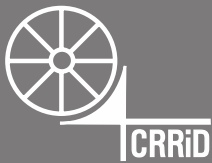


About the Author

Presently holding the RBI Professorial Chair in Centre for Research in Rural and Industrial Development (CRRID), Chandigarh, Dr. Satish Verma has about 45 years of university level teaching and research experience. He has recently completed a NABARD research project on 'Farmer Producer Organizations & Agri-marketing: Experiences in Selected States, Relevance and Their Performance in Punjab' that has been widely appreciated for its policy implications and suggestions. His other research works include "Rural Credit and Financial Penetration in Punjab", "Slow Down, Banks and Role of Apex Banking Institutions in the Market Economy of India: The Way Forward", and "Rural Indebtedness in Punjab and Other States: Problems and the Way Out".



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Rural Credit and Financial Penetration in Himachal Pradesh

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About the Book

Banking in Himachal Pradesh though remains mostly rudimentary yet it has expanded immensely particularly in the rural areas reducing the rural-urban disparities. People in the state are credit shy. But, they have exhibited a high order of credit discipline. Non-institutional sources, in particular the friends and relatives, play a dominant role in the rural credit market in the state. These and several other issues, using the field survey data, have been comprehensively analysed in this book. In addition, the book fills the void in the scant literature on banking in Himachal Pradesh.

Centre for Research in Rural and Industrial Development, Chandigarh is affiliated with Indian Council of Social Science Research (ICSSR), New Delhi.