

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:2000
ANSWERED ON:02.12.2011
BANK CREDIT TO SCS/STS
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Will the Minister of FINANCE be pleased to state:

- (a) the details of the credit extended by the scheduled commercial banks, cooperative banks and regional rural banks to the people belonging to the scheduled caste and scheduled tribe communities during each of the last three years and the current year;
- (b) the details of the Non-Performing Assets of the said banks from extension of credit to the said communities; and
- (c) the amount and percentage of loans waived off by the said banks of the people belonging to the said communities under the Agricultural Debt Waiver and Debt Relief Scheme, 2008?

Answer

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

(a): As reported by Reserve Bank of India (RBI), the details of outstanding credit to Scheduled Castes/Scheduled Tribes (SCs/STs) under priority sector lending of scheduled commercial banks as on last reporting Friday of March 2009, 2010 and 2011 are as under:

(in crore)
Year Amount outstanding

2009	46,723.70
2010	54,351.99
2011	61,977.05

Source: RBI

As per report of National Bank for Agriculture and Rural Development (NABARD), the details of outstanding credit of Regional Rural Banks (RRBs) to SCs/STs during 2008-09 & 2009-10 are as under:

(in crore)
Year Amount outstanding
2008-09 8,303.85
2009-10# 7,145.80

Source: NABARD, # Data is provisional

NABARD has reported that co-operative banks extend loans to small farmers/ marginal farmers (SF/MF) which cover substantial members of SC/ST communities. Details of outstanding credit of co-operative banks to SF/MF during 2008-09, 2009-10 and 2010-11 are as under:

(in crore)
Year Amount outstanding

2008-09	1,76,364.35
2009-10	2,04,103.40
2010-11#	2,25,413.09

Source: NABARD, # Data is provisional

(b): As reported by RBI, the Non-Performing Assets of public and private sector banks for advances to weaker sections which inter alia includes SCs/STs, stood at 7,929 crore and 7,283 crore respectively during the year 2010-11.

(c): The Government of India has so far released an amount of ₹ 52,419.88 crore to the lending institutions as reimbursement under

the Agricultural Debt Waiver and Debt Relief Scheme, 2008.

NABARD has reported that it does not capture community-wise data under the scheme.