

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:3554  
ANSWERED ON:14.12.2012  
CREDIT SYSTEM FOR FARMERS  
Majhi Shri Pradeep Kumar;Patel Shri Kishanbhai Vestabhai

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

- (a) whether the farmers in the country do not have access to formal credit system;
- (b) if so, the details thereof and the reaction of the Government thereto; and
- (c) the gross Non Performing Asset ratio in agriculture sector as compared to the non-agriculture sector during 2004-

**Answer**

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

(a) & (b): The details of the number of farm loan accounts including small and marginal farmers financed during the last three years and the current year as indicated below shows a considerable increase in the credit to the farmers:

Year	Total number of farm loan accounts financed (in lakh)	No. of SF/MF loan a/c financed (In lakh)
2008-09	456.10	245.35
2009-10	482.30	284.73
2010-11	549.60	335.95
2011-12	634.89	395.72
2012-13	356.25#	225.02#
#Upto September, 2012		

The Government of India has been fixing the targets for agriculture credit by the banking sector as a whole (which includes commercial banks, co-operative banks and RRBs) every year. The Target and achievements made under credit flow to Agriculture sector by commercial banks. Cooperative banks and RRBs for the last three years are furnished here under:

(Amount in Rs Crore)		
Year	Target	Achievement
2009-2010	3,25,000	3,84,514
2010-2011	3,75,000	4,46,778
2011-2012	4,75,000	5,11,029`
2012-2013	5,75,000	2,39,628 93#
#(Provisional)		#Disbursements upto Sept.2012)

Besides, in terms of Reserve Bank's Extant guidelines on lending to priority sector, a sub-target of 18 per cent of ANBC or Credit Equivalent amount of OBE, whichever is higher, as on March- 31 of the previous year, has been mandated for lending to agriculture sector. Within this sub-target of 18 per cent. 13.5% of ANBC or Credit Equivalent amount of OBE, whichever is higher, as on March 31 of the previous year, has been mandated for direct lending to agriculture sector.

(c): The Gross Non Performing Asset ratio in agriculture sector as compared to the non-agriculture sector during 2004-2012 are asunder:

Year	Agri NPAs to Aflri Adv(`/o)	Non-Agri NPAs to Non-Agri Adv(%)
2004	8.79	7.24
2005	6.49	5.00
2006	3.90	3.42
2007	3.19	2.56
2008	356	2.23
2009	2.10	2.49
2010	2.42	2.52
2011	330	2.22

