

Sl. No.	Name of the Bank	Ranking (By Asset Size)
20	Vijaya Bank	475
21	Bank of Maharashtra	478
22	United Bank of India	506
23	Dena Bank	507
24	Kotak Mahindra Bank	516
25	Yes Bank	546
26	Punjab and Sind Bank	580
27	IndusInd Bank	606
28	Jammu and Kashmir Bank	625
29	Federal Bank	655
30	South Indian Bank	755
31	Karur Vysya Bank	778
32	Karnataka Bank	805

*Source: The Banker, July, 2014*

#### **Recruitment of women in armed forces**

875. SHRI AVINASH PANDE : Will the Minister of DEFENCE be pleased to state:

(a) whether Government is planning to review and amend its policies to encourage and facilitate recruitment of more women in the armed forces;

(b) if so, the details thereof; and

(c) if not, the reasons therefor?

THE MINISTER OF DEFENCE (SHRI MANOHAR PARRIKAR): (a) to (c) Women are inducted as Short Service Commissioned Officers (SSCOs) in specified branches in the Services in terms of Government policy letter No.671/2009-D(AG), dated 11th November, 2011. Further, Women SSCO are eligible for grant of Permanent Commission in specific branches in the three Services viz. Judge Advocate General (JAG) and Army Education Corps of Army and their corresponding branches in Navy and Air

Force; Naval constructor in Navy and Accounts, Technical, Administration, Logistic and Meteorology branches in Air Force.

Review of recruitment policies including greater role for women in defence is a continuous and ongoing process.

**Credit relief to farmers facing natural calamities**

876. SHRI RAM KUMAR KASHYAP : Will the Minister of FINANCE be pleased to state:

(a) whether the Reserve Bank of India (RBI) is operating a Plan for providing credit relief to farmers in the event of occurrence of natural calamities through issue of standing guidelines;

(b) whether in spite of these RBI guidelines, farmers knock at the door of private moneylenders who by virtue of their informal and speedy disbursal of credit force farmers into the vicious and never ending debt cycle from which they get no respite; and

(c) if so, the action taken to ensure that RBI guidelines are followed in letter and spirit by each bank enabling farmers to easily obtain credit?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JAYANT SINHA) : (a) Yes, Sir. Reserve Bank of India (RBI) has put in place a mechanism to address situations arising out of natural calamities. The banks have been issued necessary guidelines, consolidated in the form of a Master Circular which is revised/updated every year in July, for undertaking necessary relief measures. The RBI Guidelines, *inter alia*, contain directions to banks to ensure that meetings of District Consultative Committees (DCCs) and State Level Bankers' Committees (SLBCs) are convened at the earliest to evolve a coordinated action plan for implementation of the relief programme in collaboration with State/District authorities. These indicative Guidelines enable SLBCs/ DCCs and banks to take their own decisions, depending on the nature and severity of the calamity, on rescheduling of existing loans and granting of fresh loans to borrowers, without any intervention/specific approval from RBI. Banks have also been advised to consider moratorium period of at least one year in all cases of restructuring.

(b) and (c) RBI has stipulated in its guidelines that to be effective, the assistance to farmers will have to be disbursed with utmost speed. For this purpose the lead bank and the district authorities concerned should evolve a procedure whereby identification