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

LOK SABHA
UNSTARRED QUESTION NO. 3470
TO BE ANSWERED ON THE 10TH DECEMBER, 2019

LOANS TO KCC HOLDERS

3470.   DR. BHARATI PRAVIN PAWAR:

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

(a)   the details of loan allocated to Kisan Credit Card holders in Maharashtra during the last three years, year-wise;

(b)   the number of cases wherein the amount of loans exceed Rs. 3,00,000;

(c)   whether there is a proposal to increase the amount of loan to Kisan Credit Card holders in view of increasing farmers' expenditure; and

(d)   if not, the reasons therefor?

ANSWER

MINISTER OF AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण मंत्री   (SHRI NARENDRA SINGH TOMAR)

(a):   The details of loans allocated/ disbursed to the farmers including Kisan Credit Card (KCC) holders in Maharashtra during the last three years are as given under:

(**Rs. Lakhs**)

S. No.	Year	Disbursement
1	2016-17	81,38383.63
2	2017-18	72,47875.54
3	2018-19	86,80910.59

(b):   No such data is maintained.

(c) & (d):   Short term production credit limit under KCC is sanctioned taking into account the area under cultivation, crops proposed to be grown and scale of finance for the crop. Thus, there is no upper ceiling prescribed for fixing the limit under KCC. The limit for second and subsequent year is arrived by taking first year limit for crop cultivation arrived at plus 10% of the limit towards cost escalation/increase in scale of finance for every successive year for the tenure of KCC. Further, keeping in view the overall inflation and rise in agricultural input cost over the years since 2010, the limit for collateral free agricultural loans was raised from the existing level of Rs.1 lakh to Rs.1.6 lakh. Reserve Bank of India vide circular dated February 7, 2019 had issued guidelines to all Scheduled Commercial Banks including Regional Rural Banks (RRBs) and Small Finance Banks (SFBs) to implement the same.

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