

A Comparative Study of Institution wise Status of Agricultural Lending through Kisan Credit Cards (KCC) in Rajasthan and Punjab

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Agricultural lending has remained a priority sector for Indian economy and has received undivided attention of the policy makers and regulators. Various innovative lending schemes and programs have been introduced so far with a view to facilitate rural borrowers and provide hassle free lending to them. One such measure is Kisan Credit Card (KCC) which came into existence in 1998-99. It has generated encouraging results so far such as hassle free access to institutional loans resulting in increasing productivity and lending efficiency. In this regard, the present study attempts to analyze the status of KCC lending in Rajasthan and Punjab through its three prominent channels viz, Cooperative banks, Regional Rural Banks and Commercial Banks. Attempt will be made to discover the variations in the trends of KCC lending in the two states and the reasons thereof. Agricultural productivity has so far remained at a higher note in Punjab and therefore study of role played by KCC lending in the state will generate significant results for the policy makers. On comparing the trends of performance of the two states, measures could be suggested for the policy makers to further augment the efficiency of KCC schemes in the two states.

Key Word: Kisan Credit Card, Institutional Credit and Small and Marginal Farmer.

INTRODUCTION

Even after seven decade of independence, the importance of agriculture sector in India cannot be undermined. Agriculture and Allied sector (which includes agriculture, livestock, forestry and fishry) contributed 15.35 percent of the Gross Value Added (GVA) during 2015-16 at 2011-12 prices (Central Statistical Office). The share of agriculture in total GDP was 18 percent in 2013-14 (Economic Survey 2014-15). Considering the tremendous significance of this sector in the Economic growth and Development of the country, various plans and policies are devised and implemented regularly to meet the specific requirements of this sector.

Apart from various technological, environmental and geographical requirements

of agricultural sector, it has been identified that the sector has its own dynamic set of financial needs which necessitates the policy makers to innovate traditional and contemporary ways of fulfilling them. Over a period of time, large number of financial products and programs have been designed to cater to this purpose. In the same context, Kisan credit card (KCC) scheme was introduced by Government of India in consultation with Reserve Bank of India and NABARD in August 1998-99. It was targeted to meet the farm financial needs as well as fulfilling the financial requirements for ancillary activities from the banking structure of the country. The scheme follows a borrowing limit based on a Scale of Finance (SOF) prescribed by State Level Bankers Committee (SLBC). However, few banks are following their own Scale of Finance (SOF). Since 2001-02, implementation of KCC scheme was made mandatory for the agencies with an additional component of Life Insurance cover for the KCC beneficiary. The scheme has

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gained momentum since its introduction in the country both in terms of number of cards issued and amount sanctioned through these cards.

The present study has been designed to evaluate the performance of the scheme in the two states; Rajasthan and Punjab. The comparison will help the policy makers to gain an insight into the variations in performance of the scheme in the two states, if any, and thereby implementing corrective measures so as to render the scheme more usefulness and efficiency.

Punjab has been chosen on the pretext that it has been one of the most productive state in the country in terms of agricultural production. Sangwan (2005) has reported that among states, Punjab ranked the highest with more than 100 per cent coverage of operational holdings, followed by Haryana, Andhra Pradesh, Orissa and Rajasthan.

REVIEW OF LITERATURE

Over a decade, large number of innovative financing schemes have been introduced to facilitate credit delivery in the rural sector. Anjanikumar et al. (2007) in his study has discussed the status of credit flow in the country and the factors which govern the choice of an outlet for availing credit and the reasons for holding Kisan credit card by rural households. The credit cards have proved to be a useful instrument in enhancing the outreach of banks and bringing simplification to the system (Loganthan, 2008).

Kisan Credit Cards have led to a significant change in the process of agri-borrowings disbursements. It has been observed that the scheme was initiated with a positive approach for rendering easiness to the system of rural credit (Danish faruqui, 2001) The scheme has rendered speed to the process of credit delivery and has provided flexibility and simplification to the system of availing loans from banks (Nahatkar et al., 2002).

The farmers to a very large extent depend upon the timely availability of credit. The Kisan credit cards have facilitated timely flow of credit thus, leading to higher returns for the farmers (Singh and Sekhon, 2005). Although the Kisan Credit cards have smoothened and accelerated the process of credit delivery in the agricultural sector, adequacy of loans through this scheme remains to be worked out. However, it has remained a concern area to ensure that the credit sanctioned is being used for the specified purpose. Studies have shown that there are instances where the loan availed through Kisan credit cards have been used for purposes other than the ones for which those funds have been earmarked (Rao and Sahu, 2005).

Moreover, the existence of certain structural and processional issues also brought down the performance level of the scheme. Certain period wise and Agency wise issues have been discovered regarding the growth of KCC scheme (Rajamohan and Subha 2014). Over a period of time large number of policy initiatives and reforms have been structured and implemented but the situation is still not very well off. The policies framed for the sector have been a subject matter of constant contradiction which has reflected itself in three broad areas viz inefficient institutional rural credit structure, disincentivise the credit flow to agricultural sector through the application of Basel norms and shrinkage of the resources available for agricultural credit operations as against the actual requirements of the sector (Satish, 2007). Because of such policy loopholes, there was an urgent need to innovate the existing edifice of rural credit and so programs like KCC were the need of the hour. The focus of all the policy reforms and innovations in the sphere have been to eliminate or virtually minimize the share of non- institutional credit form the total rural financing needs.

Several studies have shown that even after enormous efforts in the area, the existence of non-institutional credit cannot be denied even today. Rather it has been found that

those areas which are on the higher side of the wave of commercialization and growth have a greater share in the non-institutional financing (Satyasai and Viswanathan, 2003). Therefore, considering the present situation, KCC and such innovative programs, which were introduced with the intention of removing hassles from the process of credit delivery and articulating a robust and flexible rural credit structure is the need of the hour. (BB Barik, 2010) stated that it is essential to understand that flow of credit to the rural sector and simultaneously to scale down the dependence of rural borrowers and farmers on non-institutional sources of credit. The introduction of Kisan Credit cards in this regard prescribing a scale of credit covering three dimensions viz, productive needs, and maintenance of productive capacity and consumption needs is a favorable and positive step to face the challenges of the present rural credit situation (Amir Samantara 2010). The scheme has been implemented in India through three financial bodies namely Commercial Banks, Regional Rural Banks and Cooperative Banks. It has been identified that Commercial Banks have most successfully fulfilled the objectives of NABARD (Uppal and Juneja 2012).

Creating awareness about the scheme is yet another dimension which needs to be considered. It is seen that Farmers in most of the regions were aware of the benefits of Kisan credit card scheme irrespective of their educational backgrounds and standards (Vedini and Durga, 2007).

RESULTS AND DISCUSSIONS

1. Availability of Institutional Credit to Agricultural Sector and the relative role played by KCC in the context

Providing institutional credit to the agricultural sector has remained at the focal of efforts for the financial regulators so far. With the advancement of economy, the agricultural sector has earmarked significant improvements on an overall basis. The expansion of the sector

requires financial inputs which on a large scale are fulfilled by the credit flows to the sector. With the passage of time the credit requirements of the sector has shown an upward trend. Table 1 depicts the target and achievements of the sector in context of Institutional credit from 2004-15. It is evident from the table that with the passage of time the targets for agricultural credit have grown significantly and the achievements have always outnumbered the targets.

TABLE 1
Target and Achievement of Agricultural Credit Flow in India

Target and Achievement of Agricultural Credit Flow in India (2004-2005 to 2014-2015) (Rs. in Crore)			
Years	Target	Achievement	% age Achievement of Target
2004-05	105000	125309	—
2005-06	141000	180486	—
2006-07	175000	229400	—
2007-08	225000	254657	—
2008-09	280000	301908	—
2009-10	325000	384514	—
2010-11	375000	468291	—
2011-12	475000	511029	—
2012-13	575000	607376	105.63
2013-14	700000	730122.62	104.3
2014-15	800000	845328.23*	105.67

* Provisional

Source: Ministry of Finance, Govt. of India. (16441) & Lok Sabha Unstarred Question No. 1030, dated on 04.12.2015 & Lok Sabha Unstarred Question No. 508, dated on 26.02.2016

To improve and strengthen the credit flow to the sector various schemes are being introduced time and far. Developing a multi-agency network, Farm credit packages, Interest subvention to farmers, extension of interest subvention scheme to post harvest loans, collateral free loans, Agricultural Debt waiver

and Debt Relief Scheme, 2008, Revival package for short term Cooperative Credit Structure and Kisan Credit Cards.

Amongst all the initiatives the present study focused upon the performance and dynamics of Kisan Credit Card. The scheme was introduced in 1998-99. The basic idea was to enable the farmers to purchase agricultural inputs such as seeds, fertilizers, pesticides etc timely. The scheme was implemented across the country and the three primary financial bodies i.e, Cooperative Banks, Commercial Banks and Regional Rural Banks were involved in its implementation. The scheme has so far successfully augmented credit flow to the sector. Some basic attributes of the scheme are as follows-

1) Loan component assessed on the basis of –

Scale of finance for the crop (+) Insurance Premium (X) Extent of area cultivated (+) 10% of the limit towards post -harvest/ Household/consumption requirements (+) 20% of the limit towards maintenance expenses of the farm assets.

Owing to this dynamic calculation methodology, the loan component becomes more flexible and the coverage increases as per the real requirements of the farmers.

- 2) For small and marginal farmers Flexi KCC has been with a simple assessment methodology has been prescribed.
- 3) KCC to remain valid for 5 years
- 4) The withdrawal from the accounts are not to be remaining outstanding for more than 12 months and also there is no need to bring the debit balance in the account to zero at any point of time
- 5) Interest subvention/Incentive for prompt repayment to be made available as per the norms of the Government of India and/or State Governments

- 6) Nil Processing Fees upto a loan amount of 3 lacs
- 7) Documentation to be made one time (at the time of availing first loan) and thereafter only declaration to be made by the farmers about the crops raised and proposed.
- 8) Instead of the farmers maintaining two separate accounts i.e., KCC and a SB A/c, a single KCC cum SB A/c prescribed. Also the balance in KCC cum SB a/c may fetch interest at the rates prevailing for normal savings a/c.
- 9) Multiple modes of delivery to be utilized including the technology savvy methods like ATMs, POS and Mobile banking etc.

2. Status of Agricultural Credit through Kisan Credit Cards in India

Table 2 depicts the status of agricultural credit through Kisan Credit Cards over a period from 2000-2011. The credit flown to the agricultural sector has been shown agency wise viz, commercial banks, cooperative banks and Regional Rural Banks. The three financial bodies were entrusted the primary responsibility of widespread implementation of the scheme when it was introduced. The table depicts that amongst the three financial bodies' commercial banks have played the most significant role in credit disbursement.

The table 2 shows that over a period of years, the flow of credit to agriculture has shown a negative compound annual growth rate of 1.5 percent. Although the credit flown through cooperative banks have grown by 13.1 percent, the credit flown through KCC has shown negative growth. The Regional Rural Banks have earmarked a growth rate of 27.8 percent which is approximately double of the growth rate of Cooperative banks. Similarly, the credit flown through Regional Rural Banks have grown at 22.4 percent over a period of stated years. The

TABLE 2
Share of KCC in the total flow of Agricultural Credit, 2000-01 to 2010-11 (Rs. in Crore)

Year	Cooperative Banks		Regional Rural Banks		Commercial Banks		Total	
	Flow of credit to agriculture	Credit Flow under KCC	Flow of credit to agriculture	Credit Flow under KCC	Flow of credit to agriculture	Credit Flow under KCC	Flow of credit to agriculture	Credit Flow under KCC
2000-01	20712	9412 (45.44)	4220	1400 (33.2)	27807	5615 (20.2)	52827	16427 (31.1)
2001-02	23524	15952 (67.8)	4854	2382 (49.1)	33587	7524 (22.4)	62045	25858 (41.7)
2002-03	23636	15841 (67.0)	6070	2955 (48.7)	39774	7481 (18.8)	69560	26277 (37.8)
2003-04	26875	9855 (36.7)	7581	2599 (34.3)	52441	9331 (17.8)	86981	21785 (25.1)
2004-05	31231	15597 (49.9)	12404	3833 (30.9)	81481	14756 (18.1)	125309	34186 (27.3)
2005-06	39404	20339 (51.6)	15223	8583 (56.4)	125477	18780 (14.9)	180486	47702 (26.4)
2006-07	42480	13141 (30.9)	20435	7373 (36.1)	166485	19786 (11.9)	229400	40300 (17.6)
2007-08	48258	19991 (41.4)	25312	8743 (34.5)	181088	19900 (10.9)	254658	48634 (19.1)
2008-09	45966	13172 (28.7)	26765	7632 (28.5)	228951	25865 (11.3)	301908	46669 (15.5)
2009-10	63497	7605.8 (11.9)	35217	10131.7 (28.8)	285800	39940.5 (13.9)	384514	57678 (15)
2010-11	70105	10719 (15.3)	43968	11468 (26.1)	332706	50438 (15.2)	446779	72625 (16.3)
CAGR (%)	13.1	(-1.5)	27.8	22.4	30.7	23.5	25.7	13.7

Note: The figures within the parentheses indicate percentage to the total flow of credit

Source: RBI (various issues); Bista et al (2012); and NABARD (various issues)

highest growth in the credit disbursement to the agricultural sector has been registered by the Commercial Banks which was 30.7 percent. Amongst the three financial bodies, this was the highest rate of growth. The Commercial Banks have also showed the highest growth rate 23.5 percent as far as credit through Kisan Credit cards was concerned. The growth rate in credit flow to the agricultural sector through Commercial Banks under KCC was 23.5 percent.

As analysis of the table clearly reveals that apart from Cooperative Banks, the remaining two bodies have shown positive growth rate over a period of time. However, Commercial Banks have managed to register the largest proportion of credit flow to the agriculture sector both in terms of direct disbursements and under credit through KCC.

3. Performance of KCC in Rajasthan

Since its implementation in 1998-99, the crop loans are generally disbursed by the banks through Kisan Credit Cards. The scheme covers

both Kharif and Rabi crops. It has proved to be an important mode of disbursing hassle free loans to the farmers. All kind of farmers small, marginal, share cropper, tenant farmers are eligible to obtain loans through Kisan Credit Cards. Eligibility for availing loans is assessed on the basis of land available for cultivation and a scale of finance fixed by the District Level Technical Committee in that district. The credit history and performance of the farmer in the past also becomes a part of the assessment of eligibility.

During the years, the scheme has been implemented and operated in the Rajasthan state with the involvement of commercial Banks, Cooperative banks and Regional Rural Banks.

The present study was conducted to assess the role played by KCC in the state so far.

Table 3 depicts the overall status of Kisan Credit Cards issued in the state and in the country from the three financial Bodies as on February, 2012. The table denotes that out of the

TABLE 3
Agency wise progress of Kisan Credit Cards in Rajasthan (as on 29.02.2012)

(Rs. in Lacs)

State	Cooperative Banks		Regional Rural Banks		Commercial Banks		Total	
	Card Issued	Amount Sanctioned	Card Issued	Amount Sanctioned	Card Issued	Amount Sanctioned	Card Issued	Amount Sanctioned
Rajasthan	3521129	1121345	661803	781993	2286420	2791492	6469352	4694830
India	43024038	16128724	16948038	7578850	51568904	31756370	111540980	55463944

Source: Lok Sabha unstarred question no.5888, dated 11/05/2012

total number of cards issued in the country the largest number of cards 46.23 percent were issued by commercial banks. The cooperative banks have contributed 38.57 percent. The Regional Rural banks have not contributed significantly in this regard. In all they have issued only 15.19 percent of the total number of cards. As far as the performance of these financial bodies in the state is concerned, the table reveals that out of the total number of cards issued, the largest contribution has been made by the Cooperative Banks. They have issued 54.42 percent of the total number of cards issued in the state. The commercial banks have issued 35.34 percent of the total number of cards and the Regional Rural Banks have contributed only 10.22 percent in the total issue of cards. Thus, unlike the country as a whole, the Cooperative Banks have performed fairly well in the state.

As far as the amount sanctioned through Kisan Credit Cards is concerned, out of the total amount sanctioned in the country, the highest 57.25 percent is contributed by the Commercial Banks. Cooperative banks have sanctioned 29.07 percent of the total amount and Regional Rural Banks have contributed 15.19 percent of the total amount. Statewise analysis of the table reveals that in terms of amount of loan sanctioned, the state has followed the same trend like the country as a whole. The highest percentage of the amount sanctioned 59.45 percent has been from the Commercial Banks, followed by 23.88 percent from the Cooperative Banks and 16.65 percent from the Regional Rural Banks.

It can be stated that, both in terms of highest percentage of Issue of Kisan credit cards and the amount sanctioned, the Commercial Banks have played an important role. Contrary to this, in Rajasthan state, the Cooperative Banks have outnumbered the other two bodies as far as the number of cards issued is concerned but the highest amount of the credit sanctioned has been from the Commercial Banks only.

4. Performance of KCC in Punjab

Punjab has the distinction of being the pioneer of Green Revolution in the country. Even after having less than 2 percent of the country's area, it is a major contributor of Rice, wheat and grains to the country's central pool of agricultural production. The study tried to evaluate the performance of the KCC in Punjab so that the role played by credit flow through KCC to augment the productivity in the state could be ascertained.

Table 4 denotes the performance of the three financial bodies that out of the total number of cards issued in the state, 34.13 percent were issued by the Cooperative banks, 7.3 percent is issued by Regional Rural Banks and 58.57 percent is issued by Commercial Banks. Thus, regarding the number of cards issued in the state Commercial Banks have played the most significant role. The Regional Rural Banks have only contributed 7.3 percent of the total number of cards issued. As far as the amount of credit sanctioned in the state from the three financial

TABLE 4
Agency wise cumulative progress of Kisan Credit Cards (KCCs) in Punjab

Agency wise cumulative progress of Kisan Credit Cards (KCCs) in Punjab (as on 31.03.2013)								
(Rs. in Lacs)								
State	Cooperative Banks		Regional Rural Banks		Commercial Banks		Total	
	Card Issued	Amount Sanctioned	Card Issued	Amount Sanctioned	Card Issued	Amount Sanctioned	Card Issued	Amount Sanctioned
Punjab	977396	7076.21	209013	3741.26	1677144	27587.85	2863553	38405.32
India	46349201	173877	19239204	90210.35	54749373	353144..82	120337778	617232.33

Source : Lok Sabha Unstarred Question No. 1334, dated on 18.07.2014.

bodies is concerned, Cooperative Banks have contributed 18.42 percent of the total amount, 9.74 percent by Regional Rural Banks and 71.83 percent by Commercial Banks.

It analysis reveals that in the state of Punjab, Commercial Banks have played the most significant role both in terms of number of cards issued and amount of credit sanctioned. The Regional rural banks have contributed the least in both the aspects.

4. Comparative Analysis of the overall state of Rajasthan and Punjab

Table 5 depicts the status of number of cards issued and total amount sanctioned from the three financial bodies in the states of Rajasthan and Punjab and for India as a whole. It is shown that out of the total number of cards issued in India, 2.38 percent were issued in Rajasthan and 5.87 percent in Punjab. As far as the amount of

loan sanctioned is concerned 6.22 percent of the overall loan amount sanctioned in India through KCC, was in Rajasthan and 8.77 percent was in Punjab. Together the two states have 15 percent share in the total loan amount sanctioned in the country.

5. Agency wise analysis of Amount of Loan Sanctioned per card

Table 6 depicts the amount of loan sanctioned per card from the three financial bodies. The average amount sanctioned has been calculated for the two states and for the country as well. On comparing the figures it was seen that both the states have outperformed the national average in terms of amount of loan sanctioned. The average amount sanctioned per card (on aggregate basis) was only Rs. 512.91 for the nation as a whole whereas, it was Rs.1,341.81 for Punjab and Rs.766 for Rajasthan. Punjab again has a higher average amount sanctioned as compared to Rajasthan.

TABLE 5
State/Agency wise progress of Kisan Credit Cards up to 31.03.2013 (Rs. in Lacs)

State	Cooperative Banks		Regional Rural Banks		Commercial Banks		Total	
	Total Cards Issued	Amount Sanctioned	Total Cards Issued	Amount Sanctioned	Total Cards Issued	Amount Sanctioned	Cards Issued	Amount Sanctioned
Punjab	977396	7076.21	209013	3741.26	1677144	27587.85	2863553	38405.32
Rajasthan	3811535	13490.14	768593	9614.64	2488603	31077.11	7068731	54181.89
India	2426405	173877	19239204	90210.35	54749373	353144.82	120337778	617232.33

Source : Lok Sabha Unstarred Question No. 1334, dated on 18.07.2014.

TABLE 6
Amount of Loan Sanctioned per card

State	Cooperative Banks	Regional Rural Banks	Commercial Banks	Aggregate
Punjab	723.98	1789.96	1644.93	1341.18
Rajasthan	353.93	1250.94	1248.77	766
India	375.14	468.88	645.02	512.91

Table 6 depicts the per card loan amount sanctioned from the three financial bodies in the two states and in the country as a whole. The amount sanctioned per card from Cooperative Banks in India is Rs 375.14. Rajasthan has failed to match the national average and has only sanctioned Rs 353.93 per card through Cooperative Banks. Punjab has outnumbered the national average and has sanctioned Rs 723.98 per card. Thus, the per card average sanction in the state of Punjab is much higher than the same figure in Rajasthan as well as the national average. Regarding the average sanction from Regional Rural Banks was concerned, the country has an average sanction of Rs 468.88. Both the states have outnumbered the national average by earmarking an average sanction of Rs 1789.96 in Punjab and 1250.94 in Rajasthan. However, the average sanction in Punjab was much higher than in Rajasthan. In terms of sanction through commercial banks was concerned, the national average was only Rs 645.02 and the both the states the average is much higher. Rajasthan had an average of Rs 1248.77 per card sanction and Punjab had an average of 1644.93. Again the average sanction per card in Punjab was much higher as compared to Rajasthan and also the national average. In terms of aggregate sanction from the three bodies was concerned, the average was Rs 512.91 nation wise. Rajasthan has an average of Rs 766 which was much lower as compared to the average of Punjab which was Rs 1341.18.

FINDINGS AND SUGGESTIONS

1. The performance of KCC scheme has varied region wise and agency wise. While it was seen that commercial banks have contributed

significantly both in terms of number of cards issued and amount of loan sanctioned, the Regional Rural Banks have underperformed on both the fronts.

2. It is required that the performance of Regional Rural Banks and Cooperative Banks be accelerated and apt policy framework should be articulated for these bodies so that they may contribute to the KCC scheme optimally.
3. The average number of cards issued and amount sanctioned was much higher in Punjab than in Rajasthan. The financial bodies in Rajasthan should therefore, replicate the framework adopted by Punjab to popularize and implement the scheme and create awareness.
4. KCC has led to an increase in the income of the farmers by making available speedy and hassle free credit, thus enhancing the productivity. Efforts should be made to increase the coverage of the scheme by organizing village level camps for issuing KCC.
5. The per card amount sanctioned was low in Rajasthan as compared to Punjab. Therefore, the per card productivity in Rajasthan should be raised so that higher volume of institutional credit could be flown in to the system through the scheme of KCC.
6. The amount of loan sanctioned per card for the nation as a whole on an average is very low. This indicates that there are few states which have failed to perform

optimally. Such under performers should be tracked and regulatory framework should be articulated to bring their performance at par with other states.

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