

**Proper implementation of the farmer  
loan waiver scheme**

203. SHRI NARESH AGRAWAL: Will the Minister of FINANCE be pleased to state:

- (a) whether there have been reports of irregularities in the implementation of the farmer loan waiver scheme;
- (b) if so, the details thereof;
- (c) whether Government has taken any steps to ensure proper implementation of the scheme and relief to 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) to (e) The Government of India had issued detailed guidelines for the implementation of the Agricultural Debt Waiver and Debt Relief Scheme, 2008 on 28.5.2008.

Reserve Bank of India (RBI) was designated the nodal agency for the implementation of the Scheme for the Scheduled Commercial Banks, Urban Cooperative Banks and Local Areas Banks, while NABARD was the nodal agency for Regional Rural Banks (RRBs) and Cooperative credit institutions.

The guidelines issued by the Government for the implementation of the Scheme, *inter alia*, prescribed procedure for preparation of lists of beneficiaries, responsibility of the lending institutions for correctness of the details of eligible beneficiaries, establishment of grievance redressal mechanism and statutory, concurrent or special audit of claims as may be directed by RBI/NABARD.

NABARD and RBI have on 11.1.2013 and 14.1.2013 respectively issued directions to the lending institutions to examine the cases of any irregularities and take corrective steps, including recovery of any excess payment and fixing responsibility of the bank staff in appropriate cases.