

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:1974  
ANSWERED ON:08.03.2013  
PENDING LOAN APPLICATION  
Nagar Shri Surendra Singh

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

- (a) the details of applications received pending with the Public Sector Banks (PSBs) for grant of loans during the last three years and the current year, till date, bank-wise, State / UT-wise including Uttar Pradesh;
- (b) the number of farmers receiving loans along with the rate of interest charged therefrom during the said period, bank-wise, State/UT-wise including Uttar Pradesh; and
- (d) the time by which the pending applications are likely to be disposed off?

**Answer**

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

(a)to (c): Credit flow in banks is a continuous process. Every Public Sector Bank (PSB) has Board approved policy for sanctioning of loans and also internal policy guidelines on processing of loan applications. Rates of interest vary from bank to bank depending upon the base rate of that bank. The loan applications are processed and disposed off in the light of these guidelines. The bank-wise and state-wise details of agriculture loans disbursed by Public Sector Banks for the last three years including the state of Uttar Pradesh, as reported by Reserve Bank of India, are at Annex I and II respectively.