

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

LOK SABHA
UNSTARRED QUESTION NO. 1259
TO BE ANSWERED ON THE 9TH FEBRUARY, 2021

KISAN CREDIT CARD SCHEME

1259. SHRIMATI JASKAUR MEENA:

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

- (a) the important features of Kisan Credit Card Scheme;
- (b) the details of funds approved, allocated and utilised in Rajasthan till date under this scheme;
- (c) the number of beneficiaries covered in Dausa district of Rajasthan till date under this scheme;
- (d) the details of achievements till date and target set under this scheme;
- (e) whether the Government plans to cover dairy farmers of the country under this scheme and if so, the details thereof;
- (f) the details of projected funds for this scheme; and
- (g) the time by which it is likely to be implemented?

ANSWER

MINISTER OF AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण मंत्री (SHRI NARENDRA SINGH TOMAR)

(a): Kisan Credit Card (KCC) Scheme provides adequate and timely credit support from the banking system under a single window to the farmers for their cultivation & other needs and is in operation since August 1998. The Scheme provides for sanction of the limit for 5 years with simplified renewal every year. The issue of smart –cum debit card, mandated under the revised guidelines, enables the farmers to access multiple delivery channels. Tenant farmers, oral lessees or share croppers are also covered under the Scheme.

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KCC is saving -cum- loan product, where the loan limit is calculated based on Scale of Finance as decided by District Level Technical Committee (DLTC) [State Level Technical Committee (SLTC) from the financial year 2021-22]. Scale of Finance is a measure of the loans that can be given per acre per crop on the basis of local cost worked out. The committee deliberate and arrives at the maximum amount that can be given for different crops taking all factors including cost o fertilizers, seeds, etc into account. All scheduled commercial banks, small finance banks, cooperative banks and RRBs extend crop loans through KCC implementing the guidelines issued in terms of RBI Master Circular FIDD.CO.FSD.BC.No.6/05.05.010/2018-19 dated July 04, 2018 on Kisan Credit Card. The loan limit sanctioned for 5 years includes additional 10% limit towards postharvest/ household/ consumption requirements and 20% limit towards repairs and maintenance expenses of farm assets along with an additional 10% of the limit towards cost escalation / increase in scale of finance for every successive year (2nd, 3rd, 4th and 5th year).

Further in terms of RBI circular FIDD.CO.FSD.BC.12/05.05.010/2018-19 dated February 04, 2019 KCC facility is extended to Animal Husbandry farmers and Fisheries for their working capital requirements along with the benefit of Interest Subvention, wherein Dairy farmers either individual or joint borrower, Joint Liability Groups or Self Help Groups including tenant farmers having owned /rented/leased sheds are eligible for getting benefits under the scheme.

(b): The scheme is demand driven and no State-wise budgetary allocations are made under the Scheme.

(c) & (d): As reported by State Level Bankers Committee (SLBC) Rajasthan, target of Agriculture sector for Financial Year-2020-21 is Rs. 1,09,448 crore under annual action plan & achievement upto 31.12.2020 is Rs. 69,158 crore which is 63.19%.

As reported by SLBC, Rajasthan, a total 1,64,561 farmers are covered under KCC scheme in Dausa district upto 31.12.2020.

(e): With effect from February, 2019, the farmers engaged in Animal Husbandry, Dairying and Fisheries are included in the KCC scheme with sub-limit of Rs.2.00 lakhs for the existing KCC holders alongwith the benefit of Interest Subvention (IS) and Prompt Repayment Incentive (PRI).

New KCC can be issued to Animal Husbandry and Fisheries farmers with provision of benefit of IS &PRI for loan amount upto Rs.2.00 lakh per annum.

(f): the target for annual credit flow for the year 2020-21 is Rs. 15 lakh crore. This includes KCC loans for crop, working capital loans for animal husbandry, fisheries and dairying.

(g) : Information as given in part (e) of the reply.
