

**GOVERNMENT OF INDIA**  
**MINISTRY OF FINANCE**  
**DEPARTMENT OF ECONOMIC AFFAIRS**  
**LOK SABHA**  
**UNSTARRED QUESTION NO. 3984**  
**TO BE ANSWERED ON 9<sup>TH</sup> DECEMBER, 2016/18<sup>TH</sup> AGRAHAYANA, SAKA, 1938**

**Loan to Farmers**

**3984. SHRI LALLU SINGH:**

**QUESTION**

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

- (a) whether farmers has been facing cash crunch due to demonetisation which has adversely affect sowing of rabi crops;
- (b) if so, the details thereof;
- (c) whether farmers are forced to take loan from money lenders for sowing of crops because banks have stopped their other works due to demonetisation; and
- (d) if so, the details thereof?

**ANSWER**

**MINISTER OF STATE IN THE MINISTRY FOR FINANCE**  
**(SHRI ARJUN RAM MEGHWAL)**

(a) to (d): Government has taken several decisions to aid the farmers in the current Rabi season to facilitate farming activities and to support rural economy. NABARD has made available Rs.21,000 crores limit to the District Central Cooperative Banks (DCCBs) through State Cooperative Banks for Rabi agricultural operations which benefit more than 40% of the small and marginal farmers. A number of measures like higher cash drawl limits for farmers and registered traders in APMC markets/Mandis, extension of time limit for payment of crop insurance premium, purchase of seeds with old high denomination bank notes of Rs. 500 from Government Centres, have been announced by Government for the benefit of the farmers.

Further, as a relief to small borrowers (i.e., loans upto Rs. 1 crore), RBI has decided to provide additional 60 days time for repayment of dues. This will be applicable to personal and crop loans including housing and agricultural loans, taken from banks, NBFCs, DCCBs, PACS or NBFC- MFIs.

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