

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:2306
ANSWERED ON:23.07.2004
TARGET FOR ISSUING KISAN CREDIT CARDS
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Will the Minister of FINANCE be pleased to state:

- (a) whether the Government has set any target for 2004-2005 for issue of Kisan Credit Cards;
- (b) if so, the details thereof; and
- (c) the steps being taken by the Government to achieve the target?

Answer

MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S. S. PALANIMANICKAM)

(a), (b) & (c): As at the end of March, 2004, 4.14 crore Kisan Credit Cards (KCCs) had been issued by commercial banks, co-operative banks and Regional Rural Banks in the country. Many farmers remained ineligible for reasons such as default in payment to financial institutions, lack of clear title deeds, etc. Though no specific numerical target has been set for issue of KCCs during the year 2004-05, Reserve Bank of India (RBI)/National Bank for Agriculture and Rural Development (NABARD) have issued the following instructions to the banks to ensure larger coverage of institutional credit through KCC:

- i) To make all possible efforts to identify and bring into the fold, the farmers who are not so far covered by the KCC scheme, including oral lessees, defaulters and to ensure that KCCs are continued to be renewed in a hassle free manner;
- ii) To launch a time bound programme aimed at motivating the defaulters to clear their dues, so that the benefits of the KCC scheme could be made available to them also;
- iii) To issue suitable guidelines to their branches, so that henceforth the crop loans are routed only through KCC.