

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:5845  
ANSWERED ON:11.05.2012  
CREDIT FACILITIES TO BUILDERS AND CONTRACTORS  
Natarajan Shri P.R.

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

- (a) whether the Government provides credit facilities under the sub-head `Housing` in `Other Priority Sector` to the builders and contractors across the country;
- (b) if so, the details of such credits given during each of the last three years and the current year; and
- (c) the number of persons benefited therefrom during the above period, State-wise, separately?

**Answer**

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

(a) to (c): Reserve Bank of India has issued guidelines in respect of Lending to Priority Sector on 01,07.2011. In terms of their Master Circular, credit facilities under the sub-head `Housing` cover loans given to individuals for purchase/ construction of dwelling unit per family and loans given for repairs to the damaged dwelling units of families. The guidelines do not cover credit facilities to Builders and Contractors.