Government of India
Ministry of Finance
Department of Financial Services

RAJYA SABHA
Unstarred Question No. 2612
Answered on Tuesday, December 21, 2021/Agrahayana 30, 1943 (Saka)

KCCS TO ALL ELIGIBLE FARMERS AND FISHER WOMEN/MEN

2612. Shri Ram Nath Thakur:

Will the Minister of FINANCE be pleased to state:

(a) whether Government has recently decided that Kisan Credit Cards would be provided to all the eligible farmers and fisher women/men etc.;

(b) if so, the details thereof and the eligibility criteria for the same;

(c) whether Government would also cover the farmers who are doing farming on lease basis under this facility;

(d) if not, the reasons therefor; and

(e) whether Government has given clear instructions to banks for immediately providing KCCs to any and all eligible applicants?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE
(DR. BHAGWAT KARAD)

(a) to (d): The Reserve Bank of India has issued Master Circular on Kisan Credit Card (KCC) dated 04 July 2018. As per this circular, the KCC scheme aims at providing adequate and timely credit support from the banking system under a single window with flexible and simplified procedure to the farmers (individual/joint borrowers who are owner cultivators), tenant farmers, oral lessees, share croppers, Self Help Groups or Joint Liability Groups of farmers, including tenant farmers and share croppers etc.
Further, RBI vide its circular on "Kisan Credit Card (KCC) Scheme: Working Capital for Animal Husbandry and Fisheries" dated 04 February 2019 has extended the KCC facility to Animal Husbandry farmers and Fisheries for their working capital requirements wherein Dairy farmers either individual or joint borrower, Joint Liability Groups or Self Help Groups including tenant farmers having owned /rented/leased sheds are eligible for getting benefits under the scheme.

The KCC eligibility criteria for fisher women/men are as under:

1. Inland Fisheries and Aquaculture:

Fisheries, Fish Farmers (individual & groups/partners/tenant farmers), Self Help Groups, Joint Liability Groups and Women Groups. The beneficiaries must own or lease any of the fisheries related activities such as pond, tank, open water bodies, raceway, hatchery, rearing unit, possess necessary license for fish farming and fishing related activities, and any other State specific fisheries and allied activities.

2. Marine Fisheries:

Beneficiaries listed at point No. 1 above, who own or lease registered fishing vessel/boat, possess necessary fishing license/ permission for fishing in estuaries and open sea and any other State specific fisheries and allied activities.

(e): Under the ongoing KCC saturation drive announced as part of the Atmanirbhar Bharat Package, over 2.70 crore farmers (including Animal Husbandry & Dairy and fisheries farmers) have been covered so far under the KCC scheme with sanctioned credit limit of Rs. 2.88 lakh crore.
In order to further streamline the process of credit delivery through KCC to the animal husbandry and fisheries farmers, a Standard Operating Procedure (SOP)/ Guidelines for issue of separate KCC for animal husbandry, dairy and fisheries farmers was issued on 24 September 2021. The SoP has been circulated among the banks and they have been advised to follow the procedure while issuing KCC to fishermen.
Further, with a view to cover maximum number of fishermen, Animal Husbandry & Dairy farmers under KCC scheme, Government of India has launched an exclusive special 3-month weekly campaign starting from 15 November 2021 under the ongoing KCC saturation drive. For this purpose, a checklist has also been finalised to facilitate submission of applications by the farmers during the camp.

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