

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:3625  
ANSWERED ON:14.12.2012  
HOME LOAN SCAMS  
Mahendrasinh Shri Chauhan

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

- (a) whether the Union Government has received complaints about irregularities in sanctioning home loan against the officers and employees of Public Sector Banks (PSBs) across the country including Uttar Pradesh;
- (b) if so, the details thereof, bank-wise and State-wise; and
- (c) the action taken against the erring officials, bank-wise?

**Answer**

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

(a) & (b): Data on complaints about irregularities in sanction of home loan is not maintained by Reserve Bank of India (RBI). However, bank-wise details of Public Sector Banks (PSBs) relating to housing loan fraud during the last 3 calendars and current year up to 30th September is at Annex-I.

(c) : The bank initiate/probe staff accountability and staff involvement in all the fraud cases and on completion of investigation, the commensurate punishment as per relevant rules is awarded to the delinquent employees based on the seriousness of the wrongdoings which includes censuring, administrative warning, suspension of the employees, reduction in scales of pay, monetary penalty and recovery of losses, compulsory retirement, termination from service, dismissal with disqualification from future employment etc.