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RESERVE BANK OF INDIA

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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.

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