

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

LOK SABHA
UNSTARRED QUESTION NO.1589
TO BE ANSWERED ON THE 20TH SEPTEMBER, 2020

FARMERS LOAN WAIVER

1589 SHRI VIJAY KUMAR:

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

- (a) the details and the names of States in the country who have declared waiver of farmers loan;
- (b) whether these States have completely waived off the farmers loan and if so, the details thereof;
- (c) whether loan of banks have been paid to the banks by the State Governments or Union Government after waiving of farmers loan and if so, the details thereof;
- (d) the role of banks in waiving off farmers' agriculture loans;
- (e) whether any system has been developed by the Government to implement the declaration of loan waiving scheme for its monitoring; and
- (f) if so, the details thereof?

ANSWER

MINISTER OF AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण मंत्री (SHRI NARENDRA SINGH TOMAR)

(a) & (b): The Government of India does not maintain the data of loan waivers announced by the States. State Governments announce farm loan waivers out of their own resources as per their own decisions. As per the information compiled by NABARD, the list of States and brief details of farm loan waiver schemes announced by the States is annexed.

(c): Govt of India has not paid for loan waivers announced by the State Governments. States Govts. announce waivers out of their own resources.

(d): The banks implement the loan waiver schemes as per the operational guidelines issued by the concerned State Governments.

(e) : Govt. of India has not developed any system to implement the declaration of loan waiving scheme.

(f): Does not arise.

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"> 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. Loan waiver of upto Rs.2.00 lakh for all farmers taken from Cooperative and Nationalized Banks. 	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"> Farmers who have taken short-term crop loan from cooperative banks till 30.11.2018 are covered under this scheme. 	8414.53	7546.78	27.90
		Rajasthan Janjatiya Upyojana Krishi Rin Mafi Avam Rahan mukti 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"> 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. 	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"> Small and Marginal farmers are eligible for the scheme for maximum amount of Rs. 2.00 lakh. Loan taken from scheduled commercial banks, cooperative credit institutions and regional rural banks till 31.03.2017 is covered under the scheme. The interest outstanding from 01.04.2017 till date of notification is also covered in the scheme. 	10,000.00	4696.09	5.70
4.	Karnataka	Notification dated 23.06.2017.	<ul style="list-style-type: none"> Waiver of farm loans of upto Rs.50,000 taken from State-run Cooperative Institutions 	--	7,794.00	22.00
		Notification dated 14.08.2018 Notification dated 06.09.2018	<ul style="list-style-type: none"> Waiver of Short term Crop loan upto Rs.1 lakh/- per agriculture family. Waiver of Short term Crop loan upto Rs.2 lakh/- per agriculture family. 		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"> Maximum amount of Rs.1.50 lakh for debt waiver and more than Rs.1.50 lakh one time settlement (OTS). 	34022.00	19833.54	48.02
		Mahatma Jyotirao Phule Shetkari 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"> Loan waiver of crop loans up to Rs.1.00 lakh for Small and Marginal Farmers. 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. 	36359.00	25,233.48	44.00
7.	Jammu Kashmir	Notification dated 23.01.2017	<ul style="list-style-type: none"> KCC loans upto Rs.1 lakh were given 50% waiver in a phased manner. 	--	244.00	1.15
8.	Tamil Nadu	Notification dated 23.05.2016	<ul style="list-style-type: none"> Waiver of loans taken from Cooperative Banks as on 31.03.2016 by Small & Marginal Farmers 	5318.73	4529.54	12.02
9.	Chhattisgarh	Notification dated 26.12.2015	<ul style="list-style-type: none"> 25% Debt relief/waiver 	--	135.13	1.95
		Notification dated 30.11.2018	<ul style="list-style-type: none"> Waiving short term crop loans 		5961.62	15.26
10.	Telangana	Notification dated 13.08.2014	<ul style="list-style-type: none"> Waiver of loans upto Rs.1.00 lakh to all farmers 	17000.00	16,144.10	35.32
11.	Andhra Pradesh	Notification dated 02.08.2014	<ul style="list-style-type: none"> Waiver of Agriculture crop loan upto Rs.1.50 lakh for Small and Marginal Farmers. 	24000.00	15,622.05	58.34
12.	Union Territory of Puducherry	Notification Dated 12.01.2018	<ul style="list-style-type: none"> Loan waiver Scheme covering loans of all agricultural and allied activities availed through Cooperative structure as on 31.03.2016. 	19.42	9.00	0.005

(Source: NABARD)
