

Government of India
Ministry of Finance
Department of Financial Services

LOK SABHA

Unstarred Question No. 1987

To be answered on Friday, December 21, 2018/Agrahayana 30, 1940 (Saka)

Loans by Cooperative Banks to Agricultural Sector

1987. SHRI RAM MOHAN NAIDU KINJARAPU:

Will the Minister of FINANCE be pleased to state:

(a) whether the percentage of loans disbursed by the cooperative banks in the agriculture sector have increased over the last few years;

(b) if so, the details thereof, including targets set and achievements made against the targets, State-wise including Andhra Pradesh;

(c) whether the Government has identified any constraints being faced by the Cooperative banks in disbursing loans; and

(d) 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) & (b): As reported by National Bank for Agriculture & Rural Development (NABARD) the details of agriculture credit disbursed by Cooperative Banks in the last five years is as under:

(In Rs.Crores)

Year	Total Agriculture Credit disbursement by Cooperative Banks
2013-14	1,19,964
2014-15	1,38,470
2015-16	1,53,295
2016-17	1,42,758
2017-18*	1,50,321

(*provisional)

The State-wise details of targets and achievements in respect of Cooperative Banks are furnished in **Annexure**.

(c) & (d): 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 2018-19.

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 of Rs.15,000 crore to this fund during 2018-19.

Annexure to Lok Sabha USQ No. 1987 for 21.12.2018
Agriculture credit disbursement 2017-18 (Provisional)

(Rs. In Lakh)

S.No.	State/UT	Target	Disb. Amt.
1	DELHI	1,200.00	498.01
2	HARYANA	835,000.00	1,007,480.70
3	HIMACHAL PRADESH	145,000.00	920,885.45
4	JAMMU & KASHMIR	25,000.00	1,413.92
5	PUNJAB	1,720,000.00	948,491.92
6	RAJASTHAN	1,850,000.00	1,472,578.81
7	ARUNACHAL PRADESH	10,600.00	2,065.06
8	ASSAM	12,000.00	1,895.13
9	MANIPUR	2,200.00	1,878.43
10	MEGHALAYA	6,500.00	3,439.38
11	MIZORAM	3,500.00	1,293.99
12	NAGALAND	6,200.00	8,788.03
13	SIKKIM	2,800.00	357.97
14	TRIPURA	27,000.00	27,347.93
15	A & N ISLAND	6,000.00	2,760.38
16	BIHAR	95,000.00	254,800.00
17	JHARKHAND	20,000.00	323.17
18	ODISHA	970,000.00	1,112,478.38
19	WEST BENGAL	575,000.00	399,156.60
20	CHHATTISGARH	250,000.00	439,700.30
21	MADHYA PRADESH	1,333,000.00	1,278,750.35
22	UTTARAKHAND	110,000.00	126,044.47
23	UTTAR PRADESH	1,150,000.00	393,281.94
24	GOA	13,500.00	3,422.88
25	GUJARAT	1,470,000.00	1,375,967.88
26	MAHARASHTRA	1,715,000.00	1,188,537.43
27	D & N HAVELI UT	600.00	NA
28	DAMAN & DIU UT	700.00	NA
29	ANDHRA PRADESH	900,000.00	1,108,557.30
30	TELANGANA	500,000.00	565,750.56
31	KARNATAKA	812,500.00	1,161,912.63
32	KERALA	355,000.00	477,199.81
33	PUDUCHERRY	1,700.00	217.03
34	TAMILNADU	675,000.00	744,837.80
	TOTAL	15,600,000.00	15,032,113.64

Source: NABARD

NA-not available