

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:4320
ANSWERED ON:22.03.2013
LOAN FOR TUBEWELLS
Nagar Shri Surendra Singh

Will the Minister of FINANCE be pleased to state:

- (a) the number of marginal farmers who availed loans from cooperative commercial banks and regional rural banks for installation of tubewell in the country during each of the last three years and the current year, State/UT-wise including Uttar Pradesh;
- (b) whether the Government has received any complaint regarding irregularities in sanctioning of said loans during the said period;
- (c) if so, the details thereof, State/UTwise; and
- (d) the remedial measures taken/ proposed to be taken by the Government in this regard?

Answer

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

(a): The activity-wise break up under Minor Irrigation and farmer-wise details are not maintained by National Bank for Agriculture & Rural Development (NABARD).

The agency-wise details of loans disbursed under the head 'Minor Irrigation' during 2009-10 and 2010-11 are given below :-

(Rs. in crores)

Agency	2009-10	2010-11
Cooperative Banks	679	858
Regional Rural Banks	492	750
Commercial Banks	4,026	2,754
Total:	5,197	4,362

State-wise flow of Ground Level Credit Disbursements for Minor Irrigation during 2009-10 and 2010-11 in respect of Cooperative Banks and Regional Rural Banks is Annexed.

(b) to (d): The concerned banks have their own grievance redressal mechanism for resolution of grievances/complaints. Any complaints/ grievances which are brought to the notice of Government /NABARD are taken up with the concerned banks for resolution.

The Government has been taking a number of steps to increase flow of credit to the agricultural sector. As a result, the flow of credit to agriculture has increased from Rs. 3,84,514 crore in 2009-10 to Rs. 5,11,029 crore (provisional) in 2011-12.

The Agricultural credit in 2011-12 includes Rs.114,871 crore towards term loan which, inter alia, includes loans for minor irrigation and tubewells.