

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES

**LOK SABHA**  
**UNSTARRED QUESTION NO. 1030**  
Answered on February 8, 2021 /Magha 19, 1942 (Saka)

**Nationalised Bank**

1030. SHRI HANUMAN BENIWAL

Will the Minister of FINANCE be pleased to state:

- (a) the percentage of the amount that is mandatorily sanctioned by the nationalized banks as per their banks limit located in urban and rural areas during their financial year for works related to agriculture and other works such as employment, etc;
- (b) the number of applications received by the nationalized banks set up in the district of Nagor in Rajasthan during the financial years 2019-20 and 2020-21 under the Pradhan Mantri Rojgar Yojana and Pradhan Mantri Mudra Yojana for the works related to agriculture;
- (c) the number of loan applications sanctioned by the concerned bank; and
- (d) the number and details of loan applications which are still pending along with the progress made in this direction so far?

**ANSWER**

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

(a) Reserve Bank of India (RBI) earmarked specific targets for Commercial Bank [including Regional Rural Bank (RRB), Small Finance Bank (SFB), Local Area Bank] and Primary (Urban) Co-operative Bank (UCB) in respect of priority sector lending (PSL) by these banks with the objective to ensure that vulnerable sections of society get access to credit and there is adequate flow of resources to those segments of the economy which have higher employment potential and help in making an impact on poverty alleviation.

Accordingly, RBI vide their Master Direction dated 4<sup>th</sup> September 2020 on PSL have prescribed an overall target of 40% for Nationalised banks. This, *inter-alia*, include 18% towards agriculture, 7.5% for Micro Small and Medium Enterprises and 10% for weaker Section.

The details of these targets are placed at **Annexure**.

(b) to (d) Pradhan Mantri Rojgar Yojana (PMRY) Scheme has been discontinued by the Ministry of Micro, Small & Medium Enterprises (MSME) with effect from 01.04.2008. A new scheme namely Prime Minister's Employment Generation Programme (PMEGP) was formulated and launched on 15.08.2008 by merging two employment generation schemes viz. PMRY and Rural Employment Generation Programme (REGP) and is being implemented with effect from FY 2008-09.

Details of applications received and sanctioned under the PMEGP and Pradhan Mantri Mudra Yojana (PMMY) in the nationalized banks **in the district of Nagaur in Rajasthan** during the financial years 2019-20 and 2020-21 are given below:

<b>Prime Minister's Employment Generation Programme (PMEGP)</b>		
<b>Financial Year</b>	<b>No. of applications received</b>	<b>No. of loan applications sanctioned</b>
<b>2019-20</b>	167	66
<b>2020-21</b> (as on 02.02.2021)	215	78

Source: SLBC, Rajasthan

<b>Pradhan Mantri Mudra Yojana (PMMY)</b>		
<b>Financial Year</b>	<b>No. of applications received</b>	<b>No. of loan applications sanctioned</b>
<b>2019-20</b>	8653	8653
<b>2020-21</b> (as on 02.02.2021)	9355	9355

Source: Data reported by Public Sector Banks (PSBs) on Mudra Portal as received from SLBC, Rajasthan

SLBC Rajasthan has further, apprised that during current FY (2020-21), 46 applications are pending under PMEGP scheme.

\*\*\*\*\*

Annexure referred to in reply of Lok Sabha Unstarred Question No.1030 to be answered on 8<sup>th</sup> February, 2021 regarding Nationalised Bank

**Targets /Sub-targets for Priority sector**

Categories	Domestic commercial banks (excl. RRBs & SFBs) & foreign banks with 20 branches and above	Foreign banks with less than 20 branches	Regional Banks	Rural	Small Finance Banks
Total Priority Sector	40 per cent	40 per cent out of which up to 32% can be in the form of lending to Exports and not less than 8% can be to any other priority sector	75 per cent of	However, lending to Medium Enterprises, Social Infrastructure and Renewable Energy shall be reckoned for priority sector achievement only up to 15 per cent of ANBC.	75 per cent
Agriculture	18 per cent; out of which a target of 10 percent is prescribed for Small and Marginal Farmers (SMFs) #	Not applicable	18 per cent ; out of which a target of 10 percent# is prescribed for SMFs		18 per cent; out of which a target of 10 percent# is prescribed for SMFs
Micro Enterprises	7.5 per cent	Not applicable	7.5 per cent		7.5 per cent
Advances to Weaker Sections	12 per cent #	Not applicable	15 per cent		12 per cent#

Note: Target in terms of of Adjusted Net Bank Credit (ANBC) or Credit Equivalent amount of Off-Balance Sheet Exposures (OBE), whichever is higher, as of preceding March 31st.

**Primary Urban Co-operative Bank**

Categories	Target				
Total Priority Sector	40 per cent of ANBC, which shall stand increased to 75 per cent with effect from March 31, 2024. UCBs shall comply with the stipulated target as per the following milestones:				
	Existing target	March 31, 2021	March 31, 2022	March 31, 2023	March 31, 2024
	40%	45%	50%	60%	75%
Micro Enterprises	7.5 per cent of ANBC				
Advances to Weaker Sections	12 per cent of ANBC #				

# The targets for lending to SMFs and for Weaker Sections shall be revised upwards from 8% to 10% and from 10% to 12% respectively in phased manner from FY 2021-22 to 2023-24.

\*\*\*\*\*