

## **RAJYA SABHA**

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### **\*SYNOPSIS OF DEBATE**

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**(Proceedings other than Questions and Answers)**

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

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### **MATTERS RAISED WITH THE PERMISSION OF THE CHAIR**

#### **1. Need for Exemption of Charitable Educational Institutions from G.S.T.**

**SHRI AHMAD ASHFAQUE KARIM:** Charitable educational institutions are exempt from income tax, but are not exempt from GST. As a result, there is a burden also on building construction and infrastructure in such educational institutions, while these institutions do not get input tax credit either. This benefit directly goes to the builder and the material supplier of the educational institution. Such educational institutions should also be exempted from GST like income tax exemption.

*(Several hon'ble Members associated.)*

#### **2. Need for Effective Implementation of Reservation in Higher Educational Institutions and Judiciary**

**DR. BANDA PRAKASH:** I wish to raise the issue of effective implementation of reservation in higher learning institutions. Particularly in IIMs, the reservations are not implemented properly.

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**\*This Synopsis is not an authoritative record of the proceedings of the Rajya Sabha.**

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 6,074 positions in the 42 universities, 75 per cent posts in reserved categories are vacant now. Apart from that, in IITs at Lucknow, Bombay and even in Delhi, Madras, Kharagpur, reservations are not properly implemented. The UGC also requested all the universities to fill the posts within six months but they are violating the guidelines. In all the states, they are implementing the reservation policy in appointment of the judges at the lower level, but in the High Courts and in the Supreme Court, they are not maintaining the same. At the end, I request 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.

*(Several hon'ble Members associated.)*

### **3. Crimes in Maharashtra**

**SHRI KUMAR KETKAR:** This is a very serious issue which is intriguing the whole nation, particularly the State of Maharashtra, because of two very mysterious deaths. Shri Mohan Delkar, a sitting Member of Parliament from Daman and Diu hanged himself in a posh hotel in Mumbai. The second case of death is that of Mansukh Hiren. The gelatin was found in a car opposite the house of a leading industrialist. My demand is to have a full investigation into who supplied the gelatin.

*(Shri Subhash Chandra Singh and Dr. Fauzia Khan associated.)*

### **4. Need for Setting Up Supreme Court Bench at Bangalore**

**SHRI K.C. RAMAMURTHY:** Successive Governments have been trying to bring down the load on the Supreme Court and other courts. 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. The benches established by various High Courts have been functioning very effectively and have been highly beneficial to the litigants. I request the Government of India 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.

*(Shri Subhash Chandra Singh, Shri Iranna Kadadi, Dr. Vikas Mahatme and Dr. Amar Patnaik associated.)*

**5. 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:** Shri Nandamuri Tarak Rama Rao was a committed man and as soon as he came to power, he kept his word by striving for the development of disadvantaged people. A hard worker, he fought till the end of his life for the upliftment of the conditions of people. He strived for the welfare of the people and introduced many welfare schemes. He decentralised administration and introduced administration structure based on dialect. NTR established Telugu University for the restoration of the glory of Telugu language and its culture. Telugu Desam Party is following his principles. NTR dedicated his life for the welfare of the poor and for the sovereignty of the downtrodden. 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. I request the Central Government that Shri Nandamuri Taraka Rama Rao be awarded “Bharat Ratna”.

*(Shri Subhash Chandra Singh, Shri Sasmit Patra and Shri Bhaskar Rao Nekkanti associated.)*

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\* Spoke in Telugu.

## **6. Insistence by the Central Government to Follow Central Reservations in State Institutions**

**SHRI P. WILSON:** The Central Government is making inroads into the States' power to make reservations and is thus circumventing the State Legislatures' domain. Anna University which is a State University is bound by State reservation. It offers M.Tech. Biotechnology course since 1985 and the course is wholly sponsored by the Department of Biotechnology, Union Ministry of Science and Technology. Suddenly, the Central Government, for the academic year 2020 onwards, is insisting on following 27 per cent reservations in the said course. The constitutional lakshman rekha between the Union and the States must be preserved at all costs. I request the government not to circumscribe the power of the States to give reservations through any institution.

*(Several hon'ble Members associated.)*

## **7. Increasing Cases of Malnutrition among Women and Children**

**SHRI JYOTIRADITYA M. SCINDIA:** According to the report of the National Family Health Survey conducted in the year 2019-20, in 13 out of 22 states, the number of stunting and under-weight children has increased considerably compared to the previous survey. According to the report of the Integrated Child Development Scheme for the year 2015-16, a large number of children in India are malnourished. On the other hand, 57 percent of women in the age group of 15 to 39 are found to be anemic. This malnutrition is not a disease, it is a social problem to which we have to find a solution. For this, a campaign to eradicate malnutrition is needed, where various concerned departments can work together. We should do targeted work at the district level. The central government should set up an independent malnutrition eradication authority so that the problem of malnutrition can be eliminated.

*(Several hon'ble Members associated.)*

## **8. Need for Effective Measures to Redress the Problems in Education being faced by Students during Covid-19 Pandemic**

**SHRI ANAND SHARMA:** 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. 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. But, 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. 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 centres where students don't have access to smart phones and also Wi-Fi connectivity. So, I urge the Government to call a meeting with all the State Education Ministers and find ways to help these children.

*(Several hon'ble Members associated.)*

## **9. NCR becoming Most Polluted Region in the World**

**LT. GEN. (DR.) D.P. VATS (RETD.):** 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. 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. I request the concerned agencies to take drastic measures to reduce the pollution so as to save the health of the people of N.C.R. region.

**SHRIMATI PRIYANKA CHATURVEDI:** Air pollution constitutes the world's biggest environmental health hazard contributing to 7 million premature deaths globally per year. In 2020, the spread of Covid-19 raised new concerns as exposure to particle

pollution was found to increase vulnerability to the virus. Delhi has been declared as the most polluted capital city of the world.

*(Several hon'ble Members associated.)*

#### **10. Need for Peaceful Resolution of Border Issue between Karnatka And Maharashtra**

**\*SHRI G.C. CHANDRASHEKHAR:** No issue can be resolved by agitations. 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. 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. 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.

*(Several hon'ble Members associated.)*

#### **11. Backwardness of Rayalaseema Region of Andhra Pradesh**

**SHRI T.G. VENKATESH:** Rayalaseema region 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 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. A second capital like winter capital or summer capital like Nagpur should be there in Rayalaseema region. And very rich mines are there; gold and diamond mines are there. In rainy season, the diamonds become visible. Big traders come

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\* Spoke in Kannada.

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.

*(Shri Subhash Chandra Singh, Dr. Sasmit Patra and Shri Bhaskar Rao Nekkanti associated)*

## **12. Need to Open Pre-Matric and Post-Matric Hostel Facility for OBC Category Students**

**SHRI RAJMANI PATEL:** I would like to draw attention of the House regarding opening of pre-matric residential hostels for OBC students and girl students. The entire country and Madhya Pradesh have more than 52 percent population of backward classes. There is not a single pre-matric residential hostel for backward class students. The number of post-matric residential hostels which have been opened is also negligible in view of population and student numbers and there is no arrangement of water and toilets etc. Therefore, I would like to request that pre-matric residential hostels should be run for backward class students and the number of post-matric hostels should be increased.

*(Several hon'ble Members associated.)*

## **13. Need to Extend Benefits under the Ujjwala Scheme**

**SHRIMATI VANDANA CHAVAN:** The Pradhan Mandri Ujjwala Yojana boosts the usage of clean cooking fuels. It was also heartening that in a very short time the Government claimed success in achieving 98 per cent coverage of LPG . But, there is only 20 per cent increase in the actual usage of clean cooking fuel from 2015-16. 44.5 per cent of rural households are still using firewood and crop residue etc. Providing cylinders is one thing and putting it to use is another. 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 is a huge challenge for poor

families. I urge the Government of India that the Ujjwala Scheme be restructured and an additional monetary incentive be given to encourage refills.

*(Several hon'ble Members associated.)*

#### **14. Need for an additional A.C. Coach in Ranchi-Dumka Intercity Express**

**SHRI SAMIR ORAON:** Ranchi-Dumka Intercity Express opens from Ranchi and reaches Dumka via important districts of the state of Jharkhand, Bokaro and Dhanbad. Two important pilgrimage sites, Devghar and Vasukinath also fall under this route. A large number of people travel on this railway route daily by this intercity train. The demand for adding an AC coach to Ranchi-Dumka Intercity Express has been made for a long time in view of the problems of the general public. Presently an AC coach is very much needed in this train. Therefore, I urge the honourable Minister that an AC coach be added to it.

*(Shri Bhaskar Rao Nekkanti and Dr. Sasmit Patra associated).*

#### **15. Deteriorating Condition of Workers at NTPC, Auraiya, Uttar Pradesh**

**SHRIMATI GEETA ALIAS CHANDRAPRABHA:** I want to draw attention towards the neglecting of the local people by the plant administration at NTPC and GAIL India Limited plant located in Auraiya district of Uttar Pradesh. At the time of the establishment of NTPC and GAIL, the farmers on whose land the plant was built were promised by the administration to provide permanent jobs and education opportunities to the students of the area in the school to be opened in the plant premises. But the promise was not fulfilled. It has been more than 30 years since the plant was set up, but most of the people have not got permanent jobs till now. Apart from this, the remaining amount has not been paid to many farmers whose land was acquired. I request the Hon'ble Minister that permanent employment be provided to the land displaced people and a plan should be made to



improve the condition of Kendriya Vidyalaya and solve the problems of the local people.

*(Dr. Sasmit Patra and Shri Bhaskar Rao Nekkanti associated).*

#### **16. Need to Establish ESIC Sub-Regional Office and Hospital in Belagavi**

**SHRI IRANNA KADADI:** There is an industrial area in Belagavi in the north-west of Karnataka, where there are currently 36 large industries. There are more than two lakh employees under the ESIC scheme, hence there is a need to establish a sub-regional office of the Employees State Insurance Corporation there. Apart from this, I also request to open an ESIC hospital there. I request the government to set up a sub-regional office of ESIC and a hospital in Belagavi, which will benefit the employees living there and develop Karnataka.

*(Shri K.C. Ramamurthy, Dr. Sasmit Patra and Shri Bhaskar Rao Nekkanti associated.)*

#### **17. Need to Start Direct International Flights from Kushinagar to Kathmandu, Kuala Lumpur, Japan and Bangkok**

**SHRI SHIV PRATAP SHUKLA:** Kushinagar Airport has received international airport license. I would like to draw the government's attention to start direct international flight services to Kathmandu, Kuala Lumpur, Japan and Bangkok from there. With this, people who believe in Lord Buddha will be able to come there easily, due to which the area will develop and the people will get employment and the revenue of the state will also increase. Therefore, I urge the government to start direct flight operations to these international destinations from Kushinagar at the earliest so that there can be more economic development in the area including foreign direct investment.

*(Several hon'ble Members associated.)*

## **18. Decreasing Values of Human Relationship**

**SHRI RAM CHANDER JANGRA:** Illicit relationship are developed by offering different type of allurements which results in finding of illegal foetus in the country. It is matter of great concern. I want to draw attention of the Government that there should be some legal protection for disclosure of such relationship. He should be given such liberty so as he may be able disclose such relationship easily. This will result in stopping incidents of finding of such foetus.

*(Dr. Amar Patnaik, Dr. Sasmit Patra and Shri Bhaskar Rao Nekkanti associated)*

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## **SPECIAL MENTIONS**

### **1. Need for Special Arrangements For Differently-Abled Persons in Educational Institutions**

**DR. AMEE YAJNIK:** 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 and special toilets and provide special aids and appliances for their daily functioning. Higher education institutes may also need special learning and assessment devices to help differently-abled students enrolled for higher education. Therefore, I request the Government to aid colleges and educational institutes in procuring devices such as computers with screen reading software, low-vision aids and scanners 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.

*(Several hon'ble Members associated.)*

## **2. Demand to Set Up an Indian Institute of Technology (IIT) at Aurangabad, Maharashtra**

**DR. BHAGWAT KARAD:** Education provides a strong foundation for the overall growth of a region. There is a need to establish an Indian Institute of Technology at Aurangabad, Maharashtra. 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 and per capita income. In order to have a balanced growth of the State, there is a need to have an IIT at Aurangabad. The required infrastructure is available there. An IIT should be established at Aurangabad as an extension of IIT Bombay or a new Institution.

*(Dr. Fauzia Khan, Shri Bhaskar Rao Nekkanti and Dr. Sasmit Patra associated)*

## **3. Demand for Legislation to Regulate Online Hate Speeches**

**PROF. MANOJ KUMAR JHA:** The use of the online sphere for spreading hate speech is reaching new heights. The misinformation 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. Thus, I request to bring legislation to regulate the problem of online hate speech. 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.

*(Several hon'ble Members associated.)*

## **4. Demand for Taking Steps for Motivation and Addressing the Problems of Teachers in the Country**

**SHRI SANJAY SINGH:** It is a sad situation that even today, we have not been able to end the harassment of teachers in this country. Today, only 2 Indian institutes are in the list of the world's 400 top universities. The reason for this is not that there has been any

decrease in the qualifications of teachers in India, but that teachers are not getting equal motivation in return for their hard work. On the one hand, in the epidemic like Corona, our teachers have also contributed unprecedentedly apart from education, on the other hand, these teachers are facing many problems like insufficient salary, contract, lack of promotion. Teachers and institutes in India already lack sufficient resources, yet their income and jobs are also made insecure, so how can we get Indian institutions recognized internationally. Therefore, I request the government to take appropriate action for the motivation of teachers.

*(Several hon'ble Members associated.)*

**5. Demand to Give Jobs to the Farmers whose Lands have been Acquired by Companies to Establish Solar Power Plants**

**SHRI VISHAMBHAR PRASAD NISHAD:** Precious lands of farmers have been acquired by solar energy companies in the country at a very low cost and each farmer family was to be given permanent jobs as per the merit. In many states of the country, farmers' lands were taken for setting up power energy plants, but according to the promise, jobs have not been given to the farmer's family. Therefore, I demand from the government that orders should be given to provide jobs to such each farmer family in different states of the country.

*(Ch. Sukhram Singh Yadav, Dr. Amar Patnaik, Shri Bhaskar Rao Nekkanti and Dr. Sasmit Patra associated)*

**6. Demand to Release Funds for Better Implementation of the Forest Rights Act, 2006 in Odisha**

**SHRI PRASHANTA NANDA:** 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 was submitted to the Ministry of Tribal Affairs in which eight crores rupees under Special Central Assistance to Tribal Sub-scheme, 2020-21 have been demanded. Though this has been agreed upon in the review meeting taken up by the Secretary, Ministry of Tribal Affairs

but the fund has not yet been sanctioned. This may be expedited for the larger interest of the forest dwelling scheduled Tribes and other Traditional Forest Dwellers.

*(Dr. Amar Patnaik, Dr. Sasmit Patra, Shri Bhaskar Rao Nekkanti and Shri Sujeet Kumar associated)*

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## STATEMENT BY THE MINISTER

### Vehicles Scrapping Policy

#### **THE MINISTER OF ROAD TRANSPORT AND HIGHWAYS; AND THE MINISTER OF MICRO, SMALL AND MEDIUM ENTERPRISES (SHRI NITIN JAIRAM GADKARI):**

There are 51 lakh light motor vehicles in India, which are more than 20 years old and 34 lakh light motor vehicles, which are more than 15 years old. There are about 17 lakh medium and heavy commercial vehicles, which are more than 15 years old and without a valid fitness certificate. Older vehicles pollute the environment 10 to 12 times more than fit vehicles and due to this the problem of pollution in our country is also very serious. Especially all of us are worried about the problem of pollution in Delhi. In addition, they pose a risk to road safety. Technology is constantly changing, due to which naturally pollution is also reduced. We have now accepted BS-VI emission standards. It is necessary to consider this fact from the point of view of environment as well as fuel consumption. The Ministry of Road Transport and Highways is launching a scrapping policy in the interest of clean environment, safety of drivers and pedestrians. This will be a win-win policy for all parties, which will not only encourage the scrapping of old vehicles, but also provide financial relief to the common man for purchasing new vehicles. Crude oil worth about eight lakh crore rupees is imported into our country. This not only puts pressure on the economic condition of the country, but also causes excessive pollution due to the old emission technology of old vehicles. Everyone will benefit from this scrapping policy. Scrapping policy will make five raw materials - copper, aluminium, steel, rubber and plastic cheaper due to scrapping. The automobile industry is the

country's most employable industry. The price of automobile components will come down significantly due to cheaper raw materials. This will reduce the cost of vehicle manufacturing and the vehicle owner will also get the scrap value of the vehicle, which is about four to six per cent. A scraping certificate will also be given. The government has also advised that there will be a five per cent rebate for purchasing a new vehicle based on the scraping certificate and a steep exemption will be given in registration fee and road tax. This will encourage people to buy new vehicles. It is estimated that the sale-purchase of new vehicles will increase the GST of the State Government and Government of India by 30 to 40 thousand crores rupees. The new technology will also reduce fuel consumption. Right now 81 per cent lithium-ion batteries are being made in our country and within a year, cent per cent lithium-ion batteries will be made in the country. There is a considerable difference in the price of electric vehicles and petroleum vehicles. I believe that in the coming time, their price will be equal within two years. This will save expenses on fuel, will also save imports, will also reduce pollution. With these policies, we are planning to make this industry an industry of one million crore rupees within five years. Due to the scrapping policy, additional employment will also be available to the people. At present, there is a shortage of 22 lakh drivers in our country. We are opening at least two to three driving training centres in every district and at least two such fitness and pollution certificate centres in PPP mode. People are also likely to get employment in the field of indirect employment. Scrap material will also provide elements that will be used in electric vehicle battery research. Research is being done on the process to extract lithium-ion from the waste of computer hardware also. New vehicles also tend to have significantly lower maintenance costs than older vehicles. We do not want to destroy the vehicle of a poor man. The interests of all parties will be protected in this. The draft notification will be published by the ministry in the next few weeks. The criteria for scrap vehicles will mainly be based on the fitness of the vehicles. It has been proposed that commercial vehicles will be compulsorily de-registered after 15 years in case of failure to prove vehicle fitness. It is proposed that if the private vehicle is found unfit

after 20 years or fails to renew the registration certificate then it will be compulsorily de-registered. It is proposed that all government vehicles be compulsorily de-registered and scrapped after 15 years from the date of registration. The scheme will provide financial incentives to owners of old vehicles to scrap old and unfit vehicles through registered scraping centres. Vehicle manufacturers are advised to give 5 per cent discount in lieu of scraping certificate on purchase of new vehicle. Registration fee will also be waived on purchase of new vehicle in lieu of a scraping certificate. It is also proposed that integrated vehicle scraping facility will be provided at Alang in Gujarat, where old vessels are scraped and processed. The establishment of automatic fitness centers on PPP model will be promoted.

The tentative time-limit for the application of the proposed scraping policy is as follows:

Rules for fitness testing and scraping centers: October 01, 2021.

Scraping of vehicles of government and public sector undertakings over 15 years old: 01 April 2022.

Mandatory Fitness test for heavy commercial vehicles: 01 April 2023.

Mandatory Fitness test for all other categories in a phased manner: 01 June 2024.

Through this policy, our automobile industry in our country will definitely go above 10 lakh crore of rupees within the next five years. This is the highest employment industry. Now some vehicles of hydrogen fuel cell have also come on experimental elements. This will also reduce imports of diesel, petrol and crude oil. Employment opportunities will increase and the country will also develop. The new technology will increase the mileage of vehicles and reduce pollution. We are building green highways, this will also reduce logistic costs.

**The hon'ble Minister, replying to the points raised by the members, said:** The honorable Member has raised the issue of antique cars. We will create a separate category of such cars and preserve them and we will give them a different number. We have no intention of scraping it. Manoj Jha Ji has spoken about the middle class. I would like to mention that the average of vehicles has increased and now electric cars have also come. Electric cars cost very little. This will also benefit the middle class. Today technology has changed. We have greatly improved automobiles. I am sure that everybody will accept five per cent. Our department has studied that this will increase the GST by 30 to 40 thousand crore rupees. As far as its cost is concerned, its cost is almost the cost of waste material. We will seriously consider your suggestions and the State Government and the Ministry of Finance of the Government of India will also try to give some more concession from the increased revenue. The total turn-over of the automobile sector is seven and a half lakh crore rupees and imports of three and a half lakh crore rupees. Certainly this policy is beneficial for all.

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## **GOVERNMENT BILL**

### **The Insurance (Amendment) Bill, 2021 - *Contd.***

**THE MINISTER OF FINANCE; AND THE MINISTER OF CORPORATE AFFAIRS (SHRIMATI NIRMALA SITHARAMAN):** I move that the Bill further to amend the Insurance Act, 1938, be taken into consideration.

**SHRI ARUN SINGH:** I support the Insurance (Amendment) Bill, 2021. Our goal is to provide security cover to the poor and farmers of the country, which can be done through insurance. Due to increase in the scope of insurance, need of people, this Amendment Bill has become necessary in today's time. This will also bring long term capital and technology will be used to the greatest extent. Today the farmers of the country are the applicants of 'Pradhan



Mantri Fasal Bima Yojana'. Farmers have also been paid more than Rs 90,000 crore through insurance. 9.5 crore people have been insured under 'Pradhan Mantri Jeevan Jyoti Bima Yojana' and 21 crore people have been insured under 'Pradhan Mantri Suraksha Bima Yojana'. In India, the contribution of insurance sector to the GDP is only 3.76 percent. Along with amendments to this Bill, safeguard has also been provided. Managerial control will remain in the hands of resident Indian. Provision has been made to pay dividend from shareholder's fund and certain percentage has been reserved. The inflow of foreign investment will bring good quality global technology which will make insurance cheaper. We are providing a health card of five lakh rupees for all the poor. Today more than 1.5 crore poor people have got their treatment under 'Ayushman Bharat Yojana'. For giving health cards worth Rs. 5 lakhs to the crores of poor people and for their treatment, investment in this sector is needed. With the influx of global technology, no scam will take place and everyone will get free health care. This Bill has been brought to benefit the poor people. Today insurance can be purchased using technology.

**SHRI ANAND SHARMA:** I would not only express strong concerns and reservations on this Bill but also question the very justification and the need of it. There is a lot of agitation in the minds of the investors, depositors, policy holders, agents, employees. Lakhs and lakhs of employees are on strike. Insurance is a strategic and long term sector which has implications for this country. It is also a social sector. People buy the policies, whether it is a farmer or whether it is an employee or whether it is an ordinary citizen. The insurance policies provide a social security feel to crores of poor Indians. They also get an assurance that their savings are secured, investments are secured. The insurance companies hold the people's money in trust. This Bill breaks that trust. It will make our poor people vulnerable and insecure. A categorical assurance was given by the Government that Indian ownership and control shall always remain there. But, the ownership is going away. You did not honour the consensus we had with you. You do not want to send it to the standing committee. When you are clearly saying that we are giving control to

foreign companies, then how will Indian ownership remain? I am not against FDI. Many sectors were also opened for FDI during our government. We had recommendations for this sector as well, but in such a sensitive sector in which crores of people are likely to be affected and the economic progress of the country is also involved, this question will be asked because at least 29-30 lakh crore rupees are invested in insurance companies in India. Insurance companies pay the largest sum of money to the government. Though this Bill does not involve the LIC, yet by doing this, you are also exposing LIC to risks. We want to know whether it is disinvestment or you are leapfrogging towards privatization and towards sale of India's national assets which have been built assiduously by the people of India over decades after Independence. When the hon. Finance Minister replies, she must also tell us realistically what are the expectations and how much money has come in the insurance business since we started opening up, even after 49 per cent. We must know. An important point is that India has its own companies, such as Tata or Bajaj. They have started joint ventures with big companies of the world. When you opened this sector, the Indian business leaders were quick to grab the opportunity. They formed joint ventures immediately with the global majors. Have you consulted the stakeholders on this? They are opposed to this because they don't want the Indian control to go. You should find the middle path which satisfies everyone. The paramount interest of the nation is safe. Why don't you try to build consensus? Make such a law, make a policy that is inclusive, in which everyone is involved. Hon'ble Prime Minister speaks of "Self-reliant India". I support that slogan, but moving the capital out of the country and giving control of insurance companies to foreign hands can definitely never help us build 'self-reliant India'. We are not raising this subject because we are sitting in opposition. We are also citizens of this country and we are as much concerned about this country as the government is concerned. Before I conclude, I urge the hon'ble Finance Minister to kindly ponder over it and assure the House and the country in this regard. We are very concerned about it.

**SHRI TIRUCHI SIVA:** 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. Thus, the share of FDI in the total investment of life insurance 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. I understand that the Government needs money, but it should not be at the cost of general insurance companies and the public sector undertakings. If profit comes to public sector undertakings, it will come to Government and, in turn, to the people. On the contrary, if it is a private or foreign company, money will not come to people. 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. And, if it is taken away from the Government and given to the private players, that too the foreigner players, it will certainly not benefit the poor people of our country. So, we again urge that the public sector organizations should be protected at any cost and they should not be disinvested and privatized.

**DR. BANDA PRAKASH:** As per 2019 statistics, 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. In this backdrop, we fail to understand why the Government is bringing this Bill. Thus, the Government has set in motion a process to sell a portion of its stake in the LIC, which is 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. LIC today is managing its assets of Rs.32 lakh crores. An insurance policyholder wants safety of his investments and also good

returns. The LIC has fully protected the interests of its policyholders. LIC's claim settlement performance is the best in the global insurance industry. Therefore, I request the Government to protect the LIC of India.

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\*\*\*\*Supplement covering rest of the proceedings is being issued separately.