

LOK SABHA
Unstarred Question No. 2501
To be answered on Friday, March 09, 2018/Phalguna 18, 1939 (Saka)
Performance of KCCs

2501. SHRI PRASUN BANERJEE:

Will the Minister of FINANCE be pleased to state:

(a) the total number of Kisan Credit Cards (KCCs) issued during the past three years, State/UT-wise and year-wise along with the performance of the same;

(b) whether the Government intends to enhance such credits and broad base its issue to all States, Districts and Villages, if so, the details thereof;

(c) whether the Government has launched another scheme for the benefit of farmers;

(d) if so, the details thereof; and

(e) the extent to which this new scheme is likely to benefit the farmers?

Answer

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

(a) and(b): The Kisan Credit Card (KCC) Scheme was introduced for issue of KCC to farmers to enable them to purchase agricultural inputs such as seeds, fertilisers, pesticides, etc. and draw cash to satisfy their agricultural and consumption needs. The KCC Scheme has since been simplified and provides for issue of ATM enabled RuPay debit card with, inter alia, facilities of one-time documentation, built-in cost escalation in the limit, any number of drawals within the limit, etc.

The scheme is implemented by Commercial Banks, Regional Rural Banks (RRBs), Small Finance Banks and Cooperative Banks. The eligible beneficiaries include all Farmers – Individuals / Joint borrowers who are owner cultivators; Tenant Farmers, Oral Lessees & Share Croppers; SHGs or Joint Liability Groups of Farmers including tenant farmers, share croppers etc.

The state-wise/UT-wise number of Kisan Credit Cards (KCCs) holders and amount outstanding during the last three years in respect of Commercial Banks, as reported by Reserve Bank of India (RBI) is given in Annexure I. Similar information in respect of Cooperative Banks and RRBs as reported by National Bank for Agriculture and Rural Development (NABARD), is given in Annexure II.

(c) to (e): Besides the above, the following major initiatives have been taken by the Government for the benefit of farmers. :-

- With a view to ensuring availability of agriculture credit at a reduced interest rate of 7% p.a. to the farmers, the Government of India in the Department of Agriculture, Cooperation and Farmers' Welfare (DAC&FW) implements an interest subvention scheme for short term crop loans up to Rs. 3.00 lakh. The scheme provides interest subvention of 2% per annum to Banks on use of their own resources. Besides, additional 3% incentive is given to the farmers for prompt repayment of the loan, thereby reducing the effective rate of interest to 4%.

- Pradhan Mantri Fasal Bima Yojana (PMFBY) provides a comprehensive insurance cover against failure of insured crops due to non-preventable natural risks, thus providing financial support to farmers suffering crop loss/ damage arising out of unforeseen events; stabilizing the income of farmers to ensure their continuance in farming; and encouraging them to adopt innovative and modern agricultural practices.

- For development of agriculture and welfare of farmers of the country, the Government in DAC&FW, is implementing various Central Sector/ Centrally Sponsored Schemes, which include:

- (i) Rashtriya Krishi Vikas Yojana
- (ii) National Food Security Mission
- (iii) National Agriculture Market
- (iv) National Mission For Sustainable Agriculture

Annexure I to USQ 2501 for 09.03.2018

Kisan Credit Card Scheme

(No. in Actual & Amount in Rupees Lakhs)

S.No.	State	2014-15		2015-16		2016-17	
		No. of Operative KCCs	Amount Outstanding	No. of Operative KCCs	Amount Outstanding	No. of Operative KCCs	Amount Outstanding
1	Andamans	838	314.00	577	272.19	432	298.19
2	Andhra Pradesh	1919034	1969416.44	1778575	2121976.77	1753878	2299666.74
3	Arunachal Pradesh	10448	5475.96	9960	5995.74	8574	5488.67
4	Assam	590325	271897.40	568181	309849.82	496801	312670.28
5	Bihar	1423068	978624.46	1405200	1034408.67	1443624	1111440.81
6	Chandigarh	1501	23036.87	8428	46967.64	10484	54361.30
7	Chattisgarh	198319	269286.19	201566	354564.65	219235	425922.65
8	Dadra & Nagar Haveli	608	1582.13	541	1472.04	527	1556.98
9	Daman & Diu	49	660.71	308	857.94	314	773.06
10	Delhi	4034	16760.17	8389	25078.39	4893	27650.61
11	Goa	4275	9571.44	2869	6845.80	7212	18358.77
12	Gujarat	994490	1933097.83	1038301	2356049.40	1070354	2664767.11
13	Haryana	571778	1964747.72	603620	2371127.50	654854	2669983.61
14	Himachal Pradesh	189050	264948.75	184180	287016.48	208895	346884.59
15	Jammu & Kashmir	214872	283988.67	248104	330208.66	274609	350375.46
16	Jharkhand	621491	227340.70	615165	251982.68	642314	275237.32
17	Karnataka	912001	2374484.54	977326	2640073.55	932400	2849586.25
18	Kerala	301964	841517.02	310248	985210.37	311424	1196089.65
19	Lakshadweep	706	289.00	594	278.33	508	243.63
20	Madhya Pradesh	1488478	2564969.04	1532783	3070360.83	1640177	3437332.64
21	Maharashtra	2238521	2895854.97	2462070	3495399.74	2446364	3809879.40
22	Manipur	19887	11943.26	18064	12956.96	14988	11381.51
23	Meghalaya	59138	25930.60	55435	28244.50	56598	30797.01
24	Mizoram	14627	8183.46	12912	8296.83	12395	8366.76
25	Nagaland	32029	13818.16	30749	15046.14	32758	15925.74
26	Orissa	703661	385169.32	657475	438433.89	602490	449437.05
27	Puducherry	18497	28235.69	4560	16510.03	15499	58847.91
28	Punjab	747791	3924576.49	805172	4542011.94	862228	4917378.61
29	Rajasthan	1716205	3619073.39	1857950	4313970.18	2000765	5044590.25
30	Sikkim	4101	2990.30	7185	5499.07	4664	4771.64
31	Tamil Nadu	584878	1056550.74	549516	1246585.23	506183	1341306.83
32	Telangana	1770920	1535141.78	2314711	1539282.36	1356409	1938726.96
33	Tripura	79381	28422.03	79112	33966.07	45739	26058.42
34	Uttarakhand	222120	381448.07	223652	424249.64	389100	641787.33
35	Uttar Pradesh	3832845	4591519.79	3888982	5277576.06	4450262	6454175.58
36	West Bengal	1032630	527583.47	1007329	585027.50	822998	533069.79
	Total	22524560	33038450.54	23469789	38183653.59	23300949	43335189.11
Source: RBI							

State-wise number of live and Operative KCC accounts and State-wise amount outstanding under KCC loan issued as at the end of each year from 2014-15 to 2016-17 in (Amt. in Crores)							
S. No.	State	2014-15		2015-16		2016-17	
		No. of Operative Cards	Amount Outstanding	No. of Operative Cards	Amount Outstanding	No. of Operative Cards	Amount Outstanding
1	Andhra Pradesh	44,77,444	16,234.47	22,39,664	11,147.82	23,37,304	13,436.51
2	Assam	4,33,654	1,635.69	4,11,221	1,680.29	2,91,694	1,000.16
3	Arunachal Pradesh	3,744	18.08	3,744	17.99	3,983	15.18
4	Bihar	22,16,633	7,772.43	18,47,752	7,016.52	18,03,244	8,752.58
5	Gujarat	17,30,819	8,828.74	17,28,740	10,167.95	16,98,706	11,415.08
6	Goa	1,117	17.02	1,343	17.46	2,335	16.40
7	Haryana	15,25,999	10,461.14	15,34,304	12,112.91	14,58,365	12,166.36
8	Himachal Pradesh	1,30,262	1,213.99	1,36,801	1,449.56	1,26,967	1,652.78
9	Jammu & Kashmir	50,033	360.69	50,033	360.69	71,858	570.98
10	Karnataka	31,34,638	15,766.95	32,84,231	17,500.59	32,31,692	19,269.01
11	Kerala	9,17,152	3,545.30	9,47,390	3,868.40	9,64,251	4,034.17
12	Madhya Pradesh	56,50,456	17,215.37	57,76,571	16,351.86	59,17,637	18,565.24
13	Maharashtra	52,22,969	11,826.91	54,70,624	17,765.60	45,64,350	21,528.74
14	Meghalaya	42,663	97.18	16,074	30.35	35,702	119.93
15	Mizoram	17,295	72.10	15,522	69.91	7,513	91.28
16	Manipur	5,258	13.65	7,066	17.14	7,442	22.23
17	Nagaland	3,296	11.52	2,972	10.27	5,186	15.26
18	Odisha	50,13,619	8,760.26	51,50,219	10,267.52	41,32,602	10,078.34
19	Punjab	11,09,913	9,999.42	11,14,937	10,640.40	11,17,800	11,104.48
20	Rajasthan	44,50,810	17,653.67	44,47,320	19,837.34	40,13,914	20,766.80
21	Sikkim	7,617	8.84	8,040	9.73	8,328	10.00
22	Tamilnadu	18,34,148	5,713.52	20,61,309	6,873.49	16,13,734	6,053.51
23	Tripura	1,65,799	173.77	1,78,951	198.94	1,80,424	206.27
24	Telangana	-	-	21,17,806	8,686.13	21,99,905	9,591.89
25	Uttar Pradesh	73,31,183	26,221.29	74,71,939	30,373.36	75,66,185	33,544.00
26	West Bengal	24,79,163	4,791.87	25,14,771	5,652.09	23,68,373	5,838.68
27	A & N Islands	6,041	9.32	6,424	10.73	6,028	11.93
28	Chandigarh	-	-	-	-	-	-
29	Daman & Diu	-	-	-	-	-	-
30	New Delhi	298	3.83	461	7.20	604	10.45
31	D & N Haveli	-	-	-	-	-	-
32	Lakshdweep	-	-	-	-	-	-
33	Puducherry	7,010	21.43	7,197	24.88	7,377	13.36
34	Jharkhand	4,71,831	865.82	3,86,435	1,000.88	3,86,860	1,266.96
35	Chhattisgarh	22,32,068	2,823.87	24,33,017	2,378.77	16,24,867	2,184.51
36	Uttarakhand	4,02,567	942.51	4,27,342	1,234.37	3,98,773	1,267.13
	Total	510,75,499	1,73,080.65	518,00,220	1,96,781.15	481,54,003	2,14,620.19

Source: NABARD