Vol. 253 No.18



Thursday,

18th March, 2021

27 Phalguna, 1942 (Saka)

PARLIAMENTARY DEBATES

RAJYA SABHA

OFFICIAL REPORT (FLOOR VERSION)

(PART-II)

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RAJYA SABHA

Thursday, the 18th March, 2021/27 Phalguna, 1942 (Saka)

The House met at eleven of the clock, MR.CHAIRMAN in the Chair.

PAPERS LAID ON THE TABLE

- I. Notifications of the Ministry of Law and Justice
- II. Report and Accounts (2017 18) of the National Judicial Academy, Bhopal and related papers

THE MINISTER OF STATE IN THE MINISTRY OF EXTERNAL AFFAIRS; AND THE MINISTER OF STATE IN THE MINISTRY OF PARLIAMENTARY AFFAIRS (SHRI V. MURALEEDHARAN): Sir, on behalf of my senior colleague, Shri Ravi Shankar Prasad, I lay on the Table—

- I. (i) A copy each (in English and Hindi) of the following Notifications of the Ministry of Law and Justice (Legislative Department), under sub-section (6) of Section 8A of the Representation of the People Act, 1950, along with Delay Statement:
 - (1) S.O. 903 (E), dated the 28th February, 2020, rescinding the Notification No. S.O. 283 (E), dated the 8th February, 2008.
 - (2) S.O. 904 (E), dated the 28th February, 2020, rescinding the Notification No. S.O. 284 (E), dated the 8th February, 2008.
 - (3) S.O. 905 (E), dated the 28^{th} February, 2020, rescinding the Notification No. S.O. 286 (E), dated the 8^{th} February, 2008.
 - (4) S.O. 906 (E), dated the 28th February, 2020, rescinding the Notification No. S.O. 285 (E), dated the 8th February, 2008. [Placed in Library. For (1) to (4) *See* No. LT-2939/17/21]
- (ii) A copy (in English and Hindi) of the Ministry of Law and Justice (Legislative Department) Notification No. S.O. 1964 (E), dated the 19th June, 2020, publishing

Conduct of Elections (Amendment) Rules, 2020, under sub-section (3) of Section 169 of the Representation of the People Act, 1951, along with Delay Statement.

[Placed in Library. See No. LT-2938/17/21]

- (iii) A copy each (in English and Hindi) of the following Notifications of the Ministry of Law and Justice (Department of Legal Affairs), under sub-section (3) of Section 21A of the Commercial Courts Act, 2015, along with Delay Statements:
 - (1) G.S.R. 270 (E), dated the 29th April, 2020, publishing the Commercial Courts (Statistical Data) Amendment Rules, 2020.
 - (2) G.S.R. 271 (E), dated the 29th April, 2020, publishing the Commercial Courts (Pre-Institution Mediation and Settlement) Amendment Rules, 2020. [Placed in Library. For (1) and (2) See No. LT-4290/17/21]
- II. A copy each (in English and Hindi) of the following papers:
 - (a) Annual Report and Accounts of the National Judicial Academy, Bhopal, for the year 2017-18, together with the Auditor's Report on the Accounts.
 - (b) Performance Report of the above Academy, for the year 2017-18.

[Placed in Library. See No. LT-3890/17/21]

- (c) Statement giving reasons for the delay in laying the papers mentioned at (a) above.
- Notifications of the Ministry of Textiles
- II. Reports and Accounts (2019-20) of various Corporation, Councils, Associations and Institution and related papers
- SHRI V. MURALEEDHARAN: Sir, on behalf of my colleague, Shrimati Smriti Zubin Irani, I lay on the Table—
 - I. A copy each (in English and Hindi) of the following Notifications of the Ministry of Textiles, under Section 13B of the Central Silk Board Act, 1948:-

- (1)S.O. 3813 (E), dated the 26th October, 2020, notifying the nomination of Shri Rajit Ranjan Okhandiar, Member Secretary, Central Silk Board, Bengaluru, to serve as Member of the Central Silk Board for a period of three years w.e.f. 06.11.2020 or till he holds the office, whichever is earlier subject to the provisions of the Act.
- (2) S.O. 3814 (E), dated the 26th October, 2020, notifying the nomination of certain persons, as mentioned therein, to serve as Member of the Central Silk Board for a period of three years from the date of the Notification, subject to the provisions of the Act.
- (3) S.O. 4205 (E), dated the 24th November, 2020, entrusting additional charge of Chairman, Central Silk Board, Bangalore to Shri Ravi Capoor, IAS (AM: 1986), Secretary, Ministry of Textiles for a period from the date of his assumption of additional charge of the post and up to 31st December, 2020 (i.e. date of his superannuation from Government service), or till the regular appointment to the post, or until further orders, whichever is the earliest, subject to the provisions of the Central Silk Board Act and Central Silk Board Rules.
- (4) S.O. 349 (E), dated the 25 January, 2021, notifying the nomination of certain persons, as mentioned therein, to serve as a Member of the Central Silk Board for a period of three years from the date of the Notification, subject to the provisions of the Act.
- (5) S.O. 479 (E), dated the 1st February, 2021, notifying the nomination of Shri Navin K. Choudhary, Principal Secretary, Animal and Sheep Husbandry Dept. (Addl. Charge of Administrative Secretary, Agriculture/Horticulture and Cooperatives Dept.), Government of Jammu and Kashmir, to serve as Member of the Central Silk Board for a period of three years from the date of the Notification, subject to the provisions of the Act. [Placed in Library. For (1) to (5) See No. LT-4024/17/21]
 - II. (A) (1) A copy each (in English and Hindi) under sub-section (1) (b) of Section 394 of the Companies Act, 2013, of the following

papers:

- (a) Fiftieth Annual Report and Accounts of the Cotton Corporation of India Limited (CCI), Navi Mumbai, for the year 2019-20, together with the Auditor's Report on the Accounts and the comments of the Comptroller and Auditor General of India thereon.
- (b) Review by Government on the working of the above Corporation.

[Placed in Library. See No. LT-3344/17/21]

- (3) Statement (in English and Hindi) giving reasons for the delay in laying the papers mentioned at (1) (a) above.
- (B) A copy each (in English and Hindi) of the following papers:
 - (i) (a) Twenty-fifth Annual Report and Accounts of the Powerloom Development and Export Promotion Council (PDEXCIL), Mumbai, for the year 2019-20, together with the Auditor's Report on the Accounts.
 - (b) Review by Government on the working of the above Council.
 - (c) Statement giving reasons for the delay in laying the papers mentioned at (a) above. [Placed in Library. See No. LT-4023/17/21]
 - (ii) (a) Annual Report and Accounts of the Wool Industry Export Promotion Council (WOOLTEXPRO), Mumbai, for the year 2019-20, together with the Auditor's Report on the Accounts.
 - (b) Review by Government on the working of the above Council.
 - (c) Statement giving reasons for the delay in laying the papers mentioned at (a) above. [Placed in Library. See No. LT-4020/17/21]
 - (iii) (a) Annual Report and Accounts of the Northern India Textile Research Association (NITRA), Ghaziabad, Uttar Pradesh, for the year 2019-20, together with the Auditor's Report on the Accounts.
 - (b) Review by Government on the working of the above Association.
 - (c) Statement giving reasons for the delay in laying the papers mentioned at (a) above. [Placed in Library. See No. LT-4010/17/21]

- (iv) (a) Annual Report and Accounts of the Bombay Textile Research Association (BTRA), Mumbai, Maharashtra, for the year 2019-20, together with the Auditor's Report on the Accounts.
 - (b) Review by Government on the working of the above Association.
 - (c) Statement giving reasons for the delay in laying the papers mentioned at (a) above. [Placed in Library. See No. LT-4011/17/21]
- (v) (a) Annual Report and Accounts of the South India Textile Research Association (SITRA), Coimbatore, Tamil Nadu, for the year 2019-20, together with the Auditor's Report on the Accounts.
 - (b) Review by Government on the working of the above Association.
 - (c) Statement giving reasons for the delay in laying the papers mentioned at (a) above. [Placed in Library. See No. LT-4014/17/21]
- (vi) (a) Seventieth Annual Report and Accounts of the Synthetic and Art Silk Mills' Research Association (SASMIRA), Mumbai, Maharashtra for the year 2019-20, together with the Auditor's Report on the Accounts.
 - (b) Review by Government on the working of the above Association.
 - (c) Statement giving reasons for the delay in laying the papers mentioned at (a) above. [Placed in Library. See No. LT-4013/17/21]
- (vii) (a) Annual Report and Accounts of the Ahmedabad Textile Industry's Research Association (ATIRA), Ahmedabad, Gujarat, for the year 2019-20, together with the Auditor's Report on the Accounts.
 - (b) Review by Government on the working of the above Association.
 - (c) Statement giving reasons for the delay in laying the papers mentioned at (a) above. [Placed in Library. See No. LT-4015/17/21]
- (viii) (a) Fifty-fifth Annual Report and Accounts of the Wool & Woollens Export Promotion Council (W&WEPC), New Delhi, for the year 2019-20,

- together with the Auditor's Report on the Accounts.
- (b) Review by Government on the working of the above Council.
- (c) Statement in giving reasons for the delay in laying the papers mentioned at (a) above. [Placed in Library. See No. LT-4021/17/21]
- (ix) (a) Fifty-fifth Annual Report and Accounts of the Wool Research Association (WRA), Thane, Maharashtra, for the year 2019-20, together with the Auditor's Report on the Accounts.
 - (b) Review by Government on the working of the above Association.
 - (c) Statement in giving reasons for the delay in laying the papers mentioned at (a) above. [Placed in Library. See No. LT-4022/17/21]
- (x) (a) Annual Report and Accounts of the Sardar Vallabhbhai Patel International School of Textiles and Management (SVPISTM), Coimbatore, Tamil Nadu, for the year 2019-20, together with the Auditor's Report on the Accounts.
 - (b) Review by Government on the working of the above Institution.
 - (c) Statement in giving reasons for the delay in laying the papers mentioned at (a) above. [Placed in Library. See No. LT-4019/17/21]

Report and Accounts (2019-2020) of NILERD, Delhi and related papers

SHRI V. MURALEEDHARAN: Sir, on behalf of my colleague, Rao Inderjit Singh, I lay on the Table a copy each (in English and Hindi) of the following papers:—

- (a) Fifty-seventh Annual Report and Accounts of the National Institute of Labour Economics Research and Development (NILERD), Delhi, for the year 2019-20, together with the Auditor's Report on the Accounts.
- (b) Review by Government on the working of the above Institute. [Placed in Library. See No. LT-3903/17/21]

- I. Notifications of the Ministry of Personnel, Public Grievances and Pensions
- II. Reports and Accounts (2019-20) of various Corporations, Institutes, Centres and Society and related papers
- III. MoU between Government of India and NEHHDC Limited

SHRI V. MURALEEDHARAN: Sir, on behalf of my colleague, Dr. Jitendra Ssiingh, I lay on the Table—

- I. (A) A copy each (in English and Hindi) of the following Notifications of the Ministry of Personnel, Public Grievances and Pensions (Department of Personnel and Training), under sub-section (2) of Section 3 of the All India Services Act, 1951:-
 - (1) G.S.R. 780 (E), dated the 21st December, 2020, publishing the Indian Police Service (Fixation of cadre Strength) Fourth Amendment Regulations, 2018.
 - (2)G.S.R. 781 (E), dated the 21st December, 2020, publishing the Indian Police Service (Pay) Fourth Amendment Rules, 2018.
 - (3)G.S.R. 812 (E), dated the 30th December, 2020, publishing the Indian Administrative Service (Fixation of Cadre Strength) Amendment Regulations, 2020.
 - (4)G.S.R. 813 (E), dated the 30th December, 2020, publishing the Indian Administrative Service (Pay) Amendment Rules, 2020.
 - (5)G.S.R. 50 (E), dated the 28th January, 2021, publishing the Indian Administrative Service (Fixation of Cadre Strength) Amendment Regulations, 2021.
 - (6)G.S.R. 51 (E), dated the 28th January, 2021, publishing the Indian Administrative Service (Pay) Amendment Rules, 2021.
 - (7)G.S.R. 107 (E), dated the 9th February, 2021, publishing the Indian Administrative Service (Fixation of Cadre Strength) Second Amendment

Regulations, 2021.

- (8) G.S.R. 108 (E), dated the 9th February, 2021, publishing the Indian Administrative Service (Pay) Second Amendment Rules, 2021. [Placed in Library. For (1) to (8) See No. LT-3824/17/21]
- (B) A copy each (in English and Hindi) of the following Notifications of the Ministry of Personnel, Public Grievances and Pensions (Department of Personnel and Training), under Section 22 of the Central Vigilance Commission Act, 2003:-
 - (1) F. No. 016/VGL/073 (E), dated the 29th January, 2021, publishing the Central Vigilance Commission (Duties and Powers of Secretary) Regulations, 2021.
 - (2)F. No. 016/VGL/073 (E), dated the 29th January, 2021, publishing the Central Vigilance Commission (Procedure for Transaction and Allocation of Business) Regulations, 2021.
 - (3) F. No. 016/VGL/073 (E), dated the 29th January, 2021, publishing the Central Vigilance Commission (Procedure for Dealing with Complaints and Procedure of Inquiry) Regulations, 2021. [Placed in Library. For (1) to (3) *See* No. LT-3911/17/21]
- II. (A) A copy each (in English and Hindi) of the following papers, under sub-section (1) (b) of Section 394 of the Companies Act, 2013:—
 - (i) (a) Fifty-third Annual Report and Accounts of the Electronics Corporation of India Limited (ECIL), Hyderabad, for the year 2019-20, together with the Auditor's Report on the Accounts and the comments of the Comptroller and Auditor General of India thereon.
 - (b) Review by Government on the working of the above Corporation.

[Placed in Library. See No. LT-3822/17/21]

(ii) (a) Fifty-third Annual Report and Accounts of the Uranium Corporation of India Limited (UCIL), Singhbhum, Jharkhand, for the year 2019-20, together with the Auditor's Report on the Accounts and the comments

of the Comptroller and Auditor General of India thereon.

(b) Review by Government on the working of the above Corporation.

[Placed in Library. See No. LT-3446/17/21]

- (B) A copy each (in English and Hindi) of the following papers:
 - (i) (a) Annual Report and Accounts of the Tata Institute of Fundamental Research, Mumbai, for the year 2019-20, together with the Auditor's Report on the Accounts.
 - (b) Review by Government on the working of the above Institute. [Placed in Library. See No. LT-3447/17/21]
 - (ii) (a) Annual Report and Accounts of the Tata Memorial Centre, Mumbai, for the year 2019-20, together with the Auditor's Report on the Accounts.
 - (b) Review by Government on the working of the above Centre. [Placed in Library. See No. LT-3448/17/21]
 - (iii) (a) Annual Report and Accounts of the University of Mumbai-Department of Atomic Energy, Centre for Excellence in Basic Sciences, Mumbai, for the year 2019-20, together with the Auditor's Report on the Accounts.
 - (b) Review by Government on the working of the above Institute. [Placed in Library. See No. LT-4291/17/21]
 - (iv) (a) Annual Report and Accounts of the Homi Bhabha National Institute, Mumbai, for the year 2019-20, together with the Auditor's Report on the Accounts.
 - (b) Review by Government on the working of the above Institute. [Placed in Library. See No. LT-3163/17/21]
 - (v) (a) Annual Report and Accounts of the Atomic Energy Education Society (AEES), Mumbai, for the year 2019-20, together with the Auditor's Report on the Accounts.
 - (b) Review by Government on the working of the above Society. [Placed in Library. See No. LT-4292/17/21]

- III. Memorandum of Understanding between the Government of India (Ministry of Development of North Eastern Region) and the North Eastern Handicrafts and Handlooms Development Corporation (NEHHDC) Limited, for the year 2020-21. [Placed in Library. See No. LT-3823/17/21]
- I. Notifications of the Ministry of Education
- II. Reports and Accounts for various years of various Universities, Companies, Institutes, Societies, etc. and related papers
- III. MoUs between the Government of India and MTNL, BSNL and BBNL
- SHRI V. MURALEEDHARAN: Sir, on behalf of my colleague, Shri Dhotre Sanjay Shamrao, I lay on the Table—
- I. (A) A copy each (in English and Hindi) of the following Notifications of the Ministry of Education (Department of Higher Education), under sub-section (3) of Section 45 of the Architects Act, 1972:-
 - (1) F. No. CA/193/2020/MSAE (Regulations), dated the 7th August, 2020, publishing the Council of Architecture (Minimum Standards of Architectural Education) (Amendment) Regulations, 2020.
 - (2) F. No. CA/193/2020/MSAER, dated the 11th August, 2020, publishing the Council of Architecture (Minimum Standards of Architectural Education) Regulations, 2020. [Placed in Library. For (1) and (2) See No. LT-4134/17/21]
- (B) A copy each (in English and Hindi) of the following Notifications of the Ministry of Education (Department of Higher Education), under sub-section (2) of Section 43 of the Central Universities Act, 2009:-
 - (1) No. CUK/STAT/Amendment/12, dated the 20th November, 2019, regarding Amendment to Statute 10 of Central University of Kerala on the constitution of the Court.
 - (2) F. No. CJU/Statute/1/2010, dated the 20th December, 2019, publishing the Central University of Jharkhand (Amendment) Statutes, 2019. [Placed in

Library. For (1) and (2) See No. LT-4133/17/21]

- (C) A copy each (in English and Hindi) of the following Notifications of the Ministry of Education (Department of Higher Education), under Section 48 of the Indian Institutes of Information Technology (Public-Private Partnership) Act, 2017:-
 - (1) S.O. 1007 (E), dated the 3rd March, 2021, publishing the Statutes of Indian Institute of Information Technology, Surat, 2021.
 - (2) S.O. 1008 (E), dated the 3rd March, 2021, publishing the Statutes of the Indian Institute of Information Technology, Bhopal, 2021.
 - (3) S.O. 1009 (E), dated the 3rd March, 2021, publishing the Statutes of the Indian Institute of Information Technology, Bhagalpur, 2021.
 - (4) S.O. 1010 (E), dated the 3rd March, 2021, publishing the Statutes of the Indian Institute of Information Technology, Agartala, 2021.
 - (5) S.O. 1011 (E), dated the 3rd March, 2021, publishing the First Statutes of the Indian Institute of Information Technology, Raichur, 2017. [Placed in Library. For (1) to (5) See No. LT-4134/17/21]
- II. (A) (1) A copy each (in English and Hindi) of the following papers, under subsection (3) of the Section 30 and sub-section (4) of Section 31 of the Central Universities Act, 2009:—
 - (i) (a) Eleventh Annual Report of the Central University of Himachal Pradesh, Dharamshala, for the year 2019-20.
 - (b) Review by Government on the working of the above University. [Placed in Library. See No. LT-3862/17/21]
 - (ii) (a) Annual Report of the Central University of Jharkhand, Ranchi, for the year 2018-19 and the Audit Report thereon.
 - (b) Annual Accounts of the Central University of Jharkhand, Ranchi, for the year 2018-19 and the Audit Report thereon.

- (c) Review by Government on the working of the above University. [Placed in Library. See No. LT-3853/17/21]
- (iii) (a) Eleventh Annual Report of the Central University of Kashmir (formerly Central University of Jammu and Kashmir), Ganderbal, Jammu and Kashmir, for the year 2018-19.
 - (b) Tenth Annual Account of the Central University of Kashmir, Ganderbal, Jammu and Kashmir, for the year 2018-19 and the Audit Report thereon.
 - (c) Review by Government on the working of the above University. [Placed in Library. See No. LT-3847/17/21]
- (iv) (a) Annual Report of the Central University of Haryana, Mahendergarh, Haryana, for the year 2018-19.
 - (b) Annual Accounts of the Central University of Haryana, Mahendergarh, Haryana, for the year 2018-19, together with the Audit Report thereon.
 - (c) Review by Government on the working of the above University.
- (2) Statement giving reasons for the delay in laying the papers mentioned at (1) (ii) (a) and (b) to (iv) (a) and (b) above. [Placed in Library. See No. LT-3854/17/21]
- (B) A copy each (in English and Hindi) of the following papers, under sub-section (1) and (3) of the Section 30 of the Central Universities Act, 2009:—
 - (i) (a) Twelfth Annual Report of the Dr. Harisingh Gour Vishwavidyalaya, Sagar, Madhya Pradesh, for the year 2019-20.
 - (b) Review by Government on the working of the above University. [Placed in Library. See No. LT-3588/17/21]
 - (ii) (a) Annual Report of the Central University of Odisha, Koraput, Odisha, for the year 2019-20.
 - (b) Review by Government on the working of the above University. [Placed in Library. See No. LT-3598/17/21]
- (C) A copy each (in English and Hindi) of the following papers, under sub-section (1) (b) of Section 394 of the Companies Act, 2013:—

- (i) (a) Seventieth Annual Report and Accounts of the ITI Limited, Bengaluru, for the year 2019-20, together with the Auditor's Report on the Accounts and the comments of the Comptroller and Auditor General of India thereon.
 - (b) Performance Review of the above Company for the year 2019-20. [Placed in Library. See No. LT-3829/17/21]
- (ii) (a) Eighth Annual Report and Accounts of the Bharat Broadband Network Limited (BBNL), New Delhi, for the year 2019-20, together with the Auditor's Report on the Accounts and the comments of the Comptroller and Auditor General of India thereon.
 - (b) Review by Government on the working of the above Company. [Placed in Library. See No. LT-3934/17/21]
- (iii) (a) Twentieth Annual Report and Accounts of the Bharat Sanchar Nigam Limited (BSNL), New Delhi, for the year 2019-20, together with the Auditor's Report on the Accounts and the comments of the Comptroller and Auditor General of India thereon.
 - (b) Performance Review of the above Company for the year 2019-20. [Placed in Library. See No. LT-3612/17/21]
- (iv) (a) Thirty-fourth Annual Report and Accounts of the Mahanagar Telephone Nigam Limited (MTNL), New Delhi, for the year 2019-20, together with the Auditor's Report on the Accounts and the comments of the Comptroller and Auditor General of India thereon.
 - (b) Performance Review of the above Company for the year 2019-20. [Placed in Library. See No. LT-3830/17/21]
- (D) (1) A copy each (in English and Hindi) of the following papers, under subsection (4) of Section 22 of the National Institutes of Technology, Science Education and Research Act, 2007:—
 - (a) Annual Report of the Indian Institute of Science Education and Research (IISER), Pune, for the year 2019-20.

- (b) Annual Accounts of Indian Institute of Science Education and Research (IISER), Pune, for the year 2019-20, and the Audit Report thereon.
- (c) Review by Government on the working of the above Institute.
- (2) Statement (in English and Hindi) giving reasons for the delay in laying the papers mentioned at (1) (a) and (b) above. [Placed in Library. See No. LT-3848/17/21]
- (E) (1) A copy each (in English and Hindi) of the following papers under Section 38 and sub-section (3) of Section 39 of the Delhi University Act, 1922:-
 - (a) Ninety-sixth Annual Reports (Part I and II) of the University of Delhi, Delhi for the year 2018-19.
 - (b) Annual Accounts of the University of Delhi, Delhi, for the year 2018-19, and the Audit Report thereon.
 - (c) Review by Government on the working of the above University.
- (2) Statement (in English and Hindi) giving reasons for the delay in laying the papers mentioned at (1) (a) and (b) above. [Placed in Library. See No. LT-3562/17/21]
- (F) (1) A copy each (in English and Hindi) of the following papers under sub-section (3) of Section 30 and sub-section (4) of Section 31 of the Mizoram University Act, 2000:—
 - (a) Annual Report of the Mizoram University, Aizawl, for the year 2018-19.
 - (b) Annual Accounts of the Mizoram University, Aizawl, for the year 2018-19, and the Audit Report thereon.
 - (c) Review by Government on the working of the above University.
- (2) Statement (in English and Hindi) giving reasons for the delay in laying the papers mentioned at (1) (a) and (b) above. [Placed in Library. See No. LT-3859/17/21]
- (G) (1) A copy each (in English and Hindi) of the following papers, under subsection (2) of Section 30 and sub-section (4) of Section 31 of the Mahatma Gandhi Antarrashtriya Hindi Vishwavidyalaya Act, 1997:-
 - (a) Annual Report of the Mahatma Gandhi Antarrashtriya Hindi

- Vishwavidyalaya, Wardha, Maharashtra, for the year 2018-19.
- (b) Annual Accounts of the Mahatma Gandhi Antarrashtriya Hindi Vishwavidyalaya, Wardha, Maharashtra, for the year 2018-19, and the Audit Report thereon.
- (c) Review by Government on the working of the above Vishwavidyalaya.
- (2) Statement (in English and Hindi) giving reasons for the delay in laying the papers mentioned at (1) (a) and (b) above. [Placed in Library. See No. LT-3580/17/21]
- (H) (1) A copy each (in English and Hindi) of the following papers, under subsection (4) of Section 35 and sub-section (4) of Section 36 of the Visva Bharati (Amendment) Act, 1984:—
 - (i) (a) Annual Report of the Visva-Bharati, Santiniketan, West Bengal, for the year 2018-19.
 - (b) Annual Accounts of the Visva-Bharati, Santiniketan, West Bengal, for the year 2018-19, and the Audit Report thereon.
 - (c) Review by Government on the working of the above University. [Placed in Library. See No. LT-3550/17/21]
 - (ii) (a) Annual Report of the Visva-Bharati, Santiniketan, West Bengal, for the year 2019-20.
 - (b) Review by Government on the working of the above University.
- (2) Statement (in English and Hindi) giving reasons for the delay in laying the papers mentioned at (1) (i) (a) and (b) above. [Placed in Library. See No. LT-3599/17/21]
- (I) (1) A copy each (in English and Hindi) of the following papers, under subsection (3) of Section 27 and sub-section (4) of Section 28 of the Jamia Millia Islamia, Act, 1988:—
 - (a) Annual Report of the Jamia Millia Islamia, New Delhi, for the year 2019-20.
 - (b) Annual Accounts of the Jamia Millia Islamia, New Delhi, for the year 2019-20, and the Audit Report thereon.
 - (c) Review by Government on the working of the above University.
- (2) Statement (in English and Hindi) giving reasons for the delay in laying the papers

mentioned at (1) (a) and (b) above. [Placed in Library. See No. LT-3561/17/21]

- (J) (1) A copy each (in English and Hindi) of the following papers, under subsection (4) of Section 22 of the National Institutes of Technology Act, 2007:—
 - (i) (a) Annual Report and Accounts of the National Institute of Technology Raipur, Chhattisgarh, for the year 2018-19, together with the Auditor's Report on the Accounts.
 - (b) Review by Government on the working of the above Institute. [Placed in Library. See No. LT-3596/17/21]
 - (ii) (a) Annual Report and Accounts of the National Institute of Technology, Tiruchirappalli, Tamil Nadu, for the year 2018-19, together with the Auditor's Report on the Accounts.
 - (b) Review by Government on the working of the above Institute. [Placed in Library. See No. LT-3605/17/21]
 - (iii) (a) Annual Report and Accounts of the National Institute of Technology, Sikkim, for the year 2018-19, together with the Auditor's Report on the Accounts.
 - (b) Review by Government on the working of the above Institute. [Placed in Library. See No. LT-3578/17/21]
 - (iv) (a) Annual Report and Accounts of the National Institute of Technology, Calicut, Kerala, for the year 2018-19, together with the Auditor's Report on the Accounts.
 - (b) Review by Government on the working of the above Institute. [Placed in Library. See No. LT-3843/17/21]
 - (v) (a) Annual Report and Accounts of the Visvesvaraya National Institute of Technology, Nagpur, for the year 2018-19, together with the Auditor's Report on the Accounts.
 - (b) Review by Government on the working of the above Institute. [Placed in Library. See No. LT-3565/17/21]

- (vi) (a) Sixtieth Annual Report and Accounts of the Visvesvaraya National Institute of Technology, Nagpur, for the year 2019-20, together with the Auditor's Report on the Accounts.
 - (b) Review by Government on the working of the above Institute. [Placed in Library. See No. LT-3565/17/21]
- (vii) (a) Annual Report and Accounts of the National Institute of Technology, Puducherry, for the year 2018-19, together with the Auditor's Report on the Accounts.
 - (b) Review by Government on the working of the above Institute. [Placed in Library. See No. LT-3600/17/21]
- (viii) (a) Annual Report and Accounts of the National Institute of Technology, Goa, for the year 2018-19, together with the Auditor's Report on the Accounts.
 - (b) Review by Government on the working of the above Institute. [Placed in Library. See No. LT-3863/17/21]
- (ix) (a) Annual Report and Accounts of the National Institute of Technology, Hamirpur, Himachal Pradesh, for the year 2018-19, together with the Auditor's Report on the Accounts.
 - (b) Review by Government on the working of the above Institute. [Placed in Library. See No. LT-3604/17/21]
- (x) (a) Annual Report of the Maulana Azad National Institute of Technology, Bhopal, for the year 2018-19.
 - (b) Annual Accounts of the Maulana Azad National Institute of Technology, Bhopal, for the year 2018-19, and the Audit Report thereon.
 - (c) Review by Government on the working of the above Institute. [Placed in Library. See No. LT-3594/17/21]

- (xi) (a) Ninth Annual Report and Accounts of the National Institute of Technology, Manipur, Imphal, for the year 2018-19, together with the Auditor's Report on the Accounts.
 - (b) Review by Government on the working of the above Institute. [Placed in Library. See No. LT-3860/17/21]
- (xii) (a) Annual Report and Accounts of the National Institute of Technology, Warangal, for the year 2018-19, together with the Auditor's Report on the Accounts.
 - (b) Review by Government on the working of the above Institute. [Placed in Library. See No. LT-3587/17/21]
- (xiii) (a) Fifty-ninth Annual Report of the National Institute of Technology, Srinagar, for the year 2018-19.
 - (b) Annual Accounts of the National Institute of Technology, Srinagar, for the year 2018-19, and the Audit Report thereon.
 - (c) Review by Government on the working of the above Institute. [Placed in Library. See No. LT-3595/17/21]
- (xiv) (a) Annual Report and Accounts of the National Institute of Technology, Jamshedpur, Jharkhand, for the year 2018-19, together with the Auditor's Report on the Accounts.
 - (b) Review by Government on the working of the above Institute. [Placed in Library. See No. LT-3841/17/21]
- (xv) (a) Annual Report and Accounts of the National Institute of Technology, Silchar, Assam, for the year 2018-19, together with the Auditor's Report on the Accounts.
 - (b) Review by Government on the working of the above Institute. [Placed in Library. See No. LT-3566/17/21]
- (xvi) (a) Annual Report and Accounts of the Sardar Vallabhbhai National Institute of Technology, Surat, for the year 2018-19. together with the Auditor's Report on the Accounts.

- (b) Review by Government on the working of the above Institute.
- (2) Statements (in English and Hindi) giving reasons for the delay in laying the papers mentioned at (1) (i) (a) to (xvi) (a) above. [Placed in Library. See No. LT-4120/17/21]
- (K) (1) A copy each (in English and Hindi) of the following papers, under the Sub-Section (3) of Section 27 of the Aadhaar (Targeted Delivery of Financial and Other Subsidies, Benefits and Services) Act, 2016:-
 - (a) Annual Report and Accounts of the Unique Identification Authority of India, New Delhi, for the year 2019-20, together with the Auditor's Report on the Accounts.
 - (b) Review by Government on the working of the above Authority.
- (2) Statement (in English and Hindi) giving reasons for the delay in laying the papers mentioned at (1) (a) above. [Placed in Library. See No. LT-3931/17/21]
- (L) A copy each (in English and Hindi) of the following papers, under sub-section (3) of Section 28 of and sub-section (4) of Section 29 of the Indira Gandhi National Open University Act, 1985:-
 - (a) Annual Report of the Indira Gandhi National Open University (IGNOU), New Delhi, for the year 2019-20.
 - (b) Review by Government on the working of the above University. [Placed in Library. See No. LT-3593/17/21]
- (M) A copy each (in English and Hindi) of the following papers, under sub-section (3) of Section 31 of the Nagaland University Act, 1989:—
 - (a) Twenty-fifth Annual Report of the Nagaland University, Lumami, Nagaland, for the year 2019-20.
 - (b) Review by Government on the working of the above University. [Placed in Library. See No. LT-3582/17/21]
- (N) (1) A copy each (in English and Hindi), of the following papers, under Section 25 and sub-section (4) of Section 26 of the National Council for Teacher Education Act, 1993:—

- (a) Twenty-fourth Annual Report of the National Council for Teacher Education, (NCTE), New Delhi, for the year 2018-19.
- (b) Annual Accounts of the National Council for Teacher Education (NCTE), New Delhi, for the year 2018-19, and the Audit Report thereon.
- (c) Statement by Government accepting the above Report.
- (2) Statement (in English and Hindi) giving reasons for the delay in laying the papers mentioned at (1) (a) and (b) above. [Placed in Library. See No. LT-3030/17/21]
- (O) (1) A copy each (in English and Hindi) of the following papers, under subsection (3) of Section 33 and sub-section 4 of Section 34 of the Manipur University Act, 2005:-
 - (a) Annual Report of the Manipur University, Canchipur, Imphal, for the year 2018-19.
 - (b) Annual Accounts of the Manipur University, Canchipur, Imphal, for the year 2018-19, and the Audit Report thereon.
 - (c) Review by Government on the working of the above University.
- (2) Statement (in English and Hindi) giving reasons for the delay in laying the papers mentioned at (1) (a) and (b) above. [Placed in Library. See No. LT-3589/17/21]
- (P) A copy each (in English and Hindi) of the following papers, under Section 17 of the National Commission for Minority Educational Institutions Act, 2004:—
 - (a) Annual Report of the National Commission for Minority Educational Institutions (NCMEI), New Delhi, for the year 2019-20.
 - (b) Annual Accounts of the National Commission for Minority Educational Institutions (NCMEI), New Delhi, for the year 2019-20, and the Audit Report thereon.
 - (c) Memorandum of Action Taken on the recommendations contained in the Annual Report of the above Commission, for the year 2019-20. [Placed in Library. See No. LT-3849/17/21]

- (Q) (1) A copy each (in English and Hindi) of the following papers, under subsection (3) of Section 28 and sub-section (4) of Section 29 of the Central Universities Laws (Amendment) Act, 2008:—
 - (a) Forty-sixth Annual Report of the North-Eastern Hill University (NEHU), Shillong, for the year 2019-20.
 - (b) Annual Accounts of the North-Eastern Hill University (NEHU), Shillong, for the year 2019-20, and the Audit Report thereon.
 - (c) Review by Government on the working of the above University.
- (2) Statement (in English and Hindi) giving reasons for the delay in laying the papers mentioned at (1) (a) and (b) above. [Placed in Library. See No. LT-3858/17/21]
- (R) A copy each (in English and Hindi) of the following papers:-
 - (i) (a)Twenty fourth Annual Report and Accounts of the National Institute of Electronics and Information Technology (NIELIT), New Delhi, for the year 2018-19, together with the Auditor's Report on the Accounts.
 - (b) Review by Government on the working of the above Institute.
 - (c) Statement giving reasons for the delay in laying the papers mentioned at (a) above. [Placed in Library. See No. LT-3932/17/21]
 - (ii) (a) Annual Report and Accounts of the Society for Applied Microwave Electronics Engineering and Research (SAMEER), Mumbai, for the year 2018-19, together with the Auditor's Report on the Accounts.
 - (b) Review by Government on the working of the above Society.
 - (c) Statement giving reasons for the delay in laying the papers mentioned at (a) above. [Placed in Library. See No. LT-3933/17/21]
 - (iii)(a) Annual Report and Accounts of the Software Technology Parks of India (STPI), New Delhi, for the year 2018-19, together with the Auditor's Report on the Accounts.
 - (b) Review by Government on the working of the above Society.
 - (c) Statement giving reasons for the delay in laying the papers

- mentioned at (a) above. [Placed in Library. See No. LT-3929/17/21]
- (iv) (a)Annual Report and Accounts of the ERNET India, Delhi, for the year 2019-20, together with the Auditor's Report on the Accounts.
- (b) Review by Government on the working of the above Society.
- (c) Statement giving reasons for the delay in laying the papers mentioned at (a) above. [Placed in Library. See No. LT-3930/17/21]
- (v)(a) Annual Report of the U.P. Education For All Project Board, Lucknow, implementing the Samagra Shiksha, Uttar Pradesh, for the year 2018-19.
- (b) Review by Government on the working of the above Board.
- (c) Statement giving reasons for the delay in laying the papers mentioned at (a) above. [Placed in Library. See No. LT-3559/17/21]
- (vi) (a) Annual Report of the Kendriya Vidyalaya Sangathan, New Delhi, for the year 2019-20.
- (b) Annual Accounts of the Kendriya Vidyalaya Sangathan, New Delhi, for the year 2019-20, and the Audit Report thereon.
- (c) Review by Government on the working of the above Sangathan.
- (d) Statement giving reasons for the delay in laying the papers mentioned at (a) and (b) above. [Placed in Library. See No. LT-3608/17/21]
- (vii) (a) Annual Report and Accounts of the Rashtriya Sanskrit Sansthan, New Delhi, for the year 2019-20, together with the Auditor's Report on the Accounts.
- (b) Review by Government on the working of the above Sansthan.
- (c) Statement giving reasons for the delay in laying the papers mentioned at (a) above. [Placed in Library. See No. LT-3861/17/21]
- (viii) (a) Annual Report of the Maharshi Sandipani Rashtriya Vedavidya

Pratishthan, Ujjain, for the year 2018-19.

- (b) Annual Accounts of the Maharshi Sandipani Rashtriya Vedavidya Pratishthan, Ujjain, for the year 2018-19, and the Audit Report thereon.
- (c) Review by Government on the working of the above Pratishthan.
- (d) Statement giving reasons for the delay in laying the papers mentioned at (a) and (b) above. [Placed in Library. See No. LT-3017/17/21]
- (ix) (a) Annual Report of the National Institute of Industrial Engineering (NITIE), Mumbai, for the year 2018-19.
- (b) Annual Accounts of the National Institute of Industrial Engineering (NITIE), Mumbai, for the year 2018-19, and the Audit Report thereon.
- (c) Review by Government on the working of the above Institute.
- (d) Statement giving reasons for the delay in laying the papers mentioned at (a) and (b) above. [Placed in Library. See No. LT-3546/17/21]
- (x) (a) Annual Report and Accounts of the North Eastern Regional Institute of Science & Technology (NERIST), Itanagar, Arunachal Pradesh, for the year 2018-19, together with the Auditor's Report on the Accounts.
- (b) Review by Government on the working of the above Institute.
- (c) Statement giving reasons for the delay in laying the papers mentioned at (a) above. [Placed in Library. See No. LT-3549/17/21]
- (xi) (a) Annual Report and Accounts of the Board of Practical Training (BOPT), Eastern Region, Kolkata, for the year 2019-20, together with the Auditor's Report on the Accounts.
- (b) Review by Government on the working of the above Board
- (c) Statement giving reasons for the delay in laying the papers mentioned at (a) above. [Placed in Library. See No. LT-3548/17/21]
- (xii) (a) Annual Report of the Chhattisgarh Education School Society, Chhattisgarh, implementing the Samagra Shiksha, Chhattisgarh, for the year 2018-19.

- (b) Review by Government on the working of the above Society.
- (c) Statement giving reasons for the delay in laying the papers mentioned at (a) above. [Placed in Library. See No. LT-3029/17/21]
- (xiii) (a) Annual Report of the Himachal Pradesh School Education Society implementing the Samagra Shiksha, Himachal Pradesh, for the year 2018-19.
 - (b) Review by Government on the working of the above Society.
 - (c) Statement giving reasons for the delay in laying the papers mentioned at (a) above. [Placed in Library. See No. LT-3028/17/21]
- (xiv) (a) Annual Report of the School Education Development Society of Kerala implementing the Samagra Shiksha, Kerala, for the year 2018-19.
 - (b) Review by Government on the working of the above Society.
 - (c) Statement giving reasons for the delay in laying the papers mentioned at (a) above. [Placed in Library. See No. LT-4293/17/21]
- (xv) (a) Annual Report of the Tamil Nadu State Mission of Education for All implementing the Samagra Shiksha, Tamil Nadu, for the year 2019-20.
 - (b) Review by Government on the working of the above Mission.
 - (c) Statement giving reasons for the delay in laying the papers mentioned at (a) above. [Placed in Library. See No. LT-3842/17/21]
- (xvi) (a) Annual Report of the Mizoram School Education Mission Society implementing the Samagra Shiksha, Mizoram, for the year 2018-19.
 - (b) Review by Government on the working of the above Society.
 - (c) Statement giving reasons for the delay in laying the papers mentioned at (a) above. [Placed in Library. See No. LT-3586/17/21]
- (xvii) (a) Annual Report of the Uttarakhand Education for All Project Board,

- Uttarakhand implementing the Samagra Shiksha, Uttarakhand, for the year 2018-19.
- (b) Review by Government on the working of the above Board.
- (c) Statement giving reasons for the delay in laying the papers mentioned at (a) above. [Placed in Library. See No. LT-3557/17/21]
- (xviiii) (a) Annual Report of the Uttarakhand Education for All Project Board, Uttarakhand implementing Samagra Shiksha, Uttrakhand, for the year 2019-20.
 - (b) Review by Government on the working of the above Board. [Placed in Library. See No. LT-3558/17/21]
- (xix) (a) Annual Report of the Karnataka Education for All Project Board, Karnataka implementing Samagra Shiksha, Karnataka, for the year 2019-20.
 - (b) Review by Government on the working of the above Board. [Placed in Library. See No. LT-4294/17/21]
- (xx) (a) Annual Report of the Samagra Shiksha, Telangana, for the year 2018-19.
 - (b) Review by Government on the working of the above Mission.
 - (c) Statement giving reasons for the delay in laying the papers mentioned at (a) above. [Placed in Library. See No. LT-3567/17/21]
- (xxi) (a) Annual Report of the Samagra Shiksha, Tripura, for the year 2018-19.
 - (b) Review by Government on the working of the above Mission.
 - (c) Statement giving reasons for the delay in laying the papers mentioned at (a) above. [Placed in Library. See No. LT-3585/17/21]
- (xxii) (a) Annual Report and Accounts of the Samagra Shiksha, UT of Dadra and Nagar Haveli, for the year 2018-19, together with the Auditor's

Report on the Accounts.

- (b) Review by Government on the working of the above Mission.
- (c) Statement giving reasons for the delay in laying the papers mentioned at (a) above. [Placed in Library. See No. LT-3845/17/21]
- (xxiii) (a) Annual Report and Accounts of the Samagra Shiksha, UT Administration of Daman and Diu, for the year 2018-19, together with the Auditor's Report on the Accounts.
 - (b) Review by Government on the working of the above Mission.
 - (c) Statement giving reasons for the delay in laying the papers mentioned at (a) above. [Placed in Library. See No. LT-3846/17/21]
- (xxiv) (a) Annual Report and Accounts of the Samagra Shiksha, UT Mission Authority, Andaman and Nicobar Islands for the year 2019-20, together with the Auditor's Report on the Accounts.
 - (b) Review by Government on the working of the above Authority.
 - (c) Statement giving reasons for the delay in laying the papers mentioned at (a) above. [Placed in Library. See No. LT-3844/17/21]
- (xxv) (a) Annual Report and Accounts of the Samagra Shiksha, UT Adminsitration of Daman and Diu, for the year 2019-20, together with the Auditor's Report on the Accounts.
 - (b) Review by Government on the working of the above Mission.
 - (c) Statement giving reasons for the delay in laying the papers mentioned at (a) above. [Placed in Library. See No. LT-3846/17/21]
- (xxvi) (a) Annual Report of the Rajasthan Council of School Education implementing the Samagra Shiksha, Rajasthan, for the year 2019-20.
 - (b) Review by Government on the working of the above Council.
 - (c) Statement giving reasons for the delay in laying the papers mentioned at (a) above. [Placed in Library. See No. LT-3854/17/21]

- (xxvii) (a) Annual Report of the Samagra Shiksha Abhiyan Authority, Punjab, for the year 2018-19.
 - (b) Review by Government on the working of the above Authority.
 - (c) Statement giving reasons for the delay in laying the papers mentioned at (a) above. [Placed in Library. See No. LT-3607/17/21]
- (xxviii) (a) Annual Report of the Samagra Shiksha Abhiyan Authority, Punjab, for the year 2019-20.
 - (b) Review by Government on the working of the above Authority. [Placed in Library. See No. LT-3855/17/21]
- (xxix) (a) Annual Report of the Haryana School Shiksha Pariyojna Parishad, Haryana implementing Samagra Shiksha, Haryana, for the year 2019-20.
 - (b) Review by Government on the working of the above Parishad. [Placed in Library. See No. LT-3609/17/21]
- (xxx) (a) Annual Report of the Samagra Shiksha, UT Mission Authority, Andaman and Nicobar Islands, for the year 2018-19.
 - (b) Review by Government on the working of the above Authority.
 - (c) Statement giving reasons for the delay in laying the papers mentioned at (a) above. [Placed in Library. See No. LT-3844/17/21]
- (xxxi) (a) Annual Report of the Samagra Shiksha, Universalization of Elementary Education Mission (UEEM), Delhi for the year 2018-19.
 - (b) Review by Government on the working of the above Society.
 - (c) Statement giving reasons for the delay in laying the papers mentioned at (a) above. [Placed in Library. See No. LT-3852/17/21]
- (xxxii) (a) Annual Report of the State Society implementing the Rashtriya

- Madhyamik Shiksha Abhiyan (RMSA), Assam, Guwahati, for the year 2017-18.
- (b) Review by Government on the working of the above Society.
- (c) Statement giving reasons for the delay in laying the papers mentioned at (a) above. [Placed in Library. See No. LT-4295/17/21]
- (xxxiii) (a) Annual Report of the State Society implementing the Rashtriya Madhyamik Shiksha Abhiyan (RMSA), Nagaland, for the year 2017-18.
 - (b) Review by Government on the working of the above Society.
 - (c) Statement giving reasons for the delay in laying the papers mentioned at (a) above. [Placed in Library. See No. LT-4296/17/21]
- (xxxiv) (a) Annual Report of the State Society implementing the Samagra Shiksha, Assam, for the year 2018-19.
 - (b) Review by Government on the working of the above Society.
 - (c) Statement giving reasons for the delay in laying the papers mentioned at (a)above. [Placed in Library. See No. LT-3547/17/21]
- (xxxv) (a) Annual Report of the Samagra Shiksha, Arunachal Pradesh, for the year 2018-19.
 - (b) Review by Government on the working of the above Board.
 - (c) Statement giving reasons for the delay in laying the papers mentioned at (a) above. [Placed in Library. See No. LT-3614/17/21]
- (xxxvi) (a) Annual Report of the State Society implementing the Samagra Shiksha, Manipur, for the year 2018-19.
 - (b) Review by Government on the working of the above Society.
 - (c) Statement giving reasons for the delay in laying the papers mentioned at (a) above. [Placed in Library. See No. LT-3850/17/21]

- (xxxvii) (a) Annual Report of the Maharashtra Prathamik Shikshan Parishad, Maharashtra implementing Samagra Shiksha, Maharashtra, for the year 2018-19.
 - (b) Review by Government on the working of the above Parishad.
 - (c) Statement giving reasons for the delay in laying the papers mentioned at (a) above. [Placed in Library. See No. LT-3556/17/21]
- (xxxviii) (a) Annual Report of the Bihar Education Project Council, Bihar implementing Samagra Shiksha, Bihar, for the year 2018-19.
 - (b) Review by Government on the working of the above Council.
 - (c) Statement giving reasons for the delay in laying the papers mentioned at (a) above. [Placed in Library. See No. LT-4297/17/21]
- (xxxix) (a) Annual Report of the Gujarat Council of School Education, Gujarat implementing the Samagra Shiksha, Gujarat, for the year 2018-19.
 - (b) Review by Government on the working of the above Council.
 - (c) Statement giving reasons for the delay in laying the papers mentioned at (a) above. [Placed in Library. See No. LT-3553/17/21]
 - (xl) (a) Annual Report of the Gujarat Council of Elementary Education, implementing the Sarva Shiksha Abhiyan Mission, Gandhinagar, for the year 2016-17.
 - (b) Review by Government on the working of the above Council.
 - (c) Statement giving reasons for the delay in laying the papers mentioned at (a) above. [Placed in Library. See No. LT-3554/17/21]
 - (xli) (a) Annual Report of the Gujarat Council of Elementary Education, implementing the Sarva Shiksha Abhiyan Mission, Gandhinagar, for the year 2017-18.
 - (b) Review by Government on the working of the above Council.
 - (c) Statement giving reasons for the delay in laying the papers mentioned at (a) above. [Placed in Library. See No. LT-3554/17/21]

- (xlii) (a) Annual Report of the Gujarat Council of Elementary Education, implementing the Rashtriya Madhyamik Shiksha Abhiyan, Gandhinagar, for the year 2016-17.
 - (b) Review by Government on the working of the above Council.
 - (c) Statement giving reasons for the delay in laying the papers mentioned at (a) above. [Placed in Library. See No. LT-3555/17/21]
- (xliii) (a) Annual Report of the Gujarat Council of Elementary Education, implementing the Rashtriya Madhyamik Shiksha Abhiyan, Gandhinagar, for the year 2017-18.
 - (b) Review by Government on the working of the above Council.
 - (c) Statement giving reasons for the delay in laying the papers mentioned at (a) above. [Placed in Library. See No. LT-3555/17/21]
- (xliv) (a) Annual Report of the State Education Mission Authority of Meghalaya implementing the Samagra Shiksha, Meghalaya, for the year 2018-19.
 - (b) Review by Government on the working of the above Authority.
 - (c) Statement giving reasons for the delay in laying the papers mentioned at (a) above. [Placed in Library. See No. LT-3610/17/21]
 - III. (i) Memorandum of Understanding between the Government of India (Ministry of Communications and Information Technology, Department of Telecommunications) and the Mahanagar Telephone Nigam Limited (MTNL), for the year 2020-21. [Placed in Library. See No. LT-3571/17/21]
 - (ii) Memorandum of Understanding between the Government of India (Ministry of Communications and Information Technology, Department of Telecommunications) and the Bharat Sanchar Nigam Limited (BSNL), for the year 2020-21. [Placed in Library. See No. LT-3569/17/21]

(iii) Memorandum of Understanding between the Government of India (Ministry of Communications and Information Technology, Department of Telecommunications) and the Bharat Broadband Network Limited (BBNL), for the year 2020-21. [Placed in Library. See No. LT-3570/17/21]

Reports and Accounts for various years of various Universities, Centre, Orginisation and Councils and related papers

SHRI V. MURALEEDHARAN: Sir, I lay on the Table—

- I. A copy each (in English and Hindi) of the following papers, under sub-section (4) of Section 32 of the Nalanda University Act, 2010:-
 - (a) Annual Report of the Nalanda University, Rajgir, Bihar, for the year 2018-19.
 - (b) Annual Accounts of the Nalanda University, Rajgir, Bihar, for the year 2018-19, and the Audit Report thereon.
 - (c) Review by Government on the working of the above University. [Placed in Library. See No. LT-3831/17/21]
- II. A copy each (in English and Hindi) of the following papers:
 - (i) (a) Annual Report of the India Centre for Migration, New Delhi, for the years 2016-17 and 2017-18.
 - (b) Review by Government on the working of the above Centre.
 - (c) Statement giving reasons for the delay in laying the papers mentioned at (a) above. [Placed in Library. See No. LT-3937/17/21]
 - (ii) (a) Annual Report and Accounts of the Research and Information System for Developing Countries (RIS), New Delhi, for the year 2019-20, together with the Auditor's Report on the Accounts.
 - (b) Review by Government on the working of the above Organization.
 - (c) Statement giving reasons for the delay in laying the papers mentioned at (a) above. [Placed in Library. See No. LT-3936/17/21]

- (iii) (a) Annual Report of the Indian Council of World Affairs (ICWA), New Delhi, for the year 2019-20.
 - (b) Annual Accounts of the Indian Council of World Affairs (ICWA), New Delhi, for the year 2019-20, and the Audit Report thereon.
 - (c) Review by Government on the working of the above Council.
 - (d) Statement giving reasons for the delay in laying the papers mentioned at (a) and (b) above. [Placed in Library. See No. LT-3935/17/21]

Annual Report and Accounts (2019-20) of NCW, New Delhi and related papers

SHRI V. MURALEEDHARAN: Sir, on behalf of my senior colleague, Sushri Debasree Chaudhuri, I lay on the Table—

- (1) A copy each (in English and Hindi) of the following papers, under Section 14 of the National Commission for Women Act, 1990:—
 - (a) Annual Report and Accounts of the National Commission for Women (NCW), New Delhi, for the year 2019-20, together with the Auditor's Report on the Accounts.
 - (b) Review by Government on the working of the above Commission.
 - (2) Statement (in English and Hindi) giving reasons for the delay in laying the papers mentioned at (1) (a) above. [Placed in Library. See No. LT-4090/17/21]

REPORT OF THE COMMITTEE ON PETITIONS

SHRI PRASANNA ACHARYA (Odisha): Sir, I present the Hundred and Fifty-Eighth Report (in English and Hindi) of the Committee on Petitions on the petition praying for streamlining the Corporate Social Responsibility (CSR) activities undertaken by Public Sector Undertakings (PSUs) and Multi National Companies (MNCs) in the country.

STATEMENTS OF THE DEPARTMENT-RELATED PARLIAMENTARY STANDING COMMITTEE ON ENERGY

DR. SUDHANSHU TRIVEDI (Uttar Pradesh): Sir, I lay on the Table, a copy each (in English and Hindi) of the following Statements of the Department-related Parliamentary Standing Committee on Energy:-

- (i) Action taken by the Government on the recommendations/ observations contained in Chapter-I of the Tenth Report (Sixteenth Lok Sabha) of the Department-related Parliamentary Standing Committee on Energy Action Taken by the Government on on the recommendations/observations contained in its Second Report (Sixteenth Lok Sabha) on the Demands for Grants of the Ministry of New and Renewable Energy for the year 2014-15;
- (ii) Action taken by the Government on the recommendations/ observations contained in Chapter—I of the Eighteenth Report (Sixteenth Lok Sabha) of the Department-related Parliamentary Standing Committee on Energy on Action Taken by the Government on the recommendations/ observations contained in its Sixth Report (Sixteenth Lok Sabha) on the Demands for Grants of the Ministry of New and Renewable Energy for the year 2015-16;
- (iii) Action taken by the Government on the recommendations/ observations contained in Chapter—I of the Twenty-fourth (Sixteenth Lok Sabha) of the Department-related Parliamentary Standing Committee on Energy on Action Taken by the Government on the recommendations/ observations contained in its Twentieth Report (Sixteenth Lok Sabha) on 'Power Generation from Municipal Solid Waste';
- (iv) Action taken by Government on the recommendations/observations contained in Chapter—I of the Twenty-fifth Report (Sixteenth Lok Sabha) of the Department-related Parliamentary Standing Committee on Energy Action Taken by the Government the on on recommendations/observations contained in its Twelfth Report (Sixteenth Lok Sabha) on 'Measures to Check Commercial Losses';
- (v) Action taken by the Government on the recommendations/ observations contained in Chapter-I of the Thirty-sixth Report (Sixteenth Lok Sabha) of the Department-related Parliamentary Standing

Committee on Energy on Action Taken by the Government on the recommendations/ observations contained in its Twenty-second Report (Sixteenth Lok Sabha) on 'Energy Access in India —Review of current Status and Role of Renewable Energy'; and

(vi) Action taken by the Government on the recommendations /observations contained in Chapter—I of the Fifth Report (Seventeenth Lok Sabha) of the Department-related Parliamentary Standing Committee on Energy on Action Taken by the Government on the recommendations/ observations contained in its Thirty-ninth Report (Sixteenth Lok Sabha) on Demands for Grants of the Ministry of New and Renewable Energy for the year 2018-19.

STATEMENTS OF THE DEPARTMENT-RELATED PARLIAMENTARY STANDING COMMITTEE ON INFORMATION TECHNOLOGY

SHRI SYED NASIR HUSSAIN (Karnataka): Sir, I lay on the Table, a copy each (in English and Hindi) of the following Statements of the Department-related Parliamentary Standing Committee on Information Technology:-

- (i) Tenth Action Taken Report (Seventeenth Lok Sabha) on the recommendations of the Department-related Parliamentary Standing Committee on Information Technology contained in its Fiftieth Report (Sixteenth Lok Sabha) on 'Progress of Implementation of Bharat Net' of the Ministry of Communications (Department of Telecommunications); and
- (ii) Twelfth Action Taken Report (Seventeenth Lok Sabha) on the recommendations of the Department-related Parliamentary Standing Committee on Information Technology contained in its Sixtieth Report (Sixteenth Lok Sabha) on 'Setting up of Post Bank of India as payments bank scope, objectives and framework' of the Ministry of Communications (Department of Posts).

STATEMENTS OF THE DEPARTMENT-RELATED PARLIAMENTARY STANDING COMMITTEE ON RURAL DEVELOPMENT

SHRI SUJEET KUMAR (Odisha): Sir, I lay on the Table, a copy each (in English and Hindi) of the following Statements of the Department-related Parliamentary Standing Committee on Rural Development:-

- (i) Action Taken by the Government on the recommendations contained in Chapter-I and final replies included in Chapter-V of the Fortieth Report (Sixteenth Lok Sabha) on the recommendations of the Department-related Parliamentary Standing Committee on Rural Development contained in its Twenty-sixth Report (Sixteenth Lok Sabha) on "Pradhan Mantri Awaas Yojana Grameen (PMAY-G)" in respect of Department of Rural Development (Ministry of Rural Development);
- (ii) Action Taken by the Government on the recommendations contained in Chapter-I and final replies included in Chapter-V of the Fifty-second Report (Sixteenth Lok Sabha) on the recommendations of the Department-related Parliamentary Standing Committee on Rural Development contained in its Forty-sixth Report (Sixteenth Lok Sabha) on Demands for Grants (2018-19) in respect of Department of Rural Development (Ministry of Rural Development);
- (iii) Action Taken by the Government on the recommendations contained in Chapter-I and final replies included in Chapter-V of the Fifty-third Report (Sixteenth Lok Sabha) on the recommendations of the Department-related Parliamentary Standing Committee on Rural Development contained in its Forty-fifth Report (Sixteenth Lok Sabha) on Demands for Grants (2018-19) in respect of erstwhile Ministry of Drinking Water & Sanitation presently Department of Drinking Water & Sanitation under the Ministry of Jal Shakti;
- (iv) Action Taken by the Government on the recommendations contained in Chapter-I and final replies included in Chapter-V of the Fifty-fourth Report (Sixteenth Lok Sabha) on the recommendations of the

Department-related Parliamentary Standing Committee on Rural Development contained in its Forty-eighth Report (Sixteenth Lok Sabha) on Demands for Grants (2018-19) in respect of Ministry of Panchayati Raj;

- (v) Action Taken by the Government on the recommendations contained in Chapter-I and final replies included in Chapter-V of the Fifty-fifth Report (Sixteenth Lok Sabha) on the recommendations of the Department-related Parliamentary Standing Committee on Rural Development contained in its Forty-seventh Report (Sixteenth Lok Sabha) on Demands for Grants (2018-19) in respect of Department of Land Resources (Ministry of Rural Development);
- (vi) Action Taken by the Government on the recommendations contained in Chapter-I and final replies included in Chapter-V of the Fifty-sixth Report (Sixteenth Lok Sabha) on the recommendations of the Department-related Parliamentary Standing Committee on Rural Development contained in its Fifty-first Report (Sixteenth Lok Sabha) on "Swachh Bharat Mission-Gramin in States/UTs" in respect of erstwhile Ministry of Drinking Water & Sanitation presently Department of Drinking Water & Sanitation under the Ministry of Jal Shakti; and
- (vii) Action Taken by the Government on the recommendations contained in Chapter-I and final replies included in Chapter-V of the Fifty-seventh Report (Sixteenth Lok Sabha) on the recommendations of the Department-related Parliamentary Standing Committee on Rural Development contained in its Fiftieth Report (Sixteenth Lok Sabha) on "Improvement in the functioning of Panchayats" in respect of Ministry of Panchayati Raj.

STATEMENTS BY MINISTERS

Status of implementation of recommendations contained in the Three Hundred and Thirty-Eighth Report of the Department-related Parliamentary Standing Committee on Science and Technology, Environment, Forests and Climate Change

THE MINISTER OF STATE OF THE MINISTRY OF DEVELOPMENT OF NORTH EASTERN REGION; THE MINISTER OF STATE IN THE PRIME MINISTER'S OFFICE; THE MINISTER OF STATE IN THE MINISTRY OF PERSONNEL, PUBLIC GRIEVANCES AND PENSIONS; THE MINISTER OF STATE IN THE DEPARTMENT OF ATOMIC ENERGY; AND THE MINISTER OF STATE IN THE DEPARTMENT OF SPACE (DR. JITENDRA SINGH): Sir, I lay a statement regarding Status of implementation of recommendations contained in the Three Hundred and Thirty-eighth Report of the Department-related Parliamentary Standing Committee on Science and Technology, Environment, Forests and Climate Change on Demands for Grants (2020-21) pertaining to the Department of Space.

- (I) Status of implementation of recommendations /observations contained in the Sixth and the Seventh Report of the Department-related Parliamentary Standing Committee on Information Technology
- (II) Status of implementation of recommendations contained in the Three Hundred and Thirteenth Report of the Department-related Parliamentary Standing Committee on Education

THE MINISTER OF STATE IN THE MINISTRY OF EXTERNAL AFFAIRS; AND THE MINISTER OF STATE IN THE MINISTRY OF PARLIAMENTARY AFFAIRS (SHRI V. MURALEEDHARAN): Sir, on behalf of Shri Dhotre Sanjay Shamrao, I lay the following statements regarding:—

(i) Status of implementation of recommendations/observations contained in the Sixth Report of the Department-related Parliamentary Standing Committee on Information Technology on Demands for Grants (2020-21) pertaining to the Department of Telecommunication, Ministry of Communications.

- (ii) Status of implementation of recommendations/observations contained in the Seventh Report of the Department-related Parliamentary Standing Committee on Information Technology on Demands for Grants (2020-21) pertaining to the Department of Posts, Ministry of Communications.
- (iii) Status of implementation of recommendations contained in the Three Hundred and Thirteenth Report of the Department-related Parliamentary Standing Committee on Education on Demands for Grants (2020-21) of the Department of Higher Education, Ministry of Education.

MATTERS RAISED WITH PERMISSION

Need for exemption of Charitable Educational Institutions from GST

श्री अहमद अशफाक करीम (बिहार): माननीय सभापित महोदय, मैं चैरिटेबल शैक्षणिक संस्थानों को GST से मुक्त करने के संबंध में यह कहना चाहता हूं कि चैरिटेबल शैक्षणिक संस्थान इन्कम टैक्स से तो मुक्त हैं, लेकिन GST से मुक्त नहीं हैं। फलतः ऐसे शैक्षणिक संस्थानों में भवन निर्माण तथा आवश्यकतानुसार इन्फ्रास्ट्रक्चर पर भी GST का बोझ पड़ता है, जबिक इन संस्थानों को input tax credit भी नहीं मिलता है। इसका फायदा चैरिटेबल शैक्षणिक संथानों को न मिलकर, सीधे बिल्डर और शैक्षणिक संस्थान के सामग्री सप्लायर को मिल जाता है। महोदय, इस तरह के शैक्षणिक संस्थानों को इन्कम टैक्स की तरह GST से भी मुक्त कराया जाए, जो कि एक सराहनीय कदम होगा,धन्यवाद।

جناب احمد اشفاق کریم (بہار): مانئے سبھاپتی مہودے، میں چیریٹیبل شیکشنک سنستھانوں کو جی۔ایسٹی۔ سے ٹ مکت کرنے کے سمبندھہ میں یہ کہنا چاہتا ہوں کہ چیریٹیبل شیکشنک سنستھان انکم ٹیکس سے تو مکت ہیں، لیکن جی۔ایسٹی۔ سے مکت نہیں ہیں۔ جس کے نتیجے میں شیکشنک سنستھانوں میں بھون نرمان اور ضروری بھی نہیں ملتا ہے۔ ایسٹی۔ کا بوجھہ پڑتا ہے، جبکہ ان سنستھانوں کو اس کا فائدہ چیریٹیبل شیکشنک سنستھانوں کو نہ مل کر، سیدھے بلڈر اور شیکشنک سنستھان کے سامگری سپلائر کو مل جاتا ہے۔ مہودے، اس طرح کے شیکشنک سنستھانوں کو انکم ٹیکس کی طرح جی۔ایسٹی۔ سے بھی مکت کر ایا جائے، جو کہ ایک سراہنئے قدم ہوگا، دھنیواد۔

Transliteration in Urdu Script.

श्री विशम्भर प्रसाद निषाद (उत्तर प्रदेश): महोदय, मैं माननीय सदस्य द्वारा उठाए गए विषय से स्वयं को संबद्ध करता हूं।

श्री राजमणि पटेल (मध्य प्रदेश) : महोदय, मैं भी माननीय सदस्य द्वारा उठाए गए विषय से स्वयं को संबद्ध करता हूं।

DR. AMEE YAJNIK (Gujarat): Sir, I also associate myself with the issue raised by the hon. Member.

SHRI SUBHASH CHANDRA SINGH (Odisha): Sir, I also associate myself with the issue raised by the hon. Member.

DR. FAUZIA KHAN (Maharashtra): Sir, I also associate myself with the issue raised by the hon. Member.

DR. AMAR PATNAIK (Odisha): Sir, I also associate myself with the issue raised by the hon. Member.

Need for effective implementation of reservation in higher educational institutions and judiciary

DR. BANDA PRAKASH (Telangana): Sir, I wish to bring to your kind notice and to the notice of the hon. Ministers of Education and Social Empowerment the issue of effective implementation of reservation in higher learning institutions. Particularly in IIMs, the reservations are not implemented properly. Over 60 per cent of the posts reserved for the OBCs and SCs are vacant in IIMs, and 80 per cent of the posts reserved for STs are vacant. Out of 24 positions reserved for STs, only 5 have been filled. Sir, out of 6,074 positions in the 42 universities, 75 per cent posts in reserved categories are vacant now. IIM, Lucknow called for the applications for the reserved posts. Out of 197 applications received, they shortlisted only 7, but nobody has been appointed for the job. Apart from that, in IITs at Lucknow, Bombay and even in Delhi, Madras, Kharagpur, which are the old institutions, reservations are not properly implemented. They are having the statutory Acts only for the sake of name, but they are not properly implementing reservation. The UGC also requested all the universities to fill the posts within six months as per the Government guidelines, but they are violating the guidelines. I also wish to bring to your kind notice that recently in the Supreme Court, two women judges were there. One has retired and only one is left. In all the State Governments, they are implementing the reservation policy in appointment of the judges even at the lower level, but in the High Courts and in the Supreme Court, they are not maintaining the same. It is the responsibility of the Government of India to give the direction to the respective High Courts to appoint judges from the other categories also. Even at the Supreme Court level, they have to offer. At the end, I request, through you, to appoint a task force for monitoring the reservation policy in the country. I also request that the Parliamentary Standing Committee on SCs and STs should monitor all these institutions once in three months. I request the Government to give special directions on this. Thank you, Sir.

SOME HON. MEMBERS: Sir, we associate ourselves with the matter raised by the hon. Members.

MR. CHAIRMAN: Please send the slip.

श्री विशम्भर प्रसाद निषाद: महोदय, मैं भी माननीय सदस्य द्वारा उठाए गए विषय से स्वयं को संबद्ध करता हूं।

SHIR P. WILSON (Tamil Nadu): Sir, I associate myself with the issue raised by the hon. Member.

DR. L. HANUMANTHAIAH (Karnataka): Sir, I also associate myself with the issue raised by the hon. Member.

PROF. MANOJ KUMAR JHA (Bihar): Sir, I also associate myself with the issue raised by the hon. Member.

SHRI BINOY VISWAM (Kerala): Sir, I also associate myself with the issue raised by the hon. Member.

SHRI SUBHASH CHANDRA SINGH: Sir, I also associate myself with the issue raised by the hon. Member.

DR. FAUZIA KHAN: Sir, I also associate myself with the issue raised by the hon. Member.

DR. AMAR PATNAIK: Sir, I also associate myself with the issue raised by the hon. Member.

Crimes in Maharashtra

SHRI KUMAR KETKAR (Maharashtra): Thank you, Mr. Chairman, Sir, for giving me the opportunity to raise a very serious issue which is intriguing the whole nation, particularly the State of Maharashtra, because of two very mysterious deaths. The cases of both the suspicious deaths are independent of each other, but involve local investigating agencies as well as the national investigating agency. However, the death of Shri Mohan Delkar, a sitting Member of Parliament from Daman and Diu, * who hanged himself in a posh hotel in Mumbai....

MR. CHAIRMAN: No, please. Ketkar ji, this is Zero Hour. You have to mention only the issue. Don't make allegations against the State or the Centre.

SHRI KUMAR KETKAR: This is what is published. ... (Interruptions)...

MR. CHAIRMAN: He was a sitting Member of the Lok Sabha. The Lok Sabha is there.

SHRI KUMAR KETKAR: He committed suicide in a posh hotel in South Mumbai. He was a seven-time M.P. But somehow neither the NIA nor the media have taken interest in his relatives and his relatives say that he chose Mumbai to commit suicide because he did not trust the other agencies in the State or in Daman and Diu.

The second case of death-cum-suicide or murder is that of Mansukh Hiren which is dominating the headlines all over the country because of the gelatin that was supposed to be found in a car opposite the house of a leading industrialist. Now what is not being investigated and what I want to know from the Home Ministry or whoever is responsible for that why the manufacturer or the distributor or the supplier of those gelatin sticks has not been properly interrogated so far. *

MR. CHAIRMAN: Making charges...(Interruptions)...

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 $[^]st$ Expunged as ordered by the Chair.

SHRI KUMAR KETKAR: No, Sir. I am saying it is published. ... (Interruptions)...

MR. CHAIRMAN: Ketkar *ji*, you are a senior Member. I have to remove it from the record. The point is that you say that it is believed, it is said, how can you...(Interruptions)... Importance of the issue...(Interruptions)...

SHRI KUMAR KETKAR: Okay. My only demand is to have a full investigation into who supplied the gelatin, for what purpose and what was the background of the man who supplied the gelatin.

MR. CHAIRMAN: I have to go through the entire notice and then decide if people move from here to there and then to other places and all.

SHRI KUMAR KETKAR: I just want to know which agencies are working for whom and for whose benefit ... (Interruptions)...

MR. CHAIRMAN: Your notice is 'Concern over crimes in Maharashtra'. Don't make allegations against even the agencies! Nothing has happened so far.

SHRI KUMAR KETKAR: This is about crime in Maharashtra which is not properly being investigated.

MR. CHAIRMAN: You say that this should be investigated further.

SHRI KUMAR KETKAR: One suicide of a Member of Parliament...

SHRI SUBHASH CHANDRA SINGH: Sir, I associate myself with the mention made by the hon. Member.

DR. FAUZIA KHAN: Sir, I also associate myself with the mention made by the hon. Member.

SHRI BHASKAR RAO NEKKANTI (Odisha): Sir, I also associate myself with the Special Mention made by the hon. Member.

DR. SASMIT PATRA (Odisha): Sir, I also associate myself with the Special Mention made by the hon. Member.

Need for setting up of a Bench of the Supreme Court at Bengaluru

SHRI K.C. RAMAMURTHY (Karnataka): Mr. Chairman, Sir, thank you very much for permitting me to raise this very important issue of national importance. Sir, successive Governments have been trying to bring down the load on the Supreme Court and other courts. There are views, suggestions and recommendations that the Supreme Court at Delhi should concentrate on constitutional matters while four appellate benches one each in the North, the South, the East and the West should focus on appeals emanating from the High Courts. I feel the time has come now that the Supreme Court and the Government of India take a positive view on this and see that the pressure on the highest court is reduced. We have seen that the benches established by various High Courts have been functioning very effectively and have been highly beneficial to the litigants. It is not just about easing the pressure on the courts. The litigants are not able to come here and they are relinquishing the idea of going to the Supreme Court due to distance and cost. It is high time we gave a serious thought to it. When it comes to establishing Supreme Court Benches in the four regions, I feel as far as south is concerned, Bengaluru is the best place for it considering its climatic conditions, connectivity, infrastructure, readily available judicial accommodations and other things. I request the Government of India and our dynamic Law Minister to take up this issue with the Supreme Court of India for setting up a Supreme Court Bench at Bengaluru where all the facilities are available. Thank you very much, Sir.

SHRI SUBHASH CHANDRA SINGH: Sir, I associate myself with the mention made by the hon. Member.

SHRI IRANNA KADADI (Karnataka): Sir, I also associate myself with the mention made by the hon. Member.

DR. VIKAS MAHATME (Maharashtra): Sir, I also associate myself with the mention made by the hon. Member.

DR. AMAR PATNAIK: Sir, I also associate myself with the mention made by the hon. Member.

SHRI BHASKAR RAO NEKKANTI: Sir, I also associate myself with the Special Mention made by the hon. Member.

DR. SASMIT PATRA: Sir, I also associate myself with the Special Mention made by the hon. Member.

Need to confer Bharat Ratna on Shri N.T. Rama Rao, founder of Telugu Desam Party (TDP) and the former Chief Minister of Andhra Pradesh posthumously

SHRI KANAKAMEDALA RAVINDRA KUMAR (Andhra Pradesh): "Hon. Chairman Sir, Shri Nandamuri Taraka Rama Rao was born in a family of agrarian background in Nimmakuru village, Pamarru mandal of Krishna district. He acted in more than 300 movies and was acclaimed as the undisputed king in the Telugu film industry. On the occasion of his diamond jubilee, he entered politics to dedicate his life to the people.

Warrior, who fought for the self-respect of Telugu people
Beloved of the poor and weaker sections,
A relentless worker, devoted to the welfare of the poor
Hero, who filled light in the lives of the farmers
Hero, who turned the exploited into rulers
Immortal, who earned unparallel reputation.

Within nine months of the founding of Telugu Desam Party, NTR toured the entire State. During his tour, he was immensely moved as he saw the plight of the poor, farmers, women, artisans and weaker sections. He was a committed man and as soon as he came to power, he kept his word by striving for their development. NTR was ignorant of conspiracies and intrigues. He raised the slogan, "Society is the temple; people are the gods." A hard worker, he fought till the end of his life for the upliftment of the conditioons of people.

He strived for the welfaore of the people and introduced many welfare schemes. He introduced and successfully implemented welfare schemes like kilo rice for Rs. 2 for all families, Janata Vastralu, and power supply to farmers at Rs. 50 per horsepower.

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 $[^]st$ Enalish translation of the Original speech delivered in Telugu.

NTR abolished Patel-Patwari system which was then prevailing in Telangana. He decentralised administration and introduced administration structure based on dialect. The introduction of the Reservation Bill for the political empowerment of women and Backward Classes is a testament to his foresight.

NTR, a social reformer, created many opportunities in the economic, socio-political, educational and employment sectors with the aim of achieving the welfare of the working class. He is a source of inspiration; he gave property rights to women and paved the way for the advancement of women by establishing Padmavati University.

NTR established Telugu University for the restoration of the glory of Telugu language and its culture. He was also successful in popularizing the history of Telugu people across the world. NTR, a political reformist, conducted direct elections to the local bodies for strengthening the democracy.

NTR was a nightmare for the corrupt. He was the living embodiment of Telugu people's honesty and commitment. He was dedicated towards his work. Telugu Desam Party is following his principles. NTR dedicated his life for the welfare of the pooor and for the sovereignty of the downtrodden. He is an ideal person in the field of national politics. To confer upon him the highest civilian award "Bharat Ratna" would be a matter of pride not only to the Telugu people but also to the people of this nation. Sir, through you, I request the Central Government that Shri Nandamuri Taraka Rama Rao be awarded "Bharat Ratna"." Thank You, Sir.

SHRI SUBHASH CHANDRA SINGH: Sir, I associate myself with matter raised by the hon. Member.

DR. SASMIT PATRA: Sir, I also associate myself with matter raised by the hon. Member.

SHRI BHASKAR RAO NEKKANTI: Sir, I also associate myself with matter raised by the hon. Member.

MR. CHAIRMAN: He is making a request to confer Bharat Ratna on Late Shri N.T. Rama Rao. He was explaining about all his qualities. Now, Shri P. Wilson.

Insistence by the Central Government to follow Central reservations in State institutions

SHRI P. WILSON (Tamil Nadu): Hon. Chairman, Sir, I rise today to bring to the kind attention of this august House that the Central Government is making inroads into the States' power to make reservations and is thus circumventing the State Legislatures' domain. Such an attempt is an assault on the federal structure guaranteed in the Constitution. In Tamil Nadu, we have 69 per cent reservation in educational institutions by virtue of 1993 Act which is preserved in the Ninth Schedule. Anna University which is a State University is bound by State reservation. In the land of Periyar and in the bastion of Perarignar *Anna*, a social injustice is now done to our students by the Central Government. The Anna University offers M.Tech. Biotechnology course since 1985 and the course is wholly sponsored by the Department of Biotechnology, Ministry of Science and Technology, Government of India. All along, in admissions to this course, Anna University was granting 69 per cent reservations. Suddenly, the Central Government, from for the academic year 2020 onwards, is insisting on following 27 per cent reservations in the said course offered in the Anna University, to avail the said course and the grant.

Sir, the Central Reservation Act, 2006 does not apply to State Universities. Despite orders of the Madras High Court and the Supreme Court on a DMK case to grant reservation in State-contributed seats to All India Quota, the Central Government is refusing to implement reservations. Now, an attempt being made to unsettle the three decades-old law on reservations, which has served as a foundation to uplift socially backward sections, is striking fear and causing abundant mental stress to the members of the backward classes, Scheduled Castes and Scheduled Tribes. It is quite unfortunate that settled legal and constitutional issues are now sought to be reopened by the Central Government under the untenable premise that States have no power to legislate after the 102nd Constitution Amendment.

Sir, what message is the Central Government trying to convey to the States? It is that they have no more legislative competence qua reservations. Is India now a unitary country? Is the federal structure no longer a basic feature of the Constitution? How can the Central Government denude the State's legislative powers preserved under the Constitution by misinterpretation of 102nd Constitution Amendment? Sir,

time has come where all of us have to unite under one platform to protect the majority people in India.

MR. CHAIRMAN: What is your demand? What is your suggestion?

SHRI P. WILSON: Sir, the settled constitutional *lakshman rekha* between the Union and the States must be preserved at all costs. The struggle to obtain reservations in this country as part of our constitutional setup was through a massive struggle. Many gave their lives, sweat and blood to get these reservations in education and employment, and it must not be disturbed by the Central Government.

Through this august House, I request the Law Minister and the Minister of Social Justice who always support the issues relating to reservation not to circumscribe the power of the States to give reservations through any institution. Sir, as doing so would gravely upset the delicate balance, so beautifully settled by our Constitution. Thank you, Mr. Chairman, Sir.

DR. L. HANUMANTHAIAH: Sir, I would like to associate myself with the Zero Hour mention made by the hon. Member.

श्री विशम्भर प्रसाद निषादः महोदय, मैं भी स्वयं को माननीय सदस्य द्वारा उठाए गए विषय के साथ सम्बद्ध करता हूँ।

श्री रामकुमार वर्मा (राजस्थान): महोदय, मैं भी स्वयं को माननीय सदस्य द्वारा उठाए गए विषय के साथ सम्बद्ध करता हूँ।

SHRI SUBHASH CHANDRA SINGH: Sir, I would also like to associate myself with the Zero Hour mention made by the hon. Member.

DR. AMAR PATNAIK: Sir, I would also like to associate myself with the Zero Hour mention made by the hon. Member.

DR. SASMIT PATRA: Sir, I would also like to associate myself with the Zero Hour mention made by the hon. Member.

SHRI BHASKAR RAO NEKKANTI: Sir, I would also like to associate myself with the Zero Hour mention made by the hon. Member.

DR. FAUZIA KHAN: Sir, I would also like to associate myself with the Zero Hour mention made by the hon. Member.

PROF. MANOJ KUMAR JHA: Sir, I would also like to associate myself with the Zero Hour mention made by the hon. Member.

SHRI SYED NASIR HUSSAIN (Karnataka): Sir, I would also like to associate myself with the Zero Hour mention made by the hon. Member.

DR. AMEE YAJNIK: Sir, I would also like to associate myself with the Zero Hour mention made by the hon. Member.

MR. CHAIRMAN: All those who associate, please send the slips. Next is, Shri Jyotiraditya M. Scindia.

Increasing cases of malnutrition among women and children

श्री ज्योतिरादित्य एम. सिंधिया (मध्य प्रदेश): सभापित महोदय, मैं आपके ज़रिए बहुत ही भावुक और अति महत्वपूर्ण विषय को सदन में उठाना चाहता हूं। वर्ष 2019-20 में किए गए राष्ट्रीय परिवार स्वास्थ्य सर्वेक्षण की जो रिपोर्ट है, उसके पहले हिस्से में 22 राज्यों को लिया गया था। उस रिपोर्ट के मुताबिक 22 राज्यों में से 13 राज्यों में स्टंटिंग और अंडर वेट बच्चों की संख्या में पिछले सर्वेक्षण की तुलना में बहुत बढ़ोतरी हुई है। तेलंगाना, महाराष्ट्र और पश्चिमी बंगाल जैसे राज्यों में भी कुपोषण की दर में 2015 की तुलना में बहुत बढ़ोतरी हो चुकी है। वर्ष 2015-16 की Integrated Child Development Scheme (ICDS) की रिपोर्ट को हम देखें, तो छह साल के बच्चे और उनसे कम उम्र के 2 करोड़ से ज्यादा बच्चे कुपोषित पाए गए हैं, जो देश के बच्चों की 40 प्रतिशत संख्या है। दूसरी तरफ 15 से 39 वर्ष तक की आयु वर्ग की हमारी महिलाएं, हमारी मातृशक्ति - जहां पिछले सर्वे में 49 प्रतिशत महिलाएं एनीमिक पाई गई थीं, इस बार 57 प्रतिशत महिलाएं एनीमिक पाई गई हैं। विश्व बैंक की ग्लोबल पोषण रिपोर्ट 2018 के अनुसार भी भारत में कुपोषण से होने वाली बीमारी और मानव संसाधन के नुकसान का सालाना 10 बिलयन डॉलर का आंकड़ा रखा गया है। सभापित महोदय, ये आंकड़े एक अत्यंत गंभीर स्थिति को बयान करते हैं। एक तरफ हमारी 'पोषण अभियान योजना' के हज़ार दिन पूरे हो रहे हैं, तो ये जो आंकड़े परिणाम दिखा रहे हैं, इनके आधार पर अगर इस कुपोषण का हमें निवारण करना है, तो एक नई सोच की जरूरत है।

सभापित महोदय, मैं तीन सुझाव आपके माध्यम से सरकार के समक्ष पेश करना चाहता हूं। पहला सुझाव है कि यह कुपोषण कोई बीमारी नहीं है, यह एक सामाजिक समस्या है, जिसका हमें समाधान निकालना होगा। यह प्रवृत्ति हमें सोच में लानी होगी। इसी के साथ कई मंत्रालय संबंधित योजनाओं को लेकर अलग-अलग तरीके से कार्य करते हैं, इसे हमें केन्द्रित करना होगा। मैं मानता

हूं कि एक कुपोषण उन्मूलन मिशन के अभियान की जरूरत है, जहां महिला बाल विकास, ग्रामीण विकास, जल संसाधन विकास, आयुष मंत्रालय, जल शक्ति मंत्रालय साथ में कार्य कर पाएं।

मेरा दूसरा सुझाव है कि जिलों के स्तर पर हमें टारगेटेड कार्य करना चाहिए और bottom-up approach के आधार पर हमें इसका समापन करना होगा।

सभापति महोदय, मेरा आखिरी सुझाव है कि केन्द्र में एक स्वतंत्र कुपोषण उन्मूलन प्राधिकरण की हमें स्थापना करनी होगी, ताकि इस कुपोषण को मिटाने के लिए मिशन मोड के आधार पर ज़मीनी स्तर पर हम लोग कार्य कर पाएं, धन्यवाद।

श्री विशम्भर प्रसाद निषाद: महोदय, मैं स्वयं को माननीय सदस्य द्वारा उठाए गए विषय के साथ सम्बद्ध करता हूँ।

SHRIMATI VANDANA CHAVAN (Maharashtra): Sir, I would also like to associate myself with the Zero Hour mention made by the hon. Member.

DR. AMAR PATNAIK: Sir, I would also like to associate myself with the Zero Hour mention made by the hon. Member.

DR. FAUZIA KHAN: Sir, I would also like to associate myself with the Zero Hour mention made by the hon. Member.

DR. SASMIT PATRA: Sir, I would also like to associate myself with the Zero Hour mention made by the hon. Member.

SHRI BHASKAR RAO NEKKANTI: Sir, I would also like to associate myself with the Zero Hour mention made by the hon. Member.

SHRI SUJEET KUMAR (Odisha): Sir, I would also like to associate myself with the Zero Hour mention made by the hon. Member.

SHRI SYED ZAFAR ISLAM (Uttar Pradesh): Sir, I would also like to associate myself with the Zero Hour mention made by the hon. Member.

SHRI SUBHASH CHANDRA SINGH: Sir, I would also like to associate myself with the Zero Hour mention made by the hon. Member.

चौधरी सुखराम सिंह यादव (उत्तर प्रदेश): महोदय, मैं भी स्वयं को माननीय सदस्य द्वारा उठाए गए विषय के साथ सम्बद्ध करता हूँ।

प्रो. मनोज कुमार झाः महोदय, मैं भी स्वयं को माननीय सदस्य द्वारा उठाए गए विषय के साथ सम्बद्ध करता हूँ।

श्री महेश पोद्दार (झारखंड): महोदय, मैं भी स्वयं को माननीय सदस्य द्वारा उठाए गए विषय के साथ सम्बद्ध करता हूँ।

श्री हरनाथ सिंह यादव (उत्तर प्रदेश): महोदय, मैं भी स्वयं को माननीय सदस्य द्वारा उठाए गए विषय के साथ सम्बद्ध करता हूँ।

श्री राम विचार नेताम (छत्तीसगढ़): महोदय, मैं भी स्वयं को माननीय सदस्य द्वारा उठाए गए विषय के साथ सम्बद्ध करता हूँ।

श्री रामकुमार वर्माः महोदय, मैं भी स्वयं को माननीय सदस्य द्वारा उठाए गए विषय के साथ सम्बद्ध करता हूँ।

श्री अहमद अशफाक करीम: महोदय, मैं भी स्वयं को माननीय सदस्य द्वारा उठाए गए विषय के साथ सम्बद्ध करता हूँ।

[†]جناب احمد اشفاق کریم (بہار): مہودے، میں بھی خود کو مانّئے سدسئے کے ذریعے اٹھائے گئے موضوع کے ساتھہ سمبدّھہ کرتا ہوں۔

श्री सभापतिः धन्यवाद ज्योतिरादित्य जी। श्री आनन्द शर्मा।

Need for effective measures to redress the problems in education being faced by students during COVID-19 pandemic

SHRI ANAND SHARMA (Himachal Pradesh): Hon. Chairman, Sir, through you, I wish to draw the attention of this august House to a serious situation regarding the education of the children across the country right from primary schools to the higher schools, higher education. Sir, because of the pandemic COVID-19 and the lockdown, the educational institutions like schools, colleges across the country have remained shut for a long time. The students were advised to attend virtual classes.

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Transliteration in Urdu Script.

But, considering the low tele-density in India in rural areas which is barely 59 per cent and the social and economic disparities, the students from poor families, weaker sections of the society do not have access to smartphones or iPads or tablets. As a result, they have been deprived of education. There have been emotional issues, psychological issues and mental distress. As a result, a large number of students across the country have committed suicides. This needs urgent intervention from the Government.

The Government should set apart some funds and, in consultation with the States, ensure that virtual classes are held in the nearest community centers, in places where students don't have access to smart phones and also Wi-Fi connectivity. In addition to that, there should be counselling centres set up. It is not only students losing one year of education; it is also the larger fall-out, both social and economic, on the country. And, this is an issue which needs immediate attention. Now, it is total one year since the lockdown started. Therefore, it is high time, alarmed by the new surge of the second wave which is coming, and with many States getting affected, many cities are going in for lockdown. Students will continue to be in a state of mental stress. So, I urge the Government to call a meeting with all the State Education Ministers and find ways to help these children.

DR. AMEE YAJNIK: Sir, I associate myself with matter raised by the hon. Member

DR. FAUZIA KHAN: Sir, I also associate myself with matter raised by the hon. Member.

SHRIMATI VANDANA CHAVAN: Sir, I also associate myself with matter raised by the hon. Member.

SHRI SYED NASIR HUSSAIN: Sir, I also associate myself with matter raised by the hon. Member.

SHRI JYOTIRADITYA M. SCINDIA: Sir, I also associate myself with matter raised by the hon. Member.

SHRI P. WILSON: Sir, I also associate myself with matter raised by the hon. Member.

SHRI BINOY VISWAM: Sir, I also associate myself with matter raised by the hon. Member.

SHRI SUBHASH CHANDRA SINGH: Sir, I also associate myself with matter raised by the hon. Member.

DR. AMAR PATNAIK: Sir, I also associate myself with matter raised by the hon. Member.

SHRI SUJEET KUMAR: Sir, I also associate myself with matter raised by the hon. Member.

DR. SASMIT PATRA: Sir, I also associate myself with matter raised by the hon. Member.

SHRI BHASKAR RAO NEKKANTI: Sir, I also associate myself with matter raised by the hon. Member.

श्री राजमणि पटेल: महोदय, मैं भी स्वयं को इस विषय के साथ संबद्ध करता हूं।
चौधरी सुखराम सिंह यादव: महोदय, मैं भी स्वयं को इस विषय के साथ संबद्ध करता हूं।
श्री विशम्भर प्रसाद निषाद: महोदय, मैं भी स्वयं को इस विषय के साथ संबद्ध करता हूं।
श्रीमती फूलो देवी नेतम (छत्तीसगढ़): महोदय, मैं भी स्वयं को इस विषय के साथ संबद्ध करती हूं।
श्रीमती छाया वर्मा (छत्तीसगढ़): महोदय, मैं भी स्वयं को इस विषय के साथ संबद्ध करती हूं।
श्री नीरज डांगी (राजस्थान): महोदय, मैं भी स्वयं को इस विषय के साथ संबद्ध करता हूं।
प्रो. मनोज कुमार झा: महोदय, मैं भी स्वयं को इस विषय के साथ संबद्ध करता हूं।

MR. CHAIRMAN: Very good. This is a very good issue. The Government needs to pay attention towards this issue. Now, Lt. Gen. (Dr.) D.P. Vats; जनरल साहब, आपके पास दो मिनट हैं, आप दो मिनट में अपनी बात पूरी कीजिए।

NCR becoming the most polluted region in the world

LT. GEN. (DR.) D.P. VATS (RETD.) (Haryana): Hon. Chairman, Sir, it is a matter of grave concern that Delhi has been labelled as the most polluted capital of the world for the third consecutive year. And, the N.C.R. is no way behind. Out of 30 most polluted cities, 22 are in N.C.R. region and most of them are in Haryana and Western U.P. Last year, there was a marginal improvement due to Covid lockdown. But, in totality, efforts have gone up in smoke. Through you, Sir, I request the concerned agencies to take non-populist measures or drastic measures to reduce the pollution so as to save the health of the people of N.C.R. region because there are 54,000 premature deaths in Delhi due to air pollution.

SHRI SUBHASH CHANDRA SINGH: Sir, I associate myself with matter raised by the hon. Member.

SHRIMATI VANDANA CHAVAN: Sir, I also associate myself with matter raised by the hon. Member.

DR. AMAR PATNAIK: Sir, I also associate myself with matter raised by the hon. Member.

SHRI SUJEET KUMAR: Sir, I also associate myself with matter raised by the hon. Member.

DR. SASMIT PATRA: Sir, I also associate myself with matter raised by the hon. Member.

SHRI BHASKAR RAO NEKKANTI: Sir, I also associate myself with matter raised by the hon. Member.

श्री विशम्भर प्रसाद निषाद: महोदय, मैं भी स्वयं को इस विषय के साथ संबद्ध करता हूं।

श्री हरनाथ सिंह यादव: महोदय, मैं भी स्वयं को इस विषय के साथ संबद्ध करता हूं।

डा. विकास महात्मे : महोदय, मैं भी स्वयं को इस विषय के साथ संबद्ध करता हं।

चौधरी सुखराम सिंह यादव: महोदय, मैं भी स्वयं को इस विषय के साथ संबद्ध करता हूं।

MR. CHAIRMAN: Thank you. Shrimati Priyanka Chaturvedi to associate; you have one minute time to speak.

SHRIMATI PRIYANKA CHATURVEDI (Maharashtra): Sir, air pollution constitutes the world biggest environmental health hazard contributing to as many as 7 million premature deaths globally per year, more than three times higher than deaths associated with Covid-19. In 2020, the spread of Covid-19 raised new concerns as exposure to particle pollution was found to increase vulnerability to the virus. And, early report suggests that the proportion of Covid-19 deaths attributed to air pollution exposure ranged from 7 per cent to 33 per cent. It is a matter of serious concern that Delhi has again, or, for the past three years, been declared as the most polluted capital city of the world. Twenty-two cities out of 30 most polluted cities in the world are in our country. Sir, it is extremely concerning that while we should be discussing this, we end up discussing about women wearing ripped jeans and also women being gair-sanskari.

MR. CHAIRMAN: Please come to the topic.

SHRIMATI PRIYANKA CHATURVEDI: Sir, another point here is that hon. Environment Minister should be speaking about this issue rather than mocking at our concerns about making vaccines available for all. Thank you so much, Sir.

DR. FAUZIA KHAN: Sir, I associate myself with matter raised by the hon. Member.

Need for peaceful resolution of border issues between Karnataka and Maharashtra

SHRI G.C. CHANDRASHEKHAR (Karnataka): Sir, thank you for the opportunity to speak and find a peaceful solution to the border dispute between Karnataka and Maharashtra. *"Sir, no issue can be resolved by agitations. Gandhi ji's principle of non-violence had led to the growth and development of humanity. In this context" Sir, I would like to start with a poem of Gnanapeeta Awardee and a great author, D.V. Gundappa.

"Nothing is permanent in this word The folk culture, the great Emperors, the Empires, Gurukulas

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 $[^]st$ English Translation of the Original speech delivered in Kannada.

Religions, languages, learnings will vanish over time But Humanity is forever"

It means nothing is permanent in this world. The folk culture, the great emperors, empires, gurukulas, religions, languages, learnings will vanish over time. But, humanity is forever. Sir, after knowing all these things "ever since the state has been organized on the basis of language in 1956, Belgavi has been an undisputed part of Karnataka. Due to the dispute created by Maharashtra, it led the honorable Chief Justice of Supreme Court to observe in the Mahajan Commission report that Belgavi is to be a part of Karnataka. As per Articles 263 and 331 when the boundary dispute was unable to be amicably settled, SC had to intervene in the matter. Instead of congratulating us on November 1st on the Karnataka Rajyaotsava, they are creating issues in order to reap political gains. Besides, they observe it as a Black Day." ...(Interruptions)...

श्री सभापति : आप बैठिए, इसे विवाद का विषय न बनाएँ। ...(व्यवधान)...

SHRI G.C. CHANDRASHEKHAR: "They force for a central rule to be imposed in Belgavi. They are provocating and trying to grab Belgavi from us in the name of boundary dispute resolution. Our state is a very proud and firm believer that humanity should flourish and Gandhian Principles should be followed. Sir, we will always follow the Gandhian principle of *Ahimsa* with pride and at the same time safeguard our boarders in the best possible and there is no question of leaving even an inch of land." Sir, since we are living in a federal system, I request the Central Government to advise Maharashtra Government not to give provoking statements, since the matter is in Supreme Court. Belagavi was, Belagavi is and it will always be a part of Karnataka. Thank you.

SHRI IRANNA KADADI: Sir, I associate myself with the matter raised by hon. Member.

SHRI SYED NASIR HUSSAIN: Sir, I also associate myself with the matter raised by hon. Member.

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^{*} English Translation of the original speech delivered in Kannada.

SHRI K.C. RAMAMURTHY (Karnataka): Sir, I also associate myself with the matter raised by hon. Member.

SHRI NEERAJ DANGI: Sir, I also associate myself with the matter raised by hon. Member.

श्री राजमणि पटेल: महोदय, मैं भी माननीय सदस्य द्वारा उठाए गए विषय से स्वयं को संबद्ध करता हूं।

SHRI SUBHASH CHANDRA SINGH: Sir, I also associate myself with the matter raised by hon. Member.

DR. FAUZIA KHAN: Sir, I also associate myself with the matter raised by hon. Member.

DR. SASMIT PATRA: Sir, I also associate myself with the matter raised by hon. Member.

SHRI BHASKAR RAO NEKKANTI: Sir, I also associate myself with the matter raised by hon. Member.

MR. CHAIRMAN: This matter is pending before the hon. Supreme Court, nobody should give provocative statements. This State or that State, this party or that party, we are not doing any justice to the country. This has been pending since long. So, let us wait for the judicial verdict and then respect it. ...(व्यवधान)... कृपया आप बैठ जाएं। हमारे रूल्स हैं, उनके अनुसार चलें। किसी को भी नहीं बोलना चाहिए। मंत्री जी को भी नहीं बोलना चाहिए। मंत्री जी को भी नहीं बोलना चाहिए। The next speaker is Shri T.G. Ventakesh.

Backwardness of Rayalaseema region of Andhra Pradesh

SHRI T.G. VENKATESH (Andhra Pradesh): Sir, I belong to Rayalaseema region, which is the most backward region in our State and also in the entire country. Our region consists of four Districts and almost all the Districts are declared 'drought affected Districts' from day 1 of Independence. So, I want to appeal, through you, Sir, that some special grants should be provided to this Rayalaseema region. Earlier, under 'special status' grant of Rs. 50 crores used to be given to every District that has

to be revived. Before 1953, our region was in Tamil Nadu. Before bifurcation, all the investments of our region were made in Tamil Nadu. After bifurcation, Kurnool became the capital. Just before developing during 1953-56, it was again shifted to Telangana, and Telangana amalgamated with Andhra Pradesh. Again, our people made all the investments in the capital Hyderabad. Again bifurcation has taken place and it again shifted to Vijayawada. Our people started investing in Vijayawada because for our people 'capital' means a place which they love and where they invest. Then, they invested in Amaravati, though, again there is a proposal to shift it to Vizag also. So, at least, the Secretariat should be with us. Sir, a second capital should be there, like winter capital or summer capital like Nagpur, should be there in Rayalaseema region. All leaders are playing football with our region!

Sir, I want to mention one more thing. Leadership is very strong in our region. Each District has represented to the Chief Ministers, earlier as well as presently, before amalgamation and after amalgamation. The President of India was elected from the District of Ananthapuram, and the Prime Minister was elected from another District of our region. So, politically we are very strong. And rich mines are there. Sir, very rich mines are there; gold mines are there, diamond mines are there. In rainy season, the diamonds become visible. Big traders come from other States and buy from the agriculturists and small investors. So, diamond projects should be created; gold excavation has to be done. Iron ore is there, so, steel plant should be established there. Railway repair plant has been established but money has not been allotted for that. So, the project is not completed. The DRDO projects have been announced, but still not yet commissioned and similarly, Sir, Greyhounds was announced but it has still not come there.

SHRI SUBHASH CHANDRA SINGH: Sir, I associate myself with the matter raised by hon. Member.

DR. SASMIT PATRA: Sir, I also associate myself with the matter raised by hon. Member.

SHRI BHASKAR RAO NEKKANTI: Sir, I also associate myself with the matter raised by hon. Member.

MR. CHAIRMAN: Thank you, time is over. ...(Interruptions)... The next speaker is Shri Rajmani Patel. ...(Interruptions)... It will not go on record, even if I sympathise with you.

Need to open pre-matric and post-matric hostel facility for OBC category students

श्री राजमणि पटेल (मध्य प्रदेश): सभापित जी, मैं आपके माध्यम से ओबीसी के छात्रों और छात्राओं के लिए प्री- मैट्रिक आवासीय छात्रावास खोलने के सम्बन्ध में सदन का ध्यान आकर्षित करना चाहता हूं। पूरे देश तथा मध्य प्रदेश में पिछड़े वर्ग की आबादी 52 प्रतिशत से अधिक है। यह आबादी शिक्षा के क्षेत्र में काफी पिछड़ी हुई है। मुझे खेद के साथ कहना पड़ रहा है कि पिछड़े वर्ग के छात्र-छात्राओं के लिए एक भी प्री-मैट्रिक आवासीय छात्रावास संचालित नहीं है। मध्य प्रदेश के रीवा, सतना, सीधी, सीहोर, सिंगरौली आदि में संभागीय स्तर पर भी कोई ऐसा छात्रावास नहीं है। जो पोस्ट मैट्रिक आवासीय छात्रावास खुले हैं, उनकी संख्या भी आबादी एवं छात्र संख्या को देखते हुए नगण्य है। जो हैं भी, उनकी हालत इतनी जर्जर है कि वे रहने लायक नहीं हैं। वहाँ पानी, शौचालय आदि तक की व्यवस्था नहीं है। पिछड़े वर्ग की आर्थिक स्थित दयनीय होने के कारण उनके बच्चे गुणवत्तापूर्ण शिक्षा ग्रहण करने में असमर्थ हैं, जिससे शैक्षणिक स्तर दिनोंदिन गिरता जा रहा है।

अतः मैं अनुरोध करना चाहता हूँ कि पिछड़े वर्ग के छात्र-छात्राओं के लिए प्री मैट्रिक आवासीय छात्रावास संचालित किए जाएँ तथा पोस्ट मैट्रिक छात्रावासों की संख्या बढ़ाई जाए, साथ ही उनमें बिजली, पानी एवं शौचालय-बाथरूम की तत्काल व्यवस्था की जाए, ताकि पिछड़े वर्ग के छात्र-छात्राओं को समान अवसर का लाभ मिल सके और वे भी राष्ट्र की मुख्यधारा में जुड़ सकें, धन्यवाद।

श्री विशम्भर प्रसाद निषादः महोदय, मैं स्वयं को माननीय सदस्य द्वारा उठाए गए विषय के साथ सम्बद्ध करता हूँ।

चौधरी सुखराम सिंह यादवः महोदय, मैं भी स्वयं को माननीय सदस्य द्वारा उठाए गए विषय के साथ सम्बद्ध करता हूँ।

PROF. MANOJ KUMAR JHA: Sir, I also associate myself with the Zero Hour submission made by the hon. Member.

SHRI SUBHASH CHANDRA SINGH: Sir, I also associate myself with the Zero Hour submission made by the hon. Member.

DR. FAUZIA KHAN: Sir, I also associate myself with the Zero Hour submission made by the hon. Member.

DR. AMAR PATNAIK: Sir, I also associate myself with the Zero Hour submission made by the hon. Member.

SHRI BHASKAR RAO NEKKANTI: Sir, I also associate myself with the Zero Hour submission made by the hon. Member.

DR. SASMIT PATRA: Sir, I also associate myself with the Zero Hour submission made by the hon. Member.

SPECIAL MENTIONS

Need for special arrangements for differently-abled persons in educational institutions

DR. AMEE YAJNIK (Gujarat): Thank you, hon. Chairman, Sir, for permitting me to make this Special Mention. Sir, differently-abled persons need special arrangements for their mobility and independent functioning. The Persons with Disabilities Act, 1995 indicates that differently-abled persons should have access to education at all levels. Universities and colleges should involve in special education activities to empower differently-abled persons. The colleges and educational institutes should create special facilities such as ramps, rails and special toilets, and make other necessary changes to suit the special needs of differently-abled persons such as special aids and appliances for their daily functioning. Though there are various schemes of the Ministry of Social Justice and Empowerment for procurement of assistive devices, higher education institutes may also need special learning and assessment devices to help differently-abled students enrolled for higher education. In addition, visually challenged students need Readers. Availability of devices such as computers with screen reading software, low-vision aids and scanners in the institutes would enrich the educational experiences of differently-abled persons. Therefore, I request the Government to aid colleges and educational institutes in procuring such devices and provide facility of Readers for visually challenged students. Setting up Special Guidance Centres in Universities and Educational Institutes for differently-abled students is the need of the hour. Thank you.

PROF. MANOJ KUMAR JHA (Bihar): Sir, I associate myself with the Special Mention made by the hon. Member.

SHRI SUJEET KUMAR (Odisha): Sir, I also associate myself with the Special Mention made by the hon. Member.

DR. FAUZIA KHAN (Maharashtra): Sir, I also associate myself with the Special Mention made by the hon. Member.

DR. AMAR PATNAIK (Odisha): Sir, I also associate myself with the Special Mention made by the hon. Member.

SHRI BHASKAR RAO NEKKANTI (Odisha): Sir, I also associate myself with the Special Mention made by the hon. Member.

DR. SASMIT PATRA (Odisha): Sir, I also associate myself with the Special Mention made by the hon. Member.

श्री विशम्भर प्रसाद निषाद (उत्तर प्रदेश) : महोदय, मैं भी स्वयं को माननीय सदस्य द्वारा उठाए गए विषय के साथ सम्बद्ध करता हूँ।

चौधरी सुखराम सिंह यादव (उत्तर प्रदेश) : महोदय, मैं भी स्वयं को माननीय सदस्य द्वारा उठाए गए विषय के साथ सम्बद्ध करता हूँ।

श्री राजमणि पटेल (मध्य प्रदेश) : महोदय, मैं भी स्वयं को माननीय सदस्य द्वारा उठाए गए विषय के साथ सम्बद्ध करता हूँ।

Demand to set up an Indian Institute of Technology (IIT) at Aurangabad in Maharashtra

DR. BHAGWAT KARAD (Maharashtra): Hon. Chairman, Sir, education provides a strong foundation for the overall growth of a region. There is importance of having a very strong educational foundation in the socio-economically lagging regions. Sir, there are three key reasons for my humble request to you to consider the establishment of an Indian Institute of Technology at Aurangabad, Maharashtra. The city has matured and a large industrial auto base. The city has a good educational eco-system. For the balanced growth of Maharashtra, the Marathwada region needs

to be supported. Within the state of Maharashtra, Marathwada is on the lower side of the Human Development Index, per capita income and has substantial drought-affected area due to less and inconsistent rains. Hence, a series of boosters are needed in various sectors for Marathwada for its Socio-economic development. Sir, there are six regions in Maharahstra. Mumbai is the finance capital, Pune is the education hub, Nagpur has IIM and AIIMS, Nashik has a strong agriculture supported by industry and Konkan is famous for tourism. Hence, my request is that in order to have a balanced growth of the State, there is a need to have an IIT at Aurangabad. Sir, with the strength of the mature base auto industry and upcoming growth of other industries and DMIC in Aurangabad, there is presence of educational ecosystem and a need of socio-economic development of the region. An institute like IIT will change the mindset and brand of the Marathwada region. Sir, the required infrastructure is available there. I feel that an IIT should be established at Aurangabad as an extension of IIT Bombay or a new Institution with a focus on Mechanical, Production and Computer engineering.

सर, मैं आपके माध्यम से केन्द्र सरकार से विनती करता हूँ कि वह महारष्ट्र के backward region में मराठवाड़ा, औरंगाबाद में IIT start करे, धन्यवाद।

DR. FAUZIA KHAN: Sir, I associate myself with the Special Mention made by the hon. Member.

SHRI BHASKAR RAO NEKKANTI: Sir, I also associate myself with the Special Mention made by the hon. Member.

DR. SASMIT PATRA: Sir, I also associate myself with the Special Mention made by the hon. Member.

Demand for legislation to regulate online hate speeches

PROF. MANOJ KUMAR JHA (Bihar): Mr. Chairman, Sir, I thank you for allowing me. The use of the online sphere for spreading hate speech is reaching new heights. The misinformation drives, extreme contents, and fake news have turned the internet from a discussion platform to a perilous zone, which harms an individual's psychology, especially children and first-time users. Even the news channels deliberately broadcast TRP-centric news without or contrary to officially-known facts. Thus, I request to bring legislation to regulate the problem of online hate speech. Legislation

should aim to detect, monitor, and safeguard against coordinated, unauthentic behaviour, the misuse of online accounts/bots for the spread of hate speech, and the deliberate broadcasting of fake news. The legislation should enable measures to be taken to improve information disclosure about paid content aimed at spreading hate speech for a political end. Such legislation should be introduced only after having a considerable discussion with the stakeholders to create a proportion between the censorship of harmful content and freedom of speech and expression as well as to realign the platform's fiscal-driven incentives with the public interest. I request to include internet education in the school curriculum to impart basic internet knowledge and sensitise children about the responsible use of the internet and the risks of hate speech and abuse. Besides, educate first-time internet users about the internet's enormity and complexities. It may help sensitise about the internet sphere and the prevalence of hateful and harassing material on its various speech channels. Thank you, Sir.

MR. CHAIRMAN: Good and very important also. जिनको एसोसिएट करना है, वे अपने नाम भेज दें।

SHRI P. WILSON (Tamil Nadu): Sir, I associate myself with the issue raised by the hon. Member.

श्री राजमणि पटेल: सर, मैं भी माननीय सदस्य द्वारा उठाए गए विशेष उल्लेख से स्वयं को सम्बद्ध करता हूं।

DR. SASMIT PATRA: Sir, I also associate myself with the issue raised by the hon. Member.

SHRI BHASKAR RAO NEKKANTI: Sir, I also associate myself with the Mention made by the hon. Member.

DR. AMEE YAJNIK: Sir, I also associate myself with the issue raised by the hon. Member.

DR. AMAR PATNAIK: Sir, I also associate myself with the issue raised by the hon. Member.

DR. FAUZIA KHAN: Sir, I also associate myself with the issue raised by the hon. Member.

श्री विशम्भर प्रसाद निषाद: सर, मैं भी माननीय सदस्य द्वारा उठाए गए विशेष उल्लेख से स्वयं को सम्बद्ध करता हूं।

SHRI S.R. BALASUBRAMONIYAN (Tamil Nadu): Sir, I also associate myself with the issue raised by the hon. Member.

श्री अहमद अशफाक करीम (बिहार) : सर, मैं भी माननीय सदस्य द्वारा उठाए गए विशेष उल्लेख से स्वयं को सम्बद्ध करता हूं।

[†]جناب احمد اشفاق کریم (بہار): سر، میں بھی مانئے سدسئے کے ذریعے اٹھائے گئے خاص موضوع سے خود کو سمبدھہ کرتا ہوں۔

श्री नीरज शेखर (उत्तर प्रदेश): सर, मैं भी माननीय सदस्य द्वारा उठाए गए विशेष उल्लेख से स्वयं को सम्बद्ध करता हूं।

Demand for taking steps for motivation and addressing the problems of teachers in the country

श्री संजय सिंह (राष्ट्रीय राजधानी क्षेत्र, दिल्ली): महोदय, बड़ी दुखद स्थिति है कि आज भी हम लोग इस देश में शिक्षकों के उत्पीड़न को खत्म नहीं कर पाए हैं। इतिहास में शिक्षा के लिए भारत पूरे विश्व का एक महत्वपूर्ण केन्द्र था, लेकिन आज विश्व के 400 शिखर विश्वविद्यालयों में से केवल 2 ही भारतीय संस्थान हैं। इसका कारण यह नहीं है कि अब भारत में शिक्षकों की योग्यताओं में कोई कमी आ गई है, बल्कि यह है कि शिक्षकों को उनकी मेहनत के बदले में बराबर प्रोत्साहन नहीं मिल पा रहा है। एक तरफ यह कहा जाता है कि कोरोना जैसी महामारी में भी हमारे शिक्षकों का, शिक्षा के अलावा भी अभूतपूर्व योगदान रहा है, वहीं दूसरी ओर ये शिक्षक अपर्याप्त वेतन, संविदा/अनुबंध (contract), पदोन्नित का अभाव जैसी कई तरह की समस्याओं से जूझ रहे हैं। उदाहरणस्वरूप जम्मू-कश्मीर में लगभग 1,747 ऐसे संविदा आधारित शिक्षक हैं, जो सिर्फ 4,000 रुपये प्रति माह के वेतन पर काम करते हैं, इन्हें किसी प्रकार की कोई सुविधा भी प्रदान नहीं की जाती है। उत्तर प्रदेश के डा. राममनोहर लोहिया आयुर्विज्ञान संस्थान में शिक्षक कई दिनों से संघर्षरत हैं। इस संस्थान में नये शिक्षकों की नियुक्ति एवं पदोन्नित के विरुद्ध ये शिक्षक आवाज़ उठा रहे हैं। भारत में पहले से ही शिक्षकों एवं संस्थानों के पास पर्याप्त संसाधनों की कमी है, फिर ऊपर से इनकी आय और नौकरियों को भी असुरक्षित बना दिया जाए, तो हम कैसे अंतरराष्ट्रीय

Transliteration in Urdu Script.

स्तर पर भारत के संस्थानों को मान्यता दिला सकेंगे। अतः सरकार से मेरा अनुरोध है कि शिक्षकों के प्रोत्साहन के लिए उचित कार्यवाही करे, धन्यवाद।

श्री सभापति : अच्छा, contract का मतलब संविदा होता है।

श्री संजय सिंह : सर, संविदा/अनुबंध है।

श्री सभापति : हां, मैंने भी देखा है, मैं इसको सीखने की कोशिश कर रहा हूं।

DR. AMEE YAJNIK: Sir, I associate myself with the issue raised by the hon. Member.

SHRI BHASKAR RAO NEKKANTI: Sir, I also associate myself with the Mention made by the hon. Member.

DR. SASMIT PATRA: Sir, I also associate myself with the issue raised by the hon. Member.

DR. AMAR PATNAIK: Sir, I also associate myself with the issue raised by the hon. Member.

श्री अहमद अशफाक करीमः सर, मैं भी माननीय सदस्य द्वारा उठाए गए विशेष उल्लेख से स्वयं को सम्बद्ध करता हूं।

جناب احمد اشفاق کریم (بہار): سر، میں بھی مانّئے سدسئے کے ذریعے اٹھائے گئے خاص موضوع سے خود [†] کو سمبدّھہ کرتا ہوں۔

प्रो. मनोज कुमार झाः सर, मैं भी माननीय सदस्य द्वारा उठाए गए विशेष उल्लेख से स्वयं को सम्बद्ध करता हूं।

Demand to give jobs to farmers whose lands have been acquired by companies to establish solar power plants

श्री विशम्भर प्रसाद निषाद (उत्तर प्रदेश): महोदय, मैं सदन के माध्यम से एक लोक महत्व के विषय की तरफ सदन का ध्यान दिलाना चाहता हूं। देश में सौर ऊर्जा कम्पनियों द्वारा किसानों की बेशकीमती जमीनों का औने-पौने दामों में सौर ऊर्जा प्लान्ट लगाने वाली कम्पनियों द्वारा

Transliteration in Urdu Script.

अधिग्रहण किया गया है, जिसमें शपथ-पत्र द्वारा किसानों को लिखकर दिया गया था कि प्रत्येक किसान परिवार को योग्यतानुसार स्थायी नौकरी देंगे। देश में मध्य प्रदेश के रीवा जिला तथा कर्नाटक के पावगाड़ा सोलर प्लान्ट, उत्तर प्रदेश के बुंदेलखण्ड क्षेत्र के जिले बांदा, हमीरपुर, महोबा, चित्रकूट, जालौन में पावर एनर्जी के प्लान्ट लगाने हेतु किसानों की जमीनें ली गईं, लेकिन वायदे के मुताबिक नौकरियां किसान परिवार को नहीं दी गई हैं। जनपद बांदा के ग्राम चितारा में सौर ऊर्जा प्लान्ट हेतु 165 एकड़ बेशकीमती जमीन किसानों के जरिये बैनामा ली गई तथा प्रत्येक परिवार को नौकरी देने का हलफ़नामा दिया गया। प्लान्ट लगने के एक साल के अंदर कुछ लोगों को जो नौकरियां दी गई थीं, उन्हें निकाल दिया गया है, जिससे किसानों में आक्रोश व्याप्त है, वे आंदोलन कर रहे हैं, क्योंकि अब वे भूमिहीन हो गये हैं और मजदूरी करने के अलावा उनके पास कोई चारा नहीं है। इसलिए सौर ऊर्जा प्लान्टों में इन्हें नौकरियां दिलाया जाना आवश्यक है।

अतः मैं सदन के माध्यम से प्रधान मंत्री जी से मांग करता हूं कि देश के विभिन्न राज्यों में किसानों की बेशकीमती जमीनों पर लगे सौर ऊर्जा प्लान्टों की कम्पनियों से वायदे के अनुसार प्रत्येक किसान परिवार को नौकरियां दिलाने हेतु आदेशित करें, धन्यवाद।

चौधरी सुखराम सिंह यादवः महोदय, मैं माननीय सदस्य द्वारा उठाये गये विषय से स्वयं को सम्बद्ध करता हूं।

DR. AMAR PATNAIK: Sir, I associate myself with the issue raised by the hon. Member.

SHRI BHASKAR RAO NEKKANTI: Sir, I also associate myself with the issue raised by the hon. Member.

DR. SASMIT PATRA: Sir, I also associate myself with the issue raised by the hon. Member.

Demand to release funds for better implementation of the Forest Rights Act, 2006 in Odisha

SHRI PRASHANTA NANDA (Odisha): Mr. Chairman, Sir, to expedite the process of implementation of Forest Rights Act, 2006 in the State of Odisha, a proposal for constitution of 160 numbers of Forest Rights Cells in each Tehsil, sub-division office and district headquarter of tribal dominated districts was submitted to the Ministry of Tribal Affairs for placement of requisite fund amounting to Rs. Eight crores under Special Central Assistance to Tribal Sub-scheme, 2020-21. Though this has been agreed upon in the review meeting taken up by the Secretary, Ministry of Tribal Affairs held through virtual mode on 02.09.2020, but the fund has not yet been sanctioned,

despite reminder and discussion in the last review meeting held by the Secretary, Ministry of Tribal Affairs through virtual mode on 12.01.2021. This may kind be expedited for the larger interest of the forest dwelling scheduled Tribes and other Traditional Forest Dwellers.

DR. AMAR PATNAIK: Sir, I associate myself with the issue raised by the hon. Member.

DR. SASMIT PATRA: Sir, I also associate myself with the issue raised by the hon. Member.

SHRI BHASKAR RAO NEKKANTI: Sir, I also associate myself with the issue raised by the hon. Member.

SHRI SUJEET KUMAR: Sir, I also associate myself with the issue raised by the hon. Member.

MR. CHAIRMAN: Shrimati Vandana Chavan. आज समय बच गया है, इसलिए बोलने का मौका दे रहे हैं।

MATTERS RAISED WITH PERMISSION -- Contd.

Need to extend benefits under the Ujjwala Scheme

SHRIMATI VANDANA CHAVAN (Maharashtra): Sir, according a Lancet Report published in 2018, household air pollution claims the lives of almost half a million Indians and is also a cause for major lethal diseases. Sir, in the light of this, naturally therefore, the Pradhan Mandri Ujjwala Yojana, which boosts the usage of clean cooking fuels and helps control the related-diseases came as a solace and is the right step of the Government in that direction. Sir, it was also heartening that in a very short time the Government claimed success in achieving 98 per cent coverage of LPG pan-India. However, this seems to be very short-lived as some of the reports and surveys have happened through several agencies and the Government itself. I would like to cite a few examples, the CAG Report, the National Family Health Survey-V, the 76th survey of the National Statistical Office in 2019. It shows (1) shocking and startling revelations of misuse and mismanagement, (2) that in spite of the 98 per cent coverage claimed, there is only 20 per cent increase in the actual usage of clean

cooking fuel from 2015-16. Further, many other parameters which show 44.5 per cent of rural households still using firewood, chips and crop residue etc. meaning thereby that even now the usage of LPG cylinders is very low and so therefore, reaffirming that providing cylinders is one thing and putting it to use is another. Sir, in our country where 220 million sustain their life in less than Rs. 32 a day means around 44 million families living under less than Rs. 4,800 per month. Sir, affordability and process to secure refill is a major issue under DBT. The beneficiary has to pay the amount and then wait for subsidy to come into his account. This, Sir, is a huge challenge for poor families. We want that this scheme to become success.

So, I sincerely urge the Government of India that the Ujjwala Scheme be restructured, an additional monetary incentive be given to encourage refills as recommended by the Committee on Petroleum and Natural Gas in 2020 and a system be developed that is practical and work for the poor. Thank you.

SHRI P. WILSON (Tamil Nadu): Sir, I associate myself with the submission made by the hon. Member.

DR. AMAR PATNAIK (Odisha): Sir, I also associate myself with the submission made by the hon. Member.

DR. FAUZIA KHAN (Maharashtra): Sir, I also associate myself with the submission made by the hon. Member.

SHRI REWATI RAMAN SINGH (Uttar Pradesh): Sir, I also associate myself with the submission made by the hon. Member.

SHRI BHASKAR RAO NEKKANTI (Odisha): Sir, I also associate myself with the submission made by the hon. Member.

DR. SASMIT PATRA (Odisha): Sir, I also associate myself with the submission made by the hon. Member.

श्री सभापति: श्री समीर उरांव। कल जब रेलवे के ऊपर चर्चा हुई, क्या तब आप नहीं थे?

श्री समीर उरांव: सर, मैं था, लेकिन मुझे समय नहीं मिल पाया, इसलिए पूरा नहीं कर पाया था।

श्री सभापति: इसलिए आप एसी कोच में पहुँच नहीं पाये?

श्री समीर उरांवः जी। ...(व्यवधान)...

श्री सभापति: ठीक है। आप दुमका से हैं, बोलिए।

Need for an additional A.C. coach in Ranchi-Dumka Intercity Express

श्री समीर उरांव (झारखंड): सभापित महोदय, मैं अपने गृह राज्य झारखंड में रांची-दुमका इंटरिसटी एक्सप्रेस ट्रेन, जो साउथ-ईस्टर्न रेलवे ज़ोन में आती है, उसमें एक एसी कोच जुड़वाने के सम्बन्ध में बताना चाहता हूँ।

महोदय, रांची-दुमका इंटरिसटी एक्सप्रेस राँची से खुलती है और राज्य के महत्वपूर्ण जिले बोकारो एवं धनबाद होते हुए दुमका पहुँचती है। साथ ही प्रदेश के दो महत्वपूर्ण तीर्थ-स्थल देवघर एवं वासुकीनाथ भी इसी रूट में आते हैं। गौरतलब है कि बोकारो स्टील प्लांट सरकारी क्षेत्र के इस्पात उद्योग के लिए प्रसिद्ध है और धनबाद कोल माइनिंग के लिए जाना जाता है, जिसको हम 'कोल कैपिटल' के नाम से भी जानते हैं। इसके महत्वपूर्ण औद्योगिक केन्द्र होने के कारण रेलवे के इस रूट पर भारी संख्या में लोगों का आवागमन इस इंटरिसटी ट्रेन से प्रतिदिन होता है। इसी रूट पर देवघर भी है, जो प्राचीन तीर्थ-स्थल है, जहाँ भगवान शिव की पूजा करने श्रद्धालुगण भारी संख्या में आते हैं, जिनमें बूढ़े, महिलाएँ एवं बच्चे भी होते हैं। इसके साथ ही लाखों लोग वहाँ वासुकीनाथ की भी आराधना के लिए आते हैं। आम जनता की परेशानी के मद्देनज़र और विशेषकर बुजुर्ग एवं महिलाओं की समस्या को ध्यान में रखते हुए राँची-दुमका इंटरिसटी एक्सप्रेस में एक एसी कोच जोड़ने की माँग लम्बे समय से है। महोदय, इसलिए वर्तमान में इस ट्रेन में एक एसी कोच की बहुत आवश्यकता है। मैं सरकार से माँग करता हूँ कि ..

श्री सभापतिः राँची से दुमका जाने में कितना समय लगता है?

श्री समीर उरांव: वह वहाँ से रात में 9 बजे चलती है और सुबह 7 बजे पहुँचती है।

श्री सभापतिः इंटरसिटी एक्सप्रेस ट्रेन?

श्री समीर उरांव: जी, सर।

श्री सभापति: ठीक है, मैं समझ गया।

श्री समीर उरांव: महोदय, इसलिए मैं माननीय मंत्री से आग्रह करता हूँ कि उसमें एक एसी कोच जोड़ा जाए।

SHRI BHASKAR RAO NEKKANTI: Sir, I associate myself with the submission made by the hon. Member.

DR. SASMIT PATRA: Sir, I also associate myself with the submission made by the hon. Member.

Deteriorating condition of workers at NTPC in Auraiya district of Uttar Pradesh

श्रीमती गीता उर्फ चंद्रप्रभा (उत्तर प्रदेश): सभापित महोदय, मैं आपका ध्यान उत्तर प्रदेश के औरैया जिले में स्थित एनटीपीसी व गेल इंडिया लिमिटेड प्लांट में प्लांट प्रशासन द्वारा स्थानीय लोगों के प्रति की जा रही उपेक्षा की ओर आकर्षित करना चाहती हूँ।

महोदय, एनटीपीसी व गेल की स्थापना के समय प्रशासन द्वारा जिन किसानों की जमीन पर प्लांट का निर्माण किया गया, उनको स्थायी नौकरी एवं क्षेत्र के विद्यार्थियों को प्लांट परिसर में खुलने वाले विद्यालय में शिक्षा के अवसर प्रदान कराने का वादा किया गया था और साथ में दिबियापुर व आस-पास के क्षेत्रों में बिजली की उपलब्धता कराने का वादा किया गया था, लेकिन उन्होंने वादा पूरा नहीं किया। प्लांट की स्थापना हुए 30 वर्ष से अधिक हो गये हैं, परन्तु अभी तक अधिकांश लोगों को स्थायी नौकरी नहीं मिली है। मैं आपके माध्यम से अनुरोध करती हूँ कि ऐसे श्रमिकों को स्थायी नौकरी दी जाये। इसके अतिरिक्त बहुत से किसानों को, जिनकी भूमि का अधिग्रहण किया गया था, उन्हें शेष राशि का भुगतान भी नहीं किया गया है।

महोदय, जिले का एकमात्र केन्द्रीय विद्यालय एनटीपीसी परिसर में स्थित है। पिछले कुछ समय से इस विद्यालय को एनटीपीसी प्रशासन के द्वारा बन्द करने की बात की जा रही है। ऐसी परिस्थिति में मैं आपके माध्यम से माननीय मंत्री जी से अनुरोध करती हूँ कि भू-विस्थापित लोगों को स्थायी रोजगार उपलब्ध कराया जाए, केन्द्रीय विद्यालय की स्थिति को सुधारने की योजना बनायी जाए एवं स्थानीय लोगों की समस्याओं का समाधान किया जाए, धन्यवाद।

DR. SASMIT PATRA (Odisha): Sir, I associate myself with the submission made by the hon. Member.

SHRI BHASKAR RAO NEKKANTI (Odisha): Sir, I also associate myself with the submission made by the hon. Member.

Need to establish ESIC sub-regional office and hospital in Belagavi

श्री इरण्ण कडािंड (कर्नाटक) : सभापित महोदय, आपने मुझे शून्य काल में अपनी बात कहने का मौका दिया, इसके लिए आपको धन्यवाद। कर्णाटक के उत्तर-पश्चिम में बेलगािव में एक औद्योगिक क्षेत्र है, जहाँ वर्तमान में 36 बड़े उद्योग हैं। उनमें मुख्यतः चीनी उत्पादन, foundry, आयरन, एल्युमिनियम एवं poly-hydrogen से संबंधित उद्योग हैं। कर्णाटक में सबसे अधिक चीनी कारखाने बेलगािव में हैं। बेलगािव में जो SEZ है, उसमें aeronautical एवं अन्य उद्योग शामिल हैं। बेलगािव में बड़ी संख्या में औद्योगिक कारखाने होने के कारण वहाँ पर दो लाख से अधिक कर्मचारी हैं, जो ESIC योजना के अंतर्गत आते हैं, इसलिए वहाँ पर कर्मचारी राज्य बीमा निगम के एक उपक्षेत्रीय कार्यालय की स्थापना करने की आवश्यकता है। इसके अलावा में सरकार से बेलगािव के उद्यम बाग औद्योगिक क्षेत्र में एक ESIC hospital खोलने का भी अनुरोध करता हूँ, क्योंिक वहाँ पर भारी मात्रा में कर्मचारी रहते हैं और वहाँ पर अस्पताल नहीं होने के कारण आपातकालीन चिकित्सा सहायता संभव नहीं हो पाती है तथा प्रक्रिया में समय लगने के कारण उनको उपचार में असुविधा होती है। मैं सरकार से बेलगािव में ESIC का एक उपक्षेत्रीय कार्यालय और उद्यम बाग औद्योगिक क्षेत्र में एक अस्पताल स्थापित करने का अनुरोध करता हूँ, जिससे वहाँ रह रहे कर्मचािरयों को लाभ होगा और कर्णाटक विकसित होगा।

SHRI K.C. RAMAMURTHY (Karnataka): Sir, I associate myself with the matter raised by the hon. Member.

DR. SASMIT PATRA: Sir, I also associate myself with the issue raised by the hon. Member.

SHRI BHASKAR RAO NEKKANTI: Sir, I also associate myself with the issue raised by the hon. Member.

Need to start direct international flights from Kushinagar to Kathmandu, Kuala Lumpur, Japan and Bangkok

श्री शिव प्रताप शुक्न (उत्तर प्रदेश): मान्यवर, मुझे ज्ञात हुआ कि कुशीनगर हवाई अड्डे को अंतरराष्ट्रीय हवाई अड्डे का लाइसेंस प्राप्त हुआ है। यह मेरे क्षेत्र के लोगों के लिए अत्यंत हर्ष की बात है, परंतु अभी तक वहाँ पर अंतरराष्ट्रीय गंतव्यों के लिए कोई भी उड़ान उपलब्ध नहीं हुई है। में काठमांडू, कुआलालम्पुर, जापान और बैंकॉक के लिए सीधी अंतरराष्ट्रीय उड़ान सेवाओं की शुरुआत के संदर्भ में सरकार का ध्यान आकर्षित कराना चाहूँगा। इससे भगवान बुद्ध को मानने वाले लोग आसानी से वहाँ आ-जा सकेंगे, जिससे क्षेत्र का विकास होगा एवं वहाँ के लोगों को रोज़गार भी प्राप्त होगा तथा राज्य का राजस्व भी बढ़ेगा। कुशीनगर से सउदी अरब और यूएई के लिए भी सीधी उड़ान उपलब्ध कराई जाए, इससे उत्तर प्रदेश में उद्योग, व्यापार और रोज़गार को

बढ़ावा मिलेगा। इन संस्थानों पर अंतरराष्ट्रीय उड़ान उपलब्ध होने से पर्यटन को भी बढ़ावा मिलेगा।

अतः मैं सरकार से कुशीनगर से इन अंतरराष्ट्रीय गंतव्यों के लिए सीधे उड़ान संचालन की शुरुआत अतिशीघ्र करने का आग्रह करता हूँ, तािक विदेशी प्रत्यक्ष निवेश सहित क्षेत्र में अधिक आर्थिक विकास हो सके।

डा. अनिल जैन (उत्तर प्रदेश) : महोदय, मैं स्वयं को इस विषय से संबद्ध करता हूँ।

श्री महेश पोद्दार (झारखंड) : महोदय, मैं भी स्वयं को इस विषय से संबद्ध करता हूँ।

श्री हरनाथ सिंह यादव (उत्तर प्रदेश) : महोदय, मैं भी स्वयं को इस विषय से संबद्ध करता हूँ।

श्री राम विचार नेताम (छत्तीसगढ़) : महोदय, मैं भी स्वयं को इस विषय से संबद्ध करता हूँ।

PROF. MANOJ KUMAR JHA (Bihar): Sir, I also associate myself with the issue raised by the hon. Member.

DR. SASMIT PATRA: Sir, I also associate myself with the issue raised by the hon. Member.

SHRI BHASKAR RAO NEKKANTI: Sir, I also associate myself with the issue raised by the hon. Member.

डा. भागवत कराड़ (महाराष्ट्र) : महोदय, मैं भी स्वयं को इस विषय से संबद्ध करता हूँ।

श्री सैयद जफर इस्लाम (उत्तर प्रदेश): महोदय, मैं भी स्वयं को इस विषय से संबद्ध करता हूँ।

श्री बृजलाल (उत्तर प्रदेश) : महोदय, मैं भी स्वयं को इस विषय से संबद्ध करता हूँ।

श्री संजय सेट (उत्तर प्रदेश) : महोदय, मैं भी स्वयं को इस विषय से संबद्ध करता हूँ।

श्री नीरज शेखर (उत्तर प्रदेश): महोदय, मैं भी स्वयं को इस विषय से संबद्ध करता हूँ।

MR. CHAIRMAN: Shri Binoy Viswam -- hon. Member not present. Next, Shri Ram Chander Jangra.

Decreasing values of human relationship

श्री रामचंद्र जांगड़ा (हरियाणा) : सभापित महोदय, परसों इस सदन में गर्भपात के संबंध में जो बिल पास हुआ, मैं उसके ऊपर अपनी बात रखने के लिए खड़ा हुआ हूँ। यह बहुत अच्छा काम हुआ है और महिलाओं के सम्मान के प्रति प्रधान मंत्री जी की चिंता शुरू से ही, यानी 2014 से ही दिखाई देती है। यह बहुत ही गंभीर राष्ट्रीय विषय है। मैं इसमें थोड़े से addition के लिए सरकार का ध्यान आकर्षित करना चाहता हूँ। राम मनोहर लोहिया जी ने सदन में कहा था कि मैंने शादी नहीं की, लेकिन जो संबंध पूर्णतः स्वतंत्रता, सम्मान के साथ तथा पवित्रता के साथ होते हैं, मैं उनको जायज़ मानता हूँ। बाबासाहेब भीमराव अम्बेडकर जी ने भी अपनी बात में एक बार कहा था कि कोई भी भारतीय नारी किसी भी कृतज्ञता के बदले अपना सतीत्व नहीं दे सकती है, लेकिन जब हम अखबारों में यह न्यूज़ पढ़ते हैं कि फलां जगह भूण पड़ा हुआ था, फलां जगह एक नवजात शिशु को कुत्तों ने नोंच लिया, तो यह पूरे राष्ट्र के लिए एक शर्म का विषय होता है और इससे बड़ी चिंता होती है। इस किस्म की घटना सुन कर पूरा शरीर सिहर जाता है। कई बार अखबारों में जब किसी भी विषय में ऐसी बातें आती हैं कि फलां आदमी ने मुझे नौकरी का लालच देकर तीन साल से मेरे साथ संबंध बनाए, कोई कहता है कि मुझे तीन साल से शादी का झांसा देकर मेरे साथ संबंध बनाए, तो इस किस्म की घटनाओं के कारण ही इस किस्म के अवैध भूण मिलते हैं और यह बहुत ही चिंता का विषय है।

महोदय, मैं इस संबंध में सरकार का ध्यान दिलाना चाहता हूँ कि इसमें कोई ऐसा कानूनी संरक्षण हो कि कोई संबंधों को न छिपाए, बल्कि उसे एक ऐसी आज़ादी मिले कि वह अपने संबंधों को आराम से बता सके और इस किस्म की जो शर्मनाक घटनाएं होती हैं, जो अवैध भ्रूण पड़े मिलते हैं, जो कि हमारे राष्ट्र के लिए शर्मनाक बात है, वे सामने न आएं। मैं इस संबंध में एक और बात की ओर ध्यान दिलाना चाहता हूँ।

श्री सभापति : टाइम समाप्त हो गया है।

श्री रामचंद्र जांगड़ा : सर, सिर्फ आधा मिनट और दे दीजिए।

श्री सभापति : यह मेरे हाथ में नहीं है। Time is over. अब Question Hour शुरू करना है।

श्री रामचंद्र जांगड़ा : ठीक है, सर। धन्यवाद।

DR. AMAR PATNAIK: Sir, I associate myself with the issue raised by the hon. Member.

DR. SASMIT PATRA: Sir, I also associate myself with the issue raised by the hon. Member.

SHRI BHASKAR RAO NEKKANTI: Sir, I also associate myself with the issue raised by the hon. Member.

श्री सभापति : आज हम आपकी मदद के कारण 18 Zero Hours and छ: Special Mentions ले पाए, धन्यवाद। Now, Question Hour.

12.00 Noon

[MR. DEPUTY CHAIRMAN in the Chair.]

ORAL ANSWERS TO QUESTIONS

Regulation of online content

*241. SHRI G. C. CHANDRASHEKHAR: Will the Minister of ELECTRONICS AND INFORMATION TECHNOLOGY be pleased to state:

- (a) the steps taken by Government to regulate social media platforms for curbing fake news and misinformation; and
- (b) the measures taken by Government to put restriction on the use of social media platforms in election campaigns and to remove unlawful content?

THE MINISTER OF ELECTRONICS AND INFORMATION TECHNOLOGY (SHRI RAVI SHANKAR PRASAD): (a) and (b) A statement is laid on the Table of the House.

Statement

(a) and (b) The social media platforms, for the user generated content made available on their platforms, are intermediaries as defined in the Information Technology (IT) Act, 2000. Section 79 of the Act provides exemption from liability to intermediaries, provided they follow certain due diligence and are required to disable/remove unlawful content relatable to Article 19(2) of the Constitution, on being notified by appropriate government or its agency or through court order. In

order to provide enhanced user safety as also accountability of social media platforms, Government has released the Information Technology (Intermediary Guidelines and Digital Media Ethics Code) Rules, 2021 under the Act that specifies the due diligence to be followed by all the intermediaries including the social media intermediaries.

The issue is not about use of social media but its misuse/abuse. The Rules basically enjoin upon social media platforms to create an effective grievance redressal mechanism, where any stance of fake post/ fake news or a women being portrayed in undignified manner needs to be resolved within stipulated timeframe. The Rules, therefore are designed to empower the users of social media against its abuse and misuse.

Further, section 69A of the IT Act, 2000 empowers Government to block any information generated, transmitted, received, stored or hosted in any computer resource in the interest of sovereignty and integrity of India, defence of India, security of the State, friendly relations with foreign states or public order or for preventing incitement to the commission of any cognizable offence relating to above.

The Government welcomes criticism, dissent and also the rights of people to ask questions on social media. However, this needs to be acknowledged that the fundamental right of speech and expression under article 19(1) is also subject to reasonable restrictions under article 19(2) of the Constitution which can be imposed in the interest of security, safety and sovereignty of India, public order, friendly relations with foreign countries etc. It is equally important that social media should not be abused or misused to defame, promote terrorism, rampant violence and compromise the dignity of women. It is for these challenges that the intermediaries are expected to remove/disable content as and when brought to the knowledge of intermediaries either through a court order or through a notice by appropriate government or its agency or when directed under section 69A of the IT Act 2000, following due process of law.

Also, Ministry of Information and Broadcasting has set up a dedicated cell (Counter Misinformation Unit) under Press Information Bureau (PIB) as a measure to counter fake news on policies, schemes, programs etc. by Government of India. The Unit has a presence on prominent social media platforms like Twitter, Facebook and Instagram. The information is also available on https://pib.gov.in/factcheck.aspx.

The unit takes suo moto cognizance of fake news going viral on social media and also on basis of outside complaints.

MeitY actively participated in a Committee specially constituted by Election Commission of India (ECI) to address the issue of misuse of digital and social media in election campaign. Based on the recommendations of the Committee, the ECI has worked closely with the industry. A code of commitment was developed in last general election held in 2019. Both Election Commission and social media platforms worked as per the code of commitment for speedy removal of any objectionable or unlawful content. ECI has also set up a Social Media Communication Hub which is responsible for dissemination of information related to election, thereby minimising spread of misinformation including fake clips through different social media platforms.

SHRI G.C. CHANDRASHEKHAR: Sir, Twitter was asked by the Government to block 1,178 accounts for allegedly spreading disinformation on the farmers' protest. The sedition charges were filed against climate activist, Disha Ravi, for editing a Twitter toolkit. This is not going to suppress the voice of the citizens. I would also like to know the reasons for ordering such a ban.

SHRI RAVI SHANKAR PRASAD: Sir, I would like to very briefly say why these new rules have been created and also respond to your query immediately. India is proud to have nearly 140 crore users of social media networks like Linkedin, WhatsApp, Twitter and Facebook. They are free to do business in India. They have empowered ordinary Indians; they ask questions, and the Government welcomes dissent. The issue is not of use of social media, the issue is of abuse and misuse of social media. The second point is that internet is a powerful invention of human mind, but it should not become the monopoly of a few. We have taken a position that any attempt to create imperialism of internet by a few companies is not acceptable. Now, coming to the specific question, this is something based upon law and order. The police has taken action. It is under judicial process. Based upon reason, this House has to consider this.: Should some people abuse social media internationally to defame India, to promote secessionalism, is a larger question to be considered.

SHRI G.C. CHANDRASHEKHAR: Sir, I would like to know whether the Government is working on setting up a system that will look into the speedy redressal of cases, involving harassment of women and minorities, through digital platform.

SHRI RAVI SHANKAR PRASAD: I am very happy that the new guidelines specifically enjoin that if the dignity of a woman is being sought to be compromised, like, her nude photo, her morphed photo, etc. is being displayed, then, they have to remove it in 24 hours. Secondly, they need to have a grievance redressal officer, whereby a complaint can be filed and the grievance be redressed. Therefore, what we are doing by these guidelines is to empower the users of social media who suffer the misuse of it.

श्री शक्तिसिंह गोहिल: सर, सोशल मीडिया बहुत पावरफुल और इम्पॉर्टेंट प्लेटफॉर्म है। ज्यादातर जो फेक न्यूज़ फैलाई जाती है और गाली-गलौज की जाती है, वह फेक आंइडेंटिटी से की जाती है, फेक आइडेंटिटी से क्रिएट किए हुए प्लेटफॉर्म से की जाती है। मैं आपके ज़रिए मंत्री जी से जानना चाहता हूँ कि क्या सरकार इस दिशा में कोई कदम उठा रही है, जिससे ऐसे फेक एकाउंट्स न खुलें, उन्हें permanently रोका जाए और सच्ची आइडेंटिटी का उपयोग हो? क्या सरकार यह करना चाहती है कि सरकार के खिलाफ कुछ किया, तो राष्ट्रद्रोह हो गया, लेकिन दूसरे नेता के खिलाफ गाली-गलौज हुआ, तो कोई एक्शन नहीं लिया! क्या आपके पास इसे रोकने के लिए कोई उपाय हैं? ...(व्यवधान)...

श्री उपसभापति : प्लीज़, प्लीज़।

श्री रिव शंकर प्रसाद: सर, हम सोशल मीडिया पर आलोचना का स्वागत करते हैं। हम लोगों की भी आलोचना होती है, प्रधान मंत्री की होती है, मंत्री की होती है, विरोधी दल की होती है। हम लोकतंत्र में आलोचना का स्वागत करते हैं, लेकिन एक बात माननीय सदस्य ने बहुत सही कही कि कुछ लोग ज्ञान तो देते हैं, लेकिन यह नहीं बताते हैं कि वे कौन हैं? हमने इस नई गाइडलाइन में इस बात का प्रावधान किया है कि सोशल मीडिया कंपनीज़ अपने यूज़र्स से voluntary verification लेंगी। Voluntarily, कोई दवाब नहीं है, सरकार इसके बाहर है। आप देश को तो ज्ञान देते हैं, बड़ी-बड़ी बातें कहते हैं, आपके ज्ञान का स्वागत है, लेकिन आप अपने को verify तो कर दीजिए कि आप कौन हैं और यह काम हम कर रहे हैं!

SHRI SUJEET KUMAR: Sir, there were many reports of foreign interference in elections of other countries, through manipulation of social media, amongst other things. So, my query to the hon. Minister is: Do they have any intelligence information or apprehension about interference of foreign countries in the forthcoming State elections in India?

SHRI RAVI SHANKAR PRASAD: Sir, I can only say that my Department works in close cooperation with the Election Commission. The Election Commission has set up a dedicated cell to weed out fake news, fake media designed to influence; and I can

only convey to this House, Sir, that when the Cambridge Analytica issue arose, we took a very tough action and that company today has been banned. It stopped its operation, and a CBI investigation is going on. Therefore, for maintaining the purity of India's electoral process, my Government, along with the Election Commission, works in close coordination to ensure that there is no influence on election by fake news, etc.

DR. NARENDRA JADHAV: Sir, according to the new guidelines, the time-line for 'take down' of illegal content is 'flat 36 hours'. My supplementary question is this: Is the Government contemplating content-gradation, the severity of content, and then fixing the time-limit for its take down?

SHRI RAVI SHANKAR PRASAD: The hon. Member is a very seasoned intellectual. The guideline is very clear that you have to remove that within 36 hours only if it relates to the unity and integrity of India, safety and security of India, public order and the most important, the dignity of the women, which we have added, Sir, because, of late, a lot of morphed pictures, compromising, etc., used to come there. And, Sir, I want to convey to this House that in 2018 -- the hon. Deputy Chairman may recall -- there was a long debate in this House on fake news and dignity of women. As a Minister, a commitment was taken from me that these will be strengthened, apart from court orders. Therefore, we have clearly classified the kind of posts which have to be 'down' immediately within 36 hours. But as far as content-gradation is concerned, we don't wish to interfere. That is a job of the users of social media as to what they wish to say and also the platform. But the guideline clearly enjoins that you need to ensure an effective grievance redressal mechanism.

MR. DEPUTY CHAIRMAN: Question No. 242.

Programmes launched by ICCR in foreign countries

*242. SHRI RAKESH SINHA: Will the Minister of EXTERNAL AFFAIRS be pleased to state:

(a) the annual budget of Indian Council of Cultural Relations (ICCR) and the amount out of it allotted to its branches/activities in foreign counties;

- (b) the countries in which ICCR has branches or active presence in one form or other;
- (c) the programmes ICCR has launched in the last three years in the countries where it has branches or presence and how many were perpetuation of old one and how many were new;
- (d) steps taken by the ICCR to promote cultural ties with foreign countries; and
- (e) the amount of its budget which is spent on its administration, travels and tours?

THE MINISTER OF EXTERNAL AFFAIRS (DR. S. JAISHANKAR): (a) to (e) A statement is laid on the Table of the House.

Statement

(a) to (e) Indian Council for Cultural Relations (ICCR) does programmes in the field of culture including dance, music, theatre, performing arts, fine arts, painting, yoga, teaching of Hindi, Sanskrit, Tamil & Bengali. ICCR's programmes/activities can be categorised in two distinct categories (i) Academic exchange and intellectual programmes (ii) Visual and performing art exchange and promotion. The academic programmes are focussed on promotion of intellectual and academic activities of India and facilitating exchanges in this field. ICCR offers more than 3500 scholarships annually and holds various conferences/seminars and intellectual discourses. ICCR has a wide range of exchange programmes in visual & performing arts and sends more than 150 cultural troupes annually to perform abroad. The activities of ICCR are a continuation of both ongoing and regular activities as well as many new initiatives and special activities.

The ICCR has 38 cultural centres in 36 countries. In addition to this, ICCR is also running cultural centres in PPP Model in Valladolid, Spain and Busan, South Korea. ICCR works with Ministry of Culture to fulfill the activities under the Cultural Exchange Programme (CEP) signed with different countries. ICCR also collaborates with various foreign organizations to promote Indian culture and implement cultural exchange activities.

Annual budget of Rs.250 crore was allotted to ICCR for the year 2019-20. Rs.159.46 crore was allotted for ICCR branches/activities abroad. ICCR spent Rs.134.10 crore out of a budget of Rs.250 crore in 2019-20 on its administration, travels and tours.

श्री राकेश सिन्हा: उपसभापित महोदय, मंत्री जी ने बहुत अच्छा जवाब दिया है तथा ICCR ने एक अच्छा रोल प्ले किया है। इसके अतिरिक्त, मेरा एक सवाल है। अभी भारत के प्रधान मंत्री, नरेन्द्र मोदी जी ने घोषणा की थी कि भारत में डेमोक्रेसी सबसे पुरानी है। हम इस बात को जानते थे, लेकिन पूरी दुनिया में हमारी एक छिव यह है कि हमने डेमोक्रेसी वैस्टर्न कंट्रीज़ से ली है। मेरा मंत्री जी से यह प्रश्न है कि इस बात को स्थापित करने के लिए सरकार क्या कर रही है, भारतीय संसाधन, यानी intellectual resources का क्या उपयोग किया जा रहा है, जिससे...

श्री उपसभापति : राकेश जी, आप सवाल briefly पूछें।

श्री राकेश सिन्हा: जिससे हम दुनिया से डायलॉग कर सकें कि इंडिया में डेमोक्रेसी ओल्डेस्ट है और इस बात को हम स्थापित कर सकें।

SHRI S. JAISHANKAR: Sir, in the activities of the ICCR, the conferences and the seminars, the importance given to India in terms of our democratic traditions and current contributions has been growing. I very much appreciate the hon. Member's suggestion and can assure him that it will continue to be prominent in our activities.

श्री उपसभापति : राकेश जी, आप सेकंड सप्लिमेंटरी briefly पूछें।

श्री राकेश सिन्हा: सर, पूरी दुनिया में Indian diasporas thousands of years से रह रहे हैं। हम उन diasporas को जानते हैं, जो कि 200, 400, 500 सालों से रह रहे हैं, लेकिन जो diaspora thousands of years से रह रहे हैं, उन्हें civilizational community को दिखाने के लिए और उनके bond को मजबूत करने के लिए ICCR क्या काम करना चाहती है और वह क्या कर रही है?

SHRI S. JAISHANKAR: Sir, I may have given the details of the last three years' activities of the ICCR. Many of these activities actually refer exactly to the area of interest indicated by the hon. Member. I can say that those countries where particularly what I call the Girmitiya countries as well as the countries where we have a large diaspora, there, our efforts will be made to continuously strengthen our cultural linkages and heritage.

DR. SASMIT PATRA: Hon. Deputy Chairman, Sir, I personally congratulate the hon. Minister that ICCR has 38 Indian Cultural Centers in 26 countries presently. My question is this: Does the hon. Minister and the Ministry consider increasing the number of these Indian Cultural Centers overseas in the coming days and, if so, what are the details thereof?

SHRI S. JAISHANKAR: Sir, in the last few years, we have actually increased some of these Centers. The Center at Israel was one of them which we opened recently; Vietnam was one in the tenure of the Government before 2019. We are actually reviewing all the current 38 Centers with a view to rationalizing them because there was a historical reason why they were set up in certain countries. So, our idea is to create a hub-and-spoke and see which are the areas where we should be having a greater presence. There are certainly some countries where we need to have a greater presence.

श्री बृजलाल: उपसभापित महोदय, विश्व में कई ऐसे देश हैं, जहां की एक बड़ी आबादी गिरमिटया मज़दूर के रूप में गई थी, जिनमें मॉरीशस, फिजी, गुयाना, वैस्ट-इंडीज़ आदि हैं। भारत से उनका भावनात्मक संबंध हैं, जब वे भारत आते हैं तो अपना रूट खोजते हैं और भोजपुरी भाषा बोलते हैं। सर, मैं...

श्री उपसभापति : आप सवाल पूछिए।

श्री बृजलाल: उपसभापित महोदय, मेरा यह कहना है कि भोजपुरी स्पीकिंग मुल्क से हमारे cultural relation को मज़बूत करने के लिए हमारे विदेश मंत्री जी क्या कर रहे हैं? हमारे तमाम कलाकार भोजपुरी के हैं, हमारे दो सांसद भी हैं, इसमें उनका भी सहयोग लिया जा सकता है, धन्यवाद।

SHRI S. JAISHANKAR: Sir, we are very much conscious of the point made by the hon. Members. In fact, Mauritius, Fiji, Guyana, Surinam and Seychelles are exactly the countries where our Cultural Centers are the most active. With regard to Bhojpuri, I would say that we would certainly keep that in our forthcoming programmes as a point of attention.

श्री महेश पोदार: महोदय, आज विश्व के सभी देशों में करीब साढ़े तीन करोड़ भारतीय diasporas हैं, विदेशों में उनकी संख्या, उनके आपसी जुड़ाव, उनके अलग-अलग धर्म और एक कॉमन कल्चर को दिखाने के लिए, exhibit करने के लिए हम क्या प्रयास कर रहे हैं, चूंकि

सांस्कृतिक कार्यक्रम तो हम प्रायः करते हैं, लेकिन उनकी जो संख्या दिखनी चाहिए, उसके लिए हम क्या प्रयास कर रहे हैं?

SHRI S. JAISHANKAR: Sir, we are doing a range of activities. We send out cultural troupes, we receive cultural troupes. ICCR organizes seminars, conferences and other activities. ICCR offers about 3,500 scholarships annually, many of them to countries with whom we have very close cultural links. So, this is ongoing, but we will keep improving the range and quality of our services.

MR. DEPUTY CHAIRMAN: Question No. 243.

Data Governance Quality Index

243. SHRI G.V.L. NARASIMHA RAO: Will the Minister of PLANNING be pleased to state:

- (a) whether NITI Aayog has undertaken Data Governance Quality Index (DGQI) of various Ministries of Government, if so, the objectives, parameters used, methodology followed for the preparation of index;
- (b) the rating of different Ministries on data governance quality;
- (c) the reasons why index was based on self-assessment and not on independent assessment:
- (d) the data quality initiatives of different Ministries that are worthy of emulation;
- (e) the best practices in data governance quality according to NITI Aayog; and
- (f) whether NITI Aayog propose to prepare a similar index for State Governments, and if not, the reasons therefor?

THE MINISTER OF THE MINISTRY OF PLANNING (RAO INDERJIT SINGH): (a) to (f) A Statement is laid on the Table of the House.

- (a) Yes Sir, the Data Governance Quality Index (DGQI) was framed and the associated exercise was carried out with the following objectives:
- (i) To review and assess the data preparedness of the data/ Management Information System (MIS) of the Ministries/Departments on objective parameters of a standardized framework.
- (ii) To prepare a self-assessment diagnostic tool that will enable the Ministries/Departments to internally contemplate the need and areas for improving data systems.
- (iii) To prepare a DGQI among the Ministries/Departments for them to learn from each other and improve MIS systems.
- (iv) To document best practices to be disseminated for learning and development of the Ministries/ Departments and other governance entities.

Based on an assessment of various data maturity models with coverage across public and private sectors in India as well as internationally, following six key thematic areas were identified to assess data systems of Central Sector (CS) and Centrally Sponsored Schemes (CSS) of Ministries/Departments: data generation (20%), data quality (15%), use of technology (10%), data analysis use and dissemination (30%), data security & HR capacity (10%) and case studies (15%). The weights were assigned on the basis of their relative importance in driving data-driven outcomes. Within each theme, questions to assess the preparedness of Ministries/Departments on various dimensions were developed which were shared as self-assessment tool for Ministries/Departments. A score between 0 (lowest) and 5 (highest) was accorded to each question. Based on the weights, DGQI score ranging between 0 to 5 was calculated for every scheme and a simple average of scheme-level DGQI scores was undertaken. Hence, every Ministry/Department secured a DGQI score between 0 to5.

(b) Based on self-assessment data reported by respective Ministries/Departments, 14 Ministries/Departments have scores below 1.5, 44 Ministries/Departments have scores ranging between 1.5 to 3.5 and 7 Ministries/Departments have scores above 3.5 and less than 4.5. The average score across 65 Ministries/Departments was found to be 2.19. The Ministries/Departments were also classified into six categories and category wise average scores were as follows: Admin (1.18), Economic (2.31), Infrastructure (1.97), Scientific (2.52), Social (2.29) and Strategic (1.55).

- (c) DGQI was undertaken as an initial self-assessment exercise to enable internal review and contemplation and build greater ownership within Ministries/Departments on their data preparedness levels using a standardized framework so that improvements required in their data systems may be initiated to develop solutions for the same.
- (d) & (e) Various best practices by Ministries/Departments have been documented in the report including:
- Electronic Vaccine Intelligence Network (eVIN) developed by the Department of Health & Family Welfare for real time visibility of vaccines where cold chain handlers enter utilization information after each day and information is visible to programme managers at district, state & national level;
- Geotagging of assets under MGNREGA scheme by the Department of Rural Development in collaboration with the Department of Space (ISRO) for geospatial visualization of assets before, during and after creation of assets followed by data quality assurance at block levels;
- Forecasting of agricultural outputs using remote sensing data by the Department of Agriculture Cooperation & Farmers' Welfare to draw accurate forecasts for eight crops and integrate it with drought management, crop insurance and other initiatives:

Single state and urban local body level MIS platform to monitor solid waste management under Swachh Bharat Mission Urban scheme by the Ministry of Housing & Urban Affairs;

- ICDS-Common Application Software being used for monitoring for POSHAN Abhiyan by the Ministry of Women & Child Development; and
- DBT in LPG subsidy using Aadhaar and bank account linkages to weed out duplicate connections by the Ministry of Petroleum & Natural Gas are some of the case studies worth emulation.
- (f) No Sir, however, Development Monitoring and Evaluation Office (DMEO), NITI Aayog has released the self-assessment toolkit on its website which may be used by State Governments also for their self-assessment of their data preparedness levels. They were also provided exposure to the same through a webinar held with all states/UTs in December 2020. DMEO can provide any support that may be required in the process.

SHRI G.V.L. NARASIMHA RAO: Sir, Data Governance Quality Index, जो नीति आयोग के द्वारा बनाया गया है, यह बहुत ही सराहनीय कदम है, इसके लिए मैं सरकार को और माननीय प्रधान मंत्री जी को बधाई देना चाहता हूं। माननीय प्रधान मंत्री जी खुद एक trendsetter रहे हैं... श्री उपसभापति: प्लीज़ सवाल पूछिए।

श्री जी.वी.एल. नरसिंहा राव: मैं माननीय मंत्री जी से यह सवाल पूछना चाहता हूं कि क्या index preparation मंत्रालय की एक रेगुलर एक्टिविटी रहेगी और इसी के संबंध में 65 मिनिस्ट्रीज़ का औसत बहुत कम है ...(व्यवधान)...

MR. DEPUTY CHAIRMAN: You would be given the opportunity for a second supplementary.

श्री जी.वी.एल. नरसिंहा राव: सर, यह सेकण्ड नहीं है। 65 मिनिस्ट्रीज़ का डेटा गवर्नेंस क्वालिटी इंडेक्स का औसत जो है, वह 2.19 है, इसको बढ़ाने के लिए नीति आयोग के द्वारा क्या policy and directional inputs दिए जा रहे हैं?

राव इन्द्रजीत सिंह: उपसभापित महोदय, पैंडेमिक लागू होने से कुछ समय पहले ही यह brainchild मोदी सरकार का था कि डेटा क्वालिटी असेसमेंट, Data Governance Quality Index बनाया जाए। पैंडेमिक के दौरान करीब एक साल तक इस पर काम चला। जैसा कि आप जानते हैं कि पैंडेमिक के दौरान काम सुचारु रूप से नहीं हो पाते हैं, तो यह पहला initiative, एक साल के बाद फरवरी, 2021 में इसकी रिपोर्ट आयी, इसमें एक साल का समय लग गया। वेबिनार के मार्फत लोगों को समझाया गया, मिनिस्ट्रीज़ को समझाया गया। कुल मिलाकर यह पहला अवसर है, जिसमें इस तरह की reporting आई है। इसके अंदर जो average आई है, जैसे माननीय सदस्य ने बोला है, वह 2.9 ऐसे ही आई है। क्योंकि pandemic था, तो पूरी तरह से महकमे इसको समझ भी नहीं पाए थे, आने वाले समय में यह जारी रहेगा। मोदी सरकार की यह मंशा है कि जहां आज के दिन यह 2.9 है, तो वर्ष 2022 के दिसम्बर माह तक सभी मंत्रालयों और महकमों को यह स्कोर 5/5 मिल जाए। हम आज के दिन इस तरह की यह आशा जता रहे हैं और कोशिश कर रहे हैं कि लोगों को इसके बारे में और जानकारी दी जाए।

श्री जी.वी.एल. नरिसंहा रावः सर, क्योंकि यह बहुत महत्वपूर्ण पहल है और आपने जवाब (F) में यह कहा है कि राज्य सरकारों के लिए यह लागू नहीं किया गया केवल शेयर किया गया और यह जो index की कल्पना है, मेरा मंत्री जी से यह आग्रह है - क्योंकि Centrally-sponsored schemes और Central schemes की monitoring करनी है और उनके लाभार्थियों की सूची सभी नागरिकों को उपलब्ध होनी चाहिए, तो क्या एक scheme की कल्पना कर सकते हैं या किसी incentive की कल्पना कर सकते हैं, जिससे सारी स्टेट गवर्नमेंट्स को भी onboard कर सकते हैं?

श्री उपसभापति : क्या यह आग्रह या सुझाव है या सवाल है?

राव इन्द्रजीत सिंह: सर, जैसा कि मैंने पहले अर्ज़ किया है कि अभी तक webinar के मार्फ़त ही sensitise किया गया, Government of India के Departments को और State Governments को भी webinar की मार्फ़त ही sensitise किया गया। अब यह उनके ऊपर है कि ये जो भारत सरकार के webinar थे, उनको अपने मन के अंदर लें और उसके ऊपर अमल करें, यह उनके ऊपर है, लेकिन हमारी यह मंशा क्लियर है कि जो नीति आयोग से इस webinar के मार्फ़त अपनी data quality को improve करना चाहता है, चाहे किसी भी तरह का प्रांत हो, किसी भी पार्टी से शासित हो, हम उस प्रांत को देने के लिए तैयार हैं।

श्री राकेश सिन्हाः सर, economy का pattern change हुआ है और इसलिए job pattern भी change हो रहा है। क्या नीति आयोग इसी प्रकार का index नए job evaluation के लिए तैयार करेगा? चूंकि जो job का conventional pattern था, वह significantly पूरे world में change हुआ है, इसलिए हमारे पास सही data नहीं आ पाता।

RAO INDERJIT SINGH: Sir, this is a different question not related to this subject, but I would say that NITI Aayog is, all the time, sensitised to the fact that job opportunities in the country have to be created. New ways, to ensure that jobs are created, are undertaken as studies and then the suggestions are made to various Departments and Ministries. Then, the Departments and Ministries take these suggestions on board, and the number of jobs, which are being created and which will be created henceforth, will be proportionally much higher than the number of jobs that have been created before.

MR. DEPUTY CHAIRMAN: Now, Q.No. 244.

Crime against children and women

- *244. SHRI P. WILSON: Will the Minister of WOMEN AND CHILD DEVELOPMENT be pleased to:
- (a) whether Government has conducted any survey on increase in atrocities on children and women across the country, especially in Tamil Nadu;
- (b) if so, the details thereof and the manner in which the National Commission for Women dealt with the same; and

(c) the details of the steps taken by Government to improve the safety of children and women across the country, especially in Tamil Nadu?

THE MINISTER OF WOMEN AND CHILD DEVELOPMENT (SHRIMATI SMRITI ZUBIN IRANI): (a) to (c) A Statement is laid on the Table of the House.

Statement

- (a) The National Crime Records Bureau (NCRB) collects and processes crime statistics including the crimes against women and children at the National level including Tamil Nadu.
- (b) As informed by National Commission for Women (NCW), complaints are received by NCW from all over the country. The Commission broadly takes the following actions on the complaints registered:
- (i) Complaints are taken up with the respondents for their written submission by issuing letters/ notices;
- (ii) Complaints are taken up with the authorities concerned seeking Action Taken Reports;
- (iii) whenever required, the Commission also constitutes Inquiry Committees.
- (c) The Government of India has legislated various child centric Acts such as the Commissions for Protection of Child Rights Act (CPCR) 2005, Protection of Children from Sexual Offences (POCSO) Act, 2012 and the Juvenile Justice (Care and Protection of Children) Act, 2015 (JJ Act) for protection and promotion of child rights.

While the JJ Act, 2015 ensures the safety, security, dignity and well-being of children, the POCSO Act, 2012 is a comprehensive law that provides protection to children from the offences of sexual assault, sexual harassment and pornography. The Government reviewed the POCSO Act, 2012 in the year 2019 in the light of the rise of incidences of child sexual abuse in the country inter-alia. Accordingly, the POCSO Act, 2012 was amended in 2019 in order to make it more effective in dealing with cases of child sex abuse. It addressed the need for stringent measures to deter child sex abuse in the Country on one hand and the menace of relatively new kind of crimes on the other hand. The CPCR Act, 2005 mandates establishment of National and

State Commissions for protection of Child Rights in every State/UT for monitoring the best interest of Child.

With regard to cases of sexual assault and violence against women, the Government has taken a number of initiatives for its prevention and speedy investigation. These include legislations such as 'The Criminal Law (Amendment) Act, 2018', 'The Criminal Law (Amendment) Act, 2013', 'The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013', 'The Protection of Women from Domestic Violence Act, 2006', 'The Dowry Prohibition Act, 1961', etc. The Criminal Law (Amendment) Act, 2018 was enacted to prescribe even more stringent penal provisions including death penalty for rape of a girl below the age of 12 years. The Act also inter-alia mandates completion of investigation and trials within two months each.

The above mentioned Acts have all India jurisdiction, including Tamil Nadu. Police and public order are State subjects under the Seventh schedule to the Constitution of India.

SHRI P. WILSON: Sir, 'one rape is reported every five hours ten minutes', says a news source in India. Last year, a woman doctor was raped and murdered in Hyderabad. In fact, the entire House stood up and demanded that stringent laws have to be brought to punish these accused. Have you amended the Indian Penal Code or brought in a special law to impose punishment like surgical castration or chemical castration of the accused who are convicted by the last court?

SHRIMATI SMRITI ZUBIN IRANI: Sir, the distinguished Member is also an erudite legal eagle. I must say here that while this House has, time and again, debated many issues with regard to women's security and has witnessed, as has been done in Parliament, that legislations have been passed with regard to death penalty for rape of a young girl. Here, I would also like to add that given the legislative powers not only of the House but also the responsibility of the Executive, we have ensured that various programmes which strengthen investigation and protection of women across States are supported. The question that the hon. Member had asked was with regard to the State of Tamil Nadu. With your permission, Sir, I would like to answer here particularly with regard to Tamil Nadu, how we have ensured that fiscal support has been provided to strengthen security for women in the State. Sir, here, I would like to highlight that 800 help desks for police stations have been provided for. We have had

One Stop Centres functioning even during lockdown in 32 Districts. We have had over 3,000 calls so that women could be provided support and rescued only through One Stop Centres. The 181 Helpline, in fact, has answered over 2.5 lakh calls of women only in Tamil Nadu so that they could be supported, rescued or rehabilitated. I would also like to say that apart from legislative processes, even in terms of fiscal and administrative support, the Government of India is committed to the safety and security of women in conjunction with all State Governments. Recently, in the National Capital, we, in fact, called upon all aspirational Districts, and, particularly, 100 Districts where we had the highest crime rate against women and children, we called up every District Collector and Superintendent of Police to come, engage with us and tell us what we can do to support their endeavours.

SHRI P. WILSON: Sir, the National Commission for Women has stated that in case of victims of acid attack, compensation has not been paid to 709 out of 1,273 cases. Secondly, regarding NALSA's compensation scheme for women victims/survivors of sexual assault and other crimes, 2018, what steps is this Government taking to see that the compensation is paid within time?

SHRIMATI SMRITI ZUBIN IRANI: Sir, as was articulated by me in the previous answer, in the recent meeting as well, there was a representative of NALSA who engage with all these Districts and all State agencies to highlight wherever the State agencies feel that there is a challenge with regard to ensuring compensation is fully paid to the victims, those challenges be brought to the notice of NALSA. Apart from NALSA, even the Ministry of Home Affairs has dedicated over Rs. 200 crores only under the Victims Compensation Fund. In the month of December, I held a meeting with all the State Government Ministers and Secretaries of the Ministry of Women and Child Development in the States, to highlight that wherever we have seen that the States have not fulfilled the compensation commitment to victims. So, through NALSA, through Ministry of Home Affairs, as also in our direct conversation with State Governments, we highlight whenever these challenges are brought to our notice.

SHRIMATI VANDANA CHAVAN: Sir, we enacted certain legislations to protect our women and children. In these legislations, we have constituted several agencies. It is needless to say that without these agencies doing investigation and adjudication, we cannot meet the ends of justice. I would like to know whether the Central Government and the Ministry monitors whether there are vacancies, and, if there are vacancies, what steps and actions the Ministry takes for the appointments.

SHRIMATI SMRITI ZUBIN IRANI: Sir, as the hon. Member rightly said, once the agencies are established, there is a need to monitor. For instance, under the Nirbhaya Fund, over 1,023 fast track courts were fiscally supported, especially for those Districts where there was high incidence of crime against women, and, where adjudication was indeed needed to be escalated, or, for that matter, processes had to be fastened. Sir, I must say that apart from providing fiscal support to fast track courts, not only my Ministry but all other Ministries that partake in various projects under the Nirbhaya Fund, individually also engage with the said department in States to ensure that projects such as Safe City Project are undertaken properly.

Again, I would like to draw your attention to the State of Tamil Nadu, particularly, Chennai. For safety purposes, CCTV cameras were given. Today, in the city of Chennai itself, we have over 1,37,000 CCTV cameras operational with public cooperation to ensure safety of women. So, be it establishment of CCTV cameras, be it establishment of fast track courts, or, for that matter, even child protection units in various States, or, for that matter, filling up vacancies in JJBs, we periodically take it up with the State Governments.

श्रीमती जया बद्यन: सर, मैं माननीय मंत्री जी से यह जानना चाहती हूं कि ये जो victims हैं और जो crime commit करते हैं, आप किस तरह से इन दोनों को psychologically support करने के लिए काम कर रहे हैं?

SRIMATI SMRITI ZUBIN IRANI: Sir, through you, I would like to bring to the notice of the hon. Member that last year itself, in collaboration with NIMHANS, we set up a project called SAMVAD, which began as a project to provide support to children who are in need of mental health support. In fact, in the past six months, NIMHANS has trained 41,000 duty holders across the country. Our endeavour was to ensure that teachers, or for that matter, those who serve in child care institutions, or for that matter, who are in JJBs, and need that kind of training, can be upscaled and supported. NIMHANS has recently declared in the District level meeting, that I have just spoken about, that even if a particular District needs customization of mental health programme and care for women, they are happy to do that as well because in many Districts, language tends to become a big challenge. Additionally, I may want to add here that in the next two-three days, we are holding a meeting with all One Stop Crisis Centres in our country, and we are ensuring that each One Stop Crisis Centre engages with NIMHANS to provide mental health care support to women

victims who reach out to us. There has also been another endeavour. My colleague, Jaishankar ji, is here from the MEA. He was kind enough to accept our proposal that women who go overseas as well need a particular Help Desk if they are ever in distress. The MEA has also supported that request of ours. And under Nirbhaya Fund, MEA will also help establish helplines for women in nations abroad so that Indian women are a phone call away from the Indian Embassy.

श्री शमशेर सिंह ढुलो: उपसभापित महोदय, माननीय मंत्री जी ने जो जवाब दिया है - तिमलनाडु के संबंध में जो क्वेश्चन था - कितना सर्वे हुआ, कितने क्राइम हुए, तिमलनाडु में और देश में भी - क्योंकि children और women के खिलाफ डिफ्रेन्ट टाइप के क्राइम्स होते हैं। मैं जानना चाहता हूं कि उसका क्या डेटा है, कितने केसेज़ पेंडिंग हैं, कितने केसेज़ में सज़ा हुई है और उनमें स्पीडी जस्टिस देने के लिए क्या प्रबंध किए जा रहे हैं?

SHRIMATI SMRITI ZUBIN IRANI: Sir, since the Member would like to have details, let me here highlight that through our women helplines, we have helped in the State of Tamil Nadu, as has been referred to us by the State of Tamil Nadu, over two-and-ahalf-lakh women, and over 14,749 cases have been registered. There are 28 working women hostels in 18 Districts where women find shelter. There are over 32 One Stop Centres, as I had said earlier, where 10,519 cases came to the fore in the State of Tamil Nadu from 2018 up to February, 2021. There are 35 Short Stay Homes for women where women who have been deserted or trafficked can find Government support. Also, there has been a scheme called Ujjawala under which trafficked women get support from the Government so that they can be rehabilitated and reintegrated back with their families or society as they so desire. Over 1328 women have received support in that. Sir, the Member also sought numbers with regard to rescue and support to children in Operation Smile in the State of Tamil Nadu. Children who have been begging on the streets, children who are forced into child marriages, children who have been missing, from the 1st of February up to 15th of February, 2021, we have had over 2109 children rescued. Additionally, Tamil Nadu, as has informed us, has formed 32 Child Protection Committees in its State Districts. And 385 Child Protection Committees have been formed in blocks and over 12579 Committees have been formed in villages because of which 1483 child marriages have been prevented. Sexual abuse crimes under POCSO have been registered for 1733 children. 270 children have been rescued from beggary; over 692 children have been rescued from child labour and over 1117 children who had been missing have been found and reintegrated back with their families.

MR. DEPUTY CHAIRMAN: Q. No. 245.

Special projects for electronics and information technology sectors in Maharashtra

- *245. DR. FAUZIA KHAN: Will the Minister of ELECTRONICS AND INFORMATION TECHNOLOGY be pleased to state:
- (a) whether Government has any special projects, schemes for the development of the electronics and information technology sectors in Maharashtra and if so, the details thereof;
- (b) the total amount allocated and disbursed during the last three years in this regard; (c)whether Government has taken any effective steps to support and develop a large number of small and medium sized IT companies in Maharashtra; and
- (d) if so, the details thereof?

THE MINISTER OF ELECTRONICS AND INFORMATION TECHNOLOGY (SHRI RAVI SHANKAR PRASAD): (a) to (d) A statement is laid on the Table of the House.

Statement

(a) and (b) To promote domestic electronic manufacturing Government of India has taken various steps including Modified Special Incentive Package Scheme (M-SIPS) and Electronics Manufacturing Clusters (EMC) scheme. The incentives under the MSIPS were available for Electronics System Design and Manufacturing (ESDM) units situated in any Industrial Area across the country including the state of Maharashtra. The Scheme has been closed to receive new applications on 31st Dec 2018. Under the MSIPS scheme, incentives amounting to Rs.177.17 crore have been disbursed to the applicants in last 3 years to the electronic manufacturing units situated at Pune, Aurangabad, Nashik, Kolhapur etc. in the state of Maharashtra. Under the EMC Scheme, Ministry of Electronics & Information Technology (MeitY) has approved two Common Facility Centres (CFCs) in the state of Maharashtra at Pune and Aurangabad and these CFCs are under implementation. As of now, based on eligibility, MeitY has released Grant-in-aid amounting to Rs.17.16 crore to these CFCs under the EMC Scheme.

Further, to create employment opportunities and dispersal of IT/ITES industry in small cities and towns, Government had launched India BPO Promotion Scheme (IBPS), to incentivize setting up of BPO/ITES operations by providing financial support up to Rs.1 lakh per seat in the form of viability gap funding for capital and operational expenditure along with special incentives like encouraging employment to women and physically disabled persons, promoting local entrepreneurs etc. In the state of Maharashtra, 14 BPO/ITES units have started operations under IBPS at various locations such as Nashik, Aurangabad, Nagpur, Bhiwandi, Sangli, Dhawalgaon etc. while providing direct employment to over 2300 persons. As of now, Rs.2.38 crore has been disbursed to the BPO/ITES units set up at Maharashtra under IBPS.

Software Technology Park (STP) Scheme is being implemented by Software Technology Park of India (STPI), which is a 100% export-oriented scheme for the development and export of computer software using communication links or physical media and including export of professional services. In the state of Maharashtra, STPI has its centers at Mumbai, Pune, Aurangabad, Nagpur, Kolhapur, and Nashik and total exports for the FY 2019-20 under STP Scheme stands at Rs.91,513 Crores.

(c) and (d) Government of India has taken various initiatives in the state of Maharashtra to nurture research, innovation and startups in Information Technology, Communications (ICT) domain which include Technology Incubation and Development of Entrepreneurs (TIDE 2.0) Scheme. The Scheme is being implemented through 51 incubators through a three-tiered structure with an overarching objective to promote incubation activities at institutes of higher learning and premier R&D organisations, eventually leading to handholding of approximately 2000 tech start-ups over a period of five years. As of now, 51 TIDE 2.0 Incubation Centres have been approved and made operational pan India including 3 centres in the state of Maharashtra.

In addition, Centre of Excellence (CoE) in Autonomous Connected Electric Shared (ACES) Vehicle has been established at Pune, Maharashtra to support Startups/SMEs / MSMEs working in the area of Autonomous, Connected, Electric and Shared mobility by providing them physical and financial support. Recently, Government has approved a CoE on IoT in Agriculture at Akola, Maharashtra to support agritech Startups/SMEs / MSMEs in agriculture segment and bring out ICT solutions for improving farm productivity in the region.

Further, some of the premier R&D and innovation centres of Ministry of Electronics and information Technology are based out of Maharashtra. These include Centre for Development of Advance Computing (C-DAC) and Centre for Materials for Electronics Technology (C-MET) which are headquartered in Pune; Society for Applied Microwave Electronics Engineering & Research (SAMEER) headquartered in Mumbai; and National Institute of Electronics and Information Technology (NIELIT) which has a large centre in Aurangabad. These premier R&D and Innovation centers of MeitY are engaged in advanced ICT activities such as developing petaflop scale supercomputing capacity, products, and solutions for High Performance Computing (HPC), technology solutions for Indian languages, developing strategic electronic materials and devices and providing skilling to IT professionals.

DR. FAUZIA KHAN: Sir, with your kind permission, I wish to draw hon. Minister's attention towards this. IT is a \$150 billion sector. It is a booming sector. More technology means more jobs. New types of skills are needed today. There are cyber security issues. For that, immense manpower is needed. But no qualified manpower is available.

MR. DEPUTY CHAIRMAN: Please put the question.

DR. FAUZIA KHAN: Yes, Sir. There are problems of cloud computing and outsourcing and for that we are relying on overseas and this is a security threat. Can we start a centre of excellence and an institute of national importance to run educational courses that can cater to such issues at Aurangabad, the capital of Marathwada in Maharashtra, so that we are able to meet emerging challenges?

SHRI RAVI SHANKAR PRASAD: Sir, the main thrust of the question of the hon. Member is िक आपने महाराष्ट्र के लिए क्या-क्या किया है। हमने बहुत विस्तार से साढ़े तीन पेज में महाराष्ट्र के लिए क्या-क्या किया है इलेक्ट्रिक मैन्युफेक्चरिंग में, हमने छोटे शहरों में बीपीओ खोला है, बाकी STPI का 91 हज़ार करोड़ का एक्सपोर्ट हो रहा है, यह सब विस्तार से बताया है। अब उन्होंने एक स्पेसिफिक विषय औरंगाबाद के बारे में पूछा है। सर, यह सही है कि इस पूरे कोरोना काल में - मैं कभी हलके तरीके से नहीं बोलता हूं कि सड़क बंद, रेल बंद, जहाज बंद, लेकिन पूरा देश आईटी, इंटरनेट, मोबाइल से ही चला। देश के बच्चों ने शिक्षा भी प्राप्त की, तो मोबाइल और डिजिटल तौर पर प्राप्त की। लोगों को एक नया अवसर अवश्य मिला है। अब इसके बारे में जरूर देखूंगा, लेकिन उसे कहां प्रस्थापित करना है, उस बारे में व्यापक विचार करना पड़ेगा।

सर, मैं एक बात इस सदन को बताना चाहूंगा कि इस देश की आईटी ने भारत के जीडीपी में आठ परसेंट का कंट्रिब्युशन किया है। आपको जानकर बहुत प्रसन्नता होगी कि 46 लाख लोग इसमें काम करते हैं और उसमें से 14 लाख महिलाएं काम करती हैं। वर्ष 2019 के बाद से दो लाख लोगों ने आईटी में नए जॉब्स पाए हैं। यह बहुत ही बूमिंग सेक्टर है, जैसा कि माननीय सदस्या ने बताया है। हम लोग मिलकर ज्यादा काम करेंगे और आज डिजिटल इंडिया के माध्यम से जो दुनिया में भारत की छवि बनी है, इसको हम आगे विस्तार से बढ़ायेंगे।

DR. FAUZIA KHAN: Sir, with the lockdown, online education has emerged as a viable alternative. If we focus on connectivity issues in remote and rural areas and digital infrastructure in rural schools is made accessible through new schemes from the Government, from Panchayat Funds, by encouraging CSR and through modification in the MPLADS fund, if necessary, the best teaching talent at national and international level can become accessible to the remotest areas. Will the Government consider strengthening of online education?

SHRI RAVI SHANKAR PRASAD: Sir, I think the success of online education has been confirmed by one year of pandemic. We did not interrupt school education. About seventy lakh cases were heard digitally by the Supreme Court, the High Courts and the District Courts. India has become the topmost performing country in the world in digital payments or UPI. These are new developments. We are laying down BharatNet in all the villages of India. The Prime Minister wants this to be done in the coming 1,000 days. Surely once that also gets accelerated, then a lot of opportunities would emerge naturally to give more digital content to local schools. My focus is very particular कि बड़े स्कूलों की चिंता तो सभी करते हैं। सर, जो सरकारी स्कूल हैं, जो मिडिल स्कूल हैं, उनकी चिंता कम हो पाती है। मेरी पूरी योजनाओं में इस बात पर फोकस है कि जब हम ब्रॉडबैंड का विस्तार करें, तो सभी सरकारी स्कूलों में पढ़ने वाले बच्चों को एक नया अवसर इसके माध्यम से मिल सके।

श्री उपसभापतिः धन्यवाद। प्रश्न संख्या २४६.

Digital application store of Aatmanirbhar Bharat App

*246. SHRI K.C. RAMAMURTHY: Will the Minister of ELECTRONICS AND INFORMATION TECHNOLOGY be pleased to state:

- (a) whether it is a fact that in the absence of country's own digital application store, total dependence on Google and Apple for digital services is creating problems in digital services;
- (b) whether it is a fact that there is a digital app store for Government centric apps;
- (c) whether the Ministry would consider having either a single or separate digital application store for Government and private apps to achieve the objective of PM's AatmaNirbhar Bharat App ecosystem; and
- (d) if so, the details thereof?

THE MINISTER OF ELECTRONICS AND INFORMATION TECHNOLOGY (SHRI RAVI SHANKAR PRASAD): (a) to (d) A statement is laid on the Table of the House.

Statement

(a) to (d) The Digital India programme coupled with encouragement being given by the government to promote Indian innovators to create apps has of late become a big movement. In fact India is the largest user of mobile Apps. As per India App Market Statistics report 2021, around 5% apps on Android is from Indian Apps developers. The Government also noted that there has to be a proper Indian App Store for hosting apps free of cost in the initial stages. Accordingly, the Mobile Seva App Store was started which apart from hosting Government apps is also encouraging private apps to come on board. This is also in line with achieve the objectives of the Hon'ble Prime Minister's Aatma Nirbhar Bharat mission.

'Mobile Seva Appstore' which is India's first indigenously developed Appstore, is hosting more than 965 live apps from various domains and categories of public services. Uploading and downloading of apps is free of cost and hassle free. Only verified and signed APK files can be uploaded on the Appstore.

While the Government encourages private players to host apps, it is equally keen to develop and encourage its own mobile App Store. The response has been good and the Government wishes to strengthen it further.

SHRI K.C. RAMAMURTHY: Sir, I am thankful to the hon. Minister for his positive reply and also his statement that Mobile Seva AppStore has 965 live apps. But Google Play Store at the end of the fourth quarter of 2020 has 31.5 lakh apps followed by Apple with more than 20 lakh apps. I would like to know this from the hon. Minister. Since more than 90 per cent of them use Android operating system, will the Government consider making pre-installation of India's Mobile Sewa AppStore mandatory on all Android operating system phones?

SHRI RAVI SHANKAR PRASAD: Sir, it is a welcome suggestion. We have started allowing our Mobile Seva App to also host apps free of cost for the present. But, Sir, I would like to share one particular statistic with this House. In our Government Mobile App, all the Governments have come on board and their total download is 8.65 crore. Therefore, it is an improvement in the right direction. What we are also doing is that we are encouraging Make in India apps by Indians. We started a very good Atmnirbhar Bharat Mobile App Innovation Challenge. 6,940 app developers came; we have selected 25 in nine categories and also rewarded them. Sir, you will be happy to know that India has become the top country in the use of Mobile AppStore. These are some of the important features of our development but I take his concern on board. We have to expand further. I am quite sure that in the coming years, Indian Mobile App platforms hosting mobile apps will surely give a tough competition to the international platforms.

SHRI K.C. RAMAMURTHY: Sir, given the context of security, does the Government intend to launch its own messaging and calling app?

SHRI RAVI SHANKAR PRASAD: Sir, the Government is already doing, as I said. There is a Mobile Seva App. There are a lot of other Government functions, State Government messaging centres, etc. In the whole of Covid, a lot of dedicated messages were sent for quarantining people and those who were going out of it. But we want more and more innovations to come from outside the Government. That is what our whole policy is about but his point is well taken. Cyber security is important and in the grand challenge, we did not allow some people, whose products were questionable. We have also stopped some apps, which were having vulnerability as far as cyber security is concerned. Therefore, cyber security is very much in the focus of our operations.

MR. DEPUTY CHAIRMAN: Q. NO. 247

Development of Raghurajpur crafts village

- *247. SHRI BHASKAR RAO NEKKANTI: Will the Minister of TEXTILES be pleased to state:
- (a) whether a grant of ₹10 crore was approved for the development of Raghurajpur Crafts Village, Puri district, Odisha in 2015 and out of which ₹3 crore was released during 2015 and another ₹3 crore released during 2016;
- (b) if so, the details thereof;
- (c) whether the balance amount of ₹4 crore as per the already approved project cost is still to be released by the Ministry; and
- (d) if so, the details thereof and the measures taken for granting administrative approval of additional works along with the release of funds?

THE MINISTER OF TEXTILES (SHRIMATI SMRITI ZUBIN IRANI): (a) to (d) A statement is laid on the Table of the House.

Statement

- (a) and (b) Government of India sanctioned Craft Village project at Raghurajpur, Puri district in Odisha in the month of February, 2015 at a total project cost of Rs. 10.00 crore in favour of M/s Odisha Industrial Infrastructure Development Corporation (IDCO), Bhubaneswar under Infrastructure & Technology Development Scheme. Fund amounting to Rs. 3.00 crore was released as 1st installment vide sanction order dated 25.2.2015 and fund amounting to Rs. 3.00 crore was released as 2nd installment vide sanction order dated 30.03.2016.
- (c) and (d) Yes Sir, as per sanction order funds were to be released in four installments i.e. 30%, 30%, 30%. Out of which fund amounting to Rs. 6.00 crore was released in two installments and the balance amount were to be released after the quantitative and qualitative assessment by a joint committee consisting of Ministry of Textiles and State Government Agency. The inspection has

been concluded recently and the process for release of balance amount as per scheme guidelines is underway.

श्री भारकर राव नेक्कांतिः सभापति जी, मैं आपके माध्यम से माननीय मंत्री जी से जानना चाहता हूं कि क्या इसमें ऐसा कुछ प्रोविज़न है कि क्राफ्ट्स के लिए, एक्सपोर्ट लिए और मार्केटिंग के लिए किसी लिंकेज का प्रबंध कर सकते हैं?

श्रीमती स्मृति ज़ूबिन इरानी: सभापति जी, basically यह कार्यक्रम इसलिए था कि इनका infrastructure किस प्रकार से सुदृढ़ करना है, लेकिन Development Commissioner Handicraft के अंतर्गत उनके प्रयासों से अब हम यह कोशिश भी कर रहे हैं कि अगर क्राफ्ट्सपर्सन्स प्रोड्यूसर कंपनीज़ फॉर्म करना चाहें, तो उसमें भी भारत सरकार उनकी मदद कर रही है। ओडिशा में अब तक तीन ऐसी प्रोड्यूसर कंपनीज़, विशेषतः artisans के लिए formulate की गई हैं। हम लोग इसके अंतर्गत यह कोशिश करते हैं कि न सिर्फ डोमेस्टिक बाज़ार में, बल्कि अंतरराष्ट्रीय मार्किट में भी अगर artisans कहीं, किसी पर्टिकुलर देश में पहुंचना चाहें, तो वहाँ की मार्केट इंटेलिजेंस के आधार पर उनको जानकारी दी जाए। "पहचान कार्ड" नाम का एक प्रमाणपत्र है, जो ओडिशा में लगभग 1 लाख, 40 हज़ार से ज्यादा artisans को मिल चुका है। वे इसके अंतर्गत marketing events में जा सकते हैं। इसके साथ ही "मुद्रा योजना" में उनको 6 प्रतिशत का विशेष interest subvention भी मिलता है।

श्री उपसभापतिः मंत्री जी, धन्यवाद। भास्कर राव नेक्कांति जी, आपका दूसरा सप्लीमेंटरी प्रश्न क्या है?

श्री भास्कर राव नेक्कांति : सभापति जी, ओडिशा में tribals की बहुत categories के crafts बन रहे हैं। मैं आपके माध्यम से माननीय मंत्री जी से जानना चाहता हूं कि क्या ट्राइबल लिंकेज सिस्टम के लिए कोई व्यवस्था हो सकती है?

श्रीमती स्मृति ज़ूबिन इरानी: सभापित जी, मेरे मंत्रालय, ट्राइबल अफेयर्स मिनिस्ट्री के माध्यम से ट्राईफेड नाम की एक एजेंसी है। हमने वहाँ पर भी इस प्रकार के कामों को स्पेशियली ई-कॉमर्स में जाग्रत होते देखा है। हमारी ओर से यह कोशिश रही है कि हैंडलूम हो या हैंडिक्राफ्ट, अगर ज्यादा से ज्यादा आर्टिज़न्स ई-कॉमर्स के प्लेटफॉर्म से जुड़ना चाहते हैं, तो हम वहाँ पर विशेष कैंप लगाकर, न सिर्फ "मुद्रा योजना", न सिर्फ उनके बच्चों की पढ़ाई के लिए इग्नू अथवा एनआइओएस में दाखिले के संबंध में उनके पास जानकारी पहुंचाने, बल्कि पैकेजिंग की दृष्टि से उन्हें क्या जानकारी चाहिए अथवा क्या रॉ मैटीरियल सपोर्ट चाहिए अथवा अगर वे कोई ऐसा मशीन टूल इस्तेमाल करना चाहें या इनोवेटिव प्रैक्टिस करना चाहें, तो हम लोग उसमें भी उनकी मदद करते हैं।

SHRI PRASANNA ACHARYA: Sir, the Raghurajpur project, about which this question has been raised, is a very small project and it was a project of only Rs.10 crore, which was sanctioned in 2015. Now, it is 2021. The entire money has not yet been released on the plea of quantitative and qualitative assessment jointly by the Ministry and the State Government representative. Sir, I would like to know from the hon. Minister, what was the bottleneck in having a quantitative and qualitative assessment as the rest amount of the money has not been released and when the quantitative and qualitative assessment will be made and the rest amount of money will be released? With your permission, Sir, I would like to inform the hon. Minister that apart from the handicraft products, Odisha and other States also are famous for their handloom products, particularly, the weavers of Western Odisha produce the beautiful tie and dye fabric as you know. There is a very good market in the country. I would like to know from the hon. Minister as to what are the steps taken for export of such beautiful handloom products of the weavers so that we can earn more foreign exchange.

SHRIMATI SMRITI ZUBIN IRANI: Sir, I am glad that the hon. Member has has asked three questions in one supplementary. I am grateful for his indulgence.

MR. DEPUTY CHAIRMAN: You can give answer to only one.

SHRIMATI SMRITI ZUBIN IRANI: Let me just say this that one can evaluate a project only when steps of completion that has been assured by the agency are fulfilled and, hence, that was the biggest challenge. Once grants are given, out of Rs. 10 crores, Rs. 6 crores already being given, we would wait obviously as vigilance rules apply to us with regards to how the next tranche of funds go. That is why, Sir, the last report that we had was that, now, we have over 138 individual toilets completed. Now, we have sewage systems support given. We have twelve artisans' homes renovation which has been completed but till such time that every artisan whose house and working-shed is completely renovated, the entire amount of money we are unable to give. The next tranche of Rs. 3 crores will be given in the next quarter of the next financial year, and the last Rs. 1 crore can only be given after the project has been successfully completed. In so far as the hon. Member seeking an answer with regards to what do we do in terms of support for weavers, Sir, not only export, as I have enunciated before, but even on the GeM platform, our endeavour is that we bring on board, handicraft and handloom artisans so that if Government of India, for that matter, State Governments want to procure, they procure directly from artisans

without having a middle person take away a large chunk of the profits. I am happy to share, through you, with the House that over one-and-a half lakh such artisans now have been on-boarded, have registered themselves on GeM portal as well.

SHRIMATI AMBIKA SONI: Sir, I am sure the hon. Minister is very conscious and know fully the importance of Raghurajpur in Odisha. It is not like any other little place. It has been known for its paintings and the talent the people living over there have. If I recall correctly, in 2007, this was declared as the centre for rural tourism. I want to ask the hon. Minister that this Rs. 10 crore Project which she has sanctioned for the Industrial Infrastructure Development Corporation, only Rs. 6 crores has been given out. It somehow gives the impression that this money was sanctioned because somebody pushed for it because otherwise there is so much groundswell in this particular village that we should have sanctioned much more. I want to ask the hon. Minister if she is willing to take up this as a pilot project from her Ministry and make technology available for marketing because what they are poor at is marketing. Is there any proposal to increase their potential?

SHRIMATI SMRITI ZUBIN IRANI: Sir, given that there were 136 artisans in the said project who were to get the support of the Government of India, hence, Rs. 10 crores was, as adjudged by even the State agencies, meant to suffice for the project. However, I would not here respond to the fact that an announcement was made in 2007. Today, I stand in this House with real solid evidence of how much work has happened with the Rs. 10 crores that have been asked for and then, sanctioned thus. I must here say that we are blessed to be born in a country which has a vibrant legacy of craft across the country including handloom. Not only this one particular Project, in fact, craft tourism and village craft tourism has now been sanctioned for Agra, for Prayagraj, for Jaipur, for Ahmedabad near Gandhi Ashram, for Mamallapuram and for Hampi. For handlooms, we have initiated projects in Bodhqaya. We have initiated a project near Kullu, for Kani cluster on the way to Gulmarg and near Kaziranga Park as well. Sir, through you, I would like to tell the hon. Member that our endeavour is to promote and give digital service in terms of promotion of digital commercial activities for artisans and weavers. I must here highlight my gratitude to Ravi Shankar Prasadji because with his blessings, we managed to even coordinate with Common Service Centres which are co-located with handloom and handicraft clusters so that not only e-commerce facility, but also any Government facility that is needed by the artisan under the Common Service Centre is now particularly dedicated to the cause of artisans as well.

डा. अशोक बाजपेयी: माननीय उपसभापति जी, मैं आपके माध्यम से माननीय मंत्री जी से अनुरोध करना चाहूँगा कि क्या रघुराजपुर शिल्प ग्राम की भाँति उत्तर प्रदेश में भी लखनऊ के आस-पास, जहाँ चिकन का, जरदोज़ी का, ज़री का काम बड़े पैमाने पर होता है।

श्री उपसभापति : यह सिर्फ रघुराजपुर से जुड़ा सवाल है। अगर आप उस पर पूछना चाहें, तो पूछ सकते हैं।

डा. अशोक बाजपेयी: मान्यवर, मैं उसी शिल्प ग्राम की ही बात कर रहा हूँ। क्या आप ऐसी शिल्प ग्राम योजना के अन्तर्गत मिलहाबाद, काकोरी जैसे लखनऊ के आस-पास के इन गाँवों को भी आच्छादित करने पर विचार करेंगी?

श्रीमती स्मृति ज़ूबिन इरानी: सर, Development Commissioner, Handloom or Handicrafts प्रत्येक राज्य की सरकार के साथ सतत वार्ता में रहते हैं कि राज्य सरकार कहाँ पर कौन सा प्रोजेक्ट लेना चाहती है। मेरी यह अभिलाषा है और आशा भी है कि प्रदेश सरकार जो भी वित्तीय सहायता माँगती है, हम उसको निश्चित रूप से देते हैं। इसमें उत्तर प्रदेश भी आता है। श्री उपसभापति: क्वेश्चन नं. 248.

Integrated education in the country

*248. SHRI HARNATH SINGH YADAV: Will the Minister of EDUCATION be pleased to state:

- (a) the details of the programmes, schemes and projects being run to provide integrated education across the country and particularly in rural areas of the country;
- (b) the details of total budgetary allocation for the expansion of basic infrastructure of education in rural areas in 2020-2021 through Smart Board, Online Education App and improvement in quality of teachers in rural schools; and
- (c) whether any guidelines have been issued by Government to the State Governments in this regard?

THE MINISTER OF EDUCATION (SHRI RAMESH POKHRIYAL 'NISHANK'): (a) to (c) A statement is laid on the Table of the House.

Statement

(a) The Department of School Education and Literacy has launched the Samagra Shiksha - an Integrated Scheme for School Education as a Centrally Sponsored Scheme with effect from the year 2018-19 to enhance the Learning Outcomes at all levels of schooling. This programme subsumes the three erstwhile Centrally Sponsored Schemes of Sarva Shiksha Abhiyan (SSA), Rashtriya Madhyamik Shiksha Abhiyan (RMSA) and Teacher Education (TE). Samagra Shiksha is an overarching programme for the 3school education sector extending from pre-school to class XII and aims to ensure inclusive and equitable quality education at all levels of school education. It envisages the 'school' as a continuum from pre-school, primary, upper primary, secondary to senior secondary levels.

Financial assistance is provided to all States and UTs for implementation of various interventions under Samagra Shiksha, including opening of new schools and providing of infrastructural facilities, free text book, cost for running residential school hostel, provision for children with special needs, transport and escort facility, support at pre-primary level, training for in-service teachers and headmasters, ICT and other activities.

Preference in the interventions is given to Educationally Backward Blocks (EBBs), LWE affected districts, Special Focus Districts (SFDs), Border areas and the Aspirational Districts.

(b) During 2020-21, details of total budgetary allocation for smart class room, ICT and Teacher's education are as under:

(Rs. in Crore)

SI.	Intervention 2020-21*	
No.		
1.	Smart Classroom	224.49
2.	ICT	763.04
3.	Teachers Education	267.91

(Source *PRABANDH)

(c) The Department of School Education had forwarded a framework for implementation of the Samagra Shiksha Scheme to all State Governments and UT Admin which acts as a guiding document for implementation of the Scheme.

श्री हरनाथ सिंह यादव: मान्यवर, सरकार ने विगत 6 वर्षों में ग्रामीण क्षेत्र में अति पिछड़े व गरीब परिवारों के बच्चों को स्कूली शिक्षा के सभी स्तरों पर समावेशी और समान गुणवत्ता वाली शिक्षा प्रदान करने के लिए 'एकीकृत शिक्षा योजना' के माध्यम से शिक्षा और शिक्षण के लिए बुनियादी ढाँचे को मजबूत करने के लिए प्रावधान किए हैं।

श्री उपसभापति : आप सवाल पूछिए।

श्री हरनाथ सिंह यादव: मैं माननीय मंत्री जी से जानना चाहता हूँ कि एकीकृत शिक्षा की कल्पना और मानदंडों को पूर्ण करने के लिए बुनियादी ढाँचे और शिक्षा की गुणवत्ता में सुधार करने के लिए सरकार ने कौन-कौन से कदम उठाए हैं?

श्री रमेश पोखिरयाल 'निशंक' : श्रीमन्, यह जो 'समग्र शिक्षा अभियान' है, यह स्कूली शिक्षा की सुद्दब्ता की दिशा में सरकार का एक बहुत ही महत्वपूर्ण कदम है। राज्यों के साथ मिल कर हम यह काम करते हैं। माननीय सदस्य ने यह जानना चाहा है कि इस समग्र शिक्षा के तहत अवस्थापनाओं के विकास की दिशा में हम क्या करते हैं, तो हम विभिन्न क्षेत्रों में राज्यों को पैसा आवंटित करते हैं, चाहे वह teachers के प्रशिक्षण के लिए हो, चाहे programme management के लिए हो, चाहे शिक्षकों के वेतन के लिए हो, चाहे बारहवीं तक के गरीब बच्चे, जो प्राइवेट स्कूलों में पढ़ते हैं, उनकी प्रतिपूर्ति के लिए हो, व्यावसायिक शिक्षा के लिए देते हैं, free किताबों के लिए देते हैं, uniform के लिए देते हैं, आवासीय स्कूलों के होस्टल्स के लिए देते हैं, वार्षिक अनुदान देते हैं, परिवहन के लिए देते हैं, quality को और बढ़ाने के लिए देते हैं और 'राष्ट्रीय आविष्कार अभियान' सिहत तमाम अभियानों के लिए देते हैं। मैं इसका detail नहीं दे रहा हूँ, क्योंकि इसमें समय लगेगा, लेकिन श्रीमन्, हम इन अवस्थापनाओं के लिए नए स्कूल के निर्माण से लेकर, स्कूलों के जीणोंद्धार तथा अतिरिक्त कक्षों तक और विभिन्न क्षेत्रों में सर्वांगीण विकास की दृष्टि से लगातार काम करते हैं।

श्रीमन्, माननीय सदस्य ने जानना चाहा है कि शिक्षकों के प्रशिक्षण की दिशा में क्या काम किया जा रहा है। मुझे यह कहते हुए खुशी है कि हमारा जो 'NISHTHA' कार्यक्रम है, वह शिक्षकों के प्रशिक्षण का दुनिया का सबसे बड़ा कार्यक्रम है। उस 'NISHTHA' के माध्यम से हम शिक्षकों को प्रशिक्षण देते हैं। मुझे इस बात की खुशी है कि पिछले वर्ष हमने 17 लाख से भी अधिक अध्यापकों का प्रशिक्षण किया। 'NISHTHA' के तहत इस लॉकडाउन के समय भी 23 लाख से भी अधिक

शिक्षकों ने उसमें पंजीकरण किया और 18 module के हिसाब से हम उनको प्रशिक्षित कर रहे हैं। हमारा यह अभियान लगातार जारी है।

श्री हरनाथ सिंह यादव: मान्यवर, मैं मंत्री जी से यह जानना चाहता हूं कि शिक्षा की गुणवत्ता हेतु आधारभूत अवसंरचनाओं को मज़बूत करने के लिए, एकीकृत योजना के अंतर्गत आच्छादित विद्यालयों की संख्या कितनी है? इन विद्यालयों में, शिक्षकों व छात्रों के आनुपातिक मानक के अनुसार, प्रशिक्षित शिक्षण की उपलब्धता व रिक्त पदों का ब्यौरा क्या है?

श्री उपसभापति : धन्यवाद, आपने दो सवाल पूछे हैं।

श्री रमेश पोखरियाल 'निशंक' : श्रीमन्, आपने स्कूलों की संख्या के बारे में पूछा है, तो उनकी कुल संख्या 11,83,000 है। यदि सरकारी और प्राइवेट, दोनों स्कूलों को जोड़ दिया जाए, तो इनकी कुल संख्या 15,50,000 है। इन स्कूलों में समग्र शिक्षा की दिशा में अभी जो योजनाएं हैं, उनको आच्छादित किया गया है।

जहां तक आपने शिक्षकों और छात्रों के अनुपात के सम्बन्ध में प्रश्न पूछा है, मैं आपको वर्तमान में ग्रामीण क्षेत्रों की स्थिति के बारे में बताना चाहूंगा, चूंकि ग्रामीण क्षेत्रों में आपकी विशेष रुचि रही है और आपने उनके उत्थान की दिशा में प्रश्न पूछा है। मुझे आपको यह बताते हुए खुशी है कि वर्तमान में प्राथमिक शिक्षा में 26 छात्रों पर एक अध्यापक है, उच्च प्राथमिक शिक्षा में 22 छात्रों पर एक अध्यापक है, माध्यमिक शिक्षा में 21 छात्रों पर एक अध्यापक है और उच्च माध्यमिक शिक्षा में 24 छात्रों पर एक अध्यापक है। यदि राष्ट्रीय मानदंड देखें, तो प्राथमिक शिक्षा में 30 विद्यार्थियों पर एक अध्यापक होना चाहिए था, लेकिन हमारे यहां 26 छात्रों पर एक अध्यापक है। इस तरह कुल मिलाकर स्थिति बहुत अच्छी है। हम इस काम को और भी आगे बढ़ा रहे हैं, क्योंकि अध्यापकों की नियुक्ति का सिलसिला लगातार चल रहा है।

SHRI SYED NASIR HUSSAIN: Sir, in March, 2020, it was pointed out that 74,435 specially-abled students were enrolled in the universities across the country and they are not being able to attend online classes due to absence of tools and equipments. So, what action has the Government taken in this regard? This is one question. The second is: According to Annual State of Education Report, that is, ASER conducted in September, 2020, about 20 per cent of rural children have no textbooks.

MR. DEPUTY CHAIRMAN: You have already put one question.

SHRI SYED NASIR HUSSAIN: So, what action has the Government taken in this regard?

श्री रमेश पोखरियाल 'निशंक': आपने प्रश्न किया है कि ग्रामीण क्षेत्रों में 20 प्रतिशत बच्चों के पास textbooks नहीं है, साथ ही दिव्यांग बच्चों के बारे में भी आपने प्रश्न किया है। श्रीमन्, मुझे यह बताते हुए खुशी है कि इस लॉकडाउन के समय में भी हमने दिव्यांग बच्चों की शिक्षा को किसी भी प्रकार से अवरुद्ध नहीं होने दिया है। मुझे यह बताते हुए खुशी है, अभी माननीय मंत्री जी ने भी इस बात को कहा है, यह दुनिया का सबसे बड़ा लोकतांत्रिक देश है, जहां छात्र-छात्राओं की कुल संख्या 33 करोड़ है। अमरीका की कुल आबादी जितनी नहीं होगी, उससे अधिक संख्या यहां छात्र-छात्राओं की है।

श्रीमन्, हमने ऑनलाइन शिक्षा के माध्यम से घरों को ही स्कूल में तब्दील कर दिया है। इस कोरोना काल का शायद सबसे बड़ा अभियान - ऑनलाइन शिक्षा ही होगा, क्योंकि हमने बच्चों का एक भी वर्ष खराब नहीं होने दिया है। हमने समय पर उनकी परीक्षाएं करवाईं और समय पर उनको रिज़ल्ट दिया। दिव्यांग छात्र-छात्राओं के लिए भी हमने पढ़ाई की स्पेशल व्यवस्था की है। 'स्वयं' है, 'स्वयं प्रभा' है, 'ई-पाठशाला' है, NDL है, 'दीक्षा' है, इन सबके माध्यम से जो कुछ भी सम्भव हुआ, हमने तमाम सुविधाओं को हाथ में लेकर इस अभियान को जारी रखा है। श्रीमन्, यह दुनिया का सबसे बड़ा अभियान था।

श्रीमती सीमा द्विवेदी: माननीय उपसभापित महोदय, मैं माननीय मंत्री जी के प्रति आभारी हूं, क्योंकि निश्चित रूप से आपके नेतृत्व में शिक्षा के ऊपर बहुत बेहतर काम हो रहा है। खासकर हमारे उत्तर प्रदेश में प्राथमिक शिक्षा पर बहुत ज्यादा ध्यान दिया जा रहा है, जो बहुत सराहनीय है।

मान्यवर, मैं आपके माध्यम से एक जानकारी प्राप्त करना चाहती हूं। अभी माननीय मंत्री जी ने टीचर्स के प्रशिक्षण के बारे में बात कही, मुझे सभी प्रदेशों के बारे में तो नहीं पता, लेकिन अभी कोरोना काल में उत्तर प्रदेश में टीचर्स ट्रेनिंग स्कूल में जो D.L.Ed. की परीक्षा होती थी, वर्ष 2020-21 में टीचर्स ट्रेनिंग स्कूलों का जो प्रशिक्षण था, उस वर्ष को शून्य वर्ष घोषित कर दिया गया है। इसकी वजह से टीचर्स पर, चूंकि वे प्राइमरी टीचर्स हैं...

श्री उपसभापति : आप सवाल पूछिए।

श्रीमती सीमा द्विवेदी: सर, यही मेरा सवाल है कि वर्ष 2020-21 में टीचर्स ट्रेनिंग स्कूलों के प्रशिक्षण को शून्य वर्ष घोषित कर दिया गया है, तो क्या आप उनको इस वर्ष में जोड़ कर लेंगे अथवा नहीं लेंगे?

श्री रमेश पोखरियाल 'निशंक': माननीय सदस्या, सीमा जी जो बात कर रही हैं, उस समय सबके लिए जो शिक्षा का अधिकार अधिनियम आया था, उसमें एक व्यवस्था यह थी कि सभी अध्यापकों को प्रशिक्षित होना होगा और उस परीक्षा में आना होगा, तब एनआईओएस के माध्यम से डीएलएफ तैयार किया था और 2015-16 तक सबको प्रशिक्षण ले लेना चाहिए था, यदि नहीं लिया तो उसे दो साल और बढ़ाया गया, दो साल बढ़ाने के बाद फिर एक साल और बढ़ाया गया। अब उसका समय

खत्म हो गया, इसलिए उसे ज़ीरो नहीं किया गया, वह अभियान वहीं तक था, जब उस अभियान में सबको समय दिया गया कि जो अध्यापक काम कर रहे हैं, वे प्रशिक्षण लें। ...(व्यवधान)..

श्री उपसभापतिः नहीं, प्लीज़ बैठिये।

प्रो. मनोज कुमार झा: महोदय, मैं माननीय मंत्री महोदय के समक्ष एक विसंगति लाना चाहता हूं। जब नवोदय और केन्द्रीय विद्यालय में सामाजिक अध्ययन के लिए अध्यापकों की नियुक्ति होती है, तो उसमें पोलिटिकल साइंस और इकोनॉमिक्स के ग्रेजुएट्स को इनकॉरपोरेट नहीं किया है, यह एक बहुत बड़ी विसंगति है, कृपया इसे दूर करने की कृपा की जाए।

श्री उपसभापति: यह एक सुझाव है। प्रश्न संख्या — 249

Impact of COVID-19 pandemic on poor children

*249. SHRI SUSHIL KUMAR GUPTA: Will the Minister of EDUCATION be pleased to state:

- (a) the steps taken to mitigate the impact of challenges thrown by the COVID-19 pandemic on out of school children;
- (b) the guidelines issued to States and UTs to devise a proper strategy for preventing increase in dropouts, lower enrolments, loss of learning and deterioration in the gains made in providing universal access, quality and equity in the recent years; and
- (c) the steps taken by the Ministry for identification, admission and continued education of migrant children?

THE MINISTER OF EDUCATION (SHRI RAMESH POKHRIYAL 'NISHANK'): (a) to (c) A statement is laid on the table of the House.

Statement

(a) to (c) During COVID 19, the Department of School Education & Literacy has taken several initiatives such as series of meetings with the States/UTs at the Minister level, Alternative Academic Calendar for grades 1 to 12, Pragyata guidelines for online/blended/digital education, Manodarpan programme for psycho-social support, PM e-Vidya to provide multi-mode access to education, Swayam, DIKSHA,

Swayam Prabha channel, E-contents and use of Radio, Community radio and podcast, learning enhancement guidelines and innovative methods of reaching to the last child, Mid-day meal in the form of food security allowance/dry ration to the students at elementary level etc.

In order to ensure that children have access to education with quality and equity, the Department of School Education & Literacy has prepared and issued detailed guidelines on 7th January, 2021, on the steps to be taken by the States and UTs. The link of the guidelines https://www.education.gov.in/sites/upload_files/mhrd/files/guidelines_oosc.pdf Education is in the Concurrent List of the Constitution and majority of the schools come under the purview of the respective State and UT Governments. However, Ministry of Education has issued guidelines for identification, smooth admission process and continued education of migrant children on 13.07.2020. The guidelines available at https://www.education.gov.in/sites/upload_files/mhrd/files/Migrant%20labour% 20guideline.pdf

श्री सुशील कुमार गुप्ताः उपसभापित महोदय, मैं आपके माध्यम से कहना चाहता हूं कि मंत्री जी ने इसके अंदर ऑनलाइन शिक्षा पर बड़े विस्तार से जवाब दिया है। परन्तु कोविड-19 के दौरान बहुत से गरीब बच्चे अपने माता-पिता के साथ गांव चले गये और उनकी शिक्षा ऑनलाइन के माध्यम से कम्प्यूटर, आईपैड या मोबाइल से ही हो सकती है। चूंकि ज्यादातर परिवारों के पास कम्प्यूटर और आईपैड नहीं हैं, सिर्फ एक मोबाइल है, इसलिए यदि घर में दो या तीन बच्चे हैं, तो उनकी शिक्षा ऑनलाइन नहीं हो पाती। क्या ऐसा कोई प्रबंध किया गया है, क्योंकि आरटीई के अन्दर...

श्री उपसभापतिः आप सवाल पूछिये, आपको दो सवाल पूछने हैं।

श्री सुशील कुमार गुप्ताः में पहले एक ही सवाल पूछ रहा हूं। आरटीई के अंदर यह प्रावधान है कि उन्हें फ्री शिक्षा, बुक्स और युनिफॉर्म्स मिलेंगी, इसी प्रकार से क्या उनको ऑनलाइन शिक्षा के लिए मोबाइल या आईपैड देने का कोई प्रावधान किया है?

श्री रमेश पोखरियाल 'निशंक': महोदय, यह बात सही है कि सर्व शिक्षा अभियान के तहत फ्री किताबें, फ्री ड्रैस, फ्री यातायात और यहां तक कि मध्याह्न भोजन आदि की सभी सुविधाएं भी पिछले समय दी गईं और आपने जिन प्रवासी और पिछड़े मजदूरों की बात की है, मुझे यह कहते हुए खुशी है कि मध्याह्न भोजन, जो छुट्टी के दिवस होते थे, उन दो महीनों में नहीं होता था, इस समय लगभग दो हजार करोड़ अतिरिक्त भोजन छुट्टी के दिनों में उन छात्रों को उपलब्ध कराया गया। इसके अलावा आपने उनके बारे में कहा है जिनके पास सुविधाएं नहीं हैं, ऐसी परिस्थिति

आई कि पूरी दुनिया इस कोविड-19 महामारी के संकट से जूझ रही थी और हम भी अछूते नहीं थे, लेकिन मुझे यह कहते हुए खुशी है कि जब विकसित देशों ने अपने को एक-एक वर्ष पीछे कर दिया, तब भारत जैसा दुनिया का सबसे बड़ा लोकतांत्रिक देश, 135 करोड़ की आबादी वाला देश, उसने अपने वर्ष को बचाया। हम अंतिम छोर तक के बच्चे के पास जा रहे हैं, जिसके पास स्मार्ट टेलिफोन नहीं है या जिसके पास इंटरनेट नहीं है, उसके लिए 'स्वयं प्रभा' के 32 चैनल्स शुरु किये — 'वन क्लास, वन चैनल' और न केवल इनके माध्यम से गये, डीटीएच पर किया, जियो पर किया और विभिन्न माध्यमों से गये, जहां संभव हो सकता है, सामुदायिक रेडियो का उपयोग भी किया। हर दिशा में जो-जो भी संभव हो सकता है, वह हमने किया। हमने उन बच्चों को ढूंढ़ने की कोशिश भी की। यह जो शिक्षा है, यह राज्यों और केन्द्र सरकार से जुड़ा विषय है, इसलिए राज्यों ने भी इस दिशा में काफी अच्छा काम किया है और मैं अध्यापकों को आपके माध्यम से बधाई देना चाहता हूं, जिन्होंने बहुत अच्छा काम किया है।

श्री सुशील कुमार गुप्ताः महोदय, मंत्री जी ने मेरे पहले प्रश्न का जवाब नहीं दिया, मैं निवेदन करूंगा कि शायद दूसरे प्रश्न का जवाब मुझे मिले। आरटीई के तहत राज्यों के लिए यह बाध्य हो गया था कि बच्चे को फ्री शिक्षा, फ्री बुक्स और फ्री युनिफॉर्म्स दें। दिल्ली सरकार उसके लिए 2,400 रुपये महीना प्राइवेट स्कूलों के 25 परसेन्ट छात्रों को देने के लिए बाध्य करती है और उन्हें देती है। हरियाणा में सैक्शन-134 के तहत सिर्फ चार सौ रुपये मिलते हैं, वहां आरटीई एक्ट लागू नहीं है। हरियाणा सिहत बहुत से राज्यों में RTE Act लागू नहीं है। क्या केन्द्र सरकार उसे लागू कराने के लिए उनको बाध्य करने का कोई प्रस्ताव ला रही है?

श्री रमेश पोखरियाल 'निशंक': महोदय, उस एक्ट में 25 प्रतिशत छात्रों को प्राइवेट स्कूलों में पढ़ाने का प्रावधान है। मुझे यह कहते हुए खुशी है कि जहाँ वह एक्ट..

श्री उपसभापतिः माननीय मंत्री जी, समय खत्म हुआ। Statement by Minister correcting answer to question.

[Answers to Starred and Unstarred Questions (Both in English and Hindi) are available as Part-I to this Debate, published electronically on the Rajya Sabha website under the link https://rajyasabha.nic.in/business/floor_official_debate.aspx]

STATEMENT BY MINISTER CORRECTING ANSWER TO QUESTION

THE MINISTER OF LAW AND JUSTICE (SHRI RAVI SHANKAR PRASAD): Sir, with your permission, I make a statement correcting the answer to Starred Question 111 given in the Rajya Sabha on the 11th February, 2021 regarding 'Eligibility in Reserved Constituencies'.

MR. DEPUTY CHAIRMAN: The House is adjourned till 2.00 p.m.

The House then adjourned for lunch at one minute past one of the clock.

The House reassembled after lunch at two of the clock, MR. DEPUTY CHAIRMAN in the Chair.

STATEMENT BY MINISTER

Vehicles Scrapping Policy

MR. DEPUTY CHAIRMAN: Statement by the Minister, Shri Nitin Jairam Gadkari.

सड़क परिवहन और राजमार्ग मंत्री; तथा सूक्ष्म, लघु और मध्यम उद्यम मंत्री (श्री नितिन जयराम गडकरी): माननीय उपसभापित महोदय, माननीय वित्त मंत्री जी ने अपने बजट भाषण में स्क्रैपिंग नीति के ऊपर प्रस्ताव रखा था, मैं आज उस पॉलिसी को पूरी तरह से आपके सामने घोषित कर रहा हूँ। महोदय, भारत में 51 लाख हल्के मोटर वाहन हैं, जो 20 वर्ष से अधिक पुराने हैं और 34 लाख हल्के मोटर वाहन हैं, जो 15 वर्ष से भी अधिक पुराने हैं। वैध फिटनेस प्रमाण-पत्र के बिना लगभग 17 लाख मध्यम और भारी कमर्शियल वाहन हैं, जो 15 वर्ष से अधिक पुराने हैं। पुराने वाहन फिट वाहनों की तुलना में 10 से 12 गुना अधिक पर्यावरण प्रदूषित करते हैं और इसके कारण हमारे देश में प्रदूषण की समस्या भी काफी गंभीर है। विशेष रूप से दिल्ली में प्रदूषण की समस्या को लेकर हम सब लोग चिंतित भी हैं। इसके साथ-साथ ये सड़क सुरक्षा के लिए एक जोखिम बनते हैं। टेक्नोलॉजी लगातार बदल रही है, जिसके कारण स्वाभाविक रूप से pollution भी कम होता है। अब हमने BS-VI के emission norms को स्वीकार किया है। पर्यावरण की दृष्टि से और fuel consumption की दृष्टि से भी इस बात का विचार होना आवश्यक है।

स्वच्छ पर्यावरण, वाहन चालक एवं पदयात्रियों की सुरक्षा के हित में सड़क परिवहन और राजमार्ग मंत्रालय Voluntary Vehicle-Fleet Modernization Program (VVMP) अथवा स्क्रैपिंग नीति की शुरुआत कर रहा है। यह एक ऐसी विन-विन पॉलिसी होगी, जिसमें न केवल पुराने वाहनों को स्क्रैप करने का प्रोत्साहन मिलेगा, बल्कि नए वाहन खरीदने के लिए सामान्य जनमानस को आर्थिक सहूलियत भी मिलेगी।

हमारे देश में लगभग आठ लाख करोड़ रुपए के crude oil का आयात होता है, जिससे न केवल देश की आर्थिक परिस्थिति पर दबाव पड़ता है, बल्कि पुराने वाहनों की पुरानी emission technology के कारण अत्यधिक प्रदूषण भी होता है। यह स्क्रैपिंग पॉलिसी एक ऐसी परिस्थिति का निर्माण करेगी, जिससे स्क्रैपिंग सेंटर्स, ऑटोमोबाइल इंडस्ट्री, component industry और सामान्य लोग - इन सबका फायदा होगा। अभी भी पंजाब में एक इंडस्ट्री ऐसी है, जो बाहर का स्क्रैप लाकर यहाँ automobile components बना रही है।

महोदय, आपको पता ही होगा कि copper, aluminum, steel, rubber and plastic - ये पाँचों raw materials स्क्रैपिंग के कारण सस्ते हो जाएँगे। हमने अपने पोर्ट में 18 metre draft बनाया है, जिससे हमने पोर्ट के आजू-बाजू में automobile cluster बनाने के लिए प्राथमिकता दी है। Raw material सस्ते होने के कारण स्वाभाविक रूप से automobile components की कीमत में काफी कमी आएगी। इसमें 40 परसेंट की कमी आएगी।

इस समय हमारी automobile industry देश की सबसे ज्यादा रोज़गार देने वाली इंडस्ट्री है। अभी मैंने जानकारी ली, तो पता चला कि इसका turnover साढ़े सात लाख करोड़ रुपए का है और देश में सबसे ज्यादा employment देने वाली यह इंडस्ट्री है तथा इसका साढ़े तीन लाख करोड़ का एक्सपोर्ट है। निश्चित रूप से हम स्क्रैपिंग के कारण इंटरनेशनल मार्केट में और competitive बनेंगे एवं copper, aluminum, steel, rubber और plastic सस्ता मिलेगा। इससे automobile components सस्ते होंगे, हमारा एक्सपोर्ट बढ़ेगा, ग्रोथ रेट भी बढ़ेगा और employment potential भी बढ़ेगा। इससे vehicle manufacturing cost भी कम होगी और वाहन के मालिक को, vehicle का स्क्रैप मूल्य जो लगभग चार से छः प्रतिशत होता है, वह भी मिलेगा एवं स्क्रैपिंग सर्टिफिकेट भी मिलेगा।

इसके साथ-साथ हमने आज एक advisory भी जारी की है, जिसके तहत जो भी कोई व्यक्ति यह सर्टिफिकेट लेकर नई गाड़ी खरीदने जाएगा, उसको नई गाड़ी की कीमत पर पाँच परसेंट की सहूलियत मिलेगी। हमने इस प्रकार की advisory भी भारत सरकार की ओर से उनको दी है। स्क्रैपिंग सर्टिफिकेट के आधार पर नया वाहन खरीदने के लिए पाँच परसेंट की छूट मिलेगी और रजिस्ट्रेशन फीस तथा रोड टैक्स में भी भारी छूट मिलेगी। इससे लोग नए वाहन खरीदने के लिए प्रोत्साहित होंगे और automobile sector की sale और बढ़ेगी।

इसमें राज्य सरकार और भारत सरकार का जो जीएसटी है, अनुमान है कि इससे करीब 30 से 40 हज़ार करोड़ रुपए का जीएसटी बढ़ेगा, क्योंकि इसके कारण नए वाहनों की खरीद-बिक्री होगी। इसके साथ-साथ सबसे महत्वपूर्ण बात है कि नई टेक्नोलॉजी के कारण जो fuel efficiency है, उसके कारण जो हमारा आठ लाख करोड़ का इम्पोर्ट हो रहा है, वह भी कम होगा। मैं आपसे विशेष रूप से इस बात को कहना चाहूँगा कि हमारी ट्रांसपोर्ट मिनिस्ट्री ने lithium-ion, sodium-ion, zinc-ion, aluminium-ion के विषय पर काफी बड़ी मीटिंग की और इस देश में ISRO से लेकर DRDO तक, सबको इकट्ठा किया। अभी हमारे देश में 81 percent lithium-ion batteries बन रही हैं और निश्चित रूप से, एक साल के अंदर देश में 100 percent lithium-ion batteries बनेंगी। इसमें सबसे महत्वपूर्ण बात यह है कि अभी जो इलेक्ट्रिक व्हीकल्स हैं, उनकी कीमत और पेट्रोलियम व्हीकल्स की कीमत में काफी अंतर है, पर जिस प्रकार से हमारे देश में काम हो रहा है, मेरा विश्वास है कि आने वाले समय में दो साल के अंदर पेट्रोलियम स्कूटर, फोर

व्हीलर, डीज़ल की बस और इलेक्ट्रिक टू व्हीलर, इलेक्ट्रिक फोर व्हीलर और इलेक्ट्रिक बस की कीमत लगभग same हो जाएगी और जितना पैसा हम डीज़ल-पेट्रोल पर खर्च कर रहे हैं, उससे दस गुना कम इलेक्ट्रिक पर होगा। इससे इम्पोर्ट भी बचेगा, प्रदूषण भी कम होगा और इन सब नीतियों के कारण, जो आज हमारे देश की साढ़े सात लाख करोड़ की इंडस्ट्री है, इसे हमने पाँच साल के अंदर दस लाख करोड़ की बनाने का एक प्लान बनाया है। मैं यह विश्वास के साथ बताऊँगा कि वर्ल्ड के सभी ब्रांड्स हिन्दुस्तान में मैन्युफैक्चरिंग कर रहे हैं। निश्चित रूप से, हम दस लाख करोड़ की इंडस्ट्री तुरंत बनेंगे और इसके कारण हम निश्चित रूप से, वर्ल्ड का नंबर एक मैन्युफैक्चरिंग हब बनेंगे।

सर, automobile sector ने लगभग 3.7 करोड़ लोगों को directly अथवा indirectly रोज़गार दिया है और इसका टर्नओवर अभी 7.2 लाख करोड़ है। Scrapping policy के लागू होने पर न केवल इन आंकड़ों में वृद्धि होगी, वरन् scrapping centre, automatic fitness centre की वजह से दस हज़ार करोड़ का अतिरिक्त निवेश और 35,000 लोगों को direct employment मिलने की संभावना है। माननीय उपसभापित महोदय, अभी हमारे देश में 22 लाख ड्राइवर्स की कमी है। हम हर जिले में कम से कम दो से तीन ड्राइविंग ट्रेनिंग सेंटर्स और कम से कम इस प्रकार के दो फिटनेस और पॉल्युशन सर्टिफिकेट देने वाले सेंटर्स पीपीपी मोड में खोल रहे हैं। मेरा सभी सांसदों से अनुरोध है कि आपके क्षेत्र में इस प्रकार के सेंटर्स खोलने के लिए जो बेरोजगार लोग हैं, उनके लिए आप आगे आइए। इसके लिए हमने सरकार की तरफ से विशेष प्लानिंग भी की है और सहूलियत के लिए हम उन्हें कुछ incentives भी दे रहे हैं।

सर, indirect employment, यानी allied services sector and research & development के क्षेत्र में भी भारत से ज्यादा लोगों को रोज़गार मिलने की संभावना है। Scrap material से ऐसे elements भी प्राप्त होंगे, जो electric vehicle batteries research में काम आएंगे। उदाहरण के लिए, NdFeB magnet, जो कि एक rare earth element है, Neodymium से मिलता है, यह एक काफी महत्वपूर्ण magnet है, अभी इम्पोर्ट हो रहा है, यह EV (electric vehicles) में लगता है और यह हमें scrapping policy से मिलेगा। मैं आपको बताना चाहता हूँ कि यह magnet केवल इम्पोर्ट ही होता है। अगर नियमित scrapping की जाए, तो उससे Neodymium भी प्राप्त होगा, जिससे ये magnet भारत में बन सकेंगे। Lithium, Aluminium जैसे metals की वजह से electronics and IT industries की राह पर सस्ते दाम पर raw material प्राप्त होगा। सर, यह जो कंप्यूटर हार्डवेयर की वेस्ट है, इसमें से भी lithium-ion निकालने के प्रोसेस पर रिसर्च की जा रही है। यह इस समय एक hazardous waste है। निश्चित रूप से, यह जो हमारी automobile scrapping policy है, इसके द्वारा हम हार्डवेयर कंप्यूटर वेस्ट को भी lithium-ion निकालने के लिए उपयोग कर पाएंगे। नए वाहनों में पुराने वाहनों के मुकाबले maintenance cost भी काफी कम लगती है। नया वाहन लाइट वेट होता है, जिसकी वजह से fuel efficiency भी बढती है और उतने ही ईंधन में वाहन ज्यादा चलता है, प्रदूषण भी कम करता है। मेरा आप सबसे अनुरोध है कि यह win-win situation है। किसी गरीब आदमी का व्हीकल हम खत्म कर दें, उसे बंद कर दें, इसमें इस प्रकार का भाव नहीं है। यह एक ऐसी पहल है, जिसके बारे में सारे स्टेकहोल्डर्स के

इंटरेस्ट को सुरक्षित रखा जाएगा। इससे मैन्युफेक्चरिंग बढ़ेगी, रोज़गार बढ़ेंगे और fuel के कारण सामान्य जनता की maintenance cost की भी बचत होगी, उनकी सड़क सुरक्षा का भी ख्याल रखा जाएगा और पर्यावरण के संबंध में हमारे माननीय प्रधान मंत्री जी ने जो संकल्प किया है, उसे भी पूरा किया जाएगा। मंत्रालय अगले कुछ हफ्ते में मसौदा अधिसूचना, ड्राफ्ट नोटिफिकेशन प्रकाशित करेगा, जो सभी सम्मिलित स्टेकहोल्डर्स की टिप्पणियाँ और विचार प्राप्त करने के लिए हैं, जो 30 दिन तक पब्लिक डोमेन में रहेगा। Scrap किए जाने वाले वाहनों के लिए criteria मुख्यतः वाहनों की vehicle fitness पर आधारित होगा, जो commercial वाहनों के मामले में automated fitness centres के माध्यम से और private वाहनों के मामले में non registration के आधार पर होगा। यह मापदंड, जर्मनी, यूके और जापान जैसे विभिन्न देशों की श्रेष्ठ पद्धतियों के, वैश्विक मानकों के best practices और तुलनात्मक अध्ययन के पश्चात अपनाया गया है। किसी भी वाहन के फिटनेस टैस्ट में असफल होने अथवा इसके रजिस्ट्रेशन प्रमाण-पत्र का नवीनीकरण करने में असफल होने पर इसे end of life vehicle घोषित कर दिया जाएगा और end of life होने पर वह scrapping में जाएगा। वाहनों की फिटनेस निर्धारित करने के लिए मापदंड मुख्यतः emission test, braking तथा कई अन्य परीक्षणों के मध्य संरक्षा उपस्करों, जो केन्द्रीय मोटर वाहन नियम, 1989 के अनुसार है, उसके अनुसार होगा।

यह प्रस्ताव किया गया है कि कमर्शियल वाहन, वाहन फिटनेस साबित करने में असफल रहने के मामले में 15 वर्ष के पश्चात् अनिवार्य रूप से de-register कर दिया जाएगा। इसे disincentive के रूप में फिटनेस प्रमाण-पत्र के लिए बढ़ा हुआ शुल्क कमर्शियल वाहनों के लिए initial registration की तिथि से 15 वर्ष से अधिक के जो वाहन हैं, उनके लिए लागू होगा।

यह प्रस्ताव है कि यदि प्राइवेट वाहन 20 वर्ष के पश्चात् ही अनिफट पाया जाता है अथवा रिजस्ट्रेशन प्रमाण-पत्र का नवीनीकरण कराने में विफल रहता है, तो अनिवार्य रूप से वह deregister कर दिया जाएगा। इसे disincentive के उपाय के रूप में बढ़ा हुआ re-registration शूल्क initial registration की तिथि से 15 वर्ष तक के वाहन के लिए लागू होगा।

यह प्रस्ताव है कि केन्द्र सरकार, राज्य सरकार, नगर निगम, पंचायतों और राज्य परिवहन उपक्रमों, सार्वजनिक क्षेत्र के उपक्रमों और केन्द्र तथा राज्य सरकार के स्वायत्त निकायों के सभी वाहनों को रजिस्ट्रेशन की तारीख से 15 वर्ष के बाद अनिवार्य रूप से de-register और स्क्रैप किया जाएगा। इससे डिमांड भी बढ़ेगी, अच्छे vehicles भी मिलेंगे, fuel efficiency भी बढ़ेगी तथा प्रदूषण भी कम होगा।

यह योजना पुराने वाहनों के मालिकों को पंजीकृत स्क्रैपिंग केन्द्रों, जो मालिकों को स्क्रैपिंग प्रमाण-पत्र प्रदान करेंगे, के जरिए पुराने और अनिफट वाहनों को स्क्रैप करने के लिए वित्तीय प्रोत्साहन प्रदान करेगी। इन वित्तीय प्रोत्साहनों में शामिल हैं:

> (1) स्क्रैपिंग सेंटर द्वारा पुराने वाहन के लिए दिया गया स्क्रैप मूल्य, जो एक नए वाहन के एक्स-शोरूम मूल्य का लगभग 4 से 6 परसेंट होगा।

- (2) सड़क कर से निजी वाहनों के लिए 25 परसेंट तक और वाणिज्यिक वाहनों के लिए 15 परसेंट तक की छूट का लाभ भी उठाया जा सकता है।
- (3) वाहन विनिर्माताओं को स्क्रैपिंग प्रमाण-पत्र के एवज में नए वाहन की खरीदी पर 5 परसेंट की छूट प्रदान करने की advisory हमने release कर दी है, जिसे automobile manufacturers निश्चित रूप से मान्य करेंगे, ऐसा मुझे विश्वास है।
- (4) इसके अलावा, स्क्रैपिंग प्रमाण-पत्र के एवज में नया वाहन खरीदने के लिए पंजीकरण शुल्क भी माफ किया जाएगा।

सड़क परिवहन और राजमार्ग मंत्रालय पूरे भारत में पंजीकृत वाहन स्क्रैपिंग सुविधा (आरवीएसएफ) की स्थापना को बढ़ावा देगा और इस तरह के केन्द्रों को खोलने के लिए सार्वजनिक और निजी भागीदारी को प्रोत्साहित करेगा।

यह प्रस्ताव भी है कि गुजरात के अलंग में, जहाँ पुरानी शिप्स को स्क्रैप कर उनकी प्रोसेसिंग की जाती है, वहाँ integrated vehicle scraping facility खोली जाएगी। विशेषकर, जो छोटे देश हैं, वहाँ जो vehicles scrap किए गए हैं, उनको press करके समुद्री मार्ग से दो लाख टन तक शिप में लाने की सुविधा है, जिसे अलंग में लाने की व्यवस्था की जाएगी। इस तरह, पुराने जहाज के कारण गुजरात में एक नई इकोनॉमी तैयार होगी, जिसके सपोर्ट में पुराने वाहनों के कारण भी फायदा होगा और इससे raw material सस्ता होगा। अलंग का जो यह प्रस्ताव है, इसको भी हम प्रोत्साहित कर रहे हैं।

एकल खिड़की के माध्यम से स्क्रैपिंग सुविधा को एक सरलीकृत पंजीकरण प्रक्रिया के साथ पर्यावरण और प्रदूषण मानदंडों और कानून के सभी लागू अधिनियमों का अनुपालन करना होगा। इसी तरह, मंत्रालय राज्य सरकार, निजी क्षेत्र, ऑटोमोबाइल कंपनियों आदि द्वारा पीपीपी मॉडल पर स्वयं चिलत फिटनेस केन्द्रों की स्थापना को भी बढ़ावा देगा और ड्राइविंग ट्रेनिंग सेंटर्स को भी बढ़ावा देगा। इन केन्द्रों में test lane, IT server, parking और वाहनों की निर्बाध आवाजाही के लिए पर्याप्त स्थान होना चाहिए। हितों के टकराव से बचने के लिए फिटनेस केन्द्र के संचालक केवल परीक्षण सुविधा प्रदान करेंगे और मरम्मत/बिक्री की अतिरिक्त सेवाएँ प्रदान नहीं करेंगे। फिटनेस टेस्ट के लिए ऑनलाइन समय लिया जा सकेगा और परीक्षण रिपोर्ट भी electronic mode में तैयार की जाएगी।

प्रस्तावित स्क्रैपिंग नीति के आवेदन के लिए संभावित समय-सीमा इस प्रकार है:

- 1. फिटनेस परीक्षण और स्क्रैपिंग केन्द्रों के लिए नियम : 01 अक्टूबर, 2021
- 2. 15 वर्ष से अधिक पुराने सरकारी और सार्वजनिक उपक्रमों के वाहनों की स्क्रैपिंग: 01 अप्रैल, 2022
- 3. भारी वाणिज्यिक वाहनों के लिए फिटनेस परीक्षण अनिवार्य : 01 अप्रैल, 2023

4. अन्य सभी श्रेणियों के लिए चरणबद्ध तरीके से फिटनेस परीक्षण अनिवार्य : 01 जून, 2024

इस नीति के द्वारा हमारे देश में हमारी ऑटोमोबाइल इंडस्ट्री, जो आज साढ़े सात लाख करोड़ का टर्नओवर करती है और साढ़े तीन लाख करोड़ का एक्सपोर्ट करती है, वह निश्चित रूप से आने वाले पाँच साल के अंदर 10 लाख करोड़ से भी ऊपर जाएगी। यह सबसे ज्यादा रोज़गार देने वाली इंडस्ट्री है। इसके साथ-साथ, ethanol, methanol, biodiesel, bio-CNG, electric, hydrogen fuel cell, इन पर भी हम काम कर रहे हैं। इसी तरह, lithium ion के साथ sodium ion, aluminum ion, zinc ion और steel ion पर भी हम काम कर रहे हैं।

अब hydrogen fuel cell की कुछ गाड़ियां भी प्रायोगिक तत्वों पर आयी हैं, जिनमें पानी से ग्रीन हाइड्रोजन तैयार होगा। इन सब नीतियों के कारण import substitute, cost effective, pollution free और indigenous - मुझे लगता कि ये भिन्न-भिन्न सिचुएशंस हैं, जो पर्यावरण के लिए भी बहुत आवश्यक थीं। यह डीज़ल, पेट्रोल और कूड ऑयल का import भी कम करेगी, रोज़गार का भी निर्माण करेगी और देश की growth rate को भी contribute करेगी। जिसका व्हीकल पुराना है, इस पर काफी चर्चा होती है कि गरीब आदमी क्या करेगा। मैं बताना चाहूंगा कि उसकी fuel efficiency बहुत ज्यादा है, नई टेक्नोलॉजी के कारण उसका माइलेज डबल होगा, जिससे पॉल्युशन कम होगा और उसकी भी इकोनॉमी बदलेगी। हम ग्रीन हाईवे बना रहे हैं। पहले दिल्ली से मुम्बई तक चार ट्रिप मार सकते थे, अब इतने हाईवेज़ हैं कि हम आठ ट्रिप मार पाएंगे - 18 घंटे में दिल्ली-मुम्बई ट्रक चला जाएगा। इससे लॉजिस्टिक कॉस्ट भी कम होगी, जो हमारे इंटरनेशनल एक्सपोर्ट के लिए उपयोगी होगी। ये भिन्न-भिन्न सिचुएशंस हैं। आज इसकी शुरुआत हुई है, इसमें मुझे आप सबका सहयोग मिला है, जिसके लिए मैं बहुत धन्यवाद देता हूं।

MR. DEPUTY CHAIRMAN: Thank you, hon. Minister. Now, clarifications on the Statement. Prof. Manoj Kumar Jha.

PROF. MANOJ KUMAR JHA (Bihar): Thank you, hon. Deputy Chairman, Sir; thank you, hon. Minister. मैं तमाम मध्यम वर्ग के उन परिवारों और उन लोगों की तरफ से कुछ सवाल रखना चाहता हूं, जो ज़िन्दगी में बड़ी मुश्किल से एक गाड़ी खरीदते हैं। आपसे मेरा सिर्फ एक आग्रह होगा। जहां आप कह रहे हैं, 'State Government may be advised' कुछ मिल-बैठकर फैसला हो कि 25 परसेंट को 50 परसेंट करने की संभावना हो, जो रोड टैक्स के संदर्भ में है। आप vehicle manufacturer को कहते हैं, 'discount of 5 per cent', यह बहुत अल्प है। इसको अगर आप 15-20 परसेंट कर सकें - आप तो वैसे भी बहुत बुलंदी से निर्णय लेते हैं, यह निर्णय और बेहतर होगा।

SHRI TIRUCHI SIVA (Tamil Nadu): Mr. Deputy Chairman, Sir, considering the future eco system, the Vehicle Scrapping Policy is a very good initiative. I stand by it. As

Prof. Manoj Kumar Jhaji said, I would like to say only one thing. If we buy a refrigerator for Rs. 20,000, and after sometime if it can be sold only for Rs. 500 or Rs. 1,000. Similarly, the old vehicles are owned only by middle and lower-middle class people because they cannot afford to buy the new and updated vehicles. So, when you are taking the initiative of Vehicle Scrapping Policy, you have taken some strong steps. All of them are to be appreciated. But, here, I would like to suggest only one thing. The scrap value for the old vehicle, given by the scrapping centre is approximately 4 to 6 per cent of the ex-showroom price of any vehicle. Can the hon. Minister consider about enhancing that? ...(Interruptions)... I think, only that would help the people who own old vehicles.

श्री शक्तिसंह गोहिल (गुजरात): महोदय, मैं आपके ज़िरए माननीय मंत्री जी से यह जानना चाहता हूं कि जो antique cars हैं, उनकी एक different category है, आपके स्टेटमेंट में वह कहीं reflect नहीं होती है। आप antique cars के लिए कोई खास प्रोविज़न करना चाहते हैं या नहीं? जो luxurious cars नहीं हैं, जिन कारों को middle class use करता है, उसके लिए बड़ी दिक्कत होगी। आप average की बात करते हैं, पर वह भी उसके लिए दिक्कत है। मैं luxurious cars की बात नहीं कर रहा हूं, किंतु जिन cars को middle class use करता है, जो thousand CC से नीचे की cars हैं, उनमें या तो ज्यादा सब्सिडी मिले या उनके लिए हम अलग से कुछ प्रावधान करें, तो वह लाभदायी रहेगा। मैं appreciate करता हूं कि आप उसको अलंग में शुरू कर रहे हैं, लेकिन आपकी घोषणा के बाद वहां जो logistic support देना पड़ेगा, उसके लिए आप क्या करेंगे, वह उसके ऊपर निर्भर करेगा।

SHRI P. BHATTACHARYA (West Bengal): Mr. Chairman, Sir, this is undoubtedly a good proposal. But, there are certain contradictions. So, though you, I would like to mention two things to the hon. Minister. I think, with this proposal, the Government will encourage automobile industry so that more automobiles can be served to the people. It's fine. Let them do this. But, here, it has been stated that vehicle manufacturers are also advised for a discount of five per cent on purchase of new vehicles against the scrapping certificate. Why is it five per cent? Number two, if any manufacturer does not accept this proposal of the Government of India, what action will be taken against him? ...(Interruptions)... Another, very important thing...(Interruptions)...

MR. DEPUTY CHAIRMAN: This will be your third clarification. ... (Interruptions)... You have already sought two clarifications. ... (Interruptions)...

SHRI P. BHATTACHARYA: I see. It's all right.

श्री नितिन जयराम गडकरी: उपसभापित महोदय, माननीय सदस्य ने जिन antique cars के बारे में कहा है, उनकी अलग category बनाकर, उनका संरक्षण किया जाएगा और हम उनको अलग नम्बर देंगे। उनको scrap करने का हमारा कोई इरादा नहीं है।

महोदय, मनोज झा जी ने जो middle class की बात कही है, तो मैं आपको अपना खुद का अनुभव बताता हूं। जब मैं कॉलेज में था, तो मैं यूनिवर्सिटी में लीडर था। उस समय मैंने स्कूटर लिया था। मेरा स्कूटर उस समय 22 किलोमीटर की average देता था। आज के समय में बाइक 80 से 88 किलोमीटर तक की average देती है। आप यह समझ लीजिए कि आज vehicles की average 22 किलोमीटर से बढ़कर 88 किलोमीटर तक हो गई है। इसी तरह से गाडियों की average भी बढी है और इसके बाद electric cars आई हैं। अभी मैंने bullet-proof गाडी छोड दी है और मैं electric car से अपनी constituency में घूमता हूं। पहले जो गाड़ी का खर्चा 20 से 25 हजार रुपए था, अब electric car का खर्चा केवल 2 हजार रुपए आता है। इसमें इतनी saving होती है कि middle class का फायदा होता है। जब efficiency बढ़ती है, तो उससे speed भी बढ़ेगी। दूसरी तरफ जो रोड की सुरक्षा है, यह breaking system है। 15 साल पहले के breaking system और आज के सिस्टम में technology बदल चुकी है। हमारे देश में कोविड से तो कम लोग मरे हैं, हर साल देश में पांच लाख एक्सिडेंट्स हो रहे हैं और डेढ़ लाख लोग मर रहे हैं। हमने automobile में काफी सुधार किया है। एक्सिडेंट्स में मरने वाले 18 से 35 वर्ष की उम्र के यंग लडके मर रहे हैं, जो कोविड से भी ज्यादा है। मैंने सांसदों की अध्यक्षता में हर जिले में कमेटी appoint की है। मेरा मानना है कि technology बदलने के कारण सुरक्षा भी बढ़ेगी। यहां पर जो पांच परसेंट की बात कही है, हमने इस बारे में automobile वालों से बात की है। कुछ लोगों ने accept किया है, कुछ लोगों ने नहीं किया, लेकिन market force में सब लोग पांच परसेंट accept करेंगे। यह उनकी तरफ से होने वाला है, हम इसमें कुछ नहीं कर सकते हैं। आपका जो मुद्दा है, मैंने वित्त मंत्री जी से अनुरोध किया है कि इस Scrapping Policy के कारण जब पुराने vehicles स्क्रैप होंगे, तो लोग नए vehicles खरीदेंगे। हमारे डिपार्टमेंट ने अध्ययन किया है कि इसमें 30 से 40 हजार करोड GST की income बढेगी, क्योंकि उतने नए vehicles और बनेंगे। उसमें स्टेट का भी हिस्सा होता है और भारत सरकार का भी होता है। जब कभी माननीय वित्त मंत्री जी को उचित लगेगा, वे इस पर विचार करेंगे। हमने वित्त मंत्री जी को इसका recommendation किया है। अतंतः यह वित्त मंत्रालय का ही फैसला होगा, क्योंकि देश में प्रदूषण को कम करने के लिए और इनको इस प्रकार की सह्लियत देने के लिए यह उपयोगी होगा। जहां तक उसकी cost की बात है, उसकी cost लगभग waste material की cost है। अब कोई-कोई ट्रक तो ऐसे हैं -मैंने मज़ाक में कहा था कि कुछ गाडियां ऐसी बनी हैं कि उनके हॉर्न को छोड़कर बाकी सब कुछ बजता है, फिर भी लोगों की जिद है कि हम ऐसी गाड़ी चलाएंगे। वह गाड़ी कोई average भी नहीं देती है। मैं यहां पर किसी राज्य का उल्लेख नहीं करूंगा, लेकिन जो State Transport की जो बसें हैं, उनकी ऐसी हालत है कि उनकी खिड़कियां टूटी हुई हैं, पर्दे तो हैं ही नहीं और कभी-कभी उनके ब्रेक भी नहीं लगते हैं, वे वह इतनी खराब हालत में हैं और उनके एक्सिडेंट्स भी ज्यादा होते हैं। हम एक्सिडेंट्स के कारण लोगों की सुरक्षा भी नहीं कर सकते हैं। कहीं न कहीं यह winwin situation for all stakeholders है। मैं आप सबसे अनुरोध करूंगा कि आपने जितने सुझाव दिए हैं, हम उन पर गंभीरता से विचार करेंगे और राज्य सरकार और भारत सरकार का वित्त मंत्रालय भी भविष्य में इससे जो रेवेन्यू बढ़ता है, उसको देखते हुए अगर कुछ concession दे सकेंगे तो उसके लिए भी प्रयास करेंगे। जो देश का transport sector है, वह निश्चित रूप से इससे बदल जाएगा। सबसे बड़ी important चीज़ यह है कि इससे देश का export बढ़ेगा और इसके साथ ही साथ employment potential भी बढ़ेगा। आप इस बात को जरूर ध्यान में लीजिए कि इस देश में सबसे ज्यादा employment potential देने वाला automobile sector है। मैंने आज का इसका अंदाजा लगाया है कि इसका साढ़े सात लाख करोड़ का total turnover है और साढ़े तीन लाख करोड़ का export है। आपको यह जानकर आश्चर्य होगा कि इस समय बजाज, टीवीएस और हीरो टू व्हीलर बनाने वाली कम्पनियां अपना 50 per cent production export कर रही हैं। मुझे लगता है कि निश्चित रूप से यह win-win situation है, आप सभी लोग इसमें अवश्य सहयोग करिए, यही मेरा आपसे अनुरोध है।

REGARDING POINT OF ORDER TO OPPOSE THE INTRODUCTION OF THE INSURANCE (AMENDMENT) BILL

MR. DEPUTY CHAIRMAN: Now, the Insurance (Amendment) Bill, 2021.

SHRI JAIRAM RAMESH (Karnataka): Sir, the LoP wants to say something.

श्री उपसभापति : आप एक मिनट रुकिए। आपके दल के एक माननीय सदस्य से एक पत्र मिला है। मैं पहले इसको पढ़ दूं, इसके बाद माननीय LoP साहब बोल लें।

"A letter has been received from Shri Shaktisinh Gohil, Member of Parliament, mentioning *inter alia* that he wishes to raise a point of order to oppose the introduction of the Insurance (Amendment) Bill, 2021 as the said Bill has been included in the Revised List of Business for today, that is, 18.3.2021, without following the requisite notice period of two days under Rule 123 of the Rules of Procedure."

The 'To be introduced' version of the Bill was circulated to Members electronically on Members' Portal on Saturday, the 13th March, 2021, and the Bill has already been introduced in the Rajya Sabha on Monday, the 15th March, 2021. Therefore, the stage for moving a motion for opposing the introduction of the Bill is already over. As per Rule 69, after a Bill is introduced, the Minister-in-charge may move a motion that the Bill be taken into consideration provided that the copies of the Bill have been made available for two days before the day on which the motion is made. As the Bill was circulated on 13th March, 2021, the requirement of Rule 69 is

fulfilled. Further, the Bill was included in the advance List of Business for today, 18/3/2021, issued by the Secretariat on 16th March, 2021 and therefore adequate time has been given to Members.

In view of the above, the point of order sought to be raised by Shri Shaktisinh Gohil, M.P., quoting the wrong rule, is inadmissible. माननीय एलओपी I

विपक्ष के नेता (श्री मिल्लकार्जुन खरगे): उपसभापति महोदय, मैं इस बिल के बारे में सिर्फ दो-तीन बातें कहना चाहता हूं।

श्री उपसभापतिः बिल पर मोशन मूव करा दें, तब आप बोलिएगा। ...(व्यवधान)...

श्री जयराम रमेश: सर, बिल introduce हो चुका है। ...(व्यवधान)...

श्री मिल्लकार्जुन खरगे: मेरी आपसे पहली विनती यह है कि जो Insurance Amendment Bill ...

श्री उपसभापति: खरगे जी, motion आ जाने दीजिए, फिर आप बोलिए। ...(व्यवधान)... Shrimati Nirmala Sitharaman to move a motion for consideration of the Insurance (Amendment) Bill, 2021. ... (Interruptions)...

THE MINISTER OF FINANCE; AND THE MINISTER OF CORPORATE AFFAIRS (SHRIMATI NIRMALA SITHARAMAN): Sir, I rise to move that the Bill further to amend....(Interruptions)...

MR. DEPUTY CHAIRMAN: You can speak after she moves the motion for consideration....(Interruptions)...

श्री मिल्लकार्जुन खरगे: मैं introduction के लिए भी बोल रहा हूं।...(व्यवधान)... because it should be sent to a

MR. DEPUTY CHAIRMAN: Let it be moved. Then, you can(Interruptions)... SHRIMATI NIRMALA SITHARAMAN: Sir, it is already introduced....(Interruptions)...

MR. DEPUTY CHAIRMAN: Please move the motion for consideration. ...(Interruptions)... Then, I will allow you....(Interruptions)...Please... (Interruptions)...

GOVERNMENT BILL

The Insurance (Amendment) Bill, 2021

THE MINISTER OF FINANCE; AND THE MINISTER OF CORPORATE AFFAIRS (SHRIMATI NIRMALA SITHARAMAN): Sir, I move:

"That the Bill further to amend the Insurance Act, 1938, be taken into consideration."

The question was proposed.

विपक्ष के नेता (श्री मिल्लकार्जुन खरगे): उपसभापित महोदय, मेरा यह कहना है कि यह जो Insurance Amendment Bill, 2021 लाया गया है, इसने पूरे देश की जनता को खतरे में डाला है। खासकर यह 1938 का बिल है और इसमें दूसरी या तीसरी बार अमेंडमेंट हो रहा है। पहली बार वाजपेयी साहब के पीरियड में हुआ था और उस वक्त इसमें 26 परसेंट Foreign Direct Investment लगाने की बात हुई थी। उसके बाद 2015 में फिर एक बार उसमें अमेंडमेंट लाया गया, उस वक्त उसमें उन्होंने 49 परसेंट एफडीआई लाने की बात की। सर, इस बार वे इसमें 74 परसेंट एफडीआई लगाने की बात क्यों कर रहे हैं? इससे क्या होगा कि आप अगर विदेशी ...(व्यवधान)...

श्री उपसभापति: माननीय एलओपी, इस बिल पर discussion के दौरान आप बोलें।

श्री मिल्लकार्जुन खरगे: सर, मैं यह चाहता हूं ...(व्यवधान)... कि इस बिल की scrutiny होनी चाहिए और इस बिल में जो किमयां हैं, हम उन्हें उसी वक्त ठीक कर सकते हैं। आप इस बिल को स्टैंडिंग कमेटी को refer कीजिए।...(व्यवधान)...

श्री उपसभापतिः थैंक यू।...(व्यवधान)... थैंक यू माननीय एलओपी। ...(व्यवधान)...

श्री मल्लिकार्जून खरगे: सर, इसको स्टैंडिंग कमेटी को ...(व्यवधान)...

श्री उपसभापतिः थैंक यू माननीय एलओपी। ...(व्यवधान)... You have put your point. ...(Interruptions)... Please. Please. ...(Interruptions)...

श्री भूपेन्द्र यादव (राजस्थान)ः सर, खरगे साहब हमारे विपक्ष के नेता हैं। ...(व्यवधान)... मैं उनसे एक निवेदन करना चाहूंगा।...(व्यवधान)...

MR. DEPUTY CHAIRMAN: Please. ...(Interruptions)... Nothing is going on record. ...(Interruptions)... Please. ...(Interruptions)...

श्री भूपेन्द्र यादवः मैं एक निवेदन करना चाहूंगा कि खरगे साहब ने factually ठीक नहीं बोला है।...(व्यवधान)...

श्री उपसभापतिः कोई और चीज़ रिकॉर्ड पर नहीं जाएगी। ...(व्यवधान)...

श्री भूपेन्द्र यादवः सर, पहली बात यह है कि इन्होंने रूल 71, 72 में Select Committee का motion नहीं दिया है। ...(व्यवधान)... दूसरी बात यह है कि यह एकमात्र ऐसा बिल है ...(व्यवधान)... जिस पर स्टैंडिंग कमेटी ने विचार किया है, ...(व्यवधान)... और इसी हाउस की विचार किया है, नरसिंहम कमेटी ने भी विचार किया है। ...(व्यवधान)... और इसी हाउस की Select Committee ने भी विचार किया है...(व्यवधान)... और यह बिल पूरी तरह से scrutiny होकर आया है। ये जिस बिल के बारे में कह रहे हैं कि वाजपेयी जी की सरकार में आया...(व्यवधान)... 2008 में ये लोग बिल लेकर आए थे, same proposal ये लोग लेकर आए थे....(व्यवधान)... उसके बाद यह स्टैंडिंग कमेटी को गया। आज जो यह बिल आया है ...(व्यवधान)... यह विपक्ष का केवल देश की आर्थिक तरक्की को रोकने का काम है ।...(व्यवधान)... न तो उनका मोशन सही है और न उनका प्वाइंट ऑफ ऑर्डर सही है।

MR. DEPUTY CHAIRMAN: Please listen to me for a minute. ...(Interruptions)... Please listen to me. ...(Interruptions)...माननीय सदस्यगण, आपने कोई अमेंडमेंट नहीं दिया...(व्यवधान)...जब सेलेक्ट कमेटी के अमेंडमेंट के लिए समय था, आपने समय से कोई अमेंडमेंट नहीं दिया। ...(व्यवधान)... अब तो हाउस ही डिसाइड करेगा। चेयर इसमें कुछ नहीं कर सकती...(व्यवधान)

SHRI TIRUCHI SIVA (Tamil Nadu): Sir, I wish to make a point of order. ... (Interruptions)...

MR. DEPUTY CHAIRMAN: Let them go back. ..(Interruptions)...माननीय तिरुची शिवा जी, मैं प्वाइंट ऑफ ऑर्डर तब दूंगा, जब ये वैल से वापस जाएंगे। ...(व्यवधान)... Let them go back to their seats. Only then I will allow your point of order. मैं प्वाइंट ऑफ ऑर्डर तभी दूंगा...(व्यवधान)...मोशन मूव हो गया है, अब इस पर माननीय सदस्यों को बोलना है। ...(व्यवधान)... Please let them go back. ...(Interruptions)... अपनी सीट पर वापस जाएं।

माननीय तिरुची जी, मैं आपको प्वाइंट ऑफ ऑर्डर के लिए समय दूंगा। Let them go back. ...(Interruptions)...

SHRI TIRUCHI SIVA: Sir, they are not raising slogans. ... (Interruptions)...

MR. DEPUTY CHAIRMAN: Let them go back. Let the House be in order. ...(Interruptions)... For a point of order, the House should be in order. ...(Interruptions)...Please let them go back.

SHRI TIRUCHI SIVA: Sir, it is now in order. ... (Interruptions)...

SHRI JAIRAM RAMESH: Sir, it is in order. ... (Interruptions)...

SHRI TIRUCHI SIVA: Sir, had the Bill been passed in the Lok Sabha, we could have given an amendment for....(Interruptions)...

MR. DEPUTY CHAIRMAN: Let them go back to their seats....(Interruptions)...

SHRI TIRUCHI SIVA: Sir, had the Bill been passed in the Lok Sabha, we could have given notice for it to be sent to a Select Committee. It has been introduced in our House only. So, it should be referred to the Standing Committee. We want it to be scrutinized. ...(Interruptions)...

MR. DEPUTY CHAIRMAN: I have already read out, जो भी पत्र माननीय शक्तिसिंह गोहिल जी का आया है, उस पर मैंने स्थिति क्लियर कर दी है। ऑलरेडी दो दिन पहले बिल आपके पास आया...(व्यवधान)...Please go back to your seats and have a discussion. अब हाउस तय कर दे, now the House can decide by voting. ...(Interruptions)... The House can decide by voting. आपने स्टैंडिंग कमेटी के लिए अमेंडमेंट नहीं दिया। आपके पास opportunity थी। ...(व्यवधान)...प्लीज़, मैं आपसे आग्रह करूंगा कि आप अपनी सीट पर बैंठें and let the discussion continue...(Interruptions)...

SHRI TIRUCHI SIVA: Sir, this is an important Bill. We want it to be sent to the Standing Committee. ...(Interruptions)... Sir, this is a very important Bill. ...(Interruptions)...

श्री उपसभापतिः आप बहस करके by vote डिसाइड करें। ...(व्यवधान)... मैं दस मिनट के लिए सदन स्थगित करता हूं।

The House then adjourned at thirty-three minutes past two of the clock.

The House reassembled at forty-three minutes past two of the clock,

THE VICE-CHAIRMAN (DR. SASMIT PATRA) in the Chair.

THE VICE-CHAIRMAN (DR. SASMIT PATRA): The House stands adjourned till 3'o clock.

The House then adjourned at forty-three minutes past two of the clock.

The House reassembled at three of the clock,
THE VICE-CHAIRMAN (SHRIMATI VANDANA CHAVAN) in the Chair.

THE VICE-CHAIRMAN (SHRIMATI VANDANA CHAVAN): The House stands adjourned for fifteen minutes.

The House then adjourned at three of the clock.

The House reassembled at fifteen minutes past three of the clock, MR. DEPUTY CHAIRMAN in the Chair.

MR. DEPUTY CHAIRMAN: The Insurance (Amendment) Bill, 2021 has already been moved. I have already requested to take it up for consideration. The first speaker is Shri Anand Sharma ji. ...(Interruptions)... Shri Anand Sharma ji, please speak...(Interruptions)... Already, the Leader of the Opposition has expressed his opinion...(Interruptions)... Shri Anand Sharma ji, please speak on this Bill.

श्री आनन्द शर्मा (हिमाचल प्रदेश)ः उपसभापति जी, आप पहले एल.ओ.पी. को एक मिनट सुन लें।

SHRI JAIRAM RAMESH: Sir, the Leader of the Opposition wishes to speak. Please listen to him. ...(Interruptions)...

SHRI MALLIKARJUN KHARGE: Sir, I am not going to make a speech. Mr. Anand Sharma will make a speech. I have to make a request. Sir, this is a very important matter. It pertains to the lives of crores of people. Crores and crores of rupees are invested and nearly 58 companies are involved in this. Therefore, we request you to

please refer this Bill to the Standing Committee. Everything will come out. Not only this, OBCs, SCs, STs and other people are dying. ... (Interruptions)...

MR. DEPUTY CHAIRMAN: Kharge ji, you have expressed your views. Please sit down. Now, let me explain. ...(Interruptions)... One minute. ...(Interruptions)... Before I invite Shri Anand Sharma, just one minute. ...(Interruptions)... Please take your seats. ...(Interruptions)... You already know, आप सब जानते हैं कि कमेटी की स्टेज की बात जो है, अगर सरकार एग्री कर दे तो माननीय चेयरमेन साहब अनुमित देते हैं या आप देते हैं, और अगर आप मेम्बर्स ने सेलेक्ट कमेटी के लिए अमेंडमेंट दिया होता, लेकिन आपने अमेंडमेंट नहीं दिया माननीय आनन्द शर्मा जी। ...(व्यवधान) ...Anand Sharma ji, now, this is the property of the House. The House will decide it through discussion. So, Anand Sharma ji, please speak. ...(Interruptions)... Anand Sharma ji, please speak. ...(Interruptions)... Okay. Now, I request Arun Singh ji to speak on this Bill. ...(Interruptions)... माननीय अरुण सिंह जी की स्पीच के अलावा और किसी की बात रिकार्ड पर नहीं जा रही है। श्री अरुण सिंह जी। ...(व्यवधान)...

श्री अरुण सिंह (उत्तर प्रदेश)ः उपसभापित जी, मैं बीमा (संशोधन) विधेयक, 2021 के समर्थन में बोलने के लिए खड़ा हुआ हूं। हम सबका यह लक्ष्य है कि देश में जो गरीब लोग हैं, किसान हैं, उन सबको सुरक्षा कवच दिया जाए। ...(व्यवधान) यह काम बीमा के माध्यम से हो सकता है। दुर्भाग्य की बात है कि इस देश पर कांग्रेस ने 60 वर्ष से अधिक शासन किया, लेकिन न किसानों को सुरक्षा बीमा देने का काम किया और न ही गरीबों को किसी प्रकार का सुरक्षा बीमा देने का काम किया। ...(व्यवधान) इन्श्योरेंस एक्ट में कोई पहली बार संशोधन हो रहा है, ऐसा नहीं है। समय-समय पर इस एक्ट में संशोधन होते रहे हैं। मैं सदन को बताना चाहूंगा कि बीसवीं शताब्दी की शुरुआत में जो 256 कम्पनीज़ थीं, उन्हें मर्जड करके एल.आई.सी. का गठन हुआ। उसके बाद 107 कम्पनीज़ को मर्ज करके चार इन्श्योरेंस कम्पनीज़ बनीं। ...(व्यवधान)...

यह संशोधन विधेयक आज के समय में इसलिए भी आवश्यक है कि जिस तरह से इन्श्योरेंस का दायरा बढ़ रहा है, जिस प्रकार से आवश्यकता बढ़ रही है तो यह ज़रूरी हो जाता है कि इसमें long term capital भी आए और टेक्नोलॉजी का भी अधिक से अधिक उपयोग हो। ...(व्यवधान)... अब मिडिल क्लास के लोगों की इन्कम भी धीरे-धीरे बढ़ रही है। इसका सीधा-सादा उदाहरण देखें तो 2013-14 में 3 करोड़, 31 लाख रिटर्न्स फाइल होते थे, आज 6 करोड़, 48 लाख रिटर्न्स फाइल हो रहे हैं। ...(व्यवधान)...

इसके अलावा अगर हम देखें तो अब न्यूक्लियर फैमिली का कॉन्सेप्ट भी धीरे-धीरे बढ़ रहा है। लोग अलग-अलग रहने लगे हैं। इस कारण उनके जो appliances हैं, उनमें भी बढ़ोतरी हो रही है, चाहे टी.वी. हो, फ्रिज हो या मोटर व्हीकल हो, इन सबका भी इन्श्योरेंस होना चाहिए। ...(व्यवधान)... इन सबका insurance कैसे सस्ता हो, यह उनको सस्ता कैसे उपलब्ध हो, इसके लिए आवश्यक है कि जब तक इस क्षेत्र में बड़ा investment नहीं आएगा, ...(व्यवधान)... अच्छी technology नहीं आएगी, ...(व्यवधान)... तब तक न insurance सस्ता होगा, न यह लोगों को सस्ता उपलब्ध होगा। ...(व्यवधान)...

मान्यवर, मैं आपके सामने बताना चाहूँगा कि 'प्रधान मंत्री फसल बीमा योजना' ...(व्यवधान)... 'प्रधान मंत्री फसल बीमा योजना' को माननीय नरेन्द्र मोदी जी ने आगे चल कर सभी किसानों को बढ़-चढ़ कर देने का काम किया। ...(व्यवधान)... 23 करोड़ से अधिक जो देश के किसान हैं, ...(व्यवधान)... वे applicants हैं, वे 'प्रधान मंत्री फसल बीमा योजना' के अन्तर्गत हैं। ...(व्यवधान)... और तो और, मैं यह बताना चाहूँगा, ...(व्यवधान)... यहाँ विपक्ष के लोग भी हैं, ...(व्यवधान)... अगर 'प्रधान मंत्री फसल बीमा योजना' के अन्तर्गत 17,450 करोड़ रुपए का premium दिया गया है, तो 90,000 करोड रुपए से अधिक किसानों को बीमा के माध्यम से payment भी हुई है। ...(व्यवधान)... इसी प्रकार से जो गरीब थे, अगर उनका accident हो जाता था, तो उनको किसी प्रकार का सुरक्षा बीमा का कोई कवच नहीं था। ...(व्यवधान)... ये हमारे प्रधान मंत्री जी हैं, जिन्होंने गरीबों की चिंता की। ...(व्यवधान)... उन्होंने 'प्रधान मंत्री जीवन ज्योति बीमा योजना' और 'प्रधान मंत्री सुरक्षा बीमा योजना' को लागू किया। ...(व्यवधान)... 'प्रधान मंत्री जीवन ज्योति बीमा योजना' के अन्तर्गत 9.5 करोड़ और 'प्रधान मंत्री सुरक्षा बीमा योजना' के अन्तर्गत 21 करोड़ लोगों का बीमा हुआ है। ...(व्यवधान)... विपक्ष ने 60 साल इस देश पर राज किया, लेकिन इन्होंने न तो किसानों की चिंता की, न गरीबों की चिंता की। ...(व्यवधान)... अगर किसी ने इनकी चिंता की है, तो वे विश्व के सबसे लोकप्रिय नेता, हमारे प्रधान मंत्री, नरेन्द्र मोदी जी ने की है। ...(व्यवधान)...

मान्यवर, मैं बताना चाहूँगा कि इनको भी यह ध्यान होना चाहिए कि अगर इसमें amendment किया गया है, तो amendment के साथ-साथ बहुत बड़ा safeguard भी दिया गया है। ...(व्यवधान)... जब हम 74 परसेंट FDI के investment की बात करते हैं, तो उसी के साथ-साथ यह भी प्रावधान है कि 50 परसेंट से अधिक ...(व्यवधान)... 50 परसेंट से अधिक जो Directors होंगे, वे Resident Indians होंगे। ...(व्यवधान)... इसी के साथ-साथ जो key personnel हैं, उनमें भी 50 परसेंट से अधिक Resident Indians होंगे। ...(व्यवधान)... इसके अलावा, जो Independent Directors हैं, उनमें 50 परसेंट से अधिक होंगे। ...(व्यवधान)... पूरी की पूरी जो कंपनी होगी, जिसमें FDI का investment होगा, अगर वह पूरे तरीके से control में रहेगी, तो भारतीयों के control में रहेगी। ...(व्यवधान)... मुझे लगता है कि विपक्ष के लोगों ने इस बिल को ढंग से पढ़ा ही नहीं और न ये समझ पा रहे हैं कि पूरा का पूरा control ...(व्यवधान)... अगर कोई managerial control रहेगा, तो भारत के Resident Indians का ही रहेगा। ...(व्यवधान)... इसमें यह भी प्रावधान है। ...(व्यवधान)...

मान्यवर, इसके अलावा, इसमें दो प्रकार की capital होती है - एक तो हमारा policy holders' fund है और दूसरा shareholders' fund है। ...(व्यवधान)... Policy holders के fund के बारे में आपको मालूम है कि कोई उसको छू नहीं सकता है। ...(व्यवधान)... जो

shareholders' fund होगा, उसी में से dividend दिया जाएगा। ...(व्यवधान)... इस बिल में यह भी प्रावधान है कि certain percentage reserve में रखा जाएगा। ... (व्यवधान)... Shareholders' fund में से ही पूरा का पूरा dividend नहीं दिया जा सकता है। ...(व्यवधान)... मुझे लगता है कि आज यह आवश्यक है कि इस क्षेत्र में जब बाहर का investment आएगा, तो उसके माध्यम से कंपनियाँ एक बड़ी अच्छी quality की technology, global technology भी ले आएँगी ... (व्यवधान)... और जब वे technology ले आएँगी, तो उसके माध्यम से insurance सस्ता होगा। ...(व्यवधान)... उदाहरण के रूप में में आपको बताना चाहूँगा कि जैसे हमारे यहाँ जब गाड़ी का insurance होता है, ...(व्यवधान)... तो गाड़ी के insurance में केवल यह देखा जाता है कि गाड़ी का model क्या है, गाड़ी की make क्या है, ...(व्यवधान)... लेकिन जब बाहर insurance होता है, तो वे यह देखते हैं कि उसको चलाता कौन है, वह खुद चलाता है या कोई झाइवर चलाता है। ...(व्यवधान)... इसके अलावा वे यह भी देखते हैं कि कभी ऐसा तो नहीं हुआ कि गाड़ी को चलाने वाले ने drink करके गाड़ी चलाई हो, उसका चालान कटा हो। ...(व्यवधान)... अगर किसी का drink करने की वजह से चालान कटा हो, तो उसका premium बढ़ जाएगा। ... (व्यवधान)... अलग-अलग प्रकार के factors होते हैं। ... (व्यवधान)...

श्री उपसभापति : जो भी लोग Well में खड़े हैं, उन्हें Well में खड़े होने की अनुमित नहीं है। ...(व्यवधान)... वे अपनी सीट पर जाएँ। ...(व्यवधान)... इस तरह का दृश्य देश के सामने है, लोग देख रहे हैं, इससे लोगों की आस्था क्या होगी, ...(व्यवधान)... वे उच्च सदन के बारे में क्या-क्या सोचेंगे! ...(व्यवधान)...

श्री अरुण सिंह: उन सबका premium देना पड़ता है। ...(व्यवधान)... उनको अधिक premium देने की आवश्यकता होती है। ...(व्यवधान)... इसलिए जब नई technology आएगी, अलग-अलग प्रकार की, ...(व्यवधान)... उसमें insurance का premium कम होगा। ...(व्यवधान)...

श्री उपसभापति : आप अपनी सीट पर जाएँ। ...(व्यवधान)... जब आपके पास Select Committee के लिए amendment देने का मौका था, आपने उसका इस्तेमाल नहीं किया। ...(व्यवधान)... अब यह हाउस की property है और हाउस ही तय करेगा, by its decision, कि इस बिल का क्या होगा। ...(व्यवधान)...

श्री अरुण सिंह: खर्च कम से कम होगा, जिससे अधिक से अधिक लोग इसका उपयोग कर सकेंगे।...(व्यवधान)... इस अमेंडमेंट का एक लाभ यह होगा, आप सबको ध्यान ही होगा कि जब टेलिकॉम के क्षेत्र में 100 प्रतिशत एफडीआई आया, उससे पहले टेलिफोन का रेट 20 रुपये से 30 रुपये प्रति कॉल होता था...(व्यवधान)... लेकिन जब इन्वेस्टमेंट आया और कम्पनियों का आकार बढ़ा, तो कुछ समय के बाद धीरे-धीरे उसका कॉल रेट गिरता गया, गिरता गया।...(व्यवधान)... आज फ्री में भी कॉल करने की सुविधा है।...(व्यवधान)... अगर आज यह सम्भव हुआ है, तो इसलिए सम्भव हुआ है, क्योंकि आज यहां बाहर की टेक्नोलॉजी भी आई, इन्वेस्टमेंट भी आया

और उसका लाभ आम कंज़्यूमर्स को मिला है।...(व्यवधान)... मैं यह बात बताना चाहूंगा, इसी प्रकार से इसमें भी लाभ होगा।...(व्यवधान)...

मान्यवर, मैं आपके माध्यम से यह कहना चाहूंगा कि आज लोगों को स्वास्थ्य कार्ड मिलना चाहिए।...(व्यवधान)... लोगों को स्वास्थ्य सुविधा मिलनी चाहिए और सस्ते में मिलनी चाहिए।...(व्यवधान)... सामने जो विपक्ष है, ये लोग इतने सालों तक भी लोगों को स्वास्थ्य सुविधा नहीं दे पाए।...(व्यवधान)... गरीब दम तोड़ देते थे, लेकिन उनका इलाज नहीं होता था।...(व्यवधान)... ये प्रधान मंत्री, श्री नरेन्द्र मोदी जी हैं, जिन्होंने देश के गरीबों की चिन्ता की।...(व्यवधान)... उन्होंने कहा कि हम सभी गरीबों के लिए पाँच लाख रुपये के हेल्थ कार्ड की सुविधा ले आएंगे और वे ले भी आए।...(व्यवधान)... आज 1.5 करोड से अधिक गरीब लोग ु 'आयुष्मान भारत योजना' के अंतर्गत अपना इलाज करवा चुके हैं।...(**व्यवधान**)... अगर हम इस बजट में देखें, तो यह जो बजट आया है, इसमें सबसे अधिक पैसे का प्रोविज़न अगर किसी चीज़ के लिए किया गया है, तो स्वास्थ्य सुविधा के लिए किया गया है। ...(व्यवधान)... स्वास्थ्य के लिए बजट में 3,37,000 करोड़ रुपये का आवंटन किया गया है।...(व्यवधान)... अब आप बताइए, अगर 50 करोड गरीबों को पांच-पांच लाख रुपये का हेल्थ कार्ड देना है और उस हेल्थ कार्ड के माध्यम से सभी गरीबों का इलाज होना है, तो क्या उस क्षेत्र में इन्वेस्टमेंट की आवश्यकता नहीं है? ...(**व्यवधान**)... क्या उस क्षेत्र में टेक्नोलॉजी की आवश्यकता नहीं है? ...(व्यवधान)... जब इसमें टेक्नोलॉजी का उपयोग होगा, तो हेल्थ सर्विसेज़ या स्वास्थ्य सुविधाएं भी अच्छे तरीके से मिलेंगी।...(व्यवधान)... इसी के साथ-साथ उनका इलाज और बिल्स का सेटलमेंट भी अच्छे तरीके से हो पाएगा।...(व्यवधान)... नहीं तो कल्पना करिए, अब जब हर ब्लॉक में मेडिकल सेंटर्स खुलने वाले है, हर ज़िले में critical care units खुलने वाली हैं और 28,000 से अधिक Wellness Centres खुलने वाले हैं...(व्यवधान)... अगर इस क्षेत्र में टेक्नोलॉजी नहीं आती, तो आप कल्पना करें कि दूर-दराज़ के लोगों का इलाज किस प्रकार कराया जा सकता है? ...(व्यवधान)... और तो और उनके बिल्स का सेटलमेंट कैसे होगा? ...(व्यवधान)... आज manual settlement होता है, जिसके कारण इसमें घोटाला होने की सम्भावना होती है।...(व्यवधान)... लेकिन जब global technology आ जाएगी, तो अलग-अलग तरीके के जो बिल्स होंगे, उनकी mapping की जाएगी।...(व्यवधान)... इससे एक तो इसमें घोटाला नहीं होगा और दूसरा, सभी को फ्री स्वास्थ्य सुविधा मिल सकेगी। ...(व्यवधान)... इसलिए मैं यह कहना चाहूंगा कि यह जो बिल लाया गया है, यह सीधे गरीबों को लाभ देने के लिए लाया गया है।...(व्यवधान)... अच्छी टेक्नोलॉजी के माध्यम से हर व्यक्ति को इसका लाभ मिलेगा।...(व्यवधान)... मैं यह बताना चाहूंगा, अगर हम आज से सात-आठ साल पहले के समय को देखें, जब यूपीए की सरकार थी, उस समय लोग जब बीमा करवाने के लिए जाते थे, तो एजेंट आकर उनको अलग-अलग प्रकार से समझाते थे।...(व्यवधान)... कुछ लोगों को उनकी बात समझ में आती थी, कुछ को नहीं आती थी।...(व्यवधान)... एजेंट किसी भी प्रकार से उनका बीमा करके चले जाते थे।...(व्यवधान)... लेकिन आज यह व्यवस्था है कि अगर कोई व्यक्ति बीमा खरीदना चाहता है, तो वह टेक्नोलॉजी का उपयोग कर सकता है।...(व्यवधान)... अपना कम्प्यूटर ऑन करके, अपना मोबाइल ऑन करके और इससे सम्बन्धित ऐप ऑन करके वह देख

सकता है कि कहां पर सस्ता बीमा मिल रहा है और इस पॉलिसी के साथ हमें और क्या-क्या बेनिफिट्स मिलने वाले हैं।...(व्यवधान)... टेक्नोलॉजी के कारण वह अच्छे तरीके से... (व्यवधान)...

श्री उपसभापति : सदन की कार्यवाही दस मिनट के लिए स्थगित की जाती है।

The House then adjourned at twenty-nine minutes past three of the clock.

The House reassembled at thirty-nine minutes past three of the clock, MR. DEPUTY CHAIRMAN in the Chair.

श्री उपसभापतिः माननीय नेता विरोधी दल, प्लीज़ अपनी सीट पर जाएं।

श्री मिल्लकार्जुन खरगे: महोदय, यह दुर्भाग्य है कि सरकार इस इंश्योरेन्स अमेन्डमेन्ट बिल को स्टैंडिंग किमटी को भेजना नहीं चाहती, वह अड़कर बैठी है। यह करोड़ों लोगों के जीवन से संबंधित विषय है और हम वह एक-एक करके सारी बात बता सकते थे, स्टैंडिंग किमटी में स्टेकहोल्डर्स आते, वे लोग बताते और हम लोग भी बता सकते थे, लेकिन सरकार नहीं चाहती कि कोई स्टेकहोल्डर आए, उनसे बात करे, रिप्रेज़ेन्टेशन करे। उनको कल मालूम होगा, जब सारे देश में हड़ताल होगी। तब उसको मालूम होगा कि उसने जो किया वह सही किया या बुरा किया। ये जितने भी Farmers' Act थे, तीन काले कानून थे, उनको उसने Standing Committee या Joint Select Committee को भी नहीं भेजा, तो उसी की वजह से आज करोड़ों लोग वहाँ पर रास्ते पर बैठे हैं। ...(व्यवधान)... रोज एक-एक लाख बोलें, तो करोड़ होता है। ...(व्यवधान)... रोज एक लाख बोलें, तो करोड़ों लोग होते हैं। ...(व्यवधान)...

MR. DEPUTY CHAIRMAN: Please, please. ...(Interruptions)...

श्री मिल्लकार्जुन खरगे: वे चूँकि कभी रास्ते पर बैठे नहीं हैं, तो जाने दीजिए। ...(व्यवधान)...

श्री उपसभापति: आप प्लीज़ बैठ कर नहीं बोलिए।

श्री मिल्लकार्जुन खरगे: उपसभापित महोदय, मैं आपसे यही रिक्वेस्ट कर रहा हूँ कि यह अड़ेली सरकार है। न तो यह रिज़र्वेशन पर ध्यान दे रही है, न इन्वेस्टमेंट पर ध्यान दे रही है। यह लोकल लोगों को सपोर्ट करने का विचार नहीं कर रही है, इसीलिए सब बेचना चाहती है - यह जल बेचना चाहती है, पावर बेचना चाहती है, इंडस्ट्री बेचना चाहती है, बैंक्स बेचना चाहती है। "सब बेचों बेचों", यह उसका नारा है। ...(व्यवधान)...

MR. DEPUTY CHAIRMAN: Please, please. ...(Interruptions)...

श्री मिल्लकार्जुन खरगे: इसीलिए वह यह सब करने की कोशिश कर रही है और इसीलिए वह बुलडोज करना चाहती है। हम यही चाहेंगे कि हम अपनी बात रखेंगे, चर्चा करेंगे, लेकिन यह जो बुलडोज करने का सिस्टम है, यह बन्द होना चाहिए। ... (व्यवधान)... अगर यह नहीं हुआ और ऐसे ही चला, तो कल के दिन उनको भी परेशानी उठानी पड़ेगी, जिस ढंग से अब किसानों के सम्बन्ध में उनको उठानी पड़ रही है।

MR. DEPUTY CHAIRMAN: Now, Shri Tiruchi Siva.

SHRI TIRUCHI SIVA (Tamil Nadu): Sir, considering the importance of the Bill and the views of lakhs of employees who are involved in the insurance sector and also the economy of the country, we insisted that the Bill must be scrutinized through a Standing Committee since the Bill was introduced in our House. Sir, discussing in the House within a few hours will not serve the purpose of passing any law in its real sense. So, only a scrutiny in a Standing Committee or a Select Committee will give a scope for the stakeholders to present before the Committee and express their views. So that was our contention. But, the Government is very stern in passing the Bill and taking it.

MR. DEPUTY CHAIRMAN: Please, please. ... (Interruptions)...

SHRI TIRUCHI SIVA: So, as a responsible Opposition party, we will co-operate and participate in the proceedings and place on record all our views against the Bill or about the Bill.

MR. DEPUTY CHAIRMAN: Now, Shri Arun Singh to continue his speech.

एक माननीय सदस्यः सर, उनकी स्पीच तो हो गयी थी। ...(व्यवधान)...

श्री अरुण सिंहः उपसभापति महोदय, ...(व्यवधान)...

श्री उपसभापति: उनके कुछ मिनट्स अभी बाकी हैं। ...(व्यवधान)...

श्री अरुण सिंह: थोड़ा सा ही बाकी है। ...(व्यवधान)...

MR. DEPUTY CHAIRMAN: Please, please. ...(Interruptions)...

श्री अरुण सिंह: उपसभापति महोदय, मैं आपके समक्ष इतना ही रखना चाहूँगा कि आज देश का जो किसान है, गरीब है, उसको सुरक्षा का कवच मिलना चाहिए या नहीं मिलना चाहिए? क्या उसको उसी हालत में छोड दिया जाए, जैसे पहले 60-70 साल तक छोड दिया गया? पहले न तो उसको किसी इन्श्योरेंस की फैसिलिटी थी, न पहले किसानों को किसी भी प्रकार का फसल बीमा योजना कोई लाभ ही मिला, क्योंकि यह योजना पहले थी ही नहीं। हमारे प्रधान मंत्री जी जब सत्ता में आये तो उन्होंने यह कहा कि सभी गरीबों का इन्श्योरेंस होना चाहिए, सभी जो किसान हैं, उनकी जो भी फसल है, उसका भी इन्श्योरेंस होना चाहिए। उसी के अन्तर्गत देखते-देखते - मैं आपके समक्ष बताना चाहूँगा कि 'प्रधान मंत्री फसल बीमा योजना' के अन्तर्गत कुल मिलाकर 23 करोड़ से अधिक किसानों का इन्श्योरेंस हुआ है और 17,400 करोड़ रुपये का जो प्रीमियम दिया गया था, इन्श्योरेंस कम्पनीज़ के माध्यम से उनको 90,000 करोड रुपये का पेमेंट किया गया। में यह भी बताना चाहूँगा कि 'प्रधान मंत्री जीवन ज्योति बीमा योजना' के अन्तर्गत और 'प्रधान मंत्री सुरक्षा बीमा योजना' के अन्तर्गत केवल 12 रुपये बीमा प्रीमियम देने के बाद, जब एक्सीडेंट होता है, तब उनको दो लाख रुपये की राशि मिलती है। 'प्रधान मंत्री जीवन ज्योति बीमा योजना' के अन्तर्गत 9.5 करोड से अधिक लोग लाभ ले रहे हैं और 'प्रधान मंत्री सुरक्षा बीमा योजना' के अन्तर्गत 21 करोड़ से अधिक लोग लाभ ले रहे हैं। 'आयुष्मान भारत' के अन्तर्गत भी क्या यह सम्भव है कि जब तक बीमा कम्पनीज़ और स्ट्रॉंग न हों, उनमें अधिक से अधिक इन्वेस्टमेंट न आये और वे technology driven न हों, तो 'आयुष्मान भारत' के अन्तर्गत लोगों को किस प्रकार से बीमा की सुविधा दी जा सकती है। आज 'आयुष्मान भारत' के अन्तर्गत बीमा कम्पनीज़ के माध्यम से 1.5 करोड़ से अधिक लोगों का उपचार हो चुका है। यह प्रधान मंत्री जी का ही संकल्प है कि 50 करोड़ लोगों को पाँच लाख रुपए का हेल्थ कार्ड दिया जाएगा। अब जब देश के कोने-कोने में अस्पताल खुल रहे हैं, वेलनेस सेंटर्स खुल रहे हैं, तो क्या उनको मैपिंग करने के लिए, बिल सेटलमेंट करने के लिए टेक्नोलॉजी की आवश्यकता नहीं है? जब हम उसमें ग्लोबल स्टैंडर्ड की टेक्नोलॉजी का उपयोग करेंगे, तभी जाकर यह एक तरीके से अच्छे तरीके से चल पाएगा। अगर ऐसा नहीं करेंगे, तो यह नहीं चल पाएगा।

महोदय, मैं यह भी बताना चाहूँगा कि लोग कह रहे थे कि एलआईसी को बेच दिया गया, लेकिन एलआईसी को कहाँ बेच दिया गया है? एलआईसी के लिए तो एक सैपरेट एक्ट ही है, Life Insurance Act, 1938. इसमें एलआईसी का कोई लेना-देना नहीं है। मैं यह भी बताना चाहूँगा कि इस तरह की संकीर्ण मानसिकता से काम नहीं चल सकता है कि आप disinvestment मत कीजिए, FDI भी मत लाइए। क्या हम हाथ पर हाथ रख कर बैठे रहें? क्या इस तरह से काम चलेगा? इस तरह से काम नहीं चलता है। आपको ध्यान होगा कि 1999 से पहले देश में केवल चार इंश्योरेंस कंपनियाँ थीं - नेशनल इंश्योरेंस, न्यू इंडिया इंश्योरेंस, ओरिएंटल इंश्योरेंस और यूनाइटेड इंडिया इंश्योरेंस। 1999 में इसको प्राइवेट सेक्टर के लिए ओपन किया गया और Insurance Regulatory Development Authority, 1999 लाया गया। उसका नतीजा यह हुआ कि आज देश में 13 लाइफ इंश्योरेंस कंपनियाँ हैं, 25 जनरल इंश्योरेंस कंपनियाँ हैं, 7 हेल्थ इंश्योरेंस कंपनियाँ हैं। आप कल्पना कीजिए कि अगर 1999 में

इसको प्राइवेट सेक्टर के लिए नहीं खोला जाता, तो आज स्थिति क्या होती! आज तो लोगों को इंश्योरेंस मिल ही नहीं पाता।

महोदय, मैं आपको एक रोचक आंकड़ा देना चाहूँगा और वह यह है कि भारत में इंश्योरेंस सेक्टर का penetration जीडीपी का केवल 3.76 परसेंट है - only 3.76 per cent, जबिक यह यूएसए में 11 परसेंट है, यूके में 19 परसेंट है, फ्रांस में 9.21 परसेंट है, जापान में 9 परसेंट है, कनाडा में 7 परसेंट है। क्या भारत में लोगों को इंश्योरेंस की सुविधा नहीं देनी है? क्या भारत में लोगों को सुरक्षा कवच नहीं देना है? जो नवयुवक आज परिवार के साथ घर में रह रहे हैं, क्या उनको सस्ता बीमा उपलब्ध नहीं कराना है? चाहे उनकी motorcycle हो या गाड़ी हो या home appliances हों या technology equipments हों, यह तभी संभव है, जब इस क्षेत्र में बाहर से investment आएगा और technology भी आएगी। यह जरूरी नहीं है कि सिर्फ बाहर का ही इन्वेस्टमेंट होगा, क्योंकि जब बाहर से इन्वेस्टमेंट आएगा, तो यहाँ के लोग भी तो इन्वेस्टमेंट करेंगे ही करेंगे। इससे इंश्योरेंस कंपनी का size कई गुना बढ़ जाएगा।

महोदय, इस बिल में जो सबसे अच्छी बात है, उसके अंतर्गत यह कहा गया है कि जो Board of Directors होंगे, उनमें से 50 परसेंट से अधिक resident Indian होंगे - that is number one. Number two, जो key management के लोग होंगे, उनमें भी 50 परसेंट से अधिक resident Indian होंगे, तो इसमें विदेश का कंट्रोल कहाँ से आ गया? हमारी कंपनियों पर कैसे विदेश का कंट्रोल होगा? और तो और 50 परसेंट से अधिक Independent Director भी resident Indian ही होंगे - यह भी इसमें provision है। इसके अलावा यह भी कहा गया कि जो profit होगा, वे सारे profit लेकर नहीं जाएँगे, बल्कि certain percentage of profit को reserve में रखा जाएगा।

महोदय, मैं यह बताना चाहूँगा कि इंश्योरेंस कंपनियों में दो प्रकार के फंड होते हैं - एक होता है policyholder fund और दूसरा होता है shareholder fund. Policyholder fund को कोई टच नहीं कर सकता और जो shareholder fund होता है, उस फंड के तहत सारे खर्च का provision करने के बाद, टैक्स देने के बाद जो बचता है, उसके कुछ हिस्से को dividend के रूप में दे सकता है।

मान्यवर, अंत में, मैं इतना ही कहूँगा कि यह बहुत अच्छा कदम है और आने वाले समय में, हमारे विपक्ष के लोग भी बैठे हैं, इंश्योरेंस सस्ता होगा, इनको technology-driven insurance मिलेगा। ये उसका उपयोग भी करेंगे और उसके लिए तालियाँ भी बजाएँगे। जब इंश्योरेंस कंपिनयों में competition होगा, तो इंश्योरेंस सस्ता होगा। जैसे पहले telephone 20-30 रुपए प्रति मिनट होता था, जब telecom sector में 100 परसेंट FDI आया, तो क्या स्थिति हुई, इसको हम सब जानते हैं। FDI आने के बाद बाहर के लोग हमारे telecom sector को उठा कर नहीं ले गए, बल्कि उस पर हमारा ही कंट्रोल है, लेकिन उसका फायदा यह हुआ कि टेलीफोन फ्री में होने लगा, कॉल सस्ती हो गई। आम गरीब से गरीब व्यक्ति, चाहे साइकिल वाला हो या ठेले वाला हो, आज वह

फोन पर जमकर बात करता है, इसलिए बात करता है, क्योंकि टेक्नोलॉजी और टेलीकॉम सेक्टर में इन्वेस्टमेंट के कारण उसके लिए टेलीफोन सस्ता हुआ है। इसी प्रकार, जब penetration इतना कम है, तो इंश्योरेंस भी कम ही होगा। आने वाले समय में, जब इन्वेस्टमेंट आएगा, तब bulk में लोग इंश्योरेंस कराएंगे, सभी लोग इंश्योरेंस कराएंगे। इससे इंश्योरेंस भी इतना सस्ता हो जाएगा कि देश का हर नागरिक इंश्योरेंस कराएगा। उसे सेफ्टी का नेट भी मिलेगा, दिमाग का सुकून भी मिलेगा, कोई टेंशन भी नहीं होगी और वह जीडीपी में अच्छी तरीके से contribute कर पाएगा। मान्यवर, मुझे आपको यही बताना था। मैं बहुत-कुछ बोल सकता हूँ, लेकिन इसमें सब कुछ आ गया है। आपने मुझे बोलने का मौका दिया, इसके लिए आपका बहुत-बहुत धन्यवाद।

MR. DEPUTY CHAIRMAN: Now, Shri Anand Sharma.

एक माननीय सदस्य : आपका नाम पहले भी बोला गया था।

श्री आनन्द शर्मा (हिमाचल प्रदेश) : पहले सदन ऑर्डर में नहीं था। Hon. Deputy Chairman, Sir, I have stood up not only to express our strong concerns and reservations on Amendment of the Insurance Act, 1938 Bill that has been brought before this House but also question the very justification and the need of it. What the Bill before us is and what the hon. Member from the Ruling Party was saying, those are two different issues. And, I am sure that what we will raise, the Government will take note of and respond appropriately because there is a lot of agitation in the minds of the investors, depositors, policy holders, agents, employees. Lakhs and lakhs of employees are on Why? What LoP had said, what other colleagues have said and my submission here, Sir, through you, is when a law is to be enacted, the Bill must go through Parliamentary scrutiny. The moment that is bypassed, conflict and confrontation starts. That is what we have been suggesting to the Government. There is no harm. You have the majority in both the Houses. You will have the majority in the Standing Committee or a Select Committee but the Government in its wisdom thinks that they have to push this through. Sir, insurance is a strategic sector. It is also a social sector. It is a long term sector which has implications for this country. This sector and the insurance companies harness the domestic savings which are re-invested for India's development. This has happened since Independence. It is people's money. People buy the policies, whether it is a farmer or whether it is an employee or whether it is an ordinary citizen; those who are insurable, those who can afford. So, insurance was made accessible and affordable. And, there have been progressive changes. We must not forget that the insurance policies also provide a social security feel for crores of Indians, poor Indians, for a very low income and the policy cover which they get, they get also an assurance that their savings are secured, investments are secured and what they get in return, will be much more. They will be rewarded for having invested. There is also trust involved. The insurance companies hold the people's money in trust. This Bill breaks that trust. And, I will explain why the people are agitated; why the agitation is there. It will make our poor people vulnerable and insecure. Sir, there was an understanding reached between the Government and the Opposition in this House and that effected, of course, on the understanding in the other House. We have to go through the history of the Insurance Bill. It was in the year 2000 when Shri Atal Bihari Vajpayee was the Prime Minister. This sector was opened up. Twenty-six per cent of the FDI was allowed in this sector. But, in 2004, when the UPA Government came and the proposal made was to consider raising the FDI to 49 per cent.

पूर्व प्रधान मंत्री, माननीय अटल बिहारी वाजपेयी तब संसद में थे, उन्होंने उसका समर्थन नहीं किया। उनके शब्द हैं-"हम इसका विरोध करेंगे" और विरोध हुआ। उसका निरंतर, सालों-साल विरोध होता रहा, ४९ प्रतिशत का विरोध रहा। माननीय, जो प्रधान मंत्री २६ प्रतिशत लाए थे, उन्होंने भी विरोध किया, जो वर्तमान प्रधान मंत्री जी हैं, उनका भी विरोध रहा और जो सत्ताधारी पक्ष है, इनका भी विरोध रहा। वह बिल लॉ कमीशन को भेजा गया, फिर वह लॉ कमीशन से वापस आया और तब 2008 में बिल आया। उसके बाद, उस बिल को स्टैंडिंग कमिटी में भेजा गया। उस स्टैंडिंग किमटी के मुखिया कौन थे? आज आपके संबंधों में थोडी खटास आ गई, इधर-उधर हो गए, वे यशवन्त सिन्हा जी थे। माननीय, उन्होंने उसमें 91 संशोधनों की सिफारिशें कीं। उन्होंने 2008 से अगस्त, 2011 तक तीन साल लिए। जब वे संशोधन आए, तब सरकार ने 88 संशोधन स्वीकार किए। Out of 91 amendments, we accepted 88; the Cabinet cleared it. The Bill was here, it was conveyed. It was conveyed to my hon. friends, your leaders, officially, by the then Government, that we have accepted 88 amendments. You did not agree, you continued to oppose it. In the year 2014, the Government changed. हम वहाँ से यहाँ आए। कष्ट तो होता है, पर हम अच्छी तरह आए। आप वहाँ आए, पर आपने आकर क्या किया? आपने आते ही हमसे बातचीत शुरू की कि वह जो आप लाए थे, उस पर कई सालों से धूल जम रही है, कृपा करके उसकी गर्द को ज़रा हटाइए, हमारा सहयोग कीजिए और उसको पास कीजिए। At that time, there were discussions. There were three people from our side; me, the then Leader of Opposition, Shri Ghulam Nabi Azad and Shri P. Chidambaram. We talked to the Government. The then Leader of the House and Finance Minister, for whom we had not only goodwill, but respect also, Shri Arun Jaitley and the Government team talked to us. We reached an understanding and that understanding was made clear in this House. To which, I want to draw the attention today that you are violating the national consensus. You are going back on the understanding that was reached. We were in Opposition, we had the numbers and the Bill would not have passed for years and years more. But, we agreed and the Government committed certain things. What was the commitment given? Sir, in this very House, on 12th March, 2015, the Finance Minister said, "incorporating certain provisions to provide the Insurance Regulatory and Development Authority of India with the flexibility to discharge its functions more effectively and efficiently, and enabling greater foreign investment in the sector through an enhanced explicit composite cap of 49 per cent with suitable safeguards by way of mandating Indian ownership and control. The Bill provides for the following: To enhance the cap for foreign equity investment in an Indian insurance company from 26 per cent to 49 per cent with a safeguard, I repeat, with a safeguard of Indian ownership and control, to insert a definition of 'health insurance business', to empower IRDAI to regulate amalgamation and transfer of insurance business and to make provisions". So, a categorical assurance was given by the Government based on the understanding that this will not be changed, Indian ownership and control shall remain. What I have heard now, the number of Directors, some hon. Member was saying 50 per cent, 50 per cent of the key executives will be there. But, the ownership is going away. I must read the Statement of Objects and Reasons of this Amendment Bill. It says, "In order to achieve the objective of Government of India's Foreign Direct Investment Policy of supplementing domestic long-term capital, technology and skills for the growth of the economy and the insurance sector, and thereby enhance insurance penetration and social protection, it has been decided to raise the limit of foreign investment from 49 per cent to 74 per cent".

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But, what is the catch line, Sir? This comes here, substitution of sub-clause (b) in the definition of Indian insurance company in Section 7 (a) of Section 2 of Insurance Act, 1938, "so as to raise the limit of foreign investment in an Indian insurance company from this existing 49 per cent to 74 per cent and to allow foreign ownership and control." This is what the Bill says. आप कह रहे हैं कि कुछ नहीं हुआ, सिर्फ मामूली सा संशोधन है। आपके साथ हमारी जो समझदारी बनी थी, सोच बनी थी, आम सहमित बनी थी, आपने उसको तोड़ा - आप इसको स्टैंडिंग कमेटी में नहीं भेजना चाहते हैं। आप साफ कह रहे हैं कि इसका foreign ownership और control हम दे रहे हैं, तो भारतीय कंट्रोल कैसे रहेगा? आप जो बिल लाए हैं, इसके बाद जो कानून बनेंगे, आप स्वयं उसी में लिखकर लाए हैं, मैं अपनी तरफ से कुछ नहीं कह रहा हूं। मैं एफडीआई के खिलाफ नहीं रहा। हमारी सरकार के समय भी कई सेक्टर्स खोले गए, इस सेक्टर के लिए भी हमारी सिफारिशें थीं, पर ऐसा संवेदनशील सेक्टर - जिसमें करोड़ों लोग प्रभावित हों और सही मायने में इसमें देश की आर्थिक प्रगित भी जुड़ी है, क्योंकि भारत के अंदर इंश्योरेंस कम्पनीज़ में कम से कम 29-30 लाख करोड़ रुपये लगे हुए हैं।

महोदय, इंश्योरेंस कम्पनीज़ सबसे ज्यादा पैसा सरकार को देती हैं। मेरे ख्याल से भारत सरकार की जो 25 परसेंट borrowings हैं पब्लिक की, वे इंश्योरेंस कम्पनीज़ से आती हैं। आप देखें कि आप इसको क्यों कर रहे हैं, क्या मजबूरी है। I personally feel it is a situation which is aggravated by the pandemic, a bad optics of fiscal deficit and, therefore, how do you change that? Make the announcements, a slew of announcements of opening up, privatization, disinvestment and LIC opening up through IPO. Yes, this Bill does not involve here the LIC, but you are making LIC also, not only you are exposing it to risks but vulnerable too. Sir, it is important that when the Government talks of monetization, why? This country has sustained without all these things. Yes, disinvestment again per se as a policy, we have not opposed, but I ask honestly from the Government whether it is disinvestment or you are leapfrogging towards privatization and you are embarking on the path in the name of monetization of the grand clearance sale of India's national assets which have been built assiduously by the people of India over decades and decades after Independence. This is what is happening in front of our own eyes. Sir, the hon. Finance Minister, yes, is challenged with the difficult situation, economic crisis and slowdown. Targets are set. Targets were set, Sir, for the last year's Budget, and I don't find fault with that, it was an exceptional situation, unprecedented crisis. You had set a target of Rs.2,10,000 crores for disinvestment receipts in last year's Budget and, understandably, there was a shortfall. Your Revised Estimates were at Rs.32,000 crores and shortfall, therefore, was Rs.1,78,000 crores between the Budget Estimates and the Revised Estimates. Actual realization, you know, was less. In this year's Budget again, because the revenue receipts are low, there is a big gap. So, how that gap is sought to be covered? One way is through disinvestment. You have set a target of Rs.1,45,000 crores in the Revised Estimates of the Budget. Now what will happen? The shortfall is huge. How much money will we get? Is this the right time? That is why I said, 'optics'. We are not getting the money. When the hon. Finance Minister replies, she must also tell us realistically what are the expectations, how much money has come in the insurance business since we started opening up, even after 49 per cent. We must know. सर, एक महत्वपूर्ण बात है कि भारत की जो अपनी कम्पनियां हैं, टाटा है, बजाज है, इन्होंने दुनिया की बड़ी कम्पनियों के साथ joint ventures किए हैं। ये दुनिया की बडी कम्पनियां हैं। AIG General Insurance Limited अमरीका की सबसे बडी कम्पनी है। इस तरह से Max भी यहां है और दूसरी कम्पनियां भी आ गई हैं। जो भारत की बड़ी कम्पनियां हैं, उनके पास पैसा है। जब आपने इस सेक्टर को खोला, the Indian business leaders were quick. They formed joint ventures immediately with the global majors. But, one thing is very clear. They were not desperate for capital. This sector has enough capital. This sector has enough money of the Indian people. They are very clear. Have you

consulted the stakeholders? The new Parliament building is being constructed by the Tatas. Do the Tatas want to give up control of their insurance joint venture? Does the Bajaj want to give up the control? The answer is, 'no'. They are opposed to this because they don't want the Indian control to go. So, where is the need? What is happening? I am sorry to say that these words will echo later. You are putting the Indian money at the disposal of foreign companies. This is our concern. What capital will we get and what will be long-term loss and consequences are our concerns. What has been the global experience, Sir? In 2008 was the financial crisis. How did it start? One bank--Northern Rock, AIG, Lehman Brothers. And then we saw the collapse of the global majors. आप कहते हैं कि बाहर से capital आयगा। वे खुद ही गिर गए। Federal Reserve had to give trillions of dollars which this country does not have. Not only AIG, Fannie Mae and Freddie Mac; we have the Minister sitting here who knows. She is very well versed as to what happened. There were tremours as if it were the global earthquake! Now, we are saying that they will come and take over the ownership control and we all will be safe! I have some doubts on this particular issue.

Sir, what do I have to say is that with our own insurance companies, if you want to increase the penetration, there are ways in which you can do it. You have come up with various schemes. The previous Government also had come up-whether it was the Bima Yojana for kisans; उद्योग कर्मियों के लिए बीमा योजनाएं, आम नागरिकों के लिए बीमा योजना, स्वास्थ्य बीमा योजना, यानी आपकी सरकार भी 2014 के बाद कई बीमा योजनाएं लाई है। किसी ने इस पर कोई आपत्ति नहीं की। देश के लोग बीमा योजना लेते भी हैं और हम उसकी सराहना भी करते हैं। जो काम अच्छा हो रहा है, हम उसकी सराहना करेंगे। जिस काम पर कहीं कोई छाया है, संदेह है, चिंता है तो सरकार को चेताना हमारा कर्त्तव्य बनता है। सरकार को कुछ बातें गंभीरता से सुननी चाहिए - यानी वाद-विवाद और चिंतन, यह हमारी संस्कृति का हिस्सा भी रहा है और किसी भी प्रजातंत्र के लिए आवश्यक भी है। कहीं भी, किसी भी सरकार की अगर आलोचना होती है - मैं तो कहता हूं कि निंदा भी बुरी नहीं है, कई बातें होती हैं, जिनकी निंदा भी करनी चाहिए, लेकिन आलोचना पर आपत्ति, हर चीज़ पर करतल ध्वनि से अनुमोदन - मैं समझता हूं कि वहां तो आप करेंगे - हम भी करेंगे, आप हमसे यह उम्मीद मत करो, हम यह नहीं कर सकते हैं। हमारे ऊपर एक संवैधानिक जिम्मेदारी है। हम आपको कह कर अपने कर्त्तव्य का पालन कर रहे हैं। ऐसी स्थिति में हम इस सदन से बाहर नहीं जा सकते हैं और यदि हम बाहर जाएंगे, तो लोगों को क्या जवाब देंगे कि जब यह सब कुछ हो रहा था तो हम चुप बैठे थे! मैं संसद की परंपराओं का सम्मान करता हूं। मैंने हमेशा किया, जब पहले दिन से मैं भारत की संसद में आया था। मैं सही मायने में चर्चा करने में विश्वास करता हूं। मैं सोचता कि अगर सही रूप में चर्चा हो, तो देश की जनता सुनती भी है और शायद कभी सरकार भी जागती है, आश्वस्त करती है। यही एक फोरम है। The highest forum in our democracy where you can discuss and debate issues, where people's concerns can be articulated, where policies can

be scrutinised and laws are enacted after stakeholders' consultations. Otherwise, why do we have Standing Committees? We have that. People don't know. हम लोगों की आलोचना होती है कि संसद काम नहीं करती। वही फोटो दिखती है। जब आप भी यहां वैल में आ जाते थे, कभी हम आ जाते हैं, तो बाहर लोग कहते हैं कि ये काम नहीं करते हैं। सर, काम करते हैं। Inter-Session period is the time where maximum work is done and the Standing Committees meet and how many reports are coming? It is coming one after the other. That is where the bipartisan functioning is for the Indian Parliament. We meet, we sit, we discuss, we debate, we agree, we disagree and we find a consensus. There will always be Vyavdhan. दो मत होंगे। किसी विषय पर एक मत नहीं हो सकता। यह प्रजातंत्र में न संभव हुआ है और न कभी होगा। जिस दिन एक मत, एक विचारधारा होगी, उस दिन प्रजातंत्र खत्म हो जाएगा। यह संभव नहीं है। इसलिए क्या तरीका है? आप वह मिडल ग्राउंड ढूंढ़ें, जिस पर सबको संतोष हो कि हम यहां पर खड़े हैं। राष्ट्र का जो सर्वोपरि हित है, वह सुरक्षित है। उसको अंग्रेज़ी में consensus कहते हैं और हिंदी में आम सहमति कहते हैं। आप आम सहमति बनाने का प्रयास क्यों नहीं करते हैं? मेरी सरकार से यह गृहार है कि अगर आप प्रयास करें, कुछ बातें हम आपकी समझें, कुछ आप हमारी सुनें, जिससे आम सहमति बने। ऐसा कानून बनाएं, ऐसी नीति बनाएं, जो समावेशी हो, जिसमें सब लोग शामिल हों। मुझे ऐसा लगता कि आपने अपने दल में भी इस पर चर्चा नहीं की है। मैं बड़े सम्मान के साथ कहूंगा कि आपके यहां तो स्वदेशी की बात करने वाले लोग हैं। माननीय प्रधान मंत्री जी "आत्मनिर्भर भारत" की बात करते हैं। मैं उस नारे का समर्थन करता हूं, सम्मान करता हूं, लेकिन देश की पूंजी बाहर कर दो, इंश्यारेंस कंपनीज़ को foreign ownership control में दे दो, तो क्या यह 'आत्मनिर्भर भारत' है? क्या यह आत्मनिर्भर बिल है? मैं आज सवाल कर रहा हूं। क्या इसका जवाब किसी के पास है? हम यह अपेक्षा नहीं करते थे। जब एक तरफ से 'आत्मनिर्भर भारत' का ढोल और नगाडा बज रहा हो और उस तरफ से यह बिल इस सदन में लाना और कहना कि इसको अभी पास करिए, तो मैं आपसे पूछना चाहता हूं कि ऐसा कौन-सा तुफान आ गया, कौन-से लोग पैसे लेकर खड़े हैं कि आपकी कंपनियां खरीद कर ले जाएंगे, आपके देश को कमज़ोर करेंगे। यदि कल को अमरीका की उन्हीं कंपनीज़ में बुरा वक्त आ गया, तो इस देश को संकट से कौन बचाएगा? उनके पास तो पैसा है, वे डॉलर छापते हैं, वे federal reserve दे देते हैं, आपके कौन देगा? यह मेरा आपसे सवाल है। माननीय उपसभापति महोदय, मैं सरकार से पुनः आग्रह करता हूं कि कृछ चिंताएं हैं, कृपा आप उन पर थोड़ा विचार-विमर्श करें। हमने कुछ प्रश्न उठाए हैं। हम विरोध पक्ष में बैठे हैं, इसलिए नहीं उठा रहे हैं। हम भी इस देश के नागरिक हैं। हमें भी इस देश की उतनी ही चिंता है, जितनी सरकार को है। कृपा करके यह देखें कि हमारे देश का नागरिक, जो policy holder है, वहां के जो कर्मचारी हैं, देश का जो पैसा है, वह सुरक्षित रहे- यह हमारा सरकार से आग्रह है। मैं इसका विरोध तो कर रहा हूं, उसका कारण यह है कि knee jerk reactions, responses or decisions were made after sheer panic. Yes, pandemic has destroyed economies, it has disrupted the global economy. We have also been affected. We will come out of it. If you do something good, we will support it. But as far as this is concerned -- I say with great anguish and concern, looking at our people whose

expectations from all of us together -- this is doing a great disservice to India. यह अच्छी बात नहीं हो रही है। कोई तो जगह छोड़ देते। स्टेडियम बेच दो, ठीक है। बेच दीजिए, वहां खेल-कूद होता है, पर यहां तो खेल-कूद खतरनाक हो जाएगा। रेलवे स्टेशन - ठीक है, एयर पोर्ट, पोर्ट... disinvestment का तो हम कह रहे हैं कि हमारे समय में भी हुआ, लेकिन disinvestment और privatization में बहुत फर्क है। मैं घड़ी भी देख रहा हूं और आपको भी देख रहा हूं। मेरी बात तो ये सब भी सुनना चाहते हैं। हमने कोई ऐसी आपत्तिजनक बात नहीं की है। मैं अपनी बात को विराम देने से पहले वित्त मंत्री जी से आग्रह करता हूं कि कृपा करके इस पर सोचविचार करें और संसद और देश को आश्वस्त करें। हमको इसकी बहुत चिंता है।

MR. DEPUTY CHAIRMAN: Dr. Amar Patnaik. Not present. Shri Tiruchi Siva.

SHRI TIRUCHI SIVA (Tamil Nadu): Mr. Deputy Chairman, Sir, the hon. Finance Minister, while presenting her Budget proposals, made some important announcements and one among them is that the Government would increase the FDI in insurance sector from 49 per cent to 74 per cent and allow foreign ownership in insurance with some safeguards. Second was to privatize one general insurance company and two public sector banks. Third was that the Government would come with IPO of LIC in the financial year.

Sir, the insurance sector was opened to private companies through the IRDA Act, 1999. It was the period of NDA. Initially, the IRDA had allowed 26 per cent foreign equity in private insurance companies. Subsequently, in the year 2015, during NDA-I, when Shri Narendra Modiji came to power, the limit was increased from 26 per cent to 49 per cent and the Government is now proposing to increase it from 49 per cent to 74 per cent.

Sir, I wish to give some realistic figures. It is interesting to note that today the actual share of FDI in the total investment in private insurance industry is much less than the current limit of 49 per cent. According to the Annual Report of the IRDA, in 2018-19, as of 31st March, 2019, FDI in life insurance industry was Rs. 9,764 crores and in general insurance industry was Rs. 4,045 crores. Thus, the share of FDI in the total investment of life and general insurance industry was only 35.36 per cent and 23.66 per cent respectively against the present limit of 49 per cent. So, there is no justification for FDI to be increased today from 49 per cent to 74 per cent. When it was enhanced to 49 per cent in 2015, even after five years, the target has not been achieved and you are now trying to take it to 74 per cent!

Sir, another argument placed is that the FDI hike is because insurance sector is a capital-intensive business. Yes; the Government needs money, but not at the cost of general insurance companies and not at the cost of the PSUs.

Sir, the DMK Party already stood by the PSUs, because it is the nation's property. If profit comes to PSUs, it will come to Government and then it goes to people. Whereas, if it is private or foreign, money will not come to people; it belongs to some private persons. And, slowly, Sir, the LIC is going to be disinvested. It is a profit-making organization. Now, FDI has been increased. I am very doubtful, when the Board of Directors will be in the hands of residents, how will foreigners come and invest is a simple clarification I would seek. The Board of Directors would be mostly from here means how will foreigners come and invest. Moreover, their intent will only be sprofit-making. So, they will not be concentrating on poor who wants to insure. Sir, insurance is meant for poor people. This is the argument why insurance in India is still remains under penetrated. Penetration is seen as premium collected in relation to GDP. In a country which has a low per capita income and people lack adequate resources to save, looking at insurance market from this angle is not entirely right. It is estimated that nearly 40 crore Indians are insured, both through individual insurances and group insurances. It is estimated that the insurable population, persons who can be insured, in India is around 60 crores. Therefore, number of people covered is significant, and this number can increase depending upon the rising levels of incomes and savings. So, what is the reason for disinvesting the valuable assets that we are having? Even at the time of slowdown of economy, across the country, India withstood that only because of two sectors -- the public sector undertakings and agriculture. Now, both of these are being targeted! When the public sector gets weakened, the nation's economy gets weaker. Take the example of LIC. The LIC is the biggest investor in our country; it is the largest investor in Indian economy. It generates investible funds to the tune of rupees three-and-half lakh crores to four lakh crores annually. Therefore, Sir, there is no such necessity for LIC to access the market for funds.

MR. DEPUTY CHAIRMAN: Your time is going to be over. ... (Interruptions)...

SHRI TIRUCHI SIVA: But, Sir, you had said that you would give more time. ...(Interruptions)...

MR. DEPUTY CHAIRMAN: This Bill has been given four hours' time. Accordingly, you were given six minutes. ...(Interruptions)...

SHRI TIRUCHI SIVA: The total investments of the LIC amounted to Rs. 30,69,942 crores, as on 31st March, 2020. It is amazing to note that LIC funds more than 25 per cent of the Government borrowings. No single institution, anywhere in the world, funds the Government borrowings to this extent. The assets of LIC are to the tune of 440 billion dollars, which is larger than the GDP of 75 per cent of the countries, in the list of United Nations. In terms of revenue earned, it can figure among the top fortune 500 companies. Therefore, there is no dearth of funds for LIC. That is going to be invested. And, you are increasing the FDI to 74 per cent! Again, Sir, I would like to reiterate a very important point that the poor, who need insurance cover, will not be able to afford to these people because they will concentrate only on making maximum profit. So, the poor people who want to save their hard-earned money will resort to only insurance. And, if it is taken away from the Government and given to the private players, that too the foreigners, it will not benefit the poor people of our country.

Therefore, Sir, we are not here for raising the hack; the Bill has come and it is going to be passed. But, will the Indian control be there? This is a big question. I think, the hon. Minister will clarify that. And, so also, will the FDI benefit the economy? The Government will get the money, but will it go to the people? Will they be benefited? So, we again urge that the public sector organizations have to be protected at any cost and they should not be disinvested and privatized.

DR. BANDA PRAKASH (Telangana): Mr. Deputy Chairman, Sir, the Insurance Act, 1938, was enacted to consolidate and amend the law relating to business of insurance in the country. The foreign investment in insurance sector was permitted in the year 2000 by allowing the same up to 26 per cent in the Indian insurance companies. Subsequently, vide the Insurance Laws (Amendment) Act, 2015, this limit of foreign investment was raised to 49 per cent of the paid-up equity capital of such a company, which India-owned-and-controlled, as per the rules made in this behalf.

Sir, after nearly 5 years when the FDI was raised to 49 per cent, there are today only eight private sector life insurance players, and 23 private players, and four general insurers, out of 25. Many insurance players still have foreign holding of only 26 per cent, and even lower, according to data available for September 2019.

As per 2019 statistics, in the equity of life insurers the share of foreign investors is only 35.49 per cent. In the case of equity of general health and insurance, it is 23.66 per cent. There are so many companies which are not even utilizing the 49 per cent available limit. We fail to understand why the Government is bringing this Bill. We will confine ourselves, particularly, to LIC. There are a lot of apprehensions in the public mind. The Government has intiated the process of amending the Insurance Act, allowing an increase of FDI up to 74 per cent and proceeding with the issue of I.P.O. in LIC. Thus, the Government has set in motion a process to sell a portion of its stake in the most prestigious public financial institution of the country.

I would also like to mention that the growth of LIC, its expansion and emergence as the largest insurer in the world in terms of number of policyholders and claim settlement has been done entirely through resources generated internally. The Government did not make any additional contribution to the initial capital of Rs.5 crores in 1956 which was enhanced to Rs.100 crores in 2011 due to regulatory issues. On this meagre capital base, the LIC today is managing its assets of Rs.32 lakh Many listed companies have had bitter experience. They have collapsed due to bad management and in the recent times, we have seen the collapse of ILFS, DHFL, Yes Bank and Laxmi Vilas Bank. During the 2008 economic crisis, many big global corporate houses like Lehman brothers and Fortis have collapsed and American Insurance Group was saved from destruction by pumping of taxpayers' money by the Federal Reserve of the USA. The LIC is the largest investor in the Indian economy. It generates investible funds to the tune of Rs.3.5 lakh crores to Rs. 4 lakh crores annually, and, therefore, there is no necessity for the LIC to go into the The total investments of the Corporation amounted to market for funds. Rs.30,69,942 crores as on 31st March, 2020. The LIC has made an investment of Rs.24,01,457 crores in the Government and social sector as on 31st March, 2020.

An insurance policyholder wants safety of his investments and also good returns. The LIC has fully protected the interests of its policyholders. While ensuring total safety of the funds of policyholders, LIC has the track record of giving the best bonus. The LIC has set very high servicing standards and its claim settlement performance is the best in the global insurance industry.

The LIC was created by an Act of Parliament in 1956 to serve the individual as well as the State. The then Prime Minister said, with nationalisation of insurance industry, that profit motto goes out of it and service motto comes into it. Therefore,

we request the Government that LIC must remain 100 per cent under the control of the Government. It has been historically proved that only where the State controls the people's savings they can be channelized to national development. The control of private sector on domestic household savings will be for private profit maximization.

The social objective of providing insurance to the weaker section will receive a severe setback. The aim to expand insurance in the unprofitable rural areas too will suffer. Hence, disturbing the character of the LIC will harm the interests of the national economy and the poorer sections of the Indian society. Sir, nobody knows what insurance is. The entire country knows only LIC. If you ask anybody, "Are you having LIC policy?", they will say 'Yes'. If you ask, "Have you got the insurance?', they might say, 'No'. So, LIC is synonimous with insurance. I request the Government to protect the LIC of India. Thank you.

SHRI SUBHAS CHANDRA BOSE PILLI (Andhra Pradesh): Mr. Deputy Chairman, Sir, I thank you for permitting me to speak in Telugu, which is my mother tongue. The hon. Finance Minister also has a very good knowledge of Telugu.

*"Hon. Deputy Chairman Sir, I thank you for giving me this opportunity to speak on the Insurance (Amendment) Bill, 2021. This Bill seeks to amend the Insurance Act of 1938. Sir, it is very unfortunate that this Bill, if passed, would increase the limit on foreign investment in Indian insurance companies from the present 49 per cent to 74 per cent and thereby removing restrictions on ownership and control of these companies.

The Bill aims at supplementing domestically available long-term capital, technology and skills for the growth of Insurance sector and also to provide enhanced social protection. If we look into the history of insurance sector, it dates back to 1818 when Oriental Life Insurance Company was started by Anita Bhavsar in Kolkata to cater to the needs of European community. The foreign investment in insurance sector was permitted in the year 2000 by allowing the same up to 26 percent. Sir, I think this is for the third time we are going for disinvestment in insurance sector for FDI. Sir, the limit of foreign investment was raised to 48 per cent of the paid-up equity capital of such company. Though it is being done as per the rules, it is very

 $[^]st$ English translation of the Original speech deliverd in Telugu.

unfortunate. Employees of the insurance companies and experts from insurance sector are feeling insecure. The Indian market had gross written premiums of around 96.9 billion dollars in 2017 which were expected to grow to 250 billion dollars by 2025. India is presently the 10th largest life insurance market globally. There is no imminent danger as of now. There are many instances in the past where these insurance companies have lent money to the Indian Government for investments and other needs when requested. India is the 15th largest non-life insurance market globally. The Insurance sector in India has seen major growth during the last decade. This sector presently consists of 63 insurance companies of which 24 companies are life insurers and 39 companies are non-life insurers. The key growth drivers in India include factors such as increasing demand with increasing population, a robust economy, Government programs to increase insurance cover and strong growth in automotive industry despite the recent dip. All these factors are playing a crucial role in the growth of insurance sector in India. In India, if this sector is compared with other sectors, there is much to achieve for this sector. I am not telling that this sector did not achieve anything. Though, this sector is in profits, there is much scope for achieving better results. The net premium in the United States totalled at 1.32 billion dollars for the year 2019. As per the recent Economic Survey Report, Insurance premium in the country is at 3.76 per cent in 2019. For Malaysia, it is 4.99 per cent and 4.30 per cent for the years 2019 and 2020 respectively. For Thailand, it is 4.30 per cent and 4.92 per cent for the years 2019 and 2020 respectively. For China it is 4.30 per cent.

Sir, after the outbreak of Coronavirus, the country has realized the importance of insurance like never before. An article was published in the Indian Express, which mentions that the outbreak of COVID-19 has led to more awareness among people towards insurance.

MR. DEPUTY CHAIRMAN: Subhas Chandra Bose Ji, please conclude now.

SHRI SUBHAS CHANDRA BOSE PILLI: Before the outbreak of Coronavirus pandemic in India, only 10 percent of people were interested in buying insurance. But now, this figure has risen to 71 percent. I request the Hon. Minister to consider all these factors.

Sir, lastly I would like to quote few words said by statesman and former Prime Minister of India, Shri Atal Bihari Vajpayee, who is respected by every Member of this House and by every citizen throughout the country. He said, "Privatization without

restriction will lead to destruction of the country." Sir, when we are taking these sorts of decisions, we should remember such words.

MR. DEPUTY CHAIRMAN: Subhas Chandra Ji, Please conclude now.

SHRI SUBHAS CHANDRA BOSE PILLI: I am concluding, Sir. With this I would like to conclude by saying that my party YSRCP supports this Bill." Thank you, Sir.

श्री उपसभापति : माननीय विशम्भर प्रसाद निषाद जी। ... (व्यवधान)...

श्री जयराम रमेश: सर, यहाँ न कैबिनेट मंत्री हैं, न राज्य मंत्री हैं। ...(व्यवधान)... वित्त मंत्रालय के ...(व्यवधान)... बिल से आपका कोई लेना-देना नहीं है।

श्री उपसभापति : अभी-अभी माननीय कैबिनेट मंत्री गई हैं। ...(व्यवधान)...

प्रो. राम गोपाल यादव (उत्तर प्रदेश) : कानून मंत्री सबमें हस्तक्षेप कर सकते हैं। ...(व्यवधान)...

श्री जयराम रमेश : सर, यह अपमान है। ...(व्यवधान)...

श्री उपसभापति : प्लीज़, प्लीज़। ...(व्यवधान)... Just अभी माननीय मंत्री जी गई हैं। ...(व्यवधान)...

प्रो. राम गोपाल यादव : कानून बन रहा है, तो कानून मंत्री जी तो यहाँ पर हैं ही। ...(व्यवधान)...

श्री उपसभापति : माननीय विशम्भर प्रसाद निषाद जी।

श्री विशम्भर प्रसाद निषाद (उत्तर प्रदेश): माननीय उपसभापित महोदय, मुझे समाजवादी पार्टी की ओर से हमारे माननीय प्रोफेसर साहब ने बीमा विधेयक, 2021 पर बोलने का मौका दिया है। मैं इस बिल के सम्बन्ध में सुझाव भी देना चाहता हूँ और साथ ही मैं इसका विरोध करता हूँ, क्योंकि जब सरकार गलत नीतियाँ लागू करती है, तो गलत नीतियों का विरोध करना और उसे सुझाव देना विपक्ष का काम होता है। हमारे देश की जो जनरल इंश्योरेंस कंपनियाँ हैं, जो सरकारी कंपनियाँ हैं, उनको समाप्त करने के लिए ये तमाम प्राइवेट कंपनियाँ लाए हैं। पूरे विपक्ष की माँग यह है कि इस बिल को Standing Committee में भेज दिया जाए, जिससे सभी दल के लोग इस पर चर्चा कर सकें और चर्चा के बाद जो बिन्दु आएँगे, जो सुझाव आएँगे, उनको इसमें सम्मिलित किया जा सके।

महोदय, मैं माननीय वित्त मंत्री जी से दो-तीन प्रश्न करना चाहता हूँ। वित्त मंत्री जी तो यहाँ हैं नहीं, ...(व्यवधान)... मैं यह पूछना चाहता हूँ कि चूँकि विदेशी कंपनियाँ पहले से अपना प्रस्ताव कर रही थीं कि हमें 100 परसेंट FDI मिले, पहले आपने 2015 में इसे 49 परसेंट किया, तब राज्य सभा में आपका बहुमत नहीं था, इसलिए आपने 49 परसेंट कर दिया, अब थोड़ा बहुमत आ गया, तो आपने 74 परसेंट कर दिया, इसके बाद तो आप इसको 100 परसेंट कर देंगे? क्या कोई भरोसा है आपका? आपको पहले ही 2015 में 74 परसेंट करना था। हम यह प्रश्न करना चाहते हैं कि विदेशी कंपनियों को हमारे देश के उपभोक्ताओं पर, देश के पॉलिसीधारकों पर मालिकाना हक देने का उद्देश्य क्या है? नंबर दो, अगर ये कंपनियाँ, जो बाहर बैठी हैं, अपने को दिवालिया घोषित कर दें, तो policy holders की धनराशि कैसे वापस होगी? चूँकि अब Digital India हो गया है, तो वे एक मिनट में पूरा पैसा विदेश भेज देंगे। मेरा तीसरा सवाल यह है कि कोई दिवालिया बीमा कंपनी भारत में प्रवेश नहीं करेगी, इसका आपने बिल में कोई ज़िक्र नहीं किया है। विदेश में जो defaulter बीमा कंपनियाँ हैं, वे हमारे देश में प्रवेश नहीं करेंगी, उन पर ban रहेगा, आपने इसका हवाला नहीं दिया है। महोदय, आज आप एक GIC को खत्म कर रहे हैं, तो जो National Insurance Company, United Insurance Company, Oriental Insurance Company, New India Insurance Company है, जिनमें हमारे देश के लाखों कर्मचारी काम करते हैं, उनके भविष्य का क्या होगा? उनकी पेन्शन का क्या होगा? अगर वे VRS लेंगे, तो उनका क्या होगा? उनके मेडिकल का क्या होगा? ऐसी तमाम समस्याएं खडी हो जाएंगी। हमारे जो SC/ST, OBC वर्ग के लोग हैं, आप इसमें जो उनका आरक्षण खत्म कर रहे हैं, तो उनका क्या होगा? हमारे ऐसे तमाम सवाल हैं। अच्छा होता कि आप एक नई सरकारी कम्पनी लाते और जो सुविधाएं प्राइवेट वाले लोग देते हैं, वे सुविधाएं आप देते, तब देश के लोगों को विश्वास होता, जिस तरह आज एलआईसी पर देश के लोगों का विश्वास है, क्योंकि उनका 100 प्रतिशत क्लेम मिलता है। लेकिन आप उसको भी बरबाद करने जा रहे हैं, उसके ऊपर भी आप 74 प्रतिशत FDI ला रहे हैं।

मान्यवर, देश में जो मौजूदा कानून हैं, आज उनके कारण उपभोक्ता बीमा कम्पनियों से न्याय नहीं प्राप्त कर पा रहे हैं। कोर्ट्स में हज़ारों cases चल रहे हैं। एक गरीब आदमी या गरीब उपभोक्ता, जिसके पास छोटी धनराशि है, वह महंगा वकील नहीं कर सकता है। क्या आपने इसका रिव्यू किया है कि देश में कितने लाख मुकदमे चल रहे हैं?

श्री उपसभापति : माननीय विशम्भर जी, प्लीज़ आप कन्क्लूड करें।

श्री विशम्भर प्रसाद निषाद : जिस तरह से देश में ये कम्पनियां आईं, मैं एक उदाहरण देना चाहूंगा।

श्री उपसभापति : आप कन्क्लूड करिए।

प्रो. राम गोपाल यादव : इनके पास अभी एक मिनट और है, एक मिनट में ये अपनी बात खत्म कर देंगे।

श्री विशम्भर प्रसाद निषाद : देश में तमाम कम्पनियां आईं और उन्होंने लोगों के धन को दो साल में दोगुना करने अथवा 25 साल में दस गुना या पन्द्रह गुना करने का लालच दिया। अब जब ये कम्पनियां आएंगी, तो ये आपकी पेन्शन स्कीम को भी ले लेंगी और कह देंगी कि हम 40 साल के बाद आपको पेन्शन देंगे और 40 साल में न तो वह कम्पनी रहेगी और न लोगों को पैसा मिलेगा। उनके लिए आप क्या प्रावधान करेंगे? ऐसी तमाम विसंगतियां हैं, इसलिए हम यह कहना चाहते हैं कि इस बिल को आप स्टैंडिंग कमिटी में भेजिए। यह बिल देश के लोगों के लिए हितकर नहीं है। महोदय, आप जो फसल बीमा और तमाम तरह का बीमा देने की बात कर रहे हैं, आज भी कई किसान ऐसे हैं, जिनको क्लेम का पैसा नहीं मिल रहा है। आपने बीमा कम्पनी को तो गारंटी दे दी है कि अगर बीमा कम्पनी को नुकसान होगा, तो उसकी भरपाई आप करेंगे, लेकिन अगर किसान को नुकसान होगा, तब भरपाई कौन करेगा? किसान के लिए सरकार ने कोई गारंटी नहीं दी है। इस तरह से तो आपने बीमा कम्पनियों को संरक्षण देने का काम किया है। जो विदेशी बीमा कम्पनियां आप ला रहे हैं, उनका हम विरोध करते हैं। यदि आप स्वदेशी का नारा देते हैं, तो बीमा कम्पनियां भी स्वदेशी होनी चाहिए। आप सरकारी और स्वदेशी कम्पनी लाइए, तो हम उसका समर्थन करेंगे, लेकिन देश की कम्पनियों को बरबाद करके, SC/ST और OBC वर्ग के लोगों का नुकसान करके आप आरक्षण का नुकसान कर रहे हैं। आप आरक्षण विरोधी हैं, इसलिए हम इस बिल का विरोध करते हैं।

श्री उपसभापति : धन्यवाद, माननीय राम चन्द्र प्रसाद सिंह, बोलिए।

श्री राम चन्द्र प्रसाद सिंह (बिहार): महोदय, मैं इस विधेयक का समर्थन करता हूं। आनन्द शर्मा जी चले गए, अभी जो बातें उन्होंने बताईं, चूंकि वे पेशे से वकील भी हैं, इसलिए अपनी बात उन्होंने बहुत खूबसूरती से रखी। उन्होंने क्या कहा, "...to allow foreign ownership and control..." लेकिन next जो दो words हैं, उनको उन्होंने छोड़ दिया। वे दो words हैं, "with safeguards". उन्होंने समझा कि इसमें बिल्कुल पूरी छूट दी गई है, लेकिन ऐसा नहीं है, यह "with safeguards" है। चूंकि मेरे पास समय कम है, लेकिन निश्चित रूप से safeguards के बारे में माननीय मंत्री महोदया बताएंगी।

महोदय, एक बात समझ लेना बहुत जरूरी है कि जब सुधार की प्रक्रिया शुरू हुई है, तो logical end तक जाएगी ही। आप सुधार को बीच में नहीं रोक सकते हैं। जब आपकी सरकार थी तो FDI 26 per cent हुआ था, आप खुद यह चर्चा कर रहे थे। तब आपने भी उसको 49 per cent तक ले जाने का प्रयास किया, लेकिन वह नहीं हो पाया। बाद में वह 49 per cent हुआ, लेकिन अब वह 74 per cent है। मेरा तो यह कहना है कि अब यह जो अमेंडमेंट आएगा, इससे हमारी जितनी भी insurance companies हैं, उनके लिए भी win-win situation होगी, क्योंकि पूरा capital infusion होगा, technology आएगी, skill आएगा। अगर ये विदेश से नहीं आएंगे, तब क्या होगा? तब हमारे जो बैंक्स हैं, उनको वह पैसा देना पड़ेगा। लेकिन FDI आने से एक फायदा यह होगा कि हमारे बैंक्स के जो पैसे हैं, वे और कहीं लगाए जा सकेंगे। दूसरा फायदा इसमें यह होगा

कि जब इसमें investment होगा, तो निश्चित रूप से इसका penetration बढ़ेगा, और जब इसका penetration बढ़ेगा, तो लोगों को रोज़गार मिलेगा। सबसे बड़ी बात यह है कि जो consumers हैं, जो हमारे उपभोक्ता हैं, उनके पास better options आएंगे, उनके पास choose करने के लिए बेहतर choices आएंगी और यह बहुत जरूरी है। हम लोग देख रहे हैं कि जिन-जिन sectors में आप FDI लाए, उनका नक्शा बदल गया। आप telecom के क्षेत्र में देख लीजिए, पहले क्या हाल था? लेकिन आज आप देख लीजिए, ये 100 per cent हैं, इसलिए सबके पास मोबाइल्स हैं। आप कम्प्यूटर में देख लीजिए, इसमें कितने तरह की व्यवस्था हो गई है। आप रियल एस्टेट में देख लीजिए, उसमें कितना सुधार आया है। इसलिए हम लोगों को पीछे मुड़कर नहीं देखना चाहिए। जब गाड़ी खुली है तो आगे चलेगी और यह विकास की गाड़ी है, यह आगे चलती रहेगी।

इसके अलावा एक चीज़ और है, आज की तारीख में जो लोग इंश्योरेन्स के प्रति, अभी कोविड-19 के चलते ऐसा हुआ, हैल्थ सेक्टर में कितने ज्यादा लोग इंश्योरेन्स ले रहे हैं। बहुत सारी बीमा कम्पनियां इसमें आती हैं, इससे ज्यादा कम्पनियां हमारे यहां आएंगी तो लोगों को ऑप्शन तो मिलेगा तथा यह और कॉम्पिटीटिव होगा, लोग चूज़ कर पायेंगे। इसलिए इसे उस नज़रिये से नहीं देखा जाना चाहिए कि बेचा जा रहा है। हिन्दुस्तान की परिसम्पत्ति कौन खरीदेगा? हमारे यहां इन्वेस्टमेन्ट करना, यदि बाहर से इन्वेस्टमेन्ट आएगा तो इसका क्या मतलब है कि हमारी चीज़ वह खरीद लेगा! हम सॉवरेन कन्ट्री हैं, हम सॉवरेन स्टेट हैं और यह पुराना समय है, ऐसा नहीं है। इससे निश्चित रूप से हमारे देश में बाहर से जो सम्पत्ति आएगी, उससे इन्वेस्टमेन्ट बढ़ेगा, रोज़गार के अवसर मिलेंगे और लोगों को बेहतर बीमा की सुविधाएं मिलेंगी, यही इस बिल का लक्ष्य है, इसलिए मैं इसका समर्थन करता हूं, धन्यवाद।

SHRIMATI JHARNA DAS BAIDYA (Tripura): Mr. Deputy Chairman, Sir, I am thankful to you for allowing me to speak on the Insurance (Amendment) Bill, 2021. First, I oppose the Bill on behalf of my Party. India's life insurance sector was nationalised in 1956 after a series of failures and scandals in the private insurance companies. We are going back to those days. The risk of the entry of profit-seeking foreign companies, investing in high-risk ventures and jeopardising the savings and interests of the people is real.

[THE VICE-CHAIRMAN (SHRI SURENDRA SINGH NAGAR) in the Chair.]

It is estimated that nearly 40 crore Indians are insured both through individual assurances and Group insurance. It is estimated that the insurable population (persons who can be insured) in India is around 60 crore. Therefore, the number of persons covered is significant. This number can increase depending upon the rising levels of income and savings. Insurance, especially life insurance, mobilises

small savings of the people and converts them into capital for long-term investments in social and infrastructure projects.

We are of the opinion that our Party can move an Amendment to sub-clause (b) in clause (7A) of Section 2 and the proposed Amendment could be: "(b) in which the aggregate holdings of equity shares by foreign investors including portfolio investors do not exceed fifty per cent of the paid-up equity capital of such Indian insurance company, and the foreign investment in which shall be subject to such conditions and manner, as may be prescribed and further that the management and control of the companies should remain with the Indian promoters notwithstanding an hike in FDI". I urge the government to reconsider and rethink on the Bill. Thank you, Sir.

प्रो. मनोज कुमार झा (बिहार): उपसभाध्यक्ष महोदय, मैं एक छोटी-सी कहानी से अपनी बात की शुरुआत करना चाहता हूँ, लेकिन उसको मेरे वक्त में न जोड़ा जाए। यह 30 सेकंड की कहानी है।

सर, ऐसा हुआ कि मेरे गाँव में एक आदमी सोया हुआ था, मसहरी में सोया हुआ था, क्योंकि वहाँ मच्छरों की बहुत प्रॉब्लम है तो उसके पेट पर से एक साँप रेंगा और अचानक जब उसकी आँख खुली, तो वह 'साँप-साँप' चिल्लाने लगा। बगल से कोई आदमी आया और पूछा - अरे यार, क्यों चिल्ला रहे हो, उसने काटा तो नहीं। तब वह बोला कि काटा तो नहीं, रास्ता देख गया है। समझ गये, माननीय उपसभाध्यक्ष महोदय! यह जो बिल है, यह रास्ता दिखा रहा है कि आगे और क्या-क्या होने वाला है।

बहरहाल, बीते दिनों प्रधान मंत्री जी और हमारे बीजेपी के दोस्तों की पूरी टीम ने नये तेवर के साथ 'आत्मनिर्भरता' का पुनः आविष्कार किया है। अगर हम 'आत्मनिर्भरता' का अंग्रेज़ी में अनुवाद करें तो इसका मतलब होता है - self-reliance. दिनों-दिन self गौण होता जा रहा है, reliance ही reliance है। मैं यह एक आरम्भिक टिप्पणी करना चाहता था।

इसके बाद मैं एक बात कहूँगा। माननीय मंत्री महोदया यहाँ हैं। मैं एक शेर सुनाता हूँ, उसके बाद दो-चार प्वाइंट्स बताऊँगाः

> "ये जब्र भी देखा है तारीख़ की नज़रों ने, लम्हों ने ख़ता की थी सदियों ने सज़ा पायी।"

Such atrocities have been seen by the eyes of history; moments committed mistake and the generations suffered. मैं विपक्ष में हूँ, छोटे दल से हूँ, तो खारिज मत कीजिए, क्योंकि लोकतंत्र में नम्बर कब बदले और कब इतिहास आपको कटघरे में खड़ा करके पूछे कि आपने ऐसा क्यों किया, आपके ऊपर कौन सा दबाव था। मैं तो सच कहूँगा कि इतनी बड़ी majority के बाद भी

इतना छोटा दिल - मैं सीने की बात नहीं कर रहा हूँ - ऐसा नहीं होना चाहिए। सर, इतना कह कर अब मैं दो-तीन मूल मुद्दों पर आता हूँ।

Sir, the new approach of the Government, if I look at it, is ironical taken with self-reliance. India की financial market की जो stability है, वह भी अपने आपमें एक बहुत बृहद् समस्या है, उसको माननीय वित्त मंत्री महोदया देखेंगी। खास करके जो इंश्योरेंस कम्पनीज़ होंगी, if they introduce, they have the potential to introduce, contagion risks and such risky derivatives and contaminated balance sheets.

Thirdly, Sir, foreign insurance companies have the tendency to have a low rural penetration. हमारी आबादी एक बहुत बड़ी संख्या में गाँवों में निवास करती है। Instead, what we find is that they place greater emphasis on machinery, construction and intellectual property. There is also a possibility, hon. Vice-Chairman, Sir, that the household organisations could face the possibility of having their business taken over by foreign organisations. Sir, if you are keen to do it, first of all, -- and, I reiterate the request made by many of my colleagues -- please send it to the Standing Committee. One of my colleagues from the Treasury Benches said - 70 साल। सर, 70 साल का तर्क कब तक चलेगा? आप तो उसमें वाजपेयी जी के भी 6 वर्ष जोड़ लेते हैं, आप नेहरू जी के साथ अन्याय कर रहे हैं, लेकिन कम से कम वाजपेयी जी के साथ अन्याय मत कीजिए। उन्होंने आपके दल को कहाँ से कहाँ पहुँचा दिया! अब शीर्ष पर पहुँच कर आप फर्श की बात भूल रहे हैं, यह नहीं होना चाहिए। मैं समझता हूँ कि this is not in good taste.

Some of my colleagues underlined that when you open this up, would you be able to ensure implementation of the Constitutional provisions with regard to reservation? I am very worried and my worry is backed by millions and millions of Indians. What will happen to the SC/ST/OBC and EWS reservation? Are you going to negotiate with the ones who come with 74 per cent?

उपसभाध्यक्ष (श्री सुरेन्द्र सिंह नागर): मनोज जी, आप 1 मिनट में समाप्त कीजिए।

प्रो. मनोज कुमार झा: सर, मैं बस खत्म कर रहा हूँ, और कुछ नहीं।

सर, अभी LIC की बात नहीं हो रही है, मैं जानता हूँ। मैडम, LIC का जो logo है, उसको आप सबने देखा होगा। उसका फोटो ऐसे रहता है कि वह कमल से मिलता-जुलता है। आप उसको उल्टा कर रहे हैं। अगर आप ऐसा करिएगा तो कमल ही किसी दिन उलट जायेगा।

महोदय, मैं यह कहना चाहता हूँ कि हमारे आनन्द शर्मा जी Clause 3, sub-Clause (i) के बारे में कह गये और बाद में हमारे एक कलीग ने कहा कि उसमें safeguards की भी बात है। जब आप देख रहे हैं कि इसमें foreign ownership and control है - मैं एक सेकंड के लिए इसका हिन्दी अनुवाद कर देता हूँ - स्वामित्व और नियंत्रण। मैडम, इस मुल्क ने East India Company भी देखी है। तब भी बहुत बड़ी-बड़ी बातें होती थीं। ब्रिटिश पार्लियामेंट एक्ट पास करता था कि 'with adequate safeguards' है और हम सबने देखा है कि labour के pertaining safeguards की क्या हालत है। आप दो-चार फैक्टरीज़ में जाकर औचक निरीक्षण कर लीजिए, आपको पता चल जायेगा। बीते दिनों में जब कभी financial crisis आया, तब एलआईसी उठ खड़ा हुआ। अगर अभी भी आप एलआईसी को देखें, तो 76 परसेंट शेयर प्रीमियम इन्कम में हैं और 81 in the number of policies, जबिक प्राइवेट कंपनी ULIP में फिक्स --- सर, बस अंत में 'जय हिन्द' कह दें। मैडम, 'जय हिन्द' कहने से पहले एक बात और कहूँगा कि यह जरूर याद रहे कि these organisations on which there shall be an impact, these are human organisations. हमारे जो कोई भी डिसीज़न्स होते हैं, वह हम किस दबाव में लेते हैं और न जाने क्यों और वे दबाव दिखते नहीं हैं! मेरा सिर्फ यह मानना है कि उन दबावों को दरिकनार करते हुए हम यह तय करें कि human relationship, जो एक-एक edifice build हुआ है, यह जो इमारत बनी हुई है, उसकी जड में इंसान है, इंसानी रिश्ते हैं, करोड़ों परिवार हैं, अगर हम उनके बारे में नहीं सोचेंगे, तो इतिहास हमें भी गुनाहगार समझेगा। वह यह नहीं समझेगा कि मैं विपक्ष में हूँ, वह समझेगा कि संसद ने यह किया था। बस इतना कह कर, मैं अपनी बात समाप्त करता हूँ, 'जय हिन्द'।

उपसभाध्यक्ष (श्री सुरेन्द्र सिंह नागर): माननीय सदस्य श्री प्रफुल्ल पटेल जी ने पहले बोलने के लिए अनुरोध किया है, क्योंकि उनको कहीं मीटिंग में जाना है। लिस्ट के अनुसार उनका नंबर तीसरा है, अगर हाउस की अनुमित है, तो उनको पहले बुला लिया जाए। श्री प्रफुल्ल पटेल जी।

श्री प्रफुल्ल पटेल (महाराष्ट्र): धन्यवाद, सर। आप सभी को धन्यवाद। महोदय, जैसा कि बहुतों ने कहा है और यह बात उतनी ही सही भी है कि भारत का आम नागरिक बीमा, मतलब एलआईसी समझता है। गाँव में आदमी चाहे कोई भी बीमा लेता है, चाहे वह जनरल इंश्योरेंस का हो या लाइफ इश्योरेंग का हो, वह यही कहेगा कि एलआईसी हो गई है। यह बात आप और हम, सब जानते हैं, इसलिए अगर हम एलआईसी के माध्यम से सोचें और बाकी बीमा कंपनियों का काम आज तक चलते आया है, उसमें हम लोग आखिरी व्यक्ति तक पहुँचने में सफल हुए हैं। ऐसा कोई नहीं कह सकता है कि इसमें हम सफल नहीं हुए हैं। अब किसी की buying power नहीं है और वह बीमा न ले, तो यह अलग बात है, लेकिन लोगों को बीमे के बारे में बहुत ज्यादा समझदारी आ गई है। इसका दायरा बढ़े, इसलिए इसमें समय-समय पर संशोधन भी हुए। हम भी सरकार में थे, 26 प्रतिशत, 49 प्रतिशत -- इस प्रकार से आपकी सरकार ने 49 प्रतिशत किया। यह बदलाव का निरंतर सिलिसला है, इसमें किसी को विरोध करने की जरूरत नहीं है, लेकिन जहाँ तक इस बिल का सवाल आता है, जिस तरह से हमारे साथियों ने समझाया कि आपने substantial ownership और effective control या जिसको foreign ownership and foreign control कहते हैं, जो आपके बिल की language है, जब आप यही करने जा रहे हैं, तो इसमें थोड़ा अध्ययन, चिंतन,

मंथन करने की जरूरत थी। अब आप अचानक लेकर आए हैं, उसके बारे में अब हम क्या बहस करें? आपके पास नंबर है, आपने यह उचित समझा कि आज इसको लाना है और पास करना है। आपने Standing Committee की प्रक्रिया को दरिकनार कर दिया। हम भी Standing Committee on Finance में हैं, हम भी प्रगतिशील विचारधारा रखते हैं। ऐसा नहीं है कि आपने कुछ भी भेजा होता, तो हम उसको सीधे दरिकनार कर देते, विरोध करने के लिए विरोध की बात करते, लेकिन खैर, ठीक है, आपने उसको वैसा समझा, इसलिए अब उसके बारे में बहस करने का मतलब नहीं है।

मैंने शुरुआत में सुना था, कुछ लोग कह रहे थे कि foreign का ज्यादा पैसा आएगा, टेक्नोलॉजी आएगी। टेक्नोलॉजी क्या आएगी? Already जो पार्टनर्स हैं, आज HDFC है, टाटा है, रिलायंस है, बजाज है, मैक्स है तथा कई और इंश्योरेंस कंपनियाँ already हमारे यहाँ हैं, जिनका already world's best insurance companies के साथ tie-up है, जिसके तहत किसी ने 26 प्रतिशत या 49 प्रतिशत partnership दी हुई है। इस तरह से उनके पास already technology है। हम सभी लोग अलग-अलग राज्यों से आते हैं, हम सभी छोटे शहरों तक जाते हैं, आज वहाँ पर कौन-सी कंपनी अनुपस्थित है? आज वहाँ पर सभी कंपनीज़ available हैं। चाहे HDFC हो, TATA-AIG हो, क्या इनके पास कैपिटल की कमी है? They are ranked among one of the top five in the Index of our country in terms of market capitalisation, in terms of whatever asset reserves they are carrying. आज जब हमारे देश में इंश्योरेंस कंपनीज़ का लाखों-लाख करोड़ रुपए का व्यापार हो रहा है, तो इसमें बाहर से अधिक पैसा मिलने वाला है या हमें इसकी जरूरत है - यह मैं मानने को तैयार नहीं हूँ।

$5.00 \, PM$

I also understand economics. I don't think that any company is actually looking for money. हाँ, अगर आप यह कहना चाहते हैं कि इसे expand करना है या आपकी कोई और मंशा है, तो बात अलग है, लेकिन अगर आप टेक्नोलॉजी की बात करते हैं या इससे अधिक capitalization होगा और उसकी वजह से भारत में ज्यादा पैसा आएगा, एफडीआई आएगा, इससे हमारे देश की तरक्की होगी, तो में समझता हूँ कि यह argument कहीं भी सही नहीं लगता है। आप सोचिए कि कल आप इतना पैसा लेकर भी आ गए -- इंश्योरेंस के माध्यम से हम लोगों की पॉलिसीज़, प्रीमियम्स से जो भी पैसा कलेक्ट करेंगे, उससे इंश्योरेंस कंपनीज़ के पास ज्यादा पैसा आएगा। मैं आपको बताना चाहता हूँ कि आज विश्व में जो भी इन्फ्रास्ट्रक्चर होता है या जो भी बड़े-बड़े प्रोजेक्ट्स होते हैं, वे सफल इसलिए होते हैं, क्योंकि उन्हें चीप फंडिंग मिलती है। मतलब, उन्हें कम इन्टरेस्ट पर पैसा मिलता है, इसलिए वे अपने यहाँ इन्फ्रास्ट्रक्चर के बड़े-बड़े प्रोजेक्ट्स खड़े कर पाते हैं। क्या हमारे देश में भी आपने यह सोचा है कि अगर इन इंश्योरेंस कंपनीज़ के पास इतना प्रीमियम कलेक्ट होगा, इतना पैसा आएगा, तो ये उसका किस तरह से deployment करेंगे? क्या इस पर नियंत्रण रखने के लिए आपने कोई rules & regulation बनाए हैं कि कल अगर इन कंपनीज़ के माध्यम से हमारे पास पैसा आएगा, तो उस पैसे

का देश के विकास के लिए, देश के हित के लिए किस तरह से उपयोग होगा? इस बारे में, अभी हमें कोई स्पष्टीकरण नहीं मिला है, क्योंकि यह बिल अचानक लाया गया है, इस पर चर्चा भी नहीं हुई है, इसलिए इसके बारे में हमें कुछ मालूम नहीं है। समय हो रहा है, मैं जाते-जाते एक छोटी सी बात यही कहूँगा कि किसानों के लिए crop insurance पहले हमारी सरकारी बीमा कंपनियाँ करती थीं, आप उस समय का claims settlement rate देखिए। आज कई लोग किसानों की समस्याओं से अवगत हैं, परशोत्तम भाई, उनमें आप भी हैं। आज जो प्राइवेट बीमा कंपनीज़ crop insurance करती हैं, आप उनका claim settlement rate देखिए, बनिस्बत जो पहले सरकारी कंपनियों का claim settlement rate था। आज आपको इस बारे में शिकायत मिलेगी और अगर ये बाहर के लोग आ गए, उन्हें न हमारे गाँव के रीति-रिवाज़ मालूम होंगे, न हमारी सही परिस्थितियों के बारे में मालूम होगा। वे केवल मुनाफे के बारे में सोचेंगे। इससे हमारे छोटे किसानों की जो समस्याएं हैं, जो आज ऑलरेडी मौजूद हैं, उनमें और वृद्धि हो सकती है। मैं अंत में इतना ही कहूँगा कि यह जो जल्दबाजी में बिल लाया गया है, इसे थोड़ा अध्ययन के लिए आप स्टैंडिंग किमटी के पास भेजिए। हम सब लोग मिलकर देश के हित, देश की उन्नित और तरक्की के लिए अच्छे सुझाव देंगे। निश्चित ही, इसमें आपको हमारा भी पूरा सहयोग मिलेगा, लेकिन आप ऐसी जल्दबाजी न करें, मैं आपसे यह विनती करता हूँ।

SHRI ANIL DESAI (Maharashtra): Sir, in the current Budget speech, the hon. Finance Minister proposed to increase the permissible Foreign Direct Investment limit in insurance companies to 74 per cent from 49 per cent. In the Statement of Objects and Reasons of the Insurance (Amendment) Bill, 2021, it is stated that in order to achieve the objective of Government's Foreign Direct Investment Policy of supplementing domestic long-term capital, technology and skills for the growth of the economy and the insurance sector, and thereby enhance insurance penetration and social protection, it has been decided to raise the limit of foreign investment in Indian insurance companies from the existing 49 per cent to 74 per cent.

Sir, the Bill proposes to allow foreign ownership and control with safeguards. As mentioned by hon. Finance Minister in her speech, under the new structure, the majority of directors on board and key management persons would be Resident Indians with at least 50 per cent of directors being independent directors and specified percentage of profits will be retained as general reserve. All this will have no meaning when ownership goes in the hands of foreign investors. Before 2000, insurance sector was the monopoly of state-owned companies like the LIC for life sector; four general insurance companies, namely New India Assurance, United India, Oriental Insurance and National Insurance; and General Insurance Corporation of India was meant for reinsurance purposes. With the objective to encourage competition and enhance insurance penetration under the aegis of IRDA, the

insurance regulator, the Government of the day threw open the insurance sector to private players and also permitted foreign investment in insurance sector in the year 2000 by allowing up to 26 per cent in an Indian insurance company. Later, in 2015, this limit was raised to 49 per cent. Sir, FDI up to 49 per cent in insurance sector was expected to bring in good amount of foreign capital and enhance penetration but it did not happen. If we go by the figures that we have today, very few companies in life insurance sector and general insurance sector could reach the foreign holding of 49 per cent. Most of the companies are working with foreign holding of even less than 26 per cent. According to 2019 data, insurance penetration in India is 3.76 per cent whereas the world average of insurance penetration is more than 7.23 per cent. Insurance sector will definitely grow multifold without foreign investors as we have tremendous support. As per the analysis done by the SBI, the increase in FDI limit in insurance may receive Rs.5,000 crore to Rs.6,000 crore in another one or two years, and in another five years' time, we may get Foreign Direct Investment to the tune of Rs.15,000 crore to Rs.16,000 crore. If this be the case, we need not go in for Foreign Direct Investment; the resources are available in India itself. So, going by the figures and the available data, the expected Foreign Direct Investment looks elusive as foreign investors too would study the terms and conditions, the new structure of directors on board, any conditionality and regulatory approvals attached to the payment of dividend to foreign investors and then take cautious steps of investing in Indian insurance sector. Sir, even in case a good response emerges from foreign investors, the insurance sector will always remain under threat of foreigners who will capture the entire insurance industry and will make huge profits and flight of capital cannot be stopped by the Government authorities. Public sector insurance companies like LIC having market share of 75 per cent and four general insurance companies having a market share of more than 55 per cent, over a period of time, will fall prey to private insurance companies owned by foreigners.

Sir, I would, therefore, urge the Government and the Finance Minister to reconsider the step of raising FDI limit in insurance sector to 74 per cent and instead boost the State-owned Government insurance companies by infusing capital and strengthening the solvency issue of these companies to enable them to cater to the insurance needs of the Indian people, thereby not allowing the reincarnation of East India Company on the Indian soil. Thank you.

SHRI KANAKAMEDALA RAVINDRA KUMAR (Andhra Pradesh): Mr. Vice-Chairman, Sir, I thank you for giving me this opportunity to participate in the discussion and

speak on this subject. The Insurance (Amendment) Bill, 2021 has been brought to increase the Foreign Direct Investment in Indian insurance companies from 49 per cent to 74 per cent.

Sir, in the Statement of Objects and Reasons, it has been stated that in order to achieve the objective of Government's Foreign Direct Investment Policy of supplementing domestic long-term capital, technology and skills for the growth of the economy and the insurance sector, and thereby enhance insurance penetration and social protection, it has been decided to raise the limit of foreign investment in Indian insurance companies from the existing 49 per cent to 74 per cent.

Sir, insurance companies are in existence in the country prior to Independence itself. Over the years, they have created vast assets. The real strength of these companies is also demonstrated through the build-up of huge reserves and surplus and their large asset base. If the fair value of these assets at current market price is assessed, the value of these assets is much higher. These companies have also maintained solvency margins consistently higher than what is prescribed by IRDA. Such strong financials demonstrate the ability of these companies to generate resources internally if the need so arises. Notwithstanding this, if they required additional capital in future, various options are available to them. In a developing country like India, the Government needs to retain some control over domestic savings instead of allowing foreign investors to enjoy control over Indian savings. There was lot of hue and cry at the time of permitting FDI in insurance sector. Further increase in the FDI limit will lead to the feeling of uncertainty in the mind of the people, particularly LIC which has been trusted by the people of India as if it is a secured company for their lives. Sir, under these circumstances, it is not desirable to permit the FDI limit from 49 per cent to 74 per cent.

I urge the hon. Minister and the Government to have a re-look into the issue. Hasty legislation does harm instead of providing relief to the public at large. Thank you, Sir.

THE VICE-CHAIRMAN (SHRI SURENDRA SINGH NAGAR): Next is Shri Sanjay Singh; not present. Now, Shri Sushil Kumar Modi.

श्री सुशील कुमार मोदी (बिहार): उपसभाध्यक्ष महोदय, मैं The Insurance (Amendment) Bill, 2021 के पक्ष में बोलने के लिए खड़ा हुआ हूं। महोदय, मैं देश के प्रधान मंत्री जी को धन्यवाद देना

चाहूंगा, जिन्होंने अपनी दृढ़ इच्छा-शक्ति का परिचय दिया है। You require strong political will to bring about economic reforms in this country. In the year 1991, it was Shri Narasimha Rao. But, the economic reforms that were started by Shri Narasimha Rao were because of compulsions. लेकिन नरेन्द्र मोदी जी ने पिछले 6 वर्षों में जिस तरह से देश में जीएसटी को लागू करने का काम किया है, IBC को लागू करने का काम किया है, प्राइवेटाइज़ेशन, डीएफआई, लेबर कोड, agricultural reforms आदि। निर्मला सीतारमण जी ने 1 फरवरी को बजट में जो इंश्योरेंस सेक्टर में एफडीआई के बारे में घोषणा की थी, उसको डेढ माह के -भीतर ही बिल लाकर लागू करने के लिए सरकार ने अपने /दृढ़संकल्प का इज़हार किया है। उपसभापति महोदय, I was surprised by the speech of Shri Anand Sharma. He is very senior to me. I have high regards for Shri Anand Sharma. Sir, it is not mandatory to have 74 per cent for each and every insurance company. We have not made it compulsory. It is not mandatory. It is only an enabling provision. We are not forcing Indian companies that you must have 74 per cent of foreign equity. हम किसी को बाध्य नहीं कर रहे हैं। हमने केवल एक प्रावधान रखा है कि अगर कोई निजी कंपनी foreign equity 74 परसेंट तक करना चाहे, तो कर सकती हैं। We are merely saying that if you wish to have a foreign equity, you want a foreign collaboration then you can go up to 74 per cent. पहली बात तो मैं यह स्पष्ट करना चाहता हूं कि it is not mandatory, it is not compulsory and it is not being forced on any company. It is for them to decide how much equity they want and it is for the foreign collaborators, they have to decide, how much they are going to invest in that particular company. Sir, still, there may be Indian companies who will be 100 per cent Indian companies. कोटक महिन्द्रा 100 परसेंट इंडियन कंपनी है। इंश्योरेंस सेक्टर में करीब एक दर्जन कंपनीज़ होंगी, जिन्होंने foreign collaboration नहीं किया, जिन्होंने FDI की लिमिट का इस्तेमाल नहीं किया and who will not like to share the equity with anyone else.

उपसभाध्यक्ष महोदय, दूसरी बात यह कि हमको इतना डरने की क्या ज़रूरत है कि ईस्ट इंडिया कंपनी आ जाएगी, विदेशी कंपनियां आ जाएंगी और भारत को खा जाएंगी। मैं बताना चाहता हूं कि वह ज़माना चला गया। Sir, if we want to enter the 21st century, we should not have a mindset of 18th century. अगर 21वीं शताब्दी में प्रवेश करना है तो 19वीं शताब्दी की मानसिकता से हम 21वीं शताब्दी का मुकाबला नहीं कर पाएंगे। India is a powerful country and no country in the world can take us for a ride. हमें अपने ऊपर विश्वास रखना चाहिए। कोई आएगा और लेकर चला जाएगा! क्या ऐसा संभव है कि कोई आएगा और पूंजी लेकर चला जाएगा। Nobody can do it. जब तक नरेन्द्र मोदी जी का राज है, कोई भी विदेशी कंपनी यहां से पूंजी को लेकर बाहर नहीं जा सकती।

उपसभाध्यक्ष महोदय, already, there is more than 74 per cent of FDI in the banking sector. तो क्या हो गया अगर बैंकिंग सेक्टर में 74 परसेंट एफडीआई है - हमने तो

इश्योरेंस सेक्टर में भी लाने का प्रयास किया है। महोदय, हमारे पूर्व के लोगों ने ठीक ही कहा, हमारे राम चन्द्र जी ने भी ठीक कहा - निर्मला जी ने जब बजट पेश किया तो उसमें उन्होंने कहा कि 'Allowing foreign ownership and control with safeguards.' The word which has been used in the Budget Speech is, 'Control with safeguards.' Majority of the Directors in the Board and key management persons like CEO, CFO, CRO, all of them will be resident Indians. They will not be foreigners, they will not be Americans. They will be resident Indians. उपसभाध्यक्ष महोदय, अगर foreign ownership भी है, लेकिन 50 per cent Directors being Independent Directors, Directors में Indians का बहुमत है, resident Indians हैं। महोदय, बार-बार एक बात कही जाती है कि वे पैसा लेकर चले जाएंगे, मैं आपके माध्यम से सदन को बताना चाहूंगा, there is the Section 27E in the Insurance Act. We are amending only a small part of the Act कि 49 से बढ़ा कर 74 कर रहे हैं, लेकिन जो Indian Insurance Act का Section 27E है मैं उसे पढना चाहूंगा। It says, "No insurer shall directly or indirectly invest outside India the funds of the policymakers." यानी कोई भी, चाहे वह Indian investor हो या foreign investor हो, वह premium का पैसा भारत से बाहर नहीं ले जा सकेगा, investment तो दूर की बात है।

Sir, this is the safeguard. Nobody can dare to take the money from this country and invest in any foreign country. महोदय, सरकार ने इस बात का प्रावधान किया है। इतना ही नहीं, मैं सदन को यह भी बताना चाहूंगा कि आज insurance sector की companies का क्या हाल है। मैं उन companies का नाम ले रहा हूं। There is a solvency margin. Solvency margin means, जो asset and liabilities हैं, उसका 150 per cent का ratio होना चाहिए। यानी आपकी जो liability है और जो asset है, the asset should be 150 per cent of your liability. अगर 100 रुपए की liability है तो आपके पास रुपए 150 होने चाहिए। This is known as 'solvency margin'. महोदय, में बताना चाहुंगा कि United India Insurance Company का solvency margin क्या है। It is only 86 per cent. It should have been more than 150 per cent. But United India Insurance Company Limited का solvency margin केवल 86 per cent है। National Insurance Company's solvency margin is only 20 per cent. मैं सदन को बताना चाहुंगा that in this financial year, the Government of India is going to invest, going to infuse Rs.13,500 crores as capital in these insurance companies. महोदय, अगर ये stress में नहीं होतीं, अगर इनका solvency margin ठीक होता, तो ये 13,500 crores सडक पर खर्च करते, किसी और काम पर खर्च करते? But we are forced to invest, we are forced to infuse Rs.13,500 crores and we have already infused Rs.9,500 crores and another Rs.3,000 crores has been provided in the supplementary Budget for this financial year.

उपसभाध्यक्ष महोदय, general insurance की दो companies की यह स्थिति है और तीसरी company जो Oriental Insurance है, उसका solvency margin 137 per cent है. It is still below 150 per cent. It means that all the three general insurance companies are in distress, they are in financial distress and they require more and more money to infuse capital for their survival.

महोदय, ऐसी स्थिति में अगर हमने FDI की limit को बढ़ाने का निर्णय लिया है, तो इसमें गलत क्या है? आनन्द शर्मा जी यह पूछ रहे थे कि 2015 में FDI limit was increased from 26 per cent to 49 per cent, उसके बाद कितना foreign capital आया है? मैं आनन्द जी को बताना चाहूंगा कि over Rs.26,000 crores FDI has come in insurance sector. Sir, Rs.26,000 crores FDI का inflow पिछले पांच साल के अंदर insurance sector में हो चुका है। मुझे इसे बात की पूरी उम्मीद है कि 49 से बढ़ाकर 74 परसेंट करने के कारण, in the next 3 years, more than Rs.30,000 crores will be invested in the insurance sector of this country.

उपसभाध्यक्ष महोदय, हम लोगों ने इस बात का पूरा ख्याल रखा है कि जो safeguard है कि कोई भी यहां की पूंजी को बाहर न ले जा सके। अभी कुछ लोग कह रहे थे कि capital की कोई दिक्कत नहीं है। Sir, this is a capital intensive industry, requiring huge capital and it is a risky business. यह कोई सामान्य बिज़नेस नहीं है, यह risky business है। यदि earthquake आ गया, बाढ़ आ गई या कुछ बड़ी घटना घट गई, तो इंश्योरेंस कंपनी को लाखों-करोड़ों रुपये pay करने पड़ेंगे। एक इंश्योरेंस कंपनी का जो breakeven है, that is 10 years for life insurance companies and for the general insurance company, the breakeven point is 5 to 7 years. यानी आप आज अगर पूंजी लगाएंगे, तो it has a long gestation period. It is the breakeven of more than 5 to 7 years and 10 years and all the insurance companies are facing liquidity problem in this country. They are not in a position to meet solvency and growth requirements, इसलिए भारत का कोई भी पूंजीपति या उद्योगपति इंश्योरेंस सेक्टर में पैसा लगाने के लिए तैयार नहीं है। अभी कुछ लोग कह रहे थे कि they have plenty of money, there are no problems of liquidity in the insurance sector. But, no big industrialists of this country are ready to invest in insurance sector because of its high risk factor and because of its long gestation period. इसलिए अगर भारत के उद्योगपति पूंजी लगाने के लिए तैयार नहीं हैं, जिस मात्रा में पूंजी की आवश्यकता है, तो वैसी स्थिति में हमने 49 को बढ़ाकर 74 per cent कर दिया - safeguards के साथ, भारत को लाभ हो रहा है या भारत को नुकसान हो रहा है। And, somebody said that there was no consultation. I would like to enlighten my friends. Extensive consultation with the industry by IRDAI has taken place, not one round कई राउंड्स के अंदर इन लोगों ने stakeholders के साथ वार्ता की है। महोदय, मैं सदन को यह भी बताना चाहता हूं कि यह 1938 का एक्ट है। Insurance Act is of 1938 और 1956 में Life Insurance का nationalization हुआ। 1958 में LIC Corporation Act बना। And, in the year 1972, the General Insurance was nationalized and General Insurance Business (Nationalization) Act, 1972 was enacted. So, what was said yesterday is not valid today. आप कह रहे हैं कि आपने विरोध किया; मैंने समर्थन किया। सर, 1990 की बात अलग है और 2004 की बात अलग होगी। सर, समय बदलता है और समय के साथ आगे बढ़ना पड़ता है। हम technical details में जा रहे हैं, हम तकनीकी चीज़ों के अंदर जा रहे हैं। We are not going on merits. We are going in technical details. मैं यह भी बताना चाहूंगा कि RBI के Ex-Governor, Mr. R.N. Malhotra की अध्यक्षता में कांग्रेस सरकार ने एक कमेटी का गठन किया था कि इंश्योरेंस सेक्टर में किस तरह का reform लाया जाए, लेकिन रिपोर्ट के बाद कांग्रेस की तीन-तीन सरकारें चली गईं। But, they could not dare to bring about any reform in the insurance sector. And, I must congratulate Mr. Chidambaram -- he is not in the House -- when he was in Tamil Maanila Congress and was Finance Minister with Mr. I.K. Gujral, he tried his best to bring about a Bill for creation of insurance regulatory authority. उनको सफलता नहीं मिल पाई।...(व्यवधान)...

SHRI JAIRAM RAMESH: It was opposed by your party.

श्री सुशील कुमार मोदी : जयराम रमेश जी, मैं इसलिए कह रहा हूं कि समय बदलता है।...(व्यवधान)...

उपसभाध्यक्ष (श्री सुरेन्द्र सिंह नागर): सुशील जी, आप इधर देखकर बोलिए।

श्री सुशील कुमार मोदी: महोदय, एक समय में हम लोग computerization का विरोध करते थे। आज हम लोग ही सबसे ज्यादा tech-savvy हैं। सर, समय बदलता है, तो समय के अनुसार लोगों को बदलने की आवश्यकता है। मैं यह भी बताना चाहूंगा कि सन् 2000 में पहली बार private participation और 26 per cent FDI का बिल अगर किसी सरकार में पारित हुआ, तो it was Shri Atal Bihari Vajpayee's NDA Government. अगर पहली बार इंश्यारेंस सेक्टर में reform हुआ -- आप क्यों नहीं कर पाए? हमने GST कैसे लागू कर दिया? आप जीएसटी क्यों लागू नहीं कर पाए, because it requires strong political will. A weak leader cannot implement GST, he cannot bring GST. A weak leadership cannot bring about... (Interruptions)...

SHRI ANAND SHARMA: Sir, he is trying to... (Interruptions)...

उपसभाध्यक्ष (श्री सुरेन्द्र सिंह नागर): आनन्द जी, अभी आपके स्पीकर्स हैं।...(व्यवधान)... उन्होंने आपका आपका नाम नहीं लिया है।...(व्यवधान)... प्लीज़ आनन्द जी।...(व्यवधान)... सुशील जी, आप बोलिए।...(व्यवधान)... Nothing will go on record. केवल सुशील जी की बात रिकॉर्ड में जाएगी, बाकी कोई बात रिकॉर्ड में नहीं जाएगी। ...(व्यवधान)... आपकी पार्टी की तरफ अभी एक स्पीकर और हैं।

श्री आनन्द शर्माः *

THE VICE-CHAIRMAN (SHRI SURENDRA SINGH NAGAR): Nothing will go on record, केवल सुशील जी की स्पीच रिकॉर्ड में जाएगी।

श्री सुशील कुमार मोदी: उपसभाध्यक्ष महोदय, वर्ष 2000 में इस देश के अंदर केवल सात insurance कंपनियां थीं। प्राइवेट पार्टिसिपेशन और एफडीआई को लिबरलाइज़ करने का परिणाम हुआ कि आज देश के अंदर 56 insurance companies हैं। जहां पहले 7 कंपनियां थीं, 49 कंपनियां प्राइवेट सेक्टर में आईं और आज इस देश के अंदर 56 insurance companies हैं। मैं सदन को यह भी बताना चाहुंगा कि पब्लिक सेक्टर की 7 और प्राइवेट सेक्टर की जो 49 कंपनियां हैं, इसमें the premium share of public sector is 57.8 per cent whereas the premium share of private sector is 42.2 per cent. आप एलआईसी की बात कर रहे हैं, मैं तो चाहूंगा कि भारत के अंदर एक दर्जन एलआईसी होनी चाहिए। एक एलआईसी से भारत का काम नहीं चलेगा। We require one dozen institutions like LIC, तब जाकर हम इस देश के करोड़ों लोगों के insurance की आकांक्षाओं को पूरा कर पाएंगे। इसलिए प्राइवेट सेक्टर का जो रोल है, अगर यह प्राइवेट सेक्टर नहीं होता, तो 42.2 परसेंट जो प्रीमियम के अंदर प्राइवेट सेक्टर का शेयर है, वह शायद नहीं हो पाता। इसलिए प्राइवेट सेक्टर की जो भूमिका रही है, उससे कोई इन्कार नहीं कर सकता है। महोदय, जैसा मैंने कहा कि भारत के अंदर 7 से बढकर 56 कंपनियां हो गई हैं। इसमें 24 Life Insurance, 27 General Insurance, 7 Standalone Health Insurers and 12 General Insurance Companies हैं। यह एनडीए की सरकार - चाहे अटल जी सरकार हो या नरेन्द्र मोदी जी की सरकार हो - जिसमें हमने प्राइवेट पार्टिसिपेशन को allow किया, हम 26 परसेंट को लाए, हम 49 परसेंट को लाए और यह नरेन्द्र मोदी जी की सरकार की इच्छाशक्ति है कि 2015 में 49 परसेंट लाए और पांच साल के भीतर इसको बढ़ाकर 74 परसेंट करने के बिल को हमने इस सदन में पेश करने का काम किया है।...(व्यवधान)...

THE VICE-CHAIRMAN (SHRI SURENDRA SINGH NAGAR): No running commentary, please.

श्री सुशील कुमार मोदी: उपसभाध्यक्ष महोदय, मैं यही आग्रह करना चाहूंगा और यह भी बताना चाहूंगा कि ये जो 56 कंपनियां हैं, उनमें केवल पांच कंपनियां हैं, जिनका कि 49 परसेंट एफडीआई saturation point पर पहुंच गया है। Aditya Birla Sun Life Insurance, Aegon Life Insurance, Aviva Life Insurance, Edelweiss Tokio Life Insurance, Reliance Nippon Life Insurance, इनको जो एफडीआई है, they have reached the peak, i.e., 49 per cent. Now, those companies want more foreign equity, why should we not allow? हम उनको क्यों नहीं allow करें, जबिक जो ये पांच कंपनियां हैं, उनका एफडीआई 49 परसेंट तक पहुंच गया है।

^{*} Not recorded.

महोदय, अगर कोई foreign की कंपनी भारत के अंदर आएगी और वह अगर equity में invest कर रही है, तो वह क्यों नहीं चाहेगी कि हमारा उस पर अधिकार हो? भारत में सैकडों विदेशी कंपनियां काम कर रही हैं, लेकिन हमने safeguard provide किया है। मैं एक बात सदन को और बता दुं और यहां बैठे लोग मुझसे ज्यादा जानते हैं कि यह जो Insurance Act है, जो IRDAI है, उसमें ये कंपनियां किस चीज़ में कितना invest करेंगी, उसकी एक पूरी गाइडलाइन बनी हुई है। ऐसा नहीं है कि वे उस पैसे का कहीं भी इन्वेस्टमेंट कर सकती हैं, एलआईसी कहीं भी इन्वेस्टमेंट कर सकती है। वे इन्फ्रास्ट्रक्चर में कितना इन्वेस्टमेंट करेंगी, बाकी में कितना इन्वेस्टमेंट करेंगी, इसके लिए पूरा प्रावधान बना हुआ है। उपसभाध्यक्ष महोदय, मैं सदन से यही कहना चाहूंगा कि FDI को 74 परसेंट बढाये जाने से expansion of penetration, level of competition बढेगा, किसी एक की मोनोपली क्यों होनी चाहिए? क्यों केवल सरकारी कम्पनियां रहेंगी? क्यों नहीं उनमें स्पर्धा होनी चाहिए? अगर लेवल ऑफ कॉम्पिटीशन बढेगा, तो नये-नये प्रोडक्टस आयेंगे, प्रीमियम का रेट घटेगा, आपस में कॉम्पिटीशन होगा, so level of competition will bring better products with lower costs. It will be an effective vehicle for household savings, लोगों की बचत का एक सबसे बड़ा माध्यम इंश्योरेंस है, creating long-term assets in the economy, और जिसका मैंने जिक्र किया कि एलआईसी अरबों-खरबों रुपया इस देश के अंदर इन्फ्रास्ट्रक्चर में इन्वेस्ट कर रही है, so, it will be creating long-term assets in the economy, faster growth, employment generation. आज एलआईसी के लाखों एजेंट्स काम कर रहे हैं। अगर संख्या बढेगी तो लाखों लोगों को रोज़गार मिलेगा। FDI के आने से और विदेशी कम्पनियों के आने से विदेशियों को रोज़गार नहीं मिलने वाला है, भारत के अंदर रहने वाले गरीब बच्चों को इसके माध्यम से रोज़गार मिलने वाला है। It will benefit smaller insurance companies, जिन्हें लिमिटेड एक्सेस के लाँग टर्म कमिटेड सोर्स ऑफ फाइनेंस की प्रॉब्लम है। Greater technical knowhow, global best practices, global best expertise in creating new products, better underwriting of skills, उपसभाध्यक्ष महोदय, अगर ये कम्पनियां आती हैं, तो अपने साथ बेस्ट प्रेक्टिसिज़ को लेकर आएंगी।

उपसभाध्यक्ष महोदय, मैं फिर एक बार निर्मला सीतारमण जी को इस बात के लिए धन्यवाद देना चाहूंगा कि 1 फरवरी की घोषणा के बाद आज 18 तारीख को, डेढ़ महीने के भीतर इन्होंने इस बिल को लाने का काम किया है। यहां पर शिवसेना के लोग बैठे हुए हैं, एनसीपी के लोग बैठे हुए हैं, इन सभी ने 2015 के बिल का समर्थन किया था और कांग्रेस ने भी मदद की थी। मैं फिर से एक बार कांग्रेस के नेताओं से आग्रह करूंगा, don't go into the nitty-gritty and technical details, हमारे पास समय कम है, हम समय का इंतजार नहीं कर सकते हैं। इसके पहले भी जब 49 परसेंट का मामला था, तब वह स्टैंडिंग कमेटी में गया था, इसलिए मैं चाहूंगा कि देश की आवश्यकता है कि रिफॉर्म होना चाहिए। अगर हम यह मौका चूक गए, तो इस देश के अंदर फिर कोई रिफॉर्म करने की हिम्मत नहीं कर पाएगा। मैं नरेन्द्र मोदी जी को फिर से एक बार धन्यवाद देना चाहूंगा कि वे एग्रीकल्चरल रिफॉर्म्स पर अड़े हुए हैं, क्योंकि एग्रीकल्चरल रिफॉर्म्स देश को आगे ले जाने का काम करेंगे। मैं फिर से एक बार देश के प्रधान मंत्री, देश की हमारी

सरकार और एनडीए के तमाम घटक दलों के सभी लोगों से अपील करते हुए कहना चाहूंगा कि सर्व-सम्मति से इस बिल को इस सदन के अंदर पास किया जाए, धन्यवाद।

DR. AMEE YAJNIK (Gujarat): Mr. Vice-Chairman, Sir, I thank you for giving me this opportunity. I would like not to go into the details or the history of the Bill, but we have the Budget Speech in February and on 15th March, the hon. Minister has moved the Bill and today we are here for passing of the Bill. Sir, why the hurry? Why the haste? Where there is no mention of what happened post-2015-- leaving out the COVID year, 2020 -- to 2019 that has given you the rationale to suddenly see that you raise the FDI cap from 49 per cent to 74 per cent. The Bill seeks and tries to amend the Insurance Act, 1938 and raise the cap on foreign direct investment in the insurance sector from 49 per cent to 74 per cent. I would like to tell the hon. Minister that I tried to find what was the FDI number that came in the insurance sector post-2015 Amendment. But, I am unable to find. Someone here, a senior person mentioned a huge number, but that is completely untrue. I don't have the right number because it is one-fifth of the number that is mentioned here. So, what is that which has made you to take this hasty decision to bring this Amendment to raise it to 74 per cent? Sir, every time a Bill is bulldozed, the Act is passed and especially when there is a very important Bill, because the insurance sector is an important industry in our country. It plays an important role in economic development and, when the world is watching, and I am on the point, because we are in a digital world, the investors, both domestic and international are watching, I think, the stakeholders are not heard, the stakeholders would like to know what is in the Statement of Objects and Reasons. I would like to draw the attention of the House to the fact that the Statement of Objects and Reasons mentions only one clause and that is, 'substitution of subclause (b) in the definition of "Indian insurance company" in clause (7A) of Section 2 of the Insurance Act, 1938, so as to raise the limit of foreign investment in an Indian insurance company from the existing 49 per cent to 74 per cent, and to allow foreign ownership and control with safeguards'. Sir, first of all, foreign ownership and control itself speaks a lot. Further, you have mentioned, 'thereby to enhance insurance penetration and social protection, it has been decided to raise the limit.' Sir, the way I am hearing in this House, the word 'social protection' does not deserve to be here when you are not understanding the meaning of it. This sector has a low penetration; yes. The sector is capital intensive; yes. But, the sector has been doing very well in a sense that it reaches the people of this country. This sector was nationalised by Pandit Jawaharlal Nehru way back. What was the clause used? It was, 'for the people and for the State'. That can be verified and you will find that it was long back in 1956. Today, when we are talking of FDI in this particular sector, we should not say that the Indian players in the domestic market can't bring this kind of capital. I think, the Indian companies are doing very well after the privatization and liberalisation. They are all standing very high & tall and doing great. But, they are also committed to the Constitution of India by seeing the phrase 'social justice'. I don't know whether FDI can be related to this kind of a phrase, which is social protection.

Sir, the FDI, when it comes into the domestic market from another country, it definitely comes with the technological know-how; it comes with all kinds of infrastructure and management. But, definitely, it does not consider any issue of local wages or social development. So, multi-national companies do come because we have cross-border businesses open. When we talk about what happened in 2004 or 2005 or 1999, we must not forget that when we opened the borders for privatisation and liberalisation post-1990, we also have had teething problems. But, when everyone is enjoying the fruits of those reforms right now, that is why today we are talking of FDI in several sectors.

Sir, the safeguards which the hon. Finance Minister speaks are awaited. You can't have just a blank and sweeping statement of a clause by saying that the safeguards are awaited. The investors are watching. What safeguards are we talking of? The Regulatory Development Authority of India of 1999 has the guidelines on corporate governance, the private equity investment, what will be the members on the board, etc. There is the Companies Act and the Contracts Act. We are also talking of risk management here. We are also talking of several risks. I may not go into that because it will be another chapter when we talk of risks involved in this sector. But, the main point is that the hon. Finance Minister, by bringing in this Bill, has not clarified what the rationale is and what the intent of raising this cap is, suddenly in FDI, when you have not placed the data from 2015 to 2019. What was that great FDI that came in the companies?

Secondly, Sir, it is the most important point. Apart from safeguards, nowhere is it mentioned that there are employee concerns and what is going to happen at the local-level in terms of social development. You have not talked about what is going to be the guarantee of capital infusion after this, when the cap is raised. The most important part here is, when everyone is watching, no stakeholder is taken into consideration, no views of the stakeholders are heard and nobody is taken into confidence. That is why, when you talk about democracy and political will, it does not

befit you to say such things. You are not ready to listen to anybody. You are not ready to listen to the industry. You are not ready to listen to industry associations. You are not ready to listen to legal experts or the people who have come with FDI in the country.

So, Sir, I would like to ask the hon. Finance Minister as what the hurry is that has made you bring this FDI in the sector without any basis and still talk of the political will, when you have made a U-turn when you opposed GST, when you opposed Aadhaar and when you opposed all kinds of reforms when you were in the Opposition.

Sir, when we are talking before the world because the world is watching, let us follow the principles we speak. We should practice what we preach. Thank you, Sir.

DR. AMAR PATNAIK (Odisha): Sir, in this House I think, one particular theme which has run through is, this sector should help maximum number of people of this country. There cannot be any two questions on the fact that people need insurance. Therefore, I will start with the statistics and the statistics says, as was discussed before, that in 2019, our insurance penetration was 3.76 per cent against the global average of 7.23 per cent. It is almost half. Now, if you look at the insurance density, which is per capita premium, it is even worse. Our figure, at 55 dollars in 2015 and 78 dollars in 2019 is one-tenth of what the per capita premium in the world is concerned. Therefore, there is no denying the fact that we need to have more insurance cover for the people of this country, which is what we are talking about and this Bill essentially tries to do the same. We have mentioned at various places that this has gone through some kind of consultation process. Here I would like to refer to the Select Committee of Rajya Sabha, chaired by Dr. Chandan Mitra in 2014, when we say that insurance companies are regulated by stringent solvency norms and continuously require additional capital for growth. He noted that enhanced foreign equity will not only help in expansion of insurance of coverage, but also potentially enable transfer of technical knowhow. I think the objective of this Bill exactly addresses this particular fact of supplementing domestic long-term capital, technology and skills. I must also say, Sir, that equity capital for infrastructure financing has not been very successful in this country so far, and therefore, this particular method of opening up the sector for equity capital is, I think, welcome. The other aspect that I would like to say is, the innovations in the products can come into the insurance market because of the private players, particularly, Foreign Direct Investors. There are two aspects which are very important in insurance, i.e. the cost of the product and the return. The second one would be commissions, the intermediation cost. How much would that be? Now, if it is very high, then actually, the relationship of the insurer and the person who is getting insured becomes unequal. The insured person really doesn't get the benefit. The market dynamics should ordinarily take care of this particular aspect by decreasing the cost and also removing intermediation. We have seen that in the case of mutual funds. We have seen that in the case of other financial products and, I hope, this would probably come into this sector and would have played into the mind of the Government while bringing in this product, but there are problems. There are problems of regulation. In fact, I would like to highlight here that the moment we open this sector to FDI and are getting foreign players into the market, our regulation has to become even more robust and stringent. The regulations would require that the biggest problem in the insurance sector is mis-selling. Investment and insurance are two different things and tragedy is that many of the problems in this sector are based on this and the insurance regulator, i.e. the IRDA has probably not been very successful. I am not saying that it has not made any attempt. It has, but it has not been very successful. In fact, I would urge the Finance Minister to kindly look at the IRDA Act to make the regulation mechanism even more stringent. The mis-selling also results in something called as the lapse ratio, i.e. many people are not having the ability to buy a product because they are looking at it as an investment as well as an insurance product. High premiums have to be paid and the returns are low. They have mis-sold this particular product. In the end, after some years, they drop out and that money goes back to the company. This particular aspect has to be stopped. Similarly, the disclosures have to be made much more open, transparent and the accountability mechanism should be much more stringent.

Sir, I also have another suggestion for consideration of the hon. Finance Minister. It is relating to sectoral arbiter. With regard to the sector arbiters, the SEBI has addressed the investor much more successfully when compared to IRDA and, therefore, I would once again reiterate my demand to look at the IRDA's functioning.

The risks of regulatory failures are always there. What could be the regulatory failures — cartelization. Therefore, the presence of a public sector insurer has to be there. The Bill does not really take it away. It is only an enabling provision. Therefore, I think, even though there is a risk, we can minimize that risk by continuing with a public sector insurer.

The other risk is audit and inspection failure. Sir, a number of insurance regulatory authority's activities depend on inspection, surveillance and audit. But, we have seen, previously, that there have been several failures. If such a failure happens, what would be the response of the regulatory authority and how do they mitigate this kind of risk is something that they have to work on.

The other point is that regulation is always one step behind market. That has always been the situation. Therefore, it is very important that our regulator has the intellectual capital, competence and expertise to analyze and quickly jump into mitigating action and, in some cases, maybe, punitive action if there is failure. I, probably, think that this is one area where the regulatory authority has to look into. Hon. Finance Minister must address this.

The last point I would like to highlight is the point relating to removing subsection (7) to Section 27. This is a point for advice. We have heard of asset bubbles. I know having those safeguard clauses of Director being located in India, transferring a part of the profit to reserves, etc. Are they adequate to address the issue of claims not being supported by adequate asset cover? This provision was there in the Act is now being removed. I would, probably, think that hon. Finance Minister would definitely have looked into this aspect, but may require a revisit.

Sir, there have been questions relating to pullout. If a certain player decides to pullout suddenly from the market, it will completely vitiate the market in the short-term or, maybe, even in the long-term, what are the safeguards for that? This is also another point that has to be addressed. I thank you once again for allowing me.

SHRI SYED ZAFAR ISLAM (Uttar Pradesh): Thank you very much, Sir, for giving me this opportunity to speak a few words on this Bill. I am grateful to my party for having given this opportunity. I am, of course, speaking to very strongly support this Bill.

Sir, we all know that insurance sector is an important segment of our economy. As we know that our economy is growing and growing at a very fast pace. We will be the third largest economy sooner-than-later and, of course, we will be reaching US \$ 5 trillion economy very soon as envisaged by the hon. Prime Minister. Of course, he has not only envisaged, he has also undertaken several important reforms and also taken some policy measures which entail that India will become US \$ 5 trillion economy sooner-than-later.

Sir, insurance sector and its growth is very critical for the overall framework of the financial sector, because it contributes majorly to the Indian economy. I must tell you that insurance sector is primarily a service sector and contributes more than 50 per cent to our GDP. If you analyze GDP and see which sector is contributing more and which sector is contributing actually to the national GDP, then you will realize that insurance sector is contributing more than 50 per cent. Services sector is contributing more than 50 per cent, and insurance is a part of the services sector. All of us have spoken here that the penetration level is very, very low. The speaker, previous to me, was saying that there was 3.76 per cent in India, as against the global average of 7.23 per cent. If you further analyze it, in the life insurance sector, the penetration level is just 2.7 per cent in India, as against the global average of 3.3 per cent. If you further analyze, there are many countries where the penetration is 5 per cent of GDP in the life insurance sector. But, in the non-life insurance sector, our performance and track record is very, very abysmal because our penetration is less than one per cent. In fact, it is one-fourth of the global average. On further examination, we have realized that the insurance sector has reached to a certain number of people. In fact, if you examine it, the insurance protection gap is almost 92 per cent. What does that suggest? Some people will see it as opportunity for the insurance companies to grow. But, there is also another way to look at it -- and, that is what is important for our Government -- that the common man needs protection, needs insurance products which are affordable. Right now whatever instruments are available, they cannot be afforded by the common man on the street. So, it is important that you open up this sector. That is why our Government had proposed in the last Budget to open the sector from 49 per cent to 74 per cent. It is important because there are many global players who want to invest in India. There may be some companies which may be having 49 per cent. But, if you just take the industry average, only 35 per cent foreign investors have invested in the life insurance companies, 30 per cent in health insurance companies, and 30 per cent in general insurance companies. What does that suggest? It suggests that there is some restrictive provision that actually restricts them from investing. Some hon. Members from the Opposition were saying that it was opposed in 1999; it was opposed in 2015. One has to revisit every decision because the decisions are always taken in the interest of the nation and its people. Today, it is important to revisit and that is what the Government has done under the leadership of the hon. Prime Minister. It is important to take such measures because it will not only attract investment, it will also create a lot of job opportunities.

Sir, many hon. Members have spoken about capital. We need capital. Where the capital will come from? Even if you see an opportunity to grow, where will the capital come from? We do not have capital in the country. Capital has to come from somewhere. And, unless you open your sectors, you cannot attract capital. As one of my senior colleagues mentioned, the gestation period is very long in the insurance sector. No company will have the ability to have this kind of a long gestation period unless it has deep pockets; and, those companies, which have deep pockets, must come and must invest in the country because the break-even you achieve in 7 to 10 years. In life insurance companies, it is 10 years. For other insurance companies, it is around 7 years. Which companies will have this kind of appetite and long-term capital to invest, unless you attract more and more investments from global players? And, that is what the hon. Prime Minister and the hon. Finance Minister have done by proposing amendment in the existing Insurance Act.

An hon. Member from the Opposition benches raised a point where they will invest. If these insurance companies invest, if they get capital, where will they invest? There is a regulator, the IRDA. They have some investment guidelines. All the insurance companies have to necessarily comply with those investment guidelines. So, there is a method which says where to invest, there are investment guidelines which they have to subscribe to and they will have to invest as per the investment guidelines. So, it is not something that they have flexibility to invest or they can, at their discretion, invest in a particular sector or a particular instrument. So, that flexibility is not there. Every insurance company has to comply with those investment guidelines. What is important, you have to understand that. In India, if you just see, insurance companies invest large amounts. If you just take five years average, investment by life insurance companies, on the basis of CAGR, is growing at the rate of 12 per cent; in non-life insurance, it is going at the rate of 16 per cent, and in terms of actual value, it is humongous! It is not a small amount. Just assume that investment by insurance companies in the country is amounting to 42 trillion rupees, which is like 42 lakh crores. It is not a small amount. In the Budget, the hon. Finance Minister has proposed to set up Development Financial Institutions. can you have a Development Financial Institution when you don't have long-term capital, long-term liabilities? I think it will be as a perfect source for the Development Financial Institutions to attract investment from insurance companies and, in turn, lend to infrastructure companies, which actually bring a lot of momentum and growth It also creates a lot of employment opportunities. I think it is in the economy. important for all of us to understand as to how much employment is created by the Life Insurance Companies or by the insurance sector. I will give you some statistics which will actually give you an idea of how much jobs it has created. If you just see, the insurance sector in the country has created 39 lakh jobs. It is not a small number. About 39 lakh jobs have been created by the insurance companies. If you just further analyse it, you will realise that 4,30,000 jobs are direct jobs on the roll of the insurance companies and 35,00,000 jobs are on the basis of the agents who have been appointed by these insurance companies. Besides that, there are many other agencies which are associated with these insurance companies, and there are a large number of employees working in those companies. Those kind of jobs or employment is something which no other industry is creating. Also, when the investment is made in real sector, how many jobs it can create. When a large amount of investment is done in the Infrastructure space, how many jobs will it create? It will create a huge number of jobs. That is something which nobody is talking about. I have heard everyone's speech here, Sir. I am a new Member. But I must tell you that people must also speak that opening of insurance sector will bring a lot of benefits to countrymen. When we have a project of 109 lakh crores, you need capital, you need investment, you need to fund those projects. That is why the hon. Finance Minister has proposed setting up of Development Financial Institutions. These Development Financial Institutions will fund those projects. Those investments will come from these insurance companies. People are talking about 56 insurance companies. Has anyone analysed - I am asking the senior Members of the Opposition parties and some of the other Members also — that in a small country like Sweden and a neighbouring country like Bangladesh, how many insurance companies are there? You will be surprised to know that a country like Sweden has more than 100 insurance companies. A giant country like India has only 56 insurance companies. I think it is important to open up this sector. We should not have one or two, but many more insurance companies should come to India because we have a gap of 92 per cent where the common man on the street is still not covered by insurance companies or insurance protection. So, I think it is important and by opening up the insurance sector, we will have more and more insurance companies. Just take a number.

$6.00 \, PM$

In U.S, just guess, Sir, how many insurance companies will be there, operating in the U.S.? It is closer to ...

MR. DEPUTY CHAIRMAN: One minute; it is six o'clock now.

THE MINISTER OF STATE IN THE MINISTRY OF EXTERNAL AFFAIRS; AND THE MINISTER OF STATE IN THE MINISTRY OF PARLIAMENTARY AFFAIRS (SHRI V. MURALEEDHARAN): Sir, this discussion is almost in the closing stages. I think, only one more speaker is there. So, we may extend the sitting of the House till the Minister replies and the Bill is passed.

श्री उपसभापति: क्या सदन की सहमति है?

कुछ माननीय सदस्यः जी हाँ।

MR. DEPUTY CHAIRMAN: Please continue.

SHRI SYED ZAFAR ISLAM: So, in a country like U.S., Sir, we have around 6,000 insurance companies. We know twenty per cent of world's population live in this country. But still how many insurances companies do we have? We are comfortably talking about 56 companies; thumping our chest. No, Sir. We need more and more and more, and that is why this Amendment will ensure that we will attract more investment, more capital and more number of insurance companies in the country; and that will facilitate the common man who has not been secured and the insurance protection is available for him. He will be secured through insurance protection. They will get insurance protection from these insurance companies.

Secondly, Sir, somebody from the Opposition Benches was talking about foreign capital saying, 'we have enough capital.' When we speak, we must analyze. Have we ever seen the actuarial valuation of all these insurance companies? None of us has seen it. I must request everyone that before speaking, they must see the actuarial valuation of those insurance companies because, as Sushilji was talking about, solvency margin needs to be there. How do you determine solvency margin? You need to understand the liabilities, all the liabilities. The estimation of liabilities will determine how much money is required for solvency.

Thirdly, Sir, people were mentioning so many things about investment that investment will do this. In fact, this kind of capital is scarce. Prafulji was saying that HDFC Bank has the largest market capitalisation. Yes, it has. But has he seen what is the level of participation of foreign investors there? You must see it. You will see that it has the highest number of foreign participation in the country and that is why

the market capitalization has gone up. So, I think it is important that the hon. Members of this House must know that when the decision is taken on a legislation, it is not frozen in time. It is important to revisit it. When the needle needs to be moved, it must move appropriately to ensure that the safety and security of the common man on the street is protected, and I think this Insurance Bill, which we have introduced, will ensure that common man who needs insurance protection must be getting it through this amendment in the Insurance Act.

Finally, Sir, I will request the hon. Finance Minister one thing. She must also and we must also suggest or somehow ensure that innovative products across the world which are very famous and very important products, which have not so far been introduced in the country, must be introduced because these are the important products which are cost effective. Today we are paying almost 40 per cent as agent commission. Those products should be introduced plus digital intervention is required for both, in terms of distribution of products and also in terms of administration of the products.

MR. DEPUTY CHAIRMAN: Please conclude now. Your time is over.

SHRI SYED ZAFAR ISLAM: Just ten seconds. For all the administrative work and distribution, the digital intervention is required because only then all those products will be cost effective and it will be affordable for the common man on the street. Thank you very much, Sir, for giving me this opportunity.

SHRI BINOY VISWAM (Kerala): Sir, it may be or may not be accidental that the Finance Minister chose this day to come with this Bill. The whole employees of the financial sector are on a struggle path. Two days, on 15th and 16th, the bank employees were on strike, a complete strike, Sir. Then, the next day, the GIC employees had a complete strike. Today, the LIC employees have a strike. I am the President of the LIC Employees Federation. So, I know what is happening there. Including the BJP supporters, they feel that the Government is going through a very wrong path, and our friends in the BJP were literally telling about the common man. The common man will laugh at you if you understand the real essence of this Bill. This Bill is not for the common man. You give the life of a lamb to the wolf and ask the wolf to take care of the lamb. The same way, this Government says, 'please take care of the common man and his concerns'. To whom does it say that? It is to the FDI, the foreign capital! This is a funny Government, Sir. I am sure that our great

Finance Minister, who is a lady of great integrity personally, in my opinion, has a conflict in her mind. Whenever there is talk about *atmanirbhar bharat*, she is very emphatic in using the words 'atmanirbhar bharat' because she knows that whatever she proposes as per her Party's directions is not for Bharat's atmanirbharta. She knows it, I believe.

Sir, how can this be possible? The whole insurance sector of this country is given to the FDI. The major share, the 'commanding heights' should be with the public sector. These were words used by Nehru -- 'commanding heights' -- words which you may not like, but Nehru was very particular that the commanding heights should be with the public sector. What do you see now? The commanding heights and the decisive role are given to the FDI and it is said that the country is safe with them and the common man is safe with them. Who can believe it, Sir? Nobody will believe it. The Government is trying to kill the PSUs in the financial sector -- the banks, the GIC and the LIC.

Sir, we all know the story of the goose that laid golden eggs. These institutions are the geese that laid golden eggs for the country. Sir, Rs. 78,596 crores is the investment of the insurance sector in the country's progress and now, when the strings are being given to the FDI, you preach that it would be increased! No, Sir. They will not take care of our concerns. For them the country is not important. The global capital has introduced a new religion to the whole world and that religion is greed. * It is handmade by the global capital. And they have a God and that God is called 'profits'. They have a temple and that temple is called the 'markets'. Now, even the insurance sector has been handed over to those Gods and temples. The country is going to witness a totally catastrophic situation because of this. The Government wants to hide all these things. That is why we feel that if this Bill is passed in the present form, it would be against the country's concept of freedom and independence itself and the *atmanirbhar bharat* that they preach about day and night will be in danger.

Hence, to be truthful to the concept of *atmanirbhar bharat*, we demand that this Bill be changed considerably and the very basics changed. For that we demand further that this Bill be taken to a Standing Committee, Parliament be given the opportunity to study the details and find possible alternatives to this Bill, so that this

^{*} Expunded as ordered by the Chair.

could be one of the Bills that sometimes does a little bit of justice to the people and to the country. In this form, we are sure that it would be a treachery on the country, treachery on the people. Please don't do this. With these words, I conclude. Thank you, Sir.

श्री उपसभापति : माननीय संजय जी, आपका नाम पुकारा गया था, तब आप नहीं थे, अब आप बोलिए।

श्री संजय सिंह (राष्ट्रीय राजधानी क्षेत्र, दिल्ली) : महोदय, आपने मुझे इस महत्वपूर्ण विषय पर अपनी बात रखने का मौका दिया, इसके लिए आपका धन्यवाद।

विधि और न्याय मंत्री; संचार मंत्री; तथा इलेक्ट्रॉनिकी और सूचना प्रौद्योगिकी मंत्री (श्री रिव शंकर प्रसाद): सर, संजय जी की आवाज़ के बिना यह बिल पास हो, यह उचित नहीं है।

श्री संजय सिंह: सर, तमाम क्षेत्रों को निजी क्षेत्रों में देने की योजना, उन क्षेत्रों में एफडीआई के नाम पर विदेशी कंपनियों को लाने की योजना, इससे जो सबसे बड़ा नुकसान है, वह सरकारी कर्मचारी की नौकरी पाने की आस लगाए हुए उन नौजवानों और छात्रों का नुकसान है, जिनकी परिश्रम करके, मेहनत करके जीवन भर एक ही कोशिश और मंशा होती है कि उन्हें सरकारी नौकरी मिल जाए, लेकिन इस निजीकरण की प्रक्रिया से हर क्षेत्र में नौकरियाँ खत्म होंगी। आप रेल बेचने की योजना बना चुके हैं, आप सेल बेचने की योजना बना चुके हैं, आप कोल बेचने की योजना बना चुके हैं, एयरपोर्ट बेचने की योजना बना चुके हैं, पोर्ट बेचने की योजना बना चुके हैं, सड़क बेचने की योजना बना चुके हैं, बिजली बेचने की योजना बना चुके हैं, स्टेडियम बेचने की योजना बना चुके हैं, एफसीआई के गोदाम बेचने की योजना बना चुके हैं, बीपीसीएल बेचने की योजना बना चुके हैं, एलआईसी बेचने की योजना बना चुके हैं और अब आप इंश्योरेंस सेक्टर को बेचने की योजना बना रहे हैं। * और वे लोग जो स्वदेशी के सबसे बड़े पक्षधर थे! माननीय मंत्री जी यहाँ बैठे हैं, ये उस आंदोलन से जुड़े रहे हैं, इन्होंने तो देखा है। हम सब लोगों को वे दृश्य याद हैं, जब हिन्दुस्तान में कम्प्यूटर आया था, तब भारतीय जनता पार्टी ने स्वदेशी के नाम पर उसका पुरजोर विरोध किया था। अगर हिन्दुस्तान में कोई स्वदेशी की सबसे बड़ी पक्षधर पार्टी थी, तो वह भारतीय जनता पार्टी थी और आज कोई विदेशीकरण की सबसे बडी पक्षधर पार्टी है, तो वह भी भारतीय जनता पार्टी है। आपकी सोच में और विचार में यह किस प्रकार से परिवर्तन आ रहा है? इसके द्वारा आप एक बडा खतरनाक काम करने जा रहे हैं। जो संविधान की मूल सोच और अवधारणा थी, कमजोर तबके के लोगों को आगे बढाने की, बाबासाहेब डा. भीमराव अम्बेडकर की जो अवधारणा और सोच थी, कमजोर तबके के लोगों को आगे बढाने की, वह एससी-एसटी, ओबीसी का आरक्षण - और अब तो ईडब्ल्यूएस सेक्शन भी, जिनके लिए आप economically

^{*} Expunged as ordered by the Chair.

weaker section के नाम पर आरक्षण लेकर आए थे, लेकिन जब सरकारी नौकरियाँ ही नहीं रहेंगी, तो आरक्षण किस बात का होगा? अगर आप हर क्षेत्र का निजीकरण कर देंगे, तो यह एक सबसे ज्यादा खतरनाक काम होगा।

महोदय, आप बीएसएनएल की हालत देख ही चुके हैं। इस देश के अंदर क्या हुआ? आप इस सेक्टर में 49 प्रतिशत तक एफडीआई लेकर आए है, मान्यवर, इसका सही आंकड़ा क्या है? आप 49 प्रतिशत के एफडीआई को भी नहीं छू पाए हैं और आप इसे 74 प्रतिशत करने जा रहे हैं। इस योजना के अंतर्गत अब तक जिन लोगों को फायदा पहुंचना चाहिए, आप कृषि के क्षेत्र में 'फसल बीमा योजना' की हालत देखें, आप अपनी 'जन-धन योजना' की हालत देखें - यहाँ पर तारीफ हो रही थी कि प्रधान मंत्री जी तमाम योजनाएं लाए, जिनका लाभ जनता को हो रहा है, लेकिन मैं आपको बताना चाहता हूँ कि 'जन-धन योजना' के छः करोड़ खाते बंद हो चुके हैं, जो कि आपके द्वारा खोले गए थे। 'जन-धन योजना' की यह सच्चाई है। 'फसल बीमा योजना' के जो क्लेम्स हैं, वे क्लेम्स राज्यों में लाखों की संख्या में हैं, जो बकाया हैं, जो आज तक लोगों को नहीं मिले हैं। अगर आप इस सेक्टर में तमाम एफडीआई के दरवाजे खोल देंगे, तो भारत का पैसा, आम आदमी के प्रीमियम का पैसा धीरे-धीरे इन बड़े-बड़े पूँजीपतियों, जो इस सेक्टर में आएंगे, उनके पास चला जाएगा और इस माध्यम से लूट और भ्रष्टाचार होगा, जिसे हमने अब तक देखा है। हमने Yes Bank के मामले में देखा, महाराष्ट्र के Cooperative bank का मामला आया था, उसमें देखा। अगर आप हर क्षेत्र में इन्हीं लोगों को बुलाएंगे, तो आप कहीं न कहीं पूँजीपतियों के लिए सभी सेक्टर्स के रास्ते खोल रहे हैं।

श्री उपसभापति : आप कन्क्लूड करिए।

श्री संजय सिंह: वे धीरे-धीरे लूट और भ्रष्टाचार करके आपको बाहर जाकर चिढ़ाएंगे।

श्री उपसभापति : धन्यवाद।

श्री संजय सिंह: इस देश का आठ से दस लाख करोड़ रुपया -- आप उसे नाम दे देते हैं कि हमने सिर्फ अपने बैंक के खाते से उनका नाम हटाया है, एनपीए हो गया है *

श्री उपसभापति : संजय सिंह जी, आपका समय समाप्त हो गया है, धन्यवाद।

श्री संजय सिंह : आपने देश के बैंक को बरबाद कर दिया। हर सेक्टर को आप इसी तरह से निजी हाथों में देना चाहते हैं।

श्री उपसभापति : धन्यवाद।

^{*} Expunged as ordered by the Chair.

श्री संजय सिंह: मान्यवर, हमारी माँग है कि आप इस पर रोक लगाइए और इसे स्टैंडिंग कमिटी के पास भेजिए।

SHRIMATI NIRMALA SITHARAMAN: Mr. Deputy Chairman, Sir, first, I wish to thank the eighteen hon. Members who have participated in this discussion. I am not reading out the list of names since all of us have heard them speak. I am indeed grateful for the critical questions that many of the Members have raised and I will try, as much as possible, to answer most of the questions.

First, let us understand and appreciate the fact and many of the speakers have also mentioned that the insurance sector is a highly regulated sector, where the regulator actually approves every product that is sold or given out for premium by the insurer. The regulator approves the products. He approves the pricing. regulates the pricing. The investment is regulated. The marketing is also regulated. So, when we are talking of a sector, that is, insurance, it is a highly regulated sector. As was rightly pointed out by the hon. Member, Shri Sushil Kumar Modi, who has been the Finance Minister, till recently, in Bihar, the FDI limit is not the compulsion. It sets only the upper limit. Increasing the limit does not mean foreign investment will certainly come automatically to that level in all the companies. Every promoter, every company will decide for themselves whether they want that kind of money, to what extent they want and so on. This enabling Amendment is only to allow them to receive some money, but not exceed 74 per cent. So, it is for the companies and the promoters to decide to what extent they want that money. And, the policyholders' money, which is going to be collected, will have to be invested within India only. It cannot be crossing our boundaries.

Why do we need FDI? I will get into specifics of some of the questions which have been rightly raised by the hon. Members because there are concerns. Really, does the industry need this money? Don't they have enough money? These are all very pertinent questions. So, I will try to definitely address them. But when money comes and when there is more competition, when there are more organisations, more firms doing it, greater competition means that the persons who take the insurance are going to have better deals given to them, and they are the common people of India who will have a better deal, better negotiative premium, and the overall insurance package, which is being given, will be better. So, competition strictly is for betterment. Therefore, I think, from the beginning, whether it is at the

stage of 2000, or from 1999, for that matter, when you wanted to have competition, when you wanted to open up, rightly about 1991, as is repeatedly said, opening up actually brought in a lot of goodie. Hon. Member, Dr. Amee Yajnik, very clearly voiced this point. She said, "We are all enjoying the benefits of that opening up." Yes, we are all enjoying the benefits. Should we also further it, or, should we halt it? After all, that is important for us. All of us have been talking about that extent of bold reform which happened in 1991. In fact, there are times when we are questioned, "You have this political mandate. Why don't you undertake reforms? Look at 1991. Look at that time. Even though they did not have the numbers at that time, 1991, what kind of reform was brought?" Yes, all of us do know that. We give the credit to the twin, Narsimha Raoji with Manmohan Singhji, who brought in that kind of reform and all us talk about it. And, hon. Member, Dr. Amee Yajnik, is right in saying, don't you want to have the benefits of it? All of us should enjoy and we have the benefit. We should further that benefit and, therefore, I want to just recall the words of the former Finance Minister, Shri P. Chidambaram, in October of 2012 and I quote, "Though the Parliamentary Standing Committee, headed by BJP leader, Shri Yashwant Sinha, had recommended retaining FDI cap at 26 per cent, the Government has gone for the higher cap so as to meet the growing capital requirement of insurance companies." That logic holds good even today. And, I will tell you why and I will prove with data as to why there is a need for more capital to come in. The business is growing. There are more companies coming in. They need money. I want this one to be placed in the context. When did Shri P. Chidambaram say this? This speech was made after the Cabinet had approved the proposal for raising the FDI to 49 per cent. So, the spirit of wanting to increase, wanting to open up and wanting to bring in more and more resources was true then, true today too.

Now, I move on to answer the questions, because some of the critical questions lay the background for us to discuss this topic and also to analyze the questions that have been asked. Anand Sharma ji said that insurance companies and promoters do not want Indian ownership and control to go. He said that. I just want to place in the context here that in July, 2019 Budget, I mentioned that the Government had the intent to explore high FDI in insurance inter alia other sectors. There were other sectors also, which I mentioned at that time. As a follow up, the insurance regulator was asked to do industry consultation. The IRDAI, which is the insurance regulatory authority, consulted sixty insurance companies. Is sixty enough? Let me tell you how many insurance companies are there in this country and what does the number of sixty mean?

IRDAI consulted sixty insurance companies, a number of promoters, leading industry leaders and chambers, and, then, reported a clear support of the Indian insurers and stakeholders for, increasing the FDI limit from 49 per cent to 74 per cent, and, further, on this basis, amending the requirement of Indian owned and controlled companies also. Therefore, the instant proposal has come in, and, I want hon. Members to recognize the fact that the IRDAI had done that extensive consultation. It is all on record.

Sir, all of us are rightly concerned as to what will happen to the public sector insurance companies. Hon. Leader of the Opposition, Shri Mallikarjun Kharge, raised the issue and asked what will happen to the reservation. I will address those issues as I go on but first of all, I want to underline the fact as to what is the growth in the insurance sector in terms of the number of insurance companies, where are they, how many in public sector and how many in private sector. Let us see the figures.

Sir, the insureres are broadly categorized in the two categories, life insurance and general insurance. In the general insurance category, you broadly have three sub-groups. First is, general insurance, which is also taking care of health and other issues; second is stand-alone health only kind of insurance, and, third is, agricultural insurance. So, first group is life insurance, and, then, there is a group of three, which are categorized as general insurance. I will tell you as to how many are in the public sector. As far as life insureres are concerned, there is only one in public sector while there are 23 in the private sector. So, there are a total of 24 insureres, which deal with life insurance. Then, you move on to the second group, which has three sub-groups, which are non-life companies. First one is general, which may also have health related insurance and others. See, how many are there in the public sector? There are four in the public sector while there are 21 in the private sector. So, there are a total of 25 companies. Let us now see the figures relating to stand-alone health insurance companies. ...(Interruptions)...

MR. DEPUTY CHAIRMAN: No interruptions, please. ...(Interruptions)... Hon. Minister is not yielding. ...(Interruptions)... Binoy Viswam ji, please take your seat. ...(Interruptions)... Nothing else will go on record. ...(Interruptions)...

SHRIMATI NIRMALA SITHARAMAN: There is not even one in the public sector while there are five in the private sector. So, there are a total of five companies in the stand-alone health only insurance field. Then, we move to agriculture. As far as

agricultural insurance is concerned, there is one in public sector and there is none in the private sector. So, if we want to look at insurance world, the public sector has six, all categories put together, and the private sector has forty-nine already.

SHRI BINOY VISWAM:

MR. DEPUTY CHAIRMAN: Please, please. ..(Interruptions)...

SHRIMATI NIRMALA SITHARAMAN: Let me finish. I have not even started. This anxiety!!..(Interruptions)..

MR. DEPUTY CHAIRMAN: Do not speak while sitting. Nothing will go on record. Only what the hon. Minister says will go on record. ..(Interruptions).. Please do not disturb.

SHRIMATI NIRMALA SITHARAMAN: Let me come to that. I will answer your questions. I am not going to leave Binoy Viswam's concern aside, Sir. Hon. Member, I will answer each one of the questions to the best of my ability. I will include yours also in answer.

So, this is about the insurance sector. I will now come to re-insurance. How many are there in the public sector? One. How many are there in the private sector? Eleven!! Eleven companies are there as re-insurers in the private sector. So, there are a total of twelve companies in re-insurance. So, all insurance put together, in public sector, there are 7 insureres besides a specialised insurer ECGC and in private sector, there are 60 companies. Therefore, there are a total of 68 insurance-related companies, just for us to have a perspective of what we are talking about, when we are raising this limit. Whoever wants to go up to that limit, if they want to go, they can. But how many are there in the play? There were employment-related worries. Very genuine, very serious matter to be discussed in all seriousness, given the stature of this House. Sir, I have given you a rough idea of the total number of companies which are in the insurance market. Now again, how many employees are there? Public sector, life and the general category put together, has about 1,65,000 people. Private sector, again, life and general category put together, has about 2,67,000

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^{*} Not recorded.

Indians. They are also our people. We will have to be worried about them as much as those in the public sector. They are also working for their livelihoods. So, let us not forget that. They are employees, Sir. I am talking about agents now. I will give you the life and general categories and then the total number. Public sector has about 12,85,000 agents in life insurance and about 2,90,000 in general insurance. So, there are a total of about 15,75,000 people in the public sector. These are agents only. Private sector has about 11,07,000 agents in life insurance and about 9,67,000 agents in general insurance. So, a total of about 20,74,000 agents in the private insurance area. They are agents. So, the number of total employees and agents in public sector is around 17,40,000 whereas in private sector, about 23,41,000 people are working both as employees and agents. That is the total, just to get a perspective.

Sir, just one guick wrap up which many Members did speak about, that even in 2000, foreign investment was taken up to 26 per cent. In 2015, the limit was raised to 49 per cent of the paid up equity capital of such companies which are Indianowned and controlled. Then, in 2015, which many hon. Members did refer to, the outcome of the amendment was FDI inflows were allowed. Many Members, inclusive of Member, Tiruchi Siva, who gave a different figure, spoke about it. But I will explain that figure which was asked about how much actually has come after 2015. Rs. 26,000 crores have come post that increase in the FDI limit of 2015. Only five years have brought in that kind of money into the country and generated the kind of employment that I have just given you the figures of. And the correction about the number 9,000, I will come to explain as to what it is. Twelve new insurance companies have come into play. Each of them, each one of the twelve, has come with 26 per cent FDI opened up after 2015. The total asset and management saw a 76 per cent increase in five years. This is the rise, which is 76 per cent, when, if you were to get a rough number, the nominal GDP rise was only 63 per cent. This is the rapidity with which the sector is growing, and, therefore, the need for more and more resources so that the companies can compete and compete healthily. Just to recap, in 2015, there were 52 insurerss and today four more have come into play, so there are 56 now. There was just one reinsurer then, and today there are 12. In 2015, where there was 'zero' listed insurance companies, today there are 'six' listed companies. What does listed mean? It means that everything that they do is available for everybody to see. The stock market regulator regulates them. Ordinary Indian citizens can buy their shares and earn dividend out of them. Everything happens openly in the stock market. Even that is happening! I have mentioned

about the Budget and post-Budget of July 2019. I have also said how the insurance regulator had done the consultation. I have said it, and I won't repeat it. So what is the situation today? Insurance companies are facing liquidity pressures. Sushil Modi ji spoke about the solvency ratio requirements. If you have 100, then you need to keep assets worth 150 or cash to that extent. If you fall down from 150, then your solvency ratio becomes questionable. Then questions are asked whether you are under stress. Questioning happens. Continuous monitoring is done by the regulator. So when companies face liquidity pressures, they need more money to come in. And within India, every attempt has been made by them to raise it. They are making it continuously, but maybe they are not getting adequate liquidity for their operations both to meet the solvency requirements and also their business development requirements. Honestly, growth capital is hard to come by. But the situation is improving. Today, even when banks go to raise capital in the market, they are able to get better response from the market. I am sure insurance companies will also meet good response. So the regulator, after the consultation, has come up saying this and also because of the pandemic, today the borrowings of both the Centre and the States are also growing. There is such a crowding out because of Government borrowing or because more and more capital is required by corporate agencies. You need more money to come in for this purpose. Many hon. Members raised this question: Don't we have enough money in this country? But then there are enough borrowers also and therefore enough is not enough. You need more. The regulator also flagged this point that if the FDI has to be raised, then it has to be raised with adequate safeguards. I will get into the details of the safeguards very clearly looking at both the aspects of control and ownership and also the money which is getting collected so that Indian money remains in India and policyholders' money does not go out of the country. Sushil Modi ji referred to it and I will give you specific detail about it. I am also grateful to Ram Chandra Prasad Singh ji who spoke elaborately on it. He spoke very crisply. He explained it very clearly what this is going to mean. What is the nature of this business? Insurance is capital intensive. Shri Syed Zafar Islam clearly explained it. You need deep pockets to fund this activity and wait for long because gestation in life is ten years and breakeven is acquired only by that time, and for general insurance, it is 5-8 years. Who is going to put that kind of money and wait for ten years to see it reach breakeven? You need people who have deep pockets who can come in and function within the laws of India, so that insurance can penetrate deep into this country. The FDI Policy that we are talking about is very much in alignment with the objective of the FDI Policy which has been brought out by this country wherein we are very clear to say that the FDI Policy is brought in only to

supplement domestic long-term capital. Because we don't have adequate supply, we need to have a way by which we can bring in additional resources which can supplement what is available in the country. And what is available in the country is not sufficient. So, we need to supplement it. Therefore, with the additional capital that comes in, FDI policy will enhance the insurance presence in this country. 'Penetration' is the word that we are using. What is that? It is to go deep into the country and touch the poorest of the poor with some kind of an insurance inclusion. You all know that Jan Dhan Yojana brought in the financial inclusion. I was also very impressed by one of the Members, who spoke about swamitva. I think it was Prof. Manoj Jha. I was glad to hear the word 'swamitva'. Who actually is giving swamitva to the rural poor? It is the Prime Minister Modi. We have given digitized records for the poorest of poor who hold small bits of land. They can't even have papers in their hands. Unless they have papers in their hands, they cannot go to the bank and raise a loan. Who actually is working for swamitva, and for the swamitva of the poor? You may be a small party. I am using your words. I am not saying that your party is small. But you said that you belong to a small party and whether we would hear your voice. Your voice is what is being heard and we are doing that work. We are actually delivering, not just hearing your words. Somebody else said that poor will laugh at us. I was very hurt, but it is a right of every Member. No, the poor are supporting Prime Minister Modi. Poor are saying, "Here we go. We will give you vote. Give us Ujjwala; give us gas cylinders; give us water and nal se jal." No rich man wants nal se jal. There are poor people who want some jal at their homes. Otherwise, they are carrying 7-8 pots and going miles. You can see in desert areas in Rajasthan, Bundelkhand, Madhya Pradesh, etc. That is what Prime Minister Modi is doing. Poor are not laughing; they are actually laughing with happiness that here is a Prime Minister who is giving gas connection in my house; here is a Prime Minister who is bringing nal se jal; here is a Prime Minister who has given full financial inclusion; here is a Prime Minister who gives me MUDRA to do my chhota mota venture on the streets. ...(Interruptions)... All right....(Interruptions)... Don't shift it....(Interruptions)... First, gas reached there. ... (Interruptions)... First, gas reached the poorest of the poor. ... (Interruptions)... So, the poor people are laughing with a sense of joy. I am not sure if I remember who the hon. Member was. Yes, the poor are happy because every programme of the Government is reaching them. The Pradhan Mantri Suraksha Bima Yojana was launched by us. At Re.1 per day, you can insure yourself; you can safeguard your life and limbs. If you were to have an accident, that Bima Yojana gives you money. So, in order to have that kind of a penetration, insurance companies need more money. I want to underline, and also to link it with Atmanirbhar Bharat and say, "You are supposed to be lecturing on *Atmanirbhar Bharat*, how are you allowing FDI?" Yes, we are allowing FDI into this country; we are not saying, take our money and go away. That is *atmanirbharta*. We are only doing that. ...(*Interruptions*)... Yes, we are bringing him back. Don't worry. ...(*Interruptions*)... Vijay Mallya, Mehul Choksi, Nirav Modi and all your friends are coming back. ...(*Interruptions*)... Yes, Sir, I agree. ...(*Interruptions*)...

श्री उपसभापतिः प्लीज़, आप बैठकर न बोलें। ...(व्यवधान)...

SHRIMATI NIRMALA SITHARAMAN: I entrust you....(Interruptions)...

श्री उपसभापतिः प्लीज़, बैठकर आपस में बात न करें।...(व्यवधान)... Nothing is going on record. ...(Interruptions)...

SHRIMATI NIRMALA SITHARAMAN: Vijay Mallya, Nirav Modi, Mehul Choksi and all of them are coming back to face the law of this land. That is *atmanirbharta*...(Interruptions)...

श्री उपसभापति: मंत्री महोदया के बयान के अलावा और कोई चीज़ रिकॉर्ड में नहीं जा रही है। आप बैठकर न बोलें। ...(व्यवधान)...

SHRIMATI NIRMALA SITHARAMAN: Therefore, you can have any number of pulling us up; we will answer every question. But, whose *dost* was Mallya, whose *dost* was Choksi and whose *dost* was Nirav Modi? All of us know. ...(*Interruptions*)... Who gave them the money? ...(*Interruptions*)...

MR. DEPUTY CHAIRMAN: Please, please....(Interruptions)...

SHRIMATI NIRMALA SITHARAMAN: No problem. ...(Interruptions)... They can keep asking. One after the other, everybody is coming back to this country to face the law of this country. ...(Interruptions)... It is all right to ask when. ...(Interruptions).... I can give you the calendar. ...(Interruptions)... Sir, again, there is a need for giving a lot of details which are very pertinent details. Sir, it is about comparing India's insurance sector in terms of its penetration, in terms of the density and so on. Insurance companies, just to have a comparison, I talked about 2015 to 2020. In 1999, there were only six companies in India. In 2019-2020, thanks to all the

opening up, liberalization from 1991 onwards, various stages, 2000, and before that 1999, 2000 & 2015. Today, when I say 2019-2020, there are 70 companies. From six, it has come to 70 insurance companies in 2019. What is the penetration? When I say, 'penetration', it is premium to GDP. We had a penetration of 2.71 per cent in 2001 and today, it has increased to 3.76 per cent. When I say today, it is 2019-2020. Now, I just compare that with the rest of the world. We are talking about India, aspirational India, young India, growing yuva population. If in 2019-2020, we have 3.76 per cent, Sir, just look at the penetration. That is a penetration figure. In China, 4.3 per cent, in South Korea 10.78 per cent, in Brazil 4.03 per cent, in Taiwan 19.97 per cent, in Russia 1.35 per cent, in South Africa 13.4 per cent and, therefore, the global average, which I think, Zafar or somebody did refer, is 7.23 per cent, whereas India is still at 3.76 per cent. Now, density which is premium to the total population, it was 11.5 dollars in 2001-02, whereas, now, in 2019-20, it has gone up to 78 dollars in India. Now, what is the global figure for that for the year 2019? For China, 430 dollars whereas ours is 78 dollars; and in South Korea, it is 3366 dollars; 351 dollars in Brazil; 4993 dollars in Taiwan; 157 dollars in Russia; 803 dollars for South Africa and 818 dollars is the global average. It is 818 dollars, and we are at 78 dollars. That is the density. So, there is immense opportunity for our insurance sector to grow. Obviously, in September of 2019, FDI limit for insurance intermediaries was enhanced and, therefore, a lot of change has happened. One such change is what was referred to by Shri Tiruchi Siva on the amount of 9000, I will come to specifically talking about that. So, about sectoral performance, just one data which I want to bring to the notice of hon. Members in the House. If you look at the premium within India underwritten by general insurance, I am talking the source from IRDAI, the regulator, the public sector insurance premium as a market share, in 2018-19, it was 40.52 percent, whereas now, in 2019-20, it is 38.78 percent. The private sector insurance in 2018-19, it was 47.9 percent, and, today, meaning in 2019-2020, it is 48 percent. So, just compare the public sector and private sector; public sector insurance market share is 38.78 percent whereas private sector's market share is 48.03 percent. So, it is slightly closer to half of the market share is with the private sector. Then, standalone health and specialized insurers, I can give you the figures, but I just want to bring that perspective back to this debate.

The spirit with which all the Committees had spoken, again, I want to draw the attention. This question was raised that why should 'owned' and 'controlled', as two words which are part of the definition, be amended? Will it not dilute the sovereignty of the sector? Some hon. Members did raise that question. Here, the word -- I want

to underline this -- 'controlled' means right to appoint a majority of Directors, control the management of policy decisions, including by virtue of their shareholding or management rights or shareholder agreements or voting agreements. So by raising the FDI limit to 74 per cent dropping the word 'owned' becomes a natural corollary. As regards the control, Budget announcement has stated some conditions that inter alia include majority of Directors which I think some Members did highlight. Shri Sushil Modi spoke about it. Majority of the Directors in the Board and Key Management Persons, KMPs as they are referred to, to be resident Indians which means that every law of the land will be applicable on them--this is very important-and a specific percentage of the profits to be retained as general reserve. It cannot leave at all. So I think this should remove the doubt from the minds saying that foreigners are coming or foreigners are going to put money. Somebody did say, "Back again colonialism. Back again mercantilism." No, Sir! The laws of this land are fairly mature. They can control every operation which happens in this country. Nobody is just going to take it away and make us sit and watch. Sir, just for a minute, I will go back to 1994. I did hear one of the hon. Members speak about Malhotra Committee which was set up in 1994. The Malhotra Committee was set up for insurance sector and it recommended non-controlling stake of foreign partners. In 1994, BJP was not in power and that Malhotra Committee said and strongly recommended non-controlling stake of foreign partners. From 1994, it is going on. And then in 1999, the then FM, Shri Yashwant Sinha made this point clear that insurance companies would not be forced to have foreign equity participation. He said about it at that time in 1999. He also stated that the Standing Committee that was represented by all parties recommended 26 per cent of foreign participation in the insurance sector to improve customer service, to bring in new products, to bring in technical knowhow for the sector. And again, the same spirit applies even today. Sir, there are one or two points which I want to make for consideration on the issues that Shri Tiruchi Siva had raised. There is a little demand for FDI and, therefore, no need for increasing FDI limit; I think I sort of addressed that. I just want to repeat that currently 22 out of the 56 direct insurance companies in India have already received around 40 per cent of FDI, other. Average FDI in private direct insurers than reinsurers that I am talking about, is about 31 per cent only, they have not touched 49. Then, the safeguards! Again a lot of Members did speak about as to what kind of safeguards. A few Members did speak about the kind of safeguards that we are working. Someone did refer to Section 27E. Section 27E of the Insurance Act very clearly says and that is intact, it is in place and that itself will explain the fact, "No insurer shall directly or indirectly invest outside India the funds of the policyholders."

This is the line in the Act. Section 27E says that in the Insurance Act and that is still intact and it shall remain there. Indian insurance companies having foreign investment will be required to retain specific percentage of the profits as a general reserve. You are right, Anand Sharmaji. As announced by me in the Budget, through rules that would be made to prescribe conditions under the Bill, this will ensure that reserves are available for meeting policyholder claims regardless of a foreign investor's own financial condition. That is something which I want to underline that money which is going to be in the general reserve, even if that insurer promoter becomes sick or gets into difficulty, that money is there for you to pay up every insured member's claim. So, citizen's claims are being protected by this general reserve which is also being created. As announced in the Budget, a majority of the Directors, key management persons of the Indian insurance companies, will be resident Indians and, therefore, will always be within the reach of all Indian laws and courts. In addition, 50 per cent of the Directors will be Independent Directors. So, there will be a good watch on how the company's decisions are being taken which is exactly the Budget line that I have said, which I would like to repeat. I quote, "Under the new structure, the majority of Directors on the Board and key management persons would be resident Indians with at least 50 per cent of Directors being Independent Directors and a specified percentage of profits being retained as general reserve". That is the core, which should address the concern of majority of the Members who asked the question on this. Sir, before I get into another important aspect, again, the point of Tiruchi Sivaji, who spoke about Rs.9,000 crores money, IRDAI's Annual Report is the source, from where I am taking this, the source of foreign investment figure of Rs.9,544 crores, -he has said, Rs.9,500 crores; it is Rs.9,544 crores. -- which pertains to foreign reinsurance branches and GIC, not Indian insurance companies, as of 2019. Today, this figure stands at Rs.10,387 crores for insurance companies branches. So, FDI in insurance companies is not the Rs.9,500 crores which is for reinsurance; FDI in Indian insurance companies is over Rs.26,000 crores post 2015. So, just five years. And, I, therefore, want to say, Rs.20,000 crores is not a wrong figure. That is the figure for the FDI which has come into this country post amendment in 2015. What you quoted hon. Member Tiruchi Sivaji is the reinsurance money. So, the very important question and I want to highlight the fact that the Government, Prime Minister, Modiji, is committed 100 per cent to the social justice point of view which has been raised by several Members. I am happy to say that we stand by the constitutional affirmative action and every kind of reservation that has been provided. And, therefore, when I quoted the number of public sector insurance companies, the reservation policy is fully implemented, protected, guarded. It shall be like that today, it shall be like that

tomorrow. So, I want to assure that this number of companies, which are in the open market as private companies, when they need money... ... (Interruptions)... I wish, Members hear me out, Sir, because I have taken everyone of their questions. I have taken it seriously. I am addressing with all the responsibility that is within my command. Actually, Sir, I don't want to speak politics. If there are instances of repeatedly proving our commitment for the Scheduled Castes, Scheduled Tribes and also for the Backward Classes, all credit to the Prime Minister Modi and his Government. The Backward Classes Commission was ours; take the number of SC reservations between 2014 and 2019; look at what has been committed from the Government. With immense pride and with a sense of commitment, whether it is Dr. Ambedkar's residence in the U.K., whether it is Punya Bhumi in Delhi, whether it is Nagpur; everyone of Dr. Ambedkar's very sacred spaces have been... ... (Interruptions)...

श्री उपसभापति : कृपया बैठकर न बोलें। आपकी कोई बात रिकॉर्ड पर नहीं जा रही है। निर्मला जी, आप अपनी बात कहें।...(व्यवधान)

SHRIMATI NIRMALA SITHARAMAN: Sir, I want to appeal... ... (Interruptions)...

MR. DEPUTY CHAIRMAN: Nothing is going on record. माननीय मंत्री महोदया, आप अपनी बात कहें। ...(व्यवधान)... Sir, through you, I want to appeal that when I have heard all the Members sitting here patiently, which is my duty, I would request every Member to kindly listen to the response that I am giving, rather than disrupting my answers ...(Interruptions)... Every one of the sacred places associated with Dr. Ambedkar was insured, preserved protected, updated by Prime Minister Narendra Modi between 2014 and 2019. ...(Interruptions)...

MR. DEPUTY CHAIRMAN: Nothing is going on record, except the Minister's statement. ...(Interruptions)... प्लीज, बैठ कर न बोलें। ...(व्यवधान)... माननीय मंत्री जी का बयान ही रिकॉर्ड पर जाएगा। ...(व्यवधान)... प्लीज़। ...(व्यवधान)...

SHRIMATI NIRMALA SITHARAMAN: Today, a party, I am now talking politics. ...(Interruptions)... Sir, have some patience to listen. ...(Interruptions)... The party which defeated Dr. Ambedkar in an election has the strength to start shedding crocodile tears on that. So, Sir, I want Members to do recognize the way in which within five years our commitment to the Scheduled Castes and Scheduled Tribes and to the Backward Classes has been shown, ...(Interruptions)... is proven, and

coming to the policy that has been stated as a part of the Budget about the presence of strategic sectors, finance ...(Interruptions)... Oh my God!

श्री उपसभापति : प्लीज़, बैठ कर न बोलें। ...(व्यवधान)... प्लीज़, प्लीज़। ...(व्यवधान)...

SHRIMATI NIRMALA SITHARAMAN: This is unbelievable, Sir. ... (Interruptions)...

MR. DEPUTY CHAIRMAN: Nothing is going on record. Madam, please address the Chair. ... (Interruptions)...

SHRIMATI NIRMALA SITHARAMAN: Hon. Deputy Chairman, Sir, I appeal to the Members that I was immensely touched and I am very grateful for that that the debate happened and everybody did voice his concern. ...(Interruptions)... I fully take it upon myself that it is my duty to answer and my only request is while I am answering kindly hear it out. ...(Interruptions)...

श्री उपसभापति : प्लीज़, बैठ कर न बोलें। ...(व्यवधान)... प्लीज़, प्लीज़। ...(व्यवधान)... प्लीज़, बैठ कर न बोलें। ...(व्यवधान)... कोई बात रिकॉर्ड पर नहीं जा रही है। ...(व्यवधान)... प्लीज़। ...(व्यवधान)...

SHRIMATI NIRMALA SITHARAMAN: Ameeji, Come on; Dr. Yagnik, do not do this. Sir, reservation applies to all those public sector undertakings. ...(Interruptions)... Oh! Sir, allow me, Sir. Sir, financial sectors are also a part of the strategic sectors and where we have very clearly said there will be presence of the public sector enterprises. ...(Interruptions)... Therefore, reservation is protected and reservation will be respected. ...(Interruptions)... I want to say this in spite of all the voices which are trying to drown me, reservation is safe under Prime Minister Narendra Modi. Let us move on to the other things. ...(Interruptions)... Sir, I think I have largely addressed all the questions. ...(Interruptions)... Now, I will leave it to the honest consideration of all the Members to consider and pass this Bill. ...(Interruptions)...

(At this stage, some hon. Members left the Chamber.)

MR. DEPUTY CHAIRMAN: The guestion is:

"That the Bill further to amend the Insurance Act, 1938, be taken into consideration."

The motion was adopted.

MR. DEPUTY CHAIRMAN: We shall now take up Clause-by-Clause consideration of the Bill.

Clauses 2 to 4 were added to the Bill.

Clause 1, the Enacting Formula and the Title were added to the Bill.

MR. DEPUTY CHAIRMAN: Now, the Minister to move that the Bill be passed.

SHRIMATI NIRMALA SITHARAMAN: Sir, I move:

"That the Bill be passed."

The question was put and the motion was adopted.

 $7.00 \, PM$

MESSAGE FROM LOK SABHA

The Appropriation Bill, 2021

SECRETARY-GENERAL: Sir, I have to report to the House the following message received from Lok Sabha, signed by the Secretary-General of the Lok Sabha: "In accordance with the provisions of rule 96 of the Rules of Procedure and conduct of Business in Lok Sabha, I am directed to enclose the Appropriation Bill, 2021, as passed by Lok Sabha at its sitting held on 18th March, 2021.

2. The Speaker has certified that this Bill is a Money Bill within the meaning of article 110 of the Constitution of India."

Sir, I lay a copy of the Bill on the Table.

श्री भूपेन्द्र यादव: सर, विपक्ष के लोगों ने एक शब्द का प्रयोग किया - * 'Unparliamentary Expressions' book के पेज नं. 782 पर यह असंसदीय शब्दों में आता है, इसलिए इस शब्द को सभा की कार्यवाही से निकाला जाए।

दूसरी बात, असंसदीय शब्दों में भाषण देने के बाद, सदन की कार्यवाही से बिना कारण के वॉकआउट करना, यह भी निन्दनीय है। सदन को इसकी निन्दा करनी चाहिए।...(व्यवधान)..

श्री उपसभापति : ठीक है, असंसदीय शब्द है।

The House stands adjourned to meet at 11.00 hours on Friday, the 19th March, 2021.

The House then adjourned at one minute past seven of the clock till eleven of the clock on Friday, the 19th March, 2021.

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 $[^]st$ Expunged as ordered by the Chair.

