GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
UNSTARRED QUESTION NO. 8
Answered on the July 22, 2024/ 31 Ashadha, 1946 (Saka)
Amount Deposited and Loans Disbursed by PSBs

8.   SHRI ARUN KUMAR SAGAR:

Will the Minister of FINANCE be pleased to state:
(a)   the details of the branches of Public Sector Banks situated in backward and rural regions as on date, State- wise;
(b)   the branch-wise details of the amount deposited and loans disbursed during the last three years as on date, State- wise;
(c)   whether the bank's branches have achieved their stipulated targets for loan disbursals;
(d)   if so, the details thereof, especially that of backward and rural regions;
(e)   if not, the reasons therefor; and
(f)   the steps being taken/ proposed to be taken to achieve the target?

ANSWER

THE MINISTER OF STATE FOR FINANCE
(SHRI PANKAJ CHAUDHARY)

(a) As per input received from the Reserve Bank of India (RBI), details of functioning bank branches of Public Sector Banks (PSBs) in Rural and Semi-urban centres as on 31.3.2024 are at Annex-1.

(b) RBI has informed that this information is not maintained by it. However, bank-wise details of the deposits and advances of PSBs for the last three financial years are at Annex-2.

(c) to (f): As per inputs received from PSBs, banks set their credit growth targets for the financial year based on various factors which include, *inter alia*, the macro-economic conditions, future prospects and the envisaged demand of credit, which are all dynamic in nature. While these targets are allocated to the branches as per the potential of the area where the respective branches are functioning, they may be adjusted during the financial year in the event of any natural calamity or civil disturbance in the area, regulatory changes related to credit and revision of strategy of the bank etc. There has been a positive overall growth of advances of PSBs, with year-on-year growth being 9.8%, 15.8% and 13.5% in financial years 2021-22, 2022-23 and 2023-24, respectively.

Further, various efforts have also been undertaken by PSBs to improve the credit delivery and achieve their credit growth targets including those in the rural and semi-urban areas of the country. These include, *inter alia*, actively working on outreach programs, sector-specific lending, community engagement, simplified loan application processes, strategic partnerships, collaboration with government bodies, and financial literacy programs.

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Lok Sabha Unstarred Question no. 8 for 22.7.2024 regarding "Amount Deposited and Loans Disbursed by PSBs"

State-wise number of functioning bank branches of Public Sector Banks in Rural and Semi-urban centres as on 31.3.2024

State/UT	Rural	Semi-urban
Andaman & Nicobar Islands	23	9
Andhra Pradesh	1,478	1,371
Arunachal Pradesh	58	58
Assam	663	431
Bihar	1,622	1,301
Chandigarh	11	5
Chhattisgarh	525	400
Dadra and Nagar Haveli and Daman and Diu	12	48
Goa	206	233
Gujarat	1,629	1,166
Haryana	792	699
Himachal Pradesh	909	202
Jammu & Kashmir	146	138
Jharkhand	969	528
Karnataka	1,882	1,266
Kerala	140	2,351
Ladakh	22	17
Lakshadweep	6	7
Madhya Pradesh	1,277	1,184
Maharashtra	2,069	1,724
Manipur	82	33
Meghalaya	101	40
Mizoram	18	25
Nagaland	57	47
Delhi	72	97
Odisha	1,539	825
Puducherry	30	44
Punjab	1,517	1,198
Rajasthan	1,479	1,211
Sikkim	59	13
Tamil Nadu	1,897	2,183
Telangana	842	721
Tripura	94	82
Uttarakhand	652	311
Uttar Pradesh	4,195	2,565
West Bengal	2,139	956

Source: Reserve Bank of India

Lok Sabha Unstarred Question no. 8 for 22.7.2024 regarding "Amount Deposited and Loans Disbursed by PSBs"

State-wise details of the deposits and advances outstanding of Public Sector Banks for the last three financial years

State/UT	Amount Outstanding (in ₹ crore)					
	as on 31.3.2024		as on 31.3.2023		as on 31.3.2022	
	Deposits	Advances	Deposits	Advances	Deposits	Advances
Andaman & Nicobar Islands	6,735	3,837	6,206	3,459	5,788	2,963
Andhra Pradesh	3,30,006	5,27,216	2,94,052	4,56,902	2,73,696	3,98,881
Arunachal Pradesh	23,223	7,778	22,344	6,405	20,334	5,221
Assam	1,61,414	83,223	1,52,626	72,608	1,42,418	61,564
Bihar	4,00,210	1,61,970	3,64,478	1,40,635	3,39,331	1,22,112
Chandigarh	59,963	58,218	57,785	53,051	53,191	60,571
Chhattisgarh	1,62,382	1,17,614	1,49,816	1,04,391	1,39,962	90,055
Dadra and Nagar Haveli and Daman and Diu	11,169	2,732	10,331	2,537	9,642	2,158
Goa	80,251	19,736	75,096	17,127	69,914	15,546
Gujarat	6,98,339	3,96,940	6,35,271	3,55,202	5,96,035	3,25,438
Haryana	3,31,428	1,96,091	3,00,294	1,73,237	2,76,468	1,47,491
Himachal Pradesh	1,21,305	40,084	1,11,127	34,506	1,01,435	30,601
Jammu & Kashmir	41,044	24,212	38,883	21,106	37,331	17,389
Jharkhand	2,70,589	83,594	2,49,280	71,630	2,34,231	60,761
Karnataka	8,08,712	5,88,822	7,43,729	5,28,125	7,06,194	4,61,408
Kerala	3,99,228	3,04,283	3,67,181	2,64,605	3,47,551	2,29,132
Ladakh	2,400	1,671	2,112	1,438	1,943	1,096
Lakshadweep	1,532	167	1,413	145	1,230	118
Madhya Pradesh	4,52,775	2,75,290	4,12,968	2,45,761	3,94,539	2,24,556
Maharashtra	22,50,479	20,72,692	19,82,882	17,79,633	17,62,514	14,08,406
Manipur	11,688	9,972	11,199	8,846	10,485	6,969
Meghalaya	22,090	10,471	20,666	8,750	19,368	7,080
Mizoram	7,863	3,957	7,622	3,409	7,066	2,946
Nagaland	12,302	7,956	11,697	6,834	10,517	5,674
Delhi	9,13,226	9,50,996	8,67,585	8,70,835	7,85,909	8,10,543
Odisha	3,76,899	1,63,834	3,43,782	1,36,230	3,15,288	1,16,112
Puducherry	21,101	11,440	18,823	9,780	17,759	8,859
Punjab	4,14,556	1,79,349	3,85,909	1,61,842	3,62,436	1,59,176
Rajasthan	4,14,044	2,92,512	3,79,547	2,61,410	3,49,224	2,33,316
Sikkim	9,556	5,397	8,961	4,759	8,321	3,922
Tamil Nadu	7,07,599	7,96,713	6,54,752	6,87,739	6,17,766	6,13,150
Telangana	4,20,775	4,83,919	3,79,142	4,28,559	3,63,215	3,83,868
Tripura	23,376	8,768	22,127	7,613	20,183	6,654
Uttar Pradesh	11,99,072	4,91,104	10,95,476	4,36,362	10,07,846	3,87,634
Uttarakhand	1,72,798	54,240	1,59,097	48,905	1,46,754	44,899
West Bengal	7,48,470	3,18,527	7,05,613	2,93,590	6,62,448	2,67,498

Source: Reserve Bank of India