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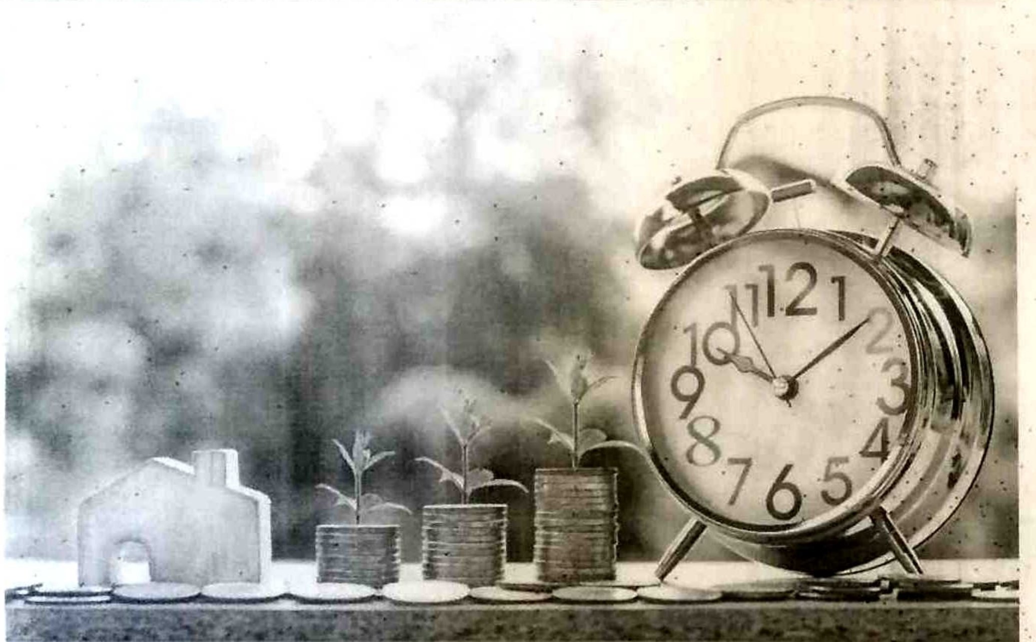
Role of DCC Banks in Agricultural & Rural Development

WITH REFERENCE TO LDCC BANK



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Dr. Pushpalata Trimukhe (Kawale) (M.Com., M.A.(Eco.), SET, NET(JRF), M.Phil., Ph.D.) is an Assistant Professor at Department of Commerce in Rajarshi Shahu Mahavidyalaya (Autonomous), Latur, Maharashtra. She has 13 years of experience in teaching for UG and PG classes. She is Chairman of Business Studies Board and Member of Accountancy and Applied Statistics Board, Commercial and Mercantile Law Board and Business Economics Board at RSM(Autonomous), Latur. She is a member of Academic Council. She is a recognised Post Graduate Teacher and Research Guide in Commerce by Swami Ramanand Teerth Marathwada University, Nanded, Maharshtra. Her research area is banking and finance. She has published a book titled 'Commerce SET, NET Paper II' for PG students. She has published more than 30 research articles in National and International Reputed Journals. She has presented papers in various national and international conferences and seminars.

The real growth of Indian economy lies in uplifting the rural sector. Cooperative banks play an important role in meeting the credit requirements of both the urban and rural India. The DCC Bank acts as an intermediary between State Cooperative Bank and Primary Agriculture Cooperative Societies.

In this book, author focused on the performance evaluation of LDCC Bank, Latur through major statistical parameters such as share capital, reserve fund, membership, working capital, loans and advances, deposits, total assets and liabilities, cash and bank balance, investments, NPA, its provisions, agriculture loans, its arrears, overdues, various ratios, loan disbursement and its recovery, etc., impact of New Economic Policy on the working of Latur District Central Cooperative Bank, Latur, problems of LDCC Bank, Latur and suggested some recommendations for the growth of LDCC Bank in this competitive environment.

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