

- intensive publicity campaigns for increased visibility of the scheme for lenders and borrowers
- simplification of application forms
- nomination of Mudra Nodal Officers in Public Sector Banks (PSBs)
- periodic monitoring of performance of PSBs with regard to PMMY
- PSBs have also been advised to
 - regularly monitor asset quality for small ticket size loans including PMMY loans
 - make granular analysis of Mudra NPA accounts
 - improve underwriting standards, and
 - maintain regular and intensive contacts with PMMY borrowers.

**Disbursement of loans to small farmers
in Konkan region**

†2626. SHRI NARAYAN RANE: Will the Minister of FINANCE be pleased to state:

(a) the amount of loans given by the Public Sector Banks to the marginalised farmers, small farmers and micro, small and medium enterprises in the districts in Konkan region of Maharashtra during the last three years, year-wise;

(b) whether Public Sector Banks have disbursed loans according to the guidelines of Central Government to the marginalised farmers, small farmers and micro, small and medium enterprises in the districts in Konkan region of Maharashtra:

(c) if so, the details thereof; and

(d) if not, the action taken by Government against the Public Sector Banks, bank-wise?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI ANURAG SINGH THAKUR): (a) to (d) As reported by Reserve Bank of India (RBI), total credit amount outstanding for Scheduled Commercial Banks for Small and Marginal Farmers

†Original notice of the question was received in Hindi.

and Micro Small and Medium Enterprises (MSMEs) at the end of the last three financial years for the State of Maharashtra are as under:

(Amount in ₹ crore)

Sl. No.	Financial Year	Balance Outstanding for small and marginal farmers	Balance Outstanding for MSME sector
1	2016-17	85212.52	250605.29
2	2017-18	106425.55	235191.58
3	2018-19	158516.83	262887.01

Source: RBI

The Master Directions on Priority Sector Lending (PSL) issued by RBI provides that within the overall PSL target of 40% of Adjusted Net Bank Credit (ANBC) or Credit Equivalent Amount of Off Balance Sheet Exposure (CEOBE), whichever is higher, 18% and 7.5% has been earmarked for lending to agriculture sector and Micro Enterprises respectively. Within the 18% target for agriculture sector, a sub-target of 8% is prescribed for lending to small and marginal farmers. The said target are required to be achieved by banks at the national level, and no separate State-level targets under PSL is assigned to banks.

Details of loan given by Public Sector Banks to small and Marginal Farmers and Micro Enterprises and their percentage vis-a-vis ANBC during the last three years, as reported by RBI, is as under:

(Amount in ₹ crore)

Financial Year	ANBC	Small and Marginal Farmers		Micro Enterprises	
		AMT	% of ANBC	AMT	% of ANBC
2016-17	5329716.19	466149.26	8.75	332320.18	6.24
2017-18	5189118.23	463304.69	8.93	331710.61	6.39
2018-19	5666226.49	502922.13	8.88	410348.16	7.24

RBI monitors the performance of banks against the stipulated targets/ sub-targets under PSL (on 'quarterly' basis). Further, as per the directions of RBI, Scheduled Commercial Banks (SCBs) having any shortfall in lending to priority sector shall be allocated amounts for contribution to the Rural Infrastructure Development Fund (RIDF) established with NABARD and other Funds with NABARD/NHB/SIDBI/ MUDRA Ltd., as decided by the Reserve Bank from time to time. Also, non-achievement of the priority sector targets/ sub-targets are also taken into account by RBI while considering regulatory clearances/ approvals for various purposes to the banks.

Conversion of IREDA into a green bank

2627. SHRI DEREK O' BRIEN: Will the Minister of FINANCE be pleased to state:

(a) whether Government had signalled the intention of converting IREDA into a green bank, if so, the details thereof; and

(b) whether any step has been taken in this regard?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI ANURAG SINGH THAKUR): (a) and (b) Indian Renewable Energy Development Agency (IREDA) is a Government of India enterprise under the administrative control of the Ministry of New and Renewable Energy (MNRE). Accordingly, inputs in respect of the question were sought from MNRE and in response to the same, IREDA has informed that there is no such proposal of converting IREDA into a green bank.

Measurement reporting verification for climate finance

2628. SHRI DEREK O' BRIEN: Will the Minister of FINANCE be pleased to state:

(a) how far India has progressed on developing a Measurement Reporting Verification (MRV) for Climate Finance, the details thereof;

(b) the agency of Government working on this project, the details thereof;

(c) the additional finance/capacity-building support India has received on the above project, the details thereof; and

(d) whether some studies have been conducted to establish a robust MRV, if so, the details of the studies conducted and the findings thereof?