

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:1720
ANSWERED ON:01.08.2003
KISAN CREDIT CARD
JAGANNATH MALLICK;SHRINIWAS DADASAHEB PATIL

Will the Minister of FINANCE be pleased to state:

- (a) whether the target fixed for issuing of Kisan Credit Cards has not achieved by several banks during the last three years;
- (b) if so, the details thereof and the reasons therefor; and
- (c) the steps taken to issue Kisan Credit Cards in all the States uniformly and also to meet the target in this regard?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND COMPANY AFFAIRS (SHRI ANANDRAO VITHOBA ADSUL):

(a) to (c) The target set for issue of Kisan Credit Card (KCC)-by Public Sector Banks, Co-operative Banks and Regional Rural Banks (RRBs) during the last three years and achievements there against is as under:

(Cards in lakhs)

Year	Public Sector Banks	Cooperative Rural Banks	Regional Banks			
	Target ment	Achieve- ment	Target	Achieve- ment	Target	Achieve- ment
2000-01	25	23.90	45	56.14	5	6.48
2001-02	33	30.72	60	54.36	7	8.34
2002-03	25.81	26.81	65	45.79	7	9.64

A study conducted by RBI through its Regional Offices in June 2001 attributed slow progress in issue of cards in some areas to operational problems in implementation on account of lack of updation of land records, small size of the land holding, rich farmers not showing interest in availing of KCCs, inadequate publicity of the scheme among the rural masses. RBI and NABARD have advised banks to familiarize their staff about KCC Scheme through training programmes and to give greater publicity for the Scheme. Banks have also been advised to work out a suitable action plan to achieve total coverage and to break the targets branch-wise and month-wise for effective monitoring. Further, banks have also been advised to accelerate the issue of the KCCs and cover all eligible agricultural farmers under the Scheme by March 2004.