

क्रिया था उस में अमरीका, इंग्लैण्ड, जर्मनी, फ्रांस और रूस तथा दूसरे देशों की ओर से क्या यह मदद दी जा रही है, यह स्पष्टा दिया जा रहा है ? अगर दिया जा रहा है तो किस देश की ओर से और अगर नहीं दिया जा रहा है तो कौन-कौन से देश हैं ?

SHRI P. C. SETHI : As far as one per cent of the GNT aid is concerned that is one of the recommendations of the UNCTAD Conference too and the Finance Commission has now recommended it and there is no decline, in respect of 1 per cent GNT aid. With regard to the three or four countries which he mentioned, France and Germany have already reached the percentage of 1.24 and 1.24. In the case of UK it is 0.83 and in the case of USA it is 0.65.

PROGRESS MADE BY LIFE INSURANCE CORPORATION IN RURAL BUSINESS

\*573. SHRI INDRAJIT GUPTA : Will the Minister of FINANCE be pleased to state :

(a) whether it is a fact that the Life Insurance Corporation has not registered any progress in rural business in 1968-69 compared to its performance in the previous year;

(b) if so, the reasons for not making any progress in rural business in 1968-69; and

(c) what steps are being taken by the Life Insurance Corporation to attract more business in the rural areas ?

THE MINISTER OF SUPPLY AND THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI R. K. KHADILKAR) : (a) During the financial year 1968-69 the L.I.C. issued 4,77,341 policies assuring Rs. 235.12 crores in the rural areas as compared to 5,09,607 policies assuring Rs. 235.46 crores in the rural areas during the financial year 1967-68.

(b) The reasons for the failure of the LIC to register an increase in the rural business during the financial year 1968-69, in its judgment, are :

(i) Variations in income due to seasonal and other factors;

(ii) Competition for savings on account of attractive terms offered by Land Mortgage banks as well as competition from Small Savings organisations; and

(iii) Investment by cultivators of their savings in improvement of land, in larger measure.

(c) In order to attract more business in rural areas, the LIC has taken, *inter alia*, the following steps :—

(i) More offices have been opened in the rural areas.

(ii) Non-medical schemes have been extended to the rural areas.

(iii) Procedures for acceptance of age proof have been simplified.

(iv) Special arrangements have been made with Post Offices in selected places not served by banks for collection of premium from policy holders.

(v) Co-operative Societies and Panchayats have been appointed as agents.

(vi) Mobile publicity vans are sent round with publicity material including suitable films for rural audiences.

SHRI INDRAJIT GUPTA : Sir, the figures quoted by the Hon. Minister for 1967-68 and 1968-69 show that there has been no progress whatsoever, but that the business remained round about Rs. 235 crores and the business had been more or less stationary for these years. The great Chairman of the LIC Mr. Bhide, has been uttering all sorts of public pronouncement all the time on all sorts of matters, but what he has said in the annual reports—as far as I could make out—was that 'I am very sorry there has not been much progress and this matter requires further intensified efforts.' Now, Sir, in view of the fact that according to the Government—and it is a fact also—there has been certain progress relatively in the agricultural sector for the last 2 or 3 years, and certain amount of what is called relative prosperity has come there, because of good crops and all that, does this not amount

to an admission that the L.I.C. which should be a vital component of the Government's Planning efforts, has actually missed the bus of rural prosperity? Will Mr. Bhide and other high-ups be taken to task for this?

**SHRI R. K. KHADILKAR :** As the hon. Member has said, no doubt, the rural areas have done well in many parts of the country, so far as agricultural production is concerned. But the hon. Member should remember that the agriculturist is primarily interested in investment in bettering his own agriculture; he would like to invest more in agriculture by buying new implements, by taking to intensive cultivation, to the use of fertilisers and so on. He has not as much an insurable interest as an urban worker who lives on his labour, physical, mental or brain labour. This is one of the factors. But all efforts are being made, as I have listed already, to attract them, and all facilities are extended so that we can get more rural policies in the forthcoming year.

**SHRI INDRAJIT GUPTA :** The hon. Minister has said quite correctly that the agriculturist is much more interested in those types of investment which will help him to promote agriculture. I would like to know from him whether it is not a fact that with the single exception of the sugar industry, the LIC has totally failed to invest in any other industry which has a bearing on rural uplift; no investment is being done in industries which will help agricultural and rural development. Why is that so? May I also know whether there are any plans under which the amounts realised or collected by life insurance premia from the rural areas would be more or less largely invested in these very areas so that all-round development can take place, and if that is not being done, may I know why it is not being done?

**SHRI R. K. KHADILKAR :** So far as the second part of the question is concerned, that is a suggestion for action, that in future whatever collections are made from the rural areas should be spent in the rural areas. But the return also has to be borne in mind, because it is trust

money. Keeping that in view, the suggestion is that steps should be taken to invest more in agriculture.

So far as the first part of the question is concerned, although I cannot give the figures offhand, excluding sugarcane or sugar along with other investments, some investment has taken place in improving agriculture.

**श्री भार० सी० सहगल :** क्या यह सच है कि रूरल एरियाज़ में जो फील्ड आफिसर काम करते हैं उनके वर्क को करटेल करके कई बार दो हिस्सों में जब बांट दिया जाता है उस वक्त जबकि वहां पर कार्य पूरा हो जाता है तो वे वहां पर ज्यादा वर्क नहीं कर सकते हैं और ज्यादा अनिग वहां से नहीं कर सकते हैं? जब वे इस चीज़ को मैनेजर को बताते हैं और कहते हैं कि उनको दूसरी जगह ट्रांसफर कर दिया जाए तो उनको ट्रांसफर भी नहीं किया जाता है, क्या यह भी सच है?

**SHRI R. K. KHADILKAR :** So far as the field workers in the rural areas are concerned, what the hon. Member has alleged is not correct. The norms are fixed for the developmental area, looking to the nature of the work; and it is distributed on that basis. If, for instance, an area is drought-stricken and the norm has to be fixed, then the local conditions are taken into account and the area will be widened. That is the general practice.

**DR. RAM SUBHAG SINGH :** May I know whether Government contemplate to study the rates of premia prevailing in certain agriculturally advanced countries of the world and bring down the rates of premia obtaining here for agriculturists?

**SHRI R. K. KHADILKAR :** The question of premia reduction as recommended by the Administrative Reforms Commission and the Morarka Committee is under consideration at this stage . . .

**DR. RAM SUBHAG SINGH :** How long will it take for consideration?

**SHRI R. K. KHADILKAR :** All aspects will be taken into consideration and I hope a decision will be taken soon.

श्री यन्न बल्ल शर्मा : सिंचाई और निवास की दृष्टि से एल० आई० सी० की ऋण नीति में परिवर्तन आप करेंगे और ज्यादा एमाऊंट इसके लिए तय करने की बात तय करेंगे ?

SHRI R. K. KHADILKAR : Already, the LIC is investing by way of debentures in land mortgage banks and electricity boards and other development programmes. If a State were to float a loan or a debenture for a particular project, say, an irrigation project, as the hon. Member has suggested, the LIC will consider it.

श्रीमती सावित्री श्याम : एल० आई० सी० के बेयरमैन ने यह घोषणा की थी कि "ओन यूअर हाउस" स्कीम शहरों के साथ-साथ गांवों में भी लागू होगी। मैं यह जानना चाहती हूँ कि इस स्कीम के अन्तर्गत पिछले साल देहात में कितना रुपया खर्च किया गया है और यह स्कीम कहां तक सफल हुई है।

SHRI R. K. KHADILKAR : Offhand I cannot give the figures. But it is applicable to the rural areas and it has been made applicable. I shall certainly supply the figures to the hon. Member.

श्री एस० एम० जोशी : एल० आई० सी० की बुनियादी नीति में जो खामियां थीं, और अब भी हैं, उन के बारे में तो हमारे मित्र ने बताया है। एल० आई० सी० के जो बाम हैं, उन का रिश्ता फ्रील्ड आफिसर्स के साथ अच्छा नहीं है और उन का झगड़ा बहुत दिनों से चला आ रहा है। एल० आई० सी० के बाम उन लोगों से मिलने से भी इन्कार करते हैं। अभी हाल में उन लोगों ने एक दिन की हड़ताल के लिए काल किया था। क्या यह सही नहीं है कि फ्रील्ड आफिसर्स के साथ अच्छे रिश्ते न होने के कारण एल० आई० सी० के एडमिनिस्ट्रेशन में कोई कार्य क्षमता नहीं है; यदि हां, तो सरकार एल० आई० सी० के बाम और फ्रील्ड आफिसर्स के बीच अच्छे रिश्ते कायम करने के मिलमिले में क्या करने जा रही है ?

SHRI R. K. KHADILKAR : I presume the hon. Member is referring to the development officers. So far as field officers are concerned, there was a certain amount of agitation. We had some talks and they have accepted that they will accept the norms; talks are continuing. The other difficulties that they are experiencing are being looked into.

SHRI LOBO PRABHU : Referring to the hon. Minister's statement that the decrease is due among other factors to the competition from savings certificates, land mortgage banks and from agriculture, may I know why he did not specify the steps to be taken in respect of this? May I know why particularly they are not increasing the return from insurance which is now 1.8 per cent which is due largely to the fact that the investment of the LIC is in Government securities and not in the private sector as before when a better return was received?

SHRI R. K. KHADILKAR : The LIC money is trust money . . .

SHRI LOBO PRABHU : It was always trust money.

SHRI R. K. KHADILKAR : I recognise that. The return aspect is kept in view all the time. But broader social objectives cannot be neglected while keeping that in view.

So far as 'Own Your Own House Scheme' is concerned it has been extended at present up to towns with one lakh population. It is under consideration to extend it to the rural areas also.

EXPENDITURE ON CONSTRUCTION OF SAMADHS

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\*574. SHRI RAM GOPAL SHALWALE :

SHRI NARAYAN SWAROOP SHARMA :

SHRI RANJEET SINGH :

SHRI OM PRAKASH TYAGI :

SHRI HUKAM CHAND KACHWAI :

Will the Minister of HEALTH AND FAMILY PLANNING AND WORKS.