

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

LOK SABHA
UNSTARRED QUESTION NO. 2150
TO BE ANSWERED ON THE 20TH DECEMBER, 2022

INCREASING FARMERS' INCOME

2150. SHRI KANUMURU RAGHU RAMA KRISHNA RAJU:
DR. DNV SENTHILKUMAR S.:

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

- (a) the details of initiatives taken by the Government to help the farmers to increase their income in the country;
- (b) whether the schemes like PM-KISAN, PMFBY and PMKSY have reached the small and marginal farmers and benefits have accrued to them;
- (c) if so, the details thereof;
- (d) the number of farmers benefitted by availing production loan through Kisan Credit Card (KCC) and Interest Sub-vention Scheme in the States during each of the last three years; and
- (e) the details regarding other plans or schemes proposed to mitigate the sufferings of farmers in the country especially in Tamil Nadu?

ANSWER

THE MINISTER OF AGRICULTURE AND FARMERS WELFARE
कृषि एवं किसान कल्याण मंत्री (SHRI NARENDRA SINGH TOMAR)

(a) to (e): The efforts of the Government to increase the income of farmers have yielded very positive results. Government has adopted several developmental programmes, schemes, reforms and policies for achieving higher incomes for the farmers in the country including in the state of Tamil Nadu. These include:

- (i) Increase in Minimum Support Price (MSPs) for all Kharif & Rabi crops ensuring a minimum of 50 percent of profit margin on the cost of production,
- (ii) Supplementary income transfers under PM-KISAN,
- (iii) Crop insurance under Pradhan Mantri Fasal Bima Yojna (PMFBY),
- (iv) Better access to irrigation under Pradhan Mantri Krishi Sinchai Yojana (PMKSY),

- (v) Special attention for creation of infrastructure through Agri Infrastructure Fund (AIF) with a size of Rs. 100,000 crore,
- (vi) New procurement policy under PM-AASHA in addition to FCI operations,
- (vii) Kisan Credit Cards (KCC) offering production loan to even dairy & fishery farmers besides agricultural crops,
- (viii) Formation and promotion of 10,000 FPOs,
- (ix) National Mission for Sustainable Agriculture (NMSA), which aims to evolve and implement strategies to make Indian agriculture more resilient to the changing climate.
- (x) Adoption of drone technologies in agriculture which has a potential to revolutionize the Indian agriculture.
- (xi) Benefits accruing under Bee-Keeping, Rashtriya Gokul Mission, Blue Revolution, Interest Subvention Scheme, agro-forestry, restructured bamboo mission, implementation of new generation watershed guidelines, etc
- (xii) Focus on application of digital technology at all stages of agricultural value chain.
- (xiii) Supply of fertilizer to farmer at subsidized price so as to reduce input cost.

The Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) Scheme aims at providing financial assistance to cultivable landholding farmer families across the country, subject to certain exclusion criteria, to enable them to take care of expenses related to agriculture and allied activities as well as domestic needs. The benefits of the Scheme have reached to more than 11 crore small and marginal farmers as on 30.11.2022.

The Pradhan Mantri Fasal Bima Yojana (PMFBY) is a voluntary scheme for the states as well as for the farmers, including small and marginal farmers. The crop insurance is a financial tool to insure their crop losses against the natural calamity/adverse season on payment of admissible premium by farmers to the insurance company. Since inception of the scheme in Kharif 2016 till Rabi 2021-22 season (as per data available as on 30.11.2022), cumulative 4,369.8 lakh farmer applications have been enrolled for a sum insured of Rs.13,46,953 crore. Against the farmers' premium of Rs.25,628 crore total claims of Rs.1,31,840 crore have been reported and Rs.1,29,390 crore have already been paid to about 1240 lakh applicant farmers.

With regard to the Pradhan Mantri Krishi Sinchai Yojana (PMKSY) Scheme, under the 'Per Drop More Crop' scheme, the objective is to enhance water use efficiency in agriculture by promoting appropriate technological interventions like drip & sprinkler irrigation technologies and encourage farmers to use water saving and conservation technologies, thereby maximizing crop yields with minimal water use and also reducing cost of agricultural inputs. An area of 70.5 lakh ha has been covered so far under the Micro-irrigation including belonging to Small and Marginal Farmers.

The number of farmers who have availed Crop loan and term loan through KCC during the last three year is at **Annexure I, II & III.**

Annexure-I

Disbursements Date From: 01/04/2019 To 31/03/2020

Accounts in absolute numbers & Amount in Rs. crore

Sr.No	State/UT	Agriculture Credit Disbursement					
		Crop Loan		Total Term Loan		Total Loans to Agriculture	
		No. of A/cs	Amt	No. of A/cs	Amt	No. of A/cs	Amt
1	DELHI	15,583	754.59	38,226	20,877.92	53,809	21,632.50
2	HARYANA	28,81,536	43,250.10	7,01,724	21,044.81	35,83,260	64,294.91
3	HIMACHAL PRADESH	5,42,729	5,666.20	1,36,841	2,104.62	6,79,570	7,770.82
4	JAMMU and KASHMIR (Including UT of Ladakh)	8,76,168	10,929.28	35,888	2,472.27	9,12,056	13,401.55
5	PUNJAB	29,89,280	57,444.44	7,75,381	23,003.60	37,64,661	80,448.05
6	RAJASTHAN	67,85,350	67,104.07	19,03,275	27,946.54	86,88,625	95,050.61
7	CHANDIGARH UT	3,770	184.55	42,550	1,161.85	46,320	1,346.40
	Northern Region	1,40,94,416	1,85,333.23	36,33,885	98,611.60	1,77,28,301	2,83,944.83
8	ARUNACHAL PRADESH	4,623	27.34	1,187	83.47	5,810	110.81
9	ASSAM	3,95,632	1,535.53	7,27,792	6,177.38	11,23,424	7,712.91
10	MANIPUR	4,227	33.06	19,912	278.69	24,139	311.75
11	MEGHALAYA	28,265	148.52	6,905	56.89	35,170	205.41
12	MIZORAM	1,603	12.77	13,766	153.59	15,369	166.36
13	NAGALAND	31,737	104.75	4,702	172.82	36,439	277.57
14	SIKKIM	6,491	70.63	7,950	103.55	14,441	174.18
15	TRIPURA	69,787	202.52	3,02,713	2,647.86	3,72,500	2,850.38
	North Eastern Region	5,42,365	2,135.12	10,84,927	9,674.25	16,27,292	11,809.37
16	A and N ISLAND	2,195	26.24	9,567	122.38	11,762	148.62
17	BIHAR	21,22,029	17,163.42	37,13,196	23,670.78	58,35,225	40,834.20
18	JHARKHAND	4,85,438	1,768.11	6,63,620	3,669.05	11,49,058	5,437.17
19	ODISHA	42,20,048	17,981.35	17,09,016	12,417.10	59,29,064	30,398.44
20	WEST BENGAL	28,00,284	13,620.37	41,31,898	41,229.05	69,32,182	54,849.42

	Eastern Region	96,29,994	50,559.49	1,02,27,297	81,108.36	1,98,57,291	1,31,667.85
21	CHHATTISGARH	19,17,082	9,831.97	3,29,547	5,292.75	22,46,629	15,124.72
22	MADHYA PRADESH	62,84,120	41,870.75	14,80,075	20,625.84	77,64,195	62,496.59
23	UTTARAKHAND	4,69,675	4,597.99	1,74,251	5,906.81	6,43,926	10,504.81
24	UTTAR PRADESH	91,16,174	74,368.89	24,79,274	34,519.53	1,15,95,448	1,08,888.42
	Central Region	1,77,87,051	1,30,669.61	44,63,147	66,344.93	2,22,50,198	1,97,014.54
25	GOA	24,965	290.04	38,107	703.19	63,072	993.23
26	GUJARAT	31,65,165	43,964.84	11,14,862	29,263.83	42,80,027	73,228.67
27	MAHARASHTRA	39,43,966	31,547.06	21,17,098	50,302.66	60,61,064	81,849.71
28	D and N HAVELI UT	613	11.46	1,131	100.13	1,744	111.60
29	DAMAN and DIU UT	668	11.54	621	11.50	1,289	23.04
	Western Region	71,35,377	75,824.95	32,71,819	80,381.31	1,04,07,196	1,56,206.26
30	ANDHRA PRADESH	1,07,42,180	93,380.35	26,88,090	43,398.08	1,34,30,270	1,36,778.43
31	TELANGANA	46,43,884	32,930.32	9,29,262	30,452.45	55,73,146	63,382.77
32	KARNATAKA	52,09,767	44,476.75	53,13,954	43,903.08	1,05,23,721	88,379.82
33	KERALA	71,64,124	62,224.51	23,82,810	35,195.61	95,46,934	97,420.12
34	PUDUCHERRY	2,99,327	2,401.81	1,07,929	971.01	4,07,256	3,372.82
35	TAMILNADU	1,85,15,962	1,45,213.20	60,28,369	77,534.37	2,45,44,331	2,22,747.57
36	LAKSHADWEEP UT	251	1.55	465	3.46	716	5.01
	Southern Region	4,65,75,495	3,80,628.48	1,74,50,879	2,31,458.06	6,40,26,374	6,12,086.54
	Grand Total:	9,57,64,698	8,25,150.88	4,01,31,954	5,67,578.52	13,58,96,652	13,92,729.39

* Data Source : Data submitted by Banks in ENSURE portal of NABARD.

Data on Term Loan includes disbursement under Agriculture Infrastructure and Ancillary activities.

Annexure-II

Disbursements Date From: 01/04/2020 To 31/03/2021

Accounts in absolute numbers & Amount in Rs. crore

Sr.No	State/UT	Agriculture Credit Disbursement					
		Crop Loan		Total Term Loan		Total Loans to Agriculture	
		No. of A/cs	Amt	No. of A/cs	Amt	No. of A/cs	Amt
1	DELHI	19,010	479.47	49,049	13,761.49	68,059	14,240.96
2	HARYANA	29,73,019	43,284.79	7,70,697	17,370.68	37,43,716	60,655.47
3	HIMACHAL PRADESH	6,40,903	6,021.86	1,34,268	1,454.50	7,75,171	7,476.36
4	JAMMU and KASHMIR	12,22,266	12,368.96	35,493	2,383.82	12,57,759	14,752.79
5	PUNJAB	28,61,907	51,951.83	6,78,615	17,217.73	35,40,522	69,169.56
6	RAJASTHAN	74,86,651	75,099.53	20,12,733	26,396.71	94,99,384	1,01,496.24
7	CHANDIGARH UT	3,957	141.65	42,158	1,019.11	46,115	1,160.76
8	LADAKH	86,976	847.78	2,137	99.33	89,113	947.11
	Northern Region	1,52,94,689	1,90,195.89	37,25,150	79,703.36	1,90,19,839	2,69,899.25
9	ARUNACHAL PRADESH	36,957	60.20	1,529	25.40	38,486	85.60
10	ASSAM	2,28,044	1,137.42	13,78,569	10,319.55	16,06,613	11,456.96
11	MANIPUR	7,966	71.48	21,201	229.50	29,167	300.98
12	MEGHALAYA	32,532	188.86	5,806	62.48	38,338	251.34
13	MIZORAM	4,791	34.36	21,269	295.37	26,060	329.73
14	NAGALAND	36,411	158.13	8,438	80.85	44,849	238.98
15	SIKKIM	5,366	54.64	10,087	132.69	15,453	187.33
16	TRIPURA	73,236	313.55	4,74,205	3,337.22	5,47,441	3,650.77
	North Eastern Region	4,25,303	2,018.63	19,21,104	14,483.07	23,46,407	16,501.70
17	A and N ISLAND	5,476	56.30	10,397	149.67	15,873	205.98
18	BIHAR	23,55,668	19,883.50	42,84,892	27,097.40	66,40,560	46,980.90
19	JHARKHAND	9,87,828	3,224.07	8,20,434	3,792.34	18,08,262	7,016.41
20	ODISHA	46,35,636	21,098.39	20,24,167	13,048.27	66,59,803	34,146.66

21	WEST BENGAL	29,43,594	11,336.59	61,40,217	51,320.72	90,83,811	62,657.31
	Eastern Region	1,09,28,202	55,598.85	1,32,80,107	95,408.40	2,42,08,309	1,51,007.25
22	CHHATTISGARH	20,16,828	11,721.10	4,33,725	7,006.49	24,50,553	18,727.59
23	MADHYA PRADESH	70,12,646	54,327.96	17,99,384	25,781.72	88,12,030	80,109.68
24	UTTARAKHAND	4,84,403	4,735.73	2,41,993	4,912.32	7,26,396	9,648.05
25	UTTAR PRADESH	90,05,685	81,769.64	30,92,513	32,853.79	1,20,98,198	1,14,623.42
	Central Region	1,85,19,562	1,52,554.42	55,67,615	70,554.32	2,40,87,177	2,23,108.74
26	GOA	35,190	441.63	40,598	932.83	75,788	1,374.46
27	GUJARAT	33,54,262	53,754.86	11,72,767	31,179.24	45,27,029	84,934.10
28	MAHARASHTRA	69,48,404	47,719.27	22,70,697	50,420.35	92,19,101	98,139.62
29	D and N HAVELI UT	1,012	17.11	5,814	538.26	6,826	555.37
30	DAMAN and DIU UT	2,887	50.49	1,571	96.67	4,458	147.16
	Western Region	1,03,41,755	1,01,983.37	34,91,447	83,167.34	1,38,33,202	1,85,150.71
31	ANDHRA PRADESH	1,05,12,410	97,699.21	51,35,731	77,275.09	1,56,48,141	1,74,974.30
32	TELANGANA	49,27,739	40,672.61	16,05,284	30,992.44	65,33,023	71,665.05
33	KARNATAKA	55,71,589	52,038.26	61,35,428	59,805.63	1,17,07,017	1,11,843.90
34	KERALA	64,40,303	58,831.66	30,50,534	43,277.83	94,90,837	1,02,109.48
35	PUDUCHERRY	2,71,964	2,583.74	1,48,039	2,251.63	4,20,003	4,835.36
36	TAMILNADU	1,64,56,208	1,39,500.04	94,23,435	1,24,669.34	2,58,79,643	2,64,169.38
37	LAKSHADWEEP UT	8,684	80.40	1,325	52.90	10,009	133.30
	Southern Region	4,41,88,897	3,91,405.92	2,54,99,776	3,38,324.87	6,96,88,673	7,29,730.79
	Grand Total:	9,96,98,408	8,93,757.07	5,34,85,199	6,81,641.36	15,31,83,607	15,75,398.43

* Data Source : Data submitted by Banks in ENSURE portal of NABARD.

Data on Term Loan includes disbursement under Agriculture Infrastructure and Ancillary activities.

Annexure-III

Disbursements Date From: 01/04/2021 To 31/03/2022

Accounts in absolute numbers & Amount in Rs. crore

S.No.	State/UT	Agriculture Credit Disbursement (Provisional Data)					
		Crop Loan		Term Loan		Total Loan	
		No. of A/cs	Amt	No. of A/cs	Amt	No. of A/cs	Amt
1	DELHI	9,332	1,853.34	45,789	15,628.93	55,121	17,482.27
2	HARYANA	29,10,988	45,926.61	5,95,507	17,526.28	35,06,495	63,452.90
3	HIMACHAL PRADESH	6,32,663	6,575.92	70,550	1,137.04	7,03,213	7,712.95
4	JAMMU and KASHMIR	12,72,956	10,968.31	26,779	3,013.80	12,99,735	13,982.11
5	PUNJAB	28,59,823	52,595.77	7,66,698	17,033.88	36,26,521	69,629.65
6	RAJASTHAN	72,14,695	82,379.98	20,10,760	27,585.64	92,25,455	1,09,965.63
7	CHANDIGARH UT	8,739	262.61	33,926	934.18	42,665	1,196.79
8	LADAKH	51,797	328.69	165	2.99	51,962	331.68
	Northern Region	1,49,60,993	2,00,891.24	35,50,174	82,862.73	1,85,11,167	2,83,753.97
9	ARUNACHAL PRADESH	7,132	56.84	2,661	59.24	9,793	116.08
10	ASSAM	2,15,804	1,693.60	11,00,400	7,043.52	13,16,204	8,737.12
11	MANIPUR	9,089	372.99	19,982	260.11	29,071	633.10
12	MEGHALAYA	29,032	182.23	5,403	77.52	34,435	259.76
13	MIZORAM	6,138	50.66	17,490	245.02	23,628	295.69
14	NAGALAND	35,477	156.79	8,583	115.74	44,060	272.53
15	SIKKIM	5,719	73.77	8,742	130.99	14,461	204.76
16	TRIPURA	63,050	284.70	4,25,692	2,711.71	4,88,742	2,996.41
	North Eastern Region	3,71,440	2,871.59	15,88,954	10,643.86	19,60,394	13,515.45
17	A and N ISLAND	7,342	144.92	8,575	147.16	15,917	292.08
18	BIHAR	13,96,071	48,193.07	57,43,589	31,457.73	71,39,660	79,650.80
19	JHARKHAND	6,75,939	3,460.84	11,64,885	5,363.66	18,40,824	8,824.50
20	ODISHA	32,35,048	17,646.19	28,63,448	16,989.05	60,98,496	34,635.23

21	WEST BENGAL	27,08,461	15,825.25	58,99,354	44,762.98	86,07,815	60,588.23
	Eastern Region	80,22,860	85,270.26	1,56,79,851	98,720.58	2,37,02,711	1,83,990.84
22	CHHATTISGARH	11,94,777	11,308.60	4,30,292	6,049.27	16,25,069	17,357.86
23	MADHYA PRADESH	68,01,780	61,331.24	17,80,172	24,627.50	85,81,952	85,958.73
24	UTTARAKHAND	4,34,103	5,422.30	2,23,744	3,266.65	6,57,847	8,688.95
25	UTTAR PRADESH	78,33,134	84,396.89	30,89,850	30,435.41	1,09,22,984	1,14,832.30
	Central Region	1,62,63,794	1,62,459.03	55,24,058	64,378.82	2,17,87,852	2,26,837.85
26	GOA	27,219	396.69	50,196	994.25	77,415	1,390.93
27	GUJARAT	28,91,280	63,059.28	10,06,525	33,903.79	38,97,805	96,963.07
28	MAHARASHTRA	56,37,854	57,064.69	30,53,453	56,244.03	86,91,307	1,13,308.73
29	D and N HAVELI UT	1,363	33.77	1,758	33.66	3,121	67.43
30	DAMAN and DIU UT	754	18.77	1,461	42.39	2,215	61.17
	Western Region	85,58,469	1,20,573.21	41,13,393	91,218.12	1,26,71,862	2,11,791.33
31	ANDHRA PRADESH	72,99,523	1,02,931.97	61,05,849	89,038.29	1,34,05,372	1,91,970.26
32	TELANGANA	39,18,536	47,167.28	16,48,658	35,434.69	55,67,194	82,601.97
33	KARNATAKA	69,79,954	69,001.30	59,59,513	62,625.16	1,29,39,467	1,31,626.46
34	KERALA	43,39,441	58,354.17	27,67,577	43,181.51	71,07,018	1,01,535.68
35	PUDUCHERRY	1,53,799	1,778.19	1,81,732	2,065.00	3,35,531	3,843.19
36	TAMILNADU	1,28,64,963	1,69,991.76	72,43,597	1,08,418.45	2,01,08,560	2,78,410.21
37	LAKSHADWEEP UT	1,273	9.03	843	7.29	2,116	16.32
	Southern Region	3,55,57,490	4,49,233.70	2,39,07,769	3,40,770.39	5,94,65,259	7,90,004.09
	Grand Total:	8,37,35,047	10,21,299.04	5,43,64,199	6,88,594.50	13,80,99,246	17,09,893.54

** Data Source: Data submitted by Banks in ENSURE portal of NABARD. Report dated on.
Data on Term Loan includes disbursement under Agriculture Infrastructure and Ancillary activities.*
