

Bank Credit to SC Farmers and Marginal Farmers

1561. SHRI GHULAM RASOOL KOCHACK: Will the Minister of FINANCE be pleased to state:

(a) whether the Department of Banking has issued instructions to the Banks to give credit to Scheduled Caste farmers as well as marginal farmers;

(b) if so, whether the banks have formulated any scheme by which more credit could be given to Scheduled Caste farmers;

(c) if so, the details of the scheme and the number of beneficiaries under this scheme?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI MAGANBHAI BAROT): (a) to (c). The Government reviewed the position of advances to Scheduled Castes and Scheduled Tribes borrowers as share of priority sector lending of the Public Sector Banks. The banks were requested on 2nd April, 1980 to take measures to ensure that the credit needs of SC/ST borrowers were met in an increasing measure. The Reserve Bank of India had earlier advised all the commercial banks in January, 1979 that atleast 50 per cent of the agricultural advances of banks should go to small and marginal farmers. In pursuance of these objectives, banks take appropriate measures to increase the flow of credit to scheduled Caste and marginal farmers.

Separate data for Scheduled Caste farmers are not available but as on June, 1979, the position of advances to the member of Scheduled Castes and Scheduled Tribes was as follows:—

Total of Priority Sector Advancee	Share of SC ST	Percentage	
No. of Accounts (in thousands)	9785	1178	12.0
Amount of Credit in Rs. Lakhs	524158	17053	3.3

Survey made regarding Short Terms and Medium Term Credit needs for Agricultural Production

1562. SHRI CHITTA BASU: Will the Minister of FINANCE be pleased to state:

(a) whether Government have made any survey about the credit needs, both short term and medium term for the agricultural production during the period 1980-81 to 1984-85;

(b) if so, the specific results of the survey; and

(c) the steps proposed to be taken to cater to the needs?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI MAGANBHAI BAROT): (a) to (c). No survey has been conducted for the period 1980-81 to 1984-85 regarding the need for agricultural credit. However, Government of India had made an assessment of the requirements of agricultural credit, the resource availability with the Banks and their likely share in advancing credit to agriculture during the period 1978—83. The estimates made indicated that the level of Banks advances for agriculture credit would reach Rs. 6000 crores by the end of March 1983 comprising Rs. 1500 crores of short term credit and Rs. 2900 crores of medium and long term loans. The rest, namely Rs. 1600 crores would be indirect loans by banks for agricultural purposes.

The National Commission on Agriculture had also made an assessment of total insitutional credit for agriculture and allied activities at Rs. 9,400 crores by 1985. Of this Rs. 4,000 crores was assessed to be short term loan requirement and Re. 5,400 as medium and long term loans requirement.