

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
RAJYA SABHA

UNSTARRED QUESTION NO. 2974

ANSWERED ON TUESDAY, AUGUST 19, 2025/ 28 SRAVANA, 1947 (SAKA)

MODIFIED INTEREST SUBVENTION SCHEME

2974 # DR. KALPANA SAINI:
SHRI ADITYA PRASAD:
SHRI MADAN RATHORE:
SMT. MAYA NAROLIYA:
DR. MEDHA VISHRAM KULKARNI:
SHRI RYAGA KRISHNAIAH:
DR. ANIL SUKHDEORAO BONDE:
SMT. DARSHANA SINGH:

Will the Minister of FINANCE be pleased to state:

- (a) the number of farmers presently availing short-term agricultural operational credit through the Kisan Credit Card (KCC) under the Modified Interest Subvention Scheme, the State-wise details thereof including the State of Jharkhand;
- (b) the latest figures in respect of total amount of interest subsidy disbursed to financial institutions under the said scheme;
- (c) whether any Primary Agricultural Credit Societies (PACS) and other cooperatives are implementing the said scheme; and
- (d) if so, the details thereof along with the total quantum of loans disbursed through them?

ANSWER

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

- (a) The details of state-wise number of operative Kisan Credit Cards (KCC) accounts including Jharkhand, as on 31 March 2025, is at **Annexure-I**.
- (b) As reported by Department of Agriculture and Farmers' Welfare, the total interest subsidy (both Interest Subvention and Prompt Repayment Incentive) disbursed under Modified Interest Subvention Scheme (MISS) for the year 2024-25 is Rs 17811.72 crore.
- (c) and (d) In the short-term cooperative credit structure, Primary Agricultural Credit Societies (PACS) are affiliated to State Cooperative Banks (StCBs)/ District Central Cooperative Banks (DCCBs). They function at the village level and play an important role in purveyal of credit, including credit under the Kisan Credit Card/Modified Interest Subvention Scheme, to the ultimate borrowers through the StCBs/DCCBs. The details of Operative KCC accounts in StCBs/DCCBs as on 31st March 2025 are as under:

Bank	No. of Operative KCCs (In crore)	Amount Outstanding (Rs. crore)
StCBs and DCCBs	3.34	2,20,260.24

Statement referred to in part (a) of Rajya Sabha Un-Starred Question no. 2974 on “Modified Interest Subvention Scheme” due for answer on 19.08.2025

(Number of cards issued in '000)

SN	State/UT	No. of KCCs
1	Andaman and Nicobar Islands	8
2	Andhra Pradesh	4,734
3	Arunachal Pradesh	22
4	Assam	553
5	Bihar	2,821
6	Chandigarh	1
7	Chhattisgarh	1,909
8	Dadra and Nagar Haveli and Daman & Diu	1
9	Delhi	3
10	Goa	12
11	Gujarat	3,225
12	Haryana	2,400
13	Himachal Pradesh	510
14	Jammu & Kashmir	1,113
15	Jharkhand	969
16	Karnataka	5,376
17	Kerala	2,412
18	Ladakh	28
19	Lakshadweep	3
20	Madhya Pradesh	6,517
21	Maharashtra	7,031
22	Manipur	18
23	Meghalaya	86
24	Mizoram	43
25	Nagaland	37
26	Odisha	4,279
27	Puducherry	19
28	Punjab	2,168
29	Rajasthan	7,127
30	Sikkim	11
31	Tamil Nadu	4,038
32	Telangana	4,576
33	Tripura	171
34	Uttar Pradesh	10,956
35	Uttarakhand	512
36	West Bengal	3,520