

APPENDIX – I

Maturity Profile – Liquidity

Heads of Acc24	Classification into time bands
A. Outflows	
1. Capital, Reserves and Surplus	Over 5 years band.
2. Demand Deposits (Current and Savings Bank Deposits)	<p>Savings Bank and Current Deposits may be classified into volatile and core portions. Savings Bank (10%) and Current (15%) Deposits are generally withdrawable on demand. This portion may be treated as volatile. While volatile portion can be placed in the first time band i.e., 1-14 days, the core portion may be placed in over 1- 3 years time band.</p> <p>The above classification of Savings Bank and Current Deposits is only a benchmark. Banks which are better equipped to estimate the behavioural pattern on renewals, premature closures, etc. on the basis of past data/empirical studies could classify them in the appropriate time bands, i.e. behavioural maturity instead of contractual maturity, subject to the approval of the Board/ALCO.</p>
3. Term Deposits	Respective residual (remaining period to maturity) time bands. Banks which are better equipped to estimate the behavioural pattern on renewals, premature closures, etc. on the basis of past data/empirical studies could classify the retail deposits in the appropriate time bands on the basis of behavioural maturity rather than residual maturity. However, the wholesale deposits (deposits over Rs 15 lakh and inter-bank deposits) should be shown under respective residual time bands.
4. Certificates of Deposit, Borrowings and Bonds (including Sub-ordinated Debt)	Respective residual time bands.
5. Other Liabilities and Provisions	
i) Bills Payable	1-14 days time band.
ii) Branch Adjustments	The net credit balance may be shown in 1-14 days time band.
iii) Provisions other than for loan loss and depreciation in investments.	Respective time bands depending on the purpose.
iv) Other Liabilities	Respective time bands. Items not representing cash payables (i.e. guarantee fee received in advance, etc.) may be placed in over 5 years time bands.

B. Inflows

1. Cash	1-14 days time bands.
2. Balances with RBI/Public Sector Banks for CRR/SLR purpose	While the excess balance over the required CRR/SLR may be shown under 1-14 days time bands, the Statutory Balances may be distributed amongst various time bands corresponding to the maturity profile of DTL with a time-lag of 28 days.
3. Balances with other Banks (i) Current Account (ii) Money at Call and Short Notice, Term Deposits and other placements	(i) Non-withdrawable portion on account of stipulations of minimum balances may be shown under over 1-3 years time band and the remaining balances may be shown under 1-14 days time band. (ii) Respective residual maturity time bands.
4. Investments (Net of provisions)	
(i) Approved securities	(i) Respective residual maturity time bands excluding the amount required to be reinvested to maintain SLR corresponding to the DTL profile in various time bands.
(ii) PSU bonds, CDs and CPs, Units of UTI (close ended), etc.	(ii) Respective residual time bands. Investments classified as NPAs should be shown under over 3-5 years time bands (sub-standard) or over 5 years time band (doubtful).
(iii) Equity of All India FIs, Units of UTI (open ended)	(iii) Over 5 years time bands.
(iv) Securities in the Trading Book<	(iv) 1-14, 15-28 and 29-90 time bands corresponding to defeasance periods.
5. Advances (Performing)	
(i) Bills Purchased and Discounted (including bills under DUPN)	(i) Respective residual maturity time bands.
(ii) Cash Credit / Overdraft (including TOD) and Demand Loan component of Working Capital.	(ii) Banks should undertake a study of behavioural and seasonal pattern of availments based on outstanding and the core and volatile portion should be identified. While the volatile portion could be shown in the near-term maturity time bands, the core portion may be shown under over 1-3 year time band.
(iii) Term Loans	(iii) Interim cash flows (instalments) should be shown under respective maturity time bands.
6. NPAs (Net of provisions, Overdue Interest Reserves and claims received from ECGC/DICGC)	
(i) Sub-standard	(i) Over 3-5 years time band.
(ii) Doubtful and Loss	(ii) Over 5 years time band.
7. Fixed Assets	Over 5 years time bands.
8. Other Assets (i) Branch Adjustments	The net debit balance may be shown in 1-14 days time band. Intangible assets and assets not representing cash receivables may be shown in over 5 years time band.
C. Contingent Liabilities / Lines of Credit committed / available and other Inflows / Outflows	
(i) Unavailed portion	(i) Banks should undertake a study of the behavioural and seasonal

of Cash Credit/ Overdraft / Demand loan component of Working Capital limits (outflow)	pattern of potential availments in the accounts and the amounts so arrived at may be shown under relevant residual maturity time bands within 12 months. ii) 1-14 days time band.
Letters of Credit/ Guarantees devolvement (outflow)	Based on past history, these should be distributed across time bands.
Repos / Bills Rediscounted (DUPN) (outflow / inflow)	Respective residual maturity time bands.
Interest payable / receivable (outflow / inflow) – Accrued interest which are appearing in the books on the reporting day	Respective time bands.

Note :

Liability on account of event cash flows i.e. short fall in CRR/SLR balance on reporting Fridays, wage settlement, capital expenditure, etc. which are known to the banks and any other contingency may be shown under respective maturity bands.

All overdue liabilities should be placed in the 1-14 days time band.

Interest and instalments from advances and investments, which are overdue for less than one month may be placed in over 3-6 months, time band. Further, interest and instalments due (before classification as NPAs) may be placed in over 6-12 months time band if the earlier receivables remain uncollected.

D. Financing of Gap :

In case the negative gap exceeds the prudential limit of 20% of outflows, (1-14 and 15-28 days time bands) the bank may show by way of a foot note as to how it proposes to finance the gap to bring the mismatch within the prescribed limits. The gap can be financed from market borrowings (call / term), Bills Rediscounting, Repos and deployment of foreign currency resources after conversion into rupees (unswapped foreign currency funds), etc.

APPENDIX - II

Interest Rate Sensitivity

Heads of Accounts	Rate sensitivity and time band
Liabilities	
1. Capital, Reserves and Surplus	Non-sensitive.
2. Current Deposits	Non-sensitive.
3. Savings Bank Deposits	Sensitive to the extent of interest paying (core) portion. This should be included in over 3-6 months time band. The non-interest-paying portion may be shown in non-sensitive band.
4. Term Deposits and Certificates of Deposit	Sensitive; reprices or resetting of interest rates on maturity. The amounts should be distributed to different time bands on the basis of remaining term to maturity.
5. Borrowings – Fixed	Sensitive; reprices on maturity. The amounts should be distributed to different time bands on the basis of remaining maturity.
6. Borrowings – Floating	Sensitive; reprices when interest rate is reset. The amounts should be distributed to the appropriate time band that refers to the resetting date.
7. Borrowings – Zero Coupon	Sensitive; reprices on maturity. The amounts should be distributed to the respective maturity time band.
8. Borrowings from RBI	Upto 3 months time band.
9. Refinances from other Agencies.	Fixed rate : As per respective Maturity. Floating rate : Reprices when Interest rate is Reset.
10. Other Liabilities and Provisions i) Bills Payable ii) Branch Adjustments iii) Provisions iv) Others	i) Non-sensitive. ii) Non-sensitive. iii) Non-sensitive. iv) Non-sensitive.
11. Repos / Bills Re-discounted (DUPN),	Sensitive reprices only on maturity and should be distributed to the respective maturity bands.
Assets	
1. Cash	Non – sensitive.
2. Balances with RBI	Interest earning portion may be shown in over 3 – 6 months time band. The balance amount is non-sensitive.
3. Balances with other Banks	
i) Current Account	i) Non-sensitive.
ii) Money at Call and Short Notice, Term	ii) Sensitive on maturity. The amounts should be distributed to the respective

Deposits and other placements	maturity bands.
4. Investments (Performing).	
i) Fixed Rate / Zero Coupon	i) Sensitive on maturity.
ii) Floating Rate	ii) Sensitive at the next repricing date
5. Shares of All India FIs/Units of UTI	Non-sensitive.
6. Advances (Performing)	
Bills Purchased and Discounted (including bills Under DUPN)	(i) Sensitive on maturity.
Cash Credits / Overdrafts (including TODs) / Loans repayable on demand and Term Loans	(ii) Sensitive; may be shown under over 3-6 months time band.
7. NPAs (Advances and Investments) *	
(i) Sub-Standard	(i) Over 3-5 years time band.
(ii) Doubtful and Loss	(ii) Over 5 years time band.
8. Fixed Assets	Non-sensitive.
9. Other Assets. Inter-office Adjustment Others	Non-sensitive. Non-sensitive.
10. Other products (Interest Rate)	
(i) Other	(ii) Should be suitably classified as and when introduced.

Amounts to be shown net of provisions, Overdue Interest Reserve and claims received from ECGC / DICGC.

ANNEXURE - I

Name of the bank :

Statement of Structural Liquidity as on :

(Amounts in lakh of Rupees)

OUTFLOWS\INFLOWS	RESIDUAL MATURITY								
	1 to 14 days	15 to 28 days	29 days and upto 3 months	Over 3 months and upto 6 months	Over 6 Months and upto 1 year	Over 1 year and upto 3 years	Over 3 years and upto 5 years	Over 5 years	Total
1. Capital									
2. Reserves & Surplus									
3. Deposits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
(i) Current Deposits									
(ii) Savings Bank									
(iii) Term Deposits									
(iv) Certificates of Deposit									
4. Borrowings	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
(i) Call and Short Notice									
(ii) Inter-Bank (Term)									
(iii) Refinances									
(iv) Others (specify)									
5. Other Liabilities & Provisions	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
(i) Bills Payable									
(ii) Branch Adjustments									
(iii) Provisions									
(iv) Others									
6. Unavailed portion of Cash Credit / Overdraft / Demand Loan component of Working Capital									
7. Letters of Credit / Guarantees									
8. Bills Rediscounted (DUPN)									
9. Interest payable									
10. Others (specify)									
A. TOTAL OUTFLOWS									
INFLOWS									
1. Cash									
2. Balances with RBI									
3. Balances with other Banks									
(i) Current Account									
(ii) Money at Call and Short Notice, Term Deposits and other placements and balances with other banks									
4. Investments (
5. Advances (Performing)									
(i) Bills Purchased and Discounted (including bills									

OUTFLOWS\INFLOWS	RESIDUAL MATURITY								
	1 to 14 days	15 to 28 days	29 days and upto 3 months	Over 3 months and upto 6 months	Over 6 Months and upto 1 year	Over 1 year and upto 3 years	Over 3 years and upto 5 years	Over 5 years	Total
under DUPN)									
(ii) Cash Credits, Overdrafts and Loans repayable on demand									
(iii)Term Loans									
6. NPAs (Advances and Investments) *									
7. Fixed Assets									
8. Other Assets									
(i)Branch Adjustments									
(ii) Others									
10. Bills Rediscounted (DUPN)									
11. Interest receivable									
12. Others (specify)									
B. TOTAL INFLOWS									
C. MISMATCH (B-A)									
D. CUMULATIVE MISMATCH									
E. C as % To A									

* Net of provisions, interest suspense and claims received from ECGC/DICGC.

ANNEXURE - II

Name of the bank :

Statement of Interest Rate Sensitivity as on :

(Amounts in lakh of Rupees)

LIABILITIES\ASSETS	INTEREST RATE SENSITIVITY							
	Upto 3 months	Over 3 months and upto 6 months	Over 6 months and upto 1 year	Over 1 year and upto 3 years	Over 3 years and upto 5 years	Over 5 years	Non-sensitive	Total
LIABILITIES								
1. Capital								
2. Reserves & Surplus								
3. Deposits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
(i) Current Deposits								
(ii) Savings Bank Deposits								
(iii) Term Deposits								
(iv) Certificates of Deposit								
4. Borrowings	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
(i) Call and Short Notice								
(ii) Inter-Bank (Term)								
(iii) Refinances								
(iv) Others (specify)								
5. Other Liabilities & Provisions	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
(i) Bills Payable								
(ii) Branch Adjustments								
(iii) Provisions *								
(iv) Others								
7. Bills Rediscounted (DUPN)								
8. Others (specify)								
A. TOTAL LIABILITIES								
* Excluding provisions for NPAs and investments								
ASSETS								
1. Cash								
2. Balances with RBI								
3. Balances with other Banks	XXX	XXX	XXX	XXX	XXX			
(i) Current Account								
(ii) Money at Call and Short Notice, Term Deposits and other placements and balances with other banks								
4. Investments								
5. Advances (Performing)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
(i) Bills Purchased and Discounted (including bills under DUPN)								
(ii) Cash Credits, Overdrafts and Loans repayable on demand								

(iii) Term Loans								
6. NPAs (Advances and Investments) *								
7. Fixed Assets								
8. Other Assets	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
(i) Branch Adjustments								
(ii) Others								
10. Bills Rediscounted (DUPN)								
11. Others (specify)								
B. TOTAL ASSETS								
C. GAP (B-A)								
OTHER PRODUCTS (INTEREST RATE) **	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
(i) FRAs								
(ii) Swaps								
(iii) Futures								
(iv) Options								
(v) Others								
D. TOTAL OTHER PRODUCTS								
E.NET GAP (C-D)								
F. CUMULATIVE GAP								
G. E AS % TO B								

* Amounts to be shown net of provisions, interest suspense and claims received from ECGC/DICGC.

** As and when RRBs are permitted to transact in these products.

ANNEXURE - III

Name of the Bank :

Statement of Short-term Dynamic Liquidity as on

(Amounts in lakh of Rupees)

A. Outflows				
	PARTICULARS	1- 14 days	15-28 days	29-90 days
1	Net increase in loans and advances			
2	Net increase in investments:			
	Approved securities			
	Money market instruments (other than Treasury bills)			
	Bonds/Debentures /shares			
	Others			
3	Inter-bank commitments			
4	Off-balance sheet items (bills discounted, etc.)			
5	Others			
	TOTAL OUTFLOWS			
B. Inflows				
1	Net cash position			
2	Net increase in deposits (less CRR obligations)			
3	Interest on investments			
4	Inter-bank claims			
5	Off-balance sheet items			
6	Others			
	TOTAL INFLOWS			
	C. Mismatch (B - A)			
	D. Cumulative mismatch			
	E. C as a % to total outflows			

ANNEXURE 3.2

List of Primary Dealers and Mutual Funds

Illustrative List of Primary Dealers (PDs) and AMCs of Mutual Funds from whom expression of interest can be called. The Panel may be selected by a committee comprising officers from Ministry of Finance, GoI, RBI, NABARD and Sponsor Banks with active Treasuries like SBI, PNB, Syndicate Bank, Canara Bank etc.

PDs

1. ICICI Securities
2. IDBI Caps
3. SBI - DFHI
4. PNB Gilts
5. STCI
6. GSTC

AMC of Mutual Funds with total AUM more than Rs. 10,000 cr

Mutual Fund Name	AUM (Rs. in cr)
UTI Mutual Fund	34,755
Prudential ICICI Mutual Fund	30,210
Reliance Mutual Fund	28,648
HDFC Mutual Fund	25,638
Franklin Templeton M F	23,060
SBI Mutual Fund	15,101
Birla Sun Life Mutual Fund	14,615
Tata Mutual Fund	12,500
Standard Chartered Mutual Fund	11,764
DSP Merrill Lynch Mutual Fund	11,467
Kotak Mahindra Mutual Fund	10,950
Principal Mutual Fund	10,556
LIC Mutual Fund	10,277

ANNEXURE 4.1

Suggested Financial Services for rural clientele

4.1. Access to credit and other financial services such as savings and insurance products is increasingly considered as an important factor contributing to enhance welfare of the target clientele and their income growth.

4.2. Rural Banks on amalgamation have become bigger business entities and even those, which are yet to be amalgamated, have to strive to become big to withstand the competition. If the RBs have to make profit on a sustainable basis, they have to tread a new path with regard to their business portfolio. Some of the facts verifiable through published data indicate the RRBs / RBs are doing business at just 1/5th of their commercial bank peers. While their branch network & service area villages are almost equal to their counterparts.

4.3. Since the business portfolio needs an immediate push, these RFIs need to look at the gaps existing with regard to garnering the clients, coverage of the eligible adult population in their service area by opening at least one account.

4.4 (a) Every RRB has products to suit the customer's requirement. The RRBs are originally mandated for providing loans and advances to the weaker sections of the community. Presently their exposure is nominal in the high value loans. They have not ventured into financing high value loans, SMES etc.

(b). RRBs may be permitted to take up issuance of Bank guarantee, extending financial assistance to the trade and services sector, extending financial assistance for housing, village infrastructure, participation in the consortium advances etc.

(c) The restrictions for financing only target groups may have to be removed. This requires amendment to Section-18 of chapter –IV of the RRB Act 1976. The RRBs may have to keep exposure norms for the various kinds of activities. It is recommended that 60% of the RRB advances may be channalised to the priority sectors and at least 40% of aggregate credit shall go for the agricultural purposes. 40% of the advances in the RRBs can go to non-priority sector including commercial lending. The RRBs may be advised to increase the CD ratio to 80% by 2008. While there is no need to fix the exposure limit for Agricultural and SSI, exposure limit for trade, infrastructure etc. may have to be fixed. Lot of emphasis may have to be given for providing financial assistance for education of the individual and for setting up of Educational institutions in the rural areas.

4.5 It is disturbing to see that in majority of the states whose population aggregates more than 60% of the nation's population, the coverage of adult population is less than the National average of 59% as evidenced below:

State/ Union Territory	Current Accounts	Savings Accounts	Total Population	Adult Population (Above 19 years)	Total No. Of accounts	Acc/100 population
Rajasthan	689657	12139302	56473122	28473743	12828959	45
Arunachal Pradesh	10538	209073	1091117	544582	219611	40
Assam	378729	5071058	26638407	14074393	5449787	39
Manipur	12514	200593	2388634	1222107	213107	17
Meghalaya	24305	458779	2306069	1088165	483084	44
Mizoram	3441	117885	891058	476205	121326	25
Nagaland	13819	195452	1988636	995523	209271	21
Tripura	33257	638241	3191168	1784212	671498	38
Bihar	464511	13225242	82878796	40934170	13689753	33
Jharkhand	166007	5834341	26909428	13737485	6000348	44
Orissa	228160	7030004	36706920	21065404	7258164	34
Sikkim	4097	125365	540493	288500	129462	45
West Bengal	942733	21544753	80221171	45896914	22487486	49
Chhattisgarh	192067	3346898	20795956	11209425	3538965	32
Madhya Pradesh	553381	11731918	60385118	31404990	12285299	39
Uttar Pradesh	1324509	45804350	166052859	82229748	47128859	57
Andhra Pradesh	1156405	23974580	75727541	44231918	25130985	57
ALL INDIA	16552856	304349534	1027015247	541031553	320902390	59

Irony is the existence of very large number of RRBs / RBs branches in these states amounting to approximately 70% of the total RRB branches as detailed below:

Assam	2	27	397
Manipur	1	9	29
Meghalaya	1	4	51
Mizoram	1	8	54
Nagaland	1	5	8
Tripura	1	4	87
Bihar	5	38	1475
Jharkhand	6	21	387
Orissa	8	30	836
Sikkim	0	0	0
West Bengal	9	20	876
Chhattisgarh	5	17	429
Madhya Pradesh	19	47	1034
Uttar Pradesh	20	71	2852
Andhra Pradesh	8	23	1170
Total	96	364	10716
Total excluding North Eastern states	88	301	10073

This has brought out the fact that if these RFI's have to make progress, they should in the immediate future raise their coverage beyond national average and should go all out to reach 100% coverage levels.

4.6 Ensuring coverage of all eligible would improve the Deposit portfolio of the RRBs / RBs since their share is languishing at 7% for more than two decades. Intensive efforts could therefore, be initiated in 301 districts of the country, covering nearly 80,000 -100,000 villages (coverage reckoned @ 8-10 villages per branch). Even if 100 families or 200 adults per village are brought into the banking stream, they may add 80 - 100 lakh new accounts and 160 to 200 lakh new customers. This is equivalent to a new business of around Rs. 10,000 crore at the initial levels of operation.

4.7 ADVANCES PORTFOLIO

With regard to advances portfolio, majority of the RRBs/ RBs have a skewed portfolio tilted towards low earning activities (though they pertain to the mandate) and also easy businesses which can be done without any effort like loans for retail trade, small business, housing repairs, salary earners (especially State Govt. employees). If substantial part of the advances portfolio pertains to agriculture, approximately 90% of the same is in the crop loan category earning 7%. Despite the directives, even while doubling the credit during the past 2 years, the diversification portfolio remained at a meager 16% as evidenced below:

AGENCY	2005-06 (Amount Rs Crores)		
	Crop loan	Term loan	Total
Com Bks	93309 (88%)	12842 (12%)	1,06,151
Coops	32697 (88%)	4554 (12%)	37,252
RRBs	11768 (84%)	2308 (16%)	14,076
TOTAL			1,57,479

4.8 FACTORS AFFECTING THE PORTFOLIO

While studying the characteristics that differentiate Good & Bad RRBs, it was observed by BIRD that Good RRBs who had a very strong advances portfolio have adopted some good practices like:

- 1) Surveying the operational area for potential
- 2) Going through NABARD' PLPs and identifying various feasible activities
- 3) Looking into backward & forward linkages of various activities to decide on the financial feasibility and bankability
- 4) Preparing a perspective budget for the ensuring year and allocating the same branch-wise, sector –wise
- 5) Making a difference even in Generic products like KCC & SHG financing by putting some frills or some more attractive features

Besides the above, the Good performing RRBs have also attempted Market and Client segmentation to make a differentiation in the product offered. These practices had endeared even high net worth clients to the RRB and the ability to borrow higher amounts for diversified activities had enabled the banks to get higher yields on advances and resultant higher spread/ financial margin.

Diversifying the portfolio and also improving its quality has a direct correlation with HR practices since the Good performing RRBs have

- Participatory approach while deciding on the product, designing the features and launching it

- Since the product evolved out of consensus, staff could do the Credit Marketing with conviction
- Delegation of sanctioning powers had given further fillip to their beefing up a qualitative portfolio

RBs / RRBs have to fight for a space since the Commercial Banks which were in existence for quite sometime had loyal clientele as they were there in SPECTRUM – SCARCE AGE when it was much easier to make a lasting impression on consumers mind. But the RBs / RRBs which were neither existing nor had any impact in the initial years have to CO-CREATE BRANDS / PRODUCTS by collaborating with their customers if they have to survive in the current economic context. In view of this they may need to look into every conceivable opportunity to become a one-stop-all entity. The areas, which they can look for business, some of them might not have been touched hitherto, are: -

4.9 CROP LOANS

KCC has become a major instrument for delivering the crop loans. However, RBs/ RRBs may take care that their crop loan portfolio did not have an excessive slant towards Fine Cereals since they are not only losing their sheen as default proof advances due to progressive dismantling of MSP and also the recent non-hesitancy on the part of Government in importing food grains mainly to keep the consumer happy. In that event, with the stagnant productivity in those crops, the excessive loaning given may prove to be futile and the advances may turn NPAs. This situation coupled with the environmental disaster gaining momentum due to overdraft of ground water for cultivation of paddy & sugar cane (water guzzlers) may jeopardize the long-term interest of the RFIs if Crop Loan portfolio is again skewed towards one or two crops.

In view of this, RBs may encourage financing the crops whose Water Use Efficiency is high and at the same time have marketability.

In order to get returns on sustainable basis, the RRBs may look into the following activities also.

HORTICULTURE

POMOLOGY

- 1) Fruit orchards
- 2) Grape gardens
- 3) Straw berry fields
- 4) Citrus fruits in non- traditional areas
- 5) High Density Mango

OLERICULTURE

- 1) Regular vegetables
- 2) Hybrid varieties
- 3) Exotic vegetables
- 4) Export oriented vegetables
- 5) Green house for productivity & quality
- 6) Mushroom – industrial scale

FLORICULTURE

- 1) Traditional culture
- 2) Shade net / Poly house for domestic consumption
- 3) Green house & State –of –the – art Technology for export

AGRO & FARM FORESTRY

1. Poplar
2. Eucalyptus
3. Bamboo
4. Jatropha
5. Acacias
6. Bixa
7. Medicinal & Aromatic plants

FISHERIES

Inland

- 1) Fresh water fisheries
- 2) Fresh water Prawns
- 3) Fresh water Pearl culture

Brackish & Marine

- 4) Brackish water – extensive
- 5) Brackish water – intensive
- 6) Trawlers, Bay liners & Purse seines

ANIMAL HUSBANDRY

- 1) Dairy Farms
- 2) Sheep Farms
- 3) Horse Breeding farms
- 4) Poultry Farms – Integrated
- 5) Exotic birds – Emu & Ostrich

OTHER SCHEMES

- 1) Lift Irrigation Schemes
- 2) Sugar mill financing - Cogeneration, Ethanol refineries
- 3) Cold storages & Reefer Containers
- 4) Rural Godowns
- 5) Agri Marketing Infrastructure schemes
- 6) Watershed development
- 7) Rural Infrastructure
- 8) AEZ & Contract farming

PROCESSING INDUSTRY

- 1) Cereal milling & Marketing
- 2) Fruit & Vegetable processing
- 3) Fresh fruits & vegetables export
- 4) Cold chain & CA containers
- 5) Fish processing
- 6) Dairy Milk route, Bulk coolers, Chilling plants, Processing & Exporting Units
- 7) Poultry meat processing units
- 8) Egg powder units
- 9) Ready to eat snacks/ wafers

OTHER INDUSTRIES

- 1) Paper & Rayon industries
- 2) Ply wood
- 3) Biomass based power
- 4) Eco friendly industries
 - a) Neem based
 - b) Microorganism based (*Trichoderma viridi*)
 - c) TBOs
- 5) Seed Industry

Other Innovative areas

1. SHGs for outreach
2. Micro enterprises
3. MLFV
4. JLG
5. ITES related

To develop a qualitative portfolio, the banks may also think of offering some innovative products like:

4.10 Rural credit cum debit card:

While it may take a few weeks to months for the bank to come out with a new product or refinements and revisions in the existing products (based on customer needs) on account of various stages involved in new product development or product refinement; the bank will be able to offer immediately two products to the client. While one of them could be a *no frill savings bank account* (to meet the thrift needs of a client), the other could be a *General Credit card* (to meet his emerging credit needs) or the bank could club both these products in to a single instrument, where the bank could pay interest on credit balances at SB rates and the customer could pay interest on net debit balance. In the initial stages, this could be a pass book to be operated through cheque leaves and withdrawal slips in the branch. With the computerisation of the branch and introduction of PDAs, the bank could graduate this product to a biometrics based smart card. This could not only reduce the cost of intermediation, but would also provide unlimited services to the client.

4.11 PORTFOLIO COMPOSITION

In order to have an orderly growth and also withstand the shocks, the RBs / RRBs may have portfolio composition as detailed below:

S.No	ACTIVITY / SECTOR	% of Portfolio	Interest rates
1	Crop Loan Small land holders (<0.5 acre), Tenant Farmers & Agrl. laborers (minimum 20% of total)	40%	7%
2	ATL / AATL	15%	10 -12%
3	RNFS	5%	10 -12%
4	SHGs	5%	10%
5	OPS	5%	10%
6	Rural Credit –cum-Debit card	10%	12%
7	NPS	20%	12%
	TOTAL	100%	

By having a portfolio on the above lines, the RBs / RRBs are meeting their mandated obligations by advancing almost 60% of loans to agriculture & allied and NPS not more than 20%. Further, balancing the portfolio on the above lines would give even higher Financial Yields and thereby increase the profitability.

4.12 NON –CREDIT PORTFOLIO

RRBs may have to seriously look into the non-fund based income generating portfolio like:

1. Demand Drafts on 100% commission basis (Tie up with New Generation Banks)
2. Bank Guarantees
3. As insurance agent
4. As an e-seva entity where all bills can be collected on a commission basis

(iv) RRBs may consider introduction of “Floating Rate Deposits” where in the interest rate on deposit would be linked to a benchmark or anchor interest rate. Floating rate deposits are unlike fixed interest rate deposits which are in vogue today. Fixed rate instruments are damaging to depositors if subsequent to making the deposit, the market interest rates rise (depriving the depositor of the benefit of higher interest rate) and to the banker if rates subsequently fall. For tackling such interest rate volatility, floating rate deposits are considered appropriate especially for deposits of long maturity- generally 5 years. In case of RRBs, the appropriate benchmark could be the rate for the relevant products of the most important competitor.

(iii) There is a need to reorient the traditional products and redesigning of existing products. Some of the suggestions in the regard are as under:

? Loan against deposit:

- Introduction of a new product of ‘Over draft limit’ against deposit which will have a cheque book facility. The interest rate on the overdraft amount could be 3-4% higher than the deposit (instead of 2% in case of demand loan). Thus the customers will have flexibility to withdraw and repay as per their convenience. There will be no restriction on withdrawals or any such condition that one has to repay the old outstanding first to avail any further withdrawals. For this, the customers will have to pay a nominal interest rate extra (1-2%). Since loan against deposit is a very popular product, this facility will make it much more customer friendly and at the same time a more viable proposition for the bank.
- The above product would be in addition to the existing system of demand loan

? Crop loan

- Treat Primary Agricultural Co-operative Societies (PACS) as the closest competitors in this segment of business and not the commercial banks.
- Introduce cash credit limit for the borrowers who show good repayment behavior. This could be on the lines of ‘Kisan Credit Card’ being introduced by many commercial banks.
- The above mentioned cash credit limit would be in addition to the existing system of crop loan

? Tractor loan

- This segment is also equally sensitive to non-financial factors like location of branches, time taken for disbursement, etc. Hence the banks need to address these issues.

- This product needs redesigning with regard to margin money requirement, security (informal) deposit mobilization, etc. It is felt that borrowers may be willing to pay extra interest (which would basically be risk cost) for relaxation on some of the requirement
- ? Consumer durable advance
 - Provide overdraft limit to employees to the extent of say 75-80% of their salary especially if they deposit salary with the bank
 - The interest rate should not be too exorbitant to scare away good customers.
- ? Staff loan
 - Besides the existing subsidized loan schemes for specific items, there is a need for providing liberal and non-subsidised loan to the staff. It is felt that the staff would be too willing to avail loan facility as per the normal procedure and interest rate applicable to consumer advance for general customers.

Similar exercise could be attempted for other products of the banks.

Experience from other Countries

Many countries have tried to provide variety of financial services to their rural clientele. The agricultural and rural sectors, particularly in developing countries are usually characterized by having a lower, often much lower access to financial services compared to urban population and other economic sectors. Some of the products which have been tried in African countries like are listed as under;

1) Credit Guarantees: The introduction of credit guarantee funds (CG) has been widely advocated by DFIs' management's and ultimate client interest groups to overcome credit rationing and collateral requirement that couldn't be met adequately by such clientele. In particular the use of such guarantees were once considered by many as instrumental in assisting small scale farmers, rural micro enterprises and other who were shut out of the formal credit markets due to the high administration costs required to cover the risk of their small loan demands. Six arguments that are frequently voiced to support the introduction and subsidizing of credit guarantee : re listed below :

- ◆ Overcoming collateral constraints
 - ◆ Offsetting the "excessive" credit risk in lending to small farmers
 - ◆ Addressing information constraints,
 - ◆ Compensating for low profit margins
 - ◆ Modifying intrinsic characteristics of small businesses and
 - ◆ Inducing learning and generating lending's additionally

The performance of many CGs, however, increasingly gave rise to counter-arguments on theoretical and practical grounds, mainly underscoring that the CGs' performance reflects a waste of scarce public resources that could more effectively assist development in many other ways. The counter-arguments against the CGs also highlight the lack of similarity between banks in developed and developing countries when the latter have often preferred "inside lending" related to firms that their owners possess and exploit the CG resources in maintaining the inside lending and bailing - out their subsidiaries and deteriorating loan portfolios. CGs were evaluated as costly to operate and that their related additionality is either doubtful or very costly to maintain (including the economic cost of crowding out of other clients

that eventually don't receive credit due to the bias and direction of credit attributed to the CGs).

A pivotal issue in assessing the efficacy of CGs is whether they have an improved way to assess and price risks compared to the banks that benefit from the guarantees. If the answer to that crucial question is negative - which likely reflects the actual situation in many countries - then the verdict is unambiguous, pointing at no sound value added on one hand, and inflated aggregate administrative costs (of the CG and the guaranteed banks combined) on the other, thereby adversely impacting on availability of resources planned to finance (rural) development. In contrast, in the few known cases when the CG has distinctive superior knowledge related to assessment of risks, it could serve in disseminating knowledge to the banks on "how to do banking" - when banking is defined primarily as pooling and managing risks. The latter scenario obviously requires an exit plan when the FIs that benefit from the CGs maturely absorb the relevant know how and become capable of independently assessing credit risk.

Moreover, when the CG has no comparative advantage in assessing risks, there is a risk that banks would engage in opportunistic behavior that could further erode an already shaky financial discipline that leads to poor loan collection performance. Most operating, "development" related CGs price their products in a way that costs are not fully covered and the net worth of the CG is gradually eroded or replenished by the State or the donors. In a world that is increasingly under pressure to cut or eliminate subsidies, the subsidizing of CG operations is a convenient tool to proceed subsidizing the target clientele because it is more difficult to track and quantify the (economic) subsidies involved in the CG operations and therefore it is also rarely done.

The crucial difficulty in assessing the effectiveness of the CG hinges on whether additionality is actually created. Measurement of additionality is extremely difficult even when only directed credit without CG operations is involved. When directed credit is involved, the generated additionality is not easy to quantify because there is no clear indication how much of the directed, concessionary loans would have been granted without direction and how many of the investments financed by the directed loans would have materialized without such loans. When the CG entered the arena, the additionality namely how much of the investments' value and the related loans would have materialized without the existence of the CG ?

Myers and Nagarajan studied several credit guarantee funds operating in Africa in the last decade and concluded that several CGs were terminated after extending very few guarantees and where CGs remain active, only little impact could be traced. Additionality was hardly noticed and almost no borrowers "graduated" to emerge as non-guaranteed borrowers.

2) Inventory Finance and Warehouse Receipts :

In developed countries inventory credit plays an important role in providing access to credit to agricultural producers and it serves effectively in overcoming credit constraints. Credit extended against commodities stored in bonded warehouses is a mainstay in developed countries where the prerequisites for facilitating such financial transaction (legal, enforcement, skills requirements and the like) are met. In contrast, in many developing countries these unmet prerequisites reflect the rudimentary level of development of the financial sector in general and that of credit inventory sub-systems in particular including transportation and storage facilities.

Appropriate inventory finance contributes not only directly to an increase in access to credit of producers but also indirectly to reduce the instability of inter-seasonal commodity prices.

Warehouse receipts constitute an effective instrument in ensuring loan security and consequently could add to credit enhancement and transforming of poor and low income farming households from non-creditworthy to creditworthy ones.

An Expanded Range of Collateralisable Assets :

Warehouse Receipts and Inventory

Warehouse receipts refer to the practice of depositing a finished good or agricultural product in a warehouse and receiving a receipt certifying deposit of the good. The receipt can then be used as collateral, with the advantage that the collateral has a high commercial value and can be easily liquidated. Three parties are involved in the transaction the farmer, who takes his goods to the warehouse, the warehouse operator, who classifies the goods and determines their value, and the bank or MFI, who issues a loan based on the receipt issued by the warehouse operator.

In order to ensure a successful warehouse receipts program, it is important to ensure that there is discipline and trust in the warehouse, the operations are on a sufficiently large scale, that there is a thorough understanding of annual price cycles that permits proper valuation and pricing of a stored product at any given moment, proper handling of the product and appropriate oversight.

Creditors gain from warehouse receipts by decreasing their risk, by reducing seasonal price variability, and by increasing liquidity. The drawback to warehousing is the cost of working with a establishing a warehouse. Entrepreneurs gain from warehousing by increasing profitability, price transparency, and food stability. The drawbacks for entrepreneurs are the increased tendency towards speculation associated with warehousing, the shortage of small-scale drying or preservation technologies for agricultural products, an unreliable supply or shortage of storage chemicals, and the costs associated with transporting goods to the warehouse

The Different Forms of Financing Inventory:

When the production marketing and financial "chain" includes an FI, a warehouse and a borrower, it is possible that the borrower would be a large farmer, a cooperative, a miller or a trader. Inventory credit may therefore include:

- A. Cash crops for export
- B. Imported produce
- C. Inventory of stock for domestic consumption could involve borrowing against a presentation of warehouse receipt within the framework of a line of credit. At the harvest time the grain are deposited at the warehouse as security for the bank's loan. If the borrower defaults with respect to the loan repayment the bank will foreclose on the grain and sell it to a third party. This is a relatively simple arrangement that requires, however, meeting several conditions that in many developing countries are not easily met. The establishment of inventory finance requires, a profound understanding of the legal and enforcement framework, based on which reforming the legal system can take place so as to insure that the interests of the parties involved are well considered.

Commodity Price Risk Management provides tools that focus on insuring against downsized price risk by providing a minimum price for agricultural commodities to farmers based on market related instruments, namely put options that are purchased by individual farmers, cooperative of farmers, traders or (and possibly preferable FIs that extend credit to producers/marketers and related cooperative). The bank is motivated to be engaged in such activity by the likelihood of higher loan recovery and improved quality of its loan portfolio that would result from eliminating or reducing substantially the involuntary loan defaults.

Large scale producers in developed countries can choose from a variety of hedging instruments relying on their collateral that constitutes a prerequisites for credit. In contrast, small producers in developing countries are not able to use such hedging instruments (i.e. collars) because their performance risk is perceived as too high or they lack the collateral needed for purchasing the insurance using credit. As a result available strategies used by small scale producers are limited, leading them to opt for a minimum price embedded in a straight put option. Coupling the put option with an established loan agreement as a joint product substantially reduces the transaction costs for the creditor and insured borrower.

This hedging instrument - the use of the put option - is limited, however, to commodities that are traded in a liquid exchange and for commodities the farm gate prices of which are highly correlated with the prices in the liquid international exchanges. This, in turn, would clearly exclude agricultural commodities the prices of which are supported by the state. Also this instrument is not a panacea to a long term trend to price decline of a specific agricultural commodity as the duration coverage of the put option is limited for only few months.

Lessons learnt in the recent years suggest that organizing small scale, low-income farmers is, however, not an easy task. The African banks that lend for coffee and cotton for example have not been found, by large, eager to internalize the advantages associated with introducing this instrument in light of their often conservatism and lack of will to acquire the specific skills needed for introducing this insurance. Possibly, the advantages of introducing this instrument could be discussed at the highest level of the Ministry of Finance of some developed countries and not only with the FIs managements in the region, in light of the embedded benefits that could accrue to the financial and agricultural sectors including the capacity to lay off risk out of the country concerned.

Index Based Yield Insurance provides an incentive-compatible alternative to standard crop insurance schemes, assisting farmers in mitigating their production risks. In essence, the sale of this insurance can be similar to the way lottery tickets are sold, with contracts involving payment of an actuarially calculated premium that result in a payout under the scheme in the event of specific clear outcomes (i.e. when a given number triggers indemnity, such as when rainfall below a given critical predetermined amount during say, 50 days is not reached, or when yields over a given area-but not on a specific farmer's field fall substantially below long term average values).

4) Trade Credit to Farmers - Traders, input suppliers, processors and exporters, alongside to money lenders, are the main source of credit to poor, low-income farming households. The delivery of this credit is carried out as integral part of the inputs purchase and outputs sales. These traders/creditors succeed to overcome or mitigate many of the difficulties that stand in the way of normal creditors namely, asymmetric information, repayment enforcement, high operational costs, high transaction cost imposed on the borrower/client when credit is delivered as a separate, singled out transaction, compared to a small fraction of additional costs

that are needed when the credit is extended as a joint product of sale of inputs or purchase of agricultural produce and credit. These advantages allowed the traders to expand their operations to areas characterized by thin financial intermediation and unavailability of formal credit or formal credit that is offered only for much larger denominated and traditionally secured loans.

The variety of products and the duration of credit that is provided by the suppliers of inputs (fertilizers, seed and pesticides) and purchasers of agriculture produce are limited to short-term seasonal credit and advances. For many farming households this source presents the only option available for credit even when the credit terms reflect high, imputed interest rates that can be derived from comparing buying and selling inputs and produces on cash to their equivalent on credit terms. When the traders possess market power both the prices of the inputs he supplies or the price he paid for the produce, as well as the interest rate associated with the trade finance would reflect the lack of competition. Enhancing competition and organizing farmers to present higher purchasing/selling capacity and better negotiating terms in inputs purchase and marketing cooperative could mitigate the monopoly power exerts by some trade creditors.

Banks may often rightly prefer to lend to these traders when the traders need external finance to supplement their own equity because it may generate substantial saving on transaction and monitoring cost compared to bank's lending directly to a substantially larger number of tiny loans to farmers. Moreover, usually a trader/creditor knows better than the bank the ultimate users of the interlocked credit, how industrious they are and is more effective in ensuring loan repayment particularly when such credit is "self liquidated" and its repaid by subtracting its value and interest from sales to the trader himself. The trader/creditor would usually have the capacity to offer better security to the bank involved than the low-income farmers.

CGAP's mapping of agriculture markets in Mozambique found that lending arrangement between farmers and commodity trading companies are widespread and a critical source of finance. In Zimbabwe Gordon and Goodland found that the number of smallholders that receive input loans from Cotton, a large cotton ginner, exceeds the number of clients of any MFI operating in the country. Cotton and sugar are typical commodities whereby the cotton ginnery and the sugar refinery can easily facilitate advances to growers as they possess local monopony power and it wouldn't pay to a producer to market his produce to a competing processing plant because the transportation cost would be prohibitive. In contrast, commodities like coffee whereby, first stage processing is easy and are less bulky and more expensive per unit of weight or volume are more susceptible to 'side selling' when advances are extended by the trader.

The duration of trade credit vary and can last from few days to all season. Rates of interest also vary as well. Several studies indicate that 5 percent per month as popular benchmark in some countries but only 2 to 4 percent per month for rice farmers in India. Such rates are determined by other factors such as availability of credit from other sources particularly moneylenders, competition among traders, cost of capital and inflation.

Annexure 5.1

Proposed amendments in Service Regulations of RRBs

The Task Force has received various suggestions regarding amendment of service regulations. The following suggestions for amendment in service regulation may also be considered by the authorities.

A. Regulation no. 11-

It is suggested that Special Review Committee to be constituted shall have the following specific Directors:

- a. Director Nominated by NABARD.
- b. Director Nominated by RBI.
- c. Directors Nominated by Sponsor Bank.

This Subcommittee may review the performance of each of the officer or employee and make recommendations to the Chairman for continuation of service or otherwise.

B. Regulation no. 23-

This regulation is not clear whether the officer or employee has to stay at his place of posting. In view of the changing scenario, the dual responsibility of key has to be carried out for security reasons and proper formalities for key handing over should be followed. In view of this, it is felt that this regulation may be amended to the extent that an officer or employee shall reside at the place of posting and shall obtain prior permission for leaving the headquarters from the competent authority.

C. Regulation no. 27-

The return of assets and liabilities shall be made mandatory for the employees also.

D. Regulation 28-

This regulation is silent in the case of an officer or employee has extramarital relationship. A sub-Clause may be added stating that no officer or employee shall have illicit relationship or extramarital relationship with any of the persons.

E. Regulation 29-

The figure 44 printed in the 17th line in page no. 24 should be read as "Regulation No. 45."

F. Regulation no. 38 (Penalties)-

There is no clear distinction between minor misconduct and major misconduct in respect of officers and employees. A clear distinction may be made with regard to type of misconduct and included under regulation no. 38 (1) (a) & (b) and 38 (2) a & b (Page 30 and Page 33).

G. Regulation no. 38 page no. 33-

In respect of penalties on major misconduct for workmen staff, the Disciplinary Authority cannot reduce more than 1 stage for a period of 2 years. This does not appear well where an employee has committed major misconduct. It is suggested that the restriction of reduction in stage for a period of 2 years may be deleted.

H. Regulation no. 38-

Under regulation no. 38 in the case of workmen staff, there are no provisions to recover the financial loss incurred by the bank in respect of the misconduct committed. It is suggested that one more clause may be added so that recovery of financial loss may be awarded by the Disciplinary Authority.

I. Regulation no. 43-

This regulation permits the employee to engage a legal practitioner for defending his case with the prior permission of the Competent Authority. This regulation may be amended and it may be made clear that “for the purpose of inquiry, the officer or employee shall not engage a legal practitioner” however, he may engage his own colleague in the Bank to defend his case.

Annexure 6.1

PRINCIPLES OF INTERNAL CONTROLS - BASLE COMMITTEE

Principle 1

The Board of Directors should have responsibility for approving and periodically reviewing the overall business strategies and significant policies of the bank; understanding the major risks run by the bank, setting acceptable levels for these risks and ensuring that senior management takes the steps necessary to identify, measure, monitor and control these risks; approving the organisational structure and ensuring that senior management is monitoring the effectiveness of the internal control system.

The BoD is ultimately responsible for ensuring that an adequate and effective system of internal control system is established and maintained.

Principle 2

- Senior Management should have responsibility for implementing strategies and policies approved by the Board, developing processes that identify, measure, monitor and control risks incurred by the bank; maintaining an organisational structure that clearly assigns responsibility, authority and reporting relationships ensuring that delegated responsibilities are effectively carried out; setting appropriate internal control policies and monitoring the adequacy and effectiveness of the internal control system.

Principle 3

- The BoD and senior Management are responsible for promoting high ethical and integrity standards and for establishing a culture within the organization that emphasizes and demonstrates to all levels of personnel the importance of internal controls. All personnel at banking organization need to understand their role in the internal controls process and be fully engaged in the process.

Principle 4 – Risk Recognition and Assessment

- An effective internal control system requires that the material risks that could adversely affect the achievement of the bank's goals are being recognised and

continually assessed. This assessment should cover all risks facing the bank and the consolidated banking organisation (credit risk, market risk, interest rate risk, liquidity risk, operational risk, legal risk and reputation risk). Internal controls may need to be revised to appropriately address any new or previously uncontrolled risks.

Principle 5

- Control activities should be an integral part of the daily activities of a bank. An effective internal control system requires that an appropriate control structure is set up with control activities defined at every business level. These should include:

Top level reviews

- appropriate activity controls for different departments or divisions
- Physical controls
- Checking for compliance with exposure limits and follow-up on non-compliance
- A system of approvals and authorisations; and
- A system of verification and reconciliation

Principle 6

An effective internal control system requires that there is appropriate segregation of duties and that personnel are not assigned conflicting responsibilities. Areas of potential conflicts of interest should be identified, minimised and subject to careful, independent monitoring

Principle 7 – Information and Communication

An effective internal control system requires that there are adequate and comprehensive internal financial, operational and compliance data, as well as external market information about events and conditions that are relevant to decision making.

Information should be reliable, timely, accessible and provided in a consistent format.

Principle 8

An effective internal control system requires that there are reliable information systems in place that cover all significant activities of the bank. These systems, including those that hold and use data in an electronic form, must be secure, monitored independently and supported by adequate contingency arrangements.

Principle 9

An effective internal control system requires effective channels of communication to ensure that all staff fully understand and adhere to policies and procedures affecting their duties and responsibilities and that other relevant information is reaching the appropriate personnel.

Principle 10

The overall effectiveness of the bank's internal controls should be monitored on an ongoing basis. Monitoring of key risks should be part of the daily activities of the bank as well as periodic evaluations by the business lines and internal audit.

Principle 11

There should be an effective and comprehensive internal audit of the internal control system carried out by operationally independent, appropriately trained and competent staff. The internal audit function, as part of the monitoring of the system of internal controls, should report directly to the BoD or its audit committee and to senior management.

Principle 12

Internal control deficiencies whether identified by business line, internal audit or other control personnel, should be reported in a timely manner to the appropriate management level and addressed promptly. Material internal control deficiencies should be reported to senior management and the BoD.

Regardless of size, every banking organisation should have an effective system of internal controls that is consistent with the nature, complexity and risk inherent in their ON and OFF Balance Sheet activities and that responds to changes in the bank's environment and conditions.

Progress of Computerisation in Regional Rural Banks

Sl. No	Name of the RRB	Branches	Sponsor Bank	State	Whether Computerisation & Internet Services provided	Status of Computerisation upto 31.12.2004		Details thereof till present date	If not, when to be provided	Whether any Target in this respect Fixed	If so, details of achievements
						Head Office	Branches				
1	2	3	4	5	(a)	(b)	(c)	(d)	(e)	(f)	(g)
1	BHAGIRATH GB	107	ALLAHABAD	UTTAR PRADESH	Yes	HO fully	56	65 branches	Another 15	Full	As on 31.7.2005,
2	CHHATRASAL	84	ALLAHABAD	UTTAR PRADESH	Yes	HO fully	40	40 branches	Another 20	Total 60	As on 9.8.2005, 47.06%
3	SARAYU GB	41	ALLAHABAD	UTTAR PRADESH	Yes	HO fully	41	41 branches	Already	Full	As on 9.8.2005, 100%
4	SHARDA GB	59	ALLAHABAD	MADHYA PRADESH	Yes	HO fully	13	17 branches	Total 21 by	Total 21	As on 31.3.2005,
5	SRAVASTI GB	89	ALLAHABAD	UTTAR PRADESH	Yes	HO 80%	12	22 branches	32 branches by	Total 32	As on 31.3.2005,
6	TULSI GB	78	ALLAHABAD	UTTAR PRADESH	Yes	1 Dept.	14	14 branches	26 branches by	Total 26	As on 31.3.2005,
7	VINDHYAVASINI	46	ALLAHABAD	UTTAR PRADESH	Yes	HO fully	7	7 branches computerised	8 branches by	Total 15	As on 31.3.2005,
8	CHAITANYA GB	51	ANDHRA	ANDHRA PRADESH	25 branches	HO fully	25	25 branches	By 2005-06 all	Yes	Target (31.3.2005) = 26,
9	GODAVARI GB	33	ANDHRA	ANDHRA PRADESH	25 branches	HO fully	25	25 branches	By 2005-06 all	Yes	Target (31.3.2005) = 25,
10	RUSHIKULYA GB	75	ANDHRA	ORISSA	18 branches	HO fully	18	18 branches	By 2005-06 all	Yes	Target (31.3.2005) = 25,
11	ALLAHABAD KGB	91	B.O.B	UTTAR PRADESH	108 are fully computerised, 64 partially computerised. Computer and Internet in Hos. No Internet in branches	HO fully	3	2 branches partially	In respect of all these RRBs sponsored by BoB, 560 branches to be computerised by 3 1.03.2006	50% of total	4 branches fully
12	ARAVALI KGB	60	B.O.B	RAJASTHAN		HO fully	3	5 branches fully		50% of total	5 branches
13	BAREILLY KGB	81	B.O.B	UTTAR PRADESH		HO fully	7	9 branches fully		50% of total	11 branches
14	BHILWARA-AJMER	53	B.O.B	RAJASTHAN		HO fully	8	10 branches fully		50% of total	16 branches
15	BUNDI-CHITTOOR	63	B.O.B	RAJASTHAN		HO fully	8	10 branches fully		50% of total	10 branches
16	DUNGARPUR-KANPUR	38	B.O.B	RAJASTHAN		HO fully	4	1 partially computerised		50% of total	6 branches
17	FAIZABAD KGB	67	B.O.B	UTTAR PRADESH		HO fully	7	9 branches fully		50% of total	9 branches
18	FATEHPUR KGB	51	B.O.B	UTTAR PRADESH		HO fully	1	1 branch fully		50% of total	1 branch computerised
19	JHABUA-DHARMA	90	B.O.B	MADHYA PRADESH		HO fully	9	4 partially computerised		50% of total	11 branches
20	KANPUR KGB	96	B.O.B	UTTAR PRADESH		HO fully	5	3 partially computerised		50% of total	7 branches
21	MARUDHAR KGB	55	B.O.B	RAJASTHAN		HO fully	2	2 branches fully		50% of total	8 branches
22	NAINITAL-ALMORA	59	B.O.B	UTTARANCHAL		HO fully	1	3 branches fully		50% of total	4 branches
23	PANCHMAHAL	48	B.O.B	GUJARAT		HO fully	48	47 branches partially		50% of total	48 branches
24	PRATAPGARH	71	B.O.B	UTTAR PRADESH		HO fully	1	3 branches fully		50% of total	4 branches
25	RAEBARELI KGB	69	B.O.B	UTTAR PRADESH		HO fully	2	4 branches fully		50% of total	4 branches
26	SHAHJAHANPUR	36	B.O.B	UTTAR PRADESH		HO fully	4	6 branches fully		50% of total	10 branches
27	SULTANPUR KGB	94	B.O.B	UTTAR PRADESH		HO fully	2	1 branch partially		50% of total	4 branches
28	SURAT-BHARUCH	34	B.O.B	GUJARAT		HO fully	11	6 branches partially		50% of bank's	13 branches
29	VALSAD-DANG	37	B.O.B	GUJARAT		HO fully	16	18 branches fully		50% of bank's	18 branches
30	AVADH GB	118	B.O.I	UTTAR PRADESH	Yes	HO fully	100	100 branches	Already	120 branches will	120 branches will be
31	BAITARANI GB	96	B.O.I	ORISSA	Yes	--- do ---	42	42 branches	All RRBs to	All RRBs to	42 branches
32	BARABANKI GB	92	B.O.I	UTTAR PRADESH	Yes	--- do ---	14	14 branches	All RRBs to	All RRBs to	100% by 31.3.2005
33	BHANDARA GB	45	B.O.I	MAHARASHTRA	Yes	--- do ---	29	29 branches	All RRBs to	All RRBs to	31 branches
34	CHANDRAPUR	60	B.O.I	MAHARASHTRA	Yes	--- do ---	12	12 branches	All RRBs to	All RRBs to	12 branches
35	DEWAS-SHAJAPUR	56	B.O.I	MADHYA PRADESH	Yes	--- do ---	36	36 branches	All RRBs to	All RRBs to	38 branches
36	FARRUKHABAD	81	B.O.I	UTTAR PRADESH	Yes	--- do ---	59	59 branches	All RRBs to	All RRBs to	48 branches
37	GIRIDIH KGB	27	B.O.I	JHARKHAND	Yes	--- do ---	9	9 branches computerised	All RRBs to	All RRBs to	13 branches
38	HAZARIBAGH KGB	30	B.O.I	JHARKHAND	Yes	--- do ---	14	14 branches	All RRBs to	All RRBs to	18 branches
39	INDORE-UJJAIN	36	B.O.I	MADHYA PRADESH	Yes	--- do ---	29	29 branches	All RRBs to	All RRBs to	29 branches
40	NIMAR KGB	70	B.O.I	MADHYA PRADESH	Yes	--- do ---	24	24 branches	All RRBs to	All RRBs to	24 branches
41	RAJGARH-SEHAR	44	B.O.I	MADHYA PRADESH	Yes	--- do ---	35	35 branches	All RRBs to	All RRBs to	35 branches
42	RANCHI KGB	78	B.O.I	JHARKHAND	Yes	--- do ---	7	7 branches computerised	All RRBs to	All RRBs to	7 branches
43	RATNAGIRI-SINDE	39	B.O.I	MAHARASHTRA	Yes	--- do ---	39	39 branches	All RRBs to	All RRBs to	All 39 branches

44	SINGHBHUM K	76	B.O.I	JHARKHAND	Yes	--- do ---	12	12 branches	All RRBs to	All RRBs to	12 branches	
45	SOLAPUR GB	33	B.O.I	MAHARASHT	Yes	--- do ---	20	20 branches	All RRBs to	All RRBs to	20 branches	
46	AURANGABAD	56	B.O.M	MAHARASHT	All 56 branches	--- do ---	Complete	Computerised since	No internet	NA	NA	
47	MARATHWVA	245	B.O.M	MAHARASHT	Of 245, no	--- do ---	Not Done	NA	Computerisatio	Computerisation	76 branches selected in	
48	THANE GB	21	B.O.M	MAHARASHT	18 branches	--- do ---	Partial	18 branches	No internet	Out of remaining	Data Entry is in	
49	MEWAR AGB	58	B.O.RAJ.	RAJASTHAN	Yes	--- do ---	Yes	1 Internet connection	In remaining	Yes	March '06	
50	AKOLA GB	47	C.B.I	MAHARASHT	All HO of RRBs computerised with internet facility. No internet is provided to branches.		8	24	24 branches	Remaining 23	Remaining 23	24 branches
51	BALLIA KGB	87	C.B.I	UTTAR PRAD			7	12	12 branches	50% branches	50% branches to	12 branches
52	BULDHANA GB	24	C.B.I	MAHARASHT			4	24	All 24 branches	NA (All	NA (All branches	All 24 branches
53	CHAMBAL KGB	33	C.B.I	MADHYA PRA			4	33	All 33 branches	NA (All	NA (All branches	All 33 branches
54	CHAMPARAN K	143	C.B.I	BIHAR			3	NIL	NIL	50% branches	50% branches to	NIL
55	CHHINDWARA	61	C.B.I	MADHYA PRA			7	40	40 branches	Remaining 21	Remaining 21	40 branches
56	ETAWAH KGB	50	C.B.I	UTTAR PRAD			2	10	10 branches	50% branches	50% branches to	10 branches
57	GOPALGANJ K	59	C.B.I	BIHAR			10	7	7 branches computerised	50% branches	50% branches to	7 branches
58	GWALIOR-DAT	30	C.B.I	MADHYA PRA			3	22	22 branches	Remaining 8	Remaining 8	22 branches
59	HADOTI KGB	80	C.B.I	RAJASTHAN			8	46	46 branches	Remaining 34	Remaining 34	46 branches
60	KGB HOSHANG	80	C.B.I	MADHYA PRA			8	25	25 branches	50% branches	50% branches to	25 branches
61	KOSI KSH GB	164	C.B.I	BIHAR			8	NIL	NIL	50% branches	50% branches to	NIL
62	MADHUBANI K	89	C.B.I	BIHAR			3	NIL	NIL	50% branches	50% branches to	NIL
63	MANDLA-BALA	54	C.B.I	MADHYA PRA			8	18	18 branches	50% branches	50% branches to	18 branches
64	MITHILA KGB	79	C.B.I	BIHAR			3	8	8 branches computerised	50% branches	50% branches to	8 branches
65	RATLAM-MAND	40	C.B.I	MADHYA PRA			12	40	All 40 branches	NA (All	NA (All branches	All 40 branches
66	SARAN KGB	64	C.B.I	BIHAR			2	2	2 branches computerised	50% branches	50% branches to	2 branches
67	SHAHDOL KGB	42	C.B.I	MADHYA PRA			5	12	17 branches	50% branches	50% branches to	12 branches
68	SIWAN KGB	71	C.B.I	BIHAR			1	16	16 branches	50% branches	50% branches to	16 branches
69	SURGUJA KGB	83	C.B.I	CHHATTISGA			8	40	40 branches	Remaining 43	Remaining 43	40 branches
70	UTTAR BANGA	114	C.B.I	WEST BENGAL			11	1	1 branch computerised as	50% branches	50% branches to	1 branch computerised.
71	VAISHALI KGB	188	C.B.I	BIHAR			1		NIL	50% branches	50% branches to	NIL
72	YAVATMAL GB	23	C.B.I	MAHARASHT			2	18	18 branches	Remaining 5	Remaining 5	18 branches
73	ALIGARH KGB	86	CANARA	UTTAR PRAD	Yes	4	25	25 computerised as on	55 branches to	55 branches to	25 computerised.	
74	CHITRADURGA	91	CANARA	KARNATAKA	Yes	4	26	26 computerised as ib	61 branches to	61 branches to	26 computerised.	
75	ETAH GB	58	CANARA	UTTAR PRAD	Yes	3	10	10 computerised as on	25 branches to	25 branches to	10 computerised.	
76	JAMUNA GB	39	CANARA	UTTAR PRAD	Yes	3	39	39 computerised and 3	-	-	39 computerised and 3	
77	KOLAR GB	61	CANARA	KARNATAKA	Yes	3	44	44 computerised as on	17 branches	17 branches be	44 computerised.	
78	SAHYADRI GB	29	CANARA	KARNATAKA	Yes	1	27	27 branches	2 branches to	2 branches to be	27 computerised	
79	SOUTH MALAB	210	CANARA	KERALA	Yes	9	62	62 computerised and 3	75 branches to	75 branches to	62 computerised and 3	
80	TUNGABHADR	162	CANARA	KARNATAKA	Yes	8	4	4 computerised and 4 HO	59 branches to	59 branches to	4 computerised and 4	
81	CHICKMAGALL	50	CORPN	KARNATAKA	Computerisatio	1	6	6 branches and HO fully	40 branches to	40 branches to	1 Head Office and 7	
82	BANASKANTHA	68	DENA	GUJARAT	61 branches	Computerised	54	61 branches	All branches by	Yes	All the 68 branches by	
83	DURG-RAJNAN	101	DENA	CHHATTISGA	20 branches	Computerised	19* (*	20 branches	60 branches till	Yes	Cumulative Target: 2005-	
84	KUTCH GB	34	DENA	GUJARAT	25 branches	Computerised	25* (*	25 branches	All branches till	Yes	Cumulative Target: 2004-	
85	SABARKANTHA	27	DENA	GUJARAT	All 27 branches	Computerised	27* (*	All 27 branches	All the	Not applicable.	Not applicable.	
86	DHENKANAL G	52	I.O.B	ORISSA	Yes	Computerised	50	50 branches	Remaining	Remaining	50 branches	
87	PANDYAN GB	165	I.O.B	TAMILNADU	Yes	Computerised	123	All 165 branches	NA	NA		
88	PURI GB	113	I.O.B	ORISSA	Yes	Computerised	44	50 branches	Remaining	Remaining	50 branches	
89	ADHIYAMAN G	24	INDIAN	TAMILNADU	Head Offices of	HO computerised.	All 24	All 24 branches	NA	NA	100%	
90	KANAKADUGR	29	INDIAN	ANDHRA PRA	RRB were	HO computerised.	All 29	All 29 branches	NA	NA	100%	
91	SHRI VENKETE	75	INDIAN	ANDHRA PRA	computerised	HO computerised.	67	67 branches	Within the first	Remaining 8 *	100%	
92	VALLALAR GB	24	INDIAN	TAMILNADU	with internet	HO computerised.	All 24	All 24 branches	NA	NA	100%	
93	JAMMU RB	90	J&K	JAMMU & KASH	Branches not	Partially	NIL	Branches not	5 branches and	5 branches and 3	Branches not	
94	KAMRAZ RB	78	J&K	JAMMU & KASH	Branches not	Partially	NIL	Branches not	4 branches to	4 branches to be	Branches not	
95	FARIDKOT-BHA	22	P&S BK	PUNJAB	All branches	Partially	All 22	All 22 branches and 1 HO	NA	NA	All 22 branches and HO	

96	ALWAR-BHARA	88	P.N.B	RAJASTHAN	Computerisatio	Yes	45	45 branches	-	of branches, HO ar	45
97	AMBALA KURU	39	P.N.B	HARYANA	Computerisatio	Yes	39	39 branches	-	of branches, HO ar	39
98	BHOJPUR ROH	157	P.N.B	BIHAR	Computerisatio	Yes	66	66 branches	-	of branches, HO ar	66
99	DEVI PATAN K	75	P.N.B	UTTAR PRAD	Computerisatio	Yes	38	38 branches	-	of branches, HO ar	38
100	GURDASPUR-A	60	P.N.B	PUNJAB	Computerisatio	Yes	36	36 branches	-	of branches, HO ar	36
101	HARYANA KGB	90	P.N.B	HARYANA	Computerisatio	Yes	45	45 branches	-	of branches, HO ar	90
102	HIMACHAL GB	108	P.N.B	HIMACHAL P	Computerisatio	Yes	53	53 branches	-	of branches, HO ar	53
103	HINDON GB	22	P.N.B	UTTAR PRAD	Computerisatio	Yes	6	6 branches computerised	-	of branches, HO ar	9
104	HISSAR-SIRSA	50	P.N.B	HARYANA	Computerisatio	Yes	45	45 branches	-	of branches, HO ar	50
105	KAPURTHALA-	46	P.N.B	PUNJAB	Computerisatio	Yes	45	45 branches	-	of branches, HO ar	46
106	KISAN GB	55	P.N.B	UTTAR PRAD	Computerisatio	Yes	17	17 branches	-	of branches, HO ar	17
107	MAGADH GB	165	P.N.B	BIHAR	Computerisatio	Yes	32	32 branches	-	of branches, HO ar	32
108	MUZAFFARNA	25	P.N.B	UTTAR PRAD	Computerisatio	Yes	15	15 branches	-	of branches, HO ar	15
109	NALANDA GB	66	P.N.B	BIHAR	Computerisatio	Yes	20	20 branches	-	of branches, HO ar	20
110	PATALIPUTRA	19	P.N.B	BIHAR	Computerisatio	Yes	10	10 branches	-	of branches, HO ar	10
111	RANI LAKSHMI	43	P.N.B	UTTAR PRAD	Computerisatio	Yes	10	10 branches	-	of branches, HO ar	10
112	SHEKHAWATI	108	P.N.B	RAJASTHAN	Computerisatio	Yes	53	53 branches	-	of branches, HO ar	93
113	SHIVALIK KGB	41	P.N.B	PUNJAB	Computerisatio	Yes	22	22 branches	-	of branches, HO ar	24
114	VIDUR GB	41	P.N.B	UTTAR PRAD	Computerisatio	Yes	40	40 branches	-	of branches, HO ar	41
115	BIKANER KGB	27	S.B.B.J	RAJASTHAN	NO	NIL	NIL	NA	2005-2006 HO	HO + 12	3 branches
116	MARWAR GB	135	S.B.B.J	RAJASTHAN	NO	NIL	NIL	NA	2005-2006 HO	HO + 67	6 branches
117	SRIGANGANAC	43	S.B.B.J	RAJASTHAN	NO	NIL	NIL	NA	2005-2006 HO	HO + 23	4 branches
118	GOLCONDA GB	23	S.B.H	ANDHRA PRA	Only in few	No	16	16 branches	HO &	7 branches to be	16 branches
119	SHRI SATHAVA	46	S.B.H	ANDHRA PRA	Only in few	No	10	10 branches	HO & remaining	35 branches to	10 branches
120	SRI SARASWA	70	S.B.H	ANDHRA PRA	Only in few	No	8	8 branches computerised	HO & 50	50 branches to	8 branches
121	SRIRAMA GB	27	S.B.H	ANDHRA PRA	Only in few	No	6	6 branches computerised	HO & 21	21 branches to	6 branches
122	ALAKNANDA G	45	S.B.I	UTTARANCH		Yes	2				
123	ARUNACHAL P	17	S.B.I	ARUNACHAL		Yes	Nil				
124	BASTAR KGB	55	S.B.I	CHHATTISGA		Yes	6				
125	BASTI GB	105	S.B.I	UTTAR PRAD		Yes	5				
126	BILASPUR-RAI	137	S.B.I	CHHATTISGA		Yes	Nil				
127	BOLANGIR AG	156	S.B.I	ORISSA		Yes	1				
128	BUNDELKHANI	83	S.B.I	MADHYA PRA		Yes	Nil				
129	DAMOH-PANNA	71	S.B.I	MADHYA PRA		Yes	20				
130	ELLAQUI DEHA	98	S.B.I	JAMMU & KAS		Yes	Nil				
131	GANGA-YAMUN	39	S.B.I	UTTARANCH		Yes	Nil				
132	GORAKHPUR K	200	S.B.I	UTTAR PRAD		Yes	21				
133	KAKATHIYA GE	40	S.B.I	ANDHRA PRA		Yes	All				
134	KALAHANDI AC	77	S.B.I	ORISSA		Yes	3				
135	KHASI JAINTIA	51	S.B.I	MEGHALAYA		Yes	5				
136	KORAPUT PAN	90	S.B.I	ORISSA		Yes	1				
137	KRISHNA GB	106	S.B.I	KARNATAKA		Yes	21 (12 in				
138	LANGPI DEHAN	43	S.B.I	ASSAM		Yes	Nil				
139	MANJIRA GB	64	S.B.I	ANDHRA PRA		Yes	34				
140	MIZORAM RB	54	S.B.I	MIZORAM		Yes	2				
141	NAGALAND RB	8	S.B.I	NAGALAND		Yes	Nil				
142	NAGARJUNA G	147	S.B.I	ANDHRA PRA		Yes	35				
143	PALAMAU KGB	75	S.B.I	JHARKHAND		Yes	Nil				
144	PARVATIYA GE	27	S.B.I	HIMACHAL P		Yes	Nil				
145	PITHORAGARH	25	S.B.I	UTTARANCH		Yes	4				
146	RAIGARH KGB	60	S.B.I	CHHATTISGA		Yes	1				
147	SAMASTIPUR K	73	S.B.I	BIHAR		Yes	Nil				

237 computerised

237 computerised as on 2.8.05.

Computerisation of 157 branches in process

Each RRB has drawn out a five year plan for computerisation

Each RRB has drawn out a five year plan for computerisation

148	SANGAMESHW	73	S.B.I	ANDHRA PRA		Yes	36				
149	SANTHAL PAR	103	S.B.I	JHARKHAND		Yes	Nil				
150	SHIVPURI-GUN	58	S.B.I	MADHYA PRA		Yes, Partially	5				
151	SRI VISAKHA G	163	S.B.I	ANDHRA PRA		Yes	35				
152	VIDISHA-BHOP	23	S.B.IND	MADHYA PRA	Back office	Compilation work is	Back	Back office	Front office	Front office	Software has been
153	CAUVERY GB	125	S.B.M	KARNATAKA	50 branches	4	50	40 branches	86 branches by	86 branches by	50 branches as on 2004-
154	KALPATHARU	79	S.B.M	KARNATAKA	40 branches	11	40	40 branches	10 branches by	29 branches by	50 branches as on 2004-
155	MALWA GB	41	S.B.P	PUNJAB	Head Office &	NIL	NIL	No branch computerised	Head Office &	All remaining 31	Head Office & 10
156	JAMNAGAR GB	53	S.B.S	GUJARAT	All the branches	1	53	All 53 branches and HO	NA	NA	All 53 branches and HO
157	JUNAGADH-AM	39	S.B.S	GUJARAT	All the branches	1	34	All 34 branches and HO	NA	NA	All 34 branches and HO
158	SURENDRANA	43	S.B.S	GUJARAT	All the branches	1	43	All 43 branches and HO	NA	NA	All 43 branches and HO
159	BIJAPUR GB	91	SYNDICA	KARNATAKA	Computerisatio	Computerised	70	70 branches	100%	100%	70 branches
160	GURGAON GB	121	SYNDICA	HARYANA	Computerisatio	Computerised	78	78 branches	100%	100%	78 branches
161	MALAPRABHA	243	SYNDICA	KARNATAKA	Computerisatio	Computerised	218	218 branches	100%	100%	218 branches
162	NETRAVATI GB	22	SYNDICA	KARNATAKA	Computerisatio	Computerised	All 22	All 22 branches	NA	NA	All 22 branches
163	NORTH MALAB	152	SYNDICA	KERALA	Computerisatio	Computerised	All 152	All 152 branches	NA	NA	All 152 branches
164	PINAKINI GB	101	SYNDICA	ANDHRA PRA	Computerisatio	Computerised	100	100 branches	100%	100%	100 branches
165	PRATHAMA BA	170	SYNDICA	UTTAR PRAD	Computerisatio	Computerised	125	125 branches	100%	100%	125 branches
166	RAYALSEEMA	148	SYNDICA	ANDHRA PRA	Computerisatio	Computerised	All 148	All 148 branches	NA	NA	All 148 branches
167	SREE ANANTH	81	SYNDICA	ANDHRA PRA	Computerisatio	Computerised	80	80 branches	100%	100%	80 branches
168	VARADA GB	31	SYNDICA	KARNATAKA	Computerisatio	Computerised	30		100%	100%	30 branches
169	CACHAR GB	44	U.B.I	ASSAM	Yes, Without	Partly with 2	3	HO-2 computers		6 branches by	HO - 3computers - Br-7
170	GAUR GB	146	U.B.I	WEST BENG	Yes, with	Parly computerised	5	HO partly operational -		5 branches by	HO partly - Br-ALPM
171	LAKHIMI GB	102	U.B.I	ASSAM	Yes, with	Computerised and	8	HO operational -		To cover 43	HO, Area Office and 14
172	MALLABHUM G	179	U.B.I	WEST BENG	Yes, with	Partly with LAN	Complete	HO-CM,GM Office and 7		10 branches by	HO-CM,GM Office and 7
173	MANIPUR RB	29	U.B.I	MANIPUR	Partly at HO	3 Computers with	3	HO - 2 PC with LAN -		1 branch by 2005	HO - 2 PC with LAN -
174	MURSHIDABAD	40	U.B.I	WEST BENG	Yes at HO	Partly (1 Deptt. At	2	HO - 1 Deptt. Partially		7 branches by	HO - 1 Deptt. Partially
175	NADIA GB	67	U.B.I	WEST BENG	Yes - Internet at	Computerised	8	HO computerised - 8		26 branches by	HO computerised - 8
176	PRAGJYOTISH	165	U.B.I	ASSAM	Yes- Internet at	Computerised	12	HO computer installed in		30 branches by	HO computer installed in
177	SAGAR GB	115	U.B.I	WEST BENG	HO fully	Computerised	5	HO - 7 Computers -		3 branches by	HO operational - 2
178	SUBANSIRI GB	45	U.B.I	ASSAM	Yes with	All 5 Deptt.s are	4	HO computerised - 4		11 branches by	HO computerised -11
179	TRIPURA GB	87	U.B.I	TRIPURA	Partly	HO not	4	HO - PCs arrived not yet		20 Branches by	HO - 2 PCs installed - 3
180	BALASORE GB	62	U.C.O	ORISSA	Yes	Yes	NIL	Head Office only	2004-05	Head office	Head Office
181	BARDHAMAN C	90	U.C.O	WEST BENG	Yes	Yes	NIL	Internet at H.O.	2004-05	Head office and	Head Office
182	BEGUSARAI K	21	U.C.O	BIHAR	Yes	Yes	Yes	6 branches and Head	2004-05	Head office and	6 branches and H.O
183	BHAGALPUR-B	24	U.C.O	BIHAR	Yes	Yes	NIL	Head Office.	2004-05	Head Office and	Head Office
184	CUTTACK GB	121	U.C.O	ORISSA	Yes	Yes	NIL	4 PC in H.O as on 4.8.05.	2004-05	Head Office	Head Office
185	HOWRAH GB	59	U.C.O	WEST BENG	Yes	Yes	NIL	Internet at H.O.	2004-05	Head Office, 2	Head Office
186	JAIPUR NAGAL	144	U.C.O	RAJASTHAN	Yes	Yes	Yes	5 Area Office, 6 branches	2004-05	16 Branches, 5	6 branches, 5 Area
187	MAHAKAUSHA	42	U.C.O	MADHYA PRA	Yes	Yes	Yes	19 branches and HO as	2004-05	Head Office and	19 branches & H.O
188	MAYURAKSHI	65	U.C.O	WEST BENG	Yes	Yes	Yes	2 branches and Internet	2004-05	Head Office and	2 branches and H.O
189	MONGHYR KG	106	U.C.O	BIHAR	Yes	Yes	Yes	5 branches and Internet	2004-05	Head Office and	5 branches & H.O
190	THAR AGB	66	U.C.O	RAJASTHAN	Yes	Yes	NIL	Internet at H.O.	2004-05	Head Office and	Head Office
191	KSHETRIYA KI	63	U.P.S.C.B	UTTAR PRAD	No branch	Not yet been done	Not yet	As of 6.8.05	UPCB advised	No	NA
192	GOMTI GB	84	UNION	UTTAR PRAD	35 branches	Head Office & 2	35 + 1	35 branches and 1	2004-05 and	Yes	Target (March 06) = 84
193	KASHI GB	82	UNION	UTTAR PRAD	59 branches	Head Office	59	59 branches partially	Remaining 23	Yes	Target (March 06) = 82
194	REWA-SIDHI G	82	UNION	MADHYA PRA	18 branches	Nil	18	18 branches partially	By 2005-06, 41	Yes	Target (March 06) = 41
195	SAMYUT KGB	168	UNION	UTTAR PRAD	100 branches	Head Office & 6	100	100 branches partially	By 2005-06,	Yes	Target (March 06) = 168
196	VISVESHVAR	25	VIJAYA	KARNATAKA	Partially	Partially	24	24 branches have been	7 more	7 more branches	Proposed to fully

Financial Indicators of RRBs in NER

(Amount in Rs. Crore)							
Name of the RRB	Year	Productivity (Dep + Adv)	Branch Prody (Rs lakh)	Staff Prody (Rs lakh)	Profit/Loss	Gross NPA (#)	Accumulated losses
PGB	2000	561.7	-	-	1.7	61.9 (51.5)	41.0
	2005	1364.5	826.9	144.4	20.2*	70.5 (15.2)	7.8
LGB	2000	195.6	-	-	1.4	6.5 (27.0)	31.6
	2005	513.6	503.5	-107.2	3.2	5.7 (4.0)	21.8
CGB	2000	100.0	-	-	1.3	1.5 (7.8)	12.9
	2005	277.5	630.7	161.3	3.2	6.4 (8.7)	4.3
SGB	2000	87.3	374.2	94.1	0.7	5.4 (39.7)	11.1
	2005	168.4			0.3	3.4 (9.7)	6.5
LDRB	2000	53.2	-	-	(-)0.8	6.6 (56.4)	16.5
	2005	138.8	322.9	77.6	(-)2.4	2.5 (5.5)	24.8
APRB	2000	52.5	-	-	0.5	6.0 (21.0)	1.0
	2005	97.9	576.1	155.5	(-)4.7	20.7 (60.3)	29.2
Mani RB	2000	28.4	-	-	(-) 0.5	3.7 (50.7)	10.6
	2005	54.8	209.8	66.1	(-)1.7	8.0 (33.3)	17.3
Ka Bank	2000	117.6	-	-	(-)0.8	10.6 (57.0)	16.5
	2005	274.1	537.6	149.8	1.5	14.9 (27.5)	-
Mizo RB	2000	68.1	420.9	132.9	0.3	7.8 (44.3)	6.4
	2005	227.3			0.3	9.5 (11.8)	5.5
NRB	2000	6.1	-	-	0.07	0.7 (50.0)	1.5
	2005	19.2	40.3	73.9	(-)1.1	2.0 (32.8)	3.1
TGB	2000	416.1	-	-	(-)6.7	77.2 (75.5)	131.2
	2005	1019.9	1172.3	147.4	0.5	56.1 (21.4)	134.5

*The bank has received repayment of an amount to the tune of Rs. 9.71 crore from the Govt. of Assam under the Misguided Youth Scheme

Figures in parentheses indicate NPA ratio

Annexure 8.2**Staff Productivity of RRBs in NER**

(as on March 31, 2005)

Name of RRB	Total Staff	No. of deposit account	No. of advances account	Per staff deposit and advances a/c
AGVB	1778	1956458	199781	1212*
LDRB	179	108124	14637	686
APRB	62	54395	4655	952
Mani RB	92	94495	11355	1150
Ka Bank	183	124454	27083	828
Mizo RB	171	72622	15672	516
NRB	26	7384	2404	376
TGB	694	453296	169623	898
Total RRBs of NER	3185	2871228	445210	1041
All India RRBs	65753	57688827	14167354	1093

* Figures from one of the constituents namely SGB are not available

Abbreviations

ALM	Asset Liability Management
ALPM	Automatic Ledger Posting Machine
ATM	Automatic Teller Machine
BIRD	Bankers Institute of Rural Development
BIS	Bureau of Indian Standard
BOD	Board of Directors
BOS	Board of Supervision
BSRB	Banking Services Recruitment Boards
CDR	Credit Deposit Ratio
CEO	Chief Executive Officer
CRAR	Capital to Risk Weighted Asset Ratio
CRR	Cash Reserve Ratio
CVC	Central Vigilance Cell
DAP	Development Action Plan
DOS	Department of Supervision
EDP	Entrepreneurship Development Programme
EFT	Electronic Funds Transfer
EOQ	Economic Order Quantity
FD	Fixed Deposit
GOI	Govt. of India
G-Sec.	Government Security
HR	Human Resource
IBPS	Institute of Banking and Personnel Services
IDR	Investment Deposit Ratio
IFR	Investment Fluctuation Reserve
IRAC	Income Recognition and Asset Classification
IT	Information Technology
KCC	Kisan Credit Card
LT	Long Term
MIS	Management Information System
MOU	Memorandum of Understanding
MT	Medium Term
NDTL	Net Demand and Time Liabilities
NER	North Eastern Region
NSLR	Non Statutory Liquidity Ratio
ODI	Organisational Development Intervention
OSS	Off-site Surveillance System
PACS	Primary Agriculture Coop. Societies
RBI	Reserve Bank of India
RRBs	Regional Rural Banks
RTCs	Regional Training Centers
SARFAESI Act	Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act
SCC	Swrojgar Credit Card
SHG	Self Help Group
SHPI	Self Help Promoting Institution
SLR	Statutory Liquidity Ratio
ST (OSAO)	Short term (Other than Seasonal Agriculture operations)
TEs	Training Establishments
TNAs	Training Need Assessments
VRS	Voluntary Retirement Scheme