

Self Help Group-Bank Linkage Programme in West Bengal: An Assessment of the Role of Regional Rural Banks

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Abstract: SHG- Bank Linkage Programme has become a major tool to bring about the rural population into the purview of the formal banking sector. In India, Commercial Banks, Regional Rural Banks (RRBs) and Cooperative Banks are the financial intermediaries in SHG- Bank Linkage Programme. In West Bengal, RRBs have been pivotal in providing credit to SHGs. RRBs have registered a tremendous growth rate over the past few years regarding saving mobilization among SHG members and credit disbursement to SHG members. In West Bengal, three RRBs are operating, namely, Bangiya Gramin Vikash Bank, Paschim Banga Gramin Bank and Uttar Banga Kshetriya Gramin Bank. Among these RRBs, Bangiya Gramin Vikash Bank occupied the dominant position in almost all the parameters. Also, the RRBs show a relatively high growth rate compared to the other two RRBs in West Bengal.

Key Words: Self Help Group, NABARD, Regional Rural Bank, Non Performing Asset.

1. INTRODUCTION:

Self Help Groups (SHGs) have emerged as a key tool for eradicating poverty and empowering the population's weaker segments, particularly women. The Asia and Pacific Regional Agricultural Credit Association (APRACA) had discussed testing the idea in member nations when the National Bank for Agriculture and Rural Development (NABARD) decided to introduce linkage banking in India way back in 1986. In 1987, NABARD launched an action research programme in collaboration with MYRADA, a reputable NGO in the state of Karnataka. The findings of the action research programme on successful financial management by the Credit Management Groups of the poor in the rural areas, under the facilitation of MYRADA, encouraged NABARD to start a pilot project of SHG- Bank linkage in 1992. The objective of the project was to facilitate access of the poor to formal credit institutions, thereby taking banking to the un-reached section of society through SHGs, a voluntary association of the poor who save small amounts at periodic intervals and use the savings for meeting their emerging credit needs. The pilot project envisaged banks to lend to the SHGs without collateral on the principle of trust-banking. Encouraged by the project's success, the Reserve Bank of India (RBI) released policy recommendations in 1996, identifying SHG finance as a priority sector advance. The SHG-Bank Linkage Programme was gradually developed by NABARD with policy support from the government and the RBI (Mohanty, 2008)¹⁰. Regional Rural Banks (RRBs) play an important role in SHG- Bank Linkage Programme. The SHG- Bank Linkage Programme was extended to commercial banks in 1992, RRBs were covered in 1993 and cooperative banks in 1996.

The main goal of establishing RRBs in India was to provide credit to the rural people who are not economically strong enough especially the small and marginal farmers, artisans, agricultural labourers and even small entrepreneurs. RRBs are region based and rural oriented banks which have been set up to correct the regional imbalance and functional deficiencies in the institutional credit structure that is the weaker section of the rural economy (Kaur, 2016)². The RRBs were established under the provision of an ordinance promulgated on 26 September, 1975 and the Regional Rural Bank Act, 1975 to ensure sufficient institutional credit for agriculture and other rural sectors. The RRBs mobilize financial resources from rural/semi-urban areas and grant loans and advances mostly to small and marginal farmers, agricultural labourers and artisans. RRBs are jointly owned by Govt. of India, the concerned State Govt. and the sponsored bank. The owners of an RRB each contribute 50%, 15%, and 35% of the RRB's issued capital (Singh, 2015)³.

The total number of bank branches in India as of 31 March 2022 was 1,62,904, out of which, branches of RRBs were 9,970, which accounted for 6.12 per cent. In West Bengal, the number of BBR branches was 981, which was 4.37 per cent of the total bank branches in the state (RBI, 2023)⁴. As of 31 March 2022, there were 43 RRBs sponsored by

12 scheduled commercial banks in 26 states and 3 Union Territories (Puducherry, Jammu & Kashmir and Ladakh). There is no RRB in the states of Goa and Sikkim. As on 31 March 2022, the savings of the SHGs with the RRBs was Rs.13791.25 crore which accounted for 29.19 per cent of the total savings of SHGs in India. During 2021-22, RRBs provided Rs.32591.24 crore to SHGs which was 32.68 per cent of total credit disbursement to SHGs by all banks in India (NABARD, 2022)⁵. Against this backdrop, the present study aims at comparing the growth trends of RRBs concerning SHG in the last eight years on parameters of saving deposit and loan disbursement and the performance concerning Non Performing Asset (NPA) in West Bengal.

2. LITERATURE REVIEW:

Kaur (2016)² focused on the contribution played by RRBs in the field of microfinance. Based on data from 2006-07 to 2013-14, she observed the growth of savings, loan disbursement and loan outstanding under RRBs through the Self Help Group Bank Linkage Programme. In this study, the growth of loans disbursed to Microfinance Institutions (MFIs) by RRBs is also shown. It is seen from the study that the rate of repayment of loans by SHGs is quite satisfactory which may be considered to be a good sign of a successful microfinance programme.

Nayak (2014)⁷ has tried to find out the RRB's microcredit outreach to SHGs in the pre and post amalgamation period in Odisha. Based on secondary data from 2008-09 to 2014-15, she showed that there was no significant improvement neither in the number of microcredit clients nor in the amount of credit disbursement by RRBs to the microcredit clients as a result of the amalgamation of RRBs.

Das, Monanty and Panda (2015)⁸ showed that RRBs have been playing a very remarkable role in SBLP in Odisha. RRBs have done an excellent performance in branch expansion, deposit mobilization and credit mobilization in weaker sections of the rural area. They contend that the RRBs should improve efficient credit administration through credit evaluation, monitoring the status of loans, and loan recovery mechanisms.

Based on data from 2006-07 to 2013-14, Singh (2015)³ revealed that in India, savings of SHGs with BBRs have been drastically increasing because of various schemes launched by the government, like Swarna Jayanti Gram Sarojgar Yojana (SGSY), National Rural Livelihood Mission (NRLM) etc. at the same time, growth in outstanding loan amount is decreasing over time, indicating that RRBs are in a better position to recover their loan. From this study, it is also clear that the emphasis has switched from promoting SHGs to creating chances for SHG members to earn a living through skill development, production optimisation, value chain facilitation, and market linkage.

3. DATA AND METHODOLOGY:

The present study is analytical in nature. Only secondary data is used in this study. Data have been collected from various published reports of NABARD and RBI. The data relating to savings, loans disbursed, loan outstanding of SHGs and NPA of the RRBs are collected from Status of Microfinance in India, published by NABARD. The data regarding the number of branches of various types of banks are collected from the 'Statistical Table Relating to Banks in India' published by RBI. Data were also collected from the official websites of the concerned three RRBs in West Bengal.

The data have been tabulated and analyzed by exercising various statistical techniques, like percentage, Compound Annual Growth Rate (CAGR) etc.

The growth of number of SHGs, amount of savings and credit disbursement were analysed using the exponential growth function of the form

$$y = ab^t \dots\dots\dots (1)$$

where 'y' is the dependent variable for which growth rate was estimated, 'a' is the intercept, 'b' is regression coefficient and 't' is the time variable.

The Compound Annual Growth Rate (CAGR) was obtained for the logarithmic form of the equation as

$$\ln y = \ln a + t \ln b \dots\dots\dots (2)$$

CGR was computed by using the relationship:

$$CGR = \{ \text{Exp}(b) - 1 \} \times 100 \% \dots\dots\dots (3)$$

SHG- BANK LINKAGE PROGRAMME IN WEST BENGAL:

The progress of SHG- the Bank Linkage Programme under RRBs can be judged and analyzed by looking at the statistics on various parameters such as the number of savings linked SHGs and credit linked SHGs under RRBs, amount of savings of SHGs with RRBs, amount of credit disbursement to SHGs by RRBs, NPA as a percentage of the loan outstanding etc. Table-1 shows the position of different financial institutions concerning SHG- Bank Linkage Programme in West Bengal. Table-1 shows that during the financial year 2021-22, out of a total of 13,55,564 savings linked SHGs, commercial banks, RRBs and cooperative banks contributed 56.87%, 39.69 & and 3.44% respectively.

During the same time, SHGs deposited Rs.3265.96 crore with RRBs. The contributions of commercial banks, RRBs and cooperative banks were 71.94%, 26.55% and 2.01% respectively.

During the financial year 2021-22, 13,01,505 SHGs were credit linked in West Bengal out of which commercial banks have the largest share of 51.21%. While the share of RRBs cooperative banks was 43.27% and 5.52% respectively. In the case of credit disbursement, out of a total Rs.25,689.78 crore, RRBs occupied the dominant position of 50.32%. Commercial banks and cooperative banks had the contribution of 43.94% and 6.74% respectively.

Table-1: Savings and Credit Disbursement by RRBs to SHGs in West Bengal during 2021-22

Banks	Savings		Credit Disbursement	
	Number	Amount (Rs. Cr.)	Number	Amount (Rs. Cr.)
Commercial Banks	770905 (56.87)	2343.18 (71.94)	666476 (51.21)	11032.04 (42.94)
Regional Rural Banks	538032 (39.69)	848.46 (26.05)	563164 (43.27)	12925.88 (50.32)
Cooperative Banks	46627(3.44)	65.32 (2.01)	71865 (5.52)	1731.85 (6.74)
Total	1355564 (100)	3256.96 (100)	1301505 (100)	25689.78 (100)

Note: Figures in parenthesis represent percentage of total

Source: Status of Microfinance in India, NABARD⁶

BRIEF DESCRIPTION OF RRBS IN WEST BENGAL:

West Bengal is home to three RRBs: Uttar Banga Kshetriya Gramin Bank, Paschim Banga Gramin Bank, and Bangiya Gramin Vikash Bank. The following is a quick description of these RRBs-

(1) Bangiya Gramin Vikash Bank:

Through a notification published in the official Gazette of the Government of India on February 21, 2007, Bangiya Gramin Vikash Bank was established as the corresponding new RRB following the amalgamation of five constituent RRBs in West Bengal: Mallabhum Gramin Bank, Gour Gramin Bank, Murshidabad Gramin Bank, Nadia Gramin Bank, and Sagar Gramin Bank. Twelve districts of West Bengal, namely Malda, Murshidabad, Nadia, Uttar Dinajpur, Dakshin Dinajpur, South 24 Parganas, North 24 Parganas, Bankura, Purulia, Purba Medinipur, and Paschim Medinipur, are included in the bank's command region. The Bangiya Gramin Bikash Bank's headquarter is located in Berhampur, Murshidabad. The bank has a network of 587 branches and 11 regional offices (BGVB, 2022)⁹.

(2) Paschim Banga Gramin Bank:

Howrah Gramin Bank and Mayurakshi Gramin Bank were combined to form Paschim Banga Gramin Bank. UCO Bank is the sponsor of this bank. The bank operates in West Bengal's Howrah, Hoogly, Purba Baddhaman, Paschim Bardhaman, and Birbhum districts. Its headquarters are in Howrah. 24 regional offices and 230 branches make up the bank (Pal and Mitra, 2019)¹⁰.

(3) Uttar Banga Kshetriya Gramin Bank:

Uttar Banga Kshetriya Gramin Bank is sponsored by the Central Bank of India. The bank has been operating in 5 districts of West Bengal, namely, Darjeeling, Coochbehar, Jalpaiguri, Alipurduar and Kalimpong. The head office of this bank is situated in Coochbehar. The total branch network of this bank as of 31.03.2022 reached 142 with three regional offices (Pal and Mitra, 2019)¹⁰.

PROGRESS OF SHG- BANK LINKAGE PROGRAMME UNDER RRBS IN WEST BENGAL

Progress of Savings by SHGs with RRBs

The progress of savings of SHGs with RRBs is presented in Table-2. From this table, it is observed that out of 182110 SHGs maintaining savings accounts, with RRBs as of 31st March 2015, Bangiya Gramin Vikash Bank was maintaining the highest number of savings accounts of 107976 SHGs followed by Paschim Banga Gramin Bank of 44,447 SHGs and Uttar Banga Kshetriya Gramin Bank with 46.49 SHGs respectively. As of 31st March 2022, the total number of SHGs maintaining a savings account with RRBs has increased to 3777531 with an overall CAGR of 8.65%. This year also Bangiya Gramin Vikash Bank has occupied the dominant position with 60.08% of SHGs followed by Paschim Banga Gramin Bank and Uttar Banga Kshetriya Gramin Bank with 22.39 % and 17.53 % respectively. It can be seen from the estimated values of CAGR that, the savings accounts of SHGs with Bangiya Gramin Vikash Bank have grown faster than the other two RRBs with CGR of 9.22 %.

From Table-2, it is seen that as of 31st March 2015, SHGs deposited Rs. 355.99 crore to RRBs, among which the highest amount of savings was deposited by SHGs to Bangiya Gramin Vikash Bank with 60.03 % of total savings. The next two positions were occupied by Paschim Banga Gramin Bank and Uttar Banga Kshetriya Gramin Bank with

26.91 % and 13.06 % respectively. As of 31st March 2022, the total amount of savings by SHGs with RRBs stood at Rs. 2010.28 with a CAGR of 28.26 %. This year also Bangiya Gramin Bank stood first with 50.70 % of savings followed by Uttar Banga Kshetriya Gramin Bank and Paschim Banga Gramin Bank with 24.95 % and 24.36 % of total savings respectively. Uttar Banga Kshetriya Gramin Bank has occupied the first position with a CAGR of 39.77 %. Paschim Banga Gramin Bank and Bangiya Gramin Vikash Bank occupied the next two positions in terms of growth with CAGR of 26.95 % and 25.34 % respectively.

Table- 2: Bank wise saving of SHGs with Regional Rural Bank in West Bengal from 2014-15 to 2021-22

Year	Bangiya Gramin Vikash Bank		Paschim Banga Gramin Bank		Uttar Banga Kshetriya Gramin Bank		Total	
	Number	Amount (Rs. Cr.)	Number	Amount (Rs. Cr.)	Number	Amount (Rs. Cr.)	Number	Amount (Rs. Cr.)
2014-15	107976 (59.29)	213.69 (60.03)	44447 (24.41)	95.81 (26.91)	29687 (16.30)	46.49 (13.06)	182110	355.99
2015-16	120910 (58.30)	297.22 (59.60)	52916 (25.51)	129.75 (26.02)	33575 (16.19)	71.68 (14.38)	207401	498.64
2016-17	128946 (42.90)	357.23 (59.68)	62834 (30.88)	163.55 (27.28)	78816 (26.22)	78.85 (13.15)	300596	599.63
2017-18	131786 (47.05)	561.09 (62.46)	74257 (26.51)	211.40 (23.53)	47080 (26.45)	125.85 (14.01)	280123	898.34
2018-19	142694 (51.33)	792.83 (62.73)	81654 (29.37)	289.17 (22.88)	53634 (19.29)	181.82 (14.39)	277982	1263.82
2019-20	154318 (51.90)	888.61 (59.52)	86186 (28.99)	357.34 (23.94)	56815 (19.11)	246.89 (16.54)	297319	1492.84
2020-21	166443 (54.78)	800.89 (51.28)	77596 (25.54)	427.90 (27.40)	59780 (19.68)	333.03 (21.32)	303819	1561.82
2021-22	226820 (60.08)	1019.18 (50.70)	84519 (22.39)	489.63 (24.36)	66192 (17.53)	501.47 (24.95)	3777531	2010.28
CAGR(%)	9.22	25.34	7.77	26.95	8.94	39.77	8.65	28.26

Note: Figures in parenthesis represent percentage of total

Source: Status of Microfinance in India, NABARD⁶

Progress of Credit Disbursement to SHGs by RRBs

The loan distributed to SHGs by RRBs is given in Table-3. From Table-3 it is observed that during 2014-15, Bangiya Gramin Vikash Bank has given credit to 26,463 SHGs. It occupied the highest position as it accounted for 48.71 % of total SHGs received credit from RRBs. Uttar Banga Kshetriya Gramin Bank occupied the second position with 25.59% SHGs receiving credit from RRBs and the third position was occupied by Uttar Banga Kshetriya Gramin Bank with 25.71% SHGs receiving credit from RRBs. During 20121-22, 1,65,038 SHGs were credited by SHGs among which Bangiya Gramin Bank had the dominant position with 59.51% SHGs credited by RRBs. The second and third positions were occupied by Paschim Banga Gramin Bank and Uttar Banga Kshetriya Gramin Bank with 42.63% and 13.40% SHGs respectively. The overall CAGR of the number of SHGs receiving credit from RRBs was estimated to be 38.80%. Among the RRBs Bangiya Gramin Vikash Bank registered the highest CAGR of 66.98, while Paschim Banga Gramin Bank and Uttar Banga Kshetriya Gramin Bank registered a CAGR of 36.14% and 15.07% respectively.

During 2014-15 RRBs gave Rs.687.96 crore as loans to SHGs in West Bengal among which Bangiya Gramin Vikash Bank contributed 45.21 % of the total. Paschim Banga Gramin Bank and Uttar Banga Kshetriya Gramin Bank have contributed 40.22 % and 14.57 % of the total loan respectively. During 2021-22, Rs.5649.09 crore was released to SHGs by RRBs in West Bengal. Among the RRBs, the first position was occupied by Bangiya Gramin Vikash Bank with 43.97 % of total loans released to SHGs. The next two positions were occupied by Paschim Banga Gramin Bank (4.63% of total loan) and Uttar Banga Kshetriya Gramin Bank (13.40% of total loan) respectively. The CAGR of total credit to SHGs by RRBs was as high as 43.17%. In terms of growth, Bangiya Gramin Vikash Bank stood first with a CAGR of 66.55%. while the second and third positions were occupied by Paschim Banga Gramin Bank with a CAGR of 36.14% and Uttar Banga Kshetriya Gramin Bank with a CAGR of 30.58% respectively.

Table- 3: Bank wise Credit Disbursement to SHGs by Regional Rural Banks in West Bengal from 2014-15 to 2021-22

Year	Bangiya Gramin Vikash Bank		Paschim Banga Gramin Bank		Uttar Banga Kshetriya Gramin Bank		Total	
	Number	Amount (Rs. Cr.)	Number	Amount (Rs. Cr.)	Number	Amount (Rs. Cr.)	Number	Amount (Rs. Cr.)
2014-15	26463 (48.71)	311.06 (45.21)	13968 (25.71)	276.67 (40.22)	13902 (25.59)	100.23 (14.57)	54333	687.96
2015-16	8674 (21.41)	87.69 (12.35)	19492 (48.12)	494.43 (69.65)	12342 (30.47)	127.72 (17.99)	40508	709.83
2016-17	6587 (12.15)	67.46 (8.96)	15872 (29.28)	328.49 (43.62)	31752 (58.57)	357.12 47.42	54211	753.07
2017-18	96422 (61.69)	1456.33 (53.96)	35397 (22.74)	912.20 (33.80)	23819 (15.30)	330.27 (12.42)	155638	2698.80
2018-19	177254 (73.22)	2247.36 (60.19)	37621 (15.54)	1041.33 (27.89)	27212 (11.24)	445.28 (11.93)	242087	3733.96
2019-20	264742 (73.66)	2973.96 (54.44)	65797 (18.31)	2010.50 (36.80)	28890 (8.04)	478.34 (8.76)	359429	5462.80
2020-21	226157 (75.36)	2490.82 (56.41)	43573 (14.52)	1398.53 (31.67)	30383 (10.12)	526.32 (11.92)	300113	4415.67
2021-22	165038 (59.51)	2483.98 (43.97)	72056 (28.98)	2408.28 (42.63)	40215 (14.50)	756.83 (13.40)	277309	5649.09
CAGR(%)	62.55	66.98	26.63	36.14	15.07	30.58	38.80	43.17

Note: Figures in parenthesis represent percentage of total
 Source: Status of Microfinance in India, NABARD⁶

NON PERFORMING ASSET OF RRBS IN WEST BENGAL:

An asset which ceases to generate income for the bank is called Non Performing Asset (NPA). In other words, advances in respect of which interest or instalment of principal is in arrear for two quarters in a year are treated as NPAs (Chakrabarti, 2008)¹¹.

The NPA position of different types of banks is presented in Table-4. At the end of 31st March 2022, the gross NPA of RRBS against SHGs as a whole stood at 1.45 % which is the least among all banks. The NPA position is worst in the case of Private Sector Commercial Banks with a gross NPA of 57.83%. This shows that in the case of recovery of loans RRBS performance is the best.

Table-4: Bank wise NPA in West Bengal as on 31 March, 2022

Banks	Loan outstanding against SHG (Rs. Cr.)	Amount of Gross NPA against SHG (Rs. Cr.)	NPA as % to loan outstanding
Public Sector Commercial Banks	8018.75	197.09	2.46
Private Sector Commercial Banks	10.05	5.77	57.83
Regional Rural Banks	6401.67	92.57	1.45
Cooperative Banks	1009.67	57.36	5.68
Total	15440.15	352.80	2.28

Source: Status of Microfinance in India, NABARD⁶

The NPA positions of the RRBS in West Bengal are shown in Table- 5. It is observed from Table- 5, that as of 31st March 2022, Bangiya Gramin Bank had the least proportion of NPA of 0.67% of the total loan outstanding. Uttar Banga Kshetriya Gramin Bank had 0.82% NPA as a per cent of the total loan outstanding. Concerning NPA the performance of Paschim Banga Gramin Bank is not so satisfactory with 3.34% NPA as a percentage of loans outstanding.



Table-5: NPA against bank loans to SHGs of RRBs as on 31 March, 2022

Bank	Amount of NPA	NPA as % to loan outstanding
Bangiya Gramin Vikash Bank	23.39	0.67
Paschim Banga Gramin Bank	59.84	3.34
Uttar Banga Kshetriya Gramin Bank	9.34	0.82
Total	92.57	1.45

Source: Status of Microfinance in India, NABARD⁶

4. CONCLUSION:

One of the major problems faced by the rural masses of India is the availability of adequate opportunity to avail banking facilities. SHG-Bank Linkage Programme has emerged as an efficient tool to assimilate the rural population into the purview of the formal banking sector. RRBs play an important role to facilitate savings facilities and dispose of credit to SHGs through SHG-Bank Linkage Programme. From the discussion of this study, it can be stated that SHGs in West Bengal played the dominant position in credit disbursement to SHGs. Over the last few years, savings of SHGs with RRBs and credit disbursed to them have been increasing drastically. In West Bengal, Bangiya Gramin Vikash Bank is the largest RRB having 587 branches across eleven districts of West Bengal. It is also the dominant bank concerning saving linked to SHG and the amount of savings of SHGs. Not only this, the growth rate of the number of savings linked SHGs with this bank was highest compared to the other two RRBs. But Uttar Banga Kshetriya Gramin Bank registered the highest growth rate of the amount of savings by SHGs. Bangiya Gramin Vikash Bank also occupied the first position for credit disbursement as well as the growth rate of credit disbursement. In West Bengal, RRBs achieved the best performance in terms of NPA as a percentage of loans outstanding as far as data on 31st March 2022 is concerned. Here also Bangiya Gramin Vikash Bank is the best performer compared to the other two counterparts.

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