

>

Title : Need to take steps to make Nationalised Banks accessible to farmers in rural areas of the country especially in Purba Medinipur district of West Bengal.

SHRI PRABODH PANDA (MIDNAPORE): Central Government has declared that every small and marginal farmer of the country should have access to micro-credit to the tune of Rs. 2 lakh from all the nationalized banks.

But in reality, this is not being followed by the banks resulting in great difficulties being experienced by small and marginal farmers. Due to non-implementation of Central Government's policy of micro-finance, the farmers are gradually forced to go into the clutch of private financial institutions and money lenders who charge exorbitant rate of interest.

Due to the indifferent attitude of bank officials, the credit-deposit ratio in the rural branches of nationalized banks is very low. Therefore, there is need to take steps to increase this. This scenario is very acute in Purba Medinipur district of West Bengal. Government institutional credits not only can help the marginal and small farmers, but also can change rural scenario.

I, therefore, urge upon the Government to take urgent steps so that nationalized banks in rural areas become accessible to farmers and they are able to continue with their agricultural activities without any hindrance.

-