

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

**LOK SABHA**  
**UNSTARRED QUESTION No. 3162**  
TO BE ANSWERED ON 22<sup>nd</sup> MARCH, 2022

**FUNDS FOR AGRICULTURAL LOANS**

3162. SHRI MAHABALI SINGH:

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

- (a) whether the Government has allocated funds for agriculture loans in the country keeping in view the COVID-19 global pandemic;
- (b) if so, the total quantum of funds allocated to Bihar along with the State-wise details thereof;
- (c) whether the Government proposes to increase the amount of funds being granted every year under Pradhan Mantri Kisan Samman Nidhi Yojana of upto Rs 6,000 in view of the losses caused to fields of farmers and due to the COVID-19, lockdown; and
- (d) if so, the details thereof and if not, the reasons therefor?

**ANSWER**

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

(a): Central Sector Scheme of financing facility under 'Agriculture Infrastructure Fund' was launched by Hon'ble Prime Minister of India on 9<sup>th</sup> August 2020 under Aatma Nirbhar Bharat Package. The scheme provides following support for creation of post-harvest management infrastructure and community farming assets;

1. **Interest Subvention:** All loans under this financing facility have interest subvention of 3% per annum up to a limit of Rs. 2 crore. This subvention is available for

a maximum period of 7 years. In case of loans beyond Rs. 2 crore, interest subvention is limited up to Rs. 2 crore.

2. **Credit Guarantee:** Credit guarantee coverage is available for eligible borrowers from this financing facility under Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) scheme for a loan up to Rs. 2 crore. The fee for this coverage will be paid by the Government. In case of FPOs the credit guarantee may be availed from the facility created under FPO promotion scheme of DA&FW.

**Concessional Credit boost to farmers:** As announced by the Department of Agriculture & Farmers Welfare on 6th February 2020 the special Kisan Credit Card (KCC) Saturation Drive for PM Kisan beneficiaries was formally launched by Hon'ble PM on 29th February, 2020 at Chitrakoot, UP. The drive which started on 10th of February and continued till April 2020 created a positive impact, resulting in receipt of approx. total 75 lakh KCC application.

Thereafter, the drive was made part of the Atmanirbhar Bharat Package with the objective to cover 2.5 crore farmers, including Fishermen and Dairy farmers with a credit boost of Rs. 2 lakh crore. As a result of sustained and concerted efforts by the banks and other stakeholders in the direction of providing access to concessional credit to the farmers a major milestone has been achieved by covering around 2.92 crore farmers under the KCC scheme with sanctioned credit limit of Rs. 3.20 lakh crore as on 25<sup>th</sup> February, 2022.

**Support to fishermen:** The Pradhan Mantri Matsya Sampada Yojana (PMMSY) has been launched for integrated, sustainable, and inclusive development of marine and inland fisheries. Under this scheme, Rs. 11,000 crores will be spent on activities in Marine, Inland fisheries, Inland fisheries and Aquaculture and Rs. 9,000 crores will be spent for developing infrastructure (such as fishing harbours, cold chain, markets).

**Animal Husbandry infrastructure development:** An Animal Husbandry Infrastructure Development Fund of Rs. 15,000 crores has been set up, with the aim of supporting private investment in dairy processing, value addition, and cattle feed infrastructure. Incentives will be given for establishing plants for export of niche dairy products.

(b): The state wise allocated target is indicative in nature and calculated based on the share of the state in agriculture production of the country and amount will be distributed among states on first cum first serve basis. However, the overall financial limit of the scheme will remain Rs. 1 lakh crore under the fund. Under the scheme, tentative allocation of Rs. 3980 crore has been done for Bihar. State-wise allocation under the scheme is Annexed.

(c) & (d): At present, there is no such proposal under consideration.

**Annexure**

**Tentative Allocation of Financing Facility among States/UTs**

<b>Sl. No.</b>	<b>State</b>	<b>Financing Facility INR Crore</b>
1	Uttar Pradesh	12831
2	Rajasthan	9015
3	Maharashtra	8460
4	Madhya Pradesh	7440
5	Gujarat	7282
6	West Bengal	7260
7	Andhra Pradesh	6540
8	Tamil Nadu	5990
9	Punjab	4713
10	Karnataka	4525
11	Bihar	3980
12	Haryana	3900
13	Telangana	3075
14	Kerala	2520
15	Odisha	2500
16	Assam	2050
17	Chhattisgarh	1990
18	Jharkhand	1445
19	Himachal Pradesh	925
20	Jammu & Kashmir & Ladakh	900
21	Uttarakhand	785

<b>Sl. No.</b>	<b>State</b>	<b>Financing Facility INR Crore</b>
22	Tripura	360
23	Arunachal Pradesh	290
24	Nagaland	230
25	Manipur	200
26	Mizoram	196
27	Meghalaya	190
28	Goa	110
29	Delhi	102
30	Sikkim	56
31	Puducherry	48
32	A & N Islands	40
33	Daman & Diu	22
34	Lakshadweep	11
35	Dadra & Nagar Haveli	10
36	Chandigarh	9
	<b>Total</b>	<b>1,00,000</b>

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