

To Study on Kisan Credit Card a financial Inclusion and Its Impact on Farmer Pune District

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Abstract- The Kisan Credit Card (KCC) scheme is a credit scheme introduced in August 1998 by Indian banks. This model scheme was prepared by the National Bank for Agriculture and Rural Development (NABARD) on the recommendations of R.V.GUPTA to provide term loans and agricultural needs. Its objective is to meet the comprehensive credit requirements of the agriculture sector by giving financial support to farmers. Objective of the study are – 1) To study the awareness about KCC among farmers through sampling methods. The primary data has been collected from interviewing farmers. The secondary data is collected annual report, NABARD website and research papers. The sampling size for the study is 50.

Keywords: Kisan Credit Card, Agriculture loan, awareness.

I. INTRODUCTION

The Kisan Credit Card (KCC) scheme is a credit scheme introduced in August 1998 by Indian banks. This model scheme was prepared by the National Bank for Agriculture and Rural Development (NABARD) on the recommendations of R.V.GUPTA to provide term loans and agricultural needs. Its objective is to meet the comprehensive credit requirements of the agriculture sector by giving financial support to farmers. Participating institutions include all commercial banks, Regional Rural Banks, and state co-operative banks. The scheme has short term credit limits for crops, and term loans. KCC credit holders are covered under personal accident insurance up to ₹ 50,000 for death and permanent disability, and up to ₹ 25,000 for other risk. The premium is borne by both the bank and borrower in a 2:1 ratio. The validity period is five years, with an option to extend for up to three more years. Kisan Credit Card (KCC) offering credit to the farmers in two types viz, 1. Cash Credit 2. Term Credit (for allied activities such as pump sets, land development, plantation, drip irrigation)

Objective of the study:

- 1) To study KCC awareness among farmers or KCC holders.
- 2) To study the practical problems faced by the KCC holder.
- 3) To study the impact on the farmers in Pune district.

Statement of the problem:

Agriculture loan is available at bank but each & every farmer is not eligible and beneficial for the same, hence KCC plays a vital role. But the awareness about KCC is not in farmers. About its use, cash facility, withdrawals and payments.

Scope of the study:

This study is concern about financial inclusion KCC , its awareness i.e. service charges, duration, credit limit. Usefulness of KCC and its impact on farmer.

Methodology for data collection :

The primary data has been collected from farmers those who were having KCC facility and interview method. The secondary data has been collected through NABARD site, annual report, research papers.

Area of the study:

Pune district.

Sampling Design:

I have adopted sampling method. It was challenging to collect data from bank so I have collected data from KCC holders on field.

Sample Size:

50 respondent from Pune district.

Limitation of the study:

It is very challenging to reach to actual KCC holder, as this personnel details are confidential so bank refused to provide the details.

Review of the literature:

A STUDY ON THE AWARENESS, UTILIZATION AND PROBLEMS OF USING KISAN CREDIT CARD OF CANARA BANK (i)To study about the awareness of the Kisan credit card holders and their attitude towards Kisan credit card (ii)To review the extend of utilization of Kisan credit card in Coimbatore district. The sampling unit is confined to the Coimbatore district. NABARD Report

**RESPONDENT'S AWARENESS ABOUT KISAN
CREDIT CARD**

Quality of service	No. of respondents(%)		Total
	YES	NO	
polite	50	50	100
Patiently hear the requirement	64	36	100
Quick Response	41	59	100

The following table reveals that out of the total respondents 50% yes they are polite and 64% no they are not polite quality of services provided by bank, 41% yes quick and promote the services and 59% no quick and promote the services provided by bank.

II. CONCLUSION:

It can be conclude that most of the farmers in Pune district are aware about KCC & its utility. Most of the banks are providing KCC facility and bank staff are also well aware about the KCC , it is important for its usage. It becomes easy for farmers to avail agri. Loan.

REFERENCE

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