

The Agriculturists' Loans Rules, 1910

²[1. Purpose for which loans may be granted.—Loans will be made to owners and occupiers of arable land for the relief of distress, purchase of seed or cattle or any other purpose not specified in the Land Improvement Loans Act, 1883, but connected with agricultural object.

2. (1) Officers employed to grant loans.—Within the limits of the funds allotted to them and for the purposes mentioned in ³[] the Tables A, B and C given here below the officers mentioned in column 2 are empowered to grant loans to the extent mentioned against each under each purpose:--

⁴[TABLE 'A'
REVENUE DEPARTMENT

Serial No.	Designation of Officer	Purpose for which loan may be granted			
		Cattle	Seed	Other objects, including agricultural implements	Purchase of agricultural land from the Government by the occupiers thereof
1	2	3	4	5	6
1.	Naib-Tehsildar	100	200	100	..
2.	Tehsildar	250	200	250	1,000
3.	Canal Zilladar	250	100	250	..
4.	Reclamation Zilladar	..	100	..	..
5.	Deputy Collector Reclamation	..	100	..	..
6.	Assistant Land Reclamation Officer	..	100	..	..
7.	Assistant Commissioner and Extra Assistant Commissioners	300	250	300	1,000
8.	Collector	1,500	250	500	5,000
9.	Commissioner	2,500	750	2,500	10,000
10.	Financial Commissioner	10,000	3,000	10,000	15,000]

1. Published,—vide Punjab Government notification No. 285, dated 13th August, 1910.

2. Rules 1, 2 and 3 substituted by Punjab Government notification No. 3428-TL-III-61/3195, dated 18th May, 1961.

3. The words "column 3 of" omitted by G.S.R. No. 67 dated 10th September, 1969.

4. Table 'A' substituted by G.S.R. No. 67 dated 10th September, 1969.

Note:—These rules are in force in the areas added to H.P. vide section 5 of Punjab Reorganisation Act, 1966.

1 ["TABLE B
Development Department (Grow+More-Food Schemes)

Serial No.	Designation of Officer	Purpose for which loan may be sanctioned				
		Fertilizers	Fruit Plants	Tractors	² ["Insecticides, pesticides, operational and incidental charges of aerial spraying of Cotton]	Seeds
1	2	3	4	5	6	7
		Rs.	Rs.	Rs.	Rs.	Rs.
	1. Naib-Tehsildar, Assistant Consolidation Officer and Inspector, Co-operative Societies.	500	..	..	..	..
	2. Horticultural Inspector	500	150	..	..	..
	3. Agricultural Inspector	500	..	..	³ [500]	150
	4. Block Development and Panchayat Officer, holding independent charge of a Block.	1,000	..	..	⁴ [1,000]	300
	5. Assistant Cotton Botanist	1,000	..	..	..	..
	6. Agricultural Entomologist	..	..	..	250	..
	7. Tehsildar	800	..	..	..	..
	8. Social Education and Panchayat Officer	500	..	..	..	..
	9. Compost Inspector	100	..	..	..	..
⁵	[10. Village Level Worker working in any Intensive Agricultural District Programme and Package Programme Area.	150	..	..	..	..]
	11. District Agricultural Officer	1,000	250	..	⁶ [500]	..]
	12. Assistant Horticulturist	1,000	..	..	..	..
	13. Assistant Registrar, Co-operative Societies.	1,000	..	..	..	..
	14. Assistant Commissioner and Extra Assistant Commissioner.	1,000	..	..	..	..
	15. Deputy Director Agriculture	1,500	..	..	250	..
	16. Collector	2,000	750	10,000	..	..
	17. Director of Agriculture	2,500	..	..	..	..
	18. Commissioner	2,500	..	15,000	..	..
	19. Secretary Agriculture	..	..	Above 15,000	..	..

1. Table 'B' substituted by G.S.R. No. 236, dated 23rd October, 1964.

2. Substituted by G.S.R. 67, dated 10th September, 1969.

3. Substituted for "250" by G.S.R. No. 67, dated 10th September, 1969, which was previously substituted for "100" by G.S.R. 57, dated 11th July, 1967.

4. Substituted for "500" by G.S.R. ibid, which was inserted by G.S.R. 57, dated 11th July, 1967.

5. Item 10 substituted by G.S.R. 240 dated 24th September, 1965.

6. Substituted for "50" by G.S.R. 240 dated 24th September, 1965.

1	2	3	4	5	6	7
20. Financial Commissioner		10,000	..	..	..	..
¹ [21. Assistant Cotton Extension Officer	]	² [1,000]	..
22. Assistant Plant Protection Officer		³ [1,000]	..

TABLE C
DEVELOPMENT DEPARTMENT
(Community Development Schemes)

Serial No.	Designation of Officer	PURPOSES FOR WHICH LOAN MAY BE GRANTED		
		Horticultural operations	Vegetable cultivation	Plant Protection
		Rs.	Rs.	Rs.
1.	Block Development and Panchayat Officer	3,000	3,000	3,000
2.	Deputy Commissioner	5,000	5,000	5,000
3.	Development Commissioner	50,000	50,000	50,000

Provided that-

¹[(i) an officer subordinate to the Collector shall not exercise his powers unless he is authorised to do so by the Collector;

(ii) the Revenue Assistants to the Deputy Commissioners and the Sub-Divisional Officers in the following districts shall exercise the powers of the Collector for the purpose of granting loans for the purchase of sugarcane seed and the Sub-Divisional Officer (Civil), Spiti shall exercise the powers of the Collector for the purposes of granting all kinds of loans under the Act:-

- (1) Jalandhar.
- (2) Hoshiarpur.
- (3) Kapurthala.
- (4) Ambala.
- (5) Karnal.
- (6) Rohtak.
- (7) Sangrur.]

- ⁵[(8) Amritsar.
- (9) Gurdaspur.]

⁶[(ii) the Horticultural and Agricultural Inspectors shall not exercise their powers unless they are permitted to do so by the Director of Agriculture.

(2) Notwithstanding anything contained in sub-rule (1) in times of famine or any other natural calamity;

(a) the Collector may with the approval of the Commissioner enhance the limits fixed in Tables A and B and C in the case of Naib-Tehsildar and Tehsildar;

(b) the Commissioner may, with the approval of the Financial Commissioner, enhance the limits fixed in Tables A, B and C in the case of Assistant Commissioner, Extra Assistant Commissioner and Collector.

3. (1) Interest.-Interest shall be charged at the rate notified by the State Government from time to time.

1. Added by G.S.R. No. 57, dated 11th July, 1967.

2. Substituted for '500' by G.S.R. 80, dated 21st October, 1969.

3. Substituted for '500' by G.S.R. No. 67, dated 10th September, 1969.

4. Clauses (i) and (ii) substituted by G.S.R. No. 41, dated 5th February, 1963.

5. Added by G.S.R. No. 40, dated 22nd February, 1965.

6. Clause (iii) renumbered by G.S.R. No. 41, dated 5th February, 1963.

(2) Compound interest will not be charged in any case, ¹[Simple interest at enhanced rate] will ordinarily be charged at the rate of ²[one per cent per annum above the normal rate of interest] on the principal overdue when the delay in repayment exceeds one month.

Provided that--

(i) ³[Simple interest at enhanced rate] shall not be charged on the instalments which have been suspended by an order of competent authority; and

(ii) the Collector may remit or reduce the ²[simple interest at enhanced rate] when he is satisfied that the failure to repay is due to inability or that the levy of such interest would lead to hardship.]

4. Surety.—The officer making the grant may at his discretion require the grantee to produce some person who will become surety for the repayment of the loan with interest, where charged. In the case of advance for the purchase of fodder for storage against ~~draft~~ security in the form of hypothecation of immovable property, or of the joint liability of a Registered Co-operative Society should ordinarily be required.

5. The borrower should be required to sign on the order of payment an agreement in a form prescribed and should be given a copy of this agreement.

6. Dates of payment of instalments.—The dates for payment of instalments should usually be the dates fixed for the payment of each harvest of the first payment of instalment of the land revenue.

7. Inspection of Works.—All works for which advances are made by instalments should be inspected and reported ³[] before each instalment subsequent to the first is paid. In the case of all such works no instalment subsequent to the first should be paid until a competent Officer is satisfied that the loan is being properly applied.

⁴[**8. Suspension.**—(1) Instalments may be suspended on proof of failure of crops or other exceptional calamity.

(2) In areas under fluctuating assessment, the Collector of the district may order such suspension up to a limit of Rs. 5,000 for a single tehsil, or a total of Rs. 10,000 for the whole district in any one harvest provided that the amount involved at a time in any one case shall not exceed Rs. 1,000.

⁵[(3) In areas under fixed assessment, the same limits as aforesaid shall apply except that in those cases in which suspension of taccavi follows suspension of and revenue, the Collector may exercise unlimited powers of suspension.

(4) The proposals for suspensions in excess of the limits specified in sub-rule (2) and (3) shall be submitted by the Collector of the District to the Commissioner of the Division who shall have unlimited powers of suspension as in the case of land revenue.

(5) Notwithstanding anything contained in sub-rules (2), (3) and (4) the Government shall have unlimited powers to grant suspension.

(6) All suspensions of taccavi whenever granted shall be reported without delay through the Commissioner of the Division for the information of the Financial Commissioner.]]

9. Remission.—When any portion of a loan under these rules is found to be irrecoverable, or when from any special cause it appears that the loan ought not to be recovered, a special report should be made to the Commissioner of the division, who has power to grant remission up to a limit of Rs. ⁶[1,000] in any one case. If the amount proposed for remission exceed Rs. ⁶[1,000] the Commissioner should forward the report to the Financial Commissioner, who has power to sanction remissions without limit.

1. Substituted for the words "Penal interest" by G.S.R. 146, dated 5th June, 1964.

2. Substituted for the words "five and a quarter per cent per annum" by G.S.R. No. 306, dated 15th December, 1965.

3. The word 'on' omitted by G.S.R. 225, dated 24th September, 1964.

4. Substituted by *ibid*.

5. Sub-rules (3) to (6) substituted by G.S.R. 208, dated 31st August, 1965.

6. Substituted for '500' by Punjab Government Notification No. 5694-A-53/2901, dated 14th August, 1953.