



Rural Banking and Economic Development

By Rais Ahmed

Mittal Publications, New Delhi, 1998. N.A. Book Condition: New. xvii + 277pp India could not rely upon Co-operative and Commercial Banks for rapid growth and development in rural areas to cater the credit needs of the weaker sections of the society thus central government had set up regional rural banks throughout the country since 1975 with main objectives to provide credit to the target groups consisting of small and marginal farmers, agricultural labourers and rural artisans on lower rate of interest. Today there are 196 RRBs having about 15000 branches covering most of the villages throughout the country. These banks are incurring huge losses and they are surviving on the strong support extended by the Central Government. The present book suggests in detail to overcome the problems faced by RRB's since their inception viz. recovery of loans, high operating costs, low volume of business and productivity and to make them economically viable and profitable. The book will prove to be useful particularly for the management of RRB's all around the country and to the students, researchers and planners in general.

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