

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

LOK SABHA
UNSTARRED QUESTION NO.339
TO BE ANSWERED ON THE 18TH JULY, 2017

DEBT BURDEN ON FARMERS

339. SHRI ARVIND SAWANT:
SHRI HARISH MEENA:
SHRIMATI BHAVANA PUNDALIKRAO GAWALI PATIL:
DR. VIRENDRA KUMAR:
SHRIMATI REKHA VERMA:

Will the Minister of AGRICULTURE AND FARMERS WELFARE कृषि एवं किसान कल्याण मंत्री be pleased to state:

- (a) whether around 52% of farmers are reeling under debt burden and their growth of income is also negative;
- (b) the details of indebtedness of farmers in the country including loan amount per farmer, State-wise;
- (c) whether the increase in farmers' loans has been due to granting of more institutional loans to farmers by banks generously and if so, the response of the Government thereto and the steps taken by the Government in this regard;
- (d) whether any synergy has been established between Union and State to increase income of farmers and reduce their debt burden and if so, the details and the outcome thereof; and
- (e) whether debt burden on each farmer is more than that of average annual per capita income in the country and if so, the details thereof?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण मंत्रालय में राज्य मंत्री (SHRI PARSHOTTAM RUPALA)

(a) & (b): As per National Sample Survey Organisation (NSSO) Report No. 498 on the "Indebtedness of Farmer Households" (as part of Situation Assessment Survey of Farmers – 59th Round), of the 89.35 million farmer households, 43.42 million (48.6%) were reported to be indebted to either formal or informal or both sources of credit (Annexure-I).

(c) to (e): Government has taken several steps to popularize agriculture by increasing investment, improving farm practices, creating rural infrastructure and ensuring timely delivery of credit, technology and other inputs and providing remunerative prices for farm produce through increased MSPs, higher level of procurement & competitive markets. Measures were taken by Government to minimise indebtedness from non-institutional sources of lending

Contd...2/-

includes fixation of annual targets for improving agricultural credit flow, provision of crop loans upto Rs.3.00 lakh @4% per annum to such farmers who repay their loan as per the repayment schedule fixed by the banks, extension of benefit of interest subvention scheme to small & marginal farmers having Kisan Credit Card for a further period upto six months for storing their produce in warehouses against negotiable warehouse receipts, collateral free loan upto Rs.1.00 lakh, scheme for financing of Joint Liability Group (JLGs) etc.

Based on the Situation Assessment Survey of Agricultural Households, NSS 70th round (January 2013-December, 2013), the average monthly income is Rs.6,426 against the average amount of outstanding loan of Rs.47,000 per agricultural household. The State/UT-wise details of estimates of outstanding loan and average monthly income per farmer household during the agricultural year July 2012-June 2013 is qt. Annexure-II.

Lok Sabha Unstarred Question No. 339 for answer on 18.07.2017**Estimated Number of Rural Households and Indebted Farmer Households in each State**

State	Estimated No. of Rural Households ('00)	Estimated No. of Farmer Households ('00)	Estimated No. of Indebted Farmers Households ('00)	Percentage of Farmer Households Indebted
Andhra Pradesh	142512	60339	49493	82.0
Arunachal Pradesh	15412	1227	72	5.9
Assam	41525	25040	4536	18.1
Bihar	116853	70804	23383	33.0
Chhattisgarh	36316	27598	11092	40.2
Gujarat	63015	37845	19644	51.9
Haryana	31474	19445	10330	53.1
Himachal Pradesh	11928	9061	3030	33.4
Jammu & Kashmir	10418	9432	3003	31.8
Jharkhand	36930	28238	5893	20.9
Karnataka	69908	40413	24897	61.6
Kerala	49942	21946	14126	64.4
Madhya Pradesh	93898	63206	32110	50.8
Maharashtra	118177	65817	36098	54.8
Manipur	2685	2146	533	24.8
Meghalaya	3401	2543	103	4.1
Mizoram	942	780	184	23.6
Nagaland	973	805	294	36.5
Orissa	66199	42341	20250	47.8
Punjab	29847	18442	12069	65.4
Rajasthan	70172	53080	27828	52.4
Sikkim	812	531	174	38.8
Tamil Nadu	110182	38880	28954	74.5
Tripura	5977	2333	1148	49.2
Uttar Pradesh	221499	171575	69199	40.3
Uttarakhand	11959	8962	644	7.2
West Bengal	121667	69226	34696	50.1
Group of UT's	2325	732	372	50.8
All India	1478988	893504	434242	48.6

Source: Report NO.498 on the "Indebtedness of Farmer Households" -NSS 59th Round (January-December 2003) released by National Sample Survey Organization (NSSO) in May, 2005.

Lok Sabha Unstarred Question No. 339 for answer on 18.07.2017
Average Monthly Income and average amount of outstanding loan per Agricultural Household
during the agricultural year July 2012- June 2013

State [#]	Estimated number. of household having outstanding loan	Average monthly income* per agri. Household during July 2012- June 2013 (Rs)	Approximate average amount of outstanding loan** per agricultural household (Rs)
(1)	(2)	(3)	(4)
Andhra Pradesh	33421	5979	123400
Arunachal Pradesh	206	10869	5400
Assam	5995	6695	3400
Bihar	30156	3558	16300
Chhattisgarh	9538	5177	10200
Gujarat	16743	7926	38100
Haryana	6645	14434	79000
Himachal Pradesh	2457	8777	28000
Jammu & Kashmir	3463	12683	12200
Jharkhand	6464	4721	5700
Karnataka	32775	8832	97200
Kerala	10908	11888	213600
Madhya Pradesh	27414	6210	32100
Maharashtra	40672	7386	54700
Manipur	421	8842	6100
Meghalaya	84	11792	1400
Mizoram	47	9099	2900
Nagaland	65	10048	600
Odisha	25830	4976	28200
Punjab	7499	18059	119500
Rajasthan	40055	7350	70500
Sikkim	97	6798	9900
Tamil Nadu	26780	6980	115900
Telangana	22628	6311	93500
Tripura	559	5429	5000
Uttarakhand	5387	4701	35600
Uttar Pradesh	79081	4923	27300
West Bengal	32787	3980	17800
Group of UTs	267	8568	47700
all-India	468481	6426	47000

#Figures for remaining States are not published due to inadequate sample size (i.e. number of sample households less than 300).

** The income includes income from salary/wages, net receipt from cultivation, net receipt from farming of animals and net receipt from non-farm business*

*** Outstanding loans as on date of survey irrespective of the purpose for which loans were taken*

*(Source: **Key Indicators of Situation of Agricultural Households in India** based on Situation Assessment Survey of Agricultural Households, NSS 70th round (January 2013- December 2013))*
