

Accessibility of Institutional Credit by Farmers in Bundelkhand Region of Uttar Pradesh

Parvat Singh

Department of Economics, University of Lucknow, Lucknow, Uttar Pradesh, India

Abstract

Access to institutional credit is critical to farmers for purchasing inputs and saving farmers from exploitation by professional moneylenders who charge unduly high interest rates and debt traps: adequate and timely availability of institutional credit at affordable interest rates. The study revealed that the flow of institutional credit for agriculture and allied sectors has increased tremendously, with a positive growth of 15.53 per cent of CAGR during the study period. It is distributed across different districts in the Bundelkhand region. Jhansi district received the highest share of institutional credit at 35.40 per cent and the lowest share in Mahoba at 4.72 per cent during 2022-23. Unfortunately, access to institutional credit for agriculture in most of Chitrakoot and Mahoba has been vulnerable. Farmers in the region deserve adequate access to institutional credit based on standard criteria such as credit deposit, level of agricultural diversification, and potential for high agrarian growth that can help reduce poverty.

Keywords: Bundelkhand Region, Institutional Credit, Farmers, Agriculture Sector

JEL Classification: Q13, Q14, O16

Introduction

Credit is no doubt a vital input acting as a catalyst for development. However, it can only supplement and not supplant. India's role in the rural credit mechanism is mainly to work through commercial banks, rural regional banks, and cooperative banks. The various rural institutional finances for empowering farmers prevent the clutches from professional moneylenders and provide crop production credit and investment credit for agriculture development. Different initiatives were taken, such as the Rural Credit Survey Committee Report (AIRCS), appointed in August 1951 and accepted in 1954; later, major Schedule commercial banks were nationalised in (1969 and 1980). Further, it established Regional Rural Banks in 1975. The concept of priority sector lending came in 1969 to underscore the persistent financing of certain neglected sectors like agriculture (Mohan, 2006). In 1972, the definition of certain "Priority" sectors was formalised. These included agriculture and allied sectors as well as small-scale and cottage industries. In March 1979, the target of 33 per cent of total lending to priority sector was set in 1975. The target increased from 33 to 40 per cent (to be achieved by 1985) (Shah et al., 2007). The Reserve Bank of India appointed a commitment to review arrangements for institutional credit for Agricultural and Rural Development

(Chaired by B. Sivaraman, 1979), which recommended the setting up of a National Bank for Agriculture and Rural Development (NABARD). It came into existence in July 1982. Furthermore, financial sector reforms since 1991, the Kisan Credit Cards (KCC) scheme was instituted in 1998-99, a doubling agricultural credit plan launched in 2004, and the farm debt waiver and debt relief scheme implemented in 2008 have helped to increase access to rural credit, boosting productivity and minimising rural poverty in India. The interest subvention scheme (2010-14) recently launched the world's largest financial inclusion scheme, Pradhan Mantri Jan Dhan Yojana 2014.

Timely availability of credit at affordable interest rate for improving rural livelihood and development (Kumar et al., 2015). The accessibility of institutional credit is higher in the district of western region compared to Bundelkhand region of Uttar Pradesh (Kumar, 2021). Chitrakoot has low productivity, less than 800/ha, whereas the Jalaun has the highest productivity in the region, 20403/ha. There was significant inequality in rural poverty between low and high-productivity districts and even a slight improvement in land productivity can significantly minimise rural poverty in this region. (Pandey and Reddy 2012). Less availability of credit adversely influences the adoption of modern farming techniques and private capital investment, which in turn lowers the productive capacity of the agricultural

sector (Taloh and Vinod, 2023). In this backdrop the paper examines the performance of agricultural credit flow in the Bundelkhand Region of Uttar Pradesh, along with its district-wise availability of institutional loans.

Data Sources and Methodology

The study was based on secondary data collected from diverse sources and is available in the public domain. The data on Gross Cropped Area (GCA), credit flow and district-wise distribution of agricultural credit were compiled from the Potential Linked Plan of Uttar Pradesh and State Focus Papers of Uttar Pradesh published by the National Bank for Agriculture and Rural Development (NABARD), data on district-wise credit-deposit ratio was compiled from SLBC-Lucknow. District-wise agricultural credit disbursement under the Annual Plan in Bundelkhand Region of Uttar Pradesh (Crop Loans, Term Loan, Total Loans), State Level Bankers Committee-SLBC, Uttar Pradesh, Lucknow. The analysis was carried out by taking the data pertaining to the year 2016-2023. The tabular analysis was carried out to provide linkages between agricultural credit. The objective is to examine the accessibility of institutional credit in the Bundelkhand region of Uttar Pradesh, consisting of four financial institutions: Scheduled Commercial Banks (SCBs), Regional Rural Banks (RRB), District Cooperative Banks (DCBs) and State Cooperative Agricultural and Rural Development Banks (SCARDB).

This study fitted exponential trend equations to the time series data. The compound annual growth rates were also tested for significance using student 't' statistics.

$$\text{The exponential Model, } Y_t = ab^t e^u \quad (1)$$

Where Y_t , has been fitted to the time series data for estimating the compound annual growth rates (CAGR).

The Compound Annual Growth Rate is estimated using a log function form.

$$\ln Y_t = \ln a + t \ln b + u_t$$

Where Y_t , institutional credit outlay at a time 't', and 'a' intercept, u_t , an error term, 'b' is the regression coefficient, t, time variable to be estimated using the ordinary least square technique (OLS).

The compound annual growth rate (CAGR) in per cent term to be estimated as:

$$\text{CAGR} = \{(Antilog b - 1)\} * 100$$

Results and Discussion

Trend in Institutional Credit

The overall institutional credit disbursement for agriculture and allied sectors in real terms has increased tremendously from Rs. 39305 crores during 2011-12 to Rs. 169585 crores in 2022-23 (Fig 1). Commercial Banks (CBs) contribute to the overall institutional credit disbursement of

about 65.74. From 2011-12 to 2022-23, the total institutional credit flow to agriculture witnessed a healthy positive growth rate of 15.53 per cent (Table 1). The agricultural credit flow from the Schedule Commercial Banks (SCBs) has registered an annual growth rate of 15.23 per cent, Regional Rural Banks (RRBs) at 16.52 per cent. In contrast, Cooperative Banks, including others, at 11.37 per cent. The Scheduled Commercial Banks (SCBs) have persistently maintained their 65 per cent share in the total agriculture credit; the remaining, about one-fourth, was shared by the Regional Rural Banks. The cooperative banks have been steadily losing their share in Ground-Level Credit (GLC) over time, from 11 per cent in 2011-12 to 89 per cent in 2022-23. Commercial Banks (CBs) enhanced their farm credit growth at a faster pace since 2004-05 (GoI announced a doubling of credit flow and modified the Kisan Credit Card Scheme). The agency-wise share indicates that agricultural credit disbursement in the region is heavily dependent on commercial banks and points towards the poor credit delivery capability of cooperative and regional rural banks.

Disbursement and Outreach of Agricultural Credit

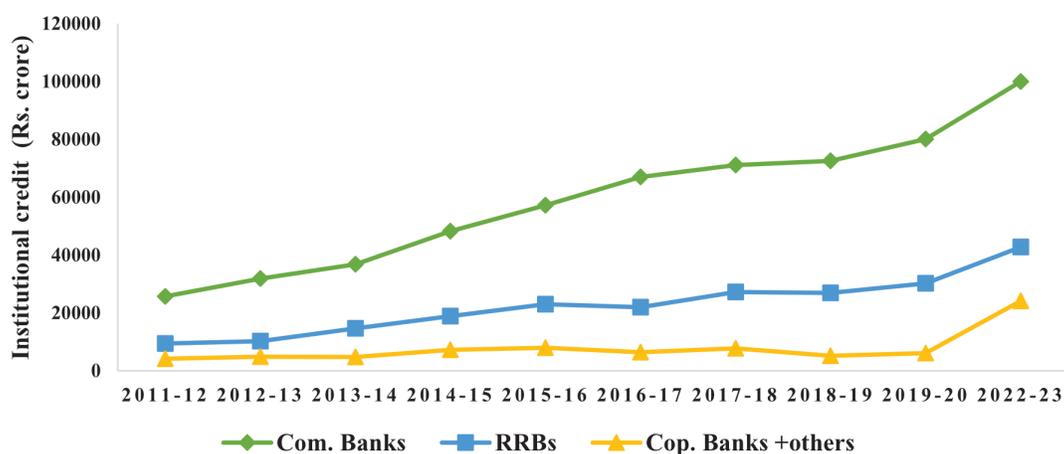
Table 2 indicates four financial lending banks in the Bundelkhand region: commercial banks, state cooperative agricultural and rural development banks, and district cooperative banks. Commercial bank credit contribution to the agriculture sector Rs. 2192.71 crores (51.07%), RRBs Rs. 1407.21 crores (32.77%), DCBs Rs. 662.71 crores (15.43%) and the lowest share of SCARDB in credit flow to agriculture in the Bundelkhand region of Uttar Pradesh. In Bundelkhand, commercial banks dominate and play a role in credit distribution to the agriculture sector. During 2021-22, the highest shares were 57.55 per cent of the total institutional credit and the lowest 0.53 per cent of SCARDB. The institutional credit flow to agriculture has been rising persistently owing to the concerted efforts of Rural Financial Institutions, operationalisation of Small Finance Banks, Refinance support from NABARD under Long Term Rural Credit Fund (LTRCF) to RRBs, Rural Cooperative Banks, Special Package for Bundelkhand Region and Area Development Scheme of NABARD, etc.

Growth of Institutional Credit

Table 3 indicates that all the Bundelkhand region districts have significant crop loan growth, while four districts, namely, Mahoba, Hamirpur, Chitrakoot and Jalaun. Banda experienced negligible credit growth during the period. Lalitpur witnessed the largest contraction (11.58 per cent) in term loans among districts of the Bundelkhand region. Credit disbursement has grown at a CAGR of 12.68 per cent, 14.70 per cent, and 13.09 per cent for crop loans, term loans, and total loans, respectively, during 2016-17 and 2022-23. It is observed that the share of Institutional credit flow to the agriculture sector is not homogeneous across the different

Table 1. Structure and performance of agricultural credit (Rs. in crores)

Year	Com. Banks	RRBs	Cop. Banks +others	Short-term Credit	Long Term	Total Credit
2011-12	25709	9431	4165	25549	13756	39305
2012-13	31821	10265	4855	31854	15086	46941
2013-14	36756	14696	4766	41375	14844	56219
2014-15	48251	18884	7262	55609	18788	74397
2015-16	57157	22971	7951	71042	17037	88079
2016-17	66947	21914	6427	75998	19290	95288
2017-18	71116	27180	7706	90639	15363	106002
2018-19	72502	26940	5161	87006	17596	104602
2019-20	80051	30182	6111	103688	13756	117444
2022-23	99982	42755	24118	140927	28658	169585
Total	590292	225218	78522	723687	174174	897863
% Share in Total	65.74	25.08	8.75	80.60	19.40	100.00
CAGR (%)	15.23	16.52	11.37	19.12	3.91	15.53

**Fig 1 Trend in the flow of institutional credit to agriculture and allied activities**

Source: State Focus Paper, 2022, NABARD

districts of the Region, as shown by varying shares in total institutional credit. Jhansi district received the highest 19.48 per cent from total short-term credit of Bundelkhand Region, followed by Jalaun at 18.80 per cent and Hamirpur at 9.94 per cent during 2016-17. In contrast, Chitrakoot, 8.63 per cent, and Banda, 9.94 per cent, received a lower out-of-total crop loan in the Bundelkhand Region. The share of institutional credit to agriculture was also conspicuously low in this region for the study period.

During 2022-23, investment credits were highest in the Hamirpur district (58.44 per cent), Jalaun (23.75 per cent) and Lalitpur (5.72 per cent) in the Bundelkhand region of Uttar Pradesh. However, the Banda district (0.45 per cent), Chitrakoot (2.59 per cent) and Mahoba (4.54 per

cent) received the lowest investment credit out of the total investment credit in the Bundelkhand Region. These district disparities in institutional credit outreach may be due to varying resource endowments and modern technology adoptions. There is a need for an increase in investment in capital formation to improve the resource base in the backward district in the Bundelkhand Region of Uttar Pradesh (Table 3).

Agency-wise Ground Level Credit flow to Agriculture

Agency-wise analysis of GLC flow in the Bundelkhand Region of Uttar Pradesh. On the basis of disbursement of credit, the major share came from Commercial Banks (51.88%), followed by RRBs (33.66 %) and Cooperative Banks (13.92%) in 2021-22 (Table 4).

Table 2. Agency-wise credit flow to agriculture in Bundelkhand Region of Uttar Pradesh (2015-16 to 2021-22)
(Rs. in crore)

Agency	CBs	DCBs	SCARDBs	RRBs	Total
2015-16	2254.96 (57.06)	285.92 (7.23)	27.92 (0.71)	1383.44 (35.00)	3952.24
2016-17	3334.22 (59.43)	402.34 (7.17)	66.74 (1.19)	1807.37 (32.21)	5610.68
2017-18	3628.37 (59.10)	433.80 (7.07)	57.08 (0.93)	2019.85 (32.90)	6139.10
2018-19	3654.76 (62.48)	375.04 (6.41)	57.20 (0.98)	1762.72 (30.13)	5849.72
2019-20	4265.33 (64.19)	408.77 (6.15)	27.96 (0.42)	1943.19 (29.24)	6645.26
2020-21	4880.53 (61.30)	534.78 (6.72)	19.70 (0.25)	2527.18 (31.74)	7962.19
2021-22	4719.15 (57.16)	532.32 (6.45)	47.97 (0.58)	2956.50 (35.81)	8255.94
2022-23	5958.84 (63.25)	596.69 (6.33)	67.84 (0.72)	2797.89 (29.70)	9421.25
CAGR (%)	12.08	9.03	0.78	10.20	11.20
CV (%)	27.57	22.75	40.60	25.64	25.85

Source: Author compiled from Districts wise Potential Linked Credit Plan (UP) 2019-20 to 2023-24, NABARD.

Figures in parentheses indicate the percentage share in total credit.

The total credit disbursement to the agriculture sector increased from Rs. 4293.81 crore in 2015-16 to Rs. 9118.12 crore in 2021-22, with a CAGR of 12.09 per cent. The spread of institutional credit agencies has led to a considerable increase in the share of agricultural credit. During the entire period, the share of Commercial Banks (CBs) under crop loans was 48.52 per cent to 57.18 per cent, and RRBs declined from 33.76 to 26.83 from 2015-16 to 2021-22. However, the share of DCBs declined to 17.73 and 15.90 per cent during this time period. The share of short-term credit decreased significantly from 86.62 per cent in 2015-16 to 84.55 per cent in 2021-22. The share of long-term credit in total institutional credit flow to agriculture has been rising persistently, reaching its highest level of 17.84 per cent in 2019-20. The share of term loans has increased from 13.38 per cent in 2015-16 to 15.45 per cent in 2021-22, which adds to the capital formation in the primary sector and increased faster (CAGR 11.84%).

Banking Infrastructure Facilities

District-wise Functioning of Commercial Banks Branches

The district-wise functioning of commercial bank branches by March 2022 is given in Table 5. It may be seen from the table that seven districts, namely, Jhansi, Lalitpur, Jalaun, Mahoba, Hamirpur, Banda and Chitrakoot, together account for 449 branches in Bundelkhand region as of March 2022.

District-wise Credit-Deposit Ratio

Deposits are one of the essential sources of loanable funds and are assumed to be favourable to the credit supply. The rise in the volume of deposits can enhance the volume of agricultural credit, provided that bankers perceive financial lending to agriculture as profitable. However, the credit-deposit ratio can increase due to either more flow of agricultural credit, non-agricultural credit, or both. The credit deposit (C-D) ratio varied from 68.77 per cent in Lalitpur district to 46.17 per cent in Jhansi district; this ratio for the state is 54.54 per cent, and for India (75.80 per cent). The C-D ratio in 3 districts was less than in the state.

Production and Investment credit

There were wide variations in the availability of agricultural credit in the region. Besides the growth of credit flow, its distribution across the districts has been of concern to academicians and policymakers all along. The flow of institutional credit across the district over the last few years (2016-2023). There were wide variations in the flow of institutional credit across the district in the region. The institutional credit disbursement to agriculture and allied sectors increased from Rs. 4842 crore in 2015-16 to Rs. 10362 crore in 2021-22.

District wise analysis for agricultural credit provided by Commercial Banks, Regional Rural Banks and Cooperative Banks including others, was the highest share for Jhansi Rs.

Table 3. Growth and percentage share of credit in Bundelkhand Region of Uttar Pradesh (2016-17 to 2022-23)

Districts	CAGR			Share (%)					
	Crop Loan	Term Loan	Total Loan	Crop Loan		Term Loan		2016-17	2022-23
				2016-17	2022-23	2016-17	2022-23	Total Loan	
Jhansi	16.79	-9.21	13.26	19.48	38.85	44.26	4.53	26.15	31.67
Jalaun	10.29	6.79	9.45	18.80	17.93	37.32	23.75	23.61	19.15
Hamirpur	16.46	73.56	26.89	9.94	13.32	0.96	58.44	10.88	22.76
Banda	0.45	-5.64	-0.21	15.60	7.00	2.45	0.45	23.03	5.62
Lalitpur	12.10	-11.58	10.37	16.74	13.73	10.81	5.72	16.32	12.06
Mahoba	74.03	93.02	81.33	8.63	4.14	0.40	4.54	0.00	4.22
Chitrakoot	70.24	31.70	76.54	10.81	5.03	3.81	2.59	0.00	4.52
Bundelkhand	12.68	14.70	13.09	100	100	100	100	100	100
Uttar Pradesh	13.12	5.04	11.75	-	-	-	-	-	-

Source author complied with the district's potential linked credit plan (UP) 2019-20 to 2023-24, NABARD. Note: Percentage share of total credit short and long term during the year

Table 4. Agency-wise flow of Institutional Credit (Short-term and medium/Long -term) for agriculture in the Bundelkhand Region of Uttar Pradesh. (%)

Agency / Type of loan	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	CAGR (%)
Crop Loan (ST)	86.62	84.82	83.60	83.74	82.16	88.64	84.55	12.08
CBs	48.52	52.28	52.61	57.18	54.98	56.99	49.60	13.22
DCB	17.73	14.19	15.11	15.98	18.03	13.58	15.90	11.13
RRB	33.76	33.53	32.28	26.83	26.99	29.42	34.51	10.59
Term loan (MT+LT)	13.38	15.18	16.40	16.26	17.84	11.36	15.45	11.84
CBs	67.58	76.26	76.73	57.29	69.38	54.46	64.38	8.23
SCARDB	5.43	4.17	2.43	2.48	1.38	4.42	3.46	4.86
DCB	0.58	6.78	5.58	6.65	5.46	7.70	3.12	35.12
RRB	26.41	12.79	15.25	33.58	23.78	33.42	0.29	-24.94
Total Agri. Credit	100	100	100	100	100	100	100	12.09
CBs	51.07	55.92	56.56	57.20	57.55	56.70	51.88	12.46
SCARDB	0.73	0.63	0.40	0.40	0.25	0.50	0.53	4.86
DCB	15.43	13.07	13.55	14.47	15.79	12.91	13.92	11.37
RRB	32.77	30.38	29.49	27.93	26.41	29.88	33.66	11.84

Source Author complied from Districts wise Potential Linked Credit Plan (UP) 2019-20 to 2023-24, NABARD.

Table 5. District-wise branches of Scheduled Commercial Banks and C-D ratio in Bundelkhand Region

Districts	Jhansi	Lalitpur	Jalaun	Mahoba	Hamirpur	Banda	Chitrakoot	Total/UP
Branches of SCBs (no.)	143	54	75	36	58	54	29	449
CD ratio (%)	46.71	46.17	68.77	56.52	60.62	50.03	61.17	54.54

Source: State Level Bankers' Committee (SLBC-UP) of Uttar Pradesh.

Table 6. District-wise ground-level credit (GLC) disbursements under agriculture and allied activities in Bundelkhand Region (Rs. crore)

Districts	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	CAGR (%)
Jhansi	1038.74 (21.27)	1310.95 (23.48)	1554.62 (24.36)	1024.90 (17.68)	1605.46 (24.15)	1821.42 (22.81)	1509.60 (18.28)	3668.11 (35.40)	13.26
Jalaun	937.94 (19.21)	1216.43 (21.79)	1597.96 (25.04)	1452.89 (25.06)	1140.50 (17.16)	1636.88 (20.50)	1720.71 (20.84)	2217.55 (21.40)	9.45
Hamirpur	432.40 (8.86)	473.98 (8.49)	553.21 (8.67)	770.34 (13.38)	889.35 (13.38)	1236.35 (15.48)	1235.45 (14.96)	1416.49 (13.67)	20.48
Banda	855.07 (17.51)	752.05 (13.47)	1022.36 (16.02)	824.62 (14.22)	658.10 (9.90)	1230.03 (15.40)	1170.25 (14.17)	651.45 (6.29)	0.76
Lalitpur	648.43 (13.28)	881.21 (15.79)	944.72 (14.80)	894.96 (15.43)	1227.12 (18.46)	1056.54 (13.23)	1388.88 (16.82)	1396.34 (13.48)	10.38
Mahoba	400.25 (8.20)	407.38 (7.30)	419.52 (6.57)	460.21 (7.94)	540.98 (8.14)	298.73 (3.74)	475.58 (5.76)	488.99 (4.72)	1.58
Chitrakoot	569.65 (11.67)	540.08 (9.68)	290.17 (4.55)	370.51 (6.39)	586.01 (8.82)	705.57 (8.84)	756.47 (9.16)	523.47 (5.05)	5.15
Bundelkhand Region	4882.49 (100)	5582.08 (100)	6382.57 (100)	5798.44 (100)	6647.55 (100)	7985.52 (100)	8256.95 (100)	10362.41 (100)	10.04
U.P.	88079	95288	106002	104602	117444	169585	88079	95288	11.75

Source: Author compiled from Districts wise from Potential Linked Credit Plan (UP) 2019-20 to 2023-24, NABARD. Figures in parentheses indicate the percentage share in total.

3668 crore (35.40%), followed by Jalaun Rs. 2218 crore (21.40%), Hamirpur Rs. 1516 crore (13.67%), Lalitpur Rs. 1396 crore (13.48%) while for the other districts it lies below state average of Rs. 1270 crore per district in 2022-23. The highest annual growth rate was observed in Hamirpur (13.26%), and the lowest in Banda district (0.76), and other district shows minimum growth (Table 6).

Availability of Loan per Hectare of GCA

The agricultural credit per hectare of Gross Cropped Area (GCA) has shown an increasing trend with a tremendous rise

in recent years (Table 7). The availability of agricultural credit (Institutional Credit) per hectare of Gross Cropped Area (GCA) in seven districts of the Bundelkhand Region is vastly inequitable.

Agricultural credit disbursement per hectare of GCA was 31833 in 2022-23. It was interesting to note that the agricultural credit avail was the highest in terms of per hectare for 64870 in Jhansi, Rs. 46146 in Jalaun, Rs. 37550 in Hamirpur, and Rs. 27837 in Lalitpur and it was as low as Rs. 11026 in Chitrakoot, Rs. 12840 in Mahoba, Rs. 13722 in Banda (Table 7). It may also be observed from the data

Table 7. District-wise agricultural credit flow in Bundelkhand Region of Uttar Pradesh

Districts	Credit Flow in Agri (Rs. lakh)	Agricultural Credit/ GCA (Rs. /ha)
Jhansi	366811	64870
Jalaun	221756	46146
Hamirpur	141649	37550
Banda	65145	13722
Lalitpur	139634	27837
Mahoba	48899	12840
Chitrakoot	52347	11026
Bundelkhand Region	1036241	31833

Source Potential Linked Credit Plan (UP), NABARD, Regional Office, Lucknow, Uttar Pradesh.

the agriculture credit disbursement per hectare of GCA was more than the region in 3 districts. The low availability of credit adversely affects the adoption of modern farming techniques and private capital investment, which in turn lowers the productive potential of the agricultural sector, resulting in low production and productivity and pushing farmers to borrow from informal credit. There is a need to increase the agricultural credit flow in the backward districts in the region to achieve sustainable agriculture growth and contribute more towards attaining the status of a developed region.

Conclusion and Policy Implications

Lack of access to credit is particularly problematic for small and marginal farmers. Without personal savings, borrowing from non-institutional sources (such as moneylenders, friends and relatives, etc.) may incur unduly high-interest rates. The study concluded that the total institutional credit to the agriculture sector has increased from Rs. 39305 crores in 2015-16 to Rs. 169585 crores in 2022-23 in Uttar Pradesh, and that for Bundelkhand Region from Rs. 3952.24 crores to Rs. 9451.25 crores during the same period. The credit disbursed per hectare of Gross Cropped Area (GCA) was high, at Rs.64870 in Jhansi and low in Chitrakoot, at Rs. 11026. The study suggested that academicians and policymaker banks should be incentivised to lend in backward districts and credit-starved districts to take care of the uneven distribution of credit among different districts of the Bundelkhand Region and expansions of the rural bank network to provide adequate credit to the agriculture sector.

References

- BOB 2021. *State Level Bankers' Committee 2021*, Bank of Baroda, Uttar Pradesh, Lucknow. <https://www.slbcup.com/Agenda/SLBC%20Agenda%20Booklet%20March%202021.pdf>
- Haque T and Goyal A 2021. Access to institutional credit by farmers in Eastern India. *Journal of Asian Development Research*, 2633190X211040622. <https://doi.org/10.1177/2633190X211040622>
- Kumar A Singh K M and Sinha S 2010. Institutional credit to agriculture sector in India: Status, performance and determinants. *Agricultural Economics Research Review* 23:253-264. <https://indianjournal.bhuelibrary.in/ijor.aspx?target=ijor:aerr&volume=23&issue=2&article=006&type=pdf>
- Kumar A Singh R K P Jee S Chand S Tripathi G and Saroj S 2015. Dynamics of access to rural credit in India: patterns and determinants. *Agricultural Economics Research Review* 28:151-166. DOI: <http://dx.doi.org/10.5958/0974-0279.2015.00030.0>
- Kumar V 2021. Growth and issues in agricultural credit with special reference to Uttar Pradesh: A district level analysis. *Indian Journal of Agricultural Marketing* 35: 141-166. <https://indianjournal.bhuelibrary.in/ijor.aspx?target=ijor:ijam&volume=35&issue=1&article=011&type=pdf>
- Kumar V 2023. Trends and pattern of institutional credit to agriculture sector with special reference to Tamil Nadu: A district level analysis. *Indian Journal of Agricultural Marketing* 37: 123-153. <https://www.indianjournals.com/ijor.aspx?target=ijor:ijam&volume=37&issue=3spl&article=034>
- Kumar, V 2021. Trends and Patterns in Agriculture Credit in India: A district level analysis of Uttar Pradesh. National Bank for Agriculture and Rural Development, Working Paper:1:1-29. <https://www.nabard.org/auth/writereaddata/tender/2501235626trends-and-patterns-in-agriculture-credit-in-india.pdf>
- Mohan R 2006. Agricultural Credit in India: Status, Issues and Future Agenda, *RBI Bulletin*, Mumbai, November, pp-993-1007. <https://www.aesanetwork.org/wp-content/uploads/2018/02/Agricultural-Credit-in-India-Status-Issues-and-Future-Agenda.pdf>
- Mohan, R 2006. Agricultural credit in India: Status, issues and future agenda. *Economic and Political Weekly* 41:1013-1023. <https://www.epw.in/journal/2006/11/banking-and-finance-money-special-issues-specials/agricultural-credit-india.html>
- NABARD 2020. *Potential Linked Credit Plans of 7 District*, National Bank for Agriculture and Rural Development, Uttar Pradesh Regional Office, Lucknow. <https://www.nabard.org/info-centre-state-focus-papers-potentiallinkplans.aspx?cid=641&id=698>
- NABARD 2021. *Potential Linked Credit Plans of 7 District*, National Bank for Agriculture and Rural Development, Uttar Pradesh Regional Office, Lucknow. <https://www.nabard.org/info-centre-state-focus-papers-potentiallinkplans.aspx?cid=641&id=698>
- NABARD 2022-23. *Annual Report, Various Issues*, National Bank for Agriculture and Rural Development National Bank for Agriculture and Rural Development, (NABARD), Mumbai. <https://www.nabard.org/pdf/2023/annual-report-2022-23-full-report.pdf>
- NABARD 2022. *State Focus Paper 2022-23*, National Bank for Agriculture and Rural Development, Uttar Pradesh Region Office, Lucknow. <https://www.nabard.org/info-centre-state-focus-papers.aspx?cid=512&id=698>
- NABARD 2022. *Potential Linked Credit Plans of 7 District*, National Bank for Agriculture and Rural Development, Uttar Pradesh Regional Office, Lucknow.
- NABARD 2023. *Potential Linked Credit Plans of 7 District*, National Bank for Agriculture and Rural Development, Uttar Pradesh Regional Office, Lucknow. <https://www.nabard.org/info-centre-state-focus-papers-potentiallinkplans.aspx?cid=641&id=698>

Pandey L and Reddy A A 2012. Farm productivity and rural poverty in Uttar Pradesh: A regional perspective. *Agricultural Economics Research Review* **25**: 25-35. <https://indianjournal.bhuelibrary.in/ijor.aspx?target=ijor:aerr&volume=25&issue=1&article=003&type=pdf>

Shah M Rao R and Shankar P V 2007. Rural Credit in 20th Century India: Overview of History and Perspective.

Economic and Political Weekly **42**: 1351-1364. <https://www.epw.in/journal/2007/15/special-articles/rural-credit-20th-century-india.html>

Taloh T and Kumar V 2021. Institutional credit flow in North eastern region: Issues and solutions. *Indian Journal of Agricultural Marketing* **35**:7-31. <https://www.nabard.org/auth/writereaddata/tender/2709225325institutional-credit-flow-in-north-eastern-region-issues-and-solutions.pdf>

Received: March 11, 2024 Accepted: May 21, 2024