

**Medi-Claim Insurance Policy :**

The policy is available to persons between the ages of 5 years and 75 years. Children between the ages of 3 months and 5 years can also be covered provided one or both parents are covered concurrently. The sum insured varies from Rs. 15,000/- to Rs. 30,00,000/- and premium varies from Rs. 175 to Rs. 5,770 per person per annum depending upon the different slabs of sum insured and different age groups. The cover provides for reimbursement of medical expenses incurred by an individual towards hospitalisation/domiciliary hospitalisation for an illness, injury or disease contracted or sustained during the period of insurance.

**Jan Arogya :**

The Scheme which is primarily meant for the larger segment of the population who can not afford the high cost of medical treatment was introduced w.e.f. 12th August, 1996. The limit of cover per person is Rs. 5,000/- per annum. The premium for an adult individual is Rs. 70/- upto 45 years of age. Persons beyond 45 years and upto 70 years can also be covered with slightly higher premium. Two dependent children below the age of 25 are covered for the same compensation amount of Rs. 5,000/- per annum per child but at a concessional premium of Rs. 50 per person. The cover provides for the reimbursement of medical expenses incurred by an individual towards hospitalisation/domiciliary hospitalisation for any illness, injury or disease contracted or sustained during the period of insurance.

Any person can purchase these policies from any of the four insurance companies by paying the requisite premium.

[Translation]

**Export of Milk and Milk Products**

3604. JUSTICE GUMAN MAL LODHA :  
PROF. PREM SINGH CHANDUMAJRA :

Will the Minister of COMMERCE be pleased to state:

(a) whether the milk and milk products are being exported in abundance;

(b) if so, the quantity and value of milk and milk products separately exported during 1993-94 and 1995-96; and

(c) the reason for granting approval for the export of milk and milk products by the Government by overlooking their requirement in the country?

THE MINISTER OF STATE OF THE MINISTRY OF COMMERCE (SHRI BOLLA BULLI RAMAIAH) : (a) No, Sir. Only small quantities of milk and milk products are being exported from India.

(b) The details of quantity and value of milk and milk products, separately exported during 1993-94, 1994-95 and 1995-96 are available in the Monthly Statistics of the Foreign Trade of India, Volume-I (Exports) published by the Directorate General of Commercial Intelligence & Statistics, copies of which upto January, 1996 are available in the Parliament library. Quantity and value of export figures for the month of February and March, 1996 are not available.

(c) There has been a phenomenal growth in milk production in the country for the over last 15 years. As a result, the prices of milk products in the domestic market has crashed. With a view to maintain the prices of milk and milk products in the domestic market and to keep India's presence in the international market, the Government has allowed export of milk and milk products in only small quantities.

**Funds for Flood Relief**

3605. SHRI O.P. JINDAL : Will the Minister of FINANCE be pleased to state :

(a) whether the Union Government have decided to grant 300 crore rupees as short-term loan to Haryana Government for the flood-affected areas;

(b) if so, whether State Government has requested to give the half of that amount in the form of financial assistance and to convert the remaining half one into mid-term loan; and

(c) if so, the reaction the Union Government thereon ?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM) : (a) Government of India released a non-plan loan of Rs.300 crores during 1995-96 to Government of Haryana for taking up relief and rehabilitation measures in flood affected areas. The loan carries a rate of interest of 13% per annum and is recoverable in 3 years in equal annual instalments starting from 1996-97.

(b) Yes, Sir,

(c) Government of India has not agreed to the request of the State Government.