FINANCIAL PERFORMANCE OF THE HIMACHAL PRADESH GRAMEEN BANK

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ABSTRACT
Himachal Pradesh Grameen Bank has been established with the main objective of developing rural areas of the state. Majority of the poor people living in rural areas who depends on informal sources of finance like landlords, moneylenders and traders etc. but they exploit the rural people by charging high rate of interest and force to sell their crops and other material at low price. Without finance rural people faces so many problems like lack of fertilizer, seeds, equipment, water & electricity and other facilities. Himachal Pradesh Grameen bank is providing finance to theses rural people to come out from the financial problems and secured the financial assistance to agriculture in the state. The study is concentrated on Himachal Pradesh Grameen Bank to provide financial support to agriculture and performance of the bank in various identified rural areas.

KEY WORDS: Credit facilities to agriculture, Performance of HPGB, and RRBs.

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