US team comprising of experts from National Cancer Institute (NCI) took part in the two day exhaustive deliberations that have resulted into significant leads.

Loans disbursed to farmers

954. SHRI K.T.S. TULSI: Will the Minister of FINANCE be pleased to state:

(a) the total amount of loans disbursed in the Financial Year 2014-15 and 2015-16 to farmers and their families, affected by drought in the country; and

(b) the steps taken, if any, by Government to ease the process of loan disbursement to farmers in drought affected areas at nominal rates of interest?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SANTOSH KUMAR GANGWAR): (a) The data regarding loan disbursed to farmers and their families affected by drought is not separately maintained by Reserve Bank of India (RBI) and National Bank for Agriculture & Rural Development (NABARD). However, RBI and NABARD have issued directions for relief measures to be provided by lending institutions in areas affected by natural calamities including drought, which include restructuring of existing crop loans and term loans, extending fresh loans, relaxed security and margin norms, moratorium of minimum 1 year, no penal interest in respect of current dues in default, etc. These directions have been so designed that they are automatically set in motion without any intervention and this saves precious time. The State-wise details of loans restructured on account of natural calamities during the last three years (2012-13, 2013-14 and 2014-15), as reported by RBI, are given in Statement (*See* below).

(b) Interest rates on loans have been deregulated by Reserve Bank of India (RBI) and they are now linked to the Base Rate fixed by the banks. However, the Government of India implements an Interest Subvention Scheme for short term crop loans up to Rs. 3.00 lakh with a view to ensuring availability of short term agriculture credit at a reduced interest rate of 7% p.a. to farmers. Under the said scheme, additional subvention of 3% is given to those farmers who repay their short term crop loan in time, thereby reducing the effective rate of interest to 4% p.a. for such farmers. Further, under the extant Interest Subvention Scheme, in order to provide relief to the farmers on occurrence of natural calamities including drought, the interest subvention of 2% shall continue to be available to banks for the first year on the restructured amount and such restructured loans may attract normal rate of interest from the second year onwards as per the policy laid down by RBI.

Statement

Accounts Restructured Due to Natural Calamity in last 3 years 2012-13 to 2014-15

(Amount in ₹ lakh)

State/Regional Office of RBI	2012-13							
	No. of Crop loan accounts rescheduled	Amount involved	No. of Agriculture Term Loans accounts rescheduled	Amount involved	No. of other loan accounts (non-agriculture loans) rescheduled owing to natural calamities	Amount involved	Total no. of rescheduled account	Total Amount involved
1	2	3	4	5	6	7	8	9
Andhra Pradesh	164659	67421	44626	54395.3	4063	408952	213348	125905.82
Assam							0	0
Bihar	51507	50166	0	0	0	0	51507	50166
Chandigarh	0	0	0	0	0	0	0	0
Chhattisgarh	0	0	0	0	0	0	0	0
Gujarat	991	2048.5	118	593.21	30	245.19	1139	2886.9
Jammu	0	0	0	0	0	0	0	0
Karnataka	141129	153508	71329	73100	0	0	212458	226608
Kerala	0	0	0	0	0	0	0	0
Madhya Pradesh	23249	13250					23249	13250
Maharashtra and Goa	0	0	0	0	0	0	0	0
Meghalaya	56	31	6	8	8	15.45	70	54.45
New Delhi	0	0	0	0	0	0	0	0
Odisha	0	0	0	0	0	0	0	0
Rajasthan	4261	10117.46	2535	5615.17	1	1.41	6797	15734.04
Ranchi	6903	3359.13	2087	191.37	0	0	8990	3550.5
Shimla	0	0	0	0	0	0	0	0

1	2	3	4	5	6	7	8	9
Tamil Nadu	0	0	0	0	0	0	0	0
Telangana	8931	27722.13	423	14641.65	109	68527.11	9463	110890.89
Tripura	0	0	0	0	0	0	0	0
Uttar Pradesh	165564	131297					165564	131297
Uttaranchal	0	0	0	0	0	0	0	0
West Bengal	0	0	0	0	0	0	0	0
TOTAL	567250	458920.2	121124	148544.7	4211	72878.68	692585	680343.6

State/Regional Office of RBI	2013-14							
	No. of Crop loan accounts rescheduled	Amount involved	No. of Agriculture Term Loans accounts rescheduled	Amount involved	No. of other loan accounts (non-agriculture loans) rescheduled owing to natural calamities	Amount involved	Total no. of rescheduled account	Total Amount involved
1	10	11	12	13	14	15	16	17
Andhra Pradesh	143591	68814.86	172406	59607.77	1323	1833.84	317320	130256.47
Assam							0	0
Bihar	152007	108664	0	0	0	0	152007	108664
Chandigarh	0	0	0	0	0	0	0	0
Chhattisgarh	0	0	0	0	0	0	0	0
Gujarat	294	688.16	93	1023.6	1	1.37	388	1713.13
Jammu	0	0	0	0	0	0	0	0
Karnataka	29907	34353	8150	12515	0	0	38057	46868
Kerala	0	0	0	0	0	0	0	0
Madhya Pradesh	22525	13250					22525	13250
Maharashtra and Goa	0	0	0	0	0	0	0	0

1	10	11	12	13	14	15	16	17
Meghalaya	39	25.5	8	12	5	12.56	52	50.06
New Delhi	0	0	0	0	19	9208.395	19	9208.3953
Odisha	82242	41048	11906	9076	10145	22466	104293	72590
Rajasthan	1856	3935.9	714	1964.95	23	130.91	2593	6031.76
Ranchi	6974	4445.16	183	1708.18	1	3.03	7158	6156.37
Shimla	0	0	0	0	0	0	0	0
Tamil Nadu	0	0	0	0	0	0	0	0
Telangana	56448	56375.12	16577	26063.13	35	8627.28	73060	91065.53
Tripura	0	0	0	0	0	0	0	0
Uttar Pradesh	130823	104255					130823	104255
Uttaranchal	164121	119113.4	41194	44481.72	154790	455628.5	360105	619223.59
West Bengal	0	0	0	0	0	0	0	0
TOTAL	790827	554968.1	251231	156452.35	166342	497911.9	1208400	1209332.31

State/Regional Office of RBI	2014-15							
	No. of Crop loan accounts rescheduled	Amount involved	No. of Agriculture Term Loans accounts rescheduled	Amount involved	No. of other loan accounts (non-agriculture loans) rescheduled owing to natural calamities	Amount involved	Total no. of rescheduled account	Total Amount involved
1	18	19	20	21	22	23	24	25
Andhra Pradesh	143891	54890.75	27942	32422.07	2771	10886.57	174604	98199.39
Assam							0	0
Bihar	158575	123449	0	0	0	0	158575	123449
Chandigarh	0	0	0	0	0	0	0	0
Chhattisgarh	0	0	0	0	0	0	0	0

1	18	19	20	21	22	23	24	25
Gujarat	141	386.41	114	676.94	27	1297.72	282	2361.07
Jammu	1560	39.53	738	14.82	16407	694.79	18705	749.14
Karnataka	24542	29156	11854	20258	0	0	36396	49414
Kerala	0	0	0	0	0	0	0	0
Madhya Pradesh	27630	15350					27630	15350
Maharashtra and Goa	410681	271232	0	0	0	0	410681	271232
Meghalaya	76	39.6	26	38	14	41	116	118.6
New Delhi	0	0	0	0	3	52876.8	3	52876.8
Odisha	0	0	0	0	0	0	0	0
Rajasthan	21664	3322634	4636	8158.15	7	614.74	26307	41999.23
Ranchi	2589	1038.3	1157	5558.36	0	0	3746	6596.66
Shimla	0	0	0	0	0	0	0	0
Tamil Nadu	0	0	0	0	0	0	0	0
Telangana	34280	40066.54	2516	24098.16	47	29499.16	36843	93663.86
Tripura	0	0	0	0	0	0	0	0
Uttar Pradesh	257244	270779					257244	270779
Uttaranchal	8160	6054.98	5806	7804.77	8126	67262.42	22092	81122.17
West Bengal	0	0	0	0	0	0	0	0
TOTAL	1091033	845708.45	54789	99029.27	27402	163173.2	1173224	1107910.92

Source: Reserve Bank of India

Waiving off of interest on crop loans

955. SHRI K.T.S. TULSI: Will the Minister of FINANCE be pleased to state:

(a) whether Government provides short-term crop loans under the Interest Subvention Scheme for various durations to farmers; and

(b) if so, the interest rate charged on such loans and whether the interest have been waived off and if so, the number and percentage of such farmers whose interest was waived off in the financial year 2015-16?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SANTOSH KUMAR GANGWAR): (a) and (b) With a view to ensuring availability of short term