## CONTENTS

**ACKNOWLEDGEMENT**  
**ABBREVIATION**  
**LIST OF TABLES**  
**LIST OF FIGURES**

### Chapter-1: Introduction  
1.1 The Problem  
1.2 Review of Literature  
1.3 Objectives of the Study  
1.4 Hypotheses of the Study  
1.5 Sources of Data and Methodology Used  
1.6 Scope and Limitations of the Study  
1.7 Scheme of the Study

### Chapter-2: Banking Sector Reforms in India: An Overview  
2.1 Evolution of Banking System in India: A Historical Perspective  
2.2 Banking Development during Post-Independence Era  
2.3 Banking Development during Post-Nationalisation Era  
2.4 Structure of Banking Sector in India  
2.5 Reasons of Banking Sector Reforms  
2.6 Rationale of Banking Sector Reforms  
2.7 Objectives and Measures of Banking Sector Reforms  
2.8 First Phase of Banking Reforms (Narasimham Committee-I)  
   A) Policy Framework for External Environment  
   B) Improvement in Financial Health  
   C) Institutional Strengthening  
2.9 Second Phase of Banking Reforms (Narasimham Committee-II)

### Chapter-3: Agricultural Credit System in India  
3.1 Need for Agricultural Credit  
3.2 Classification of Agricultural Credit
3.3 Sources of Agricultural Credit
   A) Institutional Sources
   B) Non-institutional Sources

3.4 Agricultural Credit System
   A) Agricultural Credit System before Independence
   B) Agricultural Credit System during Post-Independence Era
   C) Agricultural Credit System during Post-Nationalisation Era
   D) Agricultural Credit and NABARD

3.5 First Generation Banking Reforms and Agricultural Credit

3.6 Second Generation Banking Reforms and Agricultural Credit

Chapter-4: Analysis of Agricultural Credit in India during Pre and Post-Reform Periods

4.1 Performance Evaluation of Scheduled Commercial Banks (SCBs)
   (i) Branch Expansion
   (ii) Deposit Mobilisation
   (iii) Credit Lending
   (iv) Credit-Deposit Ratio
   (v) Sectoral Distribution of Credit
   (vi) Priority Sector Lending

4.2 Performance Evaluation of Co-operative Banks
   (A) Short-Term Credit Co-operatives
      (i) State Co-operative Banks (SCBs)
      (ii) District Central Co-operative Banks (DCCBs)
      (iii) Primary Agricultural Credit Societies (PACS)
   (B) Long-Term Credit Co-operatives
      (i) State Co-operative Agriculture and Rural Development Banks (SCARDBs)
      (ii) Primary Co-operative Agriculture and Rural Development Banks (PCARDBs)

4.3 Performance Evaluation of Regional Rural Banks (RRBs)

4.4 Comparative Analysis of Institution-wise Credit Flow to Agriculture
   (A) Direct Institutional Credit
      (i) Direct Short-Term Institutional Credit
      (ii) Direct Long-Term Institutional Credit
4.5 Institutionwise-Statewise Credit Flow to Agriculture

(A) Distribution of Agricultural Credit through Scheduled Commercial Banks
(B) Distribution of Agricultural Credit through Co-operatives
(C) Distribution of Agricultural Credit through RRBs

Chapter-5: Problems and Challenges of Agricultural Credit 231-276

5.1 Problems of Agricultural Credit
(I) Organisational Weaknesses
(II) Inadequate and Restricted Credit
(III) Dependence on Informal Sources of Credit
(IV) Problems of Overdues and Recovery
(V) Problems of NPAs and Mounting Losses
(VI) Problem of Indebtedness among the Farmers

5.2 Recommendations of Committees on Agricultural Credit

Chapter-6: Conclusion and Suggestions 277-304

BIBLIOGRAPHY 305-324

APPENDIX