

Government of India
Ministry of Finance
Department of Financial Services

LOK SABHA

Unstarred Question No. 115

ANSWERED ON MONDAY, 21 JULY 2025/ASHADHA 30, 1947 (SAKA)

Total Outstanding Loan under KCC Scheme

115. Shri Rajesh Naranbhai Chudasama:

Will the Minister of **Finance** be pleased to state:

- (a) the total number of eligible beneficiaries for issuance of Kisan Credit Cards;
- (b) the total number of Kisan Credit Cards issued since its inception, year and State-wise;
- (c) the amount of budget allocation and expenditure in the last five years under the scheme, year-wise;
- (d) the total outstanding loan amount under the KCC scheme in the last five years, year wise; and
- (e) the way by which the Government plans to reduce the rising outstanding amount under the KCC scheme?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(SHRI PANKAJ CHAUDHARY)

(a) to (e) As reported by RBI and NABARD, the year-wise and State-wise details of total number of operative Kisan Credit Cards (KCCs) and outstanding loan amount for the last 5 years is provided at **Annexure-I**.

Government of India under Modified Interest Subvention Scheme (MISS) provides Interest Subvention of 1.5% to banks for providing short-term working capital loans upto Rs 3.00 lakh at 7% per annum provided through Kisan Credit Card (KCC). The details of Budget allocation and disbursement of funds under Modified Interest Subvention Scheme (MISS) during the last five years is given below:

(Rs. in crore)

S.No	Year	Budget allocation	Disbursement of funds
1	2020-21	19,831.75	17,789.72
2	2021-22	21,476.93	21,476.93
3	2022-23	19,700.00	17,997.88
4	2023-24	18,500.00	14,251.92
5	2024-25	22,600.00	17,811.72

The details of total outstanding loan amount under the KCC scheme at the end of last 5 financial years are as under:

Financial Year	Total Amount Outstanding in Operative Accounts (in Crores)
2020-21	7,53,133
2021-22	8,13,945
2022-23	8,85,921
2023-24	9,81,761
2024-25	10,20,072

To promote timely repayment of outstanding amount in operative accounts of KCC, the farmers are provided 3% prompt repayment incentives.

Annexure-I

Statement referred to in part (a) to (e) of Lok Sabha Un-Starred Question no. 115 on “Total Outstanding Loan under KCC Scheme” due for answer on 21.07.2025

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

SN	State/UT	31 March 2021		31 March 2022		31 March 2023		31 March 2024		31 March 2025	
		No. of KCCs	Amount O/s	No. of KCCs	Amount O/s	No. of KCCs	Amount O/s	No. of KCCs	Amount O/s	No. of KCCs	Amount O/s
1	A & N Island	8	34	9	45	9	38	8	23	8	24
2	Andhra Pradesh	4,605	52,279	4,577	56,125	4,552	60,883	4,853	65,455	4,734	68,003
3	Arunachal Pradesh	9	62	10	76	10	81	18	195	22	254
4	Assam	737	3,755	658	3,896	647	3,895	671	4,616	553	4,931
5	Bihar	2,771	17,385	2,657	17,581	2,577	17,388	2,881	19,152	2,821	19,369
6	Chandigarh	71	297	1	107	1	99	2	126	1	113
7	Chhattisgarh	1,766	8,554	1,782	9,798	1,917	10,757	2,146	10,582	1,909	15,088
8	DNHDD	1	22	1	30	2	40	2	40	1	47
9	Delhi	4	95	3	55	3	45	3	43	3	42
10	Goa	14	114	8	110	9	111	12	148	12	178
11	Gujarat	2,892	52,121	2,879	56,941	3,019	62,391	3,137	71,132	3,225	77,441
12	Haryana	2,264	45,356	2,253	48,049	2,287	50,045	2,362	54,000	2,400	55,411
13	Himachal Pradesh	392	6,626	424	7,309	460	7,636	503	9,072	510	9572
14	Jammu & Kashmir	1,009	6,518	934	6,292	911	6,363	1,067	6,974	1,113	7379
15	Jharkhand	925	4,488	922	4,648	968	5,200	996	5,560	969	5668
16	Karnataka	4,823	46,090	4,737	50,578	4,721	54,181	5,499	62,794	5,376	67,542
17	Kerala	1,863	26,745	1,929	27,864	2,594	43,401	2,658	49,952	2,412	44,788
18	Ladakh	30	281	190	4,226	28	258	28	268	28	272
19	Lakshadweep	0	3	25	376	2	15	3	22	3	28
20	Madhya Pradesh	6,274	68,227	6,068	69,133	6,269	78,136	6,500	84,523	6,517	88,732
21	Maharashtra	6,868	55,635	6,921	62,643	7,177	70,354	7,218	78,018	7,031	85,049
22	Manipur	18	101	18	111	20	165	20	159	18	161
23	Meghalaya	61	290	66	320	72	360	77	467	86	557
24	Mizoram	25	191	27	269	35	315	52	518	43	387
25	Nagaland	28	147	26	153	30	179	32	192	37	234
26	Odisha	4,338	19,320	3,999	20,349	3,971	21,744	4,466	29,097	4,279	27,064
27	Puducherry	16	175	18	237	13	276	20	392	19	463
28	Punjab	2,244	54,526	2,169	55,754	2,198	55,428	2,235	57,830	2,168	57,536
29	Rajasthan	6,615	84,637	6,216	94,583	6,541	99,551	6,846	1,08,973	7,127	1,12,364
30	Sikkim	7	34	7	46	9	56	10	62	11	71
31	Tamil Nadu	2,973	19,865	3,055	31,609	3,581	42,143	4,032	52,112	4,038	55,121
32	Telangana	4,260	39,821	4,273	40,611	4,337	44,405	4,509	47,786	4,576	50,594
33	Tripura	256	518	246	513	155	507	165	522	171	518
34	Uttar Pradesh	11,281	1,18,066	10,471	1,23,034	10,705	1,28,123	10,917	1,38,621	10,956	1,41,375
35	Uttarakhand	606	7,111	547	6,688	509	6,365	554	6,479	512	6,238
36	West Bengal	3,712	13,643	3,222	13,784	3,132	14,531	3,005	15,856	3,520	17,459
TOTAL		73,769	7,53,133	71,348	8,13,945	73,470	8,85,464	77,507	9,81,761	77,211	10,20,072

O/s : Outstanding