

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:3371
ANSWERED ON:01.08.2014
PUBLIC SECTOR BANKS
Lokhande Shri Sadashiv Kisan

Will the Minister of FINANCE be pleased to state:

- (a) the number of public sector banks (PSBs) functioning in the country, as on date, bank and State-wise;
- (b) the total amount deposited in the said banks and the total loan disbursed by them during each of the last three years and the current year, bank-wise;
- (c) whether the branches of the said banks have achieved the targets fixed for disbursing of loans during the said period;
- (d) if so, the details thereof and if not, the reasons therefore; and
- (e) the remedial measures taken / being taken by the Government in this regard?

Answer

Minister of State in the Ministry of Finance (SMT. NIRMALA SITHARAMAN)

(a) & (b): There are 27 Public Sector Banks (PSBs) functioning in the country as on 31.03.2014. Details of the number of PSBs functioning in the States/Union Territories (UTs) is at Annexure-I. PSB-wise details of advances and deposits during the last three years and the current year is at Annexure-II.

(c) to (e): Government has put in place a mechanism of Statement of Intent (SOI) on Annual Goals to monitor the performance of the PSBs on various performance parameters such as Current Account and Saving Account (CASA), Priority Sector Lending, reduction in Non-Performing Assets (NPAs), net Profit CRAR., Return on Assets, etc. Deposits and advances are not part of the SOI targets. Hence, Government of India does not monitor achievement of targets on these parameters. In case of non-achievement of priority sector targets, all Scheduled Commercial Banks having shortfall in lending to priority sector target / sub targets shall be allocated amounts for contribution to the Rural Infrastructure Development Fund (RIDF) established with National Bank for Agriculture & Rural Development (NABARD) and other Funds with NABARD / National Housing Bank/ Small Industrial Development Bank of India /other Financial Institutions, as decided by the RBI from time to time