



# NABSTATS

## (Quarterly Bulletin of Statistical Information)

Issue No.6 : JULY – SEPTEMBER 2008

### Highlights of Performance of RRBs during 2007-08

#### Liabilities

- Deposits :**
- ⇒ Deposits increased by 19% for all RRBs (42% for RRBs in profit), but declined by 72% for RRBs in loss.
  - ⇒ Savings deposits accounted for 55% of total deposits (as against 56% in 2006-07).
  - ⇒ RRBs in UP accounted for the highest share of 21.7% of all deposits, followed by Bihar(8.9%) & AP(8.5%).
- Borrowings :**
- ⇒ Borrowings increased by 19% for all RRBs (28% for RRBs in profit), but declined by 46% for RRBs in loss.
  - ⇒ RRBs in AP accounted for the highest share of 23.4% of all borrowings, followed by UP(15.1%).
  - ⇒ Borrowings declined in 9 States; the maximum decline was recorded in Gujarat(41%).

#### Assets

- Investments:**
- ⇒ Investments increased by a moderate rate of 6% for all RRBs (26% for RRBs in profit).
  - ⇒ Non-SLR investments accounted for 48% of total investments (as against 52% in 2006-07).
  - ⇒ RRBs in UP accounted for the highest share of 23.4% of all investments, followed by Bihar(10.7%).
  - ⇒ Outstanding Investments declined in 8 States; the maximum decline recorded was in Arunachal Pradesh(51%).
- Loans & Advances :**
- ⇒ Loans Outstanding increased by 6%, although disbursements went up by 17% for all RRBs.
  - ⇒ Loans disbursed to priority sector increased at 20% compared to 4% in case of non-priority sector.
  - ⇒ Loans for Agriculture & Allied activities accounted for 62% of total loans disbursed during the year.
  - ⇒ RRBs in AP accounted for the highest share of 18% of all loans disbursed, followed by UP(16%).

#### Important Observations

- Productivity:**
- ⇒ Per-staff productivity increased at a higher rate(21%) than per-branch productivity(18%).
- Profitability:**
- ⇒ Pre-tax profits increased by 112% & net-worth by 35%. Return on average working fund increased by 66%.
- Overdues:**
- ⇒ Total overdues increased by 18% over the previous year.
- NPA :**
- ⇒ Gross NPA to total loans O/s declined from 6.6 to 6.1. Net NPA to net loans O/s declined from 3.5 to 3.2.
  - ⇒ RRBs in Eastern States accounted for 32% of the total NPAs although their share in Loans O/s was 17%.
  - ⇒ Conversely, RRBs in Southern States accounted for 15% of total NPAs, but 25% of total Loans O/s.
- Borrowings as % of average WF:**
- ⇒ In case of borrowings from the sponsor banks, the ratio increased from 2.18 to 3.26.
  - ⇒ In case of borrowings from NABARD, however, the ratio increased at a lower rate - from 8.12 to 8.38.
- CD Ratio:**
- ⇒ Credit-Deposit Ratio has continued to increase consistently (from 42 in 2001-02 to 60 in 2007-08).
  - ⇒ In case of RRBs without accumulated losses it was still higher at 66, as compared with 44 in case of RRBs in loss.
- ID Ratio:**
- ⇒ Investment-Deposit Ratio has conversely continued to decline (from 69 in 2001-02 to 49 in 2007-08).
- Zone-wise analysis:**
- ⇒ RRBs in South-zone accounted for 21% total deposits of all RRBs, but their share in the borrowings was 48% and loans outstanding 42%. They accounted for only 16% of the total investments. Their share in Gross NPA was also less at 15%, but in case of Gross Profit they accounted for as much as 37%.
  - ⇒ On the other hand, RRBs in Eastern-zone accounted for 23% of the total deposits of all RRBs. Their share in the borrowings of all RRBs was only 14%. They accounted for 17% of the total loans outstanding, but 25% of the total investments of all RRBs. Their share in Gross NPA of all RRBs was 32%. But in case of Gross Profit they accounted for only 5% of the entire gross profit of all RRBs.

#### Theme

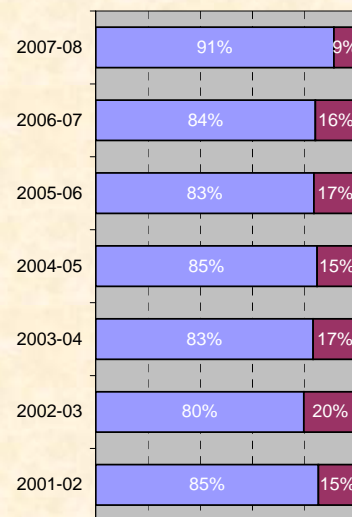
Each issue of NABSTATS is published with focus on one or two themes. The theme of the current issue is "Performance of RRBs during 2007-08".

## Comparative Performance of Profit-making & Loss-making RRBs during 2007-08

Sr. No.	Financial Parameter	All RRBs	RRBs in Profit			RRBs in Loss
			Total	Without Acc. Loss	With Acc. Loss	
Number of RRBs		90	82	54	28	8
<b>A. Resources</b>						
1	Own-Fund [Rs.crore]	8716 (20)	8525 (27)	6800 (11)	1724 (145)	191 (-59)
2	Borrowings [Rs.crore]	11649 (19)	11141 (28)	8670 (20)	2471 (54)	508 (-46)
3	Deposits [Rs.crore]	99096 (19)	95276 (42)	64109 (20)	31167 (97)	3820 (-72)
<b>B. Utilisation of Resources</b>						
4	Loans Outstanding [Rs.crore]	59048 (22)	57370 (38)	42123 (24)	15252 (72)	1677 (-71)
5	Investments Outstanding [Rs.crore]	48560 (6)	46817 (26)	30600 (0.4)	16217 (111)	1743 (-77)
6	Credit-Deposit Ratio	60	60	66	49	44
	Investment-Deposit Ratio	49	49	48	52	46
<b>C. Loans &amp; Advances Disbursed during the Year</b>						
7	Total Loans Disbursed [Rs.crore]	38497 (17)	37824 (25)	30478 (16)	7276 (66)	672 (-73)
8	Under Priority Sector [Rs.crore]	31734 (20)	31262 (28)	25605 (21)	5606 (64)	472 (-75)
9	Under Non Priority Sector [Rs.crore]	6789 (4)	6588 (13)	4899 (-2)	1670 (74)	200 (-67)
<b>D. Overdue and NPA Position</b>						
10	Overdues as on 30 June 2007 [Rs. crore]	5761 (18)	5546 (40)	3909 (21)	1637 (97)	214 (-73)
11	Gross NPA [Rs. crore]	3573 (12)	3336 (52)	2032 (28)	1304 (80)	237 (-73)
12	Net NPA [Rs. crore]	1832 (13)	1685 (53)	997 (32)	688 (67)	146 (-68)
<b>E. Business and Productivity Parameters</b>						
13	Total Business [Rs.crore]	158144 (20)	152646 (40)	106232 (22)	46419 (88)	5497 (-72)
14	Per Branch Productivity [Rs.crore]	10.71 (18)	10.86 (13)	11.93 (18)	9.00 (13)	7.85 (13)
15	Per Staff Productivity [Rs.crore]	2.32 (21)	2.36 (16)	2.56 (20)	2.00 (16)	1.61 (7)
<b>F. Profitability Parameters</b>						
16	Gross Profit / (-) Loss [Rs.crore]	1328 (112)	1384 (50)	1175 (42)	209 (115)	-56 (-82)
17	Net-worth [Rs.crore]	6093 (35)	6549 (16)	6800 (11)	-251 (-40)	-458 (-61)
18	Return on Average Working Fund [%]	1.33 (66)	1.45 (25)	1.71 (38)	0.77 (20)	-1.42 (72)

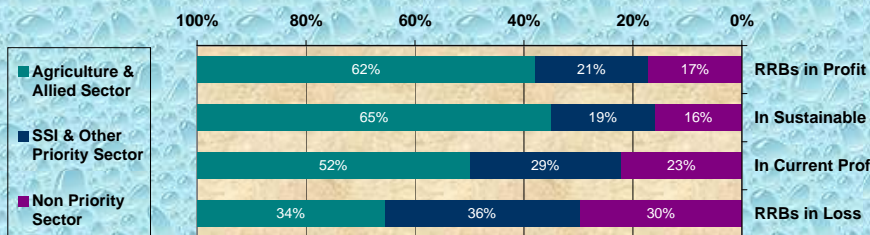
Note : Figures in bracket represent % change over previous year; Totals may not tally due to rounding off

**No. of RRBs in Profit / Loss as % of Total No. of RRBs**

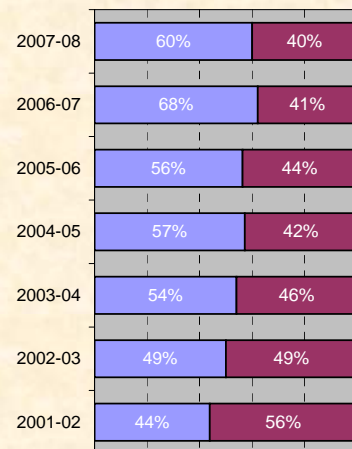


■ RRBs in Profit   ■ RRBs in Loss

**Share of Major Sectors in Total Loans Disbursed**



**RRBs without Accumulated Loss vs RRBs with Accumulated Loss**



■ RRBs without Accumulated Loss   ■ RRBs with Accumulated Losses

### Changes in Important Ratios during 2007-08 : Comparative position of RRBs in Profit vs. RRBs in Loss

Sr. No.	Important Ratio Parameters	2006-07			2007-08		
		in Profit	in Loss	Total	in Profit	in Loss	Total
1	Borrowings as % of Average Working Fund	11.31	6.65	10.49	11.64	13.03	11.69
	- Borrowings from NABARD as % of Average Working Fund	8.58	5.97	8.12	8.38	8.50	8.38
	- Borrowings from Sponsor Bank as % of Average Working Fund	2.50	0.67	2.18	3.21	4.53	3.26
2	Deposits as % of Total Business	61.78	70.53	63.16	62.42	69.49	62.66
	- Savings Deposits as % of Total Deposits	54.89	57.94	55.46	54.02	49.76	53.86
	- Term Deposits as % of Total Deposits	38.94	38.45	38.78	40.16	46.48	40.40
3	Non-SLR Investments as % of Total Investments	52.38	50.27	52.10	48.32	49.49	48.36
4	Loans and Advances Outstanding(O/s) as % of Total Business	38.22	29.47	36.84	37.58	30.51	37.34
	- Loans O/s for Agriculture & Allied Activities as % of Total Loans O/s	59.82	40.93	56.61	56.88	29.28	56.09
	- Loans Issued for Agriculture & Allied Activities as % of Total Loans Issued	63.12	45.42	61.22	62.47	34.37	61.98
5	Gross NPA as % to Total Loans Outstanding	5.29	14.92	6.56	5.82	14.10	6.06
6	Gross Return on Average Working Fund	1.20	-2.15	0.67	1.45	-1.42	1.33

Note : Based on provisional data compiled by Institutional Development Department, NABARD

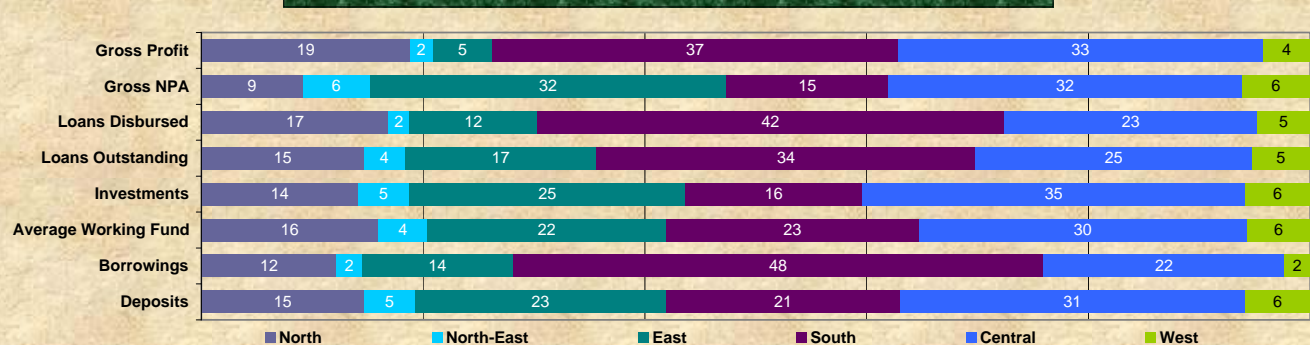
## State-wise Performance of RRBs in major Financial Indicators during 2007-08

State	Deposits	Borrowings	Loans & Advances O/s	Investments	Loans & Advances Issued			Total Business	Productivity		Gross Profit / Loss(-)	Net Worth
					Total	Priority Sector	Non Priority Sector		Per Branch	Per Staff		
<b>Amount in Rs. Crore</b>												
Andhra Pradesh	8399	2727	7995	3861	6945	5306	1639	16394	13.7	2.9	175	1044
Arunachal Pradesh	97	7	26	17	9	4	5	123	6.5	1.7	-4	-16
Assam	2500	117	1316	1208	420	322	98	3816	9.6	2.0	22	74
Bihar	8819	363	3678	5211	1580	1333	248	12497	8.5	2.1	70	67
Chhattisgarh	2629	125	829	1863	430	349	81	3458	8.2	2.0	40	63
Gujarat	2764	120	1518	1407	1026	896	130	4282	10.6	2.7	37	217
Haryana	3430	302	2067	1705	1792	1588	204	5497	16.9	3.3	104	458
Himachal Pradesh	953	32	386	360	258	211	47	1339	9.1	2.4	10	67
Jammu & Kashmir	1382	216	455	867	234	128	107	1838	6.7	1.5	-9	-69
Jharkhand	2282	73	685	1478	254	183	72	2967	7.6	1.9	9	-53
Karnataka	7617	1367	7082	2566	4359	3615	769	14699	12.8	2.6	244	1157
Kerala	3279	1028	3459	923	3052	2561	491	6737	17.3	2.7	44	331
Madhya Pradesh	6700	655	3570	3520	2264	1839	425	10270	9.8	2.4	89	224
Maharashtra	3051	146	1580	1444	808	658	151	4631	7.8	2.0	20	-1
Manipur	59	12	33	17	2	1	2	92	3.4	1.0	-3	-15
Meghalaya	316	10	97	243	47	27	19	413	7.9	1.9	6	35
Mizoram	283	65	161	166	64	53	11	444	7.4	1.9	2	6
Nagaland	17	2	8	7	1	1	1	25	2.5	0.7	-1	-2
Orissa	5298	718	3191	2281	1255	819	436	8489	9.9	2.1	-12	-352
Punjab	1730	148	1078	968	1098	977	121	2809	12.8	3.8	48	326
Rajasthan	6043	691	4147	2400	2836	2409	427	10190	10.0	2.4	79	293
Tamilnadu	1614	451	1659	394	1848	1621	227	3273	13.0	3.1	22	151
Tripura	1295	53	549	581	194	135	60	1844	19.2	2.7	5	6
Uttar Pradesh	21514	1756	10313	11380	6103	5512	591	31827	11.0	2.3	309	2221
Uttarakhand	1017	34	522	564	276	230	47	1539	8.7	2.4	17	84
West Bengal	6006	431	2644	3129	1338	956	382	8649	9.8	1.7	5	-223
<b>Total</b>	<b>99095</b>	<b>11649</b>	<b>59048</b>	<b>48560</b>	<b>38496</b>	<b>31734</b>	<b>6788</b>	<b>158143</b>	<b>261</b>	<b>58</b>	<b>1328</b>	<b>6092</b>

### Percentage Growth / Decline(-) over Previous Year

Andhra Pradesh	15	38	27	8	5	20	-24	20	18	21	40	16
Arunachal Pradesh	24	-12	-5	-51	60	1	195	16	4	-6	8	-57
Assam	19	-15	17	12	6	22	-26	19	19	20	740	42
Bihar	22	19	27	27	15	18	4	24	23	25	288	-121
Chhattisgarh	21	19	15	22	16	18	8	19	19	21	116	592
Gujarat	19	-41	22	2	10	11	3	20	16	21	74	11
Haryana	17	42	33	-2	28	29	24	23	20	15	25	19
Himachal Pradesh	12	-7	18	-35	27	26	30	14	8	14	35	9
Jammu & Kashmir	9	351	30	-1	21	30	12	14	11	15	-43	17
Jharkhand	15	30	14	7	38	35	45	15	14	15	-135	-28
Karnataka	25	7	20	20	18	21	8	23	20	24	39	18
Kerala	31	10	19	38	14	10	45	25	22	25	12	11
Madhya Pradesh	15	45	20	7	21	20	26	17	15	18	73	39
Maharashtra	19	8	23	9	5	6	3	21	18	22	25	-74
Manipur	16	12	-14	19	-63	-82	-2	3	3	3	1	28
Meghalaya	13	-3	18	6	13	6	27	14	12	-6	170	13
Mizoram	42	15	26	44	18	62	-48	36	22	-2	137	27
Nagaland	11	52	2	-2	-30	-55	30	8	-13	-24	-21	44
Orissa	24	-8	12	23	1	-11	35	19	18	20	-52	6
Punjab	22	112	29	17	37	32	87	24	20	19	16	11
Rajasthan	18	35	26	1	27	28	25	21	20	22	33	31
Tamilnadu	27	-4	23	-18	26	31	1	25	9	24	-25	12
Tripura	21	19	17	18	1	-1	7	20	10	21	-29	-107
Uttar Pradesh	18	28	20	-7	20	21	13	18	17	19	88	13
Uttarakhand	14	-13	46	-8	38	34	63	23	15	18	77	16
West Bengal	18	-18	14	12	25	28	19	17	17	18	-103	-32
<b>Total</b>	<b>19</b>	<b>19</b>	<b>22</b>	<b>6</b>	<b>17</b>	<b>20</b>	<b>4</b>	<b>20</b>	<b>18</b>	<b>21</b>	<b>112</b>	<b>35</b>

### Zone-wise Share(%) in Major Financial Parameters of RRBs during 2007-08

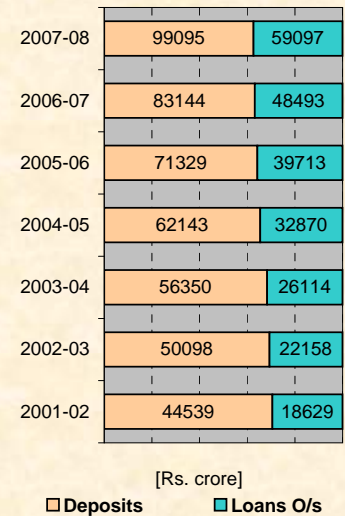


Note : Based on provisional data compiled by Institutional Development Department, NABARD

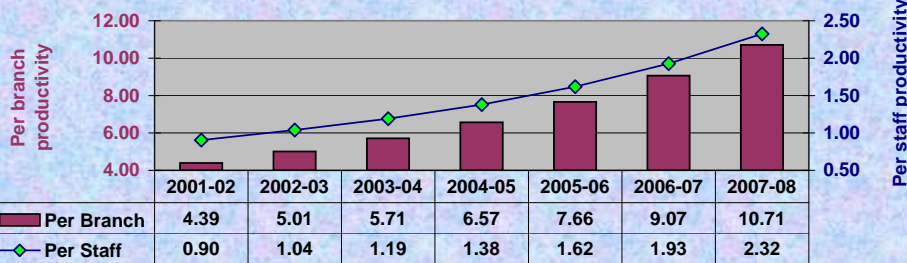
## Growth of RRBs in various Financial Parameters

Sl.	Physical Parameters	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08
1	No. of RRBs	196	196	196	196	133	94	90
	Of the above							
	a) in Profit	167	156	163	166	111	79	82
	b) without accumulated loss	86	97	106	111	75	64	54
	c) with Current Profit	80	59	57	56	36	25	28
	d) in Loss	29	40	33	30	22	15	8
e) with accumulated Loss	110	97	90	83	58	39	36	
2	No. of Districts Covered	511	516	518	523	525	534	589
3	No. of Branches	14390	14433	14446	14484	14494	14520	14762
4	Staff employed	69876	69547	69249	68912	68629	68289	68050

**Changes in Composition of Business of RRBs**

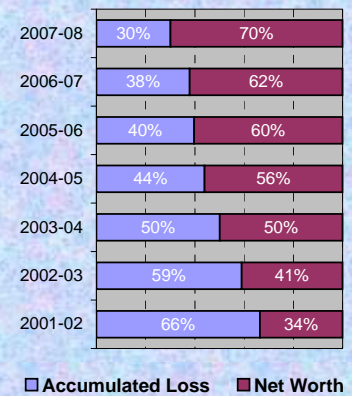


**Productivity Parameters of RRBs over the Years [Rs. Crore]**

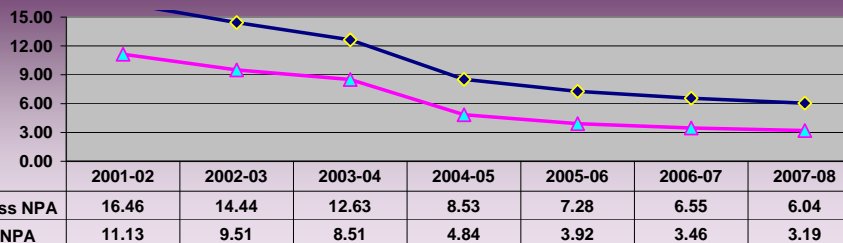


Sl.	Financials [Rs. Crore]	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08
1	Owned Fund	4059	4666	5438	6181	6647	7286	8716
2	Borrowings	4524	4799	4595	5524	7303	9776	11649
3	Deposits	44539	50098	56350	62143	71329	83144	99095
4	Loans Outstanding	18629	22158	26114	32870	39713	48493	59097
5	Loans Issued	10571	12641	15579	21082	25427	33043	31734
6	Investments	30532	33063	36135	36762	41182	45666	48560
7	Gross NPA	3067	3200	3299	2804	2890	3178	3572

**Changes in Composition of Networth of RRBs**

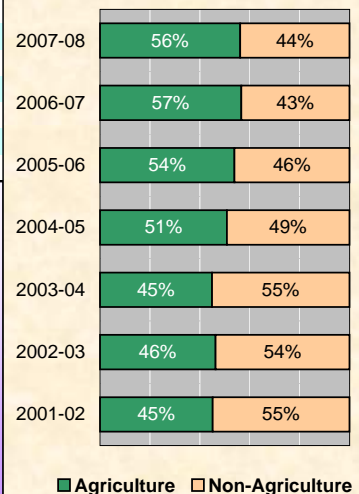


**Changes in Gross NPA & Net NPA of RRBs over the Years**

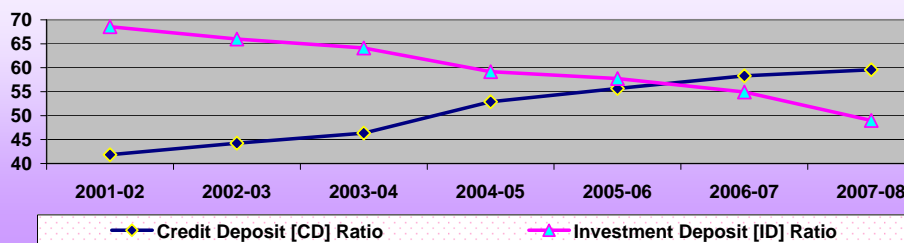


Sl.	Loans Issued [Rs. Crore]	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08
1	Total Loans Issued [A+B]	10571	12641	15579	21082	25313	33043	38744
2	Priority Sector [A]	7143	8847	11722	16568	20658	26502	31956
3	Non Priority Sector [B]	3428	3794	3857	4514	4655	6542	6788
4	Short Term [Crop Loans]	3812	4834	6133	9883	12575	17031	20381
5	Term Loan [Agri & Allied]	782	1045	1042	2043	2144	3198	3461
6	Rural Artisans	198	238	276	316	304	320	326
7	Small Scale Industries	107	138	167	210	342	342	638
8	Retail Trade	1279	1421	1653	1967	1841	1984	2202
9	Self-Help Groups	180	350	510	858	1171	1406	2136
10	Other Priority Sector	785	819	1941	1290	2282	2222	2812

**Loans O/s - Agriculture vs. Non-Agriculture**



**Changes in CD-Ratio & ID-Ratio of RRBs over the Years**



Note : Based on Data compiled by Institutional Development Department, NABARD