

LOK SABHA

Unstarred Question No. 955

Answered on Monday, 10 February, 2025/ 21 Magha, 1946 (Saka)

Crop Loans to Farmers by NABARD

†955. Shri Bhausahab Rajaram Wakchaure:

Will the Minister of FINANCE be pleased to state:

- (a) whether the crop loan is being provided by NABARD to the farmers of the country at affordable interest rates;
- (b) whether all the nationalised banks and private banks of the country also provides loans to farmers at affordable interest rates;
- (c) if so, the details thereof; and
- (d) the number of farmers provided with crop loans by nationalized banks and private banks during the last three years and the current year, year and State-wise especially in Ahmednagar district of Maharashtra?

Answer

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

(a) to (d): Government of India, under Modified Interest Subvention Scheme (MISS), provides interest subvention of 1.5 % to banks for enabling short-term working capital loans to farmers under Kisan Credit Card (KCC) scheme at 7% p.a. Further, a Prompt Repayment Incentive (PRI) of 3% is also provided to farmers on timely repayment of these loans. Therefore, the effective interest rate for farmers is 4%.

NABARD does not provide loans directly to farmers. However, NABARD provides refinance facility to banks in order to ensure availability of credit to the farmers.

As informed by NABARD, the details of number of farmers provided with crop loans during the last three years, State/UT-wise is given at **Annexure I**. The crop loan data for Ahmednagar district, as provided by State Level Bankers' Committee (SLBC), Maharashtra is given at **Annexure II**.

Statement referred to in part (a) to (d) of Lok Sabha Un-Starred Question No. 955 on “Crop Loans to Farmers by NABARD ” due for answer on 10.02.2025

State wise list of number of accounts provided with crop loans (No. in Lakhs)

SN	State/UT	FY 2021-22	FY 2022-23	FY 2023-24	FY 2024-25
		No. of Accounts	No. of Accounts	No. of Accounts	No. of Accounts
1	Delhi	0.10	0.39	0.39	0.15
2	Haryana	13.08	17.02	17.47	7.81
3	Himachal Pradesh	3.63	5.07	5.44	2.23
4	Jammu & Kashmir	13.10	14.99	17.33	0.43
5	Punjab	16.72	20.97	21.61	8.95
6	Rajasthan	37.86	42.47	42.98	19.90
7	Chandigarh	0.09	0.07	0.13	0.02
8	Ladakh	0.55	0.62	0.66	0.04
9	Arunachal Pradesh	0.07	0.17	0.17	0.06
10	Assam	2.05	3.22	4.05	1.54
11	Manipur	0.09	0.16	0.17	0.08
12	Meghalaya	0.20	0.22	0.31	0.13
13	Mizoram	0.06	0.09	0.11	0.05
14	Nagaland	0.36	0.37	0.41	0.18
15	Sikkim	0.06	0.08	0.16	0.04
16	Tripura	0.34	0.52	0.54	0.25
17	Andaman & Nicobar Island	0.06	0.10	0.11	0.05
18	Bihar	6.75	13.18	17.19	5.57
19	Jharkhand	5.40	10.68	6.37	4.18
20	Odisha	7.47	12.63	14.15	5.85
21	West Bengal	9.57	17.13	20.89	7.28
22	Chhattisgarh	3.72	4.73	4.79	2.06
23	Madhya Pradesh	39.91	41.08	42.51	16.62
24	Uttarakhand	2.57	3.22	3.33	1.20
25	Uttar Pradesh	41.82	54.14	48.85	17.09
26	Goa	0.29	0.38	0.41	0.17
27	Gujarat	17.68	20.76	21.25	11.57
28	Maharashtra	26.20	32.85	29.55	11.53
29	Dadra and Nagar Haveli and Daman and Diu	0.03	0.04	0.04	0.02
30	Andhra Pradesh	45.03	57.06	66.77	24.02
31	Telangana	24.74	29.88	37.21	16.26
32	Karnataka	35.55	37.26	27.25	11.48
33	Kerala	31.24	41.55	45.19	15.59
34	Puducherry	1.21	1.66	1.96	0.38
35	Tamil Nadu	99.90	121.41	131.34	27.23
36	Lakshadweep	0.01	0.03	0.04	0.01

*Data for FY 2024-25 as on 30.09.2024

ANNEXURE II

Statement referred to in part (a) to (d) of Lok Sabha Un-Starred Question No. 955 on “Crop Loans to Farmers by NABARD ” due for answer on 10.02.2025

Number of accounts provided with crop loans in Ahmednagar district

(No. in Lakhs)

SN	District	FY 2021-22	FY 2022-23	FY 2023-24	FY 2024-25
		No. of Accounts	No. of Accounts	No. of Accounts	No. of Accounts
1	Ahmednagar	1.89	1.44	1.28	1.07

* Data for FY2024-25 as on 30.12.2024