

1177

1178

## HOUSE OF THE PEOPLE

Thursday, 27th August, 1953

*The House met at a Quarter Past  
Eight of the Clock*

[MR. DEPUTY-SPEAKER in the Chair]

## ORAL ANSWERS TO QUESTIONS

## HOUSE-BUILDING LOANS TO DISPLACED PERSONS

\*850. **Prof. D. C. Sharma:** Will the Minister of Rehabilitation be pleased to state:

(a) the amount of money granted to the States of Punjab, PEPSU and Himachal Pradesh by the Government of India in the year 1952-53 for giving house-building loans to displaced persons settled in those States; and

(b) the number of houses and tenements constructed in those States with the help of those loans?

**The Minister of Rehabilitation (Shri A. P. Jain):** (a) and (b). Rs. 20 lakhs were advanced to the Punjab Government for the grant of house-building loans to displaced persons in 1952-53. In addition, the State Government had a carry over of Rs. 9.10 lakhs under this head from 1951-52. Out of the available Rs. 29.10 lakhs, the State Government sanctioned loans of Rs. 28.88 lakhs to 779 displaced persons. 500 loanees have either completed construction or are completing it and the remaining 279 are expected to start construction shortly.

No loans were advanced to Pepsu and Himachal Pradesh in 1952-53.

371 PSD.

**Prof. D. C. Sharma:** May I know if there was any demand from the PEPSU people for advance of loans for these construction purposes?

**Shri A. P. Jain:** So far as I know, there was no such demand.

**Prof. D. C. Sharma:** May I know if the housing activities that have been going on in these two States, PEPSU and Punjab, are adequate to the needs of the people? What I understand is that it is very very inadequate and that more loans are necessary.

**Shri A. P. Jain:** Absolutely adequate.

**Kumari Annie Mascarene:** May I know on what conditions these loans are given, whether there are provisions to recover them and if so in how many instalments?

**Shri A. P. Jain:** Loans for house-building are generally given on the basis that up to a loan of Rs. 5,000, the loanee contributes 25 per cent. and the Government advances a loan of 75 per cent. There are slight variations. The maximum loan which could be granted to any individual is Rs. 5,000. These loans are recovered in instalments. Generally for a short period, there is no recovery; for a year or two. After that the loans are spread over a period of 6 or 10 years and they are recovered in instalments. They generally carry an interest of 3½ per cent. But recently it has been increased to 4½ per cent. on account of increase in the borrowing rates.

**Shri T. K. Chaudhuri:** May I know whether there is any distinction between urban and rural house-building

schemes with reference to the loans which are granted to displaced persons from West Pakistan and how the amounts of such loans compare with the loans granted to displaced persons from East Pakistan in West Bengal?

**Shri A. P. Jain:** Of course, there is difference between the amount of the loans granted for urban and rural housing. Urban loans are generally of a higher amount. That is so in the East, that is so in the West. Generally speaking, the same policy is being followed in the East and the West.

**Shri T. K. Chaudhuri:** I wanted to know the respective amount of loans granted to displaced persons from West Pakistan and the amount of loans granted to displaced persons from East Pakistan?

**Mr. Deputy-Speaker:** For an individual?

**Shri T. K. Chaudhuri:** For an individual loanee.

**Shri A. P. Jain:** So far as individuals are concerned, the amounts vary because, where they get a loan, they have to contribute a certain portion and the Government contributes a certain portion. An individual may choose to build a house on Rs. 3,000. He contributes a certain portion and we contribute a certain portion.

**Mr. Deputy-Speaker:** In individual cases?

**Shri A. P. Jain:** The principle is the same on both sides.

**Shri Muniswamy:** May I know whether these displaced persons are settled in some other States and whether grants are made to those States?

**Shri A. P. Jain:** They are settled all over India and grants on the same basis and on the same principles are made all over India.

**Shri Gidwani:** Is it a fact that a deputation of Jairampur housing colony in Indore met the Minister for grant of a loan for their colony and

he has promised to consider their case sympathetically?

**Some Hon. Members:** This is giving information.

**Mr. Deputy-Speaker:** Yes; Mr. Muniswamy.

**Shri Gidwani:** What is the answer to my question?

**Mr. Deputy-Speaker:** No answer.

**Shri Muniswamy:** May I know whether the Minister is in a position to give us the total number of displaced persons who were sent to the Madras State and the amount of grants made to that State?

**Shri A. P. Jain:** The question relates to the Punjab. I am not expected to carry all the figures about the different States.

**Shri M. R. Krishna:** May I know whether any substantial sum has been set apart for the construction of houses for the scheduled castes and scheduled tribes among the displaced persons?

**Shri A. P. Jain:** The scheduled classes displaced persons are treated on parity with others. Besides, some special concessions and special loans have been given to the scheduled classes displaced persons.

**Shri T. K. Chaudhuri:** May I know whether it is a fact that the maximum amount of loan for a displaced person in the East Punjab and the other States mentioned in this question is Rs. 5,000 and the maximum amount of loan granted to a displaced person in West Bengal is only Rs. 1,250?

**Shri A. P. Jain:** It is not so.

श्री पी० एन० राजगोपाल : मैं यह पूछना चाहता हूँ कि लोन्स जो दिये हैं वह कितने कितने सूबों में और होइयूल्ड कास्ट के लोगों को खास कर बंगाल में और पंजाब में कितने कितने दिये गये हैं ?

**श्री ए० पी० जैन :** इसके लिये अगर आप अलाहिदा सवाल दे दें तो मैं सारे के सारे आंकड़े इकट्ठा कर दूंगा ।

**लाला अचिन्त राम :** क्या माननीय मंत्री जी बतायेंगे कि जो हाउस बिल्डिंग का प्रोग्राम पंजाब और पेप्सू के लिये रखा गया है उस से किस हद तक कंजेशन दूर हो जायेगा ?

**श्री ए० पी० जैन :** बहुत दूर तक ।

**Prof. D. C. Sharma:** From the categorical assurance that the hon. Minister has given, one would think that there is no housing shortage for displaced persons in Punjab and other States. But, our experience is quite different. I want to know how many houses have been constructed in the rural areas and in the urban areas in these States?

**Shri A. P. Jain:** If a question is tabled, I shall answer that question.

**Mr. Deputy-Speaker:** The hon. Minister has not got that information. Next question. No. 852.

**An hon. Member:** What about 851?

**Mr. Deputy-Speaker:** It has been transferred to 1st September.

#### COTTAGE INDUSTRIES IN COMMUNITY PROJECT AREAS

\*852. **Shri Dabhi:** Will the Minister of Planning be pleased to state:

(a) whether any cottage industries are being carried on in any of the Community Project areas; and

(b) if so, which cottage industries are being carried on at these centres?

**The Deputy Minister of Irrigation and Power (Shri Hathi):** (a) Yes.

(b) It is different for different States. A representative list is placed on the Table of the House. [See Appendix IV, annexure No. 32.]

**Shri Dabhi:** May I know the number of persons engaged in the various cottage industries referred to in the list and also in Khadi, especially?

**Shri Hathi:** I have information for each different block. I have not got the consolidated figure. If the hon. Member puts down a separate question, I shall give the consolidated number.

**Shri T. S. A. Chettiar:** May I know whether the cottage industries in the community projects are those mentioned in the Planning Commission's report or whether they study the various possibilities in these areas and develop them accordingly?

**Shri Hathi:** Generally these industries are taken up after a local study of the situation, like the availability of raw materials, possibilities of marketing the goods, etc.

**Shri Dabhi:** In the list, one of the cottage industries mentioned is weaving. May I know whether weaving would include handloom cloth woven from mill yarn? May I know whether khadi industry is being carried on in any other centres, the names of the centres and the assistance that is given to various khadi and other industries?

**Shri Hathi:** Weaving includes both, handloom as well as khadi. Assistance is given for khadi also.

**Shri S. V. Ramaswamy:** Could we have an idea of the number of persons engaged in these industries and the value of the products produced therein?

**Shri Hathi:** I have already replied that for each I have got the information, as, the number of employees, the income derived and the arrangements for selling these things.

**Shri A. N. Vidyalkar:** May I know whether any attempt has been made to co-ordinate the activities of the Community Project Administration and the activities of the Industries Departments of the various Governments as well as the non-official organisations like the All India Spinners' Association?

**Shri Hathi:** Generally when any schemes for the cottage industries are referred to the C.P.A., they are sent to the State Governments for scrutiny.