

GOVERNMENT OF INDIA
MINISTRY OF AGRICULTURE AND FARMERS' WELFARE
DEPARTMENT OF AGRICULTURE, COOPERATION AND FARMERS' WELFARE

RAJYA SABHA
UNSTARRED QUESTION NO-524
TO BE ANSWERED ON 26/07/2024

SHORT TERM CREDIT FACILITY TO FARMERS

524. Shri S. Selvaganabanthu

Will the Minister of AGRICULTURE AND FARMERS WELFARE be pleased to state:

- (a) the total number of new accounts of farmer granted short term credit in the year 2023-24, state-wise including Puducherry;
- (b) the total number of small and marginal farmers covered under the central sector scheme for interest subsidy on short term credit for the year 2023-24, State-wise including Puducherry;
- (c) the total number of farmer accounts provided Prompt Repayment Incentive accounts and Interest Subvention benefits for the last year 2023-24, State-wise including Puducherry; and
- (d) the total loan amount disbursed by the Government for the year 2023-24?

ANSWER

MINISTER OF AGRICULTURE AND FARMERS WELFARE

(SHRI SHIVRAJ SINGH CHOUHAN)

(a): The details of Short-term credit (No. of Accounts and Amount disbursed) as on 31 March 2024, state-wise, including Puducherry, are provided in Annexure. There has been increase of 0.30 lakh number of accounts in 2024 against 2023 in Puducherry.

(b): The total number of accounts of small and marginal farmers (SMF) who have availed short term credit including Modified Interest Subvention Scheme (MISS) for the year 2023-24 is 1236.72 lakh. State-wise data of small and marginal farmers covered under MISS is not maintained separately.

(c): The detail of number of farmer accounts provided Prompt Repayment Incentive and Interest Subvention benefit is not maintained separately. However, Government of India releases funds to RBI & NABARD for settling the claims under Modified Interest Subvention Scheme for further disbursement to Scheduled Commercial Banks (SCBs)/Small Finance Banks / RRBs/ Cooperatives/ Computerized PACS ceded with SCBs. For the year 2023-24 the amount released to RBI and NABARD is Rs.14251.93 Crores. State-wise amount of short term loan disbursed is given at Annexure.

(d): Short term loan amount disbursed by various banks in 2023-24 is Rs. 1,507,776.54 Crores.

Annexure

Annexure fo Raja Sabha Unstarred Question No.524 answer for 26.07.2024

Short Term Agriculture Credit Disbursement- 2023-24		(Amount in Rs. crore, No. of A/cs in lakh)							
S.No.	State/UT	Cooperative Bank		Regional Rural Bank		Commercial Bank		All Agencies	
		No. of Accounts	Disb. Amt.	No. of Accounts	Disb. Amt.	No. of Accounts	Disb. Amt.	No. of Accounts	Amount
1	DELHI	-	-	-	-	0.39	3,230.55	0.39	3,230.55
2	HARYANA	15.31	12,490.53	3.43	11,719.77	17.47	36,921.42	36.21	61,131.73
3	HIMACHAL PRADESH	1.18	1,925.80	0.67	1,973.49	5.44	5,616.99	7.29	9,516.28
4	JAMMU and KASHMIR	0.01	6.69	0.34	918.30	17.33	8,633.38	17.67	9,558.37
5	PUNJAB	13.55	10,390.40	3.18	9,680.26	21.61	48,590.77	38.34	68,661.43
6	RAJASTHAN	31.40	22,344.83	14.07	22,048.60	42.98	71,000.07	88.45	115,393.50
7	CHANDIGARH UT	-	-	-	-	0.13	781.69	0.13	781.69
8	LADAKH	0.00	0.25	0.00	7.22	0.66	318.19	0.66	325.67
	Northern RegionTotal	61.45	47,158.51	21.69	46,347.64	106.01	175,093.07	189.14	268,599.21
9	ARUNACHAL PRADESH	0.00	0.10	0.00	4.20	0.17	765.46	0.17	769.77
10	ASSAM	0.00	6.80	1.21	656.83	4.05	3,947.46	5.26	4,611.08
11	MANIPUR	0.01	3.27	0.03	17.48	0.17	216.11	0.20	236.87
12	MEGHALAYA	0.02	17.79	0.12	79.46	0.31	255.22	0.45	352.47
13	MIZORAM	0.01	7.65	0.01	10.99	0.11	95.47	0.13	114.11
14	NAGALAND	0.01	14.90	0.00	0.45	0.41	220.73	0.43	236.08
15	SIKKIM	0.01	10.45	-	-	0.16	254.41	0.17	264.86
16	TRIPURA	0.03	13.39	0.07	28.89	0.54	386.16	0.64	428.44
	North Eastern RegionTotal	0.09	74.37	1.45	798.30	5.91	6,141.02	7.45	7,013.68
17	A and N ISLAND	0.01	8.15	-	-	0.11	189.86	0.12	198.00
18	BIHAR	0.95	7,080.06	7.35	8,805.88	17.19	10,956.13	25.49	26,842.07
19	JHARKHAND	0.02	9.87	1.97	1,429.68	6.37	5,811.45	8.35	7,250.99
20	ODISHA	36.32	18,610.86	2.60	1,688.87	14.15	17,051.17	53.06	37,350.90
21	WEST BENGAL	14.77	4,688.58	2.34	1,882.81	20.89	24,670.39	38.00	31,241.78
	Eastern RegionTotal	52.07	30,397.51	14.26	13,807.24	58.70	58,678.98	125.03	102,883.74
22	CHHATTISGARH	18.59	8,062.77	1.90	1,590.00	4.79	14,223.11	25.28	23,875.88
23	MADHYA PRADESH	23.17	19,874.54	4.66	6,401.61	42.51	50,984.74	70.34	77,260.88
24	UTTARAKHAND	1.65	1,364.84	0.39	332.39	3.33	5,848.93	5.37	7,546.17
25	UTTAR PRADESH	20.06	10,302.61	32.79	42,703.71	48.85	72,337.97	101.70	125,344.28
	Central RegionTotal	63.47	39,604.76	39.75	51,027.71	99.47	143,394.74	202.68	234,027.21
26	GOA	0.00	25.73	-	-	0.41	632.27	0.42	658.00
27	GUJARAT	8.87	18,553.08	4.46	9,224.50	21.25	59,826.97	34.57	87,604.56
28	MAHARASHTRA	31.49	24,142.78	4.69	4,642.71	29.55	57,999.67	65.73	86,785.16
29	D and N HAVELI UT	-	-	-	-	0.02	134.46	0.02	134.46
30	DAMAN and DIU UT	-	-	-	-	0.02	63.10	0.02	63.10
	Western RegionTotal	40.36	42,721.59	9.15	13,867.22	51.26	118,656.48	100.76	175,245.28
31	ANDHRA PRADESH	12.58	11,870.92	21.04	25,541.26	66.77	143,281.29	100.39	180,693.46
32	TELANGANA	9.97	7,161.48	9.76	10,462.24	37.21	67,918.52	56.94	85,542.24
33	KARNATAKA	29.08	22,199.59	15.06	21,916.69	27.25	58,639.48	71.39	102,755.76
34	KERALA	3.02	3,747.64	16.49	17,510.34	45.19	75,017.77	64.70	96,275.75
35	PUDUCHERRY	0.00	1.12	0.01	10.72	1.96	3,002.26	1.97	3,014.10
36	TAMILNADU	24.25	19,392.74	21.97	24,442.58	131.34	207,872.01	177.57	251,707.32
37	LAKSHADWEEP UT	-	-	-	-	0.04	18.77	0.04	18.77
	Southern Region	78.91	64,373.49	84.33	99,883.83	309.76	555,750.10	473.01	720,007.41
	GRAND TOTAL	296.34	224,330.22	170.62	225,731.94	631.11	1,057,714.38	1,098.07	1,507,776.54

* Data Source : Data submitted by Banks in ENSURE portal of NABARD.
