

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:2961

ANSWERED ON:30.03.2012

DEBT WAIVER SCHEME

Bajwa Shri Partap Singh;Kurup Shri N.Peethambara;Mithlesh Shri ;Pandey Shri Ravindra Kumar;Patil Shri A.T. Nana;Premdas Shri ;Reddy Shri Modugula Venugopala ;Singh Shri Radha Mohan

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

- (a) the details of the eligibility criterion/guidelines issued by the Government for Agricultural Debt Waiver and Debt Relief Scheme alongwith the time limit/extended time limit if any for the said scheme;
- (b) the details of the loans which have been waived off under the scheme alongwith the number of farmers benefited therefrom since its inception State/UT-wise and bank-wise alongwith the suggestions received from different quarters regarding the said scheme;
- (c) whether the Government has received complaints regarding improper implementation of the scheme since its inception;
- (d) if so, the details thereof, State/UT-wise and bank-wise and the reasons therefore alongwith the action taken on such complaints;
- (e) the details of the funds allotted to various States and banks under the aforesaid scheme in order to make the farmers debt free, State/UT-wise and bank-wise; and
- (f) The corrective steps taken/being taken by the Government to provide relief to all the eligible farmers particularly small and marginal farmers and to remove the shortcoming of the scheme?

**Answer**

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

(a) & (b): Under the Agricultural Debt Waiver and Debt Relief Scheme (ADWDRS), 2008, all agricultural loans disbursed by Public Sector Banks, Private Sector Banks, Cooperative Banks, Local Area Banks and Regional Rural Banks between 01 April 1997 to 31 March 2007 to farmers, overdue as on 31 December 2007 and remaining unpaid upto 29 February 2008 were eligible for Debt Waiver/Debt Relief. The Debt Waiver portion of the Scheme closed on 30.06.2008. The Debt Relief portion of Scheme closed on 30.06.2010.

The State wise details of implementation of the Scheme in respect of Regional Rural Banks and Cooperative Banks are given in Annex-I. The bank wise details in respect of Public Sector Banks, Private Sector Banks and Local Area Banks are given in Annex-II. The Government has so far released Rs. 52,516.86 crore to lending institutions for implementation of the Scheme.

(c) to (f): The Government of India had made the Reserve Bank of India (RBI) the nodal agency for the implementation of the Scheme by the Public Sector Banks and the National Bank for Agricultural and Rural Development (NABARD), the nodal agency for the implementation of the Scheme by Regional Rural Banks and Cooperative Banks. As per the guidelines for the scheme, there was a decentralized grievance redressal mechanism for dealing with complaints right down to the branch level of the banks.

Though the Grievance Redressal Mechanism 1.44 lakh from accounts were given Debt Waiver to the extent of Rs. 141.15 crore and Debt Relief has been provided to 13645 farm accounts to the extent of Rs. 18.38 crore in Regional Rural Banks and Cooperative Banks.