



Institutional Rural Credit in Assam

By Binita Tamuli Barman

LAP Lambert Academic Publishing Jun 2012, 2012. Taschenbuch. Book Condition: Neu. 220x150x18 mm. This item is printed on demand - Print on Demand Neuware - The objective of rural credit is to provide assistance to the target groups. The present study has been made to examine and evaluate the working of institutional rural credit agencies in Assam, INDIA especially to Rangia sub-division. This study is an attempt to bring into focus the role & contributions of three financial institutions - Commercial Banks, RRBs & Assam Co-operative Apex Bank Ltd. in mobilizing resources & providing credit facilities for raising the level of income & employment of the people, particularly to the rural poor. The field survey covered 300 beneficiaries. The comparison of banks shows that the commercial bank groups were better provider of credit than the RRBs & Co-operative Bank. This is due to low capital base of co-operative & RRBs. Evaluation of rural credit delivery system from time to time & monitoring them should be done effectively. A continuous personnel involvement of the credit institution & other development agencies must win the confidence of local people. This will go a long way in accelerating the process of acceptability of new...



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