

बिहार सरकार,
कृषि विभाग

पत्र संख्या-पी०पी०एम०-94/2016

528

/कृ०, पटना, दिनांक-30-01-2018

प्रेषक,

सुधीर कुमार,
प्रधान सचिव।

सेवा में,

महालेखाकार, बिहार,
वीरचन्द पटेल पथ, पटना।

(+) अनौपचारिक रूप से परामर्शित। द्वारा : वित्त विभाग, बिहार, पटना। (+)

विषय :

वित्तीय वर्ष 2017-18 में राज्य के किसानों को वाणिज्यिक बैंकों/ग्रामीण क्षेत्रीय बैंकों/सहकारी बैंकों से 3(तीन) लाख रुपये तक के फसल ऋण/के०सी०सी० ऋण/अल्पावधि कृषि उत्पादन ऋण पर 1(एक) प्रतिशत की दर से ब्याज अनुदान उपलब्ध कराने हेतु कुल 1000.00 लाख(दस करोड़) रुपये की लागत पर योजना कार्यान्वयन की स्वीकृति।

आदेश - स्वीकृत।

वित्तीय वर्ष 2017-18 में राज्य के किसानों को वाणिज्यिक बैंकों/ग्रामीण क्षेत्रीय बैंकों/सहकारी बैंकों से 3(तीन) लाख रुपये तक के फसल ऋण/के०सी०सी० ऋण/अल्पावधि कृषि उत्पादन ऋण पर 1(एक) प्रतिशत की दर से ब्याज अनुदान उपलब्ध कराने हेतु कुल 1000.00 लाख(दस करोड़) रुपये की लागत पर योजना कार्यान्वयन की स्वीकृति प्रदान की जाती है।

2. राज्य के किसानों को वाणिज्यिक बैंकों/ग्रामीण क्षेत्रीय बैंकों/सहकारी बैंकों से 3 लाख रुपये तक के फसल ऋण/के०सी०सी० ऋण/अल्पावधि कृषि उत्पादन ऋण पर 1 प्रतिशत की दर से ब्याज अनुदान उपलब्ध कराने का कार्यक्रम है। इस कार्यक्रम का उद्देश्य किसानों को कृषि ऋण पर लगने वाले ब्याज के बोझ को कम करना है ताकि किसान उत्साहित होकर अधिक से अधिक संस्थागत ऋण प्राप्त कर अधिकाधिक फसलोत्पादन कर सकें।

3. इस योजना का कार्यान्वयन वित्तीय वर्ष 2017-18 के लिए किया जायेगा। यह योजना दिनांक: 01.04.2017 से प्रभावी होगी। अर्थात् दिनांक: 01.04.2017 के बाद वित्तीय वर्ष 2017-18 में वाणिज्यिक बैंकों/ग्रामीण क्षेत्रीय बैंकों/सहकारी बैंकों के द्वारा फसल ऋण/के०सी०सी० ऋण/अल्पावधि कृषि उत्पादन ऋण ब्याज अनुदान की पात्रता रखेंगे। दिनांक: 01.04.2017 से पूर्व दिये गये फसल ऋण/के०सी०सी० ऋण/अल्पावधि कृषि उत्पादन ऋण पर इस योजना के तहत ब्याज अनुदान की पात्रता नहीं रखेंगे।

4. इस योजना के अधीन नाबार्ड द्वारा यथा परिभाषित सभी प्रकार के फसल ऋण/के०सी०सी० ऋण/अल्पावधि कृषि उत्पादन ऋण ब्याज अनुदान के लिए पात्र होंगे। एग्रीकल्चर टर्म लोन एवं अन्य ऋण ब्याज अनुदान के लिए पात्रता नहीं रखेंगे।

5. इस योजना के अधीन सभी प्रकार के किसान चाहे उनकी भू-धारिता (लघु/सीमांत/अन्य) जो भो हो एवं वे किसी भी श्रेणी के हों समान रूप से आच्छादित होंगे। सभी प्रकार की फसलें भी समान रूप से आच्छादित होंगी। इस योजना के अधीन सभी प्रकार के Share croppers, Oral leasee and JLG भी जिन्होंने फसल ऋण/के०सी०सी० ऋण/अल्पावधि कृषि उत्पादन ऋण लिया है, इस ब्याज अनुदान की पात्रता रखेंगे।

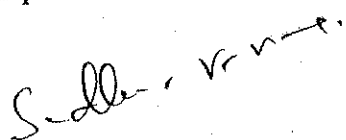
6. मात्र व्यक्तिगत किसान ही इस योजना में आच्छादित होंगे। कम्पनी एवं पार्टनरशिप पर प्राप्त ऋण इस योजना की पात्रता नहीं रखेंगे।

7. यह ब्याज अनुदान भारत सरकार द्वारा दी जाने वाली ब्याज अनुदान के अतिरिक्त होगा।

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- g. The benefit will be available to loanees who repay within the due date. However, if the loanee farmer fails to repay the loan within the due date and becomes a defaulter, he shall be liable to repay the loan with normal rate of interest and other charges, if any, the concerned banks from the date of disbursement.
 - h. The reimbursement of interest subvention on crop loans/KCC/Short term agriculture production loans by Commercial Banks, Regional Rural Banks and Cooperative Banks will be made by State Government through NABARD.
 - i. Banks will furnish details/information in prescribed format separately for General, Scheduled Caste and Scheduled Tribe categories to the State Government or any agency identified under the Scheme by the State Govt.
 - j. The State Govt. or any other agency identified under the scheme shall check/verify the records of the Commercial banks, Regional Rural Banks and Cooperative banks and ascertain the correctness of claims of the bank.

NOW THEREFORE IT IS AGREED BY AND AMONG THE PARTIES THAT NABARD WILL ACT AS THE AGENCY FOR CHANNELISING THE INTEREST SUBVENTION AMOUNT PAYABLE BY GOVERNMENT OF BIHAR AND IT IS FURTHER AGREED THAT :-

- i. The total amount required under interest subvention/relief has to be worked out by State Government.
- ii. Funds should be placed in advance with NABARD by the State Government and the release of interest subvention/relief will be restricted only to the extent of funds placed by the Government of Bihar.
- iii. NABARD would not micro-manage the implementation of the scheme. Claims of banks would be settled by NABARD based on statutory auditor's certificate submitted along with the claims in the prescribed format. **Any claim submitted after the final due date of 31.10.2019 will not be entertained.**
- iv. Post disbursement scrutiny/verification/audit inspection of the amount utilised by the banks would be done by the State Government, if considered necessary by them.
- v. NABARD will not be responsible for any misutilisation of the amount by the banks or false claim by banks.
- vi. The interest subvention/relief available from State Government should be back ended and linked to prompt repayment of loans on due dates by the farmers.
- vii. NABARD will submit Utilisation Certificate in prescribed format to the Department of Agriculture, Government of Bihar.

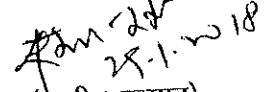


19. वित्त विभाग के संकल्प ज्ञापांक-3758/वि० दिनांक 31.05.2017 में निहित प्रावधान के आलोक में उक्त योजना प्रस्ताव में सक्षम प्राधिकार की स्वीकृति प्राप्त है।

20. वित्त विभागीय परिपत्र संख्या-7355 वि० (2) दिनांक 05.10.2007 के आलोक में महालेखाकार, बिहार, पटना से प्राधिकार पत्र की आवश्यकता नहीं है।

21. राज्यादेश प्रारूप में आंतरिक वित्तीय सलाहकार की सहमति संचिका संख्या-पी०पी०एम०-94/2016 के पृ०सं०-14/टि० पर दिनांक-25.01.2018 को प्राप्त है।

बिहार राज्यपाल के आदेश से,



25.1.2018

(सुधीर कुमार)
प्रधान सचिव,

कृषि विभाग, बिहार, पटना।

ज्ञापांक :-पी०पी०एम०-94/2016 528 /क०, पटना, दिनांक 30-01-2018

प्रतिलिपि : प्रभारी पदाधिकारी, अंकेक्षण, महालेखाकार (ले० एवं ह०), बिहार, वीरचन्द्र पटेल पथ, पटना को सूचनार्थ एवं आवश्यक कार्रवाई हेतु प्रेषित।

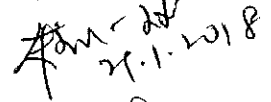

25.1.2018

प्रधान सचिव,

कृषि विभाग, बिहार, पटना।

ज्ञापांक :-पी०पी०एम०-94/2016 528 /क०, पटना, दिनांक 30-01-2018

प्रतिलिपि : योजना एवं विकास विभाग/मंत्रिमंडल सचिवालय विभाग एवं वित्त विभाग, बिहार, पटना को सूचनार्थ एवं आवश्यक कार्रवाई हेतु प्रेषित।

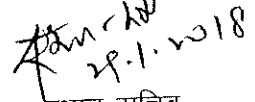

25.1.2018

प्रधान सचिव,

कृषि विभाग, बिहार, पटना।

ज्ञापांक :-पी०पी०एम०-94/2016 528 /क०, पटना, दिनांक 30-01-2018

प्रतिलिपि : सभी संबंधित कोषागार पदाधिकारी, बिहार को सूचनार्थ एवं आवश्यक कार्रवाई हेतु प्रेषित।

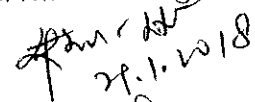

25.1.2018

प्रधान सचिव,

कृषि विभाग, बिहार, पटना।

ज्ञापांक :-पी०पी०एम०-94/2016 528 /क०, पटना, दिनांक 30-01-2018

प्रतिलिपि :- माननीय मंत्री, कृषि के आप्त सचिव/कृषि उत्पादन आयुक्त के प्रधान आप्त सचिव/प्रधान सचिव, कृषि के आप्त सचिव/कृषि निदेशक, बिहार, पटना/निदेशक पी०पी०एम०, कृषि विभाग, पटना/मुख्य महाप्रबंधक, नाबार्ड, पटना/संयुक्त निदेशक शष्य, (योजना), बिहार, पटना/ सभी जिला कृषि पदाधिकारी/ बजट एवं योजना शाखा, सचिवालय एवं कृषि निदेशालय, कृषि विभाग, बिहार, पटना को सूचनार्थ एवं उप कृषि निदेशक(सूचना), बिहार, पटना को विभाग के वेबसाइट पर अपलोड करने हेतु प्रेषित।


25.1.2018

प्रधान सचिव,

कृषि विभाग, बिहार, पटना।



Memorandum of Understanding

THIS MEMORANDUM OF UNDERSTANDING made on the 1st day of Dec. 2017

AMONG

The Government of Bihar (hereinafter referred as "the State Government") as represented by The Principal Secretary, Agriculture Department, Government of Bihar
OF THE FIRST PART

AND

National Bank for Agriculture and Rural Development, a Body corporate established under National Bank for Agriculture and Rural Development Act, 1981 and having its Head Office at C-24, G-Block, BandraKurla Complex, Bandra (East), Mumbai 400 051 herein referred to as "NABARD" (which expression shall, unless repugnant to the context or meaning there of, includes successors and assigns) as represented by the Chief General manager, NABARD, Bihar RO, Patna **OF THE SECOND PART.**

Preamble

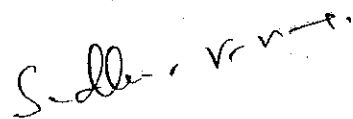
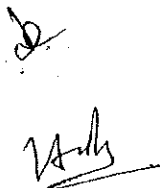
1. Whereas it has been proposed by the Government of Bihar to provide Interest Subvention @1% to farmers of the State of Bihar, who make timely repayment of the eligible loan.
2. The salient feature of the Scheme are:-
 - a. The operation period of the scheme will be financial year 2017-18. It will be applicable in respect of all crop loans/KCC loans/Short term agricultural production loan availed from Commercial Banks, Regional Rural Bank or Cooperative Banks on or after 01 April 2017 and issued during the year 2017-18.
 - b. The benefit of the Scheme will not be applicable to agriculture term loans and other loans extended by the Commercial Banks, Regional Rural banks and Cooperative Banks.
 - c. The scheme will cover all categories of farmers, irrespective of their size of holdings (SF/MF/OF), category or crops raised by them. The Scheme will also cover all the Share croppers, Oral lessees and JLGs who have taken crop loans/KCC/Short term agriculture production loans.
 - d. Only individual farmers or group of farmers will be eligible under the scheme. Companies and partnership firms will not be eligible.
 - e. This interest subvention will be in addition to the interest subvention, if any provided by Government of India.
 - f. Loans up to Rs. 3 lakh only shall be covered under the scheme. For loan above Rs. 3 lakh the benefit will be restricted to loan to the extent of Rs. 3 lakh.

01.12.2017

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- g. The benefit will be available to loanees who repay within the due date. However, if the loanee farmer fails to repay the loan within the due date and becomes a defaulter, he shall be liable to repay the loan with normal rate of interest and other charges, if any, to the concerned banks from the date of disbursement.
 - h. The reimbursement of interest subvention on crop loans/KCC/Short term agriculture production loans by Commercial Banks, Regional Rural Banks and Cooperative Banks will be made by State Government through NABARD.
 - i. Banks will furnish details/information in prescribed format separately for General, Scheduled Caste and Scheduled Tribe categories to the State Government or any agency identified under the Scheme by the State Govt.
 - j. The State Govt. or any other agency identified under the scheme shall check/verify the records of the Commercial banks, Regional Rural Banks and Cooperative banks and ascertain the correctness of claims of the bank.

NOW THEREFORE IT IS AGREED BY AND AMONG THE PARTIES THAT NABARD WILL ACT AS THE AGENCY FOR CHANNELISING THE INTEREST SUBVENTION AMOUNT PAYABLE BY GOVERNMENT OF BIHAR AND IT IS FURTHER AGREED THAT :-

- i. The total amount required under interest subvention/relief has to be worked out by State Government.
- ii. Funds should be placed in advance with NABARD by the State Government and the release of interest subvention/relief will be restricted only to the extent of funds placed by the Government of Bihar.
- iii. NABARD would not micro-manage the implementation of the scheme. Claims of banks would be settled by NABARD based on statutory auditor's certificate submitted along with the claims in the prescribed format. **Any claim submitted after the final due date of 31.10.2019 will not be entertained.**
- iv. Post disbursement scrutiny/verification/audit inspection of the amount utilised by the banks would be done by the State Government, if considered necessary by them.
- v. NABARD will not be responsible for any misutilisation of the amount by the banks or false claim by banks.
- vi. The interest subvention/relief available from State Government should be back ended and linked to prompt repayment of loans on due dates by the farmers.
- vii. NABARD will submit Utilisation Certificate in prescribed format to the Department of Agriculture, Government of Bihar.



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NOW THEREFORE IT IS FURTHER AGREED BY AND AMONG THE PARTIES AS FOLLOWS :

On execution of the present MoU by the two parties :-

- NABARD shall, in consultation with the State Government issue necessary guidelines/instructions regarding implementation of the scheme to Commercial Banks, Regional Rural Banks and State Cooperative Banks.
- The State Government shall place sufficient funds with NABARD in advance after working out the requirement of funds and the advance fund so placed with NABARD will not carry any interest.
- As the payment of interest subvention will spill over to the financial years 2018-19 and 2019-20, State Government will make necessary provision for the requisite amount in the relevant years.
- State Government shall give adequate publicity of the scheme.
- NABARD would be submitting half yearly statement of amount released to the Banks within one month after expiry of the said period.
- Any issue which is not covered here above or on which further interpretation/clarification is required will be decided by mutual consultation.

In witness thereof, the parties have signed this Memorandum of Understanding on the 1st day of December 2017

Signed, sealed and delivered for and on behalf of the State Government as represented by Sri Sudhir Kumar, IAS Principal Secretary, Agriculture Dept., Bihar, Patna

In the presence of :-

- Sri Prabhu Ram,
Director Administration-cum-Addl. Secretary,
Agriculture Dept., Bihar, Patna
- Sri Himanshu Kumar Rai, IAS
Director, Agriculture, Bihar

Signed, sealed and delivered for and on behalf of NABARD as represented by Sri S. K. Mazumdar CGM, NABARD, Bihar RO, Patna

In the presence of :-

- Sri D. K. Das, Deputy General Manager,
NABARD, Bihar R.O., Patna
- Sri M. M. Ashraf, Assistant General Manager,
NABARD, Bihar R.O., Patna

Sudhir Kumar

प्रधान सचिव
कृषि विभाग
बिहार, पटना

Prabhu Ram

01/12/17

Himanshu Kumar Rai

1.12.17

हिमांशु कुमार राय
कृषि निदेशक
बिहार, पटना

S. K. Mazumdar

Chief General Manager
मुख्य महा प्रबंधक

D. K. Das

M. M. Ashraf

01.12.2017

मो० मतीन अशरफ
सहा. महाप्रबंधक