

Government of India
Ministry of Finance
Department of Financial Services

LOK SABHA
Unstarred Question No. 508†

To be answered on February 26, 2016/Phalgun 7, 1937 (Saka)

**Kisan Credit Cards
Question**

† 508. SHRI DEVJI M. PATEL:

Will the Minister of FINANCE be pleased to state:

- (a) the number of Kisan Credit Cards (KCCs) holders in the country, State/UTwise;
- (b) the details of loan sanctioned/ interest rate charged and the target set and achievements made by the Public Sector Banks (PSBs) in issuing KCCs to the farmers during each of the last three years and the current year, State/UT-wise including Rajasthan;
- (c) whether the Government proposes to relax the rules to facilitate KCCs; and
- (d) if so, the details thereof?

Answer

The Minister of State in the Ministry of Finance
(Shri Jayant Sinha)

(a) & (b): The details of Kisan Credit Cards (KCCs) issued by Commercial Banks in various States including Rajasthan as on 31.12.2015, as reported by Reserve Bank of India (RBI), are given in Annexure-I. The State-wise details of KCCs issued by Cooperative Banks and Regional Rural Banks upto 30.11.2015, as reported by National Bank for Agriculture & Rural Development (NABARD) are given in Annexure-II.

The interest rates on loans have been deregulated by Reserve Bank of India (RBI) and it is now based on the Base Rate fixed by the banks. However, with a view to ensuring availability of agriculture credit at a reasonable cost, the Government provides interest subvention for the short-term crop loans upto Rs. 3 lakhs for a period of one year so that the same is available at the interest rate of 7% per annum and in case of prompt repayment, the same gets reduced to 4%.

Government fixes the target for agriculture credit, which has been surpassed by banks including Public Sector Banks (PSBs) over the years. The details of target and achievement in respect of agricultural loans by Commercial Banks, Cooperative Banks and Regional Rural Banks during the last three years and current year are as follows :-

(Rs. in crore)

Year	Target	Achievement
2012-13	5,75,000	6,07,376
2013-14	7,00,000	7,30,122.62
2014-15	8,00,000	8,45,328.23*
2015-16	8,50,000	5,03,897.90* (upto 30.9.2015)

* Provisional

(Source: NABARD/IBA/PSBs)

(c) & (d): In order to ensure that all eligible farmers are provided with hassle-free and timely credit for their agricultural operations, the Government has introduced the KCC Scheme to enable the farmers to purchase agricultural inputs such as seeds, fertilizers, pesticides, etc. The KCC Scheme has been simplified further w.e.f. 2012, which has the provision of ATM enabled debit card with, inter alia, facilities of one-time documentation, built-in cost escalation in the limit, any number of drawals within the limit, etc

Annexure-I to USQ 508 for 26.02.2016

RBI - Statement on Kisan Credit Card Scheme - Commercial Banks(No. in Actual & Amount in Rupees
Lakhs)**As on December, 2015**

S.No.	State					
		Cumulative cards issued since inception	No. Of Operative KCCs	Amount Outstanding under operative KCCs (crop loan)	no. of borrowers with outstanding loans (term loans)	Amount Outstanding under Term Loans
1	2	3	4	5	7	8
1	Andamans	4874	610	250.30	10	16.66
2	Andhra Pradesh	11803551	1803108	1870939.37	110290	173436.51
3	Arunachal Pradesh	37292	10018	5613.49	12	16.00
4	Assam	1083992	566512	253382.01	54271	35199.15
5	Bihar	3621830	1382874	864541.12	116932	104460.61
6	Chandigarh	8606	9128	42468.77	859	5150.21
7	Chattisgarh	491251	198168	291171.63	19243	36641.58
8	Dadra & Nagar Haveli	1621	612	721.65	385	770.06
9	Daman & Diu	530	322	368.99	319	512.38
10	Delhi	19232	4394	14970.21	1858	3839.08
11	Goa	19721	2936	3074.57	2787	3503.04
12	Gujarat	2199631	1051935	1907090.32	183562	366645.28

13	Haryana	1667382	586921	2020498.99	73434	162773.57
14	Himachal Pradesh	398353	180144	248030.29	4293	12934.11
15	Jammu & Kashmir	459699	240353	311315.21	6100	5869.27
16	Jharkhand	1410149	609865	210307.45	66413	28211.23
17	Karnataka	4584248	920132	1658060.80	589894	852741.21
18	Kerala	2308320	313373	623301.15	192653	292809.20
19	Lakshadweep	2840	597	273.07	0	0.00
20	Madhya Pradesh	2928696	1505799	2679016.55	134542	210324.10
21	Maharashtra	6520372	2469582	2735330.96	450384	683828.08
22	Manipur	43974	18095	10028.48	1387	1358.55
23	Meghalaya	124587	56538	26410.76	1249	501.00
24	Mizoram	33683	13239	7776.70	39	84.00
25	Nagaland	70013	30737	13832.80	77	316.22
26	Orissa	2577392	667008	307952.24	163291	101237.73
27	Puducherry	124077	7367	10218.55	8678	7741.19
28	Punjab	2396465	781101	3991129.92	107219	230096.35
29	Rajasthan	4104328	1811574	3673930.94	288599	386159.63
30	Sikkim	23981	7189	4654.09	665	372.47
31	Tamil Nadu	6713064	519467	795306.70	315428	352718.32
32	Telangana	6866624	2076621	1314058.54	195711	275509.24
33	Tripura	446419	78493	26509.45	9143	4722.00
34	Uttarakhand	1271950	218998	392334.36	7196	8130.26
35	Uttar Pradesh	10071023	3795778	4701929.08	208885	264501.85
36	West Bengal	5165064	993550	454935.50	81083	76472.45
Total		79604834	22933138	31471735.01	3396891	4689602.59

Source: RBI

Annexure-II to USQ 508 for 26.02.2016

State-wise and Agency-wise Operative / Live KCCs and amount outstanding in r/o Cooperative Banks and RRBs - Progress as on 30.11.2015
(Amt outstanding Rs.in crore)

Sr. No.	State / UT	Cooperative Banks		Regional Rural Banks		Total	
		Cards issued	Amt. outstanding	Cards issued	Amt. outstanding	Cards issued	Amount outstanding
1	Andhra Pradesh	15,62,291	6,017.52	6,69,019	4,597.20	22,31,310	10,614.72
2	Assam	28,214	32.91	4,19,451	1,710.89	4,47,665	1,743.80
3	Arunachal Pradesh	450	9.32	3,294	8.67	3,744	17.99
4	Bihar	1,26,104	290.08	16,64,680	6,870.95	17,90,784	7,161.03
5	Gujarat	14,72,523	9,407.76	2,59,133	2,391.29	17,31,656	11,799.05
6	Goa	1,309	17.67	0	0.00	1,309	17.67
7	Haryana	13,19,927	7,850.47	2,11,129	4,041.16	15,31,056	11,891.63
8	Himachal Pradesh	96,460	958.91	37,122	265.09	1,33,582	1,224.00
9	Jammu & Kashmir	33,690	261.66	16,343	99.03	50,033	360.69
10	Karnataka	24,74,976	10,042.55	7,75,052	7,757.46	32,50,028	17,800.01
11	Kerala	7,73,361	2,574.48	1,51,986	1,112.99	9,25,347	3,687.47
12	Madhya Pradesh	52,11,287	14,045.37	5,10,826	5,706.99	57,22,113	19,752.36
13	Maharashtra	50,45,180	8,511.65	4,02,421	2,617.18	54,47,601	11,128.83

14	Meghalaya	25,798	27.13	16,865	70.05	42,663	97.18
15	Mizoram	832	6.02	16,002	65.39	16,834	71.41
16	Manipur	484	1.90	5,826	15.24	6,310	17.14
17	Nagaland	2,364	9.92	1,096	2.02	3,460	11.94
18	Odisha	45,61,439	6,811.28	2,74,321	2,236.64	48,35,760	9,047.92
19	Punjab	9,94,595	6,198.64	1,19,506	3,088.11	11,14,101	9,286.75
20	Rajasthan	40,29,596	11,806.58	5,44,382	1,600.44	45,73,978	13,407.02
21	Sikkim	7,943	13.81	0	0.00	7,943	13.81
22	Tamilnadu	14,24,523	4,884.92	5,63,402	1,852.01	19,87,925	6,736.93
23	Tripura	53,313	44.95	1,14,457	134.90	1,67,770	179.85
24	Uttar Pradesh	43,36,481	5,875.45	30,49,121	20,904.95	73,85,602	26,780.40
25	West Bengal	19,01,988	3,053.52	5,88,960	2,172.64	24,90,948	5,226.16
26	A & N Islands	6,214	9.93	0	0.00	6,214	9.93
27	New Delhi	390	5.67	0	0.00	390	5.67
28	Puducherry	5,881	14.71	1,289	8.82	7,170	23.53
29	Jharkhand	25,918	34.98	3,60,517	965.90	3,86,435	1,000.88
30	Chhattisgarh	19,86,950	3,156.61	2,80,612	1,017.68	22,67,562	4,174.29
31	Uttarakhand	3,66,982	916.47	49,523	284.53	4,16,505	1,201.00
32	Telangana	10,46,279	2,570.27	10,74,508	5,520.20	21,20,787	8,090.47

	TOTAL	389,23,742	1,05,463.11	121,80,843	77,118.42	511,04,585	1,82,581.53
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Source: NABARD