

## RAJYA SABHA

Tuesday, the 10th December, 1974/19th  
Agrahayana, 1896 (Saka)

The House met at eleven of the clock

Mr. Chairman in the Chair

### ORAL ANSWERS TO QUESTIONS

Suspense Account of L. I. C.

\*556. DR. R. K. CHKRAARTI :

SHRI SARDAR AMJAD ALI :

SHRI RISHI KUMAR MISRA :

SHRI HARSH DEO MALAVIYA :

SHRI N. R. CHOUDHURY :

Will the Minister of FINANCE be pleased to state :

(a) the total amount put into suspense account by the Life Insurance Corporation of India during the last three years, year-wise ; and

(b) what efforts are made by the Corporation to locate the insured persons or their survivors on maturity of policies ?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRIMATI SUSHILA ROHATGI) : (a) the total amount of premium deposits held in suspense account at the end of each of the last three years was as follows :

Date	Amount (Rs. crores)
31-1-1972 . . . . .	34.05
31-3-1973 . . . . .	36.58
31-3-1974 . . . . .	31.15

(b) In the case of maturity claims, the LIC sends discharge vouchers to the policyholders, in advance of the maturity date, for being returned duly signed along with the policy documents. Where there is delay in complying with this requirement, the Development Officials are deputed to contact the claimants and to assist them in completing the formalities. Location of claimants in respect of death claims does not present a similar problem, since the LIC initiates action on the basis of intimations from the claimants themselves.

The question was actually asked on the floor of the House by Shri Sardar Amjad Ali.

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SHRI SARDAR AMJAD ALI : Sir, the hon. Minister did not disclose as to the number of policies with regard to which amount is lying in suspense. I would like to ask the hon. Minister whether you simply discharge your duty by sending a messenger and thereafter sending Development Officers to contact policy holders or, in cases where the legal claimants or the survivors are not in the position to furnish records and other necessary papers, do you give any instructions to your officers to contact them and to help them to establish their claims ?

SHRIMATI SUSHILA ROHTAGI :

As stated in reply to part (b) of the question, we not only follow this up by letters, but also by sending field officers and the officers concerned so that these difficulties and inconveniences are mitigated to some extent.

About the first part of his question, I think I have already mentioned how much has been there in terms of crores of rupees.

SHRI SARDAR AMJAD ALI : I would like to ask the hon. Minister whether she is aware of the fact that there are various cases where the survivors do not get payment only because of certain legal complications; for instance, in the policy the name of the nominee is not mentioned, or sometimes the question comes as to who will be the survivors or sometimes even the question comes that there should be an indemnity bond and an indemnity bond is furnished but even that is not accepted. So many such cases are there. I would like to know that steps are you going to take to correct the whole procedure, so that immediate payment is made to the survivors ?

SHRIMATI SUSHILA ROHATGI :

Sir, the initiative actually lies with the claimants. Once the LIC comes to know about it, it sends out vouchers and other forms that should be filled in, along with the policy documents and verification details, etc. Unfortunately, the initiative lies with the claimants. But, at the same time, steps have recently been taken at the direction of the Prime Minister when she was the Finance Minister in 1969. She had directed that certain steps should be taken. And I am happy to inform the hon. Member, Sir, that a number of relaxations have also been recently made, and to some extent these amounts have come down.

DR. K. MATHEW KURIAN : Sir, the Life Insurance Corporation has earned a bad name for having very bad management-employee relationship. Similarly, their relationship with the agents is also pretty bad. I would like to know in this connection whether it is not a fact that to locate the survivors and also to ensure that the survivors get their money, the co-operation of the employees, and particularly of the LIC agents could have been better mobilised provided the LIC Management had the modern understanding of employee-employer relationship, and whether any steps have been taken to improve the labour relationship within the LIC, and in particular the relationship with the LIC agents.

SHRIMATI SUSHILA ROHATGI : Sir, I would like to refute the charge made by the very learned hon. Member about the bad management and the bad name of the LIC so far as these relations are concerned. As a matter of fact, if I am not mistaken, the agents are by and large happy with the regulations which have been framed, and the relations are quite good. About the percentage of the people who cannot be traced, I think the percentage of the death claims who could not be traced is 0.37 per cent. And even about the maturity claims, it only comes to 7 per cent. But we are not happy with that. In fact, we are taking various steps to see how that 7 per cent can be reduced further.

SHRIMATI LEELA DAMODARA MENON : Sir, I would like to know whether the suspense account also includes the policies that have matured and not paid, and that these amounts are not paid because of slackness of the officials of the LIC and not because proper people are not forthcoming with the required papers to get the payment.

SHRIMATI SUSHILA ROHATGI : Sir, so far as this is concerned, it could improve to some extent in the sense that all the details are available. The sum is paid when all the details are available—whether the late fee is there or whether the full amount is not paid, and all these are taken into account. And unless all the terms of the contract are complete, the amount of assurance cannot be paid.

SHRI B. C. MAHANTI : Sir, the answer to part (a) of the question has been given

in respect of the amount involved. Could the Minister kindly let us have the number of persons involved and the State-wise break-up of the amount involved ?

SHRIMATI SUSHILA ROHATGI : So far as the total amount of the premium deposit is concerned, that has been given in part (a) of the answer. I think the hon. Member wants to know the number of policies. The total number of policies in operation is about 180 lakhs. About the other question, I would like to have notice for that.

SHRI KHURSHEED ALAM KHAN : May I know from the hon. Minister whether it is a fact that unusually long time is taken and a lot of harassment is caused to the policy-holders whenever they apply for securing loans against their policies ?

SHRIMATI SUSHILA ROHATGI : Sir, no such thing is in evidence. If there are instances like that, I would be grateful to the hon. Member if he can point out because there are bound to be some cases of delay for the reasons which I have explained, and in the meantime, a high-power committee—the Policy-holders Service Committee—was set up where all these matters are gone into in detail.

डा० लोकेश चन्द्र : मैं मंत्री महोदया से जानना चाहूंगा कि जिन लोगों की पालिसीज परिपक्व हो चुकी है और जिन को पैसा नहीं मिला उन में कितने ऐसे लोग हैं जिन की पालिसी की राशि तीन या चार हजार से नीचे है? मेरा अपना अनुभव है कि बहुत से लोग ऐसे हैं कि जिन की पालिसी की राशि एक, दो, तीन या चार हजार की होती है और उन को वह पैसा मिलने में बहुत कष्ट होता है और इतना कष्ट होता है कि वह अपने उम्र दो या तीन हजार रुपये को छोड़ देते हैं। तो मैं समझता हूँ कि हमारे मंत्रालय को ध्यान रखना चाहिए कि 5 हजार से कम की पालिसीज के लिए वह विशेष सुविधायें दें और उन के लिए दो, तीन या चार नामिनीज बना दें जिस से भुगतान में असुविधा न हो। बड़े लोग सब काम

कर लेते हैं, छोटे लोग नहीं कर पाते हैं। मेरे पास एक ऐसे मज्जन आए। मैंने उन्हें चिट्ठी लिख कर दी है कि उनका काम कर दिया जाना चाहिए।

**श्रीमति सुशीला रोहतगी :** माननीय सदस्य को यह जानकारी प्रसन्नता होगी कि जो नए कदम उठाए गए उनमें एक यह भी था कि जो नए रिलेक्सेशन रिवाइवल के लिए किए गए हैं उनमें जिन लोगों की 10 हजार से कम की पोलिसी है उनके लिए विशेष सुविधा प्रदान की गई है और यह भी किया गया है कि उन्हें हैलथ एग्जामिनेशन के चक्कर में न पड़ना पड़े। इसके अतिरिक्त आपने जो सुझाव दिए हैं उन पर विचार किया जाएगा।

**बिहार में तस्करों का गिरफ्तार किया जाना**

\*557. **श्री महादेव प्रसाद वर्मा :**

**श्री सीताराम सिंह :**

**डा० के० नागप्पा आलवा :**

**श्री के० एस० मल्ले गौडा :**

**श्री श्याम लाल यादव :**

क्या वित्त मंत्री यह बताने की कृपा करेंगे कि :

(क) बिहार में अब तक कितने तस्कर गिरफ्तार किए जा चुके हैं ; और

(ख) क्या उत्तर बिहार के तस्कर व्यापारी श्री रघुनाथ पांडेय के खिलाफ तस्कारी संबंधी उसकी गति विधियों के बारे में कोई शिकायत सरकार को मिली है; यदि हां, तो उसके खिलाफ क्या कार्यवाही की गई है और यदि कोई कार्यवाही नहीं की गई तो उसके क्या कारण हैं ?

‡[Smugglers arrested in Bihar

\*557. **SHRI MAHADEV PRASAD VERMA :**

**SHRI SITARAM SINGH :**

**SHRI K. NAGAPPA ALVA :**

**SHRI K. S. MALLE GOWDA :**

**SHRI SHYAMLAL YADAV :**

Will the Minister of FINANCE be pleased to state :

(a) what is the number of smugglers arrested in Bihar so far ; and

(b) whether Government have received any complaints against Shri Raghunath Pandey, a smuggler of North Bihar, regarding his smuggling activities; if so, what action has been taken against him and if no action has been taken, the reasons therefor?

**वित्त मंत्रालय में राज्य मंत्री (श्री प्रणाव-मुखर्जी) :** (क) आंतरिक सुरक्षा अनुरक्षण अधिनियम के अन्तर्गत बिहार में, जनवरी 1974 से अक्टूबर 1974 तक की अवधि के दौरान तस्करी के मामलों में 67 भारतीय और 2 नेपाली गिरफ्तार किये गये थे तथा 27 व्यक्तियों को नजरबंद किया गया था।

(ख) एक पत्र माननीय सदस्य श्री सीताराम सिंह ने बिहार के मुख्य मंत्री को भेजा था जिसमें श्री रघुनाथ पांडेय का कुख्यात तस्कर के रूप में उल्लेख किया गया था और पत्र की प्रति समाहर्ता, सी० शु० (निवारक) पटना को भेजी गयी थी। उसमें यह बताया गया था कि सी० शु० प्राधिकारियों ने श्री रघुनाथ पांडेय के घर की तलाशी ली थी। ऐसी कोई तलाशी नहीं ली गयी। यदि कोई विशिष्ट सूचना प्राप्त हुई तो संबंधित प्राधिकारियों द्वारा मामले की जांच की जायेगी।

‡[THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PRANAB MUKHERJEE) : (a) 67 Indians and 2 Nepalese were arrested in Bihar and 27

‡[ ] English translation.

†The question was actually asked on the floor of the House by Shri Sitaram Singh.