# **BIBLIOGRAPHY**

### Journals:

- 1. Acharya, S.S (1998):"Agricultural Marketing and Rural Credit: Status, Issues and Reform Agenda", Indian Journal of Indian Economics, Volume 53, No.3.
- Ahmed, Jaynal Ud-din (2010), "Priority Sector Lending by Commercial Banks in India: A Case of Barak Valley", Asian Journal of Finance & Accounting, Vol. 2, No. 1: E5, pp. 92-110.
- Bhaumik, S.K. and Rahim, Abdur (2004): "Structure and Operation of Rural Credit Markets: Some Results Based on Field Surveys in West Bengal", Journal of Rural Development, Vol. 23, No. 1, pp. 1-30.
- 4. Bhat, Nasrullah and Ahmad, Rais (2005): "Impact of credit for Agricultural Development: A case study of Jammu and Baramulla Districts", Banking Finance.
- Chen, Miao-sheng. and Huang, Chuan-hsing (2004): "New Perspectives on the Role of Banks: Not Financial Intermediaries but Really Solving Problems for Clients", The Indian Journal of Economics, Vol. LXXXV, No. 336, part-I, pp. 95-106.
- 6. Chakraborty, Shuvojit (2009): "Securing Rural Credit", Kurukshetra (A Journal of Rural Development), Vol. 58, No. 1.
- Chowdhury, Indrani Roy (2010): "Understanding the Grameen Miracle: Information and Organizational Innovation", Economic and Political Weekly, Vol.XLV, No. 6, pp. 66-73.
- Dadibhavi, R.V (1988): "Dimensions of Regional Disparities in Institutional Credit to Agriculture", Indian Journal of Agricultural Economics, Vol.43, No.3 pp. 374-380.
- Desai, D.K (1988): "Institutional Credit Requirements for Agricultural Production – 2000 A.D", Indian Journal of Agricultural Economics, Vol.43, No.3.
- 10. Desai, B.M. and Namboodiri, N.V. (1992): "Performance of Institutional Finance for Agriculture in India," Agricultural Situation in India, pp. 411.

- 11. Das, Lipi, Mishra, S.K. and Nath, N.C (2006): "Decent Work and Empowerment of Women Agriculture", Kurukshetra (A Journal of Rural Development), Volume No. 54, No. 5.
- 12. Dutta Chaudhuri, Tamal (2010): "Rural Financial Sector Development in India-An Introduction", in Tamal Dutta Chaudhuri (Ed.) (2010), Rural Financial Sector: Alternate Models, the Icfai University Press, Hyderabad.
- Das, Sandip (2013): "Budget 2013-14: Agriculture and Budget", Yojana, March, pp. 38-41
- Giri, A.K and Dasgupta, Tamal (1988): "Some Aspects of Inter-state and Intra-state Variations in the Flow of Institutional Agricultural Credit", Indian Journal of Agricultural Economics, Vol.43, No.3 pp. 364-373.
- 15. Gulati, Ashok (1996): "New Economic Policy and Indian Agriculture", Indian Journal of Agricultural Economics, Vol. 51, No. 1 and 2.
- Gupta, Yogesh. and Kumar, Sanjeev (2008): "A Comparative Study of Priority Sector Lending in India by Public and Private Sector Banks", The Indian Journal of Economics, Vol. LXXXIX, No. 353, part-II, pp.193-204.
- G. Prasad Babu and S. Subash (2009): "Rural Credit-An Overview", Kurukshetra (A Journal of Rural Development), Volume No.58, No.1, November, pp. 3-6.
- Gautam, Harender Raj and Kumar, Er. Rohitashw (2013): "Technology Innovations to Increase Productivity in Agriculture" Kurukshetra (A Journal of Rural Development) Volume No.61, No.8, pp 3-6.
- Haque, T and Verma, Sunita (1988): "Regional and Class Disparities in the Flow of Agricultural Credit in India", Indian Journal of Agricultural Economics, Vol.43, No.3.
- Hazra, Anupam (2013): "Agriculture and Rural India's Millennium Commitments" Kurukshetra (A Journal of Rural Development) Volume No.61, No.8, pp 7-8.
- 21. Jodhka, Surinder S. (1995): "Who Borrows, Who Lends? Changing Structure of Informal Credit in Rural Haryrna", EPW, Sept. 30.

- 22. Jha, B.K, Shukla, J.S and Jha, Shikha (2010): "Uplift in Socio-Economic Conditions Of the Rural Loan Beneficiaries of Public Sector Banks: A Case Study of Sultanpur District, U.P", Banking Finance.
- Kumar, Ranjana (2005): "Constraints Facing Indian Agriculture: Need for Policy Intervention", Indian Journal of Agricultural Economics, Vol.60, No.1.
- Kumar, Anjani, Singh, Dhiraj Kumar and Kumar Prabhat (2007): "Performance of Rural Credit and Factors: Affecting the Choice of Credit Sources", Indian Journal of Agricultural Economics, Vol. 62, No. 3, pp. 297-313.
- 25. Kumar, Sikander and Singh, Rakesh (2008): "Agricultural Co-operative Credit: Problems of Recovery-Empirical Evidence from the Mid-Hill Zone Agrarian Economy of Himachal Pradesh", The Indian Journal of Economics, Vol. LXXXVIII, No. 351, part-IV, pp.561-573.
- Kamath, Rajalaxmi., Mukherji, Arnab. And Sandstrom, Maria (2010): "Accessing Institutional Finance: A Demand Side Story for Rural India", Economic and Political Weekly, Vol.XLV, No. 37, pp. 56-61.
- Laha, Arindam. and Kuri, Pravat Kumar(2010): "Agrarian institutions and Rural development: A Micro Study in the District of Burdwan, West Bengal", Journal of Rural Development, Vol. 29, No. 4, pp. 435-448.
- Mishra, M.N. (1986): "Rural Banking for Rural Poor", Yojana, Vol. 29, No. 24, Publication Division, Government of India, New Delhi.
- 29. Mishra, S.D (2002): "Kisan Credit Cards among Weaker Sections", IBA Bulletin, pp. 22-26.
- 30. Mohan, Rakesh (2004): "Agricultural Credit in India: Status, Issues and Future Agenda", lecture delivered at the 17<sup>th</sup> National conference of Agricultural Marketing held at Indian Society of Agricultural Marketing, Hyderabad on February 5, 2004, Reserve Bank of India Bulletin, November.
- Mohanan, N (2004): "Sustainability of Credit Market in an Indian Village", Journal of Rural Development, Vol. 23, No. 3, pp. 383-392.
- (March, 2005):"Co-operative Credit System", Economics and Political Weekly, Volume No.X, No. 1, pp. 1224-1225.

- Mohan, Rakesh (2006): "Agricultural credit in India: Status, Issues and Future Agenda", Economic and Political Weekly, Vol. XLI, No. II, pp. 1013-1023.
- Masood, Humayun and Tabassum, Kaynat (2007): "Indian Agriculture: Problems and Prospects", Kurukshetra (A Journal of Rural Development), Volume No. 55, No.9.
- 35. Mishra, P.K (2008): "Rejuvenating Agriculture with a Focus on Farmer", Kurukshetra (A Journal of Rural Development), Volume No. 56, No. 5.
- Mandal, Raju (2010): "Cropping Patterns and Risk Management in the Flood Plains of Assam", Economic and Political Weekly, Vol.XLV, No. 33, pp. 78-81.
- Mishra, S.D (2010): "Kisan Credit Card- An Engine of Growth", in Tamal Dutta Chaudhuri (Ed.) (2010), Rural Financial Sector: Alternate Models, the ICFAI University Press, Hyderabad.
- Manoharan, B and Anand, V (2010): "Nabard and Kisan Credit Cards in India", Banking Finance.
- 39. Mazumder, Ritwik and Gupta, Manik (2013): "Technical Efficiency and Its Determinants in Backward Agriculture: The Case of Paddy Farmers of Hailakandi District of Assam", Journal of Regional Development and Planning, Vol. 2, No. 1, pp. 35-53.
- 40. Narayana, G.A. (1987): "Problems of Agricultural Loans", Kurukshetra (A Journal of Rural Development), Vol. 34, No. 4.
- 41. Narayanamoorthy, A (2007): "Deceleration in Agriculture Growth: Technology Fatigue or Policy Fatigue?" Economic and Political Weekly, Vol. No.XLII, No.25, pp. 2375-2377.
- 42. Prihar, R.S and Singh, Narinder (1988): "A Study into Institutional Finance for the Agricultural Sector in Punjab", Indian Journal of Agricultural Economics, Vol.43, No.3.
- 43. Purkatastha, Gautam (2004): "Credit Deepening in Farm and Non-Farm sectors in Assam", Yojana, April, pp. 28-35.
- 44. Pandit, Arun, Pandey, N.K, Lal, Barsati, Chandran K.P and Rana Rajesh (2007): "Financing Agriculture: A Study of Bihar and West Bengal Potato

Cultivation", Indian Journal of Agricultural Economics, Vol. 62, No. 3, pp. 340-349.

- 45. Patil, Balasaheb Vikhe (2008): "Agricultural Indebtedness: Crisis and Revival", Economic and Political Weekly, Vol. XLIII, No. 5, pp. 47-52.
- 46. Panicker, T. Varghese (2010): "Credit Advanced to Minorities in Scheduled Commercial Banks", Southern Economist.
- 47. Paramasivan, C. and Subramanian, T (2010): "Kisan Credit Card- Reach to unreach", Banking Finance.
- 48. Rao, H.N. (1987): "Expanding Role of Banks in Rural Economy", the Banker, Vol. 34, No. 9, New Delhi.
- Raja Rathnam, B (2004): "Impact of Institutional Credit on Socio-Economic Development of Tribals: A Study of Khammam District in Andhra Pradesh", Journal of Rural Development, Vol. 23, No. 2, pp. 245-268.
- 50. Rao, M. Bhaskar (2006): "A Study on Effectiveness of Kisan Credit Cards", Southern Economist, June, pp. 15-16.
- Rakshit, Sudipa and Dey, Nikhil Bhusan (2006): "Kisan Credit Card: An Evaluation Study In the District of Cachar, Assam", Kangleipak Business Review (A Manipur University Journal of Commerce), Vol. 4, No. 1. pp. 49-61.
- 52. Ramakumar, R and Chavan, Pallavi (2007): "Revival of Agricultural Credit in the 2000s: An Explanation", Economic and Political Weekly, December, pp. 57-63.
- 53. Rajkonwar, A.B. and Neog, Jibon (2008): "Role of Scheduled Banks in the Development of Agricultural Entrepreneurship in Karbi Anglong District of Assam", DGCCS's Journal of Commerce, Vol.V, No. 1, pp.41.
- Rao, P. Parthasarathy and Joshi, P.K (2009): "Does Urbanisation Influence Agricultural Activities? A Case Study of Andhra Pradesh", Indian Journal of Agricultural Economics, Vol. 64, No. 3, pp. 401-408.
- 55. Reddy, A. Amarender (2010): "Rural Banking in India" Yojana, pp. 43-46.
- 56. Roy, Subrata Kumar (2010): "The Changing Role of Financial Sector in the Provision of Credit for Agricultural Growth: A Study with Reference to West

Bengal", in Tamal Dutta Chaudhuri (Ed.) (2010), Rural Financial Sector: Alternate Models, the Icfai University Press, India, pp. 111-141.

- Suryakumari, C (1992): "Impact of Credit on Agricultural Output among Scheduled Tribes- An Econometric Analysis," Agricultural Situation in India, pp. 179.
- Shylendra, H.S (1996): "Institutional Reform and Rural Poor: A Study on the Distributional Performance of a Regional Rural Bank", Indian Journal of Agricultural Economics, Vol. 51, No. 3.
- 59. Singh Ahluwalia, Montek (1996): "New Economic Policy and Agriculture: Some Reflections", the Inaugural Address delivered at the 55<sup>th</sup> Annual Conference of the Indian Society of Agricultural Economics held at Institute of Rural Management, Anand (Gujarat) on November 23,1995, Indian Journal of Agricultural Economics, Vol.51, No.3, July-Sept., pp. no. 412-425.
- 60. Sharma, Pravesh (1999): "Agriculture in the New Millennimum", Banking Finance, Volume No. 12, No. 2, February, pp. no. 29-30.
- 61. Sarkar, A.N and Dodkey, M.D (2002): "Kisan Credit Card Scheme –An Evaluation", SBI Monthly Review, January, pp. 37-55.
- 62. Shete, N.B (2002-03): "Kisan Credit Card: An Innovation in Rural Credit", Vinimaya, Vol. XXIII, No 1, pp. 33-39.
- 63. Sidhu, R.S and Gill, Sucha Singh (2006): "Agricultural Credit and Indebtedness in India: Some Issues", Indian Journal of Agricultural Economics, Vol.61, No.1.
- 64. Sharma, H.R (2006): "Incidence of Indebtedness in Rural India: A State level analysis", Journal of Rural Development, Vol. 25, No. 4, pp. 507-536.
- 65. Singh, Gurmeet (2007): "Importance of Rural Credit in Indian Agriculture", Kurukshetra (A Journal of Rural Development), Vol. 55, No. 9, pp. 31-38.
- 66. Singh, Gurmeet (2009): "Need and Nature of Rural Credit in India", Kurukshetra (A Journal of Rural Development), Volume No.58, No.1.
- 67. Singh Shivay, Yashbir (2009): "Union Budget 2009-10: It's Impact on Agriculture", Kurukshetra (A Journal of Rural Development), Volume No.57, No.10.

- Singh, Karam, Singh, Sukhpal and Kingra, H.S (2009): "Agrarian Crisis and Depeasantisation in Punjab: Status of Small \Marginal Farmers Who Left Agriculture", Indian Journal of Agricultural Economics, Vol. 64, No. 4, pp. 585-603.
- 69. Sud, Surinder (2010): "Pushing Agricultural Growth" Yojana, A Development Monthly, March, pp 30-32.
- 70. Sud, Surinder (2012): "Agricultural Development", Yojana, A Development Monthly, Vol. 56.
- Singh Shivay, Yashbir and Rahal, Anshu (2013): "Rural Development Budget 2013-14: Agriculture Gets Jump", Kurukshetra (A Journal of Rural Development), Volume No. 61, No. 6, April, pp. no. 16-23.
- 72. Siva Ramakrishna, P and Bhagavan Reddy, B (2014): "Causes of Overdues of Agricultural Credit by Institutional Agencies by farmer Category-Wise in Select Villages of S.p.s.r. Nellore District, Andhrapradeh", PARIPEX -INDIAN JOURNAL OF RESEARCH, Volume- 3, Issue-7, pp. 35-37.
- 73. Tripathy, K.K (2004): "Co-Operative Credit in Rural India", Yojana, April, pp. 23-27.
- 74. Thorat, Y.S.P (2006): "Rural Credit in India: Issues and Concerns", Presidential Address delivered at the 65<sup>th</sup> Annual Conference of the Indian Society of Agricultural Economics held at Punjab Agricultural University, Ludhiana (Punjab) on November 24, 2005, Indian Journal of Agricultural Economics, Vol.61, No.1.
- Tripathy, K.K and Jain, S.K (2007): "Agriculture in the Post Reform Era: Issues, Challenges and Policy Optios", Kurukshetra (A Journal of Rural Development), Vol. 55, No. 9, pp.3-10.
- Tripathy, K. K (2013): "Rural Development Budget 2013-14: Allocation for Inclusive Growth", Kurukshetra (A Journal of Rural Development), Volume No.61, No.6, April, pp. 3-7.
- 77. Umdor, Sumarbin (2006): "Overview of the Rural Credit Markets in the North-Eastern Region of India", Journal of Rural Development, Vol. 25, No. 3, pp. 425-444.

#### **Books:**

- Datt, Ruddar and Sundharam (1999): "Indian Economy", New Delhi, S.Chand and Company Ltd., 54<sup>th</sup> edition.
- 2. Dhar, P.K (1999): "Indian Economy", New Delhi, Kalyani Publications, 13<sup>th</sup> enlarged edition.
- 3. Dhar, P.K (1999): "A Text Book of Higher Secondary: Economics", Assam, Ashomi Prakashani, Volume No. I, New edition.
- 4. Das,S.T (2005): "Tribal Life of North-Eastern in India", New Delhi, Gyan Publication House.
- 5. Dhar, P.K (2008): "Indian Economy", New Delhi, Kalyani Publications.
- 6. Ghosal, S.N (1972): "Agricultural Financing in India", Bombay, Asia Publishing House.
- 7. Leki, R.K. and Singh, Joginder (1996): "Agricultural Economics", New Delhi, Kalyani Publications.
- 8. Negi, Bhupal Singh (1990) "Co-Operative Credit and Regional Development (A study of Pauri-Garhwal)", New Delhi, Deep and Deep Publications.
- 9. Narasaiah, M. Lakshmi and Venkatesulu, L (1999) "Financing of Agriculture by Commercial Banks", New Delhi, Discovery Publishing House.
- Narasaiah, M. Lakshmi (2004) "Institutional Finance for Agricultural Development", New Delhi, Sonali Publications.
- 11. Narasaiah, M. Lakshmi and Veerachari, K (2009) "Commercial Banks and Agricultural Finance", New Delhi, Sonali Publications.
- 12. Phukan, Umananda (1990): "Agricultural Development in Assam", New Delhi, Mittal Publications.
- 13. Purkayastha, Gautam (2008): "Rural Credit in Disarray: Moneylender's Credit or Globalization's Discredit", New Delhi, Gyan Publishing House.
- 14. Rayudu, C.S (1991): "Rural Credit in India", New Delhi, Mittal Publications.
- 15. Singh, Balwinder (2000): "Agricultural Credit: Sources, Problems and Emerging Issues", New Delhi, Deep & Deep Publishing Pvt. Ltd.

- 16. Soni, R.N (2006): "Leading Issues in Agricultural Economics", New Delhi, Vishal Publishing Company Ltd.
- 17. Singh, N. Bhupendro (2007): "Capital Formation in Agriculture Sector of Manipur (1972-1997)", New Delhi, Akansha Publishing House.
- Sinha, Mithilesh Kumar and Singh, Neeraj Kumar (2008): "Constraints Facing Eastern Indian Agriculture: Need for Policy Intervention" edited by Anil Kumar Thakur and K.B.Padmado (2008): "Growth and Diversification of Agriculture", Deep and Deep Publications Pvt. Ltd., New Delhi, pp. no. 201-214.
- Sivachithappa, K and Thimmaiya, T.D (2010): "Banking in Rural Areas and Agricultural Development: A Regional Perspective", New Delhi, Adhyayan Publishers & Distributors.
- Vanloon, Gary.W, Patil, S.G and Hugar, L.B (2005): "Agricultural Sustainability and Strategies for Assessment", Sage Publications India Pvt. Ltd., New Delhi.

#### **Reports :**

- 1. Annual Reports of Reserve Bank of India, 2008-09 to 2013-14.
- 2. Annual Report (2009-2010): Department of Agriculture and Cooperation, Ministry of Agriculture, Government of India, published in 2010.
- 3. Annual Report (2013-14): Department of Agriculture and Cooperation, Ministry of Agriculture, Government of India, published in March, 2014.
- 4. Economic Survey, Assam (2011-12), Directorate of Economics and Statistics, Assam. Planning and Development Department, Government of Assam.
- Economic Survey, Assam (2013-14), Directorate of Economics and Statistics, Assam. Planning and Development Department, Government of Assam.
- District Census Handbook, Hailakandi, Series-19 Part XII B, Census of India 2011, Assam, Village and Town Wise Primary Census Abstract (PCA), Directorate of Census Operations, Assam.

- 7. NABARD (2005-06): "Potential Linked Credit Plan (2005-06)", Hailakandi District, Assam.
- 8. NABARD (2011-12): "Potential Linked Credit Plan (2011-12)", Hailakandi District, Assam.
- 9. NABARD (2012): Annual Report published by NABARD of the year 2011-12.
- NABARD (2012-13): "Potential Linked Credit Plan (2012-13)", Hailakandi District, Assam.
- NABARD (2013): Annual Report published by NABARD of the year 2012-13.
- 12. NABARD (2013-14): "Potential Linked Credit Plan (2012-13 to 2016-17) with specific reference to 2013-14", Hailakandi District, Assam.
- NABARD (2014): Annual Report published by NABARD of the year 2013-14.
- 14. Report of the Expert Committee on Rural Credit (July 2001) NABARD, Mumbai.
- 15. Report on Trend and Progress of Banking in India, 2004-05 to 2012-13.
- 16. Report of the Expert Group on Investment Credit, Indian Journal of Agricultural Economics, Vol.61, No.2.
- 17. Report of the Task Force on Credit Related Issues of Farmers, 2010, Ministry of Agriculture, Government of India.
- 18. Statistical Handbook of Assam (2013): Directorate of Economics and Statistics, Government of Assam.
- 19. Status Paper (2013-14): Agriculture Department, Hailakandi district, Assam.
- 20. Tenth Five Year Plan (2002-2007), Vol. II, Sectoral Policies and Programmes, Planning Commission, GOI.

## Ph.D Thesis :

 Rakshit, Sudipa (2006): "Performance of Commercial Banks in Agricultural Financing (A case study of Cachar district, Assam during 1990-91 to 2003-04), a published thesis submitted to Assam University.

## Websites :

- 1. Unit 1: an Introduction to Banking. Available at (https://online.vmou.ac.in) accessed in 26/06/2015.
- "An overview of the Banking Sector, Section I: Banking System in India". Available at (shodhganga.inflibnet.ac.in) accessed in 26/06/2015.
- 3. Banking in India accessed in 26/06/2015.