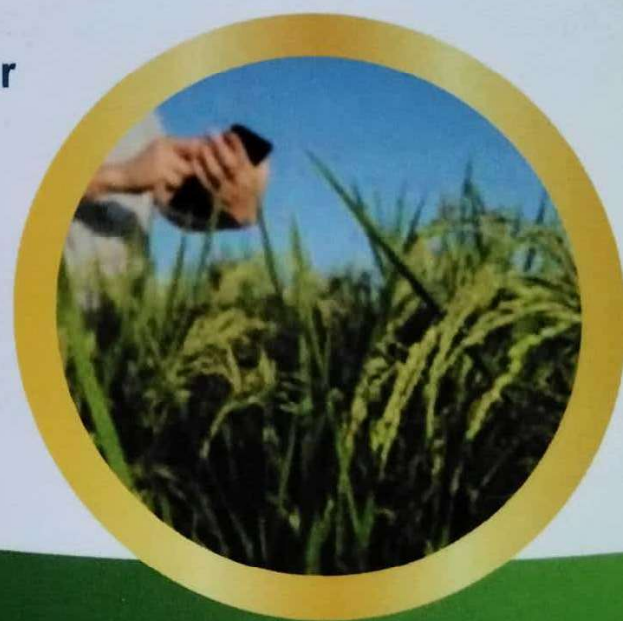
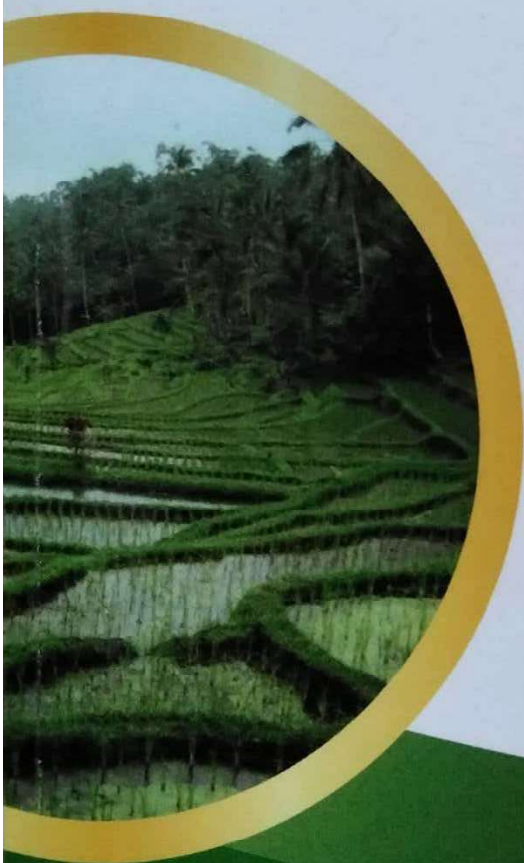




SUSTAINABLE AGRICULTURAL DEVELOPMENT: CHALLENGES AND STRATEGIES

Editors

Dr. P. Pattinathar
Sri A. Satheesh Babu
Dr. M. Arulmaran
Sri N. Dhinakaran
Dr. G. Ashok Kumar



DEPARTMENT OF ECONOMICS

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National Seminar on
SUSTAINABLE AGRICULTURAL DEVELOPMENT:
CHALLENGES AND STRATEGIES (NSSADCS)

23rd March 2018 (Friday)

Editors

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Under



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National Seminar on

**Sustainable Agricultural Development: Challenges and Strategies
(NSSADCS)**

© Department of Economics, Vivekananda College, Tiruvedagam West, Madurai

ISBN: 978-93-87871-09-0

First Edition: March, 2018

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Publisher

SHANLAX PUBLICATIONS

61, 66 T.P.K. Main Road,
Vasanthanagar,
Madurai - 625003
Tamil Nadu, India

Ph: 0452-4208765,

Mobile: 7639303383

email: publisher@shanlaxpublications.com

web: www.shanlaxpublications.com

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THE ROLE OF NATIONAL BANK FOR AGRICULTURAL AND RURAL DEVELOPMENT IN INDIA

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Introduction

In a developing economy like India, where more than 70 percent of the population depends upon agriculture for their livelihood, agriculture credit and rural finance becomes a matter of credit concern. The need for agricultural credit ascends due to lack of concurrence between the realization of income and act of expenditure, lumpiness of investment in fixed capital formation and stochastic surges in capital needs and savings that accompany technological innovation. India witnessed the evolution of institutional credit to agriculture sector in four distinct phases – 1904-1969 (predominance of co-operatives and setting up of Reserve Bank of India (RBI)), 1969-1975 (nationalization of commercial banks and setting up of Regional Rural Banks (RRBs)), 1975-1990 (setting up of National Bank for Agriculture and Rural Development (NABARD, following the recommendations of the “Committee to Review Arrangements for Institutional Credit for Agriculture and Rural Development”)) and from 1991 onwards (financial sector reforms).

With the establishment of NABARD in 1982, the long and short term credit needs of farmers at a cheaper rate of interest was met. Its establishment was the beginning of the evolution of agricultural finance. Besides providing finance to credit institutions, NABARD offers innovations in regard to formulation of schemes, monitoring of implementation, evaluation of results and of suitable supporting structures of all kinds of agricultural activities. A Rural Infrastructural Development Fund (RIDF) was established under NABARD in 1995-96 to support the schedule commercial banks to the extent of their shortfall in agriculture lending under the priority sector targets. At present, RIDF disbursements at INR 25,600 crore registered 8.8 percent growth over 2016 (INR 23,507 crore). As on 31 March 2017 the total cumulative sanctions under the 22 tranches of RIDF have gone up to INR 2,87,129 crore with disbursements of INR 2,29,809 crore against. Since its inception, the NABARD has vigorously continued its efforts for promoting investments in the agricultural sector with the less



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ABOUT THE COLLEGE

Vivekananda College was started by Founder-President Swamiji Chidhbhavanandhaji Maharaj of Sri Ramakrishna Tapovanam, Tirupparaithurai, Trichy in 1971. The College is an aided college affiliated to the Madurai Kamaraj University, Madurai. The College was reaccredited with 'A' grade (CGPA 3.59 out of 4.00) by NAAC in September 2015. The College was awarded College with Potential for Excellence by the UGC in April 2016.

Vivekananda College is a residential college functioning under Gurukula pattern. It is Man-making education, that is imparted in this institution, Culture, character and curriculum are the three facets of ideal education that make man a better man. This is possible only when the teacher and taught live together, The Gurukula system of Training is therefore a humble and systematic attempt in reviving the age old GURUGRIHAVASA for wholesome education, Attention to physical culture, devotion to duty, obedience to teachers, hospitality to guests, zest for life, love for the nation, and above all, humility and faith in the presence of God etc. are the values sought to be inculcated. All steps are taken to ensure the required atmosphere for the ideal life training.

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- B.Sc. (Physics)
- B.Sc. (Chemistry)
- B.Sc. (Botany)
- B.Sc. (Zoology)
- B.A. (Economics)
- B.A. (History)
- B.Com.

SF COURSES –UG

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- B.Com. (CA)
- B.A. (English)
- B.Sc. (Yoga)

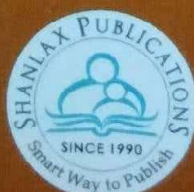
AIDED COURSES – PG

- M.Sc. (Zoology)
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Tamilnadu, India, publisher@shanlaxpublications.com
www.shanlaxpublications.com