



PROGRESS AND PERFORMANCE OF KISAN CREDIT CARD SCHEME IN INDIA**Dr. J. M. Salve****Head, Department of Economics, M.S.Kakade College, Someshwarnagar.****ABSTRACT**

Agribusiness has been the mainstay of Indian economy. It continues being a huge piece of the economy with 14 percent share in the GDP, offers work to around two-third of the work power in the country. Regardless, the noteworthiness of agribusiness can't be barely cared about for an extensive time allotment to come. The Agriculture will continue being indispensable to all the philosophies for budgetary headway of the country. Fast improvement of agribusiness won't simply ensure continued with sustenance security yet moreover help being developed in industry and the GDP. To help the advancement in cultivation credit expect a basic activity.

**KEYWORDS:** *Agribusiness , Indian economy.***INTRODUCTION**

While this is extremely extraordinary considering the general bank credit for need section, credit for farm fragment isn't without a great deal of issues: viz. issues in finding a good pace the agriculturist and issues in allotting credit by the bank. In order to address the issues in giving credit to cultivating, the Reserve Bank of India had set up a selective High Level Committee of Shri R. V. Gupta in December 1997 to propose measures for improving the movement structures similarly as unraveling of approach for agrarian credit. Agriculture at present has encountered a gigantic move from the subsistence level of creation to feature arranged age. The truly fundamental sustenance security is reflected in the limitless support heaps of grains create out of the surplus age. Widening and commercialization in cultivation has achieved moving of altering structure from standard respects high-regard crops and new markets. Institutional credit, which expected a huge activity in the headway of agrarian section, was instrumental being created of Indian cultivation.

The quantum of monetary help to agribusiness in India has improved complex since the budgetary changes. The legislature alongside RBI has presented different plans and projects so as to channelize assets to rustic regions of the nation with the goal that adequate credit can be given to ranchers. It likewise underscored on the requirement for innovative credit instruments to help ranchers and that brought forth Kisan Credit Card Scheme. The plan has been begun in the year 1998 on the suggestions of Shri R.V. Gupta panel. The Kisan charge card plot is a momentary credit office so as to give horticulture credit in issue free way for creation just as utilization needs of the ranchers. It encourages in giving money related help to the ranchers to meet their credit needs according to generation, utilization just as other united exercises during the time as and when required. The present paper audits the advancement of Kisan charge card conspire in the nation since initiation. The fundamental goal was to analyze the periodwise and office shrewd advancement. The time of the examination was from 1998-99 to 2012-13. The advancement of KCC conspire was assessed in the particulars of number of cards gave and sum authorized under the plan. The measurable

methods like mean, coefficient of variety and exponential development rate were utilized to break down the advancement of the plan. The investigation indicated development of the plan as far as number of cards gave and sum endorsed during the examination time frame. It was additionally discovered that business banks were in front of helpful banks and territorial rustic banks for cards gave and sum endorsed under KCC plot.

Agribusiness has been the premise of Indian economy where larger part of the number of inhabitants in the nation either relies on farming for their business or are occupied with horticulture occupation. Agribusiness has been outpaced by the expanding specialized and administration area advancement in the nation despite the fact that it is as yet a significant supporter of the GDP of the nation. Over the timeframe, the need of agribusiness credit has additionally expanded which has offered ascend to formal and casual areas of loaning. The financial division changes and nationalization of different banks offered ascend to formal loaning of credit to horticulture. The administration alongside RBI has presented different plans and projects so as to channelize the assets to rustic zones of the nation with the goal that adequate credit can be given to ranchers. The structure of agribusiness credit in India involves business banks, local country banks and helpful banks. The plan Kisan Mastercard was begun in August 1998 so as to give opportune and bother free kudos for the creation prerequisites of the ranchers. The primary reason for the plan was to meet the creation just as utilization needs of the ranchers. It encourages in giving money related help to the ranchers to meet their credit needs comparable to generation, utilization just as other unified exercises during the time as and when required. Credit help is required by a rancher for a few purposes. This can be with the end goal of development of the harvests starting from making the land cultivable, trailed by developing the land, planting, feeding the yields, utilizing manures and pesticides and so on till the collect of yields. The model for the plan was set up by NABARD for issue of Kisan Visa with conference of some significant banks and the plan was flowed by RBI to be embraced by all the banks consistently. The primary point of the plan was to look for the issues of ranchers with respect to insufficient, untimed, uneconomic and transient credit needs.

OBJECTIVES OF THE STUDY:

1. To assessment the striking features of Kisan Credit Card in India.
2. To examination of association savvy and period-wise progression of KCC in the region.
3. To examinations the state adroit progression of Kisan Credit Card in India

RESEARCH METHODOLOGY AND DATABASE

Present research paper relies upon discretionary data including reports of NABARD, GOI, books and journals. The data during 1998-99 and 2008-09 is used for the present research paper. The accumulated data are taken care of with the help of PC by using real methodologies.

The Kisan Credit Card Scheme:

The arrangement was impelled in the State in 1998-1999 to give palatable and helpful credit to meet the broad credit needs of farmers including transient collect advances and a reasonable fragment of use needs under single window with versatile and improved procedure. The utilization of KCC since 1998 has been taken up by 27 Public Sector Banks, 382 Co-usable Banks and 196 RRBs all through the country. The Co-usable Banks spoke to 44 percent of KCCs gave. The Commercial Banks accounted 42 percent and RRB's accounted 14 percent of KCC's offered up to the February 2009. Notwithstanding various measures to resuscitate farm credit, the movement of credit to agriculture portion remained quantitatively and abstractly poor. One of the rule purposes behind this is the marvelous system followed by the institutional associations and moreover the lack and not exactly perfect store of credit.

The installment under this arrangement was bound unmistakably to transient credits till 2005-06, thusly; long stretch advances are supported since 2006-07. The total number of KCCs gave in the State before the completion of September, 2010 was 54.06 lakh. During 2010-11 (up to September, 2010), credit

approved was Rs.1,289.86 crore. It gave all signs of adaptability to ordinary shocks like dry seasons and starvations. In all honesty, recognize went about as an approach to give control over advantages for enable the farmers to obtain the fundamental capital for growing provincial creation. It engaged the farmer to go for passing credit for procurement of wellsprings of information and various organizations and the long stretch credit for adventure purposes. Consequently, credit expected a noteworthy activity by empowering inventive up-degree and commercialization of agribusiness. The achievement of Green Revolution in Indian agribusiness to a tremendous degree laid on institutional credit sponsorship to cultivating division with respect to expansion in inputs like fertilizers, water framework, private capital game plan, etc.

REVIEW OF LITERATURE

Mehta et al. (2016) dissected the job of kisan Visa plot in the provincial India. The essential thought process of the investigation was to examine the job of Kisan charge card conspire and give recommendations thereof. It was seen that Kisan charge card was viable famous device of country credit to back the necessities of ranchers in prudent way. It was proposed that banks must make the procedure simple with the goal that the ranchers in poor performing zones can get advantage from the plan also. Gandhimathi and Sumaiya (2015) assessed the job of kisan charge card framework in the conveyance of farming credit in the nation. It was discovered that among the chose factors, provincial parts of business banks, total stores, farming generation, acquiring of business banks from Reserve Bank of India and the presentation of KCC plot were huge to decide monetary incorporation. Further, it was seen that the relapse examination and logit investigation demonstrated that KCC improved the money related consideration in the horticulture segment.

CONCLUSION

In this manner, the kisan Visa conspire has indicated development during the time of concentrate as far as number of cards gave and sum endorsed under the plan. To the extent organization savvy progress of Kisan Mastercard plot is worried as far as number of cards gave and sum endorsed, the business banks were in front of co-employable banks and RRBs during the time of study.

The presentation of the KCC plot has been found to fluctuate across various districts of the nation and across money related establishments. The Eastern and NorthEastern districts keep on being underperformers concerning KCC conspire. The progression of credit through KCC in the territory of Bihar has not been amazing. The development rate in the sum per account progressed under KCC has been sure for territorial country banks (RRBs) and business banks, and negative for helpful banks. The sum per account progressed in Bihar is a lot of lower which most likely disheartens the ranchers to embrace the KCC conspire.

The KCC conspire has assumed a huge job in ranch activity and salary of ranchers in Bihar. The accessibility of yield credit has helped in acknowledging higher per hectare net return for the KCC recipients for all the harvests examined. To bring more ranchers under the plan, the way toward opening financial balances ought to be disentangled. This should be possible by sorting out town crusades for issuance of KCCs. Additionally, ranchers have the dread of being a defaulter. For this mindfulness age and standard inspiration from the bank authorities about the plan and its advantages ought to be done to create certainty among the ranchers. Likewise, extending instructive chances and sorting out preparing about improved procedures of cultivating could be useful in urging the ranchers to embrace KCC conspire.

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