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#### APPROACH - ANSWER: G. S. MAINS MOCK TEST - 2345 (2024)

Asswer all the questions in NOT MORE THAN 220 WORDS each. Content of the asswers is more important than its length. All questions carry equal marks. 12.5320-250

#### What are Primary Agricultural Credit Societies? Discuss their significance in India.

#### Approvable

- In the introduction, briefly explain Primary Agricultural Gredit Societies (PACS).
- Discuss the significance of PACS in the Indian Agriculture sector.
- Conclude accordingly.

#### Ammore

Primary Agricultural Credit Societies (PACS) are village level cooperative credit societies that serve as the last link in a three-tier cooperative credit structure headed by the State Cooperative Banks (SCII) at the state level. Credit from the SCIIs is transferred to the District Central Geographic Banks (DCCIIs), which operate at the district level. The DCCIIs work with PACS, which deal directly with farmers.

Since these are cooperative bodies, individual farmers are members of the PACS, and office bearers are elected from within them. A village can have multiple PACS.

#### PACS have the following significance:

- Last mile credit facility: PACS are involved in short-term lending: also called crop loan. The
  attraction of the PACS lies in the last mile connectivity they offer. For farmers, timely access to
  capital is necessary at the start of their agricultural activities, which helps to improve production
  and increases faces income.
- Financial Inclusion: They provide basic banking services of credit to farmers who may not have access to formul banking services. Thus, PACS help to increase financial technion in rural areas, where access to formul financial services is limited.
- Ease of credit: PACS have the capacity to extend credit with minimal paperwork within a short time, thus providing basisle-free services to rural populations. Most of the paperwork is taken care of by the office-bearer of the PACS.
- Provintening of Non-Credit Services: Apart from credit requirements, PACS provides other critical non-credit services such as farm advisory, quality impat supply, prevision of farm machinery, processing, output marketing, technology support, etc.
- Promoting Savings Culture: PACS encourages farmers to save money, which can be used to improve their livelihoods and invest in their farms.
- Enhancing Credit Discipline: PACS promotes credit discipline among farmers by requiring them
  to repay their loses on time. This betps to reduce the risk of default, which can be a major
  challenge in the rural financial sector.
- Multi Service Center: PACS can be used for providing a diversified suite of products to the local
  community. These may include trading in pesticides, seeds and fertilizers; custom hiring of agri
  equipment, value addition activities such as rice milling, seed production, processing
  infrastructure, and marketing support etc. E.g., Mulkanoor Co-operative Rural Bank and
  Marketing Society Limited (MCRBMSL) in Telangama.

The Union Budget 2023 has announced Ro 2.516 crore for digitization of 63,000 Primary Agricultural Credit Societies (PACS) over the next five years. It aims at bringing greater transparency and

# **Answers To Vision Packet Mehrs**

**Julia Schneider** 

#### **Answers To Vision Packet Mehrs:**

Voices from the Delaware Big House Ceremony Robert Steven Grumet, 2001 Voices from the Delaware Big House Ceremony examines and celebrates the Big House ceremony the most important Delaware Indian religious observance to be documented historically Edited by Robert S Grumet this compilation of essays offers diverse perspectives from both historical documents and contemporary accounts which shed light on the ceremony and its role in Delaware culture As Grumet says The many voices brought together in this book produce something more akin to a chorus than a chant The annual fall festival known as the Gamwing Big House was the center of life for Delaware Indian communities in Pennsylvania Ohio and Indiana west to Ontario and Oklahoma The last ceremony was performed by the Eastern Oklahoma Delaware community in 1924 Determined to preserve their traditions for future generations Delaware Big House followers have worked with anthropologists to preserve Big House texts rituals songs and sacred objects Including commentaries by Delaware traditionalists from communities in Oklahoma Wisconsin and Ontario where most descendants of the Big House Church live today the volume also features an ethnographic description of the Big House ceremony and historical accounts dating from 1655 to 1984 Voices from the Delaware Big House Ceremony contributors and consultants are John Bierhorst Ruthe Blalock Jones Marlene Molly Miller Michael Pace Bruce L Pearson Terry J Prewitt James A Rementer and Darryl Stonefish

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International Conferenc on Medical Image Computing and Computer Assisted Intervention MICCAI 2024 which took place in Marrakesh Morocco during October 6 10 2024 MICCAI accepted 857 full papers from 2781 submissions They focus on neuroimaging image registration computational pathology computer aided diagnosis treatment response and outcome prediction image guided intervention visualization surgical planning and surgical data science image reconstruction image segmentation machine learning etc \*\*Advocate and Family Guardian\*\*, 1859\*\*\* \*\*Business Week\*\*, 1976\*\*\* Miss Weston's Ashore and afloat, formerly The Naval brigade news [afterw.] Ashore and afloat, ed. by miss [S.G.] Wintz dame Sophia Gertrude Wintz, 1887\*\*\* Index of Patents Issued from the United States Patent and Trademark Office\*\*, 1991\*\*

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