

2014 to all the States/Union Territories and advised the State Governments from time to time to reduce the burning of crop residues. Government is also providing financial assistance to State Governments of Haryana, Punjab, Uttar Pradesh and Rajasthan for providing assistance to farmers to purchase identified machineries *i.e.* happy seeder, rotavator, zero till seed drill, straw reaper, rake, paddy straw chopper, shredder, mulcher, loose straw chopper, baler at subsidized rates under Sub-Mission on Agricultural Mechanization (SMAM) for reducing crop burning. Besides, States can support farmers for farm machineries including happy seeder under Rashtriya Krishi Vikas Yojana (RKVY) with the approval of State Level Sanctioning Committee (SLSC) under the Chairmanship of Chief Secretary of the State. In addition, State Governments can take suitable measures for creation of capacity building, organisation of Kisan Goshthies and spreading awareness through electronic & print media among the farmers for reducing crop burning.

Indian Council of Agricultural Research (ICAR) has recommended various technological interventions like *in-situ* incorporation of crop residue through conservation agriculture practices, rapid composting of crop residue using microbial consortia, production of bio gas, mushroom cultivation, preparation of feed for livestock, production of bio-fuel and biochar for scientific crop residue management in the country.

Securing production and investment credit of farmers

2087. DR. K.V.P. RAMACHANDRA RAO: Will the Minister of AGRICULTURE AND FARMERS WELFARE be pleased to state:

(a) whether it is a fact that in spite of Government's claim that the achievements under annual agricultural credit flow surpassed targets during the last three years, several farmers across the country are unable to secure short term crop loans, if so, the details thereof; and

(b) whether there is any priority for the small and marginal farmers in securing their production and investment credit?

THE MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE AND FARMERS WELFARE (SHRI PARSHOTTAM RUPALA): (a) Not only has annual agricultural credit flow surpassed targets during the last three years, even the short term crop loan targets have been exceeded. In fact, to facilitate absorption of short term crop loans, under the Interest Subvention Scheme (ISS), the Government provides an interest subvention of 5 per cent per annum on such loans upto ₹3.00 lakhs on its prompt repayment. Thus the effective rate of interest for farmers on short term crop loans gets reduced to 4

per cent per annum. The details (Target and Achievement) of Annual Agriculture Credit flow and short term crop loans during the last three years are given in the Statement (*See* below). From the crop loan accounts financed during each year and amount of crop loan outstanding, it is evident that more and more farmers have been brought into the fold of institutional credit. However, despite such measures, several farmers across the country are unable to secure short term crop loans as regional imbalances in the distribution of agriculture credit / short term crop loans continues to persist. In 2016-17, the region-wise percentage off-take of short term crop loan was 24.86 per cent in Northern Region, 0.83 per cent in North Eastern Region, 12 per cent in Eastern Region, 19.35 per cent in Central Region, 12.43 per cent in Western Region and 30.51 per cent in Southern Region. The agriculture credit disbursed is not in proportion with the gross cropped area in these regions.

(b) Reserve Bank of India (RBI) has issued Priority Sector Lending (PSL) Guidelines, which mandate all Domestic Scheduled Commercial Banks to earmark 18 per cent of their Adjusted Net Bank Credit (ANBC) or Credit Equivalent amount of Off-Balance Sheet Exposure (OBE), whichever is higher, as on the corresponding date of the previous year, for lending to Agriculture. Within the 18% target for agriculture, a target of 8 per cent of ANBC or OBE, whichever is higher is prescribed for Small and Marginal Farmers (SMFs). Besides many other modes have been made available specially to facilitate SMFs for securing their production and investment credit *viz.*

- (i) As per PSL guidelines loans to distressed farmers to repay non-institutional lenders are also eligible under priority sector.
- (ii) Besides availing subvented crop loans, to not to have to resort to distress sale, Kisan Credit Card holding small and marginal farmers are also provided post harvest loans upto six months at the same rate as crop loans for storing their produce in warehouses accredited with Warehousing Development Regulatory Authority (WDRA) against Negotiable Warehouse Receipts (NWRs).
- (iii) To bring small, marginal, tenant farmers, oral lessees, etc. into the fold of institutional credit and to purvey collateral free micro-finance, Joint Liability Groups (JLGs) have been promoted by Banks.
- (iv) Banks have been advised by RBI to waive margin/security requirements of agricultural loans upto ₹ 1,00,000/-, *vide* RBI's circular dated 18th June, 2010.

- (v) For greater coverage of Small Farmers /Marginal Farmers in institutional credit the National Bank for Agriculture and Rural Development (NABARD) has taken further initiatives including formation of Producer Organisations Development Fund (PODF), Producers Organisation Development and Upliftment Corpus Fund (PRODUCE) to support Farmer Producer Organisations (FPOs), Tribal Development Fund (TDF), Watershed Development Fund (WDF), all of which have considerably impacted the credit absorption capacity of the farmers and also facilitated reach of the farmers to Bank credit.

Statement

Details of target and achievement under Annual Agriculture credit flow during the last three years along with number of crop loan accounts financed and amount of crop loan outstanding

Year	Ground level Credit (GLC) Target (in ₹ crore)	GLC achievement (in ₹ crore)	Short Term Crop Loan Target (in ₹ crore)	Short term crop loan achievement (in ₹ crore)	Crop Loan Accounts Financed during the year (No. of Accounts in lakh)	Crop Loan Outstanding Accounts at year-end (No. of Accounts in lakh)
2014-15	8,00, 000	8,45,328	5,75,000	6,35,412	7,41.39	875.52
2015-16	8,50,000	9,15,510	5,95,000	6,65,313	7,61.66	908.30
2016-17	9,00,000	10,65,755	6,15,000	6,89,457	8,60.60	914.34

Unlawful crediting of consumer LPG subsidy

2088. SHRI SANJAY RAUT: Will the Minister of COMMUNICATIONS be pleased to state:

(a) whether it is a fact that Bharti Airtel opened accounts of its mobile phone subscribers without their consent and allegedly credited consumers LPG subsidy to their Airtel Payments Bank accounts instead of their regular bank accounts unlawfully;

(b) if so, the details thereof indicating officials responsible for such misappropriation; and

(c) the details of stringent steps taken or proposed to be taken by Government for such violation of rules?