

**FIFTIETH REPORT**  
**ESTIMATES COMMITTEE**  
**(1987-88)**

**(EIGHTH LOK SABHA)**

**MINISTRY OF URBAN DEVELOPMENT**  
**HOUSING FOR LANDLESS RURAL LABOUR**

**Action taken by Government on the Recommendations contained in  
the Thirty-second Report of Estimates Committee (Eighth  
Lok Sabha)**

*Presented to Lok Sabha on ... 1.8... AUG 1987*



सत्यमेव जयते

**LOK SABHA SECRETARIAT**  
**NEW DELHI**

*June, 1987/Jyaisiha, 1909 (Saka)*

*Price : Rs. 2.00*

CORRIGENDA  
TO  
FIFTIETH REPORT OF ESTIMATES COMMITTEE  
(1987-88)

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## ESTIMATES COMMITTEE

(1987-88)

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## INTRODUCTION

I, the Chairman of Estimates Committee, having been authorised by the Committee to submit the Report on their behalf **present** this 50th Report on Action Taken by Government on the **recom-** **men-** **dat-** **ions** contained in the 32nd Report of Estimates Committee (8th Lok Sabha) on the Ministry of Urban Development—Housing for Landless Rural Labour.

2. The Thirty-second Report was presented to Lok Sabha on 24th April, 1986. Government furnished their replies indicating action taken on the recommendations contained in that Report on 6th April, 1987. The draft Report was adopted by the Committee on 9th June, 1987.

3. The Report has been divided into the following Chapters:—

- (i) Report
- (ii) Recommendations which have been accepted by Government
- (iii) Recommendations which the Committee do not desire to pursue in view of Government's replies
- (iv) Recommendations in respect of which replies of Government have not been accepted by the Committee
- (v) Recommendations in respect of which final replies of Government are awaited

4. An analysis of action taken by Government on the recommendations contained in the Thirty-second Report of Estimates Committee is given in Appendix. It would be observed therefrom that out of 24 recommendations made in Report, 17 recommendations (70.84%) have been accepted by Government and the Committee do not desire to pursue 2 recommendations (8.33%) in view of the Government's replies. Reply of Government in respect of 1 recommendation (4.17%) has not been accepted by the Committee. Final replies of Government in respect of 4 recommendations (16.66%) are still awaited.

NEW DELHI;  
June 16, 1987

CHANDRA TRIPATHI,  
Chairman,

Jyaishta 26, 1909 (Saka)

Estimates Committee.

## **CHAPTER I**

### **REPORT**

1.1 This Report of the Estimates Committee deals with Action Taken by Government on the recommendations contained in their Thirty Second Report (8th Lok Sabha) on Housing for Landless Rural Labour presented to Lok Sabha on 24th April, 1986.

1.2 Action Taken Notes have been received in respect of all the recommendations contained in the Report. These Notes have been categorised as follows:

- (i) Recommendations/Observations which have been accepted by the Government:

Sl. Nos. 1, 2, 4, 5, 7, 11, 12, 13, 14, 15, 16,  
17, 18, 20, 22, 23 and 24

(Total 17, Chapter II)

- (ii) Recommendations/observations which the committee do not desire to pursue in view of Government's Replies:

Sl. Nos. 8 and 9

(Total 2, Chapter III)

- (iii) Recommendations/Observations in respect of which Government's replies have not been accepted by the Committee:

Sl. No. 3.

(Total 1, Chapter IV)

- (iv) Recommendations/Observations in respect of which final replies are still awaited:

Sl. Nos. 6, 10, 19 and 21

(Total 4, Chapter V)

1.3 The Committee will now deal with action taken by Government on some of the recommendations.

## ***National Housing Policy\****

### **Recommendation (S. No. 24, Para No. 5.15)**

1.4 The Committee felt concerned to note that Government had not till then conceived a National Housing Policy. The Committee felt that the time had come when Government should have given a serious thought and evolved a 'National Housing Policy' without further loss of time for planned development of livable human settlement keeping in view the basic requirements and need for having pleasant environment. The policy should be explicit about the time schedule for achieving the set target.

1.5 In their action taken reply, the Ministry have stated:—

"The Government is in the process of formulating a National Housing Policy. A draft national housing policy has been prepared. A copy of the same is enclosed\* for the information of the Estimates Committee."

1.6 The Committee note that belatedly, the Ministry has come out with a draft National Housing Policy which accords highest priority to make available affordable shelter to the houseless. They hope that the policy will be finalised soon for tackling the problem of housing in a comprehensive and systematic manner to enable particularly the economically weaker sections to have shelters with basic minimum facilities in the shortest possible time span. The Committee reiterate that the policy should be explicit to achieve the set targets within a fixed time frame.

### ***Priority to Rural Housing in Five Year Plan***

### **Recommendation (S. No. 3, Para No. 1.18)**

1.7 The Committee felt concerned about low priority given and the low provision made in the Plans for rural housing. What pained the Committee more was that even these low allocations were not fully utilised and only Rs. 3.7 crores were spent in the Second Plan as against allocation of Rs. 10 crores. Likewise, during the 3rd Plan only Rs. 4.22 crores were spent as against Rs. 12.7 crores. During the Annual Plans (1966-69) as against Rs. 3.19 crores only Rs. 2.56 crores were spent. In the 4th Plan, the expenditure was Rs. 4.27 crores against an allocation of Rs. 5.25 crores. The Committee were distressed to find a continuing trend of according a very low priority to the rural housing schemes and still a lower priority

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\*Not appended to the Report.



to its implementation. Although the rural housing was recognised as a "social measure of vital importance" in 1968 yet the magnitude of the rural housing problem was not realistically assessed and projected in the subsequent Five Year Plans. The Committee were surprised to note that while preparing the Seventh Plan Document, census figures of 1971 were depended upon although the latest census figures of 1981 were available for quite sometime. They therefore observed:

"The Committee can clearly perceive the lack of interest on the part of the Planners towards the rural housing despite the declared national policy of the Government to accord high priority to rural housing. The Committee are of the view that housing for the rural poor, which is a basic human necessity, should have been accorded appropriate high priority by the Planning Commission."

1.8 In their action taken reply, the Ministry have stated:—

"Housing has been accorded a higher priority in the 7th Plan. The 7th Plan Document states:—

"The development of housing must enjoy high priority in a poor society of ours where housing amenities are far below the minimum standards that have been internationally accepted."

While delivering the Budget speech on 28th February, 1987 the Prime Minister observed—"Housing is high on our list of priorities. It is a basic need. It also generates employment. We propose to launch a comprehensive programme for housing development particularly housing for Economically Weaker Sections."

1.9 The Committee regret to note that the reply of the Ministry is incomplete and does not contain any explanation in regard to very low allocations of funds in the Five Year Plans for rural housing and failure to utilise fully even these low allocations. The reasons for depending upon the census figures of 1971, while preparing the Seventh Plan document, although the latest census figures of 1981 were available for quite some time, have also not been explained. The Committee recommend that officials responsible for this gross negligence should be asked to explain their conduct and brought to book for their failure. The Committee need hardly stress that the reply furnished by the Ministry to the recommendations of the Committee should be comprehensive covering all the points in their observations/recommendations.

## *Monitoring and evaluation*

### **Recommendations (S. Nos. 19 and 20, Paras 4.32 and 4.33) —**

1.10 The Committee were surprised to note that the scheme for Landless Rural Labour was being implemented without creating a suitable and proper monitoring cell at the Centre. They had also noted that a proposal for having some regional monitoring organisation had been dropped due to certain implications. The Central Ministry had made certain indepth studies at the Capitals of various States which remained confined to the minutes of the meetings and for want of adequate staff, no proper follow-up action on the findings of the studies could be taken. The Committee recommended that the monitoring cell in the Ministry should be suitably strengthened, both qualitatively and quantitatively, at the administrative as well as technical levels, in order to ensure proper monitoring which would effectively improve the implementation of the scheme by the States and UTs in letter and spirit.

1.11 In their action taken reply, the Ministry have stated:

“The recommendation of the Estimates Committee is being examined.”

1.12 The Committee had also noted that on the behest of the Ministry, the Centre for Evaluation, Research, Planning and Action, New Delhi had evaluated the implementation of scheme in the four districts of Orissa. The Committee were of the considered view that more such evaluations should have been conducted in different States and UTs to pinpoint the weak spots in the implementation of the scheme for appropriate remedial action.

1.13 In their action taken reply, the Ministry have stated:—

“The recommendation of the Estimates Committee is noted for necessary action.”

1.14 The Committee are not satisfied with the replies furnished by the Ministry. It was in April 1986 that the Report of the Committee was presented to Parliament. The Ministries are required to furnish the replies showing action taken on the recommendations of the Committee after six months of the presentation of the Report. In the present case, even after about one year of the presentation of the Report the Ministry have given evasive replies to the recommendations by merely stating that “the recommendation of the Committee is being examined” or “the recommendation of

the Estimates Committee is noted for necessary action." In respect of several other recommendations of the Committee as detailed in Chapter V of this Report, the replies furnished by the Ministry are of interim nature. The Committee cannot but take a serious view of the lackadaisical approach of the Ministry to the recommendations of the Committee and would like the matter to be examined further with a view to fixing responsibility for inordinate delays in taking action on the recommendations of the Committee.

1.15 The Committee would like to be informed within three months about the action taken by Government on the recommendations for which only interim replies have been furnished, in particular the action taken by the Ministry for strengthening the arrangements for proper monitoring, evaluation and follow up action in regard to the scheme of allotment of house sites to rural landless labour to ensure that the benefits of the scheme actually accrue to the persons for whom it is intended.

#### *Implementation of Recommendations*

1.16 The Committee would like to emphasise that they attach the greatest importance to the implementation of the recommendations accepted by Government. They would, therefore, urge that Government should make expeditious implementation of the recommendations accepted by Government. In case where it is not possible to implement the recommendations in letter and spirit for any reason, the matter should be reported to the Committee in time with reasons for non-implementation.

## **CHAPTER II**

### **RECOMMENDATIONS WHICH HAVE BEEN ACCEPTED BY GOVERNMENT**

#### **Recommendation (S. No. 1, Para No. 1.10)**

The Committee note that rural housing scheme in India, was not included as a separate item as a Plan scheme in the First Five Year Plan but rural housing, as a part of the Community Development Programme, did receive some attention during the First Plan period. The Committee regret to note that no detailed survey had been conducted before the formulation of the scheme to find out the magnitude of the rural housing problem. The Committee are constrained to note that during the last three decades of planning the Government has not taken the problem of providing houses to landless rural labour with the importance it deserves, although the Committee in their earlier Reports in 1967-68 and 1972-73 had drawn attention to the unsatisfactory performance of the Village Housing Scheme during the earlier Five Year Plans and the apathy of the State Governments towards the scheme. The Committee, are of the view that an important social welfare scheme like the rural housing scheme which affects a vast majority of the poorest section of the population should have been prepared after a careful and realistic assessment of the needs of the rural people of the country and not without making any detailed survey. The result is that much valuable time was lost on account of not tackling the problem on a scientific and practicable basis and the cost escalation during the last three decades have made the task of the poor in putting up a shelter over the piece of land given to them much more difficult. All concerned have to take a lesson from this if things are not to be allowed to go away in future in matters which cover millions of the poorest of the poor in the country.

#### **Reply of the Government**

Since housing is in the state sector, this recommendation of the Estimates Committee has been brought to the notice of State Governments/UT Administration for taking necessary action.

It may, however, be mentioned that the Union Government is in the process of formulating a comprehensive national housing policy

which aims at tackling the issues relating to housing in a comprehensive and systematic manner. A draft National Housing Policy has already been prepared and is being discussed and debated at present all over the country. The housing policy will be finalised in consultation, inter-alia with the experts, user groups, local bodies and State Governments.

The draft national housing policy envisages strengthening and re-designing the scheme of the rural house sites-cum-construction assistance for the rural poor. This would ensure that all landless persons in rural areas are given developed house sites with basic minimum facilities.

[Ministry of Urban Development OM No. 14024/3385-DD(M)  
dated 6-4-1987]

### **Recommendation (S. No. 2, Para No. 1.13)**

The Committee note that on the basis of 1971 population census, the Planning Commission had projected the requirement of housing for landless rural labour as 145 lakhs by 1985 while on the basis of 1981 population census the National Building Organisation had estimated it as 188 lakhs. Making allowance for increase in landless labour force consequent upon increase in population and adding the other landless workers in the rural area e.g. artisans and fishermen who are an inseparable part of the village community, the projection would be much higher. The Committee fail to understand that when N.B.O. could project the requirement on the basis of 1981 census why the Ministry could not collect the realistic data on that basis and make projections accordingly. This shows glaringly the continued apathy and lack of a zeal on the part of the Ministry towards the scheme. The Committee, need hardly emphasise that only urgent and concerted multipronged result oriented steps can solve the rural housing problem. The Committee feel that in order to fulfil this social obligation, mobilisation of financial, physical, human and institutional resources is called for on a priority basis with a time bound programme.

### **Reply of the Government**

The Government is aware of the magnitude of the housing problem in the rural areas. Since the inception of the scheme of Allotment of House Sites-cum-Construction Assistance, various State Governments|UT Administrations have allotted house sites and provided construction assistance to rural landless workers in a big way. During the Sixth Plan period as well as during the first two

years of the 7th Plan, about 70 lakhs house sites have been allotted and construction assistance has been given to 26 lakh rural landless families. In addition, Government launched the scheme of Indira Awas Yojana during 1985-86 to benefit Scheduled Castes/Scheduled Tribes and freed bonded labourers in the rural areas. The overall target is construction of 10 lakh houses during the 7th Plan period (1985-90). During the short period of 18 months, nearly 3,50,000 houses have been sanctioned.

2. HUDCO is also providing loan assistance upto 50 per cent of the cost per unit to help the rural poor to construct the dwelling units.

3. The year 1987 has been designated as the International Year of Shelter for the Homeless (IYSH). The Government is committed to fulfill the objectives contained in the UN Resolution. The State Governments and UT Administrations have been advised to identify various shelter programmes in the rural areas with a view to tackle the problem of shelterlessness on a war footing.

4. Further, the draft National Housing Policy recently formulated by the Government has proclaimed that it would be the endeavour of the Government to motivate and help every family to own affordable shelter in the shortest possible time. The draft policy also envisages that housing shall be given a higher priority in planned development. The following priorities have been laid down.

- to make available shelter to the shelterless;
- to lay special emphasis on construction of houses for Scheduled Castes and Scheduled Tribes;
- to provide appropriate shelter to people in disaster prone areas;
- to restrict the growth of slums and to provide basic facilities in existing squatter settlements;
- to expand programmes of house construction particularly for Economically Weaker Sections and Low Income Groups;
- to encourage planned house building by integrating provision of housing with reasonable access to employment
- to remove legal, administrative and institutional constraints to housing;
- to support individual and group initiatives in house building by providing adequate incentives and facilities;
- to improve accessibility to Housing Finance;

- to develop low cost building materials and designs, ensure their acceptability and promote their use;
- to promote the growth of Building Centres which will make available standardised building materials of good quality;
- to link the housing programme with employment opportunities, transportation, water supply & sanitation, health care and education.

[Ministry of Urban Development O.M. No. 14025/33/85-DD (M)  
dated 6-4-1987]

#### **Recommendation (S. No. 4, para 2.6)**

The Committee note that scheme for providing houses to the landless agricultural labour was transferred to the State Sector as a result of the decision taken by the National Development Council in its meeting held in December, 1973. They also note that upto 31.3.1974, when the scheme was under the Central Sector, 8,85,502 house-sites were allotted to the landless rural workers by the States| Union Territories whereas from 1.4.1974, when the scheme was transferred to the State Sector, and upto 31.3.1985, the number of house sites allotted by the various States|Union Territories was 1,21,87,071. The Committee agree that there is need for learning from the past experience and gearing up the implementation and follow up efforts. Apart from allotting house sites, there is also need for providing other basic minimum needs like drinking water, road etc., if it is to be ensured that landless rural poor get the best benefit of the land given to them and are not tempted to part with it due to non-availability of drinking water and other basic amenities. The Committee hope that the State Governments would be persuaded to share their responsibility towards this social obligation earnestly and to implement the scheme expeditiously and vigorously in their respective States. The Committee recommend that States should be asked to ensure that funds provided for housing schemes in the annual Plans are not diverted to any other development projects.

#### **Reply of the Government**

Housing being a State subject, the recommendation of the Estimates Committee has been communicated to the State Governments| UT Administrations for necessary action.

The Plan provides a sum of Rs. 500 per family for site development under the scheme of allotment of house sites to the rural landless families. This amount is meant for the cost of land acquisition and

also providing basic infrastructure facilities. However, the draft National Housing Policy also has laid stress for providing basic amenities while allotting the house sites to the rural landless families. Besides, Indira Awas Yojana, which is meant especially for the Scheduled Castes|Scheduled Tribes and freed bonded labourers in rural areas aims at not only providing housing units but also developing micro habitats with basic amenities like approach roads, internal roads, drainage, water supply, sanitation, workshed, where-ever required, street lighting, and education and health inputs by suitable linkages with the respective programmes.

[Ministry of Urban Development OM No. N-14024/33/85-DD(M)  
dated 6.4.1987]

#### **Recommendation (S. No. 5, para No. 2.7)**

During their visit to fishermen colonies at Neorodithorai, Muttam and Malamidalam in Kanyakumari District of Tamil Nadu the Committee found that in most of the Colonies infrastructural facilities like drinking water etc. had not been provided. The Committee noted that at Neorodithorai, Muttam and Malamidalam the fishermen lived in thatched huts of their own which apart from being insufficient to provide them housing facilities could not face the vagaries of weather in some cases the land allotted was not developed for putting up any construction. The Committee recommend that the matter may be taken up with State|UT Government so that a Committee consisting of local M.P., M.L.A., Municipal Councillor and Sarpanch of Panchayat is formed to sort out the difficulties of beneficiaries and to advise the States|UT Government in identifying the land for allotment to beneficiaries which should be developed for putting up construction and for providing them requisite construction assistance and minimum basic infrastructure for drinking water etc.

#### **Reply of the Government**

The recommendation of the Estimates Committee has been forwarded to the Government of Tamil Nadu and they have been requested to take necessary action as per the recommendation.

[Ministry of Urban Development O.M. No. N-14024/33/85-DD(M)  
dated 6.4.1987]

#### **Recommendation (S. No. 7, para No. 2.18)**

The Committee are in agreement with the view that while allotting house sites to landless workers belonging to different castes, communities and religions, it should be ensured that it leads to integration



in special and economical spheres of life and does not result in segregation of families belonging to Scheduled Castes and Scheduled Tribes and that they are suitably interspersed with other families settled in the same locality.

### **Reply of the Government**

As a matter of fact, the Government sent a communication to all the State Governments|UT Administrations emphasising the need to ensure that there is no segregation of the families belonging to Scheduled Castes|Scheduled Tribes and that families are suitably interspersed with the other families settled in the same locality. This point has been reiterated to the States|UTs recently. Point No. 11 of the 20-point programme—1986 further reinforces the intention of the Government to pursue programmes for the fuller integration of the SCs|STs with the rest of the society.

[Ministry of Urban Development O.M. No. 14024/33/85-DD(M)  
dated 6-4-1987]

### **Recommendation (S. No. 11, para 3.16)**

The Committee urge the Government to examine the possibility of associating HUDCO with their rural housing schemes for proper screening and implementation of the Schemes and also induce the State Governments to make use of HUDCO's promotional activities in their respective States.

### **Reply of the Government**

There are three types of housing programmes being implemented in the rural areas:—

- (a) *The Indira Awas Yojana*: The scheme was introduced by the Government in 1985 with a view to providing shelter to the Scheduled Castes and Scheduled Tribes and freed bonded labour. During the 7th Five Year Plan, one million houses would be provided to such category under this scheme. This is a Centrally Sponsored Scheme. While delivering the budget speech, the Prime Minister observed:

“The Central Government has again earmarked Rs. 125 crores in 1987-88 for the Indira Awas Yojana. Under this scheme one million houses will be built during the 7th Plan period for the Scheduled Castes and Scheduled Tribes. We have decided that State Governments would be free to use the amount allocated to them under this Programme as seed capital for launching Indira Awas

Yojana Societies for housing loans for the Scheduled Castes and the Scheduled Tribes".

- (b) The scheme of allotment of house sites and construction assistance, funds for which are provided in the form of state outlay under the MNP (Minimum Needs Programme) in the State Plans.
- (c) Housing and Urban Development Corporation (HUDCO) also undertakes financing of rural housing programme which supplements the efforts already put in by the State Governments. The assistance is provided in the form of subsidy and/or loan for the rural poor.

HUDCO's rural housing schemes have at present the following salient features:

- (a) Economically Weaker Sections of the society belonging to landless labourers category can avail of loan upto 50 per cent of the cost per unit from HUDCO, to be repaid in period not exceeding 11 years. The net rate of interest is six per cent if the construction cost is kept within Rs. 6000 per unit and seven per cent if the construction cost is between Rs. 6000 and Rs 10,000 per unit.
- (b) The economically weaker sections not belonging to landless labourers category can also avail HUDCO loan assistance upto 50 per cent of the construction cost to be repaid to HUDCO in a period not exceeding 11 years with net rate of interest of seven per cent, provided the construction cost is kept within Rs. 10000 per unit.
- (c) HUDCO loan is also available for other categories of the rural families on the same terms as applicable for urban areas for different income groups.
- (d) HUDCO loan is also available for rural housing schemes in areas affected by natural calamities on the same terms as mention in (a) and (b) above.
- (e) For repairs and renewal of existing houses in the rural areas, upto 50 per cent of repairs and upgradation cost is given as loan to be repaid in a period not exceeding 11 years, with net rate of interest at seven per cent, provided the expenditure is restricted within Rs. 3000 per unit.
- (f) The borrowing agencies are required to ensure that the loan advanced by HUDCO is recovered from the beneficiaries in suitable instalments.

As success of the programme would depend on proper implementation and monitoring, HUDCO have evolved adequate monitoring system to ensure that projects are implemented as per agreed schedule and requisite information in regard to rural housing schemes approved by HUDCO is available with it. Further, actual disbursement of funds from HUDCO is linked up with the utilisation of funds.

HUDCO have, upto 31-3-1987, sanctioned 817 rural schemes involving total project cost of Rs. 642.95 crores and total loan sanctions of Rs. 318.95 crores. These sanctions will enable construction of 1386753 dwellings. The details are annexed.

It may be clear from the above that HUDCO would come into the picture only when a scheme has HUDCO's loan component. In such schemes, HUDCO ensures proper screening and implementation. The states have been separately advised to avail themselves of HUDCO's promotional efforts in Rural Housing.

*Status of Rural Housing Schemes sanctioned by HUDCO till 31st March 1987*

Sl. No.	State	No. of Schemes	Project Cost	Loan Amount	No. of Units
1	2	3	4	5	6
(Rs. in Crores)					
1	Andhra Pradesh.	126	118.49	58.16	221188
2	Bihar	18	12.00	6.00	30000
3	Haryana	2	1.26	0.63	3161
4	Gujarat	161	170.27	51.07	252344
5	Madhya Pradesh	65	15.40	7.70	32652
6	Karnataka	123	136.82	55.13	346890
7	Kerala	93	114.30	64.82	217408
8	Orissa	12	13.69	8.47	30318
9	Maharashtra	96	21.57	70.79	54269
10	Punjab	12	10.51	5.25	25241
11	Rajasthan	57	28.66	17.28	57368
12	Tamil Nadu	48	59.02	30.63	109414
13	Jammu & Kashmir	3	0.96	0.48	1600
14	Uttar Pradesh	1	2.99	1.50	5000
TOTAL :		817	642.95	318.95	1386753

[Ministry of Urban Development OM No. N-14024/33/85-DD (M) dated 6-4-1987]

**(Recommendation (S. No. 12, para No. 3.21)**

The Committee note that HUDCO is promoting the construction of houses for rural landless labour by providing 50% of Rs. 6000 which has been taken as anticipated cost of a rural house. The Committee are, however, distressed to note that the performance of banking sector in the field of rural housing is far from satisfactory. The Committee do not agree that the banks are not receiving applications for loans from the beneficiaries. The Committee understand that wide publicity, as necessary, has not been given to loan programmes of the Banks. The interest being charged at the commercial rate of 11% to 12% for the loans is also not conducive to construction activities of weaker section of the society. The Committee feel that the like Kerala State, other States/UTs should consider collaborating with voluntary agencies and HUDCO for rural housing. The Committee appreciate the proposal put forward for the setting up of a National Housing Bank for financing the housing sector and recommend that Government do finalise it at the earliest.

**Reply of the Government**

HUDCO would continue to concentrate on providing loans at concessional rate of interest to the poor sections of the society. At present 55% of HUDCO's total loans are utilised for EWS and LIG population.

But the efforts of HUDCO are not sufficient, keeping in view the magnitude of the problem. Funding on a larger scale is necessary. As a matter of fact, the major policy thrust in the housing sector during this year will be the launching of the setting up of a three tier new housing finance system.

The Prime Minister, in his Budget speech on 28th February, 1987, has announced the decision of Government to set up the National Housing Bank at the apex level, as a subsidiary of the Reserve Bank of India, with an initial equity capital of Rs. 100 crores. The following are proposed to be the main functions of the National Housing Bank.

- To promote new housing finance institutions at the regional level.
- To promote new institutions at base level by identifying viable promoter groups, providing seed capital to them as also professional expertise and support in initial years.
- To formulate policies relating to mobilisation of resources and extension of credit for housing, including creation of new instruments of savings linked to housing.

- To identify the impediments—legal, fiscal, physical environmental and technical—with the active involvement of the household sector in deploying their savings in housing and to promote measures by way of changes in the law, new enactment (of new legislation) simplification of procedures etc. (remove them).
- To regulate the working of the housing finance institutions at the base level (both regional and local) and co-ordinate their activities as also those of other agencies in the housing field.
- To mobilise resources for housing.
- To extend financial support to housing finance intermediaries.

The *second tier* of the Housing Finance system will be regional institutions which will mobilise resources by deposit and borrowings from the capital market as well as from commercial Banks.

The third tier consisting of the local and grassroot level institutions will be in the nature of thrift and home financing institutions. Mutual associations owned and managed by savers will also be promoted. The major resource base of these institutions will be deposits from the public, that is, the household sector, mobilised through innovative savings instruments.

It is thus expected that with the New Housing finance system coming into being, the State Governments will be able to implement their rural housing schemes more effectively.

[Ministry of Urban Development O.M. No. N-14024/33/85-DD (M)  
dated 6-4-1987]

#### **Recommendation (S. No. 13, para No. 3.29)**

The Committee noted the work being done by National Building Organisation in the field of construction of cheap houses. They are happy that the Ministry of Urban Development with the help of the National Building Organisation, has set up 12 Regional Centres for research, training and extension. The Committee feel that through research, suitable designs of low cost houses which ensure economy in space utilisation and functional efficiency should be evolved for different climatic conditions with the use of locally available building materials and skills, while ensuring more durable and economical construction by adoption of improved construction technology.

### **Reply of the Government**

The NBO and its 15 Regional Housing Development Centres are seized of the problem of evolving suitable designs of low cost houses which ensure economy in space utilisation and functional efficiency. Based on designs evolved by the NBO and aimed at achieving economy through the use of new techniques and utilisation of improved local materials, clusters of low cost demonstration houses have been taken up in 91 selected villages in different geo-climatic conditions in the country. The NBO and its Regional Centres have also provided technical guidance in evolving economical designs of houses to suit local conditions to some State Governments in implementing low cost housing schemes. The Housing Development Centres have been instructed to stop up this activity and evolve appropriate designs for different climatic conditions, making use of locally available building materials and skills and adopting them in demonstration housing. The Centres will also evolve such designs for various construction agencies in the respective States served by them to enable them to construct more durable and economical houses adopting improved construction technology.

In addition, the draft National Housing Policy also envisages promotion and development of low cost building materials, suitable designs keeping in view the regional disparities, climatic differences, geographical conditions and social habits.

[Ministry of Urban Development O.M. No. N-14024/33/85-DD (M)  
dated 6-4-1987]

### **Recommendation (S. No. 14, para No. 3.30)**

The Committee note that the quantum of subsidy being provided to the beneficiaries has been found inadequate and if the concept of incremental housing is accepted as essential then it should be possible for the States to provide shelter within this amount. The Committee also note that the proposal of augmenting the level of subsidy and linking it with institutional finance has been under consideration of the Planning Commission. The Committee would like the Ministry to apprise them of the decision taken by the Planning Commission in the matter.

### **Reply of the Government**

As the Estimates Committee are aware, the amount of subsidy during the 6th five year plan was Rs. 250 for site development and

Rs. 500 for construction assistance. This amount was considered insufficient and thus the 7th Plan has raised the norm of subsidy to Rs. 500 for site development and Rs. 2000 for construction assistance. These changes have taken place on the basis of the recommendations of the Working Group on Housing set up by the Planning Commission. For this scheme, a provision of Rs. 577 crores has been allocated during the 7th Plan.

As regards further revision of the level of subsidy, it may be stated that the Planning Commission have not yet conveyed any decision.

However, it is expected that with the new housing finance system becoming operational, the State Governments/UT Administrations will be able to get the necessary institutional finance for implementing their rural housing schemes.

[Ministry of Urban Development O.M. No. N-14024/33/85-DD (M)  
dated 6-4-1987]

#### Recommendation (S. N. 15, para No. 4.7)

The Committee note that some States e.g. Andhra Pradesh, Gujarat, Karnataka, Maharashtra, Rajasthan, Tamil Nadu, U.P. have done well and exceeded the target fixed for allocations of house-sites during the period 1971-1985, but regret that States like Bihar, J & K, Kerala, Orissa and Punjab have not shown the necessary interest in the execution of the 'Housing for Landless Rural Labour' scheme and are lagging behind the targets fixed. While the Committee realise that the implementation of the scheme is the responsibility of the State Governments they feel that the poor progress in the implementation of the scheme by the States/UTs is partly due to lack of interest and effective follow up measures by the administrative Ministry. The Committee recommend that Ministry should pursue the matter vigorously with the States/UTs lagging behind in performance and impress upon them the need to follow the scheme in letter and spirit.

#### Reply of the Government

The Ministry is monitoring the physical progress of Rural House sites-cum-Construction Assistance scheme on monthly/quarterly basis. Since this scheme is covered under the 20-Point Programme, the Ministry of Programme Implementation also assist in the

monitoring exercise. Both the Ministries jointly take follow up action where-ever a State/UT lags behind the target fixed.

[Ministry of Urban Development O.M. No. N-14024/33/85-DD (M)  
dated 6-4-1987]

#### **Recommendation (S. No. 16, para No. 4.8)**

The Committee are surprised to note that the Ministry of Urban Development had not cared to test-check the correctness of the figures furnished by the States/UTs in respect of implementation of the scheme and instead they are only going by the reports received from them. The Committee deprecate the laxity on the part of the Ministry in not verifying the veracity of the figures furnished even in respect of the Union Territory of the Andaman and Nicobar Islands where the Union Government is directly responsible. The Committee would impress upon the Government to take adequate interest to assess the practical working of this social welfare measure.

#### **Reply of the Government**

As already indicated, the Union Government monitors the scheme of allotment of house sites-cum-construction assistance. Quite often, the senior officers of this Ministry visit the State Governments and hold discussions with the senior level officers of the State Governments. As regards verification of the data furnished in respect of this scheme in the UT of Andaman & Nicobar Islands, an officer of this Ministry visited the UT in January, 1986 and verified the reported figures.

The draft national housing policy also envisages development of an appropriate management information system for housing at various levels.

[Ministry of Urban Development O.M. No. N-14024/33/85-DD (M)  
dated 6-4-1987]

#### **Recommendation (S. No. 17, para No. 4.25)**

The Committee are distressed to note that so far the Ministry of Urban Development have not been able to evolve suitable guidelines for proper implementation of the scheme for Landless Rural Labour and collection of data and mostly they depend on the statistics supplied by the State agencies. Even the Ministry have not issued guidelines for associating the elected Gram Panchayats in implementation of the programme which is essential for having people's involvement and participation in the scheme. The Committee are



of the opinion that suitable procedure to test-check the information supplied by the States should be evolved. The Committee also urge that Government should immediately issue to States/UTs suitable guidelines for involvement of Gram Panchayats in the implementation of the programme.

### **Reply of the Government**

The Government had issued guidelines in 1971 for the scheme of the Allotment of House sites. However, 'Housing' being a State subject, it is entirely the responsibility of the State Governments to implement the scheme. The Government monitors the scheme. The data is regularly collected from the State Governments and the report is compiled. As regards involvement of Gram Panchayats in the implementation of the programme of the allotment of house sites, this will be placed before the forthcoming conference of Housing Ministers which is scheduled to be held in May, 1987.

As regards the recommendation of the Estimates Committee for test checking the information supplied by the States, this is noted for future guidance.

[Ministry of Urban Development O.M. No. N-14024/33/85-  
DD(M) dated 6-4-1987]

### **Recommendation (S. No. 18, Para No. 4.26)**

The Committee note that the pattern of implementation of the scheme for landless rural labour varies from State to State. The Committee also note that because of the vastness of the country and other geographical considerations it is not possible to attain uniformity in the implementation of the scheme or in having an exclusive agency for identifying and developing the house-sites. The Committee agree that in the circumstances, uniformity in the size of the plot of house and the level of assistance should be maintained. They, however, impress that the highly deprived sections of the society should receive preference in the matter of giving financial assistance and allotment of house-plots.

### **Reply of the Government**

As per the guidelines issued in 1971, the maximum size of the plot recommended was 100 sq. yds. However, it is at the discretion of the State Governments to allot smaller sized plots as the size of the plot depends upon the availability of land as also the availability of resources due to the higher cost of acquisition of land. Thus it may be appreciated that it may not be possible for the Government

to issue guidelines to State Governments to maintain uniformity in the size of the plot throughout the country.

In addition to the scheme of allotment of house sites, the Government has evolved the scheme of Indira Awas Yojana for the Scheduled Castes/Scheduled Tribes and freed bonded labour. Thus it would be evident that both the schemes i.e. the scheme of allotment of house sites and construction assistance and Indira Awas Yojana have been tailored to meet the needs of the deprived sections of the society in the country.

[Ministry of Urban Development O.M. No. N-14024/33/85-DD(M) dated 6-4-1987]

### **Recommendation (S. No. 20, Para No. 4.33)**

The Committee note that on the behest of the Ministry, the Centre for Evaluation, Research, Planning and Action, New Delhi had evaluated the implementation of scheme in the four districts of Orissa. The Committee are of the considered view that more such evaluation should be conducted in different States and UTs to pinpoint the weak spots in the implementation of the scheme for appropriate remedial action.

### **Reply of the Government**

The recommendation of the Estimates Committee is noted for necessary action.

[Ministry of Urban Development O.M. No. N-14024/33/85-DD(M) dated 6-4-1987]

### **Comments of the Committee**

Please see paragraphs 1.12 to 1.15 of the Report Chapter I.

### **Recommendation (S No. 22, para No. 5.9)**

The Committee are happy to note the Government have accepted the U. N. Assembly Resolution for observing 1987 as International Year of the Shelter for the Homeless, and feel that as a befitting response the Government should give an impetus to the scheme of housing for landless rural labour by accelerating the pace of implementation of the scheme with the end in view that by the turn of century there does not remain a single rural landless family shelterless. The Committee are of the opinion that direct involvement of the beneficiaries with the implementation of the programme is a condition precedent of making the scheme a success and ensuring that

the benefits of the scheme flow only to the right persons. Committee would also like to emphasise the importance of constructing houses in clusters where common facilities like water supply, approach road, sanitary facilities could be economically provided and houses so located that they are near the place of work of the labour.

### **Reply of the Government**

The Year 1987 is being observed as the International Year of Shelter for the Homeless. The State Governments/UTs. have been advised to identify various shelter projects under this programme. The State Governments have also been advised to involve the beneficiaries in various shelter programmes. Besides the State Governments have also been advised to lay more emphasis on providing facilities like water supply, approached roads, sanitation facilities etc. while allotting house sites. Further, the draft National Housing Policy envisages that help will be provided to every family to own an affordable house in the shortest possible time. The draft also emphasises the need to link the housing programme with employment opportunities, transportation, water supply, sanitation and health care. Provision for the basic amenities is also made under Indira Awas Yojana as has been stated in Reply to Recommendation No. 2.6.

[Ministry of Urban Development O.M. No. N-14024/33/85-DD (M)  
dated 6-4-1987]

### **Recommendation (S. No. 23, Para No. 5.12)**

The Committee note that the administrative control over the National Cooperative Housing Federation has been transferred from the Ministry of Agriculture to the Ministry of Urban Development. This arrangement, the Committee are sure, will result in better and effective implementation of various housing schemes. The Committee recommend that Ministry should ensure adequate flow of funds for rural housing through the housing cooperatives in the field of housing for landless rural labour.

### **Reply of the Government**

The government have allowed the Unit Trust of India to channelise a part of its funds for housing activities. Accordingly, the National Cooperative Housing Federation have requested UTI to provide long term loan to apex housing federations.

Borrowings and loans from different agencies is the main source of finance for Apex Cooperative Housing Societies. The table at

Annexure-I reveals the borrowing position of Apex Societies as on 30-6-1986. The major share of loans taken by the Apex Societies is from the Life Insurance Corporation. As compared to the loan of Rs. 10077.82 lakhs granted by LIC during the financial year ending 30-6-1985, the loan granted to Apex Societies during the F.Y. ending 30-6-1986 has gone upto Rs. 10671 lakhs. The details may be seen in the table at Annexure-II.

HUDCO have, upto 31-3-1987, sanctioned 134 schemes involving a project cost of Rs. 91.05 crores and HUDCO's loan commitment is of Rs. 46.64 crores for the construction of 169580 dwelling units through the cooperative sector. Details may be seen at Annexure-III.

[Ministry of Urban Development O.M. No. N-14024/33/85-  
DD (M) dated 6-4-1987]

### **Recommendation (S. No. 24, Para No. 5.15)**

The Committee feel concerned to note that Government have not yet conceived a National Housing Policy. The Committee feel that the time has come when Government should give a serious thought and evolve a 'National Housing Policy' without further loss of time for planned development of livable human settlement keeping in view the basic requirements and need for having pleasant environment. The policy should be explicit about the time schedule for achieving the set target.

### **Reply of Government**

The Government is in the process of formulating a National Housing Policy. A draft national housing policy has been prepared. A copy\* of the same is enclosed for the information of the Estimates Committee.

[Ministry of Urban Development O.M. No. N-14024/33/85-  
DD (M) dated 6-4-1987]

### **Comments of the Committee**

Please see paragraphs 1.14 to 1.16 of the Report Chapter I.

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\*Not appended to the Report.

### **CHAPTER III**

#### **RECOMMENDATIONS WHICH THE COMMITTEE DO NOT DESIRE TO PURSUE IN VIEW OF GOVERNMENT REPLIES**

##### **Recommendation (S. No. 8, Para No. 3.7)**

The Committee note that there a progressive increase in different Five Year Plans in the amounts sanctioned for the housing for landless rural labour. Despite the fact that the amounts spent in the previous Plan was for less than allocated, the allocations were increased. The Committee learn that subsequent instalments of

amounts under the scheme of "Housing for Landless Rural Labour" are being released to States/UTs without getting the proper utilisation certificates from them for the previous instalment. The Committee are distressed to note the lack of interest on the part of the Ministry to go into the reasons of non-utilisation of the amount sanctioned under the previous plans and in just mechanically releasing the subsequent instalments without insisting on any utilisation certificates for the earlier instalment and without knowing whether the amounts have been actually spent for the programme for which it was given.

##### **Reply of the Government**

Housing being a State subject, all housing schemes including the scheme of allotment of house sites cum construction assistance in the rural areas in being implemented by the State Governments/UT Administrations. Financial allocation is made in the shape of block loans and block grants without being tied up to any programme. The State Governments implement all social housing schemes as per their requirements and plan priorities. Since this scheme is not a centrally sponsored scheme and is funded out of State plan funds, the Central Government is not required to ask for any utilisation certificates from the State Governments/UT Administrations. However, this scheme being a part of the 20-Point programme annual targets are fixed by the Ministry of Programme Implementation in consultation with the Ministry of Urban Development and the concerned State Governments. The Ministry of Urban Development monitors physical performance of the scheme on monthly/quarterly basis.

HUDCO also provides loan assistance for Rural Housing. However, actual disbursement of funds from HUDCO is always linked up with the utilisation of funds.

[Ministry of Urban Development OM No. N-14024/33/85-DD(M)  
dated 6-4-1987]

**Recommendation (S. No. 9, para 3.8)**

The Committee agree that the funds for such social-oriented schemes for the landless poor should be released with utmost speed so that the projects in hand are not held up for paucity of funds. At the same time the Committee would expect the Government to go by the normal financial procedures in getting the utilisation certificates before releasing any further instalments and thereby ensuring that money has been actually spent for the purpose for which it was given.

**Reply of the Government**

As indicated in the reply under para 3.7

[Ministry of Urban Development OM No. N-14024/33/85-DD(M)  
dated 6-4-1987]

## CHAPTER IV

### RECOMMENDATION IN RESPECT OF WHICH REPLIES OF GOVERNMENT HAVE NOT BEEN ACCEPTED BY THE COMMITTEE

#### Recommendation (S. No. 3, para No. 1.18)

The Committee note that during the 1st Five Year Plan there was no specific scheme for rural housing in the country. However, the Second Five Year Plan envisaged a rural housing scheme called "Village Housing Project Scheme" and an allocation of Rs. 10 crores was made. Again during the 3rd Plan (1961—65), Annual Plans 1961—65), Annual Plans 1966—69 and 4th Plan 1969—74, an amount of Rs. 12.70 crores, Rs. 3.19 crores and Rs. 5.25 crores respectively was allocated for rural housing. The Committee feel concerned by low priority given and the low provision made in the Plans for rural housing. What pains the Committee more is that even these low allocations were not fully utilised and only Rs. 3.7 crores were spent in the Second Plan as against allocation of Rs. 10 crores. Likewise, during the 3rd plan only Rs. 4.22 crores were spent as against Rs. 12.7 crores. During the Annual Plans, as against Rs. 3.19 crores only Rs. 2.56 crores were spent. In the 4th Plan, the expenditure was Rs. 4.27 crores against an allocation of Rs. 5.25 crores. The Committee are distressed to find a continuing trend of according a very low priority to the rural housing schemes and still a lower priority to its implementation. Although the rural housing was recognised as a "social measure of vital importance" in 1968 yet the magnitude of the rural housing problem was not realistically assessed and projected in the subsequent Five Year Plans. The Committee are surprised to note that while preparing the 7th Plan Document, census figures of 1971 were depended upon although the latest census figures of 1981 were available for quite sometime. The Committee can clearly perceive the lack of interest on the part of the Planners towards the rural housing. The Committee are of the view that housing for the rural poor, which a basic human necessity, should be accorded appropriate high priority by the Planning Commission.

### **Reply of the Government**

Housing has been accorded a higher priority in the 7th Plan. Document states:

The development of housing must enjoy high priority in a poor society of ours where housing amenities are far below the minimum standards that have been internationally accepted".

2. While delivering the Budget speech on 28th February, 1987 the Prime Minister observed—Housing is high on our list of priorities. It is a basic need. It also generates employment. We propose to launch a comprehensive programme for housing development particularly housing for Economically Weaker Sections".

[Ministry of Urban Development OM No. N-14024/33/85-DD(M)  
dated 6-4-1987]

### **Comments of the Committee**

Please see paragraphs 1.7 to 1.9 of the Report—Chapter.



## **CHAPTER V**

### **RECOMMENDATIONS IN RESPECT OF WHICH FINAL REPLIES ARE STILL AWAITED**

#### **Recommendation (S. No. 6, para No. 2.17)**

The Committee are aware that the Ministry of Urban Development has a programme of providing House-sites-cum-Construction Assistance to the Landless Rural Labour including Scheduled Castes/Scheduled Tribes, and the Ministry of Agriculture (Department of Rural Development) also provides Construction Assistance to the Landless Scheduled Castes and Scheduled Tribes. The Committee feel that for better coordination and implementation of the scheme and also to check the overlapping funds, the Government should consider the feasibility of entrusting the work relating to administration of both the schemes to one Ministry.

#### **Reply of the Government**

This aspect of being examined by the Government.

[Ministry of Urban Development OM No. N-14024/33/85-DD(M)  
dated 6-4-1987]

#### **Recommendation (S. No. 10, Para 3.9)**

The Committee also recommend that the funds for the Housing for landless rural labour under the Minimum Needs Programme should be routed by the Planning Commission through the Ministry of Urban Development so that the Ministry can exercise better control over their utilisation.

#### **Reply of the Government**

The Planning Commission have been consulted in this matter but they have not yet conveyed any final decision.

[Ministry of Urban Development O.M. No. N-14024/33/85-DD(M)  
dated 6-4-1987]

#### **Recommendation (S. No. 19, Para No. 4.32)**

The Committee are surprised to note that the scheme for Landless Rural Labour is being implemented without creating a suit-

able and proper monitoring cell at the Centre. They also note that a proposal for having some regional monitoring organisation had been dropped due to certain implications. The Committee, further note that the Central Ministry had made certain indepth studies at the capitals of various States which remained confined to the minutes of the meetings and for want of adequate staff, no proper follow-up action on the findings of the studies could be taken. The Committee recommend that the monitoring cell in the Ministry should be suitably strengthened, both qualitatively and quantitatively, at the administrative as well as technical levels, in order to ensure proper monitoring which will effectively improve the implementation of the scheme by the States and UTs in letter and spirit.

### **Reply of the Government**

The recommendation of the Estimates Committee is being examined.

[Ministry of Urban Development O.M. No. N-14024/33/85-DD (M)  
dated 6-4-1987]

### **Comments of the Committee**

Please see paragraphs 1.10 to 1.15 of the Report-Chapter I.

### **Recommendation (S. No. 21, Para No. 5.6)**

The Committee note that a part of national resources is being invested in the scheme for Housing for Landless Rural Labour. The Committee further note that no proper survey to assess the number of homeless families has been conducted so far and calculation are based more or less on the 1971 or 1981 census figures. The Committee recommend that in order to ensure that the benefit of the scheme reach the poorest of the poor landless rural people it is essential to identify them on a systematic and continuing basis and with that end in view it is essential that a national housing census in the rural areas is undertaken. The Committee suggest that in order to undertake such a gigantic venture, help of the States and UTs and their local bodies like Panchayats etc. should be sought. While conducting the survey, details of pucca house, semi-pucca house, serviceable house and unserviceable house should be separately enumerated and the migratory nature of the landless rural labour should be taken into account. This will ensure implementation of the scheme in a planned and systematic way.

### Reply of the Government

The Registrar General of India was requested to consider conducting a National Housing Census in the rural areas. The Registrar's Office opined that they may not be the appropriate organisation to conduct the survey which the Estimates Committee has in mind. However, it was suggested that the Govt. may think of the survey being got done through other organisation such as National Sample Survey. This is being looked into.

[Ministry of Urban Development O.M. No. N-14024/33/85-DD (M)  
dated 6-4-1987]

NEW DELHI;

June 16, 1987

Jyaishta 26, 1909 (Saka)

CHANDRA TRIPATHI,

*Chairman,*

*Estimates Committee.*

# ANNEXURE - I

Borrowing by Apex Societies Upto 30-6-1986

(Rs. in Lakhs)

Apex Society	LIC	Source of Borrowing			HUDCO	Banks	Other Source	Total
		State Govt.	Floating Debentures	Deposit from Primary Societies				
1	2	3	4	5	6	7	8	9
Andhra Pradesh	4545.00			..		..	..	4545.00
Assam	375.00	..				..	..	375.00
Bihar	3750.00	78.50	..	..			200.00	4028.50
Delhi	2260.00		1050.00		..	..	..	3310.00
Goa, Daman & Diu	240.00	..			..			240.00
Gujarat	22500.00	200.00		..	357.47	..	..	23057.47
Haryana	1975.00	56.00	..	..	..	..	..	2031.00
J & K	325.00	..	..	..		..	..	325.00
Karnataka	1900.00	322.00	110.00		..	..	..	2332.00
Kerala	6100.00	..	375.00	..	20.37	..	..	6469.37

M adhya Pradesh	.	.	.	3900.00	12.49	..	..	..	3912.49
Maharashtra	.	.	.	19516.00	..	..	..	1634.00	21150.00
Manipur	.	.	.	75.00	..	..	..	..	75.00
Meghalaya	.	.	.	75.00	1.00	..	..	..	76.00
Orissa	.	.	.	680.00	222.75	..	..	12.45	915.23
Punjab	.	.	.	2350.00	107.25	..	..	..	2457.25
Rajasthan	.	.	.	1995.00	..	..	162.23	..	2157.23
Tamil Nadu	.	.	.	12292.00	3630.91	..	2081.47	600.00	18604.38
Uttar Pradesh	.	.	.	1955.00	..	..	..	..	1955.00
West Bengal	.	.	.	3610.00	..	..	..	..	3610.00
<b>Total</b>				<b>90418.00</b>	<b>4630.90</b>	<b>1535.00</b>	<b>2621.54</b>	<b>2246.45</b>	<b>290.00</b>
									<b>101651.89</b>

SOURCE : NCHP Annual report 1985-86.

# ANNEXURE-II

## Loans Advanced by LIC to Member Federations

Apex Cooperative Housing Society	(Rs. in Lakhs)	
	Loan granted by LIC during the financial year ending	
	30-6-1985	30-6-86
Andhra Pradesh . . . . .	800	900
Assam . . . . .	100	100
Bihar . . . . .	900	700
Delhi . . . . .	660	500
Goa, Daman & Diu . . . . .	25	50
Gujarat . . . . .	1300	1300
Haryana . . . . .	484	700
J & K . . . . .	75	200
Karnataka . . . . .	500	..
Kerala . . . . .	1000	1000
Madhya Pradesh . . . . .	600	600
Maharashtra . . . . .	958.82	1441
Manipur . . . . .	25	50
Meghalaya . . . . .	..	..
Orissa . . . . .	150	230
Punjab . . . . .	500	700
Rajasthan . . . . .	200	100
Tamil Nadu . . . . .	1100	1300
Uttar Pradesh . . . . .	400	400
West Bengal . . . . .	300	400
<b>TOTAL :</b>	<b>10077.82</b>	<b>10671</b>

Source : NCHF Annual Report 1985-86.

### ANNEXURE—III

*Details of Agency-wise loan sanctions for Rural Housing through Cooperative Sector*

Sl. No.	State	Agency	No. of schemes	Project cost	Loan Amount	No. of dwelling units
(Rs. in lakhs)						
1.	Madhya Pradesh	M.P. State Cooperative Bank	63	1524.29	761.88	32152
2.	Rajasthan	Rajasthan Cooperative Housing Finance Society	24	1686.64	843.24	28206
3.	Tamil Nadu	Tamil Nadu Cooperative Housing Society	47	5894.58	3059.09	109222
Total :			134	9105.51	4664.21	169580

## APPENDIX

(Vide Introduction)

### *Analysis of action taken by Government on the 32nd Report of Estimates Committee (8th Lok Sabha)*

I	Total Number of recommendations.	24
II	Recommendations which have been accepted by Government (Sl. Nos. 1, 2, 4, 5, 7, 11, 12, 13, 14, 15, 16, 17, 18, 20, 22, 23 and 24)	(R) 17
	Percentage to total	70.84%
III	Recommendations which the Committee do not desire to pursue in view of Government's replies (Sl. Nos. 8 and 9)	2
	Percentage to total	8.33%
IV	Recommendation in respect of which reply of Government have not been accepted by the Committee (Sl. No. 3)	1
	Percentage to total	4.17%
V	Recommendations in respect of which final replies of Government are still awaited (Sl. Nos. 6, 10, 19 and 21)	4
	Percentage to total	16.66%



**LIST OF AUTHORISED AGENTS FOR THE SALE OF LOK SABHA  
SECRETARIAT PUBLICATIONS—1987**

Sl. No.	Name of Agent	Sl. No.	Name of Agent
<b>ANDHRA PRADESH</b>		<b>UTTAR PRADESH</b>	
1.	M/s. Vijay Book Agency, 11-1-477, Mylargadda, Secunderabad-500361.	12.	Law Publishers, Sardar Patel Marg, P. B. No. 77, Allahabad, U.P.
<b>BIHAR</b>		<b>WEST BENGAL</b>	
2.	M/s. Crown Book Depot, Upper Bazar, Ranchi (Bihar).	13.	M/s. Manimala, Buys & Sells, 123, Bow Bazar Street, Calcutta-1.
<b>GUJARAT</b>		<b>DELHI</b>	
3.	The New Order Book Company, Ellis Bridge, Ahmedabad-380006. (T. No. 79065).	14.	M/s. Jain Book Agency, C-9, Connaught Place, New Delhi. (T. No. 351663 & 350806).
<b>MADHYA PRADESH</b>		15.	M/s. J. M. Jaina & Brothers, P. Box 1020, Mori Gate Delhi- 110006. (T. No. 2915064 & 230936).
4.	Modern Book House, Shiv Vilas Palace, Indore City. (T. No. 35289).	16.	M/s. Oxford Book & Stationery Co., Scindia House, Connaught Place, New Delhi-110001. (T. No. 3315308 & 45896).
<b>MAHARASHTRA</b>		17.	M/s. Bookwell, 2/72, Sant Niran- kari Colony, Kingsway Camp, Delhi-110009. (T. No. 7112309).
5.	M/s. Sunderdas, Gian Chand, 601, Girgaum Road, Near Prince's Street, Bombay-400002.	18.	M/s. Rajendra Book Agency, IV-DR59, Lajpat Nagar, Old Double Storey, New Delhi-110024. (T. No. 6412362 & 6412131).
6.	The International Book Service, Deccan Gymkhana, Poona-4.	19.	M/s. Ashok Book Agency, BH-82, Poorvi Shalimar Bagh, Delhi-110033.
7.	The Current Book House, Maruti Lane, Raghunath Dadaji Street, Bombay-400001.	20.	M/s. Venu's Enterprises, B-2/85, Phase-II, Ashok Vihar, Delhi.
8.	M/s. Usha Book Depot, 'Law Book Seller and Publishers' Agents Govt. Publications, 585, Chira Bazar Khan House, Bombay- 400002.	21.	M/s. Central News Agency Pvt. Ltd., 23/90, Connaught Circus, New Delhi-110001. (T. No. 344448, 322705, 344478 & 344508).
9.	M&J Services, Publishers, Repre- sentative Accounts & Law Book Sellers, Mohan Kunj, Ground Floor 68, Jyotiba Fule Road, Nalgaum-Dadar, Bombay-400014.	22.	M/s. Amrit Book Co., N-21, Connaught Circus, New Delhi.
10.	Subscribers Subscription Services India, 21, Raghunath Dadaji Street, 2nd Floor, Bombay-400001.	23.	M/s. Books India Corporation Publishers, Importers & Expor- ters, L-27, Shastri Nagar, Delhi- 110052. (T. No. 269831 & 714465).
<b>TAMIL NADU</b>		24.	M/s. Sangam Book Depot, 4378/4B, Murari Lal Street, Ansari Road, Darya Ganj, New Delhi-110002.
11.	M/s. M. M. Subscription Agencies, 14th Murali Street, (1st floor) Mahalingapuram, Nungam- bakkam, Madras-600034. (T. No. 476558).		

**E.C. No. 1164**

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PUBLISHED UNDER RULE 382 OF THE RULES OF PROCEDURE AND  
CONDUCT OF BUSINESS IN LOK SABHA (SIXTH EDITION) AND  
PRINTED BY MANAGER GOVERNMENT OF INDIA PRESS,  
MINTO ROAD, NEW DELHI.