

RAJYA SABHA

Tuesday, the 20th August, 1974/
29, Shrawana, 1896 (Saka)

The House met at eleven of the clock
Mr. Chairman in the chair.

Re. Q. Nos. 583, 605 and 611

MR. CHAIRMAN : Mr. Shekhawat.

SHRI SUBRAMANIAN SWAMY : Sir,
I have a point of order.

MR. CHAIRMAN : No point of order at
this time. This is Question Hour.

SHRI SUBRAMANIAN SWAMY : It
is a very simple question. I wrote to you
also a letter about it. There are three ques-
tions....

MR. CHAIRMAN : When that question
comes, then I will hear you.

SHRI SUBRAMANIAN SWAMY : You
have already called him.

SHRI A. G. KULKARNI : Where is the
provision to raise a point of order in a
vacuum ?

SHRI SUBRAMANIAN SWAMY : Sir,
Q. 583, Q. 605 by Shrimati Leela Damodara
Menon and Q. 611 by me, all concern the
same subject. I would request you to club
them together so that we may take up this
very important issue and get satisfactory
answers.

MR. CHAIRMAN : Are you all agreed ?

SOME HON. MEMBERS : No.

MR. CHAIRMAN : I am sorry, no.
They all relate to the LIC, but the subject-
matter appears to be different. Yes, Mr.
Shekhawat.

ORAL ANSWERS TO QUESTIONS

भारतीय जीवन बीमा निगम के पास
विचाराधीन पड़े मृत्यु संबंधी दावे

* 583. श्री भैरों सिंह शेखावत :
क्या वित्त मंत्री यह बताने की कृपा करेंगे

कि पिछले तीन वर्षों के दौरान प्रत्येक
वर्ष 31 मार्च के दिन जीवन बीमा निगम
के पास कितने कितने मृत्यु संबंधी दावे
विचाराधीन पड़े थे और उनकी राशि
कितनी कितनी थी ?

†[Death-claims pending with the Life In-
surance Corporation of India

* 583. SHRI BHAIRON SINGH
SHEKHAWAT : Will the Minister of
FINANCE be pleased to state the number of
death-claims pending as on 31st March
with the Life Insurance Corporation of
India during each of the last three years
together with the amounts of claims?]

THE DEPUTY MINISTER IN THE
MINISTRY OF FINANCE (SHRIMATI
SUSHILA ROHATGI): The numbers and
amounts of death claims pending as on 31st
March of the last three years are as under :—

Year	No.	Amount
		(Rupees in thousand)
31-3-71	32,142	12,11,75
31-3-72	24,889	10,98,53
31-3-73	25,925	13,10,82

Figures as on 31-3-1974 are not available
at present.

‡[वित्त मंत्रालय में उपमंत्री (श्रीमती
सुशीला रोहतगी) : पिछले तीन वर्षों में
31 मार्च तक अनिर्णीत पड़े मृत्यु-दावों
की संख्या तथा रकम इस प्रकार है :—

वर्ष	संख्या	रकम (हजार रुपयों में)
31-3-71	32,142	12,11,75
31-3-72	24,889	10,98,53
31-3-73	25,925	13,10,82

31-3-1974 की स्थिति के अनुसार
आंकड़े इस समय उपलब्ध नहीं हैं।]

†[] English translation.

‡[] Hindi translation.

श्री भैरों सिंह शेखावत : क्या यह सही है कि सन् 1961 ई० से लेकर 1972-73 ई० तक ओल्ड आउटस्टैंडिंग क्लेम्स के रूप में और अनक्लेम्ड डिपॉजिट्स के रूप में लगभग 21 करोड़ रुपया रिटर्न-बैंक किया गया है और इस एमाउंट के अन्दर डेथ क्लेम्स भी काफी संख्या में शामिल हैं। ऐसी स्थिति में यह होता है जब कि डेथ क्लेम्स को रेप्युडिएट करने के पूर्व एल० आई० सी० की तरफ से न तो विस्तृत रूप से कोई एडवर्टिजमेंट कराया जाता है और न प्राइवेट कमिशन बेसिस के ऊपर इन-वेस्टीगेटर्स नियुक्त किये जाते हैं और खास तौर पर उस स्थिति में जब कि एल० आई० सी० का एकसपैस 28 परसेंट के करीब है, 8 हजार के करीब उसके डेवलपमेंट आफिसर्स हैं और 1 हजार के करीब ब्रांच मैनेजर्स हैं, इतना बड़ा इस्टैबलिशमेंट होने के बाद भी और इतना ज्यादा खर्चा होने के बाद भी इस प्रकार के क्लेम्स किस आधार पर रेप्युडिएट किये जाते हैं। क्या सरकार इस स्थिति को देख कर के उन सारे क्लेम्स को जो कि अब तक रेप्युडिएट किये जा चुके हैं उनको रिस्रोपेन करने के लिये तैयार है और जिस प्रकार की प्रक्रिया इनको रेप्युडिएट करने के अन्दर अपनाई गई है उसकी जांच करने के लिये कोई कमिशन नियुक्त करने को तैयार है। सरकार ने स्वयं जो आंकड़े दिये हैं उससे भी यह स्थिति साफ है।

श्रीमती सुशीला रोहतगी : मान्यवर, जब पांच वर्ष तक कोई ऐसा क्लेम रहता है और उसके बाद कोई किसी प्रकार की सूचना नहीं देता है, कोई क्लेम करने नहीं आता है, तब उस पर

एल० आई० सी० जो है वह इस पर कार्यवाही करती है और इस चीज को राइट-बैक कर दिया जाता है लेकिन यह हमेशा बराबर खुला रहता है और अगर किसी समय कोई भी आदमी इसका क्लेम करने के लिये आता है तो वह चीज एनालाइज की जाती है और एनालाइज करने के बाद कोई तथ्य मिलता है तो वह चीज उनको वापस कर दी जाती है। तो इसमें कहां तक जांच की आवश्यकता है क्योंकि आलरेडी उसके बारे में मैकेनिज्म है और अगर किसी प्रकार का तथ्य पाया जाता है तो इसका पेमेंट हो जाता है।

श्री भैरों सिंह शेखावत : मेरा क्वेश्चन यह है कि जितने क्लेम्स अब तक रेप्युडिएट किये गये हैं वह उन लोगों के हैं जिन्होंने कि पैसा प्रीमियम के रूप में जमा कर दिया है और स्वयं मर गये हैं, उनके परिवार के सामने एक बड़ी समस्या है रुपये को निकालने की, आदमी भी गया और रुपया भी नहीं मिलता है और सरकार की तरफ से, एल० आई० सी० की तरफ से किसी प्रकार की सर्विस नहीं की जाती है और जो फार्मस् प्रेस्क्राइब किये जाते हैं वे इतने कम्बरसम फार्मस् है कि उनका भरना एक मामूली आदमी के लिये बहुत मुश्किल है। मद्रास हाईकोर्ट ने भी . . .

श्री सभापति : आप सवाल पूछिये।

श्री भैरों सिंह शेखावत : मैं क्वेश्चन पूछ रहा हूं। क्या यह सही है कि मद्रास हाईकोर्ट ने इस प्रकार की प्रक्रिया, प्रोसीजर और फार्म के बारे में

यह ओपीनियन दी है कि इसको इतना कम्बरसम दिया है कि साधारण आदमी के लिये इसकी पूर्ति करना सम्भव नहीं है। तो इस आधार पर क्या सरकार इस सारे प्रोसीजर को इतना सरल बनायेगी कि कोई साधारण से साधारण व्यक्ति भी अपने क्लेम्स के बारे में दावा दायर कर सके और क्लेम्स का भुगतान ले सके।

श्रीमती सुशील रोहतगी : मान्यवर, यह सही है कि मद्रास हाईकोर्ट ने इस प्रकार की अपनी ओपीनियन दी है और एल० आई० सी० इस बारे में विचार कर रही है कि इस पर सुप्रीम कोर्ट में अपील की जाए या नहीं। दूसरे आपने सिम्पलीफिकेशन की बात कही है कि सिम्पलीफिकेशन की अधिक आवश्यकता है। मैं माननीय सदस्य को कहना चाहती हूँ कि हाल ही में सिम्पलीफिकेशन की आवश्यकता को देख कर कुछ तरीके अपनाए गए हैं, विशेष कर प्रूफ आफ एज और प्रूफ आफ टाइटल है जिसमें समय बहुत लगता है। उन कार्यों में एक यह है कि अगर कोई 10 हजार में एश्योर्ड है तो उसमें एज को वेग करने के लिए आफिसर्स को पावर दी है और अगर 10 हजार से ऊपर कोई एश्योर्ड है तो हमारे जोनल मैनेजर को पावर है। टाइटल के बारे में जो सीमा 10 हजार की थी उसको बढ़ा कर 50 हजार की गई जिससे आफिसर्स को ज्यादा पावर मिल गई है। इसको करने में भी ज्यादा समय न लगे, इस बारे में मैं आपसे कहना चाहती हूँ कि एक विशेष सैल बनाया गया है। जिन हमारे आफिसिज में काम हो रहा है उन आफिसिज में यह सैल विशेषतौर से यह देखता है कि वहां के आफिसर्स कैसा काम कर रहे

हैं, क्लेम्ज को सैटल करने में समय नष्ट तो नहीं हो रहा है या उसमें डील तो नहीं हो रही है। अगर इस तरह की बातें उनमें पाई जाती हैं तो उनकी एडवर्स एंटरी तक की जा सकती है, उनकी कांफिडेंशियल रिपोर्ट खराब कर दी जाती है। अगर स्पेशल सैल से फिर भी पूरा काम नहीं हो या कोई स्पेशल एसिस्टेंस की आवश्यकता हो तो जो हमारा अहमदाबाद में मैनेजमेंट है उनसे राय ली जाती है।

श्री भैरों सिंह शेखावत : प्राईवेट इनवैस्टीगटर्स को आपांट करने में एल० आई० सी० को क्या दिक्कत आती है?

श्री सभापति : आपकी बात सुन ली है।

SHRI S. S. MARISWAMY : Between 1961 and 1973 the LIC has written back Rs. 21.30 crores as unclaimed deposits. Thousands of bereaved families are finding it very difficult to go to the court because litigation now-a-days is very costly. Further, premium rates are the highest in the world. So my submission is when we are fighting monopoly..

MR. CHAIRMAN : The question is about death claims. You should address yourself to that question.

SHRI S. S. MARISWAMY : In view of the fact that there are a number of claims lying pending, would the LIC decentralise itself and allow the States to run the LIC so that there will be a healthy competition and also quick disposal of these pending claims?

SHRIMATI SUSHILA ROHATGI : I think the later part of the questions has already been answered when I myself referred to the various steps taken by the LIC for decentralisation of powers to various offices.

SHRI KRISHAN KANT : One of the reasons why delays take place is, they say proposals earlier were faulty; the persons the L.I.C. agents who had filed the proposals have gone away and when the person insured dies, his relations will have to suffer. My question is this: Why is not an investigation made into such faulty proposals and action taken against persons who filed such proposals so that the people concerned may not suffer after ten years or fifteen years? I say no action is taken because LIC officers will be caught in this inquiry. In view of this and in view of the situation as it has appeared in the Press, may I know whether the Government will consider the question of opening up postal insurance not only for Government servants but also for the general public because their premium is less and they give more bonus, they are more efficient? Let the competition continue between these two.

SHRIMATI SUSHILA ROHATGI : Regarding the question of insurance proposals, that is a subject for consideration. About the earlier part, with your permission I would like to read out a few figures which will speak for themselves. I would give you the percentage of outstanding claims at the end of the year. That will show the progress made in this connection. In 1968-69 the outstanding percentage was 98.10. It has been gradually improving and the end of the year 1972-73 March, the percentage was 46.82. The quantum of sum involved was 86.84 percentage and now it is only 50.27. There has thus been a gradual and progressive improvement so far as outstanding claims are concerned.

SHRI KRISHAN KANT : I asked a very simple question. At the time when the proposal is made, if the health of the person is not good, the investigation should have been done at that stage and not after 20 years. In that case the person concerned could be taken to task. Instead of that why should the policy holder be made to suffer after 20 years?

SHRIMATI SUSHILA ROHATGI : At the time of the proposal all these things

about the health of the person etc. are filled in in the form itself. For the information of the hon. Member, we did not really insist on the age bar. Otherwise other details are all given at the time of the proposal.

SHRI KRISHAN KANT : I asked a specific question. Is it not a fact that death claims take five to ten years to be settled because of faulty forms? There were number of cases in the Madras High Court.

SHRI Y. B. CHAVAN : It is true. What was given is a general explanation. Sometimes the person is examined by the medical practitioner. He gives his medical opinion. What happens is that sometimes in the history of the case certain facts are concealed by him. It is very difficult sometimes to get the necessary information.....

SHRI KRISHAN KANT : After 20 years it is much more difficult.

SHRI Y. B. CHAVAN : Yes. Instead of starting an enquiry of an incident 20 years before, it is much better to look at the problem more sympathetically and try to give more discretion to decide the matter on humanitarian grounds.

SHRI SUBRAMANIAN SWAMY : Shrimati Sushila Rohatgi is a very efficient Minister....

MR. CHAIRMAN : Will you please put your question ?

SHRI SUBRAMANIAN SWAMY : I am in a paradox and you must understand my plight....

MR. CHAIRMAN : I understand it. Now kindly put your question.

SHRI SUBRAMANIAN SWAMY : Is it a fact that the LIC calculations for death claims, bonuses, etc. are based on a fifty-year old table according to which the life expectancy of an average Indian is 27 years. Now in fact the life expectancy is 56 years. If this is correct and if what you have said

is true, will you agree to a thorough probe into the working of the LIC by Parliament Members ?

SHRI Y. B. CHAVAN : The hon. Member's information is not correct. The tables are up-to-date.

SHRI SUBRAMANIAN SWAMY : When was this table drawn up ?

SHRI Y. B. CHAVAN : You put a separate question on that. I will give you the information.

SHRI SUBRAMANIAN SWAMY : This is no answer to my question. Is it correct that the tables are..

MR. CHAIRMAN : He said it is not correct.

SHRI D. N. DWIVEDI : Certain reports have recently appeared in the newspapers which give a grim and alarming picture of the working of LIC. I want to draw the Minister's particular attention to a statement by Shri Vinod Sharma who is the President of the Policy Holders' Association of India. It says that on the one hand there has been an increase in the management expenses in the past two years ; but on the other there has been a shocking degeneration in the services rendered...

MR. CHAIRMAN : You put your question.

SHRI D. N. DWIVEDI : He has given two sets of figures which are very shocking. Between 1957 and 1971 the amount that has been spent..

MR. CHAIRMAN : If you do not put your question...

SHRI D. N. DWIVEDI : I am putting it....

MR. CHAIRMAN : You are not putting your question.

SHRI D. N. DWIVEDI : Unless and until some facts are given, how can the question be asked ?

MR. CHAIRMAN : You have to put a relevant question. That is all.

SHRI D. N. DWIVEDI : Is it a fact that during the past two years the expenditure that has been incurred on the management has been more than the amount that has been paid to the policy holders?..

MR. CHAIRMAN : You can put only one question.

SHRI D. N. DWIVEDI : Sir, this is one part of my question. He has given certain figures part of which I have also given.

MR. CHAIRMAN : You see, we have already taken fifteen minutes on this one question.

SHRI SUBRAMANIAN SWAMY : It is a life-and-death question, sir.

MR. CHAIRMAN : I know that it is a life-and-death question. But we cannot take so much time.

SHRI D. N. DWIVEDI : This is a connected question. What I have put earlier is part (a) of the question. Now, Sir, I will put part (b) of the question. Two suggestions have been given and I want the Minister's reaction. Suggestion No.1 is that in view of the increase in the prices, Mr. Sharma has said that the real value should be increased. Since the prices rise...*(Interruptions)*.. since the prices are rising over a period of years the real value goes several times. These are the points which have been made by him and I want the Minister's reaction.

SHRI Y. B. CHAVAN : Sir, on this question, it is very difficult to give any reaction. Normally we give only information.

SHRI BABUBHAI M. CHINAI : Sir, the LIC has become a very big jungle due to several factors. Already, sir, the honourable Minister has said that a sum of about Rs. 40 crores is lying with the LIC which has not been paid against the claims. Also, Sir, if you compare the premium of the LIC with that of the postal Life Insurance, it is very less and if you compare

the bonus of the LIC with that of the Postal Life Insurance, that too is less. In view of all these things, may I ask the honourable Minister whether he would be agreeable to the suggestion that a statutory body like the LIC should be brought within the purview of the public Accounts Committee so that the Members of Parliament and the public may come to know about the functioning of this great institution.

SHRI Y. B. CHAVAN : Sir, the question has been raised on a different footing. Regarding bringing the LIC within the purview of the LIC, etc., it is very difficult for me to give a reply straightaway or say "Yes" or "No" in the matter because this is a general matter. But I think some of the suggestions that he has made need to be considered.

SHRI MONORANJAN ROY : Sir, the honourable Minister has stated that it is very difficult to find out the facts which have been concealed through the medical practitioners who are entrusted with the job of examining the proposed policyholders. Is it not a fact that in the case of policyholders who insure for heavy sums of money certain facts are concealed? Sir, it is mainly the poor people whose claims are being forfeited and, if so, why the cases of those policyholders who insure for heavy sums of money.

MR. CHAIRMAN : Please put your question. We have taken so much time and I cannot allow any more time.

SHRI MONORANJAN ROY : I am putting only one question. My question has not yet been finished. I want to know why the cases of those policyholders; who insure for huge sums of money and in whose cases facts are concealed, are not examined properly. There is the Medical Board to examine. Is not the Medical Board to explain its conduct? If anything is found to the effect that the policyholder has concealed something, who will suffer for this concealment, whether the policyholder or

his dependent or those who will inherit? Will you take a humanitarian view and pay the amount to the widows particularly?

SHRIMATI SUSHILA ROHATGI :

Sir, the Member has raised two or three points and I will go one by one.

Sir, the first part is about concealment. Normally, Sir, the LIC opens up every case when a death occurs within two years. Otherwise if the death occurs after two years, the case is opened up only if there is some suspicion that there has been some intentional suppression of material; then only it is opened up. And in opening that there is no discrimination whether the sum assured is small or big. But the fact is, for his information I may say, that 60% of the policies are of the people who are assured for less than Rs. 5000. So, LIC is generally catering to about 83% of the people who are insured for less than Rs. 10,000.

MR. CHAIRMAN : Next question.

SHRI SARDAR AMJAD ALI : Sir, Question No. 594 concern the same subject. I would request you to club these two questions together.

MR. CHAIRMAN : Are you all agreed?

SHRI SUBRAMANIAN SWAMY : No.

MR. CHAIRMAN : I am sorry, no. Yes, Mr. O. P. Tyagi.

पहनने के लिए तैयार पोशाकों का निर्यात

* 584. सरदार कुमार सं० चं० आंध्रे :

श्री ओम् प्रकाश त्यागी :†

डा० रामकृपाल सिंह :

क्या वाणिज्य मंत्री यह बताने की कृपा करेंगे कि :

†The question was actually asked on the floor of the House by Shri O. P. Tyagi..