

GOVERNMENT OF INDIA
MINISTRY OF AGRICULTURE AND FARMERS WELFARE
DEPARTMENT OF AGRICULTURE, COOPERATION AND FARMERS WELFARE

LOK SABHA
UNSTARRED QUESTION NO. 2329
TO BE ANSWERED ON THE 3RD DECEMBER, 2019

LOANS AGAINST KISAN CREDIT CARDS

2329. SHRI DHARAMBIR SINGH:

Will the Minister of AGRICULTURE AND FARMERS WELFARE कृषि एवं किसान कल्याण मंत्री be pleased to state:

- (a) whether the Government proposes to increase the loan limit of Kisan Credit Card (KCC);
- (b) if so, the time by which it is likely to be done, the details thereof;
- (c) if not, whether in view of inflation, the loan limit of KCC should not be increased in the interest of the farmers, the details thereof;
- (d) the details of the funds allocated to the States including Haryana during the last three years, State-wise;
- (e) whether loan has been given under KCC during the said period; and
- (f) if so, the details thereof, State-wise?

ANSWER

MINISTER OF AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण मंत्री (SHRI NARENDRA SINGH TOMAR)

(a) to (c): The credit limit/loan amount under Kisan Credit Card (KCC) is fixed by Banks as per guidelines prescribed in the Master Circular dated July 14, 2018 issued by Reserve Bank of India (RBI). The Short term credit limit under KCC for the first year is determined based on Scale of Finance for the crop (as decided by District Level Technical Committee) x Extent of area cultivated + 10% of limit towards post-harvest/ household/consumption requirements + 20% of limit towards repairs and maintenance expenses of farm assets + crop insurance and/or accident insurance including Personal Accidental Insurance Scheme (PAIS), health insurance & assets insurance. The limit for second and subsequent years (3rd, 4th and 5th year) is arrived based on first year limit for crop cultivation purpose plus 10% of the limit towards cost escalation/increase in scale of finance and estimated term loan component for the tenure of KCC i.e., five years. The short term loan limit arrived for the 5th year plus the estimated long term, loan requirement will be the Maximum Permissible Limit (MPL) and is to be treated as the Kisan Credit Card limit.

Under the KCC Scheme, a flexible limit of Rs.10,000 to Rs.50,000 has been provided to marginal farmers (as Flexi KCC) based on the land holding and crops grown including post-harvest warehouse storage related credit needs and other farm expenses, consumption needs, etc., plus small term loan investments without relating it to the value of land.

(d) to (f): Loans have been provided under KCC during for the last three years including Haryana. The State-wise details of allocation/disbursement of Agriculture credit for the last three years is at **Annexure**.

ANNEXURE

Agriculture Credit Disbursement Data 2016-17 to 2018-19 (Rs. Lakh)										
S. No.	State/UT	Total Agri. Credit (2016-17)			Total Agri. Credit (2017-18)			Total Agri. Credit (2018-19) (Provisional)		
		Crop Loan	Term Loan	Total Loan	Crop Loan	Term Loan	Total Loan	Crop Loan	Term Loan	Total Loan
1	DELHI	837769.83	1156395.14	1994164.97	653926.31	1298853.49	1952779.80	188088.07	2254113.57	2442201.64
2	HARYANA	3627486.50	1320620.63	4948107.13	3883484.44	1654662.87	5538147.31	4115280.39	2197326.62	6312607.01
3	HIMACHAL PRADESH	441953.30	169661.26	611614.56	1090564.56	343275.60	1433840.16	669340.58	232436.64	901777.22
4	JAMMU & KASHMIR	670230.34	59443.72	729674.06	924882.27	205505.52	1130387.79	1053257.51	258454.11	1311711.62
5	PUNJAB	5803430.42	1626716.41	7430146.82	5297747.92	2019139.37	7316887.29	5356323.49	2329566.16	7685889.65
6	RAJASTHAN	5787553.14	1642832.47	7430385.60	6358254.75	1733105.55	8091360.30	6169450.71	2157236.39	8326687.10
7	CHANDIGARH UT	75278.84	65315.76	140594.60	129324.76	106394.81	235719.57	40837.25	158282.13	199119.38
	Northern Region Total	17243702.36	6040985.39	23284687.75	18338185.01	7360937.21	25699122.22	17592578.00	9587415.62	27179993.62
8	ARUNACHAL PRADESH	2777.29	10481.37	13258.66	2673.86	5500.46	8174.32	2394.27	3060.09	5454.36
9	ASSAM	156819.66	453387.75	610207.41	150692.24	524838.24	675530.48	91935.40	602116.55	694051.95
10	MANIPUR	5899.36	19212.82	25112.17	3676.79	21782.13	25458.92	3796.14	20997.37	24793.51
11	MEGHALAYA	28170.23	8660.83	36831.05	28662.96	6410.66	35073.62	13606.02	6081.11	19687.13
12	MIZORAM	3035.56	8400.07	11435.63	2324.91	15168.70	17493.61	1716.26	34552.87	36269.13
13	NAGALAND	7290.05	5649.16	12939.21	8263.27	12238.44	20501.71	8321.30	12618.83	20940.13
14	SIKKIM	10797.21	5372.44	16169.65	6574.83	5922.37	12497.20	5704.52	9939.51	15644.03
15	TRIPURA	33507.78	117804.75	151312.53	70474.85	162097.76	232572.61	41035.04	223328.56	264363.60
	North Eastern Region Total	248297.13	628969.19	877266.32	273343.71	753958.76	1027302.47	168508.95	912694.89	1081203.84
16	A & N ISLAND	3596.87	9901.33	13498.20	4205.19	7818.32	12023.51	3057.70	9829.36	12887.06
17	BIHAR	1421862.40	1196595.97	2618458.38	1443514.10	1477779.56	2921293.66	1592676.96	1622595.94	3215272.90
18	JHARKHAND	282139.80	155859.39	437999.18	210039.84	167839.96	377879.80	174290.03	221717.33	396007.36
19	ODISHA	1581164.22	545332.24	2126496.46	1565001.97	712103.59	2277105.56	1735592.45	999082.91	2734675.36
20	WEST BENGAL	1294390.77	2195181.55	3489572.32	1484358.00	2602426.83	4086784.83	1226349.57	3367769.93	4594119.50
	Eastern Region Total	4583154.06	4102870.49	8686024.55	4707119.10	4967968.26	9675087.36	4731966.71	6220995.47	10952962.18
21	CHHATTISGARH	936350.26	287391.88	1223742.13	1083965.94	429474.96	1513440.90	635554.31	397296.12	1032850.43
22	MADHYA PRADESH	4290984.78	1323921.63	5614906.41	4591768.91	1411924.63	6003693.54	4481399.15	1729881.35	6211280.50
23	UTTARAKHAND	367117.61	283425.81	650543.42	469267.66	318380.99	787648.65	530012.45	497384.73	1027397.18
24	UTTAR PRADESH	5959266.02	2199135.39	8158401.41	6151245.23	2253564.25	8404809.48	6071036.41	2793672.61	8864709.02
	Central Region Total	11553718.67	4093874.71	15647593.37	12296247.74	4413344.83	16709592.57	11718002.32	5418234.81	17136237.13
25	GOA	21884.90	79242.76	101127.66	33917.76	89897.11	123814.87	34058.10	98999.68	133057.78
26	GUJARAT	3386445.60	2041224.15	5427669.75	3965037.59	2290752.26	6255789.85	4041688.57	2614151.37	6655839.94
27	MAHARASHTRA	4133883.12	4004500.51	8138383.63	2737137.32	4510738.22	7247875.54	3245458.32	5435452.27	8680910.59
28	D & N HAVELI UT	2713.05	5304.05	8017.10	1304.20	5280.02	6584.22	1103.74	5115.43	6219.17
29	DAMAN & DIU UT	1278.98	2179.35	3458.32	1215.66	2110.30	3325.96	986.07	3399.45	4385.52
	Western Region Total	7546205.65	6132450.82	13678656.47	6738612.53	6898777.91	13637390.44	7323294.80	8157118.20	15480413.00
30	ANDHRA PRADESH	6139148.29	3147713.85	9286862.14	7869068.09	3366467.06	11235535.15	8411562.61	4038413.58	12449976.19
31	TELANGANA	4728922.01	2059613.42	6788535.43	4496082.00	1387055.03	5883137.03	2737997.67	3022608.40	5760606.07
32	KARNATAKA	4167717.58	3640554.54	7808272.12	4414577.49	3499794.13	7914371.62	3778731.30	3509286.23	7288017.53
33	KERALA	4441564.73	2332311.72	6773876.45	5475924.52	2941708.81	8417633.33	5837519.66	3225715.91	9063235.57
34	PUDUCHERRY	333856.30	195152.12	529008.42	184596.92	76034.73	260631.65	215797.85	62439.81	278237.66
35	TAMILNADU	7959389.93	5255066.75	13214456.68	10527616.13	5273772.39	15801388.52	12521511.75	6283533.12	18805044.87
36	LAKSHADWEEP UT	54.93	327.37	382.30	50.78	454.92	505.70	140.11	152.21	292.32
	Southern Region Total	27770653.77	16630684.77	44401338.54	32967915.93	16545287.07	49513203.00	33503260.95	20142149.26	53645410.21
	GRAND TOTAL	68945731.64	37629835.36	106575567.01	75321424.02	40940274.04	116261698.06	75037611.73	50438608.25	125476219.98
<i>Data Source: Data submitted by Banks in ENSURE portal in respect of Cooperative and Regional Rural Banks and data furnished by Banks through mail in respect of Commercial Banks.</i>										

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22	MADHYA PRADESH	4290984.78	1323921.63	5614906.41	4591768.91	1411924.63	6003693.54	4481399.15	1729881.35	6211280.50
23	UTTARAKHAND	367117.61	283425.81	650543.42	469267.66	318380.99	787648.65	530012.45	497384.73	1027397.18

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	Southern Region Total	27770653.77	16630684.77	44401338.54	32967915.93	16545287.07	49513203.00	33503260.95	20142149.26	53645410.21
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