

**GOVERNMENT OF INDIA  
AGRICULTURE  
LOK SABHA**

UNSTARRED QUESTION NO:62

ANSWERED ON:22.11.2011

LOAN WAIVER SCHEMES

Biswal Shri Hemanand ;Lal Shri Kirodi ;Reddy Shri Magunta Srinivasulu

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

- (a) the details of schemes through which farmers can avail agricultural loan;
- (b) whether there is any insurance scheme for farmers who availed the credit facilities;
- (c) if so, the details thereof;
- (d) the details of beneficiary farmers whose loans have been waived off under the Loan Waiver Scheme, State-wise;
- (e) the total fund provided by the Union Government under the said scheme, State- wise;
- (f) whether a large number of farmers could not avail the benefit under the said scheme; and
- (g) if so, the reasons therefor and the remedial measures likely to be taken by the Government in this regard?

**Answer**

MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE, FOOD PROCESSING INDUSTRIES AND PARLIAMENTARY AFFAIRS (SHRI HARISH RAWAT)

(a): The farmers can avail Short Term crop loan through Kisan Credit (KCCs) from Public Sector Banks, Cooperative Banks and RRBs. Besides, farmers can also avail of term loan facilities for agricultural and allied activities either through KCC or separately from the above agencies.

(b) & (c): Yes, Madam. The crop insurance schemes namely National Agricultural Insurance Scheme (NAIS), Pilot Modified National Agricultural Insurance Scheme (MNAIS), Pilot Weather Based Crop Insurance Scheme (WBCIS) implemented by the Government provides for compulsory coverage of farmers obtaining seasonal agricultural operations loans from Banks and cooperative credit institutions for the crops/areas notified by the State Government. Further, farmers availing of credit under KCC, are also eligible for Personal Accident Insurance Scheme (PAIS) upto Rs. 50,000 for death or permanent disabilities on payment of nominal premium.

(d) to (g): The information is being collected and will be laid on the table of the House.