

Mr. Speaker: No; unless I call a Member, he should not speak.

Shri U. M. Trivedi: I do not want to recapitulate all the arguments that have been advanced for the free use of this foreign exchange and the supply of sufficient foreign exchange to the industrialists. But I would like to know whether it has been brought to the notice of the hon. Finance Minister that apart from the £10,000 allowed to an industrialists for recouping his health, he had made available to himself another £10,000 from England and Switzerland for that purpose.

Mr. Speaker: How can the hon. Minister answer this question now?

Shri U. M. Trivedi: He must be knowing this. All the accounts are there.

Shri Tyagi: Who is that industrialist?

Shri Sachindra Chaudhuri: So far as I am concerned, technically I may have the knowledge in the sense that somebody in my Ministry does, but I personally do not have the knowledge. I have already assured the House through you, Sir, that I shall collect the information and put it before the House. (*Interruptions*).

Mr. Speaker: I do not think hon. Members should continue in this manner. If they want to have the matter discussed in the regular manner, they might resort to other methods.

Shri Bhagwat Jha Azad: Is it not a fact that in the face of the stringency of foreign exchange, when an ordinary citizen gets only Rs. 40, to give Rs. 2 crores to businessmen is an absolute waste of public money? If the answer to my question be in the negative, may I know the facts in the possession of Government to tell us how they were justified in giving Rs. 2 crores to the industrialists to roam about in the world?

Shri Sachindra Chaudhuri: The first part of the question is an expression of opinion, to which I do not agree. As for the second part of the question, I have said that I shall try and get as much information as I can and then put it before the House, and it is for the House to see whether or not this has been of any use.

Shri Bhagwat Jha Azad: The hon. Minister can never justify this. He cannot justify giving this amount of money to the moneyed classes while denying it to the ordinary citizens.

Mr. Speaker: Hon. Members might have recourse to some other procedure if they want to discuss it further.

L.I.C. loans for construction of houses

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***449. Shri Yashpal Singh:**
Shri Vishram Prasad:
Shri Bagri:
Dr. Ram Manohar Lohia:

Will the Minister of Finance be pleased to state:

(a) the total amount of loans granted by the Life Insurance Corporation to the policy-holders for the construction of houses during the year 1965-66 in the country; and

(b) whether the target for granting loan is being raised in view of the tight housing position in the country and particularly in Delhi?

The Minister of State in the Ministry of Finance (Shri B. R. Bhagat):
(a) The number of loans sanctioned under 'Own Your Home' Scheme during the financial year 1965-66 (upto 31st December 1965) was 897 for an aggregate amount of Rs. 2,51,33,850 out of which Rs. 1,75,89,620 was disbursed.

(b) There is no target fixed for granting loans in any of the Centres where the Scheme is in operation including Delhi.

श्री यशपाल सिंह : क्या कोई ऐसा हिसाब लगाया गया है कि देहातों के लिए कितना रुपया दिया गया है और शहरों के लिए कितना दिया गया है ?

श्री ब० रा० भगत : यह सब तो शहरों के लिए है और 118 इस में ग्रामी आते हैं । देहातों के लिए अलग स्कीम है ।

श्री यशपाल सिंह : कितनी दरखास्तें आई थीं और उनमें से कितनी मंजूर हुईं ?

श्री ब० रा० भगत : दिल्ली की तो मैंने सूचना दी है । 479 एप्लीकेशंस संकशन हुईं । कितनी दरखास्तें आई इसकी सूचना मेरे पास नहीं है ।

श्री प० ला० बाबूपाल : यह जो योजना भवन निर्माण की जीवन बीमा निगम द्वारा लागू की गई है क्या यह सच है कि बीवानेर डिबिजन को जिस में गंगानगर आदि बड़े बड़े शहर आते हैं, यह सुविधा नहीं दी गई है ?

श्री ब० रा० भगत : बीवानेर नहीं है इसमें, यह मैं देखूंगा ।

श्री हुकम चन्द कछवाय : भवन निर्माण के लिए लोगों की ओर से जो एप्लीकेशंस आती हैं वे काफी काफी देर पड़ी रहती हैं, तीन-तीन, चार-चार और छः-छः महीने पड़ी रहती हैं और तब जा कर स्वीकृत होती हैं । क्या ऐसी भी आपको शिकायतें मिली हैं कि जब तक बड़े अधिवाारियों को अलग से रिखत न दी जाये तब तक वे उन एप्लीकेशंस को मंजूर नहीं करते हैं ?

श्री ब० रा० भगत : यह शिकायत कई बार आई थी और लाइफ इनश्योरेंस कारपोरेशन ने इस पर गौर किया और अब उसने अपने जोनल आफिसिस को यह अधिवाार दे दिया है कि एक हद तक वही इनको संबंशन करें ताकि ज्यादा देर न हो ।

श्री हुकम चन्द कछवाय : जल्दी निपटाया जाये, समय ज्यादा न लगे, इसके बारे में मैंने पूछा है ।

अध्यक्ष महोदय : उनका कहना है कि लोकल आफिसिस को दे दिया है और समय कम लगेगा । यही उनका मतलब है ।

श्री सरजू पाण्डेय : ग्रामी सरकार ने जो ऋण देने की व्यवस्था की है वह सिर्फ कुछ एक शहरों तक सीमित है । मैं जानना चाहता हूँ कि तमाम जीवन बीमा कराने वालों के लिए इस तरह की व्यवस्था करने पर सरकार विचार कर रही है ?

श्री ब० रा० भगत : जैसे जैसे साधन उपलब्ध हो रहे हैं जांच पड़ताल के बाद बैंक बैंक कोशिश कर रहे हैं कि तमाम सेंट्रल बैंक सुविधा प्रदान की जाये ।

Shri Indrajit Gupta: Quite sometime ago, the Committee on Public Undertakings had specifically criticised the housing loans policy of LIC and recommended that it should be overhauled and a much more positive and liberal policy adopted. What consideration is Government giving to that recommendation, how far has Government accepted it, and what does it propose to do?

Shri B. R. Bhagat: The recommendations of the Committee on Public Undertakings are given their due consideration by Government.

Shri Indrajit Gupta: Still being given?

Shri B. R. Bhagat: Yes. There are a large number of recommendations. They are not decided piecemeal. We will give our report to the House as required.

Shri Maniyangadan: The Minister had said that the area of operations of the scheme would be extended further to more and more towns? Has that been done, and if so, how far?

Shri B. R. Bhagat: It is being progressively extended as administrative and other facilities are being arranged. At present, it is in operation in 118 centres.

Shri Daji: One of the important points brought out in the Report, as Government can see from its own figures, is that all the loans are given only to the higher brackets whereas loans are required more by the lower brackets. Has something been done at least to rectify this position?

Shri B. R. Bhagat: This particular scheme provides for the lower brackets also because the minimum amount is Rs. 7,500.

Shri Daji: The scheme provides, but in actual practice, we find it was given only to persons who have a policy of more than Rs. 50,000.

Shri B. R. Bhagat: No, this is not connected with policies. Anyone who is in the employ or has a regular income is eligible.

Shri Daji: But in actual practice, it was not done.

श्री रामेश्वरानन्द : मकान बनाने के लिए जो लोग प्रार्थना पत्र देते हैं उनको ऋण लेने में जितनी कठिनाई होती है मेरे खयाल में मंत्री महोदय को उमका पता नहीं है। मैं निवेदन करना चाहता हूँ कि मकान बनाने वालों को जो ऋण दिया जाये उसका कोई ऐसा सरल उपाय होना चाहिये कि वही उसकी अच्छी तरह जांच कर ली जाये और वही उसको ऋण दे दिया जाया करे जांच-पड़ताल करके। लोगों को चक्कर लगाने न पड़े, और उनका जो कई सौ रुपया इस तरह से खर्च हो जाता है, वह उनको न करना पड़े, क्या कोई ऐसी व्यवस्था आप करने का विचार कर रहे हैं कि वही जांच पड़ताल करके उनको ऋण मिल जाया करे ?

श्री ब० रा० भगत : यह मैंने कहा है कि सभी एप्लिकेशंस अब बम्बई शेत्रने की आवश्यकता नहीं है, वहां वे नहीं जायेंगी। दिल्ली में या दूसरे जोनल आफिसिस में उनको निपटाया जा सकेगा।

Shri S. M. Banerjee: Is it a fact that one of the burning demands of the insurance employees is that they should be given some loan from the LIC for housing. Has any amount been ear-marked for 1966 or 1967 for the employees of the LIC, and if so, what is the amount?

Shri B. R. Bhagat: The employees of the Insurance Corporation are also entitled to loans under this scheme.

Shri S. M. Banerjee: They are not getting it.

Shri B. R. Bhagat: As for the exact amount, I want notice.

Dr. L. M. Singhvi: What is the maximum time taken in processing a loan? Whether it is not a fact that some of these loans are given on far more onerous conditions than those given by State Governments?

Shri B. R. Bhagat: The conditions are not far more onerous, rather they are more favourable. That is why there is a great demand. Attempts are being made to reduce the timelag in disbursement; normally it is expected that a loan should not take more than two to three months.

Dr. L. M. Singhvi: I asked what are the actual conditions. I am not asking about the norms. What is the maximum time taken in processing a loan?

Shri B. R. Bhagat: The norm is that it should not take more than two to three months.

Shri Sezhiyan: The Minister has said that the scheme is in operation in 118 towns and that a total of 497 applications were considered and granted. This works out to less than 5.6 per cent. Considering our population, is this not a very small percentage?

Shri B. R. Bhagat: The total number of loan applications for the whole country is 4,390, aggregating to Rs. 12 crores. Out of this, 1,836 ap-

lications were sanctioned; totalling Rs. 4.9 crores.

Shri P. R. Chakraverti: May I know what special facilities have been made for low income groups for loans for construction of houses?

Shri B. R. Bhagat: There is a special scheme run by the State Governments for the low income groups which LIC is subsidising already. This scheme also caters to the lower income groups, particularly fixed salary earners.

Shri Ranga: Have the hon. Minister and other Ministers concerned given careful consideration to the suggestions made by the Committee on Public Undertakings in regard to the various ways in which the LIC can improve its scheme for helping low paid employees and others also and provide housing facilities not only in large cities but also in medium scale cities, and have they taken any decisions after having considered those recommendations?

Shri B. R. Bhagat: As I said earlier, a large number of recommendations have been made, they are being considered in consultation with LIC, and we will place a statement on the Table of the House—that is our practice—on the decisions of the Government on those recommendations.

Shri Ranga: "Are being considered" is a very vague answer. There is no time limit there.

Mr. Speaker: They will place the decisions on the Table of the House.

Shri B. R. Bhagat: That is the practice generally.

Barrage on Kosi

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450. **Shri Yashpal Singh:**

Shri Bagri:

Shri Vishram Prasad:

Dr. Ram Manohar Lohia:

Shri Utliya:

Shri Vishwa Nath Pandey:

Will the Minister of Irrigation and Power be pleased to refer to the reply given to Starred Question No. 747 on the 9th December, 1965 regarding the Barrage on the river Kosi and state:

(a) whether the decision on the proposal to construct a second barrage on the Kosi has since been taken; and

(b) if not, the time by which it is likely to be finalised and the estimated expenditure to be incurred thereon?

The Minister of State in the Ministry of Irrigation and Power (Dr. K. L. Rao): (a) and (b). Not yet, Sir. The report of the Technical Committee set up by the Government of Bihar to examine the residual problems of the Kosi river is still awaited.

श्री यशपाल सिंह : क्या सरकार बतला सकती है कि इस में नेपाल सरकार की सहमति की आवश्यकता होगी या नहीं ?

Dr. K. L. Rao: It is not necessary to get the consent, but we have got to inform His Majesty's Government of Nepal.

श्री यशपाल सिंह : मैं जानना चाहता हूँ कि यह सरकार किस खयाल से कर रही है सिंचाई के खयाल से या बिजलीघर बनाने के खयाल से ?

Dr. K. L. Rao: If the barrage is decided upon, it will have a large number of advantages. It will provide control of the river, it will provide a road bridge, it will provide a railway connection, and also provide irrigation.

श्री विश्वनाथ पाण्डेय : मैं जानना चाहता हूँ कि कोसी नदी पर बांध बनाने का प्रस्ताव अगर सरकार ने रखा है तो वह किस स्थान पर बनाया जायेगा और वह कब तक बन कर तैयार हो जायेगा ?