

International Multidisciplinary Research Journal

Golden Research Thoughts

Chief Editor
Dr.Tukaram Narayan Shinde

Publisher
Mrs.Laxmi Ashok Yakkaldevi

Associate Editor
Dr.Rajani Dalvi

Honorary
Mr.Ashok Yakkaldevi

Golden Research Thoughts Journal is a multidisciplinary research journal, published monthly in English, Hindi & Marathi Language. All research papers submitted to the journal will be double - blind peer reviewed referred by members of the editorial board. Readers will include investigator in universities, research institutes government and industry with research interest in the general subjects.

Regional Editor

Dr. T. Manichander

International Advisory Board

Kamani Perera
Regional Center For Strategic Studies, Sri Lanka

Mohammad Hailat
Dept. of Mathematical Sciences,
University of South Carolina Aiken

Hasan Baktir
English Language and Literature
Department, Kayseri

Janaki Sinnasamy
Librarian, University of Malaya

Abdullah Sabbagh
Engineering Studies, Sydney

Ghayoor Abbas Chotana
Dept of Chemistry, Lahore University of
Management Sciences[PK]

Romona Mihaila
Spiru Haret University, Romania

Ecaterina Patrascu
Spiru Haret University, Bucharest

Anna Maria Constantinovici
AL. I. Cuza University, Romania

Delia Serbescu
Spiru Haret University, Bucharest,
Romania

Loredana Bosca
Spiru Haret University, Romania

Ilie Pinteau,
Spiru Haret University, Romania

Anurag Misra
DBS College, Kanpur

Fabricio Moraes de Almeida
Federal University of Rondonia, Brazil

Xiaohua Yang
PhD, USA

Titus PopPhD, Partium Christian
University, Oradea, Romania

George - Calin SERITAN
Faculty of Philosophy and Socio-Political
Sciences Al. I. Cuza University, Iasi

.....More

Editorial Board

Pratap Vyamktrao Naikwade
ASP College Devrukh, Ratnagiri, MS India Ex - VC. Solapur University, Solapur

Iresh Swami

Rajendra Shendge
Director, B.C.U.D. Solapur University,
Solapur

R. R. Patil
Head Geology Department Solapur
University, Solapur

N.S. Dhaygude
Ex. Prin. Dayanand College, Solapur

R. R. Yalikal
Director Management Institute, Solapur

Rama Bhosale
Prin. and Jt. Director Higher Education,
Panvel

Narendra Kadu
Jt. Director Higher Education, Pune

Umesh Rajderkar
Head Humanities & Social Science
YCMOU, Nashik

Salve R. N.
Department of Sociology, Shivaji
University, Kolhapur

K. M. Bhandarkar
Praful Patel College of Education, Gondia

S. R. Pandya
Head Education Dept. Mumbai University,
Mumbai

Govind P. Shinde
Bharati Vidyapeeth School of Distance
Education Center, Navi Mumbai

G. P. Patankar
S. D. M. Degree College, Honavar, Karnataka

Alka Darshan Shrivastava
Shaskiya Snatkottar Mahavidyalaya, Dhar

Chakane Sanjay Dnyaneshwar
Arts, Science & Commerce College,
Indapur, Pune

Maj. S. Bakhtiar Choudhary
Director, Hyderabad AP India.

Rahul Shriram Sudke
Devi Ahilya Vishwavidyalaya, Indore

Awadhesh Kumar Shirotriya
Secretary, Play India Play, Meerut (U.P.)

S. Parvathi Devi
Ph.D.-University of Allahabad

S.KANNAN
Annamalai University, TN

Sonal Singh,
Vikram University, Ujjain

Satish Kumar Kalhotra
Maulana Azad National Urdu University



EVALUATION OF LOANS AND ADVANCES OF COMMUNITY DEVELOPMENT CORPORATIONS IN SOLAPUR DISTRICT

Dr. S. V. Shinde

Associate Professor ,

D.A.V.Velankar College Of Commerce, Solapur .

ABSTRACT

Developing countries of late have been attaching greater importance to finance in the pursuit of an effective means in capitalizing economic opportunities and addressing poverty. Access to financial services not only supports economic efficiency and distributional equity but also contributes to financial stability and social cohesion. It is acknowledged that access to financial resources enhances the welfare of both producers and consumers.

KEYWORDS: Evaluation of Loans , Community Development Corporations , capitalizing economic opportunities.

1. INTRODUCTION:

Financial Inclusion in India-

Access to the financial services helps



individuals apply their skills in engaging in small entrepreneurial activities and thereby providing them enhanced opportunities to improve their income. Easy, reliable and timely access to the finance reduces poverty through increased income and hence positively contributes to reduce the income inequality. In developing countries and transitional economies, experience, however, suggests that large numbers of households that are not considered poor or even low income by local standards, as well as most small and medium size enterprises [SMEs] are excluded at least from their access to

credit. Most entrepreneurs working in the SME sector may have personal access to some financial services, but are often excluded from availing working and investment capital from RFI. Unrestrained access to public goods and services is considered to be sine qua non for an open and efficient society. Since financial services possess basic features of the public good, it is necessary that Governments can ensure Financial Inclusion through State-driven interventions by way of statutory enactments and RFI by a voluntary effort through the design and implementation of

various strategies to bring hitherto financially excluded population. The Financial Inclusion 2020 Project of the Center for Financial Inclusion posts a global goal of full inclusion by the year 2020 as a challenging.

2. OBJECTIVES OF THE STUDY-

1. To study the role of banks in financial inclusion through community development corporation of Solapur District from 2007-2011.
2. To study the projects financed by community development corporation of Solapur District from 2007-2011.

3. METHODOLOGY AND DATA BASE:

The present paper is based on secondary data. The quantitative research method of has been used to complete this paper. The data has been collected from the banks working in the Solapur district. It

includes nationalized banks, Solapur district central co-op bank, private banks, foreign banks, gramin banks etc. The period of the data used in the paper is 2007 to 2011. The Govt of India has implemented financial inclusion drive through banking network in India. For the proper implementation of financial inclusion and development Banks sanctioned the finance through its various developmental schemes. The various schemes included in the plan are as under:

- 1) DRI: Differential Rate of Interest scheme
- 2) SGSY: Swarna Jayanti Gram Swarozgar Yojana
- 3) PMEGP: Prime Minister Employment Generation Programme.
- 4) SJSRY: Swarna Jayanti Shahari Rojgar Yojana
- 5) Special Programme for SC/ST by Corporations
- 6) Programme for development of OBCs
- 7) Other State Government Sponsored Programmes
- 8) Other Central Government Sponsored Programmes

Some of the state government sponsored programmes implemented in the district are:

- 1) Mahatma Phule Backward Class Development Corporation: - Subsidy & Margin Money Scheme.
- 2) Lokshahir Annabhau Sathe Development Corporation: - Subsidy & Margin Money scheme.
- 3) Vasantrao Naik Vimukta & Nomadic Tribes Development Corpn: - Seed Capital Scheme.
- 4) District Industries Centre: A) Prime Minister's Employment Generation Programme B) Seed Money Scheme C) DIC Margin Money
- 4) The Dy. Director, Sericulture: - Sericulture Development Programme.
- 5) District Village Industries Office: - Special Component Plan. (Khadi & Village Industries Board): Prime Minister's Employment Generation Programme.
- 6) Agriculture Department of Zilla Parishad: - A) Special Component Programme. B) Drip Irrigation System C) Sprinkler Irrigation Scheme.
- 7) Sant Rohidas Chormudyog Vikas Mahamandal: - A) Special Consonant Scheme. B) Margin Money Scheme.
- 8) Dy. Commissioner of Animal Husbandry: - Special Livestock Production Programme.
- 9) Annasaheb Patil Arthik Magar Vikas Mahamandal: - Margin Money Scheme.
- 10) Maulana Azad Alpsankhyank Vikas Mahamandal: - Margin Money Scheme.
- 11) Khadi & Village Industries Commission: - Prime Minister's Employment Generation Programme.
- 12) Maharashtra Rajya Other Backward Class Finance & Devp. Corpn: - Margin Money Scheme.
- 13) Development of Agriculture/Horticulture: - National Horticulture Mission & National Horticulture Board's schemes.

1. Sant Rohidas Charmakar & Charmodyog Development Corporation (SRCCDC) (Formerly Lidcom)

Sant Rohidas Charmakar & Charmodyog Development Corporation was established by Government of Maharashtra to promote & boost the Leather Industry and people engaged in Leather Industry of the Maharashtra State.

Table No. 1: SRCCDC Subsidy Scheme Sponsor Achieved During 2007-2011

(Rs in '000')

Bank	2007	2008	2009	2010	2011
Allahabad Bank	1	2	0	0	0
Andhra Bank	1	0	1	1	1
Bank Of India	37	29	37	37	14
Bank Of Baroda	5	3	7	6	1
Bank Of Maharashtra	49	54	79	63	17
Central Bank	9	12	15	11	2
Canara Bank	1	4	8	3	0
Corporation Bank	0	0	0	0	0
Dena Bank	3	4	9	5	1
Indian Bank	0	0	0	0	1
Indian Overseas Bank	1	0	1	2	1
Karnataka Bank	0	0	0	0	0
Punjab National Bank	0	0	0	3	3
Ratnakar Bank	0	2	0	1	0
State Bank of India	35	31	44	24	11
State Bank Hybd	0	0	2	5	5
State Bank Mysore	0	2	1	1	0
Syndicate Bank	4	7	7	7	1
Sangli Bank Ltd.	5	0	0	0	0
ICICI Bank	0	0	0	0	0
Union Bank	5	0	3	3	0
United BOI	1	2	0	0	1
UCO Bank	0	4	3	5	4
IDBI Bank Ltd.	6	3	0	3	1
Vijaya Bank	1	6	2	1	0
ING Vysya Bank	0	0	0	0	0
Oriental Bank	0	0	0	0	0
Other Banks		0	0	0	0
Comm. Banks	164	165	219	181	64

Source: Computed on the basis of Bank Annual Reports and District Collectorate Office Reports

The above table shows that in 2011 SRCCD Subsidy scheme sponsor programs achieved was 64 while in 2007 it was 164 sponsor program's achieved. The highest achieved SRCCD Subsidy scheme sponsor program's was 219 in 2009. The figure shows that Bank of Maharashtra achieved highest sponsor program's totaling to 262 for SRCCD Subsidy scheme sponsor during 2007-2011. While IDBI Ltd. stood in tenth place by sanctioning 13 for SRCCD Subsidy scheme sponsor program's during 2007-2011. Bank of India, State Bank of India and Central Bank stood second, third and fourth rank in terms of total program's sanctioned for SRCCD Subsidy scheme sponsor with 154, 145 and 49 program's respectively during 2007-2011.

TABLE No. 2: SRCCDC Subsidy Scheme Sanction Achieved During 2007-2011 (Rs in '000')

Bank	2007	2008	2009	2010	2011
Allahabad Bank	1	2	0	0	
Andhra Bank	1	0	1	1	0
Bank of India	22	11	18	17	7
Bank of Baroda	0	1	4	4	1
Bank Of Maharashtra	28	14	15	23	9
Central Bank	3	3	8	5	1
Canara Bank	0	1	5	1	0
Corporation Bank	0	0	0	0	0
Dena Bank	1	2	5	2	1
Indian Bank	0	0	0	0	1
Indian overseas Bank	0	0	1	2	0
Karnataka Bank	0	0	0	0	0
Punjab National Bank	0	0	0	0	0
Ratnakar Bank	0	2	0	1	0
State Bank of India	24	8	12	11	6
State Bank hyderbad	0	0	2	5	5
State Bank Mysore	0	1	0	0	0
Syndicate Bank	3	2	5	1	1
Sangli Bank Ltd.	5	0	0	0	0
ICICI Bank	0	0	0	0	0
Union Bank	2	0	0	0	0
United BOI	0	1	0	0	1
UCO Bank	0	4	3	4	4
IDBI Bank Ltd.	3	2	0	2	0
Vijaya Bank	1	6	1	1	0
ING Vysya Bank	0	0	0	0	0
Oriental Bank	0	0	0	0	0
Other Banks	0	0	0	0	0
Comm. Banks	94	60	80	80	37

Source: Computed on the basis of Bank Annual Reports and District Collectorate Office Reports

The above table shows that in 2011 SRCCD Subsidy scheme Sanction program's achieved 37 while in 2007 it was 94. In 2009, the SRCCD Subsidy scheme sanction program's achievement was 60.

The figure shows that Bank of Maharashtra sanctioned highest sanction program's totaling to 89 for SRCCD subsidy scheme during 2007-2011. While Bank of India stood in tenth place by sanctioning 9 sanction programs for SRCCD subsidy scheme plan during 2007-2011. Bank of India, State Bank of India and Central Bank stood second, third and fourth rank in terms of total program's sanctioned for LASDC seed capital scheme plan with 75, 61 and 20 program's respectively during 2007-2011.

2.LokshahirAnnabhauSathe Development Corporation (LASDC)**Table No3: LASDC Seed Capital Scheme Sanction Achieved During 2007-2011 (Rs in '000')**

Bank	2007	2008	2009	2010	2011
Allahabad Bank	1	0	0	0	0
Andhra Bank	0	0	0	0	0
Bank Of India	34	29	4	8	7
Bank Of Baroda	5	1	1	0	1
Bank Of Maharashtra	30	30	6	7	10
Central Bank	5	10	1	1	0
Canara Bank	0	0	1	0	0
Corporation Bank	0	0	0	1	0
Dena Bank	2	2	0	0	1
Indian Bank	0	0	0	0	0
Indian Overseas Bank	0	1	1	0	0
Karnataka Bank	0	0	0	0	0
Punjab National Bank	0	1	20	20	3
Ratnakar Bank	0	0	0	0	0
State Bank of India	33	27	3	4	0
State Bank of Hyderabad	2	2	0	0	0
State Bank Mysore	0	0	1	0	0
Syndicate Bank	2	1	0	0	1
Sangli Bank Ltd.	3				
ICICI Bank	0	0	0	0	0
Union Bank	12	5	1	1	0
United Boi	0	1	0	0	0
Uco Bank	0	0	0	0	1
IDBIBank Ltd.	3	1	0	0	0
Vijaya Bank	2	5	0	0	0
IngVysya Bank	0	0	0	0	0
Other Banks		0		1	0
COMM. BANKS	134	116	39	43	24

Source: Computed on the basis of Bank Annual Reports and District Collectorate Office Reports

The above table shows that in 2011 LASDC seed capital scheme sanction programmes achieved 24 sanction programmes compared to 134 in 2007. The lowest achieved sanction programees in 39 in 2009.

The figure shows that Bank of Maharashtra sanctioned highest sanction programmes totaling to 83 for LASDC seed capital scheme during 2007-2011. While State Bank of Hyderabad stood in tenth place by sanctioning 4 sanction programmes for LASDC seed capital scheme plan during 2007-2011. Bank of India, State Bank of India and Punjab National Bank stood second, third and fourth rank in terms of total programmes sanctioned for LASDC seed capital scheme plan with 82, 67 and 44 programmes respectively during 2007-2011.

Table No. 4: LASDC Seed Capital Scheme Sponsor Achieved During 2007-2011 (Rs in '000')

Name of bank	2007	2008	2009	2010	2011
Allahabad bank	2	1	2	0	0
Andhra bank	0	0	1	0	0
Bank of India	109	80	103	27	30
Bank of Baroda	22	11	8	0	8
Bank Of Maharashtra	115	67	56	33	25
Central Bank	28	38	16	12	4
Canara Bank	9	1	1	0	2
Corporation Bank	0	0	0	2	0
Dena Bank	11	8	3	0	3
Indian Bank	0	0	0	0	1
Indian Overseas Bank	0	2	1	0	0
Karnataka Bank	1	0	0	0	0
Punjab National	1	1	24	50	6
Ratnakar Bank	0	0	0	0	0
State Bank of India	93	74	25	18	9
State Bank of Hyderabad	3	6	0	0	0
State Bank of Mysore	1	0	1	0	0
Syndicate Bank	7	9	0	0	1
Sangli Bank Ltd.	8				
ICICI Bank	0	2	1	0	0
Union Bank	36	10	12	6	4
United BOI	2	1	0	0	0
UCO Bank	0	0	3	1	1
IDBI Bank Ltd.	8	4	3	8	0
Vijaya Bank	3	7	1	0	0
ING Vysya Bank	0	0	0	0	0
Other Banks		0		2	0
Comm. Banks	459	322	261	159	94

Source: Computed on the basis of Bank Annual Reports and District Collectorate Office Reports

The above table shows that in 2011 LASDC seed capital scheme plan sponsor achieved 94 programmes while in 2007 it achieved 459 programmes. The second highest achieved sanction programmes are in 2008 with 322 programmes respectively.

The figure shows that Bank of India sanctioned highest sponsor programmes totaling to 349 for LASDC seed capital scheme during 2007-2011. While Syndicate Bank stood in tenth place by sanctioning 17 sponsor programmes for LASDC seed capital scheme plan during 2007-2011. Bank of Maharashtra, State Bank of India and Central Bank stood second, third and fourth rank in terms of total programmes sanctioned for LASDC seed capital scheme plan with 296, 219 and 98 programmes respectively during 2007-2011.

Table No. 5.: LASDC Special Component Plan Sponsor Achieved During 2007-2011 (Rs in '000')

Bank	2007	2008	2009	2010	2011
Allahabad Bank	2	3	3	1	0
Andhra Bank	0	3	0	0	0
Bank Of India	24	16	69	57	52
Bank Of Baroda	5	10	16	18	9
Bank Of Maharashtra	20	23	81	75	45
Central Bank	9	8	33	18	5
Canara Bank	2	0	3	0	0
Corporation	0	0	0	0	0
Dena Bank	4	2	11	8	5
Indian Bank	0	0	0	0	3
Indian Overseas	0	2	3	5	8
Karnataka Bank	0	0	0	0	0
Punjab National	0	0	9	29	13
Ratnakar Bank	0	0	0	0	0
State Bank of India	10	13	74	58	41
State Bank Hyderabad	0	0	1	0	2
State Bank Mysore	2	0	0	0	0
Syndicate Bank	4	0	2	0	0
Sangli Bank Ltd.	0	0	0	0	0
ICICI Bank	0	2	2	1	0
Union Bank	3	4	15	19	5
United BOI	0	0	0	0	0
UCO Bank	0	1	6	1	2
IDBI Bank Ltd.	2	5	7	12	8
Vijaya Bank	1	0	21	2	6
ING Vysya Bank	0	0	0	0	0
Other Banks	0	0		1	0
Comm. Banks	88	92	356	305	204

Source: Computed on the basis of Bank Annual Reports and District Collectorate Office Reports

The above table shows that in 2011 LASDC special component plan sponsor achieved 204 programmes while in 2007 it achieved 88 programmes. The highest and lowest achieved sanction programees are in 2009 and 2007 with 356 and 88 programmes respectively. The figure shows that Bank of Maharashtra a sanctioned highest sponsor programmes totaling to 244 for LASDC special component plan during 2007-2011. While Vijaya Bank stood in tenth place by sanctioning 30 sponsor programmes for LASDC special component plan during 2007-2011. Bank of India, State Bank of India and Central Bank stood second, third and fourth rank in terms of total programmes sanctioned for LASDC special component plant with 218, 196 and 73 programmes respectively during 2007-2011.

Table No.6: LASDC Special Component Plan Sanction Achieved During 2007-2011 (Rs in '000')

Bank	2007	2008	2009	2010	2011
Allahabad Bank	0	2	1	0	0
Andhra Bank	0	0	0	0	0
Bank Of India	1	6	19	25	24
Bank Of Baroda	0	0	2	0	2
Bank Of Maharashtra	1	1	21	15	20
Central Bank	0	1	7	6	0
Canara Bank Corporation	0	0	0	0	0
Dena Bank	0	0	3	3	2
Indian Bank	0	0	0	0	1
Indian Overseas	0	2	3	1	6
Karnataka Bank	0	0	0	0	0
Punjab National	0	0	4	10	6
Ratnakar Bank	0	0	0	0	0
State Bank of India	2	0	20	14	9
State Bank Hyderabad	0	0	0	0	2
State Bank Mysore	0	0	0	0	0
Syndicate Bank	1	0	1	0	0
Sangli Bank Ltd.	0				
ICICI Bank		0	0	0	0
Union Bank	1	0	2	4	4
United BOI	0	0	0	0	0
UCO Bank	0	0	3	0	2
IDBI Bank Ltd.	0	0	6	4	1
Vijaya Bank	0	0	21	2	3
ING Vysya Bank	0	0	0	0	0
Other Banks	0	0		0	0
Comm. Banks	6	12	113	84	82

Source: Computed on the basis of Bank Annual Reports and District Collectorate Office Reports

The above table shows that in 2011 LASDC special component plant section achieved 82 programmes while in 2007 it achieved 6 programmes. The highest and lowest achieved sanction programmees are in 2009 and 2007 with 12 and 6 programmes respectively.

The figure shows that Bank of India sanctioned highest programmes totaling to 75 for LASDC special component plan during 2007-2011. While Dena stood in tenth place by sanctioning 8 programmes for LASDC special component plan during 2007-2011. Bank of Maharashtra, State Bank of India and Vijaya Bank stood second, third and fourth rank in terms of total programmes sanctioned for LASDC special component plant with 58, 48 and 25.

CONCLUSION-

1. Bank of Maharashtra achieved highest sponsor program's totaling to 262 for SRCCD Subsidy scheme sponsor during 2007-2011. While IDBI Ltd. stood in tenth place by sanctioning 13 for SRCCD Subsidy scheme sponsor program's during 2007-2011. Bank of India, State Bank of India and Central Bank stood second, third and fourth rank in terms of total program's sanctioned for SRCCD Subsidy scheme sponsor with 154, 145 and 49 program's respectively during 2007-2011.
2. 2011 SRCCD Subsidy scheme Sanction program's achieved 37 while in 2007 it was 94. In 2009, the SRCCD Subsidy scheme sanction program's achievement was 60.
3. Bank of Maharashtra sanctioned highest sanction program's totaling to 89 for SRCCD subsidy scheme during

2007-2011. While Bank of India stood in tenth place by sanctioning 9 sanction program's for SRCCD subsidy scheme plan during 2007-2011. Bank of India, State Bank of India and Central Bank stood second, third and fourth rank in terms of total program's sanctioned for LASDC seed capital scheme plan with 75, 61 and 20 program's respectively during 2007-2011.

4. Bank of Maharashtra sanctioned highest sanction programmes totaling to 83 for LASDC seed capital scheme during 2007-2011. While State Bank of Hyderabad stood in tenth place by sanctioning 4 sanction programmes for LASDC seed capital scheme plan during 2007-2011. Bank of India, State Bank of India and Punjab National Bank stood second, third and fourth rank in terms of total programmes sanctioned for LASDC seed capital scheme plan with 82, 67 and 44 programmes respectively during 2007-2011.

5. 2011 LASDC seed capital scheme plan sponsor achieved 94 programmes while in 2007 it achieved 459 programmes. The second highest achieved sanction programmees are in 2008 with 322 programmes respectively.

6. Bank of India sanctioned highest sponsor programmes totaling to 349 for LASDC seed capital scheme during 2007-2011. While Syndicate Bank stood in tenth place by sanctioning 17 sponsor programmes for LASDC seed capital scheme plan during 2007-2011. Bank of Maharashtra, State Bank of India and Central Bank stood second, third and fourth rank in terms of total programmes sanctioned for LASDC seed capital scheme plan with 296, 219 and 98 programmes respectively during 2007-2011.

7. in 2011 LASDC special component plan sponsor achieved 204 programmes while in 2007 it achieved 88 programmes. The highest and lowest achieved sanction programmees are in 2009 and 2007 with 356 and 88 programmes respectively.

8. Bank of Maharashtra a sanctioned highest sponsor programmes totaling to 244 for LASDC special component plan during 2007-2011. While Vijaya Bank stood in tenth place by sanctioning 30 sponsor programmes for LASDC special component plan during 2007-2011. Bank of India, State Bank of India and Central Bank stood second, third and fourth rank in terms of total programmes sanctioned for LASDC special component plant with 218, 196 and 73 programmes respectively during 2007-2011.

9. in 2011 LASDC special component plant section achieved 82 programmes while in 2007 it achieved 6 programmes. The highest and lowest achieved sanction programmees are in 2009 and 2007 with 12 and 6 programmes respectively.

10. Bank of India sanctioned highest programmes totaling to 75 for LASDC special component plan during 2007-2011. While Dena stood in tenth place by sanctioning 8 programmes for LASDC special component plan during 2007-2011. Bank of Maharashtra, State Bank of India and Vijaya Bank stood second, third and fourth rank in terms of total programmes sanctioned for LASDC special component plant with 58, 48 and 25 programmes respectively during 2007-2011.

11. Bank of India sanctioned highest programmes totaling to 75 for LASDC special component plan during 2007-2011. While Dena stood in tenth place by sanctioning 8 programmes for LASDC special component plan during 2007-2011. Bank of Maharashtra, State Bank of India and Vijaya Bank stood second, third and fourth rank in terms of total programmes sanctioned for LASDC special component plant with 58, 48 and 25 programmes respectively during 2007-2011.

REFERENCES--

1. Solapur District Social And Economic Survey
2. SLBC Report Pune
3. District Lead Bank Reports
4. District Registrar Of Co-Operative Societies

Publish Research Article

International Level Multidisciplinary Research Journal For All Subjects

Dear Sir/Mam,

We invite unpublished Research Paper, Summary of Research Project, Theses, Books and Book Review for publication, you will be pleased to know that our journals are

Associated and Indexed, India

- * International Scientific Journal Consortium
- * OPEN J-GATE

Associated and Indexed, USA

- EBSCO
- Index Copernicus
- Publication Index
- Academic Journal Database
- Contemporary Research Index
- Academic Paper Database
- Digital Journals Database
- Current Index to Scholarly Journals
- Elite Scientific Journal Archive
- Directory Of Academic Resources
- Scholar Journal Index
- Recent Science Index
- Scientific Resources Database
- Directory Of Research Journal Indexing

Golden Research Thoughts
258/34 Raviwar Peth Solapur-413005, Maharashtra
Contact-9595359435
E-Mail-ayisrj@yahoo.in/ayisrj2011@gmail.com
Website : www.aygrt.isrj.org