THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI ARJUN RAM MEGHWAL): (a) and (b) There is no term called 'legacy loan' in Government Accounting parlance. The funds credited into Public Account of India do not generally belong to Government. They are held by Government as a trustee. The balances held in Public Account of India include balances available under Small Savings/Provident Funds, various reserve funds operated by Government, deposits and advances, suspense and miscellaneous, remittances and cash balances of the Government. The balances held in Public Account do not lapse at the close of the financial year and are carried forward to the next year. The non-lapsability of these funds is the main reason for maintaining these funds/balances in the Public Account.

## Life insurance products for special needs children

2937. SHRIMATI RENUKA CHOWDHURY: Will the Minister of FINANCE be pleased to state:

- (a) whether there is no life insurance products for special needs children in the country;
  - (b) if so, the details thereof along with the reasons therefor, and
- (c) the corrective steps taken by Government to introduce certain life insurance products for special needs children on the line of LIC's earlier products *viz.* Jeevan Aadhar and Jeevan Viswas?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SANTOSH KUMAR GANGWAR): (a) to (c) As per Insurance Regulatory and Development Authority of India (IRDAI), at present there is no life insurance product exclusively for children with special needs. However, lives of children with special needs are covered under the "Niramaya" Health Insurance Scheme of the Ministry of Social Justice and Empowerment. The scheme is meant for all persons with disabilities under the National Trust Act with valid disability certificate. The scheme provides for same coverage irrespective of the type of disability.

## **Fake Currency Notes**

2938. SHRI C. M. RAMESH: Will the Minister of FINANCE be pleased to state:

- (a) how Ministry looks at the recent seizures by BSF and NIA of fake currency notes from Pakistan entering into the country *via* Bangladesh;
- (b) how fake currency notes have been able to replicate almost all the 17 security features of 2000 note; and