

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:2295
ANSWERED ON:23.07.2004
HOUSING LOAN
Charenamei Shri Mani;Murmu Shri Rupchand

Will the Minister of FINANCE be pleased to state:

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- (a) the names of the public sector banks giving housing loans at present;
- (b) whether the Government have a proposal to liberalise the sanction of housing loans and also to reduce the rate of interest with retrospective effect;
- (c) if so, the details of the plan of the Government in that regard;
- (d) whether housing loan is not given to customers residing in hilly areas/unsurveyed areas/districts in the country particularly in Manipur; and
- (e) if so, the reasons therefor and the steps taken by the Government in this regard ?

Answer

MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S. S. PALANIMANICKAM)

- (a): All Public Sector Banks(PSBs) are providing housing loans. The names of the PSBs are Allahabad Bank, Andhra Bank, Bank of Maharashtra, Bank of India, Bank of Baroda, Canara Bank, Central Bank of India, Corporation Bank, Dena Bank, Indian Bank, Indian Overseas Bank, Oriental Bank of Commerce, Punjab & Sind Bank, Punjab National Bank, Syndicate Bank, State Bank of India, State Bank of Mysore, State Bank of Indore, State Bank of Travancore, State Bank of Hyderabad, State Bank of Patiala, State Bank of Saurashtra, State Bank of Bikaner & Jaipur, UCO Bank, United Bank of India, Union Bank of India and Vijaya Bank.
- (b) : No, Sir.
- (c) : Does not arise.
- (d) : No, Sir.
- (e) : Does not arise.