

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

LOK SABHA
UNSTARRED QUESTION NO. 2924
TO BE ANSWERED ON 18TH MARCH, 2025

KISAN CREDIT CARDS

2924. DR. MANNA LAL RAWAT:

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

- (a) the details of Kisan Credit Cards issued in the country till now, States/UTs-wise;
- (b) the district-wise details of Kisan Credit Cards issued in the State of Rajasthan along with the block-wise details of Udaipur, Dungarpur, Pratapgarh and Salumbar districts thereof; and
- (c) the details of special benefits and financial assistance provided under the KCC scheme in these areas?

ANSWER

THE MINISTER OF STATE FOR AGRICULTURE AND FARMERS WELFARE
कृषि एवं किसान कल्याण राज्य मंत्री (SHRI RAMNATH THAKUR)

- (a): The state wise details of Kisan Credit Cards issued in the country till 31.12.2024, States/UTs-wise is enclosed as **Annexure-I**.
- (b): The district-wise / bloc-wise data of 'Kisan Credit Cards issued' in consolidated form is not maintained centrally.
- (c): 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 Udaipur, Dungarpur, Pratapgarh and Salumbar districts of Rajasthan. 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.

Under this scheme, farmers receive KCC loans at a subsidized interest rate of 7%. To facilitate this, an up front interest subvention (IS) of 1.5% is provided to financial institutions. Additionally, farmers who repay their loans promptly receive a 3% Prompt Repayment Incentive (PRI), effectively reducing the interest rate to 4% per annum.

The benefits of IS and PRI are available for loan limits up to Rs.3 lakhs. If the short-term loan is taken for allied activities (other than crop husbandry), the loan amount is limited to Rs.2 lakhs only. However, in the budget of 2025, an announcement has been made to extend this limit to Rs. 5 lakh.

Annexure-I to the LSUSQ No. 2924
KCC Operative Data as on 31.12.2024

SN	States	No. of Operative KCCs
1	DELHI	2,698
2	HARYANA	2,373,106
3	HIMACHAL PRADESH	589,201
4	JAMMU and KASHMIR	1,065,204
5	PUNJAB	2,163,678
6	RAJASTHAN	6,967,852
7	CHANDIGARH UT	1,501
8	LADAKH	28,042
9	ARUNACHAL PRADESH	22,778
10	ASSAM	587,287
11	MANIPUR	19,442
12	MEGHALAYA	82,247
13	MIZORAM	42,722
14	NAGALAND	35,508
15	SIKKIM	11,067
16	TRIPURA	174,237
17	A and N ISLAND	8,366
18	BIHAR	2,868,912
19	JHARKHAND	981,788
20	ODISHA	4,303,873
21	WEST BENGAL	3,490,139
22	CHHATTISGARH	1,894,110
23	MADHYA PRADESH	6,471,976
24	UTTARAKHAND	510,753
25	UTTAR PRADESH	10,984,174
26	GOA	11,886
27	GUJARAT	3,177,080
28	MAHARASHTRA	7,153,999
29	Dadra & Nagar Haveli & Daman & Diu	1,465
30	ANDHRA PRADESH	4,755,649
31	TELANGANA	4,495,882
32	KARNATAKA	5,386,754
33	KERALA	2,468,534
34	PUDUCHERRY	23,357
35	TAMILNADU	4,009,365
36	LAKSHADWEEP UT	3,004
Grand Total		77,167,636

Source: RBI & NABARD for cooperative Bank & RRB
