

Government of India  
Ministry of Finance  
Department of Financial Services

**Lok SABHA**  
**Unstarred Question No. 3317**

Answered on Monday, 16 December, 2024/ 25 Agrahayana, 1946 (Saka)

**Loans Disbursed to Farmers**

†3317. Shri Arun Kumar Sagar :

Will the Minister of FINANCE be pleased to state:

- (a) the details of loans disbursed by National, Private and Cooperative banks to the farmers of the country during the last three years along with the details of interest rate being charged thereon, State-wise; and
- (b) the details of the loans waived off along with the Government assistance provided to the farmers under the same?

**Answer**

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE  
(SHRI PANKAJ CHAUDHARY)

(a) to (b): As reported by National Bank for Agriculture and Rural Development (NABARD), the State-wise details of agriculture credit disbursed by Commercial Banks, Co-operative Banks and Regional Rural Banks (RRBs) during the last three years is given in the Annexure.

In order to provide seamless access to affordable credit to the farmers, short-term agriculture loans upto Rs. 3 lakhs are provided by banks at 7% interest rate to them to meet their working capital requirements for purchase of agriculture inputs such as seeds, fertilizers, and pesticides and to draw cash for crop production and allied activities. Government of India under Modified Interest Subvention Scheme (MISS) also provides Prompt Repayment Incentive (PRI) of 3% to farmers for timely repayment of these loans. Therefore, the effective interest rate for farmers is 4%. The Interest rate for above Rs. 3 lakh is decided by banks on commercial basis based on Marginal Cost of Funds-Based Lending Rate (MCLR), Risk premium etc.

No farmers loan waiver scheme has been implemented by the Government of India during the last three years.

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Statement referred to in part (a) of Lok Sabha Un-Starred Question No. 3317 on “Loans Disbursed to Farmers” due for answer on 16.12.2024

(In Rs. crore)

SN	State	FY 2021-22			FY 2022-23			FY 2023-24		
		Commercial Banks	Co-operative Banks	Regional Rural Bank	Commercial banks	Co-operative Banks	Regional Rural Banks	Commercial Banks	Co-operative Banks	Regional Rural Banks
1	A and N ISLAND	299	11	-	390	12	-	428	9	-
2	ANDHRA PRADESH	1,57,530	17,496	31,134	1,85,157	17,223	36,807	2,41,636	15,564	43,297
3	ARUNACHAL PRADESH	103	21	14	624	2	11	843	72	35
4	ASSAM	7,923	30	1,361	7,015	57	1,990	9,180	73	2,311
5	BIHAR	28,176	40,819	18,093	29,759	8,979	14,257	39,426	7,080	23,816
6	CHANDIGARH UT	1,229	0.10	-	1,635	0.15	-	1,938	-	-
7	CHHATTISGARH	15,544	2,940	841	20,682	6,595	1,989	23,870	8,089	1,879
8	DELHI	18,148	0.02	-	19,350	0.08	-	24,157	-	-
9	DNHDD*	233	-	-	342	-	-	393	-	-
10	GOA	1,436	38	-	1,751	153	-	2,397	31	-
11	GUJARAT	77,391	19,103	6,624	91,572	20,974	7,984	1,09,269	22,398	9,493
12	HARYANA	44,974	12,408	9,690	57,955	12,954	10,896	64,440	12,741.86	12,214.60
13	HIMACHAL PRADESH	4,895	2,203	1,427	6,711	2,621	1,670	6,910	2,702.71	2,015.07
14	JAMMU and KASHMIR	13,472	6	806	12,062	7	1,083	11,641	11.90	970.71
15	JHARKHAND	8,326	14	1,461	10,454	17	1,700	20,662	13	1,435
16	KARNATAKA	1,02,755	20,354	16,294	1,30,345	22,203	19,922	1,60,838	23,451	23,327
17	KERALA	91,422	8,464	14,272	1,16,430	7,403	16,402	1,37,727	4,651	18,090
18	LADAKH	336	-	5	327	-	7	344	0.25	7
19	LAKSHADWEEP UT	14	-	-	23	-	-	62	-	-
20	MADHYA PRADESH	65,842	16,848	5,602	75,266	18,461	6,350	89,597	19,883	6,917
21	MAHARASHTRA	98,441	20,298	3,454	1,19,929	25,382	5,221	1,37,124	26,070	5,353
22	MANIPUR	366	12	21	577	24	45	601	14	34
23	MEGHALAYA	198	21	53	299	35	70	345	50	84
24	MIZORAM	77	12	212	110	14	185	142	20	265
25	NAGALAND	241	33	7	295	39	6	366	37	8
26	ODISHA	23,766	16,104	2,108	28,154	16,728	2,867	38,119	18,651	3,595
27	PUDUCHERRY	3,489	2	895	4,440	1	1,132	5,687	1	1,377
28	PUNJAB	56,971	10,668	6,799	72,937	10,743	7,119	75,221	10,475.31	9,991.03
29	RAJASTHAN	82,809	18,532	17,816	99,340	20,102	22,171	1,08,462	22,722.15	22,408.58
30	SIKKIM	214	6	-	325	16	-	392	13	-
31	TAMILNADU	2,94,535	14,030	16,908	3,34,295	20,932	20,520	4,06,309	19,977	26,098
32	TELANGANA	69,402	7,837	11,344	85,968	8,252	15,578	1,17,697	8,179	13,827
33	TRIPURA	2,672	28	460	965	124	580	1,201	831	143
34	UTTAR PRADESH	84,212	7,804	30,152	1,04,708	8,901	37,843	1,15,783	10,711	44,896
35	UTTARAKHAND	7,494	1,656	234	9,134	1,815	294	10,486	1,768	420
36	WEST BENGAL	51,035	5,421	6,094	47,203	5,580	7,586	60,054	5,717	8,571

\* Dadra and Nagar Haveli &amp; Daman and Diu

Source :NABARD