

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES  
**RAJYA SABHA**

**UNSTARRED QUESTION NO. 1851**

ANSWERED ON TUESDAY, DECEMBER 16, 2025/ 25 AGRAHAYANA, 1947 (SAKA)

**LOAN WAIVER FOR FARMERS**

1851 SHRI MUKUL BALKRISHNA WASNIK:

Will the Minister of FINANCE be pleased to state:

- (a) the total outstanding loan on farmers in the country and the number of agricultural households in debt, State-wise;
- (b) whether the Ministry has made any assessment to identify the reasons for the indebtedness of farmers;
- (c) if so, the details thereof and the action taken by Government to ameliorate the condition of farmers;
- (d) if not, the reasons thereon;
- (e) whether Government has any plans to waive farm loans; and
- (f) if so, the details thereof and if not, the reasons therefor?

**ANSWER**

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

(a) The State-wise outstanding agriculture loans is provided in the **Annexure**. Further, as per National Bank for Agriculture and Rural Development (NABARD) All India Rural Financial Inclusion Survey (NAFIS) 2021-22 report, 55% of agricultural households have availed credit facility.

(b) to (d) As per NAFIS 2021–22 report, the agricultural households have availed credit to meet capital expenditure, working capital requirement and related expenses so as to sustain and grow their agricultural operations.

The Government has taken various steps to promote institutional credit among rural households which inter-alia include annual fixing of ground level agriculture credit target to banks, Priority Sector lending targets to banks, access to affordable credit through Kisan Credit Card (KCC)/ Modified Interest Subvention Scheme (MISS) etc. Further, the Government has also implemented structured long-term measures to economically empower farmers. These initiatives include direct cash benefit schemes (PM Kisan), crop insurance (PMFBY), subsidy and grant-based programs (Krishonnati Yojna, RKVY) etc.

(e) and (f) No such proposal is currently under consideration with the Government.

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**Annexure referred to in part (a) of Rajya Sabha Un-Starred Question no. 1851 on “Loan waiver for farmers” answered on 16.12.2025**

**Details of Agriculture Credit Outstanding as on 30 September 2025 (Provisional)**

**(No. of Accounts in Lakh, Amount in Rs. crore)**

<b>Sl. No.</b>	<b>State</b>	<b>A/c.</b>	<b>Amt.</b>
1	Delhi	4.14	26,998
2	Haryana	36.63	1,00,013
3	Himachal Pradesh	7.04	14,599
4	Jammu and Kashmir	20.25	20,242
5	Punjab	25.23	97,471
6	Rajasthan	105.88	1,95,878
7	Chandigarh UT	0.08	3,068
8	Ladakh	0.55	733
9	Arunachal Pradesh	0.35	513
10	Assam	16.67	21,273
11	Manipur	0.71	1,331
12	Meghalaya	1.45	1,116
13	Mizoram	0.77	1,570
14	Nagaland	0.73	919
15	Sikkim	0.24	396
16	Tripura	3.89	4,565
17	A and N Island	0.19	521
18	Bihar	98.75	85,806
19	Jharkhand	28.25	22,134
20	Odisha	84.45	79,871
21	West Bengal	76.45	89,050
22	Chhattisgarh	30.70	36,380
23	Madhya Pradesh	92.49	1,69,295
24	Uttarakhand	8.88	16,572
25	Uttar Pradesh	174.26	2,40,651
26	Goa	0.63	1,669
27	Gujarat	56.52	1,62,188
28	Maharashtra	144.20	2,91,128
29	D & N Haveli UT And Daman & Diu UT	0.06	304
30	Andhra Pradesh	161.50	3,76,823
31	Telangana	79.66	1,65,047
32	Karnataka	144.57	2,46,907
33	Kerala	75.13	1,58,393
34	Puducherry	4.31	8,040
35	Tamil Nadu	256.36	4,94,845
36	Lakshadweep UT	0.05	120
	<b>Grand Total</b>	<b>1,742.05</b>	<b>31,36,429</b>