

Preface and Acknowledgement

Agriculture cannot develop unless credit facilities are made available to the farmers in the areas which are not viable. Supply of credit to such areas will be highly effective in rehabilitating the cultivators. Development of agriculture is only possible by injecting requisite doses of bank credit to the agricultural and allied activities. Hence the availability of banking and credit facilities is an essential condition for the economic development of the rural poor. To address the problems of credit in an effective way and to relieve the agriculturists from the clutches of moneylenders the Government has assigned the task mainly to the Regional Rural Banks. These banks have been playing a significant role in rural development.

The present study is intended to analyse the role of UBKGB, a regional rural bank, in agricultural development. It analyses the extent of credit requirements, credit disbursed and the prevailing credit gap. Apart from these, the problems related to utilization of loan, repayment performance and the impact of credit on borrowers' income, employment and standard of living are also dealt with in detail.

I am greatly indebted to Dr. Anil Bhuimali, my supervisor, who guided me from the start of the work to its completion. I express my sincere gratitude to him for his generous support with regard to reading my manuscripts and for his insightful, critical and extensive suggestions.

My indebtedness to all the faculty members of the Department of Economics, North Bengal University, is also invaluable for the help they extended in every aspect of the study.

I also thank my colleagues of P. D. Women's College and the principal of the same institution for their encouragement and help during the study. I here take the opportunity of expressing my deep gratitude to my respected father Late Ramapada Chatterjee, respected

mother Late Nirupama Chatterjee and my elder sister Late Nanda Chakroborty for inspiring me to undertake higher studies.

I owe a lot to my wife Smt. Supriya Chatterjee for inspiring me throughout the period of preparation of the thesis by relieving me of the daily chores of domestic duty during the entire period of research.

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