

Government of India
Ministry of Finance
Department of Financial Services

RAJYA SABHA
Unstarred Question No. 2300
Answered on Tuesday, March 16, 2021/ 25 Phalguna, 1942 (Saka)
LOANS UNDER KISAN CREDIT CARDS

Question

2300. SHRI IRANNA KADADI:

Will the Minister of FINANCE be pleased to state:

- (a) the details of loans disbursed under Kisan Credit Card (KCC) during the last three years in the country including Karnataka along with the number of loans above rupees three lakhs among them, State-wise and year-wise;
- (b) whether Government proposes to increase the maximum limit of loans under KCC scheme in view of increasing expenditure of farmers;
- (c) if so, the details thereof and, if not, the reasons therefor indicating the maximum limit of loans presently; and
- (d) the total number of farmers covered under the KCC scheme in Karnataka during the said period along with the number of applications pending at present?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE
(SHRI ANURAG SINGH THAKUR)

(a). The total number of KCC issued in the country as reported by RBI (Scheduled Commercial Banks) & NABARD (Cooperative Banks & RRBs) during last three years are given at **Annexure-I**.

(b) & (c). The loan limit under KCC scheme is based on the Scale of Finance of the crop grown as finalized by State Level Technical Committees (SLTCs).

Keeping in view the overall inflation and rise in agricultural input cost over the years since 2010, the limit for collateral free agricultural loans was raised from Rs. 1 lakh to Rs. 1.6 lakh vide Reserve Bank of India's Circular dated February 7, 2019.

(d). As per the information furnished by Public Sector Banks & NABARD, during the period from 2017-18 to 2019-20, around 20.73 lakh KCCs have been issued in the state of Karnataka. A special saturation drive to cover farmers under KCC is going on since February 2020. As per the information furnished by Public Sector Banks & NABARD, around 13.42 lakh farmers have been covered under the KCC scheme in Karnataka under this drive as on 05-03-2021, with 4,489 applications pending with banks. The drive is regularly monitored to ensure expeditious processing of applications for sanction of KCC to eligible beneficiaries.

Annexure I as referred to in part (a) of the reply to Rajya Sabha
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State/UT wise total no of KCC issued during 2017-18, 2018-19 and 2019-20

(No in actual)

| State/UT Name | FY 2017-18 | FY 2018-19 | FY 2019-20 |
|----------------------|----------------|-----------------|-----------------|
| Andamans | 264 | 578 | 269 |
| Andhra Pradesh | 1011237 | 962120 | 988893 |
| Arunachal Pradesh | 1895 | 6476 | 2199 |
| Assam | 276283 | 161095 | 278619 |
| Bihar | 349813 | 288451 | 230398 |
| Chandigarh | 1621 | 503 | 765 |
| Chattisgarh | 72996 | 62991 | 311321 |
| Dadra & Nagar Haveli | 114 | 50 | 79 |
| Daman & Diu | 169 | 18 | 22 |
| Delhi | 2303 | 3093 | 1498 |
| Goa | 2763 | 3533 | 2784 |
| Gujarat | 224989 | 324955 | 338716 |
| Haryana | 260533 | 240903 | 230385 |
| Himachal Pradesh | 59009 | 67691 | 69856 |
| Jammu & Kashmir | 50424 | 52023 | 367826 |
| Jharkhand | 217782 | 255452 | 203222 |
| Karnataka | 686670 | 577979 | 808694 |
| Kerala | 271222 | 297111 | 357131 |
| Lakshadweep | 25 | 1919 | 58 |
| Madhya Pradesh | 873977 | 571509 | 557059 |
| Maharashtra | 381215 | 769822 | 695628 |
| Manipur | 7065 | 6237 | 2964 |
| Meghalaya | 11913 | 13540 | 12244 |
| Mizoram | 5441 | 4653 | 4719 |
| Nagaland | 8028 | 15519 | 8312 |
| Orissa | 248323 | 329739 | 314733 |
| Puducherry | 4113 | 4120 | 1699 |
| Punjab | 371151 | 329208 | 282310 |
| Rajasthan | 802016 | 627370 | 1030272 |
| Sikkim | 1667 | 2271 | 1743 |
| Tamil Nadu | 340645 | 500219 | 381302 |
| Telangana | 741040 | 635628 | 661450 |
| Tripura | 84985 | 101777 | 95687 |
| Uttarakhand | 46958 | 657552 | 100556 |
| Uttar Pradesh | 1965808 | 2225039 | 2025254 |
| West Bengal | 362998 | 550297 | 522877 |
| Total | 9747455 | 10079177 | 10891545 |

Source : PSBs & NABARD