

Government of India
Ministry of Finance
Department of Financial Services

LOK SABHA
STARRED QUESTION NO. *8

ANSWERED ON MONDAY, FEBRUARY 3, 2025/MAGHA 14, 1946 (SAKA)

Outstanding Loan against Farmers

***8** Shri Hanuman Beniwal:

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government has the details regarding outstanding loan of various categories of banks against farmers in different States including Rajasthan;
- (b) if so, the details thereof;
- (c) whether the Government proposes to formulate any scheme to wave off the entire agriculture loans outstanding against the farmers so as to empower them economically;
- (d) if so, the details thereof and the timeline fixed for implementation thereof; and
- (e) if not, the reasons therefor?

ANSWER

THE FINANCE MINISTER
(SMT. NIRMALA SITHARAMAN)

(a) to (e): A statement is laid on the Table of the House.

Statement referred in reply to parts (a) to (e) of Lok Sabha Starred Question No. *8 to be answered on 03.02.2025 regarding Outstanding Loan against Farmers by Shri Hanuman Beniwal:

(a) and (b) : As per the information received from Reserve Bank of India (RBI) and National Bank for Agriculture and Rural Development (NABARD), the State/UT-wise and Agency-wise details of outstanding agriculture loans, as on 31.03.2024, is given in **Annexure**.

(c) to (e) : No such proposal is currently under consideration.

Statement referred to in part (a) and (b) of Lok Sabha Starred Question No. *8 on “Outstanding Loan against Farmers” due for answer on 03.02.2025

Agency-wise, State-wise Outstanding Loans under Agriculture as on 31 March 2024

(Accounts in lakh, Amount in Rs. Crore)

S.N.	State / UT	Commercial Banks		Cooperative Banks		Regional Rural Banks	
		No. of A/c.	Amount	No. of A/c.	Amount	No. of A/c.	Amount
1	Andaman & Nicobar	0.17	329	0.08	41	-	-
2	Andhra Pradesh	106.94	2,43,550	20.60	20,670	29.76	45,589
3	Arunachal Pradesh	0.25	415	0.14	912	0.04	53
4	Assam	13.21	13,627	0.16	135	4.28	4,182
5	Bihar	98.82	59,698	4.58	8,608	19.09	16,978
6	Chandigarh	0.60	6,038	0.00	0	-	-
7	Chhattisgarh	11.00	25,311	9.89	2,833	1.85	2,302
8	Dadra and Nagar Haveli and Daman and Diu	0.09	316	-	-	-	-
9	Delhi	4.08	82,639	0.00	0	-	-
10	Goa	1.01	2,133	0.03	230	-	-
11	Gujarat	38.40	1,11,459	12.09	22,546	5.28	10,609
12	Haryana	22.23	71,886	13.58	14,354	4.41	10,615
13	Himachal Pradesh	4.04	8,034	1.65	3,333	0.98	1,530
14	Jammu & Kashmir	9.29	16,481	0.05	68	1.45	1,265
15	Jharkhand	27.21	16,013	0.16	52	3.85	2,531
16	Karnataka	105.69	95,848	35.90	27,339	20.32	34,440
17	Kerala	80.13	1,16,979	7.59	8,773	14.08	16,858
18	Ladakh	0.26	301	-	-	0.01	10
19	Lakshadweep	0.04	33	-	-	-	-
20	Madhya Pradesh	58.37	1,16,565	28.46	23,730	6.69	10,606
21	Maharashtra	104.22	7,93,789	33.22	35,456	8.61	9,004
22	Manipur	0.45	795	0.06	76	0.18	129
23	Meghalaya	0.66	519	0.28	196	0.41	249
24	Mizoram	0.40	210	0.03	495	0.35	552
25	Nagaland	0.40	426	0.14	182	0.01	14
26	Odisha	54.77	43,546	33.40	19,852	6.94	6,740
27	Puducherry	3.40	4,900	0.02	12	0.93	1,137
28	Punjab	23.28	85,460	11.94	10,021	3.15	8,583
29	Rajasthan	61.62	1,32,534	31.70	16,074	11.69	26,190
30	Sikkim	0.16	1,659	0.06	26	-	-
31	Tamil Nadu	246.14	3,42,795	23.46	19,008	18.56	22,336
32	Telangana	51.85	1,14,700	10.51	8,093	15.92	19,727
33	Tripura	2.86	1,623	0.73	1,799	1.29	441
34	Uttar Pradesh	112.39	1,60,759	33.69	12,810	42.31	56,318
35	Uttarakhand	5.94	13,463	3.94	2,086	0.62	558
36	West Bengal	58.03	82,513	16.72	5,609	8.37	10,335

Source : RBI for Commercial Banks and NABARD for RRBs and Cooperative banks