

अध्यक्ष महोदय : यह तो महिलायें ज्यादा जानती हैं।

श्री ब० रा० भगत : यह बात सही है कि सब छूट दी गई तो सुनारों को काम मिला है : इस में कोई शक नहीं है।

Shrimati Savitri Nigam: No reply has come. I put almost the same question and no reply was given.

Shri D. C. Sharma: I take it that the assessment of the Gold Control Order has been made so far as its psychological, financial and moral implications are concerned. May I know in which State the largest number of complaints have been registered and in which State the largest number of convictions have been made?

Shri B. R. Bhagat: This question is related to the violations of the law. I think the largest number is from the State of Andhra—2197 cases and the second largest is from Madras—2023 cases.

L.I.C. House-Building Loans

1400. Shri Maheswar Naik: Will the Minister of Finance be pleased to state:

(a) the extent of loans given to the life policy-holders for the purpose of building houses;

(b) whether stringent measures are taken to enforce the building of the houses in the Municipal area for which the loans are given; and

(c) whether Government propose to relax this measure so that all life policy-holders are extended these benefits?

The Minister of State in the Ministry of Finance (Shri B. R. Bhagat):

(a) Rs. 2.94 crores.

(b) Loans are released only after the construction starts and are given in instalments on the basis of the progress of the construction over which a close watch is kept.

(c) There is no proposal to relax any of the provisions of the Scheme referred to.

Shri Maheswar Naik: In view of the fact that the small policy holders live outside municipal towns, may I know why is it that this facility is not extended to those people who are living outside the municipal towns, i.e., the small policy holders?

Shri B. R. Bhagat: It covers the small policy holders also. The minimum amount fixed is something like Rs. 7500 or 10,000.

Shri Maheswar Naik: What I mean is about small policy holders...

Mr. Speaker: He says that it is extended to small policy holders also.

Shri Maheswar Naik: May I know why this facility is not extended beyond municipal towns, i.e., outside municipal towns?

Shri B. R. Bhagat: The scheme is progressively being extended to more and more towns and I do not have the number of towns at the moment, but it covers a large area and as administrative facilities are made available, the idea is to extend it to every other town also.

Shri Shashi Ranjan: A few years back a question of a similar nature was posed in the House and you were pleased to explain your difficulties in getting loans and at that time the Minister assured us that he would find out some solution and he would relax some rules and would make it easy for the policy holders to obtain loans. But our experience is that nothing has been done so far; we are still experiencing some difficulty in spite of the Minister's assurance so many years back. May I, therefore, know from the Minister what he has done in that direction and how far he has been able to ease the policy holders from this burden of difficulties?

Shri B. R. Bhagat: About the first part of the question, Sir, I think, as you are aware, the Finance Minister wrote to you expressing his regret.

Shri Shashi Ranjan: How does it improve matters?

Shri B. R. Bhagat: Regarding the specific question that has been put about making it easier in operation and for the policy holders, since then a number of steps have been taken, the most important being that the whole scheme is now decentralised; upto a certain amount which is fairly high, the Zonal Manager can dispose of the cases need not go to the Central Office where this delay takes place. Every effort is being made to see that the normal loan disbursement or sanction does not take more than two to three months as against a very long period that it used to take. It is much better now.

Shri Shashi Ranjan: I think the Minister is not posted with the current state of affairs.

Mr. Speaker: He may sit down now. The Minister has given the information.

Shri Shashi Ranjan: It is incorrect information.

Shri R. Ramanathan Chettiar: May I know whether the scheme extends to the rural areas also and whether the people in the rural areas can obtain loans?

Shri B. R. Bhagat: The scheme has not gone to the rural areas. So far as rural areas are concerned, they are covered by the co-operative housing schemes for rural areas and the middle income housing schemes of the State Governments for which the LIC makes contribution.

Shri Bade: The Minister has just now said that the loan is given even to the rural areas. I want to know what amount has been given upto this time to rural areas because according to my information...

Mr. Speaker: What I heard was different. He said that it had not been extended to rural areas.

Shri Bade: What is the reason for not extending? In the beginning he said..

Mr. Speaker: In the beginning he was talking about small towns. About rural areas, he says that it has not been extended to them.

Shri Bade: What amount has been given to small towns?

Mr. Speaker: Now he would change his question?

Shri Bade: That is the gist or crux of the question.

Mr. Speaker: I have to judge what is the crux of the question.

श्री रामेश्वरानन्द : अध्यक्ष महोदय, इस का उत्तर घाना चाहिये ।

अध्यक्ष महोदय : यह दूसरा सवाल है ।

श्री बडे : उन्होंने जवाब दिया है ।

अध्यक्ष महोदय : अब आप बैठ जाइये ।

श्री भागवत झा आजाद : हम लोगों को सभी प्रश्नों का उत्तर मिल जायेगा अगर माननीय मंत्री जी यह बतलायें कि अब तक यह पालिसी शहर की किम आबादी तक पहुंची है । यह जिला मुख्यालय तक पहुंची है या और जगहों तक भी पहुंची है, या वह यह बतला दें कि अब तक जीवन बीमा निगम के कितने परसेंट पालिसी होल्डरों को यह सुविधा मिल सकी है और किन एरियाज तक इस का विचार किया गया है ।

श्री ब० रा० भगत : अभी तक 118 जगहों में, शहरों में या छोटे देहाती में यह पहुंच चुका है । जहां तक पालिसी होल्डर्स का संबंध है, छोटे से छोटे पालिसी होल्डर को 7500 तक के भी लोन मिलते हैं ।

Mr. Speaker: He wants to know whether it is confined yet to district

towns or small towns with town committees or it has gone further.

Shri B. R. Bhagat: It has gone to the district towns and not to the small towns.

श्री जगदेव सिंह सिद्धास्त्री : जिन सैनिक जवानों और अफसरों ने चीनी संघर्ष से पहले अपना जीवन बीमा कराया था और वह शहीद हो गए तो क्या उन जवानों और अफसरों को एक्सीडेंटल भी मिलेगा और उनको लोन भी दिया जा सकेगा ?

अध्यक्ष महोदय : यह तो हाउस बिल्डिंग लोन का रूपया है। उसके लिए आप अलग मंत्रालय पूछ सकते हैं।

श्री काशीराम गुप्त : अध्यक्ष महोदय, मंत्री महोदय ने बतलाया कि 7500 रुपये तक लोगों को उधार दिया जाता है किन्तु जो ब्याज की दर होती है वह बहुत ऊंची होती है जिससे इस वर्ग के लोग मकान बनाने में कठिनाई समझते हैं। तो मैं जानना चाहता हूँ कि क्या मन्त्री महोदय एल० आई० सी० को ऐसा निर्देश देंगे अथवा सबसिडाइज करेंगे कि छोटी इनकम वाले जो हैं उनको मन्त्रे ब्याज पर यह रूपया मिल सके ?

श्री ब० रा० भगत : ब्याज की दर अलग अलग रकमों पर तो नहीं तय करते हैं। उनकी एक दर होती है और वह कितने समय के लिये होता है उसके ऊपर होती है। सबसिडाइज करने का कोई विचार नहीं है।

श्री काशीराम गुप्त भारी बोझ होता है उनके ऊपर, तो वह सबसिडाइज करना चाहते हैं या नहीं ?

अध्यक्ष महोदय : उन्होंने कह दिया कि "नहीं"।

Draft Fourth Plan

*1401. **Shri Harish Chandra Mathur:** Will the Minister of Planning and

Social Welfare be pleased to state:

(a) when the draft of the Fourth Plan is likely to be discussed in Parliament; and

(b) what is the known position up-to-date regarding the foreign aid and assistance for the Fourth Plan?

The Deputy Minister in the Ministry of Finance (Shri L. N. Mishra): (a) The Draft Outline is under preparation and will be placed before Parliament on completion after consideration by the National Development Council.

(b) The Minister of Planning is now in Washington, holding discussions with the officials of the International Bank of Reconstruction and Development and of the U.S. Government, to ascertain the measures of support that may be expected from the 'Aid-India' Consortium countries for the Fourth Plan.

Shri Harish Chandra Mathur: I do not think that our plans are made in Washington but I think they are made in India. May I know to what extent the hon. Ministers are clear in their vision regarding the Fourth Five Year Plan? What are the main issues? What are the specific things which are going to be cleared? What are the main things which Shri Asoka Mehta has gone to get cleared from Washington? Could the hon. Minister give me the details?

Shri L. N. Mishra: About the details which Shri Asoka Mehta has gone to clear, I cannot say here; but the main mission is in regard to the Fourth Five Year Plan. We had laid on the Table of the House some time ago an outline of the Fourth Five Year Plan, and from that, the hon. Member will find that there are a number of schemes for which we need foreign exchange resources, and he is going to discuss mainly those projects with them.

Shri Harish Chandra Mathur: The hon. Deputy Minister has said that