

Impact of Primary Co-Operative Agriculture And Rural Development Bank Credit On Socio- Economic Development Of Farmers A Study With Reference To South Canara District Of Karnataka

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Abstract

The importance of Agricultural development is stressed on the ground that ‘a sustained growth rate in Agricultural output is not only a strong anti-inflationary force, but also makes a favourable impact on income growth. According to the world bank report, 1980, a one per cent increase in agricultural growth in India is correlated with an increase in internal growth of 0.5 per cent and national income of around 0.7 per cent’. So even in spite of rapid industrialization, agriculture and allied activities constitute the single largest contributor to Gross Domestic Product accounting for almost 33 per cent of the total.

In every Taluk Primary co-operative agriculture and rural development bank is established to meet the long term and short term financial requirements of the farmers. These banks are granting both agricultural and non-agricultural loans to farmers. This credit enables the farmers to enhance the farm productivity with the use of modern technology in agriculture. This contributes towards the increase in farm credit.

In this paper an attempt is made to explain the impact of primary co-operative Agriculture and rural development Bank credit on socio-economic development of farmers.

Key words: Agricultural growth, Farm productivity, Impact, Rural Development,

Introduction

Banks play a significant role in the economic development of a nation. They have control over the supply and circulation of money which has powerful influence on employment; production and other economic activities. Economic development is continuous and dynamic process. Banks have the main stay in the economic progress of a country because economic development depends on mobilization of savings, investment and operational efficiency in an economy.

Since the majority of Indian farmers are poor credit plays a prominent role. Modernization and rural development requires the provision of cheap finance especially for long periods. The investment credit is of great importance in a capital-scarce country like India. The emergence of Green Revolution and the new farm technology comprising of high yielding varieties of seeds, fertilizers and the recent policy decision to undertake wasteland development and a forestation have opened new vistas in Agricultural banking.

After the advent of co-operative movement in India there raised the need for a specialized institution satisfying the long term financial requirements of the farmers. In long term credit a number of difficulties are associated like locking up of funds for long periods, risks involved in lending money for long period etc. All these forced the planners of Indian economy to establish a separate financial Institution. Again the repayment period of long term loans is spread over a number of years, therefore, mortgage requirements has been considered as an essential requisite for such long term loans. Keeping these points in view creation of a new specialized institution was thought of. Thus, Land Mortgage Bank was formed, catering to the complicated term loans of the farmers in India. In the later stage they are called as

Primary Land Development Banks. Now these banks are popularly known as Primary Co-operative Agriculture and Rural Development Banks.

Objectives of the Study

1. To study the types of finance available to the farmers from PCARD Banks.
2. Impact of Primary Co-operative Agriculture and Rural Development Bank credit on socio-Economic development of farmers.
3. To make concluding remarks and provide suggestions for policy changes within the PCARD banking system for further increase in farm income.

Methodology

The study is based on both the secondary and primary data. The secondary data was collected from the annual reports of PCARD Banks, statistical department of Karnataka, State Co-operative Agricultural and Rural Development Bank, Bangalore. Land Bank Journal, Books. For the purpose of analyzing questionnaire has been used. The sample consists of 100 respondents randomly selected from all the four Talukas of the District

Hypothesis

Ho: There is no significant impact of long term credit given by PCARD Bank on Socio-economic development of farmers.

H1: There is significant impact of long term credit given by PCARD Bank on Socio-economic development of farmers

Statistical Tools Employed

For analysing the data and establish the relationship between variables the following statistical tools are employed

- i) Simple percentages
- ii) Chi-square Test

Profile of the study area.

The South Canara district has five Taluks. They are, Bantwal, Belthangady, Mangalore, Puttur and Sullia. Land area of the district is 4,560 sq.kms, out of which 25% is forest. This district has been divided into 2 sub-divisions, and 17 hob lies for administrative convenience. As per the 2011 Census, the district has 354 villages, 1 municipal corporation, 2 town municipalities and 5 town Panchayaths. Dakshina Kannada has 60 kms of sea stretch. Major rivers such as Netravathi, Kumaradhara, Payaswini, Gurupura, and Shambhavi flow in the district and join Arabian Sea forming fertile estuaries which have been the cradle for agrarian activities in the region. The South Canara district is transforming from an Agrarian to an Industrial pattern. All the customs, costumes, rituals, etc., associated with the old profession and culture too is undergoing change. The District has a population 18,97,730 out of which, 11,68,428 people live in the rural area and 7,29,302 people in the urban area. 9,38,434 are males and 9,59,296 are females.

Co-Operative Movement in South Canara

In India under the British rule those who were very close to the British rulers amassed the wealth and became the Land Lords. These Land Lords gave loans to small farmers under some conditions. When the poor farmers were unable to repay the debt in time their farm land was seized by these landlords through court order. As a result of this some medium and small farmers became landless farmers, some became tenants and some became the bonded labourer and slaves of landlords. In order to protect and lift these poor farmers from the bondage of landlords Molahalli Shivarao started the Land Mortgage Bank in Puttur a small town of undivided South Canara District of Coastal Karnataka. This Bank became the precursor of co-operative movement in the district. This Bank was registered with 95

members with initial capital of Rs.3,235. In the same year a loan of Rs.34,450 was borrowed from Madras central land Mortgage Bank. This amount was given as loan to the needy farmers.

In the year 1964 a lot of changes and Amendments were made to the co-operative societies Act. Accordingly Land Mortgage Banks besides providing Agricultural loans started to provide loans for the permanent improvement of lands. In addition to provision of long term loans to farmers the bank has changed its name as Primary Co-operative Land Development Bank. And now these banks are called as Primary Co-operative Agricultural and Rural development Banks. All these developments brought about changes in Agriculturists also. In tune with this the Bank has started to provide loans to variety of activities such as minor irrigation, poultry farming, for the purchase of Agricultural machineries and equipments, non agricultural purposes such as construction of houses, for self employment projects etc.,

Structure of the Bank

These banks have two tier structures. At the central level that means at the state level there is central Rural Development Banks which are now called as State Cooperative Agricultural and Rural Development Banks (SCARDB). And at the Taluka level Primary Cooperative Agricultural and Rural Development Banks (PCARDBS). In some states, there are no primary land development banks but in their place, there are branches of central land development banks.

Financing Procedure

The Branch offices receive applications from the prospective borrower. Then Agricultural Finance Officer or Inspector scrutinises these applications, they visit places of the applicants and ascertain the purpose of borrowing, verify the genuineness of the proposal and its economic viability, repaying ability of the farmers, adequacy of security, etc. After completing those formalities, the loan is granted by the appropriate authority at appropriate level depending upon the delegation of powers by the Banks.

Pcard Banks of South Canara District

The South Canara district has five Taluks. They are, Puttur, Sullia. Bantwal, Belthangady, and Mangalore, In each Taluk headquarter there is a PCARD Bank. So therefore there are a total of five PCARD Banks in the district.

The Puttur Taluk PCARD Bank was started its functioning on May 1st. 1938. During the initial period the bank's activity was confined not only to Puttur taluk but also to Ksaragod, Belthangadi, Bantwal and Sullia. When states were formed on the basis of regional languages Kasaragod was delinked from this Bank. Again, Sullia, Bantwal, Belthangadi regions were also delinked from this Bank when they got separate Taluk status. Sullia Taluk PCARD Bank was established in the year 1966. The bank's jurisdiction is entire Sullia Taluk.

The Bantwal Taluk PCARD Bank was started its functioning 13th March 1962. This Bank is providing Financial assistance to the farmers of 84 Villages of the Bantwal Taluk. Till the end of 31st March, 2017 it has a total of Rs. 1267.65 lakhs deposits and Rs.1,376.50 Lakhs investments. The Belthangadi Taluk PCARD Bank was registered on 26th December, 1961 as Belthangadi Co-operative Land Development Bank and started functioning from 23rd January, 1962. During the initial years it has only 15 members but now it has been increased to 14795 members. The Mangalore Taluk PCARD Bank was established in the year 1938. In memory of its silver jubilee celebration in the year 1998, it has constructed own building and shifted its office to that building. Though it is located in the heart of the city it is rendering varied services to the farmers.

Types of Finance

The Primary Co-operative Agriculture and Rural Development Banks grants long term loans to the farmers against the conveyance of land as security. The progress made by these

banks is seen in the growth of number of banks and increase in the number of membership. The economic and social well-being of the borrowers is also identified as one of the objectives of the lending by PCARDBs.

Generally PCARDBs provide both Farm and Non-farm loans i.e., loan for minor irrigation, farm mechanization, sericulture development, horticulture and plantation, Diversified scheme, Non-farm Sector and Rural Housing. The following types of loan facilities are available to members of the Bank-

1. Agricultural loans-

a) Minor irrigation Projects-

1) Construction of new Wells 2) repairing of existing wells 3) Construction of Water Tanks 4) Sprinkler irrigation purpose etc.

b) Special Projects-

1) Development of Areca Plantations 2) Development of Coconut and Rubber Plantations 3) Rubber Processing Unit.4) Areca nut Dryer Construction 5) Fencing around the Plantations 6) for the construction of new Rubber, Coconut and Cashew nut Plantations

c) Variety Projects- 1) Financing Small and very small Farmers for the purchase of Agricultural and. 2) Poultry farming 3) Dairy farming 4) Gobar Gas unit 5) for the Purchase power Tiller and Tractors 6) Purchase of two wheeler (only to farmers)

2. Non-Agricultural Loans –

1) Small scale and Service Industries 2) Purchase of Light transport Service Vehicles 3).Repairing, extension and Construction of new houses in villages.

Findings of the Study

Table-No.1.Trends in Share Capital of PCARDBs for the last Ten Years (Rs. in Lakhs)

Name of the Bank/Years	PCARD Bank Puttur T.Q	PCARD Bank Sullia T.Q	PCARD Bank Bantwal T.Q	PCARD Bank Mangalore T.Q	PCARD Bank Belthangadi T.Q
2007-08	147.44	73.7	95.45	56.4	97.45
2008-09	154.22	80.42	95.73	58.7	101.42
2009-10	163.55	84.51	99.48	60.63	108.92
2010-11	167.30	89.24	97.97	60.62	105.81
2011-12	159.85	92.55	95.69	62.9	106.95
2012-13	165.9	102.45	101.27	68.1	119.79
2013-14	175.44	108.27	107.09	71.56	142.89
2014-15	199.4	115.88	120.14	80.16	161.98
2015-16	217.81	128.01	136.57	97.7	192.88
2016-17	240.48	138.03	157.87	112.15	218.72

Source: Statistical report of PCARD Banks of South Canara District

Table-1 indicates the trends in Share Capital of Primary Co-operative agriculture and rural development bank of South Canara District for the period from 2007-08 to 2016-17. While analysing the above table we observe that, the growth rate of Share Capital of Primary Co-operative agriculture and rural development bank of South Canara District showed a positive

trend over the ten years. Thus, it exhibits a striking progress in the financial strength of the PCARD Banks.

Chart No. 1 showing the Share Capital of PCARDBs for the last Ten Years (Rs. in Lakhs)

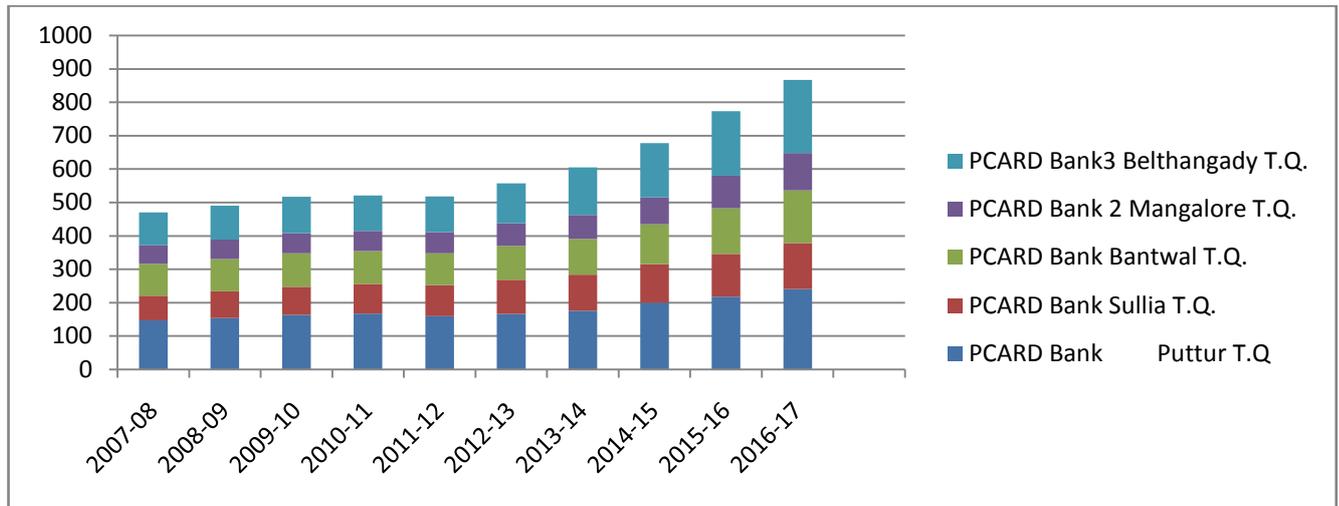


Table-No.2.Trends in Loans Disbursed of PCARDBs for the last Ten Years (Rs.in Lakhs)

Name of the Bank/Years	PCARD Bank Puttur T.Q	PCARD Bank Sullia T.Q	PCARD Bank Bantwal T.Q	PCARD Bank Mangalore T.Q	PCARD Bank Belthangadi T.Q
2007-08	402.24	283.27	253.11	108.53	300.97
2008-09	323.07	264.64	198.45	133.31	230.84
2009-10	468.45	404.03	234.39	144.09	318.13
2010-11	462.45	430.78	216.06	126.47	304.17
2011-12	509.14	434.37	325.20	174.86	414.86
2012-13	779.90	529.20	444.77	149.48	472.05
2013-14	869.45	444.01	460.62	186.21	536.26
2014-15	1644.21	609.30	624.63	297.62	625.16
2015-16	1563.22	703.30	938.74	301.80	953.17
2016-17	1604.08	601.45	1110.62	320.62	1030.75

Source: Statistical report of PCARD Banks of South Canara District

Table -2 indicates the trend in Loans Disbursed by the PCARDBs for the last Ten Years. While comparing the figures relating to the last ten years we see that, the amount of loans disbursed during the last ten years showed upward trend. Thus, it indicates that the Bank is in a position to satisfy the increased demand for loan to certain extent.

Chart No. 2 showing the Loans Disbursed of PCARDBs for the last Ten Years (Rs.in Lakhs)

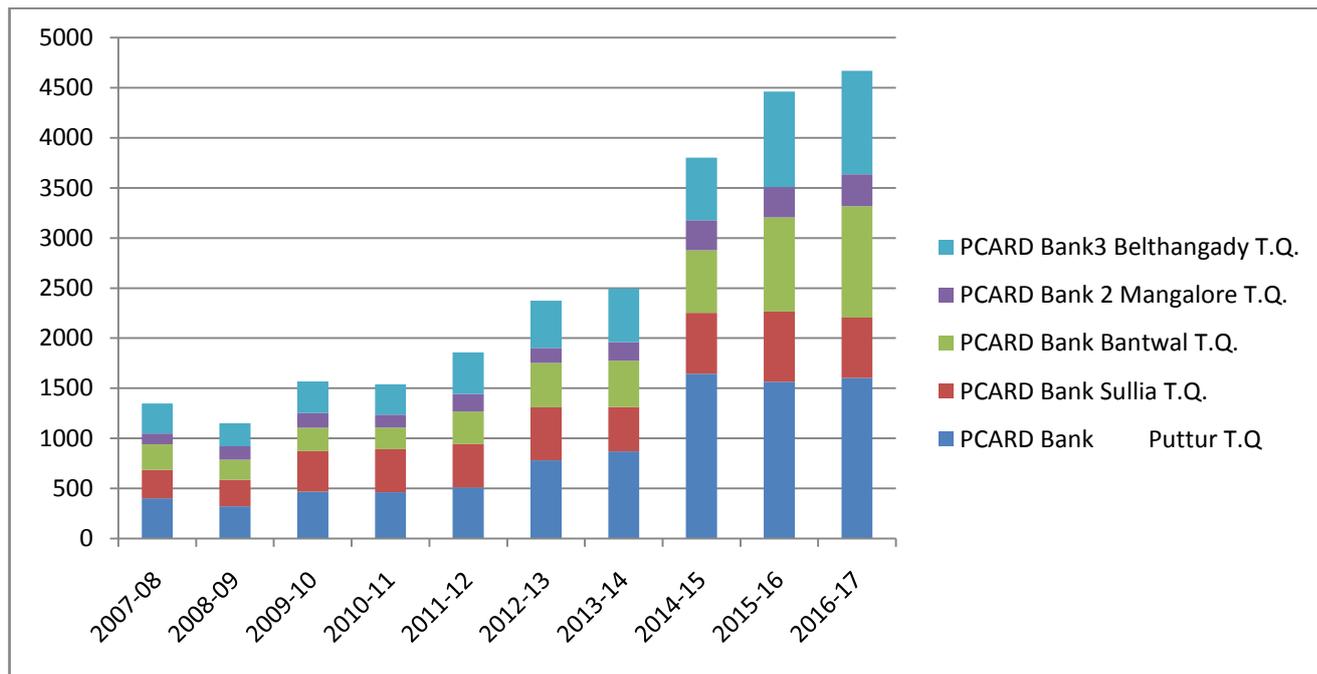


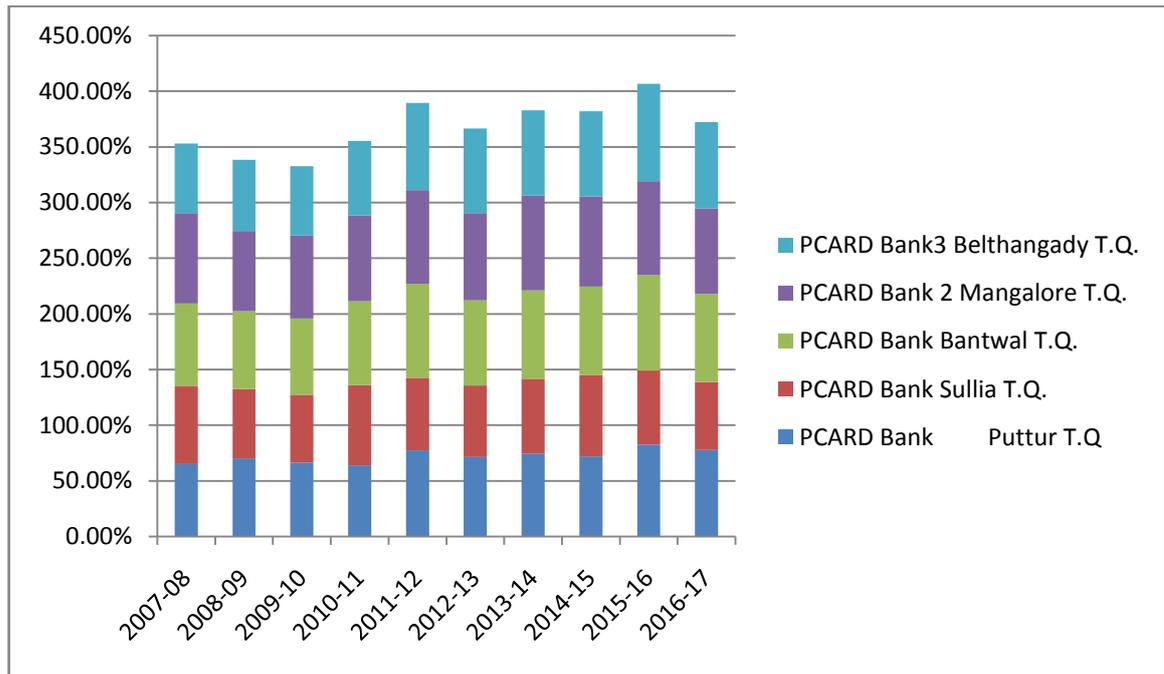
Table-No.3 Trends in % of Loans Recovered of PCARDBs for the last Ten Years (Rs.in lakhs)

Name of the Bank/Years	PCARD Bank Puttur T.Q	PCARD Bank Sullia T.Q	PCARD Bank Bantwal T.Q	PCARD Bank Mangalore T.Q	PCARD Bank Belthangadi T.Q
2007-08	65.05%	70.40%	73.88%	81.11%	62.49%
2008-09	70.15%	62.32%	69.88%	72.17%	63.93%
2009-10	66.22%	61.23%	68.52%	74.37%	62.31%
2010-11	64.06%	71.80%	75.64%	77.07%	66.81%
2011-12	77.36%	65.32%	84.60%	83.93%	78.14%
2012-13	71.33%	64.25%	76.64%	78.38%	75.98%
2013-14	74.66%	67.06%	79.32%	85.21%	76.64%
2014-15	72.12%	72.74%	79.79%	80.82%	76.64%
2015-16	82.59%	66.63%	85.61%	84.33%	87.65%
2016-17	77.66%	61.27%	79.08%	76.40%	77.78%

Source: Statistical report of PCARD Banks of South Canara District

Table-3 indicates that the operational efficiency of primary co operative agriculture and rural development banks of South Canara District. For the period from 2007-08 to 2016-17 the loan recovered showed on an average of 72.83%. This indicates the efficiency of the management and income position of the farmers.

Chart No.3 percentage of Loans Recovered by PCARDBs for the last Ten Years (Rs.in lakhs)



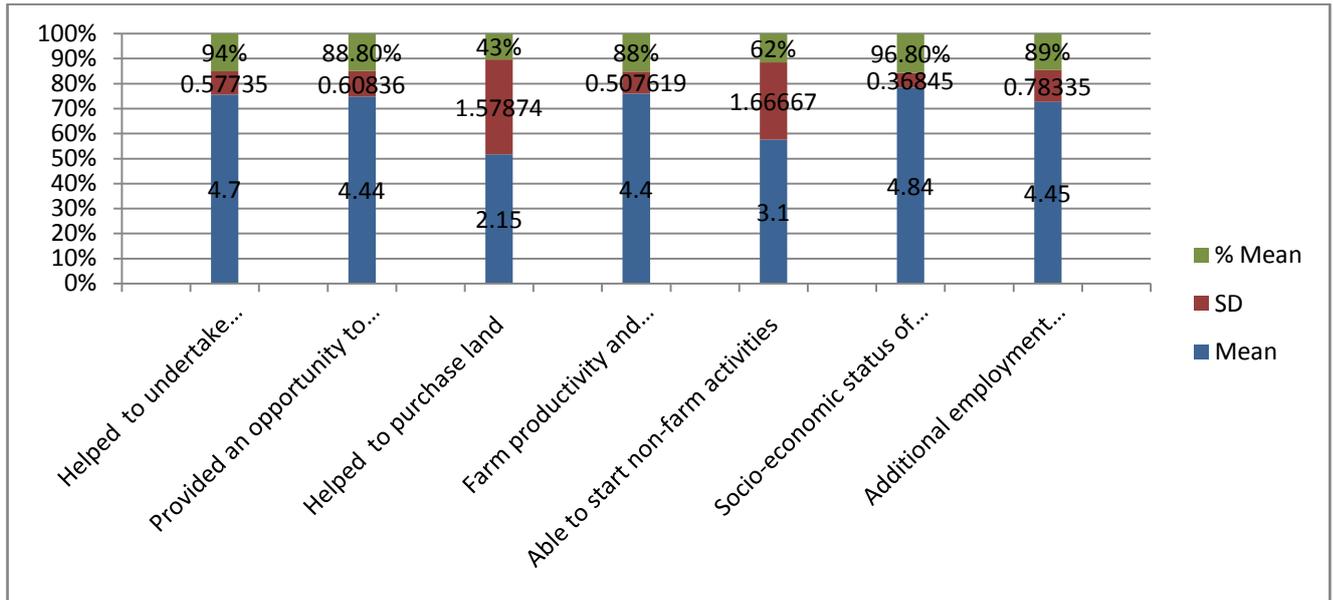
Findings of the Study

Table No.4. Respose of Loan Borrowers about benefits derived from PCARD Bank linkage.

Indicators	Percentage of the Respondents					Mean	SD	% Mean
	To a great Extent	To some Extent	Can't say	To a very Ltd.	Not at all			
Helped to undertake permanent improvement of farm land	73.0 (73%)	26.0 (26%)	-	-	1.0 (1%)	4.7000	.57735	94%
Provided an opportunity to increase assets	47.0 (47%)	52.0 (52%)	-	-	1.0 (1%)	4.4400	.60836	88.8%
Helped to purchase land	13.0 (13%)	15.0 (15%)	9.0 (9%)	-	63.0 (63%)	2.1500	1.57874	43%
Farm productivity and production increased	62 (62%)	37.0 (37%)	-	-	1.0 (1%)	4.4000	.507619	88%
Able to start non-farm activities	27.0 (27%)	31.0 (31%)	4.0 (4%)	5.0 (5%)	34.0 (34%)	3.1000	1.66667	62%
Socio-economic status of family has improved	84.0 (84%)	16.0 (16%)	-	-	-	4.8400	.36845	96.8%
Additional employment opportunity created	55.0 (55%)	42.0 (42%)	-	-	3.0 (3%)	4.4500	.78335	89%

Source: Primary data.

Chart No.4 Response towards benefits derived from PCARD Bank linkage



About 73% of the respondents opine that, PCARD Bank linkage helped them to undertake permanent improvement of farm land to a great extent, 26% of them agree that Bank linkage helped them to some extent and only 1% of the respondents say that Bank linkage not at all helped them to undertake permanent improvement of farm land. The percentage means 68.86 (Mean and SD 4.7000±.57735) as it falls in the category of 80% to 100%.

About 47% of the respondents opine that, PCARD Bank credit helped them to purchase capital assets to a great extent, 52% of them agree that Bank credit helped them to some extent and only 1% of the respondents say that Bank credit not at all helped them to purchase capital assets. The percentage means 88.8% (Mean and SD 4.4400±.60836) as it falls in the category of 80% to 100%.

Further only 13% of the respondents opine that, PCARD Bank credit helped them to purchase additional land, 15% of them agree that Bank credit helped them to purchase additional land, 63% of the respondents say that Bank credit not at all helped them to purchase the additional land. The percentage means 43% (Mean and SD 2.1500±1.57874) as it falls in the category of 40% to 60%.

Again 62% of the respondents opine that, PCARD Bank loan helped them to increase farm productivity and production to a greater extent. 37% of them agree that Bank credit helped them to increase farm productivity and production to a some extent and only 1% of the respondents say that Bank credit not at all helped them to increase farm productivity and production. The percentage means 88% (Mean and SD 4.4000±.507619) as it falls in the category of 80% to 100%.

Around 27% of the respondents say that, PCARD Bank credit helped them to start non-farm activity to a greater extent. 31% of them agree that Bank credit helped them to start non-farm activity to a some extent and 34% of the respondents say that Bank credit not at all helped them to start non-farm activity. The percentage means 62% (Mean and SD 3.1000±1.66667) as it falls in the category of 60% to 80%.

About 64% of the respondents opine that, PCARD Bank credit helped them to improve the Socio-economic status of family to a great extent, 34% of them agree that Bank credit helped them to some extent to improve the Socio-economic status of family. The percentage means 96.8% (Mean and SD 4.8400±.36845) as it falls in the category of 80% to 100%.

Around 55% of the respondents say that, PCARD Bank credit created additional employment opportunity. And 42% of them agree that Bank credit helped them to create additional employment opportunity. Only 3% of the respondents say that Bank credit not at all helped them to create additional employment opportunity. The percentage means 89% (Mean and SD4.4500±.78335) as it falls in the category of 80% to 100%.

Test-1

There is no significant difference between PCARD Bank credits and to undertake permanent improvement of farm land

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	52.782 ^a	2	.000
Likelihood Ratio	52.508	2	.000
Linear-by-Linear Association	45.009	1	.000
N of Valid Cases	100		

a. 3 cells (50.0%) have expected count less than 5. The minimum expected count is .16.)

The obtained Pearson Chi-Square value of 52.782^a is found to be significant at 0.05 level of significance. Thus, null hypothesis is rejected. “It is inferred that the Chi-square statistic is, in this case, 52.782^a with 9 degrees of freedom, this is highly significant .000. The footnote states that no cells have an expected count of less than 5 and the minimum expected frequency for each cell in the table is 16. Therefore the study concluded that, there is a direct relation between PCARD bank credit and permanent improvement of farm land leading to socio-economic development of farming community.

Test-2

There is no significant difference between PCARD Bank credit and increase in Farmers capital assets.

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	20.587 ^a	2	.000
Likelihood Ratio	25.454	2	.000
Linear-by-Linear Association	20.265	1	.000
N of Valid Cases	100		

a. 2 cells (33.3%) have expected count less than 5. The minimum expected count is .16.

The obtained Pearson Chi-Square value of 20.587^a is found to be significant at 0.05 level of significance. Thus, null hypothesis is rejected. “It is inferred that the Chi-square statistic is, in this case, 20.587^a with 9 degrees of freedom, this is highly significant .000. The footnote states that no cells have an expected count of less than 5 and the minimum expected frequency for each cell in the table is 16. Therefore the study concluded that, there is a direct relation between PCARD bank credit and increase in Farmers capital assets leading to socio-economic development of farming community.

Test-3

There is no significant difference between PCARD Bank loan and purchase of additional farm land

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	11.187 ^a	3	.011
Likelihood Ratio	16.536	3	.001
Linear-by-Linear Association	10.107	1	.001
N of Valid Cases	100		

a. 3 cells (37.5%) have expected count less than 5. The minimum expected count is 1.44.

The obtained Pearson Chi-Square value of 11.187^a is found to be insignificant at 0.05 level of significance. Thus, null hypothesis is accepted. “It is inferred that the Chi-square statistic is, in this case, 11.187^a with 9 degrees of freedom, this is highly insignificant .011. The footnote states that cells have an expected count of more than 5 and the minimum expected frequency for each cell in the table is 1.44. Thus, the study concluded that there is no significant difference between PCARD Bank loan and purchase of additional farm land

Test-4

There is no significant difference between PCARD Bank loan and increase in Farm productivity and production

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	33.639 ^a	2	.000
Likelihood Ratio	37.973	2	.000
Linear-by-Linear Association	31.498	1	.000
N of Valid Cases	100		

a. 2 cells (33.3%) have expected count less than 5. The minimum expected count is .16.

The obtained Pearson Chi-Square value of 33.639^a is found to be significant at 0.05 level of significance. Thus, null hypothesis is rejected. “It is inferred that the Chi-square statistic is, in this case, 33.639^a with 9 degrees of freedom, this is highly significant .000. The footnote states that no cells have an expected count of less than 5 and the minimum expected frequency for each cell in the table is 16. Therefore the study concluded that, there is a direct relation between PCARD bank credit and increase in Farm productivity and production leading to socio-economic development of farming community.

Test-5

There is no significant difference between PCARD Bank loan and Able to start non-farm activities

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	38.672 ^a	4	.000
Likelihood Ratio	42.217	4	.000
Linear-by-Linear Association	31.513	1	.000
N of Valid Cases	100		

a. 6 cells (60.0%) have expected count less than 5. The minimum expected count is .64.

The obtained Pearson Chi-Square value of 38.672^a is found to be significant at 0.05 level of significance. Thus, null hypothesis is rejected. “It is inferred that the Chi-square statistic is, in this case, 38.672^a with 9 degrees of freedom, this is highly significant .000. The footnote states that no cells have an expected count of less than 5 and the minimum expected frequency for each cell in the table is 16. Therefore the study concluded that, there is a direct relation between PCARD bank credit and non-farm activities

Test-6

There is no significant difference between PCARD Bank loan and Additional employment opportunity created.

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	33.213 ^a	2	.000
Likelihood Ratio	35.962	2	.000
Linear-by-Linear Association	32.405	1	.000
N of Valid Cases	100		

a. 2 cells (33.3%) have expected count less than 5. The minimum expected count is .48.

The obtained Pearson Chi-Square value of 33.213^a is found to be significant at 0.05 level of significance. Thus, null hypothesis is rejected. “It is inferred that the Chi-square statistic is, in this case, 35.962^a with 9 degrees of freedom, this is highly significant .000. The footnote states that no cells have an expected count of less than 5 and the minimum expected frequency for each cell in the table is 16. Therefore the study concluded that, there is a direct relation between PCARD bank loan and Additional employment opportunity created.

Thus, by the analysis of all the above tests we can conclude that, PCARD Bank credit has the direct impact on the socio-economic development of the farming community.

Problems

The PCARD Banks made tremendous progress in India. Many states are having Primary Co-operative Agriculture and Rural Development Bank. These banks through their special schemes help the farmers and thus assist in the process of economic development of the country. Though these banks are striving hard in the socio-economic up-lift of farmers, the following defects have been noticed in the working of PCAR D Banks.

(i) These banks do not have the necessary specialized staff for assessing the technical soundness of scheme. Although State Government possesses such staff, there is no co-ordination between them and the PCARD Banks.

(ii) They are not able to raise sufficient funds.

(iii) There is no co-ordination between the activities of State Co-operative Bank and the Primary Co-operative Agriculture and Rural Development Banks.

(iv) Delay in Granting loans.

Suggestions

It is recommended that, before giving advances to the farmers the bank officials must make an attempt to know the need for which the loan is demanded. Again the soundness of the scheme has to be assessed by the bank official before sanctioning the loan. Guidance of the technical expert has to be obtained while making this study. One of the serious drawbacks of this bank is scarcity of fund. Therefore steps must be taken to raise funds for the disbursement of funds.

Conclusion

It is found that, the PCARD Banks are rendering yeoman service to the farming community and contributing towards the socio-economic development of the rural farming community. At the same time it is noted that, they have huge amount of NPA resulting in heavy accumulated losses. But the important thing is measures should be taken to enhance the financial position of PCARD Banks in order to provide better service to the farmers.

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