

Government of India
Ministry of Finance
Department of Financial Services

LOK SABHA
Unstarred Question No. 1365

ANSWERED ON MONDAY, 28 JULY 2025/ SRAVANA 6, 1947 (Saka)

Increase in Limit of Kisan Credit Card Scheme

†1365. Shri Gopal Jee Thakur:

Will the Minister of FINANCE be pleased to state:

- a) whether the Government proposes to increase the limit of the Kisan Credit Card scheme for farmers to Rs.5 lakh without guarantee;
- b) whether small farmers will not face difficulties in agricultural works due to this initiative;
- c) the number of farmers of Darbhanga district of Bihar benefitted from this scheme during the last five years, the scheme-wise;
- d) whether the Government proposes to make this scheme more accessible to farmers; and
- e) if so, the details thereof?

Answer

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

(a) In Union Budget 2025–26, the Government of India has announced to increase the loan limit under the Modified Interest Subvention Scheme (MISS) from existing Rs. 3 lakh to Rs 5 lakh for loans taken through the Kisan Credit Card (KCC). The limit for collateral free credit under KCC has already been increased from the Rs. 1.6 lakh to Rs. 2 lakh per borrower, effective from 01 January, 2025. There is no proposal under consideration for increasing this limit further.

(b) The aforesaid initiatives of Government are aimed to promote greater access to formal/institutional credit in the agricultural sector, thereby reducing reliance on non-institutional sources.

(c) As reported by SLBC, Bihar, the details of number of farmers of Darbhanga district of Bihar benefitted from this scheme during the last five years is given at **Annexure**.

(d) and (e) Government has taken various steps to make KCC scheme more accessible to farmers which *inter-alia* includes:

- i. In 2019, KCC scheme was extended to cover working capital requirement of animal husbandry, dairying and fisheries.
- ii. In order to bring awareness about the benefits of the KCC scheme among farmers, Union/State Governments, RBI, NABARD and Banks conduct various awareness programmes and IEC (Information, Education and Communication) campaigns.
- iii. Government of India launched KCC Saturation Drive under Atma Nirbhar Bharat Abhiyan to provide KCC to all eligible farmers. Further, to expand the benefits of the Kisan Credit Card (KCC) to all eligible farmers engaged in Animal Husbandry, Dairy, and Fisheries (AHDF) nationwide district level weekly camps were also organized.

Annexure

Number of KCC disbursed during the last five years				
Financial Year	KCC-Crop	KCC-Animal Husbandry	KCC-Fisheries	Total KCC
2020-21	30,778	471	21	31,270
2021-22	54,074	654	47	54,775
2022-23	51,053	994	35	52,082
2023-24	45,452	1,023	24	46,499
2024-25	63,194	6,432	194	69,820