



Research Paper

Credit utilization pattern of Kisan Credit Card in South Gujarat

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ABSTRACT : The study was undertaken to determine credit utilization pattern of Kisan Credit Cards in South Gujarat during 2016-17. The study was based on the information obtained from 80 KCC holders and 80 Non-KCC holders selected from two districts Navsari and Surat of South Gujarat. The results revealed that the majority of KCC holders fully utilized the credit (46.25%) followed by not utilized (17.50%) and fully mis-utilized (17.50%) for the productive purpose. About 85.13 per cent amount of total loan disbursed was properly utilized by sample KCC holders. Major reason mis-utilization of credit by KCC holder was found to salting of old debts and other reasons (33.33 %). Major constraints in availing and use of KCC as perceived by farmer lengthy paper work followed by insufficient credit limit, high interest rate etc.

KEY WORDS : Kisan Credit Card, Holders, Utilization

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