

GOVERNMENT OF INDIA
MINISTRY OF FISHERIES, ANIMAL HUSBANDRY AND DAIRYING
DEPARTMENT OF FISHERIES

LOK SABHA

STARRED QUESTION NO. 227
TO BE ANSWERED ON 02nd AUGUST, 2022

Kisan Credit Card Scheme

***227. DR. KALANIDHI VEERASWAMY:
SHRI KRIPANATH MALLAH:**

Will the Minister of **FISHERIES, ANIMAL HUSBANDRY AND DAIRYING**
मत्स्यपालन, पशुपालन और डेयरी मंत्री be pleased to state:

- (a) the features of the Kisan Credit Card (KCC) Scheme ;
- (b) the details of the funds sanctioned, allocated and utilized under this scheme during the last three years and the current year, State-wise including Assam and Tamil Nadu;
- (c) the details of the targets set and achievements made so far, State-wise including Tamil Nadu along with its response;
- (d) whether the Government is proposing to provide KCC to poor fishermen who are unable to give any collateral and if so, the details thereof; and
- (e) the time by which it is likely to be done?

ANSWER

THE MINISTER FOR FISHERIES, ANIMAL HUSBANDRY AND DAIRYING

(SHRI PARSHOTTAM RUPALA)

(a) to (e): A Statement is placed on the Table of the House

Statement referred to in reply to the Lok Sabha Starred Question No 227 put in by Dr. Kalanidhi Veeraswamy, Shri Kripanath Mallah, Hon'ble Members of Parliament for answer on 2nd August, 2022 regarding "Kisan Credit Card Scheme"

(a) to (c) : The Kisan Credit Card (KCC) scheme was introduced in 1998-99, as an innovative credit delivery mechanism which aims at adequate and timely credit support from the banking system to farmers for their cultivation and other needs as indicated below:-

- (i) To meet the short term credit requirements for cultivation of crops;
- (ii) Post-harvest expenses;
- (iii) Produce marketing loan;
- (iv) Consumption requirements of farmer household;
- (v) Working capital for maintenance of farm assets and activities allied to agriculture;
- (vi) Investment credit requirement for agriculture and allied activities.

The Banks extend the crop loans through KCC as per the guidelines issued in terms of Reserve Bank of India (RBI)'s Master Circular on Kisan Credit Card Scheme dated July 04, 2018. The KCC facility has been further extended to Animal Husbandry farmers and Fisheries for their working capital requirements vide RBI's circular dated February 04, 2019.

The ceiling on loan under KCC is arrived at on the basis of Scale of Finance (SOF), fixed by State/District level Technical Committee. Based on local cost worked out on the basis of per acre/ per unit/ per animal /per bird etc. 10% escalation / increase of limit is factored in for every successive year (2nd – 5th year). RBI vide notification dated 07.02.2019 has raised the limit for collateral free agricultural loans from Rs. 1 lakh to Rs. 1.6 lakh. This is also applicable for loans availed by the farmers under the KCC scheme.

Ministry of Agriculture & Farmers' Welfare, Government of India is implementing a Modified Interest Subvention Scheme (MISS) to provide short term agri and allied loans availed by farmers through KCC at concessional rate of interest to meet their working capital requirements. Under this scheme short term loans for agriculture and allied activities including animal husbandry, dairy, fisheries etc upto Rs.3.00 lakh is available to farmers at an interest rate of 7% per annum. Besides, additional 3% incentive is given to the farmers for prompt repayment of loans, thereby, reducing the effective rate of interest to 4% per annum. In case of short term loan availed for allied activities including Fisheries, Animal Husbandry and Dairying, etc., only the loan amount upto Rs. 2.00 lakh is available at the interest rate of 7% per annum with a provision of additional 3% incentive as prompt repayment incentive.

Under Atma Nirbar Bharat package announced on May 12, 2020, a target to cover 2.5 crore farmers with credit flow of about Rs.2.00 lakh crore was set. Special drive was undertaken to provide Kisan Credit Cards to eligible and willing farmers with special focus on PM KISAN beneficiaries. The Ministry of Agriculture & Farmers' Welfare has reported that the target to cover 2.5 crore farmers was achieved in October, 2021 and as on 08.07.2022, 327.87 lakh new KCC applications have been sanctioned with a sanctioned credit limit of Rs. 3,72,537 crore as part of the drive.

The details of loan amount outstanding in respect of KCC loan availed by farmers during the last three years and the current year, State-wise including Assam and Tamil Nadu is furnished at **Annexure –I**. Further, details of funds allocated and released during last three years and current year under Modified Interest Subvention Scheme (MISS), as reported by the Ministry of Agriculture and Farmers Welfare are as below:

(in Rs.Crore)

S. No.	Year	BE	RE/Final Grant	Release
1.	2019-20	18,000.00	16236.86	16,218.75
2.	2020-21	21,175.00	19831.75	17,789.72
3.	2021-22	19,468.31	21,476.933	21,476.933
4.	2022-23	19,500.00	19,500.00*	3040.45*
*as on 28.7.2022				

(d) to (e) : In accordance with the guidelines issued by the Ministry of Finance on 24th September 2021, the collateral free KCC loan upto Rs. 1.6 lakh is applicable to all KCC card holders including the poor fishermen.

Annexure-I

Statement refer to in reply to part (a) to (c) of the Lok Sabha Starred Question No. 227 for answer on 2nd August, 2022: Details of loan amount outstanding in respect of KCC loan availed by farmers during the last three years and the current year, State-wise including Assam and Tamil Nadu.

Name of State/UT	Amount outstanding (Rs. in crore)			
	2019-2020	2020-2021	2021-2022	2022-23
(i)	(ii)	(iii)	(iv)	(v)
Andhra Pradesh	45427.06	49539.49	52278.76	56125.41
A & N Islands	63.27	24.38	33.95	45.46
Arunachal Pradesh	321.47	78.63	61.99	76.23
Assam	5534.67	4292.52	3755.06	3896.06
Bihar	19352.84	20394.7	17384.68	17580.87
Chandigarh	395.41	392.82	297.26	107.24
Chhattisgarh	7974.6	6496.01	8553.75	9798.43
D & N Haveli and Daman & Diu	16.53	16.94	21.98	30.48
Goa	321.72	101.24	113.95	110.41
Gujarat	45589.35	50680.57	52120.59	56942.61
Haryana	44477.73	46109.71	45355.9	48050.21
Himachal Pradesh	5352.7	6462.32	6626.16	7309.32
Jammu & Kashmir	4907.88	5299.87	6518.13	6291.87
Jharkhand	4713.53	5177.54	4488.49	4647.62
Karnataka	43959.22	47530.16	46089.63	175227.1
Kerala	17670.9	19285.56	26745.06	27953.85
Ladakh	0	0	281.01	4225.76
Lakshdweep	848.27	2.37	2.65	376.03
Madhya Pradesh	64220.97	68852.18	68227.34	68616.25
Maharashtra	55604.03	52386.77	55635.2	62094.33
Manipur	138.12	140.46	101.45	110.91
Meghalaya	481.87	317.65	290.35	320.02
Mizoram	141.52	119.12	191.31	268.64
Nagaland	594	140.89	147.06	153.44
New Delhi	102.57	84.97	95.35	55.55
Odisha	17623.18	19050.78	19320.09	20321.21
Puducherry	861.86	187.86	175.13	236.91
Punjab	58302.96	58746.75	54526.01	55779.63
Rajasthan	79153.68	81230.85	84637.19	94586.72
Sikkim	147.59	38.61	33.97	46.43
Tamil Nādu	24212.48	26377.94	19864.5	31610.83
Telangana	32309.26	37378.09	39821.38	40611.37
Tripura	807.5	568.37	518.39	512.74
Uttar Pradesh	109295.15	116409.3	118065.6	123033.66
Uttarakhand	6702	6177.95	7110.67	6687.61
West Bengal	11960.85	13480.07	13642.86	13783.82
Total	709586.74	743573.42	753132.85	937625.03

Source: RBI for PSBs & NABARD for RRBs & Cooperatives
