

Role Of Co-Operative Banks in Sustainable Development of Rural Areas: Special Referance to U.P.

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Abstract—India is a country of rural Peoples. About 60 presents of peoples are related to agricultural works and its other activities like dairy work, hitching etc. The money for agricultural activity is so need. The farmers of India are facing the lack of finance for their works. They're for, the co-operative banks are playing an important role for providing credit for Agricultural work. The Bank credit is improving the living standard of rural persons. Agricultural production is improved due to credit flow of co-operative banks Also. Now a day, special in U.P., the co-operative bank is back bone of Rural Development. Bank Credit Reduce the poverty, indebt the farmers of India.

Index Terms—Uttar Pradesh, Agriculture, Co-operative Bank, Development, Rural Areas

I. INTRODUCTION

Co-operative Banking is retail and commercial Banking organized on co-operative basis and take money deposits in most part of world as well as India. The phenomenon of microcredit and microfinance are based on co-operative model which was provided by Bangladesh economist Muhammad Yunus.

Co-operative Banking system in India plays a significant role in rural economy. The banks are regulated by RBI and registered under the co-operative society act 1912. It provides microcredit for rural people

Therefore, there are the often the primary source of credit for small businesses, agricultural activities and small-scale Industries. in rural and semirural areas of in year 1915 the first Districts co-operative Bank was introduced in Gola Gokornnath in UP.

In U.P., three types of co-operative banks are distributed in Rural and semirural areas. in forms of State co-operative banks, District co-operative banks and Primary co-operative agricultural Societies.

II. LITERATURE REVIEW

Narsimhaman.committee (1991) emphasized on capital adequacy and liquidity.

Kennan Committee (1998) opens about the capital and Lending method.

Jain (2001) has done a comparative performance on district central co-operative bank (DCCBs) in western India

Pol & Malik (2007) inverted the difference in financial characteristics of 74 districts.

III. OBJECTIVES OF THE STUDY

To know the Lending practices of co-op. Banks.

To measure & compare the efficiency of co-operative Bank.

To study the effect on villagers.

To study the rural & economic development through co-operative bank's credit.

To study the Poverty status after the Bank credit flour in rural Uttar Pradesh.

IV. CREDIT FLOW OF CO-OPERATIVE BANKS IN U.P

The cooperative Banks are also a source of Regional Credit. Two types of credit are need by the cooperative banks. Short term cooperative structure (STCCS) and

long-term Cooperative credit (LTCCSO). The LTCCSO's are main player to achieve the economic growth. The long-term cooperative credit structure (I ICCS) consist of the Uttar Pradesh Sahakari Gram Vikas

Bank (UPSGVB) with 323 branches. The financial parameter as on 31-March-2019 are given in Table 1.1. The financial Parameter of Cooperative Banks's in state UP

Table 1.1

Particulars	2014-15	2015-16	2016-17	2017-18	2018-19
No. of Branches	323	323	323	323	323
Own Funds	562.5	583.87	566.19	579.74	547.85
Deposits	58.02	57.33	75.13	60.34	54.74
Borrowings	1588.04	1576.57	1514.39	1513.01	1375.93
Investments	649.78	202.16	200.61	196.79	200.06
Advances	2916.18	3538.98	3604.56	3331.11	3132.81
Nat Profits	20.11	15.16	-26.96	1.92	-84.51
Grass NPA (%)	43.41	44.47	45.61	44.11	44.31

V. HYPOTHESIS AND RESEARCH METHODOLOGY

It is the hypothesis that total amount of Bank loan is used in same purpose by the farmers or rural peoples for which It is issued.

Primary & Secondary data is used for research purpose.

A survey is conducted in Aligarh Division of Uttar Pradesh to collect the samples. About 200 samples are collected from survey area of Aligarh Division. For sample survey the Questionnaire method is used. For the secondary data, the NABARD ANNUAL REPORTS Kurukshetra Journal, News Paper and Published research papers are used. Mean, Median, Mode and T-Test is used for data Analysis.

VI. CONCLUSIONS

After the analysis of Research, it is found that the income of farmers is increased. The levels of standard of living of rural persons are improved and the working hour of peoples is increased also. The banks also improved its management system to operate the banks in rural region of U.P. Credit facilities of Banks also improved.

VII. SUGGESTIONS

Co-operative banks should adopt the modern methods and technologies of banking system ATM, Credit Card, NET Banking in rural areas.

The banks should plan to introduce new schemes for attracting new customers.

The Banks should plan for expansion of branches. Thanks, should improve the customer services of the bank to a better extent

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