CONCLUSION

Suggestions and Conclusions

In financing Agriculture, commercial banks face the following practical difficulties.

(1) Non-availability of records and pass books.
(2) Non-availability of the lists of target population namely small, marginal and agricultural labourers.
(3) Non-release of loan and subsidy simultaneously.
(4) Delay in granting clearance to new wells.

In the field of financing subsidiary occupations like dairying, the following problems are identified.

(1) Non-availability of departmental assistance in time in procuring livestock and
(2) Inadequate veterinary facilities.
(3) Undue delay in settlement of Insurance claims.

Prompt measures are to be taken to remove the above bottlenecks so that commercial banks can render greater assistance to agriculture and allied activities.