

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
RAJYA SABHA

STARRED QUESTION NO. *187

ANSWERED ON TUESDAY, 10 MARCH, 2026/ 19 PHALGUNA, 1947 (SAKA)

THE NEW RUPAY KISAN CREDIT CARDS

*187. DR. SUMER SINGH SOLANKI:

Will the Minister of FINANCE be pleased to state:

(a) the details of the number of new RuPay Kisan Credit Cards (KCCs) issued in each State/UT in 2025;

(b) the total credit limit activated;

(c) whether there is evidence of increased agricultural productivity or income stability and less dependence on informal credit sources among KCC beneficiaries;

(d) if so, the State-wise details thereof; and

(e) how many digital transactions have been executed through KCC and the proportion of these used for direct input purchases versus loan repayment as of December 2025?

ANSWER

THE FINANCE MINISTER

(SMT. NIRMALA SITHARAMAN)

(a) to (e): A Statement is laid on the Table of the House.

STATEMENT REFERRED TO IN REPLY TO PARTS (a) to (e) OF RAJYA SABHA STARRED QUESTION NO.*187 ANSWERED ON 10th MARCH 2026, REGARDING 'THE NEW RUPAY KISAN CREDIT CARDS'

(a) and (b) The details of the number of new RuPay Kisan Credit Cards (KCCs) issued in each State/UT in financial year 2025-26 is provided at **Annexure**. The credit limit to all eligible farmers under KCC is determined according to the scale of finance of the crops, area under cultivation, cropping pattern, and related requirements. However, under the Modified Interest Subvention Scheme (MISS) of the Government of India, concessional interest rate on Kisan Credit Card is available upto maximum credit limit of Rs 3 lakh.

(c) and (d) Government has taken various initiatives to increase the agriculture productivity and bring income stability for farmers through expansion of formal credit sources. The Ground Level Credit Flow to agriculture has steadily increased from Rs 7.30 lakh crore in 2013-2014 to Rs 28.67 lakh crore in 2024-2025. Similarly, the number of Operative KCC Accounts has increased from 6.46 crores FY 2013-2014 to 7.72 crores in FY 2024-25.

The second All-India Rural Financial Inclusion Survey (NAFIS 2021-22 published in 2024) conducted by NABARD for the reference Agricultural Year 2021–2022, across 28 states and 02 UTs (J&K & Ladakh), has identified the following key points regarding improvement in income stability and credit access by farmers through formal sources:

- i. Income - Average monthly income of rural households increased by 57.6% during the five-year period from ₹8,059 in 2016-17 to ₹12,698 in 2021-22.
- ii. Credit Access - 75% of Agricultural households availed loans from institutional sources in 2021-22 which was 60.50% in 2016-17.

(e) As reported by National Payment Corporation of India (NPCI), the total number of digital transactions reported through RuPay KCC cards in FY 2025-26 (upto 31st December 2025) is 3.72 lakh with a value of 111.17 crore. The state/district-wise details of digital transactions done through KCC is not maintained by NPCI.

Annexure

Annexure referred to in part (a) and (b) of Rajya Sabha Starred Question no. *187 on “The New RuPay Kisan Credit Cards” answered on 10.03.2026

Details of RuPay Kisan Credit Cards issued during the financial year 2025-26

(Number in Actual)		
Sl.No.	States/UTs	Number of RuPay KCC issued
1	ANDAMAN & NICOBAR	128
2	ANDHRA PRADESH	16,96,506
3	ARUNACHAL PRADESH	5,277
4	ASSAM	82,707
5	BIHAR	5,51,127
6	CHANDIGARH	575
7	CHHATTISGARH	12,50,928
8	DADRA & NAGAR HAVELI & DAMAN & DIU	640
9	DELHI	864
10	GOA	4,218
11	GUJARAT	6,58,690
12	HARYANA	7,00,672
13	HIMACHAL PRADESH	1,96,656
14	JAMMU & KASHMIR	60,211
15	JHARKHAND	1,42,758
16	KARNATAKA	24,66,259
17	KERALA	2,38,170
18	LADAKH	4,214
19	LAKSHADWEEP	971
20	MADHYA PRADESH	20,84,658
21	MAHARASHTRA	36,57,250
22	MANIPUR	3,126
23	MEGHALAYA	16,842
24	MIZORAM	39,635
25	NAGALAND	28,519
26	ODISHA	13,53,172
27	PUDUCHERRY	8,133
28	PUNJAB	10,45,995
29	RAJASTHAN	19,87,855
30	SIKKIM	1,679
31	TAMIL NADU	16,73,247
32	TELANGANA	25,64,499
33	TRIPURA	123
34	UTTAR PRADESH	22,47,392
35	UTTARAKHAND	1,19,499
36	WEST BENGAL	48,578

Source: Respective State Level Bankers' Committees (SLBCs)/Union Territory Level Bankers' Committees (UTLBCs)