

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:3730
ANSWERED ON:16.12.2011
PUBLIC SECTOR BANKS
Rana Shri Jagdish Singh

Will the Minister of FINANCE be pleased to state:

- (a) the number of public sector banks (PSBs) and their branches in the country, as on date, State-wise and bank-wise;
- (b) the total amount deposited in the said banks and the total loan disbursed by them during each of the last three years and the current year, bank-wise;
- (c) whether the branches of the said banks have achieved the targets fixed for disbursing of loans during the said period;
- (d) if so, the details thereof and if not, the reasons therefor; and
- (e) the remedial measures taken / being taken by the Government in this regard?

Answer

The Minister of State in the Ministry of Finance (Shri Namo Narain Meena)

- (a): There are 26 Public Sector Banks (PSBs) including IDBI Bank Ltd. The State-wise and bank-wise details of number of branches of PSBs as on 30.09.2011 are at Annex I.
- (b): The bank-wise details of total deposits and total advances by PSBs as at the end of March 2009, 2010, 2011 and September, 2011 is at Annex II.
- (c) to (e): The Reserve Bank of India (RBI) does not fix targets for overall loan disbursement by the banks. Based on its assessment of the overall growth of the economy, the RBI only gives indicative projections for the growth of credit during the year. However, Government has put in place a mechanism of Statement of Intent on Annual Goals (SOI) to monitor the performance of the Public Sector Banks on various performance parameters such as deposits, advances, priority sector lending, reduction in Non-Performing Assets (NPAs), profit, CRAR, Return on Assets, etc. The targets are arrived at after consultation between Government and top management of the Bank.