

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

LOK SABHA  
UNSTARRED QUESTION NO. 1397  
TO BE ANSWERED ON THE 20<sup>TH</sup> SEPTEMBER, 2020

RECORDS OF LOAN WAIVERS

1397. SHRI N. REDDEPPA:

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

- (a) whether the Government has a record of all the farm loan waivers announced and released to beneficiaries during each of the last six years;
- (b) if so, the details thereof and if not, the reasons therefor;
- (c) whether the outstanding loan amount in the farm sector in the loan books of Public Sector and Co-operative banks have reduced year-on-year during the said period; and
- (d) if so, the details thereof, State-wise?

ANSWER

MINISTER OF AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण मंत्री (SHRI NARENDRA SINGH TOMAR)

(a) & (b): Government of India has not announced any farm loan waiver during the last six year.

However, States announce their own Farm loan waiver schemes as per their own requirement from their own resources. The list of States which declared farm loan waiver and brief details as compiled by NABARD is placed at Annexure-I.

(c) & (d): A statement of outstanding loan amount in the farm sector for the last 6 years as received from RBI in respect of Scheduled Commercial Banks and NABARD in respect of Cooperative Banks and Regional Rural Banks is placed at Annexure-II.

**Annexure - I**

**Details of loan waiver by States**

Sr. No	States/ UTs	Name & Year of Debt Waiver Scheme	Brief of the scheme	Total amount proposed to be waived off (Rs. in crore)	Amount waived off as a relief under the scheme. (Rs. in crore)	No. of farmers benefited (No. in lakh)
1.	Madhya Pradesh	Mukhya Mantri Fasal Rin Mafi Yojna Year - 2018-19 Notification dated 18.12.2018	<ul style="list-style-type: none"> <li>▪ Farmers, residing in Madhya Pradesh (M.P.), taken short-term crop loan till 31.03.2018 from any lending institutions branches situated in M.P. are eligible for the scheme.</li> <li>▪ Loan waiver of upto Rs.2.00 lakh for all farmers taken from Cooperative and Nationalized Banks.</li> </ul>	36,500.00	11912.00	20.23
2.	Rajasthan	(i)Rajasthan Krashak Rin Mafi Yojana-2019 Notification for LTCCS dated 12.09.2018	<ul style="list-style-type: none"> <li>▪ Farmers who have taken short-term crop loan from cooperative banks till 30.11.2018 are covered under this scheme.</li> </ul>	8414.53	7546.78	27.90
		Rajasthan Janjatiya Upyojana Krishi Rin Mafi Avam Rahanmukti Yojana, 2018(TSP Area)	Loan waiver for SMF ( upto 2 hectare) under Tribal Sub Plan	96.97	72.56	0.08506
		Rajasthan Krishak Rin Mafi Yojana, 2019	Small and Marginal Farmers taken ST loan from Rural Cooperative Banks	9513.22	7672.81	20.47
		Rajasthan Krishak Rin Mafi Yojana, 2019(Cooperative Medium Term and Long Term agricultural Loan )	<ul style="list-style-type: none"> <li>▪ Small and Marginal farmers who have taken medium and long term agri-loan from cooperative banks till 30.11.2018 are covered under this scheme.</li> </ul>	671.00	311.20	0.27349
3.	Punjab	Crop Loan Waiver Scheme Year-2017-18 Notification dated 17.10.2017	<ul style="list-style-type: none"> <li>▪ Small and Marginal farmers are eligible for the scheme for maximum amount of Rs. 2.00 lakh.</li> <li>▪ Loan taken from scheduled commercial banks, cooperative credit institutions and regional rural banks till 31.03.2017 is covered under the scheme.</li> <li>▪ The interest outstanding from 01.04.2017 till date of notification is also covered in the scheme.</li> </ul>	10,000.00	4696.09	5.70
4.	Karnataka	Notification dated 23.06.2017.	<ul style="list-style-type: none"> <li>• Waiver of farm loans of upto Rs.50,000 taken from State-run Cooperative Institutions</li> </ul>		7,794.00	22.00
		Notification dated 14.08.2018	<ul style="list-style-type: none"> <li>• Waiver of Short term Crop loan upto Rs.1 lakh/- per agriculture family.</li> </ul>			
		Notification dated 06.09.2018	<ul style="list-style-type: none"> <li>• Waiver of Short term Crop loan upto Rs.2 lakh/- per agriculture family.</li> </ul>		14754.65	25.65

Sr. No	States/ UTs	Name & Year of Debt Waiver Scheme	Brief of the scheme	Total amount proposed to be waived off (Rs. in crore)	Amount waived off as a relief under the scheme. (Rs. in crore)	No. of farmers benefited (No. in lakh)
5.	Maharashtra	Chhatrapati Shivaji Maharaj Shetkari Sanman Yojna (CSMSSY 2017) Notification dated 28.06.2017	<ul style="list-style-type: none"> <li>Maximum amount of Rs.1.50 lakh for debt waiver and more than Rs.1.50 lakh one time settlement (OTS).</li> </ul>	34022.00	19833.54	48.02
		Mahatma Jyotirao Phule Shetkari karj Mukti Yojana (MJPSKY) 2019 Notification dated 27.12.2019	Waiver for ST and instalments of the converted ST loans with ceiling of Rs. 2 lakh pertaining to the crop loans outstanding upto 30 September 2019	20081	17080.59	26.24
6.	Uttar Pradesh	Notification dated 24.06.2017	<ul style="list-style-type: none"> <li>Loan waiver of crop loans up to Rs.1.00 lakh for Small and Marginal Farmers.</li> <li>In addition, Rs.5,630 crore allocated for writing off bad loans of around seven lakh farmers, which had become NPAs. This takes the total amount allocated for loan relief to Rs.36,359 crore.</li> </ul>	36359.00	25,233.48	44.00
7.	Jammu Kashmir	Notification dated 23.01.2017	<ul style="list-style-type: none"> <li>KCC loans upto Rs.1 lakh were given 50% waiver in a phased manner.</li> </ul>	--	244.00	1.15
8.	Tamil Nadu	Notification dated 23.05.2016	<ul style="list-style-type: none"> <li>Waiver of loans taken from Cooperative Banks as on 31.03.2016 by Small &amp; Marginal Farmers</li> </ul>	5318.73	4529.54	12.02
9.	Chhattisgarh	Notification dated 26.12.2015	<ul style="list-style-type: none"> <li>25% Debt relief/waiver</li> </ul>	--	135.13	1.95
		Notification dated 30.11.2018	<ul style="list-style-type: none"> <li>Waiving short term crop loans</li> </ul>	--	5961.62	15.26
10.	Telangana	Notification dated 13.08.2014	<ul style="list-style-type: none"> <li>Waiver of loans upto Rs.1.00 lakh to all farmers</li> </ul>	17000.00	16,144.10	35.32
11.	Andhra Pradesh	Notification dated 02.08.2014	<ul style="list-style-type: none"> <li>Waiver of Agriculture crop loan upto Rs.1.50 lakh for Small and Marginal Farmers.</li> </ul>	24000.00	15,622.05	58.34
12.	Union Territory of Puducherry	Notification Dated 12.01.2018	<ul style="list-style-type: none"> <li>Loan waiver Scheme covering loans of all agricultural and allied activities availed through Cooperative structure as on 31.03.2016.</li> </ul>	19.42	9.00	0.005

(Source : NABARD)

Data on outstanding agri-loan of State Cooperative Banks, District Central Cooperative Banks and Regional Rural Banks (as provided by NABARD) and the same for Scheduled Commercial Banks (as provided by RBI) for the last 6 financial years as on 31<sup>st</sup> of March of each year is as under:

		Agri Loans Outstanding (Amount in Rs. Crore)					
Sl. No.	Agencies	31-Mar-15	31-Mar-16	31-Mar-17	31-Mar-18	31-Mar-19	31-03-2020 ^
1.	State Cooperative Banks	72,677.00	73,305.00	79,411.00	75,606.00	79,290.00	85,244.00
2.	District Central Cooperative Banks	1,16,827.00	1,30,005.00	1,36,063.00	1,50,290.00	1,58,261.00	1,59,511.00
3.	<b>Sub-total (1+2)</b>	<b>1,89,504.00</b>	<b>2,03,310.00</b>	<b>2,15,474.00</b>	<b>2,25,896.00</b>	<b>2,37,551.00</b>	<b>2,44,755.00</b>
4.	Regional Rural Banks	1,07,585.00	1,31,741.00	1,48,656.00	1,73,726.00	1,96,229.00	2,08,840.00
5.	<b>Subtotal (3+4)</b>	<b>2,97,089.00</b>	<b>3,35,051.00</b>	<b>3,64,130.00</b>	<b>3,99,622.00</b>	<b>4,33,780.00</b>	<b>4,53,595.00</b>
6.	Scheduled Commercial Banks	5,80,163.92	6,49,713.40	6,79,456.69	7,17,837.27	7,44,801.20	7,28,306.29*
	<b>Grand Total (5+6)</b>	<b>8,77,252.92</b>	<b>9,84,764.40</b>	<b>10,43,586.69</b>	<b>11,17,459.27</b>	<b>11,78,581.20</b>	<b>11,81,901.29</b>

Note: Data for Cooperative Banks (StCBs & DCCBs) as on 31 March 2020 is provisional (Data for West Bengal, Arunachal Pradesh, Tripura StCB & 17 DCCBs as on 31 March 2019 have been repeated as on 31 March 2020, as yet not available).

- 1) Data for Cooperative Banks (StCBs & DCCBs) as on 31 March 2020 is provisional (Data for West Bengal, Arunachal Pradesh, Tripura StCB & 17 DCCBs as on 31 March 2019 have been repeated as on 31 March 2020, as yet not available).
- 2) Data as submitted by the banks in ENSURE portal of NABARD.
- 3) \*Provisional APSA (Annual Priority Sector Advances) data submitted by Scheduled Commercial Banks

Source: APSA statement submitted by Scheduled Commercial Banks