| Volume 02 | Issue 06 | November 2026 | ISSN: 3139-1737

International Journal of Advances and Applications in Convergent Studies & Transdisciplinary (IJ-AACST)

Bridging Disciplines, Bridging Knowledge

Aligned with the Vision of NEP 2020 and UGC Guidelines

Website: https://aacstij.org || Email: journaleditor@aacstij.org

A Study of Rupay Kisan Credit Cards Issued Through Cooperative Institutions (With Reference to Indian Sub-Continent)

DOI: https://doi.org/10.5281/zenodo.24102044

Manoj Pagare[1]*, Dr. Vinod Gawande[2]

***Corresponding Author**: [1]Research Student, Department of Business Management, RTMNU, Nagpur

[2]Research Guide, Department of Business Management, RTMNU, Nagpur. Maharashtra, India

ABSTRACT

This paper examines the performance, regional penetration, and adoption dynamics of RuPay Kisan Credit Cards (KCC) issued through Rural Cooperative Banks (RCBs), Primary Agricultural Credit Societies (PACS), and District Central Cooperative Banks (DCCBs) across major regions of India from March 31, 2023, to March 31, 2025. The conventional branch-restricted paper credit facilities are outdated and cumbersome. Meanwhile RuPay KCC enables 24/7 digital operation access via ATMs, Point of Sale (PoS) network connections, and Micro-ATMs. Taking into accunt the State wise data encompassing over 71,000 active cooperative accounts across six regions—North, South, East, West, Central, and North-East India—the study emphasizes major regional gaps and need of structural rearrangements. While major agrarian centers such as South (e.g., Tamil Nadu, Andhra Pradesh), West (Gujarat, Maharashtra), and Central India (Uttar Pradesh, Chhattisgarh) represent the core volume drivers, fiscal periods between FY24 and FY25 recorded significant card volume contractions across several states (notably Haryana, Telangana, Odisha, and Maharashtra). These contractions are attributed to mandatory Aadhaar-seeding, C-KYC integration, non-performing asset (NPA) reclassifications, and national account rationalization audits, alongside competitive shifts toward Public Sector Banks (PSBs). In opposition, regions undergoing insistent PACS computerization under national plans (e.g., Uttar Pradesh, Gujarat, and Sikkim) demonstrated robust post-audit bounce back and stable adoption paths. The study concludes with targeted policy recommendations emphasizing PACS digital infrastructure revamping, expansion of Micro-ATMs, financial re-engagement drives, and credit line diversification into allied livestock, dairy, and horticulture sectors to foster digital credit equity for small and marginal farmers.

KEYWORDS: RuPay Kisan Credit Card (RuPay KCC),Co-operative Societies / PACS (Primary Agricultural Credit Societies), District Central Cooperative Banks (DCCBs), Rural Cooperative Banks (RCBs), NABARD (National Bank for Agriculture and Rural Development), Central Bank of India (CBI), Institutional Credit Expansion, Digital Financial Inclusion, Small and Marginal Farmers, Micro-ATMs & Point of Sale (PoS), Interest Subvention Scheme & Prompt Repayment Incentive, PACS Computerization Project ,Account De-duplication & C-KYC Integration, Regional Disparities in Credit Delivery.

© 2026 The Author(s). This article is published by the AACST in the IJ-AACST under the Creative Commons Attribution 4.0 International (CC BY 4.0) License. The authors retain copyright and grant AACST a non-exclusive license to publish, distribute, and archive the work.

Introduction

The RuPay Kisan Credit Card is an ATM-enabled debit/credit card issued to farmers under the Kisan Credit Card Scheme to provide easy and low-cost access to short-term agricultural credit. Its key features and benefits include effective rates of interest as low as 4% p.a. for timely repayment on short-term loans up to ₹3 lakh. The card has multipurpose usages. It can buy seeds, fertilizers, and pesticides, or withdraw cash at ATMs and Point of Sale (PoS) terminals. The flexible withdrawn limit offered by Rupay Kisan Card through automatic Telling Machine ranges between Rs.10000 to Rs.50000 depending on the issuing bank. The validity of the card has also been increased up to 5yrs subject to annual review of the crop drawing limit. Anyone who is owner cultivators, tenant farmers, sharecroppers, and Self-Help Groups (SHGs) aged 18 to 75 can apply and receive the card. The document for KYC includes identity proof (Aadhaar/Voter ID), address proof, landholding documents certified by revenue authorities, and passport-size photographs. A person who is eligible can apply through their local commercial bank, regional rural bank (RRB), or cooperative society/PACS website.

Role of Central Bank of India

The Central Bank of India (CBI) offers the RuPay Kisan Credit Card through its Central Kisan Credit Card (CKCC) program. This scheme provides farmers with a short-term revolving credit facility to manage crop cultivation, post-harvest expenses, and domestic emergency needs. Loans up to ₹3 Lakh are offered at a concessional rate of 7% p.a. under the government's Interest Subvention scheme. If you repay your dues on time, an additional 3% prompt repayment incentive is applied, bringing your effective interest rate down to 4% p.a. For loan amounts exceeding ₹3 Lakh, standard commercial interest rates apply (ranging from MCLR + 2.50% to MCLR + 3.00%).

No collateral security is required for loan limits up to ₹2 Lakh (or up to ₹3 Lakh if you have a formal tie-up arrangement). Hypothecation of the standing crop or created asset is used as primary security. The cash credit limit is sanctioned for a tenure of 5 years, with a built-in 10% annual cost escalation feature to counter inflation and rising input costs. There are no documentation or processing fees for credit limits up to ₹3 Lakh. A feature of emergency support is added for those who hold a valid CKCC with the bank can apply for the *Cent Kisan Tatkal Scheme*, which provides an instant loan of up to ₹50,000 for sudden domestic or agricultural emergencies. Application can be done through digital application and offline application. (Central Bank of India, 2026).

Difference between Traditional KCC vs. RuPay KCC

Feature	Traditional Kisan Credit Card	RuPay Kisan Credit Card
Access Medium	Passbooks or withdrawal slips	ATM-enabled plastic smart card
Transaction Mode	Manual bank branch visits	ATMs, PoS terminals, and E-commerce
Network	None (Branch-restricted ledger)	Domestic RuPay Network

Availability of Funds	Limited to bank working hours	24/7 self-service access

There is key deference between the traditional Kisan Credit Card and the current RuPay Kisan Credit Card. It starts with the access option. Where Traditional KCC requires visiting a physical bank branch RuPay KCC allows 24/7 cash withdrawals via ATMs. In digital payments traditional KCC lacks digital or merchant payment capabilities whereas RuPay KCC supports Point-of-Sale (PoS) and online shopping. As for the convenience of application process traditional KCC involves filling out slips for farm inputs whereas the RuPay KCC lets farmers swipe directly at fertilizer/seed stores. (Reserve Bank of India, 2026).

Objective of the Study:

The main objective is to analyse that whether the introduction of RuPay KCC has expanded access of small and marginal farmers to institutional credit through cooperative institutions in India.

Geographical Implication of Study:

The transition from traditional paper-based Kisan Credit Cards to digital RuPay KCCs is a core component of India's rural financial literacy campaigns. Indian Farming Community serves as an ideal landscape to study:

- **Digital Literacy:** How efficiently rural farmers adapt to using RuPay cards for ATM, Point of Sale (PoS), and e-commerce transactions without visiting a physical branch.
- **Infrastructure Performance:** The operational success of technological interventions like Micro-ATMs and Bank Mitra networks at the village level.

Evaluating the Grassroots Credit Structure (PACS)

In India, Primary Agricultural Credit Societies (PACS) serve as the foundation for short-term institutional finance. By focusing on the farming community of India , researchers can specifically measure how effectively the cooperative tier (PACS linking to DCCB) handles government incentives like the 3% Prompt Repayment Incentive (reducing the effective interest rate to 4%). (Department of Financial Services, 2026).

Summary of Benefits for a Researcher

Study Metric	Why India Fits Perfectly
Sample Size & Data	Over 71,000 active cooperative RuPay KCC accounts ensure extensive primary data.
Relevance to Policy	Directly aligns with Ministry of Cooperation campaigns to link all local dairy and crop cooperatives to modern banking systems.
Socio-Economic Diversity	Offers broad variance across marginal, small, and commercial landholders to examine digital credit equity.

Discussion and Key Take Aways

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

Tab: Details of cumulative number of RuPay Kisan Credit Cards issued by Rural Cooperative Banks (RCBs) in India as on 23.3.2026

North India

S.No	States	As on 31st March 2023	% Increase / Decrease	As on 31st March 2024	% Increase / Decrease	As on 31st March 2025
1	Haryana	2,14,439	-26	1,58,825	-36	1,02,090
2	Himachal Pradesh	86,308	0	86,625	-1	86,129
3	Jammu and Kashmir	1,157	0	1,157	0	1,157
4	Punjab	5,07,792	-6	4,75,012	-9	4,33,216
5	Rajasthan	7,87,602	3	8,13,311	-23	6,23,682

Tab: Details of cumulative number of RuPay Kisan Credit Cards issued by Rural Cooperative Banks (RCBs) in North India as on 23.3.2026

The above table represents total number of active RuPay Kisan Credit Cards (KCC) issued through Cooperative Institutions. The data depicts details collected from s 5 key states/UTs in North India over a three-year period (as on March 31 of 2023, 2024, and 2025). The data illustrates a Constant De-growth in Major Agricultural States. Haryana suffered the sharpest decrease in cooperative RuPay KCCs. The active cards fell by 26% in FY24 (to 1,58,825) and further by 36% in FY25 (to 1,02,090), marking an overall decline of over 52% in two years. Punjab observed a steady descending trend, falling by 6% in FY24 (to 4,75,012) and another 9% in FY25 (to 4,33,216)—a cumulative reduction of roughly 14.7%. There are Volatilities in High-Volume States such as Rajasthan which holds the largest volume of cards in North India. While it recorded a marginal 3% increase in FY24 (reaching 8,13,311), it suffered a steep 23% decline in FY25, bringing the card count down to 6,23,682. A stagnancy / Plateauing in Mountain States & Union Territories including Himachal Pradesh remained virtually static, shifting from 86,308 (2023) to 86,625 (2024), and marginally dropping by 1% to 86,129 in 2025 and Jammu and Kashmir recorded zero change (0%) across all three fiscal years, holding steadily at 1,157 accounts. A regional Dynamics & Total Volume Impact. A dominance of Commercial Agriculture Belts such as Rajasthan, Punjab, and Haryana account for >90% of the total cooperative RuPay KCC cards issued in the region. A regional Contraction: The cumulative active cooperative RuPay KCC base in North India fell substantially from ~15.96 lakh in March 2023 to ~12.46 lakh in March 2025, representing an overall regional decline of ~21.9%.

The major cause of these trends can be related to market Diffusion & Migration to Commercial Banks. Primary agricultural credit societies (PACS) and District Central Cooperative Banks (DCCBs) face heavy opposition from Public Sector Banks (PSBs) and Small Finance Banks (SFBs) that offer wider range of digital services, leading many farmers to drift away from cooperative RuPay cards. Account Rationalization &

Aadhaar/Jan Samarth Seeding with strict regulatory auditing, mandatory Aadhaar/PM-KISAN integration, and cleanup of inactive or duplicate accounts have reduced redundant card records in states like Haryana and Rajasthan. Rising Non-Performing Assets (NPAs) and liquidity constraints in certain DCCBs limit their capacity to issue new RuPay cards or renew existing credit lines promptly. Geographic Constraints in Himalayan Belts with fixed adoption levels in Himachal Pradesh and J&K highlight low expansion of PACS network density and slower digital infrastructure penetration in hilly terrains.

Policy Commendations for Cooperative Credit Delivery can include Digital Infrastructure Overhauling. PACS in North India need better digital infrastructure (e.g., Micro-ATMs, village PoS terminals) so that farmers can actively utilize their RuPay cards locally rather than relying on cash. A Re-engagement Drives in cooperative banks in Haryana and Rajasthan should conduct re-activation campaigns for lapsed small/marginal cardholders to restore credit access via primary cooperative societies.

South India

S.No	States	As on 31st March 2023	% Increase / Decrease	As on 31st March 2024	% Increase / Decrease	As on 31st March 2025
1	Andhra Pradesh	7,18,327	-4	6,88,494	10	7,58,295
2	Karnataka	11,37,774	-26	8,41,558	1	8,50,377
3	Kerala	1,74,196	-2	1,71,227	-2	1,68,071
4	Tamil Nadu	9,94,047	-3	9,68,550	3	10,01,922
5	Telangana	4,59,322	-48	2,39,143	1	2,42,693

Tab: Tab: Details of cumulative number of RuPay Kisan Credit Cards issued by Rural Cooperative Banks (RCBs) in south India as on 23.3.2026

The provided data presents the volume and annual percentage change of active RuPay Kisan Credit Cards (KCC) issued by cooperative banking institutions across 5 South Indian states between March 31, 2023, and March 31, 2025. There is a sharp decline across All Southern States in FY24. These States recorded a decline (-2% to -48%) in active cooperative RuPay KCC cards in the year ending March 31, 2024. The State of Telangana faced the most decline, of 48% from 4,59,322 in 2023 to 2,39,143 in 2024. The State of Karnataka saw a considerable drop of 26%, falling from 11,37,774 to 8,41,558. In Andhra Pradesh (-4%), In Tamil Nadu (-3%), and Kerala (-2%) there is a record of modest decline

A Recovery is seen in FY25. In the State of Andhra Pradesh, the recovery surged by 10% in FY25 to reach 7,58,295 cards, over its 2023 baseline. Tamil Nadu extended by 3% to cross the 10-lakh mark (10,01,922 cards), evolving as the largest single state by cooperative RuPay KCC volume in South India. Karnataka (1%) and Telangana (1%) steadied with slight positive growth in FY25. Kerala was the only state to show continuous fringe de-growth (-2% in FY24, -2% in FY25), steadily declining to 1,68,071 cards. The Regional Volume &

Market Share Dynamics consists of a high Volume Concentration in Tamil Nadu and Karnataka together account for over 60% of total cooperative RuPay KCC issuance in the southern region. A general Shift can be seen with the total active cards in South India tapered sharply from ~34.83 lakh in 2023 to ~29.08 lakh in 2024 (a ~16.5% drop), before retrieving its ground to reach ~30.21 lakh in March 2025.

The extensive drop across all five states in FY24 points to a orderly regulatory audit. NABARD and RBI directions requiring mandatory Aadhaar-seeding, elimination of inactive accounts, and incorporation with the central C-KYC/Jan Samarth portals led to the removal of outmoded or inactive accounts. The positive rebound for FY 25 in states like Andhra Pradesh and Tamil Nadu echoes successful digital onboarding drives, re-issuing fresh RuPay smartcards to active Primary Agricultural Credit Society (PACS) members. This shows a Cooperative Network Resilience in the South India. South India maintains a robust State Cooperative Bank (StCB) and District Central Cooperative Bank (DCCB) infrastructure compared to other regions, enabling rapid stabilization and recovery following regulatory cleanups. A prominent shift in Kerala's Structural finance can be seen. Kerala's steady drop likely stems from higher reliance on Commercial/Private sector banks and non-banking financial institutions (NBFIs) in the state, alongside an increasing shift towards non-agricultural livelihoods.

Given the significant drop in active cards between 2023 and 2025 in Telengana and Karnataka, special campaigns are needed at the PACS level to ensure eligible small and marginal farmers re-enrol into institutional digital credit. Apart from this South India has thriving dairy, poultry, and inland/coastal fishery sectors. Integrating RuPay KCC credit limits specifically for livestock and aquaculture can further expand card adoption.

East India

S.No	States	As on 31st March 2023	% Increase / Decrease	As on 31st March 2024	% Increase / Decrease	As on 31st March 2025
1	Bihar	75,206	-1	74,825	-27	54,685
2	Jharkhand	27	0	27	0	27
3	Odisha	5,23,861	18	6,20,438	-23	4,77,916
4	West Bengal	73,646	0	73,646	0	73,646

Tab: Details of cumulative number of RuPay Kisan Credit Cards issued by Rural Cooperative Banks (RCBs) in East India as on 23.3.2026

The provided data presents the volume and annual percentage change of active RuPay Kisan Credit Cards (KCC) issued through cooperative banking institutions across 4 East Indian states between March 31, 2023, and March 31, 2025. The above table reflects the state of Odisha as the overwhelming anchor of cooperative credit delivery in East India. It accounts for over 80% to 83% of the entire active card base in the region across all three years. In spite of this Odisha recorded sharp volatility—surging by 18% in FY24 (from

5,23,861 to 6,20,438) before facing a steep 23% drop in FY25 down to 4,77,916 cards. A Different Trends Across States can also be noticed. In the state of Bihar a continuous decline can be seen. After a minor 1% drop in FY24, it suffered a sharp 27% contraction in FY25, with active cards falling from 74,825 to 54,685. West Bengal displayed complete volume stagnation (0% change), holding constant at exactly 73,646 cards across 2023, 2024, and 2025. Jharkhand documented near-total institutional non-infiltration, maintaining an unaffected, negligible figure of just 27 active cooperative cards across all three years.

Overall Regional Contraction can be focussed on the total active cooperative RuPay KCCs in East India increased from ~6.73 lakh in 2023 to ~7.69 lakh in 2024 (driven entirely by Odisha's expansion), before contracting significantly to ~6.06 lakh in March 2025 (a ~21.1% drop from FY24 levels). There has been a high digital adoption in Odisha. Driven by strong organisational support from the Odisha State Cooperative Bank (OSCB) and well-combined Primary Agricultural Credit Societies (PACS) connected to modern digital networks. But Jharkhand & Bihar's shows an Institutional Shortage. Jharkhand's figure (27 cards) highlights a complete collapse or absence of purposeful District Central Cooperative Banks (DCCBs) in the state, forcing small/marginal farmers to rely on Regional Rural Banks (RRBs), Public Sector Banks, or informal channels. The double-digit percentage drops in Bihar (-27%) and Odisha (-23%) during FY25 reflect a major, methodical supervisory cleanup. This involved purging inactive accounts, deduplicating records via mandatory Aadhaar/PM-KISAN seeding, and strict non-performing asset (NPA) reclassifications enforced by NABARD. An identical card counts reported for West Bengal (73,646) suggest either data reporting freezes or static renewal processes within the cooperative sector during this evaluation period.

This calls for the financial institutions to urgently recapitalize and digitize dormant PACS and DCCBs in Jharkhand and Bihar to establish functional cooperative credit access for smallholders. A need to expand Micro-ATM & PoS Infrastructure is required especially In states like Odisha, expanding village-level Micro-ATMs and PACS PoS terminals will prevent card churn and support seamless field transactions during crop cycles.

West India

S.No	States	As on 31st March 2023	% Increase / Decrease	As on 31st March 2024	% Increase / Decrease	As on 31st March 2025
1	Gujarat	8,81,737	-4	8,45,061	2	8,62,057
2	Maharashtra	9,46,406	-3	9,20,337	-13	7,97,702

Tab: Tab: Details of cumulative number of RuPay Kisan Credit Cards issued by Rural Cooperative Banks (RCBs) in West India as on 23.3.2026

The provided data presents the volume and annual percentage change of active RuPay Kisan Credit Cards (KCC) issued through cooperative banking institutions across Gujarat and Maharashtra between March 31, 2023, and March 31, 2025.

In Gujarat the Early Shrinkage Followed by Marginal Recovery, FY24 Performance shows an Vigorous cooperative RuPay. KCCs dropped by 4%, falling from 8,81,737 in March 2023 to 8,45,061 in March 2024. In FY25 Performance, the state recovered marginally with a 2% increase, bringing the total active cards up to 8,62,057 by March 2025. An Overall Net Flight: Across the two-year period, Gujarat maintained a moderately stable volume, showing a net shrinkage of only ~2.2% from its 2023 base.

In Maharashtra a Descending Trend can be seen. In FY24 Performance, Active cards reduced moderately by 3%, moving from 9,46,406 in March 2023 to 9,20,337 in March 2024. In FY25 there is a a sharp decline of 13%, bringing active card numbers down to 7,97,702 by March 2025. Overall Maharashtra witnessed a total drop of ~15.7% (over 1.48 lakh active card accounts closed or inactivated) across the two years.

West India remains one of the largest regional markets for cooperative credit, holding over 16.5 lakh active cards in March 2025. A Shift in Regional Dominance can be observed In March 2023, Maharashtra was the regional leader, holding 51.8% of the total cards. By March 2025, due to steep declines in Maharashtra and stabilization in Gujarat, Gujarat surpassed Maharashtra to become the leading state in West India, holding 51.9% of the region's cooperative RuPay card volume. The Cumulative Regional Volume of total active cards in West India plummeted from ~18.28 lakh (2023) to ~17.65 lakh (2024), and further to ~16.60 lakh (2025), demonstrating an overall regional decline of ~9.2%. The drop across both states in FY24 reflects extensive account audits and de-duplication efforts instructed by NABARD and the RBI. Inactive accounts and non-Aadhaar-seeded profiles were removed from active registries. There is a huge DCCB Structural Health Differences. Gujarat's shows a Strong integration of cooperative dairy federations (e.g., AMUL/GCMMF) with District Central Cooperative Banks (DCCBs) helped stabilize card usage and supported quick card re-issuance in FY25. Whereas in Maharashtra's a severe non-performing assets (NPAs) and financial stress in several District Central Cooperative Banks across regions like Vidarbha and Marathwada limited loan renewal capabilities, resulting in card cancellations and lower fresh issuances. Many farmers in Maharashtra have migrated toward Public Sector Banks (PSBs) and Regional Rural Banks (RRBs) offering direct digital agricultural credit, drawing card volume away from the traditional cooperative tier.

There is a high graded need of strengthening Maharashtra’s DCCB Infrastructure. Urgent financial restructuring and recapitalization of stressed cooperative banks in Maharashtra are required to restore liquidity and credit lines for smallholders. Replicating the Dairy–Cooperative Integration Model by expanding credit lines to allied activities (dairy, goat farming and sugarcane) via Primary Agricultural Credit Societies (PACS) in drought-prone belts can help reactivate dormant RuPay KCC accounts.

Central India

S.No	States	As on 31st March 2023	% Increase / Decrease	As on 31st March 2024	% Increase / Decrease	As on 31st March 2025
1	Chhattisgarh	4,59,131	-11	4,08,325	11	4,51,421
2	Madhya Pradesh	35,649	28	45,648	0	45,648
3	Uttar Pradesh	6,89,649	-1	6,80,998	5	7,16,148

4	Uttarakhand	98,334	2	99,889	-3	97,059

Tab: Details of cumulative number of RuPay Kisan Credit Cards issued by Rural Cooperative Banks (RCBs) in Central India as on 23.3.2026

The provided data displays the volume and annual percentage change of active RuPay Kisan Credit Cards (KCC) issued through cooperative banking institutions across four states in Central India (Chhattisgarh, Madhya Pradesh, Uttar Pradesh, and Uttarakhand) between March 31, 2023, and March 31, 2025. The data shows that Uttar Pradesh shows a Dominant Market Leader with Positive Trajectory. the Volume Leadership of Uttar Pradesh is the central anchor for cooperative digital credit in the region, holding >50% of Central India's active cards. After a slight 1% dip in FY24 (down to 6,80,998), UP rebounded strongly with a 5% surge in FY25, reaching 7,16,148 active cards. This underscores a net expansion of over 26,000 active cards over the two-year period.

In Chhattisgarh a Strong V-Shaped Recovery can be noticed. In FY24 the Contraction of Active cards dropped sharply by 11% in FY24, falling from 4,59,131 to 4,08,325. FY25 revival, the state staged a complete recovery, growing by 11% in FY25 to reach 4,51,421 cards, almost fully re-establishing its 2023 baseline. Madhya Pradesh showed an increase followed by Inactivity. In FY24, MP noted the highest single-year growth in Central India in FY24, surging by 28% (from 35,649 to 45,648 cards). Active card size remained totally stationary (0% change) at 45,648 through March 2025 in FY 25. A Low Baseline Size can be observed in MP despite being a major agricultural state. MP's total cooperative RuPay card count remains reasonably low relative to UP and Chhattisgarh. Uttarakhand maintained a Stable Mountain Ecosystem. Active cards moved marginally by +2% in FY24 (reaching 99,889) before a slight -3% contraction in FY25 (down to 97,059), reflecting a steady, mature baseline around ~97,000–100,000 cardholders.

Central India total active cooperative RuPay KCC accounts grew from ~12.82 lakh in March 2023 to ~13.10 lakh in March 2025, representing a net regional increase of ~2.2%. As on March 2025 the state volume distribution is of Uttar Pradesh -54.7%, Chhattisgarh- 34.5% , Uttarakhand- 7.4% and Madhya Pradesh- 3.5% . The study shows an Impact of PACS Computerization & Modernization. Central India's positive net growth in FY25 (notably in UP and Chhattisgarh) reflects aggressive implementation of the Ministry of Cooperation's project for computerization of Primary Agricultural Credit Societies (PACS). (Department of Financial Services, 2026) Digitizing PACS has enabled smoother issuance and renewal of RuPay cards. However, the region also faces a huge DCCB Network Capacity Disparities. In UP & Chhattisgarh the District Central Cooperative Banks (DCCBs) in UP and Apex Cooperative Banks in Chhattisgarh maintain strong institutional reach to issue and support smartcards at the village level. In MP's a Commercial Banking Shift can be noticed. Madhya Pradesh's relatively low cooperative RuPay card numbers indicate that a significant share of agricultural credit in MP is channelled through Regional Rural Banks (RRBs) and Commercial Banks rather than the cooperative tier. The Impact of FY24 Regulatory Cleanups can be seen wherein the initial declines in UP (-1%) and Chhattisgarh (-11%) during FY24 correspond to national-level de-duplication efforts and mandatory Aadhaar-seeding of accounts enforced by NABARD.

There is a huge need of Scaling Cooperative Credit in Madhya Pradesh: MP should focus on strengthening its PACS-DCCB network infrastructure to shift small and marginal farmers from paper-based credit to digital

RuPay KCCs. The Micro-ATM Penetration in Hill Districts must be improved. In Uttarakhand, expanding village-level Micro-ATM and Bank Mitra coverage will improve transaction ease for farmers in remote terrains.

North-East India

S.No	States	As on 31st March 2023	% Increase / Decrease	As on 31st March 2024	% Increase / Decrease	As on 31st March 2025
1	Arunachal Pradesh	376	0	376	0	376
2	Assam	1,299	13	1,463	nil	-
3	Meghalaya	4,358	0	4,358	0	4,358
4	Mizoram	674	nil	-	nil	-
5	Nagaland	4,163	0	4,163	0	4,163
6	Sikkim	1,643	12	1,837	26	2,309

Tab: Details of cumulative number of RuPay Kisan Credit Cards issued by Rural Cooperative Banks (RCBs) in North East India as on 23.3.2026

The provided data presents the volume and annual percentage change of active RuPay Kisan Credit Cards (KCC) issued through cooperative banking institutions across six North-Eastern states between March 31, 2023, and March 31, 2025. There is a Steady High Growth in Sikkim. Sikkim stands out as the most active state in the region, attaining strong double-digit growth over successive years. It expanded by 12% in FY24 (from 1,643 to 1,837) and accelerated by 26% in FY25 to reach 2,309 cards, representing an overall cumulative growth of ~40.5% over the two-year period. However, the analysis shows a Complete Volume Stagnancy Across Multiple States. Arunachal Pradesh (376 cards), Meghalaya (4,358 cards), and Nagaland (4,163 cards) recorded 0% change across all three years. This suggests frozen card volumes, static renewal cycles, or lack of fresh issuances in these hill states.

North-East India represents the lowest cumulative volume of cooperative RuPay KCCs in the country, totaling around 11,000–12,000 active cards region-wide. Meghalaya (4,358) and Nagaland (4,163) hold the largest share of cooperative cardholders in the region, jointly accounting for over 70% of reported active accounts as of March 2025. The low baseline and widespread stagnation highlight weak State Cooperative Banks (StCBs) and Primary Agricultural Credit Societies (PACS) networks across hilly, difficult terrains. Institutional agricultural credit in the North-East is predominantly delivered via Commercial Banks (e.g., SBI) and Assam Gramin Vikash Bank / Assam Co-operative Apex Bank rather than district-level cooperative card distribution networks. Sikkim's strong growth trajectory (+40.5%) reflects focused state-level drives to link organic farming cooperatives directly with modern banking infrastructure and government interest subvention

programs. However, the unreported data for Assam and Mizoram in later fiscal periods indicates potential reporting lapses or delays in transferring digital card logs to NABARD's central databases.

For North-East India Digitization of Rural PACS needs to be implemented effectively. Priority funding from NABARD's Cooperative Development Fund is required to set up Micro-ATMs and PoS terminals in remote village societies. By Targeting Horticulture & Allied Livelihoods and Tailoring RuPay KCC limits to support high-value crops (spices, tea, fruits) and livestock (pigtery, poultry) will boost card adoption among tribal smallholders.

Conclusion:

The empirical examination of RuPay Kisan Credit Card (KCC) issuance through cooperative institutions across India reveals a dynamic, highly varied landscape marked by regional contrasts, regulatory adjustments, and digital transformation efforts. South, Central, and West India constitute the core of cooperative credit delivery in the country, collectively accounting for the vast majority of active RuPay KCC cardholders. In contrast, East and North-East India showed noteworthy institutional under-infiltration, largely due to weaker PACS/DCCB networks, with few prominent exceptions like Odisha and Sikkim.

In the major agricultural belts of India (including North, South, and West India), the KCC card volumes registered provisional reductions between FY24 and FY25. This shift was basically due to national regulatory audits, compulsory Aadhaar-seeding, C-KYC incorporation, and the removing of inactive or duplicate KCC accounts, rather than a decline in credit demand. States experiencing positive rebounds or stabilization (e.g., Uttar Pradesh, Andhra Pradesh, Gujarat, and Sikkim) highlight the impact of the ongoing PACS Computerization Project and national campaigns like *Sahkar Se Samriddhi*. Primary Agricultural Credit Societies (PACS) and District Central Cooperative Banks (DCCBs) are the most important factor in the growth of KCC card usage especially where they are successfully linked with digital infrastructure (Micro-ATMs, Bank Mitras, and PoS terminals), farmer acceptance and card retention.

States such as Jharkhand, Bihar, and large parts of the North-East require structural recapitalization and digital onboarding drives to establish functional cooperative credit delivery channels. A Diversification into Allied Sectors such as Replicating dairy and livestock KCC models (such as those in Gujarat and Uttar Pradesh) across rainfed belts (such as Vidarbha in Maharashtra) can cushion agrarian risk and expand the digital credit ecosystem. Enhancing Digital Usability at the Grassroots and Transitioning from card issuance to active digital transaction usage requires expanding village-level cash-out/entry points and building financial literacy among small and marginal farmers.

Abbreviations:

Abbreviation	Full Expansion
ATM	Automated Teller Machine
CBI	Central Bank of India
CKCC	Central Kisan Credit Card
C-KYC	Central Know Your Customer
DCCB	District Central Cooperative Bank
FY	Financial Year

JLG	Joint Liability Group
KCC	Kisan Credit Card
KYC	Know Your Customer
MCLR	Marginal Cost of Funds based Lending Rate
NABARD	National Bank for Agriculture and Rural Development
NBFI	Non-Banking Financial Institution
NPA	Non-Performing Asset
PACS	Primary Agricultural Credit Society
PoS	Point of Sale
PSB	Public Sector Bank
RCB	Rural Cooperative Bank
RBI	Reserve Bank of India
RRB	Regional Rural Bank
RTMNU	Rashtrasant Tukadoji Maharaj Nagpur University
SFB	Small Finance Bank
SHG	Self-Help Group
StCB	State Cooperative Bank
UT	Union Territory

References and Bibliography:

1. Central Bank of India. (2026). Central Kisan Credit Card (CKCC) scheme and Cent Kisan Tatkal facility [Scheme guidelines]. https://www.centralbankofindia.co.in
2. Department of Financial Services, Ministry of Finance. (2026, March 23). RuPay Kisan Credit Cards issued through cooperative institutions (Lok Sabha Unstarred Question No. 4832). Parliament of India.
3. Ministry of Cooperation. (2026). PACS computerization project and Sahkar Se Samriddhi campaign [Government initiative overview]. Government of India. https://cooperation.gov.in
4. National Bank for Agriculture and Rural Development. (2026). Policy guidelines on RuPay KCC implementation, C-KYC integration, and PACS computerization. Government of India. https://www.nabard.org