An Abstract

Bank Financing of Agriculture in Punjab

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Agriculture is the backbone of Indian economy and development of agricultural sector is central to all strategies for planned development. The problem of agriculture credit in India is not merely one of inadequate resources but also of proper mobilization and of channeling the same to productive investment. Punjab being the agriculturally predominated state and the existence of commercial bank branches in rural areas of the state, it seems in the fitness of things to study the bank financing of agriculture in Punjab. Though numbers of studies have been made on bank financing and agricultural credit, yet not much attempts have been made to study bank financing of agriculture in the state of Punjab. Hence, the present study titled ‘Bank Financing of Agriculture in Punjab’ has been undertaken.

The study will prove to be useful in evaluating the performance of selected banks in meeting the agricultural needs of the farming community in Punjab. It will bring out the quantitative and qualitative aspects of credit delivery system in the selected area of the state. The problems faced by farmers in getting the finance and problems faced by banks in delivery system have also been highlighted. For the purpose of the study, 310 farmers from Patiala Division of the state of Punjab have constituted the sample out of which 155 farmers belong to district Patiala and 155 farmers belong to district Fatehgarh Sahib. Sixty bank officials have been selected from the branches of commercial banks located in the selected villages. The study has been divided into 10 Chapters namely- Introduction, Agriculture Profile of Punjab, Socio-Economic Profile of the Study Area, Review of Literature, Research Design, Growth of Banking in Punjab, Financing of Agriculture by Banks in Punjab, Impact of Bank Finance on Beneficiaries, Problems of Agricultural Finance and Summary and Suggestions.

Key Words: Bank Financing, Agriculture, Punjab, Growth Drivers, Farm Input