

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:2106

ANSWERED ON:12.12.2008

MICRO CREDIT FOR HOUSING

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Will the Minister of FINANCE be pleased to state:

(a) whether the banks are collaborating with the financial institutions to extend micro credit for housing;

(b) if so, the details thereof; and

(c) the quantum of micro credit provided by National Housing Bank during the last three years and the current year, State-wise/UT - wise?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL)

(a) & (b) Yes Sir. Banks are extending micro credit to rural, semi-urban and urban areas through 'SHG-Bank Linkage Programme' for various purposes including housing and shelter improvements. While National Bank for Agriculture and Rural Development (NABARD) and National Housing Bank (NHB) provide refinance to the banks in respect of such units financed by banks in rural areas, the NHB also extends direct financial assistance to Micro Finance Institutions (MFIs) undertaking housing micro-finance activities for members of Self-Help Groups (SHGs) attached to these MFIs.

(c) The State-wise disbursement of credit to MFIs by NHB during the last three years and the current year so far is as follows:

State-wise disbursements to MFIs by NHB (Rs. in crores)

State	2005-06	2006-07	2007-08	2008-09
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(till
5.12.2008)

Maharashtra 0.50 1.50 - -

Andhra 0.38 1.10 2.49 2.86
Pradesh

Tamil Nadu - - - 1.48

Karnataka - - - 2.90

Assam - - - -

Orissa - - - 0.50

Guarat - - - -

Total 0.88 2.60 2.49 7.74