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FARMERS' OPINIONS ON THE LEAD BANK SCHEME AND AGRICULTURAL CREDIT: A STUDY IN SELECTED BLOCKS OF SALEM DISTRICT, TAMIL NADU"

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ABSTRACT

Unique For the advancement of economy there's a prerequisite of satisfaction of credit crevices and mobilization of reserves and give the stores to everybody who is poor. The concept of lead bank conspire in 1969 in india through the efforts of RBI. The most of the lead bank is to supply the credit office for the advancement of little scale trade, cultivating movement and monetary advancement of that range. Lead bank plays a imperative part in each locale formative exercises both person people, speculators, trade man ,stake holders and common open. It gives various types of credits to people and trade mans. It makes a difference to extend business openings in each areas The lead bank gives budgetary right hand to each locale. This exercises to advance sparing plans to people. People pay are changed over to venture of modern trade and its primary center is to maintain a strategic distance from territorial awkward nature between provincial and urban ranges. The display paper will grant the common viewpoint and conceptual think about of the lead bank and lead bank plans execution on india. The government supported numerous plans for giving different nations framework and financial development.

KEY WORDS: Lead bank plans, financial improvement ,framework and financial development

INTRODUCTION

The Lead Bank Conspire, presented in year 1969, imagines task of lead parts to person banks for the areas distributed to them. The lead bank acts as a pioneer for planning the endeavors of all credit teach within the allotted districts to extend the stream of credit to agriculture, MSE and other financial exercises with the area being the essential unit in terms of geological range. The lead bank plot may be a plot that points at providing satisfactory banking and credit in provincial ranges through a benefit range approach with one bank alloted for one region. Also that the commercial banks did not have an satisfactory nearness in provincial region additionally needed the desired country introduction which was preventing on development of country zones. To addresses this issues it was chosen that a few segments will be given to the banks whether private or open in which the bank had to play a lead part in giving monetary administrations to the individuals, making them mindful about.

OBJECTIVE OF THE STUDY

- To study the functions of lead bank scheme.
- To examine the achievement of lead bank in salem district of tamilnadu.
- To study the roles of lead district managers for develop the lead banking system in salem.
- To study the types of loan and purpose of loan preferred by the respondents.
- To analyse repayment and recovery performance and views of the bankers and beneficiaries and
- To offers suggestions on the basis of findings of the study.

REVIEW OF LITERATURE

Kumar and Chauhan (2021) appeared in the Indian journal of agricultural sciences, this study assesses farmers perceptions of the lead bank scheme in Madhya Pradesh. It explores factors influencing farmersâ decisions to apply for loans their experiences with loans , their experiences with loan sanction processes and the role of banks in providing adequate support and guidance.

Chodhary and Rao (2021) published in the journal of economic and social development this study examined the effectiveness of the lead bank scheme in Karnataka. It uiliizied both quantitative and qualitative data interviews to evaluate farmers perceptions. The findings emphasized the schemes positive impact on rural credit availability but noted concernes over delayed loan disbursement and procedural complexities. Farmers suggested simplifying application processes and enhancing the role of lead bank in facilitating timely credit access.

FUNCTIONS OF LEAD BANK SCHEME

- Preparation of service area credit plans and annual action plans, etc..,
- Monitoring the progress of the implementation of the credit plans.

- Monitoring the progress of the implementation of the special programmes like integrated rural development programmes, etc..,
- To identify and study local problems.
- To extend banking facilities to under banked areas.
- To keep regular contact and communication with the government and semi government organisations.

RESEARCH METHODOLOGY

The study used primary and secondary data for analysis according to the objective set out in the study. Primary data collected by the interview method of respondents. Secondary data were collected from various journals, articles and previous year projects. The present study covers the salem district of tamilnadu. The sample size of the 150 respondents consisting from customer of Indian bank.

SAMPLING PROCEDURE

There are 52 blocks under Indian bank lead bank scheme in salem district . for the purpose of collecting primary data from the beneficiaries and recovery performance out of 52 branches in salem district during the period of under the study were selected.

A total of 150 beneficiaries govt sponsored employment schemes and 30 each from 10 blocks were randomly selected for under the study.

METHOD OF ANALYSIS

Keeping the view of the objectives of the study 150 sample beneficiaries were stratified into two categories namely those who have engaged in agricultural sector and others who have engaged into agricultural based industrial sector and other activities.

FACLITIES Given BY THE GOVT.., INSTITUTIONS

S.No	Purpose of Loans	No of Respondents	Percentage
1	Very good	65	43.33%
2	Fair	25	16.66%
3	Poor	31	20.66%
4	Very poor	29	19.33%
TOTAL		150	100%

SOURCE: Essential DATA

INTERPRETATION:

From the over table speaks to 43.33% of respondents Exceptionally good,16.66% of the respondents says Reasonable , 20.66% of the respondents says Destitute and remaining 19.33% of the respondents Exceptionally Poor.

CONCLUSION

The lead bank scheme is exceptionally critical for the people, Business people, understudies and Agriculturalists ,etc..,. Usually speaks to financial condition of the country. This plans is to advance nations financial development, to define mechanical and infrastructural improvement.

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