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Q61

The Service Area Approach was implemented under the purview of (a) Integrated Rural Development Programme (b) Lead Bank Scheme (c) Mahatma Gandhi National Rural Employment Guarantee Scheme (d) National Skill Development Mission
Official key: B.

UPSC Civil Services Prelims 2019 · General Studies · 2 marks · Economy

Indian economy, budget, schemes - Prelims GS Paper I.

Explanation**(a)**

(a) Integrated Rural Development Programme was a self-employment subsidy scheme of the 1980s. **Service Area Approach** was a banking-area plan, not an IRDP window, so this is not the key.

(b) Official key

(b) **Lead Bank Scheme**. **Service Area Approach** was introduced in 1989 under that scheme: each rural and semi-urban branch was given a compact set of villages whose credit needs it had to plan. That is the official key.

(c)

(c) MGNREGS is a demand-driven wage-employment guarantee of 2005. It is not the parent of **Service Area Approach**, so it is not the key.

(d)

(d) National Skill Development Mission is a skills umbrella. It does not implement village-wise bank service areas, so it is not the key.

Summary

Official key is (b). **Service Area Approach (1989)** sat under the **Lead Bank Scheme**. Each designated branch served a cluster of villages and prepared a credit plan. IRDP, MGNREGS and the Skill Mission are different instruments. Honour (b).

Related possible facts

These can be asked in a future Prelims paper.

Lead Bank Scheme

1969; one bank leads district credit planning

Service Area Approach

April 1989; 15-25 villages per rural/semi-urban branch

SLBC / DLCC

State and district coordination forums for the Lead Bank

Priority sector

Service-area plans fed agricultural and small-borrower credit

RRBs

Also brought under Service Area Approach

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