

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:410  
ANSWERED ON:23.11.2012  
GUIDELINES TO PROVIDE LOAN TO FARMERS  
Reddy Shri Anantha Venkatarami

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

- (a) whether the Government has any proposal to revise the guidelines for providing loan to farmers in the country;
- (b) if so, the details thereof;
- (c) whether Government has issued any directions to banks in this regard;
- (d) if so, the details thereof;
- (e) whether Government is considering any proposal to waive of the loan of farmers upto a certain limit; and
- (f) if so, the details thereof?

**Answer**

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

(a) to (d): Reserve Bank of India and NABARD have issued revised guidelines of Kisan Credit Card (KCC) Scheme for providing loans to farmers which inter-alia provide for issuance of ATM cum Debit card, no processing fee up to a limit of Rs.3.00 lakh, one time documentation at the time of first avilment and disbursement through various delivery channels, including ICT driven channels like ATM/PoS/Mobile handsets.

(e) & (f): No Sir. There is no such proposal under consideration of the Government