

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

LOK SABHA
UNSTARRED QUESTION NO.76
TO BE ANSWERED ON THE 2ND FEBRUARY, 2021

LOANS DISBURSED UNDER KCC

76. SHRI RAVNEET SINGH BITTU:
MS. PRATIMA BHOUMIK:

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

- (a) whether the Government has issued Kisan Credit Cards in the last two years and if so, the details thereof, State-wise;
- (b) the details of the total loans distributed under Kisan Credit Card during the last two years in the country including Punjab, State/UT-wise and year-wise;
- (c) whether the Government proposes to increase the maximum limit of loan under KCC Scheme in view of increasing inflationary pressures on farmers, if so, the details thereof and if not, the reasons therefor;
- (d) the total number of farmers covered under the KCC scheme in Punjab till date along with the details of the pending applications as on date for availing the scheme; and
- (e) whether the Government has cleared any projects sanctioned under Agri Infrastructure Fund, if so, the details thereof along with the amount sanctioned till now, State-wise?

ANSWER

MINISTER OF AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण मंत्री (SHRI NARENDRA SINGH TOMAR)

- (a): In the last two years (2018-19 and 2019-20) -22,442,515 Kisan Credit Cards have been issued. The State-wise detail is provided in **Annexure-I**.
- (b): State-wise Short-term loan including loans through Kisan Credit Card in the country during the last two years (2018-19 and 2019-20) including Punjab is at **Annexure-II**.

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(c): As per the KC 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.

(d): Total number of live & operative cards (till date) in Punjab are 11,09,686. The total number of pending applications for KCC as on 08.01.2021 is 4,222.

(e): Yes. The details of state-wise number of projects sanctioned and loan amount sanctioned by NABARD and Commercial banks respectively, are given at **Annexure-III**.

Annexure I

State-wise KCC issued in the years 2018-19 & 2019-20		
States/Uts	Card issued in 2018-19	Card issued in 2019-20
Andaman and Nicobar Islands	578	448
Andhra Pradesh	962120	878176
Arunachal Pradesh	6476	62760
Assam	161095	267433
Bihar	288451	204391
Chandigarh	503	315357
Chhattisgarh	62991	330169
Dadra and Nagar Haveli	50	57813
Daman and Diu	18	54721
Goa	3226	1949
Gujarat	83298	166948
Haryana	287285	284841
Himachal Pradesh	217946	179343
Jammu & Kashmir	55384	56171
Jharkhand	130014	82763
Karnataka	572672	677436
Kerala	349352	441782
Lakshdweep	123515	90073
Madhya Pradesh	49193	183261
Maharashtra	635469	709938
Manipur	662203	392116
Meghalaya	5744	70331
Mizoram	13123	125354
Nagaland	2124	18287
New Delhi	15391	19321
Odisha	329739	516312
Puducherry	4120	100324
Punjab	329208	1929411
Rajasthan	627370	910019
Sikkim	2271	1108
Tamil Nadu	500219	319307
Telangana	635628	547025
Tripura	101777	78682
Uttar Pradesh	657552	512815
Uttarakhand	1652775	1348316
West Bengal	550297	428837
Total	10078897	12363138

Annexure-II**Short Term Agri Loan including through Kisan Credit Card (KCC) disbursement during 2018-19 and 2019-20**

Sr.No.	States and Region	Short Term Agri Loan 2018-19	Short Term Agri Loan 2019-20
		Amount (Rs. in Lakh)	Amount (Rs. in Lakh)
1	DELHI	188,082	75458.71
2	HARYANA	4,116,242	4325010.10
3	HIMACHAL PRADESH	489,996	566620.02
4	JAMMU and KASHMIR	1,053,258	1092927.82
5	PUNJAB	5,402,287	5744444.42
6	RAJASTHAN	6,157,042	6710406.79
7	CHANDIGARH UT	40,844	18455.21
	Northern Region	17,447,751	18533323.07
8	ARUNACHAL PRADESH	2,450	2733.72
9	ASSAM	105,700	153552.87
10	MANIPUR	3,803	3306.17
11	MEGHALAYA	13,715	14852.24
12	MIZORAM	1,717	1276.75
13	NAGALAND	8,327	10475.26
14	SIKKIM	5,910	7063.13
15	TRIPURA	41,274	20251.59
	North Eastern Region	182,895	213511.73
16	A and N ISLAND	3,119	2623.59
17	BIHAR	1,788,625	1716342.36
18	JHARKHAND	175,729	176811.40
19	ODISHA	1,733,809	1798134.69
20	WEST BENGAL	1,221,784	1362037.11
	Eastern Region	4,923,065	5055949.15
21	CHHATTISGARH	642,086	983197.18
22	MADHYA PRADESH	4,414,701	4187075.29
23	UTTARAKHAND	530,000	459799.27
24	UTTAR PRADESH	6,045,197	7436722.59
	Central Region	11,631,984	13066794.33
25	GOA	34,033	29004.35
26	GUJARAT	3,985,046	4396483.94
27	MAHARASHTRA	3,366,558	3154705.69
28	D and N HAVELI UT	1,104	1146.43
29	DAMAN and DIU UT	986	1154.32
	Western Region	7,387,727	7582494.73
30	ANDHRA PRADESH	8,291,211	9338034.57
31	TELANGANA	2,737,804	3293032.10
32	KARNATAKA	3,797,494	4447674.55
33	KERALA	6,002,335	6222451.02
34	PUDUCHERRY	218,909	240180.51
35	TAMILNADU	12,599,610	14521319.96
36	LAKSHADWEEP UT	140	154.92
	Southern Region	33,647,501	38062847.63
	Grand Total:	75,220,924	82514920.64

Loan amount sanctioned to Primary Agricultural Credit Societies (PACS) by NABARD

S.No.	States	Number of Projects	Loan amount "in principal" sanctioned by NABARD (Rs. in crore)
1	ANDAMAN & NICOBAR	3	0.34
2	ANDHRA PRADESH	3297	1426
3	ASSAM	7	2.67
4	BIHAR	31	70.87
5	CHHATTISGARH	123	19.68
6	DELHI	-	-
7	GOA	-	-
8	GUJARAT	151	55.66
9	HARYANA	95	26.34
10	HIMACHAL PRADESH	20	6.08
11	JHARKHAND	-	-
12	KARNATAKA	163	66.6
13	KERALA	70	143.45
14	MADHYA PRADESH	351	124.74
15	MAHARASHTRA	309	71.63
16	MANIPUR	-	-
17	MEGHALAYA	-	-
18	NAGALAND	10	1.4
19	ODISHA	103	25.46
20	PUNJAB	60	7.19
21	RAJASTHAN	258	48.58
22	TAMIL NADU	201	310
23	TELANGANA	207	178.3
24	TRIPURA	-	-
25	UTTRAKHAND	102	16.55
26	UTTAR PRADESH	244	41.49
27	WEST BENGAL	200	40.86
	Grand Total	6005	2683.89

Loan amount sanctioned to other entities by Commercial Banks

S.No.	States	No. of Projects	Loan amount sanctioned by Commercial banks (Rs in crore)
1	MADHYA PRADESH	154	151
2	RAJASTHAN	68	79
3	MAHARASHTRA	11	11
4	GUJARAT	10	20
5	UTTAR PRADESH	4	2
6	HARYANA	6	7
7	ODISHA	13	8
8	BIHAR	0	0
9	KERALA	0	0
10	ANDHRA PRADESH	1	0
11	KARNATAKA	2	3
12	TAMIL NADU	2	1
13	CHHATTISGARH	1	2
14	PUNJAB	0	0
15	WEST BENGAL	0	0
16	JHARKHAND	0	0
17	HIMACHAL PRADESH	1	1
18	TELANGANA	0	0
19	DELHI	1	2
20	TRIPURA	0	0
21	GOA	0	0
22	ASSAM	0	0
23	MEGHALAYA	0	0
24	MANIPUR	0	0
25	NAGALAND	0	0
	Grand Total	274	287
