

**Repayment of loans by farmers**

†789. MISS ANUSUIYA UIKEY: Will the Minister of FINANCE be pleased to state:

(a) the details of the farmers who have taken loan for agricultural purpose respectively from public and private banks alongwith the amount of loan during the last two years, State-wise;

(b) whether these banks are providing any concessions for repayment of loan by keeping in mind the condition of the farmers;

(c) if so, the details thereof; and

(d) what steps will be taken by Government in this regard?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) The details of loans given by Public and Private Sector Banks to Agriculture (amount outstanding) as on the last reporting Friday of 2003-04 and 2004-05 (State-wise) are enclosed in Statement (See below).

(b) to (d) RBI has deregulated interest rates on loans given by the banks since 1994. Banks are free to determine the lending rate of interest taking into account the cost of funds and the risk elements involved. RBI has stipulated that interest rate on loans by Commercial Banks upto Rs. 2.00 lakhs should not exceed the Benchmark Prime Lending Rate (BPLR). However, Government has released Rs. 1700 crore for a 2% relief on interest liability of the borrowers on the principal upto Rs. 1,00,000/- each for Kharif and Rabi 2005-06. Further, guidelines have been issued for ensuring Short Term Production Credit with an upper limit of Rs. 3,00,000/- for 2006-07 at an interest rate of 7% per annum. For this purpose, the government has decided to provide interest subvention of 2% per annum to Public Sector Banks and Regional Rural Banks. Besides, Cooperative Banks and RRBs are to be provided refinance at concessional rates from NABARD.

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†Original notice of the question was received in Hindi.

**Statement**

*State-wise/Agency-wise Ground Level Credit (GLC) disbursements under agriculture and allied activities during 2003-04 & 2004-05 by Commercial Banks including Public Sector and Private Sector*

(Rs. lakh)

Sl.N. Name of the States/UTs	2003-04	2004-05
1. Chandigarh	37240	90798
2. New Delhi	242073	387957
3. Haryana	229804	371570
4. Himachal Pradesh	25725	42665
5. Jammu & Kashmir	2578	6316
6. Punjab	505089	769593
7. Rajasthan	144956	232820
8. Arunachal Pradesh	234	1179
9. Assam	16202	20089
10. Manipur	152	1562
11. Meghalaya	4799	1905
12. Mizoram	342	869
13. Nagaland	476	1697
14. Tripura	2077	2514
15. Sikkim	381	462
16. Bihar	65574	109221
17. Jharkhand	18187	31034
18. Orissa	38579	70957
19. West Bengal	157017	228513
20. Andaman & Nicobar	230	256
21. Madhya Pradesh	151066	262889
22. Chhattisgarh	17341	26634
23. Uttar Pradesh	356845	567429
24. Uttaranchal	21301	34497

Sl.N. Name of the State/UTs	2003-04	2004-05
25. Dadra & Nagar Haveli	0	76
26. Daman & Diu	0	5
27. Gujarat	229967	362539
28. Goa	3285	7053
29. Maharashtra	285173	404080
30. Andhra Pradesh	580940	872650
31. Karnataka	329670	482977
32. Kerala	180313	270340
33. Lakshadweep	78	62
34. Pondicherry	6099	11448
35. Tamil Nadu	483537	745902
Others		1224
<b>TOTAL :</b>	<b>4137330</b>	<b>6421782</b>
<b>Private Sector Commercial Banks</b>	<b>1023008</b>	<b>1626342</b>
<b>GRAND TOTAL :</b>	<b>5244085</b>	<b>8148114</b>

#### **Financial assistance from ADB in Rajasthan**

790. DR. GYAN PRAKASH PILANIA: Will the Minister of **FINANCE** be pleased to state:

(a) the number of schemes being implemented by the Central Government through the financial assistance from Asian Development Bank in Rajasthan;

(b) the details of such financial assistance;

(c) the amount allocated for each project;

(d) the present status of each project;

(e) whether the ADB has expressed satisfaction in regard to utilisation of the amount and progress of projects;

(f) if so, the details thereof; and