

Assessment of Progress of Kisan Credit Card Scheme in Haryana

ABSTRACT

Kisan Credit Card scheme is a very important institutional credit source in India. The study was conducted with time series data from the year 1999 to 2019 in order to work out the growth patterns in number of Kisan Credit Cards (KCCs) issued and amount sanctioned under KCC. Compound annual growth rate and coefficient of variation was calculated in order to better understand fluctuations in number of KCCs issued and amount sanctioned year by year. This research assessed the progress of Kisan Credit Card scheme in Haryana. Also, amount sanctioned under Kisan Credit Card scheme was found progressive during 1999-2019. Number of cards issued in Haryana attributed growth rate of more than 3.05 per cent per annum and amount sanctioned under KCC scheme accounted for growth rate of 8.2 per cent annually. In Haryana among the various agencies, commercial banks, RRBs showed positive growth rate while co-operative banks exhibited negative growth rate during 1999-2019. The annual growth rates for number of Kisan Credit Cards issued by commercial banks, regional rural banks and co-operative banks were 9.6, 12.26 and -10.38 per cent, respectively. The growth rates for amount sanctioned under KCC scheme were found to be 16, 12.26 and -13.8 per cent annum. Progress of KCC was found quite uniform in selected districts of three zones of Haryana during 1999-2019. The compound growth rates for number of cards issued were found to be 20.73, 18.82 and 18.67 per cent in Karnal, Hisar and Jhajjar district, respectively. The year-wise, agency-wise and zone-wise progress for number of KCCs issued in the state has been quite impressive which is near to average of all India.

Keywords: KCCs, Growth rates, Agencies, Progress, Haryana

1. INTRODUCTION

Providing credit on time is very necessary for the growth of an economy like India where more than half of the population dependent on Agriculture. Agricultural credit has direct relationship with the income level, farm productivity and agriculture development [12]. With better credit facilities, farmers can invest more in acquiring better quality of inputs like seeds, fertilizers, advanced farm machinery like laser land leveller, solar pumps, etc. Better qualities of inputs and advanced technologies with adequate facilities of credit in turn result in increase in farmers' income and country's prosperity. The Finance Minister of India presented the Kisan Credit Card scheme for the first time in the budget 1998-99. The major goal of the KCC initiative was to help farmers with their credit needs, which were insufficient, untimely, uneconomic, and short-term. Credit is available for crop production, ancillary and non-farm applications, as well as personal consumption. Farmers between the ages of 18 and 75 are eligible (individual/joint cultivator, owner, tenant farmer, oral lessee and sharecropper, SHGs, etc.).

Haryana is an agriculture advanced state in terms of crop productivity and contribution in term of foodgrains. Haryana State is also called as food basket of country as large area is cultivated under wheat and rice. The state is having average size of landholding is 1.58 ha in comparison to national average of 1.08 ha. Gross cropped area and net sown area in state are 6.5 and 3.5 million ha, respectively revealing cropping intensity of 182 per cent of the total geographical area *i.e.* 4.42 million ha in state, 80 per cent is under cultivation and about 84 per cent of cultivated area is under irrigated conditions [11]. In Haryana, there are about 23.28 lakh Kisan Credit Cards holders as on December 10, 2019 [7]. The performance of RRBs was quite impressive in Haryana as growth rates in terms of number of cards issued and amount sanctioned were 11.59 and 22.33 per cent, respectively during 1999-2014. Whereas, the growth rate of co-operative banks was -15.4 and -11.6 percent with respect to

number of cards issued and amount sanctioned during 1999-2014 [4,5]. The Kisan Credit Card scheme has played a remarkable role in use of quality inputs carrying various farm operations and ultimately income enhancement of farmers in Haryana. To attract more farmers towards the scheme, the procedure of opening bank accounts was simplified for issuance of KCCs and making scheme more effective [3]. The year-wise, agency-wise and zone-wise progress for number of KCCs issued in the state has been quite impressive which is near to average of all India [8].

The KCC scheme gained in popularity soon after it was launched and has since developed into one of the crucial tools for improving the flow of institutional agricultural financing. Up to December 10, 2019, the delegated co-operative banks, commercial banks, and RRBs had issued around 7.03 crores operational KCCs. The progress in the execution of KCC scheme has depicted a significant inter-state variation [10].

The cultivators in Haryana state are always very keen to adopt latest crop production technologies for crop improvement as well as adoption of subsidiary farm enterprises like bee keeping, poultry, diary, fishery, etc. Hence, it is crucial to provide sufficient credit to cultivators to maintain pace of agriculture development in the state. Kisan Credit Card as a financial instrument contributed significantly in attaining desired growth in agriculture sector. Citing the discussion as above, this paper studied the year-wise, agency-wise and zone-wise progress of Kisan Credit Card scheme in Haryana during the period 1999-2019.

2. MATERIAL AND METHODS

This research is based on secondary information on Kisan Credit Card scheme. The secondary data for number of KCC issued, sanctioned credit amount by various institutions in country was collected from different published reports of RBI, NABARD, Govt. of Haryana, Govt. of India, State level bankers' committees, Lead district manager office, Karnal, Hisar and Jhajjar and other published sources based on KCC. The data was collected for the financial year 1999-00 to 2018-19. The progress was studied year-wise, agency-wise and zone-wise. The progress of Kisan Credit Card scheme in India has been assessed by using various statistical techniques like mean, coefficient of variation and compound growth rate. The data was analyzed with MS-EXCEL.

2.1 Compound Annual Growth Rate

The number of cards issued and the amount sanctioned under the KCC system were evaluated using the compound annual growth rate (CAGR) from 1999 to 2019. The formula for determining CAGR [6] is as follows:

$$Y_t = AB^t$$

Where,

Y_t = number of cards issued, amount advanced under the scheme in i^{th} period

$B = (1+r)$,

r = Y's Compound growth rate ,

A = constant, and

t = Time (years)

After transforming equation (1) into a logarithmic form; $\text{Log } Y_t = \text{Log } A + t * \text{Log } B$

The Compound Annual Growth Rate (CAGR) is calculated as follows:

$$\text{CAGR (\%)} = \{ \text{Antilog (Log B)} - 1 \} * 100 [1]$$

3. RESULTS AND DISCUSSION

3.1 Agency-wise Progress of Kisan Credit Card scheme in Haryana

The KCC scheme has achieved remarkable progress in Haryana. The period-wise progress of Kisan Credit Card scheme in Haryana for the period 1999-2019 is presented in Table 1. Since inception of KCC scheme, all the banks have issued 51.59 lakh cards and Rs. 50745 crores in Haryana up to march 2019. The table explained that the average value of card issued by all the banks in Haryana was 2.58 lakh and the mean value of amount sanctioned was Rs. 2537.25 crores. The number of KCCs issued was 55 thousand in the year 1999-00 and increased to 4.13 lakh in the next year (2000-01). Since inception of KCC scheme, all the banks have issued 51.59 lakh cards and Rs. 50745

crores in Haryana up to march 2019. The table explained that the average value of card issued by all the banks in Haryana was 2.58 lakh and the mean value of amount sanctioned was Rs. 2537.25 crores. The number of KCCs issued was 55 thousand in the year 1999-00 and increased to 4.13 lakh in the next year (2000-01).

Table 1. Progress of Kisan Credit Card scheme in Haryana: 1999-2019

Year	No. of Cards Issued (No. of cards in thousands)	Amount sanctioned (Rs. in Crore)
1999-00	55.55	218.87
2000-01	413.78	1279.50
2001-02	408.93	2861.50
2002-03	424.63	4641.40
2003-04	232.20	1342.50
2004-05	172.72	1518.90
2005-06	203.30	1944.40
2006-07	144.99	1463.30
2007-08	157.72	1646.90
2008-09	157.79	1616.70
2009-10	155.45	1718.30
2010-11	185.98	1942.90
2011-12	204.64	2119.05
2012-13	170.56	2280.59
2013-14	184.11	2485.48
2014-15	235.79	3022.66
2015-16	291.29	3492.17
2016-17	373.67	4130.28
2017-18	458.52	5200.17
2018-19	527.71	5819.23
Mean	257.97	2537.25
C.V. (%)	50	57
CGR (%)	3.05	8.20

Source: *Indiastat, 2019, SLBC, Haryana*

The increment in number of cards was about 1.57 lakh in the year 2008-2009 and further increased to 5.28 lakh in 2018-19. The number of Kisan Credit Card issued in the state exhibited annual growth rate of 3.05 per cent during 1999-2019. The amount sanctioned under KCC scheme was Rs. 218 crores in the initial year of its inception, after that increased to Rs. 1718 crores in 2009-10 and further increased to nearly Rs. 5819 crores in 2018-19. The amount sanctioned under the scheme registered an annual growth rate of 8.2 per cent during the study period. The number of cards issued showed more variation in comparison to amount sanctioned under the KCC scheme. The value coefficient of variation was 50 per cent in case of number of cards issued and 57 per cent in amount sanctioned under the scheme during the study period.

3.2 Agency-wise Progress of Kisan Credit Card scheme in Haryana

3.2.1 Progress of KCC scheme with respect to number of cards issued in Haryana

The progress of all commercial banks, co-operative banks and regional rural banks in Haryana in regard to Kisan Credit Card scheme with respect to number of cards issued for the year 1999-2019 is presented in Table 2.

Table 2. Number of cards issued under KCC scheme by various financial agencies in Haryana: 1999-2019

Year	No. of Kisan Credit Cards Issued (in thousand)						
	Commercial Banks	Proportion in total (%)	RRBs	Proportion in total (%)	Co-operative Banks	Proportion in total (%)	Total
1999-00	51.09	91.97	3.25	5.84	1.22	2.19	55.55
2000-01	56.89	13.75	6.74	1.63	350.15	84.62	413.78
2001-02	66.99	16.38	10.54	2.58	331.40	81.04	408.93
2002-03	72.29	17.04	13.91	3.27	338.43	79.69	424.63
2003-04	77.65	33.44	32.00	13.78	122.54	52.77	232.20
2004-05	88.38	51.17	38.98	22.57	45.35	26.26	172.72
2005-06	93.75	46.11	49.40	24.30	60.14	29.58	203.30
2006-07	75.92	52.36	44.04	30.37	25.03	17.26	144.99
2007-08	53.54	33.95	63.81	40.47	40.35	25.58	157.72
2008-09	76.80	48.67	65.53	41.53	15.46	9.79	157.79
2009-10	74.33	47.82	66.63	42.86	14.49	9.32	155.45
2010-11	76.81	41.30	92.29	49.62	16.88	9.07	185.98
2011-12	83.18	40.65	95.71	46.77	25.74	12.58	204.64
2012-13	92.74	54.37	62.03	36.38	15.78	9.25	170.56
2013-14	105.84	57.49	65.57	35.61	12.70	6.89	184.11
2014-15	156.50	66.37	60.11	25.49	19.18	8.14	235.79
2015-16	220.56	75.72	57.28	19.66	13.45	4.62	291.29
2016-17	302.11	80.85	58.37	15.62	13.20	3.53	373.67
2017-18	385.94	84.17	60.01	13.09	12.57	2.74	458.52
2018-19	458.16	86.82	56.73	10.75	12.81	2.43	527.71
Mean	133.47	-	50.15	-	74.35	-	257.97
C.V.(%)	87	-	52	-	158	-	50
CGR(%)	9.60	-	12.26	-	-10.38	-	3.05

Source: SLBC, Haryana

It is depicted from the table that during time period 1999-00 to 2018-19, the average value of number of KCCs issued in Haryana was highest by commercial banks i.e. 133 thousands followed by 74.35 thousand by co-operative banks and 50.15 thousand by regional rural banks. The annual growth rate of number of Kisan Credit Card issued in Haryana was found highest by regional rural banks while negative and lowest in case of co-operative banks during 1999-2019.

The number of KCCs issued by commercial banks in Haryana state was 51 thousand in 1999-00 which increased to 76.8 thousand cards in 2008-09 in a span of 10 years after KCC scheme inception and increased to 458.16 thousand cards in 2018-19. The number of Kisan Credit Cards issued by commercial banks exhibited a growth rate of 9.6 per cent per annum during the study period in Haryana. In initial year, the per cent of commercial banks in total number of KCCs issued was 91.9 per cent which decreased to 13.75 per cent in next year (2000-01) and increased to 86.82 per cent in 2018-19.

The number of KCCs issued by regional rural banks in Haryana was 3.25 thousand which increased to 56.73 thousands in 2018-19 and exhibited growth rate of 12.26 per cent per annum. The proportion of regional rural banks in total number of KCCs increased from 5.84 per cent in year 1999-00 to 10.75 per cent in 2018-19. This showed the good performance of regional rural banks in Haryana [9]. The number of Kisan Credit Cards issued by co-operative banks in the state was 1.22 thousand in 1999-00 which increased to 350 thousand in the next year (2000-01) and decreased to 12.81 thousand in the year 2018-19. The compound growth rate for number of KCC issued was registered negative i.e. -10.38 per cent per annum. The proportion of co-operative banks in total number of KCCs issued in the state was decreased from 84.62 per cent in 2000-01 to 2.4 per cent in 2018-19. The value of coefficient of variation for number of KCCs issued was found highest (158%) in case of co-operative banks, for commercial banks was 87 per cent and lowest for regional rural banks i.e. 52 per cent. Hence, regional rural banks showed more consistency in number of cards issued under the KCC scheme during the period 1999-2019.

3.2.2 Progress of KCC scheme with respect to amount sanctioned under KCC in Haryana

The agency-wise progress of KCC scheme was evaluated with respect to amount sanctioned by various financial agencies in Haryana under KCC scheme during time period 1999-2019. The amount sanctioned under KCC scheme by commercial banks, RRBs, co-operative banks in Haryana during the study period is presented in Table 3. The results of the table depicted that the average amount sanctioned under KCC scheme in Haryana was highest by commercial banks (Rs. 1561 crores) followed by regional rural banks (Rs. 501 crores) and least by co-operative banks (Rs. 474 crores) during the time period 1999-2019.

The annual growth rate was found highest in case of RRBs and negative in case of co-operative banks. The amount sanctioned under KCC scheme by commercial banks in Haryana was Rs. 184 crores only in the year 1999-00 augmented to the amount of Rs 844 crores in 2009-10 over a span of 10 years and after that sanctioned amount reached to level of Rs. 5228 crores in the year 2018-19 with a annual growth rate of 16 per cent. The contribution of commercial banks was 84 per cent of total amount sanctioned by various financial agencies under Kisan Credit Card scheme in 1999-00 and decreased to 18 per cent in 2000-01 reached to an extent of 90 per cent of total amount sanctioned in Haryana in 2018-19.

Table 3. Amount sanctioned under KCC scheme by various financial institutions in Haryana: 1999-2019

Year	Amount sanctioned (Rs. in crore)						Total
	Commercial Banks	Proportion in total (%)	RRBs	Proportion in total (%)	Co-operative Banks	Proportion in total (%)	
1999-00	184.05	84.09	32.48	14.84	2.34	1.07	218.87
2000-01	242.39	18.94	67.37	5.27	969.75	75.79	1279.50
2001-02	359.09	12.55	105.40	3.68	2397	83.77	2861.50
2002-03	417.44	8.99	139.00	2.99	4085	88.01	4641.40
2003-04	588.92	43.88	320.00	23.84	433.55	32.29	1342.50
2004-05	931.87	61.35	389.80	25.66	197.26	12.99	1518.90
2005-06	1103.35	56.74	494.00	25.41	347.06	17.85	1944.40
2006-07	904.56	61.82	440.40	30.10	118.34	8.08	1463.30
2007-08	828.72	50.32	638.10	38.75	180.11	10.94	1646.90
2008-09	844.53	52.24	655.30	40.53	116.98	7.23	1616.70
2009-10	954.72	55.56	666.30	38.78	97.35	5.67	1718.30
2010-11	927.10	47.72	922.90	47.50	92.86	4.78	1942.90
2011-12	1019.34	48.10	957.10	45.17	142.57	6.73	2119.10
2012-13	1578.98	69.24	620.30	27.19	81.28	3.57	2280.60
2013-14	1806.99	72.70	655.70	26.38	22.76	0.92	2485.50
2014-15	2328.00	77.02	601.10	19.89	93.53	3.09	3022.70
2015-16	2887.00	82.67	572.80	16.40	32.39	0.93	3492.20
2016-17	3518.63	85.19	583.70	14.13	27.97	0.68	4130.30
2017-18	4578.95	88.05	600.10	11.54	21.10	0.40	5200.20
2018-19	5228.00	89.84	567.30	9.75	23.89	0.41	5819.20
Mean	1561.63	-	501.50	-	474.15	-	2537.30
C.V.(%)	92	-	51	-	95	-	57
CGR(%)	16	-	12.26	-	-13.80	-	8.20

Source: SLBC, Haryana

However, the amount sanctioned by regional rural banks under KCC scheme in Haryana was Rs. 32.48 crores in 1999-00 which increased to Rs. 567 crores in 2018-19 and registered a annual growth rate of 12.26 per cent. And the share of regional rural banks was around 14 per cent of total amount sanctioned by all agencies in Haryana at the time of initiation of KCC scheme which later on increased to 40 per cent in 2008-09 and 9.75 per cent of total amount sanctioned in 2018-19. Further, the amount sanctioned under Kisan Credit Card scheme by co-operative banks in Haryana was found Rs. 2.34 crores in the year 1999-00 amplified to Rs. 969 crores in the next year and declined to Rs. 23.89 crores in 2018-19 and revealed negative growth rate i.e. -13.8 per cent. The fraction of co-operative banks in total amount sanctioned by various agencies under Kisan Credit Card was 1.07 per cent in 1999-00 increased to 7 per cent in 2000-01 and came down to less than one per cent in the year 2018-19 divulging steep decline over the years. It indicates that financial health of co-operative banks in the Haryana is worsening over years.

The variation with respect to amount sanctioned in Haryana under KCC scheme was found highest in case of co-operative banks (92%), followed by RRBs (51%) and lowest for commercial banks (95%). It reveals that less variation with respect to amount sanctioned for commercial banks inferred positive trend for increasing amount under KCC scheme in Haryana and large coverage of farm households in Haryana state. Regional Rural Banks also contributed significantly under KCC scheme in the state. Co-operative banks performance was continuously declining over the study period.

3.3 Zone-wise Progress of Kisan Credit Card scheme in Haryana

Zone-wise performance of Kisan Credit Card scheme in Haryana was assessed for identified districts of different zones of Haryana. The position of progress of KCC scheme was evaluated for number of cards issued and amount sanctioned under the scheme during 1999-2019.

3.3.1 Progress of selected districts with respect to number of cards issued during 1999-2019

The number of KCCs issued under KCC scheme in selected district of Haryana during 1999-2019 is presented in Table 4. It is evident from the table that the mean value of number of KCCs issued in Karnal district of zone-I during study period was 35062 which was higher than mean value of other two districts. The average of number of KCCs issued in Hisar district of zone-II and Jhajjar district of zone-III was 26058 and 23177, respectively during the study period. The annual growth rate of number of KCCs issued in Karnal district of Zone-I was highest i.e. 20.73 per cent, in Hisar district of zone-II, while growth rate for number of KCCs issued was 18.82 per cent and in Jhajjar district of zone-III, the annual growth rate of number of KCCs issued was 18.67 per cent during 1999-2019. The number of KCCs issued increased from 2218 in 1999-00 to 82179 in 2018-19 in Karnal district of zone-I. Whereas, the number of KCCs issued in Hisar district of zone-II was increased from 1790 in 1999-00 to 60716 in 2018-19. While in Jhajjar district of zone-III, increase in KCCs issued was 1560 in 1999-00 increased to 48934 in 2018-19.

Table 4. Number of cards issued under KCC scheme in selected district of Haryana: 1999-2019

Year	No. of Kisan Credit Cards Issued		
	Zone-I	Zone-II	Zone-III
	Karnal	Hisar	Jhajjar
1999-00	2218	1790	1560
2000-01	2879	2517	2313
2001-02	5567	5023	4815
2002-03	5810	5378	5198
2003-04	8456	7892	7313
2004-05	9548	9367	9112
2005-06	11167	10935	9436
2006-07	15983	13451	10231
2007-08	23456	15891	12761
2008-09	28910	23219	15613
2009-10	34773	25490	22941
2010-11	39156	31789	28965
2011-12	43189	35776	34604
2012-13	48675	37918	35522
2013-14	55689	38112	39216
2014-15	62981	43645	40258
2015-16	67912	47915	42768
2016-17	73903	49817	45213
2017-18	78793	54537	46780
2018-19	82179	60716	48934
Mean	35062.20	26058.90	23177.70
C.V. (%)	78	73	73
CGR (%)	20.73	18.82	18.67

Source: LDM office (Karnal, Hisar and Jhajjar) (Haryana)

The value coefficient of variation for number of cards issued under KCC scheme was found highest in Karnal district of zone-I i.e.78 per cent while coefficient of variation was 73 percent in Hisar and

Jhajjar during study period. The results revealed that the KCC scheme showed growth in all selected districts of the respective zones [9].

3.3.2 Progress of selected districts with respect to amount sanctioned during 1999-2019

Zone-wise growth of Kisan Credit Card scheme was also evaluated in terms of amount sanctioned under KCC scheme in selected districts of Haryana during 1999-2019. Amount sanctioned under KCC scheme in selected districts of Haryana during 1999-2019 is presented in Table 5.

Table 5: Amount sanctioned under Kisan Credit Card scheme in selected districts of Haryana: 1999-2019

Amount sanctioned under KCC Scheme (Rs. in crores)			
Year	Zone-I Karnal	Zone-II Hisar	Zone-III Jhajjar
1999-00	81	75	33
2000-01	85	79	45
2001-02	106	89	50
2002-03	110	95	51
2003-04	156	112	54
2004-05	197	143	55
2005-06	211	165	57
2006-07	256	188	61
2007-08	268	209	63
2008-09	287	311	65
2009-10	300	369	70
2010-11	328	381	92
2011-12	256	433	101
2012-13	283	263	165
2013-14	301	342	172
2014-15	342	293	175
2015-16	371	342	231
2016-17	387	293	251
2017-18	427	361	332
2018-19	505	399	367
Mean	262.85	241.55	124.67
C.V. (%)	44	49	80
CGR (%)	8.83	9.62	12.62

Source: LDM office (Karnal, Hisar and Jhajjar) (Haryana)

The mean value of amount sanctioned Kisan Credit Card during study period was about Rs. 262 crores in Karnal district of zone-I, Rs. 241 crores in Hisar district of zone-II and Rs. 124 crores in Jhajjar district of zone-III. Amount sanctioned under KCC scheme in Karnal district of zone-I was Rs. 81 crores in 1999-00 increased to Rs. 287 crores in 2008-09 and further increased to Rs. 505 crores in 2018-19 and accounted an annual growth rate of 8.8 per cent during 1999-2019. The amount sanctioned in Hisar district of zone-II under KCC scheme was Rs. 75 crores in 1999-00 and increased to Rs. 399 crores in 2018-19 and exhibited annual growth rate of 9.6 per cent during the study period. While, in Jhajjar district of zone-III, the amount sanctioned under KCC scheme was Rs. 33 crores in 1999-00 and increased to Rs. 65 crores in a span of 10 years and further increased to Rs. 367 crores in next decade (2009-19) and depicted a growth rate of 12.6 per cent per annum during 1999-2019.

The coefficient of variation for amount sanctioned under KCC scheme was found highest for Jhajjar district of zone-III which is 80 per cent, for Hisar district of zone-II the coefficient of variation was found 49 per cent and for Karnal district of zone-I, it was 44 per cent which was lowest among the zones during the study period.

4. CONCLUSION

It can be derived from results of the study that the performance of Kisan Credit Card scheme in Haryana was magnificent and uniform during the time period 1999-2019. The number of KCCs issued and amount sanctioned showed periodically positive growth rate in Haryana in the period 1990-2019.

The growth rate was found more with respect to amount sanctioned *i.e.*, 8.20 per cent annually. In Haryana commercial banks and RRBs showed positive growth rate while co-operative banks showed negative growth rate in terms of KCC issued and amount sanctioned. Growth of KCC scheme was uniform in different agro-climatic zones of Haryana. More number of bank branches should be open in Haryana so that it satisfies farmers' credit needs timely. Co-operative banks must be strengthened in the state to participate actively and to cover large number of villages for extending KCC scheme. Organizing trainings, awareness campaigns in villages for issuance of cards and for benefits of scheme as well as constant motivation from the officials are required to encourage farmers to adopt KCC scheme.

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COMPETING INTEREST

Authors have declared that no competing interest exists.

AUTHORS' CONTRIBUTIONS

This work was carried out in collaboration among all authors. All authors read and approved the final manuscript.

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