DEPOSIT AND CREDIT MANAGEMENT IN PRIMARY COOPERATIVE AGRICULTURE AND RURAL DEVELOPMENT BANKS (PCARDB) IN KARNATAKA STATE- A STUDY OF PCARDB OF BELGAUM DISTRICT

DR.A.S.SHIRALA SHETTI
ASSOCIATE PROFESSOR OF COMMERCE,
P.G DEPARTMENT OF COMMERCE,
KARNATAK UNIVERSITY,
DHARWAD-03.

ABSTRACT

The economic development of India depends directly and indirectly on the growth and development of banking sector. The agriculture is the backbone of Indian economy and accordingly the co-operative banks are the backbones of agriculture. The co-operative movement in India started its journey at the close of the nineteenth century based on the success of co-operative credit movement in Britain and in Germany. The Rural Cooperative Banks were the first formal institutions established to provide credit to rural India. The SCARDB and PCARDB were conceived with the objective of meeting long-term credit needs of agriculture. The present study is based on the secondary data collected from annual credit plan of the Lead District Bank and district statistical office of Belgaum district. The study revealed that there has significant differences in the branches of semi-urban and urban areas in deposit mobilization and credit deployment during study period.

KEYWORDS: economic, credit, India.

REFERENCES;


• Annual District Credit Plan for the Year 2010-11, Annual Reports of Lead Bank Belgaum, 2010-11. pp. 10-11


