

GOVERNMENT OF INDIA
MINISTRY OF AGRICULTURE AND FARMERS WELFARE
DEPARTMENT OF AGRICULTURE AND FARMERS WELFARE

RAJYA SABHA
UNSTARRED QUESTION No. 2265
TO BE ANSWERED ON 19/12/2025

ALIGNMENT OF MISS WITH AGRICULTURAL POLICY OBJECTIVES

2265. SHRI GHANSHYAM TIWARI:

DR. ANIL SUKHDEORAO BONDE:

Will the Minister of AGRICULTURE AND FARMERS WELFARE be pleased to state:

- (a) The details of the total interest subvention provided through the Kisan Credit Card (KCC) since the commencement of the scheme, particularly during the last five years;
- (b) The manner in which this scheme aligns with Government's comprehensive agricultural policy objectives, and the Key Performance Indicators (KPIs) adopted for its successful implementation; and
- (c) The major steps taken by the Government to increase the agricultural credit flow during the last five years?

ANSWER

THE MINISTER OF STATE FOR AGRICULTURE AND FARMERS WELFARE

(SHRI RAMNATH THAKUR)

(a): The government is implementing a 100% centrally funded Central Sector Scheme known as the Modified Interest Subvention Scheme (MISS) across various States and UTs in pan India. This scheme aims to make agriculture credit affordable by providing Interest Subvention (IS) and Prompt Repayment Incentive (PRI) on short-term agricultural loans obtained by farmers through Kisan Credit Cards (KCC) for their working capital requirements.

Total interest subvention, including Interest Subvention (IS) and Prompt Repayment Incentive (PRI) provided through KCC since its commencement in 2006–07 till date amounts to ₹2,01,925.63 crore, of which ₹89,328.18 crore has been provided during the last five years (2020-21 to 2024-25). The details are placed at **Annexure-I**.

(b) & (c): The MISS implemented through KCC is closely aligned with the Government's comprehensive agricultural policy objectives of ensuring timely and affordable credit to farmers, enhancing agricultural productivity, promoting financial inclusion, and reducing farmers' dependence on non-institutional sources of credit. By providing interest subvention on short-term crop loans and additional incentives for prompt repayment, the scheme lowers the cost of credit, improves liquidity at the farm level, and supports investment in agricultural and allied activities, thereby contributing to income enhancement and overall rural development.

The following steps have been taken to increase the agricultural credit flow during the last five years:

- i. As per priority Sector Lending (PSL) regulation government has mandated that banks will provide 18% of their total loans to agriculture and allied sector. Since 2016 a sub limit has been fixed for small and marginal farmers which at present is 10%.
- ii. It has been constant endeavour of the Government to boost agriculture sector through effective and hassle-free credit, for which the Government sets Ground Level Credit (GLC) Target for agriculture sector. The average achievement under agriculture credit during the last 5 years (2020-21 to 2024-25) has been nearly 113% of the target.
- iii. RBI has increased collateral free loan limit in KCC for existing Rs 1.6 lakh to Rs 2 lakh w.e.f., 01.01.2025. This move enhances credit accessibility, particularly for small and marginal farmers, who benefit from reduced borrowing costs and the removal of collateral requirements.
- iv. To ensure transparency and efficiency in administering MISS, the Kisan Rin Portal (KRP), launched in September 2023, integrates 30 Scheduled Commercial Banks (SCBs), 42 Regional Rural Banks (RRBs), 20 State Cooperative Banks (StCBs), and 356 District Central Cooperative Banks (DCCBs). The portal facilitates the prompt settlement of claims related to MISS and helps simplify and speed up the disbursement of claims. All beneficiaries are authenticated and verified based on Aadhaar to prevent misuse. Besides this, banks have internal mechanisms such as physical verification and audits to ensure that the loans/benefits are used in the prescribed manner.

v. Government have been taking multiple initiative to make this accessible to farmers through regular IEC campaigns organized by banks, State Government/ Central Government, RBI, NABARD, etc, besides, technology intervention like Kisan Rin Portal (KRP).

These measures has also made an impact on improvement in Institutional credit which has also increased from 64% (as per NSS 70th round, 2013 report) to 75.5% (as per NAFIS 2021-22 report).

Similarly, the total credit flow to the agriculture sector has grown from ₹15.75 lakh crore in 2020–21 to ₹28.67 lakh crore in 2024–25. Out of which, Credit disbursed to **Small and Marginal Farmers (SMFs)** has grown from Rs. 8.71 lakh crore to Rs. 14.77 lakh crore during this period.

Due to KCC-MISS scheme access to easy and affordable credit has increased significantly to farmers to meet their operational needs. The number of operative KCC accounts has reached to 7.72 crore in 2024–25, which has contributed to an increase in **credit extended** amount from ₹7.53 lakh crore in 2020-21 to ₹10.20 lakh crore in 2024–25.

During the last five years (2020-21 to 2024-25), farmers has availed ₹89,328.18 crore as interest subvention on loans through KCC-MISS.

Annexure for Rajya Sabha Unstarred Q.No. 2265 answer to be on 19.12.2025.

Total Interest Subvention provided through the Kisan Credit Card (KCC) Modified Interest Subvention Scheme (MISS) since the commencement of the scheme:		
SN	Financial Year	Interest Subvention (in Rs. Crore)
1.	2006-07	NA
2.	2007-08	1,700.00
3.	2008-09	2,600.00
4.	2009-10	2,011.00
5.	2010-11	3,531.19
6.	2011-12	3,282.70
7.	2012-13	5,400.00
8.	2013-14	6,000.00
9.	2014-15	6,000.00
10.	2015-16	13,000.00
11.	2016-17	13,397.13
12.	2017-18	13,045.72
13.	2018-19	11,495.67
14.	2019-20	16,218.75
15.	2020-21	17,789.72
16.	2021-22	21,476.93
17.	2022-23	17,997.88
18.	2023-24	14,251.93
19.	2024-25	17,811.72
20.	2025-26*	14,915.29
Total		2,01,925.63

*till date

Data source: DFS/ DA&FW
