

Rural Water Supply Programme (ARWSP). The funding pattern of different components of ARWSP is as under:—

ARWSP (Normal)	50:50 between Centre and State
ARWSP (DDP*)	100% by the Centre
ARWSP (Calamity relief)	100% by the Centre
ARWSP (Sector Reform/ Swajaldhara)	90% by the Centre; 10% by Community Contribution
ARWSP (Water Quality)	75:25 between Centre and State
ARWSP (Sustainability)	75:25 between Centre and State

\*Desert Development Programme.

**58th National Sample Survey regarding housing loan to rural areas**

4469. SHRIMATI AMBIKA SONI:

DR. T. SUBBARAMI REDDY:

Will the Minister of RURAL DEVELOPMENT be pleased to state:

(a) whether findings of the 58th round of the National Sample Survey pointed out that disbursement of housing loans by public sector banks in rural areas was grossly disproportionate to the reach of the network;

(b) if so, whether according to the report, rural housing sector continues to depend on money lenders and friends, in the absence of Government assistance;

(c) if so, the other points made in the survey report and whether Government has decided to provide some housing loans in rural India; and

(d) if so, the steps being considered in this regard by Government?

THE MINISTER OF STATE IN THE MINISTRY OF RURAL DEVELOPMENT (SHRIMATI SURYAKANTA PATIL): (a) Yes Sir, as per the findings of 58th round of the National Sample Survey (NSS), the contribution of Government banks for housing finance is about 6.5% for construction of houses in the rural areas.

(b) to (d) As per the findings of the Survey, the contribution of money lenders, friends and relatives for housing finance is about 18% in the rural areas. To reduce the dependence of money lenders, friends and relatives, the Government have started a Scheme called Golden Jubilee Rural Housing Finance Scheme in 1997 under which National Housing Bank (NHB) provides financial assistance by way of refinance to eligible primary lending institutions against the individual housing loans, NHB extends a concession of 0.5% as compared to its normal refinance rates for disbursement under Golden Jubilee Rural Housing Finance Scheme.

Under the Scheme, the loan is provided to various segments of the society specially the middle lower income groups in the rural areas. The annual targets have been progressively enhanced from 50,000 dwelling units in 1997 to the level to 2.05 lakh dwelling units for the year 2004-2005. Under the Scheme, about 13 lakh dwelling units have been financed from 1997 till date. In addition, under Indira Awaas Yojana (IAY), assistance in the form of grant-in-aid is provided to the BPL households for construction of houses in the rural areas. Since inception of the Scheme i.e. 1985-1986 till date, about 126 lakhs houses have been constructed.

**Separate body in National Institute for Rural Development**

4470. SHRI V. HANUMANTHA RAO: Will the Minister of RURAL DEVELOPMENT be pleased to state:

(a) whether Government has set up a separate body in the National Institute for Rural Development, Hyderabad to deal with disaster management and rural reconstruction;

(b) whether this body operates under the jurisdiction of the NIRD;

(c) to what extent this new body has the expertise and capability;

(d) whether it is a fact that adequate funds have not been channeled for this new body; and