

**Expansion of Agricultural Credit Card Scheme**

681. SHRI RAMESH CHAND TOMAR:

SHRIMATI MAHENDRA KUMARI:

SHRIMATI SUMITRA MAHAJAN:

SHRI PRABHU DAYAL KATHERIA:

Will the Minister of FINANCE be pleased to state:

(a) whether some public sector banks have introduced Agricultural credit cards in selected districts in some States;

(b) if so, the criteria for issuing such cards to farmers and the districts selected for the purpose, State-wise;

(c) the names of the public sector banks which have introduced the above scheme;

(d) the number of farmers benefited through Agricultural credit cards scheme during 1990-91;

(e) whether the Government propose to expand the scheme all over the country during 1991-92; and

(f) if so, the details thereof and if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) and (b) Some of the public sector banks have introduced their Credit Cards on an experimental basis in selected districts in few States. These cards are given to farmers who have good track record to enable them to get agricultural credit without difficulty to meet their cost of production inputs. The Credit Card would provide following facilities:

(i) It will enable a card holder to secure production credit instantly.

(ii) It will dispense with procedural formalities such as making applications, furnishing land record certificates and documentation or every agricultural season.

(iii) It will also dispense with the necessity of the farmer carrying cash for purchase of production inputs.

(c) As per information available Agricultural credit card scheme has been introduced by Dena Bank, Union Bank of India, Bank of Maharashtra, New Bank of India, Andhra Bank, Vijaya Bank, Indian Overseas Bank, Syndicate Bank, Punjab and Sind Bank, State Bank of India, Canara Bank, United Bank of India, Allahabad Bank, Punjab National Bank, Corporation Bank, Central Bank of India, UCO Bank, State Bank of Mysore and Bank of Baroda on an experimental basis in selected areas of States.

(d) The data reporting system does not generate the information in the manner asked for.

(e) and (f) Public Sector Banks take measures on their own like introducing credit cards to farmers with a view to provide easy and timely credit to the farmers and also to augment credit flow to agriculture sector.

**Special Training to SC/ST Bank Managers**

682. DR. P. VALLAL PERUMAN: Will the Minister of FINANCE be pleased to state:

(a) The total number of branch managers employed in the nationalised banks and the number of Scheduled Caste and Scheduled Tribe branch managers among them:

(b) Whether the Government propose to provide special training to the branch managers belonging to Scheduled Castes and Scheduled Tribes; and

(c) if so, the details thereof?