

Government of India  
Ministry of Finance  
Department of Financial Services

LOK SABHA  
Unstarred Question No. 691  
To be answered on Friday, December 14, 2018/Agrahayana 23, 1940 (Saka)  
**Agriculture Loans**

691. DR. SHASHI THAROOR:

Will the Minister of FINANCE be pleased to state:

(a) whether agricultural loans worth Rs.58,561 crores were lent by Government banks to 615 accounts in 2016, if so, the details thereof and if not, the number of accounts benefited from agricultural loans in 2016;

(b) the details of break-up of the amount lent by Government banks under each of the sub-categories of agriculture loan *i.e.* agricultural debt, foundational infrastructure and supporting activities to each of these accounts since 2014, Year/ Bank-wise;

(c) the name of the banks which are mandated to lend 18 percent of their total loan under priority sector lending; and

(d) the details of percentage of loan amount of those banks lent as agricultural loans in the last four years, Year/Bank-wise?

**Answer**

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

(a): The details of the number of accounts under which agriculture credit was disbursed in 2015-16 and 2016-17 as reported by National Bank for Agriculture and Rural Development (NABARD):

Year	No. of Accounts (In lakhs)
2015-16	899.06
2016-17	1,070.68

(b): The details of agriculture credit disbursement made by Commercial Banks, Cooperative Banks & Regional Rural Banks during the last four year as reported by NABARD is as under:

Amount in Rs.Crore

Year	Crop Loan	Term Loan	Total Loan
2014-15	6,35,411.97	2,09,916.26	8,45,328.23
2015-16	6,65,312.74	2,50,197.18	9,15,509.92
2016-17	6,89,457.32	3,76,298.35	10,65,755.67
2017-18	7,53,214.24	4,09,402.74	11,62,616.98

(c) & (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.

RBI has reported that the definition of agriculture for PSL eligibility was revised in April, 2015. As reported by RBI, the Bank-wise details of agriculture loans outstanding under PSL for the years 2016, 2017 and 2018 are at Annexure I to III.

## Annexure I to Lok Sabha USQ 691 for 14.12.2018

## No. of Accounts in actual &amp; Amount in Rupees thousands

Sr No.	Bank Name	ANBC for computation of PSL targets	Agriculture Outstanding at the end of the Quarter	
			No. Of Accounts	Balance Outstanding
1	State Bank of Bikaner & Jaipur	714795600.00	1430087	158517637.73
2	State Bank of Hyderabad	1105834900.00	1664486	211994892.35
3	State Bank of India	11333429400.00	10601161	2046507393.00
4	State Bank of Mysore	557960245.00	560519	122162535.55
5	State Bank of Patiala	845531217.00	409869	171646235.00
6	State Bank of Travancore	717388300.00	870913	93257729.00
	<b>SBI and its Associates</b>	<b>15274939662.00</b>	<b>15537035</b>	<b>2804086422.63</b>
1	Allahabad Bank	1468504600.00	1631983	267901900.00
2	Andhra Bank	1302498798.75	2028446	240799083.82
3	Bank of Baroda	3053327700.00	1961718	451281600.02
4	Bank of India	2924870000.00	3044778	493372550.35
5	Bank of Maharashtra	1041795953.00	761693	171886764.60
6	Bhartiya Mahila Bank Ltd.	3518104.00	904	670958.00
7	Canara Bank	3172847080.00	5916051	671761282.82
8	Central Bank of India	1995348113.00	2593058	368503009.14
9	Corporation Bank	1577870000.00	893852	264550000.00
10	Dena Bank	847928484.00	548558	157788672.97
11	IDBI Bank Ltd.	2221761100.00	791850	394263032.10
12	Indian Bank	1232192200.00	2760112	230609680.00
13	Indian Overseas Bank	1678058200.00	1752364	302369480.00
14	Oriental Bank of Commerce	1516730400.00	609330	259325619.00
15	Punjab and Sind Bank	664915100.00	234183	113256657.92
16	Punjab National Bank	3416934200.00	3870060	641546162.30
17	Syndicate Bank	1620861809.00	1974194	298988586.00
18	UCO Bank	1445754700.00	1123782	195926436.00
19	Union Bank of India	2466125484.00	2283950	455066148.70
20	United Bank of India	724270000.00	930458	126051100.00
21	Vijaya Bank	914885896.08	715557	137714202.94
	<b>Nationalised Banks</b>	<b>35290997921.83</b>	<b>36426881</b>	<b>6243632926.68</b>
1	Axis Bank	2337205156.00	633842	355986289.00
2	Bandhan Bank Limited	0.00	3997876	61181239.00
3	Catholic Syrian Bank	97825700.00	127132	15977297.09
4	City Union Bank	185875384.00	352094	33904028.84
5	Development Credit Bank	112985283.60	35986	17123581.78
6	Dhanalakshmi Bank	84690532.89	113835	14143586.64
7	Federal Bank	551485695.00	412884	110465377.20
8	HDFC Bank	3337644220.00	1916658	652509527.42
9	ICICI Bank	3218355711.71	1681285	545842982.50
10	Idfc Bank Limited	0.00	68853	1282229.83
11	Indusind Bank	695113500.00	1493370	110218194.99
12	Jammu & Kashmir Bank	485458414.00	347668	78714142.00
13	Karnataka Bank	339517200.00	276473	58367392.70
14	Karur Vysya Bank	370832442.74	696884	78675546.34
15	Kotak Mahindra Bank	1116648454.55	871673	207618082.90
16	Lakshmi Vilas Bank	165654707.00	267148	30861462.00
17	Nainital Bank	26259769.00	13807	5233351.00
18	Ratnakar Bank	149079703.00	601934	27643444.00
19	South Indian Bank	403566614.00	380712	79023688.00
20	Tamilnad Mercantile Bank	197084299.00	398215	43986729.00
21	Yes Bank	814523129.00	3022649	139814724.26
	<b>Private Sector Banks</b>	<b>14689805915.49</b>	<b>17710978</b>	<b>2668572896.48</b>
	<b>Total</b>	<b>65255743499.32</b>	<b>69674894.00</b>	<b>11716292245.80</b>

Annexure II to Lok Sabha USQ 691 for 14.12.2018				
No. of Accounts in actual & Amount in Rupees tho				
Sr No.	Bank Name	ANBC for computation of PSL targets	Agriculture Outstanding at the end of the Quarter	
			No. Of Accounts	Balance Outstanding
1	STATE BANK OF BIKANER AND JAIPUR	739723300.00	758467	15971
2	STATE BANK OF HYDERABAD	1153210500.00	1702633	20382
3	STATE BANK OF INDIA	12956861000.00	10701731	219158
4	STATE BANK OF MYSORE	579120000.00	545422	9468
5	STATE BANK OF PATIALA	874531586.00	398986	14388
6	STATE BANK OF TRAVANCORE	703576705.00	767488	10379
	<b>SBI AND ITS ASSOCIATES</b>	<b>17007023091.00</b>	<b>14874727</b>	<b>289748</b>
1	AXIS BANK LIMITED	2887906593.16	994849	44116
2	BANDHAN BANK LIMITED	104228000.00	3566436	7742
3	CATHOLIC SYRIAN BANK LTD	85246700.00	128554	1722
4	CITY UNION BANK LIMITED	215971717.00	329706	4357
5	DCB BANK LIMITED	135532597.74	73203	2115
6	FEDERAL BANK LTD	605038110.00	465486	12396
7	HDFC BANK LTD.	4276031233.00	2267678	76167
8	ICICI BANK LIMITED	3693295439.70	1846275	55685
9	IDFC BANK LIMITED	422680782.24	588449	2093
10	INDUSIND BANK LTD	890478000.00	1360353	11712
11	JAMMU & KASHMIR BANK LTD	547420135.63	346800	6622
12	KARNATAKA BANK LTD	358207658.00	247036	6582
13	KARUR VYSYA BANK LTD	398711731.09	657925	7737
14	KOTAK MAHINDRA BANK LTD.	1243724148.22	830197	22895
15	LAKSHMI VILAS BANK LTD	198460111.00	263850	3572
16	NAINITAL BANK LTD	27574427.71	14006	656
17	RBL BANK LIMITED	221862368.62	741305	4157
18	SOUTH INDIAN BANK LTD	442308795.92	416069	8155
19	TAMILNAD MERCANTILE BANK LTD	234553844.00	441948	4330
20	THE DHANALAKSHMI BANK LTD	78004394.50	127375	1502
21	YES BANK LTD.	1028125506.00	638062	12916
	<b>PRIVATE SECTOR BANKS</b>	<b>18095362293.53</b>	<b>16345562</b>	<b>297239</b>
1	ALLAHABAD BANK	1495970000.00	1622681	27206
2	ANDHRA BANK	1368120397.55	2187418	25443
3	BANK OF BARODA	2901802000.00	2057613	56159
4	BANK OF INDIA	2792657100.00	3144191	54303
5	BANK OF MAHARASHTRA	1154325251.00	820788	18035
6	BHARATIYA MAHILA BANK LTD.	6205789.00	1239	43
7	CANARA BANK	3295251120.00	6007478	62278
8	CENTRAL BANK OF INDIA	2061552100.00	2225359	39671
9	CORPORATION BANK	1542340000.00	949721	28413
10	DENA BANK	908659104.60	526546	16374
11	IDBI BANK LIMITED	2338820300.00	875082	41387
12	INDIAN BANK	1305695000.00	2958015	24820
13	INDIAN OVERSEAS BANK	1563991700.00	1931408	29348
14	ORIENTAL BANK OF COMMERCE	1590032000.00	599142	27536
15	PUNJAB AND SIND BANK	699911600.00	252670	11355
16	PUNJAB NATIONAL BANK	3847518700.00	3857896	66674
17	SYNDICATE BANK	1696110333.00	2089770	31948
18	UCO BANK	1352754500.00	1036460	20092
19	UNION BANK OF INDIA	2634307673.00	2267706	50773
20	UNITED BANK OF INDIA	752300000.00	981227	12124
21	VIJAYA BANK	981814158.39	836035	15631
	<b>NATIONALISED BANKS</b>	<b>36290138826.54</b>	<b>37228445</b>	<b>659624</b>
	<b>Total</b>	<b>71392524211.07</b>	<b>68448734.00</b>	<b>1246612</b>

## Annexure III to Lok Sabha USQ 691 for 14.12.2018

No. of Accounts in actual &amp; Amount in Rupees thousand

Sr No.	Bank Name	ANBC for computation of PSL targets	Agriculture Outstanding at the end of the Quarter	
			No. Of Accounts	Balance Outstanding
1	STATE BANK OF INDIA	17342352700.00	14634700	2806868
	<b>SBI AND ITS ASSOCIATES</b>	<b>17342352700.00</b>	<b>14634700</b>	<b>2806868</b>
1	AXIS BANK LIMITED	3431343920.00	794909	429495
2	BANDHAN BANK LIMITED	163734297.00	3786503	51990
3	CATHOLIC SYRIAN BANK LTD	82689300.00	148115	17007
4	CITY UNION BANK LIMITED	212739092.87	335796	47984
5	DCB BANK LIMITED	167056900.00	135496	29033
6	FEDERAL BANK LTD	755605422.44	571336	142973
7	HDFC BANK LTD.	5413387835.00	2746750	1067351
8	ICICI BANK LIMITED	4218351124.21	1960645	648643
9	IDFC BANK LIMITED	526676927.80	1002068	61188
10	INDUSIND BANK LTD	1101530371.19	2066870	151802
11	JAMMU & KASHMIR BANK LTD	553480355.00	347972	76253
12	KARNATAKA BANK LTD	389844037.00	222835	68775
13	KARUR VYSYA BANK LTD	417804078.25	699955	80648
14	KOTAK MAHINDRA BANK LTD.	1413728013.05	712269	280290
15	LAKSHMI VILAS BANK LTD	239826785.00	255149	43529
16	NAINITAL BANK LTD	33088968.43	14284	7528
17	RBL BANK LIMITED	289417906.00	905620	47353
18	SOUTH INDIAN BANK LTD	464009126.00	469486	90298
19	TAMILNAD MERCANTILE BANK LTD	224099641.00	533172	54982
20	THE DHANALAKSHMI BANK LTD	74660468.00	131959	14455
21	YES BANK LTD.	1275119630.00	1158097	204584
	<b>PRIVATE SECTOR BANKS</b>	<b>21448194198.24</b>	<b>18999286</b>	<b>3616170</b>
1	ALLAHABAD BANK	1466990000.00	1622498	277115
2	ANDHRA BANK	1437280933.88	2240745	277753
3	BANK OF BARODA	3177376500.00	2439666	599421
4	BANK OF INDIA	2953714000.00	3262586	519380
5	BANK OF MAHARASHTRA	1053709615.00	750087	171992
6	CANARA BANK	3217493904.00	6449320	702922
7	CENTRAL BANK OF INDIA	1665367800.00	2368547	305363
8	CORPORATION BANK	1533620679.34	953705	280571
9	DENA BANK	850379788.21	524272	181793
10	IDBI BANK LIMITED	2090548497.37	897476	419200
11	INDIAN BANK	1299335848.00	3655442	273832
12	INDIAN OVERSEAS BANK	1493183200.00	2124893	295199
13	ORIENTAL BANK OF COMMERCE	1708566300.00	608220	324222
14	PUNJAB AND SIND BANK	662576700.00	268485	127263
15	PUNJAB NATIONAL BANK	3965805100.00	3882221	648921
16	SYNDICATE BANK	1715699049.00	2382890	331582
17	UCO BANK	1319677000.00	1054705	208758
18	UNION BANK OF INDIA	2800783571.00	2316747	521476
19	UNITED BANK OF INDIA	734429367.00	769900	127305
20	VIJAYA BANK	1014004500.00	983837	195205
	<b>NATIONALISED BANKS</b>	<b>36160542352.80</b>	<b>39556242</b>	<b>6789282</b>
	<b>Total</b>	<b>74951089251.04</b>	<b>73190228.00</b>	<b>13212322</b>

Source:RBI