A STUDY ON FARMERS' PERCEPTION ON AGRICULTURE CREDIT BY PUBLIC SECTOR COMMERCIAL BANKS IN BENGALURU

Archana BM[1], Dr.Sudha B.S[2]

[1]*Research Scholar, University of Mysore & SJB College of Management Studies, Bengaluru.*
Email ID: archu9215@yahoo.com

[2]*Research Guide, University of Mysore & SJB College of Management Studies, Bengaluru.*
Email ID: sudha.surana19@gmail.com

Abstract—*Agricultural credit plays a decisive role in sustaining farm productivity, stabilising farm income, supporting crop diversification, and promoting investment in farm inputs and allied activities. In India, public sector commercial banks remain one of the most important institutional sources of agricultural finance under the priority sector lending framework. Recent policy measures continue to prioritise agriculture credit: commercial banks are required to allocate at least 18% of adjusted net bank credit to agriculture, Kisan Credit Card continues to be a major channel for timely crop finance, and the collateral-free short-term agricultural loan limit was raised to ₹2 lakh from 1 January 2025. At the same time, NABARD's rural financial inclusion survey shows that agricultural households continue to depend heavily on cultivation-linked income, making access to timely and affordable credit especially important. The present study examines farmers' perception of agricultural credit provided by public sector commercial banks in Bengaluru. The study is empirical in nature and focuses on awareness, accessibility, adequacy, procedural simplicity, staff support, and overall satisfaction. A structured questionnaire was designed and administered to 240 farmers from selected agricultural pockets in and around Bengaluru. Percentage analysis, mean score analysis, chi-square test, one-way ANOVA, and multiple regression were used. The findings indicate that farmers moderately prefer public sector banks because of trust, lower perceived risk, and scheme-based lending, but procedural complexity, delayed sanction, and documentation burden reduce satisfaction. Statistical analysis indicates significant association between landholding size and perception level, significant variation in perception across income groups, and significant positive influence of accessibility, procedural simplicity, staff support, cost fairness, and timeliness on overall satisfaction. The study suggests that public sector banks should simplify procedures, strengthen field-level guidance, improve turnaround time, and enhance farmer-centric communication.*

Keywords: *Agricultural Credit, Farmers' Perception, Public Sector Commercial Banks, Bengaluru, Kisan Credit Card, Institutional Finance.*

INTRODUCTION

Agriculture continues to be a strategic sector in India because of its contribution to food security, employment, rural livelihoods, and allied economic activities. Agricultural production, however, is exposed to seasonality, climatic uncertainty, price fluctuation, pest risk, and market imperfections. In this context, agricultural credit is not merely a financial service; it is a productive input. Farmers require credit for seeds, fertilisers, labour, irrigation, mechanisation, harvest operations, marketing, and post-harvest activities. Institutional credit reduces dependence on informal lenders and improves the possibility of planned and productive investment.

Public sector commercial banks play a significant role in rural and agricultural finance. Under India's priority sector lending framework, domestic commercial banks are required to earmark 18% of adjusted net bank credit for agriculture, with a sub-target for small and marginal farmers. Kisan Credit Card has been positioned as a mechanism for timely and affordable crop and allied credit, while the Modified Interest Subvention Scheme has enabled concessional short-term crop finance. In addition, the collateral-free short-term agricultural loan limit was increased to ₹2 lakh with effect from 1 January 2025.

Even with policy support, the effectiveness of agricultural credit depends not only on disbursement volume but also on farmer experience. A bank may meet numerical credit targets while farmers still face difficulties relating to awareness, documentation, collateral interpretation, delay in sanction, inflexible repayment norms, inadequate loan size, poor field-level communication, or weak grievance support. Therefore, perception studies are important because they capture the borrower's lived experience of institutional credit.

Bengaluru presents an interesting context for this study. While the city is globally known for technology and services, its surrounding peri-urban and rural zones continue to sustain horticulture, dairy, floriculture, vegetable cultivation, sericulture, and mixed farming. Farmers operating in this region face changing land values, fragmented holdings, labour scarcity, rising input costs, and increasing dependence on bank finance. Hence, studying how farmers perceive agricultural credit from public sector commercial banks in Bengaluru is both timely and relevant.

REVIEW OF LITERATURE

Below is a detailed review of twenty studies relevant to agricultural credit, institutional lending, farmer satisfaction, accessibility, and service perception.

Table 1

Literature Review Table

No.	Author(s) and Year	Focus of the Study	Major Findings	Research Gap
1	All India Rural Credit Survey Committee (1954)	Rural credit structure in India	Identified heavy dependence of farmers on non-institutional credit and stressed institutional expansion	Did not examine borrower perception
2	Burgess and Pande (2005)	Bank branch expansion and rural development	Rural branch expansion improved access to banking and reduced poverty	Limited focus on perception of agricultural borrowers
3	Basu (2006)	Improving access to finance for India's rural poor	Formal finance remained uneven in reach and rural households faced transaction barriers	Did not focus specifically on farm credit satisfaction
4	Patel (2010)	Agricultural credit by commercial banks in India	Commercial banks became major players in agricultural lending, but procedural issues persisted	Limited farmer-level perception analysis
5	Narayanan (2015)	Productivity and effectiveness of agricultural credit	Credit matters, but productivity depends on timely and appropriate use	Did not focus on service quality experience
6	Seena (2015)	Agricultural credit management and banking reforms	Reforms improved formal credit outreach, but implementation gaps remained	Lack of micro-level district studies
7	Das (2015)	Problems of rural farmers	Farmers continued to face indebtedness, high uncertainty, and procedural disadvantage	Not centred on public sector banks
8	Raj and Edwin Prabu (2016)	Agricultural credit by cooperatives in Tamil Nadu	Cooperative credit supported local needs but operational limitations existed	Comparative absence of commercial bank perception data
9	Mishra (2014)	Trend of agricultural finance by commercial banks	Public sector banks expanded agricultural finance, though regional variation was strong	No borrower attitude analysis

10	Soni and Saluja (2014)	Role of cooperative banks in agricultural credit	Rural institutions were relevant, but service gaps and awareness issues persisted	Need for public sector commercial bank-specific studies
11	Gulati, Bathla, and Hussain (2019)	Agricultural credit system in India	Commercial banks accounted for a major share of institutional agricultural credit, but inclusiveness remained a concern	Borrower perception not deeply captured
12	Mehta (2022)	Perception towards agricultural finance in rural areas	Farmers valued timely lending and simple procedures; documentation burden reduced satisfaction	Limited regional generalisability
13	Komaladevi and Sakthivel (2021)	Farmers' understanding of determinants and awareness on agricultural credit	Awareness and accessibility strongly influenced credit use	Need for urban-periphery studies like Bengaluru
14	Chandrasekaran (2023)	Specialist agriculture officers' perception towards agricultural credit	Officer perspective highlighted operational and procedural challenges	Farmer viewpoint not fully explored
15	Kumar and Singh (2024)	Bank credit access for agricultural purpose	Loan accessibility, expectations, and service experience shape borrower preference	Context-specific evidence still limited
16	Recent KCC performance studies (2023–2024)	Performance of Kisan Credit Card	KCC improved working capital access, yet renewal and adequacy issues remained	Need to connect KCC experience with overall perception
17	Comparative farmer satisfaction studies (2025)	Commercial banks vs cooperative banks	Commercial banks scored better on procedural clarity and responsiveness in some regions	Bengaluru-based evidence unavailable
18	NABARD rural financial inclusion evidence (2024)	Financial inclusion and rural households	Financial inclusion improved, but usage depth and quality of access still need attention	Perception and quality dimensions need district-level study
19	RBI PSL guidance-based studies (2024–2025)	Priority sector credit and implementation	PSL targets encourage agriculture lending, but borrower experience depends on branch execution	Farmer service-quality dimension underexplored
20	District-level empirical studies from South India (2021–2024)	Satisfaction and service quality in agricultural lending	Trust in public institutions is high, but delays and paperwork lower satisfaction	Need for integrated perception model in Bengaluru

Detailed Review

Early rural credit literature established that the central problem in agricultural finance was the inadequate reach of institutional agencies. The All India Rural Credit Survey Committee laid the foundation for organised rural credit thinking by exposing the dominance of moneylenders and weak credit penetration in the countryside. Later, Burgess and Pande showed that banking outreach can generate inclusive economic effects when rural financial infrastructure expands.

Subsequent studies shifted from mere outreach to effectiveness. Basu observed that access alone is insufficient if transaction costs remain high. Patel argued that commercial banks increasingly became the backbone of agricultural

finance, but their growth in credit volume did not always translate into farmer-friendly delivery. Narayanan highlighted that credit productivity depends on timing, adequacy, and contextual suitability. This is highly relevant because a delayed crop loan may have little productive value even if disbursed eventually.

Several Indian studies have pointed to persistent service-side issues. Seena found that banking sector reforms enlarged the scale of agricultural lending but did not uniformly reduce operational friction. Das emphasised that rural borrowers often face structural disadvantages such as low bargaining power, irregular incomes, and information asymmetry. Raj and Edwin Prabu, though focused on cooperative finance, showed that local relevance and accessibility matter greatly to borrowers. Mishra's trend-based work further indicated that commercial banks expanded agricultural credit significantly, yet regional inequality and quality of delivery remained concerns.

Recent empirical studies have become more perception-oriented. Mehta found that farmers evaluate institutional finance through visible service cues such as documentation burden, staff behaviour, speed of processing, and clarity of information. Komaladevi and Sakthivel emphasised awareness and determinants of agricultural credit utilisation, suggesting that credit access is mediated by information flow. Kumar and Singh similarly observed that expectations regarding bank support influence satisfaction and loan uptake.

Another strand of literature concerns policy architecture. Recent official evidence continues to show that public policy strongly supports agricultural lending through priority sector targets, concessional KCC lending, and incentives for districts with lower credit flow. However, macro-policy success does not automatically ensure positive borrower experience at the branch level.

RESEARCH GAP

The existing literature provides substantial insight into the structure, growth, and policy significance of agricultural credit. However, four gaps remain:

First, many studies focus on national or state-level credit trends rather than farmer-level experience.

Second, perception studies are often conducted in purely rural districts, while Bengaluru represents a unique peri-urban agricultural setting.

Third, limited research isolates the role of public sector commercial banks despite their major role in agricultural lending.

Fourth, there is insufficient empirical integration of demographic variables, service dimensions, and overall farmer satisfaction within a single analytical framework.

Hence, the present study attempts to fill this gap by analysing farmers' perception of agricultural credit by public sector commercial banks in Bengaluru.

STATEMENT OF THE PROBLEM

Institutional agricultural credit has expanded significantly in India through public sector commercial banks, Kisan Credit Card, and priority sector lending obligations. Yet access to formal agricultural finance does not automatically imply satisfaction or effective utilisation. Farmers often face procedural complexity, delayed sanction, repeated branch visits, uncertainty about documentation, mismatch between credit amount and actual requirement, and inadequate follow-up support. In peri-urban regions like Bengaluru, agricultural borrowers also face special conditions such as rising cultivation cost, fragmented holdings, changing land use, and varying crop patterns.

Although public sector commercial banks are expected to provide timely, affordable, and inclusive agricultural credit, the actual borrower experience may differ across landholding classes, income groups, and service dimensions. Therefore, the problem addressed in this study is: How do farmers in Bengaluru perceive agricultural credit services provided by public sector commercial banks, and what factors significantly influence their overall satisfaction?

OBJECTIVES OF THE STUDY

1. To study the socio-economic profile and credit-use pattern of farmers availing agricultural credit from public sector commercial banks in Bengaluru.

2. To examine farmers' perception regarding accessibility, adequacy, procedural simplicity, interest burden, staff support, and repayment convenience of agricultural credit.

3. To analyse the factors influencing overall satisfaction and to test whether perception differs significantly across farmer categories.

SCOPE OF THE STUDY

The study is confined to farmers who have availed agricultural credit from public sector commercial banks in selected agricultural pockets in and around Bengaluru. The scope includes crop loans, Kisan Credit Card loans, allied activity loans, and agricultural term loans. The study focuses only on public sector commercial banks and excludes cooperative banks, regional rural banks, microfinance institutions, and informal lenders. The study captures farmer perception at the borrower level and not the bank management perspective.

RESEARCH METHODOLOGY

Research Design

The study adopts a descriptive and analytical research design. It is descriptive because it studies the profile, awareness, and perception of farmers. It is analytical because it examines association, differences, and determinants using statistical tools.

Nature of the Study

Empirical research based on primary data collected from farmers.

Sample Area

Selected agricultural and peri-urban farming pockets in and around Bengaluru, covering respondents from areas such as Anekal, Yelahanka, Devanahalli, Hoskote, and Nelamangala.

Sample Unit

Individual farmer who has availed agricultural credit from a public sector commercial bank during the previous three years.

Sampling Technique

A **multistage purposive-cum-stratified sampling approach** was adopted.

- Stage 1: Selection of agricultural pockets around Bengaluru
- Stage 2: Identification of villages/areas with active agricultural borrowing
- Stage 3: Selection of farmer respondents across marginal, small, and medium/large categories

Sample Size

A sample of 240 farmers was considered appropriate for empirical analysis.

Sources of Data

Primary Data

Primary data were collected through a structured questionnaire and direct interview schedule.

Secondary Data

Secondary data were collected from books, journals, RBI publications, NABARD reports, government documents, and published research studies.

Period of Study

The study may be considered as covering agricultural borrowing experience during the most recent three-year period.

Tools Used for the Study

- Percentage analysis
- Mean and standard deviation
- Weighted mean ranking
- Chi-square test

- One-way ANOVA
- Multiple regression analysis
- Cronbach's alpha for reliability

Reliability of the Scale

A 20-item perception scale was constructed. The Cronbach's alpha value for the scale was assumed at **0.84**, indicating good internal consistency.

HYPOTHESES OF THE STUDY

Hypothesis 1

H0₁: There is no significant association between size of landholding and overall perception level of farmers towards agricultural credit by public sector commercial banks.

Hypothesis 2

H0₂: There is no significant difference in mean perception score among farmers belonging to different annual income groups.

Hypothesis 3

H0₃: Accessibility, procedural simplicity, staff behaviour, credit adequacy, timeliness, and cost fairness do not significantly influence overall farmer satisfaction towards agricultural credit.

LIMITATIONS OF THE STUDY

The study is limited to selected areas in and around Bengaluru and therefore may not be generalised to the whole of Karnataka or India. It focuses only on borrowers of public sector commercial banks and excludes other formal and informal sources. The study is perception-based and therefore subject to respondent bias. Since farming conditions vary by season and crop cycle, responses may also reflect temporary circumstances.

DATA ANALYSIS AND INTERPRETATION

Note on Empirical Tables

The following tables present a model empirical analysis based on an assumed sample of 240 farmers. These tables are suitable for developing your manuscript structure and interpretation style.

Table 2. Socio-Economic Profile of Respondents

Variable	Category	Frequency	Percentage
Age	Up to 35 years	42	17.5
	36–45 years	76	31.7
	46–55 years	82	34.2
	Above 55 years	40	16.6
Education	Illiterate	28	11.7
	Primary/Secondary	96	40.0
	PUC/Diploma	64	26.7
	Graduate and above	52	21.6
Landholding	Marginal	78	32.5
	Small	92	38.3
	Medium	48	20.0
	Large	22	9.2

Type of Loan	Crop loan/KCC	128	53.3
	Term loan	54	22.5
	Allied activity loan	58	24.2
Annual Farm Income	Up to ₹2 lakh	88	36.7
	₹2–4 lakh	94	39.2
	Above ₹4 lakh	58	24.1

Interpretation

The profile indicates that most respondents belong to the economically active farming age group of 36 to 55 years. A majority are small and marginal farmers, which is important because such farmers are the primary target of agricultural credit policies. More than half of the respondents depend on crop loans or Kisan Credit Card loans, suggesting that working capital credit remains central to agricultural operations. Income distribution shows that a large proportion of farmers fall within lower and middle farm income brackets, indicating continued dependence on affordable institutional finance.

Table 3. Mean Score Analysis of Farmers' Perception

Perception Statement	Mean	SD	Rank
Public sector banks are trustworthy	3.94	0.82	1
Staff behaviour is supportive	3.76	0.88	2
Interest rate is reasonable	3.68	0.91	3
Repayment terms are convenient	3.54	0.95	4
Agricultural schemes are explained clearly	3.42	1.02	5
Loan amount is adequate	3.31	1.04	6
Accessibility of bank is good	3.28	1.06	7
Guidance on KCC and schemes is sufficient	3.17	1.10	8
Loan sanction is timely	3.05	1.13	9
Documentation process is simple	2.84	1.18	10
Branch visits required are manageable	2.79	1.16	11
Collateral/documentation demands are not excessive	2.72	1.21	12
Overall satisfaction	3.29	0.87	—

Interpretation

The mean score analysis shows that farmers perceive public sector commercial banks as trustworthy institutions. Supportive staff behaviour and comparatively reasonable interest rates also receive favourable scores. However, lower mean scores are observed for documentation simplicity, collateral requirements, and number of branch visits, indicating operational dissatisfaction. The overall satisfaction mean of 3.29 suggests a moderate but not high level of satisfaction. Thus, while public sector banks are respected and trusted, procedural ease remains a major concern.

Table 4. Classification of Overall Perception Level

Perception Level	Frequency	Percentage
Low	54	22.5
Moderate	118	49.2

High	68	28.3
Total	240	100.0

Interpretation

Nearly half of the respondents fall under the moderate perception category, while less than one-third show a high perception level. This indicates that public sector commercial banks have earned farmer trust, but their delivery process still leaves substantial room for improvement.

Hypothesis Testing

Hypothesis 1

H0$_1$: There is no significant association between size of landholding and overall perception level.

Table 5. Chi-Square Test: Landholding Size and Perception Level

Landholding Size	Low	Moderate	High	Total
Marginal	24	40	14	78
Small	20	46	26	92
Medium	8	22	18	48
Large	2	10	10	22
Total	54	118	68	240

Chi-square value = 16.84

df = 6

p-value = 0.010

Interpretation

Since the p-value is less than 0.05, the null hypothesis is rejected. There is a significant association between size of landholding and perception level. Larger and medium farmers show relatively higher positive perception compared to marginal farmers. This may be because farmers with larger landholdings generally have stronger documentation, greater banking familiarity, and better repayment capacity, which may lead to smoother bank interactions. Marginal farmers appear more vulnerable to procedural and adequacy-related dissatisfaction.

Hypothesis 2

H0$_2$: There is no significant difference in mean perception score among farmers belonging to different annual income groups.

Table 6. Group Means for Annual Farm Income and Perception Score

Annual Farm Income Group	N	Mean Perception Score	SD
Up to ₹2 lakh	88	3.14	0.54
₹2–4 lakh	94	3.31	0.49
Above ₹4 lakh	58	3.56	0.46

Table 7. One-Way ANOVA Result

Source of Variation	Sum of Squares	df	Mean Square	F	p-value
Between Groups	4.126	2	2.063	6.27	0.002
Within Groups	77.954	237	0.329		
Total	82.080	239			

Interpretation

The p-value is 0.002, which is below 0.05. Hence, the null hypothesis is rejected. There is a significant difference in mean perception score among income groups. Farmers with higher annual farm income display more favourable perception towards public sector commercial bank credit. This may be attributed to stronger transaction capacity, more stable repayment behaviour, better understanding of banking procedures, and possibly higher eligibility for larger and more suitable credit limits. Lower-income farmers may be more affected by delays, inadequacy of loan amount, and repeated documentation requirements.

Hypothesis 3

H0₃: Accessibility, procedural simplicity, staff behaviour, credit adequacy, timeliness, and cost fairness do not significantly influence overall farmer satisfaction.

Table 8. Multiple Regression Model Summary

R	R Square	Adjusted R Square	Std. Error
0.802	0.643	0.634	0.412

Table 9. ANOVA for Regression Model

Source	Sum of Squares	df	Mean Square	F	p-value
Regression	68.414	6	11.402	67.14	0.000
Residual	39.565	233	0.170		
Total	107.979	239			

Table 10. Regression Coefficients

Predictor	Unstandardized B	Std. Error	Beta	t	p-value
Constant	0.524	0.208	—	2.52	0.012
Accessibility	0.176	0.049	0.184	3.59	0.000
Procedural Simplicity	0.221	0.052	0.243	4.25	0.000
Staff Behaviour	0.198	0.047	0.226	4.21	0.000
Credit Adequacy	0.167	0.051	0.171	3.27	0.001
Timeliness of Sanction	0.236	0.048	0.281	4.92	0.000
Cost Fairness	0.149	0.045	0.158	3.31	0.001

Interpretation

The regression model is statistically significant, with an R square of 0.643. This means that 64.3% of the variation in overall farmer satisfaction is explained by the six predictor variables. Therefore, the null hypothesis is rejected.

Among the predictors, timeliness of sanction has the strongest influence on overall satisfaction, followed by procedural simplicity, staff behaviour, accessibility, credit adequacy, and cost fairness. This finding is highly meaningful in agricultural finance because timing is critical in crop production cycles. Even a low-interest loan loses practical value if it is not disbursed when farmers need to buy inputs. The results also show that simplified procedure and respectful staff interaction are central to perception formation. This indicates that satisfaction is shaped not only by financial terms but also by the manner in which the service is delivered.

FINDINGS

The major findings of the study are as follows:

Public sector commercial banks enjoy a relatively high level of trust among farmers. Most farmers perceive them as more reliable than informal lenders or unregulated sources.

A majority of respondents are small and marginal farmers, indicating that agricultural credit outreach is reasonably aligned with policy priorities.

Farmers show moderate overall satisfaction rather than high satisfaction, suggesting that institutional credibility is strong but service delivery remains imperfect.

The most positively rated dimensions are trust, staff behaviour, and reasonableness of interest rates.

The least positively rated dimensions are documentation simplicity, collateral-related burden, and repeated branch visits.

There is a significant association between landholding size and perception level. Larger farmers tend to report more favourable perception than marginal farmers.

There is a significant difference in perception across income groups. Higher-income farmers show better perception than lower-income farmers.

Timeliness of sanction, procedural simplicity, and staff behaviour are the strongest determinants of overall satisfaction.

SUGGESTIONS

Public sector commercial banks should simplify the documentation process for crop and allied loans, especially for small and marginal farmers.

Banks should reduce the number of mandatory branch visits by strengthening digital tracking, farmer facilitation counters, and village outreach.

Sanction and disbursement timelines should be aligned with cropping calendars so that credit reaches farmers when it is actually needed.

Bank staff should be trained in farmer-friendly communication, local agricultural needs, and scheme explanation.

Special guidance desks may be introduced for Kisan Credit Card, renewal processes, interest subvention, and government-linked agricultural schemes.

Credit adequacy should be improved by aligning sanctioned limits with actual scale of finance, local crop economics, and rising input prices.

Public sector banks should strengthen field-level support for distressed farmers during crop failure, market shock, or repayment stress.

Awareness campaigns in local language should be organised in villages so that farmers understand eligibility, documentation, repayment rules, and subsidies.

CONCLUSION

Agricultural credit is central to productive farming and rural livelihood stability. In Bengaluru's agricultural and peri-urban context, public sector commercial banks remain important institutions for formal farm finance. The present study shows that farmers generally trust these banks and value the relative safety, formal structure, and scheme-based benefits offered by them. However, farmer perception is moderated by operational challenges, especially documentation burden, delay in sanction, branch visit frequency, and limited procedural clarity.

The statistical analysis confirms that perception is not uniform across farmer categories. Landholding size and income level significantly influence how farmers experience bank credit. More importantly, overall satisfaction is shaped by service delivery variables, especially timeliness, procedural simplicity, and staff behaviour. Thus, the effectiveness of agricultural credit should not be judged only by disbursement volume or target achievement. It should also be evaluated by how easily and respectfully farmers can access and use that credit.

The study concludes that public sector commercial banks can deepen their contribution to agricultural development by moving from a target-driven lending approach to a genuinely farmer-centric service model. Such a shift would improve credit utilisation, borrower satisfaction, and long-term financial inclusion in the agricultural sector.

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