

**LOK SABHA**

**UNSTARRED QUESTION NO- †3407**  
ANSWERED ON 09.12.2019 /Agrahayana 18, 1941 (Saka)

NABARD Assistance

†3407. DR. RAMAPATI RAM TRIPATHI:

Will the Minister of FINANCE be pleased to state:

- (a) whether the National Bank for Agriculture and Rural Development (NABARD) has proposed to start any scheme for providing financial assistance to cooperative banks functioning in rural areas of the country;
- (b) if so, the details thereof along with the purpose for which this assistance is to be provided; and
- (c) the details of such assistance is to be provided during each of the last three years and the current year, State/UT/Bank-wise?

**ANSWER**

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE  
(SHRI ANURAG SINGH THAKUR)

(a) to (c): National Bank for Agriculture and Rural Development (NABARD) provides short term refinance to Cooperative Banks through Short Term Cooperative Rural Credit (Refinance) Fund (STCRC Fund). The fund is sustained through contributions by Scheduled Commercial Banks out of their shortfall in achievement of priority sector lending targets. Such refinance is provided to the Cooperative Banks for their crop loan lending at an interest rate of 4.5% per annum, provided the Banks lend to the ultimate borrowers at an interest rate of 7% per annum upto an amount of Rs.3 lakh per borrower.

State wise refinance provided by NABARD to Cooperative Banks through STCRCF for last 3 years is given in Annexure I.

Further, to encourage long term investment credit in agriculture, NABARD provides refinance support to Cooperative Banks through Long Term Rural Credit Fund (LTRCF) at a concessional rate of interest for their lending towards investment activities in agriculture.

State wise refinance provided by NABARD to Cooperative Banks through LTRCF for last 3 years is given in Annexure II.

In addition to above, NABARD provides the following assistance to Cooperative Banks:

(i) *Additional Short Term refinance for Seasonal Agricultural Operations – {ST(SAO)}*:

Additional ST(SAO) refinance is extended as supplementary resources to Cooperative Banks against their lending for Seasonal Agricultural Operations. The refinance under this line of credit is eligible for interest subvention as per extant interest subvention guidelines of Government of India. The interest rate charged by NABARD at present is 7.35%. However, with 2% interest subvention the effective interest rate comes to 5.35%.

State wise refinance provided by NABARD to Cooperative Banks through Additional ST(SAO) for last 3 years is given in Annexure III.

*(ii) Short Term Refinance (Others) {STR(O)}*

STR(O) is extended to Cooperative Banks against their short term lending at ground level towards other than Seasonal Agricultural Operations.

State wise refinance provided by NABARD to Cooperative Banks through Short Term Refinance (Others) for last 3 years is given in Annexure IV.

*Financial Inclusion Fund (FIF):-*

Financial assistance is provided through schemes implemented under FIF maintained by NABARD for Cooperative Banks functioning in rural areas of the country. The details of such assistance provided during each of the last three years and current year, State-wise is given at Annexure V.

*Cooperative Development Fund (CDF):-*

NABARD provides policy level support and guidance for the functioning of the cooperative sector. NABARD also provides financial support by way of grant, loan and grant cum loan from its CDF to the cooperative Credit institutions.

The various purposes for which CDF assistance is available to Cooperative Credit Institution are mainly (1) Scheme of Financial Assistance for Training of Cooperative Bank Personnel (SOFTCOB), (2) Primary Agriculture Cooperative Societies (PACS) Development Cell (3) Infrastructure assistance to PACS (4) Human Resource Capacity Building measures (5) Studies, Organisation Development Initiative (ODIs) workshops and training. The details of assistance provided under CDF are furnished in Annexure VI.

\*\*\*\*\*

**Annexure I**  
**FINANCIAL ASSISTANCE TO StCB THROUGH STCRC Fund: 3 year Data**

(Amt. in crore)

Sr.No	Name of the State	2016-17 @	2017-18	2018-19
		Disbursement	Disbursement	Disbursement
	<b>South-Zone</b>			
1	Andhra Pradesh	3552.00	3240.00	3425.00
2	Karnataka	4872.00	3530.00	3500.00
3	Kerala	1844.95	1400.00	1500.00
4	Tamil Nadu	1770.00	2090.00	2100.00
5	Telangana	2099.81	1940.00	1600.00
6	Pondichery	1.04	0.61	0.00
	<b>Sub-Total</b>	<b>14139.80</b>	<b>12200.61</b>	<b>12125.00</b>
	<b>North-Zone</b>			
6	Delhi	0.00	0.00	0.00
7	Haryana	4062.00	3800.00	3950.00
8	Himachal Pradesh	750.00	630.00	450.00
9	Jammu & Kashmir	0.00	0.00	0.00
10	Punjab	5194.76	3381.16	3426.29
11	Uttar Pradesh	3409.60	1520.85	1934.17
12	Uttarakhand	700.00	625.00	600.00
	<b>Sub-Total</b>	<b>14116.36</b>	<b>9957.01</b>	<b>10360.46</b>
	<b>North East-Zone</b>			
13	Arunachal pradesh	0.00	0.00	0.00
14	Assam	4.00	3.18	3.00
15	Manipur	0.00	0.00	0.00
16	Meghalaya	5.91	7.00	7.00
17	Mizoram	4.00	3.19	3.00
18	Nagaland	5.00	5.00	5.00
19	Tripura	38.00	35.00	35.00
20	Sikkim	5.00	2.10	2.00
	<b>Sub-Total</b>	<b>61.91</b>	<b>55.47</b>	<b>55.00</b>
	<b>East-Zone</b>			
21	A&N Island	3.00	2.00	2.00
22	Bihar	181.59	120.91	81.00
23	Chhatishgarh	1317.75	1025.00	1055.00
24	Jharkhand	0.00	0.00	0.00
25	Orissa	5875.00	4630.67	4921.46
26	West Bengal	1581.58	1385.33	1375.00
	<b>Sub-Total</b>	<b>8958.92</b>	<b>7163.91</b>	<b>7434.46</b>
	<b>West-Zone</b>			
27	Goa			0.00
28	Guajrat	5843.34	1823.00	2500.00
29	Madhya Pradesh	6011.00	4820.00	4700.00
30	Maharashtra	7000.00	3440.00	3000.00
31	Rajasthan	6749.47	5540.00	4825.08
	<b>Sub-Total</b>	<b>25603.81</b>	<b>15623.00</b>	<b>15025.08</b>
	<b>Grand Total</b>	<b>62880.80</b>	<b>45000.00</b>	<b>45000.00</b>

@ Includes Rs. 20000 crore additional refinance in 2016-17 in the light of de-monetisation

**Annexure -II****Long Term Refinance to Cooperative Banks through LTRCF****(Amt in Cr.)**

States	2016-17	2017-18	2018-19
ANDHRA PRADESH	746.06	779.98	990.63
ASSAM	18.83	7.51	0.00
CHHATTISGARH	15.96	34.07	34.14
GUJARAT	1287.97	1194.42	1203.48
HIMACHAL PRADESH	666.15	491.98	466.66
KARNATAKA	1405.05	1556.34	1387.29
KERALA	1824.02	1665.55	1321.32
MADHYA PRADESH	24.20	36.45	31.83
MAHARASHTRA	618.97	1010.99	602.70
MEGHALAYA	12.16	6.94	10.11
MIZORAM	28.00	22.77	5.19
NAGALAND	20.00	30.32	18.00
ODISHA	175.45	123.82	126.38
HARYANA	126.60	154.52	62.89
PUNJAB	711.04	340.87	226.02
RAJASTHAN	494.48	460.55	212.23
SIKKIM	0.00	0.00	2.50
TAMIL NADU	133.95	279.12	315.60
TELANGANA	561.10	289.16	384.35
TRIPURA	10.00	65.00	60.00
UTTAR PRADESH	489.33	337.99	117.10
UTTARAKHAND	157.61	219.59	176.63
WEST BENGAL	260.00	552.00	623.65
A & N ISLANDS	45.00	21.00	21.00
<b>TOTAL</b>	<b>9831.93</b>	<b>9680.94</b>	<b>8399.69</b>

Source: NABARD

**Annexure III**  
**Additional ST(SAO) Utilisation During 2016-17,2017-18 & 2018-19**

(Amt. in crore)

Sr. No.	State	Disbursements during the Year		
		2016-17	2017-18	2018-19
1	Andhra Pradesh	300.00	745.00	2185.00
2	Bihar	0.00	0.00	0.00
3	Chhatisgarh	0.00	49.15	123.00
4	Gujarat	1200.00	3422.95	2144.22
5	Haryana	374.00	1316.00	1596.00
6	Himachal Pradesh	75.00	45.00	60.00
7	Karnataka	0.00	0.00	2865.88
8	Kerala(SCARDB)	200.00	150.00	54.00
9	Madhya Pradesh	0.00	3619.00	6415.43
10	Maharashtra	190.00	40.00	1390.77
11	Odisha	3280.00	3300.00	4470.00
12	Punjab	245.80	399.10	257.70
13	Rajasthan	1500.00	1942.00	975.55
14	Tamil Nadu	0.00	0.00	450.00
15	Telengana	100.00	280.00	260.00
16	Uttar Pradesh	0.00	0.00	0.00
17	Uttarakhand	0.00	0.00	100.00
18	West Bengal	0.00	0.00	412.05
19	Jammu & Kashmir	0.00	0.00	0.00
20	Puducherry	0.00	0.00	0.00
21	Tripura	0.00	0.00	10.00
22	Assam	0.00	0.00	0.00
	<b>Total</b>	<b>7464.80</b>	<b>15308.20</b>	<b>23769.60</b>

Source: NABARD

#### Annexure IV

### ST(Others) including Weavers: Utilisation During 2016-17,2017-18 & 2018-19

(Amt. in crore)

Sr No.	State	Disbursements during the Financial Year		
		2016-17	2017-18	2018-19
1	Andhra Pradesh	461.00	1330.99	2302.00
2	Chhatisgarh			50.00
3	Haryana	142.00	200.00	136.00
4	Karnataka			300.00
5	Kerala	200.00	707.50	925.00
6	Madhya Pradesh		183.00	384.80
7	Punjab		528.00	
8	Rajasthan		1.00	
9	Telangana		200.00	250.00
10	Uttar Pradesh			70.00
11	West Bengal	250.00		25.00
12	Puducherry	1.74		
	<b>Total</b>	<b>1054.74</b>	<b>3150.49</b>	<b>4442.80</b>

Source: NABARD

FIF assistance State wise

Statewise Sanction and Disbursement for Cooperative Banks for the last three years

Rs in Lakh

State	2016-17		2017-18		2018-19	
	Sanction	Disbursement	Sanction	Disbursement	Sanction	Disbursement
Andaman & Nicobar	112.63	104.00	61.84	24.27	29.66	68.14
Andhra Pradesh	1108.55	29.84	1410.45	1818.00	295.82	654.09
Arunachal Pradesh	24.00	20.85	132.90	92.79	79.06	72.15
Assam	144.90	62.50	50.20	81.49	33.74	15.93
Bihar	148.89	19.59	474.38	392.63	785.12	637.16
Chattisgarh	695.73	483.48	763.90	144.90	86.79	82.10
Goa	2.11	2.89	36.10	19.22	4.05	2.25
Gujarat	1430.42	883.69	1349.21	1154.80	438.48	524.72
Haryana	799.28	550.70	1088.79	954.58	535.10	752.70
Head Office, Mumbai	89.16	0.00	5969.89	1325.28	0.00	0.00
Himachal Pradesh	879.30	840.09	148.08	78.44	52.06	66.07
Jammu & Kashmir	3.00	0.00	35.00	1.92	11.87	35.76
Jharkhand	64.04	61.40	326.47	257.09	0.20	55.20
Karnataka	1029.48	861.73	1698.08	1246.28	215.13	284.89
Kerala	506.25	19.82	206.46	439.64	66.89	461.92
Madhya Pradesh	2309.82	1048.88	388.56	869.06	514.31	370.23
Maharashtra	4627.26	3521.24	2346.37	1405.84	319.37	729.47
Manipur	100.27	4.95	106.94	19.22	53.39	14.31
Meghalaya	99.37	98.00	15.46	9.66	45.00	0.00
Mizoram	21.74	12.30	37.90	19.04	12.73	22.54
Nagaland	46.97	46.97	82.37	19.38	17.88	6.95
Odisha	773.80	773.80	100.71	79.69	860.96	814.23
Punjab	1316.65	1277.00	2413.56	974.16	318.66	248.78
Rajasthan	792.34	254.60	1167.80	1777.18	163.32	721.86
Sikkim	4.32	3.97	67.65	19.55	6.25	24.76
Tamil Nadu	2237.25	1688.00	957.29	357.26	169.59	147.16
Telangana	1108.92	734.46	1938.17	1415.46	312.33	399.93
Tripura	4.65	4.65	130.00	130.00	144.75	42.48
Uttar Pradesh	1559.38	1334.00	2071.26	1361.36	983.60	270.87
Uttarakhand	688.58	568.11	616.31	204.45	45.98	155.20
West Bengal	417.35	32.14	1692.59	682.73	544.34	957.20

Source: NABARD

**CDF - Financial Assistance - State wise**

Rs in Lakh

Sr No.	Name of the State	2017-18	2018-19	Half year - 30 Sept. 2019
1	Andaman & Nicobar	8.10	4.89	0.00
2	Andhra Pradesh	91.86	102.80	30.72
3	Arunachal Pradesh	7.20	5.31	0.00
4	Assam	6.30	12.00	0.86
5	Bihar	10.85	10.87	0.05
6	Chattisgarh	13.15	12.64	0.00
7	Goa	0.00	2.36	0.24
8	Gujarat	116.88	122.73	11.93
9	Haryana	57.86	61.07	4.98
10	Himachal Pradesh	34.30	33.77	9.05
11	Jammu & Kashmir	0.83	3.57	0.00
12	Jharkhand	4.74	2.58	0.00
13	Karnataka	89.11	82.98	10.52
14	Kerala	115.26	133.10	19.00
15	Madhya Pradesh	193.30	31.80	8.55
16	Maharashtra	74.96	85.37	0.00
17	Manipur	0.00	2.80	0.87
18	Meghalaya	5.44	4.97	0.00
19	Mizoram	23.35	13.03	1.70
20	Nagaland	0.00	3.18	0.00
21	Odisha	130.76	102.92	25.62
22	Punjab	98.47	89.12	0.00
23	Rajasthan	24.67	16.08	0.00
24	Sikkim	5.15	3.95	0.00
25	Tamil Nadu	128.78	142.02	33.17
26	Telangana	122.62	70.95	25.23
27	Tripura	0.00	0.00	0.00
28	Uttarakhand	19.80	24.04	0.00
29	Uttar Pradesh	175.82	138.86	1.32
30	West Bengal	55.30	69.78	12.21
31	Others	269.06	276.13	7.14
<b>TOTAL</b>		<b>1883.92</b>	<b>1665.67</b>	<b>203.16</b>

Source: NABARD