

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA
UNSTARRED QUESTION NO. 2301

ANSWERED ON MONDAY, 04 AUGUST 2025/ SRAVANA 13, 1947 (SAKA)

KCC ACCOUNTS OPENED IN MAHARASHTRA

2301. SMT. SUPRIYA SULE:

SHRI SANJAY DINA PATIL:

DR. AMOL RAMSING KOLHE:

SHRI MOHITE PATIL DHAIRYASHEEL RAJSINH:

DR. KIRSAN NAMDEO:

PROF. VARSHA EKNATH GAIKWAD:

Will the Minister of FINANCE be pleased to state:

- (a) the features of Kisan Credit Card Scheme and the district-wise number of Kisan Credit Card (KCC) accounts opened in Maharashtra, disaggregated by farm-size categories along with the funds allocated, sanctioned and utilised under this scheme in Maharashtra during the last three years;
- (b) whether any special outreach drives for women farmers, tribal communities has been undertaken in Maharashtra to boost KCC enrolment and the achievement made so far;
- (c) whether the Government has any data on interest subvention schemes including any State-level top-ups or additional incentives availed by KCC holders in Maharashtra and if so, the details thereof;
- (d) whether the Government monitors NPA ratio under KCC portfolios of different bank groups operating in Maharashtra alongside national average and if so, the details thereof;
- (e) whether the Government has undertaken initiatives in Maharashtra to enhance financial literacy among prospective and existing KCC holders;
- (f) if so, the details of workshops, training sessions or digital/field-based programmes on prudent credit use, budgeting and repayment in Maharashtra along with the study conducted to assess the impact of KCC on farm productivity, income levels; and
- (g) whether the Government proposes to provide KCC to poor fishermen who are unable to provide any collateral and if so, the details thereof?

Answer

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

- (a) The Kisan Credit Card (KCC) scheme provides timely and affordable credit to farmers for agricultural and allied activities. It offers crop loans for cultivation and post-harvest expenses, working capital for Animal Husbandry & Fisheries and term loan for agriculture and allied activities.

The data on district-wise farm size-wise KCC accounts opened in Maharashtra is not available. As KCC is a demand driven scheme, credit facilities are granted to the farmers as per their needs and scale of finance for agriculture and allied activities. As reported by State Level Bankers' Committee (SLBC), Maharashtra, the details of district wise number of KCC accounts and amount disbursed during last three years, is enclosed at **Annexure-I**.

(b) With an aim to provide the benefits of KCC loans to maximum number of farmers, a special KCC saturation drive was launched since February 2020 under Atma Nirbhar Bharat Abhiyan to cover 2.5 crore farmers under KCC with a credit boost of Rs. 2 lakh crore. As on 25 July 2025, 81 lakh KCC Accounts were opened/renewed in the state of Maharashtra under KCC Saturation Drive. Further, to expand the benefits of the Kisan Credit Card (KCC) to all eligible farmers engaged in Animal Husbandry, Dairy, and Fisheries (AHDF) activities the Government organised a nationwide district level weekly camps from 15.11.2021 to 31.03.2025 as a result of which 75,135 AHDF KCC accounts were opened in Maharashtra. Besides this, Viksit Bharat Sankalp Yatra (VBSY) & Particularly Vulnerable Tribal Group (PVTG) camps were organised to boost the KCC enrolment.

(c) Under the Modified Interest Subvention Scheme (MISS), the Government of India provides an Interest Subvention (IS) of 1.5% to banks for extending short-term working capital loans up to ₹3 lakh (upto Rs 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 offered to farmers on timely repayment, effectively reducing the interest rate to 4% for farmers. Apart from this, the additional interest subvention/PRI is also provided by Government of Maharashtra. Under Modified Interest Subvention Scheme (MISS) provided by the Union Government an amount of Rs 17,811.72 crore was disbursed during FY 2024-25 across the country, including the state of Maharashtra, registering a growth of 24.98% over previous financial year. The details of additional interest subvention provided by State Government of Maharashtra is given at **Annexure-II**

(d) Data on NPA in KCC accounts in the country and the state of Maharashtra is provided at **Annexure-III**.

(e) and (f) RBI, NABARD and Banks conduct various financial literacy programs to enhance financial literacy among farmers such as:

- Financial and Digital Literacy Camps (FDLCs) have been organized by banks, targeting diverse groups including farmers. The district-wise break up of camps in Maharashtra is given at **Annexure-IV**.
- Centres for Financial Literacy (CFLs) project of RBI conduct financial literacy programmes on a regular basis. The District-wise count of CFLs sanctioned in Maharashtra is given at **Annexure-V**.
- RBI has been conducting Financial Literacy Week (FLW) every year since 2016 to propagate financial education messages on various themes of Financial Literacy.

(g) The Reserve Bank of India has increased the limit for collateral-free agricultural loans, including loans for allied activities from ₹1.6 lakh per borrower to ₹2 lakh w.e.f 01 January 2025. This move enhances credit accessibility, particularly for small and marginal farmers including fishermen.

Statement referred to in part (a) of Lok Sabha Un-Starred Question no. 2301 on “KCC Accounts Opened in Maharashtra” due for answer on 04.08.2025

District-wise number of Kisan Credit Card (KCC) accounts opened and amount disbursed in Maharashtra during last three years:

(Number in Actual & Amount in Lakh)							
Sr. No.	Name of District	2022-23		2023-24		2024-25	
		Number of KCC A/c's	Amount	Number of KCC A/c's	Amount	Number of KCC A/c's	Amount
1	AHMEDNAGAR	5,80,753	6,31,265	4,89,709	5,57,931	5,14,735	5,84,844
2	AKOLA	1,26,240	1,33,281	1,16,638	1,27,334	1,07,733	1,30,162
3	AMRAVATI	1,65,157	1,86,192	1,57,448	1,92,193	1,47,338	2,08,198
4	AURANGABAD	2,81,652	2,12,665	2,68,173	2,09,425	2,35,707	2,15,331
5	BEED	2,53,625	2,10,822	2,27,602	1,95,680	1,89,337	1,83,450
6	BHANDARA	1,01,840	67,854	1,01,696	64,832	1,00,547	70,386
7	BULDHANA	1,96,897	2,00,733	1,58,569	1,69,010	1,16,254	1,43,945
8	CHANDRAPUR	1,13,033	98,431	1,09,699	99,628	1,04,175	1,07,276
9	DHULE	76,845	1,07,445	80,552	1,08,268	79,944	1,20,820
10	GADCHIROLI	43,427	23,552	39,855	23,716	38,863	26,732
11	GONDIA	72,761	42,686	63,719	41,599	60,989	45,179
12	HINGOLI	1,46,473	1,03,480	1,30,465	1,01,317	1,16,914	89,473
13	JALGAON	2,77,499	2,68,209	2,93,747	2,77,122	2,94,617	3,46,579
14	JALNA	2,02,493	1,70,028	1,59,947	1,29,877	1,26,698	1,08,172
15	KOLHAPUR	2,80,499	3,50,410	2,48,633	3,06,084	3,55,176	3,86,857
16	LATUR	3,21,973	2,32,239	2,96,093	2,69,083	2,72,288	2,75,553
17	MUMBAI CITY	762	1,917	1,011	2,547	453	1,526
18	MUMBAI SUBURB	1,465	2,733	3,396	5,859	2,886	8,863
19	NAGPUR	1,01,302	1,18,982	87,526	1,19,223	90,513	1,55,099
20	NANDED	2,63,045	2,24,072	2,38,899	2,22,113	1,96,522	2,06,101
21	NANDURBAR	57,416	79,005	45,681	81,328	40,292	71,454
22	NASIK	1,64,942	3,38,130	1,65,477	3,31,623	1,73,214	4,25,026
23	OSMANABAD	1,66,295	1,56,141	1,46,058	1,42,996	1,40,319	1,50,775
24	PALGHAR	21,844	21,166	21,214	19,275	23,712	33,205
25	PARBHANI	1,99,241	1,60,099	1,77,757	1,48,659	1,56,815	1,38,496
26	PUNE	4,21,564	5,07,967	4,07,735	5,26,122	4,29,219	6,53,781
27	RAIGAD	50,999	41,873	33,355	29,961	43,194	58,681
28	RATNAGIRI	86,420	64,064	68,904	61,063	54,682	83,842
29	SANGLI	2,60,070	2,85,041	2,52,683	2,69,766	2,39,628	3,07,866
30	SATARA	3,99,851	3,06,225	3,74,418	3,02,807	3,64,171	3,52,203
31	SINDHUDURG	45,185	41,552	44,240	41,422	52,465	64,964
32	SOLAPUR	2,64,879	4,16,216	2,30,156	3,95,396	2,69,297	4,90,878
33	THANE	46,372	33,515	32,777	31,319	36,968	50,974
34	WARDHA	91,112	96,587	75,290	91,319	62,350	92,291
35	WASHIM	1,22,116	1,17,340	1,18,324	1,17,033	95,418	1,08,286
36	YAVATMAL	2,14,959	2,24,995	1,91,093	2,06,573	1,66,523	2,08,584

Annexure-II

Statement referred to in part (c) of Lok Sabha Un-Starred Question no. 2301 on “KCC Accounts Opened in Maharashtra” due for answer on 04.08.2025

Details of additional Interest Subvention provided by the Govt. of Maharashtra are as under:

(Rs. in crore)		
Scheme	2023-24	2024-25
Interest Subvention	347.00	666.60
Interest Incentive on prompt repayment	367.99	299.96

Source: SLBC, Maharashtra

Annexure-III

Statement referred to in part (d) of Lok Sabha Un-Starred Question no. 2301 on “KCC Accounts Opened in Maharashtra” due for answer on 04.08.2025

Data on NPA in KCC accounts at All India level and in the state of Maharashtra is as below:

Bank Group	All-India		Maharashtra	
	31 March 2024	31 March 2025	31 March 2024	31 March 2025
SCBs	13.97%	13.95%	20.76%	21.44%
RRBs	7.13%	NA*	4.27%	NA*
RCBs	6.55%	NA*	19.56%	NA*

SCB: Scheduled Cooperative Bank; RRB: Regional Rural Bank; RCB: Rural Cooperative Banks

**NA: Not Available*

Data Source: RBI and NABARD

Statement referred to in part (e) and (f) of Lok Sabha Un-Starred Question no. 2301 on “KCC Accounts Opened in Maharashtra” due for answer on 04.08.2025

District-wise Financial & Digital Literacy Camps conducted in the last 03 FYs

SN	Name of the district	Number of Financial Literacy Camps
1	Ahilyanagar	670
2	Akola	377
3	Amravati	153
4	Chhatrapati Sambhajnagar	1,114
5	Beed	114
6	Bhandara	658
7	Buldana	667
8	Chandrapur	1,811
9	Dharashiv	388
10	Dhule	237
11	Gadchiroli	1,127
12	Gondia	898
13	Hingoli	89
14	Jalgaon	842
15	Jalna	640
16	Kolhapur	661
17	Latur	694
18	Nagpur	380
19	Nanded	543
20	Nandurbar	752
21	Nasik	847
22	Palghar	203
23	Parbhani	230
24	Pune	1,114
25	Raigad	467
26	Ratnagiri	408
27	Sangli	865
28	Satara	1,540
29	Sindhudurg	550
30	Solapur	1118
31	Thane	337
32	Wardha	208
33	Washim	587
34	Yavatmal	775

Source: NABARD

Statement referred to in part (e) and (f) of Lok Sabha Un-Starred Question no. 2301 on “KCC Accounts Opened in Maharashtra” due for answer on 04.08.2025

District-wise count of CFLs sanctioned under FIF in Maharashtra

SN	Name of the district	No. of CFLs
1	Ahilyanagar	2
2	Akola	2
3	Amravati	3
4	Beed	2
5	Bhandara	1
6	Buldhana	2
7	Chandrapur	1
8	Chhatrapati Sambhajanagar	3
9	Dharashiv	1
10	Gadchiroli	1
11	Gondia	2
12	Jalgaon	3
13	Kolhapur	3
14	Latur	1
15	Nagpur	5
16	Nanded	3
17	Nashik	4
18	Palghar	1
19	Parbhani	1
20	Pune	4
21	Raigad	2
22	Sangli	2
23	Satara	3
24	Sindhudurg	1
25	Solapur	1
26	Thane	1
27	Wardha	2
28	Washim	1
29	Yavatmal	2

Source: NABARD