

[Translation]

SHRI NITISH KUMAR: Mr. Speaker, Sir, in view of an attempt to remove the regional imbalances in some of the States where the road-availability is less than the national average, will the Government make any changes in its policy and construct the national highways in these areas on priority basis. We would also like to know whether the Government would take into account the backwardness as well as the population of the States while allocating funds during the Eight Five Year Plan.

[English]

SHRI JAGDISH TYTLER: This is already a laid down criterion. We already have this laid down.

#### Bank Loans to Farmers

\*248. SHRI DHARAMPAL SINGH  
MALIK:  
DR. VASANT NIWRUTTI  
PAWAR:

Will the Minister of FINANCE be pleased to state:

(a) the amount of loans advanced by public sector banks to farmers in each State during each of the last three years and till date, bank-wise;

(b) the number of farmers benefited, State-wise; and

(c) the position relating to recovery of these loans in each State during the above period, bank-wise?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) to (c). statement is laid on the Table of the House.

#### STATEMENT

(a) to (c). The process of collection and compilation of detailed data on different aspects about the performance of the banks is a time consuming process and, therefore, the information on various parameters is not available for the same period on a particular point of time. Statewise number of accounts and outstanding advances to agriculture sector by public sector banks as at the end of December, 1988, September, 1989 and March, 1990 (latest available) is give in *Annexure-I*. The bank-wise number of accounts and outstanding amount of advances to the same sector by public sector banks as at the end of December, 1990 and September 1991 (latest available) is indicated in *Annexure-II*. State-wise and bank-wise percentage recovery of agricultural advances (direct finance) as at the end of June, 1988, June, 1989 and June, 1990 is given in *Annexure-III and IV* respectively.

## STATEMENT

(Rs. in Crores)  
(Nos. of A/cs in Lakhs)

Sl.No.	State/U.T.s	Dec. 1988		Sept. 1989		March 1990	
		A/cs	Amount	A/cs	Amounts	A/cs	Amounts
1	2	3	4	5	6	7	8
1.	Haryana	4.89	584	5.05	691	5.18	676
2.	Himachal Pradesh	1.29	68	1.26	71	1.30	95
3.	Jammu & Kashmir	0.45	29	0.45	30	0.45	30
4.	Punjab	6.81	950	7.07	1046	7.43	1710
5.	Rajasthan	6.77	658	7.08	693	7.43	765
6.	Chandigarh	0.06	170	0.05	186	0.05	198
7.	Delhi	0.19	122	0.20	233	0.20	3
8.	Arunachal Pradesh	0.04	2	0.05	3	0.05	3
9.	Assam	2.42	117	2.40	130	2.48	133

(Rs. in Crores)  
(Nos. of Acts in Laths)

Sl.No.	State/U.T.e	Dec. 1988		Sept. 1989		March 1990	
		Acts	Amount	Acts	Amounts	Acts	Amounts
1	2	3	4	5	6	7	8
10.	Manipur	0.15	5	0.23	6	0.25	7
11.	Meghalaya	0.25	9	0.29	12	0.30	13
12.	Mizoram	0.16	2	0.02	2	0.02	2
13.	Nagaland	0.15	15	0.19	18	0.20	20
14.	Tripura	0.65	18	0.73	23	0.70	26
15.	Bihar	12.63	622	13.55	690	14.45	752
16.	Orissa	9.76	330	10.15	359	10.44	391
17.	Assam	0.10	4	0.11	4	1.14	5
18.	West Bengal	12.77	516	13.99	580	13.56	689

(Rs. in Crores)  
(Nos. of A/c's in Lakhs)

Sl.No.	State/U.T.s	Dec. 1988		Sept. 1989		March 1990	
		A/c's	Amount	A/c's	Amounts	A/c's	Amounts
1	2	3	4	5	6	7	8
19.	Andaman & Nicobar Island	10.04	2	0.04	2	0.04	3
20.	Madhya Pradesh	9.40	807	9.55	933	10.74	1035
21.	Uttar Pradesh	21.06	1333	22.32	1449	23.67	1708
22.	Goa	0.39	28	0.43	33	0.47	38
23.	Gujarat	9.34	785	9.14	785	9.30	831
24.	Maharashtra	14.07	1339	15.54	1514	16.55	1642
25.	Dadra & Nagar Haveli	0.01	1	0.01	1	0.01	1
26.	Daman & Diu			0.009	1	0.01	1

## ANNEXURE-I

(Rs. in Crores)

(Nos. of A/cs in Lakhs)

Sl.No.	State/U.T.s	Dec. 1988		Sept. 1989		March 1990	
		A/cs	Amount	A/cs	Amounts	A/cs	Amounts
1	2	3	4	5	6	7	8
27.	Andhra Pradesh	29.71	1798	29.19	1897	31.01	2057
28.	Karnataka	17.65	1234	18.72	1409	19.25	1469
29.	Kerala	11.45	526	11.26	548	12.34	665
30.	Tamil Nadu	26.65	1484	27.33	16.64	29.00	1946
31.	Lakshadweep	-	0.4	0.005	0.3	0.006	0.3
32.	Pondicherry	0.62	31	0.59	30	0.65	33
	All India		13570.4		14982.3		16516.3

\* figures include in Goa Total may not tally due to rounding up the figures.

## ANNEXURE-II

Bank-wise Performance of public sector Banks with regard to agricultural lending as at the end of December 1989, December 1990 and September 1991.

AGRICULTURAL ADVANCES  
(Amount in Rs. Crores)  
(Nos. of A/cs in Lakhs)

Sl.No.	Name of the Bank	Dec. 1989			Sept. 1990			March 1991		
		A/cs	Amount	A/cs	Amounts	A/cs	Amounts	A/cs	Amounts	
1	2	3	4	5	6	7	8	9	10	
1.	State bank of India	64.96	4133	58.81	4080	54.65	4415			
2.	State Bank of Bikaner & Jaipur	2.35	242	2.44	224	2.31	248			
3.	State Bank of Hyderabad	6.10	316	6.46	355	6.55	337			
4.	State Bank of Indore	1.35	144	1.29	137	1.26	150			
5.	State Bank of Mysore	2.59	160	2.67	166	2.81	174			
6.	State Bank of Patiala	1.56	237	1.70	269	1.84	314			
7.	State Bank of Saurashtra	1.14	114	1.25	124	1.38	140			
8.	State Bank of Travancore	4.13	176	4.65	219	4.39	219			

**AGRICULTURAL ADVANCES**

(Amount in Rs. Crores)

(Nos. of Acs in Lakhs)

Sl.No.	Name of the Bank	Dec. 1989			Sept. 1990			March 1991		
		Acs	Amount	Acs	Amounts	Acs	Amounts	Acs	Amounts	
1	2	3	4	5	6	7	8	9	10	
9.	Allahabad Bank	4.88	424	4.98	479	5.52	597			
10.	Andhra Bank	5.68	357	5.49	368	4.29	368			
11.	Bank of Baroda	9.47	832	9.59	867	9.67	1004			
12.	Bank of India	10.58	971	10.83	1029	10.53	1097			
13.	Bank of Maharashtra	3.00	292	2.96	274	2.97	290			
14.	Canara Bank	15.21	970	15.51	1053	15.85	1174			
15.	Central Bank of India	13.34	899	12.11	897	12.20	903			
16.	Corporation Bank	1.71	138	1.70	136	1.80	139			

## AGRICULTURAL ADVANCES

(Amount in Rs. Crores)

(Nos. of A/cs in Lakhs)

Sl.No.	Name of the Bank	Dec. 1989		Sept. 1990		March 1991	
		A/cs	Amount	A/cs	Amounts	A/cs	Amounts
1	2	3	4	5	6	7	8
17.	Dena Bank	3.21	261	3.18	257	3.14	270
18.	Indian Bank	8.11	569	8.91	690	10.52	751
19.	Indian Overseas Bank	8.42	410	6.01	395	7.03	485
20.	New Bank of India	1.12	182	1.15	194	1.09	203
21.	Oriental Bank of Commerce	1.47	202	1.58	251	1.63	296
22.	Punjab National Bank	10.42	1107	11.03	1181	11.24	1362
23.	Punjab & Sind Bank	1.51	203	1.47	220	1.48	230
24.	Syndicate Bank	8.20	537	8.05	520	7.50	498

**AGRICULTURAL ADVANCES**

(Amount in Rs. Crores)

(Nos. of Avcs in Lakhs)

Sl.No.	Name of the Bank	Dec. 1989		Sept. 1990		March 1991	
		Avcs	Amount	Avcs	Amounts	Avcs	Amounts
1	2	3	4	5	6	7	£
25.	Union Bank of India	6.80	510	7.21	551	6.98	593
26.	United Bank of India	7.46	363	7.14	31	7.85	342
27.	UCO Bank	7.10	432	7.46	486	6.85	458
28.	Vijaya Bank	3.09	241'	3.28	258	3.14	259
	<b>All Public Sector Bank</b>	<b>214.96</b>	<b>15421</b>	<b>209.01</b>	<b>15986</b>	<b>206.27</b>	<b>17316</b>

Total may not tally due to rounding of the figures.

**ANNEXURE-III**

*State-wise Recovery of Agricultural Advances (Direct Finance by Public Sector Banks as on Last Friday of June 1988 June 1989 & June 1990)*

<i>Name of State/Union Territory</i>	<i>Percentage of recoveries to demand</i>		
	<i>June 1988</i>	<i>June 1989</i>	<i>June 1990</i>
<b>NORTHERN REGION</b>	60.2	58.8	51.2
Haryana	48.0	55.3	48.7
Himachal Pradesh	40.8	43.2	37.3
Jammu & Kashmir	21.8	36.8	37.38
Punjab	71.8	69.4	64.0
Rajasthan	44.8	44.3	38.0
Chandigarh	66.6	70.1	24.8
Delhi	35.9	35.8	31.6
<b>NORTH EASTERN REGION</b>	35.2	38.6	21.9
Assam	36.4	38.9	24.1
Manipur	15.2	22.4	9.4
Meghalaya	32.5	39.1	18.2
Nagaland	40.0	45.8	19.7
Tripura	30.7	27.2	16.5
Arunachal Pradesh	56.5	58.5	56.2
Mizoram	38.9	37.4	29.9
Sikkim	53.5	59.9	35.1
<b>EASTERN REGION</b>	50.1	50.4	40.3
Bihar	47.7	47.8	42.5
Orissa	52.3	54.3	37.0
West Bengal	51.2	50.6	40.7
Andaman & Nicobar Islands	37.7	33.0	17.1

<i>Name of State/Union Territory</i>	<i>Percentage of recoveries to demand</i>		
	<i>June 1988</i>	<i>June 1989</i>	<i>June 1990</i>
<b>CENTRAL REGION</b>	55.6	57.8	46.2
Madhya Pradesh	52.1	57.5	42.5
Uttar Pradesh	57.6	58.0	48.5
<b>WESTERN REGION</b>	50.9	54.6	45.6
Gujarat	53.3	58.9	48.0
Maharashtra	49.7	52.0	43.8
Daman Diu	43.5	23.3	45.3
Goa	50.7	56.1	48.3
Dadra Nagar Haveli	50.6	55.8	59.5
<b>SOUTHERN REGION</b>	59.6	59.3	52.3
Andhra Pradesh	58.8	59.4	18.3
Karnataka	46.1	47.3	42.9
Kerala	68.4	65.2	57.6
Tamil Nadu	68.1	66.5	61.4
Pondicherry	66.5	62.0	51.5
Lakshadweep	56.1	59.3	55.8
<b>ALL INDIA</b>	56.8	57.3	48.8

**ANNEXURE IV**

*Bank-wise Recovery Position of Public Sector Banks in Direct Agricultural Advances as on Last Friday of June 1988, 1989 and 1990.*

<i>Name of the Bank</i>	<i>Percentage of Recovery to Demand</i>		
	<i>June 1988</i>	<i>June 1989</i>	<i>June 1990</i>
<b>STATE BANK GROUP</b>			
State Bank of India	57.1	59.6	47.4
State Bank of Bikaner and Jaipur	29.3	33.0	26.9

<i>Name of the Bank</i>	<i>Percentage of Recovery to Demand</i>		
	<i>June 1988</i>	<i>June 1989</i>	<i>June 1990</i>
State Bank of Hyderabad	55.4	56.3	27.3
State Bank of Indore	44.3	44.3	29.4
State Bank of Mysore	55.6	56.5	28.1
State Bank of Patiala	68.0	73.5	58.7
State Bank of Saurashtra	74.4	69.3	61.1
State Bank of Travancore	58.0	55.5	52.1
<b><i>NATIONALISED BANKS</i></b>			
Allahabad Bank	53.0	53.6	40.7
Andhra Bank	62.0	67.9	47.5
Bank of Baroda	53.3	52.8	44.7
Bank of India	56.3	60.6	38.0
Bank of Maharashtra	50.5	43.1	38.0
Canara Bank	61.9	59.8	55.6
Central Bank of India	57.1	57.8	48.4
Corporation Bank	56.1	51.6	31.1
Dena Bank	53.3	54.2	39.9
Indian Bank	71.3	75.1	63.8
Indian Overseas Bank	64.5	60.7	52.1
New Bank of India	52.3	54.0	35.8
Oriental Bank of Commerce	66.2	64.7	54.8
Punjab National Bank	66.4	65.4	55.5
Punjab & Sind Bank	59.0	59.1	43.5
Syndicate Bank	45.1	44.2	32.6
Union Bank of India	50.5	48.7	46.1
United Bank of India	44.0	48.6	28.3

<i>Name of the Bank</i>	<i>Percentage of Recovery to Demand</i>		
	<i>June 1988</i>	<i>June 1989</i>	<i>June 1990</i>
UCO Bank	46.8	51.6	48.3
Vijaya Bank	49.9	46.0	37.8
All India Public Sector Banks	57.5	58.1	46.8

**SHRIDHARAMPAL SINGH MALIK:** The hon. Minister has given a very long reply but most of the reply is completely irrelevant and the data which I had demanded from the hon. Minister, that has not been supplied. Questions are given at least 20 days before the date fixed for the reply of that question and it has been simply mentioned that various parameters with regard to this question are not available at this time. But even then, because the Janata Dal including the former Deputy Prime Minister Shri Devi Lal had given wide publicity during their election campaign for Lok Sabha in 1989-90 and mentioned in their election manifesto that they would waive the loans if they come to power, I would like to know from the hon. Minister whether agricultural loans were waived by the two successive Governments between December 1989 and April 1991; if so the details thereof, if not the reasons therefor and its impact on the recovery of loans.

[*Translation*]

**SHRI DALBIR SINGH:** Sir, with regard to the hon. Member's reference the long reply, I would say that the length of the answer depends on the length of the question. Now, with regard to his question about the details of the loan waived upto an amount of Rs. 10,000 announced by the previous Government, as I had earlier also mentioned in the House, I would like to say that the Union Government had to incur an expenditure of Rs. 7714 crores and the financial position was also pretty bad last year. Despite this, the Government made an allocation of Rs. 1500 crores in last year's budget, keep-

ing in mind, the interests of the farmers. Further, an allocation of Rs. 1425 crores has been made in this year's budget. The co-operative sector, which comes under the States too is involved in this scheme and the expenditure is to be met by the Union and State Governments on 50:50 basis. This, the burden on the Union Government on this loan waiver scheme amounts to Rs. 4400 crores. As it is a matter concerning the farmers, the Government has decided to waive the loans of the farmers.

**SHRIDHARAMPAL SINGH MALIK:** My question is pertaining to the amount of loan waived off from December, 1989 to April-May 1991.

[*English*]

That has not been replied. I again request the hon. Minister to give a reply while replying to my second supplementary.

[*Translation*]

My second supplementary is that every year, the loans of some people, who are not able to repay are written off and one put into the bad debt account. Now, this writing-off is different from waiving. I would like to know the loan amount, both that of industrialists and farmers, written off in the past three years. Alongwith this, I would like to know the rate of interest....

**SHRI DALBIR SINGH:** At the moment, I do not have the relevant figures with me. If the hon. Member requires it, it shall be supplied to him.

[*English*]

SHRIDHARAMPAL SINGH MALIK: Sir, I have no knowledge. The question is mostly relevant... (*Interruptions*)

MR. SPEAKER: The Minister will supply this information to him in writing. It may also be laid on the Table of the House.

DR. VASANT NIWRUTTI PAWAR: Mr. Speaker, Sir, after the nationalisation of the banks, the farmers community is getting a lot of benefits by way of loans. The farmers community take loans mainly for seeds, fertilisers, nutrients, etc. I would like to know from the Minister the terms and conditions for sanctioning the loan to the farmers, I mean, whether they are as simple as they have been put up by IMF to us.

[*Translation*]

SHRI DALBIR SINGH: Mr. Speaker, Sir, according to R.B.I. guide lines, 40 percent of the total lending in the priority sector should be made to the farmers. Ten percent of the total lending is earmarked for those living under the poverty line, the marginal farmers, artisans and scheduled castes and scheduled Tribes. With reference to the hon. Members query about the interests rate, I would say that the interest rate fixed in October for 1990-91 is very low. The interest rate is 11.5 percent for loan upto Rs. 7,500/- 13 percent for loans ranging from Rs. 7,000/- to Rs. 15,000/- and 19 percent for a loan of two lakh rupees. So far as DRIs are concerned, there is provision of one percent interest. We are putting money in it. It is a matter concerning the farmers and increasing their productivity. Therefore, we adopt a very liberal view, so as to enable the farmers to get loans.

[*English*]

SHRI SOBHANADREESWARA RAO VADDE: Mr. Speaker, Sir, through you, I would like to know from the Minister whether it is not a fact — there is a ceiling on the loan amount that can be given to an individual

farmer by both the commercial as well as the cooperative banks — that this loan amount is not sufficient to meet the requirement of the farmer to raise the crops. The limit of Rs. 10,000 was fixed quite long back, several years back. Will the Government take necessary steps to enhance this limit to atleast Rs. 25000 keeping in view the cost of cultivation right at present? Also will the Government examine the aspect of giving some interest subsidy to the farmers when they pay in time to the commercial banks or the cooperative banks? This interest subsidy scheme was implemented by the Andhra Pradesh Government some time back. Will the Government examine this and take up this scheme also?

[*Translation*]

SHRI DALBIR SINGH: Mr. Speaker, Sir, we shall certainly examine the suggestion made by the hon. Member to raise the ceiling on the loan amount from Rs. 10,000 to Rs. 25,000/-. So far as the question of interest rate is concerned, as I told the hon. Member few minutes back, we had fixed a very low interest rate in October for the year 1990-91. Apart from this, we have introduced a credit card system in twenty nationalised banks to help the farmers out from getting into long procedural wrangles. They can take their credit card and seek loans for pesticides and fertilizers, according to their requirement. This scheme has been introduced for three years.

[*English*]

SHRI SOBHANADREESWARA RAO VADDE: It will improve the recovery aspect.

[*Translation*]

SHRI DALBIR SINGH: Let me explain it to you. There has been a decline in it, due to the recovery of loans. In this regard, I would like to tell the hon. Member that so far as the Banks are concerned, even the big farmers want to evade repayment under the loan waiver schemes. As a result, we are not able to provide loans to the small farmers. Earlier

it was 48 percent, but now it has come down to 33 percent. Alongwith this, we are making another effort. The banks have been adversely affected as the loan waiver scheme involved seven to eight thousand crores of rupees. During the Rabi and Kharif season, we coordinate with the State Governments to make efforts to recover bank loans and we have meetings in this regard at the headquarters as well we make efforts for maximum recovery.

[*English*]

**SHRI NIRMAL KANTI CHATTERJEE:**

Sir, in the reply it is stated that the information on various parameters is not available for the same period on a particular point of time. In fact, it has been reported on many other occasions that the banking accounts are in a mess. Therefore, what I want to know from the Finance Minister is whether or not the Ministry is thinking of permitting CAG auditing of bank accounts in the near future. Sir, it is arising out of this question. The answer states that it is because of this difficulty.... (*Interruptions*).

**MR. SPEAKER:** I am not obstructing you. You come out with your question.

**SHRI NIRMAL KANTI CHATTERJEE:**

That is the only question I will ask that will the Government agree to get the accounts of the banks audited by the CAG.

[*Translation*]

**SHRI DALBIR SINGH:** Mr. Speaker,

Sir, the F.B.I. has laid down specific guidelines in this regard. If the hon. Member faces any problem or if he writes to me mentioning any specific instance of bungling in Bank Accounts, we shall get it probed, but I don't think there is any bungling, whatsoever.

### Low Books in Hindi

\*249. **SHRI RAM THAL CHOUDHARY:**

Will the Minister of LAW, JUSTICE AND COMPANY AFFAIRS be pleased to state:

(a) whether any award is given for publishing Law books in Hindi;

(b) if so, the details thereof;

(c) whether any evaluation of such books has been made during the last three years;

(d) if so, the outcome thereof;

(e) the details of awards given during the above period; and

(f) if not, the reasons therefor?

[*English*]

THE MINISTER OF STATE IN THE MINISTRY OF PARLIAMENTARY AFFAIRS AND MINISTER OF STATE IN THE MINISTRY OF LAW, JUSTICE AND COMPANY AFFAIRS AND PARLIAMENTARY AFFAIRS (SHRI RANGARAJAN KUMARAMANGALAM): (a) Yes, Sir.

(b) The best law books written or published in a calendar year in Hindi and other Indian languages which are suitable for use as text books or reference books in colleges or universities and by lawyers and the judiciary, are awarded a first prize of Rs. 10,000/-, a second prize of Rs. 5,000/- a third prize of Rs. 3000/- and a consolation prize of Rs. 2,000/-.

(c), (d) and (e). A Statement is placed on the Table of the House.

(f) Does not arise.