



**भारतीय रिज़र्व बैंक**  
**RESERVE BANK OF INDIA**

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संचार विभाग, केंद्रीय कार्यालय, एस.बी.एस.मार्ग, मुंबई-400001

Department of Communication, Central Office, S.B.S.Marg, Mumbai-400001

फोन/Phone: 022- 22660502

September 13, 2019

## **Report of the Internal Working Group to Review Agricultural Credit**

The Reserve Bank of India had announced the constitution of the Internal Working Group (IWG) to Review Agricultural Credit in its [Statement on Development and Regulatory Policies dated February 07, 2019](#) during the Sixth Bi-monthly Monetary Policy Review, 2018-19.

The scope of the review inter alia, included the following:

- i. Credit reach: institutional credit, measures and factors/drivers that influence reach
- ii. Cost effective and inclusive system: ease of credit and inclusiveness
- iii. Credit Discipline: impact of loan waivers on state finances and agricultural credit

After several consultations and deliberations, the Internal Working Group has submitted its [report](#) to the Governor, Reserve Bank of India on September 06, 2019.

**Press Release : 2019-2020/697**

**Yogesh Dayal**  
Chief General Manager