

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:4544

ANSWERED ON:21.02.2014

KISAN CREDIT CARDS

Agarwal Shri Rajendra;Mahendrasinh Shri Chauhan ;Nagar Shri Surendra Singh;Thomas Shri P. T.

Will the Minister of FINANCE be pleased to state:

- (a) the number of Kisan Credit Card (KCC) holders in the country, State/UTwise;
- (b) the loans sanctioned by the Public Sector Banks to the farmers under KCC scheme, State/UT-wise;
- (c) whether the Government has directed the Public Sector Banks to increase the number of KCC holders and raise the amount of loan to be distributed under KCC scheme;
- (d) if so, the details thereof;
- (e) whether the Government has received any complaints against banks for irregularities in interest rate on KCC; and
- (f) if so, the details thereof and the steps taken/being taken by the Government in this regard, State/UT-wise?

Answer

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

(a) : The State/UT-wise details regarding cumulative number of operative Kisan Credit Cards (KCCs) issued by Public Sector Banks(PSBs), Cooperative Banks/ Regional Rural Banks as on 31/03/2013 are given in Annexure-I.

(b) : The details of the loans sanctioned by PSBs to the farmers under KCC for the year ended 2011, 2012 & 2013 are given in Annexure-II.

(c) & (d) : The KCC Scheme has also been revised and all the Banks have been advised to implement the Scheme and issue smart-cum-debit cards to all the eligible farmers which will enable the farmers to access multiple delivery channels. The Banks have also been advised to fix the credit-limit taking into account the requirements of farmers such as to meet the short term credit requirements for cultivation of crops, post harvest expenses, produce marketing loan, consumption requirement of farmer household, working capital for maintenance of farm assets etc.

(e) & (f) : Whenever any complaint regarding farm loan is received by the Government/Reserve Bank of India(RBI) with regard to certain issues relating to agriculture credit, the same are taken up at appropriate level, for redressal thereof. However, no separate data on specific nature of complaints is maintained.