

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:5387

ANSWERED ON:28.04.2000

AGRICULTURAL LOAN

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SAMANTARAY;RAM TAHAL CHOUDHARY

Will the Minister of FINANCE be pleased to state:

- (a) the State-wise number of branches of each public sector bank functioning at present;
- (b) the total amount deposited in these banks during the last three years, bank-wise and State-wise;
- (c) the amount of loan sanctioned by these banks in each State during the above period;
- (d) the loan sanctioned and actually provided to farmers, particularly to small and marginal farmers during the said period alongwith the amount repaid by the farmers to banks; and
- (e) the steps taken by the Government to simplify the bank loan procedure for farmers to avoid the harassment cause to the farmers due to inordinate delay in sanctioning the loans?

Answer

MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI V.DHANANJAYA KUMAR)

- (a): State-wise number of branches of each public sector bank as on March 31, 1999, is given in Annexure-I.
- (b) and (c): State-wise and bank-wise deposit and credit of public sector banks for the last three years are given in the Annexure-II and III respectively.
- (d): The details of disbursements made by public sector banks to agricultural sector including to small and marginal farmers for the last three years is given below:

(Rs. in crore)

March 1997 March 1998 March 1999

Disbursements of Loans to Agricultural Sector 12782.53 14808.35 17787.63

The recovery position of agricultural loans for the last three years, as available, in respect of all scheduled commercial banks is given below:

(In percent)

June 1996 June 1997 June 1998

Recovery position of agricultural loans 61.99 63.31 66.12

(e) A high level committee (R.V. Gupta Committee) was set up to suggest measures for improving credit delivery systems as well as simplification of procedures for agricultural credit. The committee in its report has suggested several procedural modifications in regards to agricultural advances which include simplification of procedures/forms in respect of applications, agreements etc. Banks

have already implemented the majority of the recommendations which is expected to facilitate easy access to credit by farmers from banks, quicken the pace of flow of credit to agricultural sector, enhance quantum of credit to farmers besides enabling to get timely and adequate credit from banks.