

**Bank Aid for Drought**

2260. SHRI SWAMI PRASAD SINGH : Will the Minister of FINANCE be pleased to state :

(a) whether certain banks have extended loan to certain States under drought relief programme ;

(b) if so, details of loan extended by each bank, State-wise ;

(c) terms and conditions of this loan ;

(d) whether certain other agencies in public sector have extended loan to drought affected States ; and

(e) if so, names of such agencies and quantum of loan extended by each agency to each State ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY) : (a) and (d). The banks and other all India public financial institutions do not extend loans to State Governments. However, they do extend credit assistance to State financial institutions.

(b), (c) and (e). Do not arise since no direct loans are given to State Governments.

**Tobacco Production in Andhra Pradesh**

2261. SHRI C. SAMBU : Will the Minister of COMMERCE be pleased to state :

(a) the expected production of tobacco from Andhra Pradesh during 1987-88 ; and

(b) the quantity of tobacco exported from India during 1986-87 ?

THE MINISTER OF STATE IN THE MINISTRY OF COMMERCE (SHRI P.R. DAS MUNSI) : (a) about 65 Million kgs.

(b) About 66.8 Million kgs.

**Premium on LIC Policies**

2262. SHRI KAMLA PRASAD SINGH : Will the Minister of FINANCE be pleased to state :

(a) whether the Life Insurance Corporation is discriminating poorer policy holders who are getting lesser bonus against better

off clientele who take up money back plans and group insurance schemes and earn larger bonus ;

(b) if so, the percentage of bonus earned by non-profit endowment policies and group insurance schemes as also bonus on all types of LIC policies, with reasons of discrimination ;

(c) the steps taken to remove the discrimination ; and

(d) whether the business of the Life Insurance Corporation is on the decrease and how many people got themselves insured during 1987 as compared to 1986 ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY) : (a) No, Sir. Life Insurance Corporation of India is not discriminating between poorer and richer classes of policy holders. Although it declares different rates of bonus for Whole Life Policies and Endowment Policies, the same rates of bonus apply to ordinary, policies money back plans and Group Insurance Schemes.

(b) No bonus is allotted to non-profit policies either in ordinary business or in group business. The bonus allotted as per last valuation as on 31-3-1987 is Rs. 72.50 per thousand sum assured under Whole Life Policies and Rs. 58.00 per thousand sum assured under Endowment Policies including money back policies.

(c) Does not arise as there is no discrimination.

(d) There is no decrease in the business of LIC. During the year 1986-87 the LIC issued 38.76 lakhs new policies assuring a total of Rs. 9107.59 crores which is an increase of 17.7% and 28.5% respectively over the corresponding figures last year. For the half year ended 31-10-1987 in current financial year LIC issued 14.26 lakh policies assuring Rs. 3339.96 crores showing increase of 17.6% and 31.4% respectively over corresponding period of last year.

**Financial Assistance to Women**

2263. SHRI HUSSAIN DALWAI : Will the Minister of FINANCE be pleased to state :