

Government of India
Ministry of Finance
Department of Financial Services

LOK SABHA
Unstarred Question No. 4768
To be answered on Friday, March 23, 2018/Chaitra 2, 1940 (Saka)
Kisan Credit Cards

4768. DR. KIRIT P. SOLANKI:

Will the Minister of FINANCE be pleased to state:

- (a) the total number of farmers allotted Kisan Credit Cards (KCCs) during the previous year and the current year;
- (b) whether all existing KCCs have been converted to electronic cards, if so, the details thereof;
- (c) the total amount of loans disbursed through the KCCs during the current year and previous year; and
- (d) whether the said loans have contributed to the non-performing assets of banks, if so, the details thereof?

Answer

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

(a): The Total number of Kisan Credit Cards (KCC) issued during the previous year i.e 2016-17 and the current year 2017-18 (upto 31 December 2017) as reported by Reserve Bank of India in respect of Scheduled Commercial Banks (SCBs) and National Bank for Agriculture and Rural Development (NABARD) in respect of Regional rural Banks (RRBs) & Cooperative Banks are given as under:

(Numbers in lakh)

Year	Scheduled Commercial Banks	Cooperative Bank	RRBs	Total
2016-17	77.86	15.58	14.60	108.04
2017-18	51.00	10.54	11.81	73.36

(b): Agency-wise details of operative KCC and Rupay KCCs (RKCCs) issued as on 31.12.2017, as reported Public Sector Banks (PSBs) and by NABARD in respect of RRBs and Cooperative Banks are given as under:

(No. in lakh)

Agency	No. of operative/Live KCCs	No. of KCCs converted to RKCCs	% conversion
PSBs	218.03	210.34	96.47
RRBs	101.31	99.25	97.97
Cooperative Banks	214.48	161.16	75.14
Total	533.82	470.75	88.19

(c): The total amount sanctioned under KCC during 2016-17 and 2017-18 (upto 31 December 2017) in respect of Scheduled Commercial Banks as reported by RBI is given as under:

S.No	Amount sanctioned as on at the end of Year	Scheduled Commercial Banks (Rupees in crore)
1	2016-17	1,58,113.01
2	2017-18 (upto 31.12.2017)	1,05,564.48

(d): The details of total outstanding Gross Non Performing Assets (GNPAs) and GNPA ratio for Agriculture & Allied Activities, in respect of Scheduled Commercial Banks (SCBs) for the last two years, as reported by Reserve Bank of India (RBI), are as under:

Agriculture and Allied Activities – GNPAs (in Rs. Crore)	Agriculture and Allied Activities - GNPA Ratio
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		(in Per cent)	
March 31, 2016	March 31, 2017	March 31, 2016	March 31, 2017
48,845	60,161	4.7	5.4