

**Relaxation of rules for infrastructure financing**

515. DR. PRADEEP KUMAR BALMUCHU : Will the Minister of FINANCE be pleased to state:

- (a) whether it is a fact that Government is considering relaxation of rules pertaining to infrastructure financing projects;
- (b) if so, the details thereof; and
- (c) the details of the benefits and incentives that infrastructure projects are supposed to get by such relaxation?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA) : (a) to (c) The Government has been taking several steps to encourage infrastructure investment and growth in the country. Infrastructure projects, given their long pay-back period, require long-term financing in order to be sustainable and cost effective. Therefore, Infrastructure Debt Funds (IDFs) have been conceptualized to provide long-term low-cost debt for infrastructure projects by tapping into source of savings like Insurance and Pension Funds which have hitherto played a comparatively limited role in financing infrastructure.

The Government has also set up the Cabinet Committee on Investments (CCI) with the Prime Minister as the Chairman to promote accelerated and time-bound grant of various licenses, permissions and approvals. This is likely to improve the investment environment in the country by bringing in transparency, efficiency and accountability in accordance of various approvals and sanctions.

Government of India have also brought out a harmonized master list of infrastructure. Different regulators have been advised to adopt the same list with the objective of creating an enabling regulatory framework which will spur investment in infrastructure sub-sectors.

**Banking facilities in rural areas**

516. SHRI K.C. TYAGI : Will the Minister of FINANCE be pleased to state:

- (a) the number of branches of public and private sector banks, in the rural areas, State-wise and bank-wise;

(b) whether penetration of banking services in the rural areas is relatively low;

(c) if so, the reasons therefor;

(d) whether Government proposes to provide banking services including mobile banking, ATMs etc. under the “Swabhiman” campaign in the rural areas/villages having a population of more than 25000; and

(e) if so, the details thereof along with the number of villages where these services are likely to be introduced?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA) : (a) to (c) The Bank-wise and State-wise details of number of branches of public and private sector banks in rural areas as on 30th September, 2013 are given in the Statement (*See* below).

As reported by Reserve Bank of India (RBI), there are 1,08,707 branches of Scheduled Commercial Banks as on 30th September, 2013 with the following breakup:

Rural	40,911
Semi-urban	29,204
Urban	20,199
Metropolitan	18,393
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TOTAL	1,08,707

(d) and (e) In order to extend the reach of banking to the rural hinterland, Banks were advised in 2010-11 to provide appropriate banking facilities to habitations having a population in excess of 2000 (as per 2001 census) under “Swabhimaan” Financial Inclusion Campaign. Banking facilities have been provided to 74,351 such villages through brick and mortar branches, business correspondent agents (BCAs) and mobile banking.

RBI has advised Domestic Scheduled Commercial Banks that while preparing their Annual Branch Expansion Plan (ABEP), they should allocate at least 25% of the total number of branches proposed to be opened during a year in unbanked rural (Tier 5 and Tier 6) centres.

**Statement**

*Bank-wise/State-wise number of branches of Public and Private Sector Banks in Rural Areas as on 30.9.2013*

Bank-wise number of branches of Public and Private Sector Banks in Rural Areas as on 30.9.2013

Sl. No.	Bank Name	No. of Branches
1	2	3
<b>Public Sector Banks</b>		
1.	State Bank of Bikaner and Jaipur	369
2.	State Bank of Hyderabad	439
3.	State Bank of India	5,634
4.	State Bank of Mysore	246
5.	State Bank of Patiala	377
6.	State Bank of Travancore	80
7.	Allahabad Bank	1,090
8.	Andhra Bank	506
9.	Bank of Baroda	1,564
10.	Bank of India	1,665
11.	Bank of Maharashtra	640
12.	Canara Bank	1,235
13.	Central Bank of India	1,577
14.	Corporation Bank	381
15.	Dena Bank	461
16.	Indian Bank	559
17.	Indian Overseas Bank	885

1	2	3
18.	Oriental Bank of Commerce	476
19.	Punjab and Sind Bank	404
20.	Punjab National Bank	2,317
21.	Syndicate Bank	903
22.	UCO Bank	968
23.	Union Bank of India	1,084
24.	United Bank of India	655
25.	Vijaya Bank	314
26.	IDBI Bank Limited	141
TOTAL PUBLIC SECTOR BANKS		24,970

**Private Sector Banks**

1.	Catholic Syrian Bank Ltd.	18
2.	City Union Bank Limited	50
3.	Federal Bank Ltd.	106
4.	ING Vysya Bank Ltd.	87
5.	Jammu and Kashmir Bank Ltd.	392
6.	Karnataka Bank Ltd.	105
7.	Karur Vysya Bank Ltd.	74
8.	Lakshmi Vilas Bank Ltd.	45
9.	Nainital Bank Ltd.	28
10.	Ratnakar Bank Ltd.	26
11.	South Indian Bank Ltd.	102
12.	Tamilnad Mercantile Bank Ltd.	85

1	2	3
13.	The Dhanalakshmi Bank Ltd.	24
14.	Axis Bank Limited	419
15.	Development Credit Bank Ltd.	9
16.	HDFC Bank Ltd.	474
17.	ICICI Bank Limited	649
18.	Indusind Bank Ltd.	100
19.	Kotak Mahindra Bank Ltd.	66
20.	Yes Bank Ltd.	63
TOTAL PRIVATE SECTOR BANKS		2,922
GRAND TOTAL		27,892

State-wise Number of Branches of Public and Private Sector Banks as on 30.9.2013  
in Rural Areas

Sl. No.	State	Public Sector Banks	Private Sector Banks	Total
1	2	3	4	5
1.	Andaman and Nicobar Islands	24	2	26
2.	Andhra Pradesh	1,927	191	2,118
3.	Arunachal Pradesh	42	1	43
4.	Assam	523	13	536
5.	Bihar	1,487	13	1,500
6.	Chandigarh	11	0	11
7.	Chhattisgarh	429	17	446

1	2	3	4	5
8.	Dadra and Nagar Haveli	12	2	14
9.	Daman and Diu	2	0	2
10.	Goa	183	47	230
11.	Gujarat	1,523	227	1,750
12.	Haryana	682	172	854
13.	Himachal Pradesh	734	29	763
14.	Jammu and Kashmir	128	404	532
15.	Jharkhand	799	8	807
16.	Karnataka	1,544	214	1,758
17.	Kerala	176	136	312
18.	Lakshadweep	8	0	8
19.	Madhya Pradesh	1,180	65	1,245
20.	Maharashtra	2,041	200	2,241
21.	Manipur	31	2	33
22.	Meghalaya	92	7	99
23.	Mizoram	16	0	16
24.	Nagaland	44	0	44
25.	NCT of Delhi	88	3	91
26.	Odisha	1,119	62	1,181
27.	Puducherry	26	1	27
28.	Punjab	1,325	324	1,649
29.	Rajasthan	1,147	174	1,321

1	2	3	4	5
30.	Sikkim	62	7	69
31.	Tamil Nadu	1,690	461	2,151
32.	Tripura	71	2	73
33.	Uttar Pradesh	3,375	54	3,429
34.	Uttarakhand	553	32	585
35.	West Bengal	1,876	52	1,928
TOTAL		24,970	2,922	27,892

Population groups are defined as follows: 'Rural' includes centres with population of less than 10,000, 'Semi-Urban' includes centres with population of 10,000 and above but less than of one lakh, 'Urban' includes centres with population of one lakh and above but less than of ten lakhs, and 'Metropolitan' includes centres with population of 10 lakhs and above. All population figures are as per census 2001.

*Source:* Master Office File (MOF) System, Department of Statistics and Information Management, Reserve Bank of India, as on November 25, 2013. MOF data are dynamic in nature. It is updated based on information as received from banks.

### Target for fiscal deficit

517. SHRI Y.S. CHOWDARY : Will the Minister of FINANCE pleased to state:

(a) whether Government had fixed any target for fiscal deficit for the last three years;

(b) if so, the details of target fixed/achieved during the last three years; and

(c) the details of target fixed and achieved till date for the current financial year?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA) : (a) and (b) Government laid down the rolling target for fiscal indicators as percent of GDP in medium term fiscal policy statement brought out as part of the statements laid before parliament under the Fiscal Responsibility and Budget Management Act, 2003. The details of fiscal deficit target fixed/achieved as percentage of GDP during the last three years are as follows: