

tax, the West Bengal entry tax and the Kerala Sales tax on tea by additional excise duty is, however, under consideration.

**SHRI N. M. LINGAM:** May I know if Government have accepted the principle of having a consolidated levy in lieu of the various taxes levied on tea, or is the principle itself under consideration?

**SHRIMATI TARKESHWARI SINHA:** The very consideration means that the principle has been accepted by the Central Government. But we have to negotiate with all the Government concerned. The Assam Government wrote about their difficulties and several representations were received by the Commerce and Industry Ministry and now this Ministry is examining all these proposals to see how far we can reach agreement, for this will also depend on the co-ordination with the Governments concerned.

**SHRI MORARJI R. DESAI:** May I add, Sir, that there is no question of consolidating all the taxes into one. That is not possible.

#### CHECK-POSTS ON INDO-NEPAL BORDER

\*378. **SHRI R. P. N. SINHA:** Will the Minister of FINANCE be pleased to state:

(a) how many check-posts are in existence on the Indo-Nepal border stretching from one end of Bihar to the other; and

(b) whether there is any check-post at Jogbani which is an important trade centre on this border?

**THE DEPUTY MINISTER OF FINANCE (SHRI B. R. BHAGAT):** (a) Eight.

(b) Yes, Sir, there is a check-post at Jogbani.

**SHRI R. P. N. SINHA:** What is the length of the Indo-Nepal border in Bihar.

**SHRI B. R. BHAGAT:** I do not know, I cannot say that offhand.

#### DISCONTINUANCE OF JOINT LIFE POLICIES BY L.I.C.

\*374. **SHRI MAHESWAR NAIK:** Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that the Life Insurance Corporation has decided to discontinue the existing system of joint life policies on the lives of husband and wife and have placed certain restrictions on the issue of policies on female lives;

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

(c) what is the total business that has so far been secured on the joint policies of husband and wife; and

(d) how the policies already issued on joint lives are likely to be affected by this decision?

**THE DEPUTY MINISTER OF FINANCE (SHRIMATI TARKESHWARI SINHA):** (a) Yes, Sir.

(b) It was found that the Life Insurance Corporation's mortality experience in respect of women insured under the Joint Life plan was extremely unfavourable.

(c) A statement is laid on the Table of the House.

(d) The decision will not affect policies already issued in any way.

#### STATEMENT

Separate figures of business under Joint Life policies on the lives of husband and wife are not available. The figures of total business under Joint Life Policies (including Business Partnership policies) are as under:

Period	No. of Joint Life Policies	Sum assured under Joint Life Policies (in crores of Rs.)
1-9-1956 to 31-12-57	28,343	16.21
1-1-1958 to 31-12-58	59,455	32.70
1-1-1959 to 31-12-59	88,283	47.53

The number of Joint Life policies other than those on the lives of husband and wife is small.

SHRI MAHESWAR NAIK: Sir, the statement here says that separate figures of business under Joint Life policies on the lives of husband and wife are not available. In that case may I know how the L.I.C. has arrived at this decision that the mortality experience in respect of women insured under the Joint Life plan was extremely unfavourable?

SHRIMATI TARKESHWARI SINHA: The joint policies are there and they can be located, but the separate figures for the husband and the wife are not available, because most of these policies are joint policies.

SHRI MAHESWAR NAIK: Is it not a fact that the average span of female life in India is greater than that of males and, if so, why this practice has been resorted to?

SHRI MORARJI R. DESAI: It was found that several wives died prematurely as a result of their policies.

SHRI BIREN ROY: Arising out of the answer just now given, that some wives were found to have died or committed suicide. Since this can be done with a women's policy as also with a joint policy, are they likely not to insure women at all, not take women's policies at all in India in the future?

SHRI MORARJI R. DESAI: There is no question of that arising out of this.

SHRI MAHESWAR NAIK: May I know, Sir, then prior to the nationalisation of life insurance when they used to undertake this joint insurance, they were not aware of the risk involved?

SHRIMATI TARKESHWARI SINHA: Prior to the nationalisation, insurance companies used to charge higher rates on women policy holders.

SHRI BIREN ROY: My question is if joint life policies are refused because of what the hon. Minister just now stated, because of certain suicides or other things . . .

AN HON. MEMBER: Not suicide.

SHRI BIREN ROY: Then murder or what?

MR. CHAIRMAN: The question hour is over.

### WRITTEN ANSWERS TO QUESTIONS

#### ACQUISITION OF LAND AND HOUSES FOR RESETTLEMENT OF DISPLACED PERSONS IN SARAI ROHILLA, DELHI

\*341. SHRI BABUBHAI CHINAI: Will the Minister of HOME AFFAIRS be pleased to state:

(a) whether the property of Khasra Nos. 1283/439/195 and 1285/439/195 in Sadhora Khurd (Now Sarai Rohilla, Moti Bagh, in Delhi) comprising houses Nos. 19/30 to 19/99 and some vacant land has been acquired by Government for resettlement of displaced persons;

(b) if so, whether it has been brought to the notice of Government that some residents of that area are demanding and collecting the rent as well as letting the vacant plots on rent; and

(c) if the answers to parts (a) and (b) above be in the affirmative, in what capacity they have obtained decrees for rent against some of the occupants from the Rent Controller?

THE MINISTER OF HOME AFFAIRS (SHRI GOVIND BALLABH PANT): (a) Yes.

(b) No.

(c) Does not arise.