

1	2	3
2010-11	4.48	106.27
2011-12	5.26	176.25
TOTAL :	13.42	382.68

Access to easy credit for farmers

478. SHRI N.K. SINGH:

SHRIMATI SHOBHANA BHARTIA:

Will the Minister of AGRICULTURE be pleased to state:

- (a) the total credit flow for the agricultural sector;
- (b) what proportion does this constitute of the overall credit requirement; and
- (c) the steps being taken to improve access to easy credit for farmers?

THE MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE (SHRI HARISH RAWAT): (a) and (b) In order to ensure adequate credit availability to agriculture sector, Government of India is fixing ground level credit flow target for agriculture sector on an annual basis. The total credit flow to the agriculture sector *vis-à-vis* target and percentage of achievement to target during last 3 years is as under:—

(Rs. in crore)			
Year	Target	Achievement	% Achievement to target
2008-09	280,000	301,908	107.82
2009-10	325,000,	384,514	118.31
2010-11	375,000	446,779	119.14

(c) The Government of India and Reserve Bank of India (RBI) have taken several measures to ensure availability of credit to farmers (including small and marginal farmers) through bank. These include:—

- The interest Subvention Scheme is being implemented by the Government of India since 2006-07 to make short term crop loan upto Rs. 3 lakh for a period of one year available to farmers at the interest rate of 7 per cent per annum. The Government of India has since 2009-10 been providing additional interest subvention to prompt payee farmers *i.e.* those who repay their loan in time. The additional subvention was

1% in 2009-10 and 2% in 2010-11. This has been increased to 3% in 2011-12 making effective rate of interest for prompt payee farmers at 4 per cent per annum.

- The Agricultural Debt Waiver and Debt Relief Scheme (ADWDRS), 2008 has de-clogged the lines of credit that were clogged due to the debt burden on the farmers. In respect of Public Sector Banks, Private Sector Banks and Local Areas Banks, 104 lakh farm loan accounts have been benefited under the Scheme. In respect of Regional Rural Banks (RRBs) and Cooperative Banks, 189.25 lakh farm loan accounts have been benefited under ADWDRS 2008.
- Banks have been advised to dispense with the requirement of “no dues” certificates for small loans upto Rs. 50,000 to small and marginal farmers, share-croppers and the like and instead obtain a self-declaration from the borrowers.
- RBI has advised banks to waive margin/security requirements for agricultural loans upto Rs. 1,00,000.
- Kisan Credit Cards (KCCs) introduced in 1998-99 have emerged as one of the most effective ways of credit delivery to farmers in terms of timeliness, hassle free operations as also adequacy of credit with minimum transaction and documentation cost. Initiative has been taken to provide Kisan Credit Card to all the eligible and willing farmers in a time bound manner. To achieve this, the State Governments have been advised to launch an intensive branch/village level campaign.

Roadmap for dairy development

479. SHRI N.K. SINGH: Will the Minister of AGRICULTURE be pleased to state:

- (a) the total amount spent on agriculture during each of the last three years and the percentage of GDP;
- (b) the amount spent on dairy development out of this during the said period and the percentage of GDP, State-wise;
- (c) the amount allocated or proposed to be allocated for year 2011-12 for agriculture and dairy development and the extent to which it is less or more in comparison to the last two years;
- (d) the amount allocated to States for agriculture and dairy development during Tenth and Eleventh Five Year Plans, year-wise; and
- (e) the road map for dairy development during Twelfth Five Year Plan?

THE MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE (SHRI HARISH RAWAT):

- (a) to (d) The total amount spent on agriculture including dairy development in the country and