



Research Article

Role of the lead bank (UBI) in agricultural development of district Jaunpur (U.P.)

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SUMMARY : The present study was carried out during the year 1996-97, 1997-98 in district Janupur (U.P.), Random sample of 150 farmers from 6 villages of block Mariahu and Ram Nagar were selected randomly in three size group of farmers viz marginal small and big. Two bank branches of 'lead bank (Union Bank of India) were also selected to assess the effect of credit on agricultural development in district Janurpur. On the basis of this study the majority of respondents (72.7%) obtaining the credit facilities were adopting double cropping pattern. This study focused that majority farmers (50 %) recorded high skilled towards modern farm technology after availing credit facilities while 33.3 per cent respondents fully motivated medium skill towards modern farm technology. 48 per cent borrowers had high attitude towards improved high yielding varieties followed by 32.7 per cent and 19.3 per cent possessed medium and low level attitude, respectively. The credit facilities though lead bank increased the irrigation facilities in crop enterprises which intensify the income level of the respondents. Therefore, it is clear that lead bank played vital role in agricultural development in distt, Jaunpur. It is also evident from the investigation that 70 per cent barowers possessed high attitude towards live stock enterprises for generating better income and employment.

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