

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

RAJYA SABHA
UNSTARRED QUESTION NO. 1952
TO BE ANSWERED ON 12/03/2021

AGRICULTURAL CREDIT TO FARMERS

1952. Shri N. R. Elango:

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

- (a) the disbursal of agricultural credit to farmers in 2019-20, State-wise;
- (b) the size/class of farmers who have benefitted from agricultural credit and the quantum of credit for each class during 2019-20, State-wise;
- (c) the amount of agricultural credit which was planned to be disbursed during 2019-2020 across States and the actual disbursal in 2019-2020; and
- (d) the proportion of agricultural credit in the priority sector lending across States during 2019-2020?

ANSWER

MINISTER OF AGRICULTURE AND FARMERS WELFARE

(SHRI NARENDRA SINGH TOMAR)

- (a) to (c): As per the available information, 52% of total agriculture credit was disbursed to small and marginal farmers. Size/ class-wise categorization of agriculture credit is not maintained. The total agriculture credit disbursement target during the year 2019-20 was 13.50 lakh crore. The actual disbursement during 2019-20 was 13.93 lakh crore. State-wise target and disbursement during the year 2019-20 is given in **Annexure-I**.
- (d): As per Reserve Bank of India Master Directions on Priority Sector Lending (PSL), all Scheduled Commercial Banks (including Regional Rural Banks, Small Finance Banks, Local Area Banks and Primary (Urban) Co-operative Banks other than Salary Earners' Banks) are to extend 40% of ANBC (Adjusted Net Bank Credit) or CEOBE (Credit Equivalent of Off-Balance Sheet Exposures), whichever is higher for total priority sector advances. Within this 18% of ANBC or CEOBE, whichever is higher, needs to be extended to agriculture sector. Within 18% target for agriculture, a target of 8% of ANBC or CEOBE whichever is higher is prescribed for Small and Marginal Farmers.

Annexure-I

Sr. No.	State/UT	Ground Level Credit to Agriculture 2019-20		
		Total Loans to Agriculture (Rs. in crore)		Out of Total Agri Loan, loans to SF/MF (Rs. crore)
		Target	Achievement	Amount
1	DELHI	1070	21632.50	865.84
2	HARYANA	78444	64294.91	29451.76
3	HIMACHAL PRADESH	10280	7770.82	6175.87
4	JAMMU and KASHMIR	13131	13401.55	8012.14
5	PUNJAB	91939	80448.05	33509.70
6	RAJASTHAN	108002	95050.61	42119.37
7	CHANDIGARH UT	424	1346.40	241.93
	Northern Region	303291	283944.83	120376.61
8	ARUNACHAL PRADESH	662	110.81	47.52
9	ASSAM	11346	7712.91	4891.86
10	MANIPUR	933	311.75	227.14
11	MEGHALAYA	987	205.41	151.14
12	MIZORAM	520	166.36	136.92
13	NAGALAND	623	277.57	224.48
14	SIKKIM	345	174.18	62.93
15	TRIPURA	2799	2850.38	2094.11
	North Eastern Region	18215	11809.37	7836.10
16	A and N ISLAND	349	148.62	80.47
17	BIHAR	50396	40834.20	27811.67
18	JHARKHAND	9026	5437.17	3454.14
19	ODISHA	38849	30398.44	21737.23
20	WEST BENGAL	74960	54849.42	33748.03
	Eastern Region	173580	131667.85	86831.55
21	CHHATTISGARH	19693	15124.72	6632.59
22	MADHYA PRADESH	89714	62496.59	23938.64
23	UTTARAKHAND	12810	10504.81	3295.36
24	UTTAR PRADESH	133331	108888.42	67338.19
	Central Region	255547	197014.54	101204.77

25	GOA	1674	993.23	347.42
26	GUJARAT	74867	73228.67	27686.58
27	MAHARASHTRA	97499	81849.71	27888.11
28	D and N HAVELI UT	171	111.60	14.06
29	DAMAN and DIU UT	73	23.04	10.05
	Western Region	174284	156206.26	55946.22
30	ANDHRA PRADESH	80794	136778.43	85473.65
31	TELANGANA	62325	63382.77	32221.37
32	KARNATAKA	80141	88379.82	45385.46
33	KERALA	77519	97420.12	61167.81
34	PUDUCHERRY	4814	3372.82	1975.36
35	TAMILNADU	119335	222747.57	126739.04
36	LAKSHADWEEP UT	154	5.01	4.63
	Southern Region	425082	612086.54	352967.33
	Grand Total:	1350000	1392729.39	725162.59

Source: ENSURE Portal of NABARD
