

Government of India
Ministry of Finance
Department of Financial Services

LOK SABHA
Unstarred Question No. 2762
To be answered on December 02, 2016/Agrahayana 11, 1938 (Saka)
Kisan Credit Cards

2762. SHRI DEEPENDER SINGH HOODA:

Will the Minister of FINANCE be pleased to state:

- (a) the number of Kisan Credit Cards (KCCs) holders in the country, State/UTwise;
- (b) the details of loans sanctioned/ interest rate charged and the target set and achievements made by the Public Sector Banks (PSBs) in issuing KCCs to the farmers during each of the last three years and the current year, State/UT-wise including Rajasthan;
- (c) whether the Government proposes to relax the rules to facilitate KCCs; and
- (d) if so, the details thereof and the steps taken/being taken by the Government in this regard?

Answer

The Minister of State in the Ministry of Finance
(Shri Santosh Kumar Gangwar)

(a): The State-wise number of Kisan Credit Cards (KCCs) issued by Commercial Banks as on 30.06.2016, as reported by Reserve Bank of India(RBI), is given in Annex-I. The State-wise number of KCCs issued by Cooperative Banks and Regional Rural Banks upto 31.08.2016, as reported by National Bank for Agriculture & Rural Development (NABARD) is given in Annex-II.

(b): The State-wise details of loans sanctioned under KCC by Public Sector Banks (PSBs) during the last three years and the current year (up to 30.06.2016) are given in Annex-III.

Interest rates on loans have been deregulated by RBI and they are now linked to the Base Rate fixed by the banks. However, with a view to ensuring availability of short term agriculture credit at a reduced interest rate of 7% p.a. to farmers, Government of India implements an Interest Subvention Scheme for short term crop loans up to Rs.3.00 lakh. Under the said scheme, additional subvention of 3% is given to those farmers who repay their short term crop loan in time, thereby reducing the effective rate of interest to 4% p.a. for such farmers.

Separate target for issuing KCCs is not fixed. However, Government fixes the target for agriculture credit, which has been surpassed by banks including PSBs over the years. The details of target and achievement in respect of agricultural loans by Commercial Banks including PSBs, Cooperative Banks and Regional Rural Banks during the last three years and current year are as follows :-

(Rs. in crore)

Year	Target	Achievement
2012-13	5,75,000	6,07,376
2013-14	7,00,000	7,30,122.62
2014-15	8,00,000	8,45,328.23
2015-16	8,50,000	8,77,527.05
2016-17 (up to 30.09.2016)	9,00,000	7,55,995.16* (up to 30.09.2016)

* Provisional

(Source: NABARD)

(c) & (d): In order to ensure that all eligible farmers are provided with hassle-free and timely credit for their agricultural operations, the Government has introduced the KCC Scheme which enables them to draw cash to purchase agricultural inputs such as seeds, fertilizers, pesticides, etc. The KCC Scheme has been simplified further w.e.f. 2012, which has provisions of ATM enabled debit card; loan for post-harvest/consumption/household requirements and maintenance of farm assets; increase in validity of KCC to five years; built-in cost escalation in the limit; any number of drawals within the limit, etc.

No. of operative KCC - JUNE 2016 - Commercial Banks

S.No.	State	(in actuals)
		No. Of Operative KCCs
1	2	7
1	Andamans	573
2	Andhra Pradesh	1599492
3	Arunachal Pradesh	10061
4	Assam	565214
5	Bihar	1398140
6	Chandigarh	1226
7	Chattisgarh	206345
8	Dadra & Nagar Haveli	548
9	Daman & Diu	319
10	Delhi	12030
11	Goa	3433
12	Gujarat	1054663
13	Haryana	615810
14	Himachal Pradesh	205080
15	Jammu & Kashmir	262389
16	Jharkhand	616285
17	Karnataka	894117
18	Kerala	294755
19	Lakshadweep	581
20	Madhya Pradesh	1534681
21	Maharashtra	2229030
22	Manipur	18460
23	Meghalaya	54690
24	Mizoram	13469
25	Nagaland	33107
26	Orissa	642766
27	Puducherry	4492
28	Punjab	810351
29	Rajasthan	1871382
30	Sikkim	5145
31	Tamil Nadu	512459
32	Telangana	1283140
33	Tripura	79457
34	Uttarakhand	229989
35	Uttar Pradesh	3877438
36	West Bengal	1009807
	Total	21950924

Source: RBI

Annex-II referred to in reply to part (a) of USQ 2762 for 2.12.2016
No. of Operative KCC as on 31/08/2016 in respect of Cooperative Banks and RRBs

State	Operative KCCs (Numbers)
	As on 31-08-2016
Andhra Pradesh	2,294,445
Assam	382,832
Arunachal Pradesh #	3,744
Bihar	1,854,159
Gujarat	1,737,113
Goa \$	1,344
Haryana	1,536,600
Himachal Pradesh	125,196
Jammu & Kashmir	50,033
Karnataka	3,257,732
Kerala	960,087
Madhya Pradesh	5,806,383
Maharashtra	5,060,173
Meghalaya #	36,415
Mizoram #	15,522
Manipur #	7,358
Nagaland #	2,972
Odisha	4,233,998
Punjab	1,115,074
Rajasthan	4,176,061
Sikkim #	8,310
Tamilnadu	2,073,736
Tripura #	178,951
Telangana	2,160,501
Uttar Pradesh	7,531,907
West Bengal	2,355,431
A & N Islands #	6,615
Chandigarh \$	-
Daman & Diu #	-
New Delhi #	480
D & N Haveli @\$	-
Lakshdweep @\$	-
Puducherry #	7,267
Jharkhand	249,670
Chhattisgarh	2,515,866
Uttarakhand	425,811
Total	50,171,786

Source: NABARD

State Cooperative Bank functions as Central Financing Agency

@ No Cooperative Banks in these UTs.

\$ No RRB in these States/UTs.

Annex-III referred to in reply to part (a) of USQ 2762 for 2.12.2016

KCC - Public Sector Banks				(Amount in Rupees thousands)
Particulars	Agg Crdt Limit Sanctioned (2013)	Agg Crdt Limit Sanctioned (2014)	Agg Crdt Limit Sanctioned (2015)	Agg Crdt Limit Sanctioned (As on 30 June 2016)
State/Year				
Andamans	305.50	203.03	246.00	71.70
Andhra Pradesh	934743.20	650028.37	1400594.47	627325.57
Arunachal Pradesh	1940.84	935.42	976.71	438.55
Assam	82419.51	56282.13	43007.09	16755.64
Bihar	346273.83	218690.39	222687.08	115386.76
Chandigarh	29126.61	5943.81	4915.46	1775.65
Chattisgarh	52582.19	64134.50	87178.93	53617.49
Dadra & Nagar Haveli	106.53	299.74	145.35	57.60
Daman & Diu	5.15	242.00	318.95	30.76
Delhi	11401.31	8043.05	2798.61	1042.13
Goa	7074.89	5354.02	1383.61	593.85
Gujarat	329337.08	315109.27	423978.15	422297.16
Haryana	350173.93	404671.49	536403.05	314492.22
Himachal Pradesh	51291.75	56226.32	68840.10	34821.10
Jammu & Kashmir	4183.84	4412.01	5422.21	2556.34
Jharkhand	76874.00	54680.91	52651.86	35547.67
Karnataka	655418.27	788689.79	843682.22	439016.48
Kerala	132806.55	195422.83	164193.13	103465.41
Lakshadweep	27.28	2783.91	144.17	59.70
Madhya Pradesh	592392.20	388262.33	592136.77	458053.62
Maharashtra	875974.30	634580.23	746963.57	509294.43
Manipur	2728.51	2532.94	980.40	642.54
Meghalaya	8198.75	10277.50	5132.86	1587.20
Mizoram	4517.05	1970.18	836.30	368.07
Nagaland	5070.13	4284.79	4394.65	1691.01
Orissa	111018.99	100824.71	73169.88	52413.23
Puducherry	18778.31	47433.69	20463.98	3398.58
Punjab	909887.08	927511.98	1047486.71	608624.59
Rajasthan	700872.83	1099832.89	1009106.33	555778.69
Sikkim	11021.87	1392.02	1514.51	711.75
Tamil Nadu	520196.44	925635.92	347343.23	207152.30
Telangana	0.00	423528.44	1198227.82	223825.61
Tripura	11516.20	8169.69	6542.47	2232.35
Uttarakhand	175503.67	167398.07	183084.16	78367.46
Uttar Pradesh	1458548.01	2000189.10	1628014.13	1066537.00
West Bengal	202307.72	544056.94	178184.50	74032.42
All India	8674624.31	10120034.42	10903149.45	6014062.64

