

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

STARRED QUESTION NO:223  
ANSWERED ON:12.03.2010  
AGRICULTURAL LOANS  
Singh Shri Bhupendra

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

- (a) the targets fixed and achievements made in the disbursement of agricultural loans during the last three years and the current year;
- (b) whether certain alleged irregularities/corrupt practices have been reported or brought to the notice of the Government against some Public Sector Banks (PSBs) in the disbursement of agricultural loans;
- (c) if so, the details thereof; and
- (d) the corrective measures taken/being taken by the Government in this regard?

**Answer**

THE MINISTER OF FINANCE (SHRI PRANAB MUKHERJEE)

(a) to (d): A Statement is laid on the Table of the House.

Statement referred to in reply to parts (a) to (d) of Lok Sabha Starred Question No. +223 to be answered on 12th March, 2010 regarding Agricultural Loans, tabled by Shri Bhoopendra Singh.

(a) The targets fixed and achievements made in the disbursement of agriculture credit during the last three years and the current year are as under:

(Rs. Crore)

| Year    | Target   | Achievement |
|---------|----------|-------------|
| 2006-07 | 1,75,000 | 2,29,400    |
| 2007-08 | 2,25,000 | 2,54,657    |
| 2008-09 | 2,80,000 | 3,01,908    |
| 2009-10 | 3,25,000 | #2,48,510   |

Source: National Bank for Agriculture & Rural Development (NABARD)  
# Provisional figures till 31st December, 2009

It may be observed from the aforesaid table that the targets fixed by the Government for the flow of agricultural credit have been achieved each year, for the last three years.

(b) to (d): Complaints of various types, including complaints on agriculture lending by banks are received by the Government from time to time. During 2009, Government received about 1100 complaints regarding agricultural credit and related issues. The majority of these complaints were relating to the implementation of the Agricultural Debt Waiver and Debt Relief Scheme, Kisan Credit Card issues, etc. These were immediately forwarded to the concerned Bank for redressal as a suitable mechanism exists in all banks for receiving and addressing such complaints from customers/constituents. This mechanism lays specific emphasis on resolving such complaints fairly and expeditiously, regardless of their source. Further, to ensure that the complaint redressal mechanism is effective and for strengthening customer services, the Reserve Bank of India (RBI) has issued instructions to all banks for putting in place a four tier institutional arrangement consisting of

- (i) Customer Service Committee of the Board,
- (ii) Standing Committee of Executives on Customer Service,
- (iii) a nodal department/office for customer service at the Head Office and Controlling Offices and
- (iv) a Customer Service Committee at the branch level.

The Banks have reported that the complaints received are being attended to promptly in line with instructions of the Government and the RBI.