

Government of India
Ministry of Finance
Department of Financial Services

RAJYA SABHA
Unstarred Question No. 3101
Answered on Tuesday, March 23, 2021/ Chaitra 2, 1943 (Saka)
Loans by NABARD

Question

3101. SHRI Iranna Kadadi :

Will the Minister of FINANCE be pleased to state:

- (a) the amount of financial assistance provided by National Bank for Agriculture and Rural Development (NABARD) to various States during each of the last three years in Karnataka;
- (b) the details of the amount invested during said period, State/Sector-wise including farming sector;
- (c) whether Government has set up any monitoring mechanism to monitor and ensure timely completion of the projects for which NABARD has provided assistance;
- (d) whether Government fixes agriculture credit disbursement targets for banking sector every year and, if so, the details thereof; and
- (e) whether Government has received any complaint regarding disbursement of these loans and, if so, the details thereof?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE
(SHRI ANURAG SINGH THAKUR)

(a) to (c): NABARD provides financial assistance to States under various funds set up by the Government for financing agriculture and rural infrastructure projects. The major financing facilities to the States are mentioned below:

1. Rural Infrastructure Development Fund (RIDF): NABARD has been extending loans to State Govts. from 1995-96 onwards for financing rural infrastructure projects from RIDF. At present, a wide range of 37 activities, covering almost all aspects of rural infrastructure is being funded under RIDF. Allocation under RIDF for 2021-22 has been increased to Rs. 40,000 crore from the previous year's allocation of Rs. 30,000 crore.

A High Power Committee (HPC) at the State level under the Chairpersonship of Chief Secretary/ Additional Chief Secretary including representatives of implementing department as well as NABARD, monitors the progress in implementation, in respect of the projects under RIDF.

Monitoring of projects sanctioned under RIDF is primarily the responsibility of the implementing Department of the State Governments. The monitoring undertaken by NABARD is by exception and is conducted through:-

- (i) Desk Monitoring (off-site) and
- (ii) Field Monitoring (on-site) of sample projects

State-wise and sector-wise disbursement under RIDF during each of the last three years is given at *Annexure-I*.

2. Micro Irrigation Fund (MIF): A dedicated “Micro Irrigation Fund” (MIF) was set up in NABARD with an initial corpus of Rs.5000 crores, to be utilized from the year 2017-18 onwards, for achieving the goal, ‘per drop more crop’. The main objective of the fund shall be to facilitate the States in mobilizing the resources for installation of Micro Irrigation System and offering support for expanding coverage of Micro Irrigation (MI) by encouraging the States to avail this credit at a lower interest rate. The Scheme also aims to encourage the States in taking up pressurized irrigation system in command area in project mode.

Monitoring of projects assisted through MIF is primarily the responsibility of the implementing agency/ department of the State Govt. However, NABARD has its own monitoring mechanism to ensure the timely implementation of the sanctioned projects under the above said scheme.

Financial assistance provided to various States under MIF during each of the last three years is given at *Annexure-II*.

3. Warehouse Infrastructure Fund (WIF): The WIF was set up in NABARD for expansion of warehouses and other cold storage infrastructure development in rural areas. Government of India has allocated Rs. 5000 crore each under Warehouse Infrastructure Fund for 2013-14 & 2014-15. A High Power Committee (HPC) constituted by the respective State Governments monitors the progress in implementation of the projects under WIF. NABARD monitors these projects by exception.

State-wise details of sanction and disbursement of loans under WIF during last three years is given at *Annexure-III*.

4. Women Self Help Group (WSHG): Financial Assistance towards WSHG and Financial Inclusion Fund (FIF): Government of India has set up a “Women Self Help Group Development Fund” to implement a ‘Scheme for promotion of Women SHGs in Left wing Extremism Affected and Backward districts of India’.

State-wise financial assistance provided under the WSHG for the last three years is given at *Annexure-IV*.

(d): The Government fixes agriculture credit disbursement targets for banking sector every year.

The Agri. Credit target and achievement during the last three years is as under:

(Rs.crore)		
Year	Target	Achievement
2017-18	10,00,000	11,62,616.98
2018-19	11,00,000	12,54,762.20
2019-20	13,50,000	13,92,729.00

(e): No sir.

RIDF - SECTOR-WISE DISBURSEMENTS DURING THE LAST THREE YEARS

(Rs.crore)

Sl. No.	State	Agriculture Sector (incl Irrigation)				Rural Connectivity				Social sector				Total			
		2017-18	2018-19	2019-20	Total	2017-18	2018-19	2019-20	Total	2017-18	2018-19	2019-20	Total	2017-18	2018-19	2019-20	Total
1	ANDHRA PRADESH	489.36	342.91	166.01	998.29	421.31	444.16	374.60	1240.07	759.59	456.78	659.39	1875.76	1670.26	1243.85	1200.00	4114.12
2	ARUNACHAL PRADESH	12.52	36.90	17.73	67.16	143.93	167.52	106.80	418.26	32.55	47.28	58.66	138.49	189.00	251.71	183.19	623.90
3	ASSAM	283.75	312.16	544.12	1140.03	356.99	523.30	483.93	1364.22	12.43	131.57	197.62	341.62	653.18	967.03	1225.66	2845.88
4	BIHAR	444.77	359.50	597.61	1401.89	1155.10	1176.77	1041.31	3373.18	48.22	122.75	195.26	366.23	1648.09	1659.02	1834.19	5141.29
5	CHHATTISGARH	673.12	676.78	676.82	2026.72	284.18	154.64	228.65	667.47	129.44	82.91	58.35	270.70	1086.75	914.32	963.82	2964.89
6	GOA	40.61	32.13	15.30	88.03	9.74	1.78	2.12	13.64	74.74	67.46	36.38	178.58	125.09	101.37	53.79	280.25
7	GUJARAT	1807.65	2536.24	2751.58	7095.47	0.00	0.00	0.00	0.00	255.27	38.81	109.35	403.42	2062.91	2575.04	2860.93	7498.89
8	HARYANA	157.50	403.94	245.21	806.65	172.92	125.39	180.51	478.82	177.85	298.70	289.46	766.02	508.27	828.04	715.18	2051.49
9	HIMACHAL PRADESH	102.94	130.67	213.96	447.57	280.07	353.83	376.09	1010.00	116.99	141.26	108.69	366.94	500.00	625.76	698.74	1824.50
10	JAMMU & KASHMIR	25.93	23.22	43.37	92.51	340.25	198.67	214.11	753.03	55.65	178.11	126.67	360.42	421.82	400.00	384.15	1205.96
11	JHARKHAND	302.86	356.97	220.59	880.43	920.98	1167.67	974.98	3063.63	62.39	245.78	237.67	545.84	1286.23	1770.42	1433.24	4489.89
12	KARNATAKA	385.18	283.15	236.37	904.70	391.03	275.48	322.20	988.72	278.02	230.12	335.69	843.83	1054.24	788.75	894.26	2737.25
13	KERALA	229.65	166.93	193.81	590.40	155.30	235.02	181.29	571.61	203.69	249.76	224.00	677.45	588.65	651.71	599.10	1839.46
14	MADHYA PRADESH	1138.52	1193.46	1076.67	3408.64	477.35	283.39	268.02	1028.76	184.13	351.60	340.85	876.58	1800.00	1828.44	1685.54	5313.98
15	MAHARASHTRA	438.41	661.95	1099.57	2199.92	466.11	275.75	482.20	1224.06	0.00		0.00	0.00	904.52	937.70	1581.77	3423.99
16	MANIPUR	1.24	0.00	22.31	23.55	28.56	0.00	0.00	28.56	25.89	12.50	13.44	51.83	55.69	12.50	35.75	103.94
17	MEGHALAYA	39.66	57.62	18.77	116.05	61.91	73.01	68.62	203.55	0.37	21.69	39.09	61.15	101.94	152.33	126.48	380.75
18	MIZORAM	18.21	21.11	18.48	57.81	79.78	66.61	65.03	211.42	8.75	35.23	44.12	88.10	106.74	122.95	127.63	357.33
19	NAGALAND	5.54	6.64	15.38	27.56	14.00	13.36	8.15	35.51	0.00		0.00	0.00	19.54	20.00	23.53	63.07
20	ODISHA	1753.48	1805.12	1220.75	4779.35	703.46	650.32	719.64	2073.43	55.42	294.19	467.54	817.14	2512.36	2749.63	2407.94	7669.93
21	PUDUCHERRY	10.63	5.55	6.50	22.68	13.12	9.23	2.31	24.66	10.31	11.95	6.42	28.68	34.05	26.73	15.23	76.01
22	PUNJAB	42.73	45.60	153.85	242.18	16.86	115.05	104.38	236.30	81.94	37.78	41.77	161.49	141.54	198.43	300.00	639.96
23	RAJASTHAN	406.45	289.37	317.14	1012.96	656.08	502.51	329.25	1487.83	788.86	733.40	569.41	2091.67	1851.39	1525.27	1215.80	4592.46
24	SIKKIM	0.48	0.00	0.00	0.48	43.02	48.00	8.18	99.20	3.10	2.00	1.04	6.14	46.60	50.00	9.23	105.82
25	TAMIL NADU	449.38	611.31	621.18	1681.88	522.56	615.88	439.74	1578.18	737.71	717.72	844.70	2300.13	1709.64	1944.91	1905.62	5560.18
26	TELANGANA	6.68	19.06	216.47	242.21	42.88	70.14	35.59	148.62	280.53	1241.72	681.60	2203.84	330.09	1330.91	933.66	2594.66
27	TRIPURA	26.51	9.86	37.63	74.00	106.00	102.42	93.44	301.87	9.31	37.08	18.93	65.32	141.82	149.37	150.00	441.18
28	UTTAR PRADESH	1216.46	1175.72	478.37	2870.54	283.55	781.90	816.99	1882.44	0.00		0.00	0.00	1500.00	1957.62	1295.36	4752.98
29	UTTARAKHAND	227.09	174.75	211.75	613.60	351.19	383.16	280.27	1014.62	168.60	208.66	172.15	549.41	746.88	766.57	664.17	2177.63
30	WEST BENGAL	703.25	653.54	368.59	1725.38	446.13	396.47	323.42	1166.02	45.96	22.9087	49.52566	118.40	1195.34	1072.92	741.53	3009.79
TOTAL		11440.57	12392.16	11805.90	35638.63	8944.36	9211.45	8531.84	26687.65	4607.71	6019.69	5927.76	16555.16	24992.65	27623.30	26265.50	78881.44

Source : NABARD

Annexure-II

MIF- Details of Financial Assistance provided to various States

(Rs. Crore)

Sr. No.	State	Sanction		
		2017-18	2018-19	2019-20
1	Andhra Pradesh	-	-	616.13
2	Gujarat	-	-	764.13
3	Tamil Nadu	-	-	1357.93
4	Haryana	-	-	103.38
	Total			2841.57

The fund was operationalized from 2019-20.

Disbursement under the fund commenced from 2020-21

The State Govt. of Karnataka is yet to sign the MoA for availing loan under MIF.

Source : NABARD

Warehouse Infrastructure Fund
State Wise Loan Sanction and Disbursement in Last Three Years

Annexure- III

Rs. Crore

Sr. No.	State	2017-18		2018-19		2019-20	
		Sanctions	Disbursement	Sanctions	Disbursement	Sanctions	Disbursement
1	Andhra Pradesh	0.00	0.00	0.00	87.16	0.00	11.40
2	Assam	47.19	4.56	0.00	30.59	0.00	8.57
3	Bihar	0.00	122.68	0.00	71.17	0.00	20.02
4	Chhattisgarh	0.00	1.15	11.75	2.35	20.37	5.85
5	Gujarat	25.00	37.51	52.51	67.86	0.00	35.09
6	Haryana	47.79	0.00	0.00	14.44	140.29	6.37
7	Himachal Pradesh	0.00	0.00	4.18	0.00	0.00	1.25
8	Jharkhand	0.00	0.00	0.00	0.00	0.00	0.00
9	Karnataka	140.41	380.56	421.56	210.01	190.95	179.83
10	Kerala	10.48	0.01	10.83	0.00	0.00	0.85
11	Madhya Pradesh	0.00	0.00	0.00	0.00	200.07	0.00
12	Maharashtra	0.00	0.00	0.00	0.00	0.00	0.00
13	Mizoram	14.25	0.00	11.02	2.85	56.44	4.28
14	Odisha	0.00	18.24	0.00	5.91	0.00	0.00
15	Punjab	0.00	5.86	206.64	41.33	0.00	29.47
16	Rajasthan	104.06	68.07	60.10	16.70	94.15	24.10
17	Tamil Nadu	355.76	189.75	502.87	406.66	207.02	355.40
18	Telangana	0.00	205.66	0.00	30.86	0.00	46.82
19	Tripura	1.46	1.10	0.00	0.63	0.00	0.00
20	Uttar Pradesh	0.00	0.00	0.00	0.00	146.86	29.37
21	Uttarakhand	10.39	3.12	0.00	0.00	0.00	0.00
22	West Bengal	498.45	210.37	177.50	100.96	0.00	85.78
	Total	1255.24	1248.64	1458.96	1089.49	1056.16	844.47

Source : NABARD

Financial Assistance Provided by NABARD towards WSHG & FIF

Annexure-IV

(Rs. in lakhs)

S.No	State	FIF				WSHG			
		2016-17	2017-18	2018-19	2019-20	2016-17	2017-18	2018-19	2019-20
1	ANDAMAN & NICOBAR				22.9				0.00
2	ANDHRA PRADESH	37.02	30.74	35.07		-	-	-	
3	ARUNACHAL PRADESH	40.15	77.46	112.56	136.11	478.00	63.46	98.95	129.71
4	ASSAM	4.28	3.55	2.37	10.79	0.62	0.41	-	0.00
5	BIHAR	204.81	174.10	262.13	196.69	30.35	4.60	14.38	19.24
6	CHHATTISGARH	142.76	196.22	277.50	504.25	8.92	915.68	397.06	0.00
7	NEW DELHI	94.90	103.16	237.72	225.27	63.90	48.23	114.52	7.08
8	GOA	0.02	2.78	-	0.13		-	-	0.00
9	GUJARAT	3.81	10.73	15.89	12.03	6.74	1.69	0.93	0.87
10	HARYANA	52.48	106.25	239.22	366.69	28.56	1.03	7.44	4.07
11	HIMACHAL PRADESH	69.77	132.41	177.95	133.26	22.20	14.53	19.38	13.11
12	JAMMU KASHMIR	93.35	186.42	235.76	247.24	62.33	61.01	47.88	16.09
13	JHARKHAND	30.08	40.46	43.90	24.41	-	-	-	0.00
14	KARNATAKA	129.59	126.71	256.68	323.37	243.07	244.08	439.65	74.46
15	KERALA	208.62	104.38	304.45	219.65	99.79	18.01	17.79	5.14
16	MADHYA PRADESH	193.49	144.84	209.66	245.48	16.80	13.25	24.27	26.6
17	MAHARASHTRA	276.56	443.76	765.66	695.23	71.62	106.49	197.73	93.93
18	MANIPUR	410.85	435.82	519.23	505.75	175.28	195.96	250.83	0.00
19	MEGHALAYA	18.16	31.48	37.93	65.03	-	-	-	0.00
20	MIZORAM	14.43	15.23	15.28	23.63	5.53	11.33	5.90	8.51
21	NAGALAND	5.08	7.90	8.40	1.73	5.01	1.50	5.19	6.48
22	ODISHA	7.27	21.03	6.22	27.92	-	-	-	0.00
23	PUNJAB	132.85	343.07	643.55	834.86	182.14	77.98	211.37	75.19
24	RAJASTHAN	62.61	60.12	60.98	60.26	5.39	3.01	-	0.00
25	SIKKIM	275.12	227.09	316.30	166.95	96.33	17.16	-	0.00
26	TAMIL NADU	1.60	1.66	0.57	4.63	5.33	3.66	-	0.00
27	TELANGANA	170.10	211.22	238.34	168.95	19.29	13.82	29.61	20.59
28	TRIPURA	81.60	67.49	35.78	27.73	222.00	58.30	109.98	80.87
29	UTTAR PRADESH	5.99	5.44	67.90	69.84	4.13	1.35	5.66	3.12
30	UTTARAKHAND	410.74	635.41	393.60	339.88	19.37	50.69	16.64	7.93
31	WEST BENGAL	96.36	116.06	165.64	105.47	18.53	14.00	23.73	19.45
		212.35	286.32	369.24	425.51	231.56	121.80	242.22	3.59

Source : NABARD