

Loans allocated to Kisan Credit Card holders in Gujarat

†2466. SHRI NARANBHAI J. RATHWA: Will the Minister of FINANCE be pleased to state:

- (a) the details of loans allocated to Kisan Credit Card holders during the last three years in Gujarat, year-wise;
- (b) the number of loans which carry an amount more than ₹3,00,000;
- (c) whether there is any plan for increasing the limit of loan amount for Kisan Credit Card holders keeping in view the increasing farm expenditure; and
- (d) if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI ANURAG SINGH THAKUR): (a) to (d) The details of loans outstanding under Kisan Credit Card (KCC) at the end of last three years in Gujarat, as reported by Reserve Bank of India (RBI) in respect of Scheduled Commercial Banks and by National Bank for Agriculture and Rural Development (NABARD) in respect of Cooperative Banks & Regional Rural Banks (RRBs), are as under:—

(Amount ₹ in crore)	
Year	Amount Outstanding
As on 31.03.2017	38,062.75
As on 31.03.2018	41,944.52
As on 31.03.2019	44,998.70

RBI and NABARD have informed that information regarding number of loans which carry an amount of more than ₹3,00,000 is not centrally maintained.

The credit limit/ loan amount under KCCs is fixed by Banks as per guidelines prescribed in the Master Circular dated July 4, 2018 issued by 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

†Original notice of the question was received in Hindi.

insurance and/or accident insurance including personal accidental insurance scheme (PAIS), health insurance & asset 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.

NABARD has informed that the 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 Kisan Credit Card.

RBI has informed that 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 ₹1 lakh to ₹ 1.6 lakh.

Ban on e-cigarettes

2467. SHRI REWATI RAMAN SINGH: Will the Minister of HEALTH AND FAMILY WELFARE be pleased to state:

(a) whether Government had sought advice/guidance/inputs from any of the Department-Related Parliamentary Committees before deciding to ban Electronic Cigarettes/Electronic Nicotine Delivery Systems;

(b) whether Government proposes to prohibit normal cigarettes and bidis in similar way as that of Electronic Cigarettes/ Electronic Nicotine Delivery Systems; and

(c) why did Government ban a tobacco product (Heat not Burn) whereas similar tobacco products like cigarettes are already under control of the provisions of statutes like the Cigarettes and Other Tobacco Products Act (COTPA)?

THE MINISTER OF STATE IN THE MINISTRY OF HEALTH AND FAMILY WELFARE (SHRI ASHWINI KUMAR CHOUBEY): (a) No.