

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:3041
ANSWERED ON:15.03.2013
KISAN CREDIT CARDS
Karunakaran Shri P.

Will the Minister of FINANCE be pleased to state:

- (a) whether Kisan Credit Card (KCC) have been issued to all the eligible farmers across the country;
- (b) if so, the details thereof, State/UT-wise;
- (c) if not, the reasons therefor;
- (d) the details of the loan sanctioned under KCC scheme to farmers by banks during the last three years, bank and State/ UT-wise;
- (e) whether the Government has directed the banks to increase the number of KCC holders;
- (f) if so, the details thereof along with the action taken by the banks thereon;
- (g) whether the benefits of the KCC scheme are not being reaped to the desired extent by the eligible beneficiaries in the country; and
- (h) if so, the details thereof along with the steps taken/proposed to be taken by the Government in this regard?

Answer

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

(a) to (d): Kisan Credit Cards (KCCs) Scheme has been introduced to facilitate timely availability of credit to farmers. Since its introduction in 1998, over 11.55 crore KCCs have been issued. The State-wise details of number of KCCs issued and limit sanctioned by Banks during the last three years, are given at Annexure-I, II & III.

(e) to (h): The Reserve Bank of India(RBI) and NABARD have issued revised guidelines for KCCs advising Banks/cooperative credit institutions to implement the revised KCC Scheme. The Government has also advised banks to take up the issuance of KCCs as per new Scheme so as to expand the coverage of KCCs to every eligible household.

The number of KCCs issued has increased from 9,006,123 during 2009-10 to 11,757,659 during 2011-12.

The flow of credit to agriculture has also increased from Rs. 3,84,514 crore in 2009-10 to Rs. 5,11,029 crore (provisional) in 2011-12.