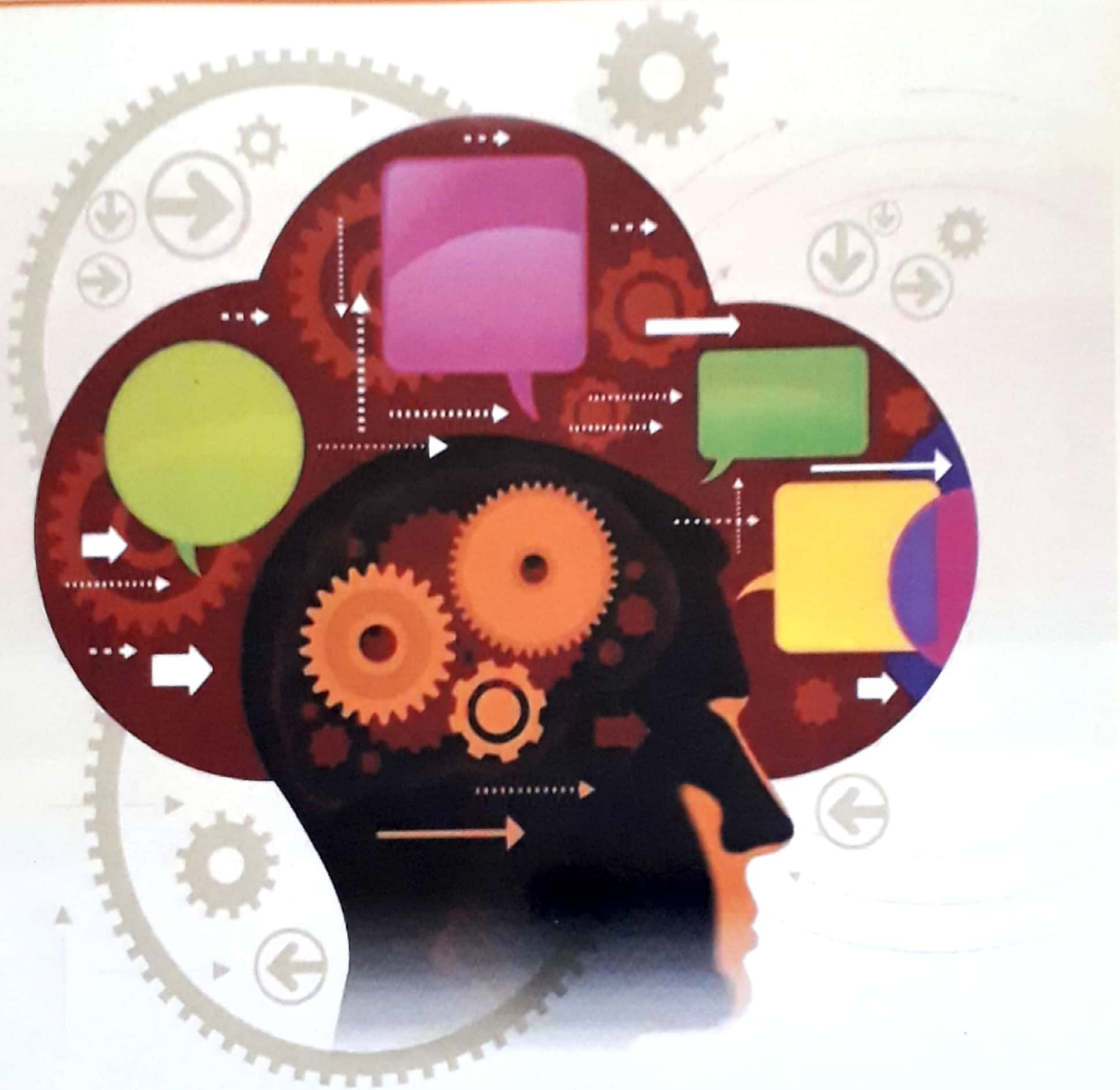


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Contribution of Jalgaon District Cooperative Bank towards farmers economic development

Prof. Sujata Chandrakant Patil,
A.R.B. Garud College, Shendurni
Principal Dr.K.V.Patil,
A.R.B. Garud College, Shendurni

Introduction : Labour and economically backward people come together to get their rights with the help of cooperative movement. To avoid the economic backwardness and to help each other all gather together and cooperative movement comes into existence. Cooperative movement means voluntary Association of members from that members can satisfy their economic needs with the help of each others. Co-operative banks are small-sized units organized in the co-operative sector which operate both in urban and non-urban regions. These banks are traditionally centered on communities, localities and work place groups and they essentially lend to small borrowers and businesses.

D.R.Gadgil " The co-operative banking system is an integrated one and, because of its three tier structure has been able to extend credit to agriculturists, artisans etc. The three tier system also allows a rationalized flow of resources from the metropolitan centers to villages and combines this with a fairly low cost of operations".

So with the help of cooperative movement economic benefits are available to rural people. With the help of cooperative society farmers don't have to depend on private finance institutions but they can easily get loan from cooperative societies with less rate of interest.

Research Problem : In Jalgaon district various cooperative banks spread over. They perform their work by overcoming on various difficulties and problems. Jalgaon District Cooperative Bank perform its work by giving contribution towards economic development of farmers. Even though it faces various problems and difficulties. It has also some limitations while performing the task.

Jalgaon District Cooperative Bank contributes in economic and social development by applying various schemes. Work which has been done by bank, schemes which are launched by bank, problems which it faces and remedies which are essential to overcome these problems research is necessary. For this purpose research subject is undertaken by researcher.

Reason to select the subject

- To study the contribution towards farmers economic development.
- To study various schemes of Jalgaon District Cooperative Bank.
- To satisfy the above reasons its necessary to have a research. So this research subject is selected for study.

Research objectives :

- To study the economic help given by Jalgaon District Cooperative Bank to agriculture and various purposes.
- To study the various schemes of Jalgaon District Cooperative Bank.

Hypothesis :

- Due to efficient transactions of bank , bank is in progress as well as increase in share capital, deposits
- There is tremendous increase in number of farmer entrepreneurs due to help and support of bank.
- Bank support the economic development of farmers by through various loan schemes.

Methodology of The Study

A] Population

The population selected for this particular study is from whole district. Questionnaire were distributed and collected by the researcher.

B] Research Design

The study is explorative as well as descriptive in nature

1. **SAMPLING UNIT :** Jalgaon district.

2. **SOURCE LIST :** Farmers and borrowers from Jalgaon district.

3. **SIZE OF SAMPLE :** 300 questionnaires

4. **PARAMETERS OF INTEREST :** 1) In estimating the number of persons benefited by working with working of Jalgaon District Cooperative Bank. 2) Purposes of borrowing loan 3) To know responses for different loan Schemes.

C] Tools of Data Collection: By studying the Annual reports between 2001 to 2011 of bank as well as by taking reference of other published articles and by questionnaire and interviews researcher put research study for working of Jalgaon District Cooperative Bank.

D] Sources of Data : The study consists of both primary data and secondary data. The primary data was collected by direct interview and through questionnaire. The secondary data was collected from annual reports, research publication, references & standard journal etc.

E] Research Instrument : The instrument has administered in the workplace to employees. Data has collected using a questionnaire which has distributed to farmers and borrowers at Jalgaon district.

Data Analysis and Discussion

Jalgaon District Co Operative Bank : Jurisdiction of Jalgaon District Co Operative Bank is whole Jalgaon district. It's branches and primary cooperative societies within 15 tehsils comes under jurisdiction of Jalgaon District Co Operative Bank. This District level Cooperative bank is providing banking services to whole district. Main Head Office of this bank is situated at Jalgaon and branches of this bank are spread over the entire district.

Some points for discussion and analysis

1) **Share Capital :** As per chart no. 1 it is clear that share capital of bank is increases every year. Even if this increment is not at constant rate ,this increment is useful for development.

By this we can say that there is increase in the bank's fund every year and it is a sign of progress. At 2010-11 there is a tremendous increase by 15.05 % than previous year.

2)Deposits : As per chart no. 2 it is clear that deposits of bank are increases at every year. Even if this increment is not at stable rate this increment is useful for development. At 2010-11 there is a tremendous increase by 15.05 % than previous year. Total deposit of bank increases at 2002-03 was at the rate 18.48% but at 2003 to 2005 it increases by low rate i.e. at 4.76% and 6.60 % respectively. But at 2008-09 it increases at higher rate i.e. by 21.06%. By this we can say that increase in the bank's deposit is beneficial to all related persons.

chart no 1
Increase /decrease at share capital

Rs. In lacks

Financial year	Share capital	increase	decrease	percentage
2001-02	5325.06	---	---	---
2002-03	5944.65	619.59	---	---
2003-04	6342.71	398.06	---	11.64
2004-05	6658.48	315.77	---	6.70
2005-06	6909.85	251.37	---	4.98
2006-07	7405.56	495.71	---	3.78
2007-08	7888.21	482.65	---	7.17
2008-09	8184.33	296.12	---	6.52
2009-10	8842.38	658.05	---	3.75
2010-11	10172.76	1330.38	---	8.34
				15.05

Ref: Annual reports of jdcc (2001-2011)

Graph no 1
Increase /decrease at share capital

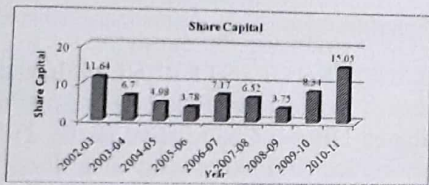


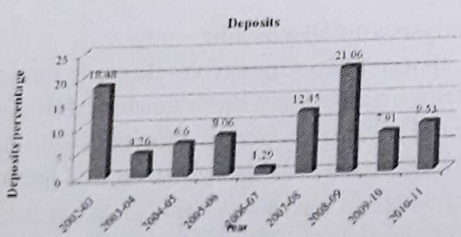
chart no 2
Increase /decrease at Deposit

Rs. In lacks

Financial year	Deposit	increase	decrease	percentage
2001-02	91743.91	---	---	---
2002-03	108698.49	16954.58	---	18.48
2003-04	113875.09	5176.60	---	4.76
2004-05	121394.85	7519.76	---	6.60
2005-06	131175.25	9780.40	---	8.06
2006-07	132866.18	1690.93	---	1.29
2007-08	149402.26	16536.08	---	12.45
2008-09	180869.41	31467.15	---	21.06
2009-10	195168.84	14299.43	---	7.91
2010-11	213762.19	18593.35	---	9.53

Ref: Annual reports of jdcc (2001-2011)

Graph no 2
Increase /decrease at Deposit



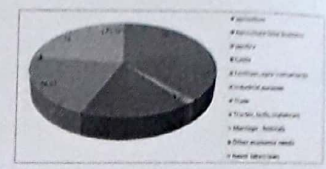
3)Reasons of taking loan: Borrowers take loan for various purposes. Reasons for which they takes loan is shown in chart 3. And analysis is given thereafter. For what purpose loan is taken? What are the main themes for loan? Whether loan is taken for productive purpose or not? Etc. Data is collected by

researcher with the help of questionnaire. For this purpose 300 questionnaires from borrowers were fill up by researcher.

chart no 3
Reasons for Loan

Sr. No	Loan reasons	No of persons	percentage
1	agriculture	276	92
2	Agriculture base business	240	80
3	poultry	20	6.67
4	Cattle	230	76.67
5	Fertilizer, agro instruments	284	94.67
6	Industrial purpose	06	2.00
7	Trade	06	2
8	Tractor, bulls, bullockcart	234	78
9	Marriage, festivals	03	1
10	Other economic needs	70	23.33
11	Never taken loan	00	0

Source: borrower questionnaire



As per the chart no 3 researcher finds that mostly loan taken for agriculture, agriculture base business and Fertilizer & instruments. Borrower also takes loan for poultry, cattle, Industry, Trade, Tractor, bulls, bullockcart, Marriage, festivals and also for other economic needs. They never took loan for industrial purpose. People on large scale i.e. 94.67 % take loan for Fertilizer & instruments. 92% for agriculture, 80% for loan for Tractor, bulls, bullockcart, 6.67% for poultry, 2% for trade and 1% for Marriage, festivals.

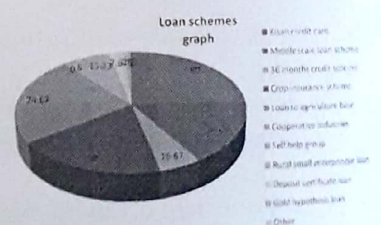
As per this we come to know that JDCC bank is providing loan to farmers for agriculture purpose and contribute in economic development.

4)Schemes for development: It has been found that bank starts various schemes on behalf of its customers which are beneficial to them. Kisan credit card, Medium scale loan scheme, 36 months credit scheme, Crop insurance scheme, Self help group etc. schemes are launched by bank. How beneficial are these schemes to them? How much responses are there for these schemes? To study this data is collected by researcher with the help of 300 questionnaires from borrowers.

chart no 4
Loan schemes

Sr. No	Loan schemes	No of persons	percentage
1	Kisan credit card	240	80
2	Middle scale loan scheme	154	51.33
3	36 months credit scheme	50	16.67
4	Crop insurance scheme	180	60.00
5	Loan to agriculture base	224	74.67
6	Cooperative industries	00	0.00
7	Self help group	24	8.00
8	Rural small enterprnour loan	46	15.33
9	Deposit certificate loan	23	7.67
10	Gold hypothsis loan	10	3.33
11	Other	00	0.00

Source: borrower questionnaire



By this researcher come to know that, people are taking benefit from various schemes and make progress. For Loan to agriculture base scheme response is 74.67%. There is

response for cooperative industrial loan scheme. 3.33% persons got benefited by Gold hypothesis loan. There is a large response to Kisan credit card i.e. 80%.

Conclusion : Bank is performing the working in best way by overcoming on various difficulties and problems. Jalgaon district cooperative bank perform its best by giving contribution towards farmers economic development. Even though it has to face various problems and limitations. Jalgaon District Cooperative bank is performing various functions and satisfy responsibilities. That's why its working is very vast. So sometimes it can't work in best way as a intermediately between primary cooperative and state level cooperative bank. It enables

to satisfy the expectations of people. E.g. sometimes it's become tedious and lengthy process of supplying loans to farmers.

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