

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:2401
ANSWERED ON:07.12.2012
LOAN TO AGRICULTURE AND MSME
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Will the Minister of FINANCE be pleased to state:

- (a) the details of the allocations/target made for agriculture and micro, small and medium enterpriss loans through various banks during the last three years and these current year:
- (b) whether there is any mechanism in place to monitor the utilization of these allocations;
- (c) if so, the details thereof and tf not, the reasons therefor;
- (d) whether 60 per cent of MSME advance is reserved for the micro enterprises by the financial institutions; and
- (e) if so, the details thereof?

Answer

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

(a): Govt. of India has been fixing credit target for agriculture every year to ensure that adequate credit is made available to farmers by banks. The target and achievement for last 3 years and current year is as under;

(Rs. in crore)

Year	Target	Achievement
2009-10	3,25,000	3,84,514.20
2010-11	3,75,000	4,68,291.28
2011-12	4,75,000	5,11,029.09
2012-13	5,75,000	2,39,628.93 (upto Sept., 2012)

The credit flow to MSME by the Public & Private Sector Banks are as under:

(Rs. in crore)

Financial Year	Disbursement
March. 2011	653105.23
March, 2012	712547.62

(b) & (c): The Ground level credit flow to priority sector which includes agriculture and allied sector is reviewed on a regular basis in the Block Level Bankers` Committee Meeting (BLBC), District Level Consultative Committee Meeting (DLCC) and State Level Bankers Committee Meeting (SLBC) under the Lead Bank Scheme of RBI. Besides, the ground level credit flow to agriculture is also reviewed on an ongoing basis by the Govt. of India, RBI & NABARD.

(d) & (e): The allocation of 60 per cent of the micro and small enterprises (MSEs) advances to the micro enterprises is in 3 stages, viz., 50 per cent in the year 2010-11, 55 per cent in the year 2011-12 and 60 per cent in the year 2012-13.