

dated cheques with Electronic Clearance System (ECS), e-auctions, sharing of credit information through CIBIL, assigning of loss assets on incentive basis to Asset Reconstruction Companies and giving weightage to recovery of NPAs in Statement of Intent on annual goals of PSBs.

(c) The details of Bank Group-wise reduction in NPAs by Scheduled Commercial Banks (SCBs) are as under:

(Amount in Rs. crore)		
Banks	2010-11	2011-12
Nationalised Banks	27637.84	33699.12
State Bank Group	15359.00	16300.15
TOTAL (PSBs)	42996.84	49999.27
TOTAL (SCBs)	56332.30	62602.57

#### **Liquidity to multilateral institutions by purchasing gold**

657. SHRI T.M. SELVAGANAPATHI: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that the Reserve Bank of India has urged the people not to invest in gold;

(b) if so, the reasons therefor;

(c) whether it is also a fact that the RBI had purchased 200 tonnes of gold from the International Monetary Fund to provide liquidity to the multilateral institutions; and

(d) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA): (a) and (b) Reserve Bank of India (RBI) has advised, vide their circular dated 19.11.2012, that no advances should be granted by banks for purchase of gold in any form, including primary gold, gold bullion, gold jewellery, gold coins, units of gold Exchange Traded Funds (ETF) and units of gold Mutual Funds. Banks can provide finance for genuine working capital requirements of jewellers. The circular is available on the RBI website [www.rbi.org.in](http://www.rbi.org.in).

(c) and (d) The RBI has informed that the purchase of 200 tonnes of gold by RBI from the International Monetary fund was done as a part of the Reserve Bank's foreign exchange reserve management operations.

**Mobile banking in villages**

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

(a) whether Government has decided to connect all the villages of the country with banking system through mobile banks by the year 2015;

(b) whether it is also a fact that in the first phase the mobile banking facility will be provided in the villages having a population of 2000;

(c) the number of villages in the country having a population upto 2,000 as on date and by when the banking facility is targeted to be provided in these villages;

(d) whether private banks are also extending their co-operation in this task; and

(e) whether Government would also make arrangement for the safety of employees and vehicles deployed in the mobile banking?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA): (a) to (e) The Government had launched 'Swabhimaan' – the Financial Inclusion Campaign in February, 2011 under which over 74,000 habitations having a population of over 2000 were provided with banking facilities through branches, business correspondent agents and mobile vans etc. by Public sector Banks (PSBs), Private Sector Banks, Regional Rural Banks (RRBs) and Cooperative Banks and about 3.16 crore Financial Inclusion Accounts were opened till March, 2012. Further, it has been decided by the Government to extend the Campaign to habitations with population of more than 1000 in North Eastern and hilly States and to other habitations which have crossed population of 2,000 as per census 2011 and about 45,000 such habitations have been identified by banks (including private sector banks) for providing banking facilities by March, 2013. The Master

---

†Original notice of the question was received in Hindi.