

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:1489

ANSWERED ON:13.12.2013

BANK LOAN

Bajirao Shri Patil Padamsinha ;Bali Ram Dr. ;Gawali Patil Smt. Bhavana Pundlikrao ;Nagorao Shri Dudhgaonkar Ganeshrao

Will the Minister of FINANCE be pleased to state:

- (a) the total loan provided by banks during the current year, State/UT-wise;
- (b) whether raising finance through non-banking domestic sources during the said period has been increased in comparison to the last year;
- (c) if so, the details thereof;
- (d) whether the increase in fund generation through non-banking sources has benefited emerging sectors of economy particularly industry and agriculture; and
- (e) if so, the details thereof along with the reaction of the Govt. in this regard?

Answer

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

(a) The State-UT wise total outstanding bank credit of Scheduled Commercial Banks for the period ended March 2013 and June 2013 is at Annex.

(b) & (c): The credit provided by the Non-Banking Financial Companies Sector (NBFC Sector) to the Agriculture, Small Scale Industries and Medium and Large Industries recorded a year on year growth of 25.5%, 25.45% and 38.5% respectively during 2012-13. The details are given below:-

Item	(Rs. In crore)		Growth (%)
	As at Mar 2012	As at Mar 2013	2012-13
Total Credit	7,62,825	9,35,089	22.6
Provided by the NBFC Sector@			
Of which;			
Agriculture	24,040	30,170	25.5
Small Scale Industries	13,454	16,879	25.4
Medium & Large Industries	32,953	45,648	38.5

@ NBFC sector include all deposit taking NBFCs and all non-deposit taking NBFCs having assets size Rs.100 crore and above.

(d) & (e): The credit flow to various productive sectors of the economy contributes to the growth in Gross Domestic Product (GDP) of the country.