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Enhancing Farmer Livelihoods: The Role of Kisan Credit Card (KCC) among Agricultural Communities in India

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ABSTRACT

Agriculture constitutes the backbone of India's economy, contributing 17-18 percent of GDP while providing employment to 54 per cent of the workforce. The Kisan Credit Card (KCC) scheme, launched in 1998 by the Government of India to provide timely and affordable institutional credit to farmers, has emerged as a transformative policy instrument for enhancing agricultural credit access and farmer welfare. This comprehensive review examines the KCC scheme's role in farmer livelihoods through reviewing literature on its evolution, effectiveness, regional dimensions, and implementation challenges. Over the past decade, Ground Level Credit (GLC) expanded at a 12.98 percent compound annual growth rate, with agricultural credit directed to small and marginal farmers increasing significantly from 41 percent (₹3.47 lakh crore) in 2014-15 to 57 percent (₹14.39 lakh crore) in 2023-24. Empirical evidence demonstrates that KCC beneficiaries achieve 25-30 percent higher farm incomes and productivity gains of 10-52 percent compared to non-beneficiaries. However, regional disparities persist, with coverage varying from 77.53 percent in Punjab to 13.42 percent in Assam, necessitating targeted interventions. While the scheme has successfully promoted financial inclusion and reduced informal credit dependency, systemic challenges including Management Information System inaccuracies, complex loan procedures, and inadequate rural banking infrastructure require urgent attention. Integration of complementary services, extension, crop insurance, and market linkages, alongside capacity building for implementing institutions would optimize KCC's contribution to inclusive agricultural development and sustainable rural prosperity.

Keywords: Farmer Livelihood Enhancement, Financial Inclusion, Agricultural Productivity, Rural Development

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INTRODUCTION

India's dynamic agrarian economy, one of the pillars of the economy of the country, requires relentless scrutiny due to its pivotal role as the second-largest contributor to the country's Gross Domestic Product (GDP) and contributing roughly 17–18 per cent of GDP in 2024–25 (Economic Survey, 2024–25). With production of food grains reaching an estimated 331.5 million metric tonnes in 2024–25, India stands as the second-largest producer of food grains in the world (Ministry of Agriculture and Farmers Welfare, 2025). Remarkably, the primary sector provides employment to nearly 54 per cent of the country's workforce, which is an indicator of its pivotal role in the maintenance of livelihoods, particularly among rural residents (FAO Stat, 2025). Such extreme reliance on agriculture is an indicator of the high reliance by farmers on facilitatory policies of the government and financial tools for the sustenance of their economic stability. Agricultural credit and insurance are intertwined pillars of rural prosperity, essential for fostering sustainable farming practices and enhancing farmer livelihoods. Credit, encompassing loans for agricultural inputs, technology adoption, and risk management, empowers farmers to invest in high-yield seeds, modern equipment, and climate-resilient practices, thereby elevating both the quantity and quality of outputs (Reserve Bank of India, 2025). To enhance institutional credit access, India has introduced several financial inclusion programmes. Regional Rural Banks (RRBs), established in 1976, focus on underserved areas, while the Special Agricultural Credit Plan (SACP) of 1994 strengthens credit flow to agriculture (Reserve Bank of India, 2025). The Kisan Credit Card (KCC) scheme, initiated in 1998 by the National Bank for Agriculture and Rural Development (NABARD), offers a simplified, cost-effective loan system to meet farmers' needs for crop production, post-harvest activities, marketing, and household expenses (NABARD, 2025). Extended to small farmers, sharecroppers, tenant farmers, Self-Help Groups (SHGs), and Joint Liability Groups (JLGs), the scheme promotes inclusivity (Government of India, 2022; Reserve Bank of India, 2017). The 'Ghar Ghar KCC Abhiyan' campaign (October–December 2023) further expanded access to achieve universal financial inclusion. Despite these initiatives, disparities in KCC coverage persist across states and socio-economic groups (Singh & Sekhon, 2005; Kumar et al., 2007; Kumar et al., 2010; Sajane et al., 2011; Bista et al., 2012). The Kisan Credit Card (KCC) scheme, launched in 1998, has been instrumental in providing timely and affordable credit, enabling farmers to access resources and improve living standards. Insurance, conversely, serves as a safety net in a nation where over 60 per cent of agricultural land is vulnerable to erratic weather patterns, such as droughts and floods (ICAR, 2025). By mitigating risks, crop insurance enhances farmers' confidence to invest, as insured land increases credit eligibility, fostering productivity.

Crop Loan System Overview

The agricultural credit structure depends on its internal resources, including owned capital and savings, to fulfill financing demands. Borrowing at the grassroots level, especially for farming activities, is generally discouraged due to financial obligations. This perspective is driven by several considerations there are Prompt sanctioning and release of farm loans are essential for effective agricultural operations, but mandating land collateral can lead to significant delays Tenant farmers, lacking legal rights to the land they farm, would be denied credit if mortgages are required. Many landowners may not have sufficient unpledged land to offer as security, particularly if they have already availed medium or long-term loans from land

development institutions Pledging land does not always protect lenders in cases of borrower default. Thus, the most reliable security for credit societies is a sustained borrower relationship, preserving the land as the farmer's primary means of production (Jamadar. S, 2017). Crop loans, commonly referred to as short-term loans for "Seasonal Agricultural Activities," facilitate the cyclical tasks essential for crop cultivation. These tasks include preparing and ploughing land, sowing seeds, weeding, transplanting as required, and purchasing inputs such as seeds, fertilizers, and pesticides, as well as hiring labour for field activities, crop maintenance, and harvesting. Essentially, these loans finance the immediate expenses of growing crops until they are harvested, offering critical support for seasonal farming operations (Jamadar. S, 2017).

The advantages of the Crop Loan System are, the system is production-focused, prioritizing agricultural output over asset-based collateral. Its implementation has enabled underserved communities to secure financial assistance. By providing loans in cash and kind (e.g., seeds, fertilizers), the system minimizes misuse of funds. Credit needs are assessed based on cultivation expenses, employing a methodical approach. Loans are released at the onset of the crop season, aligning with seasonal needs and repayment schedules. Credit eligibility is based on cultivated crops and expected returns, emphasizing productivity. With crops serving as loan security, farmers can use their land to access long-term financing from development banks. Repayment is streamlined by linking credit to crop marketing. Limited medium-term loans are offered without land collateral, improving access (Jamadar. S 2017).

The synergy between credit and insurance is particularly vital for rural women, who constitute a significant portion of the agricultural workforce, with nearly 75 per cent of their income derived from farming activities (National Sample Survey Office, 2024). Strengthening access to Kisan Credit Card and insurance schemes can empower women farmers, addressing gender disparities in resource access and aligning with sustainable development goals.

As of March 31, 2024, India reported nearly 7.75 crore active Kisan Credit Card (KCC) accounts, with an outstanding loan portfolio of about ₹9.81 lakh crore. In 2018–19, the scheme was further broadened to cover the working capital requirements of fisheries and animal husbandry, along with an increase in the collateral-free loan ceiling to ₹1.6 lakh. By March 2024, approximately 3.49 lakh Kisan Credit Cards had been sanctioned for fisheries and nearly 40.07 lakh KCCs for animal husbandry activities, reflecting the scheme's growing outreach beyond traditional crop cultivation. The year-on-year performance of operative Kisan Credit Card accounts and the associated outstanding loan amounts is between 2022–23 and 2023–24, the number of operative accounts rose by 5.58 per cent, while the outstanding credit expanded at a sharper pace of 10.85 per cent, underscoring the increasing reliance of farmers and allied sector stakeholders on institutional credit through Kisan Credit Card (NABARD Annual Report 2023-24).

The Modified Interest Subvention Scheme (MISS), a 100 per cent centrally funded initiative of the Government of India, was introduced in 2006–07 with the objective of providing short-term agricultural loans to farmers through Kisan Credit Cards (KCCs) at subsidized interest rates. Under this scheme, financial institutions receive an upfront interest subvention (IS) of 1.5 per cent per annum on loans extended from their own resources, provided that they lend short-term crop loans up to ₹3 lakh per farmer at 7 per cent annual interest. Additionally, a

Prompt Repayment Incentive (PRI) of 3 per cent is granted to farmers who repay their dues on time, effectively reducing the interest burden to just 4 per cent per annum. Between 2014–15 and 2024–25, the Government of India allocated more than ₹1.60 lakh crore as subsidies under Modified Interest Subvention Scheme, averaging ₹14,500 crore annually. As a demand-driven scheme, the disbursement of funds depends on the ground-level demand for agricultural credit. Beginning FY 2024–25, the claim processing system was fully digitized through the Kisan Rin Portal (KRP) developed by the Department of Agriculture & Farmers' Welfare (DA&FW), enabling faster verification and settlement of claims. As of February 2025, claims worth ₹15,773.15 crore had already been processed through this platform (Department of Agriculture & Farmers Welfare 2024-25).

The Kisan Credit Card–Modified Interest Subvention Scheme (KCC-MISS) framework has played a pivotal role in enhancing Ground Level Credit (GLC) to agriculture, which includes both short and long-term credit. Over the past decade (2014–15 to 2024–25), Ground Level Credit (GLC) recorded a compound annual growth rate (CAGR) of 12.98 per cent, expanding from ₹8.45 lakh crore in 2014–15 to ₹25.49 lakh crore in 2023–24. The year-on-year growth between 2022–23 and 2023–24 alone was 18.28 per cent. Importantly, the share of agricultural credit directed towards small and marginal farmers grew significantly, rising from ₹3.47 lakh crore (41%) in 2014–15 to ₹14.39 lakh crore (57%) in 2023–24. Notably, credit extended to small and marginal farmers registered a 19.82 per cent annual growth during 2022–23 to 2023–24, reflecting the scheme's success in reaching vulnerable farming communities (Department of Agriculture & Farmers Welfare).

Against this backdrop, this review study examines the role of the Kisan Credit Card scheme in farmers' livelihoods in India. By reviewing the literature on its reach, growth patterns, accessibility, and efficiency of institutional credit, the article aims to provide empirical evidence on how the Kisan Credit Card and related credit policies contribute to sustainable agricultural development, improved resilience, and inclusive rural prosperity.

1. Objective of the Study

1. To review the evolution of agricultural credit policies in India, with special reference to the Kisan Credit Card (KCC) scheme.
2. To review the socio-economic and institutional factors influencing the adoption and utilization of the KCC scheme among farmers.
3. To analyse regional patterns and disparities in agricultural credit access and utilization under the KCC scheme, as documented in the literature
4. To identify key constraints and challenges associated with the Kisan Credit Card (KCC) scheme, as reported in previous studies.

3. Literature Review and Synthesis

3.1. To review the evolution of agricultural credit policies in India, with special reference to the Kisan Credit Card (KCC) scheme

Credit serves as a vital input in agriculture, as farming operations cannot be sustained or expanded without adequate financial support. A study by Naveen et al. (2020) examined the significance of credit in agriculture and its growth patterns before and after the implementation of the Kisan Credit Card (KCC) scheme. The research utilised Compound

Growth Rate analysis to assess credit expansion. Findings revealed a substantial increase in total credit disbursement, rising from 44.55 billion in the triennium ending (TE) 1977 to 9421.97 billion in TE 2016, with a compound growth rate of 18.08 percent. The investigation uncovered varying impacts across different financial institutions following the KCC introduction. Notably, cooperative banks experienced a decline in the compound growth rate of long-term loans. Conversely, Scheduled Commercial Banks and Regional Rural Banks saw increases in their compound growth rates of credit disbursement, at 27.69 percent and 24.93 percent respectively. These results suggest that the Kisan Credit Card (KCC) scheme played a pivotal role in reshaping agricultural credit distribution in India. The study highlights the scheme's influence on credit accessibility and its potential to transform agricultural financing mechanisms.

Patil (2014) investigated the impact of commercial banks on financial inclusion in India through the Kisan Credit Card (KCC) system. The study aimed to evaluate the distribution of KCC cards and the provision of credit to cardholders across different banking sectors. The findings revealed that all banking groups had made substantial contributions to financing underprivileged farmers via the Kisan Credit Card (KCC) scheme.

Godara et al (2014) evaluated the Kisan Card Card (KCC) initiative in Haryana, focusing on state regional rural banks and state co-operative banks. Their primary aim was to examine the issuance, approval, and distribution of Kisan credit cards by these financial institutions. The researchers employed compound annual growth rate calculations to assess performance. The findings revealed that regional rural banks demonstrated more satisfactory results compared to their co-operative counterparts. The study recommended enhancing farmer awareness about the program, expanding bank branch networks, prioritizing underperforming areas, and implementing effective governmental measures to improve the scheme's overall efficacy.

A study conducted by Das, Senapati, and John (2009) examined the influence of agricultural lending on crop yields using sophisticated statistical techniques, specifically the Arellano-Bond regression method. The researchers employed Dynamic Panel Data Analysis with instrumental variables, focusing on the period from 2001 to 2007. Their findings revealed that the amount of direct agricultural credit had a prompt, positive, and statistically meaningful effect on agricultural production. Specifically, the analysis demonstrated that a 1 percent increase in per capita direct agricultural credit (outstanding amount) corresponded to a 0.11 percent rise in per capita agricultural output. These results underscore the substantial impact of direct credit on agricultural productivity.

3.2. To review the socio-economic and institutional factors influencing the adoption and utilization of the KCC scheme among farmers

The Kisan Credit Card (KCC) scheme has been the subject of several studies examining its implementation and impact on farmers in India. Parwate et al (2012) conducted research in Raipur, Chhattisgarh, and Patra et al. (2012) examined Cuttack, Orissa, has provided insights into the utilization patterns and effectiveness of the program. The researchers emphasized the importance of promoting Kisan Credit Card (KCC) Kisan Credit Card usage to enhance productivity and foster sustainable development. The Cuttack study focused on the impact and determinants of credit under the Kisan Credit Card (KCC) scheme. Using various statistical

tools, the research found that the program effectively provided institutional loans to farmers, resulting in an annual increase in new borrowers. The cost of cultivation emerged as the most significant factor influencing credit requirements. To improve the scheme's effectiveness, the study suggested that banks should promote self-help groups, farmers' clubs, and innovative insurance products. Both studies highlight the positive impact of the Kisan Credit Card (KCC) scheme on farmers' access to credit and its potential to support agricultural development. However, they also identify areas for improvement, such as increasing awareness, expanding bank networks, and implementing targeted measures to enhance the program's overall efficacy.

Mehta et al (2016) examined the significance of the Kisan Credit Card (KCC) scheme in rural India. The study primarily aimed to evaluate the functioning of the scheme and offer suitable recommendations. Findings revealed that the Kisan Credit Card (KCC) has emerged as an effective and widely accepted instrument of rural credit, enabling farmers to meet their financial needs in a more efficient and balanced manner. The authors further suggested that banks should simplify operational procedures so that farmers, particularly in less developed regions, can also fully benefit from the scheme.

Laxmipathi (2013) and Mahavir (2010) conducted significant evaluations of the Kisan Credit Card (KCC) scheme, highlighting its growth, impact, and operational challenges across different regions of India. Both studies focused on understanding the adoption patterns of Kisan Credit Card (KCC), its role in enhancing agricultural productivity, and the constraints faced by farmers in accessing institutional credit. Laxmipathi (2013) analyzed the scheme at the national level with a specific emphasis on Karnataka, revealing a steady increase in the number of farmers adopting Kisan Credit Card (KCC) over the years. The study showed that the scheme had a positive impact on crop production and farm income, as increased access to credit facilitated better input use and higher yields. Recommendations included the introduction of biometric cards, weather-based crop insurance, simplified loan procedures, proactive efforts by commercial banks and state governments, and innovative insurance products to make the scheme more farmer-friendly and efficient.

A study by Nagaveni et al (2019) found that while KCC users incurred higher overall production costs compared to non-users, their net returns from farming were greater, and they experienced a smaller average credit gap. Chanda et al (2020) conducted an analysis revealing that states which initially had better access to formal agricultural credit later exhibited stronger KCC lending activity. Kaur et al (2018) examined the progress of KCC on both state and regional levels from 2001-02 to 2012-13, noting that the North-eastern region recorded the highest number of cards issued per hectare of cropped land. Given that most Indian farmers operate at a smaller scale, it was recommended that banks should actively expand the reach of the KCC program and further streamline the credit process for the agricultural sector (Sharma & Singh, 2020).

3.3 To analyse regional patterns and disparities in agricultural credit access and utilization under the KCC scheme, as documented in the literature

The regional dimensions of agricultural credit play a crucial role in shaping the agricultural landscape and rural development across different geographical areas. This topic encompasses

the spatial variations in credit availability, access, and utilization within the agricultural sector. It examines how factors such as local economic conditions, institutional frameworks, and socio-cultural contexts influence the distribution and effectiveness of agricultural credit systems. Agricultural credit serves as a vital financial tool for farmers, enabling them to invest in inputs, technology, and infrastructure to enhance productivity and income.

Dadibhavi (1988) study on regional disparities in agricultural credit in India revealed significant imbalances. Analyzing data from 1970-71 to 1984-85, the research found that short-term loans were more unevenly distributed than medium- and long-term loans. The Southern Region dominated, receiving 73 per cent of short-term loans and 52 per cent of total loans by 1983-84. In contrast, the Central Region, despite covering 27 per cent of the total cropped area, received only 4.6 per cent of short-term loans. Commercial banks emerged as the primary source of agricultural credit, surpassing co-operatives and Rural Regional Banks, highlighting persistent regional disparities in institutional lending. Despite extensive research, several critical gaps remain. First, most studies disproportionately focus on southern, western, and central states, while the Northeastern states where banking penetration is weak, terrain and connectivity limit institutional reach, and informal credit dominates are largely neglected. There is little empirical evidence on how regional socio-cultural contexts, low institutional presence, and weak infrastructure in the Northeast constrain agricultural credit and Kisan Credit Card Scheme (KCC) adoption. Second, while the literature emphasizes supply-side institutional factors, demand-side behavioral barriers such as borrower preferences, repayment attitudes, and socio-economic vulnerabilities are underexplored. Third, limited research connects regional credit disparities directly with long-term productivity and farmer welfare outcomes across diverse agro-ecological zones.

Kumar et al (2024) conducted a comprehensive panel data analysis of agricultural credit determinants across Indian districts from 2000 to 2021. They categorized districts into credit exposure groups and examined factors influencing credit flow using fixed effects models. Key findings include, Increased Small Cooperative banks (SCB) branches significantly enhance credit availability. Irrigated area positively impacts credit flow, especially in southern, western, and central regions. Commercial crop area negatively affects credit in southern and western regions. Rainfall shows no significant impact on credit. Urban branches are increasing while rural branches decline in most regions. The study recommends targeted policies to improve credit distribution, focusing on branch numbers, irrigation, and addressing rural-urban branch disparities.

3.4 To identify key constraints and challenges associated with the Kisan Credit Card (KCC) scheme, as reported in previous studies

The Kisan Credit Card (KCC) scheme serves as a crucial financial instrument for ensuring timely and affordable credit access to farmers, thereby reducing dependence on informal lending sources. However, its effectiveness is often hindered by institutional, financial, and socio-economic barriers, including complex application procedures, limited rural banking infrastructure, high loan default risks, and low financial literacy (Hasan et al, 2025).

Internal district assessments by National Bank for Agricultural and Rural Development (NABARD) have highlighted several shortcomings in the rollout of the Kisan Credit Card (KCC)

scheme. Issues include the absence of cheque book withdrawal options for KCC holders, restrictions on the number of permitted transactions, conservative credit limits at certain branches, and notable differences in service and inspection fees across banks. These challenges largely stem from bank officials at the branch level not fully understanding the scheme's intended purpose.

The Task Force on Credit-Related Issues of Farmers, chaired by Umesh Chandra Sarangi under the Ministry of Agriculture (2010), noted several discrepancies in the administration of the Kisan Credit Card (KCC) scheme. In numerous cases, multiple members of the same family with a common operational holding were each issued separate KCCs. Furthermore, some individuals possessed multiple cards that had been distributed by different banks. The report also observed that several cards which had expired after the stipulated three-year period continued to be listed as active in the Management Information System (MIS). Additionally, cards renewed after expiration were often misclassified as newly issued ones. Similarly, some individuals possessed multiple cards issued by different banks. Additionally, cards that had expired after three years were still recorded as active in the Management Information System (MIS), and those renewed after the lapse period were wrongly classified as newly issued. After adjusting for these inaccuracies, the total number of valid Kisan Credit Cards (KCCs) reduced to 472.68 lakh, representing approximately 50.63 per cent of operational holdings. States like Punjab (77.53%) and Haryana (74.21%) showed the highest card coverage, while Himalaya Pradesh (28%) and Assam (13.42%) had the lowest. The Task Force observed that although the government closely monitors agricultural credit disbursements, the number of cards issued, and farmer coverage, the existing Management Information System (MIS) does not accurately capture ground realities. It therefore recommended a comprehensive overhaul of the Management Information System (MIS) system to prevent duplication and suggested separate reporting of new issuances and renewals to ensure data authenticity and better policy formulation.

Conclusion

The Kisan Credit Card framework has successfully catalyzed institutional credit transformation, contributing to sustainable agricultural development and rural prosperity. Ground Level Credit expanded at a 12.98 percent compound annual growth rate, with the proportion directed to small and marginal farmers rising from 41 percent to 57 percent between 2014-15 and 2023-24. The scheme demonstrates substantial potential for enhancing farmer livelihoods through improved input access, technology adoption, and financial inclusion. Nevertheless, realizing this potential requires urgent systemic reforms: strengthening Management Information System accuracy to eliminate duplication, simplifying loan procedures to reduce barriers for vulnerable farmers, enhancing rural banking infrastructure in underserved regions, and implementing targeted interventions for the northeastern states. Integrating complementary support services, extension, insurance, and market linkages with KCC would maximize multiplicative benefits. Continued monitoring of equity outcomes and adaptive policy refinement remain essential for ensuring inclusive agricultural growth and achieving universal financial inclusion for all farmer categories.

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