PERFORMANCE OF REGIONAL RURAL BANKS: A CASE STUDY
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ABSTRACT
Since their inception, regional rural banks (RRBs) have taken deep roots and have become a sort of everlasting part of the rural credit structure in India. Indian economy is an agricultural economy. Agriculture is not only the major source of income in rural areas, but also provides maximum employment in rural areas of the country. Nearly three forth of the total population of the country is involved in agricultural activities and RRB’s is providing financial help to nonstop growth of this sector. This research paper tries to highlight the significance of Regional Rural Banks’ in economic development of the state. The study seeks to analyze the secondary data which have been collected from the different authentic source of RRB’s and from Government of India. The research paper focuses on Performance of Regional Rural Banks: a case study Himachal Pradesh. The major objectives of the study are to study the financial performance of Himachal Pradesh Gramin Bank, to Study the deposit mobilization of Himachal Pradesh Gramin Bank and to study the credit expansion and to identify the challenges and threats which affect the performance of RRB’s in Himachal Pradesh. CAGR are applied for the justification of secondary data. This study came up with a number of recommendations to strengthen the RRB’s in the state further.

KEY WORDS: Regional Rural Banks, financial performance, credit expansion.

REFERENCE:


