

Government of India  
Ministry of Finance  
Department of Financial Services

LOK SABHA

Unstarred Question No. 3608

Answered on Monday, December 20, 2021/Agrahayana 29, 1943 (Saka)

NABARD ASSISTANCE TO RURAL BANKS

†3608. SHRI KRUPAL BALAJI TUMANE:

Will the Minister of FINANCE be pleased to state:

- (a) whether any scheme has been started for providing financial assistance to the banks functioning in rural areas of the country or is proposed to be started by the National Bank for Agriculture and Rural Development (NABARD);
- (b) if so, the details thereof and the purpose of granting this financial assistance; and
- (c) the details of the assistance provided by NABARD during the last three years and current year, State-wise?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE  
(DR. BHAGWAT KARAD)

(a) to (c): As apprised by National Bank for Agriculture and Rural Development (NABARD), they have established a fund called 'Cooperative Development Fund (CDF)' to provide financial assistance to the Rural Credit Cooperative Institutions including Rural Cooperative Banks (RCBs). The financial assistance under CDF is provided to RCBs for the following purposes:

- i. Assistance to Cooperative Training Institutes (CTIs) under "Scheme of Financial Assistance for Training of Cooperative Banks' Personnel (SOFTCOB)" for programmes approved by NABARD
- ii. Infrastructure facilities to Primary Agricultural Credit Societies (PACS) in all States
- iii. HR capacity building measures, training for staff and management, conference and seminars
- iv. Studies, Organisation Development Initiative (ODI), Workshops and Training through NABARD / Bankers Institute of Rural Development (BIRD)
- v. Setting up of PACS Development Cells (PDC) in District Central Co-operative Banks (DCCBs) & State Co-operative Bank (StCB)
- vi. To support exposure visits to well- functioning banks/societies across the states
- vii. Scheme for Comprehensive Support plan for NER including Sikkim, Jammu & Kashmir, A& N Island. Extension of grant support of maximum of ₹100.00 lakh per state
- viii. Computerisation of PACS
- ix. Setting up 'Business Diversification and Product Innovation Cell' in RCBs. Extension of grant support of ₹66.00 lakh per state
- x. Grant support to the extent of ₹1.00 lakh per PACS to those Cooperative Credit Societies availing the facility of special refinance from NABARD under "PACS as Multi Service Centres (MSC)" refinance scheme
- xi. Assistance to BIRD towards Centre for Professional Excellence in Cooperatives (CPEC) and on-location programmes

The details of the assistance provided by NABARD during the last three years and current year are given at Annexure.

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## Annexure

**Details of the assistance provided by NABARD during the last three years and current year**

(Rupees in Lakh)

Sr No	Name	2018-19	2019-20	2020-21	2021-22 (upto 30.11.2021)
1	Andaman & Nicobar	4.89	2.46	8.88	2.58
2	Andhra Pradesh	102.80	126.98	128.73	15.60
3	Arunachal Pradesh	5.31	0.00	6.62	0.00
4	Assam	12.00	14.78	34.31	0.36
5	Bihar	10.87	11.25	18.14	1.75
6	Chhattisgarh	12.64	8.46	16.05	0.02
7	Goa	2.36	3.39	5.69	0.13
8	Gujarat	122.73	111.15	52.51	9.58
9	Haryana	61.07	56.61	11.18	2.85
10	Himachal Pradesh	33.77	54.56	50.05	5.44
11	Jammu & Kashmir	3.57	0.06	0.05	0.00
12	Jharkhand	2.58	7.04	7.94	0.00
13	Karnataka	82.98	103.12	80.18	5.63
14	Kerala	133.10	163.19	71.25	11.89
15	Madhya Pradesh	31.80	60.19	45.12	8.08
16	Maharashtra	85.37	91.10	53.62	13.58
17	Manipur	2.80	3.49	19.96	5.00
18	Meghalay	4.97	0.00	4.80	1.37
19	Mizoram	13.03	15.26	19.11	3.54
20	Nagaland	3.18	2.16	3.60	0.00
21	Odisha	102.92	138.22	50.17	3.49
22	Punjab	89.12	69.98	70.79	13.4
23	Puducherry	0.00	0.00	0.00	0.00
24	Rajasthan	16.08	24.00	55.46	15.01
25	Sikkim	3.95	2.00	15.49	8.46
26	Tamil Nadu	142.02	131.30	91.29	33.51
27	Telangana	70.95	132.36	591.46	17.40
28	Tripura	0.00	12.16	4.29	0.00
29	Uttarakhand	24.04	86.36	39.62	500.00
30	Uttar Pradesh	138.86	45.23	101.24	500.09
31	West Bengal	69.78	62.33	13.26	14.82
32	Head Office	276.13	250.44	200.17	38.40
	<b>Total</b>	<b>1665.67</b>	<b>1789.63</b>	<b>1871.03</b>	<b>1231.98</b>