

itself. TFC further recommended that external assistance may be transferred to State on the same terms and conditions as attached to such assistance by external funding agencies, thereby making Government of India a financial intermediary without any gain or loss. Accordingly, loans to States are being passed on back to back basis and on the same terms and conditions of the donor agencies. The institution-wise details and the projects/works taken up is therefore maintained by the respective State Governments.

- (iv) The details of the repayment of the following loans, as available with this Ministry during the last three years and the current year, particularly after the implementation of the Andhra Pradesh Reorganization Act, 2014 are as under:

Particulars	2012-13	2013-14	2014-15		2015-16
			Upto	2nd June	
			1st June 2014	2014 to 31st March 2015	
State Development Loans (<i>source</i> -RBI)	3401.21	2725.92	2145.62	1435.84	
NABARD (<i>source</i> -NABARD)	526.44	533.91	55.39	516.31	356.44
Central Loans including EAP loans	2065.16	2086.05	0.00	2029.76	1240.09

Survey for opening of bank branches in Uttarakhand

†1040. SHRI MAHENDRA SINGH MAHRA: Will the Minister of FINANCE be pleased to state:

(a) whether Ministry is considering to conduct survey in respect of opening of bank branches at various places of Uttarakhand;

(b) if not, whether Ministry has given permission to open bank branches at various places on the basis of applications received from the State;

(c) if so, the names of those places; and

(d) if not, the reasons therefor?

†Original notice of the question was received in Hindi.

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JAYANT SINHA): (a) to (d) No, Sir. In terms of the liberalized Branch Authorization Policy of Reserve Bank of India (RBI), applicable to the country as a whole including State of Uttarakhand, domestic scheduled commercial banks (excluding Regional Rural Banks) have been given general permission to open branches at any place in India, without seeking prior approval of RBI in each case, subject to certain conditions such as:

- (i) At least 25 percent of the total number of branches opened during a financial year (excluding entitlement for branches in Tier 1 centres given by way of incentive to open branches in under banked districts of under banked states, excluding such of the branches opened in unbanked rural centres that are located in the underbanked districts of underbanked States), must be opened in unbanked rural (Tier 5 and Tier 6) centres, *i.e.* centres which do not have a brick and mortar structure of any scheduled commercial bank for customer based banking transactions.
- (ii) the total number of branches opened in Tier 1 centres during the financial year cannot exceed the total number of branches opened in Tier 2 to Tier 6 centres and all centres in the North Eastern States and Sikkim.

Welfare schemes funded by PSBs under CSR

1041. DR. T. SUBBARAMI REDDY: Will the Minister of FINANCE be pleased to state:

(a) the number of development/welfare schemes funded by various nationalised banks under the Corporate Social Responsibility(CSR) with details, bank-wise, year-wise; and

(b) the type of schemes funded, names of beneficiaries, places where such activities have been carried out and the funds allocated therefor during each of the last two years and the current year, bank-wise?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JAYANT SINHA): (a) and (b) The mandatory provision of spending under CSR under the Companies Act 2013 is not applicable to Nationalized Banks. However, Nationalised banks do such spending under Reserve Bank of India guidelines on "Donations by Banks" *vide* circular DBOD.No.Dir.BC.15/13.01.01/2002-03 dated August 6, 2002, in terms of which banks can make donations during a financial year, aggregating up to 1% of their published profit for the previous year. In case of loss making banks, they can make donations totaling ₹ 5.00 lakhs only in a financial year. It may be iterated that spending on donations by banks is voluntary in nature subject to respective Board's approval.