

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA

UNSTARRED QUESTION NO. 2536

ANWERED ON MONDAY, MARCH 09, 2026/ PHALGUNA 18, 1947 (SAKA)

Implementation of Kisan Credit Card in Madhya Pradesh

†2536. SMT. ANITA NAGARSINGH CHOUHAN:

Will the Minister of FINANCE be pleased to state:

(a) whether the Government is aware that many small, marginal and tribal farmers in Ratlam, Jhabua and Alirajpur districts under Ratlam Lok Sabha Constituency in Madhya Pradesh are deprived of the benefits of Kisan Credit Card (KCC) Scheme;

(b) if so, the number of farmers to whom KCCs have been issued, number of applications pending/rejected, district-wise, since the year 2022;

(c) the details of loan amount, interest subsidy and insurance benefits provided to farmers under KCC in these three districts, district-wise;

(d) whether the Government proposes to expand KCC through special camps, mobile banking units and digital medium in the said districts; and

(e) if so, the details thereof and if not, the reasons therefor?

ANSWER

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

(a) and (b) Government provides timely and affordable credit to all eligible farmers including farmers of Ratlam, Jhabua and Alirajpur districts through Kisan Credit Card (KCC) for purchasing agricultural inputs such as seeds, fertilizers, and pesticides, as well as for meeting cash requirements related to crop production and allied activities. The credit limit to all eligible farmers under KCC is determined according to the scale of finance, area under cultivation, cropping pattern, and related requirements.

As informed by State Level Bankers' Committee (SLBC), Madhya Pradesh, the details of KCC issued and number of applications rejected in the districts of Ratlam, Jhabua and Alirajpur since the year 2022 is as under:

District	KCC Issued	No. of application rejected
Ratlam	217136	493
Jhabua	112282	63
Alirajpur	72737	30

Source: SLBC, Madhya Pradesh

(c) As reported by SLBC, Madhya Pradesh, the details of loan amount, interest subsidy and insurance benefits provided to the farmers through KCC in these three districts are as under:

District	Loan Amount (Amt. in crore)	Subsidy provided (Amt. in crore)	Crop Insurance benefit provided (Amt. in crore)
Ratlam	4694.1	118.7	9.9
Jhabua	883.6	44.5	52.7
Alirajpur	360.3	11.8	112.0

Source: SLBC, Madhya Pradesh

(d) and (e) To expand coverage of farmers under Kisan Credit Cards (KCC) the Government has taken several measures which inter-alia includes:

- In order to bring awareness about the benefits of the KCC scheme among farmers, Union/State Governments, Reserve Bank of India (RBI), National Bank for Agriculture and Rural Development (NABARD) and Banks conduct various awareness programmes and IEC (Information, Education and Communication) campaigns. Further, Government of India organizes KCC Saturation Drives to provide KCC to all eligible farmers. Further, to expand the benefits of KCC to all eligible farmers engaged in Animal Husbandry, Dairy, and Fisheries (AHDF), nationwide district level weekly camps were also organized.
- To make digital financial services more accessible and user-friendly, Digital Banking Units (DBUs) have been set-up by Banks with an objective to ensure the benefits of digital banking are available in every nook and corner of the country. These units offer facilities like opening of saving bank accounts, passbook printing, transfer of funds, loan applications, etc.

The Jan Samarth portal has been launched as a one-stop digital platform for linking Government-sponsored loans and subsidies Schemes. It provides a quick and efficient platform to apply for loans and obtain approvals based on a digital evaluation of the applicant's data.
