

Click www.researchjournal.co.in/online/subdetail.html to purchase.



Visit Us - www.researchjournal.co.in ■ DOI : 10.15740/HAS/IRJAES/6.1/78-82

International Research Journal of Agricultural Economics and Statistics

Volume 6 | Issue 1 | March, 2015 | 78-82 ■ e ISSN-2231-6434 |



Research Paper

Credit disbursement scenario of lead bank (Bank of India) scheme in Ratnagiri district of Maharashtra

■ P.S. KAMBALE, M.G. LAGARE AND A.C. DEORUKHAKAR

See end of the paper for authors' affiliations

Correspondence to :

M.G. LAGARE

Department of
Agricultural Economics,
Dr. Balasaheb Sawant
Konkan Krishi
Vidyapeeth, Dapoli,
RATNAGIRI (M.S.) INDIA
Email: manisha.lagare@rediffmail.com

Paper History :

Received : 08.12.2014;

Revised : 11.01.2015;

Accepted : 28.01.2015

ABSTRACT : Lead bank scheme was introduced in the year December, 1969 with a view to mobilizing deposits on a massive scale throughout the country and stepping up of lending to the weak sectors of the economy and to bring about an effective co-ordination of the banking operation among the various agencies of the Government. The study focused on different programmes launched, trends in credit supplied by lead bank and other banks, constraints faced in credit disbursement by lead bank for the period from 2002-03 to 2011-12. There is a good network of branches of lead bank and affiliated banks in the district. The total population covered under the scheme by all branches was 52.24 lakh. The major constraints faced by lead bank in credit disbursement were availability of land ownership record or right, difficulty in assessment income level and repayment capacity with the person approaching the bank for help.

KEY WORDS : Developmental programmes, Achievements, Credit, Constraints

HOW TO CITE THIS PAPER : Kambale, P.S., Lagare, M.G. and Deorukhakar, A.C. (2015). Credit disbursement scenario of lead bank (Bank of India) scheme in Ratnagiri district of Maharashtra. *Internat. Res. J. Agric. Eco. & Stat.*, **6** (1) : 78-82.