O.I.H.

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

LOK SABHA
UNSTARRED QUESTION NO. 3904
TO BE ANSWERED ON 11TH AUGUST, 2026

PM-KISAN AND PMDDKY

†3904. Shri Ashish Dubey:
Will the Minister of Agriculture and Farmers Welfare कृषि एवं किसान कल्याण मंत्री be pleased to state:
(a) the details of the funds allocated and disbursed by the Central Government under the Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) Scheme during the last three years;
(b) whether monitoring mechanisms are being implemented to increase credit flow in districts with low financial inclusion under the recently launched Pradhan Mantri Dhan-Dhaanya Krishi Yojana;
(c) if so, the details thereof; and
(d) the extent to which the credit targets set at the grassroots level have been achieved by commercial banks and rural cooperative banks?

ANSWER

THE MINISTER OF STATE FOR AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण राज्य मंत्री (SHRI RAMNATH THAKUR)

(a): In the last three years viz. FY 2023-24 to FY 2025-26, an amount of more than ₹1.85 lakh crore has been disbursed. In the latest 23rd instalment released in June 2026, 9.54 Crore beneficiaries received the benefits of the Scheme.

(b) & (c): The Prime Minister Dhan-Dhanya Krishi Yojana (PM-DDKY) was approved by the Union Cabinet on 16th July, 2025 to cover 100 districts and was formally launched on 11th October, 2025. The 100 districts covered under PM-DDKY have been identified on the basis of 3 indicators of low crop productivity, low cropping intensity and less agricultural credit disbursement. DDKY envisages convergence of existing 36 schemes of 11 Departments/ Ministries with State Government Schemes and private participation. The scheme aims at facilitating both short-term and long-term credit in the identified districts through activities such as credit extension through Kisan Credit Card (KCC), support for infrastructure creation under the Agriculture Infrastructure Fund (AIF) and the provision of Revolving Fund (RF) & Community Investment Fund (CIF).

A structured monitoring mechanism is in place to strengthen institutional credit flow in all districts, across country, including those identified under the Pradhan Mantri Dhan-Dhaanya Krishi Yojana (PM-DDKY). NABARD prepares **Potential Linked Credit Plans (PLPs)** for every district, which form the basis for **District Credit Plans (DCPs)** formulated involving the Block Level Bankers' Committees (BLBCs), District Consultative Committees (DCCs) and State Level Bankers' Committees (SLBCs). Based on these plans, Ground Level Credit (GLC) targets are fixed and monitored across agencies and regions. The progress of credit flow is regularly reviewed in **District Level Bankers' Committee (DLBC)** and **State Level Bankers' Committee (SLBC**) meetings to identify bottlenecks and take corrective measures. These are further reviewd and monitored at NABARD and government.

Progress on various Key Performance Indicators (KPIs), including agricultural credit, in PMDDKY districts is also monitored through the Scheme's monitoring framework, which includes a dashboard-based monitoring system, monthly ranking of districts based on progress and outcomes, periodic reviews by the Central Committee and NITI Aayog, and regular field visits by the Central Nodal Officer (CNO) assigned to each district.

Further, the **Reserve Bank of India (RBI)** has identified **low-credit districts** requiring focused attention to address regional imbalances in agricultural credit, through a system of **differential weighting framework under Priority Sector Lending (PSL)**, whereby higher weights are assigned to credit disbursed in identified low-credit districts to incentivise banks to expand credit outreach in underserved regions. 35 districts of PMDDKY districts also falls under this category and are being monitored by RBI. Special efforts are also undertaken in these districts through targeted interventions, including support under the **Financial Inclusion Fund**, awareness and credit saturation campaigns, and close coordination with banks and State Governments to improve access to institutional credit.

In addition, the Government of India digitally monitors the progress of agriculture credit through KCC through periodic reviews using the **Kisan Rin Portal (KRP)**, enabling district-wise tracking of credit flow and timely follow-up with States and lending institutions including to improve expansion of KCC. These measures are aimed at improving financial inclusion and enhancing the availability of institutional credit in PMDDKY districts.

Between 30 April 2025 and 30 April 2026, the number of beneficiary MISS accounts in PM-DDKY districts increased from 70.87 Lakh to 75 Lakh. During the same period, the loan disbursed has increased from Rs.1.27 lakh crores to Rs. 1.78 lakh crores.

(d): The achievement of agricultural credit disbursement vis-à-vis the GoI allocated Target for FY 2025-26, by Scheduled Commercial Banks, Regional Cooperative Banks and Regional Rural Banks, is given below:

(Rs. in Crore)

Agency	**2025-26**		
	GoI Target	**Achievement**	**%age achievement**
Scheduled Commercial Banks	24,22,000	23,67,480	97.75
Rural Cooperative Banks	3,70,500	2,78,797	75.25
Regional Rural Banks	4,57,500	3,56,433	77.90
Total Ground Level Credit	**32,50,000**	**30,02,710**	**92.39**

Source: ENSURE Portal of NABARD

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