

is. They will also have to map the existing schools, look into the requirements and then set up new schools, called neighbourhood schools, to serve the remote areas.

Sir, as far as the pupil-teacher ratio is concerned, that is prescribed under the Act; it is 1:30. But at this point in time, many State Governments have not been able to achieve that pupil-teacher ratio, which is why there is a three-year prescribed limit under the Act for them to achieve the purposes and the conditionalities of the Act.

SHRI AVTAR SINGH KARIMPURI: Mr. Chairman, Sir, as the hon. Minister is also aware, the practice of child labour is being followed on a large scale in the agricultural sector. In the reply given by the hon. Minister, it is mentioned, "Agriculture as a whole is not included in the prohibited list of occupations and processes under The Child Labour (Protection and Regulation) Act, 1986". I would like to know whether the hon. Minister will consider inclusion of agriculture as a whole in the prohibited list of occupations and processes under the Child Labour (Prohibition and Regulation) Act, 1986.

SHRI KAPIL SIBAL: Sir, at this point of time, The Child Labour (Protection and Regulation) Act, 1986 prohibits child labour to be employed in the processes in agriculture where tractors, threshing and harvesting machines are used and chaff cutting is done. It is only limited to that category. But there is an inter-Ministerial group that has been set up and it is actually thinking in terms of a blanket ban on all child labour in every walk of life where children are commercially exploited.

#### **Insurance cover for passengers**

\*266. SHRI N.K. SINGH: Will the Minister of RAILWAYS be pleased to state:

- (a) whether Railways have suffered huge losses due to various train accidents in the past few years;
- (b) if so, the details thereof;
- (c) whether Railways have any insurance cover for passengers and properties; and
- (d) if so, the details thereof and the claims received from insurance companies during the last three years?

THE MINISTER OF RAILWAYS (SHRI DINESH TRIVEDI): (a) to (d) A Statement is laid on the Table of the House.

***Statement***

(a) and (b) Loss of railway property in consequential train accidents excluding cases of trespassing at unmanned level crossings during 2008-09, 2009-10, 2010-11 and the current year from April to July, 2011 has been estimated to be Rs. 60.65 crore (approx.), Rs. 53.71 crore (approx.), Rs. 71.93 crore (approx.) and Rs.22 crore (approx.), respectively.

(c) There is no insurance cover for passengers and property at present. The insurance cover for rail passengers has been discontinued from 20.09.2008. The insurance cover bought from general insurers earlier was an internal mechanism to get the reimbursement of the compensation paid to the victims of train accidents by the Railways. However, payment of compensation to the victims of train accidents or untoward incidents by the Railways does not get affected in the absence of insurance cover.

(d) Reimbursement of claims received by Indian Railways from insurance companies during the year 2008-09, 2009-10 and 2010-11 was Rs. 83.93 crore (approx.), Rs. 45.89 crore (approx.), and Rs. 81.29 crore (approx.), respectively. This amount is not related to the accidents/casualties in that year but depends upon the number of cases which are finalised by the Railway Claims Tribunal in a particular year for which Railways seeks reimbursement from insurance companies.

SHRI N.K. SINGH: Sir, my first supplementary to the Minister is, everybody knows that the Indian Railways is, perhaps, one of the most accident-prone railways that we know. In the last two years itself the number of deaths has been as high as 271. While their compensation is not linked to insurance, surely the Railways' finances are also stressed out. Just because you have had bureaucratic hassles, you are not finding the right insurance companies for the right premium. Why are you denying yourself an opportunity of having a proper insurance cover for passengers, something which the Railway Minister had announced in 2003-04?

SHRI DINESH TRIVEDI: Sir, with due respect, first of all let me correct that the Indian Railways is not one of the most accident-prone. However, we do not want even a single accident. Having said that, Sir, in the year 2008, we had discontinued the insurance scheme, as the knowledgeable hon. Member knows, because of various problems. First of all, whenever the claim is paid to the victims or

affected parties, it had nothing to do with the insurance because we did not want to wait for the insurance people to come and pay us and then we pay, which is not fair. But, the Indian Railways encountered a lot of problems in terms of delays, in terms of lot of cases where they would not accept the legitimate claims. For instance, there were amounts which have been given by RCT on account of interest. The insurance company said that they were not going to pay that. You know there were various disputes and various other things. There were problems with regard to premium also. After liberalization, after a lot of private sector companies came into being, the insurance premium which was much lower earlier also went up. So, the trade off between the premium what we paid and the kind of compensation we are to pay to the victims did not really materialize well. So, what we did was we started an expert committee in the year 2010 to find out what is the best way out. The expert committee also mentioned that IRFC should have a corpus. Based on that corpus, we have got to ensure that the compensation paid from time to time is justified. However, at the moment, mechanism formed in May, 2011, to work out the feasibility and modalities and formation of this corpus fund, is in progress.

SHRI N.K. SINGH: Sir, in reply to my previous unstarred question, the Minister had answered that his experience with ICICI Lombard on insurance was not a very happy one which is why it discontinued. But, then, the whole insurance sector is opened up to a lot of credible public sector companies. There is availability of best global practices to have passengers' insurance cover. Why is the Railways not wanting to learn from the best international example and seek the best insurance terms?

SHRI DINESH TRIVEDI: Sir, we will be very happy to use the talent in the House. The hon. Member is an expert in the area of finance. I would be very happy if he came and gave us some very good proposal whereby it would benefit not only the Railways but the passengers as well.

**श्री अविनाश राय खन्ना:** सर, मैं रेलवे मंत्री जी को बताना चाहता हूँ कि हर आदमी जो बाई एयर, बाई रोड, बाई रेल ट्रेवल करता है, वह चाहता है कि अगर कोई एक्सीडेंट हो, तो उसके घर वालों को कोई न कोई Compensation मिले और रेलवे कम्पनसेशन देती भी है। रेलवे कुछ उस समय अनाउंस करती है और बाद में लिटिगेशन में फिर देती है। अगर टिकट में ही ऐसा कोई प्रावधान कर दिया जाए कि कुछ पैसा जोड़कर पैसंजर की इंश्योरेंस कर दी जाए, क्या इस पर रेलवे विचार कर सकती है?

**श्री दिनेश त्रिवेदी:** सर, सवाल इसी पर था कि पहले रेलवे ज्यादा पैसा नहीं लेती थी, फिर भी, पैसंजर का इंश्योरेंस कवरेज था। मैं कहना चाहूंगा कि पैसंजर का इंश्योरेंस कवरेज हो या न हो, Compensation का डेफिनेशन और एक्ट बहुत ही साफ है। जब भी कहीं माल की या जान की हानि होती है, तो रेलवे under the Compensation Act, we are liable to pay और वह अभी चल रहा है और जो आगे की बात कही है उसमें एक कॉरपस की बात चल रही है। यदि माननीय सदस्य हमें इस विषय में कुछ और बताना चाहें, आपके पास और कोई स्कीम हो और उस स्कीम के तहत बेहतर हो सकता है, तो हमें बता सकते हैं। मगर हमारी priority है कि चाहे इंश्योरेंस कम्पनी दे या इंडियन रेलवेज दे, लेकिन विक्टिम को जल्द से जल्द उसका compensation मिलना चाहिए।

MR. CHAIRMAN: Question Hour is over.

#### WRITTEN ANSWERS TO STARRED QUESTIONS

##### Construction of drainage line at Nagpur railway station

\*267. SHRI RANJITSINH VIJAYSINH MOHITE PATIL: Will the Minister of RAILWAYS be pleased to state:

- (a) whether Railways have approved construction of a 1.8 metre diameter drainage line at eastern gate of Nagpur railway station to release the drain water into a channel at Santra market;
- (b) if so, whether work on the project has started to solve the problem of waterlogging; and
- (c) if so, the details thereof?

THE MINISTER OF RAILWAYS (SHRI DINESH TRIVEDI): (a) Yes, Sir. A work named as "Nagpur - Improvement to drainage system by 1.8 metres diameter pipeline from west to east side" is sanctioned. This work consists of two parts as below;

- (i) Improvement to storm water drain by laying of 1.8 metres diameter pipeline for drainage from west to east side. The cost of this work is to be shared between Railway and Nagpur Municipal Corporation in the ratio of 30:70. The work is to be executed by Railways as pipeline is passing under Railway yard.
- (ii) Second part pertains to improvement to drainage system & carriage watering arrangements which is purely a railway work for which cost is to be borne by railways.