

colony has been given priority and that the actual date of completion will depend on the time taken by the allottees to complete the formalities for the execution of the conveyance deeds.

Hurdle in Implementing the I.R.D.P.

455. SHRI SOMNATH CHATTERJEE: Will the Minister of RURAL DEVELOPMENT be pleased to state:

(a) whether he is aware that the main hurdle in implementing the Integrated Rural Development Programme is the lack of adequate improvement of nationalised banks; and

(b) if so, what steps Government propose to take in this matter?

THE MINISTER OF STATE IN THE MINISTRIES OF AGRICULTURE AND RURAL DEVELOPMENT (SHRI BALESHWAR RAM): (a) It is a fact that inadequate flow of institutional credit has been one of the constraints in the implementation of the Integrated Rural Development Programme (IRDP).

(b) Some of the important steps taken to improve the flow of credit for IRDP are:

(i) A high level committee under the chairmanship of Member-Secretary, Planning Commission, has been set up by the Ministry of Rural Development to review the availability of credit for IRDP periodically and to devise ways and means to improve the operational difficulties being experienced in obtaining credit;

(ii) The Reserve Bank of India has issued an important circular to all the scheduled commercial banks on 10-12-1981, regarding the role of banks in IRDP and containing instructions about the action that the banks should take to step-up the disbursement of institutional credit for IRDP. These have been supplemented by guidelines issued to the State Govts./UT administra-

tions by the Ministry of Rural Development on 8-1-1982;

(iii) Credit support from banks for IRDP in individual States/UTs is frequently reviewed during meetings at various levels and visits of officers of the Ministry of Rural Development to the States;

(iv) Operational problems and solutions are discussed in seminars and workshops organised by the Ministry of Rural Development and attended by State Govt./UT administration officers and bankers.

(v) The current branch licensing policy of the Reserve Bank of India is oriented towards branch expansion in rural and semi-urban areas.

Amount Allocated and utilised for Rural and Urban Housing Development in U.P.

456. SHRI MOHAMMAD ASRAR AHMAD: Will the Minister of WORKS AND HOUSING be pleased to state:

(a) the total amount of loan and Central Government aid allocated and utilised (spent) for rural and urban housing development in U.P. during 1979-80, 1980-81 and 1981-82; and

(b) details thereof and what action is proposed to be taken in this respect?

THE MINISTER OF PARLIAMENTARY AFFAIRS AND WORKS AND HOUSING (SHRI BHISHMA NARAIN SINGH): (a) and (b). Housing is a State subject. The role of the Central Government in this regard is confined to issuing of policy guidelines and providing financial assistance to the States in the shape of 'block loans' and 'block grants' without their being tied to any particular scheme or head of develop-