

Government of India
Ministry of Finance
Department of Financial Services

LOK SABHA
Unstarred Question No. 6551
To be answered on Friday, April 6, 2018/Chaitra 16, 1940 (Saka)

Strengthening of Rural Financial System

6551. SHRI KAMAL NATH:
SHRI JYOTIRADITYA M. SCINDIA:

Will the Minister of FINANCE be pleased to state:

(a) whether in a view to double farmer's income the Government has asked banks and National Bank for Agriculture and Rural Development (NABARD) to strengthen rural financial economic system;

(b) if so, the details thereof and the total amount of loan provided by banks and NABARD to farmers across the country during the last three years, State/ UT-wise, Year-wise and Bank-wise;

(c) whether the loan provided to farmers is interest free or at a fixed interest rate; and

(d) if so, the details thereof along with the growth of rural financial economic system across the country?

Answer

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

(a) to (d): The following major initiatives have been taken by the Government/Reserve Bank of India (RBI) to increase institutional credit flow to agriculture and rural sector and to bring more and more farmers within the fold of institutional credit:

- As per guidelines issued by Reserve Bank of India (RBI) on Priority Sector Lending (PSL), a target of 40 per cent of Adjusted Net Bank Credit (ANBC) or Credit Equivalent of Off-Balance Sheet Exposure (CEOBE), whichever is higher, has been prescribed for all Scheduled Commercial Banks (excluding Regional Rural Banks (RRBs)). Within this a sub-target of 18% of the ANBC or CEOBE, whichever is higher, has been set for lending to agriculture.

As per the directions of 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.

- NABARD provides refinance to RRBs and Cooperative Banks at concessional rate of interest under Short Term Regional Rural Bank (Refinance) Fund and Short Term Cooperative Rural Credit (Refinance) Fund respectively to meet their crop loan requirement. Further, long term concessional refinance support is provided by NABARD to Cooperative Banks and RRBs under Long Term Rural Credit Fund (LTRCF) to meet their term loan requirement.

- The Government has introduced the Kisan Credit Card (KCC) Scheme, which enables farmers to meet the short term credit requirements for cultivation of crops; Post-harvest expenses; Produce marketing loan; Consumption requirements of farmer household; Working capital for maintenance of farm assets and activities allied to agriculture; and Investment credit requirement for agriculture and allied activities. The KCC Scheme provides for issue of ATM enabled RuPay debit card with, inter alia, facilities of one-time documentation, built-in cost escalation in the limit, any number of drawals within the limit, etc.
- With a view to ensure availability of agriculture credit at a reduced interest rate of 7% p.a. to the farmers, the Government of India in the Department of Agriculture, Cooperation and Farmers' Welfare implements an interest subvention scheme for short term crop loans up to Rs. 3.00 lakh. The scheme provides interest subvention of 2% per annum to Banks on use of their own resources. Besides, additional 3% incentive is given to the farmers for prompt repayment of the loan, thereby reducing the effective rate of interest to 4%.
- RBI has conveyed to Banks to waive margin/security requirements of agricultural loans upto Rs.1,00,000/-. The requirement of 'no due' certificate has also been dispensed with for small loans up to Rs.50,000/- to small and marginal farmers, share-croppers and the like and, instead, only a self-declaration from the borrower is required.
- To bring small, marginal, tenant farmers, oral lessees, etc. into the fold of institutional credit, Joint Liability Groups (JLGs) have been promoted by banks.
- To ensure hassle free and smooth flow of credit to the farmers, Government fixes agriculture credit disbursement targets for the banking sector every year and banks have consistently surpassed these targets.

The agency-wise and State-wise details of agriculture credit disbursed by Scheduled Commercial Banks, Regional Rural Banks (RRBs) & Cooperative banks during the last 03 years are given in Annexure I to III.

वर्ष 2014-15 की अवधि के लिए कृषि ऋण संवितरण आंकड़े

(लाख रुपए)

क्र.सं.	राज्य/सं.रा.क्षेत्र	सहकारी बैंक			क्षेत्रीय ग्रामीण बैंक			वाणिज्यिक बैंक			कुल कृषि ऋण		
		फसल ऋण	सावधि ऋण	कुल ऋण	फसल ऋण	सावधि ऋण	कुल ऋण	फसल ऋण	सावधि ऋण	कुल ऋण	फसल ऋण	सावधि ऋण	कुल ऋण
1.00	1 दिल्ली	264.00	551.00	815.00	-	-	-	959,968.00	565,618.00	1,525,586.00	960,232.00	566,169.00	1,526.40
48.00	2 हरियाणा	825,509.00	16,691.00	842,200.00	387,805.00	18,860.00	406,665.00	2,042,100.00	752,883.00	2,794,983.00	3,255,414.00	788,434.00	4,043.8
412.00	3 हिमाचल प्रदेश	68,791.00	21,072.00	89,863.00	36,533.00	3,339.00	39,872.00	276,480.00	90,197.00	366,677.00	381,804.00	114,608.00	496,
1,600.00	4 जम्मू और कश्मीर	270.00	1,769.00	2,039.00	21,942.00	2,250.00	24,192.00	37,745.00	12,624.00	50,369.00	59,957.00	16,643.00	71
16,298.00	5 पंजाब	1,420,475.00	85,501.00	1,505,976.00	545,345.00	31,795.00	577,140.00	4,486,966.00	726,216.00	5,213,182.00	6,452,786.00	843,512.00	7,21
74,336.00	6 राजस्थान	1,584,317.00	47,917.00	1,632,234.00	879,782.00	52,009.00	931,791.00	3,143,083.00	867,228.00	4,010,311.00	5,607,182.00	967,154.00	6,51
233,992.00	7 चंडीगढ़ यूटी	-	-	-	-	-	-	83,765.00	150,227.00	233,992.00	83,765.00	150,227.00	
4,991.00	8 अरुणाचल प्रदेश	45.00	513.00	558.00	337.00	133.00	470.00	3,061.00	902.00	3,963.00	3,443.00	1,548.00	
275,103.00	9 असम	738.00	959.00	1,697.00	34,519.00	13,124.00	47,643.00	147,693.00	78,070.00	225,763.00	182,950.00	92,153.00	
15,255.00	10 मणिपुर	-	-	-	679.00	195.00	874.00	5,734.00	8,647.00	14,381.00	6,413.00	8,842.00	
19,594.00	11 मेघालय	182.00	165.00	347.00	4,362.00	433.00	4,795.00	12,046.00	2,406.00	14,452.00	16,590.00	3,004.00	
7,020.00	12 मिजोरम	238.00	489.00	727.00	513.00	1,452.00	1,965.00	2,948.00	1,380.00	4,328.00	3,699.00	3,321.00	
0	13 नागालैंड	1,755.00	2,048.00	3,803.00	33.00	-	33.00	6,929.00	2,726.00	9,655.00	8,717.00	4,774.00	
00	14 सिक्किम	1,062.00	116.00	1,178.00	-	-	-	3,707.00	2,663.00	6,370.00	4,769.00	2,779.00	
00	15 त्रिपुरा	3,376.00	21,723.00	25,099.00	10,730.00	20,758.00	31,488.00	33,328.00	12,356.00	45,684.00	47,434.00	54,837.00	
4.00	16 अ. और नि. द्वीप समूह	161.00	300.00	461.00	-	-	-	4,572.00	1,614.00	6,186.00	4,733.00	1,91.00	
44.00	17 बिहार	36,180.00	-	36,180.00	1,023,600.00	314,695.00	1,338,295.00	470,764.00	441,149.00	911,913.00	1,530,544.00	755.8	
950.00	18 झारखंड	601.00	413.00	1,014.00	40,614.00	668.00	41,282.00	130,671.00	78,869.00	209,540.00	171,886.00	79,	
1,510.00	19 ओडिशा	834,360.00	9,404.00	843,764.00	116,361.00	23,466.00	139,827.00	523,827.00	219,640.00	743,467.00	1,474,548.00	251	
1,234.00	20 छत्तीसगढ़	292,414.00	6,115.00	298,529.00	48,277.00	984.00	49,261.00	265,276.00	174,135.00	439,411.00	605,967.00	111	
36,961.00	21 मध्य प्रदेश	1,327,439.00	1,401.00	1,328,840.00	501,233.00	13,480.00	514,713.00	2,239,225.00	622,080.00	2,861,305.00	4,067,897.00	111	
83,907.00	22 उत्तराखंड	108,314.00	5,844.00	114,158.00	24,955.00	3,699.00	28,654.00	341,471.00	74,364.00	415,835.00	474,740.00		
1,518,037.00	23 उत्तर प्रदेश	659,398.00	44,872.00	704,270.00	1,739,976.00	104,263.00	1,844,239.00	3,343,725.00	1,368,902.00	4,712,627.00	5,743,099.00		
52,995.00	24 गोवा	5,005.00	2,313.00	7,318.00	-	-	-	19,731.00	50,682.00	70,413.00	24,736.00		
1,059,702.00	25 गुजरात	931,389.00	108,544.00	1,039,933.00	233,319.00	13,142.00	246,461.00	1,708,262.00	938,016.00	2,646,278.00	2,872,970.00		
2,673,299.00	26 महाराष्ट्र	1,506,020.00	129,817.00	1,635,837.00	157,575.00	22,565.00	180,140.00	2,345,235.00	2,520,917.00	4,866,152.00	4,008,830.00		
1,600.00	27 दा. और न. हवेली यूटी	-	-	-	-	-	-	1,384.00	1,600.00	2,984.00	1,384.00		
0	28 दमन और दीव यूटी	-	-	-	-	-	-	1,853.00	752.00	2,605.00	1,853.00		
00	29 आंध्र प्रदेश	379,447.00	25,820.00	405,267.00	329,051.00	148,082.00	477,133.00	3,232,622.00	1,278,599.00	4,511,221.00	3,941,120.00		
00	30 तेलंगाना	319,224.00	17,976.00	337,200.00	392,698.00	78,320.00	471,018.00	1,551,252.00	692,196.00	2,243,448.00	2,263,174.00		
9.00	31 कर्नाटक	928,976.00	61,260.00	990,236.00	685,132.00	153,439.00	838,571.00	2,447,961.00	1,746,532.00	4,194,493.00	4,062,06.00		
89.00	32 केरल	256,785.00	25,885.00	282,670.00	651,850.00	3,215.00	655,065.00	3,533,854.00	1,249,312.00	4,783,166.00	4,442.4		
518.00	33 पुदुच्चेरी	1,031.00	4.00	1,035.00	31,796.00	765.00	32,561.00	1,483,691.00	75,725.00	1,559,416.00	1,516.00		
1,428.00	34 तमिलनाडु	528,994.00	28,886.00	557,880.00	456,327.00	168,508.00	624,835.00	5,970,107.00	2,869,755.00	8,839,862.00	6,955.00		
7,480.00	35 लक्षद्वीप यूटी	-	-	-	-	-	-	17,480.00	5,841.00	23,321.00	17,480.00		
41,197.00	36 समग्र कुल	13,035,031.00	811,919.00	13,846,950.00	8,932,589.00	1,315,702.00	10,248,291.00	41,573,577.00	18,864,005.00	60,437,582.00	63,511,582.00		

स्रोत: नाबाई

अनुबंध-II

वर्ष 2015-16 की अवधि के लिए कृषि ऋण संवितरण आंकड़े (लाख रुपए)

क्र.स.	राज्य/सं.रा.क्षेत्र	सहकारी बैंक			क्षेत्रीय ग्रामीण बैंक			वाणिज्यिक बैंक			कुल कृषि ऋण		
		फसल ऋण	सावधि ऋण	कुल ऋण	फसल ऋण	सावधि ऋण	कुल ऋण	फसल ऋण	सावधि ऋण	कुल ऋण	फसल ऋण	सावधि ऋण	कुल ऋण
1	दिल्ली	426.05	474.42	900.47	-	-	-	271,496.26	282,577.74	554,074.00	271,922.31	283,052.16	554,974.47
2	हरियाणा	955,914.26	25,854.74	981,769.00	494,013.00	17,092.00	511,105.00	2,467,450.00	1,018,725.00	3,486,175.00	3,917,377.26	1,061,671.74	4,979,049.00
3	हिमाचल प्रदेश	116,810.68	21,593.85	138,404.53	42,379.00	6,810.00	49,189.00	228,479.00	96,121.00	324,600.00	387,668.68	124,524.85	512,193.53
4	जम्मू और कश्मीर	1,619.05	1,398.17	3,017.22	20,903.00	2,516.00	23,419.00	134,715.71	114,994.23	249,709.94	157,237.76	118,908.40	276,146.16
5	पंजाब	1,417,653.77	77,284.96	1,494,938.73	643,924.46	44,199.37	688,123.83	5,121,350.00	1,160,876.00	6,282,226.00	7,182,928.23	1,282,360.33	8,465,288.56
6	राजस्थान	1,545,621.35	67,428.09	1,613,049.44	1,036,949.42	60,534.36	1,097,483.78	3,107,698.00	944,495.00	4,052,193.00	5,690,268.77	1,072,457.45	6,762,726.22
7	चंडीगढ़ यूटी	-	-	-	-	-	-	10,865.00	130,671.00	141,536.00	10,865.00	130,671.00	141,536.00
8	अरुणाचल प्रदेश	2.10	292.34	294.44	286.31	129.04	415.35	1,347.61	2,224.78	3,572.39	1,636.02	2,646.16	4,282.18
9	असम	418.05	1,801.06	2,219.11	13,246.05	17,157.92	30,403.97	87,761.82	270,162.63	357,924.45	101,425.92	289,121.61	390,547.53
10	मणिपुर	2.10	136.00	138.10	870.99	361.76	1,232.75	3,017.84	11,478.49	14,496.33	3,890.93	11,976.25	15,867.18
11	मेघालय	1,050.60	2,035.18	3,085.78	3,253.02	445.67	3,698.69	5,125.35	3,717.32	8,842.67	9,428.97	6,198.17	15,627.14
12	मिजोरम	745.42	932.60	1,678.02	951.36	2,791.95	3,743.31	2,544.62	1,946.89	4,491.51	4,241.40	5,671.44	9,912.84
13	नागालैंड	1,000.03	2,425.25	3,425.28	60.00	4.50	64.50	5,275.92	3,050.95	8,326.87	6,335.95	5,480.70	11,816.65
14	सिक्किम	925.94	453.27	1,379.21	-	-	-	3,518.72	2,263.43	5,782.15	4,444.66	2,716.70	7,161.36
15	त्रिपुरा	4,225.60	16,981.95	21,207.55	6,167.47	21,235.74	27,403.21	14,222.00	65,222.00	79,444.00	24,615.07	103,439.69	128,054.76
16	अं. और नि. द्वीप समूह	703.37	3,581.01	4,284.38	-	-	-	492.00	6,408.00	6,900.00	1,195.37	9,989.01	11,184.38
17	बिहार	44,981.00	-	44,981.00	1,003,710.70	509,826.30	1,513,537.00	1,221,128.00	1,274,585.00	2,495,713.00	2,269,819.70	1,784,411.30	4,054,231.00
18	झारखंड	265.92	102.84	368.76	45,893.51	1,576.54	47,470.05	112,435.00	205,910.00	318,345.00	158,594.43	207,589.38	366,183.81
19	ओडिशा	956,976.09	14,969.40	971,945.49	127,029.65	22,864.90	149,894.55	525,060.00	381,370.00	906,430.00	1,609,065.74	419,204.30	2,028,270.04
20	पश्चिम बंगाल	962,750.37	127,292.14	1,090,042.51	288,067.57	92,983.36	381,050.93	1,673,295.00	763,070.00	2,436,365.00	2,924,112.94	983,345.50	3,907,458.44
21	छत्तीसगढ़	288,494.10	33,168.16	321,662.26	51,256.05	663.80	51,919.85	224,427.00	169,417.00	393,844.00	564,177.15	203,248.96	767,426.11
22	मध्य प्रदेश	1,350,160.38	1,533.76	1,351,694.14	518,475.66	10,372.29	528,847.95	2,763,782.36	566,075.90	3,329,858.26	4,632,418.40	577,981.95	5,210,400.35
23	उत्तराखंड	108,021.21	9,059.09	117,080.30	26,449.43	2,103.04	28,552.47	145,631.00	295,674.00	441,305.00	280,101.64	306,836.13	586,937.77
24	उत्तर प्रदेश	744,464.70	48,503.92	792,968.62	2,140,245.68	115,275.71	2,255,521.39	4,178,110.00	1,537,567.00	5,715,677.00	7,062,820.38	1,701,346.63	8,764,167.01
25	गोवा	1,588.22	2,845.69	4,433.91	-	-	-	33,695.13	18,582.42	52,277.55	35,283.35	21,428.11	56,711.46
26	गुजरात	1,080,405.00	139,364.29	1,219,769.29	283,064.75	26,362.35	309,427.10	2,058,026.00	869,098.00	2,927,124.00	3,421,495.75	1,034,824.64	4,456,320.39
27	महाराष्ट्र	1,605,686.41	108,097.56	1,713,783.97	179,513.17	17,592.64	197,105.81	2,275,852.00	2,090,938.00	4,366,790.00	4,061,051.58	2,216,628.20	6,277,679.78
28	दा. और न. हवेली यूटी	-	-	-	-	-	-	348.47	1,678.38	2,026.85	348.47	1,678.38	2,026.85
29	दमन और दीव यूटी	-	-	-	-	-	-	3.03	641.64	644.67	3.03	641.64	644.67
30	आंध्र प्रदेश	760,486.44	52,699.75	813,186.19	756,322.35	284,767.66	1,041,090.01	4,130,543.00	1,428,775.00	5,559,318.00	5,647,351.79	1,766,242.41	7,413,594.20
31	तेलंगाना	536,921.99	43,048.46	579,970.45	470,394.19	122,449.39	592,843.58	1,250,786.00	908,968.00	2,159,754.00	2,258,102.18	1,074,465.85	3,332,568.03
32	कर्नाटक	1,003,184.12	63,697.23	1,066,881.35	708,703.05	197,561.95	906,265.00	1,301,122.00	5,208,980.00	6,510,102.00	3,013,009.17	5,470,239.18	8,483,248.35
33	केरल	299,458.68	54,648.38	354,107.06	770,815.00	9,715.00	780,530.00	2,537,969.00	666,631.00	3,204,600.00	3,608,242.68	730,994.38	4,339,237.06
34	पुदुच्चेरी	965.58	-	965.58	39,138.06	1,153.20	40,291.26	62,819.00	4,080.00	66,899.00	102,922.64	5,233.20	108,155.84
35	तमिलनाडु	588,352.78	27,513.48	615,866.26	485,855.84	179,602.28	665,458.12	6,032,662.00	1,795,376.00	7,828,038.00	7,106,870.62	2,002,491.76	9,109,362.38
36	लक्षद्वीप यूटी	-	-	-	-	-	-	-	-	-	-	-	-
	समग्र कुल	14,380,281.36	949,217.04	15,329,498.40	10,157,938.74	1,768,148.72	11,926,087.46	41,993,053.84	22,302,351.80	64,295,405.64	66,531,273.94	25,019,177.56	91,550,991.50

स्रोत: नाबाई

