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FLOW OF INSTITUTIONAL CREDIT TO AGRICULTURAL SECTOR IN KOLHAPUR DISTRICT

Dr. Kavita Shrikant Vadrale*

*Assistant Director/Assistant Professor,
Yashwantrao Chavan School of Rural Development,
Shivaji University, Kolhapur, Maharashtra, INDIA

ABSTRACT

Agricultural credit supports to the livelihood of farmers through increasing the productivity and profitability of agriculture. The present paper analyzes the performance under priority sector advances to agriculture sector, recovery performance under priority sector advances; target achieved under priority sector advances to agriculture sector, bank-wise credit disbursement performance and demand and recovery performance. Study finds that, financing to agriculture sector was somewhat positive in nature but the trend was declining in recent years. High variation in agricultural lending was observed in private sector banks than the public sector banks. Moreover, recovery performance was better in co-operative banks than public and private sector banks.

KEYWORDS: *Agricultural Credit, Priority Sector Lending, Performance and Target*

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