

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES

**LOK SABHA**  
**UNSTARRED QUESTION NO. 2403**  
**TO BE ANSWERED ON THE 11<sup>th</sup> MARCH, 2016 / PHALGUNA 21, 1937 (SAKA)**  
**Home Loan to North Eastern States**

**2403. SHRI SUNIL KUMAR MONDAL:**

Will the Minister of FINANCE be pleased to state

- (a) whether the public/private sector banks are providing home loans to their customers in North Eastern States;
- (b) if so, the details thereof;
- (c) whether the Government has any proposal to open more bank branches for the said areas and if so, the details thereof; and
- (d) the steps taken/being taken by the Government in this regard?

**Answer**

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

**(a) & (b):** Yes, Madam. Details of the banks group-wise home loan to North Eastern States during the last three years is at **Annex**.

**(c) & (d):** To promote the objective of financial inclusion and to enhance the penetration of banking in rural and semi urban area, general approval has been granted by Reserve Bank of India (RBI) to domestic Scheduled Commercial Banks (other than Regional Rural Banks) to open branches in Tier 2 to Tier 6 centres (with population upto 99,999) and in rural, semi-urban and urban centres in North-Eastern States and Sikkim without having the need to take permission from RBI in each case, subject to reporting.

As on 30/09/2015, 3562 bank branches have been opened in North Eastern States, including Sikkim.

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**Bank group-wise Home Loan to North Eastern States**

**ANNEXURE**

(Amount in ` Crore)

Bank-group	State	March, 2015		March, 2014		March, 2013	
		No. of Account	Amount Outstanding	No. of Account	Amount Outstanding	No. of Account	Amount Outstanding
STATE BANK OF INDIA AND ITS ASSOCIATES	ASSAM	39,298	1,952.42	50,711	2,657.83	37,736	1,351.36
	MEGHALAYA	5,546	322.60	5,769	271.47	5,087	233.70
	MIZORAM	10,878	384.27	10,647	366.41	10,878	367.02
	ARUNACHAL PRADESH	1,147	82.00	1,139	63.35	1,170	55.02
	NAGALAND	2,152	96.57	2,260	97.37	2,323	93.29
	MANIPUR	1,968	109.05	2,729	85.80	3,038	74.48
	TRIPURA	4,005	189.17	3,491	152.73	4,695	248.01
NATIONALISED BANKS	ASSAM	25,744	1,611.63	23,461	1,270.01	26,417	1,087.67
	MEGHALAYA	1,128	79.32	1,103	64.71	1,162	59.90
	MIZORAM	733	40.36	676	27.92	607	23.58
	ARUNACHAL PRADESH	223	24.19	181	15.44	219	14.16
	NAGALAND	938	79.26	630	52.78	1,010	56.02
	MANIPUR	4,104	218.34	3,669	170.34	3,811	133.64
	TRIPURA	3,066	173.86	2,829	128.93	2,791	105.61
REGIONAL RURAL BANKS	ASSAM	11,047	322.50	9,858	244.06	10,616	238.23
	MEGHALAYA	742	56.87		0.00		0.00
	MIZORAM	3,995	188.46	6,714	245.43	4,119	159.64
	ARUNACHAL PRADESH	32	3.14	3	0.69		0.00
	NAGALAND	21	0.53	19	0.40		0.00
	MANIPUR	270	9.79	316	9.20	371	9.61
	TRIPURA	29,503	578.41	21,774	489.32	19,179	465.72
PRIVATE SECTOR BANKS	ASSAM	1,875	238.99	1,501	183.75	1,581	116.61
	MEGHALAYA	89	3.16	42	2.16	40	2.56
	MIZORAM	7	0.58	5	0.65	5	0.33
	ARUNACHAL PRADESH	23	0.37	6	0.31	21	0.50
	NAGALAND	26	3.05	21	2.86	21	2.65
	MANIPUR	92	2.68	61	1.64	9	0.78

	TRIPURA	39	0.96	12	0.57	43	0.75
<b>All Banks</b>	<b>TOTAL</b>	<b>1,48,691</b>	<b>6,772.52</b>	<b>1,49,627</b>	<b>6,606.11</b>	<b>1,36,949</b>	<b>4,900.84</b>

Source: Reserve Bank of India