

oriented health measures to tackle malnutrition and locally endemic diseases and raise awareness, has the potential to transform health delivery system in the country.

– **Kaveri Gill Study**

- The study was based on the short sample study of few institutions in Andhra Pradesh, Uttar Pradesh, Rajasthan and Bihar.
- The study indicates uneven progress in the States, different States perform differently on different parameters - which suggest something is happening, NRHM institutional arrangements are in place, confidence to spend is taking time in some places, not much evidence of corruption, and NRHM has created hope for rural infrastructure in health.

Extension of Agriculture Debt Waiver and Debt Relief Scheme, 2008

†*222. SHRI BRIJLAL KHABRI: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that the time limit for waiver of loans of farmers under the Agricultural Debt Waiver and Debt Relief Scheme, 2008 was extended up to June, 2010;

(b) if so, the number of farmers whose loans have been waived off under the Scheme till date;

(c) the number of such farmers whose loans were waived after Government got complaints of non waiver of their loans; and

(d) the details of such waived off loans, State-wise?

THE MINISTER OF FINANCE (SHRI PRANAB MUKHERJEE): (a) to (d) Under the Agricultural Debt Waiver and Debt Relief Scheme (ADWDRS), 2008, the debt waiver portion for small and marginal farmers was implemented by its due date i.e. 30 June, 2008 and has closed. The debt relief portion of the Scheme for 'Other Farmers' was extended from time to time and has closed on 30 June, 2010. The last date for receiving grievances by lending institutions for the debt relief portion of the scheme has closed recently on 31 July, 2010.

The guidelines of the ADWDR Scheme made the Reserve Bank of India (RBI) the nodal agency for the implementation of the Scheme by the Scheduled Commercial Banks, Local Areas

†Original notice of the question was received in Hindi.

Banks and Urban Cooperative Banks and the National Bank for Agricultural and Rural Development (NABARD), the nodal agency for Regional Rural Banks and rural Cooperatives Credit Institutions.

As per reports received from RBI, the Scheduled Commercial Banks, Local Areas Banks and Urban Cooperative Banks have, till date, extended the benefit of 'Debt Waiver' to 83.40 lakh farmer accounts for an amount of Rs.18,601.13 crore. Under the 'Debt Relief' portion of the Scheme these institutions have provided relief of Rs.3308.03 crore to 15.85 lakh farmer accounts. Further, NABARD has reported that the Regional Rural Banks and the rural Cooperative Credit Institutions have disbursed Rs. 27,211 crore for the debt waiver and debt relief to 1.75 crore farmer accounts under the Scheme so far.

The guidelines for the ADWDR Scheme, 2008 mandated a decentralized grievance redressal mechanism for dealing with complaints right down to the branch level of the banks. This Grievance Redressal Mechanism required a Grievance Redressal Officer (GRO) to be designated exclusively to address grievances and complaints of the farmer borrowers of the lending institutions. These GROs were required to dispose of all complaints/grievances brought to their notice within a stipulated time frame. In view of the guidelines regarding decentralized grievance redressal at the branch level, the Government of India forwarded the complaints received to the concerned institutions for redressal. As per reports received from NABARD, an amount of Rs. 49.82 crore has been released through the Grievance Redressal Mechanism to 19,026 farmer accounts by the RRBs and the rural cooperative credit structure.

The Bank-wise details for the Scheme as provided by RBI are enclosed as Statement-I (See below). The State-wise information provided by NABARD for the scheme is enclosed as Statement-II.

Statement-II

Agriculture Debt Waiver & Debt Relief Scheme 2008

Details of claims (Debt Waiver) received by RBI

S.No.	Public Sector Banks	No. of farmers A/c (in thousands)	(Amount in Rs.)
1	2	3	4
1	State Bank of India	2417.19	53073608658
2	State Bank of Bikaner and Jaipur	131.66	4023044848

1	2	3	4
3	State Bank of Hyderabad	293.82	5442321191
4	State Bank of Indore	38.93	1595862124
5	State Bank of Mysore	73.90	2404587609
6	State Bank of Patiala	37.82	1420219016
7	State Bank of Travancore	118.00	3242258909
8	Allahabad Bank	399.86	10418047072
9	Andhra Bank	397.76	7461913388
10	Bank of Baroda	218.03	5051879000
11	Bank of India	339.92	6392185944
12	Bank of Maharashtra	86.44	2183217456
13	Canara Bank	471.58	12601664112
14	Central Bank of India	448.00	9748288325
15	Corporation Bank	42.71	1141300430
16	Dena Bank	27.55	769395935
17	IDBI Bank	11.26	272835237
18	Indian Bank	236.87	4590069971
19	Indian Overseas Bank	311.00	5773479756
20	Oriental Bank of Commerce	88.30	3700809923
21	Punjab National Bank	339.27	11462546792
22	Punjab & Sind Bank	15.38	477226992
23	Syndicate Bank	293.07	7359398252
24	Union Bank of India	275.75	7371287503
25	United Bank of India	144.93	2111944545

1	2	3	4
26	UCO Bank	250.50	5315131752
27	Vijaya Bank	47.81	1471156017
	TOTAL	7557.29	176875680757
Private Sector Banks			
1	Bank of Rajasthan Ltd	4.10	52167679
2	Catholic Syrian Bk Ltd	1.55	25964880
3	City Union Bank Ltd	5.61	97553119
4	Dhanalakshmi Bank Ltd	2.15	43554034
5	Federal Bank Ltd	18.77	1057019406
6	HDFC Bank Ltd	0.43	28960769
7	ICICI Bank Ltd.	672.01	2416415427
8	Karnataka Bank Ltd.	9.03	232127161
9	Karur Vysya Bank Ltd.	16.60	347382020
10	Kotak Mahindra Bank Ltd.	0.18	5053295
11	Lakshmi Vilas Bank Ltd.	9.48	175899020
12	Nainital Bank Ltd.	0.99	26251110
13	Ratnakar Bank Ltd.	1.10	29962591
14	South Indian Bank Ltd.	4.90	95248748
15	Tamilnad Merc Bank Ltd.	4.18	68630891
16	Axis Bank Ltd.	6.67	471899234
17	ING Vysya Bank Ltd.	14.74	387201814
18	Jammu & Kashmir Bank Ltd.	8.25	205960974
	TOTAL	780.75	5767252172

1	2	3	4
Name of the Local Area bank			
1	Subhadra Local Area Bank	0.04	1073666
2	Coastal Local Area Bank Ltd	0.11	1737036
3	Krishna Bhima Samruddhi LAB Ltd	2.08	9330194
TOTAL		2.23	12140896

Summary

Public Sector Banks	7557.29	176875680757
Private Sector Banks	780.75	5767252172
Local Area Banks	2.23	12140896
Urban Co-op.Banks	Not available	3356272530
GRAND TOTAL	8340.27	186011346355

Source: RBI

Statement-II

State-wise agency-wise amount released to various ROs as on date in respect of Cooperatives and RRBs under ADWDR Scheme - 2008

(Rs. in lakh)

Sl.No.	State	Consolidated Position				
		Debt Waiver	Debt Relief	GRM Claims	Total refunds	Total
1	2	3	4	5	6	7
1	Andman & Nicobar	81.33	0.00	0.00	0.00	81.33
2	Andhra Pradesh	448026.53	8490.97	38.72	110.33	456445.89
3	Arunachal Pradesh	472.17	0.00	17.27	0.00	489.44
4	Assam	9222.29	171.07	0.00	100.23	9293.13

1	2	3	4	5	6	7
5	Bihar	114499.71	0.00	576.55	159.76	114916.50
6	Chhattisgarh	29372.20	9675.05	18.42	0.00	39065.67
7	Delhi	254.55	0.00	0.00	0.00	254.55
8	Goa	478.32	15.68	0.14	0.00	494.14
9	Gujarat	80442.73	1544.78	0.00	12.42	81975.09
10	Haryana	110251.01	19245.69	130.36	6.71	129620.3
11	Himachal Pradesh	22349.91	333.06	10.03	157.41	22535.59
12	Jammu & Kashmir	4241.17	0.00	0.00	0.00	4241.17
13	Jharkhand	18942.97	0.00	0.00	0.00	18942.97
14	Karnataka	107259.11	23419.21	3450.89	0.00	134129.21
15	Kerala	146110.15	984.02	9.22	46.09	147057.30
16	Madhya Pradesh	140820.65	4556.16	73.17	2.86	145447.12
17	Maharashtra	419248.74	105851.79	231.89	151.77	525180.65
18	Manipur	2262.53	0.58	15.17	0.00	2278.28
19	Meghalaya	1343.95	3.77	0.00	0.00	1347.72
20	Mizoram	1791.08	7.98	0.00	0.00	1799.06
21	Nagaland	1264.62	1.93	0.00	0.00	1266.55
22	Orissa	181457.66	2444.97	83.60	11.22	183975.01
23	Pondicherry	1516.21	9.22	0.00	0.00	1525.43
24	Punjab	38942.42	816.81	3.06	0.00	39762.29
25	Rajasthan	110675.56	47708.00	250.49	21.84	158612.21
26	Sikkim	82.69	0.46	0.00	0.00	83.15
27	Tamil Nadu	19364.78	507.74	0.79	474.58	19398.73

1	2	3	4	5	6	7
28	Tripura	4092.02	2.92	25.12	3.75	4116.31
29	Uttar Pradesh	388430.70	0.00	0.00	0.00	388430.70
30	Uttarakhand	8210.36	92.38	1.70	0.00	8304.44
31	West Bengal	79968.91	0.00	45.45	0.00	80014.36
GRAND TOTAL		2491477.03	225884.24	4982.04	1258.97	2721084.34

Source: NABARD

Prevention of dubious bank transactions

*223. SHRIMATI MOHSINA KIDWAI: Will the Minister of FINANCE be pleased to state:

(a) whether the Reserve Bank of India (RBI) has recently detected several instances where people have lost big money on account of fraudulent offers received *via* SMS or e-mail;

(b) if so, the details thereof;

(c) whether the RBI has directed banks to look out for the dubious transactions and expedite action against the offenders; and

(d) if so, the steps proposed by Government to prevent such fraudulent offers *via* SMS or e-mail?

THE MINISTER OF FINANCE (SHRI PRANAB MUKHERJEE): (a) The Reserve Bank of India (RBI) has been receiving many complaints from the citizens and organizations across India regarding communications relating to fictitious offers of funds from abroad. The fraudsters send official sounding communications through e-mails, letters, mobile phone calls, SMS, etc, to gullible people, offering them alluring schemes of receiving funds from abroad through prize money, lottery winnings, scholarships offers, grants etc. A few cases including those in the rural areas have been reported. Most of the letters/representations received are for confirming the genuineness of the offers received/delay in releasing funds 'deposited with the Reserve Bank'. A few people have also complained about having lost various sums of money in the process.