

became overdue as on December 31, 2007 and remained unpaid until February 29, 2008. For marginal farmers (*i.e.*, holding upto 1 hectare) and small farmers (1-2 hectare), there was a complete waiver of all such overdues while in respect of other farmers, there is a One Time Settlement (OTS) scheme for such loans. Under the OTs, a rebate of 25 per cent is to be given against payment of the balance of 75 per cent of the eligible amount. Any farmer fulfilling the above criteria is covered under the Scheme.

**Manipulation of record books by nationalised banks**

3387. SHRI RAMA CHANDRA KHUNTIA:  
SHRI RUDRA NARAYAN PANY:

Will the Minister of FINANCE be pleased to state:

(a) whether Government is aware that Nationalised Banks are manipulating the records to reduce the NPAs of the Banks by showing at the end of the financial years as collected and again financed after the financial year closing; and

(b) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA):

(a) and (b) No such specific instance has been brought to the notice of the Government. However, as and when the instances of divergence in Asset Classification and Provisioning are brought to the notice of the Government or Reserve Bank of India (RBI), or are brought out during Annual Financial Inspection of the bank by RBI, the matter is taken up with the concerned bank for appropriate corrective action in the matter.

**100 days programme in the Ministry of Finance**

3388. SHRI MOHAMMED ADEEB:  
SHRI SABIR ALI:

Will the Minister of FINANCE be pleased to state:

(a) what is the 100 days programme of his Ministry;

(b) what other programmes will be taken up after 100 days period; and

(c) the steps being taken to ensure full utilisation of current year's Budget?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA):

(a) and (b) IBA and NABARD have been instructed by Department of Financial Services (DFS) to issue instructions to all Commercial Banks and Regional Rural Banks (RRBs) respectively to open at least 250 rural house holds accounts at each of their rural and semi-urban branches and submit quarterly report to DFS. Further, as per announcement made in Finance Minister's Budget speech, IIFCL would, in consultation with Banks, evolve a scheme on 'take out financing', which would facilitate banks in providing long term loans to the infrastructure sector. IIFCL has already appointed a consultant for this purpose.