

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

RAJYA SABHA
UNSTARRED QUESTION NO. 2421
ANSWERED ON-21/03/2025

ASSISTANCE PROVIDED TO FARMERS

2421. SHRI AKHILESH PRASAD SINGH:

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

- (a) the details regarding the number of farmers suicides during the last five years, yearwise, State-wise;
- (b) whether any aid had been provided to the families of farmers who committed suicide;
- (c) if so, the details thereof;
- (d) if not, the reasons therefor;
- (e) whether Government had taken any steps such as loan waiver, providing crop insurance, etc. to support the farmers during the pandemic;
- (f) if so, the details thereof;
- (g) if not, the reasons therefor; and
- (h) the steps taken to improve the financial state of farmers during the last five years?

ANSWER

THE MINISTER OF STATE FOR AGRICULTURE AND FARMERS WELFARE

(SHRI RAMNATH THAKUR)

(a) to (d): The National Crime Records Bureau (NCRB) under the Ministry of Home Affairs compiles and disseminates information on suicides in its publication titled 'Accidental Deaths and Suicides in India' (ADSI). The report till 2022 is available on NCRB website (<https://ncrb.gov.in>). In the ADSI Reports, separate reasons for farmers' suicide have not been given.

Agriculture is a State subject and Government of India supports the efforts of States through appropriate policy measures, budgetary allocation and various schemes/ programmes. The various schemes/ programmes of the Government of India are meant for the welfare of farmers by increasing production, remunerative returns and income support to farmers. The Government has substantially enhanced the budget allocation of Department of Agriculture & Farmers Welfare (DA&FW) from Rs. 21933.50 crore BE during 2013-14 to Rs. 1,22,528.77 crore BE during 2024-25. Major schemes/ programmes initiated by DA&FW to enhance overall income of farmers and remunerative returns in the agriculture sector are as under:

1. Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)
2. Pradhan Mantri Kisan Maan Dhan Yojana (PM-KMY)
3. Pradhan Mantri Fasal Bima Yojana (PMFBY)/ Restructured Weather Based Crop Insurance Scheme (RWBCIS)
4. Modified Interest Subvention Scheme (MISS)
5. Agriculture Infrastructure Fund (AIF)
6. Formation and Promotion of 10,000 new Farmer Producers Organizations (FPOs)
7. National Bee Keeping and Honey Mission (NBHM)
8. Nam0 Drone Didi
9. National Mission on Natural Farming (NMNF)
10. Pradhan Mantri Annadata Aay SanraksHan Abhiyan (PM-AASHA)
11. Agri Fund for Start-Ups & Rural Enterprises' (AgriSURE)
12. Per Drop More Crop (PDMC)

13. Sub-Mission on Agriculture Mechanization (SMAM)
14. Paramparagat Krishi Vikas Yojana (PKVY)
15. Soil Health & Fertility (SH&F)
16. Rainfed Area Development (RAD)
17. Agroforestry
18. Crop Diversification Programme (CDP)
19. Sub-Mission on Agriculture Extension (SMAE)
20. Sub-Mission on Seed and Planting Material (SMSP)
21. National Food Security and Nutrition Mission (NFSNM)
22. Integrated Scheme for Agriculture Marketing (ISAM)
23. Mission for Integrated Development of Horticulture (MIDH)
24. National Mission on Edible Oils (NMEO)-Oil Palm
25. National Mission on Edible Oils (NMEO)-Oilseeds
26. Mission Organic Value Chain Development for North Eastern Region
27. Digital Agriculture Mission
28. National Bamboo Mission

(e) to (h): The government is implementing a 100% centrally funded central sector scheme known as the Modified Interest Subvention Scheme (MISS) across various states and UTs in Pan India. This scheme aims to provide concessional interest rates on short-term agricultural loans obtained by farmers through Kisan Credit Cards (KCC) for their working capital requirements.

Under this scheme, farmers receive KCC loans at a subsidized interest rate of 7%. To facilitate this, an upfront interest subvention (IS) of 1.5% is provided to financial institutions. Additionally, farmers who repay their loans promptly receive a 3% Prompt Repayment Incentive (PRI), effectively reducing the interest rate to 4% per annum.

The benefits of IS and PRI are available for loan limits up to Rs. 3 lakhs. However, if the short-term loan is taken for allied activities (such as animal husbandry), the loan amount is limited to Rs. 2 lakhs only.

MISS is a demand-driven scheme, and IS & PRI are provided to all eligible and interested farmers. Under MISS, no direct funds/subsidies are released to State Governments or farmers. Funds are released to the Reserve Bank of India (RBI) and National Bank for Agriculture and Rural Development (NABARD) for settlement of claims received under the scheme from various banks.

Government of India implements yield based Pradhan Mantri Fasal Bima Yojana (PMFBY) and weather index based Restructured Weather Based Crop Insurance Scheme (WBCIS) from Kharif 2016 to provide financial support only to the insured farmers suffering crop loss/damage arising out of natural calamities & adverse weather incidence to stabilize the income of farmers etc.

Details of number of farmer application whose crops have been insured and claims paid under the scheme during last 5 years i.e. from 2019-20 to 2023-24 (as on 31.12.2024) are given in table below:

| Year | No. of farmer applications enrolled for crop insurance (in numbers) | Claims Paid (Rs. in Crore) |
|-------------|--|-----------------------------------|
| 2019-20 | 6,17,33,490 | 27,911.32 |
| 2020-21 | 6,22,61,955 | 21,224.74 |
| 2021-22 | 8,29,79,506 | 20,844.77 |
| 2022-23 | 11,21,18,132 | 18,211.73 |
| 2023-24 | 14,29,45,872 | 15,504.87 |
