

# RESEARCH NEBULA

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**ONE DAY**

**INTERNATIONAL E - CONFERENCE**

**On**

**COVID-19 PANDEMIC: CHALLENGES, OPPORTUNITIES & SOLUTIONS  
IN FRONT OF HIGHER EDUCATION**

**21<sup>st</sup> August, 2021**

**Organized by**



**DEPARTMENT OF PHYSICAL EDUCATION & SPORTS & I.Q.A.C.  
SHANKARLAL KHANDELWAL ARTS, SCIENCE & COMMERCE COLLEGE, AKOLA.**



**ARTS AND SCIENCE COLLEGE, KURHA, AMRAVATI.**



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**NISHIKANT  
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Arts, Science &  
Commerce college,  
Akola

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**Covid-19 Pandemic: Challenges, Opportunities & Solutions in  
Front of Higher Education**

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**SHANKARLALJI KHANDELWAL'S CONTRIBUTION IN THE  
ECONOMIC DEVELOPMENT OF THE SOCIETY OF AKOLA REGION**

**ABSTRACT**

Late Shankarlalji khandelwal has a great contribution in the economic development of Akola. During 1967-68, cooperative activities begun to take shape in the Akola region with a lions share of the Rashtriya Swayamsevak Sangh. Late Shankarlalji Khandelwal was devoted swayamsevak of Akola region of RSS. In those days, small traders had a lot of trouble in raising the capital for business and, getting subsidies etc.; this was the period when the production of raw materials was plentiful but there were no industries in Akola region to process them. The main reason for not having an industry here was that small traders were not able to get loans and subsidies from the nationalized banks and so food and other raw material processing units (the pulse mill and oil mill for ex.) did not flourish here. This was the time when farmers had good crop production but there were no industries to process it. Banks play important contribution in the economic development of Industrial sector and the nearby society. Seeing the need of time, Shankarlalji pioneered to open Akola Urban Bank. It proved to be the milestone in Akola's financial growth and development. In the initial days, the task of collecting capital for the bank was very difficult and to prepare the people for investment was a herculean task but Shankarlalji successfully started the Akola Urban Bank which played a great role in the Economic development of Akola region. This effort has also provided the platform for employment in the Akola region. The present paper is a review of Shankarlalji's contribution in the Economic development of Akola region.

**KEYWORDS**

Shankarlalji khandelwal, Economic development, Akola region

**Introduction**

Late Shankarlalji alias Kakaji Khandelwal was the great social worker of Akola district<sup>1</sup>. Shankarlalji started his social life inspired by the vision and principles of Rashtriya swayamsevak Sangh from 1937. He devoted his full life to RSS. Sangh vichar is the centre point of Shankarlalji's life. Shankarlalji was District Sanghchalak of Akola district<sup>1</sup> till his last breath.

Shankarlalji Khandelwal led his life by principle and worked incessantly for the upliftment of society. He worked across various sectors viz educational, financial, journalistic, political, medical, social<sup>2-9</sup> etc. so as to help the needy people. He had to fight many odds but he emerged victorious with his perseverance and hard work. He believed in righteousness and never diverged from his

principles irrespective of hardships he had to face in his life. A self made man Shankarlalji led his life with extreme simplicity and extraordinarily humble behavior.

What vast contribution and positive change a person can bring, can be learnt from the life of Shankarlalji Khandelwal. On the eve of Vijayadashami, on 28 September 1963, the work of first branch of Akola Urban Bank started in the chairmanship of Shankarlalji Khandelwal. Through the Akola Urban bank, he provided financial assistance to almost every sectors of the society along with industries. Many people got employment through this endeavour. Shankarlalji's contribution was innovative, pragmatic, positive and selfless. It is hence needed to bring in the knowledge of the present generation, the work of Shri Shankarlalji

Khandelwal and so was the thought to write a review article on his contribution in the economic development of Akola region.

**Review on the contribution of Shankarlalji khandelwal in Economic Development of Akola region.**

In those days banks were being started everywhere. The purpose of the establishment of The Akola Urban Co-op bank was to fulfil the needs of the local people and to carry forward the purpose and principles of cooperation. Keeping this objective in mind some social workers gathered in which Shankarlalji has been the main contributor.

Keeping in view the needs of merchants, businessmen, traders and industrialists, if a bank is started here, then these people will have timely and required access of funds to carry, expand and grow their business eventually uplifting the social economic situation of the city. The bank would also progress and flourish in turn. Growth of bank would also provide job and livelihood to the hardworking local people and would help them stand on their feet. Many swayamsevaks who are devotedly working for the upliftment of the society and nation at large would also be able to find their livelihood with the bank, thought the office bearers of sangh.

Vibhag Prachark of Akola RSS Vasantraoji kasbekar inspired the swayamsevaks to establish cooperative banks at places like Malkapur, Chikhali, Nandura, Akola etc. In Akola, this responsibility was entrusted to Shankarlalji.

In the initial days, the task of collecting the capital, to prepare everyone for investment, day-to-day work of the bank, was very difficult but Shankarlalji made use of available resources and by generating the resources himself came over all the challenges and established the Akola urban Bank successfully with the help of his colleagues.

By selling shares of ₹ 100- each, Shankarlalji started collecting the initial capital of the bank.

He also invested most of the money himself. At times he invested the money in the bank in the name of his faithful colleagues also for ex. Shri Revati Raman khandelwal. Shri Revatiramanji was an accountant at Shankarlalji's shop. When Revati Raman was writing the first notice of the meeting of the bank, he came to know that he is also the shareholder of the bank.<sup>10</sup>

Shankarlalji registered the bank in Akola on 19 April 1963 with the help many local businessmen and Rss swaymsevaks like Narayanrao Tondulkar, Madhukar Rao Pasarkar, Jawaharlalji Lunkad, Mangilal Ji Sharma, Bhausahab Godbole, Prabhakar

Rao Sontakke, Agrawal etc. and some others. Initially the bank was started with only two employees who use to work at the shop of Shri Shankarlalji.

The purpose of the establishment of the bank was to fulfil the needs of the local people and to carry forward the purpose and principles of cooperation, keeping this objective in mind some social workers gathered in which Shankarlalji has been the main contributor. Shankarlalji himself went to different people of the society, explained them the importance of the bank and got them involved in the banking system by allotting shares to them.

After a few years, during 1986-87, the bank faced some financial issues. Some improper decisions by the board led to financial losses in the bank. It was a huge setback for Sangh parivar and Shankarlalji himself. However inspite of not being on board, Shankarlalji took up the responsibility and worked tremendously to bring the bank out of the crisis. Shri Prabhulalji Bhala, of The Chikli Urban bank, helped Shankarlalji in driving the bank out of the crisis. Bhalaji spared couple of experienced employees who helped Akola Urban Bank to bring it back on track.

Initially the area of operation of the bank was confined to Akola district. The bank was granted license by RBI to carry on banking business on 5/2/1984. Till 1990 the bank had only 8 branches in Akola district. In 1991, following the liberalization policy of the government, the bank opened 21 branches and one extension counter across Maharashtra. and approached the Central Registrar, New Delhi for Multi State status. The bank was granted multi state status on 31st August 2000. This progress was the result of the herculean efforts taken shankarlalji in the early days of the bank. The Bank also got the award of leading bank of Vidarbha. **Shankarlalji's absolute role**

The bank started with a capital of only Rs 1.33 lakh is doing business of Rs 5126 crore today. In terms of doing business, the bank is the largest in the region of Vidarbha, Marathwada and Khandesh. It currently has around 650 employees and had shown profit for continuously 25 years. A unique example in itself, 'Sahakaren Jan Kalyanam' is the bank's declaration which is exactly aligned with the thoughts of Shankarlalji khandelwal.

When the bank was shifted to its building for the first time, that building was inaugurated by Hon'ble Atal Bihari Vajpayee ji.

When the new 4-storey building of the bank was built, it was inaugurated by the then Chief Minister of Gujarat and the present Prime Minister Narendra Modi ji and by the then Param Pujya

Sanghchalak of Rashtriya Swayamsevak Sangh, Honorable Sudarshanji.

**Establishment of Vijay Middle Class Co-Operative Housing Society with the objective of 'Sab ka swyam ka ghar'**

Shankarlalji strongly believed that no person from the society should live in a rented house and that everyone should have his own house. The Idea of establishing a housing society touched the mind of Shankarlalji and he immediately acted on it.

Shankarlalji himself donated Rs.10000 and provided a mandate of Rs 21000 from Bhikamchand Khandelwal shop and bought the land near Gaurakshan road and decided to set up Vijay Middle Class Housing Society at that place.

In this society, 105 plots were laid out of which 101 plots were sold to people who did not have their own house. The plots were allotted to people from all strata of society including Khandelwal community. The plots were sold on no loss no profit basis. Though the plots were sold at minimum rates, some people found it difficult to pay the amount instantly. Shankarlalji allotted them the plots and agreed to receive money in instalments over couple of years period also. The decision was taken by Shankarlalji to use the remaining 4 plots of the society for social work. This desire of Shankarlalji was completed by his son Shri Gopalji khandelwal when he became the secretary of the trust. Shri Gopalji started the school namely 'khandelwal Dnyan mandir'on that remaining 4 plots of the society.

**Establishment of Various Schools and colleges**

Shankarlalji played a vital role in establishment of various educational institutes namely Bhikamchand Khandelwal Vidyalaya, Moharidevi Khandelwal Kanya Vidyalaya, Geetadevi Khandelwal Institute of Pharmacy, Khandelwal English School etc. Education is the backbone of progress. For the economic development of society, it must be well educated. With this motto, Shankarlalji started educational institutes providing quality education in the backward region of the society. Thousands of students studied from these educational institutes now form the elite gentry of the society like Advocates, Doctors, politicians, scientists, businessmen and industrialists. More than 150 families have found their livelihood working in these educational institutes.

**Shankarlalji's role in business development**

Shankarlalji himself started his business in 1954. Shankarlalji also had a big family. Gradually he

set up business for each of his family members in various sectors like jewellery, food grains, electricals, electronics, etc. The businesses have grown gradually and combinedly employ 100s of people across the fields. Shankarlalji also played an important role in establishing business of many people in person. With the help of his sharp business acumen, many people used to take his advice for the development of businesses. Shankarlalji was also the member and president of Maharashtra state Sarafa Association and played crucial role in liaising with the officials for various laws for the betterment of jewellery business in the state. He also fought the heinous Emergency which severely crippled the businesses and won in The Supreme Court.

**Efficient leadership**

Shankarlalji was bestowed with unique qualities of hard work, honesty and integrity, perseverance, righteousness, discipline, punctuality, vision, courage to inspire others, firm belief in his deeds and remarkable capacity to take decisions and taking the accountability of the decisions taken.

All the above qualities can be seen in Shankarlalji through the vast work he could do in different fields like business, banking, education, social and others. He epitomizes a leader par excellence.

**Conclusion:**

The literature survey on life of Shri Shankarlalji Khandelwal revealed the fact that Shankarlalji has a remarkable contribution in the economic development of Akola city. He was the pioneer of Akola urban Co-op Bank, founder of Vijay Middleclass co-op Housing Society, and different schools and colleges, and other socio economic platforms.

Shankarlalji was a sculpted example of how much loyalty a person should have. This review elaborate the work of Shankarlalji khandelwal in the economic development of Akola region with his special qualities like integrity, honesty, leadership, sense of responsibility, selflessness and his strong desire to uplift the society on the path of development and enlightenment.

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