

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
UNSTARRED QUESTION NO. 2275
TO BE ANSWERED ON DECEMBER 11, 2015/AGRAHAYANA 20, 1937 (SAKA)
“Bank Loans”
QUESTION

2275. SHRIMATI BHAVANA PUNDALIKRAO GAWALI PATIL:

SHRI ARVIND SAWANT:

KUMARI SHOBHA KARANDLAJE:

SHRI ASHOK MAHADEORAO NETE:

SHRI PRATHAP SIMHA:

Will the Minister of FINANCE be pleased to state:

- (a) the details of total loans disbursed by Public Sector Banks to different sectors including agriculture, industry, housing sectors during each of the last three years and the current year, bank and State -wise including Maharashtra and Karnataka;
- (b) the extent to which the financing has grown through non-banking domestic sources during the said period;
- (b) the percentage of loans given/availed to members of Scheduled Castes and Scheduled Tribes during the said period, category and State-wise including Maharashtra and Karnataka; and
- (d) the steps taken/being taken by the Government to provide easy loans to said sectors?

ANSWER

The Minister of State in the Ministry of Finance
(SHRI JAYANT SINHA)

(a): The outstanding loans of Public Sector Banks to different sectors including agriculture, industry, housing sectors during each of the last three years and the current year, bank wise is at Annexure-I and State –wise is at Annexure-II.

(b): Outstanding loans advanced by the Non Banking Financial Companies (NBFCs) registered with the Banks for the last three years and current year are as under:

Outstanding as at the end of March (Rs. in Crore)				Growth (%)		
2012	2013	2014	2015	2013	2014	2015
766132	922314	1016523	1187198	20.39	10.21	16.79

Source; RBI

(c): Percentage of State wise loans given to members of Scheduled Castes and Scheduled Tribes during the last three years is at **Annexure-III.**

(d): For institutional credit to farmers, the Government provides interest subvention to make short-term crop loans upto Rs.3 lakh at the interest rate of 7% per annum

and in case of prompt repayment, the same gets reduced to 4%. In order to discourage distress sale of produce by small and marginal farmers, post-harvest loans against Negotiable Warehouse Receipts (NWRs) are provided by banks to Small Farmers/Marginal Farmers having Kisan Credit Card (KCC), at the interest rate of 7% per annum for a period of upto six months.

Reserve Bank of India (RBI) has prescribed relatively lower rates of provisioning for standard assets of Farm Credit to agricultural activities and Small and Micro Enterprises (SMEs) sectors at 0.25 per cent as against 0.40 per cent for all other sectors (including individual housing loans).

In order to ensure adequate credit flow to the infrastructure sector as also towards the affordable housing needs of the country, RBI allows banks to issue long-term bonds with a minimum maturity of seven years to raise resources for lending to (i) long term projects in infrastructure sub-sectors, and (ii) for affordable housing.

Statement referred to in respect of part (a) of Lok Sabha Unstarred Question No. 2275 for 11.12.2015 raised by Shrimati Bhavana Pundalikrao Gawali Patil and others regarding "Bank Loans"

Outstanding credit in different sectors as on 31st March of Public Sector Banks

Annexure-I

BANK	Amount in rupees crores											
	AGRICULTURE				INDUSTRY				PERSONAL (EXCLUDING HOUSING)			
	2012	2013	2014	2015	2012	2013	2014	2015	2012	2013	2014	2015
State Bank Of Bikaner And Jaipur	8,077	9,864	13,398	11,538	22,504	27,296	28,191	31,550	4,743	5,491	6,094	7,036
State Bank Of Hyderabad	9,533	11,483	13,228	14,676	38,936	45,769	47,897	49,820	7,876	9,711	10,795	12,315
State Bank Of India	88,233	110,039	117,884	124,421	354,746	441,090	523,266	535,747	78,219	88,686	96,120	110,870
State Bank Of Mysore	4,593	5,838	7,135	8,017	19,811	22,234	25,846	25,642	3,258	3,443	4,126	4,877
State Bank Of Patiala	7,555	7,554	8,921	11,282	34,201	42,945	41,684	41,063	4,297	2,897	6,637	4,358
State Bank Of Travancore	2,786	3,266	2,593	8,942	19,468	24,579	28,419	26,245	11,687	14,905	15,074	8,067
Allahabad Bank	13,729	15,673	18,377	21,277	57,922	64,715	69,757	72,923	5,145	6,801	5,466	6,228
Andhra Bank	10,946	15,555	19,486	19,876	41,826	49,097	51,188	58,183	8,921	6,754	8,785	9,838
Bank Of Baroda	24,537	25,095	27,390	31,874	82,926	93,446	113,000	121,182	8,365	8,982	10,402	12,310
Bank Of India	19,437	25,087	32,452	35,892	80,527	92,202	110,959	122,171	10,583	10,866	14,712	15,163
Bank Of Maharashtra	6,814	8,258	9,961	11,278	20,835	34,658	42,299	46,758	2,099	3,046	3,490	3,465
Bhartiya Mahila Bank	-	-	-	5	-	-	-	67	-	-	-	5
Canara Bank	31,316	40,980	75,292	55,810	114,351	114,826	118,020	141,150	17,562	16,303	5,626	15,303
Central Bank Of India	14,421	15,180	22,220	26,217	68,616	84,230	85,407	87,649	10,231	13,198	15,650	17,731
Corporation Bank	6,673	9,747	11,366	14,947	48,965	58,330	61,099	59,786	4,512	5,968	6,759	8,021
Dena Bank	6,725	7,005	8,691	9,311	23,860	28,018	33,228	35,424	2,650	2,674	2,274	2,392
I.D.B.I. Ltd.	9,863	7,132	8,883	13,924	92,371	103,771	104,280	103,655	3,495	3,466	3,915	4,952
Indian Bank	17,765	24,063	21,440	21,882	34,110	38,731	45,469	43,517	8,684	13,076	9,930	12,900
Indian Overseas Bank	19,336	23,794	26,303	27,215	59,818	67,172	72,410	73,768	6,270	8,052	8,044	8,236
Oriental Bank Of Commerce	13,712	25,736	18,269	18,413	58,386	57,775	62,267	64,258	3,979	4,750	5,052	5,875
Punjab And Sind Bank	4,024	4,844	5,973	6,395	19,468	24,560	26,161	25,996	1,445	1,255	1,193	1,443
Punjab National Bank	37,377	40,401	52,985	55,541	115,469	123,564	142,697	161,736	16,081	17,397	35,882	24,347
Syndicate Bank	14,952	14,086	20,591	22,422	8,737	5,339	49,318	61,835	4,616	5,233	8,098	10,769
Uco Bank	10,397	11,938	15,434	16,009	52,507	56,302	53,884	51,485	5,456	2,323	2,399	2,858
Union Bank Of India	20,829	20,151	24,470	34,007	67,250	74,680	85,572	91,761	3,628	3,674	4,344	4,968
United Bank Of India	7,167	8,464	8,836	7,712	28,534	29,979	32,542	32,673	826	989	1,237	1,143
Vijaya Bank	6,457	7,643	8,423	7,688	14,119	37,468	42,116	44,282	4,962	1,816	2,146	3,201
Grand Total	417,255	498,874	600,001	636,572	1,580,262	1,842,776	2,096,976	2,210,324	239,591	261,759	294,249	318,674

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Amount in rupee crore

BANK	HOUSING				ALL OTHERS				TOTAL			
	2012	2013	2014	2015	2012	2013	2014	2015	2012	2013	2014	2015
State Bk Of Bikaner And Jaipur	3,264	3,603	3,984	5,118	11,430	12,226	13,654	15,083	50,018	58,479	65,322	70,325
State Bank Of Hyderabad	7,692	9,736	11,486	14,284	13,595	15,463	14,722	17,415	77,633	92,162	98,128	108,509
State Bank Of India	103,142	119,760	135,543	160,550	131,785	147,851	154,721	166,736	756,125	907,427	1,027,534	1,098,324
State Bank Of Mysore	3,495	4,089	4,671	5,792	9,523	10,385	9,098	8,986	40,679	45,989	50,876	53,314
State Bank Of Patiala	4,651	6,635	8,304	10,327	13,450	15,453	12,838	13,640	64,154	75,483	78,385	80,670
State Bank Of Travancore	9,664	10,631	11,376	12,701	14,376	15,192	12,863	13,774	57,981	68,572	70,326	69,730
Allahabad Bank	3,408	4,139	5,713	7,037	24,580	33,805	36,613	38,210	104,785	125,134	135,927	145,674
Andhra Bank	5,453	6,194	7,243	9,226	17,720	22,456	24,184	32,473	84,866	100,056	110,885	129,595
Bank Of Baroda	14,073	15,901	18,507	21,830	75,821	85,380	108,560	113,066	205,721	228,804	277,859	300,262
Bank Of India	8,631	10,306	12,540	16,068	60,411	65,471	93,591	101,317	179,589	203,932	264,254	290,612
Bank Of Maharashtra	4,973	6,595	8,269	9,562	22,237	23,813	25,850	29,378	56,959	76,370	89,869	100,440
Bhartiya Mahila Bank	-	-	-	4	-	-	-	271	-	-	-	352
Canara Bank	8,775	9,469	12,757	16,045	58,036	55,878	73,861	84,630	230,040	237,457	285,557	312,938
Central Bank Of India	6,726	9,476	10,593	13,696	51,217	54,131	49,722	50,113	151,211	176,216	183,591	195,407
Corporation Bank	6,784	8,478	10,331	12,297	33,197	35,780	50,991	55,272	100,132	118,303	140,545	150,322
Dena Bank	2,529	2,887	3,357	4,018	21,311	25,872	31,271	30,174	57,076	66,456	78,821	81,319
I.D.B.I. Ltd.	23,480	21,409	23,047	26,691	47,691	52,711	45,498	42,694	176,900	188,489	185,623	191,916
Indian Bank	6,189	6,488	7,309	8,142	21,602	18,809	32,972	36,611	88,350	101,167	117,120	123,054
Indian Overseas Bank	4,533	5,594	6,154	7,125	38,884	42,910	51,163	45,291	128,841	147,522	164,074	161,635
Oriental Bank Of Commerce	5,667	6,926	7,857	9,055	27,293	34,903	47,249	50,991	109,037	130,092	140,695	148,591
Punjab And Sind Bank	1,928	2,344	2,686	3,126	19,296	18,739	21,785	27,811	46,161	51,742	57,798	64,770
Punjab National Bank	12,991	13,323	15,508	20,256	91,447	89,734	81,038	80,644	273,366	284,419	328,110	342,525
Syndicate Bank	6,939	8,210	4,695	5,589	77,795	94,978	60,278	64,041	113,040	127,845	142,981	164,655
Uco Bank	5,059	5,196	5,826	8,479	37,979	44,792	64,569	60,989	111,398	120,552	142,113	139,820
Union Bank Of India	10,796	12,599	14,815	18,753	72,062	87,578	81,900	95,082	174,564	198,681	211,100	244,570
United Bank Of India	3,023	3,596	4,164	4,913	24,045	26,378	20,634	24,728	63,594	69,405	67,413	71,169
Vijaya Bank	4,011	4,631	5,124	7,356	29,991	18,789	25,363	25,287	59,540	70,348	83,172	87,813
Grand Total	277,877	318,216	361,861	438,036	1,046,775	1,149,476	1,244,989	1,324,706	3,561,759	4,071,101	4,598,076	4,928,311

Source: RBI

Basic Statistical Return(BSR) - 1 of Scheduled Commercial Banks in India

Note: The objective of the BSR 1&2 Surveys is to get the distribution of bank deposits and credit as per various characteristics at aggregate level. Wherever inconsistent data are reported at granular level, estimations are used to arrive at stable distributions at aggregate level.

Statement referred to in respect of part (a) of Lok Sabha Unstarred Question No. 2275 for 11.12.2015 raised by Shrimati Bhavana Pundalikrao Gawali Patil and others regarding "Bank Loans"

STATE WISE OUTSTANDING CREDIT IN DIFFERENT SECTORS of PUBLIC SECTOR BANKS AS ON 31ST MARCH

Annexure-II

(Amount in rupees crores)

STATE	AGRICULTURE				INDUSTRY				PERSONAL LOANS (EXCLUDING HOUSING)				HOUSING				ALL OTHERS				TOTAL			
	2012	2013	2014	2015	2012	2013	2014	2015	2012	2013	2014	2015	2012	2013	2014	2015	2012	2013	2014	2015	2012	2013	2014	2015
ANDAMAN	45	77	86	89	57	86	82	93	210	243	278	336	148	177	205	240	311	315	329	373	771	899	980	1131
ANDHRA PRADESH	60386	76269	91833	61569	129714	146319	164265	30024	28246	28806	33245	18880	30815	34747	38687	23278	55354	58734	60073	22904	304516	344875	388103	156655
ARUNACHAL PRADESH	94	110	134	133	187	1228	187	323	751	803	878	1054	67	69	79	106	367	364	501	585	1466	2575	1779	2202
ASSAM	3294	3827	4628	4844	4712	4891	5159	5627	6109	6012	6991	7460	3013	2439	3928	3564	4614	5016	5643	6562	21742	22185	26350	28056
BIHAR	10172	12043	17615	18357	4732	6388	6945	7762	8981	9108	9726	10764	3670	4804	5423	5847	7508	10508	12572	15498	35063	42851	52280	58229
CHANDIGARH	3838	4147	2822	2000	21798	27599	30953	34214	2060	1369	1562	1762	2085	2325	2518	3103	9454	13023	13554	11793	39236	48464	51410	52871
CHHATTISGARH	5905	8372	6579	8253	12544	16205	18150	19777	3216	4224	4110	4563	3240	4077	4450	5378	7088	8805	11080	12892	31994	41684	44369	50863
DADRA & NAGAR HAVELI	15	18	29	23	335	307	203	252	33	40	52	65	85	99	121	162	63	89	107	121	531	552	512	623
DAMAN & DIU	5	12	13	8	462	586	623	582	28	32	45	53	56	62	79	90	52	40	48	67	602	732	807	801
GOA	279	355	615	513	2981	2552	3320	2810	1200	1326	1509	1768	1797	2073	2347	2852	2253	2780	2820	2951	8510	9085	10611	10894
GUJARAT	18537	21865	23933	26346	108114	126601	146002	161170	8633	9755	10884	12207	15163	17578	21085	24614	29587	36136	40392	40434	180035	211935	242295	264771
HARYANA	17579	19700	23880	22983	38728	41926	40920	45300	6553	6529	9653	9588	8291	9260	11504	14551	27797	22167	29113	32958	98948	99582	115070	125381
HIMACHAL PRADESH	2540	2969	3665	3921	4574	5049	4051	4716	1778	1734	2605	2241	1917	2198	2552	3124	3528	4116	4137	5322	14336	16067	17011	19325
JAMMU & KASHMIR	355	367	434	450	748	914	1121	1151	850	1027	1329	1763	533	584	624	701	1298	1710	1601	1621	3785	4603	5108	5687
JHARKHAND	2832	3325	4145	4406	9152	11523	10363	10175	5821	6288	6862	8081	2528	2801	3060	3616	6259	7358	7904	8994	26591	31296	32334	35272
KARNATAKA	31523	35261	48298	48684	83725	93754	104380	111222	16739	18439	19812	24787	30292	34189	37336	49404	55645	55891	57386	61129	217925	237535	267213	295226
KERALA	19398	24062	27047	35723	11823	14824	17485	18677	18770	22772	24243	18803	19430	21249	22108	26542	30962	32250	31257	34521	100384	115157	122141	134266
LAKSHADWEEP	6	6	7	6	1	0	10	12	21	28	29	32	11	13	6	7	15	14	10	12	54	61	61	69
MADHYA PRADESH	21521	22481	29968	34224	26297	28240	28166	29743	8442	7885	11047	12080	9082	9664	12564	15938	17320	20996	29642	32680	82664	89265	111387	124665
MAHARASHTRA	32038	48023	50558	56766	441167	516256	603089	610227	24980	29904	28805	31627	52417	63616	71491	85234	386921	422955	484307	512093	937523	1080755	1238250	1295946
MANIPUR	319	324	310	263	106	161	166	184	490	566	625	732	193	208	256	327	151	196	217	253	1259	1455	1574	1760
MEGHALAYA	212	311	305	397	865	967	1142	1112	767	846	955	1186	267	294	336	402	674	625	721	601	2785	3042	3459	3699
MIZORAM	134	200	190	182	97	75	70	68	224	257	287	326	405	391	394	425	170	198	247	280	1030	1121	1188	1282
NAGALAND	167	350	212	223	250	340	321	326	811	897	1018	1185	128	149	150	176	237	288	290	315	1594	2024	1991	2226

NCT OF DELHI	14879	13150	17536	15839	253502	304607	391072	414673	15171	12327	16001	13212	12965	14756	17133	20443	156793	165507	161782	172094	453311	510347	603524	636261
ODISHA	7552	7857	8565	8973	18280	21359	20597	21381	7032	7226	8110	9187	4774	5185	5750	6812	13281	15515	16869	17790	50918	57142	59890	64143
PUDUCHERRY	708	919	1084	1205	737	905	993	1023	648	861	822	850	797	901	1012	1084	987	1048	1313	1354	3877	4634	5224	5516
PUNJAB	26045	29425	37127	39154	52782	59857	60999	64523	7812	7579	10845	10401	7671	8989	10614	12351	31782	27540	36506	36246	126093	133389	156091	162675
RAJASTHAN	23232	27981	35519	37661	50181	64967	57698	65234	8672	10043	11377	13184	9434	10916	12926	15913	21966	25855	22586	26025	113485	139762	140106	158016
SIKKIM	46	84	70	72	850	146	102	100	278	285	263	291	439	472	474	501	299	256	297	316	1911	1244	1206	1280
TAMIL NADU	53842	66330	80664	86519	142314	155295	169667	170882	27086	32465	35023	41947	26518	29372	32987	39896	73217	77018	94870	94093	322977	360480	413212	433337
TELANGANA				28053				147053				21221				23570				44411				264309
TRIPURA	352	458	513	546	191	242	265	440	423	557	540	645	199	354	282	363	822	939	978	1069	1988	2549	2577	3063
UTTAR PRADESH	40253	47378	57764	64689	53216	69828	70458	82078	16096	18796	20482	22948	14194	17667	20189	24737	36335	63050	46662	51470	160094	216719	215555	245921
UTTARAKHAND	3450	3836	4979	5182	5283	5719	5577	5976	2964	3340	3899	3893	2485	2768	3294	4089	3622	4063	4641	6143	17804	19726	22391	25284
WEST BENGAL	15703	16982	18874	18315	99757	113060	132376	141412	7693	9388	10339	9550	12765	13768	15895	18594	60042	64113	64532	68735	195960	217310	242016	256605
Total	417255	498874	600001	636572	1580262	1842776	2096976	2210324	239591	261759	294249	318674	277877	318216	361861	438036	1046775	1149476	1244989	1324706	3561759	4071101	4598076	4928311

Source: RBI

Statement referred to in respect of part (c) of Lok Sabha Unstarred Question No. 2275 for 11.12.2015 raised by Shrimati Bhavana Pundalikrao Gawali Patil and others regarding "Bank Loans"

Annexure-III

State-wise percentage of outstanding advances to Scheduled Castes(SCs) & Scheduled Tribes(ST) out of Priority Sector Advances of Public Sector Banks for the last 3 years

S.No.	STATES	2012	2013	2014
		% of Amount outstanding given to SC/ST	% of Amount outstanding given to SC/ST	% of Amount outstanding given to SC/ST
1	Andamans	3.41	3.58	1.71
2	Andhra Pradesh	4.32	4.43	4.54
3	Arunachal Pradesh	28.31	28.93	30.68
4	Assam	14.00	8.46	9.59
5	Bihar	6.03	6.04	5.17
6	Chandigarh	1.37	3.37	3.29
7	Chattisgarh	10.86	6.23	7.61
8	Dadra & Nagar Haveli	3.05	5.21	7.20
9	Daman & Diu	28.95	4.11	4.17
10	Delhi	2.12	0.99	1.38
11	Goa	2.26	2.99	2.04
12	Gujarat	6.85	3.75	4.02
13	Haryana	2.65	2.64	3.26
14	Himachal Pradesh	9.69	8.19	9.77
15	Jammu & Kashmir	3.51	6.18	9.39
16	Jharkhand	8.42	7.58	9.28
17	Karnataka	6.45	4.55	3.27
18	Kerala	6.67	8.37	5.18
19	Lakshadweep	84.03	88.94	1.41
20	Madhya Pradesh	8.73	5.59	5.55

21	Maharashtra	5.48	3.18	3.70
22	Manipur	24.68	15.38	19.06
23	Meghalaya	31.33	21.81	20.89
24	Mizoram	9.62	12.31	32.43
25	Nagaland	18.79	24.61	7.63
26	Orissa	14.25	5.48	7.63
27	Puducherry	4.02	4.46	5.41
28	Punjab	3.91	4.68	3.79
29	Rajasthan	9.95	9.28	10.29
30	Sikkim	40.98	20.21	18.44
31	Tamil Nadu	7.24	5.53	4.26
32	Tripura	26.25	17.76	20.00
33	Uttarakhand	8.37	3.34	3.88
34	Uttar Pradesh	7.15	6.09	5.37
35	West Bengal	7.49	5.30	5.92
	All India Total	6.47	5.05	4.82

Source: RBI

