

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES

**LOK SABHA**  
**UNSTARRED QUESTION NO. 4831**

ANSWERED ON MONDAY, 23 MARCH, 2026/ 02 CHAITRA, 1947 (SAKA)

**Extension of Rupay Kisan Credit Card to Cooperative Societies**

4831. SHRI PRADEEP KUMAR SINGH:  
SMT. KAMALJEET SEHRAWAT:  
SHRI LUMBARAM CHOUDHARY:  
SMT. KRITI DEVI DEBBARMAN:  
SHRI YOGENDER CHANDOLIA:  
SHRI ANUP SANJAY DHOTRE:  
SHRI VISHWESHWAR HEGDE KAGERI:  
SHRI KRISHNA PRASAD TENNETI:  
SHRI HARIBHAI PATEL:  
SHRI SATISH KUMAR GAUTAM:  
SHRI BHARATSINHJI SHANKARJI DABHI:  
SHRI PRAVEEN PATEL:  
SHRI VISHNU DAYAL RAM:

Will the Minister of FINANCE 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 issued so far under the 'Cooperation among Cooperatives' campaign in the country, State-wise details thereof;
- (c) the measures taken by the Government to ensure timely and affordable credit to members of dairy and other cooperative societies through RuPay KCCs;
- (d) whether the Government proposes to extend Rupay Kisan Credit Card to Members of Cooperative Societies beyond the States of Gujarat and Karnataka to all District Central Cooperative Banks across the country; and
- (e) if so, the timeline thereof?

**ANSWER**

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

(a): As informed by the National Bank for Agriculture and Rural Development (NABARD), a pilot project was launched in FY 2024 in Banaskantha and Panchmahal District Central Cooperative Banks (DCCBs) of Gujarat to promote routing of all financial transactions of Primary Dairy Cooperative Societies (PDCS) and other cooperative bodies through the cooperative banking network, to strengthen and make the cooperative sector self-reliant. Under the said pilot project, PDCS were equipped with micro-ATMs and awareness was created through financial literacy camps for undertaking digital transactions.

(b): The State wise details for RuPay Kisan Credit Cards issued by Rural Cooperative Banks, as on 28.02.2026 are given at Annexure.

(c): The Government has taken various measures to ensure timely and affordable credit to dairy and other cooperative societies, which *inter-alia* include:

i) KCC Scheme along with benefits of interest subvention has been extended to Animal Husbandry and Fisheries Farmers in FY 2018-19.

ii) The Reserve Bank of India (RBI) has announced that agricultural loans, including loans for allied activities, up to the limit of ₹ 2 lakh can be provided without the need for collateral, w.e.f 01.01.2025

iii) To support payment ecosystem participants in effective service delivery, the Government has implemented the “Incentive scheme for promotion of RuPay Debit Cards and low-value BHIM-UPI transactions (P2M) under which incentives are paid by the Government to the Acquiring Bank (merchant’s bank)

(d) and (e): The RuPay KCC scheme was introduced in 2012 and the scheme is already applicable to all cooperative banks across the country as per the extant guidelines of the RBI.

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**Annexure referred to in part (b) of Lok Sabha Un-Starred Question No. 4831 on “Extension of Rupay Kisan Credit Card to Cooperative Societies” due for answer on 23.03.2026**

State/UT-wise details of Rupay KCCs issued cumulatively by Rural Cooperative Banks

<b>State / UT</b>	<b>No. of Rupay Kisan Credit Cards Issued as on 28.02.2026</b>
Andhra Pradesh	9,54,858
Assam	3,113
Bihar	27,537
Chhattisgarh	2,02,262
Gujarat	8,90,128
Haryana	35,513
Jammu and Kashmir	2,838
Jharkhand	70
Karnataka	16,08,289
Madhya Pradesh	74,002
Maharashtra	7,28,502
Manipur	2,280
Odisha	58,717
Puducherry	1,813
Punjab	20,970
Rajasthan	80,686
Tamil Nadu	18,04,661
Telangana	3,82,753
Uttar Pradesh	1,54,124
Uttarakhand	72,066
West Bengal	1,327
<b>Total</b>	<b>71,06,509</b>