(b) if so, the details thereof during the last two years, institution-wise?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.V. CHANDRASHEKHARA MURTHY): (a) and (b). National Housing Bank (NHB) provides refinance to scheduled commercial banks, housing finance companies and state level apex co-operative housing finance societies in respect of eligible housing loans disbursed by them. Besides, NHB also subscribes to Special Rural Housing Debentures (SRDHs) issued by State Land Development Banks. Refinance is extended for housing loans, including major repairs and upgradation, to individual beneficiaries as also in respect of project loans for Land Development and Shelter Projects (LDSPs) undertaken by various agencies. NHB has reported that refinance amounting to Rs. 144.75 lakhs has been extended during 1992-93 to a primary lender in West Bengal for the rental housing projects undertaken by tea gardens of Assam.

The institution-wise disbursements under NHB refinance schemes during 1992-93 (July-June) and 1993-94 (July-March) in the country were as under:—

(Rs. in crores)

Institutions	1992-93 (July- June)	1993-94 (July- March)
Scheduled Commercial Banks	e- 52.62	23.60
Co-operative secto Institutions	r 38.97	45.24
Housing Finance Companies	394.33	175.96

NHB has reported that state-wise break-up of the above data is not available.

Tourism Development at Gulberga

- 4310. SHRIMATI CHANDRA PRABHA URS: Will the Minister of CIVIL AVIATION AND TOURISM be pleased to state:
- (a) whether the Government have identified Gulberga in Karnataka as one of the Pilgrim centres for intensive development;
- (b) if so, the amount of assistance given to the State Government for the purpose during 1993-94; and
- (c) the facilities already provided or proposed to be provided there?

THE MINISTER OF CIVIL AVIATION AND TOURISM (SHRI GHULAM NABI AZAD): (a) Yes, Sir.

(b) and (c). The State Government of Karnataka submitted a proposal for construction of Sulabh Shouchalaya Complex at Khwaja Bande Nawaz Dargah, Gulberga which has since been sanctioned for Rs. 2.58 lakhs during 1992-93.

Rally held by Confederation of Central Government Employees and Workers

4311. PROF. UMMAREDDY VENKATESWARLU: Will the Minister of FINANCE be pleased to state:

- (a) whether the National Confederation of Central Government Employees and Workers held a massive rally recently in Delhi and submitted a Charter of Demands to the Government;
 - (b) if so, the details thereof; and
- (c) the reaction of the Government thereto?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.V. CHANDRASHEKHARA MURTHY): (a) and (b). A copy of the Press Communique dated 17.2.94, issued by the Confederation, containing the following demands was received by the Government:

- (i) Delay in constitution of vth Pay Commission;
- (ii) Non-increase in Interim Relief from Rs. 100/- to 500/-;
- (iii) Raising the Income Tax exemption limit to Rs. 50,000/-;
- (iv) Increase in Bonus ceiling; and
 - (v) Long pending cadre review.
- (c) Important demands raised by the Staff Side of the National Council (JCM) were discussed in Special Meetings of the Standing Committee of National Council (JCM) in September 1993. Necessary orders on all the matters, as matually agreed to, including grant of interim relief and setting up of the Fifth Pay Commission have already been issued.

[Translation]

Utilisation of Foreign Loans

4312. SHRI BALRAJ PASSI: SHRI BIR SINGH MAHATO: PROF. PREM DHUMAL:

Will the Minister of FINANCE be pleased to state:

- (a) whether a large amount of foreign assistance is lying unutilised as on date:
- (b) if so, the details thereof and the reasons therefor; country/institution-wise;
- (c) the steps taken by the Government to ensure proper and speedy utilisation of foreign assistance?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.V. CHANDRASHEKHARA MURTHY): (a) and (b). The details of unutilised amounts out of loans/grants received from Multilateral and Bilateral donors as on 28.2.94 are in the *Statement* enclosed. The reason for unutilisation is largely because of the time profile of various projects which is usually 5 to 7 years. Apart from this, exchange rate fluctuations, inadequate provision of counterpart funds, delays in land acquisition and other project specific issues, are other reasons.

(c) Government has taken several steps like, passing on of 100% additional central assistance to states, release of 25% as advance central assistance, delegation of powers to the administrative ministries, establishment of a project monitoring unit and appointment of nodal officers to look after different sectors and states