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Study On Implementation Of Kisan Credit Card In Osmanabad District

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Kisan Credit Card Yojna

Nationalized Banks and RRB's introduced the Kisan Credit Card Scheme of NABARD in their areas of operation in 1998-99. In this scheme eligible farmers are provide with a Kisan Credit Card and card cum pass book. The revolving cash credit facility allow any number of withdrawals and repayments inside the limit. This limit is fixed on the basis of operational land holding, cropping pattern and the scale of finance. Sub-limits may be fixed at the discretion of banks. In Osmanabad District also this scheme was launched in 1998-99. This Kisan Credit Card is valid for 3 years subject to annual review. As incentive for good presentation, credit limits may be improved to take care of raise in expenditure, alteration in cropping pattern, etc. Each drawl should be repaid within a highest period of 12 months. exchange or rescheduling of loans is allowed in case of damage to crops due to natural calamities. protection, margin, rate of interest and further details are fixed according to RBI rules.

In the late 1990's, the government launched the Kisan Credit Card Scheme in consultation with the Reserve Bank of India and NABARD. This scheme is meant to meet agricultural expenses of crop production, cultivation and contingency. It allows unlimited withdrawals and repayments. The adaptation of the Kisan Credit Card Scheme by different banks has lead to easy availability of agricultural credit and an increase in agricultural productivity. Other than this scheme, nationalized banks offer a variety of other agricultural loan options.

Important agricultural Finance schemes

State Bank of India in Osmanabad District present a broad range of financial schemes for agriculturalists. These schemes include crop loans, Produce Marketing Loan Scheme, Loan Against Warehouse Receipts, Kisan Credit Card Scheme, agricultural term loans, Land Development Scheme, Minor Irrigation Scheme, Farm Mechanization Scheme, Financing Of Combine Harvesters, Kisan Gold Card Scheme, Land Purchase Scheme, Krishi Plus Scheme, Arthias Plus Scheme, Dairy Plus Scheme, Broiler Plus Scheme, Finance To Horticulture, Lead Bank Scheme and Agri Business Heads Scheme.



OBJECTIVE:

Kisan Credit Card Scheme aims at adequate and timely support from the banking system to the farmers of Osmanabad District for their cultivation desires including purchase of inputs in a flexible and cost effective manner.

ISSUE OF CARDS:

The beneficiary under the Scheme will be issued a credit card cum passbook having following details: -

- a) Name, b) Address, c) details of land holding
- d) Borrowing limit, e) Validity period, f) Photograph

To give the benefit of new technology now ATM Kisan Credit Cards are also issued.

FIXATION OF CREDIT LIMIT:

1. The credit extensive under the KCC Scheme will be a turning cash credit and any number of drawls and repayments within the limit will be permitted.

2. Contingent needs such as for medical, learning, religious functions etc. up to 20% have been integrated in KCC.

3. Within the overall yearly limits sub limits for special seasonal requirement such as Rabi, Kharif, and long period crop are permanent.

VALIDITY/RENEWAL:

The credit card will be valid for 3 years.

CROP INSURANCE:

Notified crops are covered for insurance as per Rashtriya Krishi Bima Yojna (RKBY).

PERSONAL ACCIDENT INSURANCE:

The Personal Accident Insurance Scheme (PAIS) has been implemented by the bank. The policy covers the KCC holders up to the age of 70 years. The premium for one year is RS.15/- while the same for 3 years policy will be Rs.45/-. The premium payable to the insurance company under the scheme is shared between the KCC Issuing bank and the KCC holder in the ratio of 2:1. The bank branches are obtaining plan for three years.

Details of Kisan Credit Card Scheme



As per the rules of government the banks have to provide low interest rate loans to farmers on kisan credit card. Under this process a farmer shall be given loan at the rate of 7% per annum only. And if the farmer deposits his loan on due time he shall get a benefit of 2% on interest and he has to pay only 5% interest on his loan amount. But in case he fails to pay the loan amount on due date and becomes a defaulter then the interest is charged at the rate of 11.5% per annum, which is the commercial rate of the bank. The banks actually give agricultural loans on 7% interest rate and other commercial loans at 11-14%. Then the question arises that how do the banks get benefitted by providing loans at low rate of interest? The banks get deposits at 7-9% rate of interest per year and they provide agricultural loans at just 7% per year or even after discount at 5% per year. How is it possible for bank to manage this big gap? Is it profitable for bank to provide Agricultural loans at low rate of interest? Actually bank provides agricultural loans as per the instruction of central government and the central government pays the difference amount of interest to the banks and thus the banks do not get the loss due to low rate of interest.

CONCLUSION:

Kisan credit card is very important for farmers. In this research work the key emphasis is given on agricultural finance, its sources in district and its impact on life of farmers. The researcher has collected secondary data for this purpose. The data have been collected from SBI, Lead bank office, Agriculture College, statistical department and agriculture department. This survey has helped a lot in grabbing the various information regarding agricultural finance and various other activities. The researcher's study also reveals the main fact that maximum of the farmers now don't have to take loans for agricultural needs from sahuakar or money lenders. The research also shows that living standards of the farmers have also increased in last 10 years. Above 80% of them now have television set, refrigerator, LPG connection, motorbikes, telephone connections, mobiles etc. Government is providing low interest loan facility to farmers, which is utilized by them up to a certain extent. Under this process a farmer is given loan at the rate of 7% per annum only. And if the farmer deposits his loan on due time he shall get a benefit of 2% on interest and he has to pay only 5% interest on his loan amount. But in case he fails to pay the loan amount on due date and becomes a defaulter then the interest is charged at the rate of 11.5% per annum, which is the commercial rate of the bank. The research also reveals that bank

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launches various agricultural finance schemes. Among all the schemes Kisan credit card is most popular and successful. Maximum numbers of farmers of district are using this scheme through various banks.

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