

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

**LOK SABHA**  
**UNSTARRED QUESTION NO. 2574**  
TO BE ANSWERED ON THE 16<sup>TH</sup> DECEMBER, 2025

**AGRICULTURAL LOAN FOR SMALL AND MARGINAL FARMERS**

2574. SHRI SANATAN PANDEY:

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

- (a) the percentage of small and marginal farmers among the total farmers in the country;
- (b) whether it is a fact that less than 30 per cent of the total agricultural loan is being given to small and marginal farmers;
- (c) if so, the details thereof including rural farmers; and
- (d) if not, the annual percentage of loan given to the said category of farmers?

**ANSWER**

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

(a): The data on percentage of small and marginal farmers among the total farmers is not maintained Centrally. However, as per latest Agriculture Census 2015-16 conducted by Ministry of Agriculture and Farmers Welfare, small and marginal operational holdings constitute about 86 per cent of the total operational holdings in the country.

(b) to (d): 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. 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. Due to KCC-MISS scheme access to easy and affordable credit has increased significantly to farmers to meet their operational needs. The number of operative KCC accounts has reached to 7.72 crore in 2024-25, which has contributed to an increase in credit extended amount from Rs.4.26 lakh crore in 2013-14 to Rs. 10.20 lakh crore in 2024-25.

As per Department of Financial Services, Ministry of Finance, the total credit flow to the agriculture sector has nearly grown four times rising from Rs. 7.3 lakh crore in 2013-14 to Rs. 28.69 lakh crore in 2024-25. Out of which, Credit disbursed to small and Marginal Farmers (SMFs) has grown to Rs. 14.35 lakh crore during this period. This indicates that small and marginal farmers receive about 50% of the total agricultural credit.

Besides KCC-MISS, Agriculture Infrastructure Fund (AIF) also provide institutional credit to farmers. Pradhan Mantri Fasal Bima Yojana (PMFBY) provides financial support to farmers suffering crop loss/damage arising out of unforeseen events and ensure flow of credit to the agriculture sector. By offering loans/financial support, these schemes help reduce the cost of borrowing, encourage timely repayment, and promote better credit discipline.