

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

LOK SABHA
UNSTARRED QUESTION NO.1845
TO BE ANSWERED ON THE 3RD MARCH, 2020

DEBT RIDDEN FARMERS

1845. SHRI ADHIKARI DEEPAK (DEV):

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

- (a) whether the farmers in the country are still debt ridden;
- (b) if so, the details thereof along with the details of debt ridden farmers during the last three years and the current year, State/UT-wise;
- (c) whether per farmer debt burden is higher than the average annual per capita income in the country; and
- (d) if so, the details of the steps taken by the Government in this regard?

ANSWER

MINISTER OF AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण मंत्री (SHRI NARENDRA SINGH TOMAR)

(a) to (c): As per the National Sample Survey Office (NSSO) 70th Round (Report No. 577), household Indebtedness in India 2013, the State-wise debt per agricultural households and the State-wise Agriculture Ground Level Credit outstanding is given at Annexure-I and Annexure-II respectively.

As per the NSSO Report, about 52 percent of the agricultural households in the country were estimated to be indebted. The average per capita income is Rs.77,112/- against the average amount of outstanding loan per agricultural household is Rs.47,000/- (approximately).

(d): To reduce the debt burden of farmers and increase the availability of institutional credit to rural areas, the Government have taken the following major initiatives:

(i): To ease the burden of interest payment on farmers, the Government implements Interest Subvention Scheme so as to make short-term crop loans upto Rs.3 lakh including loans through Kisan Credit Card (KCC) for a period of one year available to farmers at the interest rate of 7% per annum and in case of timely repayment, the same gets reduced to 4%

(ii): Interest subvention of 2% and prompt repayment incentive of 3% on restructured crop loans is also given to farmers affected by severe natural calamities for a maximum period of 5 years on the basis of report of Inter-Ministerial Central Team (IMCT) for grant of NDRF assistance and Sub-Committee of National Executive Committee (SC-NEC) is also available.

(iii): The benefit of ISS has been extended to Animal Husbandry and Fisheries farmers' Upto loan limit of Rs. 2 lakh per farmer so as to reduce the burden of interest component and to provide hassle free short term working capital loans to them.

(vi): Collateral free loan limit for short term agri-credit has been raised from Rs.1.00 lakh to Rs.1.60 lakh.

(v): To facilitate the farmers for issue of KCC, Processing fee, inspection, ledger folio charges and all other service charges for short term crop loans upto Rs.3.00 lakh have been waived off.

(vi): To bring the maximum number of farmers under KCC in order to provide loan to them at a cheaper rate under the Interest Subvention Scheme (ISS), the Government has launched a special drive to cover all PM KISAN beneficiaries under KCC. A detailed strategy has been prepared and shared with the participating agencies to be adopted for making the campaign successful, which includes one page application form and KCC to be issued in a time-bound manner within 14 days from the date of receiving of completed form.

(vii): Under the Kisan Credit Card (KCC) Scheme, a flexible limit of Rs.10,000 to Rs.50,000 is provided to marginal farmers (as Flexi KCC) based on the land holding and crops grown including post harvest warehouse storage related credit needs and other farm expenses, consumption needs, etc. Plus small term loan investments without relating it to the value of land.

(viii): NABARD Finances Joint Liability Groups (JLGs) of 'Bhoomi Heen Kisan' for augmenting flow of credit to tenant/landless farmers, extending collateral free loans to them and building natural trust and confidence between banks and JLG members.

Annexure-I

S. No.	States/UTs	Average Amount of Debt per Cultivator Household (Amount in Rs.)
1.	Andhra Pradesh	87777
2.	Arunachal Pradesh	3763
3.	Assam	4580
4.	Bihar	19672
5.	Chhattisgarh	11677
6.	Delhi	6957
7.	Goa	28161
8.	Gujarat	28667
9.	Haryana	64916
10.	Himachal Pradesh	39504
11.	Jammu & Kashmir	12613
12.	Jharkhand	7004
13.	Karnataka	66127
14.	Kerala	171581
15.	Madhya Pradesh	26255
16.	Maharashtra	43129
17.	Manipur	5275
18.	Meghalaya	1697
19.	Mizoram	4206
20.	Nagaland	2271
21.	Odisha	12480
22.	Punjab	120889
23.	Rajasthan	52150
24.	Sikkim	46896
25.	Tamil Nadu	64298
26.	Telangana	68028
27.	Tripura	3636
28.	Uttarakhand	26336
29.	Uttar Pradesh	25805
30.	West Bengal	14848
31.	A & N Islands	15483
32.	Chandigarh	6338
33.	Dadra & N. Haveli	5864
34.	Daman & Diu	36388
35.	Lakshadweep	11407
36.	Puducherry	59076
NSSO Report No. 577: Household Indebtedness in India		

AGRICULTURE CREDIT GLC OUTSTANDING (As on 31st March of Corresponding year) (Amt. in Rs. Lakh)				
S. No.	State/UT	2016-17	2017-18	2018-19
1.	A & N ISLAND	14798	14777	14864
2.	ANDHRA PRADESH	11132261	12594829	14562533
3.	ARUNACHAL PRADESH	26560	29038	28334
4.	ASSAM	1086065	1205503	1283191
5.	BIHAR	3489403	3942682	4609365
6.	CHANDIGARH UT	249366	236371	216338
7.	CHHATTISGARH	1252887	1394163	1373308
8.	D & N HAVELI UT	5835	5516	6535
9.	DAMAN & DIU UT	2008	4378	4220
10.	DELHI	1313761	1102723	1280349
11.	GOA	153599	171225	181718
12.	GUJARAT	7057542	7703579	8088199
13.	HARYANA	5647357	5848236	6468498
14.	HIMACHAL PRADESH	733661	783795	861943
15.	JAMMU & KASHMIR	662286	729430	814044
16.	JHARKHAND	730658	817322	883754
17.	KARNATAKA	12214101	12927529	12750521
18.	KERALA	6921243	7642105	8779492
19.	LAKSHADWEEP UT	633	1772	647
20.	MADHYA PRADESH	7371363	8333191	8989883
21.	MAHARASHTRA	16914931	16150337	14774943
22.	MANIPUR	43204	62852	60403
23.	MEGHALAYA	83092	86086	81045
24.	MIZORAM	32571	50697	43888
25.	NAGALAND	38736	47353	49688
26.	ODISHA	2685323	2889584	3274141
27.	PUDUCHERRY	224221	243001	283799
28.	PUNJAB	8376991	8555582	8265700
29.	RAJASTHAN	9143184	10024054	10618104
30.	SIKKIM	19300	22737	21964
31.	TAMILNADU	14293142	17116907	18544417
32.	TELANGANA	6225752	6040687	6959851
33.	TRIPURA	235664	335355	408629
34.	UTTAR PRADESH	20530100	14157777	15631963
35.	UTTARAKHAND	922091	1006141	1062801
36.	WEST BENGAL	3846261	4445075	4941920
	GRAND TOTAL	143679948	146722387	156220990
