

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA

UNSTARRED QUESTION NO. 1284

ANSWERED ON MONDAY, 08 DECEMBER, 2025/ AGRAHAYANA 17, 1947 (SAKA)

Kisan Credit Card

+1284. SHRI SANJAY HARIBHAU JADHAV:

Will the Minister of FINANCE be pleased to state:

- (a) the number of Kisan Credit Card (KCC) accounts opened in Maharashtra under the Kisan Credit Card Scheme, as per the classification of farm/agricultural size categories, district-wise;
- (b) the details especially for the Parbhani Lok Sabha parliamentary constituency in this regard;
- (c) the breakdown of the funds allocated, sanctioned, and utilized under the said scheme in Maharashtra over the past five years especially the Parbhani Lok Sabha parliamentary constituency;
- (d) whether any special campaign has been conducted for women farmers and tribal communities to promote KCC enrolment in Maharashtra;
- (e) if so, the details of the achievements made in this regard; and
- (f) whether the Government has any data on interest subsidy schemes, including any state level top-ups or additional incentives received by KCC holders in Maharashtra and if so, the details thereof?

ANSWER

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

(a) to (c) 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 (district-wise), including Parbhani district, is enclosed at **Annexure**. The data on farm size-wise KCC accounts opened is not maintained.

(d) & (e) 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.

(f) 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.

Statement referred to in part (a) and (c) of Lok Sabha Un-Starred Question no. 1284 on “Kisan Credit Card” due for answer on 08.12.2025

Details of Kisan Credit Card (KCC) accounts opened and amount disbursed in Maharashtra (district-wise), including Parbhani district, during last five years:

(Number in Actual & Amount in Crore)											
Sr. No.	Name of District	2021-2022		2022-2023		2023-2024		2024-2025		2025-2026*	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
1	AHILYANAGAR	5,42,696	4,970	5,80,753	6,313	4,89,709	5,579	5,14,735	5,848	3,65,177	4,104
2	AKOLA	1,30,103	1,402	1,26,240	1,333	1,16,638	1,273	1,07,733	1,302	78,490	962
3	AMRAVATI	1,41,001	1,408	1,65,157	1,862	1,57,448	1,922	1,47,338	2,082	93,479	1,385
4	BEED	2,23,017	1,746	2,53,625	2,108	2,27,602	1,957	1,89,337	1,835	1,15,612	1,045
5	BHANDARA	89,602	507	1,01,840	679	1,01,696	648	1,00,547	704	91,217	594
6	BULDHANA	1,54,237	1,428	1,96,897	2,007	1,58,569	1,690	1,16,254	1,439	54,508	759
7	CHANDRAPUR	88,604	710	1,13,033	984	1,09,699	996	1,04,175	1,073	96,689	1,038
8	CHHATRAPATI SAMBHAJINAGAR	2,82,840	1,710	2,81,652	2,127	2,68,173	2,094	2,35,707	2,153	1,30,409	1,208
9	DHARASHIV	1,44,626	1,228	1,66,295	1,561	1,46,058	1,430	1,40,319	1,508	95,831	959
10	DHULE	67,572	756	76,845	1,074	80,552	1,083	79,944	1,208	45,727	691
11	GADCHIROLI	31,912	152	43,427	236	39,855	237	38,863	267	32,591	213
12	GONDIA	52,155	299	72,761	427	63,719	416	60,989	452	55,988	399
13	HINGOLI	1,10,683	772	1,46,473	1,035	1,30,465	1,013	1,16,914	895	63,558	526
14	JALGAON	2,21,497	1,735	2,77,499	2,682	2,93,747	2,771	2,94,617	3,466	2,14,932	2,239
15	JALNA	1,64,433	1,147	2,02,493	1,700	1,59,947	1,299	1,26,698	1,082	86,260	652
16	KOLHAPUR	2,57,604	2,858	2,80,499	3,504	2,48,633	3,061	3,55,176	3,869	1,88,281	2,111
17	LATUR	2,91,253	1,728	3,21,973	2,322	2,96,093	2,691	2,72,288	2,756	2,12,362	2,069
18	MUMBAI CITY	0	0	762	19	1,011	25	453	15	557	2
19	MUMBAI SUBURB	0	0	1,465	27	3,396	59	2,886	89	522	20
20	NAGPUR	91,714	1,086	1,01,302	1,190	87,526	1,192	90,513	1,551	51,302	849
21	NANDED	2,07,841	1,595	2,63,045	2,241	2,38,899	2,221	1,96,522	2,061	1,24,991	1,359
22	NANDURBAR	35,609	465	57,416	790	45,681	813	40,292	715	23,490	431
23	NASIK	1,44,009	2,903	1,64,942	3,381	1,65,477	3,316	1,73,214	4,250	94,274	2,123
24	PALGHAR	19,742	158	21,844	212	21,214	193	23,712	332	15,395	151
25	PARBHANI	1,72,795	1,226	1,99,241	1,601	1,77,757	1,487	1,56,815	1,385	87,402	833
26	PUNE	3,80,498	3,962	4,21,564	5,080	4,07,735	5,261	4,29,219	6,538	2,71,738	3,608
27	RAIGAD	45,013	238	50,999	419	33,355	300	43,194	587	21,107	158
28	RATNAGIRI	51,527	478	86,420	641	68,904	611	54,682	838	50,116	463
29	SANGLI	2,16,660	2,201	2,60,070	2,850	2,52,683	2,698	2,39,628	3,079	1,81,335	1,668
30	SATARA	3,58,567	2,644	3,99,851	3,062	3,74,418	3,028	3,64,171	3,522	2,58,582	1,957
31	SINDHUDURG	35,453	335	45,185	416	44,240	414	52,465	650	36,248	381
32	SOLAPUR	2,26,463	3,199	2,64,879	4,162	2,30,156	3,954	2,69,297	4,909	1,19,914	2,275
33	THANE	29,805	215	46,372	335	32,777	313	36,968	510	21,103	173
34	WARDHA	64,604	789	91,112	966	75,290	913	62,350	923	35,408	518
35	WASHIM	1,15,470	1,004	1,22,116	1,173	1,18,324	1,170	95,418	1,083	72,528	835
36	YAVATMAL	2,16,160	1,945	2,14,959	2,250	1,91,093	2,066	1,66,523	2,086	1,06,179	1,324

* Disbursement upto 30.09.2025; Source: SLBC, Maharashtra