

carefully by the employees of the bank, the operation time should be reduced to satisfy the customers of the bank, the complaint should be handled then and there by the employees of the bank, regarding complaint customers should receive follow up contact by the employees of the bank, there should be a personal touch between the customers and employees. Banks, Government and Chartered Accountants need to re-evaluate their pre-conceived notions about the commercial opportunities in serving the rural and agricultural sector. Banks can achieve commercial success and helps in societal improvement if it conceives the products and services keeping these segments in mind. Banks must also strengthen their credit delivery systems for Rural India. Today, finance and banking systems are very strong. It is time to focus on people at the bottom of the pyramid and align all sections with the systems that have been put in place. We can also conclude that there are a lot of untouched and unexplored areas for fulfilling social and professional commitments. There are tremendous opportunities for Bankers to excel in the agriculture and rural sectors and it all depends on how best one capitalizes these.

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