

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:2966
ANSWERED ON:29.08.2012
QUESTION DISTRIBUTION OF AGRICULTURE LOANS
Mishra Shri Mahabal ;Scindia Smt. Yashodhara Raje

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government has taken any remedial measures to ensure equal distribution of agriculture loans to States;
- (b) if so, the details thereof; and
- (c) if not, the reasons therefor?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA)

(a) to (c) : The Government of India has been setting annual target for the flow of credit to the agriculture sector. The target announced by the Government of India is further disaggregated state-wise and agency-wise by NABARD, keeping in mind several factors including Ground Level Credit flow and projections of the potential Linked Credit Plan (PLP). These targets are thereafter communicated to State Level Banker's Committee through the Regional Offices of National Bank for Agriculture and Rural Development (NABARD).

The Kisan Credit Card has emerged as an innovative credit delivery mechanism to meet the production credit requirements of the farmers in a timely and hassle-free manner. The KCC Scheme has been revised in May 2012 which provides for KCC as an ATM card which can be used at ATM/ Point of sale (POS) terminals. Banks have been advised to issue Kisan Credit Cards (KCC) to all eligible farmers.