

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:6168  
ANSWERED ON:05.05.2000  
LOANS UNDER IRDP  
RAGHUNATH JHA

**Will the Minister of FINANCE be pleased to state:**

- (a) whether RBI has directed all the banks in public and private sector to clear the loan applications under IRDP within a fortnight;
- (b) if so, whether the banks are not following the directions of RBI and a largenumber of loan applications are still pending over a long period;
- (c) if so, the State-wise number of loan applications pending for clearance and the reasons therefor;
- (d) the time by which the pending applications are likely to be cleared;
- (e) the State-wise amount of loan disbursed during the last three years under IRDP, particularly in Bihar and Karnataka; and
- (f) the time limit for repayment of such loan?

**Answer**

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI BALASAHEB VIKHE PATIL):

- (a) and (b) Yes, Sir. Reserve Bank of India (RBI) has instructed banks to sanction the Integrated Rural Development Programme (IRDP) loan applications within a fortnight. Generally, banks adhere to the time schedule. However, delays occur on account of various reasons such as non-submission of required documents, bunching of applications in the last quarter of the year, etc.
- (c) and (d) RBI has reported that data regarding the State-wise number of ioan applications pending and the time by which they are likely to be cleared are not available.
- (e) The details of the State-wise amount of loans disbursed during the last three years under IRDP, including that of Bihar and Karnataka are indicated in the enclosed Statement.
- (f) The repayment period under IRDP may vary between 5 to 10 years depending on the activity undertaken by the borrower. Banks have also been advised that wherever necessary suitable moratorium should be provided.