Annexure 1

HOUSING FINANCE

(Vide paragraph 7.1)

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

	For use of RBI
Name of the Bank	BSR Bank Working
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						
		T	otal	of which			Т	otal	of which					
				Rural		Semi-urban				Rural		Semi- urban		
		No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/c s	Amount	
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)

II. L	ENDING THROUGH AGENCIE	Disbursed		Outstanding at the			
<u> </u>		half-year	T	end of half-year			
No.	Item	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)						
			1				

III. INVESTMENTS IN BONDS/DEBENTURES

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