

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA

UNSTARRED QUESTION NO. 2518

ANSWERED ON MONDAY, DECEMBER 15, 2025/AGRAHAYANA 24, 1947 (SAKA)

Outstanding Agricultural Loans against Farmers

†2518. SHRI HANUMAN BENIWAL:

ADV. CHANDRA SHEKHAR:

Will the Minister of FINANCE be pleased to state:

(a) whether the Government has any information about the economic condition of the farmers in the country and their outstanding agricultural loans including Rajasthan and Uttar Pradesh;

(b) if so, the details thereof;

(c) the details of various categories of banks along with their respective amount of outstanding agricultural loans against farmers;

(d) whether the Government has any plan to waive off the entire agricultural loan of the farmers of the country in the interest of the farmers including Rajasthan and Uttar Pradesh; and

(e) if so, the time by which the said loans are likely to be waived off and if not, the reasons therefor?

ANSWER

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

(a) and (b) The National Sample Survey Office (NSSO), Ministry of Statistics and Programme Implementation (MoSPI) conducted Situation Assessment Survey (SAS) of Agricultural Households during National Sample Survey (NSS) 70th (January – December, 2013) and 77th round (January – December, 2019) in the rural areas of the country. As per result of SAS, the average monthly income per agricultural household has increased from Rs. 6,426 during 2012-13 to Rs. 10,218 in 2018-19. Further, as informed by NABARD, institutional credit has significantly improved and the share of non-institutional credit sources dropped from 90% in 1950 to about 25% in 2022.

(c) The State/UT-wise and Agency wise details of outstanding agriculture loans as on 30 September 2025, including the states of Rajasthan and Uttar Pradesh are given in the Annexure.

(d) and (e) No such proposal is currently under consideration with the Government.

Annexure

Statement referred to in part (c) of Lok Sabha Un-Starred Question no. 2518 on “Outstanding Agricultural Loans against Farmers” due for answer on 15.12.2025

Details of State/UT-wise and Agency wise outstanding agriculture loans as on 30 September 2025*

Sr. No	State/UT	Commercial Banks		Cooperative Banks		Regional Rural Banks		Total Loans to Agriculture by all categories of Banks	
		A/c.	Amt.	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.
1	DELHI	4	26,998	0	0	-	-	4	26,998
2	HARYANA	19	73,340	13	14,794	5	11,878	37	1,00,013
3	HIMACHAL PRADESH	4	9,382	2	3,399	1	1,818	7	14,599
4	JAMMU and KASHMIR	19	18,753	0	22	2	1,467	20	20,242
5	PUNJAB	22	87,536	0	797	3	9,138	25	97,471
6	RAJASTHAN	56	1,49,442	37	17,875	13	28,561	106	1,95,878
7	CHANDIGARH UT	0	3,068	0	0	-	-	0	3,068
8	LADAKH	1	706	0	15	0	11	1	733
9	ARUNACHAL PRADESH	0	513	-	-	-	-	0	513
10	ASSAM	12	15,993	0	214	4	5,065	17	21,273
11	MANIPUR	0	1,022	0	180	0	128	1	1,331
12	MEGHALAYA	1	609	0	188	0	319	1	1,116
13	MIZORAM	0	222	0	504	0	845	1	1,570
14	NAGALAND	1	676	0	226	0	16	1	919
15	SIKKIM	0	353	0	43	-	-	0	396
16	TRIPURA	2	1,684	0	1,821	1	1,060	4	4,565
17	A and N ISLAND	0	500	0	21	-	-	0	521
18	BIHAR	71	56,373	6	5,285	22	24,148	99	85,806
19	JHARKHAND	23	17,009	0	58	5	5,066	28	22,134
20	ODISHA	44	49,416	34	22,464	7	7,991	84	79,871
21	WEST BENGAL	47	72,584	21	6,055	8	10,412	76	89,050
22	CHHATTISGARH	10	23,540	18	9,355	2	3,485	31	36,380
23	MADHYA PRADESH	55	1,30,075	30	27,490	7	11,730	92	1,69,295
24	UTTARAKHAND	4	13,268	4	2,564	1	740	9	16,572
25	UTTAR PRADESH	101	1,68,730	28	11,510	46	60,411	174	2,40,651
26	GOA	1	1,669	-	-	-	-	1	1,669
27	GUJARAT	37	1,10,677	14	38,385	5	13,126	57	1,62,188
28	MAHARASHTRA	88	2,34,910	47	45,775	9	10,443	144	2,91,128
29	D & N HAVELI UT and DAMAN & DIU UT	0	284	0	20	-	-	0	304
30	ANDHRA PRADESH	104	2,89,481	27	33,739	31	53,604	162	3,76,823
31	TELANGANA	54	1,30,427	10	9,395	15	25,225	80	1,65,047
32	KARNATAKA	87	1,78,647	36	29,420	21	38,840	145	2,46,907
33	KERALA	59	1,25,087	1	12,084	15	21,221	75	1,58,393
34	PUDUCHERRY	3	6,408	0	5	1	1,626	4	8,040
35	TAMILNADU	213	4,48,254	25	20,794	18	25,797	256	4,94,845
36	LAKSHADWEEP UT	0	120	-	-	-	-	0	120

Data Source: Data submitted by banks on ENSURE portal of NABARD; *:Provisional data