

**GOVERNMENT OF INDIA
HOUSING AND URBAN POVERTY ALLEVIATION
LOK SABHA**

UNSTARRED QUESTION NO:544
ANSWERED ON:24.11.2006
HUDCO PROJECTS
Rawat Prof. Rasa Singh

Will the Minister of HOUSING AND URBAN POVERTY ALLEVIATION be pleased to state:

- (a) the policies and projects of HUDCO to solve the housing problem in various parts of the country;
- (b) the details of the completed housing schemes in Rajasthan by HUDCO during the last three years;
- (c) whether any special schemes are likely to be launched by HUDCO in near future to solve the housing problems in the urban areas of Rajasthan;
- (d) if so, the details thereof; and
- (e) if not, the reasons therefor?

Answer

MINISTER OF STATE IN THE MINISTRY OF HOUSING & URBAN POVERTY ALLEVIATION (KUMARI SELJA)

- (a): The detail of policies and projects of HUDCO to solve the housing problem is at Annexure-I.
- (b): The detail of the housing schemes sanctioned by HUDCO during the last three years in Rajasthan is at Annexure-II.
- (c): No, Sir.
- (d): Does not arise in view of reply to (c) above.
- (e): HUDCO in recent past launched two schemes for urban poor namely
 - (i) Implementation of Community Toilets and Sanitation and
 - (ii) Construction of KIOSKS which are open to all the States including Rajasthan..

ANNEXURES REFERRED TO IN REPLY TO LOK SABHA USQ.NO. 544 FOR 24.11.2006

ANNEXURE-I

The policies and projects of HUDCO to solve the housing problem in various parts of the country:

HUDCO was incorporated in the year 1970 with the principal mandate to ameliorate the housing conditions of all groups in rural and urban areas, with a thrust to meet the needs of the low income group (LIG) and economically weaker sections (EWS). One of the objectives of HUDCO is 'to provide long term finance for construction of houses for residential purposes or finance or undertake housing and urban development programme in the country'. In order to realise this objective, HUDCO has been implementing various types of schemes for providing shelter and thereby improving the conditions of people of the country. HUDCO has also attempted to improve the quality of life by augmenting/providing basic community facilities and infrastructure facilities. Various types of housing programmes financed by HUDCO are described below:-

1. Urban Housing
2. Rural Housing
3. Slum Upgradation & Environmental Improvement Schemes including inner city areas.
4. Cooperative Housing Scheme
5. Staff Housing Schemes
6. Commercial Schemes
7. Land Acquisition and Area Development Schemes
8. Loans to Private Sector
9. Repairs & Renewal Scheme

The eligible agencies are Housing Boards, Development Authorities, city Improvement Trusts, Municipal Corporations, Public Sector Undertakings, State Govt. Undertakings, NGOs, Private Developers, Cooperatives, Corporates etc.

Since its inception, HUDCO's focus has all along been on promoting priority sector housing by earmarking a substantial proportion of its resources towards financing housing for the EWS and LIG beneficiaries. As on 31.10.2006, out of the total loan of Rs.23049 crores sanctioned for housing, loan of Rs.12140 crores i.e. 53% has been sanctioned for priority sector housing and more than 90% of dwelling units have been sanctioned for EWS/LIG categories in various states of the country.

FINANCING TERMS

HUDCO is providing assistance to people belonging to EWS category for construction of houses at 9.0% (floating) rate of interest, with an extent of finance upto 90% of project cost. Further, HUDCO is also extending finance at a concessional rate of interest of 8.5% (floating) for EWS housing schemes for special advantaged categories such as widows, SC/STs, physically handicapped, single women above 35 years of age and natural calamities affected areas. Besides this, HUDCO is also extending finance at 9.75% (floating) rate of interest for LIG category, with an extent of finance up to 85% of Project Cost. In other schemes, received from the public agencies, HUDCO is extending finance at 8.25%-8.75% rate of interest with an extent of finance upto 90% of the project cost with repayment period upto 15 years.

ANNEXURE-II

STATUS OF HOUSING SCHEMES SANCTIONED DURING THE LAST THREE YEARS IN THE STATE OF RAJASTHAN.

		(Rs. in crores)			
Scheme No.	Scheme name cost Amount Units	Agency	Project	Loan	No. of
YEAR : 2003-2004					
18003	PROG LOAN FOR DEV. & IMPROVEMENT AT JODHPUR	UIT JODHPUR	27.26	15.00	0
18105	PROGRAMME LOAN FOR DEV.& IMPROVEMENT AT AJMER	UIT AJMER	23.15	15.00	0
18249	CONS. OF 500 DUS AT AJMER UNDER VAMBAY	UIT AJMER	2.00	0.00	500
18292	CONS. OF 200 EWS UNDER VAMBAY AT BHILWARA	UIT BHILWARA	0.80	0.00	200
18345	VAMBAY DEMO PROJ. IN BHILWARA BY BHILWARA UIT/BMTPC	UIT BHILWARA	0.40	0.00	100
	TOTAL:		53.61	30.00	800

YEAR : 2004-2005

18476	CONS. OF ADDL. 2000 HOUSES UNDER VAMBAY, PH-II AT JAIPUR	JDA	10.00	0.00	2000
18546	LA FOR VIVEK VIHAR SCHEME PALI RD.	UIT JODHPUR	54.55	43.64	0
18602	EWS RESETTLEMENT & DE. SCHEME JMC VIDHYANAGAR, JAIPUR		90.82	55.00	10000

18641 VAMBAY HS IN JAIPUR JMC 1.68 0.00 335

TOTAL: 157.05 98.64 12335

YEAR : 2005-2006

18817 CONST. OF HOUSING PROJECT SIDDHA 158.97 98.00 0
`JAI AANGAN` AT JAIPUR, PH-I

TOTAL: 158.97 98.00 0

GRAND TOTAL: 369.63 226.64 13135