

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

LOK SABHA
UN-STARRED QUESTION No.2507
TO BE ANSWERED ON 03RD AUGUST, 2021

KISAN CREDIT CARD

2507. SHRI ANIL FIROJIYA:

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

(a) whether farmers across the country are able to carry out agricultural activities smoothly by obtaining institutional credit under Kisan Credit Card Scheme;

(b) if so, the details thereof and if not, the reasons therefor;

(c) whether farmers are forced to unnecessarily visit bank branches in order to get Kisan Credit Card;

(d) if so, the details thereof and the action taken in this regard;

(e) whether all the files related to Kisan Credit Card in banks are disposed quickly so as to provide easy loan to the farmers;

(f) if so, the time by which the files are generally processed and the reasons for delays, if any; and

(g) the action taken to remove such impediments?

ANSWER

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

(a) & (b) : The Government of India is actively involved in the promotion of Kisan Credit Card (KCC) scheme with a view to provide easy access to concessional institutional credit to farmers and several steps have been taken to simplify the procedure to have access to KCC. The KCC scheme has been extended to farmers practicing Animal Husbandry, dairying and fisheries from February, 2019. To bring the maximum number of farmers under Kisan Credit Card (KCC), the Government has been running a campaign for saturation of KCC to farmers since, February, 2019. The Govt has further taken up the task of covering PM KISAN beneficiaries under KCC in a mission mode. Since February, 2020, a renewed saturation drive is being run to cover all left over PM KISAN beneficiaries. As a result, 228.28 lakh new KCCs have been issued to the farmers with sanctioned credit limit of Rs.2,32,812 crore.

(c) & (d): No Sir, To make the credit system easy for the farmers, Union Government has issued directions to waive off processing fee, inspection, ledger folio charges and all other service charges for all short term agri loans upto Rs.3.00 lakh. State Governments have been advised to hold bank-wise and village wise camps to collect KCC application forms from eligible farmers and the applications collected therein to be submitted to the Bank's branch and KCC are to be issued within 14 days from the receipt of completed application. The progress is monitored by State Level Bankers Committee (SLBC). Standardised application form for KCC has been designed for easy understanding of farmers and a time limit of 14 days (from receipt of farmer's application) has been fixed to provide KCC to all eligible farmers.

(e) to (g): Steps taken by the Government to make the credit system through KCC easy for the farmers are as under:

- All the charges including processing fee, inspection, ledger folio charges, service charges for loans upto Rs.3.00 lakh were waived off.
- Collateral free loan limit for short term agri-credit has been raised from Rs.1.00 lakh to Rs.1.60 lakh.
- State Governments have been advised to hold bank-wise and village wise camps to collect KCC application forms from eligible farmers and the applications collected therein to be submitted to the Bank's branch.
- KCC is to be issued within 14 days from the receipt of completed application.
- The progress is to be monitored by State Level Bankers Committee (SLBC).
- The KCC has been extended to the farmers doing allied activities including Animal Husbandry, dairying and fisheries.
- The progress of KCC Saturation Drive is monitored and reviewed through video conferencing with all the stakeholders viz- Department of Financial Services, RBI, State Governments, NABARD, SLBCs.
