

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

**LOK SABHA**  
**UNSTARRED QUESTION NO.3621**  
TO BE ANSWERED ON THE 10<sup>TH</sup> DECEMBER, 2019

**ISSUE OF KCC**

3621. SHRI AJAY NISHAD:

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

- (a) the number of Kisan Credit Cards (KCCs) issued as on date, State-wise;
- (b) whether the complaints regarding non-issuance of credit cards to the farmers have been received by the Government during the last three years;
- (c) if so, the details thereof, State-wise and the remedial steps or measures taken/ being taken by the Government in this regard;
- (d) whether some problems are being faced in sanctioning the loans to be provided through Kisan Credit Cards and recovery of loan; and
- (e) if so, the details thereof and the details of corrective measures taken by the Government in this regard?

**ANSWER**

MINISTER OF AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण मंत्री (SHRI NARENDRA SINGH TOMAR)

(a): The State-wise details of operative Kisan Credit Cards (KCCs) as on 30<sup>th</sup> September, 2019 is at Annexure.

(b) & (c): Kisan Credit Card is issued by Scheduled Commercial Banks, Cooperative Banks and Regional Rural Banks for which the nodal agencies are RBI and NABARD respectively. Complaints for non-issuance of KCC are received by the RBI and NABARD and are forwarded to concerned banks for redressal. However, such data is not centrally maintained by them.

(d) & (e): The Government has taken many steps to alleviate the problems faced by farmers regarding issue of KCC. Processing fee, inspection, ledger folio charges and all other service charges for short term crop loans upto Rs.3.00 lakh have been waived off. Collateral fee loan limit for short term agri-credit has been raised from Rs.1.00 lakh to Rs.1.60 lakh. Government has introduced KCC scheme for Animal Husbandry and Fisheries in order to provide short term working capital loans to Animal Husbandry and Fisheries farmers. Benefit of Interest Subvention Scheme has also been extended on KCC for animal husbandry and fisheries farmers' upto loan limit of Rs. 2 lakh per farmer so as to reduce the burden of interest component on farmers and provide hassle free short term working capital loans to them. To bring the maximum number of farmers under KCC in order to provide loan to them at a cheaper

Rate under the Interest Subvention Scheme (ISS), Union Government has launched a campaign to saturate the farmers with KCC through financial institutions including Commercial Banks, Cooperative Banks and Regional Rural Banks in collaboration with the State Governments and State Level Bankers Committees (SLBCs). Government had formulated a detailed strategy and shared it among the participating agencies to be adopted for making the campaign successful, which includes issue of simplified standard application form and KCC to be issued in a time-bound manner within 14 days from the date of receiving of completed form.

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**ANNEXURE****State-wise details of operative Kisan Credit Cards (KCCs) as on 30<sup>th</sup> September, 2019**

<b>Name of the States/Union Territories</b>	<b>Number of operative Kisan Credit Cards (KCCs) as on 30<sup>th</sup> September, 2019 (No. in actual)</b>
Andaman - Nicobar Islands	5,229
Andhra Pradesh	49,98,351
Arunachal Pradesh	17,187
Assam	9,07,207
Bihar	31,52,618
Chandigarh	501
Chattisgarh	14,87,976
Dadra - Nagar Haveli	426
Daman And Diu	411
Delhi	3,644
Goa	6,848
Gujarat	24,10,806
Haryana	20,82,623
Himachal Pradesh	3,58,197
Jammu And Kashmir	1,17,352
Jharkhand	15,12,784
Karnataka	41,65,621
Kerala	13,39,421
Lakshadweep	436
Madhya Pradesh	61,19,997
Maharashtra	63,55,315
Manipur	25,963
Meghalaya	1,14,048
Mizoram	21,939
Nagaland	35,193
Odisha	40,75,574
Puducherry	14,267
Punjab	18,82,615
Rajasthan	51,47,835
Sikkim	13,950
Tamil Nadu	21,40,265
Telangana	49,83,523
Tripura	2,70,178
Uttar Pradesh	1,29,61,936
Uttarakhand	4,99,428
West Bengal	30,63,411
<b>Total</b>	<b>7,02,93,075</b>

Source: National Bank for Agriculture and Rural Development (NABARD)

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