

PERFORMANCE OF KISAN CREDIT CARD SCHEME IN PUNJAB

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Abstract: *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. The main objective of the present study was to examine the performance of Kisan credit card scheme in Punjab. The performance of the scheme has been evaluated in the terms of number of cards and amount sanctioned disbursed by the various agencies in Punjab. The period of the study was 2003-04 to 2014-15. It was found that both total number of cards and amount sanctioned and disbursed have shown growth throughout the study period.*

Key Words: *Kisan credit card, agency, performance.*

1. INTRODUCTION:

The kisan credit card scheme came into existence in the year 1998-99 as a credit product which aims to provide timely and hassle free credit to the farmers for their production needs. The model scheme was formulated by NABARAD which was uniformly adopted by almost all the commercial banks, regional rural banks and state co-operative banks. The implementing guidelines have been provided by Reserve Bank of India. Although, the banks have discretion to implement changes according their specific operating requirements. Kisan credit card scheme purposes to provide timely and adequate credit to the farmers for their cultivation and allied needs through single window. The main objective of the scheme is to provide short-term credit required for cultivation of crops. It also provides credit to meet post harvest expenses and to market the produce. The consumption requirements of farmer household and investments required for agriculture and allied activities such as to buy sprayers, pump sets etc. is also covered under the purview of this scheme. Further, it also purposes to meet the expenses to be done on the maintenance of farm assets, dairy animals and other allied activities. Basically, the scheme has been designed to cover all the expenses required for raising crops from beginning till the harvest and marketing of the produce.

2, REVIEW OF LITERATURE:

Patil (2014) evaluated the role of commercial banks in financial inclusion through kisan credit card 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 KCC 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 co-operative banks should be taken care of by reducing political interference in order to motivate co-operative sector. Rajamohan and Subha (2014) studied the kisan credit card scheme in India with the objective to analyse the period-wise, agency-wise and state-wise progress of KCC scheme in India. It was found that there was significant increase in number of KCC issued in each fiscal year by various agencies. Further, banks should also adopt promotion techniques such as insurance to make KCC scheme more popular. Sarkar and Barman (2014) examined the progress and performance of kisan credit card scheme in district Kamrup in Assam. The main objectives of the study was to evaluate inter district variation in the state and to find out reasons for slow progress of KCC scheme. The data for the study has been collected from 80 beneficiaries through pre structured questionnaire. It was observed that there was significant inter district variations in the state and natural calamity, small size land holding, complicated documentation procedure, lack of training, default in payment, inadequacy of loan, non co-operative attitude of bank officials were the reasons of slow progress. It was suggested to create awareness among the farmers about KCC scheme and that banks should simplify the documentation procedure.

Gandhimathi and Sumaiya (2015) evaluated the role of kisan credit card system in the distribution of agriculture credit in India. It was found that among the selected variables, rural branches of commercial banks, aggregate 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. Nerella (2015) analysed the role of kisan credit card scheme in agriculture. Kisan credit card scheme was found to be innovative and widely accepted product and beneficial to farmers. The study showed satisfactory progress and KCC beneficiaries realized higher per hectare gross return for all the crops studied. It has been found that KCC has no correlation with crop loan as 72 per cent crop loan was issued in the form of KCC. Further, it was suggested to

simplify the procedure of opening bank account and campaigns need to be organized at village level to attract more farmers. Reetu (2015) studied the trends and progress of kisan credit card scheme in India. The study proposed to study the share of each agency in total number of KCC issued and the amount sanctioned under the scheme. The percentages and compound annual growth rate had been calculated. It was found that the KCC had impressive growth so far and the growth of co-operative banks was less than other institutions. The highest growth was registered by RRBs in number of KCC issued and amount sanctioned. Further, wide variations had been found across various states in terms of KCC issued. It was recommended to educate and encourage the farmers about the scheme and in order to reduce the cost of credit, the scheme should be extended to cover all the farmers.

2.1, OBJECTIVES OF THE STUDY:

The main objective of the study was to examine the performance of Kisan credit card scheme in Punjab.

2.2, RESEARCH METHODOLOGY:

For the purpose of the study, the performance is examined in the terms of cards and amount sanctioned, and disbursed under the scheme. The analysis has been done for all the commercial banks, the regional rural banks and the co-operative banks. The data has been presented in the form of tables and analyzed using mean, coefficient of variation, correlation, exponential growth rate, one-way analysis of variance (ANOVA). Further, the annual percentage change and proportionate share of each bank in the total has also been calculated. The data has been collected from the various agenda meetings of Punjab State Level Bankers Committee. The data has been taken for the years of 2003-04 to 2014-15.

3.RESULTS:

3.1. TOTAL NUMBER OF CARDS AND AMOUNT SANCTIONED AND DISBURSED:

The total number of cards here are the cards sanctioned and disbursed by various banks throughout the study period. The amount sanctioned and disbursed means the total amount released under the scheme. Sanctioned here means the number of cards and amount approved whereas disbursed means actual number of cards issued and amount paid under the scheme. The total number of cards and amount sanctioned and disbursed under kisan credit card scheme by various banks during the period of 2003-04 to 2014-15 is presented in table 1.

Table 1: Total Number of Cards and Amount Sanctioned and Disbursed under Kisan Credit Card Scheme by Banks in Punjab (Number in units, Amount Rs. in lac)

Year	Sanctioned		Disbursed		Disbursement as percentage of Sanctioned	
	Number	Amount	Number	Amount	Number	Amount
2003-04	118927	87099	98357	78972	82.70	90.67
2004-05	152514 (28.24) ^a	194513 (123.32) ^a	161991 (64.70) ^a	270960 (243.11) ^a	106.21	139.30
2005-06	154070 (1.02) ^a	198319 (1.96) ^a	152737 (-5.71) ^a	194976 (-28.04) ^a	99.13	98.31
2006-07	161315 (4.70) ^a	212850 (7.33) ^a	160537 (5.11) ^a	219754 (12.71) ^a	99.52	103.24
2007-08	168289 (4.32) ^a	334155 (56.99) ^a	167711 (4.47) ^a	330702 (50.49) ^a	99.66	98.97
2008-09	184344 (9.54) ^a	387486 (15.96) ^a	183329 (9.31) ^a	374123 (13.13) ^a	99.45	96.55
2009-10	165158 (-10.41) ^a	441039 (13.82) ^a	164043 (-10.52) ^a	432166 (15.51) ^a	99.32	97.99
2010-11	230696 (39.68) ^a	561883 (27.40) ^a	218851 (33.41) ^a	544492 (25.99) ^a	94.87	96.90
2011-12	246704 (6.94) ^a	850778 (51.42) ^a	245899 (12.36) ^a	829751 (52.39) ^a	99.67	97.53
2012-13	302222 (22.50) ^a	1151533 (35.35) ^a	300668 (22.27) ^a	1104344 (33.09) ^a	99.49	95.90
2013-14	349762 (15.73) ^a	1885507 (63.74) ^a	348990 (16.07) ^a	1868170 (69.17) ^a	99.78	99.08
2014-15	302204 (-13.60) ^a	2077718 (10.19) ^a	302090 (-13.44) ^a	1992372 (6.65) ^a	99.96	95.89
MEAN	211350.4	698573.3	208766.9	686731.8	98.31	100.86

CV (%)	34.89	96.20	36.10	94.24	-	-
EGR (%)	9.29	30.56	9.83	29.22	-	-

Note: Figures given in parentheses ^a shows the annual change in percentage.

Correlation (.933) significant at the 0.01 level (2-tailed) for both number of cards and amount sanctioned.

Table 1 depicts that the number of cards sanctioned registered a growth rate of 9.29 per cent and amount sanctioned under the scheme grew to 30.56 per cent, while the actual number of cards disbursed grew at the rate of 9.83 per cent and amount disbursed grew to 29.22 per cent. The number of cards issued increased from 118927 in the year 2003-04 to 302204 in the year 2014-15 and cards disbursed increased from 98357 in the year 2003-04 to 302090 in the year 2014-15. However, the annual growth rate for number of cards issued was the highest (39.68%) in the year 2010-11 and number of cards disbursed was the highest in the year 2004-05 (64.70%). On the other hand, the amount sanctioned under the scheme increased from Rs. 87099 lac in the year 2003-04 to Rs. 2077718 lac in the year 2014-15. Whereas, the amount disbursed increased from Rs. 78972 lac in the year 2003-04 to Rs. 1992372 lac in the year 2014-15. The highest annual growth in the amount sanctioned and disbursed under the scheme was observed in the year 2004-05. During the study period, all the agencies disbursed 98.31 per cent of the number of cards sanctioned and 100.86 per cent of the amount sanctioned under the scheme. The mean value of number of cards (211350.4) and amount (Rs. 698573.3 lac) sanctioned under the scheme was higher than that of number of cards (Rs. 208766.9 lac) and amount (686731.8) disbursed during the period. The number of cards sanctioned (34.89) and amount sanctioned (96.20) have shown more consistency as compared to that of number of cards disbursed (36.10) and amount sanctioned (94.20). Apparently, there exists a strongly positive and statistically significant correlation among the number of cards as well as amount, sanctioned and disbursed. So, it has been found that both total number of cards and amount sanctioned and disbursed have shown growth throughout the study period.

3.2. AGENCY-WISE PERFORMANCE OF KISAN CREDIT CARD SCHEME:

The kisan credit card scheme was implemented by various banks in the state. The agency-wise performance of kisan credit card scheme is analyzed in commercial banks, regional rural banks and the co-operative banks. The agency-wise performance in the number of cards issued under kisan credit card scheme in state of Punjab during the period of 2003-04 to 2014-15 is presented in table 2.

Table 2: Agency-wise Performance of Kisan Credit Cards in Punjab

Year	Number (In units)						Disbursement as percentage to Sanctioned		
	Sanctioned			Disbursed			Comm ercial Banks	RRBs	Co- operative Banks
	Comm ercial Banks	RRBs	Co- operative Banks	Comm ercial Banks	RRBs	Co- operative Banks			
2003-04	111990 (94.17) ^b	6937 (5.83) ^b	-	91420 (92.95) ^b	6937 (7.05) ^b	-	81.63	100	-
2004-05	115301 (2.96) ^a (75.60) ^b	11593 (67.12) ^a (7.60) ^b	25620 (16.80) ^b	104286 (14.07) ^a (64.38) ^b	11593 (67.12) ^a (7.16) ^b	46112 (28.47) ^b	90.45	100	179.98
2005-06	102217 (-11.35) ^a (66.34) ^b	15767 (36) ^a (10.23) ^b	36086 (40.85) ^a (23.42) ^b	100884 (-3.26) ^a (66.05) ^b	15767 (36) ^a (10.32) ^b	36086 (-21.74) ^a (23.63) ^b	98.70	100	100
2006-07	127378 (8.48) ^a (68.74) ^b	16497 (4.63) ^a (10.23) ^b	33937 (-5.96) ^a (21.04) ^b	110103 (9.14) ^a (68.58) ^b	16497 (4.63) ^a (10.28) ^b	33937 (-5.96) ^a (21.14) ^b	99.30	100	100
2007-08	132795 (1.14) ^a (66.64) ^b	20647 (25.16) ^a (12.27) ^b	35494 (4.59) ^a (21.09) ^b	111570 (1.33) ^a (66.53) ^b	20647 (25.16) ^a (12.31) ^b	35494 (4.59) ^a (21.16) ^b	99.48	100	100
2008-09	165774 (31.43) ^a (79.96) ^b	18380 (-10.98) ^a (9.97) ^b	18570 (-47.68) ^a (10.07) ^b	146838 (31.61) ^a (80.10) ^b	18380 (-10.98) ^a (10.03) ^b	18111 (-48.97) ^a (9.88) ^b	99.62	100	97.53
2009-10	148942 (-13.93) ^a (76.81) ^b	22082 (20.14) ^a (13.37) ^b	16216 (-12.68) ^a (9.82) ^b	125747 (-) 14.36) ^a (76.65) ^b	22080 (20.13) ^a (13.46) ^b	16216 (-10.46) ^a (9.89) ^b	99.12	99.99	100
2010-11	208279	60152	22407	136274	60172	22405	91.99	100.03	99.99

	(16.77) ^a (64.21) ^b	(172.40) ^a (26.07) ^b	(38.18) ^a (9.71) ^b	(8.37) ^a (62.27) ^b	(172.52) ^a (27.49) ^b	(38.17) ^a (10.24) ^b			
2011-12	228586 (43.89) ^a (86.40) ^b	25453 (-57.69) ^a (10.32) ^b	8095 (-63.87) ^a (3.28) ^b	136274 (55.85) ^a (86.37) ^b	25433 (-57.73) ^a (10.34) ^b	8077 (-63.95) ^a (3.28)	99.64	99.92	99.78
2012-13	253803 (19.07) ^a (83.98) ^b	30898 (21.39) ^a (10.22) ^b	17521 (116.44) ^a (5.80) ^b	212389 (19.20) ^a (83.95) ^b	30898 (21.49) ^a (10.24) ^b	17521 (116.92) ^a (5.81) ^b	99.75	100	100
2013-14	303270 (19.49) ^a (86.71) ^b	30688 (-0.68) ^a (8.77) ^b	15804 (-9.80) ^a (4.52) ^b	306698 (21.14) ^a (87.88) ^b	26488 (-14.27) ^a (7.59) ^b	15804 (-9.80) ^a (4.53) ^b	101.13	86.31	100
2014-15	258180 (-14.87) ^a (85.43) ^b	30184 (-1.64) ^a (9.99) ^b	13840 (-12.43) ^a (4.58) ^b	258180 (-15.82) ^a (85.43) ^b	30184 (13.95) ^a (9.99) ^b	13840 (-12.43) ^a (4.58) ^b	100	100	100
MEAN	166944.8	24106.5	22144.55	163130.6	23756.33	23963.91	96.73	98.85	107.03
CV (%)	42.34	56.70	42.83	45.47	57.01	49.89	-	-	-
EGR (%)	10.45	13.10	-9.63	10.23	12.58	-11.99	-	-	-
ANOVAs	F=60.285*			F=40.192*					

Note: Figures given in parentheses ^a shows the annual change in percentage. The figure given in parentheses ^b shows the share of respective agency in total.

*Significant at 5 per cent level of significance.

Correlation significant at 0.01 level (2-tailed) for commercial banks (.977) for RRBs (.966) and for co-operative banks (.898).

Table 2 shows the number of kisan credit cards sanctioned and disbursed by various banks from the period 2003-04 to 2014-15. The mean value of cards sanctioned by commercial banks (166944.8) was higher than that of RRBs (24106.5) and co-operative banks (22144.55). While the mean of number of cards disbursed was the highest in commercial banks (163130.6) followed by co-operative banks (23963.91) and RRBs (23756.33). The number of cards sanctioned by the commercial banks was 111990 in the year 2003-04 which increased to 258180 in the year 2014-15. However, the annual growth rate of commercial banks was the highest in the year 2011-12 (43.89%) and it was negative in the year 2014-15 (-14.87%). The number of cards sanctioned by regional rural banks was 6937 in the year 2003-04 which grew to 30184 in the year 2014-15. The annual growth rate of regional rural banks was the highest in the year 2010-11 (172.40%) and the growth rate was negative in the year 2014-15 (-1.64%). The number of cards issued by co-operative banks was 25620 in the year 2004-05 and decreased to 13840 in the year 2014-15. The annual growth rate of co-operative banks was the highest in the year 2012-13 (116.44%). However, RRBs (13.10%) registered higher growth rate as compared to commercial banks (10.45%) and the growth rate of the co-operative banks was negative (-9.63%) during the period of study. The share of commercial banks in total cards issued by all banks was higher than the RRBs and the co-operative banks throughout the study period. The study showed commercial banks disbursed 96.73 per cent, RRBs 98.85 per cent and the co-operative banks 107.03 per cent of the cards sanctioned under the scheme. The commercial banks (42.34, 45.57) have shown more consistency as compared to co-operative banks (42.83, 49.89) and regional rural banks (56.70, 57.01) in number of cards sanctioned and disbursed during the study. There is strongly positive and statistically significant correlation between number of cards sanctioned and disbursed by all the agencies. Further, there exists a significant difference in growth among the agencies in terms of number of cards sanctioned and disbursed.

The agency-wise performance of kisan credit card scheme in terms of amount sanctioned and disbursed from 2003-04 to 2014-15 has been presented in the table 3.

Table 3: Agency-wise Performance of Kisan Credit Card Scheme in Punjab

Amount (Rs. in lac)

Year	Sanctioned			Disbursed			Disbursement as percentage to Sanctioned		
	Commercial Banks	RRBs	Co-operative Banks	Commercial Banks	RRBs	Co-operative Banks	Commercial Banks	RRBs	Co-operative Banks
2003-04	79891 (91.72) ^b	7208 (8.28) ^b	-	74764 (91.21) ^b	7208 (8.79) ^b	-	93.58	100.00	-
2004-05	130375 (63.19) ^a (67.03) ^b	12074 (67.51) ^a (6.21) ^b	52064 (26.77) ^b	122769 (64.21) ^a (45.31) ^b	11823 (64.03) ^a (4.36) ^b	136368 (50.33) ^b	94.17	97.92	261.92
2005-06	146826 (12.62) ^a (74.04) ^b	16627 (37.71) ^a (8.38) ^b	34866 (-33.03) ^a (17.58) ^b	143487 (16.88) ^a (73.59) ^b	16623 (40.60) ^a (8.53) ^b	34866 (-74.43) ^a (17.88) ^b	97.73	99.98	100.00
2006-07	176077 (19.92) ^a (82.72) ^b	16195 (-2.60) ^a (7.61) ^b	20578 (-40.98) ^a (9.67) ^b	182982 (27.53) ^a (83.27) ^b	16195 (-2.57) ^a (7.37) ^b	20578 (-40.98) ^a (9.36) ^b	103.92	100.00	100.00
2007-08	249585 (41.75) ^a (74.69) ^b	24419 (50.78) ^a (7.31) ^b	60151 (192.31) ^a (18) ^b	246132 (34.51) ^a (74.43) ^b	24419 (50.78) ^a (7.38) ^b	60151 (192.31) ^a (18.19) ^b	98.62	100.00	100.00
2008-09	337972 (35.41) ^a (87.22) ^b	33747 (38.20) ^a (8.71) ^b	15767 (73.79) ^a (4.07) ^b	326835 (32.79) ^a (87.36) ^b	33326 (36.48) ^a (8.91) ^b	13962 (-76.79) ^a (3.73) ^b	96.70	98.75	88.55
2009-10	314509 (-6.94) ^a (71.31) ^b	51582 (52.85) ^a (11.70) ^b	74947 (375.34) ^a (16.99) ^b	306013 (-6.37) ^a (70.81) ^b	51205 (53.65) ^a (11.85) ^b	74947 (436.79) ^a (17.34) ^b	97.30	99.27	100.00
2010-11	449524 (42.93) ^a (80) ^b	79268 (53.67) ^a (14.11) ^b	33091 (-55.85) ^a (5.89) ^b	437974 (43.12) ^a (80.44) ^b	78393 (53.10) ^a (14.40) ^b	28125 (-62.47) ^a (5.17) ^b	97.43	98.90	84.99
2011-12	783197 (74.23) ^a (92.06) ^b	52651 (-33.58) ^a (6.19) ^b	14925 (-54.90) ^a (1.75) ^b	762212 (74.03) ^a (91.86) ^b	52652 (-32.84) ^a (6.35) ^b	14887 (-47.07) ^a (1.79) ^b	97.32	100.00	99.75
2012-13	1042845 (33.15) ^a (90.56) ^b	84757 (60.98) ^a (7.36) ^b	23931 (60.34) ^a (2.08) ^b	997217 (30.83) ^a (90.17) ^b	84757 (60.98) ^a (7.66) ^b	23931 (60.75) ^a (2.16) ^b	95.62	100.00	100.00
2013-14	1734078 (66.28) ^a (91.56) ^b	132184 (55.96) ^a (7.01) ^b	19245 (-19.58) ^a (1.02) ^b	17167415 (72.15) ^a (91.89) ^b	132184 (55.96) ^a (7.08) ^b	19245 (-19.58) ^a (1.03) ^b	99	100.00	100.00
2014-15	1859380 (7.23) ^a (94.15) ^b	102765 (-22.26) ^a (5.20) ^b	12808 (-33.45) ^a (0.65) ^b	1859380 (8.31) ^a (94.15) ^b	102765 (-22.26) ^a (5.20) ^b	12808 (-33.45) ^a (0.65) ^b	100	100	100
MEAN	608688.3	51123.08	32943	598042.2	50962.5	39988	97.62	99.57	112.29
CV (%)	102.39	79.22	63.10	103.52	79.44	94.22	-	-	-
EGR (%)	32.64	28.64	-9.50	32.95	28.71	-9.63	-	-	-
ANOVAs	F=9.924*			F=1.743					

Note: Figures given in parentheses ^a shows the annual change in percentage and the figure given in parentheses ^b shows the share of respective agency in total.

*Significant at 5 per cent level of significance

Correlation significant at 0.01 level (2-tailed) for commercial banks (1.000) for RRBs (1.000) and for co-operative banks (.786).

Table 3 shows the amount sanctioned and disbursed under the kisan credit scheme during 2003-04 to 2014-15. The mean value of amount sanctioned and disbursed was higher in commercial banks (Rs. 608688.3 lac, Rs.598042.2 lac) than regional rural banks (Rs. 51123.08 lac, Rs. 50962.5 lac) and co-operative banks (Rs. 32943 lac, Rs. 39988 lac). The amount sanctioned and disbursed by commercial banks was Rs. 79891 lac and Rs.74764 lac respectively and which grew to Rs. 1859380 lac in both cases. The amount sanctioned and disbursed by RRBs increased from Rs. 7208 lac in the year 2003-04 to Rs. 102765 lac in the year 2014-15. The annual growth of amount sanctioned and disbursed in commercial banks was the highest in the year 2011-12 (74.23%, 74.03%) and in RRBs in the year 2004-05 (63.19%, 64.21%) during the study period.

The amount sanctioned by co-operative banks was Rs. 52064 lac in the year 2004-05 which decreased to Rs. 12808 lac in the year 2014-15. The amount disbursed by co-operative banks was Rs. 136368 lac in the year 2004-05 and decreased to Rs. 12808 lac in the year 2014-15. The annual growth rate amount sanctioned and disbursed by co-operative banks was the highest in 2009-10 and it was negative in most of years during the period of study. The share of commercial banks in amount sanctioned and disbursed under the scheme was higher than that of RRBs and co-operative banks. The RRBs and co-operative banks disbursed 99.57 per cent and 112.29 per cent of amount sanctioned respectively during the study period. Whereas, the commercial banks achieved 97.62 per cent success in disbursing the amount sanctioned thereof. The co-operative banks (63.10) have shown more consistency as compared to that of the regional rural banks (79.22) and commercial banks (102.39) in case of amount sanctioned under the scheme. While, regional rural banks (79.44) were more consistent than co-operative banks (94.22) and commercial banks (103.52) in disbursing amount under the scheme. However, there existed a perfectly positive and statistically significant correlation between the amount sanctioned and disbursed by the commercial banks and the RRBs. The correlation was found to be strongly positive and statistically significant between the amount sanctioned and disbursed by co-operative banks. The growth rate of commercial banks (32.64%) was higher than that of the RRBs (28.64%) while it was negative in the co-operative banks (-9.50%). It was found that the agency-wise performance of kisan credit card scheme in terms of amount was fluctuating during the study period. Further, there exists a significant difference in growth among the agencies in terms of amount sanctioned.

4.CONCLUSION:

Thus, it has been concluded that there was a progressive performance in terms of number of cards issued and amount sanctioned under the scheme by various agencies during the study period in Punjab. The commercial banks were ahead of co-operative banks and regional rural banks in issuing kisan credit cards as well as amount sanctioned under the scheme.

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