

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:844

ANSWERED ON:01.03.2013

KISAN CREDIT CARDS

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Will the Minister of FINANCE be pleased to state:

- (a) the details of the target set and achievements made by the Scheduled Commercial Banks (SCBs) in issuing of Kisan Credit Cards (KCCs) to the farmers during each of the last three years, State/UT-wise including the State of Andhra Pradesh;
- (b) whether the SCBs were able to achieve their targets during the said period;
- (c) if so, the details thereof, bank and State-wise including the State of Andhra Pradesh;
- (d) if not, the reasons therefor;
- (e) the corrective steps taken/being taken by the Government in this regard;
- (f) whether farmers are facing difficulties in raising crop loans from the banks through KCCs scheme; and
- (g) if so, the details thereof along with the remedial measures taken/being taken by the Government in this regard?

Answer

The Minister of State in the Ministry of Finance (Shri Namo Narain Meena)

(a) to (e):- The details of number of Kisan Credit Cards (KCCs) issued and limits sanctioned by Public Sector Banks for the last three years, State-wise and bank-wise are attached as Annex I & II. No quantitative targets for issue of KCC had been set.

(f) & (g):- The flow of credit to agriculture has increased from Rs. 3,84,514 crore in 2009-10 to Rs. 5,11,029 crore (provisional) in 2011-12. Similarly the number of crop loan accounts have also registered growth from 482.30 lakh in 2009-10 to 646.57 lakh in 2011-12.

The revised guidelines for KCC have also been issued which, inter alia, provide to make it a cash credit facility through smart-cum debit card which will enable the farmers to access multiple delivery channels such as withdrawals through ATMs/Business Correspondents/Point of Sale (PoS) machines and mobile based transfer transactions at agricultural input dealers and mandis, etc.