CHAPTER-VI

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Research study titled "Study and Evaluation of Lead Bank Scheme in Akola District" has been undertaken with a view to critically examine various aspects of the scheme and undertake evaluation in terms of how far and to what extent both Branch Managers and Beneficiaries were satisfied with regard to its implementation. Study further aims at spelling out difficulties and inviting suggestions from the concerned for its effective implementation. Findings emerged out of the present investigation if visualised from the point of view of their importance and utility it could be said that they have far reaching implications. For the sake of convenience this chapter has broadly been divided into following sections.

1. Research Implications
2. Action Implications

Research Implications:

i) Considering importance and utility of the present study, besides jurisdiction of the study encompassing two districts namely Akola and Washim and further total number of banks (21) their respective branches under 'Area Development Approach'(87) and the total number of branches (45) selected.

The size of sample covered in the present study appears to be reasonably inadequate. It is therefore, for further researchers to select
large size of sample with due representation to different categories of beneficiaries entitled for the benefits of Lead Bank Scheme.

ii) In the implementation of Lead Bank Scheme, besides bank officials lot many officers of different departments and agencies are involved. In the present study, however, only Branch Managers and few members of District Consultative Committee have been considered as respondents.

In order to enhance the comprehensiveness and give justice to the scope it would be necessary to consider various govt. officials as respondents.

iii) Present study has clearly brought out that recovery is not in proportion to the advances made. Responses however, obtained in this behalf appears to be in contradictory with the responses of branch managers and beneficiaries. This therefore, could be a aspect of importance with great detail and insight. Further researchers therefore, should consider this.

**ACTION IMPLICATIONS:**

1. With a view to increase deposits and advances which has been a matter of recognition and prestige for the banks, it is imperative to educate the ruralites for their importance and utility. Bank officials should therefore, organise meetings, discussions, through visits in rural area (Karja Melawa, Bachat Mas, Grahak Jodo Abhiyan etc.)
2. In order to increase advances position bank officials should undertake entrepreneur development programmes in the district jointly ventured with agencies concerned.

3. Officers from the govt. departments and other agencies should assist and cooperate the Branch Managers in the recovery of loans advanced to the borrowers.

4. Branch Managers should also conduct a survey of resources for identifying the potentialities of development at the block level and prepare need based development plans to be implemented duly discussed and with common agreement in the meeting of District Consultative Committee

5. For effective implementation of Lead Bank Scheme coordination among the financial agencies is required, besides other govt. officials and agencies particularly in the matters like identification of beneficiaries and schemes, timely sanctioning the subsidies and margin money, supply of necessary information to the concern, follow up of action on loans and recovery of loans.

6. Banks should evolve detailed internal monitoring system whereby appropriate utilization of the loan disbursed is monitored and reviewed by the respective zonal officers.

7. The Lead Bank should convene periodical meetings of the Regional/Divisional mangers of financial institutions operating in the area, besides other agencies involved to discuss bank wise performance, specific problems and the steps the Lead Bank proposed to take for effective implementation of the scheme.