

Dr. Ranen Sen: Has the attention of the hon. Minister been drawn to a statement recently made by the Irrigation Minister of West Bengal in the West Bengal Assembly to the effect that no final decision has been taken by the Government of India in respect of transferring the head office to Bihar, and if so, may I know how far that statement is correct?

Shri Alagesan: I should say that I have not seen that statement, but as I said, some time ago I had talks with the Chief Minister and the Minister concerned with irrigation in West Bengal. They have agreed to it in principle, but they have urged that we should consider whether in view of the emergency and in view of the large expenditure that this involves, we should go ahead with it at such speed. We said that we were not very particular in moving it here and now, but it would be done only in stages and this has to be done in any case in order to help proper co-ordination and proper maintenance etc.

Nationalisation of General Insurance

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- *921. { **Shrimati Savitri Nigam:**
Shri M. L. Dwivedi:
Shri Bibhuti Mishra:
Shri R. S. Pandey:

Will the Minister of Finance be pleased to refer to the reply given to Starred Question No. 201 on the 15th November, 1962 and state whether any final decision has since been taken regarding the nationalisation of General Insurance?

The Deputy Minister in the Ministry of Finance (Shri B. R. Bhagat): No final decision has yet been taken.

With your permission, I may add that it is our intention that during the emergency no action in this direction should be taken.

Shrimati Savitri Nigam: May I know whether it is a fact that several times not only the economists of this country but various other people have strongly recommended and advocated

that general insurance must be nationalised as soon as possible.

Mr. Speaker: Government have indicated the decision that they have arrived at it. Now, the hon. Member is trying to argue it.

Shrimati Savitri Nigam: May I know what the difficulty is which Government are facing especially at the time of emergency and the reason why they are not nationalising general insurance?

Shri B. R. Bhagat: It would not be in the national interest. The problems posed by the nationalisation of general insurance are also such that it cannot be taken up during the period of emergency. There have always been two points of view. Although one point of view in the country has been to nationalise this, there has been an equally strong point of view that it would not be in the national interest to nationalise it. Both these points of view were there, and Government have considered all these aspects and have come to the conclusion that during the emergency it would not be wise to nationalise general insurance.

Shrimati Savitri Nigam: What are the special reasons?

Mr. Speaker: Shri Bibhuti Mishra.

श्री विभूति मिश्र : जब सरकार ने जीवन बीमा के राष्ट्रीयकरण के सिद्धान्त को मानलिया है और जब सरकार को इस प्रापातकालीन स्थिति में रुपए पैसे की जरूरत है तो जनरल बीमा को नेशनलाइज करने में सरकार को क्या दिक्कत हो रही है ?

वित्त मंत्री (श्री मोरारजी देसाई) : जीवन बीमा और सामान्य बीमा दोनों अलग अलग चीजें हैं, दोनों एक नहीं हैं। जीवन बीमा का राष्ट्रीयकरण किया है इसलिए सामान्य बीमा का भी राष्ट्रीयकरण करना ही चाहिए, यह इसमें से

नहीं निकलता। सरकार ने अभी तक यह फैसला नहीं किया है कि इसका राष्ट्रीयकरण करना है। सारे मसले को सोच रहे हैं कि करना चाहिए या नहीं करना चाहिए। लेकिन इस इमरजेंसी के समय में इसको करना खतरनाक होगा इसलिए इसको अभी नहीं कर रहे।

श्री त्रिभूति मिश्र : कारण क्या है ?

श्री मोरारजी देसाई : कारण बताने की कोई जरूरत नहीं है।

Shri Ramanathan Chettiar: What is the total premium obtained by general insurance companies? Out of the same, what is the proportion of the foreign general insurance companies and the indigenous insurance companies?

Shri B. R. Bhagat: The gross premium underwritten was, for example, in 1961—that is the latest figure available—for Indian insurers Rs. 31.85 crores and for non-Indian insurers Rs. 12.06 crores.

Shri Rameshwar Tantia: Is it a fact that the Controller of Insurance has got wide powers of rules and regulations over general insurance companies?

Shri B. B. Bhagat: That is true.

श्री श्रीकारलाल बेरवा : मैं जाना चाहूंगा कि इस समय देश में जनरल बीमा के व्यवसाय में सरकार की कितनी पूंजी लगी हुई है ?

Shri B. B. Bhagat: The total assets in 1961 of Indian general insurers was Rs. 72.69 crores.

Shri H. N. Mukerjee: Could the House know a little more specifically why the emergency is being brought into the picture? If it is in the interest of the country as a whole, the emergency is a particularly propitious period when vested interests of this industry can be persuaded to support nationalisation.

Mr. Speaker: Government has given its decision. The non-Member is now arguing to have a change in that policy. That should be done in a different way.

Shri H. N. Mukerjee: When the emergency is requisitioned as an excuse for doing certain things, we should know why in particular the emergency gives out certain special reasons for this kind of conduct on the part of Government.

Shri Morarji Desai: There is no excuse in this and nothing is trotted out. I only said that during the present emergency when there are several other factors prevailing, it is not possible to consider this in the manner in which it has to be considered, and it is not possible to come to a conclusion also that it can be done. It is bristling with many difficulties. Those difficulties cannot be got over during the emergency. Therefore, it cannot be done.

Shri Heda: Since general insurance covers a number of types or branches, when Government collect data, would they relate to branches of general insurance or some of them or would Government think of a phased programme?

Shri Morarji Desai: All these factors are under consideration.

Cut in Housing Schemes of States

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*922.	}	Shri P. Venkatasubbaiah:
		Shrimati Vimla Devi:
		Shri Bishanchander Seth:
		Shri Yashpal Singh:
		Shri Shiv Charan Gupta:
		Shri Daji:
		Shri S. M. Banerjee:
		Shri Indrajit Gupta:
		Shri Surendra Pal Singh:
		Shri Basappa:
Shri Maheswar Naik:		

Will the Minister of Works, Housing and Rehabilitation be pleased to state:

(a) whether it is a fact that a number of States have proposed a cut in