(Rs. in crore)

73

	2010-11	2011-12	2012-13 (Estimated)
Excise	192227	195590	206188
Customs	172740	236852	253967
Corporate Income Tax	57912	61765.3	68007.6
Personal Income Tax .	36826	39375.4	45464.1

The above figures have been taken from the Receipt Budget for 2011-12, 2012-13 and 2013-14 and the details of the revenue foregone (which is higher than Rs. One crore for each year) are available on the website www.budget.nic.in (Budget document-Receipt Budget).

## Establishment of National Rural Bank of India

- 495. DR. T.N. SEEMA: Will the Minister of FINANCE be pleased to state:
- the main objectives for setting up of Regional Rural Banks (RRBs) in the country and the guidelines thereof which regulate the credit and other facilities by these RRBs;
  - (b) the number of RRBs in the country, State/Union Territory-wise;
- whether Government proposes to establish a National Rural Bank of India by amalgamating the Regional Rural Banks (RRBs) to improve the efficiency of the banks operating in the rural areas;
- (d) if so, the details thereof and the time by which it is likely to be established; and
- if not, the reasons for Government not considering this long standing (e) demand of various employees associations of RRB?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA): (a) and (b) The main objective for setting up of Regional Rural Banks (RRBs) was to provide credit and other related facilities in the rural areas, with special focus on small and marginal farmers, agricultural labourers, artisans and small entrepreneurs. Credit and other facilities to the customers of RRBs are governed by the RRB Act, 1976 and directions issued by the RBI and NABARD from time to time. As on date, 57 RRBs are functioning in the country. State/Union Territory-wise list of RRBs is given in the Statement (*See* below).

- (c) There is no such proposal at present.
- (d) Does not arise.
- (e) Establishment of National Rural Bank may not be feasible as it would defeat very purpose of creation of area specific RRBs. However, with a view to have scale of economy by minimizing overhead expenses and optimize use of technology in RRBs, Government has initiated amalgamation of geographically contiguous RRBs in States.

State/Union Territory-wise number of Regional Rural Banks

Sl. No.	State	No. of Regional Rural Bank	
1	2	3	
1.	Andhra Pradesh	5	
2.	Arunachal Pradesh	1	
3.	Assam	2	
4.	Bihar	3	
5.	Chhattisgarh	1	
6.	Gujarat	3	
7.	Haryana	1	
8.	Himachal Pradesh	1	
9.	Jammu and Kashmir	2	
10.	Jharkhand	2	
11.	Karnataka	3	
12.	Kerala	1	

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1	2		3	
13.	Madhya Pradesh		3	
14.	Maharashtra		2	
15.	Manipur		1	
16.	Meghalaya		1	
17.	Mizoram		1	
18.	Nagaland		1	
19.	Odisha		2	
20.	Puducherry		1	
21.	Punjab		3	
22.	Rajasthan		3	
23.	Tamil Nadu		2	
24.	Tripura		1	
25.	Uttar Pradesh		7	
26.	Uttarakhand		1	
27.	West Bengal		3	

## **Reduction in collection of taxes**

57

Total

- 496. SHRI C.P. NARAYANAN: Will the Minister of FINANCE be pleased to state:
- (a) whether there is any reduction in collection of direct and indirect taxes against expectation has been experienced so far in this financial year;
- (b) whether Ministry has advised other ministries to make cuts in spending on various items;