

Review Form 1.7

Journal Name:	Asian Journal of Economics, Business and Accounting
Manuscript Number:	Ms_AJEBA_110983
Title of the Manuscript:	STATUS OF AGRICULTURE CREDIT IN KARNATAKA: WITH REFERENCE TO THE PERFORMANCE OF KISAN CREDIT CARD SCHEME
Type of the Article	Original Research Article

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PART 1: Review Comments

	Reviewer's comment	Author's comment (if agreed with reviewer, correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)
<p>Compulsory REVISION comments</p> <p>1. Is the manuscript important for scientific community? (Please write few sentences on this manuscript)</p> <p>2. Is the title of the article suitable? (If not please suggest an alternative title)</p> <p>3. Is the abstract of the article comprehensive?</p> <p>4. Are subsections and structure of the manuscript appropriate?</p> <p>5. Do you think the manuscript is scientifically correct?</p> <p>6. Are the references sufficient and recent? If you have suggestion of additional references, please mention in the review form.</p> <p><u>(Apart from above mentioned 6 points, reviewers are free to provide additional suggestions/comments)</u></p>	<p>1. The manuscript covers the status of agriculture credit in Karnataka including the growth status over a five-year period assessing the growth in number of operative cards and amount outstanding by three agencies-commercial banks, RRBs and Co-operative banks. Though the period wise and agency-wise investigation of Kishan Credit Card (KCC) Scheme is covered by only a few, the manuscript, due to its attempts to establish a connection between number of operative cards and amount outstanding without specifying any particular reason behind fluctuations is insufficient to significantly contribute towards the existing literature. KCC is been introduced since 1998, hence a larger timeline would have been suitable to establish a strong track of status on the scheme. Moreover, the conclusion of the manuscript is drawn hypothetically without particular reasoning based on the discussion of the paper.</p> <p>2. Yes, the title of the article is moderately suitable. A better instance can be: Performance of Kishan Credit Card Scheme: An empirical Evidence from Karnataka Or, Status of KCC in Karnataka: A Performance based Empirical Instance</p> <p>3. Yes, the abstract of the article is comprehensive as it covers the entire paper in brief.</p> <p>4. Yes, the structure and subsections are moderately appropriate but the author may consider renaming or restructuring the existing structure. For instance, the introduction part only introduces the KCC scheme rather than the complete subject area of the manuscript.</p> <p>5. This is difficult to answer as the author has not clarified the sources of data in many parts of the manuscript. Also, the author tried to establish relationship between operative number of KCCs and amount outstanding without investigating any particular reason for such fluctuations specifically in 2021-22, which has little use in drawing any inference from the study.</p> <p>6. References are sufficient and recent but not up to the minute. Also, the reference from Gadgil (1986) only covers the topic of the paper not any focal point or summary related to the subject area of the manuscript. The following papers can be referred to the manuscript.</p> <p>i) Singh, Shubham & Prakash, Ved. (2022). "An Empirical Study on the Impact of Kisan Credit Card Scheme in the light of Rural Credit." Journal of Positive School Psychology. 6. 1472-1480.</p> <p>ii) Sannathi, Mamata M.; & Kheni, S. A Study On Progress Of Kisan Credit Card Scheme. (2022). Journal of Pharmaceutical Negative Results, 10944-10947. https://www.pnrjournal.com/index.php/home/article/view/9262</p> <p>iii) Chanda, A. (2020). Evaluating the Kisan Credit Card Scheme: Some Results for Bihar and India. Arthaniti: Journal of Economic Theory and Practice, 19(1), 68-107. https://doi.org/10.1177/0976747919872353</p> <p>7. Additional Comments: The suggestion section of the manuscript provides two suggestions: i) Regional Rural Banks should be strengthened to lend money efficiently like Co-operative and Commercial banks. <i>The reviewer fails to identify any basis of such suggestion or any connection with the findings of this paper. Moreover, it is not clear how or in which areas the author is suggesting to strengthen the RRB.</i> ii) Commercial banks have to maintain consistency in the issuance of cards and credit disbursement as progress has reduced drastically in the financial year 2020-21 and 2021-22: Similarly in this case it would have been better if the author could explain the reason for such change and how the commercial banks can maintain consistency in this regard.</p> <p>8. Table 1, 2 and 3 can be merged in a single table as this causes unnecessary exaggeration</p>	

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	of descriptive statistics. 9. Actual sources of table 2, 3,4, 6 and 7 should be disclosed. 10. KCC is been introduced since 1998, hence a larger timeline would have been suitable to establish a strong track of status on the scheme.	
Minor REVISION comments 1. Is language/English quality of the article suitable for scholarly communications?	Yes. The language of this manuscript is suitable for scholarly communications.	
Optional/General comments		

PART 2:

	Reviewer’s comment	Author’s comment (if agreed with reviewer, correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)
Are there ethical issues in this manuscript?	<i>(If yes, Kindly please write down the ethical issues here in details)</i>	

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