

tax effect of Rs. 5,957.59 cr. The statistics clearly indicate the effectiveness and performance of the Internal Audit System.

(b) The functioning of Internal Audit is co-terminus with the C&AG. A certain part of total cases are audited by both Internal Audit Wing & C&AG. The Internal Audit Wing Officers have domain expertise, and provide feedback to Chief Commissioner of Income Tax (Cadre Controlling Authority) on the performance and types of errors being committed during the course of assessments. It is therefore, not necessary to take personnel from the Accountant General for Internal Audit Wing.

#### Per capita income of the nation

2634. SHRI BALBIR PUNJ: Will the Minister of FINANCE be pleased to state:

- (a) what is the present per capita income of the nation; and
- (b) the relevant data of last three years?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA): (a) and (b) As per Revised Estimates of Annual National Income, 2008-09 released by the Central Statistical Organisation, Ministry of Statistics and Programme Implementation, the per capita income in real terms (1999-2000 prices), and at current prices are as under:

(in Rs.)

Year	Per capita Income at 1999-00 Prices	Per capita income at current prices
2008-09	25494	37490
2007-08	24295	33283
2006-07	22580	29524
2005-06	20868	26003

#### Re-structuring of credit institutions

2635. SHRI SHARAD ANANTRAO JOSHI: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that the State Government of Maharashtra has submitted a proposal for the reconsideration of conditions under which the credit institutions can benefit from restructuring stipulated under Dr. Vaidyanathan report;

(b) if so, the reasons for the delay in deciding on the said proposal; and

(c) by when it will be possible to make a final decision on this issue of vital importance to the co-operative movement in this country?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA): (a) to (c) Based on the recommendations of Vaidyanathan Task Force- I Report, Government is implementing a package, with a financial outlay estimated at Rs.13,596 crore, to be shared by

Central Government, State Governments and the Cooperative Credit Structure, for revival of Short Term Cooperative Credit Structure (STCCS) in 25 States, including Maharashtra.

Similarly, based on the recommendations of Vaidyanathan Task Force- II Report, Government of India, after consultation with the State Governments, including the Government of Maharashtra, approved a Revival Package for Long Term Cooperative Credit Structure (LTCCS) on February 26, 2009 with a financial outlay estimated at Rs.3,070 crore to be shared by Central Government, State Governments and the LTCCS. In the meanwhile, General Elections 2009 were announced and 'Model Code of Conduct' came into force. The matter was, therefore, referred to the Election Commission of India (ECI). The ECI directed to defer the implementation of the Package till the completion of the election process. Subsequently, in the Union Budget 2009-10, the last date for payment of 75% of eligible overdue amount under the One Time Settlement (OTS) Scheme by 'other farmers' under Agricultural Debt Waiver and Debt Relief (ADWDR) Scheme, 2008, has been extended from June 30, 2009 till December 31, 2009. The financial impact of extension of the ADWDR Scheme is being assessed.

Meanwhile, an amount of Rs. 20 crore, provided in the Budget 2008-09, has been released to National Bank for Agriculture and Rural Development (NABARD) for initiating the process of implementation.

#### **Harrassment of credit card and personal loan customers by private banks**

2636. SHRI SATYAVRAT CHATURVEDI: Will the Minister of FINANCE be pleased to state:

(a) whether Government is aware of the harassment of credit card and personal loan customers by the private banks like HSBC, ABN Amro, Citi Bank and other private banks who send fake outstanding reports to the Credit Information Bureau (India) Limited (CIBIL) and do not issue 'No dues' statement even after reaching settlement in writing; and

(b) if so, the number of such complaints received by Government and Banking Ombudsman, Delhi during the last one year and action taken in each case?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA): (a) There were few complaints about wrong reporting of credit information to the Credit Information Bureau (India) Limited (CIBIL) which were taken up by Reserve Bank of India (RBI) with the concerned banks for redressal.

(b) The complaints received by 15 offices of Banking Ombudsman are categorised under various heads including 'Credit cards', 'Loans and advances - General', and 'Loans and advances - Housing', which may also include the complaints concerning harassment of customers. There is no specific categorisation of complaints under the category 'harassment'. On the whole, the New Delhi office of Banking Ombudsman received 2,512 'credit card related complaints' during the period 1st July, 2008 to 30th June, 2009.