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COMMITTEE ON GOVERNMENT ASSURANCES (2015-2016)

SIXTEENTH LOK SABHA

EIGHTEENTH REPORT

REVIEW OF PENDING ASSURANCES PERTAINING
TO MINISTRY OF FINANCE
(DEPARTMENT OF FINANCIAL SERVICES)

Presented to Lok Sabha on 30 November, 2015



**LOK SABHA SECRETARIAT
NEW DELHI**

November, 2015/Kartika, 1937 (Saka)

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COMPOSITION OF THE COMMITTEE ON GOVERNMENT ASSURANCES*
(2014-2015)

Dr. Ramesh Pokhriyal "Nishank" — *Chairperson*

MEMBERS

2. Shri Rajendra Agrawal
3. Shri E. Ahamed
4. Shri Anto Antony
5. Prof. (Dr.) Sugata Bose
6. Shri Naranbhai Bhikhabhai Kachhadiya
7. Shri Bahadur Singh Koli
8. Shri Prahlad Singh Patel
9. Shri A.T. Nana Patil
10. Shri C.R. Patil
11. Shri Sunil Kumar Singh
12. Shri Tasleemuddin
13. Shri K.C. Venugopal
14. Shri S.R. Vijay Kumar
15. Shri Tariq Anwar**

SECRETARIAT

1. Shri R.S. Kambo — *Joint Secretary*
2. Shri U.B.S. Negi — *Director*
3. Shri T.S. Rangarajan — *Additional Director*
4. Shri N. Suman — *Committee Officer*

* The Committee was constituted *w.e.f.* 01 September, 2014 *vide* Para No. 633 of Lok Sabha Bulletin Part-II dated 02 September, 2014.

** Nominated to the Committee *vide* Para No. 1281 of Lok Sabha Bulletin Part-II dated 05 February, 2015.

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2. Shri S.C. Chaudhary — *Director*
3. Shri T.S. Rangarajan — *Additional Director*
4. Shri S.L. Singh — *Deputy Secretary*

* The Committee has been re-constituted *w.e.f.* 01 September, 2015 *vide* Para No. 2348 of Lok Sabha Bulletin Part-II dated 31 August, 2015.

INTRODUCTION

I, the Chairperson of the Committee on Government Assurances, having been authorized by the Committee to submit the Report on their behalf, present this Eighteenth Report of the Committee on Government Assurances.

2. The Committee (2014-2015) at their sitting held on 25 November, 2014 took oral evidence of the representatives of the Ministry of Finance regarding pending assurances upto 11th Session of the 15th Lok Sabha pertaining to the Department of Financial Services.

3. At their sitting held on 12 August, 2015 the Committee (2014-2015) considered and adopted their Eighteenth Report but the same could not be presented to the House due to paucity of time. Accordingly, the Committee (2015-2016) at their sitting held on 19 November, 2015 reconsidered and adopted their Eighteenth Report without further amendments.

4. The Minutes of the aforesaid sittings of the Committee form part of this Report.

5. For facility of reference and convenience, the observations and recommendations of the Committee have been printed in bold letters in the Report.

NEW DELHI;
19 November, 2015
28 Kartika, 1937 (Saka)

DR. RAMESH POKHRIYAL "NISHANK"
Chairperson,
Committee on Government Assurances.

REPORT

I. Introductory

1. The Committee on Government Assurances scrutinizes the assurances, promises, undertakings etc., given by the Ministers from time to time on the floor of the House and report the extent to which such assurances, promises, undertakings have been implemented. Once an assurance has been given on the floor of the House, the same is required to be implemented within a period of three months. The Ministries/Departments of the Government of India are under obligation to seek extension of time required beyond the prescribed period for fulfillment of the assurance. Where a Ministry/Department is unable to implement an assurance, they are bound to request the Committee for dropping it. The Committee consider such requests and approve dropping, in case, they are convinced that grounds cited are justified. The Committee also examine whether the implementation of assurances has taken place within the minimum time necessary for the purpose and the extent to which the assurances have been implemented.

2. The Committee on Government Assurances (2009-10) took a policy decision to call the representatives of the various Ministries/Departments of the Government of India, in a phased manner, to review the pending assurances, examine the reasons for pendency and analyze operation of the system prescribed in the Ministries/Departments for dealing with assurances. The Committee also decided to consider the quality of assurances implemented by the Government.

3. The Committee on Government Assurances (2014-15) decided to follow the well established and time tested procedure of calling the representatives of the Ministries/Departments of the Government of India, in a phased manner and review the pending assurances. The Committee on Government Assurances (2014-15) took a step further and decided to call the representatives of the Ministry of Parliamentary Affairs also as all the assurances are implemented through them.

4. In pursuance of the *ibid* decision, the Committee (2014-15) invited representatives of the Ministry of Finance (Department of Financial Services) and representatives of the Ministry of Parliamentary Affairs to render clarifications with respect to delay in implementation of pending assurances made upto 11th session of 15th Lok Sabha. The Committee examined the following 22 assurances during oral evidence meeting held on 25 November, 2014:—

Sl.No.	SQ/USQ No. dated	Subject
1.	SQ No. 441 dated 25.08.2000 (Shri K. Yerrannaidu, MP)	Cooperative Credit System (Appendix-I)

Sl.No.	SQ/USQ No. dated	Subject
2.	SQ No. 3845 dated 17.08.2001	Foreign visit by Chairman of GIC (Appendix-II)
3.	Special Mention dated 10.12.2004	Management's decision to close the Darbhanga Regional Office of Allahabad Bank and to merge it with Muzaffarpur Regional Office (Appendix-III)
4.	USQ No. 234 dated 03.07.2009	Protection to Companies from Recov- eries and Attachment (Appendix-IV)
5.	USQ No. 4798 dated 18.12.2009	Indebtedness of Farmers to Private Money Lenders (Appendix-V)
6.	USQ No. 5863 dated 30.04.2010	Health Insurance Policies (Appendix-VI)
7.	SQ No. 194 dated 06.08.2010 (Shri Bibhu Prasad Tarai, MP)	Performance based salary in PSBs (Appendix-VII)
8.	USQ No. 1629 dated 19.11.2010	Rural Credit (Appendix-VIII)
9.	USQ No. 2881 dated 26.11.2010	Portability in Insurance Sector (Appendix-IX)
10.	USQ No. 701 dated 25.02.2011	Compassionate Appointments in Banks (Appendix-X)
11.	USQ No. 701 dated 11.08.2011	Discussion of State Bank of India (Subsidiary Banks Laws) Amendment Bill (Appendix-XI)
12.	USQ No. 3131 dated 19.08.2011	FDI in Insurance Sector (Appendix-XII)
13.	USQ No. 5039 dated 02.09.2011	Massive Cash Deposits in Banks (Appendix-XIII)
14.	USQ No. 1932 dated 02.12.2011	Human Resources Policies of Banks (Appendix-XIV)
15.	USQ No. 5792 dated 11.05.2012	Differences in Interest Rates in Banks (Appendix-XV)
16.	USQ No. 5945 dated 11.05.2012	Vaidyanathan Committee (Appendix-XVI)

Sl.No.	SQ/USQ No. dated	Subject
17.	SQ No. 603 dated 18.05.2012 (Dr. Raghuvansh Prasad Singh, M.P.)	NABARD Offices (Appendix-XVII)
18.	SQ No. 603 dated 18.05.2012 (Shri Nishikant Dubey, M.P.)	NABARD Offices (Appendix-XVIII)
19.	SQ No. 603 dated 18.05.2012 (Shri Jagdish Sharma, M.P.)	NABARD Offices (Appendix-XIX)
20.	SQ No. 162 dated 22.08.2012 (Shri Shailendra Kumar, M.P.)	Education Loans from CGF (Appendix-XX)
21.	USQ No. 2974 dated 29.08.2012	Education Loan from CGF (Appendix-XXI)
22.	USQ No. 4138 dated 05.09.2012	Home Loan Scams (Appendix-XXII)

5. The Extracts from Manual of Practice and Procedure in the Government of India, Ministry of Parliamentary Affairs laying guidelines on the definition of an assurance, the time limit for its fulfillment, dropping/deletion and extension, the procedure for fulfilment etc., besides maintenance of Register of Assurances and periodical reviews to minimize delays in implementation of the assurances are reproduced at Appendix-XXIII.

6. When the Committee asked from the Ministry of Parliamentary Affairs as to why the implementation reports on the assurances received from the Ministry of Finance (Department of Financial Services) during 2009, 2010 and 2011 were not laid on the Table of the House, the representative of the Ministry of Parliamentary Affairs submitted as under:—

"Sir, Secretary level meetings are held periodically to review implementation of the assurances. A meeting was held in 2013. A Joint Secretary level meeting was also held in 2013."

7. When the Committee specifically wanted to know as to whether any review meeting of the pending assurances pertaining to the Department of Financial Services was conducted by the Ministry of Parliamentary Affairs, the representative stated as under:—

"I don't have information on that."

Observations/Recommendations

8. The Committee note that as many as 22 assurances up to 11th Session of 15th Lok Sabha pertaining to the Ministry of Finance (Department of Financial Services) are pending for implementation. Out of these, first 3 assurances are pending for more than 10 years since 2000 and the next 6 assurances for more

than 5 years. The inordinate delay in the implementation of the assurances indicate that scant attention is being given by the Ministry in the implementation of assurances. This also reflects the mechanism in place in the Ministry to monitor the timely implementation of the assurances is grossly inadequate and ineffective. The Committee are also distressed to note that there is no effective coordination between the Ministry of Finance and the Ministry of Parliamentary Affairs as a result of which certain assurances could not be implemented for the simple reason that the Implementation Reports could not be laid on the Table of the House. In view of the foregoing, the Committee recommended that the existing mechanism put in place by the Ministry of Finance be strengthened and streamlined so that pending assurances are implemented without further delay. The Committee also feel that the Ministry of Parliamentary Affairs, being the nodal Ministry, should be pro-active in its approach and should undertake periodical review of pending assurances and coordinate with the respective Ministries/Departments of the Government of India for timely implementation of pending assurances pertaining to them. The Implementation Reports received by them from the various Ministries/Departments should be laid on the Table of the House at the earliest without any delay.

II. Scrutiny of Pending Assurances

A. Management's decision to close the Darbhanga Regional Office of Allahabad Bank

Special Mention made on 10.12.2004 by the then MP, Shri Devendra Prasad Yadav (Sl.No. 3)

9. In response to Special Mention made on 10.12.2004 by the then MP, Shri Devendra Prasad Yadav, regarding decision of the Management to close the Darbhanga Regional Office of Allahabad Bank and to merge it with Muzaffarpur Regional Office, an assurance was made by the then Finance Minister as under:—

"Sir, let the hon. Member give me a copy of the statement. I will look in to it."

10. In its written reply, the Ministry has stated the status of the assurance as under:—

"Papers not traceable in the Department. A copy has been taken from M/o Parl. Affairs."

11. During the course of evidence, the representative of the Ministry of Finance explained the position as under:—

"Sir, assurance No. 3 relates to special Mention made on 10 December, 2004. No statement in this regard is available in the Department. When the information was received from the Committee then after that, we have collected information from the office. The then Minister gave an assurance to the then Member that you give your statement, I will look in to it . Thereafter, we have collected information from Allahabad Bank. So far we have not received the

letter of the then Member, because we did not have any reference of this. We are searching that letter, after which a reply will be forwarded."

12. When the Committee asked the present status of the assurance given in 2004, the representative of the Ministry stated as under:—

"Sir, we have collected information from Allahabad Bank but the Hon'ble Minister in his assurance had stated that statement may be given to him. I will look in to it. This statement has not been received by us. If that statement has been received then the assurance would have been implemented."

Observations/Recommendations

13. The Committee are constrained to note that an assurance given by the Minister with reference to Special Mention made by the then member on 10.12.2004 regarding the decision of the Management of Allahabad Bank to close the Regional office Darbhanga and to merge it with Regional Office, Muzzafarpur, could not be implemented simply for the reason that the said statement could not be retrieved by the Ministry of Finance so far. The very fact that Ministry could not locate and retrieve the said statement for the last more than 10 years clearly establishes the lackadaisical approach of the Ministry on the issue. The Committee, therefore, desire that concerted and coordinated efforts be made to retrieve the statement made by then Member and the assurance given by the then Minister be implemented without further delay.

B. FDI in Insurance Sector

USQ No. 3131 dated 19.08.2011 regarding FDI in Insurance sector (Sl. No.12).

14. In response to USQ No. 3131 dated 19.08.2011, the Ministry stated the Government had introduced the Insurance Laws (Amendment) Bill, 2008 in the Rajya Sabha on 22.12.2008. The Bill, *Inter-alia*, provides the aggregate, holdings of equity shares by a foreign company, either by itself or through its subsidiary companies or its nominees in Indian Insurance companies from twenty six per cent to forty nine per cent (26% to 49%) except in case of insurance co-operative societies where the limit continues to be 26% as at present.

15. In its written reply, the Ministry has stated the status of the assurance as under:—

"The Insurance Laws (Amendment) Bill, however, could not be taken up by the House and has been referred to a Select Committee of the Rajya Sabha and is presently under its examination."

16. During the course of evidence, the representative of the Ministry stated as under:—

"This relates to foreign investment in insurance sector. The Insurance Laws (Amendment) Bill, is pending in Rajya Sabha. This subject is presently before the Select committee. This is being considered."

Observations/Recommendations

17. The Committee note that the Insurance Laws (Amendment) Bill, 2008 was introduced in Rajya Sabha on 22.12.2008. It could not be taken by the Rajya Sabha and was referred to a Select Committee of Rajya Sabha in the Rajya Sabha and is presently under its examination. The Committee are distressed to note that no progress as such has been made in the matter even after the lapse of more than 6 years. The Committee would like the Ministry to make concerted and coordinated efforts to expedite the Bill so that assurance in the matter may be implemented without further delay.

C. Massive Cash deposits in Banks

USQ No. 5039 dated 02.09.2011 regarding Massive Cash deposits in Banks (Sl.No. 13).

18. In response to USQ No. 5039 dated 02.09.2011, an assurance was given that the information regarding the investigation into massive cash deposits by a single party in several bank branches in Delhi and its suspected link to money laundering activity including the remedial measures undertaken, is being collected and will be laid on the Table of the House.

19. In its written reply, the Ministry has stated the status of the assurance as under:—

"...Information is awaited from Department of Revenue."

20. During the course of evidence, the representative of the Ministry of Finance clarified the position as under:—

"Sir, the question at S.No. 13 is related to investigation by Enforcement Directorate. In this regard, they have intimated that their investigation has not yet been completed, therefore, its implementation report cannot be given. This is a matter of investigation, they are investigating, we are not doing it."

21. On being asked by the Committee about the Department responsible for investigation, the representative of the Ministry responded as under:—

"For this you have to call Revenue Department. We are dependent on the Revenue Department. The Enforcement Directorate is investigating it. It is an investigating agency. We are only dependent on them."

22. When the Committee asked as to who has the overall power in the matter, the Secretary of the Department of Financial Services explained as under:—

"They are all under the Finance Ministry. The Departments are different. The Departments are reporting to the Minister."

In this regard, the Secretary further added as under:

"There are four Departments. Each Secretary to every Department is in charge of a particular activity. I am responsible for banking and insurance. The Enforcement Directorate is under the Department of Revenue."

Observations/Recommendations

23. The Committee are disappointed to note that the assurance given in response to USQ No. 5039 dated 02.09.2011 is pending for implementation for the past more than three years simply for reason that the information is still awaited by the Department of Financial Services from the Department of Revenue. The Committee were informed that Directorate of Enforcement is investigating the matter which comes under the department of Revenue under the Ministry of Finance. Both these Departments are reporting to the Finance Minister. The Committee, therefore, find it very surprising that the Department of Financial Services could not even impress upon the Department of Revenue which come under the same Ministry to speed up the pace of investigation in the matter by the Directorate of Enforcement and asking them to submit their findings within a fixed time frame. This clearly reflects the lack of coordination between the two Departments of the Ministry of Finance and the lackadaisical approach of both the Departments on an important issue. While deploring the casual approach of both the Departments of the Ministry, the Committee direct that the Department of Financial Services should vigorously pursue the matter with the Department of Revenue urging them to expedite the investigation in the matter without further delay. The Committee would like to be apprised of the initiatives undertaken by the Department of Financial Services and the progress made in the matter.

D. Pricing of floating rate loan products

USQ No. 5792 dated 11.05.2012 regarding Differences in Interest Rates in Banks (Sl. No.15).

24. In response to USQ No. 5792 dated 11.05.2012, it was *inter-alia* stated that a Working Group on Pricing of Credit was constituted under the Chairmanship of Shri Anand Sinha, Deputy Governor, RBI in January, 2012 to review the current practice regarding pricing of floating rate loan products in India *vis-a-vis* international practices. The Group will also study the methodology of determination of credit spreads and its components and suggest measures for appropriate pricing of floating rate loan products to improve transparency in pricing and loan documentation. The Working Group is expected to submit its report by end-July, 2012.

25. In its written reply, the Ministry has stated the status of the assurance as under:—

"...the matter is being examined in consultation with RBI."

26. During the course of evidence, the representative of the Ministry of Finance clarified the position as under:—

"Sir, the Working Group which was constituted in January, 2012, had given their report in April, 2014. This was uploaded into website on 10 April, 2014. We are writing to RBI that they may issue the guidelines. They have informed on 11.09.2014 that they are doing this work and their efforts will be to complete at the earliest."

27. When the Committee enquired about the advise given by RBI in its annual Monetary Policy Statement 2012-13, the representative of the Ministry of Finance responded as under:—

"That was general guidance. In that they have said that every bank should have transparent policy on pricing which means what should be the basic interest rate on loan, that should be transparent policy of every bank. That was the general guidance they have given in 2012. Thereafter, it was decided that one working group may be constituted and that working group should give some suggestions. This spread is with banks to reduce that. We should have time up to 15th January. If we get that much time we will make efforts to fulfil it."

Observations/Recommendations

28. The Committee note that in response to USQ No. 5792 dated 11.05.2012, it was *inter-alia* stated that a working Group on Pricing of Credit was constituted under the Chairmanship of Shri Anand Sinha, Deputy Governor, RBI in January, 2012 to review the current practice regarding pricing of floating rate loan products in India *vis-a-vis* international practices. The Group will also study the methodology of determination of credit spreads and its components and suggest measures for appropriate pricing of floating rate loan products to improve transparency in pricing and loan documentations. The Working Group which was expected to submit its report by end of July, 2012, has given its report in April, 2014. The report has been uploaded in the website of RBI for inviting comments/feedback from the public on the recommendations/suggestions of the Working Group. In view of the foregoing, the Committee expect the Ministry to impress upon RBI to take up follow up action expeditiously to improve transparency in pricing and loan documentation so that the assurance could be implemented without further delay. The Committee would like to be apprised of the initiatives undertaken by the Ministry and the progress made in the matter.

E. Vaidyanathan Committee

USQ No. 5945 dated 11.05.2012 regarding Vaidyanathan Committee (Sl. No.16).

29. In response to USQ No. 5945 dated 11.05.2012, it was stated that based on the recommendations of the Vaidyanathan Task Force-II, the Government had approved the Revival Package for Long Term Cooperative Credit Structure (LTCCS) in February, 2009. A Task Force was constituted to examine the impact of the Agricultural Debt Waiver and Debt Relief Scheme.

(ADWDRS), 2008 and the implementation of the revival package for the Short Term Cooperative Credit Structure (STCCS) in the 25 implementing States on the Revival Package for the LTCCS. The Task Force has submitted its report. The proposal is being finalized in consultation with concerned Ministries.

30. In its written reply, the Ministry has stated the status of the assurance as under:—

"No communications received from Ministry of Parliamentary Affairs/ Lok Sabha Sectt. Now taken a copy from Ministry of Parliamentary Affairs.

The Government of India had constituted a Task Force in January, 2005 to suggest an implementation action plan for reviving the LTCCS in the country which submitted its reports in August, 2006. The recommendation of the Task Force was discussed in three specially convened meetings between 2007 to 2008. The suggestions of various State Governments were also discussed in the above meetings. However, subsequent to the implementation of Agriculture Debt Waiver and Debt Relief Scheme, 2008, the Government decided to have a re-look at the viability and relevance of a separate package for LTCCS and constituted another task Force in September, 2009 which submitted its reports to the Government in 2010.

However, it was later decided in April, 2013 not to implement the LTCCS package, *inter-alia* due to uncertain stakeholder ownership and lack of adequate budgetary provisions for the purpose etc."

31. During the course of evidence, the representative of Ministry informed the Committee as under:—

"This assurance was not in their knowledge. We did not receive any letter in this regard. When the information about this meeting was received then we have taken the information from here. We are implementing this assurance during this session only as the decision has already been taken. Today, we have given the status which is in accordance with decision of the Government. We are writing formally to implement this assurance during this session only."

Observations/Recommendations

32. In response to USQ No. 5945 dated 11.05.2012, it was stated that a Task Force was constituted to examine the impact of the Agricultural Debt Waiver and Debt Relief Scheme (ADWDRS), 2008 and the implementation of the revival package for the Short Term Cooperative Credit Structure (STCCS) in the 25 implementing States on the Revival package for the LTCCS. The Task force

has submitted its report and the proposal is being finalized in consultation with concerned Ministries. However, it was later decided in April, 2013 not to implement the LTCCS package, *inter-alia* due to uncertain stakeholder ownership and lack of adequate budgetary provisions for the purpose etc. During the course of evidence, the Committee were assured that the assurance is being implemented during the then winter session. However, contrary to the deposition made by the Ministry before the Committee, the assurance is yet to be implemented. The Committee, therefore, desire that the assurance in the matter be implemented without further delay.

F. NABARD Offices

SQ No. 603 dated 18.05.2012 regarding NABARD Offices (Dr. Raghuvansh Prasad Singh, MP) (Sl. No.17).

SQ No. 603 dated 18.05.2012 regarding NABARD Offices (Shri Nishikant Dubey, MP) (Sl. No.18).

SQ No. 603 dated 18.05.2012 regarding NABARD Offices (Shri Jagdish Sharma, MP) (Sl. No.19).

33. In response to a supplementary raised by Dr. Raghuvansh Prasad Singh, MP as to whether the Government would consider not to shift the office of NABARD from Vaishali, Hon'ble Minister responded as under:—

"As I mentioned, from where the Development Authority will shift it or relocate that, that will be looked into by another CGM office of the adjacent district.... I have received the representation in respect of Vaishali and I am looking into it."

34. In its written reply, the Ministry has stated the status of the assurance as under:—

"Reply received from NABARD and RBI. Matter is under examination."

35. In response to another supplementary raised by Shri Nishikant Dubey, MP, regarding the utilization of funds by all the Branches of NABARD between 2005 to 2012 particularly in SRA districts Hon'ble Minister responded as under:—

"But in respect of certain developmental projects which have exposed to the NABARD as the hon. Member referred to, in his constituency and in certain districts and if it has not been complied with. I will look into it."

36. In response to yet another supplementary raised by Shri Jagdish Sharma, MP regarding invitation of Members as and when a bank is set up in their constituency, Hon'ble Minister responded as under:—

"I sincerely apologise for it and I will ensure that henceforth, it is strictly complied with."

37. During the course of evidence, the representative of the Ministry informed the Committee as under:—

"Point Nos. 17, 18 and 19, on all these three we have received the requisite information from RBI and NABARD. Actually, we were not clear about one question therefore, we have asked it second time. Broadly, we feel that the information will come within 2-3 days. All the three questions were counter question on the same question. We will give information during the current session only."

Observations/Recommendations

38. In spite of the assurance given by the Ministry during the course of evidence, the Committee regret that all the three assurances given by the Minister in response to supplementaries raised by the Members still remain pending for implementation. This clearly reflects the lackadaisical approach of the Ministry on the issue. The Committee feel that the Ministry should be pro-active in its approach and implement the assurances without further delay.

G. Educational Loans from CGF

SQ No. 162 dated 22.08.2012 regarding Educational Loans from CGF (Sl. No. 20). USQ No. 2974 dated 29.08.2012 regarding Educational Loans from CGF (Sl. No. 21).

39. In response to SQ No. 162 dated 22.08.2012 and USQ No. 2974 dated 29.08.2012, it was *inter-alia* stated that the frame-work of the Credit Guarantee Fund has not been finalized.

40. In its written reply, the Ministry has stated the status of the assurance as under:—

"...The matter is under examination and may take some time."

41. During the course of evidence, the representative of the Ministry informed the Committee as under:—

"This is regarding Credit Guarantee Scheme. This is relating to education loan. Its scheme is to be framed by the Ministry of Human Resource Development. That has not been framed by them. That is why this pending as otherwise it would have been implemented."

In this context, the Secretary of the Ministry stated as under:

"Its discussion is at advanced stage. We would like that you give us the date till 15 December we would make efforts to complete it. I will talk myself to Education Secretary and will do this."

Observations/Recommendations

42. In response to SQ No. 162 dated 22.08.2012 and USQ No. 2974 dated 29.08.2012, it was stated that the frame-work of the Credit Guarantee Fund has

not been finalized. The Ministry informed the Committee that the scheme is to be framed by the Ministry of Human Resource Development and matter is at advanced stage. It was assured to the Committee that the matter will be taken up with the Education Secretary and they will make efforts to implement the assurance by 15 December, 2014. Unfortunately, the assurance is yet to be implemented in spite of the assurance given by the Ministry during the evidence. The Committee deplore the casual approach of the Ministry on the issue. The Committee, therefore, desire that the matter may be taken up vigorously with the Ministry of Human Resource Development at the level of Secretary and they may be urged to frame the Credit Guarantee Fund Scheme without further loss of time so that the assurance in the matter may be implemented at the earliest. The Committee would like to be apprised of the initiatives undertaken by the Ministry of Finance in the matter.

III. Implementation Reports

43. As per the Statements of Ministry of Parliamentary Affairs, Implementation Reports in respect of the assurances given in replies to the following SQs/USQs have since been laid on the Table of the House on the dates as mentioned against each:—

Sl. No. 1	USQ No. 441 dated 25.08.2000	10.12.2014
Sl. No. 2	USQ No. 3845 dated 17.08.2001	04.03.2015
Sl. No. 4	USQ No. 234 dated 03.07.2009	04.03.2015
Sl. No. 5	USQ No. 4798 dated 18.12.2009	10.12.2014
Sl. No. 6	USQ No. 5863 dated 30.04.2010	10.12.2014
Sl. No. 7	USQ No. 194 dated 06.08.2010	05.08.2015
Sl. No. 8	USQ No. 1629 dated 19.11.2010	10.12.2014
Sl. No. 9	USQ No. 2881 dated 26.11.2010	10.12.2014
Sl. No. 10	USQ No. 701 dated 25.02.2011	10.12.2014
Sl. No. 11	General Discussion dated 11.08.2011	04.03.2015
Sl. No. 14	USQ No. 1932 dated 02.12.2011	05.08.2015
Sl. No. 22	USQ No. 4138 dated 05.09.2012	10.12.2014

NEW DELHI;
19 November, 2015
28 Kartika, 1937 (Saka)

DR. RAMESH POKHRIYAL "NISHANK"
Chairperson,
Committee on Government Assurances.

APPENDIX I

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF ECONOMIC AFFAIRS
BANKING DIVISION
LOK SABHA STARRED QUESTION NO. 441
ANSWERED ON 20.08.2000

Cooperative Credit System

*441. SHRI AJAY SINGH CHAUTALA:
SHRI SUBODH MOHITE:

Will the Minister of FINANCE be pleased to state:

- (a) whether the task force set up by the RBI to study the cooperative credit system has submitted its report to the Government;
- (b) if so, the details thereof;
- (c) the recommendations made by the task force;
- (d) the reaction of the Government thereto; and
- (e) the time by which the action is likely to be taken thereon?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI BALASAHEB VIKHE PATIL) : (a), (b), (c), (d) & (e) A statement is laid on the Table of the House.

STATEMENT LAID ON THE TABLE OF LOK SABHA IN REPLY TO PARTS (A),(B), (C), (D) & (E) OF STARRED QUESTION NO. 441 FOR 25TH AUGUST, 2000 TABLED BY SHRI AJAY SINGH CHAUTALA AND SHRI SUBODH MOHITE REGARDING CO-OPERATIVE CREDIT SYSTEM

(a) Yes, Sir. The report of the task force has been submitted to the Government on 24.07.2000.

(b) & (c) The task force which was constituted by the Government in April 1999 studied the functioning of the co-operative credit structure in the country as well as the supervisory and regulatory mechanism and held wide ranging discussions with all concerned, recommended various measures for revitalizing the co-operative banks in the country. Some of the major recommendations of the task force are as under:

- (i) Removal of duality of control over the co-operative banks of Reserve Bank of India (RBI)/National Bank for Agricultural and Rural Development

(NABARD) on the one hand and the State Governments on the other to bring all banking functions completely under the Banking Regulation Act.

- (ii) Amendment of the State Co-operative Acts for adoption of the essential features of the Model Co-operative Societies Act to reflect the spirit of the democratization and self-reliance enshrined in the Model Act.
 - (iii) Constant review of all guidelines issued by Government of India/RBI/NABARD/State Governments with a view to removing needless control over co-operative banks.
 - (iv) Effective supervision of and support to lower tiers of co-operative credit system by the higher tiers and introduction of audit of cooperatives by chartered accountants first at the State and District level and thereafter gradually at Primary Agriculture Credit Societies (PACS) level.
 - (v) Rehabilitation of potentially viable units by way of one time assistance, with the financial burden of rehabilitation being shared amongst members, State Governments and Central Government in the ratio of 20:40:40. The members' contribution to be in the form of additional share capital while assistance from Central and State Governments will be by way of soft loans.
 - (vi) The societies should be run professionally on sound business principles and decisions about interest rate, investments etc. to be taken internally so as to meet the costs and leave some surplus.
 - (vii) Setting up a Mutual Assistance Fund at State level by contribution from co-operative institutions in the State concerned.
- (d) & (e) The report is under examination of the Government.

श्री अजय सिंह चौटाला (भिवानी) : अध्यक्ष महोदय, माननीय मंत्री जी ने अपने उत्तर में बताया है कि सहकारी ऋण प्रणाली के संबंध में गठित की गई टास्क फोर्स ने अपनी रिपोर्ट 24 जुलाई, 2000 को सरकार को दी थी। मैं जानना चाहता हूँ कि टास्क फोर्स की टर्म्स ऑफ रेफरेन्स क्या थीं और क्या उन्हें पूरी तरह सिफारिशों में कवर कर लिया गया है।

मेरा अगला प्रश्न यह है कि उत्तर में कहा गया है कि टास्क फोर्स की रिपोर्ट सरकार की जांच के अधीन है। मैं जानना चाहता हूँ कि जांच अवधि कितनी होगी और टास्क फोर्स की रिपोर्ट में सरकार किन-किन सिफारिशों को लागू करने जा रही है?

SHRI BALASAHEB VIKHE PATIL: Mr. Speaker, Sir, the terms of reference of the Task Force were to find out how the co-operative institutions could be revitalised with more responsibilities for the social sector and to find out the weaknesses and the strengths of the co-operatives so that the co-operatives can become a movement of the people. The Report has been recently submitted and that is under the consideration of the RBI and the Government of India. I think, at the very earliest, we will try to finalise this for the benefit of the country as a whole.

श्री अजय सिंह चौटाला (भिवानी): अध्यक्ष महोदय, मैं जानना चाह रहा हूँ कि इसकी समयावधि कितनी होगी। मंत्री जी जल्दी से जल्दी कह रहे हैं, यह इसका पूरा उत्तर नहीं हुआ। वह इसकी जांच कब तक कर लेंगे, इसके बारे में क्लियर बतायें। सहकारी ऋण प्रणाली की पिछले तीन वर्षों में कुल मिलाकर समस्त देश में क्या परफार्मेंस रही है और केन्द्र सरकार ने पिछले तीन वर्षों में सहकारी क्षेत्र की वित्तीय संस्थाओं द्वारा राज्यों को कितनी आर्थिक सहायता प्रदान की है, कृपया इस पर भी प्रकाश डालें।

श्री बालासाहेब विखे पाटील: स्पीकर सर, पिछले तीन सालों की रिपोर्ट की बात कही गई है, इस पर हम इतना ही कहेंगे कि जुलाई में रिपोर्ट सबमिट हुई है। हमें भी दिलचस्पी है कि इसमें जल्दी फैसला कर लें, ताकि इससे लोगों को भी लाभ हो।

पिछले तीन सालों में हमने जो सहायता दी है, वह सबसे ज्यादा दी है। पिछले सालों का जो ब्यौरा है, वह 51000 है और अभी तक हमने 17000, 25000 और कुल 84.90, 99.46, 78.35, 57.647 और 154.388 यह कुल मिलाकर 31 मार्च 99 तक हुआ है और आप जो जानना चाहेंगे तो मैं चाहूंगा कि अब तक जो सहकारी आंदोलन के माध्यम से रूरल सहायता का बंटवारा 69 प्रतिशत तक हो चुका है और इसमें से किसान के लिए 45 प्रतिशत से ज्यादा पैसा दे चुके हैं। इसलिए ज्यादा से ज्यादा गांवों और किसान के विकास के लिए इसका पैसा हम नाबार्ड के माध्यम से देने की कोशिश कर रहे हैं।

श्री सुबोध मोहिते (रामटेक): अध्यक्ष महोदय, माननीय मंत्री जी ने अपने जवाब में पॉइंट नंबर 3 में लिखा है कि कोआपरेटिव बैंक को बैंकिंग रैगुलेशन ऐक्ट में लाया जा रहा है। अगर बैंकिंग रैगुलेशन ऐक्ट अडॉप्ट किया गया तो कॉमर्शियल बैंक और कोआपरेटिव बैंक दोनों का लैवल एक हो जाएगा। कॉमर्शियल बैंक का जो फंक्शनिंग है वह ज्यादा से ज्यादा अर्बन एरियाज़ को कवर करता है। बिग इंडस्ट्रीज को यह फाइनेन्स करता है और इसका टर्नओवर मिलियन्स में है। कोआपरेटिव बैंक मैक्सिमम रूरल एरिया कवर करती है। स्मॉल सेविंग्स और स्मॉल लोन्स वह डिसबर्स करते हैं। मेरा सवाल है कि बैंकिंग रैगुलेशन ऐक्ट में अगर कोआपरेटिव बैंक को लगाया गया तो पहले कोआपरेटिव बैंक के रिवाइवल बैंक के लिए टास्क फोर्स बनाई गई है। अगर दोनों का लैवल एक आ गया तो कोआपरेटिव बैंक कंपीट नहीं कर पाएंगे, यह फ़ैक्ट है। This is the fact. My question is this. How does the Government propose to protect the interests of the cooperative banks under the umbrella of Banking Regulations Act?

श्री बालासाहेब विखे पाटील: अध्यक्ष महोदय, यह बात सही है कि आजकल सभी सहकारी बैंक और संस्थाएं राज्य सरकारों का विषय हैं, लेकिन जहां तक बैंक का सवाल है। उस पर डुअल कंट्रोल है। रजिस्ट्रेशन राज्य सरकार करती है और बैंक रैगुलेशन आरबीआई करती है। इसके कारण उनके नियंत्रण में बड़ी मुश्किल हो जाती है। अभी कई ऐसे उदाहरण हैं कि आरबीआई ने किसी बैंक को ब्रांच खोलने की इजाजत दी है लेकिन रजिस्ट्रार इजाजत नहीं दे रहा है और उसके कारण बैंक की शाखा नहीं खुल रही है। इसलिए डुअल कंट्रोल कम करके सिर्फ बैंकिंग बिजनेस, बैंकिंग कानून के अधीन आ जाए तो उसमें कॉमर्शियल बैंक का कोई सवाल नहीं है, कोआपरेटिव बैंक प्रोटेक्ट हो जाएंगे क्योंकि अभी कोआपरेटिव में चुनाव तो हो नहीं रहे क्योंकि जब सरकार बदलती है तो नया प्रशासक लगा देती है। हम चाहते हैं कि हरेक पांच साल में इसके चुनाव हो जाएं तो इसका जो ब्यूरोक्रेटाइजेशन हो रहा है वह खत्म हो जाए और ये मैम्बर्स गिवन सोसाइटी है, मैम्बर्स खुद चलाना चाहते हैं। आप देखें

सरकार की इच्छा है कि ये पूरे सदस्य चुनाव करके कमेटी बनाएं, बैंक को या संस्था को खुद ही चलाएं लेकिन आपको आश्चर्य यह होगा कि काफी जगह ऐडमिनिस्ट्रेटर लगा दिये हैं और सरकारी अधिकारी बैंक को चला रहे हैं। इसके लिए सहकारिता का जो मुख्य धागा है, वह धीरे-धीरे कमजोर हो रहा है। इसलिए हम चाहते हैं कि डुअल कंट्रोल के अलावा बैंकिंग कानून के अधीन वह आ जाए तो थोड़ा मजबूती से चुनाव ठीक समय पर हों, ब्युरोक्रेट्स का हस्तक्षेप कम हो और लोगों का अधिकार ज्यादा से ज्यादा उसके ऊपर चले।

श्री राजो सिंह (बेगुसराय) : सम्मानित अध्यक्ष महोदय, जैसा माननीय मंत्री जी ने अभी बताया चौ० ब्रह्म प्रकाश समिति ने भारत सरकार को जो रिपोर्ट दी, उसमें उन्होंने सात सिफारिशों की थीं। उनमें एक सिफारिश यह भी थी कि देश के अंतर्गत एक को-आपरेटिव मॉडल एक्ट बनाया जाए जिससे राज्य सरकारों पर भी अंकुश लग सके और एक इस तरह की व्यवस्था हो जिससे ग्रामीण अर्थव्यवस्था सुधरे और ग्रामीणों को इस व्यवस्था में जो को-आपरेटिव से मदद मिलनी चाहिए वह मिले तथा उसकी समय पर वसूली हो सके। मैं आपके माध्यम से मंत्री महोदय से जानना चाहता हूँ कि समिति की उस सिफारिश के बारे में सरकार का क्या विचार है?

श्री बालासाहिब विखे पाटील : स्पीकर सर, चौ० ब्रह्म प्रकाश समिति ने एक सुझाव यह भी दिया है कि एक मॉडल एक्ट बनाया जाए और जैसा मैंने अभी अर्ज किया कि वह विषय राज्य सरकारों का है इसलिए हम उन्हें लिख रहे हैं और विनती कर रहे हैं कि समिति की सिफारिशों के अनुसार वे अपने-अपने राज्यों में को-आपरेटिव का एक मॉडल एक्ट बनाएं और उसे लागू करें, ताकि को-आपरेटिव के माध्यम से लोगों को लाभ मिले और सही मायनों में सहकारिता आन्दोलन आगे बढ़ सके। इस संबंध में आन्ध्र प्रदेश, गोवा और बिहार सरकारों ने कानून तो बताए हैं, लेकिन उनके ऊपर आगे कोई कार्रवाई नहीं हुई। कुछ राज्यों ने लैजिस्लेशन नहीं बनाया और कुछ राज्यों ने लैजिस्लेशन बनाने हेतु समिति गठित कर दी है। चौ० ब्रह्म प्रकाश समिति की सिफारिशों के आधार पर हम राज्य सरकारों से संपर्क करते रहे हैं, उनसे विनती कर रहे हैं कि वे जल्दी से जल्दी मॉडल एक्ट बनाएं और उसे लागू करें।

PROF. UMMA REDDY VENKATESWARLU (TENALI) : Mr. Speaker, Sir, flow of credit from institutional source is a competitive field. Now, these cooperatives have to compete with commercial banks in lending credit, in which case most of the cooperative institutions have been falling behind since they are not able to compete with the commercial banks. The Banking Regulation Act, 1949 provides for the applicability of law that income-tax is to be paid on the rate of interest that would be earned on the securities made by the cooperatives also. But it is exempted for the securities made in the Government by the commercial banks.

Sir, I would like to know from the Government whether the Government is thinking of relaxing and granting of income-tax exemption for the cooperative banks on the interest and income earned by them, if necessary by amending the Income-Tax Act to eliminate the restrictive provisions that are available there. Unless this is made, the cooperatives will not be in a position to compete with the commercial banks. If the Government can think of exempting these cooperative banks from payment of income-tax on the interest earned, that would be useful. Are the Government thinking in those terms?

श्री बालासाहेब विखे पाटील: स्पीकर सर, सरकार के सामने अभी तक ऐसा कोई प्रस्ताव नहीं आया है। इसको हम एग्जामिन करेंगे।

डॉ० रघुवंश प्रसाद सिंह (वैशाली): अध्यक्ष महोदय, दो वर्ष पहले माननीय वित्त मंत्री महोदय ने अपने बजट भाषण में कहा था कि वे मॉडल को-ऑपरेटिव एक्ट लाएंगे और उसे पास कराएंगे तथा लागू करेंगे। हम लोगों को इस बारे में सूचना भी मिली थी। मैं सरकार से जानना चाहता हूँ कि चौ० ब्रह्म प्रकाश आदि रिपोर्ट के आधार पर सरकार ने जो मॉडल एक्ट बनाया है, वह सरकार के पास तैयार है और सरकार ने वचन भी दिया है, उसे कब तक लाकर यहां पास कराएंगे?

अध्यक्ष महोदय, दूसरी बात मैं मंत्री महोदय से जानना चाहता हूँ कि जो को-ऑपरेटिव संस्थाएं ऋण से बोझिल होकर चौपट हो गई हैं, उनका पुररुद्धार करने का क्या सरकार को कोई विचार है या ऐसी कोई योजना है?

श्री बालासाहेब विखे पाटील: अध्यक्ष महोदय, यह बात सही है। जैसा कि मैंने अपने पहले जवाब में कहा कि यह स्टेट सब्जेक्ट है। मॉडल एक्ट तो आखिर स्टेट को करना है। जैसे आपके बिहार ने 1996 में मॉडल एक्ट तो पास किया है लेकिन उस पर कुछ भी अमल नहीं हो रहा है।

श्री रघुवंश प्रसाद सिंह (वैशाली): यह कहां पास हुआ है?....(व्यवधान) इसमें तो आया नहीं है।(व्यवधान)

श्री बालासाहेब विखे पाटील: मैं आपको बोल रहा हूँ कि:

"The Bihar Government has passed the Bihar Self-Supportive Cooperative Act, 1996. Bihar is the second State of India to recognise and provide the economics of those cooperatives which are self-reliant and self-supportive."

बाकी स्टेट्स के भी तो नाम हैं।

श्री रघुवंश प्रसाद सिंह (वैशाली): अध्यक्ष महोदय, वित्त मंत्री जी ने अपने बजट भाषण में कहा था कि मॉडल कोऑपरेटिव एक्ट यहां पार्लियामेंट में पास करायेंगे। मैं जानना चाहता हूँ कि उसका क्या हुआ?(व्यवधान)

MR. SPEAKER: This is regarding the cooperative credit system.
.....(Interruptions)

श्री बालासाहेब विखे पाटील: हम राज्यों का अधिकार छीन नहीं सकते और छीनना भी नहीं चाहिए।(व्यवधान) हम तो राज्यों को अधिकार दे रहे हैं।(व्यवधान)

श्री रघुवंश प्रसाद सिंह (वैशाली): अध्यक्ष महोदय, वह तैयार है। हम लोगों को यह सूचना आई थी कि इस बार वह पास होगा लेकिन वह आया नहीं है। मैं जानना चाहता हूँ कि वह कब तक आयेगा?

श्री बालासाहेब विखे पाटील: यह तो राज्यों के ऊपर डिपेंड करता है। राज्य करें तो करें, हम कोई डंडा तो चला नहीं सकते। (व्यवधान)

SHRI K. YERRANNAIDU (SRIKAKULAM): Sir, the hon. Minister hails from the village cooperative background. I would like to know from the Minister whether the Chairman of the Parliamentary Forum for Cooperatives has submitted any memorandum to the Government of India for the revival and the better functioning of the cooperatives.

MR. SPEAKER: Who is the Chairman of the forum?

SHRI K. YERRANNAIDU (SRIKAKULAM): I am the Chairman of that forum. Not only me, a number of other Members sat together and prepared a memorandum which was submitted to the Government of India. I would like to know from the Government, has so far any justice been made to the demands or the items being incorporated in that memorandum.

Secondly, the former Agriculture Minister Shri Devi Lal, announced a moratorium on recovery of loans from the nationalised banks on account of which the Union Government suffered a loss to the tune of Rs. 20,000 crore. So far the same facility has not been extended to the cooperative banks. They are giving credit in the rural areas since the last 100 years. The cooperative banks are not functioning properly. They are not lending credit to the small and marginal farmers. So far we have not bridged the gap so as to bring them at par with the nationalised banks. What steps the Government of India has taken so far to equalise the balance sheet?

SHRI BALASAHEB VIKHE PATIL: Precisely as the respected Chairman has said, the main purpose to appoint a Committee was to revitalise the cooperatives. The Committee noticed that there were losses to the tune of Rs. 6,600 up till March, 2000—this may be Rs. 10,000 up to now— and it recommended certain measures. I will be happy if the hon. Speaker and the House agree for a discussion. The hon. Member can give a number of suggestions. If the House wants to have a discussion on the Report, it will be a more contributory factor. It is a vital subject, because as a result of it, the country's rural economy will be strengthened. I do agree with it.

We have received the memorandum and it is under active consideration of the Government. We have been examining as to how we can boost the cooperatives by giving some financial assistance.

APPENDIX II

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
LOK SABHA UNSTARRED QUESTION NO. 3845
ANSWERED ON 17.8.2001

Foreign Visit by Chairman of GIC

3845. DR. RAMESH CHAND TOMAR :

Will the Minister of FINANCE be pleased to state:

(a) the names of Chairman and other officers of General Insurance Corporation and its four subsidiary companies who visited foreign countries during the last three years and the names of the countries they visited;

(b) the purpose to their visits and expenditure incurred in foreign exchange in each case for each country so visited;

(c) the names of such officers who visited the foreign countries on official tour on the verge of their retirement and purpose thereof;

(d) the details of authorities approving foreign tours by junior level officers' and senior officers of GIC and its subsidiaries;

(e) whether the Government have taken or likely to take some steps to curb frequent and unnecessary foreign tours by the officials of GIC and its subsidiaries; and

(f) if so, the details thereof?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI BALA SAHEB VIKHE PATIL) : (a) to (f) The information is being collected and will be laid on the Table of the House.

APPENDIX III

राजनारायण जैसे देशभक्त तथा दलितों, गरीबों, अल्पसंख्यकों और शोषित, पीड़ित जनता के लिए जीवनपर्यन्त संघर्ष करने वाले राजनारायण जी के व्यक्तित्व की अनदेखी की गई है। इस संबंध में मैंने निवर्तमान संचार मंत्री से कई बार पत्र-व्यवहार किया, परन्तु खेद है कि वह हर बार भ्रामक जवाब देते रहे और इस मामले में सकारात्मक कदम बढ़ाने की कोशिश नहीं की गई। मैं सम्माननीय सदन के माध्यम से केन्द्र सरकार से मांग करता हूँ कि वह स्वर्गीय राजनारायण जी की पुण्य तिथि 31 दिसम्बर के अवसर पर स्मारक और डाक टिकट जारी करने की घोषणा करे।

श्री देवेन्द्र प्रसाद यादव (झंझारपुर): अध्यक्ष महोदय, मैं लोक महत्व के महत्वपूर्ण विषय की ओर सरकार का ध्यान आकृष्ट करना चाहता हूँ। भारत-नेपाल सीमावर्ती इलाके से 50 किलोमीटर भीतर दरभंगा परिमंडल उत्तर बिहार की कमिश्नरी है। यह सबसे प्रमुख केन्द्र है जहां 15 वर्षों से इलाहाबाद बैंक क्षेत्रीय कार्यालय कार्य कर रहा है। इस कार्यालय के क्षेत्राधिकार में 11 जिले हैं। 11 जिलों में से आठ जिलों में बैंक शाखाएं कार्यरत हैं और तीन जिलों में बैंक शाखाएं खोलने से संबंधित रिपोर्ट वर्षों से इलाहाबाद बैंक के मुख्यालय में है।

अध्यक्ष महोदय, इलाहाबाद बैंक प्रबन्धन ने अचानक दरभंगा क्षेत्रीय कार्यालय को बन्द कर उसे मुजफ्फरपुर क्षेत्रीय कार्यालय में विलय करने का निर्णय लिया है।

महोदय, मैं इसका, इसलिए उल्लेख कर रहा हूँ कि यह विषय बहुत गम्भीर है क्योंकि दरभंगा शहर एक तो उत्तर बिहार का सबसे बड़ा व्यापारिक, आर्थिक एवं राजनीतिक दृष्टिकोण से, मिथिलांचल का प्रमुख स्थान है, प्रमुख केन्द्र है। वहां पंजाब नेशनल बैंक, सेंट्रल बैंक और बैंक आफ इंडिया भी अपने-अपने क्षेत्रीय कार्यालय खोलकर काम कर रहे हैं, लेकिन इलाहाबाद बैंक ने अचानक अपना क्षेत्रीय कार्यालय बन्द कर दिया है। दरभंगा शहर ही नहीं, बल्कि इससे जुड़ा हुआ मधुबनी से किशनगंज तक का सारा क्षेत्र, लगभग फैला हुआ है। बैंकिंग क्रिया-कलाप की दृष्टि से वह इतना बड़ा क्षेत्र है, जहां बैंक की शाखाएं खोलकर, बैंक का लाभ बढ़ाया जा सकता है। अतः मैं माननीय वित्त मंत्री जी ने निवेदन करना चाहता हूँ कि मुजफ्फरपुर में इलाहाबाद बैंक के क्षेत्रीय कार्यालय से विकास की दृष्टि से तथा नए विशाल क्षेत्र सीवान से किशनगंज तक, लगभग 750 किलोमीटर दूरी तक की देखभाल करना, बैंक के लिए सरल नहीं होगा, सहज नहीं होगा। दरभंगा क्षेत्रीय कार्यालय के अन्तर्गत पड़ने वाले क्षेत्र का दरभंगा केन्द्र है। अतः मैं आपके माध्यम से वित्त मंत्री जी से मांग करता हूँ कि इलाहाबाद बैंक के क्षेत्रीय कार्यालय, दरभंगा को यथावत् रखा जाए, पूर्ववत् ही रहने देने का निर्णय सरकार ले, वित्त मंत्री जी लें।

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM): Sir let the hon. Member give me a copy of the statement. I will look into it.

श्री शिवराज सिंह चौहान (विदिशा): माननीय अध्यक्ष महोदय, सरकार ने यह फैसला किया है कि जम्मू-कश्मीर में जो हमारी सेना है, उसमें कटौती की जाएगी और वहां से सेना वापस बुलाई जाएगी।

महोदय, देश में लगातार विशेषकर जम्मू-कश्मीर में आतंकवादी घटनाएं बढ़ रही हैं, सेना के शिविरों पर हमले हो रहे हैं, जवान मारे जा रहे हैं, आत्मघाती हमलो में तेजी आई है। हमारे रक्षा मंत्री स्वयं कह रहे हैं कि सीमा पार से घुसपैठ में कोई कमी नहीं आई है, कोई नियंत्रण नहीं हुआ है बल्कि सीमा पार से घुसपैठ और बढ़ गई है। रक्षा मंत्री महोदय, स्वयं कहते हैं कि सीमा पार अधिकृत कश्मीर में 67 आतंकवादी प्रशिक्षण शिविर चल रहे हैं और 32 ऐसे केन्द्र हैं जहां से आतंकवादी घुसपैठ भारत में कराई जाती है।

महोदय, जहां एक तरफ यह दुर्भाग्यपूर्ण स्थिति है, वहीं दूसरी तरफ जब यह सरकार पाकिस्तान के साथ बात करती है, तो सीमा पार आतंकवाद का जिक्र भी नहीं करती है। जब आतंकवादी घटनाएं लगातार बढ़ रही हैं, तब सेना की संख्या में कटौती करना कहां तक उचित है?

महोदय, मुझे तो यहां तक जानकारी मिली है कि इस मामले में प्रधान मंत्री कार्यालय और रक्षा मंत्रालय में भी मतभेद है। मैं आपके माध्यम से सरकार से निवेदन करना चाहता हूं कि यह देश की सुरक्षा का सवाल है, देश की सुरक्षा दांव पर लगी है। ऐसी स्थिति में सेना में कमी करने या सेना को वापस बुलाने के अपने निर्णय पर सरकार पुनर्विचार करे।

MR. SPEAKER: The hon. Home Minister wishes to reply.

श्री गणेश सिंह (सतना): सर, मेरा भी इसी से जुड़ा हुआ सवाल है।

MR. SPEAKER: You have put a question. I am not allowing you second chance.

श्री गणेश सिंह (सतना): अध्यक्ष महोदय, मैं सैकिंड चांस नहीं ले रहा हूं। जिस विषय पर माननीय शिवराज सिंह जी चौहान बोले हैं, उसी विषय पर मेरा भी नोटिस है। इसलिए मैं अपने को उनसे एसोसिएट करना चाहता हूं।

MR. SPEAKER: You can associate.

APPENDIX IV
GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA UNSTARRED QUESTION NO. 234
ANSWERED ON 03.07.2009

Protection to Companies from Recoveries and Attachment

234. SHRI K.S. RAO:

Will the Minister of FINANCE be pleased to state:

(a) whether a number of Indian companies sought protection from recoveries and attachment action during the last three years;

(b) if so, the details thereof and action taken on each such company;

(c) the reasons for not rescuing some companies from liquidation;

(d) whether the Government proposes to re-route the capital assets for more productive purposes, take workable practical solutions and formulate a new law to help the troubled companies to come out of the effect of slowdown; and

(e) if so, the details thereof?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA) : (a) to (e) The information is being collected and will be laid on the Table of the House to the extent available.

APPENDIX V

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA UNSTARRED QUESTION NO. 4798
ANSWERED ON 18.12.2009

Indebtedness of Farmers to Private Money Lenders

4798. SHRIN. PEETHAMBARA KURUP:

Will the Minister of FINANCE be pleased to state:

(a) whether a Task force has been set up to examine the cases of farmers indebted to private money lenders who have not been covered in the debt waiver scheme; and

(b) if so, the details thereof and present status thereon?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA) : (a) & (b) In pursuance to the announcement made in this regard in the Budget Speech for the year 2009-10, the Ministry of Agriculture has constituted a Task Force under the Chairmanship of Chairman, National Bank for Agriculture and Rural Development (NABARD) to look into the issue of a large number of farmers, who had taken loans from private money lenders, not being covered under the Agricultural Debt Waiver and Debt Relief Scheme (ADWDRS). The Task Force is to submit its report by 31 March, 2010.

APPENDIX VI

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA UNSTARRED QUESTION NO. 5863
ANSWERED ON 30.04.2010

Health Insurance Policies

5863. SHRIMATI RAMADEVI:
SHRIDINESH CHANDRA YADAV:

Will the Minister of FINANCE be pleased to state:

- (a) whether the premium amount under health insurance policies have increased during the last three years;
- (b) if so, the extent of said increase from 2007-08 to 2009-10;
- (c) the percentage of Below Poverty Line (BPL) people availing the benefits of health insurance policies as on date;
- (d) whether the corporate sector is asking the BPL people of organized sector to pay their premium amount commensurate with the said increase in the premium;
- (e) if so, the details thereof and reasons therefor; and
- (f) the steps taken by the Government in this regard?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA): (a) to (f) The information is being collected and will be laid on the Table of the House.

APPENDIX VII

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA STARRED QUESTION NO. 194
ANSWERED ON 06.08.2010

Performance based Salary in PSBs

*194. SHRI BIBHU PRASAD TARAI:

Will the Minister of FINANCE be pleased to state:

(a) whether the Khandelwal Committee on human resource issues in the public sector banks has recommended to link salary of their employees with performance;

(b) if so, the details thereof and the reasons therefor alongwith the other main recommendations made by the Committee; and

(c) the action taken/being taken by the Government in this regard?

ANSWER

THE MINISTER OF FINANCE (SHRI PRANAB MUKHERJEE) : (a), (b) & (c)
A statement is laid on the Table of the House.

STATEMENT REFERRED TO PARTS (A) TO (C) OF LOK SABHA STARRED QUESTION NO. 194 FOR ANSWER ON 06TH AUGUST, 2010 REGARDING PERFORMANCE BASED SALARY IN PSBs TABLED BY SHRI BIBHU PRASAD TARAI, M.P. [STATE: ORISSA, PARTY: COMMUNIST PARTY OF INDIA (CPI)].

(a) & (b) The Khandelwal Committee in its report has, *inter alia*, observed that if Public Sector Banks (PSBs) have to truly operate in a competitive environment, wages need to have some co-relation with the performance of staff and profitability of banks. The Committee has therefore recommended that PSBs may have freedom to negotiate wages and service conditions to create a better fit between compensation and performance. The Boards of PSBs may be authorized to decide bank-specific wage and compensation structure in relation to capacity to pay, profitability and productivity etc., and strictly within the overall guidelines of the Government in this regard. The Committee has also recommended that the bank may also consider variable pay as a major component of wages and may have the discretion to adopt cost to company (CTC) concept.

The other recommendations of the Committee are related on the following aspects:

- (i) Manpower and recruitment planning
 - (ii) Training and skill development
 - (iii) Career planning
 - (iv) Performance management
 - (v) Reward management
 - (vi) Succession planning and leadership development
 - (vii) Employee engagement and motivation
 - (viii) Professionalization of HR
 - (ix) Wages, service conditions and welfare
 - (x) Corporate Governance
 - (xi) "Navratna" Status for some PSBs
 - (xii) Risk Culture
 - (xiii) Industrial relations.
- (c) The report is engaging the attention of the Government.

APPENDIX VIII

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA UNSTARRED QUESTION NO. 1629
ANSWERED ON 19.11.2010

Rural Credit

1629. SHRI S. PAKKIRAPPA:

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government proposes to restructure the institutional architecture for the delivery of rural credit;
- (b) if so, the details thereof;
- (c) whether there is any proposal to make the National Bank for Agriculture and Rural Development (NABARD), the apex regulator for the rural credit with coverage extending to the Regional Rural Banks (RRBs);
- (d) if so, the details thereof;
- (e) whether the Government has conducted any study in this regard; and
- (f) if so, the details thereof?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA) : (a) to (b) In order to reposition Regional Rural Banks (RRBs) as an effective instrument for delivery of rural credit, the Government of India, in consultation with National Bank for Agriculture and Rural Development (NABARD), State Governments and the sponsor banks had initiated State-level sponsor bank-wise amalgamation of RRBs since September, 2005. As a result, the total number of RRBs came down from 196 to 82 as on March, 2010. The structural consolidation of RRBs has resulted in the formation of new RRBs, which are financially stronger and bigger in terms of business volume and outreach, enabling them to take advantage of the economies of scale and reduce operational costs.

In order to enhance/improve competitive efficiency, quality of customer service and further financial inclusion by RRBs, all sponsor banks have been advised to ensure the implementation of Core Banking Solution (CBS) in their sponsored RRBs by September, 2011.

As on date, out of a total of 82 RRBs, CBS has been fully implemented in 22 RRBs and in the remaining 60 RRBs, CBS work is in progress.

(c) and (d) NABARD already performs a supervisory role in respect of RRBs.

(e) and (f) The Government of India had in September, 2009 constituted a Committee to examine the financials of RRBs with Capital to Risk Weighted Asset Ratio (CRAR) of less than 7% as on March, 31, 2009 and suggest measures to bring the CRAR of RRBs to at least 9% by March, 2012. The Committee was also required to examine whether the capital base in case of capitalised RRBs needs further strengthening. The Committee has *inter-alia* recommended recapitalisation of 40 RRBs to bring their CRAR level at least 9% by March, 2012.

APPENDIX IX

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA UNSTARRED QUESTION NO. 2881
ANSWERED ON 26.11.2010

Portability in Insurance Sector

2881. SHRI B.B. PATIL:
SHRI EKNATH M. GAIKWAD:

Will the Minister of FINANCE be pleased to state:

(a) whether the Government has issued guidelines for allowing portability in the insurance Sector;

(b) if so, the details and if not, the reasons therefor;

(c) the time by which such guidelines are likely to be enforced; and

(d) the other steps taken/being taken by the Government in this direction?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA) : (a) to (d) Yes, Sir. The Insurance Regulatory and Development Authority (IRDA) is working on portability of all similar health insurance policies. The exposure draft in this regard is expected to be released by IRDA shortly for feedback/comments of stakeholders and public.

APPENDIX X

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA UNSTARRED QUESTION NO. 701
ANSWERED ON 25.02.2011

Compassionate Appointments in Banks

701. SHRI SYED SHAHNAWAZ HUSSAIN:

Will the Minister of FINANCE be pleased to state:

- (a) the policy for compassionate appointment in public sector banks;
- (b) whether the Government has advised the banks to implement the said policy in a time-bound manner;
- (c) if so, the details thereof;
- (d) the number of applications pending with the banks for compassionate appointments, as on date and bank-wise including State Bank of India, Punjab National Bank and Syndicate Bank; and
- (e) the corrective steps taken/being taken by the Government in this regard?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA) : (a), (b) & (c) The Scheme for appointment on compassionate basis or *ex-gratia* in lieu thereof is as per the scheme circulated by Indian Banks' Association to the banks *vide* letter dated 19.07.2007. As per the Scheme, the appointment on compassionate basis is applicable in Public Sector Banks in the following type of cases:—

- (i) The employee dies while performing his/her official duty as a result of violence, terrorism, robbery or dacoity; or
 - (ii) Employee dying within five years of his/her first appointment or before reaching the age of 30 years, whichever is later, leaving a dependent spouse and/or minor children.
- (d) The information is being collected and will be laid on the Table of the House.
- (e) The proposals for improvement in the Scheme are under consideration.

APPENDIX XI

11.08.2011

I want to tell one thing regarding NPA to our Finance Minister. It is very important point. In the small scale industries, the banks are giving loans. The bank officers are doing assessments. The loans are given partially for the small scale industries—they give loans only for the machineries or for the buildings, but not for the vehicles. Some vehicles and trucks are necessary for the business. So, loans should be given in full; partial loans should not be given—loans for all the infrastructural facilities should be given; then only, it will be successful. This is the cause for the NPA. This is essential. The RBI should insist that all the banks have to properly follow this.

Then, I come to the education loan. It is very important because human resource development is essential for the development of the nation. Our Congress led-UPA Government is giving this loan facility to the students; it is a very important loan; most of the lower income people are getting this loan and are studying. Nowadays, easy education loan is given. The RBI should insist and say that this loan should be given to the lower income people easily.

Regarding recruitment of staff members, Khandelwal Committee has recommended this—'outsourcing of bank employees is not acceptable'. It says that outsourcing of bank employees should not be there. It is because we are sound; our banks are profitable; our staff members are doing devoted service; all the staff members of the bank are working very well. So, we have to recruit the staff members, even on compassionate ground. There are so many people who are waiting to get appointed. We have to give appointments on compassionate grounds also. We have to give opportunities to rural people to work in the banks. We have to give advance to the agricultural people also. Thank you very much.

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA): Sir, totally 13 hon. Members participated in the debate; and I am thankful to them for taking keen interest in the functioning of SBI and its subsidiary banks. I am grateful to them for their observations and valuable suggestions. I have taken note of the inputs which will be useful in improving the operational efficiency of the SBI group.

Before I respond to the main issues raised by the hon. Members, I would like to state that the consequential amendments under consideration today will confer powers on the Central Government after consultation with the Reserve Bank of India to approve increase or reduce of the authorised capital of the subsidiary bank, fixation of the issued capital of subsidiary banks by SBI, raising of issued capital by

preferential allotment or private placements or public issue by the subsidiary banks, issuing the bonus shares to the existing equity shareholders, permitting the Chairman of the SBI to nominate the Chairman of the Board of subsidiary bank, appointments of the Managing Directors, etc.

All the above measures will improve the functioning and increase the efficiency of the subsidiaries of the State Bank of India.

Now, I would like to respond to some of the main issues raised by the hon. Members. Several Members including S/Shri Nishikant Dubey, Mahtab Mazumdar, Sampath and Mandal, have raised the issue about the Government's policy on bank mergers and consolidation. Here I would like to tell the hon. Members and the House that the current policy of the Government on consolidation leaves the initiative for consolidation to come from the management of the banks themselves with the Government playing a supportive role as the common shareholder. No directive on consolidation is being issued by the Government and the Reserve Bank of India. Thereafter, the Government takes a decision in consultation with the RBI.

Sir, consolidation and merger is an ongoing process. Here I would like to inform the House that there were 35 bank mergers since nationalisation of banks in 1969. Out of these, there were 25 bank mergers where the public sector banks have acquired the private sector banks. In two cases the public sector banks have acquired public sector banks and in eight instances private sector banks have acquired private sector banks.

Members, S/Shri Dubey, Mandal, Sampath and Mahtab, have also raised the issue about the experience of merger of Saurashtra Bank and Indore Bank. Sir, the experience of the bank has been satisfactory in both the cases. A large number of employees working in the administrative offices of the subsidiary banks have been redeployed in business development areas. Employees of these two merged banks have benefited from the improved superannuation benefits.

Shri Nishikant Dubey has raised a vital point about the autonomy of the subsidiary banks. Sir, I would like to inform him that all the associated banks have full autonomy in their day-to-day operations to conduct the business of banking in areas such as to sanction and disburse loans and advances subject to prudential limits set by the RBI in this regard and in the matters of investment, opening of branches, launching of new products suitable to their areas of operation and recruitment of staff.

A large number of Members have highlighted the asset quality or the Non Performing Assets of SBI and its subsidiaries. Sir, there has been an increase in the NPAs over the last two years. However, the Members will agree with me that there were some pressing reasons for this.

Due to the impact of the global economic crises and the indifferent monsoon, increasing levels of strain have been felt by the different segments of the Indian economy since September/October, 2008. During the global financial crises, public sector banks did a commendable job in meeting the credit requirements of the

economy at a time when the private sector banks and foreign banks had practically stopped extending credit. During 2008-09, the advance of public sector banks increased to over 25 per cent as against 10 per cent by private sector banks and around four per cent by foreign banks.

During the financial year, 2010-11, major causes of increase in NPAs of SBI were slippages in agriculture and corporate sector. Further, there were slippages in the restructured accounts also. But the NPAs are being closely monitored. Immediately upon an account turning NPA, the prospects of rehabilitation and restructuring the dues is looked at. In cases where rehabilitation is not possible, actions are initiated, such as, action under SARFAESI Act; action under DRT or civil suits in civil courts; close follow up for recovery of dues including recovery under one time settlement or compromise; and follow up with the BIFR/DRT etc. for expeditious disposals.

Sir, Mr. Nishikant Dubey has raised an issue about non-implementation of some provisions of the State Bank of India Act, amendment of 2007. The amendments were made in the State Bank of India (Subsidiary Banks) Act, 1959 in the year 2007. Pursuant to the said amendments in the Act, the regulations were required to be amended. The amended regulations were forwarded to the RBI for its prior approval. However, the RBI has advised that consequential amendments which are being taken up today are under consideration of the Parliament and therefore it would be proper to wait for the amendments to be passed before the regulations can be framed.

Several Members have referred to the performance of the SBI. I would like to tell some of the performance parameters of the bank. It has a total number of 13698 branches with all of them under the CBS platform, all are 100 per cent computerised. The total rural branches as on 31st March, 2011 are 4973. An important statistics is that of the total 21646 rural branches of public sector banks and private sector banks, almost 23 per cent are SBI branches. You will find that every fourth bank in the rural areas is a State Bank of India branch. It means that roughly every fourth rural branch is an SBI branch in the rural areas. Members will agree with me that the commercial viability in rural areas is less as compared to cities.

The priority sector advances of the State Bank of India have been 42 per cent against the target of 40 per cent which has been given to banks.

Sir, few Members have raised the question about the vacancy position and recruitment of people belonging to the Scheduled Castes and Scheduled Tribe communities. The good news for them is that—I would like to tell Shri Mahato and Shri Sampat, since they have asked this question specifically—the backlog for SC, ST and OBC and persons with disabilities identified up to 31.12.2009 is NIL in State Bank of India. Regarding the vacancies I would like to submit, yes, there are vacancies. In the clerical cadre the vacancies are 5500 and in officers cadre the vacancy position is 2007. The recruitment is already underway and I would like to assure them that the reservation policy of Government of India for recruitment of SC, ST and OBC will be complied with and all banks will do the required formalities.

Sir, regarding the profitability of the bank, the net profit of State Bank of India has been Rs. 8265 crore in the year 2010-11. Shri Dubey and Shri Mahtab had asked about pension. Amendment to the SBI Pension Rules has been framed and the concurrence of the RBI has been taken. The rules are now under consideration and examination of the Government. After concurrence, the Government rules will be notified by the SBI.

Shri Rao has raised the question as to why the banks do not lend directly to the priority sector borrowers at a regulated rate of interest rather than through micro finance institutions. As per the new RBI guideline only specified and regulated lending to MFI would be allowed as priority sector lending. The conditions include amount of loan and the rate of interest. The SBI lending direct to Self-Help-Groups was Rs. 13,496 crore whereas to MFIs was Rs. 1,878 crore. He again raised the point that the banks should be well capitalised so that the loans are given to poor. To ensure that the public sector banks are adequately capitalised, the Government has recently provided capital infusion to some of our banks.

Shri Mahtab, raised a question whether the retired employees of the State Bank of India, State Bank of Saurashtra and the State Bank of Indore are covered under the new pension rules. Retired employees of State Bank of Saurashtra and the State Bank of Indore will also be covered by the pension rules. The Government has already approved the amendments to the SBI pension rules. This will be notified by the State Bank of India.

Shri Panda raised the point that this Bill open way for privatisation. This Bill is not concerned with privatisation. The provisions of the Bill are merely consequential amendments due to change in ownership of SBI from RBI to the Central Government. I would like to clarify that the Government does not intend to privatise our Public Sector Banks.

शैलन्द्र कुमार जी, पांडा जी, रघुवंश प्रसाद जी और कई माननीय सदस्यों ने फाइनेंशियल इन्कलूजन की बात कही है। मैं बताना चाहता हूँ कि माननीय वित्त मंत्री जी ने पिछले भाषण में बताया था कि देश में 73000 ऐसे गांव हैं जिनकी जनसंख्या 2000 है या उससे अधिक है।

उनमें बैंकिंग फैसिलिटीज किसी भी मोड से, चाहे बिजनेस करेस्पोंडेन्ट है, मार्च, 2012 तक हम पहुंचाएंगे। इस साल अब तक 29 हजार गांवों को कवर कर लिया गया है और बैंकों ने हमें एश्योर किया है कि मार्च, 2012 तक 73 हजार गांवों में बैंकिंग फैसिलिटीज बिजनेस करेस्पोंडेन्ट के तहत पहुंच जायेगी।

1600 बजे

[डॉ० गिरिजा व्यास पीठासीन हुईं]

अल्पसंख्यकों के ऋण के बारे में भी जिक्र किया गया था। हम वीकर सैक्संस को जो लोन देते हैं, उसमें 15 परसेन्ट का टारगेट दिया हुआ है। इसे हमने रिव्यू किया था, अभी माइनोरिटीज को

14.16 परसैन्ट दिया जा रहा है। माननीय वित्त मंत्री जी ने सभी बैंकों के सीएमडीज को निर्देश दिया है कि इस फाइनेंशियल ईयर में 15 परसैन्ट के टारगेट को पूरा करें।

जहां तक श्री रघुवंश प्रसाद जी तथा अन्य माननीय सदस्यों ने यह सवाल उठाये हैं ... (व्यवधान)

श्री शैलेंद्र कुमार (कौशाम्बी) : अल्पसंख्यकों का जो टारगेट रखा गया था, वह पूरा नहीं हुआ है।

श्री नमोनारायन मीणा: अल्पसंख्यकों के बारे में मैंने बताया कि यह 14.16 परसैन्ट हो चुका है, 15 परसैन्ट टारगेट रखा हुआ है, जो इस फाइनेंशियल ईयर में पूरा हो जायेगा। पहले यह 9 और 10 परसैन्ट था, लेकिन बढ़ाते-बढ़ाते अब 15 परसैन्ट पर आ गया है। हमें सरकार से जो आदेश मिले हैं, उससे यह पूरा हो जायेगा, मैं इस बारे में आपको ऐश्वोर करता हूँ। (व्यवधान) जो 15 परसैन्ट का टारगेट रखा गया है, यह पूरा हो जायेगा।

जहां तक शिक्षा ऋण का सवाल है, शिक्षा ऋण दिया जा रहा है। हम करीबन 41 हजार करोड़ रुपये का शिक्षा ऋण दे चुके हैं। यह बात महताब जी और पांडा साहब ने भी कही कि हमारी बहुत बड़ी जनसंख्या बैंकिंग नेटवर्क से एक्सक्लूडेड है, यह बात मैं मानता हूँ। इसीलिए भारत सरकार ने स्वाभिमान अभियान शुरू किया है। माननीय सोनिया गांधी जी ने उसे फरवरी में लांच किया था। इसका यही मतलब है कि ज्यादा से ज्यादा लोगों तक रीच पहुंचे, हर हाउसहोल्ड का खाता खोला जाए। अकेले स्टेट बैंक ऑफ इंडिया ने एक करोड़ नो फ्रिल एकाउंट्स खोले हैं। पहले खाता खोलने के लिए बैंक्स इंस्टिटे किया करते थे कि पांच सौ या हजार रुपये जमा कराओ, क्योंकि खाता खोलने में यह कास्ट आती है, इसलिए लोग जमा कराते थे। लेकिन अभी आरबीआई ने डायरेक्शंस लिबरेलाइज कर दिये हैं कि आप नो फ्रिल एकाउंट खोलिये, जीरो बैलेंस पर भी खाते खोलिये। अकेले स्टेट बैंक ऑफ इंडिया की मेरे पास सूचना है कि अकेले स्टेट बैंक ऑफ इंडिया ने एक करोड़ खाते खोले हैं। (व्यवधान)

श्री अर्जुन राम मेघवाल (बीकानेर) : मेरे पास शिकायतें आई हैं कि आरबीआई की गाइडलाइंस होने के बावजूद भी कई बैंक्स खाते नहीं खोले रहे हैं। मेरे पास बहुत सी रिपोर्ट्स हैं।

श्री नमोनारायन मीणा: अगर नहीं खोल रहे हैं तो आप स्पेसिफिक बताइयेगा। आरबीआई की इस बारे में डायरेक्शंस हैं कि सबके खाते खोले जाएं।

सभापति महोदय (डॉ० गिरिजा व्यास) : माननीय सदस्य आप आपस में बातें न करें, चेयर को एड्रेस करें, मंत्री महोदय, आप भी चेयर को एड्रेस करें।

SHRI NAMO NARAIN MEENA: Instructions have been given to all the banks. If there is any complaint, kindly bring it to my notice and we will again give instructions to all the banks.

मैं समझता हूँ कि करीब-करीब सभी माननीय सदस्यों के सवालों के हमने जवाब दे दिये हैं। वैसे बहुत सारे प्वाइंट्स रेज किये गये हैं, जो हम लोगों को अपनी एफिशिएंसी में लगेगा और उनके ऊपर सरकार विचार करेगी।

With these words, I commend the Bill for consideration of the House.

.....(Interruptions)

APPENDIX XII

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA UNSTARRED QUESTION NO. 3131
ANSWERED ON 19.08.2011

FDI in Insurance Sector

3131. SHRI SYED SHAHNAWAZ HUSSAIN:

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government has increased the Foreign Direct Investment (FDI) limit in Insurance Sector;
- (b) if so, the details thereof; and
- (c) the steps taken by the Government in this regard?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA) : (a), (b) & (c) The Government had introduced the Insurance Laws (Amendment) Bill, 2008 in the Rajya Sabha on 22.12.2008. The Bill, *inter-alia*, provides the aggregate, holdings of equity shares by a foreign company, either by itself or through its subsidiary companies or its nominees in Indian Insurance Companies from twenty six per cent to forty nine per cent (26% to 49%) except in case of insurance co-operative societies where the limit continues to be 26% as at present.

APPENDIX XIII

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA UNSTARRED QUESTION NO. 5039
ANSWERED ON 02.09.2011

Massive Cash Deposits in Banks

5039. SHRIASADUDDIN OWAISI:

Will the Minister of FINANCE be pleased to state:

- (a) whether massive cash deposits of around 1000 crore rupees by a single party have been found in several bank branches in Delhi;
- (b) if so, whether Enforcement Directorate (ED) has probed these cases as suspect money laundering activity;
- (c) if so, the outcome of the probe;
- (d) whether the said banks did not alert ED about huge deposits; and
- (e) if so, the action taken or being taken by the Government against such banks and depositors?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA) : (a) to (e) Information is being collected and will be laid on the Table of the House.

APPENDIX XIV

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA UNSTARRED QUESTION NO. 1932
ANSWERED ON 02.12.2011

Human Resources Policies of Banks

1932. SHRI SANJAY BHOI:
SHRI ANAND PRAKASH PARANJPE:
SHRI MADHU GOUD YASKHI:
SHRI EKNATH M. GAIKWAD:

Will the Minister of FINANCE be pleased to state:

(a) whether the Public Sector Banks (PSBs) are lagging behind the Private Sector and Foreign Banks with regard to because of the staff compensation and human resource policies;

(b) if so, the details thereof and the reasons therefor;

(c) whether the Government has appointed any Committee in this regard;

(d) if so, the details thereof;

(e) whether the said Committee has submitted its report and if so, the details of the main recommendations of the report; and

(f) the other corrective steps taken/being taken by the Government in this direction?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA) : (a) & (b) Public Sector Banks, Private Sector and Foreign Banks are regulated under different service conditions, with regard to staff compensation and human resource policies. Public Sector Banks enter into a wage settlement with officers and staff on periodic basis which also covers wages and other emoluments.

(c) to (f) Government constituted a Committee on Human Resource issues of Public Sector Banks (PSBs) under the Chairmanship of Dr. A.K. Khandelwal. The Committee has submitted its report to the Government. Out of 105 recommendations made by the Committee, 56 recommendations have been forwarded to PSBs for implementation, while further deliberations are required for 49 recommendations.

APPENDIX XV

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA UNSTARRED QUESTION NO. 5792
ANSWERED ON 11.05.2012

Differences in Interest Rates in Banks

5792. SHRITARACHAND BHAGORA:

Will the Minister of FINANCE be pleased to state:

(a) whether Reserve Bank of India (RBI) issued any order/directions to the banks for ensuring uniformity and for reducing the steep difference in interest rates on retail deposits and bulk deposits;

(b) if so, the details thereof;

(c) whether a Working Group on Pricing of Credit has been set up under the Dy. Governor of the Reserve Bank of India to review the existing practices followed in the pricing of floating rate on loan products; and

(d) if so, the details thereof?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA) : (a) and (b) Yes Sir, The Reserve Bank of India (RBI) in its Annual Monetary Policy Statement 2012-13, announced on 17.04.2012, has advised banks that they should have a transparent policy on pricing of liabilities approved by their Board of Directors and that they should also ensure that variation in interest rates on single term deposits of Rs. 1.5 million and above and other term deposits is minimal.

(c) and (d) A Working Group on Pricing of Credit has been constituted under the Chairmanship of Shri Anand Sinha, Deputy Governor, RBI in January, 2012 to review the current practice regarding pricing of floating rate loan products in India *vis-a-vis* international practices. The Group will also study the methodology of determination of credit spreads and its components and suggest measures for appropriate pricing of floating rate loan products to improve transparency in pricing and loan documentations. The Working Group is expected to submit its report by end-July, 2012.

APPENDIX XVI

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA UNSTARRED QUESTION NO. 5945
ANSWERED ON 11.05.2012

Vaidyanathan Committee

5945. SHRIMATI YASHODHARARAJE SCINDIA:

Will the Minister of FINANCE be pleased to state:

(a) whether recommendations of the Vaidyanathan Committee II regarding the revival of Long Term Cooperative Credit Structure are likely to be implemented on the lines of recommendations of the Vaidyanathan Committee I regarding the revival of Short Term Cooperative Credit Structure;

(b) if so, the details thereof and the time by which it is likely to be implemented; and

(c) if not, the reasons therefor?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA) : (a) to (c) Based on the recommendations of the Vaidyanathan Task Force-II, the Government had approved the Revival Package for Long Term Cooperative Credit Structure (LTCCS) in February, 2009, A Task Force was constituted to examine the impact of the Agricultural Debt Waiver and Debt Relief Scheme (ADWDRS), 2008 and the implementation of the revival package for the Short Term Cooperative Credit Structure (STCCS) in the 25 implementing States on the Revival Package for the LTCCS. The Task Force has submitted its report. The proposal is being finalized in consultation with concerned Ministries.

APPENDIX XVII

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA STARRED QUESTION NO. 603
ANSWERED ON THE 18.05.2012

NABARD Offices

*603. SHRI P.T. THOMAS:

Will the Minister of FINANCE be pleased to state:

(a) the number of offices of the National Bank for Agriculture and Rural Development (NABARD) across the country, State-wise;

(b) whether the NABARD proposes to close some of its district offices situated in various States across the country;

(c) if so, the details thereof and the reasons therefor, State-wise;

(d) whether any assessment has been made by the Government on the likely impact of such closure on the developmental activities in the rural and agricultural sector; and

(e) if so, the details thereof?

ANSWER

THE MINISTER OF FINANCE (SHRI PRANAB MUKHERJEE): (a) to (e) A Statement is laid on the Table of the House.

STATEMENT REFERRED TO IN REPLY TO PARTS (A) TO (E) OF LOK SABHA STARRED QUESTION NO.603 TO BE ANSWERED ON 18TH MAY, 2012 REGARDING NABARD OFFICES, TABLED BY SHRI P.T. THOMAS.

(a) As on 31st March, 2012 National Bank for Agriculture and Rural Development (NABARD) with its Head Office in Mumbai has 30 Regional Offices located in 29 States and 01 Union Territory, a cell in Srinagar, Training Establishments at Lucknow, Mangalore and Bolpur and 405 District Development Managers' (DDM) offices at district level. State-wise details of Regional offices and District offices are given in **Annexure**.

(b) to (e) Considering the requirement of servicing for far flung backward districts, Left Wing Extremism (LWE) affected districts, districts where Women Self Help Groups need to be given *impetus* and other priority areas, NABARD has decided to relocate 16 existing DDM offices and 17 new offices of DDM have been

opened. As a result the total number of DDM offices has increased to 406. Details of offices relocated and newly opened offices is given in *Annex*.

Developmental activities in districts from where offices of DDM have been relocated would continue to be supported by the Regional Offices of NABARD/ adjoining districts and the Government expects no adverse impact on the developmental activities in such districts.

List of Regional Offices/DDM offices/newly opened and relocated DDM offices

States	ROs/ HOs	Existing/ Residence-cum- office (RCO) of DDM during (2011-12)	New RCO of DDM during 2012-13	RCO of DDM offices relocated in 2012-13	Total RCO of DDM	Tagged distt. (Existing & tagged during 2012-13)	Total Districts covered by DDM
Tripura	1	1	1	0	2	1	3
Gujarat	1	20	0	1	19	5	24
Madhya Pradesh	1	28	0	0	28	19	47
Odisha	1	24	1	1	24	5	29
Karnataka	1	23	0	1	22	2	24
Tamil Nadu	1	28	0	2	26	2	28
Uttarakhand	1	8	1	0	9	2	11
Sikkim	1	1	0	0	1	1	2
Assam	1	17	0	0	17	2	19
Haryana	1	16	0	1	15	5	20
Andhra Pradesh	1	21	0	0	21	0	21
Manipur	1	1	0	0	1	0	1
Rajasthan	1	24	0	2	22	7	29
Jammu & Kashmir	1	2	6	0	8	3	11
West Bengal	1	16	0	1	15	0	15
Uttar Pradesh	1	49	1	1	49	17	66

States	ROs/ HOs	Existing/ Residence-cum- office (RCO) of DDM during (2011-12)	New RCO of DDM during 2012-13	RCO of DDM offices relocated in 2012-13	Total RCO of DDM	Tagged distt. (Existing & tagged during 2012-13)	Total Districts covered by DDM
Bihar	1	26	2	1	27	8	35
Punjab	1	15	0	0	15	4	19
Goa	1	1	0	0	1	0	1
Maharashtra*	2	30	1	1	30	2	32
Jharkhand	1	18	0	0	18	5	23
Chhattisgarh	1	11	0	0	11	5	16
Meghalaya	1	2	1	0	3	0	3
Himachal Pradesh	1	9	0	0	9	2	11
Kerala	1	13	0	4	9	2	11
Arunachal Pradesh	1	0	1	0	1	2	3
Mizoram	1	0	1	0	1	2	3
Nagaland	1	0	1	0	1	1	2
Andaman & Nicobar	1	0	0	0	0	0	0
Puducherry	—	1	0	0	1	0	1
New Delhi	1	0	0	0	0	0	0
Total	31	405	17	16	406	104	510

*Inclusive of Head Office at Mumbai.

SHRT P.T. THOMAS (IDUKKI): With regard to the answer given by the Hon. Minister, I would like to point out some important issues. Recently, in Kerala, four DDM offices in the districts of Kozikhode, Ernakulam, Pathanamthitta and Kollam have been closed by NABARD. They are either relocated or tagged with offices in other places. It will badly affect the interest of people of Kerala who are living in those districts, especially the farmers engaged in paddy, rubber and coconut cultivation. It will also affect the fishermen community as well as SHGs. It is really a discrimination against Kerala. There are only 13 offices in Kerala and four have been closed whereas in Andhra Pradesh, 21 offices are there and none has been closed. In West Bengal also, no office has been closed.

Taking into account the reply given by the Hon. Minister, it is a real discrimination against Kerala to close down four offices. My humble request and question is this. Is there any criterion for closing or relocating DDM offices? Why have four DDM offices been relocated in Kerala? Will the Government reconsider the matter?

SHRI NAMO NARAIN MEENA: Madam, it is true that some of the DDM offices are relocated elsewhere in the country and they are tagged with offices in the other districts.....Comment [S14]: Contd. by J

(j1/1140/ak-CS.....Comment [r15]: Minister cd.

But I would like to inform the Hon. Member that the relocation of the offices of DDM is not aimed at putting a halt to the development process in the district. The preparation of PLPs and initiatives, which have been taken up in the districts will continue as before. NABARD is mandated to play, monitor and coordinate agriculture credit disbursements for the entire State, and there is no departure from the mandate.

I would assure the Hon. Members that these relocations have been done by NABARD considering the requirements of servicing, the far-flung backward districts; Left Wing Extremism-affected districts; and women SHGs in other priority areas. We have relocated these offices where very less number of offices are there like in J&K, we have relocated six offices; one in Tripura; one in Arunachal Pradesh; one in Meghalaya; one in Mizoram; and one in Nagaland.

All the more, the function of the DDMs is primarily one-man office. They are only a one-man office. NABARD is an officer-oriented organisation, and there is one officer posted in a particular district. DDMs are not dealing with financial matters, and DDMs have no direct exposure with the public.

In Kerala, there are as many as 50 officers in the Regional Offices and they are responsible for all development activities. Therefore, all the development activities will be looked after well by the DDMs of the adjoining district or the Regional Office itself.

SHRI P.T. THOMAS (IDUKKI): Madam, my second supplementary is regarding the lending policy of NABARD. Is there any provision for direct lending to Primary Agriculture Societies and Central Cooperative Banks by NABARD?

SHRI NAMO NARAIN MEENA: Madam, NABARD is mandated for short-term crop loan; financial limits for cooperatives and RRBs; long-term refinance to banks for investment activities like tractors, orchard, etc.; and RIDF loans to State Governments. These are the functions of NABARD.

श्री जगदीश शर्मा (जहानाबाद): महोदया, जो नाबार्ड बैंक है, जैसा माननीय मंत्री जी ने बताया, इसका रोल सीधा जनसरोकार से जुड़ा हुआ नहीं है। वह इन्फ्रस्ट्रक्चर जो हमारी आधारभूत संरचना ग्रामीण क्षेत्रों की है, को-ऑपरेटिव के थ्रू गांव में कृषि के विकास में नाबार्ड बैंक के थ्रू ऋण देने में मदद करते हैं।

महोदया, मैं आपके माध्यम से यह जानना चाहता हूँ कि माननीय वित्त मंत्री जी जो बहुत ही कुशल, अनुभवी हैं और देश के जाने-माने राजनेता हैं, उन्होंने घोषणा की थी कि पूरे भारतवर्ष में जहां कस्बों की, गांवों की दो हजार की आबादी है, वहां बैंक की शाखा खोली जाएगी। इन्होंने तीन बहुत बढ़िया योजनाएं चलाईं, किसान क्रेडिट कार्ड का, एजुकेशन लोन का गरीब बच्चों के लिए और प्रधानमंत्री रोजगार सृजन कार्यक्रम, जिससे गरीब, जो शिक्षित नौजवान हैं, उनको रोजगार मिले, ये तीन योजनाएं चलाईं।

महोदया, मैं माननीय मंत्री जी से यह कहना चाहता हूँ कि जहां दो हजार की आबादी है, उन क्षेत्रों के लिए एमपी अनुशंसा करते हैं। आप तो बहुत समय से लोक सभा में हैं, हम तो लोक सभा में नये आये हैं।Comment [c16]: Contd. by kl

(k1/1145/hcb/sh)Comment [hcb17]:
Shri Jagdish Sharma cd.

हम लोगों की जानकारी है कि कहां आबादी है। माननीय सांसद जहां के लिए अनुशंसा करते हैं कि यहां आबादी है, यहां बैंक खोलिये, आप पूरे देश में पता कर लीजिए कि पूरे देश में जो एमपी की अनुशंसा होती है बैंकों को खोलने के मामले में, उसकी पूरी अनदेखी होती है, अधिकारी उस पर ध्यान नहीं देते हैं।

दूसरी बात यह है कि बैंक की शाखा जब खुलती है....(व्यवधान)

अध्यक्ष महोदया: एक ही प्रश्न पूछ सकते हैं।

श्री जगदीश शर्मा (जहानाबाद): महोदया, जब बैंक की शाखा खुलती है तो लोक सभा के माननीय सांसदों को कोई आमंत्रण नहीं मिलता है। अधिकारी जाते हैं, फूलमाला पहनते हैं और किसी एमपी को नहीं बुलाया जाता है। हम आपके माध्यम से सरकार से जानना चाहते हैं कि क्या सरकार बैंक खोलने में लोक सभा सांसदों की जो रिकमंडेशन होगी, उसको तवज्जो देगी, तरजीह देगी? जहां सांसदों के क्षेत्र में बैंक की ब्रांच खोली जाएगी, क्या सादर उनको वहां आमंत्रित किया जाएगा? इसके अलावा जो तीन योजनाएं सरकार की हैं-एजुकेशन लोन, प्रधान मंत्री रोजगार सृजन योजना और किसान क्रेडिट कार्ड, जिसमें पूरे देश में गड़बड़ी है, बैंक मनमानी करते हैं एजुकेशन लोन देने में, प्रधान मंत्री रोजगार योजना का लोन देने में और किसान क्रेडिट कार्ड देने में, क्या इस पर नियंत्रण करने के लिए सांसदों की कोई भागीदारी सुनिश्चित करेंगे, ये तीन सवाल हम आपके माध्यम से पूछना चाहते हैं।

अध्यक्ष महोदया: तीन सवाल कैसे पूछ लिये? मंत्री जी एक का जवाब दीजिए।

...(व्यवधान)

THE MINISTER OF FINANCE (SHRI PRANAB MUKHERJEE): Hon. Member, I am on my legs.

The hon. Member has expanded the question much beyond the scope of it. The question is related to NABARD, the relocation of certain District Development Managers' offices and the creation of new offices. It is not about opening of bank branches, or bank branches expansion scheme.

There are 510 districts, not villages, which are covered by NABARD-DDMs, 406; and individual offices in 104 districts are attached to it. Yes, there may be a requirement of more district-level offices. We have done it because as my colleague has already explained, some of the offices which have been relocated are mostly in the North-Eastern Region under Special Category.

A number of times, questions have been raised and discussed about the expansion of branches of the nationalized banks. We have taken the target. I do agree that there has not been a wide coverage by public sector banks in the rural areas. Since 40 years of the nationalization of the banks, we are having a total of 87,000 to 88,000 bank branches. There are six-lakh villages. Of these 88,000 bank branches, 40-45 per cent is located in the rural or semi-urban areas. That is why we decided that if we cannot open a brick and mortar bank branch, at least, we should provide the banking facilities through modern technology, by Business Correspondents, and by mobile banks. If we have to cover a large number of villages, it will take some time, but we are trying. In the last two years, 73,000 villages have been covered with a population of 2,000 and above. Still, there are certain areas and the hon. Member has mentioned one such particular area. I will like to look into, if he kindly passes on that information to me. There may be many other areas that are not covered.

In regard to invitation to the MPs, I take it very seriously. I will find out why there have been lapses because my standing instruction to all the nationalised public sector banks is that the local MPs must be invited. However, I do not agree that the MPs should be involved at the time of credit disbursement or loan disbursement.....Comment [518]: Cd by 11.

But normal courtesy to remain present in the bank branch opening in his constituency or her constituency must happen and if it does not happen, **I sincerely apologise for it and I will ensure that, henceforth, it is strictly complied with.**

श्री निशिकांत दुबे (गोड्डा): अध्यक्ष महोदया, हम जिस राज्य से आते हैं, वह झारखण्ड है। दादा का जिला पहले मेरा चुनाव क्षेत्र हुआ करता था। वीरभूम जिले का बाहट संचाल परगना हुआ करता था। मैं तीन जिले का निगरानी का अध्यक्ष हूँ, लेकिन तीन साल हो गए हैं, आज तक नाबार्ड का कोई अफसर मुझे दिखाई नहीं दिया है। आपने ब्रांच के बारे में कहा है, लेकिन मेरा आपसे सीधा प्रश्न है कि स्विस डेवलपमेंट कॉर्पोरेशन का फण्ड नाबार्ड के साथ एक ज्वाइंट वेंचर कम्पनी है। स्विस डेवलपमेंट कॉर्पोरेशन और नाबार्ड का एक ज्वाइंट वेंचर है। जो कि आर्टिजन कल्स्टर के लिए है, जो कि स्किल डेवलपमेंट के लिए है और जो कि मार्किट परपोशन के लिए है। वर्ष 2005 तक वह फण्ड सारी ब्रांचों में अनयूटिलाइज़्ड पड़ा हुआ था। वर्ष 2005 के बाद नाबार्ड ने एक रिज्यू कमेटी बनायी। वर्ष 2005 और 2012 के बीच में उस फण्ड का कितना यूटीलाइजेशन नाबार्ड की सभी ब्रांचेज़ ने किया है और खासकर हमारे यहां एसआरए डिस्ट्रिक्ट, क्योंकि झारखण्ड के 22 जिले वामपंथ उग्रवाद से प्रभावित हैं। हमारे जिलों में इसका क्या उपयोग हुआ है? यह मैं आपके माध्यम से वित्त मंत्री जी से पूछना चाहता हूँ।

SHRI PRANAB MUKHERJEE: Madam, the hon. Member is correct. The NABARD's exposure to the common people is less because the NABARD's job is not to disburse the loans. The NABARD's job is to help the other developmental agencies including the banks for refinancing the institutions and to build up the institutions. Therefore, its interaction is more with the official levels than with the public. **But in respect of the certain developmental projects which have been exposed to the NABARD as the hon. Member referred to, in his constituency and in certain districts and if it has not been complied with, I will look into it.**

SHRI ADHIR CHOWDHURY (BAHARAMPUR): Madam, as per the reply statement, it appears that NABARD has been undergoing restructuring and repositioning exercise. The NABARD is appeared to have been diversifying its area of operation nowadays and making even foray into the commodity exchange and even to the warehousing or storage facilities.

Madam, the Government has been increasing the credit loan to the farmers exponentially year after year. This year, it has been increased to the tune of Rs. 5,75,000 crore but it is intriguing to note that when the growth of the credit to the agriculture sector has been growing consistently, the number of farmers accounts in the bank has not been found in commensurate with the growth of the credit.

In this regard, primary agriculture cooperative society can play a significant role for far reaching areas of this country for financial inclusion. It is also one of the paramount objectives of this Government. So, whether this Government is pondering over involving banks which is numbering more than 90,000 to be involved by providing them adequate fund facilities so as to reach to those farmers who are still deprived of having a formal agriculture credit.

THE MINISTER OF FINANCE (SHRI PRANAB MUKHERJEE): Madam, it is partly true. The quantum is increasing. But it is not commensurate with the number of the farmers, may be because some of these facilities are taken by relatively large farmers. Therefore, we are also looking into that aspect.

But the second question is more important. It is the mandate of the NABARD not only to refinance the agricultural credit societies to build up their capacity to refinance the Regional Rural Banks and also to help the other agencies involved in the disbursement of the credit. So, this is one of the legitimate mandates of the NABARD and they are doing that job.

डॉ० रघुवंश प्रसाद सिंह (वैशाली) : अध्यक्ष महोदया, प्रश्न यह है कि क्या नाबार्ड का देश भर के विभिन्न राज्यों में स्थित अपने कुछ जिला कार्यालयों को बंद करने का विचार है? उत्तर में यह लिखा है कि दूर-दराज स्थित पिछड़े हुए जिलों, वामपंथी उग्रवाद से प्रभावित जिलों, और ऐसे जिले जहां महिला स्वयं सहायता समूह हैं, वहां उन्हें प्रोत्साहित किए जाने की आवश्यकता है।

महोदया, यहां सवाल बंद करने का है तो उत्तर में कहा गया है कि प्रोत्साहित करने की आवश्यकता है। मेरा सवाल स्पेसिफिक है। मेरा जिला है वैशाली। वैशाली में पहले से एक जिला कार्यालय है। उसको हटाने का निर्णय हुआ। वहां पर कोलाहल मचा हुआ है। वहां के लोग इसके लिए लिखा-पढ़ी कर हमारे पास आ रहे हैं। मैंने माननीय मंत्री जी को लिखित में भी दिया है। लेकिन, अभी तक उस पर विचार नहीं हुआ है।

मैं जानना चाहता हूँ कि इनका जो उत्तर है कि पिछड़ा जिला, वामपंथी उग्रवाद से प्रभावित जिला, और स्वयं सहायता समूहों की ये सहायता करना चाहते हैं। क्या ये तीनों बातें वैशाली जिला में हैं या नहीं? अगर वैशाली जिला में ये तीनों बातें हैं तो क्या इसको नहीं हटाने पर सरकार विचार करेगी? वहां पहले से एक बैंक का कार्यालय है उसको तो ये लोग हटा रहे हैं और कहते हैं कि नया बैंक खोलेंगे। इसलिए वैशाली में जो नाबार्ड का कार्यालय है, क्या उसको रहने देने पर सरकार विचार करेगी?

SHRI PRANAB MUKHERJEE: As far as Vaishali is concerned, it has been relocated. As I mentioned, from where the Development Authority will shift it or relocate that, that will be looked into by another CGM office of the adjacent district. That is why, I mentioned that the intention is not to reduce the number. The intention is, sometimes to relocate it or to rationalize it. This experiment is being done. But if it is found necessary that the activities in the district from where the office has been relocated, are being hampered, we will immediately rectify it. I have received the representation in respect of Vaishali and I am looking into it.

APPENDIX XVIII

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA STARRED QUESTION NO. 603
ANSWERED ON 18.05.2012

NABARD Offices

*603. SHRI P.T. THOMAS:

Will the Minister of FINANCE be pleased to state:

(a) the number of offices of the National Bank for Agriculture and Rural Development (NABARD) across the country, State-wise;

(b) whether the NABARD proposes to close some of its district offices situated in various States across the country;

(c) if so, the details thereof and the reasons therefor, State-wise;

(d) whether any assessment has been made by the Government on the likely impact of such closure on the developmental activities in the rural and agricultural sector; and

(e) if so, the details thereof?

ANSWER

THE MINISTER OF FINANCE (SHRI PRANAB MUKHERJEE): (a) to (e) A Statement is laid on the Table of the House.

STATEMENT REFERRED TO IN REPLY TO PARTS (A) TO (E) OF LOK SABHA STARRED QUESTION NO. *603 TO BE ANSWERED ON 18TH MAY, 2012 REGARDING NABARD OFFICES, TABLED BY SHRI P.T. THOMAS.

(a) As on 31st March, 2012 National Bank for Agriculture and Rural Development (NABARD) with its Head Office in Mumbai has 30 Regional Offices located in 29 States and 01 Union Territory, a cell in Srinagar, Training Establishments at Lucknow, Mangalore and Bolpur and 405 District Development Managers' (DDM) offices at district level. State-wise details of Regional offices and District offices are given in Annex.

(b) to (e) Considering the requirement of servicing for far flung backward districts, Left Wing Extremism (LWE) affected districts, districts where Women Self Help Groups need to be given impetus and other priority areas, NABARD has decided to relocate 16 existing DDM offices and 17 new offices of DDM have been

opened. As a result the total number of DDM offices has increased to 406. Details of offices relocated and newly opened offices is given in Annex.

Developmental activities in districts from where offices of DDM have been relocated would continue to be supported by the Regional Offices of NABARD/ adjoining districts and the Government expects no adverse impact on the developmental activities in such districts.

List of Regional Offices/DDM offices/newly opened and relocated DDM offices

States	ROs/ HOs	Existing/ Residence-cum- office (RCO) of DDM during (2011-12)	New RCO of DDM during 2012-13	RCO of DDM offices relocated in 2012-13	Total RCO of DDM	Tagged dist. (Existing & tagged during 2012-13)	Total Districts covered by DDM
1	2	3	4	5	6	7	8
Tripura	1	1	1	0	2	1	3
Gujarat	1	20	0	1	19	5	24
Madhya Pradesh	1	28	0	0	28	19	47
Odisha	1	24	1	1	24	5	29
Karnataka	1	23	0	1	22	2	24
Tamil Nadu	1	28	0	2	26	2	28
Uttarakhand	1	8	1	0	9	2	11
Sikkim	1	1	0	0	1	1	2
Assam	1	17	0	0	17	2	19
Haryana	1	16	0	1	15	5	20
Andhra Pradesh	1	21	0	0	21	0	21
Manipur	1	1	0	0	1	0	1
Rajasthan	1	24	0	2	22	7	29
Jammu & Kashmir	1	2	6	0	8	3	11

1	2	3	4	5	6	7	8
West Bengal	1	16	0	1	15	0	15
Uttar Pradesh	1	49	1	1	49	17	66
Bihar	1	26	2	1	27	8	35
Punjab	1	15	0	0	15	4	19
Goa	1	1	0	0	1	0	1
Maharashtra*	2	30	1	1	30	2	32
Jharkhand	1	18	0	0	18	5	23
Chhattisgarh	1	11	0	0	11	5	16
Meghalaya	1	2	1	0	3	0	3
Himachal Pradesh	1	9	0	0	9	2	11
Kerala	1	13	0	4	9	2	11
Arunachal Pradesh	1	0	1	0	1	2	3
Mizoram	1	0	1	0	1	2	3
Nagaland	1	0	1	0	1	1	2
Andaman & Nicobar	1	0	0	0	0	0	0
Puducherry	1	1	0	0	1	0	1
New Delhi	1	0	0	0	0	0	0
Total	31	405	17	16	406	104	510

* Inclusive of Head Office at Mumbai

SHRI P.T. THOMAS (IDUKKI): With regard to the answer given by the hon. Minister, I would like to point out some important issues. Recently, in Kerala, four DDM offices in the districts of Kozikhode, Ernakulam, Pathanamthitta and Kollam have been closed by NABARD. They are either re-located or tagged with offices in other places. It will badly affect the interest of people of Kerala who are living in those districts, especially the farmers engaged in paddy, rubber and coconut cultivation. It will also affect the fishermen community as well as SHGs. It is really a discrimination against Kerala. There are only 13 offices in Kerala and four have been closed whereas in Andhra Pradesh, 21 offices are there and none has been closed. In West Bengal also, no office has been closed.

Taking into account the reply given by the hon. Minister, it is a real discrimination against Kerala to close down four offices. My humble request and question is this. Is there any criterion for closing or re-locating DDM offices? Why have four DDM offices been relocated in Kerala? Will the Government reconsider the matter?

SHRI NAMO NARAIN MEENA: Madam, it is true that some of the DDM offices are relocated elsewhere in the country and they are tagged with offices in the other districts.....Comment [s14]: Contd. by J

(j1/1140/ak-cs).....Comment[r15]: Minister cd.

But I would like to inform the hon. Member that the relocation of the offices of DDM is not aimed at putting a halt to the development process in the district. The preparation of PLPs and initiatives, which have been taken up in the districts will continue as before. NABARD is mandated to play, monitor and coordinate agriculture credit disbursements for the entire State, and there is no departure from the mandate.

I would assure the hon. Members that these relocations have been done by NABARD considering the requirements of servicing the far-flung backward districts; Left Wing Extremism-affected districts; and women SHGs in other priority areas. We have relocated these offices where very less number of offices are there like in J&K we have relocated six offices; one in Tripura, one in Arunachal Pradesh; one in Meghalaya; one in Mizoram; and one in Nagaland.

All the more, the function of the DDMs is primarily one-man office. They are only a one-man office. NABARD is an officer-oriented organisation, and there is one officer posted in a particular district. DDMs are not dealing with financial matters, and DDMs have no direct exposure with the public.

In Kerala, there are as many as 50 officers in the Regional Offices and they are responsible for all development activities. Therefore, all the development activities will be looked after well by the DDMs of the adjoining district or the Regional Office itself.

SHRI P.T. THOMAS (IDUKKI): Madam, my second supplementary is regarding the lending policy of NABARD. Is there any provision for direct lending to Primary Agriculture Societies and Central Cooperative Banks by NABARD?

SHRI NAMO NARAIN MEENA: Madam, NABARD is mandated for short-term crop loan; financial limits for cooperatives and RRBs; long-term refinance to banks for investment activities like tractors, orchard, etc.; and RIDF loans to State Governments. These are the functions of NABARD.

श्री जगदीश शर्मा (जहानाबाद): महोदया, जो नाबार्ड बैंक है, जैसा माननीय मंत्री जी ने बताया, इसका रोल सीधा जनसरोकार से जुड़ा हुआ नहीं है। वह इन्फ्रास्ट्रक्चर जो हमारी आधारभूत संरचना ग्रामीण क्षेत्रों की है, को-ऑपरेटिव के थ्रू गांव में कृषि के विकास में नाबार्ड बैंक के थ्रू ऋण देने में मदद करते हैं।

महोदया, मैं आपके माध्यम से यह जानना चाहता हूँ कि माननीय वित्त मंत्री जी जो बहुत ही कुशल, अनुभवी हैं और देश के जाने-माने राजनेता हैं, उन्होंने घोषणा की थी कि पूरे भारतवर्ष में जहां कस्बों की, गांवों की दो हजार की आबादी है, वहां बैंक की शाखा खोली जाएगी। इन्होंने तीन बहुत बढ़िया योजनाएं चलाईं, किसान क्रेडिट कार्ड का, एजुकेशन लोन का गरीब बच्चों के लिए और प्रधान मंत्री रोजगार सृजन कार्यक्रम, जिससे गरीब, जो शिक्षित नौजवान हैं, उनको रोजगार मिले, ये तीन योजनाएं चलाईं।

महोदया, मैं माननीय मंत्री जी से यह कहना चाहता हूँ कि जहां दो हजार की आबादी है, उन क्षेत्रों के लिए एमपी अनुशंसा करते हैं। आप तो बहुत समय से लोक सभा में हैं, हम तो लोक सभा में नये आये हैं।

Comment [c16] Contd. by kl

Comment [hcb17]: Shri Jagdish Sharma cd

हम लोगों की जानकारी है कि कहां आबादी है। माननीय सांसद जहां के लिए अनुशंसा करते हैं कि यहां आबादी है, यहां बैंक खोलिये, आप पूरे देश में पता कर लीजिए कि पूरे देश में जो एमपी की अनुशंसा होती है बैंकों को खोलने के मामले में, उसकी पूरी-अनदेखी होती है, अधिकारी उस पर ध्यान नहीं देते हैं।

दूसरी बात यह है कि बैंक की शाखा जब खुलती है.....(व्यवधान)

अध्यक्ष महोदया: एक ही प्रश्न पूछ सकते हैं।

श्री जगदीश शर्मा: (जहानाबाद): महोदया, जब बैंक की शाखा खुलती है तो लोक सभा के माननीय सांसदों को कोई आमंत्रण नहीं मिलता है। अधिकारी जाते हैं, फूलमाला पहनते हैं और किसी एमपी को नहीं बुलाया जाता है। हम आपके माध्यम से सरकार से जानना चाहते हैं कि क्या सरकार बैंक खोलने में लोक सभा सांसदों की जो रिकमंडेशन होगी, उसको तवज्जो देगी, तरजीह देगी? जहां सांसदों के क्षेत्र में बैंक की ब्रांच खोली जाएगी, क्या सादर उनको वहां आमंत्रित किया जाएगा? इसके अलावा जो तीन योजनाएं सरकार की हैं - एजुकेशन लोन, प्रधान मंत्री रोजगार सृजन योजना और किसान क्रेडिट कार्ड, जिसमें पूरे देश में गड़बड़ी है, बैंक मनमानी करते हैं एजुकेशन लोन देने में, प्रधान मंत्री रोजगार योजना का लोन देने में और किसान क्रेडिट कार्ड देने में, क्या इस पर नियंत्रण करने

के लिए सांसदों की कोई भागीदारी सुनिश्चित करेंगे, ये तीन सवाल हम आपके माध्यम से पूछना चाहते हैं।

अध्यक्ष महोदया: तीन सवाल कैसे पूछ लिये? मंत्री जी एक का जवाब दीजिए।

....(व्यवधान)

THE MINISTER OF FINANCE (SHRI PRANAB MUKHERJEE): Hon. Member, I am on my legs.

The hon. Member has expanded the question much beyond the scope of it. The question is related to NABARD, the relocation of certain District Development Managers' offices and the creation of new offices. It is not about opening of bank branches, or bank branches expansion scheme.

There are 510 districts, not villages, which are covered by NABARD-DDMs, 406; and individual offices in 104 districts are attached to it. Yes, there may be requirement of more district-level offices. We have done it because as my colleague has already explained, some of the offices which have been relocated are mostly in the North-Eastern Region under Special Category.

A number of times, Questions have been raised and discussed about the expansion of branches of the nationalized banks. We have taken the target. I do agree that there has not been a wide coverage by public sector banks in the rural areas. Since 40 years of the nationalization of the banks, we are having a total of 87,000 to 88,000 bank branches. There are six-lakh villages. Of these 88,000 bank branches, 40-45 per cent is located in the rural or semi-urban areas. That is why we decided that if we cannot open a brick and mortar bank branch, at least, we should provide the banking facilities through modern technology, by Business Correspondents, and by mobile banks. If we have to cover a large number of villages, it will take some time, but we are trying. In the last two years, 73,000 villages have been covered with a population of 2,000 and above. Still, there are certain areas and the hon. Member has mentioned one such particular area. I will like to look into, if he kindly passes on that information to me. There may be many other areas that are not covered.

In regard to invitation to the MPs, I take it very seriously. I will find out why there have been lapses because my standing instruction to all the nationalised public sector bank is that local MPs must be invited. However, I do not agree that the MPs should be involved at the time of credit disbursement or loan disbursement.

Comment [518]: cd by 11

(11/1150/smn/mm)

But normal courtsey to remain present in the bank branch opening in his constituency or her constituency must happen and if it does not happen, I sincerely apologise for it and I will ensure that, henceforth, it is strictly complied with.

श्री निशिकांत दुबे (गोड्डा): अध्यक्ष महोदया, हम जिस राज्य से आते हैं, वह झारखंड है। दादा का जिला पहले मेरा चुनाव क्षेत्र हुआ करता था। वीरभूम जिले का बाहट संथाल परगना हुआ करता था।

मैं तीन जिले का निगरानी का अध्यक्ष हूँ, लेकिन तीन साल हो गए हैं, आज तक नाबार्ड का कोई अफसर मुझे दिखाई नहीं दिया है। आपने ब्रांच के बारे में कहा है, लेकिन मेरा आपसे सीधा प्रश्न है कि स्विस डेवलपमेंट कॉर्पोरेशन का फण्ड नाबार्ड के साथ एक ज्वाइंट वेंचर कम्पनी है। स्विस डेवलपमेंट कॉर्पोरेशन और नाबार्ड का एक ज्वाइंट वेचर है जो कि आर्टिजन कल्स्टर के लिए है, जो कि स्किल डेवलपमेंट के लिए है और जो कि मार्केट परपोशन के लिए है। वर्ष 2005 तक वह फण्ड सारी ब्रांचों में अनयूटिलाइज्ड पड़ा हुआ था। वर्ष 2005 के बाद नाबार्ड ने एक रिव्यू कमेटी बनायी। वर्ष 2005 और 2012 के बीच में उस फंड का कितना यूटिलाइजेशन नाबार्ड की सभी ब्रांचेज ने किया है और खासकर हमारे यहां एसआरए डिस्ट्रिक्ट, क्योंकि झारखंड के 22 जिले वामपंथ उग्रवाद से प्रभावित हैं। हमारे जिलों में इसका क्या उपयोग हुआ है? यह मैं आपके माध्यम से वित्त मंत्री जी से पूछना चाहता हूँ।

SHRI PRANAB MUKHERJEE: Madam, the hon. Member is correct. The NABARD's exposure to the common people is less because the NABARD's job is not to disburse the loans. The NABARD's job is to help the other developmental agencies including the banks for refinancing the institutions and to build up the institutions. Therefore, its interaction is more with the official levels than with the public. *But in respect of the certain developmental projects which have been exposed to the NABARD as the hon. Member referred to, in his constituency and in certain districts and if it has not been complied with, I will look into it.*

SHRI ADHIR CHOWDHURY (BAHARAMPUR): Madam, as per the reply statement, it appears that NABARD has been undergoing reconstructing and repositioning exercise. The NABARD is appeared to have been diversifying its area of operation nowadays and making even foray into the commodity exchange and even to the warehousing or storage facilities.

Madam, the Government has been increasing the credit loan to the farmers exponentially year after year. This year, it has been increased to the tune of Rs. 5,75,000 crore but it is intriguing to note that when the growth of the credit to the agriculture sector has been growing consistently, the number of farmers accounts in the bank has not been found in commensurate with the growth of the credit.

In this regard, primary agriculture cooperative society can play a significant role for far reaching areas of his country for financial inclusion. It is also one of the paramount objectives of this Government. So, whether this Government is pondering over involving banks which is numbering more than 90,000 to be involved by providing them adequate fund facilities so as to reach to those farmers who are still deprived of having a formal agriculture credit.

THE MINISTER OF FINANCE (SHRI PRANAB MUKHERJEE): Madam, it is partly true. The quantum is increasing. But it is not commensurate with the number of the farmers, may be because some of these facilities are taken by relatively large farmers. Therefore, we are also looking into that aspect.

But the second question is more important. It is the mandate of the NABARD not only to refinance the agricultural credit societies to build up their capacity to refinance the Regional Rural Banks and also to help the other agencies involved in

the disbursement of the credit. So, this is one of the legitimate mandates of the NABARD and they are doing that job.

डॉ० रघुवंश प्रसाद सिंह (वैशाली) : अध्यक्ष महोदया, प्रश्न यह है कि क्या नाबार्ड का देश भर के विभिन्न राज्यों स्थित अपने कुछ जिला कार्यालयों को बंद करने का विचार है? उत्तर में यह लिखा है कि दूर-दराज स्थित पिछड़े हुए जिलों, वामपंथी उग्रवाद से प्रभावित जिलों, और ऐसे जिले जहां महिला स्वयं सहायता समूह हैं, वहां उन्हें प्रोत्साहित किए जाने की आवश्यकता है।

महोदया, यहां सवाल बंद करने का है तो उत्तर में कहा गया है कि प्रोत्साहित करने की आवश्यकता है। मेरा सवाल स्पेसिफिक है। मेरा जिला है वैशाली। वैशाली में पहले से एक जिला कार्यालय है। उसको हटाने का निर्णय हुआ। वहां पर कोलाहल मचा हुआ है। वहां के लोग इसके लिए लिखा-पढ़ी कर हमारे पास आ रहे हैं। मैंने माननीय मंत्री जी को लिखित में भी दिया है। लेकिन, अभी तक उस पर विचार नहीं हुआ है।

मैं जानना चाहता हूँ कि इनका जो उत्तर है कि पिछड़ा जिला, वामपंथी उग्रवाद से प्रभावित जिला, और स्वयं सहायता समूहों की ये सहायता करना चाहते हैं। क्या ये तीनों बातें वैशाली जिला में हैं या नहीं? अगर वैशाली जिला में ये तीनों बातें हैं तो क्या इसको नहीं हटाने पर सरकार विचार करेगी? वहां पहले से एक बैंक का कार्यालय है उसको तो ये लोग हटा रहे हैं और कहते हैं कि नया बैंक खोलेंगे। इसलिए वैशाली में जो नाबार्ड का कार्यालय है, क्या उसको रहने देने पर सरकार विचार करेगी?

SHRI PRANAB MUKHERJEE: As far as Vaishali is concerned, it has been relocated. **As I mentioned, from where the Development Authority will shift it or relocate that, that will be looked into by another CGM office of the adjacent district.** That is why, I mentioned that the intention is not to reduce the number. The intention is, sometimes to relocate it or to rationalize it. This experiment is being done. But if it is found necessary that the activities in the district from where the office has been relocated, are being hampered, we will immediately rectify it. **I have received the representation in respect of Vaishali and I am looking into it.**

APPENDIX XIX

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA STARRED QUESTION NO. 603
ANSWERED ON 18.05.2012

NABARD Offices

*603 SHRI P.T. THOMAS:

Will the Minister of FINANCE be pleased to state:

(a) the number of offices of the National Bank for Agriculture and Rural Development (NABARD) across the country, State-wise;

(b) whether the NABARD proposes to close some of its district offices situated in various States across the country;

(c) if so, the details thereof and the reasons therefor, State-wise;

(d) whether any assessment has been made by the Government on the likely impact of such closure on the developmental activities in the rural and agricultural sector; and

(e) if so, the details thereof?

ANSWER

THE MINISTER OF FINANCE (SHRI PRANAB MUKHERJEE): (a) to (e) A Statement is laid on the Table of the House.

STATEMENT REFERRED TO IN REPLY TO PARTS (A) TO (E) OF LOK SABHA STARRED QUESTION NO. *603 TO BE ANSWERED ON 18TH MAY, 2012 REGARDING NABARD OFFICES, TABLED BY SHRI P.T. THOMAS.

(a) As on 31st March, 2012 National Bank for Agriculture and Rural Development (NABARD) with its Head Office in Mumbai has 30 Regional Offices located in 29 States and 01 Union Territory, a cell in Srinagar, Training Establishments at Lucknow, Mangalore and Bolpur and 405 District Development Managers' (DDM) offices at district level. State-wise details of Regional offices and District offices are given in Annexure.

(b) to (e) Considering the requirement of servicing for far flung backward districts, Left Wing Extremism (LWE) affected districts, districts where Woman Self Help Groups need to be given impetus and other priority areas, NABARD has decided to relocate 16 existing DDM offices and 17 new offices of DDM have been

opened. As a result the total number of DDM offices has increased to 406. Details of offices relocated and newly opened offices is given in Annexure.

Developmental activities in districts from where offices of DDM have been relocated would continue to be supported by the Regional Offices of NABARD/ adjoining districts and the Government expects no adverse impact on the developmental activities in such districts.

List of Regional Offices/DDM Offices/newly opened and relocated DDM offices

States	ROs/ HOs	Existing/ Residence-cum- office (RCO) of DDM during (2011-12)	New RCO of DDM during 2012-13	RCO of DDM offices relocated in 2012-13	Total RCO of DDM	Tagged dist. (Existing & tagged during 2012-13)	Total Districts covered by DDM
Tripura	1	1	1	0	2	1	3
Gujarat	1	20	0	1	19	5	24
Madhya Pradesh	1	28	0	0	28	19	47
Odisha	1	24	1	1	24	5	29
Karnataka	1	23	0	1	22	2	24
Tamil Nadu	1	28	0	2	26	2	28
Uttarakhand	1	8	1	0	9	2	11
Sikkim	1	1	0	0	1	1	2
Assam	1	17	0	0	17	2	19
Haryana	1	16	0	1	15	5	20
Andhra Pradesh	1	21	0	0	21	0	21
Manipur	1	1	0	0	1	0	1
Rajasthan	1	24	0	2	22	7	29
Jammu & Kashmir	1	2	6	0	8	3	11
West Bengal	1	16	0	1	15	0	15
Uttar Pradesh	1	49	1	1	49	17	66
Bihar	1	26	2	1	27	8	35

States	ROs/ HOs	Existing/ Residence-cum- office (RCO) of DDM during (2011-12)	New RCO of DDM during 2012-13	RCO of DDM offices relocated in 2012-13	Total RCO of DDM	Tagged dist. (Existing & tagged during 2012-13) Punjab	Total Districts covered by DDM
Punjab	1	0	0	15	4	19	1
Goa	1	1	0	0	1	0	1
Maharashtra*	2	30	1	1	30	2	32
Jharkhand	1	18	0	0	18	5	23
Chhattisgarh	1	11	0	0	11	5	16
Meghalaya	1	2	1	0	3	0	3
Himachal Pradesh	1	9	0	0	9	2	11
Kerala	1	13	0	4	9	2	11
Arunachal Pradesh	1	0	1	0	1	2	3
Mizoram	1	0	1	0	1	2	3
Nagaland	1	0	1	0	1	1	2
Andaman & Nicobar Island	1	0	0	0	0	0	0
Puducherry	-	1	0	0	1	0	1
New Delhi	1	0	0	0	0	0	0
Total	31	405	17	16	406	104	510

* Inclusive of Head Office at Mumbai.

SHRI P.T. THOMAS (IDUKKI): With regard to the answer given by the hon. Minister, I would like to point out some important issues. Recently, in Kerala, four DDM offices in the districts of Kozikhode, Ernakulam, Pathanamthitta and Kollam have been closed by NABARD. They are either re-located or tagged with offices in other places. It will badly affect the interest of people of Kerala who are living in those districts, especially the farmers engaged in paddy, rubber and coconut cultivation. It will also affect the fishermen community as well as SHGs. It is really a discrimination against Kerala. There are only 13 offices in Kerala and four have been closed whereas in Andhra Pradesh, 21 offices are there and none has been closed. In West Bengal also, no office has been closed.

Taking into account the reply given by the hon. Minister, it is a real discrimination against Kerala to close down four offices. My humble request and question is this. Is there any criterion for closing or re-locating DDM offices? Why have four DDM offices been relocated in Kerala? Will the Government reconsider the matter?

SHRI NAMO NARAIN MEENA: Madam, it is true that some of the DDM offices are relocated elsewhere in the country and they are tagged with offices in the other districts.....Comment [s.14): Contd. by J

(j1/1140/ak-cs).....Comment [r.15]: Minister ed.

But I would like to inform the hon. Member that the relation of the offices of DDM is not aimed at putting a halt to the development process in the district. The preparation of PLPs and initiatives, which have been taken up in the districts will continue as before. NABARD is mandated to play, monitor and coordinate agriculture credit disbursements for the entire State, and there is no departure from the mandate.

I would assure the hon. Members that these relocations have been done by NABARD considering the requirements of servicing the far-flung backward districts; Left Wing Extremism-affected districts; and women SHGs in other priority areas. We have relocated these offices where very less number of offices are there like in J&K we have relocated six offices; one in Tripura; one in Arunachal Pradesh; one in Meghalaya; one in Mizoram; and one in Nagaland.

All the more, the function of the DDMs is primarily one-man office. They are only a one-man office. NABARD is an officer-oriented organisation, and there is one officer posted in a particular district. DDMs are not dealing with financial matters, and DDMs have no direct exposure with the public.

In Kerala, there are as many as 50 officers in the Regional Offices and they are responsible for all development activities. Therefore, all the development activities will be looked after well by the DDMs of the adjoining district or the Regional Office itself.

SHRI P.T. THOMAS (IDUKKI): Madam, my second supplementary is regarding the lending policy of NABARD. Is there any provision for direct lending

to Primary Agriculture Societies and Central Cooperative Banks by NABARD?

SHRI NAMO NARAIN MEENA: Madam, NABARD is mandated for short-term crop loan; financial limits for cooperatives and RRBs; long-term refinance to banks for investment activities like tractors, orchard, etc; and RIDF loans to State Governments. These are the functions of NABARD.

श्री जगदीश शर्मा (जहानाबाद): महोदया, जो नाबार्ड बैंक है, जैसा माननीय मंत्री जी ने बताया, इसका रोल सीधा जनसरोकार से जुड़ा हुआ नहीं है। वह इन्फ्रास्ट्रक्चर जो हमारी आधारभूत संरचना ग्रामीण क्षेत्रों की है, को-ऑपरेटिव के थ्रू गांव में कृषि के विकास में नाबार्ड बैंक के थ्रू ऋण देने में मदद करते हैं।

महोदया, मैं आपके माध्यम से यह जानना चाहता हूँ कि माननीय वित्त मंत्री जी जो बहुत ही कुशल, अनुभवी हैं और देश के जाने-माने राजनेता हैं, उन्होंने घोषणा की थी कि पूरे भारतवर्ष में जहां कस्बों की, गांवों की दो हजार की आबादी है, वहां बैंक की शाखा खोली जाएगी। इन्होंने तीन बहुत बढ़िया योजनाएं चलायी, किसान क्रेडिट कार्ड का, एजुकेशन लोन, का गरीब बच्चों के लिए और प्रधानमंत्री रोजगार सृजन कार्यक्रम, जिससे गरीब, जो शिक्षित नौजवान है, उनको रोजगार मिले, ये तीन योजनाएं चलायी।

महोदया, मैं माननीय मंत्री जी से यह कहना चाहता हूँ कि जहां दो हजार की आबादी है, उन क्षेत्रों के लिए एमपी अनुशांसा करते हैं। आप तो बहुत समय से लोक सभा में हैं, हम तो लोक सभा में नये आये हैं।Comment (c16): contd. by k1

(K1/1145/hcb/sh).....Comment (hcb17) Shri Jagdish Sharma eg.

हम लोगों की जानकारी है कि कहां आबादी है। माननीय सांसद जहां के लिए अनुशांसा करते हैं कि यहां आबादी है, यहां बैंक खोलिये, आप पूरे देश में पता कर लीजिए कि पूरे देश में जो एमपी की अनुशांसा होती है बैंकों को खोलने के मामले में, उसकी पूरी अनदेखी होती है, अधिकारी उस पर ध्यान नहीं देते हैं।

दूसरी बात यह है कि बैंक की शाखा जब खुलती है(व्यवधान)

अध्यक्ष महोदया: एक ही प्रश्न पूछ सकते हैं।

श्री जगदीश शर्मा (जहानाबाद): महोदया, जब बैंक की शाखा खुलती है तो लोक सभा के माननीय सांसदों को कोई आमंत्रण नहीं मिलता है। अधिकारी जाते हैं, फूलमाला पहनते हैं और किसी एमपी को नहीं बुलाया जाता है। हम आपके माध्यम से सरकार से जानना चाहते हैं कि क्या सरकार बैंक खोलने में लोक सभा सांसदों की जो रिक्मंडेशन होगी, उसको तवज्जो देगी, तरजीह देगी? जहां सांसदों के क्षेत्र में बैंक की ब्रांच खोली जाएगी, क्या सादर उनको वहां आमंत्रित किया जाएगा? इसके अलावा जो तीन योजनाएं सरकार की हैं-एजुकेशन लोन, प्रधानमंत्री रोजगार सृजन योजना और किसान क्रेडिट कार्ड, जिसमें पूरे देश में गड़बड़ी है, बैंक मनमानी करते हैं एजुकेशन लोन देने में, प्रधान मंत्री रोजगार योजना का लोन देने में और किसान क्रेडिट कार्ड देने में, क्या इस पर नियंत्रण करने के लिए सांसदों की कोई भागीदारी सुनिश्चित करेंगे, ये तीन सवाल हम आपके माध्यम से पूछना चाहते हैं।

अध्यक्ष महोदया: तीन सवाल कैसे पूछ लिये? मंत्री जी एक का जवाब दीजिए।.....(व्यवधान)

THE MINISTER OF FINANCE (SHRI PRANAB MUKHERJEE): Hon. Member, I am on my legs.

The hon. Member has expanded the question much beyond the scope of it. The question is related to NABARD, the relocation of certain District Development Managers' offices and the creation of new offices. It is not about opening of bank branches, or bank branches expansion scheme.

There are 510 districts, not villages, which are covered by NABARD-DDMs, 406; and individual offices in 104 districts are attached to it. Yes, there may be a requirement of more district-level offices. We have done it because as my colleague has already explained, some of the offices which have been relocated are mostly in the North-Eastern Region under Special Category.

A number of times, questions have been raised and discussed about the expansion of branches of the nationalized banks. We have taken the target. I do agree that there has not been a wide coverage by public sector banks in the rural areas. Since 40 years of the nationalization of the banks, we are having a total of 87,000 to 88,000 bank branches. There are six-lakh villages. Of these 88,000 bank branches, 40-45 per cent is located in the rural or semi-urban areas. That is why we decided that if we cannot open a brick and mortar bank branch, at least, we should provide the banking facilities through modern technology, by Business Correspondents, and by mobile banks. If we have to cover a large number of villages, it will take some time, but we are trying. In the last two years, 73,000 villages have been covered with a population of 2,000 and above. Still, there are certain areas and the hon. Member has mentioned one such particular area. I will like to look into, if he kindly passes on that information to me. There may be many other areas that are not covered.

In regard to invitation to the MPs, I take it very seriously. I will find out why there have been lapses because my standing instruction to all the nationalised public sector banks is that the local MPs must be invited.

However, I do not agree that the MPs should be involved at the time of credit disbursement or loan disbursement.....Comment (s.18): cd by 11

(11/1150/smn/mm)

But normal courtsey to remain present in the bank branch opening in his constituency or her constituency must happen and if it does not happen, I sincerely apologise for it and I will ensure that, henceforth, it is strictly complied with.

श्री निशिकांत दुबे (गोड्डा): अध्यक्ष महोदया, हम जिस राज्य से आते हैं, वह झारखंड है। दादा का जिला पहले मेरा चुनाव क्षेत्र हुआ करता था। वीरभूम जिले का बाहट संथाल परगना हुआ करता था। मैं तीन जिले का निगरानी का अध्यक्ष हूँ लेकिन तीन साल हो गए हैं, आज तक नाबार्ड का कोई अफसर मुझे दिखाई नहीं दिया है। आपने ब्रांच के बारे में कहा है, लेकिन मेरा आपसे सीधा प्रश्न है कि

स्विस डेवलपमेंट कोर्पोरेशन का फण्ड नाबार्ड के साथ एक जवाइंट वेंचर कम्पनी है। स्विस डेवलपमेंट कोर्पोरेशन और नाबार्ड का एक जवाइंट वेंचर है जो कि आर्टिजन कल्स्टर के लिए है, जो कि स्किल डेवलपमेंट के लिए है और जो कि मार्केट परपोशन के लिए है। वर्ष 2005 तक वह फण्ड सारी ब्रांचों में अनयूटिलाइज्ड पड़ा हुआ था। वर्ष 2005 के बाद नाबार्ड ने एक रिव्यू कमेटी बनायी। वर्ष 2005 और 2012 के बीच में उस फण्ड का कितना यूटीलाइजेशन नाबार्ड की सभी ब्रांचेज ने किया है और खासकर हमारे यहां एसआरए डिस्ट्रिक्ट, क्योंकि झारखंड के 22 जिले वामपंथ उग्रवाद से प्रभावित हैं। हमारे जिलों में इसका क्या उपयोग हुआ है? यह मैं आपके माध्यम से वित्त मंत्री से पूछना चाहता हूँ।

SHRI PRANAB MUKHERJEE: Madam, the hon. Member is correct. The NABARD's exposure to the common people is less because the NABARD's job is not to disburse the loans. The NABARD's job is to help the other developmental agencies including the banks for refinancing the institutions and to build up the institutions. Therefore, its interaction is more with the official levels than with the public. But in respect of the certain development projects which have been exposed to the NABARD as the hon. Member referred to, in his constituency and in certain districts and if it has not been complied with, I will look into it.

SHRI ADHIR CHOWDHURY (BAHARAMPUR): Madam, as per the reply statement, it appears that NABARD has been undergoing restructuring and repositioning exercise. The NABARD is appeared to have been diversifying its area of operation now a days and making even foray into the commodity exchange and even to the warehousing or storage facilities.

Madam, the Government has been increasing the credit loan to the farmers exponentially year after year. This year, it has been increased to the tune of Rs. 5,75,000 crore but it is intriguing to note that when the growth of the credit to the agriculture sector has been growing consistently, the number of farmers accounts in the bank has not been found in commensurate with the growth of the credit.

In this regard, primary agriculture cooperative society can play a significant role for far reaching areas of this country for financial inclusion. It is also one of the paramount objectives of this Government. So, whether this Government is pondering over involving banks which is numbering more than 90,000 to be involved by providing them adequate fund facilities so as to reach to those farmers who are still deprived of having a formal agriculture credit.

THE MINISTER OF FINANCE (SHRI PRANAB MUKHERJEE): Madam, it is partly true. The quantum is increasing. But it is not commensurate with the number of the farmers, may be because some of these facilities are taken by relatively large farmers. Therefore, we are also looking into that aspect.

But the second question is more important. It is the mandate of the NABARD not only to refinance the agricultural credit societies to build up their capacity to refinance the Regional Rural Banks and also to help the other agencies involved in the disbursement of the credit. So, this is one of the legitimate mandates of the NABARD and they are doing that job.

डॉ० रघुवंश प्रसाद सिंह (वैशाली): अध्यक्ष महोदय, प्रश्न यह है कि क्या नाबार्ड का देश भर के विभिन्न राज्यों स्थित अपने कुछ जिला कार्यालयों को बंद करने का विचार है? उत्तर में यह लिखा है कि दूर-दराज स्थित पिछड़े हुए जिलों, वामपंथी उग्रवाद से प्रभावित जिलों, और ऐसे जिले जहां महिला स्वयं सहायता समूह हैं, वहां उन्हें प्रोत्साहित किए जाने की आवश्यकता है।

महोदय, यहां सवाल बंद करने का है तो उत्तर में कहा गया है कि प्रोत्साहित करने की आवश्यकता है। मेरा सवाल स्पेसिफिक है। मेरा जिला है वैशाली। वैशाली में पहले से एक जिला कार्यालय है। उसको हटाने का निर्णय हुआ। वहां पर कोलाहल मचा हुआ है। वहां के लोग इसके लिए लिखा-पढ़ी कर हमारे पास आ रहे हैं। मैंने माननीय मंत्री जी को लिखित में भी दिया है। लेकिन, अभी तक उस पर विचार नहीं हुआ है।

मैं जानना चाहता हूं कि इनका जो उत्तर है कि पिछड़ा जिला, वामपंथी उग्रवाद से प्रभावित जिला, और स्वयं सहायता समूहों की ये सहायता करना चाहते हैं। क्या ये तीनों बातें वैशाली जिला में हैं या नहीं? अगर वैशाली जिला में ये तीनों बातें हैं तो क्या इसको नहीं हटाने पर सरकार विचार करेगी? वहां पहले से एक बैंक का कार्यालय है उसको तो ये लोग हटा रहे हैं और कहते हैं कि नया बैंक खोलेंगे। इसलिए वैशाली में जो नाबार्ड का कार्यालय है, क्या उसको रहने देने पर सरकार विचार करेगी?

SHRI PRANAB MUKHERJEE: As far as Vaishali is concerned, it has been relocated. **As I mentioned, from where the Development Authority will shift it or relocated that, that will be looked into by another CGM office of the adjacent district.** That is why, I mentioned that the intention is not to reduce the number. The intention is, sometimes to relocate it or to rationalize it. This experiment is being done. But if it is found necessary that the activities in the district from where the office has been relocated, are being hampered, we will immediately rectify it. **I have received the representation in respect of Vaishali and I am looking into it.**

APPENDIX XX

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA STARRED QUESTION NO. 162
ANSWERED ON 22.8.2012

Educational Loans from CGF

†*162. SHRI SHAILENDRA KUMAR:
SHRI P. KARUNAKARAN:

Will the Minister of FINANCE be please to state:

(a) the details and the criterion being followed by the banks for disbursing educational loans to students under the Credit Guarantee Fund (CGF) and the amount granted to the students under the fund, State-wise and bank-wise during the last three years and the current year;

(b) whether the Government has received representations from the State Governments including Kerala and Maharashtra regarding deficiencies/irregularities/corruption in grant of educational loans and if so, the details thereof;

(c) whether any complaints against the banks for declining the grant of loans have been received by the Government;

(d) if so, the details thereof, State-wise and bank-wise; and

(e) the action taken by the Government in this regard?

ANSWER

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM): (a) to (e) A Statement is laid on the Table of the House.

STATEMENT REFERRED TO IN REPLY TO PARTS (A) TO (E) OF LOK SABHA STARRED QUESTION NO. †* 162 TO BE ANSWERED ON 22ND AUGUST, 2012 REGARDING EDUCATIONAL LOANS FROM CGF.

(a) The Government announced in the Budget 2012-13 setting up of a Credit Guarantee Fund (CGF) for educational loan to ensure better flow of credit to deserving students. **However, the frame work of the Credit Guarantee Fund has not been finalised.**

As per information furnished by Reserve Bank of India (RBI), Bank-wise data on total educational loans outstanding by public Sector Banks as on last reporting Friday of March, 2010, 2011 and 2012 is at Annexure-I. State-wise data on total educational loans outstanding by Public Sector Banks, as furnished by RBI, as on last reporting Friday of March, 2009, 2010 and 2011 is at Annexure-II.

(b) The Government has received representations which *inter-alia* include requests for inclusion of loans given to students admitted under management quota in the Model Scheme and extension of interest subsidy scheme to loans disbursed before 1st April, 2009.

(c) to (e) Public Sector Banks received 5199 complaints in education loans, including those of denial of loans, during 2011-12, out of which 5190 were disposed of and 9 were pending. Complaints regarding educational loans, as and when received by the concerned banks, are taken up for corrective measures. Bank-wise details are at Annexure-III.

ANNEXURE-II

Annexure-II to reply of part (a) of Lok Sabha Starred Question No. †*162 for answer on 22nd August, 2012 regarding Educational Loans from CGF State-wise educational loan outstanding of Public Sector Banks

(Amount in Rs. Thousands) (No. of A/Cs in actual)

State/Union Territories	As on the last reporting Friday of March					
	2009		2010		2011	
	No. of Accounts	Balance O/S	No. of Accounts	Balance O/S	No. of Accounts	Balance O/S
NORTHEASTERN REGION	11464	2659347	15100	3669422	17875	4314788
Assam	8300	1856046	10809	2604257	12941	3038211
Meghalaya	715	165837	919	220091	1257	295143
Mizoram	339	119429	439	163653	585	212191
Arunachal Pradesh	421	88266	458	98711	372	82898
Nagaland	204	58443	239	63808	336	85362
Manipur	738	222306	1259	318643	1164	352773
Tripura	747	149020	977	200259	1220	248210
EASTERN REGION	148272	28178282	184379	37557976	239414	50641899
Bihar	33344	6436966	42215	9125266	62597	13806855

Jharkhand	22456	4896225	30094	6729767	38088	9274536
West Bengal	52227	9587869	60429	11616783	72617	13735361
Orissa	39706	7135842	50957	9925865	65289	13639406
Sikkim	293	74417	334	86562	338	85255
Andaman & Nicobar	246	46963	350	73733	485	100486
CENTRAL REGION	167664	29832334	210304	40768951	240483	48637736
Uttar Pradesh	85661	15442367	107901	22548388	126071	27907189
Uttarakhand	15725	2866466	19624	3930961	22795	5020614
Madhya Pradesh	57580	9860740	71265	11787917	76968	12891638
Chhattisgarh	8698	1662761	11514	2501685	14649	2818295
NORTHERN REGION	141661	31810580	158550	39239593	174427	42399219
Delhi	31386	9785297	35657	11324374	36445	10961954
Punjab	30819	6190630	30387	7741727	32700	8313466
Haryana	26647	5445928	29916	6865756	33815	7694112
Chandigarh	4938	1449529	5738	1732121	5905	1828089
Jammu & Kashmir	2990	690143	3522	913040	3672	932617
Himachal Pradesh	8660	1367096	10194	1925362	12282	2488080
Rajasthan	36221	6881957	43136	8737213	49608	10180901

State/Union Territories	As on the last reporting Friday of March					
	2009		2010		2011	
	No. of Accounts	Balance O/S	No. of Accounts	Balance O/S	No. of Accounts	Balance O/S
WESTERN REGION	141455	31684065	167839	40442208	186269	43259666
Gujarat	35542	9323707	40286	11612845	43780	11084318
Maharashtra	101967	21488206	123627	27854564	138197	31222103
Daman & Diu	429	130765	440	135689	245	41134
Goa	3103	644338	3347	803891	3481	843096
Dadra & Nagar Haveli	414	97049	139	35219	566	69015
SOUTHERN REGION	904248	137736465	1150900	191837426	1353076	224165046
Andhra Pradesh	188809	38035840	213903	46940608	218054	50081040
Karnataka	132163	22964070	154518	27886279	167291	31037098
Lakshadweep	13	1558	14	1606	15	2334
Tamilnadu	387490	48572760	544776	69922880	689094	92341998
Kerala	187900	27165536	228050	45743402	267703	49036212
Pondicherry	7873	996701	9639	1342651	10919	1666364

ANNEXURE III

Complaints/grievance received during the year 2011-12

Sl.No.	Name of Bank	No. of applications		
		Received	Disposed of	Pending
1	Allahabad Bank	22	22	0
2	Andhra Bank	11	11	0
3	Bank of Baroda	33	33	0
4	Bank of India	30	30	0
5	Bank of Maharashtra	8	8	0
6	Canara Bank	117	108	9
7	Central Bank of India	174	174	0
8	Corporation Bank	27	27	0
9	Dena Bank	6	6	0
10	Indian Bank	217	217	0
11	Indian Overseas Bank	39	39	0
12	Oriental Bank of Commerce	19	19	0
13	Punjab & Sind Bank	2	2	0
14	Punjab National Bank	148	148	0
15	Syndicate Bank	63	63	0
16	UCO Bank	24	24	0
17	Union Bank of India	23	23	0
18	United Bank of India	4	4	0
19	Vijaya Bank	4	4	0
20	State Bank of India	4076	4076	0
21	State Bank of Bikaner & Jaipur	27	27	0
22	State Bank of Hyderabad	0	0	0
23	State Bank of Mysore	0	0	0
24	State Bank of Patiala	12	12	0
25	State Bank of Travancore	106	106	0
26	IDBI Bank Ltd	7	7	0
Total		5199	5190	9

SOURCE: PSBs

APPENDIX XXI

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA UNSTARRED QUESTION NO. 2974
ANSWERED ON 29.08. 2012

Education Loan from CGF

2974. SHRI B.B. PATIL:
SHRI ANAND PRAKASH PARANJPE:
SHRI EKNATH M. GAIKWAD:
SHRI SANJAY BHOI:

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government has set up a Rs. 5,000 crore Credit Guarantee Fund (CGF) to facilitate easy education loans to needy students by providing protection against defaults to banks;
- (b) if so, the terms and conditions stipulated for this purpose; and
- (c) the time by which it is likely to be set-up?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA): (a) to (c) The Government announced in the Budget 2012-13 setting up of a Credit Guarantee Fund (CGF) for education loans to ensure better flow of credit to deserving students. However, the farme-work of the Credit Guarantee Fund has not been finalised.

APPENDIX XXII

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA UNSTARRED QUESTION NO. 4138
ANSWERED ON 05.09.2012

Home Loan Scams

4138. SHRI BHOOPENDRA SINGH:

Will the Minister of FINANCE be pleased to state:

(a) whether the Central Bureau of Investigation (CBI) has unearthed a home loan scam involving more than Rs. 50 crore after conducting raids in Bhopal, Madhya Pradesh during August, 2011;

(b) if so, the details thereof;

(c) whether CBI has also questioned the bank officers in this case;

(d) if so, the details thereof; and

(e) the details of the progress made in the investigation and the action taken in this regard so far?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA): (a) to (e) No, Sir. Reserve Bank of India (RBI) has reported that they have no specific information about home loan scam at any of the Public Sector Banks. However, Central Bureau of Investigation (CBI) has registered 04 cases relating to Home Loan in August 2011 in Bhopal. The details of these cases are enclosed as Annexure.

Statement as mentioned in reply to parts (a & b) of Unstarred Q.No. 4138 dated 05/09/2012

Sl. No.	Case No. with date of registration and Section of Law	FIR named accused persons	Allegation in Brief (02-03 lines)	Searches	Examination of Bank Officials	Present Status as on 31.07.2012
1	2	3	4	5	6	7
1.	RC0082011A0009 dated 02.08.2011 U/s 120/B r/w 420, 464, 468 & 471 of IPC, Sec. 13(2) r/w 13(1) (d) of PC Act 1988.	1. Sh. A.S. Hegde, Manager, State Bank of Mysore, Bhopal (Middle Management) 2. Shri Ravindra Kumar, Asstt. Manager, State Bank of Mysore, Bhopal (Jr. Management) 3. Pushpendra Mishra, Partner of M/s Prakhar Construction, Bhopal (Pvt.) 4. Ashish Chakraborty, Partner of M/s Prakhar Construction, Bhopal (Pvt.) 5. M/s Prakhar Construction, Bhopal (Pvt.)	The accused persons by abusing their official position in criminal conspiracy with each other, by preparation of forged documents and using them as genuine, released housing loans and caused a loss to State Bank of Mysore of Rs. 447.55 lacs.	Searches conducted at various places in Bhopal on 29.08.2011	Statements of Bank Officers on procedure etc. have been recorded as witness. Accused bank Officers are yet to be examined.	Under Investigation.
2.	RC0082011A0010 dated 02.08.2011 U/s 120/B r/w 420, 464, 468 & 471 of IPC, Sec. 13(2) r/w 13(1) (d) of PC Act 1988.	1. Sh. A.S. Hegde, Manager, State Bank of Mysore, Bhopal (Middle Management) 2. Shri Ravindra Kumar, Asstt. Manager, State Bank of Mysore, Bhopal (Jr. Management) 3. Pushpendra Mishra, Partner of M/s Prakhar Construction, Bhopal (Pvt.)	The accused persons by abusing their official position in criminal conspiracy with each other, by preparation of forged documents and using them as genuine, released housing loans and caused a loss to State Bank of Mysore of Rs. 447.55 lacs.	No Searches conducted	Statements of Bank Officers on procedure etc. have been recorded as witness. Accused bank Officers are yet to be examined.	Under Investigation.

		4. Ashish Chakraborty, Partner of M/s Prakhar Construction, Bhopal (Pvt.) 5. M/s Prakhar Construction, Bhopal (Pvt.)				
3.	RC0082011A0011 dated 02.08.2011 U/s 120/B r/w 420, 464, 468 & 471 of IPC, Sec. 13(2) r/w 13(1) (d) of PC Act 1988.	1. Sh. A.S. Hegde, Manager, State Bank of Mysore, Bhopal (Middle Management) 2. Shri Ravindra Kumar, Asstt. Manager, State Bank of Mysore, Bhopal (Jr. Management)	The accused persons by abusing their official position in criminal conspiracy with each other, by preparation forged documents and using them as genuine released housing loans and caused a loss to State Bank of Mysore of Rs. 200.40 lacs	Searches conducted at various places in Bhopal on 29.08.2011	Statements of Bank Officers on procedure etc. have been recorded as witness. Accused bank Officers are yet to be examined.	Under Investigation.
4.	RC0082011A0014 dated 01.12.2011 U/s 120/B r/w 420, 468 & 471 of IPC, Sec. 13(2) r/w 13(1) (d) of PC Act 1988.	1. Ravindra J. Pathrobe, the then Branch Manager, State Bank of Hyderabad (MM) 2. Vinod Verma, Proprietor, M/s Thirupati Construction Pvt. Ltd. 3. Pushpendra Mishra, Proprietor, M/s Prakhar Builders and Developers. 4. Naresh Sharma, Prop. M/s SS Constructions. 5. Smt. Uma Verma, Proprietor, M/s Aditya Constructions. 6. Raj Kumar Rai, Proprietor M/s Sri Sai Lakshmi Homes 7. Unknown others.	The accused persons by abusing their official position in criminal conspiracy with each other, by preparation of forged documents and using them as genuine, released housing loans and caused a loss to State Bank of Mysore of Rs. 318.52 lacs.	Searches conducted on 28.12.11	Statements of Bank Officers on procedure etc. have been recorded as witness. Accused bank Officers are yet to be examined.	Under Investigation.

APPENDIX XXIII

(Vide para 5 of the Report)

EXTRACTS FROM MANUAL OF PRACTICE & PROCEDURE IN THE
GOVERNMENT OF INDIA, MINISTRY OF PARLIAMENTARY
AFFAIRS, NEW DELHI

1	2
Definition	<p>8.1 During the course of reply given to a question or a discussion, if a Minister gives an undertaking which involves further action on the part of the Government in reporting back to the House, it is called an 'assurance'. Standard list of such expressions which normally constitute assurances and as approved by the Committee on Government Assurances of the Lok Sabha and the Rajya Sabha, is given at <i>Annexure 3</i>. As assurances are required to be implemented within a specified time limit, care should be taken by all concerned while drafting replies to the questions to restrict the use of these expressions only to those occasions when it is clearly intended to give an assurance in these terms.</p> <p>8.2 When an assurance is given by a Minister or when the Presiding Officer directs the Government to furnish information to the House, it is extracted by the Ministry of Parliamentary Affairs from the relevant proceedings and communicated to the department concerned normally within 10 working days of the date on which it is given.</p>
Deletion from the list of assurances	<p>8.3.1 If the administrative department has any objection to treating such a statement as an assurance or finds that it would not be in the public interest to fulfil it, it may write to the Lok/Rajya Sabha Secretariat direct with a copy to the Ministry of Parliamentary Affairs within a week of the receipt of such communication for getting it deleted from the list of assurances. Such action will require prior approval of the Minister.</p> <p>8.3.2 Departments should make request for dropping of assurances immediately on receipt of statement of assurances from the Ministry of Parliamentary Affairs and only in rare cases where they are fully convinced that the assurance could not be implemented under any circumstances and there is no option left with them but to make a request for dropping. Such requests should have the approval of their Minister and this fact should be</p>

1	2
<p>Time limit for fulfilling and assurance</p> <p>Extension of time for fulfilling an assurance</p>	<p>indicated in their communication containing the request. If such a request is made towards the end of the stipulated period of three months, then it should invariably be accompanied with a request for extension of time. The department should continue to seek extension of time till a decision of the Committee on Government Assurances is received by them. Copy of the above communications should be simultaneously endorsed to the Ministry of Parliamentary Affairs.</p> <p>8.4.1 An assurance given in either House is required to be fulfilled within a period of three months from the date of the assurance. This time limit has to be strictly observed.</p> <p>8.4.2 If the department finds that it is not possible to fulfil the assurance within the stipulated period of three months or within the period of extension already granted, it may seek further extension of time direct from the respective Committee on Government Assurances under intimation to the Ministry of Parliamentary Affairs as soon as the need for such extension becomes apparent, indicating the reasons for delay and the probable additional time required. Such a communication should be issued with the approval of the Minister.</p>
<p>Registers of assurances</p>	<p>8.5.1 The particulars of every assurance will be entered by the Parliament Unit of the department concerned in a register as at <i>Annexure 4</i> after which the assurance will be passed on to the concerned section.</p> <p>8.5.2 Even ahead of the receipt of communication from the Ministry of Parliamentary Affairs, the section concerned should take prompt action to fulfil such assurances and keep a watch thereon in a register as at <i>Annexure 5</i>.</p> <p>8.5.3 The registers referred to in paras 8.5.1 and 8.5.2 will be maintained separately for the Lok Sabha and the Rajya Sabha assurances, entries therein being made session-wise.</p>
<p>Role of Section Officer and Branch Officer</p>	<p>8.6.1 The Section Officer in charge of the concerned section will:</p> <p>(a) scrutinise the registers once a week;</p> <p>(b) ensure that necessary follow-up action is taken without any delay whatsoever;</p> <p>(c) submit the registers to the branch officer every fortnight if the House concerned is in session and once a month otherwise, drawing his special attention to assurances which are not likely to be implemented within the period of three months; and</p>

Procedure for fulfillment of an assurance

(d) review of pending assurances should be undertaken periodically at the highest level in order to minimise the delay in implementing the assurances.

8.6.2 The branch officer will likewise keep his higher officer and Minister informed of the progress made in the implementation of assurances, drawing their special attention to the causes of delay.

8.7.1 Every effort should be made to fulfil the assurance within the prescribed period. In case only part of the information is available and collection of the remaining information would involve considerable time, an implementation report containing the available information should be supplied to the Ministry of Parliamentary Affairs in part scrutinize of the assurance, within the prescribed time limit. However, efforts should continue to be made for expeditious collection of the remaining information for complete implementation of the assurance at the earliest.

8.7.2 Information to be supplied in partial or complete fulfilment of an assurance should be approved by the Minister concerned and 15 copies thereof (bilingual) in the prescribed proforma as at *Annexure 6*, together with its enclosures, along with one copy each in Hindi and English duly authenticated by the officer forwarding the implementation report, should be sent to the Ministry of Parliamentary Affairs. If, However, the information being furnished is in response to an assurance given in reply to a question etc., asked for by more than one member, an additional copy of the completed proforma (both in Hindi and English) should be furnished in respect of each additional member. A copy of this communication should be endorsed to the Parliament Unit for completing column 7 of its register.

8.7.3 The implementation reports should be sent to the Ministry of the Parliamentary Affairs and not to the Lok/Rajya Sabha Secretariat. No advance copies of the implementation reports are to be endorsed to the Lok/Rajya Sabha Secretariat either.

Laying of the implementation of report on the Table of the House

8.8 The Ministry of Parliamentary Affairs, after a scrutiny of the implementation report, will arrange to lay it on the Table of the House concerned. A copy of the statement, as laid on the Table, will be forwarded by the Ministry of Parliamentary Affairs to the member as well as the

1	2
Obligation to lay a paper on the Table of the House <i>vis-a-vis</i> assurance on the same subject	<p>department concerned. The Parliament Unit of the department concerned and the concerned section will, on the basis of this statement, make a suitable entry in their registers.</p> <p>8.9 Where there is an obligation to lay any paper (rule/order/notification, etc.) on the Table of the House and for which an assurance has also been given, it will be laid on the Table, in the first instance, in fulfilment of the obligation, independent of the assurance given. After this is done, a report in formal implementation of the assurance indicating the date on which the paper was laid on the Table will be sent to the Ministry of Parliamentary Affairs in the prescribed proforma (<i>Annexure 6</i>) in the manner already described in para 8.7.2.</p>
Committees on Government Assurances LSR323,324 RSR211-A	<p>8.10 Each House of Parliament has a Committee on Government Assurances nominated by the Speaker/Chairman. It scrutinized the implementation reports and the time taken in the scrutinized of Government Assurances and focuses attention on the delays and other significant aspects, if any, pertaining to them. Instructions issued by the Ministry of Parliamentary Affairs from time to time are to be followed strictly.</p>
Reports of the Committees on Government Assurances	<p>8.11 The department will, in consultation with the Ministry of Parliamentary Affairs, scrutinize the reports of these two Committees for remedial action wherever called for.</p>
Effect on assurances on dissolution of the Lok Sabha	<p>8.12 On dissolution of the Lok Sabha, all assurances, promises or undertakings pending implementation are scrutinized by the new Committee on Government Assurances for selection of such of them as are of considerable public importance. The Committee then submits a report to the Lok Sabha with a specific recommendation regarding the assurances to be dropped or retained for implementation by the Government.</p>

APPENDIX XXIV

MINUTES

FOURTH SITTING

**MINUTES OF THE SITTING OF THE COMMITTEE ON GOVERNMENT
ASSURANCES (2014-2015) HELD ON 25 NOVEMBER, 2014 IN COMMITTEE
ROOM 'D', PARLIAMENT HOUSE ANNEXE, NEW DELHI**

The Committee sat from 1500 hours to 1835 hours on Tuesday, 25 November, 2014.

PRESENT

Dr. Ramesh Pokhriyal 'Nishank' — *Chairperson*

MEMBERS

2. Shri Rajendra Agrawal
3. Shri E. Ahamed
4. Prof. Sugata Bose
5. Shri Naranbhai Bhaikhabhai Kachhadia
6. Shri Bahadur Singh Koli
7. Shri Prahlad Singh Patel
8. Shri A.T. Nana Patil
9. Shri C.R. Patil
10. Shri S.R. Vijaykumar

SECRETARIAT

1. Shri R.S. Kambo — *Joint Secretary*
2. Shri T.S. Rangarajan — *Additional Director*
3. Shri Kulvinder Singh — *Committee Officer*

Ministry of Parliamentary Affairs

1. Shri A. Manoharan, Deputy Secretary
2. Shri Kiran Kumar, Section Officer

(iii) USQ No. 3131 dated 19.08.2011 regarding FDI in Insurance Sector (S. No. 12)

The Committee were informed that the Insurance Laws (Amendment) Bill is pending in Select Committee of the Rajya Sabha and is presently under examination.

(iv) USQ No. 5039 dated 02.09.2011 regarding Massive Cash Deposits in Banks (S. No. 13)

In this regard, the Committee were informed that the assurance pertains to the Department of Revenue. Nevertheless, the Committee directed that the matter may be taken up with the Department of Revenue conveying them the concern of the Committee on the issue and that the investigation in the matter may be expedited by the Department of Revenue.

(v) USQ No. 5792 dated 11.05.2012 regarding Differences in Interest Rates in Banks (S. No. 15)

The Committee were informed that a Working Group on Pricing of Credit was constituted in January, 2012 and they have given its report in April, 2014 and the same was uploaded in the website of the Department on 10th April, 2014 for consultation. The Ministry had written a letter to RBI to issue guidelines and they, in turn, informed on 11.09.2014 that the efforts are being made to complete the work at the earliest.

(vi) USQ No. 5945 dated 11.05.2012 regarding Vaidyanathan Committee (S. No. 16)

According to the Department, they are not aware of this assurance. Nevertheless, they have added that they will implement the assurance during this Session.

(vii) SQ No. 603 dated 18.05.2012 regarding NABARD Office (S. No. 17, 18 & 19)

All the three assurances relate to supplementaries asked by the Members on the subject and the Committee were assured that the information will be collected from NABARD within a couple of days and the assurance will be implemented.

(viii) SQ No. 162 dated 22.08.2012 (S. No. 20) and USQ No. 2974 dated 29.08.2012 (S. No. 21) regarding Educational Loans from CGF

This is related to educational loans from the proposed Credit Guarantee Fund. The Committee were informed that the scheme for the same needs to be formulated by the Ministry of Human Resource Development and the same is at advanced stage and the assurance will be implemented by December, 15.

The representatives of the Ministry of Finance (Department of Financial Services) then withdrew.

The Committee then adjourned.

Ministry of Finance

Sl.No.	SQ/USQ No. dated	Subject
1.	SQ No. 441 dated 25.08.2000 (Shri K. Yerrannaidu, M.P.)	Cooperative Credit System
2.	USQ No. 3845 dated 17.08.2001	Foreign visit by Chairman of GIC
3.	Special Mention dated 10.12.2004	Management's decision to close the Darbhanga Regional Office of Allahabad Bank and to merge it with Muzaffarpur Regional Office
4.	USQ No. 234 dated 03.07.2009	Protection to Companies from Recoveries and Attachment
5.	USQ No. 4798 dated 18.12.2009	Indebtedness of Farmers to Private Money Lenders
6.	USQ No. 5863 dated 30.04.2010	Health Insurance Policies
7.	SQ No. 194 dated 06.08.2010 (Shri Bibhu Prasad Tarai, M.P.)	Performance based salary in PSBs
8.	USQ No. 1629 dated 19.11.2010	Rural Credit
9.	USQ No. 2881 dated 26.11.2010	Portability in Insurance Sector
10.	USQ No. 701 dated 25.02.2011	Compassionate Appointments in Banks
11.	General discussion dated 11.08.2011	Discussion of State Bank of India (Subsidiary Banks Laws) Amendment Bill
12.	USQ No. 3131 dated 19.08.2011	FDI in Insurance Sector
13.	USQ No. 5039 dated 02.09.2011	Massive Cash Deposits in Banks
14.	USQ No. 1932 dated 02.12.2011	Human Resources Policies of Banks

Sl.No.	SQ/USQ No. dated	Subject
15.	USQ No. 5792 dated 11.05.2012	Differences in Interest Rates in Banks
16.	USQ No. 5945 dated 11.05.2012	Vaidyanathan Committee
17.	SQ No. 603 dated 18.05.2012 (Dr. Raghuvansh Prasad Singh, M.P.)	NABARD Offices
18.	SQ No. 603 dated 18.05.2012 (Shri Nishikant Dubey, M.P.)	NABARD Offices
19.	SQ No. 603 dated 18.05.2012 (Shri Jagdish Sharma, M.P.)	NABARD Offices
20.	SQ No. 162 dated 22.08.2012 (Shri Shailendra Kumar, M.P.)	Education Loans from CGF
21.	USQ No. 2974 dated 29.08.2012	Education Loan from CGF
22.	USQ No. 4138 dated 05.09.2012	Home Loan Scams

APPENDIX XXV

MINUTES

FIFTEENTH SITTING

**MINUTES OF THE SITTING OF THE COMMITTEE ON GOVERNMENT
ASSURANCES (2014-15) HELD ON 12 AUGUST, 2015 IN MAIN
COMMITTEE ROOM, PARLIAMENT HOUSE ANNEXE,
NEW DELHI**

The Committee sat from 1500 hours to 1545 hours on Wednesday, 12 August, 2015.

PRESENT

Dr. Ramesh Pokhriyal 'Nishank' — *Chairperson*

MEMBERS

2. Shri Rajendra Agrawal
3. Shri Anto Antony
4. Shri K.C. Venugopal
5. Shri Tariq Anwar

SECRETARIAT

1. Shri U.B.S. Negi — *Joint Secretary*
2. Shri T.S. Rangarajan — *Additional Director*
3. Shri Kulvinder Singh — *Committee Officer*

At the outset, the Chairperson welcomed the Members to the sitting of the Committee and apprised them regarding the day's agenda. Thereafter, the Committee considered and adopted the following four (04) draft reports:

- (i) Eighteenth Report regarding "Review of pending assurances pertaining to the Ministry of Finance (Department of Financial Services)".
- (ii) Nineteenth Report regarding "Review of pending assurances pertaining to the Ministry of Human Resource Development (Department of School Education and Literacy)".
- (iii) Twentieth Report regarding "Request for Dropping of Assurances (Acceded to)".
- (iv) Twenty First Report regarding "Request for Dropping of Assurances (Not acceded to)".

The Committee then adjourned.

APPENDIX XXVI

MINUTES

FOURTH SITTING

**MINUTES OF THE SITTING OF THE COMMITTEE ON GOVERNMENT
ASSURANCES (2015-16) HELD ON 19 NOVEMBER, 2015 IN COMMITTEE
ROOM 'E', PARLIAMENT HOUSE ANNEXE, NEW DELHI**

The Committee sat from 1500 hours to 1610 hours on Thursday,
19 November, 2015.

PRESENT

Dr. Ramesh Pokhriyal 'Nishank' — *Chairperson*

MEMBERS

2. Shri Tariq Anwar
3. Shri Bahadur Singh Koli
4. Shri A.T. Nana Patil
5. Shri C.R. Patil
6. Shri Sunil Kumar Singh
7. Shri Taslimuddin
8. Shri S.R. Vijaykumar

SECRETARIAT

1. Shri R.S. Kambo — *Joint Secretary*
2. Shri S.C. Chaudhary — *Director*
3. Shri T.S. Rangarajan — *Additional Director*
4. Shri S.L. Singh — *Deputy Secretary*

At the outset, the Chairperson welcomed the Members to the sitting of the Committee and apprised them regarding the day's agenda. Thereafter, the Committee re-considered and adopted the following four (04) draft reports:

- (i) Eighteenth Report regarding "Review of pending assurances pertaining to the Ministry of Finance (Department of Financial Services)".

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