

CHANGING POLICY AND PERFORMANCE RELATING
TO RURAL CREDIT IN INDIA

1951 - 1981

Hemanta K. Bredha

A Dissertation Submitted To The
University Of Poona In Partial
Fulfilment Of The Requirements
For The Degree Of Master Of
Philosophy In Economics

Gokhale Institute of Politics and Economics,
Pune-411 004

July 1987

CONTENTS

	PAGE
PREFACE	
CHAPTER 1. RURAL CREDIT POLICY DURING THE BRITISH RULE 1
I. Forces Affecting Rural Indebtedness 1
II. Government Policy Towards Indebtedness 8
III. World War II and the New Experiment 15
CHAPTER 2. THE ALL-INDIA RURAL CREDIT SURVEY AND THE RURAL CREDIT POLICY 20
I. The Report of the All-India Rural Credit Survey 21
II. Emerging Credit Situation During 1961-62 36
III. Policy Developments during the Sixties and Problems of Implementation 40
IV. Emerging Debt and Credit Situation During 1971-72 58
CHAPTER 3. RURAL CREDIT POLICY DURING THE SEVENTIES 90
I. Rural Credit by Commercial Banks 91
II. Policy Developments within the Co-operative Organisation 131
III. Emerging Debt and Credit Situation As on 30.6.1981 136
IV. SUMMARY AND CONCLUSIONS 149
BIBLIOGRAPHY 154