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

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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 The conventional branch-restricted paper credit facilities are outdated and cumbersome.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.

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