

## TRENDS IN ADVANCES OF PUBLIC & PRIVATE SECTOR BANKS IN UTTARAKHAND - A COMPARATIVE STUDY

*Dr.ReetikaBhatt<sup>1</sup> & Dr.Shobha Pandey<sup>2</sup>*

*<sup>1</sup>Assistant Professor, College of Agribusiness Management G.B.Pant University of Agri &Technology  
Pantnagar, Uttarakhand*

*<sup>2</sup>Assistant Professor, LSM, GPGC, Pithoragarh, Uttarakhand*

**Received: 03 July 2024**

**Accepted: 06 July 2024**

**Published: 11 July 2024**

### **Abstract:**

*The two primary tasks of a financial institution are deposits and credit. One of the most important tools for controlling different economic activity is the flow of credit. At both the national and state levels, there has been a significant growth in the demand for advancements. This paper compares public sector and private sector banks' performance in terms of the growth of total deposits, total advances, total priority sector lending, total agricultural advances (direct and indirect), and total agricultural advances in Uttarakhand. With the use of the Wilcoxon Signed Rank Test, the study critically evaluates secondary data on advances of Public and Private sector banks in Uttarakhand with an emphasis on Agriculture advances over a ten-year period. Throughout the years under consideration, there is an upward tendency in the deposits and advancements. Since deposits and advances are both increasing, the C-D Ratio likewise exhibits an upward trend in these years, demonstrating that credit or advances expanded in Uttarakhand more quickly than deposits.*

*Both the PSL aims and agricultural advancements in Uttarakhand are praised for meeting the standards established by the government for directed credit flow. Private sector banks' agricultural loans have multiplied during the past 10 years, while public sector advances have skyrocketed. It was determined that public sector banks consistently outperformed other sectors during the study period when comparing the 18 percent target accomplishment by both sectors. There were significant disparities in growth rates for direct and indirect agricultural innovations.*

**Keywords:** Agriculture Advance, C-D Ratio, Credit, Priority Sector Lending

