

**Assistance to Andhra Pradesh for Construction of Houses**

\*382 DR. ALLADI P. RAJKUMAR:  
SHRI MOHAN BABU:

Will the PRIME MINISTER be pleased to state:

(a) whether the Andhra Pradesh Government has sought assistance for construction of houses for weaker sections;

(b) if so, the details thereof; and

(c) the proposed assistance to be given by the HUDCO in this regarding during the current financial year?

THE MINISTER OF STATE IN THE MINISTRY OF URBAN AFFAIRS AND EMPLOYMENT (DR. U. VENKATESHWARLU): (a) to (c) A State is laid on the Table of the Sabha.

(a) and (b) Twelve urban housing schemes and 6 rural housing schemes for Economically Weaker Sections (EWS) have been submitted to HUDCO for loan assistance by borrowing agencies in Andhra Pradesh. The total loan amount sought for these schemes is Rs. 15.77 crores.

As on the 31st July, 1996 HUDCO has sanctioned 3 rural housing schemes for the Economically Weaker Sections (EWS) in Andhra Pradesh for a loan amount of Rs. 5.37 crores.

(c) During the current financial year, HUDCO has communicated to the Government of Andhra Pradesh, fifty percent of the loan allocation for the year 1996-97, amounting to Rs. 11.17 crores for EWS housing, inclusive of urban and rural areas. The overall loan allocation for Andhra Pradesh, for the current year will be decided by HUDCO after reviewing demands from all the States and Union territories, as well as the progress made in the utilisation of the loan allocation released initially.

DR. ALLADI P. RAJKUMAR: The Government of Andhra Pradesh right from 1983 till 1989 had constructed

eleven lakh houses for the weaker sections. Out of this 50 per cent have been given to the SCs and another 50 per cent were given to other weaker sections. This year, that is, 1996-97 the present Chief Minister, Shri Chandrababu Naidu wants to complete five lakh houses. For this, he had written a letter to the former Prime Minister. The former Prime Minister had given an assurance and had said, "I will give you the utmost support and funds will be released to the State of Andhra Pradesh." What is the total demand of the loan from Andhra Pradesh Government for 1996-97? Can the hon. Minister give us an answer to this question?

DR. U. VEKATESHWARLU: With regard to the quantum of loan that can be provided by HUDCO, there are certain norms that are normally followed. Funds are distributed among various States depending upon availability of funds with HUDCO and also the demand received from various States. It also depends upon the past performance of the State and the recoveries made by the agencies that undertake this work. It also depends upon the schedule of repayment of HUDCO. After considering these norms, we will be allocating funds. The total demand that has been received from Andhra Pradesh Government for the year 1996-97 is to the extent of Rs. 279.65 crores. Under EWS—Rural, it is Rs. 143.74 crores and under the EWS—Urban, it is Rs. 122.50 crores. For the low income group, it is Rs. 5.48 crores. For MIG, it is Rs. 4.44 crores. For HIG, it is Rs. 3.49 crores. The total amount is Rs. 279.65 crores. We have already sent an allocation which is to the extent of Rs. 44.67 crores. This is depending upon the previous performance of the State of Andhra Pradesh. Now due to the enhanced demand, we will be sending some more amounts. An additional amount of Rs. 30 crores will be given. This year, the total financing by the HUDCO will be to the extent of Rs. 120 to Rs. 121 crores.

**DR. ALLADI P. RAJKUMAR:** Sir, my second supplementary is this: Recently, the Government of India has assured 40,000 additional houses for the victims affected by cyclone and flood. In this connection, the State Government has written an letter on 4.12.1995 stating that 20 per cent of the matching share has been released. These houses are meant for cyclone and flood victims. I want to know the progress of these houses. I would like to have an assurance from the Minister that he would release necessary funds for these 40,000 additional houses as early as possible.

**DR. U. VENKATESHWARLU:** Sir, houses to this particular cyclone affected people are being provided by the Ministry of Rural Development under Indira Awas Yojana. This question does not pertain to the Ministry of Urban Development and HUDCO financing.

**SHRI YERRA NARAYANASWAMY:** Sir, I want to know from the hon. Minister whether there is any proposal to involve Members of Parliament in identifying the beneficiaries, particularly under the Indira Awas Yojana; of course, it is related to the Ministry of Rural Development.

**DR. U. VENKATESHWARLU:** Sir, the hon. Member knows the answer also. Since it pertains to the Ministry of Rural Development, he should better ask as to what they are going to do in this regard.

**SHRI SOLIPETA RAMACHANDRA REDDY:** As the question relates to Andhra Pradesh, I want to know from the hon. Minister as to how many schemes have been financed by HUDCO right from the beginning of the HUDCO scheme in Andhra Pradesh and what is the amount sanctioned for rural and urban areas under various categories. I would also like to know about the rate of interest charged by HUDCO on various categories of loans.

**DR. U. VENKATESHWARLU:** Sir, the hon. Member's question has got three

parts. The first part of the question relates to the number of schemes which have been financed by HUDCO in Andhra Pradesh. Right from its inception, the total number of units financed by HUDCO is....

**SHRI VAYALAR RAVI:** Sir, the Minister should not waste the time of the House.

**DR. U. VEKATESHWARLU:** I have got the figures with me.

**SHRI VAYALAR RAVI:** Every minute is important.

**SHRI AJIT P.K. JOGI:** about eight thousand rupees per minute are being spent on the proceedings of Parliament.

**SHRI S.S. AHLUWALIA:** Paper is missing. ...*(Interruptions)*...

**DR. U. VEKATESHWARLU:** Sir, in the State of Andhra Pradesh, both in urban and rural areas, HUDCO has sanctioned 1491 housing projects since its inception. For Rs. 751.42 crores worth of loan commitment from HUDCO. On completion, these projects would provide about 9,99,598 residential dwelling units. These projects are under operation. Sir, 5,97,077 units were financed for economically weaker sections in rural areas and 2,98,236 units were financed for economically weaker sections in urban areas.

LIG—72,686; MIG—26,017; and , HIG —5,582. With regard to the rates of interest that are being charged by HUDCO for various loans that are extended to EWS, it is 9.5% both for rural and urban areas, for LIG advances, it is 12 to 13%, for MIG, it is 16.5% and for HIG it is 17%.

**SHRI S.M. KRISHANA:** Sir, the emphasis that the previous Congress Government had given for providing houses for economically weaker sections was considerable. Unfortunately, the present Government has not continued with the same emphasis, the same thrust in providing greater financial outlay for extending the facilities of HUDCO under the

Indira was Youjana and various other plans of the Government of Andhra Pradesh is being revised continuously every year by floods, cyclones and other things. I would like to know from the hon. Minister whether the Government would provide a special dispensation to Andhra Pradesh. We would like to be charitable to Andhra Pradesh. (*Interruptions*)

SHRIMATI RENUKA CHOWDHURY: Thank you for the charity. ऐसे ही अलमटी का भी कर दीजिए। (व्यवधान)

DR. U. VENKATESWARLU: Sir, the hon. Member is a very senior Member. In the beginning I said, as far as HUDCO funds are concerned, we have been extending the loan assistance depending upon a certain formula. I have narrated the parameters that are considered while allocating loans. Though there is a total demand of more than Rs. 279 crores from Andhra Pradesh for the year 1996-97, we are able to give an additional amount of Rs. 34 crores. That is the ratio this year. There is no charity being extended to any particular State.

As for housing for weaker sections, it is considered as the most pertinent one. About 55% of the loanable funds from HUDCO are given only to the weaker sections, for economically weaker sections and LIG. The remaining 45% is for MIG and HIG. That is the ratio we have been following. In that 55% of the loans that are given for the housing of weaker sections, about 85% of the units are being built. In 45% of the loan assistance which is given to the upper groups, that is MIG and HIG, only 15% of the units are being built. There is a lot of social aspect in this.

Sir, there are other social aspects being observed. It is not merely a commercial transaction that is being done by the HUDCO. Interest rates are lower for the weaker sections even though the average rate of interest HUDCO pays on borrowing from other areas works out to 14.42%. But on loans for the weaker sections the charge is only 9.5%.

Also, as regards the repayment schedule, for all the loans extended for the weaker sections, the longest period of 15 years is being allowed. Plot development is another aspect which is being taken up only for the weaker sections where plots can be given and financing is 100% and the interest rate is 9%. So, as such ... (*Interruptions*)

SHRI H. HANUMANTHAPPA: All these are the scheme of HUDCO... (*Interruptions*)... You should answer the point whether you have maintained the tempo and whether the financial allocations envisaged by the previous Government have been continued or increased or decreased. That is the question ... (*Interruptions*)... You are only explaining the schemes of HUDCO ... (*Interruptions*)... The hon. Member wants to know whether you have maintained the tempo.

DR. U. VENKATESWARLU: Sir, we are very much maintaining the tempo and we have increased the allocation. ... (*Interruptions*)... It is very much being maintained. Sir, as far as the social sector is concerned, we are examining the possibility of even increasing that amount... (*Interruptions*)...

\* 383. [*The Questions (Shri Iqbal Singh) was absent for answer vide col. infra.*]

\* 384 [*The Questions (Shri Ram Jethmalani) was absent for answer vide col. infra.*]

#### Land Reforms of the States

\*385. SHRI VAYALAR RAVI: Will the Minister of RURAL AREAS AND EMPLOYMENT be pleased to state:

(a) whether Government have examined the land reforms of different States;

(b) if so, the details thereof, State-wise;

(c) whether Government have given any directions to implement the land reforms expeditiously; and