

करनी है, तो दिल्ली में कम से कम जहां संभव है, वहां सोलर बिजली की व्यवस्था करनी चाहिए...(व्यवधान)... और सोलर सिस्टम के द्वारा ही हम बिजली बचा सकते हैं।...(व्यवधान)... अतः मेरा आपके माध्यम से माननीय मंत्री जी से आग्रह भी है और मांग भी है कि यह काम कब तक पूरा हो जाएगा?...(व्यवधान)...

श्री राज कुमार सिंह : महोदय, घरों के ऊपर सोलर पैनल्स लगाने की हमारी योजना है। उसके अन्तर्गत हम 40 प्रतिशत सब्सिडी देते हैं।...(व्यवधान)... जिन लोगों के अपने निजी घर हैं, वे चाहें, तो अपने घरों पर सोलर पैनल्स लगा सकते हैं और सब्सिडी का फायदा उठा सकते हैं।...(व्यवधान)... जो सरकारी मकान हैं, उन पर सोलर पैनल्स लगाने के लिए हम लोग नगर विकास एवं आवास विभाग एवं CPWD से चर्चा कर लेंगे और इसके लिए जो भी आवश्यक होगा, वह हम कर देंगे।...(व्यवधान)...

SHRI BIRENDRA PRASAD BAISHYA: From the reply of the hon. Minister ...*(Interruptions)*... it is clear that the North-eastern region has contributed ...*(Interruptions)*... maximum power generation in our country. ...*(Interruptions)*... But electricity connectivity in all the remote areas of ...*(Interruptions)*... the North-eastern region is very poor. ...*(Interruptions)*... I want to know from the hon. Minister: is this Government going to connect all the villages of the North-eastern region with power supply at subsidised rates? ...*(Interruptions)*...

SHRI RAJ KUMAR SINGH: Sir, we have connected all the villages...*(Interruptions)*... all the census villages of this country. ...*(Interruptions)*... The only habitations left, are those which are sanctuaries, जहां पर आबादी रहना गैर-कानूनी है, वहां पर हमें जाकर के...*(व्यवधान)*... where we cannot go and electrify the villages like grazing lands. ...*(Interruptions)*... Only those habitations are left. ...*(Interruptions)*... Otherwise, we have connected all census habitations in the country.

श्री उपसभापति : मैं वेल में खड़े हुए सभी माननीय सदस्यों से निवेदन करना चाहता हूं कि वे अपनी-अपनी सीटों पर जाएं।...(व्यवधान)... सवाल-जवाब का सत्र बहुत महत्वपूर्ण होता है और उसे चलने दें।...(व्यवधान)... सवाल-जवाब का सत्र बहुत महत्वपूर्ण होता है, क्योंकि एक-एक सवाल के जवाब की तैयारी में सरकार के बहुत सारे रिसोर्सस एवं संसाधन लगते हैं।...(व्यवधान)... और ये सारे उत्तर लोगों के लिए...*(व्यवधान)*... बहुत जनोपयोगी होते हैं।...(व्यवधान)... The House stands adjourned till 2.00 p.m.

WRITTEN ANSWERS TO STARRED QUESTIONS**Modernisation of Rural Development and Agricultural
Cooperative Banks**

*318. DR. SASIKALA PUSHPA RAMASWAMY: Will the Minister of FINANCE be pleased to state:

- (a) whether Government has taken steps to modernise the Rural Development Banks and Agricultural Cooperative Banks etc.;
- (b) if so, the details thereof; and
- (c) if not, the reasons therefor?

THE MINISTER OF FINANCE (SHRIMATI NIRMALA SITHARAMAN): (a) to (c) The Short Term Cooperative Credit Structure (STCCS) comprises State Cooperative Banks (StCBs), District Central Co-operative Banks (DCCBs) and Primary Agriculture Credit Societies (PACS).

The Long Term Cooperative Credit Structure (LTCCS) comprises the State Cooperative Agriculture and Rural Development Banks (SCARDBs) and the Primary Cooperative Agriculture and Rural Development Banks (PCARDBs). While StCBs & DCCBs are Cooperative Societies with their banking functions regulated by RBI, SCARDBs and PCARDBs are Cooperative societies that are not covered under the category of "Cooperative Banks" as per the Banking Regulation Act, 1949.

Cooperative Societies is a State Subject under Entry 32 of the State List of Seventh Schedule of the Constitution of India.

The Government and National Bank for Agriculture and Rural Development (NABARD) have taken the following measures for revival, strengthening and modernisation of the Cooperative Credit Structure (CCS):

- a. With a view to provide financial assistance to bring the system to an acceptable level of financial health, the Government implemented a revival package for STCCS from 2006 to 2011. Under the revival package, Government of India released ₹ 9,245 crore. The package, *inter alia*, included adoption of common accounting systems which paved the way for adoption of technology in the cooperative banks.

- b. The Union Government in 2014 announced implementation of the Scheme for revival of 23 unlicensed District Central Cooperative Banks (DCCBs) in the four States *i.e* Uttar Pradesh, Maharashtra, West Bengal and Jammu & Kashmir to enable them to achieve the minimum level of Capital to Risk (Weighted) Assets Ratio (CRAR) requirement prescribed by the RBI. An amount of ₹ 2560.29 crore (including Gol share of ₹ 562.07 crore) has been released to 20 DCCBs which have been issued license by RBI.
- c. National Informatics Centre (NIC) has developed a common software and Core Banking Solution (CBS) for Agriculture Rural Development Banks (ARDBs).
- d. NABARD provides financial assistance for modernization of Cooperative Banks under the Cooperative Development Fund (CDF) for setting up of computer lab, help desk for CBS implementation, infrastructure and technology related equipment, purchase of capital items by training establishments promoted by Cooperative Banks, capacity building training programmes etc.
- e. Through the Financial Inclusion Fund (FIF), NABARD provides financial support to the Cooperative Banks to facilitate implementation of CBS thereby enabling these banks to extend various digital financial products/ services.
- f. NABARD provides support to Rural Cooperative Banks for framing and implementation of technology related policies such as Cyber Security, Information Technology and Information Systems.
- g. With an objective of improving the services of PACS at ground level for opening of banking counters, use of micro ATMs/ Point of Sale (PoS) machines etc, NABARD provides grant support to Cooperative Banks for setting up of PACS Development Cells (PDCs) at DCCB level.
- h. NABARD provides grant support to SCARDBs out of CDF for training of personnel and v support for setting up of PCARDB Development Cells on the lines of PACS Development Cells of STCCS.

Regional Rural Banks (RRBs) have a mandate to cater to banking and credit services of rural areas specially small and marginal farmers, rural artisans etc. The

Government and NABARD have taken the following measures for strengthening and modernisation of the RRBs:

- a. All RRBs work on CBS which was implemented with support from NABARD.
- b. NABARD has also provided support for RuPay Kisan Cards, Bharat Interface for Money (BHIM) Unified Payment Interface (UPI), deployment of micro ATMs and (PoS) Mobile PoS machines.
- c. Amalgamation of RRBs within a State has been carried out with a view to enable RRBs to minimise their overhead expenses, optimise the use of technology, enhance the capital base and area of operations and increase their exposure.
- d. Recapitalisation support is provided to RRBs to augment their capital so as to comply with regulatory capital requirements.
- e. Periodic review of financial performance of RRBs, including business diversifications, profit planning, revenue management and Non Performing Assets (NPA) management through conduct of national level meetings by NABARD and through Empowered Committee (EC) meetings at State level.
- f. Regular Capacity building efforts are undertaken by NABARD like training at Bankers Institute of Rural Development (BIRD), conduct of Organisational Development Initiative (GDI), exposure visits, etc.

To enable Cooperative Banks to meet the crop loan and term loan requirements of farmers, NABARD provides concessional short term refinance to Cooperative Banks, for their crop loan lending under the Short Term Cooperative Rural Credit (Refinance) Fund. An amount of ₹ 45,000 crore was allocated for the said Fund during 2018-19. NABARD also provides long term refinance support to Cooperative Banks and Regional Rural Banks for their lending towards investment activities in agriculture through the Long Term Rural Credit Fund (LTRCF). An amount of ₹ 15,000 crore was allocated to this fund during 2018-19.

New Naturopathy centres

*319. DR. AMEE YAJNIK: Will the Minister of AYURVEDA, YOGA AND NATUROPATHY, UNANI, SIDDHA AND HOMOEOPATHY (AYUSH) be pleased to state: