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### ABSTRACT

*The important objective of KCC scheme are to provide insurance coverage and financial support to farmers in the event of failure of crops as a result of natural calamities, pests and diseases. To encourage the farmers to adopt progressive farming practices, high value inputs and higher technology in agriculture to help stabilize farm income, particularly in disaster years and to support and stimulate primarily production of food crops and oil seeds. The present is conducted to analyze how far these objectives have been fulfilled and to give valuable suggestions for the improvement of the scheme. These major findings and suggestions are brought out from the study through the structured interview schedule. The scheme of KCC is under implementation by state co-operative banks through District Central Co-operative Banks and Primary Agricultural Credit Societies as also the RRB and Commercial banks under the aegis of NABARD. Co-operative banks have the largest share in implementation of the KCC scheme. The scheme has popular both amongst farmers and bankers.*

### KEYWORDS

KCCS, farmer awareness.

### 1. INTRODUCTION

The Kisan Credit Card Scheme was a step towards facilitating the access to short term credit for the farmers from the formal financial institutions. The Kisan credit card scheme was step up in 1998-1999 with three different sub limits such as production, asset maintenance and consumption needs.

The scheme was conceived as a uniform credit delivery mechanism which aimed at provisions of adequate and timely supply of short term credit to the farmers to meet their crop production requirement. The KCC instrument would allow the farmers to purchase agricultural inputs such as seeds, fertilizers, pesticides and also allow them to withdraw some cash for meeting their other crop production related requirements.

The scheme of KCC is under implementation by state co-operative banks through District Central Co-operative Banks and Primary Agricultural Credit Societies as also the RRB and Commercial banks under the aegis of NABARD. Co-operative banks have the largest share in implementation of the KCC scheme. The scheme has popular both amongst farmers and bankers.

#### 1.1 STATEMENT OF THE PROBLEM

Even after fourteen years of the launch of Kisan Credit Card Scheme, many farmers use the card as a production loan and unaware of the benefits provided by the card in the utilization of funds and guidance. There is need for greater publicity to popularize the scheme as also for the evaluation of the farmers. Against these backdrops the present study has been conducted.

#### 1.2 IMPORTANCE OF THE STUDY

The importance of KCC is very helpful to farmers to avail credit for their agricultural activity. It is an innovation in the field of credit which is implemented through the bank to provide financial security to farmers at grass root level. The KCC has gained greater significant in the present scenario of farmers suicide and guaranteeing agricultural insurance against natural calamities. An analysis of farmer's suicide was the financial problem due to borrowing money from informal sources like money lenders, private financial institutions.

The credit from informal sources normally possesses an increased rate of interest. To overcome this situation a model scheme was formulated by NABARD. The scheme has been launched to provide timely and adequate credit support to their production needs in an effective manner. It provides short term credit to farmers.

#### 1.3 OBJECTIVE OF THE STUDY

The main objectives of the study are as follows:

- To study the farmers perception on KCC.
- To study the adequacy of credit provided through KCC.
- To know the repayment performance of KCC beneficiaries.
- To study about the awareness of the Kisan Credit Card holders and their attitude towards Kisan credit card Scheme.
- To review the extend of utilization of Kisan Credit Card at Elappara Grammine Bank
- To examine the practical problems faced by the Kisan Credit Card holder.

#### 1.4 HYPOTHESIS

**H<sub>0</sub>:** The Kisan Credit Holders have no awareness about the benefits available through Kisan Credit Cards

**H<sub>1</sub>:** The Kisan Credit Holders have awareness about the benefits available through Kisan Credit Cards

#### 1.5 METHODOLOGY

The primary data necessary for the purpose were collected from the farmers having kisan credit card at Elappara Panchayath with the help of interview schedule was constructed to elicit information from farmers regarding Kisan Credit Card. All the KCC holders of the Kerala Gramine Bank at Elappara constitute the population of the study. The researcher has adopted convenience sampling for the study. In the study, a sample of 50 respondents were selected from the population. A



structured interview schedule is to be used for collecting primary. The data collected to be analyzed through simple statistical techniques like Average method, simple percentage method, mean, standard deviation etc. The secondary data necessary for the study have been collected through annual reports, books, journals and published papers.

### 1.6 LIMITATIONS OF THE STUDY

- Time limit is the major limitation. So in depth study or analysis is not possible.
- The study is to be conducted in Elappara Panchayathu of Idukki district only.
- Information collected from 50 respondents only

## 2. REVIEW OF LITERATURE

### 2.1 INTRODUCTION

Kerala Gramin Bank (KGB) is a Regional Rural Bank (RRB) formed on 08/07/2013, under the Sub-Section (1) of Section 3 of the RRB Act 1976 (27 of 1976). The bank was formed by amalgamating the two RRBs of Kerala namely South Malabar Gramin Bank and North Malabar Gramin Bank through a notification by the government of India. The head office of Kerala Gramin Bank is at Malappuram and the sponsor bank is Canara Bank. Kerala Gramin Bank is the largest Regional Rural Bank in the country with a total business of above 15,000 Crore and a network of 542 branches spread all over Kerala. It is having dominant presence in all the 14 districts of Kerala State and is the only RRB in the State.

The share capital of the bank is 2 Crore contributed by the Central Government, State Government and Sponsor Bank in the ratio 50:15:35 respectively. As on 08.07.2013 Bank's total Deposits stood at 7306 Crores and total advance at 7707 Crore. The CD Ratio of the bank is 105%. The Bank has a well dedicated team of 2700 odd staff members.

The main focus of the bank is to initiate appropriate intervention for overall economic upliftment of the people of Kerala by giving financial assistance to the sectors like Agriculture, Micro, Small and Medium Enterprises, education, housing, micro-credit, weaker sections, SC/ST communities etc.

KGB has carved a niche for itself through its 36 year old history of dedicated and customized service to the clientele by its predecessor RRBs. With 542 branches as on 21/01/2014, it is the third largest bank in Kerala in terms of branch network. Further, its CD ratio is the highest among major banks of Kerala. KGB leads other Banks in the state in the number of persons assisted under Kisan Credit Card (KCC) and SME (Priority) schemes.

For the past 36 years the predecessor RRBs of the bank have succeeded in building warm relationship with its customers. Now KGB's objective is to intensify this relationship further and thus emerge as a strong, vibrant and socially committed 'Kerala's Own Bank'.

### 2.2 HISTORY OF KERALA GRAMIN BANK

Kerala Garmin Bank is India's largest Regional Rural Bank (RRB) with ₹18,000 crore of business, headquartered at Malappuram in Kerala, India. The bank is jointly owned by Government of India, Government of Kerala & sponsored by Canara Bank KGB has the third largest branch network among all the commercial banks operating in Kerala with 541 branches, 4 service branches, 9 regional offices, more than 125 ATMs and 294 kiosk banking outlets across the state. The Credit-Deposit Ratio of the bank is 107%, which is the highest among all major banks of Kerala. The bank was formed by amalgamating North Malabar Gramin Bank and South Malabar Garmin Bank in 2013. As a fully Government owned undertaking, KGB is in the forefront in meeting its social commitments and also in implementing various Government formulated policies and schemes. It is having dominant presence in all the 14 districts of Kerala State and is the only Regional Rural Bank in the State. The bank achieved 20% growth in the last financial year & plan to take the branch network to 1,000 in a couple of years.

### 2.3 KISAN CREDIT CARD – AN OVERVIEW

Agriculture continue to be an important sector of the economy with 18% share in the GDP, provides employment to nearly 2/3 of the work force in the country. Agriculture at present has undergone a significant shift from the subsistence level of production to market oriented production. Diversification and commercialization in agriculture has resulted in shifting of cropping pattern from traditional crops to high value crops and new markets.

Institutional credit, which played a very significant role in the development of agriculture sector. Thus credit acted as means to provide control over resources to enable the farmers to acquire the required capital for increasing agricultural production. The success of Green Revolution in Indian agriculture to a large extent laid on institutional credit support to agricultural sector in terms of expansion in inputs like fertilizers, irrigation, private capital formation etc.

### 2.4 AGRICULTURAL CREDIT DELIVERY SYSTEMS

Institutional credit dispensation systems for agriculture in India only a brief history starting with the setting up of co-operative societies in 1904. However, coverage of these societies to meet the credit requirement was so limited in certain pockets and negligible, that almost entire credit requirement of the farming community was met by informal money lending resources till 1950s. The recommendations of all India rural credit survey committee (1951-1954) has laid down the foundation of the institutional frame work for establishing a sound credit delivery system for financing agriculture and allied activities. The entry of commercial bank with bank nationalization in 1969 and the emergence of RRB in 1975 give wider reach to the short term credit delivery system of the country.

Though several suggestions for provision of credit through single source, including by the national commission for agriculture, the basic characteristics of the credit dispensation in India remained as multi product and multi-agency approach especially in 1970 and 1980s.

Under the system each farmer had the flexibility to approach an agency of his choice for an investment as per the standard stipulation laid down by the agency. Again component of investment credit or production credit would exclude maintenance cost as it presumed that maintenance is a recurring cost which the farm enterprises can meet out of its operational surplus. It was also presumed that the credit need of the firm and that of the investor are independent and mixing up of the same will adversely affect the economics of the firm: hence, no effort was made to cover the later by the institutional credit along with the farmer.

The functioning if the multi credit product approach has a number of intrinsic and structural rigidities, making most of the products inefficient and reducing its utility to sub optimal level. Very often the line of credit was made supplier friendly so as to make its operation to the minimum. The complicated credit environment created by the multiple credit delivery systems in rural area duplicated work load increasing the social cost associated with it.

The structure of the Agricultural Credit Delivery Systems (ACDS) in the country, evolved over the years, comprises of institutions in the formal and informal sector. In the formal sector, a multi-agency approach has been adopted and includes co-operatives, commercial Banks and RRB. The informal sector operates through non-institutional sources like money lenders, traders, merchants, commission agents, friends and relatives etc....

### 2.5 AGRICULTURAL CREDIT DELIVERY STRATEGY

The credit strategy for agricultural development in the country was founded on philosophy of "growth with equity". Various measures like administered interest rates, setting targets of lending to the agricultural sector, coupled with availability of refinance to the banks at softer terms had helped in increasing the flow of credit to the agricultural sector. Stipulating the targets to the bank ensured access of credit to marginal small farmer's. Loan to this group were made available at softer terms. Examples: lower down payment, longer maturity period and lower rate of interest.

### 2.6 KISAN CREDIT CARD

Recognizing the limitations of multi credit product and multi-agency approach, a stronger view emerged among policy makers particularly since the early 90s, on the need for an "integrated credit" product for accelerating sector specific development process. The introduction of a new credit product called 'Kisan Credit Card' in 1998-1999 with three different sub limits i.e.; production, asset maintenance and consumption needs is a step in this direction. This brings integration in to the multi credit product system by offering farm entrepreneur a single line of credit through a single window for multiple purposes. These includes acquisition of farm assets, maintenances thereof and meeting families intervening consumption needs. The introduction of an innovative credit product called KCC in 1998-1999 was essentially designed by NABARD, as an integrated product to address the challenge.

### 2.7 CONTENTS OF KISAN CREDIT CARD

Beneficiaries covered under the scheme are issued with a credit card and a pass book or a credit cum pass book incorporating the name, address, particulars of land holding, borrowing limit, validity period, a passport size photograph of holder etc. which may serve both as an identity card and facilitate recording of transactions on going basis. Borrower is required to produce the card cum passbook whenever he operates the accounts.

**2.7.1 OBJECTIVES OF KCC SCHEME**

The following are the important objectives of KCC scheme:

1. To provide insurance coverage and financial support to the farmers in the event of failure of crops as a result of natural calamities, pests and diseases.
2. To encourage farmers to adopt progressive farming practices, high value inputs and higher technology in agriculture.
3. To help stabilize farm income, particularly in disaster years.
4. To support and stimulate primarily production of food crops and seeds.

**2.7.2 FEATURES OF THE KCC SCHEME**

The following are some of the Main features of KCC scheme:

- Eligible farmers are to provide with KCC and a passbook or a card cum passbook.
- Revolving cash credit facility involving any number of withdrawals and repayment within the limit.
- Limit to be fixed on the basis of operational land holding, cropping pattern and scale of finance.
- Entire production credit needs for full year plus ancillary activities related to crop production to be considered while fixing the limit.
- Sub- limits may be fixed at the direction of banks.
- Card valid for three years subject annual review. As incentive for good performance, credit limit could be enhanced to take care of increase in cost, change in cropping pattern etc.
- Each withdrawal to be repaid within a maximum period of 12 months.
- Conversion or re-schedulement of loans also permissible in case of damage to crops due to natural calamities.
- Security, margin, rate, of interest etc. as per RBI norms.
- Operations may be through issuing branch through other designated branches at the discretion of the bank.
- Withdrawals through slips or cheques accompanied by card and passbook.

**2.8 ADVANTAGES OF KCC SCHEME****ADVANTAGES TO FARMERS**

- Access to adequate and timely credit to farmers.
- Full year credit requirement of the borrowers taken care of.
- Minimum paper work and simplification of documentation for withdrawals of funds from the bank.
- Flexibility to draw cash and buy inputs.
- Assured availability of credit at any time enabling reduced interest burden of the farmers.
- Sanction of the facility for 3 years subject to annual review and satisfactory operation and provision for enhancement.
- Flexibility of withdrawals from a branch other than the issuing branch at the discretion of the bank.

**ADVANTAGES TO THE BANKERS**

- Reduction in work load for branch staff by avoidance of repeat appraisal and processing of loan papers under KCC scheme.
- Minimum paper work and simplification of documentation for withdrawals of funds from the bank.
- Improvement in recycling of funds and better recovery of loans.
- Reduction on transaction cost to the banks.
- Better banker – client relationship.

**2.9 RASHTRIYA KRISHI BIM YOJANA**

Crop loans disbursed under KCC scheme for notified crops are covered under Rashtriya Krishi Bhima Yojana (RKBY). All farmers including share croppers, tenant farmers growing insurable crops are covered. 50% subsidy in premium allowed to small and marginal farmers, to be shared equally by the Govt. of India and state Govt. or union territory.

**2.10 IMPLEMENTATION ASPECTS OF THE KCC SCHEME**

The State Co-operative Banks (SCB), were first to launch the KCC scheme based on the model scheme circulated by NABARD in august 1998. Based on the instructions of the SCB, District Central Co-operative Banks Introduced the scheme.

**2.10.1 ELIGIBILITY NORMS**

As almost one decade has been passed since introduction the KCC scheme, several changes has been experienced in eligibility norms of farmers for availing KCC. In case of primary agricultural credit societies, all the members with operational holdings who were not defaulters were eligible for insurance of KCC. Accordingly, the PACS secretary restricted the insurance of the KCC takings in to account the credit history of the member. If the credit card has been issued and it was not operational and caused to be operational once the loan disbursed was defaulted.

**2.10.2 CREDIT LIMIT**

Initially, while circulating the model scheme on KCC among the banks, RBI and NABARD had recommended KCC for the farmers where requirement of crop loan was Rs.5000 and more. However, this ceiling was subsequently waived and all the banks were advised that they could work out their own loan limit or ceiling.

**2.10.3 FIXATION OF CREDIT LIMIT**

The model scheme had stipulated that credit limit under KCC may be fixed on the basis of operational land holding, cropping pattern and scale of finance as recommended by the District Level Technical Committee or State Level Technical Committee. Whenever the DLTC/SLTC have not recommended scale of finance for the crops or in the opinion of the bank, recommended lower scales than the required amount, banks were allowed to fix appropriate scale of finance of the crop.

**2.10.4 CREDIT LIMIT FOR AGRICULTURE AND ALLIED ACTIVITIES AND NFS**

As per the KCC scheme guidelines, in the beginning all the banks had issued instructions for inclusion of short fund requirement for meeting the needs of allied activities like dairy, poultry or farm machinery as also the working capital requirement for Non- Financial Services (NFS) activities being undertaken by farmers in arriving at the limit. However, there is no system of providing credit limit for working capital requirement for agriculture, allied activities and NFS in the KCC itself. The co-operative banks did not provide for working capital requirements for ancillary activities related to crop production, allied activities and NFS.

**2.10.5 CREDIT LIMIT FOR CONSUMPTION AND OTHER TERM LOANS**

The co-operative banks were not able to meet the crop loan requirement of the members of the fullest extent. Therefore, the co-operative banks were not making any provision for consumption loan in the KCC limit sanctioned due to resources constraint.

**2.11 ATM - KISAN CREDIT CARD**

Since KCC like an overdraft subject to predetermined drawing power, agriculture borrower will find it convenient to draw the amount equal to the drawing power. At present the current account overdraft borrowers are allowed to access the ATM subject to their drawing power.

**2.12 REVIEW OF PREVIOUS STUDIES**

This session deals with critique review of previous studies related to kisan credit cards and agricultural sector in the economy.

**Shaik Saleem (2014)**, to reduce the broader dimension of poverty, it is needed to focus on rural development, particularly in agriculture, employment, health, education and nutrition. Agriculture is an important component of most rural economies especially in the developing countries. It is the size of agriculture within the local economy is sometimes used to define reality. Therefore, any successful rural development strategy will contain an agricultural development component; but they are not the same thing. The banks have a huge potential in Rural India. Even though the role of the banks in rural India is more of social responsibility and obligation, considering the potential of the rural India the banks would be largely benefited monetary wise. The purpose of study is analyses the growth in Kisan Credit Card scheme in India. The finding of the study reveal that there is high growth of KCCs since inception and this growth is leading to growth in GDP.

**Dhanabhakayam et.al (2012)**, the KCC instrument would allow farmers to purchase agriculture inputs such as seeds, fertilizers, pesticides and also allow them to withdraw some cash for meeting their other crop production related requirements. Objective of the study (i) To study about the awareness of the Kisan credit card holders and their attitude towards Kisan credit card (ii) To review the extend of utilization of Kisan credit card in Coimbatore district. The sampling unit is confined to the Coimbatore district. The primary data were collected from the farmers interview schedule was constructed to elicit information from farmers regarding Kisan credit card. The secondary data necessary for the study have been collected through pamphlets, brochures, annual reports and of the published papers of Canara bank. The sample size for the study is 66 respondents. Even though there are various agricultural credits provided by the banks.

**Diwas Raj Bista (2012)**, the performance of Kisan Credit Card (KCC) scheme in India has been studied by finding its share in the total amount of loan disbursed to agriculture. The flow of credit through KCCs has been investigated from three types of financial institutions, viz. cooperative banks, regional rural banks and commercial banks in terms of total loan amount, enrolment of membership and amount per card. Region-wise study has revealed a wide disparity in the performance of these institutions. The case study of Bihar has depicted a similar picture with a vast disparity across different districts of the state in terms of amount, number of cards and amount per card. The gross returns and consequently net margins have been found higher for KCC-beneficiary than non-beneficiary farmers. The factors influencing the adoption of KCC scheme and constraints perceived by the farmers have been identified. Some measures have also been suggested to attract more farmers towards the scheme.

**Bhat (2012)**, As 1/3rd of population in India is living in rural areas, there is much necessity for Inclusion of rural people in the financial system. As far as rural credit system is concerned in India, it has many dimensions and informal source of finance was once the only and dominant form of rural credit. The appearance of banks has no doubt reduced the share of informal source but not up to the desired extent. To solve the above problem, NABARD started different programmes to supply adequate credit to farmers, which has made the rural finance system more inclusive and sociable. The present paper deals with the role of Kisan Credit Card as an Instrument for Financial Inclusion and the progress made so far. Objective: 1) to know the conceptual framework of KCC. 2) To analyse the progress done by banks in the implementation of the Scheme. 3) to study the different issues and constraints related to the scheme 4) to provide some suggestions for its effective implementation

**Arvind Sharma (2013)**, the government of India has been launching several schemes for the rural and urban area of the country. But the evaluation or assessment of these schemes is crucial to know the impact among the beneficiaries. The study was conducted in Ashta block of Sehore district of Madhya Pradesh. Due to impact of short term crop loan, highest increase in yield was with wheat crop which amounted to 82.37 per cent. The highest percentage of magnitude of increased income (75.28%) was for wheat crop followed by 68.78 and 46.75 per cent respectively for gram and arhar respectively.

**Sajane (2010)**, Farm credit is a strategic input. The kisan credit card aims at providing timely and adequate credit to the farmers in a cost effective and flexible manner. In addition to credit for crop production, the scheme provides credit for ancillary activities. The scheme is being implemented in the country by all the banks from the year 1998-99. The present study was undertaken with specific objectives to analyze the growth in the number of kisan credit card users, to analyze cost of credit and the adequacy of credit provided under kisan credit card in comparison with credit without kisan credit card. The study used secondary data on kisan credit card issued and amount sanctioned which was collected from District Lead Banks along with primary data relating to borrowing, interest and cost of borrowing etc. from randomly selected 60 kisan credit card and 60 non- kisan credit card sample farmers. The data pertained to the crop year 2008-09. The growth of kisan credit card users in the Belgaum district was negative (-393.38 %) and on the other hand, in Sangli district, the growth was positive (36.18 %). The total cost of credit as percentage of borrowed amount was higher in the non- kisan credit card category (11.06 %) as compared to that in the kisan credit card (4.77 %). It was also evident that the credit given by the banks for food crops (jowar and paddy) was less as compared to that for cash crops (potato, sugar cane and soybean).

**Diwas Raj Bista et.al (2013)**, the performance of Kisan Credit Card (KCC) scheme in India has been studied by finding its share in the total amount of loan disbursed to agriculture. The flow of credit through KCCs has been investigated from three types of financial institutions, viz. cooperative banks, regional rural banks and commercial banks in terms of total loan amount, enrolment of membership and amount per card. Region-wise study has revealed a wide disparity in the performance of these institutions. The case study of Bihar has depicted a similar picture with a vast disparity across different districts of the state in terms of amount, number of cards and amount per card. The gross returns and consequently net margins have been found higher for KCC beneficiary than non-beneficiary farmers. The factors influencing the adoption of KCC scheme and constraints perceived by the farmers have been identified. Some measures have also been suggested to attract more farmers towards the scheme.

**Faruqu (2012)**, Provision of timely and adequate credit has been one of the major challenges for banks in India in dispensation of agricultural and rural credit to the farmers. Constant innovation is required in order to achieve the aim. Agricultural credit cards are not a new concept in the field of agricultural banking in India. The scheme had already been introduced in a number of public sector banks in a few states much earlier. These schemes were niche-marketed and were exclusively preserved for the privileged class of farmers and the small and marginal farmers did not have much access to them. Similarly, cash credit facilities were being extended by several public sector banks and cooperative banks to farmers with the view to improving their access to credit. Again this scheme was used only selectively. The KCC scheme was started by the Government of India (GOI) in consultation with the RBI (Reserve Bank of India) and NABARD (National Bank for Agricultural and Rural Development) 1998-99 to join the features of both these schemes and to overcome their shortcomings.

**Bansal (2014)**, Indian Economy is largely dependent upon agriculture as majority of its population is employed in it. Indian agriculture has been relying on mercies of monsoons for its survival. But still certain other inputs which contribute significantly in the growth of agriculture are necessary. For acquiring the essential inputs and for financing activities, the Indian farmer needs credit. Thus, the role of credit in agricultural economy is crucial and it helps in enhancing productivity and promoting standard of living of the farmers. Farmers heavily depend on non-institutional sources of credit due to frequent needs, inadequate availability of institutional credit, unnecessary delays, cumbersome procedure and improper practices adopted by institutional lending agencies. Provision of timely and adequate credit has been one of the major challenges for banks in India in dispensation of agricultural and rural credit to the farmers.

**Meena & Reddy (2011)**, In India, The Kisan Credit Card Scheme was initiated in 1998-99 providing entrance to short term credit in the agricultural sector. The paper vitally examines the growth in Kisan Credit Cards issued, pattern of credit acquisition by the farmers, its impact on farmer's income and constraints faced by the farmers holding Kisan Credit Card (KCC) across Karauli district in Rajasthan State, India. The study used both primary and secondary data from the year 2001 to 2011 used for analyzing the objectives. Stratified random sampling method was used for Selection of samples. The results revealed that the number of kisan credit cards (KCC) issued from past 10 years was continuously positive and is increasing in the Commercial Banks (29.80), Regional Rural Banks (19.57) whereas Co-operative Banks (-6.76) are showing decline trends. The study also examines that; Commercial Banks are the major source for farmers for the credit which sanctioned Rs. 8,156 lakhs (77.23%) of the total credit given by the banks to the farmers.

**Thakur (2013)**, More than 60% of our people depend upon agriculture for their livelihood. Agriculture at present has undergone a significant shift from the subsistence level of production to market oriented production. Institutional credit has played a very important role in the development of the agricultural sector. Credit played an important role by facilitating technological up gradation and commercialization of agriculture. Recognizing the limitations of multi-credit product and multi-agency approach, a stronger view emerged among policy makers on the need for an 'integrated credit' product for the accelerating sector/area/activity specific development process. This resulted in the introduction of a new credit product called 'Kissan Credit Card' (KCC) in 1998-99. The Kissan Credit Card scheme was a step towards facilitating the access to short-term credit for the borrowers from the formal financial institutions. This scheme has facilitated the availability of credit in time and has simplified the procedure for availing loan from banks to a large extent.

**Shinde (2011)**, Credit is one of the critical inputs in agriculture and an effective means of rural development in India. The study was undertaken to assess the impact of Kissan Credit Card (KCC) scheme on farm economy and factors influencing adoption of scheme and constraints faced by the farmers. The informal sources of finance, be they local money lenders, landlords, traders, etc., charge more than 20% rate of interest, often keep land as collateral against loan and have a very high recovery rate. A comprehensive credit policy was announced by the Government of India on 18 June 2004, containing measures for doubling agriculture credit flow in the next three years and providing debt relief to farmers affected by natural calamities.

**Ahirwar (2012)**, Kisan Credit Card has emerged as an innovative and indispensable credit delivery mechanism to meet the credit needs of farmers in a timely and hassle free manner. Realizing its potential for simplifications of loan procedures and in reducing the drudgery of cumbersome documentations to issue the Kisan

Credit Cards to farmers on the basis of their holding for uniform adoption by the banks so that the farmers may use them to readily purchase agricultural inputs such as seeds, fertilizers, pesticides, etc., and draw cash for their production needs. The present study was carried out during the year 2009-10, in Ashoknagar district of Madhya Pradesh with 300 KCC holders. The results revealed that the majority of KCC holders fully utilized the credit for the productive purpose. About 83 percent amount of total loan disbursed was properly utilized by sample KCC holders.

**Parwate (2012)**, Kissan Credit Card (KCC) emerged as an innovative credit delivery mechanism to meet out production credit requirements of the farmers in a timely and adequate manner. Realizing its potential for simplifications of loan procedures and in reducing the drudgery of cumbersome documentations to issue the Kissan Credit Cards to farmers on the basis of their holding for uniform adoption by the banks so that the farmers may use them to readily purchase agricultural inputs such as seeds, fertilizers, pesticides, etc., and draw cash for their production needs. The present investigation was carried out during the year 2009, in two purposively selected block of Raipur district of Chhattisgarh state with 120 KCC holders. The results revealed that the majority of them utilized the KCC benefits for crop insurance (95.6%), obtained loan up to maximum allotted limit (93.6%), utilized whole amount of loan for the purpose for which it was drawn/obtained (85.3%), utilized the loan facilities under KCC for all the cropping season (40.0%).

**Sunder (2014)**, Institutional credit has played a very important role in the development of the agricultural sector. In fact, credit acted as a means to provide control over resources to enable the farmers to acquire the required capital for increasing agricultural production. The major success of green revolution in Indian agriculture to a large extent is the impact of institutional credit support to the agricultural sector in terms of expansion in inputs like fertilizers, irrigation, private capital formation, etc. The introduction of a new credit product called 'Kissan Credit Card' (KCC) in 1998-99 with three different sub-limits viz. production, asset maintenance and consumption needs are a step in this direction. Since inception of the scheme up to March 2012, banking system has issued 124365 numbers of KCCs in the Jammu & Kashmir state. The corresponding number of cards issued at all India level as on October, 2011 has been 1078.36 lakh

**Sudhakar Patra (2012)**, the objective of the paper is to analyses the impact and determinants of credit under Kissan (Farmer) Credit Card (KCC) scheme in India. The KCC came into existence in 1998-99 as a credit product that allowed farmers the required financial liquidity and avail credit when it was absolutely needed, providing flexibility, timeliness, cost effectiveness and hassle free services to the farmers. Out of the 300 farmers interviewed, 76 per cent of total sample farmers felt that the KCC was very much farmer friendly. The KCC holders got benefits like, (i) meeting credit requirements for crop cultivation for the whole year, (ii) availability of credit whenever the credit is needed, (iii) flexibility in drawing cash/buying inputs from any supplier of choice, (iv) reduction in quantum of interest due to withdrawal flexibility, (v) reduction in cost of credit for availing the bank loan etc. Cost of Cultivation (0.4428) as a whole influence significantly to the credit requirement under KCC compared to other variables, i.e. Consumption Loan (0.1236) and Loan for Non-farm sector (0.2241). the issue of credit cards by banks increased up to 2001-02, significantly decreased in 2002-03 and increased steadily thereafter till 2010.

**Gandhimathi (2014)**, many policy measures were undertaken to bring financial inclusion in agricultural sector in India. But they were not able to cater the credit needs of the marginal and small farmers. Hence, to cater the credit needs of the farmers other than agricultural purposes, to meet the consumption needs, to avoid misutilisation of credit, to have equitable distribution of credit and to achieve financial inclusion in the agricultural sector, Kissan Credit Card Scheme was introduced in 1998-1999. Since the main objective of Kissan Credit Card system is to improve the credit accessibility of the farmers and financial inclusion, an attempt was made to analyses the impact of Kissan Credit card scheme on agricultural financial inclusion in India. The findings of the study showed that the lone outstanding in the direct agricultural credit was higher for the co-operatives than the scheduled commercial banks till the year 1983-84. At the end of the pre Kissan Credit Card period, the outstanding loan amount for the co-operatives was Rs.213.90 core whereas it was Rs.284.45 core for the scheduled commercial banks.

### 3. ANALYSIS AND INTERPRETATION

#### 3.1 GENDER-WISE CLASSIFICATION

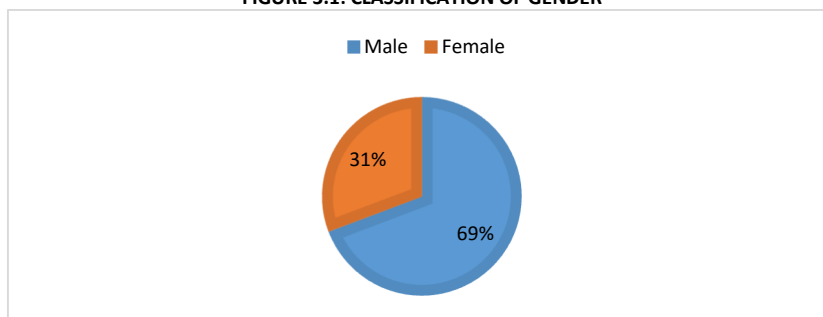
TABLE 3.1: CLASSIFICATION OF GENDER

Category	Frequency	Percent
Male	27	69.2
Female	12	30.8
Total	39	100.0

Source: Primary Data

Table No.3.1 shows that gender-wise classification of respondents. Out of the total respondents, 69 percent where male and 31 percent where female. From the given sample respondents it is clear that most of the respondents were male.

FIGURE 3.1: CLASSIFICATION OF GENDER



#### 3.2 AGE WISE CLASSIFICATION

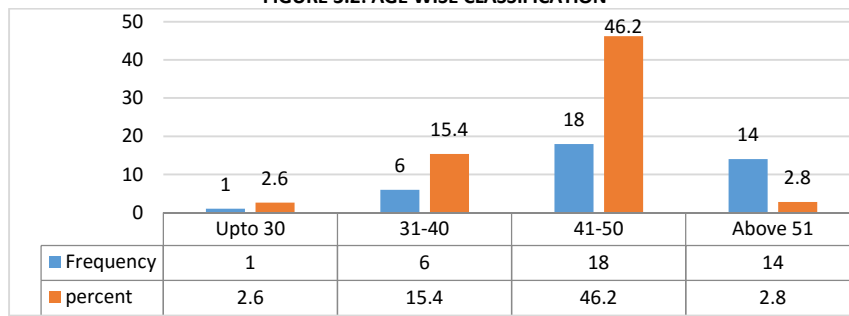
TABLE 3.2: AGE WISE CLASSIFICATION

Category	Frequency	Percent
Up to 30	1	2.6
31-40	6	15.4
41-50	18	46.2
Above 51	14	35.9
Total	39	100.0

Source: Primary Data

Table 3.2 shows that age wise classification of respondents. From the 39 sample respondents 46 percent where 41-50 age group 36 percent where above 51 age group, 15.4 percent 31-40 age group and 2.6 percent is of age group of below 30. From here concluded that most of the respondents where between age group of 41 to 50.

FIGURE 3.2: AGE WISE CLASSIFICATION



3.3 EDUCATION WISE CLASSIFICATION

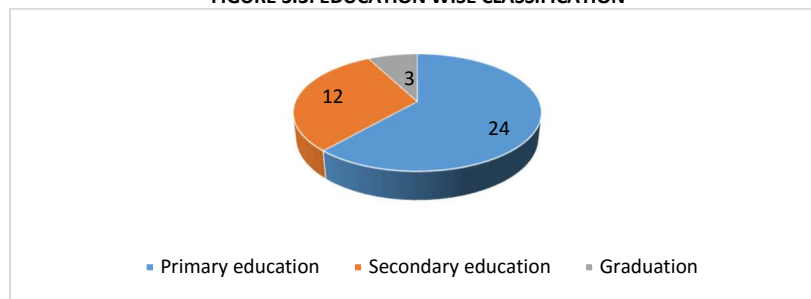
TABLE 3.3: EDUCATION WISE CLASSIFICATION

Category	Frequency	Percent
Primary Education	24	61.5
Secondary Education	12	30.8
Graduation	3	7.7
Total	39	100.0

Source: Primary Data

Table 3.3 shows that from the 39 sample respondents' classification of education determined that 61 percent where Primary educated 31 percent where Secondary educated and 7 percent where graduated personalities.

FIGURE 3.3: EDUCATION WISE CLASSIFICATION



3.4 INCOME WISE CLASSIFICATION

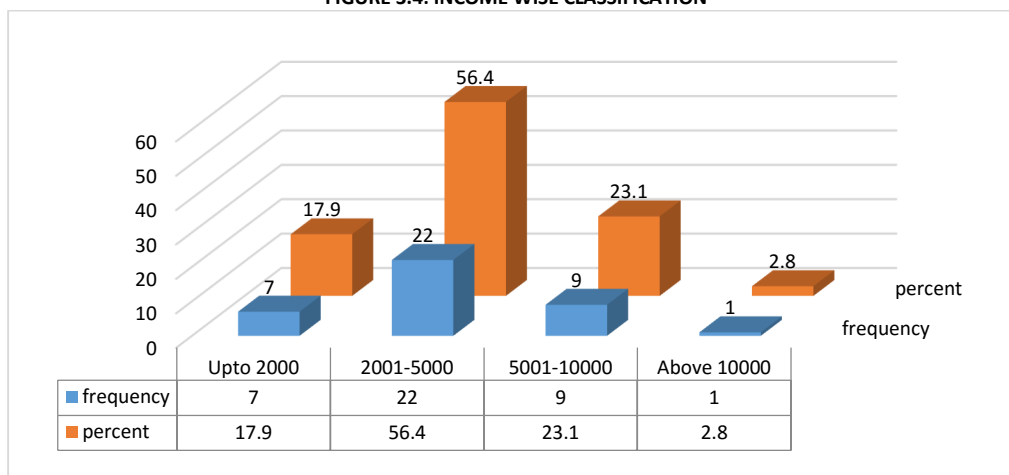
TABLE 3.4: INCOME WISE CLASSIFICATION

Category	Frequency	Percent
Up to 2000	7	17.9
2001-5000	22	56.4
5001-10000	9	23.1
Above 10000	1	2.6
Total	39	100.0

Source: Primary Data

Table 3.4 shows that from the 39 sample respondents classification of income determined that 56 percent where the income between 2001-5000 23 percent where the income between 23 percent 18 percent where below the income of 2000 and 2.6 percent where above the income of 10000.

FIGURE 3.4: INCOME WISE CLASSIFICATION



3.5 PROCEDURE OF BANK IN K.C.C

TABLE 3.5: PROCEDURE OF BANK IN K.C.C

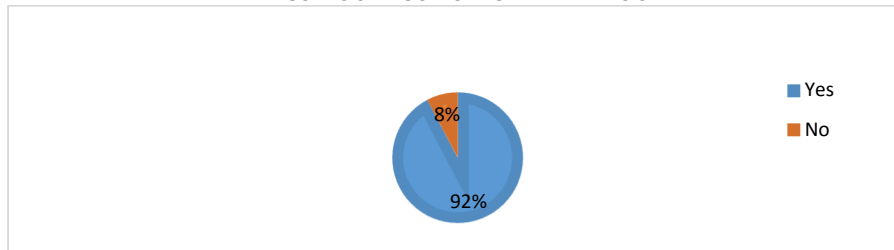
Condition	Frequency	Percent
Yes	36	92.3
No	3	7.7
Total	39	100.0

Source: Primary Data



Table 3.5 Shows that banks procedure for withdrawing funds through K.C.C scheme. Out of the total respondent's majority opined that it was simple. In this study we find out that the banks are maintain very close relationships with the society

FIGURE 3.5: PROCEDURE OF BANK IN K.C.C



3.6 ATTITUDE OF BANK

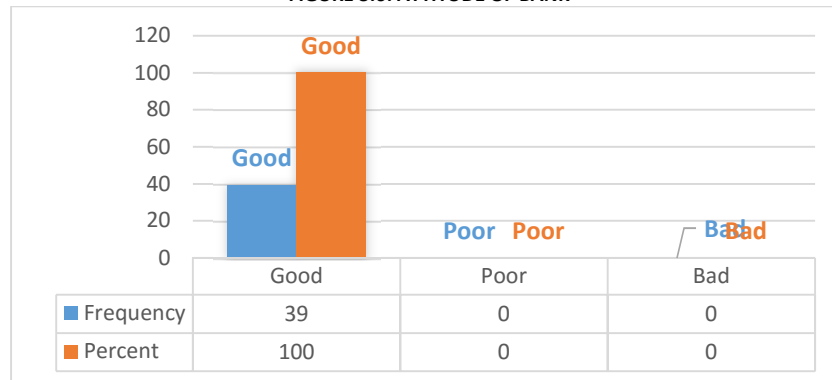
TABLE 3.6: ATTITUDE OF BANK

Condition	Frequency	Percent
Good	39	100.0
Poor	0	0.0
Bad	0	0.0
Total	39	100.0

Source: Primary Data

Table 3.6 Shows that the attitude of bank towards its Kisan Card holders. Out of these study cent per cent age of respondents are agreed to the attitude of the bank towards the card holders are good.

FIGURE 3.6: ATTITUDE OF BANK



3.7 PURPOSE OF CREDIT

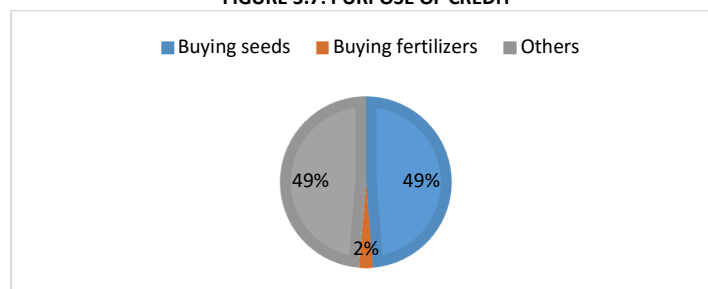
TABLE 3.7: PURPOSE OF CREDIT

Category	Frequency	Percent
Buying Seeds	19	48.7
Buying Fertilizers	1	2.6
Others	19	48.7
Total	39	100.0

Source: Primary Data

Table 3.7 Shows that the bank provide credit for agricultural purpose and sustainable development. The purpose of credit where categorized are buying seed, buying fertilizers and other purpose. Out of the total respondents 49 percentage use it for buying seeds and remaining respondents use fund for non-agricultural purpose.

FIGURE 3.7: PURPOSE OF CREDIT



3.8 NEED BASED CREDIT

TABLE 3.8: NEED BASED CREDIT

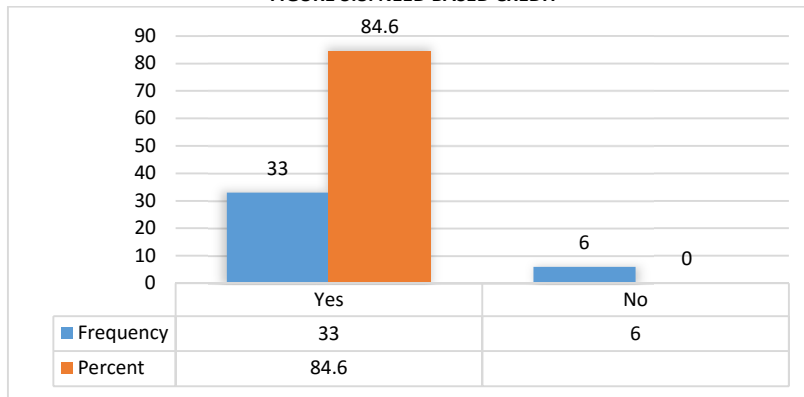
Condition	Frequency	Percent
Yes	33	84.6
No	6	15.4
Total	39	100.0

Source: Primary Data

Table 3.8 Shows that the beneficiary get credit whenever needed. Need occurring to natural calamities, insects attack, plant dices etc. 85 percentage of the respondents opined that credit is available based on their needs.



FIGURE 3.8: NEED BASED CREDIT



3.9 ADEQUACY OF CREDIT

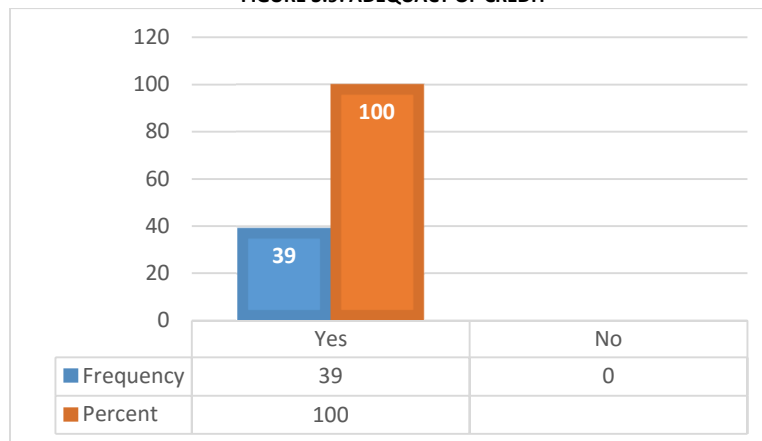
TABLE 3.9: ADEQUACY OF CREDIT

Category	Frequency	Percent
Yes	39	100.0
No	0	0.0
Total	39	100.0

Source: Primary Data

Table 3.9 shows that the credit availability was adequate to meet their needs. Cent percentage of the respondents shows that available credit was adequate to meet their needs. This shows that the bank provides enough fund to meet the beneficiaries' needs and this was a positive sign of the bank in providing credit

FIGURE 3.9: ADEQUACY OF CREDIT



3.10 FREQUENCY OF OPERATION

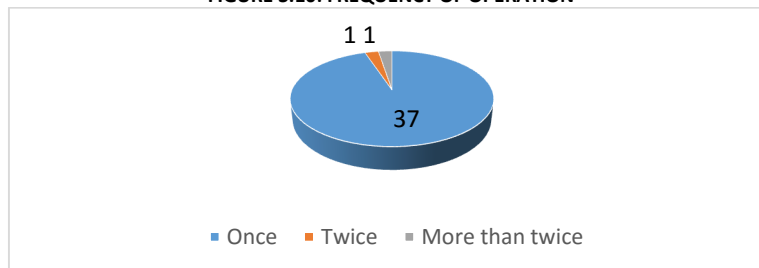
TABLE 3.10: FREQUENCY OF OPERATION

Category	Frequency	Percent
Once	37	94.9
Twice	1	2.6
More Than Twice	1	2.6
Total	39	100.0

Source: Primary Data

Table 3.10 shows that frequency of operation of Kisan Credit Card in a year. It categorized as once in a year, twice in a year and more than twice in a year. Out of the total respondents as percent 95 percentage opined that the frequency of operation is once in a year

FIGURE 3.10: FREQUENCY OF OPERATION



3.11 LOAN REPAYMENT

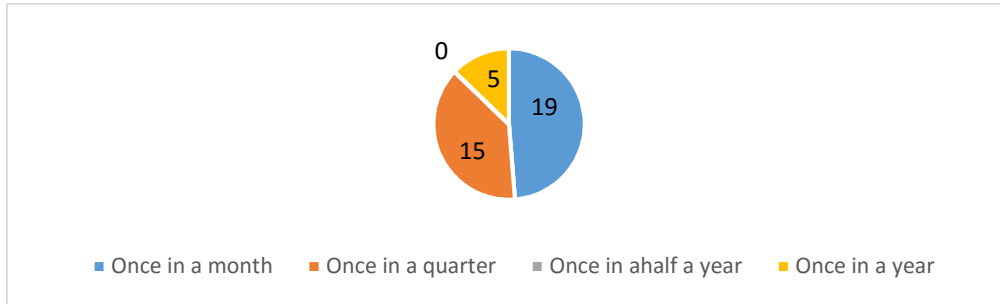
TABLE 3.11: LOAN REPAYMENT

Category	Frequency	Percent
Once In A Month	19	48.7
Once In A Quarter	15	38.5
Once In Half A Year	0	0.00
Once In A year	5	12.8

Source: Primary Data

Table 3.11 shows that regularity in repayment of the loan amount. Out of this 49 percentage respondents are repaying the loan amount as once in a month and the remaining 38 percentage are the respondents are repaying the loan amount as once in a quarter

TABLE 3.11: LOAN REPAYMENT



3.12 REGULARITY IN REPAYMENT

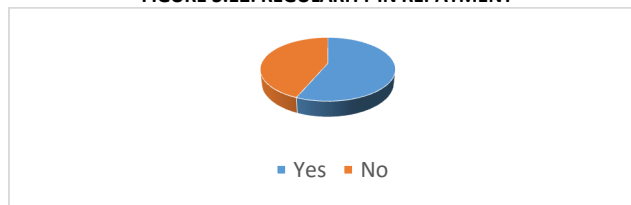
TABLE 3.12: REGULARITY IN REPAYMENT

Condition	Frequency	Percent
Yes	22	56.4
No	17	43.6
Total	39	100.0

Source: Primary Data

Table 3.12 Shows that the regularity of the respondents in repaying the loan amount of Kian Credit Card scheme. Out of this study 56 percentages of the respondents are regular in repaying the loan and the remaining 44 percentage of the respondents are not regular in repaying the loan amount

FIGURE 3.12: REGULARITY IN REPAYMENT



3.13 DIFFICULTY IN REPAYING THE LOAN

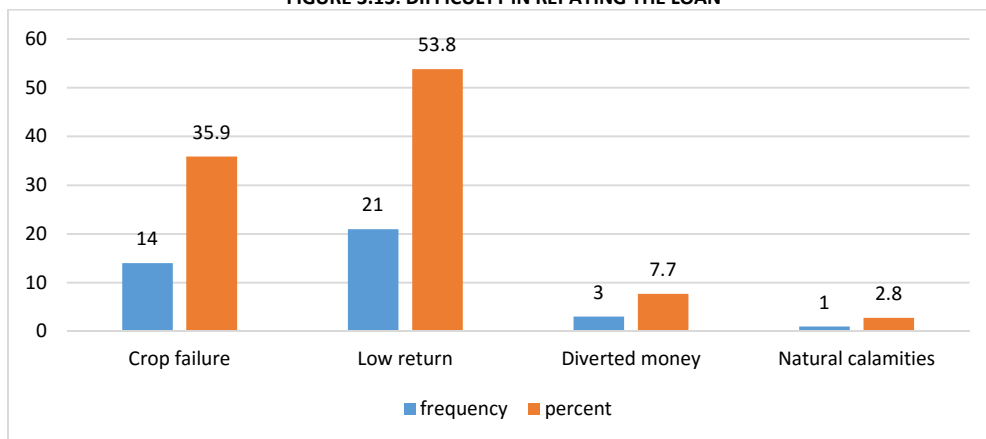
TABLE 3.13: DIFFICULTY IN REPAYING THE LOAN

Case	Frequency	Percent
Crop Failure	14	35.9
Low Return	21	53.8
Diverted Money	3	7.7
Natural Calamities	1	2.6
Total	39	100.0

Source: Primary Data

Table 3.13 Shows that the difficulties faced by the respondents during the loan repayment period. The difficulties where crop failure, low return, divert money and natural calamities. 54 percentage of respondents opined that low return where the major difficulty respondents and 36 percentage of the respondents was crop failure.

FIGURE 3.13: DIFFICULTY IN REPAYING THE LOAN



3.14 INCREASING PRODUCTION

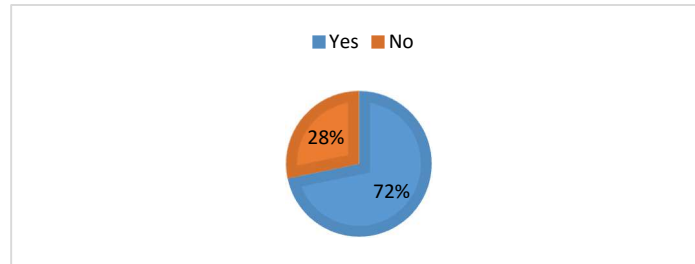
TABLE 3.14: INCREASING PRODUCTION

Category	Frequency	Percent
Yes	28	71.8
No	11	28.2
Total	39	100.0

Source: Primary Data

Table 3.14 Shows that there is any increase in agricultural production after getting credit through Kisan Credit Card scheme to card holders. In this study 72 percentage respondents are increased the agricultural production with the use of Kisan Credit Card scheme and the 28 percentage of the respondents are not increaser in the agricultural production with the use Kisan Credit Card scheme.

FIGURE 3.14: INCREASING PRODUCTION



3.15 APPROACHING MONEY LENDERS

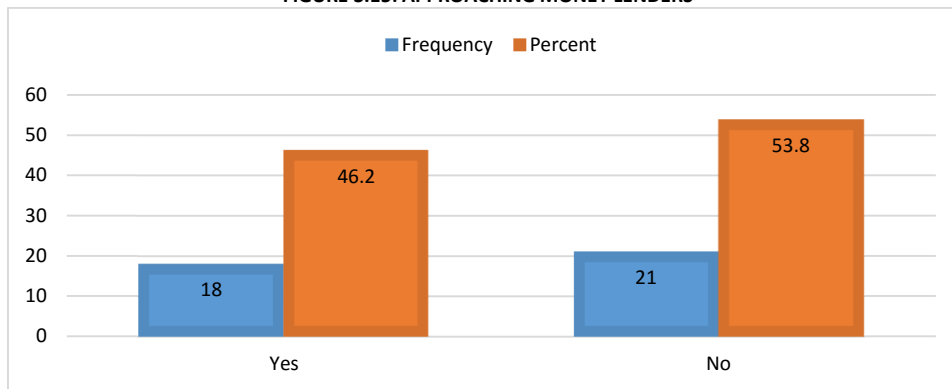
TABLE 3.15: APPROACHING MONEY LENDERS

Condition	Frequency	Percent
Yes	18	46.2
No	21	53.8
Total	39	100.0

Source: Primary Data

Table 3.15 Shows that the card holders are approaching money lenders even after getting Kisan credit. Out of this study 53 percentage of respondents are not approaching the money lenders for taking credit even after getting the Kisan Credit Card but the remaining 46 percentages of respondents are approaching money lenders for taking credit even after getting the Kisan Credit.

FIGURE 3.15: APPROACHING MONEY LENDERS



3.16 INCREASE THE STANDARD OF LIVING

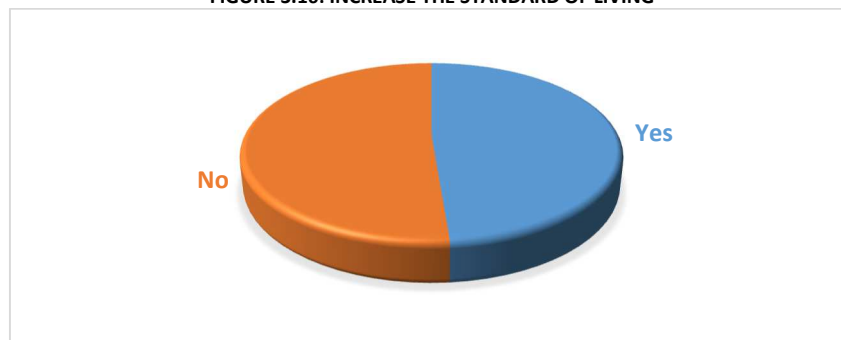
TABLE 3.16: INCREASE THE STANDARD OF LIVING

Condition	Frequency	Percent
Yes	19	48.7
No	20	51.3
Total	39	100.0

Source: Primary Data

Table 3.16 Shows that the standard of living increases the holders of Kisan Credit Car out of the study 51 percentage of the respondents standard of living is not increased but the remaining 49 percentage of respondent's standard of living increases from the Kisan Credit Card scheme.

FIGURE 3.16: INCREASE THE STANDARD OF LIVING



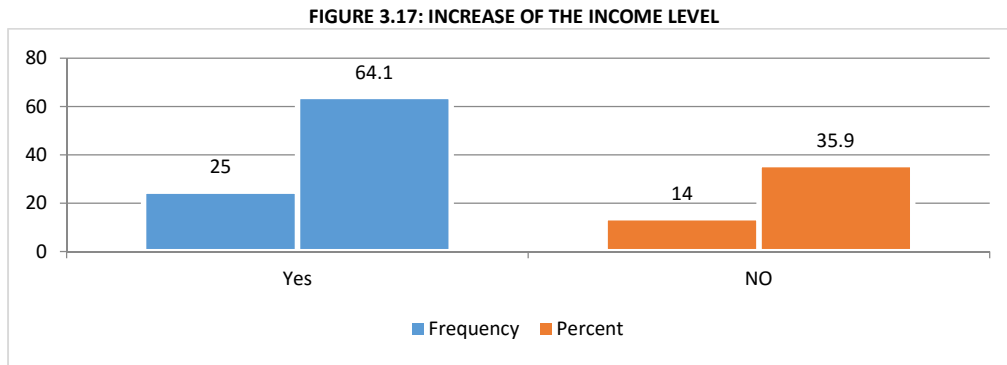
3.17 INCREASE OF THE INCOME

TABLE 3.17: INCREASE OF THE INCOME LEVEL

Condition	Frequency	Percent
Yes	25	64.1
No	14	35.9
Total	39	100.0

Source: Primary Data

Table 3.17 Shows that the increases of the income level of the Kisan Credit Card holders. Out of the study 64 percentage of the respondent's income level is increased with the use of Kisan Credit Card scheme and the remaining 35percentage respondents income level is not increased in the use of Kisan Credit Card scheme



**3.18 DIFFICULTY WITH DEALING K.C.C**

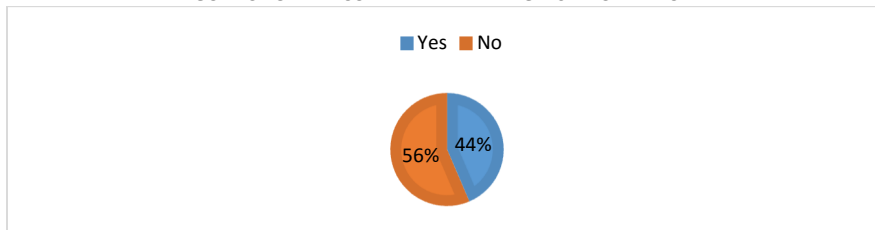
**TABLE 3.18: DIFFICULTY WITH DEALING KISAN CREDIT CARD**

Condition	Frequency	Percent
Yes	17	43.6
No	22	56.4
Total	39	100.0

Source: Primary Data

Table 3.18 shows that difficulty with the dealing of Kisan Credit Card. In this study 56 percentage of the respondents are no difficulty with the dealing the Kisan Credit Card and the remaining 46 percentage of the respondents are difficulties with the dealing of Kisan Credit Card

**FIGURE 3.18: DIFFICULTY WITH DEALING KISAN CREDIT CARD**



**The Awareness Level of Respondents Regarding K.C.C**

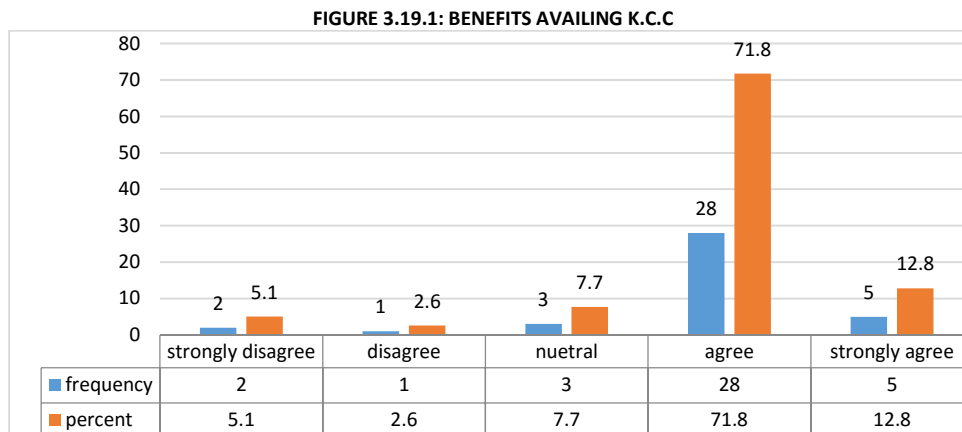
**3.19.1. BENEFITS AVAILING K.C.C**

**TABLE3.19.1: BENEFITS AVAILING K.C.C**

Condition	Frequency	Percent
Strongly Disagree	2	5.1
Disagree	1	2.6
Neutral	3	7.7
Agree	28	71.8
Strongly Agree	5	12.8
Total	39	100.0

Source: Primary Data

Table 3.19.1 Shows about the awareness of benefits availability of Kisan Credit Card and it's clear that out of the total card holders, majority of them are agree the awareness of benefits of Kisan Credit Card 72 and 13percent are strongly agreed but 5 percent were strongly disagree with benefits of availing Kisan Credit Card. 3 percent disagree and 8 percent are neutral aware about the benefits of kisan credit card



3.19.2 SUBSIDIES, ELIGIBLE CONCESSION & OTHER GOVERNMENT INCENTIVES

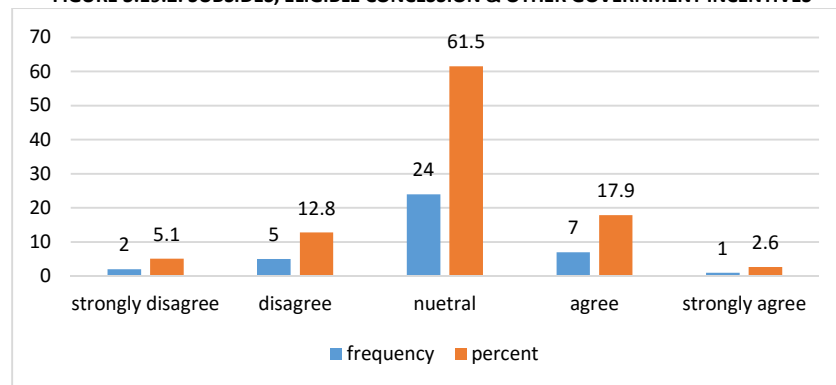
TABLE 3.19.2: SUBSIDIES, ELIGIBLE CONCESSION & OTHER GOVERNMENT INCENTIVES

Condition	Frequency	Percent
Strongly Disagree	2	5.1
Disagree	5	12.8
Neutral	24	61.5
Agree	7	17.9
Strongly Agree	1	2.6
Total	39	100.0

Source: Primary Data

Table 3.19.2 Shows that the awareness about subsidies, eligible concession & other government incentives provided by the bank. Majority of the respondents are neutral aware about subsidies, eligible concession & other government incentives. 18 percent respondents were total aware about subsidies and 5 percentage respondents are unaware about subsidies, eligible concession & other government incentives.

FIGURE 3.19.2: SUBSIDIES, ELIGIBLE CONCESSION & OTHER GOVERNMENT INCENTIVES



3.19.3 SOURCE OF FUND

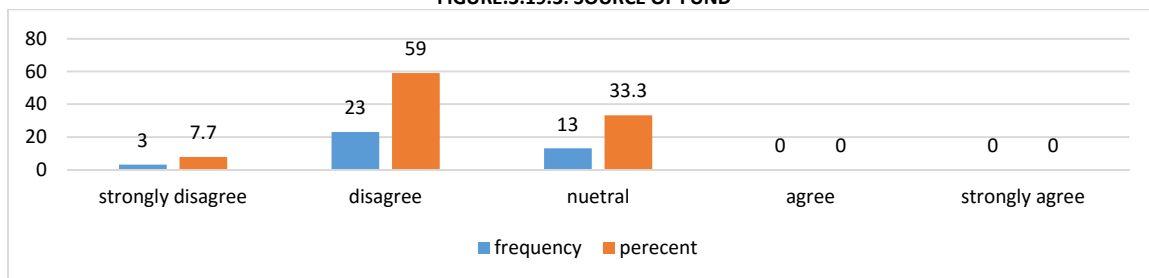
TABLE 3.19.3: SOURCE OF FUND

Condition	Frequency	Percent
Strongly Disagree	3	7.7
Disagree	23	59.0
Neutral	13	33.3
Agree	0	0
Strongly Agree	0	0
Total	39	100.0

Source: Primary Data

Table 3.19.3 Shows about the awareness of source of fund from the bank will provide to Kisan Credit Card scheme

FIGURE 3.19.3: SOURCE OF FUND



3.19.4 TAX EXEMPTIONS

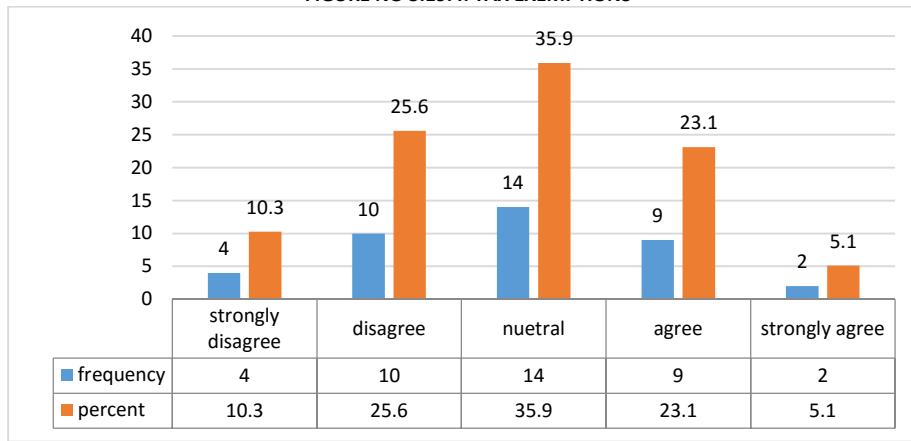
TABLE NO 3.19.4: TAX EXEMPTIONS

Condition	Frequency	Percent
Strongly Disagree	4	10.3
Disagree	10	25.6
Neutral	14	35.9
Agree	9	23.1
Strongly Agree	2	5.1
Total	39	100.0

Source: Primary Data

Table 3.19.4 shows about the awareness about the tax exemption of Kisan Credit Card. 5 percent of respondents are fully known the Kisan Credit Card is tax free fund and 23 percent of respondents are aware about the Kisan Credit Card exempt from tax. 36 percent respondents are normally knowing about the Kisan Credit Card is tax free fund. 26 percent respondents are unaware about the tax exemption of Kisan Credit Card

FIGURE NO 3.19.4: TAX EXEMPTIONS



3.19.5 LATEST TECHNOLOGY AVAILABLE

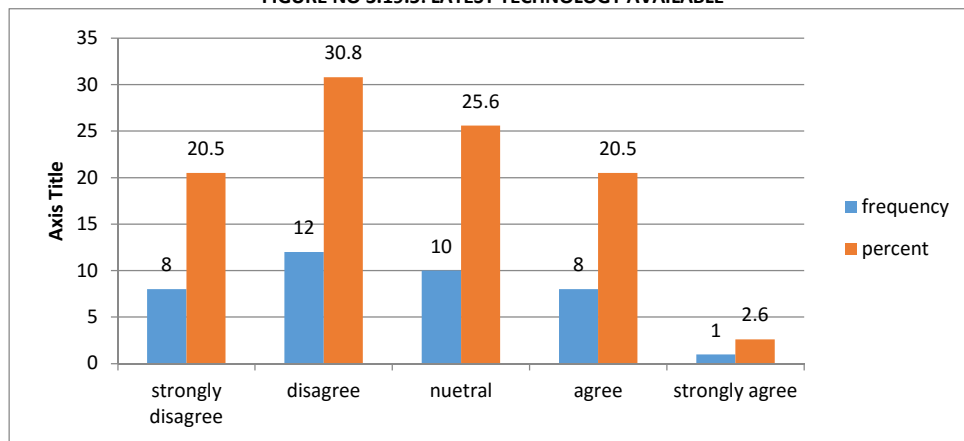
TABLE NO 3.19.5: LATEST TECHNOLOGY AVAILABLE

Condition	Frequency	Percent
Strongly Disagree	8	20.5
Disagree	12	30.8
Neutral	10	25.6
Agree	8	20.5
Strongly Agree	1	2.6
Total	39	100.0

Source: Primary Data

Table 3.19.5 Shows about the awareness about the latest technology available of Kisan Credit Card. Majority of the respondents are unaware about the new technology that are available by the Kisan Credit Card. 26 percent are normally aware about the technologies. 20. Percent respondents are known about the technology available by the Kisan Credit Card and 206 percent are strongly aware about the latest technology available by the Kisan Credit Card

FIGURE NO 3.19.5: LATEST TECHNOLOGY AVAILABLE



3.19.6 TRAINING OFFERED BY GOVERNMENT AND BANK

TABLE NO 3.19.6: TRAINING OFFERED BY GOVERNMENT AND BANK

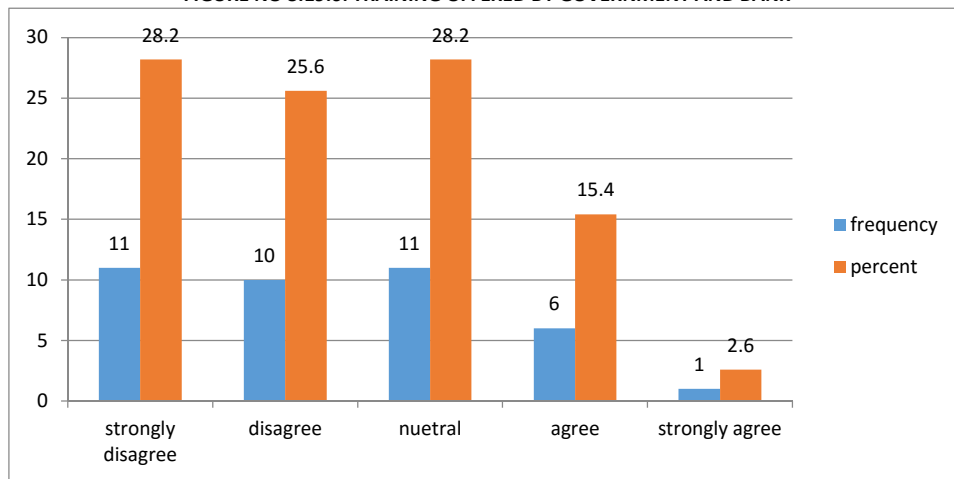
Condition	Frequency	Percent
Strongly Disagree	11	28.2
Disagree	10	25.6
Neutral	11	28.2
Agree	6	15.4
Strongly Agree	1	2.6
Total	39	100.0

Source: Primary Data

Table 3.19.6 Shows about the awareness of training offered by the government and bank. Majority of the respondents are unaware about the training offered and provided by the government and bank and 28 percent are neutrally aware about the training programmes. 15 percent respondents are aware about the training offers and 3 percent of respondents are strongly aware about the training offers



FIGURE NO 3.19.6: TRAINING OFFERED BY GOVERNMENT AND BANK



3.19.7 THE MARKETING CHANNELS

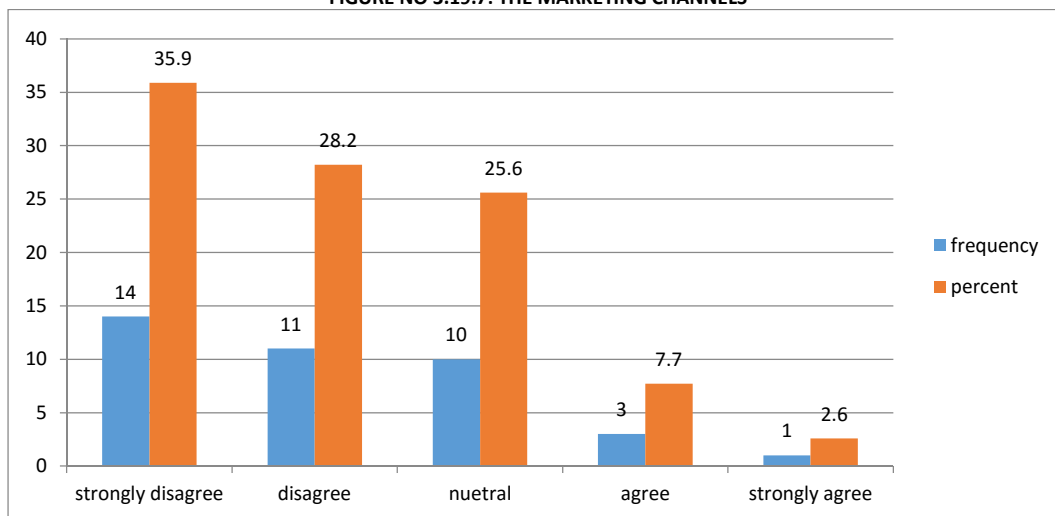
TABLE NO 3.19.7: THE MARKETING CHANNELS

Condition	Frequency	Percent
Strongly Disagree	14	35.9
Disagree	11	28.2
Neutral	10	25.6
Agree	3	7.7
Strongly Agree	1	2.6
Total	39	100.0

Source: Primary Data

Table 3.19.7 Shows about the awareness of the marketing channels of bank. Majority of the respondents are unaware about the marketing channels of bank. 26 percent respondents are neutrally aware about the marketing channels. 8 percent respondents are aware about the marketing channels and 2.6 percent of respondents are strongly aware about the marketing channels of the bank

FIGURE NO 3.19.7: THE MARKETING CHANNELS



3.19.8 AGRICULTURAL PRODUCTION INNOVATION

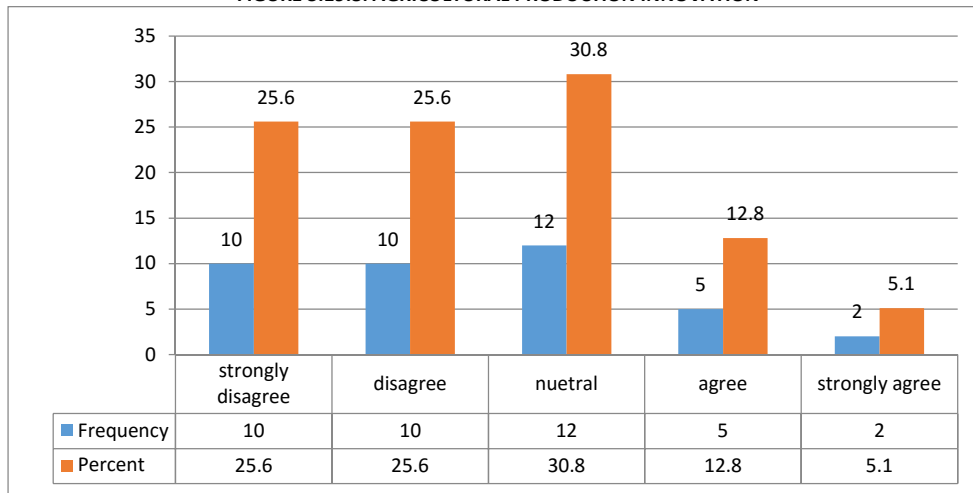
TABLE 3.19.8: AGRICULTURAL PRODUCTION INNOVATION

Condition	Frequency	Percent
Strongly Disagree	10	25.6
Disagree	10	25.6
Neutral	12	30.8
Agree	5	12.8
Strongly Agree	2	5.1
Total	39	100.0

Source: Primary Data

Table 3.19.8 Shows about the awareness about the awareness about the agricultural production innovation. Almost 51 percent of respondents are unaware about agricultural production innovation and majority of respondents are neutral aware about the agricultural production innovation and 5 percent of respondents are strongly aware about the agricultural production innovation

FIGURE 3.19.8: AGRICULTURAL PRODUCTION INNOVATION



3.19.9 USE FULL WEBSITES AND OTHER INFORMATION

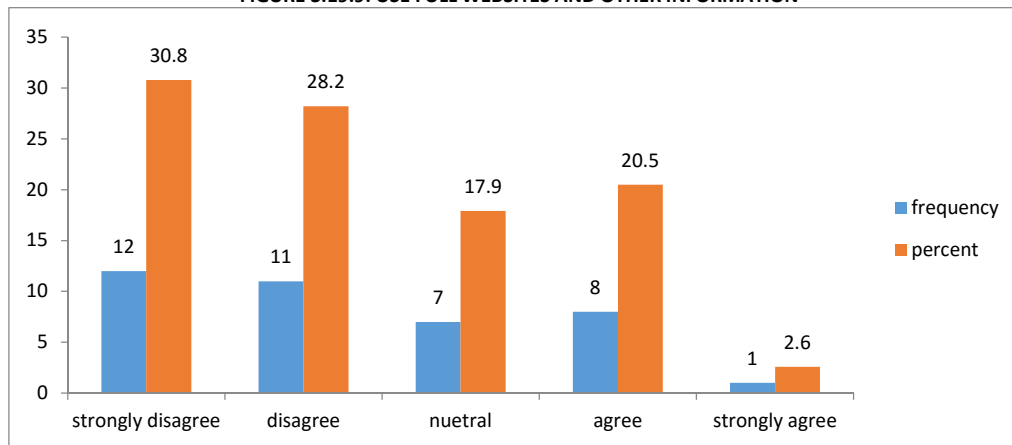
TABLE 3.19.9: USE FULL WEBSITES AND OTHER INFORMATION

Condition	Frequency	Percent
Strongly Disagree	12	30.8
Disagree	11	28.2
Neutral	7	17.9
Agree	8	20.5
Strongly Agree	1	2.6
Total	39	100.0

Source: Primary Data

Table 3.19.9 Shows about the awareness about the useful websites and other information. Here also majority of respondents are unaware about the websites and other information available for Kisan Credit Card. 17.9 percent of respondent are normally aware about the websites and other information and only 2.6 percent of respondents are strongly aware about the useful websites and other information's

FIGURE 3.19.9: USE FULL WEBSITES AND OTHER INFORMATION



3.19.10 SECURITIES DEMANDED BY BANK

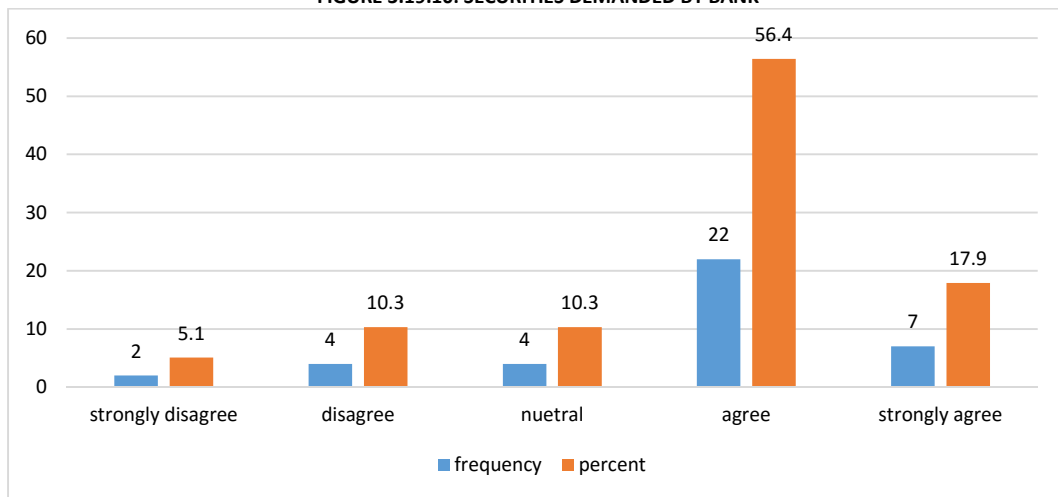
TABLE 3.19.10: SECURITIES DEMANDED BY BANK

Condition	Frequency	Percent
Strongly Disagree	2	5.1
Disagree	4	10.3
Neutral	4	10.3
Agree	22	56.4
Strongly Agree	7	17.9
Total	39	100.0

Source: Primary data

Table 3.19.10 Shows about the awareness of about the securities demanded by bank. Majority of the respondents are aware about the securities that are demanded by bank. 18 percent of respondents are strongly know about the Kisan Credit Card needed securities. 10.3 percent percent of respondents are neutrally aware about the securities demanded by bank. 10 percent respondent are unaware about the securities and 5 percent of respondents are strongly not aware about the securities demanded by bank.

FIGURE 3.19.10: SECURITIES DEMANDED BY BANK



3.19.11 MONITORING OF THE ACTIVITIES OF THE BANK

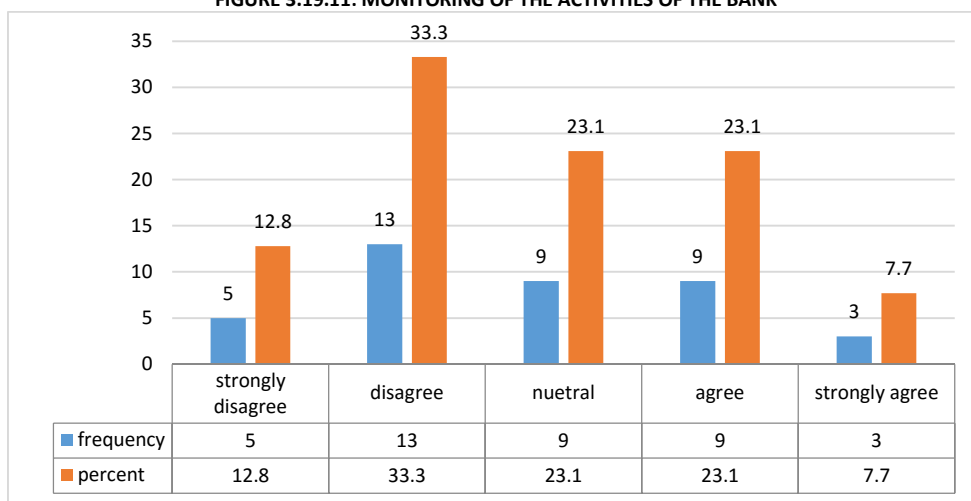
TABLE 3.19.11: MONITORING OF THE ACTIVITIES OF THE BANK

Condition	Frequency	Percent
Strongly Disagree	5	12.8
Disagree	13	33.3
Neutral	9	23.1
Agree	9	23.1
Strongly Agree	3	7.7
Total	39	100.0

Source: Primary Data

Table 3.19.11 Shows about the awareness about the monitoring of the activities of the bank. Majority of the respondents are unaware about the monitoring activities of the bank and 19 percent of respondents are not strongly aware about the monitoring activities of the bank. 23 percent of respondents are aware about the monitoring activities and 7 percent of respondents are strongly aware about the monitoring activities of the bank

FIGURE 3.19.11: MONITORING OF THE ACTIVITIES OF THE BANK



3.19.12 EXPLOITATION OF INTERMEDIARIES

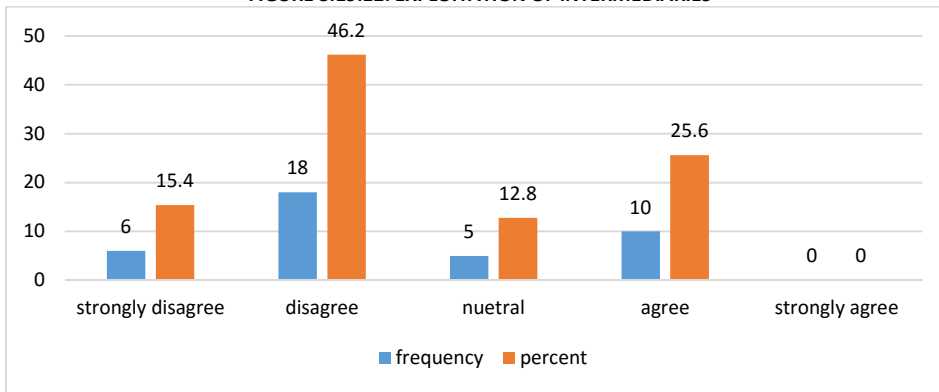
TABLE 3.19.12: EXPLOITATION OF INTERMEDIARIES

Condition	Frequency	Percent
Strongly Disagree	6	15.4
Disagree	18	46.2
Neutral	5	12.8
Agree	10	25.6
Strongly Agree	0	0
Total	39	100.0

Source: Primary Data

Table 3.19.12 Show about the awareness of exploitation of intermediaries. Majority of the respondents are not aware about the exploitation of intermediaries. 15 percent of respondents are strongly unaware about the exploitation of intermediaries.13 percent customers are neutrally aware about the intermediaries and 26 percent of respondents are aware about the exploitation of intermediaries

FIGURE 3.19.12: EXPLOITATION OF INTERMEDIARIES



3.19.13 INSURANCE COVERAGE

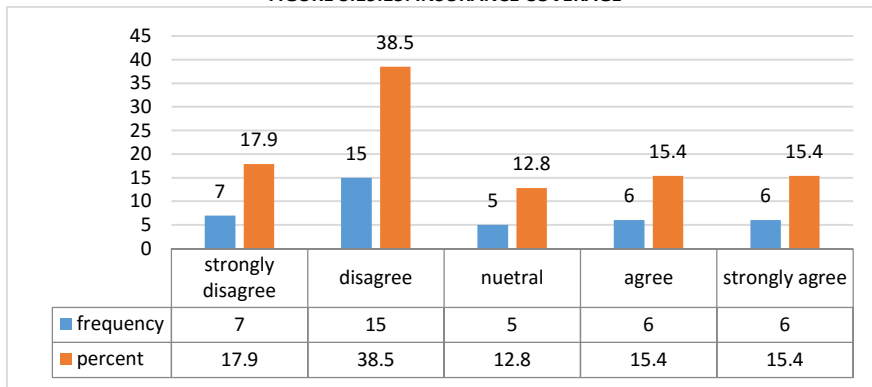
TABLE 3.19.13: INSURANCE COVERAGE

Condition	Frequency	Percent
Strongly Disagree	7	17.9
Disagree	15	38.5
Neutral	5	12.8
Agree	6	15.4
Strongly Agree	6	15.4
Total	39	100.0

Source: Primary Data

Table 3.19.13 shows about the awareness about the insurance coverage issued to the Kisan Credit Card holders. Majority of the respondents are unaware about the insurance coverage. 13 percent of respondents are neutral aware about the insurance coverage, 15 percent of respondents are aware about the insurance coverage and 15 percent of respondents are strongly aware about the insurance coverage.

FIGURE 3.19.13: INSURANCE COVERAGE



HYPOTHESIS TESTING

H<sub>0</sub>: The Kisan Credit Holders have no awareness about the benefits available through Kisan Credit Cards

H<sub>1</sub>: The Kisan Credit Holders have awareness about the benefits available through Kisan Credit Cards

TABLE 3.20: SHOWING THE MEAN, STANDARD DEVIATION, T-VALUE AND LEVEL OF SIGNIFICANCE OF THE VARIOUS BENEFITS AVAILABLE TO KISAN CREDIT CARDHOLDERS

Sl. No	Statement	Mean	S.D	T	Sig
20.1	I Am Aware Of The Benefits Availing Kisan Credit Card?	3.85	0.875	6.041	0.000
20.2	I Am Aware About The Subsidies, Eligible Concession And Other Govt. Incentives?	3.00	0.795	0.000	1.000
20.3	I Am Aware About The Sources Of Fund?	2.26	0.595	-7.810	0.000
20.4	I Am Aware About The Tax Exemption?	2.87	1.056	-0.758	0.453
20.5	I Am Aware About The Latest Technology Available?	2.54	1.120	-2.573	0.014
20.6	I Am Aware About The Training Offered By Govt. And You're Bank?	2.38	1.138	-3.376	0.002
20.7	I Am Aware About The Marketing Channels?	2.13	1.080	-5.039	0.000
20.8	I Am Aware About The Agricultural Production Innovation?	2.46	1.166	-2.883	0.006
20.9	I Am Aware About The Use Full Website And Other Information?	2.36	1.203	-3.328	0.002
20.10	I Am Aware About The Securities Demanded By The Bank?	3.72	1.050	4.270	0.000
20.11	I Am Aware About The Monitoring Of The Activities Of The Bank?	2.79	1.174	-1.091	0.282
20.12	I Am Aware About The Exploitation Of Intermediaries?	2.49	1.048	-3.056	0.004
20.13	I Am Aware About The Insurance Coverage?	2.72	1.356	-1.299	0.202

Source: Primary Data

One Sample t-test is used to test the null hypothesis (H<sub>0</sub>). If the mean value is significantly higher than the test value three, then the null hypothesis is rejected and if it is lower than the test value three, then the null hypothesis is accepted. When the mean value is equal to three then the null hypothesis is neither accepted not rejected.

The Kisan Credit Cardholders are aware on the following a benefit Schemes

1. The various benefits availing for Kisan Credit Card
2. The Securities demanded by the bank

The Kisan Credit Cardholders are not aware on the following benefit Schemes

1. The Sources of Fund
2. The latest technology available
3. The Training Offered by Government and Banks
4. The Marketing Channels
5. The Agricultural Production Innovation
6. The full website and other information
7. The exploitation of intermediaries

The Kisan Credit Cardholders are neither aware nor unaware on the following benefit Schemes

1. The Subsidies, Eligible Concession and other Govt. Incentives
2. The Tax Exemption
3. The monitoring of the activities of the bank
4. The insurance Coverage

## 4. FINDINGS, SUGGESTIONS AND CONCLUSIONS

### 4.1 INTRODUCTION

The important objective of KCC scheme are to provide insurance coverage and financial support to farmers in the event of failure of crops as a result of natural calamities, pests and diseases. To encourage the farmers to adopt progressive farming practices, high value inputs and higher technology in agriculture to help stabilize farm income, particularly in disaster years and to support and stimulate primarily production of food crops and oil seeds. The present is conducted to analyze how far these objectives have been fulfilled and to give valuable suggestions for the improvement of the scheme. These major findings and suggestions are brought out from the study through the structured interview schedule.

The scheme of KCC is under implementation by state co-operative banks through District Central Co-operative Banks and Primary Agricultural Credit Societies as also the RRB and Commercial banks under the aegis of NABARD. Co-operative banks have the largest share in implementation of the KCC scheme. The scheme has popular both amongst farmers and bankers.

### 4.2 OBJECTIVE OF THE STUDY

The main objectives of the study are as follows;

- To study the farmers perception on KCC.
- To study the adequacy of credit provided through KCC.
- To know the repayment performance of KCC beneficiaries.
- To study about the awareness of the Kisan Credit Card holders and their attitude towards Kisan credit card Scheme.
- To review the extend of utilization of Kisan Credit Card at Elappara Grammine Bank
- To examine the practical problems faced by the Kisan Credit Card holder

### 4.3 HYPOTHESIS

**H<sub>0</sub>:** The Kisan Credit Holders have no awareness about the benefits available through Kisan Credit Cards

**H<sub>1</sub>:** The Kisan Credit Holders have awareness about the benefits available through Kisan Credit Cards

### 4.4 FINDINGS

Based on the primary data collected and analyzed in the previous chapter, certain valuable findings were arrived at. Following is the summary of the profile of the respondents.

#### PROFILE OF THE RESPONDENTS

Majority of the respondents are come under the category of male

- Age-wise distribution of sample reveals that 46 percent were in the age group of 41 to 50,36 percent were in the age group of Above 51,15 percent were in the Age group of 31 to 40 and 3 percent were in the Age group of below 30.
- Education-wise distribution of sample reveals that 62 percent were in the age group is in Primary Education, 31 percent were in Secondary Education and 7 percent were in has completed graduation.
- Income wise distribution of sample reveals that 56 percent of the respondents were in the income group of between 2001 - 5000, 23 percent of the respondents were in the income group of between 5001 to 10000, 18 percent of respondents were in income group of below 2000 and 3 percent were in the income group of 10000.

#### MAJOR FINDINGS BASED ON THE ATTITUDE OF BANK TOWARDS THE CARD HOLDERS

- In Procedure of bank in KCC shows that 93 percent were opinioned that it was simple and 7 percent were opinioned it was not.
- From sample respondents 100 percent respondents are agreed that the attitude of Bank towards them were having Good response.
- From sample respondents it was clear that 49 percent of the respondents is using the credit for buying's seeds and other uses, and rest 2 percent uses for buying fertilizers.
- From sample respondents it is clear that 85 percent of the respondents opinioned that they are getting beneficiary credit whenever needed.
- From sample respondents it shows that cent percent of the respondents agrees that the credit availability was adequate to meet their needs
- From sample respondents it is clear that 95 percent of the respondents uses frequently once in a year and 3 percent of the respondents uses twice in a year and 3 percent of respondents uses more than twice in a year.
- From Sample respondents it is clear that 49 percent of the respondents repays the loan amount once in a month,39 percent of the respondents repays the loan in once in a quarter and 13 percent of the respondents repays the loan amount in once in a year.
- From sample respondents it is clear that 56 percent of the respondents is regularly repays the loan amount and rest 44 percent of respondents does not repays the loan amount regularly.
- From sample respondents have difficulty in repaying the loan amount because of Low return (54 percent), Crop failure (36 percent), Diverted Money (7percent) and Natural Calamities(3 percent).
- From Sample respondents it shows that 72 percent of respondents had increased their production with the use of KCC and 28 percent does not increase their production.
- From Sample respondents it is clear that 54 percent of the respondents does not approached money lenders and rest 46 percent of the respondents were approached money lenders.
- From sample respondents it shows that 51 percent of the respondents does not increased their standard of living with the use of KCC and 49 percent of the respondents had increased their standard of living.
- From Sample respondents it is clear that 64 percent of the respondents were increased their income and rest 36 percent of the respondents were no increased their income.
- From Sample respondents it is clear that 56 percent of the respondents has no difficulty in KCC dealings and 44 percent of the respondents were having difficulty in KCC dealing.

**AWARENESS LEVEL OF RESPONDENTS REGARDING KCC**

- From Sample respondents it shows that 72 percent agreed that they aware of benefits availing from KCC, 13 percent of the respondents were strongly agreed about benefits availed by KCC, 8 percent were having neutral agreement of availing benefits from KCC.
- From sample respondents it is clear that 62 percent of the respondents were having neutral agreement of awareness of subsidies, concessions and other govt. securities, 18 percent of respondents were agreed that they are aware of subsidies, eligible concession and other govt. securities.
- From sample respondents it is clear that 59 percent of respondents were not aware about the source of fund provide by KCC and 33 percent of respondents were had agreed that they neutral opinion about sources provided by KCC and 7 percent of the respondents were Strongly agreed about the awareness of sources of fund.
- From sample respondents 36 percent of the respondents has aware neutral agreement of awaring of tax exemptions 23 percent of the respondents were agreed that they are aware of tax exemptions.
- From sample respondents it is clear that 31 percent of the respondents are disagreed the agreement of awareness of Latest technology available and 26 percent of the respondents agreed that they Agree and strongly agree about the latest technology available.
- From sample respondents 28 percent of the respondents were having neutral agreement and strongly disagree that they are aware about the training offered by Government and Bank.
- From sample respondents it is clear that 36 percent of the respondents were strongly disagreed about the awareness of the marketing channels, 29 percent have disagreed about the awareness of the marketing channels.
- From sample respondents it shows that 31 percent of the respondents have neutral agreement about the awareness of agricultural production innovation, 26 percent of the respondents were strongly disagreed and disagreed about the awareness of agricultural production innovation.
- From sample respondents it is clear that 31 percent of the respondents had strongly disagreed about the useful website and other information and 29 percent of the respondents had disagreed the awareness of useful websites and other information.
- From sample respondents it shows that 56 percent of the respondents were agreed that they are aware of Securities demanded by bank, 18 percent of the respondents were strongly agreed about they are aware of securities demanded by bank.
- From sample respondents it is clear that 33 percent of the respondents were agreed that they are aware of monitoring of the activities of the bank and 23 percent of the respondents were having neutral and agrees opinion of awareness of monitoring activities of the bank.
- From sample respondents it is clear that 46 percent of the respondents have disagreed about the awareness of exploitation of intermediaries, 26 percent of the respondents were agreed that they are aware of exploitation of intermediaries and 15 percent of the respondents were strongly disagreed about awareness of the exploitation of intermediaries.
- From sample respondents it shows that 39 percent of the respondents had disagreed that they are aware about the insurance coverage, 18 percent of the respondents Strongly disagreed about the aware of insurance coverage and 15 percent of the respondents were agreed and strongly agreed about the awareness of insurance coverage.
- From the sample respondents it shows that the Kisan Credit Cardholders are neither aware nor unaware on the following benefit Schemes, which are: the Subsidies, Eligible Concession and other Govt. Incentives, the Tax Exemption, the monitoring of the activities of the bank and the insurance Coverage

**4.5 SUGGESTIONS**

The following are the important suggestions brought out from the study.

- The beneficiaries are of not much aware of the ATM cum KCC facility. Hence proper awareness should be given to the beneficiaries by bank authorities.
- Most of the beneficiaries are not much aware of the insurance facility provided with the KCC scheme. They should be made aware about this facility through agencies providing KCC facility.
- The plastic card for drawing cash through ATM is much popular among the beneficiaries should be given such cards.
- Govt. of India has introduced RKBY for insurance of crops. This scheme admits only a few specified crops. It is recommended that the coverage of RKBY should be extended to all type of crops.
- It should be noted that the bank should take necessary steps to ensure that the loans are granted only to the eligible farmers.
- Not only to the existing customers but also to the eligible new farmers should be given KCCs.
- The study has further suggested that there is a need to adopt 'Mission Mode' approach to make KCC into farmer's friendly efficient instrument for effective credit delivery system accompanied by appropriate institutional mechanism.
- They have to bring out strategies to make awareness for the benefits available to the Kisan Credit Cardholders, mainly for the following benefits, which are: The Sources of Fund, the latest technology available, The Training Offered by Government and Banks, The Marketing Channels, The Agricultural Production Innovation, The full website and other information and the exploitation of intermediaries.
- In order to get more customers for KCC there should make some awareness program about the new and modern technology and KCC beneficiary scheme, securities provided by bank and other Government incentives.

These study findings will be useful to Bankers, Academicians, policy makers and development administrators in initiating following-up action.

**4.6 CONCLUSION**

Kisan Credit Card is the most important credit delivery mechanism. From the above study we could conclude that most of the beneficiaries have a good perception on Kisan Credit Card scheme. The credit provided through Kisan Credit Card is sufficient to meet the needs of farmers. The repayment performance of farmers is good.

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