

Government of India  
Ministry of Finance

**LOK SABHA**  
**UNSTARRED QUESTION NO. 3500**  
ANSWERED ON-15.07.2019 (Monday)/Ashadha, 24, 1941 (Saka)

**KISAN CREDIT CARD**

3500. SHRI DHANUSH M. KUMAR:  
SHRI JASWANT SINGH BHABHOR:

Will the Minister of FINANCE be pleased to state:

- (a) the number of small and marginal farmers who are eligible to avail the benefit under Kisan Credit Card (KCC) scheme along with the amount of loan given to the total number of farmers under the KCC scheme in the country during each of the last three years, State-wise including Gujarat and Tamil Nadu;
- (b) whether the Government has taken any step to spread awareness among small and marginal farmers regarding the above said scheme in the country including Tamil Nadu;
- (c) the number of loans under the KCC scheme which are higher than Rupees three lakh; and
- (d) whether the Government proposes to increase the amount of loan fixed to be provided to Kisan Credit Card holders under the KCC scheme keeping in mind the increasing expenses of the farmers and if so, the details thereof and if not, the reasons therefor?

**ANSWER**

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE  
(SHRI ANURAG THAKUR)

(a) to (d) State-wise details of number of Kisan Credit Cards (KCCs) issued and amount sanctioned by Regional Rural Banks (RRBs) and Cooperative Banks, during the last three years, as reported by National Bank for Agriculture and Rural Development (NABARD), are given at Annexure I. State-wise details of number of operative KCCs and loans outstanding during the years 2016-17, 2017-18 and 2018-19, in respect of Public and Private Sector Banks, as reported by RBI, are given at Annexure II.

As reported by RBI and NABARD, segregated information regarding loans above rupees three lakh sanctioned under KCC, is not centrally maintained.

As per Reserve Bank of India (RBI) extant directions on Priority Sector Lending (PSL), Domestic Scheduled Commercial Banks are required to lend 18% of the Adjusted Net Bank Credit (ANBC) or Credit Equivalent to Off-Balance Sheet Exposure (CEOBE), whichever is higher, towards agriculture. A sub-target of 8% is also prescribed for lending to small and marginal farmers including landless agricultural labourers, tenant farmers, oral lessees and share croppers. Similarly, in the case of Regional Rural Banks 18% of their total outstanding advances is required to be towards agriculture and a sub-target of 8% has been set for lending to small and marginal farmers.

The percentage share of small and marginal farmers under agriculture credit disbursement for the last 3 years as reported by NABARD is as under:

<b>Years</b>	<b>Number of Accounts</b>	<b>Amount</b>
2016-17	72.1 %	50.1 %
2017-18	74.7 %	49.9 %
2018-19 (provisional)	74.3 %	49.9 %

Under the KCC Scheme, a flexible limit of ` 10,000 to ` 50,000 has been provided to marginal farmers (as Flexi KCC) based on the land holding and crops grown including post harvest warehouse storage related credit needs and other farm expenses, consumption needs, etc., plus small term loan investments without relating it to the value of land.

To enhance coverage of small and marginal farmers in the formal credit system, RBI has decided to raise the limit for collateral-free agriculture loans from `1 lakh to `1.6 lakh.

The requirement of 'no due' certificate has also been dispensed with for small loans up to `50,000 to small and marginal farmers, share-croppers and the like and, instead, only a self-declaration from the borrower is required.

To bring small, marginal, tenant farmers, oral lessees, etc. into the fold of institutional credit, Joint Liability Groups (JLGs) have been promoted by banks.

The KCC scheme has since been simplified and provides for issue of ATM enabled RuPay Debit Card, inter alia, with facilities of one-time documentation, built-in cost escalation in the limit, any number of drawals within the limit, etc.

The credit limit/ loan amount under KCCs is fixed by Banks as per guidelines prescribed in the Master Circular dated July 4, 2018 issued by RBI. The short term credit limit under KCC for the first year is determined based on Scale of Finance for the crop (as decided by District Level Technical Committee) x Extent of area cultivated + 10% of limit towards post-harvest/household/ consumption requirements + 20% of limit towards repairs and maintenance expenses of farm assets + crop insurance and/or accident insurance including personal accidental insurance scheme (PAIS), health insurance & asset insurance. The limit for second and subsequent years (3rd, 4th and 5th year) is arrived based on first year limit for crop cultivation purpose plus 10% of the limit towards cost escalation / increase in scale of finance and estimated term loan component for the tenure of KCC, i.e., five years.

The short term loan limit arrived for the 5th year plus the estimated long term loan requirement will be the Maximum Permissible Limit (MPL) and is to be treated as the Kisan Credit Card limit.

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**Anneuxre I to Lok Sabha USQ 3500 for 15.07.2019**

**Statement of KCC - issued and Amount sanctioned during last three years in respect of Cooperative Banks and RRBs.**

(No. in absolute, Amount in ` crore)

Sr. No.	State/UT	2016-17		2017-18		2018-19 (February 2019)	
		Cards issued	Amt. Sanctioned	Cards issued	Amt. Sanctioned	Cards issued	Amt. Sanctioned
1	Andhra Pradesh	176852	1079.27	175720	1462.58	209895	2358.95
2	A & N island	212	0.08	147	0.42	275	1.78
3	Arunachal Pradesh	56	0.74	0	0.00	275	3.02
4	Assam	58321	295.61	108067	418.99	12060	79.44
5	Bihar	145160	684.67	58205	349.02	33665	251.36
6	Chhattisgarh	55957	1309.54	19127	59.61	8994	75.94
7	D & N Haveli	0	0.00	0	0.00	0	0.00
8	Daman & Diu	0	0.00	0	0.00	0	0.00
9	Goa	949	0.87	118	1.30	169	2.84
10	Gujarat	67977	714.75	50753	678.56	78556	1056.12
11	Haryana	37148	909.64	41003	1142.81	38691	1003.80
12	Himachal Pradesh	15131	218.73	17931	685.23	17356	381.46
13	Jammu & Kashmir	3987	21.03	7289	71.57	5754	66.14
14	Jharkhand	37788	90.68	75137	286.42	72857	330.15
15	Karnataka	508324	7618.10	347982	2892.38	332662	1775.12
16	Kerala	196859	1205.65	152013	1108.78	153489	1303.81
17	Lakshdweep	0	0.00	0	0.00	0	0.00
18	Madhya Pradesh	196858	491.60	467558	1454.72	44569	704.82
19	Maharashtra	210846	468.27	101737	223.36	104466	585.30
20	Manipur	1980	6.10	4120	10.62	3600	7.88
21	Meghalaya	3123	14.43	1338	6.57	1960	15.47
22	Mizoram	3660	18.27	4388	28.80	1818	12.26
23	Nagaland	680	1.73	0	0.00	130	0.46
24	New Delhi	135	2.36	98	1.99	41	0.82
25	Orissa	118705	3836.82	93600	1897.92	139199	634.33
26	Puducherry	327	2.93	104	0.98	478	4.80
27	Punjab	29618	506.48	14265	430.97	46500	456.24
28	Rajasthan	264045	5273.71	221792	2617.95	164271	1813.50
29	Sikkim	72	0.20	95	0.22	0	0.00
30	Tamil Nadu	206270	2008.02	123730	964.16	277493	1790.05
31	Telangana	158947	423.87	141884	673.62	190119	957.59
32	Tripura	5471	9.25	24268	82.97	18271	69.16
33	Uttar Pradesh	454233	4438.46	559816	6287.75	549276	6113.16
34	Uttarakhand	6055	246.87	2713	14.12	24944	107.28
35	West Bengal	52670	158.99	81014	157.21	185314	247.00
	<b>TOTAL</b>	<b>3018416</b>	<b>32057.70</b>	<b>2896012</b>	<b>24011.60</b>	<b>2717147</b>	<b>22210.04</b>

Source: NABARD

**Anneuxre II to Lok Sabha USQ 3500 for 15.07.2019**  
**Statement of KCC - issued and Amount sanctioned during last three years in respect of Public and Private Sector Banks**

(No. in Actual & Amount in Rupees lakh)

Sr. No.	State	2016-17		2017-18		2018-19	
		Operative KCCs	Amount Outstanding	Operative KCCs	Amount Outstanding	Operative KCCs	Amount Outstanding
1	A & N island	432	298.19	288	288.35	4064	4947.41
2	Andhra Pradesh	1753878	2299666.74	1874715	2429494.78	1960407	2712829.15
3	Arunachal Pradesh	8574	5488.67	8779	5843.66	57124	29104.42
4	Assam	496801	312670.28	583215	385377.72	643330	446995.37
5	Bihar	1443624	1111440.81	1321843	1047704.56	1107120	962659.84
6	Chandigarh	10484	54361.30	3536	27354.28	7561	39541.42
7	Chattisgarh	219235	425922.65	228163	457898.81	222188	483305.52
8	Dadra & Nagar Haveli	527	1556.98	535	1428.56	445	693.60
9	Daman & Diu	314	773.06	391	970.69	393	959.29
10	Delhi	4893	27650.61	3277	26089.69	3346	9166.46
11	Goa	7212	18358.77	6959	17538.60	13112	30322.23
12	Gujarat	1070354	2664767.11	1085847	2957906.02	1102994	3112755.61
13	Haryana	654854	2669983.61	676683	2814466.62	669993	2759675.34
14	Himachal Pradesh	208895	346884.59	213124	364048.89	175421	326032.35
15	Jammu & Kashmir	274609	350375.46	299552	383236.56	330476	418027.03
16	Jharkhand	642314	275237.32	600314	282125.03	596937	306726.19
17	Karnataka	932400	2849586.25	893415	2412133.33	849921	2331345.76
18	Kerala	311424	1196089.65	310145	1211695.16	311868	1308674.13
19	Lakshadweep	508	243.63	488	240.27	43571	84826.84
20	Madhya Pradesh	1640177	3437332.64	1642945	3818073.20	1628594	4056616.65
21	Maharashtra	2446364	3809879.40	2203906	3310354.73	2126422	3550037.88
22	Manipur	14988	11381.51	15621	11824.50	13422	10860.36
23	Meghalaya	56598	30797.01	54261	37780.17	51311	33929.51
24	Mizoram	12395	8366.76	10550	7699.05	9380	7388.92
25	Nagaland	32758	15925.74	28311	14078.83	110716	57653.60
26	Orissa	602490	449437.05	654844	485021.01	570404	466905.99
27	Puducherry	15499	58847.91	4394	14718.28	26819	84088.39
28	Punjab	862228	4917378.61	871631	4880757.23	901242	4704885.48
29	Rajasthan	2000765	5044590.25	2039917	5381633.75	1969220	5555757.01
30	Sikkim	4664	4771.64	4809	3405.65	11319	13955.97
31	Tamil Nadu	506183	1341306.83	544252	1572608.71	550332	1672988.11
32	Telangana	1356409	1938726.96	1796333	1770608.54	1765180	1862082.69
33	Tripura	45739	26058.42	79193	42814.76	84542	60397.89
34	Uttarakhand	389100	641787.33	236329	476288.04	266612	540881.71
35	Uttar Pradesh	4450262	6454175.58	4225532	5921402.19	4492539	6743961.60
36	West Bengal	822998	533069.79	1004036	736448.25	954056	716914.26
	<b>Total</b>	<b>23300949</b>	<b>43335189.11</b>	<b>23528133</b>	<b>43311358.47</b>	<b>23632381</b>	<b>45507893.96</b>

Source: RBI