

Government of India
Ministry of Finance
Department of Financial Services
LOK SABHA
Unstarred Question No. †2833
To be answered on Friday, December 28, 2018/Pausha 7, 1940 (Saka)

Kisan Credit Card

Question

†2833. SHRI DEVJI M. PATEL: SHRI HARISHCHANDRA CHAVAN: SHRIMATI RAMA DEVI:

Will the Minister of FINANCE be pleased to state:

- (a) the details of the loans disbursed under Kisan Credit Card (KCC) during the last three years in the country including Rajasthan, Maharashtra and Bihar alongwith the number of loans above three lakhs among them, State/year-wise;
- (b) whether the Government proposes to increase the maximum limit of loan under KCC scheme in view of increasing expenditure of farmers;
- (c) if so, the details thereof and if not, the reasons therefor indicating the maximum limit of loans presently; and
- (d) the total number of farmers covered under the KCC scheme in the said States during the said period along with the number of applications pending at present?

Answer

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

(a) to (d): The credit limit/ loan amount under Kisan Credit Cards (KCC) is fixed by Banks as per guidelines prescribed in the Master Circular dated July 4, 2018 issued by RBI. The short term credit limit under KCC for the first year is determined based on Scale of Finance for the crop (as decided by District Level Technical Committee) x Extent of area cultivated + 10% of limit towards post-harvest/household/ consumption requirements + 20% of limit towards repairs and maintenance expenses of farm assets + crop insurance and/or accident insurance including personal accidental insurance scheme (PAIS), health insurance & asset insurance. The limit for second and subsequent years (3rd, 4th and 5th year) is arrived based on first year limit for crop cultivation purpose plus 10% of the limit towards cost escalation / increase in scale of finance and estimated term loan component for the tenure of Kisan Credit Card, i.e., five years.

The short term loan limit arrived for the 5th year plus the estimated long term loan requirement will be the Maximum Permissible Limit (MPL) and is to be treated as the Kisan Credit Card limit.

Statement showing State-wise number of operative KCCs and amount outstanding during the last three years under KCC (including State of Rajasthan, Maharashtra and Bihar) in respect of Cooperative Banks and Regional Rural Banks (RRBs), furnished by National Bank for Agricultural and Rural Development (NABARD), is attached at Annexure I. Statement showing State-wise number of KCCs issued and agri credit limit sanctioned during the last three years under KCC (including State of Rajasthan, Maharashtra and Bihar) in respect of Commercial banks, furnished by Reserve Bank of India (RBI), is attached at Annexure II.

Annexure I to Lok Sabh USQ 2833 for 28.12.2018

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 2015-16 to 2017-18 in respect of Cooperative Banks and RRBs cumulatively

(Amt. in Crores and Numbers in actual)

SN	State	No. of Operative Cards	Amount Outstanding	No. of Operative Cards	Amount Outstandin g	No. of Operative Cards	Amount Outstanding
		2015-16		2016-17		2017-18	
1	Andhra Pradesh	22,39,664	11,147.82	23,37,304	13,436.51	23,87,806	15,466.27
2	A & N Islands	6,424	10.73	6,028	11.93	4,781	13.35
3	Arunachal Pradesh	3,744	17.99	3,983	15.18	3,983	15.18
4	Assam	4,11,221	1,680.29	2,91,694	1,000.16	2,87,343	1,047.65
5	Bihar	18,47,752	7,016.52	18,03,244	8,752.58	15,01,841	8,287.50
6	Chandigarh	-	-	-	-	-	-
7	Chhattisgarh	24,33,017	2,378.77	16,24,867	2,184.51	11,68,158	2,587.03
8	D & N Haveli	-	-	-	-	-	-
9	Daman & Diu	-	-	-	-	-	-
10	Goa	1,343	17.46	2,335	16.40	2,337	19.85
11	Gujarat	17,28,740	10,167.95	16,98,706	11,415.08	13,71,297	12,848.36
12	Haryana	15,34,304	12,112.91	14,58,365	12,166.36	14,37,233	15,493.14
13	Himachal Pradesh	1,36,801	1,449.56	1,26,967	1,652.78	1,32,986	1,854.09
14	Jammu & Kashmir	50,033	360.69	71,858	570.98	76,158	666.84
15	Jharkhand	3,86,435	1,000.88	3,86,860	1,266.96	3,89,103	1,446.56
16	Karnataka	32,84,231	17,500.59	32,31,692	19,269.01	31,66,289	20,798.48
17	Kerala	9,47,390	3,868.40	9,64,251	4,034.17	7,77,469	4,264.46
18	Lakshdweep	-	-	-	-	-	-
19	Madhya Pradesh	57,76,571	16,351.86	59,17,637	18,565.24	62,74,788	21,880.77
20	Maharashtra	54,70,624	17,765.60	45,64,350	21,528.74	40,52,391	21,630.93
21	Manipur	7,066	17.14	7,442	22.23	8,820	26.66
22	Meghalaya	16,074	30.35	35,702	119.93	35,754	129.94
23	Mizoram	15,522	69.91	7,513	91.28	14,072	77.13
24	Nagaland	2,972	10.27	5,186	15.26	5,186	15.26
25	New Delhi	461	7.20	604	10.45	687	12.47
26	Odisha	51,50,219	10,267.52	41,32,602	10,078.34	34,53,942	11,561.05
27	Puducherry	7,197	24.88	7,377	13.36	7,375	15.13
28	Punjab	11,14,937	10,640.40	11,17,800	11,104.48	10,90,739	11,764.12
29	Rajasthan	44,47,320	19,837.34	40,13,914	20,766.80	40,78,258	24,496.70
30	Sikkim	8,040	9.73	8,328	10.00	8,423	11.09
31	Tamilnadu	20,61,309	6,873.49	16,13,734	6,053.51	17,95,920	8,442.38
32	Telangana	21,17,806	8,686.13	21,99,905	9,591.89	20,41,462	11,243.32
33	Tripura	1,78,951	198.94	1,80,424	206.27	1,91,809	219.24
34	Uttar Pradesh	74,71,939	30,373.36	75,66,185	33,544.00	77,34,113	35,341.45
35	Uttarakhand	4,27,342	1,234.37	3,98,773	1,267.13	3,15,875	1,271.77
36	West Bengal	25,14,771	5,652.09	23,68,373	5,838.68	18,71,702	4,900.53
Total		518,00,220	1,96,781.15	481,54,003	2,14,620.19	456,88,100	2,37,848.70
	Source: NABARD						

Annexure II to Lok Sabh USQ 2833 for 28.12.2018										
Kisan Credit Card Scheme: State-wise Progress					(Amount in Rs. Lakh and No. of Cards in Actual)					
		Annual (2015-16)			Annual (2016-17)			Annual (2017-18)		
SN	State/UT	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	
			Crop Loan	Term loan		Crop Loan	Term loan		Crop Loan	Term Loan
1	Andaman and Nicobar Islands	317	219.75	22.08	241	320.68	20.87	116	52.25	0.00
2	Andhra Pradesh	12,26,444	1148754.16	131354.11	1035716	1300156.09	94721.97	835305	1124450.19	86019.94
3	Arunachal Pradesh	2,135	1162.21	1.00	1287	1187.08	10.02	1895	1397.08	15.65
4	Assam	80,913	40916.13	20188.47	146890	79236.82	24724.88	168488	99453.68	31842.91
5	Bihar	3,20,277	223462.15	43862.83	306143	213559.73	28739.04	292566	221157.47	41800.06
6	Chandigarh	1,558	9366.96	2515.26	405	4872.26	1667.24	1645	3813.23	2922.63
7	Chhattisgarh	49,787	107368.38	15783.73	61534	116642.77	16670.96	56213	109169.15	19214.99
8	Dadra and Nagar Haveli	129	301.84	254.47	103	424.69	252.14	114	285.52	119.93
9	Daman and Diu	273	375.11	209.33	54	154.02	309.05	170	530.39	195.26
10	Goa	1,022	1554.86	2353.45	1805	2842.67	2456.76	2284	6342.96	10182.96
11	Gujarat	2,18,416	608672.01	158427.62	281257	685246.96	166444.54	2631	5744.37	2282.79
12	Haryana	2,00,864	908136.16	80779.15	218338	947178.89	61202.91	174250	549366.71	152770.10
13	Himachal Pradesh	38,524	88899.25	5700.26	48636	104248.50	6511.25	223450	967922.87	53847.63
14	Jammu & Kashmir	44,016	186965.37	5484.57	34419	251517.95	5655.80	40903	103099.85	6386.98
15	Jharkhand	1,52,854	58890.14	17017.24	126499	49927.07	6973.77	43892	323878.64	7604.08
16	Karnataka	4,86,890	1044412.85	358343.91	407939	927650.37	383631.39	144174	64874.08	10187.63
17	Kerala	1,25,289	299247.31	138974.15	156105	361150.43	158175.61	318055	654047.85	114647.71
18	Lakshdweep	189	99.96	0.00	80	55.59	0.00	119652	304112.88	136538.10
19	Madhya Pradesh	3,93,786	882911.10	93729.11	438032	901769.31	97026.18	25	18.53	0.00
20	Maharashtra	6,06,358	883554.69	290065.54	746937	1250152.18	327680.72	412164	967950.26	78079.92
21	Manipur	1,694	1218.99	1365.03	2655	2243.36	1214.79	282335	499720.29	195280.55
22	Meghalaya	7,011	3167.04	645.70	13151	6841.83	613.70	2948	2377.81	825.22
23	Mizoram	1,324	773.30	18.01	2418	1552.25	29.89	10574	5916.20	514.75
24	Nagaland	7,364	4046.56	128.40	13496	7381.49	8.03	1060	861.50	80.03
25	New Delhi	5,661	15333.60	2485.29	11522	25897.77	21596.71	8055	4748.70	27.08
26	Odisha	1,65,750	86327.66	61668.66	182419	108286.01	60400.78	157762	94838.76	65643.72
27	Puducherry	10,544	14236.17	5988.49	14207	19151.99	4050.36	3991	4303.96	4295.35
28	Punjab	2,71,835	1844335.45	111555.36	265006	1602525.12	84087.18	356943	1847489.70	80261.27
29	Rajasthan	4,43,014	1330125.11	135108.35	491683	1313274.80	126029.98	581997	1462796.22	120650.13
30	Sikkim	3,528	1873.91	429.05	1468	808.29	468.02	1578	868.72	675.71
31	Tamil Nadu	6,60,529	729521.58	245294.88	434382	618252.39	257559.51	227103	351987.49	339255.03
32	Telangana	12,61,598	964203.94	90833.78	553817	652448.18	88235.32	600036	687802.46	69390.47
33	Tripura	13,949	6724.12	3399.52	16591	9826.12	3107.37	60744	32230.77	6838.71
34	Uttar Pradesh	11,99,598	1837322.41	101113.30	1417397	1737989.62	76467.86	44624	95169.66	7660.88
35	Uttarakhand	1,21,261	232335.31	13684.28	81832	138855.44	6415.51	1398002	1782479.04	83269.87
36	West Bengal	3,04,647	190750.41	46361.45	247298	167221.69	49214.00	283368	190461.58	61882.47
	Total	8429348	13757565.98	2185145.82	7761760	13610850.42	2162374.09	6859112	12571720.82	1791210.51
	Source : RBI									