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Title: Introduction of the Insurance Regulatory Authority Bill, 1998.

MR. SPEAKER: Now, we will take up item no. 13. Shri Yashwant Sinha to move for leave to introduce the Insurance Regulatory Authority Bill, 1998.

THE MINISTER OF FINANCE (SHRI YASHWANT SINHA): Sir, I beg to move for leave to introduce a Bill to provide for the establishment of an Authority to protect... (Interruptions)

12.30 hrs

(At this stage, Shri Sunil Khan, Shri Shailendra Kumar, Shri N.K. Premchandran and some other hon. Members came and stood on the floor near the Table.)

... (Interruptions)

MR. SPEAKER: Hon. Members, please go to your seats. I will allow you all one by one.

... (Interruptions)

MR. SPEAKER: What is this? Please understand. I have received 16 notices. I will call the names of Members one by one. But go to your seats first.

... (Interruptions)

MR. SPEAKER: Please go to your seats and then raise your voice. You can submit whatever you want. But please go to your seats first and then submit.

... (Interruptions)

MR. SPEAKER: I am calling the names of the hon. Members who have given their names.

Shri P. C. Thomas.

Shri Ajoy Mukhopadhyay.

... (Interruptions)

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MR. SPEAKER: I am calling the names of the hon. Members who have given the notices. Please understand the procedure.

... (Interruptions)

MR. SPEAKER: Please go to your seats. You should know the procedure. I have received a few notices. I am calling the names of the hon. Members who have given the notices.

Shri K. S. Rao.

... (Interruptions)

MR. SPEAKER: I request the senior leaders to ask their Members to go back to their seats.

SHRI BASU DEB ACHARYA: Acharia.

Shri Raghuvansh Prasad Singh.

... (Interruptions)

MR. SPEAKER: I request the senior leaders to ask their Members to go back to their seats.

... (Interruptions)

MR. SPEAKER: Now I call the name of Shri Tarit Baran Topdar.

Shri Moinul Hassan.

Shri Rupchand Pal.

Shri Ajay Chakraborty.

Shri Anil Basu.

Shri V. V. Raghavan.

Shrimati Geeta Mukherjee.

Dr. Asim Bala.

Shri Hannan Mollah.

Shri Mohan Singh.

Prof. Ajit Kumar Mehta.

... (Interruptions)

MR. SPEAKER: I will call the Leaders and discuss the matter in my Chamber. Please go to your seats.

... (Interruptions)

MR. SPEAKER: I will call the Leaders and discuss the matter in my Chamber. Please go to your seats.

... (Interruptions)

MR. SPEAKER: Please go to your seats. I am calling the Leaders to discuss it in my Chamber.

... (Interruptions)

MR. SPEAKER: Hon. Members, I am once again appealing to you. Please go back to your seats. I am calling your Leaders to my Chamber.

... (Interruptions)

MR. SPEAKER: Please go back to your seats.

... (Interruptions)

MR. SPEAKER: The House now stands adjourned to meet again at 1.30 p.m.

12.40 hrs

The Lok Sabha then adjourned till thirty minutes
past Thirteen of the Clock.

13.32 hrs

The Lok Sabha re-assembled at thirty-two minutes
past Thirteen of the Clock.

(Mr. Speaker in the Chair)

INSURANCE REGULATORY AUTHORITY BILL

SHRI RUPCHAND PAL (HOOGLY): Sir, I have given a notice.

... (Interruptions)

MR. SPEAKER: When I call the names of hon. Members who have given notices, you can raise the matter.

... (Interruptions)

SHRI RUPCHAND PAL : Sir, I have given the notice before 10 o'clock. ... (Interruptions)

MR. SPEAKER: I will call the names of Members who have given notices.

... (Interruptions)

SHRI RUPCHAND PAL : Sir, within a very very short time, we will make our submissions. In one or two minutes, I will make it. ... (Interruptions)

MR. SPEAKER: I will call you later.

SHRI RUPCHAND PAL : All right.

MR. SPEAKER: We had a meeting with all the political parties. They have agreed. Now, I will request the hon. Minister Shri Yashwant Sinha.

... (Interruptions)

MR. SPEAKER: I will call you also.

... (Interruptions)

MR. SPEAKER: I will allow you also.

... (Interruptions)

श्री मोहन सिंह (देवरिया): हम लोगों की आपत्ति उनके पहले है।

... (व्यवधान)

MR. SPEAKER: Shri Khurana please.

... (Interruptions)

SHRI RUPCHAND PAL : No. Before the introduction, we want to say something. ... (Interruptions)

MR. SPEAKER: No. Shri Khurana, you can say something about the meeting.

... (Interruptions)

MR. SPEAKER: Please hear him first.

... (Interruptions)

MR. SPEAKER: Please hear him first.

... (Interruptions)

MR. SPEAKER: Please hear him first. What is this? Now, Shri Khurana.

... (Interruptions)

SHRI RUPCHAND PAL (HOOGLY): Sir, we have given notice on time. ... (Interruptions)

MR. SPEAKER: I will come to you. Now, Shri Khurana please.

... (Interruptions)

श्री मोहन सिंह (देवरिया): इंट्रोडक्शन पर ही तो आपत्ति है।

... (व्यवधान)

MR. SPEAKER: No. Please understand the position.

... (Interruptions)

SHRI N.N. KRISHNADAS (PALAKKAD): Sir, before introduction, the Chair should hear us. ... (Interruptions)

MR. SPEAKER: I will call the names of those hon. Members who have given notices. Please understand that.

... (Interruptions)

SHRI BASU DEB ACHARYA: ACHARIA (BANKURA): We have all given notices.

... (Interruptions)

MR. SPEAKER: Yes. I will call all of you.

... (Interruptions)

संसदीय कार्य मंत्री तथा पर्यटन मंत्री (श्री मदन लाल खुराना): मैं पहले निवेदन कर दूँ, सरकार को कोई ऐतराज नहीं है कि इस बिल को, जो अभी पेश होने जा रहा है, स्टैंडिंग कमेटी या ज्वाइंट कमेटी

... (व्यवधान)

पहले मेरी बात सुन लीजिए। ... (व्यवधान) अभी जो मीटिंग हुई, उसमें आप सबने कहा कि ज्वाइंट कमेटी को भेजा जाए। मैंने दूसरे हाउस में बात की। उनका कहना है कि सभी नेता सुबह आग्रह कर रहे थे कि इसे स्टैंडिंग कमेटी को भेजा जाए। बाद में दोनों बैठ जाएंगे। स्पीकर साहब और चेयरमैन जो चाहें करें। यदि ज्वाइंट कमेटी को कहेंगे तो उसे भेज देंगे और यदि स्टैंडिंग कमेटी को कहेंगे तो हम उसे भेज देंगे। सरकार को दोनों कमेटियों में से किसी एक को भेजने में कोई ऐतराज नहीं है। आप जो तय करेंगे, हमको मंजूर है। स्पीकर साहब और चेयरमैन जो तय करें, हमें मंजूर है।

... (Interruptions)

MR. SPEAKER: Now, the hon. Minister of Finance. Let the hon. Member seek leave of the House. Leave may be sought to introduce the Bill and then you can raise objections.

... (Interruptions)

SHRI RUPCHAND PAL : Sir, before the introduction of the Bill, we want to make our submissions. ...

(Interruptions)

MR. SPEAKER: First the hon. Minister has to seek leave of the House. Please understand that. Then only you can raise your objections.

... (Interruptions)

MR. SPEAKER: The Minister has to seek leave of the House for introducing the Bill. Please understand that.

... (Interruptions)

MR. SPEAKER: The Minister must seek the leave of the House.

... (Interruptions)

श्री रघुवंश प्रसाद सिंह (वैशाली): नियम ७२ में है, रूल देखा जाये न। पहले हम लोगों को सुन लें, तब मूव करें।

MR. SPEAKER: Please take your seats. Dr. Raghuvansh Prasad Singh, I will allow you to speak. Your name is there in the list.

... (Interruptions)

SHRI RUPCHAND PAL : Sir, let me read out the rules. ... (Interruptions)

MR. SPEAKER: Shri Rupchand Pal, please sit down.

... (Interruptions)

MR. SPEAKER: Now, the Minister may seek leave of the House to introduce the Bill.

... (Interruptions)

THE MINISTER OF FINANCE (SHRI YASHWANT SINHA): Sir, I beg to move for leave to introduce a Bill to provide for the establishment of an Authority to protect the interests of holders of insurance policies, to regulate, promote and ensure orderly growth of the insurance industry and for matters connected therewith or incidental thereto and further to amend the Insurance Act, 1938, the Life Insurance Corporation of India Act, 1956 and the General Insurance Business (Nationalisation) Act, 1972.

MR. SPEAKER: Motion moved:

"That leave be granted to introduce a Bill to provide for the establishment of an Authority to protect the interests of holders of insurance policies, to regulate, promote and ensure orderly growth of the insurance industry and for matters connected therewith or incidental thereto and further to amend the Insurance Act, 1938, the Life Insurance Corporation of India Act, 1956 and the General Insurance Business (Nationalisation) Act, 1972."

... (Interruptions)

SHRI ANIL BASU (ARAMBAGH): Sir, I rise to object to the introduction of the Bill because it lacks legislative competence. Through this Bill, the Government wants to sell out the country. The insurance sector is working satisfactorily in our country as a public sector company. The Government wants to bring the multinationals and Foreign Institutional Investors in the financial sector. This is a complete surrender of our financial sector to the foreign multinationals and foreign countries. This would endanger our economic sovereignty also. On this ground, I strongly oppose the introduction of this Bill. It is against the Constitution. Through this Bill the Government is surrendering the economic sovereignty of the country. This measure is anti-constitutional and anti-national. This Bill lacks legislative competence. I strongly object to the introduction of the Bill.

श्री मोहन सिंह (देवरिया): अध्यक्ष महोदय, मुझे दो मुद्दों पर आपत्ति है, जिसके नाते भारत सरकार इस सदन के भीतर इस तरह का विधेयक प्रस्तुत नहीं कर सकती। भारत का संविधान इस तरह का काम करने की इजाजत भारत सरकार को नहीं देता। मैं डायरेक्टिव प्रिंसिपल्स ऑफ स्टेट पॉलिसी की धारा ३९(सी), जिसके अनुसार:

"that the operation of the economic system does not result in the concentration of wealth and means of production to the common detriment".

इससे कंसंट्रेशन ऑफ वैल्यू बढ़ेगी, विदेशी लोग आएंगे, विदेशी कम्पनियां आएंगी और हमारे देश में जो समता का समाज बनाने का हमारे देश के संविधान ने सरकार को आदेश दिया है, उसके विरुद्ध आचरण होगा।

दूसरी बात हम यह कहना चाहते हैं कि हमारी फंडामेंटल ड्यूटीज़ की धारा ५१(ए)(सी) के अनुसार:

"to uphold and protect the sovereignty, unity and integrity of India".

यह भारत की सार्वभौमिकता के खिलाफ है और इसीलिए इस देश के निर्माताओं ने जो कम्पनियां बीमे के क्षेत्र में आम जनता की लूट कर रही थीं,

श्री मोहन सिंह : उस लूट से बचाने के लिए बीमा कम्पनीज का राष्ट्रीयकरण किया गया था। भारत सरकार स्वदेशी कम्पनीज को छूट दिए बिना, उसका जो अंतिम चरण है, विदेशी कम्पनीज को सीधे भारत में बुला रही है, जिससे भारत की स्वाधीनता, भारत की सार्वभौमिकता के ऊपर विदेशी पूंजीपतियों का प्रभुत्व बढ़े और हमारी सार्वभौमिकता प्रभावित हो। इस तरह का विधेयक इस सदन की अपनी क्षमता और अपने अधिकार से बाहर है। इसलिए मैं इसका पुरजोर विरोध करता हूँ और माननीय मंत्री से आग्रह करता हूँ कि इस विधेयक को प्रस्तुत करने से विरत हों और सदन इसको पेश करने की इजाजत न दे।

SHRI VARKALA RADHAKRISHNAN (CHIRAYINKIL): Sir, I have an objection and my objection is entirely different.

MR. SPEAKER: I have called Shrimati Geeta Mukherjee.

... (Interruptions)

MR. SPEAKER: She has also given the notice.

SHRIMATI GEETA MUKHERJEE (PANSKURA): I have given a notice to raise my objection to the IRA Bill at the introductory stage itself. If one opposes the Bill at the introductory stage then some Constitutional propriety is called for. Our Constitution is secular, democratic and sovereign. If this Bill is allowed to be passed, it will affect our sovereignty because the American and other multinational companies will enter our industry. This will not help us but hinder our progress and that is why I oppose this Bill at the introductory stage itself.

श्री रघुवंश प्रसाद सिंह (वैशाली): अध्यक्ष महोदय, हम इंशोरेंस रेगुलेटरी अथोरिटी बिल का प्रतिवाद करते हैं और इंद्रोडक्शन की स्टेज पर ही विरोध करना चाहते हैं, क्योंकि यह विधेयक देश की अर्थव्यवस्था के क्षेत्र में और देश की आर्थिक नीति के लिए प्रतिगामी कदम है। पहले जीवन बीमा का निजीकरण था। हम लोगों ने उसका राष्ट्रीयकरण किया, अब फिर उसको पीछे की तरफ सरकार ले जा रही है और उसका निजीकरण करना चाहती है। इस विधेयक से सरकार देश में विदेशी पूंजीपतियों और बहुराष्ट्रीय कम्पनीज को न्यौता दे रही है। यह विधेयक गरीबों के खिलाफ है, उनका इससे कुछ भला नहीं होने वाला है। इससे देश को नुकसान होने वाला है और हम इस तरह के नुकसान सहने की स्थिति में नहीं हैं।

MR. SPEAKER: Please understand that we are not discussing the Bill.

श्री रघुवंश प्रसाद सिंह : हमारे कांग्रेसी साथी कहते हैं कि इसको पेश होने दें और यह स्थाई समिति में जाना चाहिए, लेकिन हम तीसरी ताकत वाले इसका शुरू में ही विरोध करते हैं और कहते हैं कि यह प्रतिगामी कदम है, यह विधेयक नहीं आना चाहिए। हम इसका घोर विरोध करते हैं। नियम ७२ के विपरीत कार्य हो रहा है, कल भी यही हुआ, हम लोग लिखकर देते हैं, लेकिन सुना नहीं जाता।

SHRI VARKALA RADHAKRISHNAN (CHIRAYINKIL): Sir, I may be permitted to speak. My objection is entirely on a different footing.

MR. SPEAKER: Shri Radhakrishnan, you have not given any notice.

SHRI BASU DEB ACHARYA: No notice is required for this.

MR. SPEAKER: I am calling the names of those Members who have given notice.

SHRI BASU DEB ACHARYA: Sir, this Bill is without the legislative competence and has Constitutional infirmities inasmuch as the special legislations named LIC Act, 1956 and General Insurance Business (Nationalisation) Act, 1972 are A provision is being made that by enforcement of this Act the Corporation shall carry on insurance business in accordance with the provisions of Insurance Act of 1938 which was amended in 1956 and then in 1972. The LIC and the GIC were created by special legislative measures. These Act will impair the objects laid down for the purpose of amendment to Clause 7 of the Insurance Act, 1938 which are now being proposed in this present Bill. Sir, the definition of insurance company shall mean, 'a company registered under Companies' Act, 1956' and defined 26 per cent of the equity could be had by foreign companies... (Interruptions).

MR. SPEAKER: SHRI BASU DEB ACHARYA: Acharia, you have to give reasons why are you opposing the Bill.

SHRI BASU DEB ACHARYA: It has been defined that 26 per cent of the equity could be had by foreign companies either by himself or through its subsidiary company or its nominee over and above this share up to the extent of 14 per cent equity could be had by foreign institutional investor, non-resident Indian and overseas bodies or corporate. Sir, if this Bill is passed... (Interruptions)

श्री लाल मुनी चौबे (बक्सर) : अध्यक्ष महोदय, इस पर यह डिबेट शुरू हो गई है। मैं चाहता हूँ कि सबको छूट मिलनी चाहिए।

... (व्यवधान)

बिल बाद में पेश हो। ... (व्यवधान)

SHRI BASU DEB ACHARYA: If this Bill is introduced, it will impair the interest of our nation. It is against the sovereignty of our country because there has been pressure... (Interruptions). This pressure has been built up by the American multinational companies. Sir, last time when the Bill was brought, many people opposed it from the Treasury Benches... (Interruptions).

SHRI KHARABELA SWAIN (BALASORE): Sir, I am on point of order under Rule 72.

SHRI BASU DEB ACHARYA: But I do not know what has happened now. Within one year they could change their views and they are supporting this Bill. It is against the interest and economic sovereignty of our country... (Interruptions). They are now surrendering the sovereignty of our country to the multinational companies.

Sir, American multinational companies are incurring losses... (Interruptions). In these 45 years, we have seen how these public sector companies including LIC and GIC, have made investments for the development of our country. If the multinational companies are allowed to come... (Interruptions).

SHRI KHARABELA SWAIN : Sir, I am on point of order. I am also quoting the Rule under which I want to raise it. Even then you are not allowing me... (Interruptions)

MR. SPEAKER: Let him complete first.

SHRI KHARABELA SWAIN : Sir, how can you allow him to complete when I am on point of order? It is very surprising... (Interruptions).

MR. SPEAKER: SHRI BASU DEB ACHARYA: Acharya, please conclude. I have to call all these 16 names.

SHRI BASU DEB ACHARYA: Sir, in the name of swedeshi they are selling out our country. They are surrendering and succumbing to the pressure of multinational companies. We cannot allow these multinationals to come. Therefore, at the very outset, we oppose the introduction of this Bill.

MR. SPEAKER: You have not given any notice.

... (Interruptions)

SHRI KHARABELA SWAIN : Sir, you are the protector of rules. If you do not protect the rules, what should I say?... (Interruptions)

MR. SPEAKER: I have called Shri Chandra Shekharji.

SHRI CHANDRA SHEKHAR (BALLIA)(U.P.): I have nothing to say about this controversy. I shall make a request to this Government and to the Finance Minister. They should at least remember that in the last Lok Sabha, they had opposed this Bill. Their credibility is already low. They should not reduce that credibility any more because as long as they are in the Government, because of the mercy of my friends like Shri Balram Jakhar and others, the nation has to respect this Government. This Government goes on committing hara-kiri which is a death nail to the future of the nation. So, I shall request the Government to ponder over it as this will further reduce the credibility of this Government because they have committed before the nation and the whole world that they will not allow multi-nationals in the insurance sector... (Interruptions)

MR. SPEAKER: I have heard a Member from each party.

... (Interruptions)

SHRI BASU DEB ACHARYA: Sir, individual Members have given notice in this regard. Every Member whosoever has given notice, should be allowed to oppose this Bill... (Interruptions)

MR. SPEAKER: Shri Prabhunath Singh, it is not a procedure. I have to call the names of those Members who have given notice about this.

श्री प्रभुनाथ सिंह (महाराजगंज): क्या सारे लोग, जिन्होंने नोटिस दिया है, वे ही बोले हैं। आप नियम बना दीजिए, तो कोई आपत्ति नहीं है। एक तरफ आप बिना नोटिस वालों को सुनते हैं और फिर आप नोटिस की बात करते हैं।... (

Interruptions)

PROF. AJIT KUMAR MEHTA (SAMASTIPUR): We have given notice in advance. Why are you not giving us an opportunity to speak?... (Interruptions)

MR. SPEAKER: Shri Rupchand Pal to speak.

SHRI RUPCHAND PAL : In addition to what has already been said, I would like to say that the representatives of a Committee of this Parliament have already examined this matter... (Interruptions)

MR. SPEAKER: Please understand that there is a procedure. I can call only those Members who have given the notice to speak.

... (Interruptions)

MR. SPEAKER: You must understand that you have to give notice before 10 o' Clock. You must know the procedure first.

... (Interruptions)

SHRI RUPCHAND PAL : The time has not come for departing from the objectives of nationalisation of the insurance sector. This is the specific recommendation of an all-party Committee that was given to this Parliament. Now they are backing out from that...(Interruptions)

MR. SPEAKER: Shri Pal, you are a senior Member. You have to say as to what is your objection and not the entire thing.

... (Interruptions)

SHRI RUPCHAND PAL : This is a unanimous report of Parliament. This privatisation of the insurance sector should not be done. Moreover, it is beyond the legislative competence of this Government...(Interruptions)

MR. SPEAKER: Shri Pal, this is not at all necessary. You have to just say why you are opposing this Bill.

... (Interruptions)

SHRI RUPCHAND PAL : This is beyond the legislative competence of this Government...(Interruptions)

MR. SPEAKER: Knowing all this, you are raising this matter.

... (Interruptions)

SHRI RUPCHAND PAL : The Government cannot do like that. It has been stated that it is being guided by the Insurance Act of 1938. The LICI is not a registered company under the Companies Act. How can it work under the Companies Act?...(Interruptions)

MR. SPEAKER: Shri Pal, please understand that you have to just give the reasons as to why you are opposing this Bill.

... (Interruptions)

SHRI RUPCHAND PAL : It is illegal, it is not permissible according to the Constitution because the LICI is not registered under the Companies Act. They have been asked to operate under the Insurance Act. The LICI can never be asked to work under the provisions of the Insurance Act. It is a very serious thing...(Interruptions)

MR. SPEAKER: We are not discussing this Bill.

... (Interruptions)

SHRI RUPCHAND PAL : The employees of the LICI can mobilise Rs.1.50 lakh crores.

They can contribute this amount to our infrastructure.(Interruptions)

MR. SPEAKER: Please understand that you have not given notice. What is this?

SHRI N.K. PREMCHANDRAN (QUILON): Sir, I should be given an opportunity to speak.

MR. SPEAKER: I am not going to give you a chance to speak.

... (Interruptions)

SHRI N.K. PREMCHANDRAN :Sir, this is a matter concerning the whole country...(Interruptions)

MR. SPEAKER: Nothing will go on record.

(Interruptions) ... (Not recorded)

MR. SPEAKER: Prof. Ajit Kumar Mehta.

... (Interruptions)

MR. SPEAKER: Shri Lal Muni Chaubey, this is too much. I have been observing your behaviour. You are not allowed to speak now.

... (Interruptions)

प्रो. अजित कुमार मेहता (समस्तीपुर) : अध्यक्ष महोदय, १९७३ के पहले बीमा निजी क्षेत्र में था।

... (व्यवधान)

निजी क्षेत्र में संतोषजनक प्रगति न होने के कारण इसका राष्ट्रीयकरण किया गया।

... (व्यवधान)

अब इसमें दूसरी कम्पनियों से अपेक्षाकृत प्रगति हो रही है।

... (व्यवधान)

यह जो राष्ट्रीयकरण से निजीकरण की बात सोची जा रही है वह निश्चित रूप से स्वीकार्य नहीं होनी चाहिए। लोकसभा की याचिका समिति में, जिसकी चर्चा रूपचंद पाल जी ने की, इसमें पहले ही फैसला दिया है कि किसी भी तरह से बीमा क्षेत्र का निजीकरण नहीं होना चाहिए।

महोदय, मैं एक बात की तरफ विशेष ध्यान दिलाना चाहता हूँ, बीमा भारी पूंजी निवेश का क्षेत्र है और इसके कुछ सोशल ऑब्लीगेशंस भी हैं, यह निजी क्षेत्र में चला जाएगा लेकिन निजी क्षेत्र का उद्देश्य लाभ अर्जित करना होता है तो यह सिर्फ लाभ अर्जित करेगा। उसमें विदेशी लोग भी सम्मिलित होंगे और उनको यहां के सोशल ऑब्लीगेशन से कोई मतलब नहीं होगा, जब कि बीमा क्षेत्र का महत्वपूर्ण अंग सोशल ऑब्लीगेशन है, इस आधार पर हम इसका विरोध करते हैं।

महोदय, लोकसभा की पिछली याचिका समिति ने भी इस संबंध में अपना निर्णय दिया।

... (व्यवधान)

श्रीमती सुषमा स्वराज उसकी अध्यक्ष थी और मल्होत्रा समिति ने भी इसके विरोध में अपना मत व्यक्त किया, इसलिए इन आधारों पर मैं इस विधेयक का विरोध करता हूँ। धन्यवाद।

SHRI AJOY MUKHOPADHYAY (KRISHNAGAR): I am opposed to the introduction of this Bill because, as already stated by our colleague Shri Rupchand Pal, the LIC is not registered under the Companies Act. But here, in this Bill, it will be guided by the Companies Act. How can it be like that? The name of the Bill is Insurance Regulatory Authority Bill, 1998. But the Government has sought to amend two existing and separate Acts. Sir, they are going to amend two separate and existing Acts. It has not been mentioned that this is an amending Bill. They have not mentioned that it is Life Insurance Corporation (Amendment) Bill. They have not also mentioned that it is General Insurance Corporation (Amendment) Bill. They have not mentioned like this. How can the Insurance Regulatory Authority Bill, 1998 amend two existing Acts? Those Acts are very vital and basic ones and they are going to amend these Acts through the Insurance Regulatory Authority Bill, 1998. The Insurance Regulatory Authority is there. And if they want to give statutory status to the Authority, they can do so. But they cannot amend two existing Acts. How can they do that through this Bill?

SHRI TARIT BARAN TOPDAR (BARRACKPORE): I rise to oppose the introduction of the Bill due to two or three reasons. First of all, legislative competence is not there as has been amply substantiated by earlier speakers and as stated by Shri Ajoy Mukhopadhyay just now. He has made the position clear that there cannot be any objection regarding the Authority but we have got objection regarding amending and changing the law which is still in existence.

First of all, Mr. Minister, you cannot change the law in this fashion. If it is changed, it will actually jeopardise the interests, and the sovereignty and integrity of the country,

Secondly, we cannot allow our money to be siphoned off to the foreign countries. A treasurer cannot just hand over the keys to other people. But this is just what is happening now. That is why, I feel that it is against the interests of the nation. So, for these two salient reasons, I rise to oppose the introduction of this Bill.

खजांची बाहर किसी को चाबी नहीं देना।

SHRI MOINUL HASSAN AHAMED (MURSHIDABAD): Sir, I rise to oppose the introduction of this Bill because I suppose that this is completely anti-national and it is an unlawful event in this time. It is a complete surrender before the multinational people who are coming to our country and dismantle all the present systems in the insurance sector. For that, I would like to oppose the introduction of this Bill.

SHRI AJAY CHAKRABORTY : Sir, I am strongly opposing the Bill at the introductory stage itself. I think it is a most unconstitutional act and it is nothing but detrimental to the interests of the country. The Government has

surrendered before the foreign multinational companies. It is nothing but anti-national and anti-people also. The Government wants to destroy the insurance sector, the LIC and the GIC, which are functioning very well. My other colleagues have stated all the reasons as to why they are opposing it. So, we are strongly opposing this Bill at the introductory stage itself.

SHRI V.V. RAGHAVAN (TRICHUR): Mr. Speaker, Sir, I object to the introduction of this Bill because it is not for the national interest that it is being introduced. Somebody has given word in Washington saying that the Government will open up insurance to MNCS. The Government is surrendering to the multinationals and the imperialists. It is for fulfilling the commitment made at Washington, honouring the word delivered at Washington that this Bill is being brought forward. So, I strongly oppose this Bill. Mr. Minister, if you do not want to hear us, please hear the message from Nagpur.

DR. ASIM BALA (NABADWIP): Sir, I am against the introduction of the Insurance Regulatory Authority Bill, 1998. After the introduction of liberalisation and globalisation, followed by the dictates of the World Bank and the IMF, this Bill is being brought forward. This means that the multinationals are not satisfied with the industrial and other sectors of the country. They want to control the whole economy of our country. It is very detrimental and unconstitutional. So, we oppose this Bill. The public sector and the private sector are not satisfied with this measure. As I said earlier, the multinationals, the World Bank and the IMF want to control the other sectors also. First, they are very aggressive towards our economy and they want to control the whole economy. That is why, I am going to oppose this Bill.

SHRI HANNAN MOLLAH (ULUBERIA): I oppose the introduction of this Bill because the introduction is a prelude to the passing of this Bill which will snatch away Rs.1,30,000 crore from the kitty of this nation, which is meant for our development, during the Ninth Five Year Plan period.

Secondly, experience had proved that privatisation did not help and because of that it was nationalised. Now, we are going to reverse the process again. This reversal will also damage the national interest.

Thirdly, as Shri Ajoy Mukhopadhyay has said, they are trying to pass the Bill through the back-door method. They are amending two other Acts without saying and by taking a different name. This is in one way to deceive the people and doing the things from the back-door. Because of all this, and because of the method the Government is adopting, I oppose this Bill in the introductory stage.... (Interruptions)

SHRI N.K. PREMCHANDRAN : I am on a point of order.

MR. SPEAKER: Under which Rule?

SHRI N.K. PREMCHANDRAN : Under Rule 72. It says -

"Provided that where a motion is opposed on the ground that the Bill initiates legislation outside the legislative competence of the House, the Speaker may permit a full discussion thereon:

On this ground, this Bill, which is proposed to be introduced, is outside the legislative competence of this House. ... (Interruptions)

MR. SPEAKER: There is no point of order.

... (Interruptions)

SHRI N.K. PREMCHANDRAN : Though no notice is given, a full discussion should be allowed....

(Interruptions)

MR. SPEAKER: No point of order.

SHRI N.K. PREMCHANDRAN : This is as per Rule 72 because the legislative competence has already been challenged in the House. It is against the rules. ... (Interruptions)

MR. SPEAKER: The Bill is not introduced. The Minister has sought the leave to introduce the Bill.

SHRI N.K. PREMCHANDRAN : I am submitting this as per the rules.

MR. SPEAKER: This does not arise at this stage.

... (Interruptions)

SHRI N.K. PREMCHANDRAN : It is also against the preamble of the Constitution. ... (Interruptions)

MR. SPEAKER: No, please, take your seat.

... (Interruptions)

SHRI N.K. PREMCHANDRAN : This is a legislation against the Welfare State.

MR. SPEAKER: No point of order. Now, Mr. Minister.

... (Interruptions)

श्री प्रभुनाथ सिंह (महाराजगंज) : अध्यक्ष जी, हमें आधा मिनट बोलने दें।

अध्यक्ष महोदय : अभी नहीं। आप बाद में बोलिये।

... (व्यवधान)

श्री यशवंत सिन्हा : अध्यक्ष महोदय, मैं भी उसी नियम का सहारा लेकर अपनी बात शुरू करना चाहता था जिसका उल्लेख अभी माननीय सदस्य ने किया कि यदि यह सदन की लेजिस्लेटिव कंपीटेन्स के बाहर है, तब सदन में चर्चा होगी कि उस विधेयक का प्रारूप सदन में रखा जाए या नहीं। मैं सारे सदस्यों की बातों को ध्यान से सुन रहा था और मुझे यह कहते हुए खेद है कि कहीं से भी कोई इस प्रकार की तर्कसंगत बात नहीं कही गई जिससे यह साबित हो कि यह नियम ७२ की परिधि में आता है और इस सदन की लेजिस्लेटिव कंपीटेन्स से बाहर है। यहां पर जो कहा गया कि यह सरकार देश के हितों की रक्षा नहीं करना चाहती है, देश के हितों के साथ खिलवाड़ करना चाहती है, हम देश का सौदा कर रहे हैं, मैं इसे अत्यंत ही दुर्भाग्यपूर्ण मानता हूं। मुझे लगता है कि कुछ खुदाई खिन्नतागार जो स्वयं को देश का सबसे बड़ा पहरदार मानते हैं, उनको दूसरों पर इस प्रकार के आक्षेप लगाने का कोई अधिकार नहीं है। इस सदन में हम सब उसी प्रकार चुनकर आए हैं, उसी जनता के द्वारा चुनकर आए हैं जैसा कोई दूसरा माननीय सदस्य आया है।

... (व्यवधान)

I listened to you with all the patience.

SHRI N.N. KRISHNADAS (PALAKKAD): Where is your Swadeshi Jagran Manch?

श्री रूपचन्द पाल : आपने मैनीफेस्टो में क्या कहा था?

... (व्यवधान)

श्री यशवंत सिन्हा : मैं कहना चाहता हूँ कि हम चाहें या न चाहें, हम सबको उसी जनता के बीच में दोबारा जाना है।

... (व्यवधान)

इसलिए जो बात कही गई है मेरिट के ऊपर बातचीत करने की, मेरिट के ऊपर बातचीत करने का हमें उस समय मौका मिलेगा जब हम इस सदन में इस विधेयक पर विचार-विमर्श करेंगे। उस समय जो मेरिट की बातें उठाई गई हैं, उसका सरकार पूरी निष्ठापूर्वक उत्तर देगी। लेकिन मैं मानता हूँ कि यहां पर कोई इस प्रकार की बात नहीं कही गई है जिससे यह प्रतीत हो कि यह इस सदन की लेजिस्लेटिव कंपीटेन्स के बाहर है। इसलिए मैं आपसे निवेदन करूंगा कि उसको हम आज कोई महत्व नहीं दे सकते हैं।

दूसरी बात हमारे एक बहुत सम्मानित नेता श्री चंद्रशेखर जी ने सरकार की क्रेडिबिलिटी के बारे में उठाई है। उन्होंने तथा कई और सदस्यों ने कहा कि आपने पिछले साल क्या किया था, इस साल आप क्या कर रहे हैं। मैं पूरी विनम्रता के साथ कहना चाहूंगा और मैंने पहले भी इस बात को सदन में रखा था कि सरकार में आने के बाद, सारे तथ्यों और परिस्थितियों को देखने के बाद, ऐसा लगता है कि इस प्रकार के अनेक उदाहरण मिलेंगे जहां पर कि उस पक्ष ने जो सरकार में आये, उन्होंने अपने ढंग से इसे रखने का प्रयास किया और मैं मानता हूँ कि शायद यह दुनिया के प्रजातांत्रिक इतिहास में एक अनूठा उदाहरण होगा कि जो लोग सरकार में थे, जो उस सरकार का समर्थन कर रहे थे, जो मंत्रिमंडल के सदस्य थे और जो सरकार वह बिल लाई जिसको आज हम ला रहे हैं, वे आज इसका विरोध कर रहे हैं।

... (व्यवधान)

श्री रूपचन्द पाल : हमने विरोध किया था

... (व्यवधान)

श्री यशवंत सिन्हा: यह जो परिवर्तन हुआ है, इनका मन बदला है, जो इनका दिल बदला है, उसमें मैं राजनीति के अलावा कुछ नहीं देख रहा हूँ

... (व्यवधान)

MR. SPEAKER: SHRI BASU DEB ACHARYA: Acharia, let him complete.

श्री यशवंत सिन्हा: अध्यक्ष महोदय, मैं सदन को विश्वास में लेकर इस बात को कहना चाहूंगा कि जैसे पिछली सरकार के द्वारा हमने कोई भी इस प्रकार की बात नहीं कही है

... (व्यवधान)

हम सारी बातें सामने रखना चाहते हैं। पिछली बार जब यही विधेयक सदन में आया था तो बार-बार यही पूछा गया

... (व्यवधान)

PROF. P.J. KURIEN (MAVELIKARA): Mr. Speaker, Sir, I want to say something.

SHRI YASHWANT SINHA: Prof. Kurien, let me complete.

SHRI RAJESH PILOT (DAUSA): Mr. Speaker, Sir, this is not the same Bill which was introduced by the previous Government.

PROF. P.J. KURIEN : Are you saying that this Bill is the same one which was introduced by the former Finance Minister?

MR. SPEAKER: Prof. Kurien, let him complete.

SHRI YASHWANT SINHA: Prof. Kurien, I have listened to all hon. Members with utmost patience. Please show me the courtesy of listening to me for two minutes.

अध्यक्ष महोदय, मैं कहना चाहता हूँ कि जब उस समय की सरकार आई.आर.ए. विधेयक इस सदन में लाई थी तो सदन में बार-बार यही सवाल उठाया गया था कि विदेशी पूंजी निवेश के बारे में उस सरकार की नीति क्या है। बार-बार यही पूछा गया था और उस समय की सरकार के द्वारा कोई साफ उत्तर नहीं दिया गया कि विदेशी पूंजी निवेश के बारे में उनकी क्या मंशा है। मैं इस बात का श्रेय जरूर लेना चाहूंगा कि हम लोग पूरी सफाई के साथ अपनी नीति को सदन के समक्ष रख रहे हैं। हम कोई बात छिपाने का प्रयास नहीं कर रहे हैं, कुछ भी बैक डोर से लाने का प्रयास नहीं कर रहे हैं। हमारी सारी बातें सदन के समक्ष हैं और जैसा संसदीय कार्य मंत्री जी ने कहा है कि यह बिल स्टैंडिंग कमेटी या ज्वाइंट सलेक्ट कमेटी को जाता है तो दोनों सदनों को उस समय भी इस पर विचार करने का मौका मिलेगा। जब यह विधेयक यहां आयेगा तो उसके मैरिट्स और डीमैरिट्स पर विचार करने का मौका आयेगा। लेकिन जो हमारी सरकार के ऊपर आक्षेप लगाया गया है मैं उसका पुरजोर प्रतिवाद करता हूँ। हम भी उसी निष्ठा, उसी राष्ट्रीय धर्म के तहत यहां काम कर रहे हैं, जिसके बारे में आपको गलतफहमी हो रही है।

अध्यक्ष महोदय, मैं यह कहना चाहता हूँ कि जिस सरकार ने हिम्मत करके परमाणु परीक्षण किया, वह सरकार जो दुनिया की सारी ताकतों के खिलाफ आज पूरी ताकत के साथ खड़ी है, उस सरकार के बारे में यह कहना कि वह वाशिंगटन के प्रेशर के आगे झुक गई है, यह बिल्कुल बेबुनियाद बात है। मैं इसका घोर विरोध करता हूँ। ... (व्यवधान)

MR. SPEAKER: The question is:

"That leave be granted to introduce a Bill to provide for the establishment of an Authority to protect the interests of holders of insurance policies, to regulate, promote and ensure orderly growth of the insurance industry and for matters connected therewith or incidental thereto and further to amend the Insurance Act, 1938, the Life Insurance Corporation of India Act, 1956 and the General Insurance Business (Nationalisation) Act, 1972."

The motion was adopted.

SHRI YASHWANT SINHA: Sir, I introduce the Bill.

... (Interruptions)

SHRI RAJESH PILOT (DAUSA): Sir, they are right in one way. Let us not ignore their points of view. ...

(Interruptions) Social sector is very important ... (Interruptions) Rupees one lakh crore are going to the social sector. That safeguard is not there in the Bill. So, if you propose for a Standing Committee, we can give our views about that.

संसदीय कार्य मंत्री तथा पर्यटन मंत्री (श्री मदन लाल खुराना): अध्यक्ष महोदय, मैं यहां यह स्पष्ट करना चाहूंगा कि जब इस पर विचार हुआ था, तो यह तय हुआ था कि यह विधेयक जाइंट कमेटी को जाएगा। जब राज्य सभा से पूछा गया, तो वहां सभी दलों के नेताओं, जिनमें आप (कांग्रेस) के नेता भी थे, सभी ने कहा कि स्टैंडिंग कमेटी को जाना चाहिए। वे जाइंट कमेटी के पक्ष में नहीं हैं। इसलिए हमने इसे स्टैंडिंग कमेटी को भेजने का प्रस्ताव किया है। यदि आप चाहते हैं, तो इसे

जाइंट कमेटी को भेज दिया जाएगा। अगर जाइंट कमेटी को भेजना है, तो हमें राज्य सभा को पूछना पड़ेगा। यानी दूसरे हाउस से कंसल्ट करना पड़ेगा। वहां के चेयरमैन साहब से बात करके जवाब देंगे।

... (व्यवधान)

This Government is ready.

MR. SPEAKER: I think, this Government is ready to send the Bill to the Joint Committee.

... (Interruptions)

PROF. P.J. KURIEN : Mr. Speaker, Sir, my objection is regarding the blatant violation of the Rules in this House. My party is prepared to support the introduction of the Bill. But the way it is done is absolutely wrong. If one Member objects and asks for a Division, you have to allow division. You go through the Rules. The other day also, I quoted the Rules from this Book. The Rules were given a go-by. ... (Interruptions)

श्री राजवीर सिंह (आंवला): अध्यक्ष महोदय, उस तरफ से माननीय सदस्य गलत बोल रहे हैं कि उन्होंने डिवीजन मांगा है। हम यहां मौजूद हैं, हमें मालूम है, उधर से किसी ने भी डिवीजन नहीं मांगा।

... (व्यवधान)

SHRI PRAMOTHES MUKHERJEE (BERHAMPORE) (WB): Sir, we want Division. ... (Interruptions)

MR. SPEAKER: No, no. At that time, nobody said about Division.

... (Interruptions)

MR. SPEAKER: Nobody asked for a Division at that time.

... (Interruptions)

PROF. P.J. KURIEN : Sir, I had raised a point of order. I only want that the rules be applied properly. I am leaving it to you... (Interruptions)

MR. SPEAKER: Now, you are asking for a Division, but at that time nobody asked for a Division...

(Interruptions)

SHRI MADAN LAL KHURANA: My submission is that in principle we agree to send this Bill either to a Joint Committee or the Standing Committee. After having consultations with the Chairman, Rajya Sabha, I will come before the House tomorrow on this issue... (Interruptions)

SHRI N.N. KRISHNADAS : Sir, this is not proper. We want Division ... (Interruptions)

1421 hrs

(At this stage, Shri N.N. Krishnadas, Shri N.K. Premchandran and some other hon. Members came and stood on the floor near the Table.)

MR. SPEAKER: If the House agrees, the Bill can be sent to the Joint Committee.

... (Interruptions)

MR. SPEAKER: If the House agrees, the Bill can be sent to the Joint Committee.

... (Interruptions)

MR. SPEAKER: If the House agrees, the Bill can be sent to the Joint Committee. Now the Bill will go to the Joint Committee.

... (Interruptions)

MR. SPEAKER: It was agreed in the meeting with various parties/groups that it be referred to the Joint Committee.

... (Interruptions)

MR. SPEAKER: We are taking up the next item. Now, the submissions. Dr. Balram Jakhar, please.

... (Interruptions)

MR. SPEAKER: Please go back to your seats. It has already been decided now.

... (Interruptions)

MR. SPEAKER: Please go back to your seats. That matter is over now. Please take your seats.

... (Interruptions)

MR. SPEAKER: Please understand, we are taking up the next item.

... (Interruptions)

MR. SPEAKER: It will be referred to the Joint Committee. The Chair has taken a decision. Please understand.

... (Interruptions)

MR. SPEAKER: Please go back to your seats. That is over now.

... (Interruptions)

14.25 hrs

The Lok Sabha then adjourned till Sixteen of the Clock

16.00 hrs.

The Lok Sabha re-assembled at Sixteen of the Clock.

(Prof. Rita Verma in the Chair)

श्री सुरेन्द्र प्रसाद यादव (झंझारपुर) : महिला विधेयक को वापस करिये, यह देश का दुर्भाग्य होगा।

... (व्यवधान)

श्री बलराम जाखड़ (बीकानेर): सभापति महोदय...

MR. CHAIRMAN: Now, we shall take up item no. 14 - Matters under Rule 377.

Shri Harin Pathak.

... (Interruptions)

SHRI BALRAM JAKHAR : Madam Chairman, I was on my leg. My name was called by the Speaker. ...

(Interruptions)

SHRI RAJESH PILOT (DAUSA): Madam, he has an important issue to be raised. ... (Interruptions)

श्री बलराम जाखड़ : सभापति महोदय, मैं उस समय खड़ा हुआ था

... (व्यवधान)

MR. CHAIRMAN: `Zero Hour' is over now.

SHRI BALRAM JAKHAR : No, Madam.

PROF. P.J. KURIEN (MAVELIKARA): Madam, Shri Balram Jakhar's name was called at that time. ...

(Interruptions)

MR. CHAIRMAN: All the hours cannot be `Zero Hour'.

SHRI BALRAM JAKHAR : Madam, I was on my leg.

SHRI RAJESH PILOT : That too with a very tall leg. ... (Interruptions)

SHRI BALRAM JAKHAR : Anybody could have seen that a tall man was standing. ... (Interruptions) He was standing with not only one leg but with two legs. ... (Interruptions)

SHRI RAJESH PILOT : He wanted to raise an important issue. The hon. Speaker said that he would give a chance to him. Please allow him to raise his issue. ... (Interruptions)

MR. CHAIRMAN: No problem, he can raise it tomorrow.

SHRI BALRAM JAKHAR : Why should I? I was on my leg. ... (Interruptions)

सभापति महोदय, प्रश्न यह पैदा होता है कि कई चीजें ऐसी होती हैं जिनको सुनकर क्षोभ होता है

... (व्यवधान)

श्री शैलेन्द्र कुमार (चैल) : सभापति महोदय, हमें भी बोलने का समय चाहिए ... (व्यवधान)

MR. CHAIRMAN: Everybody would start raising their issues now. There would be no end to it. So, you can raise your matter tomorrow. Please sit down.

... (Interruptions)

श्री बलराम जाखड़ : सभापति महोदय, कई चीजें ऐसी होती हैं, जो इंतजार नहीं करती जो देश की रक्षा के लिए भी हैं, आत्मिक रक्षा के लिए भी हैं और आत्मिक सम्मान के लिए भी हैं और इनके चलने की पद्धति होती है, जिसके बारे में मुझे बात करनी है।

... (व्यवधान)

मैंने नोटिस दिया हुआ है

... (व्यवधान)

मैं उस समय भी खड़ा हुआ था और मुझे बोलने के लिए अलाऊ भी किया गया था। मैं यह बात कहने जा रहा हूँ कि ... (व्यवधान)

सभापति महोदय : अलाऊ तो बहुत लोग थे, आप कल बोलियेगा।

SHRI PRAKASH VISHWANATH PARANJPE (THANE): I would like to raise an issue of MPs and it is about Rs. 2 crore. Every issue is an important issue. Members are facing the problem but you are not taking a decision. ... (Interruptions)

SHRI BALRAM JAKHAR : What is this Rs.2 crore? I was in the Chair for ten long years. When a Member was on his leg, he was allowed to speak. My name was called and I was interrupted. ... (Interruptions)

PROF. P.J. KURIEN : Madam, the hon. Speaker has called his name. He stood up and started speaking. At that time he was interrupted and he could not speak. He was on his legs. So, he can continue now. That is the practice in this House for ten years. Kindly follow that procedure. ... (Interruptions)

MR. CHAIRMAN: You must understand my problem. There are many other hon. Members who wanted to raise their issues. There will be no end to it. I will make sure that you will get a chance to raise your issue tomorrow.(Interruptions)

SHRI BALRAM JAKHAR : Madam, you are denying my opportunity and my right. I am claiming it as my right. (Interruptions).

दो करोड़ रुपए कहीं नहीं जाएंगे। वे आ जाएंगे।

... (व्यवधान)

MR. CHAIRMAN : This is not 'Zero Hour'.

... (Interruptions)

श्री बलराम जाखड़ : सभापति महोदय, मैं आपकी आज्ञा का उल्लंघन नहीं करूंगा, लेकिन मुझे बहुत अफसोस है कि आप मुझे बोलने का अवसर नहीं दे रही हैं। मैं बहुत ही महत्वपूर्ण विषय पर इस सदन के माध्यम से देश का ध्यान आकर्षित करना चाहता हूँ, परन्तु मुझे बोलने का अवसर नहीं दिया जा रहा है जबकि उस समय अध्यक्ष महोदय ने मुझे बोलने के लिए अवसर दिया था।

... (व्यवधान)

SHRI PRAKASH VISHWANATH PARANJPE : If he is permitted, then everybody should be permitted. (Interruptions). If you say that Zero Hour is over, then nobody should be permitted. (Interruptions).

SHRI BALRAM JAKHAR (BIKANER): Madam, as a protest I am sitting. (Interruptions).

MR. CHAIRMAN: I am really very sorry.

... (Interruptions)

SHRI RAJESH PILOT : The hon. Home Minister is here. It is a very sensitive issue. (Interruptions). It is a question of promotion of senior officers. There is a news headline today. (Interruptions).

MR. CHAIRMAN: My problem is that there will be no end to it.

... (Interruptions)

श्री रघुवंश प्रसाद सिंह : सभापति महोदय, आप क्या कर रही हैं? जो फार्मर स्पीकर रहे हैं जिन्होंने दस वर्ष तक इस सदन का कुशलता पूर्वक संचालन किया है, आप उन्हें बोलने का अवसर नहीं दे रही हैं, यह ठीक नहीं है। वे इस सदन के बहुत सीनियर मैम्बर हैं और उन्हें बोलने का समय न देकर तो।

* Expunged as ordered by the Chair.

SHRI BUTA SINGH (JALORE): Madam Chairperson, please listen to me* Hon. Speaker has given him the time. He was allowed by the hon. Speaker. You cannot disallow him. (Interruptions). He was allowed by the hon. Speaker. How can you do it? (Interruptions).

सभापति महोदय: आप चुपचाप बैठिए।

... (व्यवधान)

MR. CHAIRMAN: It is not possible.

... (Interruptions)

SHRI BALRAM JAKHAR (BIKANER): Since I cannot make a noise, I submit it as a protest. I am on my legs... (Interruptions). That is what I am saying. (Interruptions).

श्री बूटा सिंह (जालौर): सभापति महोदया। माननीय बलराम जाखड़ जी को अध्यक्ष महोदय ने बोलने का समय दिया था और आप उन्हें समय न देकर, ।

.... (व्यवधान)

MR. CHAIRMAN: Now, we will take up Matters under Rule 377. Shri Harin Pathak.

... (Interruptions)

MR. CHAIRMAN: This is not Zero Hour. Please do not convert it into Zero Hour.

... (Interruptions)

SHRI RUPCHAND PAL (HOOGLY): Madam, please allow me to speak. (Interruptions).

MR. CHAIRMAN: Nothing will go on record except what Shri Harin Pathak says.

(Interruptions) **

* Expunged as ordered by the Chair

** Not Recorded.