

- xi. Government allocated rice and wheat under OMSS Scheme.
- xii. Extended the scheme for distribution of subsidized imported pulses through State Governments/UTs with subsidy of Rs. 10/- kg for distribution to BPL families @ 1 kg. per month upto 30.6.2012 and scheme for subsidized imported edible oils with subsidy of Rs. 15/- kg. for distribution to ration card holders @ 1 litre per ration card per month upto 30.9.2012.

Losses of cooperative banks

*165.DR. T. SUBBARAMI REDDY: Will the Minister of FINANCE be pleased to state:

(a) whether Cooperative Banks have suffered losses on account of disbursement of short-term loans at concessional rates to the farmers;

(b) if so, the details thereof for the last three years and the current financial year, State-wise;

(c) whether Government proposes to provide some interest relief to the Cooperative Banks; and

(d) if so, the details thereof along with the other corrective steps taken/ being taken by Government in this regard?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM): (a) to (d) In order to ensure that Public Sector Banks, Regional Rural Banks and Cooperative Banks do not suffer any loss while providing short-term crop loans upto Rs. 3 lakhs at an interest of 7% per annum, the Government provides interest subvention to these institutions for loans disbursed out of their own funds. In addition, concessional refinance at an interest of 4.5% per annum is being provided to Regional Rural Banks and Cooperative Banks by NABARD.

Zero balance bank accounts for villagers

†*166. SHRI MOTILAL VORA: Will the Minister of FINANCE be pleased to state:

(a) whether Government proposes to start bank accounts with zero balance so that villagers working under Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) can be facilitated;

†Original notice of the question was received in Hindi.

(b) whether Government has asked all banks, including the private banks, to open their branches in the areas with less than five thousand population and which are deprived of banking facilities, by September, 2012;

(c) whether identification of such rural/urban areas has been done by Government; and

(d) if so, the details thereof?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM): (a) to (d) With a view to achieve greater financial inclusion, Reserve Bank of India (RBI) in 2005 advised all banks to make available a basic banking 'no-frills' account either with 'nil' or very low minimum balances as well as charges that would make such accounts accessible to vast sections of population. RBI has on 10.08.2012 advised the banks to offer a Basic Savings Bank Deposit Account', with some more enhanced facilities to the account-holders. The existing no-frills' accounts are also to be similarly converted. Such accounts could also facilitate Electronic Benefit Transfer (EBT) including for Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) payments.

Under the strategy for Financial Inclusion, banks were, *inter-alia*, advised to open branches in all habitations with a population of 5000 and above in under-banked districts and 10,000 and above in other districts by September, 2012.

As per information received from State Level Bankers' Committee (SLBC) Convener banks, 4007 such habitations have been identified. State-wise details are given in Statement.

Statement

State-wise details of branches proposed to be opened in under-banked/other districts

Sl. No.	Name of the State/UT	Name of the SLBC Convener Bank	No. of Branches proposed to be opened
1	2	3	4
1.	Andhra Pradesh	Andhra Bank	208
2.	Andaman and Nicobar	State Bank of India	Nil

1	2	3	4
3.	Assam	State Bank of India	168
4.	Arunachal Pradesh	State Bank of India	Nil
5.	Bihar	State Bank of India	1727
6.	Chhattisgarh	State Bank of India	161
7.	Chandigarh	Punjab National Bank	8
8.	Delhi	OBC	5
9.	Dadra and Nagar Haveli	Dena Bank	Nil
10.	Daman and Diu	Dena Bank	Nil
11.	Goa	Bank of India	25
12.	Gujarat	Dena Bank	31
13.	Himachal Pradesh	UCO Bank	Nil
14.	Haryana	Punjab National Bank	68
15.	Jharkhand	Allahabad Bank	82
16.	Jammu and Kashmir	J & K Bank Ltd.	209
17.	Kerala	Canara Bank	12
18.	Karnataka	Syndicate Bank	40
19.	Lakshadweep	Syndicate Bank	Nil
20.	Meghalaya	State Bank of India	Nil
21.	Manipur	State Bank of India	31
22.	Mizoram	State Bank of India	Nil
23.	Maharashtra	Bank of Maharashtra	182
24.	Madhya Pradesh	Central Bank of India	91
25.	Nagaland	State Bank of India	35

1	2	3	4
26.	Orissa	UCO Bank	82
27.	Punjab	Punjab National Bank	3
28.	Pudducherry	Indian Bank	Nil
29.	Rajasthan	Bank of Baroda	157
30.	Sikkim	State Bank of India	4
31.	Tripura	United Bank of India	27
32.	Tamil Nadu	Indian Overseas Bank	279
33.	Uttar Pradesh	Bank of Baroda	198
34.	Uttarakhand	State Bank of India	68
35.	West Bengal	United Bank of India	106
GRAND TOTAL			4007

Development projects for Haryana

*167. SHRI SHADI LAL BATRA: Will the PRIME MINISTER be pleased to state:

(a) whether the Planning Commission has approved certain development projects for Haryana;

(b) if so, the details thereof, location-wise; and

(c) the amount released during Twelfth Plan period, project-wise?

THE MINISTER OF STATE IN THE MINISTRY OF PLANNING (SHRI ASHWANI KUMAR): (a) Yes, Sir. The Planning Commission has approved development projects for Haryana under One Time Additional Central Assistance (OTACA) for projects of special importance. Projects under OTACA are proposed by the State Governments and are funded in the ratio of 30:70 (Centre : State), in case of General Category States like Haryana.

(b) During last 3 years (2009-10, 2010-11 and 2011-12) projects amounting to Rs. 110 crore, Rs. 80 crore and Rs. 140 crore have been approved for Haryana. The details of these projects are given in the Statement (*See* below).