

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:6087  
ANSWERED ON:03.05.2013  
HOME LOAN IN RURAL AREAS  
Singh Shri Pashupati Nath

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

- (a) whether the public and private sector banks provide housing loans in the rural areas in the country;
- (b) if so, the details thereof along with the percentage of housing loans provided by various Scheduled Commercial Banks in rural areas during the last three years and the current year, State/ UT-wise including Jharkhand;
- (c) whether instances of refusal/ denial of loans by banks for construction of houses in rural areas have come to/ brought to the notice of the Government;
- (d) if so, the details thereof for the aforesaid period; and
- (e) the remedial action taken/ proposed to be taken by the Government/ Reserve Bank of India (RBI) thereon?

**Answer**

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

- (a) to (d): Information is being collected and will be laid on the Table of the House.