



क्षेत्रीय ग्रामीण बैंकों की महत्वपूर्ण सांख्यिकी और वित्तीय विवरणियां 31 मार्च 2023

KEY STATISTICS & FINANCIAL STATEMENTS OF REGIONAL RURAL BANKS 31 MARCH 2023



राष्ट्रीय कृषि और ग्रामीण विकास बैंक
संस्थागत विकास विभाग
मुंबई

NATIONAL BANK FOR AGRICULTURE AND
RURAL DEVELOPMENT
Institutional Development Department
Mumbai

गाँव बढ़े >> तो देश बढ़े
Taking Rural India >> Forward

Vision

Development Bank of the Nation for
Fostering Rural Prosperity

Mission

Promote sustainable and equitable
agriculture and rural development
through participative financial and
non-financial interventions, innovations,
technology and institutional development
for securing prosperity

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On the cover: The cover page presents the logos of all 43 RRBs in India as on 31 March 2023. They are arranged State/UT-wise in alphabetical order from Andhra Pradesh to West Bengal.

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31 मार्च 2023**

**KEY STATISTICS &
FINANCIAL STATEMENTS
OF REGIONAL RURAL
BANKS
31 MARCH 2023**



**संस्थागत विकास विभाग, मुंबई
Institutional Development Department, Mumbai**

**गाँव बढ़े >> तो देश बढ़े
*Taking Rural India >> Forward***

MESSAGE FROM CHAIRMAN



Consequent upon the landmark decision of Government of India (GoI) to sanction ₹ 10,890 crore (GoI's share - ₹ 5,445 crore (50%)) of recapitalisation assistance to RRBs during FY 2021-22 and FY 2022-23, all RRBs had rolled out a 3-year Board approved Viability Plan (VP) in FY 2022-23 with a well-defined implementation mechanism aimed at achieving sustainable viability through credit expansion, business diversification, asset quality improvement, cost rationalization, technology adoption and improvement in corporate governance.

In this backdrop, the performance of RRBs has improved significantly during FY 2022-23 and has reached historic highs on all fronts. RRBs have posted highest ever consolidated net profit of ₹ 4,974 crore during FY 2022-23 and their consolidated Capital to Risk Weighted Assets Ratio (CRAR) was at an all-time high of 13.43% as on 31 March 2023. The asset quality measured by GNPA (Gross Non-Performing Assets) at 7.28% was lowest in the previous 7 years. Credit expansion led to increase in consolidated CD ratio to 67.50%, which was the highest in over 15 years. The pace of technology adoption has increased as more RRBs have started rolling out digital services to their customers. Also, RRBs have shown renewed interest in financial inclusion activities as their share in implementation of flagship schemes has increased during the year.

To further improve the sustainability of RRBs, the GoI and Reserve Bank of India (RBI) have announced various regulatory measures during FY 2022-23. GoI has issued guidelines enabling RRBs to raise resources from Capital Market and RBI has relaxed the criteria for RRBs to be eligible to provide internet banking. GoI has also formed high level committees to look into the HR related matters in RRBs and for transitioning of RRBs into a stronger capital adequacy framework.

NABARD, in coordination with Sponsor Banks and other stakeholders, has played an anchor role in implementation of the operational and governance reforms accompanying the recapitalization scheme. To facilitate comprehensive monitoring of performance, a dashboard RRBदर्पण (RRB Darpan) was developed during FY 2022-23. The dashboard presents the progress against the Viability Plan targets and helps RRBs compare their performance with the better performing RRBs in their State and national level. NABARD also organized a workshop to facilitate sharing of best practices amongst RRBs.

This publication on key statistics and financial statements of RRBs contains disaggregate audited financial data of all RRBs in the country. I hope this will be a valuable reference document for all those concerned with rural development and rural financial institutions in the country. I encourage all stakeholders to actively utilize the data and insights available in this publication.

Shaji K V
Chairman
NABARD, Mumbai

FOREWORD



Regional Rural Banks (RRBs) were established based on the recommendations of the Narasimham Working Group (1975) as a distinct set of regionally oriented rural banks, combining the '*local feel and familiarity of rural problems*', a characteristic of cooperatives, and '*professionalism and large resource base*', a characteristic of commercial banks. They are jointly owned by Government of India, State Governments and Sponsoring commercial banks with equity contribution in the ratio 50:15:35 (GoI: State Government: Sponsor Banks). RRBs are regulated by RBI and supervised by NABARD.

2. NABARD, in the capacity of statutory supervisor of RRBs, undertakes both on-site and off-site supervision of RRBs. Further, Institutional Development of rural financial institutions is one of the core mandates of NABARD and the same is a part of its corporate mission statement. NABARD closely monitors the financial parameters of RRBs through off-site supervisory returns and on-site supervision. As a part of the off-site supervision process, NABARD periodically collects financial data from the RRBs through off-site surveillance (OSS) returns prescribed in Ensure Portal of NABARD. NABARD has also developed a dashboard- 'RRB Darpan' during FY 2022-23. The dashboard presents the progress against the Viability Plan targets and helps RRBs compare their performance with the better performing RRBs in their state/ national level.

3. This publication contains audited data of all the 43 RRBs in the country for financial year 2022-23. The data has been sourced from Ensure Portal and RRB Darpan Dashboard. Data parameters viz., balance sheet, profit and loss account, asset quality, Capital to Risk Weighted Asset Ratio, Gross and Net Non-Performing Assets have been verified/ reconciled with the audit reports of the RRBs for FY 2022-23 to ensure utmost accuracy of important data parameters.

4. Care has been taken to ensure that the financial statements of all RRBs are presented uniformly in the format prescribed vide RBI's Master Direction on presentation of Financial Statements, to facilitate comparison.

5. I would like to place on record my appreciation for the efforts of the team of Institutional Development Department in bringing out this booklet. We hope the publication will be useful to all concerned. Suggestions for any improvement can be mailed to idd@nabard.org.

J S Upadhyay

Chief General Manager

Institutional Development Department

NABARD, Mumbai

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EXPLANATORY NOTES

1. The publication contains audited data of the 43 RRBs for Financial Year 2022-23, as reported by them in Ensure Portal of NABARD. The data on parameters under balance sheet, profit and loss account, asset quality, Capital to Risk Weighted Assets (CRAR (%)) have been verified/ reconciled with the audit reports of the RRBs for FY 2022-23.
2. Care has been taken to ensure that the financial statements of all RRBs are presented uniformly in the format prescribed by RBI's Master Directions presentation of Financial Statements, to ensure uniformity and facilitate comparison.
3. As per RBI's Master Directions on presentation of Financial Statements dated 30 August 2021 (updated as on 20 February 2023), provision for depreciation in investments must be deducted from other income. Accordingly, an amount of Rs. 2204.41 crore made by RRBs towards depreciation in investment portfolio on account of MTM losses has been deducted from other income during FY 2022-23. Previously, this amount was reported under Provisions and Contingencies head of expenditure. As a result, there is a decline in Other Income and Provisions and Contingencies during FY 2022-23.
4. "Owned Funds" comprises of paid-up capital and reserves.
5. Share Capital is inclusive of the amount in Share Capital Deposit Account.
6. "Investments" include balances in deposit accounts with banks, investments in government and other approved securities, bonds, debentures, etc.
7. Total Income comprises of Interest Income and Non- Interest Income. Interest income includes interest from Loans and advances and income from investments.
8. Non-Interest Income is inclusive of commission, exchange, brokerage, Miscellaneous Income from sale of PSLCs, Profit (loss) on sale of Investments), reversal of provisions, profit (loss) on sale of fixed and other assets.
9. Total Expenditure comprises of Interest Expenditure, Operating Expenses (Wage Bill and other operating expenses), Provisions and Contingencies.
10. Provisions & Contingencies during the year include the Provision for Income Tax/Income Tax Paid.
11. The accumulated losses of RRBs, in case of RRBs having accumulated losses, has been shown separately under Assets side without netting the same from Reserves on the Liabilities side for all RRBs to ensure consistency in reporting for all RRBs and for the sake of comparison with data of previous years.
12. Net Owned Funds= Share Capital Reserves + Reserves – Accumulated Losses.
13. Branch Productivity = (Total Deposits + Gross Advances)/Total No. of branches.
14. Staff Productivity = (Total Deposits + Gross Advances)/Total No. of Staff
15. Gross NPA (%) = (Gross NPA amount / Gross loans and advances outstanding) x 100.
16. Net NPA (%) = (Net NPA amount/ Net Loans and advances outstanding) x 100
17. Data on recovery position is as per the Demand Collection Balance statements as on 30 June 2022 furnished by RRBs in Ensure Portal

18. ID ratio is (Total Investment (including balances in deposit accounts) / Total Deposits) x 100.
19. Yield on Loans (%) = (Interest Income from Loans and advances / Monthly Average of Loans and Advances) x 100
20. Yield on Investments (%) = (Interest Income from investments and interest yielding bank balances / Monthly Average of investments and interest yielding bank balances) x 100
21. Cost of Deposits (%) = (Interest expended on deposits / Monthly Average of deposits) x 100
22. Cost of Borrowings (%) = (Interest expended on borrowings / Monthly Average of borrowings) x 100
23. Financial Return (Yield on Assets) (%) = (Interest earned on advances + Interest earned on investments)/Average Working Fund (AWF) x100.
24. Financial Cost (Cost of Funds) (%) = (Interest paid on deposits + Interest paid on borrowings)/AWFx100
25. Financial Margin (Net Interest Margin) (%) = Financial Return (%) – Financial Cost (%)
26. Staff Cost (%) = (Wage Bill/AWF) x100.
27. Other Operating Cost (%) = (Other Operating Expenses/AWF) x100.
28. Miscellaneous Income (%) = (Commission + Other Income)/AWFx100.
29. Gross Margin (%) = {(Financial Margin - Wage Bill - Other Operating Cost + Miscellaneous Income)/AWF}x100
30. Risk Cost (%) = (Provisions & Contingencies made during the year /AWF) x100.
31. Net Margin (Return on Assets) (%) = Gross Margin (%) – Risk Cost (%).
32. **Corrigendum for previous year's publication:** Bangiya Gramin Vikash Bank had erroneously submitted the data on staff position of the bank as on 31 March 2022. This data was published in previous year's publication i.e. Key Statistics and Financial Statements of RRBs, 31 March 2022. However, this erroneous data was rectified later after the release of the publication. The correct staff position of the bank as on 31 March 2022 is 1550 officers and 778 other staff. Hence the total employee position of the bank as on 31 March 2022 was 2,328. The per staff productivity will also change accordingly.
33. Totals may not tally on account of rounding off of figures to ₹ lakh/ ₹ Crore. Percentage Variations could be slightly different as absolute numbers have been rounded off.

दो साल (2022 और 2023) के लिए क्षेत्रीय ग्रामीण बैंकों की तुलनात्मक प्रदर्शन

क्रमांक	व्यौरे	वित्तीय वर्ष (₹ करोड़)	
		2021-22	2022-23
बैंकों की संख्या		43	43
वित्तीय वर्ष के अंत में तुलन पत्र मापदंड			
1	प्रारक्षित निधियां	14,880	17,232
2	प्रारक्षित निधियां	34,359	40,123
3	जमा राशियाँ	5,62,538	6,08,509
4	उधार	73,881	84,712
5	निवेश	2,95,665	3,13,401
6	कुल ऋण बकाया	3,62,838	4,10,738
7	कुल व्यवसाय	9,25,376	10,19,247
8	कुल संपत्ति/देयताएं	7,05,400	7,71,462
वित्तीय वर्ष के दौरान लाभप्रदता			
1	बैंकों की संख्या जिन्होंने लाभ की जानकारी दी	34	37
2	बैंकों द्वारा प्रतिवेदित लाभ की राशि	4,116	6,178
3	बैंकों की संख्या जिन्होंने हानि की जानकारी दी	9	6
4	बैंकों द्वारा प्रतिवेदित हानि की राशि	897	1,205
5	कुल लाभ/ हानि	3,219	4,974
6	संचित हानियां	9,062	9,841
7	संचित हानि वाले बैंकों की संख्या	16	15
8	संपत्ति पर वापसी (%)	0.48	0.69
9	शुद्ध ब्याज हाशिया (%)	3.49	3.76
10	प्रबंधन की लागत (%)	3.19	3.05
महत्वपूर्ण वित्तीय अनुपात			
1	कासा जमा (%)	54.5	54.5
2	जमाओं और ऋण का अनुपात (%)	64.5	67.5
3	निवेश और जमा का अनुपात (%)	52.5	51.5
4	उधार और ऋण का अनुपात (%)	20.4	20.6
5	सीआरएआर (%)	12.7	13.4
6	सीआरएआर < 9%-आरआरबी की संख्या	13	9
7	बकाया (सकल) ऋणों में से अनजरक अनस्तियाँ (%)	9.2	7.3
8	बकाया (सकल) ऋणों में से अनजरक अनस्तियाँ > 10 %-आरआरबी की संख्या	13	10
9	शुद्ध एनपीए (%)	4.7	3.2
10	प्रावधान कवरेज अनुपात (%)	52.0	59.2

COMPARATIVE PERFORMANCE OF RRBs FOR TWO YEARS (2022 & 2023)

S.No	Item	Financial Year (Amount in ₹ Crore)	
		2021-22	2022-23
No. of RRBs at End of Financial Year		43	43
Balance Sheet Parameters, As at End of Financial Year			
1	Capital	14,880	17,232
2	Reserves	34,359	40,123
3	Deposits	5,62,538	6,08,509
4	Borrowings	73,881	84,712
5	Investments	2,95,665	3,13,401
6	Gross Loans Outstanding	3,62,838	4,10,738
7	Total Business	9,25,376	10,19,247
8	Total Assets/Liabilities	7,05,400	7,71,462
Profitability during Financial Year			
1	RRBs in Profit	34	37
2	Amount of Profit	4,116	6,178
3	RRBs in Loss	9	6
4	Amount of Loss	897	1,205
5	Net Profit/Loss	3,219	4,974
6	Accumulated Losses	9,062	9,841
7	Number of RRBs with Acc. Losses	16	15
8	Return on Assets (%)	0.48	0.69
9	Net Interest Margin (%)	3.49	3.76
10	Cost of Management (%)	3.19	3.05
Important Financial Ratios			
1	CASA Deposits (%)	54.5	54.5
2	CD Ratio (%)	64.5	67.5
3	ID Ratio (%)	52.5	51.5
4	Borrowings to Loans (%)	20.4	20.6
5	CRAR (%)	12.7	13.4
6	RRBs with CRAR <9%	13	9
7	GNPA (%)	9.2	7.3
8	RRBs with GNPA >10%	13	10
9	Net NPA (%)	4.7	3.2
10	Provision Coverage Ratio (%)	52.0	59.2

Financial Performance of Regional Rural Banks (RRBs) in FY 2022-23 - An Overview

- Highest ever consolidated net profit- ₹ 4,974 crore in FY 2022-23 (54.5 % YoY growth)
- GNPA @ 7.28%- lowest in previous 7 years
- CD Ratio @ 67.50%- highest in over 15 years
- Highest ever CRAR @ 13.43%
- Consolidated Business size crosses ₹ 10 Trillion (10.1% YoY growth)
- Greater growth in enrolments under financial inclusion schemes

As on 31 March 2023, there were 43 RRBs sponsored by 12 Scheduled Commercial Banks with 21,995 branches with operations extending to 30.53 crore deposit accounts and 2.90 crore loan accounts in 26 States and 3 Union Territories (Puducherry, Jammu & Kashmir and Ladakh).

The States of Goa and Sikkim do not have RRBs. All the public sector banks, except Punjab & Sind Bank, sponsor one or more RRBs. J & K Bank is the only private sector bank to sponsor an RRB. 92% of the RRB branches are in rural/semi-urban areas.

1. Recapitalisation and Capital Adequacy

During FY 2021-22, GoI had decided to infuse ₹ 10,890 crore (GoI share (50%)- ₹ 5,445 crore) of capital in RRBs during FY 2021-22 and FY 2022-23. The total recapitalization assistance to RRBs sanctioned during FY 2021-22 (Phase I: ₹ 8,168 crore) and FY 2022-23 (Phase II: ₹ 2,722 crore) was ₹ 10,890 crore including the proportionate share capital contribution by State Governments (15%) and Sponsor Banks (35%). This is in comparison to the total capital infusion of ₹ 8,393 crore by all stakeholders from 1975 till FY 2020-21, i.e. more capital has been sanctioned for RRBs in 2 years (FY 2021-22 & FY 2022-23) than the capital infused in RRBs over a period of 45 years (1975 to 2021).

The status of receipt of recapitalisation assistance sanctioned is summarised below:

- An amount of ₹8,168 crore was sanctioned to 22 RRBs during last week of March FY 2021-22 and all the 22 RRBs have received the entire amount of recapitalisation assistance sanctioned during FY 2021-22 by 31 March 2023.
- An amount of ₹2,722 crore was sanctioned to 22 RRBs during last week of March FY 2022-23 and 10 RRBs have received the Sponsor Bank's share amounting to ₹ 651.42 crore by 31 March 2023.

The RRB-wise amount of recapitalisation assistance sanctioned and received during both the phases are presented in appendices 1 and 2.

RRBs have been regularly infused with capital in the past to help them meet the regulatory requirement of 9% CRAR (Capital to Risk Weighted Assets Ratio). However, this latest scheme aims to rejuvenate and revitalize the RRBs with sufficient growth capital to facilitate reinventing themselves as sustainably viable and self-sufficient financial institutions and for leading the growth process and change in rural areas. The capital infusion will help RRBs in technology adoption and to efficiently cater to the financial inclusion needs of the rural populace.

The recapitalization(recap) scheme is accompanied by operational and governance reforms under the broad ambit of Sustainable Viability Plan (SVP) with a well-defined implementation mechanism aimed at credit expansion, business diversification, NPA reduction, cost rationalization, technology adoption, improvement in corporate governance, etc.

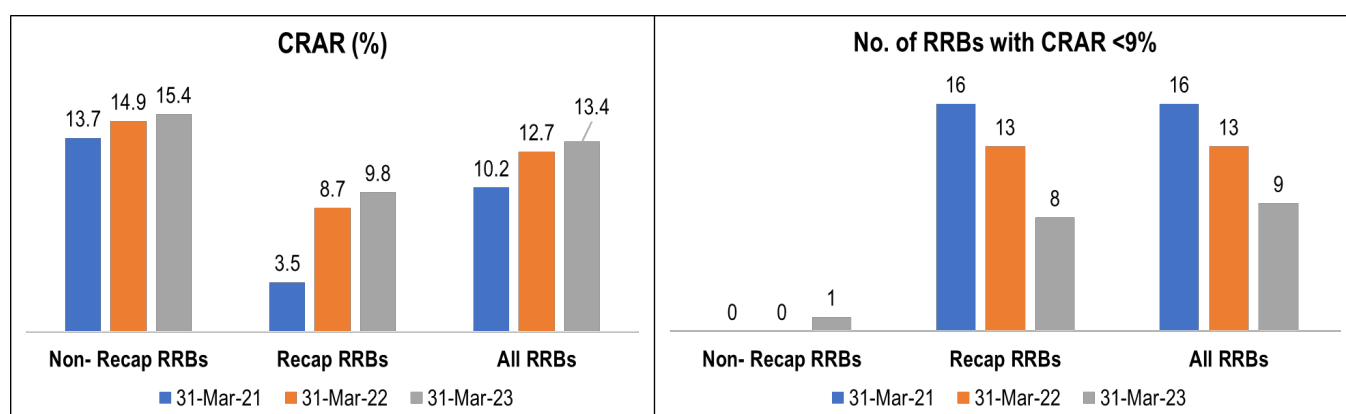
In order to facilitate comprehensive monitoring of the performance of RRBs including performance under their SVPs, NABARD, in association with DFS, developed a dashboard called '**RRB Darpan**'. Data in respect of more than 140 quantitative and qualitative metrics are collected from RRBs on a monthly basis. The dashboard presents the data submitted by the RRBs in the form of ingenious charts and reports with a facility to monitor the progress against the targets for each of the metrics under the SVPs. The login credentials of the dashboard have been shared with all stakeholders viz. DFS, NABARD, Sponsor Banks, etc.

This review document on performance of RRBs during FY 2022-23 is based on the audited data submitted by the RRBs in the RRB Darpan dashboard after reconciling data of important parameters with the audit reports of RRBs.

The consolidated CRAR of RRBs, which stood at 10.2% as on 31 March 2021, before the beginning of current tranche of recapitalisation process in FY 2021-22, has steadily increased to 12.7% as on 31 March 2022 and 13.4% as on 31 March 2023. Apart from the capital support received from the stakeholders, the increase in profitability of RRBs during FY 2021-22 and FY 2022-23 also contributed to the improvement in CRAR.

Table 1: CRAR (%)

RRB Category	No. of RRBs	31-Mar-21		31-Mar-22		31-Mar-23	
		CRAR (%)	No. of RRBs with CRAR < 9%	CRAR (%)	No. of RRBs with CRAR < 9%	CRAR (%)	No. of RRBs with CRAR < 9%
No Recap	21	13.68	0	14.87	0	15.35	1
Received Recap	22	3.48	16	8.73	13	9.83	8
Grand Total	43	10.16	16	12.71	13	13.43	9



Number of RRBs with CRAR less than 9% has declined from 16 as on 31 March 2021 (before the recapitalisation process started) to 9 as on 31 March 2023.

Of the 16 RRBs whose CRAR was less than 9% as on 31 March 2021, the CRAR of 8 RRBs improved beyond 9% as on 31 March 2023:

- Bangiya Gramin Vikash Bank
- Kerala Gramin Bank
- Madhya Pradesh Gramin Bank
- Madhyanchal Gramin Bank
- Odisha Gramya Bank
- Utkal Grameen Bank
- Uttar Bihar Gramin Bank
- Uttarakhand Gramin Bank

Despite recapitalisation assistance sanctioned in FY 2021-22, 8 RRBs continued to have CRAR < 9% as on 31 March 2023 due to losses incurred in FY 2021-22 and FY 2022-23. Of these 8 RRBs, CRAR improved in the case of 5 RRBs during FY 2022-23 as can be seen from table below.

Though Himachal Pradesh Gramin Bank (HPGB) has been continuously profitable, its CRAR has been declining over the past 2 years as the growth in capital funds from profits/internal accruals is not commensurate enough to maintain the CRAR over 9% in the face of greater growth in risk weighted assets. The profitability of HPGB has been declining over the previous 2 years **primarily on account of provision for pension liability and provision for MTM (Mark To Market) losses**. In FY 2022-23, the

provision towards pension liability and MTM losses by HPGB was Rs.50.85 crore and Rs.88.15 crore, respectively.

2. Business and Balance Sheet Parameters

The total business size of RRBs crossed the significant milestone of ₹ 10 trillion during FY 2022-23 and stood at ₹ 10.19 lakh crore as on 31 March 2023 (10.1% growth).

On the **liabilities** side, the **owned funds** of RRBs, comprising of share capital and reserves, witnessed a growth of 16.5% during FY 2022-23 and stood at ₹ 57,356 crore as on 31 March 2023. While the share capital grew by 15.8% due to the capital infusion from stakeholders, the reserves grew by a greater extent of 16.8% due to internal accruals from the profits. As a result, the share of owned funds in the total resources increased from 7% as on 31 March 2022 to 7.4% as on 31 March 2023.

Deposits, which constituted 78.9 % of the sources of funds, grew by 8.2% during FY 2022-23 and stood at ₹ 6.08 lakh crore as on 31 March 2023. The growth rate in deposits of RRBs was lower than the 10.1% average growth rate in deposits of all Scheduled Commercial Banks during FY 2022-23. Nevertheless, low-cost CASA deposits constituted 54.5% of the total deposits and RRBs continued to have the highest share of CASA deposits amongst all

Table 2: Movement in CRAR (%) of RRBs with CRAR <9% as on 31 March 2023

S.No	Name of RRB	31-Mar-21	31-Mar-22	31-Mar-23	Movement in FY 2022-23
Recapitalised RRBs					
1	Assam Gramin Vikash Bank	1.83	8.07	7.82	Declined
2	Dakshin Bihar Gramin Bank	5.66	3.43	-0.27	Declined
3	Ellaquai Dehati Bank	-8.22	-2.78	-2.83	Declined
4	J & K Grameen Bank	-0.35	4.51	5.56	Improved
5	Vidharbha Konkan Gramin Bank	-20.80	-3.07	5.99	Improved
6	Manipur Rural Bank	2.37	5.79	6.93	Improved
7	Nagaland Rural Bank	-2.93	7.97	8.37	Improved
8	Paschim Banga Gramin Bank	0.34	4.38	5.11	Improved
Non-Recapitalised RRBs					
9	Himachal Pradesh Gramin Bank	10.06	9.47	8.24	Declined

categories of Scheduled Commercial Banks (Public Sector Banks- 42.1%, Private Sector Banks- 45.0%, Small Finance Banks- 38.2%, Foreign Banks- 43.8%), While the share of RRBs in the total deposits of all commercial banks was just 3.2% as on 31 March 2023, their share in the number of deposit accounts was higher at 13.7% signifying their role in catering to the banking needs of small depositors. It may also be pertinent to mention that RRBs have the highest average deposit amount per account in PMJDY accounts amongst all categories of banks (₹ 4,292 per account in RRBs vis-à-vis ₹ 4,040 per account for other banks).

The growth in **borrowings** accelerated to 14.7% during FY 2022-23 as result of diversification in the sources of borrowings of RRBs. While borrowings from NABARD grew by 9.0%, borrowings from

sources other than NABARD and Sponsor Bank, witnessed a growth of 177.7%, albeit from the lower base. As a result, the share of borrowings from NABARD and Sponsor Banks in the total borrowings of RRBs reduced from 96.0% to 90.3%.

Due to the acceleration in the growth rate of all sources of funds, the total balance sheet grew by 9.4% during FY 2022-23 and stood at ₹ 7.71 lakh crore as on 31 March 2023.

The healthy growth in availability of funds translated to increased credit growth on the **assets side** as the net loans and advances grew by 13.0% during FY 2022-23. The **gross loans** grew by 13.2% during FY 2022-23 and stood at ₹ 4.11 lakh crore as on 31 March 2023. The average growth rate in loans of all Scheduled Commercial Banks (SCBs) was 15.8% during FY 2022-23. As on 31 March 2023, while

Table 3: Consolidated Balance Sheet of Regional Rural Banks

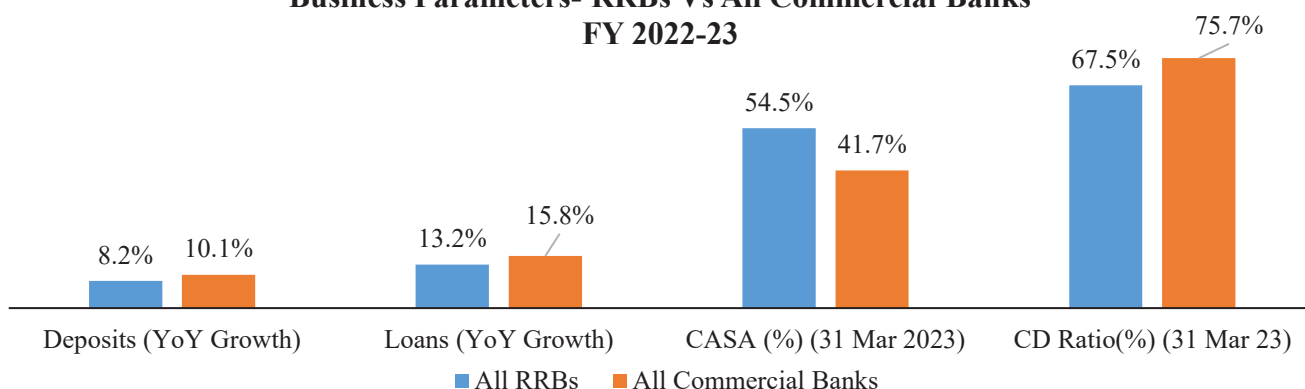
(Amount in ₹ Crore)

Sr. No.	Item	At end-March		Y-o-Y Growth in Percent	
		2022	2023	2021-22	2022-23
1	2	3	4	5	6
1	Share Capital	14,880	17,232	77.3	15.8
2	Reserves	34,359	40,123	13.2	16.8
3	Deposits	5,62,538	6,08,509	7.1	8.2
	3.1 Current	12,042	11,945	4.7	-0.8
	3.2 Savings	2,94,438	3,19,572	8.4	8.5
	3.3 Term	2,56,057	2,76,992	5.7	8.2
4	Borrowings	73,881	84,712	8.9	14.7
	4.1 from NABARD	67,054	73,119	8.9	9.0
	4.2 Sponsor Bank	3,879	3,408	12.6	-12.1
	4.3 Others	2,948	8,185	4.1	177.7
5	Other Liabilities	19,742	20,885	-0.1	5.8
	Total liabilities/Assets	7,05,400	7,71,462	8.3	9.4
6	Cash in Hand	3,119	2,888	5.6	-7.4
7	Balances with RBI	22,174	29,332	17.0	32.3
8	Balances in current account	8,127	7,150	35.8	-12.0
9	Investments	2,95,665	3,13,401	7.3	6.0
10	Loans and Advances (net)	3,42,479	3,86,951	8.7	13.0
11	Fixed Assets	1,256	1,406	2.2	12.0
12	Other Assets #	32,580	30,333	3.0	-6.9
	12.1 Accumulated Losses	9,062	9,841	9.7	8.6

Notes: 1. #: Includes accumulated losses.

2. Totals may not tally on account of rounding off of figures in ₹ Crore. Percentage Variations could be slightly different as absolute numbers have been rounded off to ₹ Crore.

Business Parameters- RRBs Vs All Commercial Banks FY 2022-23



the share of RRBs in the total loan amount of all SCBs was 2.9%, the share of RRBs in the loan accounts was 8.0%.

The growth in **investment** portfolio decelerated to 6.0% during FY 2022-23. Of the total investment portfolio of ₹ 3.13 lakh crore as on 31 March 2023, 29.6% was bank balances in the deposit account of other banks and 67.0% was in the category of SLR investments. The remaining 3.4% was in the category of non-SLR investments comprising of shares, debentures, bonds, mutual fund units, etc.

CD ratio improved from 64.5 as on 31 March 2022 to 67.5 (highest in over 15 years) as on 31 March 2023 because of the greater growth in loans in comparison to the growth in deposits. The average CD ratio of all SCBs improved from 71.9 to 75.7 during FY 2022-23.

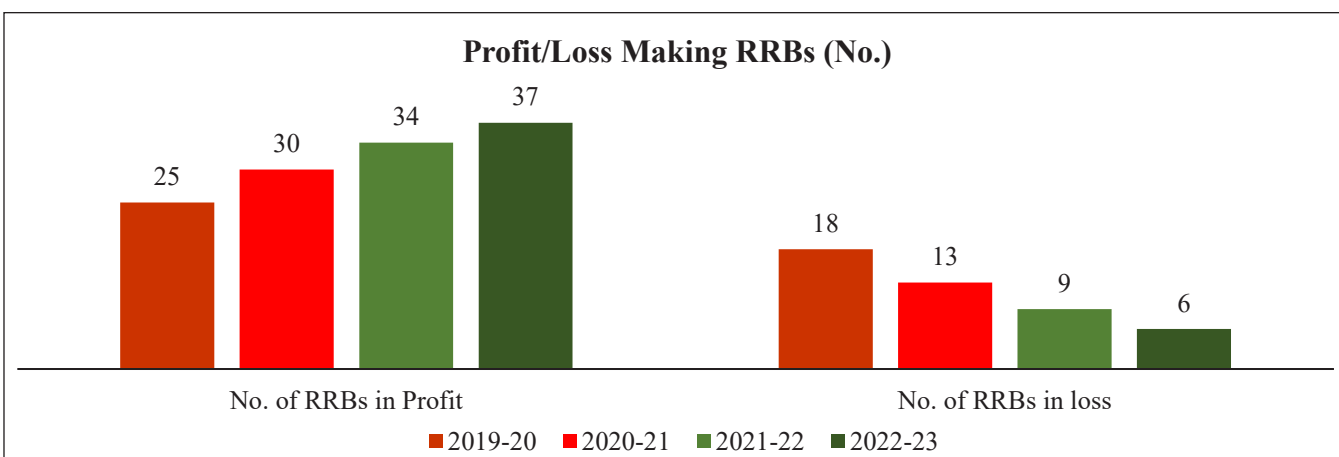
3. Profitability, Income & Expenditure Statement

Table 4: Profitability

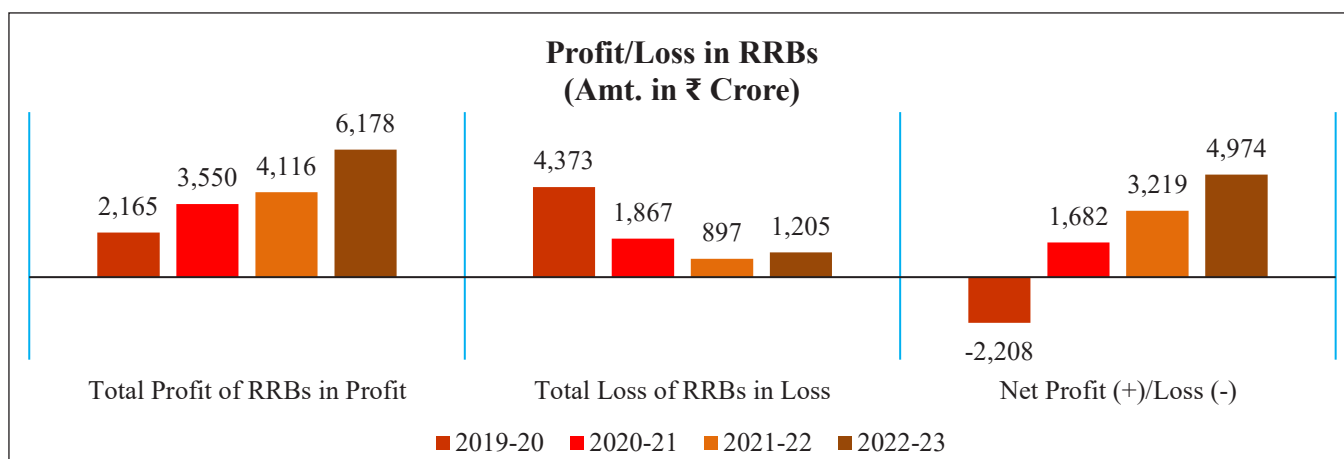
(Amount in ₹ Crore)

S.N	Particulars	FY 2020-21	FY 2021-22	FY 2022-23	YoY Growth	
					2021-22	2022-23
1	RRBs in Profit	30	34	37	13.3%	8.8%
2	Amount of Profit	3,550	4,116	6,178	15.9%	50.1%
3	RRBs in Loss	13	9	6	-30.8%	-33.3%
4	Amount of Loss	1,867	897	1,205	-52.0%	34.3%
5	Net Profit/Loss	1,682	3,219	4,974	91.4%	54.5%

Profit/Loss Making RRBs (No.)



There were 45 RRBs in FY 2019-20. The number of RRBs in profit/loss has been aggregated and presented in respect of 43 RRBs as on date to facilitate comparison.



The no. of loss making RRBs has steadily declined from 13 in FY 2020-21 to 6 in FY 2022-23.

Of 13 RRBs which were in losses in FY 2021:

• **7 RRBs have turned profitable in FY 2022-2023:**

1. Uttar Bihar Gramin Bank
2. Madhya Pradesh Gramin Bank
3. Madhyanchal Gramin Bank
4. Vidharbha Konkan Gramin Bank
5. Nagaland Rural Bank
6. Odisha Gramya Bank
7. Utkal Grameen Bank

• **6 RRBs continue to be in perennial losses**

1. Assam Gramin Vikash Bank (reported minor profit in FY 2022)
2. Dakshin Bihar Gramin Bank
3. Ellaquai Dehati Bank
4. J & K Grameen Bank
5. Manipur Rural Bank
6. Paschim Banga Gramin Bank

RRBs have posted their highest ever consolidated net profit of ₹ 4,974 crore in FY 2022-23.

• **4 RRBs have turned around in FY 2022-23 after many years of losses:**

1. Nagaland Rural Bank (8 years),
2. Madhya Pradesh Gramin Bank (4 years),
3. Vidharbha Konkan Gramin Bank (3 years),
4. Uttar Bihar Gramin Bank (3 years).

Losses of 6 RRBs in FY 2022-23 are primarily due to the following reasons:

1. As the repo rate was increased by 250 bps in FY 2022-23, the market value of investment portfolio (SLR securities under AFS and HFT) of RRBs having low CD ratio depreciated as there is an inverse relationship between the bond value and yields. As a result, these RRBs had to provide for the depreciation resulting in Mark To Market losses (MTM losses).
2. High NPA
3. High Pension Liability

Table 5: Reasons for losses of 6 loss making RRBs in FY 2022-23

(Amount in ₹ Crore)

Name of RRB	Loss	Major Reason (s) for Loss	Provision for MTM Losses	GNPA(%)	CD Ratio
Assam Gramin Vikash Bank	137.96	MTM Loss and High NPA	163.95	19.68	48.01
Dakshin Bihar Gramin Bank	918.38	MTM Loss and Very High NPA	119.53	44.57	47.76
Ellaquai Dehati Bank	41.51	MTM Loss and High NPA	17.62	12.31	47.94
J & K Grameen Bank	51.63	Provision for Pension (₹ 117.61 crore in FY 2022-23)	0.00	4.55	61.58
Manipur Rural Bank	0.23	MTM Loss and High NPA	1.99	10.86	60.81
Paschim Banga Gramin Bank	55.01	MTM Loss and High NPA	19.54	9.37	57.05

In an increasing interest rate regime, while the interest income of RRBs increased by 11.6% during FY 2022-23, the interest expenditure increased by only 7.6%. As a result, the Net Interest Income (NII) grew by 16.0% during FY 2022-23. The accelerated growth in NII was bolstered by the decline in NPAs of the RRBs. The consolidated Income and Expenditure statement of RRBs is presented in Table 6.

As per RBI's Master Directions on presentation of Financial Statements dated 30 August 2021 (updated as on 20 February 2023), provision for depreciation in investments must be deducted from other income. Accordingly, an amount of Rs. 2204.41 crore made by RRBs towards depreciation in investment portfolio on account of MTM losses has been deducted from other income during FY 2022-23. Previously, this amount was reported under Provisions and Contingencies head of expenditure. As a result, there is a decline in Other Income and Provisions

and Contingencies during FY 2022-23. This also contributed to the deceleration in operating profit of RRBs.

4. Asset Quality

The asset quality position of RRBs continued to improve during FY 2022-23 and the Gross NPA (%) reduced to 7.28% as on 31 March 2023, which is the lowest in the previous 7 years. 34 of the 43 RRBs have reported reduction in absolute Gross NPA (amount) and 37 RRBs have reported reduction in percentage of GNPA. The Net NPA (%) and PCR (%) also improved during the FY 2022-23 and stood at 3.2% and 59.2%, respectively as on 31 March 2023.

5. Loan Portfolio

Though the major portion of the loans are concentrated in the Priority Sector (88.3%) and specifically under

Table 6: Consolidated Income and Expenditure Statement

(Amount in ₹ Crore)

Sr. No.	Item	Amount		Y-o-Y Change in per cent	
		2021-22	2022-23	2021-22	2022-23
1	2	3	4	5	6
A	Income (i + ii)	56,585	59,427	5.1	5.0
	i Interest income	48,048	53,640	2.7	11.6
	ii Other income*	8,537	5,787	21.0	-32.2
B	Expenditure (i + ii + iii)	53,367	54,454	2.3	2.0
	i Interest expended	24,817	26,704	-3.0	7.6
	ii Operating expenses	21,295	21,878	5.4	2.7
	of which, Wage bill	16,338	16,683	3.4	2.1
	iii Provisions and contingencies*	7,254	5,872	13.6	-19.1
	of which, Income Tax	1,278	1,424	-0.1	11.4
C	Profit				
	i Operating profit	10,337	10,845	31.3	4.9
	ii Net profit	3,219	4,974	91.3	54.5

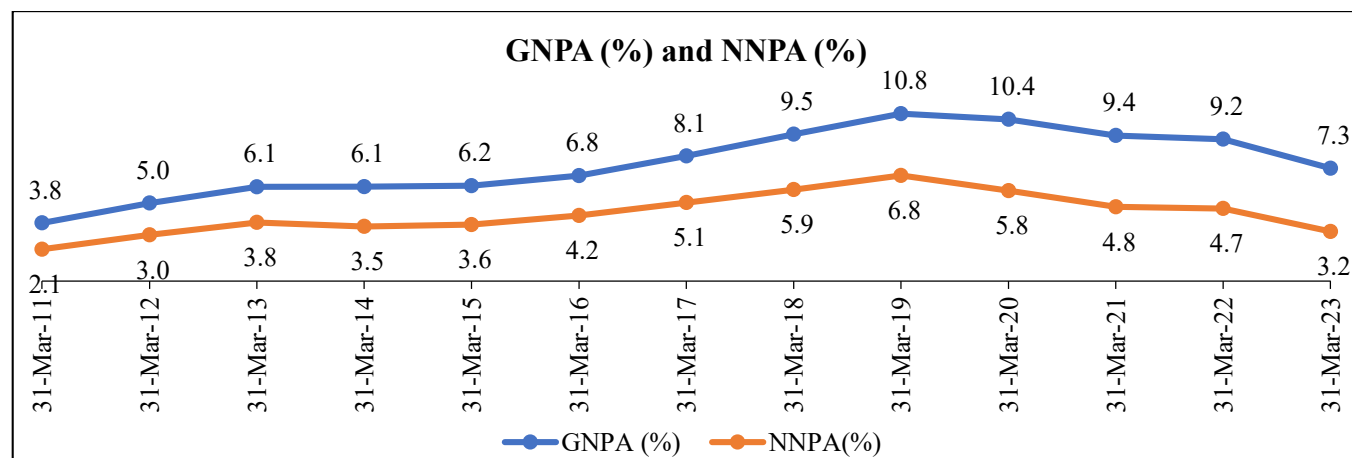
Notes:

- Totals may not tally on account of rounding off of figures in ₹ Crore. Percentage variations could be slightly different as absolute numbers have been rounded off to ₹ Crore
- *As per RBI's Master Directions on presentation of Financial Statements dated 30 August 2021 (updated as on 20 February 2023), provision for depreciation in investments must be deducted from other income. Accordingly, an amount of Rs. 2204.41 crore made by RRBs towards depreciation in investment portfolio on account of MTM losses has been deducted from other income during FY 2022-23. Previously, this amount was reported under Provisions and Contingencies head of expenditure. As a result, there is a decline in Other Income and Provisions and Contingencies during FY 2022-23.
- Provisions & Contingencies include Provision for Income Tax/Income Tax paid

Table 7: Status of Non-Performing Assets

(Amount in ₹ Crore)

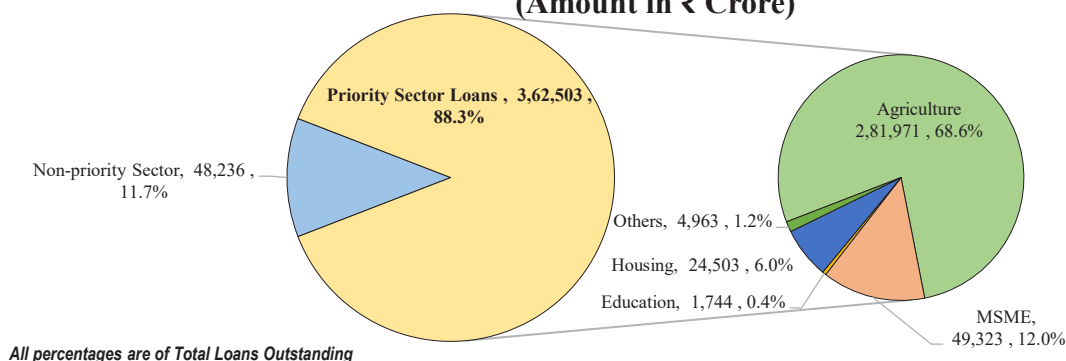
S. No	Parameters	31-Mar-21	31-Mar-22	31-Mar-23	(% Change	
					2021-22	2022-23
1	Gross NPA Amount	31,381	33,190	29,894	5.76	-9.9
	Sub-Standard	9,828	11,318	6,797	15.16	-39.9
	Doubtful	20,666	20,899	22,090	1.13	5.7
	Loss	886	973	1,007	9.82	3.5
2	Loans Outstanding (Gross)	3,34,171	3,62,838	4,10,738	8.58	13.2
3	Loans Outstanding (Net)	3,15,180	3,42,479	3,86,951	8.66	13.0
4	Net NPA Amount	15,094	16,024	12,364	6.16	-22.8
5	GNPA (%)	9.4	9.2	7.3	-30 bps	-180 bps
6	Net NPA (%)	4.8	4.7	3.2	-10 bps	-150 bps
7	Provision Coverage Ratio (%)	51.1	52.0	59.2	90 bps	720 bps


Table 8: Purpose-wise Outstanding Advances

(Amount in ₹ Crore)

S. No.	Purpose	31-Mar-22		31-Mar-23		YoY Growth (%) in FY 2022-23
		Amount	(%) in Total Loans	Amount	(%) in Total Loans	
I	Priority Sector (i to v)	3,24,207	89.4	3,62,503	88.3	11.8
	i Agriculture	2,52,890	69.7	2,81,971	68.6	11.5
	ii MSME	41,609	11.5	49,323	12.0	18.5
	iii Education	1,896	0.5	1,744	0.4	-8.0
	vi Housing	22,020	6.1	24,503	6.0	11.3
	v Others	5,791	1.6	4,963	1.2	-14.3
II	Non-Priority Sector (i to vi)	38,631	10.6	48,236	11.7	24.9
	i Agriculture	0	0.0	16	0.0	-
	ii MSME	35	0.0	84	0.0	138.6
	iii Education	139	0.0	218	0.1	57.0
	iv Housing	6,187	1.7	9,100	2.2	47.1
	v Personal Loans	10,088	2.8	12,985	3.2	28.7
	vi Others	22,181	6.1	25,833	6.3	16.5
Total (I + II)		3,62,838	100.0	4,10,738	100.0	13.2

Credit Portfolio of RRBs as on 31 March 2023 (Amount in ₹ Crore)



agriculture sector (68.6%) as on 31 March 2023, the share of Priority Sector loans and agriculture loans in total loan portfolio has marginally declined during FY 2022-23 as RRBs are slowly diversifying to other sectors viz. MSME, Housing and retail sectors.

In order to address the issue of declining loan portfolio of RRBs under priority sector loans to education, Ministry of Education, vide gazette notification dated 18 April 2023 has included RRBs which are members of Indian Banks' Association (IBA) as eligible Lending Institutions of the Credit Guarantee Fund Scheme for Education Loans (CGFSEL) administered by National Credit Guarantee Trustee Company Ltd (NCGTC).

6. Priority Sector Lending- Targets and Achievement

As per RBI Master Directions on Priority Sector Lending, 2020 dated 4 September 2020, the guidelines on 'Non-achievement of Priority Sector targets', on the lines of other commercial banks, have been made applicable to RRBs as well. Accordingly, RRBs incurring any shortfall in lending against their PSL target/sub-targets from FY 2020-21 onwards will be required to make contributions towards RIDF and other refinance funds. The PSL targets and achievement for FY 2022-23 are summarised in table below:

Table 9: RRBs- PSL Target and Achievement- FY 2022-23

Sector/Sub Sector	Target (%)	Achievement (%)	RRBs not Meeting Target/Sub-target
Overall Priority Sector	75.0	97.5	All RRBs have met all the targets/ Sub-targets for FY 2022-23
Agriculture	18.0	41.7	
Small and Marginal Farmers	9.5	21.4	
Non-Corporate Farmers	13.78	96.6	
Micro Enterprises	7.5	14.0	
Weaker Sections	15.0	85.6	

Note: Target and Achievement for FY 2022-23 are computed on an average basis of achievement for all 4 quarters. ANBC is as on corresponding date of the previous year.

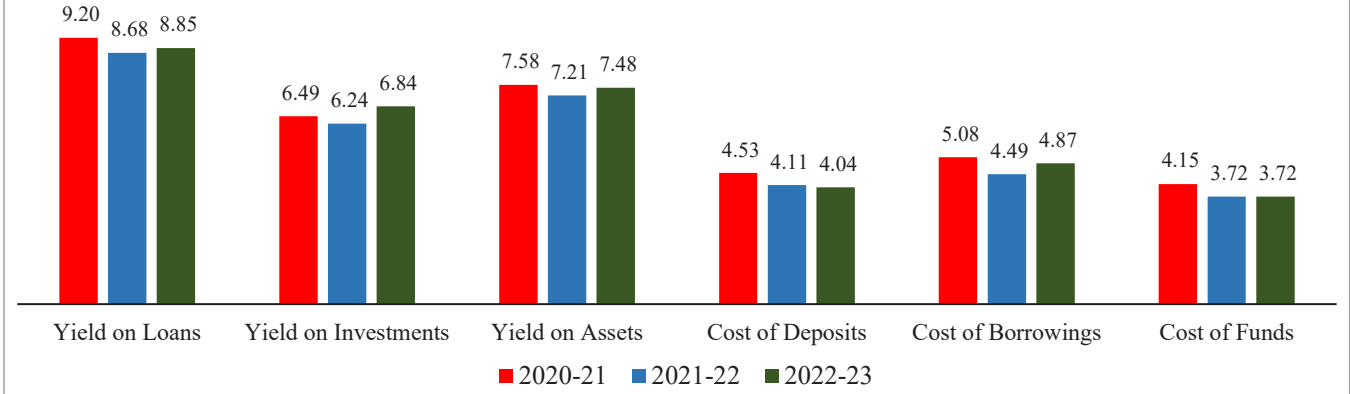
7. Costs and Margins

FY 2022-23 begun with a repo rate of 4%, which was the lowest in history. The repo rate was gradually increased by 250 bps during the year to 6.5%. As a result of the interest rate reversal in the market, the yield and cost ratios of RRBs also witnessed a reversal.

While the Yield on Assets increased by 27 bps during FY 2022-23, the Cost of Funds almost remained stagnant. As a result, the Net Interest Margin (NIM) improved from 3.49% to 3.76% during FY 2022-23.

Cost of Management continued to decline steadily and was lowest in the previous 4 years at 3.05% during FY 2022-23. RRBs reported consolidated net losses in FY 2018-19, for the first time since FY 1996-97 because of

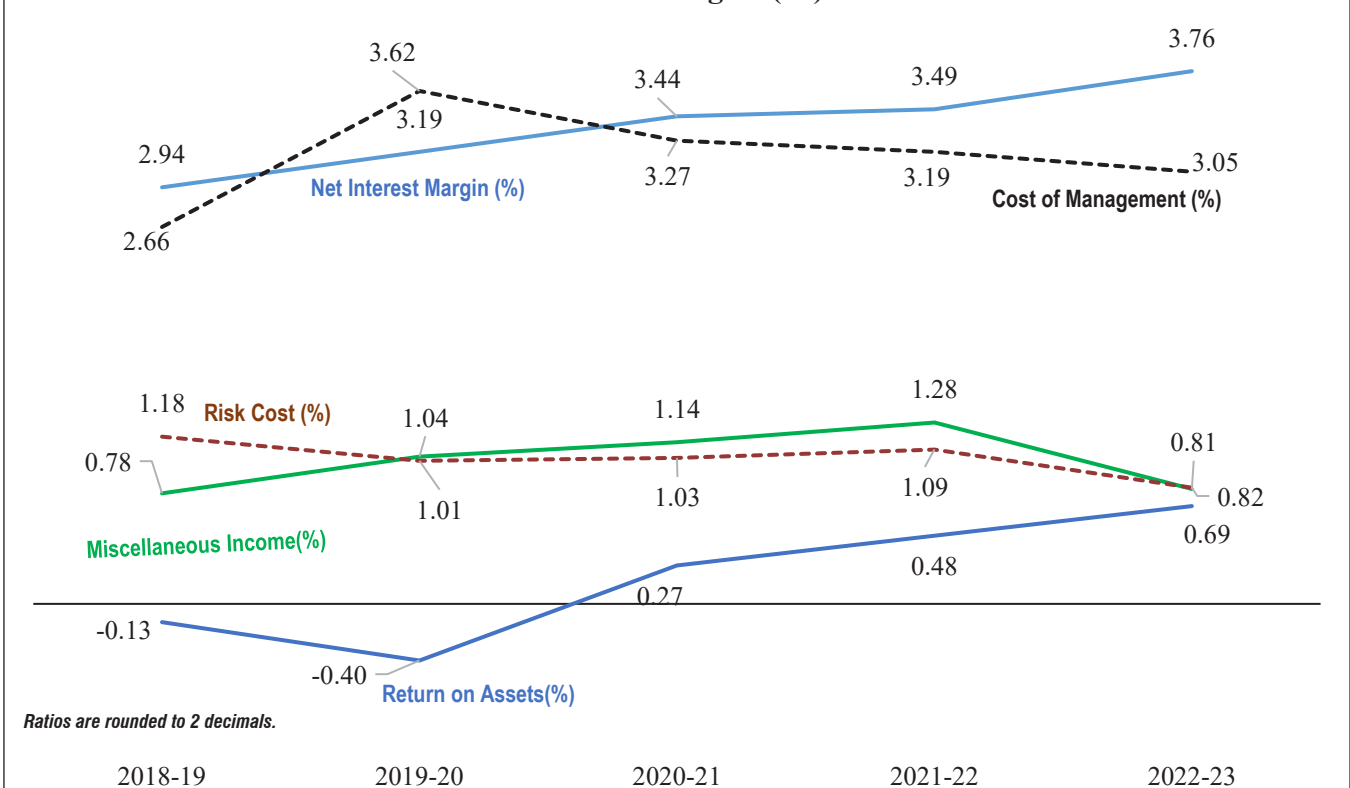
Yield and Cost Ratios (%)



implementation of Regional Rural Bank (Employees') Pension Scheme, 2018 with effect from 1 April 2018, after the verdict of the Hon'ble Supreme Court. The implementation of the pension scheme entailed a huge financial liability amounting to ₹ 27,444 crore. Considering huge pension liability on account of implementation of the pension scheme, RBI permitted RRBs to amortise their total pension

liability over a period of five years from 2018-19 till FY 2022-23, subject to a minimum of 20 per cent of the pension liability assessed every year. Since this liability is coming to an end in FY 2022-23, the Cost of Management of RRBs is expected to decline from FY 2023-24 and is likely to positively impact the profitability of RRBs.

Costs & Margins (%)



*As per RBI's Master Directions on presentation of Financial Statements dated 30 August 2021 (updated as on 20 February 2023), provision for depreciation in investments must be deducted from other income. Accordingly, an amount of Rs. 2204.41 crore made by RRBs towards depreciation in investment portfolio on account of MTM losses has been deducted from other income during FY 2022-23. Previously, this amount was reported under Provisions and Contingencies head of expenditure. **As a result, there is a decline in Miscellaneous Income (%) and Risk Cost(%) during FY 2022-23.**

8. Status of Technology Adoption

During FY 2022-23:

- No. of RRBs, which have acquired Mobile Banking License, increased from 29 to 31.
- No. of RRBs, which have acquired Internet Banking License (Transaction Facility), increased from 11 to 17, of which Tripura Gramin Bank and Prathama U.P. Gramin Bank have obtained license but were yet to launch the service as on 31 March 2023.
- No. of RRBs, which have on-boarded to BHIM-UPI, increased from 25 to 26.
- No. of RRBs, which have onboarded to Account Aggregator Framework, increased from 0 to 4.

9. Status of implementation of Financial Inclusion schemes

Table 10: Performance under Financial Inclusion Schemes- Cumulative Accounts / Enrolments in Crore

S.N	Government Scheme	31-Mar-22			31-Mar-23			YoY Growth (%)	
		RRBs	All Banks	RRBs Share (%)	RRBs	All Banks	RRBs Share (%)	RRBs	All Banks
1	Pradhan Mantri Jan Dhan Yojana	8.32	45.06	18.5	9.13	48.65	18.8	9.7	8.0
2	Pradhan Mantri Suraksha Bima Yojana	3.77	28.37	13.3	5.22	33.78	15.5	38.5	19.1
3	Pradhan Mantri Jeevan Jyoti Bima Yojana	1.57	12.76	12.3	2.24	15.99	14.0	42.7	25.3
4	Atal Pension Yojana (APY)	0.74	4.00	18.5	0.98	5.2	18.8	32.4	30.0
5	MUDRA Loans Disbursed (₹ Lakh Crore)	0.20	3.31	6.0	0.31	4.46	7.0	55.0	34.7

As can be seen from the above table, **the YoY growth (%) in enrolments/loans disbursed by RRBs under all Financial Inclusion schemes was greater than the growth rate of all banks during FY 2022-23.**

As a result, the share of RRBs in implementation of financial inclusion schemes improved during FY 2022-23 and it ranged from 7% to 18.8%. This is in comparison to the 3% share of RRBs in the total business of all commercial banks and 14% share of RRBs in branch network of all commercial banks.

10. Priority Sector Lending Certificates

Though RRBs account for just 2.9% (₹ 4.1 lakh crore) of the total bank credit of all Scheduled Commercial Banks, RRBs have effectively leveraged their high priority sector lending portfolio by issuing PSLCs and earning fee income from the same.

During FY 2022-23, the total trading volume of PSLCs of all banks registered a growth of 7.7 per cent and stood at ₹ 7.13 lakh crore in FY 2022-23. The total volume of PSLCs traded by all RRBs during

FY 2022-23 increased by 27.9% and stood at ₹ 2.97 lakh crore. Thus, the share of RRBs in the total PSLC market increased from 35.1% during FY 2021-22 to 41.7% during FY 2022-23.

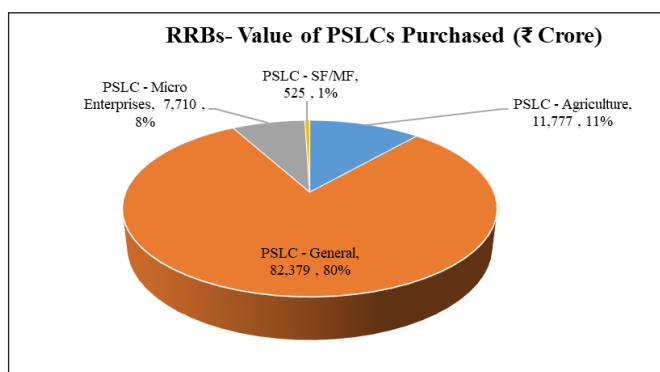
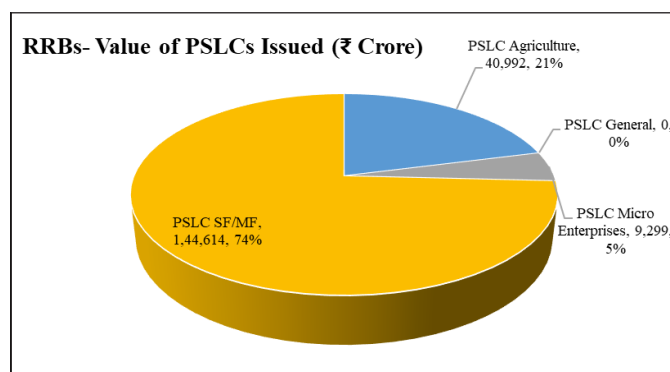
Since nearly 51% of the total loan portfolio of the RRBs is towards small and marginal farmers, RRBs have been the major issuers of PSLCs under this category in the market. Of the total volume of PSLC-SF/MF traded in the market (₹ 3.21 lakh crore), RRBs accounted for 45.2% (₹ 1.45 lakh crore) of the total traded volume. Since PSLC-SF/MF is priced at a premium in comparison to the PSLC-general category, RRBs issue PSLCs under SF/MF category and compensate for the same by purchasing PSLCs under General category.

The average fee income (%) on the PSLCs issued declined from 1.82% during FY 2021-22 to 1.54% during FY 2022-23. As a result, the total fee income from PSLC issuance by RRBs grew at a modest rate of 5.5% in spite of the 41.7% growth in the value of PSLCs issued.

Table 11: PSLC Transactions of RRBs

PSLC Issued (Amount in Rs. Crore)								
PSLC Category	FY 2021-22				FY 2022-23			
	No. Of RRBs	Value of PSLCs	Fee amount Earned	Avg. Fee (%)	No. Of RRBs	Value of PSLCs	Fee amount Earned	Avg. Fee (%)
Agriculture	21	29,850	511	1.71%	21	40,992	290	0.71%
General	2	1,750	19	1.08%	0	-	-	-
Micro Enterprises	15	7,644	148	1.94%	14	9,299	31	0.34%
SF/MF	34	1,17,163	2,172	1.85%	36	1,44,614	2,685	1.86%
Total	37	1,56,407	2,850	1.82%	37	1,94,904	3,006	1.54%

PSLC Purchased (Amount in Rs. Crore)								
PSLC Category	FY 2021-22				FY 2022-23			
	No. Of RRBs	Value of PSLCs	Fee amount Expended	Avg. Fee (%)	No. Of RRBs	Value of PSLCs	Fee amount Expended	Avg. Fee (%)
Agriculture	4	1,150	24	2.08%	14	11,777	41	0.35%
General	27	67,771	478	-	30	82,379	203	0.25%
Micro Enterprises	10	6,223	29	0.47%	10	7,710	15	0.20%
SF/MF	3	865	16	1.85%	1	525	5	1.00%
Total	28	76,009	547	0.72%	32	1,02,391	265	0.26%



11. Important Developments

- Address by Hon'ble Finance Minister:** To ensure optimal utilization of unprecedented recapitalization assistance sanctioned to RRBs, Hon'ble Finance Minister addressed the Chairmen of all RRBs on 7 July 2022 during a discussion meeting held on 'Operational and Governance Reforms in RRBs' on 7 July 2022.
- Workshop on 'Operational and Governance Reforms in RRBs':** A Workshop on 'Operational and Governance Reforms in RRBs' was held on 3 September 2022 at Reserve Bank of India's College of Agricultural Banking (RBI CAB), Pune under the Chairmanship of Secretary, DFS, Gol

with participation of MD&CEOs & EDs of Sponsor Banks, Chairmen of RRBs and officials of DFS and NABARD. All RRBs were advised to prepare a board approved Viability Plan with SMART (Specific, Measurable, Achievable, Relevant, Time-bound) indicators. The metrics which were to be adopted under the Viability Plan were finalised during the workshop and all the RRBs rolled out their Board approved Viability Plans in the first week of October.

- Review of Progress under Viability Plans during FY 2022-23:** Secretary, Department of Financial Services, Ministry of Finance, Gol undertook a review of financial performance of

RRBs on 12th May 2023 with special reference to their VPs in the presence of senior officials of DFS, RBI, NABARD, Sponsor Banks of RRBs and Chairpersons of RRBs. The review meeting was a part of a two-day symposium on 'Strengthening financial sustainability and operational viability of RRBs' held at the College of Agricultural Banking, Pune on 11th & 12th May 2023. Secretary, DFS, Gol expressed satisfaction at the progress achieved by RRBs on different operational parameters consequent upon the infusion of recapitalization assistance and exhorted the RRBs to strive for further improvement in their performance so that Gol's efforts at financial inclusion and improving credit delivery in rural areas are implemented successfully.

- d) **RRB Darpan Dashboard:** To facilitate comprehensive monitoring of the performance of RRBs including performance under their Viability Plans, DFS, in association with NABARD, has developed a dashboard called RRBदरपण (RRB Darpan).
- e) **Alternate avenues for Capital:** Departmental of Financial Services, Ministry of Finance, Government of India (Gol) vide notification dated 14 September 2022 has issued 'Guidelines for Raising Resources from Capital Market' for RRBs. RRBs meeting certain indicative criteria have been permitted to approach capital market for raising resources after approval of all concerned regulators and Gol. Sponsor Banks of RRBs have been advised to identify such RRBs and provide handholding support.
- f) **Relaxation In Eligibility Criteria for providing Internet Banking services:** Keeping in view the need to promote the spread of digital banking

in rural areas, RBI, vide their notification dated 1 November 2022, has relaxed the criteria for RRBs to be eligible to provide internet banking.

- g) **Constitution of Committee for HR related matters:** Gol constituted a committee under the chairmanship of Shri. Shaji K V with representatives from Gol, NABARD, Sponsor Banks and RRBs on 30 September 2022 in respect of recruitment, promotion and outsourcing in RRBs, appointment of Chairmen and Officers of Sponsor Banks on deputation to RRBs.
- h) **Constitution of Committee in matter of revision in Risk Weights of RRBs and pros and cons of bringing stronger RRBs under Basel III Norms:** Gol constituted a committee under the chairmanship of Shri. Shaji K V with representatives from Gol, RBI, NABARD, Sponsor Banks and RRBs on 30 September 2022 in matter of revision in Risk Weights of RRBs and pros and cons of bringing stronger RRBs under Basel III Norms.

12. Way Forward

- a) The pension liability of Rs. 27,444 crore will be entirely provided by FY 2022-23. After this amortization period comes to an end in FY 2022-23, the profitability of RRBs can be expected to significantly improve.
- b) Second tranche of recap sanctioned in Q4 of FY 2023 will provide necessary capital for credit growth and technology adoption.
- c) RRBs have reported their highest ever consolidated net profit in FY 2022-23. The profits are expected to further augment their capital position.

भारत में ग्रामीण बैंको की सूची - 31 मार्च 2023
LIST OF RRBs IN INDIA AS ON 31 MARCH 2023

Sr.No.	State/UT	Sponsor Bank	Name of RRB
1	2	3	4
1	Andhra Pradesh	Canara Bank	ANDHRA PRAGATHI GRAMEENA BANK
2	Andhra Pradesh	Union Bank of India	CHAITANYA GODAVARI GRAMEENA BANK
3	Andhra Pradesh	Indian Bank	SAPTAGIRI GRAMEENA BANK
4	Arunachal Pradesh	State Bank of India	ARUNACHAL PRADESH RURAL BANK
5	Assam	Punjab National Bank	ASSAM GRAMIN VIKASH BANK
6	Bihar	Punjab National Bank	DAKSHIN BIHAR GRAMIN BANK
7	Bihar	Central Bank of India	UTTAR BIHAR GRAMIN BANK
8	Chhattisgarh	State Bank of India	CHHATTISGARH RAJYA GRAMIN BANK
9	Gujarat	Bank of Baroda	BARODA GUJARAT GRAMIN BANK
10	Gujarat	State Bank of India	SAURASHTRA GRAMIN BANK
11	Haryana	Punjab National Bank	SARVA HARYANA GRAMIN BANK
12	Himachal Pradesh	Punjab National Bank	HIMACHAL PRADESH GRAMIN BANK
13	Jammu & Kashmir	State Bank of India	ELLAQUAI DEHATI BANK
14	Jammu & Kashmir	J and K Bank	J & K GRAMEEN BANK
15	Jharkhand	State Bank of India	JHARKHAND RAJYA GRAMIN BANK
16	Karnataka	Canara Bank	KARNATAKA GRAMIN BANK
17	Karnataka	Canara Bank	KARNATAKA VIKAS GRAMEENA BANK
18	Kerala	Canara Bank	KERALA GRAMIN BANK
19	Madhya Pradesh	Bank of India	MADHYA PRADESH GRAMIN BANK
20	Madhya Pradesh	State Bank of India	MADHYANCHAL GRAMIN BANK
21	Maharashtra	Bank of Maharashtra	MAHARASHTRA GRAMIN BANK
22	Maharashtra	Bank of India	VIDHARBHA KONKAN GRAMIN BANK
23	Manipur	Punjab National Bank	MANIPUR RURAL BANK
24	Meghalaya	State Bank of India	MEGHALAYA RURAL BANK
25	Mizoram	State Bank of India	MIZORAM RURAL BANK
26	Nagaland	State Bank of India	NAGALAND RURAL BANK
27	Odisha	Indian Overseas Bank	ODISHA GRAMYA BANK
28	Odisha	State Bank of India	UTKAL GRAMEEN BANK
29	Puducherry	Indian Bank	PUDUVAI BHARATHIYAR GRAMA BANK
30	Punjab	Punjab National Bank	PUNJAB GRAMIN BANK
31	Rajasthan	Bank of Baroda	BARODA RAJASTHAN KSHETRIYA GRAMIN BANK
32	Rajasthan	State Bank of India	RAJASTHAN MARUDHARA GRAMIN BANK
33	Tamil Nadu	Indian Bank	TAMIL NADU GRAMA BANK
34	Telangana	State Bank of India	ANDHRA PRADESH GRAMEENA VIKAS BANK
35	Telangana	State Bank of India	TELANGANA GRAMEENA BANK
36	Tripura	Punjab National Bank	TRIPURA GRAMIN BANK
37	Uttar Pradesh	Bank of India	ARYAVART BANK
38	Uttar Pradesh	Bank of Baroda	BARODA U.P. BANK
39	Uttar Pradesh	Punjab National Bank	PRATHAMA U.P. GRAMIN BANK
40	Uttarakhand	State Bank of India	UTTARAKHAND GRAMIN BANK
41	West Bengal	Punjab National Bank	BANGIYA GRAMIN VIKASH BANK
42	West Bengal	UCO Bank	PASCHIM BANGA GRAMIN BANK
43	West Bengal	Central Bank of India	UTTAR BANGA KSHETRIYA GRAMIN BANK

State-Wise Summary/Sponsor Bank-Wise Summary, As on 31 March 2023

S.No	Name of Sponsor Bank	No. Of RRBs
1	Bank of Baroda	3
2	Bank of India	3
3	Bank of Maharashtra	1
4	Canara Bank	4
5	Central Bank of India	2
6	Indian Bank	3
7	Indian Overseas Bank	1
8	J and K Bank	1
9	Punjab National Bank	9
10	State Bank of India	14
11	UCO Bank	1
12	Union Bank of India	1
Total		43
S.No	Name of State/UT	No. Of RRBs
1	Andhra Pradesh #	3
2	Arunachal Pradesh	1
3	Assam	1
4	Bihar	2
5	Chhattisgarh	1
6	Gujarat	2
7	Haryana	1
8	Himachal Pradesh	1
9	Jammu & Kashmir *	2
10	Jharkhand	1
11	Karnataka	2
12	Kerala	1
13	Madhya Pradesh	2
14	Maharashtra	2
15	Manipur	1
16	Meghalaya	1
17	Mizoram	1
18	Nagaland	1
19	Odisha	2
20	Puducherry	1
21	Punjab	1
22	Rajasthan	2
23	Tamil Nadu	1
24	Telangana#	2
25	Tripura	1
26	Uttar Pradesh	3
27	Uttarakhand	1
28	West Bengal	3
Total		43

Note:

- 1) *J & K Grameen Bank with, Head Office at Jammu, has 2 branches in Union Territory of Ladakh.
- 2) # Andhra Pradesh GVB, with HO at Warangal, Telangana, operates in 21 Districts of Telangana and 7 Districts of Andhra Pradesh. Since its Head Office is in Telangana, it has been included under Telangana in the above table.
- 3) Prathama U.P. Gramin Bank with its Head Office in Moradabad, Uttar Pradesh has one branch in Uttarakhand.

क्षेत्रीय ग्रामीण बैंकों का राज्य-वार व्यवहार्यता विवरण- 31 मार्च 2023

STATE-WISE VIABILITY OF RRBs- POSITION-31 MARCH 2023

(Amount in ₹ Lakh)

Sr. No.	State/UT	No. of RRBs	Profit Earned by RRBs (₹ Lakh)				Loss Making RRB		Net Profit of RRBs during FY 2022-23
			Without Accu. Loss*		With Accu. Loss#				
			No. of RRBs	Amount	No. of RRBs	Amount	No. of RRB	Amount	
1	2	3	4	5	6	7	8	9	10
1	Andhra Pradesh	3	3	1,09,151.50	0	-	0	-	1,09,151.50
2	Arunachal Pradesh	1	1	2,055.42	0	-	0	-	2,055.42
3	Assam	1	0	-	0	-	1	13,795.82	-13,795.82
4	Bihar	2	0	-	1	3,236.58	1	91,837.65	-88,601.07
5	Chhattisgarh	1	1	16,724.24	0	-	0	-	16,724.24
6	Gujarat	2	2	21,929.47	0	-	0	-	21,929.47
7	Haryana	1	1	27,552.70	0	-	0	-	27,552.70
8	Himachal Pradesh	1	1	216.56	0	-	0	-	216.56
9	Jammu & Kashmir	2	0	-	0	-	2	9,314.10	-9,314.10
10	Jharkhand	1	1	9,426.62	0	-	0	-	9,426.62
11	Karnataka	2	2	4,781.17	0	-	0	-	4,781.17
12	Kerala	1	1	32,460.59	0	-	0	-	32,460.59
13	Madhya Pradesh	2	0	-	2	23,652.94	0	-	23,652.94
14	Maharashtra	2	1	630.89	1	1,898.96	0	-	2,529.85
15	Manipur	1	0	-	0	-	1	23.15	-23.15
16	Meghalaya	1	1	3,775.55	0	-	0	-	3,775.55
17	Mizoram	1	1	6,519.10	0	-	0	-	6,519.10
18	Nagaland	1	0	-	1	43.47	0	-	43.47
19	Odisha	2	0	-	2	8,488.82	0	-	8,488.82
20	Puducherry	1	1	1,433.24	0	-	0	-	1,433.24
21	Punjab	1	1	15,271.23	0	-	0	-	15,271.23
22	Rajasthan	2	2	66,082.33	0	-	0	-	66,082.33
23	Tamil Nadu	1	1	41,827.74	0	-	0	-	41,827.74
24	Telangana	2	2	1,49,603.64	0	-	0	-	1,49,603.64
25	Tripura	1	1	362.34	0	-	0	-	362.34
26	Uttar Pradesh	3	3	59,163.68	0	-	0	-	59,163.68
27	Uttarakhand	1	0	-	1	4,377.96	0	-	4,377.96
28	West Bengal	3	1	5,801.09	1	1,361.61	1	5,500.83	1,661.87
ALL INDIA TOTAL		43	28	5,74,769.09	9	43,060.34	6	1,20,471.55	4,97,357.89

* Sustainable viability # Current viability

क्षेत्रीय ग्रामीण बैंकों का प्रायोजक बैंक-वार व्यावहारिक विवरण- 31 मार्च 2023
SPONSOR BANK-WISE VIABILITY OF RRBs- POSITION-31 MARCH 2023

(Amount in ₹ Lakh)

Sr. No.	State/UT	No. of RRBs	Profit Earned by RRBs (₹ Lakh)				Loss Making RRB		Net Profit of RRBs during FY 2022-23
			Without Accu. Loss*		With Accu. Loss#		No. of RRBs	Amount	
			No. of RRBs	Amount	No. of RRBs	Amount			
1	2	3	4	5	6	7	8	9	10
1	Bank of Baroda	3	3	71,854.53	0	-	0	-	71,854.53
2	Bank of India	3	1	7,655.34	2	18,057.15	0	-	25,712.49
3	Bank of Maharashtra	1	1	630.89	0	-	0	-	630.89
4	Canara Bank	4	4	96,757.28	0	-	0	-	96,757.28
5	Central Bank of India	2	1	5,801.09	1	3,236.58	0	-	9,037.67
6	Indian Bank	3	3	69,662.63	0	-	0	-	69,662.63
7	Indian Overseas Bank	1	0	-	1	2,057.72	0	-	2,057.72
8	J and K Bank	1	0	-	0	-	1	5,162.73	-5,162.73
9	Punjab National Bank	9	5	83,177.73	1	1,361.61	3	1,05,656.62	-21,117.28
10	State Bank of India	14	9	2,15,995.28	4	18,347.28	1	4,151.37	2,30,191.19
11	UCO Bank	1	0	-	0	-	1	5,500.83	-5,500.83
12	Union Bank of India	1	1	23,234.33	0	-	0	-	23,234.33
ALL INDIA TOTAL		43	28	5,74,769.09	9	43,060.34	6	1,20,471.55	4,97,357.89

* Sustainable viability # Current viability

क्षेत्रीय ग्रामीण बैंकों के बैलेंस शीट पैरामीटर्स
BALANCE SHEET PARAMETERS OF RRBs
31 March 2023

क्षेत्रीय ग्रामीण बैंकों की प्रमुख सांख्यिकी
KEY STATISTICS OF REGIONAL RURAL BANKS FY 2022-23

(Amount in ₹ Lakh)

S. No.	Name of RRB	Owned Fund		Total Owned Fund	Outstanding Borrowings From
		Share Capital including share capital deposit	Reserves		NABARD
1	2	3	4	5	6
1	ANDHRA PRAGATHI GB	4,234.26	3,74,691.91	3,78,926.17	4,59,255.51
2	CHAITANYA GODAVARI GB	744.22	99,317.15	1,00,061.37	3,75,993.77
3	SAPTAGIRI GB	1,777.05	1,40,726.87	1,42,503.92	3,53,941.09
4	ARUNACHAL PRADESH RB	6,009.82	437.18	6,447.00	4,093.40
5	ASSAM GVB	60,297.12	39,956.33	1,00,253.45	59,532.93
6	DAKSHIN BIHAR GB	1,18,620.08	24,173.19	1,42,793.27	2,69,442.63
7	UTTAR BIHAR GB	1,72,402.65	7,002.19	1,79,404.84	1,47,821.96
8	CHHATTISGARH RGB	21,589.11	93,313.77	1,14,902.88	59,710.78
9	BARODA GUJARAT GB	7,828.07	43,194.76	51,022.83	9,994.92
10	SAURASHTRA GB	2,453.43	80,166.42	82,619.85	60,294.81
11	SARVA HARYANA GB	4,627.56	2,01,440.46	2,06,068.02	2,03,966.77
12	HIMACHAL PRADESH GB	1,543.62	13,876.48	15,420.10	60,302.01
13	ELLAQUAI DEHATI BANK	32,376.56	-	32,376.56	5,000.00
14	J & K GB	38,495.86	7,991.64	46,487.50	41,334.11
15	JHARKHAND RGB	25,220.88	31,793.61	57,014.49	1,87,495.14
16	KARNATAKA GB	11,763.82	2,00,835.91	2,12,599.73	5,50,009.99
17	KARNATAKA VIKAS GB	2,397.32	1,24,058.63	1,26,455.95	2,54,626.21
18	KERALA GB	68,158.57	1,22,453.73	1,90,612.30	4,43,878.02
19	MADHYA PRADESH GB	1,41,712.26	60,800.16	2,02,512.42	2,95,033.00
20	MADHYANCHAL GB	87,575.85	4,169.28	91,745.13	51,834.85
21	MAHARASHTRA GB	34,438.38	33,772.80	68,211.18	1,19,725.01
22	VIDHARBHA KONKAN GB	1,08,256.69	7,946.11	1,16,202.80	87,616.87
23	MANIPUR RB	7,683.95	1.22	7,685.17	5,371.83
24	MEGHALAYA RB	259.76	22,383.81	22,643.57	2,598.31
25	MIZORAM RB	6,481.21	29,106.76	35,587.97	29,280.79
26	NAGALAND RB	2,365.72	-	2,365.72	208.51
27	ODISHA GB	1,67,545.73	6,073.78	1,73,619.51	52,800.00
28	UTKAL GB	1,65,368.83	-	1,65,368.83	57,800.00
29	PUDUVAI BHARATHIYAR GB	1,350.00	8,224.70	9,574.70	22,724.08
30	PUNJAB GB	2,536.64	1,30,322.42	1,32,859.06	1,98,977.84
31	BARODA RAJASTHAN KGB	30,933.80	2,33,347.90	2,64,281.70	4,02,064.17
32	RAJASTHAN MARUDHARA GB	18,193.18	78,783.02	96,976.20	1,56,855.07
33	TAMIL NADU GB	4,695.45	2,01,769.09	2,06,464.54	6,56,147.86
34	ANDHRA PRADESH GVB	9,408.50	5,75,783.13	5,85,191.63	5,65,512.50
35	TELANGANA GB	1,807.23	1,96,597.58	1,98,404.81	4,77,786.96
36	TRIPURA GB	26,561.00	90,977.79	1,17,538.79	29,689.22
37	ARYAVART BANK	40,731.34	2,14,100.89	2,54,832.23	2,20,922.62
38	BARODA U.P. BANK	20,785.16	2,34,359.23	2,55,144.39	1,13,080.45
39	PRATHAMA U.P GB	6,052.57	2,40,843.14	2,46,895.71	1,32,431.58
40	UTTARAKHAND GB	15,310.47	18,237.79	33,548.26	9,805.00
41	BANGIYA GVB	1,73,390.03	3,597.81	1,76,987.84	42,380.00
42	PASCHIM BANGA GB	56,730.51	-	56,730.51	15,799.91
43	UTTAR BANGA KGB	12,513.89	15,705.46	28,219.35	18,743.00
All India Total		17,23,228.15	40,12,334.10	57,35,562.25	73,11,883.48



नाबार्ड

क्षेत्रीय ग्रामीण बैंकों की प्रमुख सांख्यिकी
KEY STATISTICS OF REGIONAL RURAL BANKS FY 2022-23

(Amount in ₹ Lakh)

S. No.	Name of RRB	Outstanding Borrowings From		Total Borrowings	Deposits Outstanding	
		Sponsor Bank	Others		Current	
					No. of A/cs.	Amount
1	2	7	8	9	10	11
1	ANDHRA PRAGATHI GB	-	691.48	4,59,946.99	20,593	29,631.01
2	CHAITANYA GODAVARI GB	-	-	3,75,993.77	14,157	12,027.43
3	SAPTAGIRI GB	-	10,357.29	3,64,298.38	8,376	6,559.26
4	ARUNACHAL PRADESH RB	1,635.44	1,953.79	7,682.63	6,629	24,661.93
5	ASSAM GVB	20,000.00	128.90	79,661.83	1,69,906	58,022.37
6	DAKSHIN BIHAR GB	36,653.41	96.93	3,06,192.97	3,42,994	61,601.22
7	UTTAR BIHAR GB	1,544.79	5,615.99	1,54,982.74	76,967	32,286.50
8	CHHATTISGARH RGB	34,630.02	27,330.69	1,21,671.49	89,306	36,116.89
9	BARODA GUJARAT GB	919.75	131.97	11,046.64	34,993	23,025.20
10	SAURASHTRA GB	9,466.56	15,742.60	85,503.97	11,602	11,837.59
11	SARVA HARYANA GB	12,448.23	25,768.53	2,42,183.53	27,426	15,188.11
12	HIMACHAL PRADESH GB	2,692.55	6,023.50	69,018.06	2,43,717	11,240.33
13	ELLAQUAI DEHATI BANK	-	410.93	5,410.93	7,401	5,670.63
14	J & K GB	-	1,238.29	42,572.40	31,978	16,233.90
15	JHARKHAND RGB	5,273.22	2,581.29	1,95,349.65	28,529	15,211.96
16	KARNATAKA GB	-	-	5,50,009.99	10,06,706	92,315.72
17	KARNATAKA VIKAS GB	-	19,334.47	2,73,960.68	30,786	28,546.95
18	KERALA GB	-	13,954.23	4,57,832.25	30,181	23,310.68
19	MADHYA PRADESH GB	41,766.04	66,550.03	4,03,349.07	54,213	51,311.27
20	MADHYANCHAL GB	-	-	51,834.85	41,628	17,376.47
21	MAHARASHTRA GB	74,800.00	36,657.08	2,31,182.09	87,548	70,733.17
22	VIDHARBHA KONKAN GB	-	11,878.27	99,495.14	15,809	10,545.42
23	MANIPUR RB	-	241.52	5,613.35	5,749	4,770.76
24	MEGHALAYA RB	-	641.23	3,239.54	9,551	15,367.85
25	MIZORAM RB	-	16,304.19	45,584.98	19,764	11,082.76
26	NAGALAND RB	-	34.48	242.99	391	956.56
27	ODISHA GB	-	5,232.80	58,032.80	12,217	21,189.69
28	UTKAL GB	-	861.19	58,661.19	12,657	9,698.61
29	PUDUVAI BHARATHIYAR GB	-	3,864.19	26,588.27	1,976	810.10
30	PUNJAB GB	24,050.28	37,734.08	2,60,762.20	5,77,486	29,242.58
31	BARODA RAJASTHAN KGB	26,542.01	-	4,28,606.18	60,702	57,506.43
32	RAJASTHAN MARUDHARA GB	-	946.42	1,57,801.49	52,738	28,541.20
33	TAMIL NADU GB	-	42,692.68	6,98,840.54	20,927	9,353.95
34	ANDHRA PRADESH GVB	10,791.42	3,52,238.61	9,28,542.53	27,95,749	16,054.13
35	TELANGANA GB	7,606.07	31,312.23	5,16,705.26	52,355	11,882.78
36	TRIPURA GB	-	5,781.04	35,470.26	45,994	27,645.97
37	ARYAVART BANK	3,390.22	60,571.08	2,84,883.92	55,776	72,904.21
38	BARODA U.P. BANK	75.38	6,310.85	1,19,466.68	1,43,152	71,148.59
39	PRATHAMA U.P GB	16,571.29	183.30	1,49,186.17	71,282	48,511.73
40	UTTARAKHAND GB	-	218.35	10,023.35	15,810	15,171.52
41	BANGIYA GVB	9,960.03	4,938.00	57,278.03	25,364	47,456.70
42	PASCHIM BANGA GB	-	720.71	16,520.62	12,753	6,067.86
43	UTTAR BANGA KGB	-	1,204.00	19,947.00	46,627	35,653.37
All India Total		3,40,816.71	8,18,477.21	84,71,177.40	64,20,465	11,94,471.36

क्षेत्रीय ग्रामीण बैंकों की प्रमुख सांख्यिकी
KEY STATISTICS OF REGIONAL RURAL BANKS FY 2022-23

(Amount in ₹ Lakh)

S. No.	Name of RRB	Deposits Outstanding				Total Deposits Outstanding	
		Savings		Term		No. of A/cs.	Amount
		No. of A/cs.	Amount	No. of A/cs.	Amount		
1	2	12	13	14	15	16	17
1	ANDHRA PRAGATHI GB	58,27,403	7,03,833.15	8,94,462	12,45,712.76	67,42,458	19,79,176.92
2	CHAITANYA GODAVARI GB	19,32,807	2,43,366.78	2,39,240	6,00,483.50	21,86,204	8,55,877.71
3	SAPTAGIRI GB	20,42,844	2,39,744.40	1,83,438	9,47,409.12	22,34,658	11,93,712.78
4	ARUNACHAL PRADESH RB	3,84,027	64,650.84	15,092	36,216.73	4,05,748	1,25,529.50
5	ASSAM GVB	1,30,34,125	8,80,047.94	4,26,476	3,00,753.91	1,36,30,507	12,38,824.22
6	DAKSHIN BIHAR GB	1,43,22,846	16,81,995.80	5,60,296	6,04,880.73	1,52,26,136	23,48,477.75
7	UTTAR BIHAR GB	1,61,21,836	12,68,004.15	5,62,244	4,84,738.66	1,67,61,047	17,85,029.31
8	CHHATTISGARH RGB	87,18,236	9,74,922.76	3,04,441	4,22,471.95	91,11,983	14,33,511.60
9	BARODA GUJARAT GB	48,97,832	5,89,176.44	3,68,608	5,70,384.85	53,01,433	11,82,586.49
10	SAURASHTRA GB	18,79,987	3,77,653.16	2,69,114	4,74,250.65	21,60,703	8,63,741.40
11	SARVA HARYANA GB	62,66,084	11,13,064.17	3,28,159	9,27,263.42	66,21,669	20,55,515.70
12	HIMACHAL PRADESH GB	10,78,825	2,87,875.74	2,85,069	4,86,258.07	16,07,611	7,85,374.14
13	ELLAQUAI DEHATI BANK	3,23,402	58,134.13	51,612	73,978.65	3,82,415	1,37,783.41
14	J & K GB	14,34,064	2,39,646.80	1,74,680	2,70,995.76	16,40,722	5,26,876.46
15	JHARKHAND RGB	69,62,159	6,36,364.01	2,96,243	3,02,163.69	72,86,931	9,53,739.66
16	KARNATAKA GB	1,23,39,175	13,07,778.08	9,21,055	19,90,421.25	1,42,66,936	33,90,515.05
17	KARNATAKA VIKAS GB	66,52,974	7,93,112.19	10,91,137	10,49,383.37	77,74,897	18,71,042.51
18	KERALA GB	75,25,212	9,53,064.39	6,85,277	12,19,025.59	82,40,670	21,95,400.66
19	MADHYA PRADESH GB	1,01,06,149	8,58,417.13	6,98,175	8,42,645.72	1,08,58,537	17,52,374.12
20	MADHYANCHAL GB	52,45,002	6,47,817.95	2,60,702	3,76,448.56	55,47,332	10,41,642.98
21	MAHARASHTRA GB	62,91,748	6,97,724.11	2,40,034	7,89,419.02	66,19,330	15,57,876.30
22	VIDHARBHA KONKAN GB	31,51,266	2,90,033.77	1,95,370	2,45,003.85	33,62,445	5,45,583.04
23	MANIPUR RB	5,12,545	33,517.67	11,779	9,449.75	5,30,073	47,738.18
24	MEGHALAYA RB	9,09,114	2,59,288.84	34,653	85,761.57	9,53,318	3,60,418.26
25	MIZORAM RB	9,66,580	2,87,543.50	19,074	1,98,361.54	10,05,418	4,96,987.80
26	NAGALAND RB	47,595	7,417.73	1,769	5,170.02	49,755	13,544.31
27	ODISHA GB	57,86,339	7,72,904.97	6,30,541	7,35,685.15	64,29,097	15,29,779.81
28	UTKAL GB	47,93,916	4,75,582.81	3,26,604	3,19,255.53	51,33,177	8,04,536.95
29	PUDUVAI BHARATHIYAR GB	3,02,660	22,908.88	25,079	90,113.43	3,29,715	1,13,832.41
30	PUNJAB GB	28,73,913	5,60,283.44	2,57,830	7,49,604.67	37,09,229	13,39,130.69
31	BARODA RAJASTHAN KGB	1,09,92,598	12,53,694.65	6,53,903	12,40,317.25	1,17,07,203	25,51,518.33
32	RAJASTHAN MARUDHARA GB	76,01,128	9,02,736.09	4,60,338	7,73,056.62	81,14,204	17,04,333.91
33	TAMIL NADU GB	55,62,749	3,77,713.94	4,90,971	16,06,779.95	60,74,647	19,93,847.84
34	ANDHRA PRADESH GVB	47,66,765	9,29,031.02	4,99,907	15,37,036.58	80,62,421	24,82,121.73
35	TELANGANA GB	37,74,396	4,16,897.92	2,23,666	8,32,252.08	40,50,417	12,61,032.78
36	TRIPURA GB	28,03,181	4,13,427.81	1,65,456	3,61,181.78	30,14,631	8,02,255.56
37	ARYAVART BANK	2,30,37,534	23,51,022.37	7,73,851	9,44,981.37	2,38,67,161	33,68,907.95
38	BARODA U.P. BANK	3,97,71,125	41,64,328.48	12,68,453	17,19,671.32	4,11,82,730	59,55,148.39
39	PRATHAMA U.P GB	1,12,15,781	17,05,885.75	3,33,938	7,97,975.28	1,16,21,001	25,52,372.76
40	UTTARAKHAND GB	18,63,128	3,98,857.62	2,82,223	2,97,746.81	21,61,161	7,11,775.95
41	BANGIYA GVB	1,23,62,417	10,64,035.26	6,57,992	7,55,699.50	1,30,45,773	18,67,191.46
42	PASCHIM BANGA GB	37,56,813	3,78,796.43	2,52,425	2,72,126.74	40,21,991	6,56,991.03
43	UTTAR BANGA KGB	24,84,460	2,74,930.64	1,09,416	1,06,688.53	26,40,503	4,17,272.54
All India Total		28,27,22,740	3,19,57,233.71	1,65,30,792	2,76,99,225.28	30,56,73,997	6,08,50,930.35

क्षेत्रीय ग्रामीण बैंकों की प्रमुख सांख्यिकी

KEY STATISTICS OF REGIONAL RURAL BANKS FY 2022-23

(Amount in ₹ Lakh)

S. No.	Name of RRB	Provisions & Other Liabilities	Total Liabilities	Cash in Hand	Balances With RBI	Balances in Current Account/ Call Money/Short Notice
1	2	18	19	20	21	22
1	ANDHRA PRAGATHI GB	99,351.71	29,17,401.79	8,227.83	1,24,862.23	4,457.02
2	CHAITANYA GODAVARI GB	24,309.59	13,56,242.44	10,348.70	51,626.53	1,47,629.80
3	SAPTAGIRI GB	51,746.95	17,52,262.03	2,629.01	30,803.06	23,301.43
4	ARUNACHAL PRADESH RB	3,583.07	1,43,242.20	795.21	6,008.55	3,273.10
5	ASSAM GVB	19,165.49	14,37,904.98	6,448.59	54,230.94	35,777.65
6	DAKSHIN BIHAR GB	21,661.25	28,19,125.24	11,128.28	1,04,335.51	16,547.92
7	UTTAR BIHAR GB	22,834.34	21,42,251.23	7,363.43	81,381.31	15,913.54
8	CHHATTISGARH RGB	58,263.55	17,28,349.52	5,154.27	62,344.98	2,493.01
9	BARODA GUJARAT GB	28,237.46	12,72,893.42	3,793.95	74,967.89	9,503.73
10	SAURASHTRA GB	22,638.44	10,54,503.66	5,037.75	40,517.76	658.07
11	SARVA HARYANA GB	45,861.69	25,49,628.94	8,699.74	89,724.62	872.42
12	HIMACHAL PRADESH GB	19,476.56	8,89,288.86	2,707.25	34,150.95	90.20
13	ELLAQUAI DEHATI BANK	6,863.62	1,82,434.52	204.87	6,356.68	766.14
14	J & K GB	17,504.82	6,33,441.18	768.25	23,722.38	1,159.68
15	JHARKHAND RGB	70,517.68	12,76,621.48	1,798.09	43,443.65	5,825.07
16	KARNATAKA GB	1,42,574.08	42,95,698.85	26,186.21	1,58,466.88	4,646.87
17	KARNATAKA VIKAS GB	57,771.05	23,29,230.19	6,614.36	1,77,132.77	1,679.70
18	KERALA GB	1,06,572.06	29,50,417.27	13,221.96	1,10,155.42	4,510.69
19	MADHYA PRADESH GB	60,527.51	24,18,763.12	6,722.35	81,579.69	24,459.57
20	MADHYANCHAL GB	1,11,773.57	12,96,996.53	3,458.23	50,963.51	5,537.39
21	MAHARASHTRA GB	33,778.30	18,91,047.87	17,150.22	75,846.37	21,557.18
22	VIDHARBHA KONKAN GB	12,105.51	7,73,386.49	4,176.90	23,730.92	8,016.67
23	MANIPUR RB	4,733.59	65,770.29	121.76	1,822.00	10,216.77
24	MEGHALAYA RB	9,677.44	3,95,978.81	1,169.76	17,873.97	8,399.25
25	MIZORAM RB	21,568.95	5,99,729.70	9,860.91	22,596.88	15,839.33
26	NAGALAND RB	603.47	16,756.49	76.28	592.22	479.86
27	ODISHA GB	84,757.02	18,46,189.14	4,456.67	70,013.52	3,435.69
28	UTKAL GB	42,235.30	10,70,802.27	3,384.85	37,648.35	2,221.69
29	PUDUVAI BHARATHIYAR GB	1,528.22	1,51,523.60	299.47	4,092.50	1,203.94
30	PUNJAB GB	21,479.39	17,54,231.34	3,886.92	55,823.05	2,278.04
31	BARODA RAJASTHAN KGB	39,691.54	32,84,097.75	5,845.02	1,10,800.95	3,169.14
32	RAJASTHAN MARUDHARA GB	47,240.88	20,06,352.48	4,638.85	93,118.46	3,027.04
33	TAMIL NADU GB	79,449.60	29,78,602.52	5,847.68	88,991.85	17,620.90
34	ANDHRA PRADESH GVB	1,71,968.69	41,67,824.58	8,037.40	90,851.25	2,516.51
35	TELANGANA GB	18,785.29	19,94,928.14	6,066.75	45,377.32	2,556.94
36	TRIPURA GB	83,702.39	10,38,967.00	2,244.11	38,516.13	12,624.58
37	ARYAVART BANK	71,519.89	39,80,143.99	23,946.92	2,13,120.32	19,826.87
38	BARODA U.P. BANK	1,61,181.14	64,90,940.60	22,576.15	2,66,937.50	2,10,009.74
39	PRATHAMA U.P GB	91,093.60	30,39,548.24	18,506.23	1,04,972.46	4,876.06
40	UTTARAKHAND GB	24,440.79	7,79,788.35	2,189.61	32,084.33	3,213.64
41	BANGIYA GVB	37,799.18	21,39,256.51	8,786.10	84,779.38	39,853.68
42	PASCHIM BANGA GB	15,033.47	7,45,275.62	2,471.25	29,312.04	6,875.45
43	UTTAR BANGA KGB	22,924.82	4,88,363.71	1,762.53	17,498.53	6,124.52
All India Total		20,88,532.96	7,71,46,202.94	2,88,810.67	29,33,175.61	7,15,046.49

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KEY STATISTICS OF REGIONAL RURAL BANKS FY 2022-23

(Amount in ₹ Lakh)

S. No.	Name of RRB	Investment		Investment		Total Investments including Balances in Deposit accounts
		Balances with Sponsor Bank in Deposit a/c	Balances with other banks in Deposit a/c	SLR Securities	Non SLR Investments	
1	2	23	24	25	26	27
1	ANDHRA PRAGATHI GB	25.00	3,77,500.00	3,71,794.10	4,078.60	7,53,397.70
2	CHAITANYA GODAVARI GB	38,161.12	10,000.00	1,58,547.95	7,855.40	2,14,564.47
3	SAPTAGIRI GB	1,501.00	6,98,080.00	1,17,199.59	2,000.35	8,18,780.94
4	ARUNACHAL PRADESH RB	17,476.03	38,135.63	36,667.33	877.47	93,156.46
5	ASSAM GVB	24,380.53	18,479.80	5,51,635.32	1,10,518.29	7,05,013.94
6	DAKSHIN BIHAR GB	1,14,645.74	1,38,969.84	10,69,191.62	2,23,530.47	15,46,337.67
7	UTTAR BIHAR GB	20,330.00	85,639.26	6,74,968.91	26,600.56	8,07,538.73
8	CHHATTISGARH RGB	61,352.62	2,97,000.00	5,99,747.79	23,719.57	9,81,819.98
9	BARODA GUJARAT GB	21,293.00	-	4,68,513.77	599.98	4,90,406.75
10	SAURASHTRA GB	23,569.46	97,563.78	2,17,697.95	9,975.75	3,48,806.94
11	SARVA HARYANA GB	60,020.00	1,50,025.00	6,77,545.91	2,03,175.75	10,90,766.66
12	HIMACHAL PRADESH GB	34,820.05	-	4,79,062.55	3,501.46	5,17,384.06
13	ELLAQUAI DEHATI BANK	5,435.58	10,100.00	60,668.29	5.00	76,208.87
14	J & K GB	1,44,851.64	-	1,07,209.96	500.00	2,52,561.60
15	JHARKHAND RGB	15,133.77	1,82,162.57	4,92,753.74	15,526.84	7,05,576.92
16	KARNATAKA GB	25.00	2,24,160.69	11,79,435.94	13,341.18	14,16,962.81
17	KARNATAKA VIKAS GB	25.00	2,50,000.00	4,25,577.92	47,320.38	7,22,923.30
18	KERALA GB	38.62	3,10,800.00	4,30,582.16	10,324.78	7,51,745.56
19	MADHYA PRADESH GB	87,590.98	1,80,015.83	6,15,657.11	2,002.89	8,85,266.81
20	MADHYANCHAL GB	52,314.54	79,500.00	6,58,249.72	6,489.90	7,96,554.16
21	MAHARASHTRA GB	11,163.40	2,75,301.00	3,88,165.32	1,27,873.88	8,02,503.60
22	VIDHARBHA KONKAN GB	25,789.35	1,03,773.78	1,40,472.60	600.00	2,70,635.73
23	MANIPUR RB	2,280.00	247.99	13,333.14	-	15,861.13
24	MEGHALAYA RB	67,884.02	93,046.74	74,363.00	5,988.01	2,41,281.77
25	MIZORAM RB	1,17,919.99	-	1,22,113.47	13,583.94	2,53,617.40
26	NAGALAND RB	274.82	5,025.80	2,427.43	-	7,728.05
27	ODISHA GB	59,251.50	12,585.67	7,84,539.27	38.58	8,56,415.02
28	UTKAL GB	42,089.62	64,979.00	4,33,883.70	514.79	5,41,467.11
29	PUDUVAI BHARATHIYAR GB	3,747.74	13,500.00	17,949.57	600.00	35,797.31
30	PUNJAB GB	40,550.00	2,50,825.00	4,43,104.13	1,003.53	7,35,482.66
31	BARODA RAJASTHAN KGB	1,50,598.58	3,57,555.40	4,81,059.18	1,858.64	9,91,071.80
32	RAJASTHAN MARUDHARA GB	26,966.05	1,73,317.83	5,05,838.54	2,560.63	7,08,683.05
33	TAMIL NADU GB	53,200.00	6,17,500.00	3,48,964.59	-	10,19,664.59
34	ANDHRA PRADESH GVB	20,140.63	11,09,283.79	5,89,345.48	2,124.10	17,20,894.00
35	TELANGANA GB	10,128.46	3,69,600.00	2,51,266.87	5,982.40	6,36,977.73
36	TRIPURA GB	23,325.00	-	5,13,590.67	58,335.13	5,95,250.80
37	ARYAVART BANK	1,79,725.00	3,93,041.00	8,63,750.37	13,932.59	14,50,448.96
38	BARODA U.P. BANK	1,60,135.73	60,052.00	33,18,875.81	14,365.20	35,53,428.74
39	PRATHAMA U.P GB	85,482.22	1,35,100.00	7,23,080.33	21,968.66	9,65,631.21
40	UTTARAKHAND GB	17,833.89	60,505.00	3,40,515.79	4,899.03	4,23,753.71
41	BANGIYA GVB	1,25,814.73	-	9,23,113.19	85,173.88	11,34,101.80
42	PASCHIM BANGA GB	31,597.85	23,200.02	2,29,846.78	-	2,84,644.65
43	UTTAR BANGA KGB	18,226.31	10,944.56	88,764.70	1,063.71	1,18,999.28
All India Total		19,97,114.57	72,77,516.98	2,09,91,071.56	10,74,411.32	3,13,40,114.43



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क्षेत्रीय ग्रामीण बैंकों की प्रमुख सांख्यिकी
KEY STATISTICS OF REGIONAL RURAL BANKS FY 2022-23

(Amount in ₹ Lakh)

S. No.	Name of RRB	Net Loans Outstanding	Accumulated Losses	Fixed & Other Assets	Total Assets	Average Working Fund	Net Owned Funds {Share Capital+ Reserves-Accumulated Losses}
1	2	28	29	30	31	32	33
1	ANDHRA PRAGATHI GB	19,55,569.03	-	70,887.98	29,17,401.79	29,21,202.27	3,78,926.17
2	CHAITANYA GODAVARI GB	8,96,633.96	-	35,438.98	13,56,242.44	12,91,342.22	1,00,061.37
3	SAPTAGIRI GB	8,42,933.60	-	33,813.99	17,52,262.03	16,15,317.55	1,42,503.92
4	ARUNACHAL PRADESH RB	35,632.99	-	4,375.89	1,43,242.20	1,21,605.00	6,447.00
5	ASSAM GVB	5,32,872.44	62,388.61	41,172.81	14,37,904.98	12,45,934.50	37,864.84
6	DAKSHIN BIHAR GB	8,97,677.12	1,45,376.24	97,722.50	28,19,125.24	26,28,648.45	-2,582.97
7	UTTAR BIHAR GB	10,96,138.02	87,064.24	46,851.96	21,42,251.23	20,18,067.00	92,340.60
8	CHHATTISGARH RGB	6,27,062.90	-	49,474.38	17,28,349.52	16,53,342.35	1,14,902.88
9	BARODA GUJARAT GB	6,64,615.93	-	29,605.17	12,72,893.42	12,39,322.43	51,022.83
10	SAURASHTRA GB	6,28,636.82	-	30,846.32	10,54,503.66	9,74,233.26	82,619.85
11	SARVA HARYANA GB	12,97,599.08	-	61,966.42	25,49,628.94	24,46,291.28	2,06,068.02
12	HIMACHAL PRADESH GB	3,16,070.36	-	18,886.04	8,89,288.86	8,52,672.90	15,420.10
13	ELLAQUAI DEHATI BANK	61,541.30	34,208.17	3,148.49	1,82,434.52	1,70,533.00	-1,831.61
14	J & K GB	3,15,291.67	21,649.62	18,287.98	6,33,441.18	5,54,977.88	24,837.88
15	JHARKHAND RGB	4,71,983.52	-	47,994.23	12,76,621.48	11,22,979.00	57,014.49
16	KARNATAKA GB	25,73,127.29	-	1,16,308.79	42,95,698.85	41,64,490.72	2,12,599.73
17	KARNATAKA VIKAS GB	13,40,667.55	-	80,212.51	23,29,230.19	21,44,117.89	1,26,455.95
18	KERALA GB	19,89,086.93	-	81,696.71	29,50,417.27	28,43,539.01	1,90,612.30
19	MADHYA PRADESH GB	12,85,105.99	75,676.32	59,952.39	24,18,763.12	23,03,836.49	1,26,836.10
20	MADHYANCHAL GB	3,54,360.54	52,720.16	33,402.54	12,96,996.53	11,79,923.70	39,024.97
21	MAHARASHTRA GB	9,41,082.08	-	32,908.42	18,91,047.87	17,07,051.67	68,211.18
22	VIDHARBHA KONKAN GB	3,50,255.17	98,509.08	18,062.02	7,73,386.49	6,13,042.53	17,693.72
23	MANIPUR RB	27,246.62	6,033.59	4,468.42	65,770.29	44,238.78	1,651.58
24	MEGHALAYA RB	1,01,344.44	-	25,909.62	3,95,978.81	3,51,278.58	22,643.57
25	MIZORAM RB	2,69,738.08	-	28,077.10	5,99,729.70	5,49,832.17	35,587.97
26	NAGALAND RB	5,200.87	1,893.12	786.09	16,756.49	14,026.93	472.60
27	ODISHA GB	6,97,862.87	1,21,654.01	92,351.36	18,46,189.14	16,34,916.55	51,965.50
28	UTKAL GB	3,33,950.91	1,30,844.25	21,285.11	10,70,802.27	9,12,826.02	34,524.58
29	PUDUVAI BHARATHIYAR GB	1,09,069.30	-	1,061.08	1,51,523.60	1,43,088.01	9,574.70
30	PUNJAB GB	9,13,442.08	-	43,318.59	17,54,231.34	16,78,699.58	1,32,859.06
31	BARODA RAJASTHAN KGB	20,87,940.55	-	85,270.29	32,84,097.75	28,60,098.65	2,64,281.70
32	RAJASTHAN MARUDHARA GB	11,22,740.97	-	74,144.11	20,06,352.48	18,45,206.41	96,976.20
33	TAMIL NADU GB	17,73,372.14	-	73,105.36	29,78,602.52	29,64,244.80	2,06,464.54
34	ANDHRA PRADESH GVB	21,88,851.68	-	1,56,673.74	41,67,824.58	36,78,203.03	5,85,191.63
35	TELANGANA GB	12,62,917.16	-	41,032.24	19,94,928.14	17,12,739.55	1,98,404.81
36	TRIPURA GB	3,24,936.41	-	65,394.97	10,38,967.00	10,63,433.65	1,17,538.79
37	ARYAVART BANK	21,67,952.92	-	1,04,848.00	39,80,143.99	36,78,750.37	2,54,832.23
38	BARODA U.P. BANK	23,05,220.92	-	1,32,767.55	64,90,940.60	61,64,933.00	2,55,144.39
39	PRATHAMA U.P GB	18,39,024.97	-	1,06,537.31	30,39,548.24	26,86,545.35	2,46,895.71
40	UTTARAKHAND GB	3,00,120.11	3,750.13	14,676.82	7,79,788.35	7,28,760.92	29,798.13
41	BANGIYA GVB	7,10,300.73	96,384.04	65,050.78	21,39,256.51	20,17,648.85	80,603.80
42	PASCHIM BANGA GB	3,53,595.96	45,945.74	22,430.53	7,45,275.62	6,93,821.23	10,784.77
43	UTTAR BANGA KGB	3,26,326.27	-	17,652.58	4,88,363.71	4,43,817.21	28,219.35
All India Total		3,86,95,100.25	9,84,097.32	21,89,858.17	7,71,46,202.94	7,16,79,580.73	47,51,464.93

क्षेत्रीय ग्रामीण बैंकों की प्रमुख सांख्यिकी
KEY STATISTICS OF REGIONAL RURAL BANKS FY 2022-23

(Amount in ₹ Lakh)

S. No.	Name of RRB	Tier I capital	Net Tier II Capital	Capital Funds	Risk Weighted Assets (RWA)	CRAR (%)
1	2	34	35	36	37	38
1	ANDHRA PRAGATHI GB	3,74,426.07	25,310.77	3,99,736.84	16,72,861.75	23.90
2	CHAITANYA GODAVARI GB	98,758.80	6,686.00	1,05,444.80	7,25,676.50	14.53
3	SAPTAGIRI GB	1,42,503.92	2,637.10	1,45,141.02	9,20,656.00	15.76
4	ARUNACHAL PRADESH RB	6,212.00	321.07	6,533.07	48,861.00	13.37
5	ASSAM GVB	31,571.07	9,638.35	41,209.42	5,27,277.96	7.82
6	DAKSHIN BIHAR GB	-2,582.97	-	-2,582.97	9,54,247.87	-0.27
7	UTTAR BIHAR GB	89,339.00	10,215.00	99,554.00	10,81,479.00	9.21
8	CHHATTISGARH RGB	1,14,768.55	4,687.33	1,19,455.88	6,46,522.37	18.48
9	BARODA GUJARAT GB	51,004.77	6,841.48	57,846.25	5,50,435.44	10.51
10	SAURASHTRA GB	81,512.00	7,775.85	89,287.85	5,33,467.50	16.74
11	SARVA HARYANA GB	1,99,149.22	10,525.14	2,09,674.36	14,79,764.87	14.17
12	HIMACHAL PRADESH GB	14,885.76	2,497.34	17,383.10	2,11,013.94	8.24
13	ELLAQUAI DEHATI BANK	-1,831.61	-	-1,831.61	64,748.06	-2.83
14	J & K GB	15,147.14	2,187.52	17,334.66	3,11,743.32	5.56
15	JHARKHAND RGB	50,773.07	7,992.32	58,765.39	5,19,628.31	11.31
16	KARNATAKA GB	1,94,801.47	46,702.54	2,41,504.01	23,53,896.91	10.26
17	KARNATAKA VIKAS GB	1,18,250.35	16,544.70	1,34,795.05	13,36,448.50	10.09
18	KERALA GB	1,79,241.48	30,300.86	2,09,542.34	15,99,494.19	13.10
19	MADHYA PRADESH GB	1,26,822.44	3,904.54	1,30,726.98	11,75,473.33	11.12
20	MADHYANCHAL GB	38,943.42	4,443.91	43,387.33	3,73,871.15	11.60
21	MAHARASHTRA GB	69,404.01	13,023.46	82,427.47	8,09,771.85	10.18
22	VIDHARBHA KONKAN GB	17,601.65	2,530.45	20,132.10	3,35,968.31	5.99
23	MANIPUR RB	1,651.58	423.00	2,074.58	29,957.63	6.93
24	MEGHALAYA RB	22,643.57	756.53	23,400.10	1,70,960.22	13.69
25	MIZORAM RB	35,587.97	173.04	35,761.01	2,69,736.02	13.26
26	NAGALAND RB	472.60	56.02	528.62	6,317.55	8.37
27	ODISHA GB	51,965.50	3,428.71	55,394.21	5,98,440.25	9.26
28	UTKAL GB	34,524.59	1,790.46	36,315.05	3,35,186.96	10.83
29	PUDUVAI BHARATHIYAR GB	9,505.32	301.32	9,806.64	92,963.51	10.55
30	PUNJAB GB	1,32,859.06	11,564.72	1,44,423.78	9,25,177.79	15.61
31	BARODA RAJASTHAN KGB	2,63,255.46	6,710.00	2,69,965.46	20,03,186.32	13.48
32	RAJASTHAN MARUDHARA GB	96,121.18	14,214.01	1,10,335.19	10,68,719.32	10.32
33	TAMIL NADU GB	2,04,174.74	5,174.63	2,09,349.37	15,38,805.44	13.60
34	ANDHRA PRADESH GVB	5,85,044.43	7,566.34	5,92,610.77	23,23,786.81	25.50
35	TELANGANA GB	1,98,404.81	4,251.70	2,02,656.51	11,78,349.54	17.20
36	TRIPURA GB	1,13,650.63	3,888.16	1,17,538.79	4,39,131.22	26.77
37	ARYAVART BANK	2,49,170.00	11,030.00	2,60,200.00	23,01,147.00	11.31
38	BARODA U.P. BANK	2,19,025.75	48,384.82	2,67,410.57	23,37,715.69	11.44
39	PRATHAMA U.P GB	2,46,195.71	22,988.07	2,69,183.78	18,39,045.33	14.64
40	UTTARAKHAND GB	28,837.51	2,564.84	31,402.35	2,72,339.93	11.53
41	BANGIYA GVB	80,603.81	7,411.01	88,014.82	7,57,166.00	11.62
42	PASCHIM BANGA GB	10,784.77	3,319.45	14,104.22	2,76,159.55	5.11
43	UTTAR BANGA KGB	29,423.35	2,582.00	32,005.35	2,19,074.12	14.61
All India Total		46,24,603.95	3,73,344.56	49,97,948.51	3,72,16,674.32	13.43

क्षेत्रीय ग्रामीण बैंकों के आय एवं व्यय का वक्तव्य
Income & Expenditure Statement of RRBs

Financial Year 2022-23

क्षेत्रीय ग्रामीण बैंकों की प्रमुख सांख्यिकी
KEY STATISTICS OF REGIONAL RURAL BANKS FY 2022-23

(Amount in ₹ Lakh)

S. No.	Name of RRB	Interest earned on advances	Interest earned on investments	Other Income
1	2	3	4	5
1	ANDHRA PRAGATHI GB	1,93,757.04	46,619.93	46,108.95
2	CHAITANYA GODAVARI GB	85,517.92	18,826.17	15,820.49
3	SAPTAGIRI GB	89,477.92	47,044.72	14,051.34
4	ARUNACHAL PRADESH RB	3,151.98	6,145.76	574.08
5	ASSAM GVB	44,904.08	45,331.77	-8,880.79
6	DAKSHIN BIHAR GB	61,464.03	97,372.88	9,937.34
7	UTTAR BIHAR GB	1,07,293.06	54,933.48	16,651.79
8	CHHATTISGARH RGB	57,388.32	60,350.02	10,760.94
9	BARODA GUJARAT GB	51,897.82	34,327.98	6,612.73
10	SAURASHTRA GB	54,888.88	19,573.05	6,966.72
11	SARVA HARYANA GB	1,05,221.65	73,144.69	23,337.63
12	HIMACHAL PRADESH GB	24,784.08	36,646.05	-3,778.32
13	ELLAQUAI DEHATI BANK	5,885.64	4,527.21	-1,251.05
14	J & K GB	28,640.76	14,185.02	3,069.14
15	JHARKHAND RGB	43,703.49	45,837.84	228.73
16	KARNATAKA GB	2,31,914.20	92,814.28	33,925.27
17	KARNATAKA VIKAS GB	1,12,352.96	43,225.90	30,925.65
18	KERALA GB	1,77,952.87	43,170.05	36,058.97
19	MADHYA PRADESH GB	1,17,270.86	53,262.02	18,424.46
20	MADHYANCHAL GB	29,718.61	55,431.10	7,699.56
21	MAHARASHTRA GB	62,952.96	40,573.87	18,729.78
22	VIDHARBHA KONKAN GB	30,126.61	14,258.89	3,196.89
23	MANIPUR RB	2,521.60	1,176.81	352.51
24	MEGHALAYA RB	8,866.91	14,196.47	1,242.36
25	MIZORAM RB	27,138.42	15,385.73	360.74
26	NAGALAND RB	599.54	504.12	78.06
27	ODISHA GB	52,854.18	56,675.92	6,756.36
28	UTKAL GB	31,562.54	36,073.20	9,722.73
29	PUDUVAI BHARATHIYAR GB	8,303.14	2,319.11	1,801.02
30	PUNJAB GB	73,808.63	47,534.20	12,618.19
31	BARODA RAJASTHAN KGB	1,82,931.14	51,685.16	37,557.47
32	RAJASTHAN MARUDHARA GB	97,482.60	42,448.67	20,695.98
33	TAMIL NADU GB	1,49,522.45	56,268.09	37,824.50
34	ANDHRA PRADESH GVB	2,53,501.74	64,828.30	34,674.19
35	TELANGANA GB	1,17,345.57	31,889.06	25,476.37
36	TRIPURA GB	28,052.00	35,293.80	-2,637.05
37	ARYAVART BANK	1,86,219.48	87,933.82	81,361.85
38	BARODA U.P. BANK	1,73,729.86	2,52,577.75	-8,208.76
39	PRATHAMA U.P GB	1,55,822.78	59,972.33	23,634.31
40	UTTARAKHAND GB	27,367.71	28,787.42	2,757.03
41	BANGIYA GVB	71,097.65	74,699.50	-3,845.61
42	PASCHIM BANGA GB	32,493.20	18,943.64	3,603.62
43	UTTAR BANGA KGB	27,815.46	7,930.84	3,707.60
All India Total		34,29,302.34	19,34,726.61	5,78,703.77



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क्षेत्रीय ग्रामीण बैंकों की प्रमुख सांख्यिकी
KEY STATISTICS OF REGIONAL RURAL BANKS FY 2022-23

(Amount in ₹ Lakh)

S. No.	Name of RRB	Total Income	Interest exp. on deposits	Interest exp. on Borrowing	Wage Bill
1	2	6	7	8	9
1	ANDHRA PRAGATHI GB	2,86,485.92	84,751.72	28,692.93	47,337.27
2	CHAITANYA GODAVARI GB	1,20,164.58	39,510.88	19,756.84	25,805.87
3	SAPTAGIRI GB	1,50,573.98	54,909.29	25,282.07	25,436.79
4	ARUNACHAL PRADESH RB	9,871.82	3,503.25	477.10	2,063.50
5	ASSAM GVB	81,355.06	38,891.07	3,203.58	34,731.24
6	DAKSHIN BIHAR GB	1,68,774.25	79,711.45	11,270.40	67,447.13
7	UTTAR BIHAR GB	1,78,878.33	58,635.99	7,156.29	68,900.09
8	CHHATTISGARH RGB	1,28,499.27	48,376.91	3,167.28	39,731.92
9	BARODA GUJARAT GB	92,838.53	43,688.43	2,295.59	29,918.56
10	SAURASHTRA GB	81,428.65	33,875.36	2,790.52	11,857.98
11	SARVA HARYANA GB	2,01,703.97	72,101.44	10,116.15	60,662.28
12	HIMACHAL PRADESH GB	57,651.81	32,866.09	3,983.30	17,262.78
13	ELLAQUAI DEHATI BANK	9,161.79	5,414.11	19.84	5,894.06
14	J & K GB	45,894.92	19,769.63	1,481.13	24,892.08
15	JHARKHAND RGB	89,770.06	33,622.01	11,234.65	28,482.07
16	KARNATAKA GB	3,58,653.75	1,42,739.25	30,220.38	1,08,932.02
17	KARNATAKA VIKAS GB	1,86,504.51	74,764.96	13,938.99	57,323.03
18	KERALA GB	2,57,181.89	91,687.25	21,713.24	63,958.75
19	MADHYA PRADESH GB	1,88,957.34	64,538.83	18,337.72	61,755.44
20	MADHYANCHAL GB	92,849.27	36,325.90	808.89	31,694.18
21	MAHARASHTRA GB	1,22,256.61	57,505.40	6,038.97	31,478.50
22	VIDHARBHA KONKAN GB	47,582.39	19,645.28	3,731.13	14,060.61
23	MANIPUR RB	4,050.92	1,115.15	165.02	1,634.63
24	MEGHALAYA RB	24,305.74	10,429.22	192.23	5,896.76
25	MIZORAM RB	42,884.89	15,771.30	1,260.33	5,238.18
26	NAGALAND RB	1,181.72	468.04	7.80	517.36
27	ODISHA GB	1,16,286.46	59,318.96	1,274.85	36,000.99
28	UTKAL GB	77,358.47	29,919.57	1,476.43	30,751.39
29	PUDUVAI BHARATHIYAR GB	12,423.27	5,647.27	1,343.01	1,654.68
30	PUNJAB GB	1,33,961.02	54,596.40	14,797.08	24,953.72
31	BARODA RAJASTHAN KGB	2,72,173.77	93,773.18	11,764.28	69,443.25
32	RAJASTHAN MARUDHARA GB	1,60,627.25	65,031.71	5,122.53	43,935.27
33	TAMIL NADU GB	2,43,615.04	97,499.46	37,703.49	36,703.52
34	ANDHRA PRADESH GVB	3,53,004.23	1,04,452.15	34,034.01	48,995.22
35	TELANGANA GB	1,74,711.00	52,687.77	20,030.69	26,104.21
36	TRIPURA GB	60,708.75	32,340.58	2,363.14	17,684.53
37	ARYAVART BANK	3,55,515.15	1,11,749.16	10,317.34	1,31,385.92
38	BARODA U.P. BANK	4,18,098.85	1,95,506.34	6,534.19	1,61,468.70
39	PRATHAMA U.P GB	2,39,429.42	84,875.33	6,440.53	67,059.83
40	UTTARAKHAND GB	58,912.16	25,757.41	431.98	20,138.84
41	BANGIYA GVB	1,41,951.54	72,624.82	944.51	41,228.30
42	PASCHIM BANGA GB	55,040.46	22,458.52	647.48	30,085.48
43	UTTAR BANGA KGB	39,453.90	14,463.64	486.42	7,758.00
All India Total		59,42,732.71	22,87,320.48	3,83,054.33	16,68,264.93

क्षेत्रीय ग्रामीण बैंकों की प्रमुख सांख्यिकी
KEY STATISTICS OF REGIONAL RURAL BANKS FY 2022-23

(Amount in ₹ Lakh)

S. No.	Name of RRB	Other operating expenses	Provisions and contingencies Excluding Income Tax Paid or Provision for Income Tax	Income Tax Paid/ Provision for Income Tax	Total Expenditure
1	2	10	11	12	13
1	ANDHRA PRAGATHI GB	18,481.37	27,787.71	19,919.40	2,26,970.40
2	CHAITANYA GODAVARI GB	7,895.99	-4,538.78	8,499.45	96,930.25
3	SAPTAGIRI GB	5,483.28	4,321.86	8,739.04	1,24,172.33
4	ARUNACHAL PRADESH RB	935.85	171.70	665.00	7,816.40
5	ASSAM GVB	8,672.13	9,652.86	-	95,150.88
6	DAKSHIN BIHAR GB	21,937.53	80,245.39	-	2,60,611.90
7	UTTAR BIHAR GB	23,953.56	16,913.45	82.37	1,75,641.75
8	CHHATTISGARH RGB	11,922.53	3,158.47	5,417.92	1,11,775.03
9	BARODA GUJARAT GB	9,217.83	2,155.83	1,486.08	88,762.32
10	SAURASHTRA GB	6,189.72	2,807.76	6,054.05	63,575.39
11	SARVA HARYANA GB	16,730.54	-230.69	14,771.55	1,74,151.27
12	HIMACHAL PRADESH GB	3,243.08	-	80.00	57,435.25
13	ELLAQUAI DEHATI BANK	1,460.69	524.45	-	13,313.15
14	J & K GB	5,372.20	1,583.87	-2,041.26	51,057.65
15	JHARKHAND RGB	6,566.80	429.91	8.00	80,343.44
16	KARNATAKA GB	37,983.58	39,489.06	-1,466.49	3,57,897.80
17	KARNATAKA VIKAS GB	17,100.59	19,351.72	-	1,82,479.29
18	KERALA GB	25,931.93	10,468.97	10,961.16	2,24,721.30
19	MADHYA PRADESH GB	15,154.73	13,155.98	-143.55	1,72,799.15
20	MADHYANCHAL GB	7,702.17	8,809.70	13.68	85,354.52
21	MAHARASHTRA GB	15,699.29	8,821.40	2,082.16	1,21,625.72
22	VIDHARBHA KONKAN GB	5,389.90	3,078.73	-222.22	45,683.43
23	MANIPUR RB	526.81	632.46	-	4,074.07
24	MEGHALAYA RB	2,031.52	646.66	1,333.80	20,530.19
25	MIZORAM RB	4,521.21	6,882.22	2,692.56	36,365.80
26	NAGALAND RB	144.05	1.00	-	1,138.25
27	ODISHA GB	9,339.20	8,294.74	-	1,14,228.74
28	UTKAL GB	5,410.04	3,369.94	-	70,927.37
29	PUDUVAI BHARATHIYAR GB	1,163.41	411.47	770.19	10,990.03
30	PUNJAB GB	11,861.30	7,346.14	5,135.15	1,18,689.79
31	BARODA RAJASTHAN KGB	18,799.49	3,715.23	18,633.46	2,16,128.89
32	RAJASTHAN MARUDHARA GB	18,993.76	14,122.32	3,384.21	1,50,589.80
33	TAMIL NADU GB	11,456.09	-2,705.59	21,130.33	2,01,787.30
34	ANDHRA PRADESH GVB	17,681.20	12,274.08	30,900.86	2,48,337.52
35	TELANGANA GB	12,586.64	3,376.96	14,987.80	1,29,774.07
36	TRIPURA GB	4,957.34	1,000.82	2,000.00	60,346.41
37	ARYAVART BANK	28,001.92	66,405.47	-	3,47,859.81
38	BARODA U.P. BANK	52,024.41	40,168.76	-49,336.99	4,06,365.41
39	PRATHAMA U.P GB	19,310.45	8,368.38	13,600.00	1,99,654.52
40	UTTARAKHAND GB	5,973.13	2,215.75	17.09	54,534.20
41	BANGIYA GVB	11,551.40	14,240.90	-	1,40,589.93
42	PASCHIM BANGA GB	4,384.79	2,965.02	-	60,541.29
43	UTTAR BANGA KGB	5,824.55	2,910.41	2,209.79	33,652.81
All India Total		5,19,568.00	4,44,802.49	1,42,364.59	54,45,374.82

क्षेत्रीय ग्रामीण बैंकों की प्रमुख सांख्यिकी

KEY STATISTICS OF REGIONAL RURAL BANKS FY 2022-23

(Amount in ₹ Lakh)

S. No.	Name of RRB	Operating Profit(+)/Loss(-)	Net Profit(+)/Loss(-)
1	2	14	15
1	ANDHRA PRAGATHI GB	1,07,222.63	59,515.52
2	CHAITANYA GODAVARI GB	27,195.00	23,234.33
3	SAPTAGIRI GB	39,462.55	26,401.65
4	ARUNACHAL PRADESH RB	2,892.12	2,055.42
5	ASSAM GVB	-4,142.96	-13,795.82
6	DAKSHIN BIHAR GB	-11,592.26	-91,837.65
7	UTTAR BIHAR GB	20,232.40	3,236.58
8	CHHATTISGARH RGB	25,300.63	16,724.24
9	BARODA GUJARAT GB	7,718.12	4,076.21
10	SAURASHTRA GB	26,715.07	17,853.26
11	SARVA HARYANA GB	42,093.56	27,552.70
12	HIMACHAL PRADESH GB	296.56	216.56
13	ELLAQUAI DEHATI BANK	-3,626.91	-4,151.36
14	J & K GB	-5,620.12	-5,162.73
15	JHARKHAND RGB	9,864.53	9,426.62
16	KARNATAKA GB	38,778.52	755.95
17	KARNATAKA VIKAS GB	23,376.94	4,025.22
18	KERALA GB	53,890.72	32,460.59
19	MADHYA PRADESH GB	29,170.62	16,158.19
20	MADHYANCHAL GB	16,318.13	7,494.75
21	MAHARASHTRA GB	11,534.45	630.89
22	VIDHARBHA KONKAN GB	4,755.47	1,898.96
23	MANIPUR RB	609.31	-23.15
24	MEGHALAYA RB	5,756.01	3,775.55
25	MIZORAM RB	16,093.87	6,519.09
26	NAGALAND RB	44.47	43.47
27	ODISHA GB	10,352.46	2,057.72
28	UTKAL GB	9,801.04	6,431.10
29	PUDUVAI BHARATHIYAR GB	2,614.90	1,433.24
30	PUNJAB GB	27,752.52	15,271.23
31	BARODA RAJASTHAN KGB	78,393.57	56,044.88
32	RAJASTHAN MARUDHARA GB	27,543.98	10,037.45
33	TAMIL NADU GB	60,252.48	41,827.74
34	ANDHRA PRADESH GVB	1,47,841.65	1,04,666.71
35	TELANGANA GB	63,301.69	44,936.93
36	TRIPURA GB	3,363.16	362.34
37	ARYAVART BANK	74,060.81	7,655.34
38	BARODA U.P. BANK	2,565.21	11,733.44
39	PRATHAMA U.P GB	61,743.28	39,774.90
40	UTTARAKHAND GB	6,610.80	4,377.96
41	BANGIYA GVB	15,602.51	1,361.61
42	PASCHIM BANGA GB	-2,535.81	-5,500.83
43	UTTAR BANGA KGB	10,921.29	5,801.09
All India Total		10,84,524.97	4,97,357.89

क्षेत्रीय ग्रामीण बैंकों के आय एवं व्यय का वक्तव्य
Credit Portfolio of Regional Rural Banks

31 March 2023

क्षेत्रीय ग्रामीण बैंकों की प्रमुख सांख्यिकी
KEY STATISTICS OF REGIONAL RURAL BANKS FY 2022-23

(Amount in ₹ Lakh)

S. No.	Name of RRB	Gross Loans O/s - Priority Sector - Agriculture			
		Farm Credit			
		Short Term Agri Loans		Investment Credit	
		No. of A/cs.	Amount	No. of A/cs.	Amount
1	2	3	4	5	6
1	ANDHRA PRAGATHI GB	7,71,366	8,18,321	3,93,610	3,16,105.45
2	CHAITANYA GODAVARI GB	4,78,341	5,03,004.61	22,262	15,149.47
3	SAPTAGIRI GB	4,20,035	5,06,926.48	5,561	27,602.95
4	ARUNACHAL PRADESH RB	2,665	2,253.19	-	-
5	ASSAM GVB	2,87,072	1,48,526.58	21,897	19,385.22
6	DAKSHIN BIHAR GB	6,75,841	5,08,243.94	44,642	46,664.06
7	UTTAR BIHAR GB	8,97,009	7,04,163.46	51,628	21,889.60
8	CHHATTISGARH RGB	1,67,864	1,41,671.73	1,536	7,660.98
9	BARODA GUJARAT GB	2,33,584	4,21,111.40	12,989	16,256.30
10	SAURASHTRA GB	2,13,395	4,41,907.70	225	410.53
11	SARVA HARYANA GB	2,98,867	8,93,897.65	57,425	57,648.98
12	HIMACHAL PRADESH GB	82,620	1,27,915.00	148	384.00
13	ELLAQUAI DEHATI BANK	17,378	21,329.09	-	-
14	J & K GB	1,04,329	82,339.72	1,750	4,106.39
15	JHARKHAND RGB	3,77,686	2,37,994.39	10,736	4,075.08
16	KARNATAKA GB	9,65,659	11,90,172.64	4,38,579	9,23,649.48
17	KARNATAKA VIKAS GB	4,23,931	8,19,681.46	4,203	17,903.66
18	KERALA GB	12,34,712	13,45,605.40	384	751.96
19	MADHYA PRADESH GB	3,55,511	6,35,406.96	-	-
20	MADHYANCHAL GB	1,70,223	2,00,718.67	5,246	4,462.43
21	MAHARASHTRA GB	5,58,783	4,91,340.90	10,244	13,264.65
22	VIDHARBHA KONKAN GB	1,63,787	1,70,142.95	2,603	8,072.07
23	MANIPUR RB	10,355	4,521.00	172	701.41
24	MEGHALAYA RB	34,803	20,078.09	306	281.56
25	MIZORAM RB	1,570	1,384.74	-	-
26	NAGALAND RB	699	177.26	-	-
27	ODISHA GB	2,98,505	1,66,003.28	18,827	16,559.15
28	UTKAL GB	2,24,309	1,43,201.85	2,073	4,773.15
29	PUDUVAI BHARATHIYAR GB	1,147	1,438.37	275	188.15
30	PUNJAB GB	1,58,232	6,09,784.09	54,838	55,879.14
31	BARODA RAJASTHAN KGB	5,32,921	12,94,914.22	98,857	1,57,902.19
32	RAJASTHAN MARUDHARA GB	2,65,532	7,13,684.58	24,362	18,498.70
33	TAMIL NADU GB	16,32,814	13,31,750.59	892	1,239.08
34	ANDHRA PRADESH GVB	10,36,171	10,29,837.94	1,65,089	6,28,134.58
35	TELANGANA GB	5,05,915	5,34,374.26	10,251	12,594.96
36	TRIPURA GB	1,02,470	18,240.49	-	-
37	ARYAVART BANK	13,69,086	17,58,812.07	2,460	6,095.41
38	BARODA U.P. BANK	14,48,971	14,87,159.33	14,097	17,939.73
39	PRATHAMA U.P GB	8,63,685	14,52,292.00	1,199	2,219.00
40	UTTARAKHAND GB	47,207	35,549.09	493	1,141.38
41	BANGIYA GVB	2,75,070	76,233.47	25,359	18,128.67
42	PASCHIM BANGA GB	79,938	63,896.54	17,902	29,504.14
43	UTTAR BANGA KGB	78,465	88,786.99	785	887.87
All India Total		1,78,68,523	2,12,44,795.48	15,23,905	24,78,111.53

क्षेत्रीय ग्रामीण बैंकों की प्रमुख सांख्यिकी

KEY STATISTICS OF REGIONAL RURAL BANKS FY 2022-23

(Amount in ₹ Lakh)

S. No.	Name of RRB	Gross Loans O/s - Priority Sector - Agriculture			
		Farm Credit			
		Allied Activities		Other Agri. Loan	
		No. of A/cs.	Amount	No. of A/cs.	Amount
1	2	7	8	9	10
1	ANDHRA PRAGATHI GB	1,17,754	3,55,454.49	-	-
2	CHAITANYA GODAVARI GB	3,517	1,353.68	40,784	2,10,136.02
3	SAPTAGIRI GB	9,189	45,613.88	23,006	97,907.77
4	ARUNACHAL PRADESH RB	42	116.66	913	1,931.62
5	ASSAM GVB	1,37,957	1,87,952.39	-	-
6	DAKSHIN BIHAR GB	20,114	10,177.25	2,72,336	3,46,183.67
7	UTTAR BIHAR GB	12,981	6,525.91	1,78,433	2,735.16
8	CHHATTISGARH RGB	232	328.40	8,489	43,416.14
9	BARODA GUJARAT GB	4,497	4,331.50	-	-
10	SAURASHTRA GB	4,756	5,383.81	2,588	4,072.93
11	SARVA HARYANA GB	65,578	63,976.08	-	-
12	HIMACHAL PRADESH GB	1,239	1,026.00	2,297	3,587.00
13	ELLAQUAI DEHATI BANK	4,375	2,822.50	1,929	484.09
14	J & K GB	4,583	3,975.00	1,620	296.96
15	JHARKHAND RGB	75,420	1,07,007.71	-	-
16	KARNATAKA GB	41,999	38,073.28	-	-
17	KARNATAKA VIKAS GB	10,236	8,005.60	87,837	97,996.48
18	KERALA GB	54,086	78,622.21	42,399	69,328.69
19	MADHYA PRADESH GB	60,882	46,156.83	24,900	66,463.15
20	MADHYANCHAL GB	12,272	8,553.73	4,925	3,663.36
21	MAHARASHTRA GB	4,265	5,831.04	60,855	64,636.01
22	VIDHARBHA KONKAN GB	3,142	3,371.29	13,908	18,637.96
23	MANIPUR RB	5,206	6,273.46	-	-
24	MEGHALAYA RB	899	682.34	1,364	612.37
25	MIZORAM RB	8,772	15,981.62	23,741	31,332.87
26	NAGALAND RB	512	956.48	-	-
27	ODISHA GB	95,115	1,80,999.50	-	-
28	UTKAL GB	1,079	3,318.24	2,669	2,276.79
29	PUDUVAI BHARATHIYAR GB	1,160	2,692.04	87,987	91,794.49
30	PUNJAB GB	88,765	1,22,579.30	-	-
31	BARODA RAJASTHAN KGB	77,085	92,366.81	35,928	58,526.43
32	RAJASTHAN MARUDHARA GB	29,845	29,808.27	473	533.56
33	TAMIL NADU GB	62,490	83,128.27	56,308	1,08,864.33
34	ANDHRA PRADESH GVB	6,335	2,715.12	2,17,597	2,14,178.21
35	TELANGANA GB	1,977	1,290.90	60,487	2,84,774.79
36	TRIPURA GB	49,942	76,461.95	-	-
37	ARYAVART BANK	31,442	23,306.00	77,345	53,702.07
38	BARODA U.P. BANK	20,423	13,959.92	1,05,826	1,23,532.44
39	PRATHAMA U.P. GB	72,848	59,035.00	2,076	700.00
40	UTTARAKHAND GB	4,673	3,724.40	1,882	3,477.04
41	BANGIYA GVB	66,247	21,374.75	1,75,189	3,53,137.13
42	PASCHIM BANGA GB	32,368	81,103.86	-	-
43	UTTAR BANGA KGB	68,940	1,42,934.72	-	-
All India Total		13,75,239	19,49,352.19	16,16,091	23,58,919.53

क्षेत्रीय ग्रामीण बैंकों की प्रमुख सांख्यिकी
KEY STATISTICS OF REGIONAL RURAL BANKS FY 2022-23

(Amount in ₹ Lakh)

S. No.	Name of RRB	Gross Loans O/s - Priority Sector - Agriculture			
		Agriculture Infrastructure		Ancillary Activities	
		No. of A/cs.	Amount	No. of A/cs.	Amount
1	2	11	12	13	14
1	ANDHRA PRAGATHI GB	-	-	-	-
2	CHAITANYA GODAVARI GB	-	-	-	-
3	SAPTAGIRI GB	-	-	-	-
4	ARUNACHAL PRADESH RB	-	-	-	-
5	ASSAM GVB	13	72.57	-	-
6	DAKSHIN BIHAR GB	-	-	-	-
7	UTTAR BIHAR GB	55	100.57	201	170.21
8	CHHATTISGARH RGB	18	1,100.41	26	391.93
9	BARODA GUJARAT GB	317	6,149.52	3	102.47
10	SAURASHTRA GB	5,028	5,450.97	-	-
11	SARVA HARYANA GB	281	647.05	136	65.23
12	HIMACHAL PRADESH GB	30	53.00	20	126.00
13	ELLAQUAI DEHATI BANK	-	-	-	-
14	J & K GB	-	-	-	-
15	JHARKHAND RGB	-	-	-	-
16	KARNATAKA GB	5,741	28,702.21	4,785	10,554.34
17	KARNATAKA VIKAS GB	6,719	13,363.24	90	419.75
18	KERALA GB	-	-	-	-
19	MADHYA PRADESH GB	-	-	-	-
20	MADHYANCHAL GB	133	6,998.95	-	-
21	MAHARASHTRA GB	608	1,579.90	-	-
22	VIDHARBHA KONKAN GB	-	-	-	-
23	MANIPUR RB	42	43.99	2,284	747.39
24	MEGHALAYA RB	-	-	-	-
25	MIZORAM RB	-	-	-	-
26	NAGALAND RB	-	-	-	-
27	ODISHA GB	-	-	-	-
28	UTKAL GB	5	15.23	50,060	60,947.88
29	PUDUVAI BHARATHIYAR GB	-	-	-	-
30	PUNJAB GB	106	905.76	60	320.90
31	BARODA RAJASTHAN KGB	7	330.22	70	3,326.20
32	RAJASTHAN MARUDHARA GB	8	141.83	-	-
33	TAMIL NADU GB	7	26.47	-	-
34	ANDHRA PRADESH GVB	-	-	-	-
35	TELANGANA GB	86	302.00	-	-
36	TRIPURA GB	-	-	-	-
37	ARYAVART BANK	8,051	16,657.13	101	199.15
38	BARODA U.P. BANK	-	-	-	-
39	PRATHAMA U.P GB	112	854.00	278	776.00
40	UTTARAKHAND GB	3	0.88	2	1.45
41	BANGIYA GVB	75	1,144.37	-	-
42	PASCHIM BANGA GB	15	379.65	50	2,540.55
43	UTTAR BANGA KGB	1	133.21	24	29.76
All India Total		27,461	85,153.13	58,190	80,719.21

क्षेत्रीय ग्रामीण बैंकों की प्रमुख सांख्यिकी
KEY STATISTICS OF REGIONAL RURAL BANKS FY 2022-23

(Amount in ₹ Lakh)

S. No.	Name of RRB	Gross Loans O/s - Priority Sector - Total Agriculture		Gross Loans O/s - Priority Sector - Micro Enterprises	
		No. of A/cs.	Amount	No. of A/cs.	Amount
1	2	15	16	17	18
1	ANDHRA PRAGATHI GB	12,82,730	14,89,881.25	1,67,169	1,60,910.64
2	CHAITANYA GODAVARI GB	5,44,904	7,29,643.78	59,847	46,093.80
3	SAPTAGIRI GB	4,57,791	6,78,051.08	68,885	62,033.57
4	ARUNACHAL PRADESH RB	3,620	4,301.47	846	7,386.84
5	ASSAM GVB	4,46,939	3,55,936.76	89,326	1,06,260.66
6	DAKSHIN BIHAR GB	10,12,933	9,11,268.92	1,11,781	1,06,696.43
7	UTTAR BIHAR GB	11,40,307	7,35,584.91	3,83,761	4,16,853.57
8	CHHATTISGARH RGB	1,78,165	1,94,569.59	62,550	81,820.20
9	BARODA GUJARAT GB	2,51,390	4,47,951.19	20,558	42,609.10
10	SAURASHTRA GB	2,25,992	4,57,225.94	1,008	6,673.05
11	SARVA HARYANA GB	4,22,287	10,16,234.99	43,350	37,759.30
12	HIMACHAL PRADESH GB	86,354	1,33,091.00	36,268	96,671.00
13	ELLAQUAI DEHATI BANK	23,682	24,635.68	14,178	28,942.18
14	J & K GB	1,12,282	90,718.07	50,025	1,34,734.73
15	JHARKHAND RGB	4,63,842	3,49,077.18	33,837	35,855.15
16	KARNATAKA GB	14,56,763	21,91,151.95	1,82,368	1,99,036.88
17	KARNATAKA VIKAS GB	5,33,016	9,57,370.19	1,36,993	1,74,573.87
18	KERALA GB	13,31,581	14,94,308.26	75,294	1,62,078.24
19	MADHYA PRADESH GB	4,41,293	7,48,026.94	2,39,415	2,08,576.75
20	MADHYANCHAL GB	1,92,799	2,24,397.14	72,175	52,805.18
21	MAHARASHTRA GB	6,34,755	5,76,652.50	36,310	88,729.09
22	VIDHARBHA KONKAN GB	1,83,440	2,00,224.27	47,075	70,069.83
23	MANIPUR RB	18,059	12,287.25	11,437	10,985.10
24	MEGHALAYA RB	37,372	21,654.36	12,994	18,550.56
25	MIZORAM RB	34,083	48,699.23	11,659	54,948.72
26	NAGALAND RB	1,211	1,133.74	1,346	941.33
27	ODISHA GB	4,12,447	3,63,561.93	76,115	94,913.65
28	UTKAL GB	2,80,195	2,14,533.14	9,178	21,385.83
29	PUDUVAI BHARATHIYAR GB	90,569	96,113.05	6,908	8,260.62
30	PUNJAB GB	3,02,001	7,89,469.19	82,025	83,528.26
31	BARODA RAJASTHAN KGB	7,44,868	16,07,366.07	76,922	1,22,948.79
32	RAJASTHAN MARUDHARA GB	3,20,220	7,62,666.94	36,497	47,663.42
33	TAMIL NADU GB	17,52,511	15,25,008.74	2,08,584	1,99,886.76
34	ANDHRA PRADESH GVB	14,25,192	18,74,865.85	1,55,397	1,99,949.92
35	TELANGANA GB	5,78,716	8,33,336.91	39,211	80,804.15
36	TRIPURA GB	1,52,412	94,702.44	95,149	87,953.78
37	ARYAVART BANK	14,88,485	18,58,771.83	2,32,789	1,93,571.58
38	BARODA U.P. BANK	15,89,317	16,42,591.42	2,66,680	3,21,502.14
39	PRATHAMA U.P. GB	9,40,198	15,15,876.00	1,35,585	1,45,435.00
40	UTTARAKHAND GB	54,260	43,894.24	25,623	75,702.42
41	BANGIYA GVB	5,41,940	4,70,018.39	1,45,289	1,98,518.33
42	PASCHIM BANGA GB	1,30,273	1,77,424.74	74,112	1,37,376.07
43	UTTAR BANGA KGB	1,48,215	2,32,772.55	35,595	23,617.00
All India Total		2,24,69,409	2,81,97,051.07	36,72,114	44,55,613.49

क्षेत्रीय ग्रामीण बैंकों की प्रमुख सांख्यिकी
KEY STATISTICS OF REGIONAL RURAL BANKS FY 2022-23

(Amount in ₹ Lakh)

S. No.	Name of RRB	Gross Loans O/s -Priority Sector - MSME			
		Small Enterprises		Medium Enterprises	
		No. of A/cs.	Amount	No. of A/cs.	Amount
1	2	19	20	21	22
1	ANDHRA PRAGATHI GB	5	513.17	-	-
2	CHAITANYA GODAVARI GB	3	251.45	-	-
3	SAPTAGIRI GB	9	1,787.39	-	-
4	ARUNACHAL PRADESH RB	-	-	-	-
5	ASSAM GVB	33	5,969.74	-	-
6	DAKSHIN BIHAR GB	-	-	-	-
7	UTTAR BIHAR GB	-	-	-	-
8	CHHATTISGARH RGB	33	5,718.66	-	-
9	BARODA GUJARAT GB	15	5,453.10	-	-
10	SAURASHTRA GB	236	30,039.72	63	27,508.76
11	SARVA HARYANA GB	10	1,340.86	1	554.93
12	HIMACHAL PRADESH GB	-	-	-	-
13	ELLAQUAI DEHATI BANK	-	-	-	-
14	J & K GB	-	-	-	-
15	JHARKHAND RGB	30	5,216.33	6	6,400.40
16	KARNATAKA GB	61	12,575.65	1	1,193.95
17	KARNATAKA VIKAS GB	23	5,009.09	-	-
18	KERALA GB	-	-	-	-
19	MADHYA PRADESH GB	27	3,280.12	-	-
20	MADHYANCHAL GB	-	-	-	-
21	MAHARASHTRA GB	159	18,253.99	22	22,820.72
22	VIDHARBHA KONKAN GB	92	2,953.20	1	839.07
23	MANIPUR RB	-	-	-	-
24	MEGHALAYA RB	80	5,407.48	3	1,428.69
25	MIZORAM RB	91	18,926.81	-	-
26	NAGALAND RB	-	-	-	-
27	ODISHA GB	97,082	1,00,154.57	18	7,889.22
28	UTKAL GB	15	2,977.42	3	24,978.01
29	PUDUVAI BHARATHIYAR GB	-	-	-	-
30	PUNJAB GB	-	-	-	-
31	BARODA RAJASTHAN KGB	1,395	60,230.51	26	11,860.60
32	RAJASTHAN MARUDHARA GB	71	6,163.13	-	-
33	TAMIL NADU GB	7	593.04	-	-
34	ANDHRA PRADESH GVB	-	-	-	-
35	TELANGANA GB	-	-	-	-
36	TRIPURA GB	-	-	-	-
37	ARYAVART BANK	-	-	-	-
38	BARODA U.P. BANK	462	645.42	-	-
39	PRATHAMA U.P GB	-	-	-	-
40	UTTARAKHAND GB	54	8,654.50	-	-
41	BANGIYA GVB	1,492	8,025.17	72	2,761.41
42	PASCHIM BANGA GB	33	5,363.39	-	-
43	UTTAR BANGA KGB	-	-	-	-
All India Total		1,01,518	3,15,503.91	216	1,08,235.76



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क्षेत्रीय ग्रामीण बैंकों की प्रमुख सांख्यिकी
KEY STATISTICS OF REGIONAL RURAL BANKS FY 2022-23

(Amount in ₹ Lakh)

S. No.	Name of RRB	Gross Loans O/s - Priority Sector - MSME		Gross Loans O/s - Priority Sector - MSME	
		Advances to KVI			
		No. of A/cs.	Amount	No. of A/cs.	Amount
1	2	23	24	25	26
1	ANDHRA PRAGATHI GB	261	1,340.95	1,67,435	1,62,764.76
2	CHAITANYA GODAVARI GB	-	-	59,850	46,345.25
3	SAPTAGIRI GB	119	343.23	69,013	64,164.19
4	ARUNACHAL PRADESH RB	-	-	846	7,386.84
5	ASSAM GVB	7,075	11,599.05	96,434	1,23,829.45
6	DAKSHIN BIHAR GB	-	-	1,11,781	1,06,696.43
7	UTTAR BIHAR GB	-	-	3,83,761	4,16,853.57
8	CHHATTISGARH RGB	3,362	6,134.69	65,945	93,673.55
9	BARODA GUJARAT GB	320	389.00	20,893	48,451.20
10	SAURASHTRA GB	-	-	1,307	64,221.53
11	SARVA HARYANA GB	-	-	43,361	39,655.09
12	HIMACHAL PRADESH GB	-	-	36,268	96,671.00
13	ELLAQUAI DEHATI BANK	-	-	14,178	28,942.18
14	J & K GB	-	-	50,025	1,34,734.73
15	JHARKHAND RGB	1,774	5,136.96	35,647	52,608.84
16	KARNATAKA GB	-	-	1,82,430	2,12,806.48
17	KARNATAKA VIKAS GB	-	-	1,37,016	1,79,582.96
18	KERALA GB	305	1,093.11	75,599	1,63,171.35
19	MADHYA PRADESH GB	-	-	2,39,442	2,11,856.87
20	MADHYANCHAL GB	1,004	3,512.03	73,179	56,317.21
21	MAHARASHTRA GB	-	-	36,491	1,29,803.80
22	VIDHARBHA KONKAN GB	-	-	47,168	73,862.10
23	MANIPUR RB	-	-	11,437	10,985.10
24	MEGHALAYA RB	1,062	3,064.60	14,139	28,451.33
25	MIZORAM RB	1,282	3,063.03	13,032	76,938.56
26	NAGALAND RB	-	-	1,346	941.33
27	ODISHA GB	5,474	5,176.24	1,78,689	2,08,133.68
28	UTKAL GB	-	-	9,196	49,341.26
29	PUDUVAI BHARATHIYAR GB	-	-	6,908	8,260.62
30	PUNJAB GB	2	0.94	82,027	83,529.20
31	BARODA RAJASTHAN KGB	-	-	78,343	1,95,039.90
32	RAJASTHAN MARUDHARA GB	1,758	3,910.01	38,326	57,736.56
33	TAMIL NADU GB	-	-	2,08,591	2,00,479.80
34	ANDHRA PRADESH GVB	-	-	1,55,397	1,99,949.92
35	TELANGANA GB	-	-	39,211	80,804.15
36	TRIPURA GB	-	-	95,149	87,953.78
37	ARYAVART BANK	-	-	2,32,789	1,93,571.58
38	BARODA U.P. BANK	-	-	2,67,142	3,22,147.56
39	PRATHAMA U.P GB	-	-	1,35,585	1,45,435.00
40	UTTARAKHAND GB	1,012	717.73	26,689	85,074.65
41	BANGIYA GVB	4,231	7,155.48	1,51,084	2,16,460.39
42	PASCHIM BANGA GB	14	25.49	74,159	1,42,764.95
43	UTTAR BANGA KGB	179	262.68	35,774	23,879.68
All India Total		29,234	52,925.22	38,03,082	49,32,278.38

क्षेत्रीय ग्रामीण बैंकों की प्रमुख सांख्यिकी
KEY STATISTICS OF REGIONAL RURAL BANKS FY 2022-23

(Amount in ₹ Lakh)

S. No.	Name of RRB	Gross Loans O/s -Priority Sector - Education		Gross Loans O/s -Priority Sector - Housing	
		No. of A/cs.	Amount	No. of A/cs.	Amount
1	2	27	28	29	30
1	ANDHRA PRAGATHI GB	2,065	5,401.84	7,222	43,820.61
2	CHAITANYA GODAVARI GB	699	5,858.86	5,011	33,032.92
3	SAPTAGIRI GB	218	1,752.43	3,446	26,212.79
4	ARUNACHAL PRADESH RB	-	-	17	999.38
5	ASSAM GVB	165	380.22	4,563	34,931.47
6	DAKSHIN BIHAR GB	5,213	19,820.37	1,796	21,142.41
7	UTTAR BIHAR GB	2,782	7,118.87	3,312	7,200.00
8	CHHATTISGARH RGB	303	674.40	8,838	94,103.65
9	BARODA GUJARAT GB	747	2,860.32	8,337	78,443.60
10	SAURASHTRA GB	319	1,075.38	10,899	71,842.26
11	SARVA HARYANA GB	1,177	2,706.29	6,402	38,912.63
12	HIMACHAL PRADESH GB	607	1,613.00	5,545	57,634.00
13	ELLAQUAI DEHATI BANK	39	117.97	314	3,491.99
14	J & K GB	332	1,125.92	3,432	25,094.11
15	JHARKHAND RGB	342	1,105.23	2,102	18,685.95
16	KARNATAKA GB	8,635	20,355.06	12,728	97,118.61
17	KARNATAKA VIKAS GB	6,871	14,278.04	8,302	59,490.75
18	KERALA GB	15,714	47,918.01	63,740	3,38,338.60
19	MADHYA PRADESH GB	2,623	5,909.04	2,10,325	1,38,269.46
20	MADHYANCHAL GB	276	577.47	59,350	50,444.31
21	MAHARASHTRA GB	809	1,947.75	15,589	1,35,627.33
22	VIDHARBHA KONKAN GB	1,544	3,177.45	5,958	23,575.92
23	MANIPUR RB	20	38.08	97	968.49
24	MEGHALAYA RB	359	768.06	1,109	9,886.96
25	MIZORAM RB	71	252.62	7,704	63,033.83
26	NAGALAND RB	-	-	22	671.15
27	ODISHA GB	682	2,157.05	3,255	12,523.90
28	UTKAL GB	142	410.72	4,320	32,897.84
29	PUDUVAI BHARATHIYAR GB	-	-	573	2,175.16
30	PUNJAB GB	333	1,530.09	5,225	34,641.07
31	BARODA RAJASTHAN KGB	719	2,171.00	5,579	58,452.00
32	RAJASTHAN MARUDHARA GB	227	855.70	10,377	94,794.22
33	TAMIL NADU GB	211	377.11	2,355	18,073.07
34	ANDHRA PRADESH GVB	881	3,697.62	21,539	2,27,762.12
35	TELANGANA GB	278	1,249.31	8,125	1,00,699.59
36	TRIPURA GB	954	1,810.53	12,117	70,079.35
37	ARYAVART BANK	817	1,798.06	3,999	30,048.31
38	BARODA U.P. BANK	1,281	3,380.35	11,716	93,850.88
39	PRATHAMA U.P GB	1,339	3,242.00	10,013	56,753.00
40	UTTARAKHAND GB	419	1,302.17	6,473	56,775.44
41	BANGIYA GVB	1,618	2,032.48	6,466	31,816.45
42	PASCHIM BANGA GB	835	1,384.53	4,192	34,624.46
43	UTTAR BANGA KGB	104	154.81	2,383	21,357.27
All India Total		62,770	1,74,386.21	5,74,867	24,50,297.31



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क्षेत्रीय ग्रामीण बैंकों की प्रमुख सांख्यिकी
KEY STATISTICS OF REGIONAL RURAL BANKS FY 2022-23

(Amount in ₹ Lakh)

S. No.	Name of RRB	Gross Loans O/s -Priority Sector - Social Infrastructure		Gross Loans O/s -Priority Sector - Renewable Energy	
		No. of A/cs.	Amount	No. of A/cs.	Amount
1	2	31	32	33	34
1	ANDHRA PRAGATHI GB	-	-	-	-
2	CHAITANYA GODAVARI GB	4	1,150.58	-	-
3	SAPTAGIRI GB	-	-	-	-
4	ARUNACHAL PRADESH RB	-	-	-	-
5	ASSAM GVB	4	149.55	1,786	891.92
6	DAKSHIN BIHAR GB	-	-	-	-
7	UTTAR BIHAR GB	-	-	268	81.12
8	CHHATTISGARH RGB	2	53.83	-	-
9	BARODA GUJARAT GB	-	-	85	104.19
10	SAURASHTRA GB	-	-	-	-
11	SARVA HARYANA GB	-	-	2,550	12.57
12	HIMACHAL PRADESH GB	-	-	-	-
13	ELLAQUAI DEHATI BANK	-	-	55	16.66
14	J & K GB	20	333.93	241	47.05
15	JHARKHAND RGB	-	-	120	34.16
16	KARNATAKA GB	-	-	1,809	693.62
17	KARNATAKA VIKAS GB	-	-	653	118.51
18	KERALA GB	-	-	2	0.10
19	MADHYA PRADESH GB	37	1,057.40	41	8.97
20	MADHYANCHAL GB	-	-	111	34.40
21	MAHARASHTRA GB	-	-	32	108.24
22	VIDHARBHA KONKAN GB	-	-	-	-
23	MANIPUR RB	5	72.34	-	-
24	MEGHALAYA RB	-	-	-	-
25	MIZORAM RB	-	-	-	-
26	NAGALAND RB	-	-	-	-
27	ODISHA GB	-	-	-	-
28	UTKAL GB	-	-	15	6.06
29	PUDUVAI BHARATHIYAR GB	-	-	-	-
30	PUNJAB GB	-	-	11	23.84
31	BARODA RAJASTHAN KGB	-	-	-	-
32	RAJASTHAN MARUDHARA GB	-	-	71	38.90
33	TAMIL NADU GB	-	-	11	3.16
34	ANDHRA PRADESH GVB	-	-	-	-
35	TELANGANA GB	-	-	-	-
36	TRIPURA GB	-	-	-	-
37	ARYAVART BANK	-	-	13,434	199.21
38	BARODA U.P. BANK	-	-	1,257	332.08
39	PRATHAMA U.P GB	-	-	4,827	169.00
40	UTTARAKHAND GB	-	-	-	-
41	BANGIYA GVB	3	330.82	1,567	256.73
42	PASCHIM BANGA GB	-	-	-	-
43	UTTAR BANGA KGB	-	-	-	-
All India Total		75	3,148.45	28,946	3,180.49

क्षेत्रीय ग्रामीण बैंकों की प्रमुख सांख्यिकी
KEY STATISTICS OF REGIONAL RURAL BANKS FY 2022-23

(Amount in ₹ Lakh)

S. No.	Name of RRB	Gross Loans O/s -Priority Sector - Others		Total Priority Sector Loans Outstanding	
		No. of A/cs.	Amount	No. of A/cs.	Amount
1	2	35	36	37	38
1	ANDHRA PRAGATHI GB	62,999	90,391.64	15,22,451	17,92,260.10
2	CHAITANYA GODAVARI GB	28	0.22	6,10,496	8,16,031.61
3	SAPTAGIRI GB	329	754.81	5,30,797	7,70,935.30
4	ARUNACHAL PRADESH RB	294	1,622.75	4,777	14,310.44
5	ASSAM GVB	2,000	1,806.35	5,51,891	5,17,925.72
6	DAKSHIN BIHAR GB	4,267	15,069.46	11,35,990	10,73,997.59
7	UTTAR BIHAR GB	367	146.02	15,30,797	11,66,984.49
8	CHHATTISGARH RGB	11,962	4,238.63	2,65,215	3,87,313.65
9	BARODA GUJARAT GB	593	120.78	2,82,045	5,77,931.28
10	SAURASHTRA GB	3,814	10,905.32	2,42,331	6,05,270.43
11	SARVA HARYANA GB	-	-	4,75,777	10,97,521.57
12	HIMACHAL PRADESH GB	9	3.00	1,28,783	2,89,012.00
13	ELLAQUAI DEHATI BANK	-	-	38,268	57,204.48
14	J & K GB	4,798	7,491.59	1,71,130	2,59,545.40
15	JHARKHAND RGB	5,276	10,248.00	5,07,329	4,31,759.36
16	KARNATAKA GB	-	-	16,62,365	25,22,125.72
17	KARNATAKA VIKAS GB	10,382	20,566.21	6,96,240	12,31,406.66
18	KERALA GB	8,898	5,885.72	14,95,534	20,49,622.04
19	MADHYA PRADESH GB	67,896	96,552.17	9,61,657	12,01,680.85
20	MADHYANCHAL GB	1,436	1,375.05	3,27,151	3,33,145.58
21	MAHARASHTRA GB	2,694	7,238.18	6,90,370	8,51,377.80
22	VIDHARBHA KONKAN GB	25,870	31,839.72	2,63,980	3,32,679.46
23	MANIPUR RB	-	-	29,618	24,351.26
24	MEGHALAYA RB	237	1,763.40	53,216	62,524.11
25	MIZORAM RB	28	21.74	54,918	1,88,945.98
26	NAGALAND RB	234	610.53	2,813	3,356.75
27	ODISHA GB	1,13,115	1,46,348.28	7,08,188	7,32,724.84
28	UTKAL GB	7,021	8,124.25	3,00,889	3,05,313.27
29	PUDUVAI BHARATHIYAR GB	-	-	98,050	1,06,548.83
30	PUNJAB GB	-	-	3,89,597	9,09,193.39
31	BARODA RAJASTHAN KGB	30,538	8,991.44	8,60,047	18,72,020.41
32	RAJASTHAN MARUDHARA GB	332	3.78	3,69,553	9,16,096.10
33	TAMIL NADU GB	550	575.32	19,64,229	17,44,517.20
34	ANDHRA PRADESH GVB	941	2,799.20	16,03,950	23,09,074.71
35	TELANGANA GB	-	-	6,26,330	10,16,089.96
36	TRIPURA GB	2,481	12,058.21	2,63,113	2,66,604.31
37	ARYAVART BANK	-	-	17,39,524	20,84,388.99
38	BARODA U.P. BANK	4,296	144.72	18,75,009	20,62,447.01
39	PRATHAMA U.P GB	-	-	10,91,962	17,21,475.00
40	UTTARAKHAND GB	45	17.70	87,886	1,87,064.20
41	BANGIYA GVB	7,180	2,056.50	7,09,858	7,22,971.76
42	PASCHIM BANGA GB	183	151.32	2,09,642	3,56,350.00
43	UTTAR BANGA KGB	11.00	0.01	1,86,487	2,78,164.32
All India Total		3,81,104	4,89,922.02	2,73,20,253	3,62,50,263.93



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KEY STATISTICS OF REGIONAL RURAL BANKS FY 2022-23

(Amount in ₹ Lakh)

S. No.	Name of RRB	Gross Loans O/s - Non-Priority Sector Agriculture		Gross Loans O/s - Non-Priority Sector- MSME		Gross Loans O/s - Non-Priority Sector- Education Loans	
		No. of A/cs.	Amount	No. of A/cs.	Amount	No. of A/cs.	Amount
1	2	39	40	41	42	43	44
1	ANDHRA PRAGATHI GB	-	-	-	-	162	1,837.02
2	CHAITANYA GODAVARI GB	-	-	-	-	583	9,937.48
3	SAPTAGIRI GB	-	-	-	-	-	-
4	ARUNACHAL PRADESH RB	-	-	-	-	3	11.95
5	ASSAM GVB	7	1,583.44	-	-	-	-
6	DAKSHIN BIHAR GB	-	-	-	-	14	296.32
7	UTTAR BIHAR GB	-	-	-	-	-	-
8	CHHATTISGARH RGB	-	-	-	-	-	-
9	BARODA GUJARAT GB	-	-	-	-	3	46.27
10	SAURASHTRA GB	-	-	-	-	-	-
11	SARVA HARYANA GB	-	-	-	-	85	2,036.93
12	HIMACHAL PRADESH GB	-	-	-	-	-	-
13	ELLAQUAI DEHATI BANK	-	-	-	-	-	-
14	J & K GB	-	-	-	-	-	-
15	JHARKHAND RGB	-	-	-	-	-	-
16	KARNATAKA GB	-	-	2	4,170.63	139	2,308.50
17	KARNATAKA VIKAS GB	-	-	-	-	18	475.80
18	KERALA GB	-	-	-	-	193	345.38
19	MADHYA PRADESH GB	-	-	-	-	-	-
20	MADHYANCHAL GB	-	-	-	-	-	-
21	MAHARASHTRA GB	-	-	-	-	6	47.79
22	VIDHARBHA KONKAN GB	-	-	-	-	15	190.92
23	MANIPUR RB	-	-	-	-	-	-
24	MEGHALAYA RB	-	-	-	-	23	296.11
25	MIZORAM RB	-	-	-	-	-	-
26	NAGALAND RB	-	-	-	-	-	-
27	ODISHA GB	-	-	-	-	-	-
28	UTKAL GB	-	-	-	-	-	-
29	PUDUVAI BHARATHIYAR GB	-	-	-	-	-	-
30	PUNJAB GB	-	-	-	-	15	267.11
31	BARODA RAJASTHAN KGB	-	-	-	-	14	515.00
32	RAJASTHAN MARUDHARA GB	-	-	23	4,184.50	18	313.95
33	TAMIL NADU GB	-	-	-	-	-	-
34	ANDHRA PRADESH GVB	-	-	-	-	103	1,719.22
35	TELANGANA GB	-	-	-	-	13	234.48
36	TRIPURA GB	-	-	-	-	-	-
37	ARYAVART BANK	-	-	-	-	-	-
38	BARODA U.P. BANK	-	-	-	-	23	79.30
39	PRATHAMA U.P GB	-	-	-	-	9	115.00
40	UTTARAKHAND GB	-	-	-	-	39	755.18
41	BANGIYA GVB	-	-	-	-	-	-
42	PASCHIM BANGA GB	-	-	-	-	-	-
43	UTTAR BANGA KGB	-	-	-	-	-	-
All India Total		7	1,583.44	25	8,355.13	1,478	21,829.71

क्षेत्रीय ग्रामीण बैंकों की प्रमुख सांख्यिकी
KEY STATISTICS OF REGIONAL RURAL BANKS FY 2022-23

(Amount in ₹ Lakh)

S. No.	Name of RRB	Gross Loans O/s - Non-Priority Sector - Housing Loans		Gross Loans O/s - Non-Priority Sector - Personal Loans		Gross Loans O/s - Non-Priority Sector - Others	
		No. of A/cs.	Amount	No. of A/cs.	Amount	No. of A/cs.	Amount
1	2	45	46	47	48	49	50
1	ANDHRA PRAGATHI GB	773	15,982.50	932	2,038.36	50,334	1,74,242.06
2	CHAITANYA GODAVARI GB	439	8,498.93	2,372	20,027.52	7,906	47,847.05
3	SAPTAGIRI GB	600	16,456.85	751	2,366.57	13,485	59,399.61
4	ARUNACHAL PRADESH RB	173	5,434.32	1,815	13,116.95	437	3,808.24
5	ASSAM GVB	24	799.15	9,264	32,981.01	16,164	41,453.91
6	DAKSHIN BIHAR GB	1,696	22,957.25	2,734	4,883.67	8,638	19,480.03
7	UTTAR BIHAR GB	547	8,761.51	4,535	9,744.64	21,155	32,105.49
8	CHHATTISGARH RGB	1,394	36,695.78	27,619	1,45,328.41	17,571	72,289.85
9	BARODA GUJARAT GB	688	22,811.55	6,859	6,740.53	14,580	73,380.07
10	SAURASHTRA GB	81	2,683.91	79	174.87	5,673	27,064.57
11	SARVA HARYANA GB	1,864	80,079.44	6,516	30,705.95	22,280	1,45,385.43
12	HIMACHAL PRADESH GB	243	3,606.00	2,227	5,196.00	7,922	28,073.86
13	ELLAQUAI DEHATI BANK	26	210.60	449	3,713.11	2,842	4,927.90
14	J & K GB	159	4,691.31	14,442	32,684.76	8,104	27,532.57
15	JHARKHAND RGB	197	3,280.98	4,254	15,567.93	14,200	39,237.13
16	KARNATAKA GB	1,889	64,372.75	26,965	62,656.00	15,098	74,127.36
17	KARNATAKA VIKAS GB	227	7,833.91	13,341	27,404.02	64,312	1,06,916.88
18	KERALA GB	2,047	5,752.35	5,154	3,892.70	45,570	1,28,887.15
19	MADHYA PRADESH GB	204	6,337.72	7,783	10,631.50	58,857	1,70,888.40
20	MADHYANCHAL GB	347	6,924.99	3,604	12,537.46	18,565	41,537.61
21	MAHARASHTRA GB	1,802	55,028.26	4,542	9,417.57	8,274	54,204.37
22	VIDHARBHA KONKAN GB	112	2,534.55	396	355.33	22,286	32,845.70
23	MANIPUR RB	112	2,860.23	329	532.90	251	1,285.55
24	MEGHALAYA RB	326	10,345.89	8,741	25,845.50	1,366	9,309.68
25	MIZORAM RB	1,198	40,568.94	10,634	49,232.47	2,462	10,421.29
26	NAGALAND RB	-	-	378	1,727.75	69	173.87
27	ODISHA GB	179	6,826.36	7,161	12,998.32	27,944	24,531.72
28	UTKAL GB	-	-	926	1,735.34	96,535	68,674.24
29	PUDUVAI BHARATHIYAR GB	104	2,383.58	-	-	894	2,335.26
30	PUNJAB GB	313	9,053.88	1,452	5,454.76	11,731	46,804.63
31	BARODA RAJASTHAN KGB	999	28,139.00	13,559	83,945.93	26,873	1,26,578.73
32	RAJASTHAN MARUDHARA GB	2,699	57,406.03	18,722	56,969.81	16,635	1,17,463.10
33	TAMIL NADU GB	500	12,875.04	1,079	1,085.76	17,709	39,394.99
34	ANDHRA PRADESH GVB	6,837	1,98,533.56	2,784	11,423.38	1,73,361	1,92,460.23
35	TELANGANA GB	1,302	44,725.04	2,193	10,800.57	1,68,802	2,17,450.02
36	TRIPURA GB	-	-	15,067	28,415.38	14,008	29,916.72
37	ARYAVART BANK	57	1,960.90	38,165	96,240.96	7,467	53,624.72
38	BARODA U.P. BANK	2,453	52,816.66	59,934	2,76,867.76	8,936	88.89
39	PRATHAMA U.P. GB	377	11,606.00	11,059	55,435.00	14,678	1,41,437.74
40	UTTARAKHAND GB	1,920	36,092.82	7,357	23,645.84	11,369	67,181.79
41	BANGIYA GVB	1,022	9,039.44	26,437	52,198.45	5,893	16,751.46
42	PASCHIM BANGA GB	22	990.13	2,749	6,684.76	7,054	10,771.07
43	UTTAR BANGA KGB	238	2,008.90	19,426	45,118.21	539	1,034.84
All India Total		36,190	9,09,967.01	3,94,785	12,98,523.71	10,58,829	25,83,325.78



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क्षेत्रीय ग्रामीण बैंकों की प्रमुख सांख्यिकी
KEY STATISTICS OF REGIONAL RURAL BANKS FY 2022-23

(Amount in ₹ Lakh)

S. No.	Name of RRB	Total Non Priority Sector Loans O/s		Total Loans O/s	
		No. of A/cs.	Amount	No. of A/cs.	Amount
1	2	51	52	53	54
1	ANDHRA PRAGATHI GB	52,201	1,94,099.94	15,74,652	19,86,360.04
2	CHAITANYA GODAVARI GB	11,300	86,310.98	6,21,796	9,02,342.59
3	SAPTAGIRI GB	14,836	78,223.03	5,45,633	8,49,158.33
4	ARUNACHAL PRADESH RB	2,428	22,371.46	7,205	36,681.90
5	ASSAM GVB	25,459	76,817.51	5,77,350	5,94,743.23
6	DAKSHIN BIHAR GB	13,082	47,617.27	11,49,072	11,21,614.86
7	UTTAR BIHAR GB	26,237	50,611.64	15,57,034	12,17,596.13
8	CHHATTISGARH RGB	46,584	2,54,314.04	3,11,799	6,41,627.69
9	BARODA GUJARAT GB	22,130	1,02,978.42	3,04,175	6,80,909.70
10	SAURASHTRA GB	5,833	29,923.35	2,48,164	6,35,193.78
11	SARVA HARYANA GB	30,745	2,58,207.75	5,06,522	13,55,729.32
12	HIMACHAL PRADESH GB	10,392	36,875.86	1,39,175	3,25,887.86
13	ELLAQUAI DEHATI BANK	3,317	8,851.61	41,585	66,056.09
14	J & K GB	22,705	64,908.64	1,93,835	3,24,454.04
15	JHARKHAND RGB	18,651	58,086.04	5,25,980	4,89,845.40
16	KARNATAKA GB	44,093	2,07,635.24	17,06,458	27,29,760.96
17	KARNATAKA VIKAS GB	77,898	1,42,630.61	7,74,138	13,74,037.27
18	KERALA GB	52,964	1,38,877.58	15,48,498	21,88,499.62
19	MADHYA PRADESH GB	66,844	1,87,857.62	10,28,501	13,89,538.47
20	MADHYANCHAL GB	22,516	61,000.06	3,49,667	3,94,145.64
21	MAHARASHTRA GB	14,624	1,18,697.99	7,04,994	9,70,075.79
22	VIDHARBHA KONKAN GB	22,809	35,926.50	2,86,789	3,68,605.96
23	MANIPUR RB	692	4,678.68	30,310	29,029.94
24	MEGHALAYA RB	10,456	45,797.18	63,672	1,08,321.29
25	MIZORAM RB	14,294	1,00,222.70	69,212	2,89,168.68
26	NAGALAND RB	447	1,901.62	3,260	5,258.37
27	ODISHA GB	35,284	44,356.40	7,43,472	7,77,081.24
28	UTKAL GB	97,461	70,409.58	3,98,350	3,75,722.85
29	PUDUVAI BHARATHIYAR GB	998	4,718.84	99,048	1,11,267.67
30	PUNJAB GB	13,511	61,580.38	4,03,108	9,70,773.77
31	BARODA RAJASTHAN KGB	41,445	2,39,178.66	9,01,492	21,11,199.07
32	RAJASTHAN MARUDHARA GB	38,097	2,36,337.39	4,07,650	11,52,433.49
33	TAMIL NADU GB	19,288	53,355.79	19,83,517	17,97,872.99
34	ANDHRA PRADESH GVB	1,83,085	4,04,136.39	17,87,035	27,13,211.10
35	TELANGANA GB	1,72,310	2,73,210.11	7,98,640	12,89,300.07
36	TRIPURA GB	29,075	58,332.10	2,92,188	3,24,936.41
37	ARYAVART BANK	45,689	1,51,826.58	17,85,213	22,36,215.57
38	BARODA U.P. BANK	71,346	3,29,852.61	19,46,355	23,92,299.62
39	PRATHAMA U.P GB	26,123	2,08,593.74	11,18,085	19,30,068.74
40	UTTARAKHAND GB	20,685	1,27,675.63	1,08,571	3,14,739.83
41	BANGIYA GVB	33,352	77,989.35	7,43,210	8,00,961.11
42	PASCHIM BANGA GB	9,825	18,445.96	2,19,467	3,74,795.96
43	UTTAR BANGA KGB	20,203	48,161.95	2,06,690	3,26,326.27
All India Total		14,91,314	48,23,584.78	2,88,11,567	4,10,73,848.71

क्षेत्रीय ग्रामीण बैंकों की प्रमुख सांख्यिकी
KEY STATISTICS OF REGIONAL RURAL BANKS FY 2022-23

(Amount in ₹ Lakh)

S. No.	Name of RRB	Of Total Loans O/s, Loans to Weaker Sections under Priority Sector		Of Total Loans O/s, Loans to Small and Marginal Farmers	
		No. of A/cs.	Amount	No. of A/cs.	Amount
1	2	55	56	57	58
1	ANDHRA PRAGATHI GB	11,06,711	9,63,521.47	11,06,711	9,63,521.47
2	CHAITANYA GODAVARI GB	5,22,915	7,20,064.14	4,68,825	4,65,625.50
3	SAPTAGIRI GB	4,40,203	6,41,412.87	3,71,661	5,53,004.22
4	ARUNACHAL PRADESH RB	3,825	4,986.70	3,619	4,298.08
5	ASSAM GVB	4,40,753	3,20,859.06	1,03,265	76,744.20
6	DAKSHIN BIHAR GB	7,92,013	7,43,225.00	7,65,618	7,25,685.72
7	UTTAR BIHAR GB	12,57,601	8,84,784.00	11,40,307	7,35,689.98
8	CHHATTISGARH RGB	1,49,854	1,60,747.19	1,40,158	1,02,111.76
9	BARODA GUJARAT GB	2,27,040	3,49,113.70	2,01,706	3,08,974.13
10	SAURASHTRA GB	1,45,037	2,10,231.24	1,36,444	1,92,545.32
11	SARVA HARYANA GB	3,62,839	7,08,772.35	3,26,039	6,69,751.54
12	HIMACHAL PRADESH GB	90,831	1,59,018.75	86,354	1,33,282.00
13	ELLAQUAI DEHATI BANK	26,870	26,972.06	23,682	24,635.83
14	J & K GB	1,13,026	1,01,613.99	90,669	69,415.09
15	JHARKHAND RGB	4,50,746	3,40,926.77	4,50,746	3,40,926.77
16	KARNATAKA GB	13,94,393	16,56,574.49	10,07,258	12,63,160.00
17	KARNATAKA VIKAS GB	4,10,082	6,12,398.99	3,73,974	3,94,997.27
18	KERALA GB	13,20,738	17,10,409.24	10,04,368	13,44,312.81
19	MADHYA PRADESH GB	6,18,056	6,75,748.17	3,01,093	3,22,093.65
20	MADHYANCHAL GB	2,19,894	1,96,601.00	1,19,662	72,093.90
21	MAHARASHTRA GB	6,09,848	6,47,183.08	4,15,253	3,41,959.15
22	VIDHARBHA KONKAN GB	1,92,986	2,17,078.63	1,31,700	1,27,171.76
23	MANIPUR RB	19,225	12,624.38	18,059	12,489.46
24	MEGHALAYA RB	52,480	61,560.63	37,372	21,654.36
25	MIZORAM RB	35,113	51,740.50	34,083	43,799.22
26	NAGALAND RB	2,672	3,188.91	1,211	1,133.74
27	ODISHA GB	5,78,147	4,33,935.11	3,79,457	3,35,823.95
28	UTKAL GB	2,18,854	2,00,809.27	2,12,243	1,61,705.99
29	PUDUVAI BHARATHIYAR GB	81,581	82,152.45	66,186	66,961.48
30	PUNJAB GB	3,09,488	5,94,557.14	2,57,695	5,54,506.95
31	BARODA RAJASTHAN KGB	6,37,642	10,95,373.14	6,37,642	10,95,373.14
32	RAJASTHAN MARUDHARA GB	2,05,644	4,36,484.67	1,33,957	2,68,061.61
33	TAMIL NADU GB	11,89,969	12,20,971.62	11,17,486	11,43,020.55
34	ANDHRA PRADESH GVB	12,62,192	18,72,302.19	10,55,965	15,95,865.54
35	TELANGANA GB	5,37,018	7,48,691.88	5,23,816	7,17,734.41
36	TRIPURA GB	2,16,697	1,99,213.33	1,32,650	83,593.35
37	ARYAVART BANK	14,00,774	16,20,578.75	12,44,572	15,58,248.71
38	BARODA U.P. BANK	14,47,483	15,08,124.72	10,51,569	11,00,419.35
39	PRATHAMA U.P GB	7,47,058	12,83,684.01	7,35,741	12,72,277.78
40	UTTARAKHAND GB	66,189	66,249.36	51,443	32,259.56
41	BANGIYA GVB	5,59,612	4,90,489.81	5,09,107	4,43,348.45
42	PASCHIM BANGA GB	1,58,153	2,43,688.69	1,27,174	1,69,938.44
43	UTTAR BANGA KGB	1,40,781	2,20,979.10	1,34,852	2,11,674.71
All India Total		2,07,63,033	2,44,99,642.55	1,72,31,392	2,01,21,890.89



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क्षेत्रीय ग्रामीण बैंकों की प्रमुख सांख्यिकी
KEY STATISTICS OF REGIONAL RURAL BANKS FY 2022-23

(Amount in ₹ Lakh)

S. No.	Name of RRB	% of Priority Sector O/s to Total Loans O/s	% of Agriculture O/s (under Priority Sector) to Total Loans O/s	% of loans O/s to SF/MF to Total Loans O/s	% of loans O/s to MSME Ent. (under priority sector) to Total Loans O/s	% of Loans to Weaker Sections To Total Loans O/s
1	2	59	60	61	62	63
1	ANDHRA PRAGATHI GB	90.2%	75.0%	48.5%	8.2%	48.5%
2	CHAITANYA GODAVARI GB	90.4%	80.9%	51.6%	5.1%	79.8%
3	SAPTAGIRI GB	90.8%	79.8%	65.1%	7.6%	75.5%
4	ARUNACHAL PRADESH RB	39.0%	11.7%	11.7%	20.1%	13.6%
5	ASSAM GVB	87.1%	59.8%	12.9%	20.8%	53.9%
6	DAKSHIN BIHAR GB	95.8%	81.2%	64.7%	9.5%	66.3%
7	UTTAR BIHAR GB	95.8%	60.4%	60.4%	34.2%	72.7%
8	CHHATTISGARH RGB	60.4%	30.3%	15.9%	14.6%	25.1%
9	BARODA GUJARAT GB	84.9%	65.8%	45.4%	7.1%	51.3%
10	SAURASHTRA GB	95.3%	72.0%	30.3%	10.1%	33.1%
11	SARVA HARYANA GB	81.0%	75.0%	49.4%	2.9%	52.3%
12	HIMACHAL PRADESH GB	88.7%	40.8%	40.9%	29.7%	48.8%
13	ELLAQUAI DEHATI BANK	86.6%	37.3%	37.3%	43.8%	40.8%
14	J & K GB	80.0%	28.0%	21.4%	41.5%	31.3%
15	JHARKHAND RGB	88.1%	71.3%	69.6%	10.7%	69.6%
16	KARNATAKA GB	92.4%	80.3%	46.3%	7.8%	60.7%
17	KARNATAKA VIKAS GB	89.6%	69.7%	28.7%	13.1%	44.6%
18	KERALA GB	93.7%	68.3%	61.4%	7.5%	78.2%
19	MADHYA PRADESH GB	86.5%	53.8%	23.2%	15.2%	48.6%
20	MADHYANCHAL GB	84.5%	56.9%	18.3%	14.3%	49.9%
21	MAHARASHTRA GB	87.8%	59.4%	35.3%	13.4%	66.7%
22	VIDHARBHA KONKAN GB	90.3%	54.3%	34.5%	20.0%	58.9%
23	MANIPUR RB	83.9%	42.3%	43.0%	37.8%	43.5%
24	MEGHALAYA RB	57.7%	20.0%	20.0%	26.3%	56.8%
25	MIZORAM RB	65.3%	16.8%	15.1%	26.6%	17.9%
26	NAGALAND RB	63.8%	21.6%	21.6%	17.9%	60.6%
27	ODISHA GB	94.3%	46.8%	43.2%	26.8%	55.8%
28	UTKAL GB	81.3%	57.1%	43.0%	13.1%	53.4%
29	PUDUVAI BHARATHIYAR GB	95.8%	86.4%	60.2%	7.4%	73.8%
30	PUNJAB GB	93.7%	81.3%	57.1%	8.6%	61.2%
31	BARODA RAJASTHAN KGB	88.7%	76.1%	51.9%	9.2%	51.9%
32	RAJASTHAN MARUDHARA GB	79.5%	66.2%	23.3%	5.0%	37.9%
33	TAMIL NADU GB	97.0%	84.8%	63.6%	11.2%	67.9%
34	ANDHRA PRADESH GVB	85.1%	69.1%	58.8%	7.4%	69.0%
35	TELANGANA GB	78.8%	64.6%	55.7%	6.3%	58.1%
36	TRIPURA GB	82.0%	29.1%	25.7%	27.1%	61.3%
37	ARYAVART BANK	93.2%	83.1%	69.7%	8.7%	72.5%
38	BARODA U.P. BANK	86.2%	68.7%	46.0%	13.5%	63.0%
39	PRATHAMA U.P. GB	89.2%	78.5%	65.9%	7.5%	66.5%
40	UTTARAKHAND GB	59.4%	13.9%	10.2%	27.0%	21.0%
41	BANGIYA GVB	90.3%	58.7%	55.4%	27.0%	61.2%
42	PASCHIM BANGA GB	95.1%	47.3%	45.3%	38.1%	65.0%
43	UTTAR BANGA KGB	85.2%	71.3%	64.9%	7.3%	67.7%
All India Total		88.3%	68.6%	49.0%	12.0%	59.6%

क्षेत्रीय ग्रामीण बैंकों की परिसंपत्ति गुणवत्ता
Asset Quality of Regional Rural Banks

31 March 2023

क्षेत्रीय ग्रामीण बैंकों की प्रमुख सांख्यिकी
KEY STATISTICS OF REGIONAL RURAL BANKS FY 2022-23

(Amount in ₹ Lakh)

S. No.	Name of RRB	Asset Classification			
		Standard	Sub-Standard	Doubtful	Loss
		Amount	Amount	Amount	Amount
1	2	3	4	5	6
1	ANDHRA PRAGATHI GB	19,56,833.35	8,730.33	16,031.08	4,765.28
2	CHAITANYA GODAVARI GB	8,96,633.96	2,290.07	2,950.81	467.75
3	SAPTAGIRI GB	8,42,933.60	1,691.58	4,423.57	109.58
4	ARUNACHAL PRADESH RB	35,650.36	359.52	441.56	230.46
5	ASSAM GVB	4,77,725.77	10,687.20	1,02,391.09	3,939.17
6	DAKSHIN BIHAR GB	6,21,658.76	20,460.37	4,74,440.36	5,055.37
7	UTTAR BIHAR GB	10,02,673.23	44,581.41	1,69,149.73	1,191.77
8	CHHATTISGARH RGB	6,27,062.90	7,583.83	6,958.05	22.91
9	BARODA GUJARAT GB	6,62,282.02	2,624.41	13,320.27	2,683.00
10	SAURASHTRA GB	6,16,985.59	9,285.03	7,672.77	1,250.40
11	SARVA HARYANA GB	12,97,599.08	11,010.81	42,043.95	5,075.47
12	HIMACHAL PRADESH GB	3,10,228.43	4,173.80	9,269.78	2,215.85
13	ELLAQUAI DEHATI BANK	57,927.80	1,395.17	6,675.78	57.33
14	J & K GB	3,09,702.72	2,142.58	10,246.61	2,362.13
15	JHARKHAND RGB	4,66,310.66	5,048.72	17,670.05	815.97
16	KARNATAKA GB	23,84,634.96	37,654.59	3,00,504.19	6,967.22
17	KARNATAKA VIKAS GB	12,78,406.41	42,427.46	52,399.58	803.82
18	KERALA GB	21,39,086.93	7,279.44	27,338.68	14,794.56
19	MADHYA PRADESH GB	12,89,932.04	8,147.39	88,252.69	3,206.35
20	MADHYANCHAL GB	3,42,562.22	2,955.97	45,654.36	2,973.09
21	MAHARASHTRA GB	9,03,678.85	31,562.60	31,332.08	3,502.27
22	VIDHARBHA KONKAN GB	3,31,974.72	8,603.47	26,210.53	1,817.23
23	MANIPUR RB	25,877.17	747.72	2,097.42	307.63
24	MEGHALAYA RB	1,01,344.44	1,236.51	3,950.94	1,789.40
25	MIZORAM RB	2,73,425.44	10,980.23	4,138.20	624.82
26	NAGALAND RB	5,194.77	9.43	37.46	16.71
27	ODISHA GB	6,57,418.35	9,445.51	1,09,165.19	1,052.19
28	UTKAL GB	3,25,898.52	2,468.48	44,688.23	2,667.62
29	PUDUVAI BHARATHIYAR GB	1,09,069.30	355.17	1,765.11	78.09
30	PUNJAB GB	9,13,442.08	18,989.00	37,585.81	756.88
31	BARODA RAJASTHAN KGB	20,79,903.14	13,912.26	15,526.02	1,857.65
32	RAJASTHAN MARUDHARA GB	10,97,941.09	25,803.15	28,664.45	24.80
33	TAMIL NADU GB	17,73,372.13	3,496.66	20,566.52	437.68
34	ANDHRA PRADESH GVB	26,42,684.67	36,453.32	34,022.97	50.14
35	TELANGANA GB	12,62,917.16	11,419.43	14,577.14	386.34
36	TRIPURA GB	3,08,374.48	3,634.64	11,827.51	1,099.78
37	ARYAVART BANK	20,36,441.44	1,11,316.82	87,581.76	875.56
38	BARODA U.P. BANK	22,12,118.54	57,940.99	1,09,402.77	12,837.31
39	PRATHAMA U.P GB	17,67,405.85	73,296.59	84,478.94	4,887.36
40	UTTARAKHAND GB	2,97,550.53	2,629.14	14,364.96	195.20
41	BANGIYA GVB	6,90,465.00	15,271.45	89,934.06	5,290.60
42	PASCHIM BANGA GB	3,39,684.44	6,806.55	27,517.63	787.34
43	UTTAR BANGA KGB	3,11,480.30	2,764.82	11,701.39	379.76
All India Total		3,80,84,493.20	6,79,673.62	22,08,972.05	1,00,709.84

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KEY STATISTICS OF REGIONAL RURAL BANKS FY 2022-23

(Amount in ₹ Lakh)

S. No.	Name of RRB	Gross Loans Outstanding	Agriculture NPA		
			Farm Credit NPA		
		Amount	Crop Loan NPA	Investment Credit NPA	Allied Activities NPA
1	2	7	8	9	10
1	ANDHRA PRAGATHI GB	19,86,360.04	17,281.66	1,405.85	3,631.75
2	CHAITANYA GODAVARI GB	9,02,342.59	3,326.42	97.37	126.76
3	SAPTAGIRI GB	8,49,158.33	3,586.31	244.32	256.63
4	ARUNACHAL PRADESH RB	36,681.90	91.35	-	36.89
5	ASSAM GVB	5,94,743.23	19,411.24	17,705.13	19,599.12
6	DAKSHIN BIHAR GB	11,21,614.86	4,01,923.77	12,929.37	6,649.38
7	UTTAR BIHAR GB	12,17,596.14	1,22,643.62	19,346.09	2,852.97
8	CHHATTISGARH RGB	6,41,627.69	3,289.91	253.66	84.20
9	BARODA GUJARAT GB	6,80,909.70	7,911.69	1,347.97	1,145.61
10	SAURASHTRA GB	6,35,193.79	2,628.46	28.38	5.90
11	SARVA HARYANA GB	13,55,729.31	37,918.77	5,592.71	5,379.66
12	HIMACHAL PRADESH GB	3,25,887.86	3,343.56	11.85	281.93
13	ELLAQUAI DEHATI BANK	66,056.08	2,749.12	-	86.06
14	J & K GB	3,24,454.04	5,095.13	214.71	876.45
15	JHARKHAND RGB	4,89,845.40	9,691.37	721.71	932.78
16	KARNATAKA GB	27,29,760.96	38,934.75	2,03,597.75	17,135.18
17	KARNATAKA VIKAS GB	13,74,037.27	30,412.53	7,098.28	3,850.48
18	KERALA GB	21,88,499.61	7,821.05	287.27	1,245.60
19	MADHYA PRADESH GB	13,89,538.47	40,614.31	-	2,216.44
20	MADHYANCHAL GB	3,94,145.64	25,121.60	4,099.68	296.06
21	MAHARASHTRA GB	9,70,075.79	18,606.75	10,984.45	4,264.50
22	VIDHARBHA KONKAN GB	3,68,605.96	5,825.91	1,108.80	837.84
23	MANIPUR RB	29,029.94	530.39	-	900.40
24	MEGHALAYA RB	1,08,321.29	348.89	91.76	262.52
25	MIZORAM RB	2,89,168.69	149.54	-	1,801.74
26	NAGALAND RB	5,258.37	12.05	-	12.92
27	ODISHA GB	7,77,081.24	39,072.60	9,881.69	9,544.80
28	UTKAL GB	3,75,722.85	17,099.32	3,001.10	1,007.86
29	PUDUVAI BHARATHIYAR GB	1,11,267.67	581.23	42.91	381.19
30	PUNJAB GB	9,70,773.77	37,213.89	5,641.48	1,025.73
31	BARODA RAJASTHAN KGB	21,11,199.07	21,931.64	4,110.67	295.66
32	RAJASTHAN MARUDHARA GB	11,52,433.49	45,762.01	4,011.19	376.18
33	TAMIL NADU GB	17,97,872.99	4,974.49	541.04	2,053.16
34	ANDHRA PRADESH GVB	27,13,211.10	45,617.99	10,576.74	556.01
35	TELANGANA GB	12,89,300.07	16,731.57	533.77	477.76
36	TRIPURA GB	3,24,936.41	1,824.13	-	5,970.69
37	ARYAVART BANK	22,36,215.58	1,62,285.67	509.24	6,751.75
38	BARODA U.P. BANK	23,92,299.61	1,28,297.46	1,393.16	3,579.76
39	PRATHAMA U.P. GB	19,30,068.74	1,17,877.71	32.25	18,721.88
40	UTTARAKHAND GB	3,14,739.83	4,843.75	873.84	1,876.08
41	BANGIYA GVB	8,00,961.11	20,816.07	-	-
42	PASCHIM BANGA GB	3,74,795.96	8,493.65	2,460.60	2,598.95
43	UTTAR BANGA KGB	3,26,326.27	6,531.67	79.91	1,148.72
All India Total		4,10,73,848.71	14,89,225.00	3,30,856.70	1,31,135.95

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KEY STATISTICS OF REGIONAL RURAL BANKS FY 2022-23

(Amount in ₹ Lakh)

S. No.	Name of RRB	Agriculture NPA			Total Agriculture NPA (Amount)
		Farm Credit	Agri. Infrastructure NPA	Ancillary Activities NPA	
		Other Agri.Loans NPA			
1	2	11	12	13	14
1	ANDHRA PRAGATHI GB	-	-	-	22,319.26
2	CHAITANYA GODAVARI GB	130.87	-	-	3,681.42
3	SAPTAGIRI GB	563.59	-	-	4,650.85
4	ARUNACHAL PRADESH RB	111.64	-	-	239.88
5	ASSAM GVB	-	72.57	-	56,788.06
6	DAKSHIN BIHAR GB	12,787.84	-	-	4,34,290.36
7	UTTAR BIHAR GB	1,302.88	61.52	145.03	1,46,352.11
8	CHHATTISGARH RGB	347.46	9.85	5.05	3,990.13
9	BARODA GUJARAT GB	-	1,580.51	-	11,985.78
10	SAURASHTRA GB	4.40	58.42	-	2,725.56
11	SARVA HARYANA GB	-	-	-	48,891.14
12	HIMACHAL PRADESH GB	218.96	40.16	12.90	3,909.36
13	ELLAQUAI DEHATI BANK	308.71	-	-	3,143.89
14	J & K GB	264.53	-	-	6,450.82
15	JHARKHAND RGB	-	-	-	11,345.86
16	KARNATAKA GB	-	6,268.65	5,312.77	2,71,249.10
17	KARNATAKA VIKAS GB	26,563.22	2,540.31	113.28	70,578.10
18	KERALA GB	3,735.32	-	-	13,089.24
19	MADHYA PRADESH GB	6,097.19	-	-	48,927.94
20	MADHYANCHAL GB	2,574.11	3.30	-	32,094.75
21	MAHARASHTRA GB	17,811.32	-	-	51,667.02
22	VIDHARBHA KONKAN GB	12,689.97	-	-	20,462.52
23	MANIPUR RB	-	-	-	1,430.79
24	MEGHALAYA RB	81.58	-	-	784.75
25	MIZORAM RB	2,288.86	-	-	4,240.14
26	NAGALAND RB	-	-	-	24.97
27	ODISHA GB	-	-	-	58,499.09
28	UTKAL GB	638.55	-	7,055.31	28,802.14
29	PUDUVAI BHARATHIYAR GB	59.88	-	-	1,065.21
30	PUNJAB GB	-	-	-	43,881.10
31	BARODA RAJASTHAN KGB	1,164.35	-	-	27,502.32
32	RAJASTHAN MARUDHARA GB	51.18	-	-	50,200.56
33	TAMIL NADU GB	4,475.43	-	-	12,044.12
34	ANDHRA PRADESH GVB	1,083.95	-	-	57,834.69
35	TELANGANA GB	3,608.80	-	-	21,351.90
36	TRIPURA GB	-	-	-	7,794.82
37	ARYAVART BANK	1,322.92	603.73	-	1,71,473.31
38	BARODA U.P. BANK	7,600.48	-	-	1,40,870.86
39	PRATHAMA U.P GB	345.14	184.54	121.25	1,37,282.77
40	UTTARAKHAND GB	2.13	-	1.04	7,596.84
41	BANGIYA GVB	6,357.24	-	-	27,173.31
42	PASCHIM BANGA GB	-	-	-	13,553.20
43	UTTAR BANGA KGB	-	133.21	4.46	7,897.97
All India Total		1,14,592.50	11,556.77	12,771.09	20,90,138.01

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KEY STATISTICS OF REGIONAL RURAL BANKS FY 2022-23

(Amount in ₹ Lakh)

S. No.	Name of RRB	Agriculture NPA		Total MSME NPA (Amount)	Total MSME NPA (%)
		Crop Loans NPA (%)	Total Agriculture NPA (%)		
1	2	15	16	17	18
1	ANDHRA PRAGATHI GB	2.11	1.50	5,900.25	3.63
2	CHAITANYA GODAVARI GB	0.66	0.50	1,037.99	2.24
3	SAPTAGIRI GB	0.71	0.69	924.96	1.44
4	ARUNACHAL PRADESH RB	4.05	5.58	471.08	6.38
5	ASSAM GVB	13.07	15.88	48,839.25	39.44
6	DAKSHIN BIHAR GB	79.08	47.66	52,330.75	49.05
7	UTTAR BIHAR GB	17.42	19.90	60,348.49	14.48
8	CHHATTISGARH RGB	2.32	2.05	5,302.24	5.66
9	BARODA GUJARAT GB	1.88	2.68	4,439.13	9.16
10	SAURASHTRA GB	0.59	0.60	9,729.58	15.15
11	SARVA HARYANA GB	4.24	4.81	7,041.31	17.76
12	HIMACHAL PRADESH GB	2.61	2.94	8,458.44	8.75
13	ELLAQUAI DEHATI BANK	12.89	12.76	4,632.67	16.01
14	J & K GB	6.19	7.11	6,555.84	4.87
15	JHARKHAND RGB	4.07	3.25	10,634.31	20.21
16	KARNATAKA GB	3.27	12.38	49,558.76	22.84
17	KARNATAKA VIKAS GB	3.71	7.37	18,661.55	10.39
18	KERALA GB	0.58	0.88	15,564.03	9.54
19	MADHYA PRADESH GB	6.39	6.54	13,291.27	6.27
20	MADHYANCHAL GB	12.52	14.30	5,832.90	10.36
21	MAHARASHTRA GB	3.79	8.96	8,669.20	6.68
22	VIDHARBHA KONKAN GB	3.42	10.22	7,512.55	10.17
23	MANIPUR RB	11.73	11.64	1,593.68	14.51
24	MEGHALAYA RB	1.74	3.62	3,368.41	11.84
25	MIZORAM RB	10.80	8.71	7,657.76	9.95
26	NAGALAND RB	6.80	2.20	17.29	1.84
27	ODISHA GB	23.54	16.09	41,935.58	20.15
28	UTKAL GB	11.94	13.43	9,193.96	18.63
29	PUDUVAI BHARATHIYAR GB	40.41	1.11	1,085.18	13.14
30	PUNJAB GB	6.10	5.56	10,168.18	12.17
31	BARODA RAJASTHAN KGB	1.69	1.71	2,807.57	1.44
32	RAJASTHAN MARUDHARA GB	6.41	6.58	2,957.64	4.78
33	TAMIL NADU GB	0.37	0.79	9,681.07	4.83
34	ANDHRA PRADESH GVB	4.43	3.08	8,352.20	4.18
35	TELANGANA GB	3.13	2.56	3,063.78	3.79
36	TRIPURA GB	10.00	8.23	4,109.89	4.67
37	ARYAVART BANK	9.23	9.23	24,480.60	12.65
38	BARODA U.P. BANK	8.63	8.58	31,135.56	9.66
39	PRATHAMA U.P. GB	8.12	9.06	19,742.78	13.57
40	UTTARAKHAND GB	13.63	17.31	7,184.14	8.44
41	BANGIYA GVB	27.31	5.78	68,351.76	31.58
42	PASCHIM BANGA GB	13.29	7.64	18,364.03	12.86
43	UTTAR BANGA KGB	7.36	3.39	5,505.00	23.05
All India Total		7.01	7.41	6,26,492.61	12.68

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KEY STATISTICS OF REGIONAL RURAL BANKS FY 2022-23

(Amount in ₹ Lakh)

S. No.	Name of RRB	Education Loans NPA (Amount)	Education Loans NPA (%)	Housing Loans NPA (Amount)	Housing Loans NPA (%)
1	2	19	20	21	22
1	ANDHRA PRAGATHI GB	96.23	1.33	693.75	1.16
2	CHAITANYA GODAVARI GB	96.59	0.61	491.31	1.18
3	SAPTAGIRI GB	28.66	1.64	283.60	0.66
4	ARUNACHAL PRADESH RB	-	-	9.84	0.15
5	ASSAM GVB	106.37	27.98	2,135.71	5.98
6	DAKSHIN BIHAR GB	8,657.82	43.04	1,598.64	3.63
7	UTTAR BIHAR GB	4,216.44	59.23	1,824.89	11.43
8	CHHATTISGARH RGB	127.57	18.92	1,532.34	1.17
9	BARODA GUJARAT GB	117.33	4.04	1,127.45	1.11
10	SAURASHTRA GB	27.85	2.59	445.93	0.60
11	SARVA HARYANA GB	319.46	6.74	504.08	0.42
12	HIMACHAL PRADESH GB	294.02	18.23	1,363.84	2.23
13	ELLAQUAI DEHATI BANK	24.25	20.56	25.10	0.68
14	J & K GB	24.56	2.18	114.23	0.38
15	JHARKHAND RGB	229.51	20.77	284.58	1.30
16	KARNATAKA GB	9,150.07	40.37	5,737.99	3.55
17	KARNATAKA VIKAS GB	1,432.36	9.71	1,954.32	2.90
18	KERALA GB	10,052.29	20.83	6,212.74	1.81
19	MADHYA PRADESH GB	464.20	7.86	34,092.38	23.58
20	MADHYANCHAL GB	153.68	26.61	12,770.87	22.26
21	MAHARASHTRA GB	330.34	16.55	3,011.93	1.58
22	VIDHARBHA KONKAN GB	456.33	13.55	1,617.68	6.20
23	MANIPUR RB	-	-	74.70	1.95
24	MEGHALAYA RB	32.98	3.10	665.63	3.29
25	MIZORAM RB	32.61	12.91	2,936.38	2.83
26	NAGALAND RB	-	-	-	-
27	ODISHA GB	1,048.39	48.60	4,901.90	25.33
28	UTKAL GB	320.98	78.15	1,499.94	4.56
29	PUDUVAI BHARATHIYAR GB	-	-	5.81	0.13
30	PUNJAB GB	109.93	6.12	1,681.97	3.85
31	BARODA RAJASTHAN KGB	70.33	2.62	171.13	0.20
32	RAJASTHAN MARUDHARA GB	10.85	0.93	338.41	0.22
33	TAMIL NADU GB	330.37	87.61	163.97	0.53
34	ANDHRA PRADESH GVB	238.83	4.41	732.75	0.17
35	TELANGANA GB	49.70	3.35	241.28	0.17
36	TRIPURA GB	153.49	8.48	1,807.01	2.58
37	ARYAVART BANK	164.24	9.13	2,267.29	7.08
38	BARODA U.P. BANK	575.69	16.64	2,705.94	1.84
39	PRATHAMA U.P GB	292.19	8.70	3,518.92	5.15
40	UTTARAKHAND GB	120.30	5.85	1,021.37	1.10
41	BANGIYA GVB	46.53	2.29	9,202.96	22.53
42	PASCHIM BANGA GB	100.00	7.22	964.61	2.71
43	UTTAR BANGA KGB	42.99	27.77	296.00	1.27
All India Total		40,146.33	20.46	1,13,031.17	3.36

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KEY STATISTICS OF REGIONAL RURAL BANKS FY 2022-23

(Amount in ₹ Lakh)

S. No.	Name of RRB	NPAs in Priority Sector Loans (Amount)	NPAs in Priority Sector Loans (%)	NPAs in Non-Priority Sector Loans	NPAs in Non-Priority Sector Loans (%)
1	2	23	24	25	26
1	ANDHRA PRAGATHI GB	29,115.79	1.62	410.90	0.21
2	CHAITANYA GODAVARI GB	5,130.09	0.63	578.54	0.67
3	SAPTAGIRI GB	5,811.47	0.75	413.26	0.53
4	ARUNACHAL PRADESH RB	835.54	5.84	196.00	0.88
5	ASSAM GVB	1,10,092.44	21.26	6,925.02	9.01
6	DAKSHIN BIHAR GB	4,98,123.71	46.38	1,832.39	3.85
7	UTTAR BIHAR GB	2,12,783.93	18.23	2,138.98	4.23
8	CHHATTISGARH RGB	10,719.24	2.77	3,845.55	1.51
9	BARODA GUJARAT GB	17,661.95	3.06	965.73	0.94
10	SAURASHTRA GB	18,162.80	3.00	45.40	0.15
11	SARVA HARYANA GB	56,710.21	5.17	1,420.02	0.55
12	HIMACHAL PRADESH GB	13,825.66	4.78	1,833.77	4.97
13	ELLAQUAI DEHATI BANK	7,826.82	13.68	301.46	3.41
14	J & K GB	13,263.82	5.11	1,487.50	2.29
15	JHARKHAND RGB	22,741.53	5.27	793.21	1.37
16	KARNATAKA GB	3,35,456.75	13.30	9,669.25	4.66
17	KARNATAKA VIKAS GB	94,302.86	7.66	1,328.00	0.93
18	KERALA GB	45,503.78	2.22	3,908.90	2.81
19	MADHYA PRADESH GB	97,753.65	8.13	1,852.78	0.99
20	MADHYANCHAL GB	50,855.47	15.27	727.95	1.19
21	MAHARASHTRA GB	65,345.07	7.68	1,051.87	0.89
22	VIDHARBHA KONKAN GB	33,184.70	9.97	3,446.54	9.59
23	MANIPUR RB	3,099.17	12.73	53.60	1.15
24	MEGHALAYA RB	6,329.65	10.12	647.21	1.41
25	MIZORAM RB	13,911.32	7.36	1,831.93	1.83
26	NAGALAND RB	42.26	1.26	21.34	1.12
27	ODISHA GB	1,12,273.45	15.32	7,389.44	16.66
28	UTKAL GB	42,013.34	13.76	7,810.99	11.09
29	PUDUVAI BHARATHIYAR GB	2,156.20	2.02	42.17	0.89
30	PUNJAB GB	55,841.18	6.14	1,490.51	2.42
31	BARODA RAJASTHAN KGB	30,791.60	1.64	504.33	0.21
32	RAJASTHAN MARUDHARA GB	53,513.13	5.84	979.27	0.41
33	TAMIL NADU GB	22,206.16	1.27	2,294.70	4.30
34	ANDHRA PRADESH GVB	69,748.44	3.02	777.99	0.19
35	TELANGANA GB	24,676.74	2.43	1,706.17	0.62
36	TRIPURA GB	14,583.10	5.47	1,978.83	3.39
37	ARYAVART BANK	1,98,441.81	9.52	1,332.33	0.88
38	BARODA U.P. BANK	1,75,612.82	8.51	4,568.25	1.38
39	PRATHAMA U.P. GB	1,60,980.24	9.35	1,682.65	0.81
40	UTTARAKHAND GB	15,905.17	8.50	1,284.13	1.01
41	BANGIYA GVB	1,05,831.06	14.64	4,665.05	5.98
42	PASCHIM BANGA GB	32,981.84	9.26	2,129.68	11.55
43	UTTAR BANGA KGB	13,741.97	4.94	1,104.00	2.29
All India Total		28,99,887.92	8.00	89,467.59	1.85

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(Amount in ₹ Lakh)

S. No.	Name of RRB	GNPA (Amount)	GNPA(%)	Net NPA (Amount)	Net NPA(%)
1	2	27	28	29	30
1	ANDHRA PRAGATHI GB	29,526.69	1.49	-	-
2	CHAITANYA GODAVARI GB	5,708.63	0.63	-	-
3	SAPTAGIRI GB	6,224.73	0.73	-	-
4	ARUNACHAL PRADESH RB	1,031.54	2.81	-	-
5	ASSAM GVB	1,17,017.46	19.68	55,146.67	10.35
6	DAKSHIN BIHAR GB	4,99,956.10	44.57	2,76,018.35	30.75
7	UTTAR BIHAR GB	2,14,922.91	17.65	93,464.80	8.53
8	CHHATTISGARH RGB	14,564.79	2.27	-	-
9	BARODA GUJARAT GB	18,627.68	2.74	2,331.40	0.35
10	SAURASHTRA GB	18,208.20	2.87	-	-
11	SARVA HARYANA GB	58,130.23	4.29	-	-
12	HIMACHAL PRADESH GB	15,659.43	4.81	5,842.00	1.85
13	ELLAQUAI DEHATI BANK	8,128.28	12.31	3,613.49	5.87
14	J & K GB	14,751.32	4.55	5,588.95	1.77
15	JHARKHAND RGB	23,534.74	4.80	5,609.01	1.19
16	KARNATAKA GB	3,45,126.00	12.64	1,88,492.00	7.33
17	KARNATAKA VIKAS GB	95,630.86	6.96	62,261.14	4.64
18	KERALA GB	49,412.68	2.26	-	-
19	MADHYA PRADESH GB	99,606.43	7.17	35,174.43	2.74
20	MADHYANCHAL GB	51,583.42	13.09	11,783.41	3.33
21	MAHARASHTRA GB	66,396.94	6.84	37,403.23	3.97
22	VIDHARBHA KONKAN GB	36,631.24	9.94	18,280.45	5.22
23	MANIPUR RB	3,152.77	10.86	1,369.46	5.03
24	MEGHALAYA RB	6,976.86	6.44	-	-
25	MIZORAM RB	15,743.25	5.44	1,212.64	0.45
26	NAGALAND RB	63.60	1.21	8.36	0.16
27	ODISHA GB	1,19,662.89	15.40	40,444.52	5.80
28	UTKAL GB	49,824.33	13.26	8,052.39	2.41
29	PUDUVAI BHARATHIYAR GB	2,198.37	1.98	-	-
30	PUNJAB GB	57,331.69	5.91	-	-
31	BARODA RAJASTHAN KGB	31,295.93	1.48	8,037.40	0.38
32	RAJASTHAN MARUDHARA GB	54,492.40	4.73	24,737.18	2.20
33	TAMIL NADU GB	24,500.86	1.36	-	-
34	ANDHRA PRADESH GVB	70,526.43	2.60	10,571.46	0.48
35	TELANGANA GB	26,382.91	2.05	-	-
36	TRIPURA GB	16,561.93	5.10	4,503.86	1.44
37	ARYAVART BANK	1,99,774.14	8.93	1,31,511.48	6.07
38	BARODA U.P. BANK	1,80,181.07	7.53	93,102.37	4.04
39	PRATHAMA U.P. GB	1,62,662.89	8.43	72,106.87	3.92
40	UTTARAKHAND GB	17,189.30	5.46	4,507.24	1.50
41	BANGIYA GVB	1,10,496.11	13.80	19,836.00	2.79
42	PASCHIM BANGA GB	35,111.52	9.37	13,911.52	3.93
43	UTTAR BANGA KGB	14,845.97	4.55	1,458.39	0.45
All India Total		29,89,355.51	7.28	12,36,380.47	3.20



नाबाई

क्षेत्रीय ग्रामीण बैंकों की प्रमुख सांख्यिकी
KEY STATISTICS OF REGIONAL RURAL BANKS FY 2022-23

(Amount in ₹ Lakh)

S. No.	Name of RRB	Provision Coverage Ratio(%)	Total Demand Amount (As on June 22)	Total Collection Amount (As on June 22)	Recovery % (As on June 22)
1	2	31	32	33	35
1	ANDHRA PRAGATHI GB	104.28	15,75,155.50	14,43,992.50	91.67
2	CHAITANYA GODAVARI GB	100.00	2,21,220.48	1,61,708.66	73.10
3	SAPTAGIRI GB	100.00	9,39,807.99	9,01,164.22	95.89
4	ARUNACHAL PRADESH RB	100.00	19,932.68	18,153.66	91.07
5	ASSAM GVB	52.87	2,00,855.04	1,34,993.51	67.21
6	DAKSHIN BIHAR GB	44.79	5,21,790.00	1,18,576.77	22.72
7	UTTAR BIHAR GB	56.49	6,74,215.51	1,57,952.82	23.43
8	CHHATTISGARH RGB	100.00	2,60,259.10	2,40,609.56	92.45
9	BARODA GUJARAT GB	87.47	4,51,139.85	3,76,049.62	83.36
10	SAURASHTRA GB	115.30	4,61,420.41	4,23,301.61	91.74
11	SARVA HARYANA GB	100.00	12,39,776.18	11,46,852.69	92.50
12	HIMACHAL PRADESH GB	62.69	1,42,456.50	1,23,177.59	86.47
13	ELLAQUAI DEHATI BANK	55.54	37,021.28	29,138.06	78.71
14	J & K GB	62.11	1,97,494.96	1,39,895.08	70.83
15	JHARKHAND RGB	75.90	2,767.13	2,398.41	86.68
16	KARNATAKA GB	45.38	19,28,209.67	12,18,636.07	63.20
17	KARNATAKA VIKAS GB	46.34	10,72,059.72	7,89,054.79	73.60
18	KERALA GB	100.00	18,69,426.55	17,91,463.42	95.83
19	MADHYA PRADESH GB	64.69	13,47,637.10	10,72,436.32	79.58
20	MADHYANCHAL GB	82.20	3,68,157.00	2,38,786.00	64.86
21	MAHARASHTRA GB	43.67	5,48,942.38	3,11,360.06	56.72
22	VIDHARBHA KONKAN GB	49.94	1,78,108.10	1,00,628.74	56.50
23	MANIPUR RB	56.56	14,034.85	7,645.58	54.48
24	MEGHALAYA RB	100.00	47,118.97	37,655.10	79.91
25	MIZORAM RB	92.30	57,621.48	49,548.91	85.99
26	NAGALAND RB	86.87	1,396.67	1,326.51	94.98
27	ODISHA GB	66.20	3,79,327.04	2,83,896.41	74.84
28	UTKAL GB	83.84	3,00,012.43	1,74,500.40	58.16
29	PUDUVAI BHARATHIYAR GB	100.00	26,365.65	23,473.90	89.03
30	PUNJAB GB	100.00	14,48,333.42	12,93,899.94	89.34
31	BARODA RAJASTHAN KGB	74.32	20,53,975.48	17,09,017.60	83.21
32	RAJASTHAN MARUDHARA GB	54.49	9,27,739.69	7,14,072.60	76.97
33	TAMIL NADU GB	100.00	16,30,138.03	15,83,698.80	97.15
34	ANDHRA PRADESH GVB	85.01	32,88,385.76	24,26,229.68	73.78
35	TELANGANA GB	100.00	8,71,922.00	6,73,938.00	77.29
36	TRIPURA GB	72.81	2,59,657.40	1,89,078.28	72.82
37	ARYAVART BANK	34.17	16,59,700.21	11,12,340.07	67.02
38	BARODA U.P. BANK	47.28	15,31,326.35	8,11,573.64	53.00
39	PRATHAMA U.P GB	55.67	12,37,396.10	9,65,486.88	78.03
40	UTTARAKHAND GB	73.23	80,998.55	65,544.16	80.92
41	BANGIYA GVB	82.05	78,738.28	30,435.78	38.65
42	PASCHIM BANGA GB	60.38	2,23,481.75	1,82,962.76	81.87
43	UTTAR BANGA KGB	99.21	59,473.17	38,345.74	64.48
All India Total		59.20	3,04,34,996.41	2,33,15,000.90	76.61

ग्रामीण बैंको द्वारा जारी किए गए ऋण
Loans Issued by Regional Rural Banks

Financial Year 2022-23

क्षेत्रीय ग्रामीण बैंकों की प्रमुख सांख्यिकी
KEY STATISTICS OF REGIONAL RURAL BANKS FY 2022-23

(Amount in ₹ Lakh)

S. No.	Name of RRB	Loans Issued - Priority Sector - Agriculture			
		Farm Credit			
		Loans issued- Crop Loans		Loans issued- Investment Credit	
		No. of A/cs.	Amount	No. of A/cs.	Amount
1	2	3	4	5	6
1	ANDHRA PRAGATHI GB	6,94,862	7,91,539.28	3,98,707	3,31,071.96
2	CHAITANYA GODAVARI GB	5,11,420	5,78,628.63	8,944	7,772.32
3	SAPTAGIRI GB	6,01,826	7,16,858.07	5,335	43,405.26
4	ARUNACHAL PRADESH RB	2,092	2,335.39	-	-
5	ASSAM GVB	36,730	14,774.54	309	425.39
6	DAKSHIN BIHAR GB	88,342	58,384.98	7,825	5,131.62
7	UTTAR BIHAR GB	6,00,505	7,14,283.00	98,882	3,07,024.00
8	CHHATTISGARH RGB	3,08,229	1,71,238.45	1,430	5,355.49
9	BARODA GUJARAT GB	1,92,176	3,58,122.68	5,492	9,539.73
10	SAURASHTRA GB	2,02,609	4,16,662.30	14	58.14
11	SARVA HARYANA GB	2,67,338	10,05,529.62	12,200	23,327.01
12	HIMACHAL PRADESH GB	1,72,896	1,64,669.00	208	480.00
13	ELLAQUAI DEHATI BANK	18,639	26,857.61	-	-
14	J & K GB	1,26,497	61,868.90	254	747.16
15	JHARKHAND RGB	1,55,949	1,64,676.07	1	25.00
16	KARNATAKA GB	10,27,147	11,61,507.50	9,008	35,461.94
17	KARNATAKA VIKAS GB	3,54,311	7,11,102.29	578	3,953.44
18	KERALA GB	15,32,162	15,35,285.23	34	94.22
19	MADHYA PRADESH GB	2,78,745	4,40,455.47	-	-
20	MADHYANCHAL GB	2,36,440	2,39,324.85	2,545	2,008.28
21	MAHARASHTRA GB	3,53,914	3,05,741.30	127	463.26
22	VIDHARBHA KONKAN GB	1,44,394	1,63,804.21	-	-
23	MANIPUR RB	1,708	890.98	121	663.98
24	MEGHALAYA RB	15,613	9,327.10	18	15.26
25	MIZORAM RB	536	443.02	-	-
26	NAGALAND RB	169	63.62	-	-
27	ODISHA GB	1,51,584	82,960.08	862	1,698.74
28	UTKAL GB	1,71,108	1,15,100.35	6	21.74
29	PUDUVAI BHARATHIYAR GB	288	7,513.98	77	2,484.11
30	PUNJAB GB	5,38,151	20,34,756.28	41,567	54,865.86
31	BARODA RAJASTHAN KGB	18,14,588	38,17,161.91	3,37,253	4,69,508.79
32	RAJASTHAN MARUDHARA GB	7,27,135	12,05,480.91	1,258	2,053.97
33	TAMIL NADU GB	19,90,858	18,65,661.30	98	282.68
34	ANDHRA PRADESH GVB	8,65,731	6,49,149.46	64,048	3,52,901.00
35	TELANGANA GB	10,06,112	10,62,155.10	2,972	16,961.20
36	TRIPURA GB	37,399	29,274.97	-	-
37	ARYAVART BANK	10,72,698	10,55,260.64	108	484.65
38	BARODA U.P. BANK	13,26,552	14,57,119.61	242	1,450.58
39	PRATHAMA U.P GB	5,31,858	11,43,692.00	47	217.57
40	UTTARAKHAND GB	34,945	25,096.52	23	117.36
41	BANGIYA GVB	2,78,212	98,151.76	-	-
42	PASCHIM BANGA GB	61,740	58,223.65	16,341	49,338.00
43	UTTAR BANGA KGB	55,450	70,564.95	577	617.44
All India Total		1,85,89,658	2,45,91,697.56	10,17,511	17,30,027.15

क्षेत्रीय ग्रामीण बैंकों की प्रमुख सांख्यिकी

KEY STATISTICS OF REGIONAL RURAL BANKS FY 2022-23

(Amount in ₹ Lakh)

S. No.	Name of RRB	Loans Issued - Priority Sector - Agriculture			
		Farm Credit			
		Loans issued- Allied Activities		Loans issued-Other Agri. Loan	
		No. of A/cs.	Amount	No. of A/cs.	Amount
1	2	7	8	9	10
1	ANDHRA PRAGATHI GB	48,873	3,28,374.19	-	-
2	CHAITANYA GODAVARI GB	325	365.97	18,039	1,55,462.28
3	SAPTAGIRI GB	8,816	71,727.20	30,309	2,46,578.07
4	ARUNACHAL PRADESH RB	14	28.94	816	1,122.63
5	ASSAM GVB	56,081	1,83,846.16	-	-
6	DAKSHIN BIHAR GB	10,683	15,951.60	5,04,435	5,71,180.42
7	UTTAR BIHAR GB	612	251.00	66	76.00
8	CHHATTISGARH RGB	495	197.20	7,048	42,489.35
9	BARODA GUJARAT GB	275	558.35	-	-
10	SAURASHTRA GB	4,377	4,886.97	2,918	4,599.98
11	SARVA HARYANA GB	37,845	62,027.21	-	-
12	HIMACHAL PRADESH GB	112	282.00	820	1,663.00
13	ELLAQUAI DEHATI BANK	5,616	4,499.24	934	618.15
14	J & K GB	143	135.31	320	9.72
15	JHARKHAND RGB	74,135	1,52,935.89	-	-
16	KARNATAKA GB	4,880	8,354.79	-	-
17	KARNATAKA VIKAS GB	884	1,303.10	87,770	61,957.10
18	KERALA GB	55,954	63,909.76	12,794	28,599.97
19	MADHYA PRADESH GB	-	-	50,643	67,745.13
20	MADHYANCHAL GB	15,723	9,585.85	17	27.22
21	MAHARASHTRA GB	895	823.20	40,751	52,457.46
22	VIDHARBHA KONKAN GB	1,443	1,736.04	609	1,649.36
23	MANIPUR RB	2,192	3,085.92	-	-
24	MEGHALAYA RB	85	93.91	382	1,015.95
25	MIZORAM RB	2,278	4,875.76	8,087	12,919.69
26	NAGALAND RB	226	483.51	-	-
27	ODISHA GB	10,348	28,216.69	-	-
28	UTKAL GB	12	265.36	2,956	2,377.70
29	PUDUVAI BHARATHIYAR GB	403	1,762.83	1,10,683	1,10,789.88
30	PUNJAB GB	1,58,986	2,15,225.99	-	-
31	BARODA RAJASTHAN KGB	2,03,958	2,35,227.22	76,596	1,11,739.74
32	RAJASTHAN MARUDHARA GB	47,221	52,862.75	427	706.06
33	TAMIL NADU GB	46,244	81,120.55	50,398	1,04,933.60
34	ANDHRA PRADESH GVB	2,674	1,194.10	3,16,206	2,51,074.44
35	TELANGANA GB	389	343.14	56,317	4,10,705.01
36	TRIPURA GB	41,073	1,31,917.44	-	-
37	ARYAVART BANK	3,192	2,508.84	7,813	22,157.46
38	BARODA U.P. BANK	12,316	15,965.36	75,966	73,565.53
39	PRATHAMA U.P GB	2,473	2,441.01	2,241	4,006.00
40	UTTARAKHAND GB	506	665.33	1,897	3,557.58
41	BANGIYA GVB	5,23,653	7,03,817.24	-	-
42	PASCHIM BANGA GB	31,085	80,872.85	-	-
43	UTTAR BANGA KGB	59,493	1,05,229.97	-	-
All India Total		14,76,988	25,79,955.74	14,68,258	23,45,784.48

क्षेत्रीय ग्रामीण बैंकों की प्रमुख सांख्यिकी
KEY STATISTICS OF REGIONAL RURAL BANKS FY 2022-23

(Amount in ₹ Lakh)

S. No.	Name of RRB	Loans Issued - Priority Sector - Agriculture			
		Loans Issued- Agriculture Infrastructure		Loans Issued-Ancillary Activities	
		No. of A/cs.	Amount	No. of A/cs.	Amount
1	2	11	12	13	14
1	ANDHRA PRAGATHI GB	-	-	-	-
2	CHAITANYA GODAVARI GB	-	-	-	-
3	SAPTAGIRI GB	-	-	-	-
4	ARUNACHAL PRADESH RB	-	-	-	-
5	ASSAM GVB	-	-	-	-
6	DAKSHIN BIHAR GB	-	-	-	-
7	UTTAR BIHAR GB	3	37.00	-	-
8	CHHATTISGARH RGB	10	623.83	53	176.82
9	BARODA GUJARAT GB	45	701.82	-	-
10	SAURASHTRA GB	1,909	3,185.48	-	-
11	SARVA HARYANA GB	49	364.92	-	-
12	HIMACHAL PRADESH GB	-	-	9	39.00
13	ELLAQUAI DEHATI BANK	-	-	-	-
14	J & K GB	-	-	-	-
15	JHARKHAND RGB	-	-	-	-
16	KARNATAKA GB	1,193	3,522.45	1,200	1,979.30
17	KARNATAKA VIKAS GB	1,173	3,024.13	8	45.24
18	KERALA GB	-	-	-	-
19	MADHYA PRADESH GB	-	-	-	-
20	MADHYANCHAL GB	171	4,666.98	51	124.79
21	MAHARASHTRA GB	281	490.17	-	-
22	VIDHARBHA KONKAN GB	-	-	-	-
23	MANIPUR RB	-	-	274	331.49
24	MEGHALAYA RB	-	-	-	-
25	MIZORAM RB	-	-	-	-
26	NAGALAND RB	-	-	-	-
27	ODISHA GB	-	-	-	-
28	UTKAL GB	-	-	32,025	50,844.66
29	PUDUVAI BHARATHIYAR GB	-	-	-	-
30	PUNJAB GB	302	2,771.23	241	587.31
31	BARODA RAJASTHAN KGB	8	330.50	316	13,880.18
32	RAJASTHAN MARUDHARA GB	6	260.02	-	-
33	TAMIL NADU GB	-	-	-	-
34	ANDHRA PRADESH GVB	-	-	-	-
35	TELANGANA GB	85	301.85	-	-
36	TRIPURA GB	-	-	-	-
37	ARYAVART BANK	2,453	4,801.19	32	66.88
38	BARODA U.P. BANK	-	-	-	-
39	PRATHAMA U.P. GB	-	-	32	206.00
40	UTTARAKHAND GB	3	6.99	-	-
41	BANGIYA GVB	23	376.00	-	-
42	PASCHIM BANGA GB	2	840.00	20	938.28
43	UTTAR BANGA KGB	-	-	12	26.47
All India Total		7,716	26,304.56	34,273	69,246.42

क्षेत्रीय ग्रामीण बैंकों की प्रमुख सांख्यिकी

KEY STATISTICS OF REGIONAL RURAL BANKS FY 2022-23

(Amount in ₹ Lakh)

S. No.	Name of RRB	Loans Issued-Priority Sector-Total Agri		Priority Sector - MSME	
				Loans Issued-Micro Enterprises	
		No. of A/cs.	Amount	No. of A/cs.	Amount
1	2	15	16	17	18
1	ANDHRA PRAGATHI GB	11,42,442	14,50,985.43	84,445	1,29,253.61
2	CHAITANYA GODAVARI GB	5,38,728	7,42,229.20	22,874	28,924.07
3	SAPTAGIRI GB	6,46,286	10,78,568.60	64,025	1,22,092.35
4	ARUNACHAL PRADESH RB	2,922	3,486.96	786	14,588.67
5	ASSAM GVB	93,120	1,99,046.09	20,866	34,570.86
6	DAKSHIN BIHAR GB	6,11,285	6,50,648.62	2,61,949	2,52,769.42
7	UTTAR BIHAR GB	7,00,068	10,21,671.00	1,52,292	1,95,401.40
8	CHHATTISGARH RGB	3,17,265	2,20,081.14	1,12,282	2,07,540.26
9	BARODA GUJARAT GB	1,97,988	3,68,922.58	8,974	24,414.41
10	SAURASHTRA GB	2,11,827	4,29,392.87	771	6,402.57
11	SARVA HARYANA GB	3,17,432	10,91,248.76	17,424	31,190.81
12	HIMACHAL PRADESH GB	1,74,045	1,67,133.00	79,288	1,10,500.00
13	ELLAQUAI DEHATI BANK	25,189	31,975.00	9,936	31,157.46
14	J & K GB	1,27,214	62,761.09	68,366	88,704.45
15	JHARKHAND RGB	2,30,085	3,17,636.96	23,758	56,947.35
16	KARNATAKA GB	10,43,428	12,10,825.98	47,486	64,320.55
17	KARNATAKA VIKAS GB	4,44,724	7,81,385.30	35,001	74,233.73
18	KERALA GB	16,00,944	16,27,889.18	59,652	1,82,923.85
19	MADHYA PRADESH GB	3,29,388	5,08,200.60	95,037	1,25,470.36
20	MADHYANCHAL GB	2,54,947	2,55,737.97	73,110	99,813.67
21	MAHARASHTRA GB	3,95,968	3,59,975.39	8,519	55,809.63
22	VIDHARBHA KONKAN GB	1,46,446	1,67,189.61	8,703	21,833.08
23	MANIPUR RB	4,295	4,972.37	4,042	5,310.01
24	MEGHALAYA RB	16,098	10,452.22	5,243	6,372.96
25	MIZORAM RB	10,901	18,238.47	4,869	27,777.42
26	NAGALAND RB	395	547.13	326	450.68
27	ODISHA GB	1,62,794	1,12,875.51	1,222	1,763.50
28	UTKAL GB	2,06,107	1,68,609.81	4,400	84,643.35
29	PUDUVAI BHARATHIYAR GB	1,11,451	1,22,550.80	4,192	6,296.74
30	PUNJAB GB	7,39,247	23,08,206.67	1,38,706	1,57,954.06
31	BARODA RAJASTHAN KGB	24,32,719	46,47,848.34	23,600	78,781.20
32	RAJASTHAN MARUDHARA GB	7,76,047	12,61,363.71	73,928	3,82,363.87
33	TAMIL NADU GB	20,87,598	20,51,998.13	2,34,820	2,31,605.72
34	ANDHRA PRADESH GVB	12,48,659	12,54,319.00	96,019	1,67,005.15
35	TELANGANA GB	10,65,875	14,90,466.30	34,911	1,06,378.41
36	TRIPURA GB	78,472	1,61,192.41	48,161	75,205.54
37	ARYAVART BANK	10,86,296	10,85,279.66	99,824	1,30,773.33
38	BARODA U.P. BANK	14,15,076	15,48,101.08	1,88,136	3,47,988.03
39	PRATHAMA U.P. GB	5,36,651	11,50,562.58	72,138	1,00,801.50
40	UTTARAKHAND GB	37,374	29,443.78	15,164	48,297.71
41	BANGIYA GVB	8,01,888	8,02,345.00	2,03,237	3,43,964.00
42	PASCHIM BANGA GB	1,09,188	1,90,212.78	45,788	1,43,679.14
43	UTTAR BANGA KGB	1,15,532	1,76,438.83	32,912	21,118.31
All India Total		2,25,94,404	3,13,43,015.91	25,87,182	44,27,393.19

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KEY STATISTICS OF REGIONAL RURAL BANKS FY 2022-23

(Amount in ₹ Lakh)

S. No.	Name of RRB	Loans Issued -Priority Sector - MSME			
		Loans Issued-Small Enterprises		Loans Issued-Medium Enterprises	
		No. of A/cs.	Amount	No. of A/cs.	Amount
1	2	19	20	21	22
1	ANDHRA PRAGATHI GB	-	-	-	-
2	CHAITANYA GODAVARI GB	3	133.36	-	-
3	SAPTAGIRI GB	7	1,394.00	-	-
4	ARUNACHAL PRADESH RB	-	-	-	-
5	ASSAM GVB	8	2,085.00	-	-
6	DAKSHIN BIHAR GB	-	-	-	-
7	UTTAR BIHAR GB	-	-	-	-
8	CHHATTISGARH RGB	20	2,362.09	-	-
9	BARODA GUJARAT GB	4	1,495.00	-	-
10	SAURASHTRA GB	106	21,360.43	26	14,814.94
11	SARVA HARYANA GB	6	376.16	-	-
12	HIMACHAL PRADESH GB	-	-	-	-
13	ELLAQUAI DEHATI BANK	-	-	-	-
14	J & K GB	-	-	-	-
15	JHARKHAND RGB	33	7,303.90	3	3,200.00
16	KARNATAKA GB	27	3,814.50	1	1,200.00
17	KARNATAKA VIKAS GB	13	3,396.75	-	-
18	KERALA GB	-	-	-	-
19	MADHYA PRADESH GB	16	1,606.95	-	-
20	MADHYANCHAL GB	-	-	-	-
21	MAHARASHTRA GB	63	15,384.54	7	19,300.00
22	VIDHARBHA KONKAN GB	31	1,076.13	-	-
23	MANIPUR RB	-	-	-	-
24	MEGHALAYA RB	13	898.40	-	-
25	MIZORAM RB	65	9,733.67	-	-
26	NAGALAND RB	-	-	-	-
27	ODISHA GB	40,781	1,38,516.24	1	500.00
28	UTKAL GB	14	9,505.68	11	11,566.46
29	PUDUVAI BHARATHIYAR GB	-	-	-	-
30	PUNJAB GB	-	-	-	-
31	BARODA RAJASTHAN KGB	505	35,331.73	3	1,312.87
32	RAJASTHAN MARUDHARA GB	1,121	44,615.22	-	-
33	TAMIL NADU GB	6,245	28,976.20	-	-
34	ANDHRA PRADESH GVB	-	-	-	-
35	TELANGANA GB	-	-	-	-
36	TRIPURA GB	-	-	-	-
37	ARYAVART BANK	-	-	-	-
38	BARODA U.P. BANK	577	2,175.32	-	-
39	PRATHAMA U.P GB	-	-	-	-
40	UTTARAKHAND GB	35	3,741.11	-	-
41	BANGIYA GVB	1,431	14,779.00	71	5,324.00
42	PASCHIM BANGA GB	17	4,909.10	-	-
43	UTTAR BANGA KGB	-	-	-	-
All India Total		51,141	3,54,970.48	123	57,218.27



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क्षेत्रीय ग्रामीण बैंकों की प्रमुख सांख्यिकी
KEY STATISTICS OF REGIONAL RURAL BANKS FY 2022-23

(Amount in ₹ Lakh)

S. No.	Name of RRB	Loans Issued -Priority Sector - MSME		Loans Issued-Total Loans to MSME- Priority Sector	
		Loans Issued-Advances to KVI			
		No. of A/cs.	Amount	No. of A/cs.	Amount
1	2	23	24	25	26
1	ANDHRA PRAGATHI GB	169	844.94	84,614	1,30,098.55
2	CHAITANYA GODAVARI GB	-	-	22,877	29,057.43
3	SAPTAGIRI GB	52	995.26	64,084	1,24,481.61
4	ARUNACHAL PRADESH RB	-	-	786	14,588.67
5	ASSAM GVB	220	783.57	21,094	37,439.43
6	DAKSHIN BIHAR GB	-	-	2,61,949	2,52,769.42
7	UTTAR BIHAR GB	-	-	1,52,292	1,95,401.40
8	CHHATTISGARH RGB	7,730	6,133.74	1,20,032	2,16,036.09
9	BARODA GUJARAT GB	10	8.54	8,988	25,917.95
10	SAURASHTRA GB	-	-	903	42,577.94
11	SARVA HARYANA GB	-	-	17,430	31,566.97
12	HIMACHAL PRADESH GB	-	-	79,288	1,10,500.00
13	ELLAQUAI DEHATI BANK	-	-	9,936	31,157.46
14	J & K GB	-	-	68,366	88,704.45
15	JHARKHAND RGB	1,161	4,722.84	24,955	72,174.09
16	KARNATAKA GB	-	-	47,514	69,335.05
17	KARNATAKA VIKAS GB	-	-	35,014	77,630.48
18	KERALA GB	160	539.59	59,812	1,83,463.44
19	MADHYA PRADESH GB	-	-	95,053	1,27,077.31
20	MADHYANCHAL GB	1,096	3,554.98	74,206	1,03,368.65
21	MAHARASHTRA GB	-	-	8,589	90,494.17
22	VIDHARBHA KONKAN GB	-	-	8,734	22,909.21
23	MANIPUR RB	-	-	4,042	5,310.01
24	MEGHALAYA RB	586	1,988.18	5,842	9,259.54
25	MIZORAM RB	454	2,081.59	5,388	39,592.68
26	NAGALAND RB	-	-	326	450.68
27	ODISHA GB	234	887.73	42,238	1,41,667.47
28	UTKAL GB	-	-	4,425	1,05,715.49
29	PUDUVAI BHARATHIYAR GB	-	-	4,192	6,296.74
30	PUNJAB GB	797	8,260.75	1,39,503	1,66,214.81
31	BARODA RAJASTHAN KGB	53	207.52	24,161	1,15,633.32
32	RAJASTHAN MARUDHARA GB	3,406	19,895.99	78,455	4,46,875.08
33	TAMIL NADU GB	-	-	2,41,065	2,60,581.92
34	ANDHRA PRADESH GVB	-	-	96,019	1,67,005.15
35	TELANGANA GB	-	-	34,911	1,06,378.41
36	TRIPURA GB	-	-	48,161	75,205.54
37	ARYAVART BANK	-	-	99,824	1,30,773.33
38	BARODA U.P. BANK	-	-	1,88,713	3,50,163.35
39	PRATHAMA U.P GB	-	-	72,138	1,00,801.50
40	UTTARAKHAND GB	449	166.60	15,648	52,205.42
41	BANGIYA GVB	4,884	9,808.00	2,09,623	3,73,875.00
42	PASCHIM BANGA GB	4	18.27	45,809	1,48,606.51
43	UTTAR BANGA KGB	30	19.04	32,942	21,137.35
All India Total		21,495	60,917.13	26,59,941	49,00,499.07

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KEY STATISTICS OF REGIONAL RURAL BANKS FY 2022-23

(Amount in ₹ Lakh)

S. No.	Name of RRB	Loans Issued -Priority Sector - Education		Loans Issued -Priority Sector - Housing	
		No. of A/cs.	Amount	No. of A/cs.	Amount
1	2	27	28	29	30
1	ANDHRA PRAGATHI GB	1,066	1,446.82	3,756	11,062.96
2	CHAITANYA GODAVARI GB	459	2,301.98	2,019	6,419.93
3	SAPTAGIRI GB	95	1,050.13	1,395	9,954.02
4	ARUNACHAL PRADESH RB	-	-	188	6,989.08
5	ASSAM GVB	12	25.53	168	1,797.04
6	DAKSHIN BIHAR GB	179	297.27	1,140	13,348.54
7	UTTAR BIHAR GB	215	82.00	376	3,331.00
8	CHHATTISGARH RGB	137	160.73	5,811	30,032.99
9	BARODA GUJARAT GB	118	1,163.23	1,533	25,503.87
10	SAURASHTRA GB	38	193.07	2,641	24,455.11
11	SARVA HARYANA GB	323	590.34	1,605	13,268.43
12	HIMACHAL PRADESH GB	80	237.00	1,135	15,106.00
13	ELLAQUAI DEHATI BANK	4	22.98	110	1,696.30
14	J & K GB	143	331.48	999	7,024.53
15	JHARKHAND RGB	18	139.26	409	7,092.15
16	KARNATAKA GB	1,280	1,409.16	1,243	10,675.34
17	KARNATAKA VIKAS GB	885	3,082.52	679	7,987.72
18	KERALA GB	993	3,146.65	8,903	60,642.40
19	MADHYA PRADESH GB	190	281.20	2,110	18,395.54
20	MADHYANCHAL GB	68	82.57	1,753	11,712.27
21	MAHARASHTRA GB	78	220.65	2,567	38,115.99
22	VIDHARBHA KONKAN GB	397	397.78	1,916	5,206.22
23	MANIPUR RB	14	39.43	79	2,398.76
24	MEGHALAYA RB	85	104.48	187	1,253.95
25	MIZORAM RB	39	78.40	1,808	12,979.36
26	NAGALAND RB	-	-	14	583.00
27	ODISHA GB	19	36.48	358	4,590.79
28	UTKAL GB	8	25.86	1,546	15,939.74
29	PUDUVAI BHARATHIYAR GB	-	-	117	965.95
30	PUNJAB GB	223	2,991.30	2,374	35,489.63
31	BARODA RAJASTHAN KGB	238	1,697.32	3,565	47,339.84
32	RAJASTHAN MARUDHARA GB	185	355.51	8,049	63,474.50
33	TAMIL NADU GB	-	-	453	6,780.34
34	ANDHRA PRADESH GVB	182	541.56	9,115	27,603.38
35	TELANGANA GB	403	1,309.26	11,346	71,276.50
36	TRIPURA GB	144	919.00	3,718	50,532.49
37	ARYAVART BANK	241	242.12	975	5,740.72
38	BARODA U.P. BANK	98	331.09	2,013	21,413.15
39	PRATHAMA U.P GB	117	553.84	772	10,751.95
40	UTTARAKHAND GB	119	176.83	959	10,513.44
41	BANGIYA GVB	3,738	3,151.00	1,172	10,153.00
42	PASCHIM BANGA GB	466	552.54	1,365	12,575.08
43	UTTAR BANGA KGB	42	35.29	504	4,705.04
All India Total		13,139	29,803.66	92,945	7,46,878.04



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KEY STATISTICS OF REGIONAL RURAL BANKS FY 2022-23

(Amount in ₹ Lakh)

S. No.	Name of RRB	Loans Issued -Priority Sector - Social Infrastructure		Loans Issued -Priority Sector - Renewable Energy	
		No. of A/cs.	Amount	No. of A/cs.	Amount
1	2	31	32	33	34
1	ANDHRA PRAGATHI GB	-	-	-	-
2	CHAITANYA GODAVARI GB	3	292.95	-	-
3	SAPTAGIRI GB	-	-	-	-
4	ARUNACHAL PRADESH RB	-	-	-	-
5	ASSAM GVB	2	74.18	-	-
6	DAKSHIN BIHAR GB	-	-	-	-
7	UTTAR BIHAR GB	-	-	-	-
8	CHHATTISGARH RGB	4	0.63	-	-
9	BARODA GUJARAT GB	14	21.88	45	63.86
10	SAURASHTRA GB	-	-	-	-
11	SARVA HARYANA GB	-	-	41	10.48
12	HIMACHAL PRADESH GB	-	-	-	-
13	ELLAQUAI DEHATI BANK	-	-	-	-
14	J & K GB	8	35.96	-	-
15	JHARKHAND RGB	36	45.06	2	9.62
16	KARNATAKA GB	-	-	56	20.58
17	KARNATAKA VIKAS GB	-	-	64	22.01
18	KERALA GB	-	-	-	-
19	MADHYA PRADESH GB	8	103.25	-	-
20	MADHYANCHAL GB	-	-	1	0.01
21	MAHARASHTRA GB	-	-	25	97.32
22	VIDHARBHA KONKAN GB	-	-	-	-
23	MANIPUR RB	-	-	-	-
24	MEGHALAYA RB	-	-	-	-
25	MIZORAM RB	-	-	-	-
26	NAGALAND RB	-	-	-	-
27	ODISHA GB	-	-	-	-
28	UTKAL GB	-	-	-	-
29	PUDUVAI BHARATHIYAR GB	-	-	-	-
30	PUNJAB GB	6	14.15	19	45.00
31	BARODA RAJASTHAN KGB	-	-	-	-
32	RAJASTHAN MARUDHARA GB	-	-	33	8.89
33	TAMIL NADU GB	-	-	-	-
34	ANDHRA PRADESH GVB	-	-	-	-
35	TELANGANA GB	-	-	-	-
36	TRIPURA GB	-	-	-	-
37	ARYAVART BANK	-	-	1	0.10
38	BARODA U.P. BANK	-	-	1	3.93
39	PRATHAMA U.P GB	-	-	1	3.00
40	UTTARAKHAND GB	-	-	-	-
41	BANGIYA GVB	-	-	-	-
42	PASCHIM BANGA GB	-	-	-	-
43	UTTAR BANGA KGB	-	-	-	-
All India Total		81	588.06	289	284.80

क्षेत्रीय ग्रामीण बैंकों की प्रमुख सांख्यिकी
KEY STATISTICS OF REGIONAL RURAL BANKS FY 2022-23

(Amount in ₹ Lakh)

S. No.	Name of RRB	Loans Issued - Priority Sector - Others		Total Priority Sector Loans Issued	
		No. of A/cs.	Amount	No. of A/cs.	Amount
1	2	35	36	37	38
1	ANDHRA PRAGATHI GB	93,128	1,50,468.02	13,25,006	17,44,061.78
2	CHAITANYA GODAVARI GB	-	-	5,64,086	7,80,301.49
3	SAPTAGIRI GB	468	3,893.93	7,12,328	12,17,948.29
4	ARUNACHAL PRADESH RB	211	3,070.97	4,107	28,135.68
5	ASSAM GVB	6,225	18,642.47	1,20,621	2,57,024.74
6	DAKSHIN BIHAR GB	124	564.84	8,74,677	9,17,628.69
7	UTTAR BIHAR GB	-	-	8,52,951	12,20,485.40
8	CHHATTISGARH RGB	6,324	3,915.53	4,49,573	4,70,227.11
9	BARODA GUJARAT GB	237	234.51	2,08,923	4,21,827.88
10	SAURASHTRA GB	2,317	12,056.20	2,17,726	5,08,675.19
11	SARVA HARYANA GB	-	-	3,36,831	11,36,684.98
12	HIMACHAL PRADESH GB	-	-	2,54,548	2,92,976.00
13	ELLAQUAI DEHATI BANK	-	-	35,239	64,851.74
14	J & K GB	3,168	7,053.86	1,99,898	1,65,911.37
15	JHARKHAND RGB	3,633	11,090.87	2,59,138	4,08,188.01
16	KARNATAKA GB	-	-	10,93,521	12,92,266.11
17	KARNATAKA VIKAS GB	9,207	29,672.07	4,90,573	8,99,780.10
18	KERALA GB	2,350	3,420.08	16,73,002	18,78,561.75
19	MADHYA PRADESH GB	53,771	90,542.03	4,80,520	7,44,599.93
20	MADHYANCHAL GB	1,052	1,436.56	3,32,027	3,72,338.03
21	MAHARASHTRA GB	16,118	34,378.57	4,23,345	5,23,282.09
22	VIDHARBHA KONKAN GB	14,156	32,647.39	1,71,649	2,28,350.21
23	MANIPUR RB	-	-	8,430	12,720.57
24	MEGHALAYA RB	-	-	22,212	21,070.19
25	MIZORAM RB	5	4.00	18,141	70,892.91
26	NAGALAND RB	77	301.48	812	1,882.29
27	ODISHA GB	1,30,420	2,14,299.51	3,35,829	4,73,469.76
28	UTKAL GB	1,450	100.74	2,13,536	2,90,391.64
29	PUDUVAI BHARATHIYAR GB	-	-	1,15,760	1,29,813.49
30	PUNJAB GB	2	20.00	8,81,374	25,12,981.56
31	BARODA RAJASTHAN KGB	65,469	77,789.94	25,26,152	48,90,308.76
32	RAJASTHAN MARUDHARA GB	2,341	1,312.79	8,65,110	17,73,390.48
33	TAMIL NADU GB	112	330.07	23,29,228	23,19,690.46
34	ANDHRA PRADESH GVB	9	25.44	13,53,984	14,49,494.53
35	TELANGANA GB	-	-	11,12,535	16,69,430.47
36	TRIPURA GB	6,134	15,144.72	1,36,629	3,02,994.16
37	ARYAVART BANK	-	-	11,87,337	12,22,035.93
38	BARODA U.P. BANK	4,531	6,994.42	16,10,432	19,27,007.02
39	PRATHAMA U.P GB	-	-	6,09,679	12,62,672.87
40	UTTARAKHAND GB	45	19.36	54,145	92,358.83
41	BANGIYA GVB	90	712.00	10,16,511	11,90,236.00
42	PASCHIM BANGA GB	1,394	170.82	1,58,222	3,52,117.73
43	UTTAR BANGA KGB	-	-	1,49,020	2,02,316.51
All India Total		4,24,568	7,20,313.19	2,57,85,367	3,77,41,382.73



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KEY STATISTICS OF REGIONAL RURAL BANKS FY 2022-23

(Amount in ₹ Lakh)

S. No.	Name of RRB	Loans Issued - Non-Priority Sector Agriculture		Loans Issued - Non-Priority Sector-MSME	
		No. of A/cs.	Amount	No. of A/cs.	Amount
1	2	39	40	41	42
1	ANDHRA PRAGATHI GB	-	-	-	-
2	CHAITANYA GODAVARI GB	-	-	-	-
3	SAPTAGIRI GB	-	-	-	-
4	ARUNACHAL PRADESH RB	-	-	-	-
5	ASSAM GVB	1	500.00	-	-
6	DAKSHIN BIHAR GB	-	-	-	-
7	UTTAR BIHAR GB	-	-	-	-
8	CHHATTISGARH RGB	-	-	-	-
9	BARODA GUJARAT GB	-	-	-	-
10	SAURASHTRA GB	-	-	36	19,388.35
11	SARVA HARYANA GB	-	-	-	-
12	HIMACHAL PRADESH GB	-	-	-	-
13	ELLAQUAI DEHATI BANK	-	-	-	-
14	J & K GB	-	-	-	-
15	JHARKHAND RGB	-	-	-	-
16	KARNATAKA GB	-	-	-	-
17	KARNATAKA VIKAS GB	-	-	-	-
18	KERALA GB	-	-	-	-
19	MADHYA PRADESH GB	-	-	-	-
20	MADHYANCHAL GB	-	-	-	-
21	MAHARASHTRA GB	-	-	-	-
22	VIDHARBHA KONKAN GB	-	-	-	-
23	MANIPUR RB	-	-	-	-
24	MEGHALAYA RB	-	-	-	-
25	MIZORAM RB	-	-	-	-
26	NAGALAND RB	-	-	-	-
27	ODISHA GB	-	-	-	-
28	UTKAL GB	-	-	-	-
29	PUDUVAI BHARATHIYAR GB	-	-	-	-
30	PUNJAB GB	-	-	-	-
31	BARODA RAJASTHAN KGB	-	-	29	3,141.11
32	RAJASTHAN MARUDHARA GB	-	-	19	2,413.91
33	TAMIL NADU GB	-	-	-	-
34	ANDHRA PRADESH GVB	-	-	-	-
35	TELANGANA GB	-	-	-	-
36	TRIPURA GB	-	-	-	-
37	ARYAVART BANK	-	-	-	-
38	BARODA U.P. BANK	-	-	-	-
39	PRATHAMA U.P GB	-	-	-	-
40	UTTARAKHAND GB	-	-	-	-
41	BANGIYA GVB	-	-	-	-
42	PASCHIM BANGA GB	-	-	-	-
43	UTTAR BANGA KGB	-	-	-	-
All India Total		1	500.00	84	24,943.37

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KEY STATISTICS OF REGIONAL RURAL BANKS FY 2022-23

(Amount in ₹ Lakh)

S. No.	Name of RRB	Loans Issued - Non-Priority Sector - Education Loans		Loans Issued - Non-Priority Sector - Housing Loans	
		No. of A/cs.	Amount	No. of A/cs.	Amount
1	2	47	48	49	50
1	ANDHRA PRAGATHI GB	164	918.64	493	5,143.45
2	CHAITANYA GODAVARI GB	587	5,472.77	157	2,442.68
3	SAPTAGIRI GB	-	-	202	6,634.08
4	ARUNACHAL PRADESH RB	-	-	71	1,146.37
5	ASSAM GVB	-	-	9	328.56
6	DAKSHIN BIHAR GB	-	-	418	1,850.62
7	UTTAR BIHAR GB	-	-	128	2,668.00
8	CHHATTISGARH RGB	-	-	1,796	20,862.54
9	BARODA GUJARAT GB	-	-	127	5,041.84
10	SAURASHTRA GB	-	-	39	1,361.61
11	SARVA HARYANA GB	62	915.45	944	39,078.85
12	HIMACHAL PRADESH GB	-	-	30	862.00
13	ELLAQUAI DEHATI BANK	-	-	-	-
14	J & K GB	-	-	107	1,759.31
15	JHARKHAND RGB	-	-	436	6,656.44
16	KARNATAKA GB	51	550.63	869	21,333.32
17	KARNATAKA VIKAS GB	3	131.30	51	1,901.17
18	KERALA GB	58	60.42	436	1,637.40
19	MADHYA PRADESH GB	-	-	74	2,285.66
20	MADHYANCHAL GB	-	-	75	1,759.75
21	MAHARASHTRA GB	1	30.00	724	30,331.64
22	VIDHARBHA KONKAN GB	8	40.96	35	772.39
23	MANIPUR RB	-	-	19	779.90
24	MEGHALAYA RB	3	31.57	103	2,110.86
25	MIZORAM RB	-	-	843	14,538.00
26	NAGALAND RB	-	-	-	-
27	ODISHA GB	-	-	-	-
28	UTKAL GB	-	-	-	-
29	PUDUVAI BHARATHIYAR GB	-	-	38	1,491.83
30	PUNJAB GB	-	-	-	-
31	BARODA RAJASTHAN KGB	12	470.51	535	22,362.98
32	RAJASTHAN MARUDHARA GB	24	264.07	2,300	42,146.17
33	TAMIL NADU GB	-	-	94	3,374.04
34	ANDHRA PRADESH GVB	122	864.11	6,889	53,447.05
35	TELANGANA GB	1	15.00	1,680	29,891.90
36	TRIPURA GB	-	-	-	-
37	ARYAVART BANK	-	-	117	2,037.82
38	BARODA U.P. BANK	2	4.17	592	17,967.15
39	PRATHAMA U.P GB	3	89.70	208	8,900.97
40	UTTARAKHAND GB	31	439.25	809	15,017.13
41	BANGIYA GVB	-	-	264	5,307.00
42	PASCHIM BANGA GB	-	-	15	655.79
43	UTTAR BANGA KGB	-	-	36	658.71
All India Total		1,132	10,298.55	21,763	3,76,544.98



नाबाई

क्षेत्रीय ग्रामीण बैंकों की प्रमुख सांख्यिकी
KEY STATISTICS OF REGIONAL RURAL BANKS FY 2022-23

(Amount in ₹ Lakh)

S. No.	Name of RRB	Loans Issued - Non-Priority Sector - Personal Loans		Loans Issued - Non-Priority Sector - Others	
		No. of A/cs.	Amount	No. of A/cs.	Amount
1	2	51	52	53	54
1	ANDHRA PRAGATHI GB	310	1,127.60	50,572	1,60,283.43
2	CHAITANYA GODAVARI GB	1,056	12,929.99	14,255	41,196.38
3	SAPTAGIRI GB	296	1,419.75	15,169	1,69,925.90
4	ARUNACHAL PRADESH RB	1,353	13,445.69	531	3,147.51
5	ASSAM GVB	86	171.40	2,220	15,125.73
6	DAKSHIN BIHAR GB	352	1,791.53	1,112	4,963.98
7	UTTAR BIHAR GB	1,096	5,157.00	35,533	36,981.00
8	CHHATTISGARH RGB	13,232	83,417.01	13,673	56,202.67
9	BARODA GUJARAT GB	1,779	3,978.71	8,108	43,756.80
10	SAURASHTRA GB	56	196.79	5,301	18,686.69
11	SARVA HARYANA GB	2,038	16,578.10	15,710	1,23,294.34
12	HIMACHAL PRADESH GB	741	2,905.00	3,095	13,428.00
13	ELLAQUAI DEHATI BANK	522	4,337.70	1,581	6,433.30
14	J & K GB	2,780	11,048.65	7,107	24,478.15
15	JHARKHAND RGB	4,636	22,720.21	5,940	11,526.60
16	KARNATAKA GB	8,204	32,048.34	11,468	70,812.94
17	KARNATAKA VIKAS GB	4,378	11,883.53	78,542	1,24,648.06
18	KERALA GB	595	712.58	21,426	71,158.29
19	MADHYA PRADESH GB	1,500	4,636.09	35,854	1,16,641.98
20	MADHYANCHAL GB	2,389	13,254.36	37,094	74,889.59
21	MAHARASHTRA GB	302	1,197.91	5,157	31,042.81
22	VIDHARBHA KONKAN GB	44	131.97	23,163	24,872.48
23	MANIPUR RB	153	446.25	139	893.29
24	MEGHALAYA RB	4,590	20,298.30	1,209	9,438.29
25	MIZORAM RB	3,701	23,216.66	2,076	7,043.53
26	NAGALAND RB	106	800.03	17	35.05
27	ODISHA GB	312	1,625.70	15,565	31,058.16
28	UTKAL GB	101	558.17	1,18,887	99,966.38
29	PUDUVAI BHARATHIYAR GB	-	-	985	2,004.49
30	PUNJAB GB	120	369.70	20,288	1,83,441.00
31	BARODA RAJASTHAN KGB	10,908	97,844.69	25,899	1,29,955.82
32	RAJASTHAN MARUDHARA GB	31,730	98,532.11	22,360	2,00,392.14
33	TAMIL NADU GB	604	1,280.92	21,232	94,661.00
34	ANDHRA PRADESH GVB	858	4,988.10	2,44,463	6,56,987.47
35	TELANGANA GB	1,49,486	2,63,767.17	3,45,592	6,02,256.07
36	TRIPURA GB	10,460	36,382.36	8,281	33,802.60
37	ARYAVART BANK	14,316	78,763.44	3,008	20,185.34
38	BARODA U.P. BANK	34,398	1,73,824.49	774	3,520.34
39	PRATHAMA U.P GB	6,783	52,333.86	12,318	1,31,656.08
40	UTTARAKHAND GB	3,437	13,142.36	11,277	80,359.19
41	BANGIYA GVB	22,455	63,435.00	27,843	61,006.00
42	PASCHIM BANGA GB	1,135	4,055.91	5,589	9,571.18
43	UTTAR BANGA KGB	18,049	31,947.19	332	329.34
All India Total		3,61,447	12,12,702.32	12,80,745	36,02,059.39

क्षेत्रीय ग्रामीण बैंकों की प्रमुख सांख्यिकी
KEY STATISTICS OF REGIONAL RURAL BANKS FY 2022-23

(Amount in ₹ Lakh)

S. No.	Name of RRB	Total Non Priority Sector Issued		Total Loans Issued	
		No. of A/cs.	Amount	No. of A/cs.	Amount
1	2	55	56	57	58
1	ANDHRA PRAGATHI GB	51,539	1,67,473.12	13,76,545	19,11,534.90
2	CHAITANYA GODAVARI GB	16,055	62,041.82	5,80,141	8,42,343.31
3	SAPTAGIRI GB	15,667	1,77,979.73	7,27,995	13,95,928.02
4	ARUNACHAL PRADESH RB	1,955	17,739.57	6,062	45,875.25
5	ASSAM GVB	2,316	16,125.69	1,22,937	2,73,150.43
6	DAKSHIN BIHAR GB	1,882	8,606.13	8,76,559	9,26,234.82
7	UTTAR BIHAR GB	36,757	44,806.00	8,89,708	12,65,291.40
8	CHHATTISGARH RGB	28,704	1,61,192.02	4,78,277	6,31,419.13
9	BARODA GUJARAT GB	10,014	52,777.35	2,18,937	4,74,605.23
10	SAURASHTRA GB	5,396	20,245.09	2,23,122	5,28,920.28
11	SARVA HARYANA GB	18,754	1,79,866.74	3,55,585	13,16,551.72
12	HIMACHAL PRADESH GB	3,866	17,195.00	2,58,414	3,10,171.00
13	ELLAQUAI DEHATI BANK	2,103	10,771.00	37,342	75,622.74
14	J & K GB	9,994	37,286.11	2,09,892	2,03,197.48
15	JHARKHAND RGB	11,012	40,903.25	2,70,150	4,49,091.26
16	KARNATAKA GB	20,594	1,28,792.72	11,14,115	14,21,058.83
17	KARNATAKA VIKAS GB	82,974	1,38,564.06	5,73,547	10,38,344.16
18	KERALA GB	22,515	73,568.69	16,95,517	19,52,130.44
19	MADHYA PRADESH GB	37,428	1,23,563.73	5,17,948	8,68,163.66
20	MADHYANCHAL GB	39,558	89,903.70	3,71,585	4,62,241.73
21	MAHARASHTRA GB	6,184	62,602.36	4,29,529	5,85,884.45
22	VIDHARBHA KONKAN GB	23,250	25,817.80	1,94,899	2,54,168.01
23	MANIPUR RB	311	2,119.44	8,741	14,840.01
24	MEGHALAYA RB	5,905	31,879.02	28,117	52,949.21
25	MIZORAM RB	6,620	44,798.19	24,761	1,15,691.10
26	NAGALAND RB	123	835.08	935	2,717.37
27	ODISHA GB	15,877	32,683.86	3,51,706	5,06,153.62
28	UTKAL GB	1,18,988	1,00,524.55	3,32,524	3,90,916.19
29	PUDUVAI BHARATHIYAR GB	1,023	3,496.32	1,16,783	1,33,309.81
30	PUNJAB GB	20,408	1,83,810.70	9,01,782	26,96,792.26
31	BARODA RAJASTHAN KGB	37,354	2,50,634.00	25,63,506	51,40,942.76
32	RAJASTHAN MARUDHARA GB	56,453	3,46,082.14	9,21,563	21,19,472.62
33	TAMIL NADU GB	21,930	99,315.96	23,51,158	24,19,006.42
34	ANDHRA PRADESH GVB	2,52,332	7,16,286.73	16,06,316	21,65,781.26
35	TELANGANA GB	4,96,759	8,95,930.14	16,09,294	25,65,360.61
36	TRIPURA GB	18,741	70,184.96	1,55,370	3,73,179.12
37	ARYAVART BANK	17,441	1,00,986.60	12,04,778	13,23,022.53
38	BARODA U.P. BANK	35,766	1,95,316.15	16,46,198	21,22,323.17
39	PRATHAMA U.P GB	19,312	1,92,980.61	6,28,991	14,55,653.48
40	UTTARAKHAND GB	15,554	1,08,957.93	69,699	2,01,316.76
41	BANGIYA GVB	50,562	1,29,748.00	10,67,073	13,19,984.00
42	PASCHIM BANGA GB	6,739	14,282.88	1,64,961	3,66,400.61
43	UTTAR BANGA KGB	18,417	32,935.24	1,67,437	2,35,251.75
All India Total		16,65,132	52,11,610.18	2,74,50,499	4,29,52,992.91



नाबार्ड

क्षेत्रीय ग्रामीण बैंकों की प्रमुख सांख्यिकी
KEY STATISTICS OF REGIONAL RURAL BANKS FY 2022-23

(Amount in ₹ Lakh)

S. No.	Name of RRB	Of total loans issued, Loans to Weaker Sections		Of total loans issued, Loans to Small and Marginal Farmers	
		No. of A/cs.	Amount	No. of A/cs.	Amount
1	2	59	60	61	62
1	ANDHRA PRAGATHI GB	9,18,588	11,85,748.08	6,76,302	9,56,489.59
2	CHAITANYA GODAVARI GB	5,50,718	7,48,262.63	5,04,519	5,48,610.82
3	SAPTAGIRI GB	6,12,599	10,47,405.21	5,48,051	9,16,783.32
4	ARUNACHAL PRADESH RB	2,940	6,768.56	2,922	3,486.96
5	ASSAM GVB	71,291	1,44,064.45	40,193	54,371.76
6	DAKSHIN BIHAR GB	5,77,287	6,05,634.94	5,25,935	5,55,740.89
7	UTTAR BIHAR GB	7,30,894	10,21,671.00	7,00,068	10,21,671.00
8	CHHATTISGARH RGB	3,16,412	1,73,299.29	1,70,338	1,12,679.97
9	BARODA GUJARAT GB	1,73,595	2,88,213.76	1,48,357	2,35,602.45
10	SAURASHTRA GB	1,30,999	1,89,973.45	1,26,538	1,81,081.01
11	SARVA HARYANA GB	2,58,079	7,50,098.20	2,41,659	7,12,981.79
12	HIMACHAL PRADESH GB	1,72,045	1,67,133.00	1,72,045	1,67,133.00
13	ELLAQUAI DEHATI BANK	26,687	50,429.65	25,189	31,975.00
14	J & K GB	1,25,938	68,777.01	1,06,736	49,519.53
15	JHARKHAND RGB	2,30,085	3,17,636.96	1,98,722	2,62,247.84
16	KARNATAKA GB	8,60,208	8,98,812.65	6,42,467	6,72,987.02
17	KARNATAKA VIKAS GB	3,45,215	4,64,186.42	2,79,943	4,23,786.23
18	KERALA GB	15,03,553	16,48,194.14	11,83,183	13,64,526.70
19	MADHYA PRADESH GB	3,67,582	4,77,617.78	2,05,755	2,42,410.77
20	MADHYANCHAL GB	2,29,714	1,82,218.13	1,29,685	66,624.31
21	MAHARASHTRA GB	2,64,224	2,73,632.42	2,64,224	2,06,839.91
22	VIDHARBHA KONKAN GB	1,09,293	1,16,985.80	1,09,293	1,15,020.96
23	MANIPUR RB	4,295	4,972.37	4,295	4,972.37
24	MEGHALAYA RB	21,955	20,795.97	16,098	10,452.22
25	MIZORAM RB	10,365	17,795.45	10,365	17,795.45
26	NAGALAND RB	773	1,801.46	395	547.12
27	ODISHA GB	1,94,864	1,29,225.64	1,52,005	1,01,493.48
28	UTKAL GB	1,63,345	2,07,476.32	1,63,345	1,24,466.61
29	PUDUVAI BHARATHIYAR GB	75,876	77,187.08	63,116	64,155.54
30	PUNJAB GB	5,88,694	16,31,708.81	5,23,942	14,48,124.07
31	BARODA RAJASTHAN KGB	17,80,413	29,18,341.36	17,80,413	29,18,341.36
32	RAJASTHAN MARUDHARA GB	4,41,025	6,42,129.82	3,16,045	4,10,807.95
33	TAMIL NADU GB	17,20,317	17,62,469.85	16,33,932	16,06,068.00
34	ANDHRA PRADESH GVB	10,59,386	8,30,665.84	9,04,675	7,06,375.04
35	TELANGANA GB	9,41,235	11,66,483.78	9,41,235	11,66,483.78
36	TRIPURA GB	91,555	2,24,406.49	49,130	25,002.39
37	ARYAVART BANK	9,89,936	10,24,815.94	9,82,815	9,74,625.12
38	BARODA U.P. BANK	10,88,283	11,48,314.37	10,02,707	10,29,552.73
39	PRATHAMA U.P GB	4,62,606	10,26,182.05	4,47,555	9,55,261.89
40	UTTARAKHAND GB	43,093	36,998.87	35,402	21,808.11
41	BANGIYA GVB	6,99,465	6,79,304.39	3,71,498	3,72,733.00
42	PASCHIM BANGA GB	1,25,912	2,38,017.50	97,306	1,83,299.30
43	UTTAR BANGA KGB	1,09,744	1,67,591.74	1,05,124	1,60,535.28
All India Total		1,91,91,083	2,47,83,448.63	1,66,03,522	2,12,05,471.64

शाखा और कर्मचारियों की विवरणी
Staff & Branch Profile

31 March 2023

क्षेत्रीय ग्रामीण बैंकों की प्रमुख सांख्यिकी
KEY STATISTICS OF REGIONAL RURAL BANKS FY 2022-23

(Amount in ₹ Lakh)

S. No.	Name of RRB	No. of Staff			No. of Districts Covered	Banking Outlets		
		Officers	Other Staff	Total Employees		Regular Branches	Ultra Small Branches	Satellite Offices
1	2	3	4	5	6	7	8	9
1	ANDHRA PRAGATHI GB	1,945	737	2,682	5	552	-	-
2	CHAITANYA GODAVARI GB	785	514	1,299	3	249	-	-
3	SAPTAGIRI GB	645	363	1,008	2	234	-	-
4	ARUNACHAL PRADESH RB	64	51	115	14	32	-	-
5	ASSAM GVB	1,105	754	1,859	33	467	-	-
6	DAKSHIN BIHAR GB	2,631	1,521	4,152	20	1,078	-	-
7	UTTAR BIHAR GB	1,939	1,241	3,180	18	1,031	-	-
8	CHHATTISGARH RGB	1,245	972	2,217	28	613	-	-
9	BARODA GUJARAT GB	843	926	1,769	22	487	-	9
10	SAURASHTRA GB	572	423	995	11	258	-	-
11	SARVA HARYANA GB	1,963	1,303	3,266	22	680	-	-
12	HIMACHAL PRADESH GB	643	376	1,019	12	271	-	-
13	ELLAQUAI DEHATI BANK	175	127	302	13	110	-	-
14	J & K GB	725	424	1,149	13	214	-	-
15	JHARKHAND RGB	827	749	1,576	24	445	-	-
16	KARNATAKA GB	3,261	1,466	4,727	21	1,121	-	-
17	KARNATAKA VIKAS GB	1,816	1,473	3,289	9	629	-	-
18	KERALA GB	2,260	1,093	3,353	14	634	-	-
19	MADHYA PRADESH GB	2,273	1,373	3,646	39	865	-	-
20	MADHYANCHAL GB	724	572	1,296	13	454	-	-
21	MAHARASHTRA GB	1,166	647	1,813	17	421	-	-
22	VIDHARBHA KONKAN GB	636	543	1,179	17	320	565	-
23	MANIPUR RB	74	41	115	10	27	-	-
24	MEGHALAYA RB	180	222	402	11	90	-	-
25	MIZORAM RB	260	217	477	11	102	-	-
26	NAGALAND RB	27	16	43	5	11	-	-
27	ODISHA GB	1,115	915	2,030	13	549	-	-
28	UTKAL GB	773	623	1,396	17	433	-	-
29	PUDUVAI BHARATHIYAR GB	79	66	145	4	46	-	-
30	PUNJAB GB	1,275	629	1,904	23	435	-	-
31	BARODA RAJASTHAN KGB	2,415	1,350	3,765	21	880	-	-
32	RAJASTHAN MARUDHARA GB	1,556	1,145	2,701	15	716	-	-
33	TAMIL NADU GB	1,715	983	2,698	37	655	-	-
34	ANDHRA PRADESH GVB	2,201	1,338	3,539	28	771	-	-
35	TELANGANA GB	1,104	639	1,743	18	427	596	-
36	TRIPURA GB	580	280	860	8	148	15	-
37	ARYAVART BANK	4,709	2,682	7,391	26	1,362	-	-
38	BARODA U.P. BANK	4,572	3,125	7,697	31	1,982	-	-
39	PRATHAMA U.P. GB	2,475	1,676	4,151	20	948	1	-
40	UTTARAKHAND GB	647	444	1,091	13	288	-	-
41	BANGIYA GVB	1,620	715	2,335	12	587	-	-
42	PASCHIM BANGA GB	522	315	837	5	230	-	-
43	UTTAR BANGA KGB	283	170	453	5	143	-	-
All India Total		56,425	35,239	91,664	703	21,995	1,177	9

क्षेत्रीय ग्रामीण बैंकों की प्रमुख सांख्यिकी
KEY STATISTICS OF REGIONAL RURAL BANKS FY 2022-23

(Amount in ₹ Lakh)

S. No.	Name of RRB	Banking Outlets			Of Regular Branches,				Total No. of Regular Branches	No. of ATMs including Mobile ATMs
		Extension Counters	Mobile Offices	Total	Rural	Semi Urban	Urban	Metro		
1	2	10	11	12	13	14	15	16	17	18
1	ANDHRA PRAGATHI GB	-	-	552	326	144	82	-	552	98
2	CHAITANYA GODAVARI GB	-	-	249	142	79	28	-	249	88
3	SAPTAGIRI GB	-	-	234	157	57	20	-	234	-
4	ARUNACHAL PRADESH RB	-	-	32	25	5	2	-	32	1
5	ASSAM GVB	-	-	467	368	73	26	-	467	-
6	DAKSHIN BIHAR GB	-	-	1,078	813	204	49	12	1,078	-
7	UTTAR BIHAR GB	-	-	1,031	638	349	44	-	1,031	-
8	CHHATTISGARH RGB	-	-	613	491	79	43	-	613	22
9	BARODA GUJARAT GB	2	-	498	326	104	27	30	487	-
10	SAURASHTRA GB	-	-	258	163	34	53	8	258	5
11	SARVA HARYANA GB	-	-	680	478	133	59	10	680	-
12	HIMACHAL PRADESH GB	-	-	271	257	13	1	-	271	-
13	ELLAQUAI DEHATI BANK	3	-	113	90	12	8	-	110	-
14	J & K GB	1	-	215	165	35	14	-	214	-
15	JHARKHAND RGB	2	-	447	360	63	22	-	445	-
16	KARNATAKA GB	-	-	1,121	841	147	102	31	1,121	175
17	KARNATAKA VIKAS GB	3	-	632	427	140	62	-	629	50
18	KERALA GB	-	-	634	53	542	39	-	634	269
19	MADHYA PRADESH GB	-	-	865	538	230	62	35	865	-
20	MADHYANCHAL GB	-	-	454	316	83	55	-	454	-
21	MAHARASHTRA GB	-	-	421	257	127	27	10	421	5
22	VIDHARBHA KONKAN GB	-	-	885	193	97	29	1	320	-
23	MANIPUR RB	-	-	27	18	5	4	-	27	-
24	MEGHALAYA RB	-	-	90	70	16	4	-	90	19
25	MIZORAM RB	2	-	104	58	20	24	-	102	-
26	NAGALAND RB	-	-	11	7	4	-	-	11	2
27	ODISHA GB	-	-	549	465	47	37	-	549	153
28	UTKAL GB	-	-	433	364	54	15	-	433	-
29	PUDUVAI BHARATHIYAR GB	-	-	46	25	9	12	-	46	-
30	PUNJAB GB	-	-	435	353	61	18	3	435	-
31	BARODA RAJASTHAN KGB	-	1	881	641	166	60	13	880	62
32	RAJASTHAN MARUDHARA GB	-	-	716	537	133	26	20	716	21
33	TAMIL NADU GB	-	-	655	343	276	30	6	655	-
34	ANDHRA PRADESH GVB	-	-	771	499	182	52	38	771	23
35	TELANGANA GB	-	-	1,023	316	68	31	12	427	5
36	TRIPURA GB	2	-	165	104	31	13	-	148	33
37	ARYAVART BANK	-	-	1,362	1,029	240	70	23	1,362	-
38	BARODA U.P. BANK	-	-	1,982	1,677	180	73	52	1,982	9
39	PRATHAMA U.P GB	-	-	949	710	160	64	14	948	-
40	UTTARAKHAND GB	-	-	288	217	41	30	-	288	7
41	BANGIYA GVB	-	-	587	496	68	23	-	587	-
42	PASCHIM BANGA GB	-	-	230	204	16	7	3	230	1
43	UTTAR BANGA KGB	-	-	143	89	47	7	-	143	-
All India Total		15	1	23,197	15,646	4,574	1,454	321	21,995	1,048

વિત્તીય અનુપાત
Financial Ratios - Yields, Costs & Margins

Financial Year 2022-23

क्षेत्रीय ग्रामीण बैंकों की प्रमुख सांख्यिकी
KEY STATISTICS OF REGIONAL RURAL BANKS FY 2022-23

(Amount in ₹ Lakh)

S. No.	Name of RRB	CD Ratio (%)	ID Ratio (%)	Productivity		Average Cost of (%)		Average Yield on (%)		Yield on Assets (%)
				Per Branch (₹ Lakh)	Per Staff (₹ Lakh)	Deposits	Borrowings	Loans	Investments	
1	2	3	4	5	6	7	8	9	10	11
1	ANDHRA PRAGATHI GB	100.36	38.07	7,183.94	1,478.57	4.66	4.60	9.43	6.96	8.23
2	CHAITANYA GODAVARI GB	105.43	25.07	7,061.13	1,353.52	5.28	5.89	9.70	8.33	8.08
3	SAPTAGIRI GB	71.14	68.59	8,730.22	2,026.66	5.46	6.42	9.61	6.68	8.45
4	ARUNACHAL PRADESH RB	29.22	74.21	5,069.11	1,410.53	3.24	2.58	10.55	6.62	7.65
5	ASSAM GVB	48.01	56.91	3,926.27	986.32	3.30	4.88	8.52	6.14	7.24
6	DAKSHIN BIHAR GB	47.76	65.84	3,219.01	835.76	3.56	3.64	5.75	6.64	6.04
7	UTTAR BIHAR GB	68.21	45.24	2,912.34	944.22	3.44	4.56	9.66	6.87	8.04
8	CHHATTISGARH RGB	44.76	68.49	3,385.22	936.01	3.63	3.68	10.03	7.06	7.12
9	BARODA GUJARAT GB	57.58	41.47	3,826.48	1,053.42	3.96	5.10	8.33	6.49	6.96
10	SAURASHTRA GB	73.54	40.38	5,809.83	1,506.47	4.19	4.46	9.31	6.59	7.64
11	SARVA HARYANA GB	65.96	53.07	5,016.54	1,044.47	3.76	4.82	8.63	6.40	7.29
12	HIMACHAL PRADESH GB	41.49	65.88	4,100.60	1,090.54	4.48	4.51	8.51	7.03	7.20
13	ELLAQUAI DEHATI BANK	47.94	55.31	1,853.09	674.97	4.10	1.80	9.70	6.50	6.11
14	J & K GB	61.58	47.94	3,978.18	740.93	4.06	4.37	9.48	6.44	7.72
15	JHARKHAND RGB	51.36	73.98	3,244.01	915.98	3.77	5.86	9.83	6.76	7.97
16	KARNATAKA GB	80.51	41.79	5,459.66	1,294.75	4.60	4.66	8.85	6.55	7.80
17	KARNATAKA VIKAS GB	73.44	38.64	5,159.11	986.65	4.37	5.35	8.18	6.64	7.26
18	KERALA GB	99.69	34.24	6,914.67	1,307.46	4.39	6.51	8.76	6.74	7.78
19	MADHYA PRADESH GB	79.29	50.52	3,632.27	861.74	3.83	5.04	9.30	6.31	7.40
20	MADHYANCHAL GB	37.84	76.47	3,162.53	1,107.86	3.69	4.44	8.38	7.51	7.22
21	MAHARASHTRA GB	62.27	51.51	6,004.64	1,394.35	3.97	5.60	7.16	5.97	6.06
22	VIDHARBHA KONKAN GB	67.56	49.60	2,856.84	775.39	3.80	4.16	9.19	5.97	7.24
23	MANIPUR RB	60.81	33.23	2,843.26	667.55	2.79	4.07	9.85	8.21	8.36
24	MEGHALAYA RB	30.05	66.94	5,208.22	1,166.02	3.14	4.48	9.57	6.23	6.57
25	MIZORAM RB	58.18	51.03	7,707.42	1,648.13	3.55	3.22	9.97	7.40	7.73
26	NAGALAND RB	38.82	57.06	1,709.33	437.27	3.74	3.04	12.66	6.61	7.87
27	ODISHA GB	50.80	55.98	4,201.93	1,136.38	4.06	5.17	7.72	6.71	6.70
28	UTKAL GB	46.70	67.30	2,725.77	845.46	3.94	4.94	9.06	7.22	7.41
29	PUDUVAI BHARATHIYAR GB	97.75	31.45	4,893.48	1,552.41	5.33	5.59	8.10	6.67	7.42
30	PUNJAB GB	72.49	54.92	5,310.13	1,213.19	4.36	5.50	8.54	6.39	7.23
31	BARODA RAJASTHAN KGB	82.74	38.84	5,298.54	1,238.44	4.01	4.98	9.52	6.85	8.20
32	RAJASTHAN MARUDHARA GB	67.62	41.58	3,989.90	1,057.67	4.06	5.33	9.01	6.80	7.58
33	TAMIL NADU GB	90.17	51.14	5,788.89	1,405.38	5.41	4.30	7.82	6.43	6.94
34	ANDHRA PRADESH GVB	109.31	69.33	6,738.43	1,468.02	4.13	4.47	10.01	10.29	8.65
35	TELANGANA GB	102.24	50.51	5,972.68	1,463.19	4.78	4.78	9.96	6.87	8.71
36	TRIPURA GB	40.50	74.20	7,616.16	1,310.69	4.19	5.76	9.41	5.45	5.96
37	ARYAVART BANK	66.38	43.05	4,115.36	758.37	3.62	4.42	8.13	6.89	7.45
38	BARODA U.P. BANK	40.17	59.67	4,211.63	1,084.51	3.57	4.54	7.92	7.23	6.92
39	PRATHAMA U.P. GB	75.62	37.83	4,728.31	1,079.85	3.80	4.62	9.15	7.37	8.03
40	UTTARAKHAND GB	44.22	59.53	3,564.29	940.89	3.84	4.60	9.62	7.00	7.71
41	BANGIYA GVB	42.90	60.74	4,545.40	1,142.68	3.93	2.46	9.36	6.85	7.23
42	PASCHIM BANGA GB	57.05	43.33	4,486.03	1,232.72	3.57	4.29	9.34	6.59	7.41
43	UTTAR BANGA KGB	78.20	28.52	5,199.99	1,641.50	3.79	2.84	9.93	6.22	8.05
All India Total		67.50	51.50	4,634.00	1,111.94	4.04	4.87	8.85	6.84	7.48

क्षेत्रीय ग्रामीण बैंकों की प्रमुख सांख्यिकी

KEY STATISTICS OF REGIONAL RURAL BANKS FY 2022-23

(Amount in ₹ Lakh)

S. No.	Name of RRB	Cost of Funds (%)	NIM (%)	Staff Cost (%)	Other Operating Expenses (%)	Cost of Management (%)	Risk Cost including provisions for Income Tax/Income Tax Paid (%)	Miscellaneous Income (%)	Return on Assets (%)	Cost to Income Ratio (%)
1	2	12	13	14	15	16	16	17	18	19
1	ANDHRA PRAGATHI GB	3.88	4.35	1.62	0.63	2.25	1.63	1.58	2.04	38.04
2	CHAITANYA GODAVARI GB	4.59	3.49	2.00	0.61	2.61	0.31	1.23	1.80	55.34
3	SAPTAGIRI GB	4.96	3.49	1.57	0.34	1.91	0.81	0.87	1.63	43.93
4	ARUNACHAL PRADESH RB	3.27	4.37	1.70	0.77	2.47	0.69	0.47	1.69	50.91
5	ASSAM GVB	3.38	3.86	2.79	0.70	3.48	0.77	-0.71	-1.11	110.55
6	DAKSHIN BIHAR GB	3.46	2.58	2.57	0.83	3.40	3.05	0.38	-3.49	114.90
7	UTTAR BIHAR GB	3.26	4.78	3.41	1.19	4.60	0.84	0.83	0.16	82.11
8	CHHATTISGARH RGB	3.12	4.00	2.40	0.72	3.12	0.52	0.65	1.01	67.12
9	BARODA GUJARAT GB	3.71	3.25	2.41	0.74	3.16	0.29	0.53	0.33	83.53
10	SAURASHTRA GB	3.76	3.88	1.22	0.64	1.85	0.91	0.72	1.83	40.32
11	SARVA HARYANA GB	3.36	3.93	2.48	0.68	3.16	0.59	0.95	1.13	64.77
12	HIMACHAL PRADESH GB	4.32	2.88	2.02	0.38	2.40	0.01	-0.44	0.03	98.57
13	ELLAQUAI DEHATI BANK	3.19	2.92	3.46	0.86	4.31	0.31	-0.73	-2.43	197.29
14	J & K GB	3.83	3.89	4.49	0.97	5.45	-0.08	0.55	-0.93	122.81
15	JHARKHAND RGB	3.99	3.98	2.54	0.58	3.12	0.04	0.02	0.84	78.04
16	KARNATAKA GB	4.15	3.64	2.62	0.91	3.53	0.91	0.81	0.02	79.12
17	KARNATAKA VIKAS GB	4.14	3.12	2.67	0.80	3.47	0.90	1.44	0.19	76.10
18	KERALA GB	3.99	3.79	2.25	0.91	3.16	0.75	1.27	1.14	62.52
19	MADHYA PRADESH GB	3.60	3.80	2.68	0.66	3.34	0.56	0.80	0.70	72.50
20	MADHYANCHAL GB	3.15	4.07	2.69	0.65	3.34	0.75	0.65	0.64	70.71
21	MAHARASHTRA GB	3.72	2.34	1.84	0.92	2.76	0.64	1.10	0.04	80.35
22	VIDHARBHA KONKAN GB	3.81	3.43	2.29	0.88	3.17	0.47	0.52	0.31	80.35
23	MANIPUR RB	2.89	5.47	3.70	1.19	4.89	1.43	0.80	-0.05	78.01
24	MEGHALAYA RB	3.02	3.54	1.68	0.58	2.26	0.56	0.35	1.07	57.94
25	MIZORAM RB	3.10	4.64	0.95	0.82	1.77	1.74	0.07	1.19	37.75
26	NAGALAND RB	3.39	4.48	3.69	1.03	4.72	0.01	0.56	0.31	93.70
27	ODISHA GB	3.71	2.99	2.20	0.57	2.77	0.51	0.41	0.13	81.41
28	UTKAL GB	3.44	3.97	3.37	0.59	3.96	0.37	1.07	0.70	78.68
29	PUDUVAI BHARATHIYAR GB	4.89	2.54	1.16	0.81	1.97	0.83	1.26	1.00	51.87
30	PUNJAB GB	4.13	3.09	1.49	0.71	2.19	0.74	0.75	0.91	57.02
31	BARODA RAJASTHAN KGB	3.69	4.51	2.43	0.66	3.09	0.78	1.31	1.96	52.96
32	RAJASTHAN MARUDHARA GB	3.80	3.78	2.38	1.03	3.41	0.95	1.12	0.54	69.56
33	TAMIL NADU GB	4.56	2.38	1.24	0.39	1.62	0.62	1.28	1.41	44.42
34	ANDHRA PRADESH GVB	3.77	4.89	1.33	0.48	1.81	1.17	0.94	2.85	31.08
35	TELANGANA GB	4.25	4.47	1.52	0.73	2.26	1.07	1.49	2.62	37.93
36	TRIPURA GB	3.26	2.69	1.66	0.47	2.13	0.28	-0.25	0.03	87.07
37	ARYAVART BANK	3.32	4.13	3.57	0.76	4.33	1.81	2.21	0.21	68.28
38	BARODA U.P. BANK	3.28	3.64	2.62	0.84	3.46	-0.15	-0.13	0.19	98.81
39	PRATHAMA U.P GB	3.40	4.63	2.50	0.72	3.21	0.82	0.88	1.48	58.31
40	UTTARAKHAND GB	3.59	4.11	2.76	0.82	3.58	0.31	0.38	0.60	79.80
41	BANGIYA GVB	3.65	3.58	2.04	0.57	2.62	0.71	-0.19	0.07	77.18
42	PASCHIM BANGA GB	3.33	4.08	4.34	0.63	4.97	0.43	0.52	-0.79	107.94
43	UTTAR BANGA KGB	3.37	4.69	1.75	1.31	3.06	1.15	0.84	1.31	55.43
All India Total		3.73	3.76	2.33	0.72	3.05	0.82	0.81	0.69	66.86

सभी क्षेत्रीय ग्रामीण बैंकों का समेकित वित्तीय विवरण
Consolidated Financial Statement of All RRBs

Financial Year 2022-23

FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Total Number of RRBs: 43							
No. of Districts: 703		No of Branches : 21,995			No. of Staff : 91,664		
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS		31-Mar-22	31-Mar-23	
Share Capital	14,88,006.71	17,23,228.15	Cash in Hand		3,11,897.62	2,88,810.67	
Reserves	34,35,922.29	40,12,334.10	Balances with RBI		22,17,379.06	29,33,175.61	
			Balances in Current A/c		8,12,716.34	7,15,046.49	
Deposits	5,62,53,776.54	6,08,50,930.35	Balances in Deposit A/c		71,72,586.45	92,74,631.55	
Current	12,04,239.74	11,94,471.36	Other Investments		2,23,93,933.53	2,20,65,482.88	
Savings	2,94,43,847.94	3,19,57,233.71	Loans & Advances (Net)		3,42,47,851.04	3,86,95,100.25	
Term	2,56,05,688.86	2,76,99,225.28	Fixed Assets		1,25,615.83	1,40,649.58	
Borrowings	73,88,083.36	84,71,177.40	Other Assets		23,51,828.26	20,49,208.59	
NABARD	67,05,405.05	73,11,883.48	Accumulated Losses		9,06,218.14	9,84,097.32	
Sponsor Banks	3,87,900.36	3,40,816.71					
Others	2,94,777.95	8,18,477.21					
Other Liabilities	19,74,237.37	20,88,532.95					
TOTAL	7,05,40,026.27	7,71,46,202.94	TOTAL		7,05,40,026.27	7,71,46,202.94	
EXPENDITURE			INCOME				
Interest on Deposits	21,82,297.99	22,87,320.48	Interest on Advances		30,19,632.77	34,29,302.34	
Interest on RBI/Inter Bk. Funds	2,99,422.67	3,83,054.33	Interest on Investments & Bank Balances		17,85,175.16	19,34,726.61	
			Other Income		8,53,727.62	5,78,703.77	
Wage Bill	16,33,775.07	16,68,264.93					
Other Operating Expenses	4,95,739.36	5,19,568.00					
Provisions and Contingencies	7,25,447.30	5,87,167.08					
Income over Expenditure	4,11,578.11	6,17,829.43	Exp. Over Income		89,724.95	1,20,471.54	
No. of RRBs in Profit	34	37	No. of RRBs in Loss		9	6	
TOTAL	57,48,260.50	60,63,204.25	TOTAL		57,48,260.50	60,63,204.25	
KEY INDICATORS							
Per Branch Productivity	4,227.00	4,634.00	CD Ratio		64.50	67.50	
Per Employee Productivity	1,014.94	1,111.94	Recovery (%)		75.53	76.61	
CRAR(%)	12.71	13.43	Gross NPA (%)		9.15	7.28	
			Net NPA (%)		4.68	3.20	
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	3,62,83,798.39	4,10,73,848.71	Loan O/s	13.20	Fin. Return	7.21	7.48
Loans Disbursed	3,10,91,305.81	4,29,52,992.91	Deposits	8.17	Fin. Cost	3.72	3.73
Gross NPAs	33,18,990.87	29,89,355.51			Fin. Margin	3.49	3.76
Net NPA	16,02,402.27	12,36,380.47			Salary	2.45	2.33
Average Working Fund	6,66,53,221.47	7,16,79,580.73			Other Opt. Exp.	0.74	0.72
Net Profit/Loss (-)	3,21,853.16	4,97,357.89			Misc. Income	1.28	0.81
		Gross Margin			1.57	1.51	
		Risk Cost			1.09	0.82	
		Net Margin			0.48	0.69	

क्षे.ग्रा.बैं.-वार वित्तीय विवरण – एकल क्षेत्रीय ग्रामीण बैंक
RRB-WISE FINANCIAL STATEMENTS -
STAND ALONE RRBs

Financial Year 2022-23

FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of RRB: Arunachal Pradesh Rural Bank No of Branches : 32			State: Arunachal Pradesh No. of Staff : 115		No. of Districts: 14 Sponsor Bank: S.B.I.		
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS		31-Mar-22	31-Mar-23	
Share Capital	6,009.82	6,009.82	Cash in Hand		634.24	795.21	
Reserves	155.00	437.18	Balances with RBI		4,010.50	6,008.55	
			Balances in Current A/c		12,394.65	3,273.10	
Deposits	1,09,362.04	1,25,529.50	Balances in Deposit A/c		41,278.94	55,611.66	
Current	21,549.85	24,661.93	Other Investments		34,040.13	37,544.80	
Savings	55,831.29	64,650.84	Loans & Advances (Net)		24,717.93	35,632.99	
Term	31,980.90	36,216.73	Fixed Assets		369.95	728.55	
Borrowings	3,643.46	7,682.63	Other Assets		2,557.02	3,647.34	
NABARD	2,400.00	4,093.40	Accumulated Losses		1,773.24	-	
Sponsor Banks	13.31	1,635.44					
Others	1,230.15	1,953.79					
Other Liabilities	2,606.28	3,583.07					
TOTAL	1,21,776.60	1,43,242.20	TOTAL		1,21,776.60	1,43,242.20	
EXPENDITURE			INCOME				
Interest on Deposits	3,009.42	3,503.25	Interest on Advances		2,506.28	3,151.98	
Interest on RBI/Inter Bk. Funds	266.07	477.10	Interest on Investments & Bank Balances		4,668.00	6,145.76	
			Other Income		475.81	574.08	
Wage Bill	1,758.31	2,063.50					
Other Operating Expenses	778.93	935.85					
Provisions and Contingencies	603.95	836.70					
Income over Expenditure	1,233.41	2,055.42	Exp. Over Income		-	-	
TOTAL	7,650.09	9,871.82	TOTAL		7,650.09	9,871.82	
KEY INDICATORS							
Per Branch Productivity	4,357.87	5,069.11	CD Ratio		23.53	29.22	
Per Employee Productivity	1,324.45	1,410.53	Recovery (%)		88.41	91.07	
CRAR (%)	12.19	13.37	Gross NPA (%)		3.86	2.81	
			Net NPA (%)		-	-	
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	25,732.05	36,681.90	Loan O/s	42.55	Fin. Return	7.67	7.65
Loans Disbursed	29,499.39	45,875.25	Deposits	14.78	Fin. Cost	3.50	3.27
Gross NPAs	993.78	1,031.54			Fin. Margin	4.17	4.37
Net NPA	-	-			Salary	1.88	1.70
Average Working Fund	93,592.00	1,21,605.00			Other Opt. Exp.	0.83	0.77
Net Profit/Loss (-)	1,233.41	2,055.42			Misc. Income	0.51	0.47
					Gross Margin	1.96	2.38
					Risk Cost	0.65	0.69
					Net Margin	1.32	1.69



FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of RRB: Ellaquai Dehati Bank No of Branches : 110			State: Jammu & Kashmir No. of Staff : 302		No. of Districts: 13 Sponsor Bank: S.B.I.		
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS		31-Mar-22	31-Mar-23	
Share Capital	29,382.73	32,376.56	Cash in Hand		151.00	204.87	
Reserves	-	-	Balances with RBI		5,388.18	6,356.68	
			Balances in Current A/c		927.38	766.14	
Deposits	1,29,313.67	1,37,783.41	Balances in Deposit A/c		12,035.02	15,535.58	
Current	4,432.44	5,670.63	Other Investments		61,311.03	60,673.29	
Savings	57,507.82	58,134.13	Loans & Advances (Net)		52,324.27	61,541.30	
Term	67,373.41	73,978.65	Fixed Assets		315.12	305.67	
Borrowings	910.93	5,410.93	Other Assets		2,780.30	2,842.82	
NABARD	500.00	5,000.00	Accumulated Losses		30,056.80	34,208.17	
Sponsor Banks	-	-					
Others	410.93	410.93					
Other Liabilities	5,681.77	6,863.62					
TOTAL	1,65,289.10	1,82,434.52	TOTAL		1,65,289.10	1,82,434.52	
EXPENDITURE			INCOME				
Interest on Deposits	5,174.47	5,414.11	Interest on Advances		4,102.27	5,885.64	
Interest on RBI/Inter Bk. Funds	-	19.84	Interest on Investments & Bank Balances		4,469.04	4,527.21	
			Other Income		1,868.47	-1,251.05	
Wage Bill	6,126.98	5,894.06					
Other Operating Expenses	1,463.71	1,460.69					
Provisions and Contingencies	1,069.15	524.45					
Income over Expenditure	-	-	Exp. Over Income		3,394.53	4,151.36	
TOTAL	13,834.31	13,313.15	TOTAL		13,834.31	13,313.15	
KEY INDICATORS							
Per Branch Productivity	1,689.90	1,853.09	CD Ratio		43.75	47.94	
Per Employee Productivity	603.53	674.97	Recovery (%)		83.87	78.71	
CRAR (%)	-1.21	-2.83	Gross NPA (%)		14.53	12.31	
			Net NPA (%)		7.59	5.87	
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	56,574.89	66,056.09	Loan O/s	16.76	Fin. Return	6.64	6.11
Loans Disbursed	1,37,994.32	75,622.74	Deposits	6.55	Fin. Cost	4.01	3.19
Gross NPAs	8,221.25	8,128.28			Fin. Margin	2.63	2.92
Net NPA	3,970.63	3,613.49			Salary	4.74	3.46
Average Working Fund	1,29,127.00	1,70,533.00			Other Opt. Exp.	1.13	0.86
Net Profit/Loss (-)	-3,394.53	-4,151.36			Misc. Income	1.45	-0.73
					Gross Margin	-1.80	-2.13
					Risk Cost	0.83	0.31
					Net Margin	-2.63	-2.43

FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of RRB: Manipur Rural Bank No of Branches : 27			State: Manipur No. of Staff : 115		No. of Districts: 10 Sponsor Bank: P.N.B		
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS		31-Mar-22	31-Mar-23	
Share Capital	7,312.26	7,683.95	Cash in Hand		104.17	121.76	
Reserves	1.22	1.22	Balances with RBI		1,836.84	1,822.00	
			Balances in Current A/c		5,529.61	10,216.77	
Deposits	43,298.46	47,738.18	Balances in Deposit A/c		6,865.05	2,527.99	
Current	8,727.55	4,770.76	Other Investments		14,841.75	13,333.14	
Savings	26,568.40	33,517.67	Loans & Advances (Net)		20,646.09	27,246.62	
Term	8,002.51	9,449.75	Fixed Assets		77.91	76.82	
Borrowings	4,470.82	5,613.35	Other Assets		2,657.61	4,391.60	
NABARD	2,216.54	5,371.83	Accumulated Losses		6,010.43	6,033.59	
Sponsor Banks	2,049.18	-					
Others	205.10	241.52					
Other Liabilities	3,486.70	4,733.59					
TOTAL	58,569.46	65,770.29	TOTAL		58,569.46	65,770.29	
EXPENDITURE			INCOME				
Interest on Deposits	1,141.30	1,115.15	Interest on Advances		1,617.19	2,521.60	
Interest on RBI/Inter Bk. Funds	72.17	165.02	Interest on Investments & Bank Balances		1,418.28	1,176.81	
			Other Income		572.32	352.51	
Wage Bill	1,688.40	1,634.63					
Other Operating Expenses	797.48	526.81					
Provisions and Contingencies	260.69	632.46					
Income over Expenditure	-	-	Exp. Over Income		352.25	23.15	
TOTAL	3,960.04	4,074.07	TOTAL		3,960.04	4,074.07	
KEY INDICATORS							
Per Branch Productivity	2,519.69	2,843.26	CD Ratio		51.30	60.81	
Per Employee Productivity	642.27	667.55	Recovery (%)		61.23	54.48	
CRAR (%)	7.24	6.93	Gross NPA (%)		17.55	10.86	
			Net NPA (%)		11.29	5.03	
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	22,213.40	29,029.94	Loan O/s	30.69	Fin. Return	6.28	8.36
Loans Disbursed	5,768.00	14,840.01	Deposits	10.25	Fin. Cost	2.51	2.89
Gross NPAs	3,897.55	3,152.77			Fin. Margin	3.77	5.47
Net NPA	2,330.24	1,369.46			Salary	3.50	3.70
Average Working Fund	48,306.95	44,238.78			Other Opt. Exp.	1.65	1.19
Net Profit/Loss (-)	-352.25	-23.15			Misc. Income	1.18	0.80
					Gross Margin	-0.19	1.38
					Risk Cost	0.54	1.43
					Net Margin	-0.73	-0.05



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FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of RRB: Meghalaya Rural Bank No of Branches : 90			State: Meghalaya No. of Staff : 402		No. of Districts: 11 Sponsor Bank: S.B.I.		
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS		31-Mar-22	31-Mar-23	
Share Capital	259.76	259.76	Cash in Hand		1,435.32	1,169.76	
Reserves	18,608.26	22,383.81	Balances with RBI		13,174.47	17,873.97	
			Balances in Current A/c		21,288.96	8,399.25	
Deposits	3,26,559.33	3,60,418.26	Balances in Deposit A/c		1,33,100.46	1,60,930.76	
Current	17,502.43	15,367.85	Other Investments		77,125.89	80,351.0	
Savings	2,27,777.43	2,59,288.84	Loans & Advances (Net)		87,846.03	1,01,344.44	
Term	81,279.47	85,761.57	Fixed Assets		901.50	866.32	
Borrowings	4,307.07	3,239.54	Other Assets		24,421.33	25,043.30	
NABARD	3,847.45	2,598.31	Accumulated Losses		-	-	
Sponsor Banks	-	-					
Others	459.62	641.23					
Other Liabilities	9,559.54	9,677.44					
TOTAL	3,59,293.96	3,95,978.81	TOTAL		3,59,293.96	3,95,978.81	
EXPENDITURE			INCOME				
Interest on Deposits	9,275.88	10,429.22	Interest on Advances		8,002.71	8,866.91	
Interest on RBI/Inter Bk. Funds	127.84	192.23	Interest on Investments & Bank Balances		11,405.37	14,196.47	
			Other Income		1,056.32	1,242.36	
Wage Bill	5,646.60	5,896.76					
Other Operating Expenses	1,883.95	2,031.52					
Provisions and Contingencies	1,267.16	1,980.46					
Income over Expenditure	2,262.97	3,775.55	Exp. Over Income		-	-	
TOTAL	20,464.40	24,305.74	TOTAL		20,464.40	24,305.74	
KEY INDICATORS							
Per Branch Productivity	4,680.56	5,208.22	CD Ratio		29.00	30.05	
Per Employee Productivity	1,029.95	1,166.02	Recovery (%)		76.42	79.91	
CRAR (%)	12.71	13.69	Gross NPA (%)		7.63	6.44	
			Net NPA (%)		0.43	0.00	
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	94,691.08	1,08,321.29	Loan O/s	14.39	Fin. Return	6.34	6.57
Loans Disbursed	30,580.46	52,949.21	Deposits	10.37	Fin. Cost	3.07	3.02
Gross NPAs	7,220.33	6,976.86			Fin. Margin	3.27	3.54
Net NPA	375.28	-			Salary	1.84	1.68
Average Working Fund	3,06,070.04	3,51,278.58			Other Opt. Exp.	0.62	0.58
Net Profit/Loss (-)	2,262.97	3,775.55			Misc. Income	0.35	0.35
					Gross Margin	1.15	1.64
					Risk Cost	0.41	0.56
					Net Margin	0.74	1.07

FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of RRB: Mizoram Rural Bank No of Branches : 102			State: Mizoram No. of Staff : 477		No. of Districts: 11 Sponsor Bank: S.B.I.		
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS		31-Mar-22	31-Mar-23	
Share Capital	5,467.77	6,481.21	Cash in Hand		6,168.57	9,860.91	
Reserves	22,587.66	29,106.76	Balances with RBI		17,446.98	22,596.88	
			Balances in Current A/c		7,659.15	15,839.33	
Deposits	4,22,022.60	4,96,987.80	Balances in Deposit A/c		93,450.00	1,17,919.99	
Current	10,066.36	11,082.76	Other Investments		1,18,737.14	1,35,697.4	
Savings	2,43,299.95	2,87,543.50	Loans & Advances (Net)		2,51,030.19	2,69,738.08	
Term	1,68,656.29	1,98,361.54	Fixed Assets		3,264.01	3,515.33	
Borrowings	34,620.67	45,584.98	Other Assets		16,247.70	24,561.77	
NABARD	22,598.02	29,280.79	Accumulated Losses		-	-	
Sponsor Banks	-	-					
Others	12,022.65	16,304.19					
Other Liabilities	29,305.04	21,568.95					
TOTAL	5,14,003.74	5,99,729.70	TOTAL		5,14,003.74	5,99,729.70	
EXPENDITURE			INCOME				
Interest on Deposits	14,822.65	15,771.30	Interest on Advances		22,873.04	27,138.42	
Interest on RBI/Inter Bk. Funds	919.32	1,260.33	Interest on Investments & Bank Balances		14,701.31	15,385.73	
			Other Income		1,110.79	360.74	
Wage Bill	4,476.20	5,238.18					
Other Operating Expenses	4,138.86	4,521.21					
Provisions and Contingencies	9,384.33	9,574.78					
Income over Expenditure	4,943.78	6,519.09	Exp. Over Income		-	-	
TOTAL	38,685.14	42,884.89	TOTAL		38,685.14	42,884.89	
KEY INDICATORS							
Per Branch Productivity	6,798.51	7,707.42	CD Ratio		59.48	58.18	
Per Employee Productivity	1,405.12	1,648.13	Recovery (%)		81.65	85.99	
CRAR (%)	11.53	13.26	Gross NPA (%)		5.29	5.44	
			Net NPA (%)		0.50	0.45	
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	2,51,030.19	2,89,168.68	Loan O/s	15.19	Fin. Return	7.41	7.73
Loans Disbursed	1,09,459.82	1,15,691.10	Deposits	17.76	Fin. Cost	3.10	3.10
Gross NPAs	13,278.38	15,743.25			Fin. Margin	4.30	4.64
Net NPA	1,255.40	1,212.64			Salary	0.88	0.95
Average Working Fund	5,07,190.11	5,49,832.17			Other Opt. Exp.	0.82	0.82
Net Profit/Loss (-)	4,943.78	6,519.09			Misc. Income	0.22	0.07
					Gross Margin	2.82	2.93
					Risk Cost	1.85	1.74
					Net Margin	0.97	1.19



FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of RRB: Nagaland Rural Bank No of Branches : 11			State: Nagaland No. of Staff : 43		No. of Districts: 5 Sponsor Bank: S.B.I.		
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS		31-Mar-22	31-Mar-23	
Share Capital	2,365.72	2,365.72	Cash in Hand		53.50	76.28	
Reserves	-	-	Balances with RBI		505.22	592.22	
			Balances in Current A/c		1,171.73	479.86	
Deposits	12,308.25	13,544.31	Balances in Deposit A/c		4,459.89	5,300.62	
Current	741.85	956.56	Other Investments		2,734.63	2,427.43	
Savings	6,410.52	7,417.73	Loans & Advances (Net)		4,224.41	5,200.87	
Term	5,155.88	5,170.02	Fixed Assets		36.05	60.45	
Borrowings	319.20	242.99	Other Assets		533.79	725.64	
NABARD	284.72	208.51	Accumulated Losses		1,936.59	1,893.12	
Sponsor Banks	-	-					
Others	34.48	34.48					
Other Liabilities	662.64	603.47					
TOTAL	15,655.81	16,756.49	TOTAL		15,655.81	16,756.49	
EXPENDITURE			INCOME				
Interest on Deposits	448.55	468.04	Interest on Advances		463.52	599.54	
Interest on RBI/Inter Bk. Funds	1.12	7.80	Interest on Investments & Bank Balances		460.02	504.12	
			Other Income		55.54	78.06	
Wage Bill	410.03	517.36					
Other Operating Expenses	191.91	144.05					
Provisions and Contingencies	26.13	1.00					
Income over Expenditure	-	43.47	Exp. Over Income		98.66	-	
TOTAL	1,077.74	1,181.72	TOTAL		1,077.74	1,181.72	
KEY INDICATORS							
Per Branch Productivity	1,660.54	1,709.33	CD Ratio		34.91	38.82	
Per Employee Productivity	405.01	437.27	Recovery (%)		89.36	94.98	
CRAR (%)	8.25	8.37	Gross NPA (%)		1.92	1.21	
			Net NPA (%)		0.31	0.16	
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	4,297.11	5,258.37	Loan O/s	22.37	Fin. Return	8.22	7.87
Loans Disbursed	2,473.71	2,717.37	Deposits	10.04	Fin. Cost	4.00	3.39
Gross NPAs	82.62	63.60			Fin. Margin	4.22	4.48
Net NPA	13.17	8.36			Salary	3.65	3.69
Average Working Fund	11,233.26	14,026.93			Other Opt. Exp.	1.71	1.03
Net Profit/Loss (-)	-98.66	43.47			Misc. Income	0.49	0.56
					Gross Margin	-0.65	0.32
					Risk Cost	0.23	0.01
					Net Margin	-0.88	0.31

FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of RRB: Pudukvai Bharathiyar Grama Bank No of Branches : 46			State: Puducherry No. of Staff : 145		No. of Districts: 4 Sponsor Bank: Indian Bank		
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS		31-Mar-22	31-Mar-23	
Share Capital	1,350.00	1,350.00	Cash in Hand		270.82	299.47	
Reserves	6,791.46	8,224.70	Balances with RBI		3,349.50	4,092.50	
			Balances in Current A/c		3,242.40	1,203.94	
Deposits	1,02,360.23	1,13,832.41	Balances in Deposit A/c		19,485.03	17,247.74	
Current	724.82	810.10	Other Investments		17,437.20	18,549.57	
Savings	21,532.09	22,908.88	Loans & Advances (Net)		91,370.34	1,09,069.30	
Term	80,103.32	90,113.43	Fixed Assets		227.61	292.01	
Borrowings	24,611.15	26,588.27	Other Assets		838.71	769.07	
NABARD	20,345.26	22,724.08	Accumulated Losses		-	-	
Sponsor Banks	4,265.89	-					
Others	-	3,864.19					
Other Liabilities	1,108.77	1,528.22					
TOTAL	1,36,221.61	1,51,523.60	TOTAL		1,36,221.61	1,51,523.60	
EXPENDITURE			INCOME				
Interest on Deposits	4,868.92	5,647.27	Interest on Advances		6,854.64	8,303.14	
Interest on RBI/Inter Bk. Funds	887.85	1,343.01	Interest on Investments & Bank Balances		1,794.00	2,319.11	
			Other Income		1,344.59	1,801.02	
Wage Bill	1,461.00	1,654.68					
Other Operating Expenses	851.99	1,163.41					
Provisions and Contingencies	890.38	1,181.66					
Income over Expenditure	1,033.09	1,433.24	Exp. Over Income		-	-	
TOTAL	9,993.23	12,423.27	TOTAL		9,993.23	12,423.27	
KEY INDICATORS							
Per Branch Productivity	4,446.88	4,893.48	CD Ratio		91.15	97.75	
Per Employee Productivity	1,552.88	1,552.41	Recovery (%)		89.81	89.03	
CRAR (%)	10.57	10.55	Gross NPA (%)		2.07	1.98	
			Net NPA (%)		0.00	0.00	
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	93,302.33	1,11,267.67	Loan O/s	19.25	Fin. Return	7.03	7.42
Loans Disbursed	98,242.51	1,33,309.81	Deposits	11.21	Fin. Cost	4.68	4.89
Gross NPAs	1,931.99	2,198.37			Fin. Margin	2.35	2.54
Net NPA	-	-			Salary	1.19	1.16
Average Working Fund	1,22,941.81	1,43,088.01			Other Opt. Exp.	0.69	0.81
Net Profit/Loss (-)	1,033.09	1,433.24			Misc. Income	1.09	1.26
					Gross Margin	1.56	1.83
					Risk Cost	0.72	0.83
					Net Margin	0.84	1.00



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FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of RRB: Tripura Gramin Bank No of Branches : 148			State: Tripura No. of Staff : 860		No. of Districts: 8 Sponsor Bank: P.N.B		
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS		31-Mar-22	31-Mar-23	
Share Capital	26,561.00	26,561.00	Cash in Hand		2,854.38	2,244.11	
Reserves	95,453.35	90,977.79	Balances with RBI		32,707.86	38,516.13	
			Balances in Current A/c		55,002.51	12,624.58	
Deposits	7,71,834.41	8,02,255.56	Balances in Deposit A/c		11,135.33	23,325.00	
Current	17,849.33	27,645.97	Other Investments		5,68,785.68	5,71,925.80	
Savings	3,96,268.47	4,13,427.81	Loans & Advances (Net)		2,81,243.39	3,24,936.41	
Term	3,57,716.61	3,61,181.78	Fixed Assets		1,058.55	838.23	
Borrowings	46,980.00	35,470.26	Other Assets		99,952.58	64,556.74	
NABARD	29,780.37	29,689.22	Accumulated Losses		-	-	
Sponsor Banks	10,001.75	-					
Others	7,197.88	5,781.04					
Other Liabilities	1,11,911.52	83,702.39					
TOTAL	10,52,740.28	10,38,967.00	TOTAL		10,52,740.28	10,38,967.00	
EXPENDITURE			INCOME				
Interest on Deposits	30,642.67	32,340.58	Interest on Advances		34,248.64	28,052.00	
Interest on RBI/Inter Bk. Funds	2,151.00	2,363.14	Interest on Investments & Bank Balances		40,972.09	35,293.80	
			Other Income		9,444.69	-2,637.05	
Wage Bill	14,390.11	17,684.53					
Other Operating Expenses	11,658.99	4,957.34					
Provisions and Contingencies	11,508.73	3,000.82					
Income over Expenditure	14,313.92	362.34	Exp. Over Income		-	-	
TOTAL	84,665.42	60,708.75	TOTAL		84,665.42	60,708.75	
KEY INDICATORS							
Per Branch Productivity	7,067.64	7,616.16	CD Ratio		36.44	40.50	
Per Employee Productivity	1,265.72	1,310.69	Recovery (%)		67.32	72.82	
CRAR (%)	29.18	26.77	Gross NPA (%)		6.78	5.10	
			Net NPA (%)		0.00	1.39	
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	2,81,243.39	3,24,936.41	Loan O/s	15.54	Fin. Return	7.03	5.96
Loans Disbursed	2,12,523.99	3,73,179.12	Deposits	3.94	Fin. Cost	3.07	3.26
Gross NPAs	19,061.73	16,561.93			Fin. Margin	3.97	2.69
Net NPA	-	4,503.86			Salary	1.35	1.66
Average Working Fund	10,69,443.24	10,63,433.65			Other Opt. Exp.	1.09	0.47
Net Profit/Loss (-)	14,313.92	362.34			Misc. Income	0.88	-0.25
					Gross Margin	2.41	0.32
					Risk Cost	1.08	0.28
					Net Margin	1.34	0.03

FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of RRB: Uttar Banga Kshetriya Gramin Bank No of Branches : 143			State: West Bengal No. of Staff : 453		No. of Districts: 5 Sponsor Bank: C.B.I.		
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS		31-Mar-22	31-Mar-23	
Share Capital	9,079.13	12,513.89	Cash in Hand		1,642.57	1,762.53	
Reserves	9,904.37	15,705.46	Balances with RBI		14,998.53	17,498.53	
			Balances in Current A/c		9,164.16	6,124.52	
Deposits	3,85,774.74	4,17,272.54	Balances in Deposit A/c		29,075.26	29,170.87	
Current	18,602.99	35,653.37	Other Investments		1,01,608.99	89,828.4	
Savings	2,45,994.19	2,74,930.64	Loans & Advances (Net)		2,76,766.76	3,26,326.27	
Term	1,21,177.56	1,06,688.53	Fixed Assets		497.53	832.39	
Borrowings	19,410.00	19,947.00	Other Assets		12,130.24	16,820.19	
NABARD	18,206.00	18,743.00	Accumulated Losses		-	-	
Sponsor Banks	-	-					
Others	1,204.00	1,204.00					
Other Liabilities	21,715.80	22,924.82					
TOTAL	4,45,884.04	4,88,363.71	TOTAL		4,45,884.04	4,88,363.71	
EXPENDITURE			INCOME				
Interest on Deposits	14,618.93	14,463.64	Interest on Advances		25,428.69	27,815.46	
Interest on RBI/Inter Bk. Funds	1,716.22	486.42	Interest on Investments & Bank Balances		8,136.14	7,930.84	
			Other Income		3,661.78	3,707.60	
Wage Bill	9,498.11	7,758.00					
Other Operating Expenses	4,323.63	5,824.55					
Provisions and Contingencies	2,562.06	5,120.20					
Income over Expenditure	4,507.66	5,801.09	Exp. Over Income		-	-	
TOTAL	37,226.61	39,453.90	TOTAL		37,226.61	39,453.90	
KEY INDICATORS							
Per Branch Productivity	4,665.79	5,199.99	CD Ratio		71.74	78.20	
Per Employee Productivity	1,434.07	1,641.50	Recovery (%)		63.42	64.48	
CRAR (%)	11.15	14.61	Gross NPA (%)		6.15	4.55	
			Net NPA (%)		2.02	0.45	
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	2,76,766.76	3,26,326.27	Loan O/s	17.91	Fin. Return	7.96	8.05
Loans Disbursed	1,91,192.67	2,35,251.75	Deposits	8.16	Fin. Cost	3.87	3.37
Gross NPAs	17,011.39	14,845.97			Fin. Margin	4.09	4.69
Net NPA	5,593.80	1,458.39			Salary	2.25	1.75
Average Working Fund	4,21,775.96	4,43,817.21			Other Opt. Exp.	1.03	1.31
Net Profit/Loss (-)	4,507.66	5,801.09			Misc. Income	0.87	0.84
					Gross Margin	1.68	2.46
					Risk Cost	0.61	1.15
					Net Margin	1.07	1.31

क्षे.ग्रा.बैं.-वार वित्तीय विवरण – समामेलित क्षेत्रीय ग्रामीण बैंक
RRB-WISE FINANCIAL STATEMENTS -
AMALGAMATED RRBs

Financial Year 2022-23

FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of RRB: Andhra Pragati Grameena Bank No of Branches : 552			State: Andhra Pradesh No. of Staff : 2682		No. of Districts: 5 Sponsor Bank: Canara Bank		
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS		31-Mar-22	31-Mar-23	
Share Capital	4,234.26	4,234.26	Cash in Hand		9,733.26	8,227.83	
Reserves	3,15,176.39	3,74,691.91	Balances with RBI		67,414.53	1,24,862.23	
			Balances in Current A/c		7,103.41	4,457.02	
Deposits	19,12,753.50	19,79,176.92	Balances in Deposit A/c		2,83,425.00	3,77,525.00	
Current	39,740.44	29,631.01	Other Investments		4,26,338.43	3,75,872.70	
Savings	6,16,357.33	7,03,833.15	Loans & Advances (Net)		19,81,360.97	19,55,569.03	
Term	12,56,655.73	12,45,712.76	Fixed Assets		4,252.46	4,418.12	
Borrowings	5,57,037.74	4,59,946.99	Other Assets		85,326.09	66,469.86	
NABARD	5,56,884.49	4,59,255.51	Accumulated Losses		-	-	
Sponsor Banks	-	-					
Others	153.25	691.48					
Other Liabilities	75,752.26	99,351.71					
TOTAL	28,64,954.15	29,17,401.79	TOTAL		28,64,954.15	29,17,401.79	
EXPENDITURE			INCOME				
Interest on Deposits	85,268.02	84,751.72	Interest on Advances		1,75,562.39	1,93,757.04	
Interest on RBI/Inter Bk. Funds	26,543.74	28,692.93	Interest on Investments & Bank Balances		49,655.30	46,619.93	
			Other Income		45,561.15	46,108.95	
Wage Bill	59,765.38	47,337.27					
Other Operating Expenses	18,162.36	18,481.37					
Provisions and Contingencies	39,350.24	47,707.11					
Income over Expenditure	41,689.10	59,515.52	Exp. Over Income		-	-	
TOTAL	2,70,778.84	2,86,485.92	TOTAL		2,70,778.84	2,86,485.92	
KEY INDICATORS							
Per Branch Productivity	7,111.77	7,183.94	CD Ratio		105.24	100.36	
Per Employee Productivity	1,445.93	1,478.57	Recovery (%)		86.91	91.67	
CRAR (%)	20.50	23.90	Gross NPA (%)		1.47	1.49	
			Net NPA (%)		0.00	0.00	
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	20,12,942.15	19,86,360.04	Loan O/s	-1.32	Fin. Return	8.07	8.23
Loans Disbursed	18,50,701.81	19,11,534.90	Deposits	3.47	Fin. Cost	4.01	3.88
Gross NPAs	29,638.23	29,526.69			Fin. Margin	4.06	4.35
Net NPA	-	-			Salary	2.14	1.62
Average Working Fund	27,89,815.61	29,21,202.27			Other Opt. Exp.	0.65	0.63
Net Profit/Loss (-)	41,689.10	59,515.52			Misc. Income	1.63	1.58
					Gross Margin	2.90	3.67
					Risk Cost	1.41	1.63
					Net Margin	1.49	2.04



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FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of RRB: Chaitanya Godavari Grameena Bank No of Branches : 249			State: Andhra Pradesh No. of Staff : 1299		No. of Districts: 3 Sponsor Bank: Union Bol		
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS		31-Mar-22	31-Mar-23	
Share Capital	744.22	744.22	Cash in Hand		10,699.28	10,348.70	
Reserves	76,082.82	99,317.15	Balances with RBI		27,736.38	51,626.53	
			Balances in Current A/c		49,703.54	1,47,629.80	
Deposits	7,28,686.00	8,55,877.71	Balances in Deposit A/c		1,21,334.42	48,161.12	
Current	13,033.05	12,027.43	Other Investments		1,43,108.13	1,66,403.35	
Savings	2,10,185.13	2,43,366.78	Loans & Advances (Net)		7,32,613.25	8,96,633.96	
Term	5,05,467.82	6,00,483.50	Fixed Assets		2,553.22	2,645.25	
Borrowings	3,04,657.85	3,75,993.77	Other Assets		47,250.27	32,793.73	
NABARD	3,04,657.85	3,75,993.77	Accumulated Losses		-	-	
Sponsor Banks	-	-					
Others	-	-					
Other Liabilities	24,827.60	24,309.59					
TOTAL	11,34,998.49	13,56,242.44	TOTAL		11,34,998.49	13,56,242.44	
EXPENDITURE			INCOME				
Interest on Deposits	35,184.86	39,510.88	Interest on Advances		74,163.52	85,517.92	
Interest on RBI/Inter Bk. Funds	13,872.98	19,756.84	Interest on Investments & Bank Balances		15,323.54	18,826.17	
			Other Income		12,770.48	15,820.49	
Wage Bill	18,323.27	25,805.87					
Other Operating Expenses	8,038.08	7,895.99					
Provisions and Contingencies	10,604.43	3,960.67					
Income over Expenditure	16,233.92	23,234.33	Exp. Over Income		-	-	
TOTAL	1,02,257.54	1,20,164.58	TOTAL		1,02,257.54	1,20,164.58	
KEY INDICATORS							
Per Branch Productivity	6,382.70	7,061.13	CD Ratio		101.46	105.43	
Per Employee Productivity	1,263.36	1,353.52	Recovery (%)		75.34	73.10	
CRAR (%)	13.68	14.53	Gross NPA (%)		0.91	0.63	
			Net NPA (%)		0.00	0.00	
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	7,39,334.43	9,02,342.59	Loan O/s	22.05	Fin. Return	8.23	8.08
Loans Disbursed	7,04,454.99	8,42,343.31	Deposits	17.45	Fin. Cost	4.51	4.59
Gross NPAs	6,721.18	5,708.63			Fin. Margin	3.72	3.49
Net NPA	-	-			Salary	1.68	2.00
Average Working Fund	10,87,461.98	12,91,342.22			Other Opt. Exp.	0.74	0.61
Net Profit/Loss (-)	16,233.92	23,234.33			Misc. Income	1.17	1.23
					Gross Margin	2.47	2.11
					Risk Cost	0.98	0.31
					Net Margin	1.49	1.80

FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of RRB: Saptagiri Grameena Bank No of Branches : 234			State: Andhra Pradesh No. of Staff : 1008		No. of Districts: 2 Sponsor Bank: Indian Bank		
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS		31-Mar-22	31-Mar-23	
Share Capital	1,777.05	1,777.05	Cash in Hand		3,242.88	2,629.01	
Reserves	1,14,325.22	1,40,726.87	Balances with RBI		24,661.78	30,803.06	
			Balances in Current A/c		5,984.45	23,301.43	
Deposits	9,10,652.82	11,93,712.78	Balances in Deposit A/c		6,01,944.54	6,99,581.00	
Current	4,527.62	6,559.26	Other Investments		1,08,600.07	1,19,199.94	
Savings	1,98,134.44	2,39,744.40	Loans & Advances (Net)		7,05,471.45	8,42,933.60	
Term	7,07,990.76	9,47,409.12	Fixed Assets		1,489.87	1,766.21	
Borrowings	4,21,424.36	3,64,298.38	Other Assets		27,346.42	32,047.78	
NABARD	4,11,424.36	3,53,941.09	Accumulated Losses		-	-	
Sponsor Banks	10,000.00	-					
Others	-	10,357.29					
Other Liabilities	30,562.01	51,746.95					
TOTAL	14,78,741.46	17,52,262.03	TOTAL		14,78,741.46	17,52,262.03	
EXPENDITURE			INCOME				
Interest on Deposits	41,746.68	54,909.29	Interest on Advances		72,362.62	89,477.92	
Interest on RBI/Inter Bk. Funds	20,524.47	25,282.07	Interest on Investments & Bank Balances		34,809.47	47,044.72	
			Other Income		11,253.50	14,051.34	
Wage Bill	18,852.60	25,436.79					
Other Operating Expenses	6,698.88	5,483.28					
Provisions and Contingencies	10,504.29	13,060.90					
Income over Expenditure	20,098.67	26,401.65	Exp. Over Income		-	-	
TOTAL	1,18,425.59	1,50,573.98	TOTAL		1,18,425.59	1,50,573.98	
KEY INDICATORS							
Per Branch Productivity	7,097.47	8,730.22	CD Ratio		78.48	71.14	
Per Employee Productivity	1,693.04	2,026.66	Recovery (%)		95.15	95.89	
CRAR (%)	15.18	15.76	Gross NPA (%)		1.29	0.73	
			Net NPA (%)		0.00	0.00	
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	7,14,667.19	8,49,158.33	Loan O/s	18.82	Fin. Return	7.90	8.45
Loans Disbursed	9,42,778.95	13,95,928.02	Deposits	31.08	Fin. Cost	4.59	4.96
Gross NPAs	9,195.74	6,224.73			Fin. Margin	3.31	3.49
Net NPA	-	-			Salary	1.39	1.57
Average Working Fund	13,55,794.08	16,15,317.55			Other Opt. Exp.	0.49	0.34
Net Profit/Loss (-)	20,098.67	26,401.65			Misc. Income	0.83	0.87
					Gross Margin	2.26	2.44
					Risk Cost	0.77	0.81
					Net Margin	1.48	1.63



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FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of RRB: Assam Gramin Vikash Bank No of Branches : 467			State: Assam No. of Staff : 1859		No. of Districts: 33 Sponsor Bank: P.N.B		
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS		31-Mar-22	31-Mar-23	
Share Capital	47,665.37	60,297.12	Cash in Hand		7,359.10	6,448.59	
Reserves	33,556.32	39,956.33	Balances with RBI		44,872.66	54,230.94	
			Balances in Current A/c		82,076.59	35,777.65	
Deposits	11,81,801.52	12,38,824.22	Balances in Deposit A/c		31,404.39	42,860.33	
Current	68,314.13	58,022.37	Other Investments		6,90,750.35	6,62,153.61	
Savings	8,21,891.81	8,80,047.94	Loans & Advances (Net)		4,34,111.29	5,32,872.44	
Term	2,91,595.58	3,00,753.91	Fixed Assets		2,263.84	2,304.43	
Borrowings	91,420.54	79,661.83	Other Assets		35,742.55	38,868.38	
NABARD	71,267.89	59,532.93	Accumulated Losses		48,592.78	62,388.61	
Sponsor Banks	20,000.00	20,000.00					
Others	152.65	128.90					
Other Liabilities	22,729.81	19,165.49					
TOTAL	13,77,173.56	14,37,904.98	TOTAL		13,77,173.56	14,37,904.98	
EXPENDITURE			INCOME				
Interest on Deposits	37,603.60	38,891.07	Interest on Advances		31,080.84	44,904.08	
Interest on RBI/Inter Bk. Funds	1,785.80	3,203.58	Interest on Investments & Bank Balances		45,353.31	45,331.77	
			Other Income		14,832.58	-8,880.79	
Wage Bill	30,207.94	34,731.24					
Other Operating Expenses	6,770.02	8,672.13					
Provisions and Contingencies	14,897.76	9,652.86					
Income over Expenditure	1.61	-	Exp. Over Income		-	13,795.82	
TOTAL	91,266.73	95,150.88	TOTAL		91,266.73	95,150.88	
KEY INDICATORS							
Per Branch Productivity	3,580.07	3,926.27	CD Ratio		42.68	48.01	
Per Employee Productivity	936.78	986.32	Recovery (%)		66.39	67.21	
CRAR (%)	7.59	7.82	Gross NPA (%)		27.74	19.68	
			Net NPA (%)		16.04	10.35	
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	5,04,410.23	5,94,743.23	Loan O/s	17.91	Fin. Return	6.61	7.24
Loans Disbursed	1,85,922.26	2,73,150.43	Deposits	4.83	Fin. Cost	3.41	3.38
Gross NPAs	1,39,929.43	1,17,017.46			Fin. Margin	3.20	3.86
Net NPA	69,630.49	55,146.67			Salary	2.61	2.79
Average Working Fund	11,56,692.20	12,45,934.50			Other Opt. Exp.	0.59	0.70
Net Profit/Loss (-)	1.61	-13,795.82			Misc. Income	1.28	-0.71
					Gross Margin	1.29	-0.33
					Risk Cost	1.29	0.77
			Net Margin	0.00	-1.11		

*Langpi Dehangi RB (SBI) and Assam GVB (United Bol) amalgamated to form Assam Gramin Vikash Bank from 1 April 2019

FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of RRB: Dakshin Bihar Gramin Bank No of Branches : 1078			State: Bihar No. of Staff : 4152		No. of Districts: 20 Sponsor Bank: P.N.B.		
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS		31-Mar-22	31-Mar-23	
Share Capital	1,05,368.96	1,18,620.08	Cash in Hand		11,620.30	11,128.28	
Reserves	24,173.19	24,173.19	Balances with RBI		89,072.71	1,04,335.51	
			Balances in Current A/c		16,360.81	16,547.92	
Deposits	22,59,975.99	23,48,477.75	Balances in Deposit A/c		2,56,158.57	2,53,615.58	
Current	61,230.46	61,601.22	Other Investments		12,38,002.91	12,92,722.09	
Savings	15,25,095.57	16,81,995.80	Loans & Advances (Net)		9,05,243.97	8,97,677.12	
Term	6,73,649.96	6,04,880.73	Fixed Assets		3,637.00	3,290.67	
Borrowings	3,03,147.71	3,06,192.97	Other Assets		1,37,645.13	94,431.83	
NABARD	2,74,887.69	2,69,442.63	Accumulated Losses		53,538.59	1,45,376.24	
Sponsor Banks	28,085.55	36,653.41					
Others	174.47	96.93					
Other Liabilities	18,614.14	21,661.25					
TOTAL	27,11,279.99	28,19,125.24	TOTAL		27,11,279.99	28,19,125.24	
EXPENDITURE			INCOME				
Interest on Deposits	77,023.11	79,711.45	Interest on Advances		26,008.28	61,464.03	
Interest on RBI/Inter Bk. Funds	11,120.97	11,270.40	Interest on Investments & Bank Balances		83,562.54	97,372.88	
			Other Income		35,666.54	9,937.34	
Wage Bill	64,153.95	67,447.13					
Other Operating Expenses	17,721.18	21,937.53					
Provisions and Contingencies	5,076.79	80,245.39					
Income over Expenditure	-	-	Exp. Over Income		29,858.64	91,837.65	
TOTAL	1,75,096.00	2,60,611.90	TOTAL		1,75,096.00	2,60,611.90	
KEY INDICATORS							
Per Branch Productivity	3,077.78	3,219.01	CD Ratio		46.81	47.76	
Per Employee Productivity	810.02	835.76	Recovery (%)		54.25	22.72	
CRAR (%)	8.35	-0.27	Gross NPA (%)		52.74	44.57	
			Net NPA (%)		44.77	30.75	
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	10,57,871.16	11,21,614.86	Loan O/s	6.03	Fin. Return	4.56	6.04
Loans Disbursed	7,90,208.72	9,26,234.82	Deposits	3.92	Fin. Cost	3.67	3.46
Gross NPAs	5,57,887.72	4,99,956.10			Fin. Margin	0.89	2.58
Net NPA	4,05,260.50	2,76,018.35			Salary	2.67	2.57
Average Working Fund	24,00,449.66	26,28,648.45			Other Opt. Exp.	0.74	0.83
Net Profit/Loss (-)	-29,858.64	-91,837.65			Misc. Income	1.49	0.38
					Gross Margin	-1.03	-0.44
					Risk Cost	0.21	3.05
					Net Margin	-1.24	-3.49



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FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of RRB: Uttar Bihar Gramin Bank No of Branches : 1031			State: Bihar No. of Staff : 3180		No. of Districts: 18 Sponsor Bank: C.B.I.		
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS		31-Mar-22	31-Mar-23	
Share Capital	1,44,564.37	1,72,402.65	Cash in Hand		7,858.65	7,363.43	
Reserves	5,910.07	7,002.19	Balances with RBI		69,080.93	81,381.31	
			Balances in Current A/c		63,593.47	15,913.54	
Deposits	17,03,364.60	17,85,029.31	Balances in Deposit A/c		1,22,104.73	1,05,969.26	
Current	31,492.26	32,286.50	Other Investments		6,90,071.49	7,01,569.47	
Savings	11,95,426.19	12,68,004.15	Loans & Advances (Net)		9,17,263.18	10,96,138.02	
Term	4,76,446.15	4,84,738.66	Fixed Assets		4,310.48	8,318.98	
Borrowings	1,64,978.54	1,54,982.74	Other Assets		77,624.38	38,532.98	
NABARD	1,53,857.13	1,47,821.96	Accumulated Losses		89,208.70	87,064.24	
Sponsor Banks	5,505.41	1,544.79					
Others	5,616.00	5,615.99					
Other Liabilities	22,298.43	22,834.34					
TOTAL	20,41,116.01	21,42,251.23	TOTAL		20,41,116.01	21,42,251.23	
EXPENDITURE			INCOME				
Interest on Deposits	57,394.76	58,635.99	Interest on Advances		92,977.26	1,07,293.06	
Interest on RBI/Inter Bk. Funds	4,584.74	7,156.29	Interest on Investments & Bank Balances		46,749.80	54,933.48	
			Other Income		30,023.15	16,651.79	
Wage Bill	61,139.89	68,900.09					
Other Operating Expenses	30,461.95	23,953.56					
Provisions and Contingencies	24,936.50	16,995.82					
Income over Expenditure	-	3,236.58	Exp. Over Income		8,767.63	-	
TOTAL	1,78,517.84	1,78,878.33	TOTAL		1,78,517.84	1,78,878.33	
KEY INDICATORS							
Per Branch Productivity	2,660.26	2,912.34	CD Ratio		61.17	68.21	
Per Employee Productivity	881.63	944.22	Recovery (%)		32.73	23.43	
CRAR (%)	7.29	9.21	Gross NPA (%)		23.95	17.65	
			Net NPA (%)		13.60	8.53	
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	10,42,022.29	12,17,596.13	Loan O/s	16.85	Fin. Return	7.95	8.04
Loans Disbursed	10,81,810.00	12,65,291.40	Deposits	4.79	Fin. Cost	3.53	3.26
Gross NPAs	2,49,518.61	2,14,922.91			Fin. Margin	4.43	4.78
Net NPA	1,24,759.49	93,464.80			Salary	3.48	3.41
Average Working Fund	17,56,561.00	20,18,067.00			Other Opt. Exp.	1.73	1.19
Net Profit/Loss (-)	-8,767.63	3,236.58			Misc. Income	1.71	0.83
					Gross Margin	0.92	1.00
					Risk Cost	1.42	0.84
					Net Margin	-0.50	0.16

FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of RRB: Chattisgarh Rajya Gramin Bank No of Branches : 613			State: Chattisgarh No. of Staff : 2217		No. of Districts: 28 Sponsor Bank: S.B.I.		
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS		31-Mar-22	31-Mar-23	
Share Capital	21,589.11	21,589.11	Cash in Hand		5,431.32	5,154.27	
Reserves	76,589.52	93,313.77	Balances with RBI		55,131.22	62,344.98	
			Balances in Current A/c		3,544.56	2,493.01	
Deposits	13,61,279.30	14,33,511.60	Balances in Deposit A/c		3,50,398.52	3,58,352.62	
Current	34,608.21	36,116.89	Other Investments		6,19,550.23	6,23,467.36	
Savings	9,03,292.59	9,74,922.76	Loans & Advances (Net)		5,07,744.94	6,27,062.90	
Term	4,23,378.50	4,22,471.95	Fixed Assets		2,653.24	4,723.56	
Borrowings	72,645.16	1,21,671.49	Other Assets		33,881.14	44,750.82	
NABARD	43,911.98	59,710.78	Accumulated Losses		-	-	
Sponsor Banks	21,468.91	34,630.02					
Others	7,264.27	27,330.69					
Other Liabilities	46,232.08	58,263.55					
TOTAL	15,78,335.17	17,28,349.52	TOTAL		15,78,335.17	17,28,349.52	
EXPENDITURE			INCOME				
Interest on Deposits	45,949.34	48,376.91	Interest on Advances		47,536.68	57,388.32	
Interest on RBI/Inter Bk. Funds	1,083.91	3,167.28	Interest on Investments & Bank Balances		55,753.32	60,350.02	
			Other Income		11,791.50	10,760.94	
Wage Bill	47,476.60	39,731.92					
Other Operating Expenses	10,900.44	11,922.53					
Provisions and Contingencies**	6,921.66	8,576.39					
Income over Expenditure	2,749.55	16,724.24	Exp. Over Income		-	-	
TOTAL	1,15,081.50	1,28,499.27	TOTAL		1,15,081.50	1,28,499.27	
KEY INDICATORS							
Per Branch Productivity	3,070.78	3,385.22	CD Ratio		38.28	44.76	
Per Employee Productivity	862.30	936.01	Recovery (%)		90.01	92.45	
CRAR (%)	19.27	18.48	Gross NPA (%)		2.56	2.27	
			Net NPA (%)		0.00	0.00	
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	5,21,111.28	6,41,627.69	Loan O/s	23.13	Fin. Return	6.84	7.12
Loans Disbursed	2,72,339.43	6,31,419.13	Deposits	5.31	Fin. Cost	3.11	3.12
Gross NPAs	13,366.34	14,564.79			Fin. Margin	3.73	4.00
Net NPA	-	-			Salary	3.14	2.40
Average Working Fund	15,10,089.24	16,53,342.35			Other Opt. Exp.	0.72	0.72
Net Profit/Loss (-)	2,749.55	16,724.24			Misc. Income	0.78	0.65
					Gross Margin	0.64	1.53
					Risk Cost	0.46	0.52
					Net Margin	0.18	1.01



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FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of RRB: Baroda Gujarat Gramin Bank No of Branches : 487			State: Gujarat No. of Staff : 1769		No. of Districts: 22 Sponsor Bank: Bank of Baroda		
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS		31-Mar-22	31-Mar-23	
Share Capital	7,828.07	7,828.07	Cash in Hand		2,771.44	3,793.95	
Reserves	39,118.55	43,194.76	Balances with RBI		46,187.89	74,967.89	
			Balances in Current A/c		7,102.23	9,503.73	
Deposits	10,75,705.67	11,82,586.49	Balances in Deposit A/c		64,325.00	21,293.00	
Current	21,160.01	23,025.20	Other Investments		4,90,805.76	4,69,113.75	
Savings	5,22,087.66	5,89,176.44	Loans & Advances (Net)		5,70,337.61	6,64,615.93	
Term	5,32,458.00	5,70,384.85	Fixed Assets		1,521.34	1,831.57	
Borrowings	71,905.59	11,046.64	Other Assets		33,497.23	27,773.60	
NABARD	71,183.72	9,994.92	Accumulated Losses		-	-	
Sponsor Banks	485.53	919.75					
Others	236.34	131.97					
Other Liabilities	21,990.62	28,237.46					
TOTAL	12,16,548.50	12,72,893.42	TOTAL		12,16,548.50	12,72,893.42	
EXPENDITURE			INCOME				
Interest on Deposits	40,606.40	43,688.43	Interest on Advances		42,866.19	51,897.82	
Interest on RBI/Inter Bk. Funds	3,710.72	2,295.59	Interest on Investments & Bank Balances		37,260.26	34,327.98	
			Other Income		17,063.71	6,612.73	
Wage Bill	35,076.21	29,918.56					
Other Operating Expenses	10,191.65	9,217.83					
Provisions and Contingencies	4,683.44	3,641.91					
Income over Expenditure	2,921.74	4,076.21	Exp. Over Income		-	-	
TOTAL	97,190.16	92,838.53	TOTAL		97,190.16	92,838.53	
KEY INDICATORS							
Per Branch Productivity	3,410.95	3,826.48	CD Ratio		54.42	57.58	
Per Employee Productivity	867.43	1,053.42	Recovery (%)		81.70	83.36	
CRAR (%)	10.86	10.51	Gross NPA (%)		3.57	2.74	
			Net NPA (%)		1.01	0.35	
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	5,85,426.92	6,80,909.70	Loan O/s	16.31	Fin. Return	6.69	6.96
Loans Disbursed	3,97,796.26	4,74,605.23	Deposits	9.94	Fin. Cost	3.70	3.71
Gross NPAs	20,874.00	18,627.68			Fin. Margin	2.99	3.25
Net NPA	5,773.19	2,331.40			Salary	2.93	2.41
Average Working Fund	11,98,074.00	12,39,322.43			Other Opt. Exp.	0.85	0.74
Net Profit/Loss (-)	2,921.74	4,076.21			Misc. Income	1.42	0.53
					Gross Margin	0.63	0.62
					Risk Cost	0.39	0.29
					Net Margin	0.24	0.33

*Dena Gujarat Gramin Bank sponsored by Dena bank amalgamated with Baroda Gujarat Gramin Bank Sponsored by Bank of Baroda w.e.f 1 April 2019

FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of RRB: Saurashtra Gramin Bank No of Branches : 258			State: Gujarat No. of Staff : 955		No. of Districts: 11 Sponsor Bank: S.B.I.		
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS		31-Mar-22	31-Mar-23	
Share Capital	2,453.43	2,453.43	Cash in Hand		3,919.32	5,037.75	
Reserves	62,313.16	80,166.42	Balances with RBI		30,688.78	40,517.76	
			Balances in Current A/c		1,124.61	658.07	
Deposits	7,74,949.41	8,63,741.40	Balances in Deposit A/c		95,865.94	1,21,133.24	
Current	10,889.22	11,837.59	Other Investments		1,74,047.73	2,27,673.70	
Savings	3,51,860.94	3,77,653.16	Loans & Advances (Net)		5,54,434.07	6,28,636.82	
Term	4,12,199.25	4,74,250.65	Fixed Assets		1,313.42	1,338.14	
Borrowings	33,868.96	85,503.97	Other Assets		34,709.06	29,508.18	
NABARD	21,081.58	60,294.81	Accumulated Losses		-	-	
Sponsor Banks	6,828.76	9,466.56					
Others	5,958.62	15,742.60					
Other Liabilities	22,517.97	22,638.44					
TOTAL	8,96,102.93	10,54,503.66	TOTAL		8,96,102.93	10,54,503.66	
EXPENDITURE			INCOME				
Interest on Deposits	30,750.71	33,875.36	Interest on Advances		50,507.89	54,888.88	
Interest on RBI/Inter Bk. Funds	1,507.75	2,790.52	Interest on Investments & Bank Balances		15,528.37	19,573.05	
			Other Income		12,020.43	6,966.72	
Wage Bill	11,574.07	11,857.98					
Other Operating Expenses	6,267.64	6,189.72					
Provisions and Contingencies	9,452.28	8,861.81					
Income over Expenditure	18,504.24	17,853.26	Exp. Over Income		-	-	
TOTAL	78,056.69	81,428.65	TOTAL		78,056.69	81,428.65	
KEY INDICATORS							
Per Branch Productivity	5,193.43	5,809.83	CD Ratio		72.23	73.54	
Per Employee Productivity	1,413.89	1,506.47	Recovery (%)		95.94	91.74	
CRAR (%)	15.59	16.74	Gross NPA (%)		2.19	2.87	
			Net NPA (%)		0.00	0.00	
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	5,59,762.06	6,35,193.78	Loan O/s	13.48	Fin. Return	7.74	7.64
Loans Disbursed	4,97,045.95	5,28,920.28	Deposits	11.46	Fin. Cost	3.78	3.76
Gross NPAs	12,259.32	18,208.20			Fin. Margin	3.96	3.88
Net NPA	-	-			Salary	1.36	1.22
Average Working Fund	8,53,291.78	9,74,233.26			Other Opt. Exp.	0.73	0.64
Net Profit/Loss (-)	18,504.24	17,853.26			Misc. Income	1.41	0.72
					Gross Margin	3.28	2.74
					Risk Cost	1.11	0.91
					Net Margin	2.17	1.83



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FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of RRB: Sarva Haryana Gramin Bank No of Branches : 680			State: Haryana No. of Staff : 3266		No. of Districts: 22 Sponsor Bank: P.N.B.		
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS		31-Mar-22	31-Mar-23	
Share Capital	4,627.56	4,627.56	Cash in Hand		8,793.36	8,699.74	
Reserves	1,73,887.76	2,01,440.46	Balances with RBI		73,139.92	89,724.62	
			Balances in Current A/c		6,352.92	872.42	
Deposits	18,53,435.82	20,55,515.70	Balances in Deposit A/c		31,045.00	2,10,045.00	
Current	14,863.08	15,188.11	Other Investments		9,50,726.88	8,80,721.66	
Savings	10,34,550.60	11,13,064.17	Loans & Advances (Net)		10,98,431.42	12,97,599.08	
Term	8,04,022.14	9,27,263.42	Fixed Assets		5,153.97	5,400.52	
Borrowings	1,88,177.71	2,42,183.53	Other Assets		64,715.71	56,565.90	
NABARD	1,49,606.76	2,03,966.77	Accumulated Losses		-	-	
Sponsor Banks	37,592.49	12,448.23					
Others	978.46	25,768.53					
Other Liabilities	18,230.33	45,861.69					
TOTAL	22,38,359.18	25,49,628.94	TOTAL		22,38,359.18	25,49,628.94	
EXPENDITURE			INCOME				
Interest on Deposits	69,483.92	72,101.44	Interest on Advances		93,785.57	1,05,221.65	
Interest on RBI/Inter Bk. Funds	5,402.67	10,116.15	Interest on Investments & Bank Balances		67,366.79	73,144.69	
			Other Income		35,769.75	23,337.63	
Wage Bill	64,095.81	60,662.28					
Other Operating Expenses	18,663.86	16,730.54					
Provisions and Contingencies	25,202.63	14,540.86					
Income over Expenditure	14,073.22	27,552.70	Exp. Over Income		-	-	
TOTAL	1,96,922.11	2,01,703.97	TOTAL		1,96,922.11	2,01,703.97	
KEY INDICATORS							
Per Branch Productivity	4,546.28	5,016.54	CD Ratio		63.85	65.96	
Per Employee Productivity	971.50	1,044.47	Recovery (%)		78.57	92.50	
CRAR (%)	14.10	14.17	Gross NPA (%)		7.19	4.29	
			Net NPA (%)		0.00	0.00	
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	11,83,476.22	13,55,729.32	Loan O/s	14.55	Fin. Return	7.25	7.29
Loans Disbursed	11,35,300.12	13,16,551.72	Deposits	10.90	Fin. Cost	3.37	3.36
Gross NPAs	85,044.81	58,130.23			Fin. Margin	3.88	3.93
Net NPA	-	-			Salary	2.88	2.48
Average Working Fund	22,23,602.38	24,46,291.28			Other Opt. Exp.	0.84	0.68
Net Profit/Loss (-)	14,073.22	27,552.70			Misc. Income	1.61	0.95
					Gross Margin	1.77	1.72
					Risk Cost	1.13	0.59
					Net Margin	0.63	1.13

FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of RRB: Himachal Pradesh Gramin Bank No of Branches : 271			State: Himachal Pradesh No. of Staff : 1019		No. of Districts: 12 Sponsor Bank: P.N.B.		
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS		31-Mar-22	31-Mar-23	
Share Capital	1,543.62	1,543.62	Cash in Hand		2,281.53	2,707.25	
Reserves	13,659.92	13,876.48	Balances with RBI		28,330.15	34,150.95	
			Balances in Current A/c		190.87	90.20	
Deposits	7,27,175.30	7,85,374.14	Balances in Deposit A/c		22,179.48	34,820.05	
Current	13,108.11	11,240.33	Other Investments		5,16,640.38	4,82,564.01	
Savings	2,57,655.18	2,87,875.74	Loans & Advances (Net)		2,68,628.96	3,16,070.36	
Term	4,56,412.01	4,86,258.07	Fixed Assets		836.01	898.60	
Borrowings	1,03,963.00	69,018.06	Other Assets		17,562.37	17,987.44	
NABARD	88,641.73	60,302.01	Accumulated Losses		-	-	
Sponsor Banks	10,323.57	2,692.55					
Others	4,997.70	6,023.50					
Other Liabilities	10,307.91	19,476.56					
TOTAL	8,56,649.75	8,89,288.86	TOTAL		8,56,649.75	8,89,288.86	
EXPENDITURE			INCOME				
Interest on Deposits	31,499.94	32,866.09	Interest on Advances		21,555.61	24,784.08	
Interest on RBI/Inter Bk. Funds	3,910.65	3,983.30	Interest on Investments & Bank Balances		35,829.72	36,646.05	
			Other Income		4,062.99	-3,778.32	
Wage Bill	15,774.89	17,262.78					
Other Operating Expenses	3,581.92	3,243.08					
Provisions and Contingencies	6,224.00	80.00					
Income over Expenditure	456.92	216.56	Exp. Over Income		-	-	
TOTAL	61,448.32	57,651.81	TOTAL		61,448.32	57,651.81	
KEY INDICATORS							
Per Branch Productivity	3,787.98	4,100.60	CD Ratio		38.56	41.49	
Per Employee Productivity	1,062.87	1,090.54	Recovery (%)		85.58	86.47	
CRAR (%)	9.47	8.24	Gross NPA (%)		5.74	4.81	
			Net NPA (%)		1.60	1.85	
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	2,80,426.12	3,25,887.86	Loan O/s	16.21	Fin. Return	7.17	7.20
Loans Disbursed	2,84,435.26	3,10,171.00	Deposits	8.00	Fin. Cost	4.43	4.32
Gross NPAs	16,092.68	15,659.43			Fin. Margin	2.75	2.88
Net NPA	4,296.00	5,842.00			Salary	1.97	2.02
Average Working Fund	7,99,919.54	8,52,672.90			Other Opt. Exp.	0.45	0.38
Net Profit/Loss (-)	456.92	216.56			Misc. Income	0.51	-0.44
					Gross Margin	0.84	0.03
					Risk Cost	0.78	0.01
					Net Margin	0.06	0.03



FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of RRB: J&K Grameen Bank No of Branches : 214			State: Jammu & Kashmir No. of Staff : 1149		No. of Districts*: 13 Sponsor Bank: J&K Bank		
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS		31-Mar-22	31-Mar-23	
Share Capital	9,716.30	38,495.86	Cash in Hand		612.56	768.25	
Reserves	7,991.64	7,991.64	Balances with RBI		19,385.38	23,722.38	
			Balances in Current A/c		172.13	1,159.68	
Deposits	4,76,790.08	5,26,876.46	Balances in Deposit A/c		1,15,897.98	1,44,851.64	
Current	12,863.27	16,233.90	Other Investments		91,974.44	1,07,709.96	
Savings	2,26,625.04	2,39,646.80	Loans & Advances (Net)		2,79,628.19	3,15,291.67	
Term	2,37,301.77	2,70,995.76	Fixed Assets		1,311.90	1,386.80	
Borrowings	34,005.69	42,572.40	Other Assets		16,910.38	16,901.18	
NABARD	32,754.77	41,334.11	Accumulated Losses		16,486.90	21,649.62	
Sponsor Banks	-	-					
Others	1,250.92	1,238.29					
Other Liabilities	13,876.15	17,504.82					
TOTAL	5,42,379.86	6,33,441.18	TOTAL		5,42,379.86	6,33,441.18	
EXPENDITURE			INCOME				
Interest on Deposits	18,187.54	19,769.63	Interest on Advances		25,433.87	28,640.76	
Interest on RBI/Inter Bk. Funds	1,221.11	1,481.13	Interest on Investments & Bank Balances		12,633.77	14,185.02	
			Other Income		2,290.55	3,069.14	
Wage Bill	21,818.01	24,892.08					
Other Operating Expenses	4,221.50	5,372.20					
Provisions and Contingencies	-2,350.81	-457.39					
Income over Expenditure	-	-	Exp. Over Income		2,739.16	5,162.73	
TOTAL	43,097.35	51,057.65	TOTAL		43,097.35	51,057.65	
KEY INDICATORS							
Per Branch Productivity	3,523.73	3,978.18	CD Ratio		60.37	61.58	
Per Employee Productivity	691.37	740.93	Recovery (%)		74.59	70.83	
CRAR (%)	-2.31	5.56	Gross NPA (%)		5.28	4.55	
			Net NPA (%)		2.49	1.77	
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	2,87,860.06	3,24,454.04	Loan O/s	12.71	Fin. Return	7.64	7.72
Loans Disbursed	1,66,895.25	2,03,197.48	Deposits	10.50	Fin. Cost	3.90	3.83
Gross NPAs	15,207.01	14,751.32			Fin. Margin	3.75	3.89
Net NPA	6,975.13	5,588.95			Salary	4.38	4.49
Average Working Fund	4,98,128.08	5,54,977.88			Other Opt. Exp.	0.85	0.97
Net Profit/Loss (-)	-2,739.16	-5,162.73			Misc. Income	0.46	0.55
					Gross Margin	-1.02	-1.01
					Risk Cost	-0.47	-0.08
			Net Margin	-0.55	-0.93		

*J & K Grameen Bank has 2 branches in Union Territory of Ladakh

FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of RRB: Jharkhand Rajya Gramin Bank No of Branches : 445			State: Jharkhand No. of Staff : 1576		No. of Districts: 24 Sponsor Bank: S.B.I		
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS		31-Mar-22	31-Mar-23	
Share Capital	25,084.99	25,220.88	Cash in Hand		2,149.63	1,798.09	
Reserves	22,366.99	31,793.61	Balances with RBI		36,474.05	43,443.65	
			Balances in Current A/c		6,292.38	5,825.07	
Deposits	8,81,569.22	9,53,739.66	Balances in Deposit A/c		45,942.78	1,97,296.34	
Current	13,415.74	15,211.96	Other Investments		6,75,724.34	5,08,280.58	
Savings	5,71,465.50	6,36,364.01	Loans & Advances (Net)		3,82,582.21	4,71,983.52	
Term	2,96,687.98	3,02,163.69	Fixed Assets		1,254.34	1,157.46	
Borrowings	1,97,040.10	1,95,349.65	Other Assets		47,188.77	46,836.77	
NABARD	1,94,199.76	1,87,495.14	Accumulated Losses		-	-	
Sponsor Banks	-	5,273.22					
Others	2,840.34	2,581.29					
Other Liabilities	71,547.20	70,517.68					
TOTAL	11,97,608.50	12,76,621.48	TOTAL		11,97,608.50	12,76,621.48	
EXPENDITURE			INCOME				
Interest on Deposits	36,528.78	33,622.01	Interest on Advances		35,854.06	43,703.49	
Interest on RBI/Inter Bk. Funds	6,064.97	11,234.65	Interest on Investments & Bank Balances		42,986.19	45,837.84	
			Other Income		18,246.18	228.73	
Wage Bill	36,115.70	28,482.07					
Other Operating Expenses	6,177.15	6,566.80					
Provisions and Contingencies	4,866.92	437.91					
Income over Expenditure	7,332.91	9,426.62	Exp. Over Income		-	-	
TOTAL	97,086.43	89,770.06	TOTAL		97,086.43	89,770.06	
KEY INDICATORS							
Per Branch Productivity	2,901.01	3,244.01	CD Ratio		45.45	51.36	
Per Employee Productivity	823.54	915.98	Recovery (%)		80.76	86.68	
CRAR (%)	11.71	11.31	Gross NPA (%)		6.42	4.80	
			Net NPA (%)		1.98	1.19	
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	4,00,677.63	4,89,845.40	Loan O/s	22.25	Fin. Return	6.93	7.97
Loans Disbursed	2,68,146.61	4,49,091.26	Deposits	8.19	Fin. Cost	3.75	3.99
Gross NPAs	25,727.45	23,534.74			Fin. Margin	3.19	3.98
Net NPA	7,567.74	5,609.01			Salary	3.18	2.54
Average Working Fund	11,37,254.53	11,22,979.00			Other Opt. Exp.	0.54	0.58
Net Profit/Loss (-)	7,332.91	9,426.62			Misc. Income	1.60	0.02
					Gross Margin	1.07	0.88
					Risk Cost	0.43	0.04
					Net Margin	0.64	0.84



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FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of RRB: Karnataka Gramin Bank No of Branches : 1121			State: Karnataka No. of Staff : 4727		No. of Districts: 21 Sponsor Bank: Canara Bank		
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS		31-Mar-22	31-Mar-23	
Share Capital	11,763.82	11,763.82	Cash in Hand		22,115.37	26,186.21	
Reserves	2,00,079.96	2,00,835.91	Balances with RBI		1,12,805.99	1,58,466.88	
			Balances in Current A/c		8,986.44	4,646.87	
Deposits	31,78,791.04	33,90,515.05	Balances in Deposit A/c		1,84,050.00	2,24,185.69	
Current	86,124.20	92,315.72	Other Investments		13,08,022.67	11,92,777.12	
Savings	11,90,424.11	13,07,778.08	Loans & Advances (Net)		22,64,407.74	25,73,127.29	
Term	19,02,242.73	19,90,421.25	Fixed Assets		9,578.70	10,303.82	
Borrowings	5,07,646.39	5,50,009.99	Other Assets		91,151.75	1,06,004.97	
NABARD	4,90,269.26	5,50,009.99	Accumulated Losses		-	-	
Sponsor Banks	-	-					
Others	17,377.13	-					
Other Liabilities	1,02,837.45	1,42,574.08					
TOTAL	40,01,118.66	42,95,698.85	TOTAL		40,01,118.66	42,95,698.85	
EXPENDITURE			INCOME				
Interest on Deposits	1,38,431.63	1,42,739.25	Interest on Advances		2,21,080.82	2,31,914.20	
Interest on RBI/Inter Bk. Funds	25,114.59	30,220.38	Interest on Investments & Bank Balances		89,247.60	92,814.28	
			Other Income		55,707.13	33,925.27	
Wage Bill	80,031.75	1,08,932.02					
Other Operating Expenses	36,518.93	37,983.58					
Provisions and Contingencies	81,191.89	38,022.57					
Income over Expenditure	4,746.76	755.95	Exp. Over Income		-	-	
TOTAL	3,66,035.55	3,58,653.75	TOTAL		3,66,035.55	3,58,653.75	
KEY INDICATORS							
Per Branch Productivity	5,014.28	5,459.66	CD Ratio		76.51	80.51	
Per Employee Productivity	1,184.25	1,294.75	Recovery (%)		61.62	63.20	
CRAR (%)	11.81	10.26	Gross NPA (%)		17.26	12.64	
			Net NPA (%)		11.13	7.33	
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	24,32,182.99	27,29,760.96	Loan O/s	12.24	Fin. Return	7.48	7.80
Loans Disbursed	12,56,966.89	14,21,058.83	Deposits	6.66	Fin. Cost	3.94	4.15
Gross NPAs	4,19,807.33	3,45,126.00			Fin. Margin	3.54	3.64
Net NPA	2,52,032.02	1,88,492.00			Salary	1.93	2.62
Average Working Fund	41,51,456.09	41,64,490.72			Other Opt. Exp.	0.88	0.91
Net Profit/Loss (-)	4,746.76	755.95			Misc. Income	1.34	0.81
					Gross Margin	2.07	0.93
					Risk Cost	1.96	0.91
					Net Margin	0.11	0.02

FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of RRB: Karnataka Vikas Grameena Bank No of Branches : 629			State: Karnataka No. of Staff : 3289		No. of Districts: 9 Sponsor Bank: Canara Bank		
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS		31-Mar-22	31-Mar-23	
Share Capital	2,397.32	2,397.32	Cash in Hand		4,580.95	6,614.36	
Reserves	1,20,044.28	1,24,058.63	Balances with RBI		88,475.94	1,77,132.77	
			Balances in Current A/c		3,040.85	1,679.70	
Deposits	17,64,697.65	18,71,042.51	Balances in Deposit A/c		1,94,000.00	2,50,025.00	
Current	28,007.61	28,546.95	Other Investments		5,30,691.14	4,72,898.30	
Savings	7,32,743.85	7,93,112.19	Loans & Advances (Net)		12,61,783.37	13,40,667.55	
Term	10,03,946.19	10,49,383.37	Fixed Assets		6,809.91	6,718.53	
Borrowings	2,39,681.73	2,73,960.68	Other Assets		83,883.40	73,493.98	
NABARD	2,22,758.25	2,54,626.21	Accumulated Losses		-	-	
Sponsor Banks	-	-					
Others	16,923.48	19,334.47					
Other Liabilities	46,444.58	57,771.05					
TOTAL	21,73,265.56	23,29,230.19	TOTAL		21,73,265.56	23,29,230.19	
EXPENDITURE			INCOME				
Interest on Deposits	71,933.99	74,764.96	Interest on Advances		1,02,884.47	1,12,352.96	
Interest on RBI/Inter Bk. Funds	10,932.67	13,938.99	Interest on Investments & Bank Balances		45,082.44	43,225.90	
			Other Income		51,149.21	30,925.65	
Wage Bill	63,921.58	57,323.03					
Other Operating Expenses	19,308.65	17,100.59					
Provisions and Contingencies	29,828.82	19,351.72					
Income over Expenditure	3,190.41	4,025.22	Exp. Over Income		-	-	
TOTAL	1,99,116.12	1,86,504.51	TOTAL		1,99,116.12	1,86,504.51	
KEY INDICATORS							
Per Branch Productivity	4,888.37	5,159.11	CD Ratio		74.24	73.44	
Per Employee Productivity	948.42	986.65	Recovery (%)		69.30	73.60	
CRAR (%)	10.09	10.09	Gross NPA (%)		9.37	6.96	
			Net NPA (%)		5.90	4.64	
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	13,10,087.53	13,74,037.27	Loan O/s	4.88	Fin. Return	7.22	7.26
Loans Disbursed	8,82,501.87	10,38,344.16	Deposits	6.03	Fin. Cost	4.04	4.14
Gross NPAs	1,22,771.28	95,630.86			Fin. Margin	3.18	3.12
Net NPA	74,467.11	62,261.14			Salary	3.12	2.67
Average Working Fund	20,50,132.20	21,44,117.89			Other Opt. Exp.	0.94	0.80
Net Profit/Loss (-)	3,190.41	4,025.22			Misc. Income	2.49	1.44
					Gross Margin	1.61	1.09
					Risk Cost	1.45	0.90
					Net Margin	0.16	0.19



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FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of RRB: Kerala Gramin Bank No of Branches : 634			State: Kerala No. of Staff : 3353		No. of Districts: 14 Sponsor Bank: Canara Bank		
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS		31-Mar-22	31-Mar-23	
Share Capital	63,585.42	68,158.57	Cash in Hand		14,054.30	13,221.96	
Reserves	89,164.34	1,22,453.73	Balances with RBI		82,502.88	1,10,155.42	
			Balances in Current A/c		3,576.52	4,510.69	
Deposits	21,83,359.28	21,95,400.66	Balances in Deposit A/c		3,61,536.41	3,10,838.62	
Current	27,793.00	23,310.68	Other Investments		4,17,714.98	4,40,906.94	
Savings	9,01,579.54	9,53,064.39	Loans & Advances (Net)		18,49,538.21	19,89,086.93	
Term	12,53,986.74	12,19,025.59	Fixed Assets		9,655.30	8,655.43	
Borrowings	3,88,023.60	4,57,832.25	Other Assets		59,537.01	73,041.28	
NABARD	3,68,081.53	4,43,878.02	Accumulated Losses		-	-	
Sponsor Banks	-	-					
Others	19,942.07	13,954.23					
Other Liabilities	73,982.97	1,06,572.06					
TOTAL	27,98,115.61	29,50,417.27	TOTAL		27,98,115.61	29,50,417.27	
EXPENDITURE			INCOME				
Interest on Deposits	92,327.32	91,687.25	Interest on Advances		1,66,677.36	1,77,952.87	
Interest on RBI/Inter Bk. Funds	18,045.91	21,713.24	Interest on Investments & Bank Balances		39,613.95	43,170.05	
			Other Income		34,726.64	36,058.97	
Wage Bill	70,139.73	63,958.75					
Other Operating Expenses	19,289.07	25,931.93					
Provisions and Contingencies	28,801.63	21,430.13					
Income over Expenditure	12,414.29	32,460.59	Exp. Over Income		-	-	
TOTAL	2,41,017.95	2,57,181.89	TOTAL		2,41,017.95	2,57,181.89	
KEY INDICATORS							
Per Branch Productivity	6,484.65	6,914.67	CD Ratio		88.30	99.69	
Per Employee Productivity	1,193.75	1,307.46	Recovery (%)		92.72	95.83	
CRAR (%)	11.41	13.10	Gross NPA (%)		3.08	2.26	
			Net NPA (%)		0.00	0.00	
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	19,27,908.93	21,88,499.62	Loan O/s	13.52	Fin. Return	7.70	7.78
Loans Disbursed	17,54,791.01	19,52,130.44	Deposits	0.55	Fin. Cost	4.12	3.99
Gross NPAs	59,457.30	49,412.68			Fin. Margin	3.58	3.79
Net NPA	-	-			Salary	2.62	2.25
Average Working Fund	26,77,781.99	28,43,539.01			Other Opt. Exp.	0.72	0.91
Net Profit/Loss (-)	12,414.29	32,460.59			Misc. Income	1.30	1.27
					Gross Margin	1.54	1.90
					Risk Cost	1.08	0.75
					Net Margin	0.46	1.14

FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of RRB: Madhya Pradesh Gramin Bank No of Branches : 865			State: Madhya Pradesh No. of Staff : 3646		No. of Districts: 39 Sponsor Bank: B.O.I		
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS		31-Mar-22	31-Mar-23	
Share Capital	1,27,804.32	1,41,712.26	Cash in Hand		5,818.81	6,722.35	
Reserves	60,800.16	60,800.16	Balances with RBI		65,998.69	81,579.69	
			Balances in Current A/c		52,947.40	24,459.57	
Deposits	16,75,786.15	17,52,374.12	Balances in Deposit A/c		2,04,392.05	2,67,606.81	
Current	47,515.53	51,311.27	Other Investments		6,19,619.76	6,17,660.00	
Savings	8,24,278.72	8,58,417.13	Loans & Advances (Net)		11,48,377.93	12,85,105.99	
Term	8,03,991.90	8,42,645.72	Fixed Assets		5,129.77	5,411.47	
Borrowings	3,15,300.27	4,03,349.07	Other Assets		45,506.93	54,540.92	
NABARD	2,59,238.00	2,95,033.00	Accumulated Losses		91,834.51	75,676.32	
Sponsor Banks	27,361.85	41,766.04					
Others	28,700.42	66,550.03					
Other Liabilities	59,934.95	60,527.51					
TOTAL	22,39,625.85	24,18,763.12	TOTAL		22,39,625.85	24,18,763.12	
EXPENDITURE			INCOME				
Interest on Deposits	64,961.10	64,538.83	Interest on Advances		98,980.58	1,17,270.86	
Interest on RBI/Inter Bk. Funds	9,284.49	18,337.72	Interest on Investments & Bank Balances		47,880.50	53,262.02	
			Other Income		17,741.52	18,424.46	
Wage Bill	62,273.68	61,755.44					
Other Operating Expenses	14,088.62	15,154.73					
Provisions and Contingencies	26,520.00	13,012.43					
Income over Expenditure	-	16,158.19	Exp. Over Income		12,525.29	-	
TOTAL	1,77,127.89	1,88,957.34	TOTAL		1,77,127.89	1,88,957.34	
KEY INDICATORS							
Per Branch Productivity	3,348.22	3,632.27	CD Ratio		72.83	79.29	
Per Employee Productivity	806.52	861.74	Recovery (%)		76.90	79.58	
CRAR (%)	8.80	11.12	Gross NPA (%)		11.74	7.17	
			Net NPA (%)		6.20	2.74	
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	12,20,420.27	13,89,538.47	Loan O/s	13.86	Fin. Return	7.13	7.40
Loans Disbursed	7,15,944.55	8,68,163.66	Deposits	4.57	Fin. Cost	3.61	3.60
Gross NPAs	1,43,227.18	99,606.43			Fin. Margin	3.53	3.80
Net NPA	71,184.84	35,174.43			Salary	3.03	2.68
Average Working Fund	20,58,532.50	23,03,836.49			Other Opt. Exp.	0.68	0.66
Net Profit/Loss (-)	-12,525.29	16,158.19			Misc. Income	0.86	0.80
					Gross Margin	0.68	1.27
					Risk Cost	1.29	0.56
					Net Margin	-0.61	0.70



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FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of RRB: Madhyanchal Gramin Bank No of Branches : 454			State: Madhya Pradesh No. of Staff : 1296		No. of Districts: 13 Sponsor Bank: S.B.I.		
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS		31-Mar-22	31-Mar-23	
Share Capital	87,575.85	87,575.85	Cash in Hand		4,915.95	3,458.23	
Reserves	4,169.28	4,169.28	Balances with RBI		42,199.61	50,963.51	
			Balances in Current A/c		2,410.65	5,537.39	
Deposits	9,66,710.96	10,41,642.98	Balances in Deposit A/c		88,130.75	1,31,814.54	
Current	15,465.49	17,376.47	Other Investments		6,45,935.63	6,64,739.62	
Savings	5,89,564.56	6,47,817.95	Loans & Advances (Net)		2,89,971.77	3,54,360.54	
Term	3,61,680.91	3,76,448.56	Fixed Assets		975.65	888.43	
Borrowings	9,488.50	51,834.85	Other Assets		32,598.08	32,514.11	
NABARD	9,488.50	51,834.85	Accumulated Losses		60,214.91	52,720.16	
Sponsor Banks	-	-					
Others	-	-					
Other Liabilities	99,408.41	1,11,773.57					
TOTAL	11,67,353.00	12,96,996.53	TOTAL		11,67,353.00	12,96,996.53	
EXPENDITURE			INCOME				
Interest on Deposits	34,732.19	36,325.90	Interest on Advances		28,984.01	29,718.61	
Interest on RBI/Inter Bk. Funds	1,436.23	808.89	Interest on Investments & Bank Balances		51,391.44	55,431.10	
			Other Income		6,935.53	7,699.56	
Wage Bill	31,256.65	31,694.18					
Other Operating Expenses	7,421.01	7,702.17					
Provisions and Contingencies	9,196.10	8,823.38					
Income over Expenditure	3,268.80	7,494.75	Exp. Over Income		-	-	
TOTAL	87,310.98	92,849.27	TOTAL		87,310.98	92,849.27	
KEY INDICATORS							
Per Branch Productivity	2,839.37	3,162.53	CD Ratio		33.35	37.84	
Per Employee Productivity	922.74	1,107.86	Recovery (%)		62.77	64.86	
CRAR (%)	10.39	11.60	Gross NPA (%)		17.90	13.09	
			Net NPA (%)		8.73	3.33	
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	3,22,363.54	3,94,145.64	Loan O/s	22.27	Fin. Return	7.59	7.22
Loans Disbursed	3,95,903.95	4,62,241.73	Deposits	7.75	Fin. Cost	3.41	3.15
Gross NPAs	57,713.71	51,583.42			Fin. Margin	4.17	4.07
Net NPA	25,301.26	11,783.41			Salary	2.95	2.69
Average Working Fund	10,59,582.84	11,79,923.70			Other Opt. Exp.	0.70	0.65
Net Profit/Loss (-)	3,268.80	7,494.75			Misc. Income	0.65	0.65
					Gross Margin	1.18	1.38
					Risk Cost	0.87	0.75
					Net Margin	0.31	0.64

FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of RRB: Maharashtra Gramin Bank No of Branches : 421			State: Maharashtra No. of Staff : 1813		No. of Districts: 17 Sponsor Bank: BoM		
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS		31-Mar-22	31-Mar-23	
Share Capital	31,262.78	34,438.38	Cash in Hand		14,789.71	17,150.22	
Reserves	33,141.90	33,772.80	Balances with RBI		64,470.39	75,846.37	
			Balances in Current A/c		79,391.10	21,557.18	
Deposits	14,67,775.07	15,57,876.30	Balances in Deposit A/c		2,68,369.82	2,86,464.40	
Current	70,282.32	70,733.17	Other Investments		4,83,329.90	5,16,039.20	
Savings	6,86,223.05	6,97,724.11	Loans & Advances (Net)		7,82,761.83	9,41,082.08	
Term	7,11,269.70	7,89,419.02	Fixed Assets		3,142.65	3,482.02	
Borrowings	1,64,666.54	2,31,182.09	Other Assets		34,815.83	29,426.40	
NABARD	79,494.19	1,19,725.01	Accumulated Losses		-	-	
Sponsor Banks	74,999.99	74,800.00					
Others	10,172.36	36,657.08					
Other Liabilities	34,224.94	33,778.30					
TOTAL	17,31,071.23	18,91,047.87	TOTAL		17,31,071.23	18,91,047.87	
EXPENDITURE			INCOME				
Interest on Deposits	52,037.95	57,505.40	Interest on Advances		43,413.00	62,952.96	
Interest on RBI/Inter Bk. Funds	3,585.90	6,038.97	Interest on Investments & Bank Balances		37,028.38	40,573.87	
			Other Income		20,319.33	18,729.78	
Wage Bill	40,724.81	31,478.50					
Other Operating Expenses	1,408.37	15,699.29					
Provisions and Contingencies	2,491.58	10,903.56					
Income over Expenditure	512.10	630.89	Exp. Over Income		-	-	
TOTAL	1,00,760.71	1,22,256.61	TOTAL		1,00,760.71	1,22,256.61	
KEY INDICATORS							
Per Branch Productivity	5,471.50	6,004.64	CD Ratio		54.70	62.27	
Per Employee Productivity	1,308.74	1,394.35	Recovery (%)		52.41	56.72	
CRAR (%)	10.99	10.18	Gross NPA (%)		7.19	6.84	
			Net NPA (%)		4.80	3.97	
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	8,02,896.35	9,70,075.79	Loan O/s	20.82	Fin. Return	5.07	6.06
Loans Disbursed	4,24,645.55	5,85,884.45	Deposits	6.14	Fin. Cost	3.50	3.72
Gross NPAs	57,715.74	66,396.94			Fin. Margin	1.56	2.34
Net NPA	37,588.70	37,403.23			Salary	2.56	1.84
Average Working Fund	15,87,873.82	17,07,051.67			Other Opt. Exp.	0.09	0.92
Net Profit/Loss (-)	512.10	630.89			Misc. Income	1.28	1.10
					Gross Margin	0.19	0.68
					Risk Cost	0.16	0.64
					Net Margin	0.03	0.04



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FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of RRB: Vidharbha Konkan Gramin Bank No of Branches : 320			State: Maharashtra No. of Staff : 1179		No. of Districts: 17 Sponsor Bank: Bol		
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS		31-Mar-22	31-Mar-23	
Share Capital	77,134.07	1,08,256.69	Cash in Hand		5,803.48	4,176.90	
Reserves	7,678.29	7,946.11	Balances with RBI		20,850.92	23,730.92	
			Balances in Current A/c		12,487.97	8,016.67	
Deposits	5,51,029.56	5,45,583.04	Balances in Deposit A/c		1,25,296.01	1,29,563.13	
Current	11,030.81	10,545.42	Other Investments		1,50,850.94	1,41,072.60	
Savings	2,99,879.84	2,90,033.77	Loans & Advances (Net)		3,00,120.90	3,50,255.17	
Term	2,40,118.91	2,45,003.85	Fixed Assets		1,242.73	1,086.60	
Borrowings	87,970.34	99,495.14	Other Assets		19,053.42	16,975.42	
NABARD	86,417.32	87,616.87	Accumulated Losses		1,00,134.57	98,509.08	
Sponsor Banks	-	-					
Others	1,553.02	11,878.27					
Other Liabilities	12,028.68	12,105.51					
TOTAL	7,35,840.94	7,73,386.49	TOTAL		7,35,840.94	7,73,386.49	
EXPENDITURE			INCOME				
Interest on Deposits	19,095.01	19,645.28	Interest on Advances		27,590.17	30,126.61	
Interest on RBI/Inter Bk. Funds	2,338.26	3,731.13	Interest on Investments & Bank Balances		11,697.60	14,258.89	
			Other Income		3,545.19	3,196.89	
Wage Bill	26,344.87	14,060.61					
Other Operating Expenses	6,888.38	5,389.90					
Provisions and Contingencies	10,200.24	2,856.51					
Income over Expenditure	-	1,898.96	Exp. Over Income		22,033.80	-	
TOTAL	64,866.76	47,582.39	TOTAL		64,866.76	47,582.39	
KEY INDICATORS							
Per Branch Productivity	2,725.85	2,856.84	CD Ratio		58.30	67.56	
Per Employee Productivity	709.16	775.39	Recovery (%)		36.05	56.50	
CRAR (%)	-5.24	5.99	Gross NPA (%)		12.40	9.94	
			Net NPA (%)		6.24	5.22	
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	3,21,241.17	3,68,605.96	Loan O/s	14.74	Fin. Return	7.26	7.24
Loans Disbursed	1,83,280.63	2,54,168.01	Deposits	-0.99	Fin. Cost	3.96	3.81
Gross NPAs	39,845.03	36,631.24			Fin. Margin	3.30	3.43
Net NPA	18,724.77	18,280.45			Salary	4.87	2.29
Average Working Fund	5,40,839.99	6,13,042.53			Other Opt. Exp.	1.27	0.88
Net Profit/Loss (-)	-22,033.80	1,898.96			Misc. Income	0.66	0.52
					Gross Margin	-2.19	0.78
					Risk Cost	1.89	0.47
					Net Margin	-4.07	0.31

FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of RRB: Odisha Gramya Bank No of Branches : 549			State: Odisha No. of Staff : 2030		No. of Districts: 13 Sponsor Bank: I.O.B.		
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS		31-Mar-22	31-Mar-23	
Share Capital	1,40,924.86	1,67,545.73	Cash in Hand		5,119.60	4,456.67	
Reserves	6,073.78	6,073.78	Balances with RBI		60,512.39	70,013.52	
			Balances in Current A/c		7,574.43	3,435.69	
Deposits	14,40,297.29	15,29,779.81	Balances in Deposit A/c		60,237.03	71,837.17	
Current	10,479.53	21,189.69	Other Investments		8,17,677.29	7,84,577.85	
Savings	7,01,100.66	7,72,904.97	Loans & Advances (Net)		5,40,344.75	6,97,862.87	
Term	7,28,717.10	7,35,685.15	Fixed Assets		1,763.52	3,208.05	
Borrowings	42,876.73	58,032.80	Other Assets		88,573.12	89,143.31	
NABARD	36,600.00	52,800.00	Accumulated Losses		1,23,711.73	1,21,654.01	
Sponsor Banks	-	-					
Others	6,276.73	5,232.80					
Other Liabilities	75,341.20	84,757.02					
TOTAL	17,05,513.86	18,46,189.14	TOTAL		17,05,513.86	18,46,189.14	
EXPENDITURE			INCOME				
Interest on Deposits	59,354.87	59,318.96	Interest on Advances		46,479.38	52,854.18	
Interest on RBI/Inter Bk. Funds	1,351.37	1,274.85	Interest on Investments & Bank Balances		55,781.44	56,675.92	
			Other Income		17,389.92	6,756.36	
Wage Bill	39,555.35	36,000.99					
Other Operating Expenses	8,474.23	9,339.20					
Provisions and Contingencies	10,424.68	8,294.74					
Income over Expenditure	490.24	2,057.72	Exp. Over Income		-	-	
TOTAL	1,19,650.74	1,16,286.46	TOTAL		1,19,650.74	1,16,286.46	
KEY INDICATORS							
Per Branch Productivity	3,753.55	4,201.93	CD Ratio		43.07	50.80	
Per Employee Productivity	947.45	1,136.38	Recovery (%)		72.11	74.84	
CRAR (%)	5.49	9.26	Gross NPA (%)		22.29	15.40	
			Net NPA (%)		10.78	5.80	
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	6,20,402.26	7,77,081.24	Loan O/s	25.25	Fin. Return	6.85	6.70
Loans Disbursed	3,32,696.34	5,06,153.62	Deposits	6.21	Fin. Cost	4.07	3.71
Gross NPAs	1,38,309.15	1,19,662.89			Fin. Margin	2.78	2.99
Net NPA	58,251.64	40,444.52			Salary	2.65	2.20
Average Working Fund	14,92,432.61	16,34,916.55			Other Opt. Exp.	0.57	0.57
Net Profit/Loss (-)	490.24	2,057.72			Misc. Income	1.17	0.41
					Gross Margin	0.73	0.63
					Risk Cost	0.70	0.51
					Net Margin	0.03	0.13



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FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of RRB: Utkal Grameen Bank No of Branches : 433			State: Odisha No. of Staff : 1396		No. of Districts: 17 Sponsor Bank: S.B.I.		
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS		31-Mar-22	31-Mar-23	
Share Capital	1,44,869.16	1,65,368.83	Cash in Hand		3,857.12	3,384.85	
Reserves	-	-	Balances with RBI		32,057.85	37,648.35	
			Balances in Current A/c		2,988.83	2,221.69	
Deposits	7,64,306.95	8,04,536.95	Balances in Deposit A/c		68,585.12	1,07,068.62	
Current	12,814.43	9,698.61	Other Investments		4,71,260.86	4,34,398.49	
Savings	4,49,381.97	4,75,582.81	Loans & Advances (Net)		2,64,605.24	3,33,950.91	
Term	3,02,110.55	3,19,255.53	Fixed Assets		493.32	488.19	
Borrowings	45,473.03	58,661.19	Other Assets		16,095.28	20,796.92	
NABARD	44,659.20	57,800.00	Accumulated Losses		1,37,275.35	1,30,844.25	
Sponsor Banks	-	-					
Others	813.83	861.19					
Other Liabilities	42,569.83	42,235.30					
TOTAL	9,97,218.97	10,70,802.27	TOTAL		9,97,218.97	10,70,802.27	
EXPENDITURE			INCOME				
Interest on Deposits	29,776.65	29,919.57	Interest on Advances		27,842.26	31,562.54	
Interest on RBI/Inter Bk. Funds	2,263.65	1,476.43	Interest on Investments & Bank Balances		35,206.60	36,073.20	
			Other Income		9,219.14	9,722.73	
Wage Bill	28,837.21	30,751.39					
Other Operating Expenses	6,235.45	5,410.04					
Provisions and Contingencies	4,920.92	3,369.94					
Income over Expenditure	234.12	6,431.10	Exp. Over Income		-	-	
TOTAL	72,268.00	77,358.47	TOTAL		72,268.00	77,358.47	
KEY INDICATORS							
Per Branch Productivity	2,481.31	2,725.77	CD Ratio		40.57	46.70	
Per Employee Productivity	777.99	845.46	Recovery (%)		55.85	58.16	
CRAR (%)	3.44	10.83	Gross NPA (%)		21.79	13.26	
			Net NPA (%)		8.34	2.41	
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	3,10,098.41	3,75,722.85	Loan O/s	21.16	Fin. Return	7.45	7.41
Loans Disbursed	2,96,888.84	3,90,916.19	Deposits	5.26	Fin. Cost	3.78	3.44
Gross NPAs	67,570.41	49,824.33			Fin. Margin	3.66	3.97
Net NPA	22,077.24	8,052.39			Salary	3.41	3.37
Average Working Fund	8,46,691.20	9,12,826.02			Other Opt. Exp.	0.74	0.59
Net Profit/Loss (-)	234.12	6,431.10			Misc. Income	1.09	1.07
					Gross Margin	0.61	1.07
					Risk Cost	0.58	0.37
					Net Margin	0.03	0.70

FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of RRB: Punjab Gramin Bank No of Branches : 435			State: Punjab No. of Staff : 1904		No. of Districts: 23 Sponsor Bank: P.N.B.		
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS		31-Mar-22	31-Mar-23	
Share Capital	2,536.64	2,536.64	Cash in Hand		2,852.16	3,886.92	
Reserves	1,16,250.83	1,30,322.42	Balances with RBI		44,683.80	55,823.05	
			Balances in Current A/c		1,061.14	2,278.04	
Deposits	12,20,803.08	13,39,130.69	Balances in Deposit A/c		2,08,675.00	2,91,375.00	
Current	20,956.06	29,242.58	Other Investments		4,79,710.11	4,44,107.66	
Savings	5,14,704.19	5,60,283.44	Loans & Advances (Net)		8,15,916.70	9,13,442.08	
Term	6,85,142.83	7,49,604.67	Fixed Assets		2,170.33	2,384.74	
Borrowings	2,44,422.85	2,60,762.20	Other Assets		40,918.08	40,933.85	
NABARD	1,91,512.80	1,98,977.84	Accumulated Losses		-	-	
Sponsor Banks	28,213.22	24,050.28					
Others	24,696.83	37,734.08					
Other Liabilities	11,973.92	21,479.39					
TOTAL	15,95,987.32	17,54,231.34	TOTAL		15,95,987.32	17,54,231.34	
EXPENDITURE			INCOME				
Interest on Deposits	49,792.92	54,596.40	Interest on Advances		63,560.25	73,808.63	
Interest on RBI/Inter Bk. Funds	8,320.87	14,797.08	Interest on Investments & Bank Balances		43,534.65	47,534.20	
			Other Income		19,004.42	12,618.19	
Wage Bill	29,276.35	24,953.72					
Other Operating Expenses	11,461.62	11,861.30					
Provisions and Contingencies	16,386.34	12,481.29					
Income over Expenditure	10,861.22	15,271.23	Exp. Over Income		-	-	
TOTAL	1,26,099.32	1,33,961.02	TOTAL		1,26,099.32	1,33,961.02	
KEY INDICATORS							
Per Branch Productivity	4,899.32	5,310.13	CD Ratio		71.36	72.49	
Per Employee Productivity	1,155.81	1,213.19	Recovery (%)		87.05	89.34	
CRAR (%)	15.56	15.61	Gross NPA (%)		6.61	5.91	
			Net NPA (%)		0.26	0.00	
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	8,71,207.04	9,70,773.77	Loan O/s	11.43	Fin. Return	7.19	7.23
Loans Disbursed	11,74,167.83	26,96,792.26	Deposits	9.69	Fin. Cost	3.90	4.13
Gross NPAs	57,614.85	57,331.69			Fin. Margin	3.29	3.09
Net NPA	2,133.18	-			Salary	1.97	1.49
Average Working Fund	14,89,828.26	16,78,699.58			Other Opt. Exp.	0.77	0.71
Net Profit/Loss (-)	10,861.22	15,271.23			Misc. Income	1.28	0.75
					Gross Margin	1.83	1.65
					Risk Cost	1.10	0.74
					Net Margin	0.73	0.91



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FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of RRB: Baroda Rajasthan Kshetriya Gramin Bank No of Branches : 880			State: Rajasthan No. of Staff : 3765		No. of Districts: 21 Sponsor Bank: Bank of Baroda		
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS		31-Mar-22	31-Mar-23	
Share Capital	30,933.80	30,933.80	Cash in Hand		6,207.34	5,845.02	
Reserves	1,77,303.01	2,33,347.90	Balances with RBI		88,684.77	1,10,800.95	
			Balances in Current A/c		25,229.79	3,169.14	
Deposits	22,75,611.02	25,51,518.33	Balances in Deposit A/c		1,85,550.83	5,08,153.98	
Current	40,965.49	57,506.43	Other Investments		4,73,323.91	4,82,917.82	
Savings	11,61,765.05	12,53,694.65	Loans & Advances (Net)		18,09,890.01	20,87,940.55	
Term	10,72,880.48	12,40,317.25	Fixed Assets		3,081.97	3,418.95	
Borrowings	1,42,809.35	4,28,606.18	Other Assets		68,609.75	81,851.34	
NABARD	1,42,600.79	4,02,064.17	Accumulated Losses		-	-	
Sponsor Banks	208.56	26,542.01					
Others	-	-					
Other Liabilities	33,921.19	39,691.54					
TOTAL	26,60,578.37	32,84,097.75	TOTAL		26,60,578.37	32,84,097.75	
EXPENDITURE			INCOME				
Interest on Deposits	85,641.49	93,773.18	Interest on Advances		1,66,041.83	1,82,931.14	
Interest on RBI/Inter Bk. Funds	4,649.80	11,764.28	Interest on Investments & Bank Balances		41,555.23	51,685.16	
			Other Income		39,169.15	37,557.47	
Wage Bill	64,603.15	69,443.25					
Other Operating Expenses	23,413.99	18,799.49					
Provisions and Contingencies	18,258.40	22,348.69					
Income over Expenditure	50,199.38	56,044.88	Exp. Over Income		-	-	
TOTAL	2,46,766.21	2,72,173.77	TOTAL		2,46,766.21	2,72,173.77	
KEY INDICATORS							
Per Branch Productivity	4,706.45	5,298.54	CD Ratio		80.56	82.74	
Per Employee Productivity	1,029.76	1,238.44	Recovery (%)		85.10	83.21	
CRAR (%)	12.91	13.48	Gross NPA (%)		1.77	1.48	
			Net NPA (%)		0.51	0.38	
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	18,33,121.83	21,11,199.07	Loan O/s	15.17	Fin. Return	8.47	8.20
Loans Disbursed	4,81,218.33	51,40,942.76	Deposits	12.12	Fin. Cost	3.68	3.69
Gross NPAs	32,458.90	31,295.93			Fin. Margin	4.79	4.51
Net NPA	9,227.08	8,037.40			Salary	2.64	2.43
Average Working Fund	24,51,500.95	28,60,098.65			Other Opt. Exp.	0.96	0.66
Net Profit/Loss (-)	50,199.38	56,044.88			Misc. Income	1.60	1.31
					Gross Margin	2.79	2.74
					Risk Cost	0.74	0.78
					Net Margin	2.05	1.96

FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of RRB: Rajasthan Marudhara Gramin Bank No of Branches : 716			State: Rajasthan No. of Staff : 2701		No. of Districts: 15 Sponsor Bank: S.B.I.		
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS		31-Mar-22	31-Mar-23	
Share Capital	18,193.18	18,193.18	Cash in Hand		4,958.71	4,638.85	
Reserves	68,745.57	78,783.02	Balances with RBI		62,218.32	93,118.46	
			Balances in Current A/c		3,010.98	3,027.04	
Deposits	15,75,034.53	17,04,333.91	Balances in Deposit A/c		1,61,686.11	2,00,283.88	
Current	22,896.71	28,541.20	Other Investments		4,58,944.84	5,08,399.17	
Savings	8,39,360.41	9,02,736.09	Loans & Advances (Net)		10,00,189.26	11,22,740.97	
Term	7,12,777.41	7,73,056.62	Fixed Assets		4,749.73	5,755.56	
Borrowings	83,356.34	1,57,801.49	Other Assets		76,652.84	68,388.55	
NABARD	82,809.27	1,56,855.07	Accumulated Losses		-	-	
Sponsor Banks	-	-					
Others	547.07	946.42					
Other Liabilities	27,081.17	47,240.88					
TOTAL	17,72,410.79	20,06,352.48	TOTAL		17,72,410.79	20,06,352.48	
EXPENDITURE			INCOME				
Interest on Deposits	59,921.22	65,031.71	Interest on Advances		91,801.78	97,482.60	
Interest on RBI/Inter Bk. Funds	3,743.68	5,122.53	Interest on Investments & Bank Balances		35,989.36	42,448.67	
			Other Income		22,739.46	20,695.98	
Wage Bill	45,749.66	43,935.27					
Other Operating Expenses	17,571.33	18,993.76					
Provisions and Contingencies	14,007.75	17,506.53					
Income over Expenditure	9,536.96	10,037.45	Exp. Over Income		-	-	
TOTAL	1,50,530.60	1,60,627.25	TOTAL		1,50,530.60	1,60,627.25	
KEY INDICATORS							
Per Branch Productivity	3,705.13	3,989.90	CD Ratio		65.14	67.62	
Per Employee Productivity	1,002.70	1,057.67	Recovery (%)		67.83	76.97	
CRAR (%)	10.23	10.32	Gross NPA (%)		4.61	4.73	
			Net NPA (%)		2.15	2.20	
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	10,25,969.99	11,52,433.49	Loan O/s	12.33	Fin. Return	7.78	7.58
Loans Disbursed	12,69,499.26	21,19,472.62	Deposits	8.21	Fin. Cost	3.88	3.80
Gross NPAs	47,324.33	54,492.40			Fin. Margin	3.91	3.78
Net NPA	21,463.28	24,737.18			Salary	2.79	2.38
Average Working Fund	16,42,071.61	18,45,206.41			Other Opt. Exp.	1.07	1.03
Net Profit/Loss (-)	9,536.96	10,037.45			Misc. Income	1.38	1.12
					Gross Margin	1.43	1.49
					Risk Cost	0.85	0.95
					Net Margin	0.58	0.54



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FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of RRB: Tamil Nadu Grama Bank No of Branches : 655			State: Tamil Nadu No. of Staff : 2698		No. of Districts: 37 Sponsor Bank: Indian Bank		
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS		31-Mar-22	31-Mar-23	
Share Capital	4,695.45	4,695.45	Cash in Hand		6,678.43	5,847.68	
Reserves	1,59,941.36	2,01,769.09	Balances with RBI		67,611.86	88,991.85	
			Balances in Current A/c		14,779.45	17,620.90	
Deposits	17,09,328.37	19,93,847.84	Balances in Deposit A/c		6,70,200.00	6,70,700.00	
Current	11,107.28	9,353.95	Other Investments		3,01,618.49	3,48,964.59	
Savings	3,53,691.20	3,77,713.94	Loans & Advances (Net)		15,32,197.01	17,73,372.14	
Term	13,44,529.89	16,06,779.95	Fixed Assets		5,098.18	5,238.94	
Borrowings	7,42,487.32	6,98,840.54	Other Assets		74,991.97	67,866.42	
NABARD	6,85,387.49	6,56,147.86	Accumulated Losses		-	-	
Sponsor Banks	42,999.53	-					
Others	14,100.30	42,692.68					
Other Liabilities	56,722.89	79,449.60					
TOTAL	26,73,175.39	29,78,602.52	TOTAL		26,73,175.39	29,78,602.52	
EXPENDITURE			INCOME				
Interest on Deposits	84,571.45	97,499.46	Interest on Advances		1,29,724.28	1,49,522.45	
Interest on RBI/Inter Bk. Funds	24,163.54	37,703.49	Interest on Investments & Bank Balances		37,208.44	56,268.09	
			Other Income		34,162.70	37,824.50	
Wage Bill	38,366.59	36,703.52					
Other Operating Expenses	11,037.80	11,456.09					
Provisions and Contingencies	20,028.06	18,424.74					
Income over Expenditure	22,927.98	41,827.74	Exp. Over Income		-	-	
TOTAL	2,01,095.42	2,43,615.04	TOTAL		2,01,095.42	2,43,615.04	
KEY INDICATORS							
Per Branch Productivity	5,079.28	5,788.89	CD Ratio		91.36	90.17	
Per Employee Productivity	1,251.84	1,405.38	Recovery (%)		97.43	97.15	
CRAR (%)	12.96	13.60	Gross NPA (%)		1.89	1.36	
			Net NPA (%)		0.00	0.00	
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	15,61,725.94	17,97,872.99	Loan O/s	15.12	Fin. Return	6.66	6.94
Loans Disbursed	32,76,927.80	24,19,006.42	Deposits	16.65	Fin. Cost	4.34	4.56
Gross NPAs	29,528.94	24,500.86			Fin. Margin	2.32	2.38
Net NPA	-	-			Salary	1.53	1.24
Average Working Fund	25,05,487.08	29,64,244.80			Other Opt. Exp.	0.44	0.39
Net Profit/Loss (-)	22,927.98	41,827.74			Misc. Income	1.36	1.28
					Gross Margin	1.71	2.03
					Risk Cost	0.80	0.62
					Net Margin	0.92	1.41

FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of RRB: Andhra Pradesh Grameena Vikas Bank No of Branches : 771			State: Telangana No. of Staff : 3539		No. of Districts: 28 Sponsor Bank: S.B.I.		
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS		31-Mar-22	31-Mar-23	
Share Capital	9,408.50	9,408.50	Cash in Hand		7,507.65	8,037.40	
Reserves	4,71,116.43	5,75,783.13	Balances with RBI		93,236.50	90,851.25	
			Balances in Current A/c		5,320.63	2,516.51	
Deposits	22,73,195.16	24,82,121.73	Balances in Deposit A/c		6,72,482.43	11,29,424.42	
Current	17,076.62	16,054.13	Other Investments		6,78,382.33	5,91,469.58	
Savings	8,75,596.85	9,29,031.02	Loans & Advances (Net)		19,86,898.22	21,88,851.68	
Term	13,80,521.69	15,37,036.58	Fixed Assets		8,063.88	10,130.68	
Borrowings	6,60,674.08	9,28,542.53	Other Assets		1,81,016.44	1,46,543.06	
NABARD	6,21,493.02	5,65,512.50	Accumulated Losses		-	-	
Sponsor Banks	-	10,791.42					
Others	39,181.06	3,52,238.61					
Other Liabilities	2,18,513.91	1,71,968.69					
TOTAL	36,32,908.08	41,67,824.58	TOTAL		36,32,908.08	41,67,824.58	
EXPENDITURE			INCOME				
Interest on Deposits	1,01,613.53	1,04,452.15	Interest on Advances		2,40,184.74	2,53,501.74	
Interest on RBI/Inter Bk. Funds	32,633.70	34,034.01	Interest on Investments & Bank Balances		64,684.63	64,828.30	
			Other Income		38,377.11	34,674.19	
Wage Bill	49,315.98	48,995.22					
Other Operating Expenses	17,641.11	17,681.20					
Provisions and Contingencies	60,659.61	43,174.94					
Income over Expenditure	81,382.55	1,04,666.71	Exp. Over Income		-	-	
TOTAL	3,43,246.48	3,53,004.23	TOTAL		3,43,246.48	3,53,004.23	
KEY INDICATORS							
Per Branch Productivity	6,055.37	6,738.43	CD Ratio		105.38	109.31	
Per Employee Productivity	1,425.55	1,468.02	Recovery (%)		76.79	73.78	
CRAR (%)	23.46	25.50	Gross NPA (%)		1.74	2.60	
			Net NPA (%)		0.00	0.48	
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	23,95,493.26	27,13,211.10	Loan O/s	13.26	Fin. Return	8.70	8.65
Loans Disbursed	31,16,102.66	21,65,781.26	Deposits	9.19	Fin. Cost	3.83	3.77
Gross NPAs	41,595.04	70,526.43			Fin. Margin	4.87	4.89
Net NPA	-	10,571.46			Salary	1.41	1.33
Average Working Fund	35,05,418.20	36,78,203.03			Other Opt. Exp.	0.50	0.48
Net Profit/Loss (-)	81,382.55	1,04,666.71			Misc. Income	1.09	0.94
					Gross Margin	4.05	4.02
					Risk Cost	1.73	1.17
					Net Margin	2.32	2.85

*Andhra Pradesh GVB operates in 21 Districts of Telangana and 7 Districts of Andhra Pradesh



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FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of RRB: Telangana Grameena Bank No of Branches : 427			State: Telangana No. of Staff : 1743		No. of Districts: 18 Sponsor Bank: S.B.I.		
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS		31-Mar-22	31-Mar-23	
Share Capital	1,807.23	1,807.23	Cash in Hand		6,062.37	6,066.75	
Reserves	1,51,660.65	1,96,597.58	Balances with RBI		39,419.24	45,377.32	
			Balances in Current A/c		2,829.39	2,556.94	
Deposits	11,03,978.81	12,61,032.78	Balances in Deposit A/c		1,85,328.54	3,79,728.46	
Current	10,498.88	11,882.78	Other Investments		2,99,457.75	2,57,249.27	
Savings	4,20,224.22	4,16,897.92	Loans & Advances (Net)		11,00,398.63	12,62,917.16	
Term	6,73,255.71	8,32,252.08	Fixed Assets		3,274.96	4,884.66	
Borrowings	4,01,154.95	5,16,705.26	Other Assets		34,216.50	36,147.58	
NABARD	3,82,287.65	4,77,786.96	Accumulated Losses		-	-	
Sponsor Banks	5,898.03	7,606.07					
Others	12,969.27	31,312.23					
Other Liabilities	12,385.74	18,785.29					
TOTAL	16,70,987.38	19,94,928.14	TOTAL		16,70,987.38	19,94,928.14	
EXPENDITURE			INCOME				
Interest on Deposits	48,568.38	52,687.77	Interest on Advances		1,04,695.89	1,17,345.57	
Interest on RBI/Inter Bk. Funds	17,734.12	20,030.69	Interest on Investments & Bank Balances		30,731.25	31,889.06	
			Other Income		27,434.38	25,476.37	
Wage Bill	22,458.73	26,104.21					
Other Operating Expenses	10,346.33	12,586.64					
Provisions and Contingencies	26,437.67	18,364.76					
Income over Expenditure	37,316.29	44,936.93	Exp. Over Income		-	-	
TOTAL	1,62,861.52	1,74,711.00	TOTAL		1,62,861.52	1,74,711.00	
KEY INDICATORS							
Per Branch Productivity	5,237.71	5,972.68	CD Ratio		102.11	102.24	
Per Employee Productivity	1,328.13	1,463.19	Recovery (%)		76.81	77.29	
CRAR (%)	14.90	17.20	Gross NPA (%)		2.39	2.05	
			Net NPA (%)		0.00	0.00	
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	11,27,287.35	12,89,300.07	Loan O/s	14.37	Fin. Return	8.49	8.71
Loans Disbursed	13,47,698.19	25,65,360.61	Deposits	14.23	Fin. Cost	4.15	4.25
Gross NPAs	26,888.72	26,382.91			Fin. Margin	4.33	4.47
Net NPA	-	-			Salary	1.41	1.52
Average Working Fund	15,95,762.00	17,12,739.55			Other Opt. Exp.	0.65	0.73
Net Profit/Loss (-)	37,316.29	44,936.93			Misc. Income	1.72	1.49
					Gross Margin	4.00	3.70
					Risk Cost	1.66	1.07
					Net Margin	2.34	2.62

FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of RRB: Aryavart Bank No of Branches : 1362			State: Uttar Pradesh No. of Staff : 7391		No. of Districts: 26 Sponsor Bank: B.O.I		
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS		31-Mar-22	31-Mar-23	
Share Capital	26,306.44	40,731.34	Cash in Hand		34,472.37	23,946.92	
Reserves	2,06,445.55	2,14,100.89	Balances with RBI		1,12,000.00	2,13,120.32	
			Balances in Current A/c		54,907.24	19,826.87	
Deposits	31,11,621.03	33,68,907.95	Balances in Deposit A/c		5,86,377.00	5,72,766.00	
Current	58,061.40	72,904.21	Other Investments		7,27,147.55	8,77,682.96	
Savings	21,94,851.84	23,51,022.37	Loans & Advances (Net)		19,61,381.72	21,67,952.92	
Term	8,58,707.79	9,44,981.37	Fixed Assets		8,085.36	7,081.94	
Borrowings	2,49,030.07	2,84,883.92	Other Assets		1,87,779.13	97,766.06	
NABARD	2,03,634.53	2,20,922.62	Accumulated Losses		-	-	
Sponsor Banks	10,145.17	3,390.22					
Others	35,250.37	60,571.08					
Other Liabilities	78,747.28	71,519.89					
TOTAL	36,72,150.37	39,80,143.99	TOTAL		36,72,150.37	39,80,143.99	
EXPENDITURE			INCOME				
Interest on Deposits	1,09,747.58	1,11,749.16	Interest on Advances		1,84,282.70	1,86,219.48	
Interest on RBI/Inter Bk. Funds	11,074.47	10,317.34	Interest on Investments & Bank Balances		82,765.63	87,933.82	
			Other Income		90,631.50	81,361.85	
Wage Bill	1,19,080.76	1,31,385.92					
Other Operating Expenses	27,805.36	28,001.92					
Provisions and Contingencies	83,705.02	66,405.47					
Income over Expenditure	6,266.64	7,655.34	Exp. Over Income		-	-	
TOTAL	3,57,679.83	3,55,515.15	TOTAL		3,57,679.83	3,55,515.15	
KEY INDICATORS							
Per Branch Productivity	3,768.70	4,115.36	CD Ratio		64.96	66.38	
Per Employee Productivity	724.59	758.37	Recovery (%)		66.81	67.02	
CRAR (%)	10.81	11.31	Gross NPA (%)		8.81	8.93	
			Net NPA (%)		6.02	6.07	
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	20,21,352.53	22,36,215.57	Loan O/s	10.63	Fin. Return	7.62	7.45
Loans Disbursed	8,14,758.27	13,23,022.53	Deposits	8.27	Fin. Cost	3.45	3.32
Gross NPAs	1,78,022.52	1,99,774.14			Fin. Margin	4.17	4.13
Net NPA	1,18,051.72	1,31,511.48			Salary	3.40	3.57
Average Working Fund	35,03,729.75	36,78,750.37			Other Opt. Exp.	0.79	0.76
Net Profit/Loss (-)	6,266.64	7,655.34			Misc. Income	2.59	2.21
					Gross Margin	2.57	2.01
					Risk Cost	2.39	1.81
					Net Margin	0.18	0.21



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FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of RRB: Baroda U.P. Bank No of Branches : 1982			State: Uttar Pradesh No. of Staff : 7697		No. of Districts: 31 Sponsor Bank: Bank of Baroda		
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS		31-Mar-22	31-Mar-23	
Share Capital	20,785.16	20,785.16	Cash in Hand		33,583.61	22,576.15	
Reserves	2,22,625.79	2,34,359.23	Balances with RBI		2,22,910.25	2,66,937.50	
			Balances in Current A/c		99,070.97	2,10,009.74	
Deposits	54,58,042.42	59,55,148.39	Balances in Deposit A/c		1,99,261.70	2,20,187.73	
Current	67,171.73	71,148.59	Other Investments		33,71,996.93	33,33,241.0	
Savings	37,31,924.71	41,64,328.48	Loans & Advances (Net)		20,21,794.78	23,05,220.92	
Term	16,58,945.98	17,19,671.32	Fixed Assets		4,856.22	5,430.33	
Borrowings	1,90,030.23	1,19,466.68	Other Assets		1,59,764.02	1,27,337.22	
NABARD	1,79,369.42	1,13,080.45	Accumulated Losses		-	-	
Sponsor Banks	2,013.87	75.38					
Others	8,646.94	6,310.85					
Other Liabilities	2,21,754.88	1,61,181.14					
TOTAL	61,13,238.48	64,90,940.60	TOTAL		61,13,238.48	64,90,940.60	
EXPENDITURE			INCOME				
Interest on Deposits	1,92,929.27	1,95,506.34	Interest on Advances		1,32,924.33	1,73,729.86	
Interest on RBI/Inter Bk. Funds	7,998.89	6,534.19	Interest on Investments & Bank Balances		2,41,318.07	2,52,577.75	
			Other Income		39,887.26	-8,208.76	
Wage Bill	1,45,593.16	1,61,468.70					
Other Operating Expenses	43,418.74	52,024.41					
Provisions and Contingencies	17,904.17	-9,168.23					
Income over Expenditure	6,285.43	11,733.44	Exp. Over Income		-	-	
TOTAL	4,14,129.66	4,18,098.85	TOTAL		4,14,129.66	4,18,098.85	
KEY INDICATORS							
Per Branch Productivity	3,803.31	4,211.63	CD Ratio		38.11	40.17	
Per Employee Productivity	905.38	1,084.51	Recovery (%)		54.73	53.00	
CRAR (%)	11.71	11.44	Gross NPA (%)		9.78	7.53	
			Net NPA (%)		7.18	4.04	
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	20,80,110.91	23,92,299.62	Loan O/s	15.01	Fin. Return	6.12	6.92
Loans Disbursed	18,04,159.39	21,22,323.17	Deposits	9.11	Fin. Cost	3.28	3.28
Gross NPAs	2,03,405.71	1,80,181.07			Fin. Margin	2.83	3.64
Net NPA	1,45,089.59	93,102.37			Salary	2.38	2.62
Average Working Fund	61,19,454.43	61,64,933.00			Other Opt. Exp.	0.71	0.84
Net Profit/Loss (-)	6,285.43	11,733.44			Misc. Income	0.65	-0.13
					Gross Margin	0.40	0.04
					Risk Cost	0.29	-0.15
					Net Margin	0.10	0.19

FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of RRB: Prathama U.P. Gramin Bank No of Branches : 948			State: Uttar Pradesh No. of Staff : 4151		No. of Districts: 20 Sponsor Bank: P.N.B		
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS		31-Mar-22	31-Mar-23	
Share Capital	6,052.57	6,052.57	Cash in Hand		21,404.84	18,506.23	
Reserves	2,01,068.24	2,40,843.14	Balances with RBI		87,144.54	1,04,972.46	
			Balances in Current A/c		31,034.65	4,876.06	
Deposits	23,11,664.53	25,52,372.76	Balances in Deposit A/c		72,318.25	2,20,582.22	
Current	1,30,809.93	48,511.73	Other Investments		7,59,005.03	7,45,048.99	
Savings	15,44,294.49	17,05,885.75	Loans & Advances (Net)		16,20,351.15	18,39,024.97	
Term	6,36,560.11	7,97,975.28	Fixed Assets		4,737.06	5,008.12	
Borrowings	1,44,548.99	1,49,186.17	Other Assets		1,51,642.66	1,01,529.19	
NABARD	1,05,764.66	1,32,431.58	Accumulated Losses		-	-	
Sponsor Banks	38,719.13	16,571.29					
Others	65.20	183.30					
Other Liabilities	84,303.85	91,093.60					
TOTAL	27,47,638.18	30,39,548.24	TOTAL		27,47,638.18	30,39,548.24	
EXPENDITURE			INCOME				
Interest on Deposits	76,298.29	84,875.33	Interest on Advances		1,21,893.59	1,55,822.78	
Interest on RBI/Inter Bk. Funds	5,409.32	6,440.53	Interest on Investments & Bank Balances		49,090.92	59,972.33	
			Other Income		27,428.65	23,634.31	
Wage Bill	46,055.92	67,059.83					
Other Operating Expenses	17,150.00	19,310.45					
Provisions and Contingencies	47,450.00	21,968.38					
Income over Expenditure	6,049.63	39,774.90	Exp. Over Income		-	-	
TOTAL	1,98,413.16	2,39,429.42	TOTAL		1,98,413.16	2,39,429.42	
KEY INDICATORS							
Per Branch Productivity	4,298.79	4,728.31	CD Ratio		74.99	75.62	
Per Employee Productivity	1,016.88	1,079.85	Recovery (%)		77.86	78.03	
CRAR (%)	13.49	14.64	Gross NPA (%)		9.99	8.43	
			Net NPA (%)		3.70	3.92	
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	17,33,500.00	19,30,068.74	Loan O/s	11.34	Fin. Return	6.55	8.03
Loans Disbursed	10,79,178.00	14,55,653.48	Deposits	10.41	Fin. Cost	3.13	3.40
Gross NPAs	1,73,178.74	1,62,662.89			Fin. Margin	3.42	4.63
Net NPA	60,030.37	72,106.87			Salary	1.77	2.50
Average Working Fund	26,08,792.35	26,86,545.35			Other Opt. Exp.	0.66	0.72
Net Profit/Loss (-)	6,049.63	39,774.90			Misc. Income	1.05	0.88
					Gross Margin	2.05	2.30
					Risk Cost	1.82	0.82
					Net Margin	0.23	1.48



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FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of RRB: Uttarakhand Gramin Bank No of Branches : 288			State: Uttarakhand No. of Staff : 1091		No. of Districts: 13 Sponsor Bank: Union Bol		
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS		31-Mar-22	31-Mar-23	
Share Capital	15,310.47	15,310.47	Cash in Hand		2,458.68	2,189.61	
Reserves	17,362.19	18,237.79	Balances with RBI		26,107.25	32,084.33	
			Balances in Current A/c		3,168.36	3,213.64	
Deposits	6,49,635.81	7,11,775.95	Balances in Deposit A/c		68,034.84	78,338.89	
Current	16,531.04	15,171.52	Other Investments		3,27,832.67	3,45,414.82	
Savings	3,60,988.80	3,98,857.62	Loans & Advances (Net)		2,65,268.82	3,00,120.11	
Term	2,72,115.97	2,97,746.81	Fixed Assets		1,143.44	2,327.03	
Borrowings	8,543.24	10,023.35	Other Assets		9,195.98	12,349.79	
NABARD	8,307.20	9,805.00	Accumulated Losses		7,252.49	3,750.13	
Sponsor Banks	-	-					
Others	236.04	218.35					
Other Liabilities	19,610.82	24,440.79					
TOTAL	7,10,462.53	7,79,788.35	TOTAL		7,10,462.53	7,79,788.35	
EXPENDITURE			INCOME				
Interest on Deposits	23,915.88	25,757.41	Interest on Advances		23,804.44	27,367.71	
Interest on RBI/Inter Bk. Funds	444.72	431.98	Interest on Investments & Bank Balances		25,984.07	28,787.42	
			Other Income		3,759.94	2,757.03	
Wage Bill	20,516.91	20,138.84					
Other Operating Expenses	6,269.04	5,973.13					
Provisions and Contingencies	1,719.94	2,232.84					
Income over Expenditure	681.96	4,377.96	Exp. Over Income		-	-	
TOTAL	53,548.45	58,912.16	TOTAL		53,548.45	58,912.16	
KEY INDICATORS							
Per Branch Productivity	3,247.26	3,564.29	CD Ratio		42.96	44.22	
Per Employee Productivity	881.14	940.89	Recovery (%)		79.28	80.92	
CRAR (%)	11.01	11.53	Gross NPA (%)		7.21	5.46	
			Net NPA (%)		3.04	1.50	
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	2,79,081.47	3,14,739.83	Loan O/s	12.78	Fin. Return	7.54	7.71
Loans Disbursed	1,62,934.56	2,01,316.76	Deposits	9.57	Fin. Cost	3.69	3.59
Gross NPAs	20,116.43	17,189.30			Fin. Margin	3.85	4.11
Net NPA	8,069.41	4,507.24			Salary	3.11	2.76
Average Working Fund	6,60,182.86	7,28,760.92			Other Opt. Exp.	0.95	0.82
Net Profit/Loss (-)	681.96	4,377.96			Misc. Income	0.57	0.38
					Gross Margin	0.36	0.91
					Risk Cost	0.26	0.31
					Net Margin	0.10	0.60

FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of RRB: Bangiya Gramin Vikash Bank No of Branches : 587			State: West Bengal No. of Staff : 2335		No. of Districts: 12 Sponsor Bank: P.N.B		
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS		31-Mar-22	31-Mar-23	
Share Capital	1,50,692.22	1,73,390.03	Cash in Hand		12,074.76	8,786.10	
Reserves	3,597.81	3,597.81	Balances with RBI		72,761.37	84,779.38	
			Balances in Current A/c		25,445.53	39,853.68	
Deposits	17,95,887.75	18,67,191.46	Balances in Deposit A/c		61,380.98	1,25,814.73	
Current	53,168.63	47,456.70	Other Investments		10,30,113.75	10,08,287.07	
Savings	10,04,622.16	10,64,035.26	Loans & Advances (Net)		6,59,681.47	7,10,300.73	
Term	7,38,096.96	7,55,699.50	Fixed Assets		1,273.44	801.96	
Borrowings	21,770.50	57,278.03	Other Assets		55,180.81	64,248.82	
NABARD	16,832.50	42,380.00	Accumulated Losses		97,745.64	96,384.04	
Sponsor Banks	-	9,960.03					
Others	4,938.00	4,938.00					
Other Liabilities	43,709.47	37,799.18					
TOTAL	20,15,657.75	21,39,256.51	TOTAL		20,15,657.75	21,39,256.51	
EXPENDITURE			INCOME				
Interest on Deposits	73,009.09	72,624.82	Interest on Advances		68,025.94	71,097.65	
Interest on RBI/Inter Bk. Funds	945.54	944.51	Interest on Investments & Bank Balances		71,225.72	74,699.50	
			Other Income		20,109.83	-3,845.61	
Wage Bill	56,178.16	41,228.30					
Other Operating Expenses	11,617.55	11,551.40					
Provisions and Contingencies	14,754.51	14,240.90					
Income over Expenditure	2,856.64	1,361.61	Exp. Over Income		-	-	
TOTAL	1,59,361.49	1,41,951.54	TOTAL		1,59,361.49	1,41,951.54	
KEY INDICATORS							
Per Branch Productivity	4,332.96	4,545.40	CD Ratio		41.63	42.90	
Per Employee Productivity	1,092.55	1,142.68	Recovery (%)		58.36	38.65	
CRAR (%)	8.89	11.62	Gross NPA (%)		15.18	13.80	
			Net NPA (%)		3.88	2.79	
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	7,47,557.07	8,00,961.11	Loan O/s	7.14	Fin. Return	7.00	7.23
Loans Disbursed	5,25,058.00	13,19,984.00	Deposits	3.97	Fin. Cost	3.72	3.65
Gross NPAs	1,13,455.00	1,10,496.11			Fin. Margin	3.28	3.58
Net NPA	25,579.00	19,836.00			Salary	2.82	2.04
Average Working Fund	19,90,000.00	20,17,648.85			Other Opt. Exp.	0.58	0.57
Net Profit/Loss (-)	2,856.64	1,361.61			Misc. Income	1.01	-0.19
					Gross Margin	0.88	0.77
					Risk Cost	0.74	0.71
					Net Margin	0.14	0.07



नाबार्ड

FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of RRB: Paschim Banga Gramin Bank No of Branches : 230			State: West Bengal No. of Staff : 837		No. of Districts: 5 Sponsor Bank: UCO Bank		
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS		31-Mar-22	31-Mar-23	
Share Capital	48,981.95	56,730.51	Cash in Hand		2,794.21	2,471.25	
Reserves	-	-	Balances with RBI		25,132.04	29,312.04	
			Balances in Current A/c		7,471.50	6,875.45	
Deposits	6,25,247.12	6,56,991.03	Balances in Deposit A/c		53,782.25	54,797.87	
Current	6,039.83	6,067.86	Other Investments		2,28,333.42	2,29,846.78	
Savings	3,50,829.58	3,78,796.43	Loans & Advances (Net)		3,43,950.61	3,53,595.96	
Term	2,68,377.71	2,72,126.74	Fixed Assets		990.39	948.05	
Borrowings	14,582.06	16,520.62	Other Assets		19,126.48	21,482.48	
NABARD	13,861.40	15,799.91	Accumulated Losses		40,444.91	45,945.74	
Sponsor Banks	720.66	-					
Others	-	720.71					
Other Liabilities	33,214.68	15,033.46					
TOTAL	7,22,025.81	7,45,275.62	TOTAL		7,22,025.81	7,45,275.62	
EXPENDITURE			INCOME				
Interest on Deposits	22,407.73	22,458.52	Interest on Advances		32,969.19	32,493.20	
Interest on RBI/Inter Bk. Funds	474.88	647.48	Interest on Investments & Bank Balances		17,320.61	18,943.64	
			Other Income		3,346.79	3,603.62	
Wage Bill	23,664.01	30,085.48					
Other Operating Expenses	4,427.70	4,384.79					
Provisions and Contingencies	12,617.26	2,965.02					
Income over Expenditure	-	-	Exp. Over Income		9,954.99	5,500.83	
TOTAL	63,591.58	60,541.29	TOTAL		63,591.58	60,541.29	
KEY INDICATORS							
Per Branch Productivity	4,213.90	4,486.03	CD Ratio		55.01	57.05	
Per Employee Productivity	947.41	1,232.72	Recovery (%)		79.84	81.87	
CRAR (%)	4.76	5.11	Gross NPA (%)		10.42	9.37	
			Net NPA (%)		4.46	3.93	
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	3,43,950.61	3,74,795.96	Loan O/s	8.97	Fin. Return	7.87	7.41
Loans Disbursed	4,00,413.41	3,66,400.61	Deposits	5.08	Fin. Cost	3.58	3.33
Gross NPAs	35,823.02	35,111.52			Fin. Margin	4.29	4.08
Net NPA	15,330.00	13,911.52			Salary	3.70	4.34
Average Working Fund	6,38,856.29	6,93,821.23			Other Opt. Exp.	0.69	0.63
Net Profit/Loss (-)	-9,954.99	-5,500.83			Misc. Income	0.52	0.52
		Gross Margin			0.42	-0.37	
		Risk Cost			1.97	0.43	
		Net Margin			-1.56	-0.79	

वित्तीय विवरण-राज्य-वार सारांश
FINANCIAL STATEMENTS -
STATE-WISE SUMMARY

Financial Year 2022-23

FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of the State: Andhra Pradesh No. of Districts: 10			No of Branches : 1035		Total RRBs: 3 No. of Staff : 4989	
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS		31-Mar-22	31-Mar-23
Share Capital	6,755.53	6,755.53	Cash in Hand		23,675.42	21,205.54
Reserves	5,05,584.43	6,14,735.93	Balances with RBI		1,19,812.69	2,07,291.82
			Balances in Current A/c		62,791.40	1,75,388.25
Deposits	35,52,092.32	40,28,767.41	Balances in Deposit A/c		10,06,703.96	11,25,267.12
Current	57,301.11	48,217.70	Other Investments		6,78,046.63	6,61,475.99
Savings	10,24,676.90	11,86,944.33	Loans & Advances (Net)		34,19,445.67	36,95,136.59
Term	24,70,114.31	27,93,605.38	Fixed Assets		8,295.55	8,829.58
Borrowings	12,83,119.95	12,00,239.14	Other Assets		1,59,922.78	1,31,311.37
NABARD	12,72,966.70	11,89,190.37	Accumulated Losses		-	-
Sponsor Banks	10,000.00	-				
Others	153.25	11,048.77				
Other Liabilities	1,31,141.87	1,75,408.25				
TOTAL	54,78,694.10	60,25,906.26	TOTAL		54,78,694.10	60,25,906.26
EXPENDITURE			INCOME			
Interest on Deposits	1,62,199.56	1,79,171.89	Interest on Advances		3,22,088.53	3,68,752.88
Interest on RBI/Inter Bk. Funds	60,941.19	73,731.84	Interest on Investments & Bank Balances		99,788.31	1,12,490.82
			Other Income		69,585.13	75,980.78
Wage Bill	96,941.25	98,579.93				
Other Operating Expenses	32,899.32	31,860.64				
Provisions and Contingencies	60,458.96	64,728.68				
Income over Expenditure	78,021.69	1,09,151.50	Exp. Over Income		-	-
No. of RRBs in Profit	3	3	No. of RRBs in Loss		0	0
TOTAL	4,91,461.97	5,57,224.48	TOTAL		4,91,461.97	5,57,224.48
KEY INDICATORS						
Per Branch Productivity	6,942.67	7,503.99	CD Ratio		97.60	92.78
Per Employee Productivity	1,451.11	1,556.75	Recovery (%)		89.10	91.62
			Gross NPA (%)		1.31	1.11
			Net NPA (%)		0.00	0.00
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS	
Gross loans Outstanding	34,66,943.77	37,37,860.96	Loan O/s	7.81	Fin. Return	8.06
Loans Disbursed	34,97,935.75	41,49,806.23	Deposits	13.42	Fin. Cost	4.26
Gross NPAs	45,555.15	41,460.05			Fin. Margin	3.80
Net NPA	-	-			Salary	1.85
Average Working Fund	52,33,071.67	58,27,862.04			Other Opt. Exp.	0.63
Net Profit/Loss (-)	78,021.69	1,09,151.50			Misc. Income	1.33
					Gross Margin	2.65
					Risk Cost	1.16
					Net Margin	1.49



FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of the State: Arunachal Pradesh No. of Districts: 14			No of Branches : 32		Total RRBs: 1 No. of Staff : 115		
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS	31-Mar-22	31-Mar-23		
Share Capital	6,009.82	6,009.82	Cash in Hand	634.24	795.21		
Reserves	155.00	437.18	Balances with RBI	4,010.50	6,008.55		
			Balances in Current A/c	12,394.65	3,273.10		
Deposits	1,09,362.04	1,25,529.50	Balances in Deposit A/c	41,278.94	55,611.66		
Current	21,549.85	24,661.93	Other Investments	34,040.13	37,544.80		
Savings	55,831.29	64,650.84	Loans & Advances (Net)	24,717.93	35,632.99		
Term	31,980.90	36,216.73	Fixed Assets	369.95	728.55		
Borrowings	3,643.46	7,682.63	Other Assets	2,557.02	3,647.34		
NABARD	2,400.00	4,093.40	Accumulated Losses	1,773.24	-		
Sponsor Banks	13.31	1,635.44					
Others	1,230.15	1,953.79					
Other Liabilities	2,606.28	3,583.07					
TOTAL	1,21,776.60	1,43,242.20	TOTAL	1,21,776.60	1,43,242.20		
EXPENDITURE			INCOME				
Interest on Deposits	3,009.42	3,503.25	Interest on Advances	2,506.28	3,151.98		
Interest on RBI/Inter Bk. Funds	266.07	477.10	Interest on Investments & Bank Balances	4,668.00	6,145.76		
			Other Income	475.81	574.08		
Wage Bill	1,758.31	2,063.50					
Other Operating Expenses	778.93	935.85					
Provisions and Contingencies	603.95	836.70					
Income over Expenditure	1,233.41	2,055.42	Exp. Over Income	-	-		
No. of RRBs in Profit	1	1	No. of RRBs in Loss	0	0		
TOTAL	7,650.09	9,871.82	TOTAL	7,650.09	9,871.82		
KEY INDICATORS							
Per Branch Productivity	4,357.87	5,069.11	CD Ratio	23.53	29.22		
Per Employee Productivity	1,324.45	1,410.53	Recovery (%)	88.41	91.07		
			Gross NPA (%)	3.86	2.81		
			Net NPA (%)	0.00	0.00		
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	25,732.05	36,681.90	Loan O/s	42.55	Fin. Return	7.67	7.65
Loans Disbursed	29,499.39	45,875.25	Deposits	14.78	Fin. Cost	3.50	3.27
Gross NPAs	993.78	1,031.54			Fin. Margin	4.17	4.37
Net NPA	-	-			Salary	1.88	1.70
Average Working Fund	93,592.00	1,21,605.00			Other Opt. Exp.	0.83	0.77
Net Profit/Loss (-)	1,233.41	2,055.42			Misc. Income	0.51	0.47
					Gross Margin	1.96	2.38
					Risk Cost	0.65	0.69
					Net Margin	1.32	1.69

FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of the State: Assam No. of Districts: 33			No of Branches : 467			Total RRBs: 1 No. of Staff : 1859	
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS	31-Mar-22	31-Mar-23		
Share Capital	47,665.37	60,297.12	Cash in Hand	7,359.10	6,448.59		
Reserves	33,556.32	39,956.33	Balances with RBI	44,872.66	54,230.94		
			Balances in Current A/c	82,076.59	35,777.65		
Deposits	11,81,801.52	12,38,824.22	Balances in Deposit A/c	31,404.39	42,860.33		
Current	68,314.13	58,022.37	Other Investments	6,90,750.35	6,62,153.61		
Savings	8,21,891.81	8,80,047.94	Loans & Advances (Net)	4,34,111.29	5,32,872.44		
Term	2,91,595.58	3,00,753.91	Fixed Assets	2,263.84	2,304.43		
Borrowings	91,420.54	79,661.83	Other Assets	35,742.55	38,868.38		
NABARD	71,267.89	59,532.93	Accumulated Losses	48,592.78	62,388.61		
Sponsor Banks	20,000.00	20,000.00					
Others	152.65	128.90					
Other Liabilities	22,729.81	19,165.49					
TOTAL	13,77,173.56	14,37,904.98	TOTAL	13,77,173.56	14,37,904.98		
EXPENDITURE			INCOME				
Interest on Deposits	37,603.60	38,891.07	Interest on Advances	31,080.84	44,904.08		
Interest on RBI/Inter Bk. Funds	1,785.80	3,203.58	Interest on Investments & Bank Balances	45,353.31	45,331.77		
			Other Income	14,832.58	-8,880.79		
Wage Bill	30,207.94	34,731.24					
Other Operating Expenses	6,770.02	8,672.13					
Provisions and Contingencies	14,897.76	9,652.86					
Income over Expenditure	1.61	-	Exp. Over Income	-	13,795.82		
No. of RRBs in Profit	1	-	No. of RRBs in Loss	0	1		
TOTAL	91,266.73	95,150.88	TOTAL	91,266.73	95,150.88		
KEY INDICATORS							
Per Branch Productivity	3,580.07	3,926.27	CD Ratio	42.68	48.01		
Per Employee Productivity	936.78	986.32	Recovery (%)	66.39	67.21		
			Gross NPA (%)	27.74	19.68		
			Net NPA (%)	16.04	10.35		
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	5,04,410.23	5,94,743.23	Loan O/s	17.91	Fin. Return	6.61	7.24
Loans Disbursed	1,85,922.26	2,73,150.43	Deposits	4.83	Fin. Cost	3.41	3.38
Gross NPAs	1,39,929.43	1,17,017.46			Fin. Margin	3.20	3.86
Net NPA	69,630.49	55,146.67			Salary	2.61	2.79
Average Working Fund	11,56,692.20	12,45,934.50			Other Opt. Exp.	0.59	0.70
Net Profit/Loss (-)	1.61	-13,795.82			Misc. Income	1.28	-0.71
					Gross Margin	1.29	-0.33
					Risk Cost	1.29	0.77
					Net Margin	0.00	-1.11



FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of the State: Bihar No. of Districts: 38			No of Branches : 2109		Total RRBs: 2 No. of Staff : 7332		
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS		31-Mar-22	31-Mar-23	
Share Capital	2,49,933.33	2,91,022.73	Cash in Hand		19,478.95	18,491.71	
Reserves	30,083.26	31,175.38	Balances with RBI		1,58,153.64	1,85,716.82	
			Balances in Current A/c		79,954.28	32,461.46	
Deposits	39,63,340.59	41,33,507.06	Balances in Deposit A/c		3,78,263.30	3,59,584.84	
Current	92,722.72	93,887.72	Other Investments		19,28,074.40	19,94,291.56	
Savings	27,20,521.76	29,49,999.95	Loans & Advances (Net)		18,22,507.15	19,93,815.14	
Term	11,50,096.11	10,89,619.39	Fixed Assets		7,947.48	11,609.65	
Borrowings	4,68,126.25	4,61,175.71	Other Assets		2,15,269.51	1,32,964.81	
NABARD	4,28,744.82	4,17,264.59	Accumulated Losses		1,42,747.29	2,32,440.48	
Sponsor Banks	33,590.96	38,198.20					
Others	5,790.47	5,712.92					
Other Liabilities	40,912.57	44,495.59					
TOTAL	47,52,396.00	49,61,376.47	TOTAL		47,52,396.00	49,61,376.47	
EXPENDITURE			INCOME				
Interest on Deposits	1,34,417.87	1,38,347.44	Interest on Advances		1,18,985.54	1,68,757.09	
Interest on RBI/Inter Bk. Funds	15,705.71	18,426.69	Interest on Investments & Bank Balances		1,30,312.34	1,52,306.36	
			Other Income		65,689.69	26,589.13	
Wage Bill	1,25,293.84	1,36,347.22					
Other Operating Expenses	48,183.13	45,891.09					
Provisions and Contingencies	30,013.29	97,241.21					
Income over Expenditure	-	3,236.58	Exp. Over Income		38,626.27	91,837.65	
No. of RRBs in Profit	-	1	No. of RRBs in Loss		2	1	
TOTAL	3,53,613.84	4,39,490.23	TOTAL		3,53,613.84	4,39,490.23	
KEY INDICATORS							
Per Branch Productivity	2,873.57	3,069.09	CD Ratio		52.98	56.59	
Per Employee Productivity	840.95	882.80	Recovery (%)		41.70	23.12	
			Gross NPA (%)		38.45	30.56	
			Net NPA (%)		29.08	18.53	
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	20,99,893.45	23,39,210.99	Loan O/s	11.40	Fin. Return	6.00	6.91
Loans Disbursed	18,72,018.72	21,91,526.22	Deposits	4.29	Fin. Cost	3.61	3.37
Gross NPAs	8,07,406.33	7,14,879.01			Fin. Margin	2.39	3.54
Net NPA	5,30,019.99	3,69,483.15			Salary	3.01	2.93
Average Working Fund	41,57,010.66	46,46,715.45			Other Opt. Exp.	1.16	0.99
Net Profit/Loss (-)	-38,626.27	-88,601.07			Misc. Income	1.58	0.57
		Gross Margin			-0.21	0.19	
		Risk Cost			0.72	2.09	
		Net Margin			-0.93	-1.91	

FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of the State: Chhattisgarh No. of Districts: 28			No of Branches : 613			Total RRBs: 1 No. of Staff : 2217	
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS	31-Mar-22	31-Mar-23		
Share Capital	21,589.11	21,589.11	Cash in Hand	5,431.32	5,154.27		
Reserves	76,589.52	93,313.77	Balances with RBI	55,131.22	62,344.98		
			Balances in Current A/c	3,544.56	2,493.01		
Deposits	13,61,279.30	14,33,511.60	Balances in Deposit A/c	3,50,398.52	3,58,352.62		
Current	34,608.21	36,116.89	Other Investments	6,19,550.23	6,23,467.36		
Savings	9,03,292.59	9,74,922.76	Loans & Advances (Net)	5,07,744.94	6,27,062.90		
Term	4,23,378.50	4,22,471.95	Fixed Assets	2,653.24	4,723.56		
Borrowings	72,645.16	1,21,671.49	Other Assets	33,881.14	44,750.82		
NABARD	43,911.98	59,710.78	Accumulated Losses	-	-		
Sponsor Banks	21,468.91	34,630.02					
Others	7,264.27	27,330.69					
Other Liabilities	46,232.08	58,263.55					
TOTAL	15,78,335.17	17,28,349.52	TOTAL	15,78,335.17	17,28,349.52		
EXPENDITURE			INCOME				
Interest on Deposits	45,949.34	48,376.91	Interest on Advances	47,536.68	57,388.32		
Interest on RBI/Inter Bk. Funds	1,083.91	3,167.28	Interest on Investments & Bank Balances	55,753.32	60,350.02		
			Other Income	11,791.50	10,760.94		
Wage Bill	47,476.60	39,731.92					
Other Operating Expenses	10,900.44	11,922.53					
Provisions and Contingencies	6,921.66	8,576.39					
Income over Expenditure	2,749.55	16,724.24	Exp. Over Income	-	-		
No. of RRBs in Profit	1	1	No. of RRBs in Loss	0	0		
TOTAL	1,15,081.50	1,28,499.27	TOTAL	1,15,081.50	1,28,499.27		
KEY INDICATORS							
Per Branch Productivity	3,070.78	3,385.22	CD Ratio	38.28	44.76		
Per Employee Productivity	862.30	936.01	Recovery (%)	90.01	92.45		
			Gross NPA (%)	2.56	2.27		
			Net NPA (%)	0.00	0.00		
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	5,21,111.28	6,41,627.69	Loan O/s	23.13	Fin. Return	6.84	7.12
Loans Disbursed	2,72,339.43	6,31,419.13	Deposits	5.31	Fin. Cost	3.11	3.12
Gross NPAs	13,366.34	14,564.79			Fin. Margin	3.73	4.00
Net NPA	-	-			Salary	3.14	2.40
Average Working Fund	15,10,089.24	16,53,342.35			Other Opt. Exp.	0.72	0.72
Net Profit/Loss (-)	2,749.55	16,724.24			Misc. Income	0.78	0.65
					Gross Margin	0.64	1.53
					Risk Cost	0.46	0.52
					Net Margin	0.18	1.01



FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of the State: Gujarat No. of Districts: 33			No of Branches : 745		Total RRBs: 2 No. of Staff : 2764		
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS		31-Mar-22	31-Mar-23	
Share Capital	10,281.50	10,281.50	Cash in Hand		6,690.76	8,831.70	
Reserves	1,01,431.71	1,23,361.18	Balances with RBI		76,876.67	1,15,485.65	
			Balances in Current A/c		8,226.84	10,161.80	
Deposits	18,50,655.08	20,46,327.89	Balances in Deposit A/c		1,60,190.94	1,42,426.24	
Current	32,049.23	34,862.79	Other Investments		6,64,853.49	6,96,787.45	
Savings	8,73,948.60	9,66,829.60	Loans & Advances (Net)		11,24,771.68	12,93,252.75	
Term	9,44,657.25	10,44,635.50	Fixed Assets		2,834.76	3,169.71	
Borrowings	1,05,774.55	96,550.61	Other Assets		68,206.29	57,281.78	
NABARD	92,265.30	70,289.73	Accumulated Losses		-	-	
Sponsor Banks	7,314.29	10,386.31					
Others	6,194.96	15,874.57					
Other Liabilities	44,508.59	50,875.90					
TOTAL	21,12,651.43	23,27,397.08	TOTAL		21,12,651.43	23,27,397.08	
EXPENDITURE			INCOME				
Interest on Deposits	71,357.11	77,563.79	Interest on Advances		93,374.08	1,06,786.70	
Interest on RBI/Inter Bk. Funds	5,218.47	5,086.11	Interest on Investments & Bank Balances		52,788.63	53,901.03	
			Other Income		29,084.14	13,579.45	
Wage Bill	46,650.28	41,776.54					
Other Operating Expenses	16,459.29	15,407.55					
Provisions and Contingencies	14,135.72	12,503.72					
Income over Expenditure	21,425.98	21,929.47	Exp. Over Income		-	-	
No. of RRBs in Profit	2	2	No. of RRBs in Loss		0	0	
TOTAL	1,75,246.85	1,74,267.18	TOTAL		1,75,246.85	1,74,267.18	
KEY INDICATORS							
Per Branch Productivity	4,026.67	4,513.33	CD Ratio		61.88	64.32	
Per Employee Productivity	1,047.86	1,216.51	Recovery (%)		88.69	87.59	
			Gross NPA (%)		2.89	2.80	
			Net NPA (%)		0.51	0.18	
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	11,45,188.98	13,16,103.48	Loan O/s	14.92	Fin. Return	7.13	7.26
Loans Disbursed	8,94,842.21	10,03,525.51	Deposits	10.57	Fin. Cost	3.73	3.73
Gross NPAs	33,133.32	36,835.88			Fin. Margin	3.39	3.53
Net NPA	5,773.19	2,331.40			Salary	2.27	1.89
Average Working Fund	20,51,365.78	22,13,555.69			Other Opt. Exp.	0.80	0.70
Net Profit/Loss (-)	21,425.98	21,929.47			Misc. Income	1.42	0.61
		Gross Margin			1.73	1.56	
		Risk Cost			0.69	0.56	
		Net Margin			1.04	0.99	

FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of the State: Haryana No. of Districts: 22			No of Branches : 680		Total RRBs: 1 No. of Staff : 3266		
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS		31-Mar-22	31-Mar-23	
Share Capital	4,627.56	4,627.56	Cash in Hand		8,793.36	8,699.74	
Reserves	1,73,887.76	2,01,440.46	Balances with RBI		73,139.92	89,724.62	
			Balances in Current A/c		6,352.92	872.42	
Deposits	18,53,435.82	20,55,515.70	Balances in Deposit A/c		31,045.00	2,10,045.00	
Current	14,863.08	15,188.11	Other Investments		9,50,726.88	8,80,721.66	
Savings	10,34,550.60	11,13,064.17	Loans & Advances (Net)		10,98,431.42	12,97,599.08	
Term	8,04,022.14	9,27,263.42	Fixed Assets		5,153.97	5,400.52	
Borrowings	1,88,177.71	2,42,183.53	Other Assets		64,715.71	56,565.90	
NABARD	1,49,606.76	2,03,966.77	Accumulated Losses		-	-	
Sponsor Banks	37,592.49	12,448.23					
Others	978.46	25,768.53					
Other Liabilities	18,230.33	45,861.69					
TOTAL	22,38,359.18	25,49,628.94	TOTAL		22,38,359.18	25,49,628.94	
EXPENDITURE			INCOME				
Interest on Deposits	69,483.92	72,101.44	Interest on Advances		93,785.57	1,05,221.65	
Interest on RBI/Inter Bk. Funds	5,402.67	10,116.15	Interest on Investments & Bank Balances		67,366.79	73,144.69	
			Other Income		35,769.75	23,337.63	
Wage Bill	64,095.81	60,662.28					
Other Operating Expenses	18,663.86	16,730.54					
Provisions and Contingencies	25,202.63	14,540.86					
Income over Expenditure	14,073.22	27,552.70	Exp. Over Income		-	-	
No. of RRBs in Profit	1	1	No. of RRBs in Loss		0	0	
TOTAL	1,96,922.11	2,01,703.97	TOTAL		1,96,922.11	2,01,703.97	
KEY INDICATORS							
Per Branch Productivity	4,546.28	5,016.54	CD Ratio		63.85	65.96	
Per Employee Productivity	971.50	1,044.47	Recovery (%)		78.57	92.50	
			Gross NPA (%)		7.19	4.29	
			Net NPA (%)		0.00	0.00	
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	11,83,476.22	13,55,729.32	Loan O/s	14.55	Fin. Return	7.25	7.29
Loans Disbursed	11,35,300.12	13,16,551.72	Deposits	10.90	Fin. Cost	3.37	3.36
Gross NPAs	85,044.81	58,130.23			Fin. Margin	3.88	3.93
Net NPA	-	-			Salary	2.88	2.48
Average Working Fund	22,23,602.38	24,46,291.28			Other Opt. Exp.	0.84	0.68
Net Profit/Loss (-)	14,073.22	27,552.70			Misc. Income	1.61	0.95
					Gross Margin	1.77	1.72
					Risk Cost	1.13	0.59
					Net Margin	0.63	1.13



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FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of the State: Himachal Pradesh No. of Districts: 12			No of Branches : 271			Total RRBs: 1 No. of Staff : 1019	
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS	31-Mar-22	31-Mar-23		
Share Capital	1,543.62	1,543.62	Cash in Hand	2,281.53	2,707.25		
Reserves	13,659.92	13,876.48	Balances with RBI	28,330.15	34,150.95		
			Balances in Current A/c	190.87	90.20		
Deposits	7,27,175.30	7,85,374.14	Balances in Deposit A/c	22,179.48	34,820.05		
Current	13,108.11	11,240.33	Other Investments	5,16,640.38	4,82,564.01		
Savings	2,57,655.18	2,87,875.74	Loans & Advances (Net)	2,68,628.96	3,16,070.36		
Term	4,56,412.01	4,86,258.07	Fixed Assets	836.01	898.60		
Borrowings	1,03,963.00	69,018.06	Other Assets	17,562.37	17,987.44		
NABARD	88,641.73	60,302.01	Accumulated Losses	-	-		
Sponsor Banks	10,323.57	2,692.55					
Others	4,997.70	6,023.50					
Other Liabilities	10,307.91	19,476.56					
TOTAL	8,56,649.75	8,89,288.86	TOTAL	8,56,649.75	8,89,288.86		
EXPENDITURE			INCOME				
Interest on Deposits	31,499.94	32,866.09	Interest on Advances	21,555.61	24,784.08		
Interest on RBI/Inter Bk. Funds	3,910.65	3,983.30	Interest on Investments & Bank Balances	35,829.72	36,646.05		
			Other Income	4,062.99	-3,778.32		
Wage Bill	15,774.89	17,262.78					
Other Operating Expenses	3,581.92	3,243.08					
Provisions and Contingencies	6,224.00	80.00					
Income over Expenditure	456.92	216.56	Exp. Over Income	-	-		
No. of RRBs in Profit	1	1	No. of RRBs in Loss	0	0		
TOTAL	61,448.32	57,651.81	TOTAL	61,448.32	57,651.81		
KEY INDICATORS							
Per Branch Productivity	3,787.98	4,100.60	CD Ratio	38.56	41.49		
Per Employee Productivity	1,062.87	1,090.54	Recovery (%)	85.58	86.47		
			Gross NPA (%)	5.74	4.81		
			Net NPA (%)	1.60	1.85		
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	2,80,426.12	3,25,887.86	Loan O/s	16.21	Fin. Return	7.17	7.20
Loans Disbursed	2,84,435.26	3,10,171.00	Deposits	8.00	Fin. Cost	4.43	4.32
Gross NPAs	16,092.68	15,659.43			Fin. Margin	2.75	2.88
Net NPA	4,296.00	5,842.00			Salary	1.97	2.02
Average Working Fund	7,99,919.54	8,52,672.90			Other Opt. Exp.	0.45	0.38
Net Profit/Loss (-)	456.92	216.56			Misc. Income	0.51	-0.44
					Gross Margin	0.84	0.03
					Risk Cost	0.78	0.01
					Net Margin	0.06	0.03

FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of the State: Jammu & Kashmir No. of Districts: 26			No of Branches : 324			Total RRBs: 2 No. of Staff : 1451	
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS	31-Mar-22	31-Mar-23		
Share Capital	39,099.03	70,872.42	Cash in Hand	763.56	973.12		
Reserves	7,991.64	7,991.64	Balances with RBI	24,773.56	30,079.06		
			Balances in Current A/c	1,099.51	1,925.82		
Deposits	6,06,103.75	6,64,659.87	Balances in Deposit A/c	1,27,933.00	1,60,387.22		
Current	17,295.71	21,904.53	Other Investments	1,53,285.47	1,68,383.25		
Savings	2,84,132.86	2,97,780.93	Loans & Advances (Net)	3,31,952.46	3,76,832.97		
Term	3,04,675.18	3,44,974.41	Fixed Assets	1,627.02	1,692.47		
Borrowings	34,916.62	47,983.33	Other Assets	19,690.68	19,744.00		
NABARD	33,254.77	46,334.11	Accumulated Losses	46,543.70	55,857.79		
Sponsor Banks	-	-					
Others	1,661.85	1,649.22					
Other Liabilities	19,557.92	24,368.44					
TOTAL	7,07,668.96	8,15,875.70	TOTAL	7,07,668.96	8,15,875.70		
EXPENDITURE			INCOME				
Interest on Deposits	23,362.01	25,183.74	Interest on Advances	29,536.14	34,526.40		
Interest on RBI/Inter Bk. Funds	1,221.11	1,500.97	Interest on Investments & Bank Balances	17,102.81	18,712.23		
			Other Income	4,159.02	1,818.09		
Wage Bill	27,944.99	30,786.14					
Other Operating Expenses	5,685.21	6,832.89					
Provisions and Contingencies	-1,281.66	67.06					
Income over Expenditure	-	-	Exp. Over Income	6,133.69	9,314.09		
No. of RRBs in Profit	-	-	No. of RRBs in Loss	2	2		
TOTAL	56,931.66	64,370.80	TOTAL	56,931.66	64,370.80		
KEY INDICATORS							
Per Branch Productivity	2,906.85	3,256.70	CD Ratio	56.83	58.75		
Per Employee Productivity	672.23	727.20	Recovery (%)	75.75	72.08		
			Gross NPA (%)	6.80	5.86		
			Net NPA (%)	3.30	2.44		
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	3,44,434.95	3,90,510.13	Loan O/s	13.38	Fin. Return	7.44	7.34
Loans Disbursed	3,04,889.57	2,78,820.22	Deposits	9.66	Fin. Cost	3.92	3.68
Gross NPAs	23,428.26	22,879.60			Fin. Margin	3.52	3.66
Net NPA	10,945.76	9,202.44			Salary	4.46	4.24
Average Working Fund	6,27,255.08	7,25,510.88			Other Opt. Exp.	0.91	0.94
Net Profit/Loss (-)	-6,133.69	-9,314.09			Misc. Income	0.66	0.25
					Gross Margin	-1.18	-1.27
					Risk Cost	-0.20	0.01
					Net Margin	-0.98	-1.28

*J & K Grameen Bank with its Head Office in Jammu, has 2 branches in Union Territory of Ladakh



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FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of the State: Jharkhand No. of Districts: 24			No of Branches : 445		Total RRBs: 1 No. of Staff : 1576		
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS		31-Mar-22	31-Mar-23	
Share Capital	25,084.99	25,220.88	Cash in Hand		2,149.63	1,798.09	
Reserves	22,366.99	31,793.61	Balances with RBI		36,474.05	43,443.65	
			Balances in Current A/c		6,292.38	5,825.07	
Deposits	8,81,569.22	9,53,739.66	Balances in Deposit A/c		45,942.78	1,97,296.34	
Current	13,415.74	15,211.96	Other Investments		6,75,724.34	5,08,280.58	
Savings	5,71,465.50	6,36,364.01	Loans & Advances (Net)		3,82,582.21	4,71,983.52	
Term	2,96,687.98	3,02,163.69	Fixed Assets		1,254.34	1,157.46	
Borrowings	1,97,040.10	1,95,349.65	Other Assets		47,188.77	46,836.77	
NABARD	1,94,199.76	1,87,495.14	Accumulated Losses		-	-	
Sponsor Banks	-	5,273.22					
Others	2,840.34	2,581.29					
Other Liabilities	71,547.20	70,517.68					
TOTAL	11,97,608.50	12,76,621.48	TOTAL		11,97,608.50	12,76,621.48	
EXPENDITURE			INCOME				
Interest on Deposits	36,528.78	33,622.01	Interest on Advances		35,854.06	43,703.49	
Interest on RBI/Inter Bk. Funds	6,064.97	11,234.65	Interest on Investments & Bank Balances		42,986.19	45,837.84	
			Other Income		18,246.18	228.73	
Wage Bill	36,115.70	28,482.07					
Other Operating Expenses	6,177.15	6,566.80					
Provisions and Contingencies	4,866.92	437.91					
Income over Expenditure	7,332.91	9,426.62	Exp. Over Income		-	-	
No. of RRBs in Profit	1	1	No. of RRBs in Loss		0	0	
TOTAL	97,086.43	89,770.06	TOTAL		97,086.43	89,770.06	
KEY INDICATORS							
Per Branch Productivity	2,901.01	3,244.01	CD Ratio		45.45	51.36	
Per Employee Productivity	823.54	915.98	Recovery (%)		80.76	86.68	
			Gross NPA (%)		6.42	4.80	
			Net NPA (%)		1.98	1.19	
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	4,00,677.63	4,89,845.40	Loan O/s	22.25	Fin. Return	6.93	7.97
Loans Disbursed	2,68,146.61	4,49,091.26	Deposits	8.19	Fin. Cost	3.75	3.99
Gross NPAs	25,727.45	23,534.74			Fin. Margin	3.19	3.98
Net NPA	7,567.74	5,609.01			Salary	3.18	2.54
Average Working Fund	11,37,254.53	11,22,979.00			Other Opt. Exp.	0.54	0.58
Net Profit/Loss (-)	7,332.91	9,426.62			Misc. Income	1.60	0.02
					Gross Margin	1.07	0.88
					Risk Cost	0.43	0.04
					Net Margin	0.64	0.84

FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of the State: Karnataka No. of Districts: 30			No of Branches : 1750		Total RRBs: 2 No. of Staff : 8016		
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS		31-Mar-22	31-Mar-23	
Share Capital	14,161.14	14,161.14	Cash in Hand		26,696.32	32,800.57	
Reserves	3,20,124.24	3,24,894.54	Balances with RBI		2,01,281.93	3,35,599.65	
			Balances in Current A/c		12,027.29	6,326.57	
Deposits	49,43,488.69	52,61,557.56	Balances in Deposit A/c		3,78,050.00	4,74,210.69	
Current	1,14,131.81	1,20,862.67	Other Investments		18,38,713.81	16,65,675.42	
Savings	19,23,167.96	21,00,890.27	Loans & Advances (Net)		35,26,191.11	39,13,794.84	
Term	29,06,188.92	30,39,804.62	Fixed Assets		16,388.61	17,022.35	
Borrowings	7,47,328.12	8,23,970.67	Other Assets		1,75,035.15	1,79,498.95	
NABARD	7,13,027.51	8,04,636.20	Accumulated Losses		-	-	
Sponsor Banks	-	-					
Others	34,300.61	19,334.47					
Other Liabilities	1,49,282.03	2,00,345.13					
TOTAL	61,74,384.22	66,24,929.04	TOTAL		61,74,384.22	66,24,929.04	
EXPENDITURE			INCOME				
Interest on Deposits	2,10,365.62	2,17,504.21	Interest on Advances		3,23,965.29	3,44,267.16	
Interest on RBI/Inter Bk. Funds	36,047.26	44,159.37	Interest on Investments & Bank Balances		1,34,330.04	1,36,040.18	
			Other Income		1,06,856.34	64,850.92	
Wage Bill	1,43,953.33	1,66,255.05					
Other Operating Expenses	55,827.58	55,084.17					
Provisions and Contingencies	1,11,020.71	57,374.29					
Income over Expenditure	7,937.17	4,781.17	Exp. Over Income		-	-	
No. of RRBs in Profit	2	2	No. of RRBs in Loss		0	0	
TOTAL	5,65,151.67	5,45,158.26	TOTAL		5,65,151.67	5,45,158.26	
KEY INDICATORS							
Per Branch Productivity	4,968.97	5,351.63	CD Ratio		75.70	78.00	
Per Employee Productivity	1,088.44	1,168.33	Recovery (%)		64.39	66.92	
			Gross NPA (%)		14.50	10.74	
			Net NPA (%)		9.26	6.41	
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	37,42,270.52	41,03,798.23	Loan O/s	9.66	Fin. Return	7.39	7.61
Loans Disbursed	21,39,468.76	24,59,402.99	Deposits	6.43	Fin. Cost	3.97	4.15
Gross NPAs	5,42,578.61	4,40,756.86			Fin. Margin	3.42	3.47
Net NPA	3,26,499.13	2,50,753.14			Salary	2.32	2.64
Average Working Fund	62,01,588.29	63,08,608.61			Other Opt. Exp.	0.90	0.87
Net Profit/Loss (-)	7,937.17	4,781.17			Misc. Income	1.72	1.03
					Gross Margin	1.92	0.99
					Risk Cost	1.79	0.91
					Net Margin	0.13	0.08



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FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of the State: Kerala No. of Districts: 14			No of Branches : 634			Total RRBs: 1 No. of Staff : 3353	
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS	31-Mar-22	31-Mar-23		
Share Capital	63,585.42	68,158.57	Cash in Hand	14,054.30	13,221.96		
Reserves	89,164.34	1,22,453.73	Balances with RBI	82,502.88	1,10,155.42		
			Balances in Current A/c	3,576.52	4,510.69		
Deposits	21,83,359.28	21,95,400.66	Balances in Deposit A/c	3,61,536.41	3,10,838.62		
Current	27,793.00	23,310.68	Other Investments	4,17,714.98	4,40,906.94		
Savings	9,01,579.54	9,53,064.39	Loans & Advances (Net)	18,49,538.21	19,89,086.93		
Term	12,53,986.74	12,19,025.59	Fixed Assets	9,655.30	8,655.43		
Borrowings	3,88,023.60	4,57,832.25	Other Assets	59,537.01	73,041.28		
NABARD	3,68,081.53	4,43,878.02	Accumulated Losses	-	-		
Sponsor Banks	-	-					
Others	19,942.07	13,954.23					
Other Liabilities	73,982.97	1,06,572.06					
TOTAL	27,98,115.61	29,50,417.27	TOTAL	27,98,115.61	29,50,417.27		
EXPENDITURE			INCOME				
Interest on Deposits	92,327.32	91,687.25	Interest on Advances	1,66,677.36	1,77,952.87		
Interest on RBI/Inter Bk. Funds	18,045.91	21,713.24	Interest on Investments & Bank Balances	39,613.95	43,170.05		
			Other Income	34,726.64	36,058.97		
Wage Bill	70,139.73	63,958.75					
Other Operating Expenses	19,289.07	25,931.93					
Provisions and Contingencies	28,801.63	21,430.13					
Income over Expenditure	12,414.29	32,460.59	Exp. Over Income	-	-		
No. of RRBs in Profit	1	1	No. of RRBs in Loss	0	0		
TOTAL	2,41,017.95	2,57,181.89	TOTAL	2,41,017.95	2,57,181.89		
KEY INDICATORS							
Per Branch Productivity	6,484.65	6,914.67	CD Ratio	88.30	99.69		
Per Employee Productivity	1,193.75	1,307.46	Recovery (%)	92.72	95.83		
			Gross NPA (%)	3.08	2.26		
			Net NPA (%)	0.00	0.00		
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	19,27,908.93	21,88,499.62	Loan O/s	13.52	Fin. Return	7.70	7.78
Loans Disbursed	17,54,791.01	19,52,130.44	Deposits	0.55	Fin. Cost	4.12	3.99
Gross NPAs	59,457.30	49,412.68			Fin. Margin	3.58	3.79
Net NPA	-	-			Salary	2.62	2.25
Average Working Fund	26,77,781.99	28,43,539.01			Other Opt. Exp.	0.72	0.91
Net Profit/Loss (-)	12,414.29	32,460.59			Misc. Income	1.30	1.27
					Gross Margin	1.54	1.90
					Risk Cost	1.08	0.75
					Net Margin	0.46	1.14

FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of the State: Madhya Pradesh No. of Districts: 52			No of Branches : 1319		Total RRBs: 2 No. of Staff : 4942		
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS		31-Mar-22	31-Mar-23	
Share Capital	2,15,380.17	2,29,288.11	Cash in Hand		10,734.76	10,180.58	
Reserves	64,969.44	64,969.44	Balances with RBI		1,08,198.30	1,32,543.20	
			Balances in Current A/c		55,358.05	29,996.96	
Deposits	26,42,497.11	27,94,017.10	Balances in Deposit A/c		2,92,522.80	3,99,421.35	
Current	62,981.02	68,687.74	Other Investments		12,65,555.39	12,82,399.62	
Savings	14,13,843.28	15,06,235.08	Loans & Advances (Net)		14,38,349.70	16,39,466.53	
Term	11,65,672.81	12,19,094.28	Fixed Assets		6,105.42	6,299.90	
Borrowings	3,24,788.77	4,55,183.92	Other Assets		78,105.01	87,055.03	
NABARD	2,68,726.50	3,46,867.85	Accumulated Losses		1,52,049.42	1,28,396.48	
Sponsor Banks	27,361.85	41,766.04					
Others	28,700.42	66,550.03					
Other Liabilities	1,59,343.36	1,72,301.08					
TOTAL	34,06,978.85	37,15,759.65	TOTAL		34,06,978.85	37,15,759.65	
EXPENDITURE			INCOME				
Interest on Deposits	99,693.29	1,00,864.73	Interest on Advances		1,27,964.59	1,46,989.47	
Interest on RBI/Inter Bk. Funds	10,720.72	19,146.61	Interest on Investments & Bank Balances		99,271.94	1,08,693.12	
			Other Income		24,677.05	26,124.02	
Wage Bill	93,530.33	93,449.62					
Other Operating Expenses	21,509.63	22,856.90					
Provisions and Contingencies	35,716.10	21,835.81					
Income over Expenditure	3,268.80	23,652.94	Exp. Over Income		12,525.29	-	
No. of RRBs in Profit	1	2	No. of RRBs in Loss		1	0	
TOTAL	2,64,438.87	2,81,806.61	TOTAL		2,64,438.87	2,81,806.61	
KEY INDICATORS							
Per Branch Productivity	3,173.07	3,470.58	CD Ratio		58.38	63.84	
Per Employee Productivity	839.07	926.29	Recovery (%)		74.20	76.42	
			Gross NPA (%)		13.02	8.48	
			Net NPA (%)		6.71	2.86	
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	15,42,783.81	17,83,684.11	Loan O/s	15.61	Fin. Return	7.29	7.34
Loans Disbursed	11,11,848.50	13,30,405.39	Deposits	5.73	Fin. Cost	3.54	3.44
Gross NPAs	2,00,940.89	1,51,189.85			Fin. Margin	3.75	3.89
Net NPA	96,486.10	46,957.84			Salary	3.00	2.68
Average Working Fund	31,18,115.34	34,83,760.19			Other Opt. Exp.	0.69	0.66
Net Profit/Loss (-)	-9,256.49	23,652.94			Misc. Income	0.79	0.75
		Gross Margin			0.85	1.31	
		Risk Cost			1.15	0.63	
		Net Margin			-0.30	0.68	



FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of the State: Maharashtra No. of Districts: 34			No of Branches : 741		Total RRBs: 2 No. of Staff : 2992		
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS		31-Mar-22	31-Mar-23	
Share Capital	1,08,396.85	1,42,695.07	Cash in Hand		20,593.19	21,327.12	
Reserves	40,820.19	41,718.91	Balances with RBI		85,321.31	99,577.29	
			Balances in Current A/c		91,879.07	29,573.85	
Deposits	20,18,804.63	21,03,459.34	Balances in Deposit A/c		3,93,665.83	4,16,027.53	
Current	81,313.13	81,278.59	Other Investments		6,34,180.84	6,57,111.80	
Savings	9,86,102.89	9,87,757.88	Loans & Advances (Net)		10,82,882.73	12,91,337.25	
Term	9,51,388.61	10,34,422.87	Fixed Assets		4,385.38	4,568.62	
Borrowings	2,52,636.88	3,30,677.23	Other Assets		53,869.25	46,401.82	
NABARD	1,65,911.51	2,07,341.88	Accumulated Losses		1,00,134.57	98,509.08	
Sponsor Banks	74,999.99	74,800.00					
Others	11,725.38	48,535.35					
Other Liabilities	46,253.62	45,883.81					
TOTAL	24,66,912.17	26,64,434.36	TOTAL		24,66,912.17	26,64,434.36	
EXPENDITURE			INCOME				
Interest on Deposits	71,132.96	77,150.68	Interest on Advances		71,003.17	93,079.57	
Interest on RBI/Inter Bk. Funds	5,924.16	9,770.10	Interest on Investments & Bank Balances		48,725.98	54,832.76	
			Other Income		23,864.52	21,926.67	
Wage Bill	67,069.68	45,539.11					
Other Operating Expenses	8,296.75	21,089.19					
Provisions and Contingencies	12,691.82	13,760.07					
Income over Expenditure	512.10	2,529.85	Exp. Over Income		22,033.80	-	
No. of RRBs in Profit	1	2	No. of RRBs in Loss		1	0	
TOTAL	1,65,627.47	1,69,839.00	TOTAL		1,65,627.47	1,69,839.00	
KEY INDICATORS							
Per Branch Productivity	4,276.11	4,645.26	CD Ratio		55.68	63.64	
Per Employee Productivity	1,060.01	1,150.45	Recovery (%)		48.90	56.67	
			Gross NPA (%)		8.68	7.70	
			Net NPA (%)		5.20	4.31	
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	11,24,137.52	13,38,681.75	Loan O/s	19.09	Fin. Return	5.62	6.38
Loans Disbursed	6,07,926.18	8,40,052.46	Deposits	4.19	Fin. Cost	3.62	3.75
Gross NPAs	97,560.77	1,03,028.18			Fin. Margin	2.00	2.63
Net NPA	56,313.47	55,683.68			Salary	3.15	1.96
Average Working Fund	21,28,713.81	23,20,094.20			Other Opt. Exp.	0.39	0.91
Net Profit/Loss (-)	-21,521.70	2,529.85			Misc. Income	1.12	0.95
		Gross Margin			-0.41	0.70	
		Risk Cost			0.60	0.59	
		Net Margin			-1.01	0.11	

FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of the State: Manipur No. of Districts: 10			No of Branches : 27		Total RRBs: 1 No. of Staff : 115		
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS		31-Mar-22	31-Mar-23	
Share Capital	7,312.26	7,683.95	Cash in Hand		104.17	121.76	
Reserves	1.22	1.22	Balances with RBI		1,836.84	1,822.00	
			Balances in Current A/c		5,529.61	10,216.77	
Deposits	43,298.46	47,738.18	Balances in Deposit A/c		6,865.05	2,527.99	
Current	8,727.55	4,770.76	Other Investments		14,841.75	13,333.14	
Savings	26,568.40	33,517.67	Loans & Advances (Net)		20,646.09	27,246.62	
Term	8,002.51	9,449.75	Fixed Assets		77.91	76.82	
Borrowings	4,470.82	5,613.35	Other Assets		2,657.61	4,391.60	
NABARD	2,216.54	5,371.83	Accumulated Losses		6,010.43	6,033.59	
Sponsor Banks	2,049.18	-					
Others	205.10	241.52					
Other Liabilities	3,486.70	4,733.59					
TOTAL	58,569.46	65,770.29	TOTAL		58,569.46	65,770.29	
EXPENDITURE			INCOME				
Interest on Deposits	1,141.30	1,115.15	Interest on Advances		1,617.19	2,521.60	
Interest on RBI/Inter Bk. Funds	72.17	165.02	Interest on Investments & Bank Balances		1,418.28	1,176.81	
			Other Income		572.32	352.51	
Wage Bill	1,688.40	1,634.63					
Other Operating Expenses	797.48	526.81					
Provisions and Contingencies	260.69	632.46					
Income over Expenditure	-	-	Exp. Over Income		352.25	23.15	
No. of RRBs in Profit	-	-	No. of RRBs in Loss		1	1	
TOTAL	3,960.04	4,074.07	TOTAL		3,960.04	4,074.07	
KEY INDICATORS							
Per Branch Productivity	2,519.69	2,843.26	CD Ratio		51.30	60.81	
Per Employee Productivity	642.27	667.55	Recovery (%)		61.23	54.48	
			Gross NPA (%)		17.55	10.86	
			Net NPA (%)		11.29	5.03	
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	22,213.40	29,029.94	Loan O/s	30.69	Fin. Return	6.28	8.36
Loans Disbursed	5,768.00	14,840.01	Deposits	10.25	Fin. Cost	2.51	2.89
Gross NPAs	3,897.55	3,152.77			Fin. Margin	3.77	5.47
Net NPA	2,330.24	1,369.46			Salary	3.50	3.70
Average Working Fund	48,306.95	44,238.78			Other Opt. Exp.	1.65	1.19
Net Profit/Loss (-)	-352.25	-23.15			Misc. Income	1.18	0.80
					Gross Margin	-0.19	1.38
					Risk Cost	0.54	1.43
					Net Margin	-0.73	-0.05



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FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of the State: Meghalaya No. of Districts: 11			No of Branches : 90		Total RRBs: 1 No. of Staff : 402		
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS		31-Mar-22	31-Mar-23	
Share Capital	259.76	259.76	Cash in Hand		1,435.32	1,169.76	
Reserves	18,608.26	22,383.81	Balances with RBI		13,174.47	17,873.97	
			Balances in Current A/c		21,288.96	8,399.25	
Deposits	3,26,559.33	3,60,418.26	Balances in Deposit A/c		1,33,100.46	1,60,930.76	
Current	17,502.43	15,367.85	Other Investments		77,125.89	80,351.01	
Savings	2,27,777.43	2,59,288.84	Loans & Advances (Net)		87,846.03	1,01,344.44	
Term	81,279.47	85,761.57	Fixed Assets		901.50	866.32	
Borrowings	4,307.07	3,239.54	Other Assets		24,421.33	25,043.30	
NABARD	3,847.45	2,598.31	Accumulated Losses		-	-	
Sponsor Banks	-	-					
Others	459.62	641.23					
Other Liabilities	9,559.54	9,677.44					
TOTAL	3,59,293.96	3,95,978.81	TOTAL		3,59,293.96	3,95,978.81	
EXPENDITURE			INCOME				
Interest on Deposits	9,275.88	10,429.22	Interest on Advances		8,002.71	8,866.91	
Interest on RBI/Inter Bk. Funds	127.84	192.23	Interest on Investments & Bank Balances		11,405.37	14,196.47	
			Other Income		1,056.32	1,242.36	
Wage Bill	5,646.60	5,896.76					
Other Operating Expenses	1,883.95	2,031.52					
Provisions and Contingencies	1,267.16	1,980.46					
Income over Expenditure	2,262.97	3,775.55	Exp. Over Income		-	-	
No. of RRBs in Profit	1	1	No. of RRBs in Loss		0	0	
TOTAL	20,464.40	24,305.74	TOTAL		20,464.40	24,305.74	
KEY INDICATORS							
Per Branch Productivity	4,680.56	5,208.22	CD Ratio		29.00	30.05	
Per Employee Productivity	1,029.95	1,166.02	Recovery (%)		76.42	79.91	
			Gross NPA (%)		7.63	6.44	
			Net NPA (%)		0.43	0.00	
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	94,691.08	1,08,321.29	Loan O/s	14.39	Fin. Return	6.34	6.57
Loans Disbursed	30,580.46	52,949.21	Deposits	10.37	Fin. Cost	3.07	3.02
Gross NPAs	7,220.33	6,976.86			Fin. Margin	3.27	3.54
Net NPA	375.28	-			Salary	1.84	1.68
Average Working Fund	3,06,070.04	3,51,278.58			Other Opt. Exp.	0.62	0.58
Net Profit/Loss (-)	2,262.97	3,775.55			Misc. Income	0.35	0.35
		Gross Margin			1.15	1.64	
		Risk Cost			0.41	0.56	
		Net Margin			0.74	1.07	

FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of the State: Mizoram No. of Districts: 11			No of Branches : 102		Total RRBs: 1 No. of Staff : 477		
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS		31-Mar-22	31-Mar-23	
Share Capital	5,467.77	6,481.21	Cash in Hand		6,168.57	9,860.91	
Reserves	22,587.66	29,106.76	Balances with RBI		17,446.98	22,596.88	
			Balances in Current A/c		7,659.15	15,839.33	
Deposits	4,22,022.60	4,96,987.80	Balances in Deposit A/c		93,450.00	1,17,919.99	
Current	10,066.36	11,082.76	Other Investments		1,18,737.14	1,35,697.41	
Savings	2,43,299.95	2,87,543.50	Loans & Advances (Net)		2,51,030.19	2,69,738.08	
Term	1,68,656.29	1,98,361.54	Fixed Assets		3,264.01	3,515.33	
Borrowings	34,620.67	45,584.98	Other Assets		16,247.70	24,561.77	
NABARD	22,598.02	29,280.79	Accumulated Losses		-	-	
Sponsor Banks	-	-					
Others	12,022.65	16,304.19					
Other Liabilities	29,305.04	21,568.95					
TOTAL	5,14,003.74	5,99,729.70	TOTAL		5,14,003.74	5,99,729.70	
EXPENDITURE			INCOME				
Interest on Deposits	14,822.65	15,771.30	Interest on Advances		22,873.04	27,138.42	
Interest on RBI/Inter Bk. Funds	919.32	1,260.33	Interest on Investments & Bank Balances		14,701.31	15,385.73	
			Other Income		1,110.79	360.74	
Wage Bill	4,476.20	5,238.18					
Other Operating Expenses	4,138.86	4,521.21					
Provisions and Contingencies	9,384.33	9,574.78					
Income over Expenditure	4,943.78	6,519.09	Exp. Over Income		-	-	
No. of RRBs in Profit	1	1	No. of RRBs in Loss		0	0	
TOTAL	38,685.14	42,884.89	TOTAL		38,685.14	42,884.89	
KEY INDICATORS							
Per Branch Productivity	6,798.51	7,707.42	CD Ratio		59.48	58.18	
Per Employee Productivity	1,405.12	1,648.13	Recovery (%)		81.65	85.99	
			Gross NPA (%)		5.29	5.44	
			Net NPA (%)		0.50	0.45	
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	2,51,030.19	2,89,168.68	Loan O/s	15.19	Fin. Return	7.41	7.73
Loans Disbursed	1,09,459.82	1,15,691.10	Deposits	17.76	Fin. Cost	3.10	3.10
Gross NPAs	13,278.38	15,743.25			Fin. Margin	4.30	4.64
Net NPA	1,255.40	1,212.64			Salary	0.88	0.95
Average Working Fund	5,07,190.11	5,49,832.17			Other Opt. Exp.	0.82	0.82
Net Profit/Loss (-)	4,943.78	6,519.09			Misc. Income	0.22	0.07
					Gross Margin	2.82	2.93
					Risk Cost	1.85	1.74
					Net Margin	0.97	1.19



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FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of the State: Nagaland No. of Districts: 5			No of Branches : 11		Total RRBs: 1 No. of Staff : 43		
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS		31-Mar-22	31-Mar-23	
Share Capital	2,365.72	2,365.72	Cash in Hand		53.50	76.28	
Reserves	-	-	Balances with RBI		505.22	592.22	
			Balances in Current A/c		1,171.73	479.86	
Deposits	12,308.25	13,544.31	Balances in Deposit A/c		4,459.89	5,300.62	
Current	741.85	956.56	Other Investments		2,734.63	2,427.43	
Savings	6,410.52	7,417.73	Loans & Advances (Net)		4,224.41	5,200.87	
Term	5,155.88	5,170.02	Fixed Assets		36.05	60.45	
Borrowings	319.20	242.99	Other Assets		533.79	725.64	
NABARD	284.72	208.51	Accumulated Losses		1,936.59	1,893.12	
Sponsor Banks	-	-					
Others	34.48	34.48					
Other Liabilities	662.64	603.47					
TOTAL	15,655.81	16,756.49	TOTAL		15,655.81	16,756.49	
EXPENDITURE			INCOME				
Interest on Deposits	448.55	468.04	Interest on Advances		463.52	599.54	
Interest on RBI/Inter Bk. Funds	1.12	7.80	Interest on Investments & Bank Balances		460.02	504.12	
			Other Income		55.54	78.06	
Wage Bill	410.03	517.36					
Other Operating Expenses	191.91	144.05					
Provisions and Contingencies	26.13	1.00					
Income over Expenditure	-	43.47	Exp. Over Income		98.66	-	
No. of RRBs in Profit	-	1	No. of RRBs in Loss		1	0	
TOTAL	1,077.74	1,181.72	TOTAL		1,077.74	1,181.72	
KEY INDICATORS							
Per Branch Productivity	1,660.54	1,709.33	CD Ratio		34.91	38.82	
Per Employee Productivity	405.01	437.27	Recovery (%)		89.36	94.98	
			Gross NPA (%)		1.92	1.21	
			Net NPA (%)		0.31	0.16	
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	4,297.11	5,258.37	Loan O/s	22.37	Fin. Return	8.22	7.87
Loans Disbursed	2,473.71	2,717.37	Deposits	10.04	Fin. Cost	4.00	3.39
Gross NPAs	82.62	63.60			Fin. Margin	4.22	4.48
Net NPA	13.17	8.36			Salary	3.65	3.69
Average Working Fund	11,233.26	14,026.93			Other Opt. Exp.	1.71	1.03
Net Profit/Loss (-)	-98.66	43.47			Misc. Income	0.49	0.56
					Gross Margin	-0.65	0.32
					Risk Cost	0.23	0.01
					Net Margin	-0.88	0.31

FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of the State: Odisha No. of Districts: 30			No of Branches : 982		Total RRBs: 2 No. of Staff : 3426		
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS		31-Mar-22	31-Mar-23	
Share Capital	2,85,794.02	3,32,914.56	Cash in Hand		8,976.72	7,841.52	
Reserves	6,073.78	6,073.78	Balances with RBI		92,570.24	1,07,661.87	
			Balances in Current A/c		10,563.26	5,657.38	
Deposits	22,04,604.24	23,34,316.76	Balances in Deposit A/c		1,28,822.15	1,78,905.79	
Current	23,293.96	30,888.30	Other Investments		12,88,938.15	12,18,976.34	
Savings	11,50,482.63	12,48,487.78	Loans & Advances (Net)		8,04,949.99	10,31,813.78	
Term	10,30,827.65	10,54,940.68	Fixed Assets		2,256.84	3,696.24	
Borrowings	88,349.76	1,16,693.99	Other Assets		1,04,668.40	1,09,940.23	
NABARD	81,259.20	1,10,600.00	Accumulated Losses		2,60,987.08	2,52,498.26	
Sponsor Banks	-	-					
Others	7,090.56	6,093.99					
Other Liabilities	1,17,911.03	1,26,992.32					
TOTAL	27,02,732.83	29,16,991.41	TOTAL		27,02,732.83	29,16,991.41	
EXPENDITURE			INCOME				
Interest on Deposits	89,131.52	89,238.53	Interest on Advances		74,321.64	84,416.72	
Interest on RBI/Inter Bk. Funds	3,615.02	2,751.28	Interest on Investments & Bank Balances		90,988.04	92,749.12	
			Other Income		26,609.06	16,479.09	
Wage Bill	68,392.56	66,752.38					
Other Operating Expenses	14,709.68	14,749.24					
Provisions and Contingencies	15,345.60	11,664.68					
Income over Expenditure	724.36	8,488.82	Exp. Over Income		-	-	
No. of RRBs in Profit	2	2	No. of RRBs in Loss		0	0	
TOTAL	1,91,918.74	1,93,644.93	TOTAL		1,91,918.74	1,93,644.93	
KEY INDICATORS							
Per Branch Productivity	3,192.57	3,551.04	CD Ratio		42.21	49.39	
Per Employee Productivity	881.64	1,017.84	Recovery (%)		63.09	67.48	
			Gross NPA (%)		22.13	14.70	
			Net NPA (%)		9.98	4.70	
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	9,30,500.67	11,52,804.09	Loan O/s	23.89	Fin. Return	7.07	6.95
Loans Disbursed	6,29,585.18	8,97,069.81	Deposits	5.88	Fin. Cost	3.97	3.61
Gross NPAs	2,05,879.56	1,69,487.22			Fin. Margin	3.10	3.34
Net NPA	80,328.88	48,496.91			Salary	2.92	2.62
Average Working Fund	23,39,123.81	25,47,742.57			Other Opt. Exp.	0.63	0.58
Net Profit/Loss (-)	724.36	8,488.82			Misc. Income	1.14	0.65
		Gross Margin			0.69	0.79	
		Risk Cost			0.66	0.46	
		Net Margin			0.03	0.33	



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FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of the State: Puducherry No. of Districts: 4			No of Branches : 46		Total RRBs: 1 No. of Staff : 145		
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS		31-Mar-22	31-Mar-23	
Share Capital	1,350.00	1,350.00	Cash in Hand		270.82	299.47	
Reserves	6,791.46	8,224.70	Balances with RBI		3,349.50	4,092.50	
			Balances in Current A/c		3,242.40	1,203.94	
Deposits	1,02,360.23	1,13,832.41	Balances in Deposit A/c		19,485.03	17,247.74	
Current	724.82	810.10	Other Investments		17,437.20	18,549.57	
Savings	21,532.09	22,908.88	Loans & Advances (Net)		91,370.34	1,09,069.30	
Term	80,103.32	90,113.43	Fixed Assets		227.61	292.01	
Borrowings	24,611.15	26,588.27	Other Assets		838.71	769.07	
NABARD	20,345.26	22,724.08	Accumulated Losses		-	-	
Sponsor Banks	4,265.89	-					
Others	-	3,864.19					
Other Liabilities	1,108.77	1,528.22					
TOTAL	1,36,221.61	1,51,523.60	TOTAL		1,36,221.61	1,51,523.60	
EXPENDITURE			INCOME				
Interest on Deposits	4,868.92	5,647.27	Interest on Advances		6,854.64	8,303.14	
Interest on RBI/Inter Bk. Funds	887.85	1,343.01	Interest on Investments & Bank Balances		1,794.00	2,319.11	
			Other Income		1,344.59	1,801.02	
Wage Bill	1,461.00	1,654.68					
Other Operating Expenses	851.99	1,163.41					
Provisions and Contingencies	890.38	1,181.66					
Income over Expenditure	1,033.09	1,433.24	Exp. Over Income		-	-	
No. of RRBs in Profit	1	1	No. of RRBs in Loss		0	0	
TOTAL	9,993.23	12,423.27	TOTAL		9,993.23	12,423.27	
KEY INDICATORS							
Per Branch Productivity	4,446.88	4,893.48	CD Ratio		91.15	97.75	
Per Employee Productivity	1,552.88	1,552.41	Recovery (%)		89.81	89.03	
			Gross NPA (%)		2.07	1.98	
			Net NPA (%)		0.00	0.00	
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	93,302.33	1,11,267.67	Loan O/s	19.25	Fin. Return	7.03	7.42
Loans Disbursed	98,242.51	1,33,309.81	Deposits	11.21	Fin. Cost	4.68	4.89
Gross NPAs	1,931.99	2,198.37			Fin. Margin	2.35	2.54
Net NPA	-	-			Salary	1.19	1.16
Average Working Fund	1,22,941.81	1,43,088.01			Other Opt. Exp.	0.69	0.81
Net Profit/Loss (-)	1,033.09	1,433.24			Misc. Income	1.09	1.26
					Gross Margin	1.56	1.83
					Risk Cost	0.72	0.83
					Net Margin	0.84	1.00

FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of the State: Punjab No. of Districts: 23			No of Branches : 435			Total RRBs: 1 No. of Staff : 1904	
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS	31-Mar-22	31-Mar-23		
Share Capital	2,536.64	2,536.64	Cash in Hand	2,852.16	3,886.92		
Reserves	1,16,250.83	1,30,322.42	Balances with RBI	44,683.80	55,823.05		
			Balances in Current A/c	1,061.14	2,278.04		
Deposits	12,20,803.08	13,39,130.69	Balances in Deposit A/c	2,08,675.00	2,91,375.00		
Current	20,956.06	29,242.58	Other Investments	4,79,710.11	4,44,107.66		
Savings	5,14,704.19	5,60,283.44	Loans & Advances (Net)	8,15,916.70	9,13,442.08		
Term	6,85,142.83	7,49,604.67	Fixed Assets	2,170.33	2,384.74		
Borrowings	2,44,422.85	2,60,762.20	Other Assets	40,918.08	40,933.85		
NABARD	1,91,512.80	1,98,977.84	Accumulated Losses	-	-		
Sponsor Banks	28,213.22	24,050.28					
Others	24,696.83	37,734.08					
Other Liabilities	11,973.92	21,479.39					
TOTAL	15,95,987.32	17,54,231.34	TOTAL	15,95,987.32	17,54,231.34		
EXPENDITURE			INCOME				
Interest on Deposits	49,792.92	54,596.40	Interest on Advances	63,560.25	73,808.63		
Interest on RBI/Inter Bk. Funds	8,320.87	14,797.08	Interest on Investments & Bank Balances	43,534.65	47,534.20		
			Other Income	19,004.42	12,618.19		
Wage Bill	29,276.35	24,953.72					
Other Operating Expenses	11,461.62	11,861.30					
Provisions and Contingencies	16,386.34	12,481.29					
Income over Expenditure	10,861.22	15,271.23	Exp. Over Income	-	-		
No. of RRBs in Profit	1	1	No. of RRBs in Loss	0	0		
TOTAL	1,26,099.32	1,33,961.02	TOTAL	1,26,099.32	1,33,961.02		
KEY INDICATORS							
Per Branch Productivity	4,899.32	5,310.13	CD Ratio	71.36	72.49		
Per Employee Productivity	1,155.81	1,213.19	Recovery (%)	87.05	89.34		
			Gross NPA (%)	6.61	5.91		
			Net NPA (%)	0.26	0.00		
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	8,71,207.04	9,70,773.77	Loan O/s	11.43	Fin. Return	7.19	7.23
Loans Disbursed	11,74,167.83	26,96,792.26	Deposits	9.69	Fin. Cost	3.90	4.13
Gross NPAs	57,614.85	57,331.69			Fin. Margin	3.29	3.09
Net NPA	2,133.18	-			Salary	1.97	1.49
Average Working Fund	14,89,828.26	16,78,699.58			Other Opt. Exp.	0.77	0.71
Net Profit/Loss (-)	10,861.22	15,271.23			Misc. Income	1.28	0.75
					Gross Margin	1.83	1.65
					Risk Cost	1.10	0.74
					Net Margin	0.73	0.91



FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of the State: Rajasthan No. of Districts: 36			No of Branches : 1596		Total RRBs: 2 No. of Staff : 6466		
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS		31-Mar-22	31-Mar-23	
Share Capital	49,126.98	49,126.98	Cash in Hand		11,166.05	10,483.87	
Reserves	2,46,048.58	3,12,130.92	Balances with RBI		1,50,903.09	2,03,919.41	
			Balances in Current A/c		28,240.77	6,196.18	
Deposits	38,50,645.55	42,55,852.24	Balances in Deposit A/c		3,47,236.94	7,08,437.86	
Current	63,862.20	86,047.63	Other Investments		9,32,268.75	9,91,316.99	
Savings	20,01,125.46	21,56,430.74	Loans & Advances (Net)		28,10,079.27	32,10,681.52	
Term	17,85,657.89	20,13,373.87	Fixed Assets		7,831.70	9,174.51	
Borrowings	2,26,165.69	5,86,407.67	Other Assets		1,45,262.59	1,50,239.89	
NABARD	2,25,410.06	5,58,919.24	Accumulated Losses		-	-	
Sponsor Banks	208.56	26,542.01					
Others	547.07	946.42					
Other Liabilities	61,002.36	86,932.42					
TOTAL	44,32,989.16	52,90,450.23	TOTAL		44,32,989.16	52,90,450.23	
EXPENDITURE			INCOME				
Interest on Deposits	1,45,562.71	1,58,804.89	Interest on Advances		2,57,843.61	2,80,413.74	
Interest on RBI/Inter Bk. Funds	8,393.48	16,886.81	Interest on Investments & Bank Balances		77,544.59	94,133.83	
			Other Income		61,908.61	58,253.45	
Wage Bill	1,10,352.81	1,13,378.52					
Other Operating Expenses	40,985.32	37,793.25					
Provisions and Contingencies	32,266.15	39,855.22					
Income over Expenditure	59,736.34	66,082.33	Exp. Over Income		-	-	
No. of RRBs in Profit	2	2	No. of RRBs in Loss		0	0	
TOTAL	3,97,296.81	4,32,801.02	TOTAL		3,97,296.81	4,32,801.02	
KEY INDICATORS							
Per Branch Productivity	4,260.15	4,711.46	CD Ratio		74.25	76.69	
Per Employee Productivity	1,019.10	1,162.93	Recovery (%)		79.14	81.26	
			Gross NPA (%)		2.79	2.63	
			Net NPA (%)		1.09	1.02	
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	28,59,091.82	32,63,632.56	Loan O/s	14.15	Fin. Return	8.19	7.96
Loans Disbursed	17,50,717.59	72,60,415.38	Deposits	10.52	Fin. Cost	3.76	3.73
Gross NPAs	79,783.23	85,788.33			Fin. Margin	4.43	4.23
Net NPA	30,690.36	32,774.58			Salary	2.70	2.41
Average Working Fund	40,93,572.56	47,05,305.06			Other Opt. Exp.	1.00	0.80
Net Profit/Loss (-)	59,736.34	66,082.33			Misc. Income	1.51	1.24
		Gross Margin			2.25	2.25	
		Risk Cost			0.79	0.85	
		Net Margin			1.46	1.40	

FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of the State: Tamil Nadu No. of Districts: 37			No of Branches : 655			Total RRBs: 1 No. of Staff : 2698	
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS	31-Mar-22	31-Mar-23		
Share Capital	4,695.45	4,695.45	Cash in Hand	6,678.43	5,847.68		
Reserves	1,59,941.36	2,01,769.09	Balances with RBI	67,611.86	88,991.85		
			Balances in Current A/c	14,779.45	17,620.90		
Deposits	17,09,328.37	19,93,847.84	Balances in Deposit A/c	6,70,200.00	6,70,700.00		
Current	11,107.28	9,353.95	Other Investments	3,01,618.49	3,48,964.59		
Savings	3,53,691.20	3,77,713.94	Loans & Advances (Net)	15,32,197.01	17,73,372.14		
Term	13,44,529.89	16,06,779.95	Fixed Assets	5,098.18	5,238.94		
Borrowings	7,42,487.32	6,98,840.54	Other Assets	74,991.97	67,866.42		
NABARD	6,85,387.49	6,56,147.86	Accumulated Losses	-	-		
Sponsor Banks	42,999.53	-					
Others	14,100.30	42,692.68					
Other Liabilities	56,722.89	79,449.60					
TOTAL	26,73,175.39	29,78,602.52	TOTAL	26,73,175.39	29,78,602.52		
EXPENDITURE			INCOME				
Interest on Deposits	84,571.45	97,499.46	Interest on Advances	1,29,724.28	1,49,522.45		
Interest on RBI/Inter Bk. Funds	24,163.54	37,703.49	Interest on Investments & Bank Balances	37,208.44	56,268.09		
			Other Income	34,162.70	37,824.50		
Wage Bill	38,366.59	36,703.52					
Other Operating Expenses	11,037.80	11,456.09					
Provisions and Contingencies	20,028.06	18,424.74					
Income over Expenditure	22,927.98	41,827.74	Exp. Over Income	-	-		
No. of RRBs in Profit	1	1	No. of RRBs in Loss	0	0		
TOTAL	2,01,095.42	2,43,615.04	TOTAL	2,01,095.42	2,43,615.04		
KEY INDICATORS							
Per Branch Productivity	5,079.28	5,788.89	CD Ratio	91.36	90.17		
Per Employee Productivity	1,251.84	1,405.38	Recovery (%)	97.43	97.15		
			Gross NPA (%)	1.89	1.36		
			Net NPA (%)	0.00	0.00		
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	15,61,725.94	17,97,872.99	Loan O/s	15.12	Fin. Return	6.66	6.94
Loans Disbursed	32,76,927.80	24,19,006.42	Deposits	16.65	Fin. Cost	4.34	4.56
Gross NPAs	29,528.94	24,500.86			Fin. Margin	2.32	2.38
Net NPA	-	-			Salary	1.53	1.24
Average Working Fund	25,05,487.08	29,64,244.80			Other Opt. Exp.	0.44	0.39
Net Profit/Loss (-)	22,927.98	41,827.74			Misc. Income	1.36	1.28
					Gross Margin	1.71	2.03
					Risk Cost	0.80	0.62
					Net Margin	0.92	1.41



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FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of the State: Telangana No. of Districts: 33			No of Branches : 1198			Total RRBs: 2 No. of Staff : 5285	
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS	31-Mar-22	31-Mar-23		
Share Capital	11,215.73	11,215.73	Cash in Hand	13,570.02	14,104.15		
Reserves	6,22,777.08	7,72,380.71	Balances with RBI	1,32,655.74	1,36,228.57		
			Balances in Current A/c	8,150.02	5,073.45		
Deposits	33,77,173.97	37,43,154.51	Balances in Deposit A/c	8,57,810.97	15,09,152.88		
Current	27,575.50	27,936.91	Other Investments	9,77,840.08	8,48,718.85		
Savings	12,95,821.07	13,45,928.94	Loans & Advances (Net)	30,87,296.85	34,51,768.84		
Term	20,53,777.40	23,69,288.66	Fixed Assets	11,338.84	15,015.34		
Borrowings	10,61,829.03	14,45,247.79	Other Assets	2,15,232.94	1,82,690.64		
NABARD	10,03,780.67	10,43,299.46	Accumulated Losses	-	-		
Sponsor Banks	5,898.03	18,397.49					
Others	52,150.33	3,83,550.84					
Other Liabilities	2,30,899.65	1,90,753.98					
TOTAL	53,03,895.46	61,62,752.72	TOTAL	53,03,895.46	61,62,752.72		
EXPENDITURE			INCOME				
Interest on Deposits	1,50,181.91	1,57,139.92	Interest on Advances	3,44,880.63	3,70,847.31		
Interest on RBI/Inter Bk. Funds	50,367.82	54,064.70	Interest on Investments & Bank Balances	95,415.88	96,717.36		
			Other Income	65,811.49	60,150.56		
Wage Bill	71,774.71	75,099.43					
Other Operating Expenses	27,987.44	30,267.84					
Provisions and Contingencies	87,097.28	61,539.70					
Income over Expenditure	1,18,698.84	1,49,603.64	Exp. Over Income	-	-		
No. of RRBs in Profit	2	2	No. of RRBs in Loss	0	0		
TOTAL	5,06,108.00	5,27,715.23	TOTAL	5,06,108.00	5,27,715.23		
KEY INDICATORS							
Per Branch Productivity	5,764.37	6,465.50	CD Ratio	104.31	106.93		
Per Employee Productivity	1,392.52	1,466.43	Recovery (%)	76.80	74.52		
			Gross NPA (%)	1.94	2.42		
			Net NPA (%)	0.00	0.31		
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	35,22,780.61	40,02,511.17	Loan O/s	13.62	Fin. Return	8.63	8.67
Loans Disbursed	44,63,800.85	47,31,141.87	Deposits	10.84	Fin. Cost	3.93	3.92
Gross NPAs	68,483.76	96,909.34			Fin. Margin	4.70	4.76
Net NPA	-	10,571.46			Salary	1.41	1.39
Average Working Fund	51,01,180.20	53,90,942.58			Other Opt. Exp.	0.55	0.56
Net Profit/Loss (-)	1,18,698.84	1,49,603.64			Misc. Income	1.29	1.12
					Gross Margin	4.03	3.92
					Risk Cost	1.71	1.14
					Net Margin	2.33	2.78

*Andhra Pradesh GVB, with HO at Warangal, Telangana, operates in 21 Districts of Telangana and 7 Districts of Andhra Pradesh. Since its Head Office is in Telangana, all the parameters of the bank are included in Telangana State for representation

FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of the State: Tripura No. of Districts: 8			No of Branches : 148		Total RRBs: 1 No. of Staff : 860		
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS	31-Mar-22	31-Mar-23		
Share Capital	26,561.00	26,561.00	Cash in Hand	2,854.38	2,244.11		
Reserves	95,453.35	90,977.79	Balances with RBI	32,707.86	38,516.13		
			Balances in Current A/c	55,002.51	12,624.58		
Deposits	7,71,834.41	8,02,255.56	Balances in Deposit A/c	11,135.33	23,325.00		
Current	17,849.33	27,645.97	Other Investments	5,68,785.68	5,71,925.80		
Savings	3,96,268.47	4,13,427.81	Loans & Advances (Net)	2,81,243.39	3,24,936.41		
Term	3,57,716.61	3,61,181.78	Fixed Assets	1,058.55	838.23		
Borrowings	46,980.00	35,470.26	Other Assets	99,952.58	64,556.74		
NABARD	29,780.37	29,689.22	Accumulated Losses	-	-		
Sponsor Banks	10,001.75	-					
Others	7,197.88	5,781.04					
Other Liabilities	1,11,911.52	83,702.39					
TOTAL	10,52,740.28	10,38,967.00	TOTAL	10,52,740.28	10,38,967.00		
EXPENDITURE			INCOME				
Interest on Deposits	30,642.67	32,340.58	Interest on Advances	34,248.64	28,052.00		
Interest on RBI/Inter Bk. Funds	2,151.00	2,363.14	Interest on Investments & Bank Balances	40,972.09	35,293.80		
			Other Income	9,444.69	-2,637.05		
Wage Bill	14,390.11	17,684.53					
Other Operating Expenses	11,658.99	4,957.34					
Provisions and Contingencies	11,508.73	3,000.82					
Income over Expenditure	14,313.92	362.34	Exp. Over Income	-	-		
No. of RRBs in Profit	1	1	No. of RRBs in Loss	0	0		
TOTAL	84,665.42	60,708.75	TOTAL	84,665.42	60,708.75		
KEY INDICATORS							
Per Branch Productivity	7,067.64	7,616.16	CD Ratio	36.44	40.50		
Per Employee Productivity	1,265.72	1,310.69	Recovery (%)	67.32	72.82		
			Gross NPA (%)	6.78	5.10		
			Net NPA (%)	0.00	1.39		
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	2,81,243.39	3,24,936.41	Loan O/s	15.54	Fin. Return	7.03	5.96
Loans Disbursed	2,12,523.99	3,73,179.12	Deposits	3.94	Fin. Cost	3.07	3.26
Gross NPAs	19,061.73	16,561.93			Fin. Margin	3.97	2.69
Net NPA	-	4,503.86			Salary	1.35	1.66
Average Working Fund	10,69,443.24	10,63,433.65			Other Opt. Exp.	1.09	0.47
Net Profit/Loss (-)	14,313.92	362.34			Misc. Income	0.88	-0.25
					Gross Margin	2.41	0.32
					Risk Cost	1.08	0.28
					Net Margin	1.34	0.03



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FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of the State: Uttar Pradesh No. of Districts: 77			No of Branches : 4292		Total RRBs: 3 No. of Staff : 19239		
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS		31-Mar-22	31-Mar-23	
Share Capital	53,144.17	67,569.07	Cash in Hand		89,460.82	65,029.30	
Reserves	6,30,139.58	6,89,303.26	Balances with RBI		4,22,054.79	5,85,030.28	
			Balances in Current A/c		1,85,012.86	2,34,712.67	
Deposits	1,08,81,327.98	1,18,76,429.10	Balances in Deposit A/c		8,57,956.95	10,13,535.95	
Current	2,56,043.06	1,92,564.53	Other Investments		48,58,149.51	49,55,972.90	
Savings	74,71,071.04	82,21,236.60	Loans & Advances (Net)		56,03,527.65	63,12,198.81	
Term	31,54,213.88	34,62,627.97	Fixed Assets		17,678.64	17,520.39	
Borrowings	5,83,609.29	5,53,536.77	Other Assets		4,99,185.81	3,26,632.47	
NABARD	4,88,768.61	4,66,434.65	Accumulated Losses		-	-	
Sponsor Banks	50,878.17	20,036.89					
Others	43,962.51	67,065.23					
Other Liabilities	3,84,806.01	3,23,794.63					
TOTAL	1,25,33,027.03	1,35,10,632.83	TOTAL		1,25,33,027.03	1,35,10,632.83	
EXPENDITURE			INCOME				
Interest on Deposits	3,78,975.14	3,92,130.83	Interest on Advances		4,39,100.62	5,15,772.12	
Interest on RBI/Inter Bk. Funds	24,482.68	23,292.06	Interest on Investments & Bank Balances		3,73,174.62	4,00,483.90	
			Other Income		1,57,947.41	96,787.40	
Wage Bill	3,10,729.84	3,59,914.45					
Other Operating Expenses	88,374.10	99,336.78					
Provisions and Contingencies	1,49,059.19	79,205.62					
Income over Expenditure	18,601.70	59,163.68	Exp. Over Income		-	-	
No. of RRBs in Profit	3	3	No. of RRBs in Loss		0	0	
TOTAL	9,70,222.65	10,13,043.42	TOTAL		9,70,222.65	10,13,043.42	
KEY INDICATORS							
Per Branch Productivity	3,901.12	4,295.20	CD Ratio		53.62	55.22	
Per Employee Productivity	862.20	958.21	Recovery (%)		66.51	65.25	
			Gross NPA (%)		9.50	8.27	
			Net NPA (%)		5.77	4.70	
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	58,34,963.44	65,58,583.93	Loan O/s	12.40	Fin. Return	6.64	7.31
Loans Disbursed	36,98,095.66	49,00,999.18	Deposits	9.15	Fin. Cost	3.30	3.32
Gross NPAs	5,54,606.97	5,42,618.10			Fin. Margin	3.34	4.00
Net NPA	3,23,171.68	2,96,720.72			Salary	2.54	2.87
Average Working Fund	1,22,31,976.53	1,25,30,228.72			Other Opt. Exp.	0.72	0.79
Net Profit/Loss (-)	18,601.70	59,163.68			Misc. Income	1.29	0.77
		Gross Margin			1.37	1.10	
		Risk Cost			1.22	0.63	
		Net Margin			0.15	0.47	

FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of the State: Uttarakhand No. of Districts: 13			No of Branches : 288		Total RRBs: 1 No. of Staff : 1091		
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS		31-Mar-22	31-Mar-23	
Share Capital	15,310.47	15,310.47	Cash in Hand		2,458.68	2,189.61	
Reserves	17,362.19	18,237.79	Balances with RBI		26,107.25	32,084.33	
			Balances in Current A/c		3,168.36	3,213.64	
Deposits	6,49,635.81	7,11,775.95	Balances in Deposit A/c		68,034.84	78,338.89	
Current	16,531.04	15,171.52	Other Investments		3,27,832.67	3,45,414.82	
Savings	3,60,988.80	3,98,857.62	Loans & Advances (Net)		2,65,268.82	3,00,120.11	
Term	2,72,115.97	2,97,746.81	Fixed Assets		1,143.44	2,327.03	
Borrowings	8,543.24	10,023.35	Other Assets		9,195.98	12,349.79	
NABARD	8,307.20	9,805.00	Accumulated Losses		7,252.49	3,750.13	
Sponsor Banks	-	-					
Others	236.04	218.35					
Other Liabilities	19,610.82	24,440.79					
TOTAL	7,10,462.53	7,79,788.35	TOTAL		7,10,462.53	7,79,788.35	
EXPENDITURE			INCOME				
Interest on Deposits	23,915.88	25,757.41	Interest on Advances		23,804.44	27,367.71	
Interest on RBI/Inter Bk. Funds	444.72	431.98	Interest on Investments & Bank Balances		25,984.07	28,787.42	
			Other Income		3,759.94	2,757.03	
Wage Bill	20,516.91	20,138.84					
Other Operating Expenses	6,269.04	5,973.13					
Provisions and Contingencies	1,719.94	2,232.84					
Income over Expenditure	681.96	4,377.96	Exp. Over Income		-	-	
No. of RRBs in Profit	1	1	No. of RRBs in Loss		0	0	
TOTAL	53,548.45	58,912.16	TOTAL		53,548.45	58,912.16	
KEY INDICATORS							
Per Branch Productivity	3,247.26	3,564.29	CD Ratio		42.96	44.22	
Per Employee Productivity	881.14	940.89	Recovery (%)		79.28	80.92	
			Gross NPA (%)		7.21	5.46	
			Net NPA (%)		3.04	1.50	
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	2,79,081.47	3,14,739.83	Loan O/s	12.78	Fin. Return	7.54	7.71
Loans Disbursed	1,62,934.56	2,01,316.76	Deposits	9.57	Fin. Cost	3.69	3.59
Gross NPAs	20,116.43	17,189.30			Fin. Margin	3.85	4.11
Net NPA	8,069.41	4,507.24			Salary	3.11	2.76
Average Working Fund	6,60,182.86	7,28,760.92			Other Opt. Exp.	0.95	0.82
Net Profit/Loss (-)	681.96	4,377.96			Misc. Income	0.57	0.38
					Gross Margin	0.36	0.91
					Risk Cost	0.26	0.31
					Net Margin	0.10	0.60

FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of the State: West Bengal No. of Districts: 22			No of Branches : 960		Total RRBs: 3 No. of Staff : 3625		
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS		31-Mar-22	31-Mar-23	
Share Capital	2,08,753.30	2,42,634.43	Cash in Hand		16,511.54	13,019.88	
Reserves	13,502.18	19,303.27	Balances with RBI		1,12,891.94	1,31,589.95	
			Balances in Current A/c		42,081.19	52,853.65	
Deposits	28,06,909.61	29,41,455.03	Balances in Deposit A/c		1,44,238.49	2,09,783.47	
Current	77,811.45	89,177.93	Other Investments		13,60,056.16	13,27,962.26	
Savings	16,01,445.93	17,17,762.33	Loans & Advances (Net)		12,80,398.84	13,90,222.96	
Term	11,27,652.23	11,34,514.77	Fixed Assets		2,761.36	2,582.40	
Borrowings	55,762.56	93,745.65	Other Assets		86,437.53	1,02,551.49	
NABARD	48,899.90	76,922.91	Accumulated Losses		1,38,190.55	1,42,329.78	
Sponsor Banks	720.66	9,960.03					
Others	6,142.00	6,862.71					
Other Liabilities	98,639.95	75,757.46					
TOTAL	31,83,567.60	33,72,895.84	TOTAL		31,83,567.60	33,72,895.84	
EXPENDITURE			INCOME				
Interest on Deposits	1,10,035.75	1,09,546.98	Interest on Advances		1,26,423.82	1,31,406.31	
Interest on RBI/Inter Bk. Funds	3,136.64	2,078.41	Interest on Investments & Bank Balances		96,682.47	1,01,573.98	
			Other Income		27,118.40	3,465.61	
Wage Bill	89,340.28	79,071.78					
Other Operating Expenses	20,368.88	21,760.74					
Provisions and Contingencies	29,933.83	22,326.12					
Income over Expenditure	7,364.30	7,162.70	Exp. Over Income		9,954.99	5,500.83	
No. of RRBs in Profit	2	2	No. of RRBs in Loss		1	1	
TOTAL	2,60,179.68	2,41,946.73	TOTAL		2,60,179.68	2,41,946.73	
KEY INDICATORS							
Per Branch Productivity	4,353.69	4,628.69	CD Ratio		48.75	51.07	
Per Employee Productivity	1,094.99	1,225.80	Recovery (%)		70.12	69.60	
			Gross NPA (%)		12.15	10.68	
			Net NPA (%)		3.63	2.53	
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	13,68,274.44	15,02,083.34	Loan O/s	9.78	Fin. Return	7.31	7.38
Loans Disbursed	11,16,664.08	19,21,636.36	Deposits	4.79	Fin. Cost	3.71	3.54
Gross NPAs	1,66,289.41	1,60,453.60			Fin. Margin	3.60	3.85
Net NPA	46,502.80	35,205.91			Salary	2.93	2.51
Average Working Fund	30,50,632.25	31,55,287.29			Other Opt. Exp.	0.67	0.69
Net Profit/Loss (-)	-2,590.69	1,661.87			Misc. Income	0.89	0.11
					Gross Margin	0.90	0.76
					Risk Cost	0.98	0.71
					Net Margin	-0.08	0.05

वित्तीय विवरण - प्रायोजक बैंक-वार सारांश
FINANCIAL STATEMENTS -
SPONSOR BANK-WISE SUMMARY

Financial Year 2022-23

FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of Sponsor Bank: Bank of Baroda				Total RRBs: 3			
No. of Districts: 74				No. of Branches : 3349			
				No. of Staff : 13231			
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS	31-Mar-22	31-Mar-23		
Share Capital	59,547.03	59,547.03	Cash in Hand	42,562.39	32,215.12		
Reserves	4,39,047.35	5,10,901.89	Balances with RBI	3,57,782.91	4,52,706.34		
			Balances in Current A/c	1,31,402.99	2,22,682.61		
Deposits	88,09,359.11	96,89,253.21	Balances in Deposit A/c	4,49,137.53	7,49,634.71		
Current	1,29,297.23	1,51,680.22	Other Investments	43,36,126.60	42,85,272.58		
Savings	54,15,777.42	60,07,199.57	Loans & Advances (Net)	44,02,022.40	50,57,777.40		
Term	32,64,284.46	35,30,373.42	Fixed Assets	9,459.53	10,680.85		
Borrowings	4,04,745.17	5,59,119.50	Other Assets	2,61,871.00	2,36,962.16		
NABARD	3,93,153.93	5,25,139.54	Accumulated Losses	-	-		
Sponsor Banks	2,707.96	27,537.14					
Others	8,883.28	6,442.82					
Other Liabilities	2,77,666.69	2,29,110.14					
TOTAL	99,90,365.35	1,10,47,931.77	TOTAL	99,90,365.35	1,10,47,931.77		
EXPENDITURE			INCOME				
Interest on Deposits	3,19,177.16	3,32,967.95	Interest on Advances	3,41,832.35	4,08,558.82		
Interest on RBI/Inter Bk. Funds	16,359.41	20,594.06	Interest on Investments & Bank Balances	3,20,133.56	3,38,590.89		
			Other Income	96,120.12	35,961.44		
Wage Bill	2,45,272.52	2,60,830.51					
Other Operating Expenses	77,024.38	80,041.73					
Provisions and Contingencies	40,846.01	16,822.37					
Income over Expenditure	59,406.55	71,854.53	Exp. Over Income	-	-		
No. of RRBs in Profit	3	3	No. of RRBs in Loss	0	0		
TOTAL	7,58,086.03	7,83,111.15	TOTAL	7,58,086.03	7,83,111.15		
KEY INDICATORS							
Per Branch Productivity	3,982.05	4,441.22	CD Ratio	51.07	53.51		
Per Employee Productivity	935.14	1,124.15	Recovery (%)	74.45	71.76		
			Gross NPA (%)	5.71	4.44		
			Net NPA (%)	3.64	2.05		
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	44,98,659.66	51,84,408.39	Loan O/s	15.24	Fin. Return	6.78	7.28
Loans Disbursed	26,83,173.98	77,37,871.16	Deposits	9.99	Fin. Cost	3.43	3.44
Gross NPAs	2,56,738.61	2,30,104.68			Fin. Margin	3.34	3.83
Net NPA	1,60,089.86	1,03,471.17			Salary	2.51	2.54
Average Working Fund	97,69,029.38	1,02,64,354.08			Other Opt. Exp.	0.79	0.78
Net Profit/Loss (-)	59,406.55	71,854.53			Misc. Income	0.98	0.35
					Gross Margin	1.03	0.86
					Risk Cost	0.42	0.16
					Net Margin	0.61	0.70



FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of Sponsor Bank: Bank of India No. of Districts: 82			No of Branches : 2547		Total RRBs: 3 No. of Staff : 12216		
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS		31-Mar-22	31-Mar-23	
Share Capital	2,31,244.83	2,90,700.29	Cash in Hand		46,094.66	34,846.17	
Reserves	2,74,924.00	2,82,847.16	Balances with RBI		1,98,849.61	3,18,430.93	
			Balances in Current A/c		1,20,342.61	52,303.11	
Deposits	53,38,436.74	56,66,865.11	Balances in Deposit A/c		9,16,065.06	9,69,935.94	
Current	1,16,607.74	1,34,760.90	Other Investments		14,97,618.25	16,36,415.56	
Savings	33,19,010.40	34,99,473.27	Loans & Advances (Net)		34,09,880.55	38,03,314.08	
Term	19,02,818.60	20,32,630.94	Fixed Assets		14,457.86	13,580.01	
Borrowings	6,52,300.68	7,87,728.13	Other Assets		2,52,339.48	1,69,282.40	
NABARD	5,49,289.85	6,03,572.49	Accumulated Losses		1,91,969.08	1,74,185.40	
Sponsor Banks	37,507.02	45,156.26					
Others	65,503.81	1,38,999.38					
Other Liabilities	1,50,710.91	1,44,152.91					
TOTAL	66,47,617.16	71,72,293.60	TOTAL		66,47,617.16	71,72,293.60	
EXPENDITURE			INCOME				
Interest on Deposits	1,93,803.69	1,95,933.27	Interest on Advances		3,10,853.45	3,33,616.95	
Interest on RBI/Inter Bk. Funds	22,697.22	32,386.19	Interest on Investments & Bank Balances		1,42,343.73	1,55,454.73	
			Other Income		1,11,918.21	1,02,983.20	
Wage Bill	2,07,699.31	2,07,201.97					
Other Operating Expenses	48,782.36	48,546.55					
Provisions and Contingencies	1,20,425.26	82,274.41					
Income over Expenditure	6,266.64	25,712.49	Exp. Over Income		34,559.09	-	
No. of RRBs in Profit	1	3	No. of RRBs in Loss		2	0	
TOTAL	5,99,674.48	5,92,054.88	TOTAL		5,99,674.48	5,92,054.88	
KEY INDICATORS							
Per Branch Productivity	3,494.88	3,793.18	CD Ratio		66.74	70.49	
Per Employee Productivity	747.71	790.87	Recovery (%)		69.12	71.75	
			Gross NPA (%)		10.13	8.41	
			Net NPA (%)		6.10	4.86	
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	35,63,013.97	39,94,360.00	Loan O/s	12.11	Fin. Return	7.43	7.42
Loans Disbursed	17,13,983.45	24,45,354.20	Deposits	6.15	Fin. Cost	3.55	3.46
Gross NPAs	3,61,094.73	3,36,011.81			Fin. Margin	3.88	3.95
Net NPA	2,07,961.33	1,84,966.36			Salary	3.40	3.14
Average Working Fund	61,03,102.24	65,95,629.39			Other Opt. Exp.	0.80	0.74
Net Profit/Loss (-)	-28,292.45	25,712.49			Misc. Income	1.83	1.56
					Gross Margin	1.51	1.64
					Risk Cost	1.97	1.25
					Net Margin	-0.46	0.39

FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of Sponsor Bank: Bank of Maharashtra No. of Districts: 17			No of Branches : 421		Total RRBs: 1 No. of Staff : 1813		
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS		31-Mar-22	31-Mar-23	
Share Capital	31,262.78	34,438.38	Cash in Hand		14,789.71	17,150.22	
Reserves	33,141.90	33,772.80	Balances with RBI		64,470.39	75,846.37	
			Balances in Current A/c		79,391.10	21,557.18	
Deposits	14,67,775.07	15,57,876.30	Balances in Deposit A/c		2,68,369.82	2,86,464.40	
Current	70,282.32	70,733.17	Other Investments		4,83,329.90	5,16,039.20	
Savings	6,86,223.05	6,97,724.11	Loans & Advances (Net)		7,82,761.83	9,41,082.08	
Term	7,11,269.70	7,89,419.02	Fixed Assets		3,142.65	3,482.02	
Borrowings	1,64,666.54	2,31,182.09	Other Assets		34,815.83	29,426.40	
NABARD	79,494.19	1,19,725.01	Accumulated Losses		-	-	
Sponsor Banks	74,999.99	74,800.00					
Others	10,172.36	36,657.08					
Other Liabilities	34,224.94	33,778.30					
TOTAL	17,31,071.23	18,91,047.87	TOTAL		17,31,071.23	18,91,047.87	
EXPENDITURE			INCOME				
Interest on Deposits	52,037.95	57,505.40	Interest on Advances		43,413.00	62,952.96	
Interest on RBI/Inter Bk. Funds	3,585.90	6,038.97	Interest on Investments & Bank Balances		37,028.38	40,573.87	
			Other Income		20,319.33	18,729.78	
Wage Bill	40,724.81	31,478.50					
Other Operating Expenses	1,408.37	15,699.29					
Provisions and Contingencies	2,491.58	10,903.56					
Income over Expenditure	512.10	630.89	Exp. Over Income		-	-	
No. of RRBs in Profit	1	1	No. of RRBs in Loss		0	0	
TOTAL	1,00,760.71	1,22,256.61	TOTAL		1,00,760.71	1,22,256.61	
KEY INDICATORS							
Per Branch Productivity	5,471.50	6,004.64	CD Ratio		54.70	62.27	
Per Employee Productivity	1,308.74	1,394.35	Recovery (%)		52.41	56.72	
			Gross NPA (%)		7.19	6.84	
			Net NPA (%)		4.80	3.97	
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	8,02,896.35	9,70,075.79	Loan O/s	20.82	Fin. Return	5.07	6.06
Loans Disbursed	4,24,645.55	5,85,884.45	Deposits	6.14	Fin. Cost	3.50	3.72
Gross NPAs	57,715.74	66,396.94			Fin. Margin	1.56	2.34
Net NPA	37,588.70	37,403.23			Salary	2.56	1.84
Average Working Fund	15,87,873.82	17,07,051.67			Other Opt. Exp.	0.09	0.92
Net Profit/Loss (-)	512.10	630.89			Misc. Income	1.28	1.10
					Gross Margin	0.19	0.68
					Risk Cost	0.16	0.64
					Net Margin	0.03	0.04



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FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of Sponsor Bank: Canara Bank No. of Districts: 49			No of Branches : 2936		Total RRBs: 4 No. of Staff : 14051	
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS		31-Mar-22	31-Mar-23
Share Capital	81,980.82	86,553.97	Cash in Hand		50,483.88	54,250.36
Reserves	7,24,464.97	8,22,040.18	Balances with RBI		3,51,199.34	5,70,617.30
			Balances in Current A/c		22,707.22	15,294.28
Deposits	90,39,601.47	94,36,135.14	Balances in Deposit A/c		10,23,011.41	11,62,574.31
Current	1,81,665.25	1,73,804.36	Other Investments		26,82,767.22	24,82,455.06
Savings	34,41,104.83	37,57,787.81	Loans & Advances (Net)		73,57,090.29	78,58,450.80
Term	54,16,831.39	55,04,542.97	Fixed Assets		30,296.37	30,095.90
Borrowings	16,92,389.46	17,41,749.91	Other Assets		3,19,898.25	3,19,010.09
NABARD	16,37,993.53	17,07,769.73	Accumulated Losses		-	-
Sponsor Banks	-	-				
Others	54,395.93	33,980.18				
Other Liabilities	2,99,017.26	4,06,268.90				
TOTAL	1,18,37,453.98	1,24,92,748.10	TOTAL		1,18,37,453.98	1,24,92,748.10
EXPENDITURE			INCOME			
Interest on Deposits	3,87,960.96	3,93,943.18	Interest on Advances		6,66,205.04	7,15,977.07
Interest on RBI/Inter Bk. Funds	80,636.91	94,565.54	Interest on Investments & Bank Balances		2,23,599.29	2,25,830.16
			Other Income		1,87,144.13	1,47,018.84
Wage Bill	2,73,858.44	2,77,551.07				
Other Operating Expenses	93,279.01	99,497.47				
Provisions and Contingencies	1,79,172.58	1,26,511.53				
Income over Expenditure	62,040.56	96,757.28	Exp. Over Income		-	-
No. of RRBs in Profit	4	4	No. of RRBs in Loss		0	0
TOTAL	10,76,948.46	10,88,826.07	TOTAL		10,76,948.46	10,88,826.07
KEY INDICATORS						
Per Branch Productivity	5,699.63	6,033.65	CD Ratio		84.99	87.73
Per Employee Productivity	1,182.74	1,260.75	Recovery (%)		78.02	81.35
			Gross NPA (%)		8.22	6.28
			Net NPA (%)		4.44	3.19
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS	
Gross loans Outstanding	76,83,121.60	82,78,657.89	Loan O/s	7.75	Fin. Return	7.63 7.80
Loans Disbursed	57,44,961.58	63,23,068.33	Deposits	4.39	Fin. Cost	4.02 4.05
Gross NPAs	6,31,674.14	5,19,696.23			Fin. Margin	3.61 3.75
Net NPA	3,26,499.13	2,50,753.14			Salary	2.35 2.30
Average Working Fund	1,16,69,185.89	1,20,73,349.89			Other Opt. Exp.	0.80 0.82
Net Profit/Loss (-)	62,040.56	96,757.28			Misc. Income	1.60 1.22
					Gross Margin	2.07 1.85
					Risk Cost	1.54 1.05
					Net Margin	0.53 0.80

FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of Sponsor Bank: Central Bank of India			Total RRBs: 2				
No. of Districts: 23			No. of Staff : 3633				
No of Branches : 1174							
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS	31-Mar-22	31-Mar-23		
Share Capital	1,53,643.50	1,84,916.54	Cash in Hand	9,501.22	9,125.96		
Reserves	15,814.44	22,707.65	Balances with RBI	84,079.46	98,879.84		
			Balances in Current A/c	72,757.63	22,038.06		
Deposits	20,89,139.34	22,02,301.85	Balances in Deposit A/c	1,51,179.99	1,35,140.13		
Current	50,095.25	67,939.87	Other Investments	7,91,680.48	7,91,397.88		
Savings	14,41,420.38	15,42,934.79	Loans & Advances (Net)	11,94,029.94	14,22,464.29		
Term	5,97,623.71	5,91,427.19	Fixed Assets	4,808.01	9,151.37		
Borrowings	1,84,388.54	1,74,929.74	Other Assets	89,754.62	55,353.17		
NABARD	1,72,063.13	1,66,564.96	Accumulated Losses	89,208.70	87,064.24		
Sponsor Banks	5,505.41	1,544.79					
Others	6,820.00	6,819.99					
Other Liabilities	44,014.23	45,759.16					
TOTAL	24,87,000.05	26,30,614.94	TOTAL	24,87,000.05	26,30,614.94		
EXPENDITURE			INCOME				
Interest on Deposits	72,013.69	73,099.63	Interest on Advances	1,18,405.95	1,35,108.52		
Interest on RBI/Inter Bk. Funds	6,300.96	7,642.71	Interest on Investments & Bank Balances	54,885.94	62,864.32		
			Other Income	33,684.93	20,359.39		
Wage Bill	70,638.00	76,658.09					
Other Operating Expenses	34,785.58	29,778.11					
Provisions and Contingencies	27,498.56	22,116.02					
Income over Expenditure	4,507.66	9,037.67	Exp. Over Income	8,767.63	-		
No. of RRBs in Profit	1	2	No. of RRBs in Loss	1	0		
TOTAL	2,15,744.45	2,18,332.23	TOTAL	2,15,744.45	2,18,332.23		
KEY INDICATORS							
Per Branch Productivity	2,902.84	3,190.99	CD Ratio	63.13	70.10		
Per Employee Productivity	953.00	1,031.17	Recovery (%)	35.32	26.76		
			Gross NPA (%)	20.21	14.88		
			Net NPA (%)	10.92	6.67		
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	13,18,789.05	15,43,922.40	Loan O/s	17.07	Fin. Return	7.96	8.04
Loans Disbursed	12,73,002.67	15,00,543.15	Deposits	5.42	Fin. Cost	3.60	3.28
Gross NPAs	2,66,530.00	2,29,768.88		Fin. Margin	4.36	4.76	
Net NPA	1,30,353.29	94,923.19		Salary	3.24	3.11	
Average Working Fund	21,78,336.96	24,61,884.21		Other Opt. Exp.	1.60	1.21	
Net Profit/Loss (-)	-4,259.97	9,037.67		Misc. Income	1.55	0.83	
				Gross Margin	1.07	1.27	
				Risk Cost	1.26	0.90	
				Net Margin	-0.20	0.37	



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FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of Sponsor Bank: Indian Bank No. of Districts: 43			No of Branches : 935		Total RRBs: 3 No. of Staff : 3851		
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS		31-Mar-22	31-Mar-23	
Share Capital	7,822.50	7,822.50	Cash in Hand		10,192.13	8,776.16	
Reserves	2,81,058.04	3,50,720.66	Balances with RBI		95,623.14	1,23,887.41	
			Balances in Current A/c		24,006.30	42,126.27	
Deposits	27,22,341.42	33,01,393.03	Balances in Deposit A/c		12,91,629.57	13,87,528.74	
Current	16,359.72	16,723.31	Other Investments		4,27,655.76	4,86,714.10	
Savings	5,73,357.73	6,40,367.22	Loans & Advances (Net)		23,29,038.80	27,25,375.04	
Term	21,32,623.97	26,44,302.50	Fixed Assets		6,815.66	7,297.16	
Borrowings	11,88,522.83	10,89,727.19	Other Assets		1,03,177.10	1,00,683.27	
NABARD	11,17,157.11	10,32,813.03	Accumulated Losses		-	-	
Sponsor Banks	57,265.42	-					
Others	14,100.30	56,914.16					
Other Liabilities	88,393.67	1,32,724.77					
TOTAL	42,88,138.46	48,82,388.15	TOTAL		42,88,138.46	48,82,388.15	
EXPENDITURE			INCOME				
Interest on Deposits	1,31,187.05	1,58,056.02	Interest on Advances		2,08,941.54	2,47,303.51	
Interest on RBI/Inter Bk. Funds	45,575.86	64,328.57	Interest on Investments & Bank Balances		73,811.91	1,05,631.92	
			Other Income		46,760.79	53,676.86	
Wage Bill	58,680.19	63,794.99					
Other Operating Expenses	18,588.67	18,102.78					
Provisions and Contingencies	31,422.73	32,667.30					
Income over Expenditure	44,059.74	69,662.63	Exp. Over Income		-	-	
No. of RRBs in Profit	3	3	No. of RRBs in Loss		0	0	
TOTAL	3,29,514.24	4,06,612.29	TOTAL		3,29,514.24	4,06,612.29	
KEY INDICATORS							
Per Branch Productivity	5,552.93	6,480.95	CD Ratio		87.05	83.55	
Per Employee Productivity	1,376.60	1,573.54	Recovery (%)		96.46	96.61	
			Gross NPA (%)		1.72	1.19	
			Net NPA (%)		0.00	0.00	
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	23,69,695.46	27,58,298.99	Loan O/s	16.40	Fin. Return	7.10	7.47
Loans Disbursed	43,17,949.26	39,48,244.25	Deposits	21.27	Fin. Cost	4.44	4.71
Gross NPAs	40,656.67	32,923.96			Fin. Margin	2.66	2.76
Net NPA	-	-			Salary	1.47	1.35
Average Working Fund	39,84,222.97	47,22,650.36			Other Opt. Exp.	0.47	0.38
Net Profit/Loss (-)	44,059.74	69,662.63			Misc. Income	1.17	1.14
					Gross Margin	1.89	2.17
					Risk Cost	0.79	0.69
					Net Margin	1.11	1.48

With effect from 1 April 2020, Allahabad Bank amalgamated with Indian Bank

FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of Sponsor Bank: Indian Overseas Bank No. of Districts: 13				No of Branches : 549		Total RRBs: 1 No. of Staff : 2030	
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS	31-Mar-22	31-Mar-23		
Share Capital	1,40,924.86	1,67,545.73	Cash in Hand	5,119.60	4,456.67		
Reserves	6,073.78	6,073.78	Balances with RBI	60,512.39	70,013.52		
			Balances in Current A/c	7,574.43	3,435.69		
Deposits	14,40,297.29	15,29,779.81	Balances in Deposit A/c	60,237.03	71,837.17		
Current	10,479.53	21,189.69	Other Investments	8,17,677.29	7,84,577.85		
Savings	7,01,100.66	7,72,904.97	Loans & Advances (Net)	5,40,344.75	6,97,862.87		
Term	7,28,717.10	7,35,685.15	Fixed Assets	1,763.52	3,208.05		
Borrowings	42,876.73	58,032.80	Other Assets	88,573.12	89,143.31		
NABARD	36,600.00	52,800.00	Accumulated Losses	1,23,711.73	1,21,654.01		
Sponsor Banks	-	-					
Others	6,276.73	5,232.80					
Other Liabilities	75,341.20	84,757.02					
TOTAL	17,05,513.86	18,46,189.14	TOTAL	17,05,513.86	18,46,189.14		
EXPENDITURE			INCOME				
Interest on Deposits	59,354.87	59,318.96	Interest on Advances	46,479.38	52,854.18		
Interest on RBI/Inter Bk. Funds	1,351.37	1,274.85	Interest on Investments & Bank Balances	55,781.44	56,675.92		
			Other Income	17,389.92	6,756.36		
Wage Bill	39,555.35	36,000.99					
Other Operating Expenses	8,474.23	9,339.20					
Provisions and Contingencies	10,424.68	8,294.74					
Income over Expenditure	490.24	2,057.72	Exp. Over Income	-	-		
No. of RRBs in Profit	1	1	No. of RRBs in Loss	0	0		
TOTAL	1,19,650.74	1,16,286.46	TOTAL	1,19,650.74	1,16,286.46		
KEY INDICATORS							
Per Branch Productivity	3,753.55	4,201.93	CD Ratio	43.07	50.80		
Per Employee Productivity	947.45	1,136.38	Recovery (%)	72.11	74.84		
			Gross NPA (%)	22.29	15.40		
			Net NPA (%)	10.78	5.80		
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	6,20,402.26	7,77,081.24	Loan O/s	25.25	Fin. Return	6.85	6.70
Loans Disbursed	3,32,696.34	5,06,153.62	Deposits	6.21	Fin. Cost	4.07	3.71
Gross NPAs	1,38,309.15	1,19,662.89			Fin. Margin	2.78	2.99
Net NPA	58,251.64	40,444.52			Salary	2.65	2.20
Average Working Fund	14,92,432.61	16,34,916.55			Other Opt. Exp.	0.57	0.57
Net Profit/Loss (-)	490.24	2,057.72			Misc. Income	1.17	0.41
					Gross Margin	0.73	0.63
					Risk Cost	0.70	0.51
					Net Margin	0.03	0.13



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FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of Sponsor Bank: J&K Bank No. of Districts: 13				No of Branches : 214		Total RRBs: 1 No. of Staff : 1149	
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS		31-Mar-22	31-Mar-23	
Share Capital	9,716.30	38,495.86	Cash in Hand		612.56	768.25	
Reserves	7,991.64	7,991.64	Balances with RBI		19,385.38	23,722.38	
			Balances in Current A/c		172.13	1,159.68	
Deposits	4,76,790.08	5,26,876.46	Balances in Deposit A/c		1,15,897.98	1,44,851.64	
Current	12,863.27	16,233.90	Other Investments		91,974.44	1,07,709.96	
Savings	2,26,625.04	2,39,646.80	Loans & Advances (Net)		2,79,628.19	3,15,291.67	
Term	2,37,301.77	2,70,995.76	Fixed Assets		1,311.90	1,386.80	
Borrowings	34,005.69	42,572.40	Other Assets		16,910.38	16,901.18	
NABARD	32,754.77	41,334.11	Accumulated Losses		16,486.90	21,649.62	
Sponsor Banks	-	-					
Others	1,250.92	1,238.29					
Other Liabilities	13,876.15	17,504.82					
TOTAL	5,42,379.86	6,33,441.18	TOTAL		5,42,379.86	6,33,441.18	
EXPENDITURE			INCOME				
Interest on Deposits	18,187.54	19,769.63	Interest on Advances		25,433.87	28,640.76	
Interest on RBI/Inter Bk. Funds	1,221.11	1,481.13	Interest on Investments & Bank Balances		12,633.77	14,185.02	
			Other Income		2,290.55	3,069.14	
Wage Bill	21,818.01	24,892.08					
Other Operating Expenses	4,221.50	5,372.20					
Provisions and Contingencies	-2,350.81	-457.39					
Income over Expenditure	-	-	Exp. Over Income		2,739.16	5,162.73	
No. of RRBs in Profit	-	-	No. of RRBs in Loss		1	1	
TOTAL	43,097.35	51,057.65	TOTAL		43,097.35	51,057.65	
KEY INDICATORS							
Per Branch Productivity	3,523.73	3,978.18	CD Ratio		60.37	61.58	
Per Employee Productivity	691.37	740.93	Recovery (%)		74.59	70.83	
			Gross NPA (%)		5.28	4.55	
			Net NPA (%)		2.49	1.77	
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	2,87,860.06	3,24,454.04	Loan O/s	12.71	Fin. Return	7.64	7.72
Loans Disbursed	1,66,895.25	2,03,197.48	Deposits	10.50	Fin. Cost	3.90	3.83
Gross NPAs	15,207.01	14,751.32			Fin. Margin	3.75	3.89
Net NPA	6,975.13	5,588.95			Salary	4.38	4.49
Average Working Fund	4,98,128.08	5,54,977.88			Other Opt. Exp.	0.85	0.97
Net Profit/Loss (-)	-2,739.16	-5,162.73			Misc. Income	0.46	0.55
		Gross Margin			-1.02	-1.01	
		Risk Cost			-0.47	-0.08	
		Net Margin			-0.55	-0.93	

FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of Sponsor Bank: Punjab National Bank No. of Districts: 160			No of Branches : 4614		Total RRBs: 9 No. of Staff : 19661		
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS		31-Mar-22	31-Mar-23	
Share Capital	3,52,360.20	4,01,312.57	Cash in Hand		69,344.60	62,528.98	
Reserves	6,61,648.64	7,45,188.84	Balances with RBI		4,74,549.85	5,68,355.04	
			Balances in Current A/c		2,23,054.63	1,23,137.32	
Deposits	1,21,65,876.86	1,30,36,880.46	Balances in Deposit A/c		7,01,162.05	12,04,965.90	
Current	3,89,027.28	3,03,679.77	Other Investments		62,48,576.84	61,00,864.03	
Savings	71,25,650.87	77,40,133.58	Loans & Advances (Net)		61,04,254.44	68,59,169.81	
Term	46,51,198.71	49,93,067.11	Fixed Assets		21,208.11	21,004.09	
Borrowings	11,48,902.12	12,05,366.40	Other Assets		6,06,017.50	4,83,513.75	
NABARD	9,30,510.94	10,02,094.81	Accumulated Losses		2,05,887.44	3,10,182.48	
Sponsor Banks	1,74,984.89	1,22,375.79					
Others	43,406.29	80,895.80					
Other Liabilities	3,25,267.65	3,44,973.14					
TOTAL	1,46,54,055.47	1,57,33,721.40	TOTAL		1,46,54,055.47	1,57,33,721.40	
EXPENDITURE			INCOME				
Interest on Deposits	4,46,494.84	4,69,122.33	Interest on Advances		4,61,775.91	5,67,676.50	
Interest on RBI/Inter Bk. Funds	39,118.99	53,283.71	Interest on Investments & Bank Balances		4,38,354.02	4,71,172.03	
			Other Income		1,66,891.77	50,738.21	
Wage Bill	3,21,821.53	3,32,664.44					
Other Operating Expenses	99,422.62	98,790.58					
Provisions and Contingencies	1,41,761.45	1,56,842.96					
Income over Expenditure	48,613.16	84,539.34	Exp. Over Income		30,210.89	1,05,656.62	
No. of RRBs in Profit	7	6	No. of RRBs in Loss		2	3	
TOTAL	10,97,232.59	11,95,243.36	TOTAL		10,97,232.59	11,95,243.36	
KEY INDICATORS							
Per Branch Productivity	4,085.80	4,415.13	CD Ratio		54.92	57.17	
Per Employee Productivity	990.95	1,042.20	Recovery (%)		76.57	77.97	
			Gross NPA (%)		17.45	13.97	
			Net NPA (%)		9.33	6.34	
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	66,81,904.63	74,53,745.24	Loan O/s	11.55	Fin. Return	6.53	7.08
Loans Disbursed	53,92,562.18	86,86,556.84	Deposits	7.16	Fin. Cost	3.52	3.56
Gross NPAs	11,66,162.51	10,40,968.61			Fin. Margin	3.01	3.52
Net NPA	5,69,259.78	4,34,823.21			Salary	2.33	2.27
Average Working Fund	1,37,87,034.58	1,46,64,113.34			Other Opt. Exp.	0.72	0.67
Net Profit/Loss (-)	18,402.27	-21,117.28			Misc. Income	1.21	0.35
					Gross Margin	1.16	0.93
					Risk Cost	1.03	1.07
					Net Margin	0.13	-0.14

With effect from 1 April 2020, Oriental Bank of Commerce and United Bank of India amalgamated with Punjab National Bank



FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of Sponsor Bank: State Bank of India No. of Districts: 221			No of Branches : 4,750		Total RRBs: 14 No. of Staff : 17893		
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS		31-Mar-22	31-Mar-23	
Share Capital	3,69,777.72	3,94,420.55	Cash in Hand		49,703.38	51,872.83	
Reserves	9,15,674.71	11,30,772.35	Balances with RBI		4,58,058.17	5,49,777.91	
			Balances in Current A/c		74,132.26	56,807.04	
Deposits	1,13,50,226.04	1,23,90,700.24	Balances in Deposit A/c		20,20,779.34	30,58,739.62	
Current	2,08,489.27	2,19,630.88	Other Investments		46,45,085.20	44,77,786.53	
Savings	59,52,562.85	64,36,898.38	Loans & Advances (Net)		67,72,235.99	77,64,082.29	
Term	51,89,173.92	57,34,170.98	Fixed Assets		28,808.61	37,170.03	
Borrowings	15,56,045.69	21,88,254.85	Other Assets		5,12,094.23	4,94,656.65	
NABARD	14,37,868.35	16,68,276.12	Accumulated Losses		2,38,509.38	2,23,415.83	
Sponsor Banks	34,209.01	69,402.73					
Others	83,968.33	4,50,576.00					
Other Liabilities	6,07,682.40	6,10,160.74					
TOTAL	1,47,99,406.56	1,67,14,308.73	TOTAL		1,47,99,406.56	1,67,14,308.73	
EXPENDITURE			INCOME				
Interest on Deposits	4,44,487.65	4,65,634.71	Interest on Advances		6,89,159.57	7,58,601.95	
Interest on RBI/Inter Bk. Funds	68,227.08	81,054.28	Interest on Investments & Bank Balances		3,93,958.97	4,25,977.94	
			Other Income		1,55,090.60	1,19,986.44	
Wage Bill	3,11,719.63	3,01,300.94					
Other Operating Expenses	97,286.86	1,02,119.31					
Provisions and Contingencies	1,50,533.57	1,24,265.89					
Income over Expenditure	1,69,447.54	2,34,342.55	Exp. Over Income		3,493.19	4,151.36	
No. of RRBs in Profit	12	13	No. of RRBs in Loss		2	1	
TOTAL	12,41,702.33	13,08,717.68	TOTAL		12,41,702.33	13,08,717.68	
KEY INDICATORS							
Per Branch Productivity	3,963.67	4,400.51	CD Ratio		64.97	68.69	
Per Employee Productivity	1,075.87	1,168.19	Recovery (%)		86.91	91.67	
			Gross NPA (%)		4.64	4.21	
			Net NPA (%)		1.33	0.90	
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	73,74,170.31	85,11,706.18	Loan O/s	15.43	Fin. Return	7.82	7.89
Loans Disbursed	79,36,567.15	98,07,375.51	Deposits	9.17	Fin. Cost	3.70	3.64
Gross NPAs	3,42,358.11	3,58,250.05			Fin. Margin	4.12	4.25
Net NPA	90,093.41	70,095.18			Salary	2.25	2.01
Average Working Fund	1,38,57,556.67	1,50,15,489.92			Other Opt. Exp.	0.70	0.68
Net Profit/Loss (-)	1,65,954.35	2,30,191.19			Misc. Income	1.12	0.80
		Gross Margin			2.28	2.36	
		Risk Cost			1.09	0.83	
		Net Margin			1.20	1.53	

FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of Sponsor Bank: Union Bank of India			Total RRBs: 1				
No. of Districts: 3			No. of Staff : 1299				
No of Branches : 249							
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS	31-Mar-22	31-Mar-23		
Share Capital	744.22	744.22	Cash in Hand	10,699.28	10,348.70		
Reserves	76,082.82	99,317.15	Balances with RBI	27,736.38	51,626.53		
			Balances in Current A/c	49,703.54	1,47,629.80		
Deposits	7,28,686.00	8,55,877.71	Balances in Deposit A/c	1,21,334.42	48,161.12		
Current	13,033.05	12,027.43	Other Investments	1,43,108.13	1,66,403.35		
Savings	2,10,185.13	2,43,366.78	Loans & Advances (Net)	7,32,613.25	8,96,633.96		
Term	5,05,467.82	6,00,483.50	Fixed Assets	2,553.22	2,645.25		
Borrowings	3,04,657.85	3,75,993.77	Other Assets	47,250.27	32,793.73		
NABARD	3,04,657.85	3,75,993.77	Accumulated Losses	-	-		
Sponsor Banks	-	-					
Others	-	-					
Other Liabilities	24,827.60	24,309.59					
TOTAL	11,34,998.49	13,56,242.44	TOTAL	11,34,998.49	13,56,242.44		
EXPENDITURE			INCOME				
Interest on Deposits	35,184.86	39,510.88	Interest on Advances	74,163.52	85,517.92		
Interest on RBI/Inter Bk. Funds	13,872.98	19,756.84	Interest on Investments & Bank Balances	15,323.54	18,826.17		
			Other Income	12,770.48	15,820.49		
Wage Bill	18,323.27	25,805.87					
Other Operating Expenses	8,038.08	7,895.99					
Provisions and Contingencies	10,604.43	3,960.67					
Income over Expenditure	16,233.92	23,234.33	Exp. Over Income	-	-		
No. of RRBs in Profit	1	1	No. of RRBs in Loss	-	-		
TOTAL	1,02,257.54	1,20,164.58	TOTAL	1,02,257.54	1,20,164.58		
KEY INDICATORS							
Per Branch Productivity	6,382.70	7,061.13	CD Ratio	101.46	105.43		
Per Employee Productivity	1,263.36	1,353.52	Recovery (%)	75.34	73.10		
			Gross NPA (%)	0.91	0.63		
			Net NPA (%)	0.00	0.00		
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	7,39,334.43	9,02,342.59	Loan O/s	22.05	Fin. Return	8.23	8.08
Loans Disbursed	7,04,454.99	8,42,343.31	Deposits	17.45	Fin. Cost	4.51	4.59
Gross NPAs	6,721.18	5,708.63		Fin. Margin	3.72	3.49	
Net NPA	-	-		Salary	1.68	2.00	
Average Working Fund	10,87,461.98	12,91,342.22		Other Opt. Exp.	0.74	0.61	
Net Profit/Loss (-)	16,233.92	23,234.33		Misc. Income	1.17	1.23	
				Gross Margin	2.47	2.11	
				Risk Cost	0.98	0.31	
				Net Margin	1.49	1.80	

With effect from 1 April 2020, Andhra Bank and Corporation Bank amalgamated into Union Bank of India.



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FINANCIAL STATEMENTS OF RRBs AS ON 31 MARCH 2023

2022-23

(Amount in ₹ Lakh)

Name of Sponsor Bank: UCO Bank No. of Districts: 5				No of Branches : 230		Total RRBs: 1 No. of Staff : 837	
LIABILITIES	31-Mar-22	31-Mar-23	ASSETS		31-Mar-22	31-Mar-23	
Share Capital	48,981.95	56,730.51	Cash in Hand		2,794.21	2,471.25	
Reserves	-	-	Balances with RBI		25,132.04	29,312.04	
			Balances in Current A/c		7,471.50	6,875.45	
Deposits	6,25,247.12	6,56,991.03	Balances in Deposit A/c		53,782.25	54,797.87	
Current	6,039.83	6,067.86	Other Investments		2,28,333.42	2,29,846.78	
Savings	3,50,829.58	3,78,796.43	Loans & Advances (Net)		3,43,950.61	3,53,595.96	
Term	2,68,377.71	2,72,126.74	Fixed Assets		990.39	948.05	
Borrowings	14,582.06	16,520.62	Other Assets		19,126.48	21,482.48	
NABARD	13,861.40	15,799.91	Accumulated Losses		40,444.91	45,945.74	
Sponsor Banks	720.66	-					
Others	-	720.71					
Other Liabilities	33,214.68	15,033.46					
TOTAL	7,22,025.81	7,45,275.62	TOTAL		7,22,025.81	7,45,275.62	
EXPENDITURE			INCOME				
Interest on Deposits	22,407.73	22,458.52	Interest on Advances		32,969.19	32,493.20	
Interest on RBI/Inter Bk. Funds	474.88	647.48	Interest on Investments & Bank Balances		17,320.61	18,943.64	
			Other Income		3,346.79	3,603.62	
Wage Bill	23,664.01	30,085.48					
Other Operating Expenses	4,427.70	4,384.79					
Provisions and Contingencies	12,617.26	2,965.02					
Income over Expenditure	-	-	Exp. Over Income		9,954.99	5,500.83	
No. of RRBs in Profit	-	-	No. of RRBs in Loss		1	1	
TOTAL	63,591.58	60,541.29	TOTAL		63,591.58	60,541.29	
KEY INDICATORS							
Per Branch Productivity	4,213.90	4,486.03	CD Ratio		55.01	57.05	
Per Employee Productivity	947.41	1,232.72	Recovery (%)		79.84	81.87	
			Gross NPA (%)		10.42	9.37	
			Net NPA (%)		4.46	3.93	
OTHER INFORMATION			GROWTH PERCENTAGES		FINANCIAL RATIOS		
Gross loans Outstanding	3,43,950.61	3,74,795.96	Loan O/s	8.97	Fin. Return	7.87	7.41
Loans Disbursed	4,00,413.41	3,66,400.61	Deposits	5.08	Fin. Cost	3.58	3.33
Gross NPAs	35,823.02	35,111.52			Fin. Margin	4.29	4.08
Net NPA	15,330.00	13,911.52			Salary	3.70	4.34
Average Working Fund	6,38,856.29	6,93,821.23			Other Opt. Exp.	0.69	0.63
Net Profit/Loss (-)	-9,954.99	-5,500.83			Misc. Income	0.52	0.52
		Gross Margin			0.42	-0.37	
		Risk Cost			1.97	0.43	
		Net Margin			-1.56	-0.79	

Appendix 1: Status of Receipt of Recapitalization assistance Sanctioned in FY 2021-22 (Phase I)

Recapitalisation of RRBs- Sanctioned in FY 2021-22 (Total : Rs 8,168 crore of which Gol Share(50%): Rs. 4,084 crore) The entire amount sanctioned in last week of FY 2021-22 has been released by all stakeholders by 31 March 2023					
S. No	State/UT	Name of RRB	Sponsor Bank Share	State Government Share	Gol Share
			Amount Sanctioned & released	Amount Sanctioned & released	Amount Sanctioned & released. (Gol Share was released through NABARD)
			(₹ Crore)	(₹ Crore)	(₹ Crore)
1	Arunachal Pradesh	Arunachal Pradesh Rural Bank	0.46	0.20	0.66
2	Assam	Assam Gramin Vikash Bank	128.11	54.90	183.01
3	Bihar	Dakshin Bihar Gramin Bank	185.72	79.59	265.31
4	Bihar	Uttar Bihar Gramin Bank	404.10	173.19	577.29
5	J & K	Ellaquai Dehati Bank	34.92	14.97	49.89
6	J & K	J & K Grameen Bank	100.73	43.17	143.90
7	Jharkhand	Jharkhand Rajya Gramin Bank	1.59	0.68	2.27
8	Kerala	Kerala Gramin Bank	219.60	94.12	313.72
9	Madhya Pradesh	Madhya Pradesh Gramin Bank	296.60	127.12	423.72
10	Madhya Pradesh	Madhyanchal Gramin Bank	198.59	85.11	283.70
11	Maharashtra	Maharashtra Gramin Bank	36.15	15.49	51.64
12	Maharashtra	Vidharbha Konkan Gramin Bank	270.24	115.82	386.06
13	Manipur	Manipur Rural Bank	5.10	2.18	7.28
14	Mizoram	Mizoram Rural Bank	11.82	5.07	16.88
15	Nagaland	Nagaland Rural Bank	2.36	1.01	3.37
16	Odisha	Odisha Gramya Bank	273.79	117.34	391.13
17	Odisha	Utkal Grameen Bank	239.16	102.50	341.66
18	Uttar Pradesh	Aryavart Bank	54.60	23.40	78.01
19	Uttarakhand	Uttarakhand Gramin Bank	38.84	16.64	55.48
20	West Bengal	Bangiya Gramin Vikash Bank	253.90	108.81	362.71
21	West Bengal	Paschim Banga Gramin Bank	90.40	38.74	129.15
22	West Bengal	Uttar Banga Kshetriya Gramin Bank	12.02	5.15	17.18
Total			2,858.80	1,225.20	4,084.00

Appendix 2: Status of Receipt of Recapitalization assistance Sanctioned in FY 2022-23 (Phase II) as on 31 March 2023

Status of Receipt of Recapitalisation Assistance sanctioned in FY 2022-23 (Phase II) (Amount in absolute ₹)			Gol Share		State Government Share		Sponsor Bank Share	
S. N	State/UT	Name of RRB	Total Sanctioned/ approved amount	Amount Received	Total Sanctioned/ approved amount	Amount Received	Total Sanctioned/ approved amount	Amount Received as on 31 March 2023
1	Arunachal Pradesh	Arunachal Pradesh Rural Bank	17,74,680.00	-	5,01,390.00	-	12,51,230.00	-
2	Assam	Assam Gramin Vikash Bank	71,72,83,310.00	-	21,52,80,830.00	-	50,19,88,610.00	50,19,88,610.00
3	Bihar	Dakshin Bihar Gramin Bank	1,89,32,59,870.00	-	56,79,89,620.00	-	1,32,51,90,440.00	1,32,51,90,440.00
4	Bihar	Uttar Bihar Gramin Bank	93,54,71,445.00	-	28,06,70,033.00	-	65,48,30,130.54	-
5	J & K	Ellaquai Dehati Bank	37,57,63,710.00	-	11,26,83,850.00	-	26,29,88,330.00	-
6	J & K	J & K Grameen Bank	1,02,24,41,540.00	-	30,67,19,190.00	-	71,56,78,130.00	-
7	Jharkhand	Jharkhand Rajya Gramin Bank	11,28,94,810.00	-	3,38,62,050.00	-	7,90,11,460.00	-
8	Kerala	Kerala Gramin Bank	65,32,50,260.00	-	19,59,34,870.00	-	45,73,14,690.00	45,73,14,690.00
9	Madhya Pradesh	Madhya Pradesh Gramin Bank	1,98,68,26,005.00	-	59,60,26,245.00	-	1,39,07,57,930.00	1,39,07,57,930.00
10	Madhya Pradesh	Madhyanchal Gramin Bank	32,76,93,210.00	-	9,83,15,820.00	-	22,93,61,660.00	-
11	Maharashtra	Maharashtra Gramin Bank	45,36,40,330.00	-	13,60,96,950.00	-	31,75,59,550.00	31,75,59,550.00
12	Maharashtra	Vidharbha Konkan Gramin Bank	1,57,28,10,660.00	-	47,18,15,180.00	-	1,10,09,83,730.00	1,10,09,83,730.00
13	Manipur	Manipur Rural Bank	5,31,60,660.00	-	1,60,15,210.00	-	3,71,68,810.00	3,71,68,810.00
14	Mizoram	Mizoram Rural Bank	4,12,07,550.00	-	1,23,15,470.00	-	2,88,41,080.00	-
15	Nagaland	Nagaland Rural Bank	1,17,06,430.00	-	34,08,650.00	-	82,19,830.00	-
16	Odisha	Odisha Gramya Bank	45,03,93,140.00	-	13,50,96,340.00	-	31,52,91,690.00	31,52,91,690.00
17	Odisha	Utkal Grameen Bank	14,70,03,960.00	-	4,41,01,920.00	-	10,28,84,370.00	-
18	Uttar Pradesh	Aryavart Bank	1,39,19,77,345.00	-	41,76,11,777.50	-	97,43,84,190.00	97,43,84,190.00
19	Uttar Pradesh	Baroda U.P. Bank	59,42,83,580.00	-	17,82,85,150.00	-	41,59,99,030.00	-
20	Uttarakhand	Uttarakhand Gramin Bank	15,57,89,200.00	-	4,67,76,850.00	-	10,90,52,350.00	-
21	West Bengal	Bangiya Gramin Vikash Bank	13,36,02,085.00	-	4,01,02,897.50	-	9,35,40,097.50	9,35,40,097.50
22	West Bengal	Paschim Banga Gramin Bank	57,77,66,220.00	-	17,33,66,940.00	-	40,44,54,130.00	-
Total			13,61,00,00,000.00	-	4,08,29,77,233.00	-	9,52,67,51,468.04	6,51,41,79,737.50

The share of Gol, State Govt. & Sponsor bank have been adjusted slightly in order to set right the current mismatch in their ratio of 50: 15:35, which had occurred due to the sanction and release of earlier tranches of recapitalization assistance in Rs. Crore denomination (with 2 decimals) after rounding.

Summary of Status as on 31 March 2023

- Gol's share is contingent upon prior release of proportionate share by respective State Government and Sponsor Bank.
- None of the 22 RRBs have received the State Government's Share of Recapitalisation Assistance
- 10 RRBs have received the entire amount of Sponsor Bank's Share sanctioned.** Punjab National Bank (4), Indian Overseas Bank (1), Bank of India(3), Canara Bank(1) and Bank of Maharashtra(1) have released their entire share of Sponsor Bank's share of recapitalisation assistance to the RRBs sponsored by them.
- 12 RRBs are yet to receive any amount from Sponsor Bank:** State Bank of India (8), Central Bank of India (1), J and K Bank (1), Bank of Baroda(1), UCO Bank (1)



संस्थागत विकास विभाग, मुंबई.

Institutional Development Department, Mumbai.

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development