

Government of India
Ministry of Finance
Department of Financial Services

LOK SABHA

Unstarred Question No. 12

ANSWERED ON MONDAY, 21 JULY 2025/ ASHADHA 30, 1947 (SAKA)

Waiver off Outstanding Agricultural Loans

12. Shri Bhaskar Murlidhar Bhagare:

Shri Nilesh Dnyandev Lanke:

Shri Sanjay Dina Patil:

Prof. Varsha Eknath Gaikwad:

Shri Mohite Patil Dhairyasheel Rajsinh:

Dr. Amol Ramsing Kolhe:

Smt. Supriya Sule:

Shri Bajrang Manohar Sonwane:

Shri Hanuman Beniwal:

Will the Minister of FINANCE be pleased to state:

(a) the total outstanding agricultural loans of farmers across the country, State-wise, particularly in Maharashtra and Rajasthan;

(b) whether any specific categories of farmers marginal, small, tenant, SC/ST are more burdened with outstanding loans and if so, the details thereof;

(c) whether there is any correlation found between outstanding agricultural loans and incidence of farmer suicides in States like Maharashtra and if so, the data available with the Government on such cases during the last five years;

(d) whether the Government proposes to formulate any nationwide scheme for waiver of all outstanding agricultural loans to strengthen the economic condition of farmers and if so, the details thereof and if not, the reasons therefor; and

(e) whether the Government has planned any structural reforms in agricultural credit policy to reduce dependency on loan waivers and if so, the details thereof?

Answer

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

(a) As informed by NABARD, the amount of total outstanding agricultural loans, State/UT wise is given at Annexure I.

(b) NABARD All India Rural Financial Inclusion Survey (NAFIS) for the period of 2021-2022 indicates a generally positive relationship between landholding size and household indebtedness, with the proportion of indebted households increasing as land size increases, up to 1 hectare. Beyond this threshold, a marginal decline in the incidence of indebtedness is observed among households with larger landholdings.

(c) As reported by Department of Agriculture and Farmers Welfare, the National Crime Records Bureau (NCRB) under the Ministry of Home Affairs compiles and disseminates information on suicides in its publication titled 'Accidental Deaths and Suicides in India' (ADSI). The report till 2022 is available on NCRB website (<https://ncrb.gov.in>). In the ADSI reports, separate reasons for farmer suicide have not been given.

(d) to (e) No proposal to waive off the outstanding agricultural loans, is under consideration with Union Government. However, Union Government has taken several measures to provide reliefs and to improve the economic conditions of the farmers which inter-alia includes timely and adequate credit through Kisan Credit Card (KCC) under which crop loan up to ₹3 lakh is provided at subsidized interest rates under the Modified Interest Subvention Scheme (MISS) with additional incentives for timely repayment, fixation of progressively increased agricultural credit target, issuance of revised Priority Sector Lending guidelines to ensure improved credit flow to the agricultural sector etc.

Annexure I

Statement referred to in part (a) of Lok Sabha Un-Starred Question No. 12 on “Waiver off Outstanding Agricultural Loans” due for answer on 21.07.2025

S.No.	State/UT	Total Loan Outstanding as on 31.03.2025	
		No. of A/cs (in lakhs)	Amt. (in ₹ crore)
1	Andaman And Nicobar Island	0.14	278.88
2	Andhra Pradesh	142.60	3,08,716.83
3	Arunachal Pradesh	0.34	491.44
4	Assam	16.84	20,803.77
5	Bihar	121.18	95,578.07
6	Chandigarh UT	0.10	2,536.30
7	Chhattisgarh	21.21	29,290.78
8	Dadar And Nagar Haveli UT	0.04	171.33
9	Daman And Diu UT	0.03	108.43
10	Delhi	2.87	26,749.61
11	Goa	0.84	2,016.40
12	Gujarat	55.76	1,44,330.45
13	Haryana	38.52	99,026.93
14	Himachal Pradesh	7.03	14,293.23
15	Jammu And Kashmir	11.14	11,716.59
16	Jharkhand	31.31	20,421.63
17	Karnataka	144.20	2,22,301.82
18	Kerala	88.10	1,52,198.71
19	Ladakh	0.29	349.78
20	Lakshadweep UT	0.04	33.61
21	Madhya Pradesh	93.75	1,62,385.12
22	Maharashtra	144.60	2,60,799.90
23	Manipur	0.72	1,255.76
24	Meghalaya	1.39	1,053.75
25	Mizoram	0.72	1,439.38
26	Nagaland	0.65	750.32
27	Odisha	95.06	79,329.98
28	Puducherry	4.27	18,535.99
29	Punjab	37.62	1,04,353.28
30	Rajasthan	106.36	1,87,322.27
31	Sikkim	0.26	385.19
32	Tamil Nadu	252.45	4,03,367.45
33	Telangana	74.69	1,44,346.41
34	Tripura	4.44	4,267.09
35	Uttar Pradesh	179.17	2,28,560.29
36	Uttarakhand	8.95	15,178.97
37	West Bengal	75.27	86,033.70
	Grand Total	1762.96	28,50,779.43