

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

**UNSTARRED QUESTION NO. 3685**

ANSWERED ON MONDAY, MARCH 16, 2026/ PHALGUNA 25, 1947 (SAKA)

**Kisan Credit Cards in Tamil Nadu**

3685. SHRI THARANIVENTHAN M S:

Will the Minister of FINANCE be pleased to state:

(a) the total number of Kisan Credit Cards (KCCs) issued since 2014, year-wise and State-wise, with specific data for Tamil Nadu;

(b) whether the Government has taken any steps to ensure that small and marginal farmers, tenant farmers and women farmers have easy access to KCCs and if so, the details thereof;

(c) the number of applications for KCCs rejected or pending, along with the reasons for such rejections, State-wise, especially in Tamil Nadu;

(d) whether there is any proposal to expand the scope of KCCs to include allied sectors such as fisheries, animal husbandry, and sericulture, if so, the details thereof along with the status of implementation in Tamil Nadu; and

(e) the steps being taken by the Government to reduce delays in disbursement, ensure fair interest rates and prevent debt burden on small farmers under the KCC scheme?

**ANSWER**

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

(a) to (c) The year-wise details of total Operative Kisan Credit Cards (KCC) Accounts since 2014 is provided at Annexure-I. Further, since Financial Year 2020-21, the year-wise and State/UT-wise details of number of Operative Kisan Credit Cards, including the State of Tamil Nadu is provided at Annexure-II. The detailed initiatives of Government to ensure easy access to KCC by small and marginal farmers, tenant farmers and women farmers are at Annexure-III. The data of rejected KCC applications is not centrally maintained.

(d) Since February 2019, KCC scheme has also been extended to cover working capital requirement of Animal Husbandry, Dairying and Fisheries (AHDF). As reported by Reserve Bank of India (RBI) and National Bank for Agriculture and Rural Development (NABARD), as on 31.12.2025, the total number of Operative KCC-AHDF Accounts across the country was 42,65,030 and the total amount outstanding was Rs 53,119 crore. Further, as on 31.12.2025, the total number of Operative KCC-AHDF Accounts in the State of Tamil Nadu was 6,48,241 and the total amount outstanding thereon was Rs 7,548 crore.

(e) The Government of India's Modified Interest Subvention Scheme (MISS) offers short-term agricultural loans to farmers at a concessional interest rate of 7% through Kisan Credit Cards (KCC), with banks receiving a 1.5% interest subvention. Farmers who repay promptly receive an additional 3% incentive, effectively reducing their interest rate to just 4%. Further, the Government has taken various steps to improve efficiency in disbursement of KCC loans and administration of Interest Subvention and Prompt Repayment Incentive available under Modified Interest Subvention Scheme for loans taken through KCC, which *inter-alia* include:

- Kisan Rin Portal (KRP) has been launched in September 2023, enabling Aadhaar-based beneficiary verification and faster digital claim settlements under the Modified Interest Subvention Scheme (MISS) for loans availed through KCC.
- The Jan Samarth portal has been started as a one-stop digital platform for linking Government-sponsored loans and subsidies Schemes. It provides a quick and efficient way to apply for loans and obtain approvals based on a digital evaluation of the applicant's data.

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**Annexure referred to in part (a) to (c) of Lok Sabha Un-Starred Question no. 3685 on  
“Kisan Credit Cards in Tamil Nadu” answered on 16.03.2026**

**Year-wise details of total no. of Operative KCC Accounts since 2014**

**(Number of Accounts in Actual)**

<b>As on 31<sup>st</sup> March of the Financial Year</b>	<b>No. of Operative KCC Accounts</b>
<b>2013-14</b>	7,00,62,527
<b>2014-15</b>	7,36,00,059
<b>2015-16</b>	7,52,70,009
<b>2016-17</b>	7,15,22,312
<b>2017-18</b>	6,92,09,336
<b>2018-19</b>	6,62,99,599
<b>2019-20</b>	6,52,80,254
<b>2020-21</b>	7,37,45,010
<b>2021-22</b>	7,14,90,107
<b>2022-23</b>	7,34,69,021
<b>2023-24</b>	7,75,04,234
<b>2024-25</b>	7,72,10,538
<b>2025-26*</b>	7,54,82,009

**Source: RBI and NABARD**

**\*: Provisional data as on 31 December 2025**

**Annexure-II**

**Annexure referred to in part (a) to (c) of Lok Sabha Un-Starred Question no. 3685 on “Kisan Credit Cards in Tamil Nadu” to be answered on 16.03.2026**

**Year-wise and State/UT-wise details of number of Operative KCC accounts since Financial Year 2020-21  
(Number of Accounts in Actual)**

Sl. No	State/UT	2020-21	2021-22	2022-23	2023-24	2024-25	2025-26*
1	A & N ISLAND	7,868	9,389	9,056	8,324	8,368	8,980
2	ANDHRA PRADESH	46,05,047	45,69,808	45,51,558	48,53,487	47,33,502	46,50,958
3	ARUNACHAL PRADESH	8,601	9,880	10,100	18,388	22,484	23,713
4	ASSAM	7,36,919	6,58,281	6,46,919	6,70,832	5,53,146	4,98,108
5	BIHAR	27,71,102	26,56,796	25,76,527	28,80,585	28,20,890	22,59,036
6	CHANDIGARH	70,857	1,393	1,475	1,582	1,010	739
7	CHHATTISGARH	17,66,266	17,82,290	19,17,435	21,45,836	19,08,855	19,73,475
8	DNHDD	489	1,417	1,581	1,543	1,447	1,202
9	GOA	14,015	8,347	9,458	11,649	11,903	9,540
10	GUJARAT	28,92,516	28,78,852	30,18,544	31,37,242	32,24,658	32,56,598
11	HARYANA	22,63,947	22,53,483	22,86,953	23,61,829	24,00,489	23,51,039
12	HIMACHAL PRADESH	3,92,245	4,23,843	4,60,441	5,02,861	5,10,282	5,24,328
13	JAMMU & KASHMIR	10,08,862	9,33,555	9,10,514	10,66,887	11,13,136	11,16,132
14	JHARKHAND	9,25,401	9,21,919	9,67,591	9,95,531	9,68,619	9,16,330
15	KARNATAKA	48,23,251	47,35,000	47,21,067	54,98,818	53,76,105	57,81,201
16	KERALA	18,62,579	19,29,232	25,94,466	26,58,063	24,11,756	22,76,340
17	LADAKH	5,818	1,89,654	28,072	28,228	28,134	28,041
18	LAKSHADWEEP	331	24,685	1,770	2,555	3,110	3,375
19	MADHYA PRADESH	62,74,836	60,68,304	62,68,740	65,00,382	65,17,376	64,17,424
20	MAHARASHTRA	68,67,895	69,10,764	71,77,298	72,17,854	70,31,265	68,05,090
21	MANIPUR	18,464	17,806	19,693	19,699	18,309	17,917
22	MEGHALAYA	61,618	66,190	71,677	77,422	85,889	91,643
23	MIZORAM	24,442	27,182	35,093	51,561	42,682	37,367
24	NAGALAND	27,531	26,259	30,070	32,072	36,510	40,167
25	NCT OF DELHI	3,974	3,188	2,861	2,761	2,614	2,147
26	ODISHA	43,37,869	39,98,082	39,71,032	44,65,567	42,79,001	42,07,594
27	PUDUCHERRY	17,015	17,797	13,413	20,366	19,361	13,744
28	PUNJAB	22,44,289	21,67,026	21,98,101	22,34,658	21,67,523	21,31,833
29	RAJASTHAN	66,15,298	62,29,619	65,40,646	68,45,762	71,27,313	71,36,374
30	SIKKIM	7,043	6,555	8,702	10,115	10,995	9,957
31	TAMIL NADU	29,73,041	30,53,109	35,80,708	40,31,906	40,38,150	37,72,068
32	TELANGANA	42,59,731	42,71,628	43,37,476	45,08,942	45,76,239	47,44,737
33	TRIPURA	2,56,385	2,46,320	1,55,042	1,64,916	1,71,181	1,64,213
34	UTTAR PRADESH	64,87,677	1,05,32,039	1,07,05,196	1,09,17,055	1,09,56,279	1,04,45,486
35	UTTARAKHAND	53,99,542	5,46,806	5,08,644	5,54,157	5,11,706	5,02,984
36	WEST BENGAL	37,12,246	33,13,609	31,32,363	30,04,799	35,20,251	32,62,129
<b>Total</b>		<b>7,37,45,010</b>	<b>7,14,90,107</b>	<b>7,34,70,282</b>	<b>7,75,04,234</b>	<b>7,72,10,538</b>	<b>7,54,82,009</b>

**Source: RBI and NABARD**

**\*: Provisional data as on 31 December 2025**

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**Details of initiatives of the Government to ensure easy access to KCC by small and marginal farmers, tenant farmers and women farmers are as under:**

- Through KCC, adequate and timely credit support is provided to the farmers (individual/joint borrowers who are owner cultivators), tenant farmers, oral lessees, share croppers, Self Help groups or Joint liability groups of farmers including tenant farmers and share croppers etc.
- In terms of extant guidelines on Priority Sector Lending (PSL) issued by RBI, banks are mandated to allocate at least 18% of their Adjusted Net Bank Credit (ANBC) or Credit Equivalent of Off-Balance Sheet Exposures (CEOBSE), whichever is higher, to agriculture, out of which a sub-target of 10 percent is prescribed for Small and Marginal Farmers (SMFs). Further, it also prescribes an incentive framework for districts with comparatively lower flow of credit to priority sector which also include credit to agriculture and Small & Marginal farmers and a dis-incentive framework for districts with comparatively higher flow of priority sector credit.
- In order to discourage distress sale by farmers and to encourage them to store their produce in warehouses, the benefit of interest subvention under KCC is available to small and marginal farmers for a further period of upto six months post the harvest of the crop against negotiable warehouse receipts on the produce stored in warehouses accredited with Warehousing Development Regulatory Authority (WDRA), at the same rate as applicable to the crop loan.
- The limit for collateral free short-term agricultural loans, including loans for allied activities, has been raised from Rs.1.60 lakh to Rs.2.00 lakh per borrower by RBI w.e.f 01 January 2025. This move enhances credit accessibility, particularly for small and marginal farmers (over 86% of the sector), who benefit from reduced borrowing costs and the removal of collateral requirements.
- In order to bring awareness about the benefits of the KCC scheme among farmers, Union/State Governments, RBI, NABARD and Banks conduct various awareness programmes and IEC (Information, Education and Communication) campaigns. Further, Government of India launched KCC Saturation Drive under Atma Nirbhar Bharat Abhiyan to provide KCC to all eligible farmers. Further, to expand the benefits of the Kisan Credit Card (KCC) to all eligible farmers engaged in Animal Husbandry, Dairy, and Fisheries (AHDF) nationwide district level weekly camps were also organized.