

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

LOK SABHA
UNSTARRED QUESTION NO. 2378
TO BE ANSWERED ON 10TH DECEMBER, 2024

KISAN CREDIT CARD SCHEME

2378. Shri Murasoli S:

Will the Minister of AGRICULTURE AND FARMERS WELFARE be pleased to state:

- (a) the details of the Kisan Credit Card scheme; and
- (b) the number of such Kisan Credit Cards distributed to fishermen and farmers in Thanjavur district and the details thereof?

ANSWER

THE MINISTER OF STATE OF AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण राज्य मंत्री (SHRI RAMNATH THAKUR)

(a) The Kisan Credit Card (KCC) scheme was introduced in 1998 for issue of Kisan Credit Cards to farmers on the basis of their holdings for uniform adoption by the banks so that farmers may use them to readily purchase agriculture inputs such as seeds, fertilizers, pesticides etc. and draw cash for their production needs. Guidelines for KCC scheme is issued by RBI from time to time. 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. Further, RBI vide its circular dated February 04, 2019 has extended KCC facility to Animal Husbandry farmers and Fisheries for their working capital requirements. As on 31.03.2024, there are 7.75 crore operative accounts.

Eligibility

- Farmers - individual/joint borrowers who are owner cultivators;
- Tenant farmers, oral lessees & share croppers;
- Self Help Groups (SHGs) or Joint Liability Groups (JLGs) of farmers including tenant farmers, share croppers etc.

(b) Total number of KCC distributed to fisherman and farmers in Thanjavur district are as under:

SCHEME	No. of KCC holders	Credit balance (Rs. In Cr)
FARMERS	181269	2115.72
FISHERMEN	1130	17.47