

[English]

SHRI V. SOBHANADREESWARA RAO : You are doing injustice to the retrenched workers when they are coming up with alternative proposal to start some other product which is not dangerous to the peoples' life. Why should the government have any objection ?

[Translation]

SHRI T. ANJIAH : Mr. Speaker, Sir, you know what is the situation there. The people are scared there. The Government of Madhya Pradesh have taken this decision. The local people have apprehension about this factory that something might happen again. Well, When you have raised this question, we shall take it up with the Government of Madhya Pradesh.

[English]

Loans for Housing Schemes by Central Financing Institutions and Banks

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193. **SHRI MURLI DEORA :**
SHRI ANANTA PRASAD SETHI :

Will the Minister of WORKS AND HOUSING be pleased to state :

(a) whether Government propose to involve the central financing institutions and banks more actively in lending funds for housing schemes ;

(b) whether Government propose to utilise the Provident Fund accumulations of employees for housing schemes either under a Central apex body or through specially created State agencies under the State Housing Departments ;

(c) whether the Central financing institutions will provide easy loans to people for repairs/rebuilding of old houses ; and

(d) if so, the details thereof ?

THE MINISTER OF WORKS AND HOUSING (SHRI ABDUL GHAFOOR):

(a) Yes, Sir.

(b) The Central Board of Trustees, Employees Provident Fund which administers the Employees Provident Fund Scheme is considering a proposal to finance the construction of houses for subscribers to the Employees Provident Fund Scheme, from out of their provident fund contribution. The details are yet to be finalised.

(c) and (d). The HUDCO propose to make a specific provision for repair and reconstruction schemes in the 7th Five Year Plan which is under finalisation.

SHRI MURLI DEORA : Since housing is not in the priority sector, enough funds are not provided. According to the recent survey of the National Building Organization, nearly 24 million units shortage in the housing sector is expected. Will he move the government so that housing is taken in the priority sector and enough funds are provided ? The Minister has replied that the Commissioner of Provident Fund is considering to allocate or to finance purchase of houses by the employees.

Sir, you know at the time of retirement all employees—whether they are working in the Government or in private sector—they are left with no house and I would therefore ask the hon. Minister when this plan of the Provident Fund Commissioner will be finalised.

SHRI ABDUL GHAFOOR : There are two things for the information of the hon. Member which are engaging the serious attention of Government. One is, a central housing scheme on a national level ; and the second is group housing insurance for employees and also the provident fund scheme. We want to find out whether these funds can be utilised for the construction of houses. The Government has become so liberal that if any employee who has contributed towards provident fund, wants to withdraw, he can withdraw not only 50 or 60 or 70 per cent, but even cent per cent of the amount for the construction of a house. That whole

scheme is under consideration. My hon friend, Shri Anjiah the Labour Minister is sitting with me here and his attention is also being drawn to this matter. But let there be a society or a trust of those persons who have contributed towards the provident fund so that they may themselves approach the different housing societies to construct houses for those who have contributed money towards the fund.

So far as the question as to how long it is going to take is concerned, I am also considering it very seriously, we have discussed this matter, and a group housing committee has been set up by the Planning Commission to go into the details about all these things.

They have also given their suggestions and you also know that everything of the Seventh Five Year Plan has not yet been finalised. It is just going to be finalised and the time is not very far off. We should be content that very soon we will have a national housing scheme or society through a company through an Act of Parliament and all these things will be finalised very shortly. I cannot give you the exact time and details about all these things, but it is under active consideration—under very active consideration—of the Government.

SHRI MURLI DEORA : What about bringing it in the priority sector ?

SHRI ABDUL GHAFOR : You will be surprised to find what is the position. If you put a separate question I can give the information. But I am very sorry to say that outlay for housing in the First Five Year Plan was very very high, then it was brought down in the Second Five Year Plan, then more so in the Third Five Year Plan and now in the Seventh Plan we are not yet sure how much will be the total outlay. But I can say that in the previous year Rs. 90 crores were allowed to the housing schemes, but this year I think only about eight and odd crores were allotted. I do not know whether they are considering all these things. But, you know that this is not in my power. And, I may also

request my hon. friends, the Members of this House that they should also exert their influence in this matter.

SHRI MURLI DEORA : I would like to ask the hon. Minister about loans to be available on a priority basis from the banks. This has not been clarified by the hon. Minister. He may please clarify.

The second point is, in big cities like Bombay, Calcutta, Delhi and Madras loans are available to build new houses. But when these houses become old, no amount of money is available for repairs and reconstruction. I would request the hon. Minister whether loans can be given for repairs and reconstruction of houses.

SHRI ABDUL GHAFOR : I am very glad that my hon. friend has drawn my attention to this. We are considering the plight of those persons whose houses are damaged and who are not in a position to repair them. We are also exploring the possibility of giving loans from financial institutions or some assistance for the repairs and reconstruction of old houses also. You will be glad to know that HUDCO, which is the main financial institution, has agreed to give loan to those persons who want to repair their houses.

SHRI ANANTA PRASAD SETHI : It is good that the Minister has stated in reply to question (a) that he will involve financial institutions including banks for the housing scheme. You know the economic condition of the SC&ST and backward class people. Specially in the rural areas their condition is so miserable that they are not able to construct a thatched house for themselves. Keeping this in view, will the Minister consider involving financial institutions including banks for providing long term loan with concessional rate of interest to these people; if so, what are the details of the scheme ?

SHRI ABDUL GHAFOR : I think, every hon. Member of this House knows

that under the 20-Point Programme we take special care for the economically weaker sections of society and everybody knows that for these categories of people how many houses have been built by the respective State Governments. It is not a Central subject; it is a State subject and funds are given to them. HUDCO is specially contributing more than 60 per cent towards this programme.

SHRI ANAND GAJAPATHI RAJU : I would like to know from the hon. Minister whether any specific measures are being taken to examine the Rent Control Act and various other Acts under housing and whether Government will resort to market borrowing in order to make the housing programme more dynamic for the simple reason that housing programme could be a growth point for the economy. Therefore, I would like to know how many mandays can be utilised either under the Food for Work Programme or other programmes and whether it will be included in the rural programme so that housing programme may be made more dynamic ?

SHRI ABDUL GHAFOOR : That depends upon the general intelligence of the respective State Governments. So far as the question of Rent Control Act is concerned, I know that you are anxious about its amendment. In this session it is not going to be introduced. But I feel that in the near future we will place it before you and then we will discuss it. Lastly I only appeal to the hon. Members of this House...

MR. SPEAKER : Not to put more questions.

SHRI ABDUL GHAFOOR : ...if enough funds are made available we will do the work nicely.

SHRI K. RAMACHANDRA REDDY : Quarters where MPs are residing are in a perpetual state of repairs. Repairs have been undertaken but they are not completed. How long will it take to repair

them and provide some more amenities for Members' convenience ?

[*Translation*]

SHRI ABDUL GHAFOOR : For the comforts of you people, we can do whatever you want.

[*English*]

SHRI SUKH RAM : Is the Minister aware that there was a proposal in the last Housing Ministers' Conference that loan ceiling had to be increased with regard to the hilly regions of the country ? If so, how much time will Government take to enhance the loan ceiling for hilly regions of the country ? The construction cost is comparatively higher in the hilly region. So, there was a proposal in that Conference that the loan ceiling be increased in order to accelerate the housing building activity in the hilly regions.

[*Translation*]

SHRI ABDUL GHAFOOR : You have given a good suggestion. So far as the question of bringing about improvement in Housing is concerned, you all know that research is being carried out at various places in the country as to which material should be used to provide small houses to the people at the minimum cost. So far as hilly regions, especially, Adivasis are concerned, we are considering how low cost houses could be constructed with Government's assistance by making use of locally available material.

[*English*]

MR. SPEAKER : That is all. Question Hour is over.

WRITTEN ANSWERS TO QUESTIONS

[*Translation*]

T.V. Relay Centre at Mandla

*183. **SHRI MOHAN LAL JHIKRAM :** Will the Minister of INFORMATION & BROADCASTING be pleased to state :