

**GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA**

**UN-STARRED QUESTION NO. 6576
TO BE ANSWERED ON 06th APRIL, 2018 / CHAITRA 16, 1940 (SAKA)**

'HOUSING LOANS'

QUESTION

6576. SHRI RATTAN LAL KATARIA:

Will the Minister of FINANCE be pleased to state:

- (a)** whether there is any specific provision to provide housing loan to SC/ ST category on differential rate of interest and waiving off their loans in case they are unable to repay the amount due to financial constraints, if so, the details thereof and if not, the reasons therefor;
- (b)** the details of the guidelines issued by the Reserve Bank of India (RBI) for granting housing loans to Scheduled Castes (SCs)/Scheduled Tribes (STs) including the rate of interest during the last three years; and
- (c)** the amount of housing loans granted by the banks to SC/ST during each of the last three years and the number of such borrowers, banks/category wise?

ANSWER

**MINISTER OF STATE IN THE MINISTRY OF FINANCE
(SHRI SHIV PRATAP SHUKLA)**

(a): As per the Master Circular of Reserve Bank of India (RBI), members of Scheduled Castes (SCs) / Scheduled Tribes (STs) satisfying the income criteria (i.e. Rs. 18,000 in rural areas and Rs. 24,000 in urban areas) of the Differential Rate of Interest (DRI) Scheme can avail of housing loan up to Rs 20,000/- per beneficiary over and above the individual loan of Rs. 15,000/- available under the DRI Scheme.

RBI has directed banks to frame Board approved loan recovery policy and Public Sector Banks (PSBs) have Board approved loan recovery policies that covers issues of write offs, One Time Settlement (OTS), etc.

(b): RBI has deregulated the interest rates on advances sanctioned by Scheduled Commercial Banks (SCBs). As per extant framework, since April 1, 2016, banks have to compute actual interest rates on advances by adding the component of spread to the Marginal Cost of Funds based Lending Rates (MCLR) which is the internal benchmark for such purpose.

(c): The housing loans disbursed to SC / STs beneficiaries by Scheduled Commercial Banks (SCBs) during Financial Year 2014-15, 2015-16 and 2016-17 is at **Annexure - I, Annexure – II and Annexure – III** respectively.

Annexure referred in answer to LSUSQ No. – 6576 due for 06.04.2018

Housing Loans Disbursed to SC/STs by Scheduled Commercial Banks during Financial Year 2014-15

(No. of A/c in thousands; Amt. Disbursed in crore)

Sr No.	Bank Name	Disbursement	
		No. of A/c	Amt. Disbursed
1	State Bank of Bikaner & Jaipur	2.61	66.56
2	State Bank of Hyderabad	0.37	30.69
3	State Bank of India	2.31	154.51
4	State Bank of Mysore	0.13	9.09
5	State Bank of Patiala	0.24	17.23
6	State Bank of Travancore	3.07	344.25
	SBI and its Associates	8.72	622.33
1	Allahabad Bank	1.96	96.32
2	Andhra Bank	1.08	46.12
3	Bank of Baroda	4.52	166.42
4	Bank of India	4.15	92.26
5	Bank of Maharashtra	2.53	97.26
6	Canara Bank	3.08	228.41
7	Central Bank of India	10.74	141.47
8	Corporation Bank	1.64	69.32
9	Dena Bank	0.58	48.24
10	IDBI Bank Ltd.	1.56	101.08
11	Indian Bank	0.83	46.84
12	Indian Overseas Bank	1.29	94.49
13	Oriental Bank of Commerce	1.38	70.98
14	Punjab and Sind Bank	0.20	11.81
15	Punjab National Bank	1.91	56.96
16	Syndicate Bank	2.17	86.81
17	UCO Bank	2.79	147.45
18	Union Bank of India	2.27	237.76
19	United Bank of India	1.24	76.63
20	Vijaya Bank	0.76	49.91
	Nationalised Banks	46.67	1966.53
1	Axis Bank	2.70	104.41
2	Catholic Syrian Bank	0.01	0.99
3	Development Credit Bank	0.00	0.31
4	Dhanlaxmi Bank	0.00	0.07
5	Federal Bank	0.08	9.54
6	HDFC Bank	0.14	101.28
7	ICICI Bank	0.99	189.15
8	ING Vysya Bank	0.01	0.45
9	Jammu & Kashmir Bank	0.18	5.00
10	Karnataka Bank	0.06	5.66

11	Karur Vysya Bank	0.69	135.62
12	Kotak Mahindra Bank	0.04	0.98
13	Lakshmi Vilas Bank	0.08	1.01
14	Nainital Bank	0.04	2.40
15	Ratnakar Bank	3.38	5.94
16	South Indian Bank	0.25	3.30
17	Tamilnad Mercantile Bank	0.05	3.56
18	Yes Bank	0.00	0.11
	Private Sector Banks	8.69	569.78
1	Citibank	0.00	0.04
	Foreign Banks	0.00	0.04
	Total	64.09	3158.67

Source: Reserve Bank of India

Annexure referred in answer to LSUSQ No. – 6576 due for 06.04.2018

**Housing Loans Disbursed to SC/STs by Scheduled Commercial Banks
during Financial Year 2015-16**

(No. of A/c in thousands; Amt. Disbursed in crore)

Sr No.	Bank Name	Disbursement	
		No. of A/c	Amt. Disbursed
1	State Bank of Bikaner & Jaipur	2.22	122.83
2	State Bank of Hyderabad	0.44	60.30
3	State Bank of India	0.00	0.60
4	State Bank of Mysore	0.13	12.47
5	State Bank of Patiala	0.37	28.33
6	State Bank of Travancore	5.06	334.04
	SBI and its Associates	8.22	558.57
1	Allahabad Bank	4.82	191.46
2	Andhra Bank	0.72	67.95
3	Bank of Baroda	4.76	265.39
4	Bank of India	4.01	75.24
5	Bank of Maharashtra	2.04	71.49
6	BHARATIYA MAHILA BANK LTD.	0.00	0.20
7	Canara Bank	4.11	379.47
8	Central Bank of India	10.04	238.83
9	Corporation Bank	0.61	16.43
10	Dena Bank	0.80	87.39
11	IDBI Bank Ltd.	1.55	158.45
12	Indian Bank	0.08	3.32
13	Indian Overseas Bank	1.32	245.58
14	Oriental Bank of Commerce	1.46	75.61
15	Punjab and Sind Bank	0.24	17.41
16	Punjab National Bank	2.64	101.51
17	Syndicate Bank	0.96	56.74
18	UCO Bank	3.06	167.50
19	Union Bank of India	11.54	186.75
20	United Bank of India	1.40	105.24
21	Vijaya Bank	0.97	77.81
	Nationalised Banks	57.14	2589.74
1	Axis Bank	13.24	494.39
2	BANDHAN BANK LIMITED	0.01	0.21
3	Catholic Syrian Bank	0.00	0.20
4	City Union Bank	0.01	1.32
5	Development Credit Bank	0.02	0.94
6	Dhanlaxmi Bank	0.01	1.00
7	Federal Bank	0.11	12.24
8	HDFC Bank	0.21	41.92
9	ICICI Bank	0.43	71.95

10	IDFC BANK LIMITED	0.01	0.88
11	Jammu & Kashmir Bank	0.05	1.44
12	Karnataka Bank	0.10	8.91
13	Karur Vysya Bank	1.51	255.67
14	Kotak Mahindra Bank	0.07	1.67
15	Lakshmi Vilas Bank	0.00	0.37
16	Nainital Bank	0.01	0.62
17	Ratnakar Bank	20.00	21.46
18	South Indian Bank	0.07	1.79
19	Tamilnad Mercantile Bank	0.05	3.42
20	Yes Bank	0.00	0.04
	Private Sector Banks	35.90	920.44
1	Citibank	0.01	0.04
	Foreign Banks	0.01	0.04
	Total	101.27	4068.78

Source: Reserve Bank of India

Annexure - III

Annexure referred in answer to LSUSQ No. – 6576 due for 06.04.2018

Housing Loans Disbursed to SC/STs by Scheduled Commercial Banks during Financial Year 2016-17*(No. of A/c in thousands; Amt. Disbursed in crore)*

Sr No.	Bank Name	Disbursement	
		No. of A/c	Amt. Disbursed
1	STATE BANK OF BIKANER AND JAIPUR	1.54	119.24
2	STATE BANK OF HYDERABAD	0.48	69.71
3	STATE BANK OF INDIA	32.44	1272.70
4	STATE BANK OF MYSORE	0.22	21.48
5	STATE BANK OF PATIALA	0.91	68.82
6	STATE BANK OF TRAVANCORE	2.65	95.53
	SBI AND ITS ASSOCIATES	38.25	1647.47
1	ALLAHABAD BANK	5.96	567.31
2	ANDHRA BANK	0.82	85.52
3	BANK OF BARODA	5.65	177.21
4	BANK OF INDIA	2.85	0.08
5	BANK OF MAHARASHTRA	1.66	71.14
6	CANARA BANK	3.90	408.23
7	CENTRAL BANK OF INDIA	8.87	152.88
8	CORPORATION BANK	1.55	89.18
9	DENA BANK	0.34	45.40
10	IDBI BANK LIMITED	2.06	172.48
11	INDIAN BANK	0.62	52.65
12	INDIAN OVERSEAS BANK	1.00	121.88
13	ORIENTAL BANK OF COMMERCE	1.70	80.23
14	PUNJAB AND SIND BANK	0.21	16.71
15	PUNJAB NATIONAL BANK	2.40	87.61
16	SYNDICATE BANK	0.57	31.13
17	UCO BANK	2.31	165.52
18	UNION BANK OF INDIA	3.89	163.17
19	UNITED BANK OF INDIA	1.72	146.51
20	VIJAYA BANK	0.75	66.72
	NATIONALISED BANKS	48.82	2701.53
1	CITY UNION BANK LIMITED	0.03	6.64
2	FEDERAL BANK LTD	0.11	14.75
3	JAMMU & KASHMIR BANK LTD	0.04	1.49
4	KARNATAKA BANK LTD	0.09	8.95
5	KARUR VYSYA BANK LTD	1.42	249.86
6	LAKSHMI VILAS BANK LTD	0.00	0.15
7	NAINITAL BANK LTD	0.01	0.37
8	RATNAKAR BANK LTD	0.68	1.45
9	SOUTH INDIAN BANK LTD	0.02	0.31
10	TAMILNAD MERCANTILE BANK LTD	0.05	2.72
	OLD PRIVATE SECTOR BANKS	2.45	286.70

1	AXIS BANK LIMITED	2.06	193.16
2	BANDHAN BANK LIMITED	0.04	1.87
3	DEVELOPMENT CREDIT BANK LTD.	0.01	0.51
4	HDFC BANK LTD.	0.39	359.71
5	ICICI BANK LIMITED	0.51	84.60
6	IDFC BANK LIMITED	0.07	0.58
7	INDUSIND BANK LTD	0.01	1.21
8	KOTAK MAHINDRA BANK LTD.	0.12	1.98
9	YES BANK LTD.	0.04	3.29
	NEW PRIVATE SECTOR BANKS	3.25	646.93
	GRAND TOTAL	92.77	5282.63