



Institutional Credit, Farm Productivity and Farm Distress



ਪੰਜਾਬ ਸਰਕਾਰ ਵਿੱਤੀ ਸੇਵਾਵਾਂ ਵਿਭਾਗ
ਦਸਤਾਵੇਜ਼ - ਕੁਸ਼ਲਤਾ

ਪੰਜਾਬ ਸਰਕਾਰ ਵਿੱਤੀ ਸੇਵਾਵਾਂ ਵਿਭਾਗ ਦੁਆਰਾ ਪ੍ਰਦਾਨ ਕੀਤੇ ਕ੍ਰਿਸ਼ੀ ਕਾਰਡਾਂ ਦੀ ਸੂਚੀ

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Institutional Credit, Farm Productivity and Farm Distress

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I. INTRODUCTION

Agriculture is the most important sector in India in terms of the population dependent on it. With more than two-thirds of the population engaged in agriculture related activities, it is imperative to study the constraints faced by them. There are various physical, institutional, infrastructural and technological factors affecting agriculture in India, viz., climate, soil, topography, market, transport facilities, labour, irrigation facilities, adequate availability of quality seeds and other inputs, electrification, capital and Government policies etc. Among these factors, 'capital' implies the credit required for the purchase of inputs and machinery. In a poor agricultural country like India where savings are negligible among the small farmers, agricultural credit appears to be a critical factor affecting agricultural investment and productivity.

Objectives:

This study was taken up with the following objectives:

1. To analyse the trends in credit disbursed to agriculture and allied activities in India
2. To examine farm size category wise credit availability from various sources (institutional and non-institutional) in selected states.
3. To find out the credit related problems of farmers in areas where there is high incidence of suicides by farmers.

Methodology:

The study is based on both secondary and primary data. For the purpose of farm level data, a household survey was conducted in the States of Maharashtra and Punjab. Ludhiana and Sangrur in Punjab and Buldhana and Yavatmal in Maharashtra were selected for the purpose of primary survey. These districts have shown relatively high

incidence of suicides by the farmers and thus were specifically selected to help understand the credit related problems of farmers.

One block/cluster of villages was selected from each of the four districts in consultation with local district level officers. 100 farm households of different size groups from each of the selected block/cluster were chosen forming a sample of around 400 farm households for the study. Further, farming households in each block was divided into three categories based on their net cultivated area (NCA) into small (less than 2 hectares), medium (between 2 and 4 hectares) and large (above 4 hectares). A detailed questionnaire schedule was prepared for the collection of primary data. Information was also gathered from banks and agricultural credit institutions where majority of the farmers in a selected block took credit from. Results of analysis of both secondary and primary data were used to arrive at conclusions.

II. ALL-INDIA TRENDS IN CREDIT DISBURSED TO AGRICULTURE AND ALLIED ACTIVITIES

Globally, directed credit programmes involving loans on preferential terms and conditions to priority sectors were considered a major tool of development policy in both developed and developing countries in the 1960s, 1970s and mid-1980s. In India, the Credit Policy for the year 1967-68, recognized, for the first time, the need of increased involvement of commercial banks in financing of the priority sectors, viz., agriculture, exports and small-scale industries. In July 1969, 14 major commercial banks were nationalized with the objective that lack of credit support should not be an obstacle to any viable productive endeavor, irrespective of the fact whether the borrower was big or small. In effect it further pressed for the concept of priority sector lending. A formal description of the priority sector was done in 1972 on the basis of the report submitted by the Informal Study Group on Statistics relating to advances to the Priority Sectors constituted by Reserve Bank in May 1971. Since then, several changes with new areas and sectors have been brought within the purview of the priority sector.

Institutional and Non-Institutional Sources of Credit

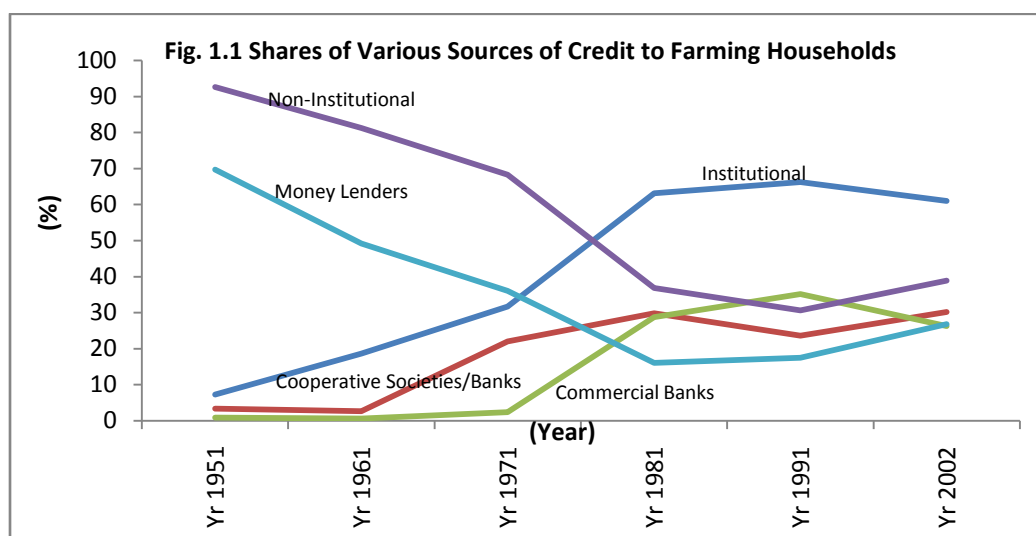
The agricultural credit system of India consists of informal and formal sources or institutional sources of credit supply. The informal sources include commission agents, traders, private moneylenders, friends, relatives, etc. Three major channels for disbursement of formal credit include commercial banks, cooperatives and micro-finance institutions (MFI) covering the whole length and breadth of the country.

Table 1: Shares in Total Debt of Farmer Households (in percent)

Source of debt	1951	1961	1971	1981	1991	2002
Institutional	7.3	18.7	31.7	63.2	66.3	61.1
Cooperative Societies/Banks	3.3	2.6	22.0	29.8	23.6	30.2
Commercial Banks	0.9	0.6	2.4	28.8	35.2	26.3
Non-institutional	92.7	81.3	68.3	36.8	30.6	38.9
Money Lenders	69.7	49.2	36.1	16.1	17.5	26.8
Unspecified	-	-	-	-	3.1	-
Total	100.0	100.0	100.0	100.0	100.0	100.0

Source: All India Debt and Investment Survey, NSSO, various rounds

Shares of Various Sources of Credit to Farming Households



The graph 1.1 and the table above clearly shows the transition from 1951 when more than 90 percent of the total debt taken by farmers came from informal sources, especially money lenders, to 2002, the last round of AIDIS Survey, where the situation has almost reversed. But 2002 has again witnessed an increase in the percentage accruing to debt from money lenders to a level greater than that in 1981. Thus the condition ten years hence still remains to be seen from the next round of AIDIS Survey. It is noted that even with increasing outreach of banks and other financial institutions in rural areas, offering attractive interest rates; the farmers' dependence on informal sources like arhtias, friends/ relatives does not seem to get replaced. It is thus

imperative to look at the trends in institutional credit disbursed to agriculture sector in the recent years.

Table 2: Distribution of outstanding debt of rural Dalit and non-Dalit/ Adivasi household by source of credit 1992 and 2002, India (%)

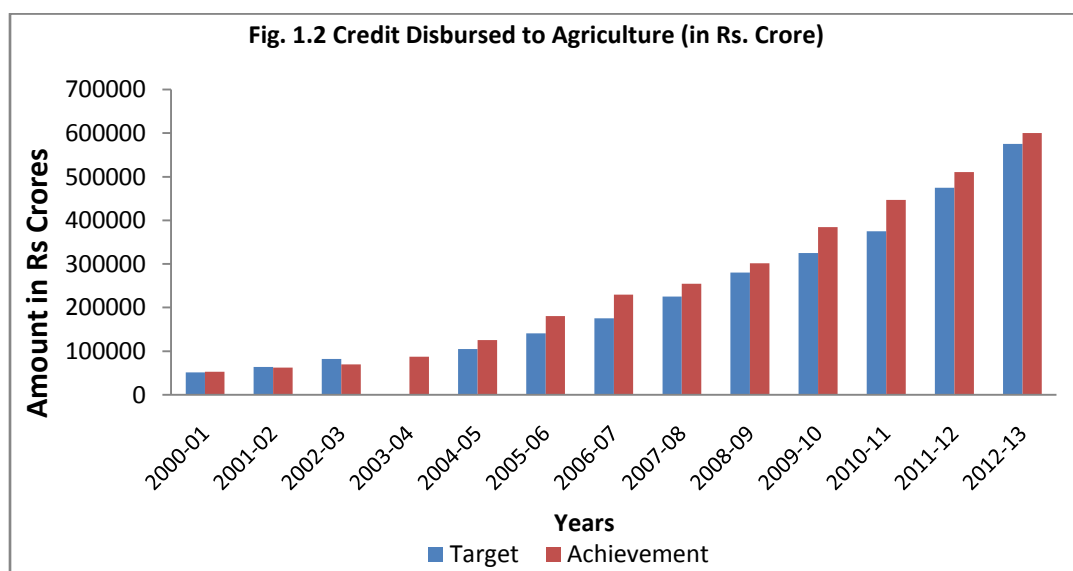
Type of Source	Dalit households		Non-Dalit households		Non-Dalit and Non-Adivasi households		All households	
	1992	2002	1992	2002	1992	2002	1992	2002
All formal Sources	61.1	44.8	64.6	59	64.6	58.5	64	57.1
Government	9.2	2.9	5.6	2.2	5.5	2.1	6.1	2.3
Cooperatives	15	18.3	22.9	28.8	23.3	28.7	21.6	27.3
Commercial Banks	34.6	21.6	33.6	25	33.3	24.5	33.7	24.5
Insurance Companies	0.2	0.1	0.3	0.3	0.3	0.3	0.3	0.3
Provident funds	1.1	0.2	0.7	0.3	0.7	0.2	0.7	0.3
Other formal sources	1	1.7	1.7	2.4	1.6	2.5	1.6	2.4
All informal Sources	36.6	55.2	31.9	41	31.8	41.5	32.7	42.9
Landlords	8.5	2.3	3.1	0.7	3.1	0.8	4	1
Agriculturist moneylenders	8	15.1	6.8	9.2	6.8	9.2	7.1	10
Professional moneylenders	10.4	27.6	10.5	18.4	10.5	18.8	10.5	19.6
Traders	2.4	1.4	2.5	2.8	2.5	2.8	2.5	2.6
Relatives and Friends	3.7	6.4	5.8	7.2	6	7.3	5.5	7.1
Doctors, lawyers and other professionals	0.3	0.3	0.2	0.3	0.2	0.3	0.2	0.3
Other informal sources	3.3	2.1	2.9	2.4	2.6	2.4	3	2.3
Sources not specified	2.3	-	3.5	-	3.6	-	3.3	0
All Sources	100	100	100	100	100	100	100	100

Source: All India Debt and Investment Survey

The AIDIS Survey also illustrates the outstanding debt situation of rural Dalit and non-Dalit households in India. Table 2 shows the changes between 1992 and 2002, the last two years of survey. It is seen that among dalit households, the proportion of households depending on informal sources of credit increased from 36.6% in 1992 to 55.2% in 2002 while it decreased by 10 percentage points among non-Dalit households. Within the informal sources, the maximum dependence of Dalits is observed to be on money-lenders, both professionals and agriculturists and a sharp shift away from landlords as a source of credit is seen.

Targets and Achievements in Institutional Credit Disbursed

Within the institutional credit disbursed to agriculture, when we look at the targets and achievements for the last twenty years period from 1990-91 till 2010-11, it is seen that the targeted disbursement of agriculture credit has increased at a compound growth rate of more than 18 percent while the actual credit disbursed to agriculture grew at a compound growth rate of nearly 22 percent. During this period of two decades, the percentage of target achieved increased from 69 percent to almost 120 percent.



Source: Economic Survey various issues

The RBI categorizes agriculture sector lending under priority sector along with Small Scale Industries, Small Businesses/ Service Enterprises, Micro Credit, Education Loans and Housing Loans. Agriculture sector lending has been classified as **direct finance** and **indirect finance** for agriculture and allied activities. The RBI issues regular notifications and circulars revising the definition, credit limit, targets etc under direct and indirect credit to agriculture. In March 1980, the scheduled commercial banks were advised to raise their proportion of priority sector advances from 33.3 percent to 40 percent of aggregate advances by 1985. Of this 40 percent, the commercial banks were

mandated to earmark 18 per cent of total annual lending to agricultural sector as part of priority sector lending. Earlier only direct finance to farmers was considered in the 18 percent target, but was expanded to include indirect finance in 1993.

Trends in Direct and Indirect Agricultural Credit

RBI defines agriculture credit as direct finance and indirect finance. Direct finance to agriculture comprises loans to individuals, corporates and institutions. This includes crop loans for raising crops, advances against hypothecation of agricultural produce for a period less than a year, loans to small and marginal farmers for purchase of land for agricultural purposes, loans to distressed farmers indebted to non-institutional lenders, loans granted for pre-harvest and post-harvest activities, etc. Finance up to an aggregate amount of Rs. one crore per borrower can be granted as direct loan by Scheduled Commercial Banks.

Indirect finances for agriculture and allied activities comprises of loans to food and agro-based processing units with investments in plant and machinery, credit for purchase and distribution of fertilisers, pesticides, seeds and other inputs such as cattle feed, finance for setting up of Agri-clinics and Agri-business centres, finance to dealers in agricultural machinery, loans for construction and running of storage facilities, loans to *Arhtias* (commission agents) for extending credit to farmers, loans sanctioned to NGOs which are SHG promoting institutions, for on-lending to members of SHGs, loans granted to RRBs for on-lending to agriculture and allied activities sector, etc.

The credit limits for each of the categories under direct and indirect finances has been revised from time to time, as also newer additions have been made to widen the scope of direct as well as indirect institutional credit.

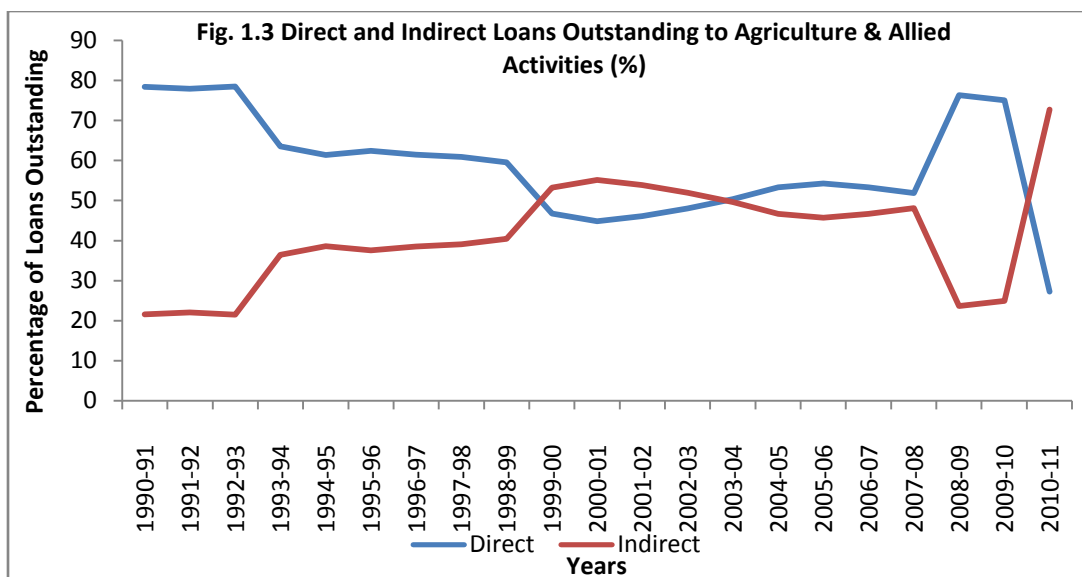
Figure 1.3 illustrates the changes in the proportion of total direct loans issued and total indirect loans issued by various financial institutions in the past two decades. Total direct credit includes direct credit from Co-operatives, State Governments, Scheduled Commercial Banks and Regional rural Banks. Total indirect credit includes indirect

finances from Co-operatives, Scheduled Commercial Banks, Regional Rural Banks and Rural Electrification Corporation.

Table 3: Loans Outstanding for Agriculture & Allied Activities

Year	Direct	Indirect	Total
1990-91	293.16	80.92	374.08
1991-92	311.42	88.34	399.76
1992-93	342.63	93.91	436.54
1993-94	369.88	211.99	581.87
1994-95	407.38	256.07	663.46
1995-96	460.20	277.44	737.63
1996-97	509.21	318.90	828.11
1997-98	545.18	349.63	894.82
1998-99	574.08	390.06	964.14
1999-00	813.83	925.47	1739.30
2000-01	916.54	1125.78	2042.32
2001-02	1055.02	1232.66	2287.68
2002-03	1231.29	1331.16	2562.44
2003-04	1512.28	1491.32	3003.59
2004-05	1910.50	1672.65	3583.16
2005-06	2394.39	2016.71	4411.10
2006-07	2859.13	2502.18	5361.31
2007-08	3016.78	2800.40	5817.18
2008-09	3575.31	1107.02	4682.33
2009-10	4381.98	1455.54	5837.52
2010-11	550.67	1469.23	2019.90

Source: Handbook of Monetary statistics, RBI, Various Issues



Source: Handbook of Monetary statistics, RBI, Various Issues

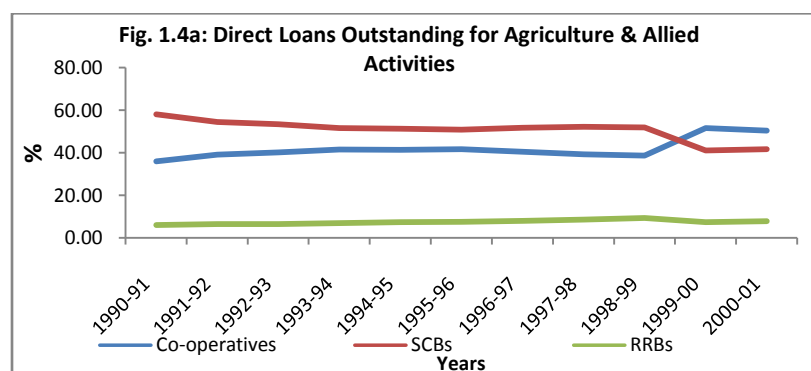
It is observed that direct credit outstanding constituted around 80 per cent of the total agricultural loans issued up till 1992-93 and then experienced a dip in 1993-94 to linger at around 60 per cent till 1999-00. This coincides with the RBI notification in 1993 which stated that direct and indirect finances be considered together to meet the priority sector target of 18 per cent. Since 1993, the proportion of indirect finances increased and exceeded the share of direct finances in 1998-99. The share of indirect finances peaked in 2000-01 to reach 55 per cent of the total agricultural finance. In 2008-09 and 2009-10, direct finance has again accounted for more than 70 per cent of total credit issued to agriculture sector, again falling sharply and making way for indirect finance to constitute more than 73 per cent of the total agriculture credit outstanding. One of the reasons for the reversal of trend in the last few years could be yet another definitional change made in April 2007, according to which one-third of loans given to corporate, partnership firms and institutions for agricultural and allied activities (such as beekeeping, piggery, poultry, fishery and dairy) in excess of Rs 1 crore in aggregate per borrower was considered as direct finance to agriculture (as mentioned earlier, the remaining two thirds were considered as indirect finance).

Similar definitional changes, from time to time, have made direct and indirect credit incomparable over time. (R Ramakumar, Pallavi Chavan, 2007)

Table 4: Direct and Indirect Loans Outstanding from Various Sources

Year	Direct (short term + long term)			Indirect Credit			
	Co-operatives	SCBs	RRBs	Co-operatives	SCBs	RRBs	REC
1990-91	35.92	58.10	5.98	29.10	14.70	0.29	55.91
1991-92	39.10	54.53	6.37	28.15	16.22	0.44	55.18
1992-93	40.19	53.38	6.44	27.58	16.52	0.42	55.10
1993-94	41.41	51.67	6.92	63.27	9.90	0.16	26.67
1994-95	41.26	51.35	7.39	64.50	11.19	0.13	24.18
1995-96	41.56	50.91	7.53	62.74	13.24	0.12	23.89
1996-97	40.37	51.70	7.93	61.79	15.64	0.15	22.42
1997-98	39.23	52.18	8.59	59.54	18.12	0.04	22.31
1998-99	38.67	51.94	9.39	56.46	20.81	0.06	22.67
1999-00	51.55	41.09	7.36	72.79	14.01	0.03	13.17
2000-01	50.34	41.76	7.91	70.68	16.72	0.00	12.60
2001-02	49.39	42.75	7.85	72.28	14.80	0.00	12.93
2002-03	47.97	43.70	8.33	69.80	17.80	0.00	12.40
2003-04	47.22	45.03	7.75	68.60	19.12	0.00	12.27
2004-05	41.26	50.00	8.75	65.84	21.57	0.00	12.59
2005-06	34.38	56.63	8.98	59.47	28.35	0.00	12.18
2006-07	31.28	59.12	9.60	54.51	33.00	0.00	12.49
2007-08	21.77	67.22	11.01	52.84	33.37	0.00	13.79
2008-09	17.91	71.64	10.45	0.00	100.00	0.00	45.76
2009-10	17.45	71.98	10.56	0.00	100.00	0.00	45.33

Source: Handbook of Monetary statistics, RBI, Various Issues



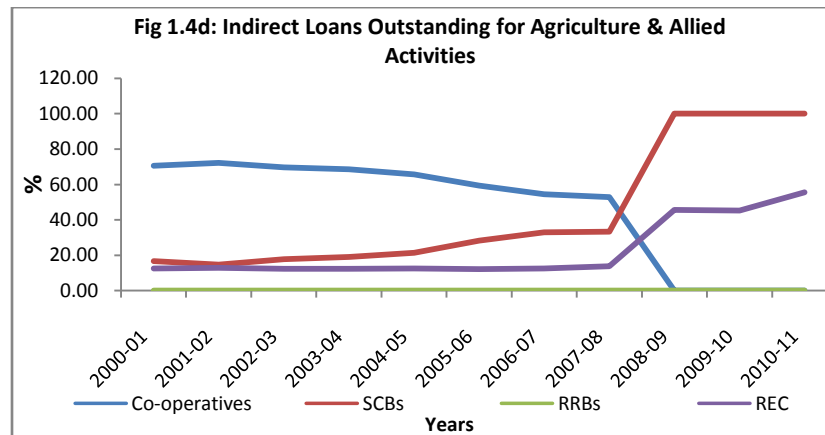
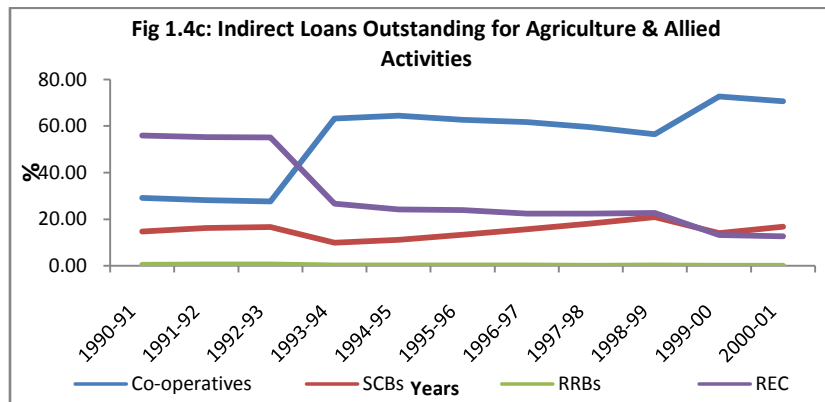
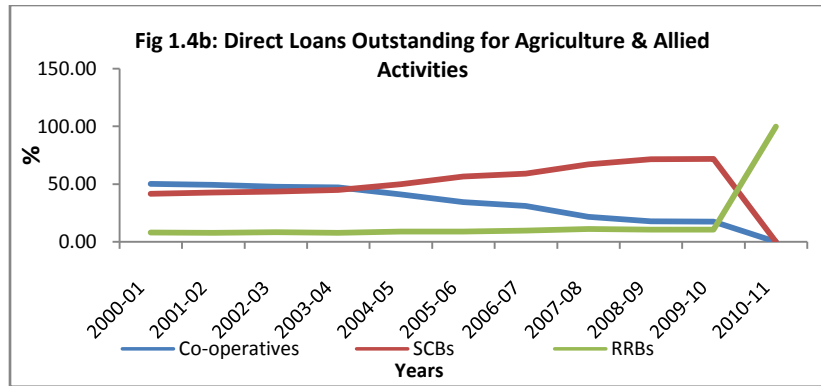


Table 4 illustrates the proportion of various sources of direct and indirect credit in total credit outstanding to agriculture and allied activities in the past two decades. Figures 1.4a, 1.4b, 1.4c and 1.4d demonstrate the trends of various formal sources of credit overtime. The graphs have been designed separately for direct and indirect credit and also divided into two periods, 1990-91 to 2000-01 and 2000-01 to 2009-10 for comparison purposes. It is seen that in 1990-91 while the co-operatives accounted for

nearly 30 percent of the direct as well as indirect credit to agriculture, the situation changed by the beginning of the new millennium when co-operatives share changed to 50 percent and 71 percent respectively and most recently in 2009-10, it has drastically fallen to 17 percent of direct credit and 0 percent in case of indirect credit.

When we look at the changes in the credit outstanding of Scheduled Commercial Banks over the years, it is seen to have decreased from 58 percent of direct credit in 1990-91 to 42 percent in 2000-01 but has again increased to an unprecedented 72 percent of the direct credit in 2008-09 and 2009-10. **In case of share of indirect credit from SCB's,** it is noted that it remained around 15-17 percent between 1999-91 and 2002-03 and jumped to almost 70 percent in 2008-09.

Regional Rural Banks are seen to contribute only towards direct credit to agriculture. The share has been in the range of 6 percent to 11 percent and no substantial shift is seen in the later years. Rural Electrification Corporation is a contributor only towards indirect credit to agriculture. Its share has dipped from more than 55 percent in 1990-91 to around 13 percent for most of 2000s but has seen to increase to more than 30 percent in 2008-09 and 2009-10.

Thus it can be said that a very different trend is seen in 2000s as compared to the 1990s, and is truly reflective of the changes in policies as well as definition of direct and indirect credit.

Scheduled Commercial Banks' Credit Outstanding

The growth rates **of Scheduled Commercial Banks' direct and indirect credit advances** in various states for the period 2000-01 to 2010-11 is given in table 5. The absolute values of the outstanding credit can be seen in Appendix 1. The all India growth rates of direct, indirect and total credit outstanding is about 27 percent for the period under study. It is seen from the table that the highest growth rate of direct credit (around 48 percent) in the period 2000-01 to 2010-11 has been in Delhi and Chandigarh. It is to be noted that Delhi has only around 23 percent of area under agriculture and Chandigarh

has less than 7 percent of area under cultivation with a very small proportion of population dependent on agriculture which has continuously declined over the period under study. The absolute value of direct credit to Chandigarh has seen a sharp increase from Rs. 804 crores in 2008 to Rs. 3522 crores in 2011. Similarly, in Delhi it increased sharply from Rs 1657 crores in 2005 to Rs 6399 crores in 2011. Thus it needs to be seen where the increased direct credit has gone. The other states having high growth rate of direct credit are Uttaranchal and Chhattisgarh (around 39 percent). Again these states have a relatively smaller proportion of cultivable land as most of it is under forests and wastelands, 14 percent in case of Uttaranchal and 34% in Chhattisgarh. The absolute value of direct credit has been gradually increasing but increased sharply since 2006 in both states. (Appendix 2)

Table 5: Growth Rates of SCB's Credit Outstanding in Various States (in percent)

State	Direct Credit		Indirect Credit		Total credit	
	Comp. GR	Trend GR	Comp. GR	Trend GR	Comp. GR	Trend GR
Haryana	21.49	26.38	36.00	44.49	24.44	30.08
Himachal Pradesh	24.67	29.09	41.49	45.04	25.98	30.74
Punjab	19.24	22.11	26.92	32.41	20.82	24.35
Rajasthan	22.89	25.66	14.05	20.69	21.05	24.73
Chandigarh	38.23	46.32	22.57	25.81	26.20	30.69
Delhi	41.01	47.68	19.15	29.39	21.73	31.89
Assam	18.20	24.72	30.62	37.36	20.04	26.54
Bihar	19.40	24.95	26.93	31.64	20.37	25.75
Jharkhand	27.69	29.96	32.64	42.06	28.55	31.45
Orissa	21.37	27.46	48.77	57.34	26.72	33.22
West Bengal	18.41	22.32	21.52	28.20	19.63	24.43
Madhya Pradesh	18.88	24.65	27.38	35.99	20.40	26.37
Chhattisgarh	36.99	37.86	77.75	98.36	41.90	46.44
Uttar Pradesh	20.28	23.82	36.29	40.14	22.29	25.89
Uttaranchal	37.06	39.99	47.70	50.56	38.62	41.46
Gujarat	22.18	27.75	21.11	23.83	21.88	26.54
Maharashtra	23.53	29.33	8.37	15.18	16.01	22.27
Andhra Pradesh	23.07	27.90	26.11	36.57	23.78	29.52
Karnataka	18.77	23.74	19.06	19.32	18.83	22.60
Kerala	23.51	28.63	36.45	43.63	25.37	31.07
Tamil Nadu	23.48	28.43	23.68	34.54	23.52	29.59
All India	21.98	26.70	20.54	27.36	21.54	26.89

Source: Basic Statistical Returns of Scheduled Commercial Banks in India, Various Issues

The increase in indirect credit over this period has been close to 100 percent in Chhattisgarh but not as high in Uttaranchal and Jharkhand, which were created in the same year. The growth rate of indirect credit in Kerala, Uttar Pradesh, Himachal Pradesh and Haryana has been more than 40 percent in these years. It is noticed that there is a sharp jump in indirect credit outstanding for most states since 2006, almost doubling in some cases.

As discussed earlier, there are various heads under which loans are classified as direct and indirect loans. Table 5 gives us the distribution of outstanding advances of Scheduled Commercial Banks to agriculture under various loan categories.

Scheduled commercial banks' outstanding advances to agriculture has shown a high rate of growth of 59.2 percent in case of loans to NBFCs and 29.5 percent in case of NGOs for on-lending to individual farmers or SHGs and also for loans to agri-clinics and agri-business centres. Loans to corporates, partnership firms, credit limit up to Rs. 1 cr, which constitutes direct credit, has actually seen a negative growth of 7 percent in the period 2008 to 2011.

Table 6: Distribution of Outstanding Advances of Scheduled Commercial Banks to Agriculture under various heads

Outstanding Advances to Agriculture under various heads	Amount Outstanding (in Crores)				GR (%)
	2008	2009	2010	2011	
Loans to individual farmers	176619	221477	264493	306827	14.8
Loans to corporates, partnership firms, credit limit upto Rs. 1 cr.	20156	11108	25712	15050	-7.0
Loans to corporates, partnership firms, credit limit above Rs. 1 cr.	27240	33831	39491	54121	18.7
Loans granted to pre & postharvest activities	7626	11027	8579	14630	17.7
Loans to Food & agro based processing units with invest. In P& M upto 10 cr.	13993	21794	28443	27044	17.9
Agriclinics and Agri-Business centres	1248	932	199	3540	29.8
Loans to farmers thro' PACS/FSS/LAMPS	1542	600	1294	880	-13.1
Loans to NBFCs for on-lending to individual farmers or their SHGs/JLGs	1038	2628	5530	6678	59.2
Loans to NGOs/MFIs for on-lending to individual farmers or their SHGs/JLGs	665	1201	2957	1869	29.5
Other types of indirect finance for agriculture & allied activities	46737	69118	78504	62159	7.4

Source: Basic Statistical Returns to Scheduled Commercial Banks, Various Issues

Let us look at the changes in the distribution of loans under various heads of direct and indirect credit in different states in these years. Tables 7 and 8 illustrate the growth rates of various forms of direct and indirect credit respectively. The absolute values of the various loans disbursed are appended as Appendix 3.

Table 7: State-Wise Growth rate of Direct Credit Outstanding to Agriculture in Different Loan Categories (2008 to 2011) (in percent)

Loan Categories	Loans to corporate, partnership firms, credit limit up to Rs. 1 cr.		Loans to individual farmers	
	States	Compound GR	Trend GR	Compound GR
Punjab	14.4	23.7	18.2	24.8
Haryana	7.1	16.7	16.1	22.4
Rajasthan	43.3	66.7	13.6	18.8
Bihar	20.8	27.0	10.2	13.9
Jharkhand	6.7	9.2	4.8	8.0
West Bengal	-15.0	-10.6	10.6	13.6
Orissa	1.7	4.0	10.9	14.9
Uttar Pradesh	17.1	37.5	12.6	17.1
Uttaranchal	11.6	36.4	20.7	27.4
Madhya Pradesh	-9.4	-4.9	8.1	11.5
Chhattisgarh	25.9	60.8	24.2	35.9
Gujarat	-3.3	-1.2	18.8	24.9
Maharashtra	-27.4	-27.0	15.4	21.6
Andhra Pradesh	4.4	15.6	18.5	25.0
Karnataka	23.9	48.6	7.8	11.2
Tamil Nadu	8.8	25.5	18.4	25.1
Kerala	2.7	26.7	15.9	20.2

Source: Basic Statistical Returns of Scheduled Commercial Banks in India, Various Issues

Table 8: State-Wise Growth rate of Direct Credit Outstanding to Agriculture in Different Loan Categories (2008 to 2011) (in percent)

Loan Categories	Loans to Food & agro based processing units with invest. In P&M up to 10 crs.		Loans to NGOs/MFIs for on-lending to indiv. Farmers or their SHGs/JLGs		Agri-clinics and Agri-Business centres		Loans granted to pre & postharvest activities		Loans to corporate, partnership firms, credit limit above Rs. 1 cr.		Loans to farmers thro' PACS/FSS/LAM PS		Loans to NBFCs for on-lending to indiv. Farmers or their SHGs/JLGs		Other types of indirect finance for agriculture & allied activities	
	States	Compound GR	Trend GR	Compound GR	Trend GR	Compound GR	Trend GR	Compound GR	Trend GR	Compound GR	Trend GR	Compound GR	Trend GR	Compound GR	Trend GR	Compound GR
Punjab	11.3	16.0			82.7	69.0	24.2	7.5	18.8	26.0					19.3	34.9
Haryana	32.0	46.4			-53.2	-56.1	64.0	88.9	-1.0	-10.0					7.1	13.1
Rajasthan	41.3	50.2	42.4	64.6	124.3	156.3	-12.9	-24.1	-23.8	-31.8	-38.7	-39.3	160.8	233.0	-7.0	-10.7
Bihar	23.2	29.9	99.2	167.8	147.8	117.5	-3.3	14.3	102.7	154.2					34.6	50.5
Jharkhand	75.1	115.5					-36.4	-47.7	175.2	363.3					33.5	44.7
WB	16.5	24.8	24.2	38.2	215.3	232.5	54.1	70.4	29.3	42.9	7.7	27.7	1.2	-1.3	-2.8	-3.8
Orissa	32.2	42.8	70.3	101.7	259.2	292.3	0.6	-4.4	89.4	144.5	-31.5	-34.8			37.1	54.1
UP	18.9	24.8	51.4	81.8	58.0	73.3	15.5	16.1	28.9	42.4	-4.2	-0.6	168.4	207.0	17.4	22.1
Uttaranchal	23.1	31.0			84.2	109.4	29.4	54.7	45.0	66.1					10.8	21.8
MP	-1.0	-1.7			161.5	160.5	-14.6	-28.4	46.7	59.6					34.6	48.4
Chhattisgarh	11.9	17.2					82.8	110.3	14.4	21.5					27.2	61.5
Gujarat	26.2	39.1	34.8	49.7	42.6	90.1	26.6	34.9	49.2	73.8			86.6	157.0	-0.8	0.4
Maharashtra	-8.8	-3.1	137.4	205.8	305.3	306.0	27.3	29.0	14.7	16.4	-15.5	-10.3	103.8	157.5	1.3	-2.8
AP	17.7	25.5	44.5	65.4	-32.7	-44.9	23.9	24.5	6.3	8.3	-31.6	-29.6	111.0	161.1	7.7	11.4
Karnataka	40.0	52.2	1.9	6.2	66.1	87.9	6.6	17.9	28.1	35.7	3.5	-2.9	29.1	87.2	-10.5	-12.5
Tamil Nadu	29.5	38.6	34.4	63.4	104.0	78.6	10.1	14.4	8.1	12.6			124.7	172.4	13.1	17.6
Kerala	13.4	14.6	-6.0	8.1	112.9	108.5	-19.8	-16.8	19.5	16.6			55.0	134.0	1.0	1.4

Source: Basic Statistical Returns of Scheduled Commercial Banks in India, Various Issues

Table 7 gives the growth rates of the two most important kinds of direct credit, loans to corporate, partnership firms, credit limit up to Rs. 1 crore and loans to individual farmers. Loans to corporate and partnership firms have increased at 67 percent in Rajasthan, followed by Karnataka which grew at close to 50 percent as opposed to a much lower rate of growth of loans to individual farmers in these states.

Looking at table 8 we see the growth rates of various forms of indirect credit in various states. There has been positive rate of growth under most categories. The highest rate of growth is seen under the category '**Agri-clinics and Agri-Business centres**', for most of the states such as Maharashtra, Orissa, West Bengal, Rajasthan, Bihar, Madhya Pradesh, Kerala and Tamil Nadu which have exceeded 100 percent growth rate in this period. **Loans to Food & agro based processing units with investment in P&M up to 10 crores** has seen highest growth (more than 50 percent) in Rajasthan and Karnataka, followed by Haryana, Orissa and other states. In case of '**Loans to NGOs/MFIs for on-lending to individual farmers or their SHGs/JLGs**', most of the states have had remarkable growth in these four years. Thus it is seen that lately, the indirect credit to agriculture is increasing at a very high rate of growth, under most of the loan categories, as compared to the direct credit and specially compared to the loan to individual farmers.

Sectoral Deployment of Gross Bank Credit

Table 9: Sector-wise outstanding Credit (in Rs. Crore)

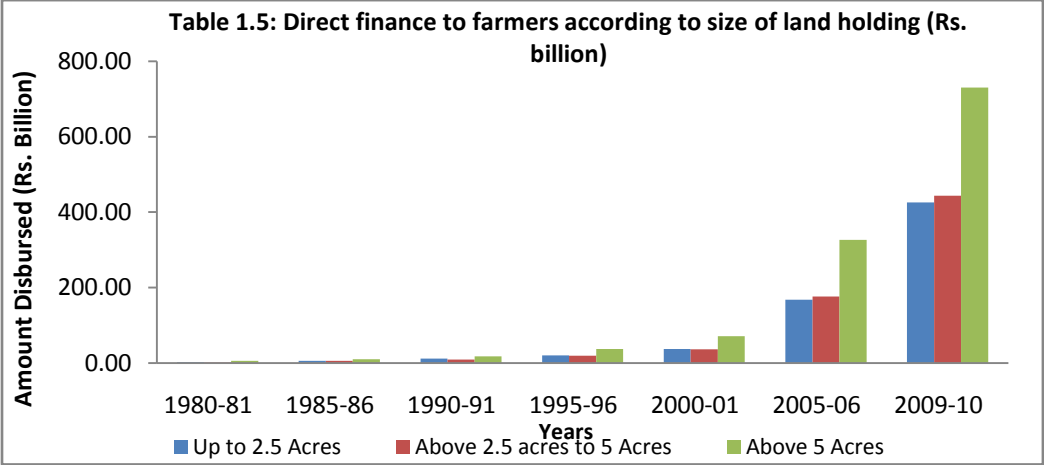
Sectors	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11
Gross Bank Credit	469153	536727	616906	764383	1040909	1445837	1848187	2247289	2648501	3088569	3731466
A. Priority Sector	154414	175259	203799	263834	381476	509910	635966	747380	915886	1092179	1239386
Share of Priority Sector in Total	32.9	32.7	33.0	34.5	36.6	35.3	34.4	33.3	34.6	35.4	33.2
I. Agriculture	51922	60761	71609	90541	125250	172292	230377	275342	338656	416133	460333
Share of Agriculture in Total	11.1	11.3	11.6	11.8	12.0	11.9	12.5	12.3	12.8	13.5	12.3
II.Small Scale Industries	56002	57199	60486	65855	74588	90239	116436	NA	309195	373530	454995
III.Other Priority Sector	46490	57299	71704	107438	181638	247379	123829	NA	284608	302516	324058
B. Industry (Medium & Large)	162837	172324	200335	247210	352304	458818	576634		885393	1105051	1391747
Share of Industry in Total	34.7	32.1	32.5	32.3	33.8	31.7	31.2		33.4	35.8	37.3

Source: Handbook of Monetary statistics, RBI, Various Issues

Table 9 illustrates the deployment of gross bank credit to various sectors for the period 2000-01 to 2010-11. As discussed earlier, the RBI categorizes agriculture sector lending under priority sector along with Small Scale Industries, Small Businesses/ Service Enterprises, Micro Credit, Education Loans and Housing Loans. From the table it is seen that the share of priority sector in total bank credit has been nearly one-third for the entire decade. It increased somewhat between 2003-04 and 2009-10 but again came back to 33 percent in 2010-11. The share of agriculture in total credit outstanding has been around 11 percent for most years, while it increased to 13.5 percent in 2009-10, it has decreased a little to 12.3 percent in 2010-11. The share of industries has mostly been equal to the share of total priority sector in gross bank credit.

Credit Disbursed According to Size of Land Holding

To look at how the marginal and the small farmers have responded vis-à-vis the increases in credit limits and the over-all sharp increase in agriculture credit disbursed, we would observe the pattern of credit disbursement according to farm size class.



Source: Handbook of Monetary Statistics of India

Direct finance to farmers has picked up since 2000-01 for all the farming household categories, and increased at an average compound rate of 35 percent between 2000-01 and 2005-06. Over the years, the increase in amount disbursed under direct finance from the schedules commercial banks has been uniform for the marginal, small and other classes of farming households. However, on comparing the number of households

according to operational holdings to the amount disbursed, we see that the pattern has been similar since 1995-96, with more than 60 percent of households that fall under the category of marginal farming households having a claim to only about 25 per cent of the finances disbursed, while less than 20 percent households have more than 5 acre operational holding and account for close to 50 per cent of the credit disbursed by the commercial banks. This is a major source of concern as even after so many policy changes and directed credit programs, the marginal and the small farmers are still left far behind in terms of credit from formal sources. (Refer table 10)

Table 10: Distribution of Loan by Size Class

Years	% Number of households under different categories of farming households				% Amount Disbursed under different categories of farming households		
	Marginal	Small	Medium	Large	Marginal	Small	Others
1995-96	61.59	18.73	18.47	1.20	26.14	25.50	48.37
2000-01	62.89	18.94	17.16	1.01	25.76	25.09	49.15
2005-06	64.78	18.53	15.86	0.83	25.06	26.25	48.69
2009-10*	65.11	18.51	15.62	0.80	26.64	27.70	45.66

Source: Agriculture Census and RBI, Various Issues

* 2009-10 values have been calculated based on the compound growth rate of the last ten years

Trends in Direct and Indirect Credit Finances According to Size of Credit Limit

The Reserve Bank of India revises the credit limits vide its regular notifications to banks. To analyse the trend in changes in the direct and indirect finances according to size of credit limit, we look at the changes in the number of accounts and amount outstanding in different credit limit categories in the last decade. The table below gives the trend growth rates of direct and indirect finances for different credit limits.

Table 11: Growth Rates of Direct and Indirect Finances According to Size of Credit limit for 2000-2010 (in per cent)

Size Of Credit Limit	Direct Finances		Indirect Finances	
	No accounts	of Amount Outstanding	No accounts	of Amount Outstanding
Rs. 25000 and Less	1.3	5.7	4.5	10.1
Above Rs. 25000 And Upto Rs. 2 Lakh	25.1	26.6	23.4	25.5
Above Rs.2 Lakh And Upto Rs. 5 Lakh	32.7	34.8	30.9	30.1
Above Rs.5 Lakh And Upto Rs. 10 Lakh	43.1	42.9	22.6	22.4
Above Rs.10 Lakh And Upto Rs. 25 Lakh	36.5	35.2	16.4	18.1
Above Rs. 25 Lakh And Upto Rs. 50 Lakh	27.9	27.3	17.7	19.7
Above Rs. 50 Lakh And Upto Rs. 1 Crore	30.5	30.4	18.7	20.7
Above Rs. 1 Crore And Upto Rs. 4 Crore	28.3	31.4	22.5	24.4
Above Rs. 4 Crore And Upto Rs. 6 Crore	29.0	28.1	20.1	20.0
Above Rs. 6 Crore And Upto Rs. 10 Crore	30.7	33.9	19.8	20.3
Above Rs. 10 Crore And Upto Rs. 25 Crore	37.4	43.0	21.9	22.8
Above Rs. 25 Crore	43.5	51.8	32.1	39.7

Source: Calculated from Basic Statistical returns of Scheduled Commercial Banks, RBI, Various Issues.

It is observed that in case of direct finances, the growth rate has been highest for the credit limit between Rs. 5-10 Lakh and above Rs. 25 crore. The number of accounts has increased at a trend growth rate of around 43 per cent for both classes of credit limit and amount outstanding has grown by 43 percent and 52 per cent for the respective classes.

Kisan Credit Card Scheme

To improve accessibility of credit to small and marginal farmers and agriculturists in general, the Government of India together with Reserve Bank of India (RBI) and National Bank for Agricultural and Rural Development (NABARD) introduced Kisan Credit Cards in 1998-99. As a pioneering credit delivery innovation, Kisan Credit Card Scheme aims at provision of adequate and timely support from the banking system to the

farmers for their cultivation needs including purchase of inputs in a flexible and cost effective manner. It is issued to farmers, on the basis of their land holdings, for uniform adoption by banks, so that the farmers may use them to readily purchase agricultural inputs such as seeds, fertilisers, pesticides, etc. and also draw cash for their production needs.

Salient features of the Kisan Credit Card (KCC) Scheme

- Eligible farmers to be provided with a Kisan Credit Card and a pass book or card-cum-pass book.
- Revolving cash credit facility involving any number of drawals and repayments within the limit.
- Limit to be fixed on the basis of operational land holding, cropping pattern and scale of finance.
- Entire production credit needs for full year plus ancillary activities related to crop production to be considered while fixing limit.
- Sub-limits to cover short term, medium term as well as term credit are fixed at the discretion of banks.
- Card valid for 3 to 5 years subject to annual review. As incentive for good performance, credit limits could be enhanced to take care of increase in costs, change in cropping pattern, etc.
- Each drawal to be repaid within a maximum period of 12 months.
- Conversion/re-schedulement of loans also permissible in case of damage to crops due to natural calamities.
- Security, margin, rate of interest, etc. as per RBI norms.
- Operations may be through issuing branch (and also PACS in the case of Cooperative Banks) through other designated branches at the discretion of bank.

- Withdrawals through slips/cheques accompanied by card and passbook.
- Crop loans disbursed under KCC Scheme for notified crops are covered under Rashtriya Krishi Bima Yojna (National Crop Insurance Scheme), a crop insurance scheme introduced at the behest of Government of India to protect the interest of the farmer against loss of crop yield caused by natural calamities, pest attacks etc.

In order to spread the KCC base and to popularize the KCC amongst the farming community, KCC scheme was redesigned to make it Smart Card-cum-Debit Card and a revised KCC scheme has been introduced in April 2012. According to NABARD, since 1998, around 11.56 crore Kisan Credit Cards have been issued up to 31 March 2012 by Cooperative Banks, Regional Rural Banks and Commercial Banks put together. It is thus important to look at the changes over the years and in different states and also the distribution across various bank groups.

Table 12 gives the growth rates of the KCC issued and amounts sanctioned in different states and union territories for the period 2005 to 2011. (Appendix 4 for absolute figures). The All India figures show that the credit cards issued have increased at a trend growth rate of only 7.6 percent in these seven years while the amount sanctioned has decreased at a trend growth rate of 15 percent during this period. When we look at the distribution across states, it is seen that among the states having high proportion of area under agriculture, Bihar has the highest growth rate of cards issued followed by Rajasthan and Madhya Pradesh. Gujarat has a negative trend growth rate of 33 percent while New Delhi, which has a very small proportion of people dependent on agriculture, saw a positive growth rate of 34 percent. It is to be probed as to who are the increased KCC holders.

While the amount sanctioned has not increased at the same rate as the cards issued for most of the states, it is interesting to look at New Delhi where amount sanctioned also increased at a high rate of around 40 percent. Andhra Pradesh, Haryana, Karnataka and

Orissa are among some states where while the cards issued have a positive growth rate but the amount sanctioned has declined over the years.

Table 12: Growth Rates of Kisan Credit Cards Issued and Amount Sanctioned between 2005 and 2011 (in percent)

State/Union Territory	Cards Issued		Amount Sanctioned	
	Compound Growth Rate	Trend Growth Rate	Compound Growth Rate	Trend Growth Rate
Andhra Pradesh	0.7	13.8	-20.7	-2.9
Assam	-27.3	-6.1	-43.4	-18.7
Arunachal Pradesh	97.1	89.1	76.7	82.6
Bihar	37.5	47.4	-7.6	14.7
Gujarat	-50.4	-33.6	-66.0	-50.5
Haryana	-4.0	9.4	-27.0	-9.9
Himachal Pradesh	8.7	24.1	-19.4	14.7
Jammu and Kashmir	6.4	25.2	-31.2	-11.6
Karnataka	3.2	17.1	-30.8	-1.8
Kerala	5.2	12.2	-12.7	4.2
Madhya Pradesh	7.8	20.7	-18.3	5.5
Maharashtra	2.8	7.7	-24.3	-4.4
Meghalaya	-15.6	-11.4	-37.4	-23.9
Mizoram	31.1	28.6	3.8	7.8
Manipur	-0.1	-1.3	-11.4	-2.9
Nagaland	14.3	20.1	-9.5	4.4
Orissa	10.7	22.2	-30.1	-18.3
Punjab	2.6	18.6	-14.2	8.3
Rajasthan	9.0	28.7	-17.6	12.5
Sikkim	2.1	16.9	-18.3	7.2
Tamil Nadu	7.6	19.8	-9.7	11.5
Tripura	34.6	47.2	-6.3	18.6
Uttar Pradesh	5.5	13.7	-19.7	-4.0
West Bengal	3.5	18.4	-16.6	-4.8
A and N Island	27.6	35.3	-17.0	-1.7
New Delhi	33.6	34.3	11.5	33.8
Lakshadweep	37.2	44.3	-10.9	10.5
Pondicherry	13.9	23.6	-6.2	18.6
Jharkhand	8.4	14.5	-19.7	0.2
Chhattisgarh	3.5	15.7	-13.9	4.4
Uttaranchal	12.4	27.4	-11.5	9.7
All India	-5.2	7.6	-33.2	-15.5

Source: NABARD

It is evident from the discussion above that the total credit flow to agriculture has increased leaps and bounds in the last decade. The first thought that comes to mind on seeing increased agricultural credit is that small and marginal farmers must be better off with the growing availability of credit to agriculture sector. But on looking at the break-up of total agriculture credit between direct agriculture credit and indirect agriculture credit we see that the beneficiaries have not actually been the small and marginal farmers but the larger agriculturists doing agri-business etc. Moreover the dependence on money lenders has not shown any decrease despite the greater availability and accessibility of agriculture credit.

We would now look at some field data from Maharashtra and Punjab to see the **accessibility and availability of credit from the farmer's perspective.**

III. PRIMARY SURVEY ANALYSIS

For the purpose of the study, a detailed primary survey was done in two districts each in the states Punjab and Maharashtra. Ludhiana and Sangrur in Punjab and Yavatmal and Buldhana in Maharashtra were purposively chosen due to high incidence of credit related farm distress and farmer suicides. 100 farming households were surveyed from a cluster of five villages in each of the four *tehsils*/ blocks, viz., Pakhowal in Ludhiana, Lehragaga in Sangrur, Pusad in Yavatmal and Buldhana in Buldhana. The distribution of sample households was as follows:

Table 13: Distribution of Sample Households and Average Annual Income for Different Land Classes

State	District	Land Class	No. of Households	Avg Annual Income (Rs.)
Maharashtra	Buldhana	Large	1	920000
		Medium	30	230433
		Small	69	109623
	Buldhana Total		100	153970
	Yavatmal	Large	1	250000
		Medium	41	96585
		Small	59	55025
	Yavatmal Total		100	73827
Maharashtra Average			200	113898
Punjab	Ludhiana	Landless	9	305089
		Large	3	1961667
		Medium	37	548352
		Small	51	350703
	Ludhiana Total		100	468057
	Sangrur	Large	6	1219333
		Medium	41	548197
		Small	53	202236
Sangrur Total		100	405106	
Punjab Average			200	436581

Source: Primary Survey

The number of households in each land class was chosen as a proportion of the actual distribution of households in each of the villages. The average annual income includes income of the household from crop cultivation, livestock rearing, fisheries, hiring out labour/ agricultural machinery and implements, renting out land as well as lending money. It was observed that many small farmers substituted their income from crop cultivation by hiring out land and also by working as wage labourers. On an average 80

percent of the income comes from crop cultivation, 4 percent from livestock rearing, 7 percent from hiring out labour whereas for small and landless it constitutes around 15 percent and around 12 percent from other occupation like working in a shop etc.

Table 14: Proportion of Income from Different Sources

District	Size Class	Crop Cultivation	Livestock Rearing	Hiring out labour	Hiring out Agricultural Machinery	Renting Out Land	Lending out Money	Other Sources
Buldhana	Large	86.96	0.00	13.04	0.00	0.00	0.00	0.00
	Medium	66.61	1.35	6.41	0.07	0.22	0.00	25.34
	Small	57.91	2.39	31.33	0.00	0.00	0.00	8.31
Buldhana Total		63.55	1.78	19.05	0.03	0.10	0.00	15.46
Yavatmal	Large	80.00	0.00	0.00	0.00	20.00	0.00	0.00
	Medium	78.09	2.36	5.57	2.06	1.77	0.76	9.39
	Small	70.38	5.42	12.12	2.03	1.39	0.00	8.66
Yavatmal Total		74.80	3.61	8.23	1.98	2.21	0.40	8.76
Ludhiana	Landless	0.00	6.07	21.11	0.00	0.00	0.00	72.82
	Large	97.71	2.29	0.00	0.00	0.00	0.00	0.00
	Medium	92.74	6.81	0.00	0.45	0.00	0.00	0.00
	Small	85.23	8.55	1.50	0.00	0.98	0.00	3.74
Ludhiana Total		85.04	6.86	1.81	0.20	0.36	0.00	5.73
Sangrur	Large	65.47	2.21	0.00	0.00	17.22	0.00	15.09
	Medium	85.65	4.28	0.00	0.89	5.34	0.00	3.84
	Small	84.41	5.71	1.39	0.00	3.17	0.00	5.33
Sangrur Total		81.68	4.29	0.37	0.49	6.91	0.00	6.27

Source: Primary Survey

On being asked if the farmers had Kisan Credit Cards, on an average only 30 percent of the farmers replied in affirmative, while Buldhana district of Maharashtra fared best amongst the four districts where around 44 per cent of the farmers held Kisan Credit Card. Punjab, the supposedly more developed and forward state had only around 20 per cent of their small farmers holding KCC.

Table 15: Percentage of individuals under different Land Classes having Kisan Credit Cards

District	Size Class	Whether Having KCC (%)	
		Yes	No
Buldhana	Large	0	100
	Medium	47	53
	Small	43	57
	Total	44	56
Yavatmal	Large	100	0
	Medium	24	76
	Small	17	83
	Total	21	79
Ludhiana	Landless	0	100
	Large	33	67
	Medium	46	54
	Small	37	63
	Total	37	63
Sangrur	Large	33	67
	Medium	10	90
	Small	8	92
	Total	10	90

Source: Primary Survey

The table below gives the proportion of loans from different sources of formal and informal credit.

Table 16: Proportion of Loans from Different Sources of Formal and Informal Credit

District	Land Class	Commercial Banks	Co-operative Bank	RRBs	Micro-credit institution/PACS	Private Money Lender
Buldhana	Large	100.00	0.00	0.00	0.00	0.00
	Medium	65.02	4.36	2.40	28.21	0.00
	Small	67.89	1.15	0.00	12.86	18.10
Buldhana Total		66.63	2.72	1.18	20.33	9.14
Yavatmal	Large	0.00	61.54	0.00	0.00	38.46
	Medium	3.15	77.05	0.00	0.00	19.80
	Small	3.37	33.35	0.00	0.38	62.90
Yavatmal Total		3.14	67.40	0.00	0.08	29.38
Ludhiana	Landless	40.42	0.00	0.00	7.43	52.15
	Large	98.31	0.00	0.00	1.69	0.00
	Medium	80.55	0.17	0.00	13.88	5.40
	Small	82.91	0.29	0.29	4.02	12.49
Ludhiana Total		83.14	0.21	0.15	7.14	9.36
Sangrur	Large	73.49	13.54	0.00	0.00	12.97
	Medium	38.25	23.77	0.76	0.59	36.63
	Small	34.97	25.82	0.00	0.28	38.93
Sangrur Total		43.29	22.72	0.34	0.37	33.28

Source: Primary Survey

In the course of the primary field analysis it was observed that loans from institutional sources like commercial banks, co-operatives etc have not been able to replace the existence of money lenders. Though it was seen that an average of 86 percent of the farmers surveyed in Maharashtra and 90 percent surveyed in Punjab had applied for loan from a financial institution and 99 percent of the applications were successful, But it was noted that it has only become an additional source of credit along with the traditional sources like *Arhtias*, friends and relatives, money lenders. Money lenders serve as easy and comfortable source of credit to farmers especially marginal and small farmers, due to its easy access and very often non-requirement of collateral. Around 40 per cent of the total loan taken by landless and small farmers came from non-institutional sources, that is, from money-lenders. This observation corroborates with the last AIDIS survey of year 2002 that dependence on money lenders is again increasing and slowly reaching the 1951 level.

It was seen that a single farmer had taken loan from eight to ten sources including banks, money lenders and family and friends, at the same time; as a single loan does not help cover expenses of a single year activities. Since these money lenders are generally from the same village and known to farmers, it is much easier to get loan from them even if it means a much higher rate of interest (5 per cent per month in many cases).

There are schemes by the financial institutions that provide attractive rates of interest on loans for agricultural activities. For instance, in Yavatmal districts it was seen that for a financial year that is from April to March, zero rate of interest was charged on crop loans and only in case of failure to repay the loan in a year, rate of interest would be charged.

Farmers' lack of knowledge was observed especially in Maharashtra, where the farmer did not know the rate of interest charged and the date of repayment of loan taken from bank. Not much provision is there to cover the farmer in case of natural calamity or

crop failure due to some reason. To repay loan from one source, farmers seek loans from other sources and the spiral keeps building up.

It is also observed that credit taken from financial institutions in the name of agriculture and related activities, was not always spent on crop cultivation. Rather more than 50 percent of the farmers accepted to having used it for other reasons such as health or for social functions like marriage. It implies that having no alternate employment option, the farmers are dependent on the risky and not so conducive choice of source of income that is agriculture.

In the course of the survey of farmers as well as banks serving in the blocks under study, we did not come across a single loanee for setting up agri-business or agri-clinics, or distributor of inputs such as fertilizers, seed etc. This implies what a farmer in an under developed area needs is a simple crop loan which is a direct short term loan as defined by RBI. Thus the pictures showing total agriculture credit booming in the last decade does not seem to find corroboration with the ground reality of the actual needy farmers.

IV. CONCLUSIONS AND WAY FORWARD

- The increase in credit disbursed to agriculture, by almost Rs. 5,50,000 crore, in thirteen years and mainly since 2005-06 looks very encouraging and pro farm sector. Despite this significant increase in the institutional credit and flow to agriculture in the past few years, small and marginal farmers do not generally have access to institutional credit especially from Commercial Banks.
- Due to the increase in cost of production, small and marginal farmers are finding it difficult to continue in agriculture especially when the institutional credit facility is highly inadequate and inefficient.
- Even though according to the government a large number of Kisan Credit Cards have been issued, in reality as evident from various field researches, majority of the farmers did not receive the cards so far.
- Due to changes in the definition of agriculture in recent years it is the large farmers and some agri-business companies that are cornering the major benefit of institutional credit.
- The situation on the field is still very grim which fails to validate the overall picture of perennially increasing disbursement of agriculture credit from institutional sources. The farmer is still in the same situation as he was 60 years back, or may be much worse owing to the rising retail prices and falling returns to farmers. The only possible solution to take out the farmer from the ever increasing debt trap is by offering him remunerative prices for his produce and keeping him secure from the fluctuations in the prices in the open market. Secondly, farmer must be insured against the natural calamities that leave his crop destroyed, in turn leaving no source of income to run his household. Thirdly, there is an urgent need for alternate employment opportunities for the farmers to complement his earnings from the field. These new options will be important for checking or reducing the incidence of suicides by farmers.

Appendix 1: Total Credit Outstanding (in Rs. Crore)

State	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	Compound Growth Rate	Trend Growth Rate
Haryana	1924	2274	2827	3479	4741	6454	8818	12359	16134	19149	21317	24.44	30.08
HP	199	253	376	440	711	1087	1303	1496	1674	2558	2524	25.98	30.74
Punjab	3706	4281	5404	6718	8599	10745	13239	16239	20769	26806	29678	20.82	24.35
Rajasthan	2790	3614	3890	4629	6556	8985	12391	14233	16444	18776	22811	21.05	24.73
Chandigarh	727	935	867	2027	2645	3015	4789	3721	5487	9550	9405	26.20	30.69
Delhi	2951	2799	3797	3639	7876	16404	19960	20641	24854	30813	25669	21.73	31.89
Assam	323	311	367	393	456	732	888	1514	1835	2108	2410	20.04	26.54
Bihar	1207	1379	1440	1778	2679	4063	4311	5657	7707	8319	9276	20.37	25.75
Jharkhand	163	264	349	481	711	984	1560	1464	1765	2153	2582	28.55	31.45
Orissa	801	950	1048	1161	1654	2460	3204	5464	7067	9119	10835	26.72	33.22
West Bengal	2919	3319	4281	4870	7019	9414	10915	14105	17642	20937	20973	19.63	24.43
Madhya Pradesh	2969	3285	3810	4737	6771	9172	10905	14523	19693	23636	22880	20.40	26.37
Chhattisgarh	140	305	426	569	853	1177	2143	2603	3362	7026	6576	41.90	46.44
Uttar Pradesh	4751	6814	6919	8570	11420	17238	22759	26661	30971	37280	43477	22.29	25.89
Uttaranchal	115	197	446	564	794	1214	1632	2201	2914	3170	4177	38.62	41.46
Gujarat	2960	3373	3887	4674	6027	8028	11306	14185	17902	22403	26105	21.88	26.54
Maharashtra	10651	8686	12535	15369	14410	21394	37117	47095	43308	50477	54577	16.01	22.27
Andhra Pradesh	6343	6830	8284	9582	15249	22768	26611	32920	45603	58265	66293	23.78	29.52
Karnataka	5210	5541	8052	9958	12194	16884	20347	23057	27316	32394	34770	18.83	22.60
Kerala	2069	2548	2766	3740	4989	7720	11329	14229	18207	19720	24871	25.37	31.07
Tamil Nadu	5991	6206	7336	9910	13189	20622	27402	30974	41364	54566	61203	23.52	29.59
All India	59310	64819	79599	98579	130775	191973	254693	308087	375593	463323	507176	21.54	26.89

Source: Basic Statistical Returns of Scheduled Commercial Banks in India, Various Issues

Appendix 1a: Direct Credit Outstanding (in Rs. Crore)

State	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	Compound Growth Rate	Trend Growth Rate
Haryana	1688	1955	2369	2981	3945	5355	6595	8944	11817	12796	14368	21.49	26.38
Himachal Pradesh	191	235	318	402	612	775	923	1205	1510	2060	2160	24.67	29.09
Punjab	3120	3476	4425	5567	6644	8149	9863	12094	15045	18441	21613	19.24	22.11
Rajasthan	2029	2814	3149	3731	5221	6909	8972	10473	12931	15993	19580	22.89	25.66
Chandigarh	100	109	175	369	783	1522	1300	804	2299	3861	3522	38.23	46.32
Delhi	146	252	903	871	1657	2808	3952	6978	5937	7017	6399	41.01	47.68
Assam	293	279	319	364	408	653	796	1365	1515	1654	1843	18.20	24.72
Bihar	1090	1239	1300	1648	2463	3332	3912	5143	6920	7122	7664	19.40	24.95
Jharkhand	139	250	322	436	643	903	1478	1331	1462	1746	2046	27.69	29.96
Orissa	743	846	934	1038	1467	2190	2781	4435	4977	5477	6254	21.37	27.46
West Bengal	1857	2211	2999	3478	5186	6946	7817	8646	10274	12535	11909	18.41	22.32
Madhya Pradesh	2579	2893	3394	4390	5969	7917	9748	12479	15860	18942	17291	18.88	24.65
Chhattisgarh	136	289	411	538	805	1062	1438	1934	2106	3493	4337	36.99	37.86
Uttar Pradesh	4428	5658	6393	7890	10446	14653	18323	22355	24801	29736	33745	20.28	23.82
Uttaranchal	103	173	405	528	720	1157	1545	1968	2527	2561	3301	37.06	39.99
Gujarat	2123	2187	2678	2943	3966	5594	7823	10576	13063	15879	19223	22.18	27.75
Maharashtra	3691	3806	4836	6329	8352	11503	15646	22484	26518	31066	37733	23.53	29.33
Andhra Pradesh	4990	5903	7063	8513	11770	17319	22196	26132	35230	43127	48935	23.07	27.90
Karnataka	4084	4077	5541	6730	8854	12714	15813	17781	21592	25704	27099	18.77	23.74
Kerala	1884	2169	2389	3264	4321	6516	8977	10801	14328	14446	19223	23.51	28.63
Tamil Nadu	4751	5334	6126	8271	10663	15879	20929	24505	31491	41052	48360	23.48	28.43
All India	40485	46580	56858	70781	95562	134798	172131	214644	264892	317769	360253	21.98	26.70

Source: Basic Statistical Returns of Scheduled Commercial Banks in India, Various Issues

Appendix 1b: Indirect Credit Outstanding (in Rs. Crore)

State	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	Compound Growth Rate	Trend Growth Rate
Haryana	236	319	458	498	796	1099	2223	3416	4317	6353	6950	36.00	44.49
HP	8	18	58	38	99	312	380	291	164	498	364	41.49	45.04
Punjab	586	805	979	1151	1955	2596	3376	4145	5724	8365	8065	26.92	32.41
Rajasthan	761	800	741	898	1335	2076	3419	3760	3513	2783	3231	14.05	20.69
Chandigarh	627	826	692	1658	1862	1493	3489	2917	3188	5689	5883	22.57	25.81
Delhi	2805	2547	2894	2768	6219	13596	16008	13663	18917	23796	19269	19.15	29.39
Assam	30	32	48	29	48	79	92	149	320	454	567	30.62	37.36
Bihar	117	140	140	130	216	731	399	514	787	1197	1612	26.93	31.64
Jharkhand	24	14	27	45	68	81	82	133	303	407	536	32.64	42.06
Orissa	58	104	114	123	187	270	423	1029	2090	3642	4581	48.77	57.34
West Bengal	1062	1108	1282	1392	1833	2468	3098	5459	7368	8402	9064	21.52	28.20
MP	390	392	416	347	802	1255	1157	2044	3833	4694	5589	27.38	35.99
Chhattisgarh	4	16	15	31	48	115	705	670	1256	3533	2239	77.75	98.36
Uttar Pradesh	323	1156	526	680	974	2585	4436	4307	6170	7544	9733	36.29	40.14
Uttaranchal	12	24	41	36	74	57	87	233	387	609	876	47.70	50.56
Gujarat	837	1186	1209	1731	2061	2434	3483	3610	4839	6524	6883	21.11	23.83
Maharashtra	6960	4880	7699	9040	6058	9891	21471	24611	16790	19411	16844	8.37	15.18
Andhra Pradesh	1353	927	1221	1069	3479	5449	4415	6788	10373	15138	17357	26.11	36.57
Karnataka	1126	1464	2511	3228	3340	4170	4534	5276	5724	6690	7671	19.06	19.32
Kerala	185	379	377	476	668	1204	2352	3428	3879	5274	5648	36.45	43.63
Tamil Nadu	1240	872	1210	1639	2526	4743	6473	6469	9873	13514	12844	23.68	34.54
All India	18825	18239	22741	27798	35213	57175	82562	93443	110701	145554	146923	20.54	27.36

Source: Basic Statistical Returns of Scheduled Commercial Banks in India, Various Issues

Appendix 2: SCB's Total Credit Outstanding (Rs. Crores)

State	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
Haryana	1924	2274	2827	3479	4741	6454	8818	12359	16134	19149	21317
Himachal Pradesh	199	253	376	440	711	1087	1303	1496	1674	2558	2524
Punjab	3706	4281	5404	6718	8599	10745	13239	16239	20769	26806	29678
Rajasthan	2790	3614	3890	4629	6556	8985	12391	14233	16444	18776	22811
Chandigarh	727	935	867	2027	2645	3015	4789	3721	5487	9550	9405
Delhi	2951	2799	3797	3639	7876	16404	19960	20641	24854	30813	25669
Assam	323	311	367	393	456	732	888	1514	1835	2108	2410
Bihar	1207	1379	1440	1778	2679	4063	4311	5657	7707	8319	9276
Jharkhand	163	264	349	481	711	984	1560	1464	1765	2153	2582
Orissa	801	950	1048	1161	1654	2460	3204	5464	7067	9119	10835
West Bengal	2919	3319	4281	4870	7019	9414	10915	14105	17642	20937	20973
Madhya Pradesh	2969	3285	3810	4737	6771	9172	10905	14523	19693	23636	22880
Chhatisgarh	140	305	426	569	853	1177	2143	2603	3362	7026	6576
Uttar Pradesh	4751	6814	6919	8570	11420	17238	22759	26661	30971	37280	43477
Uttarakhand	115	197	446	564	794	1214	1632	2201	2914	3170	4177
Gujarat	2960	3373	3887	4674	6027	8028	11306	14185	17902	22403	26105
Maharashtra	10651	8686	12535	15369	14410	21394	37117	47095	43308	50477	54577
Andhra Pradesh	6343	6830	8284	9582	15249	22768	26611	32920	45603	58265	66293
Karnataka	5210	5541	8052	9958	12194	16884	20347	23057	27316	32394	34770
Kerala	2069	2548	2766	3740	4989	7720	11329	14229	18207	19720	24871
Tamil Nadu	5991	6206	7336	9910	13189	20622	27402	30974	41364	54566	61203
All India	59310	64819	79599	98579	130775	191973	254693	308087	375593	463323	507176

Source: Basic Statistical Returns of Scheduled Commercial Banks in India, Various Issues

Appendix 2a: SCB's Direct Credit Outstanding (Rs. Crore)

State	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
Haryana	1688	1955	2369	2981	3945	5355	6595	8944	11817	12796	14368
Himachal Pradesh	191	235	318	402	612	775	923	1205	1510	2060	2160
Punjab	3120	3476	4425	5567	6644	8149	9863	12094	15045	18441	21613
Rajasthan	2029	2814	3149	3731	5221	6909	8972	10473	12931	15993	19580
Chandigarh	100	109	175	369	783	1522	1300	804	2299	3861	3522
Delhi	146	252	903	871	1657	2808	3952	6978	5937	7017	6399
Assam	293	279	319	364	408	653	796	1365	1515	1654	1843
Bihar	1090	1239	1300	1648	2463	3332	3912	5143	6920	7122	7664
Jharkhand	139	250	322	436	643	903	1478	1331	1462	1746	2046
Orissa	743	846	934	1038	1467	2190	2781	4435	4977	5477	6254
West Bengal	1857	2211	2999	3478	5186	6946	7817	8646	10274	12535	11909
Madhya Pradesh	2579	2893	3394	4390	5969	7917	9748	12479	15860	18942	17291
Chhatisgarh	136	289	411	538	805	1062	1438	1934	2106	3493	4337
Uttar Pradesh	4428	5658	6393	7890	10446	14653	18323	22355	24801	29736	33745
Uttarakhand	103	173	405	528	720	1157	1545	1968	2527	2561	3301
Gujarat	2123	2187	2678	2943	3966	5594	7823	10576	13063	15879	19223
Maharashtra	3691	3806	4836	6329	8352	11503	15646	22484	26518	31066	37733
Andhra Pradesh	4990	5903	7063	8513	11770	17319	22196	26132	35230	43127	48935
Karnataka	4084	4077	5541	6730	8854	12714	15813	17781	21592	25704	27099
Kerala	1884	2169	2389	3264	4321	6516	8977	10801	14328	14446	19223
Tamil Nadu	4751	5334	6126	8271	10663	15879	20929	24505	31491	41052	48360
All India	40485	46580	56858	70781	95562	134798	172131	214644	264892	317769	360253

Source: Basic Statistical Returns of Scheduled Commercial Banks in India, Various Issues

Appendix 2b: SCB's Indirect Credit Outstanding (Rs. Crores)

State	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
Haryana	236	319	458	498	796	1099	2223	3416	4317	6353	6950
Himachal Pradesh	8	18	58	38	99	312	380	291	164	498	364
Punjab	586	805	979	1151	1955	2596	3376	4145	5724	8365	8065
Rajasthan	761	800	741	898	1335	2076	3419	3760	3513	2783	3231
Chandigarh	627	826	692	1658	1862	1493	3489	2917	3188	5689	5883
Delhi	2805	2547	2894	2768	6219	13596	16008	13663	18917	23796	19269
Assam	30	32	48	29	48	79	92	149	320	454	567
Bihar	117	140	140	130	216	731	399	514	787	1197	1612
Jharkhand	24	14	27	45	68	81	82	133	303	407	536
Orissa	58	104	114	123	187	270	423	1029	2090	3642	4581
West Bengal	1062	1108	1282	1392	1833	2468	3098	5459	7368	8402	9064
Madhya Pradesh	390	392	416	347	802	1255	1157	2044	3833	4694	5589
Chhatisgarh	4	16	15	31	48	115	705	670	1256	3533	2239
Uttar Pradesh	323	1156	526	680	974	2585	4436	4307	6170	7544	9733
Uttarakhand	12	24	41	36	74	57	87	233	387	609	876
Gujarat	837	1186	1209	1731	2061	2434	3483	3610	4839	6524	6883
Maharashtra	6960	4880	7699	9040	6058	9891	21471	24611	16790	19411	16844
Andhra Pradesh	1353	927	1221	1069	3479	5449	4415	6788	10373	15138	17357
Karnataka	1126	1464	2511	3228	3340	4170	4534	5276	5724	6690	7671
Kerala	185	379	377	476	668	1204	2352	3428	3879	5274	5648
Tamil Nadu	1240	872	1210	1639	2526	4743	6473	6469	9873	13514	12844
All India	18825	18239	22741	27798	35213	57175	82562	93443	110701	145554	146923

Source: Basic Statistical Returns of Scheduled Commercial Banks in India, Various Issues

Appendix 3: Direct Credit Outstanding to Agriculture in Different Loan Categories (2008 to 2011)

Region/State/Union Territory	2008	2009	2010	2011	2008	2009	2010	2011
	Loans to corporate, partnership firms, credit limit up to Rs. 1 cr.				Loans to individual farmers			
Punjab	642	766	1283	11003	10270	13476	16644	200270
Haryana	561	330	680	7395	6723	8635	10938	122040
Rajasthan	257	391	864	10853	10550	11219	13587	175825
Bihar	189	252	286	4020	4322	5517	6294	63826
Jharkhand	73	126	139	956	1260	1476	1811	15205
West Bengal	1292	1289	2939	6764	5807	10068	10749	86784
Orissa	251	600	725	2688	3112	4021	4670	47003
Uttar Pradesh	866	637	2311	16280	21005	24247	28149	337903
Uttaranchal	70	50	301	1083	1555	1916	2270	32965
Madhya Pradesh	963	892	1776	6489	11500	13200	15384	157259
Chhattisgarh	91	49	359	2283	1363	2242	3602	32399
Gujarat	784	929	1239	6855	7129	8562	9954	142166
Maharashtra	4351	1330	2648	12117	15649	19361	24588	277130
Andhra Pradesh	1397	865	2197	16628	22822	31840	38598	450082
Karnataka	502	304	1222	11830	16241	18188	21327	219331
Tamil Nadu	1245	790	2785	17449	21453	27242	33769	421368
Kerala	694	361	2796	7723	9816	11987	12834	177282

Source: Basic Statistical Returns of Scheduled Commercial Banks in India, Various Issues

Appendix 4: Indirect Credit Outstanding to Agriculture in Different Loan Categories (2008 to 2011)

Region/State/Union Territory	2008	2009	2010	2011	2008	2009	2010	2011	2008	2009	2010	2011	2008	2009	2010	2011
	Loans to Food & agro based processing units with investment in P& M up to 10 crs.				Loans to NGOs/MFIs for on lending to individual farmers or their SHGs/JLGs				Agri-clinics and Agri-Business centres				Loans granted to pre & postharvest activities			
Punjab	1218	1941	2382	18663	1	0	10	0	9	14	2	952	518	643	98	12351
Haryana	768	1558	2522	23323	0	0	25	1	345	1	2	165	249	87	132	18026
Rajasthan	115	471	433	4586	2	20	42	75	1	3	2	239	822	2871	952	4728
Bihar	95	186	208	2191	1	7	34	149	2	12	1	675	174	112	641	1522
Jharkhand	15	32	84	1428	0	0	4	82	0	1	1	409	140	140	49	228
West Bengal	851	1643	2414	15661	67	247	467	1596	3	237	41	2797	107	177	204	6051
Orissa	94	318	392	2888	12	42	79	1027	2	6	1	3618	118	86	51	1207
Uttar Pradesh	881	1780	2053	17576	10	32	87	508	43	6	6	2707	495	1037	820	8795
Uttaranchal	99	214	264	2283	0	0	0	10	1	1	1	96	37	40	142	1026
Madhya Pradesh	565	1056	998	5430	1	0	47	107	11	79	11	4982	1228	1459	346	6519
Chhattisgarh	121	321	406	1902	0	0	4	15	0	1	1	162	110	122	148	12313
Gujarat	786	1209	2022	19922	57	65	102	1879	85	5	44	3505	421	671	795	10811
Maharashtra	3172	2260	4971	21999	24	108	241	755	3	272	17	9237	1067	1662	1170	28021
Andhra Pradesh	2192	2554	3490	42068	175	198	364	7659	708	57	17	1455	317	428	292	7473
Karnataka	507	1401	1638	19481	105	177	258	1136	8	23	29	636	298	246	596	3837
Tamil Nadu	538	1343	1583	15146	83	156	611	2696	7	143	9	1152	443	542	659	6505
Kerala	962	1021	879	15932	105	91	418	815	11	31	6	2318	530	92	207	2187

Source: Basic Statistical Returns of Scheduled Commercial Banks in India, Various Issues

Appendix 4 (contd.): Indirect Credit Outstanding to Agriculture in Different Loan Categories (2008 to 2011)

Region/State/Union Territory	2008	2009	2010	2011	2008	2009	2010	2011	2008	2009	2010	2011	2008	2009	2010	2011
	Loans to corporate, partnership firms, credit limit above Rs. 1 cr.				Loans to farmers thro' PACS/FSS/LAMPS				Loans to NBFCs for on-lending to individual farmers or their SHGs/JLGs				Other types of indirect finance for agriculture & allied activities			
Punjab	891	1065	1356	17760	84	0	0	79	0	0	34	18	1846	2911	7003	37400
Haryana	1154	2785	1098	11067	249	3	5	64	0	0	2	4	1780	1957	2963	23399
Rajasthan	902	934	529	3044	6	1	2	9	1	1	2	274	3228	2771	2135	24111
Bihar	54	123	289	9143	0	0	1	5	0	0	0	8	278	407	688	9137
Jharkhand	8	8	193	4555	2	0	0	3	0	9	0	0	52	110	138	1653
West Bengal	1806	1774	2882	50437	49	14	66	659	689	759	575	7232	3115	3507	3348	27812
Orissa	147	224	805	18945	5	6	8	12	2	0	31	63	663	1259	2166	23394
Uttar Pradesh	688	732	1193	19010	75	42	66	634	1	29	15	345	2047	2909	3144	38843
Uttaranchal	21	45	83	923	0	0	0	0	6	2	13	0	199	80	168	3003
Madhya Pradesh	376	1121	1207	17413	119	0	0	7	1	0	0	46	863	1719	2513	28336
Chhattisgarh	236	350	490	4039	0	0	0	4	0	0	0	0	415	376	2536	10856
Gujarat	1226	2065	4274	60704	36	0	1	12	7	5	35	830	2153	3016	3452	20873
Maharashtra	4958	5501	4849	85870	74	69	178	377	124	471	1176	21458	7007	12727	8254	73758
Andhra Pradesh	3118	3159	3374	39854	785	60	171	1719	98	1144	2169	19516	3319	5002	6094	44596
Karnataka	1735	2532	2738	46700	48	24	12	549	23	9	221	629	2903	2835	2815	18646
Tamil Nadu	3100	2643	3419	42263	3	0	2	2727	54	147	200	13722	4097	7313	8387	67129
Kerala	418	1236	680	8513	2	0	2	34	33	41	1053	1918	1764	2210	2264	18345

Source: Basic Statistical Returns of Scheduled Commercial Banks in India, Various Issues

Appendix 5: Kisan Credit Cards Issued and Amount Sanctioned between 2005 and 2011

State/Union Territory	Total Card Issued ('000)							Total Amount Sanctioned (Rs. Crore)						
	2006	2007	2008	2009	2010	2011	2012	2006	2007	2008	2009	2010	2011	2012
Andhra Pradesh	1346	1202	1215	14432	15581	1898	1414	4505	6318	1477	38477	44036	8685	889
Assam	65	34	48	463	567	117	7	91	61	155	1008	1326	451	2
Arunachal Pradesh	2	1	2	20	23	2	251	1	5	2	34	48	10	78
Bihar	63	279	239	3128	3805	567	584	643	993	609	10059	13256	3292	371
Gujarat	239	217	145	2801	2997	243	2	4153	4455	643	41680	43723	2329	2
Goa	3	1	1	15	16	2	363	38	6	7	148	158	12	343
Haryana	254	111	155	2348	2492	148	191	3046	1531	1341	18359	20515	2456	337
Himachal Pradesh	35	29	26	325	503	57	63	328	100	21	1639	2247	621	73
Jammu and Kashmir	9	5	6	79	92	16	14	124	35	43	272	352	109	9
Karnataka	505	387	371	5040	5665	650	629	7907	1707	222	25261	28808	5615	598
Kerala	240	318	353	3124	3467	301	342	918	1104	1172	9831	11242	2647	354
Madhya Pradesh	498	374	403	5151	5777	627	841	3461	2309	641	27770	32209	5740	843
Maharashtra	778	1088	881	7919	8697	726	946	5101	4392	480	42852	47196	4362	728
Meghalaya	10	12	8	68	79	4	3	16	24	16	145	175	22	1
Mizoram	4	4	5	23	26	4	25	6	15	24	69	91	15	8
Manipur	6	15	2	40	44	2	6	8	37	2	98	113	11	3
Nagaland	4	4	2	21	28	3	11	8	9	2	37	50	9	4
Orissa	494	349	462	4934	5554	571	1008	2207	1663	1924	14011	15650	1497	179
Punjab	179	114	121	2230	2397	213	214	1964	1817	1072	21005	25068	5727	672
Rajasthan	347	265	277	4758	5221	843	633	3002	1873	421	28556	34297	8176	777
Sikkim	2	1	1	10	11	1	2	4	2	3	29	40	11	1
Tamil Nadu	528	518	467	5809	6156	828	881	1904	2364	878	17594	20748	6573	929
Tripura	11	10	13	97	121	32	92	21	14	16	174	247	80	14
Uttar Pradesh	1333	1358	1426	15422	17113	1348	1943	6538	6963	3723	50153	61629	9694	1406
West Bengal	480	182	386	3108	3445	449	611	787	1145	3109	10817	12352	1940	222
A and N Island	0	0	0	2	7	0	2	1	1	3	16	20	3	0
Chandigarh	0	0	0	6	3	4	2	0	0	0	15	20	22	6
Daman and Diu	0	0	0	2	2	0	0	0	0	0	14	14	2	0
New Delhi	1	1	9	20	24	2	5	6	8	10	182	304	28	13
D and N Haveli	0	0	0	5	3	0	0	0	0	0	28	29	5	0
Lakshadweep	0	0	0	1	1	0	1	0	0	0	3	3	0	0
Pondicherry	5	7	5	48	67	10	13	17	18	13	207	266	87	11
Jharkhand	127	201	84	721	1169	155	222	292	478	42	1953	2595	621	63
Chhattisgarh	239	176	139	797	1664	272	303	356	527	246	4105	4910	1033	125
Uttaranchal	60	32	47	1217	668	73	136	249	326	111	3205	3744	741	106
Total	8012	7470	7299	84667	93673	10169	5511	47701	40300	32169	370070	427748	72625	2821

Source: NABARD

