Empirical Economics Letters, 25 (Special Issue 2): pp. 131-145, (June 2026) *ISSN 1681 8997*
https://doi.org/10.5281/zenodo.20596364

Agricultural Credit and Institutional Performance under the Kisan Credit Card Scheme: Evidence from West Tripura, India

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Abstract: The Kisan Credit Card (KCC) scheme has been a key institutional intervention for strengthening the agricultural credit delivery system in India. This study examines decadal trends (2012-2024) in the KCC sanction, disbursement and outstanding credit in Tripura, focusing on West Tripura district. Statistical tools including time-series linear regression, one-way ANOVA, Tukey's HSD post hoc tests were employed. The study identifies a statistically significant decline in the number of sanctioned KCC accounts ($p < 0.05$) with a strong increasing trend in the outstanding credit ($R^2 = 0.89$, $p < 0.001$). Institutional analysis reveals significant performance disparities ($p < 0.01$), with Tripura Gramin Bank demonstrating superior outreach compared to the commercial and cooperative banks. Sector-wise analysis reveals heavy concentration of credit in the crop cultivation (above 92%), with limited but gradually increasing concentration in the allied activities such as dairy and fisheries. The findings highlight structural imbalances, suggesting the need for credit diversification and improved monitoring.

Keywords: Kisan Credit Card, Sectoral Credit Diversification, Rural Finance, Institutional Performance, Financial Inclusion

JEL Classification Number: Q14, Q18, G21, O18, R51

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