



RURAL BANKING IN INDIA: TRENDS, CHALLENGES AND ROAD AHEAD

Neha Dangi* ; Pawan Kumar**

*Research Scholars,
Department of Commerce,
Kurukshetra University,
Kurukshetra, India.

**Research Scholars,
Department of Commerce,
Kurukshetra University,
Kurukshetra, India.

ABSTRACT

In India out of 6, 00,000 villages only 50,000 have access to finance. The situation has become so worse that there is a vital need to speed up branch expansion in rural areas. The highest number of households is in India (145 million with 800 million people) but they are omitted from banking. Therefore, RBI and the Government plan to extend financial services to every nook and corner in the next five years. The research paper focuses on the trends related to rural banking in India, the challenges faced by it and its future prospects or the road ahead in front of rural banking in India which is needed to be crossed successfully.

KEYWORDS: *Regional Rural Banks, Rural Banking, Branch Expansion, Trends and Challenges.*