

Government of India  
Ministry of Finance  
Department of Financial Services

LOK SABHA  
Unstarred Question No. 4185  
Answered on Monday, March 22, 2021/ Chaitra 1, 1943 (Saka)  
Farm Loans by Cooperative Banks

**Question**

4185. SHRI PARTHIBAN S.R. :

Will the Minister of FINANCE be pleased to state:

- whether the percentage of loans disbursed by cooperative banks in the agriculture sector has increased over the last few years;
- if so, the details thereof including targets set and achievements made against the targets, State-wise including the State of Tamil Nadu;
- whether the Government has identified any constraint being faced by cooperative banks in disbursing such loans; and
- if so, the details thereof including the action taken by the Government in this regard?

**Answer**

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

- & (b): Details of the loans disbursed by Cooperative Banks during the last 3 years are as under:

(Rs. in crore)

Year	Agri Credit Disbursement by Cooperative Banks	Total Agriculture Credit Disbursement	Percentage Share in total Agri .Credit
2017-18	1,50,321.14	11,62,616.98	12.93
2018-19	1,52,340.20	12,56,829.62	12.12
2019-20	1,57,367.41	13,92,729.39	11.30

State-wise agricultural credit target and achievement in respect of Cooperative Banks for last three years is provided in the Annexure.

- & (d) NABARD has inter alia, identified the following constraints faced by Cooperative Banks in disbursement of loans:

- Financial health of Rural Cooperative Banks (RCBs).
- Slow pace of technology adoption.
- Corporate governance standards.

Earlier, many provisions of the Banking Regulation Act, 1949 relating to the governance and sound regulation and supervision of banks that were applicable to banking companies were not applicable to co-operative banks. Keeping in view developments in the banking sector and the regulation thereof over time, amendments have been made through the Banking Regulation (Amendment) Act, 2020 for extending such provisions to co-operative banks as well. While providing for better management with proper regulations, the Act aims to ensure that the affairs of the cooperative banks are conducted in a manner that protects the interest of depositors by increasing professionalism, enabling access to capital, improving governance and ensuring sound banking through the Reserve Bank of India.

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## Annexure-I

## State-wise Agriculture Credit Target and Achievement in respect of Cooperative Banks

(Rs. in crore)

S.No.	State/UT	2017-18		2018-19		2019-20	
		Target	Disb. Amt.	Target	Disb. Amt.	Target	Disb. Amt.
1	DELHI	12.00	4.98	10.00	3.80	10.50	2.41
2	HARYANA	8350.00	10074.81	8509.00	10490.89	10696.05	11284.96
3	HIMACHAL PRADESH	1450.00	9208.85	1352.00	1650.91	3929.39	1793.94
4	JAMMU & KASHMIR	250.00	14.14	258.00	25.88	563.08	21.56
5	PUNJAB	17200.00	9484.92	17418.00	9551.50	18577.35	10768.70
6	RAJASTHAN	18500.00	14725.79	19319.00	12905.93	22518.28	9803.17
7	CHANDIGARH UT	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Northern Region Total</b>	<b>45762.00</b>	<b>43513.49</b>	<b>46866.00</b>	<b>34628.91</b>	<b>56294.65</b>	<b>33674.74</b>
8	ARUNACHAL PRADESH	106.00	20.65	126.00	4.79	171.00	5.44
9	ASSAM	120.00	18.95	144.00	21.12	182.40	28.45
10	MANIPUR	22.00	18.78	26.00	40.74	57.00	43.19
11	MEGHALAYA	65.00	34.39	78.00	21.28	91.20	31.62
12	MIZORAM	35.00	12.94	42.00	14.55	45.60	15.32
13	NAGALAND	62.00	87.88	74.00	40.32	147.90	128.48
14	SIKKIM	28.00	3.58	34.00	4.76	45.60	6.56
15	TRIPURA	270.00	273.48	314.00	236.63	399.00	221.74
	<b>North Eastern Region Total</b>	<b>708.00</b>	<b>470.66</b>	<b>838.00</b>	<b>384.18</b>	<b>1139.70</b>	<b>480.80</b>
16	A & N ISLAND	60.00	27.60	70.00	13.32	104.79	7.98
17	BIHAR	950.00	2548.00	988.00	2799.86	3493.13	3204.51
18	JHARKHAND	200.00	3.23	226.00	6.72	465.75	5.56
19	ODISHA	9700.00	11124.78	10297.00	12971.61	12952.70	13274.14
20	WEST BENGAL	5750.00	3991.57	5954.00	4480.74	6271.52	5069.82
	<b>Eastern Region Total</b>	<b>16660.00</b>	<b>17695.19</b>	<b>17535.00</b>	<b>20272.24</b>	<b>23287.89</b>	<b>21562.01</b>
21	CHHATTISGARH	2500.00	4397.00	2506.00	3700.79	4694.70	4431.64
22	MADHYA PRADESH	13330.00	12787.50	14058.00	12488.23	16250.42	11561.31
23	UTTARAKHAND	1100.00	1260.44	1006.00	1289.25	1444.71	1576.67
24	UTTAR PRADESH	11500.00	3932.82	13070.00	5314.92	13721.72	6201.35
	<b>Central Region Total</b>	<b>28430.00</b>	<b>22377.77</b>	<b>30640.00</b>	<b>22793.19</b>	<b>36111.55</b>	<b>23770.97</b>
25	GOA	135.00	34.23	151.00	33.02	236.00	38.23
26	GUJARAT	14700.00	13759.68	14306.00	13664.67	18643.40	14688.83
27	MAHARASHTRA	17150.00	11885.37	17507.00	12927.99	20432.11	11272.94
28	D & N HAVELI UT	6.00	0.00	7.00	0.00	10.00	0.00
29	DAMAN & DIU UT	7.00	0.00	8.00	0.00	12.00	0.00
	<b>Western Region Total</b>	<b>31998.00</b>	<b>25679.28</b>	<b>31979.00</b>	<b>26625.68</b>	<b>39333.51</b>	<b>26000.00</b>
30	ANDHRA PRADESH	9000.00	11085.57	10026.00	11571.66	12046.33	11858.23
31	TELANGANA	5000.00	5657.51	6674.00	5608.30	7830.30	5748.55
32	KARNATAKA	8125.00	11619.13	8496.00	11350.52	12523.88	13842.26
33	KERALA	3550.00	4772.00	5041.00	4520.37	6023.04	4239.60
34	PUDUCHERRY	17.00	2.17	18.00	7.95	32.00	8.94
35	TAMILNADU	6750.00	7448.38	6887.00	14577.20	7876.70	16181.31
36	LAKSHADWEEP UT	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Southern Region Total</b>	<b>32442.00</b>	<b>40584.75</b>	<b>37142.00</b>	<b>47635.99</b>	<b>46332.24</b>	<b>51878.88</b>
	<b>GRAND TOTAL</b>	<b>156000.00</b>	<b>150321.14</b>	<b>165000.00</b>	<b>152340.20</b>	<b>202499.54</b>	<b>157367.41</b>