

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

**RAJYA SABHA**  
**UNSTARRED QUESTION No. 3853**

TO BE ANSWERED ON 27/03/2026

**ENHANCEMENT OF LOAN LIMIT UNDER KCC**

3853. MS. INDU BALA GOSWAMI:

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

- (a) whether Government is considering increasing the loan limit under Kisan Credit Card (KCC) scheme and improving the Interest Subvention Scheme to provide relief to farmers;
- (b) if so, the details thereof; and
- (c) the number of farmers holding Kisan Credit Cards in Kangra district, Himachal Pradesh and the quantum of loans disbursed so far?

**ANSWER**

THE MINISTER OF STATE FOR AGRICULTURE AND FARMERS WELFARE  
(SHRI RAMNATH THAKUR)

(a) & (b): The loan limit under Kisan Credit Card (KCC) is calculated based on Scale of Finance fixed by State Level Technical Committee (SLTC). The Scale of Finance is determined per acre based on agro-climatic zones, cropping practices and seasonal variations etc. There is no maximum loan limit specified under Kisan Credit Card (KCC) scheme.

Further, 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 including Himachal Pradesh. This scheme aims to provide concessional interest rates on short-term agricultural loans obtained by farmers through Kisan Credit Cards (KCC) for their working capital requirements. Currently this benefit is available for maximum loan of Rs 3 lakh for agriculture activities and upto Rs 2.00 lakh for allied activities including animal husbandry, dairying and fisheries.

The Government has undertaken several policy initiatives in recent years to improve the flow of institutional credit to farmers, thereby providing relief and enhancing their financial inclusion:

- 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.** In 2018–19, the Kisan Credit Card (KCC) facility was extended to farmers engaged in allied activities, including animal husbandry, dairying and fisheries.
- 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.
- iv.** A digital platform namely Kisan Rin Portal (KRP) has been launched by the Government to facilitates prompt settlement of interest subvention claims related to the MISS and helps simplify and speed up the disbursement of claims.

(c): As on 31.12.2025, a total of 1,04,212 farmers in Kangra district of Himachal Pradesh hold Kisan Credit Cards, with total disbursements amounting to ₹1,241 crore.

\*\*\*\*\*