

GOVERNMENT OF INDIA  
MINISTRY OF AGRICULTURE AND FARMERS' WELFARE  
DEPARTMENT OF AGRICULTURE, COOPERATION AND FARMERS' WELFARE

**RAJYA SABHA**  
**UNSTARRED QUESTION NO. 1944**  
TO BE ANSWERED ON 12/03/2021

**WAVING OF FARMERS' LOAN**

1944. ShriRajmani Patel:

Will the Minister of AGRICULTURE AND FARMERS WELFARE be pleased to state:

- (a) the details of farmers whose loans were waived off by the Central and State Governments during the years 2016 to 2020, State-wise and year-wise along with the details of other agricultural schemes under which concessions were given; and
- (b) whether the electricity bill of farmers has been waived off, if so, the number of such farmers?

**ANSWER**

MINISTER OF AGRICULTURE AND FARMERS WELFARE

(SHRI NARENDRA SINGH TOMAR)

- (a) Government of India has not implemented any Farm Loan Waiver during the years 2016-2020. Information pertaining to loan waiver implemented by the State Governments are not maintained. As per information provided by NABARD, the details of farm loan Waiver announced by the States are at **Annexure 1**. The details of few schemes under which concessions are given for agriculture are at **Annexure 2**.
- (b) Supply and distribution of electricity at affordable rate to all the consumers including farmers in a State / UT falls within the purview of the respective State Government / State Power Utility. As per provisions of Electricity Act 2003, respective State Electricity Regulatory Commissions (SERCs) determine the electricity tariff for retail supply of electricity to end consumers. The State Government can give subsidy to the extent they consider appropriate to any category of consumers including farmers as per provision of section 65 of the Electricity Act, 2003.

### Annexure-1

The details of debt waiver schemes (since 2014) announced by various States Governments, as reported by NABARD and State Govts are as under:

S. No.	States/UTs	Name & Year of Debt Waiver Scheme	Brief of the scheme	Total amount proposed to be waived off (Rs. in crore)	Amount waived off as a relief under the scheme. (Rs. in crore)	No. of farmers benefited (No. in lakh)
1.	Madhya Pradesh	Mukhya Mantri Fasal Rin Mafi Yojna Year - 2018-19 Notification dated 18.12.2018	<ul style="list-style-type: none"> <li>▪ Farmers, residing in Madhya Pradesh (M.P.), taken short-term crop loan till 31.03.2018 from any lending institutions branches situated in M.P. are eligible for the scheme.</li> <li>▪ Loan waiver of upto Rs.2.00 lakh for all farmers taken from Cooperative and Nationalized Banks.</li> </ul>	36,500.00	11912.00	20.23
2.	Rajasthan	(i)Rajasthan Krashak Rin Mafi Yojana-2019 Notification for LTCCS dated 12.09.2018	<ul style="list-style-type: none"> <li>▪ Farmers who have taken short-term crop loan from cooperative banks till 30.11.2018 are covered under this scheme.</li> </ul>	----	7,524.66	19.895
		(ii) Rajasthan Krashak Rin Mafi Yojana-2019	<ul style="list-style-type: none"> <li>▪ Small and Marginal farmers who have taken medium and long term agri-loan from cooperative banks till 30.11.2018 are covered under this scheme.</li> <li>▪ In the first phase, the farmers account should be outstanding loan of less than Rs.2,00,000/- as on 30.11.2018.</li> </ul>	18,000.00	7850.92	0.198
3.	Punjab	Crop Loan Waiver Scheme Year-2017-18	<ul style="list-style-type: none"> <li>▪ Small and Marginal farmers are eligible for the scheme for maximum amount of Rs. 2.00 lakh.</li> </ul>	10,000.00	4625	5.55

		Notification dated 17.10.2017	<ul style="list-style-type: none"> <li>▪ Loan taken from scheduled commercial banks, cooperative credit institutions and regional rural banks till 31.03.2017 is covered under the scheme.</li> <li>▪ The interest outstanding from 01.04.2017 till date of notification is also covered in the scheme.</li> </ul>			
4.	Karnataka	Notification dated 23.06.2017.  Notification dated 14.08.2018 Notification dated 06.09.2018	<ul style="list-style-type: none"> <li>• Waiver of farm loans of upto Rs.50,000 taken from State-run Cooperative Institutions</li> <li>• Waiver of Short term Crop loan upto Rs.1 lakh/- per agriculture family.</li> <li>• Waiver of Short term Crop loan upto Rs.2 lakh/- per agriculture family.</li> </ul>	--	<b>7,794.00</b>  <b>14293.92</b>	21.00
5.	Maharashtra	Notification dated 28.06.2017	<ul style="list-style-type: none"> <li>• Maximum amount of Rs.1.50 lakh for debt waiver and more than Rs.1.50 lakh one time settlement (OTS).</li> </ul>	34022.00	<b>30500.00</b>	31.00
6.	Uttar Pradesh	Notification dated 24.06.2017	<ul style="list-style-type: none"> <li>• Loan waiver of crop loans up to Rs.1.00 lakh for Small and Marginal Farmers.</li> <li>• In addition, Rs.5,630 crore allocated for writing off bad loans of around seven lakh farmers, which had become NPAs. This takes the total amount allocated for loan relief to Rs.36,359 crore.</li> </ul>	36359.00	25,233.48	44.00
7.	Jammu Kashmir	Notification dated 23.01.2017	<ul style="list-style-type: none"> <li>• KCC loans upto Rs.1 lakh were given 50% waiver in a phased manner.</li> </ul>	--	244.00	1.15
8.	Tamil Nadu	Notification dated 23.05.2016	<ul style="list-style-type: none"> <li>• Waiver of loans taken from Cooperative Banks as</li> </ul>		5318.75	12.02

			on 31.03.2016 by Small & Marginal Farmers			
9.	Chhattisgarh	Notification dated 26.12.2015	• 25% Debt relief/waiver	--	129.76	1.90
		Notification dated 30.11.2018	• Waiving short term crop loans		6100.00	16.65
10.	Telangana	Notification dated 13.08.2014	• Waiver of loans upto Rs.1.00 lakh to all farmers	--	17000.00	36.00
11.	Andhra Pradesh	Notification dated 02.08.2014	• Waiver of Agriculture crop loan upto Rs.1.50 lakh for Small and Marginal Farmers.	--	24000.00	58.30
12.	Union Territory of Puducherry	Notification Dated 12.01.2018	• Loan waiver Scheme covering loans of all agricultural and allied activities availed through Cooperative structure as on 31.03.2016.	--	19.42	0.005 (4781 farmers)

- (i) **Interest Subvention Scheme (ISS):** Government is implementing the Interest Subvention Scheme (ISS) since 2006-07 to ensure availability of agriculture credit at a reduced interest rate to farmers. Under ISS, the Government is providing interest subvention to make available short-term agri loans (including allied activities) through KCC upto Rs.3 lakh for a period of one year at an effective interest rate of 4% per annum against the normal lending rate of 9% to prompt payee farmers. Thus, the prompt payee farmers are getting an interest subvention of 5% per annum.
- (ii) **“Per drop more crop”** initiative under which drip/sprinkler irrigation is being encouraged for optimal utilization of water, reducing cost of inputs and increasing productivity. Under the scheme SMF farmers get 55% financial assistance and other farmers gets 45% financial assistance
- (iii) **“Paramparagat Krishi Vikas Yojana (PKVY)”** for promoting organic farming. Farmer is provided Rs. 20,000 per acre in three years for seed to harvesting of crops and to transport produce to the market.
- (iv) Launch of **e-National Agriculture Market (eNAM) initiative** to provide farmers an electronic transparent and competitive online trading platform for enabling them to get better price for the produce.
- (v) **Pradhan Mantri Fasal Bima Yojana (PMFBY)** : This scheme provides insurance cover for all stages of the crop cycle including post-harvest risks in specified instances, with low premium contribution by farmers. Farmer has pay only 1.5% of sum insured for all Rabi crops, 2% for all Kharif crops and only 5% of sum insured for annual commercial and horticultural crops.
- (vi) Under **“Har Medh Par Ped”**, agro forestry is being promoted for additional income. With the amendment of Indian Forest Act, 1927, Bamboo has been removed from the definition of trees. A restructured National Bamboo Mission has been launched in the year 2018 to promote bamboo plantation on non-forest government as well as private land and emphasis on value addition, product development and markets.
- (vii) **Pradhan Mantri Annadata Aay Sanrakshan Abhiyan (PMAASHA):** Giving a major boost to the pro-farmer initiatives, the Government has approved a new Umbrella Scheme ‘Pradhan Mantri Annadata Aay Sanrakshan Abhiyan (PMAASHA)’. The Scheme is aimed at ensuring remunerative prices to the farmers for their produce as announced in the Union Budget for 2018. This is an unprecedented step taken by Govt. of India to protect the farmers’ income which is expected to go a long way towards the welfare of farmers.
- (viii) Bee keeping has been promoted under Mission for Integrated Development of Horticulture (MIDH) to increase the productivity of crops through pollination and increase the honey production as an additional source of income of farmers.
- (ix) **Pradhan Mantri Kisan Samman Nidhi (PM-KISAN):** Under the PM-KISAN scheme, an income support of 6,000/- per year in three equal installments is provided to small and marginal farmer families having combined land holding/ownership of upto 2 hectares.
- (x) **Rashtriya Gokul Mission** to enhance milk production and productivity of bovines and to make milk production more remunerative to the farmers. It aims at setting up of 21 **Gokul Grams** as Integrated Cattle Development Centres.

- (xi) The Government has approved for giving the facility of Kisan Credit Card (KCC) to the farmers practicing animal husbandry and fisheries related activities and has also decided to extend the Interest Subvention Facilities to such categories of farmers.
- (xii) Further with a view to provide social security net for Small and Marginal Farmers (SMF) as they have minimal or no savings to provide for old age and to support them in the event of consequent loss of livelihood, the Government implementing **Pradhan Mantri Kisan Maandhan Yojan** for providing old age pension to these farmers. Under this Scheme, a minimum fixed pension of Rs. 3000/- will be provided to the eligible small and marginal farmers, subject to certain exclusion clauses, on attaining the age of 60 years. The scheme aims to cover around 5 crore beneficiaries in the first three years. It would be a voluntary and contributory pension scheme, with entry age of 18 to 40 years.

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