

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

UNSTARRED QUESTION NO. 4293

TO BE ANSWERED ON THE 19TH AUGUST, 2025

FARMER'S SUICIDE DUE TO AGRICULTURAL DEBT

4293. MS MAHUA MOITRA:

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

- (a) the current outstanding agricultural debt in the country, including data on formal and informal borrowings by small and marginal farmers, State-wise;
- (b) whether the Government has assessed the link between escalating farm indebtedness and agrarian suicides, particularly in States like Maharashtra, Punjab, Karnataka, and West Bengal;
- (c) whether the Government proposes a comprehensive, one-time farm loan waiver for small and marginal farmers to alleviate rural distress, alongside long-term measures to ensure affordable institutional credit and prevent debt traps; and
- (d) if not, the reasons for rejecting this demand despite persistent farmer protests and evidence of deepening rural economic distress?

ANSWER

THE MINISTER OF STATE FOR AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण राज्य मंत्री (SHRI RAMNATH THAKUR)

(a): As per National Bank for Agriculture and Rural Development (NABARD), the details of agriculture credit outstanding, as on 31st March, 2025 (provisional) including small and marginal farmers is given at **Annexure-I**.

(b): 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>). However, the ADSI reports do not provide any assessment regarding the link between escalating farm indebtedness and agrarian suicides. The reasons for suicides are wide ranging and not detailed in the report. Agriculture is a State Subject, Ex-gratia or relief is provided by State Governments as per State provisions & rules.

(c) & (d): At present, there is no proposal from the Department of Agriculture and Farmers Welfare for a comprehensive one-time farm loan waiver for small and marginal farmers. Agriculture being a State Subject, the State Governments take appropriate measures for development of agriculture in the State. However, Government of India is committed to enhance the welfare of farmers and making agriculture more remunerative. Government of India supplements the efforts of States through appropriate policy measures and budgetary support and various schemes/ programmes. Government has adopted and implemented several policies, reforms, developmental programmes and schemes for achieving higher incomes for the farmers directly or indirectly and making it a profitable business. The Government has substantially enhanced the budget allocation of Department of Agriculture & Farmers Welfare (DA&FW) from Rs. 21933.50 crore BE during 2013-14 to Rs. 1,27,290.16 crore BE during 2025-26. The various schemes/ programmes of the Government of India are meant for the welfare of farmers by increasing production, remunerative returns and income support to farmers. These schemes encompass entire spectrum of agriculture including credit, insurance, income support, infrastructure, crops including horticulture, seeds, mechanization, marketing, organic and natural farming, farmer collectives, irrigation, extension, procurement of crops from farmers at minimum support prices, digital agriculture etc. Additionally, Government had increased MSPs for all mandated Kharif, Rabi and other Commercial crops with a minimum return of 50 percent over all India weighted average cost of production from 2018-19 onwards. List of Central Sector and Centrally Sponsored Schemes being implemented by Department of Agriculture & Farmers Welfare (DA&FW) is given in **Annexure-II**.

Further, to improve credit access and reduce rural distress over the long term, the government is implementing a 100% centrally funded Central Sector Scheme known as the Modified Interest Subvention Scheme (MISS) across various States and UTs in pan India. This scheme aims to provide concessional interest rates on short-term agricultural loans obtained by farmers through Kisan Credit Cards (KCC) for their working capital requirements. Due to KCC-MISS scheme access to easy and affordable credit has increased significantly to farmers to meet their operational needs. Under this scheme, farmers receive KCC loans at a subsidized interest rate of 7%. To facilitate this, an up front interest subvention (IS) of 1.5% is provided to financial institutions. Additionally, farmers who repay their loans promptly receive a 3% Prompt Repayment Incentive (PRI), effectively reducing the interest rate to 4% per annum. The benefits of IS and PRI are available for loan limits up to Rs. 3 Lakhs. However, if the short-term loan is taken for allied activities (other than crop husbandry), the loan amount is limited to Rs. 2 Lakhs only.

STATEMENT IN REPLY TO PART (a) OF LOK SABHA UNSTARRED QUESTION NO. 4293 TO BE ANSWERED ON 19/08/2025 REGARDING 'FARMER'S SUICIDE DUE TO AGRICULTURAL DEBT'.

Agriculture Credit Outstanding as on 31 March 2025 (Provisional), Rs. crore			
Sr. No	State/UT	Total loans to Agriculture	Total loans pertaining to SF/MF
1.	Chhattisgarh	29,290.78	9,780.87
2.	Madhya Pradesh	162,385.12	56,909.95
3.	Uttar Pradesh	228,560.29	132,352.68
4.	Uttarakhand	15,178.97	6,154.99
	Central region	435,415.16	205,198.48
5.	A and N Island	278.88	136.69
6.	Bihar	95,578.07	55,284.62
7.	Jharkhand	20,421.63	9,933.52
8.	Odisha	79,329.98	51,796.08
9.	West Bengal	86,033.70	48,079.25
	Eastern Region	281,642.26	165,230.16
10.	Arunachal Pradesh	491.44	261.96
11.	Assam	20,803.77	12,714.60
12.	Manipur	1,255.76	861.96
13.	Meghalaya	1,053.75	892.20
14.	Mizoram	1,439.38	920.95
15.	Nagaland	750.32	564.29
16.	Sikkim	385.19	152.42
17.	Tripura	4,267.09	3,509.32
	North Eastern Region	30,446.70	19,877.70
18.	Chandigarh UT	2,536.30	344.88
19.	Delhi	26,749.61	11,358.83
20.	Haryana	99,026.93	28,737.58
21.	Himachal Pradesh	14,293.23	9,984.34
22.	Jammu and Kashmir	11,716.59	6,440.52
23.	Ladakh	349.78	234.70
24.	Punjab	104,353.28	46,666.88
25.	Rajasthan	187,322.27	91,604.78
	Northern Region	446,347.99	195,372.50
26.	Andhra Pradesh	308,716.83	211,657.36
27.	Karnataka	222,301.82	114,942.85
28.	Kerala	152,198.71	110,652.43
29.	Lakshadweep UT	33.61	28.92
30.	Puducherry	18,535.99	4,328.22
31.	Tamil Nadu	403,367.45	268,927.94
32.	Telangana	144,346.41	93,316.54
	Southern Region	1,249,500.82	803,854.26
33.	D and N Haveli UT	171.33	58.69
34.	Daman and Diu UT	108.43	46.15
35.	Goa	2,016.40	1,143.15
36.	Gujarat	144,330.45	65,585.97
37.	Maharashtra	260,799.90	134,659.71
	Western Region	407,426.51	201,493.68
	Grand Total	2,850,779.43	1,591,026.77

Source: NABARD

STATEMENT IN REPLY TO PART (c) & (d) OF LOK SABHA UNSTARRED QUESTION NO. 4293 TO BE ANSWERED ON 19/08/2025 REGARDING 'FARMER'S SUICIDE DUE TO AGRICULTURAL DEBT'.

Major schemes/programmes meant for the welfare of farmers by increasing production, remunerative returns and income support to the farmers:

1. National Food Security and Nutrition Mission (NFSNM)
2. National Mission on Edible Oils (NMEO)-Oil Palm
3. National Mission on Edible Oils (NMEO)-Oilseeds
4. National Mission on Natural Farming (NMNF)
5. Paramparagat Krishi Vikas Yojana (PKVY)
6. Soil Health & Fertility (SH&F)
7. Rainfed Area Development (RAD)
8. Agroforestry
9. Crop Diversification Programme (CDP)
10. Sub-Mission on Agriculture Extension (SMAE)
11. Sub-Mission on Seed and Planting Material (SMSP)
12. Mission for Integrated Development of Horticulture (MIDH)
13. National Bamboo Mission
14. National Bee Keeping and Honey Mission (NBHM)
15. Mission Organic Value Chain Development for North Eastern Region
16. Per Drop More Crop (PDMC)
17. Integrated Scheme for Agriculture Marketing (ISAM)
18. Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)
19. Pradhan Mantri Kisan Maan Dhan Yojana (PM-KMY)
20. Pradhan Mantri Fasal Bima Yojana (PMFBY)/ Restructured Weather Based Crop Insurance Scheme (RWBCIS)
21. Pradhan Mantri Annadata Aay SanraksHan Abhiyan (PM-AASHA)
22. Modified Interest Subvention Scheme (MISS)
23. Agriculture Infrastructure Fund (AIF)
24. Formation and Promotion of 10,000 new Farmer Producers Organizations (FPOs)
25. Namo Drone Didi
26. Agri Fund for Start-Ups & Rural Enterprises (AgriSURE)
27. Sub-Mission on Agriculture Mechanization (SMAM)
28. Digital Agriculture Mission