

Government of India
Ministry of Finance
Department of Financial Services

LOK SABHA
Unstarred Question No. †2960
To be answered on December 02, 2016/Agrahayana 11, 1938 (Saka)
Loan to Dairy Units

†2960 SHRI DEVJI M. PATEL:

Will the Minister of FINANCE be pleased to state:

(a) whether the Government/banks provides loan for setting up small dairy units in the country;

(b) if so, the details thereof along with the total number of farmers who have been given loans for setting up small dairy units in the country, bank/State/UT-wise including Rajasthan in the last three years;

(c) whether the amount is very less for construction of a modern dairy unit, if so, the details thereof;

(d) whether the Government proposes to raise the said amount for setting up modern small dairy units and if so, the details thereof; and

(e) whether some banks do not show interest in giving small loans under the said scheme, if so, the details thereof and the action to be taken against the banks which refuse loans for such activity?

Answer

The Minister of State in the Ministry of Finance
(Shri Santosh Kumar Gangwar)

(a) Yes, Madam. Banks provide loans for setting up small dairy units in the country.

(b): The details of loans given to dairy units by Public Sector Banks and Private Sector Commercial Banks from 2013 to 2016, as provided by Reserve Bank of India (RBI), are given in Annex. The State/UT-wise data on loans given to small dairy units are not maintained separately by RBI.

(c) to (e): Banks extend loan amount to dairy units including modern dairy units based on the financial viability of the project as well as their Board-approved norms and policies

Annex referred to in reply to part (b) of USQ No.2960 for 2.12.2016
Outstanding Advances to Dairying - Public and Private Sector Banks

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

Bank Name	Mar-13		Mar-14		Mar-15		Mar-16	
	Dairying		Dairying		Dairying		Dairying	
	No. of A/cs	Balance O/s	No. of A/cs	Balance O/s	No. of A/cs	Balance O/s	No. of a/cs	Balance O/s
State Bank of Bikaner & Jaipur	40518	1911968.47	38088	1818438.79	34943	1605920.20	27109	1383920.57
State Bank of Hyderabad	38204	2385934.68	34186	2318789.17	31389	2352965.00	31183	2535721.39
State Bank of India	315645	16755064.00	187031	13017169.00	160957	11972805.00	159797	12657300.00
State Bank of Mysore	21708	778073.00	21203	1002524.00	8	3056.09	26730	1179954.09
State Bank of Patiala	7051	1332317.00	6749	1322318.00	8266	1422318.00	7125	1304650.00
State Bank of Travancore	1914	241298.00	9514	384603.00	20161	290178.00	3913	285511.00
SBI and its Associates	425040	23404655.15	296771	19863841.96	255724	17647242.29	255857	19347057.05
Allahabad Bank	5361	1461419.00	3875	965298.00	17553	4316152.00	4871	1899177.00
Andhra Bank	3677	316583.00	279	315868.54	16843	3229327.33	29388	1727019.61
Bank of Baroda	135668	7353515.00	132693	7940165.90	130027	9098509.25	121266	10196999.34
Bank of India	89490	5002081.11	34038	1896740.00	81480	6246631.79	79858	6111672.34
Bank of Maharashtra	18380	1896794.01	16551	2188305.00	14560	2272814.86	14403	2556131.18
BHARATIYA MAHILA BANK LTD.	NA	NA	NA	NA	111	15516.00		
Canara Bank	69437	23142443.44	97332	3874464.90	108177	5991224.01	152966	8429961.96
Central Bank of India	182907	15283700.00	66453	4592446.00	64440	5224295.78	57790	4853616.95
Corporation Bank	1548	661247.00	28592	3558357.00	29212	3350454.00	30721	4193156.00
Dena Bank	27387	1269372.58	27625	1490827.72	28807	1643552.56	28273	2132609.56
IDBI Bank Ltd.	3921	673301.73	5260	736816.56	9634	1546744.69	14237	1887983.08
Indian Bank	54849	5234654.00	45748	5202226.00	45640	5464619.00	50403	5538100.00
Indian Overseas Bank	72243	1063569.00	18491	5194696.00	33191	10872845.00	73518	5710140.15
Oriental Bank of Commerce	25332	1821058.35	13992	1735308.00	2820	267351.00	12496	1133234.00
Punjab and Sind Bank	16625	1224175.77	16372	1228076.74	13235	857409.16	14032	1047117.65
Punjab National Bank	474454	53487449.00	154695	10230154.49	161031	12391809.65	173885	11699334.41
Syndicate Bank	50934	3006519.00	49674	3481607.00	44433	3213869.00	53302	4372525.00
UCO Bank	33997	2616923.00	46467	3900306.00	33526	3237801.00	32994	3268064.00
Union Bank of India	135418	6615506.92	210148	10587452.78	273386	14233649.72	319784	17169827.10
United Bank of India	0	0.00	21169	2663745.50	19896	2131941.75	28805	2638899.84
Vijaya Bank	27447	1027975.00	11444	899428.45	13901	857678.27	14388	1328511.34
Nationalised Banks	1429075	133158286.9	1000898	72682290.58	1141903	96464195.82	1307380	97894080.51
Axis Bank	1626	293767.35	1061	111330.43	671	77145.18	472	86095.00

BANDHAN BANK LIMITED	NA	NA	NA	NA	NA	NA	515736	9708419.39
Catholic Syrian Bank	14	8208.32	202	16144.71	458	81277.58	887	35006.69
City Union Bank	4027	172997.00	817	85853.89	756	78665.76	1460	243038.72
Development Credit Bank	143	20321.65	138	18779.29	129	20261.00	193	31847.49
Dhanlaxmi Bank	2943	116064.00	2641	153029.97	7	2092.04	1706	62217.00
Federal Bank	4707	427504.90	1859	230376.00	2064	318929.00	2128	479137.29
HDFC Bank	8005	792177.84	5599	1131057.70	16046	5757816.31	117344	3369345.52
ICICI Bank	33780	6396182.20	46079	3389500.62	59065	3009183.13	133531	13659421.83
IDFC BANK LIMITED							1072	19224.88
Indusind Bank	6	76.60			0	0.00	7	55289.85
ING Vysya Bank	2956	236494.00	883	154101.00	701	132776.00		
Jammu & Kashmir Bank	29085	3782712.00	13915	2876479.91	14036	2702285.89	16	55912.00
Karnataka Bank	3052	229139.90	3227	247188.82	3333	269573.00	4166	393435.00
Karur Vysya Bank	1977	30134.09	2240	121858.04	3331	341686.33	3354	409380.16
Kotak Mahindra Bank	4	13297.87	4	20124.61	6	30681.46	19822	446816.57
Lakshmi Vilas Bank	1129	44237.97	1314	68960.61	1246	68762.38	1235	76522.00
Nainital Bank	1311	76875.00	1809	101133.00	1658	122441.60	895	79832.70
Ratnakar Bank	18363	587270.00	37875	965713.00	34499	889484.83	176044	2647368.00
South Indian Bank	1239	86044.99	13566	1059649.82	33234	2178691.79	1229	125521.57
Tamilnad Mercantile Bank	2880	141918.00	6748	347539.00	66671	3224476.59	101267	4943232.23
Yes Bank	304	301093.19	437	402588.86	1416	798654.86	899	2601318.35
Private Sector Banks	117551	13756516.87	140414	11501409.28	239327	20104884.73	1083463	39528382.24

Source: RBI