

GOVERNMENT OF INDIA  
MINISTRY OF COOPERATION

**RAJYA SABHA**  
**UNSTARRED QUESTION NO. 2890**  
ANSWERED ON 18.03.2026

**RuPay Kisan Credit Cards in Cooperative Sector in Odisha**

2890. Smt. Mamata Mohanta:

Will the Minister of Cooperation be pleased to state:

- (a) Whether the RuPay Kisan Credit Card initiative for members of cooperative societies is being expanded to Odisha, including District Central Cooperative Banks serving Mayurbhanj district;
- (b) The number of cards issued in Odisha, district-wise; and;
- (c) The steps taken to ensure timely and affordable credit access to dairy and other cooperative members in tribal regions?

**ANSWER**

THE MINISTER OF COOPERATION  
(SHRI AMIT SHAH)

(a) To achieve the prosperity in the country through the mantra of “Sahakar Se Samridhhi” 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). 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.

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.

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.

**(b)** As per the information received from NABARD, the district-wise number of RuPay Kisan Credit Cards issued in the State of Odisha is at Annexure-I.

**(c)** RBI has increased the priority sector lending limit for Agricultural Cooperative Societies (Dairy) from ₹5 crore to ₹10 crore vide Master Direction dated 24.03.2025. This enables banks to provide more credit support to Agricultural Cooperative Societies (Dairy), thereby strengthening agricultural infrastructure and boosting rural credit flow. Further, NABARD is actively pursuing sanction of loan in dairy and allied sectors in all district level forums through its regional offices.

Details regarding credit access to cooperative members in tribal regions for crop loans, dairy and other activities, including Allied and Agricultural Term Loans (ATL), Self Help Groups (SHGs), non-farm and non-agricultural sectors during FY 2025–26, are at Annexure-II.

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<b>The number of RuPay KCC issued DCCB-wise in Odisha State</b>		
<b>S.No</b>	<b>DCCB Name</b>	<b>Card distributed to farmers (Nos.)</b>
1	Bolangir	74,894
2	Khurda	84,374
3	Angul	1,53,014
4	Sambalpur	1,06,147
5	Boudh	58,167
6	Keonjhar	93,324
7	Mayurbhanj	89,865
8	Bhawanipatna	27,304
9	Nayagarh	81,293
10	Cuttack	2,80,307
11	Koraput	88,434
12	Berhampur	74,104
13	Aska	37,834
14	Sundargarh	46,598
15	Puri	46,326
16	Balasore	76,748
17	Banki	34,736
	<b>Total</b>	<b>14,53,469</b>

**Credit Access To Dairy And Other Cooperative Members In Tribal Regions For The Year 2025-26 (As On 09.03.2026)**

(Amount in Rs. in lakhs)								
Sr. No	Name Of The CCB	Name Of The District	Crop Loan		Dairy Finance		Other Finance Including ATL, SHG, Non-Farm & Non -Agri Sector	
			No.	Amount	No.	Amount	No	Amount
1	2	3	4	5	6	7	8	9
1	ANGUL	ANGUL	1063	556.57	0	0.00	0	0.00
		DHENKANAL	8901	4573.25	0	0.00	0	0.00
2	ASKA	GANJAM	1179	415.56	0	0.00	0	0.00
3	BERHAMPUR	GANJAM	0	0.00	0	0.00	0	0.00
		GAJAPATI	5246	4383.17	0	0.00	107	124.50
4	BALASORE	BALASORE	3836	1882.99	0	0.00	118	373.01
		BHADRAK	0	0.00	0	0.00	0	0.00
5	BHAWANIPATNA	KALAHANDI	2093	1233.30	0	0.00	1	2.00
		NUAPADA	0	0.00	0	0.00	0	0.00
6	BOLANGIR	BOLANGIR	0	0.00	0	0.00	0	0.00
		SUBARNAPUR	0	0.00	0	0.00	0	0.00
7	BOUDH	BOUDH	0	0.00	0	0.00	0	0.00
		KANDHAMALA	33222	14946.62	1	2.30	133	270.50
8	BANKI	CUTTACK	0	0.00	0	0.00	0	0.00
9	CUTTACK	CUTTACK	0	0.00	0	0.00	0.00	0.00
		JAGATSINGHPUR	0	0.00	0	0.00	0.00	0.00
		KENDRAPARA	0	0.00	0	0.00	0.00	0.00
		JAJPUR	0	0.00	0	0.00	0.00	0.00
10	KEONJHAR	KEONJHAR	115205	40580.78	0	0.00	319	412.20
11	KHURDA	KHURDA	0	0.00	0	0.00	0	0.00
12	KORAPUT	KORAPUT	83722	39324.44	1	1.95	385	1226.18
		MALKANGIRI	56476	27702.94	1	2.00	131	422.39
		NAWARANGPUR	50122	30181.57	0	0.00	238	833.12
		RAYAGADA	39027	18139.79	0	0.00	110	333.94
13	MAYURBHANJ	MAYURBHANJ	170592	74179.58	37	12.64	2153	2203.31
14	NAYAGARH	NAYAGARH	3117	733.99	0	0.00	0	0.00
15	SAMBALPUR	BARGARH	0	0.00	0	0.00	0	0.00
		SAMBALPUR	22168	19995.81	0	0.00	2	8.00
		JHARSUGUDA	0	0.00	0	0.00	0	0.00
		DEOGARH	0	0.00	0	0.00	0	0.00
16	SUNDARGARH	SUNDARGARH	144405	124467.64	4	2.32	3734	10366.54
17	PURI	PURI	0	0.00	0	0.00	0.00	0.00
	Grand Total		740374	403298.00	44	21.21	7431	16575.69

