



# Nationwide AHDF KCC Campaign

## Why in News?

As part of the [Aazadi Ka Amrit Mahostav](#) celebrations, the Union Ministry for Fisheries, Animal husbandry and Dairying has launched the **Nationwide Animal Husbandry, Dairying, and Fisheries (AHDF) KCC Campaign from 1<sup>st</sup> May 2023 to 31<sup>st</sup> March 2024.**

## What is the Nationwide AHDF KCC Campaign?

- **About:**
  - The **campaign aims to expand the benefits of the [Kisan Credit Card \(KCC\)](#)** to all eligible **animal husbandry, dairy, and fishery farmers** in the country.
  - The campaign will **provide credit facilities to small landless farmers** engaged in animal husbandry and fisheries activities.
- **Outcome of Previous Campaigns:**
  - Since June 2020, the Ministry of Fisheries, Animal Husbandry and Dairying, in association with the Department of Financial Services, has organized various campaigns to provide Kisan Credit Card facilities to all eligible animal husbandry and fishery farmers.
    - **More than 27 lakh fresh KCCs were sanctioned** to animal husbandry and fishery farmers during these campaigns.
- **Current Campaign:**
  - During the current campaign, **District Level KCC Camps will be organized every week by the KCC Coordination Committee** coordinated by Lead District Manager (LDM) for on-the-spot scrutiny of applications sourced by the officials of the State Animal Husbandry and Fisheries department from the farmers.

## What is Kisan Credit Card?

- **About:**
  - The Kisan Credit Card (KCC) scheme was introduced in 1998 to provide **timely credit support to farmers.**
  - It offers **credit for cultivation, purchase of agriculture inputs, and other needs.**
  - The scheme was extended to cover the investment credit requirement of farmers in 2004.
  - In **2018-19, the facility was extended to fisheries and animal husbandry farmers.**
- **Objectives:**
  - The scheme aims to meet the short-term credit requirements of farmers for crop cultivation, post-harvest expenses, produce marketing loan, consumption requirements, and working capital for maintenance of farm assets.
  - It also provides investment credit for agriculture and allied activities.
- **Features:**
  - KCC comes with an **ATM-enabled [RuPay](#) debit card and flexible/simplified procedures.**
  - **Aadhaar seeding is mandatory** to avail [interest subvention.](#)
  - The facility helps fisheries and animal husbandry farmers meet their short-term credit requirements.
- **Implementing Agencies:**
  - Commercial Banks

- Regional Rural Banks (RRBs)
- [Small Finance Banks](#)
- [Cooperatives](#)
- **Recent Achievements:**
  - As of February 25, 2022, **2.92 crore KCCs** have been issued with a sanctioned credit limit of Rs. 3.20 lakh crores.
  - The government offers interest subvention of 2% and prompt repayment incentive of 3% to farmers on short-term crop loans up to Rs. 3 lakhs.

## UPSC Civil Services Exam, Previous Year Questions (PYQ)

### Prelims

**Q. Under the Kisan Credit Card scheme, short-term credit support is given to farmers for which of the following purposes?**

1. Working capital for maintenance of farm assets
2. Purchase of combine harvesters, tractors and mini trucks
3. Consumption requirements of farm households
4. post-harvest expenses
5. Construction of family house and setting up of village cold storage facility

**Select the correct answer using the code given below:**

- (a)** 1, 2 and 5 only
- (b)** 1, 3 and 4 only
- (c)** 2, 3, 4 and 5 only
- (d)** 1, 2, 3, 4 and 5

**Ans: (b)**

**Source: PIB**

PDF Reference URL: <https://www.drishtiias.com/printpdf/nationwide-ahdf-kcc-campaign>