

Government of India  
Ministry of Finance  
Department of Financial Services

**RAJYA SABHA**

Unstarred Question No. 1676

Answered on Tuesday, 10 December, 2024/ 19 Agrahayana, 1946 (Saka)

**Kisan Credit Card Scheme**

1676. Shri DHANANJAY BHIMRAO MAHADIK:

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

- (a) the details of current coverage of the Kisan Credit Card (KCC) scheme, including the number of farmers who have benefitted in each State including Maharashtra;
- (b) the steps being taken to ensure that tenant farmers, sharecroppers and small farmers are included under the KCC scheme;
- (c) the steps taken to increase awareness about the benefits of the KCC scheme among farmers, especially in rural and underserved regions; and
- (d) the initiatives to offer financial literacy programs that educate farmers on efficient credit utilization under the KCC scheme?

**Answer**

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE  
(SHRI PANKAJ CHAUDHARY)

(a): Details of operative Kisan Credit Card (KCC) and amount outstanding as on 30.09.2024 in each state including Maharashtra are at **Annexure I**.

(b) to (c) Government has taken following steps to ensure the inclusion of tenant farmers, sharecroppers and small farmers under KCC and to increase awareness about the benefits of the KCC. These steps *inter-alia* include :-

i. As per RBI's Master Circular on Kisan Credit Card (KCC) Scheme dated 4<sup>th</sup> July 2018, tenant farmers, sharecroppers and small farmers are eligible for Kisan Credit Cards (KCC).

ii. In order to provide KCC to all eligible farmers Government of India has launched KCC Saturation Drive under Atma Nirbhar Bharat Abhiyan. Further, to expand the benefits of the Kisan Credit Card (KCC) to all eligible farmers engaged in Animal Husbandry, Dairy, and Fisheries (AHDF) activities the Government has also launched a nationwide district level weekly camps on 15.11.2021.

iii. NABARD and other banks conduct various awareness programmes for farmers such as Ghar Ghar KCC Abhiyaan, Kisan Bhagidari Prathmikta Hamari, PM JANMAN, PM Fasal Beema Yojana etc. in order to drive awareness about the benefits of the KCC scheme.

(d) RBI, NABARD and Banks conduct various financial literacy programs to educate farmers on efficient credit utilization under the KCC scheme such as:

(i) Financial and Digital Literacy Camps which provide information about the incentives on prompt repayment of KCC loans, insurance, digital transactions, etc.

(ii) Centres for Financial Literacy (CFLs) – CFLs have been set up at Block level as per RBI Directions which conduct financial literacy programmes on a regular basis.

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## Statement referred to in part (a) of Rajya Sabha Un-Starred Question No. 1676 on “Kisan Credit Card Scheme” due for answer on 10.12.2024

(Accounts in Actual, Amount in Rs. Cr)

SN	State/UT	Total No. of Operative Accounts	Total Amt. outstanding	Out of which			
				Animal Husbandry		Fisheries	
				No. of Operative KCCs	Amt. outstanding	No. of Operative KCCs	Amt. outstanding
1	Andaman and Nicobar Islands	8,356	23.32	811	3.65	657	2.12
2	Andhra Pradesh	4,735,251	64,964.69	182,591	2,121.47	14,399	2,647.84
3	Arunachal Pradesh	20,490	232.68	123	1.67	66	0.58
4	Assam	603,363	4,780.89	13,448	193.24	1,926	17.48
5	Bihar	2,879,835	19,479.12	290,061	1,461.65	808	11.75
6	Chandigarh	1,528	139.80	382	17.57	-	-
7	Chhattisgarh	1,897,957	15,309.24	21,119	209.54	1,394	15.59
8	Dadra & Nagar Haveli and Daman & Diu	1,507	43.55	110	1.19	560	25.04
9	Delhi	2,729	42.82	209	1.75	107	0.58
10	Goa	11,610	167.33	1,447	28.44	545	11.88
11	Gujarat	3,176,207	75,849.70	474,965	6,301.03	9,280	290.74
12	Haryana	2,373,420	55,041.76	216,482	3,126.41	637	9.66
13	Himachal Pradesh	501,932	9,204.86	69,823	630.38	1,451	16.24
14	Jammu And Kashmir	1,078,925	7,361.01	219,754	1,420.69	636	6.06
15	Jharkhand	990,125	5,724.68	16,768	69.78	1,154	7.83
16	Karnataka	5,431,988	65,057.93	220,805	1,769.08	5,819	77.41
17	Kerala	2,518,008	44,288.92	87,642	1,093.07	10,950	217.20
18	Ladakh	28,100	277.68	7,844	84.79	17	0.22
19	Lakshadweep	2,764	25.00	664	5.78	1,000	10.65
20	Madhya Pradesh	6,484,315	87,091.92	220,537	2,684.29	6,393	19.85
21	Maharashtra	7,173,871	83,498.81	104,948	1,572.64	6,547	62.06
22	Manipur	19,341	162.02	1,938	15.48	310	3.82
23	Meghalaya	80,809	506.19	2,083	11.08	206	0.71
24	Mizoram	42,602	375.73	23,924	259.29	380	5.13
25	Nagaland	33,846	206.87	562	1.48	46	0.38
26	Odisha	4,305,901	26,852.62	30,119	167.37	2,238	90.40
27	Puducherry	21,206	416.63	5,969	74.13	3,272	55.64
28	Punjab	2,183,860	57,845.98	379,902	5,290.47	859	15.16
29	Rajasthan	6,974,421	110,041.15	628,648	7,350.61	1,226	13.01
30	Sikkim	10,644	62.54	2,842	17.27	117	1.12
31	Tamil Nadu	4,084,403	54,130.68	713,732	9,255.47	39,714	739.16
32	Telangana	4,375,011	46,563.78	11,752	259.16	1,679	16.50
33	Tripura	175,762	519.89	5,262	33.52	3,163	14.98
34	Uttar Pradesh	10,964,999	139,056.06	612,266	5,682.47	5,455	66.54
35	Uttarakhand	525,952	6,567.88	49,649	386.43	513	6.72
36	West Bengal	3,449,379	17,025.94	84,142	506.31	4,565	72.41