

harvest loans against Negotiable Warehouse Receipts (NWRs) provided by banks to Small Farmers/Marginal Farmers having Kisan Credit Card (KCC), are also available at the interest rate of 7% per annum for a period of upto six months.

- In order to ensure that all eligible farmers are provided with hassle-free and timely credit for their agricultural operations, the Government has introduced the Kisan Credit Card (KCC) Scheme, which enables them to purchase agricultural inputs such as seeds, fertilisers, pesticides, etc. and draw cash to satisfy their consumption needs.
- The KCC Scheme has since been simplified and converted into ATM enabled debit card with, *inter alia*, facilities of one-time documentation, built-in cost escalation in the limit, any number of drawals within the limit, etc.
- Reserve Bank of India (RBI) has issued Standing Guidelines for Relief Measures to be provided by respective lending institutions in areas affected by natural calamities which, *inter alia*, include identification of beneficiaries, extending fresh loans and restructuring of existing loans, relaxed security and margin norms, moratorium, etc. The moment calamity is declared by the concerned District Authorities, these Guidelines have been so designed that they are automatically set in motion without any intervention and this saves precious time.
- In view of the recent unseasonal rains and hailstorms in several parts of the country, Government has issued advisory to all State Level Bankers' Committees (SLBCs), to take immediate steps to mitigate the hardship of farmers in accordance with the guidelines/instructions issued by RBI/Gol.

Crediting of Service Tax to Government account

506. SHRI SANJAY RAUT : Will the Minister of FINANCE be pleased to state:

(a) the amount earned through Service Tax by Government during the last three years, State-wise;

(b) whether the amount deducted as "Service Tax" from customer's pocket can be traced to ascertain whether his Service Tax amount has been credited to Government's account or not;

(c) if so, the details thereof indicating the tracking system; and

(d) if not, the details of steps proposed by Government for bringing transparent tracking system in the country?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JAYANT SINHA) : (a) The information about State-wise collection of Service Tax is not maintained. All India Service Tax revenue collection for last years is as under:

Year	Service Tax (₹ crores)
2012-13	132601
2013-14	154778
2014-15 (Provisional)	168492

(b) to (d) The amount of service tax payable by the service provider is required to be credited to the Government account electronically through internet banking by the 6th of the quarter in case the assessee is an individual or proprietary firm or partnership firm, (or 6th of the month in case of any other assessee), immediately following the calendar quarter (or month) in which the service is deemed to be provided as per the rules. In a prescribed half yearly return, the service provider has to indicate, *inter alia*, the amount of service tax payable and service tax actually paid on a quarterly (or monthly) basis with respect to each taxable service. The return filed by the service provider and his financial records can be verified during the course of any scrutiny, verification or audit.

Passing of the benefits of cut in repo rates to loan consumers

507. SHRI D. RAJA : Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that the Reserve Bank of India (RBI) has cut the repo rate two times recently by 25 basis points, first time on 15th January and the second time on 4th March, 2015;

(b) If so, the details thereof;

(c) whether these cuts in repo rates have been reflected in passing on its benefit to the consumers by reducing the interest rates on home, car and personal loans;

(d) if so, the details thereof; and

(e) if not, the reasons therefor and Government's reaction thereto?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JAYANT SINHA) : (a) and (b) Yes Sir, it is a fact that Reserve Bank of India (RBI) has cut the repo rate by 25 basis points on January 15, 2015 and further by 25 basis points (bps) on March 4, 2015.