

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:1685

ANSWERED ON:16.08.2013

AGRICULTURAL LOAN TO FARMERS

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

- (a) the details of the norms fixed by the Government/Reserve Bank of India (RBI) for disbursement of agricultural loans to farmers in the country;
- (b) the percentage of agricultural loans disbursed to farmers by the Scheduled public /private sector banks, cooperative banks and National Bank for Agriculture and Rural Development (NABARD) during the last three years and the current year, State/UT and bank-wise;
- (c) whether the banks were able to achieve their targets for agricultural loans during the said period;
- (d) if so, the details thereof and if not, the reasons therefor; and
- (e) the corrective steps taken/being taken by the Government in this regard?

**Answer**

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

- (a) In terms of Reserve Bank of India(RBI)'s extant guidelines on Lending to Priority Sector, a sub-target of 18 percent of Adjusted Net Bank Credit(ANBC) or credit equivalent amount of Off-Balance Sheet Exposure, whichever is higher, has been mandated for lending to agriculture sector. Within this sub-target of 18 percent, 13.5 percent has been mandated for direct lending to agriculture and 4.5 percent towards indirect lending to agriculture.
- (b) With the objective of making credit available to farmers, the Government has been fixing targets for flow of credit to agriculture by the banking sector every year. The details of agency-wise/State-wise target and achievement for agriculture credit from the years 2010-11 to 2013-14 (upto June, 2013) is given in Annexures I to IV.
- (c) to (e) Banks have been achieving the overall agriculture credit targets fixed by the Government every year.