PREFACE

The commercial banks of India have been playing an important role, since their Nationalisation as an important source of agricultural finance specially through their crop loans. Crop loan being a production loan of banks, particularly at the village level, it became necessary to study the impact of these loans in the agricultural development of India. The present study aims at analysing the procedure and techniques of crop loan Scheme, as financed by the commercial banks, the extent of crop loan provided by commercial banks in the study area, the problems of bankers and beneficiaries concerning crop loan, ascertaining the effect of crop loan on savings, investments and productivity patterns, evaluation of the contribution of commercial banks to agricultural development through crop loans and making suitable policy recommendations for the improvement of the crop loan scheme in the light of the case study of Chikodi taluka in Karnataka. A random sample Survey of banks as well as of beneficiaries of croploan at the Micro level has been conducted. The conclusions derived from the study are mainly applicable to commercial banks at the taluka level and broad generalisations at the State/National level, in the context of agricultural development of India to frame necessary policy programmes.

The period covered by the study is 1985-1989.

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(C. S. IYI)