

Government of India
Ministry of Finance
Department of Financial Services

LOK SABHA

Unstarred Question No. 1164

To be answered on Friday, December 22, 2017/Pausha 01, 1939 (Saka)

Kisan Credit Cards

†1164. DR. SWAMI SAKSHIJI MAHARAJ: SHRI PRATHAP SIMHA:
SHRI DEVJI M. PATEL: KUMARI SHOBHA KARANDLAJE:

Will the Minister of FINANCE be pleased to state:

(a) whether the Government has taken cognizance not only 3.6 per cent of the farmers have Kisan Credit Cards (KCC) and if so, the details thereof;

(b) the details of total loans disbursed under KCC during the last five years and the current year, State/UT-wise;

(c) the maximum amount of loan/credit sanctioned under KCC;

(d) whether the Government proposes to increase the same and if so, the details thereof; and

(e) the total number of farmers brought under KCC during the last three years and the current year and the number of applications still pending under the scheme at present, State/UT-wise including Rajasthan and Karnataka?

Answer

The Minister of State in the Ministry of Finance
(Shri Shiv Pratap Shukla)

(a) to (e): As reported by National Bank for Agriculture and Rural Development (NABARD) a total number of 5.37 crore farmers were having live and operative Kisan Credit Cards (KCCs) issued by Public Sector Banks, Cooperative Banks and Regional Rural Banks (RRBs).

The details of number of operative KCCs and amount outstanding against them as on 31 March of last five years and during current year (up to 30th September, 2017) in respect of Cooperative Banks, RRBs as reported by NABARD and Scheduled Commercial Banks as reported by Reserve Bank of India (RBI), are given in Annexure I and Annexure II respectively.

In terms of RBI's guidelines on KCC scheme issued vide master circular dated July 03, 2017 the credit limit under KCC is to be fixed depending upon the crops cultivated as per proposed cropping pattern for the first year plus an additional 10% of the limit towards cost escalation / increase in scale of finance for every successive year (2nd, 3rd, 4th and 5th year). The short term loan limit arrived at the 5th year plus the estimated long term loan requirement is the Maximum Permissible Limit (MPL) and treated as the Kisan Credit Card limit.

There is no proposal under consideration of the Government to revise the extant KCC Scheme.

State-wise number of Operative KCC accounts and State-wise amount outstanding under KCC loan issued as at the end of each year from 2012-13 to 2017-18 (upto Sept. 2017) in respect of Cooperative Banks and RRBs

													(No. in absolute & Amt. in Crores)	
S. No.	State	No. of Operative Cards	Amount Outstanding	No. of Operative Cards	Amount Outstanding	No. of Operative Cards	Amount Outstanding	No. of Operative Cards	Amount Outstanding	No. of Operative Cards	Amount Outstanding	2017-18 (upto September 2017)		
		2012-13	2013-14	2014-15	2015-16	2016-17	No. of Operative Cards	Amount Outstanding						
1	Andhra Pradesh	46,47,798	14,375.10	44,40,002	15,578.61	44,77,444	16,234.47	22,39,664	11,147.82	23,37,304	13,436.51	23,96,040	14624.97	
2	A & N Islands	5,504	8.66	5,827	8.69	6,041	9.32	6,424	10.73	6,028	11.93	4,579	12.97	
3	Arunachal Pradesh	3,415	6.79	3,744	18.08	3,744	18.08	3,744	17.99	3,983	15.18	3,983	15.18	
4	Assam	3,28,101	1,132.82	3,89,083	1,455.30	4,33,654	1,635.69	4,11,221	1,680.29	2,91,694	1,000.16	2,91,003	1026.27	
5	Bihar	17,56,049	5,089.90	19,72,740	6,604.30	22,16,633	7,772.43	18,47,752	7,016.52	18,03,244	8,752.58	17,98,873	9439.88	
6	Chandigarh	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	
7	Chhattisgarh	18,21,193	2,077.53	19,32,306	2,186.41	22,32,068	2,823.87	24,33,017	2,378.77	16,24,867	2,184.51	11,78,304	5076.84	
8	D & N Haveli	Nil	Nil	14,902	15.17	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	
9	Daman & Diu	Nil	Nil	30,391	225.32	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	
10	Goa	6,015	29.31	6,304	42.55	1,117	17.02	1,343	17.46	2,335	16.40	2,329	19.98	
11	Gujarat	16,72,367	6,925.89	17,02,283	7,927.97	17,30,819	8,828.74	17,28,740	10,167.95	16,98,706	11,415.08	15,56,662	14775.34	
12	Haryana	15,08,328	9,271.00	15,15,549	8,559.69	15,25,999	10,461.14	15,34,304	12,112.91	14,58,365	12,166.36	14,30,395	14264.88	
13	Himachal Pradesh	1,06,437	857.79	1,20,395	1,014.84	1,30,262	1,213.99	1,36,801	1,449.56	1,26,967	1,652.78	1,29,769	1655.54	
14	Jammu & Kashmir	43,093	145.51	50,033	149.48	50,033	360.69	50,033	360.69	71,858	570.98	72,899	611.37	
15	Jharkhand	3,66,954	528.35	3,98,728	665.03	4,71,831	865.82	3,86,435	1,000.88	3,86,860	1,266.96	3,85,639	1329.83	
16	Karnataka	28,28,748	10,833.97	30,06,159	13,147.94	31,34,638	15,766.95	32,84,231	17,500.59	32,31,692	19,269.01	31,69,187	20531.04	
17	Kerala	8,69,650	3,254.52	8,91,794	3,593.82	9,17,152	3,545.30	9,47,390	3,868.40	9,64,251	4,034.17	7,88,816	4112.17	
18	Lakshdweep	Nil	Nil	4,016	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	
19	Madhya Pradesh	50,50,891	12,907.04	52,34,889	15,606.50	56,50,456	17,215.37	57,76,571	16,351.86	59,17,637	18,565.24	62,31,454	22008.71	
20	Maharashtra	43,64,523	9,681.53	48,92,839	14,515.31	52,22,969	11,826.91	54,70,624	17,765.60	45,64,350	21,528.74	45,54,221	23745.78	
21	Manipur	2,602	4.77	4,047	83.26	5,258	13.65	7,066	17.14	7,442	22.23	8,188	24.6	
22	Meghalaya	32,047	74.39	39,625	76.70	42,663	97.18	16,074	30.35	35,702	119.93	36,290	122.86	
23	Mizoram	7,202	96.83	7,289	96.83	17,295	72.10	15,522	69.91	7,513	91.28	14,920	79.74	
24	Nagaland	2,931	6.22	2,312	6.60	3,296	11.52	2,972	10.27	5,186	15.26	5,186	15.26	
25	New Delhi	280	2.04	271	2.15	298	3.83	461	7.20	604	10.45	674	12.08	
26	Odisha	34,56,352	5,464.85	48,47,728	7,568.31	50,13,619	8,760.26	51,50,219	10,267.52	41,32,602	10,078.34	40,33,624	11,372.04	
27	Puducherry	6,721	20.83	6,844	20.82	7,010	21.43	7,197	24.88	7,377	13.36	7,387	14.31	
28	Punjab	10,61,870	8,028.31	10,90,197	8,910.91	11,09,913	9,999.42	11,14,937	10,640.40	11,17,800	11,104.48	10,90,960	12,001.19	
29	Rajasthan	42,49,605	10,431.87	45,05,026	15,532.68	44,50,810	17,653.67	44,47,320	19,837.34	40,13,914	20,766.80	40,27,119	23,658.34	
30	Sikkim	5,787	7.01	6,118	158.71	7,617	8.84	8,040	9.73	8,328	10.00	8,423	11.09	
31	Tamilnadu	15,10,441	3,965.69	16,26,105	4,764.59	18,34,148	5,713.52	20,61,309	6,873.49	16,13,734	6,053.51	16,76,932	6,352.94	
32	Telangana	Nil	Nil	Nil	Nil	Nil	Nil	21,17,806	8,686.13	21,99,905	9,591.89	20,79,823	10,361.33	
33	Tripura	1,36,621	124.61	1,39,654	121.69	1,65,799	173.77	1,78,951	198.94	1,80,424	206.27	1,87,141	212.19	
34	Uttar Pradesh	68,35,792	16,390.10	72,52,603	21,518.23	73,31,183	26,221.29	74,71,939	30,373.36	75,66,185	33,544.00	76,20,770	31,169.39	
35	Uttarakhand	3,87,340	1,010.55	4,04,776	972.34	4,02,567	942.51	4,27,342	1,234.37	3,98,773	1,267.13	3,98,773	1,267.13	
36	West Bengal	22,35,852	3,237.92	23,71,816	4,302.39	24,79,163	4,791.87	25,14,771	5,652.09	23,68,373	5,838.68	19,13,747	4,705.91	
	Total	453,10,509	1,25,991.70	489,16,395	1,55,451.22	510,75,499	1,73,080.65	518,00,220	1,96,781.15	481,54,003	2,14,620.19	471,04,110	2,34,631.15	

Source: NABARD

