

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

LOK SABHA
UNSTARRED QUESTION No. 335
TO BE ANSWERED ON 02ND DECEMBER, 2025

KISAN CREDIT CARDS ISSUED UNDER MISS

335. SHRI KESINENI SIVANATH:

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

- (a) the details regarding the total number of Kisan Credit Cards (KCCs) issued under Modified Interest Subvention Scheme (MISS) in the country till now for Andhra Pradesh for the last three years, State and district-wise;
- (b) the details of the total number of loans provided under Modified Interest Subvention Scheme (MISS) through KCCs in the past three years, year-wise, State-wise and district-wise for Andhra Pradesh;
- (c) the details of the total amount of money given as loans under Modified Interest Subvention Scheme (MISS) through KCCs in the past three years, year-wise, State-wise and district-wise for Andhra Pradesh; and
- (d) the details of the number of farmers who have received Prompt Repayment Incentive (PRI) under the scheme for timely repayment of the loans in the last three years, year-wise, State-wise and district-wise for Andhra Pradesh?

ANSWER

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

- (a) 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 including Andhra Pradesh. 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. Under this scheme, farmers including women farmers and tribal communities receive KCC loans at a subsidized interest rate of 7%. To facilitate this, an up front interest subvention (IS) of 1.5% is provided to financial institutions. Additionally, farmers who repay their loans promptly receive a 3% Prompt Repayment Incentive (PRI), effectively reducing the interest rate to 4% per annum. The benefits of IS and PRI are available for loan limits up to Rs.3 lakhs. However, if the short-term loan is taken for allied activities (other than crop husbandry), the loan amount is limited to Rs.2 lakhs only.

KCC under the Modified Interest Subvention Scheme (MISS) is a demand-driven initiative, and its benefits are available to all farmers. States- and district-wise (in Andhra Pradesh) details of the total number of Kisan Credit Cards-MISS issued/ total accounts receiving loans, the total amount of money given as loans and PRI released under the MISS through Kisan Rin Portal (KRP) over the last three years are given in **Annexure I and Annexure II**, respectively.

Annexure-I

Statement referred to part (a) to (d) of Lok Sabha Unstarred Question No. 335 on "Kisan Credit Card issued under MISS" due for answer on 02.12.2025

State-wise data of KCC under MISS													
S. No.	State	Scheme Year 22-23				Scheme Year 23-24				Scheme Year 24-25			
		No. of Operative KCCs (DFS)	Credit extended as on (DFS) (Rs in Cr)	No. of accounts under MISS receiving loans (KRP) (in actuals)	No. of accounts in which PRI was given (KRP) (in actuals)	No. of Operative KCCs (DFS)	Credit extended as on (DFS) (Rs in Cr)	No. of accounts under MISS receiving loans (KRP) (in actuals)	No. of accounts in which PRI was given (KRP) (in actuals)	No. of Operative KCCs (DFS)	Credit extended as on (DFS) (Rs in Cr)	No. of accounts under MISS receiving loans (KRP) (in actuals)	No. of accounts in which PRI was given (KRP) (in actuals)
1	Andaman & Nicobar	9,056	38	1,197	379	8,324	23.41	1,450	510	8,368	23.60	705	119
2	Andhra Pradesh	45,51,558	60,883	35,18,036	10,90,948	48,53,487	65,454.76	34,96,465	16,33,771	47,33,502	68,002.71	33,94,992	23,70,498
3	Arunachal Pradesh	10,100	81	4,434	1,640	18,388	194.73	4,957	260	22,484	253.68	7,973	2,209
4	Assam	6,46,919	3,895	1,10,986	27,595	6,70,832	4,615.97	91,628	15,705	5,53,146	4,930.82	1,06,428	44,042
5	Bihar	25,76,527	17,388	4,31,451	1,28,367	28,80,585	19,151.92	4,70,188	1,12,805	28,20,939	19,369.37	4,56,447	1,41,862
6	Chandigarh	1,475	99	307	193	1,582	125.73	299	84	1,010	112.68	296	172
7	Chattisgarh	19,17,435	10,757	16,13,319	13,89,208	21,45,836	10,581.72	17,54,954	15,14,880	19,08,855	15,088.13	17,82,085	15,81,176
8	Delhi	2,861	45	1,748	466	2,761	42.91	1,504	686	2,614	41.60	1,378	390
9	Goa	9,458	111	7,687	2,461	11,649	148.06	8,043	1,335	11,918	177.99	7,707	4,179
10	Gujarat	30,18,544	62,391	23,44,692	13,43,440	31,37,242	71,132.16	23,89,510	6,93,841	32,24,050	77,427.53	24,15,221	16,55,380
11	Haryana	22,86,953	50,045	15,62,643	10,08,910	23,61,829	53,999.65	15,17,345	9,46,137	24,00,489	55,411.02	14,81,559	11,77,043
12	Himachal Pradesh	4,60,441	7,636	3,84,316	2,26,489	5,02,861	9,071.72	3,88,832	1,59,731	5,10,282	9,571.55	4,20,030	2,55,018
13	Jammu & Kashmir	9,10,514	6,363	5,68,248	2,05,644	10,66,887	6,973.56	5,74,601	1,62,363	11,13,136	7,378.74	6,30,063	26,823
14	Jharkhand	9,67,591	5,200	5,08,690	51,022	9,95,531	5,559.96	4,50,444	53,172	9,68,619	5,667.58	4,32,951	1,15,120

15	Karnataka	47,21,067	54,181	37,64,939	27,43,946	54,98,818	62,794.38	39,76,330	6,67,266	53,76,056	67,542.32	40,63,992	36,02,149
16	Kerala	25,94,466	43,401	19,23,824	8,83,669	26,58,063	49,952.20	24,50,508	10,27,316	24,11,756	44,787.86	20,31,929	17,18,740
17	Ladakh	28,072	258	18,018	6,232	28,228	268.43	17,977	5,713	28,170	272.77	18,474	842
18	Lakshadweep	1,770	15	756	191	2,555	22.47	1,294	706	3,110	28.42	2,175	1,824
19	Madhya Pradesh	62,68,740	78,136	35,90,335	21,18,445	65,00,382	84,523.43	36,87,921	17,45,765	65,17,376	88,732.28	26,35,875	18,96,067
20	Maharashtra	71,77,298	70,354	51,45,546	26,31,164	72,17,854	78,018.14	50,24,081	22,02,579	70,31,236	85,046.19	32,40,936	19,45,963
21	Manipur	19,693	165	8,135	2,386	19,699	158.55	7,401	960	18,309	161.37	6,658	2,052
22	Meghalaya	71,677	360	16,076	2,852	77,422	467.47	18,255	167	85,889	557.00	32,286	10,810
23	Mizoram	35,093	315	18,981	2,107	51,561	518.33	19,222	223	42,696	387.00	26,993	2,912
24	Nagaland	30,070	179	22,263	6,382	32,072	191.77	20,191	1,463	36,510	234.46	24,790	14,312
25	Odisha	39,71,032	21,744	26,02,502	18,99,459	44,65,567	29,097.39	26,41,286	15,30,469	42,79,001	27,064.30	26,44,701	19,63,259
26	Puducherry	13,413	276	8,494	2,740	20,366	391.76	28,499	4,789	19,361	462.85	14,143	12,987
27	Punjab	21,98,101	55,428	16,38,390	12,01,091	22,34,658	57,830.26	16,40,200	9,07,061	21,67,523	57,536.13	13,96,237	6,40,535
28	Rajasthan	65,40,646	99,551	55,55,348	37,80,123	68,45,762	1,08,973.48	58,92,590	36,78,793	71,27,277	1,12,362.83	58,38,870	42,71,894
29	Sikkim	8,702	56	4,826	460	10,115	61.59	5,391	941	10,995	70.57	4,898	2,101
30	Tamil Nadu	35,80,708	42,143	27,24,914	17,79,187	40,31,906	52,112.22	31,60,194	7,54,139	40,38,150	55,120.96	30,62,638	24,05,274
31	Telangana	43,37,476	44,405	24,60,500	4,08,791	45,08,942	47,786.40	29,34,766	10,40,143	45,76,239	50,594.27	29,63,725	13,61,020
32	Dadra & Nagar Haveli & Daman & Diu	1,581	40	650	66	1,543	40.41	710	148	1,447	47.13	600	183
33	Tripura	1,55,042	507	33,931	4,864	1,64,916	522.40	22,108	4,237	1,71,181	518.16	20,727	9,409
34	Uttar Pradesh	1,07,05,196	1,28,123	56,63,565	20,68,300	1,09,17,055	1,38,621.03	55,06,886	14,56,128	1,09,56,279	1,41,374.75	48,93,012	15,29,171
35	Uttarakhand	5,08,644	6,365	2,89,880	1,59,740	5,54,157	6,479.26	2,79,856	1,23,468	5,11,706	6,237.53	2,67,422	1,71,144
36	West Bengal	31,32,363	14,531	19,38,625	10,06,324	30,04,799	15,85,628	18,47,134	8,68,669	35,20,859	17,459.00	18,21,205	11,79,010

Source: 1. Kisan Rin Portal (KRP), DA&FW; as reported by banks on 07.10.2025 for respective Scheme Years (SY) on KRP, Partial data for 22-23 & 24-25.

2. DFS (Operative KCC & Credit extended)

Statement referred to part (a) to (d) of Lok Sabha Unstarred Question No. 335 on "Kisan Credit Card issued under MISS" due for answer on 02.12.2025

District-wise data of KCC under MISS for Andhra Pradesh							
S. No.	District	Scheme Year 22-23		Scheme Year 23-24		Scheme Year 24-25	
		No. of accounts under MISS receiving loans (in actuals)	No. of accounts in which PRI was given (in actuals)	No. of accounts under MISS receiving loans (in actuals)	No. of accounts in which PRI was given (in actuals)	No. of accounts under MISS receiving loans (in actuals)	No. of accounts in which PRI was given (in actuals)
1	Alluri Sitharama Raju	8,965	582	9,461	661	8,951	1,168
2	Anakapalli	30,402	11,161	29,919	4,279	29,164	13,602
3	Anantapur	4,72,895	87,312	5,78,323	3,69,894	5,71,977	4,45,324
4	Annamayya	10,758	1,245	13,023	5,099	12,437	7,041
5	Bapatla	49,356	9,809	51,253	20,822	51,284	29,079
6	Chittoor	3,00,177	72,919	2,07,388	1,15,666	1,86,231	1,21,032
7	Dr.B.R.Ambedkar Konaseema	9,841	1,342	10,053	5,347	9,829	5,885
8	East Godavari	2,18,240	1,21,040	2,05,926	42,951	1,99,782	1,50,812
9	Eluru	72,972	30,404	75,981	22,657	73,553	46,311
10	Guntur	1,49,902	57,866	1,37,184	49,274	1,39,930	97,550
11	Kakinada	19,956	4,278	21,866	8,691	22,130	13,911
12	Krishna	2,11,811	1,22,045	2,21,962	50,576	2,16,092	1,70,744
13	Kurnool	4,53,415	86,454	3,71,229	1,94,964	3,43,100	2,23,451
14	Nandyal	60,197	23,687	57,508	35,300	56,179	42,019
15	NTR	8,181	3,277	8,528	1,134	9,453	5,745
16	Palnadu	1,25,178	18,864	1,33,319	70,922	1,35,700	93,202
17	Parvathipuram Manyam	20,502	1,516	21,357	9,388	18,469	11,103
18	Prakasam	2,38,133	58,883	2,69,480	1,60,465	2,70,436	1,86,330

19	Spsr Nellore	5,662	2,048	6,928	2,330	7,598	4,436
20	Sri Potti Sriramulu Nellore	1,16,099	24,390	1,28,701	65,288	1,27,665	72,218
21	Sri Sathya Sai	46,522	23,757	47,548	383	45,081	18,634
22	Srikakulam	2,49,159	96,012	2,52,546	1,60,899	2,41,233	1,77,880
23	Tirupati	24,021	2,893	25,018	8,011	24,132	10,905
24	Visakhapatnam	91,339	41,885	90,536	23,432	91,511	60,802
25	Vizianagaram	1,20,692	33,551	1,16,722	50,078	1,13,557	69,304
26	West Godavari	1,38,839	81,938	1,42,839	31,768	1,32,117	1,02,078
27	Y.S.R.	2,64,822	71,795	2,61,867	1,23,496	2,57,401	1,89,932

Source: Kisan Rin Portal (KRP), DA&FW; as reported by banks on 07.10.2025 for respective Scheme Years (SY) on KRP Partial Data for SY 2022-23 & 2024-25

Note: As per DFS reply: District wise Operative KCCs data is not available.
