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Regional Rural Banks in West Bengal

By B.P. Sinha Roy

Mittal Publications, New Delhi, 1994. N.A. Book Condition: New. Xii+217pp Inadequacy of the traditional Banking system gave rise to the need of a specialised institution like Regional Rural Banks combining resources and competence of the commercial banks with the rural orientation and democratic approach of the co-operative as well as low cost of establishment. After tracing the evolution of Regional Rural Banks of India the present work, based upon case studies of eight RRBs, seeks to test how far the objectives of RRBs, had been achieved. The study involved intensive field investigation into the working of Regional Rural Banks of West Bengal. The process of each of the Gramin Banks in respect of items of capital, deposits, advances, income, expenditure, profit or loss, branch expansion, loaning operations and recovery performance was reviewed. A comparative assessment of the eight Regional Rural Banks is given to show the performance of these banks in various respects. The nature of mobilization of rural savings through Regional Rural Banks and the causes of their profits and losses were probed. The study, in short, attempts a critical evaluation of the structure and functioning of the Regional Rural Banks of West Bengal.



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