

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

STARRED QUESTION NO:507  
ANSWERED ON:30.04.2010  
KISAN CREDIT CARDS QUESTION  
Chitthan Shri N.S.V.;Choudhary Shri Harish

**Will the Minister of FINANCE be pleased to state:**

- (a) the number of Kisan Credit Cards issued as on date, State-wise;
- (b) whether Government has received complaints regarding the non- issuance of KCCs to the farmers during the last three years;
- (c) if so, the details thereof, State-wise alongwith the remedial measures taken/being taken by the Government in this regard;
- (d) whether any problems are being faced in the sanction/recovery of loans granted through KCC; and
- (e) if so, the details thereof and the corrective measures taken by the Government in this regard ?

**Answer**

MINISTER OF THE STATE IN THE MINISTRY OF FINANCE (SHRI PRANAB MUKHERJEE)

(a) to (e): A Statement is laid on the Table of the House.

Statement referred to in reply to parts (a) to (e) of Lok Sabha Starred Question No.507 to be answered on 30th April, 2010 regarding Kisan Credit Cards tabled by Shri Harish Chowdhary and Shri M.S.V. Chitthan.

(a) to (e): The Kisan Credit Card (KCC) Scheme was introduced in 1998-99, as an innovative credit delivery system aiming at adequate and timely credit support from the banking system to the farmers for their cultivation needs including purchase of inputs in a flexible, convenient and cost effective manner. The Scheme is being implemented by all the District Central Cooperative Banks, Regional Rural Banks (RRBs) and Public Sector Commercial Banks throughout the country.

As on 28-02-2010, the banking system has issued 906.37 lakh KCCs (since inception). Commercial Banks accounted for the highest share (43.91%), followed by Co-operative Banks (41.66%) and Regional Rural Banks (14.43%). The State-wise, Agency wise cards issued and amount disbursed are indicated in Annexure -1

The details of the complaints received by the (NABARD) through Government of India in respect of Cooperative Banks and RRBs regarding non-issuance of KCC to the farmers during the last three years are indicated in Annexure - II.

KCC scheme was simplified in consultation with RBI to cover all eligible farmers including small and marginal farmers, oral lessees, tenant farmers, etc. However, to make the scheme more effective at ground level and to better serve the farmers the Government of India constituted a Task Force that shall inter alia examine and suggest measures for improving the efficiency of KCC scheme including the revised operational guidelines for distribution and sanction of the KCC limit. The Task Force shall submit its report by 30-06-2010.

NABARD has not received reports of any problems faced by banks in the sanction/recovery of loans granted through KCC.