

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:3541

ANSWERED ON:16.04.2010

AGRICULTURAL DEBT WAIVER SCHEME

Bhujbal Shri Sameer ;Mahato Shri Narahari;Mishra Shri Govind Prasad

Will the Minister of FINANCE be pleased to state:

- (a) the details of the eligible farmers not yet benefited by Agricultural Debt Waiver (ADW) & Debt Relief Scheme, 2008 in the country;
- (b) whether some farmers have received the benefits of the scheme despite being ineligible under the scheme;
- (c) if so, the details thereof State-wise and reasons for such discrepancy in implementation;
- (d) whether the Government has any proposal to review or make any sort of changes in the said scheme; and
- (e) if so, the details thereof and if not, the reasons therefore?

Answer

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

(a) to (e): Government of India during the Budget 2008 announced the Agricultural Debt Waiver and Debt Relief Scheme, 2008, in terms of which agricultural loans disbursed by Public Sector Commercial Banks, Cooperative Banks including Urban Cooperative Banks, Local Area Banks and Regional Rural Banks between 01 April 1997 to 31 March 2007 to farmers, overdue as on 31 December 2007 and remaining unpaid upto 28 February 2008 were eligible for Debt Waiver / Debt Relief. While Small and Marginal farmers holding land upto 2 ha. (5 acres) were entitled for complete waiver of overdue agricultural loans, the Other Farmers holding agricultural land of more than 2 ha. were eligible for One Time Settlement (OTS) Relief of 25% subject to these farmers remitting 75% of the overdue loans. The Scheme estimated a coverage of 3.01 crore small and marginal farmers.

All the farmers who fall in the above eligible categories have been sought to be covered under the scheme which has been implemented by the Public Sector Banks, Cooperative Banks, Local Area Banks and Regional Rural Banks.

A system of grievance redressal officers exists in all banks to look after complaints and grievances in implementation. Information in this regard is not centrally maintained.

The debt waiver part of the scheme has since been completed. However, the last date for the payment of dues by 'other farmers' under the Debt Relief portion of the Agricultural Debt Waiver and Debt Relief Scheme, 2008 for the One Time Settlement (OTS) has been extended up to 30th June, 2010.