

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:809  
ANSWERED ON:01.03.2013  
DEMAND FOR HOUSING LOANS QUESTION  
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**Will the Minister of FINANCE be pleased to state:**

- (a) whether the demand for housing loan has increased in the current year as compared to the previous year;
- (b) if so, the details thereof;
- (c) whether the dividend of lending institutions has also increased as a result thereof; and
- (d) if so, the details thereof during the current financial year?

**Answer**

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

(a)&(b): Yes, demand for housing loan has increased in the current year in comparison to previous year.

The disbursement and outstanding of Public Sector Banks and Housing Finance Companies during the years 2011-12 and 2012-13 are as under:

(Amount in Crore)			
Duration	2011-12#	2012-13#	Growth in
Percentage			
Housing Finance Companies (April - December)			
Disbursement	56807	74468	31.08
Outstanding	209134.47	260116.65	24.38
Public Sector Banks (April - December)			
Disbursement	39080	47814	22.35
Outstanding	252853	281591	11.37

# April to December.

(c) & (d): Declaration of dividend depends on various factors and cannot be linked to the increase of demand of housing loan alone.