

GOVERNMENT OF INDIA
MINISTRY OF FISHERIES, ANIMAL HUSBANDRY AND DAIRYING
DEPARTMENT OF ANIMAL HUSBANDRY AND DAIRYING
RAJYA SABHA
UNSTARRED QUESTION NO.1822
TO BE ANSWERED ON 7TH AUGUST, 2024

KISAN CREDIT CARD SCHEME

1822 SHRI R. DHARMAR:

WILL THE MINISTER OF FISHERIES, ANIMAL HUSBANDRY AND DAIRYING be pleased to state:

- (a) the features of the Kisan Credit Card (KCC) Scheme;
- (b) the details of the funds sanctioned, allocated and utilized under this scheme within Tamil Nadu during the last three years and the current year;
- (c) the details of the target set and achievements made so far in Tamil Nadu along with its response;
- (d) the criteria fixed for getting Kisan Credit Card within the country;
- (e) whether Government is proposing to provide KCC to poor fishermen who are unable to give any collateral;
- (f) if so, the details thereof; and
- (g) the time by when it is likely to be implemented?

ANSWER

THE MINISTER OF FISHERIES, ANIMAL HUSBANDRY AND DAIRYING
(SHRI RAJIV RANJAN SINGH ALIAS LALAN SINGH)

- (a) Kisan Credit Card is a saving -cum- loan product. The product is meant to meet the credit requirement for crop cultivation. In 2019, KCC scheme was extended to cover working capital requirement of animal husbandry, dairying and fisheries. 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 Reserve Bank of India (RBI). It is determined on the basis of various parameters viz. scale of finance (as decided by District Level Technical Committee), extent of area cultivated, post-harvest/household/consumption requirements, repairs & maintenance expenses of farm assets and different insurance components, etc. Banks can provide collateral free loan up to Rs.1.60 lakh. Interest Subvention of 1.5% to the banks and Prompt Repayment Incentive of 3% to the farmers are provided on crop loans up to Rs.3 lakh and up to Rs.2 lakh on working capital requirement towards animal husbandry, dairying and fisheries activities against KCC cards under the “Modified Interest Subvention Scheme” of M/o Agriculture and farmers Welfare, GoI.

- (b) &(c) Department of Animal Husbandry and Dairying does not sanction the funds for repayment of Interest Subvention and Prompt Repayment Incentives (PRI) to banks. However, the Operative KCC data and outstanding amount for the state of Tamil Nadu during the last three years are as under: -

| Year | Total No. of Operative KCCs | Amount Outstanding (Rs. in crore) |
|---------|-----------------------------|-----------------------------------|
| 2021-22 | 30,55,000 | 31,609 |
| 2022-23 | 35,80,000 | 42,132 |
| 2023-24 | 40,31,000 | 52,112 |

Source: D/o Financial Services

- (d) The eligibility criteria fixed for getting Kisan Credit Card is given below :

1. Farmers - individual/joint borrowers who are owner cultivators;
2. Tenant farmers, oral lessees & share croppers;
3. Self Help Groups (SHGs) or Joint Liability Groups (JLGs) of farmers including tenant farmers, share croppers etc.

Fisheries:

1. Inland Fisheries and Aquaculture
2. Fishers, Fish Farmers (individual & groups/ partners/ share croppers/ tenant farmers), Self Help Groups, Joint Liability Groups and women groups.
3. The beneficiaries must own or lease any of the fisheries related activities such as pond, tank, open water bodies, raceway, hatchery, rearing unit, possess necessary license for fish farming and fishing related activities, and any other State specific fisheries and allied activities.

Marine Fisheries:

Beneficiaries who own or lease registered fishing vessel/boat, possess necessary fishing license/permission for fishing in estuary and sea, fish farming/mariculture activities in estuaries and open sea and any other State specific fisheries and allied activities.

Poultry and Small Ruminants:

Farmers, poultry farmers either individual or joint borrower, Joint Liability Groups or Self Help Groups including tenant farmer of sheep/goats/pigs/poultry/birds/rabbit and having owned/rented/leased sheds.

Dairy:

Farmers and Dairy farmers either individual or joint borrower, Joint Liability Groups or Self Help Groups including tenant farmers having owned /rented/leased sheds.

- (e) to (g) Government of India has already extended the collateral free Kisan Credit Card (KCC) loan up to Rs 1.60 lakh to fishermen.
