

Coffee Production

534. SHRI PANDURANG PUNDLIK FUNDKAR : Will the MINISTER OF COMMERCE be pleased to state:

(a) whether the coffee production in the country this year is likely to be less in comparison to last year;

(b) if so, the reasons therefor; and

(c) the steps proposed to be taken by the Government to enhance the production of coffee?

THE DEPUTY MINISTER IN THE MINISTRY OF COMMERCE (SHRI SALMAN KHURSHIED): (a) and (b). The coffee production in the country during 1992-93 season is likely to be less in comparison to 1991-92 season. Since coffee has a biennial bearing tendency and the crop harvested during previous season was fairly good, a lean crop is expected for 1992-93 season.

(c) The Coffee Board has taken up several programmes to obtain sustained production and productivity which are as follows:

- (i) Intensive cultivation programme.
- (ii) Replanting with new high yielding and disease resistant varieties of coffee.
- (iii) Extending credit and subsidy facility to the small growers.
- (iv) Water augmentation programme to utilise available surface and underground water.
- (v) Effective control of major pests and diseases on coffee by giving special attention.

Loans to Farmers by Banks

535. SHRI BIR SINGH MAHATO: SHRI AMARI ROYPRADHAN:

Will the MINISTER OF FINANCE be pleased to state:

(a) the total amount of loans disbursed by public sector banks as on June 30, 1991 during each of the last three years, State-wise;

(b) the share of lending to small farmers with details of beneficiaries; and

(c) the steps being taken to increase the ratio of lending to small farmers?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) and (b). The data reporting system does not generate the information in the manner asked for. However, State-wise amount of advances disbursed by Scheduled Commercial Banks to priority sector as Sell as to small and marginal farmers, alongwith number of beneficiaries, as at the end of June 1988, June, 1989 and June, 1990 (latest available) is given in the attached statement.

(c) A number of steps have been taken with a view to increase the flow of credit to farmers, particularly small and marginal farmers. Banks have been advised to ensure that direct finance extended to agriculture (including allied activities) reaches a level of 18%. Reserve Bank of India (RBI) has also issued detailed guidelines to commercial banks for simplifying and liberalising lending procedures. The important ones are:

1. The interest on crop loans upto Rs. 7,500/- is kept low at 11.5% p.a.

2. The interest rate for any investment credit availed of by small and marginal farmers upto Rs. 7,500/- is 11.5% p.a. only
3. In the case of crop loans availed of by small and marginal farmers the interest debited is not to exceed the principal amount.
4. No third party guarantee or collateral security is to be insisted upon for loans upto Rs. 10,000/- .
5. There should be no compounding of interest on current dues in agriculture sector.
6. Delegation of appropriate sanctioning powers to the Rural Branch Managers so that majority of loan applications are sanctioned at branch level itself.

STATEMENT
NUMBER OF ACCOUNTS (IN THOUSANDS)

Sl. No.	Name of States/ Union Territories	Priority Sectors			Small and Marginal Farmers		
		June 1988	June 1989	June 1990	June 1988	June 1989	June 1990
1	2	3	4	5	6	7	8
1.	Haryana	129	135	116	50	51	39
2.	Himachal Pradesh	36	41	40	19	18	17
3.	Jammu & Kashmir	14	18	13	4	3	2
4.	Punjab	261	256	203	92	83	75
5.	Rajasthan	236	217	199	73	71	62
6.	Chandigarh		5	53	1	-	-
7.	Delhi	64	48	45	2	1	1
8.	Assam	159	74	68	35	14	20
9.	Manipur	3	5	5	1	-	1
10.	Meghalaya	3	5	9	2	1	1
11.	Nagaland	4	4	5	6	1	1

Sl. No.	Name of States Union Territories	Priority Sectors			Small and Marginal Farmers		
		June 1988	June 1989	June 1990	June 1988	June 1989	June 1990
1	2	3	4	5	6	7	8
12.	Tripura	21	20	11	8	8	4
13.	Arunachal Pradesh	1	1	3	-	-	-
14.	Mizoram	-	1	1	-	-	-
15.	Sikkim	3	3	3	1	1	1
16.	Bihar	345	382	374	131	134	180
17.	Orissa	355	390	473	101	139	138
18.	West Bengal	422	435	434	162	182	162
19.	Andaman & Nicobar	3	2	2	-	-	-
20.	Madhya Pradesh	374	398	394	86	99	87
21.	Uttar Pradesh	670	717	702	273	316	268
22.	Gujarat	324	355	357	83	79	64
23.	Maharashtra	573	1067	434	139	279	124
24.	Daman & Diu	-	-	-	-	-	-

Amount of Disbursements (In Rs. Crores)

Sl. No.	Name of States/ Union Territories	Priority Sectors			Small and Marginal Farmers		
		June 1988	June 1989	June 1990	June 1988	June 1989	June 1990
9	10	11	12	13	14	15	16
1.	Haryana	226	249	247	28	29	24
2.	Himachal Pradesh	32	50	47	7	7	8
3.	Jammu & Kashmir	37	35	29	2	2	1
4.	Punjab	441	548	435	79	74	66
5.	Rajasthan	227	248	249	29	27	23
6.	Chandigarh	35	35	30	2	2	
7.	Delhi	298	336	298	1	1	
8.	Assam	173	66	68	7	10	
9.	Manipur	4	7	6	-	-	

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		June 1988	June 1989	June 1990	June 1988	June 1989	June 1990
9	10	11	12	13	14	15	16
10.	Meghalaya	3	8	8	1	-	1
11.	Nagaland	6	11	6	6	1	1
12.	Tripura	12	11	10	2	2	1
13.	Arunachal Pradesh	1	2	-	-	-	-
14.	Mizoram	1	3	3	-	-	-
15.	Sikkim	2	2	2	-	-	-
16.	Bihar	260	292	312	45	55	80
17.	Orissa	178	216	228	27	54	54
18.	West Bengal	362	321	395	45	53	57
19.	Andaman & Nicobar	2	2	2	-	-	-
20.	Madhya Pradesh	387	402	444	41	34	30

Sl. No.	Name of States/ Union Territories	Priority Sectors			Small and Marginal Farmers		
		June 1988	June 1989	June 1990	June 1988	June 1989	June 1990
9	10.	11	12	13	14	15	16
21.	Uttar Pradesh	609	678	860	104	126	119
22.	Gujarat	446	519	695	45	30	29
23.	Maharashtra	954	2124	1259	74	179	82
24.	Daman & Diu	-	-	-	-	-	-
25.	Goa	39	86	34	2	5	3
26.	Dadra & Nagar Haveli	1	1	1	-	-	-
27.	Andhra Pradesh	864	957	912	266	272	196
28.	Karnataka	606	654	647	99	115	110
29.	Kerala	537	590	604	175	165	162
30.	Tamil Nadu	960	1050	1180	267	322	343
31.	Pondicherry	17	17	18	6	5	5
32.	Lakshadweep	-	-	-	-	-	-