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### A study on growth and performance of regional rural bank (KVGB) in Karnataka

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#### Abstract

In today's era, the banking sector plays a crucial role in supporting modern businesses. The progress of any nation largely relies on its banking system. Banks as financial institutions handle deposits, advances and other related services. Rural banking institutions have a significant impact on the comprehensive development of rural areas and rural women entrepreneurs within a state. In Karnataka, Regional Rural Banks (RRBs) are scheduled commercial banks that cater to the banking needs of rural areas at the state level. These banks are established nationwide with the aim of meeting the credit requirements and providing other facilities to the most privileged segment of society. The Regional Rural Banks were established in 1975 under the Regional Rural Bank Act of 1976. This research paper aims to analyze the financial performance of RRBs (KVGB) in Karnataka for 2017-18 to 2022-23. The study adopts an exploratory approach and utilize secondary data collected for the annual reports of Karnataka Vikas Grameen Bank. Various financial ratios are selected for the study, and statistical techniques such as mean, Standard Deviation and Coefficient of variance are employed. The analysis focuses on key performance indicators including the number of banks and branches, deposits, investments, loans and advances, share capital, reserve and surplus, and profitability. The study reveals that the bank's financial position has demonstrated satisfactory results throughout the study period.

**Keywords:** Karnataka Vikas Grameen bank, growth rate, credit deposit ratio, share capital, reserve, borrowings

#### 1. Introduction

In ancient India, women had the same status and privileges as men in all aspects of life. Women were educated, married at a young age, and were believed to have the freedom to choose their husband. European scholars in the nineteenth century described Hindu women as "naturally modest" and "more worthy" than other women in the society. During the middle Ages, the status of the Indian woman declined. However, during the British rule, many reformers worked for the social and economic improvement of women. The Sati, the Jauhar, and the Devadasis were prohibited. The first women's delegation in India, supported by Indian National Congress in 1917, presented the Secretary of State with a charter of demand for women's political rights. In 1927, the All India Women's Education Conference took place in Pune. Today, women are free to participate in all aspects of politics, education, art and culture, media and entertainment, service sectors, science and technology, etc.

Despite continuous efforts over the past five decades, the struggle to integrate rural Indian women into the development process has not yielded satisfactory results. Various factors, such as biased attitudes, lack of gender perspective in planning and implementation, illiteracy, and limited access to property rights and credit facilities, contribute to the persistence of gender disparities. Despite attempts to eliminate these inequalities and promote gender justice in development, the gap between men and women remains. In order to empower women, it is crucial to enhance their access to credit and financial services, which are central to overall development. The areas that require greater emphasis include skills improvement, training and technology transfer, marketing and exports, the production of specialized handicrafts by women, collaboration and networking among various agencies, access to information and counseling, entrepreneurship development programs, and simplification and popularization of existing schemes. This publication aims to highlight the challenges faced from different perspectives, identify areas that need attention and focus,

propose remedies and multidimensional initiatives, and share lessons learned from NABARD's experience. It serves as a platform for ongoing dialogue among stakeholders to collectively work towards the goal of empowering women. The purpose of this exercise is to initiate action and redirect efforts towards achieving women's empowerment at the earliest possible.

The acceptance of gender inequality is closely tied to ideas of legitimacy and correctness. In the context of family dynamics, inequalities between women and men are often seen as natural or appropriate. In some cases, women themselves are responsible for making decisions that perpetuate these inequalities. The perceived fairness of such inequalities and the absence of any strong sense of injustice are key factors in the continuation and survival of these arrangements. This is not the only area where extreme inequality persists by gaining support from those who have the most to lose from such arrangements. Therefore, it is crucial to examine the underlying concepts of justice and injustice and to strive for a harmonization between theory and practice.

According to the 2021 census, over 110 million women are employed as workers, with 36.5 percent of them working as cultivators and 43% as agricultural labourers in rural areas. Female agricultural workers bear the brunt of poverty's adverse effects. In rural India, agriculture and related sectors employ 89.5 percent of the total female labor force. Women are extensively involved in livestock care, forest resource utilization, and fish processing. They contribute 50% of the labour in paddy cultivation. In the plantation sector, women are crucial laborers. SHGs have played a significant role in empowering rural women economically. SHG members engage in micro-entrepreneurship, which not only fosters their own economic independence but also creates employment opportunities for others. Micro-credit for women is not a threat to banks but rather a means to promote enterprise development.

### Origin of RRBs and the Bank

**Regional** rural banks (RRBs) in India were established by Government of India, under provisions of RRBs Act 1976, enacted by the Indian Parliament. With a view to develop the rural economy by catering the basic banking needs for the purpose of development of Agriculture, Trade, Commerce, Industry and other productive activities in the rural areas, credit and other facilities, particularly to the small and marginal farmers, Agricultural Labourers, Artisans and small entrepreneurs and for matters connected therewith and individuals thereto. RRBs have now become an Integral part of the Indian banking System. Like other public sector Banks RRBs are jointly owned by Government of India, Sponsor Bank and the concerned State Government and with share proportion 50%, 35% & 15% respectively. Government of India with a view to improve the operational viability and efficiency of RRBs, initiated the process of Structural Consolidation by amalgamating RRBs. The amalgamated RRBs were expected to provide better customer service with improved infrastructure, expanding area of operation with combined network, Improved technology with innovative IT, improvement of combined workforce, strategic marketing efforts. Etc.,

Karnataka Vikas Grameen Bank came into existence by notification dated 12<sup>th</sup> September 2005 of Government of India, amalgamating the four Regional Rural Banks

sponsored by e-Syndicate Bank in the State of Karnataka namely: Malaprabha Grameen Bank, Bijapur Grameen Bank, Varada Grameen Bank and Netravati Grameen Bank. The Bank operates 87 taluk of 9 Districts, viz., Bagalkot, Belgaum, Dakshin Kannada, Dharwad, Gadag, Haveri, Udupi, Uttar Kannada and Vijayapura catering to the financial needs of more than 88 lakh customers. As on 31<sup>st</sup> March 2023, the Bank had a total business of 33150.80 Crore, comprising of 18710.43 Crore Deposit and 14440.37 Crore Advance.

### Review of Literature

Veena S Samani (2008) in her thesis threw light on a specific section of working class- women involved in food processing. The research reveals that a majority of women in Gujarat possess expertise and unique skills in the preparation and processing of food. These food processing activities vary in terms of type and quantity, but they have proven to be highly successful, whether conducted within the confines of their homes or not. The study also provides insights into their knowledge, attitudes, practices, and challenges. Among the selected women, stress emerged as a major issue. The researcher discovered that the majority of women, stress emerged as a major issue. The researcher discovered that the majority of women entrepreneurs were Hindus, approximately 65% came from nuclear families, and only a small number had received formal training.

Lall, Madhurima, and Sahaishikha (2008) conducted a study where they examined Psycho graphic variables such as the level of commitment, entrepreneurial challenges, and future plans for expansion. These variables were analyzed in relation to demographic variables. The study also focused on the characteristics of business owners, including self-esteem, entrepreneurial intensity, and operational problems related to future growth and expansion. The findings of the study indicated that although there has been a significant increase in the number of women choosing to work in family-owned businesses, they still face lower status and encounter more operational challenges in managing their business.

Binitha V. Thampi (2007) Aims to comprehend the correlation between women's employment and the well-being of children within a specific social context. Additionally, it seeks to elucidate the cause-and-effect relationship between women's work status and child well-being. The research findings indicate that as the number of work-related activities increases, the amount of time mothers allocate to childcare decreases. This study demonstrates that while material employment does not lead to negative health outcomes for children, it does limit women's ability to explore alternative care arrangements and places a significant burden on them in terms of childcare responsibilities.

Purnamith Dasgupta in (2005), According to a study conducted by it was found that various factors had a negative impact on the women's labour force participation rate in rural India. These factors included education, ownership of land, age and the number of young children (below 5 years) in the household. Additionally, the monthly per capita expenditure was found to have a negative influence on the decision to participate in the labour force. Particularly for households classified as Below Poverty Line. Furthermore, the wage rate was also found to have a negative effect on women's labour force participation, but

this effect was only significant for BPL household. This research shed light on the complex dynamics that influence women's participation in the business sector.

Purnamita Dasgupta (2005) discovered that the rate of women's participation in the labour force in rural India was impacted negatively by factors such as education, land ownership, age, and the number of young children (below 5 years) in the household. The decision to engage in the labour force was also influenced by monthly per capita expenditure, particularly for households classified as below the poverty line (BPL). Furthermore, the wage rate had a deterrent effect on women's labour force participation, but this effect was only significant for Below Poverty Line households.

P.K. Bardhan (1979) conducted an analysis on the factors that determine the rate of women's labour force participation in rural West Bengal, an India State. Through empirical evidence, Bardhan demonstrated that the increase in the number of dependents in a household, the number of adult males in a household, the village unemployment rate, and the standard of living for the household had a negative impact on the rate of women's labour force participation in rural West Bengal. On the other hand, the harvesting-transplanting season (July-September) had a positive effect on women's labour force participation rate. Additionally Bardhan discovered that women from low caste and tribal backgrounds were more likely to participate in the labour force compared to women from higher caste backgrounds, even in rural areas.

Jacob Mincer (1962) focused on identifying the factors that influenced women's decision to join the workforce, particularly married women. Mincer demonstrated that wives more inclined to participate in the labour force when their husband's earnings were lower than their permanent earnings. Additionally, Mincer found that the education level of the family had played a role, as changes in permanent and transitory income had a weak impact on the participation rate. Although unemployment and the presence of young children in households were found to have discouraging effects on labour force participation, these findings lacked statistical significance. Mincer's research introduced key determinants for women's labour force participation, which could later be examined for different groups such as non-married or divorced women.

### Objectives of the study

The present study has been undertaken with the following

objectives

1. To study the growth of Regional rural Bank in India over a time period 2017-18 to 2022-23.
2. To evaluate the financial performance of Regional rural Bank (KVGB) in Karnataka.
3. To analyse the key performance indicators of Regional rural Banks (KVGB).

### Research Methodology

The present study is basically exploratory in nature and depends exclusively on secondary data. Secondary data are collected from various sources like research papers, annual reports of RBI, NABARD and regional rural banks, articles published in journals, published documents and websites. The study covers a specific period of 2017-18 to 2022-23. The data is analysed by using various financial ratios. The various performance and growth indicators used in the study are deposits, loans and advances, reserves and surplus, borrowings, net profit, return on advances, return of NPA to net advances, and credit deposit ratio. The data has been analysed by using various statistical tools such as percentages, means, standard deviations, and growth rate are used to evaluate the study. The graphical presentations have also been made for analysis of data.

### Data analysis and interpretations

The financial performance of the RRBs has been analysed on the basis of the following parameters.

1. Growth of Regional Rural Banks in Karnataka.
2. Credit to deposit ratio.
3. Investment to deposit ratio.
4. Growth rate of Share Capital, Reserves and Borrowings.
5. Profitability Position of Regional Rural banks.
6. Return on Advances and Cost of Deposits.
7. Growth Pattern of Non-Performing Assets (NPA).
8. Net Profit of RRB (KVGB).

### Growth of Regional Rural Banks in Karnataka (KVGB)

The quantity of RRBs and their branch network play a major role in elevating RRB status. Accessibility to a bank location is thought to be the primary means of communication for the bank and, for the most part, the preferred method for customers. The banks is operating with 629 branches and covered 12 Districts during the study period.

**Table 1:** Evaluation of branch expansion of regional rural bank in Karnataka during 2017-18 to 2022-23.

Year	Rural	Semi urban	Urban	Total	No. of RRB (KVGB)	No. of Districts covered
2017-18	428	142	66	636	02	12
2018-19	428	142	66	636	02	12
2019-20	428	142	66	638	02	12
2020-21	427	140	62	629	02	12
2021-22	427	140	62	629	02	12
2022-23	427	140	62	629	02	12
Mean	434	143.5	64	642		
SD	16.58	6.68	2.1	24.33		
CV	3.82	4.65	3.28	3.78		

**Source:** Annual Report of KVGB.

As per the Report of RRB (KVGB) in the financial year 2017-18, there were 636 branches functioning in 12 districts. They were sponsored by Canara Bank. It is analysed from the table that the number of registered

branches were 636 (2017-18) and declined because of amalgamation. In the end year of the study .20122-23. Standard Deviation of the total number branches of RRB (KVGB) in Karnataka is 24.33, Number of rural areas

covered is 16.58 and number of semi urban branches is 6.68, and number of urban branches is 2.1. When comparing the coefficient of Variance with the total number of regional rural banks branches, i.e., Rural, Semi Urban, and Urban district covered period and number of branches of RRBs in Karnataka, the number of districts covered is more consistent than other parameters. Therefore, it indicates that there is an insignificant boom of branches of Regional Rural Banks in Karnataka.

**2. Credit to Deposit Ratio of Regional Rural Banks (KVGB)**

The credit-deposit ratio provides information on the health and liquidity of a bank. If the ratio is too high, banks could not have enough liquidity to meet any unforeseen costs, and if it is too low, banks might not be making as much money as they could.

**Table 2:** Deposit, advances and credit to deposit ratio of RRB (KVGB) in Karnataka

Year	Total Advances of KVGB	Growth in Advances of KVGB	Total Deposits of KVGB	Growth in Deposits of KVGB	Credit Deposit Ratio
2017-18	10487.55	9.50%	12944.19	7.86	81.02%
2018-19	11362.51	8.34%	13894.88	7.34	81.77%
2019-20	11090.32	1.43%	15178.49	9.24	73.06%
2020-21	11718.31	5.66%	16099.69	6.07	72.79%
2021-22	13101.00	9.6%	17647.00	9.06	74.23%
2022-23	14440.32	10.22%	18710.43	6.03	77.18%
Mean	12033.34		15745.78		76.67
SD	1467.08		2410.07		3.98
CV	12.19		15.30		5.19

Sources: Annual Reports of KVGB.

Table 2 reveals that the amount of advances issued by RRBs has increased to 14440.32 crore from 10487.55 crore during the study period, registering a growth of 10.22%. The deposit of RRBs increased from 12944.19 crore to 18710.00 crore registering an increase of 6.03%. The mobilisation of deposits has been increased gradually during the study period and average deposit mobilised is Rs.

15745.78crore. Further, It is depicted from the table that the range of Credit deposit Ratio of the RRBs has recorded an average of 81.02% over the study period. The S.D is 3.98 which is very less, indicating a high degree of uniformity of observation as well as homogeneity of the series. Hence the overall efficiency and performance of the RRBs in terms of credit and deposit is satisfactory.



**Fig 1:** Trend in credit deposit ratio of RRB (KVGB) in Karnataka

**3. Investment to deposit ratio**

The ratio of investment to deposit indicates the portion of the deposit that is allocated for investment. Table 3 shows

the total deposit and investment made by India's regional rural banks between 2017-18 TO 2022-23.

**Table 3:** Trends in the growth rate of investment, deposit and investment deposit ratio of the RRB (KVGB) (Amount in Crores)

Year	Investment	%of Growth	Deposit	% of Growth	Investment Deposit Ratio
2017-18	3561.26	6.30	12944.19	7.80	27.51
2018-19	2909.73	18.29	13894.88	7.34	20.94
2019-20	3186.66	9.51	15178.49	9.24	20.99
2020-21	6308.93	9.79	16099.69	6.07	39.18
2021-22	5347.55	15.2	17646.98	9.60	28.87
2022-23	4793.63	10.35	18710.43	6.03	34.08
Mean	4351.29		15574.77		28.59

SD	1347.52		2196.61		7.20
CV	30.96		13.95		25.18

Source: Data Compiled Balance Sheet of KVGB.

The investment of RRB (KVGB) was increased from 3561.26 crore, to 4793.63 crore registering a Annual growth of 6.30% percent. It has recorded a growth rate of vesting its funds in different avenues like different government securities and other investments etc. The amount of investment of RRB (KVGB) gradually surged during the study period.

The average standard deviation was Rs. 1347.29 and C.V. is 30.96%. Which indicates that there is moderate degree of

homogeneity of date. In terms of deposits, RRBs (KVGB) have gradually increased every year with a growth rate of 6.03%. In the year 2017-18 the Investment Deposit Ratio was 27.51 and at the end of study period the invest Deposit Ratio Increased.

It indicates no fluctuating trend and investment deposit constitutes an average of 28.59 percent of total deposit over the study period. Liquidity position of the RRBs is improving in the same period.

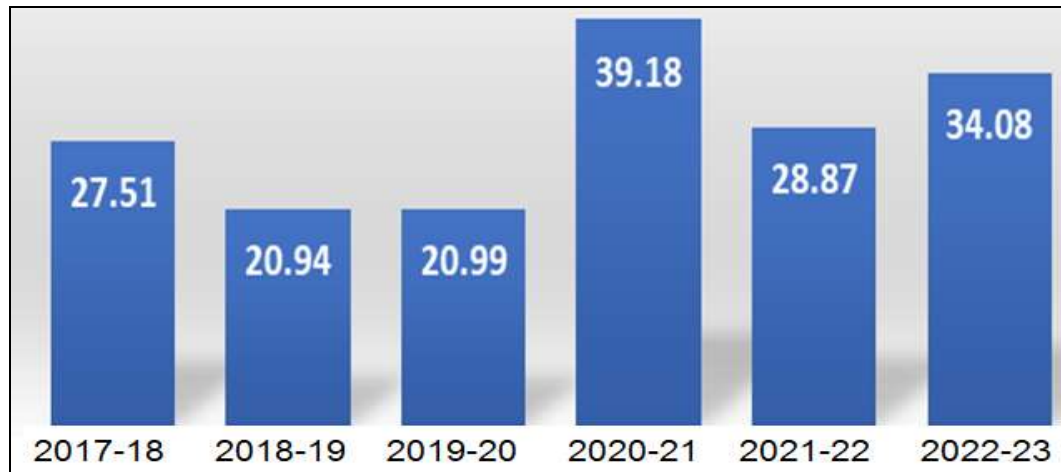


Fig 2: Investment Deposit Ratio

#### Growth rate of Share Capital, Reserves and Borrowings

Table 4: Trends of share Capital, Reserves and borrowings of Regional Rural Bank (Rs. in crores)

Year	Share Capital (Net Worth)		Reserve		Borrowings	
	Amount	Trend %	Amount	Trend %	Amount	Trend %
2017-18	1693.37	6.42	1669.40	6.52	2050.90	8.73
2018-19	1743.49	2.95	1719.52	3.00	1746.83	-14.82
2019-20	1138.53	-34.69	1114.55	-35.18	2563.83	46.77
2020-21	1192.62	4.75	1168.64	4.85	2253.92	-12.08
2021-22	1224.42	2.66	1200.44	2.72	2396.81	6.33
2022-23	1264.56	3.27	1204.58	0.34	2739.60	14.30
Mean	1376.16	9.12	1346.18	8.76	13751.89	17.17
SD	208.70	12.06	272.14	13.10	358.33	20.52
CV	19.52	5.74	20.21	5.10	15.63	4.07

Sources: Annual Reports of KVGB

The table shows the trend value of share capital, reserves and surplus and borrowings over the six years period under study (2017-18 to 2022-23). Growth of share capital of RRB (KVGB) is decreasing with a percentage of 3.27. Similarly in the terms of reserve fluctuating in the study period. And surplus borrowing in increasing trend with the growth rate of 14.30%. It has jumped up Rs. 2050.90 crore to Rs. 2739.60 crore during 6 years period. Similarly the borrowing is collected by the banks to meet the short term and long term credit needs. The growth of the borrowings of

RRB (KVGB) in Karnataka has increased according to the credit needs of the RRBs. The average growth rate of the capital is 9.12%, reserve and surplus is 8.76% and borrowing is 17.77% during the study period. The Standard Deviation of share capital 12.06%, reserves and surplus are 13.10%, and borrowings 20.52%. When compared to the coefficient of Variance with share capital, reserves and borrowings of the RRB (KVGB) in Karnataka, share capital is more consistent than reserves and borrowing.

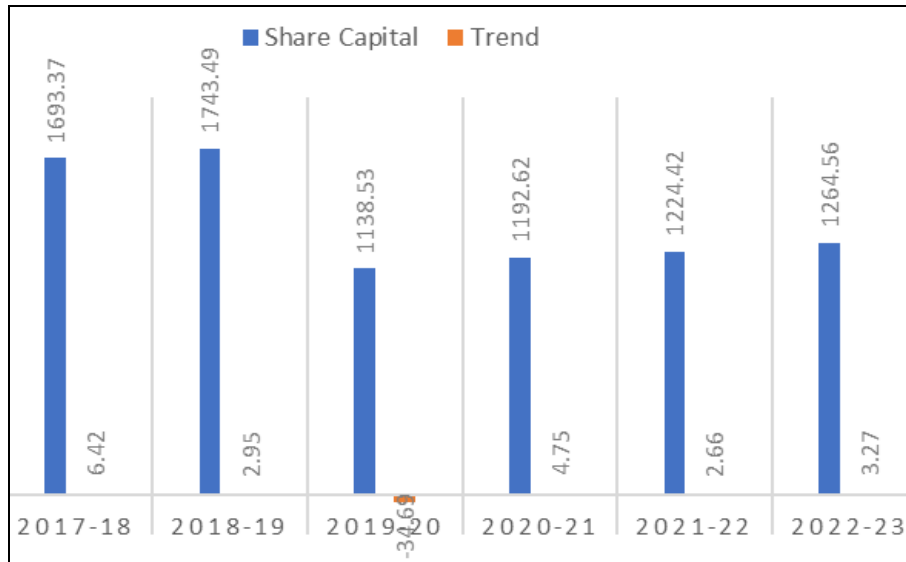


Fig 3: Trends of share and share capital

**Profitability Position of Regional Rural Banks (KVGB)**

Table 5: Analysis of profitability position of Regional Rural Banks

Year	Category of Branches	Total Branches	Profit Making Branches		Loss Making Branches	
			Operational	TPM	Operational	TPM
2017-18	Urban	66	10	66	56	0
	Semi urban	140	91	140	49	0
	Rural	415	331	415	84	0
Total		621	432	621	189	0
2018-19	Urban	66	12	66	54	0
	Semi urban	140	96	142	46	0
	Rural	428	341	428	87	0
Total		636	449	636	187	0
2019-20	Urban	65	09	65	56	0
	Semi urban	140	78	140	62	0
	Rural	428	315	428	113	0
Total		633	402	633	231	0
2020-21	Urban	62	09	62	53	0
	Semi urban	140	92	140	48	0
	Rural	427	343	426	83	0
Total		629	444	628	184	0
2021-22	Urban	62	11	62	51	0
	Semi urban	140	116	140	24	0
	Rural	427	371	427	56	0
Total		629	498	629	131	0
2022-23	Urban	62	11	62	51	0
	Semi urban	140	109	140	31	0
	Rural	427	354	427	73	0
Total		629	474	629	155	0

Source: Annual Report of KVGB 2017-18 to 2022-23.

**Return on advances and cost of deposits**

The return on advances is determined by dividing the interest earned from advances by the total amount of advances. This figure represents the average yield generated

through lending activities, with higher returns indicating a greater income for banks and increased financial efficiency. To expand their profit margins, banks typically aim to boost their returns on loans while decreasing deposit costs.

Conversely, high expenses associated with deposits can negatively impact profitability and overall financial effectiveness.

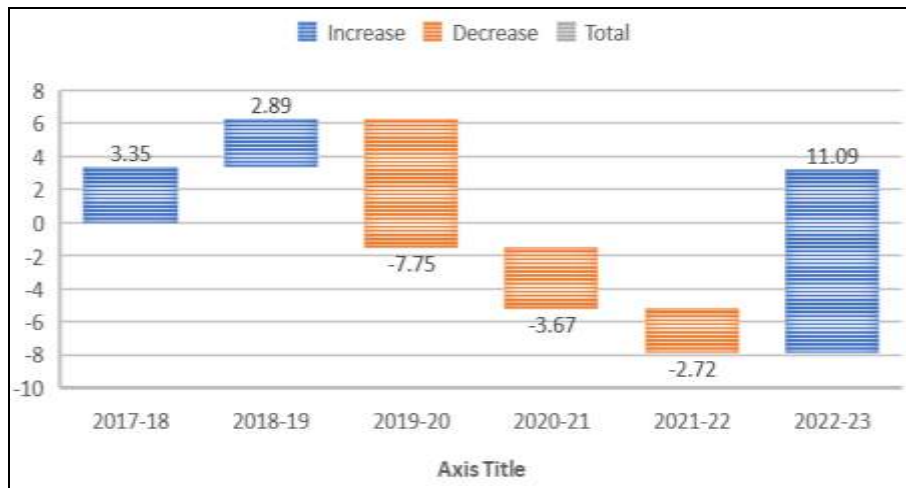
**Table 6:** Return on advances and cost of deposits

Year	Interest Earned	Total Average Advances	Return on Advance Ratio (%)	Interest Expended	Total Average Deposit	Cost of Deposit	Net Interest Margin
2017-18	1375.92	9961.93	7.14	849.96	12068.24	3.79	3.35
2018-19	1386.55	10849.48	9.57	881.41	12874.73	6.68	2.89
2019-20	1311.56	10900.00	1.25	896.74	14173.80	10.00	-7.75
2020-21	1314.69	11440.78	4.96	868.08	5397.01	8.63	-3.67
2021-22	1479.66	11944.20	4.40	828.66	16188.09	7.12	-2.72
2022-23	1558.78	13727.62	14.93	887.03	17127.28	3.84	11.09

Source: Annual Report of KVGB

Table 6 depicts the trend of return on advances and fluctuation in cost of deposit of RRB (KVGB) during the study period. On the basis of above data it was examined that the return on advances was 7.14% in 2017-18 which was decreased in 2018-19 to 2021-22 and increased and stood at 14.93% due to the margin of return on advances being more than the cost of deposit during the study period. It is observed that interest earned on loan and advances has

increased approximately 1558.78 crore in 6 years. On the other side, the table also showed the Net interest margin (NIM) decreasing marginally 3.35 percent to 11.09 percent from 2017-18 to 2022-23. Although the Net interest margin range is 11.09 during the given period. It indicates that Regional Rural Banks in India are improving their profitability as well as efficiency during the study period.



**Fig 4:** Net interest margin

**Growth pattern of non-performing assets (NPA)**

**Table 7:** Percentage of gross NPA to loans of RRB (KVGB) in Karnataka

Year	Gross Loans	Gross NPA	Gross NPA %	Net NPA %
2017-18	5400.83	807.63		4.96
2018-19	4258.39	1121.56	38.87	6.48
2019-20	5626.00	1612.97	43.81	8.28
2020-21	7067.92	1629.80	1.04	9.66
2021-22	8825.02	1227.71	24.67	5.90
2022-23	10383.44	956.31	22.10	4.64
Mean		1225.99		6.65
SD		338.10		1.85
CV		27.57		27.81

Source: Annual Report of KVGB.

Table 7 concluded that the Gross NPA of RRB (KVGB) is decreased in percentage, the gross NPA increased from 807.63 crore in 2017-18 to 1227.71 crore in 2021-22. Table also shows the gross non-performing assets (NPAs) ratio decreased 22.10 percent, from 38.87 percent at the end of

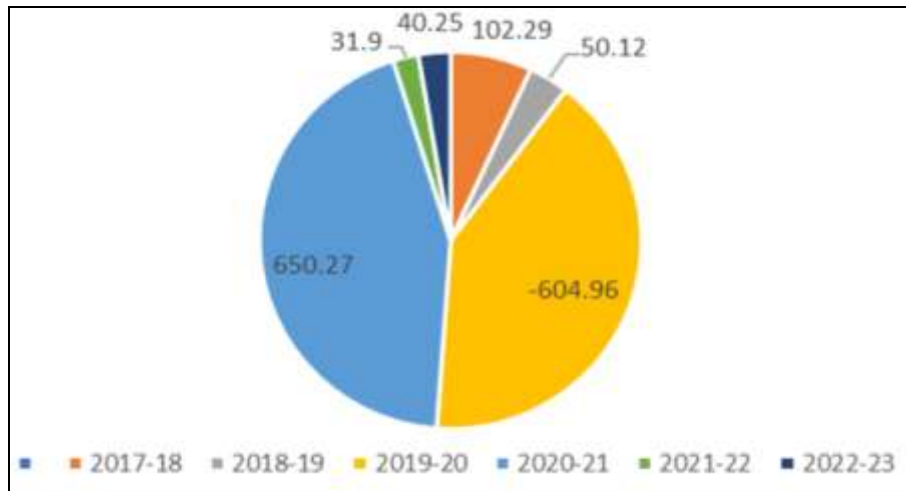
the financial year 2022-23. The Net NPA ratio was 4.64 percent, against 4.96 percent in 2022-23. Net NPAs of RRB (KVGB) have gradually decreased from 2017-18 to 2022-23. It clearly indicates that the credit defaulters of the RRBs have been decreased over the study period.

**Table 8:** Profitability Position RRB (KVGB)

Year	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23
Net Profit	102.29	50.12	-604.96	650.27	31.90	40.25

The net profit of the RRB (KVGB) trends was increased in the year 2017-18, and 2020-21, and in 2018-19, 2019-20, 2021-22 and 2022-23 it was decreasingly year by year in the study period. It was negative in the last two year during the study period. The positive figure indicates that the banks is

performing well. It indicates that the RRB (KVGB) performing well but not in 2018-19, 2019-20, 2021-22 and 2022-23. but sharply decreasing and found negative in 2019-20.



**Fig 5:** Net profit

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