

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:1032
ANSWERED ON:30.07.2010
LOANS TO FARMERS
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Will the Minister of FINANCE be pleased to state:

- (a) the details of the total and average loan disbursed to the farmers during the last three years and the current financial year, State-wise and Bank-wise;
- (b) whether certain alleged irregularities/corrupt practices have been reported or brought to the notice of the Government against Scheduled Commercial Banks in the disbursement of such loans;
- (c) if so, the details thereof for the last three years and current financial year, State-wise including Uttar Pradesh and Bank-wise alongwith the action taken against the erring officials of the Banks;
- (d) the details of the total and average loan outstanding against the farmers, as on date, State-wise including Andhra Pradesh and Bank-wise;
- (e) whether the Government proposes to waive off the loans up to Rupees ten thousand outstanding against the farmers; and
- (f) if so, the details thereof, State-wise?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA)

(a) : National Bank for Agriculture and Rural Development (NABARD) has reported the details of the total and average loan disbursed to the farmers during the last three years as under:

(Rs in Lakh)

Name of the Agency 2007-08 2008-09 2009-10 2010-11
(Provisional) (Upto April 2010)

Commercial Banks	18108761	22895.31	27496268	1419021
Cooperative Banks	4825319	4619181	5749992	792667
RRBs	2531165	2676468	3445622	346605
Total	25465745	30190780	36691882	2558293

No. of farm loan 439.34 456.10 482.30 35.23
accounts financed
(Lakh)

Average loan 57,964 66,193 76,076 72,617
disbursed
(Amt. in Rs)

The State-wise, agency-wise disbursement under agriculture and allied activities during 2007-08, 2008-09, 2009-10 and 2010-11 (upto April 2010) is given in Annex I, II, III & IV respectively.

(b) & (c): Complaints received by the Government are sent for enquiry and appropriate action to the Head Office of the Bank concerned. Information as required is not maintained centrally.

(d) State-wise and Regional Rural Bank (RRB) -wise details (including Andhra Pradesh) of the total and average agriculture loan outstanding as on date (31 March 2010 - provisional) is given at Annex-V. The total loans outstanding in respect of Cooperative

Banks as on 31 March 2009, State-wise including Andhra Pradesh is furnished in Annex - VI and VII.

(e) & (f): No such proposal is under consideration of the Government at present.