

PERFORMANCE OF KISAN CREDIT CARD SCHEME: AN EMPIRICAL EVIDENCE FROM KARNATAKA,INDIA

Abstract

This paper analyzed the period-wise and agency-wise growth of the Kisan Credit Card scheme in Karnataka. The study examined the performance of the KCC scheme by considering the number of operative cards and the amount outstanding from the financial year 2017 to 2022. The paper is based on both descriptive as well as inferential in nature. Statistical tools like mean, Compounded Annual Growth Rate, Chi-square, Correlation, etc, have been used to analyze the data. It is found that the number of operative KCCs and the amount outstanding has grown by 2.98 percent and 31.26 percent on an annual basis respectively over a period of five years. Co-operative banks were found to be ranked first having 66 percent of operative KCCs and 82 percent of the amount outstanding during the year 2021-22. The study suggested that outreach of the KCC scheme should be improved in terms of card issuance as the CAGR is only 2.98 percent during the study period.

Keywords: Kisan Credit Card, Agriculture credit, Performance, Period wise, Agency wise.

1. Introduction:

The Kisan Credit Cardscheme is an ideal trump cardfor the delivery of agriculture credit in India, which is been introduced in the year 1998 based on the recommendations of the one-man high-level committee of Shri. R.V. Gupta. The scheme is an innovative credit delivery mechanismto all farmers, especially concentrating onmarginal and small farmers to offer adequatecredit in a trouble-free manner with the intention of channelizing them institutional credit for both productions as well as investment motives, which is been offered by multi-agencies viz., Commercial banks, Regional Rural banks, and Co-operative banks under the guidance and regulation of NABARD and the Government of India.

The primary goal of the program was to give farmers access to timely credit support from the banking industry through a single point of contact with flexible and streamlined procedures for their total credit needs, including crop cultivation, post-harvest costs, produce marketing, asset maintenance, activities related to agriculture, household costs, and other

supplementary running costs. The scheme also provides long-term credit for investment activities depending on the cropping pattern and scale of finance effective from 2004. Farmers have the option to use loans for a variety of reasons thanks to KCC's self-regulatory mechanism and revolving cash credit facility, which allows for any number of withdrawals and repayments within the approved credit limit.

As the Kisan Credit Card scheme offers a basket of benefits like collateral-free loans, an extension of repayment, and crop insurance coverage as well as the Personal Accident Insurance Scheme (PAIS), Prompt Repayment Initiative (PRI), Modified Interest Subvention Scheme (MISS), making it more comfortable and feasible to access by marginal and small farmers who account for 80.41 percent (Agriculture Census, 2015-16, Karnataka) of total farmers in Karnataka. Hence, the purpose has been served through the scheme by bringing them under the surveillance of formal credit, which helps them not only to escape from non-institutional sources but also brings them under the purview of financial inclusion to get other benefits of the banking sector.

There is an extension of the facility of providing separate Kisan Credit cards to the farmers undertaking Animal husbandry, Dairy farming, and Fishery from the financial year 2018-19. The Department of Agriculture and Farmers' Welfare and Ministry for Fisheries, Animal Husbandry, and Dairying under the guidance of GOI, RBI, and NABARD have been taking various KCC saturation drives and campaigns to increase awareness and enhance the outreach of the scheme. As a result, Co-operative banks, RRBs, and Commercial banks have initiated several KCC saturation drives in the state and maintained separate counters in respective branches to create awareness and to handle the KCC related issues like the fresh issue of cards, renewal of existing cards, enhancement of limit, activation of inoperative cards, etc within the minimum amount of time. During the financial year 2021-22, there are 47.37 lakh operating kisan cards, on which 1.75 lakh crore amount has been outstanding in Karnataka.

2. Review of the Literature

2.1 Conceptual postulations

Various studies have discussed the structure of the agriculture credit system in India and its delivery mechanism, the promulgation of the Kisan Credit Card scheme, and its operational procedure as well.

Gadgil (1986) analyzed the major changes in agriculture credit since 1951 and also studied the performance of formal agricultural credit with respect to its contribution towards agricultural growth and equity. The historical overview, reforms of agricultural credit, and the progress of formal credit to agriculture by describing the proportionate sharing of multi-agencies have been studied by Mohan (2006) and observed that non-institutional credit was the major source and Co-operatives were playing a vital role before nationalization of banks. Ramkumar & Chavan (2007) commented that the growing portion of indirect finance, which has expanded its purview to include a variety of new types of farm lending, was largely responsible for the rise in credit.

Selvam & Karpagam (2011) aimed at understanding the conceptual framework of the KCC Scheme by considering its salient features, objectives, and associated benefits and opined that KCC within a short span of time has been recognized as a fairly popular short-term credit mechanism among the farming community and also appreciated and accepted by bankers as well. Godara et al., (2014) found that the rate of agricultural credit disbursement is slowing, the proportion of small farmers is declining, and repayment of old loans was the main reason to mis utilize the loan amount by examining the concerns and issues in agricultural credit in India.

Marichami & Aananthi (2014) opined that KCC has emerged as an innovative and indispensable delivery mechanism for farmers to access credit and felt that there is a wide disparity in the performance of Co-operative banks, Commercial banks, and Regional Rural banks. Dar (2015) analyzed the trend and growth of the flow of credit to agriculture after 1991 in India including both institutional and non-institutional sources and concluded that the provision of extending formal credit to agriculture in a convenient manner should be the main concern of policymakers, planners, and development economists. Another study by Kalirajan & Selvam (2019) described the notion of KCC, Benefits, Eligibility criteria, composite credit limit, and also a comparison of Kisan Credit Cards offered by Different banks.

2.2 Empirical analysis of the progress of the KCC scheme

Samanatra (2010) critically examined the KCC scheme's progress by surveying 14 states and 178 bank branches and revealed that there were operational issues such as eligibility criteria, levy of charges, non-coverage of crop insurance for specific crops, interest rates, etc. Kumar et al., (2011) identified the socio-economic determinants of households to avail credit by assessing the agency-wise progress of the KCC scheme and concluded that the coverage of different categories of farmers under KCC is not well done.

Meena & Reddy (2013) found that the income of KCC holders was 25 to 30 percent more as compared to non-KCC holders and also suggests that the scheme should not only be a vehicle of short-term credit to agriculture but also progressively as a source of investment and consumption needs of the farming community.

Jainuddin et al., (2015) analyzed the efficiency of the KCC scheme in the Bellary district of Karnataka among the designated financial institutions through a comparative study between Commercial banks and Co-operative banks in terms of the cost of credit approach and the number of KCCs renewed, found that overall interest cost and credit disbursement were higher in the former compared to latter one. Kaur & Dhaliwal (2018) observed that commercial banks were ahead of cooperative banks and regional rural banks in terms of cards issued and amounts sanctioned under the KCC scheme during the study period from 1998-99 to 2012-13. Jainuddin et al., (2015) exhibited that while credit disbursement was rising generally at the national level, there was a mismatch between demand and supply of credit at the grass root level.

Mohan & Naidu (2018) identified the various initiatives taken by the Government like farm credit packages, interest subvention, collateral-free loans, relief at the time of natural calamities, Agriculture debt waiver, and debt relief schemes to enhance the flow of agriculture credit. Nagaveni et al., (2019) revealed that Compared to non-KCC beneficiaries, the overall cost of cultivating crops by KCC holders was higher, but their net returns from cultivation were higher associated with a lesser average credit gap. Chanda (2020) Critically examined the factors of KCC lending across Indian states, researchers discovered that states with initially better access to agricultural financing have higher levels of KCC lending later on. state-wise and zone-wise progress of the KCC scheme for the period 2001-02 to 2012-13 has been examined by Kaur (2020) and

revealed that the number of cards issued per hectare of the cropped area was the highest in the North-eastern region. Since the majority of Indian farmers are small-scale operators, it was determined that the banking industry should effectively promote the KCC plan and improve the hassle-free credit delivery mechanisms to the agricultural sector(Prakash Sharma & Singh 2020).

Vilas et al., (2021) observed that there was a sharp decline in the number of cards but a multi-fold increase in the amount sanctioned on the KCC scheme from 2017 to 2021 and concluded the initiation of the KCC Scheme was a watershed moment in Indian agricultural credit history. Sannathi et al., (2021) analyzed the evolution of the KCC scheme and compared the growth of the number of functioning Kisan cards and the amount outstanding in India. Mishra & Chaudhary (2022) opined that significant differences have been found in the case of the number of cards issued among different states during 2020, shown through a systematic assessment of the KCC scheme. Singh & Prakash (2022) revealed that a noteworthy improvement in the farmers' preferred source of credit following the implementation of the KCC Scheme, with a moderate impact, as they transitioned from non-institutional to institutional sources. Bodakhe et al., (2023) suggested that organizing training on improved farming methods and expanding educational opportunities could help farmers feel more confident about implementing the KCC program.

2.3 Research Gap and Significance of the present study

The review of previous literature showed that the channelization of institutional credit to the farming community especially by addressing the issues of marginal and small farmers has been done through the effective implantation of the KCC scheme. The emphasis of those studies is on the progress of the scheme which is assessed in terms of the number of operative Kisan cards and the amounts outstanding by multi-agencies in various states of the country over a different period of time. In an effort of reviewing past literature, it is observed that no significant study has been contributed to assessing the growth of the KCC scheme in Karnataka for the period from 2017-18 to 2021-22. Furthermore, this paper also addresses the differences in the growth of the number of operative cards and the amount outstanding by Commercial banks, RRBs, and Co-operative banks in Karnataka.

3. Objectives of the study

- To assess the period-wise and agency-wise progress of the KCC scheme in Karnataka
- To analyze the relative share of Co-operative, Regional Rural, and Commercial Banks in terms of the number of operative KCCs and outstanding amounts in Karnataka.

4. Hypotheses of the Study

H0: There is no significant difference in the growth of the number of operative cards and the amount outstanding on the Kisan Credit Card sanctioned in Karnataka

H0: There is no significant difference in the growth of the number of operative cards and outstanding of amounts sanctioned by Co-operative Banks, Regional Rural Banks, and Commercial Banks in Karnataka.

5. Methodology

The period-wise and agency-wise progress of the KCC scheme in Karnataka has been analyzed by taking into consideration of five-year data from the financial year 2017-18 to 2021-22 for the purpose of the study. The data has been gathered from the Trend and Progress of Banking in India report of annual publications, RBI. Tables are used to display the progress, which was determined using the Mean, Standard variation, Compounded Annual Growth Rate, Chi-square, and Correlation.

RESULTS AND DISCUSSIONS

A. Period-Wise Progress of the KCC Scheme

The KCC scheme is viewed as a boon to the farming community especially for marginal and large farmers since its inception as it provides credit for both production as well as investment activities. The Government of Karnataka under the guidance of the Government of India and NABARD has been taking various initiatives to increase the outreach of the KCC scheme. The data for the years 2017–18 to 2022–22 have been reviewed and analyzed period by period about the number of active KCCs and outstanding amounts and presented the same in Table 1.

Table 1: Period-wise Progress of the KCC scheme in Karnataka
(Number in '000 & Amount in Crores)

YEAR	No. of operative KCCs	Amount Outstanding
2017-18	4091	44969
2018-19	3992	43978
2019-20	4109	47530
2020-21	4823	46090
2021-22	4737	175226

(Source: Trends & Progress of Banking in India, Publications, RBI)

Table 1 shows the progress of the Kisan Credit Card scheme in Karnataka through the number of operative Kisan Credit Cards and the amount outstanding from the financial year 2017-18 to 2021-22.

The above data has been analyzed below.

DESCRIPTIVE STATISTICS

Table 2: Number of Operative Kisan Credit Cards (in '000)

Sl. No	Particulars	No. of Operative KCC
1	N	5
2	Minimum	3992
3	Maximum	4823
4	Mean	4350.4
5	Std. Deviation	354.0687
6	CAGR	2.98

(Source: Compiled from a secondary source)

Table 2 describes that the mean value of the number of operative Kisan Credit Cards in Karnataka state between 2017-2022 was 4350.4 (in '000), where the number of operative cards was minimum during 2018-19, standing at 39.92 lakhs KCCs and which has been shot up to 48.23 lakhs in the year 2021-22. However, the number of operative cards fell to 47.37

lakhs during 2021-22 which showed a decline in the growth rate by 1.78 percent. The growth of the number of operative Kisan Credit Cards showed a CAGR of 2.98 which says that the number of operative KCCs grew by an average of 2.98 percent annually over a period of 5 years. The standard deviation shows more variability in the number of operative KCCs.

Table 3: Amount Outstanding of Kisan Credit Card Scheme(in crores)

Sl. No	Particulars	No. of Operative KCC
1	N	5
2	Minimum	43978
3	Maximum	175226
4	Mean	71558.6
5	Std. Deviation	51847.1780
5	CAGR	31.26

(Source: Compiled from a secondary source)

Table 3 explains that the mean value of the amount outstanding on operative Kisan Credit Cards in Karnataka state between 2017-2022 was 71,558.6 (in crores). The amount outstanding was minimum during 2018-19 and maximum during 2021-22 of Rs. 43,978 crores and 1,75,226 crores respectively. However, compared to the financial year 2020-21 the amount outstanding has tremendously increased to 1.75 lakh crores from 46,090 crores which shows that more amount of loans have been disbursed to farmers under the scheme. The growth in the outstanding amount of Kisan Credit Cards showed a CAGR of 31.26 percent which states that the amount outstanding has grown by an average of 31.26 percent annually over 5 years. The standard deviation shows more variability in the outstanding amount of KCCs which may be due to the extreme values in the financial year 2021-22 as a result of various saturation drives of KCC scheme from the Department of Farmers Welfare and the Government of Karnataka.

Table 4: Chi-Square Value Regarding No. of Operative KCC and Amount Outstanding

Sl. No	Particulars	No. of Operative KCCs	Amount Outstanding
1	Chi-Square	0.0000	0.0000

2	Degree of Freedom	4	4
3	Sig.	1.0	1.0

(Source: Compiled from a secondary source)

The table 4 shows the Chi-Square value at 4 degrees of freedom, which explains that the result is statistically significant as the p-value is less than 0.00001. Therefore, the above-stated alternative Hypothesis, “There is a significant difference in the growth of the number of Operative cards and the amount outstanding on the KCC scheme” is accepted.

B. Agency-Wise Progress of the KCC Scheme

Table5: Agency-wise Progress of Kisan Credit Card Scheme in India Karnataka
(Number in ‘000& Amount in crore)

Sl. No.	Agency / Year	Co-operative Banks		Regional Rural Banks		Commercial Banks		TOTAL	
		Number	Amount	Number	Amount	Number	Amount	Number	Amount
1	2017-18	2447	11,664	719	9,135	925	24,171	4091	44969
2	2018-19	2509	11,516	631	9,130	852	23,333	3992	43978
3	2019-20	2742	13,593	536	11,146	831	22,791	4109	47530
4	2020-21	2925	17,173	606	9,777	1292	19,140	4823	46090
5	2021-22	3125	1,44,511	668	11,701	944	19,013	4737	1,75,226

(Source: Trends & Progress of Banking in India, Publications, RBI)

(Note 1: Number represents the number of operative Kisan Credit Cards and amount represents the total amount outstanding on the KCC scheme in Karnataka)

Table 6: Paired Samples Correlations: Related to the Operative Number of KCCs and Amount Outstanding on KCC

Particulars		N	Correlation	Correlation Interpretation	Sig.	Results
Pair1: Co-operative Banks	No. & Amt of KCC	5	0.7651	High positive Correlation	0.2349	Not significant (Fails to Reject Ho)
Pair 2: RRBs	No. & Amt of KCC	5	-0.3620	Low Negative Correlation	0.6380	Not significant (Fails to Reject Ho)
Pair3: Commercial Banks	No. & Amt of KCC	5	-0.6647	High Negative Correlation	0.3353	Not significant (Fails to Reject Ho)

(Source: Trends & Progress of Banking in India, Publications, RBI)(Compiled from a secondary source)

(Note 2: No. represents the number of operative Kisan Credit Cards and Amt represents the total amount outstanding on the KCC scheme in Karnataka)

The above table describes the relationship between the growth of the number of operative Kisan Credit Cards and the amount outstanding by Co-operative banks, RRBs, and Commercial banks. The correlation between the growth of the number of operative Kisan Credit Cards and the amount outstanding is High positive for Co-operative banks, Low Negative for RRBs, and High Negative in the case of Commercial banks. The p-value is not significant and fails to reject the null hypothesis. Hence, the null hypothesis “There is no significant difference in the growth of the number of operative cards and outstanding amounts sanctioned by Co-operative Banks, Regional Rural Banks, and Commercial Banks in Karnataka is accepted.

Table 7: The Relative Share of Multi-agencies in terms of the Number of Operative KCCs & Amount Outstanding in Karnataka(in percent)

Year	Co-operative Banks		Regional Rural Banks		Commercial Banks		Total
	Number	Amount	Number	Amount	Number	Amount	
2017-18	60	26	17	20	23	54	100
2018-19	63	26	16	21	21	53	100
2019-20	67	29	13	23	20	48	100
2020-21	61	37	12	21	27	42	100
2021-22	66	82	14	7	20	11	100

(Source: Trends & Progress of Banking in India, Publications, RBI) (Compiled from a secondary source)

Table 7 describes the relative share of disbursement of agriculture credit under the KCC scheme by Commercial banks, Regional Rural banks, and Co-operative banks in terms of the number of operative Kisan Credit Cards and amount the amount outstanding in percent from the financial year 2017-18 to 2021-22 in Karnataka. It is observed that Co-operative banks have the highest share in the percentage of the number of operative Kisan Credit Cards during the study period. Commercial banks have been in first place concerning the percentage

of amount outstanding from 2017-18 to 2020-21 but fell drastically to 11 percent from 42 percent during 2021-22. However, the share of Co-operative banks has shot up and got the highest place in both the number as well as amount outstanding in the year 2021-22, whereas RRBs have been consistently in the third place compared to Co-operative banks and Commercial banks.

Table 8: Progress of KCC in the Selected States of India during 2022-23
(Numbers in '000 and amounts in crores)

Sl. No.	Agency / States	Co-operative Banks		Regional Rural Banks		Commercial Banks		TOTAL	
		Number	Amount	Number	Amount	Number	Amount	Number	Amount
1	Karnataka	3125	1,44,511	668	11,701	944	19,013	4737	1,75,226
2	Uttar Pradesh	2682	7375	3517	44986	4272	70673	10471	123034
3	Rajasthan	3050	15752	780	18843	2387	59992	6216	94587
4	Madhya Pradesh	3851	20798	425	5978	1794	41837	6070	68613
5	Maharashtra	3539	21112	674	5910	2696	35069	6910	62091
6	Gujarat	965	13098	414	7392	1500	36450	2879	56941
7	Andhra Pradesh	1535	12136	946	11569	2096	32420	4577	56125
8	Punjab	976	7496	157	5779	1036	42505	2169	55780
9	Haryana	1169	12059	287	8271	796	27719	2253	48049
10	Telangana	928	4969	1465	12696	1880	22947	4273	40611

(Source: Trends & Progress of Banking in India, Publications, RBI)(Compiled from a secondary source)

Table 8 depicts the progress of the KCC scheme of the top 10 selected states in terms of the number of operative Kisan Credit Cards and amount the amount outstanding during the financial year 2022-23. The table has been organized in such a way that shows the descending order of selected states considering the amounts outstanding. It has been noted that Karnataka states ranks first in terms of the amount outstanding and fifth in terms of the

number of operative Kisan Credit Cards, which has 47.37 lakhs active cards and 1.75 lakh crore outstanding amount followed by Uttar Pradesh having 104.71 lakhs operative cards along with 1.23 lakh crore outstanding amount and Rajasthan having 62.16 lakhs operative cards along with 94587lakhsoutstanding amount. Compared to Maharashtra, Madhya Pradesh ranks four though it has a smaller number of operative KCCs however, has more amount of outstanding. The circumstance where Karnataka stands first place in the amount outstanding may be the result of the effort of Co-operative banks which enhanced the disbursement of credit during 2021-22 which is referred to in Table 5.

Conclusion

The KCC scheme is one agriculture credit delivery instrument that offers several benefits, helps in uplifting the standards of living of farmers, encourages them to shift from subsistence farming to commercial farming by providing timely credit, and also brings them under the purview of financial inclusion. The study shows the fluctuations in the growth of the number of operative KCCs and the amount outstanding in Karnataka. During the study period from 2017-18 to 2021-22, Co-operative banks were ahead in terms of the number of operative KCCs and Commercial banks ranked first in the amount outstanding. However, Co-operative banks surpassed the Commercial banks both in number and amount of KCC during 2021-22. Karnataka state ranks first in terms of the amount outstanding and fifth in terms of the number of operative KCCs followed by Uttar Pradesh. The following suggestions are made based the study.

Suggestions

- Regional Rural Banks should be strengthened to lend money efficiently like Co-operative and Commercial banks as the correlation between the growth of the number of operative Kisan Credit Cards and the amount outstanding is low negative for RRBs.
- Commercial banks have to maintain consistency in the issuance of cards and credit disbursement progress has reduced drastically in the financial year 2020-21 and 2021-22. They should expand the outreach of the program through priority sector lending as they are backed by vast financial resources.

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