

**Government of India
Department of Financial Services
Ministry of finance
LOK SABHA**

UNSTARRED QUESTION NO. 1615

TO BE ANSWERED ON THE 27th JULY, 2018, Shravana 5, 1940(SAKA)

Loans to weaker sections

1615: SHRI V. ELUMALAI

Will the Minister of **FINANCE** be pleased to state:

- (a) whether the Government has taken stock of loans given by the banks to the weaker section;
- (b) if so, the details thereof;
- (c) whether the Government has asked banks to provide details of loans disbursed in financial year 2018 to SC/ST people under various Government schemes; and
- (d) if so, the details thereof?

ANSWER

**(MINISTER OF STATE IN THE MINISTRY OF FINANCE)
(SHRI SHIV PRATAP SHUKLA)**

(a) to (d): As reported by RBI, as on March 31, 2018, the amount outstanding towards loans by scheduled commercial banks to weaker sections was ₹ 8,52,129 crore.

Government has advised Public Sector Banks to lay special emphasis for lending to SCs/STs as part of their Priority Sector Lending.

As per the RBI guidelines on lending to priority sector, a sub-target of 10 per cent of Adjusted Net Bank Credit (ANBC) or Credit Equivalent amount of Off-Balance Sheet Exposures (OBE), whichever is higher, as on preceding 31st March has been prescribed for lending to weaker sections (which includes among others, SCs/STs) by domestic scheduled commercial banks and foreign banks with 20 or more branches. This is within the overall priority sector target of 40 per cent of ANBC. RBI has informed that they are monitoring the performance of banks against the stipulated priority sector targets/sub-targets on a quarterly as well as annual basis.
