

Sl.No.	Name of circle	2003-04	2004-05	2005-06
19.	Uttar Pradesh	2291.81	2512.09	2737.23
20.	West Bengal	1540.21	1656.57	1889.94
21.	Chhattisgarh	122.4	170.64	192.2
22.	Jharkhand	63.42	105.34	116.12
23.	Uttranchal	97.66	133.78	159.86
TOTAL :		13367.33	15300.78	16789.96

Agitation of Central Bank Employees

784. SHRI SYED AZEEZ PASHA: Will the Minister of FINANCE be pleased to state:

(a) whether Government are aware about the agitation of Central Bank Employees for the Past 25 days over certain grievances;

(b) whether the bilateral practice has been given up, if so, the reasons therefor;

(c) the reasons for violating bipartite agreement between employees and management; and

(d) the concrete steps for redressal of employees grievances?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) Yes, Sir.

(b) to (d) The Central Bank of India has reported that even during the currency of employee's formal and informal discussions have been held with the employees unions and there has been no violation of bipartite agreement entered into with the majority union for award staff. The management of the bank has already indicated its readiness to have further rounds of discussions to sort out the issues through bilateral forum.

Decline in rural credit

785. SHRI SYED AZEEZ PASHA: Will the Minister of FINANCE be pleased to state:

(a) whether there has been a steady decline in rural credit to small and medium peasants from Government banks and cooperative societies since the beginning of the economic reforms in early 1990s;

(b) if so, what is the percentage of rural credit to small and medium peasants in the year 1990 and 2003 to 2006, year-wise; and

(c) what are the reasons for decline in rural credit and Government's reaction thereto?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) to (c) The share of Small Farmers/ Marginal Farmers (SF/MF) to total agricultural loans outstanding in respect of Scheduled Commercial Banks has improved from 47% at the beginning of the nineties to around 49% during 2001-02. The details are enclosed at Table-I of Statements (See below).

Loans issued to SF/MF for Short Term (Seasonal Agricultural Operation) ST(SAO) by District Central Cooperative banks(DCCBs) increased from 52% to 61% during the period from 1996-97 to 2004-05 as could be seen from the Table-II of the enclosed Statement (See below).

Around 50 per cent of the total loans disbursed by Regional Rural Banks (RRBs) is for agriculture and allied activities. Most of the financing done by RRBs goes for the SF and MF category of farmers. As per provisional data available for 2005-06, out of Rs. 14076.16 crore of agricultural loans issued by RRBs, Rs. 8972.69 crore (59.70%) was in favour of SF/MF.

Statement

Table-I:

Outstanding Credit to Small and Marginal Farmers (as at end-June)

Year	No. of Accounts: 000's				(Amt: Rs. crore)		
	Upto 1 Hectare (in 000's)		1-2 Hectares (in 000's)		Total Outstanding (in 000's)		% of total credit going to SF/MF
	Acct.	Amt.	Acct.	Amt.	Acct.	Amt.	
1	2	3	4	5	6	7	8
1990-91	6,136.8	2,894.5	4,345.8	2,870.3	14,045.3	12,388.6	46.53
1991-92	6,062.5	3239.2	4439.0	3049.6	14170.0	13346.2	47.12
1992-93	6,057.3	3437.4	4459.8	3328.0	14394.7	14209.6	47.61

1	2	3	4	5	6	7	8
1993-94	6,077.2	3595.3	4282.4	3410.7	13026.4	14907.7	47.00
1994-95	5,462.9	3888.5	4046.5	3658.6	13001.8	15906.3	47.45
1995-96	5,556.9	4325.6	4254.9	4295.0	13273.2	17884.7	48.20
1996-97	5,296.4	4893.9	4219.2	5032.9	13090.3	20396.2	48.67
1997-98	4,890.2	5,057.8	4,033.5	5,441.7	12,278.0	22,251.6	47.19
1998-99	4,407.8	5,511.4	3,710.6	5,679.9	11,506.9	23,842.3	46.94
1999-00	4,543.9	6,184.6	3,777.2	6,445.4	11,700.0	27,348.9	46.18
2000-01	4,600.2	7,214.8	3,688.6	7,308.3	11,844.1	31,486.0	46.13
2001-02	4,901.6	8,759.1	3,960.80	9686.4	12,256.8	37,528.9	49.15

Table-II:

**Short Term (Seasonal Agriculture Operation) Loans by Districts
Central Cooperative Banks (DCCBs).**

Year	ST agricultural loans issued by DCCBs*	Of col. 2 loans issued to SF/MF	Percentage of Col. 3 to Col. 2
1996-97	9,327.28	4,834.48	52
1997-98	10,443.89	5,744.14	55
1998-99	12,490.00	6,884.00	55
1999-00	15,225.00	8,642.00	57
2000-01	18,024.20	9,967.00	54
2001-02	19,068.48	9,186.53	48
2002-03	20,374.58	11,158.51	55
2003-04	21,232.99	12,292.19	58
2004-05	25,864.92	15,683.29	61

National Policy for changes in rates of VAT.

†786. SHRI UDAY PRATAP SINGH: Will the Minister of FINANCE be pleased to state:

(a) whether Government are considering to formulate a National Policy for bringing changes in rates of VAT; and

†Original notice of the question was received in Hindi.