農業近代化資金融通法の一部を改正する法律の概要

Ⅰ　背景

- 農業経営の規模拡大や、物流、加工、輸出等の取組の進展等により、**農業分野の資金需要は拡大**している状況
- さらに、**今後、地域計画に位置付けられた者を中心に**地域の農地の受皿となる**担い手の規模拡大や事業多角化**等に伴う**資金需要が一層拡大**する見込み
- このため、民間資金の更なる活用を促進するとともに、**民間金融機関**が取り扱う**長期・低利**の**制度資金**である**農業近代化資金**について、こうした資金需要の拡大に対応し得るよう、**貸付条件を見直す必要**
- また、令和７年４月に閣議決定された**「食料・農業・農村基本計画」**においても、「民間資金の更なる活用を促進するとともに、民間金融機関が取り扱う**制度資金について**、更なる資金ニーズの拡大に対応可能な貸付条件となるよう、**在り方を検討**する」とされたところ

▶ １経営体当たりの経営面積・飼養頭数

	1990年	2025年	
田	91 a	269 a	**2.9 倍**
畑	64 a	277 a	**4.3 倍**
乳用牛	33 頭	114 頭	**3.5 倍**
肉用牛	12 頭	76 頭	**6.6 倍**
養豚	272 頭	2,811 頭	**10.3 倍**

出典：農林業センサス、畜産統計調査（豚は2024年）を用いて算出

▶ １経営体当たりの借入額（1990年＝100）

1990年	2023年
100	1,006

出典：農業経営統計調査における１経営体当たりの短期及び長期借入金から算出

Ⅱ　法律の概要

１　**民間金融機関**が取り扱う**長期・低利**の**制度資金**である**農業近代化資金**について、農業者の資金需要の拡大等に対応できるよう、**貸付上限額を引上げ**　（第２条第３項関係）

（１）　個　人　：4,000万円の範囲内で政令で定める額※以内（※ 政令で上限額を1,800万円と規定）

→ **２億円**の範囲内で政令で定める額以内

（２）　法人等：２億円以内

→ **７億円**以内

２　貸付対象者に**農林中金が主たる出資者等となっている法人等**を追加　（第２条第１項関係）

Ⅲ　施行期日

公布の日から起算して１年を超えない範囲内において政令で定める日

Outline of the Act Partially Amending the Act on Financing for Agricultural Modernization

I. Background

- **Financing needs in the agricultural sector are growing** due to the expansion of farm operations and progress in initiatives related to logistics, processing, exports, and other activities.
- Furthermore, **financing needs are expected to grow even further** as core farmers, **particularly those designated in regional plans** to take over farmland in their communities, **expand and diversify their operations.**
- It is therefore **necessary to** further promote the use of private-sector funds and **revise the lending terms of the Agricultural Modernization Loan Program**, a long-term, low-interest policy loan program offered by **private financial institutions**, so that it can meet growing financing needs.
- The **"Basic Plan for Food, Agriculture, and Rural Areas"** approved by the Cabinet in April 2025, also states: "Further use of private-sector funds will be promoted, and **policy loan programs** offered by private financial institutions **will be reviewed** so that their lending terms can meet growing financing needs."

▸ Farmed Area and Number of Livestock per Farm Management Entity

	1990	2025	
Paddy fields	91 ares	269 ares	**2.9 times**
Upland fields	64 ares	277 ares	**4.3 times**
Dairy cattle	33 head	114 head	**3.5 times**
Beef cattle	12 head	76 head	**6.6 times**
Pig farming	272 head	2,811 head	**10.3 times**

Source: calculations based on data from the Census of Agriculture and Forestry and the Statistical Survey on Livestock (2024 data used for pigs)

▸ Amount Borrowed per Farm Management Entity (1990=100)

1990	2023
100	1,006

Source: calculations based on short-term and long-term borrowings per farm management entity in the Statistical Survey of Farm Management

II. Outline of the Act

1 **Increasing the Upper Limit on Loans under the Agricultural Modernization Loan Program, a Long-Term, Low-Interest Policy Loan Program** Offered by **Private Financial Institutions**, to Meet the Growing Financing Needs of Farmers(Relating to Article 2, paragraph (3))

(1) Individual: within an amount* specified by Cabinet Order, not exceeding 40 million yen → within an amount specified by Cabinet Order, not exceeding **200 million yen**

(* The upper limit was set by Cabinet Order at 18 million yen.)

(2) Corporation, etc.: within 200 million yen → within **700 million yen**

2 Making Corporations, etc., for Which the Norinchukin Bank Is One of the Principal Equity Investors, etc., Eligible for Loans(Relating to Article 2, paragraph (1))

III. Effective Date

This Act comes into effect on the day specified by Cabinet Order within a period not exceeding one year from the day of promulgation.