GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
UNSTARRED QUESTION NO. 3516

ANSWERED ON MONDAY, AUGUST 10, 2026/ SHRAVANA 19, 1948 (SAKA)

Loans to Farmers and Corporates

3516. SHRI DEEPENDER SINGH HOODA:
Will the Minister of FINANCE be pleased to state:

(a) the details of loans given to farmers since 2014 till 2025–26 and the amount recovered during the same period, year-wise and State/UT-wise;
(b) the details of farm loan waivers during the said period, year-wise and State/UT-wise;
(c) the details of loans given to corporates since 2014 till 2025–26 and the amount recovered during the same period, year-wise, State/UT-wise;
(d) the details of corporate loan waivers/write-offs during the said period, year-wise and State/UT-wise;
(e) whether the Government considers the proportion of loan waivers of farmers and corporates to be equitable, if so, the justification therefor and if not, the reasons therefor; and
(f) the steps taken by the Government to ensure balanced and fair treatment in loan relief measures?

ANSWER

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

(a) & (b) The year-wise, State/UT-wise details of agriculture credit disbursed from 2013-2014 till 2025-26 is given at Annexure-I. However, the details of amount recovered thereon is not centrally maintained. Further, Union Government has not extended any farm loan waiver during the said period.

(c) The year-wise details of loans given to corporates since 2014 till 2025-26 is given at Annexure-II. However, State/UT-wise details of loan given and amount recovered thereon is not centrally maintained.

(d) As reported by the Reserve Bank of India, the State/Union Territory (UT) - wise details regarding total loans waived off or written off in respect of corporates is not maintained by it. However, year-wise and category-wise details of loans written-off by Public Sector Banks, Private Sector Banks, Foreign Banks and Small Finance Banks, for domestic operations, for categories Large (Industries & Services) from 31.03.2015 to 31.03.2026, are at Annexure-III.

(e) Debt write-off is an accounting procedure and does not provide any relief to the debtor (whether farmer or corporate). As per RBI - Resolution of Stressed Assets Directions 2025, issued for commercial banks, write-off (a major portion of which is due to technical/prudential/advances under collection) is an accounting procedure undertaken by a bank to adjust its balance sheets. Such write-off does not result in waiver of liabilities of borrowers and therefore, it does not benefit the borrower. The borrowers continue to be liable for repayment and banks continue to pursue recovery actions initiated in these accounts.

(f) 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.

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Annexure-I

Annexure referred to in part (a) of Lok Sabha Un-Starred Question No. 3516 on " Loans to Farmers and Corporates" answered on 10.08.2026

State-wise Agriculture Credit Disbursement from FY 2013-14 to 2025-26 (Rs. crore)														
S.no.	State/ UT	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25	2025-26
1	DELHI	10,351	15,264	5,550	19,942	19,528	24,331	21,633	14,241	18,148	19,350	24,157	29,317	25,236
2	HARYANA	35,752	40,438	49,790	49,481	55,381	63,349	64,295	60,655	67,071	81,805	89,396	99,222	97,836
3	HIMACHAL PRADESH	4,554	4,964	5,122	6,116	14,338	6,870	7,771	7,476	8,525	11,003	11,628	14,426	15,552
4	JAMMU & KASHMIR	2,333	766	2,761	7,297	11,304	13,118	13,402	14,753	14,283	13,152	12,624	17,841	12,044
5	PUNJAB	58,474	72,963	84,653	74,301	73,169	77,456	80,448	69,170	74,437	90,798	95,687	1,00,544	1,01,313
6	RAJASTHAN	54,777	65,743	67,627	74,304	80,914	83,081	95,051	1,01,496	1,19,157	1,41,612	1,53,593	1,68,545	1,68,585
7	CHANDIGARH UT	1,572	2,340	1,415	1,406	2,357	1,992	1,346	1,161	1,229	1,635	1,938	2,287	2,907
8	LADAKH	-	-	-	-	-	-	-	947	341	334	352	420	421
9	ARUNACHAL PRADESH	54	50	43	133	82	56	111	86	138	637	950	319	363
10	ASSAM	2,694	2,751	3,905	6,102	6,755	7,246	7,713	11,457	9,313	9,062	11,564	14,514	13,304
11	MANIPUR	112	153	159	251	255	248	312	301	398	645	649	842	1,091
12	MEGHALAYA	247	196	156	368	351	199	205	251	273	404	478	554	590
13	MIZORAM	70	70	99	114	175	363	166	330	301	309	427	600	759
14	NAGALAND	109	135	118	129	205	209	278	239	281	340	412	553	547
15	SIKKIM	81	75	72	162	125	160	174	187	220	340	405	320	293
16	TRIPURA	979	1,023	1,281	1,513	2,326	2,691	2,850	3,651	3,159	1,670	2,175	2,971	2,942
17	A & N ISLAND	99	66	112	135	120	130	149	206	310	402	437	476	643
18	BIHAR	20,178	22,864	40,542	26,185	29,213	35,828	40,834	46,981	87,089	52,994	70,321	66,492	66,498
19	JHARKHAND	1,960	2,518	3,662	4,380	3,779	4,092	5,437	7,016	9,800	12,171	22,109	16,553	13,835
20	ODISHA	15,023	17,271	20,283	21,265	22,771	27,416	30,398	34,147	41,978	47,749	60,365	80,673	65,035
21	WEST BENGAL	18,957	37,294	39,075	34,896	40,868	46,326	54,849	62,657	62,549	60,369	74,343	89,070	85,968
22	CHHATTISGARH	6,556	7,872	7,674	12,237	15,134	10,391	15,125	18,728	19,324	29,266	33,838	37,154	30,693
23	MADHYA PRADESH	38,632	47,049	52,104	56,149	60,037	61,474	62,497	80,110	88,292	1,00,076	1,16,397	1,33,121	1,28,491
24	UTTARAKHAND	6,464	5,586	5,869	6,505	7,876	10,336	10,505	9,648	9,383	11,244	12,674	15,779	13,526
25	UTTAR PRADESH	59,277	72,611	87,642	81,584	84,048	89,060	1,08,888	1,14,623	1,22,169	1,51,452	1,71,390	1,96,225	1,97,627
26	GOA	607	777	567	1,011	1,238	1,320	993	1,374	1,474	1,905	2,429	14,492	1,743
27	GUJARAT	33,622	39,327	44,563	54,277	62,558	66,111	73,229	84,934	1,03,118	1,20,529	1,41,161	1,63,965	1,44,479
28	MAHARASHTRA	61,138	66,821	62,777	81,384	72,479	83,570	81,850	98,140	1,22,193	1,50,532	1,68,547	2,01,867	1,91,691
29	D & N HAVELI and DAMAN and DIU UT	54	56	27	115	99	115	135	703	233	342	393	383	547
30	ANDHRA PRADESH	83,586	53,936	74,136	92,869	1,12,355	1,22,782	1,36,778	1,74,974	2,06,160	2,39,188	3,00,497	3,29,731	3,89,240
31	TELANGANA	7,950	30,517	33,326	67,885	58,831	57,543	63,383	71,665	88,583	1,09,798	1,39,703	1,64,908	1,60,501
32	KARNATAKA	51,879	60,233	84,832	78,083	79,144	73,419	88,380	1,11,844	1,39,403	1,72,470	2,07,615	2,31,295	2,53,141
33	KERALA	50,799	57,209	43,392	67,739	84,176	92,457	97,420	1,02,109	1,14,158	1,40,236	1,60,468	1,77,510	1,99,264
34	PUDUCHERRY	1,278	15,930	1,082	5,290	2,606	2,866	3,373	4,835	4,385	5,574	7,066	8,183	11,117
35	TAMILNADU	99,906	1,00,226	91,094	1,32,145	1,58,014	1,90,222	2,22,748	2,64,169	3,25,472	3,75,747	4,52,384	4,83,678	6,04,819
36	LAKSHADWEEP UT	1	233	-	3	5	3	5	133	14	23	62	40	69

Source: NABARD

Annexure-II

Annexure referred to in part (c) of Lok Sabha Un-Starred Question No. 3516 on " Loans to Farmers and Corporates" answered on 10.08.2026

Large - Industries & Services - Advances Outstanding (Amt. in Rs. Crore)												
Bank Group	**31-03-2015**	**31-03-2016**	**31-03-2017**	**31-03-2018**	**31-03-2019**	**31-03-2020**	**31-03-2021**	**31-03-2022**	**31-03-2023**	**31-03-2024**	**31-03-2025**	**31-03-2026**
FOREIGN BANKS	2,16,172	2,48,441	2,23,416	2,36,406	2,60,896	2,83,546	2,72,333	3,07,231	3,46,386	3,73,071	4,46,996	5,02,233
PRIVATE SECTOR BANKS	5,90,982	7,24,947	8,40,843	10,62,389	12,44,312	12,75,017	13,58,236	14,29,248	16,71,197	18,97,918	20,33,540	21,92,419
PUBLIC SECTOR BANKS	22,57,516	23,20,226	22,60,962	22,25,872	24,10,130	24,68,904	22,45,803	25,10,712	30,12,506	34,83,511	38,06,135	41,78,046
SMALL FINANCE BANKS			-	21	536	2,277	1,808	4,509	22,513	21,765	32,385	49,037
SCHEDULED COMMERCIAL BANKS	**30,64,670**	**32,93,614**	**33,25,222**	**35,24,688**	**39,15,874**	**40,29,744**	**38,78,180**	**42,51,701**	**50,52,602**	**57,76,264**	**63,19,057**	**69,21,734**

Source: RBI (Data for March 2026 is provisional)

Annexure referred to in part (d) of Lok Sabha Un-Starred Question No. 3516 on " Loans to Farmers and Corporates" answered on 10.08.2026

Large - Industries & Services - Write-offs (Amt. in Rs. Crore)												
Bank Group	**31-03-2015**	**31-03-2016**	**31-03-2017**	**31-03-2018**	**31-03-2019**	**31-03-2020**	**31-03-2021**	**31-03-2022**	**31-03-2023**	**31-03-2024**	**31-03-2025**	**31-03-2026**
FOREIGN BANKS	2,010	363	4,447	1,227	3,023	3,750	1,948	1,613	1,138	1,337	873	656
PRIVATE SECTOR BANKS	3,111	7,458	15,682	17,830	24,995	22,208	34,458	10,371	41,194	5,445	6,822	4,345
PUBLIC SECTOR BANKS	26,602	32,595	48,179	80,075	1,20,735	1,33,179	90,641	57,541	72,108	58,359	39,675	15,213
SMALL FINANCE BANKS			-	-	-	2	3	8	88	3,226	198	271
SCHEDULED COMMERCIAL BANKS	**31,723**	**40,416**	**68,308**	**99,132**	**1,48,753**	**1,59,139**	**1,27,050**	**69,532**	**1,14,528**	**68,366**	**47,568**	**20,485**

Source: RBI (Data for March 2026 is provisional)