Rural development has been the focus of attention for many third world countries. India's emphasis on rural development is a post-independence phenomena and it is still being pursued with renewed vigour. Rural development is a socio-economic development process for helping the poor people living in the numerous villages of our country. The poor people must be offered viable economic assistance to earn their living and to become self reliant. In this situation, the financial institutions can play a major role by providing credit in easy terms. The rural needy people can achieve their goals of overcoming poverty if the financial institutions are prepared to mould their systems with foresighted vision to meet the needs of the normal poor. Inspite of the tremendous growth in the number of branches, particularly in rural areas and a sizeable growth in manpower, the performance of the commercial banks in the rural areas is yet to be properly geared up. This slow progress of the development schemes and poor generation of credit in rural areas hampers the rural development programmes. The introduction of Integrated Rural Development Programme has forced the financial institution specially the commercial banks to finance the poorest of the poor of the society.
The present work is an attempt to highlight the banks' finance made available to the selected beneficiaries under the IRDP programme. Efforts have been made to analyse the commercial banks' finance to different sector and category of beneficiaries in the six blocks of the three selected districts. While assessing the progress of the selected blocks, data, information was collected, the support received by the beneficiaries from the different commercial banks. The study was conducted not merely to ascertain the recovery percentage of the banks, but also to understand the reasons for poor recovery. Apart from assessing how far the beneficiaries had been able to cross the poverty line with IRDP assistance, efforts has also been made to ascertain the lines of activities into which economic assistance had been fruitfully channeled from the economic assistance of the poor and conditions necessary for the success of these activities, so as to facilitate future planning in this behalf by banks as well as Government authorities.

**CHAPTERISATION**

I have spread out my work in eight chapters. The first chapter (Introduction) concentrate the commercial banks' performance after Nationalisation in rural development including the objective, hypothesis and the research methodology of the study.
A detail study on poverty alleviation programme i.e. IRDP have been incorporated in the second chapter. Procedure and guidelines for sanction of loan to beneficiaries by the commercial banks have been the subject matter of the third chapter.

Integrated Rural Development Programme's coverage of category-wise and sector-wise beneficiaries in different district of Assam, have been discussed in chapter four.

Commercial banks' finance to the beneficiaries including the position of Regional Rural Banks and Co-operative Banks have been discussed in chapter five. National Bank for Agriculture and Rural Development's role in IRDP in Assam has been discussed in chapter six.

A comparative study of IRDP performance of six selected blocks and the performance of commercial banks in those blocks have been critically analysed, with individual bank performance record in chapter seven.

A brief resume of issues raised and suggestions made during the course of study to enhance the financial effectiveness to IRDP and goal oriented performance of commercial banks, have been included in the last chapter, i.e. chapter eight.