

**RESERVE BANK OF INDIA**

**AGRICULTURAL CREDIT SCHEMES  
OF  
COMMERCIAL BANKS**

**REPORT OF THE EXPERT GROUP**



Published by Shri M. G. Gaitonde, Director of Publications, Reserve Bank of India,  
Bombay 400 001 and Printed by Shri Abhay Bhide,  
at Shree Rajmudra Mudranalaya,  
402, Swatantrya Veer Savarkar Marg,  
Prabhadevi, Bombay 400 025.

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