CONTENTS

Preface i - ii

Acknowledgements iii - iv

CHAPTER - I

INTRODUCTION 1-29

Features of Rural Economy - Problems of Rural Economy - Credit - Features of Credit - Credit: A Universal Phenomenon Farmers - Agricultural Labourers - Rural Artisans - Sources of Credit - Classification of Credit - Credit Gaps - Review of Literature - Statement of Problem - Objectives of the Study - Area and Scope of the Study - Selection of Sample Definition of Concepts - Data Source and Collection - Tools of Analysis - Chapter Scheme - Rationale of the Study.

CHAPTER - II

PROFILE OF ANANTAPUR DISTRICT 30-50


CHAPTER - III

ORGANISATION OF LEAD BANK SCHEME 51-86

Genesis - Objectives of the Lead Bank Scheme - Functions of the Lead Bank - Area of Operation - Organisational Set up - Lead Bank Department - District Consultative Committee - Composition of DCC - DCC Meetings and Business - Work Shops State Level Committee on Institutional Finances and Its Sub-Committees - Follow up Measures - The Credit Guarantee Scheme.

CHAPTER - IV OPERATIONS FOR AREA DEVELOPMENT


CHAPTER - V COORDINATION

Need for Coordination - Meaning of Coordination - Types of Coordination - Areas of Coordination - Promotional - Lending Policy - Operational - Coordination Between Banks and Development Authorities - Block Level Administration - Irrigation Department - Drought Prone Area Programme - Integrated Rural Development Programme - Scheduled Castes and Backward Castes Corporations - Coordination within the Financial Institutions - Problems Experienced - Score Test - Conclusion.
CHAPTER - VI

BENEFICIARIES' PERCEPTION

Banking Machinery - Time-Lag and Credit Gap - Adequate and Timely Credit - End-use and Diversion of Credit - Impact of Credit - Repayment and overdue - KAP Technique - Score of Attitude - Observations - Worthiness of Borrowers - Diversion of Credit - Linking of Credit with Marketing - Crop failure - Wilful Default.

CHAPTER - VII

CONCLUSIONS AND SUGGESTIONS

The Study - Organisation of the Lead Bank - Operations for Area Development - Coordination - Perception of Beneficiaries - Problems and difficulties - Suggestions.

APPENDICES

246-264

BIBLIOGRAPHY

i - x
SERVICE ARE: APPROACH

Ensuring Around Development

Planning
- Village profile data
- Resources
- Sectoral deployment

Monitoring
- Credit inputs
- Non-credit inputs

Implementation
- Motivate & Canvass
- Sanction & Disbursement
- Follow up and Rectification

BANKER
ACT AS A
1. COLLECTOR : For Alround Development
2. DOCTOR : To drive away the ill of poverty
3. MONEY LENDER : To provide finance
4. GUIDE & MOTIVATOR : To guide and motivate