

**SHORT TERM FINANCE FOR AGRICULTURAL
DEVELOPMENT – A STUDY OF SELECTED FARMERS'
SERVICE SOCIETIES OF BELLARY DISTRICT
IN KARNATAKA**

**A THESIS SUBMITTED TO THE
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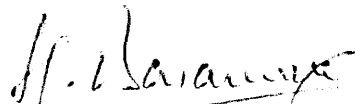
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CERTIFICATE

This is to certify that the thesis entitled "SHORT-TERM FINANCE FOR AGRICULTURAL DEVELOPMENT - A STUDY OF SELECTED FARMERS' SERVICE SOCIETIES OF BELLARY DISTRICT IN KARNATAKA", submitted by Mr. R.G. Desai, for the award of the Degree of Doctor of Philosophy in Economics is based on the independent research and findings of the field investigation carried out by him under my supervision. It represents his original work and it has not been the basis for any thesis previously submitted for the award of Degree or Diploma.

B E L L A R Y

November 5 , 1984


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ABBREVIATIONS

ASS	-	Agricultural Service Co-operative Society/Societies
FSS	-	Farmers' Service Society/Societies
SF	-	Small Farmers
MF	-	Marginal Farmers
AL	-	Agricultural Labourers
PACs	-	Primary Agricultural Credit Cooperative Societies
ST	-	Short-Term
MT	-	Medium Term
LT	-	Long Term
ADBs	-	Agricultural Development Banks
GVKs	-	Grama Vikasa Kendras
RSC	-	Rural Service Centre
DCCB	-	District Central Cooperative Bank/Banks
SCB	-	State Co-Op - Apex Bank/Banks
TGB	-	Tungabhadra Gramaena Bank
BF	-	Borrower Farmers
NBF	-	Non-borrower Farmers
NCA	-	National Commission on Agriculture
CRAFICARD	-	Committee to Review the Arrangements for Institutional Credit for Agriculture and Rural Development
CLS	-	Crop Loan System
LAMPS	-	Large Sized Adivasis Multi-Purpose Credit Cooperatives
LBS	-	Lead Bank Scheme
RRB	-	Regional Rural Bank/Banks
MD	-	Managing Director
NABARD	-	National Bank for Agricultural & Rural Development
m.f.	-	Medium Farmers
b.f.	-	Big Farmers
NDC	-	No Due Certificate
RBI	-	Reserve Bank of India
IRDP	-	Integrated Rural Development Programme.