



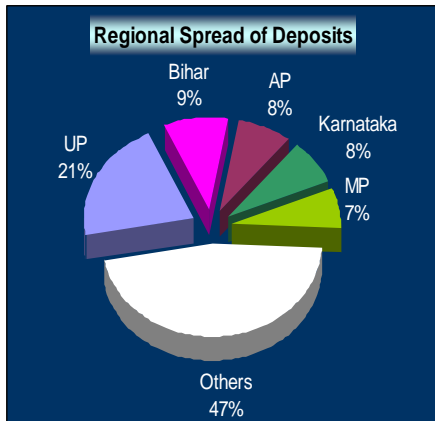
NABSTATS

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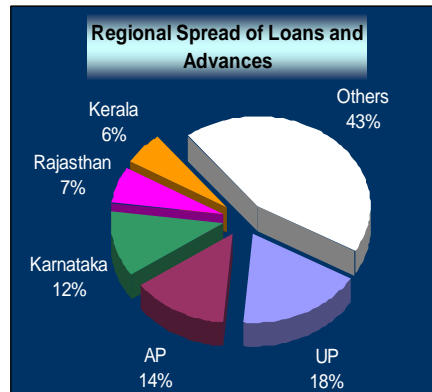
Performance of RRBs during 2008-09

The **Business** of RRBs increased by 19%. **Deposits** grew at a higher rate of 21% & **loans and advances** at a much lower rate of 15%. More than half of the deposits came from 5 States - UP, Bihar, AP, Karnataka and MP.



In case of loans and advances, Bihar & MP were not in the top five states. Their

place was taken by Rajasthan & Kerala.



Per-employee business increased from Rs.2.32 crore to Rs.2.74 crore. Highest level of increase was recorded in Punjab, followed by Tripura, Haryana & Arunachal Pradesh.

Borrowings increased by only 9% & constituted 9.77% of the average working funds (as against 10.68% in the

previous year). The ratio declined from 7.77% to 6.67% in case of borrowings from NABARD, while it increased from 2.89% to 2.99% in case of sponsor banks.

Investment as a window of deployment of funds was given more emphasis than lending. It went up by 36%, as against 15% for loans & advances. The States, which topped in net increase during the year were UP, Bihar, Rajasthan, MP and Orissa accounting for 61% of the net increase.

Gross return on average working fund went up from 1.23% to 1.37%, the top performers being RRBs in Haryana, Punjab, Chhatisgarh and Meghalaya. **Gross profit** increased by 35%, being contributed chiefly by RRBs in UP, AP, Bihar, Karnataka, Haryana, MP and Rajasthan.

Gross NPA declined by 21% & Net NPA by 38%.

State-wise Index Numbers and Ranks in Overall Financial Performance by RRBs during 2008-09

State	Ratio Values					Index Numbers		Geographical distribution of RRBs based on Index Numbers of Financial Ratios during 2008-09
	Per-employee Business [Rs.Crore]	Per-employee Profit [Rs.Lakh]	Return on Average Working Fund [in %]	Gross NPA [in%]	CD Ratio [in%]	Composite Value	Composite Rank	
Punjab	4.67	5.92	2.41	1.03	63	0.884	1	
Haryana	4.07	5.50	3.03	0.98	69	0.876	2	
Tamil Nadu	3.46	2.30	1.57	1.49	103	0.830	3	
Andhra Pradesh	3.41	2.90	1.68	2.09	96	0.824	4	
Kerala	2.98	1.20	0.89	2.52	96	0.750	5	
Karnataka	2.89	1.74	1.50	2.51	84	0.742	6	
Rajasthan	2.92	2.12	1.29	2.68	59	0.683	7	
Uttarakhand	2.77	2.23	1.69	4.36	55	0.671	8	
Gujarat	3.06	2.13	1.49	2.27	46	0.664	9	
Tripura	3.53	3.12	1.19	7.05	39	0.663	10	
Uttar Pradesh	2.69	2.30	1.52	3.71	48	0.650	11	
Madhya Pradesh	2.78	2.24	1.37	5.29	48	0.643	12	
Meghalaya	2.54	3.67	2.04	7.85	29	0.619	13	
Chhattisgarh	2.46	3.25	2.29	7.40	30	0.617	14	
Himachal Pradesh	2.77	1.37	1.09	3.78	42	0.610	15	
Mizoram	2.32	1.18	1.05	5.65	54	0.607	16	
Assam	2.40	1.28	1.05	7.06	50	0.595	17	
Bihar	2.51	2.20	1.33	8.94	35	0.580	18	
Maharashtra	2.17	0.83	0.75	7.28	49	0.565	19	
Orissa	2.49	0.01	0.09	7.06	53	0.560	20	
West Bengal	2.01	0.54	0.74	9.42	42	0.526	21	
Jharkhand	2.27	1.51	0.84	9.54	27	0.523	22	
Puducherry	0.31	-0.21	-1.54	0.00	69	0.489	23	
Arunachal Pradesh	2.39	1.78	1.17	21.98	21	0.469	24	
Jammu & Kashmir	1.74	-0.50	-0.28	8.20	33	0.452	25	
Nagaland	0.95	-0.87	-1.24	21.65	34	0.328	26	
Manipur	1.16	-3.87	-5.76	44.24	44	0.096	27	

Methodology of the Index : The model is based on the 'Ratio Index' method, similar to the "Human Development Index" of UNDP. The methodology adopted is broadly in accordance with the "Handbook on Constructing Composite Indicators" developed by Organization for Economic Cooperation and Development (OECD). It is expected to measure the relative level of financial performance of RRBs across States. The approach is to measure the annual performance of RRBs along multiple dimensions, without a base-line survey, and aggregate its growth into a single index that is interpretable and comparable across the States.

Theme

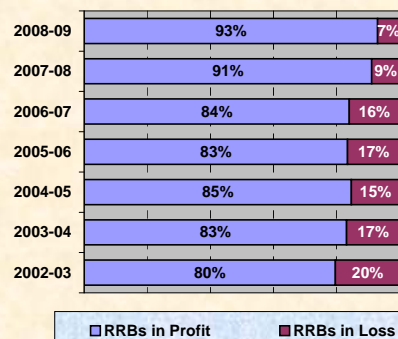
Each issue of NABSTATS is published with focus on one or two themes. The theme of the current issue is "Performance of RRBs during 2008-09". Suggestions are invited for improvement.

Comparative Performance of Profit-making & Loss-making RRBs during 2008-09

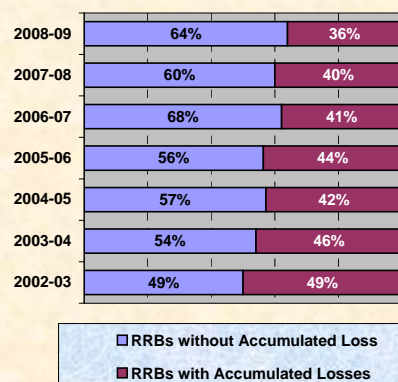
Sr. No.	Financial Parameter	RRBs in Profit	RRBs in Loss	Total of All RRBs	Change over last year (%)
Number of RRBs		80	6	86	
A. Resources					
1	Own-Fund [Rs.crore]	10475	436	10910	25
2	Borrowings [Rs.crore]	12593	141	12735	11
3	Deposits [Rs.crore]	118239	1950	120189	21
B. Utilisation of Resources					
4	Loans Outstanding [Rs.crore]	66882	921	67802	15
5	Investments Outstanding [Rs.crore]	64938	972	65910	36
6	Credit-Deposit Ratio	57	47	56	-5
C. Loans & Advances Disbursed during the Year					
7	Total Loans Disbursed [Rs.crore]	43056	311	43367	12
8	Under Priority Sector [Rs.crore]	35895	246	36141	14
9	Under Non Priority Sector [Rs.crore]	7161	65	7226	5
D. Overdue and NPA Position					
10	Overdues [as on 30 June 2008] [Rs. crore]	8473	105	8578	48
11	Gross NPA [Rs. crore]	2704	106	2810	-21
12	Net NPA [Rs. crore]	1133	54	1188	-38
E. Business and Productivity Parameters					
13	Total Business [Rs.crore]	185120	2871	187991	19
14	Per Branch Productivity [Rs.crore]	12.53	7.16	12.38	16
15	Per Staff Productivity [Rs.crore]	2.77	1.63	2.74	18
F. Profitability Parameters					
16	Gross Profit / (-) Loss [Rs.crore]	1824	-36	1788	35
17	Net-worth [Rs.crore]	8706	-95	8610	41
18	Return on Average Working Fund [%]	1.42	-2.07	1.37	3

Note : During the year 6 RRBs were extinguished by way of merger; Totals may not tally due to rounding off.

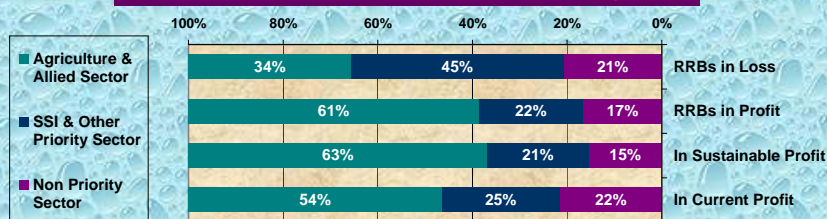
No. of RRBs in Profit or Loss as % of Total No. of RRBs



RRBs without Accumulated Loss vs. RRBs with Accumulated Loss



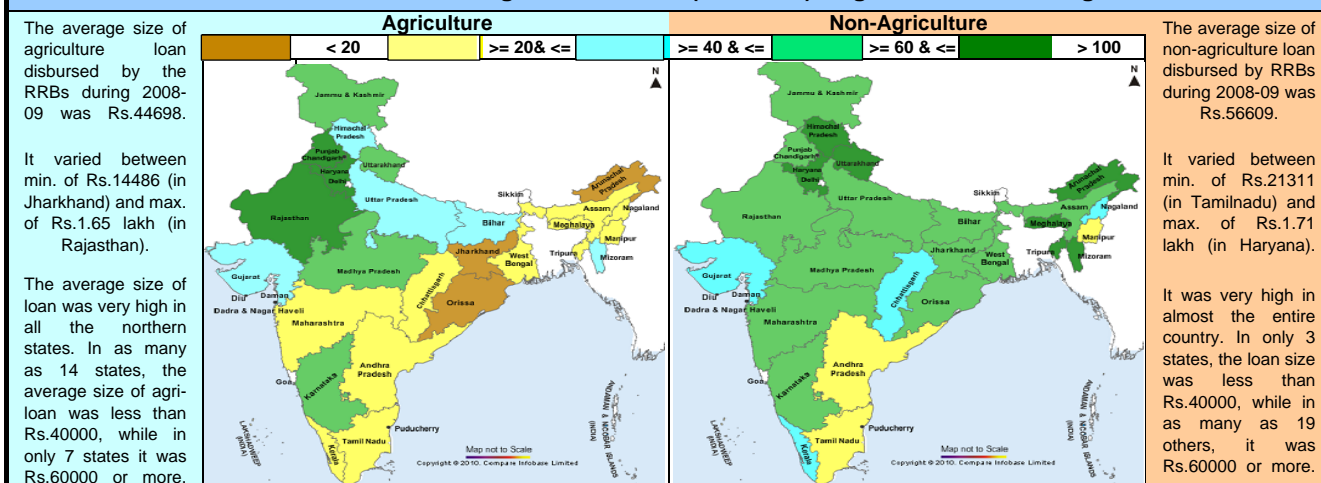
Share of Major Sectors in Total Loans Disbursed during 2008-09



Changes in Important Ratios during 2008-09 : Comparative position of RRBs in Profit vs. RRBs in Loss

Sr. No.	Important Ratio Parameters	2007-08			2008-09		
		in Profit	in Loss	Total	in Profit	in Loss	Total
1	Borrowings as % of Average Working Fund	10.74	9.15	10.68	9.80	8.12	9.77
	- Borrowings from NABARD as % of Average Working Fund	7.73	8.57	7.76	6.66	7.30	6.67
	- Borrowings from Sponsor Bank as % of Average Working Fund	2.98	0.58	2.89	3.02	0.83	2.99
2	Deposits as % of Total Business	62.44	69.49	62.69	63.87	67.93	63.93
	- Savings Deposits as % of Total Deposits	54.02	49.76	53.86	53.03	49.91	52.98
	- Term Deposits as % of Total Deposits	40.13	46.48	40.37	41.59	46.41	41.67
3	Non-SLR Investments as % of Total Investments	48.32	49.49	48.36	57.11	55.02	57.08
4	Loans and Advances Outstanding(O/s) as % of Total Business	37.58	30.51	37.34	36.13	32.07	36.07
	- Loans O/s for Agriculture & Allied Activities as % of Total Loans O/s	57.10	29.28	56.31	55.41	33.79	55.11
	- Loans Issued for Agriculture & Allied Activities as % of Total Loans Issued	62.28	34.13	61.78	61.30	34.36	61.10
5	Gross NPA as % to Total Loans Outstanding	5.81	14.10	6.05	4.04	11.51	4.14
6	Gross Return on Average Working Fund	1.33	-1.44	1.23	1.42	-2.07	1.37

Distribution of States according to size of loan (in Rs'000) - Agriculture vs. Non-agriculture



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

Index Numbers and Ranks of RRBs in Financial Performance during 2008-09

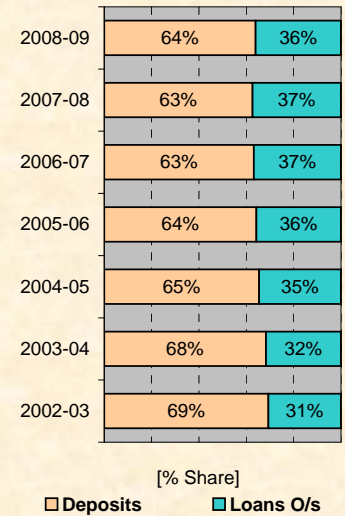
Regional Rural Bank	State	Per-employee Business [Rs.Crore]	Per-employee Net Profit [Rs.Lakh]	Return on Avg. Working Fund [in%]	Gross NPA [in%]	CD Ratio	Composite Index Value	Composite Rank
Punjab Gramin Bank	Punjab	4.82	6.73	2.53	0.54	59	0.8520	1
Malwa Gramin Bank	Punjab	4.39	4.98	2.52	1.42	80	0.8402	2
Haryana Gramin Bank	Haryana	4.21	4.24	2.43	1.26	90	0.8395	3
Gurgaon Gramin Bank	Haryana	3.96	6.51	3.47	0.65	54	0.8180	4
Saptagiri Gramin Bank	Andhra Pradesh	4.01	1.98	1.26	1.16	114	0.8167	5
Pallavan Grama Bank	Tamil Nadu	3.14	3.07	2.44	1.89	110	0.8126	6
Prathama Bank	Uttar Pradesh	3.16	3.77	2.65	1.70	92	0.7935	7
Deccan Grameena Bank	Andhra Pradesh	4.42	3.77	1.68	1.77	72	0.7849	8
Andhra Pragathi Grameena Bank	Andhra Pradesh	3.27	2.72	1.81	2.06	101	0.7788	9
Pandyan Gramin Bank	Tamil Nadu	3.56	2.06	1.34	1.38	101	0.7710	10
Andhra Pradesh Grameena Vikas Bank	Andhra Pradesh	3.10	3.21	1.75	2.67	97	0.7670	11
Krishna Gramin Bank	Karnataka	3.42	2.05	1.21	1.89	100	0.7579	12
Chaitanya Godavari Grameena Bank	Andhra Pradesh	3.16	1.56	1.12	1.36	106	0.7517	13
Vidisha Bhopal Kshetriya Gramin Bank	Madhya Pradesh	4.31	4.40	1.51	1.34	53	0.7478	14
South Malabar Gramin Bank	Kerala	3.02	1.80	1.31	2.30	99	0.7329	15
Pragathi Gramin Bank	Karnataka	3.02	1.75	1.81	1.94	93	0.7319	16
Aryavart Gramin Bank	Uttar Pradesh	2.85	5.65	2.66	2.19	49	0.7193	17
Surguja Kshetriya Gramin Bank	Chhattisgarh	2.99	7.17	3.22	8.28	32	0.6994	18
Shreyas Gramin Bank	Uttar Pradesh	3.42	2.02	1.58	2.87	66	0.6871	19
Cauvery Kalpatharu Grameena Bank	Karnataka	2.68	1.79	1.67	1.17	78	0.6868	20
Sutlej Gramin Bank	Punjab	4.22	1.97	0.95	4.37	58	0.6844	21
Narmada Malwa Gramin Bank	Madhya Pradesh	3.28	2.58	1.24	1.56	60	0.6774	22
MGB Gramin Bank	Rajasthan	3.30	1.34	0.91	2.38	71	0.6687	23
Karnataka Vikas Gramin Bank	Karnataka	2.83	1.75	1.29	3.81	76	0.6674	24
North Malabar Gramin Bank	Kerala	2.93	0.37	0.24	2.83	93	0.6661	25
Baroda Rajasthan Gramin Bank	Rajasthan	2.76	2.70	1.68	3.42	62	0.6612	26
Nainital Almora Kshetriya Gramin Bank	Uttarakhand	3.10	2.58	1.67	4.53	55	0.6554	27
Rajasthan Gramin Bank	Rajasthan	3.31	1.44	0.92	1.46	62	0.6552	28
Hadoti Kshetriya Gramin	Rajasthan	2.77	2.62	1.88	2.65	53	0.6504	29
Saurashtra Gramin Bank	Gujarat	3.06	1.28	1.01	0.71	61	0.6460	30
Parvatiya Gramin Bank	Himachal Pradesh	2.69	1.74	1.67	2.88	63	0.6454	31
Lucknow Kshetriya Gramin Bank	Uttar Pradesh	2.40	2.47	2.16	1.97	55	0.6443	32
Sarva UP Gramin Bank	Uttar Pradesh	2.70	2.30	1.65	1.27	52	0.6407	33
Baroda Gujarat Gramin Bank	Gujarat	2.98	2.98	2.10	4.15	42	0.6402	34
Sharda Gramin Bank	Madhya Pradesh	2.93	3.83	2.36	3.41	32	0.6397	35
Jaipur Thar Gramin Bank	Rajasthan	2.67	2.93	1.60	3.33	49	0.6333	36
Maharashtra Godavari Gramin Bank	Maharashtra	3.44	1.41	0.98	8.25	61	0.6302	37
Tripura Gramin Bank	Tripura	3.53	3.12	1.19	7.05	39	0.6287	38
Uttaranchal Gramin Bank	Uttarakhand	2.60	2.03	1.71	4.25	55	0.6237	39
Chikmagalur Kodagu Grameena Bank	Karnataka	2.11	1.25	1.60	5.05	73	0.6210	40
Langpi Dehangi Rural Bank	Assam	1.55	2.06	1.86	3.95	68	0.6119	41
Triveni Kshetriya Gramin Bank	Uttar Pradesh	3.02	0.75	0.40	2.98	61	0.6111	42
Dena Gujarat Gramin Bank	Gujarat	3.12	2.21	1.40	2.63	36	0.6099	43
Jhuba Dhar Kshetriya Gramin Bank	Madhya Pradesh	2.58	2.87	1.72	3.44	39	0.6087	44
Madhya Bharat Gramin Bank	Madhya Pradesh	2.43	1.38	1.13	3.07	60	0.6081	45
Visveshwaraya Gramin Bank	Karnataka	2.20	0.18	0.26	2.38	80	0.6051	46
Baitarani Gramya Bank	Orissa	3.02	1.21	1.01	4.97	51	0.6019	47
Satpura Narmada Kshetriya Gramin Bank	Madhya Pradesh	2.75	2.46	1.51	10.21	47	0.5901	48
Meghalaya Rural Bank	Meghalaya	2.54	3.67	2.04	7.85	29	0.5876	49
Uttar Bihar Gramin Bank	Bihar	2.59	2.90	1.72	5.47	32	0.5857	50
Etawah Kshetriya Gramin Bank	Uttar Pradesh	2.21	1.61	1.15	3.08	50	0.5819	51
Ballia Kshetriya Gramin Bank	Uttar Pradesh	2.58	2.19	1.55	2.67	31	0.5797	52
Mizoram Rural Bank	Mizoram	2.32	1.18	1.05	5.65	54	0.5748	53
Neelachal Gramin Bank	Orissa	3.23	0.52	0.34	7.69	51	0.5715	54
Samistipur Kshetriya Gramin Bank	Bihar	1.99	2.32	1.62	6.39	46	0.5708	55
Uttar Banga Kshetriya Gramin Bank	West Bengal	1.84	1.70	1.28	8.96	62	0.5701	56
Himachal Gramin Bank	Himachal Pradesh	2.79	1.29	0.98	4.04	38	0.5687	57
Chhattisgarh Gramin Bank	Chhattisgarh	2.25	2.65	2.38	8.76	33	0.5673	58
Purvanchal Gramin Bank	Uttar Pradesh	2.24	2.08	1.69	6.98	39	0.5621	59
Assam Gramin Vikash Bank	Assam	2.49	1.20	0.99	7.31	49	0.5615	60
Utkal Gramya Bank	Orissa	2.21	0.59	0.40	5.40	60	0.5581	61
Vidharbha Kshetriya Gramin Bank	Maharashtra	2.28	1.17	1.16	7.68	50	0.5570	62
Rushikulya Gramya Bank	Orissa	3.10	0.32	0.24	6.17	45	0.5533	63
Durg Rajnandgaon Gramin Bank	Chhattisgarh	2.57	1.82	1.31	2.57	24	0.5524	64
Baroda UP Gramin Bank	Uttar Pradesh	2.53	1.32	0.71	4.59	36	0.5449	65
Kashi Gomti Samyut Gramin Bank	Uttar Pradesh	2.76	1.94	1.34	9.51	30	0.5447	66
Bihar Kshetriya Gramin Bank	Bihar	2.24	2.16	1.40	10.08	34	0.5325	67
Wainganga Krishna Gramin Bank	Maharashtra	1.93	0.52	0.44	6.58	54	0.5270	68
Rewa Sidhi Gramin Bank	Madhya Pradesh	2.78	1.41	1.11	11.14	25	0.5125	69
Vananchal Gramin Bank	Jharkhand	2.32	1.11	0.65	7.46	29	0.5026	70
Bangiya Gramin Bank	West Bengal	1.96	0.40	0.97	9.28	42	0.4998	71
Marathwada Gramin Bank	Maharashtra	1.90	0.75	0.65	6.94	38	0.4997	72
Mewar Aanchalik gram in bank	Rajasthan	2.14	0.76	0.50	4.97	30	0.4992	73
Madhya Bihar Gramin Bank	Bihar	2.54	0.92	0.52	14.54	39	0.4948	74
Jharkhand Gramin Bank	Jharkhand	2.24	1.87	1.00	11.68	26	0.4940	75
Jammu Rural Bank	Jammu & Kashmir	2.54	0.95	0.57	11.77	31	0.4932	76
Mahakaushal Regional Rural Bank	Madhya Pradesh	1.70	0.64	0.49	6.29	37	0.4858	77
Paschim Banga Gramin Bank	West Bengal	2.22	0.19	0.10	10.10	35	0.4710	78
Puduvai Bharathiar Grama Bank	Puducherry	0.31	-0.21	-1.54	0.00	69	0.4620	79
Kamraz Rural Bank	Jammu & Kashmir	1.35	0.24	0.24	5.21	36	0.4594	80
Arunachal Pradesh Rural Bank	Arunachal Pradesh	2.39	1.78	1.17	21.98	21	0.4457	81
Kshetriya Kisan Gramin Bank	Uttar Pradesh	1.76	-0.89	-0.77	10.30	49	0.4400	82
Kalinga Gramya Bank	Orissa	1.88	-2.01	-2.01	11.63	51	0.3972	83
Ellaquai Dehati Bank	Jammu & Kashmir	1.22	-2.79	-2.74	3.84	34	0.3363	84
Nagaland Rural Bank	Nagaland	0.95	-0.87	-1.24	21.65	34	0.3113	85
Manipur Rural Bank	Manipur	1.16	-3.87	-5.76	44.24	44	0.0883	86

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

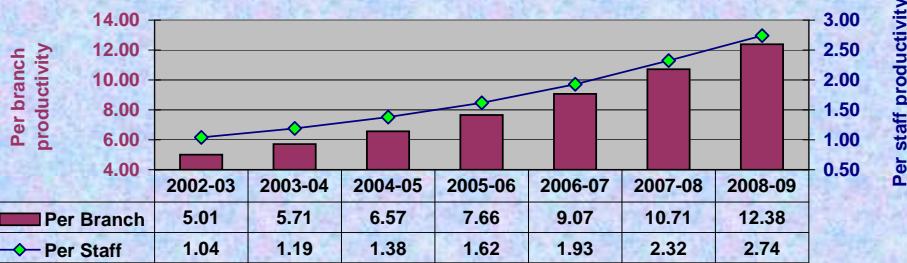
Performance of RRBs in various Financial Parameters over the Years

Sl.	Physical Parameters	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09
1	No. of RRBs	196	196	133	94	90	90	86
	Of the above							
	a) in Profit	156	163	166	111	79	82	80
	b) without accumulated loss	97	106	111	75	64	54	55
	c) with Current Profit	59	57	56	36	25	28	25
	d) in Loss	40	33	30	22	15	8	6
e) with accumulated Loss	97	90	83	58	39	36	31	
2	No. of Districts Covered	516	518	523	525	534	594	616
3	No. of Branches	14433	14446	14484	14494	14520	14761	15181
4	Staff employed	69547	69249	68912	68629	68289	68005	68526

Changes in Composition of Business of RRBs

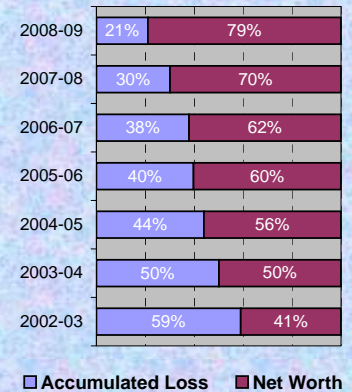


Productivity Parameters of RRBs over the Years [Rs. Crore]

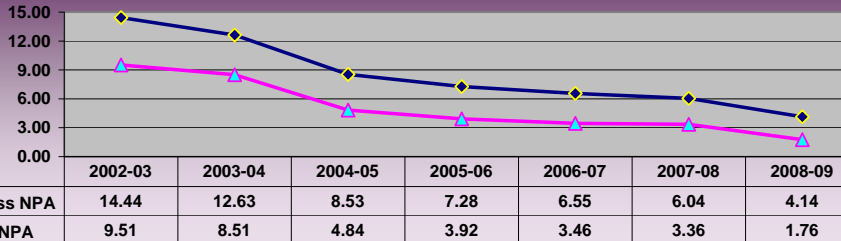


Sl.	Financials [Rs. Crore]	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09
1	Owned Fund	4666	5438	6181	6647	7286	8733	10910
2	Borrowings	4799	4595	5524	7303	9776	11494	12736
3	Deposits	50098	56350	62143	71329	83144	99093	120189
4	Loans Outstanding	22158	26114	32870	39713	48493	58984	67802
5	Loans Issued	12641	15579	21082	25427	33043	38582	43367
6	Investments	33063	36135	36762	41182	45666	48560	65910
7	Gross NPA	3200	3299	2804	2890	3178	3566	2810

Changes in Composition of Networth of RRBs

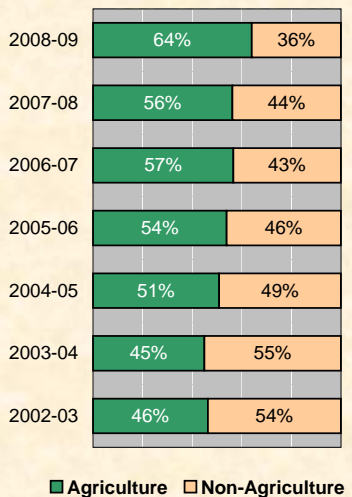


Changes in Gross NPA & Net NPA of RRBs over the Years

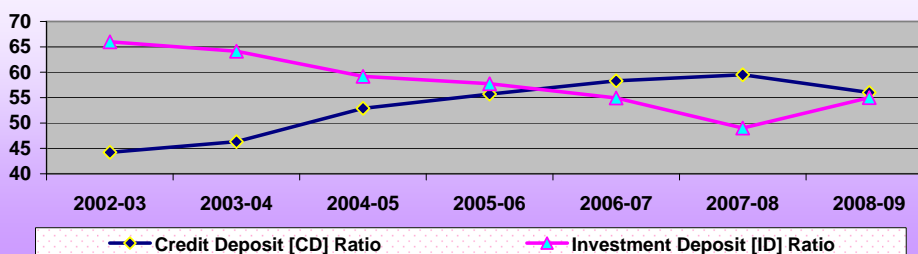


Sl.	Loans Issued [Rs. Crore]	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09
1	Total Loans Issued [A+B]	12641	15579	21082	25313	33043	38582	43367
2	Priority Sector [A]	8847	11722	16568	20658	26502	31708	36141
3	Non Priority Sector [B]	3794	3857	4514	4655	6542	6874	7226
4	Short Term [Crop Loans]	4834	6133	9883	12575	17031	20377	22851
5	Term Loan [Agri & Allied]	1045	1042	2043	2144	3198	3461	3648
6	Rural Artisans	238	276	316	304	320	326	552
7	Small Scale Industries	138	167	210	342	342	638	670
8	Retail Trade	1421	1653	1967	1841	1984	2024	2370
9	Self-Help Groups	350	510	858	1171	1406	2107	2388
10	Other Priority Sector	819	1941	1290	2282	2222	2775	3662

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