

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:1785

ANSWERED ON:01.08.2003

PROFIT LOSS OF RRBS

A.P. ABDULLAKUTTY;BIKASH CHOWDHURY;RUDRAGOUDA PATIL;SAVSHIBHAI MAKWANA;VARKALA RADHAKRISHNAN

**Will the Minister of FINANCE be pleased to state:**

- (a) the profit / loss of each Regional Rural Banks (RRBs) during the last three years;
- (b) whether most of the RRBs are running in losses;
- (c) if so, the reasons therefor;
- (d) the details of requests from various States for setting up new RRBs and action taken by the Government thereon;
- (e) whether due to severe discrepancies in RRBs farmers and other sectors are not getting benefits of the banks; and
- (f) if so, the effective remedial measures taken by the Government in this regard and also to improve the performance of the RRBs?

**Answer**

MINISTER OF STATE IN THE MINISTRY OF FINANCE ( SHRI ANANDRAO V. ADSUL )

- (a) : Details of Profit earned / loss incurred by Regional Rural Banks (RRBs) during the last three years are furnished in Annexure-I.
- (b) & (c) : As on 31st March, 2002 only 29 out of 196 RRBs were running in loss.
- (d) : No proposal of State Governments for setting up new RRBs is pending for decision of Central Government.
- (e) & (f) : The loans and advances issued by RRBs increased from Rs. 8823 croreduring 2000-2001 to Rs.10578 crores during 2001-02. The steady growth in loans and advances during the previous years reveal that farmers and other sectors are getting the benefit of the RRBs consistently. There are systems and procedures in place to look into discrepancies, if any, in sanction of loans, etc. and to take corrective measures. Further the following steps have been taken for improving the performance of the RRBs:-
  - i) Introduction of Development Action Plan and Memoranda of Understanding on an annual basis for bringing improvement in the performance of the RRBs in a planned way and introduction of prudential norms covering income recognition, assets classification and provisioning norms;
  - ii) diversification of business portfolios and activities;
  - iii) increased avenues for investment of surplus Non-SLR funds;
  - iv) rationalization of branch network including relocation and merger of loss making branches;
  - v) deregulation of interest rate structure; and
  - vi) providing greater role for the sponsor banks in the management of RRBs.
  - vii) skill upgradation of RRB employees.

**Annexure-I**

Statement showing the profit/loss of each Regional Rural Bank (State-wise) during the years 1999-00, 2000-01 and 2001-02

(Rs. in lakhs)

Sl.	Name of Regional Rural Banks	Profit/ Loss	Profit/ Loss	Profit/ Loss
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2000 2001 2002

1	Haryana Kshetriya Gramin Bank	149.87	362.01	365.38
2	Gurgaon Gramin Bank	1507.36	2208.64	2906.8

3 Hissar-Sirsa Kshetriya Gramin Bank 258.03 352.72 323.47  
4 Ambala Kurukshetra Gramin Bank 176.27 180.4 181.36

Haryana 2091.53 3103.77 3777.01

5 Himachal Gramin Bank 404.14 404.14 404.14  
6 Parvatiya Gramin Bank 160.53 160.53 160.53

Himachal Pradesh 564.67 564.67 564.67

7 Jammu Rural Bank 531.81 762.1 868.47  
8 Ellaqui Dehati Bank -493.31 -636.61 -618.62  
9 Kamraz Rural Bank -253.63 3.61 87.06

Jammu & Kashsmir -215.13 129.1 336.91

10 Shivalik Kshetriya 504.25 544.98 751.02  
11 Kapurthala Ferozpur Gramin Bank 141.32 225.46 504.72  
12 Gurdaspur Amritsar Kshetriya Gramin Vikas Bank 491.4 862.01 1076.65  
13 Malwa Gramin Bank 401.99 508.89 415.94  
14 Faridkot Bathinda Gramin Bank 169.61 185.35 176.32

Punjab 1708.57 2326.69 2924.65

15 Jaipur Nagaur Anchalik Gramin Bank 828.32 536.71 436.46  
16 Marwar Gramin Bank 268.38 262.18 390.14  
17 Shekhawati Gramin Bank 255.9 642.44 890.49  
18 Marudhar Kshetriya Gramin Bank -281.18 -447.96 -370.06  
19 Alwar Bharatpur kshetriya Gramin Bank 107.54 413.1 702.62  
20 Aravali Kshetriya Gramin Bank -329.8 -473.27 -65.47  
21 Hadoti Kshetriya Gramin Bank 197.05 201.35 113.58  
22 Mewar Anchalik Gramin Bank 101.83 -60.32 2.54  
23 Thar Anchalik Gramin Bank -121.66 4.94 57.86  
24 Bundi Chitorgarh Kshetriya Gramin Bank 49.11 77.17 69.48  
25 Bhilwara Ajmer Kshetriya Gramin Bank 270.97 218.3 261.14  
26 Dungarpur Banaswara Gramin Bank 6.39 4.34 9.12  
27 Sriganganagar Kshetriya Gramin Bank 93.42 143.64 82.39  
28 Bikaner Kshetriya Gramin Bank 4.03 10.62 28.55

Rajasthan 1446.27 1522.62 2580.29

29 Arunachal Pradesh Rural Bank 55.05 -179.28 -835.94

Arunachal Pradesh 55.05 -179.28 -835.94

30 Pragjyotish Gramin Bank 170.38 7.83 55.16  
31 Lakhimi Gaonlia Bank 143.53 375.36 67.48  
32 Cachar Gramin Bank 132.65 191.55 179.58  
33 Langpi Dehangi Rural Bank -83.45 -162.66 -99.89  
34 Subansiri Gaonlia Bank 74.27 87.81 93.21

Assam 437.38 499.89 295.54

35 Manipur Rural Bank -47.81 -32.04 -116.07

Manipur	-47.81	-32.04	-116.07
36 Khasi Jaintia Rural Bank	344.4	262.61	387.27
Meghalaya	344.4	262.61	387.27
37 Mizoram Rural Bank	34.41	20.27	34.32
Mizoram	34.41	20.27	34.32
38 Nagaland Rural Bank	7.24	9.14	2.38
Nagaland	7.24	9.14	2.38
39 Tripura Gramin Bank	-669.43	-818.78	25.96
Tripura	-669.43	-818.78	25.96
40 Bhojpur Rohtas Gramin Bank	431.24	1017.5	1172.75
41 Champaran Gramin Bank	-598.07	-496.69	16.97
42 Magadh Gramin Bank	623.79	1408.01	1884.8
43 Kosi Kshetriya Gramin Bank	-433.66	252.45	556.67
44 Vaishali Kshetriya Gramin Bank	-320.66	20.79	-160.85
45 Monghyr Kshetriya Gramin Bank	-70.64	-281.1	-56.12
46 Madhubani Kshetriya Gramin Bank	172.53	20.23	-226.88
47 Nalanda Gramin Bank	-487.56	-226	-78.44
48 Mithila Kshetriya Gramin Bank	-356.17	101.61	104.32
49 Samastipur Kshetriya Gramin Bank	6.06	130.59	-138.77
50 Gopalganj Kshetriya Gramin Bank	-262.29	450.06	411.17
51 Saran Kshetriya Gramin Bank	200.12	-34.74	6.59
52 Siwan Kshetriya Gramin Bank	67.03	422.03	612.1
53 Patliputra Gramin Bank	-176.32	70.83	187.34
54 Bhagalpur Banka Kshetriya Gramin Bank	449.41	82.96	2.11
55 Begusarai Kshetriya Gramin Bank	-164	215.66	123.8
Bihar	-919.19	3154.19	4417.56
56 Santhal Parganas Gramin Bank	607.25	174.51	-69.7
57 Singhbhum Kshetriya Gramin Bank	63.76	125.69	45.38
58 Palamau Kshetriya Gramin Bank	262.61	139.58	59.47
59 Ranchi Kshetriya Gramin Bank	70.4	-137.47	-336.86
60 Giridih kshetriya Gramin Bank	-120.74	59.77	161.96
61 Hazaribagh kshetriya Gramin Bank	47.39	312.83	189.4
Jharkhand	930.67	674.91	49.65
62 Puri Gramin Bank	19.33	-148.86	17.96
63 Bolangir Anchalik Gramin Bank		-1405.46	-708.29 -628.95
64 Cuttack Gramya Bank	-209.36	-209.5	-998.89
65 Koraput Panchabati Gramin Bank	102.19	178	-399.9
66 Kalahandi Anchalik Gramin Bank	28.05	17.25	-805.61
67 Baitarani Gramin Bank	-164.75	102.98	14.4
68 Balasore Gramin Bank	-833.5	-926.34	-1056.76
69 Rushikulya Gramin Bank	132.73	305.8	308.76
70 Dhenkanal Gramin Bank	180.44	280.57	300.58

Orissa -2150.33 -1108.39 -3248.41

71 Gaur Gramin Bank -831.99 109.75 411.85  
72 Mallabhum Gramin Bank 44.33 266.33 240.78  
73 Mayurakshi Gramin Bank -493.67 155.35 125.13  
74 Uttar Banga Kshetriya Gramin Bank -331.38 64.42 104.06  
75 Nadia Gramin Bank 179.5 183.87 107.04  
76 Sagar Gramin Bank 149.72 503.16 512.48  
77 Bardhaman Gramin Bank 100.2 68.04 323.36  
78 Howrah Gramin Bank 29.59 121.53 298.98  
79 Murshidabad Gramin Bank 27.78 55.81 121.59

West Bengal

80 Bilaspur Raipur Kshetriya Gramin Bank 18.54 -230.55 -213.75  
81 Surguja Kshetriya Gramin Bank 18.54 61.35 30.77  
82 Bastar Kshetriya Gramin Bank 217.36 -437.06 -414.11  
83 Durg-Rajnandgaon Gramin Bank 58.02 151.68 164.29  
84 Raigarh Kshetriya Gramin Bank 115.37 176.93 110.3

Chattisgarh 427.83 14.25 -77.98

85 Kshetriya Gramin Bank Hoshangabad -75.38 206.17 220.51  
86 Rewa-Sidhi Gramin Bank -445.6 658.79 408.39  
87 Bundelkhand Kshetriya Gramin Bank 221.48 250.45 178.92  
88 Sharda Gramin Bank -180.06 230.65 128.25  
89 Jhabua-Dhar Kshetriya Gramin Bank 79.28 -92.16 61.75  
90 Shivpuri-Guna Kshetriya Gramin Bank 95.01 123.41 201.21  
91 Damoh-Panna-Sagar Kshetriya Gramin Bank 127.89 263.34 268.96  
92 Dewas-Shajapur Kshetriya Gramin Bank 114.9 160.25 261.9  
93 Nimar Kshetriya Gramin Bank 40.56 -20.13 -2.86  
94 Mandla-Balaghat Kshetriya Gramin Bank -87.57 21.11 90.42  
95 Chhindwara-Seoni Kshetriya Gramin Bank 7.78 28.88 83.41  
96 Rajgarh-Sehore Kshetriya Gramin Bank 21.82 41.58 78.96  
97 Shahdol Kshetriya Gramin Bank -156.18 -76.28 21.14  
98 Ratlam-Mandsaur Kshetriya Gramin Bank 100.03 117.84 171.27  
99 Chambal Kshetriya Gramin Bank 51.35 103.53 141.04  
100 Mahakaushal Kshetriya Gramin Bank -240.26 -189.84 -284.41  
101 Indore-Ujjain Kshetriya Gramin Bank 109.68 1.5 -23.53  
102 Gwalior-Datia Kshetriya Gramin Bank 61.11 150.74 191.23  
103 Vidisha-Bhopal Kshetriya Gramin Bank 191.23 289.53 293.4

Madhya Pradesh 37.07 2269.36 2489.96

104 Nainital-Almora Kshetriya Gramin Bank 2161.83 396.76 365.52  
105 Pithoragarh Kshetriya Gramin Bank 2669.59 217.15 204.84  
106 Ganga-Yamuna Gramin Bank 1143.59 90.67 105.49  
107 Alaknanda Gramin Bank 466.54 139.42 86.84

Uttaranchal 6441.55 844 762.69

108 Prathama Bank 356.57 2617.03 2669.1  
109 Gorakhpur Kshetriya Gramin Bank 621.32 2860.11 2879.92  
110 Samyut Kshetriya Gramin Bank 1622.19 1979.66 2011.49  
111 Barabanki Gramin Bank 533.58 506.24 518.6  
112 Raebareli Kshetriya Gramin Bank 381.22 347.55 404.43  
113 Farrukhabad Gramin Bank 726.1 621.92 300.85  
114 Bhagirath Gramin Bank 569.48 1930.08 1766.33  
115 Ballia Kshetriya Gramin Bank 1234.23 611.36 682.59  
116 Sultanpur Kshetriya Gramin Bank 210.17 145.79 162.73  
117 Avadh Gramin Bank 76.12 1032.6 760.72  
118 Kanpur Kshetriya Gramin Bank -170.69 335.42 692.19  
119 Sravasti Gramin Bank 262.93 966.3 643.87  
120 Etawah Kshetriya Gramin Bank 1265.32 314.26 87.34  
121 Kisan Gramin Bank 265.07 202.82 317.43  
122 Kshetriya Kisan Gramin Bank 212.09 -296.64 -101.73

123 Kashi Gramin Bank 428.91 580.41 908.68  
124 Basti Gramin Bank 70.59 1040.57 1209.78  
125 Allahabad Kshetriya Gramin Bank 503.82 405.14 491.89  
126 Pratapgarh Kshetriya Gramin Bank 708.79 399.29 515.52  
127 Faizabad Kshetriya Gramin Bank 866.45 590.39 626.7  
128 Fatehpur Kshetriya Gramin Bank 357.31 132.63 143.29  
129 Bareilly Kshetriya Gramin Bank 252.42 510.56 539.05  
130 Devi Patan Kshetriya Gramin Bank 275.07 697.74 754.57  
131 Aligarh Kshetriya Gramin Bank 179.39 1168.63 1221.29  
132 Tulsi Gramin Bank -462.45 580.28 425.42  
133 Etah Gramin Bank 281.16 221.46 95.61  
134 Gomti Gramin Bank 568.23 393.59 641.29  
135 Chhatrasal Gramin Bank 354.43 256.66 281.73  
136 Rani Lakshmi Bai Kshetriya Gramin Bank 187.14 -239.09 -273.87  
137 Vidur Gramin Bank 593.69 332.69 501.71  
138 Shahjahanpur Kshetriya Gramin Bank 179.09 728.14 768.25  
139 Vindhya Vasini Gramin Bank 113.27 51.9 63.62  
140 Sarayu Gramin Bank 287.42 754.3 907.72  
141 Jamuna Gramin Bank 68.92 190.19 300.23  
142 Muzaffarnagar Gramin Bank 116.71 136.39 311.11  
143 Hindon Gramin Bank 110.11 202.58 155.47

Uttaranchal 14096.06 23106.37 24229.45

144 Kutch Gramin Bank 274.84 359.25 585.33  
145 Jamnagar Rajkot Gramin Bank 301.49 465 339.46  
146 Banaskantha-Mehasana Gramin Bank 36.73 181.59 65.27  
147 Panchmahal Vadodara Gramin Bank 119 104.75 109.47  
148 Surendranagar-Bhavnagar Gramin Bank 231.18 203.2 288.42  
149 Valsad-Dangs Gramin Bank 279.02 331.47 423.6  
150 Surat-Bharuch Gramin Bank 1.22 42.95 -156.73  
151 Sabarkantha-Gandhinagar Gramin Bank 209.75 216.09 247.01  
152 Junagadh-Amreli Gramin Bank 197.62 209.79 154.87

Gujarat 1650.85 2114.09 2056.7

153 Marathwada Gramin Bank 201.25 50.79 5.18  
154 Aurangabad-Jalna Gramin Bank 533.2 455.29 502.35  
155 Chandrapur-Gadchiroli Gramin Bank 37.03 73.15 101.97  
156 Akola Gramin Bank 47.27 132.62 159.68  
157 Ratnagiri-Sindhudurg Gramin Bank 10.59 57.31 -135.48  
158 Solapur Gramin Bank -24.78 37.33 10.86  
159 Bhandara Gramin Bank 2.16 -24.11 -215.48  
160 Yavatmal Gramin Bank 108.91 153.6 160.94  
161 Buldhana Gramin Bank 117.72 124.57 196.85  
162 Thane Gramin Bank 143.25 205.24 162.68

Maharashtra 1176.6 1265.79 949.55

163 Nagarjuna Grameena Bank 298.28 378.04 101.3  
164 Rayalseema Gramin Bank 995.94 1102.41 1556.8  
165 Sri Visakha Gramin Bank 366.35 502.54 632.07  
166 Sree Anantha Grameena Bank 918.08 1035.4 1112.86  
167 Shri Venkateshwara Grameena Bank 385.73 548.73 256.82  
168 Sri Saraswathi Grameena Bank 418.47 259.11 422.74  
169 Sangameshwara Grameena Bank 483.51 724.75 545.87  
170 Manjira Grameena Bank 551.22 612.4 621.64  
171 Pinakini Grameena Bank 512.93 810.55 312.66  
172 Kakathiya Grameena Bank 116.72 128.88 -319.66  
173 Chaitanya Grameena Bank 226.16 165.89 301.45  
174 Shri Sathavahana Grameena Bank 208.57 165.16 104.63  
175 Golconda Grameena Bank 228.11 182.12 179.77  
176 Sri Rama Grameena Bank 263.04 181.23 204.97  
177 Kanakadurga Grameena Bank 228.31 196.6 189.92  
178 Godavari Grameena Bank 159.05 86.52 68.18

Andhra Pradesh 6360.47 7080.33 6292.02

179 Tunghabhadra Grameena Bank 1330 1603 1610

180 Malaprabha Grameen Bank	1848.42	1579.51	920.26
181 Cauvery Grameen Bank	202.11	197.42	665.5
182 Krishna Grameena Bank	613.62	963.87	422.55
183 Chitradurga Grameena Bank	122.06	382.8	543.81
184 Kalpatharu Grameena Bank	261.2	500.05	279.91
185 Kolar Grameena Bank	310.6	387.58	493.72
186 Bijapur Grameena Bank	902.48	1187.69	1258.36
187 Chikmagalur Kodagu Grameena Bank	301.75	176.88	134.43
188 Sahyadri Grameena Bank	235.69	252.03	262.72
189 Netravati Grameena Bank	50.25	83.27	109.51
190 Varada Grameena Bank	132.55	64.15	205.26
191 Vishwaraya Grameena Bank	81.25	100.86	145.55

Karnataka 6391.98 7479.11 7051.58

192 South Malabar Gramin Bank	1278.47	1474.58	1193.33
193 North Malabar Gramina Bank	1555.36	1785.43	905.16

Kerala 2833.83 3260.01 2098.49

194 Pandyan Grama Bank	442.31	515.74	815.91
195 Adhiyaman Grama Bank	169.05	186.75	253.61
196 Vallalar Grama Bank	202.29	215.35	177.16

Total	813.65	917.84	1246.68
Grand Total	42968.7	60061.69	60787.21