

1	2	3
4.	State bank of Patiala	6
5.	State Bank of Bikaner & Jaipur	314
6.	State Bank of Hyderabad	4
7.	State Bank of Masor	20
8.	Erode District Central Co-op. Bank (DCCB)	1
9.	Thiruvannmalai DCCB	1
10.	Vellore DCCB	1
11.	Villupuram DCCB	1
12.	Assam Coop. Apex Bank Ltd.	4
13.	Himachal Pradesh State Co-op. Agriculture and Rural Development Bank	2
14.	Thanjavur DCCB	1
15.	Thiruchirapally DCCB	1
TOTAL:		499

Source - NABARD and PSBs.

Notification of new banking licence guidelines

823. DR. CHANDAN MITRA: Will the Minister of FINANCE be pleased to state:

(a) whether Government proposes to allow real estate, brokerage companies and industrial houses for setting up banks;

(b) if so, the details thereof;

(c) the reasons for delay in notifying the guidelines for new banking licences; and

(d) the time by which the new banking licences guidelines are likely to be announced?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA): (a) and (b) In terms of Reserve Bank of India (RBI) guidelines dated 22.02.2013 on licensing of new banks in the private sector, entities/groups in the private sector that are owned and controlled by residents and entities in public sector shall be eligible to promote a bank through a wholly owned Non-Operative Financial Holding Company (NOFHC) and promoters/promoter groups with an existing Non-Banking Financial Company (NBFC) will be eligible to apply for a bank licence. Promoters/promoter Groups should be 'fit and proper' in order to be eligible to promote banks through a wholly owned NOFHC. RBI would assess the 'fit and proper' status of the applicants with regard to its past record of sound credentials, integrity and track record of running their business for at least 10 years.

(c) and (d) The draft guidelines for licensing of new banks in the private sector were framed taking into account the experience gained from the functioning of the banks licensed under the guidelines of 1993 and 2001 and the feedback and suggestions received in response to the Discussion Paper released on 11.08.2010. The draft guidelines were placed on the RBI's website on 28.08.2011 for comments. The comments received on the draft guidelines were examined, and the guidelines were finalized taking into account the important amendments to the Banking Regulation Act, 1949 in December, 2012. Accordingly, RBI issued the final guidelines on 22.02.2013. In all 26 applications in pursuance to the guidelines have been received by RBI.

Impact of external commercial borrowing on rupee value

824. DR. PRABHAKAR KORE: Will the Minister of FINANCE be pleased to state:

(a) whether Government is seized of the persistence threat to Indian economy by steep fall of the rupee;

(b) whether this fall in the value of the rupee is also attributed to the rampant external commercial borrowings by the corporate sector which is not hedged against currency volatility; and

(c) if so, whether Government had issued any advisory to the corporate sector to ensure adequate hedging of their borrowing?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA): (a) The Government is seized of the matter regarding depreciation