

farmers under the Kisan Credit Card (KCC) scheme particularly in Punjab, Uttar Pradesh and Madhya Pradesh;

- (b) if so, the reaction of Government to these irregularities;
- (c) the details of monitoring mechanism adopted to prevent these irregularities of charging commissions;
- (d) whether any persons has been apprehended in such incidents; and
- (e) if so, the action taken by the concerned bank against those persons?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA) : (a) and (b) State level Bankers Committee (SLBC), Punjab, Uttar Pradesh and Madhya Pradesh have reported that no instance of taking commission for sanctioning credit to farmers under Kisan Credit Card Scheme has come to their notice.

(c) The Banks have put in place the complaint/grievance handling mechanism at the Branch/Circle/Head office level of the Bank. Such complaints, as and when received, are dealt with by the concerned banks.

(d) and (e) Do not arise.

**Closure of loss making branches of Banks and insurance companies**

3480. DR. JANARDHAN WAGHMARE : Will the Minister of FINANCE be pleased to state :

- (a) whether Government has been actively considering to close down loss making branches of the public sector banks and insurance companies;
- (b) if so, the details of such branches of banks and insurance companies identified for closure;
- (c) whether Government has started a review of the bank branches and proposes to shift such banks in the unbanked areas; and
- (d) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA) : (a) to (d) The Public Sector Banks (PSBs) and Public Sector Insurance Companies are governed by their Board driven policies. Expansion or closure of branches of these institutions is decided by their Board in accordance with the guidelines laid down by the regulator.

However, the Government, as a promoter shareholder, has recently advised PSBs and public sector Insurance Companies to make an action plan for turnaround of their loss making branches.