

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:4907
ANSWERED ON:02.09.2011
RECORDS OF VEHICLE AND HOME LOANS
Choudhary Shri Harish;Sinh Dr. Sanjay

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government has records of vehicle and home loans disbursed by the public sector banks during the last three years and the current financial year;
- (b) if so, the details thereof, Bank-wise and if not, the reasons therefor;
- (c) whether the Government has formulated, any strategy/ policy for timely disbursement of the said loans and their recovery;
- (d) if so, the details thereof and if not, the reasons therefor; and
- (e) the other corrective steps taken/ being taken by the Government in this direction?

Answer

The Minister of State in the Ministry of Finance (Shri Namo Narain Meena)

- (a)& (b): Details in respect of retail home and vehicle loans outstanding of Public Sector Banks during the last three years and the current financial year (upto June 2011) are annexed.
- (c) to (e): Each Bank's Board is authorised to frame a loan policy as directed by RBI for disbursal of these loans.