

Impact of Banking Performance on Rural Economy: A Case Study in Lucknow District

Key words :

Gramin Bank of Aryavart, bank officials, account holders, Lucknow district.

An attempt is made to analyse the performance and impact of Gramin Bank of Aryavart in Lucknow district through various parameters collected from bank officials such as number of employees, number of accounts, advances and deposits mobilization and from customers such as sources of information, staff co-operation, decadal difference and suggestions provided by account holders/customers. For the analysis of the qualitative research excel functions of sum, count and proportion has been used. As the collected raw data was in sentence and paragraph form the data was edited, coded, themed and analysed. The study has analysed that even though the working of GBA has considerably declined, the progress, performance and impact of GBA has significantly improved over time with scope of improvement. The study has reported that there is significant improvement in working of GBA in urban and rural areas and it is also noticable that facilities provide by GBA has increased over a decade.

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After 65 years of independence, still 65 per cent of total population lives in rural areas. The upliftment of rural economy is largely depending upon the strength of the rural sector. India is a nation of agriculture and its development depends on how effectively it is financed by the various banks both for agriculture and industry. Both agriculture and rural development have attracted the attention of the economist, planners and the social scientists because they are providing strong base to the development of a nation. In India Regional Rural Banks (RRBs) play an important role in meeting credit needs of the weaker section by providing financial assistance for the development of rural population, agriculture and industry. The RRBs provide loans and advances and mobilize deposits primarily for rural/semi-urban people such as small and marginal farmers, landless labourers, agricultural laborers, rural artisans, and other segments of priority sector. Rural Banking has contributed significantly in the multiagency approach of the govt. to provide agricultural and rural credit in rural India. Considering the requirement of banking services for rural people the Government of India appointed a Working Group under the Chairmanship of M. Narsimham, who examined the problems of rural finance, suggested a new form of bank called Regional Rural Banks to provide low cost banking facilities to the poor. In India the Regional Rural Banks (RRBs) were established on October 2, 1975 under Regional Rural Banks Act, 1976 RRBs which are jointly owned by the Govt. of India in the proportion 50:15:35 by Central Government, the concerned State Government and the sponsoring bank. The present paper aims at analysing the impact of Gramin Bank of Aryavart's performance on the bank officials and account holders in Lucknow district. This paper hinges fundamentally on primary sources of data relying on field survey in assistance with this

bank's annual reports for the time period of 2001 to 2016.

Gramin Bank of Aryavart: Overview and Historical Backdrop

Gramin Bank of Aryavart is a regional rural bank which was constituted on April 1, 2013 after amalgamation of Shreyas Gramin Bank sponsored by Canara Bank and Aryavart Kshetriya Gramin Bank sponsored by Bank of India. Gramin Bank of Aryavart a new entity formed after merger works as per provisions under Regional Rural Banks' Act 1976. The Gramin Bank of Aryavart is operating in 15 districts namely Agra, Aligarh, Barabanki, Etah, Faizabad, Farrukhabad, Firozabad, Hardoi, Hathras, Kannauj, Kashiram Nagar, Lucknow, Mainpuri, Mathura & Unnao in the State of Uttar Pradesh. Gramin Bank of Aryavart has a network of 651 branches & 11 regional offices based on CBS platform and enabled with RTGS/NEFT facility. The Head Office of the Bank is situated in Lucknow, the capital of Uttar Pradesh. The Regional Offices of the Bank are located at Agra, Aligarh, Barabanki, Etah, Farrukhabad, Hardoi, Hathras, Kannauj, Lucknow, Mainpuri & Unnao.

Aryavart Kshetriya Gramin Bank:

Aryavart Kshetriya Gramin Bank was constituted on 1st October 2012 on merger of Aryavart Gramin Bank sponsored by Bank of India and Kshetriya Kisan Gramin Bank sponsored by Uttar Pradesh Cooperative Bank Limited, Lucknow. The Bank had 406 branches and seven Regional Offices. The Bank operated in 8 districts namely Barabanki, Farrukhabad, Firozabad Hardoi, Kannauj, Lucknow, Mainpuri and Unnao in the state of Uttar Pradesh.

Shreyas Gramin Bank:

Shreyas Gramin Bank, sponsored by Canara Bank came into existence on 1st June 2006 after amalgamation of three RRBs namely Aligarh Gramin Bank, Etah Gramin Bank and Jamuna Gramin Bank. The bank had network

of 203 branches operating in seven districts namely Agra, Aligarh, Etah, Firozabad, Hathras, Kanshiram Nagar and Mathura.

Gramin Bank of Aryavart:

In terms of Section 20 of the Regional Rural Banks Act 1976, the bank presents Annual Report and Accounts of the Bank and Profit and Loss Account for period ending 31st March each year. Avadh Gramin Bank, sponsored by Bank of India, was established on 7th June 1977 vide Government of India Notification dated 4th June 1977 under the provision of Section 3(i) of the Regional Rural Banks Act, 1976 in the name of "Hardoi Unnao Gramin Bank". The name of the bank was later on changed to "Avadh Gramin Bank" vide Government of India Notification No. F-1-27/84 RRB on 4th December 1987. Avadh Gramin Bank is included in the Schedule II of 'The Reserve Bank of India Act' 1934 and is categorized as a schedule bank authorized to take all the banking transactions under section 5(B) of Banking Regulation Act 1949. The bank was renamed as "Aryavart Gramin Bank" which came into existence by the Notification issued by Government of India, Ministry of Finance vide Reference No. F.No. 1/4/2006 – RRB on 3rd October 2006 with effect to amalgamation of three Regional Rural Banks viz. Avadh Gramin Bank, Barabanki Gramin Bank and Farrukhabad Gramin Bank operating in the state of Uttar Pradesh. On 1st April 2013 "Gramin Bank of Aryavart" has operationalized its functioning in the Lucknow District of the State. The Board of Directors presented 1st Annual Report and Accounts of the Bank as on 31st March, 2014 and also the Profit and Loss Account for the year 2013-14 of this bank. This bank came into existence consequent upon the Notification issued by government of India, Ministry of Finance vide Reference No. F. No. 7/9/2011-RRB (UP-1) dated 01-04-2013 by which the necessary directive issued for the amalgamation of two Regional Rural Banks viz. Aryavart Kshetriya Gramin Bank and Shreyas Gramin Bank sponsored by Bank of

India and Canara Bank, respectively, operating in the state of Uttar Pradesh, into a new single RRB named as "Gramin Bank of Aryavart".

The bank was established with a view to make available basic banking facilities in the remote rural areas and mobilise saving from rural masses that were not adequately served by the Commercial Banks due to one reason or the other. Besides, it was also desired that the bank should provide credit facilities to the population below poverty line, in the rural areas to enable them to carry out their economic activities viz. dairy and allied activities, agriculture, cottage and small-scale industries and retail trade. The bank has also initiated financial inclusion programme to reach with banking facilities to the poor and persons belonging to the weaker section of the society.

Area of Operation in Lucknow District:

Gramin Bank of Aryavart has its area of operation in 15 Districts with its Head Office in Lucknow with a network of 651 branches and 12 Regional Offices. The Regional Offices of the Bank are located at Barabanki, Lucknow, Hardoi, Farrukhabad, Kannauj, Unnao, Mainpuri, Aligarh, Hathras, Etah & Agra. Regional Office in Lucknow has 68 branches 30 in Barabanki district & 38 in Lucknow district.

Computerisation in GBA Bank/ Information Technology (IT):

The bank is determined to provide all the facilities at par with the commercial banks to its customers. Sponsor bank 'Bank of India' has published request for implementation of CBS (Core Banking Solutions) platform using Finacle as banking application software in the bank. Presently all the 651 branches and 12 regional offices are working under CBS platform providing RTGS and NEFT facilities to the customers since 2011. Email Facility: Sponsor bank has provided email facility for all branches and controlling offices. Email ids for all branches, various departments of controlling offices and all officers have been created which made the communication

between the branches and controlling offices not only faster but also more effective.

Internet Banking: The bank has completed the base work for providing the internet banking facility to the customers and testing has already been done. The internet banking facility will be provided to the customers in upcoming financial year. **CTS:** Implementation of Cheque Truncation System (CTS) is being implemented in Nirala Nagar branch Lucknow and Agra Service branch in the first phase. After the implementation of CTS bank will be connected to 7 states namely Uttar Pradesh, Uttarakhand, Bihar, Jharkhand, Jammu.

Profile of Lucknow district:

Lucknow is the capital city of Uttar Pradesh popularly known as city of nawabs, golden city of east, Shiraz-i-hind and the Constantinople of India. It is multi-cultural city with beautiful gardens, courtly manners, poetry, music and fine cuisine. Situated in the heart of the great gigantic plain, Lucknow city is surrounded by rural towns and villages and orchard town of Malihabad. Chief geographical feature Gomti river meanders through the city dividing it into Trans-Gomti and Cis-Gomti regions; some tributaries of Gomti river are Kukrail, Loni, Beta. Lucknow district is surrounded by Barabanki district on its eastern side, Unnao district on its western side, Sitapur and Hardoi on its northern and Raibareli district on its southern side. Lucknow district is situated on 26.30 and 27.10 north latitude and 80.30 and 81.13 east longitude, covering an area of 2528 sq. km. which includes 2057.29 sq. km. rural area and 470.71 sq. km. urban area, with an altitude of 123 meters above sea level. Lucknow is connected to every part of India through air, rail and road and major cities are accessible through Amausi airport like New Delhi, Mumbai, Calcutta and Varanasi. Table 4.2 shows; Population of Lucknow district is 45.88 lakh consisting of 23.94 lakh males and 21.95 females where sex ratio is 917 females per 1000 males and total population in urban is 30.38 lakh and in rural is 15.50

lakh. Density of population is 1816 person per sq. km. with 860703 total household comprising of 283193 in rural and 577510 in urban. Total literacy rate is 77.29% where 82.56% are males and 71.54% are females. There are 8 skhetra panchayat/blocks and 5 tehsils/taluks in Lucknow district namely Lucknow Sadar, Chinha, Bakshi ka talab, Malihabad and Mohanlalganj. Eight blocks are Bakshi-ka-Talab, Lucknow Sadar, Malihabad, Mohanlalganj, Chinhat, gosaiganj, Kakori, Sarojini Nahar and Mal. 4 tehsils/taluks are Bakshi-ka-Talab having 186 villages, 3 towns and 349654 population, Lucknow Sadar having 205 villages, 5 towns and 3391208 population, Malihabad having 187 villages, 1 town and 368453 population, Mohanlalganj having 229 villages, 3 towns and 480523 population.

Performance and Impact of GBA in Lucknow district:

To find out the impact of GBA, a short study was conducted taking the sample of Lucknow district. An attempt has been made to identify the general impact on rural section of the district under its operation. The study is confined to four branches of Lucknow district, two branches before merger namely Aliganj, Chinhat and two branches after merger namely Mahibullapur, Gudamba. Here Aliganj and Mahibullapur are urban branches and Chinhat and Gudamba are semi-rural branches. The analysis is based on primary data collected from the account holders and bank officials with the help of well-structured interview method.

The Sample Design:

The selection of account holders was based on stratified random sampling of two localities Aliganj and Gudamba. The respondents chosen were pre-merger a/c holders. As merger of Gramin Bank of Aryavart was held in two phases, 2006 and 2013 respectively and core banking solutions started in 2011 in RRBs so data was collected from account holders having their accounts since 2001 but not later than 2008, and have witnessed a decadal changes. The total

number of 50 respondents were interviewed 25 from each branch.

Methodology:

Personal interview method was followed to collect necessary information from chosen respondents. Cross sectional approach was used to evaluate the impact of merger on the account holders of different occupations and income classes. Respondents having accounts saving and current for more than a decade have been randomly selected to estimate the decadal difference in performance of bank pre and post-merger. The main indicator included in the interview were related to bank information, infrastructural changes, decadal differences in performance of GBA and major suggestions provided by respondents.

Analysis of data:

Data has been analysed using qualitative theme framework analysis using excel software. Formulae used were growth percentage, countif and sum function, percentage and proportions. The raw data collected was edited coded themed and analysed using excel formulae. An attempt has been made to generalize the results obtained taking into account the settings, constraints and limitations of the study.

Significance of the Study:

The research study significantly evaluates financial performance of RRBs in India. The results of the present study is useful in analysis of performance of GBA to provide an outline to the banking policy makers to improve the working of the RRBs in Lucknow District. Impact study of this kind clearly indicates how bank is successful in its job of providing rural credit to rural section for their development. It highlights the progress of RRBs after amalgamation i.e. 2006 in Lucknow District.

Limitation of the Study:

1. The sample size is not adequately as large to cover maximum number of account holders.
2. The research work is analysis of financial data collected from secondary sources.

3. The area of study is Lucknow districts, so generalization of the results of the study could only be restricted to the area under investigation.

4. Most of the data and information will be based on the verbal responses of the respondents the chance of bias is there. Further. It is also likely that some of the answers might not fully and correctly reflect the inner thoughts and aspirations of the respondents about rural financing operations of banks.

Position of Staff/ No of Employees:

There is one Chairman, Three General Managers and one Vigilance Officer deputed from the Bank of India. GBA of manpower of officers, clerks, cashiers, drivers and messenger. Every year the bank initiates the process of recruitment and complete the process by 31st March 2013. At times the selections in Officer Scale II and Scale III were less than revised vacancies due to the reason that many candidates could not score the minimum qualifying marks fixed for the interview. Likewise, the waiting list could not be drawn up to 100% due to unqualified candidates. The reservation roster is prepared as per government guidelines and are being checked by officials of Govt. of India from time to time. As per Govt. of India in recruitment for officer cadre there is a reservation of 7.5%, 15%, 27% for ST, SC and OBC respectively and in recruitment of Group 'B' and 'C' employees there is reservation of 1%, 21% and 27% for ST, SC and OBC respectively. There is no reservation in promotions within the officer cadre whereas for promotion for Group 'B' employee (Office Assistant) to Officer Scale I and from Group 'C' employee (Office Attendants) to Group 'B' employee (Office Assistants) the reservation is being provided in percentage of 7.5 and 15 for ST and SC respectively.

No of employees in 2016 were 3295 out of which A Category Officers were 1875 officers, having 363 SC/ST, 97 women employee, B Category Clerk/Cashier were 1082 out of which 207 SC/ST, 141 women employees, C Category 6 Driver and 332 Messengers out of which 54 SC/

ST, 27 messengers. In 2016 bank has made 119 promotions from Category 'C' to 'B' and selected 395 Category 'B' Office Assistants having 50 Officer Scale I and 12 Officer Scale II.

No of employees in surveyed branches:

Table 1. shows number of employees in Aliganj branch were 6 having 3 officers one scale II officer (branch manager) and three scale I officers (cashier and clerk) and 1 sub-clerk or messenger (usually non-permanent). In Gudamba branch there were 4 employees having one manager (Scale II) and two scale I officers and one messenger.

Table1. Number of Employees

No. of Employees		
	Aliganj	Gudamba
Officer	3	2
Clerk	2	1
Sub-Staff	1	1
Total	6	4

Source: Field Survey of Bank Officials

Savings account and current account:

One of the important functions of the Bank is to accept deposits from the public for the purpose of lending. In fact, depositors are the major stakeholders of the Banking System. The depositors and their interests form the key area of the regulatory framework for banking in India and this has been enshrined in the Banking Regulation Act, 1949. "Savings Deposit" means a form of Demand Deposit which is subject to

restrictions as to the number of withdrawals as also the amounts of withdrawals permitted by the Bank, during any specific period. "Current Account" means a form of Demand Deposit wherefrom withdrawals are allowed any number of times depending upon the balances in the account or up to a particular agreed amount and will also include other deposit accounts which are neither Savings Deposits nor Term Deposits.

Table 2. shows total number of different accounts till 2016 in our surveyed bank branches namely Aliganj had number of savings accounts 13988, current accounts 375 and fixed deposit accounts 8957, with a growth percentage of 58% and 13% respectively. In Gudamba there were 3729 savings accounts till 2016 and current accounts were 36 and fixed deposit accounts were 443, with a growth percentage of 270% and 216% respectively. This showed an increasing trend in opening of accounts in GBA.

Table 2. Savings and Current Accounts

Source: Field Survey of Bank Officials

Deposits and Advances:

Deposits are the base for the bank and are backbone to its credit expansion. The main and major source of deposit mobilization has been our endeavor to motivate and inculcate savings habit among the villagers and to mobilize maximum low-cost deposits with a view to make available low-cost funds to facilitate concessional lending by the bank. Emphasis has been given on better customer service and on low cost

Table 2. Savings and Current Accounts

	ALIGANJ	GUDAMBA						
Year	Saving A/C	Growth %	Current A/C	Growth %	Saving A/C	Growth %	Current A/C	Growth %
2011-12	2256	--	69	--	406	--	6	--
2012-13	2415	7.05	75	8.70	298	-26.60	4	-33.33
2013-14	2719	12.59	82	9.33	580	94.63	5	25.00
2014-15	3015	10.89	71	-13.41	941	62.24	2	-60.00
2015-16	3584	18.87	78	9.86	1504	59.83	19	850.00
Till 2016	13988	58.87	375	13.04	3729	270.44	36	216.67

Source: Field Survey of Bank Officials

deposits to achieve the targets set out under MOU (Memorandum of Understanding). Table 3. Shows in 2016, Aliganj branch total deposits stood at 3742.96 and total advances stood at 360.07, with growth percentage of 20.51% and -10.575 respectively. Gudamba branch had deposits of 2829.77 and advances of 444.71, with growth percentage of 21.49% and 23.30% respectively. The deposits and advances showed a mixed trend with an inclination towards decremental trend. In order to contain the cost factor, special focus was given to boost low cost Current and Saving Bank deposits. The bank organized Customer Meets at each branch in order to mobilize low cost deposits

banks in query of any new information. Relatives were the secondary source of information accounted for 20% and it was found that rural section of Lucknow region were usually unaware of any new scheme as self-information gathered was only 1%.

Staff co-operation:

As we have seen in table 4.1 that major source of information for account holders was bank on reaching bank for any query so we can conclude that the staff co-operation was high. Table 4.1 shows that 60% of the staff was helpful, the only problem was slow working. Around, 20% of respondents complained about the staff

Table 3. Deposits and Advances

	ALIGANJ	GUDAMBA						
Year	Deposits	Growth %	Advances	Growth %	Deposits	Growth %	Advances	Growth %
2011-12	2364.28	--	448.91	--	1471.06	--	186.48	--
2012-13	2822.07	19.36	392.93	-12.47	1792.09	21.82	157.89	-15.33
2013-14	2382.62	-15.57	396.34	0.87	1963.35	9.56	203.67	28.99
2014-15	3106.04	30.36	402.64	1.59	2329.25	18.64	360.68	77.09
2015-16	3742.96	20.51	360.07	-10.57	2829.77	21.49	444.71	23.30

Source: Annual Reports of Gramin Bank of Aryavart

Primary data interview: respondents of GBA (bank info of respondents)

Primary data collection is through scheduled interview method for which respondents of GBA of Aliganj and Gudamba branches were interviewed for this study. This study is designed to present the empirical analysis of the main theme under study which are:

Bank information sources of respondents:

Bank information was collected by 50 old account holders of the bank branches having their accounts for more than a decade since 2001 not later than 2008. Major sources of information as mentioned in table 4.1 was provided by bank to account holders on reaching

Table 4.1 Bank Information Sources and Staff Co-operation

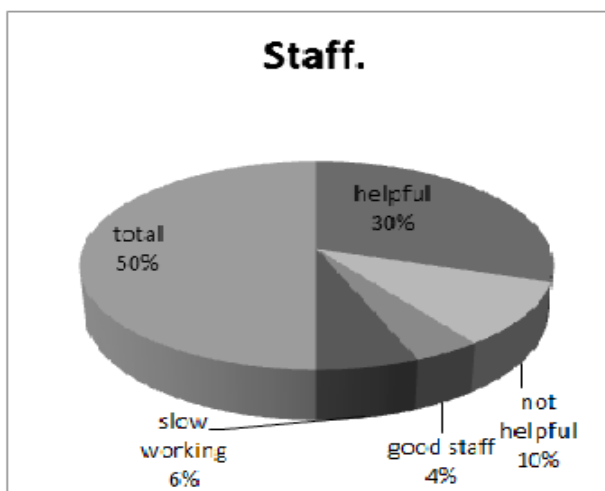
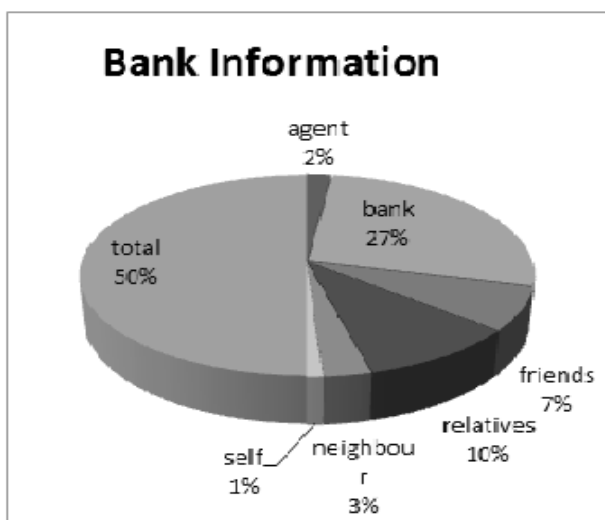
Statistics Frequency	Statistics Frequency				
Bank Information	Staff	No.	Percent		
Agent	2	4%	Helpful	30	60%
Bank	27	54%	Not Helpful	10	20%
Friends	7	14%	Good Staff	4	8%
Relatives	10	20%	Slow Working	6	12%
Neighbour	3	6%	Total	50	100%
Self	1	2%			
Total	50	100%			

Source: Field Surveyed Data is Self-Compiled.

overall staff was found co-operative.

Chart 4.2 shows the number of respondents and their percentage related to the bank information and staff co-operation in pie chart form. It is a digramatic presentation of table 4.1 witnessing 54% information provider is bank and bank officials are 60% helpful. The only problem was slow working accounting for 12% and information acquiring by self-accounting for just 1%. This shows that customers need to be more aware by use of internet and working should be increasing by use of computers and internet.

Table 4.2 Chart of Bank information sources and staff Co-operation



ATM and SMS Facility:

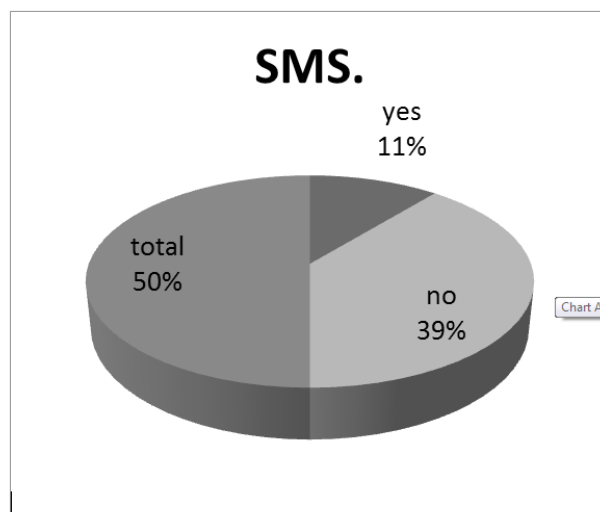
Table 5.1 shows that 78 % respondents do not use ATM facility and 68% do not use SMS facility. In this digitalized world there is need for core banking facilities and computerization, therefore bank is initiating these facilities. ATM: Bank has started providing 31520 RuPay Debit Cards and 67110 RuPay Kisan Credit Cards to its customers. Bank has also planned to install its own ATM in rural areas where no other ATMs are installed, for this the bank has selected 45 such locations for installation. Bank is using core banking solutions, KYC information to link SMS facility wit accounts. Chart 5.1 is showing diagrammatic presentation of surveyed percentage of atm and sms facility used by the respondents using a pie chart.

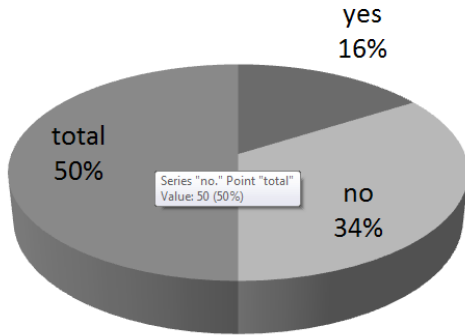
Table 5.1 ATM and SMS Facility

Statistics					
Frequency					
Sms	No.	Percent	Atm	No.	Percent
Yes	11	22%	Yes	16	32%
No	39	78%	No	34	68%
Total	50	100%	Total	50	100%

Source: Field Surveyed Data is Self-Compiled.

Table 5.2 Chart of ATM and SMS Facility



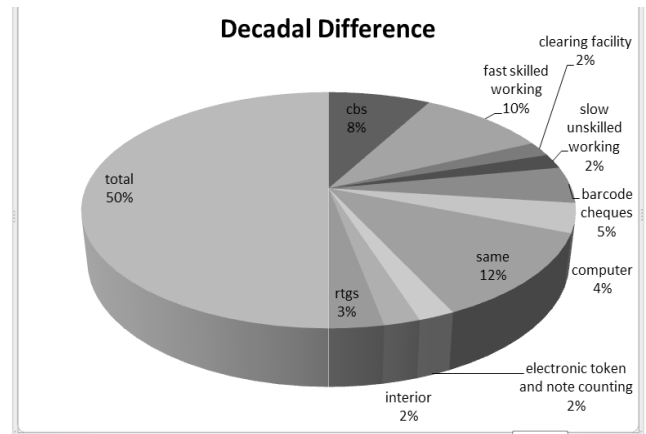
ATM**Decadal difference witnessed by respondents:**

This study was conducted to analyse the decadal difference pre and post merger of GBA. For this time period from 2001-2016 has been taken. Respondents surveyed were having account in the bank for more than a decade. It was found that moreover working is same, major difference found were CBS (core banking solutions), fast and skilled working. Table 6.1 shows that 24% responses showed no change, 20% said working has speeded and staff is more skilled than earlier, 16% said core banking facilities and computerization has increased working, which is presented in chart form in table 6.2.

Table 6.1 Decadal Difference in GBA

Decadal Difference (10 Types of Themes)		
Decadal Difference	No.	Percent
Core Banking system	8	16%
Fast Skilled Working	10	20%
Clearing Facility	2	4%
Slow Unskilled Working	2	4%
Barcode Cheques	5	10%
Computer	4	8%
Same	12	24%
Electronic Token and Note Counting	2	4%
Interior Decoration	2	4%
Rtgs	3	6%
Total	50	100%

Source: Field Surveyed Data is Self-Compiled.

Table 6.2 Chart of Decadal Difference of GBA**Major Suggestions:**

Major eight suggestions were given by respondents which are:- SMS and ATM facility, staff co-operation, electronic token and note counting machine, computerization, cheque clearing facility, locker facility and air conditioner or cooler during summers, which accounted for 20%, 16%, 8%, 6%, 6%, 6% and 4% respectively as shown in table 7.1 and chart 7.2, rest of the respondents witnessed no problem.

Table 7.1 Major suggestions

Suggestions (8 Types of Themes)		
Air Conditioner	2	4%
Sms Alert & Atm Booth Facility	10	20%
Electronic Token And Note Count	4	8%
Cheque Clearing Facility	3	6%
No Problem	17	34%
Staff Cooperation Needed	8	16%
Computerisation Needed	3	6%
Locker & Records	3	6%
Total	50	100%

Source: Field Surveyed Data is Self-Compiled.

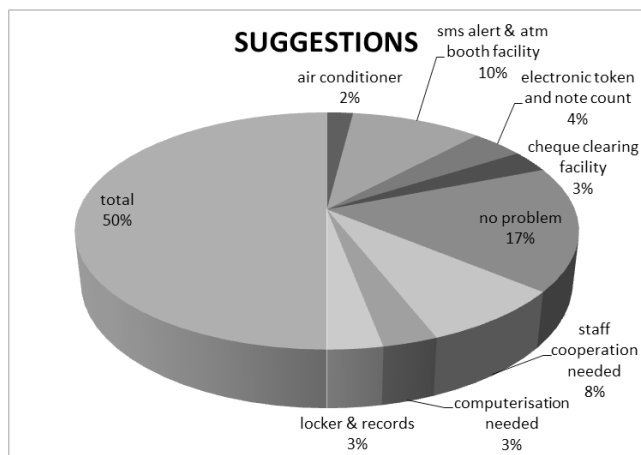
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(Continued from Page No. 17) Impact of Banking Performance on.....

Table 7.2 Chart of Major Suggestions



Conclusion:

In this study it was observed that progress of the GBA has improved post-merger specially after computerization and CBS system started in 2011. Even though the number of staff in each branch is inappropriate in comparison to savings and current accounts opened in respective branches then too the customer were satisfied with the co-operation and help provided by bank officials. ATM and SMS facilities and computerization are the basic requirement of the

account holders. Overall it could be concluded that the performance of the bank and its impact on rural and urban areas has increased over time and it is still striving for providing and enhancing its facilities for the satisfaction of the customers.

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