

### Complaints regarding loan waivers

†\*8. SHRI BRIJLAL KHABRI: Will the Minister of FINANCE be pleased to state:

- (a) whether it is a fact that Government has received complaints about banks not waiving loans without bribe under 'Agricultural Loan Waiver and Loan Relief Scheme, 2008';
- (b) if so, the details of these complaints, State-wise;
- (c) the number of such complaints disposed of by Government;
- (d) by when the rest of the complaints would be disposed of;
- (e) the number of banks found guilty; and
- (f) what action has been taken against them by Government?

THE MINISTER OF FINANCE (SHRI PRANAB MUKHERJEE): (a) to (f) The Agriculture Debt Waiver Debt Relief Scheme (ADWDRS), 2008 announced by the Government of India is estimated to benefit 3.68 crore farmers with debt relief and debt waiver to the tune of Rs. 65,000 crore (provisional figures).

The Government of India had made the Reserve Bank of India (RBI) the nodal agency for the implementation of the Scheme by the Public Sector Banks and the National Bank for Agricultural and Rural Development (NABARD), the nodal agency for the implementation of the Scheme by Regional Rural Banks and Cooperatives Banks. As per the guidelines for the Scheme, there is a decentralized grievance redressal mechanism for dealing with complaints right down to the branch level of the banks. The data on complaints is not being maintained in the format sought. However, NABARD has reported that they have received ten complaints about banks not waiving loans without bribe, of which five pertain to Uttar Pradesh, two to Karnataka, one to Madhya Pradesh and two to Orissa. NABARD has enquired and found five of these to be baseless; enquiries are under process for four complaints and in one case, the bank official has been placed under suspension. RBI has reported that no complaint of bribery for waiving loans under the Agricultural Debt Waiver and Debt Relief Scheme, 2008 has come to their notice. However, information has been sought from the Public Sector Banks in this regard.

### Implementation of GST

\*9. SHRI RAMDAS AGARWAL: Will the Minister of FINANCE be pleased to state:

- (a) whether he held any meeting recently with State Finance Ministers to implement GST (Goods and Services Tax) with effect from 1 April, 2010;
- (b) if so, the details and the outcome thereof;
- (c) whether Chairman of the Empowered Committee of State Finance Ministers has expressed the opinion that it is not feasible to implement GST from 1 April, 2010;

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†Original notice of the question was received in Hindi.