

A Study on Use of Kisan Credit Card Scheme Among Farmers

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Abstract: *Kisan Credit Card scheme, introduced by RBI and NABARD on August 1998, provides a Kisan Credit Card to farmers with short and long term credit loan facility for agricultural and other allied activities for the period depending on the harvesting period of crop. The present research entitled, "A Study on Use of Kisan Credit Card Scheme among Farmers" was conducted to analyze the uses of KCC among farmers in Kanpur Nagar District of Uttar Pradesh. Thus, 20 farmers were selected from each of six villages of two blocks in Kanpur Nagar district. The study reveals that 90% of farmers use Kisan Credit Card, 78.3% farmers use working capital for maintenance of farmers' assets like pumps sets, sprayers, dairy animals etc. and 65% farmers use term loan credit for investment for land development, minor irrigation, purchase of farm equipment and allied agricultural activities.*

Keywords: Farmers, Kisan Credit Card, NABARD, RBI, Use

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