

कृषि कारोबार विभाग AGRI-BUSINESS DEPARTMENT

केंद्रीय कार्यालय - (उपभवन) Central Office (Annexe) - हैदराबाद Hyderabad

सूचना परिपत्र क्रमांक Instruction Circular No. 2628 /2021-22

दिनांक Date: 28-05-2021

प्रति TO

समस्त शाखाएं/कार्यालय/ ALL BRANCHES/OFFICES

विषय: वर्ष 2020-21 के दौरान कृषि और अनुषंगी गतिविधियों के लिए अल्पावधि ऋण के लिए ब्याज अनुदान (आईएस) और समय पर चुकौती (पीआरआई): कोविड-19 के कारण अवधि में विस्तार।

संदर्भ: भारिबैंक परिपत्र सं. सीओ.एफआईडीडी.एफएसडी.सं. एस 127/05-02-001/2021-2022 दिनांक 28-05-2021.

Sub: Interest subvention (IS) and prompt repayment (PRI) for short term loans for agriculture and allied activities during the year 2020-21: Extended Period on account of COVID-19.

Ref: RBI vide Circular No. CO.FIDD.FSD.No.S127/05-02-001/2021-2022 dated 28-05-2021

उपर्युक्त विषय के संदर्भ में, लॉकडाउन एवं आवागमन पर प्रतिबंध के मद्देनजर भारिबैंक ने उपर्युक्त परिपत्र (संलग्न) के माध्यम से ये निर्णय किया है कि बैंकों द्वारा 7% प्र.व. की ब्याज दर पर दिए गए प्रति किसान रुपये 3 लाख तक के अल्पकालिक फसल ऋण जो कि 1 मार्च 2021 से 30 जून 2021 तक के बीच हो देय हो गये हैं या हो जाएंगे उनपर बैंकों को 2% ब्याज सबवेंशन (आईएस) और किसानों को 3% शीघ्र पुनर्भुगतान प्रोत्साहन (पीआरआई) की उपलब्धता 30 जून 2021 तक ऋणों के पुनर्भुगतान की विस्तारित अवधि या वास्तविक पुनर्भुगतान की तिथि इनमें से जो भी पहले हो तक जारी रहेगी। प्रति किसान रु. 3 लाख तक (एएचडीएफ किसानों के लिए 2 लाख रुपये तक) के पशुपालन, डेयरी और मत्स्य पालन (एएचडीएफ) सहित सभी कृषि और अनुषंगी गतिविधियों के लिए सभी अल्पकालिक ऋणों पर यह लाभ लागू होगा।

क्षेत्र के सभी पदाधिकारियों से अनुरोध है कि उपर्युक्त को नोट करें एवं कड़ाई से अनुपालन सुनिश्चित करें।

With reference to the above subject, in view of the lockdowns and restriction of movements RBI vide the above circular (enclosed) has decided to continue the availability of 2% Interest Subvention (IS) to banks and 3% Prompt Repayment Incentive (PRI) to farmers for short term crop loans upto 3 lakhs per farmer given by banks @7% p.a., which have become or shall become due between March-1st 2021 to June 30th 2021 for the extended period of repayment of loans upto June 30th 2021 or date of actual repayment whichever is earlier. This benefit will be applicable to all short-term loans for agriculture and allied activities including Animal Husbandry, Dairying and Fisheries (AHDF) upto Rs.3 lakhs per farmer (upto Rs.2 lakhs for AHDF farmers).

All the field functionaries are requested to take careful note of the above and ensure strict compliance.

(प्रमोद कुमार सोनी Pramod Kumar Soni)

महाप्रबंधक General Manager





भारतीय रिज़र्व बैंक

-----RESERVE BANK OF INDIA-----

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CO.FIDD.FSD.No.S127/05-02-001/2021-2022

May 28, 2021

The Chairman/Managing Director & CEOs
All Public & Private Sector Scheduled Commercial Banks

Madam/Dear Sir,

Interest Subvention (IS) and Prompt Repayment Incentive (PRI) for Short Term Loans for agriculture and allied activities during the year 2020-21: Extended Period on account of Covid-19

Please refer to our letter FIDD.CO.FSD.No.342/05.02.001/2020-21 dated October 16, 2020 regarding Continuation of Interest Subvention Scheme (modified) for Short Term Loans for agriculture and allied activities on interim basis during the year 2020-21.

2. In the wake of the lockdowns and movement restrictions imposed by State Governments due to second wave of Covid-19 pandemic, many farmers are not able to travel to bank branches for payment of their short term agri 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. Accordingly, to ensure that farmers do not have to face the situation of paying penal interest and they can continue getting the benefit of short term crop loan at concessional interest rate of 4% per annum which is applicable on timely repayment, the Government has decided to continue the availability of 2% Interest Subvention (IS) to banks and 3% Prompt Repayment Incentive (PRI) to farmers for short term crop loans up to 3 Lakh per farmer given by banks @ 7% p.a., which have become or shall become due between March 1, 2021 to June 30, 2021, for the extended period of repayment of loans upto June 30, 2021 or date of actual repayment whichever is

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हिंदी आसान है, इसका प्रयोग बढ़ाइए।

“चेतावनी : रिज़र्व बैंक आपको डाक, एसएमएस या फोन कॉल के जरिए किसी की भी व्यक्तिगत जानकारी जैसे बैंक के खाते का ब्योरा, पासवर्ड आदि नहीं मांगी जाती है। यह धन रखने या देने का प्रस्ताव भी नहीं करता है। ऐसे प्रस्तावों का किसी भी तरीके से जवाब मत दीजिए।”

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earlier. This benefit will be applicable to all short-term loans for Agriculture and allied activities including Animal Husbandry, Dairying and Fisheries (AHDF) upto ₹3 lakh per farmer (upto ₹2 lakh for AHDF farmers).

4. Banks are therefore advised to extend the benefit of IS of 2% and PRI of 3% for short term loans for Agriculture and allied activities including Animal Husbandry, Dairying and Fisheries (AHDF) upto ₹3 lakh per farmer (upto ₹2 lakh for AHDF farmers) to farmers whose accounts have become due or shall become due between March 1, 2021 and June 30, 2021.

5. All other terms and conditions remained unchanged.

Yours faithfully,



(Kaya Tripathi)
Chief General Manager



भारतीय रिज़र्व बैंक

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FIDD.CO.FSD.No.342/05.02.001/2020-21

October 16, 2020

The Chairman / Managing Director & CEOs
All Public & Private Sector Scheduled Commercial Banks

Madam/Dear Sir,

Continuation of Interest Subvention Scheme (modified) for Short Term Loans for agriculture and allied activities on interim basis during the year 2020-21

Please refer to our circulars FIDD.CO.FSD.BC. No. 15/05.02.001/2018-19 dated March 7, 2019 regarding Interest Subvention Scheme for Short Term Crop Loans during the years 2018-19 and 2019-20 and FIDD.CO.FSD.BC.No.10/05.02.001/2019-20 dated August 26, 2019 regarding Interest Subvention Scheme for Kisan Credit Card (KCC) issued to Fisheries and Animal Husbandry farmers during the years 2018-19 and 2019-20, wherein we had advised the continuation and/or implementation of the Interest Subvention Scheme (the Scheme) for the year 2018-19 and 2019-20.

2. As advised by Govt. of India, as an interim measure, the Scheme will be implemented in 2020-21 on the existing terms and conditions approved for the Scheme for 2018-19 and 2019-20, as contained in the above cited circulars. All banks are, therefore, advised to implement the Scheme till March 31, 2021, accordingly.

Yours faithfully,

(Sonali Sen Gupta)

Chief General Manager

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