

Government of India
Ministry of Finance
Department of Financial Services

LOK SABHA

Unstarred Question No. 5177

Answered on Monday, April 4, 2022/Chaitra 14, 1944 (Saka)

KCC LOANS

5177. SHRI MOHANBHAI KALYANJI KUNDARIYA:

Will the Minister of FINANCE be pleased to state:

- (a) the details of loans disbursed under Kisan Credit Card (KCC) during the last three years in the country including Gujarat along with the number of loans above rupees three lakhs among them, State and year-wise;
- (b) whether the Government proposes to increase the maximum limit of loans 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 at present; and
- (d) the total number of farmers covered under the KCC scheme in Gujarat during the said period along with the number of applications pending at present?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE
(DR. BHAGWAT KARAD)

(a) to (d): Details of operative Kisan Credit Card (KCC) and amount outstanding for financial years 2018-19, 2019-20 and 2020-21 in the country including Gujarat, as reported by Reserve Bank of India (RBI) and National Bank for Agriculture and Rural Development (NABARD) are provided in Annexure. Segregated details of number of loans above three lakh is not maintained centrally as appraised by RBI.

Banks extend crop loans through KCC as per the guidelines issued in terms of RBI's Master Circular on KCC Scheme dated July 04, 2018. The scheme aims at providing adequate and timely credit support to farmers to meet the short term credit requirements for cultivation of crops and related activities. Further, RBI vide its circular dated February 04, 2019 has extended KCC facility to Animal Husbandry farmers and Fisheries for their working capital requirements. Also, the limit for collateral-free agricultural loans has been raised from Rs. 1 lakh to Rs. 1.6 lakh vide RBI's circular dated February 7, 2019.

The credit limit/ loan amount under KCCs is fixed by Banks as per guidelines prescribed in the Master Circular dated July 4, 2018 issued by RBI. The short term credit limit under KCC for the first year is determined based on 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. The limit for second and subsequent years (3rd, 4th and 5th year) is arrived based on first year limit for crop cultivation purpose plus 10% of the limit towards cost escalation / increase in scale of finance and estimated term loan component for the tenure of KCC, i.e., five years.

The short term loan limit arrived for the 5th year plus the estimated long term loan requirement will be the Maximum Permissible Limit (MPL) and is to be treated as the Kisan Credit Card limit.

As part of the Atmanirbhar Bharat Package, the Government is carrying out a KCC saturation drive for farmers including PM Kisan beneficiaries, Fishermen and Dairy farmers in the country. As reported by Public Sector Banks (PSBs) and NABARD, as on 02.04.2022 over 11.66 lakh KCC have been issued under the ongoing KCC saturation drive in the State of Gujarat and 1896 applications are pending. As per Standard Operative Procedure for issue of KCC, application received by the banks from eligible beneficiaries are processed within a period of two weeks from date of submission of complete application.

State/UT wise total number of operative KCC accounts and amount outstanding

(No. in absolute & Amount in Rs. crore)

Name of State	2019		2020		2021	
	Operative KCC	Amt outstanding	Operative KCC	Amt outstanding	Operative KCC	Amt outstanding
Andhra Pradesh	4538771	45427.06	4522496	49539.49	4605047	52278.76
A & N Islands	9046	63.27	5362	24.38	7868	33.95
Arunachal Pradesh	61044	321.47	11562	78.63	8601	61.99
Assam	923877	5534.67	740713	4292.52	736919	3755.06
Bihar	2749887	19352.84	2800942	20394.70	2771102	17384.68
Chandigarh	7561	395.41	3874	392.82	70857	297.26
Chhattisgarh	1391363	7974.60	1521906	6496.01	1766266	8553.75
D & N Haveli and Daman & Diu	838	16.53	918	16.94	1281	21.98
Goa	15336	321.72	6874	101.24	14015	113.95
Gujarat	2437207	45589.35	2466036	50680.57	2892516	52120.59
Haryana	2119394	44477.73	2143528	46109.71	2263947	45355.90
Himachal Pradesh	319295	5352.70	376505	6462.32	392245	6626.16
Jammu & Kashmir	408150	4907.88	468307	5299.87	1008862	6518.13
Jharkhand	984977	4713.53	1021120	5177.54	925401	4488.49
Karnataka	3989864	43959.22	4109867	47530.16	4823251	46089.63
Kerala	1294029	17670.90	1080459	19285.56	1862579	26745.06
Ladakh#	---	---	---	---	29900	281.01
Lakshdweep	43571	848.27	407	2.37	398	2.65
Madhya Pradesh	6709897	64220.97	5897055	68852.18	6274836	68227.34
Maharashtra	5774819	55604.03	5769176	52386.77	6867895	55635.20
Manipur	22900	138.12	24514	140.46	18464	101.45
Meghalaya	88174	481.87	64184	317.65	61618	290.35
Mizoram	21310	141.52	17546	119.12	24442	191.31
Nagaland	115008	594.00	27762	140.89	27531	147.06
New Delhi	3952	102.57	3872	84.97	3974	95.35
Odisha	3855616	17623.18	4004517	19050.78	4337869	19320.09
Puducherry	34463	861.86	12122	187.86	17015	175.13
Punjab	2014204	58302.96	1969220	58746.75	2244289	54526.01
Rajasthan	5635246	79153.68	5726322	81230.85	6615298	84637.19
Sikkim	19819	147.59	5808	38.61	7043	33.97
Tamilnadu	2064587	24212.48	1947580	26377.94	2973041	19864.50
Telangana	3920822	32309.26	4079305	37378.09	4259731	39821.38
Tripura	232906	807.50	250581	568.37	256385	518.39
Uttar Pradesh	11131331	109295.15	10648643	116409.30	11280943	118065.60
Uttarakhand	543824	6702.00	516460	6177.95	606276	7110.67
West Bengal	2816511	11960.85	3034711	13480.07	3712246	13642.86
Total	66299599	709586.74	65280254	743573.42	73769951	753132.85

Source: RBI (in respect of Scheduled Commercial Banks) and
NABARD (in respect of Regional Rural Banks and Cooperative Banks)

Figures for 2019 & 2020 included in Jammu & Kashmir