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**A STUDY OF BUSINESS OPERATION OF RRBs OF GUJARAT****JAIMIN H. TRIVEDI****ASST. PROFESSOR****TAKSHASHILA COLLEGE OF MANAGEMENT & TECHNOLOGY****SARDAR PATEL UNIVERSITY****BAKROL****ABSTRACT**

*This paper attempts to understand the business operations like lending and recovery performance of regional rural banks of Gujarat state. For the study researcher has selected three banks i.e. Baroda Gujarat gramin bank, Dena Gujarat gramin bank, and saurashtra gramin bank. This study is totally based on secondary data only. The study is carried on with the help of ratio analysis which provides the clear cut idea about the efficiency in the Business operation among these three banks.*

**KEYWORDS**

Business, RRBs, Gujrat, Banking.

**INTRODUCTION**

As per the Act, the RRBs transact the business of banking as defined under the banking regulation Act, 1949 (i.e. accepting for the purpose of lending or investment, of deposits of money from the public, repayable on demand or otherwise, and withdrawable by cheque, draft, order or otherwise). RRBs can carry on any business which a commercial bank is allowed to carry on, however, the Act enjoins upon the RRBs the responsibility of lending to small and marginal farmers and agricultural labourers, and to co-operatives societies, including agricultural marketing and processing societies, primary agricultural credit societies, farmers service societies etc. as also to artisans, small entrepreneurs and persons of small means engaged in trade, commerce or industry, or other productive activities, within, within the notified area in relation to the bank. With the passage of time, the concept of lending to this 'target group' has been withdrawn and the RRBs have been allowed to lend to any person in their notified area of operation, with the condition that advances to 'priority sector' should not be less than 60 percent of their total advances

Bank extends credit to different categories of borrowers for a wide variety of purposes. For many borrowers bank credit is the easiest to access at reasonable interest rates. Bank credit is provided to households, retail traders small and medium enterprises (SMEs), corporate, the government undertaking etc. in the economy.

**RESEARCH METHODOLOGY**

This study is carried on for the understanding of business operation (lending and borrowing) of regional rural banks of Gujarat. Three banks have been selected for the study i.e. BGGB, SGB, & DGGB. Ratio analysis has been used to identify the efficiency of business operation. The period of study is for five years i.e.2005-06 to 2009-10.

**RATIO ANALYSIS**

Ratio Analysis is a widely used tool of financial analysis. It is defined as the systematic use of ratio to interpret the financial statement. So that the strength and weaknesses of a firm as well as its historical performance and current financial condition can be determined. The term ratio refers to the numerical or quantitative relationship between two items or variables. This relationship can be expressed as percentage portion of number of fractions. This alternative method of expressing items which are related to each other for the purpose of financial analysis is referred as Ratio Analysis.

The ratio analysis provides useful data to the management, which would hold them in taking important policy decision. Diverse group of people make use of ratio to determine a particular aspect of the financial position of the company in which they are interested.

**BARODA GUJARAT GRAMIN BANK**

The central governments vide its notification No. F. 1(2) 2001/RRB dated 12th September, 2005 in exercise of the powers conferred by sub section (1) of section 23A of the RRBs act. 1976(21 of 1976) and also in consultation with National Bank for Agriculture and Rural Development (NABARD), Government of Gujarat, and Bank, Surat Bharuch Gramin Bank and Valsad Dang Gramin Bank in the public interest and in the interest of the development of the area served by the aforesaid RRBs and also in the interest of said RRBs themselves it had been decided that the said RRBs should be amalgamated into a single Regional Rural Bank and named as Baroda Gujarat Gramin Bank and named as Baroda Gujarat Gramin Bank with its head office at Bharuch w.e.f 12th September,2005.

**DENA GUJARAT GRAMIN BANK**

The DGGB came in to existence on 26th December, 1978. Providing there in for amalgamation of the three RRBs sponsored by Dena Bank, named Kutch Gramin Bank, Banaskatha, Mehsana Gramin Bank and Sabarkatha, Gandhinagar Gramin Bank and Patna Gramin Bank established under the RRBs Act, 1979.

**SAURASHTRA GRAMIN BANK**

SGB, sponsored by State Bank of India, came into existence vide GOI notification NO.1/26/2005-RRBs Dtd.02.01.2006 by amalgamation of three erstwhile RRBs viz.

1. Jamnagar-Rajkot Gramin Bank
2. Surendranagar-Bhavnagar Gramin Bank
3. Junaghdh- Amreli Gramin Bank

As on 2nd January, 2006 under provision of Sec. 3(I) of RRBs Act 1976.

**CREDIT - DEPOSIT (C. D. RATIO) RATIO**

Ratio between credit and deposit reveals the possibilities of utilization of available deposits in the form of credit higher percentage or ratio of credit deposit shows more benefits to the society through the credit mechanization in the contest of rural area or it reveals how much the rural have helped the rural development through credit. The lesser percentage of ratio of credit deposit shows its lesser benefits to the social through its credit mechanization and deposit mobilization in the context of rural area. In the RRBs credit deposit ratio is higher than in the commercial banks. This difference is there because the RRBs are based not only on deposits, but also on borrowing from their main object is to provide financial assistance in rural areas.

TABLE - 1: C.D. RATIO OF RRBs DURING THE PERIOD FROM 2005-06 TO 2009-10 (Rs. In Lacs)

Name of RRBs	Year	Deposits	Advance	C. D. Ratio In %
BGGB	2005-06	64989.45	28419.84	43.73
	2006-07	76299.36	35612.33	46.74
	2007-08	85563.17	43018.20	50.28
	2008-09	106321.71	44960.02	42.29
	2009-10	115800.43	46615.43	40.25
DGGB	2005-06	73979.43	29030.99	39.24
	2006-07	88385.27	43527.30	49.25
	2007-08	106686.03	53925.18	50.54
	2008-09	157121.34	46358.00	29.50
	2009-10	188222.38	52378.95	27.83
SGB	2005-06	55009.15	36449.38	66.99
	2006-07	68132.00	44208.00	65.93
	2007-08	84154.88	53692.38	63.80
	2008-09	107331.12	65058.29	60.51
	2009-10	122013.02	71953.91	58.97

(Source: Annual reports of various RRBs)

The above table shows the credit and deposit performance of RRBs of Gujarat from 2005-06 to 2009-10. The overall performance of all three banks are good but which one is best, that we can conclude on the base of average ratio during the period from 2005-06 to 2009-10.

### RECOVERY OF LOAN AND ADVANCES OF RRBs

Recovery is an important ingredient of fund recycling and it accelerates the disbursement of loan. RRBs made all possible efforts for recovering their dues. The poor recoveries of loans make the recycling of limited funds of the banks almost impossible and consequently, the profitability of the bank is eroded.

TABLE - 2: RECOVERY PERFORMANCE OF RRBs DURING THE PERIOD FROM 2005-06 TO 2009-10

Name of RRBs	Year	Demand	Collection	Overdue	Recovery In %
BGGB	2005-06	17271.28	11482	5789.36	66.48
	2006-07	15303.2	10509.24	4793.96	68.67
	2007-08	17141.05	12366.96	4774.09	72.15
	2008-09	21569.16	16594.17	4974.99	76.93
	2009-10	24214.46	18499.29	5715.17	76.40
DGGB	2005-06	15865.25	13402.55	2462.95	84.48
	2006-07	20015	17656	2359	88.21
	2007-08	31618.55	27327.39	4291.16	90.02
	2008-09	42217.32	38842.27	3375.05	92.00
	2009-10	55751.24	51857.77	3893.47	93.01
SGB	2005-06	42202.67	39192.35	3010.32	92.81
	2006-07	36777.44	33189.98	2987.46	91.74
	2007-08	48329.97	41011	7318.97	84.86
	2008-09	53829.77	38572.62	15257.15	71.66
	2009-10	65014.37	53534.08	11480.29	82.34

(Source: Annual reports of various RRBs)

The recovery performance of RRBs showing in above table is that The highest recovery was 92.81% by SGB in the year 2005-06 and the lowest recovery performance of 66.48% by BGGB in the year of 66.48% in the year of 2005-06, the overall recovery performance was good during the period from 2005-06 to 2009-10.

### AVERAGE OF C.D. RATIO & RECOVERY RATIO

The average ratio of all the three regional rural banks regarding the credit deposit and recovery operation during the period of study are as follows.

TABLE - 3: AVERAGE OF C. D. RATIO &amp; RECOVERY RATIO

Name of Banks	Average ratio during the period from 2005-06 to 2009-10	
	C.D. Ratio	Recovery ratio
BGGB	44.66 %	72.13%
DGGB	39.27%	89.54%
SGB	63.24%	84.68%

### INFERENCE

The average credit deposit ratio of SGB is the highest during the period from 2005-06 to 2009-10 which reveals the best performance of credit deposit operations of SGB among all three banks but the recovery performance is poor in compare to DGGB.

From the above analysis we can conclude that the overall performance of all three banks regarding lending and borrowing operation is good.

### FINDINGS AND CONCLUSION

- The advances of BGGB, DGGB, SGB were showing the increasing trend during the period from 2005-06 to 2009-10.
- Deposits of BGGB, DGGB, SGB were showing an increasing trend during the period from 2005-06 to 2009-10.

Variation was seen in the credit deposit ratio of the selected bank. It ranged from minimum of 27.83% of DGGB and maximum percentage of SGB i.e.66.99%. High C.D ratio of RRBs may be a favorable feature for rural development because the banks are in a better position to provide a large amount of finance to a large number of borrowers. But from the high to poor recovery performance, high C. D. ratio entails high incidents, bad-debts, and losses.

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