

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:2776

ANSWERED ON:29.08.2012

QUESTION AGRICULTURAL LOANS UNDER INSTITUTIONAL FINANCIAL SYSTEM

Singh Shri Ravneet

**Will the Minister of FINANCE be pleased to state:**

(a) whether more than half of farmer families in the country do not have the facility of agricultural loan under institutional financial system;

(b) if so, the details thereof and the reaction of the Government thereto;

(c) whether there is a huge number of small and marginal farmers in the country who are still deprived of agricultural loan facility under institutional financial system;

(d) if so, the details thereof?

**Answer**

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA)

(a) to (d): As per 2011 Census 58.7% households comprising 54.4% rural households and 67.8% urban households had reported availing banking facilities.

Of the 89.33 million farmer households estimated in 2003, the Situation Assessment Survey of farmers (SAS) showed that 43.42 million or 48.6 per cent were indebted.

As per Agriculture Census 2005-06, there are 108 million small and marginal farmers. The details of the number of small famer/marginal farmer loan accounts financed in the total crop loan accounts are as under:

(account in lakh)

Year Total No. of farm No. of SF/MF loan % of SF/MF loan a/cs  
Loan a/cs financed a/c financed to total loan a/cs

2008-09	456.10	245.35	53.80
2009-10	482.30	284.73	59.04
2010-11	549.60	335.95	61.13
2011-12##	646.57	404.82	62.61

## provisional