



**A STUDY ON SELECTED FINANCIAL CREDIT FOR AGRICULTURAL
DEVELOPMENT BY NATIONAL BANK FOR AGRICULTURE AND RURAL
DEVELOPMENT (NABARD) WITH REFERENCE TO KARNATAKA**

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ABSTRACT

The conspicuous issue in current situation is the job of NBARD and its partnered plans for agribusiness division in India, as Indian Economy is a creating economy where the greater part of the individuals live in rustic zone and rely upon horticulture and other related movement. In this way Karnataka is a dominantly agrarian state and economy of Karnataka is horticulture based economy. There is bountiful common and HR accessible in the state yet because of absence of capital, absence of specialized information, regulatory wastefulness and absence of appropriate arranging, they have not been completely consumed. So the overall population didn't get full bit of leeway of it. So as to give satisfactory believability on an ideal opportunity to horticulture and non-rural exercises in provincial regions, NABARD is assuming a significant job in fortifying the economy. Under this exploration study to examine the job of NABARD in farming and essential segment of Karnataka express the effect of credit office gave by NABARD on agrarian profitability, business, salary age limit, resources creation and expectation for everyday comforts have been thought of. The scientist found the significant issues looked by NABARD, these issues are: Inadequacy of Credit, Constraints on opportune accessibility of credit, High Interest Rates, Neglect of Small and Marginal Farmer and Continues Presence of Informal Markets. The analyst additionally found the connection between the areas of Karnataka from where the essential information is gathered. The connection between the areas depends on the reactions of the respondents concerning the

significant issues of credit looked by NABARD. In spite of the fact that numerous investigations have been embraced on the different plans gave by the NABARD however not very many have addressed the rancher's evaluation. This investigation has tended to issues like how these plans are ending up being helpful to the country India and it has additionally endeavored to basically dissect the monetary help to the cultivating network on the loose. The investigation has additionally watched the requirement for act of spontaneity in such money related plans through the recommendations and criticisms of cultivating recipients too.

Keywords: *Credit offices, NABARD, Credit Issues, Financial necessity, Agriculture, Farmer's examination, NABARD, Policy rebuilding*

INTRODUCTION

Indian Economy is a creating economy where lion's share of the populace live in rustic regions. The greater part of the individuals rely upon farming and other related exercises for their job. There are numerous issues of destitution, joblessness and financial disparities. After fulfillment of autonomy, endeavors have been made to create agribusiness and essential area under different Panchayat conspires however not anticipated achievement. In this way, the requirement for a different body for a different association for agribusiness and provincial improvement was figured it out. What's more, for this, on July 12, 1982, after the merger of agrarian renegotiating and Development Corporation and rustic credit plot, NABARD was shaped.

Karnataka state covers a zone of 191,976 square kilometers (74,122 sq mi), or 5.83 percent of the all out topographical region of India. It is the 6th biggest Indian state by zone. With 61,130,704 occupants at the 2011 enumeration, agribusiness bolsters 13.74 million specialists, of which 23.61 percent are cultivators and 25.67 percent horticultural laborers. An aggregate of 123,100 km² of land is developed in Karnataka establishing 64.6% of the complete topographical region of the state. Karnataka's economy is creating economy. It depends on farming, animal cultivation and rustic businesses. Karnataka had an expected GSDP (Gross State Domestic Product) of about US\$115.86 billion in the 2014–15 monetary year. The state enlisted a GSDP development pace of 7% for the year 2014–2015. Karnataka's commitment to India's GDP in the year 2014–15 was 7.54%. With GDP development of 17.59% and per capita GDP development of 16.04%, Karnataka is on the sixth situation among all states and association regions. In a business review directed for the year 2013–2014, the joblessness rate in Karnataka was 1.8% contrasted with the national pace of 4.9%. A BloombergQuint article contends Karnataka to be India's most prosperous state referring to numerous reasons. In 2011–2012, Karnataka had an expected destitution proportion of 20.91% contrasted with the national

proportion of 21.92%. About 56% of the workforce in Karnataka is occupied with agribusiness and related exercises. An aggregate of 12.31 million hectares of land, or 64.6% of the state's absolute zone, is developed. A great part of the farming yield is reliant on the southwest storm as just 26.5% of the planted region is flooded. In the state, capital of the state bengaluru IT Hub of the country, sugar enterprises, iron and steel businesses, articles of clothing, concrete ventures, cotton, vegetable industry, oil, steel ventures, warm force plants, hydro power stations, fisheries, and salt industry are the significant ones. Karnataka came in its current structure, on 1 November 1956, with the section of the States Reorganization Act. Initially known as the State of Mysore, it was renamed Karnataka in 1973. The state compares to the Carnatic area. The capital and biggest city is Bengaluru. After the incorporation of 19 august states and 3 primitive states. Of the complete 29 states in India, 11 exceptional class and 18 states are of vague classification. Karnataka has been engaged with vague state.

There is plentiful common and HR accessible in the state yet because of absence of capital, absence of specialized information, regulatory wastefulness and absence of legitimate arranging, they have not been completely consumed. So the overall population didn't get full favorable position of it. Albeit, because of the administration endeavors and arranged turn of events, the state has made halfway progress in taking care of the issues of agribusiness, neediness, joblessness, value rise and so on. Be that as it may, there are numerous territories where there is a great deal to be done, for example, streets, water system, water-Solutions for power ventures, promoting, protection, horticultural fund and so on are normal.

NABARD is the most noteworthy foundation for financing agrarian and provincial improvement which gives renegotiate and direct account through state helpful banks, territorial rustic banks, business banks and so on. Thusly, ceaseless exploration is expected to investigate the job of NABARD in the monetary advancement of Karnataka region. Under this examination study, data identified with NABARD exercises and different activities were gotten from different state co-usable banks, territorial provincial banks and business banks and by reaching NABARD's office, alongside different people profited by various undertakings and advance offices of NABARD. NABARD's advancement has been assessed and introduced with regards to Karnataka's economy.

NABARD

In March 1979, the Reserve Bank of India established a board under the chairmanship of Shri V. Shivaraman, who presented its report on November 26, 1979. The Committee exhorted the Agriculture Rehabilitation and Development Corporation to set up National Agricultural and Rural Development Bank, with the disappointment of the country credit and money framework. On July 12, 1982, the Government of India passed a bill to set up the National Agricultural and Rural Development Bank (NABARD). NABARD fills in as a bound together office to meet a wide range of credit prerequisites in the field of agribusiness and provincial advancement in the nation. Simultaneously, it likewise works for the foundation of provincial country banks, the executives of renegotiating and review of their work. NABARD is assuming a significant job in reinforcing the agreeable structure in the national economy since its beginning. So as to give satisfactory believability on time territories, NABARD gives directions with respect to various kinds of administrations with the end goal of provincial credit organizations. Different sorts of plans are being worked and executed to give renegotiate to banks to the reason for rural offices, farming motorization, animal cultivation, agriculture and so on in rustic regions by NABARD.

REVIEW OF LITERATURE

R.H.Patel, (1987), analyzed the reasons and use of credit among various classifications of ranchers. As per them, on a normal around 70 percent of the accessible credit was utilized for profitable purposes and around 30 percent was redirected to non-beneficial employments. The degree of utilization for useless reasons for existing was the most elevated among enormous ranchers and least if there should be an occurrence of little ranchers. They further included that among the gainful purposes, crop advance, which represented the most elevated level of the complete credit, was generally prevailing, while among the non-profitable purposes, family costs had the most noteworthy offer in the all out advances for all the cases aside from the little ranchers.

An examination by *M.S. Sidhu, (1985)* assessed the effect of bank loaning on the way of life of horticultural workers, minor ranchers and little ranchers. They expressed that advances achieved a subjective change in the overall commitment of various wellsprings of gross family unit pay of test recipients and level of salary of the loanees rose. The examination uncovered that there has been a significant improvement in the utilization example of recipients.

L.K.Mohana Rao, (1985) inspected the effect of bank account on pay and trimming design. They found that adjustments in the editing design relied upon the accessibility of advance as well as different variables like water system, soil type, relative benefit of the contending crops.

An investigation completed by *B.N.Singh, and A.K. Yadav, (1996)* on the effect of institutional credit on the degrees of venture, pay and work on various gatherings of ranches. The investigation demonstrated that salary and business levels were found to have expanded with the expansion in speculation levels in ranches. The general normal pay and business came to Rs.4120.10 and 138.85 days on borrower homesteads and Rs, 3571.91 and 129.52 days on non-borrower ranches, separately.

As indicated by *Kewala Kumara, (1987)* Agricultural credit is a core of the arrangement of homestead activity. Satisfactory and ideal credit to the ranchers is, along these lines, imperative and basic for the restoration and progress of farming. Credit of the correct amount and of the correct kind colossally adds to agrarian improvement once the match-stick of credit touches off the fire better administrative ability support it and a sacred procedure of one prompting the other and covering all happen. Subsequently, the job of credit comprise in establishing framework stone of homestead upheaval and keeping up structure based upon it.

R. Dayanandan and N. Lalthia (Jan 2005): worried in his investigation on "NABARD and country change" that the mission of NABARD is to advance practical and fair horticulture and rustic improvement through powerful credit support ,related administrations organizations building and other inventive activity.

Dr. Tyagi Vandana (2012) worried in her examination on some issue and prospects like decay profitability and expanded fluctuation, decrease in capital arrangement, insufficient credit conveyance, decrease in credit to little borrowers, low accessibility of ranch electric force and so forth which are difficulties for development and improvement of India's horticulture in flow situation.

RESEARCH METHODOLOGY

This research has been conducted on the basis of following points

OBJETIVES OF THE STUDY

The accompanying goals are considered under this examination,

- I. To introduce a review of Agricultural and associated exercises in Karnataka state.
- ii. To dissect renegotiate police of NABARD in setting of Economy of Karnataka state.
- iii. To introduce the different degree of use of advance.
- iv. To investigate the input of recipient of NABARD.

v. To talk about and assess NABARD's commitment towards Karnataka state Economy.

DATA ANALYSIS AND DISCUSSION

As it has just been talked about that the principle reason for the foundation of NABARD is to give renegotiate to the satisfaction of a wide range of credit necessities for horticultural and unified segments, little ventures, house businesses and rustic enterprises, handiworks and other country create and related financial exercises in the provincial territories with the goal that agribusiness and provincial Development can be advanced. The principle target of NABARD is to give renegotiate or credit office to horticulture and partnered exercises and country advancement so a basic assessment of the credit accessible by NABARD becomes vital along these lines, so as to know the effect of NABARD on the Karnataka economy this investigation has been isolated in two sections. Initial segment shows the credit/renegotiate gave by NABARD in the state, and under the another piece of study the impact of credit office gave by NABARD relies upon level of use of advance/credit has been talked about which is appeared as under.

Renegotiate/Credit provided by NABARD

The accompanying renegotiate office gave by NABARD through different organizations like State Helpful Bank, Local Country Banks, and Business Banks and so forth.

SHORT TERM, MEDIUM TERM AND LONG TERM LOAN

Economy of the State is for the most part reliant on farming as over 65% of the complete populace is occupied with this division. Credit is a fundamental ligament for the advancement of monetary turn of events. In a creating economy like our own Horticulture Credit expect more prominent essentialness because of the way that it is a basic contribution to help and support crop creation.

- The Co-usable Credit framework is the most seasoned segment of the co-activity development and comprises of momentary credit, medium term credit and long haul credit structure.
- Short Term structure is a three tire structure with Essential Rural Credit social orders in country zones, Co-employable National Banks at the locale level and the Peak Bank at the state level.
- The Transient credit structure gives Momentary credit to edit creation and Medium Term credit for little improvements through Essential Agrarian Co-employable Social orders. Out of 5546PACS in state 5355 PACS are working and are partnered to 21 Region Helpful Banks (DCCB) with 744 branches. The National Banks secure

renegotiate offices from NABARD through Karnataka state Co-usable Zenith Bank. The normal loaning per rancher is Rs.45008 and normal development per PACS is Rs.180.34 lakhs.

- Karnataka state agreeable Agribusiness and provincial advancement Bank (KSCARD) at the State level and Essential helpful farming and 177Primary helpful Rural and Rustic Improvement banks at the taluk level take into account the drawn out credit needs in the two level credit conveyance framework. The National bank for Farming and Country Improvement (NABARD) gives renegotiate to the Pinnacle bank and KASCARD Bank.

The assets required by different foundations in the Momentary agrarian credits dispensed through PACS are as examined in Table.No.01.

Table.No.01: The reserves required by different organizations in the Momentary farming credits dispensed through PACS is as per the following:

S.No	Name of the Institution	Funds Involved (Rs.Crores)
1	NABARD	3500.00
2	APEX Bank	1838.96
3	DCC Banks	5227.14
4	PACS Own fund	19.87
	Total	10585.97

As on 31-3-2019, during the year 2018-19, the present moment (ST), medium term (MT) and long haul (LT) advances dispensed by the co-usable credit framework in the State were Rs. 10585.97crores, Rs.530.78 crores and Rs. 233.77crores separately, in this way accomplishing progress of 84.56% as against the yearly objective. The plan of dispensing advances to the ranchers through Kissan Charge cards was begun from the year 1997-98. As on 31-03-2019, 2167215 KCC cards have been disseminated of which 21,08,944 KCC cards holders are secured under Faculty mishap protection plot. Execution of Present moment, Medium Term and Long haul Credit Structure in the Karnataka has been talked about in Figure.No.01.

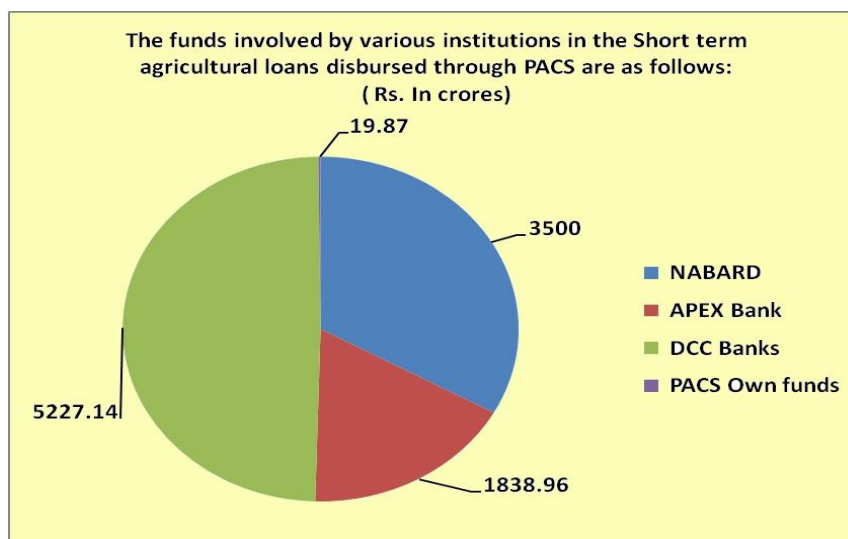


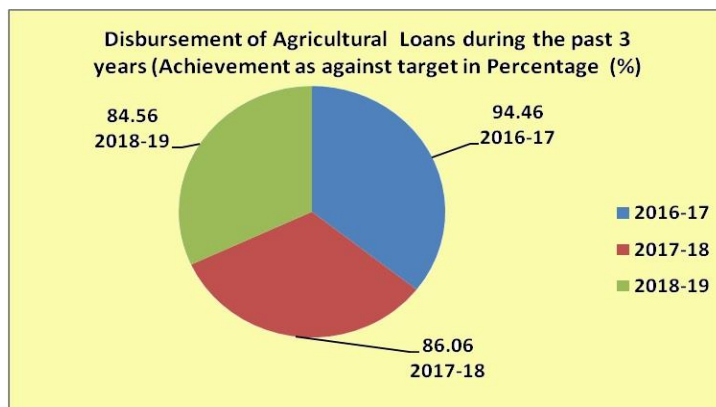
Figure.No.01: Execution of Present moment, Medium Term and Long haul Credit Structure in the Karnataka

At present, current cultivating is done, which is not quite the same as customary agribusiness. Present day farming requires top notch seeds, composts, rural hardware. In such a circumstance, acknowledge ought to be coupled for efficiency and different administrations in the obligation framework. Subsequently, crop advance framework and creation situated framework have been produced for the dissemination of size of creation credit for this reason. NABARD gives renegotiate to the State Co-employable Banks, Local Country Puts money on concessional financing cost through endorsement of advance breaking point for occasional farming tasks. This transient credit is reimbursed inside a year of the withdrawal. Likewise, the ranchers whose harvests have been harmed because of characteristic catastrophes, NABARD has given offices to change over their current momentary rural advances into mid-term advances and re-recapitalization of the current mid-term advance and re-planning the reimbursement time of the advance. For which, as far as possible are endorsed to the State Helpful Banks comparable to the provincial rustic banks and qualified region middle of the road co-employable banks. Credit endorsed and used through State Co-employable Bank and Territorial Rustic Banks is examined in table no. - 02.

The principle goal of long haul obligation is to construct capital while making resources through different exercises. This prompts an expansion underway, profitability and gradual salary of ranchers and business people. These drawn out credits are normally given for 3 to 15 years. Advance gave by NABARD through different offices like State Co-Employable Horticultural and Improvement Bank, State Helpful Bank, Local Provincial Banks, Business Banks has been talked about in table no.02.

Table.No.02: Execution of ST, MT and LT Credit Structure in the Karnataka, from 2016-17-to 2018-19
(Rs.in Crores)

Year	Short term		Medium term		Long term		Total		Percentage (%)
	Target	Achievement	Target	Achievement	Target	Achievement	Target	Achievement	
2016-17	11000.00	10769.00	1000.00	692.78	600.00	440.41	12600.00	11902.19	94.46
2017-18	12000.00	10571.88	1000.00	848.73	500.00	198.27	13500.00	11618.88	86.06
2018-19	12000.00	10585.97	1000.00	530.78	423.26	233.77	13423.26	11350.52	84.56



Agricultural Co-operative Credit Structure: Plan for the year 2018-19

It is proposed to disburse Rs 10500.00 crores of agricultural loans to 23.50 lakh farmers in the State @ 0% upto 3.00 lakhs through Cooperatives for the year 2015 –2016. Medium and long term agricultural loans upto Rs.3.00 lakhs are being lent at 3%.

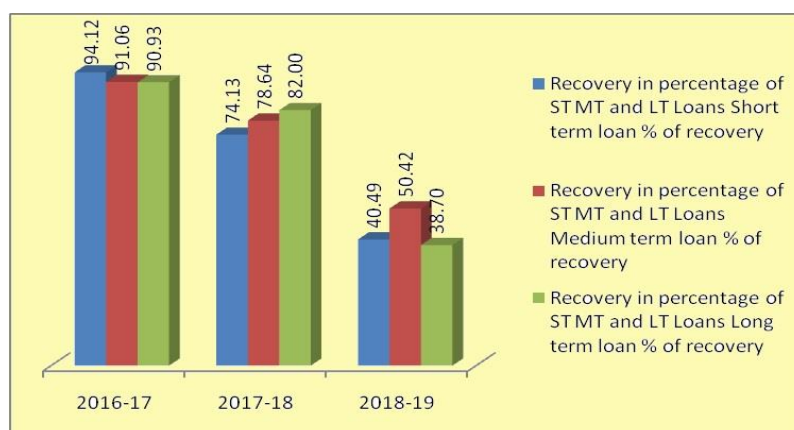
Table.No.02: Disbursement of Loans: Agricultural Loans Disbursement from 01-04-2018 to 31-03-201 (Rs in crores)

Sl.No	Particulars	Number	Amount	Out of which Loans for New members		Out of which Loans to SC/ST members	
				No	Amt	No	Amt
1	Short term loan	1972694	10585.97	214030	1112.55	264145	1203.12
2	Medium term loan	25522	530.78	19427	434.86	2481	46.67
3	Long term loan	16735	233.77	10024	134.15	1519	20.60
	Total	2014951	11350.52	243481	1681.56	268145	1270.39

Recovery of loans

The comparative position of recovery of short, medium and long term loans under the cooperative credit system in the state for the years from 2016-17 to 2018-19 is presented in the following table.

Rs. in Crores												
Year	Short term loan				Medium term loan				Long term loan			
	Demand	Collection	Balance	% of Recovery	Demand	Collection	Balance	% of Recovery	Demand	Collection	Balance	% of Recovery
2016-17	9954.19	9368.72	585.47	94.12	427.23	316.71	110.52	74.13	638.07	258.41	379.66	37.00
2017-18	10594.25	9647.08	947.17	91.06	539.54	424.30	115.24	78.64	852.33	429.71	422.62	50.42
2018-19	11307.30	10281.47	1025.83	90.93	583.73	478.66	105.07	82.00	843.28	326.36	516.92	38.70



I. Interest subsidy on Agricultural Loans disbursed at 0 & 3%:

The plan of progressing agrarian short, medium and long haul advances to the ranchers at the pace of enthusiasm of 3% through Agreeable Credit Establishments has been actualized from 01.04.2008. The financing cost on advances upto Rs.3 lakhs has been diminished to 1% during 2011-12. Since 01.04.2012 the financing cost on credits dispensed upto Rs.1.00lakh is decreased to 0% and on whole advance above Rs.1.00lakhs upto Rs.3.00lakhs at 1%. The differential pace of intrigue is repaid by the Administration to the Helpful Establishments by method of intrigue sponsorship. During the year 2013-14 the financing cost on advances dispensed upto Rs.2.00lakh has been diminished to 0% and the whole advance above Rs.2.00lakhs upto Rs.3.00lakhs is dispensed at the pace of 1%. Further during the year 2014-15 the constraint of agrarian credits dispensed at 0% has been expanded to Rs.3.00lakhs, which was proceeded in the years 2015-16,2016-17,2017-18 and 2018-19. In such manner Government has recommended the fixed pace important to helpful social orders. In the year 2018-19, Rs.96300.00lakhs was given to usage of this plan. The Administration has discharged Rs.77749.64lakhs and the whole sum is discharged through DCC Banks towards the cases of 1989021 recipients. During the said period, out of the sum discharged Rs.3233.38lakhs was

spent under the extraordinary segment plan towards the cases of 121100 SC recipients and Rs.2759.00lakhs was spent under the Inborn Sub-Plan towards the cases of 105830 ST recipient individuals.

II. Loan Waiver -2017 Scheme:

As the ranchers were confronted trouble circumstance because of the event of consistent dry season throughout the previous 3 years, Administration of Karnataka has declared credit waiver up to Rs.50,000/- for the ranchers. For the execution of plan during 2017-18 spending portion of Rs. 3907.99crores and with the foundation pinnacle bank Rs.1064.00crores has been dispensed. This plan will profit 12.80lakhs ranchers with Rs.4971.99crore of advance waiver sum. During the year 2018-19, Government has discharged Rs.2740.21cr for 8.23lakhs ranchers.

III. Loan waiver up to maximum of Rs. 1.00lakhs-2018

During the pre-spending conversation, all the authoritative individuals opined that the ranchers were very little profited through the credit waiver plot. Because of this Fair boss pastor reported that the momentary credit profited by the rancher in agreeable establishments which are remarkable as on 10.07.2018, limit of advance up to 1.00lakhs postponed off per family. The advance postpone will become effective as and when the due date is if the credit is exceptional as on 10.07.2018 is current chief sum above 1.00lakhs ought to be paid inside the due date of reimbursement. On the off chance that the extraordinary is late as on 10.07.2018 the head and intrigue ought to be paid inside 31.03.2019 to profit the advantage. The individual who is salaried/retired person and the followings are not qualified for the plan. Salaried/retired person whose month to month salary ought not surpass Rs.20,000/- . In most recent 3 years any individual who is paid personal assessment in any event one year. It is to be assessed that 20.38laks ranchers will be profited with a measure of Rs.9448.00crores. During the year 2018-19, Rs.2600.00crores were discharged towards 410375 ranchers.

SELF HELP GROUPS

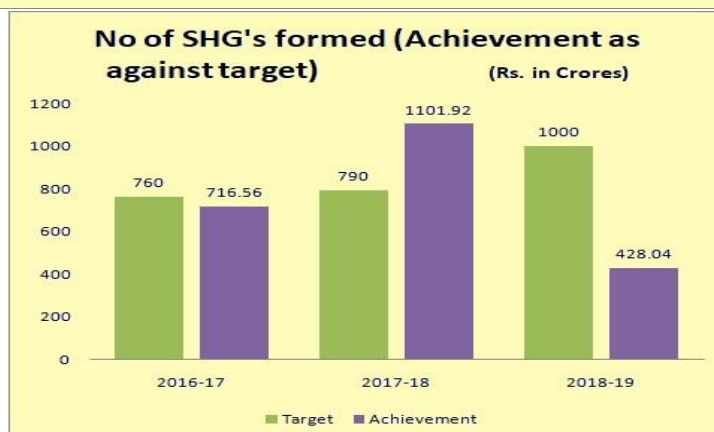
IV. Interest subsidy to Self help groups :-

The plan of propelling advances at loan cost of 4% through essential agrarian credit social orders to Self improvement gatherings (SHGs) in Karnataka has been executed from 01.04.2007. The differential pace of intrigue is being repaid as intrigue sponsorship by the Administration to the co-usable social orders. Advance loan during the year 2017-18 through DCCB/PACS's and recuperated during 2018-19, in light of the recuperation by including NRLM and NULM plan of focal govt, differential pace of intrigue will be borne by the state govt. which is zero percent for ladies SHG's and 4% for other people.

V. Formation, Fresh Finance and Repeat Finance of Self help groups :-

During the year 2015-16 Rs. 6262.75lakhs and during the year 2016-17 Rs. 2089.50lakhs interest subsidy is released through DCCB/Credit cooperative societies in favour of SHG's. In the year 2017-18, Women SHG's have been disbursed loans at 0%. During 2018-19 loan lend to 13820 SHG's amounting to 428.04crores and for this state govt has been released Rs.60.00crores.

Year	Group Formation		Fresh Finance				Repeat Finance				Total Loans			
	Target	Achievement	Target		Achievement		Target		Achievement		Target		Achievement	
			No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt
2016-17	12000	11419	12000	130.00	8834	169.44	32000	630.00	24046	547.12	44000	760.00	32880	716.56
2017-18	12000	23862	9500	184.00	13689	418.67	26500	606.00	25083	682.75	36001	790.00	38772	101.92
2018-19	16400	12889	9700	200.00	5528	171.22	30300	800.00	8292	256.82	40000	1000.00	13820	428.04



VI. Construction and maintenance of PCARD Banks, TAPCMS and Primary Agricultural Credit Co-Op Societies :-

Under the said Scheme, Rs.3crores has been released to 26 co-operative societies in the year 2013-14, Rs.5.25crores is released to 96 co-operative societies during the year 2014-15 and Rs.24.24crores is released to 407 co-operative societies during the year 2015-16. Further Rs.24.24crores has been released. During the year 2016-17 Rs.10.00 crores is released to 108 co-operative societies. In the year of 2017-18, Rs. 125.00lakhs has been released to 13 co-operative societies.

VII. Scheme for providing assistance to Primary Agricultural credit cooperative societies for construction of go down :-

Under the said Plan, Rs.5.00crores has been discharged for 115 Essential Rural credit helpful social orders to develop their own base 100tonnes limit godowns including money related commitment in the proportion of 70:30 from PACS and the Legislature. For 18 agreeable social orders Rs 80.00lakhs has been discharged for the year 2016-17. No sum is dispensed during the year 2017-18 and 2018-19. During the year 2018-19 on fruition of century the Karnataka Focal agreeable bank n., Dharwad and Locale Focal Helpful Bank, Vijayapura the Govt has sactioned Rs. 2.50crores towards constrction of building.

Effect on living standard

The fundamental goal of credit and credit accessible by NABARD is farming and country advancement with the goal that the personal satisfaction of the individuals living in provincial regions improves and endeavors to know the effect of the advantages accessible to the recipients on the expectation for everyday comforts of the families gave by the bank during the exploration work.

FINDING AND CONCLUSION

To talk about the job of NABARD in farming and essential part of Rajasthan this exploration paper incorporates the effect of credit office gave by nabard on rural profitability, business, pay age limit, resources creation and living standard.For this reason information have been gathered from respondents to whom credit office was given by nabard through business banks, co-employable banks and territorial country banks. According to above examination we can reason that farming and essential part involves a conspicuous situation in Rajasthan economy since this area make noticeable commitment to work, salary age limit, resources creation and expectation for everyday comforts.

Subsequently based on above examination we discover that degree of use of advance significantly affects agrarian profitability of recipient though business level was not altogether influenced. Further we locate that degree of use of credit likewise decidedly influenced the pay age limit, production of capital resources and expectation for everyday comforts.

Cultivating people group can have simple credit access from bank and in the wake of deciding on Kisan Charge card and Self improvement Gathering plans. This has brought about decreased money related emergency and improved monetary circumstance. Components like need based plans, quick and proficient administrations, adequate advance sum and convenient accessibility were agreeable. In any case, disappointment appeared over components like security issue, loan fees, reimbursement period. Money related plans of NABARD for rustic upliftment are very advantageous in improving expectations for everyday comforts of provincial ranchers somewhat however need upgrades.

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