

Government of India
Ministry of Finance
Department of Financial Services

Lok Sabha
Unstarred Question No. †1814
To be answered on 25 November, 2016/Agrahayana 4, 1938 (Saka)
Agricultural Loan

†1814. SHRIMATI REKHA VERMA:
DR. VIRENDRA KUMAR:
SHRI BALABHADRA MAJHI:
DR. RAVINDRA BABU:
SHRI KAPIL MORESHWAR PATIL:
SHRI A.T. NANA PATIL:
DR. SWAMI SAKSHIJI MAHARAJ:
SHRI ASHOK MAHADEORAO NETE:

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government has issued guidelines for relief measures including interest free agricultural loan to farmers affected by drought, flood and other kind of natural calamities and if so, the details thereof;
- (b) whether the Government has fixed any target/norms for Public Sector Banks (PSBs) to provide interest free/subsidy on agricultural loans to the farmers;
- (c) if so, the details along with the details of loans disbursed/interest rate charged by the banks to the farmers along with the outstanding agricultural loans against farmers during the last three years and the current year, bank and State/UT-wise;
- (d) the number of farmers who have failed to pay back loans taken from banks during the said period only, State/UT-wise;
- (e) whether the Government has any scheme to reschedule farmers loan by the bank and if so, the details thereof, State/ UT-wise; and
- (f) the corrective steps taken/being taken by the Government in this regard?

Answer

The Minister of State in the Ministry of Finance

(Shri Santosh Kumar Gangwar)

(a) to (e): Reserve Bank of India (RBI) has issued directions for relief measures to be provided by respective lending institutions in areas affected by natural calamities which, inter alia, include, restructuring/rescheduling of existing crop loans and term loans, extending fresh loans, relaxed security and margin norms, moratorium, etc. These directions have been so designed that the moment calamity is declared by the concerned District Authorities they are automatically set in motion without any intervention, thus saving precious time.

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As per RBI's directions for relief measures to be provided by banks in areas affected by natural calamities, all short term crop loans which are not overdue at the time of occurrence of natural calamity can be rescheduled. The principal amount as well as the interest due for repayment in the year of occurrence of natural calamity may be converted into term loan. Further, as per these directions, the existing term loan instalments can be rescheduled keeping in view the repaying capacity of the borrowers and the nature of natural calamity.

Interest rates on loans have been deregulated by Reserve Bank of India (RBI) and they are now linked to the Base Rate fixed by the banks. However, with a view to ensuring availability of short term agriculture credit at a reduced interest rate of 7% p.a. to farmers, Government of India implements an Interest Subvention Scheme for short term crop loans up to Rs.3.00 lakh through Public Sector Banks (PSBs), Private Sector Commercial Banks, Cooperative Banks and Regional Rural Banks. Under the said scheme, additional subvention of 3% is given to those farmers who repay their short term crop loan in time, thereby reducing the effective rate of interest to 4% p.a. for such farmers.

Under the extant Interest Subvention Scheme of the Government, in order to provide relief to the farmers on occurrence of natural calamities, the interest subvention of 2% will continue to be available to banks for the first year on the restructured amount and such restructured loans may attract normal rate of interest from the second year onwards as per the policy laid down by RBI.

The Bank-wise and State/UT-wise details of disbursed/outstanding agricultural loans in respect of Scheduled Commercial Banks including PSBs, as reported by RBI, for the last three years and current year are given in Annex-I to VI. Data regarding farmers who have failed to pay back loans taken from banks/institutions is not maintained by RBI/National Bank for Agriculture & Rural Development (NABARD).

(f): Some of the other major steps taken by Government/RBI/NABARD to ensure hassle-free agriculture credit and mitigate the hardships faced by the farmers are as under:

- The Priority Sector Lending (PSL) directions of RBI mandate all Domestic Scheduled Commercial Banks to earmark 18% of their Adjusted Net Bank Credit (ANBC) or Credit Equivalent amount of Off-Balance Sheet Exposure (OBE), whichever is higher, as on the corresponding date of the previous year, for lending to Agriculture including loans to farmers. Further, a sub-target of 8% for small and marginal farmers has also been fixed.
- Loan to distressed farmers indebted to non-institutional lenders is an eligible category of farm credit under the Priority Sector Lending (PSL) directions issued by RBI. This is intended to provide hassle-free institutional credit to farmers for repaying their debt to moneylenders.
- "Pradhan Mantri Fasal Bima Yojana" was launched on 1 April, 2016 to benefit the farmers. Under the scheme, uniform premium of 2 per cent of the sum insured is to be charged for all Kharif crops & 1.5 per cent for Rabi crops. The annual premium for horticultural crops will be 5 per cent of the sum insured.
- RBI has conveyed to Banks to waive margin/security requirements of agricultural loans upto Rs.1,00,000/-.

To bring small, marginal, tenant farmers, oral lessees, etc. into the fold of institutional credit, Joint Liability Groups (JLGs) have been promoted by banks.

Annual Priority Sector Advances - Agriculture (Indian Banks) 2013-15 - Disbursements

Annex -I

(No. of A/c in actual and amount in Rs.'000) (As reported by SCBs)

Bank	Agriculture (Total Priority Sector)		Agriculture (Total Priority Sector)		Agriculture (Total Priority Sector)	
	2013		2014		2015	
	No. Of A/Cs (Disbursements)	Amount O/S (Disbursements)	No. Of A/Cs (Disbursements)	Amount O/S (Disbursements)	No. Of A/Cs (Disbursements)	Amount O/S (Disbursements)
State Bank of Bikaner & Jaipur	192797	26157049	62753	1732495	166828	27953752
State Bank of Hyderabad	276521	31603842	254105	29461175	192684	26029243
State Bank of India	5987172	744553974	3855959	618171302	7138540	861930000
State Bank of Mysore	165384	33506700	190921	47095667	282795	37230090
State Bank of Patiala	66191	31935509	298279	93284896	342224	129612800
State Bank of Travancore	1058117	96071499	1189559	104078546	1368832	103015706
Allahabad Bank	531457	458589345	360091	79694302	425229	75629338
Andhra Bank	1274256	113380904	1248939	126967043	1050512	115412080
Bank of Baroda	550076	97749339	965970	169378511	1062182	193138422
Bank of India	2283321	261127260	3102384	329193398	1939249	279489953
Bank of Maharashtra	140046	26827129	433658	114585503	761479	68204639
BHARATIYA MAHILA BANK LTD.					122	267207
Canara Bank	3575039	325424116	4225369	416669998	4718113	452320926
Central Bank of India	435221	102388184	1481164	165213199	1788173	210934945
Corporation Bank	406074	58658739	756705	109876900	932620	150555452
Dena Bank	131250	35836100	269415	44701104	231174	54234175
IDBI Bank Ltd.	154182	66920487	103913	73055488	99902	67982575
Indian Bank	1882898	145282754	2107458	155165440	2656039	181889136
Indian Overseas Bank	1770717	341604789	2304899	354918642	2634359	382631300
Oriental Bank of Commerce	210025	116833800	354566	129824907	732025	153395834
Punjab and Sind Bank	41200	23378015	44025	21935657	49066	19811641
Punjab National Bank	2047366	366313231	2443966	445261840	2920087	558190078
Syndicate Bank	913092	121308898	939351	121923602	930808	144689177
UCO Bank	408215	63970216	365920	73089436	344166	92345487
Union Bank of India	721776	123280766	823305	151427407	1137176	189897450
United Bank of India	307889	60416103	294123	49999800	271473	52996375
Vijaya Bank	380067	53074811	499047	66954036	561897	84420844

Axis Bank	160675	29158413	256093	127263496	347957	149214021
Catholic Syrian Bank	167128	12385104	75998	5639616.2	110819	7032161
City Union Bank	298943	18312442	397161	17112182	403461	20747534
Development Credit Bank	4721	6337843	6899	7766722	16618	10844857
Dhanlaxmi Bank	119887	17693800	142889	13692455	114395	12789591
Federal Bank	167099	28000881	274472	41955392	551130	57397829
HDFC Bank	675250	305572218	692132	328227992	699712	361564783
ICICI Bank	882137	154996550	1130835	225292005	1256718	348772384
Indusind Bank	683367	32404481	607207	40555651	668726	54827371
ING Vysya Bank	24429	18564535	35912	27956347	16273	39399811
Jammu & Kashmir Bank	66993	13893148	120207	26400616	72754	16875424
Karnataka Bank	207108	26836246	212545	25852980	164127	22432725
Karur Vysya Bank	548469	48397864	558127	46273800	764899	63058499
Kotak Mahindra Bank	51599	39425778	70997	40488668	390516	39425817
Lakshmi Vilas Bank	316570	26299188	260514	18591978	248716	18731560
Nainital Bank	1912	673954	3460	1796356	3727	1129055
Ratnakar Bank	227154	7718252	274092	13071433	428172	19359545
South Indian Bank	244838	28059210	365992	42742744	408538	50954848
Tamilnad Mercantile Bank	576108	40492928	586214	38607771	497770	28603961
Yes Bank	390111	61641306	1131049	79367430	1810290	88091708
	TOTAL	31724847	484305770 0	36178639	526231592 8	43713072

Source:RBI

Annex-II

Annual Priority Sector Advances - Agriculture 2016 - Outstanding and Disbursement - All SCBs (No. of A/c in actual and amount in Rs.'000)

Bank Name	Disbursement during the year		Outstanding at the end of the year	
	No. of A/cs	Amount disbursed	No. of A/cs	Balance O/s
State Bank of Bikaner & Jaipur	709099	122298802.39	787045	158394961.00
State Bank of Hyderabad	260110	37535430.81	1664487	211994891.00
State Bank of India	11601324	1568757291.00	10601161	2046507393.00
State Bank of Mysore	292036	67906902.15	560519	122162534.00
State Bank of Patiala	275069	135020015.00	409869	171646235.00
State Bank of Travancore	848610	56811615.00	823044	93257729.00
SBI and its Associates	13986248	1988330056.35	14846125	2803963743.00
Allahabad Bank	707702	95998285.00	1631983	268271793.00
Andhra Bank	2371025	191108444.80	2028446	240799083.00
Bank of Baroda	1035031	187965350.00	2035933	450701604.00
Bank of India	1922086	272530703.82	3044778	505075384.00
Bank of Maharashtra	388953	70280449.26	761687	148660304.00
BHARATIYA MAHILA BANK LTD.	783	478433.94	904	670980.00
Canara Bank	5030178	570179455.03	5916228	671759342.00
Central Bank of India	1660735	212766884.00	2593058	368503009.00
Corporation Bank	374098	56694945.00	902536	279746062.00
Dena Bank	228315	60072647.90	555917	159124164.00
IDBI Bank Ltd.	420444	67962591.12	791850	394263032.00
Indian Bank	2810714	191853067.00	2760112	225262390.00
Indian Overseas Bank	1274400	389221343.00	1752364	302369483.00
Oriental Bank of Commerce	541830	159602800.00	609331	259325610.00
Punjab and Sind Bank	45167	20390455.70	234183	89520659.00
Punjab National Bank	2513197	546712170.93	3870060	641546161.00
Syndicate Bank	1177536	171996283.01	1974194	298988586.00
UCO Bank	290172	86077403.00	1123782	195926439.00

Union Bank of India	1129677	194308867.17	2283950	455066151.00
United Bank of India	267496	63727043.24	930458	126051101.00
Vijaya Bank	703393	78670065.86	715557	137714204.00
Nationalised Banks	24892932	3688597688.78	36517311	6219345541.00
Axis Bank	428739	60041374.21	633842	355986291.00
BANDHAN BANK LIMITED	2219935	78234760.27	3997876	61181240.00
Catholic Syrian Bank	134581	9760409.06	130249	15977297.00
City Union Bank	404918	24803851.21	352094	33904029.00
Development Credit Bank	26845	12318388.30	35986	17123582.00
Dhanlaxmi Bank	120794	12225537.00	113835	14144981.00
Federal Bank	569005	81157149.72	412867	107041312.00
HDFC Bank	1314474	459830790.75	1916658	652509527.00
ICICI Bank	1363947	411430103.25	1681285	545842982.00
IDFC BANK LIMITED	38799	675390.76	68853	1282229.00
Indusind Bank	1080170	83185102.13	1646334	110218197.00
Jammu & Kashmir Bank	84128	49556471.00	347668	78714142.00
Karnataka Bank	169837	25729754.00	276473	58367393.00
Karur Vysya Bank	618165	57624047.41	696884	78675546.00
Kotak Mahindra Bank	684858	94481948.87	861703	206892219.00
Lakshmi Vilas Bank	238462	27251188.00	267148	30861463.00
Nainital Bank	2207	835914.41	13807	5233355.00
Ratnakar Bank	405946	24204420.00	601926	27523037.00
South Indian Bank	576159	71243165.82	380692	57168029.00
Tamilnad Mercantile Bank	549207	48343881.70	398155	43986729.00
Yes Bank	2973534	105527741.55	3022649	139814723.00
Private Sector Banks	14004710	1738461389.42	17856984	2642448303.00

Source: RBI

Annexure-II

**Annual Priority Sector
Advances - Agriculture
(Indian Banks) 2013-15 -
Outstanding**

(No. of A/c
in actual
and amount
in Rs.'000)

(As reported by SCBs)

	Agriculture (Total Priority Sector)		Agriculture (Total Priority Sector)		Agriculture (Total Priority Sector)	
	2013		2014		2015	
Bank Name	No. Of A/Cs (Outstanding)	Amount O/S (Outstanding)	No. Of A/Cs (Outstanding)	Amount O/S (Outstanding)	No. Of A/Cs (Outstanding)	Amount O/S (Outstanding)
State Bank of Bikaner & Jaipur	758867	91878455	783694	109618062	788416	119103904
State Bank of Hyderabad	1462860	145105621	1551897	169056304	1589379	190442278
State Bank of India	11523843	1.248E+09	11356931	154715000 0	11275217	1284280100
State Bank of Mysore	414418	63246200	449456	74629722	517127	106427690
State Bank of Patiala	350588	86727800	421534	131993190	411701	137324242
State Bank of Travancore	1047811	103236134	1290986	131646970	1298766	119750914
Allahabad Bank	1362947	176881978	1486409	219224289	1557005	246794200
Andhra Bank	1707867	164505679	2008730	208940205	1852055	198922193
Bank of Baroda	1666083	276631062	1768198	316723582	1939542	374032927
Bank of India	2408652	270415564	2807134	402103355	2959275	431821202
Bank of Maharashtra	507825	79725008	767504	102760721	677351	120795945
Bhartiya Mahila Bank	NA	NA	NA	NA	122	270527
Canara Bank	4034953	407868543	4851701	487970909	5300725	588674585
Central Bank of India	2001170	246575700	2259182	353862365	2476556	359569131
Corporation Bank	514592	94658172	700229	155820000	829860	196751122
Dena Bank	396661	67188081	485514	107998049	537996	123117800
IDBI Bank Ltd.	170983	81706895	149480	267342172	536728	358345092
Indian Bank	1967096	170005349	2269164	192320986	2676540	207388294
Indian Overseas Bank	2230487	233928046	2449081	269900946	2674220	292362721

Oriental Bank of Commerce	591530	178814106	601578	176915100	608737	225414401
Punjab and Sind Bank	174400	52280352	194186	78986841	211886	67916016
Punjab National Bank	3007600	380554489	3336655	560453721	3640771	600065591
Syndicate Bank	1660221	201558800	1841826	221107282	2047827	262053800
UCO Bank	1124107	126251480	1209932	181415778	1152436	196869694
Union Bank of India	1476741	202237014	1814898	329215975	2166422	393124539
United Bank of India	867420	95693993	912052	122974462	872275	114412901
Vijaya Bank	517448	70988900	567916	105274104	631947	119739017
Axis Bank	470374	140987745	323324	243309175	417630	303288623
Catholic Syrian Bank	53044	4978666.1	49915	4282505	113691	8445785
City Union Bank	340932	23978360	391921	31025534	391016	30098181
Development Credit Bank	20004	5809004	10675	11085254	20001	15346364
Dhanlaxmi Bank	138557	14041337	102212	16770278	93191	15953423
Federal Bank	272490	46999447	321568	80543596	419923	95357415
HDFC Bank	913490	291689159	988215	445977292	1170896	533147766
ICICI Bank	1061924	191862062	1233667	405529517	1510120	497553188
Indusind Bank	584366	43475002	777991	66473656	1044523	79847318
ING Vysya Bank	68135	35243016	43550	70775164	39764	81342237
Jammu & Kashmir Bank	288039	37363929	359083	65251423	375559	74527468
Karnataka Bank	264548	39033498	305811	61855301	301134	59195154
Karur Vysya Bank	598985	51943237	676659	62646015	674879	64778095
Kotak Mahindra Bank	143693	61757711	171522	80023477	499877	99198408
Lakshmi Vilas Bank	252362	22863476	278337	24619980	284165	24125562
Nainital Bank	10757	3661529	12479	4065019	13214	4642224
Ratnakar Bank	276134	8264581	330014	13649465	410103	19852821
South Indian Bank	163028	22593701	234175	45565856	286289	62817979
Tamilnad Mercantile Bank	417563	29020767	445195	31039097	356894	21076845
Yes Bank	416893	59764945	1162259	105390514	1847164	137289829
TOTAL	50702488	6.452E+09	56554439	8895283208	61500915	9663655511

Source: RBI

Annex IV

Annual Priority Sector Advances - Agriculture (State-wise: Indian Banks) 2013-15 - Disbursements

(As reported by SCBs)

(No. of A/c in actual and amount in Rs.'000)

	Agriculture (Total Priority Sector)		Agriculture (Total Priority Sector)		Agriculture (Total Priority Sector)	
	2013		2014		2015	
	No. Of A/Cs (Disbursements)	Disbursements	No. Of A/Cs (Disbursements)	Disbursements	No. Of A/Cs (Disbursements)	Disbursements
SBI and Associates						
Andamans	811	38652	240	20315	1799	193175
Andhra Pradesh	1211151	158096759	678551	52826368	1468917	128816838
Arunachal Pradesh	7821	420841	2540	111867	2083	120344
Assam	236359	11569549	121004	3484996	112384	3948852
Bihar	387374	35518319	335046	8636575	371446	8362788
Chandigarh	77	160699	16	323358	1255	4302453
Chattisgarh	95332	11104657	60866	7152938	77878	11667705
Dadra & Nagar Haveli	27	4027	3	419	9	1897
Daman & Diu	526	62306	277	47980	607	130668
Delhi	1290	14778324	509	19187741	1167	88690669
Goa	3965	516375	1624	180007	5230	662818
Gujarat	403558	55056421	296939	38383720	383097	56769157
Haryana	85682	20057706	120950	35406036	146917	44568413
Himachal Pradesh	39637	5700841	46477	7162980	50462	9114077
Jammu & Kashmir	10632	1204064	9065	1000213	13447	1037418
Jharkhand	144939	5812850	81004	1334191	98560	1795794
Karnataka	361719	67299633	325956	68494557	519461	76767197
Kerala	1233435	120989285	1035702	91615814	1479926	138627355
Lakshadweep	92	6550	0	0	49	1850

Madhya Pradesh	573963	102678746	469305	67082301	592612	82900038
Maharashtra	542137	72760752	405284	260986989	622744	75066984
Manipur	6970	528602	3000	87709	2415	123893
Meghalaya	35647	1509692	18591	589256	30410	1121196
Mizoram	7653	527950	3288	114313	3925	118775
Nagaland	29311	1303279	14175	405210	14988	597786
Orissa	381534	17915961	177175	5981330	245261	14077954
Puducherry	26583	4854443	2826	192941	31898	3936163
Punjab	131991	52902524	252633	84453336	319569	113075308
Rajasthan	387421	54374056	250513	39959529	379262	67887984
Sikkim	2488	330781	1000	29394	803	38090
Tamil Nadu	347604	31310031	253482	21765784	1449728	157940190
Tripura	36740	1594802	26333	412019	34974	668432
Uttarakhand	77939	8609116	673939	60789410	81626	8869696
Uttar Pradesh	695203	78636284	71981	7796481	783818	72849803
West Bengal	238571	25593696	111282	7808004	163176	10919831
Nationalised Banks						
Andamans	1897	246053	3030	319631	3851	435192
Andhra Pradesh	3272483	354791898	3532888	385722457	3037088	391220622
Arunachal Pradesh	30694	5361820	7617	1986094	2422	339754
Assam	135254	17781661	157398	15903663	153167	15789518
Bihar	609936	54143724	867989	79761474	925868	92953445
Chandigarh	68700	23548949	16650	10200503	1602	11037430
Chattisgarh	92411	14338141	105629	19247532	99409	18668542
Dadra & Nagar Haveli	458	29373	974	92640	925	161342
Daman & Diu	74	43509	246	26554	216	48723
Delhi	29211	31275299	8482	23103218	6554	31378772
Goa	113548	19928471	54394	8175005	30818	3765275
Gujarat	366842	266698042	700859	124241019	594781	133163028
Haryana	249064	103599324	429632	157353020	487531	168123037
Himachal Pradesh	80317	48170130	140767	28225769	172299	27932492
Jammu & Kashmir	15709	3404249	13406	1604590	16083	2194905

Jharkhand	369768	22174211	352907	16984355	307908	15847082
Karnataka	1148859	147953649	1408965	208483780	1649260	265511599
Kerala	1623715	202333581	1975517	220958320	2307247	249990128
Lakshadweep	329	13894	148	8772	184	9841
Madhya Pradesh	718543	125397732	1067101	175883880	951400	162527817
Maharashtra	774654	173178898	1442465	276592759	1503661	280373304
Manipur	6855	2540979	9404	677901	11134	881806
Meghalaya	1282	659015	2137	327021	1595	260921
Mizoram	2676	124659	2766	163762	5293	322879
Nagaland	1543	582637	1975	210395	2038	375876
Orissa	358046	50164320	396939	30438107	310004	46939578
Puducherry	119567	17896695	177169	10566539	88718	6072768
Punjab	265352	184487473	555245	222019810	693271	246029910
Rajasthan	356299	108131921	727671	149337707	968946	188035191
Sikkim	936	212927	2813	936638	2375	501151
Tamil Nadu	4829894	476817613	6246193	616494693	8090649	666597951
Tripura	19919	1573772	16344	1548933	22730	1443948
Uttarakhand	165163	31431359	140217	28669240	294399	48831819
Uttar Pradesh	1700330	277704859	1905491	303056544	1914430	331203700
West Bengal	633839	195624149	652840	80513888	587995	119467688
Private Sector Banks						
Andamans	81	9760	128	26529	22	2402
Andhra Pradesh	503925	86406111.32	544119	99320265. 51	511133	107390599
Arunachal Pradesh	24	13696	25	3145	32	7418
Assam	12393	2210181	14470	1954967	22206	2535376
Bihar	76274	4206181	159668	7457109	214334	8167357
Chandigarh	3574	5566846	2342	6780852	2388	8834020
Chattisgarh	15466	8065332	28432	11828969	46457	11564681
Dadra & Nagar Haveli	49	12789.4	204	109704.7	254	117384
Daman & Diu	134	33606	368	283683	404	64947
Delhi	8864	43890694.78	54078	32188267. 74	9048	35039185

Goa	8722	3542468.44	8339	2381060.7 2	7904	2447909
Gujarat	128013	67006641	189212	74339553	267433	77952286
Haryana	63095	28227343.28	98673	47718420. 68	123707	63009508
Himachal Pradesh	2465	819552	4622	1680762	5887	2501304
Jammu & Kashmir	71181	6620741	124949	23752760	79186	18700361
Jharkhand	22092	1544177	35590	1811868	81032	2198877
Karnataka	502178	66161750.5	597769	79672905. 73	597222	89613637
Kerala	704880	100448491.7	889283	90116035. 04	1054325	101499606
Lakshadweep	0	0	1	38	1	416
Madhya Pradesh	105123	31473083	203132	39831725. 88	308138	51163565
Maharashtra	512245	97839195.08	623484	177714762 .5	798331	251573391
Manipur	2022	1084867	4241	408622	7241	700388
Meghalaya	864	79955	702	74828	730	73306
Mizoram	46	19851	98	61952	75	44926
Nagaland	21	1722	53	15203	105	15006
Orissa	198292	7897846	241422	11093569. 1	269684	12785228
Puducherry	25113	2650640.96	27495	2370294.0 5	41158	2830272
Punjab	80366	36659755.19	144225	103635962 .5	194448	138879493
Rajasthan	140450	37186317.54	246940	52858935. 44	439303	79684047
Sikkim	973	214102	1087	257335	535	116309
Tamil Nadu	2299105	221241731	2500529	210949599 .6	2622478	240543086
Tripura	1108	259123	3628	451708	5647	528970
Uttarakhand	10715	2041013	25226	7274103	30253	8480955
Uttar Pradesh	226346	19660410	284743	26160146	714744	39525573
West Bengal	88299	33768167	143518	54069993	519473	52661696
TOTAL	317248 47	484305770 0	36178639	52623159 28	43713072	6125462109

Source: RBI

Annex V

Annual Priority Sector Advances - Agriculture (State-wise : Indian Banks) 2013-15 - Outstanding

(No. of A/c in actual and amount in Rs.'000) (As reported by SCBs)

	Agriculture (Total Priority Sector)		Agriculture (Total Priority Sector)		Agriculture (Total Priority Sector)	
	2013		2014		2015	
	No. Of A/Cs (Outstanding)	Amount O/S (Outstanding)	No. Of A/Cs (Outstanding)	Amount O/S (Outstanding)	No. Of A/Cs (Outstanding)	Amount O/S (Outstanding)
SBI and its associates						
Andamans	3868	233829	980	120604	3646	282668
Andhra Pradesh	3904730	368474277	4099538	381665547	3730249	362004047
Arunachal Pradesh	11845	719952	8362	880343	10872	696605
Assam	275948	13819531	344760	19007065	303281	16597528
Bihar	573160	34789907	464809	41612859	541438	38689213
Chandigarh	473	3521474	461	2210665	719	4335592
Chattisgarh	158163	15332451	108631	15910213	117569	13957144
Dadra & Nagar Haveli	43	9900	5	2340	24	2020
Daman & Diu	222	11000	842	69625	338	20029
Delhi	2285	49792478	2121	51027644	1002	54264688
Goa	5112	679076	2330	421943	7824	934970
Gujarat	583288	65613285	414628	64464087	434519	63957249
Haryana	190309	47047786	183866	57286599	220829	57320080
Himachal Pradesh	60617	9280436	60059	8933542	67645	8769385
Jammu & Kashmir	16904	1510762	15141	1747231	19875	1639134
Jharkhand	187863	8964029	250756	11427557	216478	8831234
Karnataka	904990	139100654	948997	161655091	968847	187155994
Kerala	1229073	134347814	1571404	138121795	1466673	158470616
Lakshadweep	174	10015	757	56572	139	8289
Madhya Pradesh	862224	111412202	647613	118163483	727958	117560774
Maharashtra	1226022	130046353	1281152	391853178	1344178	168906830
Manipur	14681	1290800	9974	1463016	10436	839608
Meghalaya	43346	1863800	43338	2485284	64003	2812547
Mizoram	9941	815100	26995	929647	10791	674550
Nagaland	46543	1455600	70998	2047679	35944	1638729
Orissa	575951	33089658	584619	36022535	519105	31993638
Puducherry	29210	3289691	4598	3846065	40674	4564659

Punjab	296726	91352581	360288	126688796	365497	109245925
Rajasthan	1000591	123426819	1022210	152800729	1032654	176040117
Sikkim	3541	216100	2022	236198	3210	186397
Tamil Nadu	1719811	191170533	1610638	204707914	1944064	203745982
Tripura	44328	1870900	39790	2423618	47771	2253716
Uttarakhand	122405	23160206	166186	22331844	114677	12741968
Uttar Pradesh	1094535	87905607	1026573	100091915	1058252	110885597
West Bengal	359465	42913040	479057	41381025	449425	35301606
Nationalised Banks						
Andamans	3171	440578	3308	480666	4100	540172
Andhra Pradesh	4700859	505572337	5508508	615816131	5416664	613226246
Arunachal Pradesh	4664	389606	4963	535703	4534	685732
Assam	430588	27234334.1	485628	31838966	515250	36012019
Bihar	1309408	104187566	1579008	158579056	1760160	158947496
Chandigarh	7649	14229894	3916	12008476	2747	8630158
Chattisgarh	145276	29935682.8	176468	28903984	190135	35596396
Dadra & Nagar Haveli	1418	141968.534	1718	203715	2061	251762
Daman & Diu	190	24198.124	468	50965	351	66155
Delhi	13068	21888119.8	7859	77470703	8001	45893157
Goa	35283	3990851.44	36123	4203495	38239	4849796
Gujarat	889340	161461337	957571	188623595	1068273	251755818
Haryana	568965	157727822	572335	211035292	598302	248822488
Himachal Pradesh	206446	24124529	209311	32942069	223143	37688383
Jammu & Kashmir	17791	2478093.37	21508	2726937	21728	2876133
Jharkhand	556185	30403657.2	639561	33592068	711258	38356826
Karnataka	1796494	270551526	2085209	372035686	2383729	479061235
Kerala	1640637	175341326	1932892	207650176	2138203	242475958
Lakshadweep	2115	59099	1826	56477	1468	47660
Madhya Pradesh	1106854	174464077	1157887	218110781	1284893	255309618
Maharashtra	1618123	298194635	1944128	734153260	2193713	828432034
Manipur	22101	2359717	24057	2125426	24056	1964839
Meghalaya	5048	1127819	6618	1310828	5724	1172441
Mizoram	4860	326583	5988	423476	7360	569415
Nagaland	5073	905508	5966	783539	7058	868107
Orissa	732285	60084955.3	816129	54861726	807656	55986318
Puducherry	69844	6223085.56	179509	7748145	89670	7101935
Punjab	686283	226443106	701202	272500143	728322	294950637
Rajasthan	995168	161142692	1067712	184345139	1196590	223013276
Sikkim	3242	412834.605	5253	646230	5086	813295

Tamil Nadu	5872805	527600728	6666775	617780363	8039335	702059936
Tripura	57018	3026812	64501	4181636	61892	3303650
Uttarakhand	183808	36377605.2	210956	37563260	584853	93698731
Uttar Pradesh	3363416	390587855	4051278	518344485	3853753	553438193
West Bengal	1333308	159008673	1345230	227678245	1371969	249975683
Private Sector Banks						
Andamans	58	8218	93	23582	78	13812
Andhra Pradesh	659945	113993219	682572	123158951	682296	134219695
Arunachal Pradesh	21	30884	17	13282	43	8146
Assam	16868	2798561	18654	2853482	29403	4064505
Bihar	80070	5801675	171471	9040244	261707	11524869
Chandigarh	9754	8457854.62	7298	7749417.9	5622	4784077
Chattisgarh	27125	10948452	40004	14515757	61070	14084855
Dadra & Nagar Haveli	445	74227	501	152007.36	505	232093
Daman & Diu	271	61511	478	309412	441	82498
Delhi	25861	30108767.2	76681	27332040.7	13682	31315929
Goa	8135	3205932.27	9030	3475382.41	9548	2905729
Gujarat	213522	88447674	270628	86827231.1	374356	100078676
Haryana	78739	39020200.5	118561	51236621.5	167648	69219288
Himachal Pradesh	3893	1186534	6113	1822393	8224	2739796
Jammu & Kashmir	290556	27068025	362682	56984829	381517	68155617
Jharkhand	22766	2431752	37278	2255818	86168	2570713
Karnataka	567373	90460241.3	719331	152415977	779336	176308929
Kerala	668060	92771301	877877	152277318	988380	151102678
Lakshadweep	0	0	1	38	2	453
Madhya Pradesh	146540	33671499	253377	46012987	406411	62475067
Maharashtra	662181	145546453	774226	617129849	969641	763407833
Manipur	1579	192825	2943	289813	5058	526751
Meghalaya	507	52618	652	96961	693	97567
Mizoram	89	39930	201	75740	225	79046
Nagaland	124	8791	109	17544	158	21994
Orissa	185359	10416966.1	261991	12738790.9	328617	17261142
Puducherry	26861	3013180.55	32739	2901275.26	43823	3220329
Punjab	114116	69204633.8	160742	101793663	235867	142521797
Rajasthan	230257	61481904.6	336906	72911280.9	559353	103223251
Sikkim	1038	245503	1418	336517	1317	254155
Tamil Nadu	2279692	229206694	2494664	250308300	2513674	262574915
Tripura	3995	252399	3115	365613	5375	509059
Uttarakhand	21093	7320247	33882	9926013	43834	12194664

Uttar Pradesh	295783	25559409.3	304194	27445028.3	760978	44314173
West Bengal	112642	32243091	158143	35084957.9	544983	41790584
TOTAL	50702488	6452338029	56554439	8895283208	61500915	966365551 1

Source: RBI

Annex-VI

Annual Priority Sector Advances - Agriculture 2016 - Outstanding and Disbursement - All SCBs - Statewise ((As reported by SCBs)

SI No	State	(No. of A/c in actual and amount in Rs.'000)			
		Disbursement during the year		Outstanding at the end of the year	
		No. of A/cs	Amount disbursed	No. of A/cs	Balance O/s
1	Andamans	7918	940197.92	8695	1461252.00
2	Andhra Pradesh	6245232	688353325.92	6561815	847639880.00
3	Arunachal Pradesh	4803	1022987.28	15551	1671191.00
4	Assam	683700	43090345.76	1606550	82591358.00
5	Bihar	2965512	140267624.19	4263576	233199247.00
6	Chandigarh	8930	22847181.41	14007	27096722.00
7	Chattisgarh	346203	70024407.35	467902	82192681.00
8	Dadra & Nagar Haveli	1245	241457.99	3404	663650.00
9	Daman & Diu	1555	355628.18	2218	370786.00
10	Delhi	31012	166653716.74	51106	181698329.00
11	Goa	42195	7169634.11	57729	18421761.00
12	Gujarat	1508112	375366694.91	2062677	516959007.00
13	Haryana	778979	344151364.93	1073662	474225717.00
14	Himachal Pradesh	251123	45848797.40	317512	51066623.00
15	Jammu & Kashmir	130072	56736628.22	400737	82053655.00
16	Jharkhand	516135	24691670.75	1101525	66041373.00
17	Karnataka	2676625	508929308.46	4340563	955571067.00
18	Kerala	4275400	458343313.45	4123284	541697588.00
19	Lakshadweep	511	30129.00	1355	158142.00
20	Madhya Pradesh	2479685	330561695.11	2726926	498592369.00
21	Maharashtra	3336316	697029640.42	5502437	2520617632.00
22	Manipur	21797	2541009.52	38828	3822793.00
23	Meghalaya	26750	1633094.99	73978	4613286.00
24	Mizoram	9800	428865.51	20202	1422138.00
25	Nagaland	20153	1370146.43	44299	3013855.00

26	Orissa	1030901	126237454.91	1862075	127557385.00
27	Puducherry	145582	13913921.11	158305	15516437.00
28	Punjab	1098447	537787237.59	1446956	701409228.00
29	Rajasthan	2600549	461038344.54	3034674	607445068.00
30	Sikkim	6730	950528.97	16623	1660186.00
31	Tamil Nadu	11408990	1153109616.97	12194360	1267357439.00
32	Telangana	2069876	297483822.93	3096392	446439049.00
33	Tripura	164641	6465266.81	324407	12183102.00
34	Uttarakhand	333112	68915744.02	461248	82267803.00
35	Uttar Pradesh	4124547	500289749.72	6414870	862412172.00
36	West Bengal	3552897	315912773.11	5368224	409871631.00
	TOTAL	52906035	7470733327	69258672	11730981602

Source: RBI

Annex V

Annual Priority Sector Advances - Agriculture (State-wise : Indian Banks) 2013-15 - Outstanding

(No. of A/c in actual and amount in Rs.'000) (As reported by SCBs)

	Agriculture (Total Priority Sector)		Agriculture (Total Priority Sector)		Agriculture (Total Priority Sector)	
	2013		2014		2015	
	No. Of A/Cs (Outstanding)	Amount O/S (Outstanding)	No. Of A/Cs (Outstanding)	Amount O/S (Outstanding)	No. Of A/Cs (Outstanding)	Amount O/S (Outstanding)
SBI and its associates						
Andamans	3868	233829	980	120604	3646	282668
Andhra Pradesh	3904730	368474277	4099538	381665547	3730249	362004047
Arunachal Pradesh	11845	719952	8362	880343	10872	696605
Assam	275948	13819531	344760	19007065	303281	16597528
Bihar	573160	34789907	464809	41612859	541438	38689213
Chandigarh	473	3521474	461	2210665	719	4335592
Chattisgarh	158163	15332451	108631	15910213	117569	13957144
Dadra & Nagar Haveli	43	9900	5	2340	24	2020
Daman & Diu	222	11000	842	69625	338	20029
Delhi	2285	49792478	2121	51027644	1002	54264688
Goa	5112	679076	2330	421943	7824	934970
Gujarat	583288	65613285	414628	64464087	434519	63957249
Haryana	190309	47047786	183866	57286599	220829	57320080
Himachal Pradesh	60617	9280436	60059	8933542	67645	8769385
Jammu & Kashmir	16904	1510762	15141	1747231	19875	1639134
Jharkhand	187863	8964029	250756	11427557	216478	8831234
Karnataka	904990	139100654	948997	161655091	968847	187155994
Kerala	1229073	134347814	1571404	138121795	1466673	158470616
Lakshadweep	174	10015	757	56572	139	8289
Madhya Pradesh	862224	111412202	647613	118163483	727958	117560774
Maharashtra	1226022	130046353	1281152	391853178	1344178	168906830
Manipur	14681	1290800	9974	1463016	10436	839608
Meghalaya	43346	1863800	43338	2485284	64003	2812547
Mizoram	9941	815100	26995	929647	10791	674550
Nagaland	46543	1455600	70998	2047679	35944	1638729

Orissa	575951	33089658	584619	36022535	519105	31993638
Puducherry	29210	3289691	4598	3846065	40674	4564659
Punjab	296726	91352581	360288	126688796	365497	109245925
Rajasthan	1000591	123426819	1022210	152800729	1032654	176040117
Sikkim	3541	216100	2022	236198	3210	186397
Tamil Nadu	1719811	191170533	1610638	204707914	1944064	203745982
Tripura	44328	1870900	39790	2423618	47771	2253716
Uttarakhand	122405	23160206	166186	22331844	114677	12741968
Uttar Pradesh	1094535	87905607	1026573	100091915	1058252	110885597
West Bengal	359465	42913040	479057	41381025	449425	35301606
Nationalised Banks						
Andamans	3171	440578	3308	480666	4100	540172
Andhra Pradesh	4700859	505572337	5508508	615816131	5416664	613226246
Arunachal Pradesh	4664	389606	4963	535703	4534	685732
Assam	430588	27234334.1	485628	31838966	515250	36012019
Bihar	1309408	104187566	1579008	158579056	1760160	158947496
Chandigarh	7649	14229894	3916	12008476	2747	8630158
Chattisgarh	145276	29935682.8	176468	28903984	190135	35596396
Dadra & Nagar Haveli	1418	141968.534	1718	203715	2061	251762
Daman & Diu	190	24198.124	468	50965	351	66155
Delhi	13068	21888119.8	7859	77470703	8001	45893157
Goa	35283	3990851.44	36123	4203495	38239	4849796
Gujarat	889340	161461337	957571	188623595	1068273	251755818
Haryana	568965	157727822	572335	211035292	598302	248822488
Himachal Pradesh	206446	24124529	209311	32942069	223143	37688383
Jammu & Kashmir	17791	2478093.37	21508	2726937	21728	2876133
Jharkhand	556185	30403657.2	639561	33592068	711258	38356826
Karnataka	1796494	270551526	2085209	372035686	2383729	479061235
Kerala	1640637	175341326	1932892	207650176	2138203	242475958
Lakshadweep	2115	59099	1826	56477	1468	47660
Madhya Pradesh	1106854	174464077	1157887	218110781	1284893	255309618
Maharashtra	1618123	298194635	1944128	734153260	2193713	828432034
Manipur	22101	2359717	24057	2125426	24056	1964839
Meghalaya	5048	1127819	6618	1310828	5724	1172441
Mizoram	4860	326583	5988	423476	7360	569415
Nagaland	5073	905508	5966	783539	7058	868107
Orissa	732285	60084955.3	816129	54861726	807656	55986318
Puducherry	69844	6223085.56	179509	7748145	89670	7101935
Punjab	686283	226443106	701202	272500143	728322	294950637

Rajasthan	995168	161142692	1067712	184345139	1196590	223013276
Sikkim	3242	412834.605	5253	646230	5086	813295
Tamil Nadu	5872805	527600728	6666775	617780363	8039335	702059936
Tripura	57018	3026812	64501	4181636	61892	3303650
Uttarakhand	183808	36377605.2	210956	37563260	584853	93698731
Uttar Pradesh	3363416	390587855	4051278	518344485	3853753	553438193
West Bengal	1333308	159008673	1345230	227678245	1371969	249975683
Private Sector Banks						
Andamans	58	8218	93	23582	78	13812
Andhra Pradesh	659945	113993219	682572	123158951	682296	134219695
Arunachal Pradesh	21	30884	17	13282	43	8146
Assam	16868	2798561	18654	2853482	29403	4064505
Bihar	80070	5801675	171471	9040244	261707	11524869
Chandigarh	9754	8457854.62	7298	7749417.9	5622	4784077
Chattisgarh	27125	10948452	40004	14515757	61070	14084855
Dadra & Nagar Haveli	445	74227	501	152007.36	505	232093
Daman & Diu	271	61511	478	309412	441	82498
Delhi	25861	30108767.2	76681	27332040.7	13682	31315929
Goa	8135	3205932.27	9030	3475382.41	9548	2905729
Gujarat	213522	88447674	270628	86827231.1	374356	100078676
Haryana	78739	39020200.5	118561	51236621.5	167648	69219288
Himachal Pradesh	3893	1186534	6113	1822393	8224	2739796
Jammu & Kashmir	290556	27068025	362682	56984829	381517	68155617
Jharkhand	22766	2431752	37278	2255818	86168	2570713
Karnataka	567373	90460241.3	719331	152415977	779336	176308929
Kerala	668060	92771301	877877	152277318	988380	151102678
Lakshadweep	0	0	1	38	2	453
Madhya Pradesh	146540	33671499	253377	46012987	406411	62475067
Maharashtra	662181	145546453	774226	617129849	969641	763407833
Manipur	1579	192825	2943	289813	5058	526751
Meghalaya	507	52618	652	96961	693	97567
Mizoram	89	39930	201	75740	225	79046
Nagaland	124	8791	109	17544	158	21994
Orissa	185359	10416966.1	261991	12738790.9	328617	17261142
Puducherry	26861	3013180.55	32739	2901275.26	43823	3220329
Punjab	114116	69204633.8	160742	101793663	235867	142521797
Rajasthan	230257	61481904.6	336906	72911280.9	559353	103223251
Sikkim	1038	245503	1418	336517	1317	254155
Tamil Nadu	2279692	229206694	2494664	250308300	2513674	262574915

Tripura	3995	252399	3115	365613	5375	509059
Uttarakhand	21093	7320247	33882	9926013	43834	12194664
Uttar Pradesh	295783	25559409.3	304194	27445028.3	760978	44314173
West Bengal	112642	32243091	158143	35084957.9	544983	41790584
TOTAL	50702488	6452338029	56554439	8895283208	61500915	9663655511

Source: RBI