



**A Statistical study on Impact of Recent Indian Agricultural Policy on
NABARD, functioning for Self Help Groups(SHG) in Development of
Rural India**

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Abstract :

NABARD is an apex Development Bank authorized for providing and regulating credit and other facilities for the promotion and development of agriculture, small-scale industries, cottage and village industries, handicrafts and other rural crafts and other allied economic activities in rural areas with a view to promote integrated rural development and prosperity and for matters connected therewith. NABARD is also known for its 'SHG Bank Linkage Program' which encourages India's banks to lend to [[self-help group (finance)|self-help groups]] (SHGs). Because SHGs are composed mainly of poor women, this has evolved into an important Indian tool for microfinance. As of March 2006, 22 lakh SHGs representing 3.3 crore members had to been linked to credit through this program.

Keywords: NABARD, SHG(self-help group), Indian tool for microfinance

1.1 Introduction of NABARD

National Bank for Agriculture and Rural Development (NABARD) is an apex development bank in India having headquarters based in Mumbai (Maharashtra) and other branches are all over the country. The Committee to Review Arrangements for Institutional Credit for Agriculture and Rural Development (CRAFICARD), set up by the Reserve Bank of India (RBI) under the Chairmanship of Shri B. Sivaraman, conceived and recommended the establishment of the National Bank for Agriculture and Rural Development (NABARD). It was established on 12 July 1982 by a special act by the parliament and its main focus was to uplift rural India by increasing the credit flow for elevation of agriculture & rural non farm sector and completed its 25 years on 12 July 2007. It has been accredited with matters concerning policy, planning and operations in the field of credit for agriculture and other economic activities in rural areas in India. RBI sold its stake in NABARD to the Government of India, which now holds 99% stake.

1.2 Roles of NABARD

NABARD is the apex institution in the country which looks after the development of the cottage industry, small industry and village industry, and other rural industries. NABARD also reaches out to allied economies and supports and promotes integrated development. And to help NABARD discharge its duty, it has been given certain roles as follows:

1. Serves as an apex financing agency for the institutions providing investment and production credit for promoting the various developmental activities in rural areas

3.3.2 Number of research papers per teacher in the Journal notified on UGC website during 2020-21.

Title of the Paper	Name of the author/s	Department of the teacher	Name of Journal	Year of Publication	ISSN / ISBN No.	Link to the recognition in UGC enlistment of the Journal / Digital Object Identifier (doi) number		
						Link to website of the Journal	Link to paper	Is it listed in UGC Care list/Scopus/ Web of Science/other
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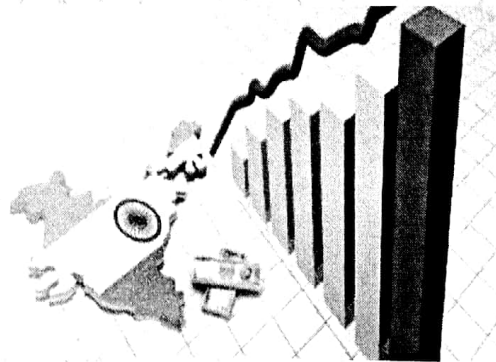
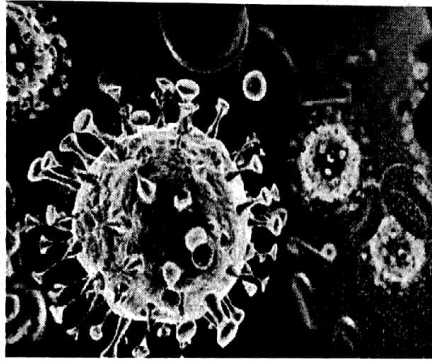
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