

GOVERNMENT OF INDIA
MINISTRY OF FISHERIES, ANIMAL HUSBANDRY AND DAIRYING
DEPARTMENT OF ANIMAL HUSBANDRY AND DAIRYING
LOK SABHA
UNSTARRED QUESTION NO.1172
TO BE ANSWERED ON 3rd DECEMBER 2024

KISAN CREDIT CARDS (KCC)

1172 SHRI RAJU BISTA:
SMT. DAGGUBATI PURANDESWARI:

WILL THE MINISTER OF FISHERIES, ANIMAL HUSBANDRY AND DAIRYING
मत्स्यपालन, पशुपालन और डेयरी मंत्री
be pleased to state:

- (a) the details of issuance of Kisan Credit Cards (KCC) for Animal Husbandry and Fishery sectors since the scheme's introduction, including the number of beneficiaries particularly in the districts of Darjeeling, Kalimpong and North Dinajpur;
- (b) the details of specific benefits and financial support provided under the KCC scheme for these sectors, including interest rates, loan limits, and repayment terms;
- (c) the details of impact of the KCC scheme on the productivity and income of farmers engaged in animal husbandry and fishery, supported by relevant statistics; and
- (d) the details of Regional distribution of KCC issuance measures taken to ensure equitable access to the scheme, State-wise?

ANSWER

THE MINISTER OF FISHERIES, ANIMAL HUSBANDRY AND DAIRYING
(SHRI RAJIV RANJAN SINGH ALIAS LALAN SINGH)

- (a) State wise details of number of operative KCCs for Animal Husbandry and Fisheries along with amount outstanding as on 30.09.2024 is given as Annexure. The district wise data is not available.
- (b) Kisan Credit Card is a saving -cum- loan product. In 2019, KCC scheme was extended to cover working capital requirement of animal husbandry, dairying and fisheries. Banks can provide collateral free loan up to Rs.1.60 lakh. Interest Subvention of 1.5% to the banks and Prompt Repayment Incentive of 3% to the farmers are provided up to Rs.2 lakh on working capital requirement towards animal husbandry, dairying and fisheries activities against KCC cards under the "Modified Interest Subvention Scheme" of M/o Agriculture and Farmers Welfare, Government of India. The loans are provided for a tenure of one year.
- (c) By availing KCC, farmers are able to access working capital loans at subsidized interest rates, which helps them to meet their short-term financial needs for activities like animal rearing, poultry farming, and fisheries. Even farmer have option to take benefit of livestock insurance, personal insurance, assets insurance & health insurance (wherever product is available). The loan is in the form of revolving cash credit, thereby farmers are able to withdraw and repay funds as needed, based on their cash flow and income generation patterns. By ensuring these financial benefits through institutional sources of credit, the KCC scheme helps farmers invest in better resources, improve productivity, and ultimately increase their income.
- (d) In order to ensure equitable access to KCC scheme this department in association with Department of Financial Services and State Animal Husbandry & Fisheries department is conducting Nation-wide AHDF KCC Campaign since 2020. Detailed guidelines for the campaign was issued by defining the role of all stakeholders for effective implementation.. In addition to this, various other campaigns have also been organized like Ghar Ghar KCC Abhiyaan, Kisan Bhagidari Prathmikta Hamari, PM Janman, PM Fasal Beema Yojana, etc. NABARD has also released a film on KCC in seven regional languages for displaying in various events and uploaded on You Tube for creating awareness through digital platform.

Annexure

State wise details of number of operative KCCs for Animal Husbandry and Fisheries referred in part(a) of the answer:

(Amount in Rs. crore)

| No. | State | Animal Husbandry | | Fisheries | |
|--------------------|------------------------------------|-----------------------|------------------|-----------------------|------------------|
| | | No. of Operative KCCs | Amt. outstanding | No. of Operative KCCs | Amt. outstanding |
| 1 | Delhi | 209 | 1.75 | 107 | 0.58 |
| 2 | Haryana | 216,482 | 3,126.41 | 637 | 9.66 |
| 3 | Himachal Pradesh | 69,823 | 630.38 | 1,451 | 16.24 |
| 4 | Jammu and Kashmir | 219,754 | 1,420.69 | 636 | 6.06 |
| 5 | Punjab | 379,902 | 5,290.47 | 859 | 15.16 |
| 6 | Rajasthan | 628,648 | 7,350.61 | 1,226 | 13.01 |
| 7 | Chandigarh | 382 | 17.57 | - | - |
| 8 | Ladakh | 7,844 | 84.79 | 17 | 0.22 |
| 9 | Arunachal Pradesh | 123 | 1.67 | 66 | 0.58 |
| 10 | Assam | 13,448 | 193.24 | 1,926 | 17.48 |
| 11 | Manipur | 1,938 | 15.48 | 310 | 3.82 |
| 12 | Meghalaya | 2,083 | 11.08 | 206 | 0.71 |
| 13 | Mizoram | 23,924 | 259.29 | 380 | 5.13 |
| 14 | Nagaland | 562 | 1.48 | 46 | 0.38 |
| 15 | Sikkim | 2,842 | 17.27 | 117 | 1.12 |
| 16 | Tripura | 5,262 | 33.52 | 3,163 | 14.98 |
| 17 | A&N island | 811 | 3.65 | 657 | 2.12 |
| 18 | Bihar | 290,061 | 1,461.65 | 808 | 11.75 |
| 19 | Jharkhand | 16,768 | 69.78 | 1,154 | 7.83 |
| 20 | Odisha | 30,119 | 167.37 | 2,238 | 90.40 |
| 21 | West Bengal | 84,142 | 506.31 | 4,565 | 72.41 |
| 22 | Chhattisgarh | 21,119 | 209.54 | 1,394 | 15.59 |
| 23 | Madhya Pradesh | 220,537 | 2,684.29 | 6,393 | 19.85 |
| 24 | Uttarakhand | 49,649 | 386.43 | 513 | 6.72 |
| 25 | Uttar Pradesh | 612,266 | 5,682.47 | 5,455 | 66.54 |
| 26 | Goa | 1,447 | 28.44 | 545 | 11.88 |
| 27 | Gujarat | 474,965 | 6,301.03 | 9,280 | 290.74 |
| 28 | Maharashtra | 104,948 | 1,572.64 | 6,547 | 62.06 |
| 29 | Dadra & nagar haveli & daman & diu | 110 | 1.19 | 560 | 25.04 |
| 30 | Andhra pradesh | 182,591 | 2,121.47 | 14,399 | 2,647.84 |
| 31 | Telangana | 11,752 | 259.16 | 1,679 | 16.50 |
| 32 | Karnataka | 220,805 | 1,769.08 | 5,819 | 77.41 |
| 33 | Kerala | 87,642 | 1,093.07 | 10,950 | 217.20 |
| 34 | Puducherry | 5,969 | 74.13 | 3,272 | 55.64 |
| 35 | Tamilnadu | 713,732 | 9,255.47 | 39,714 | 739.16 |
| 36 | Lakshadweep | 664 | 5.78 | 1,000 | 10.65 |
| Grand Total | | 4,703,323 | 52,108.68 | 128,089 | 4,552.44 |

Source: RBI & NABARD

