

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
UNSTARRED QUESTION NO. 2598
ANSWERED ON MONDAY, MARCH 09, 2026/ PHALGUNA 18, 1947 (SAKA)

Loan Facilities to Farmers

2598. SHRI RAJA A:

Will the Minister of FINANCE be pleased to state:

- (a) the total outstanding loan on farmers in the country and the number of agricultural households in debt, as on date, State-wise;
- (b) whether the Government has made any assessment to identify the reasons for the indebtedness of farmers;
- (c) if so, the details thereof and the action taken by Government to ameliorate the conditions of farmers;
- (d) whether any institutional credit facility is proposed for the farmers in the country, in view of inadequacy of National Bank for Agriculture and Rural Development (NABARD) financing to the farmers; and
- (e) if so, the details thereof and if not, the reasons therefor?

ANSWER

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

(a) As reported by NABARD, the details of outstanding loans under Ground level credit flow to agriculture in the country as on 31 December 2025 is given at **Annexure**. Further, as per National Bank for Agriculture and Rural Development (NABARD)'s All India Rural Financial Inclusion Survey (NAFIS) 2021-22 report, 55% of agricultural households have availed credit facility.

(b) to (e) As per NAFIS 2021–22 report, agricultural households have availed credit to meet capital expenditure, working capital requirement and related expenses so as to sustain and grow their agricultural operations.

The Government has taken various steps to promote institutional credit among rural households which inter-alia include annual fixing of ground level agriculture credit targets and Priority Sector lending targets for banks, access to affordable credit through Kisan Credit Card (KCC)/ Modified Interest Subvention Scheme (MISS) etc. Further, the Government has also implemented structured long-term measures to economically empower farmers. These initiatives include Pradhan Mantri Kisan Samman Nidhi (PM Kisan), Pradhan Mantri Fasal Bima Yojana (PMFBY), Krishonnati Yojana, Rashtriya Krishi Vikas Yojana (RKVY) etc.

Annexure

Annexure referred to in part (a) of Lok Sabha Un-Starred Question no. 2598 on “Loan Facilities to Farmers” answered on 09.03.2026

Details of outstanding loans under Ground Level Credit (GLC) flow to agriculture as on 31 December 2025 (Provisional)

(Amount in Rs. crore)

S. No.	State	Crop Loan	Term Loan	Total Loan
1	DELHI	3,019.97	26,452.04	29,472.01
2	HARYANA	64,410.55	34,093.91	98,504.45
3	HIMACHAL PRADESH	11,454.33	3,293.90	14,748.23
4	JAMMU and KASHMIR	8,666.86	6,156.83	14,823.69
5	PUNJAB	67,793.18	32,529.52	1,00,322.70
6	RAJASTHAN	1,35,341.57	56,951.67	1,92,293.24
7	CHANDIGARH UT	427.42	2,380.94	2,808.36
8	LADAKH	315.62	177.70	493.32
9	ARUNACHAL PRADESH	382.65	135.11	517.76
10	ASSAM	9,782.84	12,359.40	22,142.24
11	MANIPUR	445.31	846.41	1,291.72
12	MEGHALAYA	1,019.57	272.30	1,291.87
13	MIZORAM	178.06	1,460.68	1,638.73
14	NAGALAND	535.40	326.87	862.28
15	SIKKIM	271.79	128.31	400.10
16	TRIPURA	925.37	3,836.80	4,762.17
17	A and N ISLAND	194.35	264.84	459.19
18	BIHAR	44,001.09	46,318.19	90,319.29
19	JHARKHAND	10,374.04	10,252.21	20,626.25
20	ODISHA	48,159.86	31,537.25	79,697.11
21	WEST BENGAL	38,248.79	52,757.98	91,006.78
22	CHHATTISGARH	19,990.63	14,052.65	34,043.27
23	MADHYA PRADESH	1,11,297.80	59,459.75	1,70,757.55
24	UTTARAKHAND	8,300.68	8,126.20	16,426.88
25	UTTAR PRADESH	1,65,447.64	64,649.05	2,30,096.69
26	GOA	447.67	1,417.48	1,865.15
27	GUJARAT	1,05,097.25	63,363.68	1,68,460.93
28	MAHARASHTRA	1,38,253.69	1,69,040.03	3,07,293.71
29	D and N HAVELI UT	76.75	201.09	277.85
31	ANDHRA PRADESH	2,01,744.41	1,73,510.18	3,75,254.59
32	TELANGANA	95,167.98	80,792.58	1,75,960.56
33	KARNATAKA	88,800.84	1,21,443.63	2,10,244.47
34	KERALA	86,774.19	74,249.32	1,61,023.52
35	PUDUCHERRY	1,765.16	6,511.88	8,277.04
36	TAMILNADU	1,65,075.79	3,41,214.66	5,06,290.45
37	LAKSHADWEEP UT	29.96	23.30	53.25
	Grand Total	16,34,219.07	15,00,588.35	31,34,807.42

Data is provisional

Data source: Data submitted by banks on ENSURE portal of NABARD