

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

UNSTARRED QUESTION NO:3409
ANSWERED ON:15.12.2006
LOANS BY HOUSING FINANCE COMPANIES
Athawale Shri Ramdas

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

- (a) the amount of housing loans provided separately to the economically weaker section of the society especially in tribal areas during each of the last three years by HUDCO;
- (b) the number of people benefited therefrom, State-wise;
- (c) the amount of housing loan sanctioned to scheduled tribes and weaker sections of the country during the Ninth and Tenth Five Year Plans;
- (d) whether the Government has received loans from World Bank and Asian Development Bank (ADB) for housing during the last three years;
- (e) if so, the details thereof; and
- (f) the amount of loan provided to people belonging to economically weaker sections during the said period, State-wise?

Answer

MINISTER OF STATE IN THE MINISTRY OF HOUSING & URBAN POVERTY ALLEVIATION (KUMARI SELJA)

(a)&(b): The total amount of project loans sanctioned by Housing & Urban Development Corporation (HUDCO) for Economically Weaker Sections of beneficiaries including tribal areas during the last 3 years is as given below :

(Rs. in Crores)

2003-2004	2004-2005	2005-2006
EWS-Rural	EWS- Urban	EWS-Rural EWS-Urban
EWS-Rural	EWS-Urban	EWS-Rural EWS-Urban

590.91	203.08	2002.50	270.54	48.00	171.18
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The number of EWS category of people benefited during last 3 years from the above sanctioned loans are as indicated below:

NUMBER OF DWELLING UNITS

YR. 2003-2004	YR. 2004-2005	YR. 2005-2006
EWS- Rural	EWS-Urban	EWS-Rural EWS-Urban
EWS- Rural	EWS-Urban	EWS-Rural EWS-Urban

487313	181988	864857	225230	7600	175046
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State-wise details are enclosed at Annexure-I.

c): The extent of loan sanctioned to Economically Weaker Sections during the 9th and 10th Five Year Plan is as indicated below:

(Rs. in Crores)
IXTH 5-YR. PLAN

1997-1998	1998-1999	1999-2000	2000-2001	2001-2002	Total
1997	1998	1999	2000	2001	2002

351.26 1953.99 2136.81 1585.28 1013.86 7041.20

XTH 5-YR. PLAN

2002- 2003- 2004- 2005- 2006- Total
2003 2004 2005 2006 2007
As on 31.10.2006

775.67 797.76 2273.04 219.18 151.07 4216.72

Details are at Annexure-II.

(d)&(e): Housing & Urban Development Corporation (HUDCO) has not received any loan from World Bank & ADB during last 3 years.

(f): State-Wise cumulative status of dwelling units sanctioned by HUDCO for EWS category upto 31.10.2006 is at Annexure-III.

ANNEXURES REFERRED TO IN REPLY TO LOK SABHA UNSTARRED QUESTION NO. 3409 FOR 15.12.2006

ANNEXURE-I

STATEWISE PERFORMANCE REPORT DURING THE YEAR 2003-2004

AS ON31/03/2004

(Rs. in Crores)

SL#	STATES/UT`S	NO OF DWELLING UNITS	PROJ COST	SCHE- SANC-	RELE- ASSED	YMENT RECE- RENTAL	AMOUNT	REPA	EWS (R)	EWS (U)	LIG	MIG	HIG/ UPGRD	OTHERS	TOTAL UNITS	
1	ANDHRA PRADESH	38	2192.93	1467.74	579.93	157.44	200079	19066	0	0	2385	0	2	221532	1216	1500000
2	ARUNACHAL PRADESH	6	8.51	7.63	0.30	0.00	0	0	0	0	0	0	7	7	0	0
3	ASSAM	10	70.32	46.76	18.09	33.81	0	1111	561	78	24	0	3	1777	0	0
4	BIHAR	1	2.05	0.00	0.00	0.71	0	512	0	0	0	0	512	0	0	0
5	CHHATTISGARH	11	184.32	66.42	16.41	8.80	0	10100	0	0	84	0	10250	20434	0	15822
6	DELHI	4	229.75	90.18	32.72	5.04	0	0	0	0	0	0	2	2	0	0
7	GOA	3	232.34	137.00	35.70	7.66	0	0	0	0	0	0	26	26	0	0
8	GUJARAT	14	4204.05	906.14	54.37	215.51	0	9259	0	0	0	0	2	9261	0	1756
9	HIMACHAL PRADESH	9	2127.28	745.67	131.35	14.69	0	0	0	0	0	0	0	2	2	0
10	HARYANA	0	0.00	0.00	141.34	33.45	0	0	0	0	0	0	0	0	0	0
11	JHARKHAND	2	90.27	46.57	0.00	4.63	0	20000	0	0	0	0	0	20000	0	0
12	JAMMU & KASHMIR	6	4020.66	310.25	0.00	0.42	0	894	0	0	0	0	0	894	0	276
13	KERALA	7	365.53	250.02	108.15	106.82	15750	10586	0	0	0	0	0	26336	0	0
14	KARNATAKA	57	5218.74	2471.97	1114.78	946.62	265234	43122	293	577	205	233167	219	542817	3400	0
15	MEGHALAYA	3	153.44	112.40	32.90	363.34	0	0	0	0	0	0	1	1	0	0
16	MAHARASHTRA	24	10282.69	1964.17	1454.62	222.53	0	33588	0	0	554	0	1	34143	0	7615
17	MANIPUR	4	24.05	10.00	8.12	2.70	0	940	601	66	0	0	0	1607	0	3860
18	MADHYA PRADESH	27	615.56	408.53	136.34	27.50	0	1983	211	50	91	0	8	2343	12	0
19	MIZORAM	3	6.38	5.01	5.18	1.13	0	115	108	57	0	0	0	280	148	0
20	NAGALAND	16	66.90	49.26	48.67	21.67	0	603	16	8	40	0	16	683	2	0
21	ORISSA	13	642.77	631.70	311.67	20.23	6250	377	0	0	0	0	6627	0	0	0
22	PUNJAB	6	24.54	18.28	15.19	16.87	0	0	0	0	0	0	0	0	0	0
23	RAJASTHAN	12	3257.15	873.96	432.53	80.92	0	800	0	0	0	0	0	800	0	0
24	SIKKIM	0	0.00	0.00	0.00	1.15	0	0	0	0	0	0	0	0	0	0
25	TAMIL NADU	30	844.55	535.85	486.24	223.85	0	11314	0	0	12	55115	251	67392	0	0
26	TRIPURA	2	4.84	0.00	5.00	0.66	0	1076	0	0	0	0	1076	0	0	0
27	UTTARANCHAL	9	248.44	186.85	46.83	2.91	0	2085	0	0	50	0	2	2137	2	30

OTHER : EXCLUDES BASIC SANITATION, ILCS AND NIGHT SHELTER PAY AND USE TOILETS.

STATES

28	UTTAR PRADESH	23	1478.38	929.12	240.21	142.74	0	9709	0	145	0	0	3	9857	1062	0
29	WEST BENGAL	22	1602.16	1011.79	525.78	130.70	0	4340	0	0	823	0	2	5165	0	2034

UNION TERRITORIES

30	A & N ISLANDS	0	0.00	0.00	0.00	0.36	0	0	0	0	0	0	0	0	0	0	
31	PONDICHERY	2	4.97	1.50	1.35	0.16	0	408	0	49	0	0	0	457	0	80	
TOTAL			364	38203.58	13284.78	5983.77	2794.99	487313	181988	1790	1030	4968	288282	10797	976168	5842	1531473

TOTAL SANCTIONS INCLUDING HUDCO NIWAS

LOAN AMOUNT : 13413.54 Crores

AMOUNT RELEASED : 6147.45 Crores

DWELLING UNITS : 969883

STATEWISE PERFORMANCE REPORT DURING THE YEAR 2004-2005 AS ON 31/03/2005

(Rs. in Crores)

NO OF STATES/UT'S	DWELLING UNITS	PLOTS	SANI- REPA	TATION	OTHERS	TOTAL UNITS		
SL#	MES COST	SANC- RELE-	YMENT	EWS(R)	EWS(U)	LIG MIG HIG/ UPGRD	OTHERS	TOTAL UNITS
NAMES	ASSED	RECE- IVED	RENTAL					

OTHER : EXCLUDES BASIC SANITATION, ILCS AND NIGHT SHELTER PAY AND USE TOILETS.

STATES

1	ANDHRA PRADESH	24	2611.19	1658.28	786.92	434.08	66857	23732	0	0	664	0	210	91463	0	0	
2	ARUNACHAL PRADESH	5	6.51	5.50	1.95	0.00	0	0	0	40	0	0	40	0	0	0	
3	ASSAM	18	156.10	93.73	24.71	12.31	0	81	616	568	96	0	44	1405	0	0	
4	BIHAR	2	1403.07	1251.70	0.93	12.41	500000	0	0	0	0	0	1	500001	0	0	
5	CHHATTISGARH	10	287.47	143.48	22.54	12.24	0	0	10000	0	178	0	22	10200	0	0	
6	DELHI	3	107.47	72.70	158.85	78.45	0	0	0	0	0	0	0	0	0	0	
7	GOA	1	59.00	50.00	79.90	37.96	0	0	0	0	0	0	0	0	0	0	
8	GUJARAT	10	6486.36	1268.63	21.66	285.60	0	793	0	0	0	0	52	845	0	514	
9	HIMACHAL PRADESH	5	138.23	119.24	109.88	27.32	0	0	0	0	0	0	32	0	0	32	58
10	HARYANA	2	60.51	33.97	86.75	34.73	0	0	0	0	0	0	2	2	0	0	
11	JHARKHAND	3	696.74	600.55	150.00	0.00	200000	0	0	0	0	0	0	200000	0	0	
12	JAMMU & KASHMIR	4	35.12	15.47	0.00	1.18	0	1032	0	0	144	0	0	1176	0	0	
13	KERALA	5	206.40	152.43	13.71	79.07	0	7698	7280	0	0	0	1	14979	0	0	
14	KARNATAKA	30	5639.37	1300.43	515.18	1056.24	83000	51455	0	0	3050	0	9	137514	0	0	
15	MEGHALAYA	1	20.57	10.00	33.11	8.04	0	0	0	0	0	0	0	0	0	0	
16	MAHARASHTRA	38	30457.66	3308.50	1478.15	206.01	0	38031	0	0	870	0	64	38965	0	17133	
17	MANIPUR	1	1.14	0.00	0.00	0.70	0	253	0	0	0	0	0	253	0	0	
18	MADHYA PRADESH	35	1657.53	1271.23	1105.26	383.96	0	6839	0	325	875	0	156	8195	438	80	
19	MIZORAM	1	5.78	5.00	5.62	2.21	0	327	0	0	0	0	327	0	0	0	
20	NAGALAND	25	117.65	84.26	65.17	11.31	0	240	0	0	195	0	2	437	0	48	
21	ORISSA	14	581.90	452.03	7.84	50.48	15000	202	0	0	108	0	4	15314	0	0	
22	PUNJAB	0	0.00	0.00	7.31	23.29	0	0	0	0	0	0	0	0	0	0	
23	RAJASTHAN	5	288.98	198.64	226.31	88.41	0	12335	0	0	0	0	0	12335	7306	0	
24	SIKKIM	0	0.00	0.00	0.00	10.71	0	0	0	0	0	0	0	0	0	0	
25	TAMIL NADU	22	2146.08	477.06	162.25	949.19	0	67559	0	0	64	0	0	67623	0	1605	
26	TRIPURA	0	0.00	0.00	5.45	0.46	0	0	0	0	0	0	0	0	0	0	
27	UTTARANCHAL	6	58.91	34.16	19.53	3.74	0	1806	0	0	0	0	41	1847	0	80	
28	UTTAR PRADESH	16	1049.04	694.61	532.02	133.75	0	8629	0	0	700	0	26	9355	7669	155	
29	WEST BENGAL	27	747.59	466.32	212.20	208.77	0	3642	0	36	1120	0	1	4799	287	8678	

UNION TERRITORIES

30	A & N ISLANDS	1	6.18	4.00	1.17	0.49	0	0	0	0	0	0	0	0	0	0	
31	PONDICHERY	3	20.06	12.45	12.45	0.16	0	903	0	0	0	0	0	903	0	0	
TOTAL			317	55052.62	13784.35	5846.80	4153.26	864857	225230	18223	929	8136	0	635	1118010	15758	28293

TOTAL SANCTIONS INCLUDING HUDCO NIWAS

LOAN AMOUNT : 13862.21 Crores

AMOUNT RELEASED : 5919.89 Crores

DWELLING UNITS : 1119742

STATEWISE PERFORMANCE REPORT DURING THE YEAR 2005-2006

AS ON 31/03/2006

(Rs. in Crores)

SL#	STATES/UT'S	NO OF DWELLING UNITS	SCHE- PROJ	LOAN AMOUNT	TATION	LIG	MIG	HIG/ UPGRD	OTHERS	TOTAL	UNITS
NAME	MES COST	SANC- RENTAL	RELE-	EWS (R)	EWS (U)						

STATES

1	ANDHRA PRADESH	19	2615.23	2062.20	535.98	0	40652	0	0	72	0	0	40724	0	0
2	ARUNACHAL PRADESH	1	1.65	1.32	1.75	0	0	0	0	0	0	0	0	0	0
3	ASSAM	10	132.73	59.87	42.39	0	0	0	730	0	5	735	0	0	0
4	BIHAR	10	16.64	10.00	8.43	0	150	0	8	0	60	218	0	0	0
5	CHHATTISGARH	14	1573.59	403.23	32.05	0	1333	2000	30	441	0	31	3835	0	0
6	DELHI	1	102.07	55.00	94.43	0	0	0	0	0	0	0	0	0	0
7	GOA	1	25.63	17.00	0.10	0	0	0	0	0	0	0	0	0	0
8	GUJARAT	12	15442.04	1100.40	711.78	0	2044	0	0	66	0	5	2115	0	0
9	HIMACHAL PRADESH	4	5751.06	634.98	29.16	0	0	0	0	0	0	57	57	0	0
10	HARYANA	1	225.51	100.00	33.99	0	0	0	0	0	0	0	1368	0	0
11	JHARKHAND	6	87.00	59.29	400.36	7600	3116	0	0	96	0	10812	0	0	0
12	JAMMU & KASHMIR	1	18.57	12.00	200.00	0	0	0	0	0	0	0	0	0	0
13	KERALA	5	230.24	106.48	3.00	0	31315	0	0	0	0	31315	0	0	0
14	KARNATAKA	10	5375.56	996.59	246.24	0	73000	0	0	0	0	73000	0	3000	0
15	MEGHALAYA	2	17.02	8.88	11.94	0	0	0	0	0	0	0	0	0	0
16	MAHARASHTRA	31	1933.51	814.62	292.15	0	19504	0	0	1194	0	303	21001	0	960
17	MANIPUR	1	1.26	0.00	0.00	0	280	0	0	0	0	280	0	0	0
18	MADHYA PRADESH	18	12980.45	1039.30	254.66	0	2048	0	0	369	0	62	2479	0	0
19	MIZORAM	6	80.49	37.77	27.00	0	110	260	0	0	0	370	0	0	0
20	NAGALAND	21	102.79	78.05	74.80	0	530	71	29	148	0	19	797	0	0
21	ORISSA	5	2153.70	398.00	0.89	0	0	0	0	0	0	0	0	0	0
22	PUNJAB	3	80.21	38.01	27.15	0	0	0	0	0	0	0	0	0	30
23	RAJASTHAN	4	851.86	649.30	40.00	0	0	0	0	0	0	0	0	813	0
24	SIKKIM	0	0.00	0.00	0.00	0	0	0	0	0	0	0	0	0	0
25	TAMIL NADU	6	51.83	30.07	328.68	0	0	0	0	184	0	0	184	0	0
26	TRIPURA	2	121.04	54.00	9.29	0	215	0	0	0	0	215	0	0	0
27	UTTARANCHAL	5	98.47	48.36	21.66	0	0	0	0	720	0	0	720	0	0
28	UTTAR PRADESH	9	916.14	456.80	263.41	0	0	0	0	503	0	0	503	0	0
29	WEST BENGAL	14	402.66	214.62	22.15	0	859	0	0	996	0	111	1966	0	0

UNION TERRITORIES

30	A & N ISLANDS	0	0.00	0.00	0.00	0	0	0	0	0	0	0	0	0	0
31	CHANDIGARH	1	0.73	0.35	0.00	0	0	0	0	0	0	0	0	0	0
32	DADRA NAGAR HAVELI	0	0.00	0.00	0.00	0	0	0	0	0	0	0	0	0	0
33	PONDICHERY	1	615.42	553.88	0.00	0	0	0	0	0	0	0	0	0	0
TOTAL	224	52005.07	10040.38	3713.43	7600	175046	2181	319	5527	0	653	191326	2181	3990	0

*# THE STATUS OF REPAYMENT FIGURES MADE AVAILABLE FROM LOAN ACCOUNT WING IS AS ON 30/11/2005.

TOTAL SANCTIONS INCLUDING HUDCO NIWAS

LOAN AMOUNT : 10098.83 Crores

AMOUNT RELEASED : 3765.69 Crores

DWELLING UNITS : 192197

ANNEXURE-II

Yearwise loan/dwelling units sanctioned for 9th Plan and 10th Plan as on 31/10/2006.

Year	Loan Amount Sanctioned Units (Rs. in crore)	Dwelling Units
1997-1998	351.26	306802
1998-1999	1953.99	1704586
1999-2000	2136.81	1398343
2000-2001	1585.28	2709115
2001-2002	1013.86	621250
Total	7041.2	6740096
2002-2003	775.67	631768
2003-2004	797.76	724416
2004-2005	2273.04	1090087
2005-2006	219.18	182646
2006-2007	151.07	83024

(As on 31st Oct., 2006)

ANNEXURE-III

STATEWISE DWELLING UNITS SANCTIONED AS ON 31/10/2006

S1.	STATE	EWS No.
1	ANDHRA PRADESH	2379801
2	ARUNACHAL PRADESH	1600
3	ASSAM	37987
4	BIHAR	72421
5	CHHATTISGARH	27624
6	DELHI	7045
7	GOA	5369
8	GUJARAT	417541
9	HIMACHAL PRADESH	66003
10	HARYANA	46910
11	JHARKHAND	264094
12	JAMMU & KASHMIR	20043
13	KERALA	1057346
14	KARNATAKA	1659097
15	MEGHALAYA	9239
16	MAHARASHTRA	288326
17	MANIPUR	4214
18	MADHYA PRADESH	67944
19	MIZORAM	6493
20	NAGALAND	4621
21	ORISSA	221824
22	PUNJAB	85221
23	RAJASTHAN	141056
24	SIKKIM	6650
25	TAMIL NADU	1147952
26	TRIPURA	6288
27	UTTARANCHAL	51088
28	UTTAR PRADESH	497478
29	WEST BENGAL	3079678
30	A & N ISLANDS	28
31	CHANDIGARH	6955
32	DADRA NAGAR HAVELI	45
33	PONDICHERY	2740
	TOTAL	11690721