DR. SHRIMATI SEETA PARMANAND; Did the policy-holders make any representations, individually as well as jointly, to the Government? If so, when? And what was the reply given to them?

SHRI M. C. SHAH: We invited objections or suggestions before the 30th September, 1955. The scheme was published in the Gazette and thereafter we considered those objections and suggestions, and we came to the conclusion that we should not accept the scheme.

SHRI B. C. GHOSE: I just want to know the main reasons for disallowing this scheme. I do not want many reasons, but just one or two of the anain reasons.

SHRI M. C. SHAH: It was generally not in the interests of the policyholders. That is the main reason.

SHRI B. C. GHOSE: I understand that, but the idea of mutualisation is to get rid of the shareholders and give the benefit to the policy-holders. Do I understand that this particular scheme was not in favour of policyholders or is the Government opposed to the principle of mutualisation?

SHRI M. C. SHAH: The Government is not opposed to the principle of mutualisation, but the Government have considered the details of the scheme to find out whether it is in the best interests of the policy-holders.

SHRI B. C. GHOSE: Do I understand that this particular proposal for mutualisation was not accepted? Is that the position?

SHRI M. C. SHAH: The question is there and the answer is there.

## RETIRED GENERAL OF THE INDIAN ARM\* SERVING IN PAKISTAN

•72. SHRI SARDAR SINGH OF KHETRI: Will the Minister for DEFENCE be pleased to refer to the replies given to my starred question No. 418 answered in the Rajya Sabha on the 29th March 1955, and state whether any action has since been taken to prevent the happening of any such case as has Deen referred to in that question?

THE MINISTER FOR DEFENCE (DR. K. N. KATJU) : Orders were issued on the 4th May 1955 that an officer, who retires from the Armed Forces with a pension or gratuity, will be required to obtain the permission of the Government of India before accepting an employment under a Government outside India at any time after retirement; and that no service or disability pension shall be payable to an officer who accepts an employment in contravention of the above direction, in respect of any period for which he is so employed or such longer period as the Government of India may direct.

SHRI SARDAR SINGH OF KHETRI: May I know in what way the Government proposes to enforce those orders with regard to some officer who may leave the country after his pension Is given? How can that be enforced?

DR. K. N. KATJU: The pension of that officer has been stopped. It was applied to him.

SHRI M. P. N. SINHA: How many officers are dealt with under this rule?

DR. K. N. KATJU: I know of only one officer at present.

## SELF-SUFFICIENCY IN NAVAL TRAINING

\*73. SHRI SARDAR SINGH OF KHETRI: Will the Minister for DEFENCE be pleased to state when Government expect to achieve self-sufficiency in Naval training for the Navy in India?

THE DEPUTY MINISTER FOR DEFENCE (SARDAR S. S. MAJITHIA): Except for certain highly technical courses all necessary training facilities have either been established in