

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