GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
UNSTARRED QUESTION NO. 4938

ANSWERED ON MONDAY, 23 MARCH, 2026/ 02 CHAITRA, 1947 (SAKA)

Outstanding loan under Kisan Credit Cards

4938. SHRI BALASHOWRY VALLABHANENI:

Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that the total outstanding loan under Kisan Credit Cards (KCC) has gone up from Rs. 7.53 lakh crores in 2020-21 to Rs. 10.2 lakh crores in 2024-25;

(b) if so, the amount of outstanding loan as of February, 2026;

(c) whether it is also a fact that outstanding loan under KCC in Andhra Pradesh has gone up from Rs. 52,280 crores at the end of March, 2021 to Rs. 68,000 crores at a time when cards issued has not gone up considerably, if so, the reasons therefor;

(d) whether the Government is likely to consider increasing the timely repayment of outstanding amount from 3% to 5%; and

(e) if not, the reasons therefor?

ANSWER

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

(a) and (b): As reported by Reserve Bank of India (RBI) & National Bank for Agriculture and Rural Development (NABARD), the total outstanding amount in operative Kisan Credit Cards (KCC) accounts was ₹ 9.86 lakh crore (data provisional) as on 31.12.2025, while it was ₹ 10.20 lakh crore as on 31.03.2025 and ₹ 7.53 lakh crore as on 31.03.2021. As KCC data is reported on a quarterly basis, data as on 28.02.2026 is not readily available.

(c): The details of amount outstanding and the number of operative accounts under KCC in the State of Andhra Pradesh are given below:

Details of KCC loans	**Amount outstanding (₹ crore)**	**No. of accounts (in actuals)**
As on 31.03.2021	52,279	46,05,047
As on 31.03.2025	69,393	46,58,994

* *Source – RBI & NABARD*

(d) and (e): Under the Modified Interest Subvention Scheme (MISS), the Government of India provides an Interest Subvention (IS) of 1.5% to lending financial institutions for extending short-term working capital loans up to ₹3 lakh (upto ₹2 lakh in case of allied activities) through the Kisan Credit Card (KCC) at a concessional rate of 7% per annum. Additionally, a Prompt Repayment Incentive (PRI) of 3% is also offered to farmers on timely repayment, effectively reducing the interest rate to 4% per annum for farmers.

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