PREFACE

Today rural development occupies a place of priority in our national economic planning. The rural development encompasses not only the issues of agriculture, but also covers programmes of rural industrialization, betterment in conditions of health, housing, education and generation of employment opportunities for the rural folk. A large number of programmes, like IRDP, NREP, JRY, TRYSEM, SFDA, TADP etc. were launched by the Government during the plan period in order to eradicate poverty and unemployment.

It has been experienced during the plan period that co-operatives can serve as king-pin of rural transformation protecting the interests of rural poor. Co-operative Banking can no doubt function more effectively to ensure the credit flows and optimum use of resources in rural areas. Realising this the All India Rural Credit Survey Committee (1954) recommended concrete measures for strengthening co-operative institutions organizationally, financially and functionally.

The Arunachal Pradesh State Co-operative Apex Bank Ltd. was established when it was felt that a banking institution in co-operative sector would be the best suited institution for upliftment of rural economy of the State. The Bank has been in the tryst of developing the rural economy over two decades. The present study was undertaken with a view to have an overall appraisal of its role in the rural development of the State.

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