

	No. of locomotives manufactured in the country		No. of locomotives received from abroad	
	Broad Gauge	Metre Gauge	Broad Gauge	Metre Gauge
Electric	16	—	52	14
Diesel	19	—	54	—
TOTAL	35	—	106	14]

IMPORT OF FLAX BY SPINNING MILLS

802. SHRI ABDUL GHANI: Will the Minister of COMMERCE be pleased to state;

(a) whether it is a fact that import of flax for Spinning was banned since long;

(b) if so, the reasons therefor;

(c) whether it is also a fact that Government have issued import licences to some spinning mills of Ludhiana and Bombay for this banned item;

(d) if so, the reasons therefor, and the names of the spinning mills which have been granted the import licences?

THE DEPUTY MINISTER IN THE MINISTRY OF COMMERCE (SHRI S. V. RAMASWAMY): (a) No, Sir.

(b) to (d) Do not arise.

SHORTAGES OF SOFT COKE AND BRICK BURNING COAL

803. SHRI SURJIT SINGH ATWAL: Will the Minister of STEEL AND MINES be pleased to state:

(a) whether shortage of soft coke and brick burning coal in the country is due to lack of adequate number of four wheeler wagons for piecemeal movement of these coals;

(b) the extent to which the policy of Government to decontrol movement as initiated in July, 1964 has been successful in relieving accumulation of stocks at pit-heads and meeting demand in consuming centres, specially small towns; and

(c) whether any committee representing various interests to study the working of the existing scheme of movement and to suggest modifications has been appointed?

THE MINISTER OF STEEL AND MINES (SHRI N. SANJIVA REDDY):

(a) No, Sir. Generally, speaking, there is no shortage of soft coke and brick burning coal in the country. Piecemeal movement is permitted whenever possible, but the railway transport plan for coal is mainly based on full rake movement of Box wagons, and it is this method that has enabled sufficient supplies being effected to consumers.

(b) The success of this policy may be gauged from the fact that during the first 6 months of 1965, actual movement of soft coke and BRK coal amounted to 48,339 wagons and 75,962 wagons, as compared to 37,401 wagons and 53,419 wagons respectively during the corresponding period of 1964.

(c) The present scheme is under review by a Sub-Committee of the Coal Production and Distribution Advisory Committee, which consists of representatives of the coal industry, coal merchants and consumers of coal.

COLLABORATION OF N.C.D.C. WITH NATIONAL COAL BOARD OF U.K.

804. SHRI SURJIT SINGH ATWAL: Will the Minister of STEEL AND MINES be pleased to state:

(a) whether it is a fact that the N.C.D.C. is entering into a collaboration agreement with U.K.'s National Coal Board for developing coal mines in India;

(b) if so, the extent of foreign exchange involved and whether collaboration agreement has been approved; and

(c) the grades of coal to be produced by the coal mines under the agreement?

THE MINISTER OF STEEL AND MINES (SHRI N. SANJIVA REDDY):

(a) and (b) There is a proposal to develop three coal mines of the National Coal Development Corporation in collaboration with the National Coal Board of the United Kingdom. No collaboration agreement has been yet finalised. The foreign exchange involved is being estimated with reference to the availability of indigenous equipment.

(c) The coal from these mines is expected to be in Grades F to H (ash content 17 to 20 per cent.).

SETTING UP OF A PLANT IN YUGOSLAVIA FOR ASSEMBLING RAILWAY WAGONS

805. { **SHRI SURJIT SINGH**
 ATWAL;
 SHRI JAGAT NARAIN:

Will the Minister of **COMMERCE** be pleased to state:

(a) the salient features of the Indian proposal for establishing a large plant in Yugoslavia for assembling railway wagons for sale in European countries; and

(b) whether the approval of the Government of Yugoslavia has been obtained in this connection?

THE MINISTER OF COMMERCE (SHRI MANUBHAI SHAH): (a) and (b) In order to reduce the element of freight in the export of railway wagons to Europe, possibility of their export in semi knocked-down condition and assembly at some European port is being considered. No decision has been taken in the matter.

COAL BENEFICATION PLANT

806. **SHRI RAM SINGH:** Will the Minister of **STEEL AND MINES** be pleased to state:

(a) whether the National Coal Development Corporation has obtained a new coal beneficiation plant for rationalising coal production from West Germany;

(b) the coal mines which will be benefited directly by this plant;

(c) what would be the extent of saving when the rationalisation is introduced through this plant; and

(d) when the plant will be put to use?

THE MINISTER OF STEEL AND MINES (SHRI N. SANJIVA REDDY):

(a) Benefication plants are meant for washing coals so as to reduce their ash content. These plants are not meant for rationalisation of coal production.

The National Coal Development Corporation Ltd. obtained from West Germany some items of equipment in connection with the expansion of their Kargali Washery. Some equipment is similarly proposed—to be obtained for the Sawang Washery.

(b) The Kargali Washery, after expansion, will wash coals from Kargali, Bokaro and Chalkari Mines. The Sawang Washery will treat coals from the mine of the same name.

(c) This does not arise as no 'rationalisation of production' is involved.

(d) The expanded Kargali Washery is expected to go on trial runs during January-March, 1966. The Sawang Washery will be commissioned in 1968.

EXPORT PROMOTION COUNCILS

807 SHRI M P BHARGAVA Will the Minister of COMMERCE be pleased to state

(a) what is the liaison between the Ministry of Commerce and various Export Promotion Councils,

(b) whether Export Promotion Councils are purely autonomous bodies,

(c) whether there are any fixed rules for the composition of the Export Promotion Councils or they differ from Council to Council, and

(d) who controls the staff of the Export Promotion Councils working outside India?

THE MINISTER OF COMMERCE (SHRI MANUBHAI SHAH) (a) Necessary liaison between the Government and the various Export Promotion Councils is ensured by the nominees of Government who serve on the main executive body, usually called the Committee of Administration, of the various Councils and who also at times serve on other functional committees of the Councils. Such liaison is also maintained by frequent discussions and contacts between the Government and the Councils

(b) No, Sir

(c) Rules for the composition of the Export Promotion Councils differ from Council to Council according to the provisions in their Constitution

(d) The concerned Export Promotion Councils control their staff working outside India

NEW RAILWAY ZONES

808 SHRI M P BHARGAVA Will the Minister of RAILWAYS be pleased to state

(a) whether it is proposed to create some new Zones in the Railways in the current financial year,

(b) whether any difficulty is experienced in any present Zone in the discharge of work, and

(c) whether any maximum limit has been fixed for the creation of Zones?

THE MINISTER OF STATE IN THE MINISTRY OF RAILWAYS (SHRI RAM SUBHAG SINGH) (a) No

(b) The workload on Southern and Central Railways was considered to be heavy and it has been decided to carve a new South Central Zone out of these two Railways

(c) No

SHODDY YARN FACTORY

809 { SHRI JAGAT NARAIN
SHRI ABDUL GHANI

Will the Minister of COMMERCE be pleased to state

(a) whether it is a fact that Kabir Woollen Mills Ludhiana have recently installed a shoddy yarn plant having 1200 spindles and

(b) if so, when the permission was granted and when the letter of credit was opened and machinery imported?

THE DEPUTY MINISTER IN THE MINISTRY OF COMMERCE (SHRI S V RAMASWAMY) (a) No, Sir

(b) Does not arise

**डाल्लीरायझरा और बेलाडीला के बीच
रेलवे लाइन**

810 श्री गुरुदेव गुप्त : क्या रेल मंत्री यह बताने की कृपा करेंगे कि

(क) मध्य प्रदेश में डाल्लीरायझरा तथा बेलाडीला के बीच रेलवे लाइन डालने के लिये जो सर्वेक्षण कार्य किया जा रहा था, उस में अब तक क्या प्रगति हुई है, और

(ख) सर्वेक्षण कार्य कब तक पूर्ण होने की आशा है ?

†[RAILWAY LINE BETWEEN DALLI RAIJHARA AND BELADILA

810. SHRI GURUDEV GUPTA: Will the Minister of RAILWAYS be pleased to state:

(a) what progress has so far been made in regard to the survey work which was being carried out for laying a railway line between Dalli Raijhara and Beladila in Madhya Pradesh; and

(b) when the survey work is likely to be completed?]

रेल मंत्रालय में उपमंत्री (श्री शामनाथ):

(क) और (ख) दानेवाड़ा-धल्ली राजहरा रेल सम्पर्क की व्यावहारिकता एवं लागत के अध्ययन की मंजूरी केवल अगस्त, 1965 में दी गयी। आशा है, जांच का यह काम लगभग 5-6 महीनों में पूरा हो जायेगा।

†[THE DEPUTY MINISTER IN THE MINISTRY OF RAILWAYS (SHRI SHAM NATH): (a) and (b) Feasibility-cum-cost studies for the Dantewara-Dalli Raijhara rail link were sanctioned only in August, 1965. These investigations are expected to take about 5 to 6 months for completion.]

DEPARTMENTALLY RUN RESTAURANTS AT MATHURA, AGRA AND JHANSI RAILWAY STATIONS

811. SHRI NIRANJAN SINGH: Will the Minister of RAILWAYS be pleased to state:

(a) the profit and loss accounts of the three vegetarian and non-vegetarian restaurants run departmentally at Mathura, Agra and Jhansi Railway stations; and

(b) whether any complaints have been received regarding quality of food and service in these restaurants?

†[] English translation.

THE MINISTER OF STATE IN THE MINISTRY OF RAILWAYS (SHRI RAM SUBHAG SINGH): (a) Figures are maintained for the various catering units together, namely, Refreshment Rooms, Restaurants, vending stalls etc. at a station at which catering/vending arrangements are managed departmentally. These are not maintained separately for individual units.

Taking all units together, there was profit in working at all these three stations.

(b) Some complaints have been received against these establishments but the total number come down during 1964-65 compared to the previous year. Appropriate action is being taken to rectify the defects and effect an improvement.

IMPORTS OF PROCESSING PLANTS FOR FRUITS AND VEGETABLES

812. SHRI RAM SINGH: Will the Minister of INDUSTRY AND SUPPLY be pleased to state:

(a) whether it is a fact that the National Productivity Council have suggested liberal imports of integrated processing plants to increase productivity and maintain uniformity in the quality of fruits and vegetable products;

(b) whether Government have considered the suggestion; and

(c) if so, what decision has been taken in this regard?

THE DEPUTY MINISTER IN THE MINISTRY OF INDUSTRY AND SUPPLY (SHRI BIBUDHENDRA MISRA): (a) to (c) No, Sir. The National Productivity Council did not make any suggestion regarding import of processing plants for fruits and vegetables. This recommendation was, however, made by a Study Team on "Food Preservation and Canning Industry", sent by the Council to the USA and Denmark in

the year 1962. The recommendations made by the Study Team have been brought to the notice of the concerned organisations institutions and authorities by the National Productivity Council for such action as may be deemed fit.

†[ERADICATION OF TEA PESTS]

653. SHRI RAM SINGH: Will the Minister of COMMERCE be pleased to state:

(a) whether it is a fact that Government have drawn up any scheme for eradication and control of tea pests;

(b) if so, whether the scheme will be operated on a national basis; and

(c) the annual loss incurred due to pests and the saving that may accrue out of the scheme?

THE DEPUTY MINISTER IN THE MINISTRY OF COMMERCE (SHRI S. V. RAMASWAMY): (a) and (b) Yes, Sir. The Tea Board is working out a Scheme for a National Programme for the eradication of the major pests of tea, in consultation with the Tea Research Associations.

(c) It has been reported that between 12 per cent to 15 per cent of the tea crop is lost annually due to damage caused by pests and diseases. Additional production of tea to the extent of 10 per cent of the present production may accrue as a result of the contemplated measures.

SUPPLY OF UNIFORMS TO RAILWAY STAFF IN JABALPUR SECTION

813. SHRI NIRANJAN SINGH: Will the Minister of RAILWAYS be pleased to state:

(a) whether it is a fact that the summer and winter uniforms for the Railway staff in Jabalpur section have not been issued during the year 1964-65; and

(b) if so, the reasons therefor?

†Transferred from the 13th September, 1965.

THE MINISTER OF STATE IN THE MINISTRY OF RAILWAYS (SHRI RAM SUBHAG SINGH): (a) and (b) The information is being collected and will be laid on the Table of the Sabha in due course.

†INDIAN FILMS IN INDONESIA

665. SHRI SITARAM JAIPURIA: Will the Minister of COMMERCE be pleased to state:

(a) whether it is a fact that Indonesia has decided that Indian films would not be imported in that country in future;

(b) if so, what are the reasons therefor; and

(c) whether Government have approached the Government of Indonesia in this connection?

THE MINISTER OF COMMERCE (SHRI MANUBHAI SHAH): (a) No Sir.

(b) and (c) The question of approaching the Government of Indonesia does not arise. Thirteen films have already been exported to Indonesia against a total of about 20 to be sent this year.

RECONSTRUCTION OF KOZHIKODE RAILWAY STATION

814. SHRI P. K. KUMARAN: Will the Minister of RAILWAYS be pleased to state:

(a) the total amount of money spent for reconstructing Kozhikode railway station;

(b) whether it is a fact that the new station building has cracked up in many places;

(c) if so, what are the reasons therefor; and

(d) whether the building was constructed by Railways themselves or through contractors?

†Transferred from the 14th September, 1965.

THE MINISTER OF STATE IN THE MINISTRY OF RAILWAYS (SHRI RAM SUBHAG SINGH): (a) A sum of Rs. 10,73,200 has been spent on improving the station at Calicut, out of which Rs. 1,90,000 has been spent for constructing a new station building.

(b) No.

(c) Does not arise.

(d) The building was constructed through the agency of a contractor.

RECOGNITION OF WORKERS UNION OF CHITTARANJAN LOCOMOTIVE WORKS

815. SHRI P. K. KUMARAN: Will the Minister of RAILWAYS be pleased to state:

(a) whether the workers of Chittaranjan Locomotive Works have taken strike ballot for recognition of their Union;

(b) the reasons for which the promise made by the Minister of Railways on the floor of the Rajya Sabha that the issue will be considered, was not kept up; and

(c) whether any decision has now been taken on the issue?

THE MINISTER OF STATE IN THE MINISTRY OF RAILWAYS (SHRI RAM SUBHAG SINGH): (a) Government have no official information relating to the strike ballot taken by the workers of the Chittaranjan Locomotive Works.

(b) The question of recognition, on its merits, of a Union in the C.L.W., was considered in the light of assurance given by the Minister for Railways on 24th March, 1965 on the floor of this House.

(c) After due consideration the conclusion reached was that it was not considered necessary to recognise any Union in the Chittaranjan Locomotive Works.

MANUFACTURE OF SCOOTERS

816. SHRI Y. A. REDDY: Will the Minister of INDUSTRY AND SUPPLY be pleased to state:

(a) whether the Government have received any application from M/s Allwyn Metal Works Ltd., Hyderabad for the grant of a licence for manufacturing scooters with a capacity of producing one lakh scooters per annum;

(b) whether Government received similar application from M/s The Co-operative Industrial Estate Ltd. Hyderabad for manufacturing twelve thousand scooters per annum; and

(c) if so, when these applications were received and what action Government have taken on these applications?

THE DEPUTY MINISTER IN THE MINISTRY OF INDUSTRY AND SUPPLY (SHRI BIBUDHENDRA MISRA): (a) Yes.

(b) Yes. In the application the proposed capacity has been shown as 30,000 Nos. per annum on double shift basis.

(c) The application at (a) above was received on 31-5-1965 and the application at (b) above was received on 3-4-1965.

These applications along with other similar applications, are, at present, under consideration.

एक ही यात्रा के लिये भिन्न भिन्न किराये का लिया जाना

817. श्री रामकुमार खवालका : क्या रेल मंत्री यह बताने की कृपा करेंगे कि :

(क) क्या सरकार का ध्यान कलकत्ता के 21 जुलाई, 1965 के "हिन्दुस्तान स्टैंडर्ड्स" में प्रकाशित इस समाचार की ओर दिलाया गया है कि एक ही यात्री से 7, 10 और 19 जुलाई, 1965 को हावड़ा से बेंगलूर तक का तीनों दिन अलग-अलग किराया लिया गया ;

(ख) यदि हां, तो क्या इस मामले की कोई जांच की गई है ; और

(ग) यदि हां, तो जांच के क्या निष्कर्ष निकले हैं ?

†[CHARGE OF DIFFERENT FARES FOR THE SAME RAILWAY JOURNEY

817. SHRI R. K. BHUWALKA: Will the Minister of RAILWAYS be pleased to state:

(a) whether the attention of Government has been drawn to a news item published in the Hindusthan Standard of Calcutta dated the 21st July, 1965 to the effect that different fares were charged from a passenger for the journey from Howrah to Baidyavati on the 7th, 10th and the 19th July, 1965;

(b) if so, whether any enquiry has been made into the matter; and

(c) if so, what are the findings thereof?

रेल मंत्रालय में राज्य मंत्री (श्री राम सुभग सिंह): (क), (ख) और (ग) 21 जुलाई, 1965 को "हिन्दुस्तान स्टैंडर्ड" (कलकत्ता) में स्टाफ रिपोर्टर द्वारा दी गई खबर को सरकार ने देखा है, जिस में यह आरोप लगाया गया था कि 7, 10 और 19 जुलाई, 1965 को बैद्यवती से हावड़ा (न कि हवड़ा से बैद्यवती) जाने के लिए एक यात्री से क्रमशः 60 पैसे, 45 पैसे, और 58 पैसे रेल किराया लिया गया। जांच से पता चला कि उस यात्री से 1 अप्रैल, 1965 से लागू किया गया तीसरे दर्जे का साधारण किराया 57 पैसे (55 पैसे किराया और 2 पैसे नये हवड़ा पुल का कर) लिया गया, जो सही था।

†[THE MINISTER OF STATE IN THE MINISTRY OF RAILWAYS (SHRI RAM SUBHAG SINGH): (a) to (c) Government have seen a news item by a Staff Reporter in the Hindusthan Standard, Calcutta of 21st July, 1965 alleging that a passenger was charged 60 P. 45P and 58 P for

†[] English translation.

his journey from Baidyavati to Howrah (and not from Howrah to Baidyavati) on 7th, 10th and 19th July, 1965. Enquiries have revealed that the correct third class ordinary fare of 57 P (55 P fare plus 2 P new Howrah Bridge Tax) leviable, in force from 1st April, 1965 was realised from the passenger.]

PERMISSION TO KOTHAVALASA ROAD MARGIN HAWKERS

818. SHRI P. K. KUMARAN: Will the Minister of RAILWAYS be pleased to state:

(a) whether any representation has been received by the Railway authorities from the Kothavalasa Road Margin Hawkers Union requesting for permission to continue their trade near Kothavalasa Road, on payment of a nominal rent;

(b) if so, whether the permission has been granted; and

(c) if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF RAILWAYS (SHRI RAM SUBHAG SINGH): (a) Yes.

(b) and (c) As the Hawkers were encroachers of Railway land and have erected unsightly structures near the Railway Staff Quarters and Station premises, permission was not accorded and they are being evicted under the Public Premises (Eviction of Unauthorised Occupants) Act, 1958.

विदेशी विनिमय की कमी के कारण स्कूटर उत्पादन पर प्रभाव

819. श्री राम कुमार भुवालका : क्या उद्योग तथा सम्भरण मंत्री यह बताने की कृपा करेंगे कि :

(क) क्या यह सच है कि विदेशी विनिमय की कमी के कारण स्कूटर फैक्टरियों के उत्पादन में बाधा पड़ रही है ; और

(ख) यदि हां, तो स्थिति में सुधार करने के लिए सरकार क्या-क्या कदम उठा रही है ?

†[SCOOTER PRODUCTION AFFECTED DUE TO SHORTAGE OF FOREIGN EXCHANGE

819. SHRI R. K. BHUWALKA: Will the Minister of INDUSTRY AND SUPPLY be pleased to state:

(a) whether it is a fact that the production in the Scooter factories has been retarded due to the shortage of foreign exchange; and

(b) if so, what steps are being taken by Government to improve the situation?]

उद्योग तथा सम्भरण मंत्रालय में उपमंत्री
(श्री विबुधेन्द्र मिश्र) : (क) जी, हाँ ।

(ख) देश में तैयार किये जा रहे स्कूटरों में देशी पुर्जों की संख्या बढ़ाने के लिये कदम उठाये जा रहे हैं जिस से आयात पर कम से कम निर्भर रहना पड़े ।

†[THE DEPUTY MINISTER IN THE MINISTRY OF INDUSTRY AND SUPPLY (SHRI BIBUDHENDRA MISRA): (a) Yes, Sir.

(b) Steps are being taken to improve the indigenous content of the scooters under production in the country so as to minimise dependence on imports.]

SELECTION OF MEMBERS OF THE EXPORT PROMOTION COUNCILS

820. SHRI M. P. BHARGAVA: Will the Minister of COMMERCE be pleased to state:

(a) what is the method of selection of election of the members of various Export Promotion Council's Executives;

(b) whether any qualifications have been prescribed for the membership of the Executive; and

(c) whether it is essential for these members to have been in export trade of the commodities concerned?

†[] English translation.

THE MINISTER OF COMMERCE (SHRI MANUBHAI SHAH): (a) The method of constitution of the executive body of the Export Promotion Councils which is usually known as the Committee of Administration differs from Council to Council. The general pattern, however, is that the majority of Members of this Committee are elected by the members of the Council and a few Members are nominated by the Government. In case of Chemicals and Allied Products Export Promotion Council, however, there is no provision for election of Members of the Committee of Administration. Such Members are nominated by certain recognised Association/Federation of Trade and Industry and by different Panels representing trade interests, apart from the nomination by Government. In some Councils there is also provision for cooption of Members on the Committee of Administration.

(b) and (c) Apart from the qualifications prescribed for becoming a Members of the different Councils, no qualifications as such have been prescribed for the Membership of the executive bodies of the Councils. The prescribed qualifications for the membership of the Councils (for other than Government nominees) usually stipulate that the concerned individuals, firms, companies etc., applying for Membership should be either engaged in the manufacture, processing, conversion, purchase or sale of the concerned products for export or should be otherwise interested in the export of such products.

BLACKMARKETING OF BICYCLE TYRES AND TUBES

821. SHRI D. THENGARI: Will the Minister of INDUSTRY AND SUPPLY be pleased to state:

(a) whether it has come to the notice of the Government that bicycle tyres and tubes are being sold extensively in the black market in the country; and

(b) if so, what steps Government are taking to stop this black market?

THE DEPUTY MINISTER IN THE MINISTRY OF INDUSTRY AND SUPPLY (SHRI BIBUDHENDRA MISRA): (a) Following complaints received in the year 1964 the Government requested the bicycle tyre manufacturers to ensure that dealers did not charge prices higher than the fair retail prices fixed by the manufacturers. Specific allegations of over-charging were communicated to the manufacturers for suitable action. The Government have not received any complaints recently in this matter.

(b) Does not arise.

IMPORT LICENCES AGAINST BANK CLEARANCE CERTIFICATES

822. SHRI ABDUL GHANI: Will the Minister of COMMERCE be pleased to state how many exporters were granted import licences against bank clearance certificate in 1964-65 and 1965-66?

THE MINISTER OF COMMERCE (SHRI MANUBHAI SHAH): Import licences against exports in terms of the Export Promotion Scheme, for raw materials/components as well as machinery are normally allowed on the basis of:

- (a) production of a bank certificate in proof of receipt of foreign exchange in the country; and
- (b) production of an insurance policy of the Export Credit and Guarantee Corporation.

In addition, previously under certain circumstances import licences were also permitted on the basis of a legal undertaking to produce the bankers certificate. In all such cases submission of a bank certificate within a specified time was a compulsory requirement. However, this facility of issuing import entitlement on the basis of a legal undertaking has been withdrawn.

No statistics as to the different categories of exporters to whom licences have been issued on the basis of bank certificate or otherwise are maintained.

RETRENCHING AND ABSORBING OF EMPLOYEES OF DBK RAILWAY PROJECT

823. SHRI P. K. KUMARAN: Will the Minister of RAILWAYS be pleased to state:

(a) whether any procedure has been drawn up for (i) retrenching and (ii) absorbing the employees of Dandakaranya-Bolangir-Kiriburu Railway Project, when the project is completed; and

(b if so, what are the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF RAILWAYS (SHRI RAM SUBHAG SINGH): (a) Yes.

(b) The procedure is that such of the non-gazetted staff locally recruited by the D.B.K. Railway Project who get themselves selected by the Railway Service Commission, are to be absorbed on the open line on the basis of the merit position. Class IV staff are encouraged to apply for the jobs in the neighbouring divisions/Districts or other employing Units of Railways and are given preference over outsiders. Such of those who are selected, will be absorbed against those posts, while others who are not selected will have to be discharged. The retrenchment of this labour will be done keeping in view the provisions of the Industrial Disputes Act.

ALLOTMENT OF ZINC TO MADHYA PRADESH

824. SHRI GURUDEV GUPTA: Will the Minister of INDUSTRY AND SUPPLY be pleased to state whether it is a fact that the allotment of zinc to Madhya Pradesh has been reduced during the period April-September, 1964 by about 40 per cent as compared to the previous year?

THE DEPUTY MINISTER IN THE MINISTRY OF INDUSTRY AND SUPPLY (SHRI BIBUDHENDRA MISRA): Yes, Sir. The allotment of zinc to Madhya Pradesh, as well as the other States, had to be reduced by about 40 per cent in April-September, 1964 as compared to the previous half-year, due to reduction in the total quantity available for distribution to the States.

PURCHASE OF WOOLLEN-TOPS FROM AUSTRALIA

825 SHRI ABDUL GHANI: Will the Minister of COMMERCE be pleased to state:

(a) whether Government are making any purchases of woollen-tops from Australia;

(b) if so, whether Government have authorised Indian businessmen to pur-

chase the same, and the names of the businessmen?

THE DEPUTY MINISTER IN THE MINISTRY OF COMMERCE (SHRI S. V. RAMASWAMY): (a) No, Sir.

(b) Does not arise.

PERCENTAGE OF UPGRADING OF VARIOUS CATEGORIES OF RAILWAY EMPLOYEES

826. SHRI D. THENGARI: Will the Minister of RAILWAYS be pleased to state the percentage of upgrading category-wise of the S.Ms., A.S.Ms., Enquiry-cum-Reservation Clerks, Signallers, Commercial Clerks, Pay Clerks, Office Clerks and Steno-typists together with their pay-scales?

THE MINISTER OF STATE IN THE MINISTRY OF RAILWAYS (SHRI RAM SUBHAG SINGH): A statement showing the information is attached.

STATEMENT

Distribution of posts on percentage basis in the various grades of Station Masters, Assistant Station Masters, Enquiry-cum-Reservation Clerks, Signallers, Commercial Clerks, Pay Clerks, Office Clerks and Steno-typists

Sl. No.	Category	Grade Structure	Percentage of distribution of posts
		Rs.	
1	Station Masters	450-25-575 370-20-450-25-475 335-15-425 250-10-290-15-380 205-7-240-8-280	12 88 100
2	Assistant Station Masters	335-15-425 250-10-290-15-380 205-7-240-8-280 130-4-170-5-205-EB-7-240 (with minimum start of Rs. 150).	2 23 75 100

Sl. No.	Category	Grade Structure	Percentage of distribution of posts
		Rs.	
3	Enquiry-cum-Reservation Clerks	370-20-450-25-475	5
		250-10-290-15-380	10
		205-7-240-8-280	10
		150-5-175-6-205-EB-7-240	75
			100
4	Signallers	250-10-290-15-380	5
		205-7-240-8-280	
		150-5-175-6-205-EB-7-240	45
		110-4-150-EB-4-170-5-180-EB-5-200	50
			100
5	Commercial Clerks	450-25-575	{ Outside the scope of the percentages.
		370-20-450-25-475	
		335-15-425	2
		250-10-290-15-380	
		205-7-240-8-280	8
		150-5-175-6-205-EB-7-240	35
		110-4-150-EB-4-170-5-180-EB-5-200	55
			100
6	Pay Clerks	210-10-290-15-320	75
		150-5-175-6-205-EB-7-240	25
			100
7	Office staff in other than the Accounts Department.	450-25-575	2
		350-20-450-25-475	
		335-15-425	
		210-10-290-15-320-EB-15-380	8
		130-5-160-8-200-EB-8-256-EB-8-280-10-300	40
		110-3-131-4-155-EB-4-175-5-180	50
			100
8	Clerks in the Accounts Deptt. . . .	130-5-160-8-200-EB-8-256-EB-8-280-10-300	55
		110-3-131-4-155-EB-4-175-5-180	45
			100
9	Steno-typists	110-3-131-4-155-EB-4-175-5-180 plus Rs. 30 as special pay	No percentage laid down.

REFRESHER COURSES AT ZONAL TRAINING SCHOOL AT CHANDAUSI

827. **SHRI D. THENGARI:** Will the Minister of RAILWAYS be pleased to state:

(a) the period and subjects in the refresher courses at Zonal Training School, Chandausi category-wise and in their initial grades, of the Signallers, Booking Clerks, Goods Clerks, T.T.Es., T.Cs., Guards, A.S.Ms. and S. Ms.;

(b) the number of candidates who appeared and number of failures category-wise for the last two years in the refresher courses and subjects in which they have failed; and

(c) the steps taken by the Railways to improve the position?

THE MINISTER OF STATE IN THE MINISTRY OF RAILWAYS (SHRI RAM SUBHAG SINGH):

(a), (b) and (c) A statement is attached. [See Appendix LIII, Annexure No. 65].

†WORLD BANK LOAN FOR COAL MINES

781. **SHRI SURJIT SINGH ATWAL:** Will the Minister of FINANCE be pleased to state:

(a) whether Government have approached the World Bank for extending the time for the full utilisation of the loan to coal mines; and

(b) whether the World Bank Team has recommended any exemption or reduction in custom duty on imports of coal mining machinery against the loan?

THE MINISTER OF STEEL AND MINES (SHRI N. SANJIVA REDDY):

(a) The question of extending the closing date of the loan, which is September 30, 1965, was discussed with

the World Bank Mission which visited India in July-August 1965, but, after taking all aspects into consideration, Government decided not to press this request.

(b) No.

†SMALL SCALE INDUSTRIES

795. **SHRI M. C. SHAH:** Will the Minister of FINANCE be pleased to state:

(a) the amount of foreign exchange allotted to the small scale industries during the years 1963-64, 1964-65 and 1965-66; and

(b) the recommendations of the Lokanathan Committee regarding provision of foreign exchange for this sector for the year 1965-66?

THE DEPUTY MINISTER IN THE MINISTRY OF INDUSTRY AND SUPPLY (SHRI BIBUDHENDRA MISRA): (a) The total allotment of foreign exchange for the small scale sector (for import of raw materials/components licenceable by Chief Controller of Imports and Exports; non-ferrous metals and iron & steel) for the years 1963-64 and 1964-65 was about Rs. 30.92 crores and Rs. 35.73 crores respectively. This is in addition to the amount of Rs. 108 lakhs and Rs. 160 lakhs allocated for the calendar years 1963 and 1964 respectively for import of Chemicals from the rupee area. An allotment of 5000 tonnes of zinc to be imported from the rupee payment area under the Trade Plan was also allotted to the small scale sector for the year 1964-65. The allocations for the year 1965-66 have not yet been finalised.

(b) The Lokanathan Committee recommended that the foreign exchange allotted to the Small Scale Industries Sector should be increased to Rs. 25 crores per half year for the three half years commencing from the 1st April, 1965.

STATEMENT RE ANSWER TO
STARRED QUESTION NO. 803
LAID ON THE TABLE

THE DEPUTY MINISTER IN THE MINISTRY OF INDUSTRY AND SUPPLY (SHRI BIBUDHENDRA MISRA): With your permission, Sir, I would like to correct a typographical error. In answer to Starred Question No. 803 a list has been submitted which is being laid on the Table of the House. So far as item No. 2 is concerned, the annual capacity will be 12,000 tonnes instead of 1,200 tonnes. The figure that has been mentioned is 1,200. It is a mistake.

11 A.M.

PAPERS LAID ON THE TABLE

(i) ANNUAL ACCOUNTS (1963-64) OF THE BOMBAY PORT TRUST AND THE AUDIT REPORT THEREON

(ii) ANNUAL ACCOUNTS (1963-64) OF THE MADRAS PORT TRUST AND THE AUDIT REPORT THEREON

THE DEPUTY MINISTER IN THE MINISTRY OF INDUSTRY AND SUPPLY (SHRI BIBUDHENDRA MISRA): Sir, on behalf of Shri Raj Bahadur, I beg to lay on the Table a copy each of the following papers:—

(i) Annual Accounts of the Bombay Port Trust for the year 1963-64 together with the Audit Report thereon. [Placed in Library. See No. LT-4946/65.]

(ii) Annual Accounts of the Madras Port Trust for the year 1963-64 together with the Audit Report thereon. [Placed in Library. See No. LT-4945/65.]

NINTH ANNUAL REPORT (1964-65) OF THE ALL INDIA INSTITUTE OF MEDICAL SCIENCES, NEW DELHI

SHRI BIBUDHENDRA MISRA: Also, on behalf of Dr. Sushila Nayar, I beg to lay on the Table, under section 19 of the All India Institute of

Medical Sciences Act, 1956, a copy of the Ninth Annual Report of the All India Institute of Medical Sciences, New Delhi, for the year 1964-65. [Placed in Library. See No. LT-4947/65.]

MINISTRY OF FINANCE (DEPARTMENT OF REVENUE) NOTIFICATIONS

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI RAMESHWAR SAHU): Sir, on behalf of Shri B. R. Bhagat I beg to lay on the Table a copy each of the following Notifications of the Ministry of Finance (Department of Revenue) proposed to be issued on September 23, 1965, under sub-rule (1) of rule 8 of the Central Excise Rules, 1944:—

(i) Notification No. 154/65.

(ii) Notification No. 155/65.

(iii) Notification No. 156/65.

[Placed in Library. See No. LT-4949/65.]

NOTIFICATIONS UNDER THE ESSENTIAL COMMODITIES ACT, 1955

THE DEPUTY MINISTER IN THE MINISTRY OF COMMERCE (SHRI S. V. RAMASWAMY): Sir, I beg to lay on the Table, under sub-section (6) of section 3 of the Essential Commodities Act, 1955, a copy each of the Ministry of Commerce Notifications S.O. Nos. 1039 and 1040, dated the 18th March, 1965, publishing the prescribed statistical return forms in respect of Textile Industry. [Placed in Library. See No. LT-4973/65.]

THE GRANT OF LOANS TO LICENSED SALT MANUFACTURERS (AMENDMENT) RULES, 1965

SHRI BIBUDHENDRA MISRA: Sir, I beg to lay on the Table, under sub-section (3) of section 6 of the Salt Cess Act, 1953, a copy of the Ministry of Industry and Supply (Department of Industry) Notification G.S.R. No. 1074, dated the 20th July, 1965, publishing the Grant of Loans to Licensed Salt Manufacturers (Amendment)

Rules, 1965. [Placed in Library. See No. LT-4878/65.]

THE CENTRAL EXCISE (EIGHTH AMENDMENT) RULES, 1965

SHRI RAMESHWAR SAHU: Sir, I beg to lay on the Table, under section 38 of the Central Excises and Salt Act, 1944, a copy of the Ministry of Finance (Department of Revenue) Notification G.S.R. No. 1381, dated the 18th September, 1965, publishing the Central Excise (Eighth Amendment) Rules, 1965. [Placed in Library. See No. LT-4957/65.]

ALLOTMENT OF TIME FOR CONSIDERATION OF GOVERNMENT BILLS

MR. CHAIRMAN: I have to inform Members that under rule 186 (2) of the Rules of Procedure and Conduct of Business in the Rajya Sabha, I have allotted time for the completion of all stages involved in the consideration and return of the following Bills by the Rajya Sabha, including the consideration and passing of amendments, if any, to the Bills:—

1. The Appropriation (Railways) No. 3 Bill, 1965 . . . 30 mts.
2. The Appropriation (Railways) No. 4 Bill, 1965 . . . 1 hr.
3. The Kerala Appropriation (No. 3) Bill, 1965 . . . 30 mts.
4. The Kerala Appropriation (No. 4) Bill, 1965 . . . 1 hr.
5. The Appropriation (No. 3) Bill, 1965 . . . 1 hr.
6. The Appropriation (No. 4) Bill, 1965 . . . 30 mts.

I have allotted Friday, September 24, 1965 for the transaction of Government Business instead of Private Members' Business as previously notified.

MESSAGES FROM THE LOK SABHA

- I. THE JUDGES (INQUIRY) BILL, 1964
- II. THE GOA, DAMAN AND DIU (EXTENSION OF THE CODE OF CIVIL PROCEDURE AND THE ARBITRATION ACT) BILL, 1965
- III. THE INDIAN WORKS OF DEFENCE (AMENDMENT) BILL, 1965

SECRETARY: Sir, I have to report to the House the following messages received from the Lok Sabha, signed by the Secretary of the Lok Sabha:—

(I)

"I am directed to inform Rajya Sabha that Lok Sabha, at its sitting held on Wednesday, the 22nd September, 1965, adopted the annexed motion in regard to the Judges (Inquiry) Bill, 1964.

2. I am to request that the concurrence of Rajya Sabha in the said motion, and also, the names of the members of Rajya Sabha appointed to the Joint Committee, may be communicated to this House.

MOTION

"That the Bill to regulate the procedure for the investigation and proof of the misbehaviour or incapacity of a Judge of the Supreme Court or of a High Court and for the presentation of an address by Parliament to the President be referred to a Joint Committee of the Houses consisting of 30 members, 20 from this House, namely:—

1. Shri S. V. Krishnamoorthy Rao,
2. Shri N. C. Chatterjee,
3. Shri Sachindra Chaudhuri,
4. Shri Homi F. Daji,
5. Shri R. D. Dubey,
6. Shri Hari Vishnu Kamath,
7. Shri Harekrushna Mahatab,
8. Shri Shankarrao Shantaram More,
9. Shri Gulzarilal Nanda,
10. Shri Ghanshyamlal Oza,

11. Shri Tika Ram Paliwal,
12. Shri Raghunath Singh,
13. Shri Shivram Rango Rane,
14. Shri N. G. Ranga,
15. Shri Sham Lal Saraf,
16. Dr. L. M. Singhvi,
17. Shrimati Tarkeshwari Sinha,
18. Shri U. M. Trivedi,
19. Shri T. Abdul Wahid, and
20. Shri Jaganath Rao

and 10 from Rajya Sabha;

that in order to constitute a sitting of the Joint Committee the quorum shall be one-third of the total number of members of the Joint Committee;

that the Committee shall make a report to this House by the 28th February, 1966;

that in other respects the Rules of Procedure of this House relating to Parliamentary Committees shall apply with such variations and modifications as the Speaker may make; and

that this House recommends to Rajya Sabha that Rajya Sabha do join the said Committee and communicate to this House the names of 10 members to be appointed by Rajya Sabha to the Joint Committee."

(II)

"In accordance with the provisions of Rule 120 of the Rules of Procedure and Conduct of Business in Lok Sabha, I am directed to inform you that Lok Sabha, at its sitting held on the 22nd September, 1965, agreed without any amendment to the Goa, Daman and Diu (Extension of the Code of Civil Procedure and the Arbitration Act) Bill, 1965 which was passed by Rajya Sabha at its sitting held on the 13th September, 1965."

(III)

"In accordance with the provisions of Rule 96 of the Rules of Procedure and Conduct of Business in Lok Sabha, I am directed to enclose herewith a copy of the Indian Works of Defence (Amendment) Bill, 1965, as passed by Lok Sabha at its sitting held on the 21st September, 1965."

Sir, I lay a copy of the Indian Works of Defence (Amendment) Bill, 1965 on the Table.

THE INSURANCE (AMENDMENT) BILL, 1965

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI RAMESHWAR SAHU): Sir, I beg to move:

"That the Bill further to amend the Insurance Act, 1938, as passed by the Lok Sabha, be taken into consideration."

Sir, in terms of sub-section (6) of section 3 of the Insurance Act, 1938, it is mandatory for the Controller of Insurance to grant a Certificate of Registration to an applicant if the formal requirements regarding such registration have been complied with. The Act does not envisage that the Controller should also satisfy himself about the financial condition and the general character of management of the applicant so that the interests of the policyholders are adequately safeguarded. The House would appreciate that the entry of new insurers into the general insurance field should be related to the volume of business available in the country so that un-economic units which act as a drag on the insurance industry are not allowed to grow.

The Government, therefore, consider it necessary that the Controller of Insurance should be vested with statutory powers to satisfy himself about the financial condition and general

character of the management of an applicant, the volume of business likely to be available and its capital structure and earning prospects, etc. While conferring these powers on the Controller, the Bill also seeks to provide for an appeal against the Controller's refusal to register an applicant.

With these words I move that the Bill be taken into consideration.

The question was proposed.

श्री विमलकुमार मन्नालालजी चौरङ्गिया (मध्य प्रदेश): सभापति महोदय, जो विधेयक माननीय मंत्री महोदय ने प्रस्तुत किया है उसकी भावना से मैं सहमत हूँ। आज हमारे यहां भारतवर्ष में लगभग 76 कम्पनियां ऐसी हैं जो कि जनरल इश्योरेंस का बिजनेस करती हैं, और एक एल० आई० सी० को भी जोड़ा जाय तो 77 कम्पनियां ऐसी हो जाती हैं; और विदेशों की लगभग 66 कम्पनियां हमारे यहां जनरल इश्योरेंस का व्यापार करती हैं। इसके साथ ही जो रिपोर्ट 1963 ई० की इश्योरेंस कम्पनीज के बारे में निकली है उस में यह बताया गया है कि 35 कम्पनियां अंडर-लिविङ्गेशन हैं।

तो ऐसी स्थिति में दो समस्याएँ हमारे सामने हैं। एक तो यह है कि हमारे देश का विकास हो रहा है और उस विकास की दृष्टि से हमारे यहां पर नवीन कम्पनीज का निर्माण हो और दूसरी समस्या यह है कि जो नाजायज तरीके से या बिना साधनों के या कम साधनों के होते हुए भी कम्पनियों का निर्माण हो जाता है और वे अंडर लिविङ्गेशन हो जाती हैं, तो यह स्थिति भी न हो और हमारी प्रगति भी हो, इन दोनों के बीच में से हमें चलना है। इस के अतिरिक्त एक और नई समस्या पैदा होती है कि हमारे यहां बीमा कम्पनियों का काम केवल भारतवर्ष के दायरे तक सीमित रखा जाय या विदेशी कम्पनियों को भी व्यापार करने दिया जाय, तथा यहां विदेश की कम्पनियों के साथ अंडर-राइट अथवा रिइन्श्योरेंस करने दिया जाय, और यहां की कम्पनियों को

विदेशों में अंडर-राइट रिइन्श्योरेंस करने दिया जाय, यानी विदेशों में व्यापार करने दिया जाय या नहीं—यह बड़ी भारी समस्या आती है। कुछ लोगों का मत है कि भारतवर्ष का दायरा सीमित कर दिया जाय, हमारे यहां का पैसा बाहर नहीं जाय। इस दृष्टि से बाहर की कम्पनियों को यहां आने देना नहीं चाहते और कुछ तो आगे बढ़ कर यह कहते हैं कि सारा व्यापार ही सरकार को करना चाहिये। मेरा नम्र निवेदन है कि एक नुकसान को बचाने के लिए केवल एक हिन्दुस्तान का दायरा हम कायम करना चाहते हैं। किन्तु यदि सारी दुनिया के हिस्से को एक दायरे के रूप में रखें तो ज्यादा लाभदायक होगा क्योंकि यदि हम 20 साल पुरानी घटना को याद करें कि बम्बई में जब एक्सप्लोजन हुआ था, उस समय बम्बई में लाखों करोड़ों रुपयों की सम्पत्ति की क्षति हुई थी और उस समय विदेशी कम्पनियों में भी बीमा किया हुआ था और यहां की कम्पनियों ने भी विदेशी कम्पनियों से रि-इन्श्योरेंस कर रखा था और ऐसी स्थिति में उस नुकसान के भुगतान के लिये केवल भारतवर्ष की कम्पनियां ही नहीं बल्कि सारे संसार की भिन्न-भिन्न कम्पनियां जो थीं, वे भी जिम्मेदार थीं। तो ऐसी स्थिति में ये तीन चार समस्याएँ हमारे सामने ऐसी हैं जिन पर कि विचार किया जाना अत्यंत आवश्यक है।

अब जहां तक इस बिल का सवाल है, बिल में हमारे मंत्री जी चाहते हैं कि हमारी सरकार या सरकार के जो प्रतिनिधि कंट्रोलर के रूप में हैं वह इस बात का ध्यान रखें कि हमारे यहां पर व्यर्थ की नई कम्पनियों का निर्माण न हो। यदि हम आंकड़ों को देखें तो ऐसा लगता है कि हमारे यहां पर जिस गति से हम प्रगति करते जा रहे हैं उस गति से प्रीमियम रेश्यो नहीं बढ़ा है और लोगों का आकर्षण बीमा करवाने की ओर नहीं बढ़ा है, 1962 में यह प्रीमियम 26.5 करोड़ रुपये था और 1963 में 30 करोड़ था, तो यह जो ढाई या तीन करोड़ की वृद्धि हुई है वह जिस परिमाण में देश का विकास हुआ उसके हिसाब से ठीक नहीं

[श्री विमलकुमार मन्नालालजी चौरडिया]
है। और अगर इंडेक्स नम्बर के आधार पर देखा जाय तो ऐसा लगता है कि इंडेक्स नम्बर आफ बिजनेस 1962 में 16.2 था और 1963 में वह घट कर 14.6 रह गया। तो ऐसी स्थिति में इसके व्यापार में प्रगति नहीं हो रही है बल्कि इसके व्यापार में कमी होती जा रही है। ऐसी स्थिति में इस दृष्टि से सोचना अत्यन्त आवश्यक है कि हमारे राष्ट्र में बीमा का व्यापार भी बढ़े, बीमा कम्पनियाँ भी बढ़ें और इसमें प्रगति हो।

अब जब हम बिल के उद्धरण को देखते हैं तो लगता है कि हमारी सरकार ने इसमें ऐसे व्यापक शब्दों का उपयोग किया है कि मालूम नहीं इससे भी समस्या किस तरह से हल हो सकेगी। पूरी की पूरी डिसक्रिशनरी व्यवस्था सारे के सारे अमेंडमेंट्स की है, उदाहरण के लिए देखा जाय तो यह संशोधन किया है :

"the financial condition and the general character of management of the applicant are sound;"

अब, यह "साउंड" से क्या मतलब, कंट्रोलर किसको "साउंड" मानेगा। अगर एक आदमी एक लाख का व्यापार करता है तो क्या उसके हिसाब से उतनी पूँजी की आवश्यकता होगी या अगर एक करोड़ का व्यापार करता है तो उसके हिसाब से उतनी पूँजी की आवश्यकता होगी, या सभी कम्पनियों को एक करोड़ से लेकर दस करोड़ तक की पूँजी रखनी पड़ेगी चाहे उसके व्यापार का क्षेत्र कुछ भी हो, कुछ समझ में नहीं आया। तो "साउंड" की परिभाषा लगा देना कभी न्यायसंगत नहीं कहा जा सकता। ऐसी स्थिति में इतनी डिसक्रिशनरी व्यवस्था है। आगे इसमें बताया है :

"the volume of business likely to be available to, and the capital structure and earning prospects of, the applicant will be adequate."

अब, वह कंट्रोलर क्या भविष्यवक्ता है कि वह देख सकेगा कि भविष्य में इस कम्पनी का कितना व्यापार बढ़ेगा, कितना घटेगा और क्या-क्या नहीं होगा। हम यह अपेक्षा नहीं करते कि कंट्रोलर कोई खराब आचरण वाला होगा या भ्रष्टाचारी होगा जो इसके अन्दर दी हुई बातों का दुरुपयोग करे, मगर हम यह चाहते हैं कि हमारी सरकार इसके कुछ सिद्धांत निर्धारित कर दे कि कितने-कितने क्षेत्र में व्यापार करने वाले को यह व्यवस्था करनी पड़ेगी, इतनी पूँजी लगानी पड़ेगी, उसकी अपेक्षा क्या है, क्या नहीं है। इस दृष्टि से कि कितना वहां पर कम्पीटीशन है, कितना नहीं है, इन सब बातों की व्यवस्था नहीं करते और इसमें केवल वेग लिख देते हैं कि उसको पूरा अधिकार है कि जिसकी पोजीशन साउंड समझे, जिसमें भविष्य का बिजनेस अच्छा होतें देखे, उसको दे। और आगे लिखा है कि पब्लिक इंटरेस्ट में, जनरल पब्लिक के इंटरेस्ट में भला होगा या नहीं, यह देखे। सारी बातें इतनी वेग हैं और कंट्रोलर को पूर्ण रूप से अधिकारों से सुसज्जित कर दिया है कि जिसको चाहे स्वीकृति दे और जिसको चाहे स्वीकृति न दे। हमारे यहां पर यह बड़ी बदनामी सरकार के बारे में है। मान लीजिए कि कोई नया उद्योग मध्य प्रदेश में प्रारम्भ करना चाहता है तो वह एप्लीकेशन डाइरेक्टर आफ इंडस्ट्रीज के पास देता है और डाइरेक्टर आफ इंडस्ट्रीज के यहां पर एक-एक कम्पनी के लियाज़न आफिसर सम्बन्ध रखते हैं। मान लीजिए कि किसी ने पेपर इंडस्ट्री को प्रारम्भ करना चाहा और मान लीजिए कि बिरला साहब को इसमें इंटरेस्ट हो तो बिरला साहब के लायज़न आफिसर यह देख कर के कि किसी ने कहीं पर काम करने के लिए क्या-क्या प्रार्थना पत्र दिया है खुद ऐसा करते हैं। और यदि बिरला साहब वह उद्योग प्रारम्भ करना चाहें तो वह बेचारा जिसने कि नई एप्लीकेशन दी है वह भी एप्लाई करता रहे लेकिन हमारी सरकार उसको रिप्लाई नहीं देगी, वहां जो

व्यवस्थापक होगा वह उसको वैसा ही टालता रहेगा। तो यहाँ पर भी कंट्रोलर साहब को इतने व्यापक अधिकार हमारी सरकार दे रही है कि अगर किसी में उनकी दिलचस्पी हो, किसी की नई कम्पनी को प्रारम्भ कराना हो और किसी को ओब्लाइज करना हो तो जो कोई जेनरली चाहता है कि हमारी नई कम्पनी प्रारम्भ हो और उसको टालना चाहते हो तो टाल सकते हैं।

एक बात मैं और माननीय मंत्री जी से कहना चाहता हूँ। इसमें यह बताया गया है कि जब तक वह विधान की धारा 2सी, 5, 31ए और 32 फुलफिल नहीं कर देगे तब तक उसको लाइसेंस नहीं दिया जाएगा। जब आपने मूल विधान में यह प्राविधान रखा है, जब 2ए में लिखा है कि जब तक वह अमुक-अमुक फारमैलिटीज पूरी नहीं कर देगा तब तक रजिस्ट्रेशन नहीं होगा और आगे की कार्यवाही नहीं होगी तो फिर इसे दुबारा लिखने की कौनसी आवश्यकता हो रही है जिसकी वजह से इन धाराओं का विशेष उल्लेख करना पड़ा। क्या आप यह समझते हैं कि इन धाराओं की पूर्ति नहीं होगी, इस विवेक के अन्दर जो बन्धन लगाए हैं उनको पूरा किये बिना वह काम करेगा या उनको कंट्रोलर रजिस्ट्रेशन सर्टिफिकेट दे देगा जो डबली इश्योर करने की दृष्टि से कंट्रोलर पर यह बन्धन डालते हैं कि इनके ऊपर ध्यान रखें कि यह ठीक हो रहा है।

अब इस में आगे 2 बी पर यह संशोधन दिया है —

“Where the Controller refuses registration, he shall record the reasons for such decision and shall furnish a copy thereof to the applicant.”

अब वह कब उसका रिफ्यूजल देवेगा इसके बारे में भी कुछ टाइम लिमिट नहीं है, वह जब तक चाहे तब तक उसको पैडिंग रख सकता है। अगर आपको किसी को इकार करना हो

तो सीधे उसको इकार कर दीजिए जिससे कि अपील का जाने में उसे मौका मिले—अपील का प्राविधान किया है बहुत अच्छी बान है, —लेकिन उसके बावजूद कंट्रोलर को इतना अधिकार दे दिया है कि जितने दिन तक चाहे एप्लीकेशन को पैडिंग रख सकता है, उस पर किसी प्रकार का बंधन नहीं है कि कब निर्णय करे। तो इस दृष्टि से जो व्यापक अधिकार कंट्रोलर को दे रहे हैं उसको नियम के रूप में प्रेसक्राइब करके रखें कि इस इस तरह के मामले में ऐसी-ऐसी व्यवस्था करनी पड़ेगी, इतने दिनों में निर्णय देना पड़ेगा। जब तक तक ये बन्धन नहीं रहें तब तक इन अधिकारों का दुरुपयोग हो सकता है जिसके कई उदाहरण अन्य क्षेत्रों में देखने में आते हैं और आपके विभाग में भी देखने को मिल सकते हैं।

इन शब्दों के साथ मैं प्रार्थना करूंगा कि जिन भावनाओं के साथ यह बिल रखा है वह भावना अच्छी है कि हमारे राष्ट्र में बीमे का व्यवसाय बढ़े

श्री रामकुमार भुवालका (पश्चिमी बंगाल) सभापति महादय, मैं चोरड़िया जी से कहना चाहता हूँ कि शायद चोरड़िया जी को मालम नहीं है जनरल इश्योरेस में कैसे होता है। अगर कोई जनरल इश्योरेस कम्पनी 5 करोड़ का या 4 करोड़ का इश्योरेस लेगी तो वह कम से कम अपना रिस्क रख कर वापस का ज्यादा हिस्सा किसी दूसरी कम्पनी में प्रिडर-राइट करेगी, बिना रिडिश्योरेस के काम नहीं चलता क्योंकि एक कम्पनी बहुत रिस्क लेकर नुकसान दे नहीं सकती।

श्री विमलकुमार मन्नालालजी चौरड़िया. वह मुझे अच्छी तरह से मालम है, इसलिए ही मैं ने कहा कि रिडिश्योरेस विदेशी कम्पनियों में भी करना है और विदेशी कम्पनियाँ भी अपने यहाँ करती हैं और इस तरह रिस्क की डिवाइड करती हैं और इसीलिए मैं ने कहा कि

[श्री विमल कुमार मन्नालालजी चौरड़िया]

इस के लिए केवल हिन्दुस्तान का ही दायरा रखा जाय, इसको हिन्दुस्तान में ही सीमित रखा जाय चाहे कुछ भी नुकसान हो या सारे राष्ट्रों के लोग उसको बाढ़ कर उसका भुगतान करें। उस दृष्टि से ही एक दूसरे से बीमा करवाते हैं, एक कम्पनी दूसरी कम्पनी से अंडर-राइट करवाती है, उस से रिइश्योरेंस करवाती है। इसको मैं पहले ही कह चुका हूँ।

तो इस दृष्टि से मैं प्रार्थना करूंगा कि हमारी सरकार जो हमारे यहाँ बीमा का व्यवसाय शिथिल होता जा रहा है, उसको बढ़ावा देने के लिए कुछ करे। जहाँ आजकल सरकारी क्षेत्र में, सार्वजनिक क्षेत्र में काम बढ़ता जा रहा है, वहाँ अगर सार्वजनिक क्षेत्र को कुछ कम करके भी इन कम्पनीज को काम दिया जा सके, इनको प्रोत्साहन दिया जा सके तो जरूर दिया जाना चाहिए, यही निवेदन है।

MR. CHAIRMAN: Mr. Shah. Before you begin I might say that the Home Minister is expected in a few minutes and I would request you to stop when he comes here to make an important statement.

SHRI M. C. SHAH (Gujarat): Sir, the Bill is a short one and it is a non-controversial measure. Under the present Act the Controller has no discretion to refuse an applicant if certain formalities have been complied with by him, and so it is necessary to authorise the Controller to ascertain whether the applicant insurer has the necessary financial capacity and has the necessary general character, and also whether the area in which he has to be registered has necessary business to comply with in order to avoid the undesirable activities which we find now where there is a surplus of such agents. Sir, the Controller must have this discretion, because we find so much competition that sometimes they are undercutting; some undesirable practices have come into existence, and therefore it is in the fit-

ness of things that the Controller should ascertain, before giving the registration, about the general character of the applicant, about his financial capacity and other requirements.

Sir, I would like to suggest that life insurance business was nationalised years ago. Even then there was a general demand in the country for nationalisation of the general insurance business also, and it was asked whether Government thought of nationalisation of general insurance also. There are of course two viewpoints, but the matter is hanging fire for years now, and it would be in the fitness of things if the Government could lay down a certain policy at least for a certain number of years to come, and decide whether Government has any intention to nationalise general insurance, and if so, when.

I am told that the Life Insurance Corporation is doing some general insurance work. It is also well known that we are requiring the necessary funds for the Fourth Five Year Plan, and if that is so, why cannot Government go in to nationalise general insurance business also? The Life Insurance Corporation, as I said, is doing some business and therefore that experience will be a guide to the Government to ascertain whether it is desirable or not to nationalise general insurance business.

Secondly, Sir, our Government has so much general insurance business; I am told that about 70 per cent. of the private companies' total fire business comes from Government. We are also importing and exporting materials from and to foreign countries so much so that our marine traffic is increasing every day. In view of all these and in view of our requirements of the necessary finances for the Fourth Plan, I would urge upon the Government to decide whether these conditions do not suggest to the Government that general insurance should be nationalised.

Thank you very much.

شری عبدالغنی (مہاجر): چیرمین

صاحب - میں نے مسٹر شاہ کی تقریر کو بڑے دھیان سے سنا اور بل کو بھی بڑے دھیان سے دیکھا - میں یہ عرض کرنا چاہتا ہوں کہ اس وقت دیہی میں پاکستان کی جارحیت کے بعد اس بات کا اور زیادہ وچار دیہی کو کرنا پڑے گا کہ عوام جو ہیں وہ انشورنس مالدیڈ ہو جائیں - انہوں نے فرمایا ہے کہ لائف انشورنس کارپوریشن کا جب سے نیشنلائزیشن ہوا تو اس کا فائدہ یہ ہے کہ وہ روپیہ سرکار کو دیتی ہے - مسٹر چیرمین - میں جذبات کی توجہ اس طرف مبذول کرنا چاہتا ہوں کہ اس وقت حالت کیا ہے - لائف انشورنس کارپوریشن نے پچھلے سال جو کام کیا تھا اس سال اس سے بہت کم کام کیا - ان کی حالت یہ ہے کہ ان کا لیپس ریشو پہلے کی کمپنیوں سے بھی زیادہ ۸۷ پرسنٹ ہو گیا - لائف انشورنس کارپوریشن کی حالت آج یہ ہے کہ اس میں بے نامی ایجنٹ ہونے سے بہت زیادہ پہلے کام ہوا لیکن پھر وہ لیپس ہوا اس کے خلاف جذبہ پیدا ہوا اور آج اہل - آئی - سی کی حالت یہ ہے کہ جہاں وہ سرکار کو روپیہ دیتی ہے وہاں وہ نئے شہر جس جو خود سرمایہ دار لوگ خریدتے ہیں ان شہر کو جو گرا دیتے ہیں وہ خریدتے ہیں اور ان کو - - -

شری سبھاش: ماف فرمیں، اس وقت لائف انشورنس کا جیک نہیں ہے۔

شری عبدالغنی: جو انہوں نے دلیل دی - -

شری سبھاش: لائف انشورنس کے متعلق نہیں کہا۔

شری عبدالغنی: لیکن انہوں نے دلیل دی کہ لائف انشورنس کارپوریشن کے تحت اس کو بھی نیشنلائز کر لیا جائے تو میں جذبات کی خدمت میں یہ عرض کر رہا ہوں کہ نیشنلائز کرنے کا خیال تو بڑا مبارک ہے - بظاہر یہ بڑا سہرا دکھائی دیتا ہے لیکن اس کی حالت پر اگر ہم غور کریں گے چیرمین صاحب، تو ہمیں سو بار سوچنا پڑے گا کہ کسی چیز کو جب ہم نیشنلائز کرتے ہیں تو وہ دیہی کے ہت میں ہے یا دیہی کے ہت کے خلاف ہے - اب میں یہ عرض کرنا چاہتا ہوں کہ اگر لائف انشورنس کارپوریشن کا کسی کو پتہ نہیں چل سکا ہے چیرمین صاحب - کہ کیا ہونے والا ہے - کنٹرولر صاحب کیسے ایک ایسا پیمنٹ اپنے پاس رکھیں گے کہ جس سے یہ مان لیں ان حالات میں جذبات میں اگر آج کوئی کام کرنے کی خواہش رکھتا ہے - مثال کے طور پر آج جنگ میں وہاں زیادہ تباہی ہوئی - تو کون سا پیمنٹ کنٹرولر صاحب کے

[شری عبدالغنی]

پاس ہوگا جو دیکھیں گے اس کی اجازت دی جائے یا نہ دی جائے دوسری بات یہ ہے کہ کنٹرولر جیسا مسٹر چورویا نے کہا یہ کونسی دلیل ہے کتنے ریشیو کے لئے وہ اپنا دباو رکھے گا۔ پھر جو فیصلہ کرے گا اس کی فائنلنگ کب تک دے گا۔ یہ ایپ گورنمنٹ کی عجیب پالیسی ہوتی چلی جا رہی ہے کہ ہر جگہ یہ ایپ آپ کو عدالت سے بچانا چاہتی ہے اور قرتی ہے کہ معاملہ عدالت میں نہ آ جائے۔ آئے دن بل آتے ہیں اور ہم دیکھتے ہیں ایسے قانون آتے ہیں جن سے کہ پارلیمنٹ ان کو اجازت دے کہ یہ معاملہ کورٹ میں نہ جا سکے۔ تو میں یہ عرض کرنا چاہتا ہوں چیئرمین صاحب۔ اس میں میں نے دو چار چھوٹے چھوٹے سے مشودہ دیئے ہیں — میں یہ عرض کرنا چاہتا ہوں کہ یہ گورنمنٹ کی پالیسی دیکھ کے ہمت میں نہیں ہے کہ وہ عدالت سے بھاگنے کی کوشش کرے۔ ہم کہیں یہ نہیں کہتے کہ گورنمنٹ کے اداکار نہیں ہیں۔ جب ایک پارٹی گورنمنٹ ہے تو ایک پارٹی کے کچھ مفاد ہوتے ہیں۔ جو آفیشل پارٹی ہے وہ ایپ انٹرسٹ کے پیسے نظر جو ان کا حاسی نہیں ہے۔ اس کو اجازت نہیں دیتی اور فائنل اتھارٹی

بلنے کی خواہش رکھتے ہیں اور چاہتے ہیں کہ یہ رجسٹریشن ہو یا نہ ہو تو کوئی عدالت میں نہ جا سکے۔ میں سمجھتا ہوں ان کو خود ہی ایسا سمجھاؤ نہیں لانا چاہیئے۔ جب کہ ایک پارٹی کی سرکار ہے ایک پارٹی کو یہ سرکار بلانگ کرتی ہے۔ یہ ضرور ہے کہ جو ووٹرس ہیں ان کی مجبوری ووٹس سے یہ نہیں ہلی ہے مجبوری سے کم ورت میں ہلی ہے اس کو ۴۷ پورسٹ ہی ووٹ ملے ہیں۔ تو ان کو اگر کنٹرولر اجازت نہیں دینا تو کیا سرکار ان کے اپیل کرنے کا دروازہ بند کر دے یہ نہ آپ کو شوبھا دیتا ہے اور نہ دیکھ کے ہمت میں ہے۔ اس لئے میں اہب سے درخواست کرتا ہوں کہ گورنمنٹ کو یہ اختیار لینے کی ضرورت نہیں ہے۔ اس کا فیصلہ جو ہوگا وہ ناقص ہوگا اور وہ صرف اس لئے کہتا ہوں کہ وہ ایک پارٹی کو بلانگ کرتے ہیں اگلے سال الیکشن آنے والے ہیں ان کے ایجنڈے کا اس میں بڑا ہاتھ ہوگا یہ طرح طرح سے لوگوں کو آبلانچ کرنا چاہیں گے تو عدالت نشہکھس ہوتی ہے عدالت کسی کا لحاظ نہیں کرتی کہ یہ سرکار ہے یا معمولی بے اختیار لوگ ہیں۔ ان کی نگاہ میں سرکار اور عوام ایک جیسے ہوتے ہیں۔ اس لئے عدالت کا دروازہ بند کرنا کسی طرح سے مناسب نہیں ہے۔

†[श्री अब्दुल गनी (पंजाब) चेयरमैन साहब, मैं ने मिस्टर शाह की तकरीर को बड़े ध्यान से सुना और बिल को भी बड़े ध्यान से देखा। मैं यह अर्ज करना चाहता हूँ कि इस वक्त देश में पाकिस्तान की जार-हींग्यत के बाद इस बात का और ज्यादा विचार देश को करना पड़ेगा कि अवाम जो है वे इंड्यो-रेस माइडिड हो जाएँ। उन्होंने फरमाया है कि लाइफ इश्योरेस कारपोरेशन का जब से नेशन-लाइजेशन हुआ तो उसका फायदा यह है कि वह रूपया सरकार को देती है। मिस्टर चेयर-मेन, मैं जनाब की तबज्जो इस तरफ सबजल करना चाहता हूँ कि इस वक्त हालत क्या है। लाइफ इश्योरेस कारपोरेशन ने पिछले साल जो काम किया था इस साल उस से बहुत कम काम किया। इनकी हालत यह है कि उनका लेप्स रेशो पहले की कम्पनियों से भी ज्यादा 87 परसेंट हो गया। लाइफ इश्योरेस कार-पोरेशन की हालत आज यह है कि इसमें बेनामी एजेंट होने से बहुत ज्यादा पहले काम हुआ लेकिन फिर वह लेप्स हुआ उसके खिलाफ जज्बा पैदा हुआ और आज एल० आई० सी० की हालत यह है कि जहाँ वह सरकार को रुपया देती है वहाँ पर वह निकम्मे शेयर्स जो खुद सरमायादार लोग खरीदते हैं उन शेयर्स को जो गिरा देते हैं वे खरीदते हैं और उनको ..

श्री सभापति : माफ़ फरमाएँ, इस वक्त लाइफ इश्योरेस का जिक्र नहीं है।

श्री अब्दुल गनी : जो उन्होंने दलील दी ..

श्री सभापति : लाइफ इश्योरेस के मुता-लिक नहीं कहा।

श्री अब्दुल गनी : लेकिन उन्होंने दलील दी कि लाइफ इश्योरेस कारपोरेशन के तहत उस को भी नेशनलाइज कर लिया जाए तो मैं जनाब की खिदमत में यह अर्ज कर रहा

हूँ कि नेशनलाइज करने का ख्याल तो बड़ा मबारिक है। बजाहिर यह बड़ा मुनहरा दिखाई देता है लेकिन इस की हालत पर अगर हम गौर करेंगे, चेयरमैन साहब, तो हमें सौ बार मोचना पड़ेगा कि किसी चीज को जब हम नेशनलाइज करते हैं तो वह देश के हित में है या देश के हित के खिलाफ है। अब मैं यह अर्ज करना चाहता हूँ कि अगर लाइफ इन्ड्योरेस कारपोरेशन का किसी को पता नहीं चल सका है, चेयरमैन साहब, कि क्या होने वाला है। कंट्रोलर साहब कैसे एक ऐसा पैमाना अपने पास रखेंगे कि जिस से यह मान ले। इन हालात में पंजाब में अगर कोई काम करने की खाहिश रखता है,—मिसाल के तौर आज पर जंग में बहा ज्यादा तबाही हुई—तो कौन सा पैमाना कंट्रोलर साहब के पास होगा जो देखेंगे इसकी इजाजत दी जाए या न दी जाए। दूसरी बात यह है कि कंट्रोलर जैसा मिस्टर चौरडिया ने कहा यह कौनसी दलील है कितने रेशो के लिए वह अपना दबाव रखेगा। फिर जो फंमला करेगा उन की फाईडिंग कब तक देगा? यह अपने गवर्नमेंट की अजीब पालिसी होती चली जा रही है कि हर जगह यह अपने आप को अदालत से बचाना चाहती है और डरती है कि माला अदालत में न आ जाये। आए दिन बिल आते हैं और हम देखते हैं ऐसे कानून आते हैं जिन से कि पार्लियामेंट उनको इजाजत दे कि यह मामला कोर्ट में न जा सके। तो मैं यह अर्ज करना चाहता हूँ कि चेयरमैन साहब, इस में मैं ने दोचार छोटे छोटे से संसोधन दिए हैं। मैं यह अर्ज करना चाहता हूँ कि गवर्नमेंट की पालिसी देश के हित में नहीं है कि वह अदालत से भागने की कोशिश करे। हम कभी यह नहीं कहते हैं कि गवर्नमेंट के अधिकार नहीं हैं। जब एक पार्टी गवर्नमेंट है तो एक पार्टी के कुछ मुफाद होते हैं। जो आफिशियल पार्टी है वे अपने इन्ट्रेस्ट के पेशेनजर जो उनका हामी नहीं है उस को वह इजाजत देती है और फाइनल अथारेटी बनने की खाहिश रखते हैं और चाहते

[श्री अब्दुल गनी]

हैं कि यह रजिस्ट्रेशन हो या न हो तो कोई अदालत में न जा सके। मैं समझता हूँ कि उनको खुद ही ऐसा सुझाव नहीं लाना चाहिए। जब कि एक पार्टी की सरकार है एक पार्टी को यह सरकार बीलांग करती है। यह जरूर है कि जो वोटर्स हैं उनकी मेजरिटी वोट्स से यह नहीं बनी है। मेजरिटी से कम वोट में बनी है उसको 47 परसेंट ही वोट मिले हैं। तो उनको अगर कंट्रोलर इजाजत नहीं देता तो क्या सरकार उनके अपील करने का दरवाजा बन्द कर दे। यह न आप को शोभा देता है और न देश के हित में है। इस लिए मैं अदब से दरखास्त करता हूँ कि गवर्नमेंट को यह अख्तियार लेने की जरूरत नहीं है। इसका जो फैसला होगा वह नाकिस होगा और वह सिर्फ इस लिए कहता हूँ कि वह एक पार्टी को बीलांग करते हैं 'गले साल एलेक्शन आन वाले हैं उनके एजेंड्स का इसमें बड़ा हाथ होगा मैं तरह-तरह से लोगों को ओबलाइज करना चाहेंगे तौ अदालत निष्पक्ष होती है अदालत किसी का लिहाज नहीं करती है कि यह सपकार है या मामूली बे-अख्तियार लोग हैं। उनकी निगाह में सरकार और अवाम एक जैसे होते हैं। इसलिए अदालत का दरवाजा बन्द करना किसी तरह से मुनासिब नहीं है।]

MR. CHAIRMAN: I now call upon the Minister to reply.

THE MINISTER OF PLANNING (SHRI B. R. BHAGAT): Mr. Chairman, Sir, the hon. Member who initiated the debate spoke that the Bill does not provide any specific guideline to the Controller and suggested that they should be provided. I will draw his attention to the Bill itself, Sir, where clause 2 spells out clearly that the Controller, while registering, will consider these aspects, financial condition, etc. The Controller will satisfy himself about the financial condition and the general character of

the management, and then the volume of business likely to be available, whether the interests of the general public will be served, and whether the applicant has complied with the provisions of sections 2C, 5, 31A and so on and so forth. These are clear enough guidance for him either to refuse or give his consent for the flotation of a company like this. Besides this, there is a provision for appeal and if the applicant is dissatisfied, he can appeal to the Government and this matter will be considered *de novo*, afresh. In a Bill of this nature, Sir, I do not think guidance on *more specific lines than these can be given*.

As regards the other question of nationalisation, this has been dealt with from the Government side at various times, although the hon. Member who spoke last tried to controvert the point of the Government. Although I do not want to cover the same ground, because that point is not valid here, I would like to submit that I do not agree with him in what he said about the business done by the Life Insurance Corporation after life insurance had been nationalised. After the L.I.C. came into being, in spite of its various other defects, I must say it has done a good job and . . .

SHRI DAHYABHAI V. PATEL (Gujarat): Question.

SHRI B. R. BHAGAT: The hon. Member can question everything, including the wisdom of this House, but only recently the committee on public undertakings that went into this question have not said nationalisation was wrong. They have only suggested in what other ways improvements could be effected, say, in the matter of servicing, in carrying the business into the rural areas for achieving the targets expected of it and so on. So that argument again, that because the L.I.C. has not functioned well after this nationalisation, general insurance should not be nationalised, that argument is not valid.

شری عبدالغنی : میں نے ایسا

نہیں کہا کہ اس نے اچھا کام نہیں
کیا۔ میں نے تو کہا تھا کہ ترقیاں
ہو سکتی ہیں میں نے ایسا نہیں
کہا کہ اچھا کام نہیں کیا۔

†[شری عبدالغنی : میں نے ایسا نہیں
کہا کہ اس نے اچھا کام نہیں کیا۔
میں نے تو کہا تھا کہ ترقیاں
ہو سکتی ہیں میں نے ایسا نہیں
کہا کہ اچھا کام نہیں کیا۔]

SHRI B. R. BHAGAT: But the point is that the Government's view point has been stated about this question and in this matter we have not yet felt that this is the ripe stage for nationalising general insurance, because even in the other House, the Finance Minister stated that this is something of a business which has a certain amount of risk, that it is really a very risky thing, that sometimes some of these companies do not pay any claims about which we get angry, and that due to accidents and other matters, the character and complexity of the business is entirely different from the life side. Also from the point of view of getting premium income, this will not provide as much resources as life funds provide. Therefore, from these and various other considerations we have not thought it proper at the present moment to nationalise general insurance. But that question is always open and if in the balance of advantages, the Government feels that in the interests of the country they should take it over, they will certainly examine this question. But at the present moment advisedly and on the balance of advantages, no such decision that in the public interest general insurance should be nationalised, is sought to be taken. With these words, Sir, I commend the motion for the acceptance of the House.

†[] Hindi transliteration

MR. CHAIRMAN: The question is:

"That the Bill further to amend the Insurance Act, 1938, as passed by the Lok Sabha, be taken into consideration."

The motion was adopted.

MR. CHAIRMAN: We shall now take up the clause by clause consideration of the Bill.

Clause 2—Amendment of section 3.

SHRI ABDUL GHANI: Sir, I beg to move:

1. "That at page 2, line 13, after the word 'Controller' the words 'after hearing arguments, written or oral, from the applicant' be inserted."

2. "That at page 2, at the end of line 15, after the word 'applicant' the words 'within one week from the date of such decision' be inserted."

3. "That at page 2, at the end of line 19, after the words 'Central Government' the words 'and the Central Government shall decide the appeal within two months from the date of the filing of such appeal' be inserted."

4. "That at page 2, for lines 20 to 22, the following be substituted, namely:—

"(2D) The aggrieved person may appeal to a court of competent jurisdiction against the decision of the Central Government."

The questions were proposed.

شری عبدالغنی : جناب چھرمیں

صاحب، میں نے جو امینڈمنٹ
دیا ہے وہ بہت سیدھا سادہ ہے
جو اس کے منسلک صاحب نے فرمایا کہ

[شری عبدالغنی]

کنٹرولر ریجن دے گا اگر رجسٹریشن نہیں کرے گا تو میں نے اس میں یہ عرض کیا ہے کہ وہ آرگومنٹ لے چاہے دوسرا فریق اپنا آرگومنٹ زبانی دے یا لکھ کر دے۔ جب وہ دوسرے فریق کے خلاف لکھ کر فیصلہ دے گا تو گورنمنٹ کے سامنے سارا نقشہ آ جائے گا کہ کس طرح کے آرگومنٹ اس میں ہیں۔ ایک بار میں نے یہ کہی دوسرا امپلیمینٹ یہ ہے کہ جو بھی فیصلہ دے اس کی کاپی دی جانی چاہئے تاکہ وہ اپنا کیس کورٹ میں اپروچ کر سکے۔ ایک بات یہ کہی کہ گورنمنٹ جو فیصلہ جس کے خلاف کرے اس کے بارے میں اسے کورٹ میں جانے کی اجازت دی جانی چاہئے۔ یہ سہولت سادے امپلیمینٹس میں اور سہولت یقین ہے کہ منسٹر صاحب ان پر غور فرمائیں گے۔

†[شری عبدالغنی : جناب چیئرمین ساہب، میں نے جو امپلیمینٹ دیا ہے وہ بہت سیدھا سادا ہے جیسا کہ منسٹر صاحب نے فرمایا کہ کنٹرولر ریجن دے گا اگر رجسٹریشن نہیں کرے گا تو میں نے اس میں یہ عرض کیا ہے کہ وہ آرگومنٹ لے چاہے دوسرا فریق اپنا آرگومنٹ زبانی دے یا لکھ کر دے۔ جب وہ دوسرے فریق کے خلاف لکھ کر فیصلہ دے گا تو گورنمنٹ کے سامنے سارا نقشہ آ جائے گا کہ کس طرح کے آرگومنٹ اس میں ہیں۔ ایک بار میں نے یہ کہی کہ گورنمنٹ جو فیصلہ جس کے خلاف کرے اس کے بارے میں اسے کورٹ میں جانے کی اجازت دی جانی چاہئے۔ یہ سہولت سادے امپلیمینٹس میں اور سہولت یقین ہے کہ منسٹر صاحب ان پر غور فرمائیں گے۔

کر سکے۔ ایک بات یہ کہی کہ گورنمنٹ جو فیصلہ دے گا تو میں نے اس میں یہ عرض کیا ہے کہ وہ آرگومنٹ لے چاہے دوسرا فریق اپنا آرگومنٹ زبانی دے یا لکھ کر دے۔ جب وہ دوسرے فریق کے خلاف لکھ کر فیصلہ دے گا تو گورنمنٹ کے سامنے سارا نقشہ آ جائے گا کہ کس طرح کے آرگومنٹ اس میں ہیں۔ ایک بار میں نے یہ کہی کہ گورنمنٹ جو فیصلہ جس کے خلاف کرے اس کے بارے میں اسے کورٹ میں جانے کی اجازت دی جانی چاہئے۔ یہ سہولت سادے امپلیمینٹس میں اور سہولت یقین ہے کہ منسٹر صاحب ان پر غور فرمائیں گے۔

شری بی۔ آر۔ بھارت : سभापति महोदय, जो तरमीमें पेश की गई हैं वे मुझे नामंजूर हैं क्योंकि उन्होंने कहा है कि लिखा हुआ रूप होना चाहिये। अगर आप सेक्शन 2 ए को देखेंगे तो उसमें पायेंगे कि कंट्रोलर इस बारे में तहकीकात करेगा जो तहकीकात वह जरूरी समझता है। अभी इतना काफी है, इसलिये यह तरमोम जिस शकल में है, उसे मैं मंजूर नहीं कर सकता हूँ।

दूसरी बात उन्होंने मियाद की रखी है कि मियाद होनी चाहिये, टाइम लिमिट होना चाहिये ताकि इस मियाद में कंट्रोलर अपना फैसला दे दे। अभी इस मामले में बंदिश लगाना ठीक नहीं है, मगर कोशिश इस बात की की जायेगी कि जितनी जल्दी हो सके पूरी तहकीकात करके फैसला दे दिया जाय। इसलिये मैं दरखवास्त करूंगा कि माननीय सदस्य अपनी तरमीम पर जोर न दें।

شری عبدالغنی : معاملہ کو

کورٹ میں لے جانے کی اجازت کے بارے میں کچھ نہیں فرمایا۔

†[شری عبدالغنی : मामले को कोर्ट में ले जाने की इजाजत के बारे में कुछ नहीं फरमाया।]

MR. CHAIRMAN: The question is:

1. "That at page 2, line 13, after the word 'Controller' the words, 'after hearing arguments, written or oral, from the applicant' be inserted."

The motion was negatived.

MR. CHAIRMAN: The question is:

2. "That at page 2, at the end of line 15, after the word 'applicant' the words 'within one week from the date of such decision' be inserted."

The motion was negatived.

MR. CHAIRMAN: The question is:

3. "That at page 2, at the end of line 19, after the words 'Central, Government' the words 'and the Central Government shall decide the appeal within two months from the date of the filing of such appeal' be inserted."

The motion was negatived.

MR. CHAIRMAN: The question is:

4. "That at page 2, for lines, 20 to 22, the following be substituted, namely:—

'(2D) The aggrieved person may appeal to a court of competent jurisdiction against the decision of the Central Government'."

The motion was negatived.

MR. CHAIRMAN: The question is:

"That clause 2 stand part of the Bill."

The motion was adopted.

Clause 2 was added to the Bill.

Clause 3 was added to the Bill.

Clause 1, the Enacting Formula and the Title were added to the Bill.

SHRI B. R. BHAGAT: Sir, I beg to move:

"That the Bill be passed."

The question was proposed.

श्री विमलकुमार मधालालजी चौरड़िया: सभापति महोदय माननीय मंत्री जी ने उन्हीं बातों को पढ़कर दोहरा दिया जो

मैंने उन्हें बतलाई थी। लेकिन उन्होंने यह नहीं बतलाया कि इसमें क्या विशेष प्रबन्ध होने चाहियें। जिस तरह से इसमें फाइनेंशियल कंडीशन और जनरल करेक्टर की बात कही है वही उन्होंने भी बतलाई। लेकिन मैं यह जानना चाहता हूँ कि इस चीज को डिसाइड करने के लिए हमारे कंट्रोलर के पास कौन कौन से फॉर्मूले हैं, कौन से सिद्धान्त है या कौन से नियम विभाग इस बारे में बनाना चाहता है कि ऐसे तथ्यों में स्थिति साउण्ड होगी। इस दृष्टि से मैंने यह मांग की थी कि हमारी सरकार जो अधिकार कंट्रोलर को देने जा रही है उसमें इस तरह की व्यवस्था की जानी चाहिये कि यह "साउण्ड" किस को मानें। इस चीज के लिए नियम बना दिये जाने चाहिये जिनको वह उपयोग में ला सके और वह अपनी मनमानी न कर सके।

दूसरी बात मैं यह निवेदन करना चाहता हूँ कि 2सी, 5, 31ए की जो धारायें हैं वे पहिले से ही विधान में हैं। मैं उदाहरण के लिए धारा 2 सी को पढ़ देना चाहता हूँ :

"Save as hereinafter provided, no person shall, after the commencement of the Insurance (Amendment) Act, 1950 begin to carry on any class of insurance business in India and no insurer carrying on any class of insurance business in India shall after the expiry of one year from such commencement continue to carry on any such business unless he is."

तो ये सारी बातें इसमें आलरेडी प्रोवाइडिड हैं और आप इसमें बंधन लगा कर डबल काशन की बात करना चाहते हैं जबकि इसमें आपने प्रोवाइड किया है कि जो नई कम्पनीज बनेंगी उन्हें सारी फार्मैलिटीज पूरी करनी पड़ेगी। इतना ही नहीं, इसमें यह भी

[श्री विमलकुमार मन्नालालजी चौरडिया]
 बंधन है कि जो जो पुरानी कम्पनीज है
 उन्हें एक साल के अन्दर इस काम को
 पूरा करना पड़ेगा। इस तरह से जो भी
 कम्पनीज 25 की शर्तों का पूरा नहीं
 करनी वे काम नहीं कर सकती है। तो
 ऐसी स्थिति में 25, 31 को लगाने की
 आवश्यकता नहीं है क्योंकि कानून में इस
 बारे में पहले से ही व्यवस्था है और यह
 फालतू होगा। इस वास्ते मैंने
 यह बात आपके सामने रखी है।

SHRI ABID ALI (Maharashtra):
 Sir, taking advantage of this discus-
 sion, I want to say a few words re-
 garding the announcement made by
 the Life Insurance Corporation un-
 covering the covered persons who
 would go to the front.

MR. CHAIRMAN: We are not deal-
 ing with that now. We are on an-
 other Bill.

श्री बी० आर० भगत : जनाब
 सदर साहब, उन्होंने कहा कि फाइनेशियल
 कडीशस के बारे में कैसे जानेगे, क्या
 जानेगे। यह कोई व्यापक अधिकार
 उनको नहीं दिया जा रहा है। ये तो बिल्कुल
 मामूली अधिकार है। फाइनेशियल
 कनसर्नज कोई काम करते हैं या कम्पनी
 चलायेंगे, उस कम्पनी का रिस्क कितना
 है, उसके अलावा उनका कितना अधिकार
 है, इन सब मामलों को देख कर फैसला
 किया जाता है। इसलिये कंट्रोलर जो
 जिदगी भर लाइफ इश्योरेस से ताल्लुक
 रखता है, जो सारी कम्पनियों की बाबत
 जानता है, उसके पीछे एक पृष्ठभूमि रहती
 है, एक बैकग्राउण्ड है इन मामलों में, और
 वह सब खास तौर पर तफसीलात में जाने
 के लिए यहाँ इस बिल में नहीं दिया जा
 सकता है। यह तो उनके जजमेण्ट की
 बात है और जजमेण्ट वे कर सकते हैं
 इस लिए कि उनकी इसकी जानकारी है
 और वे इन सब चीजों से वाकफ़ीयत रखते

हैं। इसीलिए इन से ज्यादा करना कि
 तफसील में उनको यह बता दिया जाय कि
 फाइनेस के कितने अधिकार होंगे, यह
 बिल्कुल इस बिल को अव्यवहारिक बना
 देना है।

जहाँ तक दूसरी बात है, इस बिल के
 सहारे कभी कोई अधिकार सरकार के
 पास नहीं है। चाहे कोई भी कम्पनी आज
 बिजनेस करे, रिस्क उठाने की ताकत न
 रखे, लोगों का रुपया डूब जाय या जिन्होंने
 इश्योरेन्स कराया है, उनके इश्योरेन्स को
 कवर करने के लिए उनके पास पैसा न हो,
 इन सारी बातों के लिए उसके पास अधिकार
 नहीं होता है। इसी लिये यह बिल लाया
 गया है। आगे की कम्पनियाँ और अभी भी
 जो कम्पनियाँ हैं उनको आगे ऐसे रास्ते पर
 लाया जाय और अगर उनमें कोई कमजोरी
 है आर्थिक रूप से या वित्तीय रूप से, फाइनें-
 शियल या इकानामिक, तो उनको हम
 ठीकठाक कर सकें। इस लिये मेरे ख्याल
 से ये दोनों बातें ऐसी हैं जो सदन को मान्य
 होंगी और इसमें और तफसीलात में जाने
 की जरूरत नहीं है। इन बातों के साथ
 मैं आप्रह कर्ना कि यह बिल मजूर कर
 लिया जाये।

MR. CHAIRMAN: The question is:-

"That the Bill be passed."

The motion was adopted.

THE LIFE INSURANCE CORPORATION (AMENDMENT) BILL, 1965

THE DEPUTY MINISTER IN THE
 MINISTRY OF FINANCE (SHRI
 RAMESHWAR SAHU): Sir, I beg to
 move:

"That the Bill further to amend
 the Life Insurance Corporation Act,
 1956, as passed by the Lok Sabha, be
 taken into consideration."

As the House will observe, the Bill is a brief one and I shall be equally brief. The intention behind section 28 of the Life Insurance Corporation Act was to provide that five per cent. of the Corporation's actuarial surplus may be utilised by the Central Government for its own purposes or for such other purposes and in such manner as it may determine. In this connection, I may add that this intention was in consonance with the provisions of section 49 of the Insurance Act, 1938, which applied to the erstwhile insurers and entitled them to allocate or reserve for their shareholders any amount not exceeding seven and a half per cent. of the actuarial surplus. Thus by making a provision for the allocation only of five per cent. of the surplus to itself, the Government accepted a smaller share to give a better deal to the policyholders of the Corporation. The Supreme Court in a judgment observed that under the Life Insurance Corporation Act, while the Central Government may determine the manner in which the payment of the actuarial surplus may be utilised it should not appropriate the same as revenue and since the Government has in the past made appropriation to its revenues from the disposable surplus of the Corporation, it is necessary to amend the Act suitably to give effect to the original intention underlying section 8. The Supreme Court has also held that certain liability from the erstwhile insurers which is not payable from the Life Insurance Corporation funds must be paid by Government under section 9 of the Act out of the surpluses appropriated by it. Clause of the Bill, therefore, seeks to provide that the liability devolving on the Corporation under section 9 of the Act should constitute the first charge on the surplus remaining after allocation to the policyholders. As the House is aware, the Corporation is now transacting general insurance business also. Sub-section (3) of section 10 of the Insurance Act provides that no portion of the life insurance funds shall be utilised for any

other purpose apart from life insurance. So far as general insurance fund is concerned, it is the normal practice of the general insurers to allocate the whole of the actuarial profits to the shareholders. We have, therefore, taken this opportunity of making specific provision in the Act for the allocation of the disposable profit arising out of the general insurance business transacted by the Corporation to the Central Government.

I move that the Bill be taken into consideration.

The question was proposed.

SHRI DAHYABHAI V. PATEL (Gujarat): Mr. Chairman, I was rather surprised to hear the speech of the mover of this Bill, particularly after this Bill has come to this House from the Lok Sabha. Sir, the whole background of the nationalisation of life insurance business has been an unhappy one and if I may say so, not very honest to the companies. If you go back to the history of life insurance business, you would find that the Indian insurance companies were doing quite well in the face of competition from foreign companies. Seventy-five per cent. of the business was good business. The companies were well managed, some large, some small. It is true that there were some companies whose management sometimes was questioned. Some of these companies were suffering largely because their investments were not well balanced and they indulged in purchasing large properties which fell down in value. This fall in value led to depreciation or loss in value of their balances and their life insurance funds and some of them did things which were not very honest to keep up these balances but by and large, in the face of competition from companies that had the backing of Government, the then Government, I mean the foreign Government, they did do well. The Finance Department then was talking to some of these large companies for mutualisation. It came as a bolt from

[Shri Dahyabhai V. Patel.]

the blue, when these talks were half way through, when Government suddenly decided to nationalise life insurance business. I would repeat that it was never the intention of Government either to nationalise life insurance or contemplate the appropriation of any part of it to its general revenues. The Bill did provide for building up a surplus after adequate provision has been made. The intention of Government was to give protection to the policyholders. Perhaps they have given protection to the policyholders of doubtful companies or smaller companies but they have not even given a fair deal to the policyholders who were discerning and had their policies in well-managed companies. During the last Session, in this House, Mr. Bhagat promised to give me a statement showing how the bonus that the life insurance policyholders got was better than what they would have got under the regime of those companies, when I challenged him. He has evaded the issue in his letter and he has not been able to give a straight reply. They have taken the money from the good companies, the surplus that would have gone to the policyholders of good companies. The surplus from the big companies would have accrued to those discerning policyholders who took their policies in large companies—to make up for the losses of the companies that were not so well managed. They have robbed Peter to pay Paul and in addition to this in spite of the two Supreme Court judgments the Government wants to appropriate a part of the surplus of the Life Insurance Corporation to the General Revenues. Sir, in principle this is wrong and therefore I am opposed to this Bill.

The Bill looks very simple. The important and operative clause is clause 3 which inserts a new section 28 by which Government seeks permission to appropriate a portion of the surplus to itself. And the Government wants to do that in spite of the two Supreme Court judgments. Sir, I do

not understand how this House, the thinking people in this House, unless of course they have to follow the whip of their Party, could be a party to such a thing. It is not an honest deal, not to the country, not to the insurance companies, not to the people who have taken out the insurance policies and not to this Parliament. It was never disclosed in this House that Government wanted to appropriate a portion of the surplus funds of the Life Insurance Corporation to its General Revenues. The Government's greed for money has been growing more and more; it has grown out of all proportion during the regime of the present Finance Minister and this is just one more act of his, may not be a culminating act but in the same tune. This cannot be justified under any circumstances. It cannot be justified morally, it cannot be justified financially, it cannot be justified legally. Therefore it is that I am rising to take up the time of the House to oppose this measure. I do not know how many people in this House would know that some life insurance companies on their own used to apportion about ten per cent. of their surplus to a Reserve Fund that would be available to them in case there was a bad mortality experience and when the company's normal surplus would not be available. That was a very prudent practice and if Government were to follow such a prudent practice of putting aside the surplus funds for building up a life insurance fund it was understandable. If a portion of the fund was to be used for anything that would give benefit either to the Corporation or to the policyholders of the Corporation it could be understood. But just to take it away to the General Revenues for use by Government is unfair, particularly so when they have not given a fair deal to policyholders, deserving policyholders who took policies in good insurance companies.

Sir, the Government have not kept the many assurances that they have given. They gave an

assurance that they would see that the premium rates are reduced considerably. They have failed miserably to keep up that assurance. This was one of the reasons urged before Parliament when they nationalised life insurance. No effect has been given to this promise. The favourable mortality experience is probably due to measures that have been copied by Government, measures that are taken by all countries all over the world to improve the general health of the people. It is as a result of this they have had a favourable mortality experience and the Government seems to want to take credit for that and to take away this money. I do not think it is at all justified.

In the matter of service to policyholders also I cannot say that after the Life Insurance Corporation has been formed the policyholders are getting a better deal as policyholders leave alone the financial aspect of it. Most of the life insurance companies took care to see that money was paid to the claimant on the day the policy matured if it was a claim by maturity when the policyholder was alive to take his money. In case of unfortunate death and an early claim the insurance companies and their officers used to help the policyholders' heirs in filing the papers and getting the money. Today the affairs of the Life Insurance Corporation are managed more like that of a mamlatdar's office or any other Government office. Nobody cares. Claims are pending for months and months and the people have to go begging from door to door to the offices of the Life Insurance Corporation again and again even for very very simple things. So the two boasts with which the Life Insurance Corporation was formed, to give better service to policyholders and to lower the rate of the premium, have not been fulfilled and I do not see how under these circumstances the Government can bring forward such a measure. It is neither good policy, nor good faith, nor an honest deal to the policyholders and to the people of this country. Therefore I am con-

strained to oppose this measure.

SHRIMATI TARA RAMCHANDRA SATHE (Maharashtra): Mr. Chairman, Sir, I rise to support the Life Insurance Corporation (Amendment) Bill, 1965. At the same time I appreciate the good work done by the Life Insurance Corporation. Sir, originally the aim of nationalisation of life insurance was that they wanted to expand the business in the urban area and in the rural area. The Government wanted to make all the people, men and women, insurance-minded. I remember those olden days when if a person went and insured himself people used to say that he was inviting death and if early in the morning if some agent of the life insurance company went to any person to canvass business it was taken to be a bad omen. I remember those days but now the ideas are changed. The credit should go to the Life Insurance Corporation for having made the people insurance-minded. We must appreciate their work. The main consideration as I said was to make the people insurance-minded, but we must also accept that life insurance has not yet reached the rural areas and the reason for this is that the rate of premium is still very high. I, therefore, request that the premium should be lowered.

Sir, the hon. Member there said that there was not at all any intention for the Government to take this 5 per cent. of the profit and the remaining 95 per cent. alone to be set apart for the policyholders.

[THE DEPUTY CHAIRMAN in the Chair.]

I am surprised that he says that the Government should not take anything. I would like to bring to the notice of the House that the sum of Rs. 5 crores which was given to the Life Insurance Corporation in the beginning was from the tax-payers' money and that all the tax-payers are not policyholders and therefore the profit should not wholly and solely go to the policyholders alone but something should go to the tax-payers also. From this point of view we can say

[Shrimati Tara Ramchandra Sathe.] that the Government can very well take five per cent. of the profits to the General Revenues.

12 P.M.

Madam, there were different sorts of companies and with one stroke of the pen in January 1956 the Central Government took charge of 34 companies. Some were foreign, some were Indian and some were running on profit. The hon. Member there has said that 25 per cent. of the companies were not doing well. At least he must be thankful to the Government that the Government has safeguarded the interests of those who were policyholders in those 25 per cent. of the companies. There were some companies which were indulging in malpractices. With all their assets and liabilities and their staff the Government has taken over these companies. A sum of Rs. Five crores was given. I do not find anywhere that any interest has been charged on that. No interest was charged. This is not a loan and there is no dividend. I do not find how this loan is to be repaid. There is no dividend and there is no supervision charge. Nothing was charged from the Government. So, I say that this is equity capital and thus the Government is wholly and solely the shareholder. Then, there were several private companies. The shareholders used to get something as dividend and the policyholders used to get bonus. Here the policyholders get 95 per cent of the profit. We find that in the case of private companies when there are sleeping partners who contribute towards the finances of the companies, they do not make any supervision, they do not look into the working of the companies in the private sector, but they get some part of the profit. So, I see no reason why the Government also should not get some profit. It is hardly five per cent. of the profit. I fully agree the proposed clause 28 which says that after meeting the liabilities of the Corporation, the Government should take over whatever is remaining, that is, 5 per cent. I support this clause. Now,

suppose there had been a loss. What would you have done? Naturally the Government would have come forward and would have treated the loss as their own. The policy-holders would have said at that time that they were not prepared to suffer the loss. Naturally the Government would have had to suffer the loss. Fortunately, there is good management and there is control by the Government and that is why we are seeing that the LIC is making some profit.

I wanted to suggest one thing and that is about brokerage. I learn that the securities are bought by the LIC from the Reserve Bank through some brokers. If this is true, I really wonder how these middlemen are allowed to work in this. As the Minister of Planning is here now, I should like to bring to his notice the position about the National Savings Certificates. Here also there is a commission which is given to the persons who sell them and here also there are some agents—I do not mean all—who indulge in malpractices. They give some secret commission. They insist on some people to get themselves insured and some portion of what they get as commission, is given back. This malpractice should be stopped.

I want to give some suggestions and request the LIC to expand its business and go to the rural areas. They should try their best to make these people insurance-minded and then only the real aim in nationalising insurance will be fulfilled. The people will also get the habit of saving. There are some kinds of insurance which they should undertake, for instance family insurance. Here the whole family is insured and they get some advantage. There should be group insurance and employees' insurance which do not require much expense for the collection of premium. Multiple insurance they have already started and I agree with this scheme.

Then, I want to suggest another thing. The LIC should start a contributory health scheme, which will be

of benefit to the policy-holders. Now, we see that the average age of living has gone up, no doubt. If the LIC gives medicines to the policy-holders through the contributory health scheme, they will naturally go to the dispensaries. Otherwise, there is a general notion and they think that for three days nobody should go to a doctor. If there is the contributory health scheme, the policy-holders will get the benefit and will get the medicine in time. Also, the LIC will be profited by that and they can do good work for their policy-holders. They can built quarters. I know that the LIC has built many buildings for their offices. They should build quarters for their employees also and they should be given on a reasonable rent. If some profit remains they can have some other housing schemes whereby they can give quarters to their policy-holders. They can rent out some flats to their employees and afterwards they can rent out blocks to the policy-holders also. Thereby, indirectly the LIC will be helping the housing scheme and they will be able to help solve the housing problem.

Another thing I want to suggest is that a scheme can be very well started to insure musicians, artistes, pleaders, doctors, i.e., self-employed people. The LIC has already started crop insurance. There was another Bill which we were discussing. I learn that they are going to undertake marine insurance also. That is why according to the Bill we have got here clause 28A. I fully support this amendment. When the business becomes more and more, naturally the Government will have to take the risk also. This is not assurance. This is insurance. Life is assurance. In insurance these days there is more risk. Some profit will be there, but the risk is also there. There is war risk. Suppose conditions just like war exist. They may arise again. So there is every risk for the Government in undertaking this. When the

Government will bear the risk, let them have the profit also.

Another thing I want to bring to the notice of the Government as I have already said, is about these malpractices. I again request the Government to look into the matter. Wherever we want to do something good to the society, I know that some of these practices do arise, but if the Government will strictly watch the work of these agents, I think they will be doing a good service to the country.

With these words, I again thank you for giving me time to speak.

SHRI P. K. KUMARAN (Andhra Pradesh): Madam Deputy Chairman, this Bill seems to have been brought forward by the Government to regularise some of the misappropriations they have done during the last few years. The main clause here says:—

“For section 28 of the principal Act, the following section shall be substituted and shall be deemed always to have been so substituted . . .”.

It means that from the date nationalisation of insurance was brought about, they want this clause to have effect. In the original Act it was mentioned that the surplus of 5 per cent. can be spent by the Government according to the way they decided. It was not stated that this amount can be taken as revenue by the Government. Now, the Government wants this as a revenue. I do not know whether it is proper to give retrospective effect for so many years. Going into the functioning of the LIC we find that it has failed to achieve its target of business. In 1959 the LIC drew up a five year plan for development of its business covering the period from 1959 to 1963. Within that overall period, annual targets were fixed for each of the five years. The target for 1963 was Rs. 1,000 crores. Now, what happened later is

[Shri P. K. Kumaran.]

that the target was revised downwards and fixed at Rs. 750 crores for 1963-64 and Rs. 800 crores for 1964-65. Even these lower targets have not been achieved, since the new business done was lower than Rs. 701 crores in 1964-65 and Rs. 703 crores in 1963-64. So, these figures show that the LIC could not do what they wanted to do. There are many reasons. But it is a fact that the Life Insurance Corporation has failed to take the message of insurance to the rural parts of the country. Business done in 1961-62 shows that out of 5 lakhs and odd policies executed involving an amount of Rs. 182 crores, only 36.5 per cent. was done in rural areas. Again in 1962-63 the number of policies executed was 6 lakhs and odd. Although the percentage went up to 38 in that year, in 1963-64 it has again come down to 35. So something is lacking in the way the business is carried on in the rural areas. It has been suggested that the Panchayat Boards and rural co-operative societies should take up the work of canvassing life insurance. I am afraid whether these agencies can ably do this business. You will have to appoint canvassers for doing insurance work. They will have to go to the villagers and convince them about the necessity of insuring their lives. The original intention of nationalising life insurance was not for the purpose, I am sure, of increasing the profit or increasing the revenue of the Government as such. Government has so many methods of increasing the revenue. The primary purpose was to improve the security of the persons who have insured their lives. But that has not been done.

The Committee on Public Undertakings in a recent report has suggested that since the mortality rate in India has decreased, the premium can be reduced. This has not been done. Not only that, but here the Government wants to take over the 5 per cent. surplus which it may

arrive at after evaluating it under section 26 of the original Act. They want to take over the amount as the revenue of the Government. Actually by nationalising this Corporation, Madam, the Government is utilising the funds for various purposes. They are investing it in certain industries, purchasing shares in companies including purchasing shares for the purpose of boosting up the companies of their favourite capitalists. Apart from utilising the huge funds for all the various activities of the State and in order to uphold the viability of the capitalist class as such, to appropriate this 5 per cent surplus also is not correct. My view is that this 5 per cent should go to the workers belonging to the L. I. C. and also a part of it can be utilised for the benefit or for the betterment of the life insurance policy-holders. For example, as the hon. Lady Member has just now suggested, they can start a health scheme. The Life Insurance Corporation can start hospitals where the policy-holders can have medical treatment, occasional medical check-up and get regular medical advice. They can also for the purpose of their employees start health resorts, holiday centres, staff quarters, and so on. The Life Insurance Corporation employees do not have quarters. The Corporation can spend this money—this surplus money—in constructing quarters so that they can be available at reasonable rates to the employees. Again, there are so many welfare measures for which this can be used so that the country as a whole can be benefited instead of appropriating it because the Government is already using a large portion of the funds for various purposes, although temporarily.

Recently they have been thinking of what is called the mechanisation or simplification methods in the head offices of the Corporation. These electronic computers, I think, have already been imported. This will bring about retrenchment although

there is an international convention, to which this Government has also agreed, that due to mechanisation or simplification process no employee should be rendered surplus or his prospect of promotion or advancement in life should not be affected. In the present context in India if this is resorted to, it will definitely affect the prospects of the employees. Madam, in under-developed countries or countries which are struggling to develop, where unemployment is a big scourge on the economy of the country, the simplification or mechanisation process will affect them, will bring about unemployment. I am not against mechanisation as such because it increases efficiency, but in view of the present situation in which we find ourselves we are not in a position to give employment to all people who are in the labour market, who are knocking at our door for employment. We must go slow with the process of mechanisation. Even if it means that a larger number of employees will have to be maintained, because of the present position we should not hesitate to do it and the 5 per cent can be utilised for that purpose also.

Again, regarding the bonus given to the policy-holders there has been not much improvement in the bonus distributed last year or even the year before. As Shri Dahyabhai Patel mentioned, for service to the policy-holders, for better amenities to the workers, for all these things this fund can be utilised. Also we require new canvassers who have got to go to the villages to educate the villagers—because insurance is not growing—so that they also get insurance-minded, which will ultimately increase the business of the Life Insurance Corporation; then at that stage when there is sufficient fund which they are not in a position to utilise the Government can certainly utilise it. Therefore, I think this present Bill is not a correct one. Not that the Government has no right to take the profit from the public sector undertakings.

I think the public sector undertakings should make profit, but in this case this surplus could be utilised for a better purpose, for the workers, for the people who insure their lives and for the society as a whole. It could be earmarked for that purpose and Government should not be able to appropriate that amount. Hence I oppose this Bill.

SHRI N. PATRA (Orissa): Madam, I support this Bill. It is strange that in pre-nationalisation days when insurance was done by private persons they were charging 7 to 10 per cent as the share-holders' profit, but when Government is going to appropriate 5 per cent after a huge investment there is objection. Government is not a single individual, Government is representing the nation. Whatever fund is to be appropriated to the Consolidated Fund of India, it will be utilised for the benefit of the nation. Therefore, it is not a new practice started abruptly of appropriating the 5 per cent. Previously it was also the practice. Because the intention of the Government, the intention of the State, was not intelligible under section 28 of the original Act, to obviate this legal lacuna or difficulty they have made the intention of the Government clear, they have come with this amendment. Therefore, to say abruptly that Government is taking away the whole thing is not correct. What is the Government doing? After meeting all the liabilities, whatever there is surplus they are taking. After all 5 per cent is not a big thing. Before nationalisation seven to ten per cent were appropriated and misused. After the Government have nationalised the insurance business, a lot of malpractices that were in existence were gradually wiped out.

It is strange to hear that insurance business has not spread to the villages. It is a new thing to hear. It is gradually going on from village to village. It has spread and it is going to be spread. Therefore to say that after nationalisation it has not spread is wrong. It is doing very well. All

[Shri N. Patra.]

the malpractices and *benami* life insurance business have been curtailed. Government have been doing their utmost to help this movement.

My friends were telling the House that Government were not caring to the benefits of the workers in the matter of providing them with quarters. When there is an acute shortage of housing facilities in the country, the Life Insurance Corporation has given the lead by creating housing facilities and letting them out. They have also some schemes to provide housing accommodation to their workers also. Since it has been nationalised all of a sudden, things cannot run as if on rails and that everything will be done automatically. They will take their own time.

Therefore, I support this Bill of the Government.

STATEMENT RE THE DEMAND FOR PUNJABI SUBA

THE MINISTER OF HOME AFFAIRS (SHRI GULZARILAL NANDA): Madam, in the statement that was made in this House on September 6, 1965, reference was made to the Prime Minister's talks with Sant Fateh Singh in which he had made it clear that no effort would be spared by Government to remove the sense of grievance in regard to the language question, the functioning of regional committees and other matters and that if there were any deficiencies, they would be looked into and put right. It was also mentioned that the demand for a Punjabi Suba had been revived by Sant Fateh Singh.

I am sure I am voicing the opinion of everyone in this House and outside that we were greatly relieved to learn that particularly in the face of Pakistan's aggression, Sant Fateh Singh did not pursue the idea of his fast, and as expected of a distinguish-

ed patriotic leader, gave his wholehearted support to the defence effort.

In my statement on the 6th September, 1965, I had said that the whole question could be examined afresh with an open mind and that Government would be prepared to have further talks on the subject. I had also expressed the hope that a co-operative solution would be discovered based on goodwill and a reasoned approach.

Government have now decided to set up a Committee of the Cabinet to pursue this matter further. The Committee will consist of Shrimati Indira Gandhi, Shri Y. B. Chavan and Shri Mahavir Tyagi.

Madam, I would request you—and I have already requested the Speaker of the Lok Sabha—to set up for the same purpose a Committee of Members of both Houses of Parliament presided over by the Speaker.

I am confident that the efforts of the Cabinet Committee and the Consultative Committee of Parliament will lead to a satisfactory settlement of the question.

DR. GOPAL SINGH (Nominated): Madam, I rise to congratulate the hon. Home Minister for his very wise and timely decision to appoint a special Committee of the Cabinet and also a Consultative Committee of Members of Parliament from both Houses. I cannot but pay my warmest tribute to the hon. Home Minister for the way in which he has worked ceaselessly in spite of all the pressure of work on account of our war with Pakistan. He has worked for about twenty hours a day sometimes, seeing deputations and having discussions with all kinds of people, so that a satisfactory solution to this problem could be found. I am sure the whole House will agree in paying its compliment to the Home Minister for his very able, mature and statesmanlike action that has been taken on this issue.

I thank you very much.

SHRI FARIDUL HAQ ANSARI (Uttar Pradesh): With your permission, Madam, I congratulate the Home Minister for his wise and timely action taken and the Government for appointing this Committee and I hope that in view of the serious situation, or I should say the general demand made by Sant Fateh Singh and other Akali leader this question will be amicably settled and that the Committee will decide the matter very soon.

श्री जगत नारायण (पंजाब) : मैं जनाब वजीर साहब को इस बात के लिए मुबारकबाद देता हूँ कि उन्होंने एक नई कमेटी सेट अप की है। लेकिन मैं वजीर साहब से यह जानना चाहता हूँ कि इस कमेटी का स्कोप क्या होगा। क्या पिछली तमाम बातों को खनम करके एक नया सिलसिला शुरू किया जायेगा पंजाबी सूबे के बारे में या जो आलरेडी रीजनल फार्मूला या दूसरी चीज़ बनाई गई है उसके अन्दर ही जो-जा मुश्किलें हैं, उन्हें दूर करने की कोशिश की जायेगी।

SHRI SANTOKH SINGH (Delhi): I would like to take this opportunity of associating myself with Dr. Gopal Singh Dardi in congratulating the Home Minister for the way in which he has tackled this problem in all sincerity and earnestness, and I hope that good things will come out of it.

सरदार रघुबीर सिंह पंजहजारी (पंजाब): डिप्टी चेयरमैन साहिबा, मैं होम मिनिस्टर साहब को तहेदिल से मुबारकबाद देता हूँ कि उन्होंने दिल लगा कर डप प्राबलम को साल्व करने की कोशिश की और करते रहे। मुझे उम्मीद है कि उनकी सिन्सियर एफर्ट्स से पंजाब का प्राबलम हमेशा के लिए साल्व हो जायेगा। इसके साथ साथ, मैं इस हाउस के जरिये अकाली लीडरों से भी यह रिक्वेस्ट करूंगा कि वे इस मामले में गवर्नमेंट से पूरा कोऑपरेशन करके डप प्राबलम को साल्व करें।

श्री सुरजीत सिंह बटवाल (पंजाब) : डिप्टी चेयरमैन साहिबा, होम मिनिस्टर साहब ने सीज फायर होने के जितनी जल्दी बाद जो स्टेटमेंट पंजाबी सूबे के बारे में दिया और उन्होंने संत फतह सिंह और सिखों से जो वायदा किया था उसको पूरा करने के लिए उन्होंने कोई भी समय बरबाद नहीं किया। इस वजह से मैं होम मिनिस्टर साहब को दिल से इस प्राबलम को साल्व करने के लिए, इसके बारे में उनकी जो जो फीलिंग्स हैं, उसके लिए मैं उनका बहुत ज्यादा मशकूर हूँ और इसके लिए मैं उन्हें बधाई देता हूँ। होम मिनिस्टर साहब ने अपनी जिम्मेदारी को जल्द से जल्द खत्म करने के लिए जिस तरीके से पंजाब के प्राबलम को हल करने के लिए एक्शन लिया है, उसी तरीके से मैं उन अकाली लीडरों से भी यह कहना चाहता हूँ जो यह कहते नहीं सकते कि वे सिखों के नुमाइन्दे हैं, उनसे यह प्रार्थना करूंगा कि वह इस चीज़ को न भूल जायें कि पाकिस्तान अब चुप हो कर बैठ गया है और जिस पंजाब के टुकड़े करने की बात हम कर रहे हैं, वह उसको लेने की कोशिश नहीं करेगा।

दूसरी तरफ चीन हमारे मुल्क का कुछ हिस्सा या बहुत ज्यादा हिस्सा लेने के लिये तैयार खड़ा है। इसलिये उन अकाली लीडरों और सिख नेताओं का यह फर्ज हो जाता है कि जिस तरह से आगे उन्होंने अपने मरण व्रत को छोड़ कर देशभक्ति का प्रूफ दिया है, वैसे ही अब और ज्यादा जिम्मेदारी उनके ऊपर आ जाती है और वे कोई भी ऐसा कदम न उठायें जिस से हमारे दुश्मन पाकिस्तान या चीन को यह कहने का मौका मिले कि सिख कुर्बानी देने के लिए देश में किसी कदर किसी से पीछे हैं।

मैं सिखों की तरफ से इस हाउस और होम मिनिस्टर साहब से अर्ज करना चाहता हूँ कि हमारे सिखों के कुछ अकाली लीडर

[श्री सुरजीत सिंह अटवाल]

कुछ भी कहें, मगर सिख जनता देश के लिये हर कुर्बानी देने को तैयार रहेगी।

THE DEPUTY CHAIRMAN: Mr. Chordia, you may speak later.

श्री गुलजारी लाल नन्दा : एक ही सवाल था उनका, जगत नारायण जी का कि इसमें क्या क्या बातें आ सकती है। तो मेरे स्टेटेमेंट में इस बात को साफ कर दिया गया है और जो पहले मैंने स्टेटेमेंट दिया था उसमें भी यह कहा गया था "The whole question" उसमें कोई रेस्ट्रिक्शन की बात नहीं है। जिस क्वेश्चन का या जिस मामले का हल हो चुका है, उसके बारे में कोई सवाल नहीं है, वह तो उठेगा नहीं। लेकिन और जो भी कोई सवाल उठाना चाहे, उनको उठा सकते हैं। इसलिये जैसा कि कई मेम्बरों ने यहाँ कहा और लोक सभा में भी कहा कि इस का हल होना चाहिये, डम झगड़े का फैसला होना चाहिये और यह मामला इसी तरह से चलता रहे, ड्रग आन करता रहे, यह नहीं होना चाहिये।

THE DEPUTY CHAIRMAN: The House stands adjourned till 2.00 P.M.

The House then adjourned for lunch at thritytwo minutes past twelve of the Clock.

The House reassembled after lunch at two of the Clock, THE VICE-CHAIRMAN (SHRI AKBAR ALI KHAN) in the Chair.

REQUEST FOR A DISCUSSION ON THE SECURITY COUNCIL RESOLUTION ABOUT CEASE-FIRE IN THE INDO-PAKISTAN CONFLICT

SHRI LOKANATH MISRA (Orissa): Sir, in the Lok Sabha, I

am told, they are taking up the discussion of the Security Council's Resolution. Since the Members in the Lok Sabha are getting the advantage of discussing it, I think the Rajya Sabha should have an opportunity also. If we find that it is not possible to take it up tomorrow. we can sit for an additional day on Saturday.

THE VICE-CHAIRMAN (SHRI AKBAR ALI KHAN): Yes, I will pass on the view, your view and the view of the House. I think the House also agrees to what Mr. Misra has said. So, I will pass on these views to the Government.

SHRI ABID ALI (Maharashtra): It is the view of the hon. Member only.

(Interruption)

THE VICE-CHAIRMAN (SHRI AKBAR ALI KHAN): Is it the opinion of the House that we should ask the Government to have a discussion.

SHRI LOKANATH MISRA: Yes, Sir, yes, Sir.

THE LIFE INSURANCE CORPORATION (AMENDMENT) BILL 1965—Continued.

श्री विमलकुमार मन्नालालजी चौरड़िया (मध्य प्रदेश) : उपसभाध्यक्ष महोदय, लाइफ इन्श्योरेंस कारपोरेशन के कानून में संशोधन प्रस्तुत किया जा रहा है। जो भी इस प्रकार का संशोधन न्यायालय में न्याय घोषित कर देने के पश्चात्, अगर शासन के विपक्ष में न्याय होता है तो उसको नियमित करने की दृष्टि से होता है, तो उसका मैं विरोध करता हूँ। उपसभाध्यक्ष महोदय, यह बिल्कुल गलत बात है कि हमारी सरकार स्वयं कानून के अनुसार काम न करे और जब वह कानून के अनुसार काम न करे, उसके खिलाफ कोई सुप्रीम कोर्ट में जाय, वहाँ से हमारी सरकार द्वारा किए गए कार्य को अनुचित ठहराया जाय और फिर भी हमारी

सरकार किसी तरह की लज्जा का आभास न लेते हुए अपने गैर-कानूनी काम को, अपने पाप को पुण्य में परिवर्तित करने के लिए अपने दल के बहुमत के आधार पर कानून में संशोधन करके उसे कार्यान्वित करना चाहती है। उपसभाध्यक्ष महोदय, वैसे सदन के सभी सदस्य इस बात से सहमत होंगे कि हमें कभी ऐसा काम नहीं करना चाहिए जो न्याय की निगाह में गलत हो। जब मूल में, हमारे विधान में ऐसी व्यवस्था नहीं थी तो क्यों हमारी सरकार ने उसके विपरीत धन का उपयोग लिया, राजस्व में उसको जमा कराया। अगर करना ही था तो सारे सदन के समक्ष मूल कानून में ही आवश्यक संशोधन करके फिर बाद में करना था। उस समय अगर सदस्यों की इच्छा होती तो उसके लिए कोई आपत्ति नहीं थी। लेकिन अगर पहले कोई गड़बड़ हो चुकी है, अब इज्जत का मामला है, इसलिए अपनी बात रखने के लिए कानून में संशोधन किया जाय तो यह कोई न्यायसंगत बात नहीं होगी।

इस समस्या का विरोध इस आधार पर भी करना चाहता हूँ कि यह सरकार अप्रत्यक्ष रूप से कर लगा रही है और जो हिस्सा बीमा कराने वालों को, जो हिस्सा कारपोरेशन के प्रशासक लोगों को या कर्मचारी लोगों को मिलना चाहिए, वह हिस्सा हमारी सरकार राजस्व में लेना चाहती है। एक तरफ तो हमारी सरकार इनकम टैक्स के कानून के आधार पर बीमा कराने वाले को कर में रिलीफ देती है और दूसरी तरफ यदि किसी ने बीमा करवा लिया और उसको जो हिस्सा मिलना चाहिए लाइफ इन्श्योरेंस कारपोरेशन के माध्यम से उसका 5 प्रतिशत हिस्सा हमारी सरकार चाहती है कि उसको राजस्व में ले ले। यह टेढ़ा तरीका धन प्राप्त करने का क्यों हो। एक तरफ तो आप रिलीफ देकर बीमा कराने वालों को आकर्षित कर रहे हैं और उनको थोड़ा सा रिलीफ इनकम टैक्स के माध्यम से दे रहे हैं। उसमें केलक्यूलेशन के

लिए हमारे देश के वकीलों की, अनेक व्यापारियों की, इनकम टैक्स अधिकारियों की शक्ति खर्च इतनी है। चूंकि तुम्हारी टोटल वर्ल्ड इनकम इतनी है, उस में से इतना बीमा करवाया है, इसलिए इतना रिलीफ देते हैं इस परसेंटेज से। इधर तो आप रिलीफ देते हैं और उधर दूसरे रास्ते से लेने का इरादा रखते हैं। कहते हैं कि एकचुअरीज की जो रिपोर्ट है उस रिपोर्ट के आने के बाद 95 परसेंट वितरित करने के बाद जो 5 परसेंट बकाया है, उसको अगर चाहें तो उपयोग में ले सकते हैं। तो यह जो तरीका है हमारी सरकार का, बिल्कुल गलत है। यदि पैसा लेना है, पैसा इकट्ठा करना है तो वह पैसा भी उन्हीं लोगों से लेना है, जो बीमा कराने वाले हैं, रिलीफ भी उन्हीं को दे रहे हैं जो बीमा कराने वाले हैं। यह जो डबल बेस्टेज आफ इनर्जी है इसको बुद्धिमत्ता का परिचायक मैं नहीं मानता। पैसा लेना है तो लीजिए। मंत्री महोदय शायद यह दलील दें कि 5 परसेंट से हम ज्यादा रुपया प्राप्त कर सकते हैं या कम प्राप्त कर सकते हैं और जो रिलीफ देते हैं वह कम होता है या ज्यादा होता है। आप एडजस्टमेंट देख लीजिए। उधर आप उनको रिलीफ दे रहे हैं जिसके लिए उन्हें इतना केलक्यूलेशन करना पड़ता है और इधर आप 5 परसेंट के केलक्यूलेशन के लिए कर्मचारियों की इनर्जी वेस्ट करते हैं। यह डबल बेस्टेज की बात मुझे न्यायसंगत नहीं लगती। इसलिए मैं प्रार्थना करूंगा कि एक तो आपका कानून गलत ठहराया गया इस दृष्टि से इसे वापस ले लीजिए और दूसरे इस डबल तरीके के कारण जिसमें एक तरफ तो केलक्यूलेशन करवा कर इनकम टैक्स में रिलीफ देते हैं और दूसरे 5 परसेंट जो उन्हें मिलने वाला है उसे लेना चाहते हैं। इस तरह से राष्ट्र की शक्ति का अपव्यय करते हैं। इस दृष्टि से आप इसे वापस ले लीजिए। अगर आपको बीमा करवाने वालों से पैसा लेना ही है, तो बजाय इसके, आप रिलीफ देना ही बन्द कर दें, इससे लोगों की परेशानी कम होगी, इनकम टैक्स आफोसर

[श्री विमलकुमार मन्नालालजी चौरडिया]

भी शात रहेगा और वकीलो को भी आसानी होगी ।

इसके साथ-साथ मैं लाइफ इन्श्योरेस कारपोरेशन में जो भयंकर अव्यवस्था चल रही है उसकी ओर भी थोड़ा ध्यान आकर्षित करना चाहता हूँ । खास तौर से हमारी सरकार की 'ग्रोन योर होम' जो स्कीम चलती है, उपसभाध्यक्ष महोदय, उसमें इतनी सुस्ती है, इतनी लापरवाही है और अधिकारियों की मनमानी चलती है कि महीनो तक लोगों के प्रार्थनापत्रों पर निर्णय नहीं होता । कोटा में आफिस खोला गया है, अजमेर में एक आफिस खोला गया है । मुझे मालूम है कि एक साहब ने इसके लिए कोटा में एप्लीकेशन दी । वह अजमेर गई । अजमेर के अधिकारी ने एक क्वेश्चनेयर बना कर भेजा, वह भी एक बार में नहीं, पीसमील—ऐसा नहीं कि तुम्हारे प्रार्थनापत्र में ऐसी कमिया है उन्हें ठीक कर दो, बल्कि अलग अलग टुकड़ों में । कोटा के अधिकारियों ने कहा कि रुपया तो मिल जायगा, मगर थोड़ा सा आप अजमेर के आफिस खुशामद करने के लिए चले जाइए, 5-5, 7-7 चक्कर लगवा दिए । फिर कोटा वाले अधिकारी कहते हैं : You should use fair or foul means, तब कहीं काम चल सकता है, नहीं तो काम नहीं चलेगा । बाद में कहा कि दूसरा प्रार्थनापत्र दो, यह तो बहुत पुराना हो जायगा, हमारी तारीख में गिनती हो जायगी कि इतना पुराना पेडिंग है, इसको वापस लो और नया प्रार्थनापत्र दो । फिर उसमें भी क्वेरी और फिर उसमें फेर और महीनो तक चक्कर कोटा से अजमेर 5-5, 6-6 बार । आज तक उसको पैसा नहीं मिला । अगर नहीं देना है किन्हीं कारणों से तो स्पष्ट कर देना चाहिए कि उसमें शका क्या क्या है ।

उपाध्यक्ष महोदय, हमारी सरकार, बड़ी अच्छी नियत से नेक इरादों से, सहयोग के लिए भाग करती है । लेकिन हमारे लोगो

को पैसा मिलना चाहिए, जब तक उनका परसेटेज शामिल न कर लिया जाय, तब तक वह काम पूरा नहीं होता और उसके लिए चक्कर पर चक्कर दिया करते हैं । एक आदमी को कोटा से अजमेर जाना होता है और रेल का और मोटर का किराया भुगतना पड़ता है । दुख के साथ कहना पड़ता है, उपाध्यक्ष महोदय, कि छ चक्कर लगाने के बाद भी एक ही इन्स्टालमेंट का प्रश्न होता है । ऐसी स्थिति में मैं प्रार्थना करूंगा कि हमारे कामों में जो गलतिया होती हैं, जो देरी होती है और जो इस तरह की चक्करबाजी होती है वह नहीं होनी चाहिए । कोटा में काम पूरा नहीं होता, अजमेर जाइए । अजमेर वाले कहते हैं कि हम जल्दी भेज रहे हैं और जल्दी में एक महीना, दो महीने निकल जाते हैं । इस तरह से कोई उनके भरोसे मकान बनाता हो और उसके पास अपना कोई साधन न हो तो उसका अधवना मकान वही का वही पड़ा रह । इधर म्युनिसिपैलिटी और नगर निगम उनसे कहते हैं कि तुमने रास्ते में ये पत्थर क्यों पटक रखे हैं । दूसरी तरफ यह हो कि मकान अधूरा का अधूरा रह जाय ।

इसलिए प्रार्थना करूंगा कि अपने इस कारपोरेशन के अन्तर्गत जो काम चल रहा है उसे ठीक करवाने का प्रयत्न करें । लैप्स रेशयों, और बहुत सी बातें हैं उनको इस वक्त नहीं कहूंगा लेकिन इस वक्त यह कहूंगा कि जो "ग्रोन योर होम" की स्कीम है इसमें भयंकर भ्रष्टाचार चल रहा है इसलिए प्रार्थना करूंगा कि उसे भी मिटाने का कष्ट करें ।

SHRI ABID ALI (Maharashtra):
Sir, considering the pressure on time I would mention only a few points without elaborating on them. Firstly I whole-heartedly support the measure which is under consideration, and taking the opportunity of this discussion I may request the Finance Ministry to kindly look into the expense ratio of the Life Insurance Corpora-

tion. Comparatively it is very high. Therefore our rate of premium becomes high and the bonus becomes smaller. If the expense ratio is properly controlled and is kept according to the proportion, then the insured persons will be benefited and the organisation also will become stronger. The claim disposal is, in some cases, considerably delayed. This is a Corporation which has succeeded commercial companies and the standard of disposal of claims which was then prevailing could have been followed by the Corporation, as well.

Another thing to which I wanted to draw the attention of the Minister was about the recent announcement by the L.I.C. that the civilians covered by the Corporation, going to the front will be uncovered in case death takes place. Of course I am informed that that was not the position and whatever misunderstanding arose because of that announcement has been cleared last night by the A.I.R.

SHRI R. P. JAIN (Bihar): It has been cleared after the Cease-fire.

SHRI ABID ALI: I am sorry I have not been able to hear that and I would like the Minister to clarify the position. When the country is at war of this magnitude, every organisation and particularly Government and semi-Government organisations should do all that it can to give encouragement to the people. How many insured persons would have gone to the front and how many of them would have died? It is not that everybody, who goes to the front, dies. If a few of them do lose their lives while fighting for the nation, to that extent this Corporation has to honour their claims. Why should they grudge it? This was an occasion when psychologically also in every sphere and through every effort, we should raise the morale of the people and help them and not show even a little discouragement. That should be very much regretted.

Another thing is about the stenographers in the L.I.C. Compared to the emoluments paid to the other staff, also compared to the stenographers in the other Government and semi-Government institutions, what the stenographers get in the L.I.C. is very much to their disadvantage. Representations have been made to the Corporation. Of course there are two Federations of employees which have entered into agreements regarding service conditions and emoluments of the employees but the stenographers have not been properly dealt with through these agreements. I would urge on the Corporation through the Minister to kindly not stand on little prestige. He may suggest to the Corporation to kindly consider the memoranda which have been submitted by the stenographers on merit. When justice is due to them by revising their grade—of course not much they are asking for—you should mitigate the troubles which they are suffering from. To that extent justice should be done to them.

About war I have mentioned and on that point I wish the Minister is able to give an assurance to the House now that those who go to the war—now, of course that does not arise presently—or such of the insured persons who have laid down their lives and have become martyrs, should not suffer and that their insurance cover would be fully honoured.

شری عبدالغنی - (پنجاب) -

وائس چیئرمین صاحب - مجھے کوئی اعتراض نہیں کہ اگر سرکار نے روپیہ لکھا ہے تو وہ اس کا کوئی فائدہ اٹھائے لیکن آپ جانتے ہیں کہ سرکار تو اربہا روپیہ دیس میں مختلف لکھنویوں اور انڈسٹریوں کو مختلف کنسرنوں کو دیتی ہے سبھی میں وہ حصہ لیتی ہے یا نہیں

[شری عبدالغنی]

لہتی ہے یہ بات تو اس کے دیکھنے کی ہے وہ دیکھے گی کہ ان سے انکم ٹیکس ملتا ہے۔ ٹیکس ملتا ہے۔ لیکن یہ ایک ایسا ادارہ ہے جس سے اگر سرکار لہتی ہے تو ایسا ہی ہے کہ جب طاعون ہیضہ پڑتا ہے تو جو اراکین ہوتے ہیں وہ کفن چور بن جاتے ہیں۔ مہرے خیال سے اس ادارہ سے سرکار کو نہیں لینا چاہیے۔ اگرچہ جیسا کہ بتایا گیا کہ انہوں نے ہانچ کرور روپیہ انویسٹ کیا۔

صبح میں کچھ عرض کرنے لگا تو آنریبل بھگت صاحب جو استیٹ منسٹر ہیں ان کو رنج ہوا۔ واقعہ یہ ہے کہ یہ ادارہ جس کو دیس کے لئے اور اہلی سرکار کے لئے اور ملک کی دفاع کے لئے ہم بڑی بڑی سمجھتے ہیں۔ اس کی حالت یہ ہو گئی ہے کہ ۳۸ کروڑ اور کچھ لاکھ روپیہ تو اس نے ادا کیا اور انٹالیس کروڑ سے اوپر انہوں نے خرچ کیا۔ آیا ایسا ایڈمنسٹریشن کسی کے قابل تعریف کہلا سکتا ہے؟ اب یہ کہ لائف انسورینس کارپوریشن کا لائسنس ریشہ جو ہے وہ ہر سال بڑھتا چلا جا رہا ہے انگریز ہوتا جا رہا ہے اگر وہ انگریز ہو گیا ہے اور اس لہول پر آگے ہے کہ آٹھ پوائنٹ

بات پرسنٹ تک پہنچا ہے تو یہ بات بھی سرکار کے لئے کوئی قابل تعریف نہیں ہے۔ کیونکہ اس پر سرکار کا کنٹرول ہے اگرچہ اس میں کنٹرولر بہت ہیں۔ تو یہ کیوں ہو رہا ہے؟

تیسری بات میں یہ کہنا چاہتا ہوں کہ کہتے ہیں کہ ۲۵ کے قریب انشورنس کمپنیاں تھیں جن میں بہت برائیاں تھیں۔ اس کے آنے سے ان کی برائیوں سے کافی حد تک دیس کو چھٹکارا ملا۔ لیکن میں چاہتا ہوں اور وائس چیمبرمین صاحب آپ بھی جانتے ہیں کہ ویمن ہوس رپورٹ بڑی مشہور ہے اور اس کے مطابق بھارت انشورنس نے خلاف اور ایک یا دو کمپنیوں کے خلاف سرکار نے مضبوط قدم اٹھایا لیکن بولا صاحب کہ دو انشورنس کمپنیاں ایک روپی اور ایک اور جو ہے ان کے خلاف کوئی توجہ نہیں دی گئی۔ کوئی ایکشن نہیں ہوا کوئی پکڑا دھکڑی نہیں ہوئی۔

ایک بات اور کہنا چاہتا ہوں کہ یقیناً یہ روپیہ جو کافی حد تک ملک کی بھلائی کے لئے ہے۔ پہلے خرچ نہیں ہوتا تھا اب خرچ ہوتا ہے میں ماننا ہوں۔ لیکن اس سے کوئی انکار کر سکتا ہے کہ جیسے پنجاب نیشنل بینک نے سیکورٹیز مارکیٹ دیت سے زیادہ ہمارے خریدی

اور اس میں انہوں نے کچھ گول مال کہا جس میں انکوائری ہو رہی ہے وہ انکوائری چلے گی پرائیویسی کیس سمجھکر اسے ہمارے فائنلس منسٹر صاحب نے اسپیشل پولیس اسٹیشنز کو دے رکھا ہے - اسی طرح لائف انشورنس کارپوریشن نے کہتے ہیں کہ دو کروڑ کے قریب کی سیکوریٹیز جو مارکیٹ میں بہاؤ تھا اس سے مہلکے ریت پر خریدی ہے - کیسے خریدی اور یہ کہتا ہوا - یہ بات کافی غور طلب ہے اور اسے تھپک کرنا چاہئے - اس لئے کہ دیس کا یہ بہترین ادارہ ہے - ایک بات میں اور آپ کے دواڑا اپنے فائنلس منسٹر صاحب سے اور اسٹیت منسٹر صاحب سے عوض کرنا چاہتا ہوں وہ یہ ہے کہ یہ کچھ شہرس بھی خریدتے تھے لائف انشورنس کارپوریشن والے - وہ شیئر جو خریدتے ہیں کہا اس کے لئے سرکار کبھی اس بات کی طرف توجہ دے گی کہ جب شیئر گرے ہوئے ہوں گے - اس وقت تو خریدتی نہیں جب چوڑ جاتے ہیں تب خریدتی ہے - کہیں ایسا ہوتا ہے اس کے لئے سرکار کو توجہ دینی پڑے گی کہیں کہ اس سے کام ہونے والا ہے - اس بات کا یقین دلایا گیا تھا کہ جب یہ نیشنلائزیشن ہو جائے گا تو پرییم جو لیا جاتا ہے اس سے کچھ کم لیا جائیگا - تھپک ہے

لئے جانے پر بھی میں نے عرض کیا ایڈمنسٹریشن کا خرچ زیادہ ہے - اور اس کی آمدنی کم ہے اگر یہ پرییم کم لیں تو پھر بونس کا کہاں سوال آئے گا اور ہماری سرکار کہے کچھ حصہ دار بنے گی نفع میں - وہ بات تو سرکار کے دیکھنے کی ہے لیکن اس میں مصیبت یہ ہے کہ اس کے باوجود جو ہم نے تارکیف بنایا تھا اتنا انشورنس ہم کرا نہیں پائے اس سے کم کرا پائے لیکن یہ کس طرح سے ہو سکتا ہے وائس چیرمین صاحب - آئی - جی - پولیس کچھرات اور آئی - جی - پولیس مہسور ان دونوں کی مسز کے نام سے بزنس بک ہونے لگا ہے - آپ جانتے ہیں وائس چیرمین صاحب - خدا نے نزدیک مکہ کو جاتا ہے کیونکہ مکہ نزدیک ہے اور خدا دور ہے - اگرچہ خدا نزدیک ہے میری رائے مہر - لیکن ایسا کہا جاتا ہے وہ جو بزنس دیتے ہیں آئی - جی مہسور یا کوئی بلک کا مینیجر یا اس کے سالے کے سالے کا سالہ اس لئے دیتے ہیں کہ ان کو اپنی غرض ہوتی ہے - روپیہ انہیں لینا ہوتا ہے - اس لئے وہ بزنس کہے چالو رہے گا یہ کافی مشکل بات ہے اور اس لئے وہ لہس دیشیو ہو جاتا ہے - تو وائس چیرمین صاحب - جب یہ حالت ہو تو اسے سرکار بھی دیکھ سکتی ہے - سرکار کا بھلا ہو مجھے کوئی اعتراض نہیں - یہ لہن کا کہنا اتارے ہمارا کہنا اتارے - دیس کا بھلا کرے کوئی خرچ نہیں -

[شری عبدالغنی]

میں تو نہیں سمجھتا ہوں سرکار لہتی رہے کوئی نقصان ہوتا نہیں - لیکن لینے کا کچھ ڈھنگ ہونا چاہئے اور اگر یہ اسی طرح سے وہاں شیڈز خریدتے رہے اور شیڈز کی کوئی انکوائری نہیں ہوئی اور اگر وہ سیکورٹیز خریدی گئیں اور ان کی کوئی انکوائری نہ ہوئی تو مجھے دہرے اس لئے نہیں دیتا کہ یہ تھوڑا سا گندا ہو گیا ہے - اچھے کام جتنے بھی آپ نے کئے ہیں میں ان کی مہما کروں گا۔ کوئی تکلیف نہیں ہے کیوں کہ یقیناً ڈیف انشورنس کارپوریشن دیش کے لئے ایک برکت ہے - برکت بلی رہے اور اس میں خرابیاں آتی رہیں - آپ کہیں گے عبدالغنی تھوڑی تھوڑی بات میں اعتراض کرتا ہے میں اعتراض نہیں کرتا ہوں - وائس چیمبر میں صاحب - میں آپ کی تعریف ہی کرتا ہوں لیکن یہ سمجھتا ہوں کہ اس وقت جب ہم نے یہ جنگ جیتی ہے اپنی شان سے اور جسکا سہارا ہے سرکار کو گورنمنٹ کی جماعت کو سارے دیہی کو سارے دیہی کو ہندو مسلمان سکھ عیسائی پارسی کو سب ٹھیک ہے لیکن اس کے بعد ملک کو بلانا ہے - ہمیں چاہئے اٹھ فائنلسمز کو سنوہالہن وہ تھی - تھی - صاحب جانیں بھگت صاحب جانیں ان کے ساتھی جانیں جو گورنمنٹ میں ہیں لیکن سچائی یہ ہے کہ ہمیں ہونے والے کو جس سے ملک کا نقصان ہوتا ہے بند کرنا ہے - اس لئے میری عرض یہ

ہے کہ سرکار اس طرح سے نہ کرے کہ آپ کسی غلط قدم کو صحیح کرنے کے لئے اس طرح کا اسٹیمپ ملٹ لائے کہ جب سے یہ راشنریہ کرن ہوا نہیں ٹریشن ہوا اس وقت سے یہ لاگو ہوگا - میرا خیال ہے یہ بہت ہی کچھ بھدے پن سے آیا ہے اگر سرکار اس پر دھیان دے گی تو میرا یقین ہے کہ جو شکایتیں آج پرانے لوگوں کو جو اصلی کام کرنے والے ہیں جو انشورنس کی جگہ جنگ - ابھی پاتر جی نے کہا (Time Bell rings) میں ابھی ایک ملٹ میں کہا چاہتا ہوں اس کے بعد بیٹے جاؤں گا کہ دیہات میں بھی انشورنس پھیلے یہ تو فائنلسمز سنسٹر صاحب بھی اور آپ بھی جانتے ہوں گے کہ تقریباً اسی فی صدی لوگ دیہاتوں میں بستے ہیں اور وہ جو بستے ہیں اگر میں مان بھی جاؤں کہ ان کے دیسورسز شہری اربن آبادی کے مقابلہ میں بہت کم ہوتے ہوں شاید ان میں پورے لکھ بھی پہلے کم ہوتے تھے اب تو خیر کم ہونے کا سوال ہے نہیں - جگہ جگہ اسکول کھل رہے ہیں تو وہاں اگر بہت ہی کم پراسٹیج ہو تو پتھلا ایل - آئی - سی کو جہاں تک ایڈمنسٹریشن کے خرچہ کا تعلق ہے - وہ خرچہ ہے ہی - اس کا تھوڑا رخ بدلنا چاہئے اور مکانوں کے لئے جیسی شکایت چوریا جی نے کی مجھے بھی شکایت ہے کہ عام طور پر ریڈ ٹیڈرم سدا جاتا تھا کہیں ایسے محکموں

میں عورتا ہے جن کا تعلق اسپورٹ
ایکسپورٹ سے ہو سول سپلائی سے ہولیکن
یہ ریڈ ٹیڈم لائف انشورنس کارپوریشن میں
بھی بہت اگیا ہے - اس کو اگر چیک
کریں گے دچھ انکوائری کروائیں گے سب
باتوں کی جو میں نے عرض کی ہیں
تو اس کا فائدہ اور کچھ نہ ہو لیکن یہ
ضرور ہو جائے گا کہ بڑا کی کمپنی کو
اگر بخشا گیا تو اس کو بھی بخشا گیا
اس لئے کہ یہ سرکار کا اپنا ادارہ ہے اور
اس میں جو ترتیاں ہوں گی ان کو
دور کر کے دیس کا بھلا ہوگا - تھہذک

- ۲۰

†[श्री अब्दुल गनी (पंजाब) : वाइस
चेयरमैन साहब, मुझे कोई एतराज नहीं कि
अगर सरकार ने रुपया लगाया है तो वह उसका
कोई फायदा उठाए। लेकिन आप जानते
हैं कि सरकार तो अरबों रुपया देश में मुश्तलफ
फैक्ट्रियों और इंडस्ट्रियों को मॉनिटरिंग करती है। सभी में वह हिस्सा लेती है या नहीं
लेती है यह बात तो उसके देखने की है।
वह देखेगी कि उनसे इनकम टैक्स मिलता है।
ठीक है इनकम टैक्स जरूर मिलता है लेकिन यह
एक ऐसा इदारा है जिस से अगर सरकार लेती
है तो ऐसा ही है कि जब ताऊन, हँसा पड़ता
है तो जो अराकीन होते हैं वह कफन चोर बन
जाते हैं। मेरे ख्याल से इदारा से सरकार को
नहीं लेना चाहिए। अगर्च जैसा कि बताया
गया कि उन्होंने पांच करोड़ रुपया इन्वेस्ट
किया।

सुबह मैं कुछ अर्ज करने लगा तो आनरेबल
भगत साहब जो स्टेट मिनिस्टर हैं उनको
रंज हुआ। वाक्या यह है कि यह इदारा,
जिसको देश के लिए और अपनी सरकार के
लिए, और मुल्क की दफा के लिए और मुल्क
की भलाई के लिए हम बड़ी बरकत समझते

हैं। इसकी हालत यह हो गई है कि 38
करोड़ और कुछ लाख रुपया तो उसने अर्न
किया और उन्तालीस करोड़ से ऊपर रुपया
उन्होंने खर्च किया। आया ऐसा एडमिनि-
स्ट्रेशन किसी के काबिले तारीफ कहला
सकता है? अब यह कि लाइफ इश्योरेंस
कारपोरेशन का लैप्स रेशो जो है वह हर
साल बढ़ता चला जा रहा है, इन्क्रीज होता जा
रहा है। अगर वह इन्क्रीज हो गया है और
इस लैबिल पर आ गया है कि आठ प्वाइंट
सात परसेंट तक पहुँचा है तो यह बात भी
सरकार के लिए कोई काबिल तारीफ नहीं
है। क्योंकि इस पर सरकार का कंट्रोल है
अगर्च इस में कंट्रोलर बहुत है। तो यह
क्यों हो रहा है?

तीसरी बात मैं यह कहना चाहता हूँ
कि कहते हैं कि 25 के करीब इश्योरेंस कम्पनियां
थी जिनमें बहुत बुराईयां थी। उसके आने
से उनकी बुराईयो में काफी हद तक देश को
छुटकारा मिला। लेकिन मैं जानता हूँ
और वाइस चेयरमैन साहब, आप भी जानते
हैं कि वीवियन बोस रिपोर्ट बड़ी मशहूर है
और उसके मुताबिक भारत इश्योरेंस के खिलाफ
और एक या दो कम्पनियों के खिलाफ सरकार
ने मजबूत कदम उठाया लेकिन ब्रिडला साहब
की दो इश्योरेंस कम्पनियां—एक रूबी और
एक औरजो है—उनके खिलाफ कोई तबज्जो
नहीं दी गई। कोई एक्शन नहीं हुआ कोई पकड़ा
धकड़ी नहीं हुई।

एक बात और कहना चाहता हूँ कि यकीनन
यह रुपया जो काफी हद तक मुल्क की भलाई
के लिए है पहले खर्च नहीं होता था,
और अब खर्च होता है मैं मानता हूँ। लेकिन
इससे कोई इन्कार कर सकता है कि जैसे पंजाब
नेशनल बैंक ने सिक्योरिटीज मार्केट रेट से
ज्यादा भाव पर खरीदी और उसमें उन्होंने
कुछ गोल माल किया जिसमें इन्क्वायरी हो
रही है वह इन्क्वायरी चलेगी प्राइमाफेसी
केस समझ कर इसे हमारे फाइनेंस मिनिस्टर

[श्री अब्दुल गनी]

साहबने स्पेशल पुलिस एस्टेबलिसमेंट को दे रखा है। इसी तरह लाईफ इंशुरेंस कारपोरेशन ने कहते हैं कि दो करोड़ के करीब की सिव्योरिटीज जो मार्किट में भाव था उससे मंहगे रेट पर खरीदी है। कैसे खरीदीं और यह कैसे हुआ, यह बात काफ़ी गौर तलब है और उसे ठीक करना चाहिए। इसलिए कि देश का यह बेहतरीन इशारा है। एक बात मैं और आप के द्वारा अपने फाईनैंस मिनिस्टर साहब से और स्टेट मिनिस्टर साहब से अर्ज करना चाहता हूं वह यह है कि यह कुछ शेयर्स भी खरीदते थे लाईफ इंशुरेंस कारपोरेशन वाले। वे शेयर्स जो खरीदते हैं क्या इस के लिए सरकार कभी इस बात की तरफ तवज्जो देगी कि जब शेयर्स गिरे हुए होते हैं उस वक्त तो खरीदती नहीं जब चढ़ जाते हैं तब खरीदती है। क्यों ऐसा होता है इसके लिए सरकार को तवज्जो देनी पड़ेगी क्योंकि इससे काम बिगड़ने वाला है। इस बात का यकीन दिलाया गया था कि जब यह नेशनलाईजेशन हो जाएगा तो प्रीमीयम जो लिया जाता है उससे कुछ कम लिया जायगा। ठीक है कि अब ज्यादा तिथे जाने पर भी मैंने अर्ज किया एडमिनिस्ट्रेशन का खर्च ज्यादा है और उस की आमदनी कम है। अगर यह प्रीमीयम कम लें तो फिर बोनस का कहां सवाल आयगा और हमारी सरकार कैसे कुछ हिस्सेदार बनेगी नफे में। वह बात तो सरकार के देखने की है लेकिन इसमें मुसीबत यह है कि उसके बावजूद कि जो हमने टारगेट बनाया था उतना इश्योरेंस हम करा नहीं पाए उससे कम करा पाए लेकिन यह किस तरह से हो सकता है वाईस चेयरमैन साहब, आई० जी० पुलिस गुजरात और आई० जी० पुलिस मैसूर उन दोनों की मिसिज के नाम से विज़नैस बुक होने लगा है। आप जानते हैं वाईस चेयरमैन साहब, खुदा के नज़दीक मक्का को माना जाता है क्योंकि मक्का नज़दीक है और खुदा दूर है। अगरचें खुदा नज़दीक है मेरी राय में। लेकिन ऐसा कहा जाता है वह जो बिज़निस देते हैं आई० जी० मैसूर या कोई बैंक का

मैनेजर या उसके साले के साले का साला, वह इसलिए देते हैं कि उनको अपनी गर्ज होती है रुपया उन्हें लेना होता है, इसलिए विज़नैस कैसे चालू रहेगा यह काफ़ी मुश्किल बात है और इसलिए वह लैप्स रेश्यो बढ़ जाता है। तो, वाईस चेयरमैन साहब, जब यह हालत हो तो इसे सरकार भी देख सकती है। सरकार का भला हो मुझे कोई एतराज नहीं। यह उनका कपड़ा उतारे, हमारा कपड़ा उतारे, देश का भला करे कोई हर्ज नहीं। मैं तो नहीं समझता हूं सरकार लेती रहे कोई नुकसान होता नहीं। लेकिन लेने का कुछ ढंग होना चाहिए और अगर वह इसी तरह से वहां शेयर्स खरीदते रहे और शेयर्स की कोई इन्क्वायरी नहीं हुई और अगर वह सिव्योरिटीज खरीदी गई और उनकी कोई इन्क्वायरी नहीं हुई तो मुझे डर है इसलिए नहीं डरता कि वह थोड़ा सा गन्दा हो गया है। अच्छे काम जितने भी आप ने किये हैं मैं उनकी महिमा करूंगा। कोई तकलीफ नहीं है क्योंकि यकीनन लाईफ इंश्योरेंस कारपोरेशन देश के लिए एक बरकत है। बरकत बनी रहें और इसमें खराबियां आती रहें। आप कहेंगे अब्दुल गनी थोड़ी थोड़ी बात में एतराज करता है। मैं एतराज नहीं करता हूं, वाईस चेयरमैन साहब, मैं आप की तारीफ ही करता हूं लेकिन यह समझता हू कि इस वक्त जब हमने यह जंग जीती है अपनी शान से और जिसका सहारा है सरकार को, गवर्नमेंट की जमायत को, सारे देश को, हिन्दु, मुस्लिम, सिख, ईसाई, पारसी को सब ठीक है लेकिन इसके बाद मुल्क को बनाना है। हमें चाहिए अपने फाईनैंसिस को संभालें, वह टी० टी० के० साहब जानें भगत साहब जानें उनके साथी जानें। जो गवर्नमेंट में हैं लेकिन सचाई यह है कि हमें हर नाले को जिससे मुल्क का नुकसान होता है बन्द करना है। इसलिए मेरी अर्ज यह है कि सरकार इस तरह से न करे कि अपने किसी त कदम को सही करने के लिए इस तरह वः एमेंडमेंट लाए कि जब से यह राष्ट्रीयकरण हुआ, नेशना-

लाईजेशन हुआ उस वक्त से यह लागू होगा । मेरा ख्याल है यह बहुत ही कुछ भ्रष्टाचार से आया है अगर सरकार इस पर ध्यान देगी तो मेरा यकीन है कि जो शिकायतें आज पुराने लोगों को जो असली काम करने वाले हैं इश्योरेस की जगह जगह—अभी पात्र जी ने कहा (*Time bell rings*) मैं अभी एक मिनट में कहा चाहता हूँ उसके बाद बैठ जाऊंगा कि देहात में भी इश्योरेस फैले, यह तो फाईनांस मिनिस्टर साहब भी और आप भी जानते होंगे कि तकरीबन अस्सी फी सदी लोग देहातों में बसते हैं और वे जो बसते हैं अगर मैं मान भी जाऊं कि उनके रिसोर्सिज शहरी, ग्राम्य आबादी के मुकाबले में बहुत कम होते हैं शायद उनमें पढ़े लिखे भी पहले कम होते थे अब तो खैर कम होने का सवाल नहीं है । जगह जगह स्कूल खुल रहे हैं तो वहां अगर बहुत ही कम परमेटेज हो तो यकीनन एल०आई०सी० को जहां तक एडमिनिस्ट्रेशन के खर्च का ताल्लूक है, वह खर्चा है ही । इसका थोड़ा रुख बदलना चाहिए और मकानों के लिए जैसी शिकायत चौरटिया जी ने की, मुझे भी शिकायत है कि आम तौर पर रेड टेपिज्म सुना जाता है किन्हीं ऐसे महकमों में होता है जिन का ताल्लूक एम्पोर्ट एक्सपोर्ट से हो सिविल सप्लाय से हो लेकिन यह रेड टेपिज्म लाईफ इश्योरेस कार्पोरेशन में भी बहुत आ गया है । उसको अगर चेक करेंगे, कुछ इन्क्वायरी कराएंगे सब बातों की जो मैंने अर्ज की है तो उभका फायदा और कुछ न हो लेकिन यह जरूर हो जायगा कि बिडला जी की कम्पनी को अगर बख्शा गया तो उसको भी बख्शा गया इसलिए कि यह सरकार का अपना इंदारा है और इसमें जो त्रुटियां होगी उनको दूर करके देश का भला होगा । थैंक यू

SHRI SURESH J. DESAI (Gujarat)
Mr Vice-Chairman, I welcome the Life Insurance Corporation (Amendment) Bill, 1965, which is before the House. It is a short Bill and only three main amendments are there, and

two of them deal with section 28 of the Life Insurance Corporation Act, 1938, which deals with the disposal of the biennial actuarial surplus of the Life Insurance Corporation. So far, ninety-five per cent of the actuarial surplus has been utilised for the benefit of the policy-holders, and the five per cent remaining was to be utilised according to the Act in such manner and for such purposes as the Central Government may direct. Now in accordance with the interpretation which the Government gave to this particular section, the Government have been appropriating this surplus five per cent to the General Revenues. Then when the matter came before the Supreme Court recently and the Supreme Court interpreted it to mean that the Government can direct the manner in which and the purposes for which the surplus was to be utilised, but the Government cannot appropriate it to the General Revenues, the Government have come forward now with the Bill as has been introduced in the House with the amendments sought to be made shown therein, so that this surplus may be appropriated to the General Revenues. There is nothing wrong in it. In fact it was only a matter of interpretation; the Government gave one interpretation to the law, but that interpretation was not upheld by the Supreme Court, and that is why the Government have come forward to amend the Act. There is nothing wrong in that. After all, Government wants money for so many purposes including social security purposes. In foreign countries there are a number of social security schemes for the benefit of the people, right from the cradle to the grave. There are the sickness benefit, disability allowance, old-age pension, widowhood pension, also unemployment benefits, educational grants and so on a number of benefits is given under the social security schemes in England, West Germany, France, America and other countries. We are too poor a country to undertake on a vast scale such big social security schemes but still, whatever the Gov-

[Shri Suresh J. Desai.]
ernment is doing, they do require money for it, and if this surplus is being taken to the General Revenues for such purposes, there can be nothing wrong with it.

I shall now deal with one or two points. Mr. Dahyabhai Patel said that this was legally wrong. There is nothing legally wrong. There was a particular interpretation of the section placed by Government, and accordingly Government have been appropriating the surplus to the General Revenues. Now when a different interpretation has been given by the Supreme Court, the wordings of the section are sought to be changed. The intention has been there before and the intention is being made clear now. There is nothing legally wrong in it. The hon. Mr. Patel said that there was something wrong financially also. Well, when the private insurance companies were there, they were taking for themselves seven and a half per cent. Here the Government will take not more than five per cent; it may be less than five per cent. even; the existing policy-holders will get ninety-five per cent. or even more and so the Government may get at times only three per cent. or four per cent., not even five per cent. So there is nothing financially wrong about it. What the private companies have been doing all along, the Government is doing, because Government is the owner. Here my hon. friend, Mr. Dahyabhai Patel, said that this was wrong in principle. What is wrong in principle? The Government are the owners; they have invested a huge capital to pay off the insurance companies; so they are the owners and, naturally, Government must have a return on that huge capital sunk that way. The Life Insurance Corporation can claim the whole surplus only when they pay off to the Government the huge sum of money which the Government have invested; the L.I.C. has not paid off the companies. My hon. friend, Shri Dahyabhai Patel, criticised and some other hon. Members also criticised the

working of the Life Insurance Corporation. I will not take much time, because the Railway Minister is waiting to move his Bill. I would only say that if you compare the work of the LIC with . . .

SHRI DAHYABHAI V. PATEL: He will have to wait for some time more.

SHRI SURESH J. DESAI: If you compare the LIC of India with the nationalised insurance business in other countries of the world I am not deliberately naming those countries, then you will find that the LIC stands in a very favourable light. Of course there are certain drawbacks. In any huge organisation such drawbacks are bound to be there. We would like the business to expand and we would like to have family schemes and group insurance schemes and so on. When life insurance is nationalised it should reach every door in the country. That is what we want to see. At the same time, we should remember that there is not very much of an incentive for saving. (Time bell rings.) Sir, I will take only two more minutes. The main reason is that the rate of saving in our country is so low, and that is because the prices are so high.

AN HON. MEMBER: You should improve the rate of saving.

SHRI SURESH J. DESAI: Also the rate of return or interest in other spheres is so high today that people are not interested in going in for insurance to invest their money. If you put money in fixed deposits you get 7 per cent return for a five year period. If it is in preferential shares you get 9.3 per cent, and if the money is put in debenture futures, you get 7.5 per cent. And if you deposit it in companies, there are some very good companies in Bombay where you get 13.2 per cent return for a 5 year period and for a 7 year period you get 16.2 per cent. So the rate of return that can be expected in other spheres is so high that people naturally would not like to go and invest their money in insurance unless when

they get certain income-tax relief. So for all these reasons the Life Insurance Corporation is progressing only slowly. It is progressing slowly in a period such as the present one; but we hope that it will progress very well in the future. As far as the Bill is concerned there is nothing objectionable about it in principle, nor legally, nor financially. Thank you.

SHRI B. R. BHAGAT: I am thankful to the hon. Member who just preceded me who has lightened my burden, because he has effectively answered some of the misgivings created by some hon. Members here through their arguments. The object of this Bill is a very simple one. I would not like to mix up with this the general work of the Life Insurance Corporation which some hon. Members, quite legitimately but not very aptly, raised over this Bill. The object here is that in deference to the judgment of the Supreme Court, we have tried to make the intention of the Government clear. I think I am perhaps the only Member who is present here who has been continuously associated with this subject of the nationalisation of life insurance since its inception right from 1956. I know the background in which this insurance was nationalised. I was on the Joint Select Committee and I know what was the intention of the Government. And in the other House I did quote some of the speeches of the then Finance Minister, Shri C. D. Deshmukh. When he said that 5 per cent would be the return, the intention was that this should go to the Government. But if as a result of certain wording, or inadequacy of the wording, this intention is not clear, as has been held by the Supreme Court, well, our purpose is to make the intention, which was there right from the very beginning, absolutely clear and beyond all doubts, legal or other doubts. This cannot certainly be called misappropriation or something which is not in good taste, as has been described. After all, this is an ordinary practice. Actually after many judgments we do come to the House and make the position clear. Actu-

ally this is respecting the judgment of the highest judiciary of the land. There is nothing wrong in it and we are not doing anything more than that. This is a very simple Bill. What we are trying to do is to make the position absolutely clear and beyond all doubt.

As for the other points raised about the working of the Life Insurance Corporation, whether or not a scheme of installing electronic computers should be there and to what extent this may injure the interest of the workers, I have only to say this much. The LIC has reached a scale of operation in which a certain amount of automation or mechanisation is necessary. As we have seen, there are complaints about want of promptness, about servicing and on various other matters, claim payments, delays and so on. In these and various other matters promptness is not there because through individual handling delays take place and inaccuracies take place. So it is necessary that a certain degree of mechanisation should be there. But we have given the assurance that as a result of this, no worker, no employee will be retrenched, and if we take care of this, there is no harm in introducing electronic computers which are necessary for efficient functioning. As regards the general question of servicing and complaints about payment of claims and so on, I have noted the suggestions offered here. Recently the committee on public undertakings, an important committee of both Houses of Parliament, has gone into these questions and they have made certain recommendations to the Government and we are looking into them. Even on the question of expense ratio, certain times we are faced with alternate claims. Hon. Members have said, and rightly too that expense ratio is going up and that it should be brought down. On the other hand they also demand that there should be an increase in the emoluments of certain categories of employees, and one of our experiences in the last six months is that one of the reasons for this expense ratio going up is the wage payment to the employees of all

[Shri B. R. Bhagat.]
categories. Not that I am against it. We have agreed to it and it is necessary, but then it has got its effect on certain other matters. All these questions are there and we are looking in- to them.

Another important matter raised was about rural business. It is true that if we are to make an impact, if we are to achieve the targets of the LIC, we have to expand the business in the rural areas. Speaking in terms of realising the target of the Third Plan, we can say that it is just short of it. In the Fourth Plan the LIC has fixed a target and for the next Plan it has fixed a target of 1,000 crores. If that target of the LIC is to be realised, then they should go to the rural areas, particularly to those rural areas where as a result of developmental activities, irrigation and other developments, the income is growing and we have to tap that. A number of steps have been taken and the Public Sector Under- takings Committee that I referred to a little while ago, has also suggested some improvements. We are looking into all those matters. I would not like to deal with this aspect of the working of the LIC in detail now be- cause all these problems have been examined by the public sector under- takings committee, and along with their recommendations and the sug- gestions that hon. Members have of- fered now, we would look into this matter. With these words, Sir, I commend the motion to the House.

THE VICE-CHAIRMAN (SHRI AKBAR ALI KHAN): The question is:

"That the Bill further to amend the Life Insurance Corporation Act, 1956, as passed by the Lok Sabha, be taken into consideration."

The motion was adopted.

THE VICE-CHAIRMAN (SHRI AKBAR ALI KHAN): We shall now take up the clause by clause consider- ation of the Bill. I shall put clauses 2 to 4 to vote, as there are no amend- ments.

SHRI DAHYABHAI V. PATEL: I suggest you take them up one by one, Sir, because I would like to speak a few words on clause 3 of the Bill.

THE VICE-CHAIRMAN (SHRI AKBAR ALI KHAN): As you please. You said you wanted to speak on clause No. 3?

SHRI DAHYABHAI V. PATEL: Yes.

Clause 2 was added to the Bill.

Clause 3.—Substitution of new section for section 28

SHRI DAHYABHAI V. PATEL: Mr. Vice-Chairman, I am grateful to you for allowing me a few minutes to speak on this clause. This is the curx of the question before us. I have heard the remarks of the speakers from the opposite side as well as of the Minister. I am sorry the remarks are not convincing. When the Bill for the nationalisation of life insurance business was first intro- duced, when it was discussed in the Select Committee and when it came befo-e the Houses of Parliament, at no stage of the consideration was it ever suggested that the surplus that comes would be appropriated by Government.

SHRI B. R. BHAGAT: Mr. Vice- Chairman, the hon. Member, unless he quotes from some document, can- not gain anything. There has been a speech of the Finance Minister in this very House wherein he has said that a share of the surplus will belong to the State. That is the wording that I quoted in the other House. The hon. Member is not producing any- thing nor is he speaking from memory.

SHRI DAHYABHAI V. PATEL: I am trying to follow the proceed- ings as they took place in the other House and I have tried to look into the original debate also.

THE VICE-CHAIRMAN (SHRI AKBAR ALI KHAN): He has

brought to your notice that he has said so. You can consider it.

SHRI DAHYABHAI V. PATEL: Nobody is against Government taking back the original investment that Government put in or an amount, a small interest, but what needs to be pointed out is that the Life Insurance Corporation's funds are going to increase year after year as business grows and it is not fair to the policyholders nor to this country that Government should take out of the large surplus accruing to the Corporation something to the General Revenues. As I said initially also, there is no objection to Government taking back its money or its investment or some interest on that but after that, the surplus must be utilised for the purpose of insurance, maybe propagating insurance in the village, rural areas where we have not gone, for improving the services, etc. The services are far from what they should be; they are not as they were before nationalisation. That is a very material point and I would repeat that Government must bear point in mind. While moving the Bill at that time, the Finance Minister had given certain assurances. He had said that the premia would be reduced. Have you done it? He said better services would be given. Have you done it? You have not reduced the premia. He said bigger bonus would be given. As far as the better managed companies are concerned, the policyholders are suffering because of mismanagement. Your administration has become topheavy, the number of officers has increased and some of the officers are always in the air, as it is said by the employees of the Life Insurance Corporation. They are always in the air between Bombay and Delhi, Delhi and Bombay, Delhi and Calcutta and so on which is hardly necessary, which could not be borne by insurance business. After all, the crux of the insurance business is that you make four or five per cent. interest, you spend less, thus saving a quarter per cent. or a half per cent. That is

the profit you make. Last but not the least, which is very serious matter and which has been the grave of a Finance Minister once, is the purchase of shares, or securities, of blue chips. Is there any assurance that the malpractices that had happened and because of which such a serious situation arose are not taking place today? Sir, it is going to take a lot of convincing to make us believe that such things are not happening. Rumours persist and they are not without foundation. As we see today, there are many purchases made. For what purpose are they made? How are the purchases made? How are they selected and who is doing all this? All lead us to increased doubt whether the affairs of the Life Insurance Corporation are as they should be according to the intentions of the country and of the Parliament when the Bill was passed.

SHRI B. R. BHAGAT: Mr. Vice-Chairman, I only want to add that I do not accept this argument that this surplus would be only for the benefit of the policyholders or for promotion of life insurance. All this is being looked after. The Life Insurance Corporation is doing a lot of promotional work as well as work for the benefit of the employees, of the policyholders and for purposes of better functioning. All that has already been taken care of in the normal manner. The original intention was that this should come to the Government revenue. We are only trying to put it in the proper form.

THE VICE-CHAIRMAN (SHRI AKBAR ALI KHAN): The question is:

"That clause 3 stand part of the Bill."

The motion was adopted.

Clause 3 was added to the Bill.

Clause 4 was added to the Bill.

Clause 1, the Enacting Formula and the Title were added to the Bill.

SHRI B. R. BHAGAT: Sir, I move:

"That the Bill be passed."

The question was proposed.

SHRIMATI TARA RAMCHANDRA SATHE: Mr. Vice-Chairman, at the time the Bill was passed originally, nobody thought that we would make so much of profit that the Life Insurance Corporation would be successful. I find from the debates of the Rajya Sabha that hon. Member had referred to the nationalisation of life insurance business in foreign countries and he had warned the Government at that time to be very cautious. I find that there were so many clauses and so this clause was not referred to specifically and that is why the Supreme Court has given its decision. As the Minister says, the intention is that this five per cent, less the liabilities which will crop up again and again—these will have to be paid from out of the five per cent. profit—will go to the Government because Government is the whole and sole, the only shareholder.

If you allow me, I would like to refer to another point. I think Mr. Chordia has referred to the fact that such amendments should not be brought forward again and again in this House. I do not understand why he mentioned this thing. Our Constitution is not rigid. In a democratic country, in a developing country, the Constitution will not be rigid and it will not be in the interests of the public to keep it rigid. Even the hon. Members from the Opposition also send in many amendments to the Constitution. I do not therefore see what harm there is for the Government coming forth with an amendment to this Act. In a developing country, we will evolve as we go on developing and I think there is no harm in having amendments. Again, Sir, I support the Bill.

THE VICE-CHAIRMAN (SHRI AKBAR ALI KHAN): The question

"That the Bill be passed."

The motion was adopted.

THE APPROPRIATION (RAILWAYS) NO. 4 BILL, 1965

THE APPROPRIATION (RAILWAYS) NO. 4 BILL, 1965

THE MINISTER OF RAILWAYS (SHRI S. K. PATIL): Mr. Vice-Chairman, with your permission, I move . . .

SHRI LOKANATH MISRA (Orissa): Before the Railway Minister proceeds further, I would like to suggest that the two Bills may be taken up together. We can have a joint discussion because the items we would be discussing would be the same. That would be better.

SHRI S. K. PATIL: Exactly that is what I was going to suggest because the Bills are so simple that they do not need any discussion but if some Members want to say anything, then they can do so. I would like to move both the Bills now, the discussion can go on and you can put the Bills to the House separately.

THE VICE CHAIRMAN (SHRI AKBAR ALI KHAN): I am glad there is one point where the Minister and the Opposition agree.

SHRI S. K. PATIL: On all points I will meet them.

Sir, I move:

"That the Bill to provide for the authorisation of appropriation of moneys out of the Consolidated Fund of India to meet the amounts spent on certain services for the purposes of Railways during the financial year ended on the 31st day of March, 1963 in excess of the amounts granted for those services and for that year, as passed by the Lok Sabha, be taken into consideration."

Sir, I also move:

"That the Bill to authorise payment and appropriation of certain further sums from and out of the Consolidated Fund of India for the service of the financial year 1965-66 for the purposes of Railways, as passed by the Lok Sabha, be taken into consideration."

Mr Vice-Chairman, as I said, these two grants, the Excess Grants and the Supplementary Grants are of a very nominal nature. So far as the first is concerned, the total comes to about Rs 25.48 crores, the details of which are given in the Book of Demands for Excess Grants and it consists of two parts. The sum appears to be very big but it is not a sum that has been spent; it is only transfer from one account to another account. It consists of two parts: (a) about 25.45 crores under the Voted Grants which has to be regularised through a vote of Parliament and (b) 0.03 crores under Charged appropriations which are only to be brought to the notice of Parliament in terms of article 112 of the Constitution.

Of the excess of 25.45 crores under the Voted grants a sum of Rs 18.85 crores—nearly three-fourths of the total—relates to the appropriation of the revenue surplus to the Development Fund. It is again transfer from one thing to another for accounting. The House will appreciate that the appropriation to the Development Fund is only a formal device for transferring the net surplus to the Development Fund as we have been doing year after year. The increase in the surplus over the Revised Estimates in that year was mainly due to the higher level of earnings achieved by the Railways. In this particular case we have earned quite a lot of money and that is why the excess is there. The rest of the excess had occurred under two of the revenue grants and two of the works grants. The excesses under the two revenue grants 3 and 7 are negligible being around one per cent

while the excess under Grant 18—Open Line Works—Development Fund was only 0.8 per cent; the excess under Grant 17—Open Line Works—Replacements was 4.6 per cent. and in the main is attributable to better progress on works in the latter half of the year due to an unexpected improvement in the supply of essential raw materials. Therefore we could do more, spend more and finish the work earlier.

The reasons for the excesses which occurred in the expenditure relating to 1962-63 have been explained in detail to the Public Accounts Committee, who after considering the explanations in detail have recommended the regularisation of these excesses by Parliament.

While considering these Demands for Excess Grants, I am sure the House will also bear in mind that in a huge organisation like the Railways where expenditure is incurred and accounted for by a large number of subordinate formations distributed all over the country, the control over expenditure with absolute accuracy can be very difficult although every care is taken to assess the expenditure under each grant with the utmost possible precision. These few words for the Excess Grants.

So far as the other grant is concerned, it is, as I said, merely symbolic. We may start this work this year and that is why we are merely taking the permission of the House that it should be done. This refers to the Appropriation Bill covering Supplementary Demands for Grants which I have moved. They are only for token amounts totalling Rs. 3,000. They are presented only to obtain the approval of Parliament to four "New Services" not included in the original Budget proposals. One demand is for approval to a survey for electrification. Another is for provision of electric traction on some sections of two of the trunk routes. The third is for a doubling scheme.

[Shri S. K. Patil.]

The Survey is under Demand No. 2, and is for the electrification of the railway line between Madras and Vijayawada on the Southern Railway. This is one of the seven sections on trunk routes of the country, which were tentatively proposed, in consultation with the Planning Commission, for electrification during the Fourth Plan in order to cope with anticipated traffic demands.

The two electrification schemes on which advance action is proposed in the current year fall under Demand No. 14. One of these is the section between Rourkela and Turg on the Howrah-Bombay route via Nagpur, and the increase in capacity is considered necessary mainly to handle the heavier movement of raw materials to and finished products from the Steel Plants at Tatanagar, Rourkela and Bhilai, when those plants are expanded during the Fourth Plan period.

The second section proposed for electrification is that between Kanpur and Tundla. This is part of the busy trunk route from Howrah to Delhi, and the increase in the volume of traffic on this route during the Fourth Plan period is expected to be not less than 50 per cent.

The work under Demand 15, to which Parliament's approval is sought, is the doubling of the single line section between Gudur and Gummidipundi on the route from Madras to Vijayawada. This gap in the double line is already proving highly restrictive for operation and has to be filled in to handle efficiently the increasing volume of traffic.

The expenditure on these "New Services" in the current year is not expected to be substantial, and it is hoped that it might be possible to find the funds necessary for these works from within the total sanctioned Budget under each Grant.

Further details are furnished in the Book of Supplementary Demands, copies of which have been distributed.

Mr. Vice-Chairman, one word more and I have done. These token Grants have been proposed because the Public Accounts Committee has so desired. The House should know what particular work we are going to take up in the year; how much of it will be completed this year one does not know at this stage. When actually it is known the next time I come to the House those demands will be made. With these words I move both these Bills for the consideration of the House.

The questions were proposed.

SHRI LOKANATH MISRA: Mr. Vice-Chairman, Sir, I would like to express my satisfaction over the work done by the Railways particularly during the emergency. It may be because of the patriotism of the railway workers; or that we have been able to rouse their emotions and have got that additional efficiency during the emergency. But in spite of this I would request the hon. Railway Minister to look into the matter as to why during normal times we do not have that efficiency. May be there is some sort of dissatisfaction among the workers which is not being looked into; maybe, if we look into it we may be able to sustain that efficiency even during normal times and much of the headache would be gone. Particularly during a period when industrialisation is being taken up in the country the railways have a great part to play. If the railways lack in giving proper transport much of the industrialisation would be hampered in the country. Therefore I would request the hon. Minister to kindly look into it.

This morning during question hour a reply was given by the hon. Minister of State to a question from this side as to whether the railway booking counters are opened just before the time a particular train is to leave

so as to offer some ticketless travellers to the ticket collectors so that they can make some collection from these ticketless travellers and get an increment in their pay. And the reply was 'yes'. It is really a very sorry state of affairs if that is so, more so if it has come to the attention of the Minister and it has not been remedied yet. Firstly, it is extremely demoralising on the part of the ticket collector to have the idea that he has to fulfil a certain quota from the ticketless travellers. It is equally demoralising for the passengers to know that there is a provision like this, that if they travel without tickets it gives some promotion to the ticket collectors. Looked at from both ways, it is demoralising. Rather I would suggest if the Minister really means to take action against ticketless travelling there should be some sort of incentive payment or allowance to the ticket collectors. There should not be any difficulty about their getting their normal increment if they otherwise work properly. In case somebody collects a lot of money from ticketless travellers, there should be some incentive allowance. What is this negative approach to it? Particularly I would not expect it from efficient Ministers who are in charge of the Railways to look at this from a negative point of view.

Then, Sir, I have come across many unauthorised hawkers inside the railway compartments. That is because proper checking arrangements are not available. Unless they are authorised hawkers, nobody should be allowed to cater to the passengers any food articles. All the same, they are doing it. Who is to look after that? I do not think they come across those ticket collectors who are hunting for passengers without tickets. Else they would have been caught and some money realised. They must be having their own ways of getting in and out of trains before the ticket collectors spot them out. All the same, they are there. Something should be done to

stop this unauthorised hawking in running trains. When I come to maintenance, I will indicate to the hon. Minister that I have very often seen passenger trains running without light, whether it is third class, second class or first class. Something goes wrong, in between the bogies the connection itself goes out.

SHRI N. PATRA (Orissa): It may be due to blackout.

SHRI LOKANATH MISRA: You are in the dark age still. I had passed over that last night. (Interruption.) Therefore, I would urge that the maintenance must be kept up. Passengers must be assured of light. That is the minimum that can be offered by the Railways. I do not speak of greater amenities. The minimum of amenities to the passengers, as a matter of right, should be offered. I was travelling one day by the Kalka Mail and the lights went off probably when I was 100 miles away from Delhi and for three or four hours I had to travel without any light because there was no maintenance staff. I complained to the conductor that something should be done to put on the lights again. He said that they did not have any maintenance staff in the running train. I quite concede that it may not be possible to maintain such staff, but in between stations there must be some staff made available when there is something wrong in the train. One of my colleagues in this House, I am told, fell down from the upper berth and broke one of his hands, his right hand.

THE VICE-CHAIRMAN (SHRI AKBAR ALI KHAN: We sympathise with him.

SHRI LOKANATH MISRA: I definitely sympathise with him, but the hon. Railway Minister must sympathise with him. How did it happen? May be the hinges broken off or the chain went off. How could somebody slip off from the upper berth along with the berth itself?

SHRI R. S. KHANDEKAR (Madhya Pradesh): I hope he did not fall on the man sleeping below.

SHRI LOKANATH MISRA: I do not know. He must have injured the man sleeping in the lower berth. This happens to first class passengers and to an hon. Member of this House who has a right to see directly the Minister in charge of Railways. I do not know and I cannot imagine what must be happening to passengers in third class.

THE MINISTER OF STATE IN THE MINISTRY OF RAILWAYS (SHRI RAM SUBHAG SINGH): Perhaps he himself fell down.

SHRI LOKANATH MISRA: In a third class compartment, each man supports the other. This is not something to be laughed away.

SHRI N. PATRA: You are yourself laughing.

SHRI LOKANATH MISRA: It is because I get the contamination from you. It is your infectious smile. So, I would request that maintenance should be tightened up. Maybe you are having all the staff necessary for maintenance, but all the same maintenance is not being done and it is part of my duty to bring it to the notice of the House and through you Sir, to the notice of the Minister. This happened in the case of first class passenger, who was in the upper berth. He fell down because the upper berth also came down along with him. If it happens to first class passengers, then in the case of third class passengers and third class compartments it is all the more necessary that it should be looked into. (*Interruption.*) Then, Sir, about fans, I would only speak a word. Then fans are so clumsily caged that the railway staff probably think that all the time there are children round about them, as if somebody would poke his hand and get hurt. That somehow impedes its efficiency. The passengers do not get the wind or breeze, because of its being so clumsily

caged. Caging should be so done that the breeze is not impeded.

Coming nearer home, I have spoken to the present Railway Minister and I had also talked to his predecessor, along with all other friends from Orissa, that there should be some through connection between Delhi and some part of Orissa and it is better if it is the capital of Orissa. I indicated that if any State capital has a B.G. line, it should have a direct train connection from Delhi. It is the capital of India and it is very necessary to have a fast train to connect the two capitals, the Central capital and the State capital.

SHRI RAM SUBHAG SINGH: There is a train.

SHRI LOKANATH MISRA: It is a connecting train.

SHRI RAM SUBHAG SINGH: Hyderabad has no direct train.

SHRI LOKANATH MISRA: They should equally have it. I would also place the demand of Hyderabad before you.

THE VICE-CHAIRMAN (SHRI AKBAR ALI KHAN): Thank you.

SHRI LOKANATH MISRA: It is very necessary that you connect all the State capitals with the Central capital. I suggested that you may bifurcate it either from Asansol or from any other station and tag on a bogie, connected that way, running from Delhi up to Bhubaneswar right through, as it suits them. The bureaucracy in the Ministry would not like my idea. They would bring in so many things, shunting difficulties, lack of space and everything else. The Minister must keep himself above them and look into it from the point of view of popular needs. It is the need that matters. You have to find out ways and means. Else, why are you there as a Minister? If a Secretary could look into these matters, I could write to him. I would not need

a Minister to write to. I write to the Minister only because I feel that he is one from the masses. He should look into this from the point of view of the necessity of the people in that area. Not that he would only look at it from the bureaucratic point of view, from the operational point of view or whatever technical term you have by now got used to. I would therefore again say that it is a demand from all the Members of Orissa irrespective of parties. They feel the necessity. Therefore, it is something which must be seriously looked into. I would request the Minister to look into it and make some arrangement so that I will not have to repeat it in the next session.

DR. SHRIMATI PHULRENU GUHA (West Bengal): Mr. Vice-Chairman, I rise to support the two Bills, namely, the Appropriation (Railways) No. 3 Bill, 1965, and the Appropriation (Railways) No. 4 Bill, 1965. I take this opportunity, Sir, to congratulate the Railway Minister and the Railway administration for their services during the national emergency. It is gratifying to note that all employees were brave enough to stick to their posts even when the danger was there. I support the Bills but, Sir, I would like to suggest a few points and I hope the Railway Minister will be kind enough to look into all those points very very carefully.

There is a difference in the provision of casual leave between the line staff and the workshop staff. It is not known to us why one category of people enjoy 13 days of casual leave and another category of people enjoy 15 days of casual leave. We feel that the casual leave must be equal to all of them.

After retirement a Class IV employee is not eligible for any pass, whereas the other employees of the Railways do enjoy that privilege. I earnestly request the Railway Minister to arrange some system so that the Class IV employees get pass after their retirement.

It must be admitted, Sir, that the number of passengers by each train is increasing day by day, and it is very natural. Most of these passengers travel in third class. So I would like to suggest that more third class coaches should be attached to all trains and arrangement be made to run more Janata Expresses.

[THE VICE-CHAIRMAN (SHRIMATI TARA RAMCHANDRA SATHE) in the Chair]

More third class sleeper coaches also should be attached to all trains which run overnight. In this regard I would like to mention that there should be more Deluxe trains in the existing routes and arrangement should be made to run the Deluxe trains between Calcutta and Bombay, Bombay and Madras, and Madras and Calcutta.

It is needless to say that more amenities should be provided in the third class compartments. Madam, most of us have knowledge about the difficulty of getting a reservation. The complaint is there that the railway staff, who are in charge of these berths, keep some berths in their hand and give them to those passengers who pay them something. In this connection I would like to point out that there are a number of cases when booking is done in the ladies' compartment, but at the time when one travels she finds herself not in the ladies' compartment but her name is in some other compartment, and I would request the Minister to look into it. It becomes very difficult sometimes for a lady passenger to travel alone and she finds herself in the midst of other people. I can give you an example also that when the reservation is done, she does not get the reservation in the ladies' compartment, but somebody who does it much later gets a berth in the ladies' compartment.

Madam, I would like to point out about the food in the Delhi-Howrah line. We have mentioned this point on the floor of the House, but I am

[Dr. Shrimati Phulrenu Guha.]

sorry to say that the position is getting from bad to worse. It has not improved even a bit.

Madam, you will be surprised to know that there is no station called Calcutta which is one of the biggest cities in India.

SHRI MULKA GOVINDA REDDY (Mysore): It is the biggest city.

DR. SHRIMATI PHULRENU GUHA: Because I come from that part I will not say that, but you can say that. You can understand the condition of railway passengers in Calcutta City or that part of our country. There are two railway stations which serve Calcutta: one is Sealdah and the other is Howrah. The Howrah railway station is to cater both for the Eastern Railway and the South Eastern Railway, and it is known very well that there is not enough space to expand that railway station though the number of trains is increasing and the number of passengers is increasing every day. I would request the Minister to consider whether some important trains can start from Sealdah railway station. Otherwise people will have to come all the way to the Howrah station and there is a great deal of congestion in Howrah Bridge, and this is known to many of us. Almost all the passengers have to come all the way to Howrah station to catch the long-distance trains. So good use of the Sealdah station can be made. We do not know, but there is a belief that the railway employees feel more important if they work in the Howrah railway station. It is more aristocratic. So they do not like the idea or there is a tendency not to consider whether some long-distance trains can start from Sealdah. But it is up to the Railway administration to look into it very carefully.

I do not want to take more of your time, Madam, because time is very short, but I would like to point the

last point which is the most important point. That is about the underground train in Calcutta. Madam, it is no use talking that the underground train or any other such provision will be needing a great deal of money and how the Railways can spend so much money for one State. Madam, in this connection I would like to point out that the population of Calcutta, of West Bengal, has increased since 1945. The reason is known to you. It is no use for me to tell you the reason for the increase of population in West Bengal and particularly in Calcutta. If extra money is to be spent, it must be done from the national point of view. The circular train or underground train in Calcutta is not a problem of the State of West Bengal alone. It is a national question.

[THE DEPUTY CHAIRMAN in the Chair.]

So my submission is that before it is too late this point should be considered very carefully by the Government of India and the Railway Ministry must take decisions before it is too late. Madam, I would like to say that if something is not done in this regard, there is a great danger ahead. So my request to the Railway Minister is to take a firm decision on this important national issue.

With these words, Madam, I support these two Bills.

DIWAN CHAMAN LALL (Punjab): May I, with your permission raise a point of order? I did not desire to interrupt the lady Member while she was speaking. But I want your direction in regard to this particular matter. What is the procedure regarding excess grants, supplementary grants? The procedure is that no matter of policy not contained in those grants can be discussed on the floor of this House. If that is so, I want your ruling on this point.

Before you give your ruling, may I refer you to page 738 of May's Parliamentary Practice, a procedure which is applicable to us in India?

"On supplementary and excess grants.—Debate on supplementary and excess grants is restricted to the particulars contained in the estimates on which those grants are sought, and to the application of the items which compose those grants; and the debate cannot touch the policy or the expenditure sanctioned, on other heads, by the estimate on which the original grant was obtained, except so far as such policy or expenditure is brought before the committee by the items contained in the supplementary or excess estimates."

Further, there was a ruling given by the Speaker of the House of Commons as long ago as the 3rd of March, 1893 in which he said as follows. It is applicable (Interruption) It is applicable today, it has not been overruled by anybody, either by any Speaker of the House of Commons or by you, Madam, or by your predecessors in this House; it has never been overruled.

SHRI LOKANATH MISRA: It has been overruled by mere practice.

DIWAN CHAMAN LALL: It reads:

"Undoubtedly, of late years a certain limitation has been enforced upon the discussion of supplementary estimates. As a general rule, on the supplementary estimates it is in order to discuss only the particular items which constitute the supplementary estimates, and the Sub-heads of the original estimate can only be referred to so far as they are involved in the fair discussion of the points contained in the items asked for in the supplementary estimates. Of course, it is quite obvious that it should be improper as a general rule to raise on a supplementary estimate the whole question of policy involved in the original estimate, and, as I have stated, the discussion is properly confined to the items of the supplementary estimate"

And this applies also to the excess grants. I would like to have your direction in this particular matter.

SHRI BHUPESH GUPTA (West Bengal): Madam . . .

THE DEPUTY CHAIRMAN: What do you want to say?

SHRI BHUPESH GUPTA: I want to say . . .

THE DEPUTY CHAIRMAN: Is it a point of order that you want to raise?

SHRI BHUPESH GUPTA: I want to oppose that point of order. My opposition to this point of order is as follows. The hon. Diwan Chaman Lall referred to May's Parliamentary Practice. I could have understood May's Parliamentary Practice being referred to in this manner if we did not have the rules of our House framed under the Constitution. As you know, Madam, before we framed the Rules of our House by a Committee of the House and adopted them, we were guided, under the provisions of the Constitution in this matter, by what obtains in the House of Commons, assuming that we go by the House of Commons. Now, unlike the other House, this House has its own rules. They have the force of law and they supersede everything else in so far as there is contradiction or any patent disparity. Therefore, now we are in that situation. If you refer to these rules, there is nothing in these rules saying that you cannot . . .

SHRI AKBAR ALI KHAN (Andhra Pradesh): You better . . .

THE DEPUTY CHAIRMAN: There is nothing very much, you need not discuss it at length.

SHRI BHUPESH GUPTA: Just a minute. He is a very experienced parliamentarian; we are not so much experienced. All I say is to help you; it is not that you require my help. But the point is this. He thought he was addressing the old Central Legislative Assembly. (Interruptions)

[Shri Bhupesh Gupta.]

This is what we get; apart from the precedents and conventions of this House, now this rule . . .

SHRI AKBAR ALI KHAN: On a point of order. I would like my friend to refer to that ruling which is against this established . . .

SHRI BHUPESH GUPTA: May's Parliamentary Practice is not a ruling, May's Parliamentary Practice says something which . . .

THE DEPUTY CHAIRMAN: I think we have had enough on that.

SHRI BHUPESH GUPTA: I have understood it enough . . .

THE DEPUTY CHAIRMAN: Diwan Chaman Lall has pointed out certain extracts from May's Parliamentary Practice. Diwan Chaman Lall himself has been a legislator for over forty or fifty years and he knows that we permit a little digression now and then, when we discuss Bills of this nature. Therefore, I think we should not mind it at all. But Members may remember this fact that they must try to be relevant as far as they can on these Appropriation Bills.

SHRI BHUPESH GUPTA: Thank you very much. It is not merely digression . . .

THE DEPUTY CHAIRMAN: I have nothing more to say. I call upon Shri Kumaran.

DIWAN CHAMAN LALL: May I, with your permission, Madam, raise another point of order in regard to excess grants? These excess grants are covered by pages 683, 718, 719 and 738 of May's Parliamentary Practice. Apart from that, we have our own procedure laid down in our Constitution to which Shri Bhupesh Gupta referred a little while ago. "Procedure in Financial Matters" is the Chapter on page 58 of the Constitution. Articles 112, 113, 114, 115 and 116 are the particular provisions to be considered

in regard to financial procedures. Now, article 115 is the proper article which refers to excess grants. It reads:

"(1) The President shall—

(a) if the amount authorised by any law made in accordance with the provisions of article 114 to be expended for a particular service for the current financial year is found to be insufficient for the purposes of that year or when a need has arisen during the current financial year for supplementary or additional expenditure upon some new service not contemplated in the annual financial statement for that year, or

(b) if any money has been spent on any service during a financial year in excess of the amount granted for that service and for that year,

cause to be laid before both the Houses of Parliament another statement showing the estimated amount of that expenditure or cause to be presented to the House of the People a demand for such excess, as the case may be.

(2) The provisions of article 112, 113 and 114 shall have effect in relation to any such statement and expenditure or demand . . ."

THE DEPUTY CHAIRMAN: What is your point of order?

DIWAN CHAMAN LALL: The point that I am raising is that an excess grant is ordinarily a financial sin. It is improper to have an excess grant in ordinary circumstances and an excess grant of this particular nature—Rs. 25 crores odd as it is contained in the Appropriation Bill . . .

SHRI LOKANATH MISRA: Madam after you have given the ruling, can he continue speaking on the same point of order?

THE DEPUTY CHAIRMAN: This is another point of order, the second point of order.

DIWAN CHAMAN LALL: May I ask him . . .

THE DEPUTY CHAIRMAN: I do not think there is very much in what you are saying.

DIWAN CHAMAN LALL: All that I am saying is this. You do not think so because you have not probably studied the matter as you should have studied it. Now, here you will find on page 683:

"An 'excess vote' is the result . . ."

THE DEPUTY CHAIRMAN: You are going back to May's Parliamentary Practice.

DIWAN CHAMAN LALL: Yes.

SHRI BHUPESH GUPTA: The point of order . . .

(Interruptions.)

THE DEPUTY CHAIRMAN: The point of order must be . . .

SHRI BHUPESH GUPTA: This is in connection with the remark that he has made. Diwan Chaman Lall said that you have not probably studied it. I think you have probably studied it. But you are right in not taking any note of it because May's Parliamentary Practice is a matter of curiosity and is out of place. We are guided by our own rules.

DIWAN CHAMAN LALL: No, no . . .

SHRI BHUPESH GUPTA: Just a minute. You can refer to Encyclopaedia Britannica, you can refer to anything.

THE DEPUTY CHAIRMAN: Please sit down.

DIWAN CHAMAN LALL: Please listen to what I have got to say. There is no doubt about it that according to article 117 of our own

Constitution it is competent for you to allow an excess grant. It is competent for the hon. Minister to come to the Lower House or to the Upper House and lay his excess grant before us. All that I am trying to suggest is that an excess grant of this particular nature is not a good thing for my hon. friend to come up with. And in so far as I am quoting May's Parliamentary procedure, it is entirely relevant to this particular issue:

"The excess vote is the result of a Department's spending more money than has been voted for its services. This is a financial sin and the department in question having had to answer . . ."

THE DEPUTY CHAIRMAN: How does it become now a point of order?

DIWAN CHAMAN LALL: The point of order is this that you must strictly lay down the procedure that ordinarily no Department should come before you or before that House and put forward an excess grant if they can possibly avoid putting forward an excess grant.

THE DEPUTY CHAIRMAN: I have ruled out the point of order. Let us begin now.

SHRI P. K. KUMARAN (Andhra Pradesh): Madam Deputy Chairman, at the outset I am very happy to hear from the Railway Minister that he has at least sanctioned the electrification of the Vijayawada-Madras line. They have realised the necessity of electrifying it so that the capacity of the line is increased. It is a very necessary thing because Vijayawada is a point where the two lines meet. The line from Vijayawada to Madras has to carry traffic both from the east and from the north. But it is not always that the Railway Administration responds favourably to such good suggestions.

Recently, Madam, I had an experience. I wrote a letter to the hon. Minister of State, Dr. Ramsubhag Singh, suggesting a few small lines

[Shri P. K. Kumaran.]
where the existing lines are terminating. One was Raidurg-Chitaldurg line by constructing some 60—65 kilometres of line connecting these two stations. I wrote to him that the distance from Guntakal to Bhadravati will be reduced by 150 kilometres. Every day on an average ten wagons of coal and two or three wagons of limestone are being moved from Guntakal to Bhadravati. The distance can be reduced by 150 kilometres because at present the wagons have to go *via* Yaswanthpur and Bangalore, etc. But then I received a reply in the form of a note which was perhaps noted in the annals of the Railway Board's file in 1947-48 when the original survey was conducted that this had been found uneconomical. That line must have been there in 1947-48. The same line—I do not blame the Minister for that—was repeated.

Recently I made another suggestion. There should be constructed a broad gauge line from Macherla to Secunderabad. From Macherla to Guntur there is already a metre gauge line which has got to be converted into broad gauge. In this line there are several limestone quarries. This limestone has got to be moved to cement factories at Tadepalli and Vijayawada. The distance is the width of the Krishna River. The line from Tadepalli to Guntur has been converted into broad gauge. This also involves a change in gauge. I suggested that it should be converted into broad gauge, and a broad gauge line should be constructed from Secunderabad to Macherla so that there can be easy access from Secunderabad to the broad gauge line running from Vijayawada to Madras also. The reply for that was that this has not been examined before. I do not know what happened to the arguments which I gave. Very recently again I met him and told him that this has interfered with the production of cement at Vijayawada. The Railways will not agree to the proposal of the cement factory to

carry limestone from Tadepalle straight to the cement factory. They insist on transshipping from B. G. to M. G. to Tadepalle but yet they would not do this. So it is not always that good suggestions are accepted by the administration straightway. Another example is, just now they have changed the time-table. There is an express train from Secunderabad to Bangalore. It takes twenty-one hours. I suggested an alternate timings by which the running time could be reduced to sixteen hours and some other alternate train running between Bombay and Madras and other connecting train. I have addressed a letter to the General Manager, Southern Railways, sent it also to the General Manager, Central Railway, also to the Divisional Superintendent Secunderabad and Guntakal and I was told that a meeting was held and all my notes were put on the agenda. The result is 'discussed and dropped'. I do not know what they discussed and what they dropped. The situation remains as it was. The train for this short distance takes twenty-one hours but by making some minor adjustments it can be reduced. Then it is called an Express Train. That is what I say. Somehow I have been feeling that there are too many old people in the Railway Board. They do not easily adjust. They lack imagination or initiative and new suggestions they do not accept. They are unable to depart from the old set formula. So the Railway Minister should consider this aspect and I suggest that people with imagination, with new ideas and also initiative should be promoted to important posts.

There is another suggestion to the Railway Minister from Hyderabad and also from Bangalore, particularly from Bangalore a passenger must go to Madras and travel all the way to Delhi. There is an alternate M.G. route which can start from Delhi *via* Ajmer to Secunderabad and Bangalore. The distance is 200 kilometres less but I agree that the train on M.G. will not go at the same speed as B.G. but

if the number of stops is sufficiently reduced, you can run an Express Train from Delhi to Bangalore or even to Mysore with Brindaban gardens there, you can attract tourist traffic also and if sufficiently planned, you can have alternate route connecting the capitals of Andhra and Mysore. So these suggestions should be given thought of instead of quoting old replies.

I have also found from the replies which the Ministers themselves sign and send that the drafts made in the Divisional Offices by Assistant Engineers, etc. come without any change right through, all the way, through the Railway Board and the Minister to me. The point is, whatever draft is put up from below either by a clerk or somebody else they should think over it. They should try to study what is written, which I am afraid in many cases they are not doing. I am not making a criticism but I suggest that they should sometimes study what they sign.

SHRI LOKANATH MISRA: It must be a general draft declining all proposals.

SHRI P. K. KUMARAN: Now I will come to the question of staff. I think the Railway Minister has forgotten. He should have congratulated the railwaymen for the magnificent co-operation they have shown during the recent military action. I feel that they have done their duty in spite of overtime without any demur and the railwaymen have co-operated with the national effort which we were going through, which luckily has ended. Of course we do not know what is going to happen tomorrow and again the railwaymen will unite, will always rise to the occasion but one thing I would like to say. At present on the Railways there is a system that a certain percentage of posts is reserved for the Scheduled Castes. Similarly I want the Railway Minister to set apart a percentage for ex-military personnel. Now there is no such system. Whenever there is an influx

of ex-military people, some people are appointed out of the way and later series of troubles start and there is a fight for seniority. Where one was a signaller in the military, when he has put in 10 years in the military and he is forty-five years of age, he is put as a junior to a person of 25 years. Specially in the context of the present situation in which our country finds itself we cannot but send people to the military. We cannot take the military lightly and people who serve the country—and a number of people have sacrificed their lives—their children also have to be accommodated. So a definite percentage in the Railway should be set apart for absorbing such personnel. From the military personnel who were absorbed after the last War, still I get complaints that their seniority has not been properly fixed. Of course you cannot blame the officers also because every rule or directive or circular issued from the Board will contradict another circular and the wordings are such that they have never learnt to use direct language. It will be with so many provisos and exemptions the meaning of which normally nobody will be able to understand correctly. A series of clarifications will go after the circular. These things also the Minister should look into.

Another problem is the Station Masters and A.S.Ms. have been given some increase. After a lot of hue and cry their minimum has been raised from Rs. 130 to Rs. 150 but what has happened is, this Rs. 20 difference was not given at all stages with the result that a senior is getting a lower pay and a junior is getting a higher pay. This complication arises at all stages and several times I have brought it to the notice of the Minister, but he feels that he cannot be doing justice in all cases but this question has to be re-examined and for those seniors who are on the verge of retirement, who are dissatisfied, if some consideration is given they will at least get some retirement benefits. You need not give them arrears but they will be eligible for indirect benefits on which

[Shri P. K. Kumaran.]
they have to live after retirement. So this has to be considered.

THE DEPUTY CHAIRMAN: Mr. Kumaran, there are many speakers. You need not discuss as if it a general debate on the Railway Budget.

SHRI P. K. KUMARAN: Two Bills are there.

THE DEPUTY CHAIRMAN: You cannot go on a general discussion.

SHRI P. K. KUMARAN: Yesterday we were discussing the Bonus Bill—a very bad Bill—which will bring a lot of loss to the workers in general but on the Railways there is a system that every year for Bengalis for Puja, for others for Deepavali, for South Indians for Pongal, and for Christians for Christmas festival advance is given. This festival advance is recognised because the Railway Administration feels that for these festivals they require some extra money for expenses but this is now being recovered. I want the Minister to treat it as a festival bonus or an *ex-gratia* payment—this festival advance. I hope the Minister will consider it and I do not want to go into the other aspects since you say the time is short. The suggestions that I have made may be considered.

REQUEST FOR A DISCUSSION ON THE SECURITY COUNCIL RESOLUTION ABOUT CEASE-FIRE IN THE INDO-PAKISTAN CONFLICT.

SHRI LOKANATH MISRA: (Orissa): Immediately we resumed after lunch, I raised a point. The Lok Sabha is taking up a discussion . . .

THE DEPUTY CHAIRMAN: I heard it.

SHRI LOKANATH MISRA: Now that the Minister for Parliamentary Affairs is there . . .

THE DEPUTY CHAIRMAN: He has conveyed it to the Government. Have a little patience.

SHRI LOKANATH MISRA: Since he is here . . .

THE DEPUTY CHAIRMAN: Have you anything to say?

THE MINISTER OF COMMUNICATIONS AND PARLIAMENTARY AFFAIRS (SHRI SATYA NARAYAN SINHA): I could not follow what the hon. Member was saying. You were demanding some discussion here?

SHRI LOKANATH MISRA: Yes, immediately after Lunch I had demanded that we should also have an opportunity. The Rajya Sabha must have an opportunity of discussing on the Foreign Affairs or on the Security Council Resolution. Whatever is being discussed in the other House also must be discussed in this House. There is no reason why this House should not have a chance.

श्री अटल बिहारी वाजपेयी (उत्तर प्रदेश) : मैडम, मेरा सुझाव यह है कि कल सदन में बहस हो रही है तो हम वहां बैठकर फैसला कर सकते हैं कि हम 25 तारीख को ढाई घंटे के लिए बैठ सकते हैं। जब सरकार ने उस सदन में बहस करना मान लिया तो इस सदन के लिए शासन इनकार नहीं कर सकता। अगर बहस करना उपयोगी नहीं था तो दोनों सदनो के सम्बन्ध में एक ही निर्णय लेना चाहिए था, लेकिन ऐसा नहीं हो सकता कि लोक सभा में बहस हो और राज्य सभा इस सम्बन्ध में अपने कर्तव्य का पालन न करे। यहां बहस के लिए समय निकालना होगा। हम 25 तारीख को बैठने के लिए तैयार हैं अगर शासन को आपत्ति न हो।

SHRI MULKA GOVINDA REDDY (Mysore): Madam Deputy Chairman, I agree with the demand.

SHRI BHUPESH GUPTA (West Bengal): To that I would like to say . . .

THE DEPUTY CHAIRMAN: Two cannot speak at the same time; one at a time please.

SHRI MULKA GOVINDA REDDY: A right demand has been made by Mr. Lokanath Misra and Mr. Vajpayee that opportunity should be provided to this House to discuss this very important question. If necessary we are prepared to sit on Saturday and discuss this, or, if time can be found tomorrow, it can be discussed tomorrow itself, but the discussion is very urgent and very necessary.

SHRI BHUPESH GUPTA: To that I like to say, Madam, in this connection, that before the Government makes up its mind for taking up a subject like this in Parliament—well, if it is taken up in only one House, it is not fair—in such a case Government should have consulted the leaders in both the Houses, the leaders of all the groups there and settled whether it should be taken up or not, and once it is decided to take it up, it should be taken up in both the Houses, in this House and in the other House. This is all I say. But suddenly if you say that in certain circumstances the discussion will take place in one House only—in the other House—immediately it follows that it should take place here too, and we claim it now. Therefore I say, either way, whenever you decide to have discussion on any such subject, announce it in both the Houses, or have prior consultations with the leaders of the various groups and the independents and so on, in order to settle the matter.

SHRI SATYA NARAYAN SINHA: Madam, in that House it was not a Government motion; a private member's motion was there and Government accepted it. But we made our position perfectly clear, because there also they wanted to discuss it on Saturday, and we said there that the House in no case was going to be extended. Therefore they have given the non-official time also for that pur-

pose and it was decided that the whole matter should be discussed. Now if there is to be any discussion here in this House also, naturally tomorrow, the Prime Minister will not be available; you cannot have the Prime Minister in this House and the other House simultaneously. In that view of the matter it will mean that this House would like to sit on Saturday.

HON. MEMBERS: Yes, yes.

SHRI AKBAR ALI KHAN (Andhra Pradesh): We are prepared to sit late tomorrow evening—no blackout, no inconvenience.

SHRI SATYA NARAYAN SINHA: But then it cannot be on Saturday. Saturday was mentioned there and the Prime Minister said that the session would not be extended. In any case I have no objection if the matter could be discussed here also. I would consult the Government and the Prime Minister to find out from him whether he is agreeable to extend the session by a day more here.

SHRI BHUPESH GUPTA: I take a little exception; I have a little exception . . .

SHRI SATYA NARAYAN SINHA: I have not finished. In case, as is being suggested, you expedite the other Government business, you finish it quickly here, and take this up, even in that case the difficulty will be that perhaps you would like to the Prime Minister to hear the discussion here, or if you have . . .

SHRI ARJUN ARORA (Uttar Pradesh): The Minister for Parliamentary Affairs can deputise for the Prime Minister.

SHRI SATYA NARAYAN SINHA: True; Government will not have to say many things about that and in case you start the thing tomorrow and finish it—by some device you can find enough time for this discussion—it will be easier for the Government to agree to it, because the session may not be extended by a day more.

SHRI BHUPESH GUPTA: Madam Deputy Chairman . . .

SHRI LOKANATH MISRA: Why should it be that the session cannot be extended by a day more?

SHRI BHUPESH GUPTA: Madam Deputy Chairman, I wanted to say something when he was speaking and I say it now because the hon. Minister did not like it then. The hon. Minister for Parliamentary Affairs said that the Prime Minister, in the other House, had said that the session would not be extended. With all respect to the Prime Minister and with all respect to you, Madam, we are not concerned with that. We are concerned with impressing upon you whether you think that the session should be extended, or not. If you think that this matter merits consideration and discussion, especially in view of the fact that the opportunity is provided for another House, you will be pleased to say how it shall sit, whether on Saturday also. If you do not think so, it is another matter. Then he said there was a motion there, in that House, a private member's motion. We can give it just now. But that is not the point. I would like the hon. Minister not to make much of a technical point. We will give a motion. He has nodded and therefore tomorrow the discussion will take place. The question is how it will take place. How it should take place, that is the point. We gave up our non-official business so that official business could be conducted, and we will take up that official business. Supposing we sit on Saturday, would heavens come down, or if we discuss it on Saturday, would the 'cease-fire' be broken?

SHRI M. M. DHARIA (Maharashtra): In view of the fact that the discussion is going to take place in the lower House, it is necessary that it should be taken up here also, and when the hon. Minister suggested that it Bill not be possible to have a sitting of the House on Saturday, I

think, again it is a matter of privilege of this House to decide whether we should continue or not. I entirely agree, with all due respect, that the way in which it was stated here, I believe was not a proper way to put it. Anyway, without entering into these details, if it is not possible for us to sit on Saturday, we can sit tomorrow morning, we can sit tomorrow evening, and if it is not possible, we can sit tomorrow night, but that discussion must be held here. Madam, this is a privilege of the House and it cannot be denied.

SHRI M. P. BHARGAVA (Uttar Pradesh): Madam Deputy Chairman, I might tell the House that a non-official motion is already there in my name, and that should be discussed.

SHRI BHUPESH GUPTA: I congratulate you.

SHRI M. P. BHARGAVA: If the Government is not prepared to extend the session to Saturday, we will discuss it tomorrow, and Government can find time for getting the remaining Bills passed, or not passed, as they like.

SHRI MULKA GOVINDA REDDY: Tomorrow is a non-official discussion day for us.

SHRI SATYA NARAYAN SINHA: The official business for tomorrow is of such a nature that we have got to put it through . . .

THE DEPUTY CHAIRMAN: That we know.

SHRI SATYA NARAYAN SINHA: . . . and these Appropriation Bills, if you like they can be passed in no time, and you save more time for the other discussion.

SHRI BHUPESH GUPTA: No, no, Madam; we have got to get it passed, this is what he says; this is for you to decide.

THE DEPUTY CHAIRMAN: It is not that.

SHRI BHUPESH GUPTA: I can understand Governments concern . . .

THE DEPUTY CHAIRMAN: He is trying to say that you can accommodate the Bills and the motion, that you can save more time for the motion

SHRI BHUPESH GUPTA: We can find; we have suggested; after 4 o'clock he should arrange for dinner and we sit through midnight.

श्री अटल बिहारी वाजपेयी : मैडम, मेरा निवेदन यह है कि कल गैर-सरकारी काम का दिन था, हमने अपना वह अधिकार छोड़ दिया और सरकार को समय दिया कि अपने बिल लाये, उस पर बहस करे और व पास हों। क्या अब इसके लिए हमें यह सजा दी जाये कि हम युद्ध-विराम रेखा के बारे में बहस भी नहीं कर सकते।

श्री सत्य नारायण सिंह : मैं यह कहता हूँ कि आपने बड़ी मेहरबानी की। इसको तो मैं मानता हूँ। कल अगर लंच के पहले या लंच में बैठ कर आप सब कामों को खत्म कर दें तो शायद सम्भव हो सकता है।

SHRI BHUPESH GUPTA: Madam, no, this is not done.

श्री अटल बिहारी वाजपेयी : लंच में तो हम बैठ सकते हैं, लंच में बैठने में एतराज नहीं है, मगर डिसकशन का क्या होगा, डिसकशन कब होगा ?

SHRI BHUPESH GUPTA: Madam Deputy Chairman, Government approached us . . .

THE DEPUTY CHAIRMAN: I think the Minister for Parliamentary Affairs has accepted if I understand him rightly, to the demand that there should be discussion in this House, and now that I know the intention of the House, I also feel that there should be the discussion in this House also. The point is that we have to find time, accommodate our other busi-

ness in such a way that we shall be able to give two and a half hours at least to that discussion—this is to be conveyed to the Government

SHRI R. S. DOOGAR (West Bengal): The Appropriation Bills may be passed without discussion, and then we can take up the motion.

THE MINISTER OF RAILWAYS (SHRI S. K. PATIL): It could be done just now.

THE DEPUTY CHAIRMAN: I want to inform the House that tomorrow we have two Appropriation Bills and they have to be passed; they are Money Bills and they must be passed tomorrow. Now it is left to the House. The Members may co-operate and expedite that business, so that there is enough time for the next discussion.

SHRI LOKANATH MISRA: But why are they so adamant and why should they not agree to extend the session by a day more?

SHRI BHUPESH GUPTA: Madam Deputy Chairman, kindly listen to me; I make a submission to you to say that if there is any difficulty Government is responsible. Private Members' day was there; we have given it up; we have withdrawn everything of our business when they asked for an official day tomorrow. Still, if they are not in a position to arrange their business properly, it is not our fault. We have given them a full day and now again they want us to . . .

THE DEPUTY CHAIRMAN: Yes, Mr. Bhupesh Gupta, it is all right.

SHRIMATI TARA RAMCHANDRA-SATHE (Maharashtra): Can we not sit today up to 5 P.M.?

HON MEMBERS: No. no

THE DEPUTY CHAIRMAN: I have made myself very clear.

SHRI AKBAR ALI KHAN: In any case we should finish these Bills.

THE DEPUTY CHAIRMAN: The circumstances are so situated that we also have to accommodate—in the sense that I don't shut out the discussion—the two Appropriation Bills tomorrow; we can expedite them; this is what I mean and I think there is mutual consideration if you want to have the next discussion. There is nothing wrong in that.

SHRI ATAL BIHARI VAJPAYEE: Madam, we are prepared to accommodate the Government to any extent necessary. But tomorrow the hon. Prime Minister will be busy in the other House.

THE DEPUTY CHAIRMAN: Yes.

SHRI ATAL BIHARI VAJPAYEE: So a discussion on the Ceasefire will not be so fruitful or useful. That is why we are suggesting that that discussion should be taken up the day after tomorrow. What is wrong about it?

SHRI BHUPESH GUPTA: Yes, what will be the harm? We will all be staying. On Saturday we all will be here.

SHRI ATAL BIHARI VAJPAYEE: We are prepared to sit through the Lunch Hour.

THE DEPUTY CHAIRMAN: But now the Minister of Parliamentary Affairs is not here.

SHRI LOKANATH MISRA: Madam, on a point of privilege.

THE DEPUTY CHAIRMAN: Yes.

SHRI LOKANATH MISRA: Even before this matter has been finally disposed of, the Minister of Parliamentary Affairs has gone. What is this? Is this the attitude of the Government?

SHRI S. K. PATIL: May I suggest, Madam? There is a way out of this difficulty. I can quite understand the anxiety of hon. Members that that discussion should take place in this House also, and the Government is not opposed to it. But there are certain reasons why the Houses—if it was inevitable, it would be a different thing—should adjourn tomorrow. And as you have suggested, a way can be found out. We can finish other business. These Appropriation Bills really are ordinary ones and if there is time, we can discuss them, otherwise we can pass them soon. This one here can be passed just now, because we have had a discussion on it. And tomorrow in one hour, we can complete the work on the others and right from 2 o'clock we can have the other discussion and if we sit a little longer, then the Prime Minister will be able to reply to the debate there and here also. Therefore, within the time at our disposal, it is possible to do both. This is a way, a *via media* which is very good. The Bills could be adopted and I think all the hon. Members would be satisfied in that matter.

THE DEPUTY CHAIRMAN: I think this is a very reasonable suggestion made by the hon. Minister of Railways.

SHRI ATAL BIHARI VAJPAYEE: Our point is we do not want the hon. Prime Minister to overstrain himself, by having to reply to the debate there tomorrow and then come back here. Why can't we agree to sit on Saturday?

SHRI BHUPESH GUPTA: Madam Deputy Chairman, this is the point we are making. We are not at all being unreasonable. What is the harm if we sit on Saturday? That is what we ask.

SHRI ATAL BIHARI VAJPAYEE: Why are they so adamant?

SHRI BHUPESH GUPTA: If the Government tells you that they have got certain very important things to do, that they cannot sit on Saturday,

that I can understand. But if they say . . .

SHRI S. K. PATIL: I may submit, Madam, that several meetings and conferences in connection with this emergency and others have been kept right from morning to evening on that day on the assumption that the Houses would be adjourned. Therefore, we are suggesting something which is really honouring the wishes of the House; and the only thing is that hon. Members will have to sit for a little more time and both these things can be done, and the other conferences and meetings which are important can take place because they have been fixed long ago on the assumption that the Houses would adjourn tomorrow. Therefore, I think this suggestion can be accepted.

SHRI AKBAR ALI KHAN: We will be saving on the financial side also.

SHRI GANGA SHARAN SINHA (BIHAR): Madam, one thing I would like to say. The Chairman should be convinced that it is official business. Otherwise the House should sit on the 25th. Regarding this the Chairman should be convinced. But if it is for some non-official work, we must not adjourn this session.

AN HON. MEMBER: It is a Congress Working Committee meeting.

SHRI GANGA SHARAN SINHA: If it is official business and the Chairman is convinced, that it is essential, then we can agree to that. Otherwise the House should sit on Saturday. In the past also it has happened that for non-official business, for the convenience of some people, for the convenience of the ruling party, the session was adjourned earlier, depriving Members of certain rights and privileges and causing inconvenience to them.

SHRI S. K. PATIL: It is merely official business, the Appropriation Bills for which there is a time limit.

SHRI GANGA SHARAN SINHA: I am not talking of tomorrow but of the day after tomorrow.

SHRI S. K. PATIL: These Appropriation Bills can be passed really speaking quickly; not much time is needed.

THE DEPUTY CHAIRMAN: What is the discussion now?

SHRI AKBAR ALI KHAN: What Shri Ganga Sharanji wants to say is if on the 25th you have important work then he will agree.

THE DEPUTY CHAIRMAN: The Minister of Railways just stated that on Saturday there is official work.

SHRI BHUPESH GUPTA: What is that work?

THE DEPUTY CHAIRMAN: I take it on his own statement. If the Prime Minister is busy on Saturday, I think we should be more considerate. But if Saturday is free, then I would rather that we sit on Saturday.

SHRI BHUPESH GUPTA: And I hope your suggestion, Madam, will be taken in the good spirit in which it has been made.

THE DEPUTY CHAIRMAN: This can be conveyed.

SHRI S. K. PATIL: That would be conveyed to the Prime Minister. And, Madam, so far as this particular Appropriation Bill is concerned, I think we can finish it in five minutes. There is nothing much in it.

SHRI BHUPESH GUPTA: No, no. That we will see.

SHRI S. K. PATIL: I don't mind, Madam, even if they sit for four days. I am merely talking about the actual state of things. That will save a lot of time and tomorrow the two other Appropriation Bills are there. And so this will give the House longer time for the other discussion.

4 P.M.

SHRI BHUPESH GUPTA: We are grateful to the hon. Minister, but we will see about that.

SHRI JAIRAMDAS DAULATRAM (Nominated): May I suggest that by as much adjustment as possible we might deal with the official business tomorrow, and by 3 or 4 in the afternoon have a longer sitting and sit from 4 to 7 or whatever may be found necessary and deal with the larger issues?

THE DEPUTY CHAIRMAN: That was suggested. That suggestion was already made to the Members. Now, I think, to finish this Bill the House will have to sit at least for half-an-hour more.

AN HON. MEMBER: Yes.

THE DEPUTY CHAIRMAN: Now I call upon Shri N. K. Das.

SHRI S. K. PATIL: May I make a request, because my presence is necessary in the other House as well? I had not contemplated this and there is a half-an-hour discussion just now. And so I submit the reply may be

given tomorrow. I don't know, if there is more discussion.

SHRI BHUPESH GUPTA: It is already four o'clock.

SHRI S. K. PATIL: Yes, that starts at four o'clock. So the reply and the passing of the Bill will be tomorrow, if you please.

SHRI ATAL BIHARI VAJPAYEE: Let the Railway Minister go.

THE DEPUTY CHAIRMAN: After you have replied there, you can be here at 4.30? What is the desire of the House? Do we continue or do we not continue today?

SEVERAL HON. MEMBERS: No.

THE DEPUTY CHAIRMAN: Then we shall have it tomorrow. The House stands adjourned till 10 A.M. tomorrow.

The House then adjourned at two minutes past four of the clock till ten of the clock on Friday, the 24th September, 1965.