

c. Reason for the improvement in Agricultural Productivity:

The main reason for the improvement in agricultural credit disbursement in Bihar since 2003-04 may be attributed to the following developments:-

1. Kisan Credit Card package - effective instrument to the Commercial Banks and the RRBs to enter the crop loans segment
2. Million Shallow Tube wells Programmed (MSTP) - a convenient platform for the CBs and the RRBs for increasing investment credit
3. Growing agriculture sector since the late 1990s supported financing for Farm Mechanization in Bihar.¹¹

