GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

RAJYA SABHA
UNSTARRED QUESTION NO. 2625
ANSWERED ON TUESDAY, 11 AUGUST, 2026/ SHRAVANA 20, 1948 (SAKA)

HIMACHAL PRADESH GRAMIN BANK

2625. SH. HARSH MAHAJAN
Will the Minister of Finance be pleased to state:

(a) the credit-deposit ratio and priority sector lending achieved by the Himachal Pradesh Gramin Bank during the last three years;
(b) the quantum of credit extended by the Bank to horticulture, particularly Apple growers, and other hill-area farmers during the said period;
(c) whether Government has undertaken or proposes any recapitalisation, branch expansion or other strengthening measures for Regional Rural Banks operating in Himachal Pradesh; and
(d) the steps being taken by Government to improve credit access for farmers in the hilly and remote areas of the State?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF FINANCE
(SHRI PANKAJ CHAUDHARY)

(a) The Credit Deposit ratio of Himachal Pradesh Gramin Bank (HPGB) is mentioned as under:

Year	**CD Ratio**
31.03.2024	44.44
31.03.2025	46.58
31.03.2026	49.08

* Source: NABARD

The Priority Sector achievement of HPGB is mentioned as under:

(Amt. in Rs. Crore)

Year	**PSL Achievement (disbursements during the year)**
31.03.2024	2902
31.03.2025	3582
31.03.2026	3643

* Source: NABARD

(b) Number of Hill area farmers extended credit under Crop loan including apple growers is as under:

Year	No. of farmers under crop loan	Amount disbursed under crop loan (Rs. Crore)	Loans extended to Horticulture specially apple growers (Rs. Crore)
31.03.2024	66859	1973	71.74
31.03.2025	71315	2885	56.53
31.03.2026	100510	2869	63.90

* Source: NABARD

(c) No need has arisen to undertake recapitalization of HPGB. For strengthening its banking outreach in the state, HPGB during the last 3 years has expanded its banking network as under:

Year	No. of branches opened
31.03.2024	3
31.03.2025	NIL
31.03.2026	4

* Source: NABARD

(d) The Government has taken several measures to improve access to institutional credit for farmers, including those residing in hilly and remote areas of Himachal Pradesh, which includes:

(i) prescribing Priority Sector Lending targets for agriculture, including a sub-target for Small and Marginal Farmers;

(ii) implementation of the Kisan Credit Card (KCC) Scheme, including extension of KCC to Animal Husbandry and Fisheries and provision of Interest Subvention on eligible short-term crop loans;

(iii) enhancement of collateral-free agricultural loan limits and simplification of lending procedures by RBI;

(iv) refinance support by NABARD to Regional Rural Banks for agricultural lending and capital formation;

(v) promotion of Self-Help Groups (SHGs), Joint Liability Groups (JLGs) and Farmer Producer Organizations (FPOs) to facilitate institutional credit; and

(vi) development of the Centralized Digital Credit Infrastructure (CDCI) by NABARD, including JanSethu for Regional Rural Banks, which enables end-to-end digital processing of Kisan Credit Card applications, with assisted mode support for farmers requiring assistance, thereby improving timely access to institutional credit.

****