

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

agriculture credit at a reduced interest rate of 7% p.a. to farmers, the Government of India implements an Interest Subvention Scheme for short term crop loans up to Rs.3.00 lakh. Under the said scheme, additional subvention of 3% is given to those farmers who repay their short term crop loan in time, i.e. within one year of disbursement, thereby reducing the effective rate of interest to 4% p.a. for such farmers. Further, under the Interest Subvention Scheme, post-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 discourage distress sale of produce by small and marginal farmers.

No scheme for waiver of interest on agricultural loans was implemented by the Government during 2015-16.

**Government dues to banks on interest subvention scheme**

956. SHRI HUSAIN DALWAI: Will the Minister of FINANCE be pleased to state:

(a) what is the total amount of money disbursed as interest subvention on agriculture loan during the last three years, the details thereof, State-wise and year-wise;

(b) what is the amount of dues on Government to banks on interest subvention schemes in the last three years, the details thereof, State-wise;

(c) what steps are taken to reduce the Government dues on these loans; and

(d) whether it is a fact that interest subvention on agriculture loan was moved from Finance to Agriculture Ministry in Union Budget 2016-17 thereby increasing allocation of money to Agriculture Ministry, if so, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SANTOSH KUMAR GANGWAR): (a) The State-wise details of interest subvention amount disbursed to Cooperative Banks and Regional Rural Banks (RRBs) for the Scheme years 2012-13, 2013-14 and 2014-15, as reported by National Bank for Agriculture & Rural Development (NABARD), are given in the Statement-I (*See below*).

The scheme year-wise amount of interest subvention disbursed to commercial banks, as reported by Reserve Bank of India (RBI), is given in Statement-II (*See below*). State-wise data in this regard is not maintained by RBI.

(b) NABARD has reported that as on date an amount of ₹ 3778.64 crore for the