

**The National Housing Bank Bill, 1987**  
—Contd.

**THE DEPUTY CHAIRMAN:** I shall now take up further consideration of the National Housing Bank Bill. Mr. Ghulam Rasool Matto has concluded his speech. Mr. Jagesh Desai.

**SHRI JAGESH DESAI (Maharashtra):** Madam Deputy Chairman, I rise to support the National Housing Bank Bill, 1987. But I take this opportunity to express my views on the housing conditions and the funds given by the Government.

But, Madam, before I express my views on that subject, I would like to know from the hon. Minister what the necessity was of establishing a new financial institution namely, the National Housing Bank Ltd. Madam, every time we are seeing that for each and every subject a new corporation is being floated for financing some kind of industries, for housing and for other purposes. Why many housing finance institutions are being created, I am at a loss to understand. Are we going in for a high-cost economy or are we going to curb wasteful expenditure? Madam, I feel that by creating this type of banks, we are encouraging wasteful expenditure. If a bank is established, Madam, and branches are opened, everywhere you require accommodation, you require the staff and so much of expenses will be incurred. The Reserve Bank at present is discharging so many functions. It does refinance, including agricultural refinance. But there are many other corporations. Madam, I feel and feel very strongly that a time will come when every Ministry will have its financial corporation like the Power Corporation which has now been created. Not only for every Department of every Ministry but for every subject dealt with by every Ministry there will a different financial organisation. I feel that the time has come when we have to review whether this type of financial

institutions are required at all. That is why, I demand from the Government that a committee should be appointed to see the working of these financial institutions. The terms of reference of the committee should be to see whether the financial institutions can be merged so that there is only one financial institution the country and the banks. Every committee that has been appointed, has suggested for setting up of a new corporation. That is why, I feel that the time has come when we have to review this whole policy.

As regards the magnitude of this problem of housing, it is very colossal. At the end of 1981, about 21 million units were required. In 1985 the requirement went up to 24.7 million units. That means the backlog is increasing. We have not been able to build houses for the people who had come by that time. We are not able to provide houses to them. The requirement is going up. At the end of 1990, it is going to be 40 million units which means 4 crores of units. This is a colossal problem.

What about the land required for building houses, for giving them to all these people? The Land Ceiling Act is not being properly implemented. The land is not coming into the hands of the Government. That is why all these housing activities have been put to doldrums. That is why the first action to be taken by the Government—if they are interested and I am sure they are interested—is to make such changes in the Urban Land Ceilings Act so that the Government is able to get all this land which is surplus in the urban areas. Then only you can give sites to the landless and to those who are staying in the slums.

As regards the funds, I am very sorry to state that both the Central and the State Governments are very lukewarm in giving finance for housing facilities. I will give some figures to prove my point. In 1970-71, the

total amount allocated in the Budgets of the States and the Centre was Rs. 1,000 crores and only Rs. 535.77 crores out of the total of Rs. 1,000 crores was spent in that year. That means it was about 53 per cent. But what has happened in the subsequent years? In 1962-63, the total finance given by the State Governments, by the Central Government and by the financial institutions was to the tune of Rs. 1071.18 crores. That means it was only 25.63 per cent. From 55 per cent in 1970-71, you have gone down to 25.63 per cent. And what about the Central Government? I am pained to see these figures. In the year 1980-81, it was 103.94 crores, which means 10.74 per cent of the total amount spent on housing. It has come down to 3.09 per cent only. The Government has not increased the funds for housing. That is why the difficulty is there. Therefore, I blame both central and State Governments for the lukewarm attitude towards housing.

Madam, the total finance for this purpose for the year 1982-83 was only to the tune of Rs. 3,108 crores in the whole country. With this amount how many units can you build? According to my estimates even if you take 300 square feet tenements, you cannot build more than one million. The backlog will be about 25 million. How are you going to bridge this backlog with this very meagre amount? That is why when I participated in the debate earlier, I had advocated that Rs. 500 crores of revolving funds should be created. I am very happy when Rajiv Ji became the Finance Minister in the last Budget, it was decided that the National Housing Bank should be established with the authorised paid-up capital of Rs. 100 crores. I am very happy that the Minister has come here to give effect to that. But I would like to know whether this Rs. 100 crores will be enough. In the Bill you have mentioned that with the permission of the Reserve Bank of India by a notification the

Government can increase it to Rs. 500 crores. But why have you kept Rs. 500 crores as a limit? You should have said, Rs. 500 crores or whatever amount required for meeting the needs of housing. That power you should taken. You have restricted your power only to Rs. 500 crores. I am sure the Government will again look into it and ensure that the finance required for the purpose of housing is given.

According to estimates, the cost of material for construction of units is 65 to 75 per cent of the total cost. In Bombay, it is quite reverse. If you want to have a tenement of say 500 square feet upto the area of Satna Cruz and Anaheripou you will have to pay not less than Rs. 10 lakhs. That means the construction cost in Bombay, even if you use the best of the material, will not go up to Rs. 200 per square feet. But here the land cost per sq. ft. comes to Rs. 1000. If this is the situation how you are going to solve this problem? That is why I urge upon the Government that all the land which is surplus in all the metropolitan cities should be immediately taken over by the Government under the Urban Land Ceiling Act. There we have to give compensation not more than Rs. 10 per sq. metre for the land cost and not more than Rs. 2 lakhs in any event. In spite of these provisions existing we are not able to take advantage of these provisions. That is why all these problems are there. That is why I request the Government once again to plug all the loopholes in the Urban Land Ceiling Act and give more teeth to this Act so that this problem can be solved.

SHRI VITHALBHAI MOTIRA.  
PATEL (Gujarat): Because of loopholes in the Act there is corruption.

SHRI JAGESH DESAI: There is corruption because of section 20 and 21 in the Urban Land Ceiling Act. Just in the name of giving land for social purposes, business housing so-

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cieties are being floated and there the members of the same family or friends build it and they sell it at a very high margin of profit maybe even 500 per cent. That is why we have to see that these sections which give exemption should be immediately done away with. Then only this problem can be sorted out.

**THE DEPUTY CHAIRMAN:** Now it is time for us to adjourn for lunch. But we will do it after your speech is over.

**AN HON. MEMBER:** He can continue after lunch.

**THE DEPUTY CHAIRMAN:** How much time you would take to complete your speech?

**SHRI JAGESH DESAI:** I will take at least another 15 minutes because this is a very important Bill

**THE DEPUTY CHAIRMAN:** Then, you can continue after lunch. Now we adjourn for lunch and will meet again at 2.30 p.m.

The House then adjourned for lunch at thirty two minutes past one of the clock.

The House reassembled after lunch at thirty-two minutes past two of the clock. **The Vice-Chairman (Shri H. Hanumanthappa)** in the Chair.

**THE VICE-CHAIRMAN (SHRI H. HANUMANTHAPPA):** Now we will continue the discussion on the National Housing Bank Bill, 1987. Shri Jagesh Desai.

**SHRI JAGESH DESAI:** Mr. Vice-Chairman, Sir, in the National Housing Policy, the first sentence is: shelter ranks next to food and clothing as a basic human need. Sir, this is the policy statement and this is the International Year for Shelterless and as such, I would like to know from the hon. Minister what is the programme of the Government in

view of the policy paper which they have circulated. One policy paper was circulated in the month of January and another in the month of March 1987 and in both these policies, there is a wide difference. The time at my disposal is very short and that is why, I do not want to go into that. But I would like to know why the policy statement has been diluted—one which was issued in the month of January and another which was issued in the month of March. Why is there a dilution? I would like to know whether any kind of pressures are being built up by the builders' lobby or someone else. I would like to know why there is a change in the thinking of the Government in respect of these two policy statements

Sir, the first object of the National Housing Bank Policy is to help every family to own an affordable—The word is “affordable”—shelter by the year 2001 A.D. That means, after 14 years everyone in this country must have a shelter. I have pointed out earlier that by 1990, total units required for the purpose of shelter will be 40 millions, that is four crores and what is the policy of the Government regarding this? How the Government is going to do it by the year 2001? By the year 2001, instead of 40 millions units required for the purpose of shelter, it may go up to even 100 millions and if the backlog is not removed, then, it is going to go with a galloping speed and by the year 2001, it may be up to 10 crore units and for that purpose, what is the scheme to the Government. Then, Sir, the purpose of this Bill is to give financial assistance, by way of loan, to the various housing institutions. It may be the State Housing Finance Corporations or such other institutions. I would like to know on what rate of interest they are going to give such loans and for what definite purposes. From these financial assistances, what Type of tenements are going to be built? Are they going to allow luxurious accommodation or are they going to impose a condition

that such financial assistance will be available only for units whose area does not exceed 280 sq. feet or 400 sq. feet? If you want to provide shelter to the weaker sections of the society—the low-income group and the middle-income group—, then you have to put a condition that no units, whose area exceeds 280 sq. feet or 400 sq. feet, will be built either by the public sector HUDCO or by the institutions which are availing themselves of this loan facility. Here, 280 sq. feet means one room, one small kitchen and a toilet and 400 sq. feet means two rooms, one small kitchen and one toilet. If such a condition is not included, you will not be able to implement this policy and the financial assistance will not reach the people for whom it is meant. I would like to suggest, when the Urban Development Minister is also sitting here, that if, in metropolitan cities, flats with an area of more than 800 sq. feet are built, then, on the area exceeding 800 sq. feet, there must be tax. Each square foot in excess of 800 sq. feet should be taxed. There may be slabs of area like, for example, 1500 sq. feet. If this is not done, the finance made available will be wasted on luxurious flats and the purpose of the policy will not be achieved. And the land available is also very limited. The Government should come forward with the required legislation to do this. In Maharashtra we did take such a policy, but, I am sorry to say, it was not implemented. I would like to inform the hon. Minister that if such massive units are allowed, then the policy of one crore units by 2001 cannot be achieved.

Then, Sir, there is a term mentioned 'affordable' price. What is the affordable price? In metropolitan cities like Bombay, Calcutta and Delhi—I do not know much about Delhi and Calcutta, but I can tell you about Bombay—the price is high. If you want a 400 sq. ft. flat in Bombay, you will have to pay not less than Rs. 4 lakhs. What are you going to do

about this? How will you meet the requirements and what will be the burden of interest? We have to find out some such things. In Bombay, there are about forty lakhs of people living in slums. They do not have any proper shelter. Are you going to provide houses for these people or not? If you want to provide houses to them, the biggest hurdle is the Floor Space Index, FSI. In such schemes for giving shelter to the hutment dwellers, you have to relax this FSI. Instead of being one, you have to make it three. Then three times the present possible number of units can be built. And with that alone can you do it; otherwise, it will not be possible to do it. Then I told you about affordability. At what rate of interest are you going to give these to the weaker sections? Are you going to give without interest? You are going to charge some rate of interest. What is the rate of that interest for the weaker sections? Then, what will be the annual instalment of repayment of loan? And the repayment should be spread over a number of years; otherwise, the weaker sections will not be able to pay the instalments of repayment of loan as also interest at the same time. I do not find any mention of this aspect in the National Housing Policy. I would like you to ponder over this. The people should be assured that they could have houses within a particular amount which they could repay over a particular period; they should know for certain, how much they would have to pay by way of repayment of loan and how much interest. Otherwise, this whole policy will be a failure.

Then, someone said housing should be treated as an industry. If what you are talking of is an industry with returns—an industry is where you expect returns—then I think it is not workable at all. For the purpose of giving boost to the housing industry this policy document wants to relax the Rent Control Act. I request you

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to ponder over this. If you are going to have more houses because you are going to relax the Rent Control Act, I say emphatically, 'No'. The reason is this. As I told you earlier, even if you take a modest flat of 400 sq. ft. it will not be less than Rs. 4 lakhs. What will be the interest on that amount of Rs. 4 lakhs? Even at an annual rate of interest of 12 percent, it comes to Rs. 48,000 per annum; that means, a monthly rent of Rs. 4,000 by way of interest alone. Do you think any middle class person can afford this huge sum every month? Even if you relax the Rent Control Act, can the middle class people afford a monthly rent of Rs. 4,000? That is why I strongly feel that relaxation of the Rent Control Act is not going to help at all. On the contrary, the tenants will be burdened and they will be asked to vacate the premises. Therefore, that is not workable at all. In spite of this if the Government wants to relax the Act, then the relaxation should apply only to those tenements which are going to be built in future and not to those tenements which are already in existence; otherwise the middle class people who are already staying there, will be put to hardship. In any case, I am totally against relaxation of the Rent Control Act. I shall fight tooth and nail against any such move. It is not in the interests of what you call the tenants. Do you know how many tenements have been built and given on rent in the last five years in Bombay? They will not be even 0.5 per cent. You cannot get any return at all. If you invest Rs. 1 lakh, you should get at least Rs. 12,000. But here on one lakh, you will not get even 200 or 300. That is why if you say more houses can be built by relaxing the Rent Control Act, I do not agree with you. That will not be a beneficial proposition. As I said, the National Housing Policy has to be reviewed. We have to keep in view the future generations also, to see whether we will be able to give them houses at prices which they can af-

ford. So, what is the policy of the Government for that?

Now I will restrict myself to only some of the provisions of the Bill. As regards the capital, I have already said earlier that the limit of Rs. 500 crores should be deleted and Government should be given power to increase the capital by notification in accordance with the needs of the time. Secondly, there are no qualifications prescribed for the Chairman and Managing Director. Anybody can be appointed to the post at the sweet will of the Government. Sir, in the public, We want, for the purpose of efficiency and giving good results, that the Chairman or the Managing Director should also be a person who knows his subject very well and not an IAS officer or somebody else. That is why I say that the Chairman of this Bank should be a person who is connected with housing activities, a person who knows all about housing and a person who knows all about housing finance. If such a person is there, then he can give proper directions; otherwise, it will only be directionless. I am very much perturbed to find that there is nobody from the HUDCO in the Board of Directors. The HUDCO is engaged in this activity, in the housing activity, and, therefore, I request the Government to consider the proposition that the Chairman or, what you call, the Managing Director of HUDCO must also be one of the Directors of this Bank because he knows the subject very well. He knows what things are there and he can give good guidance and can participate in the decision making process.

Now, I come to Chapter V which contains provisions regarding housing finance institutions receiving deposits. This is a very good section, particularly clause 29(1). But I am surprised to find it being mentioned that the Chapter relating to receiving of deposits shall not apply to firms and unincorporated associations of individuals, but they will continue to be

governed by the provisions of the Reserve Bank of India Act, 1934. My submission is that all these things will have to be brought within the ambit of the Bill so that you can get a correct picture as to what the total finance is which is available for this purpose, at what rate of interest it is given and to which section of the people it is given, that is, private firms or individuals or those who are doing, what you call, the work of banking for the purpose of housing.

There is one provision in the Bill to the effect that after fifteen years, the surplus which is generated in the Bank has to be handed over to the Reserve Bank of India. When we want that more funds should be made available for this purpose, the provision here is that the surplus that is generated has to be given to the Reserve Bank of India. I think the Government must again look into it. These funds should remain with the National Housing Bank so that more funds are available for housing purposes, for giving finance for building houses.

With these words, Sir, I support the Bill. But I would like the Minister to ponder over the views which I have expressed, especially the point about floating so many financial institutions which are not required at all. Let us not go in for a high cost economy; let us have an economy which we can bear.

With these words, Sir, I support this Bill. Thank you, Sir.

**THE VICE-CHAIRMAN (SHRI H. HANUMANTHAPPA):** Now, Mr. G. Swaminathan.

**SHRI G. SWAMINATHAN (Tamil Nadu):** Mr. Vice-Chairman, Sir. I stand before you to support the National Housing Bank Bill which has come before us.

Last year, Sir, I had an opportunity to go to the United States and, at that time, I had an occasion to meet some of my friends who are there and one

such person is the son of my friend from Thanjavur who went there as a doctor about five years ago and who is now living in the suburb of Chicago. When I went to his house, he told me that he had purchased that house and he was living there for the last one year. I asked him what the price of the house was. He said that it was somewhere around fifteen lakhs of rupees. He said that that was the cost of the house and that he was living there, I know that he comes from an ordinary family and within a period of four or five years, I was surprised to find, he was having a house, a very good car and many other facilities in the house itself. You know, in the United States, the houses have to be furnished properly unlike our houses here. So, I was surprised to find that the house had cost him about fifteen lakhs. I thought that in order to buy that house within four or five years he should have earned at least some thirty to forty lakhs of rupees. So, I asked him: "What is the amount of taxation that you have in the United States?" He said that was also cheaper, somewhere around forty to fifty per cent, because for people in the higher-income bracket, it is much less than what it is in India. Occasional benefits are given for people who have larger families. I asked him: Within a period of four years how were you able to amass such an amount and build such house? He said: "Mr. Swaminathan, the question here is that most of us do not pay for houses; it is all under hire-purchase. When I purchased this house I paid Rs. 1 1/2 lakhs and during the next 20 years I have to pay instalments for this house." At that time he had only one child. He said that if after some time he wanted a two, three or four apartment house, that house can be given to the real estate people and then he can change to another house, and change it in another city also; there is no difficulty for going in for a bigger house with bigger payment. He could surrender this house also. How it operates in the U.S., and how it operates in India is entirely diffe-

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rent. There with a small amount of margin money one can get a house on hire-purchase basis. And there are many such developers there who are very wealthy and who can develop these houses and hand them over to the people. But here when we purchase a house, some institutions—I am talking only about the higher-income group people and the middle-income group people—when you go the LIC the amount that it advanced till recently was somewhere between Rs. 15 lakhs to Rs. 2 lakhs at the most, and now I understand they are advancing up Rs. 3 lakhs in the urban areas. And nearly 60-70 per cent of the amount has to be pumped in by the person concerned. Or he can borrow from outside. The amount that he gets is thus not more than 20-25 per cent. This is the position here, except when cooperative societies build houses they rent the same for 14-15 years. These cooperative societies at most of the places are 'moribund'. Then, again, if you are locked up with a house in India, you have to be permanently in that house. Suppose you go there as a young person, are employed and are getting a salary of Rs. 1500 or Rs. 2000, you get one room apartment. If later you get transferred or you want a bigger house, you will not be able to exchange the house, unless you sell this house and go to another house. Ultimately, in India if you want more houses, development should be done or allowed to be done by private people. I am not here holding a brief for private people. Even if you take a city like Madras over a period of 6-7 years you would find, and I have myself seen, within a period of 6-7 years most of the metropolitan Madras has developed something like similar to Bombay where you are having flats of 14 storeys or 15 storeys or 20 storeys there. In every cinema in Tamil Nadu, 10-15 years back, they used to show only the LIC building at Mount Road which had 14 storeys, because that was the major building which was constructed at

that time. Now, on many thoroughfares and in the interior places also, most of the buildings have been constructed by these developers and many of the flats have come up. They should have created thousands and thousands of flats for the middle-income people. Ultimately, I would recommend that the finances should go not only to the Government but also to the private people. I understand that for the National Housing Bank that you are floating you are going to have a capital of Rs. 100 crores and ultimately are going to have Rs. 500 crores and there are going to be debentures and all that. I do not know how these finances are going to be given. Are they going to be given only to the Government or to the cooperatives or HUDCO or any other housing boards I do not know. Or are they going to be given to cooperative societies? Another sector, that is, the private sector, is completely not allowed in our country. Unless this is done, the major area of the housing will not get into operation.

The question before us is very serious and a very large question. It has been estimated that during 1961 as I understand, 11 million houses were necessary, and later on by 1981, 21 million houses were necessary. During the Seventh Year Plan 25 million houses were necessary so you will see that with every Plan period the number of people who are without houses is increasing. And when I was talking to my friend—he is a very jovial person—he asked how many such people were there during the First Plan, Second Plan, and so on. He was quoting statistics. He said that with every Plan two or three lakhs of people were becoming homeless. He asked: How many Plans do you require in India to make people homeless? This is the question he asked. With every Plan, Sir, a number of people are becoming more and more homeless mainly because of the rise in population in this country. There is the serious problem of building 25 million houses both in the rural areas and

urban areas. There are 75 per cent of the people in rural areas and 25 per cent in urban areas. I think originally we are envisaging to build only about 1 million houses. How are we going to fill up this gap of the people who want houses and who are going to be houseless in future because of the population increase? There should be a certain methodology by way of a National Housing Policy as to how we are going to bridge the gap and how we are going to get more houses.

I welcome the Bank because it is the first step that a Bank has come. It is going to advance money and to generate money. A Housing Bank of this nature is the apex body. I do not know how this apex body is going to operate. I have not been able to understand how it is going to operate. It has been mentioned that the regional banks will also be there. I would also welcome the State level banks from where the money will come to the regional levels and the States levels where this operation will be conducted.

You can see that there are many problems in the Housing Boards. Not only that funds are not enough, but some of the Housing Boards are not keeping proper accounts. People are getting all kinds of notices from the Housing Boards even when payments have already been made. Many of the houses built by the Housing Boards are tardy. These houses are falling apart within 7 or 8 years. It is a very big problem that we are facing in this country. I hope that the Government will come forward to set up that not only the apex body is formed, but the arms are also built at the State and regional levels.

There are various commercial banks in this country and this National Housing Bank can generate and give more funds to the commercial banks or the nationalised banks so that they may also come forward in a big way to help the people who want loans for these houses.

Again, there is the problem of mortgaging houses in this country. Sup-

pose you want money and you have got a house of 7 or 8 lakhs of rupees. But you cannot mortgage it. In other countries people are able to mortgage their houses for building another house. Here it is very difficult to mortgage a house and you are not able to get enough funds.

Finally, I would refer to the latest position introduced by the then hon. Minister, Mr. V.P. Singh. Only the income of the self-occupied house is now allowed and the interest on loan is not allowed. That is the position after March 1987. Mostly middle class people are involved. Sometimes, people build houses by taking a loan of 2 lakh rupees from the L.I.C. Even the L.I.C. charges 12.5 per cent interest. It becomes 13.5 per cent with penalties and all that. He will have to pay 30 to 40 thousand rupees as interest. He has to pay Rs. 3000 or Rs. 4000 per year for the purpose of interest. Then he has also to pay back capital within 15 years. Previously, the amount which he was paying to these institutions was allowed as income-tax reduction. Now under the new scheme he is not allowed more than Rs. 7500 in cases where the house is rented, where he has given the house on rent. He has to make a sort of adjustment for it. I would strongly plead with the Government that something should be done to see that the interest paid and also the capital paid towards the Own Your House scheme, apart from Rs. 7500, should also be allowed so that the middle-class people will be able to deduct it from their salaries and will thus be benefited. Housing Bank welcome the National Housing Bank Bill with the reservation that there should be a National Housing Policy. I do not know how this is going to work and how the operation is going to be made. He is going to 3.00 P.M. give all the money to the existing channels. I personally feel that it may not work in the long run. The problem that we are facing is a very huge problem.

Thank you, Sir,

SHRIMATI PRATIBHA SINGH (Bihar): Mr. Vice-Chairman, Sir, I welcome the National Housing Bank Bill, 1987.

Sir, I remember that the Prime Minister, in his speech on the 28th February, 1987, has said that a new financial structure will be created to provide funds for housing. Sir, this is the International Year for Shelter. The importance of a roof has been felt all over the world. And if it is felt in India where there is so much of shortage, it is not surprising. Sir, the seed money for the present Bank of course is Rs. 100 crores which will gradually be increased up to Rs. 500 crores, and it will work under the supervision and control of the Reserve Bank But, Sir, this will not remain here only because Clauses 14, 15 and 16 give so much of power to raise deposits, to take loans, to borrow both nationally and internationally.

Sir, the housing shortage in 1981 as per report by the N.B.O., which has been mentioned by many hon. Members also was placed around 21 million units, 16 million units in rural areas and 5 million units in urban areas. That is why, Sir, the 7th Plan has placed the shortage at the beginning of the Plan in 1985 at 24.7 million units, 18.8 million units in rural areas and 5.9 million units in urban areas. It has also envisaged as to what will happen from 1985 to 1990. And it is expected to generate an additional requirement, besides the previous one, of 16.2 million units, 12.4 million units in the rural areas and 3.8 million units in the urban areas. Therefore, the main thrust has got to be in the rural areas because the shortage is more there. Of course, in the urban areas. It is only one-third of the total shortage. So, the main aim of this Bank is to mobilise resources for financing the construction work, to coordinate the activities of the existing institutions and to provide guidelines for working of all the concerned agencies. Of course, what is exactly meant by the words—

“formulation of policies designed to promote housing in the country, both in the rural and urban areas” will be clarified gradually as the Bank starts functioning. Here, I would like to have some clarifications from the hon. Minister as to whether the co-operative institutions at village or taluk level will also be treated as local institutions because the financing will depend on that. Therefore, some clarification is required as to what is exactly meant by the “local institutions—private, Government and semi-Government.” Some clarification is also required on this point whether these co-operatives at the lowest level will be refinanced by the Banks for housing projects in the rural areas. As I said earlier, Sir, Clauses 14, 15 and 16 are very important. Specially Clause 16 empowers the Bank to borrow money in foreign currency in spite of the FERA and other regulations. They will not operate on the functioning of the Bank. One recent example is that of HDFC, has recently finalised arrangements with the American Express bank to borrow 25 million dollars in the U.S. capital market. The HDFC and the Canara Bank will enter into a back-to-back arrangement. The rupee fund will be utilised by the HDFC to finance low-income housing in India. HDFC's total lending has made possible an investment of nearly Rs. 2,000 crores in house construction throughout the country and this has mainly been utilised for low-income housing whether in the rural or in the urban areas. The States which have been benefited are Karnataka, West Bengal, Assam, U.P., Kerala, Tamil Nadu and Andhra Pradesh. The individual loan requirements are catered for by H.D.F.C.

NRI resources will be mopped up. Most of the NRIs are now keen to enter this area because while earning in foreign countries they want to have a house in their own country. We should not feel discouraged if we had not been able to sell the ASIAD village flats. One of the arguments which is advanced is whether NRIs

will be forthcoming because our experience has been that they did not come forward with enthusiasm to buy the ASIAD village flats.

Sir, the Act has to cover all aspects of investment. (1) One is rate of interest. As was mentioned by my colleague just now, what will be the rate of interest and which are the categories? (2) What about payment procedure and (3) what will be the Income-tax exemption etc? Will they be given a tax holiday as we have done in the case of shipping and some other industries. Will they be given tax holiday for a period of five or ten years? You can lay down the criterion that it will be given only to co-operatives and these who take up housing projects for the low-income group. Sir, the success of loan and saving type of institutions in countries like West Germany and U.K. can be directly attributed to the tax incentives these institutions derived.

Another area where work has been done is in corporate investment in the housing sector. This has been tried in France, Italy and Japan. Private companies can utilise their funds for giving housing loans, depositing with loan and saving institutions, reducing interest incidence on housing loans or making matching contribution for staff housing co-operatives. (Time-bell rings).

सर, मैं जैसे ही खड़ी होनी ह, तो घंटी बज जाती है। माफ कीजिएगा, यही पर इसी मदद में एक एक घण्टा लोग बोले हैं। आखिर मैं भी तो सदन की सदस्य हूं।

उपसभाध्यक्ष (श्री हेच हनुमनतप्पा): यह तो यत्नार के लिए है। आप बोलिए।

श्रीमती प्रतिभा सिंह : मैं आपसे बहुत अग्रह करती हूं कि मझे थोड़ा समय दें।

श्री राम अवधेश सिंह : (बिहारी) बहुत कम इकोनाइज्ड मिलत है।

श्रीमती प्रतिभा सिंह : आपने देखा है, कभी भी 10 या 15 फिट स ज्यादा भूखें मिलत है।

उपसभाध्यक्ष श्री हेच हनुमनतप्पा): साराट इमरम अवधेश सिंह जी ने लेते हैं, इसलिये।

SHRIMATI PRATIBHA SINGH: HUDCO established in 1970 just has set the pace for increasing emphasis on affordability and economically weaker sections as major thrust areas. HUDCO was the first institution which started giving this facility. It has gone ahead with a lot of research in housing like, for example, use of cheap materials to avoid fire, specially in the rural areas, in thatched houses etc. Such experiments have been conducted. Realising the need, the Seventh Plan has augmented resources support for shelter. Dr. R. J. Chelliah, Member of the Planning evaluation, monitoring etc. Sir, even LIC is rethinking of revising its policy in regard to the mode of lending to help collateral costs of borrowing.

Therefore, the establishment of National Housing Bank has come at the right moment and I congratulate the Minister for bringing forward this Bill. Sir, Dr. C. Rangarajan Deputy Governor, Reserve Bank of India, has noted that providing of adequate housing sites is a colossal task and it is a challenge for any Government to give more and more shelter to its population. But Dr. Rangarajan Committee report calls for radical changes in the Transfer of Property Act, Urban Ceiling and Regulation Act, the Rent Control Act which is most important and other enactment related to housing. Especially, in regard to the Rent Control Act Dr. Rangarajan has given a lot of emphasis. Sir, in Delhi alone 25 lakhs of house owners cannot have the pleasure of living in their own houses, how can you give incentive or boost up housing project, why should anybody invest money? Sir, I do not agree when it is said that it is going to harm the poor people. No, it is not going to harm the poor people,

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it is going to harm the big business companies, the big lawyers, the big doctors who are taking houses of lower middle class and upper middle class people, who build their houses after taking loans from Government. When we are going to relax this Act, it is not the lower levels that are going to be affected it is not the people who are paying Rs. 200 or Rs. 400, who are going to be affected, if is for the high level people it is for the people who are paying Rs. 3000 per month as rent. If a man can pay Rs. 3000 per month as rent, don't you think that his monthly income would be not less than Rs. 1500 per month? Are they poor? If they are the poor, then this country is a very rich country, I must say that. And this Bill has been cleared at all stages but when it has to come to Parliament it is always stalled by some vested interest and the argument is given that his would hurt poor people. Who are the poor people? Are those middle class people who build the houses poor or those who want to evade wealth tax, income-tax and all kinds of taxes and for that purpose have taken rented houses? It is said that the officers, they have built houses and yet they are living in Government quarters. I would like to state here, yes, the officer built the house, he took loan, he wanted to repay the loan, he gave it on rent for two to three years but after that the present Rent Control Act cannot get him back his own house to live in. They have to go to courts and the courts take two generations to decide the case. The officers when they retire, do not have any place to live in.

श्री रम अवनेश सिंह : अफसर को  
रिटायर होने के बाद गंव जतन च हिये ।

SHRIMATI PRATIBHA SINGH: I will now come to the next point. I want to say that the development of land and giving house sites has also been suggested by the Committee. For example, there are people who want houses through group housing socie-

ties but somebody is occupying the land forcibly and that land cannot be got vacated. Then the Committee has also further stated that the financial resources are not the only inhibiting factors. There are other constraints like availability of land, high cost of construction and legal impediments.

THE VICE-CHAIRMAN (SHRI H HANUMANTHAPPA): Madam, I now request you to conclude.

SHRIMATI PRATIBHA SINGH: This will be my last speech. Please give me some time. There are certain important points which I want to bring to the notice of the Government, otherwise I never plead for more time, nor do I speak every day.

Removal of legal hurdles in the creation and enforcement of mortgages will enable commercial banks housing finance institutions and other lending agencies to make recovery of mortgage debts through foreclosing of sale of property simple and speedier.

Second mortgage market will enable institutions like LIC, UTI, GIC to participate in the mortgage lending through purchase of specific loans of approved housing finance institutions while the originating institutions would continue to service the loans.

The house-owner is required to save more to repay the mortgage loans which will be covered by insurance. Therefore, additional savings will match additional investment in housing.

The three principles of financial regulations are—(1) to improve competition; (2) to increase efficiency; and (3) to stimulate long-term financing. At the operational level, a typical financing system is expected to:—

(1) mobilise household savings into the mortgage and home improvement loan markets;

(2) provide maximum incentives for increasing the volume of financial savings in the economy;

(3) allocate loans among households;

(4) provide policy control over the allocation of resources between the urban sector and other sectors of economy;

(5) direct the demand for housing and community facilities towards unused or ineffectively used resources;

(6) stimulate efficient methods in planning and construction in residential areas which may require large lump sum investments;

(7) improve the financial and commercial evaluation of projects;

(8) extend financial services to all segments of the population, in particular self-employed and lower income households;

(9) re-allocate funds from relative surplus to relative deficit areas; and

(10) facilitate the flow of domestic and international resources to priority areas.

Sir, if we can do all this, then only the cherished dream of our Prime Minister, Shri Rajiv Gandhi, to provide shelter to maximum number of population, whether rural or urban, and of all categories of society, will be realised.

With these words I support the Bill and I thank you very much for giving me this opportunity to express my views through you to the hon. Minister, I again congratulate him for bringing this Bill.

PROF. C. LAKSHMANNA (Andhra Pradesh): Mr Vice-Chairman, Sir, shelter, apart from food, clothing and health, is one of the important basic needs of human beings. Rightly we have been clamouring for shelter for all, health for all and clothing for all by 2000 A.D. We are keeping 2000 A.D. as a milestone. If that is the goal, this becomes very diffi-

cult especially in view of the fact that 24.7 million dwelling units were needed even before the 7th Plan and 7th Plan is about to add 16 million units to this number. Out of these 24.7 million units, almost 18.8 million units are needed in the rural areas and 5.9 million units in the urban areas. By the same ratio, the 16 million units which have been added will come to about another a little more than 10 million units in the rural areas. Therefore any Government policy aiming to provide shelter for all by 2000 A.D. should have this thrust in the housing policy. But what happens is that this Government is believing always in two things. In the first place, it believes in ad-hocism, it believes in tokenism. Ad-hocism because there is a national housing policy on the anvil and it is supposed to be coming out anytime. If it has to be an integrated, understandable, meaningful policy, then that policy should have been discussed, the priorities should have been fixed, the goals should have been defined and, after having the priorities fixed and the goals defined, you should have come forward with certain decisions, with certain Bills. But, unfortunately, there had to be an ad hoc decision because this year happens to be the Year of Shelter. Therefore, in the Year of Shelter there has to be some token effort made and, as a token effort, you have come forward with this National Housing Bank Bill. You have come forward with this National Housing Bank Bill because you wanted to fulfil a token and you wanted to fulfil the needs of a particular class of people. I have nothing against this if this particular National Housing Bank Bill provides facilities for housing those who have affordability as the criterion. That means, at best it can cover only up to the upper-middle or lower-middle class and not beyond that. But in a country where almost 40 per cent of the population is below the poverty line—37.4 per cent to be more precise, as per the estimates of even the Planning Com-

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mission—automatically this percentage of population is ruled out of any possibility of shelter unless—and it is a very big unless—you come forward with an alternate plan for providing accommodation for them. Immediately the Minister may say, “Yes, we have come forward with an alternate plan and that is part of Shri Rajiv Gandhi’s budget also, namely, strengthening of the Indira Awas Yojana”. But at that time, while speaking in Parliament about the budget, I had mentioned as to how it was a very impracticable allocation which was made in the budget. Now, after about six months’ time, I would like to ask, under that programme how many houses could be built and what will be the shortfall in the projected goal, in the projected target of houses that have to be built under the Indira Awas Yojana as per the budget presented by Shri Rajiv Gandhi as Finance Minister. But naturally, they will say that the information is not available, we have to wait. The year will be gone and afterwards it will take some more months before we can assess whether the target set has really been fulfilled or not. Therefore, I am fully convinced that unless there is an alternate scheme which hopes to provide accommodation for those 38 per cent of the population which is below the poverty line—which is just grazing the poverty line or below it—there is no point in having a Bill of this nature.

Then this becomes all the more grotesque in the sense that 33 million people are now living in slums in the urban areas. Apart from the problem which I mentioned—about rural dwelling units—33 million people are now living in slums and of those who are living in the slums—I had an occasion earlier to make a Special Mention about this—what is the type of accommodation they live in or what is the type of situation they are living in, especially in places like Dharavi to be more specific—the

worst slum in the whole of India and, definitely, in the whole of Asia? Therefore, there has to be a concerted effort on the part of the Government and the people, etc., to come forward with a scheme for providing houses, dwelling units, for this population.

Now I would like to ask both the Minister for Urban Development and the Minister for Finance as to what are their plans, what are their programmes and what is their policy. Actually, why has the policy—which was a draft policy while was announced in the month of March, 1987—not been brought forward for discussion, has not been brought forward for debate all over the country, with regard to housing needs? It is a simple question I am asking. Why don’t you answer that?

Now the whole problem has been tackled with half-heartedness. I don’t want to indulge in self-praise. Otherwise I would have said how the Andhra Pradesh Government, over a period of four years, could build 7.48 lakh houses, how it set a target of two lakh houses for the current year and already constructed 1.27 lakh houses in the current year. Therefore, I would like to ask; what are your programmes for those who are not able to afford? About those who are able to afford, I will come to them later—whether their problem is being solved or not. For those who are not able to afford even by your own definition, you are not going to solve these problems. I think unless you solve their problems, all things will become tokenism, all things will become adhocism, all things will become only a rhetoric. Therefore, it can be truly said that this Government is creating all concessions for the rich and preserving all rhetoric for the poor. I want the Government to stop this. If you want to give concessions to the rich, I do not mind because why should I come in the way so long as you are able to give not merely rhetoric but in terms of

reality, in terms of hard decisions you are able to provide for the poor? Please come forward with those things.

Now, you look at the Bill. Normally speaking, I should not grudge if some facility is given to the middle-class families. But, then, while the evowed policy is to bring those who are below the poverty line above the poverty line, provide shelter to those who do not have shelter etc. why have you not put on priority that within the objectives of the Bank the Bank shall first of all devote itself to providing finances for houses which are meaningful, to those who are below the poverty line, who belong to the weaker sections, who are not in a position to afford in the sense in which you have now put? Therefore, I would like to ask the Minister why he was not able to put this on priority.

Secondly, in the entire Bill, the weaker sections have been mentioned only once. That is in clause 14(i). Nowhere else do weaker sections figure. There also again some adhocism and tokenism is being shown. It is stated that one or more schemes would be prepared, would be financed by the National Housing Bank. That means when it comes to the question of weaker sections, the Minister, the Bill have been very careful so that tomorrow people may not ask, If they are able to formulate one or two or one or more programmes for the weaker sections, they would have washed their hands, that would have served the purpose. I find Rs. 100 crores have been kept. It may be any number of programmes, there is no restriction, there is no specification about the programmes that have to be, formulated for those who are in a position to afford.

They have said that Rs. 100 crores would be the amount that would be available, and it could be raised to Rs. 500 crores and so on and so forth. I would ask a simple question: For providing shelter, for providing houses of the order of 24.7 million units

plus 16 million units which are likely to be additional by the end of the Seventh Five-Year Plan, how are you going to meet this with your Rs. 500 crores? Therefore, you do not have the intention. If you are not able to do it by the end of the Seventh Five-Year Plan, we will be left with only ten years. How are you going to guarantee that in ten years time that number plus what would be added, millions of dwelling units which are required are going to be met by the year 2000 AD? Therefore, the Government should come forward and say, "Look, we thought we could provide shelter for all by 2000 AD. But now to our calculations it is not possible. Maybe, we will not be able to provide shelter for all." Let people decide by themselves. I think the Government should be honest to say such things. If they are not able to say that, it will be deceiving itself, deceiving the people and deceiving the nation.

Now, one more thing. You look at the provision of directors. There are about 13 directors apart from, I think the Chairman and the Managing Director. These are the directors. Can't you think in terms of one or two or more directors who directly represent the interests of the weaker sections? You have thought about all others, but not about them only because you are not interested in them. Otherwise, even in the case of Directors, those who represent the weaker sections, you could have done something.

If you look at the composition, there is undue emphasis given on the bureaucrats. I have nothing against bureaucrats, but in a programme of this nature, there are many others who could be more effective and who would contribute more. But because you are not able to get of the shackles of bureaucracy of this country, you are not able to do that. Unless that is done, the programmes will remain unimplemented. They will remain on paper not to be realised. Therefore, I would like to ask the Minister even at this stage if he would

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come forward with an alternate housing programme for the weaker sections. If he says yes in his reply and agrees to come forward with an alternate programme for the weaker sections, which is feasible, which is understandable and which is meaningful, then, of course, I would have no objections which to support it, but if he does not say so, I would only say, the Minister and his Government are not interested in doing anything for the shelterless. In such a case I have no alternative but to oppose this Bill. So, under this particular provision if you are going to come forward with a statement that you will be able to add an alternative programme, we will be able to support this Bill; otherwise we will be constrained to oppose it.

**SHRI RAMESHWAR THAKUR** (Bihar): Sir, I rise to support the National Housing Bank Bill of 1987. There are so many welcome features in the Bill and the hon. Minister deserves our compliments. This Bill, though it has been brought rather late, has been brought in fulfilment of the assurance given by the Prime Minister in his Budget speech. I hope the basic object of the Bill is to enable it to operate as a principal agency to promote housing finance institutions both at the local and regional levels and to provide financial support to such institutions.

But we have to see whether this Bill will be able to meet the needs of housing as contemplated in the speech of the hon. Prime Minister and also as contemplated in the Seventh Five-Year Plan. Everywhere housing is a basic need of human life next only to food and clothing. In our country in spite of the fact that a lot of development has taken place in rural and urban areas in the various spheres but, in the field of housing we have still acute shortage. Therefore, it is essential that necessary steps are taken to ensure that this basic need is as contemplated in the Plan document, fulfilled.

The Seventh Plan had made some specific mentions about this. Fundamental objectives of the Plan in regard to housing were to provide shelter and to raise the quality of life, particularly of the poorer sections of the population; to create conditions which are conducive to the achievement of the crucial objectives in terms of health, sanitation and education; to create substantial additional employment and disperse economic activity, to improve urban rural, and inter-personal equity by narrowing down the difference in standard of living. And the last is generating additional voluntary savings.

Now, Sir, in view of these basic objectives of the Seventh Plan we will find that a lot needs to be done and non availability of dwelling units is very acute as has been mentioned by some hon. Members. Already we have a backlog of 21 million units in 1981. In 1984-85 it rose to 24.7 million and it is estimated that in view of the rise of population between 1985 and 1990 our additional requirements will be of the order of 16.2 million dwelling units. It means that a very massive effort is required to be done to fulfil this gap. The plan envisaged is very radical and orientation of all policies, measures and steps should be taken. In this connection four major areas are there for radical changes. The first one is with regard to provision for finance on house construction on a large scale. Now this provision of large scale as has been contemplated in the Seventh Plan will not be met by making a provision of mere Rs. 100 crores as the authorised and paid-up capital of the bank though there is an enabling provision that the Central Government can raise it in consultation with the Reserve Bank of India upto Rs. 500 crores. This will be very inadequate. Of course, it will help us to raise through the deposits, bonds, debentures and foreign currency loans. That is a matter which will depend upon the type of scheme that we have got. There has been a

recent tendency that in various sectors of economy we intend to establish long term financial institutions to cater to the needs of the particular sector. This is in one way good because it is an act where specialised activities can be looked into. But the total investment able funds remain the same. The various corporations which are being formed will not be able to get adequate investment unless the investment terms are very lucrative. In this case I would like to explain later how the deposits are likely to be beneficial and what conditions should have been there in the Bill.

Now, the second aspect of the matter is development of suitable land sites in urban and rural areas. This is a matter which involves a number of State Governments. So far as rural areas are concerned, we know that a number of schemes are going on including the Indira Gandhi Awas Scheme for the Scheduled Castes and Scheduled Tribes and other weaker sections of the community. But we know that we have not been able to reach the laudable goal that the scheme has envisaged. In the urban areas the Urban Land Ceiling Act has not been fully implemented and the result is that land has become very costly and the people of meagre means or middle class level are not getting land. Even the housing development colonies are not in a position to get sufficient land allotted to them which could in turn allot to the middle class and the lower income class group.

Thirdly, the development and supply of low cost technology needs to be emphasised. This is very important because the cost of construction has gone up so much and the limits that we have got under various schemes are so low that even the limits prescribed by the LIC and HUDCO seem to be lower in view of the rising costs of construction of various kinds of dwelling units. Therefore, this low

cost technology must be developed thoroughly and the help and assistance of science and technology should be taken in this regard.

Now, the last point relates to the Rent Control. This is also equally important though all these aspects are not expected to be covered in this Bill.

But there are related matters which are essential if we want to solve this housing problem. Why do I say the amount is very very low? In the Sixth Five Year Plan, we had public sector expenditure of about Rs. 1,839 crores and public enterprises had spent about Rs. 275 crores on housing. Now, as far as outlay in respect of the Sixth Plan and the Seventh Plan is concerned, the outlay in the Seventh Plan is much more than the outlay in the Sixth Plan. It was Rs. 1190.87 crores which has been raised to Rs. 2178 crores in the Seventh Plan. In Central sector, we had Rs. 300 crores outlay in the Sixth Plan which has been reduced to Rs. 289.87 crores in the Seventh Plan, the total being Rs. 1490.87 crores in the Sixth Plan and Rs. 2458.21 crores in the Seventh Plan. In the case of private sector, the expected investment in housing was about Rs. 18,000 crores in the Sixth Plan and it is expected to be Rs. 29,000 crores in the case of the Seventh Plan. The question is: how are we going to do it because unless the basic institutions like HUDCO, LIC and this Bank which is now being created, are in a position to provide sufficient amounts, it will not be possible? In the case of HUDCO, up to March 1985, they had approved 3587 schemes and they had approved an outlay of Rs. 1662 crores out of which Rs. 992 crores were disbursed by them. Now this Rs. 100 crores, I do not know, how much it will generate and therefore, my basic suggestion is that this should have been raised to Rs. 500 crores, if not to Rs. 1,000 crores because if a meaningful role has to be played, it is essential that the capital base should be sufficient and then it

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should be able to generate more deposits from the public and other sources and it should be in a position to private funds. One more thing before I come to the provisions of the Bill, I would like to know from the hon. Minister what are the schemes—as we have said, we are giving so much importance to the Plan document as well as the Budget speech of the hon. Prime Minister, what are the exact targets which we have fulfilled up to March 1987 and what are the remaining targets which we would be able to fulfil by the end of the Plan? Secondly, what steps have been taken for self-help in housing? This is very important because this is the one way where by giving positive incentives, we will be able to have more housing in our country. Secondly, provision for house-sites for the rural people is essential because though we want to do it, house-sites have been a major problem in the rural areas particularly for the weaker sections, landless labourers and Scheduled Castes and Scheduled Tribes. Therefore, it is very essential that steps should be taken. Now I would like to know what are the limits that have been fixed for the economically weaker sections, the LIG and MIG schemes. They need to be revised in the light of the cost increase.

Next, I would like to say that stimulus should be given to support the private housing. There must be some more positive fiscal incentives in matters related to tax and as the hon. Member has suggested, we must give rebate in income tax and some other fiscal incentives if we want to increase housing in a big way. The next is about low housing cost techniques. We have said that it is essential and in the case of cities, it is very essential that we must have more integrated development of the small and medium cities and the municipal laws must be regulated in a way that does not come in the way of growth of the building in the urban areas; the slum areas could be developed, the rent control

laws and the land use laws must be changed. Only then, we will be able to give a positive thrust to this programme. Now, in this regard, I have a few suggestions to make. Before that, I would like to make a few comments on the Bill itself. Now in the provisions of the Bill, there are a few important aspects which need to be considered. As far as directorship is concerned, we have got 13 directors I would suggest that if it is an All India body and it has to operate and help institutions on local and regional basis it should have some non-official directors. All the thirteen should not be official directors. There is an enabling provision in this respect and that is clause 6(b). It says:

“three directors from amongst the experts in the field of housing, architecture, engineering, sociology, finance, law, management and corporate planning or in any other field....”

In this category, we can take persons who are non-officials and experts in their fields. From our experience we know how normally such corporations function. Therefore, my second point will be this. To ensure the operational efficiency of the Bank, apart from the whole-time directors provided for, there should be a whole-time technical director and a whole-time financial director. Coming to clause 12 dealing with the meetings of committees it is silent on the periodicity of the meetings. It should be held at least once a quarter.

Clause 13 is very important. It speaks of occasions when a member of the Board or of a committee shall not participate in a meeting. It is not enough. In the case of nationalised banks also there is a condition that a director or any of his family members, or any firm or company in which he is director, should not get any pecuniary interest from the bank. Similarly it should be clarified here also. Nobody who becomes a director of

this bank, or any member of his family, or any firm or company in which he is a partner or director, should take any advantage, pecuniary advantage, from this bank.

THE VICE CHAIRMAN (SHRI H. HANUMANTHAPPA): Please conclude now.

SHRI RAMESHWAR THAKUR: I have a few more suggestions to make. According to clause 14, making of loans and advances or rendering any other form of financial assistance whatsoever to housing finance institutions and scheduled banks, will be a kind of business of the National Housing Bank. Why should it make loans and advances to scheduled banks? We can understand loans to institutions like co-operative banks which are giving loans for housing purposes. But why should it be to scheduled banks? This should be clarified. Clause 15 deals with borrowings and acceptance of deposits by the National Housing Bank. It should be specified as to whom we have to borrow from and on what rates of interest, and whether those amounts will be exempt from income-tax and wealth-tax. Otherwise there can be no meaningful deposits from the public. It should be clarified and made part of the scheme.

There are certain other clauses to be dealt with. But, as the time available is very short, I do not go into all of them. The lending system should be made functional and operational. There should not be any delay. Clause 40(5) reads as follows:

"The National Housing Bank shall furnish to the Reserve Bank within three months from the date on which the annual accounts of the National Housing Bank are closed and balanced, a copy of its balance sheet as on the close of the relevant year together with a copy of the profit and loss account for the year and a copy of the auditors' report and a report of the working of the

National Housing Bank during that year."

I think this may be rather difficult to do so within three months if it is to operate on an all-India basis. I think this time limit is on the lower side and it should be at least six months. This should be considered. There are other aspects also on which rules and regulations should be made immediately because if it takes a long time, the purpose will be defeated. Therefore, my suggestion would be that all those aspects should also be considered and should not be delayed. I have only a few more suggestions ... (*time-bell rings*).

THE VICE-CHAIRMAN (SHRI H. HANUMANTHAPPA): Rameshwarji, you have already taken a long time. Please conclude now.

SHRI RAMESHWAR THAKUR: The financial institutions should provide funds adequately and in time. Giving half funds and not in time creates many problems. Then, low cost construction techniques should be developed. (*time-bell rings*). Private promoters should be given meaningful incentives. The Central Government should provide more funds in the remaining years of this Plan and delay should be avoided. (*time bell rings*). I am only quoting from the report, 97th report, of the Public Accounts Committee, 1986-87 in regard to delay—the Committee points out—

"The Delhi Development Authority under construction of 1296 dwelling units under Self-Financing Scheme, under three schemes consisting of 768.384 and 84 respectively. Construction was to be completed within a period of 12 months. Even after spending Rs 10 crores and 60 lakhs on construction, no dwelling unit could be allotted until November 1985. The abnormal delay in completing the construction work has been stated to be due to structural defects, inadequate foundation stone of dwelling units, which was

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detected at a belated stage when the four storeyed structure had been constructed, lack of essential basic amenities like sewerage, water electricity, etc. indicating total lack of planning and unjustifiable delay in the construction by the contractor...."

(time bell rings) I have read this out only as an example of the delay taking place. Delay is the major factor for cost escalation and other problems. Therefore, delay should not be there, costs should be reduced, there should be efficient monitoring of the projects and we must ensure that the schemes taken up are completed within the time prescribed. (Time bell rings). All right, I conclude.

**श्री अश्विनी कुमार (बिहार) :** माननीय उपसभाध्यक्ष जी, नेशनल हाऊसिंग बैंक का बिल राज्य वित्त मंत्री लाये हैं और इसके द्वारा देश के अन्दर जो मकानों की समस्या है, रहने की समस्या है, उसकी ओर ध्यान आकर्षित करने का अवसर मिला है। 1987 साल के लिए ऐसी बात का एका नारा दिया गया है और यह भी हमारी सरकार ने एक विचार रखा है कि 2000 ई० तक हम सब को मकान देंगे।

यह दोनों लक्ष्य, लक्ष्य बड़े शब्द हैं, परन्तु जो आँखों के सामने हैं, जो वास्तुस्थिति दिखाई देती है, उसमें ऐसा लगता कि हम लक्ष्य से बहुत दूर हैं और उस और बढ़ने के लिए शायद यह एक पहला प्रयास होगा कि इसके माध्यम से हम कंसेट्रेटेड एफर्ट करने लग रहे हैं।

आज भी हमारे सामने यह समस्या है। मेरे अन्य कई माननीय सदस्यों ने कहा कि नेशनल हाऊसिंग पालिसी अभी हमारे सामने नहीं है, सरकार के विचारधीन है। इसे सरकारी अफसर देख रहे हैं, मंत्रिमण्डल देख रहा होगा, परन्तु हमारे सामने नहीं है और उसके अभाव में यह बैंक किस प्रकार काम करेगा, किस प्रकार से योजना बनायेगा, यह अभी समझ में

नहीं आ रहा है और अब आप हाऊसिंग की प्राविलम्ब के ऊपर चर्चा करते हैं, तो नेशनल हाऊसिंग पालिसी नहीं है।

तो मैं पहले ही एक चीज की ओर आपका ध्यान आर्षित करना चाहता हूँ कि आज जो आँखें दिये गये हैं, उनसे यह स्पष्ट नहीं होता है कि मकान की बल्पना क्या की गई है—डेफिनिशन आफ ए हाऊस और शैल्टर—क्या दिया गया है? पक्का हो, तो सब को समझ में आता है। देश के बहुत से भागों में टीन की छत के मकान हैं, छप्पर की छत के मकान हैं, बच्चे मकान हैं, ऊपर खपरैल पड़ी हुई है या फिर वह पाम के पेड़ के पत्ते लगे हुए हैं। दक्षिण के अन्दर किस चीज को आपने इसकी डेफिनिशन में लिया है, यह बात स्पष्ट नहीं है। हा, सरकार ने जो योजना बनाई है, बिहार में मैं उसको देखता हूँ, हरिजनो के लिए ज मकान बन रहे हैं, दो छोटे-छोटे कमरे होते हैं, एक कमरा, एक कमरा और उसके ऊपर एंसी० शीट लगा होता है, उसको आपने मकान मान लिया ... (व्यवधान) ...

**एक माननीय सदस्य :** यह कमरी क्या होता है ?

**श्री अश्विनी कुमार :** 9 फीट × 6 फीट का होता है। ... (व्यवधान) ... कोठरी चाहिए। कमरे का छोटा कमरी, इसलिए मैंने उसको कमरी कहा। एक 16 फीट × 9 फीट का कमरा होता है और 9 फीट × 6 फीट का दूसरा उसके अंदर सारा और थोड़ा सा खुला बरामदा है। यह आपने हरिजनो को दिया है, जिसका टोटल कवर्ड एरिया 200 स्क्वायर फीट होता है। उससे अधिक देना आपके लिए संभव नहीं है। परन्तु इसकी डेफिनिशन अगर वित्त मंत्री करते कि मकान की डेफिनिशन यह है और उसके हिसाब से किनको मकान मिलता है, तो ठीक रहता।

महोदय, यह जो रंगराजन कमेटी आई, इमने बहुत सारे आंकड़े दिए हैं इनको मैंने पढ़ा है। उन्होंने कहा : आज 1985 में लगभग दो करोड़ मकान

की कमी है, शहरों में 1 करोड़ 88 लाख मकानों की और गावों में 59 लाख मकानों की, जो कि सन् 1990 में चार करोड़ हो जायगी। जो मैं पहले बात कही, उसकी ओर मैं यहाँ पर आपका ध्यान आकृष्ट करना चाहूँगा, हमारे आँकड़े कहते हैं कि आज गरीबी की रेखा के नीचे 37 प्रतिशत पापुलेशन है जिसका अर्थ हो जाता है कि 26 करोड़ लोग गरीबी की रेखा से नीचे हैं और पाँच का एक परिवार माना जाये तो लगभग पाँच करोड़ परिवारों के पास रहने की व्यवस्था नहीं है। गरीबी की रेखा को छोड़ दीजिए इसका अर्थ यह होता है कि रंगराजन कमेटी ने बहुत सारे पावरटी लाइन के नीचे जहाँ हैं, जिनके पास छप्पर हैं, उनका भी मकानों की श्रेणी में ले लिया है। इस पर मेरा मतभेद है और मैं उनका मकान मानने के लिए तैयार नहीं हूँ क्योंकि गरीबी के दिनों में उनमें से धूप आती है, जाड़े में ठंड आती है, वर्षा में जल। उसकी जगह सूखा होती है उससे ज्यादा वहाँ टपकता है। किसी तरह से वहाँ बचा नहीं जा सकता। यह छप्पर की स्थिति होती है और उसको आपने मकान मान लिया है। मैं रंगराजन कमेटी की मान्यताओं के प्रति जो शंका उत्पन्न है, वह आपको सामने रखता हूँ। मेरे अनुमान से जब 26 करोड़ पावरटी लाइन के नीचे हैं, उसके बाद मध्यम श्रेणी और बाकी श्रेणी के बहुत से लोग हैं। अब दिल्ली में ही ले लीजिए, नौबरी करने वाले जो 1500, 3000, 4000 रुपए मासिक पाने वाले हैं, उनके पास अपने मकान नहीं हैं और जिनके पास हैं, उनके पास एक से ज्यादा मकान हों, ऐसे लोगों की संख्या बहुत कम है। आज से साल, दो साल, दस साल पहले ऐसे लोगों की संख्या ज्यादा थी, यह एक धंधा था कि मकान बनाकर किराए पर चढ़ाकर उसकी आमदनी खाते थे। परन्तु जिस प्रकार के कानून बने हैं, उसके कारण यह व्यवस्था बंम होती चली गयी और आज एक से ज्यादा मकान रखने के लिए कोई तैयार नहीं है, अधिक से अधिक दो रख लेंगे। जिस

प्रकार से उसका किराया आता है, सारी व्यवस्था से, वह बंम हो गया है, इसलिए जो आँकड़े हैं, मैं उन्हीं के प्रति अपनी आशंका व्यक्त कर रहा हूँ। मेरा अपना व्यक्तिगत मत है, यद्यपि मैं आँकड़े उपस्थित नहीं कर सकता, आँकड़े सरकार ही देगी, आगे कहा है कि हमारे पास घरों की कमी इससे बहुत ज्यादा है, जितनी हमने कही। परन्तु इसका दूसरा पक्ष आता है कि इसके लिए आप धन देने की व्यवस्था कर रहे हैं।

महोदया, धन देने के लिए आपने आगे बयान दिया है—सेक्रेट प्लान में आपने 10 करोड़ प्लॉट दिया, तीन करोड़ खर्च हुआ। फिफथ प्लान में 108 करोड़ हरित्वा के लिए रखा गया, 55 करोड़ खर्च हुआ और सिक्सथ प्लान में 353 करोड़ रखा गया, 118 करोड़ खर्च हुआ। तो प्रश्न यह है कि जो धन आप दे रहे हैं, उसका सदुपयोग कैसे नहीं हो रहा है? जमीन पर जितना होना चाहिए, नहीं हो रहा है, इसका विचार आवश्यक है। अब हम जो हाउस बैंक बना रहे हैं, यह वहाँ तक कैसे पहुँचेगा। आपने हुडको को जितना पैसा दिया है, उसका पूरा उपयोग नहीं हो रहा है। यह सारी जो समस्याएँ हैं, इनको कैसे हल करेंगे और इसके लिए जो समस्याएँ आई हैं, जो कुछ लॉ के अंदर, कानून के अंदर मार्गरेज ला है या स्टेम्प ड्यूटी है या टेनेन्सी एक्ट है, इनका मेरे मित्रों ने विशद वर्णन किया है, उस पर समग्र रूप से आपको विचार करना होगा। अगर आप हर व्यक्ति के सिर के ऊपर छत देना चाहते हैं, जो कि आज उसके पास नहीं है, वह आवाश के नीचे न सोये बल्कि उसके ऊपर छत रहे, तो इन सारी चीजों पर आपको समग्र रूप से विचार करना होगा।

महोदय, कई प्रयोग किए गए हैं। दिल्ली में यह डी०डी०ए० का प्रयोग किया गया है। मेरे मित्र ने डी०डी०ए० के बारे में कुछ कहा, डी०डी०ए० में बहुत सारी धांधली है। परन्तु एक उपलब्धि यह है कि जो दाम उन्होंने व

[श्री अश्विनी कुमार]

उससे 10-20 प्रतिशत से ज्यादा पर ही सैकड़ों, हजारों लोगों को दिल्ली में घर उपलब्ध करा दिया है। आज यह घाटे पर चल रहा है, नुकसान हो रहा है, उसकी व्वालिटी खराब है। यह जो हमारा अनुभव है, इस अनुभव को देखते हुए आगे क्या करना है, इस पर विचार करना 4.00 P.M. होगा। कौन सी एजेंसी लगायेगी, डी०डी०ए, गवर्नमेंट एजेंसी को

ही क्या फाइनांस करेंगे और आज तक के अनुभव के हिसाब से जो ग्रुप हाउसिंग सोसायटीज बनती हैं, कोऑपरेटिव सोसायटीज बनती हैं इनके अंदर घाले होंगे ऐसा मैं नहीं कह रहा हूँ कि घाले नहीं होंगे, परन्तु वहाँ तक हो रहा है सब ने ज्यादा उपलब्धि मझे इसी के अनुमान से दिखायी देती है। मेरी जानकारी के हिसाब से लगभग 40 हजार हाउसिंग कोऑपरेटिव सोसायटीज देश में हैं जिनके द्वारा करीब-करीब 28 लाख सदस्य हैं। सने घर बनाए हैं और आज तक 6 लाख घर बन भी चुके हैं, बनते जा रहे हैं उसमें प्रगति है। जब घरों पर चर्चा होती है तो मेरा यह सुझाव होगा कि सरकार अपनी ओर से डी०डी०ए सरख्वा प्रयोग अगर बंद करे, बिल्कुल नहीं करे यह मैं नहीं कहता क्योंकि कुछ अंशों में तो करना ही पड़ेगा, परन्तु सहकारी संस्थाएँ जहाँ-जहाँ बन सकें उनको पर्याप्त मात्रा में सुविधाएँ अगर प्रदान की जाएँ तो शहरों की समस्या का निदान करने में लाभ हो सकता है। गांवों के अंदर कुछ स्वैच्छिक संस्थाओं को, कुछ प्राइवेट सेक्टर को दिया जा सकता है। जब मैं इन संस्थाओं की बात करता हूँ तो उनके साथ मेरी दो बातें हैं। एक सब से बड़ी समस्या आज मकान बनाने के लिए जमीन की आ जाती है। दिल्ली सरीखी जगह में तो सरकार के अलावा आपको वही से जमीन नहीं मिल सकती। जब आकेशन होती है सरकार की जमीन भी दो हजार रुपये गज, तीन हजार रुपये गज पांच हजार रुपये गज होती है जो माधारण मकान बनाने के लिए उपलब्ध नहीं है वह कमर्शियल परपोजेज के लिए उ-

युक्त हो सकती है, जो .05 परसेंट होंगे उनके लिए हो सकती है। ग्राम आदमी की बल्पना के बाहर है। तो मेरा यह सुझाव है कि जमीन वहाँ से आयेगी और शहरों के अंदर अगर यह हाउसिंग की प्रॉब्लम सॉल्व करना चाहते हैं तो सरकार को जमीन लेकर कोऑपरेटिव सोसायटीज को देने का प्रावधान करना चाहिए। जिससे पता हो कि यह इतनी जमीन है और इतना जमीन का वास्ट पर स्ववेयर फुट है और 200 रुपये प्रति वर्ग फुट आज जो पक्के मकान हैं मल्टी स्टोरीड की वास्ट जाती है। उसको छोड़ कर ढाई सौ, तीन सौ रुपये प्रति वर्ग फुट में एवरेज आदमी को पक्का मल्टी स्टोरीड मकान मिलने की मध्यम श्रेणी, लो इन्कम ग्रुप, मिडल इन्कम ग्रुप को बल्पना की जा सकती है। परन्तु केवल फाइनांस देकर आप सोना चाहेंगे तो यह समस्या हल नहीं होगी, उसके साथ जमीन की व्यवस्था करने के प्रति भी सरकार को जागरूक होना पड़ेगा। गांवों में भी गरीब आदमियों के घरों की बात आती है तो उस के लिए जमीन वहाँ से आयेगी, जमीन वहाँ से मिलेगी? सरकार को उसके लिए जमीन देने की व्यवस्था करनी चाहिए और वहाँ भी मेरा कहना है कि यदि आप प्रोत्साहित करेंगे तो कुछ लोग वहाँ जाकर इस प्रकार से मकान बनाने की व्यवस्था कर सकते हैं। अब एक ही बात मैं कहूँगा आपने एक बैक बना दिया है हैडक्वार्टर बना दिया, यदि इसका सारे देश में करना है तो एक तो इसकी आंचेज बहुत मारी हर्न चाहिए स्टेट कैपिटलज में होनी चाहिए और आगे चल कर विले-फिले में भी जानी चाहिए ताकि लोन लेने वालों को भी सुविधा हो। इसमें तीन प्रकार के लोग आयेगे। अकेले व्यक्ति आयेगे, मिगल इन्डिविजुअलज आयेगे, कोऑपरेटिव सोसायटीज आयेगी जो लोग इसको कोलोनाइज करके मकान बनाते हैं इसके ऊपर अंकुश बँस रखना है यह एक अलग विषय है परन्तु उन्होंने भी कुछ मकान बनाने दिए हैं हालाँकि इसमें से उन्होंने कुछ बालाधन कमाया है, उसके ऊपर अंकुश लगाना सरकार का दायित्व है और हाउसिंग

को आर इंडस्ट्री के रूप में रखकर उनकी जमीन का कन्स्ट्रक्शन कास्ट नार्मल प्रोफिट देकर हम करना चाहेंगे तो इसके अन्दर एक मुविधा हो सकेगी। अंत में एक विषय की ओर ध्यान आकर्षित करके मैं अपनी बात समाप्त करूंगा। कई बार देश में बालेधन की चर्चा आती है। जब इसकी चर्चा आती है तो हर साल, दो-चार माल के बाद सरकार कोई न कोई योजना निकालकर लाती है, कुछ न कुछ करती है और इस प्रकार की भी चर्चा चली है क्या बालेधन का, जो किसी तरह से निकल नहीं रहा है, बन्द नहीं हो रहा है, आगे बन्द होने की संभावना नहीं दिख रही है, क्या इस हाउसिंग के काम में इसका उपयोग करनेके बारे में सरकार सोच साती है? आप घर बनाओ, लोगों को रहने के लिए दो, उल्टा विचार लो और इसके लिए जो आप इन्वैस्ट करोगे उसके लिए हम आपको कुछ मुक्ति दे सकते हैं। एक बार घर तो लोगों को मिलना चाहिए। आज जैसे मेरे मित्रो ने कहा कि हर पंचवर्षीय योजना के बाद बेघर लोगों की संख्या बढ़ती चली जा रही है, इसको यदि हम समाप्त करना चाहते हैं तो इनको कोई एक प्रोग्राम लाना पड़ेगा, कोई सॉल्यूशन बढम उठाना पड़ेगा।

अंत में इतना ही कहूंगा कि जो आपने 100 करोड़ का लिखा है मेरे हिसाब में अगर आज मिलने मकान इनको चाहिए दस हजार रुपये प्रति मकान भी रखा जाए तो दो हजार करोड़ रुपये की धनराशि की आवश्यकता है। यह सारा धनियों के हाथ से निकल सकता है? नहीं निकल सकता है। बैंक को लोन देने के लिए आगे आना पड़ेगा। उप सभाध्यक्ष महोदय, मेरा ख्याल है कि हमारे मंत्री जो समाधिस्थ हो गए हैं, पता नहीं सुन रहे हैं या नहीं सुन रहे हैं? मैंने शंका व्यक्त की है। या फिर बहुत ध्यान से न रहे हैं? या बहुत ध्यान से सुन रहे हैं?

उपसभाध्यक्ष (श्री हेचं हनुमन्तप्पा) : समाधिस्थ होने का मतलब है बहुत ध्यान से सुन रहे हैं।

श्री अश्विनी कुमार : मैंने इंटरप्ट कर दिया इसके लिए क्षमा चाहूंगा। अंत में मेरा इतना ही निवेदन है कि आपने जो सी करोड़ कैपिटल रखा है, यह बहुत कम है इसकी आगे 500 और हजार तक ले जाइए। मैं एक बात और कहूंगा कि बैंक के डायरेक्टर्स का जो ढांचा है उसके अंदर जन-प्रतिनिधि, वीरोअर्स रिप्रजेंटेटिव रखे जाएं। इन्हीं शब्दों के साथ अपनी बात समाप्त करता हूं। धन्यवाद।

SHRI P. N. SUKUL (Uttar Pradesh): Mr. Vice-Chairman, Sir, I am really very grateful to you for giving me this opportunity to speak on this important piece of legislation. I welcome the National Housing Bank Bill and whole-heartedly support the proposal. I welcome it more because it is being brought for consideration before the House during 1987 which, as some of my friends have already said is the year dedicated to shelter or "Home for the Homeless." This is the United Nations "Year of Shelter" and in this very year our Government has come up with a laudable proposal of setting up the National Housing Bank. I welcome it because it is going to accelerate the pace of house construction in our country. As some of my friends said in his Budget speech this year the Prime Minister himself had emphasised the need for stepping up housing projects. It is towards (fulfilling) that need that this Bank is now proposed to be set up. This Bank is going to give loans, advances, technical and administrative assistance and guidelines to the Housing Finance Institutions in the country. The way it will definitely result in stepping up the house building projects in the country.

The three barest minimum necessities of all human beings are rot kapada aur makan, i.e. food, cloither and shelter. Now, it is a matter of great satisfaction that in the field of production of foodgrains we are already self-sufficient. We are al

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self-sufficient in the matter of clothing. It is only in this third aspect, i.e. housing facilities, that we are still lagging behind. As our hon. State Minister has already informed the Parliament in the other House the other day, by 1990 as many as 4 crore housing units will be required in our country. I was just talking to the Urban Development Minister. She told me that for every housing unit under the Indira Vikas Yojana, 10,000 or more than 10,000 rupees are being given. It means that the average cost of a housing unit, one-room apartment, cannot be less than Rs. 10,000. If it cannot be less than 10,000 for one unit, what will be the cost of 4 crore units. ? 40 हजार कर इ रुपये को जरूरत होगी।

Such a huge amount of money will be needed for meeting the requirements squarely by 1990, i.e. in 2-1/2 years. If in 2-1/2 years we are supposed to construct 4 crore housing units, then a lot of funds are needed. There are Housing Development Boards in almost all the States. HUDCO is there. If you add up all the capital at their disposal, it does not come to more than Rs. 3,000 crores. We are spending Rs. 3000 crores per year—not more than that, maybe less than that—on housing projects. We are supposed to construct 4 crore housing units in 2-1/2 years. It is impossible because it means that every year we should construct 1.6 crore housing units. Then only we will be able to meet the demand that will be there after 2-1/2 years in 1990. If the cost is Rs. 10,000 crores, then for constructing 1.6 crores units every year, we need Rs. 16,000 crores. Instead of Rs. 16,000 crores, we are spending only Rs. 3,000 crores which means 18 per cent or 19 per cent or at the most 20 per cent. And 80 per cent will remain to be done. It means that we are not going to meet that requirement. My friend, Mr. Ashwani Kumar was saying that our Government is committed that by the turn of the century, it will be able to pro-

vide houses to all. Very humbly I want to correct him that our Government has never claimed to do this. Yes, it has said, health for all. But 'houses for all' is something which our Government has not committed yet. It wants to construct more houses, it wants to create the infrastructure for that. But don't be under this impression that by the year 2,000 we will be able to provide one house to each family. That is well-nigh impossible.

Now, Sir, as regards this Bill, my suggestion is that this Bank should also directly construct houses for the people. It aims at financing the institutions. It must also directly construct houses because it is going to give guidelines to the States. It is also going to have supervision. So, if possible, it should also construct houses directly for the people in all parts of the country. And as my friend was just saying from the other side, it should also finance the housing co-operative societies, not only the housing finance institutions but also the co-operative societies. It should finance the State Housing Development Boards also because they also give funds. If you are going to provide funds for the purpose of house construction, then the Bank can very well give this assistance to the existing State Housing Development Boards also. Sir, even though the Bill at present contemplates only the headquarters at Bombay, in my humble opinion, there should be a branch of the Bank in each State because it is going to provide guidelines and necessary assistance to each State. How can you provide this from Bombay? You cannot. So, there must be proper co-ordination. Therefore, there should be one branch of the Bank in each State. So long as we cannot have one branch in each State, at least, there should be 5 regional branches in the east, west, north, south and centre. There should be at least 5 regional branches. That will facilitate co-operation and co-ordination with the States and the Central Government also.

[THE VICE-CHAIRMAN, (SHRI JAGESH DESAI), in the Chair.]

Sir, it is mentioned in the Bill that there can be a maximum of 15 Directors including the Chairman. If the Chairman and the Managing Director is one and the same person, then there will be 14 Directors. In this connection, Sir, it is said that the Chairman's term will be for 5 years, but the term of office of certain other members will be three years. This is unjust and improper. The term of all the Directors should be for 5 years except in the case of Government nominees. Suppose a man is transferred or posted elsewhere; then, of course, a substitute has to be appointed. But otherwise the term should be 5 years for all. As regards the number of Directors from amongst the officials of the State Government, this number is much less than what is required to be there. We have so many States I suggest that at least 10 members should be there from ten major States instead of two. The Government of India is having three Directors....

AN HON. MEMBER: You want 25 Directors?

SHRI P. N. SUKUL: Of course. What is wrong? You are going to have an Executive Committee. If you are going to have only fourteen or fifteen directors what is the need for an Executive Committee? An Executive Committee needs to be there only if the number of directors is much more, say, 25 or 30. Then, you can have an Executive Committee of five or ten members. This will look after the day-to-day affairs. Otherwise, if the actual number of directors is going to be less, you do not need to have any Executive Committee at all and the Board itself can act as the Executive Committee.

Then clause 7(4) says:

"Notwithstanding anything contained in sub-sections (1) and (3), the Central Government, in

consultation with the Reserve Bank, shall have the right to terminate the term of office of the Chairman or, as the case may be, the Managing Director, at any time before the expiry of the term specified under sub-section (1)...

I do not know why this provision has been made here because in clause 8, you have already laid down the disqualifications. The criteria have been laid down under which a person can be disqualified. When the disqualifications have already been enumerated, I do not know why this provision has been made. I would request the hon Minister to kindly look into this aspect also.

Clause 9(1) (b) says that if a director is absent without leave of the Board for three or more consecutive meetings thereof, his seat shall thereupon become vacant. Well it can be there; it may be there. But we should also take into account cases of indisposition. A director may be indisposed and he may not be able to attend the meetings. If you come to know that he was really indisposed, this can be waived in his case.

Clause 11(2) says:

"The Chairman, or, if for any reason he is unable to attend a meeting of the Board, the Managing Director or, in the event of both the Chairman and the Managing Director being unable to attend a meeting any other director nominated by the Chairman in this behalf and in the absence of such nomination any director elected by the directors present from among themselves at the meeting, shall preside at the meeting."

Why should he be nominated by the Chairman? Why should there be nomination by the Chairman? The general rule is that if the Chairman or the Managing Director is not present, those present can elect a director from among themselves as the Chairman for the meeting. This pro-

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vision is already there in this clause. Why should there be nomination by the Chairman? Why should he say that such and such person will preside in his absence? This is not proper. This is not in the larger interest of the Bank and this would create heart-burning and things like that.

As I said, the Executive Committee as contemplated in clause 12 becomes redundant if the number of directors is kept as such. The number should be more. This can be done only by including more representatives of the State Government because the actual work will be done in the States. The States will be directly involved. Therefore, a larger representation needs to be given to the States in the Bank.

I would also like to suggest that as regards houses to be constructed by various agencies, it must be ensured that each needy family gets a house before a person is allowed to have three, four, five or ten houses; one in Delhi, one in Calcutta, one in Lucknow etc. Some mechanism should be evolved to ensure that each person, each needy family, gets one house before a person is allowed more than one house, half a dozen or a dozen houses.

In the end, before I wind up, I would like to place on record my endorsement of the views expressed by our hon friend, Shrimati Pratibha Singh. When she spoke, she talked about the Rent Control (Amendment) Bill Ten days, or, may be, two weeks ago, she told me that the Prime Minister had himself told her that the Rent Control (Amendment) Bill would come up before Parliament. But now it is not going to come up. Yesterday there was a meeting of the Consultative Committee of that Ministry and there the people have been told that it is not coming. Why? It is very much needed (*Interruptions*) I am not a member of that Consultative Committee, that is why I am discussing.

THE VICE-CHAIRMAN (SHRI JAGESH DESAI): Do not refer to the Consultative Committee's meeting.

SHRI P. N. SUKUL: We are all Members of Parliament. We know what is happening in this or that committee. We are supposed to know such developments.

This is indeed bad. The Bill needs revision. As she was saying, there are government officers or officials who have got loans and constructed their houses and to repay those loans they have given those houses on rent for some time. When they retire they need those houses for themselves, but they are not in a position to get back those houses because those who are living there are not willing to leave. They will neither construct their own houses, nor leave the houses of poor officers, middle class people, who need their own houses badly. Therefore, the change is needed beyond the rent of Rs. 3000 per month. Up to that no change is needed. Do you think, for those who are paying Rs. 3000 or more by way of rent per month, it will be difficult to afford another house anywhere in Delhi? They can very well afford. So, this Delhi Rent Control (Amendment) Bill must be brought before the Parliament for consideration. I am sorry to say that there are certain vested interests who, despite the willingness of the Prime Minister, are trying to stall this Bill and they are not allowing it to come before the Parliament. It is in the best interest of the people of Delhi and the Government that this Delhi Rent Control (Amendment) Bill comes before us for passing.

With these words I endorse and fully support this Bill.

SHRI P. BABUL REDDY (Andhra Pradesh): Thank you for giving me this opportunity. This Bill to constitute a National Housing Bank in the 'International year of shelter' is certainly a matter to be welcomed. Sir, today the shortage of dwelling

units in this country is really staggering. Beyond dispute shelter is one of the basic needs next to food and clothes. The Minister of Urban Development herself stated recently that the shortage of the dwelling units in this country is of the order of 30 million. Unofficial estimate made by a group of intellectuals shows that it is actually 105 million dwelling units. Even if we go by the statement of the hon Minister that we are short of 30 million dwelling units, how can we achieve the avowed object of having of housing plan that by the end of 2000 A.D. nobody would be without a shelter? We have resolved that no man without a shelter shall enter into the 21st century. That is the resolve. (Interruptions). Now let us look into the present position. We started 37 years back with our Constitution aiming at a socialistic pattern of society. We are going to celebrate 40th year of Independence and it is after 37 years of our Constitution. Today we have 37 per cent of the population under the poverty line. That is why I started with 37th year of our Constitution. Egalitarian society is our contemplation. But today after 40 years of Independence, what is the position? All are equal in the eyes of law, no doubt, but one is living in a palace or in a flat costing Rs. 1.5 crore in Malabar Hills. This is no exaggeration. There are flats which are worth more than Rs. 1.5 crore. One is living there. One has his home in a drainage pipe at the same place in Bombay. About 45 per cent of the people in Bombay city, out of one crore, live in slums. And five lakhs of people are on the foot-paths. This is the egalitarian society we have achieved after 40 years of Independence! One is in a palace; another is in a drainage pipe; another is in a slum; and the fourth one is on the pavement under the canopy of the sky!

The position of those in the rural India is still worse. Eighty per cent of the people live in rural India. In Bombay city, 90 per cent of the textile

workers, who are some lakhs in number, leave their families in the villages and live a forced life of a bachelor—about 21 people in the same room. They have not only to go to bath room in the queue but also have to sleep by turn. One man sleeps for four hours between 8 and 12; another, man can sleep between 12 and 4 in the same room. This is the position. I had the good fortune to see a picture about 20 years back which won a Russian award. A man comes across a purse lost by a rich man. And he goes to deliver the purse to that man. This poorman is living in a room where there are 21 persons and he goes to deliver the purse to a man who is alone in 21 rooms. So there are 21 persons in one room and there is another man living in 21 rooms alone.

This is the position. I am not saying that people do not know about it. But we must be conscious of this. Any amount of effort to boost up housing activity is certainly a very welcome step.

Now I would like to make a few suggestions how this should be implemented. Now the object of this National Housing Bank is to promote, support, strengthen and aid the housing financing institutions and also to advise the State Governments and the Central Government, local bodies on the housing policies. That seems to be the object. What I would like to say is, it is no use saying that for these poor people we will lend money at the high rate of interest of 12 per cent, 14 per cent or 18 per cent. Whatever be the administrative expenses, the Government should bear. Just like in Karnataka, the ryots are given loan at 7 per cent. At 7 per cent the Reserve Bank of India makes the loan available and the Government itself bears the administrative charges of 5 per cent. The farmer has to pay only 7 per cent interest which the Reserve Bank of India is charging. That is what the Karnataka Government is doing. In somewhat similar way, we know that the

[Shri P. Babul Reddy]

Central Government is giving Rs. 1800 crores as subsidy for fertilisers, Rs. 1500 crore for food. Like that for housing also the Central Government should do it, because this is an equally important thing. It is no less important thing. They should subsidise the balance of interest. The administrative charges they should not pass on to the poor. At any rate, I would like to plead for those who want to build a house with less than 500 sq. metres...

THE VICE-CHAIRMAN (SHRI JAGESH DESAI): You mean square feet.

SHRI P. BABUL REDDY: I am sorry, Sir, 60. sq. metres, or 500 sq. feet. I thank you for the correction. Sir, I thank you for the correction. It should be 500 square feet and the loan should not carry more than seven per cent of interest. For those who want to build luxurious houses, you should not give a loan at all. For any person who wants to build a house in an area more than 100 square metres, a loan should not be made available. If one wants to build a luxurious house, let him build it, but no loan should be given for the purpose.

What is happening now is that everybody in this country thinks that wherever he is working, that place is his own. If it is a railway employee, even if he is a Gateman, he thinks the trains are his and that he should travel by first class. I do not know whether it has come to your notice, but a senior Gateman in the railways can travel by first class. I don't grudge it provided others also can do so. Persons who are working in the banks think that the money there is theirs. They get a loan of one lakh or one and a half lakh rupees for building houses at seven per cent interest, and in ten years whatever a bank employees pays goes towards repayment of the principal and not the interest. But others do not get

this kind of a benefit. So, simply because a man is working in a bank he thinks it is his money whereas actually it is the depositors' money. My point is that a poor man—wherever he works does not matter—should get this benefit. If there is a poor man, wherever he is working—he may be working in the railways, in a nationalized bank, in the public sector or private sector or whatever it is—let him get it. If he wants to construct a house within 500 square feet, he should get a loan at seven per cent interest. People who want to construct houses in an area between 501 and 1,000 square feet should be charged interest at 12 per cent for the loans they get. Above this level no loan should be made available. Beyond this level if somebody wants to construct a house, let him go on his own steam. So, this is one of my suggestions.

After all, the Government must be an ideal employer. Therefore, all Government employees and all public sector employees should be given accommodation on a war footing. More houses should be built. But what is happening now? Even highly-placed officers in the Subordinate Judiciary are transferred from place to place from time to time. Officers like Subordinate Judges and District Munsifs do not get proper accommodation. So, what they are going to do now in Andhra Pradesh is that year after year such officers will be provided with houses within the court campus itself so that they do not have to travel in the same buses along with the criminals whom they try and convict and so that they can stay and live there decently.

Another suggestion I would like to make is that private industrial units must be compelled to provide dwelling units for their employees. They may say, where is the money? Through a refinancing system the National Housing Bank can advance the money and recover it from the industry itself. So, they should insist on that.

Then, incentives must be given under the Income-tax Act, Wealth Tax Act and Gift Tax Act. For example, in the United States, many of our people who go there purchase their own houses for the simple reason they are given a lot of incentives if they purchase their own houses. They pay by instalments through the bank and when they pay the instalments they get very good relief in their income tax. The result is that building activity in America has gone up by leaps and bounds in the last ten years. Because so many incentives are given to people purchasing their own houses, there is so much demand for owning houses and naturally it boosts the building activity. Therefore, these taxation laws should be suitably amended.

Another suggestion of mine is with regard to the Urban Land Ceiling and Regulation Act. I describe it, without any fear, as an anti-people Act. This Act has ruined urban house building. In urban areas this Act has boosted the prices of land like anything. From 1976 till now, within these 12 years, the prices of urban land, even of lands five miles away from the urban boundary, have gone up by 10 to 20 times. In some places the price has gone up by a hundred times. I know of a case in Hyderabad where it has gone up by a thousand times. This happened after this particular Act came into force. I tell you, Sir, in Hyderabad, there are hundreds and thousands of acres of urban land within the city. In Begumpet each compound has 50 acres of land. The Government cannot take them over because of litigation. The prices are going up. At the time when the Urban Land Ceiling Act came, the price of land in Begumpet was about Rs. 20 Rs 15 per sq. yard. Now it is Rs. 1,000. Nobody can sell now. Nobody can purchase now. This Act was brought at that time as a vote-catcher. It is just like the land ceiling Act which has come and has been put into the cold storage. This has been brought as a vote-catcher. With the then

Minister who had brought forward that Act, I had an occasion to discuss. The poor man was himself not aware of the provisions of the Act.

This Act, now it has been realised, has done more harm. Without any fear of contradiction, I may say on the floor of this House that this Act has done more harm and damage to the very cause for which it was brought in these 12 years. It has not advanced the purpose at all. This Act must be scrapped and then, some provisions should be made. If a person is building a tenement on not more than 200 sq. ft., 300 sq. ft., 400 sq. ft., then, he must be freely allowed to build.

Finally, I would say, this National Housing Bank has got the power to borrow money. Of course, it has been tried also. I am once again repeating. There is a big menace of black money in this country. Just like the rural bonds etc if anybody lends at 7 per cent to this Bank for five years and cannot withdraw, he should not be questioned. At least the money is now coming out for a good purpose. Not that I condone them, not that I encourage them but when there is an evil, you must find a remedy. It is in that spirit that I am saying, not in admiration of them or to provide relief to those people who have been economic offenders, not that. If we are going to get out of these Rs. 40 000 crores, Rs. 15,000 crores or Rs. 10,000 crores as funds for this National Housing Bank, it should serve a very good purpose. This is my last suggestion, Sir.

Thank you once again.

श्री विठ्ठलभार्गे मोतीराम गटेल :  
(गजरात) : उपसभाध्यक्ष जी, यह बिल लाने के लिए मैं मंत्री महोदय को धन्यवाद देता हूँ। यह नेशनल हाउसिंग बोर्ड बनाना बहुत आवश्यक था और खूद प्रधान मंत्री जी ने गृह में इसका आश्वासन दिया था। अतः एक आश्वासन तो पूरा हुआ। प्रधान मंत्री जी ने दूसरा आश्वासन दिया था कि ग्रबन लैंड सीलिंग एक्ट में भी हम अमेंडमेंट लायेंगे

[श्री विठ्ठलभाई न तोराम पटेल]

और प्रधान मंत्री जी ने यह भी कहा था कि अरबन लैंड सीलिंग एक्ट से कोई फायदा नहीं हुआ है, उसका जो उद्देश्य था वह उसमें सफल नहीं हुआ है। हमें सन् 2000 तक जो सबको मकान देने है तो इसके लिए हर साल 32 लाख मकान बनाने पड़ेंगे। 32 लाख बनाने होंगे तो कितना पैसा चाहिए यह भी सोचना पड़ेगा। नेशनल हाउसिंग बोर्ड के 5 सौ करोड़ से कुछ होने वाला नहीं है। यह तो इस हिसाब से एक मामूली रकम है। आज तो जो हाउसिंग एंटीविटीज हैं वे लगभग भर सी गयी है। ये कैसे जिंदा हों। ज्यादा हाउसिंग किस तरह से बनें चाहे कोई भी इस्टीमेशन बनाये, कोऑपरेटिव हाउसिंग वाले बनायें या कोई दूसरे बनायें लेकिन किस तरह से ज्यादा मकान बने यह देखना पड़ेगा। जो स्टेटिस्टिक्स है उसके मुताबिक 4 करोड़ 9 लाख मकान हमें चाहिए। 13-14 साल में हमें इतने मकान बनाने हैं तो इसके लिए कितना पैसा चाहिए होगा। मुकुल जी ने बताया कि 40 हजार करोड़ रुपये चाहिए। यह कहाँ से आयेगा, गवर्नमेंट का क्या प्लान है नेशनल हाउसिंग पॉलिसी इससे पहले लाने की जरूरत थी, अब प्रा रही है, लेकिन ठीक है। दूसरा भी क्या आयेगा? प्रधान मंत्री जी ने कहा था कि जल्दी अमेंडमेंट लायेंगे। अरबन लैंड सीलिंग एक्ट में अमेंडमेंट लाने की बात 4 साल से चल रही है लेकिन अभी तक नहीं हुआ है। यह क्यों नहीं होता है, यह मेरी समझ में नहीं आता है। कभी हम हाउस में बनाते हैं कि हमने राज्यों को पूछा है। अरे, सभी राज्य कभी सहमत नहीं होंगे। राज्यों में भी काफी भ्रष्टाचार चलता है। यह अरबन लैंड सीलिंग एक्ट का मतलब ही भ्रष्टाचार है। पूरा पैसा खाकर, सैकशन 20 और 21 के अन्तर पैसा खाकर अलाट करते हैं। पैसा नहीं देता है तो उसको आलट नहीं करते हैं। तो ऐसा कानून तो नहीं होना चाहिए कि प्रारम्भ से पैसा खाए जायों और मकान भी नहीं बने। इतने फायदा क्या हुआ? मैं बताऊं आपको कि इस

अरबन लैंड सीलिंग एक्ट के नीचे सरप्लस लैंड 1,66,192 हेक्टेयर जमीन तय की गई है। इतनी सरप्लस लैंड है। पोजेशन कितने का लिया, 3,852 हेक्टेयर का और 121 हेक्टेयर का कन्स्ट्रक्शन किया। अगर इसी तरह लैंड का इम्प्लीमेंटेशन करना है तो इसका मतलब यह है कि आप इम्प्लीमेंटेशन करना ही नहीं चाहते और इसी की वजह से नया मकान नहीं बनता है। सरकार को इसके बारे में सोचना चाहिए। ग्रैंडर सैक्शन 20-21 गवर्नमेंट ने रिलीज कितना किया 40,419 हेक्टेयर और यह आपके बम्बई में तो एक पेटी, दो पेटी का सवाल होता है। एक हेक्टेयर का दस पेटी होता है 15 पेटी होता है।

उपसभाध्यक्ष (श्री जगेश देसाई) :  
पेटी के मायने क्या हैं?

श्री विठ्ठलभाई मोतीराम पटेल :  
10 लाख 15 लाख, तो कितना पैसा भ्रष्टाचार में चला जाता है? यह सब सोचने का है। ऐसा नेशनल हाउसिंग बैंक को जल्दी से जल्दी लैंड सीलिंग एक्ट में भी अमेंडमेंट लाना चाहिए। दूसरा, कन्स्ट्रक्शन एंटीविटी एक ऐसा धंदा है जो ज्यादा से ज्यादा लोगों को रोजी दे सकता है। एप्रिल चर के बाद सब से ज्यादा रोजगार देने वाला अगर कोई बिजनेस है तो कन्स्ट्रक्शन एंटीविटी है। अगर वह ठीक तरह से चले तो ढाई करोड़ लोगों को रोजी दे सकता है। लेकिन आज लैंड सीलिंग एक्ट की वजह से कन्स्ट्रक्शन एंटीविटी ज्यादा नहीं चल रही है। सरकार को देखना चाहिए कि जितनी ज्यादा यह एंटीविटी चलेगी उतना ही ज्यादा लोगों को रोजी मिलेगी। एक नेशनल बिल्डिंग आर्गनाइजेशन के सर्वे के अनुसार कन्स्ट्रक्शन एंटीविटीज में एक करोड़ इन्वेस्टमेंट करेंगे तो दो हजार तीन सौ लोगों को परमानेंट रोजगार मिलेगा। दूसरे में इतना नहीं मिलेगा। सरकार को सोचना चाहिए कि कन्स्ट्रक्शन एंटीविटीज में आगे बढ़ें। दूसरा यह बैंक एक्ट में तो प्रोविजन्स इन्होंने नहीं किया है कि किसके लिए पैसा यूज करेंगे सिर्फ

फाइनेशियल इन्स्टीट्यूशन को देने की बात किया है। अब इससे तो जो स्टेट में हाउसिंग बोर्ड होगा हाउसिंग फाइनांस कापरेरेशन होगा उसी को पैसा देना है। तो पहले उसमें प्रायोरिटी भी रखनी पड़ेगी कि वीकर सैवशन, मिडल क्लास उनके लिए पहले मकान बनाने चाहिए। वह मकान जो बनाने वाले हैं उनके लिए भी कंडीशन आप करिए कि किसके लिए आप पैसा देने के लिए आए हैं, पहले तो वीकर सैवशन और मिडल क्लास में देना चाहिए और बाद में अपर सैवशन में देना चाहिए। तो यह प्रोविजन इसमें है ही नहीं। आपको यह सब करना पड़ेगा। देखिए जितने ओपन पट्टी वाले हैं उनको तो पहले मकान देने चाहिए। इंदिरा जी ने योजना बनाई गांवों में काफी लोगों को मकान मिले हैं, छोटे-छोटे मकान मिले हैं लेकिन मिले तो हैं। जहां जहां छत नहीं थी वहां उनको छत मिली है। इसी बैंक को भी यह देखना चाहिए कि दस लाख से जितने बड़े शहर हैं वहां 29 परसेंट भोग सुविधायों में रहते हैं, हटस में रहते हैं, उनका ख्याल भी पहले करना चाहिए जिनके पास मकान बिन्दुल नहीं हैं। उनके लिए ज्यादा मकान बनें। यह उनको देखना चाहिए। दूसरा यह बैंक में तो डायरेक्टर 13 बनाने का लिखा है चेयरमैन होंगे तो वह 15 हो जायेंगे। जब इतने डायरेक्टर नहीं होंगे तो क्या काम नहीं चलेगा? रिजर्व बैंक के कितने हैं? रिजर्व बैंक के दो डायरेक्टर हैं।

एक माननीय सदस्य : हुडको का तो कोई है नहीं।

श्री विठ्ठलभाई मोतीराम पटेल : हां, हुडको नहीं है। इसमें लिखा है कि आडिटर, फिर हाऊसिंग वाले, इंजिनियरिंग, सोशोलोजी, फाइनेंस, लॉ, मैनेजमेंट, कापरेट प्लानिंग यह सब मिलकर उनका होगा तीन, उसके बाद रिजर्व बैंक के दो होंगे और भाई, एक आफीसर से काम नहीं चलेगा? रिजर्व बैंक का एक आफीसर डायरेक्टर होगा तो क्या काम नहीं हो

सकता? सेटल-गवर्नमेंट से आपने कहा है तीन, अब सेटल गवर्नमेंट के भी तीन, दो स्टेट गवर्नमेंट के और जनता को कोई नहीं। तो जो लोग मकान बनाने वाले हैं, हाऊसिंग कापरेटिव वाले हैं, उनमें से आपने किसी को नहीं रखा। इसके लिए आपने लिखा ही नहीं है कि उनको आप रखेंगे या नहीं रखेंगे? तो मेरा अनुरोध है कि पब्लिक के लोग भी इसमें होने चाहिए, खाली आप अधिकारियों से इसको चलाना चाहते हैं तो यह कोई काम ऐसा नहीं है कि फाइल देखकर या कानून देखकर काम होगा, कि यह कानून नहीं है, वह कानून नहीं है, इसमें प्रेक्टिकल काम करना होगा। अगर आप प्रेक्टिकल काम नहीं करेंगे तो बैंक का जो उद्देश्य है वह ठीक तरह से सफल नहीं होगा। इसलिए आप इसमें अमेण्डमेंट करें और लोगों के प्रतिनिधि को भी स्थान दें। ऐसा कुछ आप कीजिए।

आपने लिखा है कि जो इंस्टीट्यूशन पैसा मांगेगी, उससे जब चाहे, जो चाहे आप पेपर चाहेंगे, उसको देना होगा। यह संशय जब आपको पहले से ही है कि चोर को आप पैसा दे रहे हो तो आप यह देते ही क्यों हैं। यह पहले से आपको शक क्यों? इसके बाद आपने कहा है कि जो डायरेक्टर होंगे, उनको ओथ लेनी होगी कि बैंक का कोई एक कागज वह किसी को नहीं दिखाएंगे। वह किसी को दिखाएंगे नहीं, दूसरे का देखेंगे। यह कैसी बात है। आप स्टेण्डर्ड दोनों का एक ही रखें। जब आप ही नहीं दिखाएंगे तो दूसरे का क्यों देखेंगे। .... (व्यवधान).... आप पहले से ऐसा मानते हैं कि यह चोर है और चोर मानकर आप चलेंगे तो काम चलेगा नहीं।

अभी किसी साथी ने डी०डी०ए० के बारे में कहा। मुझे मालूम है सन् 1982 में सेल्फ फाइनेंसिंग स्कीम डी०डी०ए० ने डिब्लेयर की और उस समय 98 करोड़ रुपये उन्होंने इकट्ठा किया। अभी तक एक मकान नहीं बनाया, कोई अभी प्लैन नहीं है और आप कहते हैं गवर्नमेंट

[श्री विठ्ठलभाई न तौराम पटेल]

ने बैंक किया है कि 45 गार्ड से ज्यादा ऊंचा मकान नहीं बनाने का। अरे भाई, नहीं बनाते तो उनको आप किसी तरह का इंटरैस्ट भी नहीं देते और आपके पास यह 98 करोड़ रुपया मिडिल क्लास का होगा, इसी तरह दूसरों का भी होगा। यह छह साल हो गए, लोगों को आपने जवाब भी नहीं दिया, न किसी का पैसा वापस देते हैं। अगर गवर्नमेंट ने बैंक किया है तो डी डी ए० भी गवर्नमेंट का है, तो गवर्नमेंट के साथ बैंक पर आप छह साल में इसका निकाल नहीं कर सकते कि कितनी ऊंचाई देना है। मिनिस्टर साहब क्या करते हैं, प्रेक्टिकली आप छह साल में इसका निकाल नहीं कर सकते? हजारों लोगों का करोड़ों रुपया डी डी ए० के पास पड़ा है। अगर इसी तरह का बैंक का कारोबार चलाना है तो माफ करना बैंक का जो उद्देश्य है, वह सफल नहीं होगा। जरा आप प्रैक्टिकल बनाइए, तो मेरे खयाल में कुछ होगा।

अभी सेंट्रल गवर्नमेंट और रिजर्व बैंक के अधिकारी हाऊसिंग एक्टिविटीज करने वाले हैं, वह लोगों को एडवाइज देगे, गाइड करेंगे उनको, जो जमाने में यह काम करते आए हैं। जो लोग जमाने में हाऊसिंग का काम करते आए हैं, चाहे हाऊसिंग बोर्ड हो या हाऊसिंग फार्मिंस कारपोरेशन हो, उनको तो एडवाइज करने की जरूरत नहीं है। यह सब लिखने की जरूरत ही नहीं थी। कई चीजें ऐसी हैं, जो नहीं होती थी। आप का काम फाइनेंस करना है, फाइनेंस करने के लिए आपने बैंक बनाया है। फिर गाइड करना, यह करना, वह करना, अब जो आदमी काम करता है, वह आपको गाइड करेगा या आप उसको गाइड करेंगे? तो मंत्री जी यह जो गड़बड़ी जैसी है, इसको आप ठीक कर दीजिए और बीच का आदमी जरूर रखिए। धन्यवाद।

श्री शरद यादव (उत्तर प्रदेश) : महोदय, मैं सिद्धांततः इस बिल का समर्थन करता हूँ, लेकिन कुछ शंकाओं के साथ। आप यह जो नेशनल हाऊसिंग बैंक बना

रहे हैं और उसके लिए जो यह बिल ल ए है, इसके बारे में मैं कुछ कहना चाहता हूँ।

महोदय, इस देश में समस्याओं का अंत नहीं है। मेरे पूर्व-वक्ताओं ने अभी बताया कि सबसे बुरी हालत देश में बड़े महानगरों की है। मैं यह कहना चाहता हूँ कि लोग अपने मन से बड़े महानगरों में नहीं आए हैं। वे मजबूरी में आए हैं और आ रहे हैं क्योंकि गांव के रोजगार धीरे-धीरे समाप्त होते जा रहे हैं। गांव में बेरोजगारी बढ़ती जा रही है। गांव के उत्पादनों के दाम कम मिलते हैं और ग्रामीणों का शोषण होता रहता है। इस कारण लोग अपने पैतृ की आग बुझाने के लिए महानगरों की तरफ दौड़ते चले प्राते हैं। अभी श्री बाबुल रेड्डी जी ने बताया कि बंबई में किस तरह लोग रह रहे हैं। मैं उसके विस्तार में नहीं जाना चाहता लेकिन जो लोग गांव से महानगरों में आये हैं उनकी हालत बहुत बुरी है। हालत ऐसी है कि ट्रेन में सफर करनेवाला जब महानगर के भीतर घुसता है तो ऊब जाता है जब वह देखता है कि यहां लोग किस तरह बसे हुए हैं। कैसे जिंदा रहते हैं। सभ्य दुनिया के लोग जब इस देश में आते हैं तो वह देखकर हैरान रह जाते हैं। तो मकान बनाने की और लोगों को मुहैया कराने की समस्या एक बड़ी समस्या है। आपकी सरकार ने पिछले बजट में यह विश्वास और संकल्प व्यक्त किया है कि आप इस सवाल को हल करना चाहते हैं। आप यह जो बैंक का बिल लाए हैं, उसको क्लोज बाय क्लोज देखने के बाद मेरा आपसे यह निवेदन है कि आप पहला काम तो यह करिए कि शहर और गांव को बांटने का काम करिए। आप देखिए कि यह जो वित्तीय संस्था है इसका कितना पैसा आबादी के अनुसार कहां जाएगा। गांव के लोगों को मकान बनाने के लिए उनके हक के अनुसार उन्हें न्याय मिल सके इस तरह का एक बंटवारा करने का काम आपको करना चाहिए। आपको एक क्लोज यह लाना चाहिए। दूसरी बात आपको इसे ज्यादा उलझन लिए नहीं बनाना चाहिए आपने लगातार कसने का काम किया है,

कंडीशन्स लगाने का काम किया है, किस तरह आप बंधन लगाएंगे यह काम किया है। आप इन बंधनों को रिलेक्स करने का काम कीजिए ताकि पैसा जरूरतमंद लोगों के पास जा सके।

महोदय, मैं इस बिल के तहत इस बहस को और कारगर बनाने के लिए अपना राय आपके सामने रखना चाहता हूँ। मैंने कहा कि महानगरों में मकानों की बड़ी समस्या है। इन महानगरों में आपने जो किसानों से जमीन ली है, उनको तबाह कर दिया है। आपने कुछ साल पहले दो रुपए आठ आने, तीन रुपए और पांच रुपए के हिसाब से जमीन ली है। बीस साल पहले आठ आने के हिसाब से जमीन ली है। गांव के लोग महानगरों के विकास के कारण पीड़ित हैं। उनमें बड़े पैमाने पर बेरोजगारी पैदा हुई है। उनकी जमीन मिट्टी के मोल ली गयी है। लेकिन आप एक स्कवेयर वर्ग फुट जमीन को पचास हजार, पच्चीस हजार में बेचने का काम करते हैं। तो मैं यह कहना चाहता हूँ कि महानगरों के विकास के लिए आप जो जमीन लेते हैं उसके बारे में न्यायसंगत तरीके से नीति बनाने का काम कीजिए। गांव में बसे हुए लोग जो उजड़ रहे हैं, उसे रोकने का काम कीजिए। उनकी जमीन के उचित दाम उन्हें मिल सकें यह भी आपको देखना चाहिए।

महोदय, मैं गांव की बात आप को बताना चाहता हूँ। मैं गांव का रहने वाला हूँ। पांच-सात वर्ष की उम्र से बाहर निकला हूँ, लेकिन मेरा लगातार गांव से संपर्क रहा है। गांवों के बारे में जितने वक्ता बोलते हैं, उनसे मैं निवेदन करना चाहता हूँ कि गांवों में मकानों की समस्या नहीं है। आपने खुद समस्याएं पैदा करनी शुरू की है। गांव में मकान की इतनी बड़ी समस्या नहीं है। एक जमाना था जब गांव का गरीब आदमी भी अपने मकान में बकरी और गाय बाधता था और उस के मकान 70, 70 साल पुराने है। दीवारें 70 साल पुरानी हैं और गरीब से गरीब आदमी को अपना

मकान बनाने के लिये कच्चा माल मिल जाता है। जिस इलाके में जो कच्चा माल मिलता है उस का इस्तेमाल मकान बनाने के लिये वहां के गरीब आदमी करते हैं और वे उसके लिये अपने श्रम का इस्तेमाल करते हैं। कुछ बांस के इलाके होते हैं। एक जगह मैं जानता हूँ। नाम है बालाघाट। वहां पैने बांस के बने 70 साल पुराने मकान देखे हैं। यदि आप बांरोको से देखेंगे तो पायेंगे कि गांवों में मकान बनाने की, भवन निर्माण की अपनी उन की एक तकनीक है। उस के चलते सदियों से हम वहां रहते हैं और मकान बनाते चले आ रहे हैं। हमारी सारी की सारी बुद्धि इस दुनिया की चकाचौंध में इतनी खराब हो गयी है कि हम अपनी योजनायें बनाने में हर चीज को बिगाड़ देते हैं। मैं इंदिरा आवास योजना को देखता हूँ। उस के तहत जो हरिजनों के लिये मकान बनाये गये हैं उस के निर्माण में वहां के परंपरागत काम करने वाले को काम नहीं मिलता है। उन मकानों को बनाने के लिये बाहर के ठेकेदार आते हैं, वे उस में अपना मुनफा खाते हैं। इंट वाले आते हैं और मुनाफा खाते हैं और वे मकान वहां के लोगों की आवश्यकता के अनुसार, उन की गराबा के अनुसार नहीं बनाये जाते। वे लोग धोतू, कुर्ता और मिरजई पहन कर बैठने वाले लोग होते हैं। वे भवन उन को नहीं चाहिए जो कि इंदिरा आवास योजना के तहत उन को बना कर आप ने दिये हैं। कुछ इलाकों में पत्थर बहुत ज्यादा होता है। ऐसे इलाकों में पत्थर के मकान डेढ़ सौ, दो सौ साल पुराने भी आप को मिल जायेंगे। मैं अपने मकान को जानता हूँ। वह करीब तीन सौ साल पुराना है और उस में जो जोड़ है वे गारे से बनाये गये हैं। उस में तीन सौ साल पुरानी इंटें लगी है और यह जो बिल्डिंग खड़ी है, जिस में आप बैठे हैं इस में हिन्दुस्तान की भवन निर्माण कला जो है उस का

[श्री शरद यादव]

प्रयोग इस में हुआ है। अंग्रेजों के समय में हम गुलाम थे लेकिन राष्ट्रपति भवन में हमारी निर्माण कला का प्रयोग किया गया है, हमारी तकनीक को अपनाया गया है। ताजमहल जो बना है उस में हमारे मिस्त्रियों की अंगलियों का कमाल दिखाई पड़ता है और इतनी बड़ी और सुन्दर बिल्डिंग को खड़ा करने का काम उन लोगों ने किया है और ऐसे-ऐसे भवन हम लोगों ने बनाये हैं कि दुनिया के लोग उन को देख कर पागल हो जाते हैं। लेकिन आज हम इतने बुद्धि के कंगाल हो गये हैं कि हम अपनी परंपरा को छोड़ना चाहते हैं। जो पत्थर के इलाके हैं। उन इलाकों के जो भवन हैं, उन में जो तकनीक है उसके लिये आपका बैंक ऐसे नियम बनाये कि उस तकनीक का विकास हो और उस के आधार पर हम वहां भवन निर्माण कर सकें और उन को हम पूरी मूट दें कि वहां के मिस्त्री, कितन और मजदूर अपने श्रम को लग कर वही कच्चा मल अपने भवनों में प्रयोग कर सकें और उस के लिये हम उन को पैसा मुहैया करायें और ऐसा होने पर डेढ़ हजार या दो हजार में ही वे ऐसे मकान बना सकते हैं कि जिस में उन की गय, बकरी आदि बंध सकें। हमारे मकानों में हवा का प्रवेश बहुत कम रहता है। यहां के लोगों का उसकी आदत नहीं रही है। खिड़कियां न होने का, हवा आने जाने की पूरी व्यवस्था का न होने का दोष हमारे यहां के भवन निर्माण काल में सब से बड़ा दोष रहा है। लेकिन हर इलाके की तकनीक और काम अलग-अलग है। आज कल गांवों में जो पक्के मकान बन रहे हैं उन के आगे पानी भरा रहता है। जो पुराने मकान हैं वहां उन के आगे आप को पानी नहीं मिलेगा। वहां सारी व्यवस्था परंपरा से ऐसी थी कि आदमी गांव के कुएं पर जा कर नहता था, कपड़े धोता था। आप की इंदिरा आवस योजना

में जो मकान बनाये गये हैं उनके लिये वहां पक्की नली चाहिए, अंडर ग्राउंड ड्रेनेज चाहिए। लेकिन उस की पूरी व्यवस्था नहीं हो पायी है। इस देश में गरीब आदमी बहुत ज्यादा है और उन की कैपसिटी दो या चार हजार से ज्यादा खर्च करने की नहीं है। वे आप के बैंकिंग सिस्टम को भी नहीं जानते उन को 25 तरह के काम होते हैं। आप उन को ध्यान में रख कर यह योजना बनाइये। और यह जो बोर्ड बनने वाला है उस के लिये नियम ऐसे बनाइये कि जो उस का सुविधा प्रदान करें। शहरों में मैं दावा करता हू कि आप भवन निर्माण का काम नहीं कर पायेंगे शहरों में झुग्गी झोपड़ी वाले बहुत लोग हैं। मैं कल ही बाहर से आया हूं। पस ही फरीदाबाद है, बल्लभगढ़ है, मैं इस सारे लाके से निकल कर आया हूं। आप वहां जा कर देखें तो ट्रेन लाइनों के आस पास ही सारी झोपड़ियां बसी हुई हैं। उन के चारों ओर पानी भरा हुआ है और जिस तरह की गंदगी में वे बैठे हुए हैं उस का आदमी नहीं लगाया जा सकता। आप सबसे आइये तो आप देखेंगे कि सैकड़ों मां पहिनें अपनी शर्म को उखाड़ कर बैठो रहती हैं।

5.00 P.M.

यांनी आपका काम होना चाहिए। आपने जितना काम पैसा हाऊसिंग बैंकिंग सिस्टम में दिया है उसके चलते एक काम आप कर सकते हैं कि जो महानगर हैं उनमें आप सिर्फ पानी का और शौच का इन्जाम बीजिए। और काम इन पैसों के चलते आपके बस का नहीं है। हमारी लाचारी के चलते, इन पैसों के चलते हम यहां लोगों को मकान नहीं दे सकते। धाधली से भरे हुए लोग हैं। हमारी सरकार बनेगी तो हमारी धाधली कम हो जाएगी हम इसको मानते हैं नहीं हैं। हमारा चरित्र बिगड़ा हुआ है। हमारा कदम-कदम पर खाने का, लूटने का सिलसिला बना हुआ है। हम बेइमानी से भरा हुआ समाज बना कर बैठे हुए हैं। मैं यह कहना चाहता हू कि आप शहरों में, महानगरों में झुग्गी-झोपड़ी में बसने वाले

जोगों को हटाने का काम मत कीजिए। उनके लिए शौच और पानी का इंतजाम कीजिए और जो पैसा रखा है इस सिस्टम के अन्दर उसको ठीक से बाँटिये। नहीं तो क्या होगा कि जो शहरी इलाके है वे प्रभावी क्षेत्र है वे सारा पैसा ले जायेंगे। गांव में भी कुछ लोग होते हैं जो बदमाश लोग हैं जो सदियों से लोगों को घेरे हुए हैं। वेहर पार्टी में बने हुए हैं। आपकी पार्टी में भी है और हमारी पार्टी जीतकर आयेगी तो हमारी छानों पर आकर बैठ जायेंगे। हाँ सकता है कम्युनिस्ट पार्टी का राज आ जाये तो उनके जमाने में कुछ कम हो जाये...

**श्री चतुरानन मिश्र (बिहार) :** सब मिलकर जोर लगा दे तो हमारा आ सकता है।

**श्री शरद यादव :** बड़ा खतरा यह है कि आप बोलने पर पाबन्दी लगा देंगे।

**श्री चतुरानन मिश्र :** हम लिख कर देते हैं पूरा बोलने देंगे।

**श्री शरद यादव :** दुनियाँ के इतिहास में बड़ी गड़बड़ रही है आपकी।

**श्री चतुरानन मिश्र :** हमने कई प्रोब्लम हल की है।

**श्री शरद यादव :** आपने कई सवाल को हल किया है। इस देश में कुछ सवाल को हल करने के लिए एक दिन आ जायें और फिर जल्दी हट जायें। मेरा कहने का तात्पर्य यह है कि इस देश में जो हमारी परम्परागत भवन तकनीक है उसको देखने में पता लगता है कि बास के कैसे मकान बन सकते हैं, लकड़ी के मकान कैसे बन सकते हैं, आदिवासी के मकान कैसे बन सकते हैं। आदिवासी इलाकों में रहने वाला व्यक्ति है। आदिवासी घर मिट्टी के बने होते हैं। उससे जो सुगन्ध निकलती है वह कमाल की होती है। उन्होंने अपनी तकनीक बनाई है, अपनी परम्परा बनायी है।

हवा का जैसा इंतजाम है वैसा हमारे यहां के मकानों में नहीं होता। चारों तरफ हवा होती है। जो पुरानी परम्पराओं से मकान बने हुए हैं उसी तरह का काम इन बैंक सिस्टम के पैसों से करें इन्हीं शब्दों के साथ मैं अपनी बात समाप्त करता हूँ।

**SHRI VEERSHETTY MOGLAPPA KUSHNOOR (Karnataka):** Mr. Vice-Chairman, the previous speakers have stressed that there is a shortage of dwelling units in the country. According to a study made around the world by the International Labour Organisation, one out of every four persons in the world lives in extremely poor housing or no housing at all. Hundreds of millions of people who have no shelter, who work ever so much, are forced to live on pavements, roads and bridges. This is so not only in our country but the world over. Therefore, keeping this in view our Government has brought this Bill to see that every person gets a house, not in one year but in a phased programme. In the year 1971 when the Banking Commission was appointed, a study group of the Commission recommended that there must be a separate bank for advancing loans to the housing sector. Not only that In 1978 R. S. Saha Working Group also suggested that there should be a separate bank or HUDCO must be converted into a bank. After that the Seventh Five Year Plan document has also rightly stressed the need for a radical orientation of all policies relating to housing. The most important among them, apart from providing funds for housing on a large scale, are developing suitable land sites in the urban areas, providing house sites in the rural areas, developing and applying low-cost technology in house construction, and modifying the policy relating to the Rent Control Act. This was stated by the Seventh Plan document also and all these things have been mentioned. It was after going through the UN Declaration that this year, 1987, was declared as the "Year of Shelter for the Homeless" and our

[Shri Veershetty Moglappa Kushnoor] Prime Minister had rightly taken this step, this bold step, in the course of his Budget speech in which he said that a National Housing Bank would be established and, on the basis of that, I think, a Committee was appointed under the chairmanship of the Deputy Governor of the Reserve Bank of India, known as the Rangarajan Committee. All those recommendations which have been made in that Report have now been incorporated in this Bill. The Bill that has been presented before us is largely due to the recommendations of the Rangarajan Committee.

Sir, according to a survey by the National Buildings Organization, in 1985, we were having 121.9 million houses in the country. The Urban Development Minister has stated in the Rajya Sabha on the 13th November 1987 that at the end of the present century we will require 39.1 million more houses. Now, the problem is how to build these houses. Simply by talking alone you cannot solve the problem. Only to see that we start somewhere, this Bill has been brought forward and this Bank is being established.

Mr. Vice-Chairman, Sir, you spoke about the need for this Bank. I would also like to give some reasons as to why it is necessary to establish this Bank. We have solved the food problem as some honourable Member mentioned just now. Everybody was wondering as to how India would solve its food problem when it was having drought and floods almost every year. Well, we have solved the food problem. At the same time, we have solved the clothing problem also. We have solved the industrial problem also, the problem of industrialization. We rank tenth among the industrialised nations of the world. How have all these come about? It is mainly because we had established several financing institutions for establishing industries.

For instance, there is the Industrial Development Bank of India which is catering to the needs of the industries. There is the Industrial Finance Corporation. Even with regard to agriculture, from 1952 onwards, the Agricultural Credit Department was under the Reserve Bank of India which was for financing agriculture. At the same time, for long-term loans, the Agricultural Refinance Corporation was there which has now been merged with the NABARD. This is how we have solved all these problems and it has been possible only because these financial institutions were there. If these institutions were not there, I am afraid, we would not have started any industry and we would not have achieved self-sufficiency in food and so on. So, in order to solve the problem of housing, this Bank is very essential.

Now, Sir, some honourable Member said that the capital is only Rs. 100 crores. I think they are mistaken. In fact, there are many provisions. This is a foolproof Bill and there is no need for any change to be made in it now. This is only the seed capital and a provision has been made to the effect that it can borrow money, can float bonds and can issue debentures. These powers have been given to the Bank. You can enter the money market. There is no restriction on the amount also. Another important feature is that the Government of India stands guarantee for all these debentures and bonds, even for the principal and the interest. So where is the need to say that it should be increased to Rs 500 crores? It is only the seed capital and this can go beyond Rs. 500 crores also whenever it is necessary. This seed capital is just like the margin money that we give. I think this is sufficient and I do not think that there is any need to change it now.

Coming to the Bill as such, Sir, I would like to draw the attention of the honourable Minister to clause 3, sub-clause (4).

*It says:*

"The National Housing Bank may establish offices, branches or agencies at any place in India, and with the previous approval of the Reserve Bank at any place outside India."

I can understand about opening of branches all over India but I do not understand why outside India. Are you going to give finance outside India also? Our duty, our business, is to finance housing. You do not have so much finances to advance loans outside India. I have got all the Bills here. I have the National Bank for Agriculture and rural development Bill, 1981. There also similar provision is there; outside India. I am unable to understand why this provision is necessary.

Sir, another provision which I am going to bring to the notice of this House is about the appointment of Directors. I am seeing the tendency of the bureaucrats who are drafting these Bills. They do not want any public men in these institutions. There is a vast difference. Here is the Industrial Development Bank Bill, 1964 I will quote only one sentence:

"The Board shall consist of the following, namely...." I do not want to read out all, but this is what (c) says:

"Not more than 20 Directors nominated by the Central Government and not more than five Directors of the financial institutions."

They have their financing institutions in States and other places also. Their nominee is to be on the Board, because most of these institutions which are taking loans will have to express their problems, in the meeting. If they are not there, how will their views be taken into consideration, how will their problems be solved? So how cleverly they have done it. I wanted to show this here. It is stated:

"three directors who shall be persons with experience in the

working of institutions involved in providing funds for housing or engaged in housing development;"

In the case of the Industrial Development Bank, on the other, hand, categorically they have stated:

"not more than six Directors from the State Bank, nationalised banks and the State financial corporations."

Here in the case of this Act what they have done is they say he must have experience. Why do they want any retired man? They want to take that one. I have great experience about that also. In the case of NABARD similar provision is there. There they have taken the Directors from the cooperatives. My submission is that what they should have done is that they should have specifically stated that persons who are in State financial institutions must be represented in this Board. That should have been done.

One of my friends suggested that one person from the Lok Sabha and one from the Rajya Sabha must be there. It is a social legislation. Such representation is essential in the Board.

Sir, the aim of the Bill is laudable. This Bank is also undertaking research and survey of the construction techniques and other studies relating to or connected with shelter, housing and home settlement. My friends were expressing some doubts. The Bill has given all sorts of powers to the Housing Banks. I have already stated that this Bank has been given the power to issue and sell bonds and debentures with or without the guarantee of the Central Government. All these powers have been given. Therefore, my submission is with regard to the Board of Directors only. While establishing the branches, it should be ensured that each State gets one branch. At the same time, we will have to create the infra-structure. We must have financial institutions or housing societies

[Shri Veershetty Moglappa  
Kushnoor]

even at the Taluka level. At the district and State levels we should have these institutions so that they can get finances from these National Housing Banks. With these words, I whole-heartedly support the Bill.

**श्री चतुरानन मिश्र :** उपसभाध्यक्ष महोदय, मैं नेशनल हाऊसिंग बैंक बिल के पक्ष में हूँ। लेकिन इस में कोई नयी बात नहीं जची या कोई ऐसी बात हो जिससे समस्या का निदान हो ऐसी हमें इस बिल में कोई भी बात दिखायी नहीं देती। इसके दो पहलू हैं। एक पहलू है फायनेशियल और दूसरा है हाऊसिंग। अच्छा हुआ कि हमारे हाऊसिंग के जो मन्त्री हैं वे भी सदन में कुछ देर के लिए उपस्थित थी और बहस को सुन रही थीं अभी हमारे राज्य वित्त मन्त्री जी हैं ही। हम को समझ में नहीं आता कि यह काम जब हुआ नहीं कर सका, एच०एफ०डी० सी० नहीं कर सका, एल०आई०सी० नहीं कर सका तो उसे नेशनल हाऊसिंग बैंक कैसे कर सकेगा? नया बैंक बनने से यही होगा कि कुछ और डायरेक्टर्ज की बहाली हो जाएगी कुछ और इस्टेब्लिशमेंट का खर्च हो जाएगा जिससे एक हजार मकान बन सकते थे अब उन्हीं लोगों की तनख्वाह में पैसा चला जाएगा। आखिर मकान बनाने के लिए पैसा कहां से आएगा उद्योगों के लिए आप कहते हैं कि एक खिडकी चाहिये और गरीब के मकान के लिए दर्जनों खिडकियां ही नहीं जो खूला दरवाजा रखे हुए है कैसे इस देश का मकान बनेगा? अब हम वित्त मन्त्री जी से कहेंगे कि अगर इस बिल में यह प्रावधान होता अभी तक हमारे बैंक या फाइनेशियल इंस्टीट्यूशन जो मकान के लिए रुपया देते हैं वह ग्राम तौर पर एप्लायेट क्लास की खूशहाली वर्ग को जाता है कि यह बैंक विलों पावर्टी लाइन वाले लोगों के लिए होगा, शैड्युल्ड कास्ट और शैड्युल्ड ट्राइब्स के लोगों के लिए होगा जो मैं इसका पूर्णतया समर्थन करता कि कम से कम एक ऐसा बैंक होने जा रहा है जो इस काम को करेगा क्योंकि जो गांव

के गरीब लोग हैं या शहर के भी अत्यन्त गरीब लोग हैं उनका वर्तमान बैंकिंग वगैरह में कोई एप्रोच नहीं है इसलिए व इसका फायदा नहीं उठा सकेंगे अगर यह सरकार चाहती हमारे वित्त मन्त्री चाहते तो अच्छा काम कर सकते थे कर्माशियल बैंक ऋण देते हैं मगर 1-2% ही मकान बनाने के लिए ऋण देते हैं आपको किसने रोका था कि आप कर्माशियल बैंक को कहते कि भवन निर्माण में दम प्रतिशत जमा राशि का दो।

**उपसभाध्यक्ष (श्री जगेश देसाई) :** हाफ परसेंट देते हैं।

**श्री चतुरानन मिश्र :** हाफ तो शुरू में था। बाद में एक से दो परसेंट कर दिया तो आपको किसने रोका है कि आप यह नियम बना देते कि 10 प्रतिशत डिपोजिट्स का मकान बनाने की तरफ जाएगा। इस तरह से समस्या का निदान होगा लेकिन आप ऐसा नहीं कर सके। दुइको 2-3 प्रतिशत मकान बनाता है एच०एफ०डी० सी० सवा परसेंट मकान बनाता है, लेकिन एल०आई०सी० 4-5 प्रतिशत मकान बनाता है इसलिए आप करने को तैयार हों तो ऐसा भी कर सकते हैं। आप ठगने का काम मत कीजिए। इलेक्शन का साल आगे आ रहा है इसीलिए शोर मचा रहे हैं, दिल बहलाने और भी बहुत से तरीके हैं। दिल बहलाइये और दिल बहलाने का काम कीजिए।... (व्यवधान) अभी से कुछ कीजिए तो वोट में काम आएगा। इसलिए प्राइवेट सेक्टर सरकार से ऋण ले, अगर मकान बना सकते हैं तो कोई कारण नहीं है कि स्वयं सरकार इसको बैंकों या दूसरों के जरिये क्यों नहीं कर सकती है। इसलिए हमको इसमें, बिल में कोई नयी बात देखने को नहीं मिल रही है सिवाय इसके कि कुछ लोगों का गुजर हो जायेगा, डायरेक्टर्स और कुछ लोग आयेंगे, मंत्री जी को मौका मिलेगा अपने लोगों को बहाल करने का, अपनी पार्टी के लोगों को रखने का, यह काम होगा नहीं तो कुछ खास नहीं होगा।

दूसरी बात कहना चाहूंगा कि अगर दूसरे पहलू पर विचार करें तो मकान की समस्या बहुत जटिल है। अभी हमसे

पूर्व जो लोकदल के माननीय सदस्य बोले उन्होंने कहा कि यह ठीक ही है कि कम्युनिस्ट देशों ने मकान बनाने के मामले में काफी अच्छा काम किया है। लेकिन इतने पर भी हम आपको कहें कि सोवियत यूनियन की आबादी हमसे आधी से कम है फिर भी जब मैं वहां पिछले महीने था उन्होंने कहा कि हमारी मकानों की समस्या हल नहीं हुई है, हमको पांच वर्ष और लगेंगे तब हम सबकी मकान की समस्या हल कर सकेंगे। इसलिए यह कठिन समस्या है। इस पर आल साइडेड हमला करने की जरूरत है। बैंक बनाकर छोड़ दिया है इससे कुछ नहीं होगा।

बहुत से माननीय सदस्यों ने जमीन के बारे में कहा। गरीबों से जमीन छान धनियों को शहर बढ़ाने के लिये जमीन दी जा रही है। शहरों में जमीन की कीमतें बेतरह बढ़ती जा रही है। एक बात आपको कहना चाहूंगा, कुछ माननीय सदस्यों ने कहा कि प्राइवेट सेक्टर यह भवन निर्माण दिया जाये। वे इस काम को करें। मैं इतना ही अर्थ कहूंगा कि प्राइवेट सेक्टर मकानों का कितना भाड़ा लेता है इसका मंत्री जी जवाब दें अगर यह उनके विभाग से संबंध रखता है और पब्लिक सेक्टर जो मकान बनाता है वह उनका कितना भाड़ा लेता है। इन दोनों के उदाहरण देकर बतायें ताकि समझ में आ जाये कि क्या बात होती है। आप लोग प्राइवेट सेक्टर का गुणगाना करने हैं लेकिन उनके मकानों का भाड़ा आपके बायें मकानों से 1-8 गुना ज्यादा होता है। इसलिए उनके हाथों में रखकर आप किसका भला करेंगे? मकानों के बारे में हमारा स्पष्ट मत है कि आप बड़े पैमाने पर सघन जुटाने और सरकार की तरफ से मकान बनाने का काम कोजिए लेकिन जैसे नहीं जैसे प्राय इंदिरा आवास योजना के लिए कर रहे हैं। आप ठेकेदारों को दे देते हैं और वे ऐसे मकान बनाते हैं कि एक साल के बाद वे नहीं ठहरते हैं। सरासरी पैसा बरबाद जा रहा है। गवर्नमेंट के पास ऐसे बहुत से

पब्लिक सेक्टर हैं जैसे हम जानते हैं कि इंजिनियरिंग प्रोजेक्ट्स आफ इडिया ने 17 हजार के खर्च में एक हम और क्विचन बाथरूम वगैरह का मकान डिजाइन किया है। वह पक्का मकान होगा, रह जायेगा तो सब दिन के लिए रह जायेगा : ठेकेदारों को रुपया देकर किसका भला कर रहे हैं? वे मकान फिर गिर पड़ेंगे। इतनी हालत खराब है।

मैं मंत्री जी का ध्यान एक अन्य बात की ओर आकर्षित करना चाहता हूं कि इस साल बिहार में बाढ़ आने के कारण दो मिलियन, अर्थात् 20 लाख मकान गिर गये हैं। अभी तक कुल, सारे भारत में हमारी योजनाओं के अंदर जितने नये मकान हमने गरीबों को दिये थे उनसे ज्यादा मकान वहां पर इस साल धंस गये। क्या आप उनके लिए को प्रावधान कर सकेंगे? यह कठिन काम है। मैं यह चाहता था कि कोई ऐसी योजना बने जिसमें कि हमारे जो गरीब तबके के लोग हैं वे आपके यहां कहीं मजदूरी करके भी मकान भाड़ा चुकाते रहें और उनको मकान मिल जाये इसमें आपको रुपया भी मिल जायेगा और रुपया रोटेट करेगा। एक ही बार लें और चूकाएंगे नहीं तो बाकी को नहीं मिल सकेगा। इसलिए आपको इस तरह की स्कीम बननी चाहिए कि जिससे हमारे गांव के गरीब किसान और खेत मजदूर वगैरह भी मकान बन सकें।

एक और बड़ी समस्या यह है कि गांवों से लोग भागकर शहरों में आ रहे हैं। इसलिए अगर आपने पूरा इकनामी को ठीक करने की बात नहीं सोची तो इन समस्या का निदान आपके बूने के बाहर की बात है दिल्ली में अगर मंत्री महोदय खुद न जाते हों तो मैं उन्हें कि दो दिन सुबह में ले चलने के लिए तैयार हूं। वे दिल्ली जंक्शन से लेकर नई दिल्ली तक जायेंगे तो देखेंगे कि इस ठण्ड में 7-8 डिग्री टेम्परेचर में लोग बिना रुत के रुटगथ पर सोये रहने हैं। तमाम माननीय सदस्यों ने देखा होगा और माननीय मंत्री जी ने भी जरूर देखा होगा। हम रो यह हालत

[श्री चतुरानन मिश्र]

है। ऐसी हालत में आप समाजवाद या जो कुछ बात करें लेकिन पूजापातियों को बागान सहित आलीशान मकान बनवायेंगे तो गरीबों की छत बहा सें देंगे। विश्व-मित्र जी ने एक बार क शिश की थी। अकाल के कारण अन्न-वन्न नहीं उपजा, तो सुनते हैं कि उन्होंने बजरा, मडुआ मकई, मसूर वगैरहा बनायी। वैसे ही अगर आप सोचते हैं कि उधर आलीशान मकान भी रहेगा और इनको उधर छत भी मिलेगी, तो कम से कम आपकी उम्र में यह होने वाला नहीं है। आप वैसे दम से नौजवान हैं और मैं चाहता हूँ कि यह हो जाता।

मुझे इस बात की प्रसन्नता है कि आपके दल के सुकुल जी कम से कम एक बात सच बोले और वह यह कि सरकार ने कभी नहीं कहा है कि इस शताब्दी के अंत में हम लोगों को मकान दिलवा सकेंगे, सच्ची बात है कि इस प्रति से आप अल शताब्दी में भी नहीं दे सकेंगे, बाईसवीं शताब्दी में भी नहीं दे सकेंगे इस प्रति से।

**श्री जगदम्बी प्रसाद यादव (बिहार) :**  
आपके ख्याल से ... (व्यवधान)

**श्री चतुरानन मिश्र :** अगर बीच में आप भी आ जाइये, तो इस मामले में कोई फर्क नहीं पड़ने वाला है। हमको लग रहा है कि दूसरी तरफ ही जाने वाला है, क्योंकि आप उधर जाकर बैठे हैं।

**उपसभाध्यक्ष (श्री जगेश देसाई) :**  
दोनों पडित बैठे हैं।

**श्री चतुरानन मिश्र :** इसलिए आपके आने से भी नहीं होगा हां, होगा तो हमारे ही आने से, लेकिन एक माननीय सदस्य ने कहा कि आप मकान, रोटी तो ठीक देते हैं, लेकिन बोलने की अजादी नहीं देते हैं। तो उनको मैं कहना चाहता हूँ कि जब मकान-रोजगार और कपडा हो जाएगा, घरदार आपका बन जाएगा तो हम स्वतंत्रता दे देंगे—बोलने की आजादी सब को देंगे, खुल कर के बोलिए

जितना बोलना है, अभी सोवियत वालों ने भी जलामनोस्स बोलने की छूट दे दी है लेकिन पहले घर ले लीजिए, रोजगार ले लीजिए, खाने का इंतजाम ले लीजिए और तब बोलिए। आप लोगो ने क्या कर दिया है कि न खाना, न पीना, न कमाना सोना फटपाथ पर और बोलना हजार। तो इसलिए इतने का ही फर्क है हमारे और आपके तरीके में।

दूसरी बात एक माननीय सदस्य ने उठाई और मैंने चीन भ्रमण के वक्त देखा था कि गांव के लोगो का कैसे मकान बना रहे हैं, उसको हम चाहेगे—अब हमारे आवास विभाग के मंत्री यहाँ नहीं है, राज्य मंत्री वित्त है, उनका तो यह काम नहीं है, लेकिन देखे कि कैसे वे लोग मकान बना रहे हैं, शुरू में कैसे बनाते हैं, और बाद में कैसे इम्प्रूव करते हैं। इसलिए हमको उस तरफ देखना चाहिए।

आखिर में एक बात मैं और कहना चाहंगा कि खाली रुपए मत जाँडिए, मैटिरियल बजट भी बनाइये। अगर आपने यह तय किया है कि इस शताब्दी के अंत तक हम चार करोड़ मकान बनायेंगे तो चार करोड़ मकान के लिए कितना सीमेंट चाहिए, उसका क्या दाम रहेगा, कितना लोहा चाहिए, उसका क्या दाम रहेगा, कितनी ईंटें चाहिए, उसका क्या दाम रहेगा, यह मैटिरियल बजट बनाया काँजिए। अगर आपको सचमच में बनाना है और जो हार्ड-कास्ट इकानमी आप जैनेट कर रहे हैं, उससे तो गरीबों का कभी भी मकान बनने वाला नहीं है क्योंकि सीमेंट और लोहे का जितना दाम आप बढ़ाते चले जा रहे हैं, यह तो उनके बूते के बाहर होगा।

हमारे मध्यम वर्ग के किसान लोग भी अब मकान बनाने की स्थिति में नहीं हैं। इसलिए हमने कहा कि अगर हमें आवास समस्या पर हमला करना है, तो उस पर चारों तरफ से हमला होना चाहिए, तब इस समस्या का निदान हो सकेगा जैसा कि मैंने पहले कहा कि कर्मशियल बैंक कम से कम दस प्रतिशत टोटल डिपॉजिट का इसमें लगायें और दूसरे साधन से भी।

में ~~के~~न्द्रीय सरकार से कहना चाहूंगा कि आप भी जो शेषर मकान बनाने के लिए देते हैं, वह दिन प्रति दिन घटता जा रहा है और 3 प्रतिशत से भी कम है और राज्य सरकार जिसका साधन आपसे तो बहुत ही कम है, फिर भी वह 5 प्रतिशत मकान बनाने में देती है। तो यह सज्जाजनक स्थिति केन्द्र की है। तब आप कहिए कि हमें जो प्रधान मंत्री जी ने कहा था, उसको पूरा कर रहे हैं, तो हमको लग रहा है कि अगर प्रधान मंत्री ने यही बात कही थी, तब तो वापिस कर लेते तो अच्छा था, नहीं तो अगर यही बात बोली है और अगर यही किया गया, तो "खोदा पह डू, निकली चुहिया" यही कह कर मैं समाप्त करता हूँ।

**THE VICE-CHAIRMAN (Shri Jagesh Desai):** Mr. Bir Bhadra Pratap Singh. Five to seven minutes please.

**SHRI BIR BHADRA PRATAP SINGH (Uttar Pradesh):** Mr. Vice-Chairman, Sir, this is too much injustice towards me. I protest against it and while supporting the Bill, as a protest, I am not going to speak.

**THE VICE-CHAIRMAN (Shri Jagesh Desai):** I have never said that you should not speak.

**SHRI BIR BHADRA PRATAP SINGH:** This is too much.

**SHRI NIRMAL CHATTERJEE (West Bengal):** Sir, Mr. Poojari is piloting the other Bill also. Therefore, he can give his reply tomorrow as well. This can be arranged. Why should you curtail the time for speeches? This is an important subject. The Minister, I think, will agree to reply tomorrow.

**THE VICE-CHAIRMAN (Shri Jagesh Desai):** This Bill was allotted four hours. We have exceeded it by half-an-hour.

**SHRI CHATURANAN MISHRA :** This is an important subject which cannot be debated in just four hours. There are two aspects in this. One is housing and the other the Bank.

**THE VICE-CHAIRMAN (Shri Jagesh Desai):** If the House so desires he can reply tomorrow.

**SHRI BIR BHADRA PRATAP SINGH:** Sir, under pressure of time, I do not want to speak. I will sit down.

**THE VICE-CHAIRMAN (Shri Jagesh Desai):** Today there is a Half-an-Hour Discussion at 6.00. Otherwise, there is no question. Yes, you can speak.

**SHRI BIR BHADRA PRATAP SINGH:** Also I was superceded by two persons, so I wanted to protest.

Now from the speeches that were made from both the sides. I could gather that we are very very conscious about having a national housing policy, but the Bill does not mention about the national housing policy at all. It is only one step ahead, that is, providing a banking institution to deal with the national housing policy. Then, somebody said that it is a foolproof banking law but I do not agree with that. I can find out many lacunae because I am a lawyer by profession, but there are certain good things and I thank the Minister for the reason that at least he has made an attempt to make available finances to build houses in the country, apart from what the banking institutions like the LIC and other institutions were giving. Therefore, I support the Bill and I compliment him for this.

Now while formulating the banking law, he has given a frame that there shall be an apex body, there shall be a regional body, there shall be a local body and thus he is having in mind quite a comprehensive frame of the banking system for the purpose. Along with that, why could he not decide two things, the priorities and the mode of using those funds. If you are not cautious about providing priorities and mode of utilisation, two things are liable to take place. For instance, Urban Development Ministry, through the DDA, is constructing flats. How many facilities

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does the DDA have? They get advances. Even fully paid advances are there for years, yet people are not getting their houses. They acquire land under various laws. Therefore, they get land cheaper. There are so many other commercial activities with them. All these facilities are available with them, yet they are in losses. The biggest experiment that we have made in respect of housing in this country in the form of a Government agency is through DDA, yet the DDA is always running in losses as compared to private persons who have little land, the price of land for them is very high, the price of construction for them is very high. So, while drafting this financial Bill the hon. Minister should have at least decided about the priorities, that is the need of the hour.

Turning to the other thing, I want to caution him. There seems to be too much urbanisation in our thinking. From the speeches that were made I could gather that the finances provided by this bank would be dealing with cities because people are migrating from villages to cities. But I am happy to see a provision in clause 27 of this Bill. I am complimenting you, Mr. Minister. Somebody rightly said that housing is a State jurisdiction and also clause 27 of the Bill says:

"The National Housing Bank may provide advisory services to the Central and State Governments, local authorities and other agencies connected with housing, in respect of—

(a) formulation of overall policies aimed at promoting the growth of housing and housing finance institutions;

(b) legislation relating to matters having a bearing on shelter, housing and human settlement."

So under the Bill you have confined your activity to only one thing, that you will render advice with regard to shelter, housing and human settlement, and growth of housing and housing finance institutions will also follow in the cities.

So the principle that it is the primary responsibility of State has been recognised under section 27. If you are having in mind only a banking institution, then why such representation is given under section 6(b)? I find under section 6(b) you have taken in the Board of Directors three directors who are experts in the field of housing. If the Bill is to be confined only to financial functioning alone, then under section 6(b) why should not only persons who are experts in guiding financial matters alone be put there? Why have you taken the architect, engineers, sociologist, expert in law, management and corporate planning and other such persons in this regard? I do not think the jurisdiction of these persons is to deal with financial institutions. Therefore, what I want to say is that you are having in mind some structure, some idea to have the opinion of various people from various activities who are nearer to this field. If you are having this in mind, why should you not decide the priorities?

[The Vice-Chairman (Shri Mostafa Bis Quasem) in the Chair]

Now the various speakers have suggested why first priority should not be given by the Bank to weaker sections of society by providing housing to them, whether they live in cities, whether they are labourers or whether they live in rural areas. Now you could have also decided the priority that rural and semi-rural areas will also be covered and they will be given priority. Now industrial workers should be another priority. Then come the cooperatives. I must warn that the cooperatives' business in housing has grown enormously in this country, but they are exploiting the situation to the worst. If we do not distinguish between genuine cooperatives and fake cooperatives, then the situation will worsen further and the resources of this Bank will be exploited.

There could be another priority: those whose houses are devastated by floods or other natural calamities. They could be given preference in providing money from these banks. I hope you

will think of it. Though it is a banking law, there is no harm in deciding the priorities and propounding these as guidelines. Even though they have to give advice to the State Government's and even though they have to deal with housing on their own, since you will be providing the money, there is no reason why these guidelines should not be provided.

- Now I want to give certain warnings. As many speakers have said, your funding and financing should not become a means for creating luxury houses. I do not know how you will be able to take that precaution under the Act, because if the banks are exploited by the capitalist class in this country, the entire private industry will be built up with the help of bank financing and institutional financing. With only 4 or 5 or 7 per cent share, they become owners of the industry and they are not interested to pay any tax to the State exchequer. So, kindly take that precaution. You should have provided some adequate protection so that the capitalists and others who are interested in building luxury houses may not be able to exploit this Bank for such purposes. Somebody has already said about this. I thank him for that. So, that guideline should be there.

Now I want to say about protection against greedy builders. Your DDA is suffering losses but the builders in this country are growing by leaps and bounds. I know of people who had nothing but, since they became builders, became multi-millionaires in this country within these five or ten years. So, how will you be able to safeguard the resources of the Bank from being exploited by these greedy people?

Here, on the Board of Directors, apart from experts in banking, there is no representation for people from the cooperative sector and the weaker sections. Why are you not providing for workers' representation and why are you not providing for representation of the middle class because it is mostly the urban middle class which needs this Bank's help? And why have you at all excluded public representatives? You could have

given a guideline that the Board of Directors would consist of some MLAs and one or two MPs.

Sir, while supporting this Bill I want to submit that there are some lacunae. Here, one legal lacuna I would like to point out to you. Take clause 36. What is the necessity for this all-pervasive provision now? Clause 36 says:

"The provisions of this Chapter shall have effect notwithstanding anything inconsistent therewith contained in any other law for the time being in force or any instrument having effect by virtue of any such law."

Why have you such an all pervasive law here? Which law do you think will be inconsistent with the provisions of this Chapter? I have found three clauses in this Bill where such an all-pervasive proviso or judicial scrutiny? I have not protect the law from being found *ultra vires* or judicial scrutiny? I have not been able to understand it. Kindly explain it to me because at two other places also you have tried to legislate in an all-pervasive manner which, I think with a *vires* or judicial scrutiny? I have not could have avoided.

There is one more thing and that is my last point. There are various other agencies which providing housing finance in the country both in the urban sector and the rural sector. For instance, HUDCO and LIC are there—and there are other agencies also—which provide housing finance. But why do you exclude them from the purview of this law? Somebody has said that HUDCO itself should have been transformed into a banking institution to facilitate housing finance. After all, there is multiplicity of agencies. The banking agency is laws not very good and multiplicity of laws also is not very good. So, multiplicity of various banking agencies for the purpose of providing funds for housing is also not very good. There are many other similar questions. Therefore, I do not agree that this is a foolproof law so far as banking is concerned. But,

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since you have taken the step, I appeal to you and the Urban Development Ministry and other Ministries to consider it seriously because let it not remain only an urban law dealing with urban people, but you must also extend these facilities seriously to the rural areas.

My learned friend has gone away. He is not very much correct. Even in villages people need money to construct houses. They get money, but meagre money. That money is exploited by exploiters in various ways. So, what precautions are you going to take so that the money that you will pass on will not be wasted, will not be exploited, will not be shared by such people?

With this, I am supporting the Bill.

Thank you.

**SHRI NIRMAL CHATTERJEE:** Mr. Vice-Chairman, Sir, you were not present when an understanding was reached that the Minister would give his reply tomorrow. As far as I know

**THE VICE-CHAIRMAN (SHRI MOSTAFA BIN QUASEM):** Just one minute. There is a Half-an-Hour Discussion at six o'clock. And Mr. Irshadbaig Mirza is yet to speak. Please give some time for him.

**SHRI NIRMAL CHATTERJEE:** Are you going to speak?

**SHRI MIRZA IRSHADBAIG (Gujarat):** Yes.

**SHRI NIRMAL CHATTERJEE:** I was trying to know how flexible I should be. If you are speaking, I will certainly leave time before six.

**SHRI MIRZA IRSHADBAIG:** I have only two suggestions to make.

**SHRI NIRMAL CHATTERJEE:** Mr. Vice-Chairman, Sir, I promised your immediate predecessor that I would take only a few minutes. To keep my promise. I will mention only such points which, I feel, have not yet been raised in the House because those questions like the arrangement of

the Bank the policy which should be pursued by the Bank, all these criticisms have been made. In a certain sense, this is putting the cart before the horse. Those things, I am not going into.

But I am raising a very broad question. Whom are you proposing to help? In India a large number of people are homeless, and by any stretch of imagination we cannot say that we shall give them houses, say, by the turn of the century. That is just not feasible. To talk of that aspect would be rather tall. Take the experience of the countries which are devotedly towards the poor, either the Soviet Union or China. The housing problem after many centuries of exploitation is of such a dimension that even after the working people came to power, to provide houses to everyone is a problem which takes years and years and years. And imagine our country where that kind of state relationship does not exist.

I remember, Sir, once we discussed the problems of the Calcutta slums and about trying to give ownership rights. To understand the problems, I will tell you this. If this assumption is correct that you cannot provide houses, what can we do? Is there a line of attack? Having a house or a home does not mean having four walls and a room. They want a toilet, they want a kitchen, they want drinking water. Now, to the extent you cannot provide them overhead roofs and walls, if you can provide public conveniences in terms of toilets and kitchens and drinking water to all who need them, which we can meet with our resources, then, you are attacking the housing problem of 60 per cent of the population of the country for the time being. Why I am raising this is not only in terms of the housing policy but also in the context of the housing bank policy. Would this Bank provide loans for such kind of activities? Would it refinance the institutions, which provide assistance—say in the city of Calcutta or in a village centre—just to build some toilet and kitchen arrangement? Are these kinds of community services provided for? If you don't provide for these, you are

catering to only 15 to 20 per cent of the population. This is one point I want to make. You can take into account the weaker sections of the population by providing that on such items also loans would be refinanced by this Housing Bank. This is a point, which, I think Jagesh Desai will agree, has not been mentioned here. Therefore, I am bringing it out forcefully. We have been tackling this problem in Calcutta. Recently the World Bank has issued a certificate. It is not to be very proud of, but all the same a hostile association has issued a certificate that Calcutta is tackling the problem of slum dwellers in this manner instead of trying to construct dwelling units for them. This is a realistic approach. So, this point has to be clarified. It is this part which should be financially viable, which should be a proposition viable for this Housing Bank. This is one point that I want to make.

The second point I want to make is about its composition. Now, who will be your people on it? About headquarters, so many people have said that Bombay is too crowded for financial institutions. You are once again having it at Bombay. I do not mind it, because if I say otherwise I will appear to be parochial. The Reserve Bank of India is also there. It is now considered to be the financial capital. If anybody agrees to dispersion, then he will suggest, including Jagesh Desai, some headquarters should be in other capitals also. That will reduce the congestion in Bombay and also another problem of pollution. But I am not going into that. But the point is what are you suggesting about who will be the directors. Apart from suggesting about the composition in State branches or State regional branches, where the composition, of course, will be different, it is from him that you can also understand. He has expressed his apprehension that the bias should be in favour of the rich, even within the 15 to 20 per cent. And who will be the Directors? Three Directors amongst the experts in the field or in other fields, special knowledge of which is considered useful. Now, this is a redundant paragraph, because this means anybody can

come in. This could have been reformulated. I am not going to that. And then, 'three directors, who shall be persons with experience in the working of institutions involved in providing funds for housing or engaged...' Now tell me all the companies are asked to build houses for their workmen, they are financed also. By this criterion they can come and become directors here. If you want to avoid that bias, you must specifically provide that owners of companies will not be inducted as directors in this Bank. I cannot satisfy you but this is a negative guarantee. At least prevent that. The way you have formulated that, it does not preclude that. Therefore, I am suggesting that you do this.

There is just a minor suggestion. I asked you about accepting of deposits. You were hesitant in your answer. The provision is you can accept deposits with maturity, which is not less than 12 months. Now, I suggest that this bank can improve its functioning by providing for certain concessions and inviting deposits. If you give deposits here then you will get certain facilities there because it has been repeatedly asserted by everyone that the amount that has been provided for by the bank is a minimal sum compared to the dimensions of the problem. So this is another point I would request you to think about. Then I will mention two other things.

[The Vice-Chairman (Shri Jagesh Desai) in the Chair]

THE VICE-CHAIRMAN (SHRI JAGESH DESAI): No, last point.

SHRI NIRMAL CHATTERJEE : I will finish. The secrecy clauses are there. Once again I feel that it is my duty to register my protest. If you want that the bias is not in favour of the rich then the secrecy clauses should be avoided (2) If this is an All India Bank what prevents you to induct M. Ps. in the Board of Directors? That would be a valuable check on the working. Finally, the demand made repeatedly by the public Accounts Committee is : why should

[Shri Nirmal Chatterjee]

this not be audited by the Comptroller and Auditor General of India? Thank you.

**श्री मीर्जा इशदिवेग :** उपसभाध्यक्ष महोदय, मैं आपका अत्यंत आभारी हूँ कि आपने मुझे इस बिल पर बोलने के लिए समय दिया। मैं सिर्फ दो सुझाव देना चाहता हूँ। मेरा सुझाव यह है कि वर्तमान परिस्थितियों में जो हमारे राष्ट्रीयकृत बैंक हैं वे हाउसिंग के लिए जो एडवॉन्स देते हैं, उसका सिर्फ आधा प्रतिशत ही गृह योजनाओं के लिए दिया जाता है। मैं मंत्री जी से यह मांग करूंगा कि रिजर्व बैंक के माध्यम से यह जो आधा प्रतिशत ऋण दिया जाता है उसको बढ़ाकर कम से कम 2 से 5 प्रतिशत किया जाना चाहिए और हमारे नेशनलाइज्ड बैंक हाउसिंग के लिए यह धनराशि जुटाये। मैं आशा करता हूँ कि माननीय मंत्री जी इस मांग को स्वीकार करेंगे।

दूसरी बात मैं यह कहना चाहता हूँ कि हमारे साथियों ने बहुत से सुझाव दिये हैं, जैसे श्री विठ्ठलभाई ने और दूसरे साथियों ने जो बातें कही हैं उनका मैं समर्थन करता हूँ। यह जो मांग उठाई गई है कि जो निदेशक बोर्ड है उसमें एक जन प्रतिनिधि अवश्य होना चाहिए, उस पर विचार किया जाना चाहिए, जन प्रतिनिधि के साथ-साथ जिन लोगों को इस क्षेत्र में अनभव है, जो इस व्यवसाय में हैं, जैसे हुडको जैसी संस्थाएँ हैं, उनके प्रतिनिधि भी जब तक इस बोर्ड में नहीं होंगे तब तक उनके अनुभव का लाभ कैसे उठाया जा सकता है? अगर हम उनके अनुभव का लाभ नहीं उठाएंगे तो उनका अनुभव अप्रत्यक्ष चला जाएगा। इसलिए मैं आपके माध्यम से मंत्री महोदय से मांग करता हूँ कि इसके अन्दर आप ऐम केलाज अवश्य बनाइये जिससे बोर्ड में जन प्रतिनिधि, लोक सभा और राज्य सभा के तथा हुडको जैसी संस्थाओं के प्रतिनिधि उसमें शामिल किये जा सकें।

अंत में मेरा तीसरा मुद्दा यह है कि ज्यादातर हमारी आबादी वीकर सेक्शन की है। हम प्रावधान कर रहे हैं कि वीकर

सेक्शन के प्रत्येक परिवार को कम से कम एक घर रहने के लिए मिले। लेकिन ऐसे लोगों को बैंकों से जो ऋण मिलता है उसका इंटरेस्ट रेट इतना ज्यादा होता है कि इस सुविधा का लाभ वे लोग नहीं उठा पाते हैं। इस सुविधा का लाभ वीकर सेक्शन तक पहुंचे इसलिए मैं आपके माध्यम से मंत्री महोदय से यह मांग करना चाहता हूँ कि वीकर सेक्शन के अप-लिफ्टमेंट के लिए आपने बहुत कुछ किया है और हमारी दूसरी तरफ के लोगो ने इसको क्रेडिटसाइड भी लिया है, लेकिन आप वीकर सेक्शन के उत्थान के लिए काम करने रहे हैं, इसलिए आप वीकर सेक्शन के लिए बैंकों के द्वारा मॉलिन बनाने के लिए दिये जाने वाले ऋण के इंटरेस्ट रेट में कमी लाने के लिए इस बिल के अन्दर प्रावधान जरूर कीजिए। मैं फिर आपका आभारी हूँ कि आपने मुझे बिल पर बोलने का समय दिया।

**THE VICE-CHAIRMAN (SHRI JAGESH DESAI):** The discussion on the Bill is over. The Minister will reply tomorrow. Now, we will take up half-an-hour discussion.

6.00 P.M.

Half-an-hour Discussion on points arising out of the Answers given in the Rajya Sabha on the 11th November, 1987 to starred Question 62 the regarding universalisation of elementary education

**PROF. C. LAKSHMANNA (Andhra Pradesh):** Mr. Vice-Chairman, Sir, we are venturing upon a very important discussion. It is a very vital discussion in the sense that what has not been fulfilled by way of constitutional obligation so long after forty years is the topic for discussion today as to how we are going to fulfil the constitutional obligation. The Constitution provides that all those up to the age of 14 years should be effectively in the schools, should go through the schooling by 1960. We are now in 1987. The hope expressed earlier by the hon. Minister was that by the end of the century, almost