

## **5.5 HOUSING, URBAN DEVELOPMENT, WATER SUPPLY AND SANITATION**

### **URBAN HOUSING**

Shelter is the basic human requirement that needs to be met on priority basis. While accepting the fact that housing is essentially a private activity, housing policies and programmes have to recognise that state intervention is necessary to meet the housing requirements of the vulnerable sections and to create an enabling environment in achieving the goal of “shelter for all” on self-sustainable basis.

2. The country is still grappling with the growing shelter problem, especially of the poor, despite efforts to deal with the situation in the different plan periods. Increasing population, rapid industrialisation and regional development are major factors that have aggravated the housing scenario over the years. The problem has further been compounded by rapid increase in urban population. Constant migration of rural population to cities in search of jobs puts unbearable strain on urban housing and basic services. The National Building Organisation (NBO) has estimated the 1991 urban housing shortage at 8.23 millions units, expects the absolute shortage to decline progressively to 7.57 million units in 1997 and 6.64 million units in 2001. Habitat-II estimates, however, indicate that the shortage will increase to 9.4 million units in 2001.

3. The ultimate goal of the new Housing and Habitat policy, 1998 is to ensure that the basic need, “Shelter for all” and better quality of life to all citizens by harnessing the unused potentials in Public – Private partnership for tackling the housing and habitat issues. Under the new policy, government would provide fiscal concessions, carry out legal and regulatory reforms and create an enabling environment. The private sector, as the other partner, would be encouraged to take up the land assembly, housing construction and investment in infrastructure facilities.

4. In the Ninth Plan, special attention is being focused on households at the lowest end of the housing market. The priority groups identified for such support are people below poverty line, SCs/STs, disabled, freed bonded labourers, slum dwellers and women-headed households. Government as a facilitator is to create the environment in which requisite inputs in adequate quantum and of appropriate quality and standards will be available. To create a conducive environment to facilitate growth of housing activity in the country, the Ministry of Urban development/Ministry of Urban Employment & Poverty Alleviation has taken the following major initiatives:

- Removal of legal constraints by repealing the Urban Land Ceiling and Regulation Act 1976 (ULCRA) to correct the distortions in the land market and this repeal has been adopted in all UTs and the States of Haryana, Punjab, Uttar Pradesh, Karnataka, Madhya Pradesh and Gujarat.
- The Model Legislation for Apartment Ownership, Rent Control and Regulation of Private Buildings and Developers drafted by the Ministry in 1993 was circulated for adoption by the State Government with suitable modifications necessitated by local needs. Some State Governments have formulated their own Acts broadly on the lines of the Model Legislations.

## Chapter 5.5: Housing, Urban Development, Water Supply and Sanitation

- The NHB Act 1987 has been amended to strengthen the control of NHB on the Housing Financing Companies. The amendments provide for simple, speedy and cost effective methods of recovery of over dues of Housing Finance Institutions by providing for the sale of mortgaged property through recovery officers. The amendment will also facilitate asset securitisation and development of secondary mortgage market by NHB.
- The fiscal concessions granted to the housing sector include interest on loan for self-occupied property upto a ceiling of Rs.75,000 deductible from the total income for the purpose of calculation of Income-tax; as per RBI guidelines, the banks to lend upto 3 per cent of their incremental deposits in housing as against the existing 1.5 per cent.
- The facility of availing loans at reduced interest rates to the borrowers under EWS & LIG group.
- As part of 2 million housing programme the NCHF have been assigned an annual target of 1.5 lakh houses for EWS & LIG.

5. To augment the flow of institutional finance to the housing sector and promoting and regulating housing finance institutions. National Housing Bank (NHB) was set up as a subsidiary of the Reserve Bank of India in July 1988. The Housing and Urban Development Corporation (HUDCO) is functioning with equity support provided by Government of India as the apex national techno-financing agency in the sector with focus on housing for Economically Weaker Sections (EWS) and Low Income Group (LIG).

6. The Special Action Plan (SAP) started from 1998-99 recognises Housing for all as priority area. It sets the target of construction of 20 lakh (7 lakh urban and 13 lakh rural) additional houses every year. During 1998-99, in urban areas 7.5 lakh dwelling units were sanctioned against a target of 7 lakh unit. During 1999-2000, 7.95 lakh dwelling units were constructed as against a target of 7.35 lakh units. In the Ninth Plan, a provision of Rs.8176.36 crore has been made for housing in the State Sector and Rs.4873 crore in the central sector. In the central sector the outlay consists of Rs.873 crore as Budgetary support and Rs.4000 crore as IEBR (HUDCO).

7. For providing urban housing, the central government operated schemes mainly for providing Institutional and Research support. On the other hand State Governments are implementing various social housing and other schemes according to their plan priorities and local requirements. The estimation of physical progress of new construction and upgradation of old and dilapidated housing stock is difficult as there is no single agency collecting such data from central/state agencies, cooperative housing societies, Public and Private housing. The only systematic data collection is undertaken in respect of EWS and LIG housing units under the 20-Point Programme. State-wise details of EWS and LIG housing for the years 1997-98, 1998-99 and 1999-2000 are given in Annexures 5.5.1 and 5.5.2 respectively.

8. During 1998-99, under EWS housing scheme, 116940 housing units were constructed against the target of 105556 units. Only Seven States viz. Gujarat, Himachal Pradesh, Rajasthan, Tamil Nadu, Karnataka, Kerala and Sikkim were able to exceed/achieve the targets set for EWS housing. During this period, under LIG housing, the achievement was 43478 units against the target of 59932 units. In LIG housing too, only five states viz. Gujarat, Haryana, Madhya Pradesh, Rajasthan and Tamil Nadu were able to achieve/exceed targets set for the programme. During this period, achievement level under LIG housing was

## **Chapter 5.5: Housing, Urban Development, Water Supply and Sanitation**

71 per cent. Unfortunately, housing activity was not encouraging in the other states due to a variety of reasons. As activity concentrated in only a few states is likely to create regional imbalance, hence, alternative strategies are being thought of. For the year 1999-2000, achievements of EWS & LIG housing is available only in respect of eleven States. During 1999-2000, in EWS housing achievements were 37939 against a target of 129972 units. Similarly, for LIG the achievement was 12354 units as against a target of 63610 dwelling units. Targets for the year 2000-2001 for both these housing schemes (i.e.EWS and LIG) are being finalised by the Ministry of Urban Affairs and Employment.

### **Review of Outlays Annual Plan 1999-2000**

9. Scheme-wise details of central sector expenditure during 1998-99, 1999-2000 and 2000-01 for various housing schemes are given in Annexure 5.5.3. During 1998-99, out of total expenditure of Rs.241.53 crore, highest expenditure was in Equity to HUDCO (Rs.110 crore) followed by General Pool Residential Accommodation (Rs.72 crore) and Housing for Para Military Forces (Rs.50.37 crore). During 1999-2000, actual expenditure was 94 per cent of the approved outlay (Rs.278.77 crore) against the approved outlay of Rs.297.35 crore.

### **Annual Plan 2000-2001**

10. In the Annual Plan 1999-2000, in the central sector, an outlay of Rs.306 crore has been provided for Housing. In the approved outlay for housing of 1999-2000 for the central sector, there is an increase of 10 per cent as compared to the actual expenditure in 1998-99. Scheme-wise details of approved outlay of central sector for the Annual Plan 2000-01 (Budgetary support only) is given in Annexure 5.5.3. During this year also an allocation of Rs.155 crore has been made to HUDCO as equity support, followed by General Pool Accommodation (Rs.75 crore), Housing for Para Military Forces (Rs.64 crore), BMTPC (Rs.4 crore), Night Shelter (Rs.3.4 crore) and S&T and Grants to Institutes including Building Centres (Rs.3 crore).

## **URBAN DEVELOPMENT**

11. India has one of the largest urban systems with a projected population of 289 million in 2001 from 217.6 million in 1991, which is anticipated to increase to around 605-618 million in 2021-25. Urban Development is essentially supportive of economic development commensurate with the ongoing structural reforms. The process accordingly, was initiated to ensure access to it for all segments of the urban population especially the poor and the vulnerable sections of population in urban areas. The positive impact of urbanisation is often over-shadowed by the evident deterioration in the physical environment and quality of life caused by the widening gap between demand and supply of essential services like water supply, sanitation, solid waste management, transportation etc. The Ninth Plan sought to provide an insight into the foreseeable future development needs in terms of new assets and upgradation of existing ones by integrating the inter-dependent infrastructure components.

12. Among the landmark legislative contributions in the urban sector was the Constitution (74th Amendment) Act, 1992 which rested on the principles of democratic decentralisation. This epoch-making legislation envisaged Urban Local Bodies (ULBs) to function as effective democratic units of Local Self-Government/to provide a common

## Chapter 5.5: Housing, Urban Development, Water Supply and Sanitation

framework for the structure and mandate of ULBs. There has been an urgent need for the State Governments to transfer the functions and responsibilities to the ULBs as envisaged in the 12th schedule of the Constitution as also to ensure that the Legislature provides for such laws that can authorise the municipalities to levy, collect and appropriate taxes and duties to augment the revenue/resources of the ULBs which today are only dependent on government grants. Though Finance Commissions have been constituted by most of the State Governments to review the principles which govern the determination of taxes, duties as also grant-in-aid to the municipalities, the position with regard to most of the municipalities have hardly shown any improvement. Revenue from non-tax sources have been lagging behind, dependence of municipal authorities on external sources has been increasing coupled with corresponding decline in the internal revenue from own sources. To improve the quality of urban governance, it would be necessary to ensure that all follow-up action with reference to the 74<sup>th</sup> Constitutional Amendment is pursued in letter and spirit.

### Review Of Annual Plan 1999-2000 And Provision For 2000-01

13. With a view to reducing migration of population from rural areas and smaller towns to large cities, to generate employment opportunities in the small and medium towns, and to provide infrastructural facilities in these towns, the Centrally Sponsored Scheme of Integrated Development of Small and Medium Towns (IDSMT) initiated during the Sixth Five Year Plan is continuing with certain amendments and modifications. A provision of Rs.50.00 crore was made for 1999-2000 against which the anticipated expenditure is placed at Rs.44.50 crore. During the year, the central release amounted to Rs.14.84 crore. Overall, the scheme has been facing major problems like mobilisation of Institutional Finance etc resulting in delays in project implementation. An overall provision of Rs.60 crore has been made for the Annual Plan 2000-01.

14. Given the propensity of the major cities to double their size in a brief span of a decade or two, it is absolutely essential to develop acceptable physical standards conceived in a perspective of direct development of towns and cities. The Centrally Sponsored Scheme of Infrastructural Development in Mega Cities was launched during 1993-94 in the five megacities namely, Mumbai, Chennai, Calcutta, Hyderabad and Bangalore with the broad objectives of promoting investment in economic and physical infrastructure and to facilitate building up a Revolving Fund for sustained development of infrastructure in the Megacities. An aggregate outlay of Rs.86.47 crore had been provided for 1999-2000 and the anticipated expenditure is placed at Rs.80 crore. Overall, the scheme has been facing major problems with regard to mobilisation of Institutional Finance resulting in delays in project implementation. An outlay of Rs.91 crore has been provided for 2000-01. In order to supplement the efforts for urban development through schemes like IDSMT and Megacity, financing of projects needs to be entrusted to those institutions which have established a strong resource base and have the necessary expertise to appraise and also to monitor the projects.

15. Urban transport is one of the most important components of urban infrastructure. A good network of roads and an efficient mass urban transport system make a substantial contribution to the working efficiency of cities especially for their economic and social development. During 1999-2000, the sum of Rs.165.00 crore had been provided for urban transport while the anticipated expenditure is placed at Rs.148 crore. A provision of Rs.185 crore has been made for the Annual Plan 2000-01.

## **Chapter 5.5: Housing, Urban Development, Water Supply and Sanitation**

16. The only major scheme currently in operation is the Integrated Multi-modal Mass Rapid Transit System (MRTS) for Delhi, for which the investment proposals for first phase of Delhi Mass Rapid Transport System were approved by the Union Government in September, 1996 envisaging introduction of a metro rail system of about 55.3 kms of elevated-cum-surface rail corridors. The total cost of the project is estimated at about Rs.4860 crore at April 1996 prices. About 56 per cent of the cost is being met through soft loan from OECF (Japan). The OECF loan is made available to the Delhi Metro Rail Corporation (DMRC) as pass through assistance for which provision is made in the budget of the Ministry of Urban Affairs and Employment.

17. The planning exercises need continuous data collection, updating of data etc. To help generate comprehensive information, a scheme for preparing base maps using aerial photography and satellite remote sensing techniques was initiated during the Eighth Plan. The project envisaged development of technical capabilities of the TCPO at Central and State levels so as to enable updating of the maps in a revised cycle. The central TCPO in collaboration with the concerned State Town Planning Departments is undertaking interpretation of aerial photographs and collection of other secondary data/information to generate thematic maps and graphic data base for the development of GIS and processing of information for the use of town planning departments, local bodies, development authorities, PWD, tax authorities and other sectoral development agencies as multi-purpose maps. The scheme was initiated to cover 50 towns in two phases. Recent reviews held with the State Governments indicated their desire for getting areas in their States covered by the urban mapping programme undertaken by the TCPO. With the availability of high resolution satellite remote sensing technology, it was suggested that the scope of the scheme may be widened to include information on habitation, land use pattern, socio-economic activities, availability/requirement of infrastructure services like drainage, sewerage, low cost sanitation, urban waste management etc.

### **National Capital Region Planning Board (NCRPB)**

18. The NCRPB operating since 1989 had two core objectives for the regional plan – 2001 for NCR – (i) to reduce the pressure of population in Delhi and (ii) to achieve harmonious and balanced development of the NCR. The NCR is spread over an area of 30242 sq.km. comprising NCT Delhi (1483 sq.km), Haryana (13413 sq.km), Rajasthan (4493 sq.km.) and Uttar Pradesh (10853 sq.km.). The potential of the NCR strategy to promote and sustain effective regional development in appropriate locations requires to be explored. The contribution to NCRPB during 1999-2000 was Rs.45 crore and the anticipated expenditure is Rs.42 crore. A budget provision of Rs.50 crore has been made for the Annual Plan 2000-01.

### **Externally Aided Projects**

19. A few externally aided projects encompassing urban infrastructure, poverty alleviation and housing sectors are being implemented in States like Kerala, Andhra Pradesh, Maharashtra, Karnataka, and Orissa. The Delhi MRTS project also has external assistance. The pass through Assistance for Delhi MRTS during Ninth Plan is Rs.362 crore. During 1999-2000, the pass through assistance outlay was Rs.80 crore which had been revised to Rs.52 crore. An amount of Rs.1 crore has been kept for the purpose for the Annual Plan

## Chapter 5.5: Housing, Urban Development, Water Supply and Sanitation

2000-01. Annexure 5.5.4 give scheme-wise Central sector and State-wise financial outlays and expenditure respectively.

### Areas of concern

- Easy access to land for taking up infrastructure development projects;
- Slow progress of the Centrally Sponsored Programmes of IDSMT and Mega City, mobilisation of institutional finance/creation of Revolving Fund for sustainable infrastructural development;
- No area-specific impact study on the implementation of IDSMT, Megacity, SJSRY undertaken at Government level;
- No impact study on the implementation of NCRPB projects.

### WATER SUPPLY AND SANITATION

20. The basic objective envisaged in the Ninth Plan is to provide safe drinking water on a sustainable basis to the entire population in the rural and urban areas with local participation. Whereas provision of safe drinking water and sanitation is a State subject and the primary responsibility of the State Governments, the Central Government has been implementing a large scale Centrally Sponsored Scheme in the case of rural water supply, viz. "Accelerated Rural Water Supply Programme (ARWSP), currently known as Rajiv Gandhi National Drinking Water Mission", to supplement the efforts of the State Governments. Based on the report received from the State Governments by Rajiv Gandhi National Drinking Water Mission, as on 1.4.1999, there were 34460 left over "Not Covered" (NC) and 232887 "Partially Covered" (PC) habitations out of a total of 1430543 identified habitations. Besides as many as 154398 habitations have also to be tackled which are reported to have quality problems like fluoride, arsenic, salinity, iron etc. Thus, the tasks remaining are significantly large in terms of "No-source" villages/habitations, extent of quality and quantity problems of water supply to be tackled and more importantly the sustainability of the programme.

21. In the case of urban water supply, a modest Centrally Sponsored scheme viz., Accelerated Urban Water Supply Programme for small towns with population less than 20,000 (as per 1991 census) is under operation since 1993-94. On the other hand, the State Governments have been putting in substantial plan allocations for urban water supply schemes and significant institutional funding is also being availed. However, the per capita or unit costs of incremental water supply and modern underground sewerage schemes are very high and is beyond the means of most of the Urban local bodies/State Governments in their current financial status. More innovative "User Charges" and pricing principles therefore need to be adopted to enhance the financial viability of the Sector and permit resource mobilisation through institutional finance, market borrowings, private investment etc.

22. As regards rural sanitation, a restructured Centrally Sponsored Scheme with involvement of local people and NGOs has been brought in force from 1999-2000. In the case of urban sanitation, the limited focus under the ongoing Centrally Sponsored Scheme is on welfare objective of eliminating the practice of scavenging through conversion of all the existing dry latrines into sanitary latrines and rehabilitation of the liberated scavengers and their dependants.

## Chapter 5.5: Housing, Urban Development, Water Supply and Sanitation

### Review Of Annual Plan 1999-2000

23. The Annual Plan 1999-2000 included under water supply and sanitation sector an outlay of Rs.7855.80 crore - Rs.5810.85 crore in the State and UT Plans and Rs.2044.95 crore in the Central Plan. Against this the likely expenditure is Rs.7040.50 - Rs.5091.26 crore in the State and UT Plans and Rs.1949.24 crore in the central Plan. This includes an amount of Rs.45.50 crore released under Non-lapsable Central Pool of Resources for North-Eastern States and Sikkim against an allocation of Rs.49.00 crore.

24. On the basis of the reports furnished by the State Governments to the Rajiv Gandhi National Drinking Water Mission, 56447 villages/habitations are reported to have been provided with safe drinking water supply facilities during 1999-2000, against a total target of 90061 villages/habitations.

25. Under Centrally Sponsored Accelerated Urban Water Supply Programme (AUWSP), 329 projects costing Rs.340.14 crore upto 1998-99 and 109 projects costing Rs.159.52 crore in 1999-2000 had been approved. The government of India has released an amount of Rs.201.57 crore in total (including Rs.65.00 crore released during 1999-2000) and the States have released an amount of Rs.147.71 crore. An expenditure of Rs.223.29 crore has been incurred so far for these schemes.

26. Under the Centrally Sponsored Scheme of "low cost sanitation for liberation of scavengers", HUDCO sanctioned a total of 825 schemes covering 1322 towns between 1989-90 and March 31<sup>st</sup>, 2000, costing Rs.1339.98 crore for conversion of 18.84 lakh individual dry latrines into sanitary latrines and construction of 18.80 lakh new individual sanitary latrines and 3463 community toilets in various States. Out of the total project cost of sanctioned schemes of Rs.1339.98 crore, Rs.467.90 crore is the sanctioned Central subsidy component, Rs.610.73 crore the HUDCO loan component and the balance Rs.261.35 crore the beneficiaries contribution. Against this, the cumulative amounts of Rs.246.93 crore as subsidy and Rs.276.29 crore as loan have been released upto March 31<sup>st</sup>, 2000. These include Rs.63.78 crore as subsidy and Rs.59.19 crore as loan during 1999-2000.

### Annual Plan 2000-2001

27. The scheme-wise break-up of the Approved outlays under Central Plan and State-wise details of the State/UT plans are indicated in Annexure-5.5.5 and Annexure-5.5.6 respectively. Besides the above outlays a huge amount of funds as additional Central Assistance under the Prime Minister's Gramodayog Yojana (PMGY) will also be made available for the Rural Water Supply Programme.

### RURAL WATER SUPPLY & SANITATION

28. During 2000-01 priority will continue to be given to the remaining "Not Covered" villages/habitations and those with acute chemical and bacteriological contamination, the "Partially Covered" (<10 lpcd) and (>10 lpcd) villages/habitations in that order. The Annual Plan 2000-01 envisages to cover 17648 "Not Covered" and 73104 "Partially Covered" villages/habitations. State-wise details are shown in Annexure 5.5.7. In addition to these, a large number of villages/habitations will also be covered during the year under the PMGY.

## **Chapter 5.5: Housing, Urban Development, Water Supply and Sanitation**

29. Rain Water Harvesting has been recognised as an important source of water, particularly in hilly regions of North-Eastern States, Islands and water stress areas. This will also help recharge the ground water aquifers and reduce severity of floods and quality problem like fluoride, nitrate, salinity, etc. Concerted efforts need to be made to construct rain water harvesting structures and conserve the rain water under/over the ground to meet the drinking water demand. Operation and maintenance of rural water supply is an area which needs special attention with emphasis on the involvement of the community, particularly the women.

30. The Rural Sanitation programme is now gaining momentum in several States. The type of facilities to be provided would be decided, based on the felt-needs and full participation and involvement of Gram-Panchayats, the people, particularly the women and the NGOs. The programme of construction of low-cost household sanitary latrines will continue to get emphasis with priority on conversion of dry latrines into sanitary ones. The concept of total environmental sanitation needs to be adopted. For success of the programme, it may be necessary to ensure alternative delivery system also through "Rural Sanitary Mart", a commercial enterprise with social objectives, which apart from being a sales outlet also serves as a counselling-centre as well as a service-centre.

### **URBAN WATER SUPPLY & SANITATION**

31. Due to rapid urbanisation and ever increasing population of the cities and towns, their demand for adequate drinking water supply and hygienic disposal of liquid and solid wastes is assuming greater importance year after year. The service levels of water supply in most of the cities and towns are far below the desired norms; in some cases particularly the smaller towns, even below the rural norms and therefore, augmentation of water supply systems is necessary. While the coverage of urban population by protected water supply is estimated to be around 90 per cent at the beginning of the Ninth Plan, this however, does not truly reflect the deprivation of the poor, particularly those living in slums. Similarly, in the case of urban sanitation, though about 49 per cent of the population has access to sanitary excreta disposal facilities at the beginning of the Ninth Plan, only 28 per cent had access to sewerage system and the balance 21 per cent is covered only with low-cost sanitary latrines. Even where seweraged, the same are partial and without adequate treatment facilities in most of the cases. Slums are mostly without basic environmental sanitation facilities.

32. In view of the constraint on budgetary resources, it would be necessary, as envisaged in the Ninth Plan, that the Urban Water Supply and Sanitation Schemes should increasingly depend on institutional finance and State budgetary support should be provided adequately to meet the counterpart matching requirements of institutional finance. In so far as budgetary provisions are concerned, besides State Plan outlays, the Central Plan also includes an outlay of Rs.87.90 crore under the Centrally Sponsored Accelerated Urban Water Supply Programme for Small Towns with population less than 20,000 (as per 1991 census). The operation, maintenance and management of Urban Water Supply Schemes has not been given due attention and in most of the cases, the revenue generation is much less than the actual cost of operation and maintenance. This calls for an urgent revision of water tariff and improvement of the billing and collection mechanism.



## **Chapter 5.5: Housing, Urban Development, Water Supply and Sanitation**

33. The coverage of urban population with sanitation facilities is rather slow. While sophisticated sewerage system and sewage treatment facilities are necessary in the case of metropolitan cities and a few important cities/towns, the low-cost sanitation approach may have to be adopted in all other cases due to constraints on financial resources and other competing demands. Waste-water recycling for non-domestic uses in the water scarcity areas needs to be given due priority, if found techno-economically viable. This would save a large quantity of fresh water to be used for domestic purpose.

34. With a view to eradicate the most degrading practice of manual handling of night-soil completely in the country within a short time frame, the Centrally Sponsored scheme of urban low cost sanitation for liberation of scavengers has been accorded a high priority during the Ninth Plan. The Annual Plan 2000-2001 includes Rs.29.80 crore for this scheme under the Central Plan. The Central legislation titled "The Employment of Manual Scavengers and Construction of dry Latrines (Prohibition) Bill 1993" has been passed by the Parliament and assented by the President in June, 1993. All the State Governments have been requested to adopt the Central legislation or enact State legislation in line with the Central legislation. In addition to UTs, 12 States viz. Andhra Pradesh, Goa, Karnataka, Maharashtra, Tripura, West Bengal, Orissa, Punjab, Assam, Haryana, Bihar and Gujarat have already adopted this legislation.

35. The summary of outlays and expenditure for rural and urban water supply and sanitation is given in Annexure 5.5.8.

### **Externally Aided Water Supply & Sanitation Projects**

36. The World Bank is assisting various States in Water Supply and Sanitation Programme in urban and rural areas. Currently four projects are under implementation as given in Annexure 5.5.9. The outlay for 2000-01 is about Rs.362.01 crore. Apart from these projects, several other projects are also funded by Bilateral Agencies like OECF, KFW, EEC, DIFD, DANIDA, Netherlands etc., for which the outlay for 2000-01 is about Rs.186 crore.