

**GOVERNMENT OF INDIA
MINISTRY OF STATISTICS AND PROGRAMME IMPLEMENTATION**

**LOK SABHA
UNSTARRED QUESTION NO. 1473
TO BE ANSWERED ON WEDNESDAY, THE 29TH JULY, 2015**

INDEBTNESS OF FARMERS

1473. SHRI ADHIR RANJAN CHOWDHURY:

Will the Minister of STATISTICS AND PROGRAMME IMPLEMENTATION be pleased to state:

- (a) whether the National Sample Survey Organisation (NSSO) has recently conducted any survey to find out the average annual loan taken by farmers and if so, the details thereof, State-wise including West Bengal;**
- (b) whether the survey has found that the cases of debt-trap have increased in rural areas and if so, the details thereof; and**
- (c) the actions taken by the Government in this regard?**

ANSWER

MINISTER OF STATE (INDEPENDENT CHARGE) FOR MINISTRY OF STATISTICS AND PROGRAMME IMPLEMENTATION, MINISTER OF STATE FOR MINISTRY OF EXTERNAL AFFAIRS AND MINISTER OF STATE FOR MINISTRY OF OVERSEAS INDIAN AFFAIRS [GENERAL (Dr.) V.K. SINGH (Retd.)]

(a): National Sample Survey Office (NSSO) conducted a Situation Assessment Survey (SAS) of Agricultural Households during January, 2013 - December, 2013 in the rural areas of the country with respect to the agricultural year July, 2012 - June, 2013. In the survey, information on the amount of loan outstanding as on the date of survey was collected from each surveyed household. A statement on State-wise estimates (including West Bengal) of average amount of outstanding loan per agricultural household as on the date of survey is given at the Annexure.

(b): Information on increase of debt-trap in rural areas was not collected in the survey referred to in part (a) above.

(c): Farmers are indebted to both institutional and non-institutional sources of credit. However, borrowing from non-institutional sources is the major reason for debt. In order to reduce the dependence of farmers

on private money lenders for meeting their credit needs and providing relief to the indebted farmers, Government has taken several measures to increase institutional credit flow and bringing down the rate of interest on farm loans. These measures, inter alia, include fixation of annual targets for improving agricultural credit flow, provision of crop loans upto Rs.3.00 lakh @4% per annum to such farmers who repay their loan as per the repayment schedule fixed by the banks, extension of benefit of interest subvention scheme to small & marginal farmers having Kisan Credit Card for a further period upto six months for storing their produce in warehouses against negotiable warehouse receipts, collateral free loan upto Rs.1.00 lakh, scheme for financing of Joint Liability Group (JLGs) etc.

**Statement referred to in reply to part (a) of Lok Sabha Unstarred Question
No. 1473 for 29.07.2015**

**State-wise estimates of average amount of outstanding loan per
agricultural household as on the date of survey**

State/ Group of UTs#	estimates of average amount of outstanding loan* per agricultural household (Rs.)	State/ Group of UTs#	estimates of average amount of outstanding loan* per agricultural household (Rs.)
(1)	(2)	(3)	(4)
Andhra Pradesh	123400	Meghalaya	1400
Arunachal Pradesh	5400	Mizoram	2900
Assam	3400	Nagaland	600
Bihar	16300	Odisha	28200
Chhattisgarh	10200	Punjab	119500
Gujarat	38100	Rajasthan	70500
Haryana	79000	Sikkim	9900
Himachal Pradesh	28000	Tamil Nadu	115900
Jammu & Kashmir	12200	Telangana	93500
Jharkhand	5700	Tripura	5000
Karnataka	97200	Uttar Pradesh	27300
Kerala	213600	Uttarakhand	35600
Madhya Pradesh	32100	West Bengal	17800
Maharashtra	54700	Group of UTs	47700
Manipur	6100	all-India	47000

For reliability, estimates are provided for States for which sample number of households in the survey was at least 300. Due to this reason, all the UTs have been clubbed and shown against the head 'Group of UTs'. However, 'all-India' figures include all the States and UTs.

*** Information on loan included all kinds of outstanding loans irrespective of the purpose for which loans were taken.**
