

Rajasthan Agricultural Loans (Taqavi) Rules, 1958

RAJASTHAN

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Rule

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028.

In exercise of the powers conferred by section 11 of the Rajasthan Agricultural Loans Act, 1956 (Rajasthan Act No. I of 1957), the State Government hereby pleased to make the following rules namely:-Preliminary

1. Short Title, Extent and Commencement.

(1)These rules may be called the Rajasthan Agricultural Loans (Taqavi) Rules, 1958,(2)They shall extend to the whole of the State of Rajasthan.(3)They shall come into force on the date of their publication in the Rajasthan Gazette.

2. Interpretation.

- In these rules, unless the subject or context otherwise requires-(i)'Act' shall mean the Rajasthan Agricultural Loans Act, 1956 (Rajasthan Act No. 1 of 1957).(ii)'Form' shall mean a form appended to these Rules.(iii)'Section' shall mean a section of the Act.(iv)'Taqavi' or 'Taqavi loan' shall mean a loan granted under the Act.(v)['Block Advisory Committee' means a Committee of officials and non-officials appointed by the District Development Officer, namely, the Collector for the purpose of (a) ensuring the participation of the public at all stages of development of the villages situated in a Community Development Block (b) making positive contribution towards the planning of the development of the villages and its execution and (c) critically reviewing the progress of the work in

the Community Development Block.] [Added by Notification No. F.3(13) Rev./11/53, dated 11-6-58 and further corrected by Notification No. F. 3(13) Rev. 11/53, dated 8-8-58, published in Rajasthan Gazette, Part IV-C, dated 31-8-58 and 4-9-58 respectively.](vi)"Block Development Officer" means an officer of the State appointed by Government for the development of the villages situated in a Community Development Block.(vii)"District Development Committee" means a Committee of Officials and non-Officials under the Chairmanship of the Collector of the District appointed to advise the District Development officer, namely the Collector in the implementation of the five Year Plan.(viii)"Tehsil Taqavi Distribution Committee' means a Committee of non-officials under the Chairmanship of the Tehsil to advise him in the distribution of Taqavi loans.

3. Classes of Taqavi Loans.

(1)Taqavi Loans shall be of two classes (1)Class I and(2)Class II(2)Taqavi loans granted under clause (1) of section 4 of the Act for any improvement as defined in clause (v) of section 3 shall be Taqavi Loans Class I.(3)Taqavi loans granted under clause (2) of section 4 shall be Taqavi Loans ClassII.

4.

[(1) By the first of October every year every Collector shall submit to the [board of Revenue] [Substituted by Notification No. F. 3(13) Rev. 11/53, dated 11-6-58, published in Rajasthan Gazette, Part IV-C, dated 31-7-58.] estimates of the probable requirements of ordinary Taqavi loans.](2)When intimation has been received from the Finance Department about the total budget grant, the Board of Revenue shall distribute the provision for each district separately.

5.

The Collector shall, on receipt of intimation from the [Board of Revenue] [Substituted for the word Government by item 1, 3 & 4 of the amending rules vide Notification No. F.6(5) Rev. C/65. dated 30-10-1969, Published in Rajasthan Gazette Part IV-C, dated 7-1.1970 at pages 227-228.] of the allotment for the district, report the same to the District Development committee by the 24th of April, every year and the said Committee shall distribute the amount block wise or Tehsil wise.

6.

If a special demand for loans about the sanctioned allotment for the year arises, the Collector may, at any time, report his requirements to the [Board of Revenue] [Substituted for the word Government by item 1, 3 & 4 of the amending rules vide Notification No. F. 6(5) Rev, C/65, dated 30-10-1969, Published in Raj Gazette, Part IV-C, dated 7-1- 1970 at pages 227-228.] for an extra grant.

6A. [

(1) All funds for the grant of agricultural loans, or for the Grow More Food Campaign or for the relief of distress, provided in the budgets of the Agriculture Department, the Community Development Department, the Social Welfare Department, the Famine Department or any other Department shall be placed at the disposal of the Collector by the departments concerned by the 8th of April every year, and the Collector shall grant loans [but] [Corrected by Corrigendum No. F.3(13) Rev. II/53. dated 8-8-58. published in Rajasthan Gazette, Part IV-D, dated 4-9-58.] of such funds in the same manner as loans granted from the allotment for Tagavi loans in the Revenue Department budget.] [Inserted-Ibid.](2) Any sums that may become available during the course of the year for distribution as Agricultural loans, shall also be similarly placed at the disposal of the Collector as soon as these become available.

6B.

The Tehsil Taqavi Distribution Committee, the Block Advisory Committee and the District Development committee shall lay down the policy and give general directions as to how the funds placed at the disposal of the collector for the grant of loans under rule 6-A or other wise are to be utilised by the Tehsildar or the Block Development Officer as the case may be. The Committees may, if they deem fit, specify the Patwar Circles, the group of villages or individual village in which the sums are to be utilised, as well as the purpose for which such funds are to be used, such as bunding digging of new wells, etc. Such instructions may be given on receipt of reports of the general trend of the demand for Taqavi loans made to such Committees by the Tehsildar or the Block Development Officer reports of scarcity or other natural calamities, as well as after consideration of the interest taken and efforts made by the people towards increasing the produce.

6C.

Individual applications shall be disposed of the Tehsildar or the block Development Officer who shall follow the principles laid down by the District Development Committee or the Block Advisory Committee or the Tehsil Taqavi Distribution Committee.

7.

The Tehsildar shall act as the disbursing officer for all loans whether they lie within or without his power of sanction. Rate and calculation of interest

8.

The payment of loans and the recoveries of principal shall always be made in whole rupee.

9.

Interest shall become due for payment along with each instalment fixed for the repayment of the loan. Interest shall be charged or reducing balances in case of all loans at the rate of [6%] [Substituted vide R.G.G, IV-C, Ordi, dated 12-5-1966, w.e.f. 5-3-1966] per annum.

10.

A loan bears interest for the month of advance but not for the month of repayment. Interest shall be calculated to the nearest Naya Paisa on the monthly basis. In calculating interest, period of 15 days or less shall be left out of account and period exceeding 15 days shall be counted as a full month. Powers of Revenue Officers to grant Taqavi loans

11.

(1) The following powers are delegated for grant of ordinary Taqavi loans : Class I Loans

Purpose of loan	Collector upto Rs.	S.D.O. Upto Rs.	Tehsildar upto Rs.	
1	Construction of pucca wells including pucca water Channels	3000	1500	700
2	Construction of Katcha wells	1000	500	250
3	Conversion of Katcha wells into pucca	2000	1000	500
4	Repairs to out of use wells	2000	1000	500
5	Repairs to wells in use	1000	500	250
6	Deepening or boring of wells	1000	500	100
7	Construction of embankment of land	5000	2000	1000
8	Repairs to embankment of land	1000	500	200

Class II Loans

Perpose of loan	Collector upto Rs.	S.D.O. Upto Rs.	Tehsildar upto Rs.	
1	2	3	4	
1	Purchase of seed	500	250	100
2	Purchase of manure	500	250	100
3	Purchase of bullocks, camels, and buffaloes	1000	500	250
4	Purchase of fodder	500	250	100
5	Purchase of Persian wheels and agricultural implements	1000	500	250
6	Purchase of tractor	5000		
7	[Purchase by a member of a Co-operative Society of shares			100

of the said society] [Substituted by the Notification No. F. 17(19)Rev/d/60, dated 13-6-52, Hindi version published in Rajasthan Gazette, Part IV-c, Ordinary, dated 6.12-62.]

[Added by Notification No. D. 1119/60/F/11(32)/rev/D/59, dated 25-5-60, published in Rajasthan Gazette, Part IV-C, dated 4-8-60, 3,000, 1,500, 700(2) Where the amount of loan proposed to be advanced for any purpose exceeds the amount mentioned in the column of powers of the Collector, the case shall be submitted to the [board of Revenue] [Substituted for the word Commissioner by item 5 of the Amending Rules vide notification Ni.f.6(5) Rev C/65 dated 30-10-1959, P. Rajasthan Gazette, Part IV-C dated 7.1.1970 Page 227-228.] for sanction. Application for loan

12.

(1) Applications for Taqavi loans may be made in 'writing to any Revenue Officer not below the rank of Tehsildar, on printed form 1, to be supplied free of charge at the Tehsil or on plain paper without any stamp. (2) If the application is made on plain paper, it shall contain information on all the points mentioned in form I. (3) When an oral application is made, the officer receiving it shall cause it to be reduced to writing and fill in the particulars given in form I.

12A. [

Before the end of May every year, the Tehsildar shall undertake a tour of the villages situated in his circle for the purpose of receiving applications for Taqavi loans. The Tehsildar shall give at least a fortnight's notice of his tour to the villages concerned.] [Inserted by notification F.3(13) Rev. 11/53, dated 31.6.58 published in Rajasthan Gazette, Part IV-C dated 11.7.58.]

12B.

Pending the arrival of the Tehsildar on tour, application for Taqavi loans may be made over to the Sarpanch of the village Panchayat, who shall enter on each application the exact time and date of receipt of the application and shall complete such preliminary enquiries as are expected to facilitate the disposal of the application when the Tehsildar arrives on tour. The remaining enquiries can be completed by the Tehsildar himself when he arrives at the village.

12C.

(1) subject to the general directions given by the District Development Committee, the Block Advisory Committee, and the Tehsil Taqavi Distribution Committee, and to the provisions of rule 26, the grant for distribution of Taqavi loans shall be utilised for the following purposes in the following order (i) for the digging of new well where necessary; (ii) for improving the existing means of irrigation e.g. deepening the wells, improving and making pucca water channels as well as cleaning such channels wherever necessary; and (iii) in dry areas for bunding the fields to enable the use of dry farming methods as well as preventing soil erosion. (2) While granting the applications for the first two items, preference shall be given to persons who are prepared to provide 50% of the cost

of the work whether in cash or by manual labour.

13.

Every application shall state the name, caste, parentage, profession and residence of the applicant the amount of the advance applied for, the purpose for which it is required, the nature of the security offered for repayment and in the, case of loans of class I, the nature and description of the work for which the advance is required and the right and the interest of the applicant in the land to be improved. The area of the holding and encumbrances on it, if any, shall also be clearly stated.

14.

the applicant shall sign a declaration to the effect that all the facts stated in his application are true to the best of his knowledge and belief, and that if a loan is granted to him he will conform in all respect to these rules and abide by the terms and conditions laid down therein. The declaration shall be verified in the manner laid down for the verification of complaints under the Code of Civil Procedure.

15.

When large number of applications are expected (Cf. rule 35), the disbursing officer shall fix convenient centres for the receipt of the applications and the distribution of loans.

16.

The applications of all persons who express a desire to receive their loans on joint responsibility shall be recorded on a single form of application but the specific amount required by each individual and the exact purpose for which he requires it shall be noted against his name. (Cf. section 9 of the Act.) Procedure on receipt of applications

17.

(1)The officer to whom an application is presented, if he is prima facie of opinion that it should be entertained, will himself make, or will cause to be made, such enquiry as he deems necessary regarding : (i)the status of the applicant;(ii)the nature and value of the security offered;(iii)if the security is land, the encumbrances to which it is subject;(iv)in the case of an application for a loan of class I, the feasibility of the work proposed, its probable cost, estimated value and utility and the right of the applicant to make it.(2)The report of the enquiry shall be prepared in form II.(3)[As far as possible all enquires should be completed on the spot and orders passed then and there.]
[[Inserted by Notification No. F.3 (13) Rev./II/58 dated 11-6-58, published in Rajasthan Gazette, Part IV-C, dated 31.7.58.]]

18.

All business connected with the grant of loans shall be carried out with the utmost promptitude and due care. It is important that the necessary enquiry should be carried out and the report asked for, if any, submitted with the least possible delay. Valuation of security offered

19.

Loan shall be advanced only if it has been secured against property of sufficient value of the applicant, and failing that on obtaining a security bond from him and other personal sureties of competence. They, along with the applicant, will be jointly and severally responsible for the clearance of the loan.

20.

As regards security, the officer granting the loan should be satisfied as to its adequacy for the loan. Subject to this proviso, however, personal security may also be accepted.

21.

Immovable property of any kind may be accepted as security.

22. [

Encumbrances on property pledged shall be ascertained from the Patwari and [from the Sub-registrar.] [Sub for the expression- the Lamberdar; as also from the Sub-Registrar by item 6 of the Amending Rules vide Notification no. F6 (5) Rev./C/65 dated 30-10-1969. GSR 105 Published in Rajasthan Gazette, Part IV-c dated 7-1-1970 at page 227-228.] The amount of all encumbrances must be deducted from the valuation of the property hypothecated. The value of the security offered shall be at least one-third more than the amount of the loan given.] [[substituted-Vide Notification F.7(17)Rev. DIG. R-1/61, dated 7- 10-61. R.G.G. IV-C, Ord. dated 4-1-1962 (Hindi Version). [Explanation.- In the case of a lapdless person, as defined in clause (iii) of ride 2 of the Rajasthan Land Revenue (Allotment of Land for Agricultural Purposes) Rules, 1957, to whom land is allotted under the aforesaid rules, a loan may be granted against the security of the land so allotted.]

23.

Tenants taking taqavi loans may be allowed to execute security bonds on unstamped to plain paper.

24.

Security of a person who has himself taken loan or is in arrears of rent shall not be accepted; provided than in special cases the officers granting a loan may, for reasons to be recorded, accept

the security of a person or persons who has or have taken a loan or loans, if such officer is satisfied that it is in the interest of agricultural operations to grant a loan and that the loan will be repaid without difficulty. Sanction of loans

25.

(1)[Renumbered by Notification No. F. 3(13) Rev./11/53, dated 11-6-58, published in Rajasthan Gazette, Part IV-C, dated 31-7-58.] When enquiries have been completed, the officer to whom the application has been presented shall either pass orders himself or shall forward the papers with his recommendation to the officer empowered to grant the loan.[2] [Inserted by Notification No. F. 3(13) Rev./II/53, dated 11-6-58, published in Rajasthan Gazette, Part IV-C, dated 31-7-58.] If the grant of loan is in the power of the Tehsildar or the Block Development Officer, himself he shall advance on the spot such instalments there of as he deems necessary. If the grant of loan requires the sanction of the next higher authority, the Tehsildar, or the Block Development Officer should grant one instalment on the spot and thereafter submit the papers for sanction to his superior authority. In case the competent authority for granting such loan be the Collector or some other higher authority, the Tehsildar or the Block Development Officer, should report to the Sub-divisional Officer, who irrespective of the competency of the Officer granting the loan, may order payment of one instalment after satisfying himself of the necessity or otherwise of the loan, and then refer the case to the proper authority]

26.

(1)the points to be considered by the Officer granting a loan are -(i)the object for which the loan is sought;(ii)the security offered;(iii)the instalments and dates to be fixed for repayment;(iv)the manner of repayment;(v)the estimated cost of the proposed work of improvement and the amount which the application is prepared to meet either out of his personal resources or in the form of manual labour; and(vi)Whether the applicant is a bonafide agriculturist.(2)The applications for the grant of loans be disposed of in the manner indicated below:-(i)Applications of persons who cannot give adequate security should be rejected.(ii)Persons paying income tax should be given a lower priority in the class to which they belong than those who do not pay any income tax.(iii)Priority of receipt of applications should be the sole consideration among the two categories of persons belonging to the same class viz.(1)those paying income-tax; and(2)those not paying income-tax.In case the demand for loans is less than the amount reserved for that class, the balance should first be transferred to Class I, and if it is not needed there, it should be transferred to Class II.(iv)The amount to be advanced should be fixed by the disbursing officer at a figure some where between the maximum and the minimum limit, if any, prescribed by Government for any scheme. If a borrower cannot furnish adequate security justifying grant of the minimum amount prescribed it is desirable to reject his application rather than to reduce the minimum.(3)Exception to the rule of priority- The following cases shall be treated as exceptions to the general rule or priority (a)Loans for purchase of tractors should not be granted to a cultivator who owns less than 30 acres of land,(b)A borrower, who misuses a loan, either in whole or in part, should not be given any taqavi loan for a period of five years from the date on which he is proved to have misused it.(c)A borrower who has already obtained a loan for the construction of a tank, bund or embankment or for the purchase of a tractor

or pumping set, should not be given any loan if he is in arrears of any instalment due for recovery.(d)In the distribution of loans under the Act a person, who has not received any kind of taqavi should be given preference over another who has received such taqavi.

27.

The officer granting the loan shall satisfy himself that the loan is intended for the bonafide object for which it is sought, and , in the case of loan of Class I, that the work is likely to effect a substantial improvement. It must be borne in mind, however, that the applicant is not likely to spend the money without a reasonable project of a satisfactory return, and, therefore, detailed or protracted enquiries into the results of proposed improvement may not be necessary in each case.

28.

The fact that the applicant is in arrears of rent or of a previous loan is not by itself sufficient reason for refusing a loan if the security offered is otherwise satisfactory [Loans in such cases may be given if the applicant has been repaying the instalments of the previous loan regularly] [Substituted by notification No. F. 3(13)/II/53 date 8.3.60, published in Rajasthan Gazette, Part IV-C, 14.7.60.]

29. Instalments for payment of loans.

- Large loans should ordinarily be advanced in two or more instalments, the second or later instalments not being advanced till expenditure to the approximate amount of the previous instalment has been incurred. The fixing of an unreasonably short period for the completion of the work, the fixing of too many instalments or the fixing of the unsuitable dates for the giving of the instalments should be avoided.

30.

In the case of loans for seed and manure, the total amount should ordinarily be repayable in full immediately after the harvest for which the loan is granted. Loans for katcha wells shall be repaid ordinarily in two years. In all other cases of Class II. loans repayments should ordinarily be made in half yearly instalments on the dates fixed for the payment of land revenue or rents.Note.- In case the crop fails, or it is otherwise undesirable to press the collections after harvest suspension of the whole or a part on of the demand is admissible with the sanction of the officer by whom the loan was granted.

31.

In the case of loans for purchase of fodder, implements and manure, the total amount should be repayable in two half yearly instalments or three in special cases. The object is to see that fodder and implements, etc. are actually purchased and manure is used on land.

32.

(1) Loans for the purchase of cattle should ordinarily be made repayable in three years. In no case should instalments of loans of this class extend over more than five years. (2) The officer granting the loan should ensure that the cattle are actually purchased within a definite period to be fixed at the time the loan is granted, failing which the entire amount of the taqavi would become recoverable forthwith.

33.

In the case of loans of Class I, the date from which repayment is to begin shall be so fixed as to ensure that no payment of either principal or interest shall be demanded before it can be made out of the profits of the improvement. Interest shall be charged as in all other cases from the date on which the first instalment of the loan was given.

34.

(1) In the case of loans of Class I, instalments should not ordinarily extend over periods exceeding ten years, but they may, in special cases, be extended with the sanction of the [Board of Revenue] [Substituted for the word Commissioner by item 7 vide notification No. F.6(5) Rev/C/65, dated 30-10-1969 published in Rajasthan Gazette Part IV-C dated 7-1-1970.] for a period not exceeding twenty years. (2) The amount of instalment required to pay off the loan at each interval should be explained to the borrower, and unless strong reason to the contrary appears, the period which he finds convenient should be fixed. (3) All instalments except the last must be fixed in whole rupees.

35. Grant of loans in scarcity and drought.

- When numerous loans are to be granted in a short time on the spot, the disbursing officer should necessarily curtail the enquires. He should ordinarily be able to satisfy himself from the persons and papers immediately available e.g, the patwaries, [X X X] [deteted by item 8 ibid.] fellow-villagers, and the Patwari's report, with regard to the genuineness of the demand up to which loan application need be entertained.

36. Order regarding giant of loans.

- When the disbursing officer has decided what loans shall be grated to what persons, and in what instalment, repayment shall be required he shall draw up formal orders as follows (a) in Form III for individual borrowers of loans of Class II. (b) in Form IV for such persons as undertake joint responsibility for the repayment of the loan of Class II granted to them severally. (c) in Form V for all kinds of Class I loans, whether granted on several or joint responsibility.

37.

Each form shall be given a separate serial number of the year and shall bear the relevant reference of the original loan application.

38.

If the amount of the loan is to be advanced in instalments the entry of the exact amount of instalment to be recovered be postponed till the last instalment has been paid

39. Every order granting a loan shall, inter alia, contain the following conditions

:- (a) that the loan shall be applied solely to the purpose for which it is granted; (b) that if it be proved to the satisfaction of the officer granting the loan that any part of the loan has been applied to any purpose other than that for which it was granted or in, the case of loan of Class I, if the whole or any part of the improvement is not completed by the time specified in the order granting the loan, then the whole of the loan and the interest (if any) chargeable thereon, shall be recoverable forth with; (c) that the borrower agrees that the loan shall be recoverable in the manner laid down in section 7 of the Act.

40.

The order shall be signed by the disbursing officer and by the borrower as evidence of his having understood and agreed to the terms and conditions.

41.

Payment of the amount to the borrower- After the order sanctioning the loan in forms III, IV or V been signed by the disbursing officer and the borrower, the latter shall be paid the amount of the loan sanctioned for him by the disbursing officer (Tehsildar).

42.

The borrower shall sign a receipt in the space provided for the purpose in the order form for each sum advanced, if he is literate, or affix his thumb impression before the disbursing officer if he is illiterate. The disbursing officer shall certify that the amount has been disbursed in his presence.

43. Record of forms.

- When the loans have been disbursed the orders in form Nos. III, IV or V shall be placed with the connected application in a separate file for each case.

44. Payment of subsequent instalments of loan.

- When a second or later instalment of loan is to be advanced, payment shall be made as provided in these rules. A special enquiry is not necessary before each instalment is advanced. The reports by the patwaris (vide rule 74) may generally be accepted after these have been received duly checked by the Girdawar Qanungo, and in the case of instalment exceeding two thousand rupees, by the Tehsildar or Naib-Tehsildar. If bona fide work has been done and no reason is apparent why an instalment should be withheld it should be paid out promptly.

45. Recovery of loan and instalments of recovery.

- Recovery of loans advanced must be insisted upon punctually. In order to ensure this with the minimum inconvenience to agriculturists it is essential that recoveries which are due should be pushed on vigorously while the crops are on the threshing floors or just after-wards when the tenants are disposing them of to grain dealers. When a loan has been given on the joint responsibility of several persons, recovery should, in accordance with the provisions of section 9 be made from each person to the extent of the actual share of the loan received by him, but when this is not possible, the joint responsibility of all the recipients for the whole amount of the loan should be strictly enforced. When tenants of their own accord offer to repay jointly, the joint payment should be accepted. The borrower may, at his option repay the loan or any instalment thereof within a shorter period than that fixed in the order granting the loan. In such cases interest shall be calculated on reducing balances as provided in rule 9.

46.

A slip in form VI showing the instalments repayable and the dates on which they should be repaid shall be given to each borrower at once, if the whole loan is advanced in one sum, and after the last instalments if it is advanced in instalments.

47.

In the collection of outstanding amounts special supervision by all concerned is required in respect of arrears loan outstanding loans. Villages showing considerable arrears of long standing should be inspected by the Sub Divisional Officer himself and the causes of default ascertained and steps taken either to recover the amounts without further delay or to get them written off if they are found to be really irrecoverable.

48.

The borrower shall produce the slip in form VI at the time of any repayment of the loan and the amount paid shall be endorsed on it. In addition, a receipt on the standard form of receipt (form P 33 of the Land Record Manual) shall be given for all sums received by the Tehsildar on account of Taqavi. The slip in form VI shall, besides other particulars provide columns for the head of account

and serial number of the Taqavi Advances.

49.

The receipts shall be prepared in triplicate, one foil will be given to the payee, the other will be attached with the Arz lrsal to be sent to the Tehsil Sub Treasury and the third shall remain in the receipt book.

50.

(1)When any recoveries of loan are made, credit shall first be given to interest due and the remainder to principal and the balance of principal (and interest if any) still outstanding shall be struck in the register of Taqavi Advances. If the payment made is in excess of the total amount required to pay off a loan completely with interest the excess amount should be refunded. In case the payment made exceeds the amount made required to clear a current instalment with interest, but the loan has not been completely repaid, the excess shall be credited towards reduction of principal.(2)Special care shall be taken in paying loans into the Treasury Giat the amounts of interest and principal recovered are separately and distinctly credited, as the former must not and the latter must be credited in plus and minus memorandum.

51. Drawal of funds for grant of loans.

- the disbursing officer may obtain supplies of cash by drawing A.C. bills in form GA 121 of the Rajasthan General Financial & Accounts Rules.

52.

These bills should be drawn by the Tehsildar.

53.

For an advance drawn on bill in form GA-121 of the Rajasthan General Financial and Accounts Rules, the detailed disbursement account should be submitted to the Accountant General in Form GA-122 of the aforesaid rules by the end of the month following that in which the amount is drawn from the treasury. These detailed bills which should be countersigned by the Collector should bear certificates that (i) the disbursement of the loan has been made, (ii) the necessary receipts have been obtained, and (iii) the payments have been entered in the loan registers.

54. Files and registers.

- The original record of taqavi loans including the application, investigation report made by the officer, order form and any other relevant papers shall be kept in a separate file for each individual case of loan at the Tehsil which is both the disbursing and recovery centre for these loans.

55.

All these files should be chronologically entered in a register with full particulars such as the name of the applicant, village, and type of loan sanctioned to him. Loan applications sanctioned by Collector or the Sub Divisional Officer will thus be required to be sent to the Tehsil for disbursement and record.

56.

In order to enable the Collector to maintain a record of the taqavi loans in his office, the disbursing officer (Tehsildar) shall forward to the Collector an extract of the monthly transactions as entered in the Tehsil's Register of the Taqavi Advances. The Collector shall cause entries to be made in his office regularly in the registers in the same form but maintained Tehsilwise and kept up-to-date.

57.

The account of taqavi loans shall be maintained in each Tehsil in a Register of Taqavi Advances in form VII. In maintaining this register, not more than three cases of loans should be entered on each page, so that sufficient space may be available for entries relating to each case. Abstracts of the loan account shall be prepared in form VIII (Abstract of Loan Account Receipts) and form IX (Abstract of Recoveries; Principal only). The receipts on account of interest and the recoveries of principal should be reconciled with Sub-Treasury figures and ultimately with the books maintained by the Accountant General.

58.

The extract of the monthly transactions to be sent to the Collector's office under rule 56 should contain all the information about the loan including a reference to the original application, ledger folio, sanctioning authority, number and date etc., to enable the clerk in the Collector's office to maintain the counterpart of the loan account in complete details.

59.

The same serial number of the Tehsil's Register of Taqavi Advances should be allotted to the account in the Collector's office register as has been noted in the Tehsil register. From each financial year a separate series of number will be started and to distinguish in from the previous year it will be necessary to mention the financial year along with the number e.g. Ledger folio No. 50-52-53.

60. No file shall be consigned to the record room until the following has been noted thereon.

(a)the serial number assigned to each loan in the Collector's office register, and the Tehsil Revenue Accountant's remarks about its entry in the Tehsil Register.(b)If part of the condition of the loan is

the execution of certain work until the disbursing officer is satisfied, by a personal inspection or otherwise that the work has actually been performed and a note to that effect has been made in the file.

61. Statement of collection.

- Quarterly statements of payment of loans and collections thereof in form X shall be submitted by the Tehsildars to the Collectors through the Sub-Divisional Officers, who should carefully study these statements noting on them any orders which they may consider necessary to issue for the guidance of the Tehsildar. The figures given in these statements will be compared and agreed with those incorporated in the Abstracts prepared under rule 57.

62.

The Sub Divisional Officers should have no difficulty in controlling collections in the interest alike of the Government and the agriculturists, Careful consideration of these statements is necessary when the agricultural outlook is not good. There is no advantage in granting loans to cultivators for seeds bullocks, or wells if the recoveries are made mechanically and the cultivators are obliged to raise other private loans, or alternatively to sell the bullocks that they had bought, in order to pay the Government loans.

63. Remission of loans.

- Remission of loans will be governed according to the delegation of financial powers sanctioned by the Government. Remission will not be recorded in the Loan Register until sanction has been conveyed by the competent authority and necessary advice the adjustment having been carried out in the books of the Accountant-General been received through the Collector by the Tehsil concerned: (Cf. rule 36 of the General Financial and Accounts Rules and form GA 16 of those rules).

64.

Proposals for remission should explain clearly the grounds on which the Collector considers that the remissions are justified. Remissions are admissible only when a loan is actually irrecoverable, or when a work of improvement fails from causes beyond the borrower's control and the recovery of the loan in full would cause him serious hardship. In the latter case the Sub-Divisional Officer should make a local enquiry. In case when a loan is held to be recoverable the nature of the security taken for its repayment shall be recorded with the reasons for not realising the value of the hypothecated property or proceedings against the surety as the case may be.

65.

Remissions of principal carry with them remissions of interest up-to-date on the principal sum remitted. Consequently when remissions are proposed, it is unnecessary to calculate the interest due

In the accounts the balance of principal outstanding will merely be reduced by the amount remitted and if any principal remains to be collected, interest will be calculated at the next payment on the reduced balance only.

66. Taqavi demand statements and their check (khatauni).

- As soon as possible after 1st October and 1st April in each year the Tehsildar shall cause to be prepared in duplicate form the loan accounts and demand in form XI showing demands of each class of loan due in the half year ending 31st March and 30th September respectively. He shall also submit to the Collector a copy of the demand statement form XI of the previous half year with all the entries of collections completed and totaled, and a total of the arrears shown as outstanding together with a certificate to the effect that he has satisfied himself that the collection of principal and interest made during the half year have been properly recorded in the register.

67.

These demand statements when received in the Collector's office, will be checked in detail with the loan register and files maintained in his office. After discrepancies, if any, have been rectified, the taqavi clerk in the Collector's office shall keep a note of the total demand for the year and return the demand statement to the Tehsil where collections shall be made in accordance with the demand noted therein. Collectors should issue such instructions to the Tehsil before the date on which the earliest instalment becomes due. The demand statement for the preceding half year will, however, be retained in Collector's office and any mistake noted therein will be communicated to the Tehsildar for correction.

68.

The entries of receipt in the Tehsil's Register or Taqavi Advances shall be checked by the Tehsildar or Naib Tehsildar up to 10 percent of the entries, and by the inspecting officer to a reasonable extent at the time of inspections.

69.

The calculation of interest at the time of payment being left to the staff of Tehsil, the Tehsildar or Naib-Tehsildar shall check at least 10 percent of the calculations during a month and initial the accounts checked in token of verification. Similarly, the inspecting officers of the [Board of Revenue] [Substituted for the words-Revenue Department by item of the Remending Rules vide GSR 105 Notification No. F6(5) Rev./C/65 dated 30-10-1969 Published in Rajasthan Gazette Part IV-C dated 7-1-70 Page 227-228.] shall at the time of inspection satisfy themselves in respect of certain items that the calculations have been correctly made. In the event of discovery of any discrepancy a report shall be made to the Collector for necessary action.

70.

The Tehsildar shall exercise close supervision over the loan accounts of the Tehsil. He shall himself check or require his Naib Tehsildar to check a sufficient number of entries to ensure that the loan accounts and demand statement have been correctly prepared.

71. Quarterly Statements.

- The Collector shall compile at the end of each quarter of the year ending on 31st December, 31st March, 30th June, and 30th September statements for submission to [The Board of Revenue] [Substitution for the expression-Government in the Revenue Department by item 10 ibid.] in the form X showing the total disbursement and recovery of Taqavi loans of all kinds made through the agency of the revenue staff under his control. These statements should be prepared separately for each head of account prescribed by the Accountant General. The purpose of compiling this statement is two fold namely to review the progress of recovery and to see that the loan accounts are correctly maintained to agree with the asset figure of the Government appearing in the books of the Accountant-General.

72.

A column has been provided in this statement for verification by comparison with figures shown by the Treasury Officer in the monthly accounts to the Accountant-General. This reconciliation should be attended to faithfully so that errors in the classification of the accounts and difficulties in acknowledging the balances intimated by the Accountant-General at the end of each year can be avoided.

73. [

These statements shall be prepared in duplicate and sent to the board of Revenue who will examine it thoroughly as to which of the districts have been slack in effecting recovery and enquire into the reasons of the slackness. The Board of Revenue will send one copy of the statement to the Government in the Revenue Department.] [Whole of the Rule 73 substituted by item 11 ibid.]

74. Special precautions regarding loan.

- As soon as may be after a loan has been granted the Tehsildar shall inform the Patwari of the loan granted, the manner in which it is to be advanced, the nature of the improvement and time by which the whole or part of the improvement is to be completed. The Patwari shall submit quarterly statements through the Girdawar Quano to the Tehsildar as to the appropriate use of the taqavi and the progress of the work, as required by para 37 of the Rajasthan Land Revenue (Land Records) Rules, 1957. The Tehsildar shall submit a report to the Sub Divisional Officer regarding the expenditure of the loan and the progress of the work for the purpose for which it was granted.

75.

With a view to ensuring that progress reports are duly received, a file should be opened at the Tehsil for each loan with an order sheet. A periodical examination of the misband register will show the cases of longest standing. The Taqavi clerk of the tehsil will be responsible for seeing that reports from the Patwaries are received promptly and put in the proper file.

76.

Any patwari, Girdawar, Quanungo, Naib Tehsildar or any other Revenue Officer may, at any time, enter on and inspect any land for the benefit of which a loan has been granted, or any work which is in progress thereon. Repeal

77.

The Rajasthan Taqavi Rules and any other rules relating to loans for agricultural purposes at present in force in the Abu, Ajmer and Sunel areas are hereby repealed. Form No. I (See rules 12 & 13) Form of Application for Taqavi

1. Name of the applicant.

2. Name of his father.

3. Caste.

4. Profession with class of Tenancy (Share of the applicant)

5. Residence.

6. Purpose for which the loan is required (and in the case of loan of Class I, nature and description of the work of improvement and applicant's interest in the land to be improved)

7. Amount of loan required.

8. Nature of security offered.

9. Name and other particulars of the sureties.

10. Whether the property of the applicant and sureties to be hypothecated is free from any encumbrance?

11. Area of holding in possession.

12. Whether any loan was taken in the past, if so, has it been paid up in full or there are arrears?

13. How much annual rent is paid?

14. Are there any arrears of rent due?

15. In how many instalments the loan is proposed to be repaid?

I declare that the facts mentioned above are true to the best of my knowledge and belief and that if a loan is granted to me I shall conform in all respects to the Rajasthan Agricultural Loans (Taqavi) Rules, 1958 and by the terms and conditions on which the loan is granted. Signature of the applicant. (to be printed on the reverse side)

1. Report of Patwari

2. Recommendation of Tehsildar

3. Order of S.D.O. or Collector.

Form No. II(See Rule 17)Form for report on Applications for Taqavi

1. Name of applicant with father's name and address.

(A)Is the applicant a bonafide agriculturist?

2. Khasra Nos. and area of holding.

(A)Culturable(B)Unculturable.

3. Valuation of the holding

4. Amount of loan applied for.

- 5. Purpose for which loan required.**
- 6. Estimates of total expenditure involved in the proposed work**
- 7. How much will the applicant contribute towards the cost of the work either out of personal resources or in the form of manual labour or both?**
- 8. What area of land will benefit by the improvement which is sought to be financed out of this loan and whether the repayment of principal and interest can be made from the profits of the improvement?**
- 9. Was any Taqavi loan obtained by the applicant in the past; if so, when and how much?**
- 10. How was the Taqavi amount utilised?**
- 11. Is there any arrear of Taqavi or other public demand outstanding against the applicant or any member of his family? If so, the details thereof such as the date of loan, purpose, name of the member, name of the Department and the reason why it is still pending?**
- 12. Are any coercive processes for recovery of any public demand pending against the applicant or any member of his family?**
- 13. Has the Tehsildar or Naib-Tehsildar made a local inspection? If so, a description of the conditions on the spot may be given.**
- 14. Name, parentage and address of the proposed surety**
- 15. What is the financial position of the surety? Is he otherwise a fit person for being accepted as surety?**
- 16. Whether any public demand is outstanding against the proposed surety?**
- 17. Whether the property offered as security is free from encumbrances; if not, what is the nature and extent of the encumbrance?**

18. Whether the Tehsildar recommends the grant of loan applied for; If so, the amount recommended and the reasons in support of his recommendation.

Signature.....Designation.....Note 1. 'Family' for the purpose of this report should include applicant's parents, grand-parents, brothers (including step- brothers, if any) sons and dependents.Note 2. Where the amount involved is more than Rs. 1,500/- the Tehsildar is expected to make local inquiry himself and not to delegate it to any subordinate officer.Office ReportForm No. III(See Rule 36)Order form of Class II Loan sanctioned to a Single BorrowerLedger Folio No..... Application No..... Date.....This sum of Rs..... is here by granted to..... son of..... Caste..... resident of..... Occupation..... as a loan for the purpose of on the following conditions; (1)That the loan shall be secured against the property detailed in the application or personal sureties as per security bond obtained on the reverse.(2)That the sum together with interest shall be repaid to Government at the Tehsil in the following instalments:-

Amount	Date
1. Rs.....	On.....
2. Rs.....	On.....
3. Rs.....	On.....
4. Rs.....	On.....

(3)That the interest at 4-11/16% per annum shall be payable on the outstanding balance of principal at the date of each payment.(4)That the loan shall be applied solely to the purpose for which it is granted.(5)That if it is proved to the satisfaction of the Tehsildar, S.D.O. or any other officer of the District that the loan or any part of it has been applied to any purpose other than that for which it is granted the whole of the loan with interest, if any, shall be recoverable forthwith, and(6)That the loan shall be recoverable in accordance with section 7 of the Rajasthan Agricultural Loans Act, 1956 (Rajasthan Act I of 1957).I have understood and agreed to the aforesaid conditions and accept the loan accordingly.Signature of Borrower withdate.....I have received cash of the amount of Rs.....Signature of Borrower withdate.....Cash paid/payment order delivered in my presence.Paid in the presence of.....

1. Witness

Signature of officer granting loan with date.(To be Printed on reverse)Security BondWhereas a loan of Rs..... has been granted to the aforesaid..... or the purpose of We, the undersigned persons declare that we are jointly and severally liable for the payment of the said loan with interest in accordance with the aforesaid conditions.Signature.....

Witness.....Signature..... Witness.....Signature.....

Witness.....Entered in the loan register with number.....Signature of Chief RevenueAccountant with dateForm No. IV(See Rule 36)Order form of Class II Loan sanctioned on the Joint Responsibility of borrowersThe sum of Rs..... is hereby granted to the persons

named below for purpose of..... subject to the following conditions:

Name of the person Father's name. Caste Village. Occupation.

(a).....

(b).....

(c).....

(d).....

(1)That the loan shall be secured against the property of the applicant as detailed in the loan application or personal sureties as per security bond obtained on the reverse;(2)That the said persons shall be jointly and severally responsible for the total amount of the several loans granted to them, with interest;(3)That the amount of this loan together with interest shall be repayable to the Govt. in the instalments mentioned below :

Amount	Date
1. Rs.....	On.....
2. Rs.....	On.....
3. Rs.....	On.....
4. Rs.....	On.....

(4)That the interest of *[Substituted vide. R.G.G. IV-C. Ord. Dated 12-5-1266 w.e.f. 5-3-1966.1 6 percent per annum shall be payable on the balance of principal outstanding at the date of each payment;(5)That the loan shall be applied solely to the purpose for which it is granted;(6)That if it is proved to the satisfaction of the Tehsildar, S.D.O. or any other officer of the District that the loans or any part of them have been applied to any purpose other than those for which they were granted the whole of the loan with interest, if any, shall be recoverable from all or any of them forthwith; and(7)That the loan shall be recoverable in accordance with section7 of the Rajasthan Agricultural Loans Act, 156 (Rajasthan Act No. I of 1957)And, we the borrowers having understood and accepted the above conditions have signed our names in lieu thereof.Signatures of borrowers, with date

1.

..... 2.....

3.

..... 4.....We have received cash of the amount of Rs.....Cash paid/payment order delivered in my presence.Signatures of borrowers, with date

1.

..... 2.....

3.

..... 4.....Paid in the presence of

1. Witness

Signature of Officer granting. loan with date(To be printed on the reverse)Whereas a loan of Rs..... has been granted to the aforesaid for the purpose of..... We, the undersigned persons declare that we are jointly and several liable for the repayment of the said loan with interest. in accordance with the aforesaid conditions.Signature.....

Witness.....Signature..... Witness.....Signature.....

Witness.....Entered in the loan register under number.....Signature of Chief Revenue Accountant, with date.Form No. V(See Rule 36)The sum of Rs..... is hereby granted to..... son of.....caste..... resident of..... as a loan under the Rajasthan Agricultural Loans (Taqavi) Rules, 1958;

1. On the joint personal security of the persons who have signed the attached bond and of the borrower.

Or

2. on the security of the property hypothecated by the borrower in the bond attached to this order,

Or

3. On the collateral security of the property hypothecated by..... son of..... caste..... resident of..... viz, (here enter description of property) and subject to the following conditions :

(a)That the amount of this loan shall be paid to him in the following instalments

at once

1. Rs..... On.....
2. Rs..... On.....
3. Rs..... On.....
4. Rs..... On.....

(b)that the second (third) and (forth) instalments shall be paid only if it is proved to the satisfaction of me or my successor in office of the Collector of the District (that expenditure of approximately.Rs..... Rs..... and Rs..... respectively has been incurred by him on the aforesaid work):Here enter a description of the improvement to be carried out with details of the

place (e.g. Khasra numbers) and the village. One of the entries 1, 2 and 3 should stand as the case may require, the others being scored out. If the amounts of expenditure are fixed, use the words in this bracket. If the condition is that certain parts of the work are completed, describe the parts to be completed before each instalment that and respectively has been completed) when the said instalments shall be due. (c) that the whole of the aforesaid work shall be completed before 19 (d) that the amount of this loan with interest at * [Substituted vide R.G.G.IV-C, dated 11-8-1960 R 15-16. (Suppl.) 4 percent, per annum shall be repayable to Government at Tehsil in (here enter the number) equal half-yearly instalments (including principal and interest) of Rs. the first repayment being due on and subsequent repayments on every and until the whole loan shall have been repaid with interest; (e) that the loan shall be applied solely to purpose for which it is granted; (f) that if it is proved to the satisfaction of the Tehsildar, S.D.O. or any other officer that the loan or any part of it has been applied to any purpose than that for which it is granted or that the whole or any part of the improvement is not completed or expenditure has not been incurred by the dates specified in conditions (b) and (c), the whole of the loan then unpaid, with interest (if any) chargeable thereon shall be recoverable forthwith from the borrower or his sureties or from the property hypothecated by him or them; (g) that the loan shall be recoverable in accordance with the provisions of section 7 of the Rajasthan Agricultural Loans Act, 1956 (Rajasthan Act. I of 1957). Signature of Officer granting loan with date I have understood and agreed to the aforesaid terms and conditions (for the due performance thereof, I hereby hypothecate the following property) Signature of borrower, with date. Witness First instalment Rs. paid in cash in my presence/ payment order delivered in my presence. Signature of Officer, with date. The dates for repayment should be fixed with regard to local circumstances and the dates for payment of rents, and revenue. The words in brackets to be struck out if another person gives security : Security Bond same as for Form IV Form No. VI (See Rule 46) Form of Slip of Recovery for The Tehsil Serial No. Ledger Folio No. Account of Father's name Caste Village Occupation Amount of loan and kind purpose of loan Head of account Instalments of recovery are laid down below

Recoveries Due date Amount actually paid Late Initial of the the Tehsildar
Principal interest

1 2 3 4 5 6

Form No. VII (See Rule 57) Government of Rajasthan (Revenue Department) Register of Taqavi Advances Kind of Taqavi District Tehsil Village

No. of Loan	Date of application	Name and address of Loanee with other necessary particulars	Amount of loan sanctioned with date of sanctioning order	Rate of interest	For what object of work	Date on which the work is to be completed	Details of security	Advances made	Installment of Recovery
Date of payment	Amount	No.	Amount of each installment	Date on which recoverable	Date	Principal	Interest	Total	

1	2	3	4	5	6	7	8	9	10		
Form No. VIII(See Rule 57)Abstract of Loan AccountsReceipts											
Name	Page	Opening	Total				Total upto		Total for	October	
	No. of	balance	April	May	June	upto					July
	Loan	of				June			September	upto	
	account	Principal								September	
		on									

1	2	3	4	5	6	7	8	9	10	11	12	13	14
Form No. IX(See Rule 57)Abstract of Recoveries (Principal Only)													
Name of loan account	Page no.	April	May	June	Total up to June	July	August	September	Total of the quarter e.r.	Total for half year upto september	October	November	December

1	2	3	4	5	6	7	8	9	10	11	12	13	14
Form No. X(See Rule 61)Statement of Taqavi Loans (Disbursement card Realisation) Account for the Quarter of the year..... 196. District..... Head of Account.....													

Name of the Tehsil	Amount outstanding on	Loan Advanced during the current Quarter	Total Amount recoverable	Realization	Balance outstanding	For use of Treasury Office(Figures according to his Account)
Loans recovered during the current year	Realization made during the previous quarters of year	Total Realizations	Total disbursement during the current quarter	Total realization during the current quarter year	Initial of Treasury Officer	
1	2	3	4	5	6	7
						8 9 10 11

Form No. XI(See Rule 66)Statement of demands under..... for Tehsil..... in the..... district for the half year ending 31st March,196. 30th September,

S. No.	This Loans list Register	Recoverable Demand	Recoveries	Balance at the end of half year	Total balance left due	(a) Payment in advance of fixed installments(b) Surpluspayment				
Name of borrower	Residence	Arrears	Installments due	Total	Date	Total payment	Principal	Interest		
1	2	3	4	5	6	7	8	9	10	11