

KISAN CREDIT CARD SCHEME IN INDIA: AN IN-DEPTH REVIEW

Monika Dahiya¹, Sakshi Arora²

¹Research Scholar, Department of Commerce, Chaudhary Devi Lal University Sirsa (Haryana)
India

²Research Scholar, Department of Commerce, Chaudhary Devi Lal University Sirsa (Haryana)
India

ABSTRACT

In India, the majority of people live in villages and depend on agriculture and its allied activities for their livelihood. According to census survey of 2011, an estimated 61.5% of the total population depends on agriculture. Kisan Credit Card (KCC) is an initiative implemented to efficiently provide short-term loans to farmers to meet their financial needs. The present paper is a literature review paper based on secondary data. The primary aim of the study was to evaluate the functionality of the KCC system with the help of reviewing the previous literature and to identify the research gaps and future direction for research in this area. The study revealed that most of the studies are conducted to assess the impact of Kisan Credit Card scheme and the performance of KCC scheme among farmers but the least is conducted to check the repayment behaviour of beneficiaries' farmers. Based on the study, it can be concluded that the government ought to initiate dedicated initiatives to promote the scheme and aware the farmers regarding this scheme. Future research studies can be conducted on the cost-benefit analyses of farmers and to check the repayment behaviour of farmers and also the fund-utilization pattern of farmers.

KEYWORDS: Bank, Credit, Farmers, Kisan Credit Card, Repayment Behaviour.

I. INTRODUCTION

The rural credit system plays a crucial role in facing the challenges, supporting credit requirements for production and investment purposes. One researcher emphasized that “agriculture is an

important sector of the Indian economy, contributed for 14% to the gross domestic product (GDP) at the constant price, 55% to employment and 11% to exports during 2012-13” (Kumari, 2014). The serious problem is the timeliness and adequacy of credit to farmers. According to a census survey of 2011, 68.84% population of India lives in villages and an estimated 61.5% of the total population depends on agriculture. Credit is not only required for agricultural purposes, but it is also crucial for rural development.

Availability of funds is the backbone of agriculture, but farmers are always found starved for agricultural credit. Non-availability of funds from banking institutions leads them to borrow funds from the non-banking sector such as moneylenders, relatives and friends at high rates of interest. NABARD has been playing a crucial role in the establishment of the rural credit delivery mechanism to fulfill the growing needs of rural and agriculture sectors. Kisan credit card (KCC) is a banking product to improve credit facilities for farmers and to simplify credit delivery mechanisms. Purchasing better quality seeds, and manures for agricultural production requires the timely availability of credit to farmers.

The honorable finance minister, Yashwant Sinha initially announced the Kisan Credit Card scheme was introduced to address the financial needs of farmers during the budget speech for the fiscal year 1998-99. National Bank of Agricultural and Rural Development (NABARD) prepared the model of this scheme, on the recommendation of the R.V. Gupta committee and circulated it to cooperative banks, regional rural banks and Commercial banks in August 1998. The card facilitates the acquisition of agricultural supplies such as seeds, fertilizers, and pesticides, as well as meeting the working financial needs of farmers. Commercial banks, regional rural banks (RRB), and cooperative banks extend loans to qualified farmers under the Kisan Credit Card scheme. This scheme does not provide credit only for crop production purposes but also for ancillary activities like working capital requirements, funds for non-farm activities and consumption needs. The main objective of this scheme is to reduce farmer’s dependence on the informal banking sector.

The KCC system provides personal accident insurance coverage of up to ₹ 50,000 in the event of death or permanent disability, and up to ₹ 25,000 for other risks for its beneficiaries. The Kisan Credit Card is a tool designed to enhance farmers' access to bank credit, hence promoting agricultural productivity and encouraging investment in the sector.

II. REVIEW OF LITERATURE

Singh and Sekhon (2005) analysed the monetary advantages of the KCC plan in Bihar. Their objectives were to investigate the current process of providing credit, assess the sufficiency of credit, and evaluate the influence on the effectiveness of the rural credit delivery system. The researcher categorised the respondents into three parts- KCC members, non-KCC members and bank managers. Average, percentage and tabular analysis of data were made to work out the short-term credit requirement. The study revealed that 91% of the respondents were strongly satisfied with the time taken to advance KCC limit. The Co-operative banks represented 65% of the total KCC issued and 63% of the total amount sanctioned. Commercial banks represented 35% of the total KCC issued and 37% of the loans approved.

Kumar et al. (2007) used the Logit model to identify the factors that impacted the acceptance of Kisan credit cards among farmers. The study observed that age, gender, household size, farm size, and educational degree had a beneficial effect on the decision of households to have KCC. The study analyzed the effectiveness of rural credit and the factors influencing the selection of loan sources. They also evaluated the performance of rural credit flow using several metrics. The secondary data was obtained from a debt and investment survey conducted by a national sample survey organization during the 48th and 59th rounds, spanning from 1991-92 to 2002-03. This study used the multinomial logit model, logit model, and compound annual growth rate to analyze the data. The study demonstrated that the utilization of KCC was motivating and its distribution was less imbalanced.

Gowda (2009) studied the impact of the KCC scheme on farm household income in Ramanagaram district to study the factors influencing the possession of KCC by farm households and to assess the impact of KCC credit on farm income. Primary data was gathered from a total of 60 individuals who received benefits and 60 individuals who did not get benefits. The data collection was done using a well-designed interview schedule. In discriminant analysis, student T-test was applied to analyse data. It found that returns were higher from agriculture for KCC holders than non-KCC holders.

Mahavir (2010) examined the economic assessment of KCC scheme in the Belgaum district of Karnataka and Sangli district of Maharashtra. The objective is to record the differences in the methods used to issue Kisan Credit Cards (KCC), assess the influence of KCC on agricultural profitability, and analyze the credit costs and sufficiency under the KCC system. Data was

gathered from a sample of 60 KCC holders and 60 non-KCC holders using a pre-tested and well-structured interview schedule, secondary data was also collected on a year-wise basis. The study analysed the collected data by tabular analysis, and production function analysis. It found that the average age of sample respondents was nearly the same in both categories and not only the average non-interest cost but also the average cost was found to be higher in the non-KCC category.

Sirisha and Malyadri (2011) examined the Kisan credit card as a means of promoting financial inclusion. They analyzed the advancement of KCC, as well as the contribution of each agency to the overall issuance of KCC and the sanctioned amount. This study utilized secondary data obtained from multiple sources, including publications and circulars from the Reserve Bank of India (RBI), specifically the trend and progress reports on banking in India for the year 2009-2010. The data was analyzed using the compound annual growth rate (CAGR) and percentage. The report reveals that regional rural banks (RRBs) had the highest compound annual growth rate (CAGR) of KCC issued, reaching 61.92%. Cooperative banks had a CAGR of 22.34%, while commercial banks had the lowest CAGR at 19.57%.

Patel (2012) conducted a study to assess the effectiveness of the KCC program in the Mahasamund district of Chhattisgarh. The study aimed to examine the key characteristics and compound growth rate of KCC, as well as compare the economic productivity between KCC and non-KCC users. Both primary and secondary data were gathered. A total of 40 KCC holders and 40 non-KCC holders were chosen for primary data collection from four villages. Secondary data was obtained from sources such as NABARD and PACS. The study utilized the technique of compound growth rate for analytical purposes. The report indicates that 95% of the farmers surveyed expressed satisfaction with the current interest rate of the KCC plan.

Patra and Sahu (2012) conducted an econometric analysis to examine the factors that influence and assess the effects of credit under the KCC program in India. Published sources were used to acquire secondary data, while primary data were collected from 300 respondents using a multi-stage random sampling approach. Mean, S.D., percentage, weighted average, econometric model, regression and growth rate were applied to analyse data. The results show that KCC provides easy access to organized sector loans to farmers which caused an increment in the productivity of rice crops for beneficiaries as compared to the return of non-beneficiaries.

Jainuddin, Hiremath and Patil (2013) evaluated the impact of KCC scheme on farmer's economy in Karnataka. This study was based on primary data. The data were analysed by using a

student t-test to check the significant difference between KCC holders and non KCC holder's input use patterns. The study revealed that the returns and revenue per acre realized by KCC holders were higher than non-KCC holders and all the beneficiaries of the KCC scheme had used more credit for the purchase of seeds, fertilizers and pesticides than non-beneficiaries' farmers because of the accessibility to credit on time. The cost of farming and returns from the crops was higher in the case of KCC holders than non-KCC holders.

Meena (2013) evaluated the management of KCC at the micro-level and its impact on the income of farmers in the Karuli area of Rajasthan. This study aimed to evaluate the development of KCC, analyze the pattern of credit acquisition, and evaluate the influence of KCC on farmers' income. Secondary data was gathered annually from 2001-02 to 2010-11, specifically on the quantity of cards issued. Additionally, primary data was acquired by selecting 60 KCC holders and 60 non-KCC holders using a stratified random sample approach. The least square method and CAGR through tabular analysis were applied. The banking sector was the main foundation of credit. The CAGR of commercial banks, RRB, and cooperative banks were 2.18%, 7.88% and 11.86% respectively.

Meena and Reddy (2013) examined a study on growth, performance and influence of KCC on farmers income in Rajasthan. Primary data was collected from 120 farmers through a stratified random sampling method and secondary data was also collected for study from district lead bank, NABARD, journal etc. during the years 2001 to 2011. To analyse data CAGR, least square method etc. were applied. The analysis found that the number of KCCs issued in the previous 10 years consistently showed an upward trend. The beneficiaries' farmers achieved a greater yield compared to non-beneficiaries, and banks play a significant role in providing loans. The survey also found that Commercial Banks were the primary source of loans for farmers.

Sharma, Choudhary and Swarnakar (2013) examined the influence of Kisan Credit Card scheme among the beneficiaries of KCC in Sehore district of (M.P). Primary data was collected from 120 beneficiaries, of State Bank of India, which selected randomly out of 3750 beneficiaries. To analyse data frequency distribution & percentage change were applied. It was found that KCC holders possibly using their credited amount for high-quality inputs. The majority of farmers were regular in repayment & had medium to high annual income. The study found the satisfactory attitude of beneficiaries.

Godara, Sihag and Dhanju (2014) evaluated the effectiveness of the Kisan Credit Card (KCC) program in Haryana, specifically in terms of the issuance of KCCs and the amount of funds approved and distributed through regional rural and cooperative banks. This study utilized secondary data obtained from the agenda and minutes of state-level bankers' committees spanning from 1999-00 to 2013-14. The least square method and percentage change were used to analyse data. The study shows the performance of RRB was improved in KCC issuing, amount sanctioning and disbursing.

Sirisha (2014) examined the performance evaluation of the KCC program in the Guntur district of Andhra Pradesh. The study aimed to analyze the position and performance of the scheme, understand its use pattern, assess its effect, and identify the challenges experienced by borrowers. 160 people were interviewed using the personal interview method to acquire primary data and secondary data was obtained from banks, action plans and chief planning officers of Guntur district. Ordinary least square model, operationalization of dependent variables and logit regression and Garrett's ranking were applied. The study observed that the portion of commercial banks was higher as compared to cooperative banks & RRBs.

Jainuddin, Hiremath and Patil (2015) observed the growth and performance of KCC scheme in Karnataka. For this study, secondary data was gathered from the websites of RBI, NABARD and also from various types of agencies during the years (2006-07 to 2011-12). The data was analyzed using the compound annual growth rate and exponential function. The analysis found that commercial banks had the largest share, followed by co-operative banks and regional rural banks.

Andotra and Gupta (2015) remarked that the KCC system had a significant effect on agricultural output. All of the crops examined in this study exhibited increasing output levels, indicating that agricultural production was increasing. The main cause for this is the provision of financing for premium inputs to the farming community via the KCC scheme.

Dwivedi, Sunder and Sharma (2015) conducted an economic analysis to examine the effects of the KCC scheme on input usage in non-basmati rice. They specifically compared the productivity and revenue before and after the implementation of the KCC plan, to analyse whether there is any change in expenditure on input. Primary data was collected through the survey method and farmers were divided into marginal, small, large groups, and 10 members were selected from each category. Percentage change, variance, t-test applied to analyze data. It revealed that both fixed

cost and variable cost rise after availing loan under KCC scheme, and productivity, gross income and net income also rise under all groups of farmers.

Hirwe, Choudhary and Wankhede (2016) examined the effects of the KCC system on improving agricultural productivity among farmers who benefited from it in the Maheshwar block of the Khargone district in Madhya Pradesh. To gather primary data, a multi-stage sampling method was utilized, whereby 10 villages were chosen from a certain block and 15 respondents were picked from each village. Therefore, a total of 150 KCC holders were chosen for examination. The data was analyzed using frequencies, percentages, mean, standard deviation (S.D.), Chi-square test, and T-test. The study found that KCC had a minimal effect in improving agricultural yield. The proposal recommends the appointment of field officers to serve as technical guidance givers.

Gahalawat and Gill (2016) conducted an analysis on the expansion of the KCC plan via cooperative banks in Haryana. This study utilized secondary data obtained from various sources such as journals and articles, spanning the years 1999-2000 to 2013-2014. To draw conclusion, researchers used descriptive statistics- percentage change, table, frequency, average etc. The sum of KCC distributed was greater than sanctioned in most of the years which demonstrate the positive growth in KCC scheme. It suggests to simplification in account opening procedure under KCC scheme.

Kanel (2016) examined the performance and impact assessment of KCC scheme on agricultural economy in Dhar district (M.P.). Primary data was collected from 80 beneficiaries and 80 non-beneficiaries through a pre-tested questionnaire schedule, secondary data was also collected from annual reports of selected banks. To analyse secondary data CAGR and to analyse primary data average, percentile technique was used. The study revealed that KCC had a growth rate of 1.12% for the period of 2003-04 to 2014-15.

Mehta, Trivedi and Mehta (2016) assessed the role and contribution of KCC scheme, to understand the key features of KCC, and to provide some suggestions for effective implementation of KCC scheme. The study utilized secondary data obtained from sources such as the NABARD Journal, Publications, RBI reviews, and occasional papers. It revealed the satisfactory operation, timely credit and flexibility in issuing KCC. RRB, Commercial banks, and Cooperative banks achieved the annual target.

Chhoidub and Pathania (2017) examined the performance of Kisan Credit Card (KCC) in Himachal Pradesh, to know about the opinion of the beneficiaries about KCC scheme, the satisfaction level of the beneficiaries, and problems faced by the farmers regarding this scheme. Both primary and secondary data are utilized in the investigation. Data was acquired from 400 respondents using a random sample approach. The original data was analyzed using several statistical measures including percentage, mean, standard deviation (S.D.), variance, and standard error of skewness. The survey indicates that a large proportion of respondents possessed comprehensive understanding of the KCC system and regarded co-operative banks as the primary sources of loans under the KCC plan. The survey found that most farmers saw the co-operative bank as the primary source of credit under the KCC plan. The report proposes implementing several motivation and awareness programs.

Gupta, Singh and Ranjan (2018) studied the economic evaluation of KCC in the terms of number of users, cost of credit and adequacy of credit in the Bhabua district of Bihar, India. Both primary as well as secondary data were used in study, to collect primary data purposive sampling method was used and 60 beneficiaries and 60 non-beneficiaries were selected randomly. The collected data were analysed through Cobb Douglas Production Function. The investigation uncovered a decline in the issuance of KCCs and the quantity of funds allocated in recent years, indicating a lack of farmer engagement and inefficient utilization of seeds, fertilizers, and irrigation.

Kaur and Dhaliwal (2018) investigated to quantify the level of effectiveness of the Kisan Credit Card (KCC) program implemented by regional rural banks in Punjab. The study obtained secondary data from the meetings of the Punjab State Level Bankers Committee from 2003 to 2014. The data was analyzed using mean, coefficient of variation, correlation, exponential growth rate, and ANOVA. Commercial banks discovered that the average amount sanctioned and disbursed under the KCC program was significantly more than that of regional rural banks (RRB) and cooperative banks.

Singh and Sihag (2018) examined the influence of the KCC program on the expenses and profits of wheat production, as well as its impact on the overall agricultural economy of farmers in the Karnal area. The study utilized primary data obtained from 90 individuals who were beneficiaries and 90 individuals who were not beneficiaries of the KCC program. The data was acquired using a well-designed interview process. The data were analyzed using basic analytical techniques such as calculating averages and percentages. The study found that KCC has a beneficial effect on the

rural economy of farmers who are beneficiaries, resulting in increased costs, returns, production, and productivity.

Chanda (2019) examined the factors influencing KCC offerings in all Indian states and Bihar districts, as well as the benefits of the KCC Scheme on agricultural growth and production. Furthermore, the study found that states with a stronger approach to rural lending had higher KCC borrowing rates. During the investigation, it was discovered that there was no evidence of KCC borrowing affecting state or district-level farming efficiency.

Kaur, H., (2020) studied the Kisan credit card scheme that offers farmers easy access to short-term loans for both production and expenditures. The research aimed to analyse the Kisan credit card scheme's evolution across states and zones. The research covered the period from 2001-02 to 2012-13. Secondary data for the investigation was acquired from RBI publications and examined using statistical methods. The KCC scheme has significantly increased the number of cards issued throughout states and union territories.

Sannathi and Kheni (2022) focused on the annual improvement of the KCC plan. In this research study, secondary data is collected and analyzed to examine the evolution of the kisan credit card program about the total number of operational kisan credit cards issued and sanctioned by KCC from 2017 to 2021. The majority of farmers in India are deemed marginal farmers, thus they cannot invest large sums of money in agriculture improvement, and as a result, the farmers continue to stay unchanged for the rest of their lives.

Rajashekar, H., (2023) examined the growth and performance of the Kisan Credit Card scheme in Karnataka over time and by agency from the fiscal year 2017 to 2022. The paper's approach is both descriptive and inferential. The data was analysed using statistical methods such as mean, CAGR, Chi-square, and correlation, among others. Over five years, the number of operating KCCs and the amount outstanding increased by 2.98 percent and 31.26 percent each year, respectively. Cooperative banks were rated top, accounting for 66 percent of operative KCCs and 82 percent of the outstanding amount in 2021-22.

Singh, Uttar & Srivastava (2024) applied the Wilcoxon Signed Rank test, to measure the effect of KCC on crop cultivation. The finding indicates that agricultural financing greatly benefits the cultivation of crops, particularly through the Kisan Credit Card Scheme. The KCC system benefits crop production activities such as plowing, irrigation, seed purchasing, fertilizer purchasing,

pesticide/insecticide purchasing, transportation expenses, and labour costs. The KCC initiative successfully provided agricultural loans for crop cultivation in rural Uttar Pradesh.

III. RESEARCH METHODOLOGY

The present research has employed the literature acquired from many sources, such as academic publications, books, journals, magazines, and newspapers, as well as from websites like Google Scholar and RBI. This study focused on doing a thorough review of the current literature in the area of the Kisan Credit Card Scheme, with a specific focus on studying the elements that contribute to the functioning of this scheme. This study also examines the potential areas for further research in this discipline.

IV. OBJECTIVES OF THE STUDY

- A. To assess the working of the Kisan Credit Card (KCC) scheme in India.
- B. To find out the research gaps for future studies.

V. DATA ANALYSIS

Credit availability and agricultural output have both seen significant improvements as a result of India's Kisan Credit Card (KCC) scheme. According to research by Singh and Sekhon (2005) and others, recipients are generally pleased with the service; in fact, 91% of them were satisfied with how quickly their KCC limit was increased. Commercial banks issued 35% of the KCCs and approved 37% of the loans, while cooperative banks issued 65% and approved 63% of the total amount, respectively, making them the dominant players. More evidence that KCC made it easier to get loans from the organized sector, which led to higher yields overall and in rice harvests in particular, came from Patra and Sahu (2012).

The choice to adopt KCCs was positively impacted by age, gender, family size, farm size, and educational degree, according to Kumar et al. (2007), who utilized the Logit model to find factors impacting KCC adoption. While Gowda (2009) found that farmers with KCC had better returns than those without, Mahavir (2010) found that farmers with KCC had higher average expenses but better profits. Holders of KCCs utilized more credit for vital agricultural inputs like seeds, fertilizer, and pesticides, and they also saw greater returns and income per acre, according to research by Jainuddin, Hiremath, and Patil (2013).

One area where the KCC scheme has made a big splash is in expanding access to banking services. Sirisha and Malyadri (2011) noted that commercial banks had a CAGR of 19.57% in KCC issuance, cooperative banks 22.34%, and regional rural banks (RRBs) 61.92%. The fact that KCC holders used their credits for high-quality inputs and often had middle-to-high incomes shows that they were satisfactorily included in the financial system, according to Sharma, Choudhary, and Swarnakar (2013).

Research has revealed that various areas and types of banks exhibit variable degrees of performance. The major source of loans for KCCs has been commercial banks, and Meena and Reddy (2013) found that issuance has been steadily increasing over the past decade. By 2021–22, 66% of the KCCs in operation and 82% of the total amount in Karnataka were cooperative banks, according to Rajashekar (2023).

Despite these advancements, there are still certain gaps in the research. To learn why KCC isn't working the same way in different regions, researchers need to look at the program nationwide. To give a more complete picture of the scheme's advantages, further study is needed, as most studies have concentrated on certain crops like wheat and rice. Previous research has mostly concentrated on shorter time periods; hence it is necessary to conduct longitudinal studies in order to determine the long-term effects of the KCC program on farmers' income and agricultural output. Research by Chhoidub and Pathania (2017) and others has brought attention to the importance of awareness and motivational programs; going forward, studies should assess how well these programs work and find ways to remove obstacles to participation in the KCC plan. The expansion and improvement of the KCC program might be further investigated in future research by looking at how digital banking and other financial technologies could be integrated with it.

Finally, credit availability, agricultural revenue, and financial inclusion have all been profoundly affected by India's Kisan Credit Card program. The strategy has been successful in some places and with some banks, but to fully understand its efficacy and where it can be improved, further study is needed. This research should be thorough, longitudinal, and incorporate technology.

VI. SIGNIFICANCE OF THE STUDY

Based on the review, this paper attempts to give recommendations to the concerned parties regarding the action that can be taken to promote the Kisan Credit Card scheme and to identify the research gaps and future direction for research in this area.

VII. CONCLUSION AND RECOMMENDATION

From this study, it can be concluded that the Government of India and the Reserve Bank of India have been actively working to promote the Kisan Credit Card scheme with the primary goal of giving financial support to the agricultural sector of the economy. The variables of age, gender, and education level exhibited a favourable influence on the issuing of KCC. KCC holders had a greater agricultural income in comparison to non-KCC holders. Co-operative banks outperformed Regional Rural Banks and Commercial Banks in terms of the number of cards issued and the amount of money sanctioned. A significant majority of KCC recipient farmers have identified the extensive and laborious paperwork as a serious issue. Furthermore, it is imperative to establish coordinated efforts between financial institutions and the Government to provide convenient accessibility to bank accounts. The banks have the ability to streamline the process of issuing KCC. The study found that the majority of research focuses on evaluating the effects of the Kisan Credit Card scheme and the performance of the system among farmers. However, there is a lack of research examining the repayment behaviour of farmers who benefit from the plan. Additionally, it is necessary to implement awareness programs to educate farmers about this strategy.

VIII. SCOPE FOR FUTURE STUDY

Future research studies can be conducted by assessing the repayment behaviour of beneficiaries' farmers, by making a cost-benefit analysis of KCC holders and also by checking their pattern of fund utilization.

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