

SCHEME OF PRESENTATION

The thesis has been presented in three parts. The **first part** contains the background, rationale of the study and the research methodology. In the **second part** the analysis of priority sector advances and identification of critical recovery factors have been attempted. Sections I to IV of this part deal with agriculture, SSI, other priority sector and total priority sector advances, respectively. In section five of this part, the RBI guidelines for improving the recovery performance of commercial banks have been given and their implementation by the commercial banks has been evaluated. The **third part** of the thesis contains main findings of the study and a few suggestions, based on the findings, to improve the recovery of priority sector advances.