

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

STARRED QUESTION NO:362
ANSWERED ON:14.12.2001
GOLDEN JUBILEES RURAL HOUSING SCHEME
N.T. SHANMUGAM

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government have been extending grant/assistance to various borrowers and lending institutions under Golden Jubilee Rural Housing Finance Scheme for construction of dwelling units in the country;
- (b) if so, the assistance/grant provided under the scheme, State-wise
- (c) whether the general awareness of the scheme among the villagers in the rural and backward/hilly areas is very poor; and
- (d) if so, the steps taken by the Government to make the villagers aware about this scheme?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI BALASAHEB VIKHE PATH):

- (a) Under Golden Jubilee Rural Housing Finance Scheme (GJRHFS) launched in August 1997 National Housing Bank (NHB) provides refinance assistance to the Primary Lending Institutions (PLIs) including Housing Finance Companies for onward lending in rural areas at concessional rates in respect of individual housing loans upto Rs. 2.00 lakhs.
- (b) The year-wise targets & achievements in terms of number of units financed under the GJRHFS is as under:â€”

(No. of units)

Year	Target	Achievement
1997-1998	50,000	51,124
1998-1999	1,00,000	1,25,731
1999-2000	3,1,25,000	1,41,363
2000-2001	1,50,000	1,58,426

The State-wise disbursements made by the PLIs under the GJRHF scheme during 1997-1998 and 1998-1999 are given in the statement enclosed.

- (c) and (d) Increasing achievement of the targets under the GJRHF scheme over the last four years indicates good general awareness of the scheme. However, NHB is making available to PLIs, brochures and posters of the scheme in various languages for prominent display and distribution to the public. NHB periodically advertises the scheme through local papers. Pamphlets outlining the salient features of the scheme in various regional languages are distributed through village panchayats and branches of nationalised banks. Awareness of the scheme is also created through the State Level Bankers Committee (SLBC) Forums.