

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

STARRED QUESTION NO:299  
ANSWERED ON:11.08.2000  
KISAN CREDIT CARD  
ANIL BASU;JASWANT SINGH YADAV

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

- (a) the criteria laid down for issuing Kisan Credit Cards and the amount of credit released to the farmers against such cards;
- (b) the bankwise and State-wise target fixed to issue Kisan Credit Cards to farmers during 1998-99, 1999-2000 and 2000-2001;
- (c) the State-wise and bank-wise number of farmers to whom credit cards have been issued during the above period, till date, alongwith the amount of loan sanctioned under this scheme; and
- (d) the efforts being made by the Government to monitor the proper implementation of this scheme and to make it popular among the farmers?

**Answer**

THE MINISTER OF FINANCE (SHRI YASHWANT SINHA):

(a) to (c) Under the Kisan Credit Card Scheme, all farmers eligible for sanction of crop loan are eligible for issuance of cards. The credit extended under the scheme is in the nature of revolving cash credit limit, which is fixed on the basis of optional land holding, cropping pattern and scales of finance taking into account the entire crop loan requirement of the farmers for the full year. No targets were fixed for banks for issuance of Kisan Credit Cards during the year 1998-99. Public sector bank-wise targets for issue of Kisan Credit Cards for the year 1999-2000 are at Statement I. The target for the year 2000-01 is 75 lakh Kisan Credit Cards to be issued by the banking sector (commercial banks cooperative if banks). Bank-wise targets for public sector banks for the year 2000-01 are at Statement II. Bank-wise position of Kisan Credit Cards issued and amount sanctioned thereof during 1998-99, 1999-2000 and 2000-01 are at Statement-State-wise and bank-wise progress as on 31 March 2000 giving the details of number of Kisan Credit Cards issued and the loan amount sanctioned since inception by cooperative banks and RRBs is given in the Statement IV. Similarly, the State-wise and bank-wise (co-operative banks and RRBs) progress alongwith the targets fixed for issue of Kisan Credit Cards for 2000-01 is given in Statement-V.

(d) In order to popularize the Kisan Credit Card scheme, convenors of State Level Bankers Committee and lead banks have been advised to review the progress in issue of Kisan Credit Cards at State level and district level. The progress of the scheme is also reviewed regularly by Reserve Bank of India and Government and achievement is monitored on a monthly basis. Banks have been advised to give adequate publicity to the scheme through print & electronic media highlighting that this scheme will ensure flow of adequate and timely credit to farmers and also save them trouble of getting their credit requirement assessed by the banks every year.