

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA

UNSTARRED QUESTION NO. †97

TO BE ANSWERED ON THE 18TH NOVEMBER 2019/ KARTIKA 27, 1941 (SAKA)

Discrimination by Banks

†97. SHRIMATI KESHARI DEVI PATEL:

Will the Minister of FINANCE be pleased to state:

- (a) whether any discrimination is made by the Public and Private banks in providing various types of loans including car/home loans to Hon'ble Members of Parliament, Hon'ble Members of Legislative Assemblies, Advocates and Police personnel in the country;
- (b) if so, the details thereof and the reasons therefor;
- (c) whether the Government is aware of the fact that HDFC and ICICI both the banks overlook the aforesaid customers;
- (d) if so, the details thereof and the action taken by the Government against the said banks; and
- (e) the details of the steps taken by the Government to facilitate the sanction of loans to the aforesaid people including the Public's Representative in future?

ANSWER

THE MINISTER OF STATE FOR FINANCE
(SHRI ANURAG SINGH THAKUR)

(a) to (e): With regard to discrimination by banks in providing various types of loans including car/home loans to Hon'ble Members of Parliament, Hon'ble Members of Legislative Assemblies, Advocates and Police personnel and HDFC and ICICI Banks overlooking the aforesaid customers, RBI has informed that no information is available with it in this regard. Further, in this regard, Public Sector Banks have informed that there is no discrimination towards aforesaid customers in providing various types of loans including car/home loans. In addition, the record of the section concerned with public grievance redress were checked and no specific grievance regarding HDFC and ICICI Banks overlooking aforesaid customers could be traced.
