

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:1789  
ANSWERED ON:23.03.2012  
RURAL HOUSING SCHEME  
Banerjee Shri Ambica

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

- (a) the number of rural housing schemes being funded by the nationalised banks in the country;
- (b) whether the nationalised banks have extended loan to the rural people under this scheme during the last three years; and
- (c) if so, the details thereof, bank-wise?

**Answer**

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

(a)to (c): Nationalised Banks run banks specific Rural Housing Schemes like, Golden Jubilee Rural Housing Scheme, Gram Niwas, Sahyog Niwas, Home Loan to Farmers, SHG-Grihalakshmi, Kalaigmar Veettu Vasadhi Thitam (Tamil Nadu only), Indiramma Housing.

Further, National Housing Bank (NHB) provides housing finance in respect of their retail housing loans for rural areas to people belonging to weaker sections through Rural Housing Fund (RHF) and Golden Jubilee Rural Housing Refinance Scheme (GJRHRS).

The break-up of housing loans disbursed to rural peoples under the RHF and GJRHRS during last three years is as under:

Scheme	2008-09	2009-10	2010-11
RHF	1761.48	2015.82	2003.66
GJRHRS	718.44	1680.00	3781.92
Total	2479.92	3695.82	5785.58