

[English]

Loan to Individual for Construction of Houses

9112. SHRI RAMACHANDRA VEERAPPA: Will the Minister of URBAN DEVELOPMENT be pleased to state:

(a) the authority/agency that provides funds/capital to the individuals/cooperative societies/corporate bodies/legal entities for construction of residential houses;

(b) the authority under which it lends money;

(c) whether interest rate charged from loans various from individual to individual and legal entity to another one;

(d) if so, the rationale behind such variation;

(e) whether it passes on its burden of tax on interest to the loanees; and

(f) if so, the legal provision under which it passes on such burden to the loanee?

THE MINISTER OF STATE IN THE MINISTRY OF URBAN DEVELOPMENT (SHRI M. ARUNACHALAM): (a) and (b). Various housing finance institutions in the public and private sector, banking sector, etc. provide housing loans to housing agencies, cooperative societies, individuals, private builders etc. Housing and Urban Development Corporation (HUDCO) is a fully Government owned company operating according to the lending guidelines of Central Government. The operations of other housing finance institutions are subject to the requirements of the laws and regularisations under which they are constituted, and the lending and operational norms prescribed by National Housing Bank.

(c) and (d). The interest rates are fixed by HUDCO, keeping in view inter-alia, income group, ceiling cost, the quantum of loan and period of repayment and are applied uniformly, with allowance for metropolitan and hilly areas. The other housing finance institutions generally charge uniform interest rates for different loans slabs.

(e) and (f). Under the provisions of Interest Tax Act, 1974 which was revived in 1991, interest tax is levied at the rate of 3% on the gross interest income accruing or arising to a "Credit institution". The same Act authorises the credit institutions to pass on the interest tax burden to the loans.

R & D by Indian Companies

9113. SHRI BAPU HARI CHAURE: Will the PRIME MINISTER be pleased to state:

(a) whether any Indian companies have tried to develop their own research and development skills and adopt imported technologies to suit Indian conditions;

(b) if so, the details thereof; and

(c) if not, whether the Government propose to make it obligatory for the Indian Companies to do so?

THE MINISTER OF STATE IN THE MINISTRY OF PERSONNEL, PUBLIC GRIEVANCES AND PENSIONS (SHRIMATI MARGARET ALVA): (a) to (c). Over 1200 Indian Companies have set up their own In-House R&D Units. Out of these, there are about 350 in Chemical and Allied Industries, about 250 in Electrical and Electronics Industries, 225 in Mechanical Industries, 300 in processing industries and about 75 in Agro industries. The objectives of these In-house R&D units are primarily to provide technical and technological support to the manufacturing units and also to develop

skills and adopt imported technologies to suit the Indian conditions. The in-house R&D units have employed over 65000 R&D personnel and have created infrastructural facilities, such as, sophisticated instruments, pilot plants, proto-type design and development facilities for R&D. The R&D expenditure incurred by the in-house R&D units is estimated to be nearly Rs. 825 crore during 1991-92.

Corruption Charges Against IAS Officers

9114. SHRI MOHAN RAWALE: Will the PRIME MINISTER be pleased to state:

(a) whether the Central Bureau of Investigation is required to obtain permission from the controlling Ministry in case it wants to register case against some I.A.S. Officers on the charge of corruption and other irregularities;

(b) the details of the cases in respect of which the C.B.I. has sought permission from the concerned Ministries to register cases against I.A.S. Officers; and

(c) the action the C.B.I. takes in case the grant of permission to register cases is delayed/not granted by the concerned Ministry?

THE MINISTER OF STATE IN THE MINISTRY OF PERSONNEL, PUBLIC GRIEVANCES AND PENSIONS (SHRIMATI MARGARET ALVA): (a) to (c). The information is being collected and will be laid on the Table of the House.

Use of Hindi in Technical Departments

9115. DR. LAXMINARAYAN PANDEYA: Will the PRIME MINISTER be pleased to state:

(a) whether the technical departments

have more than 80% officers having work knowledge of Hindi;

(b) if so, the steps being taken to publicise and ensure acceptance of research/discussion papers in Hindi in all the seminars, conferences, workshops which are being fully/partly funded by the Government Departments or its R&D centres and undertakings;

(c) the details of policy of various technical departments to ensure acceptance of research papers in Hindi in international conferences; and

(d) whether there is any cell to hear grievances in regard to violation of rules for progressive use of Hindi?

THE MINISTER OF STATE IN THE MINISTRY OF PERSONNEL, PUBLIC GRIEVANCES AND PENSIONS (SHRIMATI MARGARET ALVA): (a) Yes, Sir, most of the technical departments have 80% officers possessing working knowledge of Hindi.

(b) and (c). These departments provide partial or full financial support for holding seminars, symposia, conferences and workshops organised by various Universities, Research Institutions, Societies, etc. Language for papers to be presented and for deliberations is determined by the organisers. However, instructions have already been issued to encourage the presentation of research papers etc. in Hindi.

(d) Separate Hindi section are functioning in these departments to supervise and look after the work related to progressive use of Hindi. In addition Quarterly Meetings of the Official Language Implementation Committee are held regularly to evaluate and assess the use of Hindi in these departments and to look into grievances, if any.