

THE MINISTER OF STEEL AND MINES AND MINISTER OF LAW AND JUSTICE (SHRI DINESH GOSWAMI): (a) No, Sir.

(b) Does not arise.

(c) The investment proposal for BSP modernisation programme is under consideration of Government and it will be implemented after full appraisal.

[English]

Debt Relief to Scheduled Castes

8307. SHRI P.C. THOMAS: Will the Minister of FINANCE be pleased to state:

(a) whether Government are aware that a large number of Scheduled Castes who have availed loans under Integrated Rural Development Programme (IRDP) are in great debts and arrears, and are unable to repay the loan amounts; and

(b) if so, the action Government propose to take to help them?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI ANIL SHASTRI): (a) and (b). The present data reporting system does not generate the information in the manner asked for. However the Scheduled Castes borrowers under the Integrated Rural Development Programme (IRDP) availed credit assistance as under:

(Rs. in crores)

Year	Total credit mobilised	Credit flow to Scheduled Caste borrowers
1	2	3
1985-86	730.16	210.01
1986-87	1014.88	295.56
1987-88	1175.35	340.81
1988-89	1231.12	362.29
1989-90	722.29 @	224.14 @

@ Figures upto December 1989.

The debt relief scheme announced by the Government recently for farmers, artisans and weavers who have taken loans upto Rs. 10,000 will also cover eligible SC borrowers and the scheme would cover all overdue as on 2.10.1989 including short term as well as term loans.

Mortality Rate of Employees of Central Bank of India

8308. SHRI RAM NAIK: Will the Minister of FINANCE be pleased to state

(a) whether the mortality rate in case of the Central Bank of India employees is lower than the mortality rate of the employees of

the Reserve Bank of India, the General Insurance Corporation, the Life Insurance Corporation and the Unit Trust of India;

(b) if so, the mortality rates in each of the above institutions;

(c) the rate of premium of group insurance in respect of the employees of each of these institutions;

(d) whether he has received any memorandum from the Central bank Employees' Union about discrepancy in above rates; and

(e) whether Government propose to revise the rates in proportion to the mortality rates?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI ANIL SHASTRI): (a) to (c). It is difficult to say whether the mortality rate of employees of one institutions is lower or higher than that of another institutions since it does not depend on a single factor. While determining the Group Term Assurance rates, Life Insurance Corporation of India (LIC) has to take into consideration the trend in the crude mortality rate, the age distribution of employees at a given point of time and also the number of employees in different categories. Besides these, the expense factor inherent in servicing of Group Insurance Schemes is taken into consideration as the same can vary from one institution to another. The rate of group insurance premium charged by LIC in respect of employees of Reserve Bank of India, General Insurance Corporation of India, Unit Trust of India, and its own employees is Rs. 2.5. per month per Rs. 10,000/- sum assured as against Rs. 3.5. per month per Rs. 10,000/- sum assured in the case of employees of Central Bank of India.

(d) and (e). LIC had received a representation from the All India Central Bank

Employees' Congress seeking the same rates as given to the employees of Reserve Bank of India etc. As mentioned above, the group insurance premium rate depend on many factors besides the simple mortality rate. The question of taking a decision on the basis of only the mortality rate of employees of Central Bank of India does not, therefore, arise. The group insurance rate quoted to any institution is not considered final for all time to come. Based on the actual experience and the observed trends, LIC reviews the premium rates on renewal dates periodically.

Income Tax Realisation From Officials of I.T.D.C.

8309. SHRI RAM SAJIWAN: Will the Minister of FINANCE be pleased to state

(a) whether the perquisites such as provision of free residential accommodation, Chauffeur driven car, entertainment allowance etc. are all subject to income tax;

(b) whether Government have received any representation for valuation and imposing taxes on extra-ordinary perquisites enjoyed by some of the ITDC officials; and

(c) if so, the action taken or proposed to be taken by Government in this regard?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI ANIL SHASTRI): (a) Yes, Sir.

(b) and (c). Yes, Sir. The representation has been considered in making enquiries in this regard.

[Translation]

New Commerce Policy

8310. SHRI RAJENDRA AGNIHOTRI: Will the Minister of COMMERCE be pleased to state: