

HOUSING FINANCE

(Vide paragraph 8)

Financial assistance granted by scheduled commercial banks under the category 'Housing Finance' as on September 30 /March 31

For use of RBI

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1. Name of the Bank BSR Bank Working Code

2. All India/State/Union Territory

I. DIRECT LOANS TO BENEFICIARIES

(Amount Rs.lakh)

No	Item	Disbursed during half-year						Outstanding at the end of half-year					
		Total		of which				Total		of which			
				Rural		Semi-urban				Rural		Semi-urban	
		No. of A/cs	Amt.	No. of A/cs	Amt.	No. of A/cs	Amt.	No. of A/cs	Amt.	No. of A/cs	Amt.	No. of A/cs	Amt.
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.	13.	14.
10	Total (11+12+13+14)												
	Loans amounts upto Rs.50,000												

1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.	13.	14.
11.	Individuals/groups of individuals (including co-operative housing societies) belonging to Scheduled Castes (SC)/Scheduled Tribes (ST)												
12.	Individuals/groups of individuals (including co-operative housing societies) other than SC/ST)												
	Loan amounts above Rs.50,000												
13.	Individuals/groups of individuals (including co-operative housing societies) belonging to Scheduled Castes (SC)/Scheduled Tribes (ST)												
14.	Individuals/groups of individuals (including co-operative housing societies) other than SC/ST												

II. LENDING THROUGH AGENCIES/INSTITUTIONS (INDIRECT LENDING)

No.	Item	Disbursed during half-year		Outstanding at the end of half-year	
		No.of A/cs.	Amount	No.of A/cs.	Amount
1.	2.	3.	4.	5.	6.
20.	Total (21+22+23+24+25+26)				
21.	HUDCO				
22.	State Housing Boards				
23.	Other State-level Agencies				
24.	Housing Finance Institutions (other than HDFC)				
25.	HDFC				
26.	Others				
	Of which for SC/ST				
30.	Total (31+32+33+34+35+36)				
31.	HUDCO				
32.	State Housing Boards				
33.	Other State-level Agencies				
34.	Housing Finance Institutions(other than HDFC)				
35.	HDFC				
36.	Others				
40.	Sub-Total(10+20)				
41.	Sub-Total(11+13+30)				

III. INVESTMENTS IN BONDS/DEBENTURES

No.	Item	Disbursed during half-year		Outstanding at the end of half-year	
		No. of A/cs.	Amount	No. of A/cs.	Amount
1.	2.	3.	4.	5.	6.
50.	Total (60+70+80+90)	X		X	
	Guaranteed Bonds/Debentures	X	X	X	X
60.	National Housing Bank	X		X	
70.	HUDCO	X		X	
	Other Bonds (i.e. not carrying any guarantee)	X	X	X	X
80.	National Housing Bank	X		X	
90.	HUDCO	X		X	
100.	Grand Total (40+50)				

Instructions for Compiling the Statement

1. This statement should invariably be prepared horizontally on paper of foolscap (32 cms x 21 cms), to facilitate computerised processing of the data. Further, the column numbers and item numbers should not be changed.
2. Data in Blocks I & II should be furnished for all-India and each State/Union Territory separately and in Block III for all-India only.
3. Amounts shown in Block I should be inclusive of housing loans in respect of which refinance from the National Housing Bank has been drawn.
4. Housing loans to banks' own employees should not be classified under the category 'Housing Finance' and should also not be included in this statement.
5. Loans to co-operative housing societies should be included under items 11 & 13 in Block I, only if the number of SC/ST members is more than 50% of the total membership.
6. Rural - Places with population upto 10,000
Semi urban - Places with population over 10,000 and upto 1,00,000
7. 'Other State-level Agencies' at items 23 & 33 include, for example, rural/urban housing corporations, slum clearance boards, etc.
8. 'Others' at items 26 & 36 include city improvement trusts, city development authorities, local bodies, construction companies/builders, land developers, etc.