

Government of India
Ministry of Finance
Department of Financial Services

LOK SABHA
Unstarred Question No. †2503
To be answered on Friday, March 09, 2018/Phalgun 18, 1939 (Saka)
Kisan Credit Cards

†2503. SHRI JAGDAMBIKA PAL:

Will the Minister of FINANCE be pleased to state:

- (a) the number of Kisan Credit Cards (KCCs) holders in the country during the last two years, State/UT-wise;
- (b) the loans sanctioned and disbursed by the banks to the farmers under KCC schemes during the said period, State/UTwise;
- (c) whether the Government has directed the banks to increase the number of KCC holders and raise the amount of loan to be distributed under KCC scheme and if so, the details thereof;
- (d) whether the Government proposes to relax the rules to facilitate KCC, if so, the details thereof;
- (e) whether the Government is formulating any policy of loan waiving on KCC under the scheme and if so, the details thereof; and
- (f) whether the Government has received any complaints against banks for irregularities in facilitating interest rate on KCC and 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 Shiv Pratap Shukla)

(a) to (d): The state wise/UT wise number of Kisan Credit Cards (KCCs) holders and amount outstanding during the last two 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 Regional Rural Banks (RRBs) as reported by National Bank for Agriculture and Rural Development (NABARD), is given in Annexure II.

Government fixes agriculture credit disbursement targets for the banking sector every year and banks have consistently surpassed these targets. The details of agriculture credit targets fixed by the Government and the achievement by the Banks, for the last two years (2015-16 and 2016-17) are given as under:

Agriculture Credit Target & Achievement

(Amount. in Rs. Crore)

Year	Target allotted by Gol	Achievement
2015-16	8,50,000.00	9,15,509.92*
2016-17	9,00,000.00	10,65,755.67*

Source: NABARD

*Provisional

The Government has introduced the Kisan Credit Card (KCC) Scheme, which enables farmers 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 converted into ATM enabled RuPay debit card with, inter alia, facilities of one-time documentation, built-in cost escalation in the limit, any number of drawls within the limit, etc. The Government has been closely monitoring the progress of conversion of Kisan Credit Cards (KCCs) to RuPay ATM cum Debit Kisan Credit Cards (RKCCs), the use of RKCCs may increase the frequency of funds accessed by the farmer as there will be ease in withdrawing cash as and when required. This periodic withdrawal of small amounts will help in reducing the interest burden on the farmers and enable them to access credit as per their needs.

(e): There is no proposal under consideration of Union Government for waiving of farm loan.

(f): 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 irregularities in facilitating interest rate on KCC, is not centrally maintained.

Annexure I to USQ 2503 for 09.03.2018

Kisan Credit Card Scheme

(No. in Actual & Amount in Rupees Lakhs)

S.No.	State	2015-16		2016-17	
		Operative KCCs	Amount Outstanding	Operative KCCs	Amount Outstanding
			Total		Total
1	Andamans	577	272.19	432	298.19
2	Andhra Pradesh	1778575	2121976.77	1753878	2299666.74
3	Arunachal Pradesh	9960	5995.74	8574	5488.67
4	Assam	568181	309849.82	496801	312670.28
5	Bihar	1405200	1034408.67	1443624	1111440.81
6	Chandigarh	8428	46967.64	10484	54361.30
7	Chattisgarh	201566	354564.65	219235	425922.65
8	Dadra & Nagar Haveli	541	1472.04	527	1556.98
9	Daman & Diu	308	857.94	314	773.06
10	Delhi	8389	25078.39	4893	27650.61
11	Goa	2869	6845.80	7212	18358.77
12	Gujarat	1038301	2356049.40	1070354	2664767.11
13	Haryana	603620	2371127.50	654854	2669983.61
14	Himachal Pradesh	184180	287016.48	208895	346884.59
15	Jammu & Kashmir	248104	330208.66	274609	350375.46
16	Jharkhand	615165	251982.68	642314	275237.32
17	Karnataka	977326	2640073.55	932400	2849586.25
18	Kerala	310248	985210.37	311424	1196089.65
19	Lakshadweep	594	278.33	508	243.63
20	Madhya Pradesh	1532783	3070360.83	1640177	3437332.64
21	Maharashtra	2462070	3495399.74	2446364	3809879.40
22	Manipur	18064	12956.96	14988	11381.51
23	Meghalaya	55435	28244.50	56598	30797.01
24	Mizoram	12912	8296.83	12395	8366.76
25	Nagaland	30749	15046.14	32758	15925.74
26	Orissa	657475	438433.89	602490	449437.05
27	Puducherry	4560	16510.03	15499	58847.91
28	Punjab	805172	4542011.94	862228	4917378.61
29	Rajasthan	1857950	4313970.18	2000765	5044590.25
30	Sikkim	7185	5499.07	4664	4771.64
31	Tamil Nadu	549516	1246585.23	506183	1341306.83
32	Telangana	2314711	1539282.36	1356409	1938726.96
33	Tripura	79112	33966.07	45739	26058.42
34	Uttarakhand	223652	424249.64	389100	641787.33
35	Uttar Pradesh	3888982	5277576.06	4450262	6454175.58
36	West Bengal	1007329	585027.50	822998	533069.79
	Total	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 for 2015-16 and 2016-17 in respect of Cooperative (Amt. in Crores)					
S. No.	State	No. of Operative Cards	Amount Outstanding	No. of Operative Cards	Amount Outstanding
		2015-16		2016-17	
1	Andhra Pradesh	22,39,664	11,147.82	23,37,304	13,436.51
2	Assam	4,11,221	1,680.29	2,91,694	1,000.16
3	Arunachal Pradesh	3,744	17.99	3,983	15.18
4	Bihar	18,47,752	7,016.52	18,03,244	8,752.58
5	Gujarat	17,28,740	10,167.95	16,98,706	11,415.08
6	Goa	1,343	17.46	2,335	16.40
7	Haryana	15,34,304	12,112.91	14,58,365	12,166.36
8	Himachal Pradesh	1,36,801	1,449.56	1,26,967	1,652.78
9	Jammu & Kashmir	50,033	360.69	71,858	570.98
10	Karnataka	32,84,231	17,500.59	32,31,692	19,269.01
11	Kerala	9,47,390	3,868.40	9,64,251	4,034.17
12	Madhya Pradesh	57,76,571	16,351.86	59,17,637	18,565.24
13	Maharashtra	54,70,624	17,765.60	45,64,350	21,528.74
14	Meghalaya	16,074	30.35	35,702	119.93
15	Mizoram	15,522	69.91	7,513	91.28
16	Manipur	7,066	17.14	7,442	22.23
17	Nagaland	2,972	10.27	5,186	15.26
18	Odisha	51,50,219	10,267.52	41,32,602	10,078.34
19	Punjab	11,14,937	10,640.40	11,17,800	11,104.48
20	Rajasthan	44,47,320	19,837.34	40,13,914	20,766.80
21	Sikkim	8,040	9.73	8,328	10.00
22	Tamilnadu	20,61,309	6,873.49	16,13,734	6,053.51
23	Tripura	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	74,71,939	30,373.36	75,66,185	33,544.00
26	West Bengal	25,14,771	5,652.09	23,68,373	5,838.68
27	A & N Islands	6,424	10.73	6,028	11.93
28	Chandigarh	-	-	-	-
29	Daman & Diu	-	-	-	-
30	New Delhi	461	7.20	604	10.45
31	D & N Haveli	-	-	-	-
32	Lakshdweep	-	-	-	-
33	Puducherry	7,197	24.88	7,377	13.36
34	Jharkhand	3,86,435	1,000.88	3,86,860	1,266.96
35	Chhattisgarh	24,33,017	2,378.77	16,24,867	2,184.51
36	Uttarakhand	4,27,342	1,234.37	3,98,773	1,267.13
	Total	518,00,220	1,96,781.15	481,54,003	2,14,620.19

Source: NABARD