

Government of India
Ministry of Finance
Department of Financial Services

RAJYA SABHA

Unstarred Question No. 889
Answered on Tuesday, July 30, 2024/ Sravana 8, 1946 Saka

Kisan Credit Cards

889. SMT. RAJANI ASHOKRAO PATIL:

DR. SYED NASEER HUSSAIN:

SHRI DIGVIJAYA SINGH:

Will the Minister of FINANCE be pleased to state:

- the total number of eligible beneficiaries for issuance of Kisan Credit Cards;
- the total number of Kisan Credit Cards issued till now, year-wise and State-wise;
- the amount of budgetary allocation and expenditure in the past five years under the scheme, year-wise;
- the total outstanding loan amount under the KCC scheme in the last five years, year-wise; and
- how Government plans to reduce the rising total outstanding amount under the KCC scheme?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE
(SHRI PANKAJ CHAUDHARY)

(a) to (e) As per available data the year-wise and State-wise details of total number of Kisan Credit Cards (KCCs) issued for the past 5 years is provided at **Annexure-I**.

The details of Budget allocation and disbursement of funds under Modified Interest Subvention Scheme (MISS) during the last five years is given below:

(Rs. in crore)

| S.No | Year | Budget allocation | Disbursement of funds |
|------|---------|-------------------|-----------------------|
| 1 | 2019-20 | 16236.86 | 16218.75 |
| 2 | 2020-21 | 19831.75 | 17789.72 |
| 3 | 2021-22 | 21476.93 | 21476.93 |
| 4 | 2022-23 | 19700.00 | 17997.88 |
| 5 | 2023-24 | 18500.00 | 14251.92 |

The details of total outstanding loan amount under the KCC scheme at the end of last 5 financial years are as under:

| Financial Year | Total Amount Outstanding in Operative Accounts in Crores |
|----------------|--|
| 2019-20 | 6,97,018 |
| 2020-21 | 7,53,133 |
| 2021-22 | 9,37,612 |
| 2022-23 | 8,85,921 |
| 2023-24 | 9,81,764 |

As per the extant RBI guidelines, farmers have to pay both interest and principal at the time of renewal of KCC. To promote timely repayment of outstanding amount in operative accounts of KCC, the farmers are provided 3% prompt repayment incentives.

Annexure-I

Statement referred to in part (a) to (e) of Rajya Sabha Un-Starred Question No. 889 on “Kisan Credit Cards” due for answer on 30.07.2024

| S. No. | State | FY 2019-20 | FY 2020-21 | FY 2021-22 | FY 2022-23 | FY 2023-24* |
|--------------|----------------------|--------------------|------------------|------------------|------------------|--------------------|
| 1 | Andaman & Nicobar | 269 | 1,190 | 1,099 | 508 | 12,767 |
| 2 | Andhra Pradesh | 9,88,893 | 5,87,158 | 6,53,555 | 6,79,777 | 7,16,670 |
| 3 | Arunachal Pradesh | 2,199 | 701 | 2,302 | 2,098 | 5,075 |
| 4 | Assam | 2,78,619 | 41,108 | 65,353 | 64,813 | 1,45,563 |
| 5 | Bihar | 2,30,398 | 91,905 | 1,24,124 | 1,03,408 | 1,61,942 |
| 6 | Chandigarh | 765 | 334 | 294 | 287 | 462 |
| 7 | Chattisgarh | 3,11,321 | 1,44,578 | 1,11,444 | 3,06,195 | 1,64,183 |
| 8 | Dadra & Nagar Haveli | 79 | 377 | 878 | 393 | 218 |
| 9 | Daman & Diu | 22 | | | | |
| 10 | Delhi | 1,498 | 368 | 538 | 651 | 1,833 |
| 11 | Goa | 2,784 | 2,019 | 1,356 | 3,378 | 2,095 |
| 12 | Gujarat | 3,38,716 | 3,55,699 | 3,02,541 | 3,76,241 | 3,49,448 |
| 13 | Haryana | 2,30,386 | 1,56,148 | 2,05,971 | 2,22,170 | 2,16,842 |
| 14 | Himachal Pradesh | 69,856 | 53,468 | 58,975 | 74,149 | 1,28,253 |
| 15 | Jammu & Kashmir | 3,67,826 | 49,151 | 73,246 | 44,231 | 2,21,151 |
| 16 | Jharkhand | 2,03,222 | 62,664 | 1,26,469 | 1,90,419 | 66,542 |
| 17 | Karnataka | 8,08,694 | 9,17,530 | 6,76,701 | 10,23,601 | 10,63,492 |
| 18 | Kerala | 3,57,131 | 5,99,728 | 6,28,630 | 9,19,680 | 12,04,136 |
| 19 | Ladakh | - | 102 | 17,379 | 1,005 | 615 |
| 20 | Lakshadweep | 58 | 159 | 622 | 3,834 | 6,477 |
| 21 | Madhya Pradesh | 5,57,059 | 3,57,290 | 3,74,448 | 5,76,515 | 4,12,725 |
| 22 | Maharashtra | 6,95,628 | 10,62,692 | 7,29,727 | 7,13,375 | 5,44,280 |
| 23 | Manipur | 2,964 | 3,730 | 3,273 | 4,013 | 1,786 |
| 24 | Meghalaya | 12,244 | 6,965 | 12,916 | 13,006 | 17,485 |
| 25 | Mizoram | 4,719 | 8,295 | 7,404 | 8,231 | 15,569 |
| 26 | Nagaland | 8,312 | 1,895 | 5,218 | 10,040 | 8,495 |
| 27 | Orissa | 3,14,733 | 1,63,963 | 1,36,817 | 1,79,862 | 1,91,597 |
| 28 | Puducherry | 1,699 | 3,908 | 5,245 | 7,749 | 16,180 |
| 29 | Punjab | 2,82,311 | 1,54,222 | 2,28,445 | 3,07,134 | 2,59,427 |
| 30 | Rajasthan | 10,30,272 | 10,13,048 | 5,43,638 | 6,61,477 | 6,42,111 |
| 31 | Sikkim | 1,743 | 782 | 1,709 | 2,825 | 41,494 |
| 32 | Tamil Nadu | 3,81,302 | 4,24,247 | 7,20,158 | 9,68,967 | 11,67,822 |
| 33 | Telangana | 6,61,450 | 3,78,865 | 4,60,656 | 5,41,431 | 7,22,352 |
| 34 | Tripura | 95,687 | 44,245 | 4,204 | 15,967 | 4,55,459 |
| 35 | Uttarakhand | 1,00,556 | 58,224 | 43,379 | 1,04,218 | 76,350 |
| 36 | Uttar Pradesh | 20,25,254 | 11,07,867 | 9,84,679 | 13,92,338 | 15,06,254 |
| 37 | West Bengal | 5,22,877 | 3,71,535 | 1,64,733 | 1,99,581 | 1,60,118 |
| Total | | 1,08,91,546 | 82,26,160 | 74,78,126 | 97,23,567 | 1,07,07,268 |

* Data for FY 2023-24 is provisional