

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:2967

ANSWERED ON:29.08.2012

STCCS

Adhalrao Patil Shri Shivaji; Adsul Shri Anandrao Vithoba; Dharmshi Shri Babar Gajanan; Kalmadi Shri Suresh; Mahato Shri Narahari; Owaisi Shri Asaduddin; Yadav Shri Dharmendra; Yaskhi Shri Madhu Goud

Will the Minister of FINANCE be pleased to state:

- (a) whether the Short Term Cooperative Credit Structure (STCCS) targets the credit requirements of the small and marginal farmers in the country;
- (b) if so, the details thereof;
- (c) whether keeping in view the structural constraints in the rural credit delivery system, Government has appointed a panel headed by NABARD Chairman to suggest ways to strengthen rural cooperative credit structure;
- (d) if so, the details thereof;
- (e) whether the Government is also considering setting up of two tier STCCS as against the present three tier structure; and
- (f) if so, the time by which the panel is likely to submit its reports?

Answer

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

(a) & (b) : The details of small farmers/marginal farmers (SF/MF) financed during 2011-12 by the Cooperative Banks are as follows:

(Accounts in lakh & Amount Rs. crore)

Agency A/Cs	No. of A/Cs	Disbursement total	No. of disbursed total	%share to Credit	%share to
		pertaining number of to SF/MF amount			
		to SF/MF A/Cs of credit			
		disbursed			

SCB/DCCB 307.04 85,552.69 203.58 66.30 46,722.91 54.61

(c) to (f) : RBI has constituted an 'Expert Committee' under the Chairmanship of Chairman, NABARD to review the Short Term Cooperative Credit Structure (STCCS) with the following terms of reference:-

- (i) To assess role played by State & District Central Cooperative Banks in fulfilling the requirement of agriculture credit, the primary purpose for which they were set up.
- (ii) To identify Cooperative Banks that may not be sustainable in the long run even if some of them have met the diluted licensing criteria for the time being.
- (iii) To suggest appropriate mechanism for consolidation by way of amalgamation, merger, takeover, liquidation and delayering.
- (iv) To suggest pro-active measures that need to be taken in this direction by the cooperative banks themselves, GOI, State Governments, RBI and NABARD.
- (v) Any other issues and concerns relevant to the subject matter. The Committee is required to submit its report within three months of the date of its first meeting.