

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

UNSTARRED QUESTION NO. 1381

ANSWERED ON MONDAY, 09 FEBRUARY, 2026/MAGHA 20, 1947 (SAKA)

RuPay Kisan Credit Cards (KCCs)

1381. SHRI YOGENDER CHANDOLIA:
SHRI PRADEEP KUMAR SINGH:
DR. HEMANT VISHNU SAVARA:
SHRI DILESHWAR KAMAIT:
SHRI VISHNU DAYAL RAM:
SMT. MALA RAJYA LAXMI SHAH:
SHRI RAJESH NARANBHAI CHUDASAMA:
SHRI MUKESHKUMAR CHANDRAKAANT DALAL:
SHRI P P CHAUDHARY:
SHRI DILIP SAIKIA:
SHRI LAVU SRI KRISHNA DEVARAYALU:
SHRI VISHWESHWAR HEGDE KAGERI:
SHRI LUMBARAM CHOUDHARY:
SHRI DULU MAHATO:
SHRI BALABHADRA MAJHI:
SHRI ANURAG SHARMA:
SHRI JANARDAN SINGH SIGRIWAL:
SHRI MANISH JAISWAL:
SHRI GOPAL JEE THAKUR:
SMT. APARAJITA SARANGI:
SHRI CHANDRA PRAKASH JOSHI:
SHRI KHAGEN MURMU:
SHRI KAUSHALENDRA KUMAR:
DR. SAMBIT PATRA:
SHRI BIPLAB KUMAR DEB:
SHRI JANARDAN MISHRA:
SMT. KAMLESH JANGDE:
SHRI JUGAL KISHORE:

Will the Minister of FINANCE be pleased to state:

(a) the number of new RuPay Kisan Credit Cards (KCCs) issued in each State/UT in 2025, State/UT-wise particularly Rajasthan, especially Pali Lok Sabha Constituency and Jalore Sirohi district, Odisha especially Nabarangpur Lok Sabha Constituency, Andhra Pradesh, Karanataka, Chhattisgarh, Jammu and Kashmir and Darbhanga district in Bihar;

- (b) the total credit limit activated under these cards;
- (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 details thereof, State-wise, particularly Maharashtra, Andhra Pradesh and Rajasthan;
- (e) the number of digital transactions that have been executed through KCC and the proportion of the said transactions for direct input purchases versus loan repayment as of December 2025; and
- (f) the details of the RuPay Kisan Credit Card (KCCs) issued in Palghar district in Maharashtra during the last three years?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE
(SHRI PANKAJ CHAUDHARY)

(a) to (b) As reported by State Level Bankers' Committees of the respective states, RBI and NABARD, the district/state-wise new Kisan Credit Cards/RuPay Kisan Credit Cards (KCCs) issued in each State/UT in 2025 and Operative Kisan Credit Cards and Amount outstanding in each State/UT is provided at **Annexure-I and II**, respectively.

(c) and (d) The steady increase in Ground Level Credit Flow to agriculture, along with the expansion in Kisan Credit Card issuance and related disbursements, indicates improved access to institutional credit. This, in turn, supports better input utilization, alleviates liquidity constraints, and facilitates the consumption and marketing requirements of KCC beneficiaries.

(e) As reported by 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.

(f) The details of the Kisan Credit Cards/RuPay Kisan Credit Card (KCCs) issued in Palghar district in Maharashtra during the last three years is provided at **Annexure-III**.

Annexure referred to in part (a) to (b) of Lok Sabha Un-Starred Question no. 1381 on “RuPay Kisan Credit Cards (KCCs)” answered on 09.02.2026

Details of state/district wise number of Kisan Credit Cards/Rupay Kisan Credit Cards issued during the year 2025

(Number in Actual & Amount in Rs Crores)

State/ District	KCC issued in the year 2025		Rupay KCC issued in the year 2025
	Number	Amount Disbursed	Out of 'A', number of Rupay KCC
	A	B	C
Rajasthan	6283499	90284	1987855
Pali	112381	1378	23177
Jalore	195174	2054	47400
Sirohi	52607	670	24877
Odisha	3063405	19440	NA
Nabrangpur LS Constituency	49406	426	NA
Andhra Pradesh	3446232	49676	1696506
Karnataka	3910284	53720	2466259
Chhattisgarh*	1564321	12491	NA
Jammu & Kashmir	55022	560	55022
Bihar	922563	11448	551127
Darbhanga	36104	368	5863

Source: Respective State Level Bankers' Committees (SLBCs)

NA: Data not available

*: Data for Chhattisgarh is from 01 April 2025 to 31 December 2025

Annexure referred to in part (a) to (b) of Lok Sabha Un-Starred Question no. 1381 on “RuPay Kisan Credit Cards (KCCs)” answered on 09.02.2026

Details of Operative KCC Accounts* as on 31 December 2025

(Accounts in Actual, Amount in Rs. Cr)

State	Operative KCC Accounts held in Scheduled Commercial Banks (excluding Regional Rural Banks)		Operative KCC Accounts held in Regional Rural Banks and Rural Cooperative Banks	
	Number	Amount outstanding	Number	Amount outstanding
ANDAMAN & NICOBAR ISLANDS	639	4	8,341	19
ANDHRA PRADESH	20,96,036	41883	25,54,922	26,227
ARUNACHAL PRADESH	20,989	271	2,724	23
ASSAM	2,18,429	1921	2,79,679	1,679
BIHAR	4,86,100	4312	17,72,936	12,044
CHANDIGARH	739	89	-	-
CHHATTISGARH	2,12,804	6183	17,60,671	9,048
DADRA AND NAGAR HAVELI AND DAMAN AND DIU	1,202	38	-	-
GOA	8,004	104	1,536	19
GUJARAT	14,90,286	45593	17,66,312	31,825
HARYANA	8,14,791	30085	15,36,248	23,314
HIMACHAL PRADESH	2,95,446	6222	2,28,882	3,927
JAMMU & KASHMIR	9,70,864	6495	1,45,268	1,280
JHARKHAND	5,45,529	2897	3,70,801	2,651
KARNATAKA	8,34,943	22711	49,46,258	44,692
KERALA	10,47,605	26773	12,28,735	16,869
LADAKH	28,041	284	-	-
LAKSHADWEEP	3,375	34	-	-
MADHYA PRADESH	17,72,353	52237	46,45,071	34,757
MAHARASHTRA	23,21,056	40542	44,84,034	39,369
MANIPUR	5,878	59	12,039	62
MEGHALAYA	31,976	282	59,667	372
MIZORAM	9,260	90	28,107	294
NAGALAND	35,570	249	4,597	23
NCT OF DELHI	2,139	36	8	0.15
ODISHA	4,85,886	4950	37,21,708	20,553
PUDUCHERRY	10,783	265	2,961	34
PUNJAB	10,07,864	38958	11,23,969	13,419
RAJASTHAN	24,09,880	71412	47,26,494	39,774
SIKKIM	6,726	58	3,231	22
TAMIL NADU	10,94,897	25507	26,77,171	22,342
TELANGANA	22,28,477	31447	25,16,260	20,905
TRIPURA	40,718	295	1,23,495	189
UTTAR PRADESH	39,14,403	75794	65,31,083	62,102
UTTARAKHAND	1,88,833	4279	3,14,151	1,546
WEST BENGAL	8,72,144	6187	23,89,985	8,094
Total	2,55,14,665	5,48,549	4,99,67,344	4,37,474

Source: RBI and NABARD

*: Data is provisional

Annexure-III

Annexure referred to in part (f) of Lok Sabha Un-Starred Question no. 1381 on “RuPay Kisan Credit Cards (KCCs)” answered on 09.02.2026

Details of the Kisan Credit Cards/RuPay Kisan Credit Card (KCCs) issued in Palghar district in Maharashtra during the last three years

(Number in Actuals, Amount in Rs Crore)

Financial Year	KCC issued		Operative KCC Accounts as on 31 December 2025		Out of total Operative KCC Accounts, Total number of RuPay KCC issued
	Number	Amount Disbursed	Total Operative KCC Accounts	Amount Outstanding	
2023-2024	21214	193	7330	60	812
2024-2025	23712	332	12210	117	8916
2025-2026	18206	197	42573	327	41965

Source: SLBC, Maharashtra