

Information Services Private Limited, (iii) High Mark Credit Information Services Private Limited and (iv) Credit Information Bureau (India) Limited (CIBIL).

RBI Master Circular on Frauds - Classification and Reporting, dated July 1, 2013, states that on receipt of fraud reports by RBI and bank boards, various steps are initiated including reporting the case to CBI/Police/SFIO, staff accountability, recovery, insurance claim and streamlining the system so that frauds do not recur. Further, Caution advices are issued to banks by RBI Central Fraud Monitoring Cell. In addition, third parties and professionals are also held accountable if they have played a vital role in credit sanction/disbursement or facilitated the perpetration of frauds. Banks also report to Indian Banks Association (IBA) the details of such third parties involved in frauds.

RBI Master Circulars mentioned above are updated from time to time to handle the cases of wilful defaulters and fraudulent borrowers arising in the banking sector.

Better medical facilities in rural areas

*356. SHRIMATI NAZNIN FARUQUE: Will the Minister of HEALTH AND FAMILY WELFARE be pleased to state:

(a) whether it is a fact that a majority of about 700 million people live in rural areas of the country where the condition of medical facilities is deplorable;

(b) if so, the reasons therefor; and

(c) the details of steps being taken by Government to provide better medical facilities in rural areas of the country?

THE MINISTER OF HEALTH AND FAMILY WELFARE (SHRI GHULAM NABI AZAD): (a) to (c) As per Census 2011, 83.3 crore people live in rural areas. They are being served by an existing public health network that comprises of 148366 Sub Health Centres (SCs), 24049 Public Health Centres (PHCs) and 4833 Community Health Centres (CHCs). However, there are gaps in terms of infrastructure and human resources.

Public Health is a State subject. However, Government of India launched National Rural Health Mission (NRHM) in 2005 under which financial support is provided to the States/UTs to strengthen the hands of the State/UT Governments. Over Rs. 1 lac crore has been released to the States/UTs so far by Central Government under the Mission to strengthen their health systems including for

establishment/renovation/upgradation of health facilities, engagement of doctors, nurse and other trained medical staff on contractual basis, procurement of drugs, equipment and consumables, ambulances, Mobile Medical Units etc., based on the requirement posed by the States/UTs in their Programme Implementation Plans(PIPs). Support under the NRHM is also provided for higher remuneration and development of residential facilities for medical personnel in rural and remote areas.

In addition, the following steps have been taken to improve the availability of doctors particularly in rural areas:

- (i) rationalization in the norms of medical education, such as, relaxation in land requirements, bed strength, increase in ceiling for maximum intake for undergraduates, enhancements of teacher-student ratio in PG etc., which has resulted in a very substantial increase in number of undergraduate and post graduate seats; and
- (ii) amendments in the Post Graduate Medical Education Regulations, 2000 to incentivize the doctors to work in remote and difficult areas, by providing—
 - (a) 50% reservation in Post Graduate Diploma Courses for medical Officers in the Government service who have served for at least three years in remote and difficult areas; and
 - (b) Incentive at the rate of 10% of the marks obtained for each year in service in remote or difficult areas upto the maximum of 30% of the marks obtained in the entrance test for admissions in Post Graduate Medical Courses.

Rise in number of TB patients in Bihar

†*357. DR. ANIL KUMAR SAHANI: Will the Minister of HEALTH AND FAMILY WELFARE be pleased to state:

- (a) whether it is a fact that the number of Tuberculosis (TB) patients in Bihar is increasing day by day;
- (b) if so, the details thereof; and
- (c) the measures taken for its prevention along with the facilities being provided to these patients?

†Original notice of the question was received in Hindi.