

Ref. No. NB.HO.IDD.RRB Recap/ 891 / RRB316(Recap)/2023-24

Circular No. 231/IDD-04/2023

25 October 2023

The Chairmen

All Regional Rural Banks

Madam/Dear Sir,

Performance of RRBs – Monitoring

Please refer to the Circular No. 216/IDD-02/2022 dated 29 September 2022 on the captioned subject advising RRBs to prepare Monitorable Action Plans as per our guidelines dated 14 November 2019, duly synchronized with the Viability Plans.

2. The criteria for 'RRB in focus' remain unchanged for FY2023-24. The RRBs falling under any of the criteria given below will be identified as 'RRBs in Focus':

- RRBs having CRAR less than 10%
- RRBs having Gross NPA above 10%
- RRBs having Negative Return on Assets (RoA) for two consecutive years.

3. Based on the audited financial statements of RRBs as on 31st March 2023, we have reviewed the financial performance of the RRBs and observed that 15 RRBs (indicated in annexure) continue to be in focus. Out of 16 RRBs, which were in focus during FY 2021-22, only one RRB i.e., Madhya Pradesh Gramin Bank has come out of focus.

4. All RRBs identified as 'RRBs in Focus' are required to continue implementation of Monitorable Action Plans (MAPs) as per our circular letter No. NB.HO.IDD/786/Mon.32A/2019-20 (circular No. 299/IDD-06/ 2019) dated 14 November 2019 on the captioned subject. The MAPs should be duly synchronized with your bank's Viability Plan.

5. The preparation and implementation of MAPs is a critical step in improving the financial performance of the RRBs. We advise all RRBs identified as 'RRBs in Focus' to take this matter seriously and to make all necessary efforts to implement their MAPs effectively.

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development
संस्थागत विकास विभाग

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6. The other instructions as contained in our circular no. 299/IDD-06/2019 dated 14 November 2019 shall remain unchanged (copy enclosed).

Please acknowledge receipt.

Yours Sincerely,

(J. S. Upadhyay)
Chief General Manager
Institutional Development Department

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Sr.No.	Name of the Bank	CRAR		GNPA(%)		RoA			RRB in Focus 2022	RRB in Focus 2023	Annexure
		3/31/2022	3/31/2023	3/31/2022	3/31/2023	2020-21	2021-22	2022-23			
		1	ASSAM GRAMIN VIKASH BANK	7.59	7.82	27.74	19.68	-0.99	0.00	-1.11	
2	DAKSHIN BIHAR GRAMIN BANK	8.35	-0.27	52.74	44.57	-0.07	-1.24	-3.49	Yes	Yes	
3	UTTAR BIHAR GRAMIN BANK	7.29	9.21	23.95	17.65	-2.44	-0.50	0.16	Yes	Yes	
4	HIMACHAL PRADESH GRAMIN BANK	9.47	8.24	5.74	4.81	0.13	0.06	0.03	Yes	Yes	
5	ELLAQUAI DEHATI BANK	-1.21	-2.83	14.53	12.31	-2.01	-2.63	-2.43	Yes	Yes	
6	J & K GRAMEEN BANK	-2.31	5.56	5.28	4.55	-0.38	-0.55	-0.93	Yes	Yes	
7	KARNATAKA GRAMIN BANK	11.81	10.26	17.26	12.64	0.04	0.11	0.02	Yes	Yes	
8	MADHYANCHAL GRAMIN BANK	10.39	11.60	17.90	13.09	-0.91	0.31	0.64	Yes	Yes	
9	VIDHARBHA KONKAN GRAMIN BANK	-5.24	5.99	12.40	9.94	-7.25	-4.07	0.31	Yes	Yes	
10	MANIPUR RURAL BANK	7.24	6.93	17.55	10.86	-1.30	-0.73	-0.05	Yes	Yes	
11	NAGALAND RURAL BANK	8.25	8.37	1.92	1.21	-1.65	-0.88	0.31	Yes	Yes	
12	ODISHA GRAMYA BANK	5.49	9.26	22.29	15.40	-1.53	0.03	0.13	Yes	Yes	
13	UTKAL GRAMEEN BANK	3.44	10.83	21.79	13.26	-4.94	0.03	0.70	Yes	Yes	
14	BANGIYA GRAMIN VIKASH BANK	8.89	11.62	15.18	13.80	0.44	0.14	0.07	Yes	Yes	
15	PASCHIM BANGA GRAMIN BANK	4.76	5.11	10.42	9.37	-1.05	-1.56	-0.79	Yes	Yes	
16	MADHYA PRADESH GRAMIN BANK	8.80	11.12	11.74	7.17	-0.74	-0.61	0.70	Yes	No	
17	ANDHRA PRAGATHI GRAMEENA BANK	20.50	23.90	1.47	1.49	1.14	1.49	2.04	No	No	
18	CHAITANYA GODAVARI GRAMEENA BANK	13.68	14.53	0.91	0.63	1.08	1.49	1.80	No	No	
19	SAPTAGIRI GRAMEENA BANK	15.18	15.76	1.29	0.73	1.60	1.48	1.63	No	No	
20	ARUNACHAL PRADESH RURAL BANK	12.19	13.37	3.86	2.81	0.62	1.32	1.69	No	No	
21	CHHATTISGARH RAJYA GRAMIN BANK	19.27	18.48	2.56	2.27	0.09	0.18	1.01	No	No	
22	BARODA GUJARAT GRAMIN BANK	10.86	10.51	3.57	2.74	0.22	0.24	0.33	No	No	
23	SAURASHTRA GRAMIN BANK	15.59	16.74	2.19	2.87	1.24	2.17	1.83	No	No	
24	SARVA HARYANA GRAMIN BANK	14.10	14.17	7.19	4.29	0.09	0.63	1.13	No	No	
25	JHARKHAND RAJYA GRAMIN BANK	11.71	11.31	6.42	4.80	0.34	0.64	0.84	No	No	
26	KARNATAKA VIKAS GRAMEENA BANK	10.09	10.09	9.37	6.96	0.03	0.16	0.19	No	No	
27	KERALA GRAMIN BANK	11.41	13.10	3.08	2.26	0.13	0.46	1.14	No	No	
28	MAHARASHTRA GRAMIN BANK	10.99	10.18	7.19	6.84	0.39	0.03	0.04	No	No	
29	MEGHALAYA RURAL BANK	12.71	13.69	7.63	6.44	0.03	0.74	1.07	No	No	
30	MIZORAM RURAL BANK	11.53	13.26	5.29	5.44	0.83	0.97	1.19	No	No	
31	PUDUVAI BHARATHIYAR GRAMA BANK	10.57	10.55	2.07	1.98	0.86	0.84	1.00	No	No	
32	PUNJAB GRAMIN BANK	15.56	15.61	6.61	5.91	0.40	0.73	0.91	No	No	
33	BARODA RAJASTHAN KSHETRIYA GRAMIN BANK	12.91	13.48	1.77	1.48	1.42	2.05	1.96	No	No	
34	RAJASTHAN MARUDHARA GRAMIN BANK	10.23	10.32	4.61	4.73	0.30	0.58	0.54	No	No	
35	TAMIL NADU GRAMA BANK	12.96	13.60	1.89	1.36	0.88	0.92	1.41	No	No	
36	ANDHRA PRADESH GRAMEENA VIKAS BANK	23.46	25.50	1.74	2.60	3.00	2.32	2.85	No	No	
37	TELANGANA GRAMEENA BANK	14.90	17.20	2.39	2.05	1.94	2.34	2.62	No	No	
38	TRIPURA GRAMIN BANK	29.18	26.77	6.78	5.10	1.88	1.34	0.03	No	No	

39	ARYAVART BANK	10.81	11.31	8.81	8.93	0.30	0.18	0.21	No	No
40	BARODA U.P. BANK	11.71	11.44	9.78	7.53	0.15	0.10	0.19	No	No
41	PRATHAMA U.P GRAMIN BANK	13.49	14.64	9.99	8.43	1.08	0.23	1.48	No	No
42	UTTARAKHAND GRAMIN BANK	11.01	11.53	7.21	5.46	0.03	0.10	0.60	No	No
43	UTTAR BANGA KSHETRIYA GRAMIN BANK	11.15	14.61	6.15	4.55	0.04	1.07	1.31	No	No
All India Total		12.71	13.43	9.15	7.28	0.27	0.48	0.69	16.00	15.00