

for Landless Agricultural labourers in 1987 under the Social Security Fund of the LIC for providing insurance cover to all landless agricultural labourers in the age group of 18 to 60 years and the Insurance Scheme for beedi workers since 1992-93 several State Governments are IRDP beneficiaries in 1988. The Ministry of Labour have taken up a Group Insurance Scheme for beedi workers since 1992-93 several State Governments running old age pension schemes with varying eligibility criteria and pension rates.

[English]

#### Excise Duty Dues

\*391. PROF. K.V. THOMAS : Will the Minister of FINANCE be pleased to state :

(a) the number of cases in adjudication before the Department of Revenue where the disputed amount of excise dues is of the order of Rs.50 crores and above;

(b) the total amount in dispute and the period for which each case is pending;

(c) the reasons for delay in deciding such cases; and

(d) the steps taken or proposed to be taken by Government for speedy finalisation of such cases?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.V. CHANDRASHEKHARA MURTHY) :  
(a) and (b)

#### STATEMENT

S.No.	Commissionerate	Name of the Party	Date of Show cause notice indicating the Date since the case is pending	Amount of Duty involved (Rs. in crores)
1	2	3	4	5
1.	Calcutta-II	I.C.C. Limited	25.01.94	81.49
2.	Bombay-II	Mahindra & Mahindra Limited	27.04.93	52.02
3.	Surat	O.N.G.C., Hazira	25.04.94	389.84
4.	Surat	O.N.G.C., Hazira	09.01.95	61.72
5.	Raipur	Satna Cement Works/ Birla Works.	29.05.92	87.38
6.	Shillong	Hindustan Fertiliser Corporation Limited	22.03.95	65.63
7.	Pune	TELCO, Pimpri	20.09.95	68.02
8.	—	ITC Ltd. and their outside contract manufacturers	27.03.87	803.78
9.	—	ITC Limited, Bombay	10/11.08.83	57.23
10.	—	ITC Limited, Bangalore	25.09.87	143.22
11.	—	NTC/DAIL	01/02.10.86	97.56
				1908.49

(c) and (d) Generally, delays in adjudication of cases are on account of :

- (i) Time taken by the parties in replying to Show Cause Notices, in completing their oral submissions during personal hearings, and in examination and cross examination of the witnesses etc.;
- (ii) Stay orders granted by the Courts;
- (iii) Time taken in settling Audit Objections which formed the basis of initiation of Adjudication proceedings; and
- (iv) Time taken sometimes by field officers in complying with the requirements of principles of natural justice.

Progress in disposal of cases pending Adjudication and reasons for delay, if any, are regularly reviewed at senior levels. Besides, with a view to finalise the cases expeditiously, separate Commissioners have been posted in most of the Commissionerates specifically to look after the adjudications, appeals and court matters. Common adjudicators are also appointed for adjudication of cases involving common-issues, and special efforts are regularly made for securing vacation of stay orders and for expeditious disposal of writ petitions and also to settle audit objections quickly so that related cases are adjudicated expeditiously.

[Translation]

#### Insurance Trade

\*392. SHRI SATYA DEO SINGH :

SHRI PANKAJ CHOWDHARY :

Will the Minister of FINANCE be pleased to state :

(a) the status of Indian Insurance Sector in terms of trade;

(b) the per capita gross premium in India;

(c) the percentage of persons having insurance cover in the country; and

(d) the details of the new schemes launched by the Government to promote insurance and its likely impact on the insurer?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (DR. DEBI PROSAD PAL) : (a) The total premium income of Life Insurance Corporation of India during the year 1994-95 was Rs.11,527.80 Crores. The total gross premium income derived from business effected in India by the General Insurance Corporation of India and its four subsidiaries during the same period was Rs. 4959 Crores.

(b) The per capita gross premium income in India for the insurable population in the case of life business is Rs.530/- and that in the case of general insurance business, is Rs.62.28.

(c) The insurance coverage through individual assurance in the case of life business is estimated to be around 24% on the basis of 1981 Census. In addition, there are about 2.42 Crores of persons covered under the Group and superannuation Schemes and Social Securities Schemes covering the Landless Labourers and IRDP Beneficiaries. In the case of general insurance business, approximately 20% of the population are taking the cover of general insurance Schemes in the country.

(d) The Life Insurance Corporation of India has introduced the following new covers in the recent past :-

- (1) *Asha Deep-II* : The Asha Deep-II plan for individuals, introduced with effect from 21st November, 1995 provides for benefits in case the policy holder is afflicted with one of the 4 major ailments viz. Cancer, Paralytic Stroke, Renal failure of kidneys and Coronary Artery Disease requiring by-pass Surgery.
- (2) *Rural Group Life Insurance Scheme* : The Scheme was introduced in the country with effect from 15th August, 1995. The Scheme provides for a life cover of Rs. 5,000/- to its members on a payment of annual premium of Rs. 60/- for persons (in the age group of 20-40 years) at the time of entry or Rs. 70/- (in the age group 40-50 years), depending on the age group at the time of entry. The entry is restricted to 20-50 years of age with the exit age being 60 years. The scheme is to be implemented through Panchayats.

The General Insurance Industry has introduced the following new covers in the recent past for further promoting general insurance business:

- (i) *Advance Loss of Profits Insurance for Large Projects* : The policy covers loss of profits and standing charges for projects under erection, covered under the basic erection All Risks Policy. The policy is being issued to large industrial projects that are coming up in India.
- (ii) *Social Security Scheme for Economically Weaker Groups of Society* : The Scheme has been developed jointly by LIC and GIC providing life cover and personal Accident cover respectively. Under the Scheme LIC would provide life cover for Rs. 5,000/- and GIC would cover Rs. 25,000/- for accidental death/loss of limbs to the beneficiary. This is an extension of the existing Scheme administered by LIC, under which about 40 lakh people belonging to 23 occupational groups are covered for life insurance and death. The Scheme would continue to be administered by LIC, and it will take accident reinsurance cover from GIC.