

Government of India
Ministry of Finance
Department of Financial Services

LOK SABHA

Unstarred Question No. 4781

To be answered on Friday, March 23, 2018/Chaitra 2, 1940 (Saka)

Disbursement of Agriculture Loan by Private Sector Banks

4781. SHRI RAJU SHETTY:

Will the Minister of FINANCE be pleased to state:

(a) whether the private sector banks who recently received license are disbursing agricultural loan and if so, the details thereof and if not, the reason therefor;

(b) whether there is any compulsion for private banks to lend a percentage of loans disbursed by them as agricultural loans to farmers and if so, the details thereof;

(c) the amount of agriculture loan disbursed by private sector banks during the last three years and the current year, bank-wise; and

(d) if not, the action taken by the Government against them?

Answer

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

(a) to (d): As per extant directions of Reserve Bank of India (RBI) on Priority Sector Lending (PSL), a target of 18 per cent of Adjusted Net Bank Credit (ANBC) or Credit Equivalent of Off-Balance Sheet Exposure (CEOBE) has been prescribed to all domestic Scheduled Commercial Banks, including Small Finance Banks, for lending to Agriculture.

Bank-wise details of agricultural loans disbursed (no of accounts and amount outstanding) by private sector banks (for the last three years and current financial year upto Dec 2017) and Small Finance Banks (for the current financial year upto Dec 2017) as reported by RBI are given in Annexure I and II.

As per the Master Direction dated 07.07.2016 on PSL-Targets and Classification issued by RBI, Scheduled Commercial Banks having any shortfall in lending to priority sector shall be allocated amounts for contribution to the Rural Infrastructure Development Fund (RIDF) established with NABARD and other Funds with NABARD/NHB/SIDBI/ MUDRA Ltd., as decided by the Reserve Bank from time to time. The interest rates on banks' contribution to RIDF or any other Funds, tenure of deposits, etc. shall be fixed by RBI from time to time.

Further, RBI directions provide that the above mechanism shall be applicable to Small Finance Banks commencing from the year 2019-20 i.e banks having shortfall in their PSL targets/subtargets as on March 31, 2019, will require to contribute to RIDF and other funds in the following year, as directed by RBI.

Annex I to USQ 4781 for 23.03.2018						
Agriculture (Total Priority Sector)						
<i>No of A/cs in actual and amt in Rs thousands</i>						
Bank Name	Mar-15		Mar-16		Mar-17	
	Agriculture loan O/s (Total Priority Sector)		Agriculture loan O/s (Total Priority Sector)		Agriculture loan O/s (Total Priority Sector)	
	No. of A/cs	Balance O/s	No. of A/cs	Balance O/s	No. of A/cs	Balance O/s
Axis Bank	417630	303288623	633842	355986291	994852	441164590
BANDHAN BANK LIMITED			3997876	61181240	3572886	77400278
Catholic Syrian Bank	113691	8445785	130249	15977297	128554	17294560
City Union Bank	391016	30098181	352094	33904029	329706	43574881
Development Credit Bank	20001	15346364	35986	17123582	73203	21159575
Dhanlaxmi Bank	93191	15953423	113835	14144981	465486	123969360
Federal Bank	419923	95357415	412867	107041312	2267678	761672242
HDFC Bank	1170896	533147766	1916658	652509527	1846275	556854563
ICICI Bank	1510120	497553188	1681285	545842982	588449	20930161
IDFC BANK LIMITED			68853	1282229	1360353	117121988
Indusind Bank	1044523	79847318	1646334	110218197	346800	66222349
ING Vysya Bank	39764	81342237				
Jammu & Kashmir Bank	375559	74527468	347668	78714142	247036	65827666
Karnataka Bank	301134	59195154	276473	58367393	657925	77378602
Karur Vysya Bank	674879	64778095	696884	78675546	830197	228954670
Kotak Mahindra Bank	499877	99198408	861703	206892219	263850	35727198
Lakshmi Vilas Bank	284165	24125562	267148	30861463	14006	6563417
Nainital Bank	13214	4642224	13807	5233355	741305	41571692
Ratnakar Bank	410103	19852821	601926	27523037	416068	81550277
South Indian Bank	286289	62817979	380692	57168029	441948	43309359
Tamilnad Mercantile Bank	356894	21076845	398155	43986729	127460	15027992
Yes Bank	1847164	137289829	3022649	139814723	638064	129167869
Total	10270033	2227884685	17856984	2642448303	16352101	2972443288
Source: RBI						

Annexure II to USQ 4781 for 23.03.2018		
Agriculture (Total Priority Sector)		
(no of accounts in actual and amount in Rs. Thousand)		
Bank Name	2017-18 upto Dec, 2017	
	Agriculture loan O/s (Total Priority Sector)	
	No. of A/cs	Balance O/s
AU SMALL FINANCE BANK LIMITED	18970	1523998.48
CAPITAL SMALL FINANCE BANK LIMITED	5916	6539577.00
EQUITAS SMALL FINANCE BANK LIMITED	112190	5095554.79
ESAF SMALL FINANCE BANK LIMITED	975744	12618589.00
FINCARE SMALL FINANCE BANK LIMITED	170115	1058053.61
SURYODAYA SMALL FINANCE BANK LTD.	225963	408486.75
UJJIVAN SMALL FINANCE BANK LIMITED	0	0.00
UTKARSH SMALL FINANCE BANK LIMITED	847622	14106190.12
SMALL FINANCE BANK	2356520	41350449.75
AXIS BANK LIMITED	899874	398424038.72
BANDHAN BANK LIMITED	3584428	34905337.64
CATHOLIC SYRIAN BANK LTD	145191	17711815.53
CITY UNION BANK LIMITED	340044	40084312.16
DCB BANK LIMITED	117794	21325442.79
FEDERAL BANK LTD	552862	132819467.42
HDFC BANK LTD.	2544336	896495114.79
ICICI BANK LIMITED	1919152	582570232.38
IDFC BANK LIMITED	923814	40344603.15
INDUSIND BANK LTD	1506066	127369078.90
JAMMU & KASHMIR BANK LTD	351715	73467870.61
KARNATAKA BANK LTD	232921	65775427.06
KARUR VYSYA BANK LTD	700696	79875326.23
KOTAK MAHINDRA BANK LTD.	646905	234164562.76
LAKSHMI VILAS BANK LTD	260563	35312842.56
NAINITAL BANK LTD	14132	8415896.82
RBL BANK LIMITED	885014	44392721.51
SOUTH INDIAN BANK LTD	464116	84024042.16
TAMILNAD MERCANTILE BANK LTD	505285	47979878.00
THE DHANALAKSHMI BANK LTD	135201	14118910.21
YES BANK LTD.	768501	179440599.91
PRIVATE SECTOR BANKS	17498610	3159017521.31
Source: RBI		