



FIVE YEAR STUDY OF SOCIAL WELFARE BY PRATHAMA U.P. GRAMIN BANK

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ABSTRACT

Prathama U.P. Gramin Bank (PUPGB) came into existence on 1 April 2019 under the provisions of Regional Rural Bank Acts, 1976 and Government of India Notification dated 22/02/2019. The Operational area of banks spreads in 20 districts of Uttar Pradesh. Bank is committed to provide banking services for Socio-Economic Uplift in rural areas of Uttar Pradesh in better way. Bank nurturing its spirit. It is proved by the five-year annual reports and balance sheets. Still, the bank has to perform much more.

KEYWORDS

Prathama U.P. Gramin Bank, Social Welfare, Five Year Study, Command Area

- Prathama U.P. Gramin Bank (PUPGB)
It is regional rural bank working in Uttar Pradesh. It came into existence by the amalgamation of two banks i.e. Prathama Bank and Sarv U.P. Gramin Bank.
- Social Welfare
It means programmes and schemes for social uplift operated by Prathama U.P. Gramin Bank in its command area.
- Five Year Study
It means PUPGB performance during 2019-20, 2020-21, 2021-22, 2022-23 and 2023-24.
- Command Area
It means operational area of PUPGB in Uttar Pradesh.

OBJECTIVES

- To study the Prathama U.P. Gramin Bank.
- To study the Social Welfare Oriented Programmes and Schemes of PUPGB.
- To study the Social Welfare Performance by PUPGB.
- To present necessary conclusions and suggestions.

INTRODUCTION

Indian rural sector lacks basic banking. To eradicate this disparity, government performed several steps i.e. Nationalisation of banks, Formulation of The Regional Rural Banks Act, 1976 and The Regional Rural Banks (Amendment) Act, 2015 etc. Several rural banks come into existence in every state of India under these statutory

provisions. In Uttar Pradesh, Prathama U.P. Gramin Bank emerged as on 1 April 2019. This bank is performing in Uttar Pradesh from “East to West” to enrich the villagers and villages.

REVIEW OF RELATED LITERATURE

- Nirmala Sitharaman (2024) in the review report “Finance Minister for merger of RRBs”
The merger of Regional Rural Banks with Sponsor Banks suggested to enhance efficiency, viability, and sustainability in the banking sector. This strategic move not only will improve employee skills and governance but also mobilize deposits, streamline credit delivery, and benefit the rural population significantly.
It is imperative to ensure the desired level of operational efficiency, to end the dual control over RRBs. Memorandum addressed to Finance Minister Nirmala Sitharaman, assures that it will enhance supervision, governance and accountability, ensuring greater sustainability in the banking sector.*1
- Birgit Leick, Alexander Strohl, Tim Parhent (2020) in article “Place-based entrepreneurs and their competitiveness: a relational perspective on small regional banks” focuses on place-based entrepreneurs as regionally anchored companies that rely on regional resources to generate a sustained competitive advantage, but are increasingly challenged by a seemingly placeless and highly-globalized market place. Although there are numerous cases of successful place-based entrepreneurs, the role of place for their competitiveness is an understudied research field. This paper presents an illustrative case study to explore the competitive advantage of small regional banks from the Germani, which are prototypical place-based entrepreneurs that successfully compete in the market, but meet important external challenges. By focusing on a relational perspective on the idiosyncratic co-operative relationships of the banks with regional SMEs. The paper finds that the place-based entrepreneurship of the small regional banks is determined by the interplay of static/dynamic proximities in the relationships, which leads to their strength and resilience. These relational and proximity-based benefits result in a strategy of investments by the banks in the relationships with regional SMEs, and the investments, in turn, support the building of a strong regional identity that is shared with the banks and their customers.*2
- Taral Patel, Nisarg Shah (2016) in the research paper “A Study on Performance Evaluation of RRBs Of India” focus on measuring the performance of regional rural banks of India. Regional Rural Banks are the banking organizations being operated in different states of India. They have been created to serve the rural areas with banking and financial services. This research aim is to analyze the financial performance of RRBs before amalgamations and after amalgamations. This study is based on secondary data from annual reports of RBI published during 2001 to 2013. Analysis of financial performance of RRBs (post and pre amalgamation) is based on the spread ratio, burden ratio and profitability ratio.*3
- Madhusudan Ghosh (2012) in article “Micro-Finance and Rural Poverty in India, A study of SHG-Bank Linkage Programme” focuses on progress of SHG-Bank linkage programme at the national and regional levels, and examines its impact on the socio-economic conditions of SHG member households. The program has grown at a tremendous pace during last two decades and emerged as the most prominent means of delivering micro-finance services in India. Though the regional spread of the program is highly skewed with high concentration in the southern region. It has started picking up pace in other regions also. The average annual net income, assets and savings of SHG member households increased significantly in the post-SHG situation. The average amount of loans and the regularity in repayment of loans increased, and the dependence on moneylenders decreased remarkably. The percentage of loans used for productive purposes and employment per household increased, the incidence of poverty among SHG members declined, and the social empowerment of women improved significantly. The study offers important policy suggestions.*4

PRATHAMA U.P. GRAMIN BANK

Prathama UP Gramin Bank was created on 1 April 2019 by the amalgamation of two regional rural banks in Uttar Pradesh.

1. Prathama Bank
 2. Sarva UP Gramin Bank
1. Prathama Bank was established in 1975 as the first regional rural bank of India. Its head office was located in Moradabad, Uttar Pradesh. Bank was sponsored by Syndicate Bank and had its operations in 8 districts of Uttar Pradesh.*5



2. Sarva UP Gramin Bank was created in 2013 by amalgamation of 4 RRBs viz. Uttar Pradesh Gramin Bank Meerut, Kisan Gramin Bank Budaun, Rani Laxmi Bai Kshatriya Gramin Bank Jhansi and Devi Patan Kshatriya Gramin Bank Gonda.*6



The creation of Prathama U.P. Gramin Bank took place under Sub-Section (1) of Section 23A of the Regional Rural Bank Act, 1976. It is sponsored by Punjab National Bank, one of the leading commercial Bank of India, came into existence by amalgamation of 2 RRBs Viz (Sarva UP Gramin bank Meerut, Prathama Gramin Bank Moradabad) for working in the whole Uttar Pradesh “East to West” under subsection (1) of section 23 A of the Regional Rural Bank Act, 1976 (21 of 1976) vide Govt. of India Notification dated 22.02.2019. The Bank has its Head Office in Moradabad. The Bank’s operational area spreads in 20 Districts viz. Bulandshahar, Ghaziabad, Meerut, Gautam Budh Nagar, Hapur, Baghpat, Shamli, Saharanpur, Muzaffaranagar, Bijnor, Haridwar, Gonda, Balrampur, Sambhal, Budaun, Jhansi, Lalitpur, Moradabad, Rampur, Amroha.*7

GOAL

“To cater the Banking needs of the people in 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 scheme and spread awareness about saving and serving people cordially in better way.*8

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.*9

PRATHAMA U.P. GRAMIN BANK SOCIAL WELFARE SCHEMES

- **Atal Pension Yojana (APY)**

The Atal Pension Yojana (APY) is a government-backed pension scheme in India that helps ensure income security for citizens in their old age. The APY is available to any Indian citizen between the ages of 18 and 40 who has a savings bank account or post office savings bank account. The APY offers a guaranteed minimum monthly pension of between Rs. 1,000 and Rs. 5,000 after the subscriber turns 60. The pension is paid until the subscriber's death. After the subscriber's death, the pension is paid to their spouse until their death. Finally, if both the subscriber and their spouse die, the remaining pension is paid to the subscriber's nominee.*10

- **Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)**

The Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) is a one-year term life insurance scheme that offers coverage for death due to any cause. It is administered by life insurance companies and offered by banks and post offices. Individuals between the ages of 18 and 50 who have a savings bank account at a participating bank or post office are eligible to join. The scheme offers a life insurance cover of Rs. 2,00,000.*11

- **Pradhan Mantri Suraksha Bima Yojana (PMSBY)**

Pradhan Mantri Suraksha Bima Yojana (PMSBY) is a one-year personal accident insurance scheme that offers coverage for death or disability caused by an accident. It is renewable annually. To be eligible, a person must be a savings bank account holder between the ages of 18 and 70. A person must also give your consent to join and enable auto-debit for the coverage period, which runs from June 1 to May 31.*12

- **Pradhan Mantri Fasal Bima Yojana (PMFBY)**

Pradhan Mantri Fasal Bima Yojana (PMFBY) is a crop insurance scheme that provides compensation to farmers for crop losses. The scheme was launched by the Government of India on 13 January 2016. It covers all food and oilseed crops, as well as annual commercial and horticultural crops. It Provides monetary assistance to farmers through Direct Benefit Transfer (DBT).*13

- **Pradhan Mantri Jan Dhan Yojana (PMJDY)**

The Pradhan Mantri Jan Dhan Yojana (PMJDY) is a national mission for financial inclusion that aims to give every Indian access to affordable financial services. The scheme was launched in August 2014 by the Prime Minister. PMJDY includes basic savings accounts. Anyone can open a basic savings and deposit account at any bank branch or Business Correspondent outlet. There is no minimum balance requirement. Rupay card holders are covered by accidental insurance.*14

- Pradhan Mantri Mudra Yojna (PMMY)

Pradhan Mantri Mudra Yojana (PMMY) is a flagship scheme of Government of India. The scheme facilitates micro credit/Loan up to Rs. 10 lakhs to income generating micro enterprises engaged in the nonfarm sector in manufacturing, trading or service sectors including activities allied to agriculture such as poultry, dairy, beekeeping, etc. The Scheme provides financial assistance extended by Member Lending Institutions to the non-corporate, non-farm sector income-generating activities of micro and small entities. These micro and small entities comprise of millions of proprietorship / partnership firms running as small manufacturing units, service sector units, shopkeepers, fruits / vegetable vendors, truck operators, food-service units, repair shops, machine operators, small industries, artisans, food processors and others.*15

- Pradhan Mantri Awas Yojana (PMAY)

The Pradhan Mantri Awas Yojana (PMAY) is a scheme that aims to provide affordable housing to Indian citizens. The scheme has multiple components, including Pradhan Mantri Awas Yojana (Urban) (PMAY-U). This scheme is for urban areas and provides assistance to eligible families to purchase, construct, or rent houses. The scheme focuses on marginalized groups, such as slum dwellers, SC/STs, widows, and people with disabilities. Pradhan Mantri Awas Yojana (Gramin) (PMAY-G) and (PMAY-R), these schemes are for rural areas.*16

PRATHAMA U.P. GRAMIN BANK
AGRO WELFARE

- KCC/KGC

Kisan Credit Card (KCC) and Kisan Gold Card (KGC) are a general-purpose loan for farmers to meet their credit needs for production and consumption. It can be used for domestic expenses such as education, marriage, and medical expenses.*17

- FARMERS' CLUBS

Farmers' Clubs (FCs) promoted by National Bank for Agriculture and Rural Development (NABARD) are grass-root level informal fora organized by the rural branches of banks, Non-Government Organisations (NGOs), Krishi Vigyan Kendras (KVKs), etc. The program is being implemented for the mutual benefit of the banks and the farmers. The major objective is to promote "Development through credit, technology transfer, awareness and capacity building" of the farmers. The clubs are beneficial for banks as well as line departments of the State Government for convergence of the program/ schemes sponsored/ implemented by them.*18

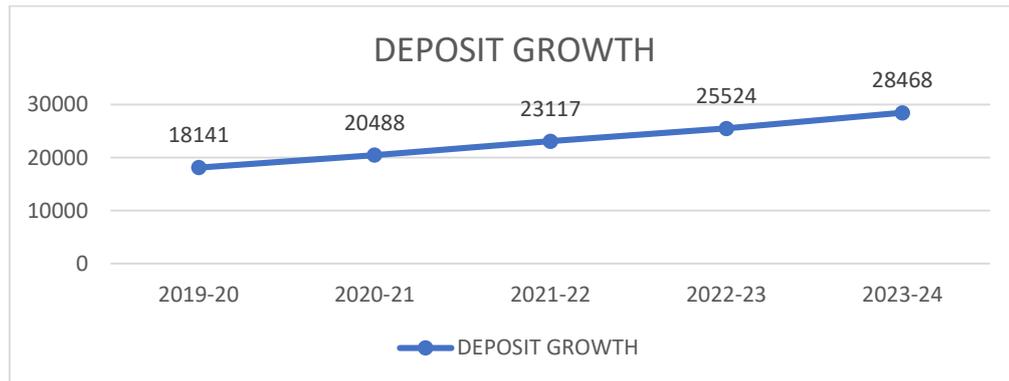
PRATHAMA U.P. GRAMIN BANK
SELF HELP GROUP

A Self-Help Group (SHG) is a small, informal group of people who come together to help each other solve problems and improve their living conditions. SHGs are based on the idea of mutual support and self-help, and can be a vehicle for change for the poor and marginalized.* 19

- Formation: SHGs are voluntary groups formed by people with similar socio-economic backgrounds.
- Savings: Members regularly save money and contribute to a common fund.
- Loans: The group uses the common fund to provide small loans to members for productive and emergent needs. These loans can help members start microenterprises, invest in farms, or pay household expenses.
- Size: The ideal size of an SHG is 10 to 20 members.
- Registration: SHGs are informal groups and are not required to be registered under any Societies Act, State cooperative Act, or a partnership firm.

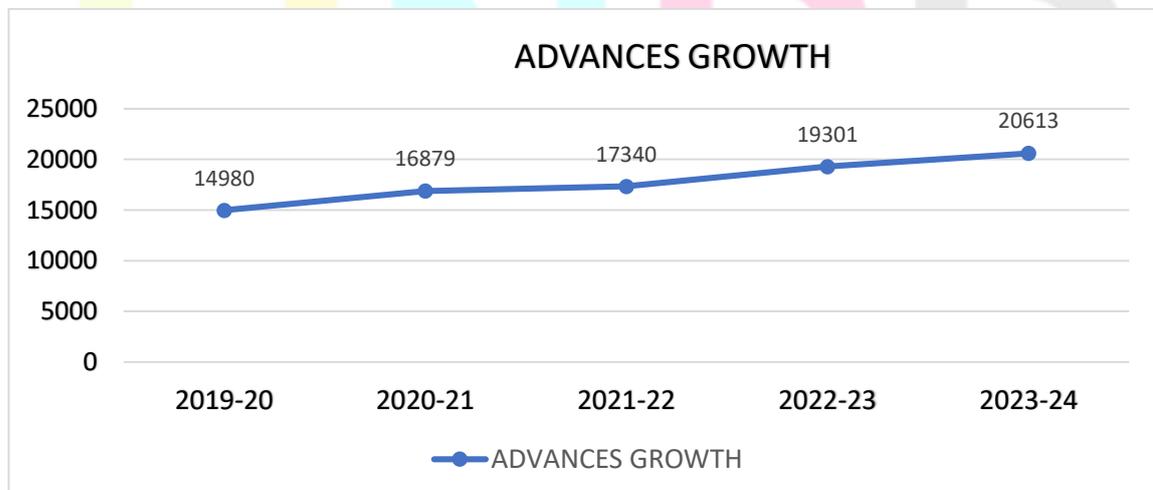
**PRATHAMA U.P. GRAMIN BANK
DEPOSIT GROWTH*20**

YEAR	DEPOSIT GROWTH Rs. In Cr
2019-20	18141
2020-21	20488
2021-22	23117
2022-23	25524
2023-24	28468



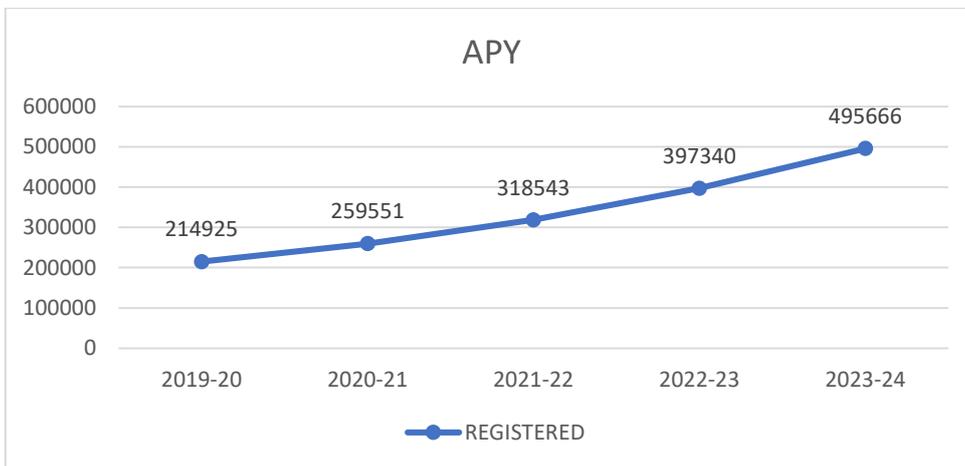
**PRATHAMA U.P. GRAMIN BANK
ADVANCES GROWTH*21**

YEAR	ADVANCES GROWTH Rs. In Cr
2019-20	14980
2020-21	16879
2021-22	17340
2022-23	19301
2023-24	20613



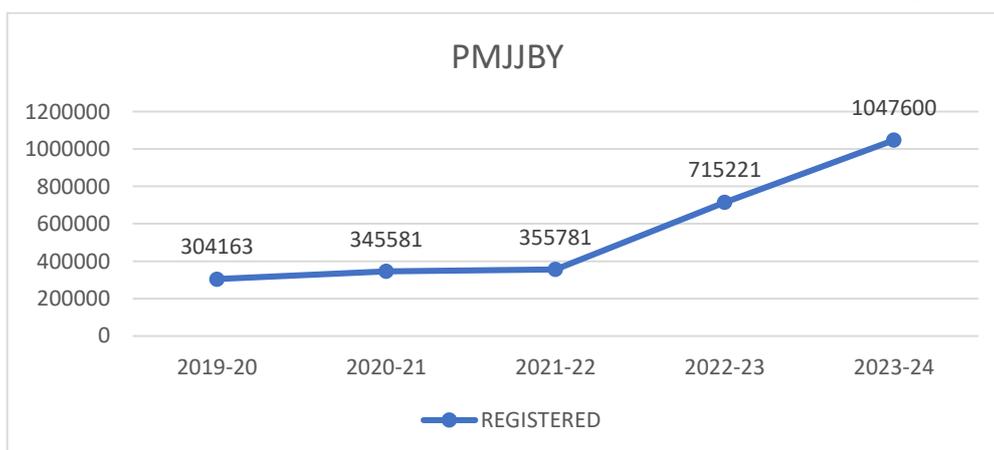
**PRATHAMA U.P. GRAMIN BANK
ATAL PENSION YOJANA(APY)*22**

YEAR	Registered
2019-20	214925
2020-21	259551
2021-22	318543
2022-23	397340
2023-24	495666



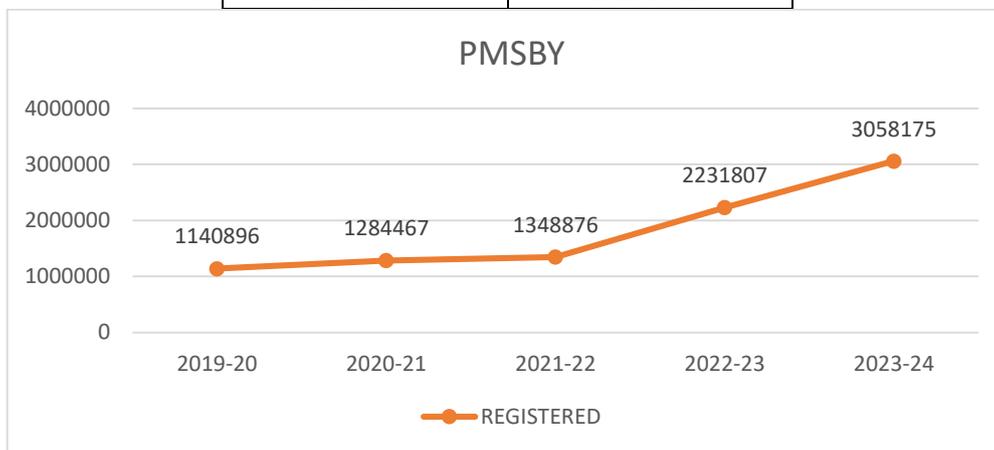
**PRATHAMA U.P. GRAMIN BANK
Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)*23**

YEAR	Registered
2019-20	304163
2020-21	345581
2021-22	355781
2022-23	715221
2023-24	1047600



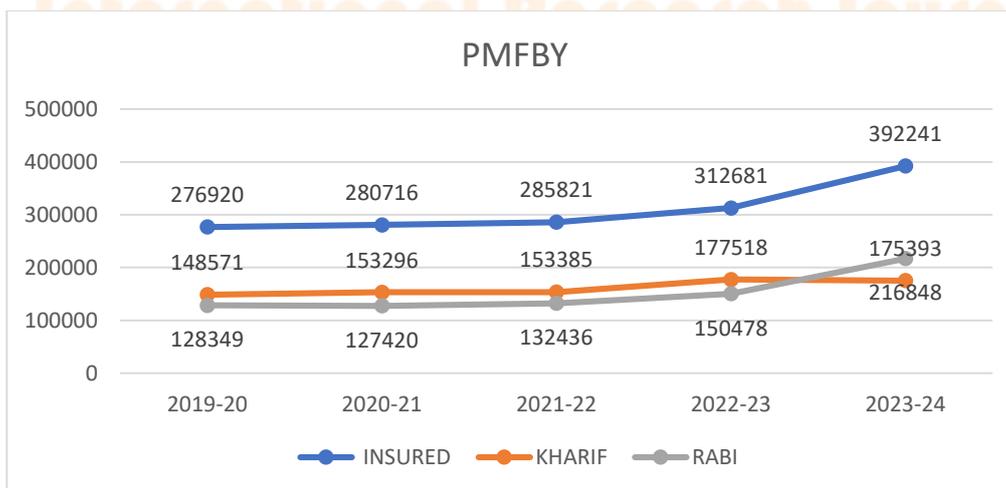
PRATHAMA U.P. GRAMIN BANK
Pradhan Mantri Suraksha Bima Yojana (PMSBY)*24

YEAR	Registered
2019-20	1140896
2020-21	1284467
2021-22	1348876
2022-23	2231807
2023-24	3058175



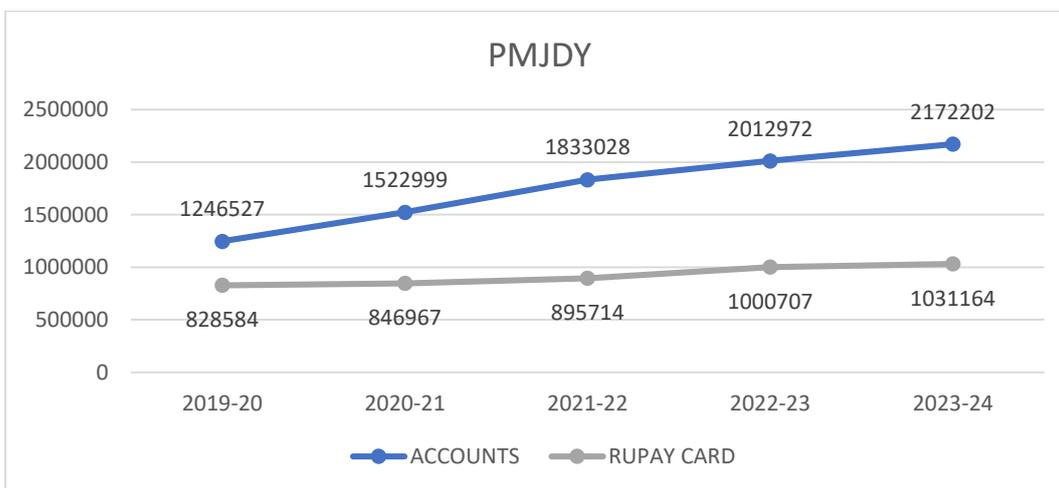
PRATHAMA U.P. GRAMIN BANK
Pradhan Mantri Fasal Bima Yojana (PMFBY)*25

YEAR	Insured	Kharif	Rabi
2019-20	276920	148571	128349
2020-21	280716	153296	127420
2021-22	285821	153385	132436
2022-23	312681	177518	150478
2023-24	392241	175393	216848



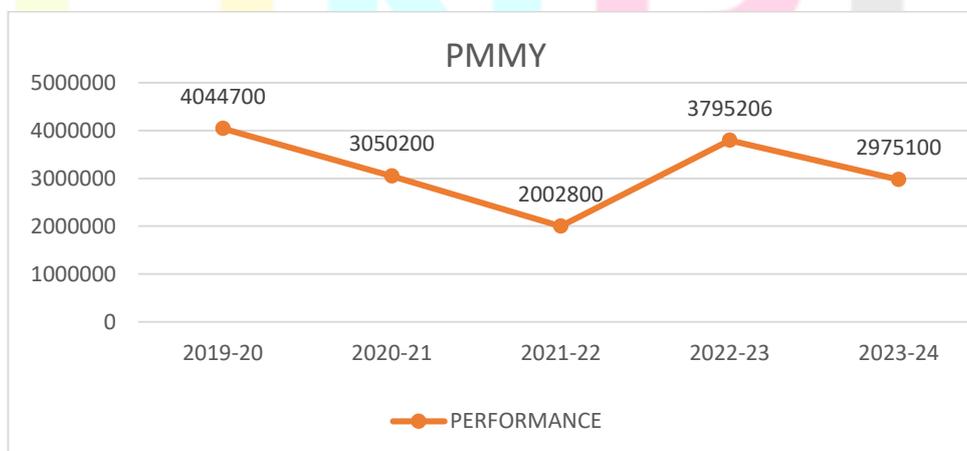
PRATHAMA U.P. GRAMIN BANK
Pradhan Mantri Jan Dhan Yojna (PMJDY)*26

YEAR	Accounts	Rupay Card
2019-20	1246527	828584
2020-21	1522999	846967
2021-22	1833028	895714
2022-23	2012972	1000707
2023-24	2172202	1031164



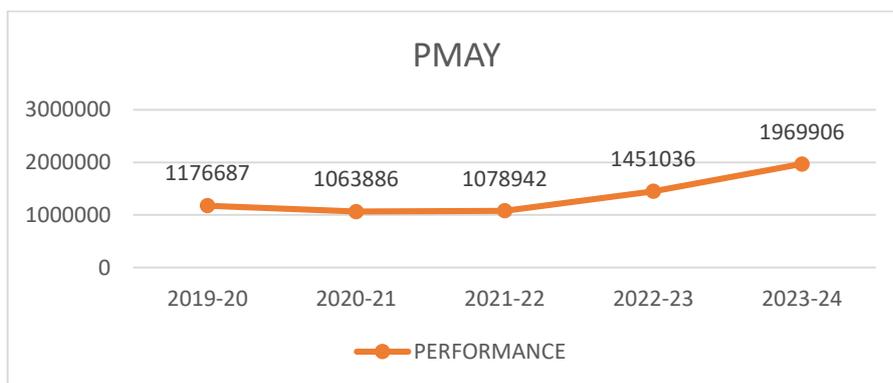
PRATHAMA U.P. GRAMIN BANK
Pradhan Mantri Mudra Yojna (PMMY)*27

YEAR	Performance Rs. In thousand
2019-20	4044700
2020-21	3050200
2021-22	2002800
2022-23	3795206
2023-24	2975100



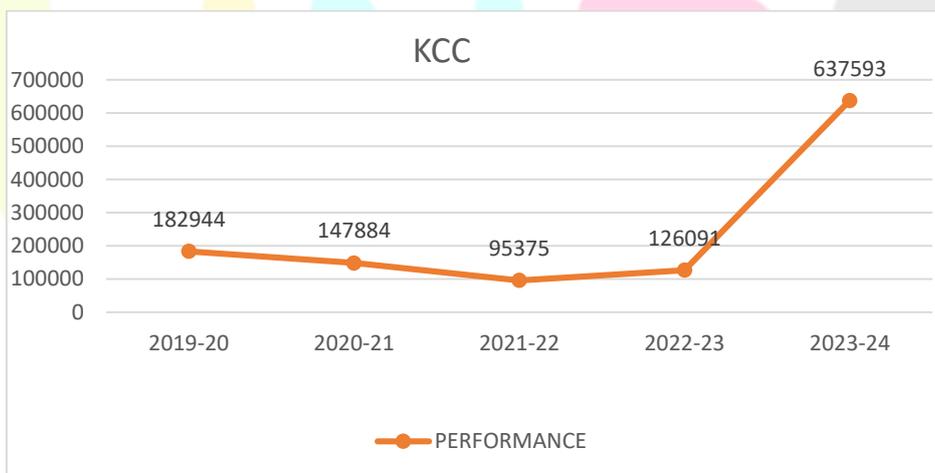
**PRATHAMA U.P. GRAMIN BANK
Pradhan Mantri Awas Yojna (PMAY)*28**

YEAR	Performance Rs. In thousand
2019-20	1176687
2020-21	1063886
2021-22	1078942
2022-23	1451036
2023-24	1969906



**PRATHAMA U.P. GRAMIN BANK
Kisan Credit Card (KCC)*29**

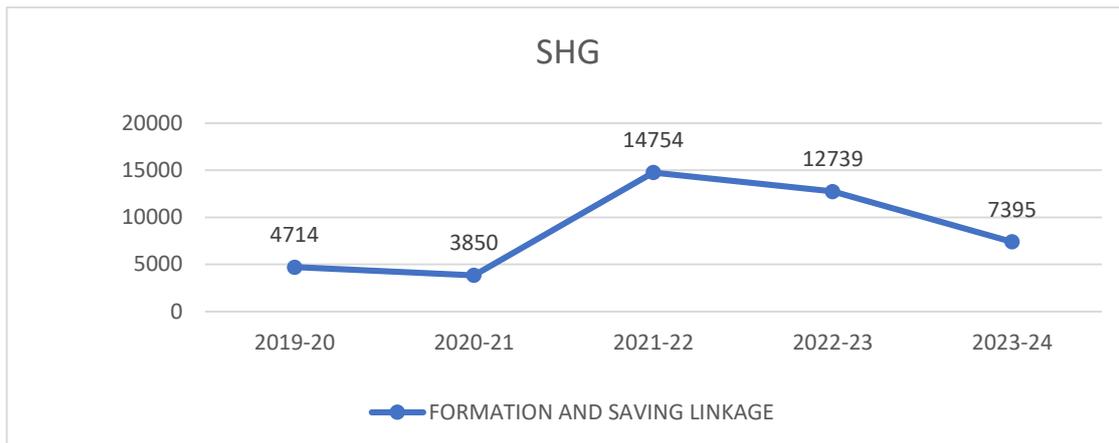
YEAR	Performance Rs. In thousand
2019-20	182944
2020-21	147884
2021-22	95375
2022-23	126091
2023-24	637593



PRATHAMA U.P. GRAMIN BANK

Self Help Group (SHG)*30

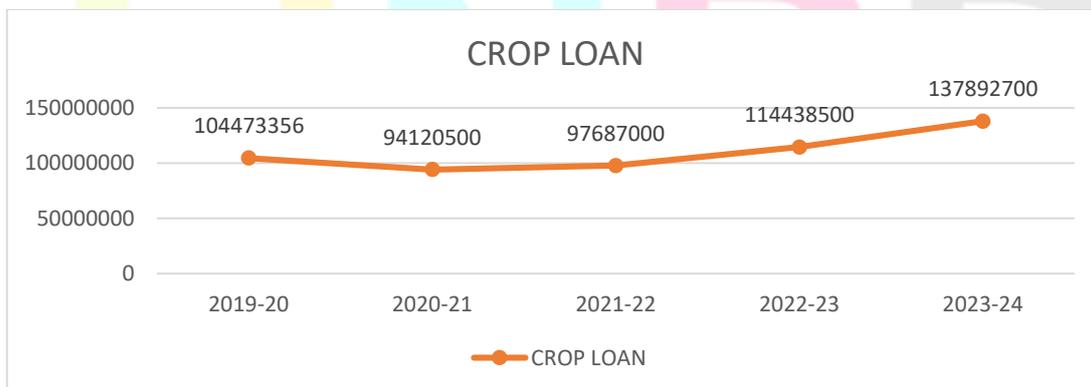
YEAR	Formation & Saving Linkage in thousand
2019-20	4714
2020-21	3850
2021-22	14754
2022-23	12739
2023-24	7395



PRATHAMA U.P. GRAMIN BANK

Crop Loan*31

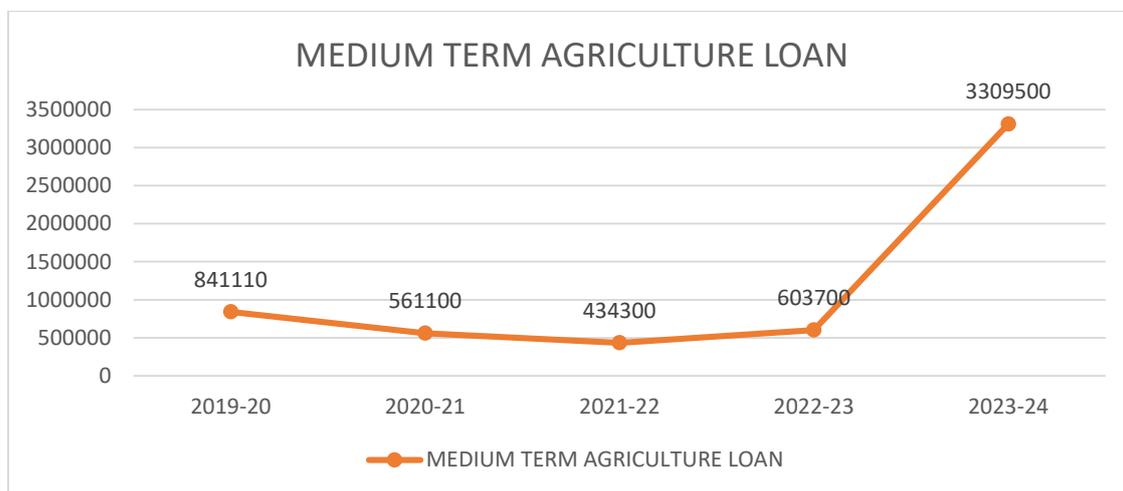
YEAR	Rs. In thousand
2019-20	104473356
2020-21	94120500
2021-22	97687000
2022-23	114438500
2023-24	137892700



PRATHAMA U.P. GRAMIN BANK

Medium Term Agro Loan*32

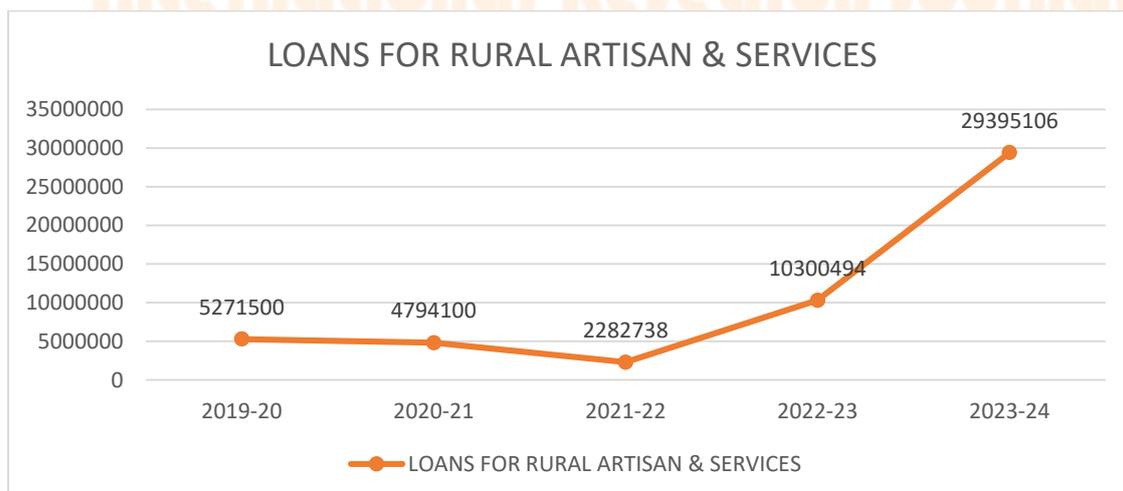
YEAR	Rs. In thousand
2019-20	841110
2020-21	561100
2021-22	434300
2022-23	603700
2023-24	3309500



PRATHAMA U.P. GRAMIN BANK

Loans for Rural Artisan & Services*33

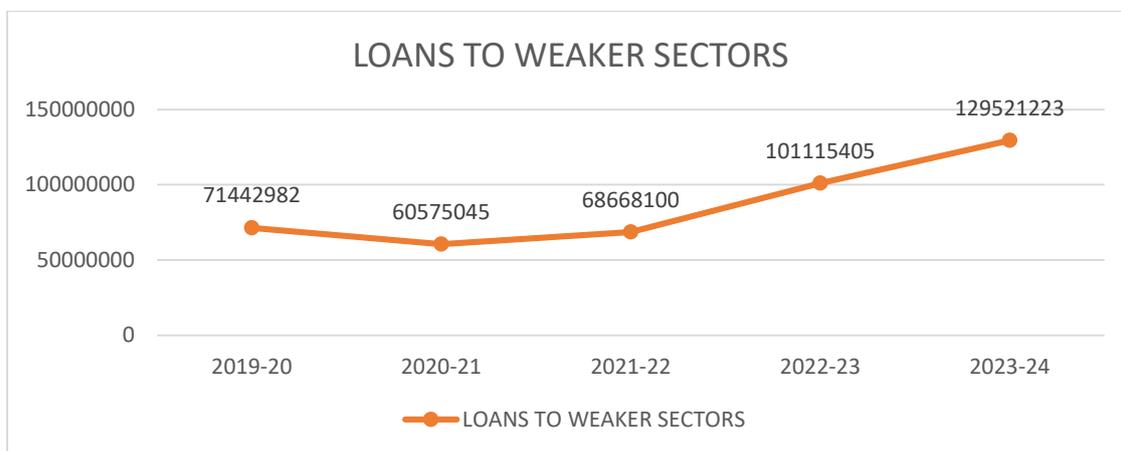
YEAR	Rs. In thousand
2019-20	5271500
2020-21	4794100
2021-22	2282738
2022-23	10300494
2023-24	29395106



PRATHAMA U.P. GRAMIN BANK

Loans to Weaker Sectors*34

YEAR	Rs. In thousand
2019-20	71442982
2020-21	60575045
2021-22	68668100
2022-23	101115405
2023-24	129521223

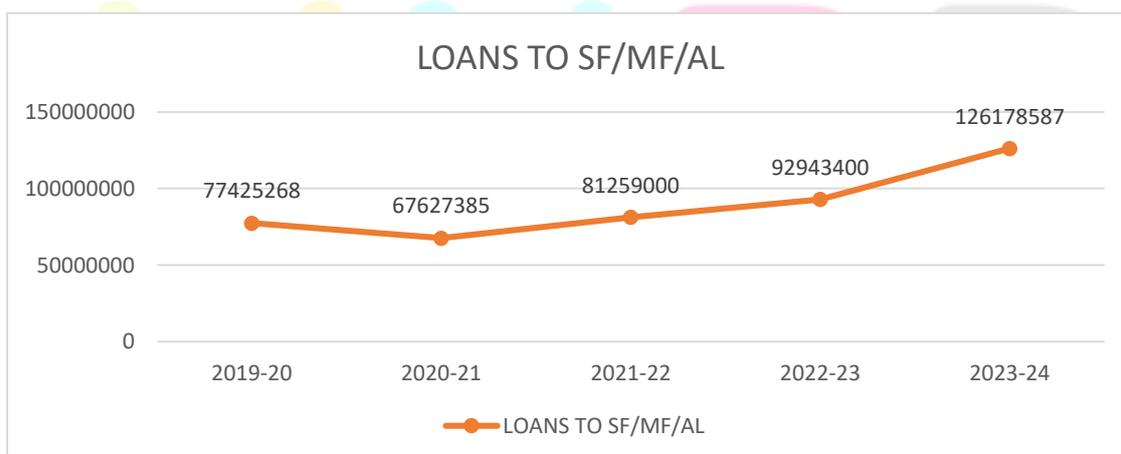


PRATHAMA U.P. GRAMIN BANK

LOANS

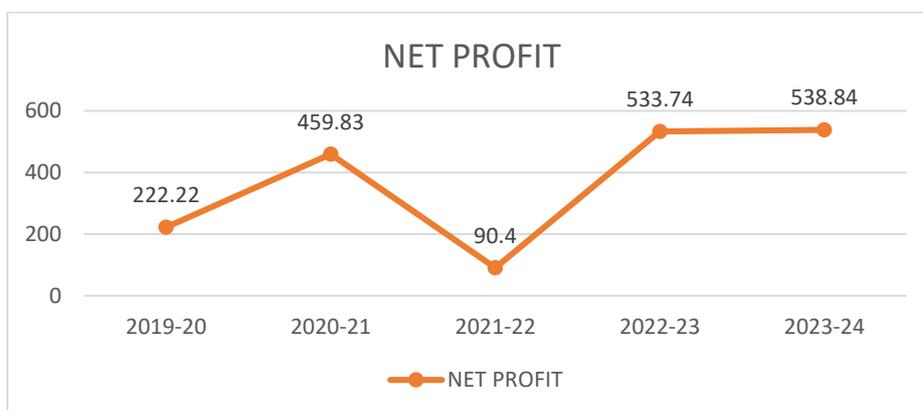
SMALL FARMERS (SF)/MARGINAL FARMER(MF)/AGRICULTURE LABOUR(AL)*35

YEAR	Rs. In thousand
2019-20	77425268
2020-21	67627385
2021-22	81259000
2022-23	92943400
2023-24	126178587



PRATHAMA U.P. GRAMIN BANK
NET PROFIT*36

YEAR	Rs. in Cr
2019-20	222.22
2020-21	459.83
2021-22	90.4
2022-23	533.74
2023-24	538.84



CONCLUSIONS

1. Prathama U.P. Gramin Bank emerged on 1 April 2019. By the amalgamation of two regional rural bank in Uttar Pradesh. Reason behind the amalgamation was to reach in each corner of the rural sector to provide financial services more efficiently. The bank with its infra and work force trying to shape its mission since last five financial year.
2. Deposits (Rs. in Cr) of Prathama U.P. Gramin Bank in 2019-20 were 18141, in 2020-21 were 20488, in 2021-22 were 23117, in 2022-23 were 25524, and in 2023-24 were 28468. Deposits show a continuous increase in growth.
3. Advances (Rs. in Cr) of Prathama U.P. Gramin Bank in 2019-20 were 14980, in 2020-21 were 16879, in 2021-22 were 17340, in 2022-23 were 19301 and in 2023-24 were 20613. This trend shows continuous growth.
4. Registration Under Atal Pension Yojana (APY) of Prathama U.P. Gramin Bank in 2019-20 were 214925, in 2020-21 were 259551, in 2021-22 were 318543, in 2022-23 were 397340 and in 2023-24 were 495666. It shows continuous growth.
5. Registration Under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) of Prathama U.P. Gramin Bank in 2019-20 were 304163, in 2020-21 were 345581, in 2021-22 were 355781, in 2022-23 were 715221 and in 2023-24 were 1047600. Its trend shows continuous growth.
6. Registration Under Pradhan Mantri Suraksha Bima Yojana (PMSBY) of Prathama U.P. Gramin Bank in 2019-20 were 1140896, in 2020-21 were 1284467, in 2021-22 were 1348876, in 2022-23 were 2231807 and in 2023-24 were 3058175. It shows continuous growth.
7. Insured Under Pradhan Mantri Fasal Bima Yojana (PMFBY) of Prathama U.P. Gramin Bank in 2019-20 were 276920, in 2020-21 were 280716, in 2021-22 were 285821, in 2022-23 were 312681 and in 2023-24 were 392241. This trend includes Kharif and Rabi. Overall trend shows continuous growth.
8. Accounts Under Pradhan Mantri Jan Dhan Yojna (PMJDY) of Prathama U.P. Gramin Bank in 2019-20 were 1246527, in 2020-21 were 1522999, in 2021-22 were 1833028, in 2022-23 were 2012972 and in 2023-24 were 2172202. This also includes Rupay Card. Overall trend shows continuous growth.

9. Performance (Rs. in thousand) Under Pradhan Mantri Mudra Yojna (PMMY) of Prathama U.P. Gramin Bank in 2019-20 was 4044700, in 2020-21 was 3050200, in 2021-22 was 2002800, in 2022-23 was 3795206 and in 2023-24 was 2975100. The performance of bank is decreasing with fluctuations.
10. Performance (Rs.in thousand) Under Pradhan Mantri Awas Yojna (PMAY) of Prathama U.P. Gramin Bank in 2019-20 was 1176687, in 2020-21 was 1063886, in 2021-22 was 1078942, in 2022-23 was 1451036 and in 2023-24 was 1969906. The performance of bank is increasing with fluctuations.
11. Performance (Rs.in thousand) Under Kisan Credit Card (KCC) Yojana of Prathama U.P. Gramin Bank in 2019-20 was 182944, in 2020-21 was 147884, in 2021-22 was 95375, in 2022-23 was 126091 and in 2023-24 was 637593. Performance regarding KCC is showing remarkable increase with fluctuation.
12. Performance (Rs.in thousand) regarding Formation & Saving Linkage Under Self Help Group (SHG) Yojana of Prathama U.P. Gramin Bank in 2019-20 was 4714, in 2020-21 was 3850, in 2021-22 was 14754, in 2022-23 was 12739 and in 2023-24 was 7395. The performance of bank is decreasing with fluctuations.
13. Crop Loan (Rs. in thousand) of Prathama U.P. Gramin Bank in 2019-20 were 104473356, in 2020-21 were 94120500, in 2021-22 were 97687000, in 2022-23 were 114438500 and in 2023-24 were 137892700. Performance related to crop loan indicates increase with fluctuation.
14. Medium Term Agro Loan (Rs. in thousand) of Prathama U.P. Gramin Bank in 2019-20 were 841110, in 2020-21 were 561100, in 2021-22 were 434300, in 2022-23 were 603700 and in 2023-24 were 3319500. Performance related to Medium Term Agro Loan indicates remarkable increase with fluctuation.
15. Loans for Rural Artisan & Services (Rs. in thousand) of Prathama U.P. Gramin Bank in 2019-20 were 5271500, in 2020-21 were 4794100, in 2021-22 were 2282738, in 2022-23 were 10300494 and in 2023-24 were 29395106. Performance related to Loans for Rural Artisan & Services by rapid increase with fluctuations.
16. Loans for Weaker Sectors (Rs. in thousand) of Prathama U.P. Gramin Bank in 2019-20 were 71442982, in 2020-21 were 60575045, in 2021-22 were 68668100, in 2022-23 were 101115405 and in 2023-24 were 129521223. Performance related to Loans for Weaker Sectors is increase with fluctuation.
17. Loans to SF/MF/AL (Rs. in thousand) of Prathama U.P. Gramin Bank in 2019-20 were 77425268, in 2020-21 were 67627385, in 2021-22 were 81259000, in 2022-23 were 92943400 and in 2023-24 were 126178587. Performance related to Loans to SF/MF/AL indicates increase with fluctuation.
18. Net Profit (Rs. in Cr.) of bank in 2019-20 was 222.22, in 2020-21 was 459.83, in 2021-22 it was only 90.4, in 2022-23 it was 534.74, and in 2023-24 it was 538.84. The trend of Net Profit of bank shows serious ups and downs.

SUGGESTIONS

1. Prathama U.P. Gramin Bank is a Regional Rural Bank. It was incorporated only for the development of rural sector. It is an amazing fact that PUPGB is working in metro and urban sectors also. Bank must work only for rural sector as per its aim.
2. Deposits of PUPGB show a continuous increase in growth. To make this scenario more attractive bank must concentrate on recipients of various compensation etc.
3. Advances trends show continuous growth. To increase quantity of advances, bank must promote and finance the creative idea holders of command area.
4. Registrations under Atal Pension Yojana (APY) show continuous growth. Social security is a necessity of every citizen. To provide Atal Pension to every villager, awareness campaign must be organised by bank.
5. Registrations under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) show continuous growth. But it is not sufficient. Rural area is vast and densely populated. PMJJBY provides Security from adverse effects of death and accidents. Every family must be aware of this fact. Bank must convey this fact at every door-step.

6. Registrations under Pradhan Mantri Suraksha Bima Yojana (PMSBY) show continuous growth. But it is not sufficient. Road transport and two-wheeler riders are increasing rapidly, this increased number of road accidents. Road accidents create sudden shock and financial crises. PMSBY provides rapid remedy against adverse effects of accidents. Bank must aware owners of vehicles about PMSBY in collaboration with traffic police.
7. Registrations under Pradhan Mantri Fasal Bima Yojana (PMFBY) show continuous growth. But it is not sufficient. Crops are the livelihood of farmers. Heavy rains, storms, snow fall, fire etc ruin the crops. PMFBY provides security from these crises. Bank must convey the utility of non-traditional security tool PMFBY among farmers against natural and man-made disasters.
8. Accounts under Pradhan Mantri Jan Dhan Yojana (PMJDY) show continuous growth. But it is not enough. Bank must inform pivotal members of families about availability of money at the time of intake from PMJDY.
9. Performance under Pradhan Mantri Mudra Yojana (PMMY) is decreasing. This indication is disappointing. PMMY is a flagship scheme for nonfarm sector. It Provides credit to micro and small entities. Bank must convey big utility of PMMY to shopkeepers, fruit/vegetable venders, food service shops and others.
10. Performance under Pradhan Mantri Awas Yojana (PMAY) is increasing with fluctuation. It is not satisfactory. PMAY provides assistance to purchase or construct own house. Being owner of a house is a dream of every family. so, bank must inform focused groups of PMAY such as slum dwellers, widows, and people with disabilities etc.
11. Prformance under Kisan Credit Card (KCC) Yojana is showing remarkable increase. This indication is good but not sufficient. This Yojana provides general purpose loans for farmers to meet their credit needs for production and consumption. It can be used for domestic purposes such as education, marriage etc. Bank must aware remaining farmers about benefits of this yojana. Bank should try its best to bring remaining farmers under umbrella of KCC yojana.
12. Performance regarding Formation & Saving Linkage under SHG yojana is decreasing. It is not good. SHG is a group of people who come together to improve their living conditions. SHG members make a common fund. Bank also provides financial assistance. It a vehicle of change. Bank must motivate poor and marginalised to adopt SHG yojana.
13. Crop loans and medium-term agro loans are increasing with fluctuation. These loans are direct related to mission of bank. Bank must remove obstacles in prevailing such loans.
14. Loans for rural artisan/ weaker sector / SF/ ML/ AL are increasing with fluctuation. Bank incorporated for the sack of these sectors. Banks must provide loans to these sectors in hassle free manner.
15. Profit is a symbol of success and productivity. But the profit of PUPGB shows serious ups and downs. This is not satisfactory. Bank must fix-target of profit and achieve it in professional way.

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