

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
UNSTARRED QUESTION NO. 1223
ANSWERED ON MONDAY, 27 JULY, 2026/SHRAVANA 5, 1948 (SAKA)

Loans availed by the State of Haryana

†1223: SHRI SATPAL BRAHAMCHARI:
SHRI JAI PARKASH:

Will the Minister of FINANCE be pleased to state:

- (a) the details of loans availed by the State of Haryana during the last three years along with the details of the loan amount, source and purpose of the loan, quarter-wise and year-wise;
- (b) whether the Government has details of agricultural loans disbursed to farmers by banks and other financial institutions in the agriculture sector, if so, the details thereof particularly in Sonipat and Hisar Lok Sabha Parliamentary constituencies;
- (c) the details of crop loans, agricultural investment loans and other agricultural loans along with the number of farmers benefited in Sonipat and Hisar Lok Sabha Parliamentary constituencies during the last three years, year-wise and bank-wise;
- (d) whether the Government has launched any new scheme or taken any special initiative to increase the availability of agricultural credit, ensure interest subvention and timely disbursement of loans to small and marginal farmers; and
- (e) if so, the details thereof and the benefits likely to accrue to Sonipat and Hisar Lok Sabha Parliamentary constituencies?

ANSWER

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

(a) As per data submitted by the State Level Bankers' Committee (SLBC) Haryana, the details of loans availed by borrowers in the State of Haryana during the last three years, along with the details of the loan amount, source and purpose of the loan, quarter-wise and year-wise is at Annexure-I.

(b) & (c) Parliamentary constituency-wise data is not maintained. The details of agricultural loans disbursed by banks in Sonipat and Hisar Districts during last three years are as under:

(₹ in crore)			
District	2023-24	2024-25	2025-26
Sonipat	2,986	3,938	3,614
Hisar	7,733	7,572	9,180
Source: SLBC, Haryana			

The details of crop loans, agricultural investment loans and other agricultural loans along with the number of farmers benefited in Sonipat and Hisar Districts during the last three years, year-wise and bank-wise is at Annexure-II (i to iii) and Annexure-III (i to iii) respectively.

(d) and (e) The Government has taken several measures to increase the availability of agricultural credit, ensure interest subvention and timely disbursement of loans to small and marginal farmers across the country, including the farmers of Sonipat and Hisar, which *inter-alia* includes the following:

- i. Setting annual Ground Level Credit (GLC) targets for agriculture and allied sectors, with dedicated targets for allied activities such as dairy, fisheries, and animal husbandry.
- ii. Mandating banks under Priority Sector Lending (PSL) norms to allocate at least 18% of Adjusted Net Bank Credit (ANBC)/ Credit Equivalent of Off-Balance Sheet Exposures (CEOBSE) to agriculture, including a 10% sub-target for Small and Marginal Farmers (SMFs), along with incentive/disincentive mechanisms to improve regional credit flow.
- iii. Providing timely and affordable credit through the Kisan Credit Card (KCC) scheme, which also covers allied activities.
- iv. Providing concessional short-term agricultural credit under the Modified Interest Subvention Scheme (MISS) through KCC at an interest rate of 7%, with an additional 3% incentive for prompt repayment, reducing the effective interest rate to 4%.
- v. Increasing the collateral-free loan limit from ₹1.60 lakh to ₹2.00 lakh (effective 1 January, 2025), improving credit access for small and marginal farmers.
- vi. Supporting rural infrastructure development through NABARD's Rural Infrastructure Development Fund (RIDF) to enhance credit absorption.
- vii. Launching PM Dhan Dhaanya Krishi Yojana (PM-DDKY) to improve the availability of agricultural credit, particularly in districts with low credit disbursement.
- viii. Strengthening Rural Cooperative Banks and Regional Rural Banks through technology upgradation and institutional reforms.
- ix. Implementing Pradhan Mantri Fasal Bima Yojana (PMFBY) to provide crop insurance, stabilize farmers' incomes, enhance creditworthiness, and mitigate production risks.

Annexure-I as referred in reply to part (a) of the Lok Sabha Unstarred Question No.1223 for answer on 27.07.2026

(Amount in ₹ crore)

	FY 2023-24				FY 2024-25				FY 2025-26			
	Apr-Jun'23	July-Sep'23	Oct-Dec'23	Jan-Mar'24	Apr-Jun'24	July-Sep'24	Oct-Dec'24	Jan-Mar'25	Apr-Jun'25	July-Sep'25	Oct-Dec'25	Jan-Mar'26
Agri Advances	80,333	85,233	88,867	91,464	91,663	91,641	93,000	97,043	95,004	99,471	1,00,460	1,03,577
MSME	1,23,234	1,32,049	1,40,357	1,47,001	1,50,263	1,54,758	1,63,923	1,74,027	1,84,932	1,94,174	2,03,552	2,12,249
Export Credit	160	129	179	170	163	163	97	109	99	88	202	32
Education Loan	1,377	1,259	1,299	1,322	1,497	1,411	1,509	1,521	1,619	1,675	1,755	1,757
Housing Loan	21,149	24,787	25,163	25,443	25,219	26,335	26,309	26,336	27,480	27,937	27,485	27,255
Social Infrastructure	473	746	650	616	436	445	451	303	423	232	52	217
Renewable Energy	309	926	784	789	52	38	47	136	190	199	261	428
Other PSL	1,900	1,481	2,468	2,659	2,422	2,263	2,086	2,282	1,286	1,402	1,459	1,293
Total PSL	2,28,935	2,46,610	2,59,767	2,69,464	2,71,715	2,77,054	2,87,422	3,01,757	3,11,033	3,25,178	3,35,226	3,46,808
Non-PSL	2,96,661	3,41,896	3,56,095	3,71,378	3,85,602	4,09,859	4,27,047	4,44,976	4,48,496	4,61,743	4,75,578	4,85,304
Total Advances	5,25,596	5,88,506	6,15,862	6,40,842	6,57,317	6,86,913	7,14,469	7,46,733	7,59,529	7,86,921	8,10,804	8,32,112

Source: SLBC, Haryana

(Outstanding amount as on close of quarter financed by all banks including rural cooperative banks consisting of all District Central Cooperative Banks (DCCB) and State Cooperative Agriculture & Rural Dev Bank (HSARDB))

*PSL- Priority Sector Lending

**Annexure-II (i) as referred in reply to part (b) & (c) of the Lok Sabha Unstarred Question No.1223
for answer on 27.07.2026**

Sonipat District for FY 2023-24

(Amount in ₹ crore)

	Crop Loan		Agri Investment Loan		Other Agri Loans *	
Name of the Bank	No. of loan Account	Outstanding Amount	No. of loan Account	Outstanding Amount	No. of loan Account	Outstanding Amount
AU SMALL FINANCE BANK	0	0	956	9.26	10	27.49
AXIS BANK	1552	129.959	2593	7.78	237	166.27
BANDHAN BANK	0	0	178	1.70	200	0.68
BANK OF BARODA	2394	71.5243	2609	16.28	34	3.43
BANK OF INDIA	623	18.3692	3801	32.86	44	22.64
BANK OF MAHARASHTRA	2	0.05478	3	0.77	2	0.03
CANARA BANK	3718	107.483	622	27.72	82	5.70
CENTRAL BANK OF INDIA	3033	77.0978	2685	68.53	124	3.33
DCB	76	0.70582	28	0.45	0	0.00
EQUITAS BANK	0	0	4850	10.09	0	0.00
FEDERAL BANK	105	3.77443	5	0.34	0	0.00
HARCO BANK	92049	623.368	0	0.00	0	0.00
HDFC BANK	768	53.8002	24379	111.52	67	71.92
ICICI BANK	768	101.643	3872	61.54	83	54.15
IDBI BANK	804	28.9985	54	0.83	3	0.02
IDFC BANK	47	7.53222	1794	11.24	3	0.03
INDIAN BANK	857	25.8858	40	0.81	12	1.58
INDIAN OVERSEAS BANK	7	0.12965	28	0.36	3	0.45
INDUSIND BANK	4	1.4235	3872	54.62	0	0.00
JANA SMALL FINANCE	0	0	1478	6.19	0	0.00
KARUR VYSYA BANK	8	0.26733	6	0.23	0	0.00
KOTAK MAHINDRA BANK	0	0	4	0.16	38	32.67
PUNJAB NATIONAL BANK	17735	486.45	22478	89.14	661	71.35
PUNJAB & SIND BANK	152	6.62541	36	1.04	9	0.39
SARVA HARYANA GRAMIN BANK	15654	352.8	23622	127.14	1962	16.28
STATE BANK OF INDIA	8184	176.725	114	7.99	132	77.73
UCO BANK	1287	31.6363	163	3.39	8	0.91
UJJIVAN SMALL FINANCE BANK	0	0	18283	18.81	0	0.00
UTKARSH SMALL FINANCE BANK	0	0	1259	4.83	0	0.00
YES BANK	144	5.25438	14196	19.30	7	13.88
TOTAL	149971	2311.51	134008	694.90	3721	570.96

Source: SLBC, Haryana

*Other Agri Loans includes financing to infra activities like: warehouses, cold storage, silos, packhouse, etc. and support services like agri clinics, custom hiring centres and agri business centres.

**Annexure-II (ii) as referred in reply to part (b) & (c) of the Lok Sabha Unstarred Question No.1223
for answer on 27.07.2026**

Sonipat District for FY 2024-25

(Amount in ₹ crore)

	Crop Loan		Agri Investment Loan		Other Agri Loans *	
Name of the Bank	No. of loan Account	Outstanding Amount	No. of loan Account	Outstanding Amount	No. of loan Account	Outstanding Amount
AU SMALL FINANCE BANK	0	0.00	838	9.93	9	0.75
AXIS BANK	1398	135.55	1733	7.04	217	219.15
BANDHAN BANK	0	0.00	458	2.37	88	10.00
BANK OF BARODA	2553	77.32	2188	24.90	25	2.33
BANK OF INDIA	573	17.00	3192	40.85	39	21.49
BANK OF MAHARASHTRA	4	0.32	7	0.73	5	0.06
CANARA BANK	3489	109.89	681	26.69	151	10.40
CAPITAL SMALL FINANCE BANK	1	0.16	0	0.00	2	0.11
CENTRAL BANK OF INDIA	2655	71.26	1322	6.60	19	2.92
DCB	123	0.78	42	1.31	4	1.34
EQUITAS BANK	0	0.00	4526	5.89	0	0.00
FEDERAL BANK	107	4.72	4	0.11	0	0.00
HARCO	66380	540.00	0	0.00	0	0.00
HDFC BANK	846	48.32	17491	136.08	43	153.90
ICICI BANK	849	134.90	2046	57.59	111	106.37
IDBI BANK	822	32.88	46	0.73	3	0.40
IDFC BANK	97	15.94	754	12.30	0	0.00
INDIAN BANK	787	24.46	49	0.84	9	7.94
INDIAN OVERSEAS BANK	7	0.11	42	0.72	3	0.36
INDUSIND BANK	9	1.1353	5108	22.40	5	34.07
JANA SMALL FINANCE	0	0.00	1749	4.95	0	0.00
KARNATAKA BANK	0	0.00	1	0.18	0	0.00
KARUR VYSYA BANK	1	0.01	19	0.53	0	0.00
KOTAK MAHINDRA BANK	0	0.00	0	0.00	14	21.25
PUNJAB NATIONAL BANK	24572	418.01	21013	80.19	320	145.10
PUNJAB & SIND BANK	164	7.03	24	0.74	6	0.36
SARVA HARYANA GRAMIN BANK	22276	370.91	23629	87.42	16	1.59
STATE BANK OF INDIA	6569	181.80	257	39.52	17	73.59
UCO BANK	1275	32.81	241	4.35	8	3.99
UJJIVAN SMALL FINANCE BANK	0	0.00	19430	22.60	0	0.00
UNION BANK OF INDIA	4532	160.69	2837	40.31	81	13.07
UTKARSH SMALL FINANCE BANK	0	0.00	1454	4.06	0	0.00
YES BANK	150	6.94	12813	19.41	13	37.24
TOTAL	140239	2393	123994	661.39	1208	868

Source: SLBC, Haryana

*Other Agri Loans includes financing to infra activities like: warehouses, cold storage, silos, packhouse, etc. and support services like agri clinics, custom hiring centres and agri business centres.

**Annexure-II (iii) as referred in reply to part (b) & (c) of the Lok Sabha Unstarred Question No.1223
for answer on 27.07.2026**

Sonipat District for FY 2025-26

(Amount in ₹ crore)

	Crop Loan		Agri Investment Loan		Other Agri Loans *	
Name of the Bank	No. of loan Account	Outstanding Amount	No. of loan Account	Outstanding Amount	No. of loan Account	Outstanding Amount
AU SMALL FINANCE BANK	0	0.00	417	17.96	6	0.36
AXIS BANK	701	36.57	372	5.87	199	198.31
BANDHAN BANK	0	0.00	432	4.04	53	10.13
BANK OF BARODA	2647	89.01	1043	29.05	25	3.58
BANK OF INDIA	534	15.62	1062	51.88	42	18.56
BANK OF MAHARASHTRA	1	0.04	5	0.27	15	10.66
CANARA BANK	3333	112.75	448	7.96	80	28.80
CAPITAL SMALL FINANCE BANK	5	0.34	0	0.00	1	0.03
CENTRAL BANK OF INDIA	2482	67.09	248	7.51	49	7.33
DCB	138	4.20	0	0.00	1	0.68
EQUITAS BANK	0	0.00	3628	15.06	0	0.00
FEDERAL BANK	39	2.81	3	0.10	0	0.00
HARCO BANK	24977	181.96	0	0.00	0	0.00
HDFC BANK	873	43.58	6278	139.81	48	130.29
ICICI BANK	920	157.84	1237	48.10	132	146.06
IDBI BANK	800	35.29	30	4.20	10	0.95
IDFC BANK	96	21.28	2456	13.82	0	0.00
INDIAN BANK	853	25.63	16	0.32	29	17.02
INDIAN OVERSEAS BANK	5	0.12	28	1.41	1	0.08
INDUSIND BANK	8	1.16	1759	17.57	3	18.07
JANA SMALL FINANCE	0	0.00	1123	3.22	0	0.00
KARNATAKA BANK	0	0.00	1	0.15	1	0.25
KARUR VYSYA BANK	0	0.00	0	0.00	0	0.00
KOTAK MAHINDRA BANK	0	0.00	0	0.00	17	30.83
PUNJAB NATIONAL BANK	14052	452.58	3246	55.61	304	151.91
PUNJAB & SIND BANK	168	7.54	27	1.16	4	0.34
SARVA HARYANA GRAMIN BANK	12029	399.79	5759	96.02	25	3.30
STATE BANK OF INDIA	6776	186.04	249	41.59	69	124.44
UCO BANK	1323	34.97	145	3.67	9	5.30
UJJIVAN SMALL FINANCE BANK	0	0.00	3950	11.67	0	0.00
UNION BANK OF INDIA	4458	156.29	2696	39.92	67	14.73
UTKARSH SMALL FINANCE BANK	0	0.00	687	2.77	0	0.00
YES BANK	182	9.89	1725	17.70	9	32.86
TOTAL	77400	2042	39070	638	1199	955

Source: SLBC, Haryana

*Other Agri Loans includes financing to infra activities like: warehouses, cold storage, silos, packhouse, etc. and support services like agri clinics, custom hiring centres and agri business centres.

**Annexure-III (i) as referred in reply to part (b) & (c) of the Lok Sabha Unstarred Question No.1223
for answer on 27.07.2026**

Hisar District for FY 2023-24

(Amount in ₹ crore)

	Crop Loan		Agri Investment Loan		Other Agri Loans *	
Name of the Bank	No. of loan Account	Outstanding Amount	No. of loan Account	Outstanding Amount	No. of loan Account	Outstanding Amount
AU SMALL FINANCE BANK	0	0.00	952	20.39	16	18.36
AXIS BANK	2779	233.21	1404	12.76	241	141.96
BANDHAN BANK	1	0.59	47	0.64	40	0.44
BANK OF BARODA	2527	74.61	1326	20.16	43	30.44
BANK OF INDIA	1473	41.96	1037	19.29	52	8.61
BANK OF MAHARASHTRA	39	5.48	3	0.38	35	11.25
CANARA BANK	6356	192.20	579	6.95	95	19.14
CENTRAL BANK OF INDIA	747	22.50	709	17.76	10	2.26
DCB	97	2.85	663	15.53	0	0.00
EQUITAS BANK	0	0.00	1633	4.39	0	0.00
HARCO BANK	130623	1041.47	128257	92.31	0	0.00
HDFC BANK	5428	369.73	13109	562.01	400	338.22
ICICI BANK	1301	145.43	2678	58.93	91	82.83
IDBI BANK	2011	71.61	70	0.98	10	0.47
IDFC BANK	170	33.10	3721	25.79	0	0.00
INDIAN BANK	630	20.33	19	0.92	5	1.31
INDIAN OVERSEAS BANK	7	0.39	13	0.63	5	3.09
INDUSIND BANK	281	38.03	15515	94.20	1	0.15
J&K BANK	0	0.00	6	0.20	0	0.00
KOTAK MAHINDRA BANK	47	5.56	15	1.74	85	123.96
PUNJAB NATIONAL BANK	33771	1039.80	4235	66.52	588	65.88
PUNJAB & SIND BANK	1209	41.26	257	15.69	31	2.44
SARVA HARYANA GRAMIN BANK	38988	1220.11	5503	64.97	2821	34.38
STATE BANK OF INDIA	30755	578.06	1141	18.39	115	177.47
UCO BANK	6250	138.45	186	2.83	6	0.59
UJJIVAN SMALL FINANCE BANK	0	0.00	6542	14.62	0	0.00
UTKARSH SMALL FINANCE BANK	0	0.00	0	0.00	0	0.00
YES BANK	1120	62.16	20	0.86	1	36.06
TOTAL	266610	5378.87	189640	1139.83	4691	1099.30

Source: SLBC, Haryana

*Other Agri Loans includes financing to infra activities like: warehouses, cold storage, silos, packhouse, etc. and support services like agri clinics, custom hiring centres and agri business centres.

**Annexure-III (ii) as referred in reply to part (b) & (c) of the Lok Sabha Unstarred Question No.1223
for answer on 27.07.2026**

Hisar District for FY 2024-25

(Amount in ₹ crore)

	Crop Loan		Agri Investment Loan		Other Agri Loans *	
Name of the Bank	No. of loan Account	Outstanding Amount	No. of loan Account	Outstanding Amount	No. of loan Account	Outstanding Amount
AU SMALL FINANCE BANK	0	0.00	1628	21.16	10	16.96
AXIS BANK	2600	279.75	2254	13.27	157	139.04
BANDHAN BANK	3	0.84	1878	6.01	64	0.95
BANK OF BARODA	2471	80.69	2806	45.99	40	27.44
BANK OF INDIA	1354	38.17	2122	36.35	36	6.76
BANK OF MAHARASHTRA	34	9.13	16	1.49	55	14.25
CANARA BANK	6390	202.14	577	6.86	191	23.78
CAPITAL SMALL FINANCE BANK	9	0.86	0	0.00	7	0.17
CENTRAL BANK OF INDIA	677	21.54	27	0.40	2	1.99
DCB	172	5.35	1673	23.67	0	0.00
EQUITAS BANK	0	0.00	1452	7.09	0	0.00
FEDERAL BANK	18	0.36	1	0.03	0	0.00
HARCO BANK	130317	0.01	0	0.00	0	0.00
HDFC BANK	6039	373.48	26430	575.36	457	385.29
ICICI BANK	1357	183.96	2310	54.81	127	112.56
IDBI BANK	1961	73.11	50	0.64	39	4.44
IDFC BANK	276	54.05	12709	25.75	0	0.00
INDIAN BANK	589	20.79	925	14.87	6	1.25
INDIAN OVERSEAS BANK	15	0.85	16	0.72	5	2.59
INDUSIND BANK	1270	49.18	16309	44.10	7	14.63
J&K BANK	0	0.00	5	0.19	1	0.08
KOTAK MAHINDRA BANK	41	5.58	11	1.12	117	133.53
PUNJAB NATIONAL BANK	34583	1288.02	40356	68.10	369	87.56
PUNJAB & SIND BANK	1337	46.45	1244	20.87	24	2.04
SARVA HARYANA GRAMIN BANK	42632	1429.48	45526	86.29	45	6.32
STATE BANK OF INDIA	28236	598.45	1959	56.03	56	175.32
UCO BANK	6309	144.30	2188	3.26	8	0.74
UJJIVAN SMALL FINANCE BANK	0	0.00	11756	18.91	0	0.00
UNION BANK OF INDIA	6080	222.19	4870	64.01	233	14.39
UTKARSH SMALL FINANCE BANK	0	0.00	0	0.00	0	0.00
YES BANK	1345	83.15	77	2.81	1	9.13
TOTAL	276115	5211.89	181175	1200.17	2057	1181.22

Source: SLBC, Haryana

*Other Agri Loans includes financing to infra activities like: warehouses, cold storage, silos, packhouse, etc. and support services like agri clinics, custom hiring centres and agri business centres.

**Annexure-III (iii) as referred in reply to part (b) & (c) of the Lok Sabha Unstarred Question No.1223
for answer on 27.07.2026**

Hisar District for FY 2025-26

(Amount in ₹ crore)

	Crop Loan		Agri Investment Loan		Other Agri Loans *	
Name of the Bank	No. of loan Account	Outstanding Amount	No. of loan Account	Outstanding Amount	No. of loan Account	Outstanding Amount
AU SMALL FINANCE BANK	0	0.00	773	22.02	6	1.84
AXIS BANK	1515	117.67	1168	15.42	140	120.96
BANDHAN BANK	9	1.19	1032	6.34	85	1.64
BANK OF BARODA	2671	94.59	1657	45.07	56	17.85
BANK OF INDIA	1235	36.37	1242	52.18	40	29.87
BANK OF MAHARASHTRA	16	3.56	14	1.10	140	15.97
CANARA BANK	6714	215.27	545	7.78	124	28.45
CAPITAL SMALL FINANCE BANK	18	1.08	0	0.00	1	0.03
CENTRAL BANK OF INDIA	640	23.44	28	0.84	7	2.19
DCB	1187	54.90	370	12.21	0	0.00
EQUITAS BANK	0	0.00	2401	13.57	0	0.00
FEDERAL BANK	20	1.02	3	0.16	0	0.00
HARCO BANK	139021	1288.30	0	0.00	0	0.00
HDFC BANK	6151	371.47	16570	521.37	408	459.34
ICICI BANK	1445	223.79	1146	78.67	217	131.88
IDBI BANK	1961	80.82	34	0.76	65	7.70
IDFC BANK	305	76.46	2477	28.80	0	0.00
INDIAN BANK	650	26.43	12	0.42	19	1.43
INDIAN OVERSEAS BANK	10	0.66	15	0.50	5	3.23
INDUSIND BANK	454	44.25	3511	34.68	6	6.06
J&K BANK	0	0.00	5	0.28	1	0.06
KOTAK MAHINDRA BANK	39	6.11	12	2.24	103	119.86
PUNJAB NATIONAL BANK	34287	1203.02	7941	125.99	322	98.70
PUNJAB & SIND BANK	1234	44.21	409	37.60	44	2.13
RBL BANK LTD.	0	0.00	0	0.00	0	0.00
SARVA HARYANA GRAMIN BANK	41342	1409.50	24069	290.07	87	13.52
STATE BANK OF INDIA	27574	529.23	4429	211.43	164	187.79
UCO BANK	6349	147.15	154	3.63	18	2.83
UJJIVAN SMALL FINANCE BANK	32	1.58	3381	17.88	0	0.00
UNION BANK OF INDIA	5839	212.88	2590	53.54	116	10.30
UTKARSH SMALL FINANCE BANK	0	0.00	0	0.00	0	0.00
YES BANK	1393	92.76	78	2.11	5	3.43
TOTAL	282111	6307.70	76066	1586.64	2179	1267.05

Source: SLBC, Haryana

*Other Agri Loans includes financing to infra activities like: warehouses, cold storage, silos, packhouse, etc. and support services like agri clinics, custom hiring centres and agri business centres.