

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

**LOK SABHA**  
**STARRED QUESTION No. 434**  
TO BE ANSWERED ON 1<sup>ST</sup> APRIL, 2025.

**KISAN CREDIT CARD LOANS**

\*434. SHRI ANAND BHADAURIA:

Will the Minister of AGRICULTURE AND FARMERS WELFARE कृषि एवं किसान कल्याण मंत्री be pleased to state:

- (a) whether the Government is aware that with introduction of Kisan Credit Card bad loans have increased 42% in last four years due to unremunerative agricultural prices and MSP for crops;
- (b) if so, the details thereof;
- (c) whether the Government is likely to implement the recommendations of Swaminathan Commission regarding MSP to distress the agriculture sector;
- (d) if so, the details thereof; and
- (e) if not, the reasons therefor?

**ANSWER**

THE MINISTER OF AGRICULTURE AND FARMERS WELFARE  
कृषि एवं किसान कल्याण मंत्री (SHRI SHIVRAJ SINGH CHOUHAN)

- (a) to (e): A statement is laid on the Table of the House.

**STATEMENT MADE IN REPLY TO PART (a) TO (e) OF LOK SABHA STARRED QUESTION NO. 434 REGARDING KISAN CREDIT CARD LOANS RAISED BY SHRI ANAND BHADAURIA, MP DUE FOR REPLY ON 1<sup>ST</sup> APRIL, 2025.**

(a) & (b): There has been consistent decline in share of Non Performing Assets (NPAs) in Kisan Credit Card (KCC) accounts across various banking sectors in last few years as detailed in the following table:

<b>Status of NPA (%) – KCC Scheme</b>				
<b>Bank Group</b>	<b>KCC - NPA (%) as on</b>			
	<b>31<sup>st</sup> Mar 2022</b>	<b>31<sup>st</sup> Mar 2023</b>	<b>31<sup>st</sup> Mar 2024</b>	<b>31<sup>st</sup> Dec 2024</b>
SCBs	15.1	14.9	14.0	14.16
RRBs	9.5	7.8	7.1	NA*
Coop	6.9	6.8	6.5	NA*

\*Not Available

Data Source: RBI and NABARD

Though the absolute NPA amount in KCC accounts has shown increase over the years, there has also been a commensurate increase in the overall agriculture credit extended under KCC accounts over these years. During this period, the credit extended to the KCC accounts increased significantly from Rs 9.38 lakh crore as on 31 March 2022 to Rs 10.05 lakhs crore as on 31 Dec 2024.

(c) & (d): The National Commission on Farmers (NCF) was constituted under the Chairmanship of Prof. M. S. Swaminathan in 2004. Based on the 'Draft National Policy for Farmers', submitted by the Swaminathan Commission, which contained major recommendations of the Commission, the Government approved the 'National Policy for Farmers in 2007' (NPF 2007), which aimed to improve economic viability of farming and increase net income of farmers. In relation to these recommendations, an Inter- Ministerial Committee (IMC) was constituted in the year 2007, which recommended 201 Action Points to be implemented by the Government. All 201 Action Points have been implemented.

National Commission on Farmers (NCF) also recommended that Minimum Support Price (MSP) should be at least 50 percent more than the weighted average cost of production. To give effect to this recommendation, Government, in its Union Budget for 2018-19, had made an announcement to keep MSP at a level of minimum one and half times of the cost of production as a pre-determined principle. Accordingly, MSP for all mandated Kharif, Rabi and other commercial crops have been fixed with a margin of at least 50 per cent over weighted average cost of production.

(e): Does not arise.

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