

Government of India
Ministry of Finance
Department of Financial Services

LOK SABHA

Unstarred Question No. 353

Answered on Monday, February 5, 2024/Magha 16, 1945 (Saka)

IRREGULARITIES IN SANCTIONING OF LOANS BY BANKS

353. SHRI ASHOK KUMAR RAWAT:

Will the Minister of FINANCE be pleased to state:

- (a) the number of marginal farmers who have been provided loans by the co-operative commercial banks and regional rural banks to set up hand pumps particularly in backward and rural areas during each of the last three years and as on date, State-wise;
- (b) whether the Government has received some complaints regarding irregularities in sanctioning of these loans during the said period;
- (c) if so, the details thereof; and
- (d) the efforts made or proposed to be made to have a check on these irregularities?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE
(DR. BHAGWAT KARAD)

(a) to (d): Regional Rural Banks/Cooperative Banks do not have a specific loan product for financing setting up of handpumps on agricultural land.

Details of agriculture credit disbursed to small & marginal farmers by cooperative banks and regional rural banks during the last three years and current year (as on 31.12.2023) is as follows:

(Amount in Rs. crore)

Year	Agency	Amount
2020-21	Cooperative Banks	1,36,465
	Regional Rural Banks	1,24,171
2021-22	Cooperative Banks	1,55,254
	Regional Rural Banks	1,47,900
2022-23	Cooperative Banks	1,74,224
	Regional Rural Banks	1,63,956
2023-24	Cooperative Banks	1,13,185
	Regional Rural Banks	1,52,023

Source: NABARD
