

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

LOK SABHA
UNSTARRED QUESTION No. 3362
TO BE ANSWERED ON 21st March, 2023

AGRICULTURAL CREDIT TO FARMERS

3362. SHRI M. BADRUDDIN AJMAL, SHRI PARTHIBAN S. R.:

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

- (a) the details of the efforts made by the Government to increase the income of the farmers in the country, especially the farmers of Tamil Nadu during each of the last three years and the current year;
- (b) whether the Government is considering to provide direct credit facility to the farmers;
- (c) if so, the details thereof and the manner in which farmers especially small farmers would be benefitted by this effort;
- (d) the amount disbursed as agricultural credit to farmers in year 2020-2021 and 2021-2022, State-wise;
- (e) the size/class of farmers who were benefitted from agricultural credit and the quantum of credit for each class during 2020-2021 and 2021-2022, State-wise; and
- (f) the amount of agricultural credit which was planned to be disbursed and the actual disbursement in 2020-2021 and 2021-2022, State-wise?

ANSWER

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

(a): The Government of India, has inter-alia, taken major initiatives to increase the income of the farmers in the country. These schemes/initiatives include KCC Saturation drive to ensure concessional institutional credit to all eligible farmers in the country, income support of Rs. 6000 per year to farm families in 3 equal installments through Pradhan Mantri Kisan Samman Nidhi (PM-KISAN), Pradhan Mantri Fasal Bima Yojana (PMFBY), formation of Joint Liabilities Groups (JLG's), Rashtriya Krishi Vikas Yojana (RKVY), National Food Security Mission (NFSM), National Agriculture Market (e-NAM), National Mission for Sustainable Agriculture (NMSA), Pradhan Mantri Kisan Maan-Dhan Yojana (PM-KMY).

(b) & (c): With a view to ensuring availability of agriculture credit at a reasonable cost/at a reduced rate, the Government of India, through budget announcement for the year 2006-07, introduced an Interest Subvention Scheme for short term crop loans up to Rs. 3.00 lakh. In the year 2018-19, the Scheme was extended to fisheries and animal husbandry farmers (upto a maximum limit of Rs. 2 lakhs). The scheme has been renamed as Modified Interest Subvention Scheme (MISS) from the scheme year 2021-22. Under this scheme short term loans for agriculture and allied activities including animal husbandry, dairy, fisheries etc. upto Rs.3.00 lakh is available to farmers at an interest rate of 7% per annum. For this, at present, interest subvention of @ 1.5% is being given to financial institutions. Additional 3% Prompt Repayment Incentive (PRI) is also given to the farmers for prompt and timely repayment of loans; thus reducing the effective rate of interest to 4% per annum. In case of short term loan availed for allied activities only, the loan amount upto Rs. 2.00 lakh is available at the rate of 7%. Additional 3% PRI is also available on it.

With the objective of protecting the Small and Marginal Farmers (SMFs) against distress sale of their produce, the benefit of Interest Subvention is available for post-harvest loans against Negotiable Warehouse Receipts (NWRs) which is given at par with the interest subvention on crop loans for a further period of six months post-harvest to SMFs having Kisan Credit Cards (KCCs).

This scheme is being implemented through Public Sector Banks, Private Sector Banks, Small Finance Banks (reimbursement through RBI), Regional Rural Banks and Cooperative Banks, Computerized PACS ceded with the scheduled commercial banks (reimbursement through NABARD).

(d) to (f): State-wise target and amount disbursed as agriculture credit along with agriculture credit disbursed to small and marginal farmers is given in Annexure-I.

Annexure-I

Agriculture Credit Target and Disbursement 2020-21 & 2021-22

Rs. In crore

S.No.	State/UT	2020-21			2020-21		
		Target	Disbursement	Disbursement to SF/MF	Target	Disbursement	Disbursement to SF/MF
1	DELHI	1499	14241	597	1739	18148	2305
2	HARYANA	70000	60655	29935	77197	67071	38365
3	HIMACHAL PRADESH	12000	7476	6183	12200	8525	6908
4	JAMMU and KASHMIR	16001	14753	9309	16142	14283	8614
5	PUNJAB	92001	69170	30095	96865	74437	34534
6	RAJASTHAN	109282	101496	48034	116861	119157	59217
7	CHANDIGARH UT	1485	1161	211	1733	1229	228
8	LADAKH	-	947	621	385	341	281
	Northern RegionTotal	302268	269899	124986	323123	303191	150452
9	ARUNACHAL PRADESH	540	86	36	594	138	83
10	ASSAM	11420	11457	8551	11673	9313	6489
11	MANIPUR	742	301	204	805	398	287
12	MEGHALAYA	695	251	201	705	273	164
13	MIZORAM	761	330	293	766	301	232
14	NAGALAND	421	239	187	455	281	210
15	SIKKIM	285	187	69	316	220	103
16	TRIPURA	4367	3651	3176	4939	3159	2652
	North Eastern RegionTotal	19231	16502	12717	20252	14085	10220
17	A and N ISLAND	400	206	108	406	310	152
18	BIHAR	63317	46981	34893	66500	87089	45742
19	JHARKHAND	10399	7016	5279	11421	9800	7809
20	ODISHA	39999	34147	25763	44000	41978	31140
21	WEST BENGAL	84858	62657	42952	93329	62549	39156
	Eastern RegionTotal	198973	151007	108994	215657	201727	124000
22	CHHATTISGARH	20001	18728	8091	21933	19324	6473
23	MADHYA PRADESH	91449	80110	33068	95062	88292	37468
24	UTTARAKHAND	19999	9648	4069	22489	9383	4704
25	UTTAR PRADESH	140001	114623	76725	153143	122169	78025
	Central RegionTotal	271450	223109	121954	292627	239168	126670
26	GOA	1800	1374	521	2070	1474	811
27	GUJARAT	80001	84934	33483	91709	103118	37251
28	MAHARASHTRA	114321	98140	45957	129483	122193	53269
29	D and N HAVELI UT	220	555	15	257	170	26

30	DAMAN and DIU UT	81	147	36	94	63	27
	Western RegionTotal	196423	185151	80013	223613	227017	91383
31	ANDHRA PRADESH	101829	174974	102514	115835	206160	130118
32	TELANGANA	74536	71665	42007	85101	88583	48467
33	KARNATAKA	91309	111844	59496	101528	139403	77483
34	KERALA	101736	102109	60680	111827	114158	73529
35	PUDUCHERRY	5002	4835	2502	5459	4385	2580
36	TAMILNADU	136944	264169	153819	154621	325472	225064
37	LAKSHADWEEP UT	299	133	55	356	14	9
	Southern RegionTotal	511655	729731	421073	574728	878175	557252
	Grand Total:	1500000	1575398	869737	1650000	1863363	1059976
