

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA
UNSTARRED QUESTION NO. 119

ANSWERED ON MONDAY, 01 DECEMBER, 2025/ AGRAHAYANA 10, 1947 (SAKA)

Kisan Credit Card

†119. SHRI OMPRAKASH BHUPALSINH ALIAS PAVAN RAJENIMBALKAR:
SHRI BAJRANG MANOHAR SONWANE:
SHRI SANJAY HARIBHAU JADHAV:

Will the Minister of FINANCE be pleased to state:

- (a) the details of Kisan Credit Card (KCC) accounts opened according to farm size category divisions under the Kisan Credit Card Scheme in Maharashtra particularly in the aspirational district of Dharashiv during the last five years;
- (b) the amount of funds allocated, sanctioned and utilized under the scheme in Maharashtra particularly in the Dharashiv Lok Sabha Parliamentary Constituency during the aforementioned years;
- (c) whether the Government has launched any special campaigns for women farmers and tribal communities to promote KCC enrollment in Maharashtra;
- (d) if so, the details of the achievements made so far; and
- (e) whether the Government has any data or any State-level top-up or additional incentives including interest subvention schemes provided to the KCC holders in the said State and particularly for the Dharashiv Lok Sabha Parliamentary Constituency?

ANSWER

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

(a) & (b) As reported by the State Level Bankers' Committee (SLBC), Maharashtra, the details of number of KCC accounts and amount disbursed during last five years in the state of Maharashtra and Dharashiv district, is enclosed at **Annexure**. The data on farm size-wise KCC accounts opened is not maintained.

(c) & (d) With an aim to provide the benefits of KCC loans to maximum number of farmers, a KCC saturation drive was launched in February 2020 under Atma Nirbhar Bharat Abhiyan to cover 2.5 crore farmers under KCC with a credit boost of Rs. 2 lakh crore. As on 14 November 2025, 83 lakh KCC Accounts were opened/renewed in the state of Maharashtra under KCC

Saturation Drive. Further, to expand the benefits of the Kisan Credit Card (KCC) to all eligible farmers engaged in Animal Husbandry, Dairy, and Fisheries (AHDF) activities the Government organised a nationwide district level weekly camps from 15.11.2021 to 31.03.2025 as a result of which 75,747 AHDF KCC accounts opened in Maharashtra. Besides this, Viksit Bharat Sankalp Yatra (VBSY) & Particularly Vulnerable Tribal Group (PVTG) camps were organised to boost the KCC enrolment.

(e) Under the Modified Interest Subvention Scheme (MISS), the Government of India provides an Interest Subvention (IS) of 1.5% to banks for extending short-term working capital loans up to ₹3 lakh (upto Rs 2 lakh in case of allied activities) through the Kisan Credit Card (KCC) at a concessional rate of 7% per annum. Additionally, a Prompt Repayment Incentive (PRI) of 3% is offered to farmers on timely repayment, effectively reducing the interest rate to 4% for farmers. Apart from this, additional interest subvention/PRI is also provided by Government of Maharashtra.

Under Modified Interest Subvention Scheme (MISS) provided by the Union Government an amount of Rs 17,811.72 crore was disbursed during FY 2024-25 across the country, including the state of Maharashtra.

Annexure

Statement referred to in part (a) and (b) of Lok Sabha Un-Starred Question no. 119 on “Kisan Credit Card” due for answer on 01.12.2025

Details of Kisan Credit Card (KCC) accounts opened and amount disbursed in Maharashtra and Dharashiv district during last five years:

(Number in Lakh & Amount in Crore)					
S.N.	Financial Year	Maharashtra		Dharashiv District	
		Number of KCC opened	Amount disbursed	Number of KCC opened	Amount disbursed
1	2021-22	54.06	48999	1.45	1228
2	2022-23	62.21	62769	1.66	1561
3	2023-24	56.59	60195	1.46	1430
4	2024-25	54.88	66485	1.40	1504
5	2025-26**	35.93	40083	0.96	959

**** Disbursement upto 30.09.2025**

Source: SLBC, Maharashtra