

**Government of India
Department of Financial Services
Ministry of finance**

**LOK SABHA
UNSTARRED QUESTION NO. 541**

TO BE ANSWERED ON THE 26th February 2016, Phalgun 7, 1937 (SAKA)

PRIORITY SECTOR LENDING

QUESTION

541. SHRI RAGHAV LAKHANPAL

Will the Minister of **FINANCE** be pleased to state:

- (a) the amount of loan disbursed by the public and private sector banks to the weaker sections including Scheduled Castes (SCs) and Scheduled Tribes (STs) and minority communities under the Priority Sector Lending (PSL) along with rate of interest charged thereon during last three years and current year, bank and state/UT- wise.
- (b) whether the Reserve Bank of India (RBI) has laid down any guidelines in this regard:
- (c) if so, the details along with the compliance status thereof; and
- (d) the other steps taken/proposed to be taken by the Government to restructure PSL in order to facilitate better credit access to the people belonging to SC/ST and minority communities?

ANSWER

(MINISTER OF STATE IN THE MINISTRY OF FINANCE)

(SHRI JAYANT SINHA)

(a): As reported by RBI, the amount of loan disbursed by the public and private sector banks to the weaker sections including Scheduled Castes (SCs) and Scheduled Tribes (STs) and loan outstanding for minority communities under the Priority Sector Lending (PSL) for the year 2013, 2014, 2015 are **Annexed as I,II,III&IV.**

The interest rate on loans have been deregulated by RBI and it is now based on the Base Rate fixed by the banks.

RBI has further reported that, no interest rate has been prescribed for loans under Priority Sector Lending. Although banks have been instructed not to charge interest below their base rate, there are schemes like Differential Rate of Interest (DRI) etc. where interest rates are fixed by

government of India and are made available to all borrowers including those belonging to SC/ST category or Minority communities under these schemes. The rate of interest charged thereon varies according to the prescription of various schemes.

(b)&(c): As per RBI guidelines on lending to priority sector, a target of 10 per cent of Adjusted Net Bank Credit has been prescribed for lending by scheduled commercial banks to weaker sections inclusive of SCs/STs among other persons & persons from minority communities. All commercial banks have been advised to ensure smooth flow of credit to these sections. There are no Sub-targets prescribed for SC/ST and minorities under Priority Sector Lending. The credit delivery by banks is monitored by RBI. Out of 47 Banks in Public Sector /Private Sector, 28 Banks have achieved target for weaker sections.

(d) RBI has issued standing instructions to banks to give special emphasis for the welfare of the scheduled castes and scheduled tribes and take measures to step up their advances to SCs / STs which inter-alia include:

- At the block level a certain weightage is to be given to scheduled castes / scheduled tribes in the planning process.
- Credit planning should be weighted in favour of SCs/STs. Loan proposals of these communities should be considered sympathetically and expeditiously.
- While 'adopting' villages for intensive lending, villages with sizeable population of these communities may be specially chosen.
- Banks should not insist on deposits while considering loan applications under Government sponsored poverty alleviation schemes / self-employment programmes from borrowers belonging to SCs / STs.
- If applications in respect of SCs / STs are to be rejected, it should be done at the next higher level instead of at the branch level. Further, reasons for rejection of applications should be clearly indicated.

Further, the following major central government sponsored schemes, provide significant reservation /relaxation for the members of the SC/ST communities:

- I. National Rural Livelihoods Mission (NRLM)
- II. National Urban Livelihoods Mission (NULM)
- III. Differential Rate of Interest Scheme (DRI).

Sr. No.	Name of the Bank	YEAR 2013				YEAR 2014				YEAR 2015			
		No. of Accounts	Amount Disbursed	No. of Accounts SC/ST	Amount Disbursed SC/ST	No. of Accounts	Amount Disbursed	No. of Accounts SC/ST	Amount Disbursed SC/ST	No. of Accounts	Amount Disbursed	No. of Accounts SC/ST	Amount Disbursed SC/ST
1	State Bank of Bikaner & Jaipur	187154	17856770.69	50819	3624784.27	90997	2777475.57	30998	1237820.53	176880	25038088.5	51494	6008818.44
2	State Bank of Hyderabad	150185	15239850.95	14806	1306187.74	100081	11578264.26	15226	1810819.96	89489	9987050.55	12987	1774285.69
3	State Bank of India	6529882	301195211	1958965	75298805	6637465	355420349	1991240	88855087	7633085	405179197.9	44570	4566781
4	State Bank of Mysore	33655	2986079	1155	63857	73457	5455981.28	3298	105581.21	35264	14758157	8184	1241755
5	State Bank of Patiala	62136	14743529	10594	1619348	229191	61569929	79769	3160814	84590	25956475	38747	1679111
6	State Bank of Travancore	70756	20119215	7986	2153635	1848	2020604	154	12362	91608	89093192	10216	9540664
7	Allahabad Bank	na	na	na	na	301294	29111436	32700	2749821	314131	33340213.99	33357	2887311
8	Andhra Bank	425667	39101578	na	na	969599	83579221.09	72514	7094807.39	983336	63196843.89	95940	7729513.85
9	Bank of Baroda	412208	47639906	na	na	417305	57065537.79	na	na	422176	64957449.45	66771	10230206.25
10	Bank of India	1027195	90397175.79	105272	6692877.71	1378195	125548358	144772	10409345	1558712	166793026.9	174548	14548897.02
11	Bank of Maharashtra	118934	14978351.64	21595	3337554.553	296027	35702529	43638	11800909	321768	42039540.79	39697	4589028.175
12	Bhartiya Mahila Bank Ltd									1642	103720	na	na
13	Canara Bank	2074517	186107936	345630	29057126.82	2572035	224018287.7	427483	34912691.84	3247214	303326043.6	345004	29124573.49
14	Central Bank of India	207455	27500200	91741	11577700	1105668	116277753	313695	31988040	1257947	138263403.3	185390	15775436.91
15	Corporation Bank	388502	48822019	14202	1975781	774994	93104872	33564	6224915	782904	94921484	34209	6329994
16	Dena Bank	106335	7253779.58	18	2452	122019	16962574.52	2928	278196.4	154273	43647528.08	23470	4189429.38
17	IDBI Bank Ltd.	112797	39955501.6	1802	781172.81	74520	45106008.38	1625	122394.83	71236	44478018.93	1608	120423.83
18	Indian Bank	922082	75331728	80514	8403736	1255619	93410458	82792	8491054	1670199	112473059	88267	7480226
19	Indian Overseas Bank	1301521	47938136	65196	2592306	1447412	54802877	69292	2847130	1463623	56512727	70761	12961282
20	Oriental Bank of Commerce	111957	28253642	17397	4345492	36204	13409038100	6987	2205357353	39789	47866546	6987	11455786
21	Punjab and Sind Bank	59038	49703779.36	4183	789782.5	35150	12583149.33	3916	872218.84	40459	15586054.62	4710	958292.75
22	Punjab National Bank	1530746	201509733	254107	26769684	1879609	202788403.9	222890	35876929.13	1950397	236547939	233262	29278396.95
23	Syndicate Bank	503330	44419734	42438	2725690	426126	46425169	31216	2499119	811808	74743709	220308	17713549
24	UCO Bank	382676	24269164	70090	3878781	478889	69934637	50758	5329556	317608	43121041	40407	4935175
25	Union Bank of India	695828	76228851.57	52545	11807596.34	819440	94436726.84	50755	3699970.304	980630	103909551.8	77067	16751308.84

26	United Bank of India	264951	21839783.4	261485	21291672.85	809589	32963191.11	802284	32490929.44	840771	29067393.9	835227	7563075.92
27	Vijaya Bank	336870	39220490.81	32845	4517310.88	1051031	50943661.5	30883	5351155.364	444987	55219788.59	26949	8029265.57
28	Axis Bank	0	0	0	0	0	0	0	0	225779	29326032.83	45089	980184.07
29	Development Credit Bank	98374	6879159.79	1464	67468.81	29620	2162126	445	15004.2	191466	11326593.83	739	37576.68
30	HDFC Bank	198223	10679293	2338	229093	23073	1554944.28	664	61660.76	281947	12810071.28	28070	1263643.25
31	ICICI Bank	1488	1342159.33	54	94021.44	2869	3417616.82	30	28597.1	12128	8715579.146	11	26087
32	Indusind Bank	114490	13695881.26	4083	475743.42	128781	11707846.97			107352	11040117.58	2394	326263.78
33	Kotak Mahindra Bank	112769	11944663.39	1320	158299.25	129287	121021	1343	208638	253061	21228013.79	6205	402362.97
34	Yes Bank	293722	56003859.22	14243	5666038.548	398391	66820228.45	10617	4928254.47	848374	141580087	12863	3125572.63
35	Catholic Syrian Bank	306508	31127776.18	95705	7475182.47	520422	44891431.65	136457	10678403.22	575287	73518373.25	187459	14900728.25
36	City Union Bank	219621	19299600.49	27241	2373917.64	1202792	31521770.5	353016	7341596.733	271643	20792609.47	42589	3788541.94
37	Dhanalakshmi Bank	7635	1477705	471	46093	20068	1908723	1893	98215	5480	3659355.48	502	23910
38	Federal Bank	123615	18438089	1018	356281	161797	29792449.06	9406	777789.32	76629	15726282	2544	985722.32
39	ING Vysya Bank	196971	20491325.57	2182	198324.12	196004	19660191.37	2630	256385.57	147082	14175185.3	2356	134040
40	Jammu & Kashmir Bank	453180	25057599.02	3224	188740.51	473117	25242904.24	3148	184909.983	502703	27211190.59	6201	748203.76
41	Karnataka Bank	106719	156628353	5281	2294643.611	4754	1110153.375	960	247280.6832	240767	5196415.73	1284	321570.81
42	Karur Vysya Bank	192436	13997562.61	2282	158447.81	225642	15192893.2	2425	147792.17	216800	14052763.01	1909	129119.87
43	Lakshmi Vilas Bank	2461	434951	na	na	13276	578762	825	79086	3864	714293.43	664	102896.13
44	Nainital Bank	611697	4916611	94112	428368	341180	6572122	11847	268333	114944400	18344862	195110	2613662
45	Ratnakar Bank	280941	19181798.32	4222	380656.99	403567	25833919.42	6522	534763.75	371722	25522845.15	6555	543372.41
46	South Indian Bank	420731	25289621	9561	461904	464251	25145303	9186	435847	414551	20607391.07	9671	501225.01
47	Tamilnad Mercantile Bank	398795	22995024.11	0	0	1150998	38852100.98	0	0	1786041	61637140.13	14	18389
	TOTAL	22156753	1942493178	3774186	245666557.1	29273653	15684712062	5096791	2529871577	147263602	2877312446	3322366	268435659

na: data not available

SOURCE:RBI

Annexure II to reply of Lok Sabha Un Starred Question No. 541 for answer on 26th February 2016 -- Priority Sector Lending

STATE/UT-WISE LOANS TO WEAKER SECTIONS UNDER PRIORITY SECTOR

(No. of Accounts in Actuals and Amount disbursed in Rs. Thousands)

Sr.	Name of the State/UT	YEAR 2013		YEAR 2014		YEAR 2015	
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No.													
		No. of Accounts	Amount Disbursed	No. of Accounts SC/ST	Amount Disbursed SC/ST	No. of Accounts	Amount Disbursed	No. of Accounts SC/ST	Amount Disbursed SC/ST	No. of Accounts	Amount Disbursed	No. of Accounts SC/ST	Amount Disbursed SC/ST
1	Andamans	3309	2543130.45	761	619443.8	5652	3042608.256	981	726554.33	5043	3417850.16	323	28683.9
2	Andhra Pradesh	3520965	210953064.9	602859	14350791.12	4574556	866997184	718915	157339024.9	4881039	268539330.1	283082	25271525.54
3	Arunachal Pradesh	35134	6055746.856	6874	1608564.975	36279	8178944.18	6763	2368707.262	37796	7957842.936	4078	853829.456
4	Assam	268812	21068202.94	111507	6849108.391	439886	37522681.55	235053	10666753.71	478905	30741489.3	179013	4393771.468
5	Bihar	790382	33934607.04	161411	3462162.657	1224125	172827191	209559	5454514.752	1295158	51733278.54	79846	2393254.774
6	Chandigarh	32547	12584654.8	2232	1640565.116	35641	101951175.3	2462	7893365.421	34252	9760304.942	2024	430984.961
7	Chattisgarh	159684	20775370.15	41499	5011018.157	186591	226663395.3	51468	29849991.65	219414	32023139.2	30266	4437229.198
8	Dadra & Nagar Haveli	596	272184.133	128	61005.495	574	10329809.88	156	918955.17	1309	559298.77	675	158486.78
9	Daman & Diu	395	179513.076	68	52026.424	385	18966726.11	66	402545.93	760	299335.029	151	39519.59
10	Delhi	25554	38179242.06	3120	2032514.004	141378	627033153.8	4930	80471389.02	26563	22825457.54	3979	2823694.386
11	Goa	100334	21818933.33	8795	4822334.626	111860	60082780.67	6466	4799819.766	110973	27492976.95	5006	395059.386
12	Gujarat	626626	67546882.49	117214	8258583.419	732077	329234592.9	133238	45790927.62	963597	119636750.9	115413	12448731.06
13	Haryana	320137	56143474.76	39420	4271243.181	410439	1823473217	64865	292197105	435763	87055980.13	38544	6084527.512
14	Himachal Pradesh	122609	12616088.08	25594	2656724.252	165066	142684640.8	38601	17950208.77	176906	24059868.65	32428	3302146.96
15	Jammu & Kashmir	142749	13739889.75	5712	861854.044	186611	49713530.76	14348	2716415.25	107296	18280366.2	3988	1249529.46
16	Jharkhand	354885	13216292.16	92225	3116763.003	439657	71731342.32	124812	7397801.26	577051	21596828.8	105109	3976534.207
17	Karnataka	1300610	146729474.1	136518	14889271.65	2194303	534610637.6	205371	71865617.87	1971103	252971400.8	157593	17413436.39
18	Kerala	1913983	209736168.9	156099	22532025.7	2395835	459407756	125192	45857665.51	3003490	344548442.5	140651	20553554.97
19	Lakshadweep	855	72916	244	11316	832	79655	234	11347	1089	129199	865	114843
20	Madhya Pradesh	755155	60916855.24	191744	14127482.65	1175988	441134226	289813	104945783.5	1406331	124972710.7	186780	16165688.92
21	Maharashtra	1695555	200860383	295476	23326743.95	1889377	1314153646	350333	212440430.7	2444889	237395460.5	230424	17846394.7
22	Manipur	17039	8248553.827	8279	2423690.85	34604	9819460.63	20456	2753711.78	41098	11398771.52	19586	827413.58
23	Meghalaya	33087	2403734.128	10723	872864.2415	46289	5428876.988	17511	3191312.427	48165	2816392.47	7835	791316.41
24	Mizoram	9943	514752.682	3223	326381.927	12243	877130.83	5502	833652.715	15300	991461	5274	852582.61
25	Nagaland	23386	979574.711	7472	468196.025	27474	1108586.943	10081	930223.7755	29426	1147901.096	3875	679443.316
26	Orissa	785570	26914873.55	177455	4583116.868	868012	376842071.2	238165	96552550.54	986415	33902314.18	151718	5664915.09
27	Puducherry	111123	5863636.004	10601	505955.883	135760	22603494.41	11502	849984.002	162478	8222778.108	6337	400483
28	Punjab	385123	118746980.9	67897	11880208.25	540347	2013085571	111011	367260889.4	513995	143944334.9	72205	14213985.71

29	Rajasthan	694942	73388646.11	161013	13716362.96	820540	1117813401	192176	269442927.5	1115551	126854337	189041	25951541.22
30	Sikkim	4925	1307155.794	1604	450114.226	7363	11770364.73	2474	6556433.187	7538	1575186.16	1324	233456.293
31	Tamil Nadu	5397666	375326385	702331	44159147.8	6696717	837845445.1	808400	74655208.01	7956085	547384463	511159	51143474.07
32	Tripura	47815	1461702.649	26376	961004.996	87069	2189465.077	62286	1154898.076	96300	5244084.231	57112	1227406.441
33	Uttarakhand	818102	30600353.93	204972	4017777.412	948813	496188819.5	219456	68503051.13	469873	50076601.02	27707	3879346.698
34	Uttar Pradesh	976042	103488343.2	126515	10402796.4	1501943	1992763554	234094	321994504.8	2381581	177554564.5	163286	16079174.22
35	West Bengal	681114	43305410.95	266225	16337396.64	1199367	1496556926	580051	213127305.4	115261070	80201944.88	505669	6109693.671
	TOTAL	22156753	1942493178	3774186	245666557	29273653	15684712062	5096791	2529871577	147263602	2877312446	3322366	268435659
	SOURCE:RBI												

Annexure III to reply of Lok Sabha Un Starred Question No. 541 for answer on 26th February 2016 -- Priority Sector Lending

BANK-WISE CREDIT FACILITIES TO MINORITY COMMUNITIES

(No. of Accounts in Actuals and Amount Outstanding in Rs. Lakhs)

Sr. No.	Name of the Bank	YEAR 2013		YEAR 2014		YEAR 2015	
		No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
1	State Bank of Bikaner & Jaipur	68655	104227	79984	153240	86954	343824
2	State Bank of Hyderabad	46468	66025	236502	491208	302650	559155
3	State Bank of India	2817087	4524412	3003876	5242257	3122092	5659248
4	State Bank of Mysore	35187	141608	42700	205603	38012	203799
5	State Bank of Patiala	192762	429467	188946	516009	160654	503141
6	State Bank of Travancore	281464	763423	318992	969200	322420	1071817
7	Allahabad Bank	501765	633469	462047	734185	496283	831213
8	Andhra Bank	192628	425528	190095	423606	263555	587307
9	Bank of Baroda	376397	880249	279101	1126691	322401	1454983
10	Bank of India	286237	648808	287874	670001.78	294812	692383
11	Bank of Maharashtra	86457	244320	107513	249350	87535	245285
12	Canara Bank	1483276	2184906	1145458	1778485	1528034	2276642
13	Central Bank of India	597781	769800	483380	898813	837619	1143501
14	Corporation Bank	74944	235055	132762	512792	136990	587902
15	Dena Bank	42562	153600	46397	316392	39173	440645
16	IDBI Bank Ltd.	100932	165427	204344	309118	100119	429730
17	Indian Bank	545910	547142	562696	614132	1124268	1277658.15
18	Indian Overseas Bank	438927	771036	592378	827928	674575	979322
19	Oriental Bank of Commerce	207554	739856	211215	839483	210426	867732
20	Punjab and Sind Bank	180724	568762	211446	673705	234144	765859
21	Punjab National Bank	680189	1371811	574832	1672378	600743	2093472

22	Syndicate Bank	491662	760112	490300	761623	422117	901230
23	UCO Bank	324049	735532	301621	698693	335049	801884
24	Union Bank of India	271182	537080	353862	718652	449074	1048217
25	United Bank of India	266042	385895	280265	394822	297740	428697
26	Vijaya Bank	89160	201960	117618	294215	136966	422514
27	Axis Bank	210552	279438	22642	102909	27539	146285
28	Development Credit Bank	2026	21776	2579	24182	4148	46353
29	HDFC Bank	137057	219455	175302	260257	213978	476676
30	ICICI Bank	117749	275404	159013	377959	208898	490620
31	Indusind Bank	253064	311062	520060	492654	584574	429929
32	Kotak Mahindra Bank	25135	104551	24218	84643	22036	77021
33	Yes Bank	75	4230	153	5507	2043278	2485517.03
34	Catholic Syrian Bank	33539	43215	27094	39472	76862	94042
35	City Union Bank	23373	22562	27877	23466	20530	11800
36	Dhanalakshmi Bank	28363	32058	18371	29220	15233	54755
37	Federal Bank	94603	355391	99647	455936	369678	1228336.33
38	ING Vysya Bank	110862	221322	1520	13842	2030	28191
39	Jammu & Kashmir Bank	379796	692999	415488	785657	988114	1684296
40	Karnataka Bank	20555	43908	28256	56481	30326	71849
41	Karur Vysya Bank	35579	38561	43651	45639	817278	1355116.78
42	Lakshmi Vilas Bank	10584	15105	12205	16597	11713	17963
43	Nainital Bank	4635	14515	5087	28028	2414	7404
44	Ratnakar Bank	55741	6204	46522	8084	250260	33057.62
45	South Indian Bank	70331	133553	87940	182047	95554	220018
46	Tamilnad Mercantile Bank	78172	105668	75453	113965	368773	842802.87
	TOTAL	12371792	21930489	12699282	25239127	18777621	36419193

SOURCE:RBI

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Annexure IV to reply of Lok Sabha Un Starred Question No. 541 for answer on 26th February 2016 -- Priority Sector Lending

STATE/UT-WISE CREDIT FACILITIES TO MINORITY COMMUNITIES

(No. of Accounts in Actuals and Amount Outstanding in Rs. Lakhs)							
Sr. No.	Name of the State/UT	YEAR 2013		YEAR 2014		YEAR 2015	
		No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
1	Andamans	11089	17231	11236	17455	10844	18845
2	Andhra Pradesh	1151982	1492816	1347249	2003651	1137410	1807571
3	Arunachal Pradesh	20025	30300	18879	37612	18960	42241
4	Assam	246415	280871	253125	310397	288920	380415
5	Bihar	404283	291738	406506	306706	480439	378345
6	Chandigarh	49522	160830	33407	162214	38859	209129
7	Chattisgarh	55933	122088	53692	155773	90154	227854
8	Dadra & Nagar Haveli	507	1637	478	2047	798	11732
9	Daman & Diu	661	1907	307	1416	509	5177
10	Delhi	128047	627412	90080	675299	133978	1176716
11	Goa	45426	146111	46169	162013	50376	204394
12	Gujarat	211679	450970	213513	488909	341137	959132
13	Haryana	171469	530581	183945	618087	238501	767858
14	Himachal Pradesh	29520	72474	29590	74986	54310	85059
15	Jammu & Kashmir	434056	717873	464663	841038	541031	894804
16	Jharkhand	241686	197382	237161	233285	328935	280780
17	Karnataka	678843	1367233	790919	1526658	1097107	2182709
18	Kerala	1883829	3594781	1935472	4073074	2494987	4964884
19	Lakshadweep	5600	5611	5323	6276	4475	5939
20	Madhya Pradesh	259226	495770	258914	484941	372859	703658
21	Maharashtra	563940	1426379	609856	2086427	873607	3587263
22	Manipur	18006	25320	21875	27000	22424	30023
23	Meghalaya	70991	113095	79499	108839	88367	108970
24	Mizoram	32032	72047	30075	71443	30549	72085

25	Nagaland	54376	72683	53497	67635	52640	64829
26	Orissa	270765	286813	279072	285665	448818	362069
27	Puducherry	27938	42270	58309	114181	82175	116193
28	Punjab	1116702	3426096	1077607	3659847	1144589	4028141
29	Rajasthan	255654	528291	288965	635982	584532	1185348
30	Sikkim	15183	43175	14397	47990	14647	41911
31	Telangana					1573203	2424925
32	Tamil Nadu	1872270	2331490	1840314	2625244	2214321	3174392
33	Tripura	29739	30762	29584	32784	520504	276245
34	Uttarakhand	100251	192973	105957	286023	260214	499086
35	Uttar Pradesh	1120993	1679714	1037509	1843420	1043977	2112570
36	West Bengal	793154	1053765	792138	1164809	2098465	3027899
	TOTAL	12371792	21930489	12699282	25239127	18777621	36419193

SOURCE:RBI