

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

LOK SABHA
UNSTARRED QUESTION NO. 937
TO BE ANSWERED ON 13TH December, 2022

LOAN LIMIT TO KCC HOLDERS

937. SHRI KRUPAL BALAJI TUMANE:
SHRIMATI BHAVANA PUNDALIKRAO GAWALI:
SHRIMATI GOMATI SAI:
SHRI SATYADEV PACHAURI.:

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

- (a) the details of loan sanctioned to the Kisan Credit Card (KCC) holders, State/UT-wise especially in Uttar Pradesh, Washim-Yavatmal Parliamentary Constituency in Maharashtra and district-wise details in Chhattisgarh;
- (b) whether the loan amount limit has been increased for the said cardholders keeping in view the increase in the expenditure of the farmers and if so, the details thereof;
- (c) whether farmers have the option to pay only interest component at the time of payment of dues on KCC in banks and if not, whether the Government proposes to initiate any system in this regard and if so, the details thereof; and
- (d) whether the said system is likely to help the farmers to pay their KCC dues on time and save them from the clutches of money lenders and if so, the details thereof?

ANSWER

MINISTER OF AGRICULTURE AND FARMERS WELFARE
कृषि एवं किसान कल्याण मंत्री (SHRI NARENDRA SINGH TOMAR)

- (a): The district-wise detail of loan sanctioned to the KCC holders is not maintained and State/UT-wise detail is annexed.
- (b): As per the KCC Master Circular of RBI, the credit limit under KCC is decided as per following method:

The amount of credit limit provided is as per 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. For second & subsequent years the calculation is as follows:- First year limit for crop cultivation purpose arrived at as above plus 10% of the limit towards cost escalation / increase in scale of finance for every successive year (2nd, 3rd, 4th and 5th year) and estimated term loan component for the tenure of Kisan Credit Card, i.e., five years. Hence, the maximum limit for KCC loan is not fixed and this takes into account the increase in expenses.

(c) & (d): Farmer has to pay both principal and interest at the time of repayment. On timely repayment of loan amount farmers are given additional subvention of 3% per annum which reduces rate of interest to 4%. The government of India is also driving a KCC saturation drive to bring more farmers under the ambit of KCC. This enabled such farmers to gain access to institutional credit at concessional interest rate.

State-wise and Agency-wise Operative/ Live KCCs and amount outstanding - Progress upto Oct-2022

Sr.No.	State / UT	Cooperative Banks		Regional Rural Banks		Scheduled Commercial Banks		Total	
		Total No. of Operative KCCs	Amt. outstanding	Total No. of Operative KCCs	Amt. outstanding	Total No. of Operative KCCs	Amt. Outstanding	Total No. of Operative KCCs	Amt. outstanding
		1	2	3	4	5	6	7	8
1	Andhra Pradesh	1585640	13308.74	947991	11555.14	2084339	33371.33	4617970	58235.21
2	Andaman & Nicobar	7229	17.91	0	0.00	2289	33.03	9518	50.94
3	Arunachal Pradesh	1054	7.40	2920	23.41	6205	62.73	10179	93.54
4	Assam	1299	21.46	288168	1432.53	366605	2423.41	656072	3877.40
5	Bihar	247403	454.69	1575224	11391.35	862468	5932.80	2685095	17778.83
6	Chhattisgarh	1496106	5718.17	144370	1256.00	261145	4989.95	1901621	11964.12
7	Goa	1515	18.11	0	0.00	7365	92.81	8880	110.92
8	Gujarat	1001139	16123.75	443165	8114.64	1544870	38080.47	2989174	62318.86
9	Haryana	1157227	12132.18	292913	8263.09	813014	28421.02	2263154	48816.30
10	Himachal Pradesh	117149	1829.22	72598	971.37	246743	4590.77	436490	7391.36
11	Jammu and Kashmir	7942	62.47	125853	1033.75	800061	5390.31	933856	6486.53
12	Jharkhand	15549	46.70	379654	2304.93	558508	2645.91	953711	4997.54
13	Karnataka	3180040	21169.82	704925	12667.42	952754	19485.22	4837719	53322.47
14	Kerala	690954	5716.28	432917	7021.72	1143401	23540.86	2267272	36278.86
15	Madhya Pradesh	3944546	22590.36	441172	7195.37	1907456	44184.33	6293174	73970.06
16	Maharashtra	3668957	27533.05	726615	6717.85	2876872	36708.09	7272444	70958.99
17	Manipur	2704	14.01	10135	40.71	6119	70.85	18958	125.58
18	Meghalaya	16212	32.02	32760	177.10	19026	114.02	67998	323.15
19	Mizoram	638	7.01	20820	252.89	10348	52.20	31806	312.11
20	Nagaland	4146	22.31	686	1.66	21602	134.49	26434	158.46
21	New Delhi	61	0.90	0	0.00	2833	48.83	2894	49.73
22	Odisha	2924724	13147.59	432333	2538.91	617806	5170.77	3974863	20857.27
23	Puducherry	0	0.00	1128	13.37	10650	242.01	11778	255.38
24	Punjab	954048	7422.21	154411	5413.72	1067558	42908.82	2176017	55744.75
25	Rajasthan	3087656	12492.67	809959	19572.35	2451769	61396.43	6349384	93461.46
26	Sikkim	1014	5.03	0	0.00	6558	46.54	7572	51.57
27	Tamil Nadu	1806697	10884.78	53548	850.05	1380482	23831.70	3240727	35566.53
28	Telangana	925798	5251.85	1489967	9857.84	1896712	23488.44	4312477	38598.13
29	Tripura	88114	73.27	109145	168.53	49235	271.71	246494	513.51
30	Uttar Pradesh	2695798	7582.51	3627125	45721.48	3667103	62262.63	9990026	115566.62
31	Uttarakhand	309503	1656.70	27580	190.11	784367	12782.82	1121450	14629.63
32	West Bengal	1656679	4730.65	395218	1955.17	1000821	7068.58	3052718	13754.40
33	Chandigarh	0	0.00	0	0.00	1514	112.46	1514	112.46
		31597541	190073.85	13743300	166702.46	27428598	489956.34	72769439	846732.66
