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## IMPACT OF THE KISAN CREDIT CARD SCHEME ON THE FARMERS IN JALGAON DISTRICT WITH PARTICULAR REFERENCE TO BANANA CULTIVATION



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### ABSTRACT

Agriculture has always been the backbone of the Indian economy and despite concerned industrialization in the last six decade; agriculture still occupies a place of pride. It provides employment to around 60 percent of the total work force in the country. Agriculture is an important component of most moral economics especially in the developing countries like India. The banks have a huge potential in Rural India. The financial requirements of the agriculture sector fulfilled by the banks through various schemes. One of them is Kisan Credit Card. The aims of this scheme are providing timely and adequate credit to the farmers in a cost effective and

flexible manner. The present study was undertaken with specific objectives to analyze the impact on the farmers, cultivate banana. The gross return and net margin have been found higher for KCC holder than non KCC holder farmers.

**KEYWORDS :** *Kisan Credit Card, Adequacy of Credit, Impact on Cultivation.*

### INTRODUCTION

Kisan Credit Card (KCC) scheme was introduced in 1998-99 to provide adequate and timely credit support to the farmers from the banking system in a flexible hassle free and the farmers to purchase agriculture inputs and draw cash for their production needs. The beneficiaries under the scheme are issued a credit card cum pass book incorporating the name, address, particulars of land holding, borrowing limit, validity period etc. It serves both as identity card as well as facilitate recording of the transactions on an ongoing basis. Farmers may approach the nearest branch of any bank or Primary Agricultural co-operative societies (PACS) for it. The Kisan Credit Card is to be issued to the existing crop loan borrowers who have no over dues in their borrowed account. Loan for any activity coming under the purview of production credit of agriculture, working capital requirement of allied activities may be considered under the scheme. The farmers have to give application for the issue of KCC. The necessary documents have to be produced by the applicant are the copies to land record, no dues certificate from other financial institution, receipt of land tax paid and copy of title deed.

## REVIEW OF LITERATURE :-

There are good number of research work done on Kisan Credit Card and related issues by researchers. This scheme has facilitated the availability of credit in time and has simplified the procedure for availing loan from banks to a large extent (Nahatkar 2002). The timely availability of crop loan has helped the farmers realize higher return from farming (Singh & Sekhon 2005). KCC provides credit facilities to the farmers of the area for purchasing inputs for scientific agriculture, which significantly influence the income of borrower through increase in yield (Laxypati 2013). The scheme seems well thought of and full of good intentions. Not only has availability of credit been made easier but has also been made simple to get and operate. (Danish Faruquee 2001)

## OBJECTIVE OF THE STUDY :-

The study has been carried out with the following objectives.

To analyze the growth in numbers of KCC users.

To evaluate the impact of KCC on profitability of crops.

To study impact of KCC on farmers income and production.

## STATEMENT OF THE HYPOTHESIS :-

To assess the impact of KCC scheme is positively impactful to banana cultivation.

## SCOPE OF THE STUDY :-

The present study aims at analyzing the impact of credit provided to the farmers under this scheme and opinions regarding the service of banks concern to it.

## METHODOLOGY :-

It is purely filed survey and the study was depending on both primary as well as secondary data. Secondary data was collected from RBI reports, District lead bank head office, books, journals, website etc. The information from primary sources has been collected from bank officers with the help of interview and 200 farmers out of which 100 KCC holders.

## SAMPLE DESIGN :-

The purposive sampling method was followed to select the taluka. In the first stage Raver, Yaval, Chopda, Bhadgaon and Bhusaval talukas were selected because of banana cultivation in this area only. In the second stage one branch in each taluka which had made a good progress in implementing KCC scheme was selected. In each branch 5 marginal farmers (less than 1 ha) 5 small farmers (1 to 3 ha) 5 medium farmers (3 to 5 ha) and 5 large (above 5 ha) were randomly selected. In addition to this in each size of farm group, a corresponding number of farmers who are not KCC holder were also selected for comparison. The study was based on the information obtained from 100 KCC and 100 non KCC borrowers.

## DATA ANALYSIS :-

The data was analyzed with usual simple statistical tools like percentage, average etc. The analysis of the data was done with a view to draw appropriate inferences or conclusions. The paper is subdivided into part A, part B and part C.

**PART A- IMPLEMENTATION OF SCHEME :-**

The Kisan Credit Card scheme was a step towards facilitating the access to short term credit for the borrowers from the formal financial institutions. The scheme was conceived as a uniform credit delivery mechanism, which aimed at provision of adequate and timely supply of short term credit to the farmers to meet their crop production requirements.

Table No. 1

Agency wise and period wise progress of Kisan Credit Card (No. of cards issued in lakhs) (Amount sanctioned in crores Rs.)

Year	Co-op Banks		Regional Rural Banks		Commercial Bank		Total	
	Cards	Amount	Cards	Amount	Cards	Amount	Cards	Amount
1998-99	1.55 (0.20)	826 (36)	0.06 (01)	11 (0)	6.22 (79)	1473 (64)	7.84	2310
1999-00	35.95 (0.70)	3606 (48)	1.73 (03)	405 (05)	13.66 (27)	3537 (47)	51.34	7548
2000-01	56.14 (0.65)	9412 (57)	6.48 (07)	1400 (09)	23.9 (28)	5615 (34)	86.52	16427
2001-02	54.36 (0.58)	15952 (62)	8.34 (09)	2382 (09)	30.71 (33)	7524 (29)	93.41	25858
2002-03	45.79 (0.56)	15841 (60)	9.64 (12)	2955 (11)	27 (33)	7481 (28)	82.43	26277
2003-04	48.78 (0.53)	9855 (45)	12.74 (14)	2599 (12)	30.94 (33)	9331 (43)	92.47	21785
2004-05	35.56 (0.37)	15597 (46)	17.29 (18)	3833 (11)	43.96 (45)	14756 (43)	96.80	34186
2005-06	25.98 (0.32)	20339 (43)	12.49 (16)	8483 (18)	41.65 (52)	18779 (39)	80.12	47601
2006-07	22.98 (0.27)	13141 (28)	14.06 (17)	7373 (16)	48.08 (56)	26215 (56)	85.11	46729
2007-08	20.91 (0.25)	19991 (41)	17.22 (21)	8743 (18)	46.06 (54)	59530 (41)	84.70	88264
2008-09	13.44 (0.16)	8428 (28)	14.14 (16)	5648 (16)	58.34 (68)	39009 (55)	85.92	53085
2009-10	17.43 (0.19)	7606 (13)	19.49 (22)	10132 (18)	53.13 (59)	39940 (69)	90.06	57678
2010-11	28.12 (0.28)	10719 (15)	17.74 (17)	11468 (16)	55.83 (55)	50438 (69)	101.69	72625
2011-12	29.61 (0.25)	10643 (12)	19.95 (17)	11523 (13)	68.04 (58)	69514 (76)	117.60	91680
2012-13	26.91 (0.21)	11930 (09)	20.48 (16)	13260 (11)	82.43 (63)	101090 (80)	129.82	126280

Source : RBI report on Trends and Progress in Banking of India 2005-06 to 2012-13  
Economic Survey, Government of India. 2005-06

Table No. 2  
Progress in KCC issued and amount sanctioned

Years	Cards issued (in lakh)	Amount sanctioned (in Rs. crores)	% Change in cards issued	% Change in Amount
1998-99	7.84	2310	--	--
1999-00	51.34	7548	554.85	226.75
2000-01	86.52	16427	68.52	117.63
2001-02	93.41	25858	7.96	57.41
2002-03	82.43	26277	-11.75	1.62
2003-04	92.47	21785	12.18	-17.09
2004-05	96.80	34184	4.68	56.92
2005-06	80.12	47601	-17.23	39.24
2006-07	85.11	46729	6.23	-1.83
2007-08	84.70	88264	-0.48	88.88
2008-09	85.92	53085	1.44	-37.86
2009-10	90.06	57678	4.81	8.65
2010-11	101.69	72625	12.93	25.91
2011-12	117.60	91680	15.65	26.24
2012-13	129.82	126280	10.39	37.74

Source : RBI report on Trends and Progress in Banking of India 2005-06 to 2012-13  
Economic Survey, Government of India. 2005-06

When the scheme was initiated there were only 7.84 lakhs of KCC could be issued in the initial year and it progressed consistently in subsequent years. Putting an emphasis on increasing credit flow to the agriculture sector. NABARD advised the banks to identify and cover all farmers including defaulters, oral lessees, tenant farmers and share croppers, who were left outside the hold of the KCC scheme for any reason so that all farmers are covered under the scheme. As a result of this there was an increase in the issue of cards in the year 1999-2000. Further, banks were advised to issue KCC in a hassle free manner, extend crop loans only through KCC and renew them so as to ensure quality in operations which resulted again in the increase in the number cards issued in the year 2000-01. The Personal Accident Insurance Scheme (PAIS) has been introduced as a add-on benefit from 2002-03 and all the KCC holders would be issued for Rs. 50000 at a nominal premium of Rs. 15 per annum, so this led the scheme to become popular both amongst farmers and bankers and as a result there was an increasing trend in the issue of cards.

The study throws light on the share of co-operative banks for number of cards issued is decreasing continuously term 70 percent (1999-2000) to 16 percent (2008-09) but in case of amount sanctioned it started falling continuously from 62 percent (2001-02) to 9 percent (2012-13). The share of Regional Rural Banks towards cards issued increased from 1 percent to 18 percent (2004-05) then fluctuated to 16 percent in the year 2012-13. The share in amount sanctioned increased from 0.1 percent to 18 percent (2005-06) then fluctuated to 11 percent (2012-13). The share of commercial banks on number of cards issued increased continuously from 27 percent (1999-2000) to 63 percent (2012-13) except to the year 2007-08 and share in amount sanctioned also increased continuously from 47 percent (1999-00) to 80 percent (2012-13) except fro the year 2007-08.

Performance of KCC Scheme in Jalgaon District.

Table No. 3  
Agency wise and period wise progress of KCC on Jalgaon District.

Year	JDCC Bank				Commercial Bank			
	Cards	Change in %	Amount	Change in Percentage	Cards	Change in %	Amount	Change in Percentage
1998-99	28015	--	31.87	--	2232	--	4.32	--
1999-00	56793	102.72	81.12	154.53	3852	72.58	10.89	152.08
2000-01	94725	0.67	135.28	66.77	5808	50.70	18.68	71.53
2001-02	130013	37.25	163.72	21.02	7510	29.37	23.68	26.77
2002-03	127568	-1.88	269.35	64.52	10618	41.38	31.00	30.91
2003-04	149041	11.83	238.58	-11.41	12391	16.70	37.63	21.39
2004-05	166691	11.84	259.60	8.81	14713	18.74	43.75	16.26
2005-06	183818	10.27	276.70	6.59	16348	11.11	53.36	21.97
2006-07	211253	14.93	332.52	20.17	17706	8.31	58.21	9.09
2007-08	228444	8.14	309.24	-7.00	18690	5.56	63.09	8.38
2008-09	215961	-5.46	353.72	14.38	20625	10.35	62.04	-1.66
2009-10	209466	-3.01	474.39	34.11	22101	7.16	96.53	55.59
2010-11	302596	44.46	671.53	41.56	25231	14.16	97.63	1.14
2011-12	264349	-12.63	877.50	30.67	29017	15.01	105.04	7.59
2012-13	287847	8.89	949.68	8.23	33427	15.20	114.54	9.04
2013-14	305002	5.95	989.98	4.24	37329	11.67	154.06	34.50
Total	2961582	--	6414.78		277595		974.45	

Source : Central Bank of India, Zonal Office- Annual report- 1998-99 to 2013-14

Table No. 4  
Progress in KCC issued and amount sanctioned Jalgaon District.

Years	Cards issued	Amount sanctioned	% change in cards issued	% change in amount
1998-99	30247	36.19	--	--
1999-00	60645	92.01	100.50	154.24
2000-01	100530	153.96	65.77	67.33
2001-02	137523	187.40	36.80	21.72
2002-03	138186	300.35	0.48	60.27
2003-04	161432	276.21	16.82	-8.04
2004-05	181404	303.35	12.37	9.83
2005-06	200166	330.06	10.34	8.81
2006-07	228959	390.73	14.38	18.38
2007-08	247134	372.33	7.94	-4.71
2008-09	236586	415.76	-4.27	11.66
2009-10	231567	570.92	-2.12	37.32
2010-11	327827	769.16	41.57	34.72
2011-12	293366	982.54	-10.51	27.74
2012-13	321274	1064.22	9.51	8.31
2013-14	342331	1144.04	6.55	7.50
Total	3239177	7389.23	--	---

Source : Central Bank of India, Zonal Office- Annual report- 1998-99 to 2013-14

The above table provides information regarding the bank wise statement of KCC in sponsored and issued from 1998-99 to 2013-14 in Jalgaon district. In the initial stage, when the scheme was initiated there were 30247 no. of KCC are only issued. But it would be progressed consistently in subsequent year. The share of Cp-operative bank for no. of cards issued is increased continuously as well as credit flow increased except to the year 2002-03, 2008-09 and 2009-10. The share of commercial banks towards cards issued and amount sanctioned increased year by year.

#### Part B- Impact of KCC scheme on Banana Cultivation

##### Transaction Cost :-

For taking loan from formal sources of finance, farmers have to bear transaction cost on legal documentation, commission, travel cost on visits to the bank etc. The average transaction cost on taking loan was found to much lower for KCC holder farmers (Rs. 492) than non KCC holder farmers (Rs. 1450) Since a card is valid for there years, the cost on legal documentation and commission is incurred only once at the time of issue of KCC, while the non KCC holder farmers have to incur these cost each time they take a loan. Further, after the issue of cards, farmers have to visit banks on an average twice in a year for borrowing and repayment of the loan, but the non KCC holder farmers have to visit the banks four times on an average, resulting in a higher travel cost. The transaction cost of borrowing was found to be more than for non KCC holder farmers than KCC holder farmers.

Table No. 5  
Transaction Cost for borrowing loan.

Sr. No.	Particulars	KCC holder	Non KCC holder
1	Cost of card	25	--
2	Service charges	200	600
3	Legal documentation	400	1200
4	NOC	200	600
5	Travel Cost	300	900
6	Commission	200	600
7	Other Charges	150	450
	Total	1475	4350
	Per year cost	492	1450

Source : Primary Data

##### Cost and Return Analysis :-

The cost and return analysis of KCC holder farmers and non KCC holder farmers has reveled that the cost of cultivation per hector for banana crop was higher for KCC holder than non KCC holder farmers. It was due to application of higher amount of purchased inputs facilitated by the borrowed money. The gross return per hector for banana crop was also higher for KCC holder than non KCC holder farmers. The net return (Rs. 19255) per hector was higher. The KCC holder farmers realized higher return due to higher use of inputs.



Table No. 6  
Cost of Cultivation for Banana Cultivation per hector

Sr. No.	Cost Items	KCC holder	Non KCC holder
	Production- Quintal per hector	350-500	200-400
1	Human Labour	15000	12000
2	Machine power and labour	2900	2300
3	Seeds	45000	40000
4	Fertilizers	18200	16500
5	Irrigation charges	7300	6500
6	Manure	5100	4200
7	Plant Protection	2500	2000
	Working Capital	90900	79300
8	Interest on working capital	1212	1057
9	Land revenue and other taxes	160	160
10	Depreciation on farm assets	400	600
	Total cost (A)	92672	81117
11	Interest on fixed capital	1800	1950
12	Rental value of land	14000	14000
	Total Cost A + 11 (B)	94472	83067
	Total Cost A + 11 + 12 (C)	108472	97067
13	Family Labour	12000	10000
	Total Cost (13 + B) D	106472	93067
	Total Cost (13 + C) E	120472	107067
	Incidental Charges 10% of D	10647	9307
	Incidental Charges 10% of E	12047	10707
	Total Cost (D + 10%) F	117119	102374
	Total Cost (E + 10%) G	132519	117774

Source :- Primary Data

Table No. 7  
Cost and Return Analysis (per hector)

Particulars	KCC holder	Non KCC holder
Gross Return	170000	136000
Return over cost A (Total Cost A)	77328	54883
Return over Cost B	75528	52933
Return over Cost C	61528	38933
Return over Cost D	63528	42933
Return over Cost E	49528	28933
Return over Cost F	52881	33626
Return over Cost G	37481	18226

Source :- Primary Data

Table No. 8  
Constraints Report

Constraints	KCC holder			Non KCC holder		
	No.	Percentage	Rank	No.	Percentage	Rank
Lengthy paper work	76	76	1	65	65	04
Insufficient Credit	70	70	2	45	45	08
High interest rate	66	66	3	70	70	03
Loan not available on time	57	57	4	72	72	02
Differently in opening bank A/c	52	52	5	75	75	01
Inflexibility in use of branch	48	48	6	53	53	07
Inflexibility in with drawl	43	43	7	57	57	06
Lack of consumption loan	33	33	8	62	62	05
Lack of motivation form officials	24	24	9	32	32	09

Source :- Primary Data

#### Constraints Report :

The constraints faced by farmers in the use of KCC have been ranked as per percentage. Most of the KCC holders have reported the lengthy and tedious paper work to be the major problem. The insufficient credit limit, higher interest rate, non availability of loan on time, inflexibility in the number of withdraws and use of bank branches were other major problems reported by the farmers. The non KCC holder farmers reported difficulty in opening a bank account as the most pressing problem, followed by easy access to non institutional loan, insufficient credit limit, lack of awareness about the benefits of and lack of motivations by the officials.

It is necessary to reduce the legal procedures involving lengthy paper work. Application of computers and capacity enhancing of bank staff could help in this aspect. The existing credit limit under KCC needs to be increased to meet the credit needs of farmers for production process. Similarly reduction in the existing rate of interest, incorporation of consumption loan along with crop loan, provisioning of ATM and flexibility in the use of bank branches could attract more farmers towards the scheme.

To bring large number of rural farmers under the scheme, the process of opening bank account should be simplified. Efforts should be made to enhance awareness about the scheme and its benefits. Regular motivation from bank officials would develop confidence among the farmers about the scheme.

#### Benefits of Kisan Credit Card :-

Farmers viewed that KCC was beneficial to them by various ways like.

- Meeting credit requirements for crop cultivation for the whole year.
- Availability of credit whenever the credit is needed.
- Flexibility in drawing cash.
- Flexibility in buying inputs from any supplier.
- Reduction in quantum of interest due to drawl flexibility.

- Reduction in cost of credit for availing the bank loan.
- Insurance cover at a very low premium rate.

The field study revealed that the KCC scheme was meeting the credit requirement of the KCC holder to a great extent but not adequately. However by fixing the limit for three years the banks were assuring the farmers credit with no extra documentation other worries. The most important efficiency parameters as viewed by sample KCC holder in order were as mentioned in the table no. 9

Table No. 9  
Benefits of KCC

Sr. No.	Parameters	No of farmers	Percent	Rank
1	Saving in annual renewal cost	88	88	1
2	Timely availability of credit	82	82	2
3	Hassle free card	76	76	3
4	Reduced cost of accessing credit	72	72	4
5	Operational flexibility	62	62	5
6	Saving in interest charges	48	48	7
7	Adequate credit	52	52	6
8	Hassle free repayment produce	28	28	8

Source :- Primary Data

Part C- Conclusion and Policy Implications

#### CONCLUSION :-

The KCC scheme has played a significant role in form operation of banana and income of farmers in Jalgaon district. The availability of crop loan has helped in realizing higher per hector gross return for the KCC holder for the crop studied. To bring more farmers under the scheme, the process of opening bank account should be simplified. This can be done by organizing village campaigns for issuance of KCC. Similarly, farmers have the fear of being a defaulter. For this awareness generation and regular motivation from the bank officials about the scheme and its benefits should be done to develop confidence among the farmers. Similarly, expanding educational opportunities and organizing training about improved techniques of farming could be helpful in encouraging the farmers to adopt KCC scheme.

#### POLICY IMPLICATIONS :-

- There is a need to adopt measures to reduce paper work and time in sanctioning a loan under KCC scheme.
- There is a need to strengthen the co-operative banking system in the rural areas by infusing more resources.
- To reduce disparity in the performance of KCC scheme, the government should launch awareness generation programme about the benefit of this scheme.
- This process of opening a bank account should be simplified to bring more farmers under the scheme.
- The limit of loan amount per account should be raised to attract more farmers.
- The government should ensure the timely availability of good quality inputs like seed, manure, plant protection materials by improving marketing infrastructure so that farmers could properly utilize the

loan taken under KCC scheme.

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