

(c) The RIDF projects are monitored on an on-going basis by the implementing departments of the State Governments. Besides, these projects are also monitored at the State level by a High Power Committee (HPC) headed by the Chief Secretary/Finance Secretary of the State. This Committee meets on a quarterly basis. All the project implementing departments and NABARD are members of this Committee. NABARD is also monitoring the RIDF projects directly.

#### **Review of rural job scheme**

2002. MS. SUSHILA TIRIYA: Will the Minister of RURAL DEVELOPMENT be pleased to state:

- (a) whether it is a fact that Government has decided to review various rural job schemes;
- (b) if so, the details thereof; and
- (c) the steps taken to provide enough jobs for rural youths?

THE MINISTER OF STATE IN THE MINISTRY OF RURAL DEVELOPMENT (SHRI PRADEEP JAIN): (a) and (b) The Ministry of Rural Development periodically reviews the performance of all the programmes.

(c) The Ministry of Rural Development implements through State Governments the major employment generation programmes namely, Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) and Swarnjayanti Gram Swarajgar Yojana (SGSY). Under MGNREGA, every household of rural areas whose adult members volunteer to do unskilled manual work are provided at least 100 days of guaranteed wage employment in a financial year. Rural youths are covered under this Act. Under SGSY, only rural poor including youth, may take income generating activities through a mix of subsidy by Government and credit by banks.

#### **Bank coverage**

2003. SHRI BHAGAT SINGH KOSHYARI: Will the Minister of FINANCE be pleased to state:

- (a) whether his Ministry has undertaken a survey to study blocks which have a low penetration of bank branches/ATMs in the country;
- (b) if so, the details thereof; and
- (c) whether Government proposes to direct banks to set up new bank branches in Uttarakhand during 2009-10?

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

(a) and (b) In July, 2009, a total of 129 unbanked blocks were identified in the country. As a result of the concerted efforts made by the Government, Reserve Bank of India (RBI) and the Banks in providing banking facilities in the unbanked blocks, the number of such blocks has come down to 93 in February, 2010. Low population density, inhospitable terrain, law and order problems and non-availability of the basic infrastructure have been indicated as the main impediments in providing banking facilities in these areas. The Government is monitoring the progress made in this regard on an ongoing basis.

To reach the benefits of banking services to the hinterland it has been proposed to provide appropriate banking facilities to habitations having population in excess of 2000 by March, 2012. These services will be provided by Banks using the Business Correspondent Model and other models with appropriate technology back-up, to cover around 60,000 habitations.

To extend the reach of banking to rural areas having a low penetration of bank branches, the RBI has liberalized the policy of branch licensing and permitted domestic scheduled commercial banks (other than Regional Rural Banks) to open branches in Tier 3 to Tier 6 centres (with population upto 49,999 as per Census 2001) without having the need to take permission from RBI in each case. The detailed RBI circular is available at its website [www.rbi.org.in](http://www.rbi.org.in).

(c) During the current financial year, the State Bank of India (SBI), the State Level Bankers Committee (SLBC) Convenor for Uttarakhand has reported that it has already opened 16 new branches and has received approval for opening another 18 new branches in Uttarakhand. As per the branch expansion programme of the Regional Rural Banks in Uttarakhand, the Uttaranchal Gramin Bank is to open 24 branches and the Nainital Almora Kshetriya Gramin Bank is to open 4 branches in the next two years in the State of Uttarakhand.

#### **Arrears of pensioners**

2004. SHRI TARIQ ANWAR: Will the Minister of FINANCE be pleased to state:

- (a) whether it is a fact that there is a large number of pending cases of pensioners who have not received their arrears after the Sixth Pay Commission.
- (b) if so, the number of pending cases, state-wise; and
- (c) what are the reasons for the delay and how much time it will take to settle their accounts?