

Re: Agricultural Debt Waiver & Debt Relief Scheme, 2008

You are aware that Union Finance Minister during his budget speech for 2008-09 announced a Debt Waiver & Debt Relief Scheme for the farmers. The scheme will cover **direct agricultural loans** extended to '**marginal & small farmers**' and '**other farmers**'.

Guidelines for implementation of the Scheme are given below -

1. Scope

1.1 The Scheme will cover direct agricultural loans extended to 'marginal and small farmers' and 'other farmers'.

1.2 The Scheme shall come into force with immediate effect.

2. Definitions

2.1. '**Direct Agricultural Loans**' means Short Term Production Loans and Investment Loans provided directly to farmers for agricultural purposes. This would also include such loans provided directly to groups of individual farmers (for example Self Help Groups and Joint Liability Groups), provided banks maintain disaggregated data of the loan extended to each farmer belonging to that group.

2.2. '**Short Term Production Loan**' means a loan given in connection with the raising of crops, which is to be repaid within 18 months. It will include working capital loan, not exceeding Rs. 1.00 lakh, for traditional and non-traditional plantations and horticulture.

2.3. '**Investment Loan**' means

2.3.1 Investment credit for direct agricultural activities extended for meeting outlays relating to the replacement and maintenance of wasting assets and for capital investment designed to increase the output from the land, e.g. deepening of wells, sinking of new wells, installation of pump sets, purchase of tractor / pair of bullocks, land development and term loan for traditional and non-traditional plantations and horticulture; and

2.3.2 Investment credit for allied activities extended for acquiring assets in respect of activities allied to agriculture e.g. dairy, poultry farming, goatery, sheep rearing, piggery, fisheries, bee-keeping, green houses and biogas.

2.3.3 '**Cooperative Credit Institution**' means a cooperative society that -

2.3.3.1 provides short-term crop loans to farmers and is eligible for interest subvention from the Central Government; or

2.3.3.2 carries on banking activities regulated or supervised by RBI or NABARD; or

2.3.3.3 is part of the Short-Term Cooperative Credit Structure or Long-Term Cooperative Credit Structure in a State or Union Territory.

2.4. '**Marginal Farmer**' means a farmer cultivating (as owner or tenant or share cropper) agricultural land up to 1 hectare (2.5 acres).

2.5. '**Small Farmer**' means a farmer cultivating (as owner or tenant or share cropper) agricultural land of more than 1 hectare and up to 2 hectares (5 acres).

2.6. **‘Other Farmer’** means a farmer cultivating (as owner or tenant or share cropper) agricultural land of more than 2 hectares (more than 5 acres).

2.7 Explanation:

- 2.7.1 The classification of eligible farmers as per the above landholding criteria under the Scheme would be based on the total extent of land owned by the farmer either singly or as joint holder (in the case of an owner-farmer) or the total extent of land cultivated by the farmer (as tenant or share cropper), at the time of sanction of the loan, irrespective of any subsequent changes in ownership or possession.
- 2.7.2 In the case of borrowing by more than one farmer by pooling their landholdings, the size of the largest landholding in the pool shall be the basis for the purpose of classification of all farmers in that pool as ‘marginal farmer’ or ‘small farmer’ or ‘other farmer’.
- 2.7.3 In the case of a farmer who has obtained investment credit for allied activities where the principal loan amount does not exceed Rs.50,000, he would be classified as “small and marginal farmer” and, where the principal amount exceeds Rs.50,000, he would be classified as ‘other farmer’, irrespective in both cases of the size of the land holding, if any.
- 2.7.4 Direct agricultural loan taken under a Kisan Credit Card would also be covered under this Scheme subject to these Guidelines.
- 2.7.5 A short-term production loan and an investment loan taken by a farmer shall be counted as two distinct loans and the Scheme will apply to the two loans separately. Likewise, in the case of a farmer who has taken two investment loans for two separate purposes, the two loans shall be counted as two distinct loans and the Scheme will apply to the two loans separately.
- 2.7.6 A single eligible borrower may have more than one agricultural loan account. The overdue loans in all these accounts will be independently covered under the Scheme. The OTS Relief of 25% (relief upto Rs. 20,000 or 25%, whichever is higher, in 237 stressed districts) is also to be separately applied in the case of crop loans and investment loans.
- 2.7.7 Loans granted by banks to such agricultural credit co-operative societies which are lending institutions (as defined in the Scheme) for advancing direct agricultural loans to farmers are covered under the Scheme.
- 2.7.8 Separate sectoral definitions for ‘marginal farmer’, ‘small farmer’ and ‘other farmer’ may exist in some other context, as for example in the case of plantations crops. However, for the implementation of this Scheme, classification as a ‘marginal farmer’ or ‘small farmer’ or ‘other farmer’ will be done using the criteria of size of landholding as prescribed in the Scheme.

However, in the case of investment credit for allied activities, the size of the landholding is not germane. If the principal amount of the loan is Rs.50,000 or less, the farmer will be classified as ‘small and marginal farmer’ and if the principal amount of the loan is more than Rs.50,000, the farmer will be classified as ‘other farmer’.

- 2.7.9 The amount of loans written off (prudentially or actually) will not be covered under the Scheme. Such written-off loans shall neither be claimed from the Central Government nor will they be recovered from the farmer.

However, the farmers whose loans have been written off (prudentially or actually) will be eligible for fresh finance from the branches.

- 2.7.10 Short-term loans sanctioned against pledge of gold jewels are covered under the Scheme, provided such loans were given for agricultural purposes. However, the applicable interest will not be in excess of what is normally charged for agricultural loans by the lending institution in the corresponding year and not in excess of 7 % per annum in respect of loans disbursed after April 1, 2006.
- 2.7.11 Marine fisheries would come within the ambit of pisciculture and loans given to marine fishermen by the branches would be covered under investment loans for allied activities.
- 2.7.12 Short-term production credit will include working capital loan up to Rs.1 lakh for traditional and non-traditional plantations and horticulture. This means that working capital loans for these categories will be reckoned only up to Rs. 1 lakh and of this reckoned sum, only the irregular amounts (overdues) as on December 31, 2007 will be eligible for waiver or OTS relief (and not the entire sum of Rs.1 lakh).

3. Eligible amount

3.1 The amount eligible for debt waiver or debt relief, as the case may be (hereinafter referred to as the 'eligible amount'), shall comprise of:

3.1.1 In the case of a **short-term production loan**, the amount of such loan (together with applicable interest):

- 3.1.1.1 disbursed up to March 31, 2007 and overdue as on December 31, 2007 and remaining unpaid until February 29, 2008;
- 3.1.1.2 restructured and rescheduled by banks in 2004 and in 2006 through the special packages announced by the Central Government, whether overdue or not; and
- 3.1.1.3 restructured and rescheduled in the normal course up to March 31, 2007 as per applicable RBI guidelines on account of natural calamities, whether overdue or not.

3.1.2 In the case of an **investment loan**, the installments of such loan that are over due (together with applicable interest on such installments) if the loan was:

- 3.1.2.1 disbursed up to March 31, 2007 and overdue as on December 31, 2007 and remaining unpaid until February 29, 2008;
- 3.1.2.2 restructured and rescheduled by banks in 2004 and in 2006 through the special packages announced by the Central Government; and
- 3.1.2.3 restructured and rescheduled in the normal course up to March 31, 2007 as per applicable RBI guidelines on account of natural calamities.

Explanation: In the case of an investment loan disbursed up to March 31, 2007 and classified as non-performing asset or suit filed account, only the installments that were overdue as on December 31, 2007 shall be the eligible amount.

- 3.1.3 Accounts restructured and rescheduled by the branches in 2004 (FM's Package) includes accounts that are restructured in terms of C. O. Cir. No. AX1/CRP/ Cir.1635/2004-05 dated 29.06.04 i. e. relief measures for farmers affected by natural calamities.
- 3.1.4 Accounts restructured and rescheduled by branches in 2006 (PM's Package) for 31 debt stressed district includes accounts that are restructured in terms of C. O. Cir. No. AX1/CRP/ Cir. MH 60/2006-07 dated 19.07.2006 & AX1/PS & RC/ Cir.OT-1/06-07 dated 03.12.06.
- 3.1.5 In addition to above the accounts that are restructured up to March 31, 2007 as per RBI standing guidelines for relief measures by banks in areas affected by natural calamities circulated vide C. O. circular No. AX1/CRP/Agri/Cir.1718/2006-07 dated 01.07.06 i. e. reschedulement/ restructuring of loans in areas affected by natural calamities like floods, droughts, cyclones, tidal waves etc. are to be included.
- 3.1.6. Only those direct agricultural loans which fulfil all the three conditions, i.e., (a) disbursed between March 31, 1997 and March 31, 2007, (b) overdue on December 31, 2007, and (c) remaining unpaid until February 29, 2008 will be eligible for debt waiver/debt relief under the Scheme.

Illustrations:

- 3.1.6.1. An instalment of investment credit for allied activity overdue on December 31, 2007 will not be eligible if it has been disbursed after March 31, 2007.
- 3.1.6.2 A short-term production loan disbursed up to March 31, 2007 for raising crops with repayment period of 18 months will not be eligible for debt waiver/debt relief if it has not become overdue on December 31, 2007.
- 3.1.7 Only the instalments of Investment Credit (not the total loan), which were overdue on the date of restructuring and the instalments of the portion of the Investment Credit which had not fallen due on the date of restructuring but have subsequently fallen due on December 31, 2007, are eligible for debt waiver/debt relief. Hence, in the case of restructured Investment Credit, the overdue instalments on the date of restructuring plus the instalments which were not due on the date of restructuring but have subsequently fallen due on 31.12.07 will be eligible for debt waiver/debt relief. Even in cases where the **total** Investment Credit has been restructured, only the overdue instalments on the date of restructuring and the instalments of the un-restructured portion that have fallen overdue on December 31, 2007 will be eligible for debt waiver/debt relief.
- 3.1.8 In partially disbursed loan accounts, the 'eligible amount' shall be restricted to the overdues in respect of the portion/ instalments of the loan actually disbursed up to March 31, 2007 and overdue on December 31, 2007 and unpaid until February 29, 2008.

3.1.9 The accounting norms provide that in case of NPA accounts, 'suit-filed' accounts and 'recalled' loans, the whole loan will be classified as such. However, for the purposes of the Scheme, only instalments of such loans that were disbursed up to March 31, 2007 and overdue on December 31, 2007 and remain unpaid until February 29, 2008 will be eligible for debt waiver/debt relief.

3.2 The following loans shall not be included in the eligible amount:

- 3.2.1 Advances against pledge or hypothecation of agricultural produce other than standing crop; and
- 3.2.2 Agricultural finance to corporates, partnership firms, societies other than cooperative credit institutions (referred to in para 2.3.3), and any similar institution.
In other words loans for agricultural purposes to companies or other legal persons like registered societies, trusts, partnerships etc. are not covered under the Scheme.
- 3.2.3 Loans for construction of storage facilities & for purchase of land, construction of farmhouses, sheds, fencing, etc.
- 3.2.3 Loans to farmers for purposes other than agriculture.

3.3 Nothing contained in this Scheme shall apply to any loan disbursed by a lending institution prior to March 31, 1997.

4. Debt Waiver

4.1. In the case of a small or marginal farmer, the entire 'eligible amount' shall be waived.

5. Debt Relief

5.1. In the case of 'other farmers', there will be a one time settlement (OTS) Scheme under which the farmer will be given a rebate of 25 % of the 'eligible amount' subject to the condition that the farmer pays the balance of 75 % of the 'eligible amount';

Provided that in the case of revenue districts listed in **Annexure-I**, 'other farmers' will be given OTS rebate of 25 % of the 'eligible amount' or Rs.20,000, **whichever is higher**, subject to the condition that the farmer pays the balance of the 'eligible amount'. This will enable graded relief to 'Other Farmers' as shown below -

Amount overdue (Rs.)	Amount of Relief (Rs.)	Relief as % of overdue
16000	16000	100.00
20000	20000	100.00
40000	20000	50.00
60000	20000	33.00
80000	20000	25.00
100000	25000	25.00

6. Implementation

6.1. Every branch shall prepare two lists, one consisting of 'small and marginal farmers' who are eligible for debt waiver and the second consisting of 'other farmers' who are eligible for debt relief under this Scheme. The lists shall include particulars

of the landholding, the eligible amount and the amount of debt waiver or debt relief proposed to be granted in each case. A proforma for preparation of lists (Annexure II) is enclosed for use by the branches. The lists shall be displayed on the notice board of the branch on or before June 30, 2008.

6.2. A farmer classified as 'small farmer' or 'marginal farmer' will be eligible for fresh agricultural loans upon the eligible amount being waived.

6.3. A farmer classified as 'other farmer' eligible for OTS relief shall give an undertaking agreeing to pay his share (i. e. eligible amount minus the amount of OTS relief) in not more than three instalments and the first two instalments shall be for an amount not less than one-third of his share. The last dates of payment in the case of three instalments will be September 30, 2008; March 31, 2009 and June 30, 2009.

6.4. A copy of the undertaking shall be supplied to you in due course.

6.5. The amount of OTS relief (i.e. the Central Government's share) will be credited to the account of the 'other farmer' upon the farmer paying his share in full.

6.6. In the case of a short-term production loan, the 'other farmer' will be eligible for fresh short-term production loan upon paying one-third of his share.

6.7. In the case of an investment loan (for direct agricultural activities or allied activities), the 'other farmer' will be eligible for fresh investment loan upon paying his share in full.

6.8. Reserve Bank of India shall be the nodal agency for the implementation of the Scheme.

7. Interest and other charges

7.1. The branches shall not charge any interest on the 'eligible amount' for any period after February 29, 2008. However, in the case of an 'other farmer' who defaults in paying his share of the eligible amount on or before June 30, 2009 and becomes ineligible for OTS relief, the branch may charge interest for the period after June 30, 2009.

7.2. Instalments of investment credit which fall overdue after 31.12.2007 shall be recovered by the branches along with the applicable interest. Branches may, however, in appropriate cases, reschedule these instalments in accordance with the normal policy of the Bank.

7.3. Notwithstanding anything contained in this Scheme, the amount of interest that a branch may claim as reimbursement from the Central Government under this Scheme shall not, in any case, exceed the principal amount of the loan.

7.4 Branches shall neither claim from the Central Government, nor recover from the farmer, interest in excess of the principal amount, unapplied interest, penal interest, legal charges, inspection charges and miscellaneous charges, etc. All such interest/charges will be borne by the lending institutions.

Interest on crop loans disbursed after April 1, 2006 will be calculated at a rate not exceeding 7% per annum. The amount of interest in excess of 7% per annum on crop loans will be borne by the lending institutions.

Normal interest will continue to accrue on the amount of loan not eligible for debt waiver/ debt relief.

8. Certificate of debt waiver or debt relief

8.1. In the case of small and marginal farmers, upon waiver of the eligible amount, the branches shall issue a certificate to the effect that the loan has been waived and specifically mention the eligible amount that has been waived.

8.2. In the case of 'other farmers', upon granting OTS relief, the branches shall issue a certificate to the effect that the loan account has been settled to the satisfaction of the lending institution and specifically mention the eligible amount, the amount paid by the farmer as his share and the amount of OTS relief.

8.3. The formats of certificates shall be supplied to you in due course. On issuing the certificate, the branches shall take an acknowledgement from the farmer.

9. Obligations of the lending institutions

9.1 Every branch shall be responsible for the correctness and integrity of the lists of farmers eligible under this Scheme and the particulars of the debt waiver or debt relief in respect of each farmer. Every document maintained, every list prepared and every certificate issued by a branch for the purposes of this Scheme shall bear the signature and designation of an authorised officer of the branch.

9.2 All Regional Heads shall act as Grievance Redressal Officer for the respective region. They may appoint district wise Grievance Redressal Officers preferably the Branch Head of district place branch or a Senior Officer from that district. However, the final order will be passed by Regional Head as Grievance Redressal Officer. The name and address of the Grievance Redressal Officer concerned shall be displayed in each branch. The Grievance Redressal Officer shall have the authority to receive representations from aggrieved farmers and pass appropriate orders thereon. The order of the Grievance Redressal Officer shall be final.

9.3 Any farmer who is aggrieved on the ground that his name has not been included in either of the two lists referred to in paragraph 6.1 or on the ground that his name has been included in the wrong list or on the ground that the relief granted to him has been calculated wrongly, may make a representation through the branch from which he received the loan or directly to the Grievance Redressal Officer of the lending institution concerned and every such representation shall be disposed of within 30 days of receipt thereof.

10. Audit

The books of account of every branch that has granted debt waiver or debt relief under this Scheme (including the books of accounts maintained at the branches) shall be subject to an audit in accordance with the procedure that may be prescribed by RBI/NABARD. The audit may be conducted by concurrent auditors, statutory auditors or special auditors as may be directed by RBI/NABARD. The Central

Government, if it is satisfied that it is necessary to do so, may direct a special audit in the case of any branch or one or more branches of such lending institution.

Since the claims of the branches will be processed on the basis of the audited books of accounts, it is important that due care is taken while preparing the lists of beneficiaries.

11. Publicity

11.1. A copy of this Scheme in English and in the official language or languages of the State/Union Territory shall be displayed in each branch.

12. Interpretation and power to remove difficulties

12.1. If any doubt arises on the interpretation of any paragraph of this Scheme or any instructions issued thereunder, the Central Government shall resolve the doubt and the decision of the Central Government shall be final.

12.2. If any difficulty arises in giving effect to the provisions of the Scheme or any instructions issued thereunder, the Central Government may by order do anything which appears to it to be necessary or expedient for the purposes of removing the difficulty.

13. Monitoring

13.1 Regional Offices are advised to form Steering Committees for Grievance Redressal & smooth implementation of the scheme. Branches may refer their difficulties/ grievances to this committee.

13.2 Regional Heads are advised to visit all the branches and ensure smooth implementation of the scheme.

13.3 Senior officers from Central Office/ Circle Offices will also visit the branches and ensure smooth implementation of the Scheme. Every branch will be visited atleast once by a designated officer in the second and third weeks of June 2008. In addition, the senior officers, in the months of June and July, undertake extensive tours to oversee the process of implementation of the Debt Waiver and Debt Relief Scheme. The primary object of these tours and visits shall be the preparation of accurate lists of beneficiaries together with the particulars of debt waiver or debt relief in each case, display of the lists on or up to June 30, 2008 and the issue of certificates to the farmers.

13.4 It should be ensured that the lists are displayed without fail on or before June 30, 2008. The list should be signed after careful verification by the Branch Manager and after supercheck by an officer superior to him, preferably the senior officer assigned as per the instructions in para (13.1) above. Every effort must be made to eliminate errors of inclusion as well as errors of exclusion. The two officers shall be responsible for the correctness and integrity of the lists of beneficiaries.

Regional Heads may conduct sensitization programmes for the Branch Managers/ concerned staff for smooth implementation of the scheme. In case of need a support from Central Office shall be made available for such sensitization programmes.

Branches are advised to ensure adequate credit flow to the farmers who are approaching the branches and also those farmers who will become eligible for fresh loans immediately after loan waiver/ relief.

Detail guidelines about accounting entries to be released and other related matters will be communicated to you shortly. In case of any difficulty/ clarification please feel free to contact Regional Office or Central Office.

Yours faithfully,

General Manager
Priority Sector & Retail Credit

Encl: Annexure I (List of DPAP, DDP & PM's Special Relief Package Districts)
Annexure II (Proforma for preparation of lists)

Annexure 1

Revenue Districts covering DPAP, DDP areas and PM's Special Relief Package Districts

STATE	SL.NO.	DISTRICTS covered under DPAP, DDP and PMS's Relief Package	
ANDHRA PRADESH	1	1.	Adilabad
	2	2.	Chittoor
	3	3.	Cuddapah
	4	4.	Khammam
	5	5.	Kurnool
	6	6.	Medak
	7	7.	Mehaboobnagar
	8	8.	Nalgonda
	9	9.	Prakasam
	10	10.	Rangareddy
	11	11.	Srikakulam
	12	12.	Anantpur
	13	13.	Warangal
	14	14.	Guntur
	15	15.	Karimnagar
	16	16.	Nellur
	17	17.	Nizamabad
BIHAR	18	1.	Bhabhua
	19	2.	Jamui
	20	3.	Madhubani
	21	4.	Nawadah
	22	5.	Rohtas
	23	6.	Sitamarhi
CHHATISGARH	24	1.	Bastar
	25	2.	Bilaspur
	26	3.	Dantewara
	27	4.	Durg
	28	5.	Janjgir-Champa
	29	6.	Kabridham
	30	7.	Korba
	31	8.	Rajnandgaon
GUJARAT	32	1.	Ahmedabad
	33	2.	Amreli
	34	3.	Bharuch
	35	4.	Bhavnagar
	36	5.	Dahod
	37	6.	Dang
	38	7.	Junagadh
	39	8.	Narmada

	40	9.	Navasari
	41	10.	Panch Mahals
	42	11.	Porbandar
	43	12.	Sabarkantha
	44	13.	Vadodara
	45	14.	Valsad
	46	15.	Banaskantha
	47	16.	Jamnagar
	48	17.	Kutchchh
	49	18.	Patan
	50	19.	Rajkot
	51	20.	Surendranagar
HARYANA	52	1.	Bhiwani
	53	2.	Fatehabad
	54	3.	Hissar
	55	4.	Jhahhar
	56	5.	Mohindergarh
	57	6.	Rewari
	58	7.	Sirsa
HIMACHAL PRADESH	59	1.	Bilaspur
	60	2.	Solan
	61	3.	Una
	62	4.	Kinnaur
	63	5.	Lahaul and Spiti
JAMMU & KASHMIR	64	1.	Doda
	65	2.	Udhampur
	66	3.	Ramban
	67	4.	Kishtwar
	68	5.	Reasi
	69	6.	Kargil
	70	7.	Leh
JHARKHAND	71	1.	Bokaro
	72	2.	Chatra
	73	3.	Deoghar
	74	4.	Dhanbad
	75	5.	Dumka
	76	6.	Garhwa
	77	7.	Godda
	78	8.	Hazaribagh
	79	9.	Jamtara
	80	10.	Koderma
	81	11.	Latehar
	82	12.	Pakur
	83	13.	Palamau

	84	14.	Sahebganj
KARNATAKA	85	1.	Bangalore Rural
	86	2.	Belgaum
	87	3.	Bidar
	88	4.	Chamaraja Nagar
	89	5.	Chickmagalur
	90	6.	Chitradurga
	91	7.	Davanagere
	92	8.	Dharwad
	93	9.	Gadag
	94	10.	Gulbarga
	95	11.	Hassan
	96	12.	Haveri
	97	13.	Kolar
	98	14.	Mysore
	99	15.	Tumkur
	100	16.	Kodagu
	101	17.	Shimoga
	102	18.	Bagalkote
	103	19.	Bellary
	104	20	Bijapur
	105	21.	Davanagere
	106	22.	Koppal
	107	23.	Raichur
KERALA	108	1.	Wayanad
	109	2.	Palakkad
	110	3.	Kasaragod
MADHYA PRADESH	111	1.	Barwani
	112	2.	Betul
	113	3.	Bhind
	114	4.	Chhindwara
	115	5.	Damoh
	116	6.	Dewas
	117	7.	Dhar
	118	8.	Guna
	119	9.	Jabalpur
	120	10.	Jhabua
	121	11.	Khandwa
	122	12.	Khargaon
	123	13.	Panna
	124	14.	Raisen
	125	15.	Rajgarh
	126	16.	Ratlam
	127	17.	Rewa

	128	18.	Shahdol
	129	19.	Shajapur
	130	20.	Shivpuri
	131	21.	Sidhi
	132	22.	Seoni
	133	23.	Umaria
	134	24.	Ashok Nagar
	135	25.	Anuppur
MAHARASHTRA	136	1.	Ahmednagar
	137	2.	Akola
	138	3.	Amravati
	139	4.	Aurangabad
	140	5.	Beed
	141	6.	Buldhana
	142	7.	Chandrapur
	143	8.	Dhule
	144	9.	Gadchiroli
	145	10.	Hingoli
	146	11.	Jalgaon
	147	12.	Jalna
	148	13.	Latur
	149	14.	Nagpur
	150	15.	Nanded
	151	16.	Nandurbar
	152	17.	Nashik
	153	18.	Oshmanabad
	154	19.	Parbhani
	155	20.	Pune
	156	21.	Sangli
	157	22.	Satara
	158	23.	Solapur
	159	24.	Washim
	160	25.	Yavatmal
	161	26.	Wardha
ORISSA	162	1.	Bargarh
	163	2.	Bolangir
	164	3.	Boudh
	165	4.	Dhenkanal
	166	5.	Kalahandi
	167	6.	Nuapada
	168	7.	Sonepur
	169	8.	Phulbani
RAJASTHAN	170	1.	Ajmer
	171	2.	Banswara

	172	3.	Baran
	173	4.	Bharatpur
	174	5.	Dungarpur
	175	6.	Jhalawar
	176	7.	Karauli
	177	8.	Kota
	178	9.	Sawai Madhopur
	179	10.	Tonk
	180	11.	Udaipur
	181	12.	Barmer
	182	13.	Bikaner
	183	14.	Churu
	184	15.	Hanuman Garh
	185	16.	Jaipur
	186	17.	Jaisalmer
	187	18.	Jalore
	188	19.	Jhunjhunu
	189	20.	Jodhpur
	190	21.	Nagaur
	191	22.	Pali
	192	23.	Rajsamand
	193	24.	Sikar
	194	25.	Sirohi
TAMILNADU	195	1.	Coimbatore
	196	2.	Dharmapuri
	197	3.	Dindigul
	198	4.	Karur
	199	5.	Krishnagiri
	200	6.	Namakkal
	201	7.	Perambalur
	202	8.	Pudukottai
	203	9.	Ramanathapuram
	204	10.	Salem
	205	11.	Sivaganga
	206	12.	Tiruchirapalli
	207	13.	Tirunelveli
	208	14.	Tiruvannamalai
	209	15.	Thothukudi
	210	16.	Vellore
	211	17.	Virudunagar
UTTAR PRADESH	212	1.	Allahabad
	213	2.	Bahraich
	214	3.	Balrampur
	215	4.	Banda

	216	5.	Chitrakoot
	217	6.	Hamirpur
	218	7.	Jalaun
	219	8.	Jhansi
	220	9.	Lakhimpur Kheri
	221	10.	Lalitpur
	222	11.	Mahoba
	223	12.	Mirzapur
	224	13.	Shravasti
	225	14.	Sitapur
	226	15.	Sonbhadra
UTTRAKHAND	227	1.	Almora
	228	2.	Bageswar
	229	3.	Chamoli
	230	4.	Champavat,
	231	5.	Pauri Garhwal
	232	6.	Pithoragarh,
	233	7.	Tehri Garhwal
WEST BENGAL	234	1.	Bankura
	235	2.	Birbhum
	236	3.	Medinapur West
	237	4.	Purulia
Total No. of districts		237 Districts	

Annexure II

AGRICULTURAL DEBT WAIVER AND DEBT RELIEF SCHEME 2008

BRANCH: _____

REGION: _____

A. DEBT WAIVER – SMALL & MARGINAL FARMERS

1. Short Term Production Loan:

S. N.	Name of the borrower / Farmer	Village	Land Holding		Date of Disb.	Amount Disbursed	Outstanding 31/12/2007		Overdues as on 31/12/2007		Of which remain unpaid 29/02/2008		Amount of waiver	Remarks
			H	R			Principle	Int	Principle	Int	Principle	Int		

2. Investment Loans for Direct Agricultural Activities:

S. N.	Name of the borrower / Farmer	Village	Land Holding		Date of Disb.	Amount Disbursed	Outstanding 31/12/2007		Overdue as on 31/12/2007 (Instalments)		Of which remain unpaid 29/02/2008		Amount of waiver	Remarks
			H	R			Principle	Int	Principle	Int	Principle	Int		

3. Investment Credit for Allied Activities:

S. N.	Name of the borrower / Farmer	Village	Land Holding		Date of Disb.	Amount Disbursed	Outstanding 31/12/2007		Overdue as on 31/12/2007 (Instalments)		Of which remain unpaid 29/02/2008		Amount of waiver	Remarks
			H	R			Principle	Int	Principle	Int	Principle	Int		

B. DEBT RELIEF – OTHER FARMERS

1. Short Term Production Loan:

S. N.	Name of the borrower / Farmer	Village	Land Holding		Date of Disb.	Amount Disbursed	Outstanding 31/12/2007		Overdues as on 31/12/2007		Of which remain unpaid 29/02/2008		Amount of Relief (OTS Rebate)	Remarks
			H	R			Principle	Int	Principle	Int	Principle	Int		

2. Investment Loans for Direct Agricultural Activities:

S. N.	Name of the borrower / Farmer	Village	Land Holding		Date of Disb.	Amount Disbursed	Outstanding 31/12/2007		Overdue as on 31/12/2007 (Instalments)		Of which remain unpaid 29/02/2008		Amount of Relief (OTS Rebate)	Remarks
			H	R			Principle	Int	Principle	Int	Principle	Int		

3. Investment Credit for Allied Activities:

S. N.	Name of the borrower / Farmer	Village	Land Holding		Date of Disb.	Amount Disbursed	Outstanding 31/12/2007		Overdue as on 31/12/2007 (Instalments)		Of which remain unpaid 29/02/2008		Amount of Relief (OTS Rebate)	Remarks
			H	R			Principle	Int	Principle	Int	Principle	Int		