

lines of Minorities Financial Development Corporation?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) Presumably the Hon'ble Member is referring to the urban cooperative banks. As at the end of

March, 1992, there were 1401 Urban Cooperative Banks (UCBs) in the country.

(b) As per reports available from 1311 UCBs (as on 31.3.1992), the financial position was as under:—

(Rs. in crores)

	No. of reporting banks	Deposits	Advances
Scheduled UCBs	14	2960	1859
Non-scheduled UCBs	1220	7686	6264
Salary Earners Coop. Banks	77	61	590

(c) and (d) As per the extant policy of Reserve Bank of India, no Urban Co-operative Bank is allowed to be organised for exclusive benefit of a particular religion and open membership is insisted upon. The Urban Cooperative Banks with limited area of operation, open membership and democratic management should be in a position to understand the problems of all members including those from minorities and extend financial help. There is no need for setting up a separate banking institution for the purpose and the question of grant of any subsidy does not arise.

Insurance of persons living below the poverty line

@*409. SHRI SUSHILKUMAR SAMBHAJIRAO SHINDE: Will the Minister of FINANCE be pleased to state:

(a) whether Government are considering a proposal for insurance cover for all the identified persons living below poverty line on priority basis in selected areas during the Eighth five year plan;

(b) whether the implementation of such a Scheme in the State of Mahara-

shtra has been reviewed for its adoption in other States on an extensive basis; and

(c) if so, the details of decision taken in this regard alongwith other social security schemes under implementation during the last three years, State-wise?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) to (c) No specific proposal is under consideration of the Life Insurance Corporation of India (LICI) and General Insurance Corporation of India (GICI) for introducing an insurance cover for all the identified persons living below the poverty line. However, a number of Schemes are being implemented by these two Corporations for persons living below poverty line and for weaker and vulnerable sections of the Society in all the States, including Maharashtra.

The LICI introduced a Group Insurance Scheme for Landless Agricultural Labourers (LALGI) in the year 1987 which at present provides a cover of Rs. 2000 payable to the nominee in the event of death. The entire premium cost which used to be met by the Central Government upto 1990 is now being met from out of the Social Security Fund set up by the LICI.

@Previously Starred Question 270, transferred from 11th December, 1992.

A Social Security Fund was set up by the LIC in 1988 out of which premium to the extent of 50 per cent is being met for providing insurance cover under 22 schemes devised for various occupational groups [statement (See below)], such as handloom weavers, auto-rickshaw drivers, etc. in the age group of 18 to 60 years. The Schemes, at present, envisage payment of a sum assured of Rs. 5,000 to the legal heir of the insured on the normal death of the member of the Scheme and Rs. 10,000 in the case of death due to accident. These Schemes are being administered through respective cooperative societies, Corporations and other local bodies. Under these Schemes which operate all over the country, number of lives covered increased from 1.3 lakhs in 1989-90 to 4.2 lakhs in 1990-91 and to 19.4 lakhs in 1991-92.

With effect from 1st April, 1988, all new loanes assisted under the Integrated Rural Development Programme (IRDP) are covered under a Group Insurance Scheme implemented by the LIC for a sum assured of Rs. 3,000 payable on normal death and Rs. 6,000 payable on death due to accident. No premium is required to be paid by the IRDP beneficiary. The number of lives covered under the scheme during the period was approximately 29.1 lakhs in 1989-90, 23.7 lakhs in 1990-91 and 22.5 lakhs in 1991-92. The actual claims settled in three years were 2308, 4108 and 7488 respectively.

The Personal Accident Insurance Social Security Scheme (PASS) for Poor Families administered by the GICI provides for payment of a sum of Rs. 3,000 in the event of accidental death of any earning member in the age group of 18 to 60 years belonging to a poor family whose annual income does not exceed Rs. 7,200. Claims to the extent of Rs. 12.66 Crores have been settled during the period 1989-90 to 1991-92.

The Hut Insurance Scheme being administered by the GICI provides for payment of relief of Rs. 1000 per hut and Rs. 500 for belongings of the hut des-

troyed by the fire in rural areas belonging to landless labourers, artisans and other very poor families whose total annual income does not exceed Rs. 4,800. For the period 1989-90 to 1991-92, an amount of Rs. 24.29 crores was paid towards settlement of claims. The entire premium cost of the Scheme is being borne by the Central Government.

The State-wise details of performance for the last three years in respect of these Schemes is given in annexure (see Appendix CLXV, Annexure No. 76).

Statement

Occupational Groups Covered under Social Security Schemes

Sl. No.	Occupation
1.	Beedi Workers
2.	Brick-kiln Workers
3.	Carpenters
4.	Cobblers
5.	Fishermen
6.	Hamals
7.	Handicraft Artisans
8.	Handloom Weavers
9.	Handloom & Khadi Weavers
10.	Lady Tailors
11.	Leather & Tannery Workers
12.	Pappad Workers attached to 'SEWA'
13.	Physically handicapped self-employed persons
14.	Primary Milk Producers
15.	Rickshaw Pullers/Auto Drivers
16.	Safai Karmacharies
17.	Salt Growers
18.	Tendu Leaf Collectors
19.	Scheme for Urban Poor
20.	Forest Workers
21.	Sericulture
22.	Toddy Tapers