

RTI No.	Query	Information
आरटीआई/105/ 2018-19/00079)	क्या मुझे लोन अदा करने में कोई सहायता मिलेगी ?	अतिदेय लोन का कोई प्रावधान नहीं है । बैंक द्वारा ऋण चुकौती कि अवधि, जिस फसल के लिए ऋण दिया गया है, उस फसल की अनुमानित अवधि और विपणन अवधि को ध्यान में रखते हुए निर्धारित की जाती हैं।
	क्या KCC धारक का कोई बीमा होता है ।	अनिवार्य फसल बीमा के अलावा केसीसी धारक को किसी भी प्रकार के आस्ति बीमा, दुर्घटना बीमा (पीएआईएस सहित), स्वास्थ्य बीमा (जहां यह उत्पाद उपलब्ध हो) का लाभ उठाने का विकल्प होना चाहिए और उनका प्रीमियम केसीसी खाते के माध्यम से अदा किया जाना चाहिए. योजना की शर्तों के अनुसार प्रीमियम किसान/ बैंक द्वारा वहन किया जाएगा. आवेदन के समय ही उपलब्ध बीमा सुरक्षा की जानकारी लाभार्थी किसानों को दी जानी चाहिए और उनकी सहमति (फसल बीमा को छोड़कर क्योंकि यह अनिवार्य है) ली जानी चाहिए.
RTI- 130/ 2018-19/50277)	Does the Dairy Entrepreneurship Development Scheme of NABARD is applicable, if Bank finance the purchase of milch animals in tie-up with a private dairy company. There are some farmers which have been financed by Bank of Baroda under tie-up agreement with Kwaliti Dairy. Can subsidy be claimed in this case? The farmers are specifically linked to the concerned dairy and the dairy forwards the application of farmers to the Bank and once the loan is sanctioned the farmers are bound to deposit their milch	Capital subsidy is available for dairy units with 2 to 10 animals under DEDS, if it is financed by eligible financial institutions, including Bank of Baroda, independent of tie-up with any processing unit (with or without tie-up with dairy processing unit).

	animal by product that is milk to concerned dairy only.	
RTI- 166/ 2018-19/50301	If a person is not availed benefits under Dairy Entrepreneurship Development Scheme for loan availed from a scheduled bank due not submitting request what relief does he have.	The individual has to apply for a loan under DEEDS Scheme as per the scheme guidelines for being eligible for subsidy. The information for DEEDS for the year 2018-19 is available on Government of India website http://dahd.nic.in/ and NABARD website www.nabard.org .
	Will he be eligible to get benefits of scheme after the loan is sanctioned?	
	If he is eligible, to whom should he sent request to consider his loan under DEEDS	
आरटीआई/359/ 2018-19/00108	DEEDS योजना का क्रियान्वयन किस प्रकार किया गया और आवेदन से अनुदान तक की प्रक्रिया को स्पष्ट करें।	नाबार्ड सभी राज्यों और केंद्र शासित प्रदेशों में डीईडीएस योजना के कार्यान्वयन के लिए नोडल एजेंसी है। डीईडीएस के आवेदन से अनुदान तक की प्रक्रिया की जानकारी dahd.nic.in और नाबार्ड वेबसाइट www.nabard.org पर उपलब्ध है।
RTI- 1066/ 2018-19/50965	Who is eligible for NABARD Loans?	NABARD does not provide any loans to individuals. It provides refinance to banks and other financial institutions and provide loans to Govt. and Govt. entities
	How much subsidy is giving in NABARD Loans?	NABARD does not provide any subsidy. Some of the Govt. of India Schemes are implemented through NABARD, details of which are on our website www.nabard.org , under Govt. Sponsored schemes. Interest rates are charged by banks as per their corporate guidelines.
	How much subsidy rate of interest in NABARD Loans?	
	Cow dairy farm is eligible or not eligible in NABARD Loans.	NABARD does not provide any loan to individuals.
	What type of documents required for applying NABARD Loans?	

	Which banks are giving NABARD Loans.?	NABARD provides refinance to financing banks viz. Commercial banks, small finance banks, Regional Rural banks, Urban Coop Banks, State Cooperative banks, District cooperative banks, State Cooperative Agriculture and Rural Development Banks, NBFCs, NBFC-MFI etc.
RTI- 1081/ 2018-19/50972	Please explain process for application of bank loan for Agriculture.	<p>The applicant is required to furnish one-time documentation as per banks internal guidelines at the time of first time availment of KCC loan. Farmers can approach banks indicating crops proposed to be raised in their landholdings along with land documents and filled in application forms prescribed by banks, for sanction of KCC loans.</p> <p>Documents generally taken by the banks at the time of sanction of KCCs are as under:</p> <p><u>Cooperative Banks :</u></p> <ol style="list-style-type: none"> i. Membership form of the PACS ii. Certificate that the farmer is a resident of _____ area of operation of PACS iii. Jamabandi (land records) and Girdawari iv. Declaration from the co-owners of the land expressing their no objection in the bank extending loan to the borrower. v. Declaration regarding type of land – irrigated/unirrigated, landholding (area in acres), crops to be grown, etc. vi. Aadhar card and mobile number vii. Linking of mobile number with loan account. <p><u>RRBs :</u></p> <ol style="list-style-type: none"> i. Jamabandi (land records) and Girdawari ii. Filled in loan application form iii. Affidavit from co-owners of the land expressing their no objection in the

		<p>bank extending loan to the borrower.</p> <p>iv. Loan agreement on stamp paper.</p>
	Please provide the following details related to the loan for Agriculture.	
	Mortgage criteria	As per RBI guidelines prescribed from time to time. Presently, for Agri. Loans upto Rs.1.00 lakh, bank may not insist on mortgage of land.
	Interest rates	<p>a) Interest rate is applicable as per guidelines issued by RBI from time to time. However, interest for the crop loan component of the limit will be applicable as per interest subvention scheme announced by Govt. of India from time to time. On term loan component, the bank will charge interest as per its internal guidelines.</p> <p>b) At present, Government of India is providing interest subvention @ 2% p.a. to StCBs and RRBs on their own funds involved in respect of short term production credit (crop loans) provided by them to farmers up to Rs.3.00 lakh per farmer on the condition that they make available short term production credit up to Rs.3.00 lakh at ground level at 7% p.a.. Government of India also provides interest subvention @ 3% p.a. to those farmers who promptly repay their short-term production credit within one year of disbursement / drawal of such loans. Thus, effective rate of interest is 4% p.a.</p>
	Is there any provision to provide a loan for a solar pump	Term loan can be extended for installation of solar pump. The policy and terms of sanction will as per the internal guidelines of the banks where application is submitted.
RTI- 1108/ 2018-19/50990	If any farmer avails himself/herself of KCC loan	In case of farmers availing crop loans of more than Rs.3.00 lakh, interest subvention will be available for such a/c on

	for more than Rs.3,00,000 then is he/she eligible for interest subvention up to Rs.3,00,000.	the amount upto Rs.3.00 lakh provided the bank is charging interest rate @ 7% p.a. or less on crop loan amount upto Rs.3.00 lakh. In other words, in such loan A/cs, the crop loan upto Rs.3 lakh provided @ 7% p.a. or less will be eligible for interest subvention from GoI and portion of crop loan above Rs.3.0 lakh will not be eligible for interest subvention (provided by GoI), on which Bank may charge interest as per its lending policy. The limit of Rs.3.00 lakh to be eligible for Interest Subvention is for the combined limit of Kharif and Rabi season during a year, in case Bank is sanctioning separate sub-limit for Kharif and Rabi crops to the farmer during a year.
RTI- 1167/ 2018-19/51030	How much percentage difference is allowed in total capacity of Rural Godown which is claimed by godown owner and find by you (your team).	The capacity is calculated by the Joint Monitoring Inspection team and subsidy is calculated on that capacity.
	What happened if difference (in terms of capacity) is more than your norms.	As indicated above the subsidy is calculated on the capacity calculated by the JMI team.
RTI- 1234/ 2018-19/51077	I am graduate and I need to do goat farming business with government subsidy. Please brief me the process to get the loans and subsidy with NABARD. Please guide on the same. I am located with Tamil Nadu Madurai with the Pincode of 625001.	Subsidy for goat farming is available under the National Livestock Mission EDEG scheme of GoI. The scheme details are available in GoI website http://www.dahd.nic.in and in NABARD website www.nabard.org under Govt. sponsored schemes. You have to prepare a project report as per scheme norms and submit to the bank / financial institution for their sanction. The Bank / Financial Institution shall appraise the project as per administrative approval issued by DADF, GoI, from time to time and if found eligible, sanction loan (Total Financial Outlay (TFO) – Margin Money). After sanction of proposal by Banks / Financial Institutions, their controlling office will upload the details as per the template prescribed in the NLM EDEG

		<p>Portal within 30 days of sanction and block eligible subsidy amount. On successful upload and post validation, the bank will release the entire credit / first installment as the case may be. The details of loan disbursement shall be updated within 30 days of first upload.</p> <p>The subsidy will be released subject to availability of the category-wise funds allocated to the states.</p>
RTI- 1250/ 2018-19/80063	I want to know the process of applying and getting loan for dairy farm under NABARD organization.	NABARD does not provide any loans to individuals. Individual Loan sanction takes place at Bank/branch level. You may contact any Scheduled Bank in your vicinity for loan.
RTI- 1562/ 2018-19/51278	I want to know the procedure for release of Capital Subsidy in respect of Dairy Entrepreneurship Development Scheme after sanctioning the loan from Public Sector Bank.	<p>The Procedure for release of Capital subsidy in DEEDS after sanctioning of loan from the Public sector bank is available in para 9, 10, 11 of operational guidelines for Dairy Entrepreneurship Development Scheme issued during 2018-19 vide GOI letter no. F.No.1-1/2009-DP dated 02nd May 2018.</p> <p>The copy of administrative approval with operational guidelines for the continuation of DEEDS Scheme during 2018-19 is available on NABARD website www.nabard.org and www.dahd.nic.in.</p>
<u>RTI -1639/ 2018-19/50052</u>	Is it the fundamental right of a farmer to get Kisan Credit Card loan from any Nationalized Bank/ State Bank Of India which is near to his/her village.	No, Loan cannot be claimed as a matter of right, it is subject to eligibility, etc. Banks consider KCC applications as per their loan policy.
	On what grounds can nationalized bank/ state bank of India reject the Kisan Credit Card loan proposal of the said farmer.	Banks consider KCC applications as per their loan policy.
	If the said farmer had previously taken Kisan Credit Card / tractor loan/	

	<p>any other loan from any other financial institution and has defaulted on it and is also currently a defaulter, can the other bank in which he applies for Kisan Credit Card loan reject his proposal on the basis of it.</p>	
	<p>If the said farmer has previously taken Kisan Credit Card / tractor loan/ any other loan from any other financial institution and has got it closed under compromise agreement, can the new bank in which the farmer goes for new Kisan Credit Card loan reject his application on the basis of it?</p>	
	<p>If a person has his agricultural land and house located in HARDOI district of Uttar Pradesh, and he doesn't live over there and works in Lucknow, Uttar Pradesh and lives in Lucknow only and employed in any other private company in Lucknow – then</p> <p>(i) can he apply for loan under Kisan Credit Card near to the branch to his house or agricultural land</p> <p>(ii) can the bank reject his proposal on the basis of the fact that he doesn't live at his house and agricultural land</p>	<p>Banks consider KCC applications as per their loan policy.</p>
	<p>(iii) if the total agricultural land is more than 2 hectares and the total limit/ amount of loan is more than 2 lakh can the bank ask for a</p>	<p>As per RBI guidelines, banks can take collateral security under KCC if limit sanctioned is more than Rs.1.00 lakh.</p>

	guarantor for the Kisan Credit Card loan.	
	(iv) the total agricultural land is more than 2 hectares and the total limit / amount of loan is more than 3 lakh can the bank ask for a guarantor for the Kisan Credit Card loan.	As per RBI guidelines, banks can take collateral security under KCC if limit sanctioned is more than Rs.1.00 lakh.
	If a farmer having Kisan Credit Card has not deposited any amount of money into his Kisan Credit Card loan account for two years and his account was closed after farm debt waiver scheme, can the farmer apply for fresh Kisan Credit Card loan and can the bank reject his proposal to get his new Kisan Credit Card loan with enhanced limit.	KCC loans are sanctioned/ rejected based on lending policies of the banks.
	Can the farmer withdraw the full amount from his kisan credit card, because, the limit is made for two crops rabi and kharif and fund is allotted accordingly only.	KCC limit is sanctioned based on the crops proposed to be grown. Generally, separate limits are sanctioned for rabi and kharif crops by banks. If the limit is sanctioned for undertaking cultivation in different cropping seasons, the limit may be utilized based on the sanction by banks taking into account the requirements for rabi and kharif crops.
RTI 1814/2019/50154	Benefits of KCC	Details of KCC scheme are available in public domain in RBI website www.rbi.org.in [Master Circular-Kisan Credit Card (KCC) scheme].
	If a farmer has taken loan against KCC and unfortunately he died in road accident, then who is responsible for paying loan.	
	In the above mentioned case, how much rebate in KCC loan.	
	Which type of insurance for farmer in KCC?	
	If rebate is given in KCC loan then which procedure	

	is followed and who is responsible for farmer insurance policy because maximum farmers do not have knowledge about this matter.	
RTI 1834/2018-19/50166	We belong to SC category having two Acres land in Telangana and unable to get loan, we want to built a poultry shed with solar panels to get stable income and to promote green energy. In this regard I want to know subsidy schemes provided by NABARD for both Poultry as well as Solar Energy.	<p>NABARD is implementing agency for “National Livestock Mission – EDEG Components”, a credit linked back-ended subsidy scheme of the Department of Animal Husbandry, Dairying and Fisheries, Ministry of Agriculture and Farmer's Welfare. The details of the scheme are available on Govt. of India website www.dahd.nic.in and relevant circulars on NABARD website www.nabard.org. <u>The path for NABARD circular is www.nabard.org -> Government Sponsored Schemes -> National Livestock Mission -> Administrative Approval for implementation of Centrally Sponsored Scheme National Livestock Mission – EDEG Component during 2018-19.</u></p> <p>NABARD does not have any subsidy scheme for Solar Energy at present.</p>
RTI 1942/2019/50220	What financial help NABARD can give for establishing a mushroom cultivation unit in Delhi state.	Financial help to individuals is not provided by NABARD.
	Is there any scheme of subsidy available for mushroom cultivation unit	NABARD is not administering any subsidy scheme for Mushroom Cultivation.
	Any other information which may be helpful to get a loan for mushroom cultivation.	Model Project for mushroom cultivation is available at our website - www.nabard.org (https://www.nabard.org/info-centre-model-bankable-projects.aspx?cid=506&id=24)
RTI-137/2019/50313)	Please provide details of all the financial and physical allocations of funds and expenditure under Dairy	The total funds allocated for all the States for the year 2010-11 to 2017-18 is as under:

	<p>Entrepreneurship Development Scheme (DEDS) for all the states in India separately from 2010-11 to 2017-18.</p>	<p style="text-align: right;">(Rs. in Crore)</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Sr.No.</th> <th>Year</th> <th>Total budget</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>2010-11</td> <td>32.40</td> </tr> <tr> <td>2</td> <td>2011-12</td> <td>88.00</td> </tr> <tr> <td>3</td> <td>2012-13</td> <td>150.00</td> </tr> <tr> <td>4</td> <td>2013-14</td> <td>265.00</td> </tr> <tr> <td>5</td> <td>2014-15</td> <td>229.99</td> </tr> <tr> <td>6</td> <td>2015-16</td> <td>127.00</td> </tr> <tr> <td>7</td> <td>2016-17</td> <td>140.00</td> </tr> <tr> <td>8</td> <td>2017-18</td> <td>240.00</td> </tr> </tbody> </table> <p>State wise allocation was made for the year 2013-14 and 2017-18 only as per the administrative approval received from the Department of Animal Husbandry and Dairying, Ministry of Agriculture and Farmers Welfare, Government of India An amount of Rs.9,69,00,000.00 was disbursed in the year 2010-11.</p>	Sr.No.	Year	Total budget	1	2010-11	32.40	2	2011-12	88.00	3	2012-13	150.00	4	2013-14	265.00	5	2014-15	229.99	6	2015-16	127.00	7	2016-17	140.00	8	2017-18	240.00
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	<p>Please provide the allocation of capital subsidies in name of women beneficiaries for all the states at the district and village level separately from the year 2010-11 to 2017-18 under Dairy Entrepreneurship Development Scheme.</p>	<p>No separate allocation was being made for women beneficiaries under DEDS from the year 2010-11 to 2017-18.</p>																											
	<p>Please provide the allocation of capital subsidies in name of men beneficiaries for all the states at the district and village level separately from the year 2010-11 to 2017-18 under Dairy Entrepreneurship Development Scheme.</p>	<p>No separate allocation was being made for men beneficiaries under DEDS from the year 2010-11 to 2017-18.</p>																											
<p>RTI-604/2019/80104</p>	<p>What is norms for making Kisan Credit Card.</p>	<p>KCC can be issued to farmers - individual/joint borrowers who are owner cultivators, tenant farmers, oral lessees & share croppers, Self Help Groups (SHGs) or Joint Liability Groups (JLGs) of farmers including tenant farmers, share croppers etc.</p>																											
	<p>What documents required</p>	<p>As per the guidelines of the scheme, a one-</p>																											

	for making Kisan credit card.	time documentation is required at the first time of avilment of KCC loan and thereafter simple declaration (about crops grown/proposed) by farmer from the second year onwards would do. The applicant has to submit the application in format prescribed by the financing bank. Documents generally taken by the banks at the time of sanction of KCCs are as per the internal guidelines of the respective bank.
	How much we get the loan in this scheme.	Short term credit limit under KCC scheme is primarily based on the scale of finance for the crop and extent of area proposed to be cultivated by the farmer. All credit decisions are based on the credit worthiness of the borrower and Bank's satisfaction with the bonafides of the applicant and are the sole discretion of Bank.
	Where we can complaint against the bank whose do not provide /refuse the Kisan credit card facility. Please provide the detail with name and address.	For any complaint against a bank one can approach the banking ombudsman of RBI. The complaint can also be lodged online.
आरटीआई/608 और 609/2019/80108 और 80109)	किसान क्रेडिट कार्ड को प्राप्त करने के क्या मानदंड है?	किसान क्रेडिट कार्ड (केसीसी) - किसान - व्यक्ति/संयुक्त उधारकर्ता जो खेत मालिक, किराएदार काश्तकार, मौखिक लीज़धारक एवं बंटाईदार, काश्तकारों, कराएदारों, बटाईदारों के स्वयं-सहायता समूह (एसएचजी) या संयुक्त देयता समूह (जेएलजी) को स्वीकृत किया जा सकता है।
	किसान क्रेडिट कार्ड के तहत कितने रुपये तक कि लोन सुविधा उपलब्ध है?	किसान कार्ड के अंतर्गत क्रेडिट सीमा मुख्यरूप से फसल के लिए वित्त के पैमाने पर और किसान द्वारा खेती की जाने वाली प्रस्तावित क्षेत्र की सीमा पर आधारित होती है। सभी ऋण निर्णय आवेदक की ऋण क्षमता और बैंक की संतुष्टि पर आधारित होते हैं।
	अगर कोई बैंक किसान क्रेडिट कार्ड की सुविधा दे रहा है तो क्या बैंक	किसान क्रेडिट कार्ड की सुविधा पात्रता के अनुसार कोई भी बैंक से ले सकते हैं। किसान क्रेडिट कार्ड

	<p>किसी को इस कार्ड के लिए मना भी कर सकता है अगर कर सकता है तो किन शर्तों के साथ?</p>	<p>की पात्रता बैंक की आंतरिक दिशानिर्देशों के अनुसार है तथा ऋण देने का निर्णय बैंक के अधिकार क्षेत्र में है।</p>
	<p>किसान क्रेडिट कार्ड के लिए कौन-कौन से दस्तावेज़ जरूरी हैं?</p>	<p>योजना के दिशानिर्देशों के अनुसार, केसीसी ऋण लेते समय के पहले समय में एक बार के प्रलेखन की आवश्यकता होती है और उसके बाद दूसरे वर्ष से किसान द्वारा सरल घोषणा (फसलों के बारे में / प्रस्तावित) की जाती है। आवेदक को वित्तपोषण बैंक द्वारा निर्धारित प्रारूप में आवेदन प्रस्तुत करना होगा तथा मंजूरी के समय संबंधित बैंक के आंतरिक दिशानिर्देशों के अनुसार दस्तावेज लिए जाते हैं।</p>
	<p>अगर कोई बैंक किसी का किसान क्रेडिट कार्ड बनाने को मना करे तो वह व्यक्ति अपनी शिकायत ले कर कहाँ जा सकता है (कृपया एड्रेस व फोन नंबर सहित ब्योरा दे) ?</p>	<p>बैंक के खिलाफ की किसी भी शिकायत के लिए RBI के बैंकिंग लोकपाल से संपर्क किया जा सकता है। शिकायत ऑनलाइन भी दर्ज कराई जा सकती है।</p>
	<p>अगर कोई व्यक्ति सरकारी या प्राइवेट नोकरी में है या नौकरी से रिटायर हो चुका है लेकिन वह एक किसान भी है तो क्या किसान क्रेडिट कार्ड बनवा सकता है? कृपया ब्योरा पॉइंट वाइज दे।</p>	<p>यदि वह सेवा/सेवानिवृत्त है, तो उसके संगठन के सेवा नियमों और विनियमों का पालन करने की आवश्यकता है।</p>
<p>RTI- 774/2019/50720)</p>	<p>How NABARD refinance the loans to rural financial institutions and commercial banks.</p>	<p>NABARD extends refinance to Banks under Short Term for Seasonal Agricultural Operations (SAO), Additional ST(SAO), Short Term (Others), Medium Term Conversion loans & Long Term Loans, besides loans to State Government for share capital contribution of cooperative credit institutions.</p> <p>The detailed policy guidelines for each of the products is placed in our website https://www.nabard.org/about-departments.aspx?id=5&cid=466</p> <p>Refinance under ST(SAO) provided by NABARD depends on GoI allocation every year under STCRC and STRRB Fund. The allocation of fund is made by RBI out of</p>

		<p>shortfall in achieving priority sector target by Commercial Banks. NABARD provides concessional refinance at interest rate of 4.5% p.a. to State Cooperative Banks (StCBs) and Regional Rural Banks (RRBs) provided they provide loans upto Rs. 3.00 lakh @ 7% p.a. to the farmers. The nature of accommodation is in the form of a credit limit. Each drawal against the sanctioned credit limit is repayable within 12 months. The Cooperative Banks and RRBs complying with eligibility criteria of completion of audit for the financial year, CRAR of 9% and above and Net NPAs not exceeding 20% and 15% respectively are eligible for refinance under ST(SAO).</p>
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