

O.I.H.

GOVERNMENT OF INDIA
MINISTRY OF AGRICULTURE AND FARMERS WELFARE
DEPARTMENT OF AGRICULTURE AND FARMERS WELFARE

RAJYA SABHA
STARRED QUESTION NO. 329
TO BE ANSWERED ON 31/03/2023

WAIVING OFF FARMERS LOANS

*329#. SHRI SANJAY SINGH:

Will the Minister of AGRICULTURE AND FARMERS WELFARE be pleased to refer to answer to Unstarred Question 1943 given in the Rajya Sabha on 23rd December 2022 and state:

- (a) whether no scheme has been implemented by Government to waive off loans of farmers, if so, the reasons thereof;
- (b) whether average loan amount on farmer families in the States of Maharashtra, Haryana and Madhya Pradesh is much higher than the national average, if so, the reasons for the same; and
- (c) the reasons for the income of farmer families being much lower than the national average in farmer dominated States like Bihar, Jharkhand and Odisha and the steps taken by Government to increase the same in these States?

ANSWER

MINISTER OF AGRICULTURE AND FARMERS WELFARE

(SHRI NARENDRA SINGH TOMAR)

- (a) to (c): A statement is laid on the Table of the House.

**STATEMENT REFERRED IN REPLY TO PARTS (a) TO (c) OF RAJYA SABHA
STARRED QUESTION NO. 329 DUE FOR REPLY ON 31st MARCH, 2023
REGARDING WAIVING OFF FARMERS LOANS.**

(a): Government of India has not announced any farm loan waiver since 2008. However, States announce their own Farm Loan Waiver Schemes as per their own policy from their own resources.

(b): The farmers of States of Maharashtra, Haryana and Madhya Pradesh make higher investments in farm business in terms of both capital expenditure and revenue expenditure. The Government of India is making easy flow of Credit by the following initiatives:

(i) Agricultural credit flow has shown consistent progress every year. In the last eight years, Agricultural Credit has increased from Rs. 8,00,000 crore to Rs. 18,50,000 crore in this financial year 2022-23. For the Financial year 2023-24, the target for agricultural Credit has been fixed at Rs. 20,00,000 crore.

(ii) The Kisan Credit Card Scheme has also been extended to the farmers doing allied activities including Animal Husbandry, Dairying and Fisheries from the year 2018-19. To bring the maximum number of farmers under KCC so that they can get loan at a cheaper rate through the Modified Interest Subvention Scheme, the Government has been running a campaign for saturation of KCC to farmers since, February, 2020 to cover all left over farmers.

(iii) There has been increased mechanisation in agriculture including use of Drone Technology.

(c): Agriculture is a state subject and the State Governments are primarily responsible for the growth and development of agriculture sector in their respective States. Every State has different geographical conditions, per Capita Income and labor cost. However, the Government of India supplements the efforts of States through appropriate policy measures and budgetary support. Government of India has taken various policy initiatives to increase their income. These schemes/initiatives include KCC Saturation drive to ensure concessional institutional credit to all eligible farmers in the country, income support of Rs. 6000 per year to farm families in 3 equal installments through Pradhan Mantri KIsan SAMman Nidhi (PM-KISAN), Pradhan Mantri Fasal Bima Yojana (PMFBY), formation of Joint Liabilities Groups (JLG's), Rashtriya Krishi Vikas Yojana (RKVY), National Food Security Mission (NFSM), National Agriculture Market (e-NAM), National Mission for Sustainable Agriculture (NMSA), Pradhan Mantri Kisan Maan-Dhan Yojana (PM-KMY), Agriculture Infrastructure Fund (AIF).

These efforts of Government have yielded positive impact on farmer's income. As part of the 'Azadi ka Amrit Mahotsav', Indian Council of Agricultural Research (ICAR) has released a book, which contains compilation of success stories of 75,000 farmers out of innumerable successful farmers whose incomes have increased more than two times.
