

**പതിമൂന്നാം കേരള നിയമസഭ
ഒൻപതാം സമ്മേളനം**

നക്ഷത്രചിഹ്നമിടാത്ത
ചോദ്യം നമ്പർ : 2086

18.06.2013-ൽ മറുപടിക്ക്

സഹകരണ ബാങ്കുകൾ വഴി കർഷകർക്ക് പലിശരഹിത വായ്പ

ചോദ്യം

മറുപടി

ശ്രീ. എം.വി. ശ്രേയാംസ് കുമാർ :

ശ്രീ. സി.എൻ. ബാലകൃഷ്ണൻ
(സഹകരണവും ഖാദി ഗ്രാമവ്യവസായവും
മലിനീകരണ നിയന്ത്രണവും വകുപ്പ് മന്ത്രി)

(എ) സംസ്ഥാനത്ത് സഹകരണ ബാങ്കുകൾ വഴി കർഷകർക്ക് പലിശ രഹിത വായ്പ അനുവദിക്കുന്നതിന് തീരുമാനിച്ചിട്ടുണ്ടോ; വിശദമാക്കുമോ ;

(എ) കൃത്യമായി കാർഷിക വായ്പ തിരിച്ചടയ്ക്കുന്നവർക്ക് പലിശ സബ്സിഡി നൽകുന്നതിനായി ഉത്തേജന പലിശ ഇളവ് പദ്ധതി പ്രഖ്യാപിക്കുകയും ആയതിന് പ്രകാരം എല്ലാ കാർഷിക വായ്പകൾക്കും ഈ ഇനത്തിൽ 5% പലിശ സബ്സിഡി നൽകുന്ന പദ്ധതി അംഗീകരിക്കുകയുണ്ടായി. അതോടൊപ്പം നബാർ ഡിന്റെ ഫണ്ട് ഉപയോഗിച്ച് സംസ്ഥാനത്ത് സഹകരണ ബാങ്കുകൾ വഴി കാർഷികാവശ്യങ്ങൾക്കായി വിതരണം ചെയ്യുന്ന ഹ്രസ്വകാല വായ്പകൾ കടിശ്ശിക വരുത്താതെ തിരിച്ചടയ്ക്കുന്നവർക്ക് കേന്ദ്ര സർക്കാരിന്റെ പലിശ സബ്സിഡി യോടൊപ്പം സംസ്ഥാന സർക്കാർ വിഹിതം കൂടി സംഘങ്ങൾക്ക് നൽകി കാർഷിക വായ്പ പലിശ രഹിതമായി കർഷകർക്ക് നൽകുന്ന പദ്ധതി 2012-13 വർഷത്തിൽ അംഗീകരിച്ചിട്ടുണ്ട്.

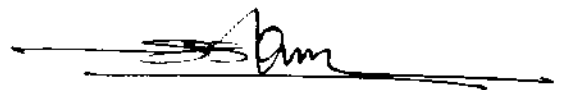
ഇതോടൊപ്പം നെൽകൃഷിക്കുള്ള വായ്പ പൂർണ്ണമായും പലിശ രഹിതമായിട്ടാണ് നൽകുന്നത്.

(ബി) ഇതിനായി സർക്കാർ മാനദണ്ഡം നിശ്ചയിച്ചിട്ടുണ്ടോ ; വെളിപ്പെടുത്തുമോ ;

(ബി) കേന്ദ്ര സർക്കാരിന്റെ മാർഗ നിർദ്ദേശം അനുസരിച്ച് 7% പലിശയ്ക്ക് ഹ്രസ്വകാല കാർഷിക വായ്പ നൽകുന്നത് 3 ലക്ഷം രൂപ വരെ വായ്പയെടുക്കുന്ന ചെറുകിട നാമമാത്ര കർഷകർക്കാണ്. ഇപ്രകാരം ചെറുകിട നാമമാത്ര കർഷകർക്ക് നൽകുന്ന 3 ലക്ഷം രൂപ വരെയുള്ള ഹ്രസ്വകാല വിള വായ്പകൾ കൃത്യമായി തിരിച്ചടയ്ക്കുന്നവർക്ക് മാത്രമാണ് കേന്ദ്ര സർക്കാരിന്റെ 3% പലിശ സബ്വെൻഷൻ നൽകുന്നതിന് വ്യവസ്ഥയുള്ളത്. ആയതിനാൽ കേന്ദ്ര സർക്കാർ നൽകുന്ന പലിശ സബ്സിഡിയോടൊപ്പം സംസ്ഥാന സർക്കാരിന്റെ സബ്സിഡി വിഹിതം കൂടി നൽകി പൂർണ്ണമായും പലിശ രഹിത കാർഷിക വായ്പ നൽകുന്നതിനുള്ള പദ്ധതിയാണ് ആവിഷ്കരിച്ചിട്ടുള്ളത്.

(സി) ആയതു സംബന്ധിച്ച സർക്കാർ ഉത്തരവ് ഇറക്കിയിട്ടുണ്ടോ ; എങ്കിൽ ആയതിന്റെ പകർപ്പ് ലഭ്യമാക്കുമോ ?

(സി) ഇത് സംബന്ധിച്ച് സർക്കാർ ഉത്തരവ് ഇറക്കിയിട്ടുണ്ട്. പകർപ്പ് ഉള്ളടക്കം ചെയ്യുന്നു.



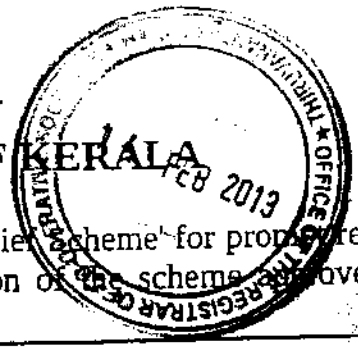
സെക്ഷൻ ഓഫീസർ



GOVERNMENT OF KERALA

Abstract

Co-operation Department – 'Stimulus Interest Relief Scheme' for prompt repayment of agricultural loans – Rules for the implementation of the scheme approved - Orders issued.



CO-OPERATION (B) DEPARTMENT

G.O (Ms) No. 23/2013/Co-op

Dated, Thiruvananthapuram, 08.02.2013

- Read:-
1. G.O (Rt) No. 157/2012/Co-op dated 14.03.2012
 2. G.O (Rt) No. 237/2012/Co-op dated 30.03.2012.
 3. G.O (Rt) No. 517/2012/Co-op dated 27.09.2012.
 4. Letters No. CLT (2) 39679/2011 dated 25.06.2012, 02.07.2012 and 05.11.2012 from the Registrar of Co-operative Societies, Thiruvananthapuram.
 5. Decision of the Special Working Group Meeting held on 25.06.2012.

ORDER

In the Budget Speech 2011-12, Government have announced a new scheme called "Stimulus Interest Relief Scheme". The Scheme envisages 5% interest subsidy for prompt repayment of agricultural loans through Co-operatives. Accordingly as per the Government Orders read as 1st and 2nd papers above, Government have accorded Administrative Sanction for the implementation of the scheme and Rupees One Crore had been released to the Registrar of Co-operative Societies. In addition to the above, as per the Government Order read as 3rd paper above, Government have sanctioned Rupees Two Crore towards interest subsidy for the prompt repayment of Short term agricultural loans which are routed through NABARD.

2. As per the letters' read as 4th paper above, the Registrar of Co-operative Societies has forwarded the 'draft rules' for the implementation of the scheme for approval. The Special Working Group Meeting held on 25.06.2012 resolved to approve the draft rules for the payment of interest Relief on agricultural loans subject to the ratification of Finance Department.

3. In the circumstances, Government are pleased to approve the Rules for the payment of Interest Relief on loans for Agricultural Purposes through Co-operatives for prompt repayment under 'Stimulus Interest Relief Scheme'. The approved Rules are appended with the order.

(By order of the Governor)

V. SARATHCHANDRAN NAIR
ADDITIONAL SECRETARY TO GOVT.


To

The Registrar of Co-operative Societies, Thiruvananthapuram.
The Principal Accountant General (Audit/A&E), Kerala, Thiruvananthapuram
The District Treasury Officer, Thiruvananthapuram
The Finance Department

(Vide U.O No. 62394/AW.C1/2012/FD dated 17.09.2012)

Stock File/Office Copy

Forwarded/By order


Section Officer

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Rules for payment of Interest Relief on Loan for Agricultural Purposes through Co-operatives for prompt Repayment under Stimulus Interest Relief Scheme.

1. These Rules shall be called the Rules for the payment of interest relief on loans for Agricultural purposes through Co-operatives for prompt repayment under Stimulus Interest Relief Scheme.

2. Definitions :

(a) "Stimulus Interest Relief Fund" means the Revolving Fund created for the implementation of the scheme (hereinafter referred to as fund)

(b) "Co-operatives" means All Primary Agricultural Credit Societies (PACS) and all Primary Co-operative Agricultural and Rural Development Banks registered under the Kerala Co-operative Societies Act 1969 (21 of 1969) and under the administrative control of Registrar of Co-operative Societies.

(c) "Agricultural Loans" means short term loans issued to small & marginal farmers, for short term seasonal agricultural operations including withdrawals allowed under Cash Credit System, Kissan Credit Card, Loans issued through Co-operatives to the small and marginal farms.

(d) "Interest Relief" means relief on agricultural loans mentioned under clause 2(c) of these rules, and which are repaid without default will be eligible for maximum 5% interest relief, provided that the rate of interest does not exceed the rate fixed by the Registrar of Co-operative Societies from time to time, in the case of PACS, and the rate fixed by the Kerala State Co-operative Agricultural and Rural Development Bank in the case of Primary Agricultural and Rural Development Banks. The Co-operatives will charge interest at maximum 5% below the document rate. The relief subject to a maximum of 5% will be subsequently reimbursed to the co-operatives as interest relief by the Government. The reimbursement of interest relief will be made only against actual relief allowed by the Co-operatives to the borrower.

(e) "Default" means failure on the part of the borrower/loanee to repay the agricultural loans as mentioned 2(c) of these Rules on or before the due date fixed at each month/quarter at the time of the loan.



3. The Co-operatives as mentioned in 2(b) of these Rules eligible for the Interest Relief will apply for the same to the Assistant Registrar of Co-operatives (General) of the concerned taluk in the forms prescribed (Appendix-I & II) along with the following documents in duplicate.

- (i) True Copy of the resolutions of the board of directors requesting for the interest relief specifying the exact amount and also stating that the society has satisfied all the conditions under these Rules.
- (ii) Demand statement showing the details of the claims in the prescribed form (appendix - I, II & III) appended to these Rules.

Note :- *The claim of each beneficiary will be rounded to the nearest rupee.*

(iii) Certificate signed by the President, Secretary and two Board of Directors stating that the interest relief received previously has been promptly accounted in the books of accounts of the society and utilized for the purpose for which it is sanctioned.

(iv) Co-operatives disbursing more than one type of loans eligible for relief should prepare separate demand statement. The statement showing the details of above loans should be prepared in form No. Appendix II.

4. The application of Primary Agricultural and Credit Societies/Service Co-operative Banks/ Farmers Service Co-operative Banks for interest relief together with enclosure shall be forwarded to the Assistant Registrar of Co-operative Societies (General) of the concerned taluk on quarterly basis as mentioned in 3

(iv). The Assistant Registrar of Co-operative Societies (General) should authorise the Unit Inspector to verify the eligibility under these Rules. On the basis of the verification and recommendation of the Unit Inspector, the Assistant Registrar of Co-operative Societies (General) will certify its eligibility and recommend the application to the Joint Registrar of Co-operative Societies (General) of the district concerned. In the case of Primary Co-operative Agricultural and Rural Development Banks, the Assistant Registrar/Valuation officer, attached to the bank shall verify the statement and submit the Statement to the Joint Registrar of the District, duly recommended, under Copy to the Joint Registrar of Co-operative Societies (General) on receipt of the application and connected documents duly recommended by the Assistant Registrar/valuation officer shall sanction the interest relief on a quarterly basis for each taluk if the claim is in order and intimate the Co-operatives, the amount sanctioned. Excess

if any sanctioned to the Co-operatives previously will be adjusted and the balance only will be sanctioned.

5. **Management of Fund** :- The amount allotted for the implementation of the scheme will be drawn by the Registrar of Co-operative Societies in Bills for miscellaneous payments (Form TR 42) and transfer credit the same to the Treasury Savings Account of Registrar of Co-operative Societies in the District Treasury, Thiruvananthapuram opened for this purpose. The Joint Registrar of Co-operative Societies (General) of the District shall send the request proposal to the Registrar of Co-operative Societies mentioning the amount required for the particular quarter for the district with copies of the sanctioning orders as mentioned in Rule (4). After examining the proposal, the Registrar of Co-operative Societies will authorise the District Treasury Officer, Thiruvananthapuram to transfer the amount proposed by the Joint Registrar of Co-operative Societies (General) to the account of concerned District Co-operative Bank/Kerala State Co-operative Bank with the District Treasury, Thiruvananthapuram and the District Co-operative Bank/Kerala State Co-operative Bank will transfer the amount to the Bank accounts of the beneficiary Co-operatives as mentioned in the sanctioning orders.

6. The Co-operatives receiving interest relief under these Rules shall send a certificate to Assistant Registrar of Co-operative Societies (General) within one week of receipt of the amount stating that the amount has been promptly brought to the accounts of the Co-operatives and utilized for the purpose for which it is sanctioned. The Assistant Registrar of Co-operative Societies (General) will keep the details of the claims sanctioned in a permanent register noting details such as name of society, period of claim, amount, date of receipt of the amount, date of furnishing the utilization certificate. The Assistant Registrar of Co-operative Societies (General) after verification will forward the Utilization Certificate (in duplicate) duly countersigned by him to the Joint Registrar of Co-operative Societies (General) of the District, who will forward the same to the Accountant General.

7. The Registrar of Co-operative Societies or any officer of the Co-operative Department, not below the rank of an Assistant Registrar will be competent to stop payment of interest relief to any Co-operative, if in his opinion the claim is incorrect/false.


8. Interpretation or clarifications if any, required on all or any of the provisions of these Rules shall be referred to Registrar of Co-operative Societies, whose decision in the matter shall be final.

9. Any amount drawn in excess of the eligible claim under these Rules shall be recovered from the assets of the Co-operatives under the provisions of the



Kerala Revenue Recovery Act, 1968 (Act 15 of 1968) for the time being as through such are arrears of land revenue or in such other manner Government may deem fit.

10. A committee consisting of Secretary to Government (Co-operation), Registrar of Co-operative Societies, Director of Agriculture, a representative from the Finance Department not below the rank of Joint Secretary to Government may be convened at least twice in a year to review the utilisation of fund. Secretary to Government (Co-operation) will be the Chairman of the Committee.


Section officer

**DEMAND STATEMENT
APPENDIX-I**

Statement showing the details of members of Service Co-operative Bank Ltd./Primary Co-operative Agricultural Development Bank Ltd.who are eligible for Stimulus Interest Subsidy Package for the quarter ended 30th June, 30th sept, 31st December, 31st March.

Particulars of small and marginal members who are eligible for the assistance						Particulars of Loan issued to members				Purpose for which loan was paid	Rate of interest fixed	Particulars of Repayment			% of interest charged	Eligible for the interest Relief (Rounded to the interest)
Sl. No.	Member No.	Name of Member	Address	Total extend of land held by the member	Loan No.	Date on which loan was paid	Amount of loan sanctioned	No. of instalment collected	The date for repayment of the amount of instalment of loan			Date of Repayment	Amount repaid			
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17

1. Certified that the interest relief received previously has been promptly accounted in the books of accounts of the society for the purpose for which it is sanctioned.

Directors 1- Signature
2- Signature

President/Secretary

2. Certified that I have verified the correctness of the above statement with reference to the Book of account of theService Co-operative Bank/PCARDB and found that the loans eligible for relief are issued for agricultural purpose, and verified correct.

Unit Inspector /Assistant Registrar/Valuation Officer

3. Recommended to the Joint Registrar (G) for sanction of a total amount of Rs.

Assistant Registrar(General)/Assistant Registrar/Valuation Officer

4. Amount Sanctioned.

Sl. No	No of Societies	Amount Sanctioned

DEMAND STATEMENT
APPENDIX-II

Statement showing the details of members having more than one loans,

Sl. No.	Member No.	Name of Member	Address	Loan No.	Date of Loan	Amount	Period of loan	Due date for repayment	Date of Repayment	Amount Repaid	Relief allowed (amount)	Remarks
1	2	3	4	5	6	7	8	9	10	11	12	13

1. Certified that the interest relief received previously has been promptly accounted in the books of accounts of the society for the purpose for which it is sanctioned.

Directors 1. Signature
2. Signature

President/Secretary

2. Certified that I have verified the correctness of the above statement with reference to the Book of account of theService Co-operative Bank/PCARDB and found that the loans are issued for agricultural purpose, and verified correct.

Unit Inspector /Assistant Registrar/Valuation Officer

3. Recommended to the Joint Registrar (G) for sanction of a total amount of Rs.
Assistant Registrar (General)/Assistant Registrar/Valuation Officer

4. Amount Sanctioned.

Sl.No	No of Societies	Amount Sanctioned

**DEMAND STATEMENT
APPENDIX-III**

Consolidated Statement showing the details of members of Service Co-operative Banks/Primary Co-operative Agricultural and Rural Development Banks who are eligible for stimulus Relief scheme for the Quarter ended on.....30th June/30th Sept/31st December/31st March

Category	Type of Loans				Total	
	ST		MT		No. of farmers	Amount
	No. of farmers	Amount	No. of farmers	Amount		
PACS						
FSCB						
PCARDB						

Director-1
Director-2

President/Secretary.

1. Certified that the interest relief claimed during the quarter has been verified by me with reference to the Books of accounts of theBank and found correct.

Verification Officer
(Name.....)
(Designation)

Date.

Recommended to the Joint Registrar(General) for sanction of a total amount of Rs.....
(Assistant Registrar/Valuation Officer/Assistant Registrar(General)