

**Extention of subsidised farm loan to farmers**

681. DR. PRABHAKAR KORE: Will the Minister of FINANCE be pleased to state:

(a) the total amount of subsidised farm loan disbursed to small, marginal and big farmers from all the banks in the country;

(b) the details for the last three years, State-wise;

(c) whether Government is taking steps to extend its farm loan benefits to large number of small and marginal farmers;

(d) if so, the details thereof; and

(e) if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA) : (a) and (b) The details of the number of farm accounts and amount disbursed to small and marginal farmers during last 3 years and current year (*i.e.*, 2012-13) are as under:

(Accounts in lakh and Amount Rs. crore)

Year	Total No. of farm loan a/cs financed	No. of SF/MF loan a/c financed	Total Disburse- ments	Credit disbursed to SF/MF	% of SF/MF loan a/cs to total loan a/cs	% share to total amount of credit disbursed
2009-10	482.30	284.73	3,84,514.20	1,18,277.11	59.04	30.76
2010-11	549.60	335.95	4,68,291.28	1,63,189.65	61.13	35.00
2011-12	646.57	404.82	5,11,029.09	2,21,329.24	62.63	43.31
2012-13 (Upto Sept., 2012)	356.25	225.02	2,39,628.93	1,14,790.95	63.16	47.90

Out of 646.57 lakh farmers financed during 2011-12, 404.82 lakh farmers were in the small and marginal farmers category, constituting 63% of the total number of farmers financed, who received credit amounting to Rs. 2,21,329 crore, forming

43% of the total credit disbursements at Rs. 5,11,029 crore. NABARD does not maintain details of subsidized farm loans disbursed to Small Farmers (SF)/Marginal Farmers (MF) and big farmers.

(c) to (e) The Government of India has taken several measures for the availability of credit to farmers in general and small and marginal farmers in particular. These include:

- (i) The Interest Subvention Scheme is being implemented by the Government of India since 2006-07 to make short-term crop loans 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 payees farmers, *i.e.*, those who repay their loans in time. The additional subvention was 1% in 2009-10, 2% in 2010-11 and 3% in 2011-12. Further, in order to discourage distress sales, the benefit of interest subvention was made available in the year 2011-12 to small and marginal farmers having Kisan Credit Card for a further period of up to six months post harvest on the same rates as available to crop loans against negotiable warehouse receipts for keeping their produce in warehouses. The Interest Subvention Scheme for the year 2011-12 has been continued in 2012-13 as well.
- (ii) The Agricultural Debt Waiver and Debt Relief Scheme (ADWDRS), 2008 has de-clogged the line of credit that were clogged due to the debt burden on the farmers. Under the Scheme 3.45 crore farmers have been benefited to the extent of Rs. 52,275.55 crore.
- (iii) Banks have been advised to dispense with the requirement of 'no dues' certificates for small loans up to Rs. 50,000 to small and marginal farmers, share-croppers and the like and instead obtain a self-declaration from the borrower.
- (iv) RBI has advised banks to waive margin/security requirements for agricultural loans upto Rs. 1,00,000.

#### **Information regarding bank account of HSBC Bank**

682. SHRI PRAKASH JAVADEKAR: Will the Minister of FINANCE be pleased to state: