

Loans given by Regional Rural Banks in Gujarat

1763. SHRI RAMSINGHBHAI PATALIYABHAI RATHVAKOLI: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that Rural Banks in Gujarat are providing loans to agriculturists and others;

(b) if so, how much loans have been given by each Rural Bank in various districts of Gujarat during the period from 1st January, 1986 to 31st October, 1987;

(c) what is the number of persons benefited by such loans; and

(d) whether the performance of these Rural Banks is good in comparison to nationalised banks?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHAN POOJARI): (a) Yes, Sir.

(b) and (c) It has been reported by the NABARD that the nine regional rural banks in Gujarat have issued loans amounting to Rs. 1378.46 lakhs in 41,774 borrowal accounts during the period from 1-1-86 to 31-3-87 the latest upto which the information is available. The bank-wise details are given in the Statement. (See below).

(d) The number of branches of RRBs in Gujarat are less as compared to that of nationalised banks. Further, the clientele of RRBs is restricted to small/marginal farmers, rural artisans as against a much wider clientele of nationalised banks. It is not possible to attempt any meaningful comparison between the performance of RRBs and the performance of nationalised banks in the State of Gujarat.

Statement Loans issued by Regional Rural

Banks in Gujarat during the period 1-1-86 to 31-3-87

Name of Regional Rural Bank	District covered	No. of Accounts	Amount of loans (Rs. in Lakhs)
1. Kutch Gramin Bank	Kutch	4456	157-41
2. Jamnagar Gramin Bank	Jamnagar Rajkot	5374	164-75
3. Banaskantha Mehsana Gramin Bank	Banaskantha Mehsana	12511	422-98
4. Panchmahal Gramin Bank	Panchmahal	6566	240-47
5. Surendranagar Bhavnagar Gramin Bank	Surendranagar Bhavnagar	2559	5373
6. Valsad-Dangs Gramin Bank	Valsad Dangs	4267	159-81
7. Surat Bharuch Gramin Bank	Surat Bharuch	3775	109.85
8. Sabarkantha Gandhinagar Gramin Bank	Sabarkantha Gandhinagar	1437	44-69
9. Junagadh Amreli Gramin Bank	Junagadh Amreli	829	24-77
	TOTAL	41 774	1378-46