

Government of India
Ministry of Finance
Department of Financial Services

LOK SABHA
Unstarred Question No. 363
To be answered on Friday, February 3, 2017/Magha 14, 1938 (Saka)
Cooperative Bank Loan

363. SHRI S.P. MUDDAHANUME GOWDA:

Will the Minister of FINANCE be pleased to state:

- (a) the quantum of loans provided by cooperative banks for the marginalized and small farmers of various States including Karnataka during the last three years and the current year;
- (b) whether the irregularities have been found in sanctioning of the loans during the above period;
- (c) if so, the details thereof, State/UT-wise; and
- (d) the steps being taken by the Government to stop such irregularities?

Answer

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

(a): National Bank for Agriculture and Rural Development (NABARD) has reported that the loan disbursed by Cooperative Banks to small and marginal farmers in the country including the State of Karnataka during 2013-14, 2014-15, 2015-16 and 2016-17 (upto December, 2016) was Rs. 69,352.25 crore, Rs.78,735.66 crore, Rs.97,999.11 crore and Rs.75,620.49 crore respectively. The details of State-wise disbursement of agriculture loans to small and marginal farmers by Cooperative Banks during the years 2013-14 to 2015-16 and 2016-17 (up to December, 2016) are given in Annexure.

(b) to (d): NABARD has reported that no specific irregularities have been observed / reported in the sanctioning of loans.

Annexure in response to part (a) of USQ 363 for 03.02.2017

Agriculture Credit data in respect of Cooperative Banks from 2013-14 to 2015-16 & 2016-17 (up to December 2016)

(Rs.Crore)

S. No.	State/UTs	2013-14		2014-15		2015-16		2016-17 (up to December 2016) - Provisional	
		Total Loan	Loan pertain to SF/MF	Total Loan	Loan pertain to SF/MF	Total Loan	Loan pertain to SF/MF	Total Loan	Loan pertain to SF/MF @
1	DELHI	5.70	0.00	8.15	0.00	9.00	0.00	5.44	0.00
2	HARYANA	7781.15	5705.56	8422.00	6012.82	9817.69	7388.79	6101.67	4490.82
3	HIMACHAL PRADESH	678.65	601.73	898.63	694.98	1384.05	960.26	944.37	1024.29
4	JAMMU & KASHMIR	14.57	14.57	20.39	16.54	30.17	6.85	7.59	5.81
5	PUNJAB	12624.18	7491.27	15059.76	10647.61	14949.39	9605.34	9515.88	6956.71
6	RAJASTHAN	17004.47	6784.95	16322.34	7101.69	16130.49	6604.95	10107.49	2685.74
7	CHANDIGARH UT	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Northern Region Total		38108.72	20598.09	40731.27	24473.65	42320.79	24566.18	26682.44	15163.36
8	ARUNACHAL PRADESH	4.04	4.04	5.58	0.00	2.94	2.94	43.93	0.00
9	ASSAM	21.68	21.68	16.97	9.83	22.19	16.88	9.84	2.04
10	MANIPUR	0.00	0.00	0.00	0.00	1.38	0.00	0.64	0.63
11	MEGHALAYA	42.15	8.92	3.48	1.72	30.86	9.37	24.11	5.36
12	MIZORAM	6.87	6.87	7.28	2.38	16.78	0.00	28.08	9.93
13	NAGALAND	25.54	25.54	38.03	16.01	34.25	0.73	28.30	22.88
14	SIKKIM	10.29	0.00	11.78	11.78	13.79	13.79	8.71	9.25
15	TRIPURA	206.50	46.50	250.98	47.41	212.08	212.08	35.67	70.18
North Eastern Region Total		317.06	113.54	334.10	89.13	334.27	255.79	179.28	120.27
16	A & N ISLAND	59.30	0.00	4.62	3.00	42.84	0.00	29.98	0.00
17	BIHAR	307.54	307.54	361.80	361.80	449.81	449.81	295.78	295.78
18	JHARKHAND	3.00	3.00	10.15	5.59	3.69	1.34	4102.27	0.00
19	ODISHA	7190.48	5747.58	8437.63	7593.87	9719.45	8747.51	6456.33	5577.88
20	WEST BENGAL	2655.47	2504.84	11558.21	8536.58	10900.43	9038.94	2344.90	111.36
Eastern Region Total		10215.79	8562.97	20372.41	16500.84	21116.22	18237.60	13229.26	5985.01
21	CHHATTISGARH	2469.63	944.10	2985.30	1327.13	3216.62	1919.91	2972.95	1986.99
22	MADHYA PRADESH	9758.31	4098.49	13288.39	4103.99	13516.94	6350.23	9947.95	5048.08
23	UTTARAKHAND	2038.10	912.92	1141.58	394.37	1170.80	438.34	1092.34	264.06
24	UTTAR PRADESH	6586.72	4423.82	7042.70	5115.07	7929.69	5841.03	6091.21	4278.49
Central Region Total		20852.76	10379.33	24457.97	10940.56	25834.05	14549.51	20104.45	11577.62
25	GOA	63.85	0.00	73.18	5.25	44.34	15.88	26.08	18.40
26	GUJARAT	9202.84	2877.93	10399.33	3818.10	12197.69	4672.33	12408.03	4538.25
27	MAHARASHTRA	14946.78	8115.51	16358.37	9059.24	17137.84	10105.50	14262.32	22439.96
28	D & N HAVELI UT	0.00	0.00	0.00	0.00	0.00	0.00		0.20
29	DAMAN & DIU UT	0.68	0.68	0.00	0.00	0.00	0.00		0.00
Western Region Total		24214.15	10994.13	26830.88	12882.60	29379.87	14793.71	26696.43	26996.80
30	ANDHRA PRADESH	11043.81	9387.23	4052.67	3444.77	8131.86	6912.08	5387.42	5387.42
31	TELANGANA	0.00	0.00	3372.00	2866.20	5799.70	5557.10	3272.81	3251.22

32	KARNATAKA	8420.73	5252.89	9902.35	2366.30	10668.81	6901.97	6846.54	4413.80
33	KERALA	1797.67	1336.83	2826.70	1967.94	3541.07	2548.83	2430.37	402.34
34	PUDUCHERRY	10.92	8.72	10.35	8.34	9.66	7.48	230.20	1.75
35	TAMILNADU	4982.20	2718.51	5578.80	3195.34	6158.66	3668.85	3181.22	2320.89
36	LAKSHADWEEP UT	0.00	0.00	0.00	0.00	0.00	0.00		0.00
	Southern Region Total	26255.32	18704.18	25742.87	13848.89	34309.77	25596.31	21348.56	15777.42
	GRAND TOTAL	119963.79	69352.25	138469.50	78735.66	153294.98	97999.11	108240.42	75620.49

Source: NABARD