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## Thermoregulation and Fever: A brief review

**Priya****Abstract**

Regional Rural Banks in India play an important role in the rural development. The RRBS have more reached to the rural population of India, through their network. The growth of rural area in India is mainly be determined by their financial strength. Regional Rural Banks are fundamental financing institution at the rural level which meet the credit needs of different types of agriculture credit in rural areas. Here is the main objective of this research paper is to know about the Regional Rural bank's financial services and the satisfaction level of customers of regional rural banks. Have the customers of regional rural banks know about all the services of banks. So after studying and collecting some reviews from the customers through questionnaires it is found that due to the lack of proper communication customers have less knowledge about the services of banks. Government should increase the number of branches and representatives should be banks who can provide rural customers with complete knowledge about loan facilities, Kissan Credit Cards, and Kissan Debit Cards. Updated technology should be used to save time. But from some other aspects, it is also found that due to the increase in the education level young generation of the rural area have better knowledge banks cannot untapped the rural population, the situation is changing because there are many players in the market if one bank lacks services in the rural area another blank will capture the market. So, we can say that the rural market of banking product and services are now in the growing stage. In the future, rural banks provide better service in rural areas. Banks are trying to appoint efficient staff. Banks are not only focusing on the Agro sector but also on other services such as personal loans, Pensions, insurance, etc.

**Keywords:** regional rural banks, financial services, customer, rural, banking

**Introduction**

As we know that more than 70% of the Indian population is based in rural areas. Rural households faced many problems and to report the requirements & problems during the tenure of Indira Gandhi's Government, the Narshimham committee was established. After the studies of the Narshimham committee, it is suggested regional-oriented rural banks are required in India, and based on committee suggestions, regional rural banks were established on 2 October (Mahatma Gandhi Jayanti) in the year 1975, under the provisions of a Regulation passed on 26<sup>th</sup> September 1975 & RRBs Act, 1976. The main objective behind the foundation of such types of banks in India was to establish a link between the banks and rural population, especially to encourage rural savings, to provide agriculture loans, to generate employment opportunities, and to provide cheaper credit to the marginalized section in rural India. The Reserve Bank of India has asked Regional Rural Banks (RRBs) to offer facilities as a measure aimed at taking banking services to the common man. Customers in rural and semi-urban areas would soon be able to access banking services such as 'no frills' accounts and credit cards.

**Table 1:** First five Regional Rural banks in India

S. No.	Name of RRBs	Sponsoring	State
1.	Prathama Bank	Syndicate Bank	U.P.
2.	Gorakhpur Kshatriya Gramin Bank	State Bank of India	U.P.
3.	Haryana Krishi Gramin Bank	Punjab National Bank	Haryana
4.	Gour Gramin Bank	India	West Bengal
5.	Gramin Bank	United bank of commercial	Rajasthan

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**Review of literature**

- The author made a study on "Financial performance evaluation of regional rural banks

(RRBs) in Karnataka” in his study he analysis the regulatory framework Liquidity, Creditworthiness, Productivity, and effectiveness of RRBs. Through his study, he concluded that deposit mobilization of the Regional rural bank of Karnataka shows that banks have used a lesser amount of favorable funds and more amount of debt funds, working funds of the banks are increasing rapidly, and branches are making maximum profit. (Prashanth, 2015).

- The author has studied the "Financial Performance of Kosovo’s Banking system” In 2007-08 to 2012-14 he used the CAMEL model approach and calculate Return on Investment. The study concludes that the performance of regional rural banks is almost the same and most of the banks show a profitable balance sheet. (Alshiqi & Hoti, 2014).
- In a research paper on "Financial Performance of regional rural banks (RRBs), "the authors analyzed the financial health and growth of RRBs in India. As per the conclusion of the research paper, various factors influence the financial performance of the regional rural banks in India. (Kanika and Nancy, 2013).

**Objectives of the study**

- To study the changes required in rural banking.
- To study which rural bank branch provides better

- services to their customers.
- To study the satisfaction level of rural customers
- To study the products and services that the banks are dealing with in rural areas.

**Research methodology/design**

The research design of this Paper is Explanatory as well as Descriptive in nature. In this study, information is gathered by using primary and secondary data. The study aims to analyze changes required in rural banking, is rural bank branch provides better services to their customers, the satisfaction level of rural customers, and study the products and services that the banks are dealing with in rural areas. For primary data, the questionnaire was used and by using pie charts, line charts, tables, and some statistical test data were interpreted.

**Sampling design**

**Table 2:** Sample Design

Sampling Unit	Rural banks customer
Sampling Area	Panipat
Sampling Size	100

**Table 3:** Respondents overview

		No. of Respondents	Percentage (%)
<b>Gender</b>	Male	95	95
	Female	5	5
Marital status	Married	47	47
	Unmarried	53	53
Education qualification	PG	17	17
	Graduate	32	32
	10+2	30	30
	10 <sup>th</sup> & below	21	21
Occupation	Business	14	14
	Employee	14	14
	Farmer	62	62
	Student	10	10

**Tools used for analysis**

The tools used for the analysis of “A study on the expansion of Banking Services in Rural Areas.”

**Graphical and Tabular analysis**

The tools used for the analysis are graphs, pie charts, and tables. Tables are used to represent the response of the respondents in a precise term so that it becomes easy to evaluate the data collected.

**Limitations of the study**

- The sample size was comparatively very small compared to the population and there are chances that it may not represent the whole population.
- Many of the respondents gave oral complaints but hesitated to write those complaints in the complaints

column.

- Findings are based on the views expressed by the respondents of different occupations ages and sex so they may suffer from biased prejudices.
- Lack of interest of respondents. Some of the respondents did not respond properly.

**Data analysis and Interpretation**

**1. Do you have an account in a rural bank?**

**Table 4:** Account in Rural Bank

Options	No. of Respondents	Percentage (%)
Yes	90	90%
No	10	10%

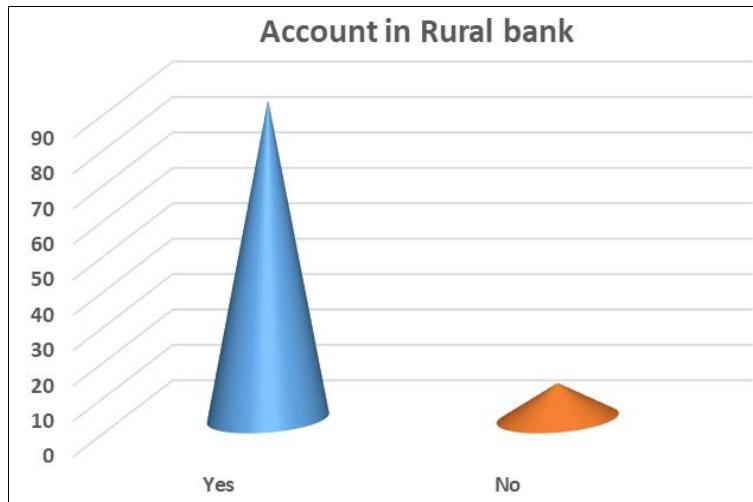


Fig 1: Account in Rural bank

**Interpretation**

90% of respondents have an account in the bank because of the meeting needs in case of emergencies. But 10% of

respondents don't have an account in the bank because of the dependent on the local persons, more formalities.

**If No, then different reasons for not having an Account in the bank?**

Table 5: No. of respondents who do not have an account

Options	No. of Respondents	Percentage (%)
Adopting traditional System	5	50%
More Formalities	3	30%
Any Other	2	20%

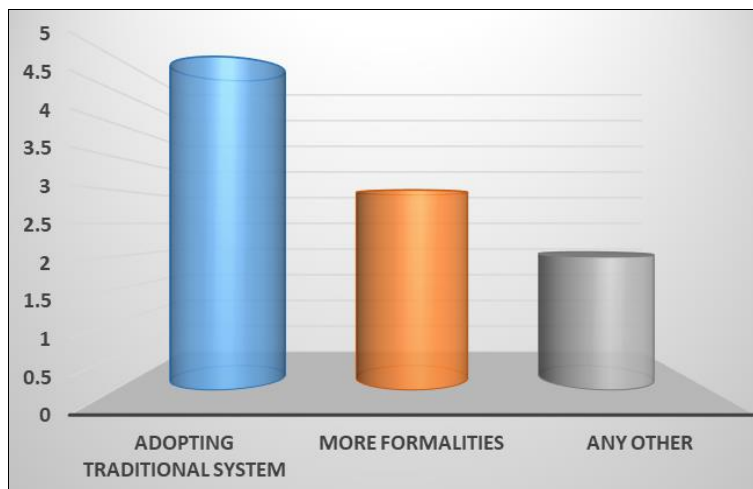


Fig 2: No. of respondents who do not have an account

**Interpretation**

The Interpretation derived here is that 50% of Respondents do not have an account in Bank; the reason for this

Adopting a Traditional System whereas 30% of respondents say that due to More formalities, they don't have an account in Bank.

**What is the purpose of having a bank account?**

Table 6: Purpose having Account

Options	No. of Respondents	Percentage (%)
Safety	54	60%
Future proposition	18	20%
Any other	18	20%

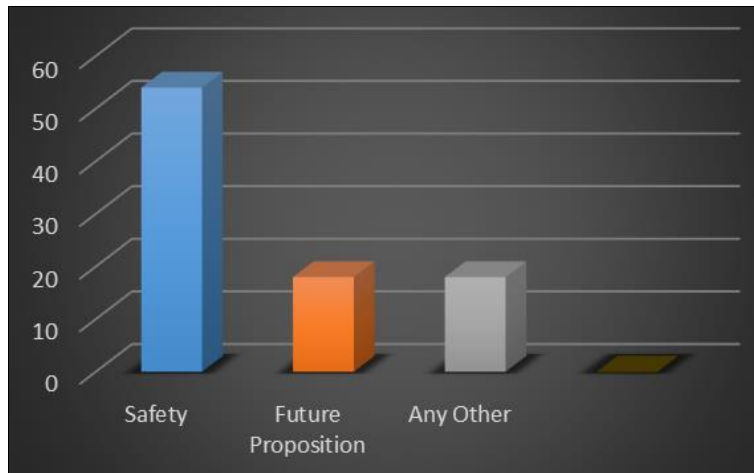


Fig 3: Purpose having account

**Interpretation**

This shows that safety with the banks remains the foremost criteria for the people to have an account with them.

Comparatively rural area people have less concern about future e proposition in mind while having an account with the bank as compared to the urban mindsets.

**How much is the distance of the bank from your place?**

Table 7: Distance from Bank

Options	No. of Respondents	Percentage (%)
Below 5 km	23	26%
5-10 km	42	47%
Above 10 km	25	27%

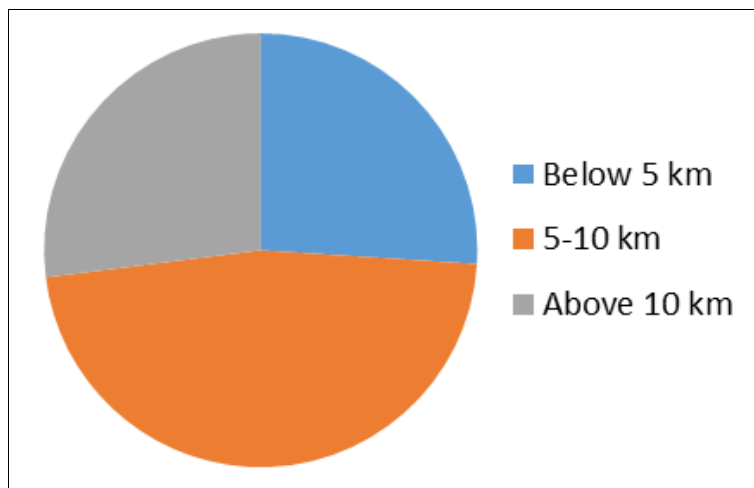


Fig 4: Distance from bank

**Interpretation**

The Interpretation derived here is that near about 50% of respondents have accounts in the bank which is situated in

the range of 5-10 km and the remaining are respondents either have accounts in the range of less than 5 km or More than 10 km

**What are the factors that you keep in mind while choosing a branch in a rural area?**

Table 8: Factor consider when choosing bank

Options	No. of Respondents	Percentage (%)
Loan Facility	45	50%
Environment	27	30%
Any other	18	20%



**Fig 5:** Factor consider when choosing bank

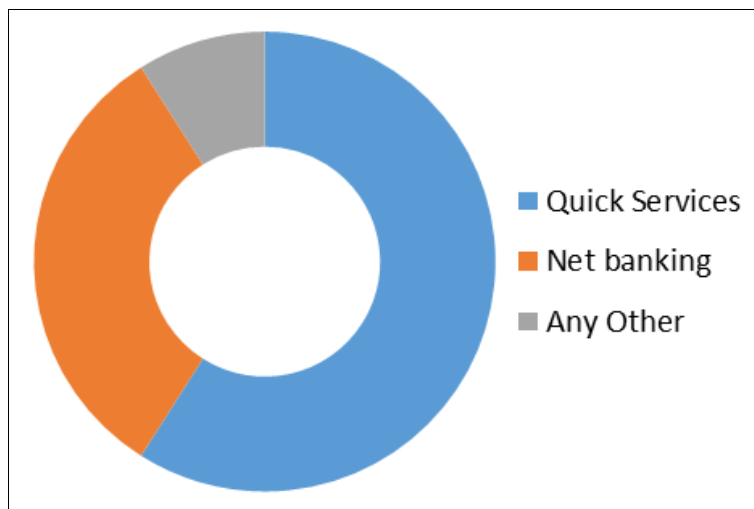
**Interpretation**

Loan facility is the main factor which plays a decisive role in choosing a branch in rural areas whereas any other factors such as Near to your residence etc. have less concern.

- 2.
3. **In your viewpoint, what are the facilities that are lacking in rural areas branches of banks?**

**Table 9:** Facilities rural banks lacking

Options	No. of Respondents	Percentage (%)
Quick services	53	59%
Net banking	29	32%
Any other	8	9%



**Fig 6:** Facilities rural banks lacking

**Interpretation**

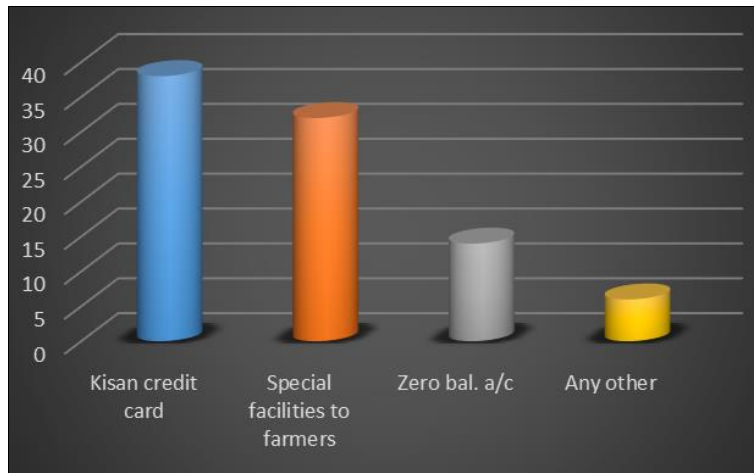
Quick Services is the main factor in all rural banking services. Another thing is that there should be a change in

the quality of services that is the long queue in the government banks.

**What are the factors that make rural banking indispensable?**

**Table 10:** Factors that make rural banking indispensable

Options	No. of Respondents	Percentage (%)
Kisan credit card	38	41%
Special facilities for farmers	32	36%
Zero bal. a/c	14	16%
Any other	6	7%



**Fig 10:** Factors that make rural banking indispensable

**Interpretation**

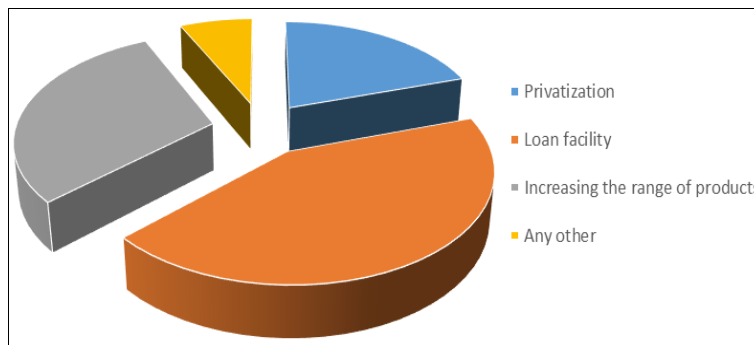
This is crystal clear from the above graphical representation that KCC is the most luring factor for the farmers to face

towards the RRBs. Secondly, the special facilities for farmers such as cattle loans, microfinance facilities, etc. are indispensable tools for attracting RRBs.

**What changes do you foresee in rural banking in India?**

**Table 11:** Changes do you foresee in rural banking

Options	No. of Respondents	Percentage (%)
Privatization	18	20%
Loan facility	39	43%
Increasing the range of products	27	30%
Any other	6	7%



**Fig 8:** Changes do you foresee in rural banking

**Interpretation**

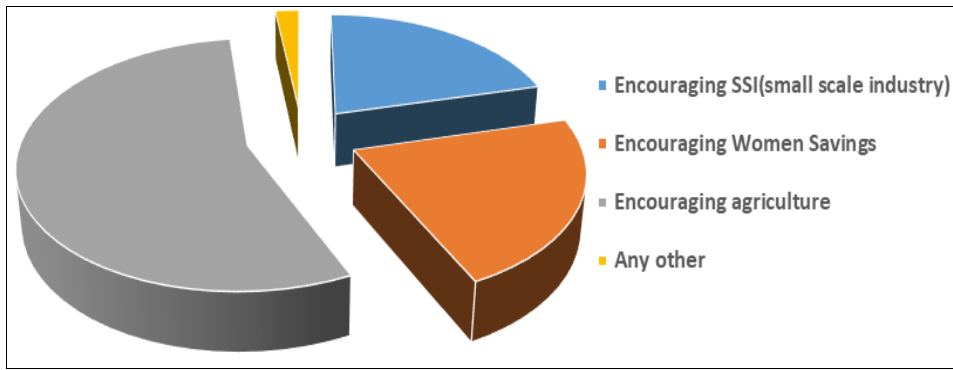
Loan facilities are the most expected service that is foreseen by the rural vicinity people. Privatization and increasing the

range of products is the next expected thing in the coming years in rural banking.

**According to you, what is the government’s main purpose of having an expansion of banking services in rural areas?**

**Table 11:** The government’s main purpose of having an expansion

Options	No. of Respondents	Percentage (%)
Encouraging SSI (small scale industry)	19	21%
Encouraging Women Savings	20	22%
Encouraging agriculture	49	55%
Any other	2	2%



**Fig 9:** The government's main purpose of having an expansion

**Interpretation**

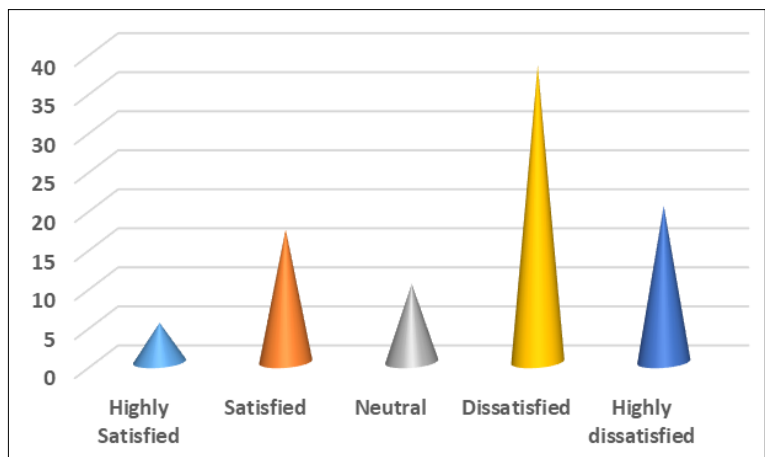
Encouraging Agriculture seems to be the main motto of the government according to the people. The People of the

Villages think that Govt. will encourage Agriculture through the expansion of the banking services in the rural areas.

**Are you satisfied with the banking services in rural areas?**

**Table 12:** Satisfaction level of customer with services

Options	No. of Respondents	Percentage (%)
Highly Satisfied	5	5
Satisfied	17	19
Neutral	10	11
Dissatisfied	38	42
Highly dissatisfied	20	22



**Fig 10:** Satisfaction level of customer with services

**Interpretation**

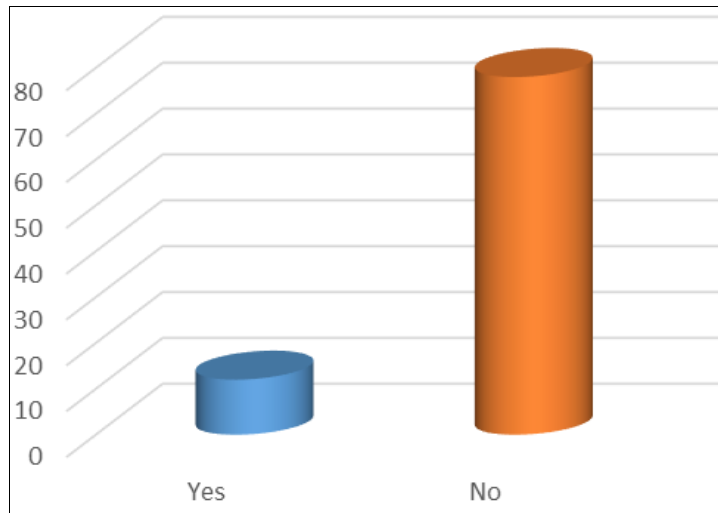
This dissatisfaction is mainly because of the not efficient

employees sitting inside the government banks and sometimes mainly due to the more formalities.

**Are the number of branches in rural areas satisfactory?**

**Table 13:** Satisfaction level of customer with no. of branches

Options	No. of Respondents	Percentage (%)
Yes	12	13%
No	78	87%



**Fig 11:** Satisfaction level of customer with no. of branches

**Interpretation**

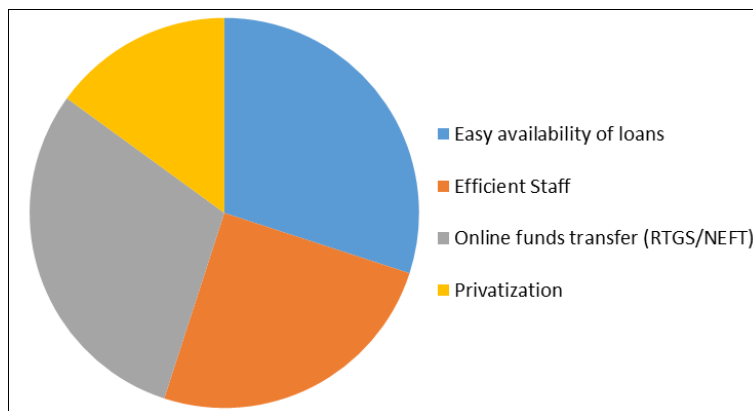
It is very clear from the above graphical representation that most of the people are not satisfied with the number of

branches in rural areas. They think that 65% of India is in rural areas with only 16% of the banking network.

**What changes you would like to make in rural banking? Any Suggestions.**

**Table 14:** Response about the changes required

Options	No. of Respondents	Percentage (%)
Easy availability of loans	27	30%
Efficient staff	23	25%
Online funds transfer (RTGS/NEFT)	27	30%
Privatization	13	15%



**Fig 12:** Response about the changes required

**Interpretation**

People of rural Haryana don't bother about how banking works, they just want the results in the form of easy availability of loans and efficient staff who can satisfy their queries.

**Findings**

- More than 50% of respondents of rural areas have their accounts in the State bank of India.
- The purpose of having a bank account according to 80% of respondents is safety.
- Near about 50% of customers deal with the bank which is 5 -10 KM away from their home
- Most of the respondents have chosen banks seeing the

- proximity.
- About 80% of respondents consider that banks (in rural areas) lack quick services.
- More than 50% of respondent's rank SBI number 1 in providing services in rural areas.
- More than 40% of respondents are dissatisfied with their banking services in rural areas.
- Lacking information/ communication about the new products or any other services which the bank come up with.

**Suggestion**

- The number of branches in rural areas should be increased.



- The customer service representative's way to deal with rural customers should be made more capable.
- Theist's number of helping staff to rural customers should be increased.
- Education should be provided to rural customers about bank products and services.
- Easy loan facilities should be available for rural customers.
- The focus should be on increasing the account holders in banks through providing loan facilities, KCC schemes.
- Customer awareness programs in villages must be started.
- Staff should use local language while dealing with customers.
- Efficient staff should be appointed.
- Mobile Banking facilities should be started.
- A "Credit to meet emergencies" facility should be provided.
- Expand reach through alternative channels.
- Updated technology should be used to save time.
- ATMs should be in rural areas.

### **Conclusion**

It is concluded that as the growth of education in rural areas is increasing and banks in partnering with the government to expanding banking services in rural areas. the rural customer is no more untapped by the banks, the situation is changing because there are many players in the market if one bank lacks services in the rural area another bank will capture the market.

So, the conclusion here is that the rural market of banking product and services are now in the growing stage. In the future, rural banks provide better service in rural areas. Banks are trying to appoint efficient staff. Banks are not only focusing on the Agro sector but also on another service such as personal loans, Pensions, insurance, etc.

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