

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:2709

ANSWERED ON:09.12.2011

KISAN CREDIT CARDS

Hazari Shri Maheshwar ;Karunakaran Shri P.;Saroj Smt. Sushila;Singh Shri Bhupendra ;Solanki Shri Makhansingh;Upadhyay Seema;Verma Smt. Usha

Will the Minister of FINANCE be pleased to state:

(a) the details of the targets set and achievements made by the scheduled commercial banks in issuing Kisan Credit Cards (KCCs) to the farmers and tribal farmers during each of the last three years and the current year, State-wise including Madhya Pradesh and bank-wise;

(b) the number of farmers and tribal farmers benefited under the scheme during the said period, State-wise including Madhya Pradesh and bank-wise;

(c) whether the Government has received complaints against the said banks for denial of KCCs to the farmers and involvement of the bank officials in some other illegal activities during the said period;

(d) if so, the details thereof alongwith the action taken on such complaints;

(e) whether the instances of raising loans by the people through the KCCs of the farmers with the help of bank officials come to the notice of the Government during the said period; and

(f) if so, the details thereof and the action taken on such instances alongwith the steps taken/being taken by the Government to bring each farmer including tribal farmers under the KCC scheme?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA)

(a) to (f) : The State-wise and agency-wise progress of KCC including Madhya Pradesh during the last three years is given in Annex-I to Annex-III.

For grievance redressal, Reserve Bank of India (RBI) has issued instructions to all banks for putting in place a four tier institutional arrangement consisting of (i) Customer Service Committee of the Board, (ii) Standing Committee on Customer Service, (iii) a nodal department/office for customer service at the Head Office and Controlling Officers and (iv) a Customer Service Committee at the branch level.

Complaints of various types, including complaints of KCC by banks received by the Government are forwarded to the concerned Banks for redressal.