

GOVERNMENT OF INDIA  
MINISTRY OF COOPERATION

**RAJYA SABHA**  
**UNSTARRED QUESTION NO.2882**  
ANSWERED ON 18.03.2026

**RuPay Kisan Credit Cards for cooperative societies**

2882. Shri Sadanand Mhalu Shet Tanavade:

Will the Minister of Cooperation be pleased to state:

- (a) the total budgetary allocation made for the RuPay Kisan Credit-Card (KCC) initiative for members of cooperative societies during each of the last three financial years and the current financial year, year-wise details thereof;
- (b) State-wise/UT-wise number of RuPay Kisan Credit-Cards issued so far through District Central Cooperative Banks (DCCBs) under the “Cooperation among Cooperatives” initiative;
- (c) whether Government proposes to extend the RuPay KCC facility to all DCCBs across the country, if so, the details thereof; and
- (d) whether any impact assessment has been conducted on the scheme and the key findings thereof regarding improved access to institutional credit for cooperative society members?

**ANSWER**

THE MINISTER OF COOPERATION  
(SHRI AMIT SHAH)

**(a) to (d)** To achieve the prosperity in the country through the mantra of “Sahakar Se Samridhi” given by the Prime Minister, a pilot project to promote ‘**Cooperation among Cooperatives**’ was launched on 21<sup>st</sup> May, 2023 in Banaskantha and Panchmahal DCCBs of Gujarat. After the success of the pilot project, a statewide campaign on ‘Cooperation among Cooperatives’ was launched in all the districts of Gujarat on January 15, 2024.

The objectives under the Campaign inter alia include distribution of Micro-ATMs to Primary Dairy Cooperative Societies (PDCS) and other non-credit cooperative societies to ensure ease of doing business, transparency and financial inclusion by providing door step banking services to all members of PACS, PDCS and all other cooperative societies, thereby increasing the outreach to the people who are at the bottom of the socio-economic pyramid. Under the Campaign, **RuPay Kisan Credit Cards (KCC)** are also being distributed to all members of PACS, PDCS and other cooperative societies to provide concessional loan facility to them at zero or low interest rate (interest subvention).

Also, one of the objectives of the Campaign is to link all PACS, PDCS and other cooperative societies with the District Central Cooperative Bank (DCCB)/State Level Cooperative Bank (StCB) to enable them for getting different banking services.

As per available information, more than 33 lakh deposit accounts have been opened; 10,079 Bank Mitra have been appointed; 10,265 Micro-ATMs have been distributed to these Bank Mitras; 6.5 lakh RuPay Kisan Credit Cards and around 9.5 lakh Kisan Credit Card

(Animal Husbandry) have been distributed to member of cooperative societies in Gujarat under the campaign as on 28.02.2026.

Villagers such as farmers, milk producers, artisans, agricultural and non-agricultural labourers and micro-entrepreneurs benefit from banking and financial services made available in their villages through cooperative banks and various cooperative societies. Milk producers and farmers are increasingly using the digital payment ecosystem by withdrawing milk payments through Micro-ATMs using RuPay Debit Cards. The increased flow of funds in villages has also supported local production activities with improved access to credit on easy terms.

The campaign “Cooperation among Cooperatives” has demonstrated the potential for cooperative banks to expand their reach and capacity, benefiting the entire cooperative sector of Gujarat. To replicate the success of this campaign in all districts across the country to further increase the footprint of rural cooperative banks a Standard Operating Procedure (SOP) for nationwide implementation of the ‘Cooperation among Cooperatives’ Campaign has been launched on 19.09.2024.

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