

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

LOK SABHA
UNSTARRED QUESTION No. 1805
TO BE ANSWERED ON 10TH FEBRUARY, 2026

IMPACT OF THE KISAN CREDIT CARD

1805. SHRI BHASKAR MURLIDHAR BHAGARE:

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

- (a) whether the Government has reviewed the implementation and impact of the Kisan Credit Card (KCC) scheme in the tribal and Scheduled Areas of Maharashtra;
- (b) if so, the number of KCC accounts opened in tribal districts of Maharashtra, disaggregated by marginal and small farmers district-wise;
- (c) whether enrolment of tribal farmers and women cultivators remains low in these districts due to documentation hurdles, bank outreach gaps and limited awareness and if so, the details of special drives undertaken and their outcomes;
- (d) whether data is maintained on interest subvention availed by tribal KCC holders and if so, the details thereof;
- (e) whether lack of financial literacy has affected credit utilisation and repayment among tribal farmers and the details of awareness programmes conducted; and
- (f) whether any impact study has assessed KCC's effect on productivity and incomes in tribal areas and if so, the findings thereof?

ANSWER

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

- (a): The Institute for Social and Economic Change (ISEC), Bengaluru has recently conducted Third Party Evaluation Studies of Modified Interest Subvention Scheme (MISS) which also include partial evaluation of KCC scheme implicitly. The sample survey were conducted in Solapur, Sindhudurg and Jalagaon districts of Maharashtra. No separate study in tribal and scheduled areas were conducted.

(b): The number of KCC accounts opened in tribal districts of Maharashtra as on 31.12.2025 is given in the following table. As confirmed from DFS, data showing number of KCC accounts of Small and Marginal Farmers (SMF) are not maintained separately.

(No. in Actual and Amount in Rs. Crore)

Sl. No.	Name of District	Total number of KCC as on 31.12.2025	Total Outstanding amount in KCC
1	AMRAVATI	209165	2947.27
2	BHANDARA	105014	927.01
3	CHANDRAPUR	117541	1251.57
4	DHULE	105378	1472.67
5	GADCHIROLI	49850	322.60
6	GONDIA	126105	845.21
7	JALGAON	274360	2759.91
8	NANDURBAR	59501	945.65
9	NASHIK	146799	4293.05
10	PALGHAR	43959	402.85
11	THANE	50025	403.64
12	YAVATMAL	354998	4948.00

Source: DFS

(c) & (e): The Government has been taking multiple initiatives to make the short-term credit accessible to all farmers including farmers engaged in Animal Husbandry and Fisheries through regular IEC campaigns organized by banks, State Government/ Central Government, RBI, NABARD, etc, besides, technology intervention like Kisan Rin Portal (KRP). These campaigns are used to issue or renew Kisan Credit Cards. Besides this, Viksit Bharat Sankalp Yatra (VBSY) & Particularly Vulnerable Tribal Group (PVTG) camps were organized to boost the KCC enrolment.

(d): Data of interest subvention being paid to KCC accounts of ST farmers are maintained on Kisan Rin Portal. As on date, there are 128633 operative KCC accounts in FY 2024-25 belonging to Scheduled Tribe population in Maharashtra which received MISS benefits.

(f): No separate study to assess KCC's effect on productivity and income in Tribal areas have been conducted. However, the major findings of Third Party Evaluation Studies of MISS report prepared by ISEC, Bengaluru are as under:

- i. Every ₹1 invested under KCC–MISS contributes ₹2.30 to net value addition in the agriculture and allied sector;
- ii. The MISS has played a crucial role in reducing the interest burden on farmers with an estimated subsidy outlay of ₹1.87 lakh crore since inception till 2024–25;
- iii. The scheme has positively impacted cropping intensity and multi-season cultivation, with KCC–MISS farmers cultivating larger areas, achieving higher cropping intensity, and adopting more diversified crop portfolios across seasons, supported by reliable irrigation and concessional credit;
- iv. It has improved the timeliness of input use through access to adequate working capital, and beneficiaries receiving Prompt Repayment Incentive (PRI) have demonstrated better credit discipline, thereby enhancing banks' confidence for further lending;
- v. The scheme has supported dairy and livestock expansion and promoted income diversification by supplementing crop income, reducing dependence on seasonal agriculture, and integrating livestock and fisheries farming with crop production. It has also supported Working Capital Requirements (WCR) for inland fisheries, which is significant for diversification in the North-Eastern Region.
