

Visit of U.S. Team of Officers

*424. **Shri Indrajit Gupta:** Will the Minister of Defence be pleased to state:

(a) whether a team of officers from the U.S. War College recently visited India;

(b) if so, the purpose of the visit; and

(c) the types of Indian military establishments visited by the team?

The Minister of State in the Ministry of Defence (Shri Raghuramaiah):

(a) Yes, Sir.

(b) As part of the College course, the Government of the U.S.A. arranges such visits outside their country every year. Their visit to India was in pursuance of this normal practice.

(c) The party visited the National Defence College.

Shri Indrajit Gupta: I would like to know whether this team included a certain number of civilians and if so, in what capacity they were present.

Shri Raghuramaiah: The party consisted of 9 Faculty members and 27 officer students.

Shri Indrajit Gupta: May I know whether, in view of the special type of military commitments between the U.S. and Pakistan, the Government consider it desirable to have American military personnel visit our establishments?

Mr. Speaker: That would be asking for an opinion now.

Shri Ansar Harvani: May I know if the team visited our Ordnance establishments or only our Defence institution?

Shri Raghuramaiah: They came on the 31st. On the 1st, they visited Agra. On the 2nd, there was a talk in the college on the Five Year Plans. The same day, they left.

Mr. Speaker: Next question. Sir Basappa.

Shri Basappa: No. 425.

Shri Indrajit Gupta: May I ask one question?

Mr. Speaker: I am sorry, I have called the next question.

L.I.C. Loans for Housing

*425. **Shri Basappa:** Will the Minister of Finance be pleased to state:

(a) whether Life Insurance Corporation have advanced loans towards the development of housing in this country; and

(b) if so, the total amount advanced so far and terms of repayment?

The Deputy Minister in the Ministry of Finance (Shri B. R. Bhagat):

(a) Yes, Sir

(b) A statement is laid on the Table of the House. [See Appendix I, annexure No. 76].

Shri Basappa: In view of the fact that investment of life insurance funds, in the past, has led to abuse resulting in punishment of some officials and resignation of even a Minister, has the Government considered, as suggested by the Estimates Committee, the question of divesting the L.I.C. of their investment work and the Government taking over the funds?

Shri B. R. Bhagat: That matter was very duly considered and the Government came to the conclusion that no such step is called for.

Shri Basappa: May I know whether the L.I.C. is already overburdened with the work of having more life insurance funds collected and in view of that fact, they should be divested of this work because the workload is heavy?

Mr. Speaker: Now, he is reasoning out. The answer has been given after mature consideration.

Shri Shree Narayan Das: May I know the extent to which these loans

have been granted to co-operative institutions and to private individuals?

Shri B. R. Bhagat: The statement gives that information.

Mr. Speaker: If it is contained in the statement, it need not be repeated.

Shri P. R. Chakraverti: Does the LIC give special treatment to co-operative housing societies?

Shri B. R. Bhagat: Out of the Rs. 30 crores loans sanctioned, Rs. 7.47 crores have been given to the apex co-operative housing finance society. As for the rest of the amount also which we give to the State Government for their employees or for other schemes, a part is going to the co-operatives sponsored by the State Governments.

Shri Bhagwat Jha Azad: May I know whether the quantum of loan given to an individual falls within the medium or low income group housing scheme, as classified by the State or the Centre?

Shri B. R. Bhagat: So far as the State scheme is concerned, it is entirely for the medium income group, and an amount of Rs. 14.44 crores has been sanctioned under this scheme. But we have other schemes, for example, under the mortgages or loans to the policyholders, in which the middle income group or the higher income group is also entitled for advances under the scheme.

Shri Vasudevan Nair: From the statement, I find that the loans for the middle income group housing scheme have to be returned in 25 annual instalments, while the loans for the State Government employees have to be returned in 20 annual instalments. May I know why this discrimination is there against the State Government employees?

Shri B. R. Bhagat: But the statement also says that the period may be extended to 30 years.

Shri Vasudevan Nair: But the interest rate is higher. So, what is the use of extending it by five years, if the interest rate is going to be higher?

Shri B. R. Bhagat: The interest rate is the same. The statement gives the interest rate. But if it is extended to 30 years, the option is left to the State Governments and not with the LIC. If the State Government thinks that the period may be extended by ten years, then, certainly, the interest rate would be somewhat higher.

Shri S. M. Banerjee: Since the insurance employees belong to the low income or middle income group, may I know whether there is any scheme with the LIC by which advances or loans can be given to those employees also if they want to construct houses?

Shri B. R. Bhagat: For the employees of the LIC? Yes. The figure given excludes all loans to be given to the LIC employees. The LIC is actually working out a very ambitious scheme to provide loans for house-building to their own employees.

Technical Personnel for Coal Mining

*428. **Shri P. R. Chakraverti:** Will the Minister of Mines and Fuel be pleased to state:

(a) whether the report of the Expert Committee appointed by the Coal Council for assessment of increased requirements for trained technical personnel with a view to achieving the production targets of coal has been examined by Government;

(b) if so, what steps have been taken to extend such training facilities during the Third Plan period;

(c) whether there is any attempt to persuade the Private Sector to create additional facilities for practical training of apprentices; and

(d) whether there are assurances on behalf of the State Governments that they will supplement the efforts of the Private Sector in setting up hostels for trainees?

The Minister of Mines and Fuel (Shri K. D. Malaviya): (a). Yes.