

**Guidelines for Health Insurance Companies**

1547. SHRI BHAKTA CHARAN DAS : Will the Minister of FINANCE be pleased to state :

- (a) whether the Government propose to lay down some guidelines for health insurance companies;
- (b) if so, the details of such guidelines;
- (c) the time by which such guidelines are likely to be made effective; and
- (d) the steps being taken or proposed to be taken in this regard?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SATPAL MAHARAJ) : (a) to (d) Under the existing Insurance Laws the general insurance business is an exclusive privilege of General Insurance Corporation (GIC) of India and its four subsidiaries. The intension of Government has been announced in the Budget Speech to enable general insurance industry to float joint ventures and also to allow the entry of selected Indian Companies in the health insurance sector. Comprehensive regulations will be made and enforced by the Insurance Regulatory Authority for all the health insurance service providers.

**CII Study on Domestic Savings In India**

1548. SHRI SULTAN SALAHUDDIN OWAIISI : Will the Minister of FINANCE be pleased to state :

- (a) whether the Confederation of Indian Industries study on domestic savings in India has suggested a multi-pronged approach to give a fillip to low savings ratio in India;
- (b) if, so whether the study states that higher domestic savings checks external liability to a large extent and lowers the dependence of foreign savings;
- (c) if, so the other suggestions made in the study report;
- (d) whether the government have examined them; and
- (e) if, so the action taken thereon ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SATPAL MAHARAJ) : (a) and (b) Yes, Sir.

(c) The other major suggestions made in the study report for increasing the level of savings in the country, inter-alia, include, increasing the effectiveness and efficiency of the financial institutions for mobilisation of savings, tapping the potential in the rural area; de-regulation of borrowing and lending rates; curbing the growing dis-savings by government and reduction in fiscal and revenue deficit.

(d) and (e) : The Central Government Budget for 1997-98 contains various measures/policy changes which are likely to have a positive impact on savings. In making policy changes the suggestions received from various institutions/individuals

are considered keeping in view the emerging economic situation.

**Suggestion made by Andhra Pradesh in Law Ministers's Conference**

1549. DR. T. SUBBARAMI REDDY :  
SHRIMATI LAKSHMI PANABAKA :  
SHRI G.A. CHARAN REDDY :

Will the Minister of LAW AND JUSTICE be pleased to state :

- (a) the main suggestion regarding setting up of Supreme Court Bench in Andhra Pradesh and increase in the number of High Court judges made by the State Government during the Law Minister's Conference held recently;
- (b) the reaction of the Union Government thereto;
- (c) whether the State Government had made a severe criticism regarding the slow progress in judicial reforms;
- (d) if so, whether the Union Government have decided to constitute a six Members Committee to go into this question; and
- (e) if so, the details thereof ?

THE MINISTER OF STATE OF THE MINISTRY OF LAW AND JUSTICE (SHRI RAMAKANT D. KHALAP) : (a) and (b) Representations/suggestions have been made by the various Bar Associations, State Governments and other Organisations, from time to time, for setting up of Benches of the Supreme Court in various states, including Andhra Pradesh. According to Article 130 of the Constitution, the Supreme Court shall sit in Delhi or in such other place or places, as the Chief Justice of India may, with the approval of the President from time to time, appoint. As such, the matter was referred to the Chief Justice of India. No proposal has been received from the Chief Justice of India in this regard. No action is contemplated by the Central Government till such a proposal is received.

The Judge strength of all the High Courts, including Andhra Pradesh High Court, was received in 1995 on the basis of guidelines formulated on the recommendation of the Chief Justice of India. The Judge strength of Andhra Pradesh High Court was accordingly increased from 36 permanent/Additional Judges to 39 permanent/Additional Judges. As per the resolution passed in the Conference of the Chief Justices of High Courts and the Chief Ministers of States, the next review of Judge strength of High Courts will be due in 1998.

(c) The State Government expressed concern over the delay in disposal of cases in Courts and suggested that serious thought should be given to maintain public confidence in our judicial system.

(d) and (e) A Committee consisting of Law Ministers of six States namely Andhra Pradesh, West Bengal, Himachal Pradesh, Tamil Nadu, Mizoram and Rajasthan was set up for follow-up action.