

GOVERNMENT OF INDIA  
MINISTRY OF AGRICULTURE AND FARMERS WELFARE  
DEPARTMENT OF AGRICULTURE, COOPERATION AND FARMERS WELFARE

**LOK SABHA**  
**UNSTARRED QUESTION NO. 2329**  
TO BE ANSWERED ON THE 2<sup>ND</sup> JANUARY, 2018

**AGRICULTURAL LOAN**

2329. SHRIMATI JAYSHREEBEN PATEL:

Will the Minister of AGRICULTURE AND FARMERS WELFARE कृषि एवं किसान कल्याण मंत्री be pleased to state:

- (a) the number of farmers who were provided agricultural loan by the nationalised banks and co-operative banks along with the amount thereof during the last three years and the current year;
- (b) the details of the loan amount recovered from the farmers, State-wise; and
- (c) the reasons for non-recovery of loans from the farmers, if any?

**ANSWER**

MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण मंत्रालय में राज्य मंत्री (SHRI PARSHOTTAM RUPALA)

(a) & (b): The number of farmers who were provided with agricultural loan by the Commercial Banks (including both nationalized banks and private sector banks) and Cooperative Banks along with amount disbursed during the last three years and the current years as per available data is at **Annexure-I**. The data pertaining to Nationalized Banks is not maintained separately.

The details made available by National Bank for Agriculture and Rural Development (NABARD) on loan amount recovered from the farmers in respect of State Cooperative Banks and District Central Cooperative Banks (DCCBs) and outstanding balance made available by Reserve Bank of India (RBI) in respect of Scheduled Commercial Banks (SCBs) is at **Annexure –II**.

(c): The reasons for low recovery vary from State to State and region to region and include factors both external and internal to the banks. While the factors external to the bank that could have adverse impact on recovery include inter alia the adverse weather and crop conditions, general recovery climate, anticipation of loan waivers, etc. Some of the factors which are internal to the functioning of banks are lack of proper borrower/project appraisal, absence of monitoring of loan accounts, regular follow-up, non-identification of incipient Non Performing Assets (NPA) accounts, etc.

**Annexure-I****Detail of farmers who have been provided agriculture loan by the Nationalized Banks and Cooperative Banks during the last three years and current year****(No. of accounts in absolute number and Amount in Rs. crore)**

Agency	Year							
	2014-15		2015-16		2016-17		2017-18	
	No. of accounts	amount disbursed	No. of accounts	amount disbursed	No. of accounts	amount disbursed	No. of accounts	amount disbursed
Nationalized Banks (Commercial Banks,)	42619508	604375.82	44162261	642954.06	61799257	733200.93	Not available	352796.24
Cooperative Banks	30685751	138469.50	32420115	153294.98	23642242	122651.25	Not available	76659.55

## ANNEXURE-II

## DETAILS OF LOAN AMOUNT RECOVERED

				Amt Rs lakh
State Cooperative Banks (StCBs) - Demand Collection and Balance				
	Name of StCB	Demand for the period	Recoveries/ Collection during the period	Recovery %
Sno		Total	Total	Total
1	THE ANDAMAN & NICOBAR STATE CO-OPERATIVE BANK LTD.	11,922.12	8,008.06	67.17
2	THE ANDHRA PRADESH STATE CO-OPERATIVE BANK LTD.	83,240.75	81,899.17	98.39
3	THE ASSAM CO-OPERATIVE APEX BANK LTD.	6,405.96	2,649.48	41.36
4	THE BIHAR STATE CO-OPERATIVE BANK LTD.	130,884.08	122,071.52	93.27
5	THE CHANDIGARH STATE CO-OPERATIVE BANK LTD.	1,898.50	1,554.38	81.87
6	THE CHHATTISGARH RAJYA SAHAKARI BANK MARYADIT	50,487.90	38,997.54	77.24
7	THE DELHI STATE CO-OPERATIVE BANK LTD.	44,318.17	42,402.41	95.68
8	THE GUJARAT STATE CO-OPERATIVE BANK LTD.	271,995.58	263,896.78	97.02
9	THE HARYANA STATE CO-OPERATIVE APEX BANK LTD.	687,985	687,722	99.96
10	THE HIMACHAL PRADESH STATE CO-OPERATIVE BANK LTD.	20,802.92	10,156.31	48.82
11	THE JAMMU & KASHMIR STATE CO-OPERATIVE BANK LTD.	7,282.28	5,280.02	72.51
12	THE KARNATAKA STATE CO-OPERATIVE APEX BANK LTD.	645,674.89	624,913.15	96.78
13	THE KERALA STATE CO-OPERATIVE BANK LTD.	743,361	691,507.95	93.02
14	THE MADHYA PRADESH RAJYA SAHAKARI BANK MARYADIT	676,128.88	606,206.94	89.66
15	THE MAHARASHTRA STATE CO-OPERATIVE BANK LTD.	890,759.84	744,864.01	83.62
16	THE MEGHALAYA CO-OPERATIVE APEX BANK LTD.	10,710.57	2,066.02	19.29
17	THE MIZORAM CO-OPERATIVE APEX BANK LTD.	17,681.23	11,011.69	62.28
18	THE ORISSA STATE CO-OPERATIVE BANK LTD.	634,429.26	622,139.95	98.06
19	THE PONDICHERRY STATE CO-OPERATIVE BANK LTD.	36,895.76	34,368.99	93.15
20	THE PUNJAB STATE CO-OPERATIVE BANK LTD.	715,601.69	713,487.26	99.70
21	THE RAJASTHAN STATE CO-OPERATIVE BANK LTD.	634,026.06	632,705.94	99.79
22	THE TAMIL NADU STATE APEX CO-OPERATIVE BANK LTD.	627,372.33	620,137.80	98.85
23	THE TELANGANA STATE CO-OPERATIVE BANK LTD.	242,876.05	242,356.73	99.79
24	THE UTTAR PRADESH STATE CO-OPERATIVE BANK LTD.	447,719.14	428,442.56	95.69
	<b>Total</b>	<b>7,640,459.96</b>	<b>7,238,846.66</b>	<b>94.74</b>

(Source: Audited data as reported by Banks and available on ENSURE portal in r/o 24 out of 33 StCBs for 2017)

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<b>DISTRICT CENTRAL COPPERATIVE BANKs (DCCBs)- Demand, Collection, and Balance</b>				
<b>( Amount in Rs lakh)</b>				
<b>Report as on 30 June 2017</b>				
<b>Sr. No.</b>	<b>Name of the State/ UT</b>	<b>Demand for the period</b>	<b>Recoveries/ Collection during the period</b>	<b>Recovery %</b>
1	Andhra Pradesh	735664.34	653279.37	88.80
2	Bihar	49813.30	17052.20	34.23
3	Chhattisgarh	465601.53	331270.86	71.15
4	Gujarat	1323089.54	1165744.25	88.11
5	Haryana	1059788.42	718460.33	67.79
6	Himachal Pradesh	98579.02	68676.89	69.67
7	Jammu and Kashmir	22374.73	11927.22	53.31
8	Jharkhand	1313893.37	1194776.08	90.93
9	Karnataka	1523842.79	1082983.05	71.07
10	Kerala	1419850.20	892302.49	62.84
11	Madhya Pradesh	3190011.08	1454859.66	45.61
12	Maharashtra	1106846.28	812026.56	73.36
13	Odisha	1067183.47	812154.39	76.10
14	Punjab	1525588.99	1260295.21	82.61
15	Rajasthan	1181975.84	1036525.67	87.69
16	Tamil Nadu	444719.76	400269.25	90.00
17	Telangana	552275.35	157997.12	28.61
18	Uttarakhand	76242.69	29800.27	39.09
19	Uttar Pradesh	147532.13	103547.43	70.19
20	West Bengal	286368.50	239256.88	83.55
	<b>National Total</b>	<b>17591241.33</b>	<b>12443205.18</b>	<b>70.74</b>

Source: ENSURE Portal  
(Data available in r/o 283 out of 370 DCCBs as on 30.06.2017)

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**Agri Credit Flow for Scheduled  
Commercial Banks (SCBs)**

(accounts in actual number and amount in Rs. crore)

2014-15		2015-16		2016-17		2017-18 (as on 30/09/2017)	
outstanding at the end of the year							
No. of A/cs	Balance outstanding	No of accounts	Balance outstanding	No. of A/cs	Balance outstanding	No. of A/cs	Balance outstanding
61532801	970574.77	69258672	1173098.16	69003490	1262734.35	71958934	1257719.34

(Source - Statement on Priority Sector Lending received from all Scheduled Commercial Banks)

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