

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
UNSTARRED QUESTION NO. 4832

ANSWERED ON TUESDAY, 23 MARCH 2026/ 02 CHAITRA, 1948 (SAKA)

RuPay Kisan Credit Cards issued through Cooperative Institutions

4832. DR. BHOLA SINGH:

Will the Minister of FINANCE be pleased to state:

- (a) the number of RuPay Kisan Credit Cards issued through cooperative institutions during the last three years, State-wise, including Uttar Pradesh;
- (b) whether cooperative banks and societies in Bulandshahr district are covered under the said scheme and if so, the number of beneficiaries therein;
- (c) the steps taken/proposed to be taken by the Government to expand access to institutional credit for farmers through cooperative institutions; and
- (d) whether the Government proposes to expand coverage to additional districts and cooperative institutions across the country and if so, the details thereof?

ANSWER

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

- (a) As reported by National Bank for Agriculture and Rural Development (NABARD), the State(s)/UT(s)-wise details of number of RuPay Kisan Credit Cards (KCCs) issued cumulatively by the Rural Cooperative Banks during the last three years including the State of Uttar Pradesh is provided at Annexure.
- (b) The RuPay KCC scheme is applicable to all Rural Cooperative Banks including the District Central Cooperative Bank (DCCB) of Bulandshahr. NABARD has informed that as on 31.03.2025, a total of 71,635 RuPay KCCs have been issued by DCCB Bulandshahr.
- (c) & (d) The Government has taken various initiatives to expand the access and coverage of institutional credit for farmers through cooperative institutions which *inter-alia* include :-
- To achieve prosperity in the country through the mantra of “Sahakar se Samriddhi”, a pilot project to promote “Cooperation among Cooperatives” was launched in two districts of Gujarat on 21.05.2023, which was further extended to all districts of Gujarat on 15.01.2024.
 - Under the said campaign, RuPay Kisan Credit Cards (KCCs) have been distributed to members of Primary Agricultural Credit Societies (PACS), Primary Dairy Cooperative Societies (PDCS), and other cooperative societies to provide access to concessional credit at zero or low interest rates.
 - As the “Sahakar se Samriddhi” campaign demonstrated the potential for cooperative banks to expand their reach and capacity, to replicate the success of this campaign in all districts across

the country, a Standard Operating Procedure (SoP) for nationwide implementation of the campaign was launched on 19.09.2024.

- To increase the institutional credit through cooperative banks, ground level agriculture credit targets are also given to Rural Cooperative Banks.

Further, the RuPay KCC scheme was introduced in 2012 and the scheme is applicable to all cooperative banks across the country as per the extant guidelines of Reserve Bank of India (RBI).

Annexure

Annexure referred to in part (a) of Lok Sabha Un-Starred Question no. 4832 on “ RuPay Kisan Credit Cards issued through Cooperative Institutions” answered on 23.03.2026

Details of cumulative number of RuPay Kisan Credit Cards issued by Rural Cooperative Banks (RCBs)

(No in absolute)

| S.no | States | as on 31st March 2023 | as on 31st March 2024 | as on 31st March 2025 |
|------|-------------------|-----------------------|-----------------------|-----------------------|
| 1. | Andhra Pradesh | 7,18,327 | 6,88,494 | 7,58,295 |
| 2. | Arunachal Pradesh | 376 | 376 | 376 |
| 3. | Assam | 1,299 | 1,463 | - |
| 4. | Bihar | 75,206 | 74,825 | 54,685 |
| 5. | Chhattisgarh | 4,59,131 | 4,08,325 | 4,51,421 |
| 6. | Gujarat | 8,81,737 | 8,45,061 | 8,62,057 |
| 7. | Haryana | 2,14,439 | 1,58,825 | 1,02,090 |
| 8. | Himachal Pradesh | 86,308 | 86,625 | 86,129 |
| 9. | Jammu and Kashmir | 1,157 | 1,157 | 1,157 |
| 10. | Jharkhand | 27 | 27 | 27 |
| 11. | Karnataka | 11,37,774 | 8,41,558 | 8,50,377 |
| 12. | Kerala | 1,74,196 | 1,71,227 | 1,68,071 |
| 13. | Madhya Pradesh | 35,649 | 45,648 | 45,648 |
| 14. | Maharashtra | 9,46,406 | 9,20,337 | 7,97,702 |
| 15. | Meghalaya | 4,358 | 4,358 | 4,358 |
| 16. | Mizoram | 674 | - | - |
| 17. | Nagaland | 4,163 | 4,163 | 4,163 |
| 18. | Odisha | 5,23,861 | 6,20,438 | 4,77,916 |
| 19. | Punjab | 5,07,792 | 4,75,012 | 4,33,216 |
| 20. | Rajasthan | 7,87,602 | 8,13,311 | 6,23,682 |
| 21. | Sikkim | 1,643 | 1,837 | 2,309 |
| 22. | Tamil Nadu | 9,94,047 | 9,68,550 | 10,01,922 |
| 23. | Telangana | 4,59,322 | 2,39,143 | 2,42,693 |
| 24. | Uttar Pradesh | 6,89,649 | 6,80,998 | 7,16,148 |
| 25. | Uttarakhand | 98,334 | 99,889 | 97,059 |
| 26. | West Bengal | 73,646 | 73,646 | 73,646 |

Source: Data submitted by banks on ENSURE portal of NABARD
