

GOVERNMENT OF INDIA
MINISTRY OF COOPERATION

RAJYA SABHA
UNSTARRED QUESTION NO. 2884
ANSWERED ON 18.03.2026

Kisan Credit Card and expansion of DCCBs

2884 # Shri Tejveer Singh:

Dr. Anil Sukhdeorao Bonde:

Shri Narayana Koragappa:

Shri Lahar Singh Siroya:

Shri Narhari Amin:

Dr. Medha Vishram Kulkarni:

Shri Subhash Barala:

Shri Rajib Bhattacharjee:

Shri Shambhu Sharan Patel:

Shri Masthan Rao Yadav Beedha:

Will the Minister of Cooperation be pleased to state:

- (a) the impact of the pilot project launched in Banaskantha and Panchmahal districts on expanding the outreach of District Central Cooperative Banks (DCCBs);
- (b) the number of RuPay Kisan Credit Cards (KCCs) issued so far under the 'Cooperation among Cooperatives' campaign, State-wise details thereof;
- (c) the measures taken to ensure timely and affordable credit to members of dairy and other cooperative societies through RuPay KCCs;
- (d) whether Government proposes to extend Rupay Kisan Credit Card to members of cooperative societies beyond Gujarat to all DCCBs across the country; and
- (e) if so, the timeline thereof?

ANSWER

THE MINISTER OF COOPERATION
(SHRI AMIT SHAH)

(a) to (e) To achieve the prosperity in the country through the mantra of “Sahakar Se Samriddhi” given by the Prime Minister, a pilot project to promote ‘**Cooperation among Cooperatives**’ was launched on 21st 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).

Further, one of the objectives of the campaign is to link PACS, PDCS and other cooperative societies with District Central Cooperative Banks (DCCBs) and State Cooperative Banks (StCBs) to enable them to access various banking services through the cooperative banking network.

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.

The campaign has demonstrated the potential of cooperative institutions in improving access to banking and credit facilities for farmers, milk producers, artisans and other members of cooperative societies, including those residing in rural and tribal areas. In order to replicate the success of the campaign across the country and expand the outreach of cooperative banks, a Standard Operating Procedure (SOP) for nationwide implementation of the 'Cooperation among Cooperatives' campaign was launched on 19 September 2024.
