31.05.2020 तक विस्तारित अवधि के लिए
फसल ऋण पर बैंकों को 2% ब्याज सहायता और
किसानों को 3% शीर्ष चुकानी प्रोत्साहन प्रदान
करने हेतु

कृपया अत्याधुनिक फसल ऋणों के लिए ब्याज सहायता
योजना के हमारे निर्देशों का संदर्भ ले।

2. कोविड -19 महामारी के कारण लोकडाउन के
मद्दतान्तर, लोगों के आवागामन पर प्रतिबंध लगाया गया
है। कई किसान अपने अत्यक्तिक फसली ऋण
बकायाओं के भुगोल के लिए बैंक शाखाओं तक पहुंच
पाने में सक्षम नहीं हैं। इसके अलावा लोगों को
आवागमका पर प्रतिबंध और समय पर उनकी उपज
की विक्री में कठिनाई और उसके भुगोल की प्राप्ति
के कारण, किसानों को इस दौरान अपने बकायाओं
अत्यक्तिक फसली ऋणों के पुनर्भुगोल में
कठिनाइयों का सामना करना पड़ रहा है।

3. इसके अलावा, भारत सरकार ने, भारतीय रिजर्व
बैंक के दिनांक 27.03.2020 की अभियुक्ता के
जरिये (प्रति संलग्न), सभी वाणिज्यिक बैंकों (क्षेत्रीय

Providing 2% Interest Subvention to
Banks and 3% Prompt Repayment
Incentive to farmers on crop loans for
the extended period upto 31.05.2020

Please refer to our instructions on Interest
Subvention Scheme for short term crop loans.

2. In the wake of the lockdown due to
Covid-19 pandemic, there have been
restrictions imposed on movement of people.
Many farmers are not able to travel to bank
branches for payment of their short term crop
loan dues. Moreover due to restrictions on
movement of people and difficulty in timely
sale and receipt of payment of their produce,
farmers may be facing difficulties in
repayment of their short term crop loans
falling due during this time.

3. Further, GoI had, through RBI
notification dated 27.03.2020 {copy
enclosed}, already granted a moratorium of
three months on repayment of all installments
falling due between 01.03.2020 and
31.05.2020 in respect of all term loans (including agriculture term loans, retail and crop loans) and working capital loans taken from all Commercial Banks (including RRBs, SFBs and Local Area Banks) and Cooperative Banks.

4. In order to ensure that farmers do not have to face the situation of paying penal interest and they continue to get the benefit of short term crop loan at concessional interest rate of 4% p.a. which is applicable on timely repayment, it has been decided by Ministry of Agriculture and Farmers’ Welfare, Government of India (vide their office memorandum dated 30.03.2020-copy enclosed), to continue with 2% Interest Subvention to Banks and 3% Prompt Repayment Incentive to farmers for the extended period of repayment of short term crop loans upto 31.05.2020 or upto date of actual repayment whichever is earlier, for the short term crop loan of upto Rs 3 lakh per farmer given by Banks @7% p.a. which have fallen due or shall fall due between 01.03.2020 and 31.05.2020.

5. Banks are advised to take appropriate action in this regard.