

A STUDY ON ROLE OF NABARD

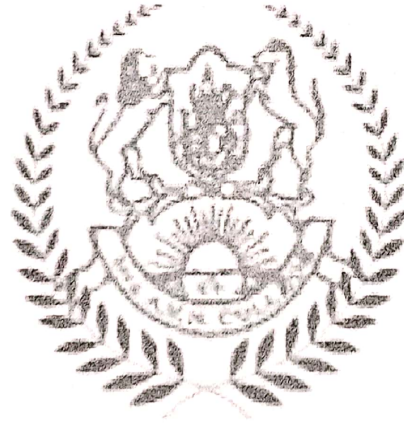
*A Project report submitted in partial fulfillment for the award of the bachelor of
Commerce(B.Com)5th Semester End Examination, december-2021*

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DEPARTMENT OF COMMERCE
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DECEMBER-2021

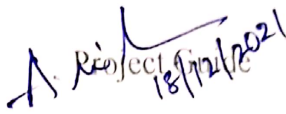
CERTIFICATE

Certified that this **A STUDY ON ROLE OF NABARD** is the bonafide work of **VASUPILLI V LAKSHMI** who carried out the project work under my supervision.


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DECLARATION

I here by declare that study entitled "A STUDY ON ROLE OF NABARD is an research work done by me and submitted to the MRS A.V.N College,Visakhapatnam,for the fulfillment of the 5 semester and Examination. I also declare,that this or any part of it has not been submitted to any other university for the award of any degree or diploma.

Station :Visakhapatnam

Date : 16/12/2021

V. Venkatalakshmi

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Index

S.NO	content	Page no
1	Chapter- 1: Concept of NABARD	1-5
2	Chapter- 2: NABARD	6-12
3	Chapter-3: Functions of NABARD credit role	13-20
4	Chapter-4: Promotional role of NABARRD	21-27
5	Chapter-5: Development roles of NABARD	28-33
6	Chapter-6: Latest schemes of NABARD	34-39
7	Chapter-7: Gender development	40-42
8	Chapter-8: Supervisory role of NABARD	43-47
9	Chapter-9: NABARD and MICRO FINANCE in india	48-57
10	BIBLIOGRAPHY	58

CHAPTER 9

NABARD AND MICRO FINANCE IN INDIA-

9 Background

The post nationalization period in the banking sector witnessed substantial amount of resources being earmarked towards meeting the credit needs of the poor. The banking network underwent an expansion phase without comparables in the world. The branch expansion was synergised with massive manpower recruitment drive for manning such branches. Credit came to be recognized as a remedy for many of the ills of the poverty. Credit packages and programmes were designed based on the perceived needs of the poor. Programmes also underwent qualitative changes based on the experiences gained. Besides the programmes initiated by the Central Government, a large number of credit-based programmes were introduced by the state governments with large resource allocations.

While the underlying objectives were laudable and substantial progress was achieved, credit flow to the poor, and especially to poor women, remained low. This led to initiatives that were institution led, that attempted to converge of the existing strengths of rural banking infrastructure and leverage this to better serve the unbanked poor. The pioneering efforts at this were made by National Bank for Agriculture and Rural Development (NABARD), which was vested with an enviable task of framing appropriate policy for rural credit, provision of technical assistance, backed liquidity support to banks, supervision of rural credit institutions and other development initiatives.

**A STUDY ON RETAIL BANKING SERVICES IN SBI
VISAKHAPATNAM**

A project report submitted in partial fulfilment for the award of Bachelor of
Commerce (B.Com) 5th Semester end examination December 2021

Submitted by

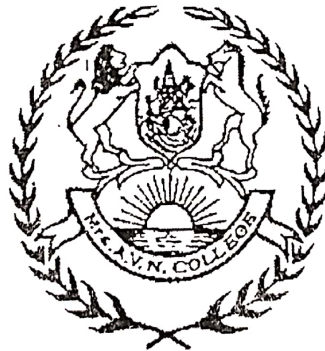
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DECEMBER 2021

DECLARATION

I, hereby, declare that study entitled **RETAIL BANKING IN SBI BANK** is an original research work done by me and submitted to the Mrs.A.V.N.College, Visakhapatnam, for the fulfilment of the 5thSem end examination. I also declare, that this or any part of it has not been submitted to any other university for the award of any degree or diploma.

Location: Visakhapatnam

Date: 14-12-2021

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