

**ECONOMIC VIABILITY OF ALLAHABAD KSHETRIYA GRAMIN BANK
—A CASE STUDY OF RRBs OF EASTERN U.P.**

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ABSTRACT : This study has been under taken to examine the physical and financial aspects of A.K.G.B., Allahabad at the aggregate level and to study the economic viability of A.K.G.B and its branches under investigation and the pattern of changes in various economic parameters over time. Allahabad district has been selected purposely for this study. To cover the objectives of the study along with Allahabad Kshetriya Gramin Bank it's two branches one each in Gangapar and Yamunapar regions have been selected randomly. The trends of deposits and loans outstanding during a span of 10 years (1997-98 to 2006-07) in case of AKGB, Allahabad are indicative of marked improvements in the loaning business of AKGB implying that sample beneficiaries enjoyed the benefits of loaning under RRB schemes in increasing their production. The deposits and loans outstanding of Handia as well as Lohgara branch have appreciated evidently. Therefore, this branch has lead the loaning business of AKGB successfully and benefitted the beneficiaries. Thus, the hypothesis put in this study as “By and large AKGB, Allahabad and its branches are economically viable”, is approved as such.

Key Words: Agricultural credit, Regional Rural Banks, Economic-Viability, Deposits Outstanding.