

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:2569  
ANSWERED ON:09.12.2011  
DEBT OF FARMERS OF ASSAM  
Ajmal Shri Badruddin

**Will the Minister of FINANCE be pleased to state:**

- (a) whether the Government has taken note that the debt of farmers of Assam have increased manifold due to floods in the river Brahmaputra during the last three years;
- (b) if so, the details thereof;
- (c) whether the Government proposes to provide relief to these debt ridden farmers of Assam so that they could recover from this calamity; and
- (d) if so, the details thereof along with other relief measures 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(d): The State Level Bankers' Committee (SLBC) Assam based on the information from the Government of Assam has reported that the damage of crops of small and marginal farmers due to flood in each of last three years covering the affected areas of river Brahmaputra and Barak and their tributaries is as under:

Year	Total Crop area in hectare
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2009	49854.09
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2010	144043.86
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2011	69200.66
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The Government of Assam has under Disaster Management and Calamity Relief Fund provided relief to the debt ridden farmers of Assam of an amount of Rs. 10529.48 lakh between 2008-09 and 2011-12.

Further in order to provide relief to bank borrowers in times of natural calamities, the Reserve Bank of India has issued standing guidelines to banks. The relief measures include, inter alia, the following:-

- (a) conversion of the principal amount outstanding in the crop loans and agriculture term loans as well as accrued interest thereon into term loans;
- (b) conversion/rescheduling loans and the interest accrued thereon for periods ranging from 3 to 10 years depending upon the frequency of crop failures/intensity of damage to crops;
- (c) fresh crop loans for affected farmers;
- (d) treatment of converted/rescheduled agri-loans as 'current dues';
- (e) non-compounding of interest in respect of loans converted/ rescheduled etc;
- (f) relaxed security and margin norms;
- (g) provision of consumption loans to agriculturists whose crops have been damaged ; and
- (h) moratorium period of at least one year, while restructuring.