



# AN INVESTIGATION ON ROLE OF COMMERCIAL BANKS IN RURAL CREDIT WITH REFERENCE TO COIMBATORE DISTRICT

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## **ABSTRACT**

*The present study focus on 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.*

**KEY WORDS:** RURAL, CREDIT, BANKING, SERVICES, CUSTOMER, ECONOMIC DEVELOPMENT AND FINANCE.

## **1.1 INTRODUCTION OF THE STUDY**

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. A systematic enquiry is to be made to understand the multi-dimensional problems faced by the rural community in making use of credit and to raise their standard of living. Commercial banks find ways and means of financial inclusion in rural community and fulfill their overall demand. Considering these, an attempt has been made to point out various demands and needs of rural credit and to offer suitable suggestions to commercial banks and Government to strengthen the rural development.

## **1.2 SCOPE OF THE STUDY**

This study is mainly confined to the role played by commercial banks in rural credit in Coimbatore District. To study the Role of commercial banks in rural credit, the researcher has referred to the important studies already undertaken. There are many studies on Commercial banks, Rural Credit, Rural Development, Agricultural credit, Micro - credit, Regional Rural banks, Agricultural loan recovery problem, rural women and borrowers attitude towards agricultural credit.

### 1.3 OBJECTIVES OF THE STUDY

The present study has the following as its specific objectives

- ❖ To highlight the promotional schemes and institutional credit available for rural poor in Coimbatore District.
- ❖ To evaluate the growth of commercial banks in terms of Rural credit in Coimbatore District.
- ❖ To identify the barriers in accessing credit and financial services by the beneficiaries.
- ❖ To offer suitable suggestions related to the findings.

### 1.4 STATEMENT OF THE PROBLEM

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. 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.

### 1.5 HYPOTHESES

- There is no significant relationship between demographic profile of the respondents (Age, Educational qualification, Occupation, Family Annual Income and Size of the family), and number of accounts opened in Commercial Bank in Coimbatore District.
- There is no significant association between demographic profile of the respondents, and the level of awareness on Lending Schemes.
- There is no significant relationship between demographic profile of the respondents, type of bank, type of bank account, period of holding account and awareness on bank services and the level of opinion on the qualitative aspects of bank credit.
- There is no significant relationship between demographic profile of the respondents, type of bank, type of bank account and period of holding account and the level of awareness on banking service.
- 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.

### 1.6 METHODOLOGY

The present study is an analytical one. Coimbatore District is one of the Districts of the state of Tamilnadu in India. It comprises 3.57 per cent of Tamilnadu landmass and with 34.58 Lakhs (as per 2011 census), accounts for 4.79 per cent of the population of the state. Coimbatore is known as the "Manchester of South India" and is one of the industrialized towns of Tamil Nadu and houses numerous textile mills and small scale engineering units. All the three sectors viz., Agriculture, Industry and Services have a strong presence and actively contribute to the development of the District. The region is bounded by Kerala state on the west and is surrounded by Tirupur District, Nilgiris District and Erode District. 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.

### 1.7 SAMPLING DESIGN

The secondary data was collected from the books, articles, records, documents, web pages, periodicals, and lead bank annual reports. 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 blocks namely, Madukkari, Pollachi South, Sulur 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.

## 1.8 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. This was done for the period 2021-22 in forecasting Deposit, Loan sanctions and total priority sector advances. Paired „t“ was test used to compare five year annual period GDP and Growth of Commercial banks in Coimbatore district. Anova, Chi-Square test, Friedman rank test, Correlation, Multiple Regression and Stepwise Regression Analysis were used to know the awareness on lending schemes, qualitative aspects of banking transactions, awareness on banking service and the level of satisfaction on bank service among beneficiaries in Coimbatore District.

## LIMITATION OF THE STUDY

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

- ❖ It is a Micro-level study, based on the data collected from the borrowers of Commercial banks in selected blocks in Coimbatore District. Hence, the findings of this study may not be applicable at the national level.
- ❖ The problems and perception of rural beneficiaries are related to the study area. It may not be applicable to other area or other district.
- ❖ The tools which were used to analyse the primary as well as secondary data has its own limitation, which in turn affects the results of the study.

## 2.1 REVIEW OF LITERATURE

Ramesh Chand, S.K.Srivastava, 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. But construction sector provides employment but not large enough to absorb agriculture labour, they further finds there is a serious imbalance in output and employment in rural areas and suggested the rural areas requires a complete rethink of rural industrialization for creating jobs in manufacturing, services and construction. 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

## 3.1 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. The present chapter analyses the qualitative terms from the point of the view of the beneficiaries are fond of service and functioning of the bank. An interview schedule covering different areas of interaction of the beneficiaries with bank was devised.

**TABLE:3.1.1**

### Age Group of Respondents

Sl. No.	Age Group ( in years)	No. of Respondents	Percentage to total
1	Below 30	62	16.40
2	31 – 40	125	33.07
3	41 – 50	146	38.62
4	Above 50	45	11.91
Total		378	100

Source: Primary data

From Table 3.1.1 it is evident that 146 (38.70%) respondents were in the age group between 41- 50; 125 (33 %) aged between 31 - 40 years; 62 (16.30%) respondents were within the age of 30 years and the remaining 45 (12%) respondents were above the age of 50 years. It indicates 271 ( 71.70%) of the borrowers of commercial banks in Coimbatore District belong to the Middle age group ranging between 31 and 50 years.

Table:3.1.2

### Educational Qualification of the Respondents

Sl. No	Educational Qualification	Numbers	Percentage
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1	Illiterate	170	45.00
2	SSLC	105	27.80
3	H.Sc.,	50	13.30
4	Degree / Diploma	4	1.00
5	Post Graduate	15	4.00
6	Professional	12	3.10
7	Others	22	5.80
Total		378	100.00

Source: Primary data.

It is seen from Table 3.1.2 that illiterate, SSLC, H.Sc respondents form 45 per cent, 27.80 per cent and 13.30 per cent respectively. It is shocking to note that only one per cent of the total hold a degree or diploma. Professionals form 3.10 per cent with post graduate at a little higher level. The remaining 5.80 per cent is a heterogeneous group.

**Table:3.1.3**

### Occupation of the Respondents

Sl. No.	Occupation	Numbers	Percentage
1	Agriculturist	132	34.90
2	Allied Activities	92	24.30
3	Rural Artisans	45	11.90
4	Small Sector Industries	45	11.90
5	Services Sector	64	17.00
Total		378	100.00

Source: Primary data

It is seen from Table 3.1.3 that 34.90 per cent of the respondents were agriculturists; 24.30 per cent of the respondents were engaged in Agricultural allied activities; 17.00 per cent respondents were involved in services sector; 11.90 per cent respondents each were rural artisans and their work related to Micro Small Medium Enterprises. In brief, 224 (59.20%) of the respondents were involved in Agriculture and Agricultural allied activities. Almost 35 per cent of the respondents were involved in Agricultural activities.

**Table:3.1.4**

### Annual Family Income

Sl. No.	Family Income (₹)	Numbers	Percentage
1	Less than ₹ 100000	137	36.10
2	₹ 100000 to 200000	185	49.00
3	₹ 200000 to 400000	34	9.10
4	More than ₹ 400000	22	5.80
Total		378	100.00

Source: Primary data

It is inferred from Table 3.1.4 that 49 per cent respondent's families had an annual income between ₹ 1,00,000 to 2,00,000; 36.10 per cent of them earned an annual income of less than ₹ 1,00,000; 9.10 per cent of the respondents had an income ranging between ₹ 2,00,001 to 4,00,000. The remaining 5.80 per cent of the respondents had an annual income of more than ₹ 4,00,000. To conclude, 185 (49%) of the respondents of Coimbatore District had an annual income ranging between ₹ 1,00,000 to ₹ 2,00,000 in the study area.

**Table:3.1.5**

### 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 (4.10)	69 (64.70)	33 (31.20)	106 (100.00)
Private Sector Banks	16 (8.80)	142 (78.00)	23 (13.20)	181 (100.00)
Co-operative Banks	27 (34.90)	37 (49.20)	12 (15.90)	76 (100.00)
Regional Rural Banks	5 (29.60)	9 (66.70)	1 (3.70)	15 (100.00)
<b>Total</b>	<b>52</b>	<b>257</b>	<b>69</b>	<b>378</b>

Source: Primary survey

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:3.1.6**

### 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 (10.90)	151 (75.50)	27 (13.60)	200 (100.00)
Current Deposit Account	3 (13.60)	19 (70.50)	4 (15.90)	26 (100.00)
Fixed Deposit Account	11 (24.70)	15 (34.20)	19 (41.10)	45 (100.00)
Recurring Deposit	0 (00.00)	4 (50.00)	4 (50.00)	8 (100.00)
Savings and Fixed Deposit Account	16 (20.50)	45 (59.00)	15 (20.50)	76 (100.00)
Savings and Recurring Deposit	0 (00.00)	23 (100.00)	0 (00.00)	23 (100.00)
<b>Total</b>	<b>52</b>	<b>257</b>	<b>69</b>	<b>378</b>

Source: Primary survey

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

One per cent level: 15.09

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:3.1.7**

### 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	34	0	60

	(43.70)	(56.30)	(00.00)	(100.00)
Moderate	22	189	46	257
	(8.70)	(73.30)	(18.00)	(100.00)
High	4	34	23	61
	(6.10)	(56.50)	(37.40)	(100.00)
<b>Total</b>	<b>52</b>	<b>257</b>	<b>69</b>	<b>378</b>

**Source: Primary survey**

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

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.

**TABLE:3.1.7**

**VARIABLES ASSOCIATED WITH OPINION OF RESPONDENTS ON BANKS- CORRELATION ANALYSIS WITH 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 BankAccount	.607**	0.368
Period of Holding Account	.661**	0.437

**Source: Primary survey**

\*Significant at five per cent level

\*\* Significant at one per cent level

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:3.1.8**

**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: Primary survey**

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

Std. Error of Estimate : .23731

$R^2$  : .825

$R^2$  : .828

**Table:3.1.9**

### SATISFACTION OF FINANCIAL TRANSACTION

Sl.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
<b>Total</b>		<b>378</b>	<b>100.00</b>

**Source: Primary survey**

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.

### 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:3.1.10**

### 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: Primary survey**

\*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.

### 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 1<sup>st</sup> rank for statement 7, followed by 2<sup>nd</sup> rank for the statement marked as 6, the 3<sup>rd</sup> 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 1<sup>st</sup> in the statement on Bank takes the complaints into consideration to improve its performance followed by procedure to open an account is difficult.

TABLE 3.1.11

### DETERMINANTS OF SATISFACTION- MULTIPLE REGRESSION ANALYSIS

Model				t	P.value
		Regression coefficient			
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: Primary data

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

Std. Error of Estimate : .256663

R<sup>2</sup> : .793

R<sup>2</sup> : .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 R<sup>2</sup> was found to be significant at one per cent level. This shows that the regression equation framed is a good fit.

### FINDINGS, SUGGESTIONS AND CONCLUSION

- ✓ It indicates 271 ( 71.70%) of the borrowers of commercial banks in Coimbatore District belong to the Middle age group ranging between 31 and 50 years
- ✓ .illiterate, SSLC, H.Sc respondents form 45 per cent, 27.80 per cent and 13.30 per cent respectively.
- ✓ To conclude, 185 (49%) of the respondents of Coimbatore District had an annual income ranging between ` 1,00,000 to `2,00,000 in the study area.
- ✓ 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 sample respondents recommended from borrowers (82.20percent) banking service to others out of which 44.50 per cent respondents favored the reason.

### 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.



- ◆ 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.
- ◆ The banks should disburse the loan amount in time which helps beneficiaries in the study area to earn more return.
- ◆ 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.
- ◆ Bank officials should be more receptive and emotional to treat customers and educate them in all banking services in proper manner.
- ◆ The demographic variables of the respondents influence the number of accounts opened in commercial banks, awareness on lending schemes, 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.

## CONCLUSION

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. Government, Banks and NGO's should be proactive to create awareness among rural community relating to financial literacy and access to financial services to uplift from their down trodden economic status and possible overall development of the rural area to achieve Gandhi's Vision.

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