वर्ष 2020-21 के दौरान अंतरिम आधार पर अत्यावधि ऋणों पर ब्याज सहायता योजना जारी रखना

कृपया (क) वर्ष 2018-19 और 2019-20 के दौरान अत्यावधि फसल ऋणों के लिए संशोधित ब्याज सहायता योजना पर हमारे दिनांक 15 फरवरी 2019 के परिपत्र संख्या 37 (संदर्भ सं राबेडोर –नीति / 2965 / आईएस-1 / 2018-19) और (ख) वर्ष 2018-19 और 2019-20 के दौरान मस्त्र और पशुपालन किसानों की कृषि सुविधा के विस्तार के लिए ब्याज सहायता योजना पर हमारे दिनांक 24 जून 2019 के परिपत्र संख्या 56 (संदर्भ सं राबेडोर –नीति / 933 / आईएस-1 / 2019-20) का संदर्भ ग्रहण करें।

2. कृषि एवं किसान कल्याण मंत्रालय, भारत सरकार ने अपने दिनांक 28 मई 2020 के पत्र सं 1-4 / 2020-Credit-I द्वारा सलाह दी हैं कि अंतरिम उपयोग के रूप में, अगले निर्देश तक, ब्याज सहायता योजना को उन्हीं नियम और शर्तें पर लागू किया जाएगा जैसा कि वर्ष 2018-19 और 2019-20 में किया गया था। तदनुसार, आपको निर्मातासूची सलाह दी जाती हैः

क. आधार स्तर पर किसानों को दिए जाने वाले औपचारिक कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development

Continuation of Modified Interest Subvention Scheme for Short Term Loans on interim basis during the year 2020-21


2. MoA&FW, GoI has since vide their letter No.F.No.1-4/2020-Credit-I dated 28 May 2020 advised that as an interim measure, it has been decided to implement, until further instructions, the Interest Subvention Scheme for Short Term Loans for agriculture and allied activities on the terms and conditions as approved for the scheme in the years 2018-19 and 2019-20. Accordingly, you are advised as under:-

a. Interest Subvention of 2% p.a. to Regional Rural Banks, on their own funds used for short term loans (crop
In order to discourage distress sale by farmers and to encourage them to store their produce in warehouses, the benefit of Interest Subvention will be available to small and marginal farmers having Kisan Credit Card for a further period of upto six months post harvest of the crop.
d. To provide relief to farmers affected by natural calamities, an interest subvention of 2% per annum will be made available to Banks for the first year on the restructured loan amount. Such restructured loans may attract normal rate of interest from the second year onwards as per the policy laid down by the RBI.

e. However, to provide relief to farmers affected by severe calamities, Interest subvention of 2% will be available to Banks for the first three years/entire period (subject to maximum period of 5 years) on the restructured loan amount. Further, in all such cases, the benefit of prompt repayment incentive @ 3% per annum shall also be provided to the affected farmers. The grant of such cases of severe calamities shall, however, be decided by a High-Level Committee (HLC) based on the recommendation of Inter-Ministerial Central Team (IMCT) and Sub Committee of National Executive Committee (SC-NEC).

3. Further, in terms of our circular No.62 dated 13.03.2020 KCC has been made mandatory for availing the benefit of Interest Subvention on short term loans disbursed from 01.04.2020.
4. Banks are advised to mandatorily maintain and furnish, as and when required, the category-wise data of beneficiaries under the scheme.

5. Aadhaar has been made mandatory for availing benefit under ISS of GoI. Hence the data regarding the same may be maintained by the Bank.