

**GOVERNMENT OF INDIA
HOUSING AND URBAN POVERTY ALLEVIATION
LOK SABHA**

UNSTARRED QUESTION NO:3888
ANSWERED ON:20.03.2013
FINANCIAL ASSISTANCE TO E W S
Nagar Shri Surendra Singh

Will the Minister of HOUSING AND URBAN POVERTY ALLEVIATION be pleased to state:

- (a) The details of the Housing Finance Companies which are not providing loans to the people belonging to the Economically Weaker Sections (EWS);
- (b) The details of the persons belonging to EWS who have been provided housing loans by the Housing and Urban Development Corporation Limited (HUDCO) in the country including Uttar Pradesh during the last three years and the current year, year and State-wise;
- (c) The amount of housing loans proposed to be provided to the persons belonging to the EWS in the country during the 12th Five Year Plan;
- (d) Whether the World Bank and the Asian Development Bank have provided any loans for construction of houses during the last three years and the current year: and
- (e) If so, the details thereof, State and year-wise?

Answer

THE MINISTER OF HOUSING & URBAN POVERTY ALLEVIATION (SHRI AJAY MAKEN)

- (a) As ascertained from National Housing Bank (NHB) during the year 2011-12, 42 Housing Finance Companies as against 54 Housing Finance Companies (HFCs) registered with NHB, disbursed an amount of Rs.361.97 crore (0.53% of total loans disbursed to individuals) under the loan slab of upto Rs.2 lakh, which pertain to lower income Households. Details are placed at Annexure- I.
- (b) The details of the persons belonging to Economically Weaker Sections (EWS) who have been provided housing loans by the Housing and Urban Development Corporation Limited (HUDCO) in the country including Uttar Pradesh during the last three years and the current year, year and State-wise is enclosed in Annexure-II.
- (c) Through the proposed Rajiv Rinn Yojna (the revamped Interest Subsidy Scheme for Housing the urban poor- ISSHUP) government proposes to provide subsidized loans to 10 lakh EWS & LIG beneficiaries during the 12th Plan period. However since necessary approvals are awaited no firm commitment can be given at this stage.
- (d) No Madam, no financial assistance has been received from the World Bank and Asian Development Bank in the Housing Sector during the last three years and in the Current Financial Year upto 28.02.2013.
- (e) In the light of above reply to (d) above, does not arise.