PREFACE

Rural development has to play a phenomenal role in the overall socio-economic development of India, where the majority of the population lives in rural areas. Without the upliftment of the rural population, the objective of complete development of the country cannot be obtained. The real growth of the Indian economy lies in the emancipation of rural people from poverty, unemployment and socio-economic backwardness. Keeping this in view, the Government of India implemented various programmes for rural development. An evaluation of the achievements of these programmes clearly reveals the failurelessness to achieve desired objectiveness. Many factors can be held responsible for not achieving the target, but non-availability of timely and adequate bank credit can be stated as one of the most important factors responsible for this situation.

The present research work "Role of Banking Institutions in Rural Development – An Evaluation" as is very indicative, is an attempt to evaluate the trends in the rural banking. In this, the concept and need for rural banking and rural development have been discussed. The role of commercial banks, co-operatives, Regional Rural Banks and National Bank for Agriculture and Rural Development has been highlighted. The presence of multi-agency approach to rural banking has also been discussed.

During research work, I have received inspiration, encouragement and assistance from many quarters. I take this opportunity to express my sincere gratitude to all of them.

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