

Government of India
Ministry of Finance
Department of Financial Services

LOK SABHA

Unstarred Question No. 1143

Answered on Monday, July 29, 2024/7 Shravan, 1946 (Saka)

LOANS TO FARMERS HOLDING KISAN CREDIT CARD

1143 Shri Dushyant Singh:

Will the Minister of FINANCE be pleased to state:

- the details of the loans sanctioned to the farmers holding Kisan Credit Card during the last year in the country specifically in the State of Rajasthan;
- whether there are any incidents recorded where banks are refusing to give loan under KCC to farmers;
- if so, the details thereof, along with the action taken by the Government;
- whether there are any proposals to increase the limit of KCC to help and aid the farmers to bear the cost;
- if so, the details thereof along with the details of current limit of loans under KCC; and
- the details of the total number of farmers covered under KCC scheme in the State of Rajasthan during the last three years and the number of applications pending as on date?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(SHRI PANKAJ CHAUDHARY)

(a): Details of operative Kisan Credit Card (KCC) and amount outstanding as on 31.03.2024 in the country and in the state of Rajasthan are:

	Number of Operative Accounts	Amount Outstanding (Rs. crore)
All States and UTs of the country	7,75,04,234	9,81,764
Rajasthan	68,45,762	1,08,973

Source: RBI and NABARD

(b) and (c): As per information provided by State Level Bankers' Committee (SLBC), Rajasthan, no such incidents have been reported.

(d) and (e): 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 Reserve Bank of India (RBI). It is determined on the basis of various parameters viz. scale of finance for the crop (as decided by District Level Technical Committee), extent of area cultivated, post-harvest/household/consumption requirements, repairs & maintenance expenses of farm assets and different insurance components, etc.

(f): The details of KCC operative accounts in the State of Rajasthan at the end of last three financial years are as under:

Financial Year	Operative Accounts (number in lakh)
2021-22	62.16
2022-23	65.40
2023-24	68.45

Source: RBI and NABARD

As reported by Public Sector Banks (PSBs) and NABARD, as on 19.07.2024, a total of 3,646 KCC applications are pending in the state of Rajasthan.
