

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA

UNSTARRED QUESTION NO. †42

TO BE ANSWERED ON THE 18TH NOVEMBER 2019/ KARTIKA 27, 1941 (SAKA)

Bank Loan Targets

†42. SHRI ASHOK KUMAR RAWAT:

Will the Minister of FINANCE be pleased to state:

- (a) the details of the public sector banks located especially in backward and rural areas of the country as on date, State-wise and Bank-wise;
- (b) the details of the deposits and loans given during the last three years, State-wise and branch-wise;
- (c) whether the branches of banks have achieved their targets of loan disbursement especially in backward and rural areas;
- (d) if so, the details thereof and if not, the reasons therefor; and
- (e) the steps being taken or proposed to be taken by the Government to achieve the said targets?

ANSWER

THE MINISTER OF STATE FOR FINANCE
(SHRI ANURAG SINGH THAKUR)

(a) to (e): Reserve Bank of India (RBI) collects, collates and publishes data on bank branch locations and bank deposits and loans. RBI data categorises location only as rural, semi-urban, urban and metropolitan. RBI data on deposits and loans is available for the bank as a whole. As per RBI information, State- and Union-territory-wise details of Public Sector Bank (PSB) branches located in rural and semi-urban areas are at Annexure 1, and the bank-wise details of deposits and loans outstanding of PSBs during the last three financial years are at Annexure 2. As regards branch loan disbursement targets, it is informed that branches are not given targets for loan disbursement. Banks target total credit outstanding and as per RBI data on domestic operations, gross loans and advances of PSBs grew by Rs. 5,32,053 crore during the financial year 2018-19, registering credit growth of 10.1%.

Lok Sabha unstarred question no. *42 for 18th November 2019, regarding “Bank Loan Targets”
Number of branches of Public Sector Banks located in rural and semi-urban areas as on 30.6.2019

	Allahabad Bank	Andhra Bank	BoB	BoI	BoM	Canara Bank	Central Bank of India	Corporation Bank	Indian Bank	IOB	OBC	P&SB	PNB	State Bank of India	Syndicate Bank	UCO Bank	Union Bank of India	United Bank of India
Andaman & Nicobar Islands	0	0	3	0	0	1	0	0	0	1	0	0	1	18	6	0	0	1
Andhra Pradesh	9	643	156	94	3	183	77	110	182	90	19	0	27	921	289	18	112	5
Arunachal Pradesh	1	0	6	5	1	8	8	0	2	1	1	1	3	61	2	2	1	4
Assam	63	2	36	29	4	55	92	9	24	19	10	4	46	284	20	117	47	209
Bihar	172	15	207	271	1	168	338	21	39	30	30	2	485	742	37	180	108	59
Chandigarh	0	1	1	1	0	0	0	0	0	0	0	1	2	5	0	5	0	0
Chhattisgarh	29	13	163	38	23	49	91	13	7	28	17	8	96	270	15	36	39	14
Dadra & Nagar Haveli	1	1	16	1	1	3	1	1	1	1	1	0	1	5	1	1	1	1
Daman & Diu	0	0	8	2	1	1	2	1	1	0	1	0	1	8	1	2	1	0
Goa	5	5	66	57	18	62	35	64	9	32	13	1	9	108	30	12	19	6
Gujarat	13	13	1,235	223	23	59	180	98	22	41	20	2	79	754	39	40	144	5
Haryana	56	39	83	32	4	105	83	65	25	10	151	58	355	310	95	66	52	7
Himachal Pradesh	15	4	36	18	4	56	53	15	9	9	28	26	341	315	12	163	19	3
Jammu & Kashmir	3	1	3	4	0	16	10	3	3	0	8	7	67	128	2	9	7	0
Jharkhand	109	12	80	395	0	95	53	4	10	21	17	6	83	442	19	47	54	50
Karnataka	7	27	463	58	20	652	43	328	34	132	9	1	18	839	570	18	78	2
Kerala	13	19	191	73	3	372	89	85	100	142	8	1	126	959	193	34	187	6
Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0	0	2	9	1	0	0
Madhya Pradesh	126	8	160	305	100	130	364	22	11	15	23	16	171	686	47	85	173	0
Maharashtra	47	24	419	570	760	150	386	64	22	48	27	4	60	939	87	65	239	2
Manipur	3	0	8	3	0	4	6	0	1	2	0	2	3	35	0	10	0	12
Meghalaya	1	0	3	1	0	6	4	1	1	1	0	0	9	88	3	6	4	12
Mizoram	0	0	0	0	0	4	1	0	0	0	0	0	0	29	1	2	0	5
Nagaland	5	0	9	1	0	2	6	0	0	0	0	1	1	62	0	4	0	1
Delhi	9	0	8	7	1	4	7	25	1	0	8	1	20	13	7	0	8	0
Odisha	69	139	137	194	2	141	76	37	84	101	41	8	139	715	76	204	97	106
Puducherry	0	3	1	5	0	7	1	1	22	11	1	0	1	11	3	6	2	0
Punjab	90	48	123	99	13	154	85	65	57	53	292	501	496	613	44	125	82	7
Rajasthan	41	32	492	85	11	84	100	47	12	28	133	28	371	919	54	143	71	14
Sikkim	0	0	2	0	0	6	14	0	0	2	1	0	2	27	2	5	7	2
Tamil Nadu	21	87	188	135	5	606	121	134	734	821	13	1	87	739	187	50	139	11
Telangana	8	333	68	18	5	90	38	38	52	49	7	1	27	670	92	7	36	1
Tripura	2	0	2	9	0	10	5	1	0	3	1	1	2	49	5	23	4	51
Uttarakhand	27	5	99	25	1	55	21	16	5	31	52	28	191	349	42	43	58	1
Uttar Pradesh	690	26	889	334	30	339	365	101	67	102	229	125	848	1,455	382	154	675	31
West Bengal	347	18	110	229	7	182	204	21	23	51	45	6	160	758	56	219	87	564

Source: Reserve Bank of India

BoB – Bank of Baroda, BoI – Bank of India, BoM – Bank of Maharashtra, IOB – Indian Overseas Bank, OBC – Oriental Bank of Commerce, P&SB – Punjab and Sind Bank, SBI – State Bank of India

**Lok sabha unstarred question no. *42 for 18th November 2019, regarding “Bank
Loan Targets”**

Details of Deposits and Loans of Public Sector Banks

Amounts in crore Rs.

Bank	Deposits			Gross Loans and Advances		
	31.3.2017	31.3.2018	31.3.2019	31.3.2017	31.3.2018	31.3.2019
Allahabad Bank	1,99,335	2,10,842	2,14,301	1,46,508	1,56,327	1,60,286
Andhra Bank	1,95,441	2,08,070	2,19,821	1,44,232	1,64,535	1,78,690
Bank of Baroda	4,40,092	4,66,974	5,17,967	2,97,755	3,51,269	3,96,687
Bank of India	4,23,457	4,21,211	4,21,783	2,85,725	2,93,500	3,28,137
Bank of Maharashtra	1,39,053	1,38,981	1,40,650	1,01,537	94,645	93,467
Canara Bank	4,54,610	4,85,994	5,65,917	3,27,813	3,71,206	4,19,004
Central Bank of India	2,96,671	2,94,839	2,99,855	1,53,008	1,77,484	1,67,729
Corporation Bank	2,20,560	1,83,316	1,84,568	1,45,710	1,28,005	1,35,048
Dena Bank	1,13,943	1,06,130	1,00,652	77,538	74,239	60,598
Indian Bank	1,77,084	2,02,248	2,35,237	1,26,489	1,56,477	1,80,345
Indian Overseas Bank	2,05,154	2,10,388	2,17,963	1,42,651	1,38,516	1,46,001
Oriental Bank of Commerce	2,19,339	2,07,346	2,32,645	1,66,438	1,48,206	1,71,549
Punjab and Sind Bank	85,540	1,01,726	98,558	60,263	69,739	72,747
Punjab National Bank	5,65,573	6,00,435	6,54,536	3,90,590	4,28,465	4,89,812
Syndicate Bank	2,34,543	2,41,092	2,30,092	1,71,377	1,81,477	1,74,822
UCO Bank	1,85,102	1,72,017	1,92,278	1,12,917	1,08,746	1,11,739
Union Bank of India	3,71,776	4,03,197	4,13,099	2,72,660	2,88,336	3,10,932
United Bank of India	1,26,939	1,29,326	1,34,983	70,503	68,692	73,123
Vijaya Bank	1,33,012	1,57,288	1,75,817	96,821	1,18,677	1,35,520
State Bank of India	24,94,141	25,99,393	28,14,243	16,66,288	17,46,389	19,90,746

Source: Reserve Bank of India
