

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JAYANT SINHA): (a) to (c) Information is being collected and will be laid on the Table of the House.

Flow of credit from banks

2584. SHRI BALWINDER SINGH BHUNDER: Will the Minister of FINANCE be pleased to state:

(a) whether the Ministry has asked the Public Sector Banks (PSBs) to increase the flow of credit in various sector;

(b) if so, the details and the direction issued in this regard; and

(c) the details of efforts being made by banks to increase the flow of credit, bank-wise?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JAYANT SINHA): (a) and (b) Priority Sector Lending targets of 40% of adjusted Net Bank credit are given to all Public Sector Banks. They have to achieve the given targets for Agriculture, MSME, SME and Weaker Sections. Further, the PSBs have their own board approved loan policy. They extend commercial loans in terms of their policy within the Reserve Bank of India (RBI) prescribed exposure norms for individual entities, groups and sectors. Credit is extended by them within the exposure limits available for each sector.

(c) PSBs make specific and concerted efforts to increase the credit flow to various sectors by organising Mela/festival/special schemes for car, housing, tractor etc. They offer concessional rate of interest, margin and processing fee etc. during these special drives.

Per capita debt burden

†2585. SHRI RAMDAS ATHAWALE: Will the Minister of FINANCE be pleased to state:

(a) the per capita debt burden in the country as on date;

(b) the amount spent in the form of interest for the said debt during the last three years and current financial year; and

(c) the steps taken by Government to reduce it?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JAYANT SINHA): (a) The per capita debt burden on the country *inter-alia* including external

†Original notice of the question was received in Hindi.