Government of India Ministry of Finance Department of Financial Services

LOK SABHA

Unstarred Question No. 3603
To be answered on Friday, March 16, 2018/Phalguna 25, 1939 (Saka)

Agricultural Loans

3603. SHRI RAJESH PANDEY:

SHRI RAVINDRA KUMAR PANDEY:

SHRI NISHIKANT DUBEY:

Will the Minister of FINANCE be pleased to state:

- (a) the details of the total amount of loan disbursed to farmers by Public Sector Banks (PSBs) during each of the last three years, bank-wise;
- (b) the details of the total number of farmers who have applied for agriculture loans and the number of farmers who were provided such loan during the said period, bank-wise;
- (c) whether the banks are lagging behind in achieving targets for agricultural loans during the said period; and
- (d) if so, the details thereof and the reasons therefor, Bank and State-wise including Jharkhand, Bihar and Uttar Pradesh?

Answer

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

- (a) & (b): The Bank-wise details of agriculture loans disbursed (number of accounts and amount) to farmers by Public Sector Banks (PSBs) during the last three years as reported by Reserve Bank of India (RBI) is given in Annexure I.
- (c) & (d): Government fixes agriculture credit disbursement targets for the banking sector every year and banks have consistently surpassed these targets. The details of agriculture credit targets fixed by the Government and the achievement by the Banks, for the last three years (2014-15 to 2016-17) as reported by National Bank for Agriculture and Rural Development (NABARD) are given as under:

Agriculture Credit Target & Achievement

(Amount, in Rs. Crore)

| | ' | | | | | |
|---------|------------------------|--------------|----------------------------------|--|--|--|
| Year | Target allotted by Gol | Achievement | Percentage Achievement of target | | | |
| 2014-15 | 8,00,000.00 | 8,45,328.23 | 105.67 | | | |
| 2015-16 | 8,50,000.00 | 9,15,509.92 | 107.71 | | | |
| 2016-17 | 9,00,000.00 | 10,65,755.67 | 118.42 | | | |

Annexure I to Lok Sabha USQ 3603 for 16.03.2018

Annual Statement on Priority Sector Advances and Sectoral Deployment of Credit

(No. of Accounts in absolute terms; Amount in Rupees thousands)

| Sr.N | | Agriculture 2017 | | Agriculture 2016 | | Agriculture 2015 | |
|------|----------------------------------|-----------------------------|------------------|-----------------------------|------------------|-----------------------------|------------------|
| 0 | Bank Name | Disbursment during the year | | Disbursment during the year | | Disbursment during the year | |
| | | No. of A/cs | Amount disbursed | No. of A/cs | Amount disbursed | No. of A/cs | Amount disbursed |
| 1 | STATE BANK OF BIKANER AND JAIPUR | 661913 | 117522037.11 | 709099 | 122298802.39 | 166828 | 27953752.00 |
| 2 | STATE BANK OF HYDERABAD | 371869 | 69859791.37 | 260110 | 37535430.81 | 192684 | 26029243.00 |
| 3 | STATE BANK OF INDIA | 9319706 | 1757563157.00 | 11601324 | 1568757291.00 | 7138540 | 861930000.00 |
| 4 | STATE BANK OF MYSORE | 181899 | 45224766.10 | 292036 | 67906902.15 | 282795 | 37230090.00 |
| 5 | STATE BANK OF PATIALA | 297390 | 147873877.00 | 275069 | 135020015.00 | 342224 | 129612800.00 |
| 6 | STATE BANK OF TRAVANCORE | 881868 | 69306945.00 | 848610 | 56811615.00 | 1368832 | 103015706.00 |
| | SBI AND ITS ASSOCIATES | 11714645 | 2207350573.58 | 13986248 | 1988330056.35 | 9491903 | 1185771591 |
| 1 | ALLAHABAD BANK | 796258 | 102388162.00 | 707702 | 95998285.00 | 425229 | 75629338.00 |
| 2 | ANDHRA BANK | 2072853 | 223346781.59 | 2371025 | 191108444.80 | 1050512 | 115412080.00 |
| 3 | BANK OF BARODA | 706994 | 114118394.25 | 1035031 | 187965350.00 | 1062182 | 193138422.00 |
| 4 | BANK OF INDIA | 1678288 | 249446118.27 | 1922086 | 272530703.82 | 1939249 | 279489953.00 |
| 5 | BANK OF MAHARASHTRA | 374190 | 63523411.98 | 388953 | 70280449.26 | 761479 | 68204639.00 |
| 6 | BHARATIYA MAHILA BANK LTD. | 481 | 48985.33 | 783 | 478433.94 | 122 | 267207.00 |
| 7 | CANARA BANK | 4554144 | 586913659.49 | 5030178 | 570179455.03 | 4718113 | 452320926.00 |
| 8 | CENTRAL BANK OF INDIA | 1616620 | 204558659.56 | 1660735 | 212766884.00 | 1788173 | 210934945.00 |
| 9 | CORPORATION BANK | 1144503 | 163566162.00 | 374098 | 56694945.00 | 932620 | 150555452.00 |
| 10 | DENA BANK | 268044 | 67950759.58 | 228315 | 60072647.90 | 231174 | 54234175.00 |
| 11 | IDBI BANK LIMITED | 532138 | 88946943.33 | 420444 | 67962591.12 | 99902 | 67982575.00 |
| 12 | INDIAN BANK | 2994771 | 216753522.00 | 2810714 | 191853067.00 | 2656039 | 181889136.00 |
| 13 | INDIAN OVERSEAS BANK | 1745209 | 295181068.00 | 1274400 | 389221343.00 | 2634359 | 382631300.00 |
| 14 | ORIENTAL BANK OF COMMERCE | 528620 | 171518810.15 | 541830 | 159602800.00 | 732025 | 153395834.00 |
| 15 | PUNJAB AND SIND BANK | 37505 | 16366650.98 | 45167 | 20390455.70 | 49066 | 19811641.00 |
| 16 | PUNJAB NATIONAL BANK | 1877774 | 511140048.47 | 2513197 | 546712170.93 | 2920087 | 558190078.00 |
| 17 | SYNDICATE BANK | 1285488 | 182139683.79 | 1177536 | 171996283.01 | 930808 | 144689177.00 |
| 18 | UCO BANK | 234279 | 74685468.00 | 290172 | 86077403.00 | 344166 | 92345487.00 |
| 19 | UNION BANK OF INDIA | 1031346 | 229562887.97 | 1129677 | 194308867.17 | 1137176 | 189897450.00 |
| 20 | UNITED BANK OF INDIA | 329675 | 64252588.77 | 267496 | 63727043.24 | 271473 | 52996375.00 |
| 21 | VIJAYA BANK | 861458 | 103052134.34 | 703393 | 78670065.86 | 561897 | 84420844.00 |
| | NATIONALISED BANKS | 24670638 | 3729460899.85 | 24892932 | 3688597688.78 | 25245851 | 3528437034 |
| | Total | 36385283 | 5936811473 | 38879180 | 5676927745 | 34737754 | 4714208625 |