

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:1334  
ANSWERED ON:18.07.2014  
KISAN CREDIT CARDS  
Tadas Shri Ramdas Chandrabhanji

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

- (a) the number of Kisan Credit Cards (KCCs) holders in the country, State/UTwise;
- (b) the details of loan sanctioned and the target set and achievements made by the Public Sector Banks (PSBs) in issuing KCCs to the farmers during each of the last three years and the current year, State/UTwise;
- (c) whether the Government proposes to relax the rules to facilitate KCCs; and
- (d) if so, the details thereof?

**Answer**

The Finance Minister (Shri Arun Jaitley)

- (a) : The State-wise cumulative number of Kisan Credit Cards (KCCs) as on 31st March, 2013 (since inception) is given in Annexure-I
- (b) The details of the operative KCCs issued by Commercial Banks and the loans sanctioned for the last three years, as reported by the Reserve Bank of India (RBI), are given in Annexure-II, III & IV.

As regards achievement of targets, the target set for agriculture credit (including through KCCs) has been consistently surpassed by Banks. Details of the agriculture credit targets/achievements during the last three years are as under :

Year	Target for Agriculture Credit	Achievement of Agriculture Credit
2011-12	4,75,000	5,11,029.09
2012-13	5,75,000	6,07,375.62
2013-14	7,00,000	7,30,765.61

Provisional figures

Source : PSBs/NABARD/RBI

(c) & (d) : The Government has revised the Kisan Credit Card(KCC) Scheme. As per the revised Scheme, the KCC is valid for five years subject to an annual review. The farmer is required to furnish one-time documentation at the time of first availment of loan and, thereafter, simple declaration about crop raised/proposed is required to be given from the second year onwards. Besides, Banks have been advised to waive margin/security requirements of agricultural loans upto Rs.1,00,000/-. Banks have also been advised to dispense with the requirement of 'no due' certificate for small loans up to Rs.50,000 to small and marginal farmers, share-croppers and the like and, instead, obtain a self-declaration from the borrower.