

F. No. 12/3/2022 – AC
Government of India
Ministry of Finance
Department of Financial Services
AC Section

3rd Floor, Jeevandeep Building,
Parliament Street, New Delhi,
Date: 03.07.2025

To,

1. Chairman, NABARD, Head Office, Mumbai
2. CGM-in-charge, FIDD, RBI, Central Office, Mumbai
3. Chairman/MD & CEOs of all PSBs
4. SLBC Convenor of all States
5. CEO, IBA
6. Chairpersons, All RRBs

Subject: Ground Level Credit Target for Agriculture for 2025-26 -reg.

Sir/Madam,

I am directed to refer to the subject cited above and to say that the Government has decided to fix the ground level credit target for agriculture by the banks as Rs.32,50,000 crore during 2025-26.

2. The agency-wise and purpose-wise allocation of the agriculture credit target for the year 2025-26 is given as under

(Rs. crore)

Agency	Total Working capital/ Crop Loan	Term Loan	Total
Commercial Banks	11,91,500	12,30,500	24,22,000
Cooperative Banks	3,07,500	63,000	3,70,500
Regional Rural Banks	3,51,000	1,06,500	4,57,500
Total	18,50,000	14,00,000	32,50,000

3. The region-wise allocation of the above targets is Annexed.

4. In order to ensure increased credit flow to Animal Husbandry, Dairy & Fisheries, a target of Rs. 5,00,000 crore for Animal Husbandry, Dairy and Fisheries is fixed within the overall target of Rs. 32,50,000 crore. Details of activities-wise breakup of Rs. 5,00,000 crore is as under:

(Rs. crore)

Sr. No.	Activity	Working Capital Target	Term Loan Target	Total Target
i.	Dairy	83,000	1,42,000	2,25,000
ii.	Poultry	30,000	15,000	45,000
iii.	Sheep, Goat, Piggery	55,000	62,000	1,17,000
iv.	Animal Husbandry- Others	18,000	20,000	38,000
v.	Fisheries	52,000	23,000	75,000
	Total	2,38,000	2,62,000	5,00,000

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5. Further, a separate target of Rs 10,000 crore for e-NWR pledge financing has been fixed within the overall Agriculture Credit target of Rs. 32,50,000 crore.

6. NABARD may put in place a quarterly monitoring framework/dashboard to monitor category-wise credit flow, including e-NWR pledge financing, Sheep/Goat/Piggery and Animal Husbandry-Others as distinct categories, within the overall target to the Region/State/Bank, and share the information with DFS on quarterly basis. NABARD may also undertake quarterly review of the category wise achievement vis-à-vis the target, based on the actual disbursement under various categories and take appropriate corrective measures, if required, in consultation with DFS.

7. RBI and NABARD are requested to issue appropriate instructions to all concerned agencies to achieve the agriculture credit targets during the year 2025-26, as per the purpose-wise, agency-wise and region-wise allocation.

Yours faithfully,



(Ratnakar Jha)

Under Secretary to the Govt. of India

Phone No.23747189

e-mail: acsec-bkg@nic.in

Copy to:

1. Secretary, D/o Agriculture and Farmers Welfare, Krishi Bhawan, New Delhi
2. Secretary, D/o Animal Husbandry and Dairying, Krishi Bhawan, New Delhi.
3. Secretary, D/o Fisheries, Krishi Bhawan, New Delhi
4. US (RRB)

Annexure

Agriculture Credit Target 2025-26 – Region Wise Allocations

(Rs. Crore)

Region	Cooperative Banks			RRBs			Commercial Banks			Total		
	Working Capital/ Crop Loan	Term Loan	Total	Working Capital/ Crop Loan	Term Loan	Total	Working Capital/ Crop Loan	Term Loan	Total	Working Capital/ Crop Loan	Term Loan	Total
Northern	68,170	7,635	75,805	69,020	17,510	86,530	2,34,200	1,85,300	4,19,500	3,71,390	2,10,445	5,81,835
North Eastern	370	2,040	2,410	3,400	4,640	8,040	16,620	16,300	32,920	20,390	22,980	43,370
Eastern	54,300	8,110	62,410	41,500	29,400	70,900	1,10,500	1,67,500	2,78,000	2,06,300	2,05,010	4,11,310
Central	70,440	8,640	79,080	86,300	11,350	97,650	2,07,000	1,67,000	3,74,000	3,63,740	1,86,990	5,50,730
Western	59,138	19,070	78,208	34,730	7,000	41,730	1,54,100	1,87,700	3,41,800	2,47,968	2,13,770	4,61,738
Southern	55,082	17,505	72,587	1,16,050	36,600	1,52,650	4,69,080	5,06,700	9,75,780	6,40,212	5,60,805	12,01,017
TOTAL	3,07,500	63,000	3,70,500	3,51,000	1,06,500	4,57,500	11,91,500	12,30,500	24,22,000	18,50,000	14,00,000	32,50,000

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