

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

**LOK SABHA**  
**UNSTARRED QUESTION NO.171**  
TO BE ANSWERED ON THE 2<sup>ND</sup> FEBRUARY, 2021

**LOANS DISBURSED UNDER KCC**

171. SHRI GIRISH BHALCHANDRA BAPAT:  
SHRI SHRIRANG APPA BARNE:  
SHRI KRUPAL BALAJI TUMANE:  
SHRI SUDHEER GUPTA:  
SHRI SANJAY SADASHIVRAO MANDLIK:  
SHRI CHANDRA SEKHAR SAHU:  
SHRI BIDYUT BARAN MAHATO:

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

- (a) the details of the loans disbursed under Kisan Credit Card (KCC) during each of the last three years in the country including Maharashtra, State-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;
- (d) the total number of farmers covered under the KCC scheme in Maharashtra during the said period;
- (e) the number of applications pending at present along with the reasons for the same and the steps taken for speedy disposal of pending applications;
- (f) whether the amount of loan has been increased for KCC holders in view of the increase in the expenses of the farmers, if so, the details thereof;
- (g) whether the farmers can pay only annual interest incurred on loan taken through their KCC in the banks, if not, whether the Government proposes to make such an arrangement; and
- (h) whether the Government is of the view that by doing so, the farmers are likely to repay the loan on time and also be free from the harassment of the moneylenders?

**ANSWER**

MINISTER OF AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण मंत्री ( SHRI NARENDRA SINGH TOMAR)

(a): The State-wise Short Term Crop Loans including loans disbursed through Kisan Credit Card (KCC) during the last three years including Maharashtra, are annexed.

(b) & (c): 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 Accident 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.

(d): The total number of farmers covered under the KCC scheme in Maharashtra during the last three years are as under:

Year	Number of farmers in Maharashtra covered under the KCC (number in actual)
2017-18	2304683
2018-19	2257706
2019-20	2502716

(e): A total of 2,27,593 of KCC applications are pending with banks. Non availability of land documents/ Mismatch of documents are the main reasons for pendency of KCC applications.

**Steps taken for speedy disposal of pending KCC applications**

1. Detailed instructions issued to State Governments to provide verified land documents to concerned bank branches for expediting the issue of KCC.
2. All kinds of service charges like processing fee, inspection, ledger folio charges for loans upto Rs.3.00 lakh have been waived off.
3. A time line of 14 days has been fixed to issue KCC after receipt of complete application.

(f): Information is at reply of (b) & (c) above.

(g) & (h): As per the RBI's Master Circular on KCC Scheme, there is no such provision for payment of only interest incurred on loan taken. As per the provisions of the Interest Subvention Scheme (ISS), KCC agri-loan (short term) upto Rs.3 lakh taken by the farmers is eligible for 2% Interest Subvention to banks and additional 3% directly to farmers on prompt repayment (PRI) of the loan. Thus farmers get the short term agri loans at an effective interest rate of 4% on timely repayment. Hence, the farmers become eligible for total 5% of Interest Subsidy only on repayment of principal amount along with the due interest. As of now, there is no such proposal.

The Government of India has inter-alia, taken the following major initiatives to reduce the debt burden of farmers and thus freeing them from the clutches of money lenders. These schemes/initiatives include KCC Saturation drive to ensure concessional institutional credit to all eligible farmers in the country, Pradhan Mantri Kisan SAMman Nidhi (PM-KISAN), Pradhan Mantri Fasal Bima Yojana (PMFBY), formation of Joint Liabilities Groups (JLG's), Rashtriya Krishi Vikas Yojana (RKVY), National Food Security Mission (NFSM), National Agriculture Market (e-NAM), National Mission For Sustainable Agriculture (NMSA), Pradhan Mantri Kisan Maan-Dhan Yojana (PM-KMY) etc.

**Short Term AgriLoan including through Kisan Credit Card (KCC) disbursement during 2017-18, 2018-19 and 2019-20**

r.No	States and Region	Short Term AgriLoan 2017-18	Short Term AgriLoan 2018-19	Short Term AgriLoan 2019-20
		Amount (Rs. in Lakh)	Amount (Rs. in Lakh)	Amount (Rs. in Lakh)
	DELHI	653,926.31	188,082	75458.71
	HARYANA	3,883,484.44	4,116,242	4325010.10
	HIMACHAL PRADESH	1,090,564.56	489,996	566620.02
	JAMMU and KASHMIR	924,882.27	1,053,258	1092927.82
	PUNJAB	5,297,747.92	5,402,287	5744444.42
	RAJASTHAN	6,358,254.75	6,157,042	6710406.79
	CHANDIGARH UT	129,324.76	40,844	18455.21
	<b>Northern Region</b>	<b>18,338,185.01</b>	<b>17,447,751</b>	<b>18533323.07</b>
	ARUNACHAL PRADESH	2,673.86	2,450	2733.72
	ASSAM	150,692.24	105,700	153552.87
0	MANIPUR	3,676.79	3,803	3306.17
1	MEGHALAYA	28,662.96	13,715	14852.24
2	MIZORAM	2,324.91	1,717	1276.75
3	NAGALAND	8,263.27	8,327	10475.26
4	SIKKIM	6,574.83	5,910	7063.13
5	TRIPURA	70,474.85	41,274	20251.59
	<b>North Eastern Region</b>	<b>273,343.71</b>	<b>182,895</b>	<b>213511.73</b>
6	A and N ISLAND	4,205.19	3,119	2623.59
7	BIHAR	1,443,514.10	1,788,625	1716342.36
8	JHARKHAND	210,039.84	175,729	176811.40
	ODISHA	1,565,	1,73	1798134.6

9		001.97	3,809	9
0	WEST BENGAL	1,484, 358.00	1,22 1,784	1362037.1 1
	<b>Eastern Region</b>	<b>4,707, 119.10</b>	<b>4,92 3,065</b>	<b>5055949.1 5</b>
1	CHHATTISGARH	1,083, 965.94	642, 086	983197.18
2	MADHYA PRADESH	4,591, 768.91	4,41 4,701	4187075.2 9
3	UTTARAKHAND	469,2 67.66	530, 000	459799.27
4	UTTAR PRADESH	6,151, 245.23	6,04 5,197	7436722.5 9
	<b>Central Region</b>	<b>12,29 6,247.74</b>	<b>11,6 31,984</b>	<b>13066794. 33</b>
5	GOA	33,91 7.76	34,0 33	29004.35
6	GUJARAT	3,965, 037.59	3,98 5,046	4396483.9 4
7	MAHARASHTRA	2,737, 137.32	3,36 6,558	3154705.6 9
8	D and N HAVELI UT	1,304. 20	1,10 4	1146.43
9	DAMAN and DIU UT	1,215. 66	986	1154.32
	<b>Western Region</b>	<b>6,738, 612.53</b>	<b>7,38 7,727</b>	<b>7582494.7 3</b>
0	ANDHRA PRADESH	7,869, 068.09	8,29 1,211	9338034.5 7
1	TELANGANA	4,496, 082.00	2,73 7,804	3293032.1 0
2	KARNATAKA	4,414, 577.49	3,79 7,494	4447674.5 5
3	KERALA	5,475, 924.52	6,00 2,335	6222451.0 2
4	PUDUCHERRY	184,5 96.92	218, 909	240180.51
5	TAMILNADU	10,52 7,616.13	12,5 99,610	14521319. 96
6	LAKSHADWEEP UT	50.78	140	154.92
	<b>Southern Region</b>	<b>32,96 7,915.93</b>	<b>33,6 47,501</b>	<b>38062847. 63</b>
	<b>Grand Total:</b>	<b>75,32 1,424.02</b>	<b>75,2 20,924</b>	<b>82514920. 64</b>

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