Rural development has been receiving increasing attention of the governments across the world. In the Indian context, rural development assumes special significance for two important reasons. The Indian national planners have taken up the banking sector as an instrument for accelerating the process of rural development. Due to rapid growth and development of rural areas of the country the cooperatives and commercial banks could not meet the credit needs of the weaker sections of the society. Therefore it was felt necessary to evolve as a special institution which could offer the required credit and help in the process of rural transformation and rural development. Hence with this background the Regional Rural Banks (RRBs) were set up in India in 1975 as the 'POOR MAN’S BANKS' with rural ethos and low cost profile. Regional Rural Banks (RRBs) in India are perhaps a unique experiment in purveying credit to rural poor in the developing economies.

Assam Gramin Vikash Bank, the only restructured RRB of the N.E. Region gives maximum emphasis on developing the rural economy by providing credit for agriculture, trade, industry and other productive activities, particularly to the small and marginal farmers, agricultural labourers, artisans, small entrepreneurs and SHGs, etc.

The Assam Gramin Vikash Bank has been rendering yeoman’s service for prosperity of the rural economy in terms of mobilization of savings and dispensation of credit.

Various committees were appointed by different authorities from time to time to review the performance of the RRBs and to suggest if any change in RRB structure is required to further their contribution to the development of the rural economy. I hope, this study would contribute a little to the betterment of the conditions of the rural masses in days to come.

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