

GOVERNMENT OF INDIA  
MINISTRY OF AGRICULTURE AND FARMERS WELFARE  
DEPARTMENT OF AGRICULTURE, COOPERATION AND FARMERS WELFARE

**LOK SABHA**  
**UNSTARRED QUESTION NO. 231**  
TO BE ANSWERED ON THE 15<sup>TH</sup> SEPTEMBER, 2020

**SUICIDE BY FARMERS DUE TO DEBT**

231. SHRI PRATAPRAO JADHAV:

Will the Minister of AGRICULTURE AND FARMERS WELFARE कृषि एवं किसान कल्याण मंत्री be pleased to state:

- (a) whether it is a fact that the farmers are taking inhuman steps like suicide due to their inability in paying their loan amount;
- (b) whether the Government proposes to take any step to write off the bank loan of the families of the farmers who commit suicide due to financial crunch;
- (c) if so, the details thereof; and
- (d) if not, the reasons therefor?

**ANSWER**

MINISTER OF AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण मंत्री (SHRI NARENDRA SINGH TOMAR)

(a) to (d): The National Crime Records Bureau (NCRB) under the Ministry of Home Affairs compiles and disseminates information on suicides in its publication titled 'Accidental Deaths and Suicides in India' (ADSI). These Reports on suicides upto 2019 are available on its website. The state-wise data on suicide committed by farmers due indebtedness and bankruptcy during 2014 and 2015 is at **Annexure-I**. However, the data on suicide committed by farmers due to indebtedness and bankruptcy is not available from the year 2016 onward.

There is no proposal on waiver of crop loans under consideration of the Government of India.

Further, agriculture being a State subject, the State Governments take appropriate measures for development of agriculture in the State. However, Government of India supplements the efforts of States through appropriate policy measures and budgetary support. The Government of India supplements the efforts of the State Governments through various schemes/ programmes. The various schemes/ programmes of the Government of India are meant for the welfare of farmers by increasing production, remunerative returns and income support to farmers. A list of various initiatives taken by the Government are at **Annexure-II**. All these steps of the Government of India are for the welfare of the farmers of the country.

**Annexure-I****State-wise and year-wise details of Farmers suicide due to indebtedness and bankruptcy, for the year 2014 and 2015**

	<b>State/UT</b>	<b>2014</b>	<b>2015</b>
1	ANDHRA PRADESH	36	154
2	ARUNACHAL PRADESH	0	0
3	ASSAM	0	0
4	BIHAR	0	0
5	CHHATTISGARH	0	3
6	GOA	0	0
7	GUJARAT	0	0
8	HARYANA	0	0
9	HIMACHAL PRADESH	1	0
10	JAMMU & KASHMIR	0	0
11	JHARKHAND	0	0
12	KARNATAKA	51	946
13	KERALA	5	1
14	MADHYA PRADESH	1	13
15	MAHARASHTRA	857	1293
16	MANIPUR	0	0
17	MEGHALAYA	0	0
18	MIZORAM	0	0
19	NAGALAND	0	0
20	ODISHA	1	2
21	PUNJAB	3	51
22	RAJASTHAN	0	0
23	SIKKIM	0	0
24	TAMIL NADU	0	0
25	TELANGANA	208	632
26	TRIPURA	0	0
27	UTTAR PRADESH	0	2
28	UTTARAKHAND	0	0
29	WEST BENGAL	0	0
30	A & N ISLANDS	0	0
31	CHANDIGARH	0	0
32	D & N HAVELI	0	0
33	DAMAN & DIU	0	0
34	DELHI (UT)	0	0
35	LAKSHADWEEP	0	0
36	PUDUCHERRY	0	0
	<b>TOTAL (ALL INDIA)</b>	<b>1163</b>	<b>3097</b>

Source: Report on 'Accidental Deaths & Suicides in India' for relevant years, National Crime Records Bureau.

**List of various interventions and schemes launched for the benefit of farmers.**

- (i) With a view to provide income support to all farmers' families across the country, to enable them to take care of expenses related to agriculture and allied activities as well as domestic needs, the Central Government started a new Central Sector Scheme, namely, the Pradhan Mantri Kisan Samman Nidhi (PM-KISAN). The scheme aims to provide a payment of Rs. 6000/- per year, in three 4-monthly installments of Rs. 2000/- to the farmers families, subject to certain exclusions relating to higher income groups.
- (ii) Further with a view to provide social security net for Small and Marginal Farmers (SMF) as they have minimal or no savings to provide for old age and to support them in the event of consequent loss of livelihood, the Government has decided to implement another new Central Sector Scheme i.e. Pradhan Mantri Kisan Maan Dhan Yojana (PM-KMY) for providing old age pension to these farmers. Under this Scheme, a minimum fixed pension of Rs. 3000/- will be provided to the eligible small and marginal farmers, subject to certain exclusion clauses, on attaining the age of 60 years.
- (iii) With a view to provide better insurance coverage to crops for risk mitigation, a crop insurance scheme namely Pradhan Mantri Fasal Bima Yojana (PMFBY) was launched from Kharif 2016 season. This scheme provides insurance cover for all stages of the crop cycle including post-harvest risks in specified instances, with low premium contribution by farmers.
- (iv) Giving a major boost for the farmer's income, the Government has approved the increase in the Minimum Support Price (MSPs) for all Kharif & Rabi crops for 2018-19 season at a level of at least 150 percent of the cost of production.
- (v) Implementation of flagship scheme of distribution of Soil Health Cards to farmers so that the use of fertilizers can be rationalized.
- (vi) "Per drop more crop" initiative under which drip/sprinkler irrigation is being encouraged for optimal utilization of water, reducing cost of inputs and increasing productivity.
- (vii) "Paramparagat Krishi Vikas Yojana (PKVY)" for promoting organic farming.
- (viii) Launch of e-NAM initiative to provide farmers an electronic transparent and competitive online trading platform.
- (ix) Under "HarMedh Par Ped", agro forestry is being promoted for additional income. With the amendment of Indian Forest Act, 1927, Bamboo has been removed from the definition of trees. A restructured National Bamboo Mission has been launched in the year 2018 to promote bamboo plantation on non forest government as well as private land and emphasis on value addition, product development and markets.
- (x) Giving a major boost to the pro-farmer initiatives, the Government has approved a new Umbrella Scheme 'Pradhan Mantri Annadata Aay Sanrakshan Abhiyan (PMAASHA)'. The Scheme is aimed at ensuring remunerative prices to the farmers for their produce as announced in the Union Budget for 2018. This is an unprecedented step taken by Govt. of India to protect the farmers' income which is expected to go a long way towards the welfare of farmers.
- (xi) Bee keeping has been promoted under Mission for Integrated Development of Horticulture (MIDH) to increase the productivity of crops through pollination and increase the honey production as an additional source of income of farmers.

(xii) To ensure flow of adequate credit, Government sets annual target for the flow of credit to the agriculture sector, Banks have been consistently surpassing the annual target. The agriculture credit flow target has been set at Rs. 13.50 lakh crore for the F.Y.2019-20 and Rs.15.00 lakh crore for F.Y. 2020-21.

(xiii) Extending the reach of institutional credit to more and more farmers is priority area of the Government and to achieve this goal, the Government provides interest subvention of 2% on short-term crop loans up to Rs.3.00 lakh. Presently, loan is available to farmers at an interest rate of 4% per annum on prompt repayment.

(xiv) Further, under Interest Subvention Scheme 2018-19, in order to provide relief to the farmers on occurrence of natural calamities, the interest subvention of 2% shall continue to be available to banks for the first year on the restructured amount. In order to discourage distress sale by farmers and to encourage them to store their produce in warehouses against negotiable receipts, the benefit of interest subvention will be available to small and marginal farmers having Kisan Credit Card for a further period of upto six months post harvest on the same rate as available to crop loan.

(xv) The Government has extended the facility of Kisan Credit Card (KCC) to the farmers practicing animal husbandry and fisheries related activities. All processing fee, inspection, ledger folio charges and all other services charges have been waived off for fresh renewal of KCC. Collateral fee loan limit for short term agri-credit has been raised from Rs.1.00 lakh to Rs.1.60 lakh. KCC will be issued within 14 days from the receipt of completed application.

(xvi) Several market reforms have been rolled out. These include

- a. Model APLMC (Promotion & Facilitation) Act, 2017
- b. Establishment of 22,000 number of Gramin Agriculture Markets (GrAMs) as aggregation platforms
- c. Agri-Export Policy, that targets to double agri-exports by 2022
- d. The Farmers Produce Trade and Commerce (Promotion & Facilitation) Ordinance, 2020
- e. The Farmers (Empowerment & Protection) Agreement on Price Assurance and Farm Services Ordinance, 2020
- f. Amendments to Essential Commodities Act, 1955, that deregulates various agri-commodities
- g. Promotion of 10,000 FPOs by 2024

(xvii) Creation of Corpus Funds

- a. Micro Irrigation Fund – Rs. 5,000 crores
- b. Agri-marketing Fund to strengthen eNAM and GrAMs – Rs. 2,000 crores
- c. Agricultural Infrastructure Fund (AIF) to build agri-logistics (backward & forward linkages) – Rs. 100,000 crores

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