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IT integration of Regional Rural Banks to be completed by September 30: NABARD Chairman

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NEW DELHI: NABARD Chairman Shaji KV said on Monday IT integration of recently amalgamated Regional Rural Banks (RRBs) on the principles of 'One State One RRB' is expected to be completed by September 30.

The amalgamation of RRBs on the principles of 'One State One RRB' became effective from May 1. This was aimed at improving scale efficiency and cost rationalisation.

With this, now, there are 28 RRBs in 26 states and 2 UTs with more than 22,000 branches covering 700 districts.

Speaking at a CII event, Shaji said that as of May 1, integration of all the RRBs at the state level has been done, and by Septem-

'NABARD is working with several banks to bring more farmers, especially those without land records, into system'

ber, the IT integration of RRBs is expected to be completed.

The chairman said that NABARD (National Bank for Agriculture and Rural Development) is working on building a common digital infrastructure with RRBs. They are rolling out credit infrastructure and government data systems to reach rural populations.

However, challenges like low

internet bandwidth and awareness exist, but efforts are being made with various organisations to address these.

He mentioned digitising agri value chains, with around 20 already digitised. NABARD is working with several banks to bring more farmers, especially those without land records, into the system. Also, it is working with blockchain-based crop traceability and BC (Business Correspondent) networks for better reach in rural areas.

Shaji said that the government is now working on additional stacks like Agri Stack (for agriculture), Fisheries Stack, and Cooperative Stack.

'Cooperative stack' is expected to integrate vari-

ous schemes through Primary Agricultural Credit Societies to create a unified system for dispensing benefits in rural areas.

He said that NABARD is leading the digitisation of cooperatives, with about 70,000 societies already digitised.

Through the financial inclusion fund, NABARD is supporting pilots with NGOs and FinTechs. Moreover, they are also focusing on the rural-urban income divide, where two-thirds of the population contributes only one-third of the national income.

NABARD is working on solutions to ensure equitable growth, and the goal is to transform farmers into agribusiness entrepreneurs, he said. PTI

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IT integration of RRBs will be completed by September 30: NABARD

आरआरबी का आईटी एकीकरण 30 सितंबर तक पूरा हो जाएगा : नाबार्ड नई दिल्ली (भाषा)।

नाबार्ड के चेयरमैन शाजी केवी ने सोमवार को कहा कि 'एक राज्य एक आरआरबी' के सिद्धांत पर हाल ही में विलय पूरा कर चुके क्षेत्रीय ग्रामीण बैंकों (आरआरबी) का आईटी एकीकरण 30 सितंबर तक पूरा होने की उम्मीद है।

'एक राज्य एक आरआरबी' के सिद्धांत पर आरआरबी का एकीकरण एक मई से प्रभावी हो गया। इसका उद्देश्य पैमाने की दक्षता में सुधार और लागत को युक्तिसंगत बनाना था। इसके साथ, अब 26 राज्यों और दो केंद्र शासित प्रदेशों में 28 आरआरबी हैं जिनकी 700 जिलों में 22,000 से अधिक शाखाएं हैं। भारतीय उद्योग परिसंघ (सीआईआई) के एक कार्यक्रम को संबोधित करते हुए शाजी ने कहा कि एक मई तक राज्यस्तर पर सभी आरआरबी का एकीकरण किया गया है, और सितंबर तक आरआरबी का आईटी एकीकरण पूरा होने की उम्मीद है।

चेयरमैन ने कहा कि नाबार्ड आरआरबी के साथ मिलकर एक साझा डिजिटल बुनियादी ढांचा (इंफ्रास्ट्रक्चर) बनाने पर काम कर रहा है।