

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

LOK SABHA
UNSTARRED QUESTION No. 440
TO BE ANSWERED ON THE 21ST JULY, 2026

CREDIT SUPPORT FOR ACQUISITION OF LONG-TERM AGRICULTURAL ASSETS

440. SHRI DAGGUMALLA PRASADA RAO:

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

- (a) whether the Government provides credit support to farmers for the creation or acquisition of long-term agricultural assets, including farm machinery, irrigation structures and post-harvest infrastructure;
- (b) if so, the details of the number of beneficiaries supported under such schemes during the last three years, year-wise, State/UT-wise and particularly district-wise for the State of Andhra Pradesh;
- (c) the quantum of credit disbursed for long-term agricultural assets under various Government-supported credit schemes during the last three years, year-wise, State/UT-wise and particularly district-wise for the State of Andhra Pradesh;
- (d) whether the Government has conducted any assessment of the gaps and constraints faced by farmers specifically small, marginal and tenant farmers in developing long-term agricultural infrastructure; and
- (e) if so, the details thereof and the corrective measures taken to enhance credit accessibility for such categories of farmers?

ANSWER

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

(a) to (c) : The Department provides credit support under the Agriculture Infrastructure Fund (AIF) through 3% per annum interest subvention at the interest rate cap of 9% for a maximum period of 7 years and Credit Guarantee coverage for eligible borrowers up to a limit of 2 crore. This support is available to eligible beneficiaries viz. Farmers, Farmer Producers Organizations (FPOs), Cooperatives, Primary Agricultural Credit Societies (PACS), Self Help Groups (SHGs), agri-entrepreneurs start-ups etc for creating post-harvest infrastructure, irrigation structures and farming assets such as custom hiring centers, warehouses, silos, cold storages, pack-houses, sorting and grading units, assaying facilities, solar pumps, primary processing centers etc. During the last three financial years, 1,27,931 beneficiaries have availed benefits under the Agriculture Infrastructure Fund (AIF), with loans amounting to ₹46,480.10 crore disbursed across the country. Out of these, 4,015 beneficiaries belong to Andhra Pradesh, with loans amounting to ₹1,759.08 crore disbursed in the State. The year-wise and State-wise details of beneficiaries and credit disbursed under AIF during the last three years, along with the district-wise details for Andhra Pradesh, are given at Annexure.

(d) & (e): The Department continuously assesses the constraints faced by farmers, including small and marginal farmers, in creating long-term post-harvest agriculture infrastructure through stakeholder consultations, periodic reviews, feedback from States/UTs, financial institutions. To improve access to institutional credit under the Agriculture Infrastructure Fund (AIF), the Government has undertaken, inter alia, the following measures:

- (i) The scope of the Scheme has been expanded by including additional viable agriculture infrastructure projects such as Integrated Primary& Secondary processing, Mushroom, Hydroponics, Vertical Farming, PM-KUSUM Component-A etc. under the list of eligible activities.
- (ii) The period of Credit Guarantee coverage for warehouse/godown projects of Primary Agricultural Credit Societies (PACS) has been enhanced from 2+5 years to 2+8 years.
- (iii) A digital single-window AIF portal has been developed to facilitate online application, project monitoring, integration with lending institutions and convergence with other Government schemes.

A. The State wise & year wise details of Number of Beneficiaries and Disbursed Amount under AIF over the last three years in the Country

(Amount in Rs. Crore)

S. no.	State and UT	2023-2024		2024-2025		2025-2026		Total (last 3 years)	
		No. of Beneficiaries	Disbursed Amount	No. of Beneficiaries	Disbursed Amount	No. of Beneficiaries	Disbursed Amount	No. of Beneficiaries	Disbursed Amount
1	Andaman and Nicobar Islands	-	-	-	-	1	0.30	1	0.30
2	Andhra Pradesh	312	228.40	926	339.76	2772	666.68	4010	1,234.85
3	Arunachal Pradesh	2	0.92452	-	-	-	-	2	0.92
4	Assam	175	229.32	115	110.59	172	87.46	462	427.37
5	Bihar	417	359.36	744	412.86	758	267.57	1919	1,039.79
6	Chandigarh	2	1.77	2	1.02	1	0.26	5	3.05
7	Chhattisgarh	512	462.51	954	603.07	1886	557.92	3352	1,623.49
8	Delhi	3	4.43	2	7.75	4	1.26	9	13.44
9	Goa	8	2.87	8	22.40	4	2.49	20	27.76
10	Gujarat	958	948.83	1370	1,016.46	1952	980.39	4280	2,945.68
11	Haryana	2049	894.96	3068	1,023.80	4136	1,238.40	9253	3,157.16
12	Himachal Pradesh	192	60.90	255	76.23	431	161.25	878	298.38
13	Jammu and Kashmir	40	76.55	100	196.46	160	100.56	300	373.56
14	Jharkhand	104	69.75	180	103.77	242	73.87	526	247.39
15	Karnataka	900	759.05	1081	942.93	1084	582.85	3065	2,284.83
16	Kerala	971	250.90	1381	308.32	1447	276.62	3799	835.84
17	Ladakh	-	-	-	-	1	0.34	1	0.34
18	Madhya Pradesh	2617	1,279.38	4732	1,598.59	8173	1,821.12	15522	4,699.09
19	Maharashtra	3406	1,419.43	3273	1,932.70	5017	1,899.11	11696	5,251.24
20	Manipur	1	0.19	-	-	1	0.22	2	0.41
21	Meghalaya	-	-	-	-	1	0.50	1	0.50
22	Mizoram	-	-	-	-	-	-	-	-
23	Nagaland	1	1.75	-	-	-	-	1	1.75
24	Odisha	853	522.95	1405	559.61	2541	680.74	4799	1,763.30
25	Puducherry	1	1.10	4	1.23	5	2.82	10	5.15
26	Punjab	9533	2,128.84	10112	1,904.58	10548	2,223.46	30193	6,256.88
27	Rajasthan	974	690.90	1146	494.96	2149	737.88	4269	1,923.74
28	Tamil Nadu	2446	686.26	1335	760.87	1658	550.86	5439	1,997.99
29	Telangana	639	679.23	933	733.47	1591	1,113.86	3163	2,526.56
30	Tripura	3	6.40	3	3.57	1	0.05	7	10.02
31	Uttar Pradesh	2697	1,792.39	4885	1,888.72	5685	1,670.73	13267	5,351.84
32	Uttarakhand	167	100.07	189	174.41	176	77.79	532	352.27
33	West Bengal	1608	536.94	2553	630.44	2987	657.84	7148	1,825.22
Grand Total		31591	14,196.35	40756	15,848.57	55584	16,435.18	127931	46,480.10

B. The district wise & year wise details of Number of Beneficiaries and Disbursed Amount under AIF over the last three years in Andhra Pradesh

(Amount in Rs. Crore)

S. N	District	2023-2024		2024-2025		2025-2026		Total (last 3 years)	
		No of Beneficiaries	Disbursed Amount	No of Beneficiaries	Disbursed Amount	No of Beneficiaries	Disbursed Amount	TOTAL	Disbursed Amount
1	Alluri Sitharama Raju	-	-	1	0.11	6	0.96	7	1.07
2	Anakapalli	5	2.51	30	4.49	20	2.48	55	9.48
3	Ananthapuramu	15	4.23	30	5.6	146	36.41	191	46.24
4	Annamayya	1	0.35	2	0.23	31	3.66	34	4.24
5	Bapatla	8	5.69	26	7.01	77	15.55	111	28.25
6	Chittoor	3	6.86	4	13.58	21	2.5	28	22.94
7	Dr. B.R. Ambedkar Konaseema	6	6.39	27	7.25	140	26.32	173	39.96
8	East Godavari	23	7.98	107	28.74	294	69.24	424	105.96
9	Eluru	13	13.03	56	21.03	163	50.11	232	84.17
10	Guntur	11	16.29	25	11.29	72	14.73	108	42.31
11	Kakinada	9	9.82	50	26.96	195	37.82	254	74.6
12	Krishna	18	21.77	30	11.7	98	21.85	146	55.32
13	Kurnool	8	3.26	34	15.77	95	21.97	137	41
14	Markapuram*	-	-	-	-	-	-	-	-
15	Nandyal	28	13.42	81	26.16	243	66.02	352	105.6
16	NTR	9	5.45	31	14.33	106	26.99	146	46.77
17	Palnadu	20	36.73	19	9.55	106	20.37	145	66.65
18	Parvathipuram Manyam	20	3.93	23	10.7	52	17.07	95	31.7
19	Prakasam	7	6.07	10	10.59	77	17.19	94	33.85
20	Polavaram*	-	-	-	-	-	-	-	-
21	Sri Potti Sriramulu Nellore	13	6.17	34	16.29	187	43.32	234	65.78
22	Sri Sathya Sai	4	0.28	3	1.8	28	2.59	35	4.67
23	Srikakulam	39	9.07	71	22.44	93	27.57	203	59.08
24	Tirupati	7	11.49	15	9.91	57	10.18	79	31.58
25	Visakhapatnam	9	8.76	12	4.76	1	0.4	22	13.92
26	Vizianagaram	19	13.32	99	22.54	99	33.22	217	69.08
27	West Godavari	9	13	89	30.3	259	65.27	357	108.57
28	Y.S.R.	8	2.54	17	6.63	111	32.9	136	42.07
Grand Total		312	228.41	926	339.76	2777	666.69	4015	1234.86

* Two new Districts namely Markapuram and Polavaram were formed on January 1, 2026
