The entry of Commercial Banks into the business of agricultural finance is a recent development. Before nationalisation of commercial banks, until 1967 banks lending to agriculture was negligible and was confined mostly to big plantations run on commercial lines. Almost all the financial needs and requirements of the agriculturists were provided by the local and rich peasants, grain-dealers and village money-lenders. They became oppressive and their financial assistance led, in most cases than not, to further deterioration in the agricultural sector. With the nationalisation the role of Commercial Banks had undergone a great change so far as the agricultural financing is concerned. After nationalisation, the commercial banks were specifically directed to give more purposive financial assistance to the agriculturists. They have contributed much towards a great leap forward in the agricultural sector of the economy as a whole.

Though commercial banks-since nationalisation have played a commendable role on the development of the agricultural sector, yet there is great imbalance in the development of this sector in some areas of the State. The question arises - which category/class of cultivators has benefited more from the banks' credit scheme? Are all the agriculturists of the interior villages get all the facilities of the banks'
schemes? What are the expectations of the farmers regarding the banking schemes in the coming years? Evidently these cannot be examined through the utilisation of secondary data alone. Hence an attempt is being made in this study to examine the operational aspects of the existing banking schemes at grass roots level as well as to know the beneficiaries/non-beneficiaries of the different schemes of banking institutions. For this purpose, Sonitpur district of the State of Assam has been selected as the area of field investigation. 100 borrower farmers are selected, to know the cropping pattern, yield rates of important crops, farm's income of the borrowers of the district at two periods of time, i.e., a year before the bank loan and the current year.

For this purpose the field level questionnaire for the farmers and also the questionnaire for the banking institutions are prepared. But some inaccuracies cannot be ruled out because of the fact that much of the data furnished by the farmers is drawn from their memory and not from any recorded sources. Again some farmers seem to have tried to conceal or exaggerate some information. Therefore, care has been taken to cross check the accuracy with the internal consistency and external evidence.

In all, the study is divided into eight chapters. Chapter I deals with background information and salient features of the agricultural economy of Assam. Chapter II gives
the state of agriculture in the Sonitpur district. Chapter III deals with the banking structure in Assam as well as in the Sonitpur district since nationalisation. Chapter IV gives a detailed account of agricultural credit of the commercial banks in the Sonitpur district. From Chapter V onwards the study mainly depends on field level survey conducted in the district of Sonitpur with the help of two sets of questionnaire for the borrower farmers as well as for the banking officials. Chapter V deals with the characteristics of the farmers of Sonitpur district. This chapter examines some specific questions like - which class of farmers have benefited most and what types of their credit requirements have been met by the banks. Chapter VI reveals the impact of bank credit on mode of production and development. Chapter VII shows the attitude of the borrowers and of the bank officials towards the evolved schemes, farmers' future expectations and difficulties they have encountered in taking bank's loans. The last chapter, i.e., Chapter VIII deals with the main findings of the study and conclusion thereafter.

The study is based on diverse source materials which consists mainly of official and non-official reports, reports of various Commissions and Committees, Action Plans of the bank branches of the district, reports of the field level survey and also of books and journals.
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