

GOVERNMENT OF INDIA  
MINISTRY OF AGRICULTURE AND FARMERS WELFARE  
DEPARTMENT OF AGRICULTURE, COOPERATION AND FARMERS WELFARE

**LOK SABHA**  
**UNSTARRED QUESTION NO. 2314**  
TO BE ANSWERED ON THE 3<sup>RD</sup> DECEMBER, 2019

**LOAN TO FARMERS**

2314. SHRI ASHOK KUMAR RAWAT:

Will the Minister of AGRICULTURE AND FARMERS WELFARE कृषि एवं किसान कल्याण मंत्री be pleased to state:

- (a) the number of marginal farmers given loan by the cooperative and regional rural banks for installing tubewells especially in backward and rural areas during the last three years till date, State and year-wise;
- (b) whether the Government has received any complaints regarding irregularities in sanctioning of these loans during the said period;
- (c) if so, the details thereof; and
- (d) the efforts made/proposed to be made to check these irregularities?

**ANSWER**

MINISTER OF AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण मंत्री (SHRI NARENDRA SINGH TOMAR)

(a): The data of number of farmers including small and marginal farmers given loan by the cooperative and regional rural banks for installing tubewells especially in backward and rural areas is not maintained. However, loan disbursement for crop loan to farmers and especially for small and marginal farmers by the cooperative and regional rural banks for the year 2018-19 is at Annexure-I and Annexure-II.

(b) to (d): Reserve Bank of India (RBI) has introduced Banking Ombudsman Scheme, 2006 with an object of enabling resolution of complaints relating to services rendered by banks and to facilitate the satisfaction or settlement or such complaints. Though 'irregularities in sanctioning of these loans' is not a ground of complaints under the Banks Ombudsman Scheme, 2006, complaints pertaining to 'delays in sanction, disbursement or non-observance of prescribed time schedule for disposal of loan applications' and 'non-observance of prescribed time schedule for disposal of loan applicants' and 'non-acceptance of application of loans without furnishing valid reasons to the applicant' are covered under the said Scheme. The total number of complaints received under the said ground against Cooperative and Regional Rural Banks (in loan and advances excluding Housing) for the period from April, 2017 to November, 2019 is 422 out of which 400 complaints are against regional rural banks and 22 are against scheduled commercial banks.

## Disbursements of loan by Cooperative Banks (CBs) for 2018-2019

Rural Cooperative Banks					Amount in lakhs			
Sr.No	State/UT	Crop Loan	Out of Crop Loan, loans to SF/MF	Total Term Loan	Out of Total Term Loan, loans to SF/MF	Total Loans to Agriculture	Out of Total Agri Loan, loans to SF/MF	
1	DELHI	146.70	146.70	233.38	180.78	380.08	327.48	
2	HARYANA	1037546.45	778716.50	11542.58	1391.84	1049089.03	780108.34	
3	HIMACHAL PRADESH	127122.49	127122.49	37968.18	37968.18	165090.67	165090.67	
4	JAMMU and KASHMIR	1196.29	1196.29	1391.45	834.56	2587.74	2030.85	
5	PUNJAB	926241.92	609558.42	28908.51	24383.90	955150.43	633942.32	
6	RAJASTHAN	1237611.92	351360.35	52981.27	369367.81	1290593.19	720728.16	
7	CHANDIGARH UT	0.00	0.00	0.00	0.00	0.00	0.00	
	<b>Northern Region</b>	<b>3329865.77</b>	<b>1868100.75</b>	<b>133025.37</b>	<b>434127.07</b>	<b>3462891.14</b>	<b>2302227.82</b>	
8	ARUNACHAL PRADESH	123.03	123.03	356.14	299.44	479.17	422.47	
9	ASSAM	604.13	64.75	1507.64	2047.02	2111.77	2111.77	
10	MANIPUR	213.36	179.35	3860.88	2955.58	4074.24	3134.93	
11	MEGHALAYA	1035.24	1035.24	1092.69	0.00	2127.93	1035.24	
12	MIZORAM	364.93	133.02	1089.57	261.10	1454.50	394.12	
13	NAGALAND	1219.90	549.14	2811.73	3482.49	4031.63	4031.63	
14	SIKKIM	334.69	334.69	140.92	107.68	475.61	442.37	
15	TRIPURA	2725.67	2725.67	20937.20	20937.20	23662.87	23662.87	
	<b>North Eastern Region</b>	<b>6620.95</b>	<b>5144.89</b>	<b>31796.77</b>	<b>30090.51</b>	<b>38417.72</b>	<b>35235.40</b>	
16	A and N ISLAND	687.99	0.00	643.98	1331.97	1331.97	1331.97	
17	BIHAR	279986.00	279942.00	0.00	0.00	279986.00	279942.00	
18	JHARKHAND	556.64	556.64	115.27	115.27	671.91	671.91	
19	ODISHA	1281033.13	1164155.40	16127.56	0.00	1297160.69	1164155.40	
20	WEST BENGAL	369597.81	367119.49	78475.98	73038.27	448073.79	440157.76	
	<b>Eastern Region</b>	<b>1931861.57</b>	<b>1811773.53</b>	<b>95362.79</b>	<b>74485.51</b>	<b>2027224.36</b>	<b>1886259.04</b>	
21	CHHATTISGARH	367605.04	246127.57	2473.88	772.67	370078.92	246900.24	
22	MADHYA PRADESH	1247484.83	621091.36	1338.35	0.00	1248823.18	621091.36	
23	UTTARAKHAND	117384.21	53058.59	11541.13	0.00	128925.34	53058.59	
24	UTTAR PRADESH	516317.10	368157.72	15174.46	13926.18	531491.56	382083.90	
	<b>Central Region</b>	<b>2248791.18</b>	<b>1288435.24</b>	<b>30527.82</b>	<b>14698.85</b>	<b>2279319.00</b>	<b>1303134.09</b>	
25	GOA	405.23	316.73	2897.24	2444.47	3302.47	2761.20	
26	GUJARAT	1190420.00	482155.00	176046.77	44661.46	1366466.77	526816.46	
27	MAHARASHTRA	1178576.26	803640.19	114222.86	57800.20	1292799.12	861440.39	
28	D and N HAVELI UT	0.00	0.00	0.00	0.00	0.00	0.00	
29	DAMAN and DIU UT	0.00	0.00	0.00	0.00	0.00	0.00	
	<b>Western Region</b>	<b>2369401.49</b>	<b>1286111.92</b>	<b>293166.87</b>	<b>104906.13</b>	<b>2662568.36</b>	<b>1391018.05</b>	
30	ANDHRA PRADESH	1055167.76	1031175.74	101998.55	108506.96	1157166.31	1139682.70	
31	TELANGANA	525680.80	515109.28	35148.87	34916.96	560829.67	550026.24	
32	KARNATAKA	1058597.16	727749.89	76454.90	37476.91	1135052.06	765226.80	
33	KERALA	372737.21	253394.09	79299.31	58131.99	452036.52	311526.08	
34	PUDUCHERRY	795.12	662.73	0.00	0.00	795.12	662.73	
35	TAMILNADU	1375433.01	942596.78	82286.65	57351.83	1457719.66	999948.61	
36	LAKSHADWEEP UT	0.00	0.00	0.00	0.00	0.00	0.00	
	<b>Southern Region</b>	<b>4388411.06</b>	<b>3470688.51</b>	<b>375188.28</b>	<b>296384.65</b>	<b>4763599.34</b>	<b>3767073.16</b>	
	<b>Grand Total:</b>	<b>14274952.02</b>	<b>9730254.84</b>	<b>959067.90</b>	<b>954692.72</b>	<b>15234019.92</b>	<b>10684947.56</b>	

## Disbursements of loan by Regional Rural Banks (RRB) for 2018-2019

Sr. No.	State/UT	Crop Loan	Out of Crop Loan, loans to SF/MF	Total Term Loan	Out of Total Term Loan, loans to SF/MF	Amount in lakhs	
						Total Loans to Agriculture	Out of Total Agri Loan, loans to SF/MF
1	DELHI	0.00	0.00	0.00	0.00	0.00	0.00
2	HARYANA	794267.00	397466.00	33726.00	30942.00	827993.00	428408.00
3	HIMACHAL PRADESH	85673.28	85673.28	3538.30	3538.30	89211.58	89211.58
4	JAMMU and KASHMIR	46688.13	46688.13	2501.72	2501.72	49189.85	49189.85
5	PUNJAB	604689.04	322601.74	42543.87	20707.33	647232.91	343309.07
6	RAJASTHAN	1325025.61	564933.36	105182.23	69850.86	1430207.84	634784.22
7	CHANDIGARH UT	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Northern Region</b>	<b>2856343.06</b>	<b>1417362.51</b>	<b>187492.12</b>	<b>127540.21</b>	<b>3043835.18</b>	<b>1544902.72</b>
8	ARUNACHAL PRADESH	376.83	369.98	166.16	173.01	542.99	542.99
9	ASSAM	8691.80	8691.80	15865.38	13453.76	24557.18	22145.56
10	MANIPUR	1187.56	1187.56	1143.25	1143.25	2330.81	2330.81
11	MEGHALAYA	7669.84	7669.84	271.72	271.72	7941.56	7941.56
12	MIZORAM	613.63	613.63	9353.14	9311.69	9966.77	9925.32
13	NAGALAND	46.75	46.75	42.49	42.49	89.24	89.24
14	SIKKIM	0.00	0.00	0.00	0.00	0.00	0.00
15	TRIPURA	8083.65	5681.53	62455.62	40315.66	70539.27	45997.19
	<b>North Eastern Region</b>	<b>26670.06</b>	<b>24261.09</b>	<b>89297.76</b>	<b>64711.58</b>	<b>115967.82</b>	<b>88972.67</b>
16	A and N ISLAND	0.00	0.00	0.00	0.00	0.00	0.00
17	BIHAR	1173540.15	945899.57	486849.26	405689.61	1660389.41	1351589.18
18	JHARKHAND	51709.66	50309.08	548.73	499.28	52258.39	50808.36
19	ODISHA	136488.18	109076.03	29108.81	23164.32	165596.99	132240.35
20	WEST BENGAL	99171.49	83560.30	345372.80	293984.95	444544.29	377545.25
	<b>Eastern Region</b>	<b>1460909.48</b>	<b>1188844.98</b>	<b>861879.60</b>	<b>723338.16</b>	<b>2322789.08</b>	<b>1912183.14</b>
21	CHHATTISGARH	25966.39	18436.13	218.47	155.12	26184.86	18591.25
22	MADHYA PRADESH	497006.10	124161.43	7103.25	2072.87	504109.35	126234.30
23	UTTARAKHAND	127346.90	96444.15	7022.44	4452.96	134369.34	100897.11
24	UTTAR PRADESH	2496216.00	2053786.17	89759.06	41456.29	2585975.06	2095242.46
	<b>Central Region</b>	<b>3146535.39</b>	<b>2292827.88</b>	<b>104103.22</b>	<b>48137.24</b>	<b>3250638.61</b>	<b>2340965.12</b>
25	GOA	0.00	0.00	0.00	0.00	0.00	0.00
26	GUJARAT	453219.67	228259.83	18782.19	6697.49	472001.86	234957.32
27	MAHARASHTRA	171285.33	92106.65	23361.12	11319.03	194646.45	103425.68
28	D and N HAVELI UT	0.00	0.00	0.00	0.00	0.00	0.00
29	DAMAN and DIU UT	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Western Region</b>	<b>624505.00</b>	<b>320366.48</b>	<b>42143.31</b>	<b>18016.52</b>	<b>666648.31</b>	<b>338383.00</b>
30	ANDHRA PRADESH	1247257.62	865413.39	566403.34	385589.24	1813660.96	1251002.63
31	TELANGANA	446523.75	369352.37	188504.12	160429.87	635027.87	529782.24
32	KARNATAKA	528909.40	291807.12	185805.31	89871.68	714714.71	381678.80
33	KERALA	1248430.56	714318.46	18629.01	11565.63	1267059.57	725884.09
34	PUDUCHERRY	58679.09	34147.27	3025.28	819.06	61704.37	34966.33
35	TAMILNADU	920659.28	621097.75	153984.07	105044.85	1074643.35	726142.60
36	LAKSHADWEEP UT	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Southern Region</b>	<b>4450459.70</b>	<b>2896136.36</b>	<b>1116351.13</b>	<b>753320.33</b>	<b>5566810.83</b>	<b>3649456.69</b>
	<b>Grand Total:</b>	<b>12565422.69</b>	<b>8139799.30</b>	<b>2401267.14</b>	<b>1735064.04</b>	<b>14966689.83</b>	<b>9874863.34</b>

Source: ENSURE Portal of NABARD

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