

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:4398
ANSWERED ON:19.12.2014
HOME LOANS
Bhabhor Shri Jasvantsinh Sumanbhai

Will the Minister of FINANCE be pleased to state:

- (a) whether the public/ private sector banks are not provided home loans in rural areas;
- (b) if so, the details thereof along with the reaction of the Government thereto; and
- (c) the details of the home loans approved and the percentage of the rural area share during the last three years?

Answer

The Minister of State in the Ministry of Finance (SHRI JAYANT SINHA)

(a) & (b): Public and Private Banks are providing house loans in rural areas.

(c): The details of home loans sanctioned and the percentage of the rural area share during the last three years and the current year (upto 30.11,2014) are as under:

Year By All Branches By Rural Branches % of Rural Branches

	A/cs. Limit	A/cs. Limit	A/cs Limit		
2011-12	13538	1849.24	1155	125.40	8,5% 6.8%
2012-13	19521	3112.00	1679	202.52	8.6% 6.5%
2013-14	18679	3427.75	2007	282.36	10.7% 8,2%
2014-15	9037	1725.35	1000	149.19	11.1% 8.6%

(upto
30.11.14)