PREFACE

Rural development is the backbone of the national economy of India. Since the independence of our country, a number of plans and programmes have been adopted and implemented by the Government for better life-style of rural community. Among these, the schemes of bank nationalisation, creation of Lead Bank and new licencing policy are the corner-stone for availability of bank finance to the rural poor - the basic need for involvement in the various economic activities of rural development schemes. But inspite of various efforts made by the Government on different directions the expected benefit from the scheduled commercial banks, have not trickled down to the poor and needy people living in rural India and ultimately this state of affairs lead the Government to introduce the Regional Rural Banks (RRBs) scheme by promulgating an ordinance on 26th September 1975.

The present study is mainly confined to the role of Regional Rural Bank (viz. Subansiri Gaonlia Bank) in economic development of Lakhimpur district. Further, an attempt has been made to study the performance of various rural development programmes as well as the growth of scheduled commercial banks alongwith RRBs in India and in the State of Assam with special reference to Lakhimpur district.

The study is primarily based on field data collected in structured questionnaires canvassed upon 200
households and secondary data which have been gathered by consulting annual reports and other related documents of the concerned departments as well as financial institutions.

For the convenience of work the thesis is divided into twelve chapters. The First Chapter, is an introductory one devoted to highlight the rural scenario of India and the concept and evolution of rural development. Chapter - II has dealt with the rationale and objectivity of the study, review of the available literature as well as hypotheses to be tested and methodology followed in the study. The district profile presenting the geographical location and other socio-economic indicators are presented in Chapter - III. In Chapter - IV, various plans and programmes for rural development during the Five Years Plans and Annual Plan periods have been examined. In Chapter - V and VI, the growth as well as development of scheduled commercial banks including Regional Rural Banks (RRBs) in India and in Assam have been elaborately discussed. Chapter - VII, highlights the growth and development of scheduled commercial banks including Subansiri Gaonlia Bank in Lakhimpur district. In Chapter - VIII, the branch expansion, deposit mobilisation and advances of the Subansiri Gaonlia Bank (SGB) for various activities have been studied along with some theoretical aspects. Chapter - IX, includes field work designed to know the impact of working performance of SGB in Lakhimpur district. Various causes that create some operational problems at the organisational level of SGB are dealt in
Chapter - X. Finally in Chapter - XI and XII the findings of the work and suggestions put forward as well as conclusion drawn are advanced.

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Dated, North Lakhimpur

(SREE RANJIT TAMULI)