Amount of loan	Rate of interest (percent per annum)
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	14.516.0

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 Rajsthan during the last three years are give below:

Year	No. of accounts	Balance outstanding (Rs. in crores)
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 Udalpur

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

and lodging facilities are available there for foreign tourists; and

(c) if not, the efforts made to provide necessary facilities there and the extent of success achieved in this regard?

THE MINISTER OF COMMERCE AND TOURISM (SHRI ARUN KUMAR NEHRU): (a) Udaipur is recognized internationally as a major tourist destination in India.

(b) and (c). Accommodation both of international standard as also medium/ budget is available and Udaipur is also well linked by air, rail and road services.

Trade with Italy

5929. SHRIGULABCHAND KATARIA: Will the Minister of COMMERCE be pleased to state: (a) the position of trade with Italy prior to 1985;

(b) whether the trade between Italy and India increased during the last five years, if so, details thereof including the nature of trade agreements concluded during the above period and the broad terms and conditions thereof; and

(c) the policy of Government regarding trade agreements with Italy in future?

THE MINISTER OF ENERGY AND MINISTER OF CIVIL AVIATION (SHRI ARIF MOHAMMAD KHAN)

(a) and (b). India's trade position with Italy during the five years preceding 1984-85 was as follows:-

(Value in Rs. Crores)

	Exports	Imports	Total Trade
1	2	3	4
1979-80	213.04	175.54	392.58
1980-81	151.58	242.48	394.06
1981-82	157.53	236.44	393.97
1982-83	141.85	241.23	383.08
1983-84	163 .77	270.74	434.51
1984-85	212.94	296.75	509.79
1985-86	206.09	318.98	525.07
1986-87	310.51	490.22	800.73
1987- 88	50 2.25	504. 46	1006.12
1989-90	5 76.57	629.25	1205.02

(April 89 to January 1990)

(Source DGCI&S, Calcutta).