

Government of India
Ministry of Finance
Department of Financial Services

LOK SABHA

Unstarred Question No. 1349

To be answered on Friday, December 22, 2017/Pausha 01, 1939 (Saka)

Loan by Cooperative Banks to Agricultural Sector

†1349. SHRI BHANU PRATAP SINGH VERMA:

Will the Minister of FINANCE be pleased to state:

(a) whether the amount and percentage of loans disbursed by cooperative banks to agricultural sector has increased during the last three years;

(b) if so, the details thereof, State wise including Uttar Pradesh;

(c) the details of the achievements made vis-a-vis targets fixed in this regard;

(d) whether the Government has identified the impediments being faced by the cooperative banks in the disbursal of loans; and

(e) if so, the details thereof and the action taken by the Government in this regard?

Answer

The Minister of State in the Ministry of Finance
(Shri Shiv Pratap Shukla)

(a) to (c): State wise details of agricultural loans disbursed by Cooperative Banks, including Uttar Pradesh, and percentage share of Cooperative Banks in total agriculture loan disbursement during the last 03 years, as reported by National Bank for Agriculture and Rural Development (NABARD), are given in Annexure I.

The details of the achievements made by Cooperative Banks vis-à-vis targets fixed for agriculture credit are given as under:

(Rs. in lakh)

Year	Target	Achievement
2014-15	1,40,00,000.00	1,38,46,950.00
2015-16	1,40,00,000.00	1,53,29,498.00
2016-17	1,50,00,000.00	1,42,75,829.99

Source: NABARD

(d) & (e): To enable Cooperative Banks to meet the crop loan and term loan requirements of farmers, Government has set up two funds in NABARD, to be met out of the shortfall in priority sector lending targets by commercial banks, as under:

i. Short Term Cooperative Rural Credit (Refinance) Fund: Through this fund NABARD provides concessional short term refinance to Cooperative Banks for their crop loan lending. An amount of Rs.45,000 crore has been allocated for the said Fund during 2017-18.

ii. Long Term Rural Credit Fund (LTRCF): This fund has been set up for the purpose of providing long term refinance support to Cooperative Banks and Regional Rural Banks for their lending towards investment activities in agriculture. Government has allocated additional resources of Rs.15,000 crore to this fund during 2017-18.

Further, recognizing the need to revamp the ailing Cooperative Banks so that they are able to cater to the needs of farmers at their doorstep, the Government in 2014 announced implementation of the Scheme for Revival of 23 Unlicensed District Central Cooperative Banks (DCCBs) in four States viz. 16 in Uttar Pradesh, 3 in Jammu & Kashmir, 3 in Maharashtra and 1 in West Bengal.

Annexure I to USQ 1349 for 22.12.2017							
Percentage Share of Cooperative Banks in Total Agriculture Credit Disbursement							
(Amount in Rs. Lakh)							
S. No.	State	2014-15		2015-16		2016-17	
		Agriculture Loan Disbursement by Cooperative Banks)	% Share of Cooperative Banks in total agriculture disbursement	Agriculture Loan Disbursement by Cooperative Banks)	% Share of Cooperative Banks in total agriculture disbursement	Agriculture Loan Disbursement by Cooperative Banks)	% Share of Cooperative Banks in total agriculture disbursement
1	DELHI	815.00	0.05	900.47	0.16	716.91	0.04
2	HARYANA	8,42,200.00	20.83	9,81,769.00	19.72	9,74,697.67	19.70
3	HIMACHAL PRADESH	89,863.00	18.10	1,38,404.53	27.02	1,42,724.20	23.34
4	JAMMU & KASHMIR	2,039.00	2.66	3,017.22	1.09	955.07	0.13
5	PUNJAB	15,05,976.00	20.64	14,94,938.73	17.66	13,55,701.59	18.25
6	RAJASTHAN	16,32,234.00	24.83	16,13,049.44	23.85	14,13,031.10	19.02
7	CHANDIGARH UT	-	-	-	-	-	-
	Northern Region Total	40,73,127.00	20.12	42,32,079.39	19.51	38,87,826.54	16.70
8	ARUNACHAL PRADESH	558.00	11.18	294.44	6.88	4,823.28	36.38
9	ASSAM	1,697.00	0.62	2,219.11	0.57	1,388.88	0.23
10	MANIPUR	-	-	138.10	0.87	467.32	1.86
11	MEGHALAYA	347.00	1.77	3,085.78	19.75	3,291.71	8.94
12	MIZORAM	727.00	10.36	1,678.02	16.93	1,450.54	12.68
13	NAGALAND	3,803.00	28.19	3,425.28	28.99	3,498.72	27.04
14	SIKKIM	1,178.00	15.61	1,379.21	19.26	1,415.73	8.76
15	TRIPURA	25,099.00	24.54	21,207.55	16.56	7,439.39	4.92
	North Eastern Region Total	33,409.00	7.50	33,427.49	5.73	23,775.57	2.71
16	A & N ISLAND	461.00	6.94	4,284.38	38.31	3,821.54	28.31
17	BIHAR	36,180.00	1.58	44,981.00	1.11	34,215.00	1.31
18	JHARKHAND	1,014.00	0.40	368.76	0.10	323.30	0.07
19	ODISHA	8,43,764.00	48.86	9,71,945.49	47.92	10,31,843.99	48.52
20	WEST BENGAL	11,55,822.00	30.99	10,90,042.51	27.90	3,47,417.63	9.96
	Eastern Region Total	20,37,241.00	25.46	21,11,622.14	20.37	14,17,621.46	16.32
21	CHHATTISGARH	2,98,529.00	37.92	3,21,662.26	41.91	3,31,845.85	27.12
22	MADHYA PRADESH	13,28,840.00	28.24	13,51,694.14	25.94	11,87,786.06	21.15
23	UTTARAKHAND	1,14,158.00	20.43	1,17,080.30	19.95	56,235.84	8.64
24	UTTAR PRADESH	7,04,270.00	9.70	7,92,968.62	9.05	6,46,630.72	7.93
	Central Region Total	24,45,797.00	18.37	25,83,405.32	16.85	22,22,498.47	14.20
25	GOA	7,318.00	9.41	4,433.91	7.82	3,751.40	3.71
26	GUJARAT	10,39,933.00	26.44	12,19,769.29	27.37	12,91,123.61	23.79
27	MAHARASHTRA	16,35,837.00	24.48	17,13,783.97	27.30	17,11,569.74	21.03
28	D & N HAVELI UT	-	-	-	-	158.00	1.97
29	DAMAN & DIU UT	-	-	-	-	-	-
	Western Region Total	26,83,088.00	25.08	29,37,987.17	27.22	30,06,602.75	21.98
30	ANDHRA PRADESH	4,05,267.00	7.51	8,13,186.19	10.97	9,62,034.26	10.36
31	TELANGANA	3,37,200.00	11.05	5,79,970.45	17.40	5,93,381.17	8.74
32	KARNATAKA	9,90,236.00	16.44	10,66,881.35	12.58	11,91,670.75	15.26
33	KERALA	2,82,670.00	4.94	3,54,107.06	8.16	4,29,046.62	6.33
34	PUDUCHERRY	1,035.00	0.06	965.58	0.89	306.92	0.06
35	TAMILNADU	5,57,880.00	5.57	6,15,866.26	6.76	5,41,065.48	4.09
36	LAKSHADWEEP UT	-	-	-	-	-	-
	Southern Region Total	25,74,288.00	8.09	34,30,976.89	10.46	37,17,505.20	8.37
	GRAND TOTAL	138,46,950.00	16.38	153,29,498.40	16.74	142,75,829.99	13.40

Source: NABARD