

PREFACE

A major thrust in all the first five Five Year Plans was for the development of rural sections of the society, since about 75% of Indian Population are in villages. These plans have failed to achieve this objective. Hence the concept of rural planning was drastically modified introducing innovative schemes for the upliftment of rural and weaker sections of the country. These schemes are implemented by the Government directly or through other organisations. Commercial banks also participate in these schemes. Each bank has its own rural development cell. The rural development cell of the Indian Bank is called "Gramodaya Kendra". The present work is on the study of Gramodaya Kendra in South Arcot District.

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