

Further, NHB has, disbursed cumulative refinance of Rs. 844.51 crore to Scheduled Urban Cooperative Banks. As on date, refinance outstanding with UCBs was Rs. 264.57 crore.

(e) The National Housing Bank (NHB), by offering lower interest rates on refinance for smaller housing loans, encourages the primary lending institutions to increase their housing loan portfolio in the lower loan size segments and also extends refinance at low rates under the Rural Housing Fund (RHF) scheme in respect of housing loans in rural areas to people belonging to weaker sections.

Further the NHB has recently launched a new refinance scheme known as Special Refinance Scheme for Urban Low Income Housing for extending refinance at lower-than-market rates to primary lending institutions in respect of their housing loans of upto Rs. 5 lakhs in urban areas given to beneficiaries with annual income not exceeding Rs. 2 lakhs. In order to ensure that the benefit of lower interest rates is passed on to the ultimate beneficiaries, the scheme provides for an on-lending cap over and above the refinance interest rate.

#### **Setting up of Bharatiya Mahila Bank**

224. SHRIMATI WANSUK SYIEM: Will the Minister of FINANCE be pleased to state:

(a) whether Government has finalized the proposal for setting up branches of Bharatiya Mahila Bank at six centres in India initially;

(b) whether this is in pursuance of the Government's commitment during the budget presentation early this year, setting apart a corpus of Rs. 1,000 crores as initial capital during 2013-14; and

(c) whether the move to set up Bharatiya Mahila Bank is to counter the prevailing bias of financial institutions against women customers?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA): (a) Government has finalised the proposal to start the Bharatiya Mahila Bank Limited with 6 branches, one each in North, South, East, West, Central and North Eastern parts of India.

(b) The initial capital of Rs. 1,000 crore for the bank has been so decided that the bank is not capital constrained for the expansion of normal business. It is proposed to solicit the approval of the Cabinet to include the allocation of Rs. 1,000 crore to the Women's Banks in the first Supplementary to be approved in the current Monsoon Session of Parliament.

(c) The move to set-up Bharatiya Mahila Bank Limited is aimed at encouraging women in general and women Self-Help Groups (SHGs) in particular. A need was also felt to establish the Women's Bank to facilitate access to financial services, promote asset ownership, women entrepreneurship and participation of women in economic activities to provide impetus to the process of inclusive growth and also their empowerment.

#### **Allocation made for CGHS Unani**

225. SHRI SABIR ALI:

SHRI MOHAMMED ADEEB:

Will the Minister of HEALTH AND FAMILY WELFARE be pleased to state:

(a) the details of allocations for CGHS Unani during the last three years, year-wise, along with expenditure incurred; and

(b) the details of allocations spent on purchasing Unani medicines from different manufacturers and suppliers alongwith amount at which these medicines were purchased from each supplier/manufacturer?

THE MINISTER OF HEALTH AND FAMILY WELFARE (SHRI GHULAM NABI AZAD): (a) The details of allocations for CGHS Unani during the last three years, year-wise, along with expenditure incurred in Delhi NCR are as under:

Sl. No.	Year	Allocation of Funds (Rs. lakh)	Actual Expenditure (Rs. lakh)
1.	2012-13	60.00	56.75
2.	2011-12	75.00	72.00
3.	2010-11	45.00	55.00