

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:1544

ANSWERED ON:04.03.2011

QUESTION AGRICULTURAL DEBT WAIVER SCHEME DRBALIRAM

Bali Ram Dr. ;Devappa Anna Shri Shetti Raju Alias;Gowda Shri D.V. Sadananda;Mani Shri Jose K.

Will the Minister of FINANCE be pleased to state:

- (a) the details of the loans which have been waived off under the Agricultural Debt Waiver Scheme alongwith the number of farmers benefited from such scheme, State-wise and banks-wise;
- (b) whether the loans of some of the eligible farmers selected under the said scheme have not been waived off;
- (c) if, so, the details thereof and the reasons therefor alongwith the steps taken/being taken by the Government to waive off the loans of such farmers;
- (d) whether the Government has any proposal to renew the said scheme in order to bring more No. of farmers under the said scheme;
- (e) if so, the details thereof;
- (f) whether the Government has reimbursed the amount waived off under the scheme to the banks; and
- (g) if so, the details thereof and if not, the reasons therefor alongwith the steps taken/being taken by the Government in this regard?

Answer

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

(a) to (c): The Government of India's Agricultural Debt Waiver and Debt Relief Scheme (ADWDRS), 2008 aimed at de-clogging the lines of credit to farmers that were dogged due to the debt burden and to entitle these farmers to fresh credit. All agricultural loans disbursed by Scheduled Commercial Banks (SCBs), Regional Rural Banks (RRBs), Cooperative Banks (including Urban Cooperative Banks) and Local Area Banks (LABs) up to 31st March, 2007, overdue as on 31st December, 2007 and that remained unpaid until 29.02.2008 were covered under the Scheme. The Scheme was applicable to all farmers eligible under the Scheme and there was no discrimination against a section of farmers.

The Reserve Bank of India (RBI) has reported 'The bank-wise details of the loans waived by the Public Sector Banks, Private Sector Banks, Local Area Banks and Urban Co-operative Banks under the Debt Waiver and Debt Relief as part of the Agricultural Debt Waiver and Debt Relief Scheme 2008 and the amounts reimbursed to these lending institutions by Government of India till date as at Annex-I. The State wise details of the number of the accounts, amount waived and relief provided under the ADWDRS, 2008 in respect of Cooperative Banks and Regional Rural Banks is given at Annex-II. So far, 2.9 crore farmers have been provided debt waiver & debt relief to the extent of Rs.52,898.93 crore under the Scheme.

(d) & (e): The Debt Waiver portion of the Scheme closed on 30.6.2008 while the Debt Relief portion of the Scheme closed on 30.6.2010. The Government has no proposal to renew the scheme.

(f) & (g): As per the ADWDR Scheme, the lending institutions are reimbursed the waiver and relief claims by the Government of India on the basis of the duly certified and audited claims made by these lending agencies through their respective nodal agencies [Reserve Bank of India (RBI) and National Bank for Agriculture and Rural Development (NABARD) are the Nodal agencies. for the Scheme] in installments. These payments have been made through RBI and NABARD to all lending institutions implementing the Scheme since 2008-09. The Government of India (GoI) has so far released an amount of Rs.51,340.47 crore to the lending institutions as reimbursement under the Agricultural Debt Waiver and Debt Relief Scheme, 2008.