

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES  
**RAJYA SABHA**  
**UNSTARRED QUESTION NO. 2621**

ANSWERED ON TUESDAY, AUGUST 12, 2025/ SRAVANA 21, 1947 (SAKA)

**EXPANDING ACCESS TO KCC**

2621 DR. PARMAR JASHVANTSINH SALAMSINH:

Will the Minister of FINANCE be pleased to state:

- (a) the steps taken to expand Kisan Credit Card (KCC) access, ensure smooth credit flow, full digital inclusion and support for small and marginal farmers;
- (b) whether collaboration with RBI and Gujarat banks is underway to enhance collateral-free KCC lending and enable instant, low-document digital issuance via UPI; and
- (c) the measures to strengthen grievance redressal and protect whistle-blowers in KCC implementation at district and panchayat levels?

**ANSWER**

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

(a) and (b) To expand access to Kisan Credit Cards (KCC), improve credit flow, strengthen digital inclusion and support for small and marginal farmers, the Government and RBI have implemented several measures which inter-alia includes:

- Government fixes Ground Level Credit (GLC) disbursement target for agriculture and allied activities every year.
- In terms of extant guidelines on Priority Sector Lending (PSL) issued by RBI, Domestic Commercial Banks, Regional Rural Banks and Small Finance Banks are mandated to allocate at least 18% of their Adjusted Net Bank Credit (ANBC) or Credit Equivalent of Off-Balance Sheet Exposures (CEOBSE), whichever is higher, to agriculture. Within this target, 14 percent is prescribed for Non-Corporate Farmers (NCFs), out of which a target of 10 percent is prescribed for Small and Marginal Farmers (SMFs).
- The KCC scheme has been extended to allied activities viz., animal husbandry and fisheries.
- Under Modified Interest Subvention Scheme, KCC Loans up to ₹3 lakh are offered at a concessional interest rate of 7%, with an additional 3% incentive for prompt repayment, reducing the effective rate to 4%.
- Effective from 01 January 2025, the collateral-free agricultural loan limits including loans for allied activities have been raised to ₹2 lakh.
- Awareness campaigns and saturation drives have been organized.
- The Jan Samarth portal has been launched as a one-stop digital platform for linking Government-sponsored loans and subsidies Schemes. It provides a quick and efficient way to apply for loans and obtain approvals based on a digital evaluation of the applicant's data.

- To ensure transparency and efficiency in administering interest subvention and prompt repayment incentive available under the Modified Interest Subvention Scheme (MISS) for loans availed through KCC, the Government of India launched the Kisan Rin Portal (KRP) in September 2023, enabling Aadhaar-based beneficiary verification and faster digital claim settlements.

(c) Government of India and RBI have taken various initiatives for improving customer service and grievance redressal mechanism in banks. RBI has issued detailed guidelines on customer service as per which banks are required to resolve complaints received from customer expeditiously.

According to the extant guidelines, if customers' grievances are not resolved to the satisfaction of the customers or not replied within a period of 30 days by the regulated entity, the customer can approach the "Reserve Bank – Integrated Ombudsman Scheme, 2021" that provides cost-free redressal of complaints.

Moreover, the Centralized Public Grievance Redressal and Monitoring System (CPGRAM) portal is also available to the citizens including bank customers to lodge their grievances to the public authorities on any subject related to service delivery. It is a single portal connected to all the Ministries/Departments of Government of India and States.

Further, individual banks have their own whistle blower mechanism as per provisions of CVC guidelines/Company Act/ RBI guidelines as applicable to them.

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