

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:2639
ANSWERED ON:08.08.2003
BANK LOANS TO SC/ ST FARMERS WOMEN
RATTAN LAL KATARIA

Will the Minister of FINANCE be pleased to state:

(a) whether Reserve Bank of India have given any guidelines to the various banks to provide 18 per cent loans to farmers, 8 per cent loans to SC/ST and 5 per cent loans to women; and

(b) if so, the quantum of loans provided to these sector during the last three years?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND COMPANY AFFAIRS (SHRI ANANDRAO VITHOBA ADSUL):

(a) As per the extant instructions and guidelines of Reserve Bank of India (RBI), domestic scheduled commercial banks are required to lend 18 per cent of their Net Bank Credit (NBC) to agriculture. No separate target has been fixed for lending to the SC/ST borrowers. However, a target of 10% of NBC has been fixed for lending to weaker sections which also include Scheduled Castes and Scheduled Tribes. RBI has also advised the public sector banks to achieve the target of 5% of their NBC for lending to women by March 31, 2004.

(b) The amount of loans provided by public sector banks to agriculture, weaker section and women for the last three years are as indicated below:

		(Rs. Crores)		
Sector		March 2001	March 2002	March 2003
Advances to Agriculture	Amount Outstanding	53685	63083	73507
	% to NBC	15.7	15.8	15.3
Advances to Weaker Sections	Amount Outstanding	24805	28975	32304
	% to NBC	7.28	7.3	6.76
Advances to Women	Amount Outstanding	13309	18428	
	% to NBC	3.25	3.9	