GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
UNSTARRED QUESTION NO. 1375
ANWERED ON MONDAY, JULY 27, 2026/SHRAVANA 5, 1948 (SAKA)

Waiver of Loans

1375. DR. D RAVI KUMAR:

Will the Minister of FINANCE be pleased to state:

(a) whether the Government has taken note of the demand from farmers for waiver of agricultural loans availed from nationalised banks, particularly in view of rising farm distress and indebtedness, if so, the details thereof;

(b) whether it is a fact that while several State Governments, including Tamil Nadu, have announced waivers of cooperative crop loans, no similar relief has been extended for crop loans outstanding in public sector banks, if so, the details thereof;

(c) the total outstanding agricultural loans of farmers in nationalised/public sector banks as on 31 March 2026, State-wise; and

(d) whether the Government proposes to consider a one-time waiver or restructuring of such loans for small and marginal farmers and if so, the details thereof ?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE
(SHRI PANKAJ CHAUDHARY)

(a) and (b) To provide relief to borrowers in distress, Reserve Bank of India has issued Master Direction on Resolution of Stressed Assets, 2025 dated 28 November 2025 (updated as on 01 July 2026) which *inter-alia* provides lenders the discretion to undertake financial restructuring of borrowers under stress, based on their Board approved policies and regulatory guidelines.

State Level Bankers' Committee (SLBC), Tamil Nadu, has informed that no crop loan waivers have been extended for loans outstanding with Public Sector Banks in the State of Tamil Nadu during the last three financial years.

(c) The State-wise details of outstanding Agricultural loans in Public Sector Banks, as reported by Banks on ENSURE portal of NABARD, are given in the Annexure.

(d) No proposal for one-time waiver of loans of small and marginal farmers is currently under consideration with the Union Government.

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Annexure

State-wise Outstanding Agricultural Loans in Public Sector Banks as on 31 March 2026

Sr. No	State/UT	Outstanding Amount (Rs. Crore)
1	A and N ISLAND	407.63
2	ANDHRA PRADESH	2,69,415.73
3	ARUNACHAL PRADESH	550.4
4	ASSAM	12,154.08
5	BIHAR	39,387.38
6	CHANDIGARH UT	1,803.73
7	CHHATTISGARH	13,276.39
8	D & N HAVELI UT and DAMAN & DIU UT	195.39
9	DELHI	7,717.23
10	GOA	1,367.34
11	GUJARAT	74,176.52
12	HARYANA	39,786.04
13	HIMACHAL PRADESH	8,167.54
14	JAMMU and KASHMIR	1,587.29
15	JHARKHAND	13,576.70
16	KARNATAKA	1,35,159.62
17	KERALA	91,140.68
18	LADAKH	47.14
19	LAKSHADWEEP UT	59.69
20	MADHYA PRADESH	79,353.97
21	MAHARASHTRA	1,33,362.96
22	MANIPUR	902.8
23	MEGHALAYA	637.51
24	MIZORAM	206.54
25	NAGALAND	605.39
26	ODISHA	36,635.56
27	PUDUCHERRY	5,905.79
28	PUNJAB	48,421.94
29	RAJASTHAN	88,599.32
30	SIKKIM	316.23
31	TAMILNADU	3,44,996.64
32	TELANGANA	1,15,078.19
33	TRIPURA	1,076.40
34	UTTAR PRADESH	1,38,907.63
35	UTTARAKHAND	9,710.59
36	WEST BENGAL	56,431.43

Source : Data submitted by banks on ENSURE Portal of NABARD (provisional)