



**REPORT OF THE WORKING GROUP ON
DEFRAYING COST OF
ICT SOLUTIONS FOR RRBs**



**RESERVE BANK OF INDIA
MUMBAI**

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RRBs**

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Report of the Internal Working Group on Defraying Cost of Information Communication Technology (ICT) Solutions for Regional Rural Banks

1. Introduction

1.1 The Reserve Bank has been initiating several measures from time to time for facilitating better access to financial services and credit for the rural population. The Regional Rural Banks (RRBs), since their inception, have played a vital role in taking banking to the rural masses, making available credit to weaker sections of society, mobilising and channelising rural savings towards productive activities and in generating employment opportunities in rural areas. During the last two years, RRBs have been provided greater flexibility in operations. Branch licensing norms have been made liberal and powers are delegated to the Regional Offices of the Reserve Bank. Further, the process of mergers of all RRBs of the same sponsor bank in the same State has been effected and the RRBs with negative net-worth are in the process of being re-capitalised. RRBs have the potential to play a greater role in financial inclusion primarily because of their strategic geographical location in remote places in the country. In certain parts of the country e.g., in the states of UP, Bihar and North Eastern regions, the banking system mainly exists in the form of RRBs. Recognising the importance of achieving inclusive growth in this country the Reserve Bank has permitted banks to utilise the services of non-governmental organizations (NGOs/SHGs), micro-finance institutions (other than Non-Banking Financial Companies) and other civil society organisations as intermediaries to provide financial and banking services through the use of business facilitator and business correspondent (BC) models. The BC model allows banks to do 'cash in - cash out' transactions at a location much closer to the rural population, thus addressing the last mile problem. However, the customers in many parts of the country have to travel long distances, spend on transportation costs besides sacrificing their daily wages to visit the banks for doing their routine banking transactions and such inaccessibility contributes to the dormancy of many accounts in RRBs as well. The objective of financial inclusion would be fully achieved if RRBs are able to bring banking to the door step of the customers just as the commercial banks have started taking such initiatives. It is here that the large scale usage of Information and Communication Technology (ICT) solutions lends support. RRB presence in rural areas leveraged by ICT would considerably enhance their reach, and delivery of banking services to the remote corners of the country. The interim report of the Committee on Financial Inclusion headed by Dr.C.Rangarajan, has also emphasised the role of IT and Banking Correspondents on a larger scale for achieving financial inclusion.

1.2. Keeping these aspects in view, an announcement was made in paragraph 162 of the Mid-Term Review of the Annual Policy for the year 2007-08 that it has been proposed to provide financial assistance to RRBs for defraying a part of their initial cost in implementing ICT-based solutions, including installation of solar power generating devices for powering ICT equipments in remote and under-served areas.

1.3 In order to work out the modalities of the assistance to be provided to RRBs as recommended above, a Working Group was constituted by the Reserve Bank of India on 22nd November, 2007 under the chairmanship of Shri G.Padmanabhan, Chief General Manager-in-Charge, DIT with the following members representing various units of the Bank, Institute for Development and Research in Banking Technology (IDRBT), National Bank for Agriculture and Rural Development (NABARD), some sponsor banks and the RRBs:

1. Shri G.Padmanabhan, Chief General Manager-in-Charge, Department of Information Technology, Reserve Bank of India; - Chairman
2. Shri Kaza Sudhakar, Chief General Manager, Customer Service Department, Reserve Bank of India; - Member
3. Shri Ravi Bansal, Deputy General Manager, State Bank of India; - Member
4. Shri P.S.Ganapathy, Assistant General Manager, Punjab National Bank; - Member
5. Shri K. Ramachandran, Assistant General Manager, Corporation Bank; - Member
6. Shri N.K.Joshi, Chairman Aryavart Gramin Bank, Lucknow; - Member
7. Shri R.V.Chandra Sekhara Rao, Chairman, Saptagiri Grameena Bank, Chittoor; - Member
8. Shri S Ganesh Kumar, General Manager, Department of Information Technology, Reserve Bank of India; - Member
9. Shri L. Giridhar, Assistant General Manager, Institute for Development and Research in Banking Technology; - Member
10. Shri V.G.Sekar, Deputy General Manager, College of Agricultural Banking, Pune - Member
11. Dr. U.S. Saha, Deputy General Manager, National Bank for Agriculture and Rural Development; - Member
12. Smt Surekha Marandi, General Manager, Rural Planning and Credit Department; - Member Secretary

2. Terms of Reference of the Group:-

2.1 The Terms of Reference of the Group were as under:

- a) To explore various affordable ICT based solutions towards achieving financial inclusion, suitable for RRBs;
- b) To identify the cost elements and recommend the manner and criteria for funding such ICT solutions including installation of solar power generating devices in remote areas; and
- c) Any other recommendation relevant to the above.

3. Methodology adopted by the Group:

3.1 At the outset, the Group decided to examine the existing constraints (both financial and infrastructural in initiating financial inclusion initiatives by the RRBs which would help in identifying their menu of needs. The next step was to explore the various available technology options and models for this purpose. Finally, after assessing the various cost elements involved in the process of ICT-enablement, the Group would recommend the modalities of RBI support to finance such a venture. The group was divided into two sub-groups, one comprising CGM(CSD), DGM (CAB), GM (DIT), DGM (SBI), AGM (IDRBT), AGMs (PNB and Corporation Bank) was to examine technology issues. The other Group comprising GM (RPCD), DGM (NABARD) and Chairmen of Aryavart Grameena Bank and Saptagiri Gramin Bank was to examine gaps in infrastructure including power, connectivity etc. and the menu of needs of RRBs by taking up the matter with RRBs and their sponsor banks in various parts of the country. The participation of the government officials of the respective states was also ensured in the group meetings.

3.2 The Group invited representatives from various technology solution providers to make presentations/demonstrations so that any additional inputs gained during the process might also be applied when identifying technology alternatives, models and the costs involved in implementation of the technology.

3.3 The Group also held discussions with the top management of NABARD regarding the modalities to be adopted as also various RRBs in the Eastern as well as Western Regions to assess the existing infrastructure and menu of requirements of RRBs for the purpose of implementing ICT solutions.

3.4 The Group wishes to place on record its appreciation of the excellent support and contributions made by Shri Navin Bhatia, Deputy General Manager, RPCD and Shri Vijay Vagad, Assistant General Manager, RPCD.

4. RRBs as vehicles of Financial Inclusion

4.1 The Committee on Financial Inclusion chaired by Dr C. Ragarajan has envisaged that RRBs may extend services to un-banked areas and increase their credit to deposit ratio. The need for setting target for microfinance and financial inclusion has also been envisaged. The Committee has also recommended 100% financial inclusion of the large number of hitherto excluded farm households in order to reduce their indebtedness to the unregulated/informal sector.

4.2 The Committee on Financial Inclusion has estimated that 51.4% of the farm households do not get any credit from formal or informal sources. The North Eastern Region, Eastern Region and Central Region taken together, account for 68% of the farm households having no access to credit as per details below:

Table 4.1: Status of non-access to credit by farm HHs across regions

Region	Farmer Households (HHs) borrowing from both formal and non formal sources		Farmer Households (HHs) not accessing credit from either formal or non formal sources	
	(No. lakh)	(% to total HHs)	(No. lakh)	(% to total HHs)
Northern	56.26	51.40	53.20	48.60
North Eastern	7.04	19.90	28.36	80.10
Eastern	84.22	40.00	126.39	60.00
Central	113.04	41.66	158.29	58.34
Western	55.74	53.77	47.92	46.23
Southern	117.45	72.70	44.11	27.30
Group of UTs	0.49	33.10	0.99	66.90
All India	434.24	48.6	459.26	51.4

Source: Report on Financial Inclusion, 2007 (Interim)

4.3 Plight of small and marginal farmers

It may be observed from Table 4.2 below that the category of small and marginal farmers formed the highest percentage of exclusion in terms of access to credit.

Table 4.2: Category-wise status of non-access to credit by the farm HHs

Category of farmer household	Size class of land owned (Ha)	Total Farmer House Holds (No. lakh)	Non-indebted farmer House Holds (HHs) (No. lakh)	Incidence of exclusion by both formal and non formal sources (%)
Marginal	<1.00	589.06	324.04	55.0
Small	1.01 – 2.00	160.60	78.68	49.0
SF/MF Total	<1.0 to 2.0	749.66	402.72	53.7
Semi-medium	2.01 – 4.00	93.50	39.10	41.8
Medium	4.01 – 10.0	42.58	14.84	34.9
Large	10.00 +	7.76	2.60	33.6
All sizes		893.50	459.26	51.4

Source: Report on Financial Inclusion, 2007 (Interim)

4.4 The reach of RRBs particularly in regions and across population groups facing the brunt of financial exclusion is impressive. In rural areas, RRBs account for a substantial 37% of total offices of all scheduled commercial banks. In semi-urban areas, their share comes to 15%. With the process of merger strengthening, to some extent, the viability of the RRBs and also because of the local feel and familiarity they command, RRBs are in a unique position to play a very useful role in financial inclusion.

4.5 It may be observed from Table 4.3 that, of all the scheduled commercial banks, RRBs account for 34% of branches in North-Eastern, 30% in Eastern and 32% in Central Regions, whereas their presence is significantly lower (9% to 17%) in other regions. The data points to the fact that as an institutional group, RRBs are best suited to take up the leadership role in financial inclusion across priority areas in the States of North Eastern, Eastern and Central Regions featuring high levels of exclusion.

Table 4.3: Branch network of Scheduled Commercial Banks – Region & Bank–group-wise (March 2005)

Region	Offices of RRBs (No.)	Offices of other SCBs	Total Offices	% of RRBs' offices	% of Other SCBs's office
North Eastern	659	1283	1942	34	66
Eastern	3617	8594	12211	30	70
Central	4545	9451	13996	32	68
Northern	1937	9627	11564	17	83
Western	982	9912	10894	9	91
Southern	2905	16457	19362	15	85
Total	14645	55324	69969	21	79

Source : NABARD

4.6 Further, the branch network of RRBs had increased to 14,520 as on 31 March 2007 from 13,920 branches as on 31 March 1989. The network of the 46 amalgamated RRBs (as on date) is quite large and diverse varying from 85 to 677 branches. The Uttar Bihar KGB, an amalgamated RRB, has 677 branches, followed by Bangiya GVB with 547 and Baroda Eastern UPGB with 539 branches. The branch network of stand-alone RRBs varied between 8 and 242. Area-wise distribution of branch network shows that, of the 92 RRBs as of March 2008, 90 banks are having 90% to 100% branches in rural/semi-urban parts.

4.7 On an average, RRBs covered more than 5749 accounts per branch, comprising 4450 for deposit accounts and 1299 for loan accounts. The per branch coverage varied widely between 1311 and 10384 in terms of aggregate business. From the above statistics vis-à-vis the vast number of unbanked population in the rural areas, it is clear that there is a good scope for financial inclusion initiatives by the RRBs.

4.8 Since the introduction of “No frills” accounts, RRBs have opened 34.5 lakhs accounts and extended loans to more than 1 lakh accounts under GCC, besides other priority areas such as SHGs, KCC, tenants & SSI/ Tiny/ SCC etc. The total number of account holders served by RRBs as on September 2007 had increased substantially to 8.78 crore, the details of which are given in Table 4.4.

Table 4.4: Status of coverage of deposit and loan accounts by RRBs
(No. in lakh)

Year	No. of Accounts under		Of the loans outstanding (col.4), No. of A/c under priority area for FI					
	Deposits	Of col.2, no frills A/c	Loans (O/S)	GCC	SHGs	KCC	Tenants	SSI, SCC & retail trades
1	2	3	4	5	6	7	8	9
2006-07*	669.88	34.54	164.97	1.08 3	11.83	82.84	1.08	35.74
2007-08 (Sept.07)	703.47	48.51	178.20	1.27	NA	93.14	4.56	21.46

* Data represent cumulative as of March 2007 (Provisional). Source NABARD

The current level of operations of the RRBs as reflected above, would help in concluding that the sector has the capability to absorb the potentials of large scale financial inclusion.

4.9 Although RRBs account for only 12% of total number of deposit accounts at all India level, their share is significantly higher (18% to 29%) in the North-Eastern, Eastern and Central Regions where major interventions are required for financial inclusion. Further, the share of RRBs in any region in terms of number of accounts is significantly higher in terms of amount of deposits in the same region. These points to the fact that they basically cater to small depositors or the small depositors are more inclined towards RRBs.

4.10 The microfinance services provided through SHG - bank linkage has so far been the most successful initiative in financial inclusion. Therefore, an analysis of RRB's involvement in the SHG movement can be an important indicator of the kind of mandate which RRBs could be given for further widening and deepening of financial inclusion. Of the total 22.38 lakh SHGs credit linked by the banking industry as on 31 March 2006, 33% of the linkages were done by RRBs. Significantly, the more backward a region, the greater was the share of RRBs. In North-Eastern Region, the share was 56%, in Central Region it was 48% and in Eastern Region it accounted for 40%. Also in terms of bank loans provided cumulatively until March 2006, to SHGs, the share of RRBs is an impressive 29% with a higher share in the North-Eastern, Eastern and Central Regions.

4.11 It has been observed that farmers' clubs, SHGs, KCC and JLGs are effective tools for financial inclusion. Accordingly, 747 additional Farmers' Clubs have been promoted. With this, the total number of Farmers' Clubs formed by RRBs stood at 9912 as on 30 November 2007.

4.12 RRBs have not only provided financial services to the SHG-Bank Linkage Programme, but have also played a significant role as Self Help Promotion Institutions (SHPIs). Most of the RRBs are also functioning as SHPIs with grant assistance from NABARD. Non-availability of good NGOs is a matter of concern especially in North-Eastern, Central and Eastern Regions. RRBs can play a vital role as SHPIs in such areas.

4.13 To sum-up, the analyses at Section 4 reveals that the RRBs may have to be encouraged and supported in their financial inclusion initiatives for, inter alia, the following reasons:

- ✓ Have presence in most of districts of the country
- ✓ Stronger presence in NER, ER & Central Regions
- ✓ Essential particularly for the areas where the financial exclusion rate is quite high
- ✓ Higher concentration of rural & semi-rural branches
- ✓ Have potential for intake of many more small accounts
- ✓ Though there are 56 RRBs with relatively reasonable performance, their net worth is not high and thus majority of RRBs are not financially very sound

5. Existing ICT Infrastructure

5.1 There is a wide variation in the usage of ICT by the RRBs. From a few banks who have a very low level of ICT usage to those who have a considerably high level of ICT in the form of systems spanning across their branches, where the reach of banking services is extended in a near Core Banking Mode.

5.2 Two meetings were held to ascertain the existing infrastructure and the menu of requirements of the RRBs in the Western and Eastern Regions in terms of level of technology adoption by RRBs, handling of BCs and CSPs, vendor management, connectivity etc., and the issues which came to the fore were as under:

5.2.1 The status of computerisation of RRBs is given in Annex I. Though there are 35 RRBs showing 100% computerisation, they are at various levels ranging from ALPMs to TBMs. As on date, no RRB has the experience of handling a central server connected to various branches. The RRBs have the option of their own server or a third party server or a server shared with the sponsor bank. .

5.2.2 As regards handling of transactions of all CSPs from a remote location, a core team would need to be developed / engaged. At the branch level there would be limited interaction with the CSP for the purpose of enrollment and cash management. It was also suggested that the PoS device could be located at the branch also to serve customers who would also like to transact at the branch.

5.2.3 As regards cash management by the branches of RRBs, since they do not have currency chests, there is a possibility of some difficulty if the payments become large after the opening of large number of fresh accounts in due course. While it is expected of the nearby currency chests to service their requirements, it would be better to have a more formal tie up with the currency chests till such time as RRBs find it necessary to open their own currency chests, the economics of which may have to be examined.

5.2.4 As regards Vendor management in view of the paucity of IT talent within the staff of RRB's, a great deal of handholding would be required from the sponsor banks. Concerns were also raised relating to confidentiality and inter-operability which need to be addressed in the contract with the vendor. The support of the sponsor bank would be essential in this regard.

5.2.5 As regards infrastructure, 80% of the RRBs did not have un-interrupted power, while communication connectivity was not available for 20-30% of the RRBs. However, availability of power was not necessary for operations of the front-end of the ICT based solutions which are mostly powered by small rechargeable batteries. Connectivity issues would need to be addressed through a mix of online and offline transaction processing using appropriate devices.

5.2.6 As regards support from the State Government, while State Governments were forthcoming about the non-financial support like assistance in enrollment and publicity, any financial support would have to be individually negotiated with each State Government.

5.2.7 It was recognized that education of RRB management regarding ICT solutions was an imperative challenge that has to be addressed immediately.

5.3 The committee was of the view that at present the RRBs do not have the wherewithal to manage the various operational aspects relating to the ICT systems since they generally lack staff conversant with Information Technology. Therefore, it would be optimal if the, sponsor banks either handhold the RRBs or entirely take over the management of these areas.

6. Technology Models

6.1 There are two types of technologies available in the market as far as ICT solutions for implementing the BC model of banking are concerned viz., contactless smartcard linked through mobile phone at the front end and contact smartcard linked through Point of Sale machines at the front-end. In both the cases there is a central server at the back-end which is directly linked to all the BCs on the field and which manages all the operations. The branches of RRBs do not have any role to play in the whole operation since it involves centralised operations. However, it would be desirable to have a PC-based interface at the branch level at some point of time for accessing the central server to have an online random view/print of all the fresh accounts acquired through ICT-based interventions to enable them to monitor the operations in all these accounts and take proactive initiatives for the benefit of both the bank as well as the customer. This aspect has not been considered for the purpose of estimating the cost and it is better left to the individual banks to take necessary action when it is felt appropriate.

6.2 The ICT enabled financial inclusion project involves opening of accounts for all the eligible individuals. The costs associated with such accounts and the financial requirements of RRBs for implementing the same are enumerated in Annex II. On the basis of discussions with various vendors providing such services vis-à-vis requirements it was assessed that the cost of a million cards, access devices for 100 branches, server and capacity building would be approximately Rs. 6.5 crore/Rs. 2 crore, Rs. 30 lakh, Rs. 10 lakh and Rs. 60 lakh, respectively. The total expenditure per RRB for opening a million ICT-supported fresh accounts over a period of time would be in the range of Rs. 3 to 7.5 crore depending upon the type of card chosen. It is expected that the expenditure incurred may be recovered within a short period even while aiding the rural poor to reap the benefits of formal financial inclusion.

6.3 The accounts could be hosted in the data centre of the sponsor bank or any other data centre. Each of the branches could have an access device with a backup to take care of malfunction. As these devices are battery powered, there may not be any need for additional power sources at the branch for transaction processing using the PoS devices. RRB's may also with the help of the sponsor banks consider suitable outsourcing arrangement regarding the data centre which may be hosted in the RRB premises, sponsor bank or at any other convenient location, subject to the usual safeguards.

6.4 The 'Financial Inclusion Accounts Server' could also be interfaced with the bank's core banking solution when the RRB takes up CBS for the entire bank. This has already been achieved by many large scheduled commercial banks.

6.5 With developments in ICT growing at a very fast pace and the emergence of newer delivery channels to the customer, there would be changes taking place in the models detailed above. It may be well feasible that the card technology indicated above may give way to more efficient and better systems in the future. One of the advantages in technological developments is that these do not necessarily have an impact as far as increased financial outlays are concerned

6.6 The issue of one state one server was debated by the Group and it was decided that the cost of connectivity and co-ordination requirements would prove too costly and that it would more than off-set whatever economies that could be achieved in the cost of servers.

6.7 The funding modalities were also discussed and it was felt that the SPV route would consume too much time and instead it would be preferable to route the funding through IDRBT. The initial funding could start with Rs 50 crore to be regularly replenished as and when 75 % of the funds were utilized.

7. Recommendations

Within the broad framework of given terms of reference, keeping in view the extent of IT infrastructure and expertise available with the RRBs, models available in the market and financial cost involved in the implementation of ICT solutions, the Group recommends the following :

7.1 As RRBs need to operate at low costs, it may be desirable to have the bio-metric match on the devices, and ordinary photo identity cards can be used. The card number, coupled with bio-metric verification of the live finger, will retrieve the account details either from the server or the off line device. Therefore, the device should be of such capacity which can store adequate volume of information for offline operation. In any case, batch updation is needed at regular intervals to ensure synchronization between the central database and the device. This is feasible given the current level of networking in the country including the rural areas. It would also be optimal to have a prudent cap on the amount of withdrawal/transfer allowed in any account between the updations. It may also be noted that taking into account a technology-neutral stand, each RRB may require

an outlay ranging between Rs. 3 crore and Rs. 7.5 crore for a million accounts. The Group is of the opinion that the RRBs may be given the freedom to adopt appropriate technology. The back-end server could be located at the Head Office of the RRB or at the Data centre of the sponsor bank/third party vendor depending on the expertise available at RRBs to manage IT resources and the comfort level of the banks with the options. Sponsor banks would have to provide staff conversant with IT and develop a core team at RRBs for implementation of the project, as also do handholding at every stage of implementation from the RFP stage. Sponsor banks would also have to arrange for a tie-up of RRBs with currency chest for cash handling, if there are large requirements.

7.2 The Group is of the view that any measure adopted should not be considered by the RRBs as funding per se of the entire expenditure relating to financial inclusion efforts, but rather as an incentive to kick-start the process. The recommended ICT model is a centralised system which requires a central server directly linking all the Banking Correspondents of the respective bank on the field. The major challenges in implementing ICT solutions by RRBs would be mainly to develop a core team in each RRB to implement the project and connectivity issues in remote areas. While the sponsor banks may provide support to implement the project, the connectivity issues may be resolved by a combination of online as well as offline functionality. In case of offline functionality, the safeguards mentioned in Para 7.1 above may need to be kept in view. As far as power was concerned it was not an issue for ICT operations since the front-end devices are mainly battery operated, but it would be more relevant for implementation of Core Banking. Therefore, this aspect was not examined by the Group in view of another Group looking into aspects relating to core banking implementation in RRBs..(Chairman: Shri G Srinivasan)

7.3 The funding of the ICT requirements of RRBs may be done through “Technology Up-gradation Interest free loans” to be routed through IDRBT for the purpose. Such loans would have a moratorium period of 3 years. Repayments fixed may not exceed 5% of the profits of the borrowing bank. In exceptional circumstances when an RRB is continuously incurring losses an extension of moratorium period by another 2 years (total 5 years) may be considered. The entire loan may be made repayable within 5 years after moratorium period from the date of first drawal.

7.4 The eligibility of banks for technology up gradation loans may be computed as under:

1. Cost of central server and IT infrastructure relating to server, per RRB
– on the basis of actuals or Rs 10 lakhs, whichever is lower.
2. Along with the cost of the server at item 1 above, funding a portion of the cost of enrollment (which would include cost of the card as well as front end technology and due diligence process) at Rs 50/- per fresh ICT enrollment for the first 500,000 customers and thereafter at Rs 25/- per fresh ICT enrollment with a cap on the total cost re-imbursed on the basis of the size of the RRB, taking into account the number of branches. The funding would be in the form of a zero interest loan as specified in paragraph 7.3 above.
3. The cap for funding the enrollment process would be as under:
 - (i) RRBs with less than 100 branches – Rs 2.5 crore
 - (ii) RRBs with more than 100 but less than 250 branches – Rs 5.00 crore
 - (iii) RRBs with more than 250 branches – Rs 7.5 crore
 - (iv) RRBs in the North East and J&K in view of their special circumstances would get 20 % more i.e. @ Rs 60 /Rs 30 per enrollment upto the first 5 lakh customers/thereafter.

The Group noted that apart from the North East and J&K, there are 204 districts in several States which have been identified by the Committee on Financial Inclusion as areas where there is a high level of financial exclusion. These areas could also be considered for special treatment i.e., for the allocation of additional 20%.

7.5 The Group based on the above eligibility criteria has concluded that the total cost of implementing ICT Solutions in RRBs would be in the order of Rs 421 crore for an expected outreach of 116 million accounts without taking into account the additional 204 districts mentioned above. (Details in Annex III) However, in case this option is also considered the cost of the package would increase further by Rs 47.5 crore and would amount to a total outlay of Rs 468.20 crore. (Details in Annex IV)

7.6 The funding would be spread over a period of three years and the scheme would be reviewed after one year to ensure that financial exclusion has been adequately addressed. However, the Group decided that this aspect could also be looked into at the time of review of the scheme. There would be an upfront payment of 10% on the basis of RFP issued by the bank to start the process. The sponsor bank would assist the RRB in this regard.

7.7 The Reserve Bank could be the Central Agency which would create and administer the scheme through IDRBT and the operational aspects would be addressed by suitable delegation to the Governing Council of the IDRBT. It should also be ensured that in a particular area / erstwhile service area for the purpose of financial inclusion only one institution would be given the subsidy so as to ensure that multiple institutions do not claim subsidy for enrolling the same person

7.8 The RRBs may submit claims to IDRBT after they are vetted by the Empowered Committee on RRB of the respective state functioning at the Regional offices of the Reserve Bank on a quarterly basis. The information to be submitted for disbursement of the cost of server would involve all the necessary documents of purchase. The procedure for disbursement of enrollment should be simple. The statement for claim may include details of District, Taluk, Village and number of persons enrolled during each quarter and total enrollments at the end of the quarter.

7.9 The scheme would cover all enrollments from April 1, 2008 as well as the prior enrollments but not claimed or covered under any other scheme till April 1, 2008.

7.10 The utilisation of funds by the RRBs would have to be certified by the statutory auditors on an Annual basis.

7.11 State Government participation would also be required in terms of assistance for identification of persons, publicity during the enrollment process as also payment of requisite commission for any government payments made through this route.

7.12 Capacity building of RRB staff for the project should be addressed adopting a multy-agency approach involving training facilities of CAB, BIRD and training colleges of sponsor banks.

(G.Padmanabhan)
Chairman

(Kaza Sudhakar)
Member

(N.K.Johsi)
Member

(R.V.Chandrasekhar Rao)
Member

(Ravi Bansal)
Member

(S.Ganesh Kumar)
Member

(U.S.Saha)
Member

(V.G.Sekar)
Member

(L.Giridhar)
(Member

(P.S.Ganapathy)
Member

(K.Ramachandran)
Member

(Surekha Marandi)
Member Secretary

ANNEX – I

**STATUS OF BRANCH COMPUTERISATION OF RRBs
AS ON 31 MARCH 2007**

Sl.No.	Name of the RRB (No. of Reporting Banks- 78)	No. of Branches	No of Computerised Branches	% of Computerisation
100 % Computerisation				
1	Andhra Pragathi GB	332	332	100.00
2	Aryavart GB	293	293	100.00
3	Baitarani GB	101	101	100.00
4	Baroda Gujarat GB	127	127	100.00
5	Cauvery Kalpatharu GB	203	203	100.00
6	Dena Gujarat GB	131	131	100.00
7	Gurgaon GB	135	135	100.00
8	Haryana GB	183	183	100.00
9	Himachal GB	112	112	100.00
10	Jaipur Thar GB	209	209	100.00
11	Karnataka Vikas GB	392	392	100.00
12	Kashi Gomti Sarayu GB	336	336	100.00
13	Malwa GB	41	41	100.00
14	North Malbar GB	163	163	100.00
15	Pallavan GB	50	50	100.00
16	Pandyan GB	170	170	100.00
17	Pragathi GB	351	351	100.00
18	Prathama GB	175	175	100.00
19	Punjab GB	148	148	100.00
20	Ratlam Mandsaur GB	40	40	100.00
21	Ratnagiri Sindhudurg GB	39	39	100.00
22	Wainganga GB	105	105	100.00
23	Saptagiri GB	103	103	100.00
24	Saurashtra GB	131	131	100.00
25	Shreyas GB	183	183	100.00
26	Solapur GB	33	33	100.00
27	South Malbar GB	218	218	100.00
28	Surguja Kshetriya GB	83	83	100.00
29	Thane GB	20	20	100.00
30	Uttar Pradesh GB	88	88	100.00
31	Vidisha Bhopal KGB	23	23	100.00
32	Visveshvaraya GB	25	25	100.00
33	Chigmagalur Kodagu GB	48	48	100.00
	SUB TOTAL	4922	4922	100.00
50 – 100% Computerisation				
1	Mewar Anchalik GB	58	54	93.10
2	Sarva UP GB	220	215	97.72
3	Rajasthan GB	195	177	90.77
4	Chaitanya Godavari GB	89	80	89.89
5	Rewa Sidhi GB	83	74	89.16
6	Baroda Western UP GB	116	96	82.76
7	Madhya Bihar GB	407	317	77.89
8	Mahakaushal KGB	42	31	73.81

9	Krishna GB	106	78	73.58
10	Chhattisgarh GB	237	169	71.31
11	Neelachal GB	168	134	79.76
12	Andhra Pradesh GB	483	328	67.91
13	Mizoram Rural Bank	54	35	64.81
14	Deccan GB	166	105	63.25
15	Hadoti Kshetriya GB	81	50	61.73
16	Assam GB	355	216	60.85
17	Baroda Rajasthan GB	267	162	60.87
18	Madhya Bharat GB	208	124	59.62
19	Durga Rajnandgaon GB	101	60	59.41
20	Jhabua Dhar KGB	79	45	56.96
21	Satpura KGB	237	135	56.96
22	Shard GB	54	29	53.70
23	MGB Gramin Bank	205	110	53.66
24	Nainital – Almora RRB	58	30	51.72
25	Triveni KGB	208	105	50.48
	SUB TOTAL	4058	2740	67.52
Below 50% Computerisation				
1	Bangiya GB	547	255	46.62
2	Purbanchal GB	305	114	37.38
3	Baroda Eastern GB	539	191	35.44
4	Paschim Banga GB	216	67	31.02
5	Uttaranchal GB	107	29	27.10
6	Arunachal Pradesh GB	17	4	23.53
7	Utakal GB	321	70	21.81
8	Langpi Dehangi Rural Bank	43	9	20.93
9	Parvatiya GB	28	5	17.86
10	Ballia Kshetriya GB	87	13	14.94
11	Koshi Kshetriya GB	164	12	7.32
12	Uttar Bihar KGB	677	49	7.24
13	Jammu Rural Bank	90	6	6.67
14	Vanachal GB	178	7	3.93
15	Marathwada GB	242	7	2.89
16	Uttarbanga KGB	114	1	0.88
17	Meghalaya Rural Bank	51	0	0.00
18	Tripura GB	88	0	0.00
	SUB TOTAL	3814	839	22.00
	GRAND TOTAL@	12794	8501	66.45

@ The list excludes 16 RRBs for which no information was available.

COSTS OF ICT SOLUTIONS AND FINANCIAL REQUIREMENT OF RRBs

It is observed that, generally, the following are the costs associated with opening of accounts under the ICT enabled Financial Inclusion Project:

1. Account maintenance fees for accounts 'other than Government accounts' (OTGA) Rs. 55 per year.
2. Transaction fees for OTGA @ 0.50%. It can have a cap of say Rs. 5/-.
3. Cash handling for other than Govt. accounts 0.15%.
4. Government accounts fees are 2% or 1.75% as agreed to.
5. Card Costs: SBI - Rs. 65/-, there are others ranging from Rs. 20/- to Rs.130/-. The Rs. 20/- card is a photo identity card with a number which is used to retrieve the account and biometric identification.
6. Access device for each of the branches may cost upto Rs. 20,000/- to Rs. 25,000/-. This includes the cost of the biometric identification device and also the printer. It is preferable to have one more access device for fail over.
7. A digital camera for taking photographs would cost Rs. 5,000/-.

The financial requirements of RRBs for opening ICT enabled accounts are enumerated below:

1. Cost of the cards is the main and recurring financial investment. If a RRB has to open a million accounts, then it would need Rs. 6.5 crores for the purpose if smart cards of Rs.65/- are used, Rs. 2 crores if ordinary photo-identity cards (roughly, @ Rs.20/-) are used.
2. As the government transactions are self-financing with a 2% commission on all government transactions and the non-government transactions typically cost less than Rs. 5/- per transaction, the cost of transactions would be less than that of a branch where it is generally around Rs.30/- to Rs.40/-.
3. A bank with 100 branches would require Rs. 30 lakh to put an access device in each branch. If a backup device is placed, as much amount would need to be expended.
4. Server would cost at the maximum, Rs. 10 lakhs and it is to be housed and maintained in the sponsor bank.

5. There are no expenses for paying BCs other than transaction and the cash handling charges. It is observed from the RFPs issued by most of the banks that the technology provider or BC is financing the hand held devices in the villages and their revenue stream is limited to cash handling, transaction and other service charges.
6. The charges for other products like loans, insurance etc. have to be mutually agreed to with the BC.

DETAILED WORKING OF COST OF FUNDING PER RRB

Summary of costs:

Amount in Rs Crore

No of RRBs	No of Branches	Cost of server including IT infrastructure	Cost of ICT solutions for enrollment	Total	Extent of outreach
29 (in states other than NE & J&K)	<100	2.90	72.50	75.40	} 18.5 mio
8 (in NE and J&K)	<100	0.80	24.00	24.80	
39 (in states other than NE & J&K)	>100 but <250	3.90	195.00	198.90	} 60.0 mio
1(in NE and J&K)	>100 but <250	0.10	6.00	6.10	
14 (in states other than NE & J&K)	>250	1.40	105.00	106.40	} 37.5 mio
1(in NE and J&K)	>250	0.10	9.0	9.10	
TOTAL 92		9.20	411.50	421	116 mio

DETAILS OF COSTS

S No.	Name of RRB	State	Sponsor Bank	No. of	No. of Branches					Total No.	Cost	Cap	Total
				Dist					of	of	on	cost	
				Cov	Rur	Semi	Urb	Metro	Branc	server	subsidy		
				ered	al	Urban	an	politan	hes		per	enrollment	
1	2	3	4	5	6	7	8	9	5	6	7	8	
1	NAGALAND RURAL BANK	NAGALAND	S.B.I	5	4	4	0	0	8	0.1	3.0	3.1	
2	ARUNACHAL PRADESH RB	ARUNACHAL PRADESH	S.B.I	6	14	2	1	0	17	0.1	3.0	3.1	
3	THANE GB	MAHARASHTRA	B.O.M	1	18	1	0	1	20	0.1	2.5	2.6	
4	FARIDKOT-BHATINDA KGB	PUNJAB	P&S BK	5	15	6	1	0	22	0.1	2.5	2.6	
5	VIDISHA-BHOPAL KGB	MADHYA PRADESH	S.B.IND	2	12	9	2	0	23	0.1	2.5	2.6	
6	VISVESHWARAYA GB	KARNATAKA	VIJAYA	1	20	4	1	0	25	0.1	2.5	2.6	
7	MANIPUR RURAL BANK	MANIPUR	U.B.I	9	18	8	1	0	27	0.1	3.0	3.1	
8	PARVATIYA GB	HIMACHAL PRADESH	S.B.I	1	27	1	0	0	28	0.1	2.5	2.6	
9	SOLAPUR GB	MAHARASHTRA	B.O.I	1	28	4	1	0	33	0.1	2.5	2.6	
10	RATNAGIRI-SINDHUDURG GB	MAHARASHTRA	B.O.I	2	35	4	0	0	39	0.1	2.5	2.6	
11	RATLAMMANDSAUR KGB	MADHYA PRADESH	C.B.I	3	20	14	6	0	40	0.1	2.5	2.6	
12	MALWA GB	PUNJAB	S.B.P	5	38	2	1	0	41	0.1	2.5	2.6	
13	MAHAKAUSHAL KGB	MADHYA PRADESH	U.C.O	3	24	13	5	0	42	0.1	2.5	2.6	
14	LANGPI DEHANGI RB	ASSAM	S.B.I	2	37	6	0	0	43	0.1	3.0	3.1	
15	CHICKMAGALUR-KODAGU GB	KARNATAKA	CORPN	2	41	7	0	0	48	0.1	2.5	2.6	

16	PALLAVAN GB	TAMILNAD U	INDIAN	5	35	13	2	0	50	0.1	2.5	2.6
17	ETAWAH KGB	UTTAR PRADESH	C.B.I	73	40	8	2	0	50	0.1	2.5	2.6
18	MEGHALAYA RURAL BANK	MEGHALAY A	S.B.I	4	42	7	2	0	51	0.1	3.0	3.1
19	MIZORAM RURAL BANK	MIZORAM	S.B.I	8	45	2	7	0	54	0.1	3.0	3.1
20	NAINITAL- ALMORA KGB	UTTARANC HAL	B.O.B	4	45	12	1	0	58	0.1	2.5	2.6
21	MEWAR AGB	RAJASTHA N	B.O.RAJ.	2	39	10	9	0	58	0.1	2.5	2.6
22	SHARDA GB	MADHYA PRADESH	ALLAHA BAD	1	54	5	0	0	59	0.1	2.5	2.6
23	CHAMBAL GWALIOR KGB	MADHYA PRADESH	C.B.I	5	24	23	12	0	59	0.1	2.5	2.6
24	KSHETRIYA KISAN GB	UTTAR PRADESH	U.P.S.C. B	2	57	6	0	0	63	0.1	2.5	2.6
25	SAMASTIPUR KGB	BIHAR	S.B.I	1	60	7	0	0	67	0.1	2.5	2.6
26	KAMRAZ RB	JAMMU & KASHMIR	J&K BANK	2	64	12	0	0	76	0.1	2.5	2.6
27	RUSHIKULYA GB	ORISSA	ANDHRA	2	57	13	7	0	77	0.1	2.5	2.6
28	HADOTI KGB	RAJASTHA N	C.B.I	3	60	16	5	0	81	0.1	2.5	2.6
29	JHABUA-DHAR KGB	MADHYA PRADESH	B.O.B	2	67	15	0	0	82	0.1	2.5	2.6
30	SURGUJA KGB	CHHATTISG ARH	C.B.I	2	75	8	0	0	83	0.1	2.5	2.6
31	REWA-SIDHI GB	MADHYA PRADESH	UNION	2	70	6	7	0	83	0.1	2.5	2.6
32	BALLIA KGB	UTTAR PRADESH	C.B.I	2	75	10	2	0	87	0.1	2.5	2.6
33	TRIPURA GB	TRIPURA	U.B.I	4	74	8	6	0	88	0.1	3.0	3.1
34	CHAITANYA GODAVARI GB	ANDHRA PRADESH	ANDHRA	3	62	19	8	0	89	0.1	2.5	2.6
35	JAMMU RB	JAMMU & KASHMIR	J&K BANK	4	76	11	3	0	90	0.1	3.0	3.1
36	VIDHARBH GB	MAHARASH TRA	C.B.I	4	56	34	4	0	94	0.1	2.5	2.6
37	WAINGANGA KGB	MAHARASH TRA	B.O.I	4	91	11	3	0	99	0.1	2.5	2.6

38	BAITARANI GB	ORISSA	B.O.I	2	87	14	0	0	101	0.1	5.0	5.1
39	DURG- RAJNANDGAON GB	CHHATTISG ARH	DENA	3	88	8	5	0	101	0.1	5.0	5.1
40	ELLAQUI DEHATI GRAMN BANK	JAMMU & KASHMIR	S.B.I	7	78	17	6	0	101	0.1	6.0	6.1
41	SAPTAGIRI GRAMEENA BANK	ANDHRA PRADESH	INDIAN	2	78	15	10	0	103	0.1	5.0	5.1
42	KRISHNA GB	KARNATAK A	S.B.I	2	85	14	7	0	106	0.1	5.0	5.1
43	UTTARANCHAL GB	UTTARANC HAL	S.B.I	8	93	13	1	0	107	0.1	5.0	5.1
44	AURANGABAD- JALNA GB	MAHARASH TRA	B.O.M	2	89	10	10	0	109	0.1	2.5	2.6
45	HIMACHAL GB	HIMACHAL PRADESH	P.N.B	11	109	3	0	0	112	0.1	5.0	5.1
46	UTTAR BANGA KGB	WEST BENGAL	C.B.I	3	71	36	7	0	114	0.1	5.0	5.1
47	BARODA WESTERN UP GB	UTTAR PRADESH	B.O.B	3	84	21	11	0	116	0.1	5.0	5.1
48	BARODA GUJARAT GB	GUJARAT	B.O.B	9	104	17	6	0	127	0.1	5.0	5.1
49	SAURASHTRA GB	GUJARAT	S.B.S	7	108	16	7	0	131	0.1	5.0	5.1
50	DENA GUJARAT GB	GUJARAT	DENA	6	97	27	7	0	131	0.1	5.0	5.1
51	GURGAON GB	HARYANA	SYNDICA TE	6	111	13	7	4	135	0.1	5.0	5.1
52	PUNJAB GB	PUNJAB	P.N.B	10	129	15	4	0	148	0.1	5.0	5.1
53	BIHAR KGB	BIHAR	U.C.O	8	106	42	3	0	151	0.1	5.0	5.1
54	NORTH MALABAR GB	KERALA	SYNDICA TE	7	46	110	7	0	163	0.1	5.0	5.1
55	KOSI KSH GB	BIHAR	C.B.I	7	123	34	7	0	164	0.1	5.0	5.1
56	DECCAN GB	ANDHRA PRADESH	S.B.H	4	138	17	11	0	166	0.1	5.0	5.1
57	NEELACHAL GRMYA BANK	ORISSA	I.O.B	5	139	13	16	0	168	0.1	5.0	5.1
58	PANDYAN GB	TAMILNAD U	I.O.B	8	102	63	5	0	170	0.1	5.0	5.1
59	PRATHAMA BANK	UTTAR PRADESH	SYNDICA TE	3	142	19	14	0	175	0.1	5.0	5.1

60	VANANCHAL GB	JHARKHAND	S.B.I	9	161	17	0	0	178	0.1	5.0	5.1
61	KALINGA GB	ORISSA	U.C.O	6	167	10	5	0	182	0.1	5.0	5.1
62	SREYAS GB	UTTAR PRADESH	CANARA	5	123	44	16	0	183	0.1	5.0	5.1
63	HARYANA KGB	HARYANA	P.N.B	15	154	21	8	0	183	0.1	5.0	5.1
64	RAJASTHAN GB	RAJASTHAN	P.N.B	5	155	33	7	0	195	0.1	5.0	5.1
65	NARMADA MALWA GB	MADHYA PRADESH	B.O.I	10	136	51	12	0	199	0.1	5.0	5.1
66	CAUVERY KALPHATHARU GB	KARNATAKA	S.B of Mysore	6	160	33	10	0	203	0.1	5.0	5.1
67	MGB GRAMIN BANK	RAJASTHAN	SBBJ	6	169	32	4	0	205	0.1	5.0	5.1
68	MADHYA BHARAT GB	MADHYA PRADESH	S.B.I	8	154	40	14	0	208	0.1	5.0	5.1
69	TRIVENI KGB	UTTAR PRADESH	ALLAHABAD	7	176	24	8	0	208	0.1	5.0	5.1
70	JAIPUR THAR GB	RAJASTHAN	U.C.O	6	175	24	10	0	209	0.1	5.0	5.1
71	JHARKHAND GB	JHARKHAND	B.O.I	12	189	15	6	0	210	0.1	5.0	5.1
72	PASCHIM BANGA GB	WEST BENGAL	U.C.O	4	200	4	12	0	216	0.1	5.0	5.1
73	SOUTH MALABAR GB	KERALA	CANARA	6	2	203	13	0	218	0.1	5.0	5.1
74	CHHATTISGARH GB	CHHATTISGARH	S.B.I	12	180	48	8	0	236	0.1	5.0	5.1
75	SATPURA KGB	MADHYA PRADESH	C.B.I	11	179	58	0	0	237	0.1	5.0	5.1
76	LUCKNOW KGB	UTTAR PRADESH	ALLAHABAD	4	212	18	10	0	240	0.1	5.0	5.1
77	MARATHWADA GB	MAHARASHTRA	B.O.M	6	180	50	12	0	242	0.1	5.0	5.1
78	Sarva UP Gramin Bank	UTTAR PRADESH	P.N.B	12	215	38	10	0	263	0.1	7.5	7.6
79	BARODA RAJASTHAN GB	RAJASTHAN	B.O.B	12	206	52	9	0	267	0.1	7.5	7.6
80	ARYAVRAT GB	UTTAR PRADESH	B.O.I	6	256	25	12	0	293	0.1	7.5	7.6
81	PURBANCHAL GRAMIN BANK	UTTAR PRADESH	S.B.I	7	276	23	6	0	305	0.1	7.5	7.6

82	UTKAL GRAMYA BANK	ORISSA	S.B.I	15	286	30	5	0	321	0.1	7.5	7.6
83	ANDHRA PRAGATHI GB	ANDHRA PRADESH	SYNDICATE	5	233	75	24	0	332	0.1	7.5	7.6
84	KASHI GOMTI SAMYUT GB	UTTAR PRADESH	UNION	8	304	25	7	0	336	0.1	7.5	7.6
85	PRAGATHI GB	KARNATAKA	CANARA	7	272	59	20	0	351	0.1	7.5	7.6
86	ASSAM GRAMN VIKASH BANK	ASSAM	U.B.I	25	294	49	12	0	355	0.1	9.0	9.1
87	KARNATAKA VIKAS GB	KARNATAKA	SYNDICATE	9	298	61	33	0	392	0.1	7.5	7.6
88	MADYA BIHAR GB	BIHAR	P.N.B	11	363	33	11	0	407	0.1	7.5	7.6
89	ANDHRA PRADESH GVB	ANDHRA PRADESH	S.B.I	8	373	82	28	0	483	0.1	7.5	7.6
	BARODA EASTERN UP GB	UTTAR PRADESH	B.O.B	10	478	40	14	7	539	0.1	7.5	7.6
91	BANGIYA GVB	WEST BENGAL	U.B.I	11	505	35	7	0	547	0.1	7.5	7.6
92	UTTAR BIHAR KGB	BIHAR	C.B.I	11	614	45	18	0	677	0.1	7.5	7.6
	ALL INDIA TOTAL			605	11642	2264	618	12	14530	9.2	411.50	420.7

ANNEX IV

**RRBS OPERATING IN DISTRICTS IDENTIFIED BY COMMITTEE ON
FINANCIAL INCLUSION AS AREAS OF HIGH EXCLUSION**

Sr. No.	Name of the State/UT	Name of the RRB	Sponsor Bank	Name of Districts Covered by RRBs	District covered by RRBs		Extra
					No. of Dist. covered by RRB	No. of branches*	Funding Rs/crore
1	2	5	6	7			
1	Bihar	BIHAR KSHETRIYA GRAMIN BANK	UCO Bank	Munger	8	151	
				Bhagalpur			
				Begusarai			
				Khagaria			
				Banka			1
				Jamui			
				Lakhisarai			
				Sheikhpura			
		UTTAR BIHAR GRAMIN BANK	Central Bank of India	Purnea	18	841	
				Katihar			
				Kishanganj			
				Araria			
				Saharsa			
				Supaul			
				Madihepura			
				Muzaffarpur			
				Vaishali			1.5
				Sitamarhi			
				Sheohar			
				East Champaran			
				West Champaran			
				Darbhanga			
		Madhubani					
		MADHYA BIHAR GRAMIN BANK	Punjab National Bank	Gaya	10	407	
				Aurangabad			
				Nawada			
				Patna			
Nehanabad							
Bhojpur	1.5						
Buxar							
Rohtas							

				Kaimur			
				Nalanda			
		SAMASTIPUR KGB	State Bank of India	Samastipur	1	67	0.5
Bihar Total					37	1466	
2	Chattisgarh			Jashpurnagar			
				Raigarh			
				Korba			
				Bilaspur			
				Kawardha			
		CHHATTISGARH Gramin Bank	State Bank of India	Champa- Janjgir	11	237	1
				Raipur			
				Mahasumund			
				Dhamatari			
				Kanker			
				Dantewara			
		DURG RAJNANDGAON GRAMIN BANK	Dena Bank	Durg			1
				Rajnandgaon	2	101	
		SURGUJA KSHETRIYA GB	Central Bank of India	Surguja	1	83	0.5
Chhattisgarh Total					14	421	
3	Gujarat			Narmada			
		BARODA GUJARAT GRAMIN BANK	Bank of Baroda	Dangs	4	127	1
				Panchmahal			
				Dahod			
		DENA GUJARAT GRAMIN BANK	Dena Bank	Banaskantha	2	131	1
				Ahmedabad*			
		SAURASHTRA GRAMIN BANK	State Bank of Saurashtra	Bhavnagar	1	131	1
Gujarat Total					7	389	
4	Haryana			Sonepat	1	135	1
		GURGAON GRAMIN BANK	Syndicate Bank				
				Hisar			
		HARYANA GRAMIN BANK	Punjab National Bank	Panipat	4	183	1
				Jind			
				Karnal			
Haryana Total					5	318	
5	Jharkhand			Ranchi	7	210	
		JHARKHAND GRAMIN BANK	Bank of India	Gumla			
				Lohardagga			
				Hazaribag			1
				Chatra			

				Koderma			
				Giridih			
		VANANCHAL GRAMIN BANK	State Bank of India	Sahebganj	4	178	1
				Pakur			
				Palamau			
				Garhwa			
Jharkhand Total					11	388	
6	Madhya Pradesh	SATPURA NARMADA GRAMIN BANK	Central Bank of India	Bhind	11	336	1.5
				Morena			
				Ratlam			
				Mandsaur			
				Seoni			
				Mandla			
				Balaghat			
				Dindori			
				Shahdol			
				Harda			
				Betul			
		JHABUA-DHAR KSHETRIYA GRAMIN BANK	Bank of Baroda	Jhabua	1	79	0.5
		MADHYA BHARAT GRAMIN BANK	State Bank of India	Damoh	8	208	1
				Panna			
				Sagar			
				Shivpuri			
				Guna			
				Sheopur			
				Tikamgarh			
		Chhatarpur					
MAHAKAUSHAL KSHETRIYA GRAMIN BANK	UCO Bank	Jabalpur	2	42	0.5		
		Katni					
NARMADA MALWA GRAMIN BANK	Bank of India	Shajapur	2	199	1		
		Barwani					
REWA SIDHI GRAMIN BANK	Union Bank of India	Rewa	2	83	0.5		
		Sidhi					
SHARDA GB	Allahabad Bank	Satana	1	54	0.5		
VIDISHA BHOPAL KSHETRIYA GRAMIN BANK	State Bank of Indore	Vidisha	1	23	0.5		
Madhya Pradesh Total					28	1024	
7	Maharashtra	MAHARASHTRA GODAVARI GRAMIN BANK	Bank of Maharashtra	Aurangabad	3	76	0.5
				Jalna			
				Thane			
		MARATHWADA	Bank of	Nanded	6	242	

		GRAMIN BANK	Maharashtra	Parbhani			
				Hingoli			1
				Latur			
				Beed			
				Osmanabad			
		VIDHARBHA KSHETRIYA GRAMIN BANK	Central Bank of India	Buldana	3	94	0.5
				Yavatmal			
				Washim			
		WAINGANGA KGB	Bank of India	Gadchiroli	2	105	1
				Gondia			
Maharashtra Total					14	517	
8	Orissa	KALINGA GRAMYA BANK	UCO Bank	Bhadrak	1	182	1
		UTKAL GRAMYA BANK	State Bank of India	Nuapada	1	321	1.5
Orissa Total					2	503	
9	Rajasthan	BARODA RAJASTHAN GRAMIN BANK	Bank of Baroda	Karauli	2	267	1.5
				Bhilwara			
		HADOTI KSHETRIYA GRAMIN BANK	Central Bank of India	Jhalawar	1	81	0.5
		JAI PUR THAR GRAMIN BANK	UCO Bank	Jaipur	5	209	1
				Dausa			
				Nagaur			
				Jodhpur			
				Barmer			
		MEWAR AANCHLIK GRAMIN BANK	Bank of Rajasthan	Udaipur	1	58	0.5
		MGB GRAMIN BANK	State Bank of Bikaner & Jaipur	Jalore	1	205	1
		RAJASTHAN GRAMIN BANK	Punjab National Bank	Alwar	4	195	1
				Dholpur			
				Jhunjhunu			
				Sikar			
Rajasthan Total					14	1015	
10	Uttar Pradesh	ARYAVART GRAMIN BANK	Bank of India	Lucknow	6	293	1.5
				Hardoi			
				Unnao			
				Barabanki			
				Farrukhabad			
				Kannauj			
		BALLIA KGB	Central Bank of India	Ballia	1	87	0.5

		BARODA UP GRAMIN BANK	Bank of Baroda	Raebareli	11	655	
				Pratapgarh			
				Allahabad			
				Kaushambhi			
				Kanpur Nagar			
				Fatehpur			1.5
				Faizabad			
				Sultanpur			
				Bareilly			
				Shahjahanpur			
				Pilibhit			
		ETAWAH KSHETRIYA GB	CBI	Etawah	2	50	0.5
				Auraiya			
		KASHI GOMTI SAMYUT GRAMIN BANK	Union Bank of India	Varanasi	8	336	
				Chandauli			
				St. Ravidas Nagar			
				Azamgarh			1.5
				Ghazipur			
				Mau			
				Ambedkar Nagar			
		Jaunpur					
		KSHETRIYA KISAN GRAMIN BANK, MAINPURI	UPSCB	Mainpuri	1	63	0.5
		LUCKNOW KSHETRIYA GRAMIN BANK	Allahabad Bank	Sitapur	4	240	
				Lakhimpur-Kheri			
				Bahraich			1
				Shravasti			
		PRATHAMA BANK	Syndicate Bank	Moradabad	2	175	1
				Rampur			
		PURVANCHAL GRAMIN BANK	State Bank of India	Gorakhpur	7	305	
				Maharajganj			
				Deoria			
				Kushinagar			1.5
				Basti			
				Siddarthnagar			
				Sant Kabir Nagar			
		SHREYAS GRAMIN BANK	Canara Bank	Firozabad	2	183	1
				Etah			
		TRIVENI KSHETRIYA GRAMIN BANK	Allahabad Bank	Hamirpur	3	208	
				Mirzapur			1
				Sonbhadra			

		SARVA UTTAR PRADESH GRAMIN BANK	Punjab National Bank	Muzafarnagar	11	263	
				Ghaziabad			
				Bulandshahr			
				Baghpat			
				Gautambudh Nagar			
				Bijnor			1.5
				Meerut			
				Gonda			
				Balrampur			
				Budaun			
				Jhansi			
Uttar Pradesh Total					58	2858	
11	West Bengal	BANGIYA GRAMIN VIKASH BANK	United Bank of India	Nadia	10	547	
				Malda			
				Uttar Dinajpur			
				Dakshin Dinajpur			
				Bankura			1.5
				Purulia			
				West Medinipur			
				Murshidabad			
				South 24 Parganas			
				North 24 Parganas			
				PASCHIM BANGA GRAMIN BANK			UCO Bank
			Howrah				
		UTTARBANGA KSHETRIYA GRAMIN BANK	Central Bank of India	Coochbehar	2	114	
				Jalpaiguri			1
West Bengal Total					14	877	47.5
Total 49 RRBs in 204 Districts					204	9776	