

Loans and Advances and Recovery Trends in Axis Bank

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Abstract: Loans and Advance is the survival unit of the bank because until and unless the success of this department is attained, the survival is a question to every bank. If this section does not properly work the bank it may become bankrupt. This is important because, this is the earning unit of the bank. Banks are accepting deposits from their depositors in condition of providing interest to them as well as safe keeping their interest. Now the question may gradually arise how the bank will provide interest to the clients and the simple answer is – Loans & Advance. Credit is continuous process. Recovery of one credit gives rise to another credit. In this process of revolving of funds, bank earns income in the form of interest. A bank can invest its fund in many ways. Bank makes loans and advances to traders, businessmen, and industrialists. Moreover nature of credit may differ in terms of security requirement, disbursement provision, terms and conditions etc. The bankers have to keep in mind that lending is for the best interest of the community and lending should be directed to productive sectors only. The paper focuses on the impact of loans and advances recovery trends in Axis Bank. The research is made by using the secondary data which was provided by the bank. It is the comparison of 4 years financial performance of the bank from 2016-2020. 2015 is taken as the base year to compare 2016.

KEY WORDS: - Loans, Advances, Bankrupt

INTRODUCTION:-

A Bank is an institution which deals with money and credit. It accepts deposits from the public, makes the fund available to those who need them and helps in the remittance of money from one place to another. In short the term bank in the modern times refers to an institution having the following features: -It deals with money: It accepts deposits and advances loans

1. It also deals with credit: It has the ability to create credit that is the ability to expand its liabilities as a multiple of its reserves.
2. It is commercial institution : It aims at earning profits
3. It is a unique financial institution that creates demand deposits which serves as a medium of exchange and as a result, the banks manage the payment system of the country.

This paper fulfills the basic need in these factors

1. To find out the actual loan and advance management procedure happening in a private commercial bank in Bangladesh.

2. To know the operation of corporate branch of Basic Bank Limited.
3. To develop knowledge and a clear understanding about loan and advances management procedure of Basic Bank Limited.
4. To describe the corporate customer service process of Basic Bank Limited.
5. Due to the increased competition of the increased number of commercial banks and the growing economy.

This Paper brings out a wide scope for research in these lines and parameters.

1. The purpose of preparation of the report is to focus on the lending function of banks with specific reference to Axis bank
2. The about different types of advances that are financed by the bank and their classification into fund and non-fund based advances.
3. It also helps us to study the risk involved in sanctioning of advances to a borrower.
4. To analyze the credit worthiness of the prospective borrower and estimate the net worthiness of the prospective borrower and

estimate the net worth of the assets owned by him. Which assists the bank to ascertain the amount that can be sanctioned to the borrower?

5. To study the securities that can be used against lending and the calculation of equated monthly instalments.

REVIEW OF LITERATURE

S. M. Rabiul Alam 1, Syed Zabid Hossain 2

This paper studies the comparative performance of selected banks in India from 2008 to 2012, on the basis of certain criteria. Nowadays banks are performing a number of functions in addition to their two main functions, i.e., lending and accepting deposits. Public and private sector banks are competing with each other in bringing out new products and services. This paper analyzes the growth, performance and services provided by both public and private sector banks in terms of loans, cash credits, advances outside India, NPAs, net profits, etc.

Shobhna Gupta and Jasminal Kaur The Present study makes an attempt to analyze the Growth of loans and advances and Recovery performance of state co-operative agricultural and rural development bank in Punjab by applying Statistical tools i.e. mean, standard deviation, exponential growth rate, Coefficient of variation, index no. percentage and correlation coefficient over the period of twelve years (1999-2000 to 2010-2011). The study revealed that although overall growth of loans of the Bank during the study period is good, but growth of total loans is inconsistent, due to chronic over dues, Govt. waiver and big and willful defaulters' loans outstanding has increased. Total Farm Sector advances show increase of 33 percent. The share of advances for redemption of Mortgaged land is minimum. Negative growth rate is registered in installation of tube wells, purchase of tractors, Agricultural implements, Cattle shed and redemption of mortgaged land, respectively and positive growth rate is registered in other development purpose and purposes of land respectively during the study period. Recovery position is better. There is positive correlation between recovery and loans disbursed and loans outstanding. So recovery position of bank is better as loan outstanding increases recovery of over dues also increases.

P. S. Vohra 1*, Preeti Sehgal 2 Indian banking sector have responsible commitment to straighten

the agricultural sector in lending. India growing in population needs more food production even to meet its own demand. It is critical now that agricultural sector has been pushed as secondary sector rather than primary. Author has conceptually presented in this article the need for banking sector to consider improving their lending schemes. The primary objective of the author is to highlight that banks data are not sufficiently supporting the Priority sector lending, which in turn is going to have big impact on the agricultural sector itself. The factors like branch operations, number of branches in rural areas, financial inclusion and its impact, credit deposit ratio, lending policies, RBI policy, sectoral development and other factors are analyzed with empirical evidence and statistical relevance. Authors are of opinion that agricultural sector needs more attention from union government and also they should watch how their policies are implemented in banks. More researchers should drive their academic and empirical research to show how rural branches at micro level functions. Authors are given their own suggestions and conclusions based on the statistical data collected from different reliable sources.

Arvinder Singh Chawla (1986) Banking Developments in Patiala district, Department of Business Management, Punjab University, Patiala (Mimeo). The analysis reveals that only four banks operating in the district, which have regional character, have opened more branches in rural areas than in urban areas in the country.

Bank of India (1975) The Impact of its direct financing activities in Sholapur District, Bank of India Publication. Bank of India (1975) analyzed that the impact of its direct financing activities in Sholapur district by comparing net farm incomes, yields, intensity of cropping and the per acre income of farmer – borrowers during the investment and post – investment periods of short-term and medium – term credit. The results indicated that the area under irrigation in the district increased by 252 acres with the bank finance. This resulted in an increase in cropping intensity employment and net income. Which was much higher on borrowers, farmers than on those of non-borrowers? The farmers who have borrowed composite loans (short – medium – and long-term loans together) obtained higher incremental income than those who had borrowed crop loans also.

Wadhwa C.D (1980) “Rural Banks for Rural Development”, Rawat Publications, Jaipur.

Wadhwa³ studied on the issue like “Rural Banks for Rural Development” (1980). This study covered an analysis of the progress made by all Regional Rural Banks in India and offered valuable suggestions for its restructure. This study was conducted in 1977 when the Grameen Banks were in the initial stages in the economy.

Satya Sai (1986) Institutional credit to agriculture in west Godavari district of Andhra Pradesh, Serials Publications, New Delhi. Satya Sai (1986) studied on institutional credit to agriculture in west Godavari district of Andhra Pradesh found that on average 90% of the institutional credit was utilized for productive purpose. However a positive relationship was found between the proportion of loan amount used for productive purpose and land size similarly. Ramaswamy and Mescals (1988) in their study on commercial banks found that lending to agriculture in Coimbatore district of Tamilnadu, found mis-utilization of loan to extent of 38 per cent by agricultural labor households and 20 per cent by small farmers in the country.

Shylendra (1992) The Economic Impact of Regional Rural Banks in Karnataka (Grameen Banks – TGB) loans, thesis submitted to University of Mysore, Mysore unpublished. Shylendra (1992) examined that the economic impact of Regional Rural Banks in Karnataka loans. The utilization pattern showed that under none of the purposes of the borrowing, the loan has been used to the full extent of sanction for the intended purpose, he found that borrowers has diverted 4 to 24 per cent of the loan amount from intended purpose to other uses. However the borrowers were found to be using major share of their loans (about 89 per cent) to various productive loans also.

Rai et al (1975) The Role of Institutional Credit in Kalyanapur block of Kanpur District, Uttar Pradesh, Serials Publications, New Delhi. **Rai et al (1975)** observed in the role of institutional credit in Kalyanapur block of Kanpur District, Uttar Pradesh and found that the cropping intensity on the borrowers and non – borrower farms was 170.4 and 145.4 per cent, respectively. The area under high yielding varieties was about 68.91 and 20.93 per cent on borrowers and non-borrowers farms in that order. The per hectare overall input-output ratio net income family labor income and farm business income for the borrowers farms were higher when compared with the non-borrower farmers in the country.

Vijayakumar (1975) Credit requirements and its impact on irrigated and unirrigated farms in Bangalore South Taluk, Chethana Book House, Mysore. Vijayakumar (1975) studied on the credit requirements and its impact on irrigated and unirrigated farms in Bangalore South Taluk used linear programming models. He observed that the requirements of credit on irrigated farms were marginal, though there is a possibility to increase the net returns by 2.5 per cent with use of improved technology. The use of unirrigated farms provision of Rs.1, 005 as short-term credit in Kharif season enabled the farmers to realize 51.5 per cent of additional net returns over what the farmers could get without credit with improved technology crops also.

Rao and Wahan (1974) Agricultural Finance by Commercial Banks in South Canada District of Karnataka, Mangala Publications, Mangalore. Rao and Wahan (1974) in the study entitled Agricultural finance by Commercial Banks in South Canada District of Karnataka found that the increased credit facility enabled a good number of farmers to improve their cultural practices. Also many borrower farmers began to grow high yielding paddy varieties in the study area. The average gross income of farmers has increased by 74 per cent from Rs.14,890 in reference year to Rs.25,784 in current year. The percentage increased across size groups was the lowest (66.33 per cent) for the small farmers and highest (80.69 per cent) on the medium farmers in rural areas.

Kavarjital et al (1981) The Impact of farm loans on farm income and employment pattern in Pan agar Block of Jabalpur district, Deep and Deep Publications, New Delhi. Kavarjital et al (1981) opined that the impact of farm loans on farm income and employment pattern in Pan agar block of Jabalpur district found that the net farm income increased on all categories of farmers. Often avoiding loan, incremental income was the highest in case of small farmers and more or less equal in medium and large farmers.

Hanumanthaiah (1979) Studied the commercial banks performance in financing agriculture in the Parachute block of Prakasham district of Andhra Pradesh. He found that the performance of commercial banks was satisfactory to finance agriculture (short-term loans) in terms of quantum of loan advance coverage of small farmer’s recovery of loans and the rate of interest. The results indicated that there is a scope for increasing

the net farm returns by about Rs.10, 902 through reallocation of resources even at the existing level of loan limitation.

Kutty et al (1974) the impact of long term – credit on agriculture in Ulhasnagar taluk of Dharmapuri District of Tamilnadu. Southern Economist, Bangalore. Study on the impact of long term – credit on agriculture in Ulhasnagar taluk of Dharmapuri district of Tamilnadu. The average cost of cultivation per gross cropped areas was higher on the beneficiary farmers when compared with the non-beneficiary category (due to higher use of inputs) and the same was true with regard to the gross income and gross profits in the economy.

Juggle (1997) the term loan for agricultural purpose granted by Zonal Development Bank, Serials Publications, and New Delhi. He observed that the term loan for agricultural purpose granted by zonal development bank enabled the borrowers to improve the mechanization by purchasing tractor, tillers and IP sets for minor irrigation. The term loan also helped in increasing irrigated area by 22.40 per cent of land holding a well as cropping patterns and cropping intensity from one crop to two crops per year in the country.

Veerashakarappa (1997) Institutional finance for rural development. ISEC, Bangalore. He observed in the study on institutional finance for rural development concluded that institutional finance was instrumental in acquiring productive form assets and development of irrigation facilities this results in changes in the cropping pattern increase in the cropping intensity and adoption of variety of crops.

Sasi Rekha K.N and Rani Ratna Prabha J (2008) Agricultural Credit in India in Pre- and Post-reform Period, Southern Economist, Vol.47, No.12, October 2008. Sasi Rekha and Rani Ratna Prabha (2008) observed that “Agricultural Credit in India in Pre and Post-Reform Period” observed that the problem of agricultural credit is unique, in the sense that, the prospective borrowers are to be reckoned in millions, their credit worthiness is practically nil, their needs of great urgency, their knowledge of accounting matter is small, and their economic status is not satisfactory.

Reddy Y.V (2004) “Rural Credit: Status and Agenda”, RBI Bulletin, December, pp 1087-1089.

Reddy (2004) opined on “Rural Credit: Status and Agenda” observed that the main problem to be solved in connection with Indian agricultural credit

is that of providing loans for millions of unaccredited worthiness are mutually irreconcilable. If agricultural credit viewed is solely as a financial matter involving only lending and repayment, a solution to the problem is unlikely to merge.

Deshpande R.S and Nagesh Prabhu (2005) “Farmers Distress” Economic and Political Weekly, October 29, pp. 4663-4665. Deshpande and Nagesh Prabhu (2005) observed that the policy maker should aim at securing the economic and political health of the people through agricultural credit. They should regard the principles of finance and accounting, but they should not be overemphasized. Agricultural credit is a matter which affects millions of people and in democracy, it is important that the people should also try to understand the rights and wrongs of borrowing matters which affect them.

Chandrasekhar Rao.G (1989) “How are Rural Commercial Banks”, Yojana, Vol.45, July 16-31.

Chandrasekhar Rao (1989) opined that on “How are Rural Commercial Banks” observed that in spite of all the efforts made by institutional agencies the small and marginal farmers are still depending on the informal agencies for the credit needs. This situation can find remedy when the small and marginal farmers has been provided credit with putting less margin for the viability and security and by giving less importance to the commercial viability and profitability of formal agencies in the economy.

Nand Pandey (1989) Commercial Banks and Rural Development, Deep and Deep Publications, New Delhi. **Deshpande V.D (1989)** Reaching the Poor (A work of a voluntary organization- Shranijivi Janata Sehyak Mandal, Koynanagar, District-Satara, Maharashtra); Sponsored by the Ford Foundation, and coordinated by National Institute of Bank Management, Pune (Mimeo). Deshpande (1989) observed that “Reaching the poor” has noted that, to enable the poor to come forward to take advantage of any scheme, we must create a cadre of local village youths who will organize the poor, train them, supervise the economic activity and, in general, guide them for their development in a comprehensive sense of the term. Anti-poverty programme has to take into accent all these aspects if effective and lasting results are to be achieved

Kaladhar (1997) the design, structure and governance of micro-finance in India, Yojana,

Vol.35, New Delhi. Kaladhar (1997) observed the design, structure and governance of micro-finance in India. It revealed that the outreach of the programmers has been increasing over the years through the help and assistance from SEWA, NGOs, IRDP programmers', Co-operative Banks and Commercial Banks. Banking sector reforms have tried to remove some of the imperfections, which were dealt in detail by institutional economics also. A Study for Assessing the Impact Rural Lending by Commercial Banks in Patiala District of Punjab State; State Bank of Patiala; Head Office. The Mall, Patiala, 1987 (Mimeo).

Banerjee and Datta (1989) Impact of Voluntary Agency on Rural Development: A Study of Manipal Industrial Trust, Manipal. Karnataka; National Institute of Bank Management, Pune (Mimeo).

Parthasarathy and Kalyani (1995) the Economic Impact of women's thrift and credit societies in Cudappah district of Andhra Pradesh, Kurukshetra, Vol.48, New Delhi.

Parthasarathy and Kalyani (1995) reported that the economic impact of women's thrift and credit societies in Cudappah district of Andhra Pradesh. The study was focused on the economic impact of the thrift societies to study access to credit, cost of credit, savings, production and quality of life. These credit associations can serve the interest of the people as they are playing an important role in poverty alleviation in rural areas on democratic country.

Biswajit Mondal (2007) Kisan Credit Card Scheme – A Key to improve farmers accessibility – To bank credit, Kisan World, Vol.34, No.6. Biswajit Mondal (2007) observed that the “Kisan Credit Card Scheme – A Key to improve farmers accessibility – to bank credit” observed that besides the existing facilities of providing crop loan, to provide adequate and timely credit support from the banking system to the farmers for their cultivation needs and to improve farmer's accessibility to bank credit for production purposes, the credit delivery mechanism is being simplified also.

Patel A.R (2002) Rural Credit System – Need for Revamping, Kurukshetra, Vol.50, No.10. Patel (2002) observed in the study of “Rural Credit System – Need for Revamping” observed, it is strongly felt that while multi-agency approach to rural credit delivery system is a must for a country of our size and diversified socio-economic

environment, there is immediate need for re-engineering the system through the implementation of well studied and conceived recommendations of earlier expert committees; improving operational efficiency of the rural credit system to make system vibrant and responding to the changing requirements taking place inside India and in the global economy also.

OBJECTIVES

The research was made with keeping the following objectives

1. To assess the past, present and future earnings capacity profitability.
2. To study financial stability of the bank.
3. To assess the performances of the bank.
4. To know the key performances indicators focused by bank especially on loans and advances.
5. To study the operational efficiency of the bank as a whole and its various parts of departments.
6. To know the key performance achieved the recovery of loans & advances.

RESEARCH METHODOLOGY

Sources of the data:

The data for the purpose has been collected from annual report of head office of (Axis Bank), Kondapur, Hyderabad, since 2016 to 2020. Balance of the district axis bank head office as a whole for four years are studied as the individual branches do not Maintain balance sheets (balance sheets are maintain by control officer in consolidated for all branches).

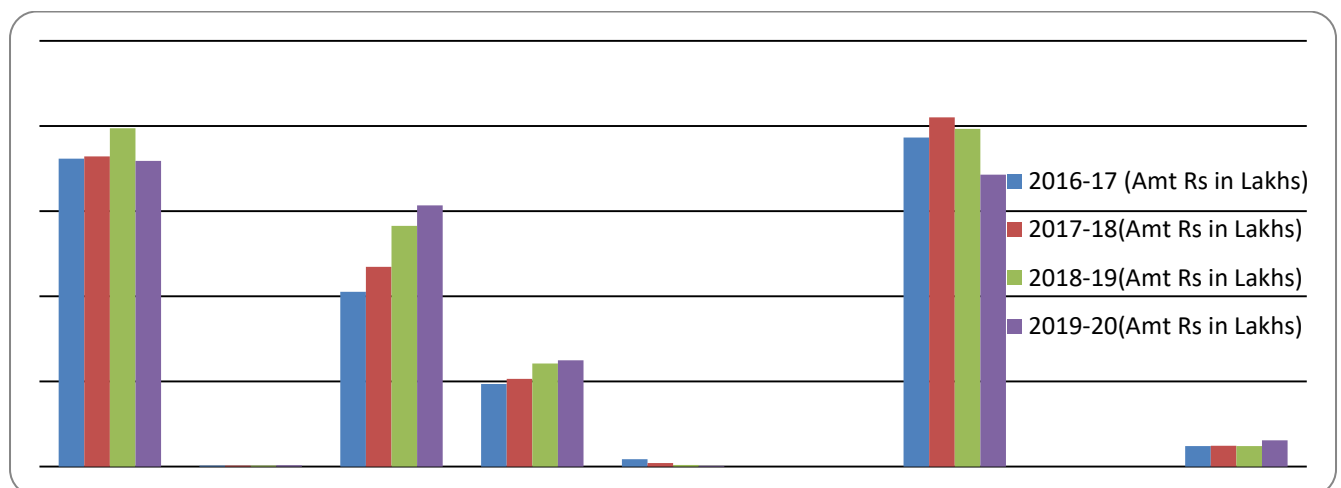
The profit and loss account are taken from the annual reports of the head office for preparing the yearly profit, statements showing the loans and advances of bank from past years to till now and profit earned. These statements are an important source to determine the financial strength of organization, so they are studied carefully in the being purchases.

Tools used:

1. Percentage.
2. Histograms/bar diagram.

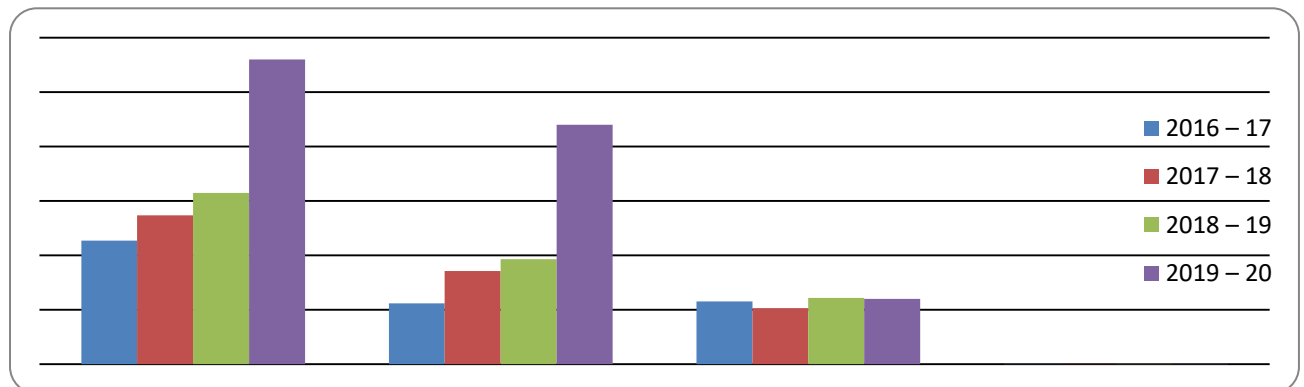
ANALYSIS

Years/Types of loans	2016-17 (Amt Rs in Lakhs)	2017-18(Amt Rs in Lakhs)	2018-19(Amt Rs in Lakhs)	2019-20(Amt Rs in Lakhs)
Long Term Irrigational Loans	18083.35	18217.16	19863.86	17947.56
Cash Credit Loans	55.00	55.00	60.50	71.00
Short Term Outstanding Loan	10268.91	11722.01	14140.67	15343.77
Short Terms Agricultural Loans	4842.74	5151.64	6061.04	6246.23
Amount Medium Term Outstanding Loan	438.17	210.76	88.87	33.71
Long Term Outstanding Loan	19315.81	20502.90	19828.37	17146.29
Other Outstanding Loans	1211.98	1222.96	1202.63	1549.34



Demand and Collection Analysis (or) DCB Analysis

Years	Demand	Collection	Balance	Percentage
2016 – 17	11329.8	5566.49	5763.29	49.13%
2017 – 18	13677.6	8548.62	5128.93	62.08%
2018 – 19	15727.4	9638.75	6088.66	61.29%
2019 – 20	28,000	22,000	6,000	78.57%



Interpretations

In the year 19-20 an amount of 6246.23 lacs disbursed to the farmers. Nearly 185.19 lakh rupees additional amount is given for short term agriculture sector in comparison with the last year.

It is observed that in comparison with the last year the total amount of loan given to sector is decreased by 1916.3 lakh rupees. Bank is somehow neglected the importance of long term irrigational loans and it is advised that the bank should concentrate on this issue also.

Loans given by the bank in the nature of cash credits is regularly in increasing trend. In comparison with the last year this loan amount is increased with 10.5 lakh rupees. Cash credits sanctioned to the members is in the satisfactory position.

The amount of loan outstanding with the members of the bank. The total amount of due for the year 19-20 reached to 15343.77 lakhs.

From the year 16-17, 19-20 bankers' collection towards long term loans position is satisfactory.

The position of other outstanding loans is regularly increasing. For the current financial year it is 1549.34 lakh rupees.

From the last 3 years bank is successful in collecting only 62 % (approx) amounts. Especially in the current year bankers just collected only 22.17% of the amount what they targeted to collect. It is showing poor collection policy applying by the bank in collecting the loans. Management has to take serious steps in this issue.

FINDINGS

- Except other loans remaining all the loans are increased in the current financial year. It

showing bankers participation in the development program of the district.

- In short term agricultural loans capital increases to 4842.74 to 6246.23 in last 4 year
- In loan term irrigation loans it is observed that in comparison with the last year the total amount of loan given to sector is decreased by 1916.3 lakh.
- Capital of the company increased in the current year as it is compared with last 4 years.
- Out of the 8500 lakh deposits target collection so far banker's collection of deposits reached to 7816.05 lakh. This is almost attainment of the target what bank is targeted to achieve.
- Total 8988 new members were joined in the current financial year and they got a sum of 924 lakh as loans.

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