



Potential of Rural Earth in 21st Century Socio-Economic Study of Eastern Region of India

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Abstract

Eastern Region of India (ERI) is the inclusion of four states namely – Bihar, Jharkhand, Odisha, and West Bengal. It has 171040 villages with a vast quantity of rural population. It also includes several tribes in various areas.

ERI also has forest resource with several products namely - fuelwood, fodder, edible nuts, herbs, flowers, seeds, leaves, bark, roots, tubers, lichen, honey etc. It has tradition of non-veg and veg cuisines. It is known for hand woven clothes. Jewellery, furniture, baskets, etc. handicraft products have attraction for people in rest of India.

ERI is sea coast rich region. It owns much from marine activities.

It has thousands of villages. For the socio-economic development of RURAL ERI, 8 Regional Rural Banks are established. These RRBs are the joint venture of central government, state government and scheduled banks. Main aim of these RRBs is rural development. These RRBs are shaping their aim with commitment. In the ERI, deposits, advances of RRBs are increasing continuously, NPA is lessening. RRBs in ERI are earning profit.

ERI-RRBs are trying best to achieve the aim. This fact is certified by balance sheets, annual reports, and documents of RRBs, NABARD, RBI and State Governments. Primary cum secondary data and tools are used. Research provides useful conclusion and suggestions for the insight of policy makers. ERI scenario will change completely if conclusions and suggestions of research are implemented according to spirit.

Key Words: ERI, ERI-RRBs, Rural Region, Socio-Economic Upliftment.

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1. INTRODUCTION

Eastern Region of India (ERI) is the inclusion of 4 states namely - Bihar, Jharkhand, Odisha and West Bengal. It has 171040 villages with vast quantity of rural population. It also includes several tribes residing in various areas of ERI.^[11]

Eastern Region of India^[12]

States	Creation	Capital	Rural Population	Villages
Bihar	22 March 1912	Patna	88.71 %	45172
Jharkhand	15 November 2000	Ranchi	75.95 %	32725
Odisha	1 April 1936	Bhubaneswar	83.31 %	52141
West Bengal	15 August 1947	Kolkata	68.13 %	41002

Eastern Region of India Tribes^[13]

State	Particulars
Bihar	Santhal, Savar, Parhaiya, Tharu, Chero, Asur, Baiga, Banjara, Birhor, Oraon, Birjia, Kharwar, Gond.
Jharkhand	Kharwar, Lohra, Birhors, Mahli, Parhaiya, Bhumij, Savar, Gonds, Kharia, Lohra, Bedia, Kol, Banjara Santhal, ,Birhors Mundas.
Odisha	Lodha, Shabar, Gadaba, Juang, Khayara, Paroja, Ghara, Kharia, Saora, Kolha, Bhottada, Khond, Matya, Bathudi, Gond, Bhumij, Oraon, Rajuar, Santhal,
West Bengal	Mal Pahariya, Mahali, Asur, Oraon, Khond, Hajong, Bhumij, Kora, Parhaiya, Rabha, Kheria, Bhutia, Lodha, Santhal, Khariam, Chik Baraik, Savar,

Eastern Region of India – Livelihood

The Important Livelihood in Eastern Region of India is agriculture and allied activities. Other sources of livelihood in rural areas include – animal husbandry, dairy etc.

Eastern Region of India Agro Products^[14]

Agro Products	Particulars
Grain Crops	Rice, Ragi, Sugarcane, Groundnut, Pulses, cotton, peanuts, dates, Black Pepper, Nutmeg, Kokum, Turmeric, Cinnamon, Gram, Maize, Wheat, Barley,
Vegetables	Potato, Onion, Tomato, Brinjal, Cauliflower, Cabbage, Okra, Carrot, Peas, Cucumber, Pumpkin, Bitter Melon, Green Beans, Spinach, Bottle Gourd,
Fruits	Lychee, Mango, Cashew, Coconut, Banana, Pineapple, Jackfruit, Guava, Citrus, Pomegranate, Papaya, peaches, Plums
Flowers	Kachnar, Palash, Ashoka, Night flowering jasmine

Forest

ERI has sufficient forest. It is the source of several forest products.

Eastern Region of India Forest^[15]

State	Forest Cover
Bihar	8%
Jharkhand	29.81%
Odisha	33.67%
West Bengal	18.96%

Eastern Region of India Products from Forest^[16]

State	Particulars
Bihar	Kendu Leaf, Sal Seed, Mahua, Kusum, Karanj, Palas, Harra Bahera, Anwala, Mahua Flower, Neem, Honey and Wax, Lac, Gum, Tamarind, Timber, Bamboo, Sal Trees.
Jharkhand	Fruits, Nuts, Edible Fungi, Vegetables, Medicinal Plants, Resins, Essences, Barks, Fibers, Bamboo, Rattans, Palms and Grasses.
Odisha	Timber, Kendu Leaves, Bamboo, And Non-Timber Forest Products - Like Honey, Tamarind, Fruits, Roots, And Tubers, Rubber, Cashew, Sal Seeds
West Bengal	Timber Like Sal Wood, Non-Timber Forest Produce (NTFP) Such as Honey, Mahua Flowers, And Kendu Leaves, And Other Resources Like Bamboo and Fodder.

Eastern Region of India Cuisines^[17]

State	Particulars
Bihar	Litti-Chokha, Sattu Paratha, Khaja, Khubi Ka Lai, Anarasa, Tilkut
Jharkhand	Dhuska, Koinar Saag, Pitha, Bamboo Shoot Pickle, Marh Jhor, Chutney, Chilka Roti, Arsa Roti, Mahua Drink, Rugradubki, Kurthi Dal, Litti-Chokha,
West Bengal	Kosha Mangsho, Rosogulla, Mishti Doi, Bhapa Illish
Odisha	Khirmohan, Rasabali, Chhenapodapitha, Rasagola

Eastern Region of India Specific Hand-Woven Clothes^[18]

State	Particulars
Bihar	Bhagalpuri Silk
Jharkhand	Kuchai Silk, Tasar Silk
Odisha	Sambalpuri, Bomkai Sarees
West Bengal	Jamdani

Eastern Region of India Handicraft^[19]

State	Particulars
Bihar	Madhubani Painting, Sikki Grass Craft
Jharkhand	Wood Work, Bamboo Work, Stone Carving, Tribal Ornaments, Pitkar
Odisha	Pattachitra Painting, Pipli Applique Work, Dhokra Art
West Bengal	Kantha Embroidery, Shantiniketan Leather Craft, Terracotta Art, Kumartuli

Eastern Region of India Festivals^[20]

State	Particulars
Bihar	Chhatt Puja, Makar Sankranti, Sonapur Mela, Shrivani Mela, Buddha Jayanti, Rajgir Mahotsav, Saurath Sabha
Jharkhand	Sarhul, Chhath Puja, Tusu/Makar Sankranti, Diwali, Bhagta Parab, Hal Punhya, Basant Panchami, Mahavir Jayanti, Karam Puja, Jitiya.
Odisha	Lord Jagannath Rath Yatra, Ratha Yatra, Durga Puja, And Regional Festivals Like Nuakha, Raja Parba.
West Bengal	Durga Pooja, Grand Durga Puja, The Unique Saraswati Puja, Kali Puja, Lakshmi Puja, And the Harvest Festival Poush Mela, Rath Yatra.

Eastern Region of India Dance^[21]

State	Particulars
Bihar	Bidesiya, Fagua, Kajari, Painki, Jhumri
Jharkhand	Chhau, Mundari, Jhumair dance
Odisha	Gotipua, Odissi, Dhap, Karma Naach, Dalkhai
West Bengal	Chhau, Kalikapatadi, Jatra, Gazan, Dhunachi

Eastern Region of India Music^[22]

State	Particulars
Bihar	Sohar, Samdaun, Nachari, Kajri.
Jharkhand	Jhumair, Domkach, Ohira Music
Odisha	Ghumura, Sambalpuri, Lalita.
West Bengal	Bhatiali, Tamang Selo, Bahula, Kirtan, Bhawaiya

Eastern Region of India Songs^[23]

State	Particulars
Bihar	Sohar, Sumangali, Ropnigeet, Katnigeet, Harkirtan, Astajam
Jharkhand	Jhumar Geet, Sohrai Geet
Odisha	Ghumura Geet, Dalkhai Geet, Danda Nacha Geet, Changu, Campū
West Bengal	Baul, Bhatiali, Shyama Sangeet, Lalon Geeti, Gombhira Songs

Eastern Region of India Eco-Tourism^[24]

State	Particulars
Bihar	Ghora Katora, Kaimur Hills, Telhar Kund, Rajgir Hills, Surajpur Wetlands, Barabar Caves.
Jharkhand	Ranchi Hills, Dassam Falls, Trikuta Hills, Hathi Pahar, Nandan Pahar, Kathikund, Johna Falls, Hinddru Falls, Chota Nagpur Plateau Netarhat, Patratu Valley, Lodh Falls, Panchghagh Falls, Sadni Falls, Hirni Falls.
West Bengal	Sundarban Mangrove Forests, Neora Valley, Darjeeling, Kalimpong, Kurseong, Dooars, Digha, Mandarmani, Shantiniketan, Purulia, Jhargram, Bishnupur, Kolkata, Howrah Bridge, Murshidabad, Chilapata Forest.
Odisha	Gundichaghagi Waterfall Keonjhar, Olderst Rock, Chilka Lack, Bhitarkanika, Udayagiri, Khandagiri Caves, Mangalajodi.

Eastern Region of India Cultural Tourism^[25]

State	Particulars
Bihar	Mundashri Temple, Gaya Teerth, Nalanda, Rajgir, Vaishali, Rohtasgarh Fort, Ramayan Circuit,
Jharkhand	Baidyanath Dham, Basukinath, Harila Jori, Kundeshwari, Sun Temple.
West Bengal	Kalighat Temple, Belur Math
Odisha	Jagannath Puri, Surya Mandir, Lingraj Temple

Eastern Region of India Wild Tourism^[26]

State	Particulars
Bihar	Valmiki Tiger Reserve, Kaimur Wildlife Sanctuary, Bhimbandh Wildlife Sanctuary, Vikramshila Gangetic Dolphin Sanctuary, Kavar Lake Bird Sanctuary, Pant Wildlife Sanctuary (Rajgir), Nakti Dam Wildlife.
Jharkhand	Dalma sanctuary, Betla National Park, Hazaribagh Wildlife Sanctuary, Koderma Wildlife Sanctuary, Palkot Wildlife Sanctuary, Mahuadanr Wolf Sanctuary.
Odisha	Nandan Kanan, Debrigarh Wildlife Sanctuary, Kuldiha Wildlife Sanctuary, Chilika Wildlife Sanctuary, Wildlife sanctuaries and national parks.
West Bengal	Sundarbans royal Bengali tiger, Gorumara National Park, Neora Valley National Park, Singalila National Park, Jaldapara National Park, Mahananda Wildlife Sanctuary, Buxa Tiger Reserve, Chapramari Wildlife Sanctuary.

Eastern Region of India Tribal Tourism^[27]

State	Particulars
Bihar	Santhal, Oraon, Kharwar tribal areas
Jharkhand	Tribal Corridor
Odisha	Tribal Mela, Jey pore, Koraput, Daringbadi tribal areas
West Bengal	Jhargram Rajbari, Duarsini, Muruguma

Eastern Region of India Sea Tourism^[28]

State	Particulars
Odisha	Sea Beach-Puri, Gopalpur, Chandrabhaga, Ramchandi, Chandipur, Konark, Talsari, Dagara, Pati Sonepur, Gahirmatha, Paradeep, Aryapalli, Astaranga, Balighai.
West Bengal	Sea Beach-Digha, Mandarmani, Tajpur, Shankarpur, Bakkhali, Junput, Talsari, Falta, Udaipur, Sagar Island, Henry's Island

2. REVIEW OF RELATED LITERATURE

Parameswar Mallik (2024) in research article "Performance of MGNREGA in Rural Odisha: Successes & Failure" focuses on Mahatma Gandhi National Rural Employment Guarantee Scheme. It examines the Odisha state. Rural Odisha rely on agriculture for their livelihoods. This sector is suffering by low productivity, irregular rainfall, and inadequate irrigation facilities. MGNREGA provides a safety net for rural development. It provides a social and economic support to rural communities. This research inquires the performance of MGNREGA in the Odisha. Research is based on secondary data, collected from various journals, census reports, web sources, published and unpublished material. Lack of awareness about scheme among the rural communities, corruption, and low wage rates lessen its effectiveness. It was concluded that MGNREGA is welfare initiative. In the Odisha State this program has shown significant impact and success since its implementation. ^[1]

Akash Kumar (2023) in the research article "Present scenario of regional rural bank in Bihar" focuses on existing situation of RRBs. Article concludes that RRBs of Bihar facing overdue, recovery, NPA and other financial challenges but contributed a lot positively. ^[2]

Sandeep Verma, Sudip Banerjee (2023) in the research article "A Comparative Study On Non Performing Assets Of Allahabad Uttar Pradesh Gramin Bank And Kashi Gomti Samyut Gramin Bank" focuses on NPA of two RRBs. The article examines UP State. Study period is 9 years. Study area is EUP. Several statistical tools are applied to certified the findings. ^[3]

Chhattu Kamila, Brajaballav Pal (2023) in research article "A Study on the Eastern Region SHG Bank Linkage Programme Performance with Special Reference to West Bengal State" focuses on self-help group linkage with banks. The article examines West Bengal state. Article studies two SHG Linkage programs. The study finds that RRBs have effectively contributed in comparison to other banks. ^[4]

Rinkoo Shantnu, Dr. Monali Ray (2021) in research article “Financial Analysis of Regional Rural Banks in India through CAMEL Rating” focuses on financial performance of Indian RRBs. Article examines PAN India status. At present there are 43 RRBs in the country. [5]

Aftab Alam (2021) in research article “An Appraisal of the Financial Recital of Jharkhand Gramin Bank with reference to CAMEL Model” focuses on performance of specific RRB. The article examines Jharkhand state. It evaluates the financial soundness of Jharkhand Gramin Bank. [6]

Lopamudra Behera, Mitali Chinara (2022) in research article “Impact of an Industry in The Development of a Rural Area: A Case Study of FACOR in Odisha” focuses on rural development. Research examines influence of a mining company of Odisha. The research concluded that company has performed Corporate Social Responsibility (CSR) related activities which increased standard of living of locality. [7]

G S Dash (2022) in thesis “A Study on Bank Led Financial Inclusion in Odisha” focuses on financial inclusion by PSBs and PvSBs. The Research examines Odisha state. Financial inclusion and Banking networks go together. Research span is 15 years. CAMELS Model is used in research. [8]

Narendra Singh (2019) in research article “Financial Inclusion and Regional Rural Banks: A Case Study of Regional Rural Banks in Jharkhand” focuses on RRBs contribution in Financial Inclusion. Article examines the Jharkhand state. The Research links rural people with RRBs. [9]

Arup Mukherjee and Sabyasachi Chakraborty (2012) in article “Financial Inclusion of the Poor and Marginalised in Jharkhand: Analysis of the Existing Model” focuses on specific sections of society. Research examines financial inclusion in Jharkhand state. Study highlights role of commercial banks in FI. [10]

3. METHODOLOGY

Primary as well as secondary data is used. Conversation with Nominee of Government of India in Board of Directors of RRB, regional manager in RRB conducted. Their experiences regarding regional rural banks were taken. Ideas of Members of SHGs were taken. Reality on earth was examined. Facts and Figures are taken from annual reports and balance sheets of RRBs, Reports of NABARD, RBI, State Government, and Central Government. Insight and information were also taken from researches and studies related to RRBs and rural development. Several statistical tools i.e. interpolation, correlation, percentage, average and approximation etc. were used for conclusion.

4. OBJECTIVE

- To study the Potential of Eastern Region of India (ERI).
- To study the Regional Rural Banks (RRBs) in ERI.
- To study the financial services promoted by RRBs in ERI.
- To study the deposits, advances, NPA, and profit in RRBs in ERI.
- To study the financial performance of RRBs in ERI.
- To provide necessary conclusions and suggestions.

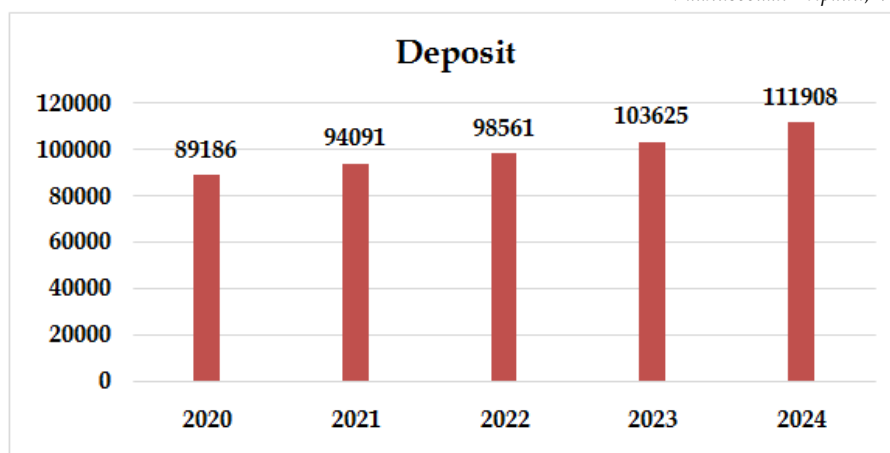
5. DATA ANALYSIS

Eastern Region of India Regional Rural Banks(RRBs) ^[29]

State	RRB Name	Sponsor Bank	Head Office	Branch Network
Bihar	Dakshin Bihar Gramin Bank DBGB	Punjab National Bank	Patna, Bihar	1091
	Uttar Bihar Gramin Bank UBGB	Central Bank of India	Muzaffarpur, Bihar	1027
Jharkhand	Jharkhand Rajya Gramin Bank JRGB	State Bank of India	Ranchi, Jharkhand	443
Odisha	Utkal Grameen Bank UGB	State Bank of India	Bolangir, Odisha	433
	Odisha Gramya Bank OGB	Indian Overseas Bank	Bhubaneswar, Odisha	549
West Bengal	Bangiya Gramin Vikash Bank BGVB	Punjab National Bank	Berhampore, West Bengal	587
	Paschim Banga Gramin Bank PBGB	UCO Bank	Howrah, West Bengal	230
	Uttarbanga Kshetriya Gramin Bank UBKGB	Central Bank of India	Coochbehar, West Bengal	143

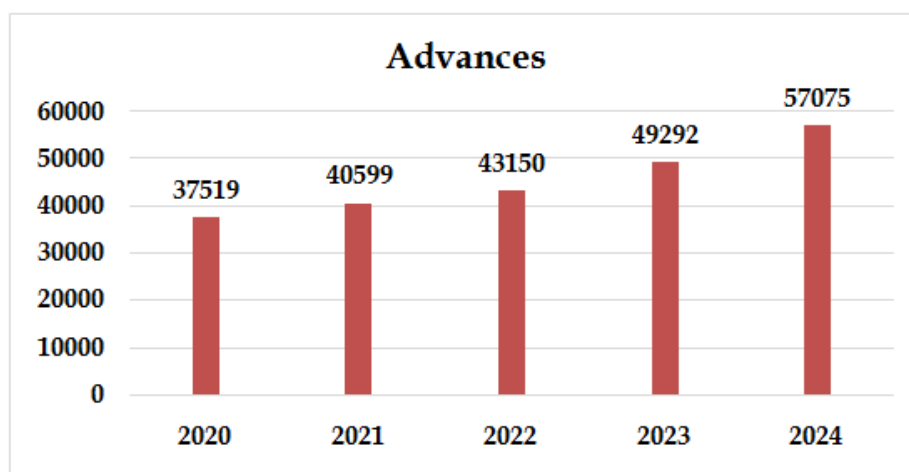
Eastern Region of India RRBs - Deposits^[30] (Rs. in Cr)

Year	DBGB	UBGB	JRGB	BGVB	PBGB	UKGB	UGB	OGB	Total Deposit
2020	19463	16699	8156	16406	5531	3296	7047	12588	89186
2021	20378	16308	8421	17181	5901	3518	7382	13489	94091
2022	22599	17033	8815	17958	6254	3857	7643	14402	98561
2023	23484	17850	9537	18671	6569	4172	8045	15297	103625
2024	25846	19266	10478	19527	6906	4501	9126	16258	111908



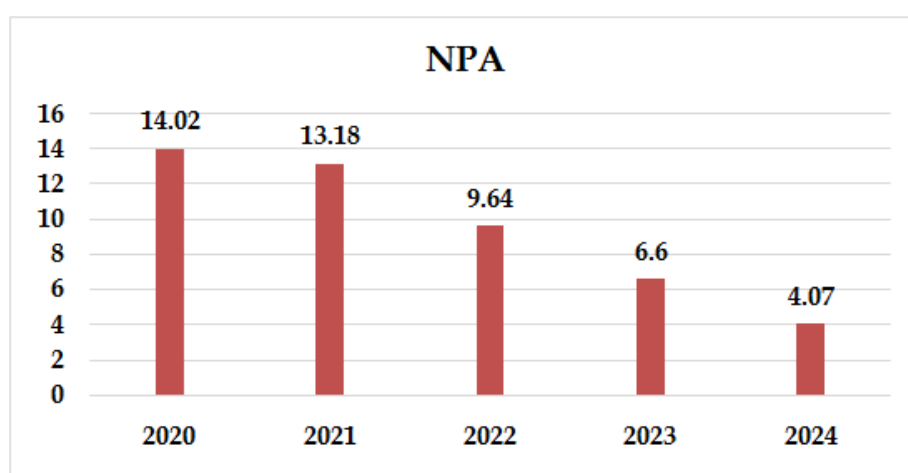
Eastern Region of India RRBs – Advances^[31] (Rs. in Cr)

Year	DBGB	UBGB	JRGB	BGVB	PBGB	UKGB	UGB	OGB	Total Advances
2020	8635	7995	2975	5694	2954	1974	2894	4398	37519
2021	9247	8403	3282	6305	3192	2378	2884	4908	40599
2022	9052	9172	3825	6596	3235	2767	3100	5403	43150
2023	8976	10961	4719	7103	3535	3263	3757	6978	49292
2024	10042	12723	5713	8042	4031	3716	4760	8048	57075



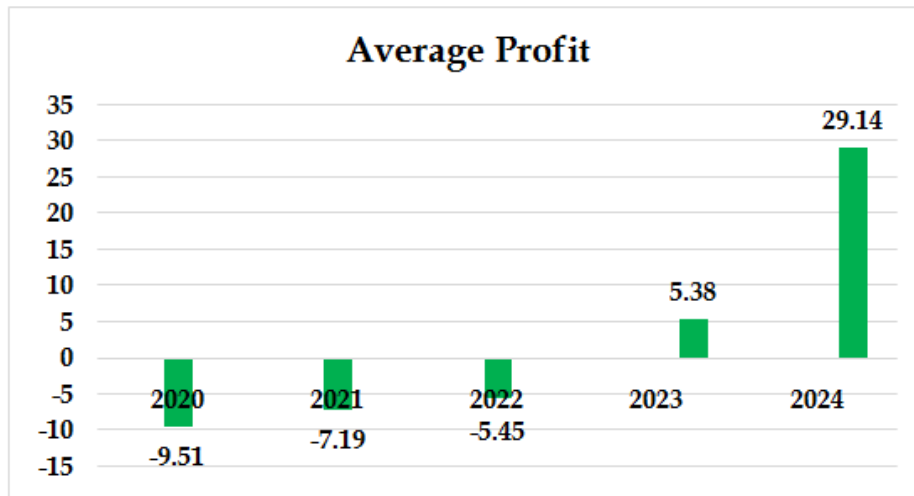
Eastern Region of India RRBs – NPA^[32] (Per cent)

Year	DBGB	UBGB	JRGB	BGVb	PBGB	UKGB	UGB	OGb	Average NPA
2020	14.71	15.08	14.32	19.87	9.28	7.73	12.93	11.25	14.02
2021	13.62	21.85	13.48	17.07	8.50	5.33	16.06	9.58	13.18
2022	12.85	13.60	12.65	15.17	4.74	2.11	8.34	7.68	9.64
2023	9.17	8.53	8.75	13.80	3.94	0.47	2.41	5.80	6.60
2024	6.47	5.41	6.39	9.57	0.83	0	0	4.17	4.07



Eastern Region of India RRBs – Profit^[33] (Rs. In Cr)

Year	DBGB	UBGB	JRGB	BGVb	PBGB	UKGB	UGB	OGb	Average Profit
2020	(14.69)	(40.95)	2.87	8.97	(1.42)	76.69	(1.39)	(39.59)	(9.51)
2021	(16.91)	(41.54)	3.20	13.61	(6.10)	15.42	(4.12)	(21.10)	(7.19)
2022	(34.29)	(87.67)	7.33	28.58	(9.92)	45.08	2.34	4.90	(5.45)
2023	(91.83)	32.37	9.42	13.62	(5.53)	58.01	6.43	20.58	5.38
2024	4.01	90.89	11.59	12.02	(5.56)	81.01	13.68	25.51	29.14



6. CONCLUSION

- [i] Eastern Region of India (ERI) has 171040 villages with vast quantity of rural population. It is also several tribes in various areas.
- [ii] The important livelihood of ERI is agriculture and allied activities. It produces various grain crops, fruits, vegetables, and flowers.
- [iii] ERI has sufficient forest. It produces several products based on forests such as fuel wood, fodder, resin, barks, seeds, leaves, roots, tubers, lichens, etc.
- [iv] ERI is linked with sea. It also gains from sea related activities and products.
- [v] ERI is known for specific hand-woven clothes. These clothes have different varieties.
- [vi] ERI has a tradition of Cuisines. These eatables are veg. and non-veg. both. These eatables have enough potential.
- [vii] ERI has forest, hills, and inviting climate. This eco system has tourism potential.
- [viii] ERI has rich tradition of cultural festivals. This festivity has tourism potential.
- [ix] ERI is the home of several tribes. Different Life Style of tribes has potential in tribal tourism.
- [x] ERI is the habitat of wild animals and birds. Government has declared a specific area as sanctuary or protected area. These parks and sanctuaries have potential as wild tourism.
- [xi] ERI has a tradition of dance, music, and songs. These arts and fine activities have potential as Boredom Buster.
- [xii] For the socio-economic development of RURAL ERI, Indian government with state government and sponsor banks has formed Regional Rural Banks. ERI has such type of 8 banks with network of 4541 branches.

- [xiii] In ERI, total deposits (Rs. In Cr) of RRBs in 2020 were 89186, in 2021 were 94091, in 2022 were 98561, in 2023 were 103625, and in 2024 were 111908. It indicates deposits are increasing continuously.
- [xiv] In ERI, total advances (Rs. In Cr) of RRBs in 2020 were 37519, in 2021 were 40599, in 2022 were 43150, in 2023 were 49292, and in 2024 were 57075. It indicates advances are increasing continuously.
- [xv] In ERI, the average NPA (percentage) of RRBs in 2020 was 14.02, in 2021 was 13.18, in 2022 was 9.64, in 2023 was 6.60, and in 2024 was 4.07. It indicates NPA is decreasing continuously.
- [xvi] In ERI, the average profit (Rs. In Cr) of RRBs in 2020 was (9.51), in 2021 was (7.19), in 2022 was (5.45), in 2023 was 5.38, and in 2024 was 29.14. It indicates that RRBs are earning profits after tendency of losses in previous years.

7. SUGGESTIONS

- [i] Eastern Region of India (ERI) has thousands of villages with vast rural population. It is also the home of various tribes. RRBs have great potential to gain. Banks should prepare specific schemes for ERI with cooperation of state government. Deep research should be done in this regard.
- [ii] The important livelihood of ERI is agriculture and allied activities. RRBs should launch specific schemes to promote organic agro eatables of region in rest India and abroad.
- [iii] ERI has sufficient forest cover. Diverse products are collected from forest such as - bark, seeds, leaves, roots, tubers, lichens, etc. Bank should launch specific schemes to popularize these eatables in rest India and abroad.
- [iv] ERI has sea line to explore, specific schemes must be launched to explore sea activities and products.
- [v] Specific hand-woven clothes of ERI are liked by people. Bank should launch specific schemes to promote such clothing with cooperation of tribal and rural development departments of state governments.
- [vi] ERI has a rich tradition of cuisines. Bank should provide financial assistance to idea holders related to ERI cuisines. A food chain named 'ERI - CUISINE' can be launched as Punjabi Dhaba.
- [vii] ERI has forests, hills, and pleasing climate. It has enough eco-tourism potential. Bank should launch Tourist Hut Scheme for villagers. It will increase tourism infrastructure, also increase income of villagers as well as business for bank.
- [viii] ERI has festive tradition. This tradition has also tourism potential. Bank should launch specific schemes with coordination of tourism department of state.
- [ix] ERI has several forest reserve and sanctuaries. Bank with coordination of government should promote Jungle Tourism. Tourists can experience adventure in such wild areas.

- [x] ERI is the home of several tribes. These tribes have different way of living. Tribal areas have enough tourism potential. Joining the tribal families, tourist can experience tribal way of living. Bank should launch specific schemes for the development of tribal tourism with corporation of tribal development department of state government.
- [xi] ERI has rich tradition of dance, song and music. RRBs should provide financial assistance to event organizers and academies dedicated for such arts of the region.
- [xii] In the ERI, deposits of RRBs are increasing, but it is not enough. RRBs should invite governmental departments, educational organizations, and commercial institutions, for their wages, salary and other accounts.
- [xiii] In the ERI, advances of RRBs are increasing, but it is not enough. RRBs should provide advances to entrepreneurial idea holders such as hand Loomers, craft creators and tribal cloth weavers etc.
- [xiv] In the ERI, average NPA of RRBs are decreasing, but it is not enough. RRBs must implement a work plan to achieve zero NPA target.
- [xv] In the ERI, RRBs are gaining profit. To increase the quantity of profit, RRBs should explore non-traditional dimensions and should work in a professional manner.
- [xvi] ERI has eight Regional Rural Banks. Central Government should amalgamate these RRBs. Sole Regional Rural Bank should be formed for Socio Economic Entrepreneurial Upliftment (SEEUP) of ERI.

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