

**Shri Sadhan Gupta:** May I know whether Government have appealed to the Supreme Court themselves, and if not, whether Government are going to enforce and give effect to the Labour Appellate Tribunal's award?

**Sardar Swaran Singh:** So far as I remember, Government have not preferred an appeal themselves. But certain colliery owners have preferred an appeal, and an *ad interim* lay order has been passed by the Supreme Court. And Government will not start implementing even in the public sector a decision against which an appeal is pending before the Supreme Court.

**Shri C. D. Pande:** In view of the fact that generally the prices in the Government-owned collieries are higher than in the privately-owned collieries, and Government are forced to raise the price of coal, may I know whether the margin of profit in the private sector will not become higher, and people will not have to pay more for the same coal?

**Sardar Swaran Singh:** It is much too general a question. It is more of an argumentative character, and it is not possible to answer it in a summary way.

The cost structure of coal is a complicated matter. The coal price and the cost of production of coal in various collieries, even in the private sector, vary from one colliery to another; and certain decisions have been taken. But I do not accept the proposition that the price of the coal produced in the State collieries is in any way higher than that in other collieries where comparable conditions prevail.

#### Janta Insurance Policy

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\*196. { **Shrimati Tarkeshwari Sinha:**  
**Shri Sadhan Gupta:**

Will the Minister of Finance be pleased to state:

(a) whether the Life State Insurance Corporation of India propose to introduce Janta Insurance Policy; and

(b) if so, the details of the scheme?

**The Deputy Minister of Finance (Shri B. R. Bhagat):** (a) Yes, Sir.

(b) The main features of the Scheme are:

- (i) The policy will be for small amounts varying from Rs. 250 to Rs. 1,000;
- (ii) There will be no medical examination except where the person is aged over 35; and
- (iii) Door to door collection of premiums by authorised agents or through sale of stamps.

**Shrimati Tarkeshwari Sinha:** May I know the period of maturity of these policies?

**Shri B. R. Bhagat:** These policies will be endowment policies.

**Shrimati Tarkeshwari Sinha:** I asked about the duration of the maturity of policies. There are policies which mature in 15 years, 20 years etc. What will be the duration of these policies?

**Mr. Speaker:** What is the maximum and what is the minimum?

**Shri B. R. Bhagat:** I do not have those figures.

**Shrimati Tarkeshwari Sinha:** In what way will the Janata insurance policies benefit the rural population of this country? Have Government formulated any specific scheme about it?

**An Hon. Member:** Like Janata Express!

**Shri B. R. Bhagat:** This scheme envisages that agents will approach the rural sector. These policies will be for small amounts and there will be other facilities too such as no medical examination, and collection of premium through stamps and so on. This is primarily with a view to reach the village and the low income groups.

**Shri E. S. Murthy:** May I know whether Government have calculated

the cost of collecting premium from door to door, and whether it is paying as far as these policies are concerned?

**Shri B. R. Bhagat:** It may be that the cost of collection may be a little higher, but the objective being laudable, namely, making insurance available to the common man, I think it is worthwhile.

**Shri Sadhan Gupta:** At present, the work of field staff who are entrusted with procuring insurance from the people is evaluated in terms of the amount of policy they secure. Has any change been now made in such a principle of evaluation in view of the introduction of the Janata policy, because Janata policies would obviously be difficult to procure and if evaluation is made in terms of the amount of money, then obviously....

**Mr. Speaker:** It need not be reasoned out. The hon. Member has asked a question of fact. Is there a change in the basis of commission allowed in the case of Janata policies, as there will be greater trouble taken?

**Shri Sadhan Gupta:** That is not the only thing.

**Shri B. R. Bhagat:** This scheme is going to be introduced. The question of evaluation, either on the basis of amount or the number of policies, and other questions will be decided later.

**Shri Ranga:** Is it proposed to utilise the services of the rural post office staff—postmen and postmasters—for this particular work? If so, will any additional commission be given to them?

**Shri B. R. Bhagat:** We secure these policies through authorised agents, and anybody—post office staff or others—can be utilised for this.

**Shri Radhe Lal Vyas:** May I know whether there is any provision for allowing some rebate to the policyholder of a Janata policy if he voluntarily pays premium or offers to get himself insured?

**Shri B. R. Bhagat:** There is no question of rebate.

**Shri Heda:** Certain of the former insurance companies had provision for collecting premium by withdrawing money automatically from the accounts of the insured persons in post offices and banks. Will the services of post offices and banks that may be opened in the rural areas be utilised, so that the premium amount may be withdrawn automatically every year?

**Shri B. R. Bhagat:** There is no such provision. That can apply only to the salaried person or to persons having bank accounts. But in this case, we propose to give a book of premium slips to each person who insures himself; the authorised agent will go and enter in the book the premium the insured pays.

राजस्थान में तालक का सर्वेक्षण

\*१६७. श्री रघुनाथ सिंह: क्या शिक्षा

तथा वैज्ञानिक गवेषणा मंत्रो यह बताने की कृपा करेंगे कि :

(क) क्या भारत सरकार की ओर से राजस्थान में तालक का सर्वेक्षण किया गया है ; और

(ख) यदि हाँ, तो राजस्थान में यह खनिज पदार्थ कितनी मात्रा में उपलब्ध है और इसका क्या उपयोग किया जायेगा ?

शिक्षा तथा वैज्ञानिक गवेषणा उपमंत्रो (श्री म० मो० दास) : (क) जी, हाँ ।

(ख) उपलब्ध जानकारियों से युक्त विवरण पत्र लोक सभा पटल पर प्रस्तुत किया जाता है । [देखिये परिशिष्ट ३, अनुसूची संख्या ३]

श्री रघुनाथ सिंह: क्या इन खानों को सरकार द्वारा खनाया जायेगा अथवा इनके लिए ठेका दिया जायेगा ।

**Dr. M. M. Das:** I am sorry the utilisation of the commercial exploitation of the mineral wealth of this country is the concerned of my senior