

Loan waiver to farmers

2291. SHRI RAJ BABBAR: Will the Minister of FINANCE be pleased to state:

- (a) the number of farmers who have committed suicides during the last three years and the current year, year-wise, Statewise;
- (b) whether Government has extended loan waiver to farmers in the country;
- (c) if so, the details thereof and the amount of loan waiver, State-wise; and
- (d) the number of farmers benefited by loan waiver in the country?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SHIV PRATAP SHUKLA): (a) to (d) The National Crime Records Bureau (NCRB) under the Ministry of Home Affairs compiles and disseminates information on suicides, in its publication titled 'Accidental Deaths and Suicides in India (ADSI). The Report for the years 2016 onward has not been published yet. However, NCRB has provided data relating to suicides for the year 2016 (Provisional) to the Department of Agriculture, Cooperation and Farmers' Welfare. As per ADSI Reports for the years 2014, 2015, 2016 (Provisional) the State-wise details of suicides by farmers and agricultural labourers including those caused due to 'Bankruptcy or Indebtedness' is given in the Statement-I (*See* below).

As informed by National Bank for Agriculture and Rural Development (NABARD), since 2014, various State Governments have announced their own schemes, *inter alia*, for loan waiver of farmers. However, no financial assistance for loan waiver has been provided by the Union Government to State in this regard.

The Government has taken the following major initiatives to reduce the debt burden of farmers and for development of agriculture and welfare of farmers:—

- With a view to ensure availability of agriculture credit at a reduced interest rate of 7% p.a. to the farmers, the Government of India in the Department of Agriculture Cooperation and Farmers' Welfare implements an interest subvention scheme for short term crop loans up to ₹ 3.00 lakh. The scheme provides interest subvention of 2% per annum to Banks on use of their own resources. Besides, additional 3% incentive is given to the farmers for prompt repayment of the loan, thereby reducing the effective rate of interest to 4%.
- RBI has issued master directions on relief measures to be provided by lending institutions in areas affected by natural calamities including drought which, *inter alia*, include identification of beneficiaries, extending fresh

loans and restructuring of existing loans, relaxed security and margin norms, moratorium, etc. The benchmark for restructuring of loans has been reduced from 50% to 33% crop loss, in line with the National Disaster Management Framework.

- In addition, Loan to distressed farmers indebted to non-institutional lenders is an eligible category of farm credit under the Priority Sector Lending (PSL) as per directions issued by RBI.
- Under the aforesaid interest subvention scheme, to provide relief to farmers affected by natural calamities, the interest subvention on crop loan continues to be available to banks for the first year on the restructured amount. Such restructured loans may attract normal rate of interest from the second year onwards as per policy laid down by the Reserve Bank of India (RBI).
- RBI has conveyed to Banks to waive margin/security requirements of agricultural loans upto ₹ 1,00,000/-. The requirement of 'no due' certificate has also been dispensed with for small loans upto ₹ 50,000/- to small and marginal farmers, share croppers and the like and, instead, only a self-declaration from the borrower is required.

Statement

(A) State-wise details of suicide by persons self-employed in farming/agriculture

State/UT	2014			2015		
	Farmers	Labourers	Total	Farmers	Labourers	Total
1	2	3	4	5	6	7
Andhra Pradesh	160	472	632	516	400	916
Arunachal Pradesh	0	3	3	7	3	10
Assam	21	38	59	84	54	138
Bihar	0	10	10	0	7	7
Chhattisgarh	443	312	755	854	100	954
Goa	0	0	0	0	0	0
Gujarat	45	555	600	57	244	301
Haryana	14	105	119	28	134	162
Himachal Pradesh	32	31	63	0	46	46
Jammu and Kashmir	12	25	37	0	21	21
Jharkhand	0	4	4	0	21	21
Karnataka	321	447	768	1197	372	1569

1	2	3	4	5	6	7
Kerala	107	700	807	3	207	210
Madhya Pradesh	826	372	1198	581	709	1290
Maharashtra	2568	1436	4004	3030	1261	4291
Manipur	0	0	0	1	0	1
Meghalaya	0	2	2	2	1	3
Mizoram	0	5	5	0	1	1
Nagaland	0	0	0	0	0	0
Odisha	5	97	102	23	27	50
Punjab	24	40	64	100	24	124
Rajasthan	0	373	373	3	73	76
Sikkim	35	0	35	15	3	18
Tamil Nadu	68	827	895	2	604	606
Telangana	898	449	1347	1358	42	1400
Tripura	0	32	32	1	48	49
Uttar Pradesh	63	129	192	145	179	324
Uttarakhand	0	0	0	00	2	2
West Bengal	0	230	230	0	0	0
TOTAL (STATES)	5642	6694	12336	8007	4583	12590
Andaman and Nicobar Islands	8	0	8	0	0	0
Chandigarh	0	0	00	0	00	0
Dadra and Nagar Haveli	0	0	0	0	0	0
Daman and Diu	0	0	0	0	0	0
Delhi (UT)	0	0	0	0	0	0
Lakshadweep	0	0	0	0	0	0
Puducherry	0	16	16	0	12	12
TOTAL (UTs)	8	16	24	0	12	12
TOTAL (ALL INDIA)	5650	6710	12360	8007	4595	12602

(B) State-wise details of suicide by agricultural labourers/farmers during 2016

Sl. No.	State/UT	Agricultural Labourers	Farmers/ Cultivators	Suicides in Farming Sector (Total)
1	2	3	4	5
1.	Andhra Pradesh	565	239	804
2.	Arunachal Pradesh	0	6	6
3.	Assam	64	06	70
4.	Bihar	0	0	0
5.	Chhattisgarh	97	585	682
6.	Goa	1	0	1
7.	Gujarat	378	30	408
8.	Haryana	159	91	250
9.	Himachal Pradesh	14	0	14
10.	Jammu and Kashmir	21	0	21
11.	Jharkhand	0	3	3
12.	Karnataka	867	1212	2079
13.	Kerala	298	23	321
14.	Madhya Pradesh	722	599	1321
15.	Maharashtra	1111	2550	3661
16.	Manipur	0	1	1
17.	Meghalaya	3	2	5
18.	Mizoram	7	0	7
19.	Nagaland	0	0	0
20.	Odisha	101	20	121
21.	Punjab	49	222	271
22.	Rajasthan	39	4	43
23.	Sikkim	2	12	14
24.	Tamil Nadu	345	36	381
25.	Telangana	13	632	645
26.	Tripura	18	4	22
27.	Uttar Pradesh	115	69	184

1	2	3	4	5
28.	Uttarakhand	3	0	3
29.	West Bengal	0	0	0
30.	Andaman and Nicobar Islands	0	3	3
31.	Chandigarh	0	0	0
32.	Dadra and Nagar Haveli	0	0	0
33.	Daman and Diu	0	0	0
34.	Delhi (UT)	0	0	0
35.	Lakshadweep	0	0	0
36.	Puducherry	27	2	29
TOTAL (ALL INDIA)		5019	6351	11370

NPAs due to stalled infrastructure projects

2292. SHRI RAJEEV CHANDRASEKHAR: Will the Minister of FINANCE be pleased to state:

(a) the amount and percentage of Gross Non-Performing Assets (GNPAs) in Banks due to delayed or stalled infrastructure projects; and

(b) the steps taken by Government to expedite the delayed projects?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SHIV PRATAP SHUKLA): (a) As per the provisional data available with Reserve Bank of India (RBI), at the end of Financial Year 2017-18, amount and percentage of Gross Non-Performing Assets (GNPAs) in Banks in "Industry-Infrastructure" sector was ₹ 2,00,743 crore and 18.89% respectively.

(b) Government has taken various steps to expedite delayed projects. These, *inter alia*, include setting up of Project Monitoring Group (PMG) for fast tracking approvals for projects, Sector-specific Inter-Ministerial Groups (IMGs) for addressing systemic issues affecting viability and repayment capacity of projects, One Time Fund Infusion (OTFI) for completion of delayed/languishing road projects, release of 75% of arbitral award amount against bank guarantees for revival of construction sector etc. In addition, enactment of Insolvency and Bankruptcy Code, 2016 (IBC) has created unified framework that has enabled transparent and time-bound resolution of high value stressed assets including delayed/stalled projects.