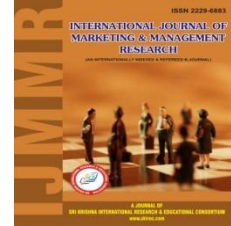




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FLOW OF SCHEDULED COMMERCIAL BANK CREDIT TO FARMERS AND ECONOMIC REFORMS IN INDIA

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ABSTRACT

The objective of the present study is to study the trends and pattern of the scheduled commercial bank credit among the different categories of farmers in India in the context of economic reforms. The present study entirely based on the secondary data. The data were collected from Reserve Bank of India's Handbook of Statistics on the Indian Economy (2010-11), Central Statistical Organization, Economic Surveys, National Bank for Agriculture and Rural Development. Besides tabular analysis, quantitative techniques like Compound Annual Growth Rate are used to calculate the growth rate. The data is analyzed into two segment pre reform period and post reform period. The findings of the study reveals that scheduled commercial bank's credit disbursements and outstanding to the different categories of farmers are in increasing trends in pre-reform period and post-reform period but the growth rate in scheduled commercial bank's credit disbursements and outstanding varies between the pre-reform period and post-reform period among the different categories of farmers. Scheduled commercial bank's credit disbursements growth rate increasing a little bit from the pre-reform period to the post-reform period among the different categories of farmers, in case of small farmers it is decreasing. Scheduled commercial bank's credit outstanding growth rate is decreasing from the pre-reform period to the post-reform period among all the categories of farmers.