

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

**UNSTARRED QUESTION NO. 2537**

ANSWERED ON MONDAY, MARCH 09, 2026/ PHALGUNA 18, 1947 (SAKA)

**RuPay Kisan Credit Cards (KCCs)**

2537. DR. JAYANTA KUMAR ROY:

SHRI GAJENDRA SINGH PATEL:

SHRI DILESHWAR KAMAIT:

SHRI BASAVARAJ BOMMAI:

SHRI ASHOK KUMAR RAWAT:

SHRI RAHUL SINGH LODHI:

SHRI RODMAL NAGAR:

SHRI KRIPANATH MALLAH:

SHRI AVIMANYU SETHI:

SMT. D K ARUNA:

SMT. BIJULI KALITA MEDHI:

SHRI NEERAJ MAURYA:

SHRI BHARATBHAI MANUBHAI SUTARIYA:

Will the Minister of FINANCE be pleased to state:

(a) the number of new RuPay Kisan Credit Cards (KCCs) issued in the year 2025, State/Union Territory-wise, including Amreli Lok Sabha Constituency of Gujarat and district-wise data for Assam;

(b) the total credit limit activated under the said cards;

(c) whether there is any evidence regarding increased agricultural productivity, income stability and reduced dependence on informal credit sources among KCC beneficiaries;

(d) if so, the details thereof, State-wise including district-wise data for West Bengal; and

(e) the number of digital transactions done through KCC till January, 2026 along with the percentage of the said transactions executed for the purchase of direct agricultural inputs (seeds, fertilisers and pesticides) and loan repayment, State-wise details thereof, especially in the context of Aonla, Shahjahanpur and Budaun Lok Sabha Constituencies in Uttar Pradesh?

**ANSWER**

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

(a) and (b) As reported by Reserve Bank of India (RBI) and National Bank for Agriculture and Rural Development (NABARD), the details of total Operative Kisan Credit Cards and outstanding amount (including RuPay Kisan Credit Cards) as on 31 December 2025 in each State/UT is at **Annexure-I**. Further, as informed by State Level Bankers' Committees of Gujarat and Assam, the details of new RuPay Kisan Credit Cards (KCCs) issued in the states of Gujarat & Assam, Amreli district of Gujarat and all districts of Assam in 2025 is provided

at **Annexure-II**. 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.

(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 National Payment Corporation of India (NPCI), the total number of digital transactions reported through RuPay KCC cards in FY 2025-26 (upto 31st January 2026) in the country is 4.10 lakh with a value of 122.49 crore. The state/district-wise details of digital transactions done through KCC is not maintained by NPCI.

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**Annexure referred to in part (a) and (b) of Lok Sabha Un-Starred Question no. 2537 on “RuPay Kisan Credit Cards (KCCs)” answered on 09.03.2026**

**Details of Operative KCC Account and Amount Outstanding**

(Number in Actual & Amount in Rs Crores)

State	Total Operative KCC Accounts	
	Number	Amount outstanding
ANDAMAN & NICOBAR ISLANDS	8,980	23
ANDHRA PRADESH	46,50,958	68,110
ARUNACHAL PRADESH	23,713	294
ASSAM	4,98,108	3,600
BIHAR	22,59,036	16,355
CHANDIGARH	739	89
CHHATTISGARH	19,73,475	15,231
DADRA AND NAGAR HAVELI AND DAMAN AND DIU	1,202	38
GOA	9,540	124
GUJARAT	32,56,598	77,418
HARYANA	23,51,039	53,399
HIMACHAL PRADESH	5,24,328	10,149
JAMMU & KASHMIR	11,16,132	7,775
JHARKHAND	9,16,330	5,548
KARNATAKA	57,81,201	67,403
KERALA	22,76,340	43,642
LADAKH	28,041	284
LAKSHADWEEP	3,375	34
MADHYA PRADESH	64,17,424	86,995
MAHARASHTRA	68,05,090	79,911
MANIPUR	17,917	121
MEGHALAYA	91,643	655
MIZORAM	37,367	384
NAGALAND	40,167	272
NCT OF DELHI	2,147	36
ODISHA	42,07,594	25,502
PUDUCHERRY	13,744	300
PUNJAB	21,31,833	52,377
RAJASTHAN	71,36,374	1,11,186
SIKKIM	9,957	80
TAMIL NADU	37,72,068	47,849
TELANGANA	47,44,737	52,352
TRIPURA	1,64,213	484
UTTAR PRADESH	1,04,45,486	1,37,896
UTTARAKHAND	5,02,984	5,825
WEST BENGAL	32,62,129	14,281

Source: RBI and NABARD

\*: Data is provisional.

Annexure referred to in part (a) and (b) of Lok Sabha Un-Starred Question no. 2537 on “RuPay Kisan Credit Cards (KCCs)” answered on 09.03.2026

Details of RuPay Kisan Credit Cards issued during the year 2025 in the states of Assam and Gujarat

(Number in Actual)

State/District	Rupay KCC issued
Gujarat State	823362
Amreli District of Gujarat	32549

District -Wise data of Assam	Rupay KCC issued
Bajali	1595
Baksa	1036
Barpeta	3942
Biswanath	2869
Bongaigaon	1406
Cachar	2917
Charaideo	752
Chirang	1122
Darrang	3732
Dhemaji	1558
Dhubri	3295
Dibrugarh	4306
Dimahasao	49
Goalpara	2187
Golaghat	2419
Hailakandi	2375
Hojai	1534
Jorhat	3837
Kamrup	4697
Kamrup Metro	782
Karbianglong	1339
Kokrajhar	3724
Lakhimpur	4383
Majuli	461
Morigaon	3862
Nagaon	5387
Nalbari	2819
Sibsagar	2416
Sonitpur	3174
South Salmara	13
Sribhumi	886
Tamulpur	149
Tinsukia	5645
Udalguri	1316
West Karbianglong	723

Source: State Level Bankers' Committees (SLBCs) of Gujarat and Assam