

Government of India  
Ministry of Finance  
Department of Financial Services

**RAJYA SABHA**

**Starred Question No. \*190**

ANSWERED ON TUESDAY, MARCH 18, 2025/ 27 PHALGUNA, 1946 (SAKA)

**Cooperative Agriculture and Rural Development Banks**

**190 # Dr. Dinesh Sharma:**

Will the Minister of *Finance* be pleased to state:

- (a) whether the Cooperative Agriculture and Rural Development Banks provide long term loans;
- (b) if so, the details thereof; and
- (c) the details of loans disbursed by Cooperative Agriculture and Rural Development Bank in the last two years?

**Answer**

**THE FINANCE MINISTER  
(SMT. NIRMALA SITHARAMAN)**

(a) to (c): A statement is laid on the Table of the House.

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**Statement referred in reply to parts (a) to (c) of Rajya Sabha Starred Question No. #190 to be answered on 18.03.2025 regarding Cooperative Agriculture and Rural Development Banks by Dr. Dinesh Sharma:**

(a) to (c): The Cooperative Agriculture and Rural Development Banks (ARDBs) are institutions registered under State Cooperative Societies Acts/ Multi-State Cooperative Societies Act. ARDBs primarily cater to the long-term credit needs in the agriculture and rural development sector for purposes such as minor irrigation, farm mechanization, land development, animal husbandry, plantation & horticulture, etc. As reported by NABARD, the details of loans disbursed by Cooperative Agriculture & Rural Development Banks for the last two years are given in **Annexure-I**.

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## Annexure-I

Statement referred to in part (a) to (c) of Rajya Sabha Starred Question No. #190 on “Cooperative Agriculture and Rural Development Banks” due for answer on 18.03.2025

Details of loans provided by ARDBs in the last two years

Sr. No.	Name of Institution	Crop Loan (₹ crore)	Term Loan (₹ crore)	Total loans to agriculture (₹ crore)
<b>FY 2022-23</b>				
1	Gujarat State Co-Operative Agriculture and Rural Development Bank Ltd.	-	271.41	271.41
2	Haryana State Co-Operative Agriculture and Rural Development Bank Ltd.	-	88.19	88.19
3	Himachal Pradesh State Co-Operative Agriculture and Rural Development Bank Ltd.	-	86.24	86.24
4	Jammu And Kashmir State Co-Operative Agriculture and Rural Development Bank Ltd.	-	1.97	1.97
5	Karnataka State Co-Operative Agriculture and Rural Development Bank Ltd.	-	295.64	295.64
6	Kerala State Cooperative Agriculture and Rural Development Bank Ltd.	624.68	695.15	1,319.83
7	Punjab State Co-Operative Agricultural Development Bank Ltd.	-	3.22	3.22
8	Rajasthan Rajya Sahakari Bhoomi Vikas Bank Ltd.	-	146.82	146.82
9	Uttar Pradesh Sahakari Gram Vikas Bank Ltd.	-	270.67	270.67
<b>FY 2023-24</b>				
1	Gujarat State Co-Operative Agriculture and Rural Development Bank Ltd.	-	370.91	370.91
2	Haryana State Co-Operative Agriculture and Rural Development Bank Ltd.	-	62.10	62.10
3	Himachal Pradesh State Co-Operative Agriculture and Rural Development Bank Ltd.	-	78.88	78.88
4	Jammu And Kashmir State Co-Operative Agriculture And Rural Development Bank Ltd.	-	5.21	5.21
5	Karnataka State Co-Operative Agriculture and Rural Development Bank Ltd.	-	337.30	337.30
6	Kerala State Cooperative Agriculture and Rural Development Bank Ltd.	514.78	772.71	1,287.49
7	Punjab State Co-Operative Agricultural Development Bank Ltd.	-	0.05	0.05
8	Rajasthan Rajya Sahakari Bhoomi Vikas Bank Ltd.	-	95.60	95.60
9	Uttar Pradesh Sahakari Gram Vikas Bank Ltd.	-	408.54	408.54
10	West Bengal State Co-Operative Agriculture and Rural Development Bank Ltd.	-	2.47	2.47

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