

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

LOK SABHA
UNSTARRED QUESTION NO.4349
TO BE ANSWERED ON THE 19TH AUGUST, 2025

FARMERS' SUICIDES AND LOANS

†4349. SMT. DHANORKAR PRATIBHA SURESH:

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

- (a) whether the figures of 3258 and 2305 farmers committing suicide in Vidarbha and Marathwada of Maharashtra respectively in the last two years are correct, if so, the reasons therefor;
- (b) whether the Government has undertaken any study in this regard;
- (c) whether the farmers are taking loans from private moneylenders at high interest rates, if so, the corrective measures being taken by the Government in this regard;
- (d) whether the assistance given to farmers in case of crop loss due to natural calamities is inadequate and many are deprived of the same, if so, the reasons therefor and the role of the Government in this regard;
- (e) whether loans of big traders were waived off but farmers did not get any loan waiver, if so, the reasons therefor; and
- (f) the steps which are likely to be taken by the Government to reduce Government interference in the agricultural produce market?

ANSWER

THE MINISTER OF STATE FOR AGRICULTURE AND FARMERS WELFARE

कृषि और किसान कल्याण राज्य मंत्री (SHRI RAMNATH THAKUR)

(a) & (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>). Reasons for suicides are wide ranging. Agriculture is a State Subject. Ex gratia or relief is provided by State Governments as per State provisions & rules.

(c) to (e): The government is implementing Modified Interest Subvention Scheme (MISS) to provide loan on concessional interest rate through Kisan Credit Card (KCC). Farmers receive KCC loans at a subsidized interest rate of 7%. To facilitate this, an upfront 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. As on 31.03.2025, total operative Kisan Credit Cards (KCC) accounts are 70,31,236 with total credit extended amount Rs. 85046.18 crore in Maharashtra.

Maharashtra has been implementing Pradhan Mantri Fasal Bima Yojana since 2016 onwards. In the past 9 years, a total of 1308.32 lakh farmer applications have been insured with more than 797.94 lakh hectares covered under the scheme. For the same period a total of more than Rs. 60,133.20 Crores have been released by Govt. of India and Govt. of Maharashtra each towards premium subsidy for Maharashtra. During this entire period farmers share of premium collected stands at total Rs. 5,547.77 Crores and a total claim of Rs. 42,811.59 Crores have been released by Insurance Companies under the scheme coverage, implying that the farmers have got nearly 7.7 times of the amount they paid as premium. State has adopted Cup & Cap model (80 – 110) as an alternative risk transfer mechanism from Kharif 2022 onwards.

Besides, the Central Government provides requisite logistics and financial support to the efforts of the State Governments. The State Governments provide financial relief to the affected people in the event of 12 notified natural disasters, from the State Disaster Response Fund (SDRF), already placed at its disposal, in accordance with approved items and norms of Government of India (GOI). However, in the event of disaster of a 'severe nature', additional financial assistance is extended from the National Disaster Response Fund (NDRF), as per laid down procedure.

(f): Agriculture marketing is a state subject. Government of India has supported Agriculture Produce Market Committee (APMC) with eNAM, for better price discovery by farmers through the digital platform. 133 APMC have been integrated in Maharashtra with eNAM.
