

Ministry of Finance
Department of Financial Services
Lok Sabha
Unstarred Question No. 1815
To be answered on 10th March, 2017/Phalgun 19, 1938 (Saka)
NABARD Loan

1815. SHRI C.S. PUTTA RAJU:
Will the Minister of FINANCE be pleased to state:

- (a) whether the Government proposes to provide loans through National Bank for Agriculture and Rural Development (NABARD) for various purposes related to agriculture;
- (b) if so, the details thereof and loans provided to each work/project during Eleventh and Twelfth Plan Periods, year-wise and State/UT-wise along with works undertaken with such loan;
- (c) whether the Government of Karnataka has requested NABARD to release Rs.500 crore to enable it to provide loans to farmers; and
- (d) if so, the details thereof and action taken by the Government thereon?

Answer

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

(a) & (b) National Bank for Agriculture and Rural Development (NABARD) extends refinance to banks and provides loan assistance to State Governments for promotion and development of agriculture and other rural activities. However, NABARD does not provide direct loans to individuals. Details of NABARD's major interventions towards this end are as under:

- Short term refinance to State Cooperative Banks (StCB), Regional Rural Banks (RRBs) and Public Sector Banks (PSBs) (details in Annex. I, II & III).
- Loan to State Government/State Owned Corporations under Rural Infrastructure Development Fund (RIDF) for development of infrastructure in rural areas (details in Annex. IV & V).
- Long term refinance to RRBs, StCB, State Coop. Agriculture & Rural Development Banks (SCARDBs), etc. (details in Annex. VI).
- Long Term Irrigation Fund (LTIF) for funding and fast tracking of the incomplete major and medium irrigation projects identified by Ministry of Water Resources, River Development and Ganga Rejuvenation (MoWR, RD & GR) (details in Annex. VII).

(c) & (d): NABARD has reported that they have not received any such request from the Government of Karnataka.

Annexure I refer to part (a) & (b) to USQ 1815 for 10.03.2017

Short Term Refinance disbursed to State Cooperative Banks (StCBs) during 2013-14, 2014-15, 2015-16

Sr.No	Name of the State
1	2
	South-Zone
1	Andhra Pradesh
2	Karnataka
3	Kerala
4	Tamil Nadu
5	Telengana
6	Pondichery
	Sub-Total
	North-Zone
7	Delhi
8	Haryana
9	Himachal Pradesh
10	Jammu & Kashmir
11	Punjab
12	Uttar Pradesh
13	Uttarakhand
	Sub-Total
	North East-Zone
14	Arunachal pradesh
15	Assam
16	Manipur
17	Meghalaya
18	Mizoram
19	Nagaland
20	Tripura
21	Sikkim
	Sub-Total
	East-Zone
22	A&N Island
23	Bihar
24	Chhathishgarh
25	Jharkhand
26	Orissa
27	West Bengal
	Sub-Total
	West-Zone
28	Goa
29	Guajrat
30	Madhya Pradesh
31	Maharashtra
32	Rajasthan
	Sub-Total

	-
	Grand Total

Source: NABARD

Annexure II refer to part (a) & (b) to USQ 1815 for 10.03.2017

**Short Term Refinance disbursed to Public Sector Banks (PSBs) for Primary
Agriculture Credit Societies (PACS) during 2013-14, 2014-15, 2015-16**

□ crore

		2013-14	2014-15	2015-16
Sr.No.	Name of State / Union Territory			
1	Andhra Pradesh	93.91	155.68	28.73
2	Telengana	0.00	0.00	142.6
3	Karnataka	40.63	57.35	55.21
	TOTAL :	134.54	213.03	226.54

Source: NABARD

Annexure III refer to part (a) & (b) to USQ 1815 for 10.03.2017

Short Term Refinance disbursed to Regional Rural Banks (RRBs) during 2013-14, 2014-15, 2015-16

Sr.No	Name of the State	2013-
1	2	
	South-Zone	
1	Andhra Pradesh	3160
2	Karnataka	2445
3	Kerala	1860
4	Telangana	
5	Tamil Nadu	1093
6	Pondicherry	77
	Sub-Total	8636
	North-Zone	
7	Delhi	
8	Himachal Pradesh	175
9	Jammu & Kashmir	94
10	Haryana	1473
11	Punjab	1667
12	Uttarakhand	140
13	Uttar Pradesh	4660
	Sub-Total	8209
	North East-Zone	
14	Arunachal Pradesh	2
15	Assam	104
16	Manipur	0
17	Mizoram	1
18	Meghalaya	11
19	Nagaland	0
20	Sikkim	
21	Tripura	57
	Sub-Total	176
	East-Zone	
22	A&N Island	
23	Bihar	2200
24	Chhatisgarh	150
25	Jharkhand	101
26	Orissa	400
27	West Bengal	738
	Sub-Total	3589
	West-Zone	
28	Goa	
29	Gujarat	875
30	Madhya Pradesh	1177

	31	Maharashtra	576
	32	Rajasthan	2725
		Sub-Total	5353
		Grand Total	25964

Source: NABARD

**Annexure IV refer to part (a) & (b) of USQ 1815 for 10.03.2017
RIDF - Sanction & Disbursement - 11th FYP (2007-2012)**

Financial Year	2007-08		2008-09		2009-10		2010-11	
	Sanction	Disb.	Sanction	Disb.	Sanction	Disb.	Sanction	Disb.
ANDHRA PRADESH	1265.86	1009.79	1333.42	1081.00	1184.95	1018.22	1236.90	895.12
ARUNACHAL PRADESH	29.21	62.28	123.69	84.84	56.21	78.41		5.12
ASSAM	88.49	188.00	113.23	200.00	300.18	199.99	283.73	18.12
BIHAR	569.07	296.96	752.24	495.17	673.93	541.93	1089.87	64.12
CHATTISGARH	68.99	59.67	71.88	113.19	102.26	111.97	128.84	6.12
GOA	27.27	5.35	85.50	65.50	148.59	84.72	57.00	9.12
GUJARAT	649.02	712.05	1084.92	884.54	971.53	990.70	1163.20	88.12
HARYANA	220.20	220.31	249.66	285.62	481.69	269.72	486.04	20.12
HIMACHAL PRADESH	298.21	200.00	405.85	220.00	454.13	300.00	405.31	30.12
JAMMU & KASHMIR	554.76	250.62	325.81	410.64	627.68	427.99	898.02	45.12
JHARKHAND	406.86	218.27	630.76	320.00	566.75	354.96	623.09	45.12
KARNATAKA	957.78	333.58	674.02	453.87	653.61	610.58	860.98	75.12
KERALA	298.02	191.21	500.71	205.91	380.42	382.54	552.02	39.12
MADHYA PRADESH	1261.22	652.69	974.92	752.21	1175.79	602.79	1169.80	36.12
MAHARASHTRA	1043.15	523.79	1110.40	874.29	912.71	801.60	1123.38	69.12
MANIPUR	0.00	4.12	0.00	1.40	3.78	8.85	271.65	2.12
MEGHALAYA	56.85	29.27	66.15	41.40	135.11	60.01	142.96	6.12
MIZORAM	22.33	14.00	1.07	14.00	74.73	30.00	145.79	4.12
NAGALAND	14.57	27.00	126.75	57.18	187.09	56.05	78.56	3.12
ODISHA	508.97	230.65	849.26	366.30	759.58	602.61	898.26	71.12
PUDUCHERRY			54.58		78.75	23.43	105.74	5.12
PUNJAB	366.43	382.54	582.55	450.00	552.65	450.00	602.02	44.12
RAJASTHAN	777.94	499.98	1099.71	700.00	981.36	850.00	1300.23	100.12
SIKKIM	42.16	14.53	98.99	40.00	173.28	38.77	71.95	4.12
TAMILNADU	956.82	801.70	905.43	846.07	850.08	1015.49	1033.10	71.12
TELANGANA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
TRIPURA	153.69	30.99	305.03	47.54	142.48	76.98	86.15	9.12
UTTAR PRADESH	1090.74	549.70	921.71	729.77	1340.03	1628.93	1557.25	144.12
UTTARAKHAND	144.62	149.41	299.86	192.13	446.17	200.54	740.86	31.12
WEST BENGAL	664.56	376.47	820.11	526.07	925.04	569.76	1164.10	62.12
TOTAL	11271.93	7025.14	13234.79	9377.64	14155.61	11369.32	17039.90	1116.12

Note : Disbursement shown against each State is disbursement under all ongoing tranches during the year.
Source: NABARD

Annexure V refer to part (a) & (b) of USQ 1815 for 10.03.2017

RIDF - Sanction & Disbursement - 12th FYP (2012-2017)

Financial Year	2012-13		2013-14		2014-15		2015-16	
	Sanction	Disb.	Sanction	Disb.	Sanction	Disb.	Sanction	Disb.
ANDHRA PRADESH	1054.96	1421.26	1449.54	754.92	1297.03	648.33	924.61	
ARUNACHAL PRADESH	0.00	55.41	217.38	67.00	70.37	93.64	159.77	
ASSAM	260.96	251.27	481.33	125.94	626.32	261.46	602.94	
BIHAR	1490.16	902.36	1764.27	1325.05	1085.20	1128.63	2024.86	1
CHATTISGARH	982.79	288.39	1002.55	674.38	1135.95	783.58	817.38	
GOA	195.00	108.71	269.80	119.93	309.43	154.72	306.63	
GUJARAT	1464.20	1700.00	1800.00	1752.05	2615.25	1410.92	2903.14	2
HARYANA	355.58	322.37	490.17	420.79	656.23	477.75	505.21	
HIMACHAL PRADESH	432.15	400.00	496.09	350.01	707.60	400.00	644.93	
JAMMU & KASHMIR	275.96	413.00	40.26	277.31	307.91	365.71	353.98	
JHARKHAND	447.57	750.00	1292.37	750.01	1161.85	790.00	1279.94	
KARNATAKA	622.24	749.08	906.79	617.95	1317.25	708.23	1008.04	
KERALA	738.75	410.00	1003.62	492.44	1200.59	551.37	709.76	
MADHYA PRADESH	1793.95	1250.01	2103.94	1249.99	1972.55	1500.00	1852.49	2
MAHARASHTRA	559.70	685.27	648.56	665.40	1321.63	700.23	869.29	
MANIPUR	0.00	44.00		19.82		7.91	161.84	
MEGHALAYA	6.82	50.91		51.67	92.97	78.50	115.00	
MIZORAM	0.00	42.46	118.57	41.47	29.21	28.11	125.85	
NAGALAND	0.00	48.20	40.00	55.28	6.16	31.73	3.60	
ODISHA	1416.66	945.24	1054.78	1001.95	2651.80	1563.30	2999.67	2
PUDUCHERRY	0.00	25.43	40.35	45.71	59.07	41.24	55.48	
PUNJAB	621.34	190.00	656.31	524.90	680.91	502.84	483.98	
RAJASTHAN	2111.33	1150.10	1788.42	1549.09	2191.81	1872.96	1870.95	2
SIKKIM	0.00	74.58		47.00	63.34	37.76	0.00	
TAMILNADU	1445.11	1216.83	1441.36	1268.85	1651.40	1325.29	1944.17	1
TELANGANA	0.00				959.24	451.80	913.72	
TRIPURA	99.33	144.26	113.93	150.00	174.43	197.22	342.12	
UTTAR PRADESH	2140.33	1413.12	1789.27	1342.59	1627.23	1520.18	2211.82	1
UTTARAKHAND	367.16	440.00	534.77	545.01	1194.40	700.00	1106.35	
WEST BENGAL	1397.28	800.00	1186.78	1067.55	1434.74	1332.32	1532.13	1
TOTAL	20279.33	16292.26	22731.21	17354.07	28601.87	19665.74	28829.65	23

Note : Disbursement shown against each State is disbursement under all ongoing tranches during the year.

Source: NABARD

Annexure VI refer to part (a) & (b) of USQ 1815 for 10.03.2017

Long Term Refinance Disbursement under LTRCF during 2014-15 and

S.No.	State	2014-15				RRBs
		RRBs	StCBs	SCARDBs	Total	
1	ANDHRA PRADESH	365.07	208.94	0.00	574.01	1058.76
2	ARUNACHAL PRADESH	0.00	0.00	0.00	0.00	0.00
3	ASSAM	65.00	0.00	0.00	65.00	126.07
4	BIHAR	766.54	0.00	0.00	766.54	2139.53
5	CHHATTISGARH	0.00	37.44	0.00	37.44	5.50
6	GOA	0.00	0.00	0.00	0.00	0.00
7	GUJARAT	29.68	212.45	26.67	268.80	95.15
8	DDR & NGR HAVELI (GUJ.)	0.00	0.00	0.00	0.00	0.00
9	HIMACHAL PRADESH	3.57	113.13	0.00	116.70	2.68
10	JAMMU & KASHMIR	16.59	0.00	0.00	16.59	45.53
11	JHARKHAND	2.54	0.00	0.00	2.54	15.20
12	KARNATAKA	292.30	353.03	50.15	695.48	1170.30
13	KERALA	22.75	0.00	219.01	241.76	37.61
14	LAKSHADWEEP(KERALA)	0.00	0.00	0.00	0.00	0.00
15	MADHYA PRADESH	15.00	13.37	0.00	28.37	195.51
16	MAHARASHTRA	68.34	0.00	0.00	68.34	65.06
17	MANIPUR	0.00	0.00	0.00	0.00	4.80
18	MEGHALAYA	0.00	1.27	0.00	1.27	2.76
19	MIZORAM	1.61	2.47	0.00	4.08	16.87
20	NAGALAND	0.00	0.00	0.00	0.00	0.00
21	NEW DELHI	0.00	0.00	0.00	0.00	0.00
22	ODISHA	37.06	35.98	0.00	73.04	0.00
23	HARYANA	30.46	26.32	8.28	65.06	74.65
24	PUNJAB	77.18	95.20	101.06	273.44	262.86
25	CHANDIGARH (PUNJAB)	0.00	0.00	0.00	0.00	0.00
26	RAJASTHAN	74.09	58.17	82.19	214.45	317.50

27	SIKKIM	0.00	2.10	0.00	2.10	0.00
28	TAMIL NADU	644.47	173.31	0.00	817.78	606.82
29	PUDUCHERRY (T.NADU)	0.00	0.00	0.00	0.00	5.00
30	TELENGANA		0.00		0.00	1259.09
31	TRIPURA	17.00	22.50	0.00	39.50	85.00
32	UTTAR PRADESH	252.14	0.11	204.43	456.68	798.63
33	UTTARAKHAND	49.71	53.88	0.00	103.59	38.54
34	WEST BENGAL	27.74	0.00	30.00	57.74	90.55
35	A & N ISLANDS	0.00	10.00	0.00	10.00	0.00
	TOTAL	2858.84	1419.67	721.79	5000.30	8519.97

Source: NABARD

Annexure VII refer to part (a) & (b) to USQ 1815 for 10.03.2017			
LTIF- Status of Sanctions and Disbursements during 2016-17- as on 28.02.2017			
(Rs. in crore)			
Sr. No.	State	Loan amount sanctioned	Loan amount released
1	Andhra Pradesh	43	
2	Assam	168	
3	Bihar	134	
4	Chhattisgarh	107	
5	Goa	0	
6	Gujarat	11770	1351.69
7	J&K	0	
8	Jharkhand	1847	
9	Karnataka	687	84.153
10	Kerala	0	
11	Madhya Pradesh	3128	234.885
12	Maharashtra	10505	1399.08
13	Manipur	310	89.25
14	Odisha	2387	239.85
15	Punjab	144	47.17
16	Rajasthan	984	5.1
17	Telengana	3317	238.81
18	Uttar Pradesh	717	
	Sub-Total	36248	3690
	Polavaram project	2981.54	1981
	Gross-Total	39230	5671

Source: NABARD