

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:3045  
ANSWERED ON:19.08.2011  
HOUSING LOANS  
Rana Shri Jagdish Singh

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

- (a) whether some Housing Finance Companies in the country are not disbursing loans to people belonging to the economically weaker sections;
- (b) if so, the details thereof, as on date; and
- (c) the 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) to ((c): National Housing Bank (NHB) has reported that the Housing Finance Companies (HFCs) are implementing the Scheme of rural housing under the Rural Housing Fund (RHF) of NHB. The Funds are lent to the Weaker Sections as defined under the Reserve Bank of India priority sector. The refinance disbursed to HFC during 2009-10 and 2010-11 under the RHF was Rs.1794.86 crore and Rs.1687.54 crore respectively.

Further, NHB has reported that loans upto Rs.5 lakh accounts for 18.50% of the total outstanding housing loans of HFCs as on 31.03.2010 and 16.04% as on 31.03.2011.

Loans upto Rs.10 lakh accounts for 34.88% of the total outstanding housing loans of HFCs as on 31.03.2010 and 33.46% as on 31.03.2011.