

[Secretary.]

2. The Speaker has certified that this Bill is a Money Bill within the meaning of article 110 of the Constitution of India."

### V

"In accordance with the provisions of Rule 133 of the Rules of Procedure and Conduct of Business in Lok Sabha, I am directed to enclose herewith a copy of the Appropriation (Vote on Account) Bill, 1956, as passed by Lok Sabha at its sitting held on the 13th March, 1956.

2. The Speaker has certified that this Bill is a Money Bill within the meaning of article 110 of the Constitution of India."

I lay a copy of each of these five Bills on the Table.

MR. CHAIRMAN: Well, all these Appropriation Bills will be taken up tomorrow. The exact time to be allotted for their disposal will be announced later.

### PAPERS LAID ON THE TABLE

APPROPRIATION ACCOUNTS (POSTS AND TELEGRAPHS), 1953-54 AND THE AUDIT REPORT, 1955—PART II, THEREON

THE MINISTER FOR REVENUE AND CIVIL EXPENDITURE (SHRI M. C. SHAH): Sir, I beg to lay on the Table, under clause (1) of article 151 of the Constitution a copy of the Appropriation Accounts (Posts and Telegraphs), 1953-54, and the Audit Report, 1955—Part II, thereon. [Placed in Library. See No. S-86/56.]

MINISTRY OF FINANCE (REVENUE DIVISION) NOTIFICATIONS PUBLISHING FURTHER AMENDMENTS TO CENTRAL EXCISE RULES, 1944

THE MINISTER FOR REVENUE AND DEFENCE EXPENDITURE (SHRI A. C. GUHA): Sir, I beg to lay on the

Table a copy each of the following Notifications under section 38 of the Central Excises and Salt Act, 1944:—

- (i) Ministry of Finance (Revenue Division) Notification No. 2-CER/56, dated the 1st March, 1956, publishing further amendments to the Central Excise Rules, 1944.
- (ii) Ministry of Finance (Revenue Division) Notification No. 1-CER/56, dated the 3rd March, 1956, publishing further amendments to the Central Excise Rules, 1944. [Placed in Library. See No. S-83/56 for (i) and (ii).]

### THE LIFE INSURANCE (EMERGENCY PROVISIONS) BILL, 1956— *continued*

SHRI KISHEN CHAND (Hyderabad): Mr. Chairman, I was speaking yesterday and pointing out that the nationalised insurance will have to gradually enlarge its scope of business and that it will have to approach the rural areas, and in securing business in the rural areas the services of the Post Masters of the newly opened post offices may be utilised. I may also point out, Sir, that the services of teachers and other Government servants may also be utilised. Hon. Members probably realise that the scale of insurance in our country is very low as compared to the other countries. The total insurance in force in our country is for the amount of Rs. 1,058 crores at the end of 1954. That as compared to other countries is very small. An objection may be raised that our national income is low, and if a comparison is to be made with other countries, due allowance must be made for this disparity in the national income and the *per capita* income. Even allowing for the *per capita* income and taking a conservative estimate, the total amount of insurance can easily be increased ten-fold. Sir, in the U. K.,