

received from West Bengal are also being treated on a priority basis. Government is also exploring the possibilities of creating a raw-material bank in West Bengal in respect of scarce materials.

Trip of Joint Secretary (Broadcasting) to overseas countries

2385. SHRI S. C. SAMANTA : Will the Minister of INFORMATION AND BROADCASTING be pleased to state :

(a) whether Joint Secretary (Broadcasting, recently undertook a trip to USA and other overseas countries; and

(b) what was the mission ?

THE MINISTER OF STATE IN THE MINISTRY OF INFORMATION AND BROADCASTING (SHRIMATI NANDINI SATPATHY) : (a) Yes, Sir.

(b) : To attend meetings of the Joint Working Group of Government of India and NASA Officers in connection with Indo-US Satellite TV experiment.

New Proposals for postal Life Insurance.

2386. SHRI E. R. KRISHNAN : Will the Minister of COMMUNICATIONS be pleased to state :

(a) the main features of the new proposals brought about in the Postal Life Insurance as contemplated in the Annual Report of 1970-71; and

(b) if these have not been implemented so far, the reasons for the same ?

THE MINISTER OF COMMUNICATIONS (SHRI H. N. BAHUGUNA) : (a) and (b). The following new proposals

regarding Postal Life Insurance have been mentioned in the Report 1970-71 (Activities) of the P&T Department. The main features of these proposals and the reasons for non-implementation where they have not been implemented, are as follows:—

I. Introduction of Non-medical Business:

(i) This scheme contemplates that a person eligible for insurance with the Postal Life Insurance may be insured for a sum not exceeding Rs. 3,500/- or 24 times his monthly emoluments drawn (rounded off to the next lower Rs. 100/-) whichever is lower without undergoing a medical examination. His age next birthday should not exceed 28 years. Only Endowment Assurance policies maturing at ages 40-45, 50-55, 58 and 60 will be issued under this scheme. Female lives and Extra Departmental Staff will be excluded from the purview of this scheme.

(ii) The scheme has been approved by the Government and will come into effect on 1-4-1972.

II. Issue of convertible whole Life policies :

(i) Under this scheme a policy is issued at the outset as a Whole Life policy with premia payable till the age of 70. The policy holder, however, has the option to convert it at the end of 5 years from commencement into an Endowment Assurance maturing at age 50, 55, 58 or 60 at his discretion subject to his paying appropriate increased premium. If this option is not exercised, the policy will continue to be a Whole Life policy with premia ceasing at age 70.

(ii) The scheme has been introduced from 1-9-1971.

III. Appointment of registered private medical practitioners.

(i) At present proponents are required to be examined by Government doctors before the proposals are accepted by Post Office Insurance Fund. In the proposed scheme it was contemplated that registered private medical practitioners could also be authorised to examine the proponents.

(ii) On a detailed examination of this proposal it was found impracticable and has therefore, been dropped.

IV. Issue of Endowment Assurance policies maturing at age 35 years.

(i) Earlier Post Office Insurance Fund was issuing Endowment Assurance policies at ages, 40, 45, 50, 55 and 60. It was observed that some of the Jawans of Indian Army retired at the age of 35 and they were not able to pay premia after retirement and wanted policies maturing at age 35. In order to fulfil this need the P. O. Insurance Fund now issues policies maturing at age 35.

(ii) The scheme has been introduced with effect from 25.8.71.

V. Revival of lapsed policies.

(i) At present a P. L. I. policy is treated as lapsed if the insurant fails to pay premia for 12 months continuously. It can be revived on his paying in one lump all the arrears of premia and interest thereon. In some cases insurants find it difficult

to pay arrears of premia and interest in one lump. The proposal envisages that the insurant will be allowed to pay the arrears of premia in instalments. With this facility the incidence of lapse of policies will be reduced.

(ii) The scheme is in its final stages of examination.

VI. Adjustment of non-credits of premia against unadjusted amounts.

(i) Under the existing arrangements recoveries of premia are made from the pay of the insurants and the Accountants-General are to pass these credits to the P. O. Insurance Fund. In some cases the details of the amounts and the particulars of the insurants from whom these amounts have been recovered are not supplied to the Fund. These cannot, therefore, be posted to the individual policy holder account. It has been observed that there are lump credits and non-credits and for the period prior to March, 1965, the concerning records have been weeded out. Under this proposal it is being considered whether the lump credits can be adjusted against the non-credits. This would ensure speedier settlement of claims.

(ii) The detailed implications of the proposal are under examination.

VII. Rationalisation of the procedure.

(i) At present the P. L. I. work in Circle Offices is carried on according to a Manual which was issued decades ago. The whole procedure is being reviewed.