CONTENTS

Page No.

Chapter- I  Introduction  1 - 42
  a) Importance of Agriculture in Indian Economy
  b) Role of Finance in Agricultural Development.
  c) Various Aspect of Rural Finance in India.
  d) Review of Literature.
  e) Objective of Study
  f) Framework of Study
  g) Scope of Study
  h) Limitation of the Study
  i) References

Chapter –II  Need and Sources of Agricultural (rural) Credit-  43 - 92
  a) Requistic of good credit system
  b) Sources of Rural Credit-Institutional and non-Institutional
  c) Policy of the government in respect of rural credit
  d) Conclusion- Suggestion for further improvement & Finding
  e) References

Chapter-III  Growth and Development of Regional Rural Banks in India.  93 135
  a) Historical Resume of Regional Rural Bank
  b) The Banking Commission (1972)
  c) The working group (M. Narasimaham, 1975)
  d) Evolution of RRBs
  e) Committees on RRBs
  f) Objectives of RRBs
  g) Growth of RRBs(1975-1996)
  h) Management of RRBs
  i) Role of RRBs
  j) Cooperative verses RRBs
  k) Commercial Banks verses RRBs
  l) Prospects
  m) References

Chapter- IV Problems and Prospects of RRBs  136 – 165
  a) Lack of banking habits among rural population
  b) Lack of local participation
c) Difficulties of Recovery of Loan and problems of overdue.
d) More Loses and less profit.
e) Lack of Infrastructural facilities and marketing management.
f) Inadequate deposit mobilization
g) Rate of Vested interest group
h) Lack of Demand or Agricultural credit
i) Un-certain features of RRBs
j) Poor attitude and behaviour
k) Absence of suitable staff
l) Organizational constraints
m) Personal constraints
n) Lack of political maneuvering
o) Environmental constraints
p) Procedural problems
q) Lack of Adequate support from development programme
r) Prospects: Role and viability
s) References

Chapter V Profile of Aligarh District 166-191
a) Location and Area
b) Population
c) Language and Religion
d) Geographical physical features.
e) Town, Villages amenities
f) Agriculture
g) Irrigation
h) Education
i) Employment generating schemes
j) Banking progress in Aligarh District credit plan
k) Industries
l) Animal Husbandry
m) Trade Commerce and Export
n) Tourism
o) Fair and Festivals
p) References

Chapter VI Aligarh Gramin Bank, Aligarh 192-220
a) Canara Bank as Lead Bank of Aligarh District
b) Management and Organization structure of AGB
c) Objectives of AGB
d) Credit Scheme of eligible borrowers
e) Fund Management of AGB
f) Investment policy adopted by AGB
g) Breaking the vicious circle of poverty through Micro credit.
h) Financial Service of AGB
i) Performance highlight of the Bank
j) Suggestions
k) References

Chapter-VII Conclusion: Findings and Suggestions 221-244

Bibliography 245-256