

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
UNSTARRED QUESTION NO. 3452

ANSWERED ON MONDAY, AUGUST 10, 2026/ SHRAVANA 19, 1948 (SAKA)

Kisan Credit Cards

†3452. SHRI GIRIDHARI YADAV:

SHRI KESINENI SIVANATH:

SHRI KAUSHALENDRA KUMAR:

Will the Minister of FINANCE be pleased to state:

(a) whether Jan Samarth based Kisan Credit Cards (KCC) have been issued in five States in accordance with the announcement made in the Union Budget 2024-25;

(b) if so, the details of the number of farmers and States in which these Kisan Credit Cards have been issued, State-wise and district-wise, including Andhra Pradesh;

(c) the amount of loans that have been availed by farmers under KCC during the last five years, district-wise and year- wise;

(d) the amount of loans that have received Prompt Repayment Incentive during the last five years, district- wise and year- wise;

(e) whether the Government has any plans of increasing the loan limit under Kisan Credit Card; and

(f) if so, the details thereof and if not the reasons therefor?

ANSWER

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

(a) and (b) In accordance with the announcement made in the Union Budget 2024-25, the issuance of Kisan Credit Cards (KCCs) through the Jan Samarth Portal has been enabled in three States namely Maharashtra, Madhya Pradesh and Gujarat. Further, in the State of Uttar Pradesh, issuance of Kisan Credit Card through the Jan Samarth Portal has taken place on a pilot basis. The State-wise and District-wise details of Kisan Credit Cards sanctioned to the farmers of these States through the Jan Samarth Portal are provided at Annexure-I.

(c) The State/UT-wise details of total loan amount outstanding in Kisan Credit Cards during the last five (5) Financial Years are provided at Annexure-II.

(d) 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

(e) and (f) In the Union Budget 2025-26, the Government announced to enhance loan limit under the Modified Interest Subvention Scheme (MISS) from Rs. 3 lakh to Rs. 5 lakh for loans taken through the KCC.

Annexure referred in part (a) and (b) of Lok Sabha Un-Starred Question no. 3452 on " Kisan Credit Cards" answered on 10.08.2026

State -wise details of KCC applications sanctioned through the Jan Samarth Portal (As on 04.08.2026)		
State	District	No. of Farmers
Gujarat	Anand	1
Gujarat	Banas Kantha	1
Gujarat	Bharuch	3
Gujarat	Porbandar	1
Madhya Pradesh	Agar Malwa	16
Madhya Pradesh	Ashoknagar	312
Madhya Pradesh	Balaghat	8
Madhya Pradesh	Banda	2
Madhya Pradesh	Barwani	1
Madhya Pradesh	Betul	3
Madhya Pradesh	Bhind	3
Madhya Pradesh	Bhopal	13
Madhya Pradesh	Burhanpur	10
Madhya Pradesh	Chhatarpur	100
Madhya Pradesh	Chhindwara	22
Madhya Pradesh	Damoh	299
Madhya Pradesh	Datia	37
Madhya Pradesh	Dewas	3
Madhya Pradesh	Dhar	1
Madhya Pradesh	East Nimar	11
Madhya Pradesh	Guna	110
Madhya Pradesh	Gwalior	11
Madhya Pradesh	Harda	1
Madhya Pradesh	Narmadapuram	22
Madhya Pradesh	Indore	23
Madhya Pradesh	Jabalpur	60
Madhya Pradesh	Jhabua	12
Madhya Pradesh	Katni	175
Madhya Pradesh	Khargone	14
Madhya Pradesh	Maihar	29
Madhya Pradesh	Mandla	7
Madhya Pradesh	Mandsaur	25
Madhya Pradesh	Mauganj	7
Madhya Pradesh	Morena	2
Madhya Pradesh	Narsinghpur	97
Madhya Pradesh	Neemuch	2
Madhya Pradesh	Niwari	6
Madhya Pradesh	Pandhurna	9
Madhya Pradesh	Panna	240
Madhya Pradesh	Raisen	258
Madhya Pradesh	Rajgarh	1,469
Madhya Pradesh	Ratlam	10
Madhya Pradesh	Rewa	19
Madhya Pradesh	Sagar	230
Madhya Pradesh	Satna	59
Madhya Pradesh	Sehore	4
Madhya Pradesh	Seoni	6
Madhya Pradesh	Shahdol	7

State -wise details of KCC applications sanctioned through the Jan Samarth Portal (As on 04.08.2026)		
State	District	No. of Farmers
Madhya Pradesh	Shahgarh	1
Madhya Pradesh	Shajapur	13
Madhya Pradesh	Sheopur	12
Madhya Pradesh	Shivpuri	21
Madhya Pradesh	Sidhi	18
Madhya Pradesh	Singrauli	41
Madhya Pradesh	Tikamgarh	13
Madhya Pradesh	Umaria	11
Madhya Pradesh	Vidisha	35
Maharashtra	Ahmadnagar	67
Maharashtra	Akola	164
Maharashtra	Amravati	118
Maharashtra	Chhatrapati Sambhajinagar	242
Maharashtra	Beed	160
Maharashtra	Bhandara	25
Maharashtra	Buldhana	102
Maharashtra	Chandrapur	21
Maharashtra	Dhule	20
Maharashtra	Akalkot	1
Maharashtra	Gadchiroli	10
Maharashtra	Hingoli	334
Maharashtra	Jalgaon	35
Maharashtra	Jalna	400
Maharashtra	Kolhapur	14
Maharashtra	Latur	187
Maharashtra	Malkapur	5
Maharashtra	Nagpur	120
Maharashtra	Nanded	276
Maharashtra	Nandgaon	1
Maharashtra	Nandurbar	34
Maharashtra	Nasik	146
Maharashtra	Dharashiv	405
Maharashtra	Parbhani	141
Maharashtra	Pune	4
Maharashtra	Raigad	1
Maharashtra	Ratnagiri	1
Maharashtra	Sangli	10
Maharashtra	Satara	37
Maharashtra	Sindhudurg	22
Maharashtra	Solapur	1,309
Maharashtra	Thane	2
Maharashtra	Wardha	4
Maharashtra	Washim	182
Maharashtra	Yavatmal	300
Uttar Pradesh	Farrukhabad	29
Uttar Pradesh	Varanasi	72

Source : PSB Alliance

Annexure referred in part (c) of Lok Sabha Un-Starred Question no. 3452 on " Kisan Credit Cards " answered on 10.08.2026

The State/UT-wise details of total loan amount outstanding in Kisan Credit Cards during the last five financial years

Amount outstanding in Rs. Crore

SL No	States	2021-22	2022-23	2023-24	2024-25	2025-26
		Amount O/s	Amount O/s	Amount O/s	Amount O/s	Amount O/s
1	A & N ISLAND	45	38	23	24	22
2	ANDHRA PRADESH	56,096	60,883	65,455	68,003	70,906
3	ARUNACHAL PRADESH	76	81	195	254	314
4	ASSAM	3,896	3,895	4,616	4,931	3,541
5	BIHAR	17,581	17,388	19,152	19,369	18,782
6	CHANDIGARH	107	99	126	113	84
7	CHHATTISGARH	10,352	10,757	10,582	15,088	10,943
8	DNHDD	30	40	40	47	37
9	GOA	110	111	148	178	119
10	GUJARAT	56,960	62,391	71,132	77,441	81,322
11	HARYANA	48,017	50,045	54,000	55,411	54,746
12	HIMACHAL PRADESH	7,242	7,636	9,072	9,572	10,756
13	JAMMU & KASHMIR	6,291	6,363	6,974	7,379	8,056
14	JHARKHAND	4,648	5,200	5,560	5,668	5,790
15	KARNATAKA	50,621	54,181	62,794	67,542	67,398
16	KERALA	27,864	43,401	49,952	44,788	43,350
17	LADAKH	4,226	258	268	272	277
18	LAKSHADWEEP	376	15	22	28	38
19	MADHYA PRADESH	69,212	78,136	84,523	88,732	87,391
20	MAHARASHTRA	62,833	70,354	78,018	85,049	75,143
21	MANIPUR	111	165	159	161	128
22	MEGHALAYA	320	360	467	557	722
23	MIZORAM	269	315	518	387	404
24	NAGALAND	153	179	192	234	286
25	NCT OF DELHI	56	45	43	42	37
26	ODISHA	20,013	21,744	29,097	27,064	28,705
27	PUDUCHERRY	238	276	392	463	303
28	PUNJAB	55,665	55,428	57,830	57,536	57,727
29	RAJASTHAN	94,798	99,551	1,08,973	1,12,364	1,15,769
30	SIKKIM	46	56	62	71	83
31	TAMIL NADU	31,576	42,143	52,112	55,121	52,383
32	TELANGANA	40,617	44,405	47,786	50,594	52,342
33	TRIPURA	513	507	522	518	486
34	UTTAR PRADESH	1,23,076	1,28,123	1,38,621	1,41,375	1,39,986
35	UTTARAKHAND	6,690	6,365	6,479	6,238	6,121
36	WEST BENGAL	14,590	14,531	15,856	17,459	13,758

Source: RBI and NABARD

