

(RRBs). After assessment of financial position of RRBs the Committee in April, 2010 *inter-alia* recommended recapitalisation of 40 RRBs to improve their CRAR.

(b) In view of the recommendations of Dr. Chakrabarty Committee, a sum of Rs. 66.49 crore was released to 5 RRBs during 2010-11 as the release of Central Government share is subject to the release of proportionate share by concerned State Government and sponsor bank. In the current year a sum of Rs. 63.75 crore has been released to 5 RRBs.

(c) and (d) As per information reported by NABARD, the total loans issued by RRBs have increased from Rs.56,079 crore during 2009-10 to Rs.72,479 crore during 2010-11 (provisional) registering a growth of 29.24%.

Shelter for rural residents

*471. SHRI N.K. SINGH: Will the Minister of RURAL DEVELOPMENT be pleased to state:

(a) whether Government has decided to come up with an ambitious scheme for providing shelter to all rural residents based on the recommendations of a committee;

(b) if so, the salient features of the scheme;

(c) whether Government has since examined the recommendations of the committee; and

(d) if so, the details of the recommendations Government proposes to accept and implement?

THE MINISTER OF RURAL DEVELOPMENT (SHRI JAIRAM RAMESH) : (a) No such decision has been taken.

(b) Does not arise.

(c) and (d) A committee was set up under the Chairmanship of Shri S. Sridhar, CMD, Central Bank of India to suggest bankable schemes so that funds are made available to larger number of people belonging to BPL, EWS & APL categories, through Financial Institutions for rural housing. The Committee has submitted its recommendations to the Ministry. The salient recommendations of the Committee:

(i) For Below Poverty Line (BPL) households, the unit assistance under the Indira Awas Yojana (IAY) be increased to Rs. 75,000. The amount of loan admissible to such households under

the Differential Rate of Interest (DRI) scheme be raised to Rs. 50,000 for which the repayment period be extended to 15 years;

(ii) For Above Poverty Line (APL) households, loans may be given:

Upto Rs. 2 lakhs for construction of a new house and Rs. 1 lakh for addition/up-gradation/repair of old house at 5% interest subsidy;

OR

Upto Rs. 3 lakhs for construction of a new house and Rs. 1.5 lakhs for addition/up-gradation/repair of old houses with 4% interest subsidy.

(iii) Both BPL and APL households may be given loans for (a) housing and (b) income generating activities with an interest subsidy of 5%. The loan amount to be decided by the lending institutions based on credit worthiness of the borrower. The maximum loan amount may not exceed:

(Amount in Rs.)

| Nature of Houses | BPL | | APL | |
|------------------|---------|------------------------------|----------|------------------------------|
| | Housing | Income Generating Activities | Housing | Income Generating Activities |
| New Construction | 90,000 | 10,000 | 2,70,000 | 30,000 |
| Up-gradation | 25,000 | 10,000 | 50,000 | 30,000 |

(iv) The committee has recommended group-based lending approach for rural housing for giving better results.

The Report of the Committee has been referred to the State/UT Governments for their comments. It has also been placed before the Working Group on Rural Housing set up by the Planning Commission for the 12th Five Year Plan.

Selective roll back of MGNREGS

*472.SHRI SYED AZEEZ PASHA: Will the Minister of RURAL DEVELOPMENT be pleased to state:

(a) whether Government has decided to roll back the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) from 600 districts in the country to just 200;