

***Rythu Sadhikara  
Samstha***



## Agriculture Debt Redemption Scheme

Government of Andhra Pradesh implemented Agricultural Debt Redemption scheme (ADRS) since 2014, in all the 13 Districts of Andhra Pradesh through Rythu Sadhikara Samstha keeping in view of the rural indebtedness, distress of the farmers.

The crop loans and agriculture gold loans disbursed for crop purposes only including the loans converted to MTL due to calamities, up to 31.12.2013 and outstanding (including interest) as on 31-12-2013, have been covered under the scheme. The government is committed to provide relief for agriculture crop loans and gold loans not exceeding Rs.1.50 lakhs per family.

Though the government of Andhra Pradesh has not announced Horticulture Debt Redemption, along with ADRS-2014, the Government have decided to extend this support and benefit of Debt Redemption to horticulture crop growers also. For Horticulture crop loans, One Time Settlement (OTS) of debt redemption was made at the rate of Rs.10,000/- per acre subject to a maximum of Rs.50,000/- per family.

The Government of Andhra Pradesh, under Agriculture Debt redemption scheme 2014 and Horticulture Debt redemption have paid an amount of **Rs.15,038 crores** till now including 10 percent annual interest along with II Instalment and III Instalment amounts out of the approximate total debt redemption amount of Rs.24,000 crores.

An amount of Rs.7564.69 crores for 54.98 lakh loan accounts, has been released towards 1<sup>st</sup> instalment of ADRS-2014. Out of which, an amount of Rs.4492.96 crores was provided to 23.76 lakh loan accounts of farmers under One Time Settlement whose loan eligibility amount outstanding is below Rs.50000/-.

Further, an amount of Rs.3302.81 crores has been released to 36.39 lakh loan accounts of the farmers towards II Instalment of ADRS with 10 percent interest for one year. An amount of Rs.3629.77 crores has been released to 36.68 lakh loan accounts of the farmers towards III Instalment of ADRS with 10 percent interest for two years.

After release of II and III installment, several grievances were received from the farmers in the office of Rythu Sadhikara Samstha, Gannavaram. An amount of Rs 155.95Cr has been released to 6551 loan accounts of eligible farmers based on supporting documents submitted.

Under Horticulture, an amount of Rs.384.47 Cr was released to 2,22,679 loan accounts of the farmers.

### One time settlement (OTS)

- a) Onetime benefit is given to the farmers whose loan account have an outstanding balance of Rs.50,000/- and less where the eligible amount with application of scale of finance is less than Rs.50,000/-
- b) CRDA region farmer crop loan accounts are given one time settlement up to 1.50 lakhs per family.
- c) In respect of accounts of Deceased farmers, One Time Settlement (OTS) is given to waive the total outstanding loan as on 31-12-2013.
- d) Under Agriculture Debt Redemption so far 23.76 lakh accounts received one time settlement (OTS) benefit and the amount is Rs. 4493 Cr.

For the year 2018-19, Government have allocated an amount of Rs.4100 cr towards payment of IV instalment with 10 percent annual interest under Agriculture Debt Redemption Scheme.

District wise details of Agriculture Debt Redemption Scheme

Rs. in Crs

| S. No              | District         | I Instalment        |               | II Instalment total |                          | III Instalment total |                                      | Horticulture        |                | Grievances total    |               | Total amount of redemption Rs in Cr ADRS & HDRS | ADRS            | HDRS          |
|--------------------|------------------|---------------------|---------------|---------------------|--------------------------|----------------------|--------------------------------------|---------------------|----------------|---------------------|---------------|---|-----------------|---------------|
|                    |                  | No of loan accounts | I Instalment  | No of loan accounts | Amount with 10% interest | No of loan accounts  | Amount with 10% interest for 2 years | No of loan accounts | Amount         | No of loan accounts | Amount        |   |                 |               |
| 1                  | Srikakulam       | 296510              | 410.86        | 146709              | 113.38                   | 151476               | 127.36                               | 7752                | 14.88          | 1272                | 2.29          | 668.77  | 653.89          | 14.88         |
| 2                  | Vizianagaram     | 215719              | 316.97        | 91059               | 69.16                    | 95600                | 78.20                                | 4425                | 9.27           | 5568                | 9.75          | 483.35  | 474.08          | 9.27          |
| 3                  | Visakhapatnam    | 216712              | 325.03        | 100583              | 87.21                    | 101259               | 95.57                                | 10513               | 14.02          | 2529                | 5.34          | 527.16  | 513.14          | 14.02         |
| 4                  | East Godavari    | 461701              | 626.08        | 249712              | 192.75                   | 250570               | 211.12                               | 31516               | 39.97          | 3039                | 6.11          | 1076.03   | 1036.06         | 39.97         |
| 5                  | West Godavari    | 493121              | 640.22        | 335456              | 288.56                   | 336542               | 315.00                               | 14243               | 23.63          | 6153                | 13.70         | 1281.12   | 1257.49         | 23.63         |
| 6                  | Krishna          | 444985              | 580.44        | 296324              | 255.32                   | 298472               | 281.15                               | 8612                | 15.60          | 4866                | 10.77         | 1143.28   | 1127.68         | 15.60         |
| 7                  | Guntur           | 667243              | 931.18        | 522321              | 535.12                   | 527095               | 587.77                               | 19942               | 24.05          | 14750               | 41.88         | 2120.00   | 2095.95         | 24.05         |
| 8                  | Prakasam         | 459385              | 602.55        | 367888              | 378.11                   | 371484               | 417.80                               | 2691                | 6.98           | 9107                | 25.26         | 1430.70   | 1423.72         | 6.98          |
| 9                  | S.P.S.R. Nellore | 282472              | 398.02        | 193003              | 170.12                   | 193613               | 186.42                               | 17365               | 36.16          | 3366                | 8.22          | 798.93  | 762.77          | 36.16         |
| 10                 | Chittoor         | 370682              | 516.92        | 266312              | 251.35                   | 266713               | 274.34                               | 58277               | 108.93         | 1058                | 2.21          | 1153.75   | 1044.82         | 108.93        |
| 11                 | Y.S.R. Kadapa    | 352060              | 465.14        | 254317              | 226.26                   | 255886               | 248.57                               | 37605               | 68.22          | 3820                | 8.54          | 1016.73   | 948.51          | 68.22         |
| 12                 | Ananthapuramu    | 806722              | 1063.47       | 545759              | 458.34                   | 548675               | 502.56                               | 7439                | 17.56          | 6273                | 12.78         | 2054.70   | 2037.15         | 17.56         |
| 13                 | Kurnool          | 430830              | 687.81        | 270110              | 277.13                   | 271504               | 303.91                               | 2299                | 5.20           | 3750                | 9.11          | 1283.17   | 1277.97         | 5.20          |
| <b>Grand Total</b> |                  | <b>5498142</b>      | <b>7564.7</b> | <b>3639553</b>      | <b>3302.81</b>           | <b>3668889</b>       | <b>3629.77</b>                       | <b>222679</b>       | <b>384.474</b> | <b>65551</b>        | <b>155.95</b> | <b>15037.688</b>                                | <b>14653.21</b> | <b>384.47</b> |

EMPTY PAGE