

GOVERNMENT OF INDIA
MINISTRY OF AGRICULTURE AND FARMERS WELFARE
DEPARTMENT OF AGRICULTURE, COOPERATION AND FARMERS WELFARE

LOK SABHA
UNSTARRED QUESTION NO.4964
TO BE ANSWERED ON 23RD JULY, 2019

CREDIT CARDS FOR FARMERS

4964. SHRI MAHABALI SINGH:

Will the Minister of AGRICULTURE AND FARMERS WELFARE कृषि एवं किसान कल्याण मंत्री be pleased to state:

- (a) whether the Government is considering to provide more number of credit cards to the farmers and if so, the details thereof;
- (b) whether the Government is considering to make the loan interest free to be disbursed through credit cards and if so, the details of the same;
- (c) whether a large number of farmers in the country do not have credit cards and if so, the details thereof;
- (d) whether the banks do not take keen interest towards issuing credit cards to the farmers and if so, the directives issued by the Government to banks in this regard; and
- (e) whether the Government will consider providing Kisan Credit Cards to all the eligible farmers in a time bound manner and if so, the details thereof?

ANSWER

MINISTER OF AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण मंत्री (SHRI NARENDRA SINGH TOMAR)

(a) to (e): There are 6.92 crore active Kisan Credit Cards (KCCs) against 14.5 crore operational landholdings which means there are a substantial number of farmers outside the ambit of KCC. To bring the maximum number of farmers under KCC in order to provide them access to concessional institutional credit, Government has started a campaign to achieve saturation under KCC in MISSION MODE and in a time bound manner for the farmers. In this regard, necessary directions have been issued to waive off processing fee, inspection, ledger folio charges and all other service charges for all crop loans upto Rs.3.00 lakh and State Governments have been advised to hold bank-wise and village-wise camps to collect KCC application forms from eligible farmers and the applications collected therein. These applications have to be submitted to the concerned bank branch and banks have been advised to issue KCC within 2 weeks from the receipt of completed application. The progress is to be monitored by State Level Bankers Committee (SLBC).

Review and modification in the scheme is a continuous process based on inputs from stakeholders and changes are made from time to time for better implementation.