

## **Evaluation of Kisan Credit Card Scheme in India with Special Reference to Himachal Pradesh**

**\*Mr. Chhetan Chhoidub,**

**\*\*Prof. Kulwant Singh Pathania**

### **Abstract**

*The government of India has been launching several schemes for providing credit in the rural and the urban area of the country. Kisan Credit Card (KCC) has now been considered as one of the very important medium of short-term credit for agriculture. The KCC scheme was introduced in India since 1998-99. From the year 1998-99, the scheme has implemented by public sector commercial banks, RRBs (Regional Rural Banks) and cooperative banks in the country. It has emerged as an innovative credit distribution system to meet the credit requirements of the farmers in a timely and easy manner. The present paper is aimed to study the shifting agricultural credit scenario through Kisan Credit Card Scheme in India. The study is empirical in nature and secondary data have been used to accomplish the objectives. The information regarding the perception of beneficiaries of KCC Scheme has been collected through schedule. In order to examine the perception of beneficiaries towards the credit scenario through KCC, Percentage, CAGR, Mean, standard deviation, variance and standard error of Skewness have been applied. The performance of KCC in the study area has witnessed an increase in number of beneficiaries in India in term of amount sanction under KCC Scheme is Rs. 7548 Corer in 1998-99 to Rs. 126280 Corer in 2012-13.*

---

**Keywords: Kisan Credit Card, short-term credit, shifting agricultural credit and empirical**

---

\*Assistant Professor, Department of Commerce, PGDAV College (University of Delhi),  
Email: negichetan@rediffmail.com

\*\* Dean, faculty of Commerce and Management and Former Director UGC-HRDC,  
Himachal Pradesh University, Shimla, Email: Pathania\_ks@yahoo.com

## 1. Introduction

The performance of agricultural sector has a significant effect on the growth of Indian economy. The agriculture and allied sector contributed nearly 14.6 per cent to the gross domestic product (GDP at constant price), 58.2 per cent to employment and 10.6 per cent to national exports in 2009-10 (GOI, 2010-11). In the sustained growth of agricultural sector, credit plays a crucial role. Considering the problems being faced by the farmers in having access to credit, the Government of India introduced the Kisan Credit Card (KCC) scheme in the year 1998-99 to provide timely and adequate credit support to the farmers from formal banking system in a flexible, hassle-free and cost-effective manner. 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 et al, 2002). The timely availability of crop loan has helped the farmers realize higher returns from farming (Singh and Sekhon, 2005). Most of the farmers are aware about the benefits of the KCC scheme irrespective of their literacy level (Vedini and Durga, 2007). The factors like age, gender, household size, farm size, education level, etc. positively influence the decision of adoption of KCCs (Kumar et al., 2007). Although KCC has gained popularity, there are growing concerns among farmers about this program; these include: (i) it should involve less paper work, (ii) interest rate should be lower, (iii) there should be flexibility in installment payment or some rebate in times of hardship/crop failure, and (iv) should have higher credit limits than the existing ones. The simplification of procedure is also required (NABARD, 2009). Also, there is a gap between the amount required and sanctioned for crop production and other activities. A number of farmers have diverted loan amount towards purposes other than for which it was taken (Rao and Sahu, 2005). The present paper has studied the performance of KCC scheme with the specific objectives of (i) perception of farmer with regards to KCCs, (ii) assessing the progress of KCC scheme on agriculture credit; and (iii) identifying the problem faced by the farmer during KCCs. To provide adequate and timely credit support from the banking system to the farmers for their cultivation needs and to improve farmers' accessibility to bank credit for production purposes, the credit delivery mechanism is being simplified and more flexibility in the use of credit, Kisan Credit Card (KCC) is being introduced as a credit delivery mechanism for crop loans. Parmar (2009) concluded that most of the beneficiaries (44.17%) were in the low category of attitude towards Kisan credit card scheme followed by 33.33 per cent in medium and 22.50 per cent in high category. Punnaaroa and Satyanarayana (1991) revealed that socio-economic status significantly associated with credit repayment performance of small and marginal farmers. Keeping in view from above considerations, there is a need to undertake a study to evaluate the performance of KCC Scheme in India and

also to evaluate the existing problems faced by beneficiaries' during the process of credit facilitation under the scheme in India.

The scheme aims at providing adequate and timely credit for the comprehensive credit requirements of farmers under single window for their cultivation and other needs as indicated below:

- To meet the short term credit requirements for cultivation of crops
- Post-harvest expenses
- Produce Marketing loan
- Consumption requirements of farmer household
- Working capital for maintenance of farm assets, activities allied to agriculture, like dairy animals, inland fishery and also working capital required for floriculture, horticulture etc.
- Investment credit requirement for agriculture and allied activities like pump sets, sprayers, dairy animals, floriculture, horticulture etc.

## **2. Objectives of the Study**

The proposed study aims at realizing the following objectives:

1. To examine the existing status of Kisan Credit Card in India
2. To evaluate the perceptions of Beneficiaries about the KCC Scheme.
3. To evaluate the Status of different agencies involved in issue credit under KCCs.
4. To find out the problems related to the implementation of KCC Scheme and suggest measures to overcome these problems.

## **3. Scope, Data and Methodology**

The present study was formulated with the specific objective to analyze the growth in the number of Kisan Credit Card users and Amount sanctioned for Kisan Credit Card in India with special reference to Himachal Pradesh and studies the share of each agency in the total issue of Kisan Credit Card and Amount sanctioned. In order to fulfillment of the above mentioned objectives, the study has been conducted in Kinnaur district of Himachal Pradesh. The present study is based on primary and secondary data. The primary data have been collected from the 80 beneficiaries of KCC from the selected study area of Himachal Pradesh. For the selection of respondents the beneficiaries who benefited under KCC scheme has obtained from the Cooperative Bank and Commercial Bank. The secondary data have been collected from various issues of the annual report of Reserve Bank of India, National Bank for Agriculture and Rural Development, Economic Survey

of India as well as Himachal Pradesh, Statistical Outline, World Bank, IMF, Asian Development Bank as well as different published reports which are available in the public domain. In order to achieve the objectives, the procured data have been processed and presented through tabular methods. The process of selecting the sample was convenience sampling. The data have collected from the above selected respondents through survey method with the help of well-structured pre tested interview schedule. The data have been portrayed through simple percentage, mean, standard deviation; CAGR and chi-square test.

#### 4. Result and Discussion

Government of India introduced the Kisan Credit Card (KCC) scheme in the year 1998-99 to provide timely and adequate credit support to the farmers from formal banking system in a flexible, hassle-free and cost-effective manner. Objectives of the study have been discussed in detailed in the following Para:

##### a. Kisan Credit Card Scheme : Respondents Views

**Table 1: Responses of the Beneficiaries about Kisan Credit Card Scheme**

Responses	Respondents		Statistical Tools			
	Frequency	Percentage	Mean	SD	Variance	SE of SK
Yes	73	91.3	1.10	0.341	0.116	0.269
No	6	7.5				
Do not know	1	1.3				
Total	80	100.0				

*Source: Data Collected through Schedule*

Table1: Reveals the responses of respondents about KCCs holder. Majority of the respondents i.e. 91.3 per cent replied that they are the holder of Kisan Credit Card Scheme, 7.5 per cent replied that they are not and 1.3 per cent don't know about the holding of Kisan Credit Card Scheme. The Mean value which is 1.10, SD 0.341, Variance 0.116 is also supporting the study. Value of standard deviation is less than one indicates least variation among the perception of the respondents. Therefore, it can be concluded that majority of the respondents are holding Kisan Credit Cards and have complete knowledge about the procedure of KCCs.

**Table 2: Bank wise classification of the respondents**

Banks	Respondents		Statistical Tools			
	Frequency	%age	Mean	SD	Variance	SE of SK
Co-operative Bank	63	78.8	1.25	0.515	0.266	0.269
Commercial Banks	14	17.5				
RRBs	3	3.8				
<b>Total</b>	<b>80</b>	<b>100.0</b>				

Source: Data Collected through Schedule

Table2: depicts the Banks wise classification of the respondents and it is found from the above table that majority of the farmer considered co-operative bank as major credit provider under KCC scheme, 17.5 per cent respondent considered Commercial Bank and 3.8 per cent considered RRBs as major credit provider under KCC scheme. The fact is further supported with the help of mean, standard deviation, variation and SE of Skewness. Mean value is 1.25, SD is 0.515, variance is 0.266 and SE of Skewness 0.269 indicates least variation among the responses because of least standard deviation and variance among the variables. Therefore, it can be concluded that majority of the farmer considered co-operative bank as major credit provider under KCC scheme.

**Table 3: Opinion Respondents Regarding the Continuation of KCCs.**

Responses	Respondents		Statistical Tools			
	Frequency	Percentage	Mean	SD	Variance	SE of SK
Yes	70	87.5	1.187	0.529	0.281	0.269
No	5	6.3				
Do not know	5	6.3				
<b>Total</b>	<b>80</b>	<b>100.0</b>				

Source: Data Collected through Schedule

Table 3: displays the opinion of the respondents regarding KCCs that it should be given special attention towards its beneficiaries. It is observed from the above table that 87.5 per cent of the respondents replied that KCC Scheme should continue to be given special attention towards farmer in the study area, 6.3 per cent replied no and rests of them replied that they don't know about the scheme. The fact is further supported with the help of mean and standard deviation. The Mean value is 1.187, standard deviation is

0.529, Variance is 0.281 and SE of Sk 0.269 is also supporting this scheme and there is found no variation among the responses because of least standard deviation and variation among the variables. So it can be concluded that the majority of the respondents replied that KCC Scheme should continue to be given special attention towards farmer in the study area.

**Table 4: Perception of the Respondents about Availing Credit under KCC Scheme**

Responses	Respondents		Statistical Tools			
	Frequency	Percentage	Mean	SD	Variance	SE of SK
Last 1-2 years	34	42.5	1.775	0.826	0.683	0.269
Last 4-5 Years	34	42.5				
Last 7-8 Years	8	10.0				
10 years or more	4	5.0				
<b>Total</b>	<b>80</b>	<b>100.0</b>	<b>1.775</b>	<b>0.826</b>	<b>0.683</b>	<b>0.269</b>

*Source: Data Collected through Schedule*

Table 4: portrays the perception of the respondents about availing the credit under KCC Scheme and it is revealed that 42.5 per cent of the farmer are availing credit since last 2 years under KCC Scheme, equal number of the respondents are availing credit under KCC Scheme since last 4 -5 years followed by 10 per cent respondent who are availing credit since last 7-8 years and rest of them i.e. 5 per cent are availing the benefit of credit under KCC Scheme since last 10 year or more. The fact is further supported with the help of mean, standard deviation, variation and SE of Skewness. Therefore, it can be observed from the above responses that majority of the farmer are availing credit since last 1-2 to 4-5 years and only 5 per cent are availing its benefit since last 10 years which indicates that this scheme get popularity after a decades of its implementation.

**Table 5: Adequacy of Credit under KCC Scheme.**

Responses	Respondents		Statistical Tools			
	Frequency	%age	Mean	SD	Variance	SE of SK
Yes	61	76.3	1.350	0.676	0.458	0.269
No	10	12.5				
Do not know	9	11.3				
Total	80	100.0				

*Source: Data Collected through Schedule*

Table5: shows the perception of the respondents about the sufficiency of credit under KCC for short term requirement. Majority of the respondents i.e. 76.3 per cent of the farmer are reported 'yes' that under KCC Scheme credit is sufficient for short term requirement, 12.5 per cent respondent reported 'no' and 11.3 per cent don't know about the KCCs credit. The fact is further supported with the help of mean, standard deviation, variation and SE of Skewness. Therefore, it can be observed from the above responses that majority of the farmer are agreed with the short term sufficiency of KCCs credit and a handful respondents are not agreed with it.

## 5. Agencies Involved in Status of Issuing Credit under KCC Scheme.

Table 6 describes the comparative analysis of amount of the Kisan Credit Cards sanctioned by various agencies i.e. Co-operatives banks, Regional Rural banks and Commercial banks which includes amount sanctioned till the end of March 2013 for providing agricultural credit.

**Table 6: Analysis of Amount of Kisan Credit Card Sanction for Agricultural Purpose by various Agencies**

Years	Cooperative Banks		RRBs		Commercial Banks		Total Banks in Lakh	
	Amount of KCCs Sanction in	CAGR	Amount of KCCs Sanction in	CAGR	Amount of KCCs Sanction in	CAGR	Amount of KCCs Sanction in	CAGR
1998-99	826	-	11	-	1473	-	2310	-
1999-00	3606	3.36	405	35.81	3537	1.40	7548	2.27
2000-01	9412	1.61	1400	2.46	5615	0.58	16427	1.18
2001-02	15952	0.69	2382	0.70	7424	0.32	25758	0.57
2002-03	15841	-0.006	2955	0.24	7481	0.007	26277	0.02
2003-04	9855	-0.37	2599	-0.12	9331	0.25	21785	-0.17

Source: Data compiled from the various annual reports of RBI and NABARD

2004-05	15597	0.58	3833	0.50	14756	0.59	34186	0.57
2005-06	20339	0.30	8483	1.21	18779	0.27	47601	0.39
2006-07	13141	-0.35	7373	-0.13	26215	0.39	46729	-0.018
2007-08	19991	0.52	8743	0.18	59530	1.27	88264	0.89
2008-09	8428	-0.57	5648	-0.35	39009	-0.34	53085	-0.39
2009-10	7606	-0.09	10132	0.79	39940	0.023	57678	0.09
2010-11	10719	0.40	11468	0.13	50438	0.26	72625	0.26
2011-12	10640	0.007	11520	0.004	69510	0.38	91670	0.26
2012-13	11922	0.12	13263	0.15	101095	0.45	126280	0.38
Total	173875	13.58	90215	5.80	454133	3.49	718223	4.69

The amount of KCCs sanctioned by the above mentioned institutions have shown inconsistent trends during the study period which is Rs. 2310 Crores in 1998-99, then there have witnessed increasing trends up to Rs. 26277 Crore in 2002-03. Amount of Kisan Credit Cards sanctioned by Co-operatives banks, Regional Rural banks and Commercial banks during the year 2003-04 has decreased to Rs 21785 Crore and astonishingly again experienced increasing trends during the financial year 2004-05 and 2005-06 in annual growth of Co-operatives banks, Regional Rural banks and Commercial banks which has reached up to Rs. 49601 Crore in 2005-06. All the financial institutions have displayed amassed trends except 2008-09. The Kisan Credit Cards sanctioned for providing loan have played significant role for providing agricultural credits. Therefore, it can be observed from the study of the above table that KCCs working like as blood in human body because Indian economy is mostly reliant upon agriculture as middle-of-the-road of its population is engaged on it.



**Table 7: Analysis of Kisan Credit Card issued by various Agencies**

Years	Cooperative Banks		RRBs		Commercial Banks		Total Banks in Lakh	
	No. Credit Card Issued in Lakh	CAGR	No. Credit Card Issued in Lakh	CAGR	No. Credit Card Issued in Lakh	CAGR	No. Credit Card Issued in Lakh	CAGR
1998-99	1.55	-	0.06	-	6.22	-	7.83	-
1999-00	35.95	22.19	1.73	27.83	13.66	1.19	51.34	5.55
2000-01	56.14	13.03	6.48	2.74	23.9	0.74	86.52	0.68
2001-02	54.36	-0.03	8.34	0.29	30.71	0.28	93.41	0.07
2002-03	45.79	-0.16	9.64	0.16	27	-0.12	82.43	-0.12
2003-04	48.78	0.07	12.74	0.32	30.94	0.145	92.46	0.12
2004-05	35.56	-0.27	17.29	0.36	43.96	0.42	96.81	0.04
2005-06	25.98	-0.27	12.49	-0.28	41.65	-0.05	80.12	-0.17
2006-07	22.98	-0.12	14.06	0.13	48.08	0.15	85.12	0.06
2007-08	20.91	-0.09	17.72	0.26	46.06	-0.04	84.69	-0.005
2008-09	13.44	-0.36	14.14	-0.20	58.34	0.27	85.92	0.014
2009-10	17.43	0.30	19.49	0.38	53.13	-0.08	90.05	0.04
2010-11	28.12	0.61	17.74	-0.09	55.82	0.05	101.68	0.13

2011-12	26.61	-0.06	19.95	0.12	68.04	0.22	114.6	0.13
2012-13	26.91	0.01	20.48	0.02	82.43	0.21	129.82	0.13
Total	460.51	16.11	192.35	8.39	629.94	6.64	1282.8	8.88

*Source: Data compiled from the various report of RBI and NABAARD*

Table7: depicts analysis of the three institutions i.e. Co-operatives banks, Regional Rural banks and Commercial banks who have issued KCCs till the end of March 2013 for providing agricultural credit through various Agencies in India. KCCs issued by Co-operatives banks, Regional Rural banks and Commercial banks during the year 1999-2000 to the farmers have increased to 35.95 lakh, 1.73 lakh and 13.66 lakh from 1.55 lakh, 0.06 and 6.22 in the previous years, registering a growth of 22.19, 27.83 and 1.19 per cent. Further, the Kisan Credit Card issued by various agencies has enlarged to the tune of 56.14 lakh during the financial year 2000-01 and experienced -0.36,-0.28 and -0.12 per cent decline in annual growth of Co-operatives banks, Regional Rural banks and Commercial banks in and which has reached up to 13.44 lakh, 12.99 lakh and 27 lakh in the financial year 2008-09, 2005-06 and 2002-03. Total Kisan Credit Cards issued by Co-operative Banks are 460.51lakh which shows rapid growth up to 2000-01. Co-operative Banks experienced rapid reduction in compound annual growth and extended to 13.44 percent during the financial year 2008-09 after that it shows increasing trend up to 2010-11 but surprisingly it has decreased and grasped to 26.91 lakh. Regional Rural Banks replicates increasing trends in term of issuing KCCs except the years 2008-09 and Commercial banks also displays amassed trends except 2002-03, 2005-06, 2007-08 and 2009-10. The Kisan Credit Cards issued for providing loan on the basis of facts collected from the various sources and framed in tabulation form reveals that KCCs issued by various agencies in total has considerably increased except the financial years 2005-06 and 2007-08. Thus it can be concluded that KCCs have played key role for providing agricultural credits.

## 6. Major Findings

- Large numbers of the respondents are holding Kisan Credit Cards and have complete knowledge about the procedure of KCCs.
- Majority of the farmer considered co-operative bank as major credit provider under KCC scheme, 17.5 per cent respondent considered Commercial Bank and 3.8 per cent considered RRBs as major credit provider under KCC scheme.

- Opinion of the respondents regarding KCCs has been collected and it is noticed that KCCs should be given special attention towards its beneficiaries. 87.5 per cent of the respondents replied that KCC Scheme should continue to be given special attention towards farmer in the study area, 6.3 per cent replied no and rests of them replied that they don't know about the scheme.
- It is revealed from the perception of the respondents about availing credit under KCC Scheme and it can be observed that majority of the farmer are availing credit since last 1-2 to 4-5 years and only 5 per cent are availing its benefit since last 10 years which indicates that this scheme get popularity after a decades of its implementation.
- Most of the farmers are agreed with the short term sufficiency of KCCs credit and handful respondents are not agreed with it.
- All the financial institutions have displayed amassed trends except 2008-09. The Kisan Credit Cards sanctioned for providing loan have played significant role for providing agricultural credits.
- It is revealed from the study that the Kisan Credit Card issued by various agencies has enlarged to the tune of 56.14 lakh during the financial year 2000-01 and experienced -0.36,-0.28 and -0.12 per cent decline in annual growth of Co-operatives banks, Regional Rural banks and Commercial banks in and which has reached up to 13.44 lakh, 12.99 lakh and 27 lakh in the financial year 2008-09, 2005-06 and 2002-03.
- Total Kisan Credit Cards issued by Co-operative Banks are 460.51lakh which shows rapid growth up to 2000-01. Co-operative Banks experienced rapid reduction in compound annual growth and extended to 13.44 per cent during the financial year 2008-09 after that it shows increasing trend up to 2010-11 but surprisingly it has decreased and grasped to 26.91 lakh.
- Regional Rural Banks replicates increasing trends in term of issuing KCCs except the years 2008-09 and Commercial banks also displays amassed trends except 2002-03, 2005-06, 2007-08 and 2009-10.
- The Kisan Credit Cards issued for providing loan on the basis of facts collected from the various sources reveals that KCCs issued by various agencies in total has considerably increased except the financial years 2005-06 and 2007-08. Thus it can be concluded that KCCs have played key role for providing agricultural credits.

## **7. Suggestion**

- Organizing village campaigns for issuance of KCCs to bring more farmers under the scheme and process of opening a bank account should be simplified to bring more farmers under the scheme.

- Farmers have the fear of being a defaulter. Awareness and motivation should be given on regular basis from the bank officials about the scheme and its benefits should be done to develop confidence among the farmers.
- To be an effective KCC Scheme at any level, rural coverage should be considered on priority basis as 70 percent India is rural.
- To reduce regional disparity in the performance of KCC scheme, the government should launch awareness generation programmes about the benefits of this scheme.
- The limit of the credit under KCC Scheme is very limited it may be raised to some extent to attract the more farmers.
- There is a need to strengthen the cooperative banking system in the rural areas by infusing more resources.
- 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.

## References

- Adebayo, O. O., & Adeola, R. G. (2008). Sources and uses of agricultural credit by small scale farmers in Surulere Local Government Area of Oyo State. *Anthropologist*, 10 (4), 313-314.
- Capoor, J. (1999). Structural Reforms in Agricultural and Rural Development Banks. *Reserve Bank of India Bulletin*, October, 53 (10), 1185-1190.
- Desai, Bhupat M. & N.V. Namboodri (1993). Rural Financial Institutions: Promotions and Performance, Oxford, New Delhi.
- Food and Agriculture Organisation (2004), *FAOSTAT* (website), Rome.
- Government of India: *Economic Survey*, various issues, Ministry of Finance, New Delhi.
- Kumar, A., Singh, D. K. & Kumar, P. (2007) Performance of rural credit and factors affecting the choice of credit sources, *Indian Journal of Agricultural Economics*, 62 (3): 297-313.
- Mohan, R. (2006). Agricultural credit in India: Status, issues and future agenda. *Economic and Political Weekly*, 1013-1023.
- NABARD (National Bank for Agriculture and Rural Development) (various issues) *Annual Report*, Mumbai. Nahatkar, S.B., Mishra, P.K., Raghuwanshi, N.K. and Beohar, B.B. (2002) An evaluation of Kisan Credit

Card scheme: A case study of Patan tehsil of Jabalpur district of Madhya Pradesh, *Indian Journal of Agricultural Economics*, 57(3), 578.

Nahatkar, S.B., Mishra, P.K., Raghuwanshi, N.K. and Beohar, B.B. (2002) An evaluation of Kisan Credit Card scheme: A case study of Patan tehsil of Jabalpur district of Madhya Pradesh, *Indian Journal of Agricultural Economics*, 57(3), 578.

Punnaroa, P., & Satyanarayana, C. H. (1991). Repayment performance of small and marginal farmers and their association with their characteristics. *Maharashtra Journal of Extn. Edu*, 10(2), 24-27.

RBI (Reserve Bank of India) (various issues) *Report on Trend and Progress of Banking in India*, New Delhi.

Reardon, T. (1997). Using evidence of household income diversification to inform study of the rural nonfarm labor market in Africa. *World development*, 25(5), 735-747.

Rey, A. K., Afteri, B. R., Vashisth, A.K. & Ram, G. S. (1981), Impact of small farmer's development agency programs on the net farm income labor employment pattern and off-farm income. *Financing Agriculture*, 13 (4), 10-14.

Samantara, S. (2010). Kisan Credit Card — A Study, Occasional Paper 52. Department of Economic Analysis and Research, Mumbai.

Sangwan, S. S. (2005). Innovative loan products and agricultural credit: A study of Kisan Credit Card Scheme with special reference to Maharashtra, *Indian Journal of Agricultural Economics*, 60 (3), 374.

Sharma, B. M. (1994), "Mode of utilization of Agricultural credit." *Indian Journal of Extn. Edu*. 4 (1-2), 78-82.

Siamwalla, A., Pinthong, C., Poapongsakorn, N., Satsanguan, P., Nettayarak, P., Mingmaneeakin, W., & Tubpun, Y. (1990). The Thai rural credit system: public subsidies, private information, and segmented markets. *The World Bank economic review*, 4 (3), 271-295.

Sindhu, R. S. & Gill, S. S. (2006) Agricultural credit and indebtedness in India: Some issues, *Indian Journal of Agricultural Economics*, 61 (1), 131-135.

Singh, H. & Sekhon, M. K. (2005). Cash in benefits of the Kisan Credit Card Scheme: Onus is upon the farmer, *Indian Journal of Agricultural Economics*, 60(3), 319-334.

Someshwara Rao, K. (1998), *Economics of Rural Banking*, Anmol Publications, New Delhi.

Subramanian, K. & Velaudham, T.K. (1997). *Banking Reform in India: Managing Change*, Tata McGraw Hill, New Delhi  
Thingalaya, N.K. (1999), *The Banking Saga: History of South Kanara Banks*, Corporation Bank, Mangalore.

Thingalaya, N. K. (1999). *The Banking Saga: History of South Kanara Banks*, Corporation Bank, Mangalore.

Vedini, K. H. & Durga, P. K. (2007) Evaluation of Kisan Credit Card Scheme in the state of Andhra Pradesh, *Indian Journal of Agricultural Economics*, 61 (1): 365.