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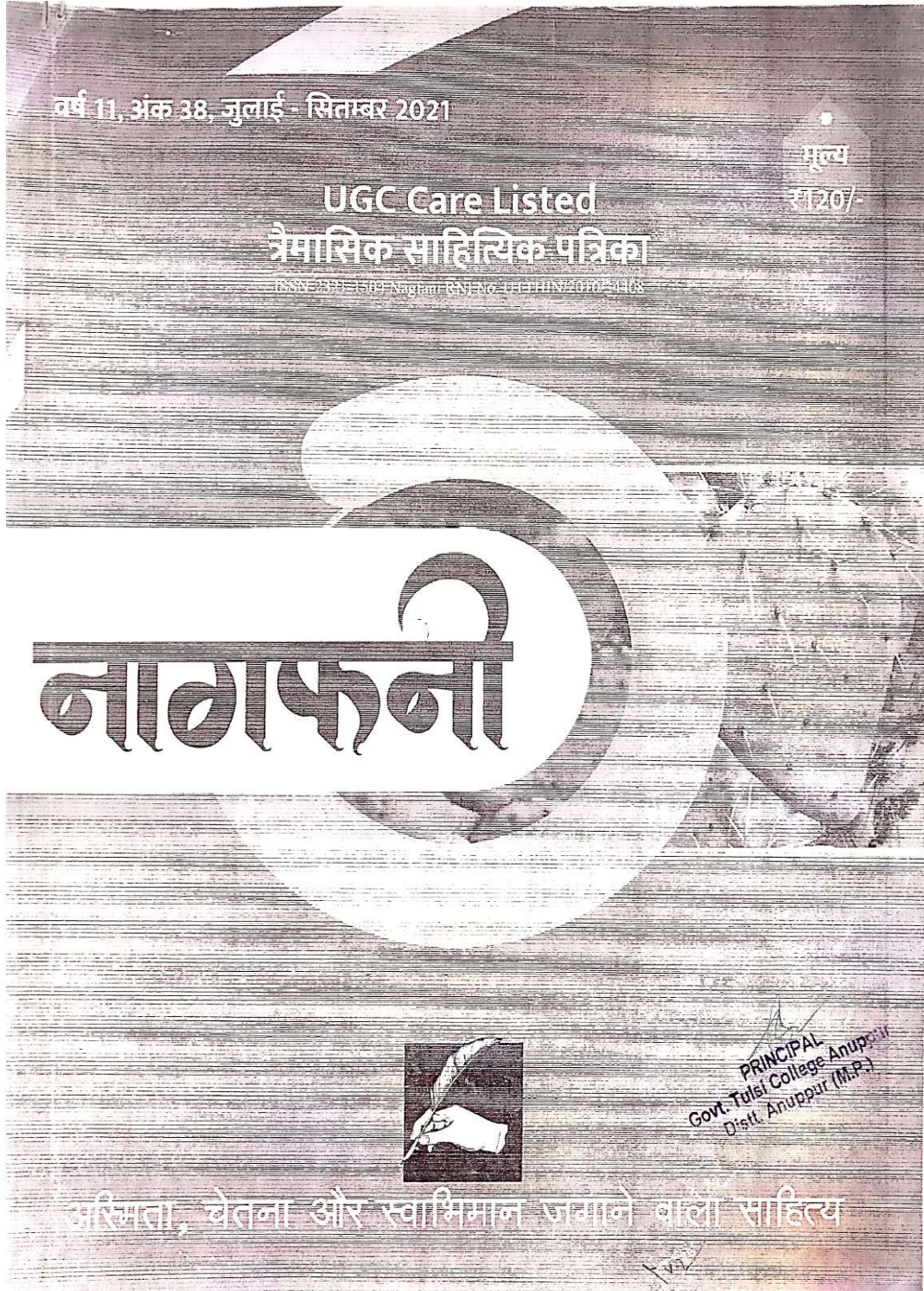
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A REVIEW ON THE PROGRESS AAPDA KISAN CREDIT CARD (KCC) SCHEME 2021





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A REVIEW ON THE PROGRESS OF KISAN CREDIT CARD (KCC) SCHEME

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ABSTRACT

The quantum of financial assistance to agriculture in India has improved manifold since the financial reforms. The government along with RBI has introduced various schemes and programs in order to channelize funds to rural areas of the country so that sufficient credit can be provided to farmers. It also emphasized on the need for creative credit instruments to support farmers and that gave birth to Kisan Credit Card Scheme. The scheme has been started in the year 1998 on the recommendations of Shri R.V. Gupta committee. According to the Government of India, over a 100 million cards had been issued cumulatively by March 2011. The Kisan credit card scheme is a short-term credit facility in order to provide agriculture credit in hassle free manner for production as well as consumption needs of the farmers. It facilitates in providing financial assistance to the farmers to meet their credit needs in relation to production, consumption as well as other allied activities throughout the year as and when required. The current paper reviews the progress of Kisan credit card scheme in the country since inception. The progress of KCC scheme was evaluated in the terms of number of cards issued and amount sanctioned under the scheme.

Key Words: Kisan Credit Card, Agency, Agricultural Growth, Financial Markets, Short Term Credit, India.

INTRODUCTION

In the late 1990's, the government launched the Kisan Credit Card Scheme in consultation with the Reserve Bank of India and NABARD. This scheme is meant to meet agricultural expenses of crop production, cultivation and contingency. It allows unlimited withdrawals and repayments. The adaptation of the Kisan Credit Card Scheme by different banks has led to easy availability of agricultural credit and an increase in agricultural productivity. Other than this scheme, nationalized banks offer a variety of other agricultural loan options.

Agriculture has been the basis of Indian economy where majority of the population of the country either depends upon agriculture for their livelihood or are engaged in agriculture occupation. Agriculture has been outpaced by the increasing technical and service sector development in the country although it is still a major contributor to the gross domestic product of the country. Over the period of time, the need of agriculture credit has also increased which has given rise to formal and informal sectors of lending. The banking sector reforms and nationalization of various banks gave rise to formal lending of credit to agriculture. The government along with RBI has introduced various schemes and programs in order to channelize the funds to rural areas of the country so that sufficient credit can be provided to farmers. The structure of agriculture credit in India comprises commercial banks, regional rural banks and cooperative banks.

The scheme Kisan credit card was started in August 1998 in order to provide timely and hassle-free credit for the production requirements of the farmers. The main purpose of the scheme was to meet the production as well as consumption needs of the farmers. It facilitates in providing financial assistance to the farmers to meet their credit needs in relation to production, consumption as well as other allied activities throughout the year as and when required. Credit assistance is required by a farmer for several purposes. This can be for the purpose of cultivation of the crops beginning from making the land cultivable, followed by cultivating the land, sowing, nourishing the crops, using fertilizers and pesticides etc. till the harvest of crops.

The model for the scheme was prepared by NABARD for issue of Kisan credit card with consultation of some major banks and the scheme was circulated by RBI to be adopted by all the banks uniformly. The main aim

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of the scheme was to seek the problems of farmers regarding inadequate, untimed, uneconomic and short-term credit needs. The scheme provides credit for crop production, ancillary and non-farm activities as well as consumption needs. The scheme was implemented throughout the country with effect from the year 1998-99. Using the NABARD KCC scheme, the eligible farmers have been issued a Kisan Credit Card or Pass Book. Within the prescribed limit, there can be any number of withdrawals and repayments with the cash credit facility. In order to assess and fix the limit of a farmer, the annual total production credit needs include other auxiliary activities in relation to crop production. Within the due course, even the allied activities and short-term credit needs pertaining to non-farming may also be covered. The limit of a farmer is set on the base of his productive land holding, cropping pattern and financial scales and the discretion in fixing these sub-limits lies with the banks. The limit carries a validity period of three years and it is also a subject to periodic review. The facility even allows re-scheduling or conversion of credit due to loss to crops in case of natural disaster. On the other hand, the promotional and progressive benefits i.e., incentive for good performance or enhancement of credit limit due to inflation or changes in cropping pattern etc. are also given.

The position of Indian farmers is not very good and it is miserable that government is also not working to eradicate the poverty of Indian farmers. But government of India has not taken fruitful steps in this matter. Kisan Credit Card Yajna Nationalized Banks and RRB's introduced the Kisan Credit Card Scheme of NABARD in their areas of operation in 1998-99. In this scheme eligible farmers are provided with a Kisan Credit Card and a passbook or card-cum-pass book. The revolving cash credit facility allows any number of withdrawals and repayments within the limit. This limit is fixed on the basis of operational land holding, cropping pattern and the scale of finance. Sub-limits may be fixed at the discretion of banks. This Kisan Credit Card is valid for 3 years subject to annual review. As incentive for good performance, credit limits may be enhanced to take care of increase in costs, change in cropping pattern, etc. Each drawl should be repaid within a maximum period of 12 months. Conversion or rescheduling of loans is allowed in case of damage to crops due to natural calamities. Security, margin, rate of interest and other details are fixed according to RBI norms.

Important agricultural finance schemes

State Bank of India in Indore District presents a wide range of financial schemes for agriculturalists. These schemes include crop loans, Produce Marketing Loan Scheme, Loan Against Warehouse Receipts, Kisan Credit Card Scheme, agricultural term loans, Land Development Scheme, Minor Irrigation Scheme, Farm Mechanization Scheme, Financing of Combine Harvesters, Kisan Gold Card Scheme, Land Purchase Scheme, Krishi Plus Scheme, Arthias Plus Scheme, Dairy Plus Scheme, Broiler Plus Scheme, Finance to Horticulture, Lead Bank Scheme and Agri Business Heads Scheme. The rural / agriculture banking division of State Bank of India in Indore. Some of them are as under:

- Kisan Credit Card (KCC)
- Agricultural gold loans
- Kisan Gold Card Scheme (KGC)
- Produce marketing loan
- Land purchase scheme
- SBI Kisan Credit Card Scheme at SBI

Objective of Kisan Credit Card Scheme-Kisan Credit Card Scheme aims at adequate and timely support from the banking system to the farmers of Indore District for their cultivation needs including purchase of inputs in a flexible and cost-effective manner.

Issue of Cards

The beneficiaries under the Scheme will be issued a credit card cum passbook having following details: a) Name, b) Address, c) Particulars of land holding d) Borrowing limit, e) Validity period, f) Photograph. To give the benefit of modern technology now ATM Kisan Credit Cards are also issued.

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Fixation of Credit Limit:

1. The credit extended under the KCC Scheme will be a revolving cash credit and any number of draws and repayments within the limit will be permitted.
2. Contingent needs such as for medical, education, religious functions etc. up to 20% have been included in KCC.
3. The basis of fixation of credit limit is cropping pattern and scale of finance as recommended by the District Level Technical Committee (DLTC). For the fixation of credit card limit operational land holding will include leased in land and exclude leased-out land. For the year 2004-05 loans in excess of 20% of scale of finance may be sanctioned.
4. Within the overall yearly limits sub limits for different seasonal requirements such as Rabi, Kharif, and long duration crop are fixed.

Validity/Renewal:

The credit card will be valid for 3 years subject to yearly review.

Crop Insurance:

Notified crops are covered for insurance as per Rashtriya Krishi Bima Yojna (RKBY). Personal Accident Insurance-The Personal Accident Insurance Scheme (PAIS) has been implemented by the bank. The policy covers the KCC holders up to the age of 70 years. The premium for one year is Rs.15/- while the premium for 3 years policy will be Rs.45/-. The premium payable to the insurance company under the scheme is shared between the KCC Issuing bank and the KCC holder in the ratio of 2:1. The bank branches are offering policy for three years. Risk Coverage includes:

The benefits are as under:

- i) Death due to accident/permanent total disability/loss of two limbs or two eyes or one limb and one eye: Rs.50000/-
- ii) Loss of one limb or one eye: Rs.25,000/-

VIEW OF LITERATURE

Mehta et al. (2016) analysed the role of kisan credit card scheme in the rural India. The primary motive of the study was to analyse the role of Kisan credit card scheme and provide suggestions thereof. It was observed that kisan credit card was very effective popular tool of rural credit to finance the requirements of farmers in judicious manner. It was suggested that banks must make the process easy so that the farmers in poor performing zones can get benefit from the scheme as well.

Gandhimathi and Sumaiya (2015) evaluated the role of kisan credit card system in the distribution of agricultural credit in the country. It was found that among the selected variables, rural branches of commercial banks, savings deposits, agriculture production, borrowing of commercial banks from Reserve Bank of India and the introduction of KCC scheme were significant to determine financial inclusion. Further, it was observed that the regression analysis and logit analysis proved that KCC improved the financial inclusion in the agriculture sector.

Maurya (2015) studied the role of co-operative banks in agriculture in district Mohali (Punjab) with the purpose to assess the impact of agriculture credit provided by co-operative banks in the study area. Further, it also studied the attitude of borrowers and lending agents towards farmers and assessed the impact of credit on assets, level of income, employment, savings etc. The study was based on primary sample survey conducted on 120 beneficiary farmers. The parameters used were utilization of land, amount of irrigation, cropping strength, output yield, cultural practices, input arrangement, farm incomes, employment model, saving guide. It was found that all the parameters under the study had significant impact on co-operative banks lending in one way or the other. But banks failed to go long way to fulfil the credit requirements of the rural farmers. Further, it was

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also found that there was increase and decrease in the rural farm credit by institutional and non-institutional agencies during the last five decades but the lending institutions faced many problems such as over dues and defaults. It was recommended that instead of giving cheaper credit, banks should also try to inculcate saving habit and monitoring arrangements and controls should be tightened.

Godara et al. (2014) analysed the KCC scheme in the state of Haryana. The banks so selected were state regional rural banks and state co-operative banks. The main objective was to study the kisan credit card issued, sanctioned and disbursed by RRBs and state co-operative banks. The compound annual growth rate was calculated to examine the performance. It was found that the performance of regional rural banks was satisfactory as compared to co-operative banks. Further, it was suggested to educate farmers about the scheme, banks should open more branches and attention should be given to low performing regions and effective steps should be taken by government to improve the performance of KCC scheme.

Patil (2014) evaluated the function of commercial banks in financial inclusion through KCC scheme in India with the objective to analyse the bank group wise disbursement of kisan credit cards and credit to holders. It was observed that all the bank groups had made good contribution in financing poor farmers through Kisan credit card scheme. However, role of commercial banks was more significant than other two groups. It was observed that co-operative banks were facing problems due to political interference and wrong management. It was suggested that the cooperative banks should be taken care of by reducing political interference in order to motivate cooperative sector.

Laxypathi (2013) evaluated the kisan credit card scheme in India and Karnataka in order to analyse the development rate of Kisan credit card users and study the impact of Kisan credit card on the production of the crops and income of the farmers. The respondents were randomly selected and information was obtained by way of questionnaire. It was observed that there was growth in the number of Kisan credit card users as new farmers were adopting this scheme every year. Further, there was significant rise in the production of crops and as a result, increasing yield leads towards increase in the income of farmers. It was suggested that introduction of biometric cards, weather-based crop insurance schemes, simplification of procedure to obtain loan, initiatives by commercial banks as well as state governments, innovative insurance products can make Kisan credit card scheme more farmer friendly and efficient instrument of credit delivery.

Sharma et al. (2013) analysed the kisan credit card scheme among the beneficiary farmers and also studied the impact of same in Sehore (Madhya Pradesh). The main objective of the study was to review the adoption behaviour of beneficiary farmers. 120 respondents were selected randomly and data was collected through survey method. The adoption behaviour was measured in terms of borrowed amount, repayment pattern, income generation, gross income from crops and utilization of credit etc. It was revealed that the attitude of the beneficiaries was satisfactory towards Kisan credit card scheme. The short-term loan had positive impact on the income generation, gross income from crops and productivity of crops. Further, the borrowers were regular in repayment of the loan except few defaulters and all were utilizing the credit for the production purpose only.

Patra et al. (2012) examined the impact and determinants of credit under kisan credit card scheme in India. The study was conducted in Cuttack district of Orissa state in India and the parameter used was number of cards issued. Sample farmers were randomly selected according to their land holding size. The data was analysed using statistical tools such as mean, standard deviation, percentage share, weighted average, growth rate, etc. It had been found that kisan credit card scheme was effectively providing institutional loan to farmers which in turn raised the number of new borrowers every year. Cost of cultivation was found to be most significant determinant of credit requirement. It was further suggested that banks should take initiatives for promotion of self-help

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groups, farmers Club and innovative insurance products and should have more productive approach to make Kisan credit card a farmer friendly efficient instrument for credit delivery system.

Uppal and Juneja (2012) evaluated the performance of various banks in issuing Kisan credit cards and limit via Kisan credit cards for the period 2009 to 2011. The main purpose of this paper was to study the features of kisan credit card, agency wise and state wise progress of Kisan credit card. For the analysis, commercial banks, state regional rural banks and state co-operative banks were selected. For the analysis, statistical techniques like arithmetic mean, percentage and growth rate were used. For the performance evaluation, parameters like number of Kisan credit cards issued and amount sanctioned were selected. The study found that commercial banks were most successful in pleasing the aims of NABARD followed by regional rural banks. Overall average percentage growth rate of all the bank groups was 0.323 per cent which showed the efficient performance of Indian Banking industry in serving agriculture. It was further suggested that by strengthening the co-operative banks, more growth rate in issuing Kisan credit card could be achieved.

Mahavir (2010) evaluated Kisan credit scheme in Belgaum (Karnataka) and Sangli (Maharashtra). The main idea of this paper was to study the growth of KCC users, impact of scheme on crop productivity, cost effectiveness of scheme and constraints in the operation of scheme. The data was analysed through percentages, averages, arithmetic mean, growth rate and the Cobb-Douglas production function. The sample farmers and bank managers were interviewed. The compound growth rate of KCC issued in Karnataka and Maharashtra was 28.69 per cent per annum and 24.96 per cent per annum respectively as there was consistent growth in KCC issued.

Rao et al. (2005) examined the Kisan credit card scheme and initiatives taken by Orissa state co-operative bank. The data was collected from the managers and staff members of co-operative banks at Bhubaneswar, Akhandeswar and Sishupalgarh and few borrowers. It was observed that Orissa state co-operative bank was first to start Kisan credit card scheme after launching of the scheme by Indian government. Kisan credit card was popularised among farmers by Orissa cooperative bank by bringing technology close to ruralites. It was found that the computerization of all co-operative banks and district level committees to review the implementation of Kisan credit card scheme and to conduct Kisan credit card holders meeting once in a year to deliberate issues were initiatives taken by Orissa co-operative bank. It was suggested that co-operative banks should make efforts to have positive interventions for improving the scheme, efforts to increase in number of accounts, incentives for sincere borrowers, to provide adequate credit, to have some scheme for post-harvest credit, to finance leased farmers, to provide term loans, loans for allied activities, to reduce transactional cost and to make use wider network connectivity.

OBJECTIVES OF THE STUDY-The main intention of the paper was (i) to review the progress of Kisan credit card scheme and (ii) to study the information about Kisan credit card scheme.

RESEARCH METHODOLOGY-This study is Conceptual in nature and tries to highlight working of Kisan Credit Scheme and its underlying schemes in context of govt. guidelines. For the purpose of the study, secondary data has been collected from extensive research through E-library, different available published articles, journals, books, internet, magazines, and seminar papers and the world-wide web. The data has been accumulated from various reports of NABARD and publications of Reserve Bank of India.

FINDINGS-Steps taken by Government. The main motto of central government behind this scheme is to strengthen the economic position of farmers in the country and also to make them able to live a good life. The government pays the difference amount to the banks. But sometime their decision like waiving off the interest amount or loan amount as was done in 2007 that the previous all interest amount and loan number of farmers was waived off increases the burden of the government as this waived amount has also to be paid by the government.

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the bank. If the waiving off the loan or interest amount is done for the real betterment of farmers then it is good but government actually does so for its political reasons. They just want to divert the votes of farmers for them in the upcoming elections. This amount could also be used for other constructive purposes in the country.

Misuse Of Loans by Farmers
Its human nature to misuse the facilities provided. As we misuse land, water, air, minerals, forests etc every person tries to misuse or exploit the resources. Sometimes it may be their necessity and sometimes they do so unknowingly. Some farmers of Indore District have also misused the finance provided to them by the banks and they are unable to repay the loan. They have used the loan amount in meeting various expenditures viz. marriages, death rites & rituals, purchasing vehicles, electronic products etc. The farmers of Indore District have misused a huge amount of money in marriages and other rites and rituals. These all have been due to ignorance of farmers. They are not literate and they just follow the other persons who misguide them. They have not grabbed the opportunity provided by the government and now they are again in trouble. The innocent illiterate farmers are forced to spend a huge amount in rites and rituals by the relatives and caste persons, due to which they use the money earned from the agriculture in such useless orthodox beliefs.

CONCLUSION

The KCC scheme has been in effect now for around thirteen years. Over this period, it has become the main, if not only vehicle of short-term credit to agriculture and also increasingly as a source of investment and consumption needs of farmers. In this research work the main emphasis is given on agricultural finance, its sources in district and its impact on life of farmers. The researcher has collected primary as well as secondary data for this purpose. The data have been collected from SBI, Lead bank office, Agriculture College, statistical department and agriculture department. Separate questionnaire was prepared for farmers and bank officers.

The study also reveals the main fact that maximum of the farmers now doesn't have to take loans for agricultural needs from salukars or moneylenders. The research also reveals that bank officers are sometimes very strict in their loan recovery. A few times due to this the farmers also commit suicide under pressure. The farmers actually get afraid of their names displayed in defaulters list and also in the newspapers for sale of their land or tractors etc. Government is providing low interest loan facility to farmers, which is utilized by them up to a certain extent.

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