

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:2434  
ANSWERED ON:23.08.2013  
NO DUE CERTIFICATE TO FARMERS  
Kateel Shri Nalin Kumar

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

- (a) whether the Reserve Bank of India (RBI) has advised/directed the public sector banks to dispense with the requirement of `No Dues Certificate` for loans upto Rs. 50000 to the small and marginal farmers;
- (b) if so, the details thereof;
- (c) whether the RBI/Government has received complaints against any banks for non-compliance of the said directions during the recent past;
- (d) if so, the details thereof during the last three years and the current year along with the action taken thereon, bank-wise; and
- (e) the steps taken by the Government/ RBI in this regard?

**Answer**

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

(a) to (e):- The Reserve Bank of India(RBI) vide its circular dated 30th April, 2007 has advised banks to dispense with the requirement of `no dues' certificate for small loans upto Rs. 50,000 /- to small and marginal farmers, share-croppers and the like and, instead, obtain self- declaration from the borrowers. The RBI has reported that no complaints were received in the recent past against any banks for non-compliance of these instructions.