

ever, HUDCO is assisted by the Govt. of finance housing projects for the poorer sections in urban and rural areas. HUDCO is interest rates range from 7 per cent for EWS category in rural areas, to 16 per cent for High Income Group and Commercial housing projects. The other Housing Finance Institutions, have to structure their lending rates according to guidelines issued by the National Housing Bank.

The Reserve Bank of India have recently issued guidelines to the commercial banks prescribing rates of interest for different categories of housing loan to individual borrowers which ranges from 10 per cent to 15 per cent for loans upto Rs. 2 lakhs and 18.5 per cent for loans beyond Rs. 2 lakhs.

Housing loans upto Rs. 5000/- are also available at 4 per cent interest to families belonging to Scheduled Castes/Scheduled Tribes, subject to their satisfying the income criteria under DRI Scheme. Scheduled commercial banks have also since been advised by RBI to charge interest rates on Housing Finance granted by them to: intermediary agencies (i.e. Housing Finance Institutions, Housing Boards and other agencies) for onlending to ultimate beneficiaries at a rate of 1.5 percentage points below the minimum rate applicable for credit limits in the category of above Rs. 2 lakhs. As per the existing interest rate structure, this rate work out to 17 per cent p.a.

The interest rates on loans to be charged by housing finance institutions in respect of those loans for which they want to, claim refinance from National Housing Bank (NHB) varies from 10 per cent to 15 per cent depending on quantum of loans not exceeding Rs. 2.00 lakhs. Loans beyond Rs. 2.00 lakhs are charged at minimum rate of 16 per cent by the National Housing Bank.

The National Housing Bank has introduced a scheme called Home Loan Account Scheme. This is a contractual loan linked deposit scheme. The depositors are paid 10 per cent rate of interest and the interest charged from them by the approved lending institutions for housing loan

are as follows:—

Loan Amount	Interest Rate
Upto Rs. 50,000	10.5%
50,001—1,00,000	12.0%
1,00,001—2,00,000	13.5%
Above 2,00,000	14.5%

The recent budget has announced a relaxation of tax benefit to similar contractual saving schemes floated by HUD and public housing agencies. Such schemes will help to reduce the interest rates housing loans.

#### Purchase of inputs by Steel Authority India Limited

1849. PROF. SAURIN BHATTACHARYA: Will the Minister of STEEL be pleased to state:

(a) whether the Steel Authority India Limited is still importing some put every year for production of steel in the country as a result thereof its import Bill is on the increase;

(b) whether some of the items finished steel are also included every year in their import bill despite the capacities of existing plants of SAIL are lying unutilised for such items;

(c) if so the details thereof; and

(d) the action being taken to reduce the import?

THE MINISTER OF STATE (INDEPENDENT CHARGE) OF THE MINISTRY OF STEEL (SHRI SONTEC MOHAN DEV): (a) Yes, Sir.

(b) and (c) Yes, Sir, SAIL\* in 1989 and 1989-90 were canalising age for the import of 'Hot Rolled Grills, imported the same in order to bridge gap between domestic production

demand. The quantities imported of this item were:

Year	Quantity arrived (In '000 tonnes)
1988-89 . . . . .	134.5
1989-90 . . . . .	115.0

(c) Efforts are continuously being made to increase production. However, the level of imports depends on the availability of the same both in quantitative and qualitative terms, from indigenous sources.

#### Railway Hospitals in the country

1850. PROF. SAURIN BHATTACHARYA: Will the Minister of RAILWAYS be pleased to state;

(a) the details and places of location of railway hospitals presently working in the country alongwith the availability of beds in each of them;

(b) whether it is a fact that due to rise in the number of railway employees and with the dearth of hospital facilities not much treatment can be rendered by these hospitals;

(c) whether the existing hospitals are sometime unable to cope with the problems of railway accidents;

(d) whether in order to reduce such pressures the Southern Railways had acquired since 1988 some imported equipment for post-operative treatment, physiotherapy treatment etc. from abroad;

(e) whether similar equipment has not yet been provided in other hospitals till now; and

(f) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF RAILWAYS (SHRI MALIKARJUN) : (a) A statement is attached.

(b) and (c) No, Sir. 461

RS—7

(d) Nothing specific has been imported for accident relief, post operative treatment or physiotherapy treatment,

(e) and (f) Do not arise.

#### Statement

Regarding Railway Hospitals in the Country

S. No.	Hospitals	Bed Strength
1	2	3
<b>Central Railway</b>		
1.	Central Hospital, Byculla, Bombay	366
2.	Divisional Hospital, Kalyan	95
3.	Divisional Hospital, Bhusaval	230
4.	Divisional Hospital, Jhansi	180
5.	Divisional Hospital, Nagpur	185
6.	Divisional Hospital, Jabalpur	125
7.	Divisional Hospital, Sholapur	89
8.	Divisional Hospital, Manmad	24
9.	Sub-Divisional Hospital, Igatpuri	70
10.	Sub-Divisional Hospital, Bina	37
11.	Sub-Divisional Hospital, Khurdwadi	34
12.	Sub-Divisional Hospital, Daund	30
13.	Sub-Divisional Hospital, Itarsi	25
14.	Sub-Divisional Hospital, New Katni	25
<b>Eastern Railway</b>		
15.	Central Hospital, B.R. Singh Hospital Sealdah.	411
16.	Divisional Hospital, Howrah	171
17.	Divisional Hospital, Asansol	220
18.	Divisional Hospital, Dhanbad	106
19.	Divisional Hospital, Mughaharai	158
20.	Divisional Hospital, Danapur	202
21.	Divisional Hospital, Malda	100