

FIVE-YEAR STUDY OF SOCIAL WELFARE BY ARYAVART BANK

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ABSTRACT

Aryavart Bank (AB) came into existence on 1st April 2019 under the provisions of the Regional Rural Banks Act, 1976 and Government of India notification dated 22/02/2019. The operation working spread over more than twenty six districts of State of Uttar Pradesh, equipped with NEFT / RTGS Facility as well as CBS Platform.¹ The bank is committed to provide banking services in rural areas of Uttar Pradesh in effective way. Bank fulfilled its commitment in its way. It is proved by the annual reports and the balance sheets of the Bank. Bank has to performance much more according to necessities and aspirations of rural world.

Keywords: *Aryavart Bank, Social Welfare, Five Year Study, Economic Development.*

Introduction

Indian rural sector lacks basic banking. To eradicate this disparity, government performed several steps i.e. Nationalisation of banks, Formulation of The Regional Rural Banks Act, 1976 and The Regional Rural Banks (Amendment) Act, 2015 etc. Several rural banks come into existence in every state of India under these statutory provisions. In Uttar Pradesh, Prathama U.P. Gramin Bank emerged as on 1 April 2019. This bank is performing in Uttar Pradesh from "East to West" to enrich the villagers and villages.

Aryavart Bank (AB)

It is a regional rural bank working in Uttar Pradesh. It came into existence by amalgamating two banks i.e. Gramin Bank of Aryavart and Allahabad UP Gramin Bank.

Social Welfare

It means programs and schemes for social uplift operated by Prathama U.P. Gramin Bank in its command area.

Five Year Study

It means PUPGB performance during 2019-20, 2020-21, 2021-22, 2022-23 and 2023 24.

Economic Development

It means the economic cum social development of villages by banking activities performed by Aryavart Bank in Uttar Pradesh.

Objectives of the Study

- To study about the AB.
- Social Welfare Oriented Programmes and Schemes of AB.
- Social Welfare Performance by AB.
- To present necessary conclusions and suggestions.

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Review of Related Literature

Nirmala Sitharaman (2024) "Strengthen local networks, enhance banking services: FM to regional rural banks" focuses on the bank officials on government schemes to deliver greater benefits to the common people, reinforcing the commitment to expanding banking services and contributing to the country's progress. Union Finance Minister Nirmala Sitharaman has asked the officials of Regional Rural Banks (RRBs) to enhance their local networks in order to support India's development goals. The FM was addressing a review meeting in Udaipur with the chairman of RRBs of the west-central region and chief executive officers.

Similarly, RRBs were directed to identify potential trades under the PM Vishwakarma scheme in their areas of operation to provide credit. Additionally, RRBs were instructed to increase their share in ground-level agriculture credit disbursement and achieve the objectives of priority sector lending.²

Ravi Shankar Kumar and Dr. I D Prasad (2024) in research article "Commercial banks practices in India: An overview" indicate that strong banking sector is the backbone of economy. Indian Banking has shown better progress in enhancing financial performance and employment in yester times. This sector continues to remain a highly dominant sector in India. Globalization has changed the fate and future of Indian banking sector. With the entry of new players Indian Banks are competing at global level for sound business operation. Inflows of Foreign Direct Investment (FDI) play significant role in accelerating pace of economy. Banking sector is creating innovative financial products and improving capital structure of banks by making them adaptable to changing market scenario.³

John Wiredu, Yu Bo, Qian Yang, Samuel Akwasi Agyemang (2021) in article "Customer Satisfaction on the Impact of I.C.T Based Products on Rural Banks: A Case Study of Anyinam-Rural Bank Limited in Ghana" focuses on assessing customer satisfaction on the impact of Information and Communication Technology on Ghanaian rural banks. The extreme contest in the Ghanaian banking area has forced speedy changes due to high-tech innovations, improved awareness, and demands from customers. Nevertheless, some customers have shown their disappointment on unfortunate incidents such as; breakdown in-network, rampant breakdowns of Automated Teller Machine. Thus, the question one may ask is "how do I.C.T. based products contribute to the customer's satisfaction?" In response to the question, 300 questionnaires were given to the Anyinam rural Bank's retail customers randomly selected from one branch. Thus, I.C.T. based products chosen were A.T.M., Branch network, and Short Message Service Alerts. A Likert scale-typed survey was adopted with answers varying from strongly disagree, disagree, neutral, agree, and strongly agree. Also, Microsoft Excel was adopted to analyze the responses and outcomes showed that most of the respondents approve that I.C.T. based products contributed to their satisfaction. Henceforth, in conclusion, customers are satisfied with A.T.M. and SMS Alerts. However, they still use the branch network at least once a month due to limited A.T.M. withdrawal per day 3,000 GHC. Besides, the A.T.M.s cannot make inter-account transfers. The study recommended that Anyinam Rural Bank improve upon the performance of their A.T.M.s to increase customer satisfaction.⁴

Satish Chandra Tiwari, Kishan Jee, T. Sita Ramaiah, Neeti Mathur, (2020) in their paper "Financial Appraisal of RRBs: Evidence from Eastern Uttar Pradesh" conclude that a significant portion of India's population resides in rural areas and that they need an adequate supply of financial credit for the region's speedy economic development. Regional Rural Banks (RRBs) established themselves with the objective of providing financial support in rural areas. Since their inception, RRBs have acted as economic agents and have disbursed loans to rural people. RRBs have performed well in terms of rural credit disbursement; however, Non-Performing Assets (NPA) have become a key problem. For the last few years, RRBs have faced the primary challenge of rising NPAs, which have clogged the smooth supply of credit in rural areas. The present study analyses the loan disbursement towards the agriculture sector, overdue payments, and NPAs of RRBs operating in Eastern Uttar Pradesh.⁵

Bhandari, Govinda Prasad (2014) in research article "Meghalaya Rural Bank and Regional Rural Banks in India: A Comparative Analysis" focused on the present study made an analysis of the Meghalaya Rural Bank (MRB) as a comparative study with Regional Rural Banks (RRBs) in all India level. The analysis is basically from the period 2000-01 to 2010-11. The study exclusively shows the branch network of MRB and RRBs as a whole. At the same time comparative analysis of MRB and RRBs is shown in certain important parameters for the period 2000-01, 2005-06 and 2010-11. As well correlation analysis is employed to see the relationship between number of branch expansion and increase of employee per office both at MRB level and RRBs in the national level. The overall study depicts the general picture of Meghalaya Rural Bank in view of the RRBs in the national context.⁶

Aryavart Bank

Aryavart Bank was emerged on 1st April, 2019 after amalgamation of two regional rural banks of Uttar Pradesh i.e.

- **Gramin Bank of Aryavart**
- **Allahabad UP Gramin Bank**

Gramin Bank of Aryavart, a Regional Rural Bank, was constituted on 1st April, 2013 after amalgamation of two Regional Rural Banks (RRBs) namely Aryavart Kshatriya Gramin Bank and Shreyas Gramin Bank as per Government of India notification no. F.no. 7/9/2011-RRB(UP-1) dated 01-04-2013. Its head office was located in Lucknow under the sponsorship of bank of India.⁷



Allahabad UP Gramin bank was establishes in 2010. Its head office was in Banda, Uttar Pradesh. It was sponsored by Allahabad Bank.⁸



Sub section (1) of sub section 23A is Amalgamation of Regional Rural Banks.- (1) Notwithstanding anything contained in this Act, if the Central Government, after consultation with the National Bank, the concerned State Government and the Sponsor Bank, is of the opinion that it is necessary in the public interest or in the interest of the development of the area served by any Regional Rural Bank or in the interest of the Regional Rural Banks themselves, that two or more Regional Rural Banks should be amalgamated, that Government may, by notification in the Official Gazette, provide for the amalgamation of such Regional Rural Banks (hereafter in this Chapter referred to as the transferor Regional Rural banks) into a single Regional Rural Bank (hereafter in this Chapter referred to as the transferee Regional Rural Bank) with such constitution, property, powers, rights, interests, authorities and privileges; and with such liabilities, duties and obligations, as may be specified in the notification.⁹

Aryavart bank, under the Sponsorship of Bank of India, came into existence on 1st April, 2019 after amalgamation of two regional rural banks (RRBs) namely Gramin Bank of Aryavart and Allahabad UP Gramin Bank as per Government of India Gazette notification no. 338 dated 25-01-2019. Head office of bank is situated at A-2/46, Vijay Khand, Gomti Nagar, Lucknow-226010 Uttar Pradesh.



We serve the real India

Aryavart Bank is operating in 26 Districts namely Agra, Aligarh, Ayodhya, Bahraich, Banda, Barabanki, Chitrakoot, Etah, Farrukhabad, Firozabad, Hamirpur, Hardoi, Hathras, Jalaun, Kannauj, Kasganj, Lakhimpur, Lucknow, Mahoba, Mainpuri, Mathura, Mirzapur, Shravasti, Sitapur, Sonbhadra and Unnao in the state of Uttar Pradesh with a network of 1367 Branches with 22 Regional Offices. All Branches and Regional Offices are on CBS platform. RTGS/NEFT facility is enabled in all branches.

Regional Offices of the bank are located at Agra, Aligarh, Bahraich, Banda, Barabanki, Bhinga, Biswan, Chitrakoot, Etah, Farrukhabad, Firozabad, Hardoi, Hathras, Kannauj, Lakhimpur, Lucknow, Mahoba, Mainpuri, Mirzapur, Orai, Sitapur and Unnao.^{*10}

**Aryavart Bank
Command Area**

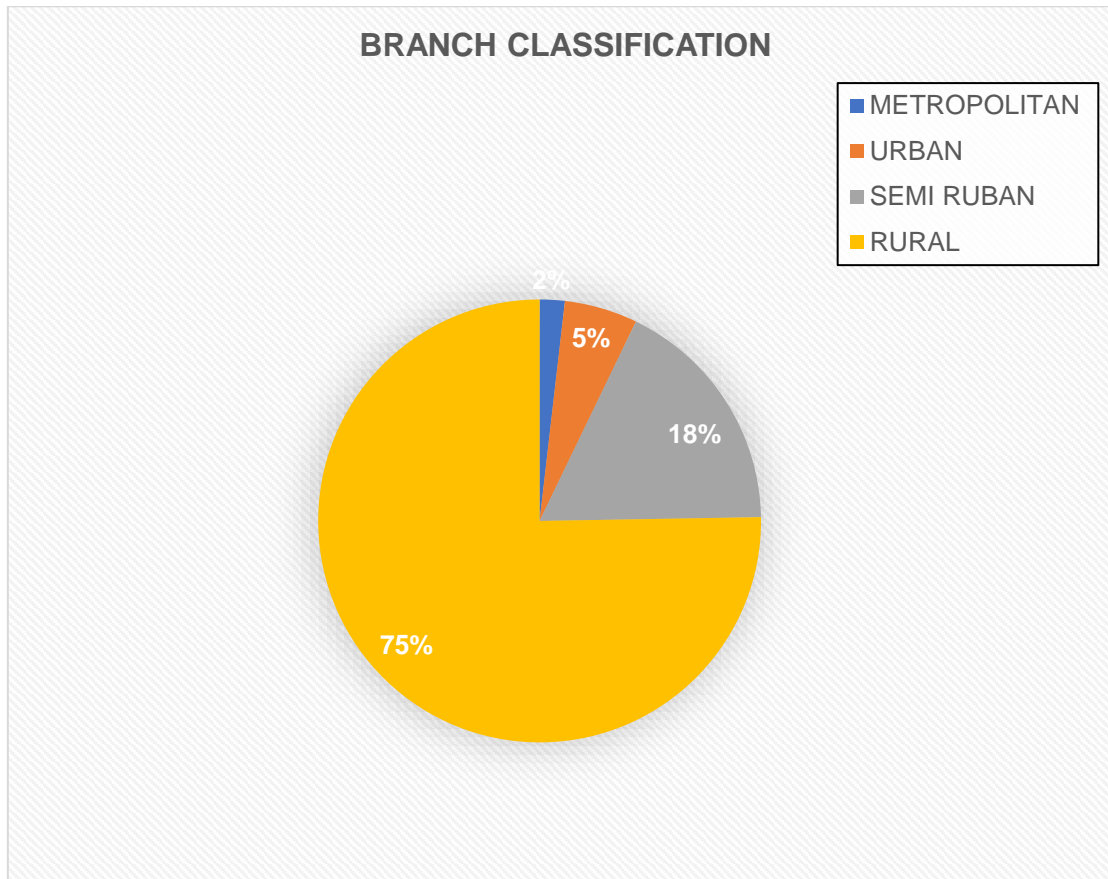


**Aryavart Bank
Board of Directors^{*11}**

Designations	Name
Chairman, Aryavart Bank	Shri Santhosh. S
Deputy General Manager, RBI	Shri Rakesh Dubey
Deputy General Manager, NABARD	Shri Rajesh Kumar Singh
General Manager, BOI	Smt Geetha Nagarajan
General Manager, BOI, F.G.M.O, U. P	Shri Amrendra Kumar
Deputy Director DIF	Shri Shiv Shankar
Assistant Director DIF	Shri Sanjay Singh

**Aryavart Bank
Branch Classification^{*12}**

Total Branches	Metropolitan	Urban	Semi Urban	Rural
1367	25	73	240	1029



Aryavart Bank

Financial Products

Priority Lending^{*13}

- Rural Housing
- Kisan Credit Card
- Solar Light

Loan Schemes^{*14}

- Aryavart Rural Housing Loan Scheme
- Aryavart Cold Storage Loan Scheme
- Aryavart Annapurna Loan Scheme
- Aryavart Auto-fin Loan Scheme

Special Services^{*15}

- NEFT/RTGS
- ATM
- Insurance

Financial Inclusion Program^{*16}

- Aryavart Inclusion Model
- Financial Literacy
- Aadhar Enable Payment System
- AB Clean Energy Program

INFRA^{*17}

- Regional Offices
- Branches
- Business Correspondent
- Bank Mitra

Achievements^{*18}

- UPNEDA Award
- Gramin Samridhi Samman
- PFRDA Award (APY)

Aryavart Bank**Social Welfare**

- **Mukhya Mantri Rojgar Yojana-Service**

This scheme assists the educated unemployed persons. It relates to the setting up of self-employment ventures through industry services and business routes. The scheme is for all educated unemployed persons of age 18-35 years, with a 10 years age relaxation for SC/STs, ex-servicemen, physically handicapped persons and women. The scheme envisages 22.5% reservation for SC/ST and 27 % for Other Backward Class (OBCs). All economically viable activities including agriculture and allied activities but excluding direct agricultural operations like raising crop, purchase of manure etc are covered under the scheme.^{*19}

- **Ambedkar Vishesh Rojgar Yojana**

Ambedkar Vishesh Rojgar Yojana (AVRY) is a scheme launched by the Government of India to provide employment opportunities to the educated unemployed youth belonging to Scheduled Castes (SCs), Scheduled Tribes (STs), Other Backward Classes (OBCs), and Economically Backward Classes (EBCs) in the country. Under this scheme, financial assistance is provided to eligible beneficiaries for setting up self-employment ventures in the manufacturing, service, and trade sectors. The scheme aims to encourage entrepreneurship among the marginalized communities and create sustainable livelihood opportunities. The scheme provides various benefits such as financial assistance for acquiring land, construction of buildings, purchasing equipment, and working capital. The beneficiaries are also provided with technical and entrepreneurial training, market support, and assistance in availing loans from banks and financial institutions.^{*20}

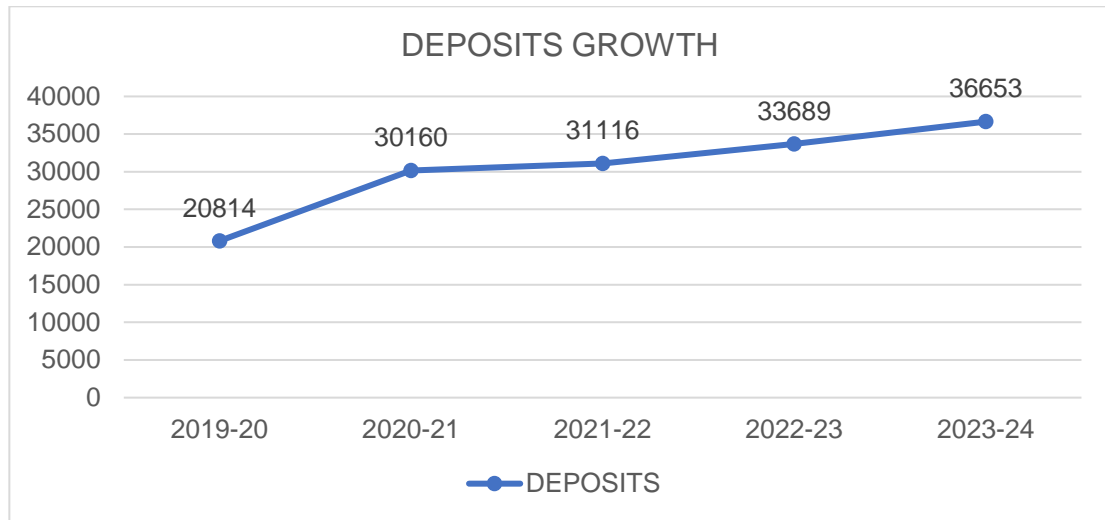
- **Self Help Group (SHG)**

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

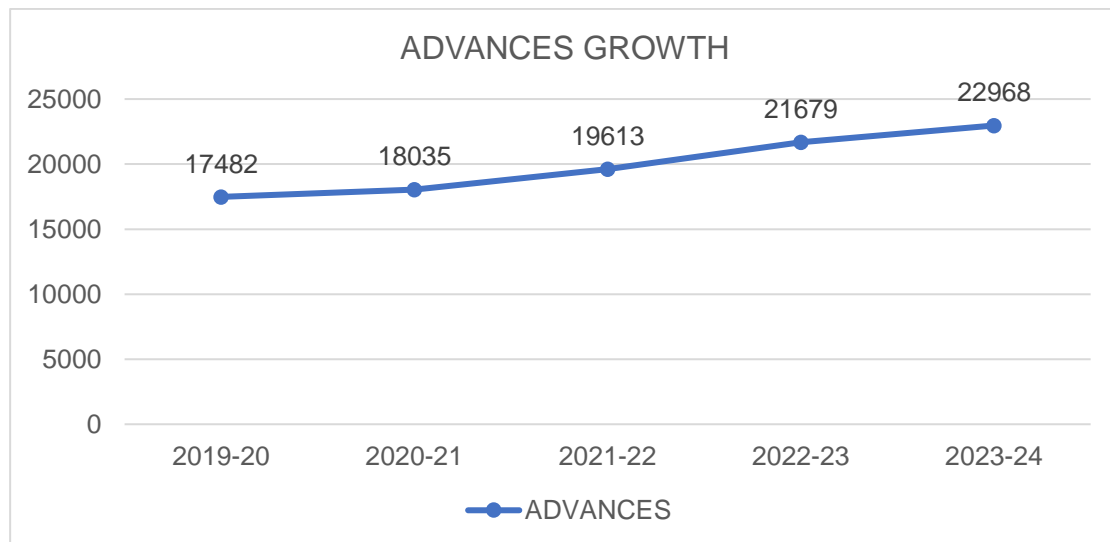
- **Formation:** SHGs are voluntary groups formed by people with similar socio-economic backgrounds.
- **Savings:** Members regularly save money and contribute to a common fund.
- **Loans:** The group uses the common fund to provide small loans to members for productive and emergent needs. These loans can help members start microenterprises, invest in farms, or pay household expenses.
- **Size:** The ideal size of an SHG is 10 to 20 members.
- **Registration:** SHGs are informal groups and are not required to be registered under any Societies Act, State cooperative Act, or a partnership firm.^{*21}

Aryavart Bank**Deposits Growth^{*22}**

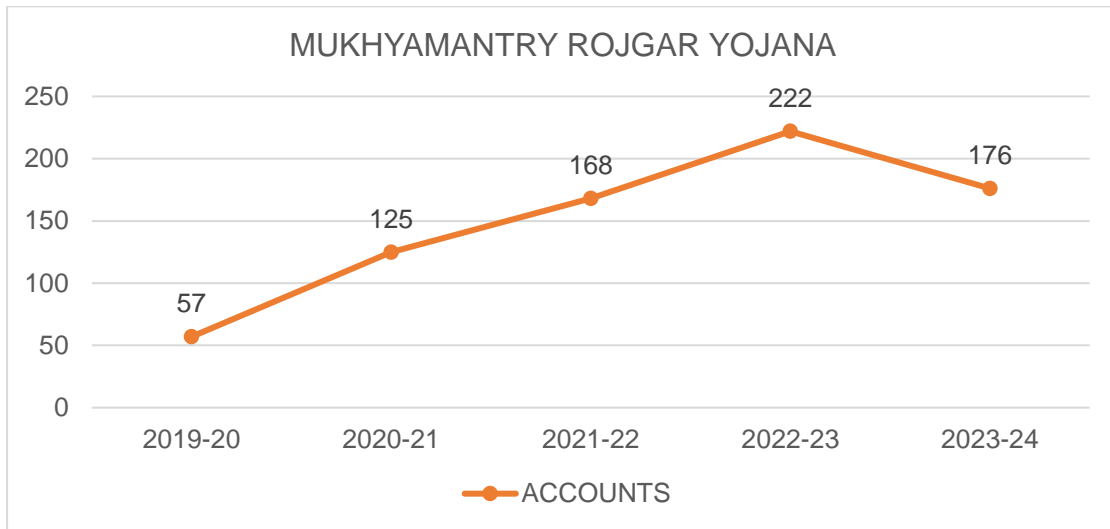
Year	Deposits (Rs. in Cr)
2019-20	28014
2020-21	30160
2021-22	31116
2022-23	33689
2023-24	36653

**Aryavart Bank****Advances Growth^{*23}**

Year	Advances (Rs. in Cr.)
2019-20	17482
2020-21	18035
2021-22	19613
2022-23	21679
2023-24	22968

**Aryavart Bank****Mukhyamantri Rojgar Yojana-Service^{*24}**

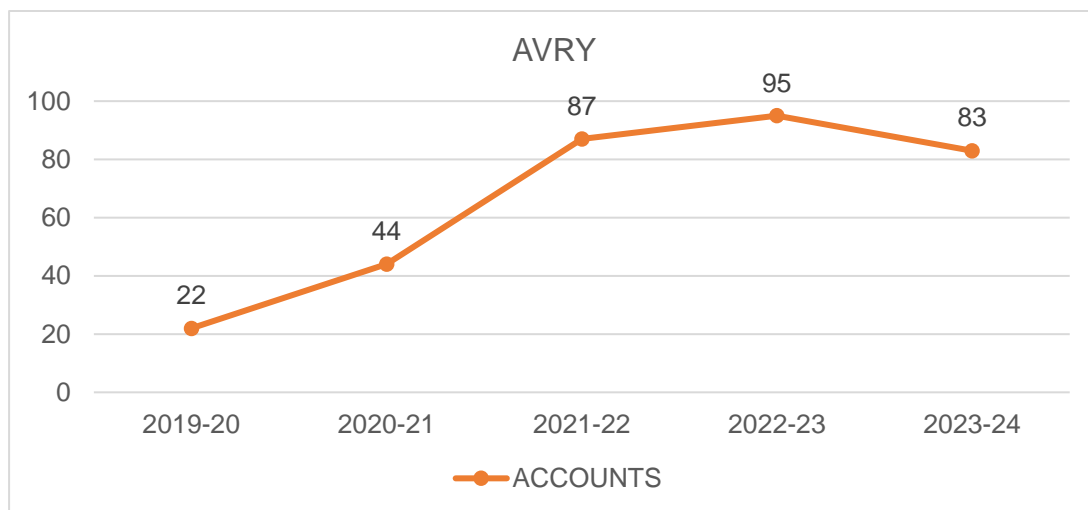
Year	Accounts
2019-20	57
2020-21	125
2021-22	168
2022-23	222
2023-24	176



Aryavart Bank

Ambedkar Vishesh Rojgar Yojana (AVRY)^{*25}

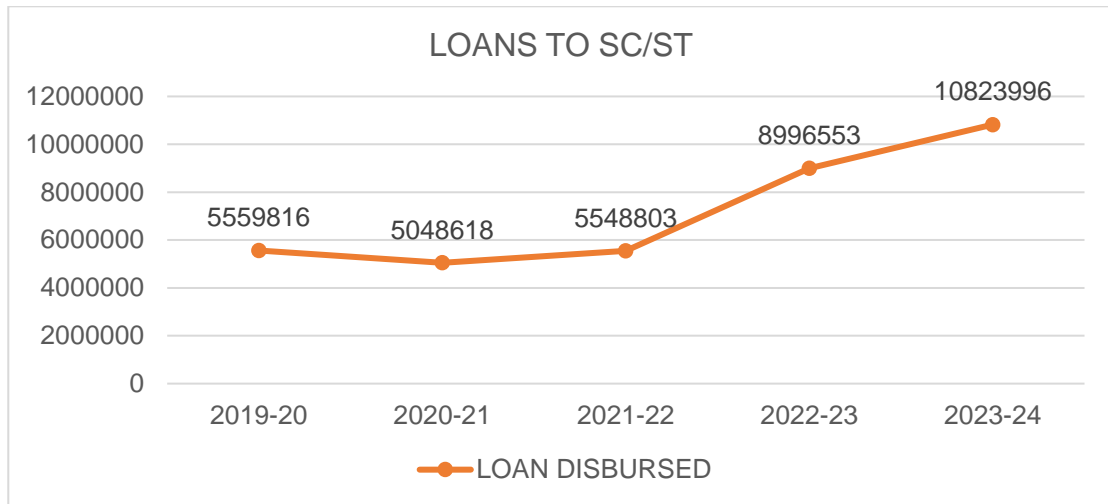
Year	Accounts
2019-20	22
2020-21	44
2021-22	87
2022-23	95
2023-24	83



Aryavart Bank

Loans to SC/ST^{*26}

Year	Rs. In Thousand
2019-20	5559816
2020-21	5048618
2021-22	5548803
2022-23	8996553
2023-24	10823996

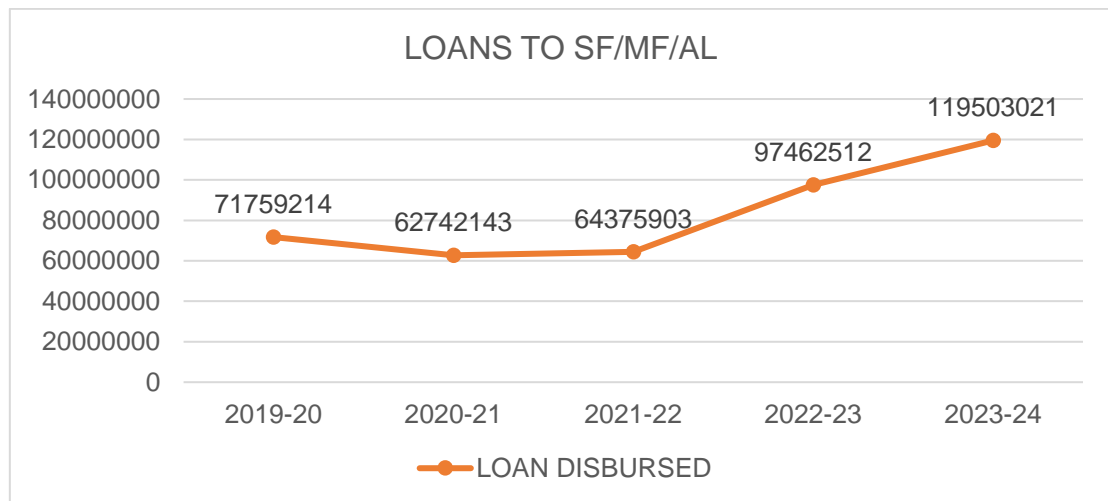


Aryavart Bank

Loans

Small Farmers (SF)/Marginal Farmer(MF)/Agriculture Labour(AL)^{*27}

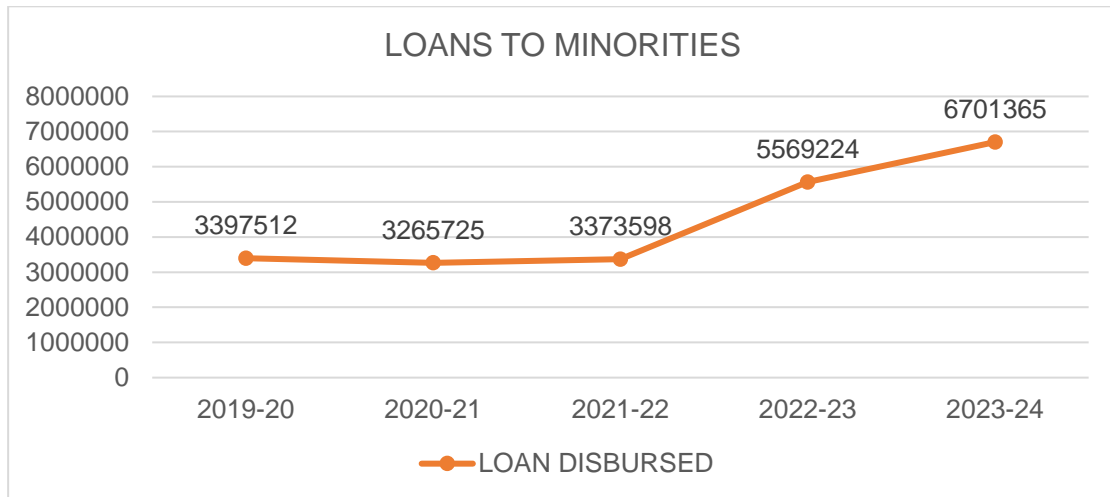
Year	Rs. In Thousand
2019-20	71759214
2020-21	62742143
2021-22	64375903
2022-23	97462512
2023-24	119503021



Aryavart Bank

Loans to Minorities^{*28}

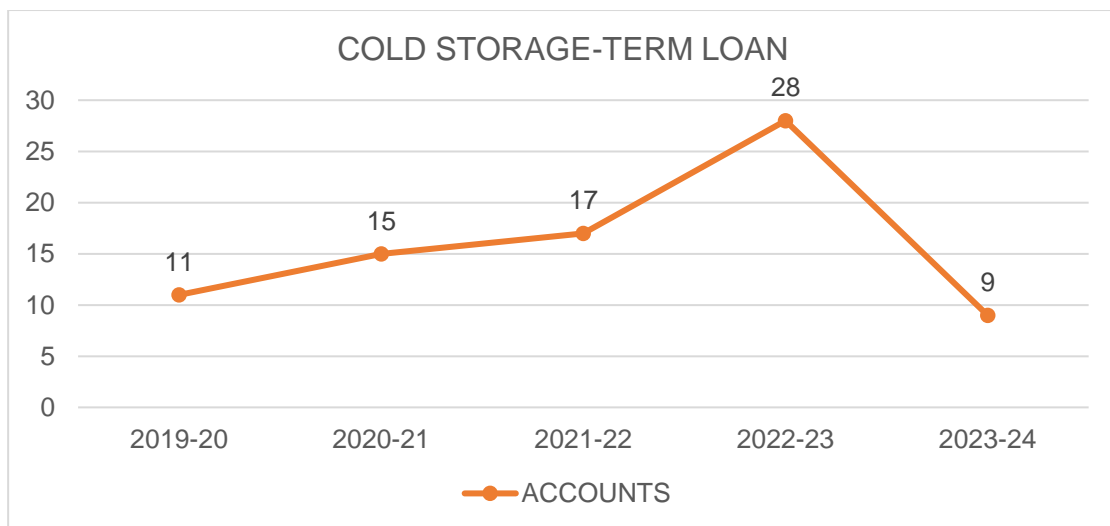
Year	Rs. In Thousand
2019-20	3397512
2020-21	3265725
2021-22	3373598
2022-23	5569224
2023-24	6701365



Aryavart Bank

Cold Storage -Term Loan^{*29}

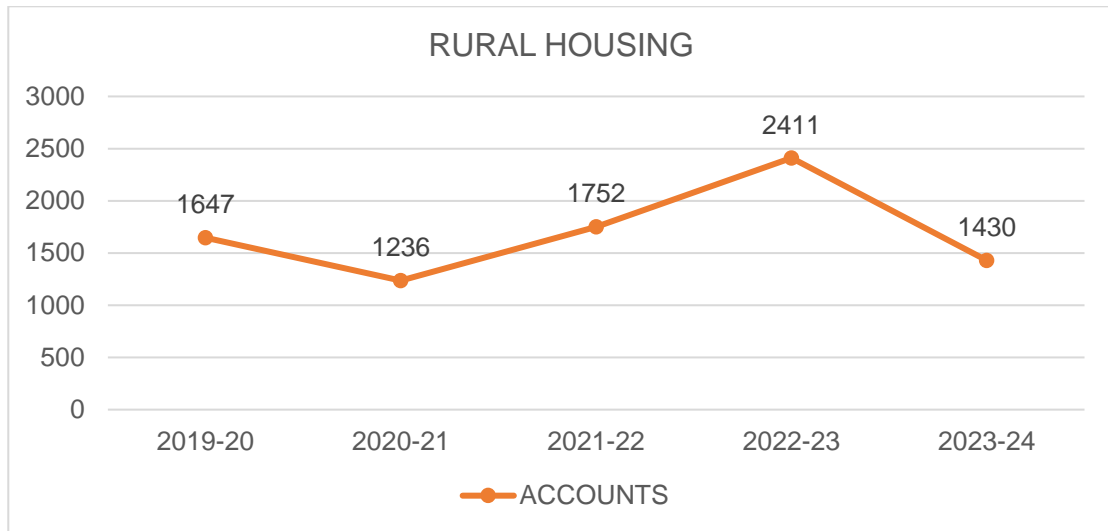
Year	Accounts
2019-20	11
2020-21	15
2021-22	17
2022-23	28
2023-24	9



Aryavart Bank

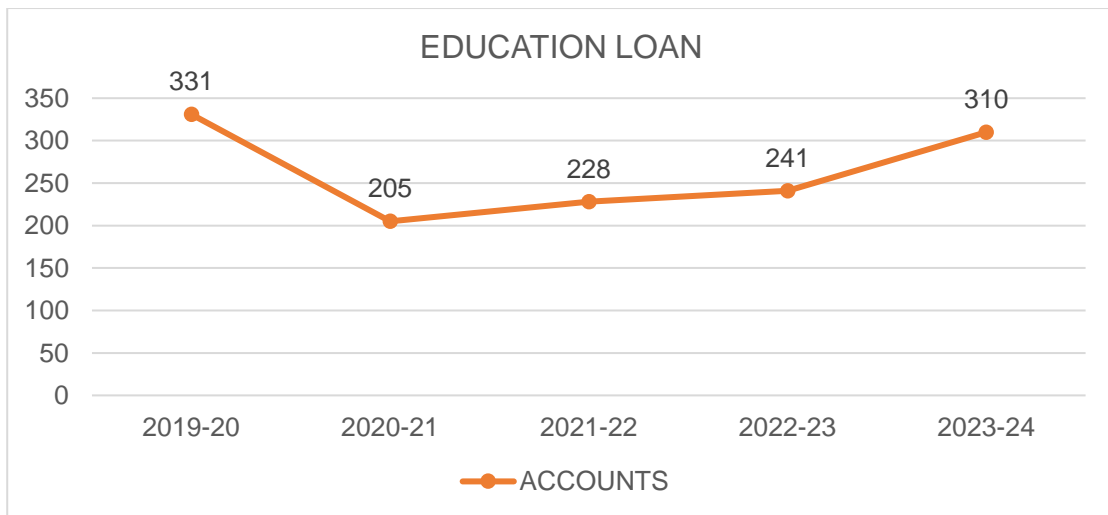
Rural Housing^{*30}

Year	Accounts
2019-20	1647
2020-21	1236
2021-22	1752
2022-23	2411
2023-24	1430



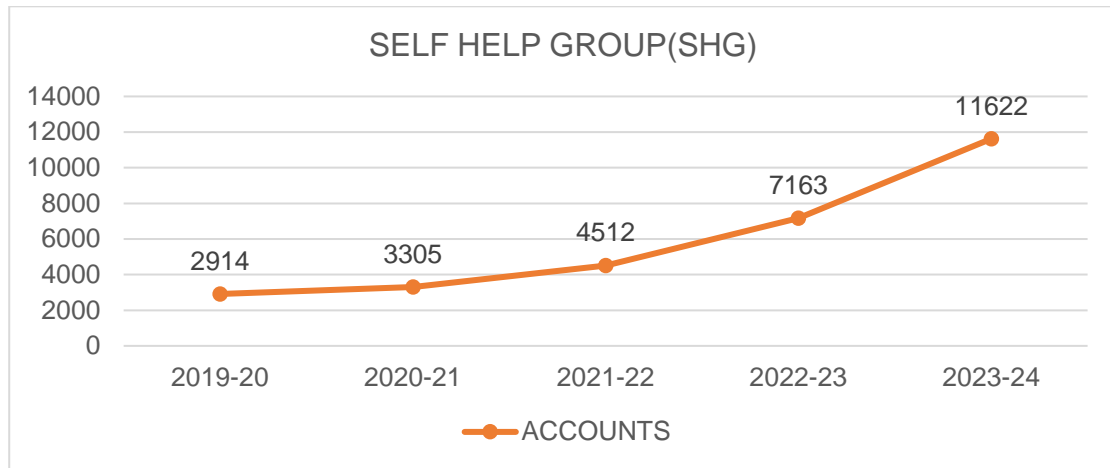
**Aryavart Bank
Education Loan^{*31}**

Year	Accounts
2019-20	331
2020-21	205
2021-22	228
2022-23	241
2023-24	310



**Aryavart Bank
Self Help Group(SHG)^{*32}**

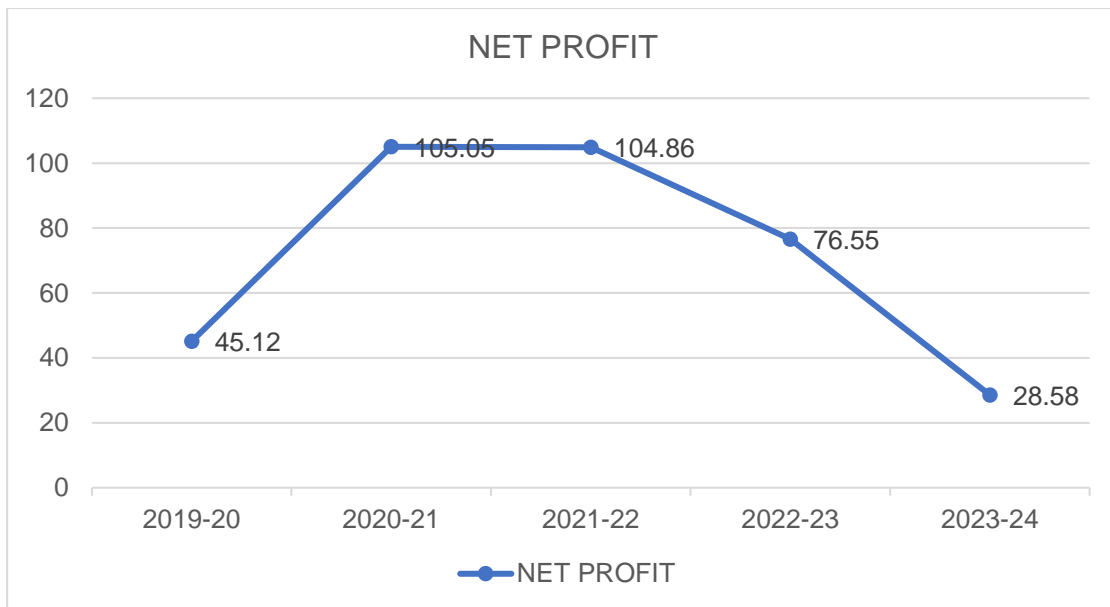
Year	Accounts
2019-20	2914
2020-21	3305
2021-22	4512
2022-23	7163
2023-24	11622



Aryavart Bank

Net Profit*33

Year	Net Profit (Rs.in Cr)
2019-20	45.12
2020-21	105.05
2021-22	104.86
2022-23	76.55
2023-24	28.58



Conclusion

- Aryavart Bank emerged on 1 April 2019. By the amalgamation of two regional rural bank in Uttar Pradesh. The reason behind the amalgamation was to reach in each corner of the rural sector to provide financial services more efficiently. The bank with its infra and workforce trying to shape its mission for last five financial years.
- Deposits (Rs. in Cr) of Aryavart Bank in 2019-20 were 28014, in 2020-21 were 30160, in 2021-22 were 31116, in 2022-23 were 33689, and in 2023-24 were 36653. Deposits show a continuous increase in growth.

- Advances (Rs. in Cr) of Aryavart Bank in 2019-20 were 17482, in 2020-21 were 18035, in 2021-22 were 19613, in 2022-23 were 21679 and in 2023-24 were 22968. This trend shows continuous growth.
- Accounts Under MukhyaMantri Rojgar Yojana (MMRY) of AB in 2019-20 were 57, in 2020-21 were 125, in 2021-22 were 168, in 2022-23 were 222 and in 2023-24 were 176. It shows continuous increase in first four year but decrease in fifth year.
- Accounts Under Ambedkar Vishesh Rojgar Yojana (AVRY) of AB in 2019-20 were 22, in 2020-21 were 44, in 2021-22 were 87, in 2022-23 were 95 and in 2023-24 were 83. It shows a continuous increase in the first four years but a decrease in the fifth year.
- Loans to SC/ST (Rs. in thousand) of AB in 2019-20 were 5559816, in 2020-21 were 5048618, in 2021-22 were 5548803, in 2022-23 were 8996553, and in 2023-24 were 10823996. It shows an increase in growth with fluctuations.
- Loans to SF/MF/AL (Rs. in thousand) of AB in 2019-20 were 71759214, in 2020-21 were 62742143, in 2021-22 were 62375903, in 2022-23 were 97462512, and in 2023-24 were 119503021. It shows an increase in growth with fluctuations.
- Loans to Minorities (Rs. in thousand) of AB in 2019-20 were 3397512, in 2020-21 were 3265725, in 2021-22 were 3373598, in 2022-23 were 5569224, and in 2023-24 were 6701365. It shows an increase in growth with fluctuations.
- Accounts Under Cold Storage-Term Loan of AB in 2019-20 were 11, in 2020-21 were 15, in 2021-22 were 17, in 2022-23 were 28 and in 2023-24 were 9. It shows a continuous increase in the first four years but a decrease in the fifth year.
- Accounts Under Rural Housing of AB in 2019-20 were 1647, in 2020-21 were 1236, in 2021-22 were 1752, in 2022-23 were 2411 and in 2023-24 were 1430. It shows a decrease in growth with fluctuations.
- Accounts Under Education Loan of AB in 2019-20 were 331, in 2020-21 were 205, in 2021-22 were 228, in 2022-23 were 241 and in 2023-24 were 310. It shows an increase in growth with fluctuation.
- Accounts Under Self Help Group (SHG) Yojana of AB in 2019-20 was 2914, in 2020-21 was 3305, in 2021-22 was 4512, in 2022-23 was 7163 and in 2023-24 was 11622. The performance of the bank is increasing continuously with an excellent jump in 2023-24.
- Net Profit (Rs. in Cr.) of bank in 2019-20 was 45.12, in 2020-21 was 105.05, in 2021-22 it was 104.86, in 2022-23 it was 76.55, and in 2023-24 it was only 28.58. The trend of Net Profit is decreasing in the last four years. In 2023-24 it is at lowest level.

Suggestions

- Aryavart Bank (AB) is a regional rural bank in Uttar Pradesh. It was incorporated especially for the development of the rural sector. Violating its mission, AB is working in metro and urban sectors. The bank must work only for the rural sector as per its aim.
- Deposits of AB show continuous growth. To make this scenario more attractive bank must concentrate on the families shifted to rich strata and recipients of various compensation.
- Advances trends show continuous growth. To increase quantity of advances, bank must finance the creative idea holders of operating area.
- MukhyaMantri Rojgar Yojana (MMRY) of AB shows continuous increase in first four year but decrease in fifth year. This scheme assists the educated unemployed persons. It is a fact that educated unemployment is increasing. To help educated unemployed persons bank must organised a wide and dense awareness campaign. It will confer success to Yojana.
- Ambedkar Vishesh Rojgar Yojana (AVRY) of AB shows a continuous increase in the first four years but a decrease in the fifth year. This scheme provides employment opportunities to the educated unemployed youth belonging to Scheduled Castes (SCs), Scheduled Tribes (STs), Other Backward Classes (OBCs), and Economically Backward Classes (EBCs). These facts should reach the doorsteps of focused sections. It will provide relief to the needy and success to Yojana.

- Loans for SC/ST/Minorities are increasing with fluctuation. Bank incorporated for the uplift of these sections. Banks must provide loans to these sections in Hassle free manner.
- Loans to SF/MF/AL show an increase in growth with fluctuation. But it is not sufficient. The majority of the population in villages is Small Farmers, Marginal Farmers, and Agriculture Labour. RRBs were established especially for the betterment of these sectors. Targeted sectors must be aware of the schemes specially promoted for them. Bank can obtain the names and addresses of persons related to these sectors from the Lekhpal and DM offices.
- Cold Storage-Term Loan indicates a decrease in growth with fluctuations. Cold store is a modern enterprise to preserve commodities for the demanding days. It can generate big and regular income. Bank must advertise this fact among villagers. Bank also initiate concept of small cold stores for big, medium, and marginal farmers. It will increase the demand of cold storage loans.
- Accounts under rural housing show a decrease in growth with fluctuation. Having own house is a universal dream of every family. Bank must nurture this aspiration. Bank must initiate its housing scheme with a concept of High-Income House (HIH), Medium Income House (MIH), Low Income House (LIH), House for Rent (HIR). Villager can select housing loan as per need. It will increase demand for housing loan in villages.
- Accounts under Education loan indicate growth with fluctuation. It is not sufficient. Nowadays education is provided by governmental or private institutions/ subsidize or self-finance fee structure/ study for degree or coaching. According to the modern trend in education bank must modernise its education loan structure. It will increase demand for education loan.
- Accounts under self help group (SHG) yojana indicate growth. but it is not satisfactory. A large number of men and women are ready to run to increase their income. SHG is an excellent platform for them. This fact must be communicated among villagers. Spread of awareness will result in a large number of Self-Help Groups.
- Net profit of bank is decreasing. It is disappointing. Profit is the promoter of productivity and hope. It also indicates success. Like other targets bank must fix profit target and try to obtain it in professional manner.

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27. Schedule-3, Deposits, Balance Sheet as on 31.03.2020, 31.03.2021, 31.03.2022, 31.03.2023, 31.03.2024, Aryavart Bank, Head Office Lucknow
28. Schedule-9, Advances, Balance Sheet as on 31.03.2020, 31.03.2021, 31.03.2022, 31.03.2023, 31.03.2024, Aryavart Bank, Head Office Lucknow
29. MukhyaMantri Rojgar Yojana-Service, Annual Report-2019-20, 2020-21, 2021-22, 2022-23, 2023-24, Aryavart Bank, Head Office Lucknow
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31. Loans to SC/ST, Annual Report-2019-20, 2020-21, 2021-22, 2022-23, 2023-24, Aryavart Bank, Head Office Lucknow
32. Loans to SF/MT/AL, Annual Report-2019-20, 2020-21, 2021-22, 2022-23, 2023-24, Aryavart Bank, Head Office Lucknow
33. Loans to Minorities, Annual Report-2019-20, 2020-21, 2021-22, 2022-23, 2023-24, Aryavart Bank, Head Office Lucknow
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35. Rural Housing, Annual Report-2019-20, 2020-21, 2021-22, 2022-23, 2023-24, Aryavart Bank, Head Office Lucknow
36. Education Loan, Annual Report-2019-20, 2020-21, 2021-22, 2022-23, 2023-24, Aryavart Bank, Head Office Lucknow
37. Self Help Group (SHG), Annual Report-2019-20, 2020-21, 2021-22, 2022-23, 2023-24, Aryavart Bank, Head Office Lucknow
38. Form-B, Net Profit, Profit and Loss Account for the Period ended March 2020, 2021, 2022, 2023, 2024, Aryavart Bank, Head Office Lucknow.

