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Index

| Sr. No. | Name | Title Name | Page No. |
|---------|-----------------------------------|---|----------|
| 1 | Dr. C.B.Kanase | Indian theatre during the covid-19: an analysis | 4 |
| 2 | Mrs.Neelam A.Saswade | Feminist theory in amitav ghosh's novels | 9 |
| 3 | Dr. Chate Madhukar Shivaji | A study on physiology and physical fitness among volleyball and handball players | 12 |
| 4 | Dr Bharat Haribhau Chapke | Qualities of Physical Instructor for Well Performance: An analysis | 15 |
| 5 | Dr. A. D. Tekale | Impact of the covid19 pandemic on sports sector | 18 |
| 6 | Dr. Aiyaz Hussain Shaikh | co-relation of physiological and fitness performance on pre-university girls of Pune district | 22 |
| 7 | Prof. Vijay Deshmukh | Sports injuries and sports rehabilitation | 24 |
| 8 | Dr.Deshmukh S.B. | Environment after covid 19: A geographical study | 29 |
| 9 | Smt. Sonawane M.S. | An Overview On The Gravity And Its Impact On Life | 32 |
| 10 | Dr. Sd. Rafat Ali Osman Ali | Disaster management and media | 35 |
| 11 | Dr.Gaikwad.J.R. | A study of causes, consequences and impact of global warming: geographical view | 39 |
| 12 | Dr. MD. Ataullah M.K. | Physiological – physical parameters between rural and urban high school girls | 42 |
| 13 | Karan Sunil Jain | An overview on performances of well performed football players in international level tournaments | 44 |
| 14 | Dr. Faruqui Md. Quayyum M.Younus. | India and policy matter of international relations | 48 |
| 15 | Ramesh Tarkram Khandangale | Role of NABARD in Agriculture and Rural Development of India | 55 |
| 16 | Ladhe D.D. Dr.M.K. Ataullah | Influence of 8 weeks strength training porgramme on maximum strength | 58 |
| 17 | Dr.Pandhare.S.M. | A study of role of sports psychology in the enhancement of capacities and sports performance | 61 |

| Sr. No. | Name | Title Name | Page No. |
|---------|------------------------------|--|----------|
| 18 | Deepali Ravindra Chandramore | Agricultural Credit: Role of District Central Co-operative Bank | 64 |
| 19 | Mr.Shinde Hemant Trimbakrao | A study of the role of some yoga elements in physical education and sports performance | 69 |
| 20 | Dr.Sanap Bhagchand Maroti | Physical education: a study of skill development and health related fitness | 72 |
| 21 | Yennawar Shilpa Laxmikant | Atmanirbhar Bharat Abhiyan and Economical Development | 75 |
| 22 | Dr.Talekar C.K. | A study of formation and performance of nationalist congress party: political approach | 79 |

AGRICULTURAL CREDIT: ROLE OF DISTRICT CENTRAL CO-OPERATIVE BANK

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Abstract:

In India, agriculture contributed twenty six.6 per cent to value throughout the year 2001-2002. Although, the farm financial gain constitutes a major proportion of national income; it doesn't meet even the fundamental necessities of the agriculturists. This has been resulted within the underneath utilization of resources on the one hand and chronic obligation of the farmers on the opposite. In recent times, agriculture is being progressive. The adoption of recent technology entails augmented capital base and in and of itself it'd be tough for them to adopt new technology while not adequate external Finance. the provision of credit permits farmers to change over to superior production prospects.

Introduction:

In India, agriculture contributed twenty six.6 per cent to value throughout the year 2011-2012. Although the farm financial gain constitutes a major proportion of national income; it doesn't meet even the fundamental necessities of the agriculturists. Throughout the recent years there has been vital growth of co-operative banks within the country. They need big not solely in variety, however conjointly within the size and their operations. Though the govt. has controlled within the matter of initiating the co-operative movement, the people's efforts also are con attributed to reality of recent development of co-operative banks normally and district central co-operative banks specially. The district central co-operative banks work as Associate in Nursing negotiator to link the first societies with the money market. Therefore district central co-operative banks work as Associate in nursing negotiator to link the first societies with the money market. therefore district central co- operative banks is bureau between the first credit societies having no bit with the money market and therefore the provincial co-operative bank withdrawal principally by town men with urban bias and having no shut association with count within.

Objectives of research

1. To overview on Role of Credit in Agriculture.
2. To study of District Central Co-operative Banking in India.
3. To study of role of District Central Co-operative Bank in Agricultural Credit.

Research Methodology:

For the purpose of this study used Social science research methodology to study the research topic Used scientifically analysis. In this method used secondary data tools.

In this Secondary data tool used reference books. Research articles, newspapers, journals, published and unpublished materials and also taken help of internet facilities.

Role of Credit in Agriculture:

There is a big impact of credit on agriculture with regards to adoption of latest technology equally agricultural credit is extremely necessary instrument in facilitating the method of agricultural development and thereby initiating the expansion of rural economy. The role of agricultural credit and credit establishments in Republic of India is extremely necessary thanks to the pressing desires for increasing agricultural production and productivity to satisfy the wants of accelerating population. Today, credit no additional remained the "hunger mans rope supports the hanged" however it's AN elevate specially in underdeveloped countries wherever agriculture is managed by poor farmers, inputs ar borrowed from outside farm and also the amount of production is long, there the role of agricultural finance is extremely a lot of stressed. However, it's a retardant once it can not be obtained and it's conjointly a retardant once it's not properly used. suggested new imitation and support for the co-operatives from the govt. initiation and support for the co-operatives from the govt. of Republic of India. The definite policy of integrated co-operative credit emerged by the top of initial 5 Year arrange. A shift of credit polcy towards multiagency approach to agriculture finance is seen throughout 1970's, with the nationalization of sixteen major business banks, conception of bank theme and when words creation of Regional Rural Banks in 1975. In spite of entry of many different establishments, co-operatives ar the foremost necessary agencies, that offer the most important quantity of institutional finance to agriculture. so as to solve the issues with reference to agriculture credit NABARD was setup in 1982.

District Central Co-operative Bank in Agricultural Credit:

Co-operation isn't any approach new Republic of India. it's been famous and practiced during this country since time out of mind. the expansion of electronic equipment movement of co- operative is one hundred years old; starting with the enactment operative sector in Republic of India has created its humble starting before independence as an efficient weapon to fih against the clutches of moneylenders. when independence, the co-operative sectors received its due role within the method of economic develop. The co-operative system in Republic of India is comprised of the short-run or production credit structure and also the long or investment credit structure.

The short term loan structure has at its base with the first Agricultural Credit Societies (PACS), that ar related to to District Central Co-operative banks (DCCBs) at the district level that successively, are related to State Co-operative Banks (SCB) at the state level.

The long run loan structure consists of State Co- operative Agricultural and Rural Development Bank (SCARDB), federal and first Agricultural and Development Bank (PCARDB) at base level In Republic of India, DCCBs were established when the enactment was created in 1912 for the formation of DCCBs and SCBs.

The network structure of credit co-operatives in Republic of India is disclosed from each ST and LT cooperative credit structure contains of over 92000 PACS, 367 DCCBs, twenty nine State Co-operative Banks, 19, State Co-operative Agricultural and Rural Development Banks and 745 Primary Co-operative Agricultural and Rural Development Banks in Republic of India.

The co-operative credit is that the solely agency appropriate for agricultural edit. it's native participation democratic management and conscious of native desires of village. The co-operative system will mobilize funds from geographic region through DCCBs and lend them in rural areas. The intermediate level unit that's DCCBs are taking part in a vital role in promoting agriculture and allied activities by give credit to the indigent through primary agricultural credit societies.

Credit plays a very important role in enhancing productivity and there by production of agricultural commodities. Co-operatives together with business banks and regional rural banks from the key part of the institutional credit. In geographic region, the co-operative banks have modified the socio- economic standing of the agricultural lots. These co- operative banks have influenced the economic development of farmers, any dynamic cropping pattern, inflated production, making employment opportunities, increasing financial gain, adoption of latest technologies and overall changes within the rural society. These banks haven't solely brought the economies of large-scale production to the members however conjointly provided them with opportunities to arrange and manage their own business. The DCCBs in geographic region had contend a polar role within the development of agriculture by providing an everyday flow of short term and medium term credit to the agriculturists through the PACS in rural areas. However, it's noticed that the performance of a number of the DCCBs has remained unacceptable. The illness of DCCBs was in the main thanks to the low recovery and mounting over dues. Improvement in recovery and thereby reducing the burden of over dues in DCCBs require cooperative efforts on the a part of policy manufacturers.

With a read to strengthen the co-operative banks each in short and long-run structure and keeping them as viable units on a property bases, the system of making ready Development Action Plans (DPAs) for every unit getting into in to memo of Understanding (MoU) with the involved agencies, was initiated throughout 1993-94. The DAP/MoU mechanism was reported to own had positive impact on the performance of Co-operative banks. the great analysis of business performance of DCCBs in geographic region are going to be helpful for locating out the weakness within the operatio of DCCBs and to adopt the measures to get rid of the causes of weakness. DCCBs provide ST/MT credit to agriculture forencouraging the employment of HYV seeds, fertilizers, and pesticides for sustained adoption of improved agricultural practices. however the advantages of ST/MT loans don't seem to be being usually equitably distributed among the regions and farmers. Besides the DCCBs within the state conjointly encounjter sure issues indisbursement and recovery of loans. Such problems need a scientific assessment of the performance of DCCBs. That unless 'banking' is development is very not possible.

The potency of the DCC Banks and also the availableness of the finance to the agricultural folks square measure reticulated as a result of the DCC Bank plays a crucial role within the economic development at the grass root level.

The co-operative movement in Asian nation is introduced with the chief objective of constructing a break-through within the stagnation of the poorer categories, significantly the overwhelming majority of agriculturists UN agency were living within the serious weight of financial obligation. several of the farmers were born in debt, lived in debt and died in debt, passing on their burdens to those that followed. the arrival of the British rule Asian nation marked additional average economic conditions of the farmers than past.

Even before the independence and through the design Era efforts square measure created to strengthen the co-operative movement by approach of creating varied statutory establishments for providing money and money facilitate. The co-operative movement has shown nice potentials and recorded enlargement. The movement currently covers concerning ninety six % of villages and quite seventy % of the important population. among the various activities in co-operative movement like credit, marketing, process distribution, shopper co-operative, coaching and education, etc., credit plays vast role. Co-operative Banks remained to be the principal institutional agencies within the field of agricultural credit when independence, since the credit sector plays very important role within the whole equipment of the co-operative movement; thence the study of co-operative banking deserves correct attention. Indian banking industry was well advance and autochthonal banks of these days rendered all the banking services, that a contemporary bank will nowadays any time once banking wasn't even legendary to the western world. tho' Indian banking industry has its long history. Co-operative banking isn't that abundant previous however nowadays it's got vast position in democratic set-up of country. It's detected that co-operative banks square measure the center of our rural financial set-up. they assist to mobilize the agricultural economy by attracting deposits and create funds offered through disposition and investment programs in geographic region.

Conclusions:

This has been resulted within the underneath utilization of resources on the one hand and chronic financial obligation of the farmers on the opposite. In recent times, agriculture is being progressive. The adoption of recent technology necessitate accumulated capital base and intrinsically it'd be troublesome for them to adopt new technology while not adequate external there's a major impact of credit on agriculture with regards to adoption of recent technology equally agricultural credit is extremely necessary instrument in facilitating the method of agricultural development and thereby initiating the expansion of rural economy. The role of agricultural credit and credit establishments in Asian nation is extremely necessary thanks to the pressing desires for increasing agricultural production and productivity to satisfy the wants of skyrocketing population

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