.

Grant of education loan by the nationalised banks for pursuing Teachers Training and B.ed. Courses

SHRI C. PERUMAL (Tamil Nadu): Sir, in this august House I raised many times for loans to the students who are going for teachers training courses and B.Ed. With regard to this matter, our hon. Minister of State for Finance, Shri Pawan Kumar Bansal, wrote a letter and a circular is said to have been issued by the Ministry of Finance not to provide education loans for those students who are pursuing teachers training and B.Ed. courses. Let me assure that no instructions have been issued by my Ministry." He also said, "These provisions, under the guidelines for giving education loans, decide to help poor students to pursue higher

studies at affordable terms and conditions." The point here is, the Reserve Bank of India has issued a Circular instructing all the nationalised banks not to provide education-loan facility to those students. So, I request the Government of India, through this House, to direct the Reserve Bank of India to give instructions to all banks to provide education loans to students and withdraw the Circular forthwith. Otherwise, it will affect the poor students who are pursuing their studies in the current year and also affect the future students.

Sir, I also request the Government to take necessary steps in this regard and issue strict instruction immediately to the Reserve Bank of India to withdraw the Circular which has been circulated to all the nationalised banks in India. Thank you.

SHRIS. ANBALAGAN (Tamil Nadu): Sir, I associate myself with the Zero Hour mention made by the colleague, Mr. Perumal. Thank you.

SHRI A. ELAVARASAN (Tamil Nadu): Sir, I also associate myself with the subject raised by my friend, Mr. Perumal. Thank you.

MR. DEPUTY CHAIRMAN: Now, we shall take up Special Mentions.

SPECIAL MENTIONS

Demand to take urgent measures to improve market share of Life Insurance Corporation

SHRI M. V. MYSURA REDDY (Andhra Pradesh): Sir, the LIC was the leading life insurance company with 88 per cent market share, 21 crore policyholders and with about Rs. 1.3 lakh crore of renewal premium till 2004. But, unfortunately, due to unilateral decisions taken by LIC, its market share dwindled to 64 per cent in 2007 and its investment in infrastructure and social sector projects came down from Rs. 45,000 crores in 2003 to Rs. 40,000 crores in 2007.

One of the major reasons behind this is unilateral implementation of GOIBS 2004. This move demoralised and de-motivated the Development Officers who are considered as the backbone of LIC. In 2003-04, Development Officers paid 1.3 per cent as marketing expenses and incentives and in 2006-07 it came down to 0.75 per cent in spite of double in premium collections which stood at Rs. 1.3 lakh crores.

Other decisions taken by LIC against the interest of policyholders is its 90 per cent investment in ULIPs which lack security and are stock market-oriented investment plans. Here, the risk is shifted on to policyholders, unlike in conventional policies. Now, LIC is doing only 10 per cent insurance plans.

Thirdly, LIC is now outsourcing services by appointing corporate agents, referral agencies, finance executives by paying more money. Now, I understand that LIC has brought out another GOIBS, 2007 for unilateral implementation without any discussion with the Development Officers, agents, etc.

In view of this, I request the Government of India to immediately direct LIC to revamp GOIBS, 2007 and revert back to pre-GOIBS, 2004 status and pay Development Officers as per MOU and desist itself from investing in ULIPs to save LIC from its downfall.