CONTENTS

PREFACE iii-vi
CONTENTS vii-xi
LIST OF TABLES xii-xv
LIST OF GRAPHS xvi
LIST OF ABBREVIATIONS USED xvii

CHAPTER - I DEVELOPMENT OF COMMERCIAL BANKING IN ASSAM 1-36
1.1. Banking Development in India. 2-3
  1.1.1. Evolution of Commercial Banking in Pre-Nationalisation Period. 3-8
  1.1.2. Social Control of Banks. 8-11
  1.1.3. Nationalisation of Major Banks. 11-13
  1.2. Early History of Banking in Assam. 13-15
    1.2.1. Banking in Pre-Nationalisation Period. 15-17
    1.2.2. Banking in Post-Nationalisation Period. 18
  1.3. Branch Expansion Programme in India. 18-22
    1.3.1. Branch Expansion in Assam. 23
  1.4. Priority Sector Lending. 23-26
  1.5. Need for the Study. 27
  1.6. Objectives of the Research Work. 27-28
  1.7. Research Methodology. 28
    1.7.1. Sources of Data. 28-30
    1.7.2. The Sample Design. 31
    1.7.3. Schedule of the Study. 31-32
    1.7.4. Limitations of Study. 32-33
    1.7.5. Analysis of Data 33
    1.8. Statistical Tools used for Analysis of Data 33-34
    1.9. Hypotheses 34-35
    1.10. Chapterisation. 35-36
CHAPTER - II PRIORITY SECTOR LENDING: CONCEPT & COMPOSITION 37-58
2.1. Evolution of Priority Sector Concept. 37-40
2.2. Meaning & Importance of Priority Sector. 41-42
2.3. Composition of the Priority Sector. 42-44
2.4. Targets Set for Priority Sector Lending. 44-45
2.4.1. Evolution of Lending Targets. 45-46
2.4.2. Revision of Target for Priority Sector Lending. 46-48
2.5. Other Supportive Measure of RBI for Promoting Priority Sector Lending. 48-51
2.6. Guidelines of Reserve Bank of India during Post-Reform Period. 51-53
2.6.1. Enlargement of Priority Sector Credit in the Post-Reform Period. 53-55
2.6.2. Narasimham Committee and Priority Sector Lending. 55-57

CHAPTER - III GROWTH OF PRIORITY SECTOR LENDING IN ASSAM 59-86
3.1. Priority Sector Advances by Commercial Banks in India. 59-61
3.1.1. Priority Sector Lending by Public Sector Banks in India. 62-63
3.1.2. Priority Sector Lending by Private Sector Banks. 64-65
3.1.3. Priority Sector Lending by Foreign Bank. 65-66
3.2. The Growth of Priority Sector Lending in Assam. 66-69
3.2.1. Overall Growth of Priority Sector Advances in Assam. 70-73
3.2.2. District-wise Growth of Priority Sector Lending. 73-76
3.3. Bank Group-wise Priority Sector Advances in Assam. 76-81
3.4. Bankwise Priority Sector Advances in Assam. 81-83
3.5. Priority Sector Lending by Co-operative Banks in Assam. 83-85
3.6. Growth of Priority Sector Lending in Some Selected States of India. 85-86

CHAPTER - IV PROFILE OF GOLAGHAT AND JORHAT DISTRICTS 87-104
4.1. Profile of Golaghat District. 87-89
4.1.1. Banking Network of the District. 89-90
4.2. Profile of Jorhat District. 90-92
4.2.1. Banking Network of the District. 92-93
### CHAPTER - V  AGRICULTURE AS A SEGMENT OF PRIORITY SECTOR LENDING IN ASSAM

<table>
<thead>
<tr>
<th>Section</th>
<th>Page No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>5.1. Agriculture under Priority Sector Lending.</td>
<td>105-107</td>
</tr>
<tr>
<td>5.2. RBI's Guidelines for Financing Agriculture.</td>
<td>107-109</td>
</tr>
<tr>
<td>5.2.1. Target for Agricultural Credit under Priority Sector Lending.</td>
<td>110-111</td>
</tr>
<tr>
<td>5.3. Types of Agricultural Credit.</td>
<td>111-112</td>
</tr>
<tr>
<td>5.3.1. Mode of Disbursement of Agricultural Credit.</td>
<td>112-113</td>
</tr>
<tr>
<td>5.4. Agricultural Credit by Commercial Banks in Some Selected States of India.</td>
<td>113-114</td>
</tr>
<tr>
<td>5.5. Overall Growth of Agricultural Credit in Assam.</td>
<td>115-117</td>
</tr>
<tr>
<td>5.5.1. Bank Group-wise Position of Agricultural Credit.</td>
<td>118-120</td>
</tr>
<tr>
<td>5.5.2. Districtwise Growth of Agricultural Credit.</td>
<td>121-123</td>
</tr>
<tr>
<td>5.6. Bank-wise Deployment of Direct Agricultural Credit in Assam.</td>
<td>123-125</td>
</tr>
<tr>
<td>5.7. Agricultural Credit by Commercial Banks in the Districts of Golaghat &amp; Jorhat.</td>
<td>125-127</td>
</tr>
<tr>
<td>5.7.1. Achievement under Annual Credit Plan in Golaghat District.</td>
<td>127-129</td>
</tr>
<tr>
<td>5.7.2. Achievement under Annual Credit Plan in Jorhat District.</td>
<td>129-131</td>
</tr>
<tr>
<td>5.8. Problems in Financing Agricultural Sector - (A Field Survey View)</td>
<td>131-136</td>
</tr>
<tr>
<td>5.8.1. Problems Faced by Agricultural Borrowers.</td>
<td>136-137</td>
</tr>
<tr>
<td>5.8.2. Problems Faced by Bank Officials.</td>
<td>137-139</td>
</tr>
</tbody>
</table>

### CHAPTER - VI  CREDIT TO SMALL SCALE INDUSTRY: A COMPONENT OF PRIORITY SECTOR LENDING

<table>
<thead>
<tr>
<th>Section</th>
<th>Page No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>6.1. Trend &amp; Progress of Small Scale Industrial Sector in Assam.</td>
<td>140-143</td>
</tr>
<tr>
<td>6.2. Definition of Small Scale Industries.</td>
<td>143-144</td>
</tr>
<tr>
<td>6.3. RBI Guidelines for Credit to Small Scale Industry.</td>
<td>144-145</td>
</tr>
<tr>
<td>6.3.1. Other Guidelines for SSI Credit in India.</td>
<td>145-147</td>
</tr>
<tr>
<td>6.4. Other Organisational Support to Small Scale Industrial Sector.</td>
<td>147-149</td>
</tr>
</tbody>
</table>
6.5. Small Scale Industrial Sector Credit in Some Selected States of India. 149-152
6.6. Commercial Banks' Credit to Small Scale Industries (SSI) in Assam. 152-155
   6.6.1. Bank Group-wise SSI Credit in Assam. 155-157
   6.6.2. Districtwise Position of SSI Credit in Assam. 158-159
6.7. Trend & Growth of Small Scale Industrial Credit in Golaghat & Jorhat District. 160-162
   6.7.1. Bank-wise Credit to SSI under Annual Credit Plan in Golaghat District. 162-165
   6.7.2. Bank-wise Credit to SSI under Annual Credit Plan (ACP) in Jorhat District. 165-167
6.8. Role of District Industries Centre in Small Scale Industrial Development 168-169
   6.8.1. District Industries Centre of Golaghat & Jorhat District. 169-170
6.9. Prime Minister's Rozgar Yojana (PMRY) in Assam. 170
   6.9.1. Progress of PMRY Scheme in Assam. 171-174
6.10. Loan to Rehabilitation of Misguided Youth. 174-175
6.11. Problems in Small Scale Industrial Credit - (A Field Survey View) 175-182

CHAPTER VII CREDIT TO OTHER PRIORITY SECTOR IN ASSAM 184-220
7.1. Other Components in the Priority Sector. 184-185
7.2. Growth of Other Priority Sector Advances in Assam. 185-188
7.3. Inter-District Position of OPS Credit in Assam. 188-190
7.4. Credit to Other Priority Sector in Some Selected States of India. 190-192
7.5. Small Road & Water Transport Operators. 192-193
   7.5.1. Credit to Road & Water Transport Operators in Assam. 193-194
7.5.2. Bank-wise Credit to Transport Operators in Assam. 195-196
7.6. Retail Trade. 197
   7.6.1. Commercial Bank Credit to Retail Trade in Assam. 197-199
7.7. Professional & Self-employed Persons. 200-201
   7.7.1. Bank Credit to Professional & Self-employed Persons in Assam. 201-203
7.8. Housing Loan. 203-204
7.8.1. Commercial Bank Credit as Housing Loan in Assam. 205-206
7.9. Identifying the Weaker Section under Priority Sector Lending. 206-207
7.9.1. The Growth of Weaker Section Advance in Assam. 207-210
7.9.2. Bankwise Credit to Weaker Section in Assam. 210-212
7.9.3. Weaker Sections Advances in Golaghat & Jorhat District. 212-214
7.10. Bank-wise Achievement in 'Other Priority Sector' under Annual Credit Plan in Golaghat & Jorhat Districts. 214-216
7.11. Credit to Other Priority Sector - (A Field Survey View). 216-220

CHAPTER - VIII RECOVERY OF PRIORITY SECTOR CREDIT IN ASSAM 221-247
8.1. Overdues under Priority Sector Lending in Assam. 221-224
8.2. Recovery of Agricultural Credit in Assam. 224-227
8.3. Recovery of SSI Credit in Assam. 227-230
8.4. Recovery of Loan under Government Sponsored Programme. 231-234
8.5. Causes of Overdue in Assam. 234-236
8.7. Measures taken by Banks to Realise the Overdues. 241-242
8.7.1. Bakijai Cases. 242-243
8.7.2. Debt Recovery Tribunals. 244
8.7.3. Performance of Debt Recovery Tribunal in Assam. 244-247

CHAPTER - IX SUMMARY RECOMMENDATIONS & CONCLUSION 248-274

MAPS
Map - I Sketch Map of Golaghat District. 88
Map - II Sketch Map of Jorhat District. 91

ANNEXURES 275-284
BIBLIOGRAPHY 285-295