

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

LOK SABHA  
UNSTARRED QUESTION NO. 379  
TO BE ANSWERED ON THE 22<sup>ND</sup> JULY, 2025  
SMALL FARMER WELFARE

379. SMT. MALVIKA DEVI :

Will the Minister of AGRICULTURE AND FARMERS WELFARE कृषि एवं किसान कल्याण मंत्री be pleased to state:

- (a) the details of the steps being taken to help small farmers of two three acres of land whose crops have gotten destroyed due to untimely rain and who haven't applied for fasal bima;
- (b) whether the Government has increased the loan limit of kisan credit card as the farmers are having difficulties due to increase in costs; and
- (c) the initiatives taken to ensure the farmers are aware of the welfare schemes initiated for and reap maximum benefit from them?

**ANSWER**

THE MINISTER OF STATE FOR AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण राज्य मंत्री (SHRI RAMNATH THAKUR)

(a) : As per the National Disaster Management Plan (NDMP), the primary responsibility of disaster management including damage assessment and providing relief measures on ground level, rests with the State Governments concerned. The Central Government provides requisite logistics and financial support to the efforts of the State Governments. The State Governments provide financial relief to the affected people in the event of 12 notified natural disasters, from the State Disaster Response Fund (SDRF), already placed at its disposal, in accordance with approved items and norms of Government of India (GOI). However, in the event of disaster of a 'severe nature', additional financial assistance is extended from the National Disaster Response Fund (NDRF), as per laid down procedure, which includes an assessment based on the visit of an Inter-Ministerial Central Team (IMCT). The financial assistance provided under SDRF and NDRF is by way of relief and not for compensation.

(b) : The Government is implementing a 100% centrally funded Central Sector Scheme known as the Modified Interest Subvention Scheme (MISS) across various States and UTs in pan India. This scheme provides concessional interest rates on short-term agricultural loans obtained by farmers through Kisan Credit Cards (KCC) for their working capital requirements.

Under this scheme, farmers receive KCC loans at a subsidized interest rate of 7%. To facilitate this, an up front interest subvention (IS) of 1.5% is provided to financial institutions. Additionally, farmers who repay their loans promptly receive a 3% Prompt Repayment Incentive (PRI), effectively reducing the interest rate to 4% per annum. To provide relief to the farmers on occurrence of natural calamities, the component of interest subvention is available on the restructured amount to banks for the first year and such restructured loans would attract normal rate of interest from the second year onwards as per the policy laid down by RBI. Interest subvention and prompt repayment incentive on restructured crop loans is also given to farmers affected by severe natural calamities for a maximum period of 5 years based on the report of Inter-Ministerial Central Team (IMCT) for grant of NDRF assistance and Sub-Committee of National Executive Committee (SC-NEC).

Keeping in view the overall inflation and rise in agriculture input cost over the years, it has been decided to raise the limit for collateral free agricultural loans including loans for allied activities from the existing level of Rs.1.6 lakh to Rs.2 lakh per borrower, effective from 1 January 2025.

(c): The Government of India is implementing a Central Sector Scheme "Mass Media Support to Agriculture Extension" through DD Regional Kendra, DD Kisan and All India Radio to create awareness and dissemination of scheme benefits and advisories to farming community. Under the scheme, 18 DD Regional Kendras, 97 FM stations of AIR and DD Kisan are being utilized for wider publicity of department schemes, on-going initiatives, policy decisions, and advisories. In addition, "Audio-Visual spots are being used to broadcast and telecast information about the DA&FW schemes Doordarshan (DD), All India Radio (AIR) and private TV and radio channels as a part of 'Focused Publicity and Awareness Campaign'. Besides, publicity & awareness is also carried out through Outdoor Publicity as well as through print advertisements in leading newspapers across the country. The social media platforms viz Facebook, X, Instagram, Threads, YouTube, LinkedIn, WhatsApp, Public App etc are also being used for better outreach and wider publicity about details of Farmers Welfare Schemes of the Department.

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