

## THEMES OF THE SEMINAR :

1. Pradhan Mantri Jan Dhan Yojana (PMJDY)
2. Rural Finance
3. Rural Co-operative societies
4. Rural Credit sources
5. Agricultural and Rural Development Banks
6. Commercial Banks - Agricultural Credit
7. Lead Bank Schemes
8. New Strategies for Rural Lendings
9. Regional Rural Banks
10. NABARD
11. Rural Indebtedness
12. Agricultural Insurance
13. Micro Finance in Agriculture
14. Kisan Credit Card Scheme
15. Non - Institutional Sources

### Call for Papers:

Full papers focusing on the theme of the seminar are invited. The interested participants are requested to submit in MS Word format, Times New Roman, font Size 12 as an e-mail attachment by June 12, 2015. The entire paper must be single spaced. The Paper should include title of the paper, author's name, affiliation and postal address with e-mail address. Keywords have to be given in separate line. A separate Hard Copy of the presentation should be submitted. All contributions may be sent by email to [ockeconomics@gmail.com](mailto:ockeconomics@gmail.com) not later than June 12, 2015.

### REGISTRATION FEE

| Category           | Before 12-06-2015 | Spot Registration |
|--------------------|-------------------|-------------------|
| Delegates/Scholars | Rs. 350           | Rs. 400           |
| Industrialists     | Rs. 600           | Rs. 800           |
| Students           | Rs. 150           | Rs. 200           |

### REGISTRATION FORM

Name of the participant.....  
Designation.....  
Address for communication.....  
Mobile No.....  
E-mail.....  
Title of the paper.....

Signature of the Applicant

The DD should be sent in the name of The Principal, Osmania College, Kurnool, payable at Central Bank of India, Osmania College branch, Kurnool.

Note : TA , DA & Accommodation will not be provided to the participants.

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## National Seminar on AGRICULTURAL FINANCE IN INDIA



17 JUNE 2015



**ORGANIZED BY :**  
Dept. Of Economics,  
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Osmania College (A),  
KURNOOL - 518 001. A.P.

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## **ABOUT THE INSTITUTION:**

Osmania College, Kurnool was established in 1947 by a philanthropist, Dr. M. Abdul Haq Saheb, M.A., D.Phil. (Oxford), and was conferred with Autonomy in 2005. Dr. M. Abdul Haq, who

was born in a middle class family in Kurnool in 1901 attended highest institutions of his time and secured Doctor of Philosophy degree from the Oxford University. Later, he worked as Principal of Mohammedan College at Madras, and was a member of the Public Service Commission of the composite Madras State. Even though he occupied high positions at Madras, Dr. Haq yearned for starting an educational institution at Kurnool to serve the backward region. The institution provides an open access to learning, irrespective of caste, colour and creed.

It has been providing numerous renowned scholars, political leaders, state officers, judges etc., since its inception. It has been participating in the National building activities since 1947. Thus the college has raised itself to National importance.

The college is located on a campus of 9.5 Acres and offers courses in Arts, Humanities, Sciences, Commerce, Management and Computer Applications at under graduate level.

Post Graduate courses, M.A English Literature, M. Sc Physics were introduced from the year 2006-2007. M. Sc Chemistry (Organic) and M. Com (Professional) were added in the year 2008. Recently, from the academic year 2014-2015, M.Sc. Maths and M.A Telugu were included.

The College was conferred with the autonomous status in 2005. The NAAC Bangalore accredited the college with 'A' Grade in 2007. This institution possesses a huge library, well equipped laboratories, computer accessed departments, Department of Sports and games, JKC, NCC, & NSS units. It is one of the premier institutions in Rayalaseema Region.

## **ABOUT THE SEMINAR :**

The principal aim of organising the National Seminar on "Agricultural Finance in India " is to provide a forum for eminent personalities, social scientists, management scientists, researchers and students to express their innovative ideas and elaborately discuss the various issues

regarding agricultural finance and to make suggestions as to how to overcome agrarian crises with the help of finance.

Agriculture has been the backbone of the Indian economy and finance plays a pivotal role in improving agriculture production, productivity and to meet the needs of the distressed farming community. Most of the population in India lives in rural areas and agriculture provides employment to around 60% of the total work force in the country. This obviously states that for continuing agriculture and its allied activities, financial requirement is very essential for farmers. Even though institutional sources of credit financing has increased over the years, Yet, they are not reaching the small and marginal farmers. So they are borrowing loans from money lenders, normally at high interest rates with strong conditions for which they are unable to repay in time. The mounting interest rates are further forcing them to commit suicide. Further for the past couple of years the erratic and untimely rainfall has adversely affected the agricultural production and crop failures which again are the reasons for farmer suicides, and has created a sense of panic in the country. This is a clear failure of agriculture financial system in India. Because it is not reaching the real and genuine beneficiaries.

So financial reform in agriculture is the primary pathway to enhance agricultural productivity and ending farmer suicides. However, to overcome the agrarian crisis in the country, financial inclusion is the need of the hour.

Keeping in view all the mentioned factors, the Departments of Economics, Commerce, Management and the Management of the college has taken initiatives to organise a National Seminar which is aimed to bring all academic scientists, researchers, delegates and students to express their thoughts and deeply discuss the issues pertaining to agricultural finance in India.

With this perspective in mind research papers are sought on the following themes for discussion at the seminar