

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:2822

ANSWERED ON:29.08.2012

LOAN TARGETS

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Will the Minister of FINANCE be pleased to state:

(a) the details of targets fixed and achievements made regarding providing of loans by the Public Sector Banks to the priority sectors including Gramin Banks during the past three years and the current year; and

(b) the number of banks which have not achieved the targets in this regard?

Answer

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

(a) and (b): As per Reserve Bank of India's (RBI) extant guidelines on Priority Sector Lending(PSL), all domestic Scheduled Commercial Banks (SCBs) including Public Sector Banks (PSBs) are mandated to earmark 40% of their Adjusted Net Bank Credit(ANBC)/Credit Equivalent Amount of Off-Balance Sheet Exposure (CEOBE), whichever is higher, for lending to priority sector. Similarly, Regional Rural Banks (RRBs) are mandated a target of 60 % of their total outstanding advances for PSL.

Statements indicating Bank-wise percentage achievement under PSL target by Public Sector Banks, as on the last reporting Fridays of March, 2010, 2011 and 2012 (Provisional) is at Annexure-I. RRB-wise details of total priority sector outstanding and total loan outstanding as on March 31st of 2010, 2011 and 2012 is at Annexure-II.