

Government of India
Ministry of Finance
Department of Financial Services

RAJYA SABHA

Unstarred Question No. 1018

Answered on Tuesday, December 12, 2023/Agrahayana 21, 1945 (Saka)

KISAN CREDIT CARDS

1018. SHRI PRABHAKAR REDDY VEMIREDDY:

Will the Minister of FINANCE be pleased to state:

- (a) the details of Kisan Credit Cards (KCC) issued in the country, State-wise, with particular reference to Andhra Pradesh;
- (b) whether it is a fact that the number of operative KCC accounts have come down from 7.53 crores in 2015-16 to 7.13 crores in 2021-22 even after including animal husbandry and fishery farmers; and
- (c) if so, the reasons therefor and efforts being made by Government to issue more and more KCCs to farmers?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE
(DR. BHAGWAT KARAD)

(a): The number of operative Kisan Credit Cards (KCCs) in respect of Andhra Pradesh is 45,84,547 with amount outstanding of Rs. 60,576.14 crore as on 30th September, 2023. Details of Kisan Credit Cards issued in the country, State-wise are placed at Annexure I.

(b) & (c): Government is focussed on ensuring provisioning of timely and adequate credit to the farming community. Due to rising NPA, while the number of operative KCC accounts came down from 7.527 crore in 2015-16 to 6.528 crore in 2019-20, due to concerted efforts on part of banks and concerned departments, the number of operative KCC accounts has come to 7.45 crore as on 30th September, 2023. In this period under consideration the amount outstanding has risen from 5.78 lakh crore in 2015-16 to 9.18 lakh crore. Efforts being made by Government to take up KCC in saturation mode are at Annexure II.

Annexure I

State/UT -wise number of operative KCC accounts and amount outstanding as on September 30, 2023

(Accounts in Actual, Amount in Rs. Crore)

State/UT Name	No. of Operative Accounts	Amount Outstanding
Andaman & Nicobar	8,567	28.58
Andhra Pradesh	45,84,547	60,576.14
Arunachal Pradesh	11,485	86.21
Assam	7,06,485	4,294.57
Bihar	25,68,226	17,424.53
Chandigarh	1,823	112.18
Chattisgarh	19,38,062	13,328.83
Dadra & Nagar Haveli & Daman & Diu	1,606	43.15
Delhi	2,814	42.85
Goa	9,281	107.79
Gujarat	30,79,512	68,984.67
Haryana	23,01,357	51,053.84
Himachal Pradesh	4,65,730	8,058.73
Jammu & Kashmir	9,01,595	6,865.54
Jharkhand	9,68,274	5,164.39
Karnataka	49,04,334	56,830.25
Kerala	26,98,929	48,071.06
Ladakh	28,188	284.34
Lakshadweep	2,207	18.50
Madhya Pradesh	64,14,489	79,633.93
Maharashtra	72,84,155	75,293.44
Manipur	18,966	154.11
Meghalaya	74,356	375.92
Mizoram	43,012	500.05
Nagaland	31,062	181.33
Orissa	40,05,701	22,247.60
Puducherry	16,027	328.97
Punjab	22,05,119	56,754.64
Rajasthan	67,14,355	1,02,438.84
Sikkim	8,761	57.82
Tamil Nadu	36,31,010	44,661.77
Telangana	42,97,587	42,557.23
Tripura	1,73,122	474.55
Uttarakhand	4,88,973	5,938.99
Uttar Pradesh	1,06,14,770	1,30,117.32
West Bengal	32,73,430	14,440.31

Over the years the GoI has undertaken various drives to ensure KCC coverage in saturation mode.

Phase-I: Department of Agriculture, Cooperation and Farmers' Welfare, Ministry of Agriculture and Farmers' Welfare, Govt. of India, launched a campaign from 08.02.2020 to cover all PM Kisan Samman Scheme beneficiaries under Kisan Credit Cards. Adequate publicity and awareness campaigns were conducted under the campaign to ensure maximum coverage. During Phase-I, 12.57 lakh KCCs were issued by Cooperative Banks and RRBs with credit limit of Rs. 8,499.86 crore.

Phase-II: As part of the Atmanirbhar Bharat Package, the Government had announced coverage of 2.5 crore farmers under the Kisan Credit Card (KCC) scheme with a credit boost of Rs. 2 lakh crore through a special saturation drive. Department of Animal Husbandry and Dairying, Govt. of India also decided to simultaneously launch a special drive on 01.06.2020 to provide KCC to 1.5 crore dairy farmers belonging to milk unions and milk producing companies and 1 crore fish farmers. During phase -II 1.32 crore KCCs were issued by Cooperative Banks and RRBs with credit limit of Rs.1,24,950.68 crore.

A short sprint campaign was also organized by Ministry of Agriculture & Farmers' Welfare from 26 April to 01 May 2022 to cover all PM Kisan beneficiaries. During this campaign 4.26 lakh KCCs were issued by Cooperative Banks and RRBs with a credit limit of Rs. 3,497.42 crore.

On 19 September 2023, the Hon'ble Minister of Finance & Corporate Affairs and the Hon'ble Minister of Agriculture & Farmers Welfare, Government of India, launched the "Ghar Ghar KCC Abhiyan". The campaign period is from 01 October 2023 to 31 December 2023 aiming to saturate all eligible non-KCC holder PM-KISAN beneficiaries with short-term agriculture loans through Kisan Credit Cards (KCC).
