

Statement*Capital infusion by Government in Public Sector Banks**(₹ in crore)*

Sl. No.	Bank	2017-18	2018-19 (till 31.12.2018)
1.	Allahabad Bank	1,500	4,844
2.	Andhra Bank	1,890	2,019
3.	Bank of Baroda	5,375	
4.	Bank of India	9,232	10,086
5.	Bank of Maharashtra	3,173	4,498
6.	Canara Bank	4,865	
7.	Central Bank of India	5,158	4,032
8.	Corporation Bank	2,187	2,555
9.	Dena Bank	3,045	
10.	IDBI Bank Limited	12,471	
11.	Indian Bank	0	
12.	Indian Overseas Bank	4,694	2,157
13.	Oriental Bank of Commerce	3,571	5,500
14.	Punjab National Bank	5,473	8,247
15.	Punjab and Sind Bank	785	
16.	Syndicate Bank	2,839	2,360
17.	UCO Bank	6,507	3,076
18.	Union Bank of India	4,524	
19.	United Bank of India	2,634	2,159
20.	Vijaya Bank	1,277	
21.	State Bank of India	8,800	

Source: Banks.**Study on debt liabilities of farmers**

2910. SHRI RAJMANI PATEL: Will the Minister of FINANCE be pleased to state:

(a) whether Government has conducted any study regarding debt liabilities of the farmers and the number of indebted farmers in the country;

- (b) if so, the details thereof and the outcome therefrom; and
- (c) the corrective measures taken by Government in this regard?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SHIV PRATAP SHUKLA): (a) to (c) National Sample Survey Office (NSSO) conducted Situation Assessment Survey (SAS) of Agricultural Households during NSS 70th round (January, 2013-December, 2013) in the rural areas of the country for the reference period of the agricultural year July, 2012-June, 2013. The survey revealed that about 52 per cent of the agricultural households in the country were estimated to have availed loans from different sources for the reference period of the agricultural year July, 2012-June, 2013.

The Central Government has, *inter alia*, 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 (DAC&FW) 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%. Further, in order to discourage distress sale by farmers and to encourage them to store their produce in warehouses against warehouse receipts, the benefit of interest subvention scheme has been extended to small and marginal farmers having Kisan Credit Card for a further period of up to six months post-harvest on the same rate as available to crop loan against negotiable warehouse receipt for keeping their produce in warehouses accredited by warehousing Development Regulatory Authority (WDRA).
- 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).
- Reserve Bank of India has issued directions for relief measures to be provided by respective lending institutions in areas affected by natural calamities which, *inter alia*, include, restructuring/rescheduling of existing crop loans

and term loans, extending fresh loans, relaxed security and margin norms, moratorium, etc. These directions have been so designed that the moment calamity is declared by the concerned District Authorities they are automatically set in motion without any intervention, thus saving precious time. The benchmark for initiating relief measures by banks has also been reduced 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.

- Pradhan Mantri Fasal Bima Yojana (PMFBY) provides a comprehensive insurance cover against failure of insured crops due to non-preventable natural risks, thus providing financial support to farmers suffering crop loss/damage arising out of unforeseen events; stabilizing the income of farmers to ensure their continuance in farming; and encouraging them to adopt innovative and modern agricultural practices.
- For development of agriculture and welfare of farmers of the country, the Government in DAC&FW, is implementing various Central Sector/Centrally Sponsored Schemes, which include:—
 - (i) Rashtriya Krishi Vikas Yojana (RKVY)
 - (ii) National Food Security Mission (NFSM)
 - (iii) National Agriculture Market (e-NAM)
 - (iv) National Mission For Sustainable Agriculture (NMSA)

Minimum balance penalty on PMJDY account

2911. DR. SANJAY SINH: Will the Minister of FINANCE be pleased to state:

- (a) the number of accounts opened under Pradhan Mantri Jan Dhan Yojana (PMJDY) since inception of the scheme;
- (b) the details of the PMJDY accounts which are non-operational since its opening;
- (c) total number of PMJDY accounts, which are actively running/operational at present;