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“A Study on Effectiveness of Financial Policies of Pune District Central Cooperative Bank”

Mr. Arun Maruti Kamble

Associate Professor

Vishwasrao Ransing College (Arts, Commerce and Science), Kalamb

Dr. Thorat Y.R.

Principal

Huzurpaga Mahila Vanijya Mahavidyalaya, Pune

Abstract: *In furtherance to the development of the co-operative movement in the district, the need for establishment of separate machinery for the distribution of finance in the rural areas was felt vigorously & hence the district central co-operative banks came into existence as a Central Finance Agency to meet the financial requirement of the various co-operative in the district. The co-operative societies act gave birth to many co-operative institutions, hence the Pune District Central Co-operative Bank came into existence on 4th SEPT.1917 with the vigorous efforts taken by late Shri.N.C.Kelkar. Now the bank is having its registered office at 4 B, B. J. Road, Pune 411 001. The Bank is also having Banking License No. RPCD Bombay 62 C, Dated 16/3/1995 from Reserve Bank of India to transact Banking business.*

This research was undertaken with a view to critically analyze the Financial Policies and Management System of Pune District Central Co-operative Bank Limited. It is expected that the outcome of this research would benefit not only the PDCCBL but all other District Cooperative Banks in the State of Maharashtra.

Keywords- *Critical Analysis, Central Finance Agency, Machinery*

1. Introduction:

The bank has rich history in as much as its first Chairman Late Shri.N.C.Kelkar a renowned literature and social worker. Able leadership was subsequently provided by eminent personalities like Late Dr.D.R.Gadgil, the father of co-operative movement in India, Shri. L.B.Bhopatkar leading lawyers of Pune and Prof.V.G.Kale economist Now the Bank is running under the dynamic leadership of Former Deputy Chief Minister Shri. Ajit Anantrao Pawar and former Speaker Maharashtra Legislative Assembly Shri. Dilip Dattatraya Walse-Patil, Shri-Ramesh Thorat (Chairman) and Mrs. Archana Sandip Ghare (Vice Chairperson), all Directors of Board and Executives of PDCC

Journal of the Gujarat Research Society

UGC-CARE List Group: Group D

ISSN: 0374-8588 | Impact Factor 4.3

Is hereby awarding this publication certificate to

Dr. Thorat Y.R.

In recognition of the publication of the paper entitled

"A Study on Effectiveness of Financial Policies of Pune District Central Cooperative Bank"

Published in JGRS Journal, Vol. 21, Issue 15, December 2019



Editorial Board

Journal of The Gujarat Research Society

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Review of Research

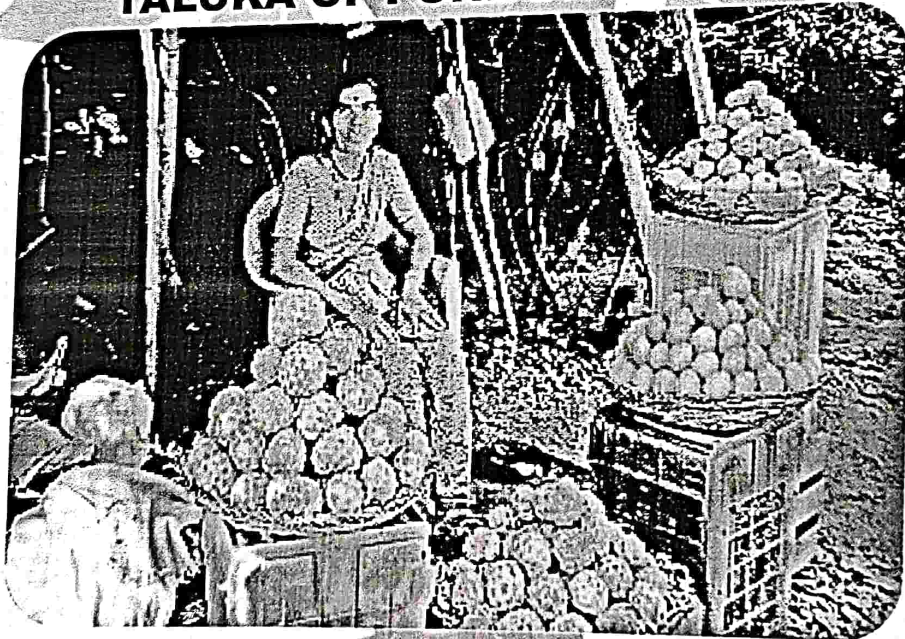


International Online Multidisciplinary Journal

Volume - 7 | Issue - 12 | September - 2018

5.7631(UIF) 2249-894X

“A STUDY OF AGRICULTURE MARKETING WITH REFERENCE TO THE GROWERS OF FIG AND CUSTARD APPLE BELONGS TO PURANDAR TALUKA OF PUNE DISTRICT”



Research by



Dr. Yuvraj Rajaram Thorat

Dr. Yuvraj Rajaram Thorat

Vice Principal, Appasaheb Jedhe Mahavidyalaya Pune

ABSTRACT:-Agriculture is the mainstream of the state of Maharashtra. It is the main occupation of the people. Both food crops and cash crops are grown in the state. Large area of the state

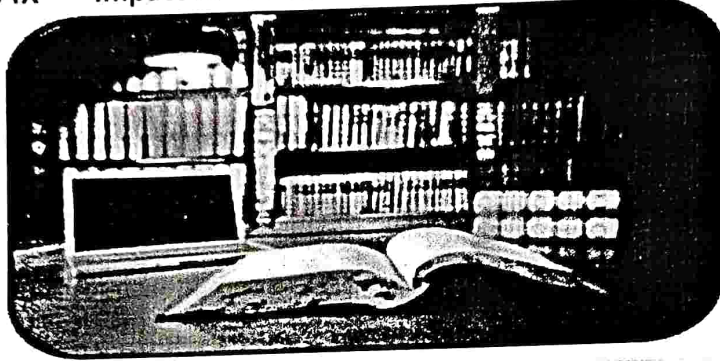
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"A STUDY OF AGRICULTURE MARKETING WITH REFERENCE TO THE GROWERS OF FIG AND CUSTARD APPLE BELONGS TO PURANDAR TALUKA OF PUNE DISTRICT"

Dr. Yuvraj Rajaram Thorat

Vice Principal , Appasaheb Jedhe Mahavidyalaya Pune.

ABSTRACT:

Agriculture is the mainstream of the state of Maharashtra. It is the main occupation of the people. Both food crops and cash crops are grown in the state. Large area of the state has been brought under fruit cultivation. The researcher has selected Purandar taluka as the representative of the drought prone area. Fig, custard apple, pomegranate, ber are popular fruits grown in this area. For the economic development of farmers having dry and waste land the fruit plantation is useful. It may increase exports and earn foreign currency. The present research is focused on the problems related to fig and custard apple Marketing and tendency of farmers to sell fig and custard apple with special reference to Purandar taluka of Pune District.

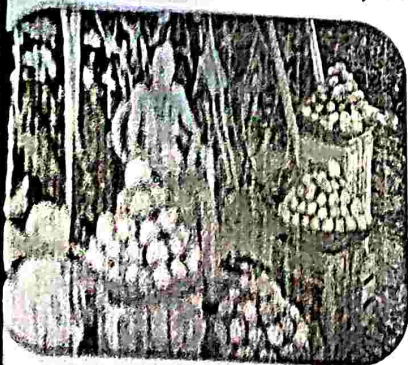
KEYWORDS: Fig, Custard apple, selling trend, marketing strategy, Agricultural Marketing.

INTRODUCTION

The agricultural marketing system is a link between the farm and non-farm sectors. With the development in agricultural sector, the marketing system has also changed. In the Indian context, agricultural marketing is a process which starts with a decision to produce a saleable farm commodity, and involves all the aspects of market structure or system, both functional and institutional, based on technical and economic considerations, and includes pre- and post-harvest operation, assembling, grading, storage, transportation and distribution". In Maharashtra in spite of the existence of regulated marketing, the system of agricultural marketing varies from region to region and also within a region. The prevalent systems are— sale in village, sale in mandis, sale in weekly markets, sale of agricultural produce through co-operatives and sales to government. In earlier days when the village economy was more or less self-sufficient the marketing of agricultural products presented no difficulty as the farmer sold his produce to the consumer on a cash or barter basis. Today's agricultural marketing has to undergo a series of exchanges or transfers from one person to another before it reaches the consumer.

Selling of fig and custard apple depends on some couple of factors like the demand of the product at that time, availability of storage etc. It may be sold directly in the market or it may be stored locally for the time being. Moreover, it may be sold as it is gathered from the field or it may be cleaned, graded and processed by the farmer or the merchant of the village.

Fruits are highly perishable. Therefore Careful and continual care is needed during its production and marketing. Growing and selling fruits can be a satisfying family business. Fruits and vegetables are produced seasonally, but the market requires products throughout the year. For many decades, this problem of matching product availability with consumer demand was solved in two ways. First means is to sale fresh products during harvest and shortly thereafter. Second means is to process it to meet demand during the rest of the year. In present research study 60 farmers belongs to Purandar taluka of Pune district



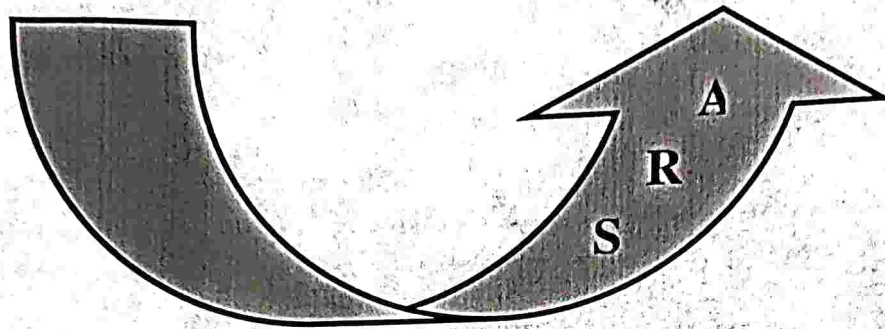
ISSN 2350-1472

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Vol. 5

No.1

January 2018



ARS - Journal of Applied Research and Social Sciences
Peer Reviewed and Referred Fortnightly International Journal



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A study of Role of online Banking System in cashless Economy

Dr.Y.R.Thorat

Vice Principal & HOD of Commerce

S.B.B.alias Appasaheb Jedhe college Pune-02

E-mail-yuvrajthorat2012@gmail.com

Abstract:-

Financial sector plays an important role in the economic development of a country. A strong & healthy banking system is important requirement for economic growth. Government of India encourages people to move towards Cashless Economy. This can be achieved by use of Debit, Credit cards, electronic payment gateway systems such as National electronic funds transfer (NEFT) and Real time gross settlement (RTGS) etc in India. Also increase in Internet, mobile adoption, new channels like websites, social media and mobile App provides new way for consumers to access financial transactions. The study of this paper is to find role of E-Banking services in Digital India. The objectives of study are to identify Drivers of Digital Banking Transformation, contribution of Indian banks towards Digital India, facilities provided by Indian banks to make India cashless, Key barriers of Digital payment and to identify Threat for Indian bank. Technology has become a tool that facilitates banks' organizational structures, business strategies, customer services and related functions. Digitalization changes face of branch banking-the banking has becomes the necessity these days. The technology & security standards are of prime importance as the entire base of Internet banking rests on it. E-banking comprises of Internet banking, smart cards, Debit cards, Credit cards, Automated Teller Machine etc.

Keywords:- Cashless Transaction, Online Banking, ATM, Smart Cards

Introduction:-

A sound and effective banking system is the backbone of an economy. The economy of a country can function smoothly and without many hassles if the banking system backing it is not only flexible but also capable of meeting the new challenges posed by the technology and other external as well as internal factors. The importance and role of information technology for achieving this benign objective cannot be undermined. There is an urgent need for not only technology up gradation but also its integration with the general way of functioning of banks to give them an edge in respect of services provided to the customers, better housekeeping, optimizing the use of funds and building up of management information system for decision making. The technology has the potential to change methods of marketing, advertising, designing, pricing and distributing financial products and services and cost savings in the form of an electronic, self-service product-delivery channel. The technology holds the key to the future success of Indian Banks. Thus, "Electronic Banking" is the need of the hour, which cannot be lost sight of except at the cost of elimination from the competition. The existence of Electronic banking also becomes inevitable due to the standards required to be matched at the international level.

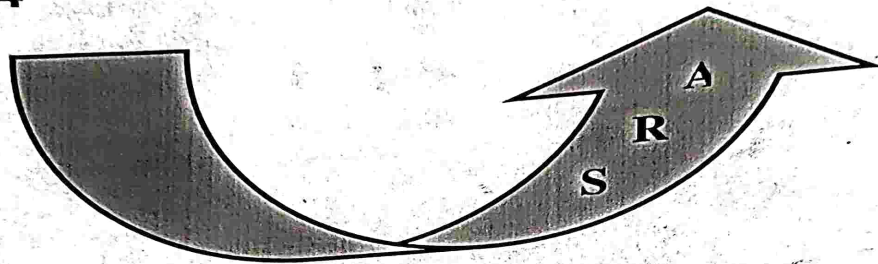
ISSN 2350-1472

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Vol. 4

No.15

August 2017



ARS - Journal of Applied Research and Social Sciences
Peer Reviewed and Referred Fortnightly International Journal



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“NON GOVERNMENT ORGANIZATIONS (NGO'S) AND SUSTAINABLE DEVELOPMENT”

Dr. Yuvraj Rajaram Thorat
 (Vice Principal),
 S B B Alias Appasaheb Jedhe College,
 Pune-411002.
 Contact: 9890662293
 Email ID: yuvrajthorat2012@gmail.com

Mrs. Bharti Valechha
 (Asst. Prof. in BBI Dept.)
 SMT. CHM College,
 Ulhasnagar, India.
 7744828821.
Valechha.bharti@gmail.com

Abstract:

Non-governmental organizations are claimed to have impacts on the sustainable development in rural areas as well as urban areas of the developing countries. The NGO sector effectively works towards uplifting the socio-economic status of the poor. However, for a significant impact in the present era of liberalization and globalization wherein market forces adopt a key role, it becomes essential for the NGO sector to take a lead in helping poor fight the challenges posed by the system. A number of cases studies of NGO projects have suggested that NGOs may have an important role to play in addressing environmental problems in developing countries. NGOs can help the poor by providing access to the system, information on market opportunities, training facilities, information on sources of credit, etc. This study has considered has been aimed to critically outline the roles of non-governmental organization in environmental sustainable development process. Results suggest that programmes undertaken by NGOs are capable of having positive contributions in the sustainable development process to a certain level.

Key words: NGOs the , protection of Environment, Environmental Sustainable development, development programmes, poverty alleviation,

Introduction

In recent times, roles of non-governmental organizations (NGOs) and government organizations are becoming debatable issues. These are also becoming subject matters for wider discussions and reviews in the developing country perspectives. Challenges of feeding the rapidly increasing population or even to support their livelihood in a sustainable manner. In addition, the continuing pressure of urbanization with reduced cultivable land areas are creating pressures on the government and the entire economic set up. Because, the traditional agricultural sector has failed to fully support the national economy. In general, agriculture has so far appeared as the main source of livelihood for more than half of the entire population of the country. But this sector has arguably failed to create ground, sustainable development. Other than this, the sector has been constantly pressured due to its typical vulnerability to natural hazards. Increasing numbers of landless populations caused by river erosions is also adding pressure to the national