

Government of India
Ministry of Finance
Department of Financial Services

LOK SABHA

Unstarred Question No. 9

Answered on Monday, July 22, 2024/31 Ashadha, 1946 (Saka)

Loan Amount Under Kisan Credit Cards

9. SHRI VISHALDADA PRAKASHBAPU PATIL :

SHRI BENNY BEHANAN :

Will the Minister of FINANCE be pleased to state:

- the total number of eligible beneficiaries for issuance of Kisan Credit Cards;
- the total number of Kisan Credit Cards issued till now, year-wise and State-wise;
- the amount of budgetary allocation and expenditure in the last 5 years under the scheme, year-wise;
- the total outstanding loan amount under the KCC scheme in the last 5 years, year-wise; and
- whether the Government is planning to reduce the rising total outstanding amount under the KCC scheme and if so, the details thereof?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(SHRI PANKAJ CHAUDHARY)

(a) to (e) As per available data the year-wise and State-wise details of total number of Kisan Credit Cards (KCCs) issued for the past 5 years is provided at **Annexure-I**.

The detail of Budget allocation and disbursement of funds under Modified Interest Subvention Scheme (MISS) during the last five years is given below:

(Rs. in crore)

S.No	Year	Budget allocation	Disbursement of funds
1	2019-20	16236.86	16218.75
2	2020-21	19831.75	17789.72
3	2021-22	21476.93	21476.93
4	2022-23	19700.00	17997.88
5	2023-24	18500.00	14251.92

The total outstanding loan amount under the KCC scheme in the last 5 years is :

Year	Total Amount Outstanding in Operative Accounts in Crores
2019-20	6,97,018
2020-21	7,53,133
2021-22	9,37,612
2022-23	8,85,921
2023-24	9,81,764

As per the extant RBI guidelines, farmers have to pay both interest and principal at the time of renewal of KCC. To promote timely repayment of outstanding amount in operative accounts of KCC, the farmers are provided 3% prompt repayment incentives.

Annexure-I

Statement referred to in part (a) to (e) of Lok Sabha Un-Starred Question No. 9 on “Loan Amount Under Kisan Credit Cards” due for answer on 22.07.2024

S. No.	State	FY 2019-20	FY 2020-21	FY 2021-22	FY 2022-23	FY 2023-24*
1	Andaman & Nicobar	269	1,190	1,099	508	12,767
2	Andhra Pradesh	9,88,893	5,87,158	6,53,555	6,79,777	7,16,670
3	Arunachal Pradesh	2,199	701	2,302	2,098	5,075
4	Assam	2,78,619	41,108	65,353	64,813	1,45,563
5	Bihar	2,30,398	91,905	1,24,124	1,03,408	1,61,942
6	Chandigarh	765	334	294	287	462
7	Chattisgarh	3,11,321	1,44,578	1,11,444	3,06,195	1,64,183
8	Dadra & Nagar Haveli	79	377	878	393	218
9	Daman & Diu	22				
10	Delhi	1,498	368	538	651	1,833
11	Goa	2,784	2,019	1,356	3,378	2,095
12	Gujarat	3,38,716	3,55,699	3,02,541	3,76,241	3,49,448
13	Haryana	2,30,386	1,56,148	2,05,971	2,22,170	2,16,842
14	Himachal Pradesh	69,856	53,468	58,975	74,149	1,28,253
15	Jammu & Kashmir	3,67,826	49,151	73,246	44,231	2,21,151
16	Jharkhand	2,03,222	62,664	1,26,469	1,90,419	66,542
17	Karnataka	8,08,694	9,17,530	6,76,701	10,23,601	10,63,492
18	Kerala	3,57,131	5,99,728	6,28,630	9,19,680	12,04,136
19	Ladakh	-	102	17,379	1,005	615
20	Lakshadweep	58	159	622	3,834	6,477
21	Madhya Pradesh	5,57,059	3,57,290	3,74,448	5,76,515	4,12,725
22	Maharashtra	6,95,628	10,62,692	7,29,727	7,13,375	5,44,280
23	Manipur	2,964	3,730	3,273	4,013	1,786
24	Meghalaya	12,244	6,965	12,916	13,006	17,485
25	Mizoram	4,719	8,295	7,404	8,231	15,569
26	Nagaland	8,312	1,895	5,218	10,040	8,495
27	Orissa	3,14,733	1,63,963	1,36,817	1,79,862	1,91,597
28	Puducherry	1,699	3,908	5,245	7,749	16,180
29	Punjab	2,82,311	1,54,222	2,28,445	3,07,134	2,59,427
30	Rajasthan	10,30,272	10,13,048	5,43,638	6,61,477	6,42,111
31	Sikkim	1,743	782	1,709	2,825	41,494
32	Tamil Nadu	3,81,302	4,24,247	7,20,158	9,68,967	11,67,822
33	Telangana	6,61,450	3,78,865	4,60,656	5,41,431	7,22,352
34	Tripura	95,687	44,245	4,204	15,967	4,55,459
35	Uttarakhand	1,00,556	58,224	43,379	1,04,218	76,350
36	Uttar Pradesh	20,25,254	11,07,867	9,84,679	13,92,338	15,06,254
37	West Bengal	5,22,877	3,71,535	1,64,733	1,99,581	1,60,118
	Total	1,08,91,546	82,26,160	74,78,126	97,23,567	1,07,07,268

* Data for FY 2023-24 is provisional