

1	2	3	4	5
UCO Bank	14.55	3.65	2.79	0.58
Union Bank of India	11.48	12.88	17.17	9.17
United Bank of India	6.41	3.56	2.46	1.01
Vijaya Bank	0.60	0.55	1.07	2.12

The monthly average balance requirement was charged by SBI till 2012. Subsequently, SBI stopped charging for the same till 31.3.2016 while other banks, including Private Banks were charging as per their Board-approved policy. It was reintroduced by SBI with effect from 1.4.2017. The minimum balance requirements were subsequently reduced with effect from 1.10.2017. It is also clarified that there is no minimum balance requirement for Basic Savings Bank Deposit Accounts and Jan-Dhan accounts.

Source: Banks

Loan disbursed to farmers

†2151. SHRI P. L. PUNIA: Will the Minister of FINANCE be pleased to state:

(a) total amount of loan disbursed by public banks to farmers in keeping with targets for financial years 2015-16, 2016-17 and 2017-18, the details thereof, State-wise;

(b) the number of farmers who had applied for agriculture loan and number of farmers who were given loans, the details thereof; and

(c) the details of average loan given per farmer, State-wise?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SHIV PRATAP SHUKLA): (a) to (c) The State-wise details of agriculture credit target and disbursement along with number of accounts during the period 2015-16 to 2017-18 in respect of commercial banks as reported by National Bank for Agriculture and Rural Development (NABARD) are given in Statement.

Statement

Agriculture Credit Disbursement Data for the period 2015-16 to 2017-18 (provisional)

(₹ In lacs) (no. of A/cs in absolute)				
Sl.No.	State/UT	Target	No. of Accounts	Disb. Amt.
2015-16 Total Loan				
1.	Delhi	7500.00	15339	554074.00
2.	Haryana	4000000.00	653435	3486175.00
3.	Himachal Pradesh	350000.00	180619	324600.00

† Original notice of the question was received in Hindi.

Sl.No.	State/UT	Target	No. of Accounts	Disb. Amt.
4.	Jammu and Kashmir	90000.00	119158	249709.94
5.	Punjab	5150000.00	1412842	6282226.00
6.	Rajasthan	3800000.00	1904618	4052193.00
7.	Chandigarh UT	11000.00	4418	141536.00
NORTHERN REGION TOTAL		13408500.00	4290429	15090513.94
8.	Arunachal Pradesh	13500.00	3926	3572.39
9.	Assam	432500.00	267794	357924.45
10.	Manipur	30000.00	18397	14496.33
11.	Meghalaya	17500.00	22000	8842.67
12.	Mizoram	13500.00	7997	4491.51
13.	Nagaland	26000.00	10600	8326.87
14.	Sikkim	12500.00	4407	5782.15
15.	Tripura	42500.00	62769	79444.00
NORTH EASTERN REGION TOTAL		588000.00	397890	482880.37
16.	Andaman and Nicobar Islands	9000.00	930	6900.00
17.	Bihar	2350000.00	918912	2495713.00
18.	Jharkhand	430000.00	427000	318345.00
19.	Odisha	1040000.00	861000	906430.00
20.	West Bengal	2900000.00	2299116	2436365.00
EASTERN REGION TOTAL		6729000.00	4506958	6163753.00
21.	Chhattisgarh	650000.00	167094	393844.00
22.	Madhya Pradesh	4000000.00	1730716	3329858.26
23.	Uttarakhand	400000.00	274334	441305.00
24.	Uttar Pradesh	5810000.00	3526420	5715677.00
CENTRAL REGION TOTAL		10860000.00	5698564	9880684.26
25.	Goa	64500.00	2000	52277.55
26.	Gujarat	3400000.00	2182338	2927124.00
27.	Maharashtra	4000000.00	3885000	4366790.00

Sl.No.	State/UT	Target	No. of Accounts	Disb. Amt.
28.	Dadra and Nagar Haveli UT	2000.00	1342	2026.85
29.	Daman and Diu UT	1500.00	1432	644.67
WESTERN REGION TOTAL		7468000.00	6072112	7348863.07
30.	Andhra Pradesh	4000000.00	3130124	5559318.00
31.	Telangana	2750000.00	1584000	2159754.00
32.	Karnataka	3750000.00	2885475	6510102.00
33.	Kerala	3140000.00	4438143	3204600.00
34.	Puducherry	55500.00	67840	66899.00
35.	Tamil Nadu	6250000.00	11071498	7828038.00
36.	Lakshadweep UT	1000.00	19228	0.00
SOUTHERN REGION TOTAL		19946500.00	23196308	25328711.00
GRAND TOTAL		59000000.00	44162261	64295405.64

2016-17 Total Loan

1.	Delhi	9,000.00	77,217	1,993,448.06
2.	Haryana	4,120,000.00	1,210,641	3,419,870.46
3.	Himachal Pradesh	420,000.00	458,369	416,626.23
4.	Jammu and Kashmir	100,000.00	608,729	695,050.54
5.	Punjab	5,350,000.00	1,543,589	5,477,741.01
6.	Rajasthan	3,990,000.00	3,568,823	4,730,452.63
7.	Chandigarh UT	12,000.00	7,668	140,594.60
NORTHERN REGION TOTAL		14,001,000.00	7,475,035	16,873,783.54
8.	Arunachal Pradesh	21,000.00	4,873	8,095.26
9.	Assam	480,000.00	953,400	566,727.75
10.	Manipur	37,000.00	23,525	23,079.61
11.	Meghalaya	24,500.00	32,534	29,276.81
12.	Mizoram	17,000.00	7,834	4,047.14
13.	Nagaland	32,000.00	21,636	9,403.70
14.	Sikkim	17,500.00	8,669	14,753.92
15.	Tripura	48,000.00	224,009	101,939.28
NORTH EASTERN REGION TOTAL		677,000.00	1,276,479	757,323.48

Sl.No.	State/UT	Target	No. of Accounts	Disb. Amt.
16.	Andaman and Nicobar Islands	10,000.00	10,138	9,676.66
17.	Bihar	2,580,000.00	2,830,958	1,158,619.37
18.	Jharkhand	580,000.00	597,660	289,575.05
19.	Odisha	1,230,000.00	1,243,265	955,224.55
20.	West Bengal	3,100,000.00	3,243,075	2,983,475.18
EASTERN REGION TOTAL		7,500,000.00	7,925,097	5,396,570.82
21.	Chhattisgarh	740,000.00	515,195	844,231.46
22.	Madhya Pradesh	4,180,000.00	4,084,448	3,894,056.63
23.	Uttarakhand	450,000.00	394,781	570,418.68
24.	Uttar Pradesh	6,100,000.00	5,647,106	5,320,248.53
CENTRAL REGION TOTAL		11,470,000.00	10,641,531	10,628,955.30
25.	Goa	70,000.00	49,850	97,376.26
26.	Gujarat	3,650,000.00	2,037,986	3,777,429.57
27.	Maharashtra	4,300,000.00	4,330,905	6,215,485.19
28.	Dadra and Nagar Haveli UT	2,300.00	4,803	7,859.10
29.	Daman and Diu UT	1,900.00	2,108	3,458.32
WESTERN REGION TOTAL		8,024,200.00	6,425,653	10,101,608.45
30.	Andhra Pradesh	4,210,000.00	7,334,193	7,088,935.80
31.	Telangana	2,920,000.00	3,409,820	5,525,898.84
32.	Karnataka	3,930,000.00	3,539,862	5,740,160.20
33.	Kerala	3,290,000.00	4,333,250	5,428,655.83
34.	Puducherry	66,000.00	547,774	485,723.94
35.	Tamil Nadu	6,410,000.00	13,506,935	11,950,174.22
36.	Lakshadweep UT	1,800.00	527	327.30
SOUTHERN REGION TOTAL		20,827,800.00	32,672,362	36,219,876.13
GRAND TOTAL		62,500,000.00	66,416,156	79,978,117.73
2017-18 (Provisional) Total Loan				
1.	Delhi	60,000.00	25,437	1,952,281.79
2.	Haryana	4,630,000.00	1,473,647	3,793,269.61
3.	Himachal Pradesh	400,000.00	495,520	440,364.84

Sl.No.	State/UT	Target	No. of Accounts	Disb. Amt.
4.	Jammu and Kashmir	380,000.00	829,748	1,091,068.07
5.	Punjab	5,630,000.00	1,883,051	5,709,695.19
6.	Rajasthan	4,600,000.00	4,271,543	5,247,820.14
7.	Chandigarh UT	10,000.00	14,406	235,719.57
NORTHERN REGION TOTAL		15,710,000.00	8,993,352	18,470,219.21
8.	Arunachal Pradesh	24,000.00	4,053	4,528.55
9.	Assam	635,000.00	887,548	607,733.99
10.	Manipur	60,000.00	16,460	21,421.31
11.	Meghalaya	50,000.00	31,521	25,344.75
12.	Mizoram	16,500.00	6,251	4,648.04
13.	Nagaland	30,500.00	31,782	11,591.14
14.	Sikkim	22,000.00	9,383	12,139.23
15.	Tripura	100,000.00	247,179	153,775.52
NORTH EASTERN REGION TOTAL		938,000.00	1,234,177	841,182.53
16.	Andaman and Nicobar Islands	17,000.00	8,742	9,263.13
17.	Bihar	2,153,000.00	2,620,735	1,178,571.42
18.	Jharkhand	550,000.00	683,706	325,487.80
19.	Odisha	1,592,000.00	1,571,136	1,026,592.40
20.	West Bengal	4,250,000.00	3,076,599	3,391,480.39
EASTERN REGION TOTAL		8,562,000.00	7,960,918	5,931,395.14
21.	Chhattisgarh	940,000.00	522,284	1,025,685.08
22.	Madhya Pradesh	4,400,000.00	4,868,438	4,209,944.37
23.	Uttarakhand	800,000.00	388,012	636,232.44
24.	Uttar Pradesh	7,425,000.00	5,721,485	5,295,772.75
CENTRAL REGION TOTAL		13,565,000.00	11,500,219	11,167,634.64
25.	Goa	115,000.00	55,967	120,391.99
26.	Gujarat	3,740,000.00	2,327,548	4,475,820.87
27.	Maharashtra	4,950,000.00	2,755,334	5,958,187.91

Sl.No.	State/UT	Target	No. of Accounts	Disb. Amt.
28.	Dadra and Nagar Haveli UT	10,500.00	2,141	6,584.22
29.	Daman and Diu UT	4,200.00	1,391	3,325.96
WESTERN REGION TOTAL		8,819,700.00	5,142,381	10,564,310.95
30.	Andhra Pradesh	4,050,000.00	9,369,031	8,607,280.33
31.	Telangana	3,950,000.00	2,834,010	4,564,746.77
32.	Karnataka	3,750,000.00	4,228,987	5,764,363.69
33.	Kerala	2,900,000.00	5,219,251	6,812,935.52
34.	Puducherry	390,000.00	256,321	210,149.31
35.	Tamil Nadu	7,760,000.00	16,534,769	14,173,229.50
36.	Lakshadweep UT	5,300.00	363	505.70
SOUTHERN REGION TOTAL		22,805,300.00	38,442,732	40,133,210.82
GRAND TOTAL		70,400,000.00	73,273,779	87,107,953.29

Source: NABARD.

Redrafting of income tax laws

2152. SHRIMATI AMBIKA SONI:

DR. T. SUBBARAMI REDDY:

Will the Minister of FINANCE be pleased to state:

- (a) whether Government has set up a task force to redraft Income-tax laws;
- (b) if so, the details thereof;
- (c) whether the focus is to substantially alter tax rates or to consolidate the laws and to make them more comprehensible; and
- (d) by what time, the report and the draft law will be ready?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SHIV PRATAP SHUKLA): (a) to (d) Yes sir. The Government had constituted a Task Force to draft a new direct tax law *vide* Officer Order in F.No. 370149/230/2017 dated 22.11.2017 under the Convenorship of Shri Arbind Modi, the then Member (Legislation), CBDT with original term of six months for submission of report to the Government which was extended by a period of three months.

2. However, on superannuation of Shri Arbind Modi, the Task Force has been reconstituted *vide* Office Order in F.No. 370149/230/2017 dated