

**GOVERNMENT OF INDIA  
CORPORATE AFFAIRS  
LOK SABHA**

UNSTARRED QUESTION NO:1253  
ANSWERED ON:04.03.2010  
COMPETITION COMMISSION OF INDIA  
Shekhar Shri Neeraj

**Will the Minister of CORPORATE AFFAIRS be pleased to state:**

- (a) whether the Competition Commission of India (CCI) found evidences of banks' housing finance institutions entering into anti-competitive agreements by imposing penalty for pre-payment of home loans;
- (b) if so, the details thereof; and
- (c) the action taken by the Commission against such erring banks/institutions?

**Answer**

THE MINISTER OF CORPORATE AFFAIRS (SHRI SALMAN KHURSHID)

(a) to (c) The Competition Commission of India (CCI) has received information under section 19 of the Competition Act, 2002 against some Banks/Housing Finance Institutions with regard to anti-competitive agreements on imposing penalty for pre-payment of home loans. The matter is being enquired into by the Commission for appropriate necessary action.