

to make one short announcement. The resignation given by the Members of the Legislative Committees are not accepted. We request them to participate in the proceedings of the Committees.

SHR RANGARAJAN KUMARA MANGALAM (Salem): We join you, Sir.

MAJ. GEN.(RETD.) BHUWAN CHANDRA KHANDURI (Garhwal): We will abide by your decision, Sir.

MR. SPEAKER: Right.

14. 44 hrs.

RESOLUTION RE : APPROVAL OF
NATIONAL HOUSING POLICY—
CONTD.

[MR. DEPUTY SPEAKER *in the Chair*]

[*English*]

MR. DEPUTY SPEAKER: Kumari Sushila Tiriya to continue.

[*Translation*]

KUMARI SUSHILA TIRIYA (Mayurbhanj): Mr. Deputy Speaker, Sir, I am thankful to you for giving me an opportunity to speak on the Housing Policy. I support the resolution of Housing Policy and would like to thank the Housing Ministry. Earlier also, I had said that the policy of the Congress Party had been to uplift the poor and the downtrodden and to provide more and more facilities to the countrymen. Although this Housing Policy was presented in the House in 1992, yet I would like to thank

the Ministry for taking a swift action on it and for implementing it. Besides it, I would like to put emphasis on one or two things.

Mr. Deputy Speaker, Sir, the year 1987 was declared as *Shelter for the Homeless Year* at international level. I think that in rural areas 18.8 million houses and in urban areas 5.9 million houses were required at that time. If an assessment is done on the basis of the new National Housing Policy, we will need 25.5 million houses in rural areas and 15.5 million houses in urban areas by the year 2001. My submission is that how this policy will be implemented and a house each will be provided to every person in the wake of the fast growing population. Even then I would like to thank the hon. Minister for bringing the policy, which we all are discussing here. This is the step of our party and it is the duty of the Government to provide houses to the people.

I support the Housing Policy and in this regard I would like to draw your attention towards one or two facts. I would like to draw the attention of the Government towards the minimum requirements in the houses available today.

I hail from Orissa. In Bhubaneswar, the Government has built houses but the facilities of drinking water, electricity, sanitation and sewerage have not been provided there. If a house lacks these basic amenities, it is not worth living. Whenever the Government proposes to implement this housing policy, these things should be kept in mind. Simultaneously, the concerned authorities should also be briefed about this.

There is no drinking water facility in the houses built by the Government in

Bhubaneswar. However, today almost all the cities are facing the same problem. The people are compelled to drink dirty water. Even in Delhi, it is often observed that worms are found in the tap-water. I would like to suggest that whenever the Government builds the houses, it should also instal water- filters of the latest technology in these houses so that at least every strata of people could drink clean water.

A few days back when I came to Delhi, a large number of people from Orissa and Bihar came to see me. These people come here in search of a job or a vocation or studies. However, the biggest problem for these people, particularly the students is to find an accommodation for themselves. I would, therefore, request that low-cost houses should be built for those people who come from outside in search of employment and hostel facility should be provided to the students in the city. The people of our State mostly go to other places for work. When we talk to these people, they tell that they are facing the problem of a house to live in. Simultaneously, they also complain of the problem of sewerage, drinking water and lavatory. The people living in slums are required to cook food by burning coal. The smoke emitted by coal not only increases pollution but also causes various eye ailments. I would like to state that these people should be provided lavatory facilities on the lines of facilities available in NOIDA. When they met me what they said was as follows:

"Apke Shahar Mein Aye to Gaon se Bhi Gaye,
Makan Ki Aas Mein Pedon Ki Chhaon Se Bhi Gaye."

Now, after losing their native place, they have come to this big city but here, they could not get a house to live in. Even if they go back to their village, they would not get anything there. Therefore, proper arrangement for their housing should be made.

Mr. Deputy Speaker, Sir, the Government has pursued a policy of large scale demolitions. What happened around Jama Masjid in Delhi, is a pointer to that direction. Bhubneswar, Bhopal and several other big cities have also witnessed the same situation. Even if a big building comes in its way, it is demolished. It is a matter of great concern. At least a notice should be served to rehabilitate the displaced persons.

Sir, HUDCO is engaged in construction of houses in big cities but such schemes are not implemented in villages. I would submit that HUDCO should also undertake construction of houses in the areas inhabited by the people belonging to Scheduled Castes and Backward Classes. Under such a scheme, these people should be given a concession of 25 to 30 per cent. So far as Indira Awas Yojana is concerned, it is true that these houses are no more worth living. If the houses are constructed in a proper manner, the people belonging to poorer sections, Scheduled Castes, Scheduled Tribes and Backward Classes could be benefited. The material used in the houses constructed by DDA in Delhi and GDA in Ghaziabad is of sub-standard quality and that is why such houses get collapsed even before allotment. The officers found responsible for such lapses should be dealt with severely so that the houses are

constructed in proper manner in future. So far as the rules for allotment of houses are concerned, there should be separate quota for women, Scheduled Castes and Backward Classes. The interests of these people should be taken care of at the time of allotment of the houses and efforts should also be made to fulfill their needs. Such schemes should not remain only on paper. With these words, I conclude and thank you.

SHRI SANTOSH KUMAR GANGWAR (Bareilly): Mr. Deputy Speaker, Sir, thank you for giving me an opportunity to speak. The discussion on the National Housing Policy has been going on for a long time and my honourable friends have already gone into this issue in detail. However, it is true that as suggested by United Nations and concern expressed by the people on this problem, the Government took steps in this direction and prepared a draft of the National Housing Policy.

It is unfortunate that half of the population of this country is living below poverty line. I fail to understand as to why any scheme has not been included in this housing policy for such people. I think that the schemes which are being implemented now are meant for only 25 per cent people of the society. The National Housing Policy should be viewed in a broad perspective. Two-third population of India live in villages. Today, these people are migrating towards cities. As a result, the problem of houses in the cities is becoming more and more complicated. We have before us the problem of houses both in the cities and villages. I would like to know as to how many villages have been developed as model villages in the country? I would also like to know whether any procedure has been adopted by which the people of the villages could be stopped

from rushing towards cities and new slums in cities do not come up?

It is a matter of great concern that unauthorised construction is on the increase in the cities and the number of such companies is constantly increasing which are luring the public and creating such an atmosphere from which it seems that it will not be possible to develop the cities in a systematic way. We all are well aware about the conditions prevalent in the villages. Even after 47 years of independence, if one goes to a village, one does not find that the villages are being developed as model villages or any model is being prepared for them. Even today the villages lack the facilities of drainage and link-roads. I mean to say that even today the villages are not getting any facilities so that these could be developed in a proper manner and the influx of the people from villages to cities could be checked and this problem could be solved properly.

It is true that today three crore people need houses and after 10 years, we will have to provide houses to four crore people. After going through this policy, I do not understand how we would be able to provide houses to such a large number of people? Further, what type of facility we are going to provide to the poor living below poverty line?

14. 58 hrs.

[PROF. RITA VERMA *in the Chair*]

Madam Chairman, you are welcome.

I would like to know that how much more facilities you are going to provide to the poorer section of the society through National Housing Policy. I understand that in this policy, there is no provision for the 50

per cent of the society which could indicate that we are doing something in the direction of ameliorating their lot. How could those people whose income is less than twelve thousand rupees per annum, build their houses as the prices of cement, iron-bars and bricks have skyrocketed. These have gone out of their reach and purchasing power. In such a situation, they cannot even think of constructing houses. On the other hand, unauthorised construction in the cities is increasing rapidly and no steps have been taken to check it.

I would not like to go in detail but would like to have clear information in certain matters from the Hon. Minister sitting here. Today, under Urban Ceiling Act, the people living in the cities and adjoining villages are being affected adversely. I hail from Uttar Pradesh and this Act is being implemented there in 15 districts and as a result of which, the farmers are suffering like any thing. A new class of land-mafia has emerged there and it has taken possession of their land. In this way, they are exploiting the poor and the farmers. I think that there is a need to ponder over the Urban Ceiling Act to see as to what amendment should be made in this Act. Another point linked with this is that there is also a need to amend the Registration Act. In our four metropolitan cities, registration of any part of the country can be done. As a result, many irregularities are being committed and the common man is suffering the most. The Government should think over it and issue directions that such kind of registration should not be done in metro-cities.

15. 00 hrs.

Madam Chairman, there is also a need to amend Rent Control Act. Now a days such an impression is descending on the minds of the people that foolish persons

build houses and the wise men live in them on rent. Therefore, unless necessary changes are carried out in this Act widely and in true perspective, after consideration the Government would not be able to resolve the housing problem of the country.

Madam Chairman, more than half of the population of the country live below the poverty line and the people from the villages come to the cities in search of their livelihood. Unless migration of people from the villages to cities is checked, the problems will remain unresolved. In this connection, it is necessary that basic amenities are made available in the villages. It is only then that we will be able to succeed in this task and raise the standard of living of the common man.

Madam Chairman, through you, I would like to ask the Hon. Minister that though the draft of the Housing Policy is good, yet how long would it take to make the dream of the common man, the poor and the landless come true? When will they be able to own a house? Until and unless this issue is considered and their dream fulfilled, we will not be able to move in the right direction.

Madam Chairman, I thank you for giving me an opportunity to speak.

[English]

THE MINISTER OF URBAN DEVELOPMENT (SHRIMATI SHEILA KAUL): Madam, I express my deep sense of gratitude for the valuable suggestions made by Hon. Members of this House from both sides of the floor. I appreciate the critical but constructive comments of my friends from other side of the floor who have now joined us in discussing the National Housing Policy.

At the very outset, let me assure all the Hon. Members of this House that the National

Housing Policy document as placed before this august House is a product of ideas both at the national and state levels. We have discussed this policy in the parliamentary committee on Rural and Urban Development and incorporated all the constructive suggestions such as adoption of W.H.O norms, adoption of positive approach by Reserve Bank to improve the flow of resources that would make this policy document more effective and meaningful

This document is a compendium of our objectives and the guidelines that we have set for ourselves to achieve these objectives. We have recognised the 14 elements of our housing policy, that will help us to achieve the goals set therein and thereby enable us to reach our objectives which are as under

Housing norms, WHO guidelines for ensuring safety of the occupants,

Rural Housing We are concerned for the majority population who live in the rural areas,

Slums and squatter settlements and housing for urban poor,

Supply and management of land,

Infrastructure like sewerage, water supply, roads, garbage,

Conservation of housing stock and rental housing by amending the Rent Control Act,

Housing finance by giving refinance facilities to housing finance institutions,

Building material and technology which will promote affordable and appropriate technology,

Special programmes for disadvantaged groups like all schemes for Scheduled Castes, Scheduled Tribes, aged and women,

Role of Government, private sector and the community, the role is focussed for E W S , S T and S C ,

Fiscal policy like giving excise concessions on alternative low-cost building material,

Legal and regulatory framework like amendments of Urban Land Ceiling Act, Rent Control Act, and Promulgation of Apartment Ownership Act, and

Human resource development by training through building centres also called Nirmati Kendras which are about 160

Action Plan for all these, is the base foundation on which the whole policy rests

Hon Members, I think you will be satisfied with all that we have taken up. I am really happy to say that hon Members of this House have raised points on each of the 14 elements and though it may not be possible for me to individually reply to your valuable suggestions, I will highlight some of the broad issues that were stressed by various members during the course of their speeches. Mention was made of slums and squatter settlements and housing for the economically weaker sections

When we talk of Government becoming a facilitator in the development of a housing market, we are not abandoning the interests of the economically weaker sections living in the urban areas. We fully recognise that market forces will have to be regulated to the extent that the accessibility and affordability of economically weaker sections is not compromised. We have unequivocally

stated that we shall avoid forceful relocation or dishousing slum dwellers. We encourage in situ upgradation of slums, renovation and progressive housing development with conferment of occupancy rights wherever feasible.

This was mentioned even in the Rajya Sabha and they said that the occupancy rights should be given to the people and we also believe in it.

We have specifically provided for the housing of Scheduled Castes and Scheduled Tribes wherein developed land and housing units in rural and urban areas are allotted to such families in proportion to their composition in the population.

We are as much concerned about the rural housing as the hon. Members are.

Since the majority of the population in the rural areas either belongs to Scheduled Castes/Scheduled Tribes category or falls below poverty line, the Ministry of Rural Development has been implementing a scheme for providing affordable housing to them. The scope of the Indira Awas Yojana for the Scheduled Caste/Scheduled Tribe and free bonded labourers in rural areas which was in operation in the Sixth Five Year Plan has since been extended to non-Scheduled Caste/Scheduled Tribe rural poor. Initially there were complaints of poor quality construction. Upto March 1994 about 16.94 houses have been constructed under the Indira Awas Yojana with an expenditure of Rs.1.95 crore.

Another new centrally sponsored scheme has been launched under which assistance for sites and services in rural areas will be provided. An outlay of Rs.350 crore has been provided for the Eighth Plan.

There have been some references to the hurdles experienced in the application of the Urban Land Ceiling Act. All these come under legal and regulatory framework.

What I am going to say now is very important for each one of us, all those who own a house. It is very important.

We have already circulated a Model Rent Control Act that balances the interests of both landlords and tenants and facilitates rental housing in the market. There are also provisions for eviction of tenants under limited or long term tenancy to enable resumption of possession by the landlord in stipulated circumstances, with summary procedures for certain vulnerable groups, for example Government employees, retiring Army personnel and widows and the aged.

The Urban Land Ceiling Act is engaging our attention and we will be in a position to present before this House a modified Act which will do away with some of the hurdles as they exist now. The Government has also enacted a model Apartment Ownership Act that provides for protection of the interests of the apartment owners and also enables them to form associations for maintenance and upkeep of their apartments. A model regulatory act for builders and estate developers has also been circulated to all the State Governments to protect the consumers from indiscriminate exploitation of unscrupulous builders. Amendment to the National Housing Bank Act to provide for speedy foreclosure of mortgages is under active consideration of the Government. The question of streamlining the procedures by having a single window on the registrations and rationalising the stamp duty is also under active consideration.

I want to say that resource is our major

constraint.

A number of Members have drawn my attention to the inadequacy of resources for provision of houses and the infrastructure to start such a housing. I need not emphasise before this House the importance of managing our finances well to maximise investments in housing and infrastructure. To make housing affordable, we are encouraging house of cheap alternative non expensive building materials. To make finances accessible to the needy, we are providing refinance through RBI and NHB to 19 financial institutions. We encourage housing finance institutions to raise funds from the market through taxable and non taxable bonds but at the same time we ensure that the rate of interest for EWS and LIG is cross subsidised. In the new National Housing Policy, we have envisaged involvement of private developers in land development, construction and infrastructure provision with adequate safeguards to protect the consumers. Thus we will be able to augment Government efforts with private sector resources. We have directed all commercial banks to lend upto 1.5 per cent of their incremental deposits for housing finance loans. This is an increase of one per cent. The formal sector institutional finances in the Eighth Five Year Plan has been targeted at Rs.25,000 crores which is a considerable step up over the previous plans. The new housing policy proposes to evolve elastic resource mobilisation strategy to tap household savings in the formal and informal sectors. We also envisage tapping of annual provident fund accumulation and resource of insurance sector.

I have noticed that nearly all the Members who spoke drew our attention to the plight of small and medium towns which are actually transition areas from rural to urban economy. While there is a distinct

increase in urbanisation over the years, it is the conscious concern and effort of the Ministry of Urban Development to reduce the influx to metropolitan and mega cities. This has done through a strategy of development of small and medium towns. The Nehru Rozgar Yojana for urban poverty alleviation is predominantly directed to small and medium towns through SHASU (Scheme of Housing and Shelter Upgradation), SUME (Scheme of Urban Micro Enterprises) and also LCS (Integrated Low Cost Sanitation Schemes).

We are concerned about the rising cost of conventional materials like cement, steel and bricks.

In order to encourage us as well as production of alternate construction materials, we are providing a number of fiscal incentives by way of excise concessions to manufacturers of materials based on industrial waste like phosphogypsum, flyash and agricultural wastes. We realise the importance of indigenous local specific resources.

When Shri Manmohan Singh was making his Budget Speech, you will recall that he made a lot of concessions for us.

Through a network of 150 building centres, we are encouraging research and development of alternate and appropriate technologies based on local materials. India is a vast country and our agro-climatic zone requires a distinct and specific technology.

I value the suggestions made by the hon. Members and have noted them down for consideration.

[Translation]

But some hon./Eble Members have

raised such points and problems before us which are related to the States. For example, Sushilaji has said that construction of Ghaziabad flats is of inferior quality. This problem relates to the Ghaziabad Development Authority or to the Uttar Pradesh Government and they will deal with them. Similarly, some other cases have also been referred to. One Hon'ble Member has raised an issue of allotment of a house to some one in Badaun and the Government should do something for this. We cannot interfere in such matters. Even if we may like to do something, we cannot do. If we do something, that will be termed as interference in the States jurisdiction. Therefore, it will be better if they write to the Chief Minister or the D.M. in this regard. These points cannot be raised at national level.

SHRI DEVENDRA PRASAD YADAV (Jhanjharpur): You may please circulate these things to the hon'ble Member so that he does not face such problems in future.

[English]

SHRIMATI SHEILA KAUL: I respect Shri Amal Datta for his constructive criticism but would like to submit that strategies do not have a time frame but are a continuous process. The National Housing Policy is such a strategy. The fourteen elements of housing policy have a time frame.

I may finally add that it is the implementation that will eventually decide how good a policy this is, and towards this, I request the assistance of all the Members of Parliament. It is they who alone would create awareness at the local level.

[Translation]

Madam, In due course of time, the

needs of our country will increase and we will change our National Housing Policy with your consent.

These are some of the points which I have submitted before you and I hope that you will give your consent to them.

[English]

MR. CHAIRMAN: I shall now put the Resolution.....(Interruptions)

[Translation]

SHRI DEVENDRA PRASAD YADAV: Madam Chairman, I am on a point of order....(Interruptions)..... you please run the House according to rules. It cannot go on like this (Interruptions)

MR. CHAIRMAN: What is your Point of Order?

SHRI DEVENDRA PRASAD YADAV: My point of order is as to what is the business before the House for the next fifteen minutes. The Hon'ble Minister has finished her speech fifteen minutes earlier.... (Interruptions).....

MR. CHAIRMAN: This is no point of order.

[English]

THE MINISTER OF STATE OF THE MINISTRY OF SURFACE TRANSPORT (SHRI JAGDISH TYTLER): I have got to move a Bill for consideration now..... (Interruptions). My Bill starts now. Motor Vehicles (Amendment) Bill is the next item on the agenda.

[Translation]

SHRI DEVENDRA PRASAD YADAV: It will not continue after 3.30 p.m.

[English]

SHRI JAGDISH TYTLER: After 3.30 p.m., let the Chair decide the next date. It can continue on Monday.

MR. CHAIRMAN: I shall now put the Resolution to the vote of the House. The question is:

"That this House approves the National Housing Policy, laid on the Table of the House on the 9th July, 1992."

The motion was adopted.

15. 19 hrs.

MOTOR VEHICLES (AMENDMENT) BILL

As passed by Rajya Sabha

[English]

MR. CHAIRMAN: We shall now take up the next item— Shri Jagdish Tytler to move that the Bill further to amend the Motor Vehicles Act, 1988, as passed by Rajya Sabha, be taken into consideration.

THE MINISTER OF STATE OF THE MINISTRY OF SURFACE TRANSPORT (SHRI JAGDISH TYTLER): Madam Chairman, before I move the motion for consideration of the Motor Vehicles (Amendment) Bill, 1994, as passed by Rajya Sabha on 11th August, 1994, I would like to draw the attention of the House that Clause 51 of the Bill partly involves expenditure from the Consolidated Fund of India and so it should have been typed in thick type or in italics. Inadvertently, the same has not been done.

Madam, with your permission, I would like to say a few words about the proposed amendments before. I move the Motion for consideration of the Motor Vehicles (Amendment) Bill, 1994 by this House.

The Motor Vehicles Act, 1988 (No.59 of 1988), a Central Act, consolidates and rationalises various laws regulating Road Transport in the country. The Act was framed with a view to revise the Motor Vehicles Act, 1939 (No.4 of 1939). After the coming into force of the Motor Vehicles Act, 1988, Government received a number of representations/suggestions from the State Governments, transport operators and members of public regarding inconvenience faced by them while implementing provisions of the new Act/Rules framed thereunder. To examine and review the entire Act in the light of these representations, a Review Committee was constituted by the Government. Recommendations of the Review Committee were examined in consultation with the State Governments. The Government also considered the number of representations received from the trade sector and the public regarding making of additional provisions in the Motor Vehicles Act, 1988, which were received much after finalisation of the report of the Committee.

The Bill now before the House has been prepared keeping in view the recommendations of the Review Committee as also other suggestions. Some of the important provisions of the Bill provide for the following:-

- (i) modification and amplification of certain definitions of new type of vehicles;
- (ii) simplification of procedure for grant of driving licences;