

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA

STARRED QUESTION NO. *430

ANSWERED ON MONDAY, 23 MARCH, 2026/ CHAITRA 02, 1948 (SAKA)

Waiver of Agricultural Loans

†*430. SHRI HANUMAN BENIWAL:

Will the Minister of FINANCE be pleased to state:

(a) whether the Government has any data of the outstanding agricultural loans of farmers in various categories of banks across the country including Rajasthan, if so, the details thereof;

(b) the details of the increase in agricultural loan of farmers during the last three years, State-wise; and

(c) whether the Government proposes to formulate any scheme for the complete loan waiver of farmers in order to strengthen their economic condition in the country, if so, the details thereof and if not, the reasons therefor?

ANSWER

THE FINANCE MINISTER

(SMT. NIRMALA SITHARAMAN)

(a) to (c): A Statement is laid on the Table of the House.

**STATEMENT REFERRED TO IN REPLY TO PARTS (a) to (c) OF LOK SABHA
STARRED QUESTION NO. *430 ANSWERED ON 23rd MARCH, 2026,
REGARDING 'WAIVER OF AGRICULTURAL LOANS' BY SHRI HANUMAN
BENIWAL, HON'BLE MEMBER OF PARLIAMENT**

(a) and (b) As reported by National Bank for Agriculture and Rural Development (NABARD), the details of State/UT-wise, bank group-wise outstanding agricultural loans to farmers across the country including the State of Rajasthan, as on 31 December 2025, is furnished at Annexure-I. The total agricultural credit disbursement to farmers across the country has increased with a Compound Annual Growth Rate (CAGR) of 15% during financial year 2022-23 to 2024-25. The State/UT-wise details of disbursement of agriculture credit for financial year 2022-23 to 2024-25 is provided at Annexure-II.

(c) No proposal related to formulation of scheme for complete loan waiver of farmers is under consideration with the Union Government. However, Government has taken several measures to strengthen the economic conditions of the farmers which *inter-alia* includes the following:

- 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 every year
- Ensuring adequate flow of credit from the banking system to the priority sectors of the economy, including agriculture, under Priority Sector Lending guidelines issued by Reserve Bank of India (RBI)
- Enhancing collateral free short-term agricultural loans, including loans for allied activities, from Rs.1.60 lakh to Rs.2.00 lakh
- Crop insurance through Pradhan Mantri Fasal Bima Yojana (PMFBY), direct cash transfer to landholding farmers through Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) etc.

Annexure-I

Annexure referred to in part (a) and (b) of Lok Sabha Starred Question no. *430 on “Waiver of Agricultural Loans” answered on 23.03.2026

Details of State/UT-wise, bank group-wise outstanding agricultural loans to farmers as on 31 December 2025 (provisional data)

(Amount in Rs Crore)

Sl.No.	State/UT	Scheduled Commercial Banks	Regional Rural Banks	Rural Cooperative Banks
1	A and N ISLAND	438	-	21
2	ANDHRA PRADESH	2,85,380	55,013	34,861
3	ARUNACHAL PRADESH	518	-	-
4	ASSAM	16,744	5,172	226
5	BIHAR	58,468	24,425	7,427
6	CHANDIGARH	2,808	-	0
7	CHHATTISGARH	24,511	3,598	5,934
8	D & N HAVELI and DAMAN & DIU	259	-	19
9	DELHI	29,472	-	0
10	GOA	1,641	-	224
11	GUJARAT	1,10,877	13,345	44,239
12	HARYANA	71,483	11,967	15,054
13	HIMACHAL PRADESH	9,415	1,929	3,404
14	JAMMU and KASHMIR	13,330	1,472	22
15	JHARKHAND	17,618	2,949	60
16	KARNATAKA	1,80,145	-	30,100
17	KERALA	1,27,460	21,795	11,768
18	LADAKH	467	12	15
19	LAKSHADWEEP	53	-	-
20	MADHYA PRADESH	1,29,428	12,141	29,189
21	MAHARASHTRA	2,49,900	10,488	46,906
22	MANIPUR	981	130	181
23	MEGHALAYA	643	463	185
24	MIZORAM	229	898	511
25	NAGALAND	609	18	235
26	ODISHA	49,027	8,338	22,332
27	PUDUCHERRY	6,623	1,648	6
28	PUNJAB	83,057	8,790	8,475
29	RAJASTHAN	1,44,192	30,069	18,032
30	SIKKIM	360	-	41
31	TAMILNADU	4,56,718	26,997	22,576
32	TELANGANA	1,31,703	26,541	17,717
33	TRIPURA	1,825	1,079	1,858
34	UTTAR PRADESH	1,69,112	60,985	-
35	UTTARAKHAND	13,045	771	2,611
36	WEST BENGAL	73,365	10,851	6,791

Source : Data submitted by Banks in ENSURE portal of NABARD

Annexure-II

Annexure referred to in part (a) and (b) of Lok Sabha Starred Question no. *430 on “Waiver of Agricultural Loans” answered on 23.03.2026

Details of State/UT-wise disbursement of agriculture credit for financial year 2022-23 to 2024-25

Sl.No.	State/UT	FY 2022-23	FY 2023-24	FY 2024-25
1	A and N ISLAND	402	437	476
2	ANDHRA PRADESH	2,39,188	3,00,497	3,27,037
3	ARUNACHAL PRADESH	637	950	1,213
4	ASSAM	9,062	11,564	14,514
5	BIHAR	52,994	70,321	66,492
6	CHANDIGARH	1,635	1,938	2,287
7	CHHATTISGARH	29,266	33,838	37,154
8	D & N HAVELI and DAMAN & DIU	342	393	383
9	DELHI	19,350	24,157	29,317
10	GOA	1,905	2,429	14,492
11	GUJARAT	1,20,529	1,41,161	1,63,965
12	HARYANA	81,805	89,396	99,222
13	HIMACHAL PRADESH	11,003	11,628	14,426
14	JAMMU and KASHMIR	13,152	12,624	17,841
15	JHARKHAND	12,171	22,109	16,553
16	KARNATAKA	1,72,470	2,07,615	2,31,295
17	KERALA	1,40,236	1,60,468	1,77,510
18	LADAKH	334	352	420
19	LAKSHADWEEP	23	62	40
20	MADHYA PRADESH	1,00,076	1,16,397	1,33,121
21	MAHARASHTRA	1,50,532	1,68,547	2,01,867
22	MANIPUR	645	649	842
23	MEGHALAYA	404	478	554
24	MIZORAM	309	427	1,715
25	NAGALAND	340	412	553
26	ODISHA	47,749	60,365	80,673
27	PUDUCHERRY	5,574	7,066	8,183
28	PUNJAB	90,798	95,687	1,00,544
29	RAJASTHAN	1,41,612	1,53,593	1,68,545
30	SIKKIM	340	405	3,016
31	TAMILNADU	3,75,747	4,52,384	4,83,678
32	TELANGANA	1,09,798	1,39,703	1,64,908
33	TRIPURA	1,670	2,175	2,971
34	UTTAR PRADESH	1,51,452	1,71,390	1,96,225
35	UTTARAKHAND	11,244	12,674	15,779
36	WEST BENGAL	60,369	74,343	89,070

Source : Data submitted by Banks in ENSURE portal of NABARD