(e) how Government proposes to strengthen the ED in this regard?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRIS.S. PALANIMANICKAM): (a) and (b) The Directorate of Enforcement implements two enactments *viz;* the Foreign Exchange Management Act, 1999 (FEMA) and the Prevention of Money Laundering Act, 2002 (PMLA). Besides, the Directorate of Enforcement has also been handling the residual work of Foreign Exchange Regulation Act, 1973 (FERA), which was repealed on 31.05.2000. As on 31.07.2011 the number of cases pending investigation is as under:

- 1. FEMA: 5699 cases
- 2. PMLA: 1348 cases
- (c) to (e) Due to the increased workload of the Directorate of Enforcement, Government has recently approved the cadre restructuring of the Directorate of Enforcement by increasing the staff strength from 745 to 2064 and the number of offices from 22 to 39.

Enhancement of HBA to Government Employees

3004. SHRI RAMACHANDRA KHUNTIA: Will the Minister of FINANCE be please to state:

- (a) whether Government has not decided as yet to enhance the HBA to Government employees despite the Sixth Pay Commission Report submitted in 2008;
 - (b) whether the views of the PSU banks on the issue were taken only in July, 2010;
- (c) the details of action taken by the Ministry following submission of the Sixth Pay Commission Report in chronological order;
- (d) whether the Ministry of Urban Development has proposed a number of measures including enhancement of the maximum amount of HBA from the present Rs. 7,50,000 to Rs. 15 lakh as a welfare measure for lower and middle level official in view of high cost of properties; and
 - (e) the details of the proposals and the action taken in this regard?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA):
(a) to (c) The 6th Central Pay Commission had recommended that the Government should not give any interest bearing advances. Instead the Government should enter into agreement with leading

PSU banks to extend this facility at pre-determined competitive rates to Government employees. While the employees will take loans directly from the banks, Government will give an interest subsidy of 2 percentage point in the rate of interest being charged by the banks. After the acceptance of the report of the Sixth Pay Commission, a committee of officers was set up to formulate the details of the scheme in accordance with the recommendations of the Sixth Pay Commission. The representatives of SBI as the leading PSU Bank were consulted while formulating the scheme. The issue of fixing of competitive rates of interest for home and vehicle loans for Central Government employees through PSU Banks and formulation of loan product was taken up with the Department of Financial Services in July, 2010. The scheme has thereafter been formulated and is awaiting final approvals.

(d) to (e) The Ministry of Urban Development had sent a reference on the new system of interest subsidy on housing loans from PSU Banks containing proposals on eligibility criteria, removal of cost ceiling limit, maximum limit of loan for grant of interest subsidy (Rs. 15 lakh for new house/flat and Rs. 3.6 lakh for enlargement etc.). These proposals have been taken into account while formulating the new scheme.

Loan waiver schemes for farmers

 $\ensuremath{\dagger} 3005.$ SHRI PARVEZ HASHMI: Will the Minister of FINANCE be pleased to state:

- (a) the total amount sanctioned by the Central Government for bank loan waivers, Statewise;
- (b) whether Banks in some States are still periodically sending loan recovery notices to farmers and this process continues, among others;
 - (c) the directions issued concerning such farmers;
- (d) whether there is need to issue additional directives to the banks on such farmers loan waiver; and
 - (e) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA):
(a) to (e) The Government of India's Agricultural Debt Waiver and Debt Relief Scheme (ADWDRS),
2008 aimed at de-clogging the line of credit that were clogged due to the debt burden on the farmers

[†]Original notice of the question was received in Hindi.