

Repayment by way of EMI commences from the month following the month in which the last instalments of the loan is disbursed by the "HUDCO NIWAS". Until the loan is fully disbursed, pre-EMI interest is payable only on the portion of the loan availed as on the last day of every month. Repayment of loan ahead of schedule will be acceptable without any charges/penalty.

*Disbursement of the loan*

The loan will be disbursed after a full technical appraisal has been made and on completion of all legal documentation and after investment of the applicant's own contribution in full. Own contribution is the total cost of the housing unit less the loan from "HUDCO NIWAS". The loan will be disbursed in full or in suitable instalments taking into account the requirement of the funds and progress of the construction.

*Other Attractive features*

(a) Free personal accident insurance to cover the loan amount.

(b) Free insurance for house or flat proposed to be acquired/constructed against the risks of fire and natural calamities.

(c) No charges for repayment of loan ahead of schedule.

(d) Waiver of last two monthly instalments provided all instalments were received as per schedule without delay.

(e) Priority will be given in processing housing loan applications for the subscribers of HUDCO's Public Deposit Scheme.

(f) Free counseling by Building Material and Technology Wing of HUDCO on selection of cost effective and environment friendly building materials, technologies etc.

(g) Free counseling by Design Wing of HUDCO of design aspects suggesting various options in designing including interiors.

(h) Guidance to facilitate completion of legal formalities, leading to quick disbursement of loan.

(i) Construction options using cost effective methods will also be provided by availing the services of trained professionals and through Building Centres, Mirmithi Kendras.

**HUDCO's FDI Proposal**

3077. SHRI YERRA NARAYANA SWAMY: Will the Minister of URBAN AFFAIRS AND EMPLOYMENT be pleased to state:

(a) whether HUDCO has sought Rupees 2100 crores in 1999-2000 as Foreign Direct Investment;

(b) if so, whether HUDCO would be parting with a major segment of its equity base;

(c) how HUDCO plan would use this Rupees 2100 crores FDI; and

(d) what other conditions will be imposed on HUDCO before the said FDI is obtaining alongwith full details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF URBAN AFFAIRS AND EMPLOYMENT (SHRI BANDARU DATTATREYA): (a) No, Sir.

(b) to (e) Do not arise, Sir.

**J.J. Clusters and Slums posing Health Hazards**

3078. SHRI O.P. KOHLI: Will the Minister of URBAN AFFAIRS AND EMPLOYMENT be pleased to state:

(a) the total number of J.J. Clusters and other slum areas in Delhi;

(b) whether the inhabitants of these areas are living in most appalling conditions and also posing health hazards for the other surrounding areas besides becoming places of refuge for all kinds of criminals;

(c) whether Government propose to relocate all the inhabitants of these areas

by constructing multi-storeyed flats within a definite time frame; and

(d) if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF URBAN AFFAIRS AND EMPLOYMENT (SHRI BANDARU DATTATREYA): (a) As per the joint survey conducted by the Food & Supplies Department of the Government of NCT of Delhi and the Slum Department of MCD, there were 929 JJ clusters in Delhi in January, 1990. As per the assessment made by the Slum Department of MCD in March, 1994 the total number of jhuggi clusters was 1080.

(b) to (d) To solve the problem and improve the living conditions in the Slum/JJ clusters, the Government of NCT of Delhi is implementing a three-pronged strategy through the Slum Department of MCD. The jhuggi dwellers are relocated by the Slum Department of MCD on the request of the land owning agency, who share the relocations cost. Thus, no definite time frame can be set for relocation of the squatter families as the implementation of this scheme is dependent upon the availability of land and financial resources, besides the infrastructural facilities.

#### **Assistance for Urban Development Projects in Punjab**

3079. SHRI LAJPAT RAI: Will the Minister of URBAN AFFAIRS AND EMPLOYMENT be pleased to state:

(a) whether the Government of Punjab had formulated a "Punjab Urban Development Project" to get assistance from the World Bank for the development of township of the State;

(b) if so, the details thereof;

(c) whether the Government of Punjab has also formulated any other project to get financial assistance from O.D.A. Britain for developing and making improvements in the facilities in the slum township of the State; and

(d) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF URBAN AFFAIRS AND EMPLOYMENT (SHRI BANDARU DATTATREYA): (a) No, Sir.

(b) Does not arise.

(c) No, Sir.

(d) Does not arise.

#### **Mega City Project for Hyderabad**

3080. SHRI SOLIPETA RAMACHANDRA REDDY: Will the Minister of URBAN AFFAIRS AND EMPLOYMENT be pleased to state:

(a) whether the State Government of Andhra Pradesh has represented for additional allocation under Mega city project to Hyderabad;

(b) if so, the details thereof; and

(c) the action taken thereon?

THE MINISTER OF STATE IN THE MINISTRY OF URBAN AFFAIRS AND EMPLOYMENT (SHRI BANDARU DATTATREYA): (a) Yes, Sir.

(b) The State Government has requested for enhancement of Central share to Rs. 25.00 crores under the Mega City Scheme.

(c) Funds are released under the Mega City Scheme by this Ministry based on the allocation approved by the Planning Commission and Ministry of Finance. The matter was taken up with Planning Commission for enhancement of allocation under the Mega City Scheme to various cities including Hyderabad. However, during 98-99 there was a provision of Rs. 75.00 crores only under the Scheme to be released to all the five Mega Cities and the share of Hyderabad City (Rs. 13.90 crores) has already been released by this Ministry for the year 1998-99.