

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

**LOK SABHA**  
**STARRED QUESTION NO. 292**  
TO BE ANSWERED ON THE 1<sup>ST</sup> JANUARY, 2019

**DATA ON FARM CREDIT**

\*292. SHRI ADHALRAO PATIL SHIVAJIRAO:  
SHRI ANANDRAO ADSUL:

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

- (a) whether the Reserve Bank of India's data for March 2016 on farm credit (Basic Statistical Returns) show that 77 million agriculture credit accounts with Scheduled Commercial Banks (SCBs) carry an average loan ticket of Rs. 1.16 lakh and around 70 per cent of them are crop loans and if so, the details thereof;
- (b) whether the Government has studied the aforesaid data and if so, the facts thereof;
- (c) whether the tenant farmers are not benefited from the farm loan waiver schemes of the Union and State Governments as their loans are in the form of gold loans and other forms of short-term credit, rather than crop loans and if so, the facts thereof;
- (d) whether there are three successful farmer benefit programmes in vogue in the United States of America since 2002 such as annual direct payments, counter-cyclical payments if market prices are below the statutorily determined target prices (MSP) and loan deficiency payments or marketing loans that provide interim financing and additional income support if market prices fall below the statutorily determined prices; and
- (e) if so, whether the Government has studied these programmes and if so, the response of the Government thereto?

**ANSWER**

MINISTER OF AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण मंत्री

(SHRI RADHA MOHAN SINGH)

(a) to (e): A statement is laid on the Table of the House.

**STATEMENT REFERRED TO IN REPLY TO PARTS (a) TO (e) OF LOK SABHA STARRED QUESTION NO. 292 DUE FOR REPLY ON 1<sup>ST</sup> JANUARY, 2019.**

(a) & (b): As reported by the Reserve Bank of India (RBI), the details of outstanding credit to agriculture by Scheduled Commercial Banks (SCB), as on 31<sup>st</sup> March, 2016, is as under:-

<b>Occupation</b>	<b>Number of Accounts</b>	<b>Amount outstanding (Rs. in crore)</b>
<b>Agriculture</b>	<b>80186303</b>	<b>996166.20</b>
1. Direct Finance	76832484	894458.90
Of which (1a):		
Crop loans	53938257	604233.10
2. Indirect Finance	3353819	101707.20

(c): Under the Agricultural Debt Waiver and Debt Relief Scheme, 2008, (ADWDR) implemented by Government of India, 'Short Term Production loans disbursed to small and marginal farmers including tenant farmers, from 01<sup>st</sup> April, 1997 to 31<sup>st</sup> March, 2007, overdue as on 31<sup>st</sup> December, 2007 and remaining unpaid on 29<sup>th</sup> February, 2008, were waived'. Agriculture being a State subject, the State Governments are primarily responsible for the growth and development of agriculture sector and developing perspective plans for their respective States and ensuring effective implementation of the programmes/schemes. The Government of India, however, supplements the efforts of the State Governments through various Schemes/ Programmes/Policy measures formulated keeping in view the overall as well as region/state specific sectoral requirements.

(d) & (e): These programmes have not been studied by the Government.

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