

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

LOK SABHA

**UNSTARRED QUESTION NO. 2795
TO BE ANSWERED ON 18TH MARCH, 2025**

Kisan Credit Card

2795. Shri Tangella Uday Srinivas:

Shri Appalanaidu Kaliseti :

Will the Minister of Fisheries, Animal Husbandry and Dairying be pleased to state:

(a) the number of individual fishermen, fish farmer groups, cooperatives, and SHGs who have availed the Kisan Credit Card during the last five years, State-wise including Andhra Pradesh;

(b) the total amount of credit sanctioned and disbursed under KCC for fishermen and fish farmers during the said period, State/category and year-wise;

(c) the total number of KCC beneficiaries in Andhra Pradesh, categorized by individuals, groups and entities, district-wise;

(d) whether any special awareness or outreach programmes were conducted in Andhra Pradesh to promote KCC among different categories of beneficiaries and if so, the details thereof; and

(e) the details of any pending proposals from States, particularly Andhra Pradesh, for improving KCC accessibility for fishermen and fish farmers, including measures for better access to institutional credit for individuals, groups and cooperatives, and the action taken by the Government in this regard?

ANSWER

**THE MINISTER OF STATE FOR FISHERIES, ANIMAL HUSBANDRY AND DAIRYING
(SHRI GEORGE KURIAN)**

(a) & (b) In the year 2018-19, Government of India extended the facility of the Kisan Credit Card (KCC) to the fishers and fish farmers to meet their working capital requirements. The state-wise details of individual fishermen, fish farmer groups, cooperatives, and SHGs with operative KCC beneficiaries and amount sanctioned including Andhra Pradesh is at ANNEXURE-I:

(c) The district-wise number of operative KCC beneficiaries in Andhra Pradesh, categorized by individuals, groups and entities is at ANNEXURE-II.

(d) & (e) To saturate the eligible fishers and fish farmers with the KCC facility and facilitate access to institutional credit at subvented interest rate, the Department of Fisheries (DoF) has been actively coordinating with the Ministry of Agriculture and Farmers Welfare, Department of Financial Services (DFS), Ministry of Finance, and the Fisheries Department of Andhra Pradesh. The 'Nationwide AHDF KCC Campaign for 2024-25' has also been launched from 15th September 2024 to 31st March 2025,

for saturating all the eligible fishers and fish farmers. During this campaign, Gram Panchayat-level KCC Camps are being organized by the State/UT Fisheries Departments (including the state of Andhra Pradesh) for on-the-spot scrutiny of applications sourced in both modes (offline through Common Service Centres and online via the 'JanSamarth' portal (www.jansamarth.in)). The District Fisheries Officers in States/UTs have designated as the Nodal Officers at the district level for the KCC campaign. They coordinate with the Lead District Managers (LDMs) to ensure the timely approval and sanctioning of KCC loans from the banks. The State Level Bankers Committee (SLBC) is organizing weekly KCC Loan Camps at the district level to facilitate the sanctioning of eligible KCC working capital loans for fishermen.

Further, in the Union Budget 2025-26, the Government of India has enhanced the KCC lending limit for fishers and fish farmers from ₹3 lakh to ₹5 lakh. Additionally, the collateral-free loan limit for KCC fisheries has raised from ₹1.60 lakh to ₹2 lakh, effective from January 1, 2025. As of 31st December 2024, a total of 20,466 KCC proposals are pending from the States/UTs, including 1,346 proposals from Andhra Pradesh. The status of pending proposals is regularly reviewed by the District Collector and by the State Level Bankers Committee (SLBC).

Statement referred to in reply to the Lok Sabha unstarred question No.2795 put in by Shri Tangella Uday Srinivas and Shri Appalanaidu Kaliseti, Hon'ble Members of Parliament, Lok Sabha for answer on 18th March, 2025 regarding Kisan Credit Card: State-wise total numbers of Operative KCC, including Andhra Pradesh.

State/UT	FY 2021-22		FY 2022-23		FY 2023-24		FY 2024-25 (as on 31.12. 2024)	
	No. of KCCs	Amt. outstanding (in Rs. Crore)	No. of KCCs	Amt. outstanding (in Rs. Crore)	No. of KCCs	Amt. outstanding (in Rs. Crore)	No. of KCCs	Amt. outstanding (in Rs. Crore)
Andaman & Nicobar	472	2	490	2	654	2.12	652	2.10
Andhra Pradesh	7,394	934	8,010	1,327	14,716	2,439.66	15,234	2,765.42
Arunachal Pradesh	46	0	68	1	68	0.74	63	0.80
Assam	1,299	10	2,280	16	2,061	17.70	1,842	16.80
Bihar	604	8	570	7	812	11.40	795	11.65
Chandigarh	1	0	-	-	0	0.00		
Chhattisgarh	898	9	1,143	10	1,318	13.79	1,379	15.25
Dadra & Nagar Haveli & Daman & Diu	535	13	586	21	545	22.79	560	25.18
Delhi	-	-	-	-	156	0.88	104	0.49
Goa	453	11	529	8	1,155	13.97	538	11.55
Gujarat	5,098	120	6,882	176	7,838	247.29	9,552	304.68
Haryana	361	5	472	6	1,248	17.67	539	8.64
Himachal Pradesh	524	5	625	6	926	10.40	1,509	16.97
Jammu & Kashmir	654	8	679	7	995	8.26	839	6.29
Jharkhand	1,835	9	1,827	10	2,973	14.18	1,163	7.97
Karnataka	2,483	29	6,533	55	4,837	77.46	5,659	74.32
Kerala	4,802	78	8,639	132	7,935	162.05	12,271	243.59
Ladakh	884	16	11	0	14	0.23	22	0.30
Lakshadweep	2	0	242	3	4,886	16.64	1,090	11.18
Madhya Pradesh	5,482	14	18,269	29	3,485	15.32	6,305	19.29
Maharashtra	5,585	39	6,670	51	5,750	52.25	6,709	65.60
Manipur	211	3	308	3	324	2.05	308	3.73
Meghalaya	121	0	199	1	638	5.62	206	0.71
Mizoram	50	1	95	1	70	1.25	377	5.09
Nagaland	6	0	74	1	44	0.41	36	0.33
Orissa	1,084	17	975	72	1,661	99.30	2,233	84.49
Puducherry	251	1	1,106	16	2,567	40.72	3,331	59.86
Punjab	731	11	918	14	885	15.04	736	13.53
Rajasthan	843	7	999	10	1,288	13.83	1,153	12.59
Sikkim	40	1	44	1	100	0.97	146	1.40
Tamil Nadu	4,481	59	12,036	179	32,901	599.36	40,237	755.93
Telangana	3,664	16	3,973	26	2,263	16.42	1,607	18.57
Tripura	1,902	13	10,345	29	3,364	15.33	3,163	15.20
Uttarakhand	286	4	381	4	2,145	22.92	5,476	66.70
Uttar Pradesh	4,012	43	5,481	57	3,748	45.78	510	6.86
West Bengal	3,001	42	5,041	65	5,155	72.60	4,522	2,688.56
Total	60,095	1,531	1,06,500	2,344	1,19,525	4,096.42	1,30,866	7,342

ANNEXURE-II

Statement referred to in reply to the Lok Sabha unstarred question No.2795 put in by Shri Tangella Uday Srinivas and Shri Appalanaidu Kaliseti, Hon'ble Members of Parliament, Lok Sabha for answer on 18th March, 2025 regarding Kisan Credit Card: District-wise total numbers of KCC beneficiaries in Andhra Pradesh

S. No.	District	Individual (No. of A/Cs)	Farmer Groups (No. of A/Cs)	SHGs (No. of A/Cs)	Co- operatives (No. of A/Cs)
1	Alluri Sita Ramaraju	142	0	0	0
2	Anakapalli	1426	0	0	0
3	Anantapur	394	0	0	0
4	Annamayya	73	0	0	0
5	Bapatla	608	1	0	0
6	Chittoor	468	0	0	0
7	Dr. B.R Ambedkar Konaseema	375	0	5	0
8	East Godavari	1136	0	4	0
9	Eluru	1656	2	93	11030
10	Guntur	5203	0	0	0
11	Kakinada	423	18	2	0
12	Krishna	25828	10	45	4908
13	Kurnool	1080	10	0	0
14	Nandyal	1517	206	5	0
15	NTR	6793	0	0	14
16	Palnadu	540	0	0	0
17	Parvatipuram Manyam	719	0	0	0
18	Prakasam	3284	24	0	0
19	Sri Potti Sriramulu Nellore	1990	5	0	0
20	Sri Sathya Sai	124	0	0	0
21	Srikakulam	1855	14	0	0
22	Tirupati	540	0	0	0
23	Visakhapatnam	1359	9	16	0
24	Vizianagaram	665	0	0	0
25	West Godavari	2091	35	78	0
26	Y.S.R. Cuddapah	608	0	2	0
	Total	60897	334	250	15952
