

Government of India  
Ministry of Finance  
Department of Financial Services

LOK SABHA  
Unstarred Question No. †3328  
To be answered on August 05, 2016/Shravana 14, 1938 (Saka)  
**Advance Loans by NABARD**

†3328. DR. SWAMI SAKSHIJI MAHARAJ:

Will the Minister of FINANCE be pleased to state:

(a) the sector to which the National Bank for Agriculture and Rural Development (NABARD) advances loans;

(b) the details of loans advanced by NABARD during the last three years, year-wise and sector-wise;

(c) whether NABARD has advanced loan to corporate sector on liberal conditions;

(d) if so, the details of loans advanced to corporate houses during the last three years and the interest charged from them; and

(e) the amount of interest charged by NABARD from farmers during the last three years, year-wise?

**Answer**

The Minister of State in the Ministry of Finance  
(Shri Santosh Kumar Gangwar)

(a) & (b) The details of the sector to which National Bank for Agriculture and Rural Development (NABARD) advances loans and the details of loans advanced during the last three years, year-wise and sector-wise, are given in Annexure.

(c) & (d) NABARD has reported that it has not advanced loans to corporate sector on liberal conditions.

(e) NABARD does not lend to the farmers directly. However, NABARD extends re-finance to banks for their agricultural lending.

**Annexure to USQ 3328 for 05.08.2016**

YEAR	AGRICULTURE RELATED SECTORS	SOCIAL SECTORS	RURAL CONNECTIVITY	TOTAL
2013-14	9046.89	3683.14	10016.64	22746.67
2014-15	12262.55	5828.56	10546.13	28637.24
2015-16	14671.31	4857.12	9301.22	28829.65

**A (i) Details of Broad Sector-wise RIDF Sanctions during the last three years**

[Rs. in crores]

**(ii) Details of Broad Sector-wise RIDF Disbursements during the last three years**

[Rs. in crores]

YEAR	AGRICULTURE RELATED SECTORS	SOCIAL SECTORS	RURAL CONNECTIVITY	TOTAL
2013-14	7164.14	1991.36	8198.58	17354.07
2014-15	8434.39	2882.43	8348.92	19665.73
2015-16 [Provisional]	11070.80	3721.45	8717.94	23510.19

**(B) Warehouse Infrastructure Fund and Food Processing Fund**

[Rs. in crores]

Fund	Sector	No of projects	Loan Amount sanctioned	Loan Disbursed
<b>WIF 2013- 14</b>	Public Sector	3289	4591.62	1433.60
	Private Sector	30	133.65	62.00
<b>WIF 2014- 15</b>	Public Sector	5892	5914.20	902.96
	Private Sector	4	52.43	17.10
<b>Food Processing Fund (FPF)</b>	Public Sector	4	166.55	17.67
	Private Sector	10	374.40	22.45

**(C) Off Farm Development**

[Rs. in lakhs]

Sl. No.	Sector	2013-14	20-14-15	2015-16
1	Rural Sanitation	90.00	117.85	855.73
2	Rural Housing	--	1800.00	23900.00
3	Livelihood support activities	53.67	277.10	60.02
4	Rural Tourism	--	--	124.32

**(D) Watershed Development Fund [WDF]**

[Rs. in lakhs]

Sr. No	Loan sanctioned to	Cumulative loan sanctioned as on 31.03.2016	Cumulative loan disbursed as on 31.03.2016	Amount sanctioned		
				2013-14	2014-15	2015-16
1	Karnataka State Govt.	2052.43	2052.43	24.89	0.00	0.00
2	Tamil Nadu State Govt.	3432.47	3432.47	0.00	901.91	492.37
	<b>Total</b>	<b>5484.90</b>	<b>5484.90</b>	<b>24.89</b>	<b>901.91</b>	<b>492.37</b>

**(E) Tribal Development Fund [TDF]**

[Rs. in lakh]

Sector	2013-14	2014-15	2015-16
TDF Loan disbursed	536.00	716.00	691.00

**(F) Producer Organization Development Fund [PODF]**

[Rs. in lakh]

Producers' Organization	2013-14	2014-15		2015-16	
	Primary Agricultural Credit Society (PACS) as Multi Service Centres (MSC)	Producers' Organization	PACS as MSC	Producers' Organization	PACS as MSC
3787.03	15795.39	10043.75	10421.70	6868.59	9385.77

**(G) Umbrella Programme on Natural resources Management [UPNRM]****(i). Sector wise loan disbursement**

[Rs. in crore]

S.No.	Sector	2013-14	2014-15	2015-16
1	Agriculture	9.96	2.56	0.00
2	Efficient Irrigation	14.51	31.38	0.90
3	Integrated Animal Husbandry	22.81	6.56	2.50
4	Marketing	1.45	9.78	1.58
5	Agro Processing	3.77	2.07	1.65

**(ii). Year wise loan disbursed**

[Rs.in crore]

S.No.	Year	Amount
1	2013-14	65.57
2	2014-15	53.26
3	2015-16	34.27

**(H) The details of loans advanced by NABARD under Credit Facility To Federations (CFF)/Direct Refinance to Co-operatives and NIDA during the last three years**

[Rs. in crores]

Sr. No.	Product/Sector	2013-14	2014-15	2015-16
<b>Credit Facility to Marketing Federations</b>				
(i)	Milk Federation		410.00	573.50
(ii)	Procurement of Fertilizers	200.00	154.00	46.00
(iii)	Procurement of Foodgrains	2550.17	4591.00	6394.00
	<b>CFF Total</b>	<b>2750.17</b>	<b>5155.00</b>	<b>7013.50</b>
	<b>Direct Refinance to</b>	<b>3429.84</b>	<b>4893.17</b>	<b>5539.65</b>

<b>Cooperatives</b>				
<b>NABARD Infrastructure Development Assistance [NIDA]</b>				
(i)	Bridges			132.00
(ii)	Transmission	312.85	505.61	892.60
(iii)	Roads	260.00	105.87	
(iv)	Sewerage			35.48
(v)	Wind Power			75.00
(vi)	Warehousing	2.12		87.04
	<b>NIDA Total</b>	<b>574.97</b>	<b>611.48</b>	<b>1222.12</b>

**(I) REFINANCE ASSISTANCE TO RRBs BY NABARD FOR ST(SAO) DURING LAST 3 YEARS**  
[Rs. in crore]

YEAR	TARGET	MAXIMUM UTILISATION
2013-14	25876.31	25964.88
2014-15	30000.00	30003.31
2015-16	16000.00	16000.45

**(J) (i) Refinance Assistance to StCBs for ST [SAO] – During last 03 years**  
[Rs. in crore]

YEAR	TARGET	MAXIMUM UTILISATION
2013-14	53989.15	53902.98
2014-15	59800.00	59787.62
2015-16	53774.00	53773.68

**(ii) Additional ST-SAO Refinance to StCBs**

It has been reported a few StCBs and RRBs are facing liquidity constraints due to reasons like drought conditions and increased demand, withdrawal of deposits by CCBs etc. It has, therefore been decided to provide additional St-SAO refinance to StCBs and RRBs over and above normal ST-SAO limits from the current year (2016-17). An amount of Rs 5095.30 crore has been disbursed so far to 7 StCBs.

**(K) Refinance Assistance to PSBs for PACS for ST [SAO] – During last 03 years**  
[Rs. in crore]

YEAR	TARGET	MAXIMUM UTILISATION
2013-14	134.54	134.54
2014-15	200.00	213.03
2015-16	225.00	226.54

**(L) Refinance Assistance to StCBs for ST [Weavers]- During last 03 years**  
[Rs. in crore]

YEAR	TARGET	MAXIMUM UTILISATION
2013-14	251.12	142.90
2014-15	283.89	145.39
2015-16	235.47	188.22

**(M) (i) Refinance Assistance to StCBs for ST [Others]- During last 03 years**  
[Rs. in crore]

YEAR	TARGET	MAXIMUM UTILISATION
2013-14	197.87	85.96
2014-15	150.00	0

2015-16	837.00	603.42
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(ii) Refinance Assistance to RRBs for ST [Others]- During last 03 years

[Rs. in crore]

YEAR	TARGET	MAXIMUM UTILISATION
2013-14	755.00	628.05
2014-15	186.00	1.50
2015-16	424.20	423.80

(N) Sector-wise Long Term Refinance Disbursement for last 03 years

[Rs. in crore]

Purpose	2013-14	2014-15	2015-16
	Disbursement	Disbursement	Disbursement
Minor Irrigation	517.87	1147.17	1174.30
Land Development	834.05	1300.16	1554.50
Farm Mechanisation	3062.40	2383.60	5672.29
Plantation and Horticulture	690.59	2033.45	1983.37
PF/SGP/ AH-Other	620.59	672.52	1237.16
Fisheries	21.81	64.15	370.52
Dairy Development	931.89	1770.63	2833.98
Forestry	6.39	8.29	5.90
Storage Godown and Market Yard	379.32	294.21	413.37
SGSY	54.96	0.81	0.49
Non-Farm Sector	7806.46	11117.83	14055.88
SC/ST-AP	14.70	2.47	36.14
SHG	3745.83	4493.67	6906.02
Others	2799.31	6138.34	11819.80
<b>TOTAL</b>	<b>21486.17</b>	<b>31427.30</b>	<b>48063.72</b>

Source: NABARD