

(f) if not, the basis on which the benefit of the scheme is likely to be given to the farmers ?

THE MINISTER OF STATE IN THE MINISTRY OF PERSONNEL, PUBLIC GRIEVANCES AND PENSIONS AND MINISTER OF STATE IN THE MINISTRY OF FINANCE (BANKING, REVENUE AND INSURANCE) (SHRI KADAMBUR M. R. JANARTHANAN) : (a) to (f) The information is being collected and will be laid on the Table of the House.

[English]

### NABARD Loans

444. SHRI MULLAPALLY RAMACHANDRAN : Will the Minister of FINANCE be pleased to state :

(a) whether loans by National Bank for Agriculture and Rural Development (NABARD) to Kerala had been stopped during 1997-98;

(b) if so, the reasons therefor.

(c) whether projects financed by NABARD have suffered a lot as a result thereof ; and

(d) if so, the action taken by the Government thereon?

THE MINISTER OF STATE IN THE MINISTRY OF PERSONNEL, PUBLIC GRIEVANCES AND PENSIONS AND MINISTER OF STATE IN THE MINISTRY OF FINANCE (BANKING, REVENUE AND INSURANCE) (SHRI KADAMBUR M.R. JANARTHANAN) : (a) to (d) National Bank for Agriculture and Rural Development (NABARD) had reported that it had not stopped refinance to Kerala State during 1997-98. However during the year 1996-97, refinance was stopped for a brief period from 1st March 1997 to 27th March 1997, to Kerala State Co-operative Bank (KSCB) and Kerala State Cooperative Agriculture and Rural Development Bank (KSCARDB). In terms of one of the covenants of Memorandum of Understanding (MoU) entered into by NABARD with State Government /State Co-operative Bank, the State Government is required to have prior consultation with NABARD for replacing the Chief Executives of both KSCB & KSCARDB. Release of refinance under all lines of credit was suspended, both to KSCB and KSCARDB, as the State Government did not adhere to this stipulation. However subsequent to the discussions held with the State Government officials and on an assurance given by them that they would abide by the various covenants of MoU entered into with NABARD, refinance facilities were restored with effect from 28th March 1997.

### Group Insurance Scheme

445. SHRIMATI SHEELA GAUTAM : Will the Minister of FINANCE be pleased to state :

(a) the details of the Group Insurance Scheme for the beneficiaries of the Integrated Rural Development Programme; and

(b) the amount paid as compensation under the scheme during each of the last three years, Statewise and the number of persons benefited therefrom?

THE MINISTER OF STATE IN THE MINISTRY OF PERSONNEL, PUBLIC GRIEVANCES AND PENSIONS AND MINISTER OF STATE IN THE MINISTRY OF FINANCE (BANKING, REVENUE AND INSURANCE) (SHRI KADAMBUR M.R. JANARTHANAN) : (a) The Life Insurance Corporation (LIC) of India have informed that the objective of the scheme is to provide insurance cover to the family of a person receiving Subsidy/Financial Assistance/Loan under the Integrated Rural Development Programme (IRDP). The scheme is implemented from 1.4.1988. A Separate fund has been set up by the Government of India for funding the scheme. The scheme is administered through District Rural Development Agency (DRDA) under Zila Parishad. All persons aged between 18 to 60 years receiving Subsidy/Financial Assistance/Loan under IRDP after 1.4.1988 are covered under the scheme. The amount payable prior to 1.1.1994 in case of natural death was Rs. 3,000 and in case of accidental death was Rs. 6,000 and from 1.1.1994 it has been increased to Rs. 5,000 and Rs. 10,000 respectively. No premium is charged from the beneficiary. The full premium is paid out of the fund set up by the Government of India with LIC as above. The Insurance cover terminates at the end of the five years or the beneficiary's completing 60 years of age whichever is earlier.

(b) The amount paid as compensation (including accidental death claims) and the no. of persons benefited therefrom during the last three years is as given below:

Year	No. of persons benefited	Amount paid as compensation
1995-96	11,251	Rs. 5.12 Cr.
1996-97	9,231	Rs. 5.27 Cr.
*1997-98	8,314	Rs. 4.09 Cr.

Figures are provisional as final data is under compilation.

The State wise information is given in the enclosed Statements-I to III.

**Statement I****State-wise particulars of basic insurance cover paid under IRDP during the year 1997-98**

S.No.	State/UTs	No. of persons benefited			Amount of compensation paid (excluding amount of accidental death claim) (Rs. in 000)		
		Prior to 1.1.1994	From 1.1.1994	Total	Prior to 1.1.1994	From 1.1.1994	Total
1.	Haryana	2	36	38	6	180	186
2.	Himachal Pradesh	0	2	2	0	10	10
3.	Jammu & Kashmir	1	4	5	3	60	23
4.	Rajasthan	14	450	464	42	2250	2292
5.	Punjab	0	58	58	0	290	290
6.	Chandigarh	1	40	41	3	200	203
7.	Delhi	0	5	5	0	25	25
8.	Madhya Pradesh	68	2771	2839	204	13855	14059
9.	Uttar Pradesh	23	1004	1027	69	5020	5089
10.	Assam	1	111	112	3	555	558
11.	Bihar	13	71	84	39	3555	394
12.	Orissa	19	328	347	57	1640	1697
13.	West Bengal	58	384	442	174	1920	2094
14.	Arunachal Pradesh	0	0	77	0	35	35
15.	Manipur	0	0	0	0	0	0
16.	Meghalaya	0	0	0	0	0	0
17.	Mizoram	0	0	0	0	0	0
18.	Nagaland	0	0	0	0	0	0
19.	Sikkim	0	0	0	0	0	0
20.	Tripura	0	15	15	0	75	75
21.	Andaman & Nicobar	0	0	0	0	0	0
22.	Kerala	9	537	546	27	2685	2712
23.	Tamilnadu	17	242	259	51	1210	1261
24.	Andhra Pradesh	6	139	145	18	695	713
25.	Karnataka	7	384	391	21	1920	1941
26.	Goa	0	2	2	0	10	10
27.	Gujarat	7	441	448	21	2205	2226
28.	Maharashtra	71	966	1037	213	4830	5043
Total		317	7997	8314	951	39985	40936

Total Amount of Claim Paid (including amount of accidental death claim) Rs 4.09 Crore

- NOTES: 1. The basic insurance cover paid in respect of claims was Rs 3,000 per person for claims prior to 1.1.1994 and Rs 5,000 per person for claims from 1.1.1994.
2. LIC informed that the amount of accidental death claims is not available state-wise.
3. \* indicates that the figures for 1997-98 are provisional as final data is under compilation.

**Statement-II***State-wise particulars of basic insurance cover paid under IRDP during the year 1996-97*

S.No.	State/UTs	No. of persons benefited			Amount of compensation paid (excluding amount of accidental death claim) (Rs. in 000)		
		Prior to 1.1.1994	From 1.1.1994	Total	Prior to 1.1.1994	From 1.1.1994	Total
1.	Haryana	4	69	73	12	345	357
2.	Himachal Pradesh	1	6	7	3	30	33
3.	Jammu & Kashmir	5	11	16	15	55	70
4.	Rajasthan	34	426	460	102	2130	2232
5.	Punjab	10	71	81	30	355	385
6.	Chandigarh	7	28	35	21	140	161
7.	Delhi	0	15	15	0	75	75
8.	Madhya Pradesh	125	2583	2708	375	12915	13290
9.	Uttar Pradesh	80	1414	1494	240	7070	7310
10.	Assam	5	111	116	15	555	570
11.	Bihar	35	131	166	105	655	760
12.	Orissa	34	352	386	102	1760	1862
13.	West Bengal	109	515	624	327	2575	2902
14.	Arunachal Pradesh	7	8	15	21	40	61
15.	Manipur	0	1	1	0	5	5
16.	Meghalaya	0	0	0	0	0	0
17.	Mizoram	0	0	0	0	0	0
18.	Nagaland	0	0	0	0	0	0
19.	Sikkim	0	0	0	0	0	0
20.	Tripura	4	14	18	12	70	82
21.	Andaman & Nicobar	0	0	0	0	0	0
22.	Kerala	38	535	573	114	2615	2789
23.	Tamilnadu	35	219	254	105	1095	1200
24.	Andhra Pradesh	17	319	336	51	1595	1646
25.	Karnataka	36	361	397	108	1805	1913
26.	Goa	0	5	5	0	25	25
27.	Gujarat	13	490	503	39	2450	2489
28.	Maharashtra	106	842	948	318	4210	4528
<b>Total</b>		<b>705</b>	<b>8526</b>	<b>9231</b>	<b>2115</b>	<b>42630</b>	<b>44745</b>

Total Amount of Claim Paid (including amount of accidental death claim) Rs. 5.27 Crore.

- NOTES: 1. The basic insurance cover paid in respect of claims was Rs.3,000 per person for claims prior to 1.1.1994 and Rs. 5,000/- per person for claims from 1.1.1994.
2. LIC informed that the amount of accidental death claims is not available state-wise.

**Statement-II**

*State-wise particulars of basic insurance cover paid under IRDP during the year 1995-96*

S.No.	State/UTs	No. of persons benefited			Amount of compensation paid (excluding amount of accidental death claim) (Rs. in 000)		
		Prior to 1.1.1994	From 1.1.1994	Total	Prior to 1.1.1994	From 1.1.1994	Total
1.	Haryana	15	46	61	45	230	275
2.	Himachal Pradesh	3	7	10	9	35	44
3.	Jammu & Kashmir	7	13	20	21	65	86
4.	Rajasthan	87	390	477	261	1950	2211
5.	Punjab	90	17	107	270	85	355
6.	Chandigarh	9	30	39	27	150	177
7.	Delhi	0	11	11	0	55	55
8.	Madhya Pradesh	464	1821	2285	1392	9105	10497
9.	Uttar Pradesh	184	1775	1959	552	8975	9527
10.	Assam	9	55	64	27	275	302
11.	Bihar	107	212	319	321	1060	1381
12.	Orissa	83	329	412	249	1645	1894
13.	West Bengal	133	369	502	399	1845	2244
14.	Arunachal Pradesh	5	15	20	15	75	90
15.	Manipur	0	0	0	0	0	0
16.	Meghalaya	0	0	0	0	0	0
17.	Mizoram	0	0	0	0	0	0
18.	Nagaland	1	1	2	3	5	8
19.	Sikkim	0	0	0	0	0	0
20.	Tripura	88	8	96	264	40	304
21.	Andaman & Nicobar	0	0	0	0	0	0
22.	Kerala	59	552	611	177	2760	2937
23.	Tamilnadu	92	202	294	276	1010	1286
24.	Andhra Pradesh	68	390	458	204	1950	2154
25.	Karnataka	107	333	440	321	1665	1986
26.	Goa	1	0	1	3	0	3
27.	Gujarat	618	908	1526	1854	4540	6394
28.	Maharashtra	355	1182	1537	1065	5910	6975
<b>Total</b>		<b>2585</b>	<b>8666</b>	<b>11251</b>	<b>7755</b>	<b>43330</b>	<b>91065</b>

Total Amount of claim paid (including amount of accidental death claim) Rs. 3.12 Crore.

NOTES: 1. The basic insurance cover paid in respect of claims was Rs 3,000 per person for claims prior to 1.1.1994 and Rs. 5,000/- per person for claims from 1.1.1994.

2. LIC informed that the amount of accidental death claims is not available state-wise.