

Peer reviewed Journal

Impact Factor: 7.265

ISSN-2230-9578

# *Journal of Research and Development*

*A Multidisciplinary International Level Referred Journal*

**June 2021    Volume-11    Issue-25**

***Impact of Environment on Agriculture, Health,  
Water Resources, Social Life & Industrial  
Development***

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## **Role of SCBs in the Economic Development of Marathwada Region**

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### **Abstract:**

Banking services are broadly spread overall the countries. Banking sector acts as a backbone of modern business. A well organised banking system is necessity for the economic development of the country. The scheduled commercial banks are playing an important role in the economic development of the country. If the banking system in a country is effective, efficient and disciplined, it brings a rapid growth in the MSME sector, service sector, and agriculture sector of the country. As we know that the agriculture sector is the backbone of economy of the any country like India. The general role of scheduled commercial banks is to provide financial services to general public and business ensuring economic and social stability and sustainable growth of the economy. Scheduled commercial banks mostly provide short term loans to small, medium and large scale enterprises in the country. Its primary functions are to receive, transfer and lend money to the individual (personal) businesses, government and financial institutes with surplus funds. They use those deposits and borrowed funds to make loans or to purchase securities. Indian banks consist mostly of schedule commercial banks which includes both public sector banks and private sector banks. This research study is based on the secondary data, which provide the essential findings on SCBs and how it helpful in the economic development of the country. So this research study will helpful in finding out that how SCBs are helpful in credit flowing, employment generation in the both urban and rural areas and how it will contribute in the development of Indian economy.

**Keywords-** Scheduled commercial banks, capital preservation, credit creation, productivity.

### **Introduction:**

A commercial bank is a type of banks that provides services such as accepting deposits, lending loans, and investing asset. A large number of formal institutional agencies like Co-operatives Banks, Regional Rural Banks, Scheduled Commercial Banks, Non-Banking Financial Institutions, and Self-help Groups etc. are involved in meeting the short-term and long-term needs of the customer. The major roles that commercial banks play in the economic developments of the country which are capital preservation and appreciation, credit creation, increasing productivity, development agriculture and foreign trade, implementation and execution of monetary policies etc. Both agriculture and allied industries are an excellent source of growth and national income. Both public and private banks are now involving themselves in a lot of agree-based activities as well as manufacturing industry activities. Due to liberalization, privatization and globalization the role of banking sector changed dramatically. The credit is one of the critical inputs for agricultural development.

### **Banking**

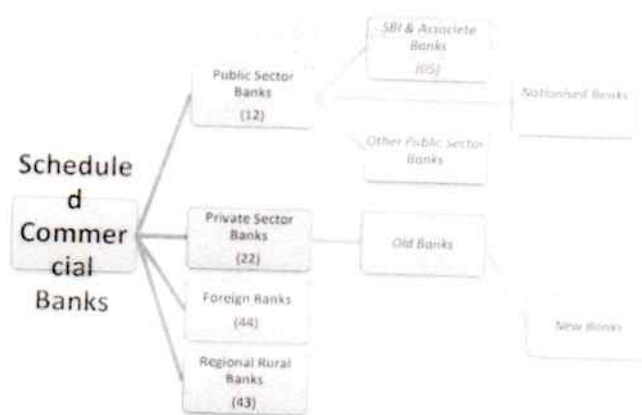
According to section 5(1) (b), "Banking means accepting for the purpose of lending or investment of deposits of money from the public, repayable on demand or otherwise and withdrawal by cheque, draft, or order or otherwise"

**Banking regulation act -1949.** According to section 5 (c) of the BR Act "A banking company" is a company which transacts the business of banking in India. A bank is a financial institution which mobilizes savings from the people as deposits and provides loans. In the Indian banking structure, central bank in the name of Reserve Bank of India regulates, directs and controls on the banking institutions. RBI is the central bank of our country which was established on 1<sup>st</sup> April 1935 under the RBI act of 1934. It holds the top position in the banking structure. Indian banks are classified into commercial banks and Co-operative banks. Commercial banks comprises: (1) Scheduled commercial banks and (2) non-scheduled commercial banks. SCBs are further classified into public sector banks, private sector banks, foreign sector banks and co-operative banks.

### **Structure of Scheduled Commercial Banks:**

**Scheduled Banks:** Banks which have been included in the second schedule of RBI Act 1934. The scheduled banks have a paid-up capital and reserves of gross value of not less than Rs.5 lakhs; they have to persuade the RBI that their affairs are carried out in the interest of their depositors.

**Public Sector Banks:** Public sector banks are the financial institutions in which the majority of stakes are held by the central government, which should be more than 50% in our country. There is no difference between the nationalised banks and public sector banks. With the announcement made on 30<sup>th</sup> August 2019, the no. of PSBs comes down from 27 to 12.



**Private Sector Banks:** The private sector banks are those banks where greater portion of stake or equity are held by the private shareholders. At the present there are 22 private sector banks in India working under the regulation of RBI Act 1934.

**Foreign Banks:** A foreign bank is a type of international bank that is obligation to following the regulations of both its home and its host countries. These banks have loan limits which are based on the capital of the parent bank, thus allowing foreign banks to provide more loans than other subsidiary banks. Foreign banks are those banks out which are of the country.

**Regional Rural Banks:** Regional rural banks established on October 2, 1975 in India. These banks provide credit to the weaker section of the rural areas, particularly the small and marginal farmers, agriculture labour, and small entrepreneurs. At present there are 43 RRBs working in India under the regulation of reserve bank of India.

#### Objectives of the Study:

1. To study the functions of scheduled commercial banks in India.
2. To study the district wise number of accounts opened in scheduled commercial banks in the Marathwada region.
3. To study the district wise outstanding credit of SCBs according to occupation in the Marathwada region.

**Period of the study:** this study covered a period of two years that is 2017-18 to 2018-19.

**Methodology:** On the basis of the above mentioned objectives, the following methodology will be adopted in this study.

**Data Source:** This study is depended on the secondary data source. The secondary data is collected from the RBI bulletin, RBI websites, articles, published journals etc. The secondary data is related to the scheduled commercial banks of Marathwada region in Maharashtra state.

#### Functions of SCBs:

The functions of scheduled commercial banks are divided into two categories which are primary functions and secondary functions.

**1. Primary function of SCBs:** The scheduled commercial banks perform the various types of functions which are explained below.

**Accepting Deposits:** The commercial banks accept a various types of deposits from people especially from its clients. These deposits include current account, saving account, recurring account and fixed account etc. These deposits are accepted based on various repayment periods.

**Making Advances:** The commercial banks provide loans and advances in various forms. It includes an overdraft facility, cash credit, bill discounting etc. They also give demand and term loans to all types of clients against proper security.

**Credit Creation:** It is the most significant function of the commercial banks. While sanctioning a loan to a customer, a bank does not provide cash to the borrower instead it opens a deposit account from where the borrower can withdraw the money. In these process commercial banks create credit money.

**Secondary Functions:** Along with the primary functions each commercial bank has to perform several secondary functions too. This is also including more agency functions or general utility functions. The secondary functions of commercial banks can be divided into agency functions and utility functions.



**a) Discounting bills of exchange:** It is a written agreement acknowledging the amount of money to be paid against the goods purchased at a point of time in the future. The amount can also be cleared before the quoted time through a discounting method of a commercial bank.

**Overdraft Facility:** It is an advance given to a customer by keeping the current account to overdraw up to the given limit.

**Purchasing and Selling of the Securities:** The bank offers you with the facility of selling and buying the securities.

**Locker Facilities:** Bank provides lockers facility to the customers to keep their valuable belonging or documents safely. Banks charge a minimum of an annual fee for this service.

**Paying and Gather the Credit:** It uses different instruments like a promissory note, cheques and bill of exchange.

#### **Role of Scheduled Commercial Banks:**

Banks are one of the most important parts of any country. In this modern era, its necessity is very important. A developed financial system of the country ensures to attain development. In the modern scenario, all banks have provided loans and advances, outstanding credit facility to agriculture, industry, transport operators, trade, finance, personal loan, professional and other services etc. The primary role of the bank credit is generating employment opportunities and set up MSMEs in the rural, semi urban and urban areas.

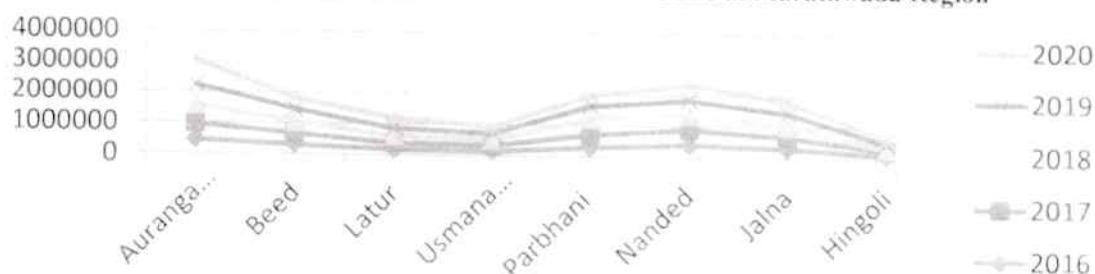
**Table No.1, District wise No. of Accounts of SCBs in Marathwada Region**

(Accounts in thousand)					
District	2016	2017	2018	2019	2020
Aurangabad	479888	505786	593678	660417	819812
Beed	327282	371018	360630	397232	373517
Latur	191254	207608	222757	254306	325568
Usmanabad	168155	181414	192980	206567	212529
Parbhani	322249	415677	499403	401154	349074
Nanded	425265	485170	462802	475187	520151
Jalna	337022	365816	347870	393531	377803
Hingoli	132030	159233	67607	162957	145096
<b>Total</b>	<b>2383145</b>	<b>2691722</b>	<b>2747727</b>	<b>2951351</b>	<b>3123550</b>

Data source: <https://dbie.rbi.org.in>

Table no. 1 shows that the numbers of activated accounts of scheduled commercial banks in Marathwada region have been increased 'year by year'. There are eight district have been included in the Marathwada region. The accumulated number of accounts of scheduled commercial banks in the year of March 2016 is 2383145 (lakh) and at the end of March 2020 the total number of accounts opened in the SCBs is 3123550 (lakhs), under the regulation of RBI act 1934. These all Indian commercial banks have provided beneficial services to the customer like zero balance account, debit card, credit card, various loans, online payment service, digital banking services etc., banks play an important part in the development of rural area.

**Chart No.1, District wise No. of Accounts of SCBs in Marathwada Region**



Above chart shows the line position of largest number of accounts rapidly opened in 2016 to 2020 in Aurangabad Beed, Parbhani, Jalna and Nanded District. Lowest no. of accounts opened in Usmanabad and Hingoli districts because both are geographically small destination places and minimum number of population is living in both districts. As well as there is not huge employability. So, the number of borrowers seems to be low that is shown in the table no.2 and table no. 3.

**Table No.2**  
**DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCB**  
 According To Occupation –March 2018

OCCUPATION	Aurangabad	Beed	Hingoli	Jalna	Latur	Nanded	Usmanabad	Parbhani
<b>I. AGRICULTURE</b>								
1. Direct Finance	3630	2429	592	2963	1623	3185	1714	3833
2. Indirect Finance	3344	2349	540	2842	1505	3036	1674	3759
<b>II. INDUSTRY</b>								
1. Mining & Quarrying	6058	520	37	483	702	974	181	462
2. Manufacturing & Processing	1333	2	0	14	2	2	3	1
3. Electricity, Gas & Water	4068	480	29	438	606	744	151	413
4. Construction	41	1	1	2	1	78	11	2
<b>III. TRANSPORT OPERATORS</b>								
1. Transport	616	36	7	29	93	149	16	46
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>								
1. Professional	531	36	11	28	101	212	37	45
<b>V. PERSONAL LOANS</b>								
1. Personal Loans	977	109	16	103	148	179	67	73
2. Loans for Housing	7279	1318	176	840	1465	2153	639	906
3. Loans for Purchase of Consumer	4151	751	115	417	794	1341	340	520
<b>VI. TRADE</b>								
1. Wholesale Trade	11	1	1	2	4	3	0	2
2. Retail Trade	3117	566	61	422	667	809	299	384
<b>VII. FINANCE</b>								
1. Finance	1618	333	47	373	550	499	182	342
2. Finance	558	65	15	134	132	97	19	29
<b>VIII. ALL OTHERS</b>								
1. Others	1060	267	32	239	418	402	164	313
2. Others	282	15	6	53	15	23	11	14
<b>TOTAL BANK CREDIT</b>	294	19	6	35	88	233	36	27
(Source: dbic.rbi.org.in)	20668.0499	4778.5157	890.5021	4878.0097	4692.2078	7458.6593	2867.7608	5701.5147

**Table No.3**  
**DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCB**  
**According To Occupation –March 2019**

OCCUPATION	Aurangabad	Beed	Hingoli	Jalna	Latur	Nanded	Usmanabad	Parbhani
<b>I. AGRICULTURE</b>	<b>38361283</b>	<b>28763184</b>	<b>13934844</b>	<b>35242774</b>	<b>16419882</b>	<b>33811484</b>	<b>19041808</b>	<b>32201375</b>
1. Direct Finance	35915458	27908373	13298116	33837275	15444789	32163189	18331290	31663126
2. Indirect Finance	2445825	854811	636728	1405499	975093	1648295	710518	538249
<b>II. INDUSTRY</b>	<b>63658204</b>	<b>5214604</b>	<b>435888</b>	<b>4970994</b>	<b>7360132</b>	<b>10321728</b>	<b>1810595</b>	<b>4381384</b>
1. Mining & Quarrying	16025330	17029	2896	115362	38169	23341	32242	9463
2. Manufacturing & Processing	39824561	4739054	349324	4371428	6178200	7999757	1452861	3688082
3. Electricity, Gas & Water	428306	12626	8576	17688	156597	737795	80537	16824
4. Construction	7380007	445895	75092	466516	993166	1560835	244955	667015
<b>III. TRANSPORT OPERATORS</b>	<b>6622266</b>	<b>576293</b>	<b>143583</b>	<b>316184</b>	<b>1246587</b>	<b>2533119</b>	<b>401926</b>	<b>591528</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>14523755</b>	<b>1316827</b>	<b>249991</b>	<b>983641</b>	<b>1604192</b>	<b>1830856</b>	<b>850626</b>	<b>792975</b>
<b>V. PERSONAL LOANS</b>	<b>74125497</b>	<b>15010365</b>	<b>4146886</b>	<b>9831256</b>	<b>16856676</b>	<b>24611752</b>	<b>7583280</b>	<b>9145289</b>
1. Loans for Housing	48355276	8525255	2303763	4928259	9444859	14601835	3843817	5121547
2. Loans for Purchase of Consumer Durables	492406	186889	232558	170947	228883	346076	92417	195414
3. Rest of the Personal Loans	25277815	6298221	1610565	4732650	7182934	9663841	3647046	3828328
<b>VI. TRADE</b>	<b>16938961</b>	<b>3726428</b>	<b>1058435</b>	<b>3933059</b>	<b>6032924</b>	<b>5408593</b>	<b>2151663</b>	<b>3111500</b>
1. Wholesale Trade	5379408	632048	201929	1490348	1341001	922700	243676	290966
2. Retail Trade	11550553	3094380	856506	2442711	4691923	4485893	1907987	2820534
<b>VII. FINANCE</b>	<b>1340802</b>	<b>88149</b>	<b>34692</b>	<b>120469</b>	<b>486258</b>	<b>125327</b>	<b>52316</b>	<b>33730</b>
<b>VIII. ALL OTHERS</b>	<b>7489049</b>	<b>371669</b>	<b>144229</b>	<b>811336</b>	<b>1234463</b>	<b>1431339</b>	<b>520587</b>	<b>410884</b>

(Source: dbic.rbi.org.in)



The above table no.2 and table no. 3 describe the outstanding credit position of occupation wise scheduled commercial banks in the Marathwada region. The large amount of outstanding credit is shown in Aurangabad, Beed, Nanded, Jalna, Parbhani, and Latur districts because those are geographically big areas and there are agricultural, industrial, transport, professional services, personal loans like housing loans, purchase of consumer durables loans, trade and finance related services have been provided to the customers in large scale. Hence the SCBs has been disbursed credit to the priority sector, industry, trade and finance but the outstanding credit amount is not recovered by the bank at the end of march 2018 and 2019.

#### **Conclusion:**

According to the Reserve Bank of India Act-1934, all Indian and Foreign banks are classified into two categories i.e. scheduled and non-scheduled banks out of these the scheduled commercial banks are promoting banking services to the all sectors which are contributing in the economic development of Marathwada region in Maharashtra state. Scheduled commercial banks are concentrating on providing more modern banking services to the rural areas. This sector has been the backbone of Indian economic development. In the modern era, all banks want to give first priority to the rural areas while disbursing credit to agriculture, micro, small and medium enterprises. The main roles of SCBs have to increase the large number of employment generation in the both urban and rural areas in Marathwada (Maharashtra) region in India.

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