

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:2764  
ANSWERED ON:17.12.2004  
TULSI GRAMEEN BANK  
Gupta Shri Shyama Charan

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

- (a) whether Allahabad Bank is a leading bank in the rural area of Banda (Chhattisgarh) and that the Tulsi Grameen Bank also has its branches in this area;
- (b) if so, the details thereof;
- (c) whether the said bank grants money to the poor farmers under various schemes like Kisan Credit Card Scheme etc
- (d) if so, the details thereof
- (e) whether the Government is aware about the irregularities and corruption prevailing in the said banks;
- (f) if so, the details thereof; and
- (g) the action taken/proposed to be taken in this regard?

**Answer**

MINISTER OF STATE IN THE MINISTRY OF FINANCE (S.S.PALANIMANICKAM)

(a) & (b): Yes, Sir. Allahabad Bank is the lead Bank of Banda District and has 18 branches out of 28 branches of commercial banks operating in the District. Tulsi Grameen Bank sponsored by the Allahabad Bank also has its 49 branches and 4 extension counters in Banda District.

(c) & (d) : Allahabad Bank & Tulsi Grameen Bank provide loans to the poor farmers under various schemes including under KCC scheme. Details of fresh loans provided by Allahabad Bank and Tulsi Grameen Bank in Banda and Chitrakoot Districts during the first six months of the current financial year are as under

(Rs in crore)

Name of the Bank	Fresh Loan disbursed & Marginal farmers issued	Of which to small & farmers	Fresh KCC	Of which Marginal
------------------	--	-----------------------------	-----------	-------------------

Allahabad Bank	21.27	12.76	3065	1839
Tulsi Grameen Bank	27.12	17.62	6521	4238

(e), (f) & (g) : National Bank for Agriculture and Rural Development (NABARD) has reported that during the statutory inspection of the Bank, three fraud cases involving more than 1 lakh has been detected and the total amount outstanding under the fraud cases as on 30 September 2004 was at Rs 47.88 lakh. All the three cases are sub-judice. Actions against the concerned officials have been initiated and insurance claims have been lodged by the Bank.