

- (c) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI ANURAG SINGH THAKUR): (a) No Sir. Presently, there is no such proposal under consideration. However, it may be noted that the existing provisions of section 80P of the Income tax Act, 1961 provides deduction to various cooperative societies (other than specified cooperative banks) subject to fulfillment of conditions specified in the said section. The quantum of deduction under the said section depends upon the nature of the activities carried out by the cooperative societies.

- (b) Does not arise.  
(c) Does not arise.

**Exemption from income tax payment for coal mine workers**

1673. DR. BANDA PRAKASH: Will the Minister of FINANCE be pleased to state:

- (a) whether there is any policy/proposal for consideration for providing exemption of income tax to the mining workers in view of the persistent demand from coal mine workers in the country for exemption from payment of income tax; and  
(b) if so, the stage at which the proposals are being considered?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI ANURAG SINGH THAKUR): (a) No Sir. Presently there is no such proposal under consideration.

- (b) Does not arise.

**Farmers loan waiver in Madhya Pradesh**

†1674. SHRI AJAY PRATAP SINGH: Will the Minister of FINANCE be pleased to state:

- (a) the details of the extent to which loans of cooperative and nationalised banks on farmers have been waived in Madhya Pradesh during 2019-20, district-wise;  
(b) the details and number of the farmers whose loans have not been waived so far; and  
(c) the reasons for not waiving the loans of farmers?

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†Original notice of the question was received in Hindi.

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI ANURAG SINGH THAKUR): (a) to (c) At present there is no loan waiver scheme under implementation by the Union Government. However, some State Governments have announced their own schemes, *inter alia*, of waiver of loan of farmers.

The Government of India/Reserve Bank of India (RBI), have *inter alia*, taken the following major initiatives to reduce the debt burden of farmers and welfare of the people engaged in agriculture.

- 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%.
- Under the aforesaid interest subvention scheme, to provide relief to farmers affected by natural calamities, the interest subvention (2%) on crop loan continues to be available to banks for the first year on the restructured amount. Such restructured loans may, however, attract normal rate of interest from the second year onwards as per the policy laid down by the Reserve Bank of India (RBI).
- In order to provide relief to the farmers affected due to severe natural calamities, the Government in DAC&FW has decided that interest subvention of 2% per annum will be made available to banks for first three years/entire period (subject to a maximum of five years) on the restructured loan amount, and in all such cases the benefit of prompt repayment incentive at 3% per annum shall also be provided to the affected farmers. The grant of such benefits in cases of severe natural calamities shall, however, be decided by a High Level Committee (HLC) based on the recommendation of Inter-Ministerial Central Team (IMCT) and Sub Committee of National Executive Committee (SC-NEC).

- 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.
- 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.
- To enhance coverage of small and marginal farmers in the formal credit system, RBI has decided to raise the limit for collateral-free agriculture loans from ₹ 1 lakh to ₹ 1.6 lakh.
- 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.
- To bring small, marginal, tenant farmers, oral lessees, etc. into the fold of institutional credit, Joint Liability Groups (JLGs) have been promoted by banks.
- Padhan Mantri Kisan Samman Nidhi (PM-KISAN) Scheme has been implemented to provide an assured income support to all farmers, irrespective of the size of their land holdings subject to the exclusion factor. Under this scheme direct income support @ of ₹ 6,000 per year will be transferred directly into the bank accounts of beneficiary farmers, in three equal installments of ₹2,000 each.
- 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)
- Pradhan Mantri Kisan Maan-Dhan Yojana (PM-KMY) has been launched as a voluntary and contributory old age pension scheme for all land holding small and marginal farmers for entry age group of 18 to 40 years. The scheme provides for an assured monthly pension of ₹3000 per month, to the eligible beneficiaries of the scheme, on their attaining the age of 60 years.

#### **AYUSH dispensaries in Andhra Pradesh**

1675. SHRI V. VIJAYASAI REDDY: Will the Minister of HEALTH AND FAMILY WELFARE be pleased to state:

- (a) whether it is a fact that there are no AYUSH dispensaries under CGHS in Andhra Pradesh (A.P.);
- (b) if so, the reasons therefor; and
- (c) the efforts being made to open AYUSH dispensaries in Andhra Pradesh?

THE MINISTER OF STATE IN THE MINISTRY OF HEALTH AND FAMILY WELFARE (SHRI ASHWINI KUMAR CHOUBEY): (a) to (c) Presently, there is no AYUSH dispensary in operation under CGHS in Andhra Pradesh. Department of Expenditure has approved a proposal for opening one Ayurvedic Unit and one Homeopathy Unit under CGHS, Visakhapatnam in Andhra Pradesh.