

Banking network in rural districts of Assam

56. SHRIMATI NAZNIN FARUQUE: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that the banking network in rural districts of Assam is poor;

(b) if so, the reasons therefor;

(c) the number of applications/requests received from the banks to open their branches in rural districts of Assam; and

(d) the number of applications/requests have been accepted and when their branches will be opened?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA): (a) to (d) As per Reserve Bank of India (RBI), there are 1,592 branches of Scheduled Commercial Banks (SCBs) functioning in the State of Assam as on 30th June, 2012, out of which 818 branches were in rural areas. Average Population per Branch (APPB) in Assam was 20,122 as on 31st March, 2012 against all India average of 12,921.

In terms of extant Branch Authorization Policy of RBI, domestic SCBs other than Regional Rural Banks (RRBs) are permitted to open branches in Tier 2 to Tier 6 centres, mobile branches in Tier 3 to Tier 6 centres and in rural, semi-urban and urban centres in North Eastern States and Sikkim without permission from RBI, in each case, subject to reporting.

Structure of interest subvention on housing loans

57. SHRI BHUPENDER YADAV: Will the Minister of FINANCE be pleased to state:

(a) the present structure of interest subvention on housing loans in the country;

(b) whether the low rate of interest on home loans has helped in increased access to houses by individuals;

(c) if so, the details thereof and the amount distributed since the inception of the scheme along with the recovery of loans;

(d) whether the cooperative banks have played a significant role in house building loans and if so, the details thereof and its share in the housing industry; and