Chapter - IV
Lead Bank Scheme & Rural Development in India

4.1 Introduction:
This fourth chapter presents a general introduction to the history of Lead Bank Scheme in India and analysis the performance of commercial banks in the Lead Bank sector. The researcher has selected major groups of commercial banks and some key performance indicators for analysis of Lead Bank sector with reference to State Bank of Hyderabad. The chapter is based upon secondary data.

In this chapter the researcher has selected various key indicators related with Lead Banks and priority sector advances.

4.2 Lead Bank Scheme
The Lead Bank Scheme (LBS) was introduced by Reserve Bank in 1969 when designated banks were made key instruments for local development and entrusted with the responsibility of identifying growth centres, assessing deposit potential and credit gaps and evolving a coordinated approach for credit deployment in each district, in concert with other banks and other agencies.

The LBS underwent significant transformation in 1989 when the Service Area Approach was dovetailed into the scheme. Subsequently, as it was observed that the service area restrictions were a limiting factor for credit deployment, the restrictive provisions were removed in 2004, except for the Government Sponsored programmes. As at March 2009, there were 26 banks, mostly in the public sector, which have been assigned lead responsibility in 622 districts of the country.
4.3 Origin of the Lead Bank Scheme:

The genesis of Lead Bank Scheme can be traced to the Study Group, headed by Prof. D. R. Gadgil (Gadgil Study Group) on the Organisational Framework for the Implementation of the Social Objectives, which submitted its report in October 1969. The Study Group drew attention to the fact that commercial banks did not have adequate presence in rural areas and also lacked the required rural orientation. As a result, the banking needs of the rural areas in general and the backward regions in particular, could not be adequately taken care of by the commercial banks and the credit needs of rural sector of the economy, particularly agriculture, small-scale industry and services sectors remained virtually neglected.

The Study Group, therefore, recommended the adoption of an ‘Area Approach’ to evolve plans and programmes for the development of an adequate banking and credit structure in the rural areas.

Committee of Bankers on Branch Expansion Programme of public sector banks appointed by Reserve Bank of India under the Chairmanship of Shri. F. K. F. Nariman (Nariman Committee) endorsed the idea of area approach in its report (November 1969). It recommended that in order to enable the public sector banks to discharge their social responsibilities, each bank should concentrate on certain districts where it should act as a ‘Lead Bank’.

Pursuant to the above recommendations, the Lead Bank Scheme was introduced by Reserve Bank in December, 1969. The Scheme emphasized making specific banks in each district the key instruments of local development by entrusting them with the responsibility of locating growth centres, assessing deposit potential, identifying credit gaps and evolving a co-ordinated approach to credit deployment in each district, in concert with other banks and credit agencies.

The Scheme, significantly, did not envisage a monopoly of banking business by the Lead Bank in the district. The Lead Bank is expected to assume leadership role and act as a consortium leader for co-ordinating the efforts of the credit institutions and accordingly the various districts in the country were allocated among the public/select private sector banks, as the lead bank for the district. As at the end of March 2009, 26 banks (public and private sector) have been assigned lead responsibility in 622 districts of the country (Annex I). The scheme presently does not
cover the metropolitan cities of Mumbai, Delhi, Kolkata, Chennai and certain Union Territories.

4.4 Service Area Approach

By late eighties, studies undertaken by RBI to assess the impact of bank credit in increasing production, productivity and income levels of the rural population revealed certain weaknesses in the system of dispensation of rural credit, viz. the rural lending of bank branches was haphazard and dispersed in a large number of villages spread over a wide area rendering supervision difficult. Absence of effective local level planning taking into account the potential for development, poor availability of infrastructure and linkages etc. were identified as the contributory factors. It was, therefore, felt necessary to adopt an approach of assigning specific service areas to the bank branches in rural and semi-urban areas, paving the way for ‘Service Area Approach’ to rural lending.

Service Area Approach (SAA) basically aimed at planned and orderly development of an identified command area which would enable the branch to have development orientation and concentrate on productive lending, thereby contributing to the development of specific areas assigned to it. The Union Finance Minister in his budget speech for the year 1988-89 had also referred to the proposed dispensation under which each bank branch would have a designated service area.

In order to examine the operational aspects involved in the implementation of this approach, a Committee (Chairman: Dr. P. D. Ojha) was set up by the Reserve Bank. On the basis of the recommendation of the Committee, a decentralized planning policy was adopted and Service Area Approach to Rural Lending was introduced with effect from April 1, 1989, involving five distinct stages in its implementation:

(i) Identification of the service area for each bank branch;
(ii) Survey of the villages in the service area for assessing the potential for lending for different activities and identification of beneficiaries for assistance;
(iii) Preparation of credit plans on an annual basis for the service area by each branch;
(iv) Co-ordination between credit institutions on the one hand and field level development agencies on the other on an on-going basis for the effective implementation of credit plans; and
A continuous system of monitoring the progress in the implementation of the plans and individual schemes.

The above approach to rural lending was intended to bring about a major change in the quality and productivity of rural lending and forge effective linkages between bank credit, production, productivity and increase in income levels.

The basic principle of SAA was demarcation of service area and preparation of credit plans for systematic administration of credit in the assigned area. Under the SAA, all rural and semi-urban branches of commercial banks and regional rural banks were allocated specific number of villages (about 15 to 25 villages), generally in geographically contiguous areas and proximity to the branch concerned, the credit needs of which were to be taken care of by the respective service area branches.

It was also to be ensured that the designated area of a bank branch was not intercepted by the designated area of another bank branch. The service areas were allocated to the branches by a Committee headed by the Lead District Officer of the Reserve Bank of India with Lead Bank Officer of the district and a representative of NABARD as members.

In 1989, the Service Area Approach (SAA) was adopted wherein villages were identified and assigned to bank branches based on their proximity and contiguity and by adopting a cluster approach. Credit plans were prepared on an annual basis for the service area of each branch which involved co-ordination between the various developmental agencies and credit institutions. Due to allotment of villages to designated bank branches, the activities of the ‘service area branches’ were restricted to the allotted villages and they were unable to provide financial assistance outside their service areas, despite being in a position to do so.

Similarly, borrowers belonging to these villages were required to approach the ‘designated bank branches’ for their credit needs and were not in a position to avail of services of any other bank branches, irrespective of whether they were satisfied with the services provided by the designated bank branches or not. The Advisory Committee on Flow of Credit to Agriculture and Allied Activities (Chairman Prof. V.S.Vyas, June 2004) observed that the Service Area Approach, introduced for planned and orderly development of rural areas, had developed rigidities and acted as a bottleneck despite built in measures to provide flexibility.
The Committee recommended that this feature of flexibility needed to be preserved and the service area concept made mandatory only for government sponsored schemes. Pursuant to the recommendations of the Committee, the restrictive provisions along with certain other aspects of service area were removed from December 2004, except for the government sponsored schemes.

4.5 Preparation of Credit Plans

The prescribed time schedule for the different preparation /implementation of the district credit plan is as follows:

(i) Supply of “Background Paper” by the lead banks/District Development Manager of NABARD to the branches - October, 31

(ii) Preparation of Service Area Credit Plans by co-operative bank branches (SLDBs/PLDBs/DCCBs) - November, 30

(iii) Preparation of Service Area Credit Plans by the branches of commercial banks and RRBs - December, 31

(iv) Finalisation and approval of Service Area Credit Plans by controlling offices - January, 31

(v) Finalisation of Service Area Credit Plans at BLBC and aggregation into Block Credit Plans - February, 28/29

(vi) Aggregation of Block Credit Plans into District Credit Plan - March, 15

(vii) Launching of the District Credit Plan - April, 1

The commercial banks/RRBs/DCCBs/LDBs were required to prepare village-wise credit plans based on the village profiles and the background paper. The Village Credit Plans, once finalised were to be aggregated at branch level as Service Area Credit Plans. The credit requirements for both the priority and non-priority sectors were required to be indicated therein.

The proforma of the Annual Credit Plans drawn up for the district under the Service Area Approach comprised five chapters, viz.

(a) Profile of blocks in the district - Chapter I;
(b) Review of performance - Chapter II;
(c) Development programmes of the district - Chapter III;
(d) Arrangements for supporting facilities/services and Agencies Departments responsible therefor - Chapter IV; and
(e) Bank-wise credit plan for the priority sector lending - Chapter V.

However, in case of Block Credit Plans, such detailed chapter-wise classification was not required to be done. The Block Plans consisted of merely the background paper supplied by the Lead Bank and the service credit plans.

Consequent upon implementation of the Service Area Approach, the role of lead banks was reviewed and specified as follows:

(a) The Lead Bank was to collect the various returns from the bank branches;
(b) Prepare the credit plans for the block/district;
(c) Provide appropriate feed-back to the block/district level fora on the performance of banks under the credit plans;
(d) Co-ordinate the activities of banks and government departments;
(e) Obtain active support and guidance from the District Development Managers of NABARD; and
(f) Ensure conduct of regular meetings of DCC, Standing Committees of DCC and DLRC.

It was expected that the lead bank of the district, the DDM of NABARD and the Lead District Officer of Reserve Bank would work in close co-ordination and consultation with each other.

4.6 **Organization Structure of Lead Bank Scheme**:

The organization structure of Lead Bank Scheme can be broadly divided into following levels.

1. State Level Committees
2. District Level Committees
3. Block Level Committees

These organizational levels are described in the following pages.
4.6.1 State Level Committees

The state level committees under Lead Bank Scheme are the APEX bodies that control the execution of the scheme. State level committees consists of

a) State Level Bankers Committee (SLBC)
b) State Level Coordination Committee (SLCC)
c) Steering Subcommittees (SC)

The nature and functions of these commities is briefly described here.

State Level Bankers’ Committee (SLBC)

This is one of the most important fora under the Lead Bank Scheme and has proved highly effective in quickly implementing policy decisions especially under emergent situations like natural calamities. The State Level Bankers’ Committees (SLBCs) have been constituted, following instructions from Government of India in April 1977, as an inter-institutional forum for co-ordination and joint implementation of development programmes by all financial institutions operating in a State.

It comprises the representatives of commercial banks (including RRBs), State Co-operative Banks (StCB), Land Development Banks (LDB), NABARD, RBI, etc. Representatives of various organizations from different sectors of the economy like retail traders, exporters, agricultural graduates (who wish to start agri-clinics/ agri-business), farmers’ unions and some other organizations, who wish to protect the interest of their members, may also be invited as special invitees in SLBC meetings for discussing their specific problems.

The meetings are chaired by the Chairman/Executive Director of the convenor bank. The forum reviews the banking developments in the State with special reference to Annual Credit Plans, Government sponsored programmes, flow of credit to priority sector, branch expansion, Credit Deposit ratio, etc.

The SLBCs are also expected to take up for consideration, such issues as have been raised by the member banks or by the State Government authorities and questions or inter bank differences of views and approaches remaining unresolved at the District Consultative Committees (DCCs).
The meetings of the SLBC are to be held on a quarterly basis.

(i) Regional imbalances in availability of banking facilities
(ii) Regional imbalances in deployment of credit
(iii) Liaison with State Government
(iv) Review of functioning of DCC
(v) Review of implementation of District Credit Plans
(vi) Uniformity in terms and conditions of lending
(vii) Review of credit flow to small borrowers in the neglected sectors, pending loan applications and assistance under various Govt. sponsored programmes
(viii) Review of Credit Deposit Ratio, and
(ix) Any other State specific issues, with the permission of the chair information thereon. In view of these developments, there is a need to make this State level forum compact and more effective.

State Level Co-ordination Committee (SLCC)

The SLCCs which started functioning from mid-seventies were intended to serve as the main forum for co-ordination between the State Government and financial institutions and for the review of the performance of banks particularly in assisting credit based development programmes taken up by the State Government. Meetings of the SLCC are convened by the Chief Secretary, Director of Institutional Finance, Registrar of Co-operative Societies, etc.

They are generally presided over by the Chief Minister/Finance Minister of the State. The members of SLCC consist of representatives from banks, RBI, NABARD, StCBs, SLDBs and the concerned development departments of the Government.

The functions of the SLCC are to make in-depth review of banks’ performance in the implementation of various credit based development programmes of Government, matters relating to infrastructure and extension facilities, recovery performance including legislative and administrative support from Government, problems of banking development in the State, etc.
The periodicity of the SLCC is yearly, though, the Standing Committee of 5LCC is expected to meet at quarterly intervals. It has however, been observed that SLCCs are defunct since long in several States and no meetings are being conducted.
Steering Sub-Committee of SLBC

These are functional sub-committees of SLBC to look into specific areas like agriculture, micro, small/medium industries/enterprises, handloom finance, etc. and evolve a course of action for adoption by the full committee and consist of representatives from few major commercial banks/RRBs, RBI, NABARD, StCB, SLDB etc. The steering sub-committee is expected to meet more frequently than the SLBC.

4.6.2 District Level Committees

The District Level Committees under Lead Bank Scheme are the monitoring bodies that control the block level execution of the scheme. District level committees consists of
a) District Consultative Committee (DCC)
b) District Level Review Committee (DLRC)
c) Standing Committee of DCC

The nature and functions of these committees is briefly described here.

District Consultative Committee (DCC)

The District Consultative Committees (DCCs), constituted in the early seventies, marked a significant step towards co-ordination of activities of all commercial banks and other financing agencies on the one hand and Government departments on the other.

This is conceived to be a common forum for bankers as well as government agencies/departments to come to a common platform to find solutions to the problems arising hindering the smooth functioning of the various developmental activities under the Scheme at the district level. All the commercial banks, co-operative banks including DCCB and SLDB, RRBs, NABARD, etc. and various State Government departments and allied agencies constitute the members of the DCC.

The Lead District Manager (LDM) of the lead bank is the convenor of DCC. The Lead District Officer (LDO) of Reserve Bank is also a member of the DCC. The District Collector functions as the Chairman of this committee. Its membership is generally restricted to 20-25 for effective and meaningful discussions in the meeting.
A small functional sub-committee of the DCC is constituted in the districts for monthly monitoring of the government sponsored schemes. Various important matters concerning DCC which required urgent attention are to be discussed in this forum.

**District Level Review Committee (DLRC)**

Apart from convening DCC meetings, one meeting of DCC every year was held as a District Level Review Meeting (DLRM) with a view to evaluating the progress made in the implementation of schemes included in DCP/ACP, identifying problem areas and devising suitable remedial steps.

The Working Group to Review the Working of the Lead Bank Scheme, observed that the DLRM had not only served as useful forum for bringing together various organisations participating in the lead bank scheme and non-official agencies connected with rural development but also evolved, in a way, into forums for a general review of performance under DCP/AAP so as to ensure regular participation of all concerned agencies including non-officials in the developmental programmes under implementation in the district.

The Group recommended that the frequency of these meetings may be increased and be held on a half-yearly basis instead of yearly basis, as also designate this forum as District Level Review Committee (DLRC) to reflect the nature of its functioning.

**Standing Committee (SC) of the DCC**

The Reserve Bank had issued guidelines to banks for formulation of District Credit Plans for 1980-82, on a uniform pattern, which envisaged constitution of a district level task force under the chairmanship of District Collector, comprising representatives from DCCBs, commercial banks having large number of branches in the district and the district planning officials, to assist the credit planning team/Lead Bank Officer. Subsequently, this Task force was converted into a ‘Standing Committee’ of District Consultative Committee (DCC) so that the same body which was associated with the formulation of the credit plan could also continuously monitor the progress in its implementation.

The membership of the Standing Committee has been enlarged to include the representatives from RBI, Agriculture Refinance and Development Corporation
(ARDC) (now NABARD), DRDA, cooperative department, LDB, etc. RBI has not stipulated any guidelines on the composition of the Standing Committee except that it should be a compact forum which could meet as frequently as might be necessary.

The periodicity of the Standing Committee meetings has also been left to the exigencies of work but it has been recommended that the meetings should be held at least twice in a quarter. With the extension of the IRDP to all the blocks in the country, review of implementation of the Programme had to be undertaken at frequent intervals and accordingly, RBI issued instructions in August 1983 for convening the meetings of the Standing Committees once in a month.

The functions of the Standing Committee, inter alia, covered the following:

(i) Regular monitoring of Government Sponsored Schemes, and
(ii) Any other important matter concerning DCC requiring urgent attention.

4.6.3 Block Level Committees

The Block Level Committees under Lead Bank Scheme are the executive bodies at the grassroot level that control the block level execution of the scheme. Block level committees consists of only one committee, i.e. Block Level Bankers’ Committee (BLBC)

The nature and functions of this committee is briefly described here.

Block Level Bankers’ Committee (BLBC)

On implementation of Service Area Approach to Rural Lending, Block Level Bankers’ Committees have been constituted in each block, with the Lead Bank Officer as the Chairman.

This forum aims at achieving coordination between credit institutions on one hand and field level development agencies on the other and helps in the effective implementation of credit plans at the block level. All the banks operating in the block including the district central co-operative banks and RRB, Block Development Officer, and other technical officers in the block, such as extension officers for agriculture, industries and co-operatives are members of the Committee.

The Lead District Officer of RBI and the officer concerned from NABARD selectively attend the meetings of the BLBCs. The representatives of Panchayat
Samitis are also invited to attend the meetings at half yearly intervals so as to share their knowledge and experience on rural development in the credit planning exercise. The main functions of the Committee are as follows:

(i) To discuss the action plans of different bank branches and their aggregation into Block Credit Plan;

(ii) To resolve operational problems in implementation of the credit programmes of banks, particularly in regard to ensuring availability of inputs and linkages;

(iii) To review the progress in implementation of Government-sponsored schemes;

(iv) To review the implementation of the Block Credit Plan and the provision of other inputs required so that bank credit becomes more productive;

(v) Allocation of service area of a new branch to be opened in the block as and when licence for a new branches are issued by the Reserve Bank of India; and

(vi) Hold meetings at least once in a quarter.

This is the three tier organizational structure of Lead Bank Scheme.

**Beaucratic Structure :**

It would not be out of place here to present the beaucratic setup through which the Lead Bank Scheme is managed. This consists of

1. Lead District Manager
2. Lead District Officer
3. District Development Manager

The role and functions of these officials is briefed here.
0.1. **Lead District Manager**

The Lead District Manager who is appointed by the Lead Bank in the District, slays a key role in ensuring the success of the Lead Bank Scheme. The functions of the LDM include the following:

(i) Identification of potential for formulation of bankable schemes for inclusion in the Annual Credit Plan (ACP);

(ii) Finalisation of District Credit Plan/Annual Credit Plan;

(iii) Allocation of shares of DCP/ACP outlays;

(iv) Monitoring overall progress in physical and financial terms in the implementation of ACP & Government Sponsored Programmes etc.;

(v) Reviewing/monitoring of the support forthcoming from the Government departments;

(vi) Reviewing the progress in disposal of loan applications and ensuring that applications are sent in a phased manner and not in bunches in the last quarter of the financial year;

(vii) Identifying problems/bottlenecks in the flow of credit as also of infrastructure inputs etc. and taking steps to overcome them;

(viii) Overseeina and ensuring smooth release of subsidies;

(ix) Monitoring the recovery position of financial agencies and rendering necessary help for recovery of overdues;

(x) Taking up with State Government/SLBC/SLCC, items/issues which could not be tackled at the district level and ensuring proper follow-up thereof, including security arrangements, lack of infrastructural support, etc.;

(xi) Identification of unbanked centres for opening of branches and reviewing the progress in the opening of branches; and

(xii) Evaluation of the ground level implementation of various schemes and benefits accruing there under to the identified beneficiaries.

2. **Lead District Officer (LDO)**

The Lead District Officer of the RBI would

(i) Act as a catalytic agent for developmental activities in the district.
(ii) Clarify position with respect to various policy guidelines issued by RBI, conduct periodic branch visits and participate in various meetings connected with IBS.

(iii) Bring to the notice of the regulator policy issues at the field level that require examination at the apex level which may have wider ramifications.

(iv) Associate with the planning process at the district level.

(v) Facilitate financial inclusion and financial literacy activities in the district.

3. **District Development Manager (DDM)**

The following are the broad areas to be looked after by the DDM of NABARD.

(i) Overall monitoring of the developmental plans in the district, particularly the implementation of the ACP.

(ii) Close involvement in the planning process at the district level,

(iii) Participation in various meetings associated with the LBS.

(iv) Facilitating financial inclusion and literacy activities in coordination with the concerned agencies.

Since the introduction of the Lead Bank Scheme in December 1969, several changes have taken place in the financial sector, especially after 1991. These include increasing liberalisation and globalisation of the Indian economy and the financial sector. The rates of growth witnessed have been unprecedented. At the same time, there are gaps in growth in agriculture and infrastructure.

There has also been a greater level of devolution of expenditure to lower levels of Government. There are several regions of the country and sections of the society lagging in development. Accordingly, there has been a conscious shift towards more inclusive growth and financial inclusion.

In banking, the use of Information Technology (IT) and intermediaries has made it feasible to increase outreach, scale and depth of banking services at affordable cost.

Following shortfalls in agricultural output and slowing down of industrial production in 1965-67, the Reserve Bank’s credit policy for the slack season 1967 was liberalized on a selective basis with a view, among other purposes, to enlarging
the flow of credit to the select sectors such as agriculture and small-scale industries, as also exports.

The measures for social control over banks were initiated by the Government of India in 1967-68 for securing a better adaptation of the banking system to the needs of economic planning and also for playing a more active and positive role in aiding sectors like agriculture and small scale industries.

The scheme of social control envisaged a purposive distribution of available lendable resources consistent with the basic economic and social objectives as well as a more effective.

In pursuance of a decision of the National Credit Council, at its meeting held on 24 July 1968, a Study Group on the Organisational Framework for the Implementation of Social Objectives was constituted towards the end of October 1968, with Prof. D. R. Gadgil as Chairman.

The Group was entrusted the task of identifying the major territorial and functional credit gaps and making recommendations to fill them up so that adequate institutional credit, at reasonable terms, could be made available to neglected sectors and areas and weaker sections of the community.

The Group noted that the Indian banking system had made significant progress in the last 20 years by expanding its territorial and functional coverage and yet the unevenness of spread of institutional credit facilities to different areas of the country, the urban-oriented organisation of commercial banks, weaknesses of the co-operative system and the non-availability of institutional credit to the weaker sections of the community, still persisted.

The Group observed that the main social objective of banking and credit was to more evenly spread institutional credit over unbanked and under-banked areas and to ensure that neglected sectors and the small borrowers, who had to depend on non-institutional credit, also got adequate credit at reasonable terms from banks.

The concept of ‘Lead Bank Scheme’ was first mooted by the Gadgil Study Group, which submitted its report in October 1969. The Group was of the view that
banking was not developed in India judging by the criterion of population served per bank office.

The Reserve Bank appointed a Committee of Bankers on Branch Expansion Programme of public sector banks (Chairman: Shri F. K. F. Nariman), which submitted its report on November 15, 1969, endorsing the area approach.

It further recommended that in order to enable the public sector banks to discharge their social responsibilities, each bank should concentrate on under banked districts where it should function as a ‘Lead Bank’, as well as open bank branches to fulfil the target of providing every place designated as a town with a bank branch by the end of 1970.

The specific functions of the Lead Bank in a district are as follows:

(i) Surveying the resources and potential for banking development in it; district;
(ii) Surveying the number of industrial and commercial units and the establishments, and farms, which do not have banking accounts or depend mainly on money-lenders, and increasing their own resources through the creation of surpluses from additional production financed from the banking system;
(iii) Examining the facilities for marketing of agricultural produce and industrial production, storage and warehousing space, ‘and linking of credit with marketing in the district;
(iv) Surveying the facilities for stocking of fertilisers and other agriculture inputs and repairing and servicing of equipments;
(v) Recruiting and training staff, for offering advice to small borrowers and farmers, in the priority sectors, which may be covered by the proposed credit insurance schemes and for follow-up and inspection of end-use of loans;
(vi) Assisting other primary lending agencies; and
(vii) Maintaining contact and liaison with Government and quasi-Government agencies.

The Lead Bank Officer was given the responsibility to prepare the district credit plan/annual action plan (DCP/AAP) for the district after taking into account the annual estimated commitments of individual financial institutions.
Various Schemes Related with Lead Bank Scheme

There are various schemes of micro financing under Lead Bank Scheme which are listed here.

1. Rural Employment Generation Programme of KVIC/KVIB Margin Money Scheme (MMS)
2. Swarna Jayanti Gram Swarojgar Yojana
3. Swarna Jayanthi Shaharirozgar Yojana
4. Assistance to Individual Urban Poor beneficiaries for setting up gainful self-employment ventures;
5. Development of Women and Children in Urban Areas (DWACRA)
6. Self Help Groups
7. Micro Credit Plan
8. Community Based Recovery Mechanism(CBRM)
9. Kisan Credit Card Scheme
10. Rural Housing
11. Agri. Clinics & Agri Business Genres :
12. Purchase of land for Agricultural operations;
13. Investment promotion scheme for development of non forest wastelands:
14. Rural Godowns :
15. Gopala Mithra Scheme :
16. Valmiki Ambedkar Awas Yojana :
17. A.P. Micro Irrigation Project :
18. Credit Linked Capital Subsidy Scheme For Technology Upgradation of Small Scale Industries
19. Swarojgar Credit Crds (SCO)
20. Artisan Credit Card (ACC)
21. Joint Liability Groups (JLGs) of Tenant Farmers;
22. Rajeev Yuva Shakti (RYS)
23. Rajeev RAJEEV GRUHA KALPA

These are the various schemes launched by Andhra Pradesh Government under Lead Bank Scheme.

Thus, in this chapter the researcher has presented an analytic sketch of different aspect of Lead Bank Scheme. Financial Inclusion is a delivery of Banking
services at an affordable cost to vast sections of disadvantaged and low income groups.

The Reserve Bank of India has directed that all the villages should be provided Banking services through a Banking outlet. Such banking outlets may not necessarily be extended through brick and mortar branch but can be provided through any of the various forms of ICT Based models including through Business Correspondents.

Thus the Lead Bank Scheme has been successful in financial inclusion on various grounds.
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