



A COMPARATIVE STUDY OF BARODA U.P. BANK AND PRATHAMA U.P. GRAMIN BANK

Dr. Madhusoodan Tripathi

ABSTRACT

Baroda U.P. Bank (BUPB) and Prathama U.P. Gramin Bank (PUPGB) both are Regional Rural Bank, operating in Uttar Pradesh (UP). BUPB was incorporated on 1.04.2020 and PUPGB on 1.04.2019 under the provision of the RRBs Act, 1976. BUPB spreads in 31 districts while PUPGB in 20 districts of UP. Both want to develop the rural UP in better way through banking facilities. Both are shaping their commitments. It is proven in bank programs, balance sheets, and annual reports. Both have to nurture much more according to the potential of rural Uttar Pradesh.

KEYWORDS

RRB Act, Baroda U.P. Bank, Prathama U.P. Gramin Bank, Banking Facilities

- **RRB Act**
It is an Indian Act 21 of 1976 formulated by the Indian Parliament for the guidance of banks working for the betterment of the rural sector. It also includes The Regional Rural Banks (Amendment) Act, 2015.
- **Baroda U.P. Bank**
It is a Regional Rural Bank (RRB) working in Uttar Pradesh. It came into existence as on 01.04.2020 through the amalgamation of three banks i.e. Baroda Uttar Pradesh Gramin Bank, Purvanchal Bank, and Kashi Gomti Samyut Gramin Bank.
- **Prathama U.P. Gramin Bank**
It is a RRB working in Uttar Pradesh. It came into existence by the amalgamation of two banks i.e. Prathama Bank and Sarv U.P. Gramin Bank.
- **Banking Facilities**
It includes banking infrastructure, programs, and financial inclusion provided by BUPB and PUPGB.

OBJECTIVES

- To study the Baroda U.P. Bank and Prathama U.P. Gramin Bank.
- To compare the Baroda U.P. Bank and Prathama U.P. Gramin Bank.
- To compare the financial services promoted by Baroda U.P. Bank and Prathama U.P. Gramin Bank.
- To compare the deposits, advances, and NPA of Baroda U.P. Bank and Prathama U.P. Gramin Bank.
- To compare the financial performance of Baroda U.P. Bank and Prathama U.P. Gramin Bank.
- To present conclusions and suggestions to improve the performance of Baroda U.P. Bank and Prathama U.P. Gramin Bank.

INTRODUCTION

In India, especially the rural area lacks even banking facilities. To remove this disparity government performed several steps i.e. Nationalisation of banks, the Formulation of The Regional Rural Banks Act, 1976, and The Regional Rural Banks (Amendment) Act,2015, etc. Several rural banks came into existence in every state of India under these statutory provisions. In Uttar Pradesh, Baroda U.P Bank emerged on 01.04.2020 and Prathama U.P. Gramin Bank on 01.04.2019. Both banks are performing in Uttar Pradesh to enrich the villagers and villages.

REVIEW OF RELATED LITERATURE

- Nirmala Sitharaman (2024) “Government seeks RBI help to clear RRB dues with states” Finance Minister Nirmala Sitharaman expressed about Reserve Bank of India’s (RBI’s) intervention for clearing the pending dues of Regional Rural Banks (RRBs) with state governments.

In a review meeting on the performance of nine RRBs from Gujarat, Maharashtra, Madhya Pradesh, Chhattisgarh, and Rajasthan, held in Udaipur, FM directed RRBs to leverage their healthy Current Account Savings Account (Casa) ratio to provide more credit.

The meeting was attended by M Nagaraju, secretary of the Department of Financial Services (DFS), additional secretary, senior DFS officials, chairpersons of RRBs, CEOs of sponsor banks, representatives from the RBI, Small Industries Development Bank of India (SIDBI), National Bank for Agriculture and Rural Development (NABARD), and senior officers from these five states.

The FM also directed RRBs to become more customer-friendly and use their local connections to improve performance. Sponsor banks play a significant role in these efforts by providing technical assistance, sharing best practices, and ensuring that RRBs have access to the resources they need to succeed.

She emphasized the importance of active outreach by RRB branches located in Micro, Small, and Medium Enterprises (MSME) clusters to ensure credit for small and micro enterprises. Although all RRBs have devised customised MSME products aligned with cluster activities, they need to regularly review their credit portfolios in this segment.

The FM highlighted that sponsor banks and RRBs must recognize the challenges ahead, particularly in maintaining asset quality, expanding digital services, and ensuring robust corporate governance.*1

- NABARD (2023) in document “Key Statistics & Financial Statements of Regional Rural Banks” focuses on RRBs performance. Government of India landmark decision recapitalisation assistance to RRBs with a well-defined implementation mechanism aimed at achieving sustainable viability through credit expansion, business diversification, asset quality improvement, cost rationalization, technology adoption and improvement in governance. Due to this backup the performance of RRBs has improved significantly and has reached historic highs on all fronts. The pace of technology adoption has increased as more RRBs have started rolling out digital services to their customers. Also, RRBs have shown renewed interest in financial inclusion activities as their share in implementation of flagship schemes has increased.

NABARD, in coordination with Sponsor Banks and other stakeholders, has played an anchor role in implementation of the operational and governance reforms accompanying the recapitalization scheme to facilitate comprehensive monitoring of performance, a dashboard RRB (RRB Darpan) was developed. The dashboard presents the progress against the Viability Plan targets and helps RRBs compare their performance with the better performing RRBs in their State and National level. This document contains disaggregate audited financial data of all RRBs in the country.*2

- Gupta, Gaurav (2022), in the research article “Regional Rural Banks: Anachronistic or Aligned in the Current Schema” focuses on ownership ratio of RRBs. It is divided between the Government of India, respective state governments and sponsor banks in the ratio of 50, 15 and 35. Regional Rural Banks (RRBs) were set up from 1975 onwards as an institution that combined the local feel and familiarity with the rural

problems which the co-operatives possessed and the professionalism of commercial banks with a view to reaching the rural poor more extensively.*3

- Dr. Rashi Garg (2021) in her research article “RRBs in India's regional rural banking scenario” focuses on RRBs in India. Finance is the lifeblood for agrarian economy. Realizing the fleeing of rural masses, the government of India took several initiatives to promote the growth of the rural and agriculture sectors. Amongst these initiatives, major was the establishment of Regional Rural Banks (RRBs). Over the years, RRBs have proved the most active agencies in the process of strengthening rural economy by purveying credit and mobilizing deposits from rural areas through their vast network even in the remotest areas of the country. The study attempts to empirically examine the growing position of regional rural banks during the period spanning from 2010 to 2020 by using various statistical techniques.*4
- Dr. Sujit Das, (2020) in Research article “Managerial Prerequisites of Regional Rural Banks in India to Identify and Utilize Different Influential Inputs by Pursuing the Best Practiced Resource Regenerating Process” focuses on the level of efficiency, productivity, and cost effectiveness is reflected through the bank’s profit which can be considered as a combination of the bank’s performance in its various areas of operation. Since the events associated with everyday decision trade-offs among the multiple variables of the RRBs can influence the performance, the managerial prerequisite is to identify and utilize different influential inputs by pursuing the best practiced resource regenerating process. Ruling out all other possibilities than the chosen one can best be identified with the relative magnitudes of different inputs and outputs. Using published data of the selected RRBs, operating all over the country, the study drill down to identify the decisive one from the three inputs namely non-performing assets, operating expenditure, and interest costs on a bundle of a tangible activities covering net profit, number of branches, and total business, as these are more regular in banking operation. The best practice rank on the basis of efficiency score is evaluated to see whether a change in value of one or a set of decisive factors significantly affects the performance grade between the banking units under study.*5

BARODA U.P. BANK AND PRATHAMA U.P. GRAMIN BANK

Baroda U.P. Bank

BUPB emerged on 01.04.2020 by the amalgamation of three regional rural banks in Uttar Pradesh.

1. Baroda Uttar Pradesh Gramin Bank
2. Purvanchal Bank
3. Kashi Gomti Samyut Gramin Bank

Prathama U.P. Gramin Bank

PUPGB emerged on 01.04.2019 by the amalgamation of two regional rural banks in Uttar Pradesh.

1. Prathama Bank
2. Sarva UP Gramin Bank

Subsection (1) of section 23A is Amalgamation of Regional Rural Banks- Notwithstanding anything contained in this Act, if the Central Government, after consultation with the National Bank, the concerned State Government, and the Sponsor Bank, is of the opinion that it is necessary in the public interest or in the interest of the development of the area served by any Regional Rural Bank or in the interest of the Regional Rural Banks themselves, that two or more Regional Rural Banks should be amalgamated, that Government may, by notification in the Official Gazette, provide for the amalgamation of such Regional Rural Banks (hereafter in this Chapter referred to as the transferor Regional Rural banks) into a single Regional Rural Bank (hereafter in this Chapter referred to as the transferee Regional Rural Bank) with such constitution, property, powers, rights, interests, authorities and privileges; and with such liabilities, duties and obligations, as may be specified in the notification.*6

BARODA U.P. BANK

BUPB under the sponsorship of Bank of Baroda working in Uttar Pradesh, Head office at A/ 498, Buddh Vihar, Rail Vihar Colony Phase 3rd, Taramandal, Gorakhpur, Uttar Pradesh 273016. It operates in 31 districts of Uttar Pradesh having a branch network of 1983. These Branches are managed by around 7000+ efficient work force under the control & supervision of 30 Regional offices & Head Office. *7

GOAL

To Become a Hope of Rural People for Socio-Economic Development.

MISSION

Mission is to transform into a bank with sound financials committed to overall economic development of rural areas with care, competence, and compassion towards its customers.*8

VISION

To stage a turnaround in profitability and NPA reduction, to double the flow of credit to agriculture, to achieve a quantum jump in savings bank deposit mobilisation, to ensure saturation of villages in our service area, to prepare a committed and knowledgeable workforce with a view to transforming the bank into the most preferred banking outlet in rural areas.*9

LOGO

The twin green leaf twigs encircling the Baroda Sun depicts our commitment to protect 'rays of hope' of rural people by contributing to socio-economic development of rural India.

Logo is a unique representation of a composite symbol. It comprises dual 'B' letterforms that hold the rays of the rising sun called Baroda Sun and it represents the Sponsor Bank – Bank of Baroda. *10



SERVICES*19

Apart from the Loans, Deposits etc., Baroda UP Bank offers other services to make financial dealings easy and convenient:

1. REMITTANCES

Business relations get strengthened and add to the trust when financial dealings happen on time. Baroda U.P. Bank's remittance facility ensure instant payments and transfer of funds, saving you and your associates from waiting endlessly for funds to get credited. This facility is available for customers enabling efficient and easy transfer of money. So, no more delays in transfer of funds. This facility can be used to transfer money to the beneficiary's account in the same bank, or another bank or even to their residential/office address, thus offering convenient options. Bank provides remittance facility and transfer of funds through 'Banker's Cheque, Demand Draft, Mail Transfer etc.

2. COLLECTION SERVICES

Outward Bills for Collection

All branches of Baroda U.P. Bank have the facility of collecting Cheques, Demand Drafts, Interest Warrants, Dividend Warrants, Refund Orders, Clean Bills and Documentary Bills from customers on our centres. All Cheques and other instruments are collected into properly introduced accounts and sent for collection on the day of receipt from the customers or the next working day.

Time Bound Collection

All branches of Baroda U.P. Bank are prompt in terms of the collections and forwarding of cheques and other instruments. If these instruments are not collected within 14 days of lodgement, interest for delay period is paid and is credited to the customer's account, without the customer having to claim it.

3. LOCKERS

Storing too much jewellery and valuables in the house at times becomes a security issue and an impediment in case of natural calamities. Baroda U.P. Bank offers you, a safe, trustworthy space to store your valuables, jewellery, documents and other things dear to you. These Lockers and their contents can be nominated to people near and dear to you.

MOBILE BANKING

Customer has to apply for BUPB M-Tarang in prescribed form and sign on the terms & conditions of BUPB M-Tarang where he maintains his account.

LOANS

- Home Loan
- Auto Finance / Car Loan
- Consumer Loans
- Other Loans
 - Purchase of Old Tractors
 - Land Purchase Scheme
 - Consumer Loans of Salaried Persons
 - Marriage Loan
 - Rasoi Gas Muskan Rin Yojna

SOCIAL SERVICES

The is a bank premier institution in banking for rural poor, down trodden, neglected sector of the society ever since the inception of the RRBs. With an overall exposure of more than 80% under priority sector advances. There can be no better substitute than Baroda U.P. Bank in the social banking having an outreach of banking facilities to over rural people residing in every nook & corner of the 31 districts of U.P. The concept that the poor are bankable & they can be relied for extending bank credit has been proved to be true by the BUPB, With an extensive network of 1983 branches.

Empowering Women at Grassroots Level

1. Women and Men Self Help Group
2. Bank's Officials with Woman SHG

FARMERS CLUB PROGRAMME

The principle of "Development through credit" through formation of Krishak Clubs has been implemented by the bank for inculcating the farmers to adopt modern & scientific techniques of farming.

CREDIT SCHEMES

Baroda U.P. Bank has several credit schemes under various sectors for the customers from all walks of life with special schemes for the rural people.

1. PMJJBY & PMSBY with upgraded premium
2. Agriculture Finance Schemes
3. Personal Loan Schemes
4. Schemes under MSME sector
5. Retail Lending Schemes
6. Other Schemes under Priority Sector

DEPOSIT SCHEMES

Baroda U.P. Bank has very attractive deposit schemes for all sections of the society. All the schemes are customer friendly and offer a great value to customers money.

- BUPB Savings Deposit Scheme
- BUPB Current Deposit Scheme
- BUPB Recurring Deposit Scheme
- BUPB Yatha Shakti Jama Yojna
- BUPB Fixed Deposit Scheme

MISS CALL FACILITY

Account Balance

To provide hassle free and convenient banking services to customer by leveraging technology, Bank has introduced Missed Call facility for Balance Inquiry. All customers who have registered their mobile number can get the balance of their accounts by just giving a missed call from their registered mobile number to: 9986454440

The call made to the above number will automatically disconnect after first ring. Customer will then receive an SMS giving the last four digit of account and current balance of accounts.

PRATHAMA U.P GRAMIN BANK

PUPGB was incorporated on 01.04.2019 by the Government of India Gazette notification no. 853, dated February 22, 2019. It is sponsored by Punjab National Bank, one of the leading commercial banks in India. The bank has its Head Office at Ramganga Vihar Phase-II, Modadabad-244001(U.P.). The Bank's operational area spreads over 20 Districts of Uttar Pradesh. The bank has a network of 976 Branches with 20 Regional Offices.*11

GOAL

To cater the Banking Needs of the people in an operational area with excellence.



VISION

To evolve the bank into such an institution which is committed to the overall Rural & Urban development. For that, ameliorate the living status of citizens through various financial and other schemes and spread awareness about saving and serving people cordially in a better way.*12

MISSION

Achieving the high-level working through the latest technology with Dedicated workforce committed to continuous upliftment of different strata of the society and providing cordial and better customer service. Holding the lead position by fulfilling the established parameter as a financial institution.*13

PRATHAMA U.P. GRAMIN BANK
FINANCIAL SERVICES

- Loan and Advances
- Deposit Schemes
- Insurance Products
- Social Security Schemes
- Agriculture Promotion

LOAN

- Crop Loan
- Dairy Loan
- Education Loan
- Two-wheeler Loan
- Four-wheeler Loan
- Personal Loan
- Housing Loan
- Vehicle Loan
- Education Loan
- Loan Against Property

DEPOSIT SCHEMES

- Special Fixed Deposit Scheme
- Ordinary Fixed Deposit Scheme
- Multi-Benefit Deposit Scheme
- Recurring Deposit Scheme
- PUPGB Swechha Jama Yojna (SJY)/Flexi RD Scheme

INSURANCE PRODUCTS

- PNB MetLife Guaranteed Savings Plan
- PNB MetLife Guaranteed Income Plan
- PNB MetLife Bachat Yojana

SOCIAL SECURITY SCHEMES

- Atal Pension Yojana (APY)
- Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)
- Pradhan Mantri Suraksha Bima Yojana (PMSBY)

AGRICULTURE PROMOTION

- KCC/KGS
- Tractor Facility



AT A GLANCE**BARODA U.P. BANK AND PRATHAMA U.P GRAMIN BANK**

Name	Baroda U.P. Bank (BUPB)	Prathama U.P Gramin Bank (PUPGB)
Date of Incorporation	01.04.2020	01.04.2019
Act	Under Subsection (1) of section 23A of Regional Rural Banks, Act 1976	Under Subsection (1) of section 23A of Regional Rural Banks, Act 1976
Government of India Gazette notification no	3837, dated November 26, 2019	853, dated February 22, 2019
Command Area	U.P, 31 Districts Prayagraj, Amethi, Azamgarh, Ballia-I, Ballia-II, Mau, Bareilly, Basti, Sant Ravidas Nagar, Jaunpur, Chandauli, Deoria, Auraiya, Etawah, Ambedkar Nagar, Ayodhya, Fatehpur, Ghazipur, Gorakhpur, Deoria, Kushinagar, Jaunpur, Kanpur Dehat, Prayagraj, Kaushambi, Sant Kabir Nagar, Maharajganj, Azamgarh, Ghazipur, Mau, Siddharth Nagar, Kushinagar, Pratapgarh, Raebareli, Shahjahanpur, Pilibhit, Sultanpur, Varansi	U.P, 20 Districts Bulandshahar, Ghaziabad, Meerut, Gautam Budh Nagar, Hapur, Baghpat, Shamli, Saharanpur, Muzaffaranagar, Bijnor, Haridwar, Gonda, Balrampur, Sambhal, Budaun, Jhansi, Lalitpur, Moradabad, Rampur, Amroha
Head Office	A/498, Rail Vihar Colony, Taramandal, Gorakhpur, (UP)	Ramganga Vihar Phase-II, Moradabad-244001(UP)
Regional Offices	30 Regional Offices Amethi, Bareilly, Etawah, Fatehpur, Kanpur, Kanpur Dehat, Raebareli, Shahjahanpur, Prayagraj, Azamgarh, Bhadohi, Chandauli, Ghazipur, Jaunpur, Kaushambi, Pratapgarh, Sultanpur, Varanasi, Ballia-I, Ballia-II, Basti, Deoria, Ayodhya, Gorakhpur-I, Gorakhpur-II, Padrauna, Maharajganj, Mau, Khalilabad, Naugarh	20 Regional Offices Bulandshahar, Ghaziabad, Meerut, Gautam Budh Nagar, Hapur, Baghpat, Shamli, Saharanpur, Muzaffaranagar, Bijnor, Haridwar, Gonda, Balrampur, Sambhal, Budaun, Jhansi, Lalitpur, Moradabad, Rampur, Amroha
Goal	To Become a Hope of Rural People for Socio-Economic Development	To cater the Banking Needs of the people in operational area with excellence

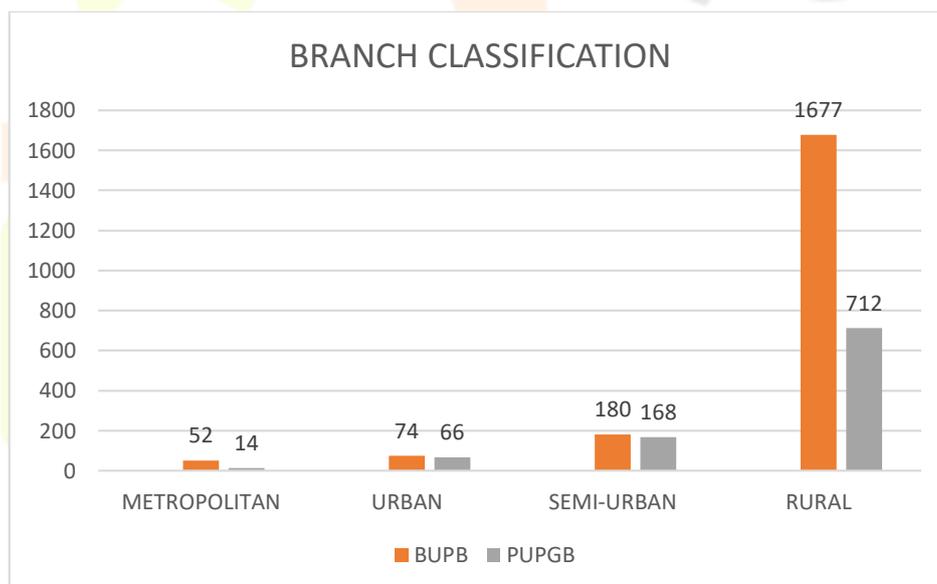
Branches	1983	976
Work Force	7697	4087

BOARD OF DIRECTORS
BARODA U.P. BANK AND PRATHAMA U.P. GRAMIN BANK

NAME*14	DESIGNATION	NAME*15	DESIGNATION
Shri Devinder Grover	Chairman, BUPB	Shri S.K Bhardwaj	Chairman, PUPGB
Shri S. R Panda	Nominee, BOB	Shri Balbir Singh	Nominee, PNB
Shri Sudhanshu Singh	Nominee, BOB	Shri Darshan Kumar	Nominee, PNB
Shri N.L. Sahoo	Nominee, NABARD	Dr. Nandini Ghose	Nominee, NABARD
Shri S.K Das	Nominee, RBI	Shri Abhishek Singh	Nominee, RBI
Shri Devinder Pal	Nominee, U.P. Govt.	Shri Shiv Shanker	Nominee, U.P. Govt.

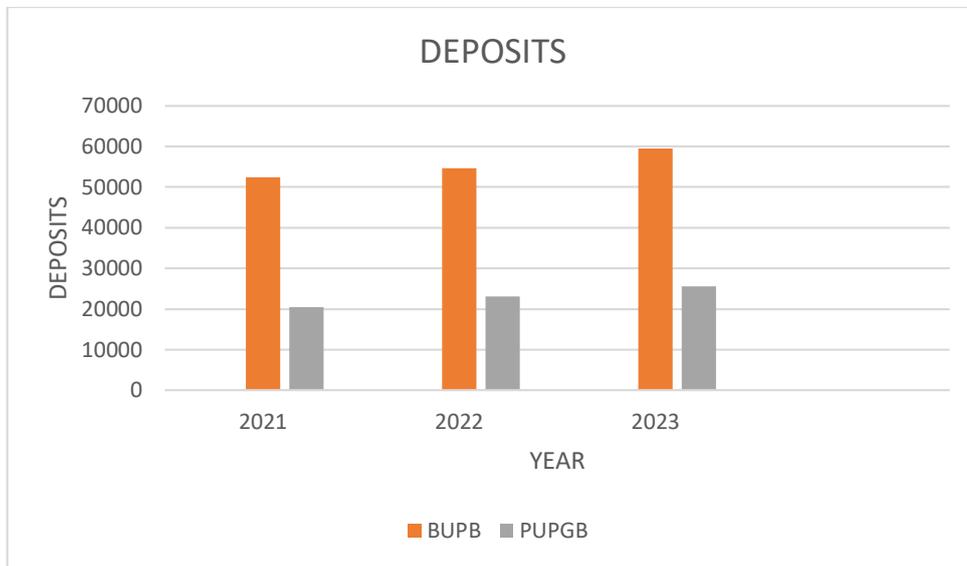
BRANCH CLASSIFICATION
BARODA U.P. BANK AND PRATHAMA U.P. GRAMIN BANK

Total Branches	Metropolitan	Urban	Semi-Urban	Rural
BUPB - 1983	52	74	180	1677
PUPGB - 976	14	66	168	712



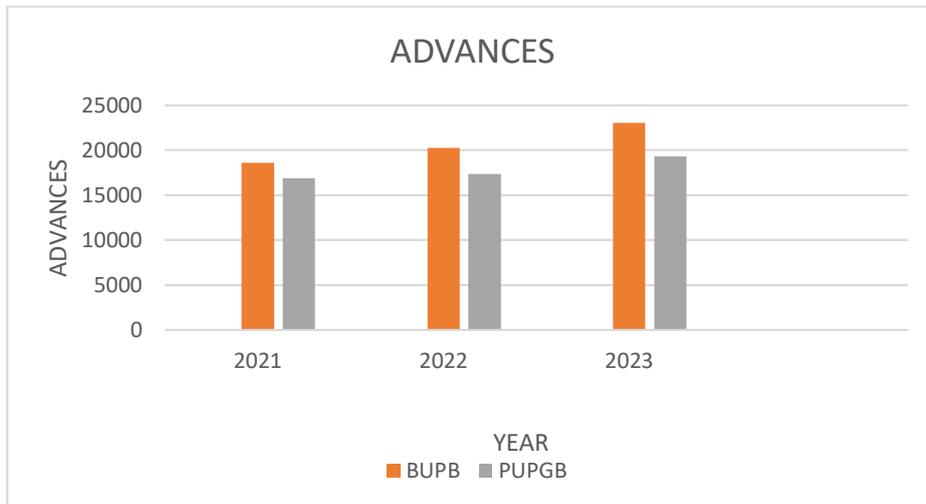
DEPOSITS*16
BARODA U.P. BANK AND PRATHAMA U.P. GRAMIN BANK

Year	BUPB Rs. in Cr	PUPGB Rs. in Cr
2021	52390	20488
2022	54580	23117
2023	59551	25524



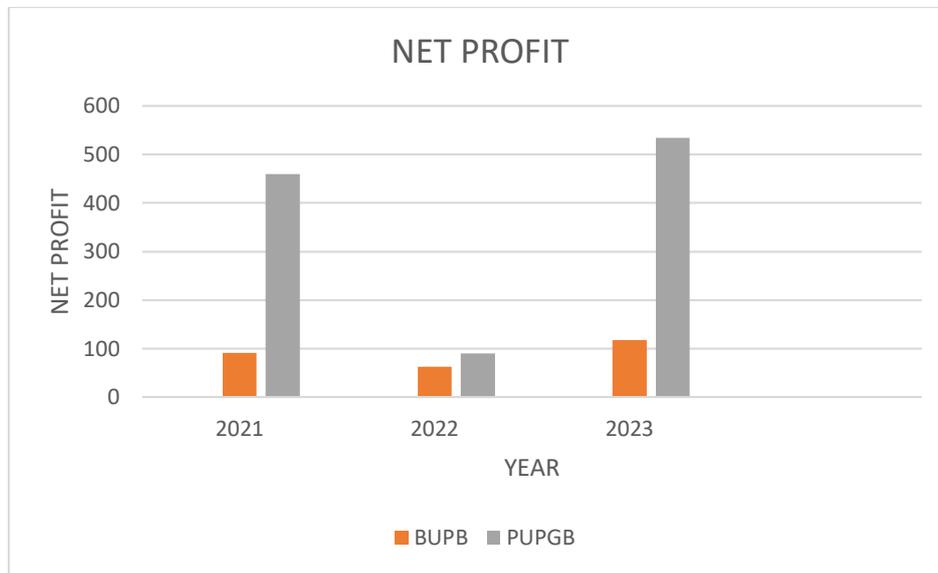
ADVANCES*17
BARODA U.P. BANK AND PRATHAMA U.P. GRAMIN BANK

Year	BUPB Rs. in Cr	PUPGB Rs. in Cr
2021	18578	16879
2022	20217	17340
2023	23052	19301



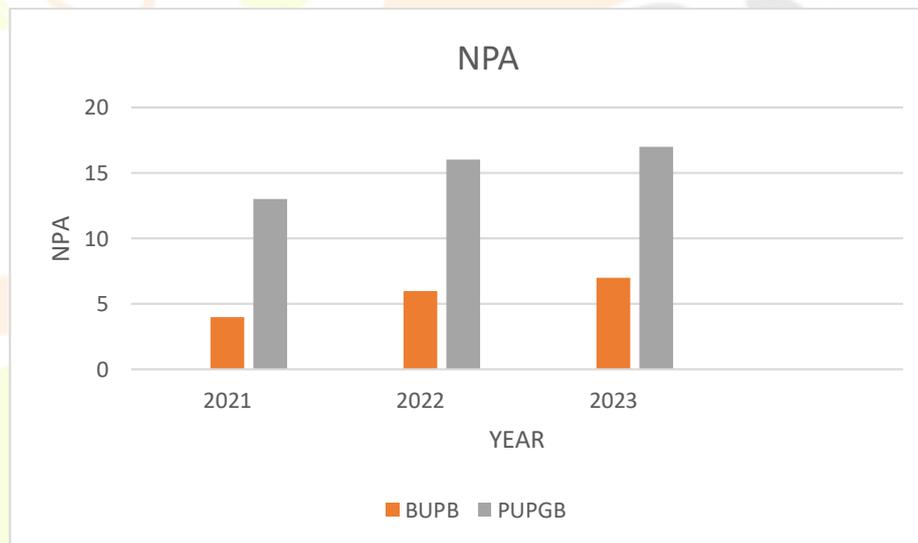
NET PROFIT*18
BARODA U.P. BANK AND PRATHAMA U.P. GRAMIN BANK

Year	BUPB Rs. in Cr	PUPGB Rs. in Cr
2021	91.33	459.83
2022	62.85	90.4
2023	117.33	533.74



NPA*19
BARODA U.P. BANK AND PRATHAMA U.P. GRAMIN BANK

Year	BUPB Rs. in Cr	PUPGB Rs. in Cr
2021	4	13
2022	6	16
2023	7	17



CONCLUSIONS

1. BUPB emerged on 1.04.2020 and PUPGB on 1.04.2019. It is notable that BUPB emerged after the amalgamation of three RRBs namely Baroda Uttar Pradesh Gramin Bank, Purvanchal Bank, and Kashi Gomti Samyut Gramin Bank and PUPGB came into existence after amalgamation of two RRBs namely first Prathama Bank, second Sarve U.P. Gramin Bank.
2. BUPB operates in 31 districts having a network of 1983 branches and a Head Office at Taramandal Gorakhpur (UP). These Branches are managed by around 7697 efficient work force under the control of 30 Regional offices and Head Office. While PUPGB operates in 20 districts of UP. It has a network of 976 branches and Head Office at Moradabad (UP). These Branches are managed by around 4087 efficient work force under the control of 20 Regional offices and Head Office.
3. Deposits of BUPB in 2021 were 5239Cr, in 2022 were 5458Cr, and in 2023 were 5955Cr while of PUPGB in 2021 were 20488Cr, in 2022 were 23117Cr and in 2023 were 25524Cr. It shows deposits are increasing continuously.

4. Advances of BUPB in 2021 were 1858Cr, in 2022 were 2021Cr and in 2023 were 2305Cr while of PUPGB in 2021 were 16879Cr, in 2022 were 17340Cr and in 2023 were 19301Cr. It shows advances are increasing. It indicates that both banks are reaching in nooks and corners.
5. Net Profit of BUPB in 2021 was 91.33Cr, in 2022 was 62.85Cr and in 2023 was 117.33Cr while of PUPGB in 2021 was 459.83Cr, in 2022 was 90.4Cr and in 2023 was 533.74Cr.
6. NPA of BUPB in 2021 was 4Cr, in 2022 was 6Cr, and in 2023 was 7Cr while of PUPGB in 2021 was 13Cr, in 2022 was 16Cr and in 2023 it was 17Cr. It shows NPA is increasing.

SUGGESTION

1. RRBs are promoted for the development of Indian Rural Sector. It is a matter of consideration that many RRBs are working with same aim in One State. This is the wastage of resources. Government must adopt **“One State, One RRB” Policy**. This should be implemented in all states of India.
2. Baroda U.P. Bank (BUPB) and Prathama U.P. Gramin Bank (PUPGB) both are result of the amalgamation of several regional rural bank. Both are incorporated for the sole aim of Rural development through banking activities. Remembering their sole aim, both must concentrate their attention on rural development. The branches of duo should be spread at grass root level to provide banking services to the really needy rural people instead of metros.
3. BUPB and PUPGB are incorporated for the development of rural sector of Uttar Pradesh but both are covering only 51 districts. Both must expand their activities in all districts of UP, avoiding repetition and competition of duo bank branches in same area.
4. Deposits of both banks are increasing, but not sufficient. Keeping in view monetary inflation, and increasing much Many families are shifting in higher income strata. Both banks must concentrate on these newly rich families for more deposits. well to do families of rural Quantity of Advances of duo are showing progress, but not enough. Keeping in view traditional and non-traditional agriculture-based enterprises, both must search and nurture potential entrepreneurship.
5. NPA of duo is increasing. Dense and Repetitive effort should be done to reduce it. Special campaign must be organised to control the NPA.
6. Profit earning of both banks is matter of special consideration. Profit is increasing with fluctuation. Keeping in view, profit of private banks and genuine return on capital both banks must fix target of profit. An effective work plan should be implemented to achieve targeted profit.

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