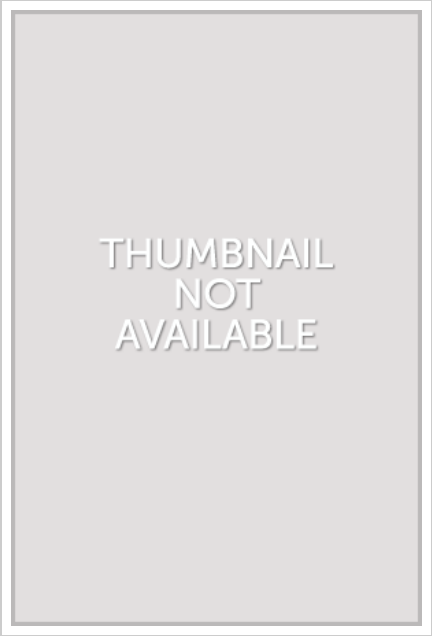


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Agricultural Banking

By B. Yerram Raju

Konark Publication, New Delhi, 2013. Hardcover. Book Condition: New. 236pp. Door-step financing for every need of the farmer at the right time involves proper insights into the process and empathy with the farmer, full knowledge and understanding of his requirements for farm operations, consumption and investment. In spite of more than 100 years of rural cooperatives, and over 40 years of commercial bank lending, such insights were not at par with the money lenders residing in the village. Indigenous bankers, as they can safely be termed, proved their indispensability as they give money on trust and not on the basis of security or guarantee they offer. This book is a collection of select articles written by the author in prominent dailies like The Hindu, Business Line, Financial Express and journals like the Journal of Rural Development, Economic and Political Weekly, Asian Economic Review, INCLUSION among others that provide a history of agricultural banking in the post-independent India. The articles give a perspective as to how the policies have been shaped in the field of agricultural banking. The share of agriculture in GDP has fallen to 12 percent and yet keeping nearly 60 percent of persons depend on it. Farmers are...

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