

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JAYANT SINHA): (a) to (e) Under Pradhan Mantri Jan-Dhan Yojana (PMJDY) survey of households was undertaken to identify those households, which did not have any bank account. It has been identified in the survey done by banks that the coverage of households with bank accounts in Odisha is 78% as on 30.11.2014. State Level Bankers' Committee (SLBC) of Odisha had prepared an action plan for covering 4597 unbanked Gram Panchayats to be covered by bank branch or Business Correspondent by the end of 2018-19. In the meanwhile, under the Pradhan Mantri Jan-Dhan Yojana, rural areas in the country have been divided into Sub Service Areas (SSAs) and banks have been asked to cover SSAs by either branch or fixed point interoperable Business Correspondent. SSAs have been made in such a way that one SSA caters to about 1000-1500 households and each village has access to bank facility within a reasonable distance. In the case of Odisha, as on 30.11.2014, out of 6309 SSAs, 955 are covered by Brick and Mortar branches and 4330 by Business Correspondents.

Service tax on foreign remittances

3362. SHRI SHANTARAM NAIK: Will the Minister of FINANCE be pleased to state:

- (a) whether Government charges service tax on remittances of Non-resident Indians (NRIs);
- (b) if so, since when such remittances are being taxed;
- (c) the revenue target kept and collections made since the tax become enforceable;
- (d) whether any representation has been received from NRIs for removing or for waiving off such a service tax; and
- (e) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JAYANT SINHA): (a) Remittances being a transaction in money, does not constitute "service" for the purpose of levy of service tax. Therefore, remittances *per-se* do not attract service tax. Service tax would apply only to a taxable activity, if any, undertaken in the taxable territory, by a service provider in relation to such remittances.

- (b) Does not arise in view of (a) above.

- (c) Does not arise in view of (a) above.
- (d) Does not arise in view of (a) above.
- (e) Does not arise in view of (a) above.

Disbursal of agricultural loan in West Bengal

3363. DR. KANWAR DEEP SINGH: Will the Minister of FINANCE be pleased to state:

- (a) the details of short term, mid term and long term agricultural loans disbursed by Public Sector Banks (PSBs) in West Bengal during the last three years, year-wise, bank-wise and district-wise;
- (b) whether all the banks have achieved the targets of these loans assigned to them during the period;
- (c) if not, the reasons therefor; and
- (d) the details of action Government proposes to take to ensure that most of the targeted farmers are covered for agri-loans in the State?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JAYANT SINHA): (a) to (c) The details of short-term and medium and long term agricultural loans extended by Public Sector Banks in West Bengal during the last three years, year-wise and bank-wise, are given in Statements I to III (*See below*). The Bank-wise/District-wise details are not maintained by State Level Bankers' Committee (SLBC), West Bengal. SLBC, West Bengal, have reported that fragmented land-holdings, large NPAs, non-availability of sufficient, viable and feasible proposals for extending agricultural credit were major constraints in achieving agricultural credit targets in the State.

(d) Government fixes the ground level agriculture credit target every year. Agency-wise (Commercial Banks, Cooperative Banks, Regional Rural Banks) and broad Sector-wise is further disaggregated State-wise, broad sector-wise and Agency-wise by National Bank for Agriculture and Rural Development (NABARD) and the same is conveyed to Convenors of all State Level Bankers' Committees (SLBCs). SLBCs are chaired by the Chairman and Managing Directors of the Convenor Banks and co-chaired by Additional Chief Secretary or Development Commissioners of the State concerned, which monitors credit disbursed by banks regularly so that the targets allocated to respective States are achieved during the financial year.