

ROLE OF TELANGANA GRAMEENA BANK (TGB) IN THE PROMOTION OF MICRO ENTERPRISES

¹A.Srinivas, ²Dr.CH.Srinivas
¹Research Scholar, ²Prof & Principal,
¹Department of Commerce,
¹Royalaseema University, Kurnool, A.P.India.

Abstract: The growth and development of any nation is predominantly associated with the growth of the entrepreneur of that country. Poverty and unemployment are challenges of developing countries. In India, policies are focused towards enhancing employment opportunities with a focus on making millions of people move above the line of poverty. Seasonal unemployment, underemployment and disguised unemployment affect nearly 70 % of population living in rural areas. TGB evolve as specialized rural financial institutions for developing the rural economy by providing credit to small and marginal farmers, agricultural laborers, artisans and small entrepreneurs. Telangana Grameena Bank has made significant progress in initiating various schemes to support the Micro Enterprises. In this work, an attempt has been made to identify potential empowerment schemes of TGB, challenges in running microenterprises and TGB initiatives in upbringing micro enterprises. From the analysis it is concluded that TGB has contributed majorly to the development of micro enterprises. It is also suggested other innovation that TGB can take up in future for further improvement of microenterprises in the state of Telangana.

Keywords: Regional Rural Banks, Telangana Grameena Bank, NABARD, Microenterprises, MSME

1.1 Introduction

The term 'Micro Enterprise' has been implemented since the 1990s. Micro enterprise' known as small businesses owned and operated by poor people or groups of poor people with the support of sponsoring organizations (Midgley, 2008). However, micro enterprises may be owned or operated by individuals, and often their family members are or may be owned and operated cooperatively by groups of people. Furthermore, the numbers of participants are usually small and some experts believe that to be defined as a micro enterprise, no more than five people should participate in the enterprise. Micro Small and Medium enterprises as per MSMED Act, 2006 gives a definition based on their investment in plant and machinery (for manufacturing enterprises) and on equipment of enterprises providing or rendering services. The present ceiling on investment for enterprises to be classified as micro enterprises is as follows:

Manufacturing Enterprises

Industry Type	Investment
Micro Enterprises	Up To Rs. 25 Lakhs

Service Enterprises

Industry Type	Investment
Micro Enterprises	Up To Rs. 10 Lakhs

1.2 Related Work

Regional Rural Banks and Micro-enterprises have been a research area to get solution for the betterment of the livelihood of the rural masses, self-dependency, enhancement of the rural economy and infrastructure. Micro enterprises, micro financing have been given lot of emphasis by the Government of India in the last 2 decades. In this chapter, literature of the recent years on RRBs, Micro Enterprises and Telangana Grameena Bank has been reviewed

Dr. E. Hari Prasad et al (2015) Study About "Service quality in Telangana Grameena bank. Service quality is the excellent strategy and plays a key role in service sector in general and banking sector in particular to satisfy the customers' needs and retain them. The present study aims at assessing the service quality that delivered by the banks in rural areas, using SERVQUAL model. The results of the analysis show that the customers rated the bank rated in between good and very good on all the five dimensions of service quality. The Bank needs to be more responsive and train its staff how to show empathy to their customers. Still proper attention is requiring improving the service quality to retain the existing customers and to attract new customer.

Dr. E. Hari Prasad et al (2016) Published "Growth and Performance of Telangana Grameena Bank" Since the inception, Regional Rural Banks (RRBs) play a significant role in the development of rural areas in India by providing needed financial assistance to agriculture, trade, commerce, industry and other productive activities in the rural areas. Credit and other financial facilities are extended particularly to small and marginal farmers, agricultural laborers, artisans, and small entrepreneurs with a view to strengthening these activities in rural areas. Telangana Grameena Bank is one of the rural banks of Telangana state with best performance depending on deposits and advances, profit and

non-operational assets (NPAs) in the backward district of telangana state. Authors have studied on micro enterprises and micro financing growth and evolution, Government Policies, Schemes etc. There has been not study related to the actual impact of RRBs working on Microenterprises.

Subbiah and Selvakumar, (2006), in their research article “Consolidation: Future of Regional Rural Banks” has discussed the recommendation of merger of RRBs put forward by some study groups. They stated that today it is difficult to think of a merger of RRBs with public sector commercial banks. According to them the RRBs are the best mode to serve the rural people. These could be consolidated without losing their basic objective. There for it was suggested to amalgamate all RRBs in India and create a single super power rural bank covering all parts of the country. They also suggested that given the existing legal position, an RRB can be merged with another RRB.

Tasi Kaye et al (2006), attempted to make an appraisal of the credit needs of the rural people and the way RRB has been extending its service to meet the same. The study deals with the performance Rating of Arunachal Pradesh Rural Bank for the economic Growth of the state of Arunachal Pradesh. Further, an attempt has also been made to study the growth and performance of Scheduled Commercial Banks with special emphasis on Regional Rural Banks in India of North-East Region.

Makandar et al (2010), has made an analysis of profitability and productivity of RRBs in India. He observed that the financial sector reforms have brought about significant improvements in the financial strength and the competitiveness of the Indian banking system. Further, these financial reforms have provided the necessary platform for the banking sector to operate on the basis of operational flexibility and functional autonomy, thereby enhancing efficiency, productivity and profitability.

1.3. National Bank for agricultural and Rural Development (NABARD) and Microfinance

Microfinance in India is playing an important role in poverty alleviation and is widely credited for its success both nationally and internationally. As we know India's labor force is composed of Agriculture (60%), Industry (12%) and services (28%) which clearly indicate that even today agriculture is a major source of income and employment, keeping this in view government of India came up with National Bank for Agricultural and Rural Development (NABARD) in the year 1982 as a National development bank. The Institute has been accredited to all aspects of credit, planning and operation for agricultural and economic activities. Regulation and other rural crafts to provide credit and other facilities for promotion and development of agriculture, village industries and handicrafts. The corporate mission of NABARD is to make microfinance available to the abject poor and under privileged group of the rural areas. It offers a means for reaching the poor who are left out of the formal financial sector.

1.4. Regional Rural Bank

Rural people in India such as small and marginal farmers, landless agricultural laborers, artisans and socially and economically backward castes and classes, have been exploited in the name of credit facility by informal sectors. The rural credit market consists of both formal and informal financial institutions and agencies that meet the credit needs of the rural masses in India. The informal sector advances loans at very high rates of interest; the terms and conditions attached to such loans have given rise to an elaborate structure of intimidation of both economic and noneconomic conditions in the rural population of India. The supply of total formal credit is inadequate and rural credit markets are imperfect and fragmented. Moreover, the distribution of formal sector credit has been unequal, particularly with respect to region and class, cast and gender in the country side. The history of regional rural banks in India before 1975 It is the Narasimha Committee to consider the foundation of regional rural banks in India. The RRBs provide financial resources from rural/semi-urban areas and given loans and advances mostly to small and marginal farmers, agricultural laborers and rural artisans. The Reserve Bank of India defines rural areas as a place with less than 10,000 populations for the purposes of the Classification of bank branches. RRBs are owned by Government of India, the concerned State Government and Sponsor Banks; the RRB's release capital is shared by owners of 50%, 15% and 35%.

15. Telangana Grameen Bank (TGB)

Telangana Grameena Bank (TGB) was established in the name of Deccan Grameen Bank. The Bank's operational areas includes Adilabad, Karimnagar, Nizamabad, Hyderabad and Ranga Reddy districts of telangana state. The Authorised share capital of the Bank is Rs.5crores. The paid-up capital is Rs.4 crores which is contributed by Government of India, Sponsor Bank i.e. State Bank of Hyderabad & Government of Telangana in the ratio of 50: 35: 15 respectively. The vision of TGB - To be the premier RRB in the state offering technically advanced, committed and quality service in all the spheres of banking and be the most Reliable bank for rural development 100% funding and the Rural Customer Service (SHG) movement is to provide open and efficient banking services at a reasonable price to our customers' home by promoting women with special emphasis and ensuring their continuing earnings. A healthy business mix makes profits, and thus is a leading bank in our region. Encourage Self Help Group (SHG) movement with special emphasis on women and earning continuous profits through healthy business mix thus becoming a leading Bank in our area of operation.

Branch network

With a view to elongate banking accommodations to unbanked areas and making banking accommodations accessible to many people TGB has opened 33 branches and reached a network for 363 branches as on 31.03.2016 and achieved the MoU target. TGB has 436 ultra-diminutive branches/customer accommodation points covering 1526 villages in our area of operation.

District Wise Branch Network:

District	Rural	Semi-Urban	Urban	Metro	Total
Adilabad	91	11	4	0	106
karimanagar	72	17	3	0	92
Nizamabad	51	12	3	0	66
Rangareddy	43	23	20	0	86
Hyderabad	0	0	0	13	13

Total	257	63	30	13	363
-------	-----	----	----	----	-----

1.6. Role of Telangana Grameena Bank for Rural Development:

Telangana Grameena Bank was established with the following responsibilities in mind:

- 1) Taking the banking services to the doorstep of rural masses, particularly in hitherto unbanked rural areas.
- 2) Identify the financial need especially in rural areas.
- 3) Making available institutional credit to the weaker section of the society who had by far little or no access to cheaper loans and had perforce been depending on the private money lenders.
- 4) To enhance banking & financing facilities in backward or unbanked areas.
- 5) Mobilize rural savings and channelize them for supporting productive activities in rural areas.
- 6) To provide finance to the weaker sections of society like small farmers, rural artisans, small producer, rural laborers' etc.
- 7) To create a supplementary channel for the flow the central money market to the rural areas through refinances.
- 8) To provide finance to co-operative societies, Primary Credit societies, Agricultural marketing societies.
- 9) Generating employment opportunities in rural areas and bringing down the cost of providing credit to rural areas.
- 10) Enhance & improve banking facilities to semi urban, rural & other untapped market. With these objectives in mind, knowledge of the local language by the staff is an important qualification

1.7. OBJECTIVE OF THE STUDY:

- To Study and analyze the co working of **NABARD** and **RRB** in Rural development
- To Analyze the performance of Telangana Grameena Bank with reference to micro enterprises
- To understand and critically evaluate the perception of Rural micro enterprises towards **RRB**
- To analyze and provide strategies for improving the promotional strategies adopted by **TGB** in the up bring the microenterprises.

1.8. MSMES IN INDIA

Micro, small and medium Enterprises (MSME) sector has emerged as a highly vibrant and dynamic sector of the Indian economy over the last five decades.

MSMEs do not play an important role in providing relatively low capital expenditures for big industries, but by helping the industrialization of the rural and backward areas, reducing regional inequalities, and helping to further nationalized income and wealth.

Performance of Small scale Industries

Year	Number of SSIs (in lakh)	Employment (in lakh)	Fixed investment (in crore)
2009-10	410.8	921.79	10,38,546.08
2010-11	428.73	965.15	11,05,934.09
2011-12	447.64	1011.69	11,82,757.64
2012-13	467.54	1061.4	12,68,763.67
2013-14	488.56	1114.29	13,63,700.54
2014-15	510.57	1171.32	14,71,912.94

Source: Annual report of ministry of MSME, 15-16

Number of SSIs registered in Telangana during the period of 2009-10 to 2015-16

Year	Number of SSIs (in lakh)	Employment (in lakh)	Fixed investment(in crore)
2009-10	2759	47435	457616
2010-11	5374	63514	330102
2011-12	5561	77277	303345
2012-13	5125	71170	267399
2013-14	6844	83217	311141
2014-15	3901	44500	195934

Source: Socio Economic Outlook, government of Telangana State, Planning Department

1.9. SIZE OF MICROENTERPRISES SECTOR

The status of Microenterprises in India in general has been discussed based on the available data from the reports of Ministry of MSME. The Fourth Annual Census on MSME categorizes microenterprises as Registered and Unregistered. Among all the enterprises in the MSME sector, microenterprises make almost 95% in registered category and 99.82% in the unregistered category.

	Urban (in lakh)	Rural (in lakh)	Total Microenterprises (in lakh)
Registered (in lakh)	7.98	6.87	14.85
Unregistered (in lakh)	78.78	119.61	198.39
Total Microenterprises (in lakh)	86.76	126.48	213.24

The unregistered category is the majority, within which the rural enterprises are lagging behind in registering their enterprises. This may be due to both lack of information and unwillingness of entrepreneurs, as they don't want to reveal details about their enterprises to avoid tax and regulatory process (State of Financial Inclusion of Microenterprises: Missing Middle, GIZ, New Delhi, p.12).

However, by not registering their enterprises, they are missing out on the benefits like subsidies provided by the government. There is a need to create awareness on this front and to guide the entrepreneurs in such processes.

1.10. Microenterprises and Employment

The total number of working MSMEs have been increasing steadily from 2010-11 to 2012-13. Microenterprises contribute to the major share of employment generated in the MSME sector. Since the unregistered section is mostly microenterprises, the employment share of this section is over 99%.

	No. of Enterprises (in lakh)	Employment (in lakh)	Avg. Employment per unit	% of Employment in MSME sector
Registered	14.84	65.33	4.4	70
Unregistered	198.39	405.52	2	99.19

1.11. Challenges for Microenterprises

The major characteristics of microenterprises are:

- Most of the microenterprises are unregistered
- Most of them do not maintain formal books of accounts
- Most of the units prefer to avoid registration and other regulatory compliances to avoid compliance related costs, taxes and scrutiny attached to compliances

These characteristics of microenterprises result in their inability to establish formal credit linkage with financial institutions.

1.12. Status of Financing to Microenterprises in India

In addition to the above facts, the very institutional arrangements have Encountered obstacles to financing microenterprises. Since microenterprises fall in the 'missing middle' category that does not come under the purview of either MFIs or Banks, they have always found it difficult to meet their working capital requirement. The sub-group of planning commission on MSME estimated the demand and supply of credit for MSME. The projection is for the entire five year period from 2012-2017. The estimation for microenterprises alone, done by GIZ, is shown in the table.

Year	Working capital demand (Rs trillion)	Term loan demand (Rs trillion)	Total demand (Rs trillion)
2014-15	8.6	1.9	10.5
2015-16	9.5	2	11.5
2016-17	10.5	2.3	12.8

In the study published by Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ India), the demand of microenterprises for credit was about Rs. 7.9 trillion while the supply of loans from the banks was only estimated to be Rs. 1.5 trillion for microenterprises. Therefore, there is a huge gap to be filled with respect to the credit demand from microenterprises. Similar results have been shown in the study by IFC-Intellectap. The debt gap in the microenterprises sector Rs. 2.3 trillion, a majority share in the total gap of Rs. 2.9 trillion in MSME sector.

1.13. Research Methodology:-

Research Methodology Results the territory of proposed study and gives information to the readers about Accepted process of analysis for the respective study. The study a survey design was used to Review the effect of Telangana Grameena Bank on growth and development of Micro-Enterprises. A Illustrated survey was Found in the study due to the fact that several Micro-Enterprises were sampled. A survey especially useful as the study seeks to establish the perception of respondents in reference to effect of TGB on growth and development of Micro-Enterprises.

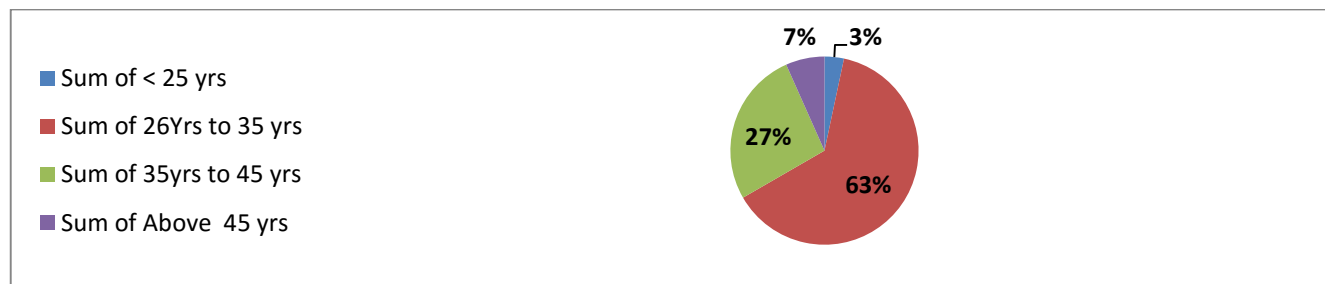
1.14. Data Analysis and Findings

The survey was selected by 30 micro enterprises from various districts of Telangana state. To understand the demographics of the respondent's univariate analysis are done using excels Tables.

The key analysis is as under:

1. At what age did you started your own business?

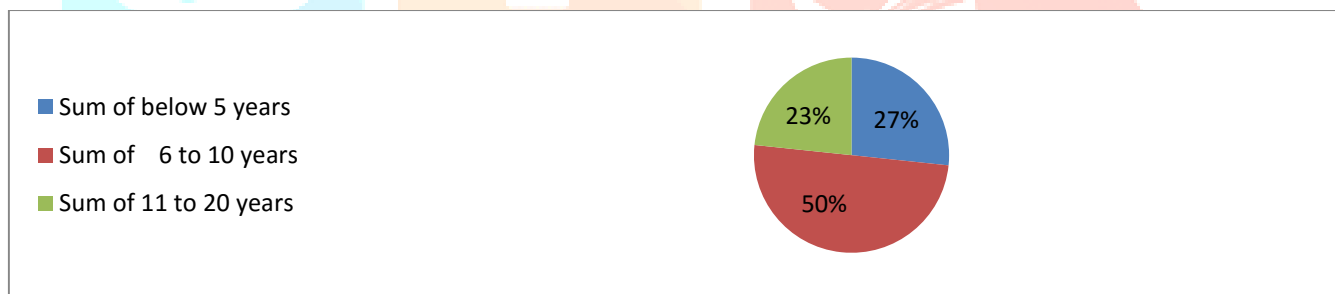
< 25 yrs	26Yrs to 35 yrs	35yrs to 45 yrs	Above 45 yrs
1	19	8	2



63% of respondents start their own business at the age of between 26 yrs to 35 yrs. 27% starts their business at 35 to 45 yrs and 7% respondents start their business at the age of above 45 years. Only 3% of responders start their own business at below 25 years.

2. How many years of establishment

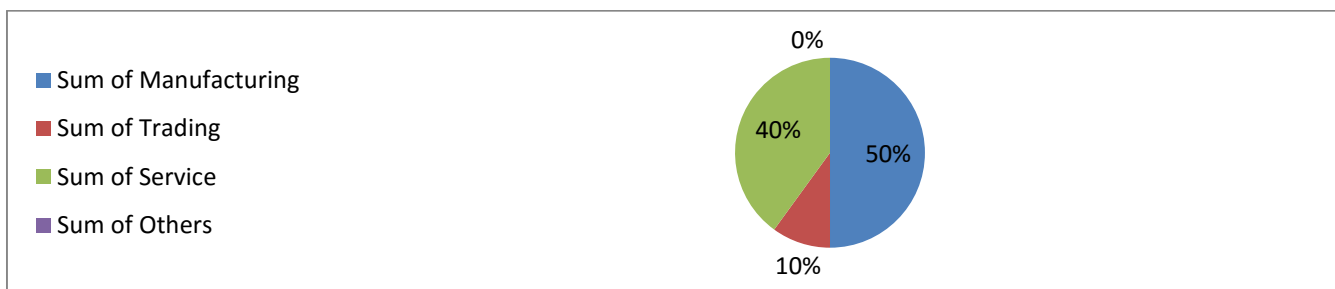
below 5 years	6 to 10 years	11 to 20 years
8	15	7



The above figure shows that 50% of respondents are conducting their business for 6 to 10 years. 27% of their less than 5 years and 23% of their 11 to 20 years have been doing their business.

3. Type of Micro Enterprises

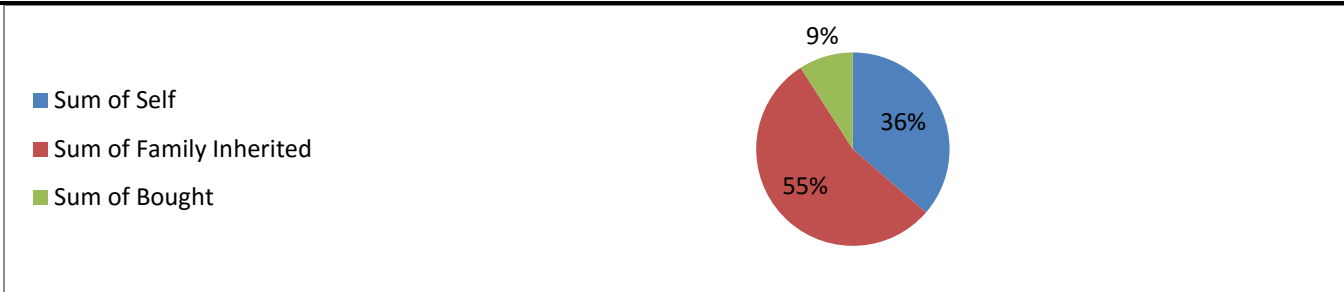
Manufacturing	Trading	Service	Others
15	3	12	0



50% of the responders are selecting in the manufacturing profession. And 40% of service and 10% trade are doing their business.

4. Have you started your present enterprise for?

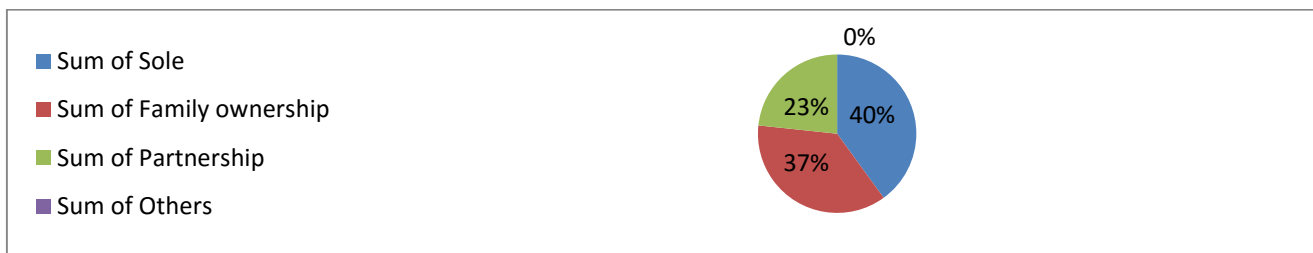
Self	Family Inherited	Bought
12	18	3



The selected responders have started present enterprises for 55% of the business is launched without the help of others. 36% of the business is started with the help of the family. Only 36% of the business has been started to help others.

5. Ownership pattern

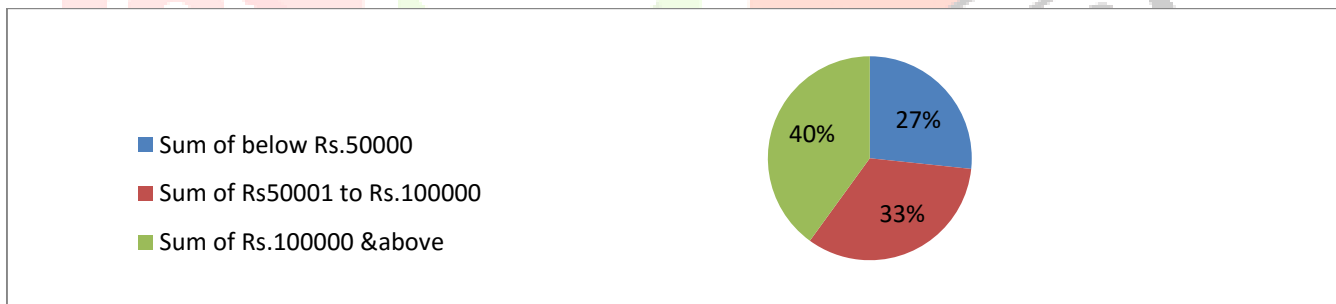
Sole	Family ownership	Partnership	Others
12	11	7	0



The above diagram shows that 40% of businesses have a proprietorship companies, 37% have their family members as shareholders. 23 % of them are running their business in the partnership pattern.

6. Monthly Turnover.

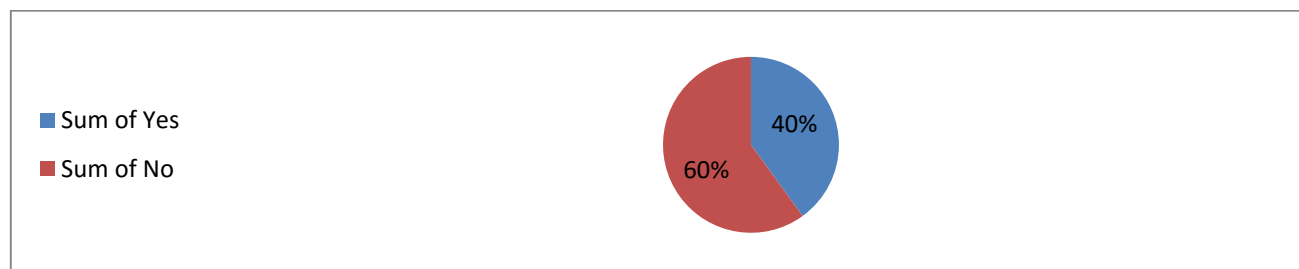
below Rs.50000	Rs50001 to Rs.100000	Rs.100000 &above
8	10	12



The Monthly Turnover of the Business was studied. 40 % of the respondents have the monthly Turnover of Rs.100000 & above and 33 % of them have monthly Turnover Between Rs.50001 to Rs.100000. and 27 % of them have below Rs.50000.

7. Any training programme attended

Yes	No
12	18



40 % of them are willing to get trained and would be able to maintain the Business. 60 % of them are not willing to take up the training and are running their business with own way.

8. How did you identify the micro – enterprise?

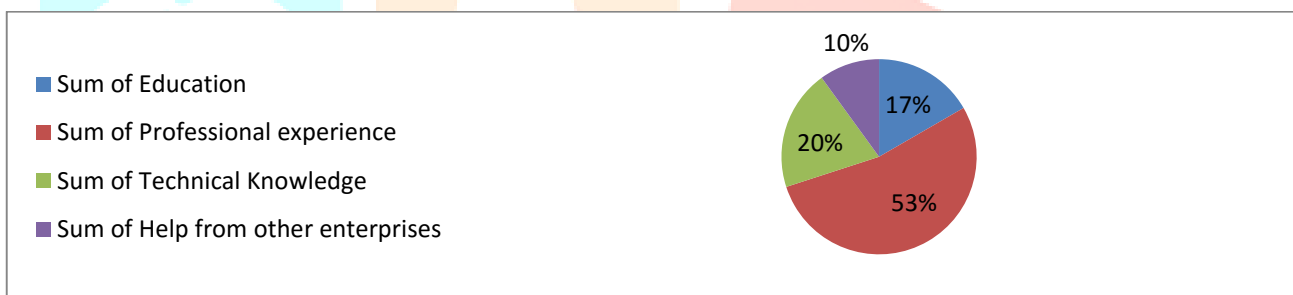
Knowledge of technology	Market demand	Followed by others
13	12	5



Micro - enterprises has identified 43% of their knowledge of technology.40 % of their identify the market demand.17 % of business continued to follow others

9. Factors which helped to become a micro enterprises

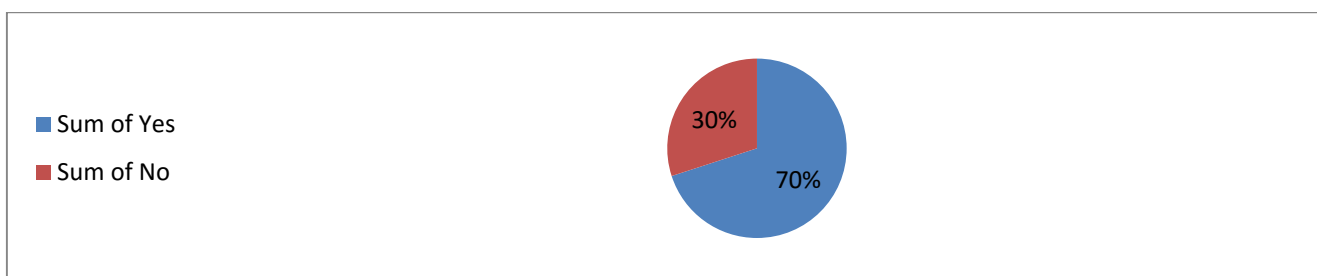
Education	Professional experience	Technical Knowledge	Help from other enterprises
5	16	6	3



53% reported that professional experience helped to become micro-enterprises, 20% reported technical knowledge helped to switch to micro enterprises.17% reported that education was helped to develop micro enterprises.

10. Are you use machinery

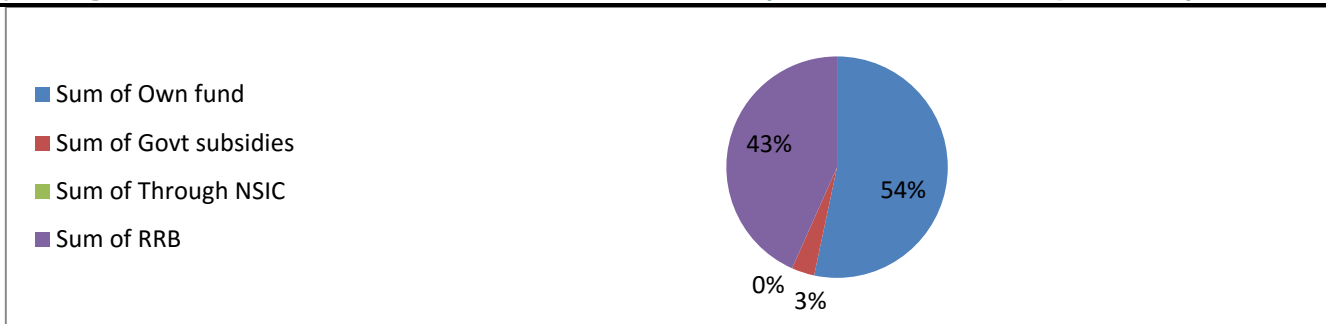
Yes	No
21	9



Majority of them used machinery in their business. Only 30% do not use machineries.

11. How did you purchase that machinery?

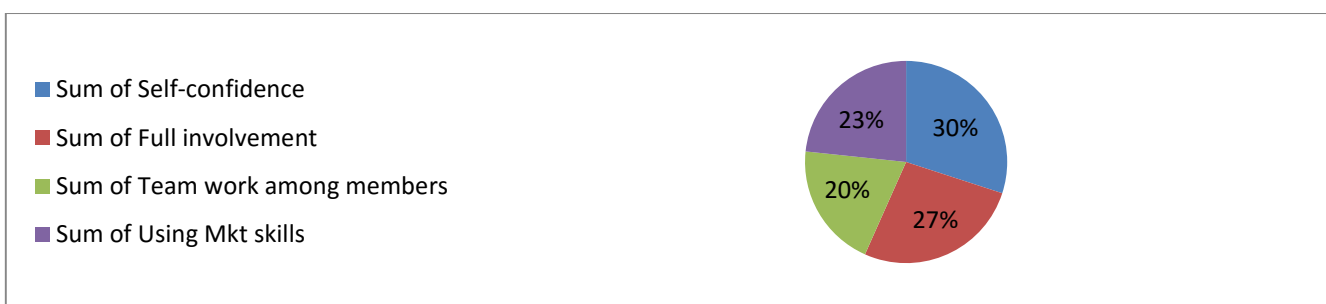
Own fund	Govt subsidies	Through NSIC	RRB
16	1	0	13



30% have bought their machines in their own fund. 30% of their machines are bought with the help of the RRB, only 3% of their used govt subsidies.

12. What are the reasons for success of micro - enterprise?

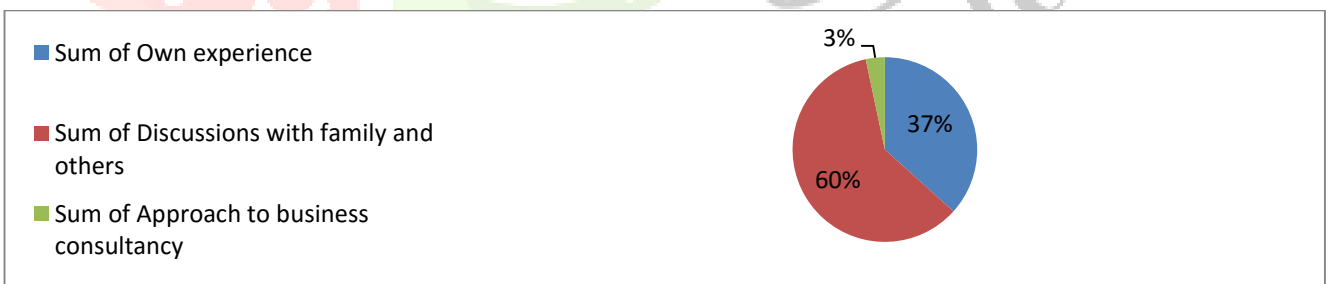
Self-confidence	Full involvement	Team work among members	Using Mkt skills
9	8	6	7



30% of responders said that self-confidence is the reason for success of micro enterprises. And 27% is full involvement, 23% is team work and 20% is their using marketing skills are the success of micro enterprises.

13. How did you manage the problems while running the Micro- Enterprise?

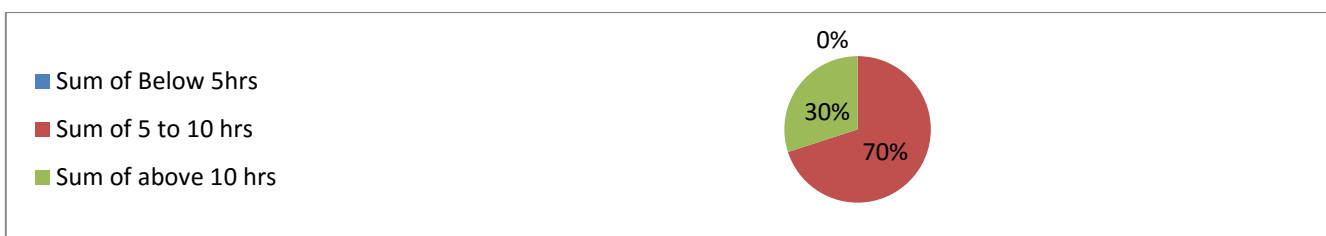
Own experience	Discussions with family and others	Approach to business consultancy
11	18	1



Most of them solving the problem discussion with their family and others.

14. How many hours per day do you dedicate to your work

Below 5hrs	5 to 10 hrs	above 10 hrs
0	21	9



The above figure is shown most of the responders of them find the working 5 to 10 hrs per day.

PARTICULARS OF FINANCE:

15. Where did you get your Financial Assistance to start the Micro-Enterprises?

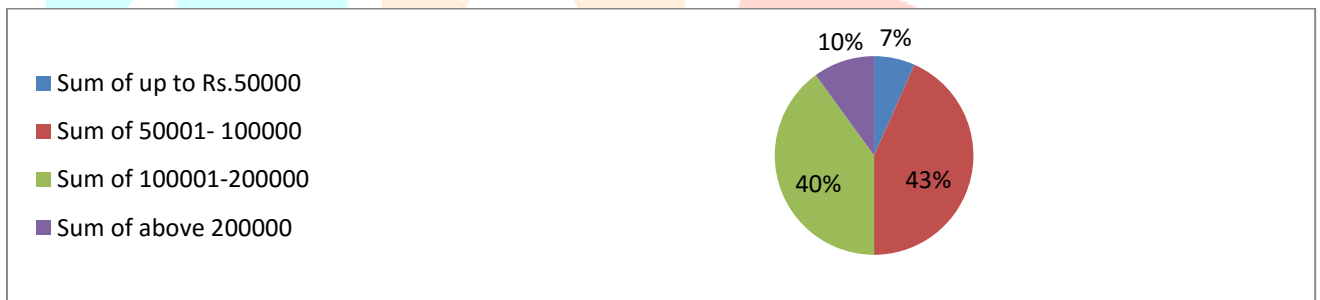
Own investment	Bank loan	self-help group loan	Others
2	18	8	2



60% of responders were starting their own business to get the bank loan. 7% of their is own investment.27%of them to take loan form SHGs.

16. Initial Investment of the Sample Respondents

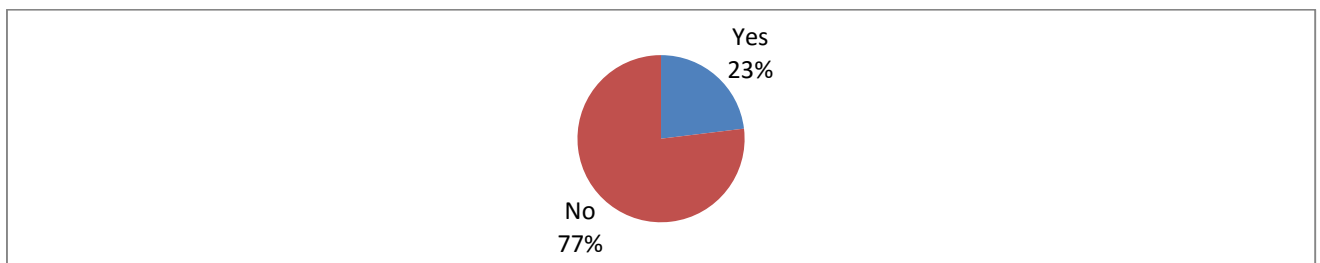
up to Rs.50000	50001- 100000	100001-200000	above 200000
2	13	12	3



43% of responders initially Rs.10000 to 50000 invested.50000 to 100000 investor are 40%, 10% of responders invested above 100000 and only 7,% are invested in low amount.

17. Whether the Money Obtained from the Bank is Sufficient

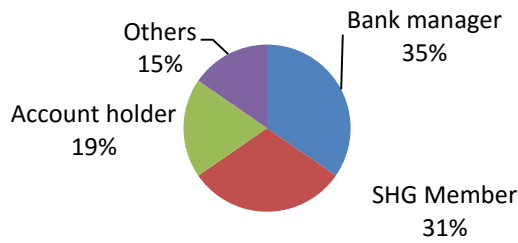
Yes	No
6	20



Most of them claim that bank credit was adequate.

18. Who was instrumented in getting the loan?

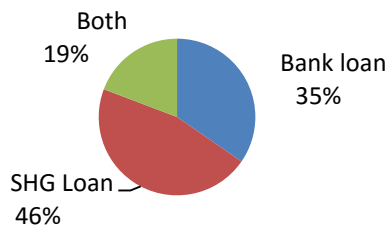
Bank manager	SHG Member	Account holder	Others
9	8	5	4



Most of the respondents said that the bank manager is the main instrument in getting loan from bank..

19. From the following which do you think is use full

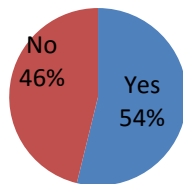
Bank loan	SHG Loan	Both
9	12	5



The above diagram shows that SHG Loan was very useful to running their business because very easy to repay the loan.

20. Did you face any problem while getting or processing the loan?

Yes	No
14	12



46 % of them found the situation to be difficult in getting the loan. 56% of Responders were able to get the loan following the procedures of the Bank.

MARKETING:

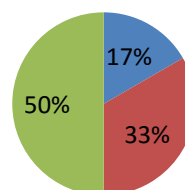
21. Type of product

New product	Improved product which is already in market	Imitation
5	10	15

■ New product

■ Improved product which is already in market

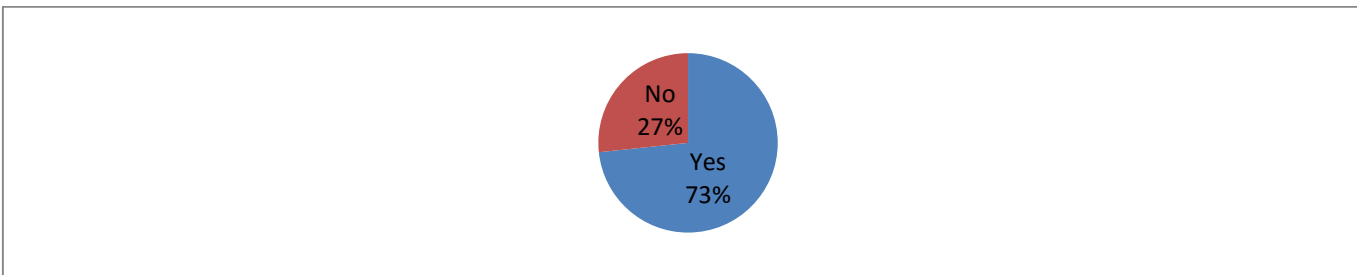
■ Imitation



50 percent of the Responders are choosing the products that have been imitated earlier in the market.33 % of the responders have chosen are selected for improved products in the market. Only 17% of them selected new products.

21. Have you faced any problem in product selection?

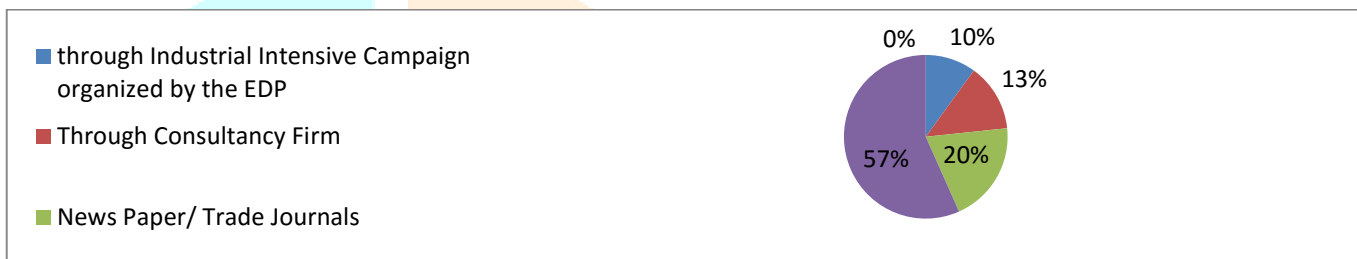
Yes	No
11	4



73 % of responders say they face problems to select products. And only 27% of them said that there is no problem to select the products.

23. How did you get the product idea initially?

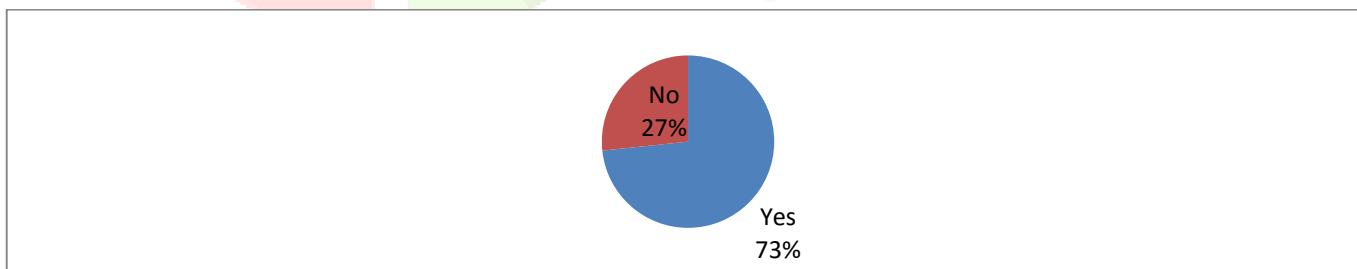
through Industrial Intensive Campaign organized by the EDP	Through Consultancy Firm	News Paper/ Trade Journals	Friends / Relatives	Others
3	4	6	17	0



The above picture said that when the business started, ideas for product seemed to be derived from their friends and relatives.

24. Are you satisfied with the product you have selected

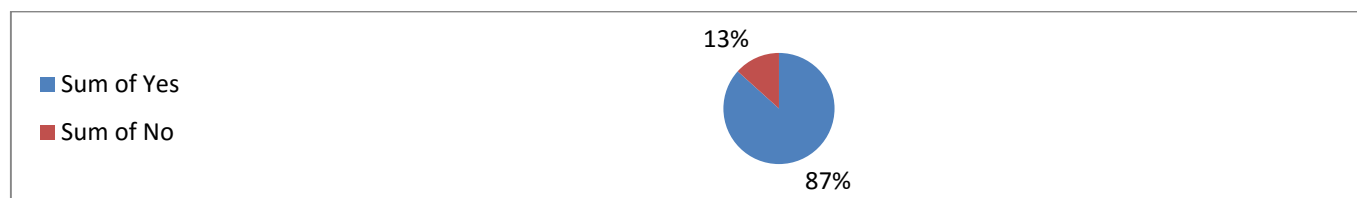
Yes	No
11	4



73% of responders have satisfied their product. But 27% of them say they are not satisfied the selected product.

25 Did you receive any loan from the bank?

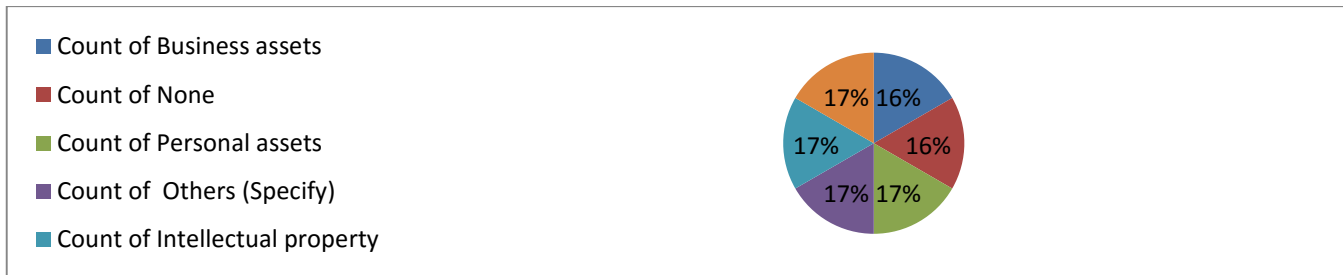
Yes	No
26	4



Most of the respondents have borrowed from the bank.

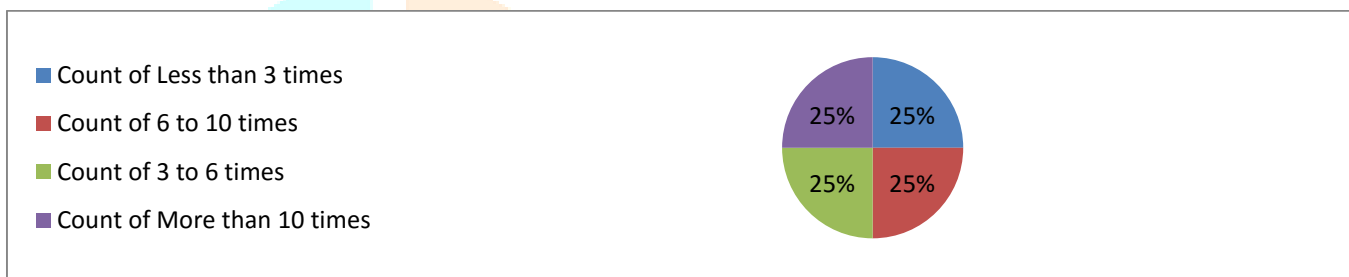
26. What collateral you were asked to provide to obtain loan?

Business assets	Personal assets	Intellectual property	Personal Guarantor	None	Others (Specify)
4	15	0	8	0	0



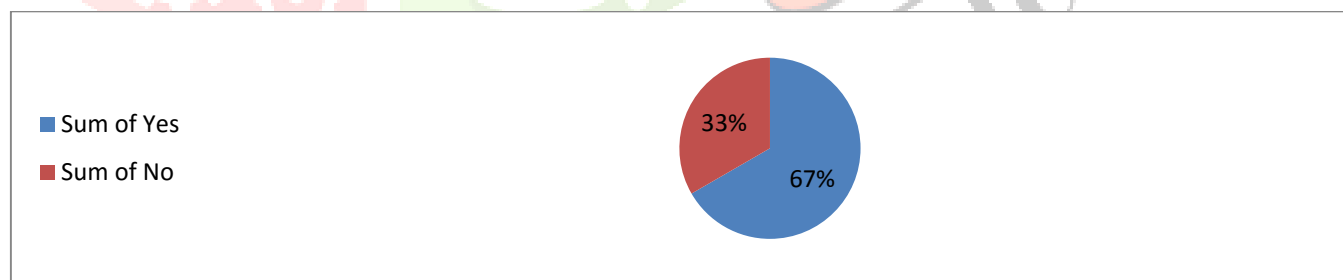
27. How many times have you visited the bank to avail the loan?

Less than 3 times	3 to 6 times	6 to 10 times	More than 10 times
2	13	15	0



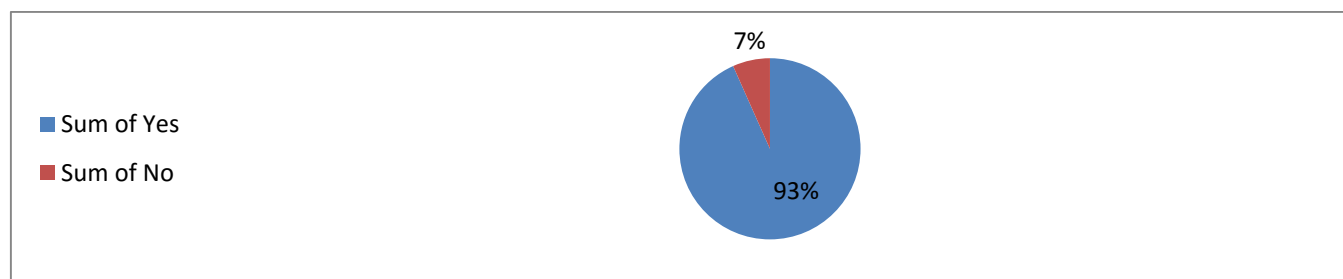
28. Are you satisfied Rate of interest?

Yes	No
20	10



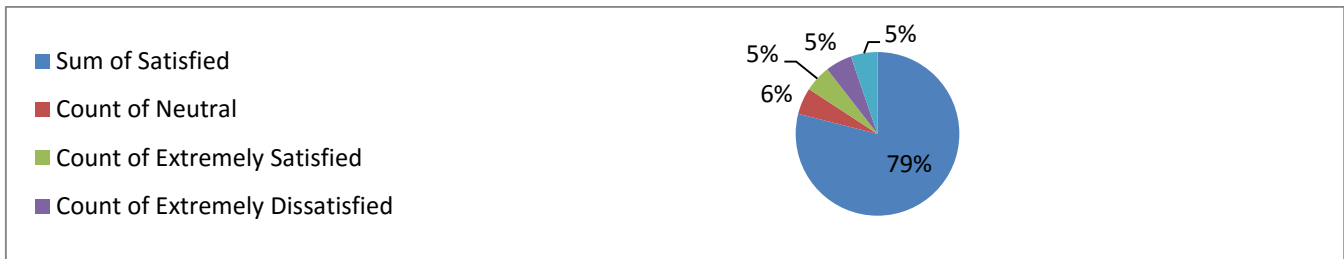
29. Was the application easy to fill?

Yes	No
28	2



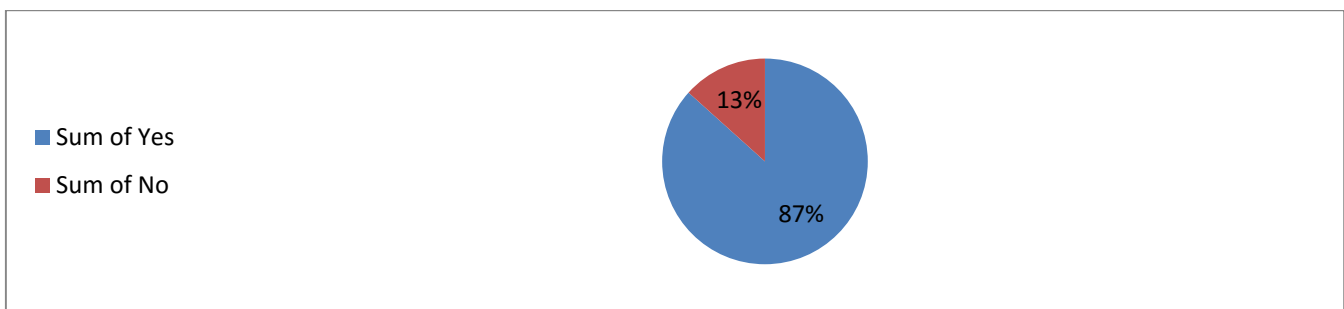
30. Your rating about the service quality of the bank

Extremely Satisfied	Satisfied	Neutral	Dissatisfied	Extremely Dissatisfied
12	15	3	0	0



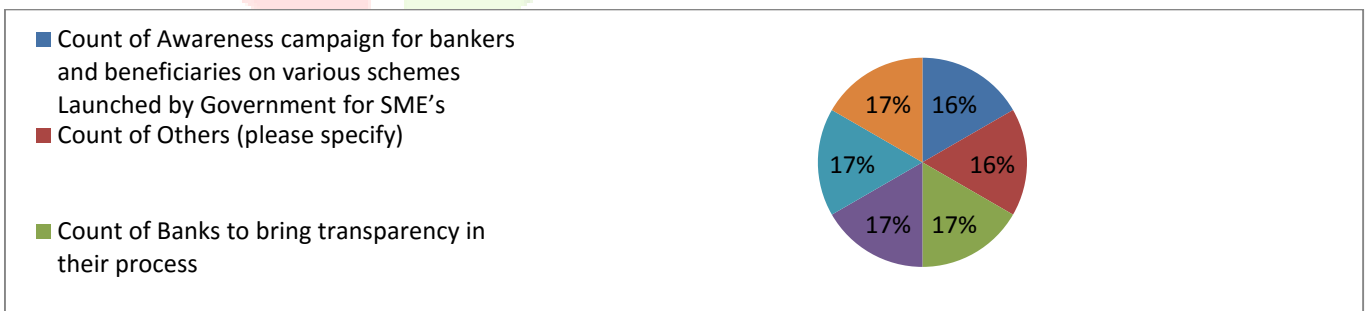
31. Are you repaying/repaid the loan?

Yes	No
26	4



32. Would you like to make any suggestion for banks/government to make bank's loan easy for entrepreneurs?

Awareness campaign for bankers and beneficiaries on various schemes Launched by Government for SME's	Positive transformation of attitude of banks to follow rules on financing	Banks to value time of ME's	Banks to bring transparency in their process	Regulators to subsidize SME loans	Others (please specify)
15	13	8	13	18	0



CONCLUSION

From the above analysis, we can conclude that the TGB has helped to micro enterprises by providing appropriate financial support and guidance for the development of micro enterprises in Telangana. The majority of them getting loan from TGB to start their own business. The small percentage of respondents seems to have started with their own investment. And equal percentage of them found the situation to be difficult in getting the loan. 50% of responders were able to get the loan following the procedures of the Bank. TGB has trained the micro enterprises and most of them reported that professional experience and technical knowledge helped to become micro-enterprises, Majority of their using loan. It was very useful to running their business because of support services and better repayment policy. Micro enterprises developed and utilized entrepreneurial talent and potential of rural people below poverty line to meet the local needs. Survival and growth of these enterprises ensured better standards of living of all the participants and thereby their individual, family and social circles were happy. The present study revealed that the economic and social empowerment is attained after starting micro-enterprise. The micro-enterprises have inculcated self-confidence among the entrepreneurs which showed that they are psychologically empowered. It is suggested more welfare

schemes with opening of new branches covering untouched areas would further support young entrepreneurs, small and cottage industries flourishing in the rural areas of Telangana.

REFERENCE

1. Sangita G. Et Al(2014) "Problems Of Small Scale Industries In India", International Journal Of Engineering And Management Research, Vol.4, Issue-2, ISSN No. 2250-0758; Pp. 19-21;
2. M.S.Vasu, Et Al (2014) "Growth & Development Of MSMEs In India: Prospects & Problems; Indian Journal Of Applied Research; Vol: 4, Issue-5, ISSN-2249-555X.
3. Muklis Lateh et al (2017) 'Micro Enterprise Development And Income Sustainability For Poverty Reduction: A Literature Investigation', International Journal Of Business And Technopreneurship *Volume 7, No. 1, Feb 2017* [23-38]
4. E.Manohar et al (2017)" Role of Knowledge Management and Innovation in Micro, Small and Medium Enterprises for Competitive Advantage International Journal of Management and Applied Science, ISSN: 2394-7926.
5. Sharma, A. (2014) Regional Rural Banks (RRB)-analysis and Performance, Retrieved from International Indexed, Refereed Research Journal, ISSN- 2250-2599, ISSUE-08, Vol-I, August, 2014
6. Sureshchandar, G S; Chandrasekharan Rajendran; Anantharaman, R N. (2002) The Relationship Between Service Quality and Customer Satisfaction: A Factor-Specific Approach, The Journal of Services Marketing, Volume16, Number 4, and Page 363-379.
7. Syed Ibrahim.M Et Al (2010), Performance Evaluation Of Regional Rural Banks In India, International Business Research, Vol. 3, No. 4; October 2010
8. Piyush Thakur Et Al (2015), Regional Rural Banks: A Way To Become A Developed Economy, Proceedings Of The International Symposium On Emerging Trends In Social
9. Pooja (2014) Dimensions of Himachal Gramin Bank- An Empirical Analysis. Retrieved from International Journal on Arts, Management and Humanities 3(1): 34-43(2014), ISSN No. (Online): 2319 – 5231
10. Prabha sing, A. kumar singh and Amitkumar Varma, Economic and Social impact of RRBs, New century Publications, New Delhi- 2009, p.99.
11. Pradhan, P. (2014) Customers Expectation towards Odisha Gramya Bank (OGB) in Banking Scenario of Rural Odisha: A Study. Retrieved from International Inventive Multidisciplinary Journal, Vol-II, Issue-III, March-2014, ISSN 2348-7135
12. Prasanna Kumar.P Et Al (2014)," Implementation Of Various Micro Finance Schemes In Karnataka State", International Journal Of Emerging Research In Management & Technology Issn: 2278-359 Volume-3, Issue-4
13. R.K. Singh and K.M. Upadhyya, "A Study of Loan Recovery of RRB in Bihar", Financing Agriculture, Vol. 16, No. 2, April-June 1984, pp. 37-39
14. Ram, J.K., Subudhi, R.N. (2014) Customer Perception on Performance of RRBs in Odisha. Retrieved from Parikalpana - KIIT Journal of Management, Vol - 10 (I), 2014, ISSN #0974-2808
15. Ramachandran, V. K, and Swami Nathan, Madhura (2002), "Rural Banking and Landless Labour Households, Institutional Reform and Rural Credit Markets in India," Journal of Agrarian Change, 2, 4, Oct., pp. 502-544.
16. Sathyanarayana G. Et Al (2006), Role of Sree Anantha Grameena Bank in Credit and Rural Development-A Case Study. Southern Economist. 45(5).Science Research (Is15chennai Symposium) Isbn: 978-1-941505-23-6 Chennai-India, 3-5 April 2015 Paper Id: C519
17. Seema Rafique Et Al (2013), Role Of Regional Rural Bank (RRB's) In The Economic Development Of India, International Journal Of Advance Research In Computer Science And Management Studies, Volume 1, Issue 7, December 2013,Issn: 2321-7782 (Online).
18. Shah, A., Deo, M. (2013) Bank Mergers and Shareholder Value Creation In India. Retrieved from International Journal of Business and Society, Vol. 14 No. 2, 2013, 245 -264
19. Sharma, A. (2014) Regional Rural Banks (RRB)-analysis and Performance, Retrieved from International Indexed, Refereed Research Journal, ISSN- 2250-2599, ISSUE-08, Vol-I, August, 2014
20. Sureshchandar, G S; Chandrasekharan Rajendran; Anantharaman, R N. (2002) The Relationship Between Service Quality and Customer Satisfaction: A Factor-Specific Approach, The Journal of Services Marketing, Volume16, Number 4, and Page 363-379.

21. Syed Ibrahim.M Et Al (2010), Performance Evaluation Of Regional Rural Banks In India, International Business Research, Vol. 3, No. 4; October 2010
22. Syed Ibrahim.M Et Al (2011), "Role Of Indial Reginal Rural Banks In The Priority Sector Lending An Analysis", "International Journal Of Finance And Accounting ", Vol.1.No.1.Pp.13.30
23. Tasi Kaye, "Rural Banking- A Study of Arunachal Pradesh Rural Bank, Finance India", Vol. XXIII, No. 2, June 2009, pp. 605-613
24. Arora, U., Vashishat, B. et al (2011) "Service Quality in Retail Banking: An Indian Perspective". Retrieved from The IUP Journal of Marketing Management, Volume X, Number 3.
25. Asli Demirguc- Kunt, et al (2012), 'Measuring Financial Inclusion', Policy Research Working Paper, 6025, World Bank, April.
26. B.K. Swain et al (2007), "Banking services for the poor- Emulating Bangladesh Grameen Bank Model" Professional Banker, November 2007, pp. 39-44.
27. Baldev Singh Sandhu et al (1996), "Banking and Rural Development- Promises and Performance", Deep and Deep Publication, New Delhi 1996, pp.1-2
28. Beg, M.P. et al (2014) "The Role of Regional Rural Banks (RRBs) in Financial Inclusion: An Empirical Study in India". Retrieved from Paripex - Indian Journal Of Research, Volume : 3 Issue : 1 Jan 2014, ISSN - 2250-1991
29. Choudhury, K et al (2008) "Service Quality: Insights from the Indian Banking Scenario", Retrieved from Australasian Marketing Journal 16 (1).
30. Clark, R and B Siems et al (2002), "X-Efficiency in Banking: Looking beyond the Balance Sheet", Journal of Money, Credit and Banking, 34, pp. 987-1013.
31. Daniel Owuor Onyango Et Al (2015), Factors Influencing Customer Satisfaction In Women Group Lending By Commercial Banks In Kisii County: A Case Of Cooperative Bank Of Kenya , The International Journal Of Business & Management (Issn 2321 –8916).
32. Desai, B M and N V Namboodiri et al (2001), Organization and Management of Rural Financial Sector: Text, Cases and Exercises, Oxford Publishing House, New Delhi.
33. Devi, N.S. et al (2014) Problems and Prospects of Regional Rural Banks in India. Retrieved from International Journal of Managerial Studies and Research (IJMSR) Volume 2, Issue 3, April 2014, PP 69-72, ISSN 2349-0330 (Print) & ISSN 2349-0349 (Online)

WEB SITES

www.tgbhyd.in
www.nabard.org
www.rbi.org.in
<https://data.gov.in>
<https://msme.gov.in/>