

A Study of Performance of RRB under the KCC Scheme

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ABSTRACT: The Regional Rural Bank plays an important role to provide financial assistance to the farmers through implementing the KCC scheme. This study has evaluated the performance of Regional Rural Banks' branches of two different districts i.e. Damoh district, Sagar District of M.P. based on the disbursed amount of loan and overdue amount. under the KCC scheme between the year 2018-19 and 2019-20. The data have been collected from the Regional Office of RRB for conducting this study. Finally, researchers concluded that the performance of the Regional Rural Banks of the two districts i.e. Damoh district, Sagar District in the term of the disbursed amount of loan and overdue amount are affected adversely because both amounts are growing progressively.

KEYWORDS: RRB, KCC, Performance, Branches etc.

I. INTRODUCTION

The government along with RBI has introduced various schemes and programs to channelize funds to rural areas of the country so that sufficient credit can be provided to farmers. It also emphasized the need for creative credit instruments to support farmers and that gave birth to the Kisan Credit Card Scheme (**Kaur & Dhaliwal, 2018**) which have introduced by the government along with RBI has introduced various schemes and programs to channelize funds to rural areas of the country so that sufficient credit can be provided to farmers. It also emphasized the need for creative credit instruments to support farmers and that gave birth to the Kisan Credit Card Scheme in the year 1998 to impart short term credit to farmers KCC play an important role for the socio-economic development of the poor, marginal farmer who lives in a miserable condition in backward area.

In 1975, the government established an institution to meet specifically the requirements of rural credit – Regional Rural Banks (RRBs), the various initiatives actions had adopted by the government for recapitalization of regional rural banks for the flowing of concessional rate of interest to the rural region as well as expansion of banking infrastructure was considered to impart the financial facilities for the development of the economic status of the farmers. The prime objectives of the regional rural bank are to provide financial assistance at a concessional rate to the beneficiaries of the Kisan Credit Card Scheme. The Regional Rural Banks (RRBs) play an important role to fulfill the financial requirements of the poor, marginal farmers under the KCC scheme. The persons who are engaging in the allied activities of agricultural or agricultural activities directly and indirectly as Small & Marginal farmers, Sharecroppers, Fishermen, People involved in Animal Husbandry, Lessee and tenant farmers, Self Help Groups (SHGs), Joint Liability Groups (JLG), Dairy farmers, All the beneficiaries of PM Kisan Samman Nidhi Yojana can apply for Kisan Credit Card Scheme and become the beneficiaries of this Scheme.

GEO-GRAPHICAL AND REGIONAL RURAL BANK STRUCTURE-BASED PROFILE OF SAGAR DISTRICT AND DAMOH DISTRICT : The total no. of 6 districts belongs to Chhatarpur, Damoh, Panna, Sagar, Tikamgarh, Niwari, etc. belongs to the Sagar Division of Madaya Pradesh state of India. The present study has been conducted in the two districts such as Damoh and Sagar district only because this type of research work has not operated in these 2 districts yet, the total no. of 42 and 28 branches of RRB belongs to Sagar and Damoh district respectively. The primary aim of this study is to evaluate the performance of the Regional Rural Bank of Sagar and Damoh district the listed beneficiaries, loan disbursed amt, overdue amt under the KCC Scheme. The total no. the number of loans is Rs. 21252.75 lakh and Rs. 10193.24 lakh have disbursed by the overall 42 branches of RRB of Sagar district, by the overall 28 branches of RRB of Damoh

district respectively in the financial year 2018-19 but in the financial year 2019-20, the total no. of the number of amount of loan Rs. 23132.12 lakh and Rs. 10842.16595 lakh have disbursed by the overall 42 branches of RRB of Sagar district, by the overall 28 branches of RRB of Damoh district respectively.

II. RESEARCH METHODOLOGY

The present study is analytical in nature and causal research design have adopted for conducted this study and evaluating the performance of the Regional Rural Banks' branches in the term of the disbursed amount of loan and the overdue amount under the KCC co-variate with the total no. of listed beneficiaries of the two districts i.e., Damoh district, Sagar District both belongs to the Bundelkhand Region of Madhya Pradesh, India. The Present study has been conducted in the 2 districts i.e., Damoh district and Sagar district out of 6 districts of Sagar division have purposively selected under this study. The period of this study belongs to 2 financial years as 2018-19 and the year 2019-20. The legislative assembly election (Vidhan Sabha) and the house of people (Lok Sabha) election had held in the year 2018-19 and the year 2019-20 in Madhya Pradesh and India respectively. Data have collected from the regional office of RRB

II.1 :OBJECTIVES OF THE STUDY

- To study the KCC Scheme.
- To evaluate and compare the performance of Regional Rural Banks' branches of two different districts i.e. Damoh district, Sagar District on the basis of the disbursed amount of loan and overdue amount under the KCC scheme between the year 2018-19 and 2019-20, individually and collectively.
- To suggest the measures for improving the performance of Regional Rural Bank under the KCC Scheme

II.2 : HYPOTHESIS OF THE STUDY

- **H₀₁**- The Performance of the Regional Rural Banks' branches of the two districts i.e., Damoh district, Sagar District in the term of the disbursed amount of loan and the overdue amount under the KCC in the year 2018-19 are not affected adversely from the co-variate with the total no. of listed beneficiaries
- **H_{a1}** - The Performance of the Regional Rural Banks' branches of the two districts i.e., Damoh district, Sagar District in the term of the disbursed amount of loan and the overdue amount under the KCC in the year 2018-19 are affected adversely from the co-variate with the total no. of listed beneficiaries
- **H₀₂**- The Performance of the Regional Rural Banks' branches of the two districts i.e., Damoh district, Sagar District in the term of the disbursed amount of loan and the overdue amount under the KCC in the year 2019-20 are not affected adversely from the co-variate with the total no. of listed beneficiaries
- **H_{a2}** - The Performance of the Regional Rural Banks' branches of the two districts i.e., Damoh district, Sagar District in the term of the disbursed amount of loan and the overdue amount under the KCC in the year 2019-20 are affected adversely from the co-variate with the total no. of listed beneficiaries

III. RESULT AND DISCUSSION

The collected data have been analysed through the help of various tables as well as with the help of statistical tools for fulfilling the objectives of this study likewise

TABLE 1

Performance of the Regional Rural Banks' Branches of the Sagar District

SN	Name of the Branches of RRB of the Sagar district	No. of Registered Beneficiaries (F.Y- 2018-19)	Loan Disbursed (Year: 2018-19)	Overdue Amt (F.Y. 2018-19)	No. of Registered Beneficiaries (F.Y 20190-2)	Loan Disbursed (F.Y.- 2019-2020)	Over due Amt (Year- 2019-20)
1	Garhakota	995	911.3	509.2	890.00	950.78	720.80
2	Dhana	566	349.1	286.3	554.00	407.97	281.57
3	Surkhi	1076	516.5	384.9	1042.00	598.76	422.02
4	Khimalasa	1007	632.4	334.8	926.00	641.17	499.38
5	Bada Bazar Sagar	671	430.1	336.7	616.00	461.04	354.96
6	Bilhara	1204	793.3	533.5	1216.00	973.54	739.47
7	Barodia Kalan	932	541.0	354.0	858.00	646.39	562.87
8	Bara	631	445.3	362.9	534.00	370.65	313.95
9	Chandpur	1450	858.6	534.0	1450.00	967.37	649.90
10	Shahpur	937	472.6	361.9	871.00	536.25	303.99
11	Agasaud	473	323.8	186.1	422.00	364.69	262.70
12	Bhangarh	497	252.7	224.8	469.00	280.50	217.13
13	Barodiya Nongar	671	353.5	272.1	625.00	469.32	322.03
14	Kesli	1029	1006.0	621.5	906.00	987.83	879.78
15	Shahgarh	753	528.5	366.4	700.00	560.91	453.62
16	Chanaua Bujurg	1016	327.7	237.3	906.00	431.58	239.93
17	Barayatha	536	363.9	214.0	485.00	403.12	272.59
18	Banda	490	312.5	184.8	430.00	276.58	244.18
19	Sadar Sagar	891	558.4	340.4	808.00	611.80	413.67
20	Khurai	771	867.2	400.7	717.00	903.00	557.28
21	Malthon	534	400.1	259.0	507.00	457.84	406.15
22	Mandi Bamora	618	607.1	360.0	619.00	716.16	532.58
23	Bina	663	672.4	454.5	617.00	691.18	517.32
24	Bandari	811	583.1	383.5	842.00	747.68	518.17
25	Rahali	1135	1217.7	566.6	1137.00	1245.07	723.22
26	Gaurjhamar	1310	1070.2	655.1	1192.00	1115.16	947.30
27	Tili Road Sagar	1275	959.1	710.3	1236.00	1059.25	876.30
28	Karrapur	739	446.4	347.1	665.00	455.07	358.85
29	Jaisinagar	881	690.4	458.0	851.00	771.40	592.03
30	Deorikalan	1137	983.3	309.5	1060.00	963.32	514.07
31	Rahatgarh	681	442.9	332.7	595.00	414.08	310.22
32	Makronia	357	171.6	105.7	343.00	225.31	123.07
33	Naryawali	599	355.9	63.3	611.00	453.02	158.31
34	Bina Bazaria	71	72.7	45.2	89.00	94.15	47.38
35	Katra Bazar Sagar	43	61.2	17.8	45.00	64.72	18.05
36	Sihora	443	345.8	158.5	428.00	326.84	193.59
37	Maharajpur	671	756.5	295.0	765.00	828.73	560.93
38	Maghardha	164	129.6	78.9	163.00	132.61	88.47
39	Chitora	151	137.7	60.3	176.00	149.32	33.64
40	Patna Bujurga	263	243.2	68.4	293.00	305.94	144.95
41	Bhagwan Ganj	28	35.2	3.4	22.00	29.15	15.12
42	Rajwas	35	26.3	8.1	48.00	42.86	23.40
	Total	29205.00	21252.75	12787.27	27729.00	23132.12	16414.95

Source:-Regional Rural Banks' Regional Office, Saloman Complex, Damoh,

Table 1 revealed that the total no. of listed beneficiaries, no. of the disbursed amount of loan, overdue amount are Rs. 29205.00, 21252.75, 12787.27 lakhs, respectively in the year 2018 -19 and 27729.00, 23132.12, 16414.95 respectively in the year 2019-20 of Sagar district, there are total no. of 42 Branches of Rural Regional Banks established in the Sagar District, in the year 2018-19, the total no. of registered beneficiaries of all 42 branches of Rural Regional Banks have 29205.00 and they disbursed the loan amount of Rs. 21252.75 lakhs out of the 12787.27 lakhs (60.16%) became overdue, the recovery rate of the branches of Sagar district has 8465.48 lakhs (36.83%) during this year but in the year 2019-20 the total no. of registered beneficiaries of all 42 branches of Rural Regional Banks have 27729, the disbursed the loan amount of Rs. 23132.12 out of them Rs.16414.95 (70.96%) became overdue, the recovery rate of the branches of Rural Regional Banks of Damoh district is 6717.17 (29.03%).

Table 2

Performance of the Regional Rural Banks' Branches of the Damoh District

S.No.	Name of the Branches	No. of Registered Beneficiaries (2018-19)	Loan Disbursed (2018-19)	Overdue Amt (2018-19)	No. of Registered Beneficiaries (2019-20)	Loan Disbursed (2019-20)	Overdue Amt (2019-20)
1	Damoh	666	363.8	283.1	582	355.41	331.71
2	Kishunganj	1133	598.0	501.6	1113	566.23	452.52
3	Singrampur	588	327.1	283.1	587	423.45	331.08
4	Taradehi	981	733.4	675.4	934	803.00	720.03
5	Pathariya	935	745.8	547.4	897	693.58	551.44
6	Madhiyado	537	196.2	181.2	442	170.25	160.16
7	Raneh	881	676.3	582.3	847	745.27	665.00
8	Fatehpur	1105	478.4	385.2	940	541.28	488.69
9	Tejgarh	627	288.1	246.2	557	301.97	282.48
10	Narsingharh	854	364.1	281.5	726	340.70	277.31
11	Gaisabad	979	760.2	597.6	929	821.82	720.23
12	Kumhari	739	371.7	327.6	705	378.54	306.88
13	Bangawn	981	414.3	382.2	907	463.36	408.36
14	Patera	957	689.2	591.9	909	722.66	632.19
15	Jabera	496	318.4	273.1	423	306.09	289.16
16	Nohata	710	434.8	400.8	667	476.58	432.68
17	Banawar	556	224.3	185.5	530	293.39	213.89
18	Hatta	858	569.2	487.4	820	645.75	549.54
19	Abhana	791	286.0	259.2	719	316.18	279.95
20	Bandakpur	803	405.9	329.0	725	426.52	384.78
21	Killai Naka						
	Damoh	448	182.9	158.4	408	209.02	132.04
22	Batiyagarh	535	401.3	358.9	510	430.74	369.27
23	Tendukheda	463	231.6	205.5	444	250.99	233.44
24	Purna Thana						
	Damoh	8	4.9	4.2	9	6.03	6.05
25	Hirdaypur	10	16.6	16.6	12	19.77	19.77
26	Jhalon	23	17.4	9.6	24	23.13	19.93
27	Futerakala	105	93.1	46.7	107	110.48	44.64
28	Kalhara Kheda	0	0	0	0	0	0
	Total	17769.00	10193.24	8601.05	16473	10842.16595	9303.217772

Source:-Regional Rural Banks' Regional Office, Saloman Complex, Damoh

Table 2 reveal that total no. of listed beneficiaries, the disbursed amount of loan, overdue amount are 17769.00, 10193.24, 8601.05 respectively in the year 2018 -19 and the total no. of 16473, 10842.16595, 9303.21772 lakhs respectively in the year 2019-20 of Damoh district, there are total no. of 28 Branches of Rural Regional Banks established in the Damoh District. in the year 2018-19, the total no. of registered beneficiaries of all 28 branches of Rural Regional Banks have 17,769 and they disbursed the loan amount of Rs. 10,193.4 lakhs from which 86,01.05 lakhs (84.37%) became overdue, the recovery rate of the branches of Damoh district has 1592.19 lakhs (15.62%) during this year but in the year the total no. of registered beneficiaries of all 28 branches of Rural Regional Banks have 16473, the disbursed the loan amount of Rs. 10842.16 lakhs out of the 9303.21 lakhs (85.80%) became overdue, the recovery rate of the branches of Damoh district is 1538.95 (14.19%)

Table 3

Combined Performance of the Regional Rural Banks’ Branches of the Damoh District and Sagar District.

THE FINANCIAL YEAR 2018-19					THE FINANCIAL YEAR 2019-20				
District	Total No. of Branches of RRB Banks	Total No. of Registered Beneficiaries	Disbursed Amount of Loan (In Lakh Rs.)	Overdue Amount of Loan (In Lakh Rs.)	District	Total No. of Branches of RRB Banks	Total No. of Registered Beneficiaries	Disbursed Amount of Loan (In Lakh Rs.)	Overdue Amount of Loan (In Lakh Rs.)
Damoh	28	17769	10193.24	8601.05	Damoh	28	16473	10842.16	9303.21
Sagar	42	29205	21252.75	12787.27	Sagar	42	27729	23132.12	16414.95
Total	70	46974	31445.99	21388.32	Total	70	44202	33974.28	25718.16

Source: on the basis of Table 2 and Table 3

Table 3 reveal that during the financial year 2018-19, there have 46974 the total no. of beneficiaries of all 70 branches of RRB banks of Damoh and Sagar district have registered under the KCC scheme and total amount of loan of Rs. 31445.99 lakhs have disbursed to the registered beneficiaries of all 70 branches of RRB Banks of Damoh and Sagar District, from which the total amount of Rs. 21388.32 lakhs (68.80%) became overdue, then recovery rate is 31.20% and during the financial year 2019-20, there have 44202 the total no. of beneficiaries of all 70 branches of Regional Rural Banks of Damoh and Sagar district have registered under the KCC scheme and total amount of loan of Rs. 33974.28 lakhs have disbursed to the registered beneficiaries of all 70 branches of RRB Banks of Damoh and Sagar district, from which the total amount of Rs. 25718.16 lakhs (75.69%) became overdue, then the recovery rate is 24.31%.

IV. CONCEPTUAL FRAMEWORK OF DATA FOR HYPOTHESIS TESTING

For conducting the multivariate analysis based hypothesis-based testing adopted to evaluate the performance of the Regional Rural Banks’ branches of two different districts i.e. Damoh district, Sagar district of M.P. on the basis of the disbursed amount of loan and the overdue amount under the KCC Scheme, we categorized the variables according to the need of this study. The overall branches of the Regional Rural Banks of Sagar district and Damoh district are treated as a factor variable and it's categorized into two categories i.e. 1) The overall branches of the Regional rural banks of Sagar District. 2) The overall branches of the Regional rural banks of Damoh district. The no. of listed or registered beneficiaries of Regional rural banks of Sagar district and Damoh district is treated as the co-variate as well as rest of the variables are continuous response variables such as the disbursed amount of loan and the overdue amount under the KCC Scheme. There is some hypothesis framed for the better presentation as well as analysis of the data and to fulfil the sole main objectives of this study

Hypothesis:-1

- **H₀₁** The Performance of the Regional Rural Banks’ branches of the two districts i.e., Damoh district, Sagar District in the term of the disbursed amount of loan and the overdue amount under the KCC in the year 2018-19 are not affected adversely from the co-variate with the total no. of listed beneficiaries.

- **Ha₁**– The Performance of the Regional Rural Banks’ branches of the two districts i.e. Damoh district, Sagar District in the term of disbursed amount of loan and the overdue amount under the KCC scheme in the year 2018-19 are adversely affected from the covariate with the total no. of listed beneficiaries

Table 4

Hypothesis Testing Through Multivariate Analysis

Multivariate Test						
	Value	F	Hypothesis df	Error df	Sig.	Partial Eta Squared
Pillai's trace	.245	10.716 ^a	2.000	66.000	.000	.245
Wilks' lambda	.755	10.716 ^a	2.000	66.000	.000	.245
Hotelling's trace	.325	10.716 ^a	2.000	66.000	.000	.245
Roy's largest root	.325	10.716 ^a	2.000	66.000	.000	.245

(on the basis of the Table 3 Combined Performance of all the RRB branches of the Damoh district and Sagar district during the year 2018-2019.)

Table 4 reveal that during the financial year 2018-19, The significant values as per multivariate test of Pillai test, Wilks Lambda, Hotelling’s Trace and Roy’s Largest Root are < 0.05, so it has sufficient evidence has per decision rule to reject the null hypothesis (H₀): The Performance of the Regional Rural Banks’ branches of the two districts i.e., Damoh district, Sagar District in the term of the disbursed amount of loan and the overdue amount under the KCC in the year 2018-19 are not affected adversely from the co-variate with the total no. of listed beneficiaries

Hypothesis:-2

- **Ho₂**The Performance of the Regional Rural Banks’ branches of the two districts i.e., Damoh district, Sagar District in the term of the disbursed amount of loan and the overdue amount under the KCC in the year 2019-20 are not adversely affected from the co-variate with the total no. of listed beneficiaries.
- **Ha₂**-The Performance of the Regional Rural Banks’ branches of the two districts i.e. Damoh district, Sagar District in the term of disbursed amount of loan and the overdue amount under the KCC scheme in the year 2019-20 are adversely affected from the covariate with the total no. of listed beneficiaries

TABLE 5

Hypothesis Testing Through Multivariate Analysis

Multivariate Test						
	Value	F	Hypothesis df	Error df	Sig.	Partial Eta Squared
Pillai's trace	.320	15.510 ^a	2.000	66.000	.000	.320
Wilks' lambda	.680	15.510 ^a	2.000	66.000	.000	.320
Hotelling's trace	.470	15.510 ^a	2.000	66.000	.000	.320
Roy's largest root	.470	15.510 ^a	2.000	66.000	.000	.320

(on the basis of the Table 3 Combined Performance of all the RRBs’ Branchesof the Damoh district and Sagar district during the year 2019-2020)

Table 5 reveal that during the financial year 2019-20 The significant values as per multivariate test of Pillai test, Wilks Lambda, Hotelling’s Trace and Roy’s Largest Root are < 0.05, so it has sufficient evidence as per decision rule to reject the null hypothesis (H₀): The Performance of the Regional Rural Banks’ branches of the two districts i.e., Damoh district, Sagar District in the term of the disbursed amount of loan and the overdue amount under the KCC in the year 2019-20 are not affected adversely from the co-variate with the total no. of listed beneficiaries

V. COMPARATIVE ANALYSIS BETWEEN THE TWO FINANCIAL YEAR 2018-19 AND THE YEAR 2019-20: DISBURSE AMOUNT OF LOAN AND AMOUNT OF OVERDUE OF LOAN, RECOVERY RATE OF RRB

If we are observing the interpretation of table no. 1 and 2, with the co-variate the no. of registered beneficiaries and compare the performance of all RRBs' branches of Damoh and Sagar district individually then the recovery rate has reduced by 7.8 % and it is reduced from 36.83% in the financial year 2018-19 to 29.03% in the financial year 2019-20 of Sagar district individually as well as the recovery rate have reduced by 1.43% and it is reduced from 15.62% in the financial year 2018-19 to 14.19 % in the financial year 2019-20 of Damoh district individually. If we are observing the interpretation of table no. 3, with the co-variate the no. of registered beneficiaries and compare the performance of all RRBs' branches of Damoh and Sagar district combinedly then we surprisingly found that the loan recovery rate has reduced from 31.29% to 24.30%, the recovery rate has reduced by 6.72% from the financial year 2018-19 to the financial year 2019-2020 respectively. We found that by comparing the performance with co-variate the no. of registered beneficiaries of all the branches of the Regional Rural Bank of Sagar as well as Damoh district between the two consecutive financial years i.e. 2018-19 and 2019-20 have affected the term of loan disbursed and overdue amount basis, the loan disbursed an amount of loan and amount of overdue both have raised but the amount of overdue have raised more proportion to the amount of loan which has disbursed by the branches of Rural Regional Banks of Sagar and Damoh district from the financial year 2018-19 to 2019-20 then recovery rate has reduced proportionately.

VI. CONCLUSION OF THIS STUDY

Our study concluded that the performance of the Regional Rural Banks of the two districts i.e. Damoh district, Sagar District in the term of the disbursed amount of loan and overdue amount are affected adversely because both amounts are growing progressively but the overdue amount of loan are growing more progressively and proportionately than the disbursed amount of loan through which recovery rate has reduced proportionately then we can affirmably say that the performance of RRB is affected in the term of disbursed amount of loan and overdue amount of loan at extent level. An author's findings also supported our findings; Thus, it has been concluded that there was a progressive performance in terms of the number of cards issued and amount sanctioned under the scheme by various agencies during the study period in Punjab. The commercial banks were ahead of co-operative banks and regional rural banks in issuing Kisan Credit Cards as well as the amount sanctioned under the scheme (Kaur, 2018).

VII. SUGGESTIONS OF THIS STUDY

This study suggested to the concerned authority or official authority of the RRB that appropriate amount of Kisan Credit Card would be issued during the election period because the government provides the incentives of waive loans to farmers through which they do not repayment of the disbursed amount of loan timely then disbursed amount of loan become overdue, If the overdue amount of loan is growing more progressively, then loan recovery rate of RRB would have fall down.

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Acknowledgment

We would like to say heartily thanks to reviewer[s] and to Mr.Sandeep Jagauriya, IT Manager, Regional office of RRB and we would like to extend our thank of gratitude to the Region Manager of RRBfor helping us to conduct this study.

Data have collected by the researcher from Regional office of RRB, Saloman Complex,Damoh.and data provided by the IT Manager on the recommendation of theRegion Manager of Regional office of RRB after examining and verifying the certificate and other supporting documents such as the application form, Copy of the research scholar's Identity card and Adhar card which have furnished by the research scholar before to himdated on 16.12.2020, This data secondary in nature but it is unpublished data which have quoted or utilised at first time by the researcher to conduct this study ,

Funding

There is no any types of funding provided by any authority or outsider or third party to the researcher to operate this research.

Conflict of interest

The author[s] has no conflict of interest to operate this study.