

Steps Contemplated to Increase Business of L.I.C.

3604. **SHRI BANGARU LAXMAN:** Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that L.I.C. has been able to insure only 25% insurable persons and in that too, number of lives is about 15% only;

(b) if so, whether it is because of the fact that the L.I.C. is not able to retain the agents; and

(c) what steps are contemplated to increase the business?

THE MINISTER OF FINANCE AND MINISTER OF COMPANY AFFAIRS (SHRI P. CHIDAMBARAM): (a) and (b) Life Insurance Corporation (LIC) of India have reported that the percentage coverage of insurable population is about 23% to 24% based on life insurance business in the form of only individual policies. In addition to this, LIC have 2.42 crores of members covered under the Group and Superannuation Schemes. Besides, they also operate Social Security Schemes covering Landless Agricultural Labourers and other weaker sections of the Society. The termination of agents, in life insurance industry, is a common feature all over the world and not considered to be an important factor in determining the volume of business.

(c) Growth of business is a continuous concern of LIC management. There is a system of planning, frequent feed-back and review of the results. Introduction of new plans, training or motivational programme for agents and other fields personnel, publicity etc. are also aimed at increasing business.

Concessions to Trusts/Organisations for Setting up Charitable Nursing Homes/Hospitals, etc.

3605. **SHRI SUSHILKUMAR SAMBHAJIRAO SHINDE:** Will the

Minister of HEALTH AND FAMILY WELFARE be pleased to state:

(a) whether Government provide any concessions to various Trusts/organisations like allotment of land at concessional rates, etc. desirous of setting up Charitable Nursing Homes/Hospitals/Pathological Laboratories;

(b) if so, the details of the rules/regulations/instructions in this regard;

(c) what obligations Government contemplate from such Trusts/Organisations; and

(d) what are the rules/directions/instructions in this regard?

THE MINISTER OF STATE OF THE MINISTRY OF HEALTH AND FAMILY WELFARE (SHRI SALEEM IQBAL SHERVANI): (a) to (d) 'Health' being State subject, it is generally the State Governments who provide concessions to various Trusts/Organisations for setting up of Charitable Nursing Homes/Hospitals etc. according to their rules/regulations and policy. The conditions and obligations specified for grant of concessions vary from State to State.

Schemes for expanding services in Insurance Sector

3606. **SHRI GYAN RANJAN:** Will the Minister of FINANCE be pleased to state:

(a) whether Government have proposed the new schemes for expanding the services in the insurance sector aimed at benefitting middle class and the poor; and

(b) if so, the names and salient features of these schemes?

THE MINISTER OF FINANCE AND MINISTER OF COMPANY AFFAIRS (SHRI P. CHIDAMBARAM): (a) and (b) An announcement regarding introduction of two new Schemes Viz.

'Jeevan Suraksha' by LIC and 'Jan Arogya' by GIC was made in the Budget Speech for 1996-97. In pursuance of that announcement, 'Jan Arogya' has been introduced w.e.f. 12th August, 1996 while 'Jeevan Suraksha' has been introduced w.e.f. 15th August, 1996.

The salient features of the two Schemes are as under:—

Jeevan Suraksha:

The Scheme is intended to help individuals to provide for retirement income by facilitating saving during their working career. On survival of the life assured to the vesting age and subject to the payment of all the premiums during the premium paying term, a normal pension during the life time of the life assured or commutation of 25% of the normal pension for a lumpsum and a balance of 75% of the normal pension will be payable during the life time of the life assured. In the event of death of the life assurance during the period of saving, the surviving spouse will be entitled to, had he paid all premiums and survived upto the vesting age. The minimum age at entry will be 30 years and the maximum age at entry will be 60 years.

Jan Arogya:

The Scheme is primarily meant for the larger segment of the population who can not afford the high cost of medical treatment. The limit of cover per person is Rs. 5,000/- per annum. The premium for an adult individual is Rs. 70/- upto 45 years of age. Persons beyond 45 years and upto 70 years can also be covered with slightly higher premium. A family of four comprising husband, wife and two children below the age of 25 can be covered for Rs. 5,000/- per head by paying annually a sum of Rs. 240/- only. The cover provides for reimbursement of medical expenses incurred by an individual towards hospitalisation/

domiciliary hospitalisation for any illness, injury or disease contracted or sustained during the period of insurance.

Harassing Government Employees by CGHS, Nagpur

3607. SHRI JAGIR SINGH DARD: Will the Minister of HEALTH AND FAMILY WELFARE be pleased to state:

(a) whether it is a fact that the Chief of the CGHS in Nagpur is harassing and troubling a very senior employee of the All India Radio, Nagpur who met with a very serious and almost fatal accident while on duty;

(d) if a Government employee on duty meets with a very serious and almost fatal accident, and in an unconscious state, if a passer by takes her to the nearest hospital which is not recognised by the CGHS, whether she is not entitled for her reimbursement; and

(c) what steps will be taken to stop such harassment by the CGHS staff to the concerned people of Nagpur?

THE MINISTER OF STATE OF THE MINISTRY OF HEALTH AND FAMILY WELFARE (SHRI SALEEM IQBAL SHERVANI): (a) to (c) The information is being collected and will be laid on the Table of the House.

आकाशवाणी/दूरदर्शन के नए केन्द्र

3608. श्री अजीत जोगी:

श्री एस० एस० सुरजेवाला:

क्या सूचना और प्रसारण मंत्री यह बताने की कृपा करेंगे कि:

(क) गत छः महीनों के दौरान स्थापित दूरदर्शन/आकाशवाणी के नए केन्द्रों का ब्यौरा क्या है; और

(ख) दूरदर्शन/आकाशवाणी के स्थापित प्रत्येक केन्द्र की प्रसारण क्षमता क्या है और उन पर कितनी धनराशि खर्च हुई है?