

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:81
ANSWERED ON:22.02.2013
NABARD LOAN UNDER KCC
Singh Shri Yashvir

Will the Minister of FINANCE be pleased to state:

- (a) the details of loan sanctioned under Kisan Credit Cards by Gramin Banks under National Bank for Agriculture and Rural Development (NABARD), Gramin Bank wise;
- (b) the total amount of NPAs declared under Kisan Credit Card (KCC) during the last three years by Gramin Banks, year-wise and bank-wise; and
- (c) the steps taken/proposed to be taken by the Government against defaulters and to recover NPAs of the Gramin Banks?

Answer

The Minister of State in the Ministry of Finance (Shri Namo Narain Meena)

(a): State-wise data on KCCs issued and amount sanctioned by Regional Rural Banks (RRBs) as on 31st March, 2012 is given at Annexure - I. The State-wise number of operative KCC accounts and amount outstanding as on 31st October, 2012 is given at Annexure - II. NABARD does not centrally maintain bank-wise data on number of Kisan Credit Cards (KCCs) issued and amount sanctioned.

(b) & (c): NABARD does not maintain data on NPAs declared under KCCs. However, the ratio of NPAs to the credit outstanding of agriculture sector were 2.42% in 2009-10, 3.45% in 2010-11 and 4.79% in 2011-12 for public sector banks. In respect of the recovery of NPAs, banks follow-up the NPA accounts at various levels and take appropriate action to recover their dues in accordance with their Board approved recovery policies.