गोवा बढ़े >> तो देश बढ़े

### प्राकृतिक आपदाओं से प्रभावित किसानों को राहत के उपायों के लिए दिशानिदेश – अल्पावर्ति (मौसमी कृषि परिवालन) ऋण का मध्यवर्ति ऋण में परिवर्तन – वित्तीय वर्ष 2021-22 के लिए पुनर्विकल्पित नीति

कृपया दिनांक 16 जुलाई 2020 के हमारे परिपत्र संख्या 192 / डीआर-66/2020 का संदर्भ संभालें। वर्ष 2020-21 के लिए अल्पावर्ति कृषि ऋणों का मध्यवर्ति ऋण में बदलने के लिए और मौजूदा मध्यवर्ति (परिवर्तन) ऋणों का पुनर्निर्धारण / अवश्यक मध्यवर्ति ऋणों (परिवर्तन) का पुन: अनुसूचीकरण करने के लिए पुनर्विकल्पित नीति के दिशानिदेश भेजे गए थे। ऋण की यह सुविधा जो किसानों, जिनकी फसलों की प्राकृतिक आपदाओं के कारण नुकसान हुआ है, को राहत प्रदान करने की परिकल्पना करती है, की समीक्षा की गई है और इसे वर्ष 2021-22 के लिए मोटे तौर पर, उसी व्यापक रूप से जारी रखने का निर्णय लिया गया है।

2. अल्पावर्ति (मौकुपु) ऋणों के मध्यवर्ति ऋणों में परिवर्तन के लिए पुनर्विकल्पित ऋण सीमा की मंजूरी के लिए सहकारी बैंकों की पात्रता री-आरएआर मानदंडों के अनुसार संबंधित है। पुनर्विकल्पित उन सभी सभी हिस्से से राज्य सहकारी बैंक/मध्यवर्ति जिला सहकारी बैंकों को उपलब्ध होगा जो निम्नलिखित सीआरएआर शर्तों का पूरा करते हों:  
   (क) 9% और उससे अधिक की सीआरएआर (31.03.2020)

### नीति का लाभार्थी

<table>
<thead>
<tr>
<th>National Bank for Agriculture and Rural Development</th>
</tr>
</thead>
<tbody>
<tr>
<td>पुनर्विकल्पित बिधान</td>
</tr>
<tr>
<td>ज्योतिर्लिंग - 24, जी स्कॉर, बांग़ला-कुर्सी कोम्पलीक्स, बांगला (एप्स), मुंबई - 400 051</td>
</tr>
<tr>
<td>डीआर ऑफ सीएसए / CCBs में CRAR आवश्यक सीएसए / CCBs में CRAR आवश्यक</td>
</tr>
<tr>
<td>परमाणु No. C-24, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051</td>
</tr>
</tbody>
</table>

Guidelines for relief measures to farmers affected by natural calamities - Conversion of ST (SAO) loans into Medium Term loans - Refinance Policy for the year 2021-22

Please refer to our circular No. 192/DoR-66/2020 dated 16 July 2020 communicating the refinance policy for conversion of short-term agricultural loans into medium term loans and reschedulement / rescheduling of existing MT (conversion) loans for the year F.Y. 2020-21. This line of credit which envisages providing relief to farmers, whose crops have been damaged, due to natural calamities has since been reviewed and it has been decided to continue broadly, with the same policy for the year 2021-22.

2. The eligibility of Cooperative Banks for sanction of credit limit, for conversion of ST (SAO) loans into medium term loans is linked to compliance with the CRAR norms. Refinance will be available to all licensed StCBs/ CCBs with CRAR conditions mentioned below:

<table>
<thead>
<tr>
<th>क्र ॰</th>
<th>क्रिया</th>
</tr>
</thead>
<tbody>
<tr>
<td>9% और उससे अधिक की सीआरएआर (31.03.2020)</td>
<td></td>
</tr>
</tbody>
</table>

### संदर्भ

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development

पुनर्विकल्पित बिधान

ज्योतिर्लिंग - 24, जी स्कॉर, बांग़ला-कुर्सी कोम्पलीक्स, बांगला (एप्स), मुंबई - 400 051 | डीआर: +91 22 26539325 • फेक्स: +91 22 26530090• E मेल: dor@nabard.org

Department of Refinance

Plot No. C-24, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051 | डीआर: +91 22 26539325 • फेक्स: +91 22 26530090• E मेल: dor@nabard.org

www.nabard.org Taking Rural India >>

गोवा बढ़े >> तो देश बढ़े
3. The rate of interest on refinance on MT conversion / rephasement / reschedulement of loans for F. Y. 2021-22 will be 300 basis points below that charged by Banks to the ultimate beneficiaries subject to a minimum interest rate of 8.10% p.a. or as decided by NABARD from time to time. The rate of interest charged by the banks would be as per the RBI guidelines.

4. Other terms and conditions remain unchanged

5. The contents of this circular may be brought to the notice of Controlling Office of CCBs working under your jurisdiction.

6. Please acknowledge receipt of this circular to our Regional Office.

---

a) Only such StCBs having CRAR of 9% and above, on behalf of DCCBs with CRAR of 9% and above (as on 31.03.2020),

b) In case of StCBs with CRAR more than 9%, but individual DCCBs with CRAR less than 9% as on 31.03.2020, no refinance will be available on behalf of such DCCBs.
Guidelines on relief measures to farmers affected by natural calamities
Conversion of ST (SAO) loans into medium term loans - Refinance Policy for F.Y. year 2021-22 for State Cooperative Banks

1. Патр манджвари सहकारी बैंको (सीसीबी) के लिए राज्य सहकारी बैंक (एसटीसीबी) को समेकित सीमा स्वीकृत की जाएँगी.
Consolidated limit will be sanctioned to StCB in respect of eligible CCBs.

2. पत्रता मानदंड Eligibility norms:
वर्ष 22-2021 के दौरान अतिरिक्त अल्पाञ्जिक हृदयस्चिन्द्र (एसएओ (सीमा की मंजुरी के लिए निर्धारित पत्रता मानदंड मध्यवर्ती) परिवर्तन (की मंजुरी के लिए लागू होंगे जो निम्नानुसार हैं):
Eligibility norms as stipulated for sanction of Additional ST (SAO) limits for the year 2021-22 will be applicable for sanction of MT (conversion) which are as under:

2.1 लेखा परीक्षा Audit
एसटीसीबी की वर्ष 20-2019 की लेखा परीक्षा पूरी हो जानी चाहिए और वित्तीय विचरणों के साथ संबंधित लेखा परीक्षा रिपोर्ट नागर्द को प्राप्त होनी जानी चाहिए. जहां भी 21-2020 के लिए लेखा परीक्षा पूरी की गई है और लेखा परीक्षा रिपोर्ट जारी की गई है, उसे वित्तीय विचरणों के साथ नागर्द को प्रस्तुत किया जा सकता है.
Audit of StCB should have been completed for the year 2019-20 and the relative audit reports together with financial statements should have been received by NABARD. Wherever audit for 2020-21 is completed and audit report issued, the same may be submitted to NABARD together with financial statements.

3. एसएफ/एमएफ/ओएफ के लिए केवल वर्तमान अल्पाञ्जिक हृदयस्चिन्द्र 5 वर्ष तक की अवधि के लिए
Only current short term crop loans are eligible for conversion for period up to 5 years for SF / MF / OF.
4. NABARD will provide refinance support from Annexure II in respect of conversion/rephasing/rescheduling of loans subject to fulfillment of prescribed conditions as mentioned in any other instructions issued from time to time. The sharing pattern for MT (Conversion) would be as under:

(a) NABARD refinance - 60%, State Govt. share - 15% and StCB/CCB's share - 25%

(b) The proportionate share of NABARD in the insurance claims, if any, subsequently settled by the General Insurance Corporation (GIC) / other insurance companies will have to be passed on to NABARD immediately.

(c) MT (Conversion) assistance from NABARD will be restricted to 2 years in case of crop loss between 33% and 50% and up to maximum of 5 years in case crop loss is 50% or more (including period of one year moratorium, rescheduling, rephasing etc., if any), in accordance with the provisions contained in Sec. 22 of the NABARD Act, 1981.

5. The other terms and conditions for extension of refinance to banks against MT (conversion/rephasing/rescheduling) loans will be as under:

(a) The financial assistance will be provided by NABARD to StCBs only against the guarantee of the State Government in regard to repayment of principal and payment of interest as per the said provisions.
The rate of interest on refinance on MT conversion/ rephasing/ rescheduling of loans for F. Y. 2021-22 will be 300 basis points below that charged by Banks to the ultimate beneficiaries subject to a minimum interest rate of 8.10% p.a. or as decided by NABARD from time to time. The rate of interest charged by the banks would be as per the RBI guidelines.

In the event of default in repayment of principal and payment of interest, the StCB will be liable to pay to NABARD, interest on the amount of default at 10.25% p.a. for the period for which the default persists. The penal interest rates are subject to revision from time to time.

Normally one to three months' time is provided for drawal of NABARD refinance from the date of sanction for enabling the banks to complete the necessary formalities and extension is provided on merits of each case. For reporting purpose, the period is taken as 01.04.2021 to 31.03.2022.

The refinance will be available against State Government guarantee. State Government's commitment to provide its prescribed (15% share) will also is required.
Suspension/remission of land revenue by revenue authority/State Government

The process of conversion starts at PACS level and ends at NABARD level. The conversion should be effected before due date of crop loan.

The affected borrowers whose ST (SAO) loans have been converted into MT (Conversion) loans have to be extended fresh crop loans as per their eligibility, scale of finance, repaying capacity etc. for raising fresh crops.

For the purpose of prudential norms and NPA classification about the treatment of agricultural loans affected by natural calamities, norms fixed by RBI should be followed.

Proposal for conversion should be submitted to the concerned Regional Office of NABARD within one year, from the date of actual conversion at farmer's level.
Annexure II

Formalities / Pre-requisites for permitting conversion of ST (SAO) loans

The following formalities / pre-requisites are suggested for providing conversion facilities:

1. (a) In the event of a natural calamity, the Central/State Government may decide on the declaration of natural calamities by conducting crop-cutting experiments to determine the loss in crop yield and issue declarations/certificates. The crop loss in the particular area/taluka/mandal/block (as the case may be) should be 33% or more to trigger rescheduling of loans from banks.

1.(b) In case of extreme situations such as wide-spread floods, etc. when it is largely clear that most of the standing crops have been damaged and/or land and other assets have suffered a wide-spread damage, the Central/State Government may deliberate on the declaration of natural calamities by conducting crop-cutting experiments to determine the loss in crop yield and issue declarations/certificates. The crop loss in the particular area/taluka/mandal/block (as the case may be) should be 33% or more to trigger rescheduling of loans from banks.

2. Generally, banks, preferably the district collectors/District Authorities in the specially convened SLBC/DCC meetings where the concerned Government functionary/District Collector shall explain the reasons for not estimating ‘Annewari’ (percentage of crop loss – by whatever name called) through crop cutting experiments and that the decision to provide relief for the affected populace needs to be taken based on the eye estimate/visual impressions.

However, in both the cases, however, DCCs/SLBC have to satisfy themselves fully that the crop loss has been 33% or more before acting on these pronouncements.

In both the cases, however, DCCs/SLBC have to satisfy themselves fully that the crop loss has been 33% or more before acting on these pronouncements.
Ordinarily, banks may convert/rephase/reschedule only the principal amount of crop loans/installments of MT (Conversion) loans due in the year of occurrence of natural calamity from the affected farmer-borrowers. However, in case of severe damage to crops as declared by the State Governments and accepted by SLBC/Task Force/Steering Committee constituted for the purpose, the amount of interest due from Small Farmers/Marginal Farmers in respect of the loans eligible for conversion/rephasing/rescheduling could be deferred for one year. The individual banks concerned will have to exercise their discretion in regard to the need for deferment of interest in respect of other farmers. Further, banks could allow interest deferment only if, their resource base permits the same, without resorting to any financial assistance from higher financing agencies.

The repayment period of restructured loans may vary depending on the severity of calamity and its recurrence, the extent of loss of economic assets and distress caused. Banks may allow a maximum period of repayment of up to 2 years (including the moratorium period of 1 year) if the loss is between 33% and 50%. If the crop loss is 50% or more, the restructured period for repayment may be extended to a maximum of 5 years (including the moratorium period of 1 year).

In all cases of restructuring, moratorium period of at least one year should be considered. Further, the banks should not insist for additional collateral security for such restructured loans.

Banks may not levy any additional interest and consider waiving such interest if already charged, in respect of loans converted/rephased/rescheduled by them.
This is to certify that the Standing Crops for the Kharif / Rabi* season for the year in the following villages were damaged due to (state the type of natural calamity) and the yield in terms of "annewari" was less than 6 annas i.e. less than 50% / is between 33% to 50% (i.e. -----%) of the normal yield ( whichever is applicable ).

<table>
<thead>
<tr>
<th>क्रम से Sr. No.</th>
<th>गाँव का नाम Name of the village</th>
<th>शहतग्रस्त फसल का नाम Name of crop damaged</th>
<th>प्रतिशत या आने के रूप में शहत की सीमा Extent of damage in terms of percentage or annas</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td></td>
<td>(a)</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>(b)</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>(c)</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* जो लागू न हो उसे काट दें Strike out whichever is not applicable.

It is also certified that the procedure for annewari assessment has been streamlined on the basis of the various recommendations of the Working Group on 'Scientific Method of Assessing Crop Yield in the Event of Natural Calamities for Conversion of Short term Production Loans into Medium Term and Long Term' appointed by the Government of India, Ministry of Agriculture in January 1980 and the following concept / basis in particular have been followed while declaring "annewari".


c) **Area concept:** In determining the crop for assessment of yields, the area concept has been followed i.e. the crops that covered 70% of the normal cropped area in the district have been taken into account.


d) **Annewari:** On the basis of comparison of per hectare yield of crop /crops for the affected region, the District Level Committee has certified that the yield has gone down by 50% or more / between 33% to 50% ( whichever is applicable ) in the affected areas and accordingly, the Revenue Department has declared "annewari" for these areas.


---

**Signature of the District Collector / Authorized Revenue Official and Seal:**

**Date:**
गााँि बढ़े
तो देश बढ़े