measures to provide relief to taxpayers, waiving the requirement of 20 per cent prepayment before filing appeal, refunding excess tax collected/recovered during prolonged delays, granting automatic stay on penalties and prosecution for appeals exceeding the specific timeframe, accountability for delays, establishing a system of accountability to address the root causes of delays within the system. The current pendency crisis discourages taxpayer compliance and undermines the integrity of the tax system. Taking swift action through these proposed measures will ensure a more efficient, fair and transparent appellate system. Sir, I urge, the hon. Finance Minster, through you, to give this suggestion her thoughtful consideration. Thank you.

MR. DEPUTY CHAIRMAN: The following hon. Members associated themselves with the issue raised by hon. Member, Shri Sanjay Arora: Shri Niranjan Bishi (Odisha), Shrimati Priyanka Chaturvedi (Maharashtra), Shri K.T.S. Tulsi (Chhattisgarh), Shri Sant Balbir Singh (Punjab), Shrimati Jebi Mather Hisham (Kerala), Dr. Sasmit Patra (Odisha), Dr. John Brittas (Kerala) and Dr. Fauzia Khan (Maharashtra).

Demand to reduce the rate of GST on health and insurance policies

SHRI DEREK O'BRIEN (West Bengal): Sir, the demand is straightforward — Reduce 18 per cent GST on medical and health insurance. Reduce it. Sir, in three minutes, let me make four quick points. This has been there since July, 2017, and it has gone unnoticed! Why should we reduce it? We should reduce it, because this is an issue which is burdening the people, mainly the middle class. That is why this is to be reduced. The high tax rate of 18 per cent is a burden.

Insurance penetration is low in India. Internationally it is more than 7 per cent and in India it is just about 4 per cent. That is why GST should be reduced. Sir, there is an imbalance in the insurance sector where 75 per cent is life insurance and only 25 per cent is medical insurance! How can this be done? Who has raised this? Two of our MPs here — Shri Saket Gokhale and Ms. Dola Sen — have raised it. My hon. Chief Minister has written a letter to the hon. Finance Minister to reduce it. They wouldn't listen to us. Okay. At least, listen to the Union Cabinet Minister from her own BJP party who has also recently written to the hon. Finance Minister. He is the hon. Minister of Road Transport and Highways. He is from the BJP. They could listen to him. But, when we write, the hon. Finance Minister will say, 'No, no. I cannot do anything. The GST Council will change it.' This is a flawed argument. The ratio in the GST Council is: NDA-2 and INDIA-1. The GST Council, as said by the Supreme

Court, is an advisory body. So, Sir, we must not allow the hon. Finance Minister to hide behind curtain of the GST Council. We must not allow it.

Sir, this is a middle class issue. This is not a political issue. Mr. Chidambaram, — he has a lot of experience — a few days ago, said that the hon. Finance Minister should 'listen.' I appeal — I know all the INDIA parties are together in this — to the BJD also to please associate itself with this issue. You must associate yourself with this issue, because it is touching the middle class. And, I request the hon. Finance Minister to come in the next 3-4 days and say on the floor of this House that this is not working. Sir, there is a GST Council meeting going to happen; if this doesn't happen in the next 3-4 days, इसके लिए आंदोलन चालू रहेगा। The people of India cannot have medical insurance for GST. Thank you, Sir.

MR. DEPUTY CHAIRMAN: The following hon. Members associated themselves with the issue raised by hon. Member, Shri Derek O'brien: Shri Sandosh Kumar P (Kerala), Shri Imran Pratapgarhi (Maharashtra), Shri Ramji (Uttar Pradesh), Shri Niranjan Bishi (Odisha), Shri Sanjay Raut (Maharashtra), Shri Neeraj Dangi (Rajasthan), Dr. Sasmit Patra (Odisha), Prof. Manoj Kumar Jha (Bihar), Shrimati Sulata Deo (Odisha), Ms. Sushmita Dev (West Bengal), Ms. Dola Sen (West Bengal), Shrimati Sagarika Ghose (West Bengal), Shri Ravi Chandra Vaddiraju (Telangana), Shrimati Mausam Noor (West Bengal), Shri Jose K. Mani (Kerala), Shrimati Priyanka Chaturvedi (Maharashtra), Shri Sanjay Yadav (Bihar), Shri Sant Balbir Singh (Punjab), Shrimati Phulo Devi Netam (Chhattisgarh), Shri R. Girirajan (Tamil Nadu), Shrimati Jaya Amitabh Bachchan (Uttar Pradesh), Shri M. Shanmugam (Tamil Nadu), Shri Saket Gokhale (West Bengal), Shri Jawar Sircar (West Bengal), Shrimati Jebi Mather Hisham (Kerala), Dr. Fauzia Khan (Maharashtra), Shri Sanjeev Arora (Punjab), Dr. John Brittas (Kerala), Shri Pramod Tiwari (Rajasthan), Shri Sanjay Singh(National Capital Territory of Delhi), Shri Samirul Islam (West Bengal), Shri Sujeet Kumar (Odisha), Shri Haris Beeran (Kerala), Dr. V. Sivadasan (Kerala), Shri Sharad Pawar (Maharashtra) and Shrimati Mahua Maji (Jharkhand). थैंक यू। माननीया डा. संगीता बलवन्त।

Demand to restart the Sugar Mills at Nandganj in Ghazipur district of Uttar Pradesh

डा. संगीता बलवन्त (उत्तर प्रदेश)ः माननीय उपसभापति महोदय, आपने मुझे एक गंभीर और लोक कल्याणकारी विषय पर बोलने का अवसर दिया, इसके लिए मैं आपको हार्दिक धन्यवाद प्रेषित करती हूँ।