

Government of India
Ministry of Finance
Department of Financial Services
LOK SABHA
Unstarred Question No. 4190
To be answered on Friday, August 11, 2017/Shravana 20, 1939 (Saka)

Agricultural Sector Lending Target

4190: DR. P.K. BIJU

Will the Minister of FINANCE be pleased to state:

- (a) the details of the agriculture sector lending targets of the Public Sector Banks (PSBs) in Kerala since 2015;
- (b) the details of the percentage of these targets achieved by the banks during the said period, bank-wise;
- (c) whether the Government is planning to revamp the agriculture sector lending targets of the PSBs, if so, the details thereof; and
- (d) the 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) and (b): The bank-wise details of the agriculture sector lending targets of banks in Kerala, including Public Sector Banks, for the year 2014-15, 2015-16 and 2016-17 as provided by State Level Bankers Committee (SLBC) Kerala, along with the percentage of achievement are given in the Annexure I.

(c) and (d) In terms of Reserve Bank of India (RBI), Master Direction dated 07 July 2017 on Priority Sector Lending (PSL) – Targets and Classification, a target of 18 per cent of Adjusted Net Bank Credit (ANBC) or Credit Equivalent of Off-Balance Sheet Exposure (CEOBE), whichever is higher, is prescribed for Agriculture under priority sector lending, for all Scheduled Commercial Banks operating in India. Further, a sub-target of 8% for small and marginal farmers has also been fixed.

Considering the need of enhancing the flow of credit to the agricultural sector, the Government sets annual targets for flow of credit to agricultural sector taking, inter alia, into account the overall banking credit growth. Target for flow of agricultural credit has increased from ₹ 8,50,000 crore in 2015-16 to ₹ 9,00,000 crore in 2016-17 and ₹ 10,00,000 crore in 2017-18.

(₹. In thousand)

		BANK WISE ACHIEVEMENT UNDER AGRICULTURE SECTOR LENDING FOR 2014-15			BANK WISE ACHIEVEMENT UNDER AGRICULTURE SECTOR LENDING FOR 2015-16			BANK WISE ACHIEVEMENT UNDER AGRICULTURE SECTOR LENDING FOR 2016-17		
S N	NAME OF BANK	Target	Ach.	% Ach.	Target	Ach.	% Ach.	Target	Ach.	% Ach.
A	State Bank Group									
1	STATE BANK OF HYDBD	11903	4200	35.28522221	24000	6757	28.15416667	26000	123	0.473076923
2	STATE BANK OF INDIA	21377103	35755585	167.2611345	26781864	35765486	133.5436772	30194057.4	34433982.91	114.0422516
3	STATE BANK OF MYSORE	120853	149600	123.7867492	160005	137712	86.0673104	296793	199182	67.11142109
4	STATE BANK OF TRVCRE	46178465	58974712	127.7104209	57835647	48950680.6	84.63756029	66705202.55	51878924.34	77.77343049
	Total - State Bank Group	67688324	94884097	140.1779382	84801516	84860635.6	100.0697153	97222052.95	86512212.25	88.98414467
B	Nationalised Banks									
1	ALLAHABAD BANK	192291	44169	22.96987379	211688	55651	26.28916141	734395.551	163353.03	22.24319439
2	ANDHRA BANK	354416	231314	65.2662408	427180	344110.3	80.55393511	730644.893	217602	29.78218312
3	BANK OF BARODA	3282143	3868506	117.8652484	3688509	3199177	86.73360971	4230690.397	3678156.9	86.93987399
4	BANK OF INDIA	3657818	2886114	78.90261353	3809664	2562504	67.26325471	4501791.819	2536252.99	56.33874448
5	BANK OF MAHARASHTRA	0	5559	0	107618	11524	10.70824583	826060	445833	53.97101905
6	BHARATHIYA MAHILA BANK	106647	9792	9.181692875	0	5150	0	142077	26577	18.70605376
7	CANARA BANK	36976715	61686945	166.8264609	43547930	66251065.99	152.1336743	43157108.6	73181681.24	169.570399
8	CENTRAL BANK OF INDIA	4641889	8503031	183.1804035	6479631	7931129.58	122.4009451	8402112.156	7619948.457	90.69086815
9	CORPORATION BANK	3280202	5680658	173.1801273	4493434	3992081	88.84254225	5066989.485	3741649.22	73.84363498
10	DENA BANK	107813	253563	235.1877788	155869	386453	247.9344834	440822	40828	9.261788205
11	IDBI BANK	1210443	1400428	115.6954933	1775616	1954256.8	110.0607789	1726554.496	1849588.85	107.1260047
12	INDIAN BANK	5621249	6531591	116.1946571	7123865	11625905.2	163.1965962	9147396.66	8027945.5	87.76207918
13	INDIAN OVERSEAS BANK	15219938	11566570	75.99617029	14946249	6210567.35	41.55268221	12662350.21	8121469.733	64.13872303
14	ORNTL BANK OF COMM	190328	111790	58.73544618	213646	95605	44.74925812	248103.566	167551.746	67.5329858
15	PUNJAB & SIND BANK	2892	30500	1054.633472	165569	0	0	3760	0	0
16	PUNJAB NATIONAL BANK	5090232	4375440	85.95757521	5841199	5480406.06	93.82330682	7124176.168	7739119.53	108.6317821
17	SYNDICATE BANK	8852301	11347554	128.1876204	10247576	12713254.7	124.0610921	12581397.3	14018983.68	111.4262855
18	UCO BANK	1069266	2562682	239.667398	1138745	706458.88	62.03837382	1468411.439	754412.105	51.3760711
19	UNION BANK OF INDIA	10073516	13446547	133.4841479	11275529	11566001.99	102.5761363	12945972.17	20879243.52	161.2798425
20	UNITED BANK OF INDIA	77562	920085	1186.257446	652558	512420.29	78.52486522	856663	443807	51.80648633
21	VIJAYA BANK	3368056	4635110	137.6197427	3857566	4845570.49	125.6121215	5716589.946	6172306.41	107.9718235
	Total Nationalised Banks	103375717	140097948	135.5230726	120159641	140449292.6	116.8855794	132714066.9	159826309.9	120.4290651
C	RRB-KERALA GRAMIN BANK	40991546	54855339	133.8211103	47785030	67597474.53	141.4616137	49353237.26	85146561.25	172.5247744
	Total Public Sector Banks	212055587	289837384	136.6799093	252746187	292907402.8	115.8899393	279289357.1	331485083.4	118.6887631