

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA

UNSTARRED QUESTION NO. 2423

ANSWERED ON MONDAY, AUGUST 03, 2026/SHRAVANA 12, 1948 (SAKA)

Kisan Credit Cards in Tamil Nadu

2423. SHRI THARANIVENTHAN M S:

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government is likely to furnish the year-wise details of Kisan Credit Cards (KCCs) issued, renewed and operational during the last five years, State-wise, including Tamil Nadu, indicating the number of small and marginal farmers, tenant farmers, sharecroppers, livestock rearers and fishermen covered under the Scheme;
- (b) if so, the details of credit sanctioned and disbursed under the KCC Scheme, along with the extent of interest subvention provided during the said period;
- (c) whether the Government has assessed the Scheme's impact on farmers' access to institutional credit and reduction in dependence on informal sources of finance, if so, the findings thereof;
- (d) the details of overdue accounts, non-performing assets and loan restructuring under the Scheme, State-wise including Arani constituency of Tamil Nadu; and
- (e) the steps taken to expand KCC coverage, simplify application procedures, strengthen digital access and ensure timely and affordable institutional credit, particularly for small and marginal farmers in Tamil Nadu?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(SHRI PANKAJ CHAUDHARY)

(a) and (b) The State/UT-wise details of total number of operative Kisan Credit Cards (KCC) and amount outstanding thereon, including the state of Tamil Nadu, during the last five years are provided at Annexure-I. Further, the details of operative accounts and amount outstanding in KCC issued for Animal Husbandry and Fisheries during the last five years are provided at Annexure-II and Annexure-III respectively.

The details of funds disbursed towards interest subvention (IS) and prompt repayment incentive (PRI) under Modified Interest Subvention Scheme (MISS) during the last 05 (five) Financial Years is given as under:

(Amount in Rs. Crore)

Year	Disbursement of funds
2021-22	21476.93
2022-23	17997.88
2023-24	14251.92
2024-25	17811.72
2025-26	18366.80

Source: DAFW, GoI

(c) As reported by Department of Agriculture & Farmers Welfare, Government of India, a third-party assessment of the KCC–MISS has been conducted through Institute for Social and Economic Change (ISEC), Bengaluru, to assess the scheme’s functioning across India’s diverse agro-regions. The main findings of the report submitted by ISEC are as under:

- i. Every ₹1 invested under KCC–MISS contributes ₹2.30 to net value addition in the agriculture & allied sector.
- ii. The MISS has played a crucial role in reducing the interest burden on farmers, with an estimated subsidy outlay of ₹1.87 lakh crores since inception till 2024-25.
- iii. The scheme has positively impacted cropping intensity and multi-season cultivation, with KCC-MISS farmers cultivating larger areas, achieving higher cropping intensity, and adopting more diversified crop portfolios across seasons, supported by reliable irrigation and concessional credit;
- iv. It has improved the timeliness of input use through access to adequate working capital, and beneficiaries receiving Prompt Repayment Incentive (PRI) have demonstrated better credit discipline, thereby enhancing banks' confidence for further lending;
- v. The scheme has supported dairy and livestock expansion and promoted income diversification by supplementing crop income, reducing dependence on seasonal agriculture, and integrating livestock and fisheries farming with crop production. It has also supported Working Capital Requirements (WCR) for inland fisheries, which is significant for diversification in the North-Eastern Region.

(d) As reported by the Reserve Bank of India (RBI), the state-wise details of Non-Performing Assets (NPAs) under Kisan Credit Card (KCC) accounts in Scheduled Commercial Banks (excluding Regional Rural Banks) during the last five years are provided at Annexure-IV. In Arani constituency of Tamil Nadu, the details of overdue accounts, non-performing assets and loan restructuring under KCC Scheme are as under:

(Amount in Rs crore)

Details	No./Amount
No. of Overdue Accounts	15913
Overdue Amount	212.03
Amount of Non-Performing Assets	65.03
Amount of Loan Restructure	Nil

Source: SLBC, Tamil Nadu

(e) The Government has taken various steps to ensure timely and affordable institutional credit, expand KCC coverage, simplify application procedures, strengthen digital access including small and marginal farmers in Tamil Nadu, which inter-alia includes:

- i. Annual fixing of ground level agriculture credit targets and Priority Sector lending targets for banks.
- ii. Increase in collateral free loan limit in KCC from existing Rs 1.6 lakh to Rs 2 lakh w.e.f., 01.01.2025.
- iii. Several technological interventions such as Kisan Rin Portal, Jan Samarth portal, e-KCC, KRISHIKA etc. have also been introduced to streamline the agricultural credit delivery process.
- iv. In order to bring awareness about the benefits of the KCC scheme among farmers and expand its coverage, Union/State Governments, RBI, NABARD and State Level Bankers Committee (SLBCs), Banks conduct various awareness programmes, IEC (Information, Education and Communication) and KCC Saturation campaigns.

Annexure referred to in part (a) and (b) of Lok Sabha Un-Starred Question no. 2423 on " Kisan Credit Cards in Tamil Nadu" answered on 03.08.2026

State/UT-wise details of total number of operative Kisan Credit Cards (KCC) and amount outstanding

Si No	States	No. of Account in Actuals, Amount Outstanding in Rs. Crore									
		2021-22		2022-23		2023-24		2024-25		2025-26	
		No. of A/c	Amount O/s	No. of A/c	Amount O/s	No. of A/c	Amount O/s	No. of A/c	Amount O/s	No. of A/c	Amount O/s
1	A & N ISLAND	9,389	45	9,056	38	8,324	23	8,368	24	9,045	22
2	ANDHRA PRADESH	45,69,808	56,096	45,51,558	60,883	48,53,487	65,455	47,33,502	68,003	52,83,636	70,906
3	ARUNACHAL PRADESH	9,880	76	10,100	81	18,388	195	22,484	254	24,048	314
4	ASSAM	6,58,281	3,896	6,46,919	3,895	6,70,832	4,616	5,53,146	4,931	4,36,216	3,541
5	BIHAR	26,56,796	17,581	25,76,527	17,388	28,80,585	19,152	28,20,890	19,369	22,29,315	18,782
6	CHANDIGARH	1,393	107	1,475	99	1,582	126	1,010	113	748	84
7	CHHATTISGARH	17,82,290	10,352	19,17,435	10,757	21,45,836	10,582	19,08,855	15,088	20,90,655	10,943
8	DNHDD	1,417	30	1,581	40	1,543	40	1,447	47	1,171	37
9	GOA	8,347	110	9,458	111	11,649	148	11,903	178	9,473	119
10	GUJARAT	28,78,852	56,960	30,18,544	62,391	31,37,242	71,132	32,24,658	77,441	35,35,680	81,322
11	HARYANA	22,53,483	48,017	22,86,953	50,045	23,61,829	54,000	24,00,489	55,411	24,29,330	54,746
12	HIMACHAL PRADESH	4,23,843	7,242	4,60,441	7,636	5,02,861	9,072	5,10,282	9,572	5,31,152	10,756
13	JAMMU & KASHMIR	9,33,555	6,291	9,10,514	6,363	10,66,887	6,974	11,13,136	7,379	11,17,490	8,056
14	JHARKHAND	9,21,919	4,648	9,67,591	5,200	9,95,531	5,560	9,68,619	5,668	9,18,867	5,790
15	KARNATAKA	47,35,000	50,621	47,21,067	54,181	54,98,818	62,794	53,76,105	67,542	49,02,590	67,398
16	KERALA	19,29,232	27,864	25,94,466	43,401	26,58,063	49,952	24,11,756	44,788	23,06,469	43,350
17	LADAKH	1,89,654	4,226	28,072	258	28,228	268	28,134	272	28,005	277
18	LAKSHADWEEP	24,685	376	1,770	15	2,555	22	3,110	28	3,577	38
19	MADHYA PRADESH	60,68,304	69,212	62,68,740	78,136	65,00,382	84,523	65,17,376	88,732	58,41,301	87,391
20	MAHARASHTRA	69,10,764	62,833	71,77,298	70,354	72,17,854	78,018	70,31,265	85,049	61,30,311	75,143
21	MANIPUR	17,806	111	19,693	165	19,699	159	18,309	161	17,346	128
22	MEGHALAYA	66,190	320	71,677	360	77,422	467	85,889	557	96,625	722
23	MIZORAM	27,182	269	35,093	315	51,561	518	42,682	387	38,867	404
24	NAGALAND	26,259	153	30,070	179	32,072	192	36,510	234	41,009	286
25	NCT OF DELHI	3,188	56	2,861	45	2,761	43	2,614	42	2,110	37
26	ODISHA	39,98,082	20,013	39,71,032	21,744	44,65,567	29,097	42,79,001	27,064	39,21,029	28,705
27	PUDUCHERRY	17,797	238	13,413	276	20,366	392	19,361	463	11,468	303
28	PUNJAB	21,67,026	55,665	21,98,101	55,428	22,34,658	57,830	21,67,523	57,536	22,20,629	57,727
29	RAJASTHAN	62,29,619	94,798	65,40,646	99,551	68,45,762	1,08,973	71,27,313	1,12,364	71,53,741	1,15,769
30	SIKKIM	6,555	46	8,702	56	10,115	62	10,995	71	10,039	83
31	TAMIL NADU	30,53,109	31,576	35,80,708	42,143	40,31,906	52,112	40,38,150	55,121	41,87,135	52,383
32	TELANGANA	42,71,628	40,617	43,37,476	44,405	45,08,942	47,786	45,76,239	50,594	41,36,291	52,342
33	TRIPURA	2,46,320	513	1,55,042	507	1,64,916	522	1,71,181	518	1,41,889	486
34	UTTAR PRADESH	1,05,32,039	1,23,076	1,07,05,196	1,28,123	1,09,17,055	1,38,621	1,09,56,279	1,41,375	98,60,137	1,39,986
35	UTTARAKHAND	5,46,806	6,690	5,08,644	6,365	5,54,157	6,479	5,11,706	6,238	4,94,920	6,121
36	WEST BENGAL	33,13,609	14,590	31,32,363	14,531	30,04,799	15,856	35,20,251	17,459	26,65,570	13,758
Total		7,14,90,107	8,15,314	7,34,70,282	8,85,464	7,75,04,234	9,81,761	7,72,10,538	10,20,072	7,28,27,884	10,08,256

Annexure referred to in part (a) and (b) of Lok Sabha Un-Starred Question no. 2423 on " Kisan Credit Cards in Tamil Nadu" answered on 03.08.2026

Details of operative accounts and amount outstanding in KCC issued for Animal Husbandry

Si No	States	No. of Account in Actuals, Amount Outstanding in Rs. Crore									
		2021-22		2022-23		2023-24		2024-25		2025-26	
		No. of A/c	Amount O/s	No. of A/c	Amount O/s	No. of A/c	Amount O/s	No. of A/c	Amount O/s	No. of A/c	Amount O/s
1	A & N ISLAND	626	3	768	4	819	4	821	4	791	4
2	ANDHRA PRADESH	56,650	592	77,135	757	1,76,647	1,964	1,85,644	2,168	2,02,181	5,689
3	ARUNACHAL PRADESH	142	2	195	2	138	1	124	2	803	32
4	ASSAM	1,991	18	4,054	33	12,374	126	10,600	150	5,551	73
5	BIHAR	20,298	150	30,119	287	1,59,501	1,004	2,54,408	1,290	90,351	956
6	CHANDIGARH	121	5	185	3	363	11	271	16	258	7
7	CHHATTISGARH	4,650	63	6,958	68	15,505	175	19,002	201	18,674	184
8	DNHDD	102	1	108	1	118	1	113	1	600	25
9	GOA	2,154	29	2,416	25	1,393	13	2,658	36	2,402	32
10	GUJARAT	1,70,662	1,682	2,64,044	2,717	85,725	831	5,03,678	6,528	8,24,901	7,715
11	HARYANA	73,103	986	1,02,775	1,428	3,80,932	5,805	2,24,992	3,239	2,23,366	3,669
12	HIMACHAL PRADESH	30,020	238	40,894	334	1,67,213	2,272	74,370	682	1,03,957	941
13	JAMMU & KASHMIR	1,27,466	664	1,43,138	769	79,974	640	2,36,135	1,582	2,78,089	2,062
14	JHARKHAND	6,612	32	6,051	32	1,60,487	917	12,472	63	6,423	55
15	KARNATAKA	1,53,367	556	1,55,641	551	1,19,909	534	2,14,283	1,766	2,73,935	3,130
16	KERALA	73,946	672	76,524	727	1,37,648	1,290	80,019	995	1,10,467	1,160
17	LADAKH	6,971	69	6,903	68	44,651	615	8,204	86	8,577	92
18	LAKSHADWEEP	169	1	460	4	7,519	76	853	7	2,638	29
19	MADHYA PRADESH	46,503	325	94,075	677	73,082	569	2,08,676	2,230	2,07,010	1,988
20	MAHARASHTRA	25,320	269	33,881	343	1,39,852	2,198	89,062	1,325	50,813	759
21	MANIPUR	1,793	16	2,468	20	88,371	1,139	2,542	20	2,284	20
22	MEGHALAYA	208	2	458	3	1,417	13	1,621	10	813	8
23	MIZORAM	16,894	226	18,675	265	28,793	369	24,157	267	26,693	281
24	NAGALAND	111	2	871	3	2,247	22	445	1	309	2
25	NCT OF DELHI	62	2	64	1	665	2	193	2	205	3
26	ODISHA	6,534	34	6,270	33	20,251	139	22,165	164	11,324	301
27	PUDUCHERRY	3,256	27	2,879	24	4,927	55	5,340	66	3,059	55
28	PUNJAB	1,48,782	2,088	2,40,894	3,456	3,53,764	5,054	3,79,369	5,256	3,60,449	5,298
29	RAJASTHAN	1,68,076	1,821	2,39,902	2,717	5,43,459	6,459	6,65,704	7,778	7,20,123	8,926
30	SIKKIM	498	4	1,033	8	2,320	14	3,058	21	3,304	28
31	TAMIL NADU	2,16,600	3,299	3,79,403	4,992	6,06,404	7,953	6,88,212	8,239	8,30,159	8,110
32	TELANGANA	9,179	134	8,045	100	11,981	229	14,667	281	10,778	287
33	TRIPURA	8,040	33	40,035	102	4,256	30	4,641	29	2,934	25
34	UTTAR PRADESH	17,881	138	31,920	236	2,63,814	2,695	6,44,710	6,243	6,53,489	8,179
35	UTTARAKHAND	1,00,460	975	1,90,871	1,966	2,64,657	2,600	51,332	397	46,195	426
36	WEST BENGAL	9,203	60	15,763	118	46,023	346	87,506	491	41,648	446
Total		15,08,450	15,216	22,25,875	22,873	40,07,199	46,166	47,22,047	51,637	51,25,553	60,997

Annexure referred to in part (a) and (b) of Lok Sabha Un-Starred Question no. 2423 on " Kisan Credit Cards in Tamil Nadu" answered on 03.08.2026
Details of operative accounts and amount outstanding in KCC issued for Fisheries

Si No	States	No. of Account in Actuals, Amount Outstanding in Rs. Crore									
		2021-22		2022-23		2023-24		2024-25		2025-26	
		No. of A/c	Amount O/s	No. of A/c	Amount O/s	No. of A/c	Amount O/s	No. of A/c	Amount O/s	No. of A/c	Amount O/s
1	A & N ISLAND	472	2	490	2	654	2	657	2	509	1
2	ANDHRA PRADESH	7,394	934	8,010	1,327	14,716	2,440	16,843	2,993	16,431	3,349
3	ARUNACHAL PRADESH	46	0	68	1	68	1	68	1	92	3
4	ASSAM	1,299	10	2,280	16	2,061	18	1,806	16	1,585	16
5	BIHAR	604	8	570	7	812	11	853	11	1,385	16
6	CHANDIGARH	1	0	0	0	0	0	0	0	0	0
7	CHHATTISGARH	898	9	1,143	10	1,318	14	1,497	15	1,746	12
8	DNHDD	535	13	586	21	545	23	560	26	488	23
9	GOA	453	11	529	8	156	1	553	12	508	15
10	GUJARAT	5,098	120	6,882	176	1,155	14	10,000	314	10,213	315
11	HARYANA	361	5	472	6	7,838	247	603	10	516	9
12	HIMACHAL PRADESH	524	5	625	6	1,248	18	1,558	17	1,631	19
13	JAMMU & KASHMIR	654	8	679	7	926	10	1,374	8	2,511	13
14	JHARKHAND	1,835	9	1,827	10	995	8	1,171	8	917	6
15	KARNATAKA	2,483	29	6,533	55	2,973	14	5,766	73	7,891	102
16	KERALA	4,802	78	8,639	132	4,837	77	10,819	217	18,777	312
17	LADAKH	884	16	11	0	7,935	162	21	0	22	0
18	LAKSHADWEEP	2	0	242	3	14	0	1,199	13	1,606	18
19	MADHYA PRADESH	5,482	14	18,269	29	4,886	17	6,600	21	5,311	18
20	MAHARASHTRA	5,585	39	6,670	51	3,485	15	6,894	73	6,954	72
21	MANIPUR	211	3	308	3	5,750	52	433	4	349	3
22	MEGHALAYA	121	0	199	1	324	2	206	1	168	1
23	MIZORAM	50	1	95	1	638	6	369	5	459	4
24	NAGALAND	6	0	74	1	70	1	31	0	32	0
25	NCT OF DELHI	0	0	0	-	44	0	94	0	4	0
26	ODISHA	1,084	17	975	72	1,661	99	2,307	97	2,355	125
27	PUDUCHERRY	251	1	1,106	16	2,567	41	3,035	56	1,707	43
28	PUNJAB	731	11	918	14	885	15	710	13	507	9
29	RAJASTHAN	843	7	999	10	1,288	14	1,068	12	857	11
30	SIKKIM	40	1	44	1	100	1	198	2	351	4
31	TAMIL NADU	4,481	59	12,036	179	32,901	599	42,031	749	34,962	591
32	TELANGANA	3,664	16	3,973	26	2,263	16	1,473	11	1,849	24
33	TRIPURA	1,902	13	10,345	29	3,364	15	3,152	16	2,955	17
34	UTTAR PRADESH	286	4	381	4	2,145	23	5,771	72	6,650	91
35	UTTARAKHAND	4,012	43	5,481	57	3,748	46	558	8	628	7
36	WEST BENGAL	3,001	42	5,041	65	5,155	73	4,708	80	4,850	106
Total		60,095	1,531	1,06,500	2,344	1,19,525	4,096	1,34,986	4,957	1,37,776	5,355

Annexure referred to in part (d) of Lok Sabha Un-Starred Question no. 2423 on " Kisan Credit Cards in Tamil Nadu" answered on 03.08.2026

State-wise details of Non-Performing Assets (NPAs) under KCC in Scheduled Commercial Banks (excluding Regional Rural Banks) during the last five years

No. of Account in Actuals, Amount Outstanding in Rs. Crore

Si No	States	2021-22		2022-23		2023-24		2024-25		2025-26	
		No. of A/c	Amount O/s	No. of A/c	Amount O/s	No. of A/c	Amount O/s	No. of A/c	Amount O/s	No. of A/c	Amount O/s
1	A & N ISLAND	68	1	47	0.28	54	0.29	89	0.40	89	0.39
2	ANDHRA PRADESH	1,84,373	2684	1,91,135	2,852	1,90,402	2,926	1,67,123	2,725	1,40,908	2,282
3	ARUNACHAL PRADESH	6,197	36	5,519	33	5,354	33	5,311	34	5,086	35
4	ASSAM	4,05,005	1772	4,04,477	1,974	3,61,126	1,986	3,57,601	2,097	3,44,288	2,008
5	BIHAR	9,29,841	6412	8,49,035	6,064	8,25,228	6,085	7,96,586	5,850	6,95,270	5,167
6	CHANDIGARH	358	97	434	92	504	107	330	73	625	123
7	CHHATTISGARH	35,611	407	36,754	512	31,261	564	32,871	670	30,735	730
8	DNHDD	168	1	136	2	153	3	161	3	187	4
9	GOA	518	7	525	13	609	16	597	9	507	6
10	GUJARAT	1,15,145	2410	1,14,852	2,531	1,11,930	2,560	1,31,767	3,214	1,36,338	3,486
11	HARYANA	80,804	3065	85,209	3,248	85,627	3,127	87,942	3,188	80,766	2,729
12	HIMACHAL PRADESH	15,939	370	14,141	346	12,806	329	11,926	304	11,611	294
13	JAMMU & KASHMIR	10,853	160	12,708	180	11,967	187	11,877	184	11,859	180
14	JHARKHAND	3,39,617	1489	2,96,790	1,319	3,03,677	1,395	3,34,404	1,531	3,12,739	1,482
15	KARNATAKA	3,02,230	4933	3,12,354	5,437	2,90,523	5,427	2,77,586	5,298	2,07,789	4,197
16	KERALA	39,867	1029	45,545	1,418	46,169	1,280	47,872	1,244	39,257	1,064
17	LADAKH	5,613	354	123	1	67	1	52	1	47	1
18	LAKSHADWEEP	1,696	29	9	0.04	25	0.16	49	0.43	81	1
19	MADHYA PRADESH	4,57,844	8626	4,75,724	9,286	4,81,769	10,342	4,94,987	11,878	4,71,568	12,130
20	MAHARASHTRA	6,42,138	9592	6,76,004	10,285	8,01,886	11,189	9,53,183	12,690	12,09,145	15,155
21	MANIPUR	11,177	72	10,864	71	11,840	78	11,879	84	10,862	73
22	MEGHALAYA	31,321	166	29,528	159	26,130	145	24,182	137	21,493	124
23	MIZORAM	7,924	45	6,487	40	6,855	41	7,244	43	5,827	39
24	NAGALAND	5,681	32	5,135	29	3,316	19	2,765	15	2,327	12
25	NCT OF DELHI	439	11	435	10	417	11	415	8	340	8
26	ODISHA	3,18,267	1492	3,22,488	1,591	3,14,453	1,711	3,03,553	1,786	2,70,565	1,620
27	PUDUCHERRY	2,407	34	1,964	30	1,922	27	1,799	22	1,543	19
28	PUNJAB	1,27,128	7068	1,41,339	7,439	1,27,897	7,011	1,24,649	6,745	1,13,318	5,972
29	RAJASTHAN	3,80,440	7503	3,86,466	8,558	3,74,331	8,994	3,70,272	9,703	3,58,247	9,737
30	SIKKIM	1,971	8	1,706	8	1,416	9	1,315	9	924	8
31	TAMIL NADU	2,81,017	3194	2,59,717	3,011	2,41,368	2,770	2,03,732	2,375	1,46,212	1,765
32	TELANGANA	4,11,722	3117	4,46,970	3,656	4,18,103	3,406	3,36,768	2,979	2,87,770	2,705
33	TRIPURA	41,804	179	39,267	184	34,845	194	34,895	205	33,601	200
34	UTTAR PRADESH	11,30,993	15540	11,71,542	17,352	12,10,981	18,178	12,73,379	19,314	12,33,306	19,158
35	UTTARAKHAND	41,939	945	31,203	795	41,694	991	29,159	745	27,619	704
36	WEST BENGAL	2,93,963	1756	3,35,309	2,303	2,94,051	2,228	2,72,776	2,251	2,50,713	2,052
Total		66,62,078	84,637	67,11,941	90,832	66,70,756	93,370	67,11,096	97,418	64,63,562	95,269

