

LOK SABHA
UN-STARRED QUESTION NO. 470
TO BE ANSWERED ON 20th JULY, 2018 / ASHADHA 29, 1940 (SAKA)
“PROMOTION OF HOUSING SECTOR BY PSBs’

470. SHRI PRAHLAD SINGH PATEL:

Will the Minister of FINANCE be pleased to state:

- (a) whether Public Sector Banks (PSBs) are promoting housing sector in Madhya Pradesh and if so, the details thereof;
- (b) whether any limit has been prescribed for advances made to the housing sector in the State and if so, the details thereof;
- (c) the details of loans provided for housing in the State during the last four years, year-wise;
- (d) whether the Government proposes to increase the loan limit in the State to promote housing infrastructure; and
- (e) if so, the details thereof and if not, the reasons therefor?

ANSWER

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

- (a) Public Sector Banks (PSBs) extend loans to the housing sector in the entire country, including the state of Madhya Pradesh. As per information compiled by the State Level Bankers' Committee, the share of PSBs in the total housing portfolio in the State of Madhya Pradesh is about 80%.
- (b) No Madam. Loans are extended as per the extant guidelines of Reserve Bank of India (RBI) and policies approved by Boards of banks concerned.
- (c) RBI has informed that the housing loans disbursed by PSBs in Madhya Pradesh during the last four years are as under:

During Financial Year	No. of Accounts	Amount Disbursed (Rs. in crores)
2014-15	185175	4015.46
2015-16	221310	5311.33
2016-17	138510	4309.41
2017-18	169841	7515.14

- (d) to (e) Does not arise in view of (b) above.
