Chapter 8

Summary, Conclusions and Suggestions
In India, about 60 per cent of the people live in an atmosphere of absolute poverty, illiteracy, un-employment and under employment. Attempts were not made up to the desired level to develop socio-economic conditions of rural people. The programme of rural development has, thus become the target of economists, politicians and social reformers. Rural development is an important tool for bringing improvement in the life of rural people, otherwise, all-round development of the country would not possible. Among the various infrastructural facilities needed to improve upon the plight of rural masses, the provision of bank credit is certainly sine-que-non without which rural development becomes difficult. Therefore, bank credit is one of the strategic inputs for successful rural development. The study covers the
concept of rural development, an overview of regional rural banks, performance evaluation of Rayalaseema Grameena Bank (RGB), impact of RGB financing on rural development and the problems encountered by beneficiaries vis-à-vis officials of the RGB. A summary of each Chapter is presented in the pages that follow:

INTRODUCTION

Rural development is a driving force of the entire development process and lies at the heart of the National development. It is associated with improving living standards of population, ensuring mass participation in developmental activities and making the development process self-sustain. It embraces all those programmes that touch all levels of human living i.e. agriculture and allied activities, health, communication, employment through village and cottage industries, housing and social welfare.

Rural credit is an arrangement between a borrower and lender, who deploys his capital for earning some interest. Credit is considered an important instrument for agriculture and rural development, which is available from institutional and non-institutional sources. Agriculturists need credit mainly for production and investment purposes. Though there is institutional source of credit, agriculturists depend more on non-institutional
sources for their financial requirements. This debt burden passes and increases from generation to generation. In this circumstances, bank credit plays a major role in safeguarding the farmers from the clutches of moneylenders, commission agents, landlords and the like.

**REGIONAL RURAL BANKS: AN OVERVIEW**

RRBs are the youngest members of the family of rural credit institutions set up in India. The first five RRBs were established on 2nd October 1975, with the object of financing the credit requirements of the poorer sections in the country. The number of RRBs has grown up to 196 with 14,446 branches covering 518 districts by the end of March 2004. The RRBs are controlled and managed by Board of Directors consisting of nine members. The authorised shared capital of RRBs is rupees one crore, contributed by Central Government, State Government and sponsor bank in the proportion of 50, 15 and 35 per cent respectively.

Mobilisation of deposits is one of the main tasks of RRBs. RRBs have strong phenomenal growth in mobilisation of deposits as total deposits had registered at Rs. 56,35,008 lakhs by the end of 31st March 2004. Providing advances to rural people is the important ingredient of RRBs. Outstanding advances of RRBs
registered a remarkable rise from mere Rs. 10 lakhs to Rs. 26,11,385.86 lakhs by the end of March 2004. RRBs provide credit both for priority and non-priority sectors. Priority sector had shared major chunk of the advances (80 per cent). Credit Deposit ratio of RRBs had never exceeded 50 per cent during the years under reference. The recovery performance of RRBs had improved by 13 per cent over the study period. RRBs in A.P also reveals the same trend.

RESEARCH DESIGN AND METHODOLOGY

RRBs are intended to develop the rural economy by providing rural credit and other facilities particularly to small and marginal farmers, agricultural labourers, artisans, small entrepreneurs so as to develop agriculture, trade, commerce and industry in the rural areas. Though the underlying objectives are laudable, the development in rural areas has not been achieved to the expected levels. Hence, the present study aims at tracing out the reasons for inadequate achievement of rural development.

In this context, an effort has been made to review the important studies related to the present study. Since the present study is confined to rural development, the rural branches of RGB are only considered for the purpose of study. Five branches have
been selected covering the entire three service areas in Cuddapah district i.e. Cuddapah, Proddutur and Rajempet. The sample beneficiaries constitute 674 for the purpose of study.

The required data for the study has been collected from primary and secondary sources. The primary data is collected from beneficiaries of RGB from five selected branches and the bank officials with the help of structured schedules. The secondary data is collected from various books, journals and various reports of Reserve Bank of India. The collected data has been analysed with the help of statistical techniques such as percentages, averages, ratios, variance analysis, students' 't' test for drawing meaningful conclusions. The thesis is organised into eight Chapters.

PROFILE OF CUDDAPAH DISTRICT

Cuddapah district in Rayalaseema region of A.P is situated in 13° 43' to 15° 14" North latitude and 77° 55" to 79° 29" of Eastern longitude. Cuddapah district is surrounded by Anapatpur, Chittoor, Nellore, Kurnool and Prakasam districts. Cuddapah district is continuous to be one of the most backward districts in Rayalaseema region, with uneven rainfall and vast dry tracts. The total geographical area of the District is 15,359 Sq. Kms consisting of three revenue divisions, 51 mandals, 844 grama panchayats,
965 revenue villages and 476 hamlets. The total population of the District is 25.73 lakhs as per 2001 census. Cuddapah district is endowed with rich mineral resources particularly barytes, asbestos, lime stones and the like. Agriculture is the main source of livelihood. Paddy and groundnut are grown extensively and produced in large quantities. There are about 21 financial institutions, spreading their branches all over the District.

**PERFORMANCE EVALUATION OF RGB**

RGB was established on 6th August 1976 with its Head quarters at Cuddapah under the RRBs Act 1976. RGB is sponsored by syndicate bank. The bank covers entire Cuddapah and Kurnool districts and Markapur revenue division of Prakasam district with 148 branches. The total strength of the staff is 942 comprising of officers, clerks-cum-cashiers and messengers/drivers. In addition to demand deposits, RGB had introduced various kinds of deposit schemes. RGB could achieve 96 per cent of the targets in deposit mobilisation for the year 2003-2004. It shows the better performance of the bank in respect of deposit mobilisation. The bank has been providing advances to agriculture and non-agriculture sectors. The total outstanding advances of RGB amounted to Rs. 56,942.30 lakhs by the end of March 2004. Of
which, Rs. 37468 lakhs (65.81 per cent) was provided to priority sector. The Credit Deposit ratio of RGB had declined from 79.88 per cent in 1998-99 to 68.30 per cent in the concluding year of the study. The declining ratio indicates that the RGB could not use the deposits optimally for the benefit of rural masses. RGB financing also covers the government sponsored programmes like SGSY, SCAP, STAP, BCAP, SHG and others. RGB also initiated some schemes like National Agriculture Insurance Scheme (NAIS) and Rural Entrepreneur Development Programme (REDP).

The percentage of recovery in RGB had increased by 14 over the study period. The recovery is more in non-priority sector when compared to priority sector advances. The RGB is refinanced by NABARD, SIDBI and Syndicate bank. But, more finance is availed from sponsored bank - Syndicate bank.

**IMPACT OF RGB FINANCING ON RURAL DEVELOPMENT**

To assess the impact of RGB financing in Cuddapah district, the present study is conducted in five branches of RGB namely, C. K Dinne, Mylavaram, Alavalapadu, Nandalur and Pullampet. The sample beneficiaries are categorized based on caste, occupation, income, awareness on loan portfolio and the like. Other caste category occupied major place in getting the loans followed by
backward castes. Out of the total number of sample beneficiaries, the share of agriculturists is 51 per cent. RGB sanctioned more loans to beneficiaries whose income is less than Rs 10,000, indicating that the bank provides loans to weaker sections. About 65 per cent of sample beneficiaries are aware of the types of loans offered by RGB and preferring RGB as a main source of finance. Impact of RGB financing on rural development is measured based on incremental income and improvement of standard of living of the beneficiaries. There is a meager increment in the average income of the agriculturists, agricultural labourers and rural artisans. But, there is substantial increase in average income of the small business borrowers. Majority of the beneficiaries opined that their standard of living has improved moderately. It may be said that the rural development could be achieved through RGB financing to certain level, but not to the expected level.

PROBLEMS OF BENEFICIARIES vis-a-vis BANK OFFICIALS

The researcher, in the course of field survey, has tried to identify the problems faced by beneficiaries and bank officials. The problems encountered by beneficiaries include delay in sanctioning and disbursement of loans, inadequate amount of loan, rigid terms and conditions, poor cooperation from the bank officials,
inadequate technical and legal assistance and the like. Out of the total sample beneficiaries, 38.27 per cent have opined that there was delay in sanctioning and disbursement of loan. The problem of inadequacy of loan amount was experienced by 29 per cent of the beneficiaries. Most of the respondents felt that there exists problems in fulfilling the terms and conditions of the bank to get the loan. All the sample beneficiaries said that there is a need to provide technical support by the bank. About 55 per cent of the sample beneficiaries revealed that marketing for their agricultural products is the major problem. In addition to the above stated problems, lack of infrastructural facilities and wrong identification of borrowers are also identified as other problems. The problems encountered by the bank officials include identification of right borrower, political interference, recovery of loan amount, verification of assets, willful defaulters and the like.

FINDINGS OF THE STUDY

 Deposits of RRBs increased not only in terms of total deposits but also in terms of per branch and per RRB. It means that performance of RRBs in deposit mobilization was commendable in the face of competition with the branches of commercial banks and cooperative banks. The RRBs could succeed in
cultivating the habit of savings and banking among the rural masses and they have played the role of social change agents.

- RRBs have been instrumental in channelising the funds into most needed and productive purposes in the rural India. This act has reduced the dominance of money lenders in the rural areas and has changed the lives of many small and marginal farmers.

- The highest Credit Deposit ratio had registered at 46 per cent in 2003-04. The RRBs have failed to lend not even half of their deposits in the form of loans. It shows that the RRBs did not like to bear the risk. They have not been aggressive in identifying and financing the rural productive means.

- A look at the loan portfolio of the RRBs reveals interesting aspects. The priority sector loans occupied lion's share with 75-80 per cent of outstanding advances. The RRBs are on target of lending for rural development. Majority of advances under this category belongs to agriculture and agriculture allied activities. Retail trade financing is next to agriculture loans. Advances to rural artisans and SHGs are very meager. The reason could be that majority of the rural population in India depends on agriculture alone. The other reason could be the low risk
involved in agri-loans as they are secured through land mortgage also.

➢ The rate of recovery was 60.43 per cent in 1998-99 which gradually improved to 73.49 per cent by 2003-04. Non-agriculture sector showed better recovery when compared to agriculture sector. In the agriculture sector, it is the allied activities segment that has dismal recovery performance with 47 per cent. The recovery in short-term crop loans is impressive at 77 per cent. RRBs, on the whole, put-up a moderate performance on the recovery front.

➢ The RRBs have started concentrating on recovery of the overdues through various measures that helped them to reduce the mounting overdues from 20.52 per cent to 13.85 per cent over the study period. Still there is adequate scope for reduction in overdues.

➢ The recovery rate in Andhra Pradesh is slightly less than the national average. The RRBs are undoubtedly performing the assignment in order to bridge the credit gap of the rural areas but they are confronting with a number of problems. The main problems of RRBs are mounting overdues, inadequate profitability, longer gestation period, limited channels of
investment, limited staff resources, inadequate state Government support and the like.

Through a variety of schemes, RGB has been successful in mobilizing deposits from the rural and urban customers alike. The total deposits of the bank stood at Rs 83,325 lakhs by the end of March 2004. Among the total deposits, term deposits had occupied the major portion (62 per cent) followed by savings deposits (33.8 per cent). By and large, it is interesting to note that all types of deposits had reported a rising trend over the years. This trend is most welcome for the bank as it provides not only more advances to weaker sections but also extends funds for long term investments resulting in proper and sound operation of the bank.

RGB with an objective to change the socio economic conditions of the weaker sections of the society has launched various schemes of advances. Apart from regular crop loans and agriculture term loans, the bank also provides loans to rural artisans, transport operators, retail traders, Self-Help Groups and the like. Besides, the bank has launched various schemes under Integrated Rural Development Programme (IRDP), Schedule Caste Action Plan (SCAP), Back Ward Caste Action
Plan (BCAP) and Scheduled Tribe Action Plan (STAP) in order to
drive out the regional imbalances and also to improve the living
conditions of the rural poor. RGB also conducts the credit
camps in order to provide financial assistance to poor and needy
persons.

RGB also promoted some other schemes such as Women
Development Cell (WDC) to monitor, evaluate and formulate
suitable lending schemes; Rural Entrepreneurs Development
Programme (REDP) to conduct training programmes to rural
artisans; and Vikas Volunteer Vahini Clubs (VVCs) to conduct
awareness programmes among the rural mass.

RGB has lent 65 per cent advances to priority sector which is
less than the national average of all RRBs (75 per cent). Almost
50 per cent of the priority sector advances are for agriculture
and agriculture allied activities. The loan portfolio is equally split
between the agriculture and non-agriculture segments.

It is evident that agriculture occupies major share in total
advances. However, the proportion of advances in agriculture is
decreasing. Retail trade segment is relegated to the second priority
followed by SHGs.
Analysis of variance of different segments in priority sector shows that there is significant difference in the composition of priority sector loans over the years. It augurs well for the rural masses that do not depend on the agriculture as the bank is diversifying its loan portfolio to non-agriculture segments.

An analysis of programme-wise disbursement of advances indicates that the RGB did not follow any procedure to fix the targets per year regarding the grounding of units under any programme. Based on the viability of the project only, it sanctions the loan. It is, further, observed that RGB has given more priority to SGSY when compared to other programmes.

SHGs are aimed at women empowerment through generation of income and encouraging thrift. Taking the initiation from the Government, RGB has financed SHGs very actively in the region. The number of SHGs financed by RGB swelled from meager 275 to 9,845 over the study period. The amount of loan disbursed to those SHGs has risen from Rs 52.89 lakhs to Rs 2,099.93 lakhs during the same period. It can be said that the RGB has been evincing keen interest towards the SHGs. Undoubtedly, this trend is paving the way for rural development through the RGB financing.
The Credit Deposit ratio of RGB is well above the national average of all RRBs in India. But, it registered a declining trend over the period under reference. This is a disturbing trend as the RGB is not able to lend at the same pace of deposit mobilization. Subsequently, it reduced recycling of funds for the productive utilization by the region. A comparison of recovery performance of RGB and national averages reveals that RGB is far behind in this aspect. It is observed that though there is an increase in the percentages of recovery in the priority sector and non-priority sectors, recovery performance is relatively more in non-priority sector when compared to the priority sector.

RGB has initiated measures like streamlining the information system on recoveries, introduction of a scheme of awards for recognizing high level of recovery performance by all cadres of staff, publication of Monthly Recovery Bulletin availing the services of Vikas Volunteer Vahini Clubs, initiation of legal action and allocation of branch-wise quarterly recovery targets.

Term deposits occupied prime place in total deposits of all the sample branches.

Analysis of loan portfolios of sample branches shows that priority sector advances are very high (80 to 90 per cent) in
Alavalapadu, Mylavaram and C K Dinne branches and non-priority sector advances are high (70 to 80 per cent) in Nandalur and Pullampet branches. It is in accordance with the socio-economic aspects of the regions. Nandalur and Pullampet regions depend less on agriculture and allied activities. Thus, non-priority sector had apportioned major share of the advances. Most of the advances under priority sector are agriculture related. Advances by the bank to other sectors like SHGs and transportation are very less. The branches appear to cater to the conventional business only.

- Majority of the beneficiaries (80 per cent) belong to low income group of below Rs 15,000 per annum. It is found that there is no significant difference between the branches in the distribution of loans to the beneficiaries by income.

- It is also found that the location of bank branches has a significant influence on the disbursement of loans to various sections of the society based on occupation. The geographic and demographic profiles of beneficiaries vary significantly from branch to branch in the district.

- An analysis of caste composition of the sample beneficiaries shows that around 52 per cent of the beneficiaries belong to
Open Categories (OCs) while the rest backward, scheduled caste and scheduled tribes.

- The bank lending is more towards agriculture sector as OCs and BCs form the largest section of beneficiaries. The reason being the majority of the landholdings belong to them. The SC and ST beneficiaries have availed loans under the special schemes meant for them alone. It may be concluded that the bank has not given significant preference to any caste while sanctioning the loan except viability.

- It is found that RGB is the most preferred source of borrowing of the rural masses followed by money lenders. The commercial banks are least preferred. The reasons might be nearness, ease of getting loan and availability.

- Diversification of loan i.e. utilizing the loan for other purposes than what it is meant for is found to be a major problem among the beneficiaries in the region. The reasons for diversification are untimely issue of loan, inadequate amount of loan, illness and family expenses.

- An analysis of pre and post loan average annual incomes of beneficiaries shows betterment across all sections of beneficiaries. A rise in income is found to be substantial (28.47)
in case of small business borrower's followed by artisans. The enhancement in income is too less in case of agriculture labourers and farmers. Uncertainty in yield from crops that are heavily monsoon dependent is the major reason for farmers' malady.

➢ In the opinion of majority of beneficiaries (75 per cent), there is moderate improvement in their standard of living after availing the loan from RGB. The rural economy in this region is not experiencing considerable improvement as the infrastructure facilities have not grown over the years and people are forced to migrate to towns and cities in search of better opportunities. Though the RGB is financing for the rural credit requirements, it is not sufficient for improving their standard of living.

➢ Repayment behaviour among beneficiaries is found to be decimal. About 35 per cent of beneficiaries are prompt in repaying the debts while 39 per cent of loanees are irregular, rest of them evaders. Therefore, there is a significant difference between branches concerning the repayment behaviour.

➢ The problem of delay in sanctioning the loan is confronted by sample beneficiaries (38 per cent). The problem is more pronounced in those branches where non-agriculture loans are
more. It may be due to the reason that crop loans are provided liberally to the beneficiaries on target oriented basis. There exist less procedural delays in providing the crop loans. In the case of other loans, RGB's officials observe the viability and survival of the ventures. Therefore, inordinate delays would take place while sanctioning the loans.

➢ Loan inadequacy is another problem faced by the beneficiaries of RGB. Majority of the beneficiaries felt that the loan amount sanctioned is insufficient. This insufficiency led the beneficiaries to other sources of borrowing typically money lenders. The exorbitant interest rates charged by the money lenders inflate the cost of funds to beneficiaries and reduce the financial viability of the project.

➢ On an average, about 40 per cent of sample beneficiaries in all the sample branches expressed that the terms and conditions of RGB are rigid. Though the rate of interest and repayment schedule are more comfortable than alternate money lenders, the beneficiaries felt that the bank terms and conditions are rigid regarding the size of loan, formalities involved and time taken to sanction the loan.
RGB is not rendering any technical or legal assistance to its beneficiaries. All the beneficiaries have reported that there is no help from RGB in these matters. RGB is concentrating on conventional activities of a commercial bank rather than penetrating into the rural lives with innovative and development-oriented methods. The augmented services are found seriously lacking in RGB.

In majority of the cases, the loan is used-up for repayment of old debts and to meet the family expenditure. Absence of consumption loan is a contributing factor for diversification of loan.

It is observed that only 29.53 per cent of total beneficiaries of all the branches felt that the bank officials are very cooperative. The remaining sample beneficiaries are having the problem of cooperation. But, the intensity of the problem has varied from branch to branch.

One of the neglected areas in lending is consumption credit. It is astonishing to note that there are no consumption loans issued by the sample branches.
Absence of infrastructural facilities like warehousing, cold storage, power supply and transportation is adding fuel to the fire.

The farmers are typically small and marginal and they do not have financial muscle to procure agricultural inputs and technically advanced equipment on their own.

It is observed that there are instances of favouritism, corruption, political influence in the process of identification of beneficiaries, which led to biased selection of beneficiaries. This resulted in frustration and dissatisfaction among the weaker sections.

It can be said that the condition of the small and marginal farmers and land less labourers is pathetic. Owing to this condition, they are not in a position to develop awareness regarding different programmes launched by the RGB in particular and Government in general.

The bank officials viewed that they too have certain problems in performing their activities such as political interference in selection of beneficiaries, lack of computerized online banking system and information systems. As a result of shortage of staff in the branches, pressure on their time due to multiple activities
like deposit mobilization, sanctioning of loan and recovery is mounting up.

- Recovery of loans, verification of assets and monitoring of loan utilization are becoming difficult for the bank officials as more borrowers are trying to avoid repayment. Willful default is increasing among the government sponsored schemes.

SUGGESTIONS

The foregoing findings of the study have pointed out certain deficiencies and inadequacies. A pocket of suggestions is offered to overcome the lapses for effective rural development through RGB financing in particular and RRBs in general.

- Adequate credit shall be provided for the segments like rural artisans and cottage industries particularly as they have potential to generate employment opportunities.

- There is a dire need to enhance the quantum of lending by RGB so that needy people would be benefited. It also contributes to the adequate rural development. In a nutshell, the credit deposit ratio of the bank shall be enhanced so as to consumerate the credit with the pace of deposits.

- A specific procedure shall be followed in fixing the targets per year concerning the grounding of the units under any
programme launched by RGB. Viability of the project alone shall not be the criterion in sanctioning the loans. Loans can be sanctioned to the needy poor people so that the income levels of the weaker sections may be uplifted.

➢ The sample branches like Alavalapadu, Mylavaram and C K Dinne shall reduce loan portfolio towards priority sector advances. In other words, the quantum of advances shall be increased to non-priority sector to maintain the parity between priority and non-priority sector advances.

➢ Loans must be sanctioned and issued timely. The sanctioned loan amount should be adequate. It helps the beneficiaries to mitigate the problem of diversification of loan for other purposes. The officials concerned of RGB shall be very careful towards the timely issue of loans. Bank officials shall take appropriate steps pertaining to the utilization of loans more particularly by agricultural labourers and farmers so that post-loan average annual income may be enhanced:

➢ Inordinate delays in sanctioning of loans shall be avoided even in the case of non-agricultural loans. To this end, cumbersome procedures prevalent while sanctioning the loans shall be simplified.
The bank terms and conditions are made flexible which enable the beneficiaries to avail the loan in time from RGB. As a result, loans can be properly utilized for the purpose of which they are meant for.

RGB shall render technical and legal assistance to its beneficiaries. The bank shall establish technical or legal consultancy cell to help its beneficiaries. The new methods and services shall be accelerated so as to concentrate on latest activities rather than conventional.

A monitoring committee shall be constituted by the RGB at branch level. This committee so constituted shall continuously monitor the financial status of the loanees and their repayment attitude so that the problem willful default may be mitigated.

The loan amount must be estimated based on the latest prices of the inputs to make it more adequate for the purpose. Processing of verification and documentation should be made simple. It makes the bank-borrower friendly.

Recovery performance of RRBs is very discouraging. The bank needs to improve its recovery rate by actively monitoring and following-up the borrowers. Swift and timely action may be initiated against the willful defaulters. Prompt payment may be rewarded to encourage others also to pay-up. Special recovery
drives should be undertaken to get rid of long standing overdues.

The bank employees need to be given proper orientation and training towards rural development aspect of the bank. They must be proactive in identifying the specific requirements of the people of their service area and formulate appropriate schemes for upliftment of the standard of living of the people in that region. The staff needs to act as change agents and should pave the way to its masses to educate them and instigate development-oriented change among the rural masses.

The RGB in particular and RRBs in general start taking little more risk to create income generating activities in their service areas. They shall encourage and train the rural youth to take-up new trades that are more current or up-to-date with the modern society. This helps to bridge the gap between rural and urban India as rural youth will produce and sell goods that are demanded by urban consumer.

The influences of political leaders in selection of eligible candidates for Government sponsored schemes shall not be entertained. The bank officials shall act with prudence in this matter and implement the scheme with the true spirit so as to reach the benefits to real needy people.
A separate marketing agency may be launched by the RGB in association with other RRBs to establish a network through which agricultural produce and other articles of rural artisans can be marketed to fetch higher prices for the producers and eliminate middle men from the rural scene.

The farmers of the region must be trained in innovative farming methods to get most out of their lands. RGB shall coordinate with Government agencies in organizing awareness camps for farmers and also encourages them to adopt new methods of cultivation by providing finance. RGB can also insist on the farmers to follow the advises of agricultural scientists in the matters of crop selection, seed selection, usage of fertilizers or pesticides and the like, by linking them to loan sanction.

The rural people should be educated about the ill effects of non-recycling of funds so as to make them prompt re-payers. The bank should be rigid on the willful defaulters and at the same time should nurse the defaulters who are in real financial distress to improve their chances of recovery.

RGB has to concentrate more on the up-liftment of the weaker sections of the society like SC, ST and BC communities. The special schemes meant for these communities such as SC, ST and BC action plans, must be given priority at the time of
sanctioning the loan to reduce the imbalances in the society. Empowerment of weaker sections shall be given top priority.

➢ Non-availability of high cost agriculture machinery is a problem for small and marginal farmers. The bank can group a considerable number of farmers and finance them to purchase agriculture machinery for collective utilisation.

➢ RGB shall rope-in private agencies or individuals to jointly develop and maintain the infrastructural facilities like cold storage units, warehouses in its service areas to benefit the agriculturists.

➢ As there are significant differences in the socio-economic conditions prevailing in different service areas of branches, specific schemes that match the requirements of the region must be formulated instead of one-policy for all branches. This customization can lead to efficient utilisation of limited resources for the desired rural development of the region.