

Government of India  
Ministry of Finance  
Department of Financial Services

LOK SABHA  
Unstarred Question No. 2115  
To be answered on Friday, July 28, 2017/Shravana 6, 1939 (Saka)  
Agricultural Credit

2115. SHRI S.P. MUDDAHANUME GOWDA:

Will the Minister of FINANCE be pleased to state:

- (a) the quantum of agricultural credit given by Public Sector Banks (PSBs), State/ UT and bank-wise;
- (b) the percentage of this agricultural credit given to urban areas and rural areas, State and bank-wise for the last three years and the current year so far;
- (c) whether the agricultural credit given in urban areas is much higher than the credit given in rural areas; and
- (d) if so, the details thereof and the reasons therefor along with the corrective measures taken by the Government in this regard?

**Answer**

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

(a): The state-wise and bank-wise details of the quantum of agricultural credit disbursed and outstanding by the Public Sector Banks as reported by Reserve Bank of India (RBI) is given at Annexure I-VI.

(b): RBI and National Bank for Agriculture and Rural Development (NABARD) have reported that data on percentage of agricultural credit given to urban areas and rural areas, is not maintained centrally.

(c) & (d): Does not arise.

**Annexure I to USQ 2115 for 28.07.2017**

**Total advances to agriculture and allied activities (Amount in Rupees thousands)**  
**2014 (No. of A/Cs in actual)**

State	I Agriculture (Total Priority Sector)				
	Disbursements during the Year		Outstanding at the End of Year		
	No. of A/cs	Amount Disbursed	No. of A/cs	No. of Beneficiaries	Balance O/s
Andamans	3398	366475.00	4381	3304	624852.00
Andhra Pradesh	4755636	539267849.51	10290687	8852382	1121818575.43
Arunachal Pradesh	10182	2101106.00	13344	12977	1751470.00
Assam	292878	21374626.00	849047	830634	53727509.00
Bihar	1362731	96062158.00	2215321	2056739	209425462.00
Chandigarh	19008	17304713.00	11675	10363	21968558.90
Chattisgarh	194939	38365439.00	325117	311999	59470087.00
Dadra & Nagar Haveli	1181	202763.70	2224	1895	358062.36
Daman & Diu	891	358217.00	1788	1654	430002.00
Delhi	63094	77192278.74	86687	85995	158804661.74
Goa	64357	10736072.72	47483	33943	8100820.41
Gujarat	1187046	237231119.00	1642863	1251543	340079161.08
Haryana	649283	240670476.68	874795	834968	319772081.45
Himachal Pradesh	191868	37076011.00	275484	273930	43699996.00
Jammu & Kashmir	147420	26357563.00	399332	396874	61466396.00
Jharkhand	469506	20170914.00	927601	881574	47306552.00
Karnataka	2332725	358364084.73	3753576	2652395	687724200.95
Kerala	3900502	402690169.04	4382173	3122790	498049288.93
Lakshadweep	149	8810.00	2584	2516	113087.00
Madhya Pradesh	1739610	283469561.88	2058945	1967346	382809336.97
Maharashtra	2473623	727491178.50	4001478	3760578	1750103007.31
Manipur	16645	1174232.00	36974	36425	3878255.00
Meghalaya	21430	991105.00	50608	49355	3893073.00
Mizoram	6152	340027.00	33184	32446	1428863.00
Nagaland	16204	634808.00	77074	73692	2852770.00
Orissa	815561	47695806.10	1662763	1447674	103743088.89
Puducherry	207491	13139774.05	216847	73950	14505570.26
Punjab	952119	410203608.49	1222249	1163407	501087995.19
Rajasthan	1225159	242610396.44	2426864	1295526	410409002.86
Sikkim	4900	1223367.00	8693	7975	1218945.00
Tamil Nadu	9002143	854445535.64	10776774	6194883	1075561460.03
Tripura	46305	2412660.00	107406	105899	6970867.00
Uttarakhand	839384	96738753.00	411026	361244	69824033.00
Uttar Pradesh	2262291	337536071.00	5382125	4647802	646562155.30
West Bengal	907655	143184994.00	1982445	1891642	304925472.94
Total	36183466	5289192724.22	56561617	44728319	8914464720.00
Source: RBI					

**Annexure II to USQ 2115 for 28.07.2017**

<b>Total advances to agriculture and allied activities</b>					<b>(Amount in Rupees thousands)</b>
<b>2014</b>	<b>(No. of A/Cs in actual)</b>				
<b>Bank Name</b>	<b>I Agriculture (Total Priority Sector)</b>				
	<b>Disbursements during the Year</b>		<b>Outstanding at the End of Year</b>		
	<b>No. of A/cs</b>	<b>Amount Disbursed</b>	<b>No. of A/cs</b>	<b>No. of Beneficiaries</b>	<b>Balance O/s</b>
State Bank of Bikaner & Jaipur	62753	1732495.00	783694	0	109618062.00
State Bank of Hyderabad	254105	29461175.00	1551897	1484160	169056304.00
State Bank of India	3855959	618171302.00	11356931	11266824	1547150000.00
State Bank of Mysore	190921	47095667.00	449456	449436	74629722.00
State Bank of Patiala	298279	93284896.00	421534	421534	131993190.00
State Bank of Travancore	1189559	104078546.00	1290986	1290986	131646970.00
<b>SBI and its Associates</b>	<b>5851576</b>	<b>893824081</b>	<b>15854498</b>	<b>14912940</b>	<b>2164094248</b>
Allahabad Bank	360091	79694302.00	1486409	1486409	219224289.00
Andhra Bank	1248939	126967043.00	2008730	1912727	208940205.00
Bank of Baroda	965970	169378511.00	1768198	0	316723582.00
Bank of India	3102384	329193398.00	2807134	2709682	402103355.00
Bank of Maharashtra	433658	114585503.00	767504	747172	102760721.00
Canara Bank	4225369	416669998.00	4851701	0	487970909.00
Central Bank of India	1481164	165213199.00	2259182	2259182	353862365.00
Corporation Bank	756705	109876900.00	700229	700229	155820000.00
Dena Bank	269415	44701104.00	485514	485514	107998049.00
IDBI Bank Ltd.	103913	73055488.00	149480	129899	267342172.00
Indian Bank	2107458	155165440.00	2269164	1452506	192320986.00
Indian Overseas Bank	2304899	354918642.00	2449081	0	269900946.00
Oriental Bank of Commerce	354566	129824907.00	601578	601578	176915100.00
Punjab and Sind Bank	44025	21935657.00	194186	194186	78986841.00
Punjab National Bank	2443966	445261840.00	3336655	3336655	560453721.00
Syndicate Bank	939351	121923602.00	1841826	1841826	221107282.00
UCO Bank	365920	73089436.00	1209932	1238685	181415778.00
Union Bank of India	823305	151427407.00	1814898	1435387	329215975.00
United Bank of India	294123	49999800.00	912052	912444	122974462.00
Vijaya Bank	499047	66954036.00	567916	567916	105274104.00
<b>Nationalised Banks</b>	<b>23124268</b>	<b>3199836213</b>	<b>32481369</b>	<b>22011997</b>	<b>4861310842.00</b>
<b>Total</b>	<b>28975844</b>	<b>4093660294</b>	<b>48335867</b>	<b>36924937</b>	<b>7025405090.00</b>

Source: RBI

**Annexure III to USQ 2015 for 28.07.2017**

**Total advances to agriculture and allied activities** (Amount in Rupees thousands)

**2015**

(No. of A/Cs in actual)

State	I Agriculture (Total Priority Sector)				
	Disbursements during the Year		Outstanding at the End of Year		
	No. of A/cs	Amount Disbursed	No. of A/cs	No. of Beneficiaries	Balance O/s
Andamans	5672	630769.00	7824	6232	836652.00
Andhra Pradesh	5017716	629795216.00	9830071	8676803	1111380786.00
Arunachal Pradesh	4537	467516.00	15451	15191	1712625.00
Assam	287757	22273746.00	847940	1006840	56756297.00
Bihar	1511708	109591746.00	2563381	2430064	209385654.00
Chandigarh	5245	24173903.00	9089	8795	17750527.00
Chattisgarh	224459	42185749.00	369780	350775	64367633.00
Dadra & Nagar Haveli	1188	280623.00	2590	2245	485875.00
Daman & Diu	1227	244338.00	1130	1080	168682.00
Delhi	16979	159144302.00	23260	31233	136086953.00
Goa	43952	6876002.00	55611	39386	8690495.00
Gujarat	1245803	268048571.00	1880384	1466331	419803897.00
Haryana	758567	275843560.00	987259	922405	375692427.00
Himachal Pradesh	228672	39555961.00	299038	321584	49213281.00
Jammu & Kashmir	108716	21932684.00	423121	418877	72672044.00
Jharkhand	487506	19846410.00	1014059	964193	49995579.00
Karnataka	2766580	434471339.00	4132651	2909939	845705252.00
Kerala	4841506	492070869.00	4593264	3411360	552239726.00
Lakshadweep	234	12107.00	1609	1619	56402.00
Madhya Pradesh	1853096	296951857.00	2420606	2312048	436353711.00
Maharashtra	2936053	627255853.00	4510947	4199952	1767649137.00
Manipur	20790	1706087.00	39550	38090	3331198.00
Meghalaya	32735	1455423.00	70420	69082	4082555.00
Mizoram	9293	486580.00	18376	16999	1323011.00
Nagaland	17131	988668.00	43160	42163	2528830.00
Orissa	825042	73855526.00	1655481	1566735	105333625.00
Puducherry	161774	12839203.00	174167	124981	14886923.00
Punjab	1207687	498094485.00	1330233	1231492	547034694.00
Rajasthan	1788727	336005404.00	2792166	1636552	505651436.00
Sikkim	3713	655550.00	9613	9015	1253847.00
Tamil Nadu	12174186	1075030350.00	12510352	6858932	1177781697.00
Tripura	63351	2641350.00	115038	114005	6066425.00
Uttarakhand	406279	66187470.00	743366	667215	118644322.00
Uttar Pradesh	3413309	443799518.00	5674373	5010516	710567232.00
West Bengal	1270679	186116481.00	2367441	1962078	330258284.00
<b>Total</b>	<b>43741869</b>	<b>6171515216.00</b>	<b>61532801</b>	<b>48844807</b>	<b>9705747714.00</b>

Source: RBI



**Annexure IV to USQ 2115 for 28.07.2017**

**Total advances to agriculture and allied activities  
2015**

**(Amount in Rupees thousands)  
(No. of A/Cs in actual)**

Bank Name	I Agriculture (Total Priority Sector)				
	Disbursements during the Year		Outstanding at the End of Year		
	No. of A/cs	Amount Disbursed	No. of A/cs	No. of Beneficiaries	Balance O/s
State Bank of Bikaner & Jaipur	166828	27953752.00	788416	0	119103904.00
State Bank of Hyderabad	192684	26029243.00	1589379	1530636	190442278.00
State Bank of India	7138540	861930000.00	11275217	11152700	1284280100.00
State Bank of Mysore	282795	37230090.00	517127	485830	106427690.00
State Bank of Patiala	342224	129612800.00	411701	411701	137324242.00
State Bank of Travancore	1368832	103015706.00	1298766	1298766	119750914.00
<b>SBI and its Associates</b>	<b>9491903</b>	<b>1185771591</b>	<b>15880606</b>	<b>14879633</b>	<b>1957329128</b>
Allahabad Bank	425229	75629338.00	1557005	1557005	246794200.00
Andhra Bank	1050512	115412080.00	1852055	1981390	198922193.00
Bank of Baroda	1062182	193138422.00	1939542	0	374032927.00
Bank of India	1939249	279489953.00	2959275	2881525	431821202.00
Bank of Maharashtra	761479	68204639.00	677351	756859	120795945.00
BHARATIYA MAHILA BANK LTD.	122	267207.00	122	12368	270527.00
Canara Bank	4718113	452320926.00	5300725	0	588674585.00
Central Bank of India	1788173	210934945.00	2476556	2476556	359569131.00
Corporation Bank	932620	150555452.00	829860	829860	196751122.00
Dena Bank	231174	54234175.00	537996	537996	123117800.00
IDBI Bank Ltd.	99902	67982575.00	536728	494306	358345092.00
Indian Bank	2656039	181889136.00	2676540	1773075	207388294.00
Indian Overseas Bank	2634359	382631300.00	2674220	0	292362721.00
Oriental Bank of Commerce	732025	153395834.00	608737	608737	225414401.00
Punjab and Sind Bank	49066	19811641.00	211886	211886	67916016.00
Punjab National Bank	2920087	558190078.00	3640771	3640771	600065591.00
Syndicate Bank	930808	144689177.00	2047827	2047827	262053800.00
UCO Bank	344166	92345487.00	1152436	1509477	196869694.00
Union Bank of India	1137176	189897450.00	2166422	1712324	393124539.00
United Bank of India	271473	52996375.00	872275	855114	114412901.00
Vijaya Bank	561897	84420844.00	631947	631947	119739017.00
<b>Nationalised Banks</b>	<b>25245851</b>	<b>3528437034.00</b>	<b>35350276</b>	<b>24519023</b>	<b>5478441698.00</b>
<b>Total</b>	<b>34737754</b>	<b>4714208625.00</b>	<b>51230882</b>	<b>39398656</b>	<b>7435770826.00</b>

Source: RBI

**Total advances to agriculture and allied activities**

(Amount in Rupees thousands)

2016

(No. of A/Cs in actual)

State	I) Agriculture				
	Disbursement during the year		Outstanding at the end of the year		
	No. of A/cs	Amount disbursed	No. of A/cs	No. of beneficiaries	Balance O/s
Andamans	7918	940197.92	8695	6469	1461252.00
Andhra Pradesh	6245232	688353325.92	6561815	5883167	847639880.00
Arunachal Pradesh	4803	1022987.28	15551	15114	1671191.00
Assam	683700	43090345.76	1606550	1580247	82591358.00
Bihar	2965512	140267624.19	4263576	4158138	233199247.00
Chandigarh	8930	22847181.41	14007	13735	27096722.00
Chattisgarh	346203	70024407.35	467902	447254	82192681.00
Dadra & Nagar Haveli	1245	241457.99	3404	3111	663650.00
Daman & Diu	1555	355628.18	2218	1965	370786.00
Delhi	31012	166653716.74	51106	57089	181698329.00
Goa	42195	7169634.11	57729	36998	18421761.00
Gujarat	1508112	375366694.91	2062677	1990211	516959007.00
Haryana	778979	344151364.93	1073662	989175	474225717.00
Himachal Pradesh	251123	45848797.40	317512	328931	51066623.00
Jammu & Kashmir	130072	56736628.22	400737	390805	82053655.00
Jharkhand	516135	24691670.75	1101525	1063705	66041373.00
Karnataka	2676625	508929308.46	4340563	2862534	955571067.00
Kerala	4275400	458343313.45	4123284	2807593	541697588.00
Lakshadweep	511	30129.00	1355	1359	158142.00
Madhya Pradesh	2479685	330561695.11	2726926	2607563	498592369.00
Maharashtra	3336316	697029640.42	5502437	5187751	2520617632.00
Manipur	21797	2541009.52	38828	36650	3822793.00
Meghalaya	26750	1633094.99	73978	73253	4613286.00
Mizoram	9800	428865.51	20202	17101	1422138.00
Nagaland	20153	1370146.43	44299	43899	3013855.00
Orissa	1030901	126237454.91	1862075	1714572	127557385.00
Puducherry	145582	13913921.11	158305	106162	15516437.00
Punjab	1098447	537787237.59	1446956	1314827	701409228.00
Rajasthan	2600549	461038344.54	3034674	2924481	607445068.00
Sikkim	6730	950528.97	16623	15648	1660186.00
Tamil Nadu	11408990	1153109616.97	12194360	6724003	1267357439.00
Telangana	2069876	297483822.93	3096392	3060573	446439049.00
Tripura	164641	6465266.81	324407	321103	12183102.00
Uttarakhand	333112	68915744.02	461248	437365	82267803.00
Uttar Pradesh	4124547	500289749.72	6414870	6133000	862412172.00
West Bengal	3552897	315912773.11	5368224	4657231	409871631.00
TOTAL	52906035	7470733326.63	69258672	58012782	11730981602.00

Source: RBI

**Annexure VI to USQ 2115 for 28.07.2017**

**Total advances to agriculture and allied activities**

(No. of A/Cs in actual)

(Amount in Rupees thousands)

**2016**

Bank Name	I) Agriculture				
	Disbursement during the year		Outstanding at the end of the year		
	No. of A/cs	Amount disbursed	No. of A/cs	No. of beneficiaries	Balance O/s
SBBJ	709099	122298802.39	787045	699152	1583949
State Bank of Hyderabad	260110	37535430.81	1664487	1623303	2119948
State Bank of India	11601324	1568757291.00	10601161	9370286	20465073
State Bank of Mysore	292036	67906902.15	560519	375350	1221625
State Bank of Patiala	275069	135020015.00	409869	409869	1716462
State Bank of Travancore	848610	56811615.00	823044	798877	932577
<b>SBI and its Associates</b>	<b>13986248</b>	<b>1988330056.35</b>	<b>14846125</b>	<b>13276837</b>	<b>28039637</b>
Allahabad Bank	707702	95998285.00	1631983	1632816	2682717
Andhra Bank	2371025	191108444.80	2028446	2916488	2407990
Bank of Baroda	1035031	187965350.00	2035933	2035933	4507016
Bank of India	1922086	272530703.82	3044778	3021488	5050753
Bank of Maharashtra	388953	70280449.26	761687	731982	1486603
BHARATIYA MAHILA BANK LTD.	783	478433.94	904	904	6709
Canara Bank	5030178	570179455.03	5916228	0	6717593
Central Bank of India	1660735	212766884.00	2593058	2381506	3685030
Corporation Bank	374098	56694945.00	902536	902536	2797460
Dena Bank	228315	60072647.90	555917	555917	1591241
IDBI Bank Ltd.	420444	67962591.12	791850	766749	3942630
Indian Bank	2810714	191853067.00	2760112	1885745	2252623
Indian Overseas Bank	1274400	389221343.00	1752364	0	3023694
Oriental Bank of Commerce	541830	159602800.00	609331	609331	2593256
Punjab and Sind Bank	45167	20390455.70	234183	234183	895206
Punjab National Bank	2513197	546712170.93	3870060	3870060	6415461
Syndicate Bank	1177536	171996283.01	1974194	1974194	2989885
UCO Bank	290172	86077403.00	1123782	1267070	1959264
Union Bank of India	1129677	194308867.17	2283950	1876990	4550661
United Bank of India	267496	63727043.24	930458	910894	1260511
Vijaya Bank	703393	78670065.86	715557	754313	1377142
<b>Nationalised Banks</b>	<b>24892932</b>	<b>3688597688.78</b>	<b>36517311</b>	<b>28329099</b>	<b>62193455</b>
<b>Total</b>	<b>38879180</b>	<b>5676927745.13</b>	<b>51363436</b>	<b>41605936</b>	<b>90233092</b>

Source: RBI