

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

UNSTARRED QUESTION NO:2956

ANSWERED ON:14.03.2000

HUDCO HOUSING LOANS

BHAWANA GAWALI (PATIL);P.H. PANDIAN;UMMAREDDY VENKATESWARLU;UTTAMRAO NATHUJI DHIKALE

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

- (a) whether HUDCO has changed its lending scheme;
- (b) if so, the details thereof;
- (c) the name of the States in which this scheme has started functioning; and
- (d) the number of persons benefited by the scheme in the country, State-wise?

Answer

MINISTER OF URBAN EMPLOYMENT & POVERTY ALLEVIATION (SHRI SUKHDEV SINGH DHINDSA)

(a)to(d): HUDCO has started a new scheme from 08.3.1999, named HUDCO Niwas for extending retail finance for housing to individuals. Under this scheme, loan assistance is available for construction of a house, purchase of a house or flat, extension or improvement of the existing house or flat, and purchase of plot from public agencies. The rate of interest varies from 11.5% to 14.75% for loan amounts varying from Rs.50,000/- to Rs.25.00 lakhs.

The scheme has been started in all the States where HUDCO has its Regional and Development Offices State-wise details of the number of persons benefited under the scheme are given at Annexure.

ANNEXURE

ANNEXURE REFERRED TO IN REPLY TO PARTS (a) TO (d) OF LOK SABHA UNSTARRED QUESTION NO.2956 FOR 14.03.2000
STATE-WISE DETAILS OF LOAN SANCTIONED UNDER HUDCO NIWAS SCHEME.

(Rs. in lakhs)

SL. NO.	STATE	APPLICA- TIONS RECEIVED	AMOUNT APPROVED	APPLICA- TIONS ROVED	LOAN APP- LOAN	CASES WHERE	LOAN DISBURSED
1.	ORISSA	100064	50138.37	100047	50105.92	100027	25051.18
2.	WEST BENGAL	427	915.24	328	716.91	222	413.98
3.	BIHAR	10	25.00	7	17.20	4	8.50
4.	CHANDIGARH	130	400.42	96	308.15	54	121.42
5.	DELHI	619	2254.20	562	2057.69	394	1069.65
6.	RAJASTHAN	50018	10033.28	50015	10027.58	50013	10016.67
7.	UTTAR PRADESH	36	73.50	36	73.50	24	33.29
8.	ASSAM	3855	5949.00	3670	5495.49	36	70.29

9. NAGALAND	0	0.00	0	00	0	0.00
10. KARNATAKA	513	1370.00	479	1302.92	358	887.41
11. KERALA	523	1135.41	490	1042.03	380	703.86
12. TAMIL NADU	639	2116.53	620	2009.31	445	1352.59
13. ANDHRA PRADESH	751	2285.36	711	2039.86	595	1565.47
14. GUJARAT	75	156.24	63	138.95	63	87.41
15. MAHARASHTRA	250	657.20	234	637.92	156	329.88
16. MADHYA PRADESH	132	263.49	96	206.67	51	93.56
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TOTAL	158042	77773.24	157454	76180.10	152822	41805.16