

**GOVERNMENT OF INDIA
AGRICULTURE AND FARMERS WELFARE
LOK SABHA**

UNSTARRED QUESTION NO:820

ANSWERED ON:07.02.2017

Debt Ridden Farmers

Adityanath Shri Yogi;Ajmal Maulana Badruddin;Devi Smt. Veena

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

(a) the number of debt ridden farmers in the country, State/UT-wise;

(b) whether the Government proposes to constitute a Farmers' Debt Relief Commission and if so, the details thereof and if not, the reasons therefor;

(c) whether the farmers especially cotton growers in the country are committing suicide due to pressure of loans taken from banks; and

(d) if so, the details thereof and the remedial measures taken by the Government in this regard?

Answer

MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE AND FARMERS WELFARE

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(a): The number of debt ridden farmer households in the country, State/UT-wise, as per the Situation Assessment Survey (SAS)-2013 in the report (2014) of National Sample Survey Organization (NSSO), available for 18 major States, with All-India average, are furnished below:

State Estimated Number of Agriculture households having outstanding loan

Andhra Pradesh 3342100

Assam 599500

Bihar 3015600

Chhattisgarh 953800

Gujarat 1674300

Haryana 664500

Jharkhand 646400

Karnataka 3277500

Kerala 1090800

Contdâ€¦2/-

-2-

Madhya Pradesh 2741400

Maharashtra 4067200

Odisha 2583000

Punjab 749900

Rajasthan 4005500

Tamil Nadu 2678000

Telangana 2262800

Uttar Pradesh 7908100

West Bengal 3278700

All India* 46848100

*Based on all States and Union Territories, including States and Union Territories

not shown in this Statement

Source: NSSO (2014), Government of India

(b): No, Madam.

(c) & (d): As per the reports "Accidental Deaths and Suicides in India (ADSI)" for the years 2014 and 2015 published by the National Crime Records Bureau of Ministry of Home Affairs, the reasons for suicide by farmers are manifold, which inter-alia, include crop failure, drought, socio-economic and personal reasons and indebtedness to both institutional and non-institutional sources of credit.

Farmers including cotton growers are indebted to both institutional and non-institutional sources of credit. However, borrowing from

non-institutional sources is the major reason for debt related farmers distress which is one of the reported reasons for farmers' suicide in the country.

Government has taken several remedial measures to reduce dependence of farmers on non-institutional sources of lending. The measures include fixation of annual targets for improving agricultural credit flow which has constantly increased in the past. In 2017-18, the target is fixed at Rs.10 lakh crore as against Rs.9 lakh crore in 2016-17; provision of crop loans upto Rs.3.00 lakh @4% per annum to such farmers who repay their loan as per the repayment schedule fixed by the banks; extension of benefit of interest subvention scheme to small & marginal farmers having Kisan Credit Card for a further period upto six months for storing their produce in warehouses against negotiable warehouse receipts; collateral free loan upto Rs.1.00 lakh; scheme for financing of Joint Liability Group (JLGs) etc.

Further, by way of relief measures for natural calamities, Reserve Bank of India has issued guidelines in their circular dated 21.08.2015. Accordingly, banks have been advised to allow maximum period of repayment of upto 2 years (including the moratorium period of 1 year) if the crop loss is between 33% and 50%. If the crop loss is 50% or more, the restructured period for repayment is extended to a maximum of 5 years (including the moratorium period of 1 year).
