

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:3267  
ANSWERED ON:30.08.2013  
ENHANCING KCC LIMIT  
Jawale Shri Haribhau Madhav

**Will the Minister of FINANCE be pleased to state:**

(a) whether the Government has received any representation from Public Representatives to enhance the existing Kisan Credit Card (KCC) limit up to Rs. 7 lakh; and

(b) if so, the details thereof and the action taken by the Government thereon?

**Answer**

The Minister of State in the Ministry of Finance (Shri Namo Narain Meena)

(a) & (b):- Yes, Sir. A reference dated 28th January, 2013 was received from Shri Haribhau Jawale, Hon'ble Member of Parliament seeking increase in the limit of Short-Term Crop Loan from Rs. 3 lakhs to Rs. 7 lakhs under Interest Subvention Scheme.

The quantum of lending above Rs. 3 lakhs for Short Term Crop Loans by banks is negligible. Moreover, the majority of farmers in the country are in the small and marginal category who get adequately covered under the Interest Subvention Scheme, therefore, the limit of Rs. 3 lakhs for Short Term Crop Loans under the Interest Subvention Scheme is adequate.