

Government of India
Ministry of Finance
Department of Financial Services

LOK SABHA
UNSTARRED QUESTION NO. †1682
To be answered on the July 27, 2018/Shravana 05, 1940 (SAKA)

Regional Rural Banks

†1682: SHRIMATI KAMLA DEVI PAATLE:

Will the Minister of FINANCE be pleased to state:

- (a) the total number of Regional Rural Banks (RRBs) functioning in the country State/UT-wise including Chhattisgarh;
- (b) whether the Government has reviewed the functioning of RRBs, if so, the details thereof;
- (c) whether there is any improvement in providing loans to villagers by the RRB, in the recent past;
- (d) if so, the details thereof; and
- (e) the steps taken by the Government to open more branches of RRBs in the rural areas and to strengthen them?

Answer

**Minister of State in the Ministry of Finance
(SHIV PRATAP SHUKLA)**

- (a) There are 56 Regional Rural Banks (RRBs) in India. The details of RRBs, State/UT-wise is given in the **Annexure**.
- (b) The functioning of RRBs is reviewed on annual basis. An Annual Consolidated Review of RRBs is also tabled in both Houses of Parliament. The National Bank for Agriculture and Rural Development (NABARD) also reviews the performance of RRBs on half yearly basis.
- (c) & (d) The loans outstanding by RRBs during last 3 years is furnished below:-
(Amount in Rs. crore)

Year	Loan o/s
2015-16	2,06,538
2016-17	2,26,175
2017-18	2,52,669

Source: NABARD

(e) It is the policy of Government to step up opening of branches in unbanked rural centres in order to meet the objective of increasing banking penetration and financial inclusion rapidly. As per RBI circular dated 1st July, 2015, RRBs have been advised to open more brick and mortar branches in unbanked rural areas besides the use of Business Correspondents(BCs).

In order to strengthen the RRBs, the Government has provided recapitalization support to those RRBs, which are unable to meet the regulatory requirement of Capital to Risk Weighted Assets Ratio (CRAR) of 9%.

Annexure

State/UT-wise List of Regional Rural Banks(RRBs)

Sr.No.	State	Name of Regional Rural Bank
1	Andhra Pradesh	Andhra Pragathi Grameena Bank
2	Andhra Pradesh	Chaitanya Godavari Grameena Bank
3	Andhra Pradesh	Saptagiri Grameena Bank
4	Arunachal Pradesh	Arunachal Pradesh Rural Bank
5	Assam	Assam Gramin Vikash Bank
6	Assam	Langpi Dehangi Rural Bank
7	Bihar	Bihar Gramin Bank
8	Bihar	Madhya Bihar Gramin Bank
9	Bihar	Uttar Bihar Gramin Bank
10	Chhattisgarh	Chhattisgarh Rajya Gramin Bank
11	Gujarat	Baroda Gujarat Gramin Bank
12	Gujarat	Dena Gujarat Gramin Bank
13	Gujarat	Saurashtra Gramin Bank
14	Haryana	Sarva Haryana Gramin Bank
15	Himachal Pradesh	Himachal Pradesh Gramin Bank
16	Jammu & Kashmir	Ellaquai Dehati Bank
17	Jammu & Kashmir	J&K Grameen Bank
18	Jharkhand	Jharkhand Gramin Bank
19	Jharkhand	Vananchal Gramin Bank
20	Karnataka	Karnataka Vikas Grameena Bank
21	Karnataka	Kaveri Grameena Bank
22	Karnataka	Pragathi Krishna Gramin Bank
23	Kerala	Kerala Gramin Bank
24	Madhya Pradesh	Central Madhya Pradesh Gramin Bank
25	Madhya Pradesh	Madhyanchal Gramin Bank
26	Madhya Pradesh	Narmada Jhabua Gramin Bank
27	Maharashtra	Maharashtra Gramin Bank
28	Maharashtra	Vidharbha Konkan Gramin Bank
29	Manipur	Manipur Rural Bank
30	Meghalaya	Meghalaya Rural Bank
31	Mizoram	Mizoram Rural Bank
32	Nagaland	Nagaland Rural Bank
33	Odisha	Odisha Gramya Bank
34	Odisha	Utkal Grameen Bank
35	Puducherry	Puduvai Bharthiar Grama Bank
36	Punjab	Malwa Gramin Bank
37	Punjab	Punjab Gramin Bank
38	Punjab	Sutlej Gramin Bank
39	Rajasthan	Baroda Rajasthan Kshetriya Gramin Bank
40	Rajasthan	Rajasthan Marudhara Gramin Bank
41	Tamil Nadu	Pallavan Grama Bank
42	Tamil Nadu	Pandyan Grama Bank
43	Telangana	Andhra Pradesh Grameena Vikas Bank
44	Telangana	Telangana Grameena Bank
45	Tripura	Tripura Gramin Bank
46	Uttar Pradesh	Allahabad UP Gramin Bank
47	Uttar Pradesh	Baroda UP Gramin Bank
48	Uttar Pradesh	Gramin Bank of Aryavart
49	Uttar Pradesh	Kashi Gombi Samyut Gramin Bank
50	Uttar Pradesh	Prathama Bank
51	Uttar Pradesh	Purvanchal Bank
52	Uttar Pradesh	Sarva UP Gramin Bank
53	Uttarakhand	Uttarakhand Gramin Bank
54	West Bengal	Bangiya Gramin Vikash Bank
55	West Bengal	Paschim Banga Gramin Bank
56	West Bengal	Uttar Banga Kshetriya Gramin Bank