

Year	Name of the University	Amount
2010-11	SKUAS and T-Srinagar.	100 crore
2011-12	Kerala Veterinary and Animal Sciences University at Pookode, Kerala	100 crore
2011-12	SKUAS and T-Jammu.	32 crore

(c) Yes, Madam.

(d) The matter is under examination.

Lack of banking facilities in rural areas of the country

74. SHRI ISHWAR SINGH: Will the Minister of FINANCE be pleased to state:

(a) whether Government is aware of lack of banking facilities in rural areas of the country;

(b) if so, the reasons therefor;

(c) whether Government has taken up the matter with the banking industry, so as to, provide adequate banking facilities in unbanked areas; and

(d) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA): (a) Yes, Sir.

(b) to (d) The Government has adopted a multi-pronged strategy to extend banking facilities to hitherto unserved areas. Reserve Bank of India (RBI) in their Branch Authorization Policy for opening of Branches in unbanked rural centres, has advised all Scheduled Commercial Banks (SCBs) that while preparing their Annual Branch Expansion Plan, they should allocate at least 25% of the total number of branches proposed to be opened during a year in unbanked Rural (Tier 5 and Tier 6) centres. Further, based on the announcement in budget 2010-11, over 73,000 villages having population above 2000, have been identified for extending banking services by March, 2012. These habitations were allocated to Public Sector Banks, Regional Rural Banks, Private Sector Banks and Cooperative Banks for extending banking services by March, 2012. By January, 2012, over 62,000 villages have been covered by bank branches or business correspondents.

Development projects in Assam

75. SMT. NAZNIN FARUQUE: Will the Minister of FINANCE be pleased to state:

(a) the details of projects being implemented in Assam with the development assistance from other countries or loan from international funding agencies like World Bank, Asian Development Bank along with total outlay and also the details

of execution status and liability of the State Government and the Central Government; and

(b) the details of other programmes being implemented with the assistance or loan from national financial institutions/banks including NABARD in Assam?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA): (a) The details of projects being implemented in Assam with the development assistance from other countries or loan from international funding agencies like World Bank, Asian Development Bank along with total outlay is given in Statement-I. (*See below*) For External Assistance Projects, the Union Government extends funds received from external agencies as 10% loan and 90% grant in case of Assam (being a special category State).

(b) The details of programmes being implemented with the assistance or loan from NABARD for various developmental activities in the State of Assam is given in Statement-II.

Statement-I

List of Externally Aided Projects being implemented in Assam

Sl.No.	*Donor Agency	Name of Project	Date of Agreement	Date of Closing	~Loan Amount	Utilization of committed loan upto 1st March 2012	Principal Paid till date
1	2	3	4	5	6	7	8
1.	ADB	Assam Governance and Public Resource Development Project (2142-IND)	16-12-2004	31-03-2012	USD 25,000,000	11,431,010	322,418
2.	ADB	Assam Governance and Public Resource Management Sector Development programme II (2442-IND)	14-10-2008	31-03-2012	USD 100,000,000	100,000,000	1,797,672
3.	ADB	Assam Power Sector Enhancement Investment Program-Project 1 (2592-IND)	15-02-2010	28-02-2014	USD 60,300,000	7,393,428	0.00
4.	ADB	Assam Power Sector Enhancement Investment Program-Project 2 (2677-IND)	17-01-2011	30-11-2013	USD 89,700,000	2,035,362	0.00
5.	ADB	Assam Intergrated Flood and Riverbank Erosion Risk	10-05-2011	30-09-2014	USD 56,900,00	0.00	0.00

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1	2	3	4	5	6	7	8
		Management Investment Programme (2684-IND)					
6.	IDA	Assam Agricultural Competitiveness Project (4013-IN)	14-01-2005	15-03-2012	XDR 105,000,000	83,014,306	0.00
7.	GOJP	Guwahati Water Supply Project (IDP-201)	31-03-2009	28-07-2019	JPY 29,453,000,000	1,500,123,413	0.00
8.	IFAD	North-Eastern Region community Resources Management Project for Upland Areas-II (under Implementation in Assam, Meghalaya and Manipur)	4-12-2009	31-12-2017	US\$ million 40.1	US\$ million 3.58	0.00
9.	AFD	Assam Project on Forest and Biodiversity Conservation	22-2-2012	28-2-2017	€ million 54.0	0.00	0.00

*ADB: Asian Development Bank; IDA: International Development Association; GOJP: Government of Japan; IFAD: International Fund for Agricultural Development AFD: French Development Agency.

~USD: US Dollars; XDR: IMF Special Drawing Rights; JPY: Japanese Yen; Euros.

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Statement-II

The details of Projects under implementation in Assam with assistance from NABARD and other Financial Institutions are as follows:

1. Rural Infrastructure Development Fund (RIDF) - To finance Rural Infrastructure Projects like Minor Irrigation, Soil Conservation, Rural connectivity, Bridges, Roads etc. Under RIDF, details of loan assistance made available to Government of Assam, in the last three years and in the current year (up to February 2012) were as under:

(Rs. Crores)

Sl.No.	Year	No. of projects	Amount sanctioned
1.	2008-09	112	113
2.	2009-10	178	300
3.	2010-11	257	284
4.	2011-12 (till Feb 2012)	114	174

2. Direct lending to Producers Organisations (POs) - An amount of Rs. 50.229 lakhs (including term loan of Rs. 48.640 lakhs and grant of Rs. 1.589 lakhs) has been sanctioned under the Fund, to Dakshin Rampur PACS, Kamrup Dist in Assam for financing 50 poultry broiler units of their members, thus assisting in providing gainful employment to the local youths.

3. Financing agricultural investments in the Eastern Region - Financing for Water Resources Development, Land Development, Farm Equipment and Seed Production Unit in Assam.

Financing Key Agricultural Investments in Eastern Region.

Concessional Refinance Support-Lending Targets 2011-12

(Rs. in Lakh)						
Sl.No.	Bank	Water Resources Development	Land Development	Farm Equipments	Seed Production Units	Total
1	2	3	4	5	6	7
A. Commercial Banks						
1.	Allahabad	273	158	368	25	824
2.	Andhra Bank	5	3	7	0	15
3.	BOB	45	26	60	4	135
4.	BOI	35	20	47	3	105
5.	BOM	5	3	7	0	15
6.	Canara Bank	60	34	80	6	180
7.	CBI	423	244	569	39	1275
8.	Dena Bank	15	9	20	1	45
9.	Indian Bank	94	54	127	9	284
10.	IOB	65	37	87	6	195
11.	PNB	234	135	314	22	705
12.	P and SB	5	3	7	0	15
13.	SBI	1703	975	2226	131	5035

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14.	Syndicate Bank	10	6	13	1	30
15.	Union Bank of India	204	118	274	19	615
16.	United Bank of India	845	488	1137	79	2549
17.	UCO	452	261	609	42	1364
	TOTAL CB	4472	2572	5951	389	13384
B	Regional Rural Banks					
1.	AGVB (United Bank of India)	1500	800	1500	161	3961
2.	LDRB (SBI)	229	132	288	0	649
	TOTAL RRBs	1729	932	1788	161	4610
C	Cooperatives	0	0	0	0	0
GRAND TOTAL		6201	3504	7739	550	17994

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4. Refinance assistance: The refinance assistance provided to banks by NABARD in Assam in the last three years and the current year for investment under agriculture, allied activities and rural non-farm sector is as under:

(Rs. in crore)				
Agency	2008-09	2009-10	2010-11	2011-12 (until 24 Feb)
Commercial Banks	59.46	32.60	158.85	1.56
Regional Rural Banks	36.18	34.24	14.00	14.66

5. Co-finance: NABARD has provided financial assistance of (i) Rs. 65 lakh jointly with SBI to Mvider Coop Tea Industry Society Ltd. for processing of tea leaves and (ii) Rs. 14.5 lakh jointly with United Bank of India to SuntiDeka Rural Godown for creation of storage space.

6. Pilot Project for augmenting the productivity of lead crops/activities through adoption of sustainable agricultural practices: In Assam, 4 Projects involving grant assistance of Rs. 201.40 lakh were sanctioned.

7. Grant based Promotional Programmes: Rural Entrepreneurship Development Programme/Skill Development Programme, Rural Haat and Rural Mart with active involvement of NGOs. The physical and financial position of these programmes as on 31 December 2011 is as follows:

Sl.No.	Name of the Programme	No. of Programmes	Amt Sanctioned (Rs. Lakhs)	Status
1.	REDP/SDP	364	130.69	Completed
2.	Rural Haat	3	13.00	Ongoing
3.	Rural Mart	9	9.48	Ongoing

8. Innovation and Promotion: To promote innovative and viable initiatives/concepts in the field of agriculture and related areas, NABARD extends assistance from the 'Farm Innovation and Promotion Fund' (FIPF). Five projects have been sanctioned in Assam with an outlay of Rs. 30.36 lakhs.

9. Technology Transfer: Farmers' Technology Transfer Fund (FTTF), set up by NABARD, is aimed at supporting farmers to facilitate adoption of appropriate technologies for production and productivity enhancement in agriculture and farm related activities. 16 projects have been sanctioned in Assam with an outlay of Rs. 132.97 lakhs.

10. Capacity Building for Adoption of Technology (CAT): To widen the horizon and to facilitate adoption of new agro-technologies by farmers and agripreneurs, NABARD launched a special scheme titled "Capacity Building for

Adoption of Technology" (CAT). Till January, 2012, 16 exposure visits involving 386 farmers have been conducted in Assam.

11. Pilot Project for Promotion of System of Rice Intensification (SRI) Technology Adoption: The programme is being implemented on a Pilot basis in Assam where 7 model units covering 1440 ha benefiting 4200 farmers with a financial assistance of Rs. 1.19 crore has been sanctioned, of which Rs. 48 lakh has been disbursed.

12. Farmers' Club Programme: 1278 Farmers' Clubs are functioning in the State of Assam with NABARD's grant assistance.

13. Tribal Development Fund: The status of the programme in Assam is given below:

No of projects	:	3
No of families covered	:	1500
TDF assistance: Grant	:	Rs. 474.05 lakh
Loan	:	Rs. 40.10 lakh
TOTAL	:	Rs. 514.15 lakh

14. Financial Inclusion: For meeting the cost of developmental and promotional interventions of financial inclusion and Financial Inclusion Technology Fund (FITF) to meet the cost of technology adoption. The following are the sanctions of assistance accorded to Assam:

- Financial Inclusion Fund (FIF)-amounting to Rs. 182.76 lakhs
- Financial Inclusion Technology Fund (FITF)-amounting to Rs. 499.91 lakhs

15. Village Development Programme (VDP): In Assam, 44 villages in Phase I and 36 villages under Phase II are covered.

16. Support to NGOs/MFIs/Banks/Others for promotion of SHGs: The details of NABARD support in the form of promotional grant assistance to Self Help Promoting Institutions such as NGOs/MFIs/Banks/Others in Assam are as under:

(Rs in lakh)					
Sl.No.	Agency	No of NGOs/MFIs	No of SHGs to be promoted	Grant assistance sanctioned	Grant assistance released
1.	NGOs/MFIs	96	15920	399.11	221.00
2.	RRBs	3	1200	10.95	10.95
3.	IRVs	3	7510	135.18	20.40
TOTAL				545.24	252.35

17. **Grant Support for promotion of Joint Liability Groups:** NABARD has sanctioned 3 projects to Banks for promotion of 4413 JLGs in Assam with grant support of Rs. 88.26 lakhs.

18. **Revival package for Short Term Co-op, Credit Structure:** Under the Revival Package for STCCS, an amount of Rs. 43.64 crore (GoI share) has been released as on 28.02.2012 to recapitalize 368 eligible PACS in Assam to wipe out their accumulated losses as on 31.03.04 and to provide them funds to have a minimum Capital to Risk Weighted Assets Ratio (CRAR) of 7% as on 31 March 2004.

Excess Government Borrowings

76. SHRI PRAKASH JAVADEKAR: Will the Minister of FINANCE be pleased to state:

- (a) whether it is a fact that Government borrowings in 2011-12 has exceeded the budgeted estimation;
- (b) if so, the details thereof and the reasons therefor; and
- (c) the details of action Government proposes to take for fiscal consolidation?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA): (a) and (b) Yes, Sir. Government market borrowings through dated securities has exceeded by an additional amount of Rs. 92,872 crore over the estimated gross market borrowings of Rs. 4,17,128 crore in the Budget Estimates 2011-12. Also, net borrowings through auction treasury bills under competitive mode has increased to Rs. 1,16,084 crore as against estimated net borrowing of Rs. 15,000 crore in BE 2011-12.

This additional borrowing was due to estimated increase in fiscal deficit and shortfall in other items of financing the fiscal deficit like shortfall in small savings collection. The additional borrowing was also necessitated due to cash shortfall in the National Small Savings Fund (NSSF).

(c) The medium term objective of the Government is to revert to the path of fiscal consolidation with emphasis on fiscal reforms encompassing all aspects of budget making in coming years.

Non-payment of dues to pensioners

77. SHRIMATI KUSUM RAI: Will the Minister of FINANCE be pleased to state:

- (a) the details of pensioners of the State Government of Bihar who are getting pension through Silao Branch of Allahabad Bank in Bihar;
- (b) whether pensionary benefits accruing to pensioners on account of the