

Sardar Majithia: Regarding that, a statement was made by the Prime Minister as far back as 1948. Further to that statement we fully acted upon it and we are trying our best to give them all possible help. And I can assure the House even now that in case there are still certain people left—that statement was made ten years ago and quite a lot of these personnel have been employed by the Centre, by the States and by private institutions—and if there are still some left, we will help them as much as possible.

श्री पद्म देव : क्या माननीय मंत्री जी यह बतलाने की कृपा करेंगे कि चूंकि आजाद हिन्द फौज के लोगों ने देश की स्वतंत्रता के लिये वही काम किया है जो कि उन लोगों ने किया है जिनको आज पोलिटिकल सफरर कहा जाता है इसलिये क्या उन लोगों की फ्रॉमिलिअ को कोई एलाउंस वगैरह देने और दूरी सङ्गित इनका प्रबन्ध किया गया है जो कि वहाँ मर चुके हैं या बर्बाद हो गये हैं ?

Mr. Speaker: We are going away from the question. This is only about a list of officers and other I.N.A. men. There is nothing more as to what is to be given and all that.

श्री प० सा० बालूपाल : क्या मैं जान सकता हू कि आजाद हिन्द फौज का भूतपूर्व अंग्रेजी सरकार के विरुद्ध जो विद्रोह था क्या वह भारत के स्वतंत्रता संग्राम की श्रेणी में नहीं माना गया है यदि हाँ तो उनको महत्व क्यों नहीं दिया जाता ?

Sardar Majithia: I have said that the Prime Minister gave a full and comprehensive statement in which he has clearly defined the policy to be followed by the Government in respect of the I.N.A. personnel.

Shri T. K. Chaudhuri: May I know if the Government is in contact with some organisations of the I.N.A. officers and, if so, which are they?

Sardar Majithia: Will the hon. Member kindly repeat the question?

Mr. Speaker: He wants to know whether the Government is in contact with any association of I.N.A. men and, if so, which are the associations?

Sardar Majithia: One of the Deputy Ministers belongs to the I.N.A., and he is a very prominent Member. He is here and we are fully in touch with him.

Shri T. K. Chaudhuri: I said organisations.

सरदार अ० सि० सहगल : क्या मैं जान सकता हूँ कि जो विचार-धारा आपने तय की हुई है क्या एक्स-प्राई० एन० ए० आक्रिसर्ज के बारे में उसको रिवाइज करने पर विचार करेंगे ?

Mr. Speaker: It is a suggestion for action.

Life Insurance Business

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*1654. { **Shri D. C. Sharma:**
Shri Anirudh Sinha:
Sardar Iqbal Singh:
Shri Jaganatha Rao:
Shri Sanganna:
Shri P. K. Deo:

Will the Minister of Finance be pleased to lay on the Table a statement showing:

(a) the total amount of new life insurance business completed by the Life Insurance Corporation during 1957-58, zone-wise and monthwise; and

(b) the amount of premium collected on such new business during the same period?

The Deputy Minister of Finance (Shri B. E. Bhagat): (a) A statement is laid on the Table of the Lok Sabha. [See Appendix VII, annexure No. 76.]

(b) The figures are not available.

Shri D. C. Sharma: From the statement I find that so far as the Northern Zone and the Central Zone are concerned, the insurance business has not been as good as in the other zones. May I know what are the reasons for this?

Shri B. E. Bhagat: That is not a correct interpretation to draw from this. When there are five zones, one zone will be ahead and the others will be behind. What is important to consider is what is the performance as against the targets. And the overall target for the whole country is a good one, Rs. 281 crores, which has exceeded all the previous targets in the insurance business under private management. So, from that point of view no zone has lagged behind. It is true that some zones are ahead and others are behind. But that is a healthy competition. They will pull up next year.

Shri Jaganatha Rao: May I know the value of the lapsed business in 1957?

Shri B. E. Bhagat: It is difficult to give these details unless the accounts are ready. The accounts will be ready by August of this year and then we will get all this information.

Shri D. C. Sharma: May I know whether the services of the field workers and other persons have been put on a stable basis?

Shri B. E. Bhagat: That is a separate issue. The organisation met the Prime Minister, and the whole matter is under examination.

Shri Anirudh Sinha: From a perusal of the statement, it seems there has been a decline in the flow or the procurement of insurance business in March last. May I know to what extent the field officers are responsible for this decline in the new insurance business struck by the Life Insurance Corporation? May I also know the trend of flow of new business?

Shri B. E. Bhagat: The hon. Member was associated, I believe, with the insurance business, and I think he knows precisely the reasons for the decline in the business in March or February or January.

Mr. Speaker: The answer should be for the benefit of the other hon. Members also.

Shri B. E. Bhagat: It always happens, as he knows, that December is the peak period for all in the business, and then the slack period comes in January, February and March; then, all the field officers relax.

Shri Anirudh Sinha: In January and February, it is all right. It has declined only in March. I am referring to the Minister's own statement.

Shri B. E. Bhagat: There is no decline. If you compare it with the figure for the corresponding months of the previous year, there is no decline. But this is a trend that has always been there in this trade. I believe it will now be our effort to see that the flow of business should be uniform over all the periods, and it would be our effort in future; but this is a phenomenon which has been prevalent and which is prevalent. There is no special reason.

Shri C. D. Pande: May I know the expense ratio in the first year of business and also in the subsequent years, that is, the years of renewal?

Mr. Speaker: All those things do not arise out of this. This relates to the amount of premia collected.

Shri Tangamani: The Minister stated that the target for each year will be about Rs. 281 crores, and the sum assured during 1957 was Rs. 275 crores. In view of the fact that only Rs. 23 crores have been assured for the first three months, may I know what the target for this year will be?

Shri B. E. Bhagat: First three months of 1958?

Shri Tangamani: Yes, during the first three months of 1958, the sum assured amounted to Rs. 23 crores only.

Shri B. E. Bhagat: As I said earlier, in the earlier months of the year, the flow of activity is less. The momentum starts from June, and then it reaches its peak in December.

Shri Tangamani: I wanted to know the target for this year.

Shri B. E. Bhagat: It is our hope that the performance this year will not be less than that of last year.

Shri Thirumala Rao: Has the attention of Government been drawn to the fact that certain zones have given larger amount of business than certain other zones, and if so, do Government propose to remedy this situation and see that the zones that are giving less amount of business will come abreast with the rest of the zones?

The Minister of Finance (Shri Morarji Desai): The capacities of the different zones also matter. The capacities of all the zones in this country are not the same.

Shri Rameshwar. Tantia: Those policy-holders who pay income-tax receive a rebate of tax on their insurance premium. May I know whether there is any mode of providing some financial benefit to the policyholders of low income groups just to make them more insurance-minded?

Mr. Speaker: These are all general suggestions.

Shri B. E. Bhagat: It is a suggestion for action.

Shri Anirudh Sinha: In the year 1957-58, the Life Insurance Corporation has underwritten a record business. At the same time we find that in the same year, the number of policies that have lapsed is three times that in the previous year. May I know what led the policyholders to pay up their policies?

Shri B. E. Bhagat: I could not gather the import of the question.

Mr. Speaker: The hon. Member may repeat his question. The Minister must understand the question before he can answer.

Shri Anirudh Sinha: The new insurance business underwritten by the Life Insurance Corporation during 1957-58 is a record one. At the same time, we find that the number of policies that have lapsed during the same period is three times that in

the previous year. May I know what led the policyholders to pay up their policies?

Shri Morarji Desai: They may not be new policies which have lapsed; they may be old policies also which may have lapsed. Therefore, we shall have to go into all those figures before we can give the comparative result.

Adulteration of Ghee

*1655. **Shri Jhulan Sinha:** Will the Minister of Scientific Research and Cultural Affairs be pleased to state:

(a) whether it is a fact that the samples of ghee sent to the Central Food Technological Research Institute, Mysore for analysis were found to contain 80 per cent. of vanaspati;

(b) the preventive measures advocated in this connection by the Institute; and

(c) the action taken or proposed to be taken in the matter?

The Minister of Scientific Research and Cultural Affairs (Shri Humayun Kabir): (a) The samples of "Ghee" collected by the Central Food Technological Research Institute, Mysore, were found to contain 50 per cent. to 100 per cent. vanaspati.

(b) and (c). No executive measures in this connection have been advocated by the Institute as the responsibility for the prevention of adulteration of ghee rests with the State Governments under the Prevention of Food Adulteration Act, 1954. The Health authorities of the various State Governments have been addressed to enforce the provisions of the Act and rules made thereunder vigorously. The Institute is also engaged in research to find a suitable colour for colouring vanaspati.

Shri Jhulan Sinha: May I enquire whether Government are still pursuing the attempt to find a suitable colour for colouring Vanaspati?

Shri Humayun Kabir: I have just now said that the institute is doing so.