

CROP LOAN OPERATIONS OF ORGANIZED  
CREDIT INSTITUTIONS WITH PARTICULAR  
REFERENCE TO POTATO CULTIVATION-

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**CROP LOAN OPERATIONS OF ORGANIZED CREDIT  
INSTITUTIONS WITH PARTICULAR REFERENCE TO  
POTATO CULTIVATION**

**A THESIS SUBMITTED TO THE  
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## PREFACE

The crop loan system has been in operation well over three decades. Initially this system was operated by co-operative banks only. After nationalization, however, the commercial banks have also entered this field. It is generally regarded that policies and procedures of the organized credit agencies are formulated from their own point of view and hence the system is not likely work smoothly. A proper corrective could be suggested if the problem is studied at micro level. This thesis makes a modest attempt in studying the effectiveness of policies and procedures of the above two agencies, empirically, in respect of crop loan with particular reference to a cash crop.

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