

(d) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA): (a) to (d) The Government and the Reserve Bank of India (RBI) are taking various initiatives from time to time to expand banking network particularly in the rural areas of the country. Under the Financial Inclusion Campaign 'Swabhimaan', banking facilities to over 74,000 unbanked habitations having population in excess of 2000 have been provided during 2010-12.

The RBI under its Branch Authorization Policy has permitted domestic Scheduled Commercial Banks(SCBs) (excluding Regional Rural Banks) to open branches in Tier 2 to Tier 6 centres (with population upto 99,999 as per census 2001) without the need to take permission from RBI subject to reporting. The domestic SCBs have also been advised 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 centres with population upto 9999. The RRBs are also permitted to open branches in Tier 2 to Tier 6 centres without having the need to take permission from RBI in each case, subject to reporting, provided they fulfill certain conditions prescribed by RBI.

With the introduction of Direct Benefit Transfer (DBT) to the beneficiaries under various welfare schemes of the Government, banking services will get extended to the entire geography of the country in a phased manner.

**Reduced Budget allocation to Health, Education and Road Ministry**

3756. SHRI NARESH AGRAWAL: Will the Minister of FINANCE be pleased to state:

(a) whether Government has cut down the budget allocated to Health, Education and Road Ministry; and

(b) if so, the details thereof, Ministry-wise and the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA): (a) and (b) There is no cut in the budget allocated to Health, Education and Road Ministry in BE 2013-14, in comparison to BE 2012-13. The details of BE 2012-13 and BE 2013-14, net of recoveries and receipt, of these Ministries are as under:

(Rs. in crore)

Sl. No.	Name of Ministry	BE 2012-13	BE 2013-14
1.	Ministry of Health & Family Welfare	34488.00	37330.00
	(i) Deptt. of Health and Family Welfare	30702.00	33278.00
	(ii) Deptt. of Ayurveda, Yoga & Naturopathy, Unani, Siddha and Homoeopathy (AYUSH)	1178.00	1259.00
	(iii) Department of Health Research	908.00	1008.00
	(iv) Department of AIDS Control	1700.00	1785.00
2.	Ministry of Human Resource Development	74056.00	79451.00
	(i) Department of School Education and Literacy	48781.00	52701.00
	(ii) Department of Higher Education	25275.00	26750.00
3.	Ministry of Road Transport and Highways	30798.12	31302.14

**All women banks**

3757. SHRIMATI MAYA SINGH: Will the Minister of FINANCE be pleased to state:

- (a) whether all women banks will start functioning from November, 2013;
- (b) if so, the master plan of these banks;
- (c) whether Government has chosen any special class of women, as belonging to Scheduled Caste/Tribe, OBC or women from the EWS as primary beneficiaries of these banks;
- (d) whether women will be given any preference in employment in these banks;
- (e) whether these banks will give loans on reduced interest to its beneficiaries; and
- (f) the basic difference between these banks and normal banks?