- (i) Unbanked / underbanked areas that reduce the physical access of the beneficiaries to the banking institutions;
 - (ii) Single manager rural bank branches that give very little time for development banking;
 - (iii) Inadequate understanding of the SGSY guidelines on the part of the bankers;
 - (iv) Varied rate of interest charged by banks on loans under SGSY;
- (v) Perception among bankers that Self Help Groups (SHGs) do not have the adequate capacity to use the credit productively and therefore low creditworthiness of SHGs.
- (c) and (d) Low credit disbursal by banks under the scheme has resulted in non-achievement of annual credit targets fixed in respect of various States/UTs which results in inadequate credit to the beneficiaries causing underfinancing of the projects for income generation which in turn affects the primary objective of the scheme to bring assisted poor families (Swarozgaris) above the poverty line by ensuring appreciable increase in their incomes over a period of time.
- (e) The Guidelines of SGSY scheme has a separate chapter on "Financing the Investments Bank Credit and Subsidy" which provide norms for banks to follow in the implementation of the scheme.

Computerization of Land records

2741. SHRI SHANTARAM LAXMAN NAIK: Will the Minister of RURAL DEVELOPMENT be pleased to state:

- (a) the progress made in the implementation of computerization of land records;
- (b) the essential features of the scheme;
- (c) the finance allotted to Goa till date and achievements made by the State in computerization of land records;
 - (d) whether plans are also made available to the applicants; and
 - (e) if not, by what date plans are likely to be made available?

THE MINISTER OF STATE IN THE MINISTRY OF RURAL DEVELOPMENT (SHRI SISIR ADHIKARI): (a) and (b) A Centrally Sponsorred Scheme of Computerization of Land Records(CLR) was started by the Central Government in the year 1988-89 and upto 2007-2008. The scheme

provided funding support to the States and UTs. The essential features of the scheme were computerization of land records and Records of Rights (RORs), digitization of cadastral maps, updating of land records, and training & capacity building of the concerned officials and functionaries. The scheme was merged, enhanced and a comprehensive scheme of National Land Records Modernization Programme (NLRMP) was launched in the year 2008-09. Progress made in the implementation of the CLR scheme is reflected in the enclosed Statement (See below).

- (c) An amount of Rs. 243.90 lakh was released to the Government of Goa sincee inception and upto 2007-2008. Out of this, Rs. 240.83 lakh has been utilised by the State upto 31.12.2009. The State Government has reported to have completed computerization of Record of Rights (RORs), as well as computerization of cadastral plans.
 - (d) Yes Sir.
 - (e) Does not arise.

Statement

Centrally Sponsored Scheme of Computerisation of Land Records (CLR)

SI. No.	Name of States/UTs	Total No.	No. of Districts whe		
			Completed	Under Progress	Yet to be taken up
1	2	3	4	5	6
1	Andhra Pradesh	23	23	Nil	Nil
2	Arunachal Pradesh	16	16	Nil	Nil
3	Assam	27	14	10	3
4	Bihar	38	2	36	Nil
5	Chhattisgarh	18	2	16	Nil
6	Gujarat	26	26	Nil	Nil
7	Goa	1	1	Nil	Nil
8	Haryana	21	21	Nil	Nil
9	Himachal Pradesh	12	12	Nil	Nil

1	2	3	4	5	6
10	J & K	22	Data entry of land rece taken up. However, R have been generated the of the said villages by us	ecord of Right nrough compute	s of 550 villages er after re-survey
11	Jharkhand	4	3	1	Nil
12	Karnataka	29	29	Nil	Nil
13	Kerala	14	4	10	Nil
14	Madhya Pradesh	50	50	Nil	Nil
15	Maharashtra	35	35	Nil	Nil
16	Manipur	9	3	5	1
17	Meghalaya	7	Funds were release which has been comple	O	ation of maps
18	Mizoram	8	In all the Districts, prima maintained, capturing records. 3,34,782 No computerised.	the entire par	ameters of land
19	Nagaland	8	8	Nil	Nil
20	Orissa	30	30	Nil	Nil
21	Punjab	20	3	17	Nil
22	Rajasthan	36	36	Nil	Nil
23	Sikkim	4	4	Nil	Nil
24	Tamil Nadu	32	31	1	Nil
25	Tripura	4	Nil	4	Nil
26	Uttar Pradesh	71	71	Nil	Nil
	Uttarakhand	13	15	Nil	Nil
28	West Bengal	18	6	12	Nil
29	A & N Islands	3	3	Nil	Nil
30	Chandigarh	1	1	Nil	Nil
31	D & N Haveli	1	1	Nil	Nil
32	Delhi	7	7	Nil	Nil

1	2	3	4	5	6
33	Daman & Diu	2	2	Nil	Nil
34	Lakshdweep	1	Nil	1	Nil
35	Puducherry	2	2	Nil	Nil

Job cards under NREGS

†2742. DR. RAM PRAKASH: Will the Minister of RURAL DEVELOPMENT be pleased to state:

- (a) the number of job cards issued under National Rural Employment Guarantee Scheme (NREGS) during the last year 2009-10, State-wise:
 - (b) the number of beneficiaries, State-wise;
 - (c) the number of accounts opened in banks and post offices for this purpose; and
 - (d) the average daily wages under NREGS this year, State-wise?

THE MINISTER OF STATE IN THE MINISTRY OF RURAL DEVELOPMENT (SHRI PRADEEP JAIN): (a) to (d) Job card issued under Mahatma Gandhi NREGA is valid for a period of 5 years. Cumulative number of job card holders, number of households provided employment, total number of bank/post office accounts and average daily wages under the Act during the year 2009-10 (provisional) are given in the enclosed Statement.

Statement

Cummulative number of job cards holders, number of households employment, number of accounts opened in banks and Post offices and average daily wages under NREGS

(All data is up to March 2010 Provisional)

SI.No. States		No. of	No.of	No. of	Average
		job cards	households	Accounts	daily
		issued	provided	opened	wage
			employment	in Banks	
				and Post office	
1					
	2	3	4	5	6
1	2 Andhra Pradesh	11767160	5830263	13940110.00	89.83