

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

**RAJYA SABHA**  
**UNSTARRED QUESTION NO - 517**  
TO BE ANSWERED ON 26/07/2024

**LOANS UNDER MODIFIED INTEREST SUBVENTION SCHEME**

**517. Shri Manoj Kumar Jha:**

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

- (a) the total amount of short term loans disbursed under the Modified Interest Subvention Scheme (MISS) till date, year-wise and State-wise;
- (b) the total number of farmers offered such loans and the number of loans in progress;
- (c) the total number of farmers who availed the subvention option;
- (d) whether loans were provided in case of natural calamities, if so the details thereof; and
- (e) the total amount of post harvest loans provided to farmers till date, year-wise?

**ANSWER**

MINISTER OF AGRICULTURE AND FARMERS WELFARE

(SHRI SHIVRAJ SINGH CHOUHAN)

- (a) : Modified Interest Subvention Scheme (MISS) is to provide Interest Subvention (IS) and Prompt Repayment Incentive (PRI) benefit on short term loan taken by farmers under Kisan Credit Card (KCC). Total year wise and State-wise short term loan disbursed since 2021 onwards is given at annexure-1(A to C), which includes beneficiaries of MISS as well.
- (b) : Total short term loan accounts year-wise and State-wise is given at annexure-1(A to C). No consolidated data of under - process loans is maintained at any single point and thus not available.
- (c) : The number of eligible accounts for Interest Subvention (IS) and / or PRI benefits during 2021-22 is 5.25 Crores and 2022-23 is 5.52 Crores.
- (d): :In order to provide relief to farmers affected by natural calamities, MISS guidelines provide an interest subvention in the first year on the restructured loan amount. Such restructured loan attracts normal rate of interest from the second year onwards as per extant policy laid down by the RBI. To provide relief to the farmers affected due to severe natural calamities

provision for an interest subvention is available for first three years/entire period (subject to a maximum of five years) on the restructured loan amount. Further, in all such cases, the benefit of prompt repayment incentive @ 3% per annum is also available to the affected farmers. The grant of such benefit in cases of severe natural calamities shall, however, be decided by a High Level Committee (HLC) based on the recommendations of Inter-Ministerial Central Team (IMCT) and Sub Committee of National Executive Committee (SC-NEC).

- (e): The provision of post harvest loan component of KCC is included in the overall disbursed amount of KCC and not maintained separately.

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## Annexure 1 A

### Annexure fo Rajya Sabha Unstarred Question No.517 answer for 26.07.2024

Short Term Agriculture Credit Disbursement- 2021-22									
( Amount in Rs. crore, No. of A/cs in lakh)									
S.No.	State/UT	Co-operative Bank		Regional Rural Bank		Commercial Bank		All Agencies	
		No. of Accounts	Disb. Amt.	No. of Accounts	Disb. Amt.	No. of Accounts	Disb. Amt.	No. of Accounts	Amount
1	DELHI	0.00	0.02	-	-	0.10	2,107.94	0.10	2,107.96
2	HARYANA	15.65	12,244.31	2.63	9,424.74	13.08	27,187.72	31.37	48,856.77
3	HIMACHAL PRADESH	1.09	1,723.41	2.06	1,400.97	3.63	4,043.83	6.78	7,168.21
4	JAMMU and KASHMIR	0.00	3.79	0.32	783.25	13.10	10,501.48	13.43	11,288.52
5	PUNJAB	13.22	10,516.98	2.27	6,581.66	16.72	40,272.41	32.21	57,371.05
6	RAJASTHAN	28.53	18,118.61	11.54	17,683.60	37.86	55,334.99	77.92	91,137.20
7	CHANDIGARH UT	-	-	-	-	0.09	278.41	0.09	278.41
8	LADAKH	-	-	0.00	5.04	0.55	333.41	0.55	338.45
	<b>Northern RegionTotal</b>	<b>58.49</b>	<b>42,607.11</b>	<b>18.82</b>	<b>35,879.27</b>	<b>85.14</b>	<b>140,060.18</b>	<b>162.44</b>	<b>218,546.56</b>
9	ARUNACHAL PRADESH	0.00	0.65	0.00	2.19	0.07	56.20	0.08	59.05
10	ASSAM	0.00	13.28	0.31	182.56	2.05	1,644.96	2.37	1,840.80
11	MANIPUR	0.00	2.33	0.01	3.05	0.09	126.51	0.10	131.89
12	MEGHALAYA	0.01	11.93	0.10	51.19	0.20	128.49	0.31	191.61
13	MIZORAM	0.00	4.28	0.01	6.99	0.06	41.11	0.06	52.38
14	NAGALAND	0.01	14.67	0.00	0.58	0.36	147.33	0.37	162.58
15	SIKKIM	0.01	4.68	-	-	0.06	76.51	0.07	81.19
16	TRIPURA	0.03	11.64	0.35	136.46	0.34	214.72	0.72	362.83
	<b>North Eastern RegionTotal</b>	<b>0.08</b>	<b>63.46</b>	<b>0.77</b>	<b>383.03</b>	<b>3.23</b>	<b>2,435.84</b>	<b>4.07</b>	<b>2,882.33</b>
17	A and N ISLAND	0.01	8.37	-	-	0.06	144.75	0.07	153.11
18	BIHAR	0.85	40,819.31	7.14	6,721.66	6.75	4,635.45	14.74	52,176.42
19	JHARKHAND	0.03	12.11	2.20	1,454.73	5.40	2,199.16	7.62	3,666.00
20	ODISHA	34.64	16,048.86	2.88	1,661.68	7.47	6,172.49	44.99	23,883.04
21	WEST BENGAL	15.45	4,589.53	2.75	1,488.95	9.57	10,381.26	27.76	16,459.75
	<b>Eastern RegionTotal</b>	<b>50.97</b>	<b>61,478.18</b>	<b>14.97</b>	<b>11,327.02</b>	<b>29.25</b>	<b>23,533.11</b>	<b>95.19</b>	<b>96,338.32</b>
22	CHHATTISGARH	8.49	2,926.97	0.89	767.70	3.72	8,791.04	13.10	12,485.70
23	MADHYA PRADESH	25.44	16,834.83	4.27	5,388.23	39.91	39,074.69	69.62	61,297.75
24	UTTARAKHAND	1.80	1,372.76	0.31	199.01	2.57	4,361.48	4.68	5,933.25
25	UTTAR PRADESH	18.76	7,556.91	22.96	29,655.84	41.82	51,790.67	83.53	89,003.42
	<b>Central RegionTotal</b>	<b>54.49</b>	<b>28,691.47</b>	<b>28.42</b>	<b>36,010.77</b>	<b>88.02</b>	<b>104,017.88</b>	<b>170.93</b>	<b>168,720.12</b>
26	GOA	0.00	20.21	-	-	0.29	400.58	0.29	420.80
27	GUJARAT	9.51	17,025.95	3.55	6,490.34	17.68	45,960.68	30.73	69,476.97
28	MAHARASHTRA	30.40	18,776.94	3.56	3,145.40	26.20	40,277.49	60.16	62,199.83
29	D and N HAVELI UT	-	-	-	-	0.02	41.01	0.02	41.01
30	DAMAN and DIU UT	-	-	-	-	0.01	31.36	0.01	31.36
	<b>Western RegionTotal</b>	<b>39.91</b>	<b>35,823.11</b>	<b>7.11</b>	<b>9,635.74</b>	<b>44.20</b>	<b>86,711.12</b>	<b>91.23</b>	<b>132,169.96</b>
31	ANDHRA PRADESH	14.93	13,143.11	20.60	20,556.27	45.03	75,860.12	80.56	109,559.50
32	TELANGANA	10.56	6,956.59	7.11	8,702.99	24.74	35,012.06	42.41	50,671.64
33	KARNATAKA	28.19	19,022.64	11.81	15,135.55	35.55	39,994.60	75.55	74,152.79
34	KERALA	4.23	7,563.46	14.57	13,532.73	31.24	44,299.09	50.04	65,395.28
35	PUDUCHERRY	0.00	2.08	0.42	372.37	1.21	1,476.24	1.64	1,850.69
36	TAMILNADU	20.35	13,741.51	17.90	15,245.83	99.90	150,398.37	138.15	179,385.71
37	LAKSHADWEEP UT	-	-	-	-	0.01	5.67	0.01	5.67
	<b>Southern Region</b>	<b>78.26</b>	<b>60,429.39</b>	<b>72.40</b>	<b>73,545.72</b>	<b>237.69</b>	<b>347,046.15</b>	<b>388.35</b>	<b>481,021.27</b>
	<b>GRAND TOTAL</b>	<b>282.20</b>	<b>229,092.73</b>	<b>142.49</b>	<b>166,781.56</b>	<b>487.51</b>	<b>703,804.28</b>	<b>912.21</b>	<b>1,099,678.56</b>

\* Data Source : Data submitted by Banks in ENSURE portal of NABARD.

## Annexure 1 B

## Annexure fo Raja Sabha Unstarred Question No.517 answer for 26.07.2024

Short Term Agriculture Credit Disbursement- 2022-23									
( Amount in Rs. crore, No. of A/cs in lakh)									
S.No.	State/UT	Co-operative Bank		Regional Rural Bank		Commercial Bank		All Agencies	
		No. of Accounts	Disb. Amt.	No. of Accounts	Disb. Amt.	No. of Accounts	Disb. Amt.	No. of Accounts	Amount
1	DELHI	0.00	0.08	-	-	0.39	3,768.31	0.39	3,768.39
2	HARYANA	15.51	12,755.01	2.98	10,571.81	17.02	36,986.93	35.50	60,313.75
3	HIMACHAL PRADESH	1.14	1,867.95	1.73	1,645.76	5.07	5,569.95	7.95	9,083.65
4	JAMMU and KASHMIR	0.00	5.21	0.50	1,073.71	14.99	8,646.02	15.49	9,724.94
5	PUNJAB	13.80	10,642.69	2.23	6,889.94	20.97	49,300.87	37.00	66,833.51
6	RAJASTHAN	29.72	19,740.87	13.66	22,028.07	42.47	66,484.47	85.85	108,253.40
7	CHANDIGARH UT	-	-	-	-	0.07	660.97	0.07	660.97
8	LADAKH	-	-	0.00	6.56	0.62	321.54	0.62	328.09
	<b>Northern RegionTotal</b>	<b>60.17</b>	<b>45,011.80</b>	<b>21.11</b>	<b>42,215.84</b>	<b>101.60</b>	<b>171,739.05</b>	<b>182.88</b>	<b>258,966.70</b>
9	ARUNACHAL PRADESH	0.00	0.35	0.00	3.99	0.17	555.22	0.17	559.56
10	ASSAM	0.00	16.01	0.37	147.75	3.22	2,903.57	3.59	3,067.32
11	MANIPUR	0.01	4.80	0.02	9.14	0.16	211.88	0.19	225.82
12	MEGHALAYA	0.02	12.95	0.11	69.59	0.22	207.18	0.35	289.71
13	MIZORAM	0.00	6.91	0.01	4.44	0.09	64.35	0.10	75.70
14	NAGALAND	0.02	16.43	0.00	0.67	0.37	191.66	0.39	208.77
15	SIKKIM	0.02	13.35	-	-	0.08	219.19	0.10	232.54
16	TRIPURA	0.03	11.10	0.06	122.35	0.52	300.97	0.61	434.42
	<b>North Eastern RegionTotal</b>	<b>0.10</b>	<b>81.90</b>	<b>0.57</b>	<b>357.93</b>	<b>4.83</b>	<b>4,654.02</b>	<b>5.50</b>	<b>5,093.84</b>
17	A and N ISLAND	0.02	11.20	-	-	0.10	211.82	0.12	223.02
18	BIHAR	0.99	8,978.65	6.88	7,714.55	13.18	7,548.02	21.05	24,241.21
19	JHARKHAND	0.02	10.90	1.56	1,646.68	10.68	4,003.62	12.26	5,661.20
20	ODISHA	34.58	16,692.75	2.70	1,615.46	12.63	10,739.98	49.91	29,048.18
21	WEST BENGAL	15.13	4,608.19	2.24	1,742.52	17.13	16,150.71	34.50	22,501.42
	<b>Eastern RegionTotal</b>	<b>50.73</b>	<b>30,301.68</b>	<b>13.38</b>	<b>12,719.21</b>	<b>53.72</b>	<b>38,654.14</b>	<b>117.83</b>	<b>81,675.03</b>
22	CHHATTISGARH	17.56	6,560.80	1.28	1,567.59	4.73	12,386.00	23.57	20,514.39
23	MADHYA PRADESH	26.03	18,446.97	4.33	5,955.62	41.08	43,038.02	71.44	67,440.61
24	UTTARAKHAND	1.95	1,463.18	0.35	250.97	3.22	5,668.12	5.52	7,382.27
25	UTTAR PRADESH	19.37	8,630.58	29.32	36,572.70	54.14	69,475.33	102.83	114,678.61
	<b>Central RegionTotal</b>	<b>64.91</b>	<b>35,101.53</b>	<b>35.27</b>	<b>44,346.88</b>	<b>103.17</b>	<b>130,567.47</b>	<b>203.34</b>	<b>210,015.88</b>
26	GOA	0.01	23.43	-	-	0.38	564.92	0.38	588.35
27	GUJARAT	9.36	17,657.30	3.99	7,797.70	20.76	53,159.28	34.11	78,614.27
28	MAHARASHTRA	33.11	23,383.71	5.05	4,751.06	32.85	55,725.07	71.01	83,859.84
29	D and N HAVELI UT	-	-	-	-	0.02	105.54	0.02	105.54
30	DAMAN and DIU UT	-	-	-	-	0.02	54.33	0.02	54.33
	<b>Western RegionTotal</b>	<b>42.47</b>	<b>41,064.44</b>	<b>9.04</b>	<b>12,548.76</b>	<b>54.02</b>	<b>109,609.14</b>	<b>105.53</b>	<b>163,222.33</b>
31	ANDHRA PRADESH	15.90	13,786.60	22.35	22,296.75	57.06	103,958.94	95.30	140,042.30
32	TELANGANA	10.33	7,174.38	7.33	11,955.75	29.88	47,929.48	47.54	67,059.60
33	KARNATAKA	28.79	20,834.96	13.81	18,726.10	37.26	57,554.92	79.87	97,115.98
34	KERALA	4.45	6,527.90	15.79	15,681.32	41.55	64,123.76	61.79	86,332.98
35	PUDUCHERRY	0.00	0.69	0.01	7.30	1.66	2,253.49	1.67	2,261.47
36	TAMILNADU	27.14	19,591.94	20.32	19,422.40	121.41	167,994.57	168.88	207,008.91
37	LAKSHADWEEP UT	-	-	-	-	0.03	18.48	0.03	18.48
	<b>Southern Region</b>	<b>86.62</b>	<b>67,916.47</b>	<b>79.61</b>	<b>88,089.61</b>	<b>288.85</b>	<b>443,833.64</b>	<b>455.08</b>	<b>599,839.72</b>
	<b>GRAND TOTAL</b>	<b>304.99</b>	<b>219,477.81</b>	<b>158.98</b>	<b>200,278.23</b>	<b>606.19</b>	<b>899,057.46</b>	<b>1,070.16</b>	<b>1,318,813.51</b>

\* Data Source : Data submitted by Banks in ENSURE portal of NABARD.

## Annexure 1C

## Annexure fo Rajya Sabha Unstarred Question No.517 answer for 26.07.2024

Short Term Agriculture Credit Disbursement- 2023-24 (Amount in Rs. crore, No. of A/cs in lakh)									
S.No.	State/UT	Cooperative Bank		Regional Rural Bank		Commercial Bank		All Agencies	
		No. of Accounts	Disb. Amt.	No. of Accounts	Disb. Amt.	No. of Accounts	Disb. Amt.	No. of Accounts	Amount
1	DELHI	-	-	-	-	0.39	3,230.55	0.39	3,230.55
2	HARYANA	15.31	12,490.53	3.43	11,719.77	17.47	36,921.42	36.21	61,131.73
3	HIMACHAL PRADESH	1.18	1,925.80	0.67	1,973.49	5.44	5,616.99	7.29	9,516.28
4	JAMMU and KASHMIR	0.01	6.69	0.34	918.30	17.33	8,633.38	17.67	9,558.37
5	PUNJAB	13.55	10,390.40	3.18	9,680.26	21.61	48,590.77	38.34	68,661.43
6	RAJASTHAN	31.40	22,344.83	14.07	22,048.60	42.98	71,000.07	88.45	115,393.50
7	CHANDIGARH UT	-	-	-	-	0.13	781.69	0.13	781.69
8	LADAKH	0.00	0.25	0.00	7.22	0.66	318.19	0.66	325.67
	<b>Northern RegionTotal</b>	<b>61.45</b>	<b>47,158.51</b>	<b>21.69</b>	<b>46,347.64</b>	<b>106.01</b>	<b>175,093.07</b>	<b>189.14</b>	<b>268,599.21</b>
9	ARUNACHAL PRADESH	0.00	0.10	0.00	4.20	0.17	765.46	0.17	769.77
10	ASSAM	0.00	6.80	1.21	656.83	4.05	3,947.46	5.26	4,611.08
11	MANIPUR	0.01	3.27	0.03	17.48	0.17	216.11	0.20	236.87
12	MEGHALAYA	0.02	17.79	0.12	79.46	0.31	255.22	0.45	352.47
13	MIZORAM	0.01	7.65	0.01	10.99	0.11	95.47	0.13	114.11
14	NAGALAND	0.01	14.90	0.00	0.45	0.41	220.73	0.43	236.08
15	SIKKIM	0.01	10.45	-	-	0.16	254.41	0.17	264.86
16	TRIPURA	0.03	13.39	0.07	28.89	0.54	386.16	0.64	428.44
	<b>North Eastern RegionTotal</b>	<b>0.09</b>	<b>74.37</b>	<b>1.45</b>	<b>798.30</b>	<b>5.91</b>	<b>6,141.02</b>	<b>7.45</b>	<b>7,013.68</b>
17	A and N ISLAND	0.01	8.15	-	-	0.11	189.86	0.12	198.00
18	BIHAR	0.95	7,080.06	7.35	8,805.88	17.19	10,956.13	25.49	26,842.07
19	JHARKHAND	0.02	9.87	1.97	1,429.68	6.37	5,811.45	8.35	7,250.99
20	ODISHA	36.32	18,610.86	2.60	1,688.87	14.15	17,051.17	53.06	37,350.90
21	WEST BENGAL	14.77	4,688.58	2.34	1,882.81	20.89	24,670.39	38.00	31,241.78
	<b>Eastern RegionTotal</b>	<b>52.07</b>	<b>30,397.51</b>	<b>14.26</b>	<b>13,807.24</b>	<b>58.70</b>	<b>58,678.98</b>	<b>125.03</b>	<b>102,883.74</b>
22	CHHATTISGARH	18.59	8,062.77	1.90	1,590.00	4.79	14,223.11	25.28	23,875.88
23	MADHYA PRADESH	23.17	19,874.54	4.66	6,401.61	42.51	50,984.74	70.34	77,260.88
24	UTTARAKHAND	1.65	1,364.84	0.39	332.39	3.33	5,848.93	5.37	7,546.17
25	UTTAR PRADESH	20.06	10,302.61	32.79	42,703.71	48.85	72,337.97	101.70	125,344.28
	<b>Central RegionTotal</b>	<b>63.47</b>	<b>39,604.76</b>	<b>39.75</b>	<b>51,027.71</b>	<b>99.47</b>	<b>143,394.74</b>	<b>202.68</b>	<b>234,027.21</b>
26	GOA	0.00	25.73	-	-	0.41	632.27	0.42	658.00
27	GUJARAT	8.87	18,553.08	4.46	9,224.50	21.25	59,826.97	34.57	87,604.56
28	MAHARASHTRA	31.49	24,142.78	4.69	4,642.71	29.55	57,999.67	65.73	86,785.16
29	D and N HAVELI UT	-	-	-	-	0.02	134.46	0.02	134.46
30	DAMAN and DIU UT	-	-	-	-	0.02	63.10	0.02	63.10
	<b>Western RegionTotal</b>	<b>40.36</b>	<b>42,721.59</b>	<b>9.15</b>	<b>13,867.22</b>	<b>51.26</b>	<b>118,656.48</b>	<b>100.76</b>	<b>175,245.28</b>
31	ANDHRA PRADESH	12.58	11,870.92	21.04	25,541.26	66.77	143,281.29	100.39	180,693.46
32	TELANGANA	9.97	7,161.48	9.76	10,462.24	37.21	67,918.52	56.94	85,542.24
33	KARNATAKA	29.08	22,199.59	15.06	21,916.69	27.25	58,639.48	71.39	102,755.76
34	KERALA	3.02	3,747.64	16.49	17,510.34	45.19	75,017.77	64.70	96,275.75
35	PUDUCHERRY	0.00	1.12	0.01	10.72	1.96	3,002.26	1.97	3,014.10
36	TAMILNADU	24.25	19,392.74	21.97	24,442.58	131.34	207,872.01	177.57	251,707.32
37	LAKSHADWEEP UT	-	-	-	-	0.04	18.77	0.04	18.77
	<b>Southern Region</b>	<b>78.91</b>	<b>64,373.49</b>	<b>84.33</b>	<b>99,883.83</b>	<b>309.76</b>	<b>555,750.10</b>	<b>473.01</b>	<b>720,007.41</b>
	<b>GRAND TOTAL</b>	<b>296.34</b>	<b>224,330.22</b>	<b>170.62</b>	<b>225,731.94</b>	<b>631.11</b>	<b>1,057,714.38</b>	<b>1,098.07</b>	<b>1,507,776.54</b>

\* Data Source : Data submitted by Banks in ENSURE portal of NABARD.

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