

ent political parties?

THE MINISTER OF SURFACE TRANSPORT AND COMMUNICATIONS (SHRI K.P. UNNIKRISHNAN): This proposal is under consideration of the Committee on Electoral Reforms appointed by the Government to go into all aspects of electoral reforms.

[*Translation*]

Duplication of Voters Names in Electoral Rolls

5926. SHRIGULABCHAND KATARIA: Will the Minister of LAW AND JUSTICE be pleased to state:

(a) whether the name of a voter appears in the list of electoral rolls of more than one place resulting down fall in percentage of votes cast; and

(b) if so, the steps being taken by Government to avoid such duplication?

THE MINISTER OF SURFACE TRANSPORT AND MINISTER OF COMMUNICATIONS (SHRI K.P. UNNIKRISHNAN): (a) and (b). Though sufficient provisions exist in the law to prevent any case of the name of a voter appearing in electoral rolls of two different places, such a contingency may still arise leading to a fall in the percentage of votes cast at one of the places. In addition to the existing laws on the subject and detailed instructions issued by the Election Commission from time to time, a proposal for introducing multi-purpose identity cards to electors, as part of the comprehensive proposals for electoral reforms, is under consideration

of the Committee on Electoral Reforms appointed by the Government to go into the whole gamut of electoral matters. The recommendations of the Committee are awaited.

Housing Loan Facilities in Rajasthan

5927. SHRIGULABCHAND KATARIA: Will the Minister of FINANCE be pleased to state:

(a) the names of institutions in public sector which provide loans for construction or purchase of houses in Rajasthan;

(b) the terms and conditions laid down by each of the above institutions including the rate of interest charged on such loans; and

(c) the number of persons in Rajasthan who were provided assistance and the amount of loans advanced to them by each of the above institutions during last three years?

THE MINISTER OF FINANCE (PROF. MADHU DANDAVATE): (a) All scheduled commercial banks provide loans to individuals for construction and purchase of house throughout the country including the State of Rajasthan.

(b) The salient features of the terms and conditions on which scheduled commercial banks provide loans for housing are as under:

(i) Maximum period of repayment of loan is upto 15 years.

(ii) Rate of interest is as follows:

<i>Amount of loan</i>	<i>Rate of interest (percent per annum)</i>
1	2
Upto Rs. 20,000/-	12.5

<i>Amount of loan</i>	<i>Rate of interest (percent per annum)</i>
1	2
Above Rs. 20,000/- & upto Rs. 50,000	13.5
Above Rs. 50,000/- & upto Rs. 1 lakh	14.0
Above Rs. 1 lakh & upto Rs. 3 lakhs	14.5—16.0

Rate of interest on housing loan for Scheduled Castes/Scheduled Tribes upto and inclusive of Rs. 5,000/- is 4% per annum.

- (iii) As regards security, where mortgage, of property or Government guarantee is not feasible, banks would accept other forms of securities such as life Insurance Policies, Government Promissory Notes, Shares and Debentures, Gold ornaments, etc.

- (iv) Banks will also have discretion to fix repayment instalments in such a way that housing loans become more affordable to lower income group and repayment

instalments may not exceed normally 30% of the income of the borrower.

- (v) In case of individuals who might have raised funds from other sources, banks can provide supplementary finance.

- (vi) Banks can extend credit for additions, repairs and alterations to houses.

- (c) The number of accounts and the balance outstanding in respect of housing loans to weaker sections provided by banks in the State of Rajasthan during the last three years are give below:

<i>Year</i>	<i>No. of accounts</i>	<i>Balance outstanding (Rs. in crores)</i>
1	2	3
December 1986	33367	13.11
December 1987	41180	14.84
June 1988	44061	13.96

Facilities for Transport and Lodging for Tourists at Udaipur

5928. SHRIGULABCHAND KATARIA:
Will the Minister of TOURISM be pleased to

state:

- (a) whether Udaipur in Rajasthan finds a place in the world tourism map;

- (b) if so, whether adequate transport