

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

**LOK SABHA**  
**UNSTARRED QUESTION NO.5190**  
TO BE ANSWERED ON THE 27<sup>TH</sup> MARCH, 2018

**LOANS TO FARMERS**

5190. DR. P.K. BIJU:

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

- (a) the details of loans disbursed to the farmers in the last three years, State/ Union Territory-wise;
- (b) the details regarding repayment of these loans along with the rate of interest in the last three years, State/Union Territory-wise;
- (c) whether the Government has created a separate head to collect funds generated from Krishi Kalyan Cess (KKC), if so, the details thereof; and
- (d) the total funds collected till date, since commencement of this cess along with the utilisation 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): The State/Union Territory-wise details of loan disbursed to the farmers during the last three years i.e. 2014-15, 2015-16 and 2016-17 is at **Annexure-I**.

Regarding repayment of these loans National Bank for Agriculture and Rural Development (NABARD) has provided State-wise/year-wise recovery position in respect of Regional Rural Banks (RRBs), State Cooperative Banks (StCBs) and District Central Cooperative Banks (DCCBs) (**Annexure-II**). Reserve Bank of India (RBI) on the other hand has provided loans outstanding position at the end of the concerned years (**Annexure-III**).

In so far as rate of interest is concerned, as per RBI guidelines, the rate of interest on loans and advances has been deregulated. Assuming the normal lending rate at 9% in these years, the Government under Interest Subvention Scheme (ISS) made Short Term Crop loans upto Rs.3 lakh available to farmers at concessional interest rate of 4% provided they repaid promptly. In case of non-repayment within the due period market interest rate was applicable. Term Loans however, continued to be extended at market rate fixed by the banks.

Contd...2/-

(c) & (d): The Government has created a separate head to collect funds generated from Krishi Kalyan Cess (KKC). Krishi Kalyan Cess is collected by Central Board of Excise and Custom and Central Board of Direct Taxes and credited to Consolidated fund of India. The Cess is being accounted for under the head 0044.00.507 by Central Board of Excise and Custom and 0028.00.507 by Central Board of Direct Taxes. The Minor Head 507 is unique for the Krishi Kalyan Cess. The receipts under these heads are directly credited to Consolidated fund of India as soon as these are realized.

Krishi Kalyan Kosh was established to extend benefit of the Cess to schemes of Ministry of Agriculture. Ministry of Finance provides the funds to be transferred to Krishi Kalyan Kosh in the Detailed Demand of Grants of Ministry of Agriculture under the Major Head 2401-Corps Husbandry with minor head 00.797- Transfer to Reserve Funds.

As per the accounting procedure prepared for the Krishi Kalyan Kosh with the approval of Ministry of Finance and Controller and Auditor General of India, the funds transferred to Krishi Kalyan Kosh during the year are utilized for implementation of schemes to be funded out of the Kosh, hence no balance is available in the Kosh at the end of Financial year.

During the Financial Year 2016-17, an amount of Rs.3596.28 crore was transferred to Krishi Kalyan Kosh and the same was utilized for the scheme -Pradhan Mantri Fasal Bima Yojana.

During the year 2017-18, an amount of Rs.4083 crore has already been transferred to Krishi Kalyan Kosh and utilized for the scheme Pradhan Mantri Fasal Bima Yojana as on 6<sup>th</sup> March 2018.

The Ministry of Finance vide their OM No. 66(28)/PFC-II/2017 dated 19/20<sup>th</sup> September 2017, consequent upon introduction of Goods and Services Tax (GST) has abolished the Krishi Kalyan Cess.

**Annexure I****State/Union Territory wise Agriculture Loan Disbursed during the last three years**

(No. of accounts in lakh and amount in Rs. crore)

S. No.	State/UT	Amount Disbursed		
		2014-15*	2015-16#	2016-17§
1.	A & N Island	66.47	111.84	134.98
2.	Andhra Pradesh	53,936.21	74,135.94	92,868.62
3.	Arunachal Pradesh	49.91	42.82	132.59
4.	Assam	2,751.03	3,905.48	6,102.07
5.	Bihar	22,863.88	40,542.31	26,184.58
6.	Chandigarh Union Territory	2,339.92	1,415.36	1,405.95
7.	Chhattshigarh	7,872.01	7,674.26	12,237.42
8.	D & N Haveli UT	29.84	20.27	80.17
9.	Daman & diu UT	26.05	6.45	34.58
10.	Delhi	15,264.01	5,549.74	19,941.65
11.	Goa	777.31	567.11	1,011.28
12.	Gujarat	39,326.72	44,563.20	54,276.70
13.	Haryana	40,438.48	49,790.49	49,481.07
14.	Himachal Pradesh	4,964.12	5,121.94	6,116.15
15.	Jammu & Kashmir	766.00	2,761.46	7,296.74
16.	Jharkhand	2,518.36	3,661.84	4,379.99
17.	Karnataka	60,233.00	84,832.48	78,082.72
18.	Kerala	57,209.01	43,392.37	67,738.76
19.	Lakshadweep UT	233.21	-	3.27
20.	Madhya Pradesh	47,048.58	52,104.00	56,149.06
21.	Maharashtra	66,821.29	62,776.80	81,383.84
22.	Manipur	152.55	158.67	251.12
23.	Meghalaya	195.94	156.27	368.31
24.	Mizoram	70.20	99.13	114.36
25.	Nagaland	134.91	118.17	129.39
26.	Odisha	17,270.58	20,282.70	21,264.96
27.	Puducherry	15,930.12	1,081.56	5,290.08
28.	Punjab	72,962.98	84,652.89	74,301.47
29.	Rajasthan	65,743.36	67,627.26	74,303.86
30.	Sikkim	75.48	71.61	161.70
31.	Tamil Nadu	100,225.77	91,093.62	132,144.57
32.	Telangana	30,516.66	33,325.68	67,885.35
33.	Tripura	1,022.71	1,280.55	1,513.13
34.	Uttar Pradesh	72,611.36	87,641.67	81,584.01
35.	Uttarakhand	5,586.47	5,869.38	6,505.43
36.	West Bengal	37,293.73	39,074.58	34,895.72
	<b>GRAND TOTAL</b>	<b>845,328.23</b>	<b>915,509.92</b>	<b>1,065,755.67</b>

**Source:**

\* As reported by concerned banks in respect of Cooperative and Regional Rural Banks and data received from Indian Bankers Association (IBA) in respect of Commercial Banks.

# As reported by State Level Bankers Committees (SLBCs) in respect of Commercial Banks and reporting banks in respect of RRBs & Cooperative Banks.

§ Data submitted by Banks in ENSURE portal in respect of Cooperative and Regional Rural Banks and data furnished by Banks through mail in respect of Commercial Banks.

**Annexure-II****State-wise Recovery Position of Regional Rural Banks (RRBs) for the last three years**

<b>Sr. No.</b>	<b>State</b>	<b>Recovery %- June 2015</b>	<b>Recovery %- June 2016</b>	<b>Recovery %- June 2017<sup>^</sup></b>
1.	Andhra Pradesh	80.15	86.1	87.11
2.	Arunachal Pradesh	72.08	60.61	67.65
3.	Assam	71.82	59.23	59.63
4.	Bihar	89.95	65.56	66.34
5.	Chhattisgarh	78.65	79.99	80.39
6.	Gujarat	85.13	87.25	84.89
7.	Haryana	86.75	87.17	87.18
8.	Himachal Pradesh	79.59	83.42	85.3
9.	J&K	74.21	75.07	74.2
10.	Jharkhand	64.43	65.47	63.2
11.	Karnataka	84.92	75.84	82.09
12.	Kerala	92.64	94.61	93.75
13.	Madhya Pradesh	75.45	74.75	73.26
14.	Maharashtra	71.11	64.27	43.33
15.	Manipur	74.86	71.52	75.61
16.	Meghalaya	75.78	82.82	73.96
17.	Mizoram	80.54	82.5	83.09
18.	Nagaland	54.99	55.51	NA
19.	Odisha	71.82	72.19	64.44
20.	Puducherry	96.15	95.22	94.06
21.	Punjab	93.73	94.34	82.53
22.	Rajasthan	84.49	84	83.63
23.	Tamil Nadu	97.39	97.06	84.12
24.	Telangana	89.58	86.7	96.05
25.	Tripura	62.58	70.2	76.76
26.	Uttar Pradesh	75.87	75.26	63.26
27.	Uttarakhand	80.73	79.13	49.67
28.	West Bengal	75.38	71.98	69.95
<b>All India Total</b>		<b>82.55</b>	<b>80.68</b>	<b>77.82</b>
^Data in r/o Ellaquai Dehati Bank ( J& K)and Nagaland RB not available.				

**Annexure-II (contd...)**

**State wise recovery position of District Central Cooperative Banks(DCCBs)**

State Total	30/06/2015	30/06/2016	30/016/2017 <sup>^</sup>
	Recovery %	Recovery %	Recovery %
Andhra Pradesh	83.65	85.76	90.93
Bihar	60.91	31.93	36.69
Chhattisgarh	74.68	74.68	71.15
Gujarat	92.42	92.57	87.85
Haryana	68.89	68.32	67.49
Himachal Pradesh	71.27	71.27	69.67
Jammu and Kashmir	57.58	57.58	53.31
Jharkhand	30.44	30.44	13.93
Karnataka	92.19	94.50	92.38
Kerala	86.91	86.91	71.16
Madhya Pradesh	71.13	71.13	64.43
Maharashtra	66.01	65.69	45.03
Odisha	72.85	74.33	70.13
Punjab	90.59	90.33	72.68
Rajasthan	89.35	90.57	82.32
Tamil Nadu	87.74	87.32	87.03
Telangana	91.48	87.91	88.17
Uttar Pradesh	65.59	67.06	34.91
Uttarakhand	78.34	74.05	65.82
West Bengal	82.20	78.09	80.47
<b>Grand Total</b>	<b>79.58</b>	<b>79.57</b>	<b>70.28</b>
<sup>^</sup> Data in r/o of 327 DCCBs as on 25.1.2018			

**Annexure-II (contd....)****State wise recovery position of State Cooperative Banks(StCBs)**

S. No.	Recovery	30/06/2015	30/06/2016	30/06/2017
		% Recovery	% Recovery	% Recovery
1.	The Andaman & Nicobar State Co-operative Bank Ltd.	64.10	61.20	67.17
2.	The Andhra Pradesh State Co-operative Bank Ltd.	91.12	98.68	98.39
3.	The Arunachal Pradesh State Co-operative Apex Bank Ltd.	21.37	NA	NA
4.	The Assam Co-operative Apex Bank Ltd.	37.40	51.39	41.36
5.	The Bihar State Co-operative Bank Ltd.	37.02	76.09	93.27
6.	The Chandigarh State Co-operative Bank Ltd.	77.09	82.65	81.87
7.	The Chhattisgarh Rajya Sahakari Bank Maryadit	85.66	80.59	77.24
8.	The Delhi State Co-operative Bank Ltd.	93.87	95.47	95.68
9.	The Goa State Co-operative Bank Ltd.	89.20	83.15	NA
10.	The Gujarat State Co-operative Bank Ltd.	98.55	97.84	97.02
11.	The Haryana State Co-operative Apex Bank Ltd.	99.45	94.02	99.96
12.	The Himachal Pradesh State Co-operative Bank Ltd.	80.93	60.33	48.82
13.	The Jammu & Kashmir State Co-operative Bank Ltd.	55.64	64.78	72.51
14.	The Jharkhand State Co-operative Bank Ltd.	16.24	20.52	NA
15.	The Karnataka State Co-operative Apex Bank Ltd.	96.48	97.42	96.78
16.	The Kerala State Co-operative Bank Ltd.	84.67	83.47	93.02
17.	The Madhya Pradesh Rajya Sahakari Bank Maryadit	95.14	93.93	89.66
18.	The Maharashtra State Co-operative Bank Ltd.	82.23	79.24	83.62
19.	The Manipur State Co-operative Bank Ltd.	11.53	7.33	NA
20.	The Meghalaya Co-operative Apex Bank Ltd.	32.79	28.14	19.29
21.	The Mizoram Co-operative Apex Bank Ltd.	78.79	52.89	62.28
22.	The Nagaland State Co-operative Bank Ltd.	71.14	66.93	58.64
23.	The Orissa State Co-operative Bank Ltd.	88.22	97.93	98.06
24.	The Pondicherry State Co-operative Bank Ltd.	85.43	36.67	93.15
25.	The Punjab State Co-operative Bank Ltd.	99.64	99.67	99.70
26.	The Rajasthan State Co-operative Bank Ltd.	99.47	99.72	99.79
27.	The Sikkim State Co-operative Bank Ltd.	83.59	78.98	38.07
28.	The Tamil Nadu State Apex Co-operative Bank Ltd.	98.83	99.57	98.85
29.	The Telangana State Co-operative Bank Ltd.	82.84	77.13	99.79
30.	The Tripura State Co-operative Bank Ltd.	80.17	81.50	81.61
31.	The Uttar Pradesh State Co-operative Bank Ltd.	96.55	95.50	95.69
32.	The Uttarakhand State Co-operative Bank Ltd.	97.74	97.42	NA
33.	The West Bengal State Co-operative Bank Ltd.	84.50	NA	NA
<b>All India Total</b>		<b>91.70</b>	<b>93.78</b>	<b>94.60</b>

**Annexure III****State-wise annual Statement on Priority Sector Advances and Sectoral Deployment of Credit in respect of Commercial Banks***(No. of Accounts in absolute terms; Amount in Rupees thousands)*

Sr. No.	State	2014-15		2015-16		2016-17	
		Outstanding at the End of Year		Outstanding at the end of the year		Outstanding at the end of the year	
		No. of A/cs	Balance O/s	No. of A/cs	Balance O/s	No. of A/cs	Balance O/s
1	Andamans	7824	836652.00	8695	1461252.00	8776	950480.23
2	Andhra Pradesh	9830071	1111380786.00	6561815	847639880.00	6694470	898447055.55
3	Arunachal Pradesh	15451	1712625.00	15551	1671191.00	13953	1963934.28
4	Assam	847940	56756297.00	1606550	82591358.00	1567973	91709143.42
5	Bihar	2563381	209385654.00	4263576	233199247.00	3428937	239562590.09
6	Chandigarh	9089	17750527.00	14007	27096722.00	17431	29802537.21
7	Chattisgarh	369780	64367633.00	467902	82192681.00	495015	100615601.52
8	Dadra & Nagar Haveli	2590	485875.00	3404	663650.00	3187	593170.46
9	Daman & Diu	1130	168682.00	2218	370786.00	2349	480510.91
10	Delhi	23260	136086953.00	51106	181698329.00	38280	178700488.69
11	Goa	55611	8690495.00	57729	18421761.00	54720	15798952.46
12	Gujarat	1880384	419803897.00	2062677	516959007.00	2050067	625147098.83
13	Haryana	987259	375692427.00	1073662	474225717.00	1101386	466820745.26
14	Himachal Pradesh	299038	49213281.00	317512	51066623.00	315682	49711369.92
15	Jammu & Kashmir	423121	72672044.00	400737	82053655.00	401579	73621328.66
16	Jharkhand	1014059	49995579.00	1101525	66041373.00	1090989	66088326.72
17	Karnataka	4132651	845705252.00	4340563	955571067.00	4290370	890501111.81
18	Kerala	4593264	552239726.00	4123284	541697588.00	4211834	619704850.90
19	Lakshadweep	1609	56402.00	1355	158142.00	1643	69328.66
20	Madhya Pradesh	2420606	436353711.00	2726926	498592369.00	2904935	575398585.37
21	Maharashtra	4510947	1767649137.00	5502437	2520617632.00	5751430	2804551923.87
22	Manipur	39550	3331198.00	38828	3822793.00	39869	10867275.98
23	Meghalaya	70420	4082555.00	73978	4613286.00	69417	5719173.05
24	Mizoram	18376	1323011.00	20202	1422138.00	17628	1357073.22
25	Nagaland	43160	2528830.00	44299	3013855.00	43947	2760306.85
26	Orissa	1655481	105333625.00	1862075	127557385.00	1908105	138171655.04
27	Puducherry	174167	14886923.00	158305	15516437.00	178117	18604834.79
28	Punjab	1330233	547034694.00	1446956	701409228.00	1462967	697437161.54
29	Rajasthan	2792166	505651436.00	3034674	607445068.00	3044279	685718152.92
30	Sikkim	9613	1253847.00	16623	1660186.00	14050	1688364.57
31	Tamil Nadu	12510352	1177781697.00	12194360	1267357439.00	13032431	1379534374.48
32	Telangana	0	0.00	3096392	446439049.00	3123765	474580909.33
33	Tripura	115038	6066425.00	324407	12183102.00	307055	12506561.52
34	Uttarakhand	743366	118644322.00	461248	82267803.00	397604	83995912.12
35	Uttar Pradesh	5674373	710567232.00	6414870	862412172.00	6539394	976427787.04
36	West Bengal	2367441	330258284.00	5368224	409871631.00	4379856	407734833.54
	<b>Total</b>	<b>61532801</b>	<b>9705747714</b>	<b>69258672</b>	<b>11730981602</b>	<b>69003490</b>	<b>12627343511</b>

*(Source - Statement on Priority Sector Advance received from all schedule commercial banks)*

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