GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA
UNSTARRED QUESTION NO. 1426
ANWERED ON MONDAY, 09 FEBRUARY, 2026/MAGHA 20, 1947 (SAKA)

Agricultural Loan by Public and Private Sector Banks

1426. Shri Anup Sanjay Dhotre:

Will the Minister of FINANCE be pleased to state:

(a) whether the Government is aware of the fact that the gap between disbursement of agricultural loan by Public and Private Sector Banks (PSBs) has widened in the country during the last three financial years and the current year, if so, the details thereof along with the reasons therefor, year, bank-wise and State/UT-wise;

(b) whether the Government has received complaints against PSBs for denial or showing reluctance for agricultural loan to the farmers across the country during the said period;

(c) if so, the details thereof along with the action taken/being taken by the Government on such complaints so far, bank-wise and State/ UT-wise;

(d) the details of loans settled by farmers under one-time settlement scheme along with its impact on Non-Performing Assets of the Banks; and

(e) the steps being taken by the Government to bring transparency in disbursing agricultural loan to the farmers?

ANSWER

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

(a) Over the last three years, total agricultural advances of Public Sector Banks and Private Sector Banks (including Small Finance Banks) have recorded a CAGR of 26%, and 11% respectively. As reported by Reserve Bank of India (RBI), the bank-wise/bank-group-wise and state-wise data on agricultural advances disbursed during Financial Year 2022-2023 to 2024-2025 are provided in **Annexure-I** and **Annexure-II**.

(b) and (c) The Government of India and the RBI have undertaken various initiatives to improve customer service and strengthen grievance redressal mechanisms in banks, including issuing customer service guidelines and implementing the Reserve Bank – Integrated Ombudsman Scheme, 2021. Additionally, the Centralized Public Grievance Redressal and Monitoring System (CPGRAM) portal is available for citizens, including bank customers, to lodge grievances with public authorities regarding service delivery.

(d) The details of loans settled by farmers under one-time settlement scheme is not maintained by RBI. It has further stated that an increase in NPAs may be attributed to a confluence of factors, including prevailing macroeconomic conditions, sectoral issues, global business environment, etc. Reserve Bank has taken several initiatives aimed at resolution of long-standing stressed assets as well as for timely identification and rectification of stress, with the banks' Boards entrusted with the responsibility of ensuring effective oversight.

(e) The Government has taken following measures to bring transparency and efficiency in disbursing agricultural loan to the farmers:

- With a view to ensure that all eligible farmers are provided with hassle-free and timely credit for their agricultural operations, the Government has introduced the Kisan Credit Card (KCC) Scheme, which enables farmers to purchase agricultural inputs such as seeds, fertilizers, pesticides, etc. and draw cash to satisfy their agricultural and consumption needs. The KCC Scheme has since been simplified and converted into ATM enabled RuPay debit card with, inter alia, facilities of one-time documentation, built-in cost escalation in the limit, any number of drawals within the limit, etc.
- In order to bring awareness about the benefits of the KCC scheme among farmers, Union/State Governments, RBI, NABARD and Banks conduct various awareness programmes and IEC (Information, Education and Communication) campaigns.
- The Jan Samarth portal has been launched as a one-stop digital platform for linking Government-sponsored loans and subsidies Schemes. It provides a quick and efficient way to apply for loans and obtain approvals based on a digital evaluation of the applicant's data.
- The Government has launched the Kisan Rin Portal (KRP) in September 2023, enabling Aadhaar-based beneficiary verification and faster digital claim settlements under the Modified Interest Subvention Scheme (MISS) for loans availed through KCC.

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Annexure-I

Annexure-I referred to in part (a) of Lok Sabha Un-Starred Question no. 1426 on "Agricultural Loan by Public and Private Sector Banks" answered on 09.02.2026

Bank-wise/Bank group-wise data on Agricultural Advances by Public Sector Banks (PSBs) and Private Sector Banks

(Amount in Rs. crore)

S.No.	State	2023	2024	2025
		Amount Disbursed	Amount Disbursed	Amount Disbursed
1	BANK OF BARODA	111518	124825	148194
2	BANK OF INDIA	61650	13949	51037
3	BANK OF MAHARASHTRA	9506	8921	13193
4	CANARA BANK	194554	241919	254536
5	CENTRAL BANK OF INDIA	25016	33465	41174
6	INDIAN BANK	78844	93699	118652
7	INDIAN OVERSEAS BANK	38846	51559	94548
8	PUNJAB AND SIND BANK	2277	2674	3439
9	PUNJAB NATIONAL BANK	112292	102891	138091
10	STATE BANK OF INDIA	139940	268260	296338
11	UCO BANK	14076	18790	13471
12	UNION BANK OF INDIA	25286	123099	132311
13	**PUBLIC SECTOR BANKS (PSBs)**	**813806**	**1084051**	**1304983**
14	PRIVATE SECTOR BANKS (PvtSB)	642022	742327	798223
15	SMALL FINANCE BANKS (SFBs)	43250	45512	46478
Total		**14,99,078**	**18,71,891**	**21,49,685**

Source: RBI

Annexure-II

Annexure-II referred to in part (a) of Lok Sabha Un-Starred Question no. 1426 on "Agricultural Loan by Public and Private Sector Banks" answered on 09.02.2026

State-wise data on Agricultural Advances by Public Sector Banks (PSBs) and Private Sector Banks

(Amount in Rs. crore)

S.No.	State	2023	2024	2025
		Amount Disbursed	Amount Disbursed	Amount Disbursed
1	ANDAMAN & NICOBAR	277	315	468
2	ANDHRA PRADESH	127194	193317	225540
3	ARUNACHAL PRADESH	124	239	305
4	ASSAM	5598	7671	9748
5	BIHAR	30827	38202	39527
6	CHANDIGARH	3889	6065	17436
7	CHHATTISGARH	15811	19546	28575
8	DADRA&NAGAR HAVELI	191	-	-
9	DAMAN & DIU	102	-	-
10	DADRA AND NAGAR HAVELI AND DAMAN AND DIU	-	290	348
11	DELHI	42299	26399	32123
12	GOA	1609	2082	2073
13	GUJARAT	67436	88507	95100
14	HARYANA	48832	54427	59819
15	HIMACHAL PRADESH	5317	5730	6333
16	JAMMU & KASHMIR	14254	8145	8998
17	JHARKHAND	16833	15509	10846
18	KARNATAKA	114072	148718	165662
19	KERALA	98346	124876	138618
20	LADAKH	-	146	161
21	LAKSHADWEEP	17	850	51
22	MADHYA PRADESH	59406	64230	82901
23	MAHARASHTRA	244428	304336	350595
24	MANIPUR	850	485	760
25	MEGHALAYA	177	271	359
26	MIZORAM	95	143	152
27	NAGALAND	188	315	401
28	ODISHA	23332	32529	39283
29	PUDUCHERRY	3924	5164	6420
30	PUNJAB	59973	59363	64615
31	RAJASTHAN	81234	94789	97479
32	SIKKIM	445	602	605
33	TAMIL NADU	298869	376101	421566
34	TELANGANA	50934	90786	109152
35	TRIPURA	939	1184	1287
36	UTTAR PRADESH	92017	101791	99033
37	UTTARAKHAND	8454	8623	27539
38	WEST BENGAL	35003	46914	52444
	Total	**15,53,297**	**19,28,659**	**21,96,319**

Source: RBI