

# An Empirical Study on Role of Commercial Banks in Rural Credit: A Case Evidence from Coimbatore District

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**Abstract:** The present study focus on development of the rural areas becomes vital for the rapid development of the economy as a whole. With a view to improve the economic status of the rural poor, the Government of India has taken various measures in the recent years. The establishment of institutional agencies provides inputs such as finance, implements, seeds, fertilizers, etc. Among various inputs catering the needs of the rural people, finance gains much importance. The availability of sufficient funds at reasonable terms is a must to ensure rapid economic development of a village. Commercial Banks play a vital role in financing the target groups in rural sector. Therefore, this research attempts to study the role of Commercial Banks in Rural Credit.

**Keywords:** Rural, credit, banking, services, customer, economic development and finance.

## 1. Introduction

The Government has taken various regulatory measures to enable the banking system to play an important role in the economic development of the rural areas. One of the prominent measures is the expansion of rural commercial banks, which replaces class banking with mass banking. The second measure is to prioritize lending sectors, formulation of specific development programs and action plans to facilitate credit flow to the rural sectors. Despite these measures, about 36 per cent of the rural households are found to be outside the fold of institutional credit. It is observed, that the beneficiaries of rural community are facing many difficulties in availing credit in agriculture and allied activities. The non-availability of credit and other facilities leads them to migrate to urban areas. It creates lots of problems like congestion, scarcity of water, house, food and unemployment problems in the urban areas.

### 1) Scope of the study

This study is mainly confined to the role played by commercial banks in rural credit in Coimbatore District. The contribution of the commercial banks assessed in terms of deposits, loans and priority sector advances were analyzed by Compound Annual Growth Rate. This study also examines the perception of borrowers towards commercial banks.

### 2) Objectives of the study

- To analyse and find out the role of commercial banks in rural credit in Coimbatore district.
- To give suitable suggestions related to the findings.

### 3) Statement of the problem

The present study is a concern towards the scientific appraisal of the financial assistance to rural development by the commercial bank in Coimbatore District. It reveals the role of Commercial banks in rural development, and create awareness among rural community in rural credit. This Micro level study will help the Micro-level planning and policy framing. The research supports the Central and State Governments policies to enhance the rural development through the overall economic development of the country.

### 4) Hypotheses

- There is no significant relationship between demographic profile of the respondents, type of bank, type of bank account and period of holding account, Service awareness and the level of satisfaction on financial transaction. For the purpose of testing the hypotheses of the study, Paired T test, Chi- Square test, Anova, and Correlation analysis has been used.

## 2. Methodology

The present study is an analytical one. It has been carried out by data and information generated from both primary and secondary sources. The secondary data was collected from the books, articles, records, documents, web pages, periodicals, and lead bank annual reports. The primary data was collected through sampling survey, which helped to generate the relevant data and information from the beneficiaries of rural community in the study area. This survey was carried out during January 2021 to June 2021 covering a total of 378 respondents.

### 1) Sampling design

A stratified random sampling technique was used to collect the primary data. The respondents were selected from the beneficiaries from commercial banks during the 13 years period under study. In the first stage of sampling, four development

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blocks namely, Madukkari, Pollachi South, Sular and Thondamuthur were chosen among the twelve development blocks functioning in Coimbatore district. In the second stage of sampling, five villages from each block have been chosen for micro study. In the third stage of sampling, borrowers from bank have been drawn in each village on random basis. Borrowers are chosen from varied occupations such as (a) Agriculture (b) Allied Activities (c) Micro Small Medium Enterprises (d) Rural Artisans and (e) Services Sector.

A sample of 378 respondents out of a total population of 38,042 borrowers of commercial bank in four blocks was selected. The sample comprises of 132 from Agriculture, 92 from Allied activities, 45 from Micro Small Medium Enterprises, 45 from Rural artisans and 64 from Services sector in proportionate basis based on occupational distribution on the selected block areas.

#### 2) Statistical tools used

The data were analyzed by using different statistical techniques like Percentage analysis, Percentage analysis has been used in the process of analysis and interpretation of data. Compound Average Growth rate, Mean, Standard Deviation, Co-efficient of variation were used. Paired „t“ test, Trend analysis, Anova, Chi-Square test, Friedman Rank test, Correlation analysis, Multiple Regression analysis, and Stepwise Regression analysis were used.

#### 3) Limitation of the study

The present research is subjected to the following constraints and limitations.

1. The tools which were used to analyze the primary as well as secondary data has its own limitation, which in turn affects the results of the study.
2. These limitations however have not affected the accuracy of the data and have no adverse impact on the validity of the research findings.

### 3. Review of Literature

Elizabeth Thomas, Keerthana.T.P and Girish.s (2018) “Perception and Attitude of Banks towards Agricultural Credit: A study on Select Commercial Banks in Kerala”, in their research article, agriculture in India is prime sector. It focused on the development of agricultural activities like green revolution, while revolution and bio-technology revolution and agriculturists in India facing rural indebtedness and over depends on private money lenders. Ramesh Chand, S.K.Srivastava, and Jaspal Singh (2017) Changes in Rural Economy of India 1971 – 2012 in their research article they find growth and composition of output and employment in rural economy from 1971 to 2012. They find decline of agriculture and increase of non-farm activities since 2004-05 onwards. Dr.Thirumoorthi .R & Sivakami.s (2017) “Socio-Economic Development of Women’s Self-help Groups (SHG) in Rural Area” , Their paper stipulates that self-help groups-SHG is an incredible association of women and helps their empowerment and the paper covers a strategic measures for the holistic development of women leading to socio-economic development in the present globalization era.Joko Marivono, Gunistiyo, Jaka Waskita, Sumamo, M.Fajar Nurwildani, Apri

Kuntariningsih (2019) “ Role off microcredit and technology adoption in sustaining Farmers” Welfare” The primary data were randomly selected and collected 220 of chilli farm households in three regions of Java during 2013-14. The structural equation modeling was used to estimate a model of circular causal-interrelations. They find micro credit and new technology adoption enhancing farmers” wellbeing. Selvaraj.N and Palajikumar.p (2019) in their research article titled on “The Role of Commercial Banks in Providing Agricultural credit. A study with reference to Tamilnadu in India”.

### 4. Analysis and Discussion

The main thrust of the economic planning of the country is the development of the rural sector. In order to attain all-round sustainable socio-economic development of rural sector, there is a need for a strong and efficient formal credit delivery system to ensure adequate flow and timely credit to different target group.

Table 1  
Growth of deposits in 12th and 13th five year plan

| Period    | Mean     | Standard Deviation |
|-----------|----------|--------------------|
| 2012-2017 | 22483.9  | 3765.40            |
| 2017-2022 | 45641.73 | 8112.85            |

Df.:4 Table Value: Five per cent level: 2.776

Calculated T value: -11.023

From the Table 3.1.1 the calculated T’ value is greater than the table value at five per cent level of significance. The null hypothesis framed for this study is rejected. Hence, Deposit mobilization differs between 12th and 13th five-year plan periods. The performance of 13th five-year plan period is good than previous one. The following table 3.1,2 discloses the deposits, loans and advances and priority sector advances by commercial banks in Coimbatore District for the year 2021-22 which will be ` 37,429.7, ` 76,891.1 and ` 37,429.6 Crores respectively.

Table 2

Trend value of deposits, advances and priority sector advances (In Cr)

| S. no | Particulars              | Trend Values (2021-22) ( ` ) |
|-------|--------------------------|------------------------------|
| 1     | Deposits                 | 37,429.7                     |
| 2     | Loans and Advances       | 76,891.1                     |
| 3     | Priority Sector Advances | 37,429.6                     |

Source: Calculated values

Table 3

Tier –wise break up of newly opened bank branches

| Tier   | 2016-2017 | 2017-2018 | 2018-2019 | 2019-2021 |
|--------|-----------|-----------|-----------|-----------|
| Tier 1 | 3,092     | 3,216     | 2,302     | 1,594     |
| Tier 2 | 605       | 701       | 364       | 342       |
| Tier 3 | 1,041     | 1,202     | 643       | 595       |
| Tier 4 | 747       | 792       | 427       | 350       |
| Tier 5 | 835       | 920       | 655       | 441       |
| Tier 6 | 2,429     | 2,207     | 915       | 626       |
| Total  | 8,749     | 9,038     | 5,306     | 3,948     |

Source: Reserve Bank (www.rbi.org.in)

Note: 1. Population in Tier-wise (Population figures as per census 2011)

Tier I – Population of 1,00,000 and above; Tier II – Population in between 50,000 to 99,999

Tier III – Population of 20,000 - 49,999; Tier IV- Population of 10,000 – 19,999 Tier V – Population of 5,000 – 9,999; Tier VI – Population of less than 5000  
During the last two years 2018-19 and 2019-20 there was a

Table 4  
Kisan Credit Card Scheme as on 31st March, 2021 (In billion and Cards in „000)

| State/UT             | Co-operative Banks |                   | Regional Rural Banks |                   | Commercial banks |                   | Total  |                   |
|----------------------|--------------------|-------------------|----------------------|-------------------|------------------|-------------------|--------|-------------------|
|                      | Cards              | Amount Sanctioned | Cards                | Amount Sanctioned | Cards            | Amount Sanctioned | Cards  | Amount Sanctioned |
| Northern Region      | 5,749              | 269.7             | 1,040                | 193.1             | 4,024            | 455.9             | 10,813 | 918.6             |
| North Eastern region | 106                | 1.2               | 434                  | 13.6              | 674              | 13.9              | 1,215  | 28.7              |
| Western Region       | 5,622              | 259.9             | 643                  | 69.8              | 3,526            | 243.6             | 9,791  | 573.3             |
| Eastern Region       | 5,563              | 116.1             | 3,134                | 143.4             | 4,877            | 489.20            | 15,231 | 1,013.10          |
| Central Region       | 11,632             | 201.5             | 3,876                | 354.1             | 6,700            | 309.9             | 22,207 | 865.5             |
| Southern Region      | 7,211              | 273.7             | 3,144                | 250.3             | 3,519            | 68.6              | 12,217 | 592.6             |
| Total                | 35,883             | 1,122.0           | 12,271               | 1,024.2           | 23,320           | 1,581.10          | 71,474 | 3,727.4           |

Source: Nabard/ Returns from Commercial bank (www.rbi.org.in) Report on Trend and Progress of Banking in India 2020-21

Table 5  
Opinion levels of respondents on type of bank accounts in satisfaction level

| Type of Bank         | Opinion level on Banking Services |                |               | Total           |
|----------------------|-----------------------------------|----------------|---------------|-----------------|
|                      | Low                               | Moderate       | High          |                 |
| Nationalized Banks   | 4<br>(4.10)                       | 69<br>(64.70)  | 33<br>(31.20) | 106<br>(100.00) |
| Private Sector Banks | 16<br>(8.80)                      | 142<br>(78.00) | 23<br>(13.20) | 181<br>(100.00) |
| Co-operative Banks   | 27<br>(34.90)                     | 37<br>(49.20)  | 12<br>(15.90) | 76<br>(100.00)  |
| Regional Rural Banks | 5<br>(29.60)                      | 9<br>(66.70)   | 1<br>(3.70)   | 15<br>(100.00)  |
| Total                | 52                                | 257            | 69            | 378             |

Source: Computed from Primary survey 2021

Note: Figures in bracket represent percentages to total

Df: 3 Table Value: Five per cent level:7.81 Calculated  $\chi^2$  Value: 72.75 One per cent level: 11.34

Table 6  
Opinion levels of respondents on type of bank account in satisfaction level

| Type of Account                   | Perception on Banking Service |                |               | Total           |
|-----------------------------------|-------------------------------|----------------|---------------|-----------------|
|                                   | Low                           | Moderate       | High          |                 |
| Savings Deposit                   | 22<br>(10.90)                 | 151<br>(75.50) | 27<br>(13.60) | 200<br>(100.00) |
| Current Deposit Account           | 3<br>(13.60)                  | 19<br>(70.50)  | 4<br>(15.90)  | 26<br>(100.00)  |
| Fixed Deposit Account             | 11<br>(24.70)                 | 15<br>(34.20)  | 19<br>(41.10) | 45<br>(100.00)  |
| Recurring Deposit                 | 0<br>(00.00)                  | 4<br>(50.00)   | 4<br>(50.00)  | 8<br>(100.00)   |
| Savings and Fixed Deposit Account | 16<br>(20.50)                 | 45<br>(59.00)  | 15<br>(20.50) | 76<br>(100.00)  |
| Savings and Recurring Deposit     | 0<br>(00.00)                  | 23<br>(100.00) | 0<br>(00.00)  | 23<br>(100.00)  |
| Total                             | 52                            | 257            | 69            | 378             |

Df: 5 Table Value: Five per cent level: 11.07 Calculated  $\chi^2$  Value: 52.02, One per cent level: 15.09

Table 7  
Opinion levels of respondents and awareness on bank services in satisfaction level

| Level of Awareness on Bank Services | Perception on Banking Services |                |               | Total           |
|-------------------------------------|--------------------------------|----------------|---------------|-----------------|
|                                     | Low                            | Moderate       | High          |                 |
| Low                                 | 26<br>(43.70)                  | 34<br>(56.30)  | 0<br>(00.00)  | 60<br>(100.00)  |
| Moderate                            | 22<br>(8.70)                   | 189<br>(73.30) | 46<br>(18.00) | 257<br>(100.00) |
| High                                | 4<br>(6.10)                    | 34<br>(56.50)  | 23<br>(37.40) | 61<br>(100.00)  |
| Total                               | 52                             | 257            | 69            | 378             |

Source: Computed from Primary survey 2021

Note: Figures in brackets represent percentages to total

Df: 2 Table Value: Five per cent level: 5.99 Calculated  $\chi^2$  Value: 72.75 One per cent level: 9.21

declining trend in all the tier centres due to branch rationalization particularly to contain branch expenditure. In 2016-17, of the total newly opened branches, around 37 per cent were opened in Tier 5 and Tier 6 centres taken together. These two centres together refer to centres having a population of less than 10,000 persons, indicating “rural” centres in the country

The table further shows that, central region stands first position followed by southern regions and eastern regions issued by KCC through Regional Rural Banks. In KCC issued by the Commercial banks, Northern region secured first position, followed by central region, eastern region and southern region, North eastern region secured the last position. The following table consists of Since the calculated value is more than the table value the null hypothesis is rejected. Hence, it is concluded that there is a significant relationship between the opinion levels of respondents with different type of bank, commercial banks in the study area. The above table shows among 69 respondents who had high-level opinion, 33 (31.20%) of them have account with public sector banks; 23 (13.20%) with Private sector banks; 12 (15.90) with Co-operative banks and rest of them with Regional Rural Banks.

Table shows that among the 257 respondents who had moderate opinion, 151 (75.50%) of them have Savings Deposit; 45 (59%) have both Saving and Fixed Deposit account; 19 (70.50%) had Current Deposit Account; 23 (100%) have saving and Recurring Deposit account and the rest of 4 (50%) were have Recurring Deposit in Commercial banks in Coimbatore District .Since the calculated value is greater than the table value at one per cent level of significance, null hypothesis framed for this study is rejected. Hence, type of deposit account influences respondents’ level of opinion towards banking.

Table 8

Opinion levels of respondents and awareness on bank services in satisfaction level

| Variables                 | R      | r2    |
|---------------------------|--------|-------|
| Age                       | .525** | 0.276 |
| Educational Qualification | .488   | 0.238 |
| Occupation                | .625   | 0.391 |
| Family Income             | .533   | 0.284 |
| Size of Family            | .482** | 0.232 |
| Type of Bank              | .484** | 0.234 |
| Type of Bank Accounts     | .607** | 0.368 |
| Period of Holding Account | .661** | 0.437 |

Source: Computed from Primary survey 2021

\*Significant at five per cent level \*\* Significant at one per cent level.

The above table shows that among 257 respondents who had moderate opinion,189 (73.30%) respondents were moderately aware of the banking services; 34 (56.50%) had high level of awareness and the rest of 34(56.30%) respondents had low level of awareness of the banking services in the study area. Since the calculated value is greater than the table value at one per cent level of significance, the null hypothesis framed for this study is rejected. Thus we/ conclude that level of awareness on banking services influences the opinion of respondents towards banking service in the study area. The table depicts that, to identify the nature of relation between dependent and independent variables, correlation test is employed. Out of eight independent variables introduced, five variables are found to be

significantly related namely, age, size of the family, type of bank, type of bank account and period of holding account. The three independent variables are educational qualification, occupation and family income which are not associated with opinion of respondents on banks in the Coimbatore District. The variable such as age, size of family, period of holding account, level of service awareness are positively correlated and type of bank is found to be negatively correlated.

It is noted in Table 3.1.8 consist to find the combined influence between independent variables over dependent variable multiple regression test is made use of. The nine independent variables are considered for the study, out of nine independent variables, six variables are found to be significant namely, age, Size of Family, type of bank, type of account Period of Holding Account and level of service awareness are found to be significant. These nine variables collectively contribute around 82.80 per cent towards customer opinion on banking services. Further the value of R2 is found to be significant at one per cent level. This shows that the regression equation framed is a good fit.

Table 9

Determinants of opinion on banking services with satisfaction level

| Variables                  | Regression coefficient | Standard error | T      | p.value |
|----------------------------|------------------------|----------------|--------|---------|
| Age                        | .525**                 | .034           | 9.695  | .000    |
| Educational Qualification  | .007                   | .025           | .093   | .926    |
| Occupation                 | .183                   | .038           | 1.846  | .066    |
| Family Income              | .041                   | .044           | .645   | .519    |
| Size of Family             | .609**                 | .035           | 11.024 | .000    |
| Type of Bank               | .213**                 | .037           | 4.071  | .000    |
| Type of Account            | -.515**                | .026           | -6.282 | .000    |
| Period of Holding Account  | -.180**                | .041           | -2.994 | .003    |
| Level of Service Awareness | .523**                 | .068           | .7660  | .000    |

Source: Computed from Primary survey 2021

\* Significant at five per cent level \*\* Significant at one per cent level Constant : .910

Std. Error of Estimate : .23731

R2 : .825

R2 : .828

Table 10

Satisfaction of Financial Transaction

| S. No. | Level of Satisfaction | Numbers | Percentage |
|--------|-----------------------|---------|------------|
| 1      | Highly Satisfied      | 26      | 7.00       |
| 2      | Satisfied             | 129     | 34.10      |
| 3      | Somewhat Satisfied    | 60      | 15.90      |
| 4      | Dissatisfied          | 144     | 38.10      |
| 5      | Highly Dissatisfied   | 19      | 4.90       |
| Total  |                       | 378     | 100.00     |

Source: Computed from Primary survey 2021

It is seen from Table constraints that 38.10 per cent of the respondents were „Dissatisfied“; 34.10 per cent of the respondents were „Satisfied“; 15.90 per cent of the respondents felt the service to be „somewhat satisfied“; 7 per cent of the respondents were „Highly satisfied“ and the remaining 4.90 per cent of the respondents considered the financial transaction to be „Highly Dissatisfied“. Briefly, mixed response from the respondents were 155 (41.10) satisfied and dissatisfied 163 (43%) on financial transaction.

### 5. Variables Associated With Satisfaction–Correlation, Multiple Regression and Step Wise Regression Analysis

The study analyzed the variables associated with satisfaction using correlation analysis. The relationship between the variables associated with satisfaction on banking services is presented in Table 3.1.10.

Table 11  
Variables associated with satisfaction on banking service

| Variables                  | R       | r2    |
|----------------------------|---------|-------|
| Age                        | 0.736** | 0.542 |
| Educational Qualification  | .727    | 0.528 |
| Occupation                 | .709**  | 0.503 |
| Family Income              | .678    | 0.459 |
| Size of Family             | .701**  | 0.492 |
| Type of Bank               | .774**  | 0.599 |
| Type of Account            | .703    | 0.495 |
| Period of Holding Account  | .615**  | 0.379 |
| Level of Service Awareness | .552    | 0.305 |

Source: Computed from Primary survey 2021

\*Significant at five per cent level \*\* Significant at one per cent level

Out of nine variables introduced, five variables are found to be significantly related namely age, occupation, Size of family, type of bank and the period of holding account, positively correlated with the satisfaction of banking service in the study area. It further shows that the remaining four variables such as educational qualification, family income, type of bank account and level of service awareness is not associated with satisfaction of bank services in the study area.

#### 1) Respondents opinion on banking service – friedman rank test

From this present study have been detailed account of opinion scores of sample respondents towards commercial banks. The sample respondents gave 1st rank for statement 7, followed by 2nd rank for the statement marked as 6, the 3rd rank for 17. The least rank marked by sample respondents is for the statement 12. In short, majority of the respondents positively answered and scored 1st in the statement on Bank takes the complaints into consideration to improve its performance followed by procedure to open an account is difficult.

Table 12  
Determinants of satisfaction- multiple regression analysis

| Model |                           | Regression coefficient |      | t      | P.value |
|-------|---------------------------|------------------------|------|--------|---------|
|       |                           |                        |      |        |         |
| 1     | (Constant)                | .736                   | .080 | 9.229  | .000    |
|       | age                       | .031                   | .041 | .764   | .446    |
|       | educational qualification | -.044                  | .027 | -1.613 | .108    |
|       | occupation                | .112**                 | .041 | 2.736  | .007    |
|       | annual income             | -.014                  | .048 | -.287  | .774    |
|       | family size               | .102*                  | .044 | 2.303  | .022    |
|       | type of bank              | .202**                 | .041 | 4.929  | .000    |
|       | type of bank account      | -.018                  | .029 | -.610  | .542    |
|       | period of holding account | -.323**                | .045 | -7.164 | .000    |
|       | level of awareness        | .736**                 | .056 | 13.076 | .000    |

Source: Computed from Primary survey 2021

\* Significant at five per cent level \*\* Significant at one per cent level Constant : .894

Std. Error of Estimate : .256663

R2 : .793

R2 : .798

Table 3.1.11 shows that regression coefficient indicates that occupation, type of bank, type of account and period of holding account, level of service awareness and perception on customers are found to be significant. These five variables collectively contribute around 79.80 per cent towards customer satisfaction on banking service. The value of R2 was found to be significant at one per cent level. This shows that the regression equation framed is a good fit.

### 6. Findings, Suggestions and Conclusion

This chapter contains that the major findings of the study and highlights the important conclusions. This study is conducted on the basis of primary data collected from the respondents. The major findings of the study derived from the statistical analysis of the collected data are given below. The respondents (75.90 percent) felt that the deposits service as the best service offered by commercial banks in Coimbatore District and 42 percent of the respondents felt that quality and process of services was very poor and poor. The 378 sample respondents suggested, followed by create awareness among public for banking services. Third rank given to educating the use of Debit/Credit Card/Kissan Card and last rank suggested for simplifying banking service procedures.

### 7. Suggestions

The following suggestions are made to play a vital role in rural development in Coimbatore District based on financial support to poor rural need by people.

1. The research finds that selected respondents from agriculturists did not avail financial assistance from commercial bank particularly small and big agriculturists. The banks should offer special scheme to encourage them to avail the credit facilities.
2. The banks should disburse the loan amount in time which helps beneficiaries in the study area to earn more return.
3. Commercial bank should prefer advances to self-help groups on a large scale to supplement rural credit delivery mechanism through NGOs and MFIs. It will reduce the transaction cost and recovery cost. The manager should pay special attention regarding formation and administration of these types of groups.
4. Bank officials should be more receptive and emotional to treat customers and educate them in all banking services in proper manner.
5. The demographic variables of the respondents influence the number of accounts opened in commercial banks, awareness on lending schemes, and qualitative aspects of banking awareness on banking service, and satisfaction on banking service. So, bank officials may make use of KYC documents in proper manner to educate the customers and fulfil their financial needs to enhance the development of particular locality and overall development in the

district.

### 8. Conclusion

Mahatama Gandhi's Quote, "The future of India lies in its villages". He expects self-reliance for food, clothing and shelter in rural areas. He insists diversified economic activities in the villages and overall economic development all over India. For fulfilling his vision every Indian citizen is socially responsible and should contribute to the rural development. The present research finds that majority of the rural people access to formal financial service. There was a sizable respondent from beneficiaries in rural area who availed credit to enhance their level of income. But there is wide gap between supply and demand in all respects, particularly in finance. These have necessitated for introduction of various new products and execute the services in a professional way to keep their customers satisfied.

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