



Research Paper

Growth in formal credit to agriculture over period of time in Bikaner region of Rajasthan

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ABSTRACT : The study was conducted to analyse the growth of agricultural credit over period of time, credit disbursement pattern and their utilization, credit gap, repayment performance, overdues and impact of agricultural credit on agricultural development and constraints in advancing the agricultural credit. The study was conducted in the district of Bikaner region viz., Sriganganagar, Hanumangarh, Bikaner and Churu district. A lead bank of each selected district was selected purposively for collection of secondary and primary data in respect of agricultural loan supplied to the farmers. The selected banks were Oriental Bank of Commerce from Sriganganagar, State Bank of Bikaner and Jaipur from Hanumangarh and Bikaner districts and Bank of Baroda for Churu district. A sample of 30 farmers was drawn as borrower farmers from each selected district by probability proportion to the number of borrower farmers in each group (small, medium and large farms). Similarly, 30 non-borrower farmers was also selected from each district using the similar method as borrower farmers to analyse the impact of credit. The analysis of data revealed that the higher growth rate 29.40 per cent was on credit supplied for crop loan followed by 26.10 per cent for minor irrigation system, 20.50 per cent for farm machinery and 10.10 per cent for land development in Bikaner region as whole.

KEY WORDS: Growth, Formal credit, Agriculture over period of time

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