

यह मांग कर रहे हैं और उन्होंने एजेंटेशन तक की बात भी कह दी है। मेरी जानकारी के हिसाब से वहाँ कुछ लोग ऐसे बैठे हैं जिनका अपना इंड्रेस्ट है और यह चाहते हैं कि कम्प्यूटर सेल से जो आफिसर्स आए हैं, जिनको डेपुटेशन पर लिया गया था, जिनको एम्बार्क कर लिया गया, उन्हीं को सीनियर बना दिया जाए। वे दोनों चेनलों पर हाथ रख कर अपना वेस्टेड इंड्रेस्ट पूरा कर रहे हैं। कभी इन से कहते हैं तो कभी उनसे कहते हैं। यह मामला 1989 से आज तक उलझा हुआ है। क्या माननीय मंत्री जी बताएंगे कि इसका फैसला कब तक हो जाएगा और इन के सीनियर जो आलरेडी कस्टम क्लबटोरेंट में काम कर रहे हैं, उनकी सीनियरिटी रहेगी या नहीं रहेगी।

SHRI M.V. CHANDRASHEKHAR MURTHY: Madam, as far as their absorption is concerned, as decided by the Board, they have already been absorbed in the year 1989. They are continuously working in the Computer Section. As far as the fixation of their seniority is concerned, as I said earlier also, the Officers's Association is opposed to the protection of their seniority for the period of their service rendered in the parent office. Madam, this is being examined by the Delhi Collectorate.

THE DEPUTY CHAIRMAN: His question is this. Have you got any time-bound programme? When will it be finalised? They are very agitated about it.

SHRI M.V. CHANDRASHEKHAR MURTHY: Madam, we have advised the Delhi Collectorate to expedite the matter.

SHRI SARADA MOHANTY: Madam, I would like to know this from the hon. Minister. Recently, these officers have been given an opportunity to appear in the departmental examination for preparing a panel for the cadre of Inspectors. Some of them have been qualified in the said test and some of them have also been promoted. I would like to know whether it is a fact.

SHRI M.V. CHANDRASHEKHAR MURTHY: Madam, at the moment, I don't have this information. I will collect

the information and furnish the same to the hon. Member.

श्री जर्नादिन यादव: महोदया, मैं आपके माध्यम से यह जानना चाहता हूँ कि पुराने डिपार्टमेंट के जो कर्मचारी, पदाधिकारी हैं, वहाँ से नये डिपार्टमेंट में उनको लिया गया है तो पुराने डिपार्टमेंट की जो नौकरी का जो दिवस है, समय है, क्या वह प्रमोशन में कन्जेंट किया जाएगा या नहीं?

उपसभापति: अभी इसका जवाब दे दिया है। क्वेश्चन नम्बर 603, श्री कै० रहमान खान।

Deposits Mobilised by National Housing Bank

*603. **SHRI K RAHMAN KHAN:** Will the Minister of FINANCE be pleased to state:

(a) the total deposits mobilised by the National Housing Bank under various deposit schemes, so far;

(b) the amount of assistance given by the National Housing Bank for development of Housing in the country, so far, State-wise; and

(c) what are the schemes initiated by the National Housing Bank for middle class and weaker sections?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.V. CHANDRASHEKHAR MURTHY): (a) to (c) A statement is laid on the Table of the House.

Statement

(a) National Housing Bank (NHB) does not accept deposits from public. It has, however, launched following schemes from time to time;

(i) A loan linked deposit scheme known as 'Home Loan Account Scheme' was introduced in July, 1989 and is being operated through public sector banks, some scheduled banks and certain recognised housing finance companies. NHB have reported that a sum of Rs. 286.15 crores, as on 31.3.1993, has been mobilised

under the scheme by implementing institutions.

(ii) 9% Capital Gains Bonds Scheme was launched in July, 1990 and discontinued on 30th September, 1992. A sum of Rs. 159.73 crores was collected under the scheme. As the bonds had 3 years maturity, the redemption of these bonds has started from July, 1993.

(iii) Voluntary Deposit Scheme was launched on 1.10.1991 and closed on 31.1.1992. A sum of Rs. 154.55 crores was collected under the scheme, of which 40% (i.e. Rs. 61.82 crores) were transferred to NHB Special Fund, as per the Scheme.

(b) NHB has provided cumulative refinance of Rs. 1929.11 crores to eligible institutions upto March, 1994 in respect of loans to individual beneficiaries as also project loans. State-wise break-up of this data is not available with NHB.

(c) NHB provides refinance to scheduled banks, housing finance companies and state level apex cooperative housing finance societies in respect of eligible housing loans disbursed by them. Besides NHB also subscribes to Special Rural Housing Debentures issued by State Land Development Banks covering eligible housing loans. Refinance is also extended by NHB for project loans for Land Development and Shelter Project (LDSP) undertaken by various agencies. Eligibility criteria for NHB refinance schemes restricting size/cost of developing units is aimed to favour middle class. The guidelines for refinancing housing loans to individual beneficiaries stipulate that the built up area of the unit should not exceed 50 Sq.Mts. or where the cost (including cost of land) is upto Rs. 2 lakhs. LDSP guidelines *inter-alia* stipulate that 75% of the houses constructed should be of the size not more than 50 Sq.Mts. In order to cater to housing for weaker

section, NHB has been extending a line of credit to Housing and Urban Development Corporation (HUDCO).

SHRI K. RAHMAN KHAN: Madam, I would like to know this from the hon. Minister. What is the total capital contributed by the Government to the National Housing Bank? What is the total working capital of the National Housing Bank? Out of this, what is the amount involved in the scam and has that amount been realised? What is the effective fund the National Housing Bank for advancing for the various housing schemes?

THE MINISTER OF FINANCE (SHRI MANMOHAN SINGH): Madam, the National Housing Bank is a wholly-owned subsidiary of the Reserve Bank of India. As such, there is no question of the Government having contributed to the capital of the National Housing Bank. Now, with regard to the total amount of resources available, in the answer, we have mentioned various sources of funds available to the National Housing Bank. This Bank is essentially in the business of refinancing and the total amount of funds available with and disbursed, as of now, by the National Housing Bank is over Rs. 1,900 crores.

SHRI K. RAHMAN KHAN: Madam, the total funds mobilised by the National Housing Bank, as per the answer given to my question, are around Rs. 538 crores and the total funds given amount to Rs. 1,929 crores. Now, putting together the amount which was involved in the Securities Scam, what is the effective amount which the National Housing Bank has advanced? I would like to know whether the amount of Rs. 1,929 crores advanced by the National Housing Bank includes the amount which was invested, that is, involved in the Securities Scam.

SHRI MANMOHAN SINGH: No, Madam, the amount which has been disbursed is the amount disbursed under

various schemes which are refinanced by the National Housing Bank.

श्री गोविन्दराम गिरी: उपसभापति महोदया, उन्होंने जवाब में मध्यम वर्ग के आवास बनाने की स्कीम के बारे में बताया है किन्तु कमजोर वर्गों के लिए कौन-सी योजनाएं हैं यह नहीं बताया है। मैं मंत्री महोदय से जानना चाहता हूँ कि क्या राष्ट्रीय आवास बैंक ने कमजोर वर्गों विशेषकर अनुसूचित जाति और जनजाति और जो गरीबी रेखा के नीचे रहने वाले हैं उनके लिए कोई योजना बनाई है? यदि हाँ, तो उसकी जानकारी दें?

SHRI M.V. CHANDRASHEKHAR MURTHY: Madam, in order to cater to the housing needs of the weaker sections, the National Housing Bank is extending loans, a line of credit to HUDCO and housing finance corporations of all the States, and this line of credit is to the extent of 50 per cent of the amount advanced by HUDCO to the economically weaker sections. Besides, the National Housing Bank has been releasing funds to HUDCO for special programmes of rehabilitation in order to meet the housing needs of the people affected by natural calamities.....(Interruptions)

उप सभापति : पूरा सुन लिये फिर बोलियेगा।

SHRI M.V. CHANDRASHEKHAR MURTHY: Till March, 1994, the National Housing Bank has released a sum of Rs. 433.90 crores to HUDCO and this has benefited a large number of houseless people.

श्री मूलचन्द मीणा : महोदया, राष्ट्रीय आवास बैंक के कौन कौन से अधिकारी अक्टूबर 1990-91 से अप्रैल 1992 तक की अवधि के दौरान घोखाधड़ी के लेनदेन के द्वारा हर्षद मेहता को 1214 करोड़ देने के लिए जिम्मेदार हैं? क्या केन्द्रीय जांच ब्यूरो ने उनके कार्यकलापों के संबंध में उन पर मुकदमा चलाने के लिए अनुमति प्रदान करने हेतु मंत्रालय से अनुरोध किया था? यदि हाँ, तो केन्द्रीय जांच ब्यूरो के अनुरोध पर क्या कार्यवाही की गयी?

SHRI MANMOHAN SINGH: Madam, the question relates to various types of assistance provided by the National Housing Bank. The hon.

Member has raised a supplementary which, in my view, does not deal with the subject. I would need a separate notice for that question.

SHRI SANJAY DALMIA: Madam, as regards the total funds disbursed by the National Housing Bank for housing purposes, I would like to know whether the Government will appreciate the fact that the total funds disbursed by the National Housing Bank are not sufficient in relation to the demand. In view of this, I would like to know whether the Government would consider extending the facility of loan for housing purposes by other nationalised banks.

SHRI MANMOHAN SINGH: Madam, As I have mentioned, up to March, 1994, the cumulative finances provided by NHB amount to Rs. 1,929 crores. The National Housing Bank refinances the co-operative banks, the housing finance companies as well as the commercial banks. In addition, the commercial banks, on their own, also earmark a specified proportion of their total credit for the purpose of housing loans.

मौलाना ओबैदुल्ला खान आजमी : मैडम, मैं वजीर मोहतरम साहब से जानना चाहूंगा कि नेशनल हाउसिंग बोर्ड के जरिए.....

مولا محمد ابيدوللا خان اعظمی : مادام۔ میں وزیر مہتمم سے جاننا چاہوں گا کہ نیشنل ہاؤسنگ بورڈ کے ذریعے.....

उपसभापति : बैंक, नेशनल हाउसिंग बैंक।

मौलाना ओबैदुल्ला खान आजमी: नेशनल हाउसिंग बैंक के जरिए कमजोर तबकात के लोगों को मकान बनाने की बहुत सारी स्कीमें चला रहे हैं, तो क्या माइनारिटी जो कि कमजोर तबकात का खास-ओ-खास हिस्सा है और हकूमत को इसका एतराफ भी है और हकूमत उसके बारे में चिंतित भी है, मैं यह जानना चाहूंगा कि उनके लिए कुछ रकम मखसूस की गई है ताकि उनको मकान बनाने में आसानी हो सके? अगर ऐसा है तो वह रकम कितनी है और अगर ऐसा नहीं है तो फिर पालिसी क्या है या क्या कुछ ऐसे अज़ला आप चुनेगे जहां माइनारिटी के

कमजोर तबके के लोगों की इस जरूरत को आप पूरा करेंगे जहां जरूरतमंद लोग अपना मकान बना सकें?

श्री राजा मोहन सिंह : हाँ, मैंने कहा है कि मैंने जो बातें कही हैं, वे सब इसीलिए कही हैं कि लोगों को मकान मिल सके।

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SHRI MANMOHAN SINGH :
Madam, as I have mentioned earlier, the National Housing Bank is primarily a refinancing institution. It refinances up to 100% loans advanced by the commercial banks, the co-operative banks and the housing finance corporations. So, a direct earmarking of a fund from the National Housing Bank for a specified class of people is not possible. However, the refinance scheme evolved by the National Housing Bank does take into account the needs of the weaker sections of the society. For example, as my colleague has mentioned, there is a line of credit from the National Housing Bank available for HUDCO for refinancing the weaker sections of the society. Then, for rural housing, there are special rural housing debentures which are backed by the State Governments and also contributions by the National Housing Bank for debentures issued by agricultural and rural development banks. Beyond that, it is not possible for the National Housing Bank to earmark schemes for specified class of people.

श्री राजा मोहन सिंह : महोदया, माननीय मंत्री जी के उत्तर का संदर्भ लेते हुए जिसमें उन्होंने कहा है कि नेशनल हाउसिंग बैंक की दो योजनाएँ हैं, पहली योजना कैपिटल गैस बांड स्कीम जो कि जुलाई, 1990 में शुरू

हुई थी और 30 सितंबर, 1992 को बंद हो गई और दूसरी योजना वालंटरी डिफाइंट स्कीम जो 1991 में शुरू हुई थी और 1992 में बंद हो गई, तो यह बैंक की किस नीति के तहत बंद हुई है? मध्यम वर्गीय परिवारों को इसका विशेष लाभ मिल सके तो क्या ये योजनाएँ आगे भी प्रारम्भ की जायेंगी?

SHRI MANMOHAN SINGH : The specified scheme that the hon. Member has referred to was a part of the Budget proposals of 1991. That had a specified duration and at the end of its duration, that scheme came to an end.

श्री अनन्तराध देवशंकर दत्त : महोदया, माननीय मंत्री महोदय ने अपने स्टेटमेंट में बताया कि मकान बनाने के लिए करीब 50 वर्गमीटर और जो रकम बताई गई है दो लाख रुपये है और वेरियस एजेंसीज़ के माफ़ूत यह सब कुछ काम हो रहा है, तो मैं यह जानना चाहता हूँ कि क्या वित्त मंत्रालय के पास ऐसी कोई मशीनरी उपलब्ध है कि यह जो सब काम हो रहे हैं उनको मोनिटरिंग करने के लिए हो और यदि है तो वह किस तरीके से सारी योजना के लिए मोनिटरिंग कर रही है?

SHRI MANMOHAN SINGH : Madam, this is primarily the function of the Board of Directors of the National Housing Bank and of the Management. As I mentioned, this is a bank, a wholly-owned subsidiary of the Reserve Bank and I expect that the Board of Directors, as supervised by the Reserve Bank, would be undertaking this function.

श्री राघवजी : उपसभापति महोदया, माननीय मंत्री जी ने भाग "ख" में यह कहा है कि ऋण प्रदान करने के लिए पात्र संस्थानों को ऋण दिया गया है। तो मैं अपने प्रश्न के भाग "क" में यह जानना चाहता हूँ कि उन पात्र संस्थानों के लिए कौनसी पात्रताएँ निर्धारित की गयी है और वे पात्र संस्थान कौन-कौन से हैं? मैडम, मेरे प्रश्न का भाग "ख" यह है कि क्या "हुडको" और "एनएचबी" इन दोनों के ओवरलैपिंग फंक्शंस नहीं हैं? अगर वह ओवरलैपिंग हैं तो क्या इन्हें अलग करेंगे? मैडम, यह ओवरलैपिंग इससे भी मालूम पड़ता है कि एनएचबी को उसके साथ लिंक किया गया है। मैं जानना चाहूँगा कि यह ओवरलैपिंग न हो, इसके लिए मंत्रालय क्या करते जा रहा है?

SHRI MANMOHAN SINGH : Madam, I do not see there is any over-

lapping. HUDCO is in the business of financing housing and also of constructing houses. The National Housing Bank is primarily a refinancing agency. I do not see their functions overlap.

THE DEPUTY CHAIRMAN : Question No. 604.

Air Conditioner Facilities to Officers

*604. **SHRI SATYA PRAKASH MALAVIYA:** Will the Minister of FINANCE be pleased to state:

(a) whether his Ministry have prescribed certain ceilings in respect of installation of air conditioners in the office rooms of officers of Government of India;

(b) if so, rank-wise details of officers, who are entitled for this facility and to what extent;

(c) whether the said prescribed ceiling is not being observed in the Settlement Commission (Income-tax and Wealth-tax), New Delhi; if so the detailed reasons; and

(d) what steps his Ministry propose to take against the erring officials of said commission found responsible for violation of the said ceilings?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.V. CHANDRASHEKHAR MURTHY) : (a) to (d) A Statement is laid on the Table of the House.

Statement

(a) Instructions in this regard have been issued by the Directorate of Estates, Government of India.

(b) Officers of the rank of Joint Secretary and above are entitled to the facility of air conditioners — their number and capacity depending upon the size of the room occupied by the officer.

(c) and (d). Instructions in this regard are duly observed by the Settlement Commission (Income-tax/Wealth-tax), New Delhi who have provided air con-

ditioners to all entitled officers. Air conditioners have also been installed in two rooms occupied by non-entitled officers as it is proposed to instal a Xerox machine and a FAX machine in these rooms.

श्री सत्य प्रकाश मालवीय : मैडम, संपदा निदेशालय, भारत सरकार द्वारा जारी हिदायतों के संबंध में मैं जानकारी चाहता हूँ कि इन गाइडलाइंस या हिदायतों का विस्तृत विवरण क्या है?

SHRI M.V. CHANDRASHEKHAR MURTHY: Madam, instructions regarding fixing of air-conditioners have been issued by the Directorate of Estate, Ministry of Urban Development. Officers of the rank of Joint Secretary and above are entitled to this facility.

श्री सत्य प्रकाश मालवीय : मैडम, मंत्रीजी ने यह उत्तर दिया है कि दो अधिकारियों के कमरों में, जोकि पात्र नहीं हैं एअर-कंडीशनर लगाए गए हैं। उसका कारण इन्होंने बताया है कि इनके कमरों में जिरॉक्स मशीन और फैक्स मशीन लगाए जाने का प्रस्ताव है। मैडम, ये जिरॉक्स मशीन और फैक्स मशीन बहुत दिन बाद लगेंगी, तो उनके कमरों में इतनी जल्दी एअरकंडीशनर लगाने की क्या जरूरत थी जोकि उसके पात्र नहीं है? दूसरे, जिरॉक्स मशीन और फैक्स मशीन कब तक आने की उम्मीद है?

SHRI M.V. CHANDRASHEKHAR MURTHY : Madam, it is true that in the Settlement Commission office, two non-entitled officers are occupying a room with AC facilities. The Commission has not withdrawn these air-conditioners from this room as it is going to instal a Xerox machine a Fac machine and a computer in this room which need air-conditioning.

SHRI SATYA PRAKASH MALAVIYA : Madam, he has not replied to the second part of my question. By what time are they going to instal these machines?

THE DEPUTY CHAIRMAN : Are those things already installed or are they going to be installed?

SHRI M.V. CHANDRASHEKHAR MURTHY: They are going to be installed, Madam.

THE DEPUTY CHAIRMAN : Soon?