

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA
UNSTARRED QUESTION NO. 2500

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

KISAN CREDIT CARDS AND INFORMAL CREDIT

2500. **SHRI SACHITHANANTHAM R:**

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government has conducted any study or has any data regarding the penetration of KCC (Kisan Credit Cards) among the farmers and if so, the details thereof; and
- (b) the percentage of informal credit in operation among farmers?

Answer

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

- (a) Details of operative Kisan Credit Card (KCC) and amount outstanding as on 31.03.2025 in each state are at **Annexure-I**.
- (b) As per NABARD All India Rural Financial Inclusion Survey (NAFIS) 2021-22 released in October 2024, 23.40% of the agricultural households reported to have taken loan from non-institutional sources in the Agricultural Year 2021-22.

Annexure-I

Statement referred to in part (a) of Lok Sabha Un-Starred Question no. 2500 on “Kisan Credit Cards and Informal Credit” due for answer on 04.08.2025

(Amount in Rs. Cr & number of cards issued in '000)

| SN | State/UT | 31 March 2025 | |
|--------------|-------------------|---------------|------------------|
| | | No. of KCCs | Amount O/s |
| 1 | A & N Island | 8 | 24 |
| 2 | Andhra Pradesh | 4,734 | 68,003 |
| 3 | Arunachal Pradesh | 22 | 254 |
| 4 | Assam | 553 | 4,931 |
| 5 | Bihar | 2,821 | 19,369 |
| 6 | Chandigarh | 1 | 113 |
| 7 | Chhattisgarh | 1,909 | 15,088 |
| 8 | DNHDD | 1 | 47 |
| 9 | Delhi | 3 | 42 |
| 10 | Goa | 12 | 178 |
| 11 | Gujarat | 3,225 | 77,441 |
| 12 | Haryana | 2,400 | 55,411 |
| 13 | Himachal Pradesh | 510 | 9572 |
| 14 | Jammu & Kashmir | 1,113 | 7379 |
| 15 | Jharkhand | 969 | 5668 |
| 16 | Karnataka | 5,376 | 67,542 |
| 17 | Kerala | 2,412 | 44,788 |
| 18 | Ladakh | 28 | 272 |
| 19 | Lakshadweep | 3 | 28 |
| 20 | Madhya Pradesh | 6,517 | 88,732 |
| 21 | Maharashtra | 7,031 | 85,049 |
| 22 | Manipur | 18 | 161 |
| 23 | Meghalaya | 86 | 557 |
| 24 | Mizoram | 43 | 387 |
| 25 | Nagaland | 37 | 234 |
| 26 | Odisha | 4,279 | 27,064 |
| 27 | Puducherry | 19 | 463 |
| 28 | Punjab | 2,168 | 57,536 |
| 29 | Rajasthan | 7,127 | 1,12,364 |
| 30 | Sikkim | 11 | 71 |
| 31 | Tamil Nadu | 4,038 | 55,121 |
| 32 | Telangana | 4,576 | 50,594 |
| 33 | Tripura | 171 | 518 |
| 34 | Uttar Pradesh | 10,956 | 1,41,375 |
| 35 | Uttarakhand | 512 | 6,238 |
| 36 | West Bengal | 3,520 | 17,459 |
| TOTAL | | 77,211 | 10,20,072 |

O/s: Outstanding