

WRITTEN ANSWERS TO STARRED QUESTIONS**Failure to meet PSL targets by banks in Gujarat**

*136. SHRI AHMED PATEL: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that most of the banks have failed to meet the targets of providing loans to Small Scale Industries (SSI) and agriculture sectors under Priority Sector Lending (PSL) in Gujarat;

(b) if so, the details thereof for the last three years, year-wise and bank-wise;

(c) the reasons cited by banks for not meeting the targets; and

(d) what remedial measures Government has taken or propose to take to ensure that the PSL targets are met by all the banks in the State?

THE MINISTER OF FINANCE (SHRI ARUN JAITLEY): (a) and (b) The Reserve Bank of India (RBI) has set nation-wide targets for banks under the Priority Sector Lending (PSL) norms for Micro, Small and Medium Enterprise (MSME) and Agriculture sectors. Details showing bank-wise lending for Agriculture and MSME sectors in Gujarat during the last three years are given in Statement (*See* below).

(c) Does not arise in view of (a) and (b) above.

(d) Measures taken to facilitate credit flow to MSME and agriculture sectors for the entire country including the State of Gujarat, *inter alia*, include monitoring of PSL targets at various levels, mandating banks not to accept collateral security for loans up to ₹10 lakh to units in Micro and Small Enterprise (MSE) sector, adoption of cluster approach in financing MSME, specialized MSME bank branches, differential rate of interest for units availing credit guarantee, sub-target under PSL for small and marginal farmers, financing of 5 lakh Joint Liability Groups (JLG), Kisan Credit Card Scheme, interest subvention for short term crop loans etc.

Statement*Details of Bank-wise outstanding in Gujarat during the last 3 years**(₹ in Lakh)*

Sl. No.	Bank	Advances for March 2014		Advances for March 2015		Advances for March 2016	
		Agriculture	MSME	Agriculture	MSME	Agriculture	MSME
1	2	3	4	5	6	7	8
1.	Allahabad Bank	11869	72222	14082	93293	20262.00	108801
2.	Andhra Bank	2137	47443	2970	14872	7640.00	39795
3.	Bank of Baroda	613112	1042907	686099	1114072	738139.00	1198706
4.	Bank of India	213105	387297	240373	409026	306754.00	419506
5.	Bank of Maharashtra	6817	70715	6458	73765	7567.00	48789
6.	Canara Bank	3152	146376	6631	108650	11934.00	170550
7.	Central Bank of India	123240	246820	151706	321041	195555.00	407272
8.	Corporation Bank	73806	165404	96654	168404	120600.00	212000
9.	Dena Bank	430025	361465	514158	485929	654553.00	428915
10.	IDBI Bank	31800	73100	49728	107490	71046.00	149667
11.	Indian Bank	13924	45641	16065	58149	19986.00	68960
12.	Indian Overseas Bank	8072	142443	9507	124506	25168.00	151727
13.	Oriental Bank of Commerce	20435	218862	19646	188388	55920.00	196530
14.	Punjab National Bank	32494	169447	63278	175356	72621.00	396673
15.	Punjab & Sind Bank	0	6274	198	7479	3.00	7063
16.	Syndicate Bank	9504	38152	11148	44202	19023.00	59111
17.	Union Bank of India	147246	201269	182580	241104	231434.00	234202
18.	United Bank of India	9520	15422	8553	18691	6354.00	17558
19.	UCO Bank	21170	84657	22683	97958	24211.00	104880
20.	Vijaya Bank	20308	44595	14616	51041	21226.00	58071
21.	Bhartiya Mahila Bank	0	1	0	54	37.00	97

	1	2	3	4	5	6	6
22. SB of Hyderabad		0	9865	0	15634	0.00	30490
23. SB of Mysore		0	10418	30	9372	11.00	13948
24. SB of Patiala		144	18874	72	19348	96.00	16631
25. SB of T'core		0	0	0	1655	15.00	3593
26. SB of Bikaner & Jaipur		0	22510	0	19615	608.00	17166
27. State Bank of India	868255	358641	913984	408426	971825.00	973740	
28. Axis Bank	155004	295512	175159	330421	226102.00	402878	
29. Catholic Syrian Bank	5405	2246	485	10535	407.00	5297	
30. City Union Bank Ltd.	121	3648	101	14913	888.00	29194	
31. Devp. Credit Bank	9276	28378	8839	28740	8451.00	30301	
32. Dhanlaxmi Bank	2527	7	3017	1525	200.00	361	
33. Federal Bank	6505	16474	0	0	14361.00	13311	
34. HDFC Bank	259940	521732	273449	611415	342040.00	872616	
35. ICICI Bank	152016	323902	233142	453279	252118.00	616377	
36. Indusind Bank	67066	77171	58980	107355	60715.00	120871	
37. Ing Vyasya Bk Ltd.	0	0	0	0	0.00	0	
38. J & K Bank	24	2653	0	2662	0.00	1548	
39. Karnataka Bank	4	2934	1862	1611	1707.00	5039	
40. Karur Vyasya Bank Ltd.	1417	12767	544	12886	1246.00	23797	
41. Kotak Mahindra Bank	170505	151930	149716	227008	172817.00	325121	
42. Laxshmi Vilas Bank	11	5994	32	9044	1896.00	8167	
43. Ratnakar Bank	9603	3549	18930	14708	27588.00	30569	
44. South Indian Bank Ltd.	352	18159	39147	28160	3686.00	40822	
45. Tamilnad Mercantile Bank	529	30203	66	42344	8199.00	28949	
46. Yes Bank	21185	46075	57051	75617	65130.00	145889	
47. Baroda Gramin Bank	45396	6884	53786	7873	63033.00	11784	
48. Dena Gujarat Gramin Bank	105055	6569	121422	11570	155566.00	14999	

	1	2	3	4	5	6	6
49. Saurashtra Gramin Bank		90997	11635	97243	11153	124317.00	21270
TOTAL		4664995	5583437	5428781	6408383	5113055	8283601
50. DCCB		847555	14196	1049399	28044	976618.00	24779
51. GSCARDB		54366	0	55191	0	54128.00	0
TOTAL			14196	1104590	28044	1030746	24779

Source: SLBC, Gujarat

GDP growth rates in various sectors

*137. SHRI SUKHENDU SEKHAR ROY: Will the Minister of FINANCE be pleased to state:

- what was the percentage of Government debt to GDP in 2014-15 and 2015-16;
- what was the GDP growth rate from agriculture and manufacturing sectors in 2014-15 and 2015-16;
- what are the factors responsible for rise/decline in the aforesaid fields; and
- the remedial measures, if any, adopted in this respect?

THE MINISTER OF FINANCE (SHRI ARUN JAITLEY): (a) As per the Status Paper on Government Debt (September 2016), the debt to GDP ratio of the Central Government for the years 2014-15 and 2015-16 was 50.0 per cent and 50.8 per cent respectively.

(b) The growth rate of Gross Value Added (GVA) at constant (2011-12) basic prices for agriculture & allied, and manufacturing sectors during 2014-15 and 2015-16 are given below:

Table 1: Growth rate of GVA at constant (2011-12) basic prices (per cent)

Sectors	2014-15	2015-16 (PE)
Agriculture, forestry & fishing	(-)0.2	1.2
Manufacturing	5.5	9.3

Source: Central Statistics Office

PE: Provisional Estimates