

# **ROLE OF COMMERCIAL BANK IN RURAL DEVELOPMENT - A STUDY ON CENTRAL BANK OF INDIA, GHOGRAPAR BRANCH**

**A PROJECT REPORT SUBMITTED TO**



**Gauhati University**

**Guwahati-14**

**In partial fulfilment of the requirement for the award  
of degree of Bachelor of Commerce**

**SUBMITTED BY**

**MD SAHIL KHAN**

**Roll No. : UC-211-200-0237**

**GU Reg. No. : 21025616**

**Year : 2023-24**

**Under the Supervisor of**

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**Assistant Professor**

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**Nalbari Commerce College, Nalbari**

## **DECLARATION**

I hereby declare that the Project Report entitled "*Role of Commercial Bank in Rural Development- A Study on Central Bank of India, Ghograpar Branch*" submitted by me for partial fulfillment of **Bachelor of Commerce 6th Semester** under Gauhati University, Ghy-14 is my own original work and has not been submitted earlier to Gauhati University or to any other institution for the fulfillment of the need for any course of study.

Date : 20/05/2024

Place : Nalbari

*Md. Sahil Khan*  
**Signature**

**MD SAHIL KHAN**

**B.Com 6th Semester**

**ROLL NO.: UC-200-211-0237**

**REG. NO. : 21025616 OF 2023-24**

**NALBARI COMMERCE COLLEGE,**

**NALBARI**

# CERTIFICATE

This is to certify that **Md Sahil Khan** Student of **B.Com 6<sup>th</sup> Semester 2024**, Nalbari Commerce College Nalbari under Roll No **UC-211-200-0237**, Registration No.-**21025616** of 2021-22 has carried out and independent research study entitled "**ROLE OF COMMERCIAL BANK IN RURAL DEVELOPMENT- A STUDY ON CENTRAL BANK OF INDIAN, GHOGRAPAR BRANCH**" was working Under my supervision and guidance of his Project Work for the course Bachelor of Commerce under Gauhati University.

This study is original in nature and outcome of his own research effort. He has been found to be hard working and sincere.



Signature of supervisor

Place: Nalbari

Name: **Mercy Engtipi**

Date: 19/05/2024

Designation: Assistant professor

Department: Management

Nalbari Commerce College, Nalbari

'Not Responsible for the mistakes'



## TYPES OF CONTENTS

Chapter : 1	1.1	Introduction
	1.2	Nature of problems.
	1.3	Objectives of study
	1.4	Importance of study
	1.5	Limitation
	1.6	Chapterisation
	1.7	Data and methodology
Chapter : 2		<u>Description About Study Area</u>
	2.1	Introduction
	2.2	Geographical location
	2.3	Physical features
	2.4	Cultural Prospectives
	2.5	Soil and climate
	2.6	Climate and Rainfall
	2.7	Political and administrative Structure
	2.8	Population
	2.9	Literacy and Education
	2.10	Medical Services
	2.11	Economy.

	2.12	Agriculture and Industrial Position
		<u>Description about Sample Area</u>
Chapter : 3	3.1	Introduction
	3.2	Geographical location
	3.3	Physical features
	3.4	Cultural Prospectives.
	3.5	Soil and Climate
	3.6	Climate and Rainfall
	3.7	Political and administrative structure
	3.8	Population
	3.9	Literacy and Education
	3.10	Medical Services
	3.11	Economy
	3.12	Agricultural and Industrial Position
Chapter : 4		<u>Presentation of facts</u>
	4.1	Secondary data analysis
	4.2	Primary data analysis
	4.3	Findings
	4.4	Comparisons of Secondary data and Primary data.

## Summary and Conclusions.

Chapter: 5	5.1	Summary and Conclusion
	5.2	Implication and conclusion
	5.3	Suggestion and Recommendation



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**Date :** 20/05/2024

**Place :** Nalbari

*Md. Sahil Khan*  
**With sincere Regards**

**Name : Md Sahil Khan**

## INTRODUCTION

1.1 Introduction: A commercial Bank is a financial Institution which Performs the functions of accepting deposit from the General Public and giving loans for investment with the aim of earning profit.

In fact, commercial Bank as their name, suggests, are Profit seeking institutions. i.e., they do Banking Business to earn Profit. They generally finance trade and commerce with short-term loans. They charge high rate of interest from borrowers but pay much less rate of interest becomes Pay the main source of Profit of the banks. The two most distinctive features of a commercial Banks are borrowing and lending. i.e., accepting of deposit and lending of deposit money to Projects to earn interest offered by the banks to depositors is called