

1	2	3
Uttar Pradesh	49114	904230
Uttarakhand	5640	188535
West Bengal	32366	432687
TOTAL	437770	12582627

Loan burden on farmers

2123. SHRI K.T.S. TULSI: Will the Minister of AGRICULTURE AND FARMERS WELFARE be pleased to state:

(a) whether it is a fact that farmers have borrowed or continue to borrow money from private money lenders in the country to meet their agricultural expenses; and

(b) if so, the total number, in figures and percentage, of such farmers who have borrowed money from the private moneylenders, State-wise, in the last three years along with the total amount borrowed and rate of interest charged by such moneylenders?

THE MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE AND FARMERS WELFARE (SHRI PARSHOTTAM RUPALA): (a) and (b) Yes, Sir. As per National Sample Survey Office (NSSO) "Situation Assessment Survey" (SAS), 2013 of Agricultural Households (70th Round) - it is estimated that of the agricultural households in the country that have taken loans for all kind of purposes, 52 percent are indebted. The average amount of outstanding loans per agricultural households is ₹47,000 (approximately). The survey revealed that at all India level, about 60 percent of the outstanding loans were taken from institutional sources which included Government (2.1 percent), Cooperative Societies (14.8 percent) and Banks (42.9 percent). Among non-institutional sources, agricultural/ professional money lenders (25.8 percent) had the major share in terms of outstanding loans.

The details of farmers who have borrowed money from the private money lenders during the last 3 years are not available with NSSO. However, State-wise figures of average amount of outstanding loans per agricultural household, percentage of outstanding loan amount taken from agricultural/ professional money lender, number and percentage of agricultural households having outstanding loans from agricultural/ professional money lender as obtained from SAS 2013 are given in the Statement.

Statement

Average amount of outstanding loan per agricultural household, percentage of outstanding loans from 'agricultural/ professional money lender, number and percentage of agricultural households having outstanding loans as per the results of Situation Assessment Survey (SAS) of Agricultural households of NSS 70th round (January -December 2013)

State/ Group of UTs	average amount of outstanding loan per agricultural household (₹ '00)	percentage of outstanding loan amount taken from agricultural/ professional money lender (%)	estimated number ('00) of agricultural households having outstanding loans from		estimated number ('00) of agricultural households	percentage of agricultural households with outstanding loan from	
			agricultural/ professional money lender	any source		agricultural/ professional money lender (col.4/col.6)	any source (col.5/col.6)
1	2	3	4	5	6	7	8
Andhra Pradesh	1234	49.4	12292	33421	35968	34.2	92.9
Arunachal Pradesh	54	5.6	19	206	1080	1.8	19.1
Assam	34	3.7	409	5995	34230	1.2	17.5
Bihar	163	51.2	13492	30156	70943	19.0	42.5
Chhattisgarh	102	23.2	686	9538	25608	2.7	37.2

1	2	3	4	5	6	7	8
Gujarat	381	6.6	1619	16743	39305	4.1	42.6
Haryana	790	21.3	1159	6645	15693	7.4	42.3
Himachal Pradesh	280	1.5	56	2457	8811	0.6	27.9
Jammu and Kashmir	122	3.2	80	3463	11283	0.7	30.7
Jharkhand	57	26.1	1747	6464	22336	7.8	28.9
Karnataka	972	20.7	8000	32775	42421	18.9	77.3
Kerala	2136	2.2	395	10908	14043	2.8	77.7
Madhya Pradesh	321	24.2	6643	27414	59950	11.1	45.7
Maharashtra	547	5.0	2498	40672	70970	3.5	57.3
Manipur	61	19.9	97	421	1762	5.5	23.9
Meghalaya	14	2.3	11	84	3544	0.3	2.4
Mizoram	29	0.0	0	47	758	0.0	6.2
Nagaland	6	0.0	0	65	2621	0.0	2.5
Odisha	282	9.5	4785	25830	44935	10.6	57.5
Punjab	1195	15.0	1223	7499	14083	8.7	53.2
Rajasthan	705	43.9	15784	40055	64835	24.3	61.8

202 *Written Answers to*

[RAJYA SABHA]

Unstarred Questions

Sikkim	99	0.0	0	97	674	0.0	14.4
Tamil Nadu	1159	25.5	6943	26780	32443	21.4	82.5
Telangana	935	60.3	8280	22628	25389	32.6	89.1
Tripura	50	2.3	19	559	2445	0.8	22.9
Uttarakhand	356	6.5	532	5387	10608	5.0	50.8
Uttar Pradesh	273	22.4	13107	79081	180486	7.3	43.8
West Bengal	178	17.7	5062	32787	63624	8.0	51.5
Group of UTs	477	7.0	43	267	717	6.0	37.2
ALL-INDIA	470	25.8	104948	468481	902011	11.6	51.9

Note: Definition of Agricultural household used in Situation Assessment Survey of Agricultural Households, NSS 70th round: For the purpose of Situation Assessment Survey (SAS) of NSS 70th round, an agricultural household was defined as a household receiving some value of produce from agriculture activities (e.g. cultivation of field crops, horticultural crops, fodder crops, plantation, animal husbandry, poultry, fishery, piggery, bee-keeping, vermiculture, sericulture, etc.) during last 365 days. However households which were entirely agricultural labour households, households receiving income entirely from coastal fishing, activity of rural artisans and agricultural services were not considered as agricultural household and they were kept out of the scope of the survey. Further, to eliminate households pursuing agricultural activities of insignificant nature, households with at least one member self-employed in agriculture either in the principal status or in subsidiary status and having total value of produce more than ₹3000/- during the last 365 days were only considered for being selected for this survey.

Source: Table 14 and 15 of Appendix A, NSS Report No. 576: Income, Expenditure, Productive Assets and Indebtedness of Agricultural Households in India. The outstanding amount is pertaining to all kind of loans taken by the agricultural household irrespective of the purpose for which it was taken. The figures correspond to the amount of outstanding loan at the time of the survey