

- II. For accounts other than BSBD accounts, vide its Circular dated 14.08.2014 on ‘ Usage of ATMs –Rationalisation of number of free transactions’ , RBI has, *inter- alia*, provided the following free transactions:
- A minimum of 5 free ATM transactions at a bank’ s own ATM at all locations;
 - A minimum of 3 free transactions at any other bank’ s ATM at six metro locations viz. Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad; and
 - A minimum of 5 free ATM transactions at any other bank’ s ATM at locations other than the 6 metro centres.

Budget wishlist to promote agriculture

1138. SHRI SANJAY RAUT: Will the Minister of FINANCE be pleased to state:

(a) whether agriculture sector representatives submit budget wishlist to promote agriculture –start-ups, particularly in rural regions, expand micro-irrigation, treat solar energy as third crop to augment income of farmers and enact labour reforms to push creation of off-farm jobs, were few of the suggestions which have been submitted by the representatives of the agricultural and rural development sectors to boost investment in agricultural sector and enhance market access to farmers; and

(b) if so, the details thereof and Government’ s response thereto?

THE MINISTER OF FINANCE (SHRIMATI NIRMALA SITHARAMAN): (a) and (b) Yes, Sir. The Ministry of Finance holds Pre-Budget Consultations with the stakeholders including representatives from agriculture and allied sectors every year. This year, the Pre-Budget Consultation with ‘Agriculture and Rural Development Group’ was held on 11th June, 2019. The proposals and suggestions received from the stakeholders of agriculture and rural development group covered a wide range of issues including:—

- Need to incentivize ‘ Solar’ as a crop that farmers can grow. Provide capital subsidy as DBT to farmers for ‘ solar rooftop’ panels which can generate incomes for farmers by linking to grids.
- ‘ Rural start ups’ –Gram start-ups can be set up with mentorship given by companies, for which initial support for pilot projects can be provided by the State.
- To reduce groundwater depletion, measures may be taken especially with respect to Agricultural Land leasing Act. Triple the quantum of investment for micro

irrigation and solar pumps. Solar pumps can be given to scale up irrigation in deprived regions.

- Diversification of livelihoods should be the focus to prevent distress migration. Focus should be on employment generation in non-farm sector. To promote employment, handicrafts and handlooms package can be introduced in rural areas especially the North East.

The proposals and suggestions received from the stakeholders are taken into consideration in preparation of the Union Budget.

Interest free loans to farmers affected by natural calamities

1139. SHRI KANAKAMEDALA RAVINDRA KUMAR: Will the Minister of FINANCE be pleased to state:

(a) whether Government/Reserve Bank of India (RBI) has issued guidelines to provide relief measures including interest free agricultural loans/other loans to farmers and others affected by natural calamities viz. droughts, floods, etc.;

(b) if so, the details thereof;

(c) whether Government has also issued directions to provide interest free loans to farmers of those districts/regions in State of Andhra Pradesh which are reeling under severe drought;

(d) if so, the details thereof; and

(e) if not, the reasons therefor?

THE MINISTER OF FINANCE (SHRIMATI NIRMALA SITHARAMAN): (a) to (e) Reserve Bank of India (RBI) 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 been reduced from 50% to 33% crop loss in line with the National Disaster Management Framework. Banks have been advised not to insist for additional collateral security for restructured loans.