

**GOVERNMENT OF INDIA
MINISTRY OF CORPORATE AFFAIRS
LOK SABHA
UN-STARRED QUESTION NO. 1212
ANSWERED ON Monday, December 8, 2025
Agrahayana 17, 1947 (Saka)**

PSBs in Dahod

1212.Shri Jaswantsinh Sumanbhai Bhabhor

Will the Minister of CORPORATE AFFAIRS be pleased to state:

- (a) the extent to which the improvement in the financial performance of Public Sector Banks (PSBs) has benefitted the rural and tribal areas of Dahod Lok Sabha Parliamentary Constituency;**
- (b) the manner in which the strengthened position of PSBs as compared to 2014-15 has contributed to the progress of agricultural loans, Kisan Credit Cards (KCCs), Stand-Up India and MUDRA schemes in Dahod; and**
- (c) the manner in which the total net profit of PSBs has been reflected in the expansion of bank branches and improvement of banking services in the said district during the last financial year?**

ANSWER

Minister of State in the Ministry of Corporate Affairs; Minister of State in the Ministry of Road Transport and Highways.

(Shri Harsh Malhotra)

(a): On the basis of information provided by Department of Financial Services, the total deposits of all the Public Sector Banks (PSBs) in Dahod districtas on 30th June, 2017 was Rs. 2372.22 crore. As on 31st March, 2025, same was Rs. 4832.67 crore. The growth in total deposits during the period 2017 to 2025 indicates enhanced financial savings in Dahod district.

Similarly, total advances in Dahod districtas on 30th June, 2017 was Rs. 1038.92 crore. As on 31st March, 2025, same was Rs. 2642.05 crore. The total advances have increased substantially during the period 2017 to 2025 which indicates the improvement in borrowing power directly benefitting the overall economic activity in the Dahod district.

(b): Total Agriculture Loan (outstanding) of all the Public Sector Banks in Dahod district as on 30th June, 2017 was Rs. 271.45 crore. As on 31st March, 2025, same was Rs. 669.10 crore. The growth indicates substantial lending by the PSBs in the form of crop loan and term loan in agriculture infrastructure and agri-ancillary activities, enhancing the core livelihood source of the rural and tribal population of Dahod district.

Out of the above total agriculture loans, outstanding Kisan Credit Cards (KCC) amounts to Rs. 171.27 crore as on 30th June, 2017, while the same as on 31st March, 2025 stands at Rs. 406.03 crore. This reflects direct contribution of PSBs in enhancing and improving the livelihood sources of the rural and tribal population in Dahod district.

Total loan outstanding of the Stand-up India scheme for Dahod district stands at Rs. 6.75 crore as on 31st March, 2025. In Dahod district the total loan outstanding under the PM Mudra scheme as on 31st March, 2017 was Rs. 35.05 crore, which increased to Rs. 58.09 crore as on 31st March, 2025. This increase shows the strong financial support system by the PSBs to the micro entrepreneurs in Dahod District.

(c): To ensure accessibility of banking services in rural and remote areas, the endeavour of the Government is to ensure availability of banking outlet (Bank branch/Business Correspondent/ India Post Payments Bank) within 5 kilometres of all inhabited villages in the country. Availability of banking outlets is monitored by a Geographic Information System (GIS) based App., namely, Jan Dhan Darshak (JDD) App. Based on the data uploaded by Banks on the JDD App, out of total 6,01,328 inhabited villages in the country, 6,00,813 (99.91%) villages are covered with banking outlets (Bank branch / BC / IPPB) within a radius of 5 Km.

The above financial parameters of PSBs show that PSBs have played a vital role in economic growth and overall development of Dahod district.
