

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:1857
ANSWERED ON:17.07.2009
MICRO CREDIT FOR HOUSING
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Will the Minister of FINANCE be pleased to state:

- (a) whether the Public Sector Banks (PSBs) are collaborating with the Financial Institutions to extend micro credit for housing;
- (b) if so, the details thereof; and
- (c) the quantum of micro credit provided by National Housing Bank during the last three years, State-wise including Gujarat?

Answer

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

(a) & (b): Public Sector Banks (PSBs) are extending micro-credit for housing under various government aided programmes, independently. As of now, there is no collaborative programme with the National Housing Bank (NHB) with any of the PSBs for micro credit for housing jointly.

(c): The NHB is mainly a refinancing institution which provides refinance to various Primary Lending Institutions including PSBs for on lending to individuals as well as micro finance institutions for housing micro finance. The quantum of micro credit provided by National Housing Bank to micro finance institutions during the last three years, State-wise is as given below:

Year State Amount Sanctioned Amount Disbursed
(Rs. in crore) (Rs. in crore)

2006-07 Andhra 5.25 1.10
Pradesh

Maharashtra 0.00 1.50

Total 5.25 2.60

2007-08 Andhra 5.00 2.49
Pradesh

Tamil Nadu 15.00 0.00

Karnataka 10.00 0.00

Total 30.00 2.49

2008-09 Andhra 2.00 3.66
Pradesh

Assam 0.30 0.30

Tamil Nadu 3.00 2.76

Orissa 7.00 2.50

Karnataka 4.00 10.89

Gujarat 10.00 0.30

Total 26.30 20.41