

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:1575
ANSWERED ON:05.03.2010
LOAN WAIVER SCHEME
Singh Shri Radha Mohan

Will the Minister of FINANCE be pleased to state:

- (a) the details of the number of farmers given relief under the Loan Waiver Scheme as on date, State-wise including Bihar;
- (b) whether a number of farmers who are not covered by the Loan Waiver Scheme are left in the hands of the State Governments concerned; and
- (c) if so, the details thereof State-wise and reaction of the Union Government thereto?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA)

(a): The Agricultural Debt Waiver and Debt Relief (ADWDR) Scheme 2008 has been implemented throughout the country covering around 3.68 crores farmers with total eligible waiver and relief amounting to Rs. 65,318.33 crore, (all figures are provisional). State-wise provisional figures are enclosed at annex.

The ADWDR Scheme, 2008 has covered all eligible agricultural loans disbursed by scheduled commercial banks, regional rural banks and cooperative credit institutions during the period from 01-04-1997 to March 31, 2007 which became overdue as on 31-12-2007 and remained unpaid until 29-02-2008. For marginal farmers (i.e. holding upto 1 hectare) and small farmers (1-2 hectare), there was a complete waiver of all such overdues while in respect of `other farmers`, there is a One Time Settlement (OTS) scheme for such loans. Under the OTS, a rebate of 25 per cent is to be given against payment of the balance of 75 per cent of the eligible amount. Farmers fulfilling the eligibility criteria under the scheme are covered. The parameters adopted are available at http://www.finmin.nic.in/the_ministry/dept_fin_services/fin_services.html.

(b) & (c): Farmers not eligible as per the guidelines of the ADWDRS , 2008 are not covered by the Scheme. Details of State Governments Schemes in this regard are not being collected.