

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:818

ANSWERED ON:01.03.2013

OUTSTANDING LOANS OF FARMERS OF NE STATES

Toppo Shri Joseph

Will the Minister of FINANCE be pleased to state:

(a) the details of average loans outstanding against the farmers in the North Eastern States of the country particularly in State of Assam during the last three years and the current year;

(b) whether the Government has any proposal or special scheme to waive off the loans of farmers of the North Eastern States in view of their pathetic poor condition;

(c) if so, the details thereof; and

(d) the other measures taken/proposed to be taken by the Government to mitigate the problems of the farmers of the North Eastern States of the country?

Answer

The Minister of State in the Ministry of Finance (Shri Namu Narain Meena)

(a): The details of loans outstanding against the farmers in North Eastern(NE) States of the country including the State of Assam during the last three years in respect of Regional Rural Banks(RRBs) & Cooperative Banks is attached as Annex-I. The details of loan outstanding in NE States, including Assam, in respect of Scheduled Commercial Banks (excluding RRBs and Cooperative Banks) is attached as Annex-II.

(b) & (c): No such proposal is under consideration of the Government, at present.

(d): To enhance the flow of credit to the NE States, the following measures have been taken :-

State Cooperative Banks (StCBs) and Regional Rural Banks(RRBs) have been enabled to avail larger quantum of refinance for short term credit for seasonal agricultural operations.

Quantum of refinance for banks in NE Region was kept at 25% higher than other parts of the country.

Full refinance support was extended to banks for all eligible purposes and 90% for State Cooperative Agriculture and Rural Development Banks(SCARDBs) of bank loans.

90% of the project cost was provided as loan under Rural Infrastructure Development Fund(RIDF) for social sector and rural connectivity projects to State Governments of NER.

100% of project outlay was provided to banks/other institutions for eligible purposes from Financial Inclusion Fund(FIF) and Financial Inclusion Technology Fund(FITF).

The minimum members in a Self Help Group (SHG) was relaxed to 5 members in hilly districts of NER for being eligible for grant assistance from NABARD.