

ROLE OF REGIONAL RURAL BANK IN PROMOTION OF SELF HELP GROUP IN INDIA-AN ANYLYTICAL STUDY

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ABSTRACT

The establishment of regional rural banks is a landmark in the history of Indian Banking, since the beginning of the planning era in India. One of the main policies has been to streamline and strengthen its rural economy and to uplift the level of living of the people belonging to weaker sections as well as down trodden areas. For supplementing this objective, the financial institutions marched with dynamic and innovative program. Apart from the opening the special credit facilities for the weaker section, the rural banks also make available necessary inputs for agricultural and enable the rural poor's to adopt subsidiary occupation which will go a long way in tackling the ticklish problems of unemployment (*Tyagi: 1992*)

SHG is conceived as a sustainable people's institution, which provides the poor with the space and support necessary for them to take effective steps towards achieving greater control of their lives in society. The focus is on mobilizing the poor to pool their own funds, build their capacities, and empower them to leverage external credit. In India, though SHGs are formed for various purposes the principal objective lies in the promotion of livelihoods of their members through collective saving and investment activities.

Key words:-REGIONAL RURAL BANK (RRB'S), SELF HELP GROUP (SHG'S), PROMOTION

INTRODUCTION

Indian banking industry, the backbone of the country's economy, has always played a key role in prevention the economic catastrophe from reaching terrible volume in the country. It has achieved enormous appreciation for its strength, particularly in the wake of the worldwide economic disasters, which pressed its worldwide

counterparts to the edge of fall down. If we compare the business of top three banks in total assets and in terms of return on assets, the Indian banking system is among the healthier performers in the world. This sector is tremendously competitive and recorded as growing in the right trend. In recent times, the profitability and viability of regional rural banks (RRBs) in India has come to occupy the attention of regulators and policymakers alike. Recent empirical findings in this context point to the fact that several constraints, such as unsuitable increases in lending interest rates, given the evidence of declining unit total costs of banks may have impeded the growth in loans. In addition inappropriate implementation of policy programmes, inadequate infrastructure, staff motivation at the field level, etc have led to the poor financial performance of RRBs. *(Das and Gosh:2004,)*

Regional Rural Banks have been in existence for over three decades in the Indian banking sector. Inception of RRB's can be seen as a unique experiment as well as experience in improving the efficacy of rural credit delivery mechanism in India. RRB's are the youngest member of the family of rural credit institutions setup in India. (Kanvind: 1987) During the period from the setting up of the first RRB on 2 October 1975 and March 12 1976 a total number eleven RRB's were setup in the country. **(Bhatt: 1988)** The RRB's by virtue of their nature have banking operations only to a limited area. Virtually their objective is to extend financial assistance to the weaker sections of the community. *(Rayudu: 1989,,)*. A remarkable feature of their performance over the past three decades has been the massive expansion of their retail network in rural areas. (Mis,'4': 1994,). The emphasis has been laid on rapid branch expansion in the relatively underdeveloped areas. The total number of RRB's as well as its branches has increased covering most of the districts of the States. The policy of branch expansion of RRB's has such as to sub serve to one of the basic objectives behind the setting up of RRB in tile country the increase in availability of banking facilities ill tile un—banked regions and in the rural areas of the country which were hitherto lacking in sufficient banking facilities. *(Bhatt: 1988,)*.

Again there has been a significant progress in respect of deposit mobilization of RRBs with the improvement in the number of RRB's and expansion in the branches network in the operational areas, their deposits and advances also increased substantially. Deposit mobilization in rural areas is one of the major objectives of RRB's. It may be mentioned the efficiency of any credit agency depends on the extent to which it is able to mobilise the savings of the community in the form of deposits. This is more important in case of RRB's as their deposits help poor idle money and put it to productive lending for the rural people. Insufficient mobilization will very much affect all the sections of the rural economy. Every RRB's enjoys the status of scheduled commercial bank and therefore empowered to mobilise deposits. Their achievements in the sphere of deposit mobilization must be evaluated in the perspectives of the rural background and the poor clientele that they have to serve. *(Dangwal and Gairola: 1999,)*

The RRB's have extending financial assistance only to the weaker section & community like small and marginal farmers, agricultural labour, rural artisan, small traders, self-employed etc. En the initial year contribution of RRB's was outstanding. *(Rayudu: 1989).*

OBJECTIVE OF THE STUDY:-

- 1. To study the role of Regional Rural Bank (RRB's) in promotion of Self Help Groups (SHG's).***
- 2. To study the importance of existence of RRB's in Indian Economy.***

RESEARCH METHODOLOGY:-

The study is descriptive type of research based on secondary information. In order to attain the objectives of the study thorough review of related literature was carried out. This exercise though was not very difficult yet but time consuming. The paper is fully based on secondary sources. The secondary materials have been collected from the journals, books, Manuals, articles and internet web sites etc.

LIMITATIONS OF THE STUDY:-

Major limiting factor is that the study is fully based on secondary sources. The second major limitation of this study may be the conclusion of the study which may or may not be up to the mark or justifiable for many researchers, academician, and institutions with regard to the role of the RRB's in promoting SHG's as the study is totally based on secondary sources.

IMPORTANCE OF THE STUDY:-

The study focuses on role of Regional Rural Bank in promotion of Self Help Group. Despite a lot of researches having been undertaken in the field of SHG's in general and its role in upliftment of rural poor in particular, the task of finding out the role of various financial institution supporting SHG's specially the Regional Rural Bank (RRB's) needs more attention. Most of the studies focus on immediate upliftment and empowerment by SHGs but this study focuses on the role performed by RRB for upliftment of rural economy of the country and to remove the rural poor from the exploitation /clutches of local money lenders available in particular village or area. It is emphasized in general that rural development and development of the country go hand in hand but it also true that without the performance of RRBS in rural area social-economic empowerment is at best weak. .However, in this study we are confining to the area of role of RRBS in Socio- Economic empowerment of rural people through SHGs.

DISCUSSION:-**CONCEPT OF REGIONAL RURAL BANK**

The concept of regional rural banks combines the local feel and familiarity with the rural problems which the co-operatives possess and the degree of business organization, ability to mobilise deposits, access to control money market and the modernized outlooks which the commercial banks have. (*Lall: 1983*). A rural credit bank may be said as a primary banking institution set-up to serve a compact group of villages generally working as a co-operative or as a subsidiary bank of a commercial bank, functioning or Set—up in a rural areas for the

purpose of providing banking and credit facilities in that area. (*Kumar: 1990*). Traditionally, commercial banks concentrated on the trade & commerce in urban areas. It was therefore, found unsuitable to meet the rural credit needs, Therefore, the need of a separate rural banking organization was felt in late 19th century and took concrete shape only after passing of the co-operative societies Act of 1904, which paved the way for the introduction of the co-operative society system in India. Rural Banking Enquiry Committee 1949 while considering the measures for the extension of banking on the rural areas. Recommended that co-operative institutions are the appropriate agencies for providing credit and should therefore, receive special attention and assistance (*Choure: 1997*)

ORIGIN OF REGIONAL RURAL BANKS (RRBs)

The Prime Minister consequent on the declaration of the emergency in the country in June 1975, announced the economic programme, which among many other things, aimed at “devising alternative agencies to provide institutional credit to landless labourers, rural artisan and small and marginal farmers, in the context of steps being initiated, also under the programme, to liquidate rural indebtedness of those class of people”. A working Group appointed by the Government of India under the chairmanship of M Narashimham examined the question in detail and the **Regional Rural Bank Ordinance** was promulgated by the president on 26th September 1975 and came into force with immediate effect. It is out of the recommendations of this Working Group and the ordinance that the scheme of Regional Rural Bank (**RRBs**) emerged. (**S.S.M Desai 1983**)

The establishment of regional rural banks is a landmark in the history of Indian Banking. Since the beginning of the planning era in India. one of the main policies has been to streamline and strengthen its rural economy and to uplift the level of living of the people belonging to weaker sections as well as down trodden areas. For supplementing this objective, the financial institutions marched with dynamic and innovative programmes. Apart from the opening the special credit facilities for the weaker section, the rural banks also make available necessary inputs for agricultural and enable the rural poor to adopt subsidiary occupation which will go along

way in tackling the ticklish problems of unemployment (*Tyagi: 1992*). Credit is a key element in modification of rural economy. (*Shekhar: 1997*). The number of institutions failed to penetrate the rural areas as the benefits of the institutional credit continued to be concerned by the influential and economically and politically powerful sections of the society. The problems of inequality went on to be serious day by day. Hence, the need was felt for establishing a financial institution specialized to cater to the need of the rural poor in order to fulfill the regional and financial gap in the financial credit available to rural areas. (*Kurnar: 1990*) Agriculture needs considerable capital. Indian farmer is not in a position to improve his own capital for his cultivation has to depend upon money-lenders. Another concept of importance on which the Regional Rural Banking system has evolve is its low cost” rural base institutions are therefore “eminently suited to implement schemes in the rural areas”, with its local touch and language. (Mello: 1986).

After successive amalgamations, the number of RRBs in the country as on 31 March 2018 stood at 56, with a network of 21,747 branches covering 683 notified districts in 27 states and the union territory of Puducherry. There is no RRB in Sikkim, Delhi, Andaman & Nicobar Islands, and Goa. Various initiatives taken during 2018–19 towards development of RRBs.

NABARD provided extensive inputs to the Government of India for building the road map for Phase III of the amalgamation of RRBs initiated in 2018–19, which aims to reduce the number of RRBs in India to 40 (the count was at 53 as on 31 March 2019). A proposal of recapitalization of ten RRBs, viz., Odisha Gramya Bank, Utkal Grameen Bank, Madhyanchal Gramin Bank, Vidharbha Konkan, Ellaquai Dehati Bank, Nagaland Rural Bank, Bangiya Gramin Vikash Bank, Sutlej Gramin Bank, Assam Gramin Bank, and Uttar Bihar Gramin Bank was sent to Government of India. The total amount requested for capitalization was 1,058.98 crore with a 50% contribution from the central government. During 2018–19, recapitalization assistance of 108 crore was released to four RRBs, viz., Madhyanchal GB (46.73 crore), Utkal GB (57.87 crore), Nagaland GB (0.93 crore) and Arunachal Pradesh GB (2.47 crore) by Government of India. (Annual Report NABARD 2018-2019)

In India several mechanisms/approaches for delivering /providing microfinance services to the poor people have emerged. These mechanisms /approaches are:

- 1) Conventional weaker section Lending by Banks,
- 2) Microfinance institutions,
- 3) Self-Help Group-Bank Linkage Programmes:- In February 1992, the NABARD launched this programme with the support of Reserve Bank of India. Under this programme, small groups of the poor were encouraged to pool their savings regularly and from this pool, small interest bearing loans were made to members. Later on, bank credit was made available to the self-help group to increase its resources for giving loans to its members

Pradhan Mantri Jan-Dhan Yojana (accounts opened as on 22.02.2017)

(All figures in crores)

Bank Name	Rural	Urban	Total	No. of Rupaya Card	Aadhar Card Seeded	Balance In accounts	Percentage of Zero Balance Accounts
Public Sector Bank	12.18	10.04	22.22	17.32	13.99	51003.87	25.32
Regional Rural Bank	4.00	0.65	4.65	3.44	2.50	11462.12	20.81
Private Bank	0.54	0.36	0.90	0.83	0.40	2254.95	34.60
Total	16.72	11.05	27.77	21.59	16.89	64720.94	24.86

Disclaimer: Information is based upon the data as submitted by different banks/SLBCs.

Source: <https://www.pmjdy.gov.in/account>.

From table it is evident that the RRBs is also one of the major financial institution in the Indian Financial market apart from Public Sector Bank and Private Sector Bank. RRBs are playing a very crucial role in mobilizing the saving and investment of poor people in rural area leads to the upliftment of rural economy of the country. From the above table it is seen that the percentage of zero balance account in RRBs is 20.81 Crore as compare to Public Sector Bank Which have 25.32 Crore and Private Sector Comprises 34.60 Crore. So, from

the above table we can say that RRBs is also a one of the major player in Indian economy, playing a major role in the development of economy by way of mobilizing the saving and investment of poor people.

PERFORMANCE OF REGIONAL RURAL BANK IN 2014

NEED A PUSH? PERFORMANCE OF REGIONAL RURAL BANK	March ' 13	March '14
NO. OF RRBs	64	57
Share Capital (Rs in Crore)	197	197
Share Capital Deposits (Rs in Crore)	6,001	6,170
Reserves (Rs in Crore)	13,247	15,262
Profit Earnings RRB(Rs in Crore)	63	57
Net Profit of RRB (Rs in Crore)	2,273	2,744
Accumulated Losses (Rs in Crore)	1,091	949
Deposits (Rs in Crore)	2,11,488	2,39,511
Loans &Advances (Rs in Crore)	1,37,078	2,18,110
Non-Performing loans (%)	6.08	4.35

Fig 1: Published in www.business-standard.com on June 10, 2014 by Abhijit Lele in Mumbai edition

The above Table shows that the in 2013 the Reserves of RRBs were Rs **13,247 Crore** but in 2014 it goes upto Rs **15262 Crore** there is a tremendous increment by **Rs 13,247 Crore** .In the same way in case of Deposits and Loans and advances. The Deposits of RRBs Were Rs **2, 11,488 Crore** in 2013 but in 2014 it amounted to Rs**2,39,511 Crore** there is increment by **Rs 28,023 Crore** . The Loans and Advances increased by Rs **81,032 Crore** as we can see from the above table that in 2013 it was Rs **1,37,078 Crore** but in 2014 it stood up to Rs

2,18,110 Crore. So from this discussion we can say that RRBs are playing a very crucial role in Indian Rural Economy.

STATUS OF FINANCIAL INCLUSION AS ON 31ST MARCH

(No. of Accounts in Lakh)

Year	Deposits		Total Loan A/Cs	Of Total, to the loan Accounts under priority					Grand total of business a/c (col 2+4)
	Total	No Frills		GCC	SHG	KCC	Tenant	SSI/artisan/SCC & Retail Traders	
2009	935.54	153.81	170.66	3.22	8.04	114.71	0.95	33.00	1107.10
2010	1002.16	200.09	186.67	4.12	8.97	83.72	0.83	24.81	1188.67
2011	1112.30	255.06	197.87	4.59	9.34	90.33	1.09	20.89	1310.17
2012	1180.20	251.25	203.34	5.16	8.27	96.9	1.88	23.11	1383.54
2013	1348.25	319.59	217.87	6.01	9.59	104.93	1.97	21.44	1885.71

Fig 3 – Source: financialservices.gov.in/.../Consolidated%20Review%20RRB%202014

As Per above table **Status of Financial Inclusion** we can see that the number of loan accounts under RRBs in India have increased from 170 to 217. Simultaneously if we look at the separate accounts (KCC, SHG and GCC), the growth is more in GCC and No frills account as compare to KCC and SHG but if we see individually to the no. of Loan Accounts under SHGs there is an increasing trend from 2009 to 2013 leaving 2012.

Savings of SHGs with Regional Rural Bank Region Wise as on 31st March 2017

Region	Details of SHGs Linked with Bank			Out of total SHGs- Exclusive Women SHGs		Out of total SHGs- under NRLM/SGSY Scheme		Out of total SHGs- Under NULM/SJSRY Scheme	
								No. of SHGs	Savings Amount
	No. of SHGs	No. of Members	Savings Amount	No. of SHGs	Savings Amount	No. of SHGs	Savings Amount	No. of SHGs	Savings Amount
1. Total Central Region	472645	5196168	14719.24	322413	20828.5	355101	2261.61	607	23.01
2.Total	718617	7331146	136662.97	658149	127033.11	638305	122390.33	3362	911.64

Eastern Region		4							
3. Total North-East Region	287855	3248965	12143.67	172044	8619.62	120835	3591.47	948	7.96
4.Total Northern Region	131341	1404331	17508.60	109376	13970.52	27184	4851.52	281	112.12
5.Total Western Region	258631 8	2944788 7	363176.15	2196793	324379.42	1667310	239738.10	102948	21078.12
6.Southern Region	813123	9941199	148447.35	782788	139936.07	475760	81561.43	97241	19889.26

Source: Status of Micro-Finance Report Publish By NABARD 2017.

From the above tables, it is clear that RRBs are playing a very significant role all over India. Total SHGs counts in **Central Region** are 472645 with 5196168 members with savings of Rs 14719.24 lakhs. If we see **Eastern Region**, it counts 718617 SHGs with 73311464 members and savings of Rs 1336662.97 lakhs. Total SHGs counts in **North-Eastern Region** are 287855 with 3248965 members with savings of Rs 12143.67 lakhs. If we look at the status of **Northern Region**, it shows total no 131341 SHGs with 1404331 total members and savings of Rs 17508.60 lakhs. From the above tables, it is clear that the **Western Region** have 2586318.00 SHGs with 29447887.00 members and their savings stood at Rs 363176.15 lakhs. The table also shows that there is 813123.00 no. of SHGs in **Southern Region** with total 9941199.00 numbers of members. Their savings with RRBs is Rs 148447.35.

CONCLUSION

It is seen that these banks are engaged as an institution of rural credit delivery system to abridge the credit gap that existed in rural areas.

Despite of increase in mobilization of savings and credit facilities regional rural bank suffer from different serious problems like Accumulated losses and Non-performing Loans.

From the study it is seen that financial operation of the regional rural bank requires complete revamping of the administration system with multinational inclination towards social welfare and only then these banks may prove to be a source of upliftment of the living conditions of the rural masses.

From the above available discussion, it is seen that no RRBs are working specifically for the promotion of Self Help Group which is one of the major IRDP initiative for the eradication of rural poverty and which can uplift the socio-economic condition of rural masses of India.

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