

Government of India
Ministry of Finance
Department of Financial Services

RAJYA SABHA

Unstarred Question No. 1518

Answered on Tuesday, December 20, 2022/Agrahayana 29, 1944 (Saka)

AGRICULTURAL LOANS

1518. DR. FAUZIA KHAN:

Will the Minister of Finance be pleased to state:

- (a) the number of farmers benefiting from the agricultural loans during the last five years and the current year, State-wise;
- (b) the details of various agricultural loans extended by the banks to the farmers till date during the last five years and the current year;
- (c) the total amount of loans outstanding against the farmers across the nation during the last five years, State-wise;
- (d) whether steps have been taken to waive the loans of such farmers; and
- (e) if so, the details thereof?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE
(DR. BHAGWAT KARAD)

(a) to (c): Details of number of accounts and details of various agricultural loans extended by the banks to the farmers during the last five years and the current year till November, 2022 are given in Annexure I-II.

Details regarding total amount of agriculture loans outstanding against the farmers across the nation during the last five years, State-wise is given in Annexure III-IV.

(d) & (e): The Union Government at present is not considering any loan waiver scheme for farmers.

ANNEXURE I

Details of Disbursement of Agriculture loan from 2017-18 to 2019-20

(Amount in Rs crore and No. of A/c in thousands)

Sr.No	State/UT	2017-18				2018-19				2019-20			
		Crop Loan		Term Loan		Crop Loan		Term Loan		Crop Loan		Total Term Loan	
		No. of A/cs	Amt	No. of A/cs	Amt	No. of A/cs	Amt	No. of A/cs	Amt	No. of A/cs	Amt	No. of A/cs	Amt
1	DELHI	7,323	6,539.26	18,314	12,988.53	7,584	1,881	18,767	22,450	15583	754.59	38226	20877.92
2	HARYANA	26,29,738	38,834.84	3,01,705	16,546.63	27,48,064	41,162	5,14,504	22,186.72	2881536	43250.10	701724	21044.81
3	HIMACHAL PRADESH	11,88,126	10,905.65	2,35,039	3,432.76	5,86,423	4,900	1,35,835	1,969.88	542729	5666.20	136841	2104.62
4	JAMMU and KASHMIR (Including UT of Ladakh)	8,27,812	9,248.82	48,713	2,055.06	9,17,330	10,533	36,153	2,585.25	876168	10929.28	35888	2472.27
5	PUNJAB	26,77,464	52,977.48	4,41,335	20,191.39	28,72,085	54,023	6,05,728	23,433.58	2989280	57444.44	775381	23003.60
6	RAJASTHAN	65,46,998	63,582.55	7,05,973	17,331.06	67,61,137	61,570	12,00,039	21,510.52	6785350	67104.07	1903275	27946.54
7	CHANDIGARH UT	2,401	1,293.25	12,005	1,063.95	3,177	408	33,666	1,584.01	3770	184.55	42550	1161.85
8	ARUNACHAL PRADESH	4,481	26.74	1,310	55.00	4,618	25	842	31.32	4623	27.34	1187	83.47
9	ASSAM	3,86,594	1,506.92	6,53,818	5,248.38	2,43,518	1,057	7,29,738	6,189.18	395632	1535.53	727792	6177.38
10	MANIPUR	7,697	36.77	14,516	217.82	7,200	38	14,971	210.40	4227	33.06	19912	278.69
11	MEGHALAYA	38,644	286.63	6,013	64.11	25,793	137	4,993	62.08	28265	148.52	6905	56.89
12	MIZORAM	5,228	23.25	10,792	151.69	2,631	17	8,432	345.60	1603	12.77	13766	153.59
13	NAGALAND	30,984	82.63	4,196	122.38	33,824	83	4,627	125.96	31737	104.75	4702	172.82
14	SIKKIM	5,670	65.75	4,419	59.22	7,324	59	5,882	100.83	6491	70.63	7950	103.55
15	TRIPURA	88,618	704.75	2,45,578	1,620.98	65,919	413	3,31,560	2,278.13	69787	202.52	302713	2647.86
16	A and N ISLAND	3,799	42.05	8,568	78.18	3,238	31	7,356	98.77	2195	26.24	9567	122.38
17	BIHAR	29,23,669	14,435.14	17,14,957	14,777.80	22,47,498	17,886	27,36,344	17,941.44	2122029	17163.42	3713196	23670.78
18	JHARKHAND	6,44,044	2,100.40	1,77,472	1,678.40	5,33,134	1,757	3,69,841	2,334.37	485438	1768.11	663620	3669.05
19	ODISHA	41,01,690	15,650.02	8,43,760	7,121.04	44,06,160	17,338	15,11,951	10,077.93	4220048	17981.35	1709016	12417.10
20	WEST BENGAL	25,20,414	14,843.58	26,67,668	26,024.27	24,80,794	12,218	36,48,283	34,108.53	2800284	13620.37	4131898	41229.05
21	CHHATTISGARH	14,90,832	10,839.66	4,53,934	4,294.75	15,67,170	6,421	2,44,083	3,970.08	1917082	9831.97	329547	5292.75
22	MADHYA PRADESH	64,65,686	45,917.69	7,50,161	14,119.25	69,39,372	44,147	11,04,581	17,327.32	6284120	41870.75	1480075	20625.84
23	UTTARAKHAND	4,93,225	4,692.68	1,20,160	3,183.81	5,60,048	5,300	1,67,086	5,035.82	469675	4597.99	174251	5906.81
24	UTTAR PRADESH	84,15,959	61,512.45	10,38,515	22,535.64	87,64,904	60,452	16,37,804	28,608.39	9116174	74368.89	2479274	34519.53
25	GOA	24,537	339.18	33,232	898.97	26,980	340	35,027	979.27	24965	290.04	38107	703.19
26	GUJARAT	31,13,147	39,650.38	6,04,126	22,907.52	31,89,731	39,850	7,68,708	26,260.71	3165165	43964.84	1114862	29263.83
27	MAHARASHTRA	40,20,012	27,371.37	11,26,634	45,107.38	46,07,603	33,666	17,34,643	49,903.96	3943966	31547.06	2117098	50302.66
28	D and N HAVELI UT	1,229	13.04	912	52.80	569	11	1,010	59.61	613	11.46	1131	100.13
29	DAMAN and DIU UT	563	12.16	828	21.10	522	10	615	33.99	668	11.54	621	11.50
30	ANDHRA PRADESH	1,10,34,263	78,690.68	18,42,374	33,664.67	1,02,72,275	82,912	21,52,219	39,869.49	10742180	93380.35	2688090	43398.08
31	TELANGANA	43,85,751	44,960.82	5,03,074	13,870.55	41,60,212	27,378	7,38,671	30,165.14	4643884	32930.32	929262	30452.45
32	KARNATAKA	50,45,688	44,145.77	23,10,299	34,997.94	49,29,902	37,975	38,80,668	35,443.78	5209767	44476.75	5313954	43903.08
33	KERALA	61,97,451	54,759.25	13,39,176	29,417.09	68,50,932	60,023	19,13,921	32,433.39	7164124	62224.51	2382810	35195.61
34	PUDUCHERRY	2,65,772	1,845.97	67,905	760.35	3,08,216	2,189	79,006	677.38	299327	2401.81	107929	971.01
35	TAMILNADU	1,50,91,279	1,05,276.16	41,95,641	52,737.72	1,74,36,270	1,25,996	55,84,511	64,226.12	18515962	145213.20	6028369	77534.37
36	LAKSHADWEEP UT	93	0.51	270	4.55	244	1	190	1.52	251	1.55	465	3.46
	Grand Total:	9,06,86,881	7,53,214.24	2,25,03,392	4,09,402.74	9,35,72,401	7,52,209	3,19,62,255	5,04,620.38	95764698	825150.88	40131954	567578.52

Source: NABARD

ANNEXURE II

Details of Disbursement of Agriculture loan from 2020-21 to 2022-23 (as on 30.11.2022)

(Amount in Rs crore and No. of A/c in absolute)

Sr.No	Name of the State	2020-21				2021-22				2022-23(as on 30 Nov 2022)			
		Crop Loan		Total Term Loan		Crop Loan		Total Term Loan		Crop Loan		Term Loan	
		No. of A/cs	Amt	No. of A/cs	Amt	No. of A/cs	Amt	No. of A/cs	Amt	No. of A/c.	Amt.	No. of A/c.	Amt.
1	DELHI	19010	479.47	49049	13761.49	10233	2107.96	70371	16039.68	52650	2174.09	271374	8112.01
2	HARYANA	2973019	43284.79	770697	17370.68	3136523	48856.77	690999	18214.12	1943938	32751.76	340806	10069.48
3	HIMACHAL PRADESH	640903	6021.86	134268	1454.50	677801	7168.21	75940	1356.93	425069	5740.33	38643	910.48
4	JAMMU and KASHMIR	1222266	12368.96	35493	2383.82	1342704	11288.52	26017	2994.83	797337	5118.37	17090	1661.48
5	PUNJAB	2861907	51951.83	678615	17217.73	3220905	57371.05	732795	17065.84	1922720	35598.46	360087	11718.87
6	RAJASTHAN	7486651	75099.53	2012733	26396.71	7792334	91137.20	2065814	28019.62	6768872	81695.30	1220332	20151.03
7	CHANDIGARH UT	3957	141.65	42158	1019.11	9259	278.41	36984	950.22	2305	363.34	12294	611.88
8	LADAKH	86976	847.78	2137	99.33	54628	338.45	160	3.01	212549	2090.47	15001	301.71
9	ARUNACHAL PRADESH	36957	60.20	1529	25.40	7581	59.05	3287	79.25	14103	353.45	4281	77.85
10	ASSAM	228044	1137.42	1378569	10319.55	236623	1840.80	1102836	7472.46	203612	1398.39	168397	2705.28
11	MANIPUR	7966	71.48	21201	229.50	9629	131.89	19599	266.59	8649	91.81	8350	157.92
12	MEGHALAYA	32532	188.86	5806	62.48	30671	191.61	5557	81.18	16367	152.21	25800	54.98
13	MIZORAM	4791	34.36	21269	295.37	6480	52.38	17003	248.85	6814	52.18	12636	158.90
14	NAGALAND	36411	158.13	8438	80.85	37447	162.58	8382	118.52	17055	97.51	3030	63.18
15	SIKKIM	5366	54.64	10087	132.69	6587	81.19	9642	138.98	6406	182.14	3950	52.14
16	TRIPURA	73236	313.55	474205	3337.22	72431	362.83	431206	2796.61	41801	262.23	70303	500.57
17	A and N ISLAND	5476	56.30	10397	149.67	7374	153.11	9122	156.90	24716	219.97	23202	211.04
18	BIHAR	2355668	19883.50	4284892	27097.40	1474070	52176.42	6044606	34912.63	1061663	8753.42	1947230	14146.86
19	JHARKHAND	987828	3224.07	820434	3792.34	762466	3666.00	1257160	6134.14	324511	2683.76	565729	2576.98
20	ODISHA	4635636	21098.39	2024167	13048.27	4498707	23883.04	2943350	18095.04	2527689	14133.82	1446061	9436.71
21	WEST BENGAL	2943594	11336.59	6140217	51320.72	2776066	16459.75	5869983	46089.70	1869571	11456.87	1668676	19665.73
22	CHHATTISGARH	2016828	11721.10	433725	7006.49	1310261	12485.70	527390	6838.48	1664125	11784.44	244210	4228.43
23	MADHYA PRADESH	7012646	54327.96	1799384	25781.72	6961541	61297.75	2142874	26994.20	3758468	36637.37	952570	14474.71
24	UTTARAKHAND	484403	4735.73	241993	4912.32	467562	5933.25	241585	3450.24	415102	5022.18	104485	2172.86
25	UTTAR PRADESH	9005685	81769.64	3092513	32853.79	8353431	89003.42	3461320	33165.28	5724778	62954.69	1392667	16717.14
26	GOA	35190	441.63	40598	932.83	29470	420.80	51897	1052.80	73134	872.41	27924	891.15
27	GUJARAT	3354262	53754.86	1172767	31179.24	3073364	69476.97	1163253	33640.79	2621354	61573.54	565406	21091.99
28	MAHARASHTRA	6948404	47719.27	2270697	50420.35	6016436	62199.83	3438189	59992.75	4429747	49371.58	1685212	29754.79
29	D and N HAVELI UT	1012	17.11	5814	538.26	2023	41.01	5610	129.43	1015	51.24	999	86.19
30	DAMAN and DIU UT	2887	50.49	1571	96.67	1209	31.36	1078	31.67	167781	1490.66	20687	507.02
31	ANDHRA PRADESH	10512410	97699.21	5135731	77275.09	8055544	109559.50	6488766	96600.24	5134874	71239.89	3023369	52476.56
32	TELANGANA	4927739	40672.61	1605284	30992.44	4240591	50671.64	1857313	37911.16	2436893	37200.97	1002012	22170.38
33	KARNATAKA	5571589	52038.26	6135428	59805.63	7555372	74152.79	6217370	65250.30	4104075	47762.95	3374315	33987.99
34	KERALA	6440303	58831.66	3050534	43277.83	5004476	65395.28	3391492	48763.17	3030556	40623.83	1776945	27234.27
35	PUDUCHERRY	271964	2583.74	148039	2251.63	163525	1850.69	236054	2534.70	115906	1616.90	315120	4422.17
36	TAMILNADU	16456208	139500.04	9423435	124669.34	13814750	179385.71	10743847	146086.74	8209734	97392.26	6915073	87788.89
37	LAKSHADWEEP UT	8684	80.40	1325	52.90	906	5.67	827	7.91	272166	3407.57	419855	7005.84
	Grand Total	99698408	893757.07	53485199	681641.36	91220980	1099678.56	61389678	763684.93	60408105	734372.33	30044121	428355.47

Source: NABARD

Agriculture Credit Outstanding from 2017-18 to 2019-20

ANNEXURE III

(Amount in Rs crore and No. of A/c in absolute)

S.No.	State/UT	2017-18				2018-19				2019-20			
		Crop Loan		Term Loan		Crop Loan		Term Loan		Crop Loan		Term Loan	
		No. of A/cs	Amt.	No. of A/cs	Amt.	No. of A/cs	Amt.	No. of A/cs	Amt.	No. of A/cs	Amt.	No. of A/cs	Amt.
1	DELHI	5897	440.63	14319	10586.61	6338	252.12	17562	12,551.37	14957	283.13	41176	11305.61
2	HARYANA	2296619	40468.05	666180	18014.31	2246876	45,127.44	918006	19,557.54	2256669	46138.70	1184714	19664.11
3	HIMACHAL PRADESH	347803	5316.62	154062	2521.32	361898	5,963.99	151577	2,655.44	388307	6474.83	134435	2446.98
4	JAMMU & KASHMIR (Including UT of Ladakh)	425493	5432.93	67472	1861.37	423182	5,971.02	69440	2,169.42	743079	6561.15	79604	2505.64
5	PUNJAB	2156496	63793.74	796757	21762.07	2135504	61,183.67	997514	21,473.33	2130692	60686.62	1196712	22255.54
6	RAJASTHAN	5046765	78438.19	1335532	21802.34	5027842	81,857.96	1954597	24,323.08	5278688	83839.27	2678941	27877.59
7	CHANDIGARH UT	3721	404.56	14306	1959.15	4395	351.36	42738	1,812.02	4971	387.91	57897	2072.55
8	ARUNACHAL PRADESH	15667	106.56	12862	183.83	15758	112.94	12507	170.39	15190	103.74	12456	201.18
9	ASSAM	955421	5273.21	1097620	6781.82	996507	5,658.83	1126152	7,173.07	1014158	5138.37	1243013	7589.11
10	MANIPUR	29366	181.32	34213	447.20	29627	162.86	34228	441.17	26987	152.62	37147	538.49
11	MEGHALAYA	96032	599.96	24690	260.90	95117	530.23	23458	280.22	90885	502.47	26092	255.33
12	MIZORAM	17501	201.51	26534	305.46	16104	113.96	28261	324.91	13668	91.60	32921	315.25
13	NAGALAND	43397	199.65	9937	273.88	40489	200.16	9318	296.72	38247	194.13	9886	427.66
14	SIKKIM	16195	83.71	7302	143.66	18197	82.94	8672	136.70	12309	73.76	34855	485.27
15	TRIPURA	276211	1033.07	428296	2320.48	268724	1,257.75	440608	2,828.54	277993	658.68	511887	4230.97
16	A & N ISLAND	7577	41.63	9563	106.14	8127	46.05	7469	102.59	6559	30.32	9614	137.41
17	BIHAR	4573334	25364.35	2572043	14062.47	4059085	28,031.45	3382903	18,062.20	3921322	28286.97	4626892	21583.12
18	JHARKHAND	1223342	5234.96	333405	2938.26	1219205	5,514.99	502228	3,322.55	1238186	5845.04	775979	4017.56
19	ODISHA	4678148	19507.41	1356292	9388.43	4144074	21,232.63	2049728	11,508.77	4833875	22973.42	2579782	13745.78
20	WEST BENGAL	2998747	15403.05	3507720	29047.70	3258254	16,041.34	3912186	33,377.85	3328142	16804.83	4889407	38561.55
21	CHHATTISGARH	1114664	7516.30	625535	6425.33	802702	7,873.97	431353	5,859.11	983880	6383.94	512511	6205.43
22	MADHYA PRADESH	8249855	62898.94	1217231	20432.96	7135196	68,494.11	1634496	21,404.71	6276600	72063.58	2189429	23531.85
23	UTTARAKHAND	571748	6324.92	209746	3736.50	562571	6,353.50	251485	4,274.51	564752	6342.01	657012	5201.01
24	UTTAR PRADESH	13395419	103993.72	2070791	37584.05	12826489	1,17,212.99	3349075	39,106.64	12002884	122655.59	3675159	38558.53
25	GOA	21817	364.26	38815	1348.00	24217	403.62	40053	1,413.56	21027	303.98	40296	767.81
26	GUJARAT	2571381	42287.47	1192263	34748.33	2600425	44,763.58	1366697	36,118.42	2611792	344306.41	1888032	43370.69
27	MAHARASHTRA	5942036	64904.85	3296034	96598.52	6721209	68,664.95	3547477	79,084.48	7124788	62158.75	3942169	76432.74
28	D & N HAVELI UT	1696	16.86	1603	38.30	1489	12.55	1667	52.79	783	11.09	1814	47.22
29	DAMAN & DIU UT	457	9.10	1051	34.68	521	13.10	824	29.10	649	12.74	675	26.10
30	ANDHRA PRADESH	8835593	81303.13	2192662	44645.16	9629556	93,426.18	2268985	52,199.15	9232837	97405.08	2756115	56445.32
31	TELANGANA	4460888	36088.05	883241	24318.82	4724439	39,750.15	1004858	29,848.36	4870847	45046.91	1113530	31769.33
32	KARNATAKA	5752192	63090.49	2922035	66184.80	5659887	60,657.84	4055702	66,847.37	5482157	59318.91	5099118	72445.51
33	KERALA	5315925	52311.64	1487034	24109.40	6993575	62,252.97	1879871	25,541.95	6291379	59817.94	2635608	31607.38
34	PUDUCHERRY	224623	1731.43	61852	698.58	267940	2,073.25	91911	764.74	250732	2091.84	131620	1142.75
35	TAMILNADU	14301647	110168.01	5031473	61001.06	15452384	1,27,275.46	5575755	58,168.71	14981192	129358.78	7542203	75434.70
36	LAKSHADWEEP UT	327	1.08	455	16.64	454	2.47	703	4.00	423	2.53	679	4.77
	GRAND TOTAL	95974000	900535.34	33700926	566688.53	97778357	9,78,924.38	41190064	5,83,285.52	96331606	1292507.65	52349380	643207.84

Source: NABARD

ANNEXURE IV

Agriculture Credit Outstanding during 2020-21 and 2021-22

(Amount in Rs crore and No. of A/c in absolute)

S.No.	State/UT	2020-21				2021-22			
		Crop Loan		Term Loan		Crop Loan		Term Loan	
		No. of A/cs	Amt.	No. of A/cs	Amt.	No. of A/cs	Amt.	No. of A/cs	Amt.
1	DELHI	5667	305.70	30274	10787.26	12674	76.76	8515	154.06
2	HARYANA	2294791	47951.93	1181136	20491.16	7605641	1,05,059.66	5905430	1,01,993.85
3	HIMACHAL PRADESH	427646	7359.10	136786	2329.66	18402	131.69	15330	208.48
4	JAMMU and KASHMIR	920625	7122.47	76341	2815.92	973063	5,947.47	867104	6,691.82
5	PUNJAB	2193105	59996.29	1176802	22239.92	3770665	37,859.09	5138999	26,238.23
6	RAJASTHAN	5814819	91014.68	3009320	31184.55	2798	514.33	61509	1,884.80
7	CHANDIGARH UT	2568	290.64	78174	2223.15	1301199	9,126.26	588528	7,983.95
8	LADAKH	25183	252.45	598	22.61	984	21.01	970	31.60
9	ARUNACHAL PRADESH	15812	106.87	14118	153.62	1672	45.15	1184	89.88
10	ASSAM	1042244	5655.99	1553914	8307.85	9955	1,567.34	37473	13,492.26
11	MANIPUR	30216	192.28	30581	363.40	25251	389.47	50179	1,114.03
12	MEGHALAYA	90681	503.32	29597	252.50	2913132	62,014.49	1715874	40,117.30
13	MIZORAM	13471	99.62	40471	460.66	2441542	53,064.94	1056312	20,900.56
14	NAGALAND	37953	206.13	11596	418.50	459201	8,084.25	128398	2,405.70
15	SIKKIM	10972	71.20	14450	122.14	652932	6,286.34	71927	2,856.53
16	TRIPURA	290467	723.82	592806	3867.43	1258041	6,513.40	1166002	6,173.56
17	A and N ISLAND	8919	51.82	8515	145.74	6311212	77,581.53	6125933	89,052.04
18	BIHAR	4134693	33212.09	5138568	24887.66	4512830	62,974.87	3930003	44,557.98
19	JHARKHAND	1297599	6409.64	874193	4448.07	26952	262.21	524	23.96
20	ODISHA	5040491	24854.81	2681410	16023.65	1253	7.52	731	6.95
21	WEST BENGAL	3635505	18366.17	5486932	41915.35	5580918	80,448.86	2653607	33,613.48
22	CHHATTISGARH	1110455	7517.23	573735	7554.80	6599485	77,163.08	4601540	78,853.53
23	MADHYA PRADESH	5513629	75263.94	2490785	29265.29	34355	261.74	22194	362.46
24	UTTARAKHAND	544577	6495.95	315474	5108.65	92005	547.08	29165	293.37
25	UTTAR PRADESH	12138887	131860.66	4393550	43148.14	14469	102.27	42201	542.03
26	GOA	25564	386.53	42093	932.70	36618	211.10	10499	199.33
27	GUJARAT	2696323	53316.88	1952788	39211.05	4957571	28,158.96	3130147	19,465.38
28	MAHARASHTRA	6754471	68897.31	4161672	88016.45	120845	1,448.96	283613	2,834.27
29	D and N HAVELI UT	1261	25.06	1750	67.88	2461034	64,830.93	1159075	22,810.20
30	DAMAN and DIU UT	274	8.15	1029	31.07	6499466	1,02,509.04	2935001	34,513.97
31	ANDHRA PRADESH	7522754	88433.54	4873630	90139.20	9992	90.58	9745	127.68
32	TELANGANA	4597526	44731.12	1883838	42299.48	12115512	1,35,913.67	12350460	1,37,852.34
33	KARNATAKA	5286705	60468.38	6361350	87692.15	5024798	55,709.60	1814272	42,203.09
34	KERALA	5182067	60754.42	3152455	38172.20	290038	741.94	400535	3,139.57
35	PUDUCHERRY	217338	2159.72	175135	1734.46	561098	7,002.08	263843	3,66,824.94
36	TAMILNADU	10745470	113366.32	11074313	121933.82	12384728	1,42,646.02	4002401	43,326.95
37	LAKSHADWEEP UT	97	0.55	996	7.01	3606656	20,201.82	3668757	36,951.74
	Grand Total:	89670825	1018432.80	63621175	788775.16	92688987	11,55,515.50	64247980	11,89,891.87

Source: NABARD