

Government of India
Ministry of Finance
Department of Financial Services

RAJYA SABHA

UNSTARRED QUESTION NO. 3423

ANSWERED ON TUESDAY, 1 APRIL, 2025/ 11 CHAITRA, 1947 (SAKA)

Agricultural credit disbursed under various schemes

3423 **Dr. Syed Naseer Hussain:**

Will the Minister of *Finance* be pleased to state:

- (a) the total amount of agricultural credit disbursed in the last five years under various scheme, State-wise and year-wise;
- (b) the State-wise details of the number of farmers who availed institutional credit, including the percentage of agricultural credit received by small and marginal farmers;
- (c) the details of outstanding debt per farmer household in the country, State-wise;
- (d) the instances of agricultural loan defaults reported in the last five years; and
- (e) the steps being taken to prevent farmers falling into the cycle of informal debt and high interest borrowing?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE
(SHRI PANKAJ CHAUDHARY)

(a): As per information provided by National Bank for Agriculture and Rural Development (NABARD), the State-wise, year-wise details of agricultural credit disbursement in the last five years are given in Annexure-I.

(b): As per information provided by NABARD, the State-wise details of agricultural credit disbursement to small and marginal farmer accounts (including percentage) in the FY 2023-24 are given in Annexure-II.

(c): As per NABARD All India Rural Financial Inclusion Survey (NAFIS) 2021-22, the State-wise details of outstanding debt per farmers household in the country are given in Annexure-III.

(d): NPA in Agriculture loans of Scheduled Commercial Banks, Cooperatives Banks & Regional Rural Banks has decreased during the last 5 years (ie. from FY 2019-20 to FY 2023-24) as below:

Period	Scheduled Commercial Banks	Cooperative Banks	Regional Rural Banks
2019-20	10.1%	7.99%	8.72%
2023-24	6.2%	5.32%	6.65%

Source: RBI and NABARD

(e): The following measures / initiatives have been taken to increase institutional agricultural credit to the farmers:

- The Reserve Bank of India (RBI) has prescribed Priority Sector Lending for all Commercial Banks. Within the overall target for priority sector lending, a sub-target of 18 % has been fixed for agriculture, out of which a sub-target of 10% is prescribed for Small and Marginal Farmers (SMFs).
- The Government sets annual target for flow of credit to the agriculture sector. Banks have been consistently surpassing the annual target.
- Kisan Credit Card (KCC), introduced in 1998, provides farmers with timely and affordable credit for purchasing agricultural inputs such as seeds, fertilizers, and pesticides, as well as for meeting cash requirements related to crop production and allied activities. In 2019, the KCC scheme was extended to cover the working capital requirements of allied activities, viz. Animal Husbandry, Dairy and Fisheries.
- Government of India under Modified Interest Subvention Scheme (MISS) provides Interest Subvention of 1.5% to banks for providing short-term working capital loans upto Rs. 3 lakh at 7% p.a. Further, a Prompt Repayment Incentive of 3% is also provided to farmers on timely repayment of loans. Therefore, effective interest rate for farmers is 4%. In the Union Budget 2025-26, the Government has announced to enhance loan limit under the MISS from Rs. 3 lakh to Rs. 5 lakh for loans taken through the KCC.
- The limit for collateral free agricultural loans has been raised from Rs.1.6 lakh to Rs.2 lakh per borrower *vide* RBI circular dated December 06, 2024.
- To bring small, marginal, tenant farmers, oral lessees, etc. into the fold of institutional credit, Joint Liability Groups (JLGs) have been promoted by banks.

Annexure-I

**Statement referred to in part (a) of Rajya Sabha Unstarred Question No. 3423 on
“Agricultural credit disbursed under various schemes” due for answer on 01.04.2025**

(Amount in Rs. crore)

State wise Agriculture Credit Disbursement since 2019-20						
SN	State/UT	2019-20	2020-21	2021-22	2022-23	2023-24
1	Andaman & Nicobar Islands	149	206	310	402	437
2	Andhra Pradesh	136778	174974	206160	239188	300497
3	Arunachal Pradesh	111	86	138	637	950
4	Assam	7713	11457	9313	9062	11564
5	Bihar	40834	46981	87089	52994	70321
6	Chandigarh	1346	1161	1229	1635	1938
7	Chhattisgarh	15125	18728	19324	29266	33838
8	Delhi	21633	14241	18148	19350	24157
9	Dadra and Nagar Haveli and Daman and Diu	135	703	233	342	393
10	Goa	993	1374	1474	1905	2429
11	Gujarat	73229	84934	103118	120529	141161
12	Haryana	64295	60655	67071	81805	89396
13	Himachal Pradesh	7771	7476	8525	11003	11628
14	Jammu & Kashmir	13402	14753	14283	13152	12624
15	Jharkhand	5437	7016	9800	12171	22109
16	Karnataka	88380	111844	139403	172470	207615
17	Kerala	97420	102109	114158	140236	160468
18	Ladakh	-	947	341	334	352
19	Lakshadweep	5	133	14	23	62
20	Madhya Pradesh	62497	80110	88292	100076	116397
21	Maharashtra	81850	98140	122193	150532	168547
22	Manipur	312	301	398	645	649
23	Meghalaya	205	251	273	404	478
24	Mizoram	166	330	301	309	427
25	Nagaland	278	239	281	340	412
26	Odisha	30398	34147	41978	47749	60365
27	Puducherry	3373	4835	4385	5574	7066
28	Punjab	80448	69170	74437	90798	95687
29	Rajasthan	95051	101496	119157	141612	153593
30	Sikkim	174	187	220	340	405
31	Tamil Nadu	222748	264169	325472	375747	452384
32	Telangana	63383	71665	88583	109798	139703
33	Tripura	2850	3651	3159	1670	2175
34	Uttar Pradesh	108888	114623	122169	151452	171390
35	Uttarakhand	10505	9648	9383	11244	12674
36	West Bengal	54849	62657	62549	60369	74343

Annexure-II

**Statement referred to in part (b) of Rajya Sabha Unstarred Question No. 3423 on
“Agricultural credit disbursed under various schemes” due for answer on 01.04.2025**

State wise Agriculture Credit Disbursement in FY 2023-24 (Accounts in lakh)

SN	State/UT	Total Loans to Agriculture	Loans to SF/MF	% SF/ MF of Total
1	Andaman & Nicobar Islands	0.26	0.19	76
2	Andhra Pradesh	162.53	132.82	82
3	Arunachal Pradesh	0.23	0.19	80
4	Assam	8.87	5.69	64
5	Bihar	80.68	65.92	82
6	Chandigarh	0.46	0.28	61
7	Chhattisgarh	29.59	17.94	61
8	Dadra and Nagar Haveli and Daman and Diu	0.08	0.04	57
9	Delhi	2.67	1.88	71
10	Goa	1.16	0.89	77
11	Gujarat	47.38	29.27	62
12	Haryana	42.54	29.49	69
13	Himachal Pradesh	8.03	6.08	76
14	Jammu & Kashmir	17.98	16.79	93
15	Jharkhand	20.41	18.45	90
16	Karnataka	158.49	107.05	68
17	Kerala	103.27	91.01	88
18	Ladakh	0.67	0.61	92
19	Lakshadweep	0.06	0.05	85
20	Madhya Pradesh	91.56	60.56	66
21	Maharashtra	105.9	78.71	74
22	Manipur	0.38	0.31	80
23	Meghalaya	0.57	0.45	79
24	Mizoram	0.31	0.21	68
25	Nagaland	0.53	0.47	89
26	Odisha	78.53	68.51	87
27	Puducherry	4.68	3.37	72
28	Punjab	44.93	29.83	66
29	Rajasthan	106.15	68.09	64
30	Sikkim	0.27	0.2	72
31	Tamil Nadu	299.39	232.13	78
32	Telangana	77.95	64.28	82
33	Tripura	1.71	1.29	75
34	Uttar Pradesh	137.05	112.39	82
35	Uttarakhand	7.58	6.29	83
36	West Bengal	65.59	54.43	83

Statement referred to in part (c) of Rajya Sabha Unstarred Question No. 3423 on
“Agricultural credit disbursed under various schemes” due for answer on 01.04.2025

SN	State/UT	Average Outstanding Debt per Agri Household (2021-22) (in ₹)
1	Andhra Pradesh	66,205
2	Arunachal Pradesh	23,819
3	Assam	13,251
4	Bihar	42,252
5	Chhattisgarh	24,564
6	Goa	51,596
7	Gujarat	59,006
8	Haryana	64,260
9	Himachal Pradesh	35,023
10	Jammu & Kashmir (UT)	56,767
11	Jharkhand	7,994
12	Karnataka	1,07,443
13	Kerala	1,64,063
14	Ladakh (UT)	24,280
15	Madhya Pradesh	31,976
16	Maharashtra	49,270
17	Manipur	57,202
18	Meghalaya	14,631
19	Mizoram	22,239
20	Nagaland	61,736
21	Odisha	20,802
22	Punjab	96,177
23	Rajasthan	35,294
24	Sikkim	13,732
25	Tamil Nadu	94,463
26	Telangana	1,25,389
27	Tripura	17,585
28	Uttar Pradesh	39,695
29	Uttarakhand	52,906
30	West Bengal	20,254

Source: NABARD All India Rural Financial Inclusion Survey (NAFIS) 2021-22