

Government of India
Ministry of Finance
Department of Financial Services

LOK SABHA
UNSTARRED QUESTION NO.1757

To be answered on the November 25, 2015/Agrahayana 04, 1938 (SAKA)

Regional Rural Banks

†1757: SHRI AJAY NISHAD:

Will the Minister of FINANCE be pleased to state:

- (a) the number of Regional Rural Banks (RRBs) presently operating in the country, State/UT-wise;
- (b) whether the Government proposes to formulate any scheme to improve the functioning of RRBs in the country and if so, the details thereof; and
- (c) the steps taken by the Government to strengthen RRBs in the country?

Answer

**Minister of State in the Ministry of Finance
(SANTOSH KUMAR GANGWAR)**

(a) The State/UT-wise details of the number of Regional Rural Banks (RRBs) presently operating in the country are furnished in **Annex**.

(b) & (c) There is no such proposal. However, several initiatives have been taken by Gol, RBI and NABARD from time to time to improve the functioning of RRBs. Half yearly review meetings of RRBs are also conducted by NABARD and the problems faced by the RRBs are deliberated on regular basis.

All RRBs have migrated to Core Banking Solutions with support from Gol and NABARD. As on 31.05.2016, out of 56 RRBs, 50 RRBs have Point of Sale (PoS) Certification. RRBs can offer NEFT/RTGS, Internet banking (Viewing), RuPay KCC, ATMs and other technology enabled Banking services to their customers.

36000 Customer Service Points/Business Correspondents outlets have been opened by the RRBs. This has created rural outreach, infrastructure and has resulted in better performance of RRBs.

The Government of India based on the recommendations of Dr. K.C. Chakrabarty Committee (Report of Committee on Recapitalisation of RRBs for improving CRAR), identified 40 RRBs for recapitlisation assistance of Rs.2200 crore – (Gol Rs.1100 crore, Sponsor Banks – Rs.770 crore and State Governments – Rs.330 crore). An amount of Rs.2208.62 crore has been released to 38 RRBs in 20 States as on 31st March, 2016.

All the officers including the Chairpersons of RRBs are being provided training on several key functional areas like financial management, organizational development, IT and HR related aspects. This has helped in knowledge, skill and attitude development of the staff of RRBs to meet the emerging challenges.

State/UT-wise RRBs operating in the country

Sr.No.	State	No. of RRBs	Name of Regional Rural Bank
1	Andhra Pradesh	4	Chaitanya Godavari Grameena Bank
			Saptagiri Grameena Bank
			Andhra Pradesh Grameena Vikas Bank
			Andhra Pragathi Grameena Bank
2	Arunachal Pradesh	1	Arunachal Pradesh Rural Bank
3	Assam	2	Langpi Dehangi Rural Bank
			Assam Gramin Vikash Bank
4	Bihar	3	Uttar Bihar Gramin Bank
			Madhya Bihar Gramin Bank
			Bihar Gramin Bank
5	Chhattisgarh	1	Chhattisgarh Rajya Gramin Bank
6	Gujarat	3	Baroda Gujarat Gramin Bank
			Dena Gujarat Gramin Bank
			Saurashtra Gramin Bank
7	Haryana	1	Sarva Haryana Gramin Bank
8	Himachal Pradesh	1	Himachal Pradesh Gramin Bank
9	Jammu & Kashmir	2	J&K Grameen Bank
			Ellaquai Dehati Bank
10	Jharkhand	2	Jharkhand Gramin Bank
			Vananchal Gramin Bank
11	Karnataka	3	Pragathi Krishna Gramin Bank
			Kaveri Grameena Bank
			Karnataka Vikas Grameen Bank
12	Kerala	1	Kerala Gramin Bank
13	Madhya Pradesh	3	Narmada Jhabua Gramin Bank
			Central Madhya Pradesh Gramin Bank
			Madhyanchal Gramin Bank
14	Maharashtra	2	Vidharbha Konkan Gramin Bank
			Maharashtra Gramin Bank
15	Manipur	1	Manipur Rural Bank
16	Meghalaya	1	Meghalaya Rural Bank
17	Mizoram	1	Mizoram Rural Bank
18	Nagaland	1	Nagaland Rural Bank
19	Odisha	2	Odisha Gramya Bank
			Utkal Grameen Bank
20	Puducherry	1	Puduvai Bharthiar Grama Bank
21	Punjab	3	Sutlej Gramin Bank
			Punjab Gramin Bank
			Malwa Gramin Bank
22	Rajasthan	2	Baroda Rajasthan Kshetriya Gramin Bank
			Rajasthan Marudhara Gramin Bank
23	Tamil Nadu	2	Pallavan Grama Bank
			Pandyan Grama Bank
24	Telangana	1	Telangana Grameena Bank
25	Tripura	1	Tripura Gramin Bank
26	Uttar Pradesh	7	Allahabad UP Gramin Bank
			Baroda UP Gramin Bank
			Gramin Bank of Aryavart
			Sarva UP Gramin Bank
			Purvanchal Bank
			Prathma Bank
			Kashi Gomti Samyut Gramin Bank
27	Uttarakhand	1	Uttarakhand Gramin Bank
28	West Bengal	3	Uttar Banga Kshetriya Gramin Bank
			Paschim Banga Gramin Bank
			Bangiya Gramin Vikash Bank
Total		56	