

Government of India
Ministry of Finance
Department of Financial Services

LOK SABHA
Unstarred Question No. †1664
To be answered on 10th March, 2017/Phalguna 19, 1938 (Saka)
KISAN CREDIT CARDS

†1664. SHRI RAMA KISHORE SINGH:

Will the Minister of FINANCE be pleased to state:

- (a) the number of Kisan Credit Cards (KCCs) holders in the country, State/UT wise;
- (b) the details of loan 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;
- (c) whether the Government has received any complaints/irregularities against banks for issuing KCCs; and
- (d) if so, the details thereof, Statewise including Bihar?

Answer

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

(a): The statewise/UT wise number of Kisan Credit Cards (KCCs) holders in respect of Cooperative Banks and Regional Rural Banks (RRBs) as reported by National Bank for Agriculture and Rural Development (NABARD) is given in Annexure I and in respect of Commercial Banks as reported by Reserve Bank of India (RBI) is given in Annexure II.

(b): The details of loan sanctioned to the farmers under KCC (for the years from 2013 to 2016) are given in Annexure III.

With a view to ensuring availability of agriculture credit at a reduced interest rate of 7% p.a. to farmers, the Government of India in the Department of Agriculture, Cooperation & Farmers' Welfare 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.

RBI has reported that the information related to 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 is not maintained.

c) & (d): Government receives complaints in regard to various issues relating to agriculture credit. On receipt of such complaints, the matter is taken up at appropriate level for redressal thereof. However, separate data on specific nature of complaints, such as complaints regarding issue of KCCs, is not centrally maintained.

Annexure I to USQ 1664 for 10.03.2017

**State-wise Operative / Live KCCs in respect of
Cooperative Banks and RRBs as on 31 December
2016**

Sr No.	State /UT	Cards issued
1	Andhra Pradesh	23,10,436
2	A & N Islands	5,969
3	Arunachal Pradesh	3,983
4	Assam	3,86,337
5	Bihar	18,00,665
6	Chhattisgarh	24,04,668
7	Goa	2,312
8	Gujarat	17,21,114
9	Haryana	15,39,515
10	Himachal Pradesh	1,24,976
11	Jammu & Kashmir	70,750
12	Jharkhand	3,75,398
13	Karnataka	32,94,187
14	Kerala	9,67,535
15	Madhya Pradesh	58,28,617
16	Maharashtra	49,78,888
17	Manipur	6,907
18	Meghalaya	35,027
19	Mizoram	14,577
20	Nagaland	5,088
21	New Delhi	573
22	Odisha	42,33,447
23	Puducherry	7,315
24	Punjab	11,15,649
25	Rajasthan	41,15,551
26	Sikkim	8,310
27	Tamil nadu	20,68,904
28	Telangana	21,91,374
29	Tripura	1,78,943
30	Uttar Pradesh	75,35,685
31	Uttarakhand	4,08,418
32	West Bengal	23,66,350
□	TOTAL	5,01,07,468

Source: NABARD

**No. of Operative Kisan Credit Cards (KCCs) of Commercial
Banks as on December 31, 2016**
(Amount in Rs. Lakh and No. of Cards in Actual)

Sr. No.	STATE	No. Of Operative KCCs
1	Andamans	505
2	Andhra Pradesh	1771487
3	Arunachal Pradesh	9505
4	Assam	571247
5	Bihar	1422541
6	Chandigarh	2956
7	Chattisgarh	214063
8	Dadra & Nagar Haveli	547
9	Daman & Diu	322
10	Delhi	3979
11	Goa	5797
12	Gujarat	1082354
13	Haryana	640410
14	Himachal Pradesh	206992
15	Jammu & Kashmir	269145
16	Jharkhand	632254
17	Karnataka	976287
18	Kerala	305338
19	Lakshadweep	511
20	Madhya Pradesh	1573580
21	Maharashtra	2696592
22	Manipur	18676
23	Meghalaya	57200
24	Mizoram	12964
25	Nagaland	33617
26	Orissa	650735
27	Puducherry	4164
28	Punjab	840403
29	Rajasthan	1953354
30	Sikkim	5198
31	Tamil Nadu	505395
32	Telangana	1833207
33	Tripura	80790
34	Uttarakhand	391716
35	Uttar Pradesh	3922329
36	West Bengal	1034688
Total		23730848

Source: RBI

Annexure III to USQ 1664 for 10.03.2017

Aggregate Annual sanctioned credit limit under Kisan Credit Cards - for last three years and current year

(Amount in Rs. Lakh and No. of Cards in A

State/UT	Annual (2016-17) Upto Dec 2016			Annual (2015-16)			Annual (2014-2015)			Annual (2013-2014)		
	Cards issued During the year	Agg Crdt Limit Sanctioned during the year		Cards issued During the year	Agg Crdt Limit Sanctioned during the year		Cards issued During the year	Agg Crdt Limit Sanctioned during the year		Cards issued During the year	Agg Crdt L Sanctioned du year	
		Crop Loan	Term loan		Crop Loan	Term loan		Crop Loan	Term loan		Crop Loan	T
		Rs. Lakh	Rs. Lakh		Rs.	Rs.		Rs. Lakh	Rs. Lakh		Rs. Lakh	F

					Lakh	Lakh					
Northern region	799358	3218806	203358	1005472	4383162	343628	1217915	3863056	644749	902473	3093872
Haryana	166992	719418	45012	200864	908136	80779	165975	711325	163974	150011	558237
Himachal Pradesh	36571	78462	4830	38524	88899	5700	36876	76694	5506	38334	65513
Jammu & Kashmir	22791	179037	4000	44016	186965	5484	87345	137306	13954	100377	133723
New Delhi	10254	23946	1460	5661	15334	2485	1960	10473	8601	3947	27283
Punjab	205859	1243818	61527	271835	1844336	111555	225890	1596252	210925	209790	1441778
Rajasthan	356619	971248	85365	443014	1330125	135108	698982	1321589	237321	388292	830890
Chandigarh	273	2877	1163	1558	9367	2515	887	9417	4468	11722	36448
North-eastern region	130124	76071	19425	117918	59883	26176	169392	90565	51776	293554	124934
Assam	92004	53424	15382	80913	40917	20189.00	107100	58802	37827	203161	86527
Arunachal Pradesh	999	911	2	2135	1163	1.00	1348	751	10	3063	1981
Meghalaya	9433	4906	394	7011	3167	645.70	21717	10589	2344	20035	8423
Mizoram	1556	1037	17	1324	774	18.01	2314	1698	186	4494	5058
Manipur	1914	1735	948	1694	1219	1365.03	3165	2203	5036	4724	2624
Nagaland	10123	5412	8	7364	4046	128.70	7993	4470	15	30734	5253
Tripura	13278	8130	2360	13949	6724	3399.07	23494	10848	4412	20809	12159
Sikkim	818	517	314	3528	1874	429.10	2261	1205	1946	6534	2909
Western region	924380	1597939	358911	826198	1494461	451311	1935224	1345801	668664	943068	1427967
Gujarat	251005	567902	108496	218416	608672	158428	175108	433993	319813	222641	421480
Maharashtra	672029	1027375	248093	606358	883555	290065	1757122	906384	335227	718061	996016
Goa \$	1223	2126	1858	1022	1556	2353	2659	4696	12099	2050	7671
Daman and Diu	47	146	248	273	375	210	132	281	771	136	2427
Dadra and Nagar Haveli	76	389	216	129	302	254	203	446	754	180	372
Central region	1480005	2056028	128742	1764432	3059938	224312	1729752	2762931	340102	1682494	2712910
Uttar Pradesh	1038920	1211932	53454	1231681	1885008	109486	1010557	1471749	82337	122489	180231
Uttarakhand	55882	95930	4267	89178	184650	5312	429514	660155	116612	1088607	1815180
Madhya Pradesh	340031	668014	59089	393786	882911	93729	252204	546915	124083	422279	654594
Chhattisgarh	45172	80151	11932	49787	107369	15784	37477	84112	17070	49119	62905
Southern region	2288698	3264407	712470	3771483	4200477	970788	3494616	4013909	1546488	2308075	2932033
Karnataka	322546	731501	289271	486890	1044413	358344	441686	942672	418541	418502	835669
Kerala	123352	269601	114817	125289	299248	138975	188374	352661	290029	154544	293691
Andhra Pradesh	968508	1177897	67715	1615694	1416885	101600	734154	772451	389749	1272744	1180598
Tamil Nadu	374478	511917	171376	271279	461391	275048	861493	1013049	331648	443573	596161
Lakshdweep	77	53	0	189	100	0	1700	2845	0	82	39
Puducherry	5308	7646	2990	10544	14237	5988	37198	47602	17153	18630	25876
Telangana	494429	565792	66301	1261598	964204	90834	1230011	882629	99367	0	0
Eastern region	606698	380678	102984	943845	559649	168931	854423	945181	275794	1509527	720992
Odisha	153164	89103	46023	165750	86327	61669	204305	104951	123283	256122	116087
West Bengal	160014	117348	32150	304647	190750	46361	199994	541624	64819	353589	189800
Andaman and Nicobar Islands	180	289	8	317	220	22	19	185	144	623	309
Bihar	207797	140007	19463	320277	223462	43862	293223	230979	63993	680055	340369
Jharkhand	85543	33931	5340	152854	58890	17017	156882	67442	23555	219138	74427

Total	6229263	10593928	1525890	8429348	13757570	2185145	9401322	13021442	3527572	7639191	11012706
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Source: RBI