

CHAPTER - 23

INSTITUTIONAL FINANCE

23.1 Financial resources being limited, have to be utilized in such a manner that maximum gains could be derived from them. Apart from the resources of the State, resources from institutional financing play a very important part in successful implementation of the plan programmes.

23.2 The financial institutions are playing an important role in economic development by mobilization of deposits and credit disbursement to various sectors. The Government has increasingly begun to tap institutional finance from banks and other term lending institutions for financing various developmental programmers in the State.

23.3 Various credit-based programmers like National Rural Livelihood Mission, Swarn Jayanti Shahari Rojgar Yojana, Prime Minister Employment Generation Programme and schemes for development of SC/ST and other poverty alleviation programmes are being implemented for the development of the weaker sections of the society with the active involvement of banks. The banks including the Regional Rural Banks, have helped in execution of various rural development schemes by providing credit support.

23.4 The comparative data of bank offices, their deposits and credits in Rajasthan vis-a-vis at National level as on March 2012 and March 2013 is presented in the table given below: -

Table No. 23.1
Comparative statement of bank offices, deposits and credits

S. No.	Item	RAJASTHAN		INDIA	
		March 12	March 13	March 12	March 13
1.	Regional Rural Banks				
	(a) No. of Offices	1100	1159	16170	16985
	(b) Deposits (₹in crore)	11375	12415	183009	206461
	(c) Credit (₹ in crore)	8230	9270	116567	136690
2.	SBI & its Associates				
	(a) No. of Offices	1151	1275	18685	20511
	(b) Deposits (₹ in crore)	53800	62838	1345053	1553024
	(c) Credit (₹ in crore))	34715	40967	1084441	1248270
3	Nationalized Banks				
	(a) No. of Offices	1886	2070	48284	52060
	(b) Deposits (₹ in crore)	63948	73770	3270747	3693933
	(c) Credit (₹ in crore))	77057	91504	2506067	2805770
4	Foreign Banks				
	(a) No. of Offices	6	8	306	315

S. No.	Item	RAJASTHAN		INDIA	
		March 12	March 13	March 12	March 13
	[b] Deposits (₹ in crore)	497	464	272949	280081
	(c) Credit (₹ in crore)	666	626	232173	270702
5	Old Private Sector Banks				
	(a) No. of Offices	28	32	5211	5794
	(b) Deposits (₹ in crore)	808	1268	297563	357230
	(c) Credit (₹ in crore)	2627	3298	232488	272700
6	New Private Sector Banks				
	(a) No. of Offices	566	647	7403	8982
	(b) Deposits (₹ in crore)	21555	26383	804826	960603
	(c) Credit (₹ in crore)	13701	17603	649791	772363
Total (All Scheduled Commercial Banks)					
	(a) No. of Offices	4737	5191	96059	104647
	(b) Deposits (₹ in crore)	151983	177138	6174147	7051332
	(c) Credit (₹ in crore)	136997	163268	4821528	5506495
	Credit Deposit Ratio (%)	90.14	92.17	78.09	78.09

23.5 It is evident from the above table that that deposits and credits have increased in the State up to March, 2013 over the period March, 2012 by 16.55 per cent and 19.18 per cent respectively while the corresponding increase at all India level is 14.21 per cent and 14.21 per cent . The credit deposit ratio in March, 2013 for Rajasthan and all India level was 92.17 per cent and 78.09 per cent respectively whereas during March, 2012, the credit deposit ratio for Rajasthan and all India level was 90.14 per cent and 78.09 per cent respectively. It shows that credit deposit ratio was comparatively more for Rajasthan during March, 2013 and March, 2012 in comparison to all India level.

Rural Infrastructure Development Fund (RIDF)

23.6 NABARD has been providing loan assistance to State Government through the Rural Infrastructure Development Fund for completing the rural infrastructure projects since 1995-96. The fund is being utilized on capital formation in agriculture and rural sector by supporting infrastructure investment in rural roads, rural bridges, medium/minor irrigation works, information technology, Aaganwaris, flood management, watershed development, drinking water, infrastructure for rural education, plantation, kisan sewa kendras/kisan knowledge centers/land record information cum patwar circles, rural godowns, etc.

23.7 In Rajasthan, 39008 projects under RIDF tranches I to XIX up to 28.03.2014 have been sanctioned with a total loan assistance of ₹ 13451.24 crore, against which total reimbursement of ₹ 8926.68 crore has been claimed up to 28.03.2014. During the year 2013-14 (upto

28.03.2014), 5174 projects with the loan amount of ₹ 1788.42 crore have been sanctioned under RIDF- XIX.

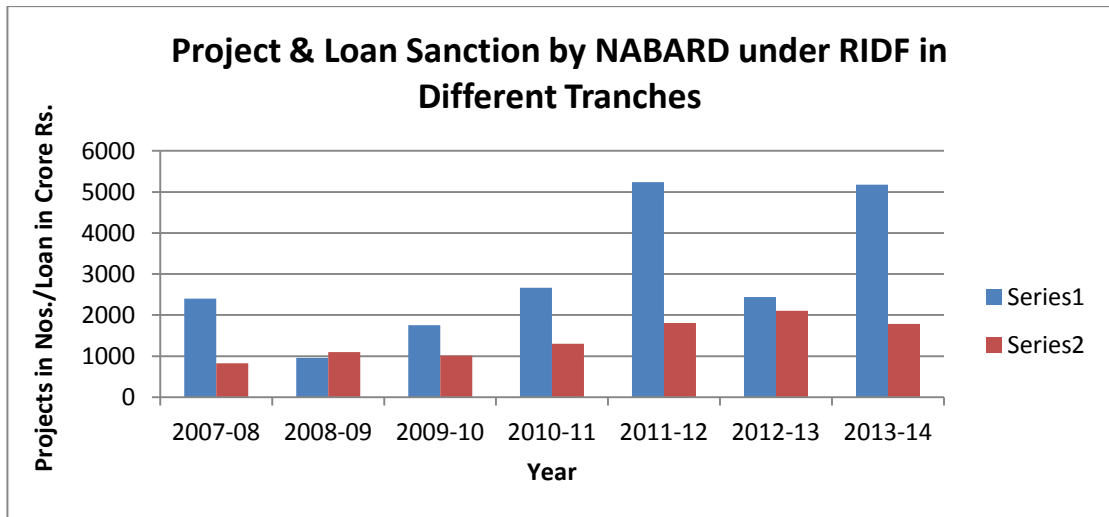
23.8 Position of projects and loan sanctioned by NABARD under RIDF Tranches-XIII to XIX is as under:-

Table No. 23.2

Project & loan sanctioned by NABARD under RIDF in different Tranches

(₹ in crore)

S. No.	RIDF Tranches	Year of Sanction	No. of Project sanctioned	Loan amount sanctioned
1	XIII	2007-08	2402	824.97
2	XIV	2008-09	957	1099.71
3	XV	2009-10	1752	1015.39
4	XVI	2010-11	2670	1300.24
5	XVII	2011-12	5238	1809.47
6.	XVIII	2012-13	2443	2106.24
7.	XIX	2013-14	5174	1788.42



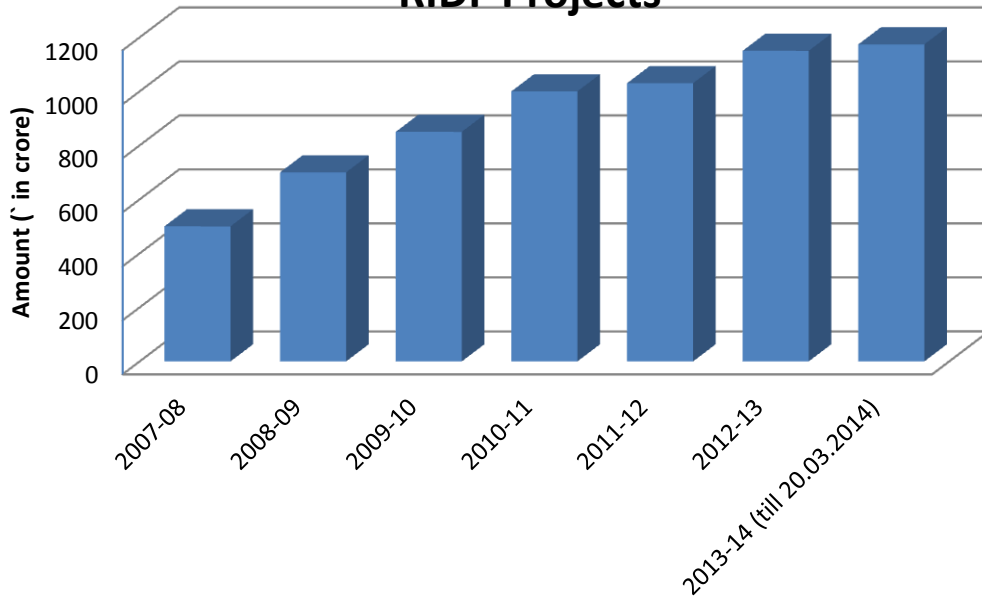
23.9 Year-wise reimbursement received under RIDF projects is as under:-

Table No. 23.3

(₹ in crore)

Year	Amount Reimbursed
2007-08	500.00
2008-09	700.00
2009-10	850.00
2010-11	1000.00
2011-12	1030.10
2012-13	1150.09
2013-14	1549.08
2014-15 (Upto 07 August, 2014)	290.66

Year wise Reimbursement received under RIDF Projects



23.10 Disbursement of ₹ 2735.00 crore is likely to be availed in 2013-14 under RIDF projects. Department-wise detail is shown in the following figure:-

Departmentwise Provision for Availing Disbursement in 2013-14 under RIDF projects

Total Provision- Rs. 2735 Crore

