

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES  
**LOK SABHA**  
**UNSTARRED QUESTION NO. 3947**

ANSWERED ON MONDAY, AUGUST 18, 2025/ SRAVANA 27, 1947 (SAKA)

**SCHEMES FOR EASY LOANS TO FARMERS**

†3947. DR. RAJKUMAR SANGWAN:

SHRI LUMBARAM CHOUDHARY:

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government has launched any special financial scheme to provide easy loan facility to farmers, small traders and self-employed youth in Uttar Pradesh including Baghpat Lok Sabha Constituency and if so, the details thereof;
- (b) the details of the loan provided to the above categories in Uttar Pradesh including Baghpat Lok Sabha Constituency during the last five years along with current year; and
- (c) whether the Government has established any special campaign, helpline or Loan Counseling Centre at the local level in banks or other financial institutions to make the loan process simple, transparent and time bound in Uttar Pradesh including Baghpat Lok Sabha Constituency and if so, the details thereof?

**ANSWER**

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

- (a) The Government has launched various schemes viz. Kisan Credit Card (KCC), Pradhan Mantri MUDRA Yojana (PMMY), Prime Minister's Employment Generation Program (PMEGP), PM Vishwakarma, PM SVANidhi Scheme, Stand-Up India Scheme etc. to facilitate credit flow to farmers, small traders and self-employed youth.
- (b) The details of loans sanctioned/disbursed under the above-mentioned schemes of the Government in Uttar Pradesh and Baghpat districts are provided in **Annexure-I**.
- (c) The Government has taken several measures to make various credit facilities simple, transparent, and efficient which *inter-alia* include:
- KCC Saturation Drive under Atma Nirbhar Bharat Abhiyan were conducted to provide KCC to all eligible farmers. Additionally, nationwide district level weekly camps were also organized to expand the benefits of the Kisan Credit Card (KCC) to all eligible farmers engaged in Animal Husbandry, Dairy, and Fisheries (AHDF).
  - Financial Literacy and awareness programmes are conducted through Centre for Financial Literacy (CFL), Financial Literacy Camps (FLCs) which are set-up by RBI and banks respectively. Besides this, RBI also conducts Financial Literacy Week (FLW) every year to propagate the message of financial education on various themes among members of the public across the country.

- Banking Correspondents (BCs): Eligible people are also enrolled under financial inclusion schemes through strong network of Banking Correspondents (BCs), representing the last mile connect in the Banking Services delivery system.
- Digital Banking Units (DBUs): To make digital financial services more accessible and user-friendly, Digital Banking Units (DBUs) have been set-up by Banks with an objective to ensure the benefits of digital banking to every nook and corner of the country. These units offer facilities like opening of saving bank accounts, passbook printing, transfer of funds, loan applications, etc.
- Further, various online platforms like Jan Samarth portal, PSB Loans in 59 Minutes, PM SVANidhi portal, etc., have been established to provide quick and hassle-free credit to eligible beneficiaries in a user-friendly manner.

\*\*\*\*\*

Statement referred to in part (b) of Lok Sabha Un-Starred Question no. 3947 on “Schemes for Easy Loans to Farmers” due for answer on 18.08.2025

**Kisan Credit Card (KCC)-Operative accounts as on 31 March of the financial year**

(No. of accounts '000s and amount in Rs. Crore)

Financial Year	Uttar Pradesh		Baghpat	
	A/Cs	Amount Outstanding	A/Cs	Amount Outstanding
2020-21	11,281	1,18,066	data not available	
2021-22	10,471	1,23,034	101	1376.83
2022-23	10,705	1,28,115	112	1572.19
2023-24	10,917	1,38,621	115	1689.27
2024-25	10,956	1,41,375	117	1758.35

Source: RBI, NABARD and SLBC Uttar Pradesh

Current year KCC operative data is yet to be reported.

**Pradhan Mantri Mudra Yojana**

(No. of accounts in actual and amount in Rs. Crore)

Financial Year	Uttar Pradesh		Baghpat	
	A/Cs	Sanctioned Amount	A/Cs	Sanctioned Amount
2020-21	47,38,452	29,231.35	23,557	131
2021-22	57,87,982	33,663.73	33,017	193.25
2022-23	68,08,721	48,194.90	48,881	294.36
2023-24	76,79,518	59,506.73	53,734	396.92
2024-25	59,24,230	58,837.78	36,299	375.67
2025-26*	6,39,913	8602.84	4721	70.59

Source: As per data uploaded by Member Lending Institutions on Mudra portal

\*: Data as of June 2025

**Prime Minister's Employment Generation Program (PMEGP)**

(No. of accounts in actual and amount in Rs. Crore)

Financial Year	Uttar Pradesh		Baghpat	
	A/Cs	Sanctioned Amount	A/Cs	Sanctioned Amount
2020-21	12,276	395.9	91	3.37
2021-22	13,019	426.01	142	4.77
2022-23	19,660	688.06	106	3.9
2023-24	19,551	774.82	91	4.11
2024-25	7,442	340.56	34	1.78

Source: KVIC Portal

## PM Vishwakarma

(No. of accounts in actual and amount in Rs. Crore)

Financial Year	Uttar Pradesh		Baghpat	
	A/Cs	Sanctioned Amount	A/Cs	Sanctioned Amount
2024-25	9555	86.61	127	1.15
2025-26*	1611	14.83	14	0.13

Source: PM Vishwakarma Portal; \*:As on 14.08.2025

## PM SVANidhi Scheme

(No. of accounts in actual and amount in Rs. Crore)

Financial Year	Uttar Pradesh		Baghpat	
	A/Cs	Sanctioned Amount	A/Cs	Sanctioned Amount
2020-21	5,94,316	592.86	5,777	5.76
2021-22	2,14,972	231.26	1,029	1.14
2022-23	3,52,314	569.37	2,672	4.22
2023-24	6,89,708	1,125.84	5,349	9.47
2024-25	1,55,901	334.56	1,200	2.95
2025-26*	1,249	3.32	10	0.02

Source: Ministry of Housing and Urban Affairs; \*:As on 14.08.2025

## Stand Up India Scheme

(No. of accounts in actual and amount in Rs. Crore)

Financial Year	Uttar Pradesh		Baghpat	
	A/Cs	Sanctioned Amount	A/Cs	Sanctioned Amount
2020-21	1,674	344.1	16	3.73
2021-22	1,347	297.28	9	2.06
2022-23	2,836	593.01	18	3.41
2023-24	4,019	875.25	11	1.48
2024-25	4,875	1,075.98	7	0.98

Source: SIDBI