

- (b) if so, whether Government has taken any step in this direction; and
- (c) if so, the details thereof, and if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE AND FARMERS WELFARE (SHRI S.S. AHLUWALIA): (a) to (c) No, Sir. However, a Memorandum of Understanding (MoU) was signed on 25.4.1998 between the two countries for cooperation in Agriculture and allied sectors.

Concession to farmers through rural credit co-operative institutions

1345. SHRI D. KUPENDRA REDDY: Will the Minister of AGRICULTURE AND FARMERS WELFARE be pleased to state:

- (a) the number of co-operative institutions in the country and the number out of them working under profit, State/UT-wise;
- (b) whether Government has given any concessions to farmers through rural credit co-operative institutions during the last three years, if so, the details thereof; and
- (c) whether the concessions and waivers have helped the farmers and co-operatives, if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE AND FARMERS WELFARE (SHRI PARSHOTTAM RUPALA): (a) The rural cooperative credit structure comprises short term and long term cooperative credit structures.

Primary Agricultural Cooperative Societies (PACS), District Central Cooperative Banks (DCCBs) and State Cooperative Banks (StCBs) comprise the short term cooperative credit structure. Out of the 370 DCCBs, 362 DCCBs have reported data for the year ended 31st March 2015. Of these, 304 have reported profit. Out of 32 StCBs in the country, 28 reported profit.

State Co-operative Agriculture and Rural Development Banks (SCARDBs) comprise the long term cooperative credit structure. As on 31.03.2015, out of 20 SCARDBs, 13 were fully functional (as reported by banks). Out of these, 9 have reported profit.

The State/Union Territory-wise number of Multi-State Cooperative Societies registered under Multi State Cooperative Societies Act, 2002, the Act administered by the Government of India, are given in the Statement-I (*See* below). Details of Societies registered in States under their respective Cooperative societies Acts are not maintained by the Government of India.

- (b) The Government of India had launched Interest Subvention Scheme in the year 2006-07 under which Interest Subvention of 2% per annum is provided to Public

Sector Banks (PSBs), Cooperative Banks (CBs) and Regional Rural Banks (RRBs) on their own funds used for short term crop loans upto ₹ 3,00,000/- per farmer provided the lending institutions make available short-term credit at the ground level at 7% per annum to farmers. In addition to above, a scheme was introduced from 2009-10 for providing additional interest subvention to the prompt paying farmers wherein presently 3% Interest Subvention as an incentive to prompt payee farmers is given. This subvention is available to farmers on the short term production credit upto maximum amount of ₹ 3.00 lakh availed during the year. Thus the prompt paying farmers are getting short term crop loans @4% per annum from various banks.

The details of Interest Subvention released by Cooperative Banks during the last three years is furnished as Statement-II (*See below*).

Furthermore, the Cooperative Banks of Short Term Cooperative Credit Structure (STCCS) get short term refinance from the National Bank for Agriculture and Rural Development (NABARD) at the concessional rate of 4.5% under the provisions made by the Government through Short Term Cooperative Rural Credit (STCRC) Fund.

(c) The concessions and waivers have helped enhancing production and ensuring availability of adequate credit to the farmers.

The Agricultural Debt Waiver and Debt Relief Scheme, 2008 (ADWDRS, 2008) was announced in the Union Budget 2008-09 and detailed guidelines for ADWDRS, 2008 were issued on 28.05.2008. The Scheme covered 3.73 crore farmers to the extent of ₹ 52,259.86 crore. The debt waiver portion of the ADWDRS, 2008 was closed by its due date *i.e.* 30.06.2008, while the debt relief portion of the Scheme was extended till 31.12.2009 and further upto 30.06.2010. Further, NABARD has conducted study on Interest Subvention Scheme, *inter-alia* indicating the positive impact of scheme for farmers.

Statement-I

List of Registered Societies from 1986 onwards under MSCS, 2002 (as on 25.7.2016)

| Sl. No. | State/UT | No. of Societies |
|---------|-------------------|------------------|
| 1. | Andhra Pradesh | 18 |
| 2. | Arunachal Pradesh | 1 |
| 3. | Assam | 5 |
| 4. | Bihar | 16 |
| 5. | Chandigarh | 1 |
| 6. | Chhattisgarh | 8 |

| Sl. No. | State/UT | No. of Societies |
|---------|--|------------------|
| 7. | Dadra and Nagar Haveli | 1 |
| 8. | Goa | 2 |
| 9. | Gujarat | 34 |
| 10. | Haryana | 12 |
| 11. | Himachal Pradesh | 2 |
| 12. | Jharkhand | 9 |
| 13. | Karnataka | 24 |
| 14. | Kerala | 20 |
| 15. | Madhya Pradesh | 26 |
| 16. | Maharashtra | 554 |
| 17. | Manipur | 1 |
| 18. | Nagaland | 1 |
| 19. | New Delhi | 130 |
| 20. | Odisha | 19 |
| 21. | Puducherry | 5 |
| 22. | Punjab | 23 |
| 23. | Rajasthan | 71 |
| 24. | Sikkim | 1 |
| 25. | Tamil Nadu | 84 |
| 26. | Telangana | 1 |
| 27. | Uttar Pradesh | 132 |
| 28. | Uttarakhand | 4 |
| 29. | West Bengal | 47 |
| | TOTAL | 1252 |
| | No. of registered societies under MSCS, 2002 before 1986 | 167* |
| | GRAND TOTAL | 1419 |

* Note: 167 No. of registered societies under MISCS, 2002 before 1986 and 9 Societies had been deregistered after 1986

Statement-II

*Details of interest subvention released to Co-operative Banks under IS
Scheme 2012-13, 2013-14 and 2014-15*

Amount in ₹

| Name of the SCB | | IS Scheme 2012-13 | | Total | IS Scheme 2013-14 | | Total | IS Scheme 2014-15 | | Total |
|-----------------|-------------------------|-------------------|----------------------|------------|-------------------|----------------------|------------|-------------------|----------------------|-----------|
| | | IS to Banks | Incentive to farmers | | IS to Banks | Incentive to farmers | | IS to Banks | Incentive to farmers | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| 1. | Andaman and Nicobar SCB | 480664 | 0 | 480664 | 318583 | 129130 | 447713 | 0 | 0 | 0 |
| 2. | Andhra Pradesh SCB | 250108655 | 1457740393 | 1707849048 | 175972387 | 632473664 | 808446051 | 0 | 0 | 0 |
| 3. | Arunachal Pradesh SCB | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4. | Assam SCB | -1348989 | 100954 | -1248035 | 855330 | 180045 | 1035375 | 547804 | 46911 | 594715 |
| 5. | Bihar SCB | 14807543 | 34688959 | 49496502 | 28687854 | 37548000 | 66235854 | 0 | 0 | 0 |
| 6. | Chhattisgarh SCB | 132609301 | 335642000 | 468251301 | 113423211 | 391065000 | 504488211 | 0 | 0 | 0 |
| 7. | Goa SCB | 622716 | 665917 | 1288633 | 1317382 | 1321044 | 2638426 | 0 | 0 | 0 |
| 8. | Gujarat SCB | 743018908 | 1668884304 | 2411903212 | 806201351 | 1820312344 | 2626513695 | 494372998 | 0 | 494372998 |
| 9. | Haryana SCB | 189470750 | 746931364 | 936402114 | 405908568 | 720662422 | 1126570990 | 0 | 0 | 0 |
| 10. | Himachal Pradesh SCB | 49905190 | 80813630 | 130718820 | 56688133 | 94918797 | 151606930 | 0 | 0 | 0 |
| 11. | Jammu and Kashmir SCB | 526514 | 0 | 526514 | 1303166 | 32087 | 1335253 | 0 | 0 | 0 |
| 12. | Jharkhand | 674919 | 60309 | 735228 | 280970 | 345633 | 626603 | 0 | 0 | 0 |
| 13. | Karnataka SCB | S45251858 | 1429380000 | 1974631858 | 697244553 | 1878825000 | 2576069553 | 0 | 0 | 0 |

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 |
|-------|--------------------|-------------|-------------|-------------|------------|-------------|-------------|-----------|---------|-----------|
| 14. | Kerala SCB | 327494293 | 295006985 | 622501278 | 465460883 | 348863143 | 814324026 | 0 | 0 | 0 |
| 15. | Madhya Pradesh SCB | 343915348 | 1241122063 | 1585037411 | 433388617 | 1534174590 | 1967563207 | 0 | 0 | 0 |
| 16. | Maharashtra SCB | 1287495036 | 2257102864 | 3544597900 | 1169886724 | 2439434802 | 3609321526 | 0 | 0 | 0 |
| 17. | Manipur SCB | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18. | Meghalaya SCB | 526980 | 196895 | 723875 | 1004855 | 573543 | 1578398 | 0 | 0 | 0 |
| 19. | Mizoram SCB | 340300 | 350667 | 690967 | 307953 | 398865 | 706818 | 0 | 0 | 0 |
| 20. | Nagaland SCB | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 21. | New Delhi SCB | 156955 | 0 | 156955 | 175223 | 06028 | 18.1251 | 0 | | |
| 22. | Odisha SCB | 401871881 | 543956000 | 945827881 | 516497205 | 739865000 | 1256362205 | 0 | 0 | 0 |
| 23. | Pondicherry SCB | 812977 | 548581 | 1361558 | 531469 | 549892 | 1081361 | 0 | 0 | 0 |
| 24. | Punjab SCB | 157495851 | 1348055000 | 1505550851 | 216947632 | 1469309000 | 1686256632 | 0 | 0 | 0 |
| 25. | Rajasthan SCB | 363155052 | 1693703816 | 2056858868 | 557588294 | 2575300865 | 3132889159 | 0 | 0 | 0 |
| 26. | Sikkim SCB | 660764 | 620958 | 1281722 | 639386 | 733175 | 1372561 | 0 | 0 | 0 |
| 27. | Tamil Nadu SCB | 285153864 | 884449000 | 1169602864 | 359277680 | 1079467000 | 1438744680 | 0 | 0 | 0 |
| 28. | Tripura SCB | 2526520 | 404190 | 2930710 | 2229165 | 969660 | 3198825 | 0 | 0 | 0 |
| 29. | Uttar Pradesh SCB | 79312614 | 584042842 | 663355456 | 335302768 | 813747926 | 1149050694 | 184690840 | 2844027 | 187534867 |
| 30. | Uttarakhand SCB | 99457496 | 76320000 | 175777496 | 79890348 | 88511000 | 168401348 | 0 | 0 | 0 |
| 31. | West Bengal SCB | 172285590.3 | 262710007 | 434995597.3 | 176425263 | 335527368 | 511952631 | 0 | 0 | 0 |
| TOTAL | | 5448789550 | 14943497698 | 20392287248 | 6603754953 | 17005245023 | 23608999976 | 679611642 | 2890938 | 682502580 |

Abbreviation used: SCB: State Cooperative Bank

Written Answers to

[29 July, 2016]

Unstarred Questions