

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

LOK SABHA
UNSTARRED QUESTION NO. 2924
TO BE ANSWERED ON THE 10th MARCH, 2026

AGRICULTURAL HOUSEHOLD's AVERAGE INCOME FROM CULTIVATION

2924. MS. S JOTHIMANI:

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

- (a) the details of the average agricultural household's income from cultivation over the past five years, State-wise;
- (b) the steps being taken by the Government to increase the share of income from cultivation for agricultural households;
- (c) the average debt burden of agricultural households concerning their monthly gross income during the past five years, State-wise;
- (d) the total amount of institutional credit disbursed to agricultural households during the past five years; and
- (e) the steps being taken to ensure more farmers have access to affordable credit?

ANSWER

MINISTER OF STATE FOR AGRICULTURE AND FARMERS WELFARE
कृषि एवं किसान कल्याण राज्य मंत्री (SHRI BHAGIRATH CHOUDHARY)

(a) to (c) : The average monthly income and the average amount of outstanding loan per agricultural household in rural areas of the country are periodically estimated through the "Situation Assessment Survey (SAS) of Agricultural Households", conducted by the National Statistics Office (NSO), Ministry of Statistics and Programme Implementation (MoSPI).

As per the latest NSS 77th round of the Survey (January, 2019 – December, 2019) in the rural areas of the country, the average monthly income per agricultural household from various sources including cultivation during agricultural year July, 2018- June, 2019 is given at **Annexure I**, and the average amount of outstanding loan per agricultural household during the same period is given at **Annexure II**. Since the last survey was conducted in 2019, the extent of average monthly income and amount of outstanding loan per agricultural households for the last five years is not available.

Agriculture being a State Subject, the State Government take appropriate measures for development of agriculture and welfare of farmers in the States. However, Government of India is committed to enhance farmers welfare and making agriculture more remunerative. The Government of India supplements the efforts of States through appropriate policy measures, reforms, developmental programs, budgetary support, price support through MSP and various schemes/ programmes from time to time. To ensure farmers welfare and to increase their income across the country, several Central Sector and Centrally Sponsored Schemes are being implemented by Department of Agriculture & Farmers Welfare (DA&FW), as given in the **Annexure III**.

(d) & (e): As reported by the Reserve Bank of India (RBI), the details of “Agriculture and Allied Activities – Advances Outstanding” of Scheduled Commercial Banks (SCBs) during the past five years are as under:

As on	Agriculture and Allied Activities - Advances Outstanding (₹ in crore)
31.03.2021	13,84,815
31.03.2022	14,50,214
31.03.2023	18,18,907
31.03.2024	21,69,983
31.03.2025	23,67,024

The Government has taken various steps to promote institutional credit among rural households which inter-alia include annual fixing of ground level agriculture credit target to banks, Priority Sector lending targets to 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 direct cash benefit schemes (PM Kisan), crop insurance (PMFBY), subsidy and grant-based programs (Krishonnati Yojna, RKVY) etc.

To improve credit access 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.

ANNEXURE REFERRED IN REPLY TO PART (a) to (c) OF LOK SABHA UNSTARRED QUESTION NO. 2924 TO BE ANSWERED ON 10.03.2026 REGARDING “AGRICULTURAL HOUSEHOLD’S AVERAGE INCOME FROM CULTIVATION”.

State/UT - wise average monthly income of agricultural household during agricultural year July 2018- June 2019

Sl. No.	State/ Group of NE States/ Group of UTs	Income (Rs.)
1	Andhra Pradesh	10,480
2	Arunachal Pradesh	19,225
3	Assam	10,675
4	Bihar	7,542
5	Chhattisgarh	9,677
6	Gujarat	12,631
7	Haryana	22,841
8	Himachal Pradesh	12,153
9	Jammu & Kashmir	18,918
10	Jharkhand	4,895
11	Karnataka	13,441
12	Kerala	17,915
13	Madhya Pradesh	8,339
14	Maharashtra	11,492
15	Manipur	11,227
16	Meghalaya	29,348
17	Mizoram	17,964
18	Nagaland	9,877
19	Odisha	5,112
20	Punjab	26,701
21	Rajasthan	12,520
22	Sikkim	12,447
23	Tamil Nadu	11,924
24	Telangana	9,403
25	Tripura	9,918
26	Uttarakhand	13,552
27	Uttar Pradesh	8,061
28	West Bengal	6,762
	Group of N E States	16,863
	Group of UTs	18,511
	All India	10,218

Source: NSS Report No. 587: Situation Assessment of Agricultural Households and Land and Livestock Holdings of Households in Rural India, 2019.

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Sl.No.	State/Group of NE States/ Group of UTs	Average amount (Rs.) of outstanding loan per agricultural household	Percentage of covering agricultural households
1	Andhra Pradesh	2,45,554	93.2
2	Arunachal Pradesh	3,581	12.5
3	Assam	16,407	31.0
4	Bihar	23,534	39.7
5	Chhattisgarh	21,443	31.2
6	Gujarat	56,568	42.5
7	Haryana	1,82,922	47.5
8	Himachal Pradesh	85,825	29.2
9	Jammu & Kashmir	30,435	31.9
10	Jharkhand	8,415	25.3
11	Karnataka	1,26,240	67.6
12	Kerala	2,42,482	69.9
13	Madhya Pradesh	74,420	48.4
14	Maharashtra	82,085	54.0
15	Manipur	5,551	20.6
16	Meghalaya	2,237	9.1
17	Mizoram	23,485	8.0
18	Nagaland	1,750	6.0
19	Odisha	32,721	61.2
20	Punjab	2,03,249	54.4
21	Rajasthan	1,13,865	60.3
22	Sikkim	32,185	10.6
23	Tamil Nadu	1,06,553	65.1
24	Telangana	1,52,113	91.7
25	Tripura	23,944	47.7
26	Uttarakhand	48,338	46.6
27	Uttar Pradesh	51,107	41.9
28	West Bengal	26,452	50.8
	Group of NE States	10,034	19.2
	Group of UTs	25,629	27.5
	All India	74,121	50.2

Source: NSS Report No. 587: Situation Assessment of Agricultural Households and Land and Livestock

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Major schemes/programmes for agriculture and farmers welfare:

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 Sanrakshana 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
29. Pradhan Mantri Dhan Dhanya Krishi Yojana
30. Mission for Atmanirbharta in Pulses