

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:5959  
ANSWERED ON:11.05.2012  
LOANS FROM NATIONALISED BANK  
Maadam Shri Vikrambhai Arjanbhai

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

- (a) the bank-wise details of branches of the nationalised banks existing in various States including Gujarat as on date;
- (b) the amount deposited in these banks during the last three years and the current year, bank-wise and State-wise including Gujarat; and
- (c) the total amount of loan sanctioned and rate of interest charged thereon by these banks to farmers, State-wise including Gujarat during the last three years?

**Answer**

MINISTER OF THE STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA)

(a): As reported by Reserve Bank of India, the details of Bank-wise and State-wise (including Gujarat) number of branches of Public Sector Banks as on 31st March, 2012 are given in Annexure I and II.

(b) and (c):- The Bank-wise and State-wise (including Gujarat) details of amount of deposits and Credit of Public Sector Bank during last three years are given in Annexure III and IV.

State-wise details (including Gujarat) of outstanding credit of Public Sector Banks for Agriculture during last three years are given in Annexure V. To provide cheaper credit to farmers, an interest subvention scheme of the Government is being implemented since 2006-07. The Scheme makes short-term crop loans upto Rs.3 lakhs for a period of one year available to farmers at the interest rate of 7% per annum. In addition, the Government has since 2009-10 been providing additional interest subvention to farmers who repay their short-term crop loans in time. The additional subvention to farmers who repay on time was raised to 3% in 2011-12, making short term crop loans available to such farmers at an effective interest rate of 4% per annum.