

Government of India
Ministry of Finance
Department of Financial Services

RAJYASABHA
UNSTARRED QUESTION NO.3100
To be answered on the March 23, 2021/02 Chaitra, 1943 (SAKA)

Recapitalisation of Regional Rural Banks

3100: SHRIPARTAP SINGH BAJWA:

Will the Minister of FINANCE be pleased to state:

- (a) the total infusion of regulatory capital in Regional Rural Banks (RRBs) since 2015 till date;
- (b) the total number of RRBs infused with capital since 2015 till date and a list of all RRBs requiring infusion of capital during the same time period;
- (c) the total amount transferred to RRBs since 2015 till date;
- (d) the total amount lent by RRBs since 2015 till date and a sector-wise/State-wise list of the same; and
- (e) the economic impact of lending by RRBs along with analysis of the same since 2015 till date?

Answer

**Minister of State in the Ministry of Finance
(SHRI ANURAG SINGH THAKUR)**

(a) to (c) Out of 22 RRBs requiring capital infusion upto 2020-21 to meet the minimum Capital to Risk Weighted Assets Ratio (CRAR) requirement, 13 RRBs have been capitalized to the tune of Rs.2038 crore (including GoI share of Rs.1029 crore) since 2015 till date. A list of RRBs requiring infusion of capital and those provided the capital support is provided in **Annexure-I**.

(d) Sector wise/State-wise details of total loan amount disbursed by RRBs from FY 2015-16 till FY 2020-21 (31 December 2020) is provided in **Annexure-II(A) to II(F)**.

(e) With a view to developing rural economy, the RRBs were established for creating an alternative channel to provide credit support to farmers for meeting their cultivation and other related needs. RRBs have also been actively associated in promoting financial inclusion in the rural parts of the country. Some of the initiatives taken in this direction by RRBs are as follows:

- (i) RBI has set Priority Sector Lending (PSL) target of 75% of total outstanding advances for RRBs as against 40% for Scheduled Commercial Banks. Against this target, PSL for RRBs stood at 90.6% of total outstanding advances as on 31st March, 2020. The PSL includes lending for sectors such as Agriculture, Small/Marginal Farmers, Micro & Small Enterprises, Weaker Sections including SC/ST & minority communities.
 - (ii) While 70% of the total loans extended by RRBs is for the agriculture sector, around 64% of their lending has been extended to weaker sections, including small and marginal farmers.
 - (iii) RRBs are playing a significant role in extending micro credit as they account for 32% of the SHGs accounts with 28% share in the loan amount.
 - (iv) Share of RRBs in total accounts/enrolments under FI Centric Schemes like PMJDY, PMJJBY, PMSBY, APY, etc. ranging from 12% to 19%.
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Annexure-I referred to in reply of Rajya Sabha Unstarred Question No.3100 to be answered on 23rd March, 2021 regarding Recapitalisation of Regional Rural Banks

Annexure I - Recapitalisation Requirement		
S.No	Name of RRBs requiring Capital infusion since 2015 till date	RRBs to whom Capital support provided (✓)
1	ARUNACHAL PRADESH RURAL BANK	✓
2	ASSAM GRAMIN VIKASH BANK	✓
3	DAKSHIN BIHAR GRAMIN BANK	✓
4	UTTAR BIHAR GRAMIN BANK	✓
5	BARODA GUJARAT GRAMIN BANK	
6	HIMACHAL PRADESH GRAMIN BANK	
7	ELLAQUAI DEHATI BANK	✓
8	J & K GRAMEEN BANK	
9	JHARKHAND RAJYA GRAMIN BANK	
10	KERALA GRAMIN BANK	
11	MADHYA PRADESH GRAMIN BANK	✓
12	MADHYANCHAL GRAMIN BANK	✓
13	VIDHARBHA KONKAN GRAMIN BANK	✓
14	MANIPUR RURAL BANK	✓
15	NAGALAND RURAL BANK	✓
16	ODISHA GRAMYA BANK	✓
17	UTKAL GRAMEEN BANK	✓
18	ARYAVART BANK	
19	UTTARAKHAND GRAMIN BANK	
20	BANGIYA GRAMIN VIKASH BANK	✓
21	PASCHIM BANGA GRAMIN BANK	
22	UTTAR BANGA KSHETRIYA GRAMIN BANK	

Annexure-II(F) referred to in reply of Part (d) of Rajya Sabha Unstarred Question No.3100 to be answered on 23rd March, 2021 regarding Recapitalisation of Regional Rural Banks

Annexure II(F)- Sector-wise/State-wise Loans Disbursed during FY 2020-21 (Till 31 December 2020) Amount in Rs. Crore										
S.NO	State/UT	Agriculture	MSME	Education loans	Housing loans	Social Infrastructure	Renewable Energy	Other Priority Sector	Total Priority Sector loans	Total loans disbursed
1	Andhra Pradesh	19,960	1,383	12	267	-	-	337	21,959	23,777
2	Arunachal Pradesh	4	18	-	10	-	-	16	47	77
3	Assam	601	189	0	63	1	-	2	856	987
4	Bihar	10,389	1,764	11	50	-	-	10	12,224	12,475
5	Chhattisgarh	440	399	0	260	-	-	-	1,100	1,841
6	Gujarat	7,815	983	2	211	-	4	502	9,519	10,054
7	Haryana	6,536	149	3	44	-	0	-	6,732	7,299
8	Himachal Pradesh	907	592	1	67	-	5	-	1,572	1,665
9	Jammu & Kashmir, Ladakh	523	609	2	42	0	0	27	1,204	1,410
10	Jharkhand	1,587	191	0	24	-	-	-	1,802	1,880
11	Karnataka	11,118	1,019	15	130	-	0	85	12,368	13,352
12	Kerala	10,092	1,443	15	261	-	-	327	12,138	12,570
13	Madhya Pradesh	4,907	419	2	78	1	-	255	5,661	6,259
14	Maharashtra	4,009	691	3	145	-	0	213	5,062	5,386
15	Manipur	13	10	0	-	-	-	0	24	25
16	Meghalaya	32	45	0	4	-	-	-	82	160
17	Mizoram	171	186	0	95	-	-	0	452	663
18	Nagaland	1	2	-	-	-	-	2	4	8
19	Odisha	1,402	1,090	0	29	-	-	487	3,008	3,504
20	Puducherry	804	41	-	7	-	-	-	852	863
21	Punjab	5,615	365	1	40	-	-	-	6,021	6,191
22	Rajasthan	4,655	844	3	149	0	0	35	5,686	6,828
23	Tamil Nadu	10,149	1,865	-	20	-	0	3	12,037	12,608
24	Telangana	13,047	927	6	379	-	1	210	14,570	19,292
25	Tripura	525	162	2	59	-	-	-	747	1,027
26	Uttar Pradesh	20,052	2,156	6	106	-	0	74	22,393	24,132
27	Uttarakhand	182	353	1	76	-	-	-	612	1,143
28	West Bengal	3,725	1,130	1	52	-	-	365	5,272	6,447

All India Total	1,39,260	19,027	86	2,670	2	11	2,950	1,64,005	1,81,921
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Source: NABARD
Amounts Rounded Off to Nearest Rs. Crore

Annexure-II(E) referred to in reply of Part (d) of Rajya Sabha Unstarred Question No.3100 to be answered on 23rd March, 2021 regarding Recapitalisation of Regional Rural Banks

Annexure II(E)- Sector-wise/State-wise Loans Disbursed during FY 2019-20, Amount in Rs. Crore										
S.NO	State/UT	Agriculture	MSME	Education loans	Housing loans	Social Infrastructure	Renewable Energy	Other Priority Sector	Total Priority Sector loans	Total loans disbursed
1	Andhra Pradesh	19,585	2,143	32	267	-	-	93	22,120	24,545
2	Arunachal Pradesh	2	13	0	4	-	-	7	25	66
3	Assam	1,115	452	1	55	-	-	9	1,633	2,116
4	Bihar	16,332	1,483	20	85	-	0	405	18,325	18,891
5	Chhattisgarh	719	565	2	293	-	-	-	1,580	2,392
6	Gujarat	5,082	588	6	196	0	7	21	5,900	6,365
7	Haryana	8,284	246	8	172	-	0	1	8,711	9,369
8	Himachal Pradesh	1,155	533	4	94	-	-	-	1,786	1,880
9	Jammu & Kashmir, Ladakh	573	717	4	68	1	0	26	1,389	1,665
10	Jharkhand	1,046	1,124	0	81	-	-	43	2,295	2,578
11	Karnataka	9,988	2,002	47	286	-	0	281	12,605	14,768
12	Kerala	13,594	1,582	34	415	-	0	110	15,735	17,680
13	Madhya Pradesh	4,464	632	4	69	-	0	142	5,310	5,790
14	Maharashtra	1,538	754	8	209	-	-	310	2,820	3,209
15	Manipur	19	31	-	2	-	-	-	52	57
16	Meghalaya	54	131	1	9	-	-	-	196	332
17	Mizoram	130	171	0	158	1	-	-	461	736
18	Nagaland	2	3	-	1	-	-	2	7	14
19	Odisha	1,698	1,418	1	56	-	-	624	3,796	4,637
20	Puducherry	635	52	-	5	-	-	46	738	772
21	Punjab	6,518	466	3	42	-	-	-	7,029	7,304
22	Rajasthan	4,048	1,009	5	400	1	-	13	5,477	8,660
23	Tamil Nadu	11,306	1,226	-	33	-	-	86	12,651	13,152
24	Telangana	11,534	814	12	860	-	0	987	14,207	17,360
25	Tripura	1,698	964	3	347	-	-	231	3,244	3,777
26	Uttar Pradesh	37,393	2,704	27	446	9	1	489	41,068	43,975
27	Uttarakhand	248	403	2	117	-	-	-	770	1,512
28	West Bengal	5,440	1,373	2	88	-	0	445	7,348	8,552

All India Total	1,64,197	23,600	226	4,858	13	9	4,373	1,97,276	2,22,155
Source: NABARD Amounts Rounded Off to Nearest Rs. Crore									

Annexure-II(D) referred to in reply of Part (d) of Rajya Sabha Unstarred Question No.3100 to be answered on 23rd March, 2021 regarding Recapitalisation of Regional Rural Banks

Annexure II(D)- Sector-wise/State-wise Loans Disbursed during FY 2018-19, Amount in Rs. Crore										
S.NO	State/UT	Agriculture	MSME	Education loans	Housing loans	Social Infrastructure	Renewable Energy	Other Priority Sector	Total Priority Sector loans	Total loans disbursed
1	Andhra Pradesh	13,513	1,524	29	246	-	-	108	15,420	17,896
2	Arunachal Pradesh	15	39	-	5	-	-	3	62	127
3	Assam	219	162	1	129	2	-	36	550	853
4	Bihar	17,823	2,410	48	74	19	5	1,008	21,386	22,145
5	Chhattisgarh	475	425	2	257	-	-	-	1,159	1,472
6	Gujarat	4,730	1,249	9	221	0	0	61	6,271	6,788
7	Haryana	8,280	300	8	106	-	0	4	8,698	9,444
8	Himachal Pradesh	991	190	3	86	-	-	3	1,273	1,363
9	Jammu & Kashmir, Ladakh	500	438	2	42	0	0	23	1,005	1,245
10	Jharkhand	560	207	2	30	-	-	131	929	1,087
11	Karnataka	6,943	2,580	61	389	1	1	353	10,327	12,657
12	Kerala	12,592	3,619	43	608	-	0	172	17,034	18,216
13	Madhya Pradesh	7,807	883	11	109	-	0	176	8,987	10,313
14	Maharashtra	2,294	639	8	200	-	-	169	3,311	3,767
15	Manipur	23	27	-	1	-	-	-	51	55
16	Meghalaya	67	209	1	17	-	-	-	294	433
17	Mizoram	105	187	0	119	0	-	-	411	535
18	Nagaland	1	3	-	-	-	-	2	5	14
19	Odisha	1,693	1,344	1	51	-	-	864	3,953	4,585
20	Puducherry	1,049	72	-	2	-	-	10	1,133	1,171
21	Punjab	6,472	510	5	58	2	-	194	7,241	7,499
22	Rajasthan	1,770	317	3	157	0	0	15	2,264	3,071
23	Tamil Nadu	10,755	1,204	0	59	-	-	48	12,066	12,440
24	Telangana	9,808	1,110	11	753	-	2	548	12,232	14,916
25	Tripura	1,613	540	4	420	-	-	-	2,577	3,152
26	Uttar Pradesh	31,740	4,377	17	439	-	1	444	37,018	40,505
27	Uttarakhand	232	393	2	92	-	0	-	720	1,450
28	West Bengal	4,859	1,142	1	65	-	-	619	6,686	7,929

All India Total	1,46,928	26,102	274	4,735	23	9	4,991	1,83,063	2,05,129
Source: NABARD Amounts Rounded Off to Nearest Rs. Crore									

Annexure-II(C) referred to in reply of Part (d) of Rajya Sabha Unstarred Question No.3100 to be answered on 23rd March, 2021 regarding Recapitalisation of Regional Rural Banks

Annexure II(C)- Sector-wise/State-wise Loans Disbursed during FY 2017-18, Amount in Rs. Crore										
S.NO	State/UT	Agriculture	MSME	Education loans	Housing loans	Social Infrastructure	Renewable Energy	Other Priority Sector	Total Priority Sector loans	Total loans disbursed
1	Andhra Pradesh	13,272	1,368	55	383	-	0	471	15,549	17,760
2	Arunachal Pradesh	37	90	-	5	-	-	3	134	202
3	Assam	659	277	2	24	-	0	61	1,023	1,320
4	Bihar	19,349	2,854	317	251	5	123	962	23,861	24,983
5	Chhattisgarh	479	70	1	142	-	-	-	693	1,037
6	Gujarat	4,037	701	9	128	-	-	86	4,960	5,369
7	Haryana	7,374	644	8	73	-	0	1	8,099	8,741
8	Himachal Pradesh	1,158	457	6	101	-	-	16	1,738	1,876
9	Jammu & Kashmir, Ladakh	382	349	1	25	-	0	12	770	945
10	Jharkhand	413	137	3	4	-	-	97	654	903
11	Karnataka	10,158	2,425	71	283	4	2	455	13,397	15,444
12	Kerala	13,807	1,216	52	727	-	0	782	16,585	17,802
13	Madhya Pradesh	4,500	615	7	108	-	0	249	5,479	6,509
14	Maharashtra	1,011	384	7	156	-	-	41	1,600	1,956
15	Manipur	21	22	0	2	-	-	0	46	49
16	Meghalaya	62	115	0	3	-	-	1	181	258
17	Mizoram	207	119	0	175	0	-	0	502	677
18	Nagaland	0	2	-	-	-	-	1	3	9
19	Odisha	1,405	1,632	1	65	-	0	809	3,912	4,945
20	Puducherry	503	29	-	-	-	-	42	574	603
21	Punjab	6,655	377	2	67	0	-	231	7,333	7,675
22	Rajasthan	2,135	271	3	118	0	1	18	2,547	3,143
23	Tamil Nadu	8,833	991	1	40	-	0	169	10,036	10,334
24	Telangana	13,323	993	16	552	-	2	648	15,533	18,556
25	Tripura	680	480	1	309	-	-	-	1,470	1,947
26	Uttar Pradesh	27,080	2,949	19	461	-	4	943	31,457	34,567
27	Uttarakhand	254	361	2	89	-	0	-	705	1,368
28	West Bengal	4,100	2,172	2	63	-	5	753	7,095	8,014

All India Total	1,41,897	22,099	587	4,356	10	138	6,851	1,75,937	1,96,992
Source: NABARD Amounts Rounded Off to Nearest Rs. Crore									

Annexure-II(B) referred to in reply of Part (d) of Rajya Sabha Unstarred Question No.3100 to be answered on 23rd March, 2021 regarding Recapitalisation of Regional Rural Banks

Annexure II(B)- Sector-wise/State-wise Loans Disbursed during FY 2016-17, Amount in Rs. Crore										
S.NO	State/UT	Agriculture	MSME	Education loans	Housing loans	Social Infrastructure	Renewable Energy	Other Priority Sector	Total Priority Sector loans	Total loans disbursed
1	Andhra Pradesh	12,247	1,215	43	269	-	0	592	14,365	16,253
2	Arunachal Pradesh	7	41	-	24	-	-	9	82	131
3	Assam	421	259	2	29	7	1	74	794	1,091
4	Bihar	23,625	2,307	79	86	3	1	1,685	27,786	28,590
5	Chhattisgarh	1,065	654	4	217	-	-	4	1,944	2,659
6	Gujarat	3,575	693	10	120	-	-	55	4,451	4,853
7	Haryana	5,535	351	8	50	-	1	1	5,945	6,683
8	Himachal Pradesh	1,040	544	6	84	-	-	11	1,685	1,793
9	Jammu & Kashmir, Ladakh	341	251	1	22	2	2	7	625	781
10	Jharkhand	435	219	5	7	-	3	35	705	915
11	Karnataka	8,598	2,064	156	322	3	5	854	12,001	13,700
12	Kerala	9,162	1,069	60	563	-	0	105	10,960	12,472
13	Madhya Pradesh	5,066	610	7	401	-	-	116	6,200	6,785
14	Maharashtra	2,279	385	9	170	-	0	53	2,895	3,141
15	Manipur	16	17	0	2	-	-	4	39	41
16	Meghalaya	38	136	1	4	-	-	0	179	275
17	Mizoram	75	175	1	171	-	-	-	422	667
18	Nagaland	0	1	-	-	-	-	2	4	9
19	Odisha	1,399	1,280	51	73	-	0	996	3,799	4,832
20	Puducherry	430	50	-	-	-	-	3	483	509
21	Punjab	6,000	156	6	59	0	-	143	6,365	6,482
22	Rajasthan	5,831	180	5	59	1	1	19	6,096	6,615
23	Tamil Nadu	7,232	579	1	23	0	1	461	8,297	8,560
24	Telangana	12,083	884	28	435	-	0	687	14,118	17,470
25	Tripura	1,042	502	5	358	-	-	-	1,908	2,329
26	Uttar Pradesh	25,954	2,605	57	420	-	21	654	29,710	32,734
27	Uttarakhand	171	104	2	59	-	0	7	343	511
28	West Bengal	1,813	1,331	1	57	-	-	586	3,788	4,398

All India Total	1,35,480	18,662	548	4,084	16	35	7,163	1,65,988	1,85,280
Source: NABARD Amounts Rounded Off to Nearest Rs. Crore									

Annexure-II(A) referred to in reply of Part (d) of Rajya Sabha Unstarred Question No.3100 to be answered on 23rd March, 2021 regarding Recapitalisation of Regional Rural Banks

Annexure II(A)- Sector-wise/State-wise Loans Disbursed during FY 2015-16, Amount in Rs. Crore										
S.NO	State/UT	Agriculture	MSME	Education loans	Housing loans	Social Infrastructure	Renewable Energy	Other Priority Sector	Total Priority Sector loans	Total loans disbursed
1	Andhra Pradesh	9,204	1,206	45	112	-	3	514	11,084	13,014
2	Arunachal Pradesh	4	15	-	2	-	-	0	22	36
3	Assam	304	270	2	33	1	0	102	712	854
4	Bihar	15,140	1,571	64	51	-	0	951	17,778	18,217
5	Chhattisgarh	519	275	3	53	-	-	-	850	1,191
6	Gujarat	3,127	433	14	142	2	0	87	3,805	4,122
7	Haryana	5,111	133	6	46	-	0	0	5,297	5,623
8	Himachal Pradesh	493	249	10	37	-	-	-	788	847
9	Jammu & Kashmir, Ladakh	402	196	2	6	-	-	6	611	808
10	Jharkhand	475	114	5	13	-	-	82	689	836
11	Karnataka	9,036	2,776	56	358	4	57	784	13,071	15,612
12	Kerala	7,805	1,082	78	673	-	0	117	9,756	10,826
13	Madhya Pradesh	5,289	630	10	625	-	0	162	6,716	7,230
14	Maharashtra	2,138	394	17	217	-	-	129	2,895	3,193
15	Manipur	17	21	-	2	-	-	-	40	43
16	Meghalaya					-	-			

		42	114	1	9			0	165	279
17	Mizoram	42	11	0	81	0	0	77	211	313
18	Nagaland	1	5	-	-	-	-	-	5	13
19	Odisha	1,499	1,594	3	100	-	-	1,095	4,291	4,960
20	Puducherry	403	26	-	-	-	-	3	431	468
21	Punjab	6,545	412	8	152	-	-	55	7,171	7,326
22	Rajasthan	10,978	250	7	109	-	-	34	11,378	12,109
23	Tamil Nadu	8,065	338	29	252	-	-	1,026	9,710	12,508
24	Telangana	6,669	1,330	1	30	0	0	815	8,845	9,694
25	Tripura	419	200	0	149	-	-	0	769	891
26	Uttar Pradesh	22,976	1,868	22	406	-	17	527	25,816	28,201
27	Uttarakhand	286	184	5	96	1	0	-	571	831
28	West Bengal	1,911	1,270	4	207	-	-	267	3,659	3,985
All India Total		1,18,899	16,968	392	3,959	9	79	6,834	1,47,139	1,64,030

Source: NABARD

Amounts Rounded Off to Nearest Rs. Crore