

Impact of Jan Samarth based Kisan Credit Cards (KCC) on Marginal and small Farmers in Vidarbha Region, Maharashtra State India

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Abstract

The introduction of the Jan Samarth Portal on June 6, 2022, revolutionized government-backed, credit-linked schemes by serving as a single-window digital platform connecting lenders directly to beneficiaries. Achieving significant reach across 16 credit-linked schemes and 8 loan categories—including Kisan Credit Cards (KCC)—the platform streamlines delivery through automated database integration and in-principle digital sanctions. This study analyzes the impact and disbursement trends of Jan Samarth-based Kisan Credit Cards, focusing specifically on Maharashtra and its Vidarbha region. Over the five-year evaluation period (2021–2022 to 2025–2026), Maharashtra emerged as a primary beneficiary, accounting for over 54% of sanctioned applications. Despite fluctuating cumulative disbursements and a notable credit correction phase in 2025–26, the portal has successfully enhanced financial inclusion, reduced procedural bottlenecks, and widened credit accessibility for small and marginal farmers.

Keywords: Jan Samarth Portal , Kisan Credit Card (KCC), Financial Inclusion, Agricultural Credit, Vidarbha Region, Maharashtra

Introduction

Recognising the need of one portal linking all government schemes for small and marginal farmers the Government launched the Jan Samarth Portal as a unique digital platform for credit-linked schemes. This platform connected the lenders directly to its beneficiaries. Launched on 6th June 2022, the portal has helped in easing the access of financial assistance through a much simplified, transparent and tech driven framework. It was launched the objective of not only expanding the reach of government driven schemes and streamline the credit delivery processes (Chaudhary, 2026), (Sitharaman, 2025), (Thakur, 2026)

As on 5th June 2026 the portal has achieved 16 Credit linked Government schemes, 8 loan categories and 269-member lending institutions on a single platform. It became an end-to-end digital lending process available in 8 languages with easy access to rural and underprivileged population inn the country. The 8 loan categories include i. Credit Guarantee Coverage ii. e-NWR (Electronic Negotiable Warehouse Receipts) Financing iii. Home Loan iv. Agri Loan -Kisan Credit Card v. Renewable Energy vi. Agri Infrastructure Loan vii. Business Activity Loan viii Livelihood Loan (National Bank for Agriculture and Rural Development [NABARD], 2025)



Fig 1: Jan Samarth Credit Linked Government Schemes and Loans

The 269-member lending institutions involved 12 Public Sector Banks, 20 Private Sector Banks, 19 Non-Banking Financial Company (NBFCs), 28 Regional Rural Banks, 7 Small Finance Banks, 180 District Central Cooperative Banks (DCCBs), 2 Scheduled State Co-operative Banks and one All-India Financial Institution. The portal checks eligibility of the applicants authorises in-principle sanction and forwards the documents to selected member lending institution. The applicants are updated regularly on each stage, meanwhile a check on various government databases ensures fast loan processing with key integration with local Government Directory, UDYAM, UIDAI, Agri Startup Portal and many more. Various regulatory and on government sources are also incorporated in the portal.

Jan-Samarth portal has surfaced as a key digital platform for increasing access to established credit across the country. As on 01 June 2026, around 54.10 lakh applications amounting to ₹ 3,00,951 crore have been managed through the portal. Further, banks have rendered digital authorizations to 49.55 lakh recipients involving an amount of ₹ 2,76,493.78 crore. Devised as a single-window digital platform, the Jan Samarth Portal is focusing on diverse credit requirements. The platform is also developing opportunities across sectors through effective and technology-driven network. Jan Samarth collaborates entrepreneurs, farmers, small businesses, and livelihood explorers across sectors. By reducing procedural complications and improving approachability, it is improving ease of access to established credit for citizens nationwide. (Press Information Bureau, 2026) The programme also ensures end-to-end amalgamation of all activities and processes related to linked government schemes. This reflects the Government's obligation towards digital financial inclusion, effective credit delivery, and inclusive economic liberation.

Discussion and Key Takeaways

In the announcement made at Union Budget 2024-2025 the pilot study of introducing Kisan Credit Card (KCC) through Jan Samarth Portal in three states Maharashtra, Madhya Pradesh and Gujarat. A five-year disbursement report of cumulative fund through KCC via the Jan-Samarth Portal was declared as under:

Year	Disbursement of funds (Amount in Rs. Crore)
2021-22	21476.93
2022-23	17997.88
2023-24	14251.92
2024-25	17811.72
2025-26	18366.80

Tab 1: Five-Year Disbursement of Fund Cumulative (Amount in Rs. Crore) through KCC via Jan-Samarth Portal

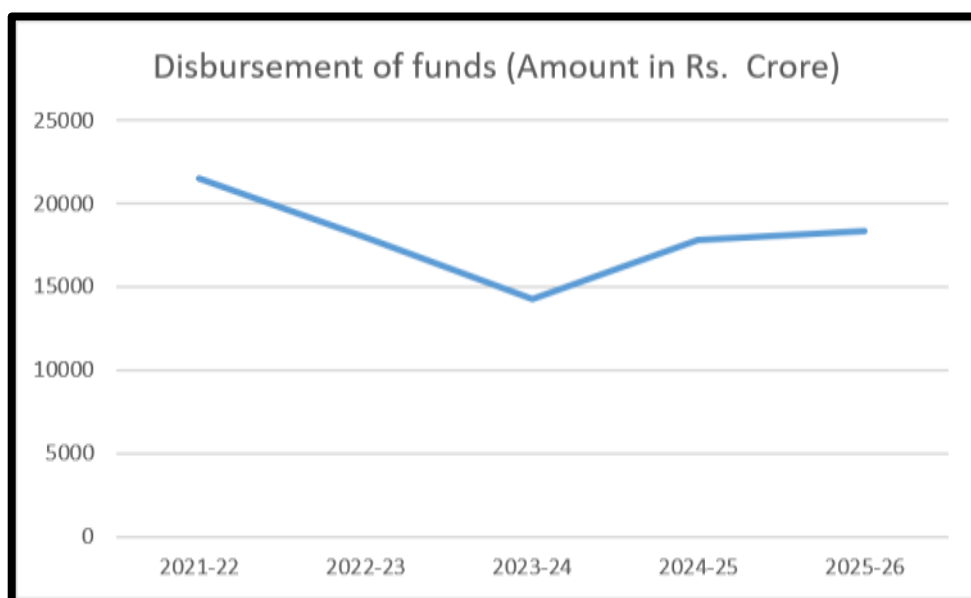


Fig 2: Graphical Representation of Five-Year Disbursement of Fund Cumulative (Amount in Rs. Crore) through KCC via Jan-Samarth Portal

The data base shows a decrease in disbursement in the year 2022-23 and 2023-24 by 16% and 20% respectively however in the year 2024-25 there was a monumental increase of 24% which decrease to 3% in the year 2025-26 (June 2026). In 2025-26 the government has announced a enhanced loan limit under the Modified Interest Subvention Scheme (MISS) from Rs.3 lakh to Rs. 5 Lakh for loans taken through KCC.

State	Total No. of District	Total No. of Farmers Benefitted
Gujrat	4	6
Madhya Pradesh	53	3920
Maharashtra	35	4900
Uttar Pradesh	2	101

Tab 2: State -wise details of KCC applications sanctioned through the Jan Samarth Portal as on 4th August 2026

The largest number of beneficiaries of KCC through Jan Samarth portal is in the State of Maharashtra with 54.3% of beneficiaries from the State of Maharashtra. The second largest beneficiaries are from the State

of Madhya Pradesh with 43.91% benefitted from this scheme. The State of Maharashtra is divided into 5 regions. Konkan, Western Maharashtra, North Maharashtra, Marathwada and Vidarbha Region.

Maharashtra State details of total loan amount outstanding in Kisan Credit Cards during the last five financial years (Amount outstanding in Rs. Crore) as on 10.08.2026						
SL No	State	2021-22 Amount O/s	2022-23 Amount O/s	2023-24 Amount O/s	2024-25 Amount O/s	2025-26 Amount O/s
1	MAHARASHTRA	62,833	70,354	78,018	85,049	75,143

Tab 3: Maharashtra State details of total loan amount outstanding in Kisan Credit Cards during the last five financial years (Amount outstanding in Rs. Crore)

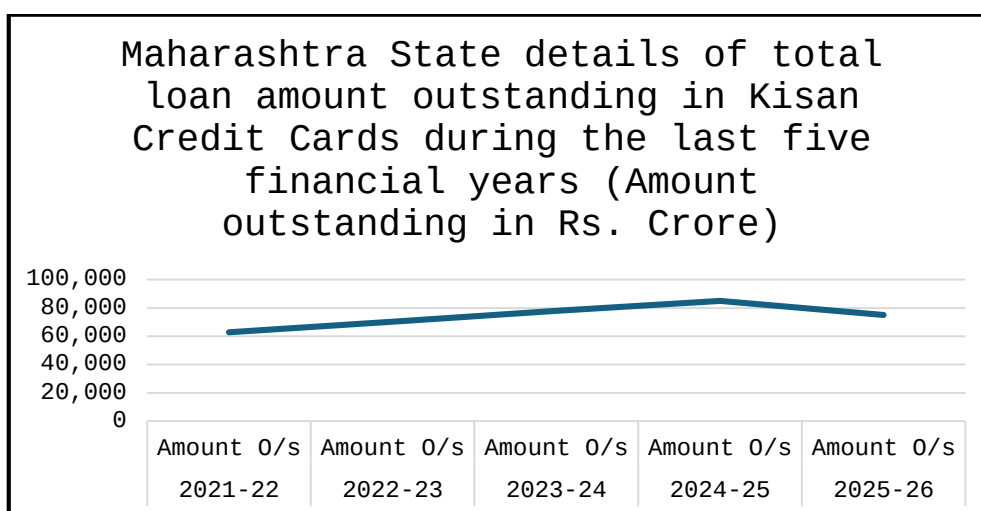


Fig 3: Graphical Representation of Maharashtra State details of total loan amount outstanding in Kisan Credit Cards during the last five financial years (Amount outstanding in Rs. Crore)

The total loan amount outstanding in Kisan Credit Cards (KCC) for Maharashtra across the last five financial years (as of August 10, 2026). The average outstanding amount is Rs. 74,279.40 Crore with the peak of outstanding amount recorded in 2024-25 of Rs. 85,049 Crore with the Lowest Outstanding amount Rs. 62,833 Crore Recorded in 2021-22. The Overall Trend shows a Steady upward momentum from 2021-22 through 2024-25, followed by a noticeable contraction in 2025-26. In the year 2021–22 amount of Rs. 62,833 Crore was the starting baseline for the five-year period. In the year 2022–23, Amount of Rs. 70,354 Crore shows an Increased by Rs. 7,521 Crore (a 11.97% growth), indicating a strong initial surge in agricultural credit uptake. In the year 2023–24, Rs. 78,018 Crore shows a Continued steady growth, adding Rs. 7,664 Crore (a 10.89% increase). Whereas in 2024–25, Rs. 85,049 Crore shows that the total loan amount outstanding in KCC reached the highest peak in the five-year window, growing by Rs. 7,031 Crore (9.01%). In the year 2025–26 the Rs. 75,143 Crore which interprets that the outstanding amount on KCC experienced a significant reduction of Rs. 9,906 Crore (a decrease of 11.65% compared to the previous peak). This trend shows a Consistent Expansion Phase (2021–2025). For the first four years, KCC loan outstanding amounts grew steadily year-over-year at a double-digit or high single-digit pace, reflecting expanding credit outreach to farmers in Maharashtra. A phase of Correction in 2025–26

was observed with a sharp drop in the 2025-26 fiscal year suggests increased loan repayments, potential restructuring, seasonal shifts in credit utilization, or revised credit disbursement patterns across the state.

Vidarbha Region of Maharashtra State details of KCC applications sanctioned through the Jan Samarth Portal		
(As on 04.08.2026)		
State	District	No. of Farmers
Maharashtra	Akola	164
Maharashtra	Amravati	118
Maharashtra	Bhandara	25
Maharashtra	Buldhana	102
Maharashtra	Chandrapur	21
Maharashtra	Gadchiroli	10
Maharashtra	Malkapur	5
Maharashtra	Nagpur	120
Maharashtra	Wardha	4
Maharashtra	Washim	182
Maharashtra	Yavatmal	300
Vidarbha Region Districts	11 Districts	1051

Tab 4: Vidarbha Region (Maharashtra State) details of KCC applications sanctioned through the Jan Samarth Portal.

Out of 4900 total farmer beneficiaries 43.7% of the beneficiaries are from 8 districts of Marathwada Region in Maharashtra followed by 28.06% from 6 Districts of Western Maharashtra and 21.4% of beneficiaries from Vidarbha Region of Maharashtra. In the Vidarbha Region the highest beneficiaries are from Yavatmal District with 28.5%, followed by Washim District 17.3% and Akola District with 15.6% beneficiaries. The least beneficiaries are from Wardha and Malkapur District in Vidarbha Region.

Conclusion

The integration of Kisan Credit Cards (KCC) through the Jan Samarth Portal marks a transformative shift in India's rural financial architecture, successfully bridging the gap between institutional lenders and agricultural borrowers. Data from the five-year financial window highlights Maharashtra's leading role in adoption, capturing most of total beneficiary sanctions, with significant representation across its regions, including Vidarbha. While cumulative disbursements experienced year-over-year fluctuations—culminating in a policy-driven credit correction phase in 2025–26 alongside enhanced loan limits under the Modified Interest Subvention Scheme (MISS)—the platform has proven instrumental in reducing procedural complexities and transaction costs. Ultimately, the Jan Samarth Portal demonstrates the government's steadfast commitment to tech-driven financial inclusion, ensuring transparent, efficient, and inclusive economic empowerment for marginal and small farmers nationwide.

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