

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:5070  
ANSWERED ON:10.12.2010  
LOANS TO OTHER PRIORITY SECTOR  
Natarajan Shri P.R.

**Will the Minister of FINANCE be pleased to state:**

- (a) whether the Government has achieved the target in issuing loans to other priority sectors like educational and housing loans to weaker sections;
- (b) if so, the details thereof and if not, the reasons therefor;
- (c) the details of the educational and housing loans disbursed during the last three years and the current financial year alongwith the number of beneficiaries;
- (d) whether the Government has received complaints regarding denial of said loans during the said period;
- (e) if so, the details thereof; and
- (f) the corrective steps taken/being taken by the Government in this regard?

**Answer**

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA)

(a) & (b): In terms of Reserve Bank of India (RBI) extant guidelines on lending to priority sector, there are no separate sub-targets fixed for lending to education and housing sectors by scheduled commercial banks within the overall target of 40 per cent and 32 per cent of Adjusted Net Bank Credit (ANBC) or Credit Equivalent amount of Off-Balance Sheet Exposures (OBE), whichever is higher, as on March 31 of the previous year for lending to priority sector by domestic scheduled commercial banks and foreign banks, respectively. Further, within the overall priority sector target, the sub-target for domestic scheduled commercial banks for lending to weaker sections has been fixed at 10 per cent of ANBC or Credit Equivalent amount of OBE, whichever is higher.

(c); As per information available from RBI, the details of number of accounts and total loans outstanding for Education and Housing under Priority Sector Lending (PSL) of Scheduled Commercial Banks, as on last reporting Friday of March, 2007, 2008 and 2009 (latest available) are as under:

(Rs. in crore)

As on last reporting Friday of March	Education Loan Accounts Outstanding	Housing Loan Accounts Outstanding
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2007	1026215	14391	4349788	186939
2008	1247083	20258	4222291	201204
2009	1615046	27799	4471396	217299

Source: RBI

(d), (e) & (f): General complaints regarding denial/delay for sanctioning/ disbursing loans are received and the same are taken up with the concerned banks for remedial measures.