The economic development of India majorly depends on the prosperity of rural sector and the fortunes of which hinge on the pace progress of economic significance of rural sectors such as agriculture, subsidiary occupations, small scale industry, village and cottage industries etc. It means removal of poverty; economic development needs the brisk pace of rural sector, without which development is a distant hope. Realising and recognising the importance of this sector in economic promotion, the Government of India has given much importance to the development of rural sector in the Five Year Plans. The available natural resources can be used to optimum for better production and better income, only on the availability of banking services including credit. The commercial banks, cooperative banks, grameena banks, state finance corporation, specialised agencies are working at the services of the people. Though services including credit provided by them is praiseworthy, no breakthrough on the economic front with balanced development has been achieved. Lack of cooperation and coordination among the institutions is responsible factor for such state of affairs. The best of these institutions in catering services to the needy, needed searching of the right path. At this movement, Lead Bank Scheme came into operation as a beacon light.
The Lead Bank Scheme is an on-going programme depending largely on the collaboration, coordination and cooperation of all the institutions in the district. Much needed assessment of, how far the Lead Bank Scheme as a consortium leader of the district has been effective in re-vitalising and achieving the expected results has guided in the selection of the present topic.

Thorough examination of rural economy and its dependence of banking sector has revealed the weak links; suggestions have been made, basing on ground realities with the earnest hope that the suggestions made, if implemented, would render the Scheme stronger and healthier.

Money lenders, now as well as in the past, have made the life of the pleasant growth under a life long debt; banking alone can save and redeem him from this eternal debt burden. Lead Bank Scheme, if conducted on right lines, motivated by service and dedication, would sane rural economy of India.

It would be indeed a proud day when each village becomes self-reliant; a dream come true; a vision realised.