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Financial Performance and Balance Sheet Dynamics of Regional Rural Banks in India: An Analysis Based on RBI's Trend and Progress of Banking Report 2024–25

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Abstract:

Regional Rural Banks (RRBs) play a pivotal role in promoting agricultural development, rural livelihoods, and financial inclusion in India. With an extensive branch network concentrated in rural and semi-urban areas, RRBs serve as key financial intermediaries in meeting the diverse credit requirements of the agrarian and rural population. The effectiveness of rural credit delivery in India largely depends on the financial soundness and operational performance of these institutions. In this context, the present study aims to analyze the consolidated balance sheet position and various financial performance indicators of Regional Rural Banks in India using secondary data sourced from the Reserve Bank of India's Report on Trend and Progress of Banking in India, 2024–25. The study examines key balance sheet components and financial indicators to assess the overall financial health and performance trends of RRBs. By providing an analytical overview of assets, liabilities, and performance metrics, the paper highlights the role of RRBs in strengthening the rural banking system and supporting financial inclusion initiatives. The findings of the study offer valuable insights for policymakers, regulators, and stakeholders to enhance the efficiency and sustainability of Regional Rural Banks in India.

Keywords: Regional Rural Banks (RRBs), Financial Performance, Consolidated Balance Sheet, Financial Inclusion, Rural Credit, RBI Banking Report

1. Introduction

Financial inclusion has remained a key objective of Indian policymakers. Until the 1970s, the formal banking system inadequately addressed the credit needs of the agricultural and rural sectors. Consequently, Regional Rural Banks (RRBs) were established to enhance institutional financing for agriculture and rural development. Prior to their establishment, rural credit largely depended on informal sources and cooperative banking institutions (Bharti & Kumari, 2022). Regional Rural Banks (RRBs) were established on October 2, 1975, as a major policy initiative to enhance the availability of institutional credit in rural India. Designed to serve economically weaker sections, particularly small and marginal farmers, artisans, agricultural labourers, and small entrepreneurs. RRBs are often referred to as "small man banks." These institutions combine the local familiarity and community-oriented approach of cooperative banks with the professionalism, operational efficiency, and resource-

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mobilization capacity of commercial banks. Unlike conventional commercial banks, RRBs extend credit at concessional rates primarily for productive purposes. The volume of credit extended by RRBs increased significantly from ₹600 crore in 1991–92 to ₹3,170 crore in 1999–2000, reaching ₹1,49,670 crore in 2018–19, representing nearly a 250-fold increase since 1991–92. Notably, about 90 per cent of RRB lending is directed toward small and marginal farmers and agricultural labourers, underscoring their role in promoting financial inclusion and reducing rural dependence on traditional moneylenders through minimal reliance on collateral and guarantees (Singh & Siddiqui, 2024) (Gupta & Kaur, 2025).

Regional Rural Banks (RRBs) constitute a vital component of India's banking system and play a significant role in supporting rural development, agricultural growth, and financial inclusion. Given their importance in channelizing institutional credit to the rural economy, it is essential to assess their financial performance and balance sheet dynamics to understand their operational strength and sustainability. In this context, the present study aims to provide an analytical overview of the financial performance and consolidated balance sheet of Regional Rural Banks in India, based on insights drawn from the Reserve Bank of India's Report on Trend and Progress of Banking in India, 2024–25. The analysis seeks to highlight the key trends and financial position of RRBs as depicted by the RBI report.

2. Review of Literature

Existing literature highlights that profitability and financial performance are critical indicators of the financial strength and sustainability of Regional Rural Banks (RRBs), which play a central role in expanding rural credit access and promoting financial inclusion in India (Singh, 2023). Several studies have examined the impact of structural reforms such as amalgamation, restructuring, and recapitalization on the performance of RRBs. Patel and Shah (2016) analyzed the financial performance of RRBs in the pre- and post-amalgamation period using spread, burden, and profitability ratios, and found a statistically significant improvement in the spread ratio, attributed to increased deposits and priority sector lending, although other profitability indicators showed no significant change due to higher emphasis on priority sector advances. Katoch (2019) evaluated the short-term and long-term financial position of RRBs using accounting ratios such as current ratio, debt–equity ratio, equity-to-loan ratio, and credit–deposit ratio, revealing fluctuating trends and emphasizing the need for maintaining optimal credit deployment to ensure profitability alongside rural banking objectives. Gupta (2018) provided a comprehensive assessment of RRB performance using indicators such as number of banks and branches, deposits, borrowings, investments, loans, profits, and productivity per branch, and concluded that despite a decline in the number of RRBs due to amalgamation, there has been significant growth in deposits, advances, total business, and branch productivity, resulting in satisfactory overall financial performance. Further, studies emphasize that

RRBs have played a crucial role in serving economically weaker sections and advancing inclusive growth through extensive rural outreach; however, concerns remain regarding underutilization of their credit potential, increased competition from other financial institutions, policy challenges, and the need for regulatory and strategic realignment to reinforce their development-oriented mandate (Kharuri & Manjunatha, 2018).

3. Objectives of the Study

The primary objective of the present study is to overview the financial performance and consolidated balance sheet dynamics of Regional Rural Banks (RRBs) in India, using secondary data extracted from the Reserve Bank of India's Report on Trend and Progress of Banking in India, 2024–25. The study intends to evaluate major balance sheet components, including assets, liabilities, deposits, advances, and investments, and to analyze their structural changes and trend behavior during the review period. In addition, the study aims to assess the profitability and operational efficiency of RRBs through relevant financial indicators to determine their financial strength, sustainability, and ability to support rural credit delivery.

4. Research Methodology

This study adopts a descriptive and analytical research design to examine the financial performance and balance sheet dynamics of Regional Rural Banks (RRBs) in India, based on the Reserve Bank of India's Report. The study relies entirely on secondary data collected from official government reports, scholarly journals, and other published sources, which have been duly cited in the reference section. Key financial indicators related to the consolidated balance sheet and performance of RRBs, such as assets, liabilities, deposits, advances, and profitability, have been extracted from the RBI report and analyzed using tabular and graphical presentation. This approach enables an objective evaluation of the financial position and operational performance of RRBs and provides insights into their role in supporting rural banking and financial inclusion in India.

5. Analysis of Financial Performance and Consolidated Balance Sheet of Regional Rural Banks

5.1. Analysis of Key Financial Indicators

Table 01: Profit and Loss Trends of RRBs Across Regions (2023/24–2024/25)

(Amount in ₹ crore)		
	2023-24	**2024-25**

Region/State	No. of RRBs	Profit Earning		Loss Incurring		Net Profit / Loss	No. of RRBs	Profit Earning		Loss Incurring		Net Profit / Loss
		No.	Amount	No.	Amount			No.	Amount	No.	Amount	
Central Region	7	7	1,262.9	0	0	1,262.9	7	6	1,214.0	1	200.2	1,013.8
Chhattisgarh	1	1	296.2	0	0	296.2	1	1	152.6	0	0	152.6
Madhya Pradesh	2	2	500.4	0	0	500.4	2	1	185.5	1	200.2	-14.8
Uttar Pradesh	3	3	391.0	0	0	391.0	3	3	797.8	0	0	797.8
Uttarakhand	1	1	75.3	0	0	75.3	1	1	78.1	0	0	78.1
Eastern Region	8	8	624.9	0	0	624.9	8	8	940.6	0	0	940.6
Bihar	2	2	94.9	0	0	94.9	2	2	114.9	0	0	114.9
Jharkhand	1	1	115.9	0	0	115.9	1	1	169.4	0	0	169.4
Odisha	2	2	162.3	0	0	162.3	2	2	342.4	0	0	342.4
West Bengal	3	3	251.8	0	0	251.8	3	3	313.9	0	0	313.9
North Eastern Region	7	6	206.6	1	1.8	204.8	7	7	417.4	0	0	417.4
Arunachal Pradesh	1	1	27.3	0	0	27.3	1	1	23.4	0	0	23.4
Assam	1	1	4.2	0	0	4.2	1	1	103.2	0	0	103.2
Manipur	1	0	-	1	1.8	-1.8	1	1	0.6	0	0	0.6
Meghalaya	1	1	62.3	0	0	62.3	1	1	62.8	0	0	62.8
Mizoram	1	1	84.5	0	0	84.5	1	1	122.0	0	0	122.0
Nagaland	1	1	0.3	0	0	0.3	1	1	0.5	0	0	0.5

Tripura	1	1	27.9	0	0	27.9	1	1	104.9	0	0	104.9
Northern Region	7	6	1,235.0	1	49.4	1,185.6	7	5	1,269.0	2	178.6	1,090.4
Haryana	1	1	338.2	0	0	338.2	1	1	376.6	0	0	376.6
Himachal Pradesh	1	1	6.9	0	0	6.9	1	1	34.7	0	0	34.7
Jammu & Kashmir	2	1	3.8	1	49.4	-45.7	2	0	0.0	2	178.6	-178.6
Punjab	1	1	141.1	0	0	141.1	1	1	153.6	0	0	153.6
Rajasthan	2	2	745.1	0	0	745.1	2	2	704.0	0	0	704.0
Southern Region	10	9	3,990.4	1	174.3	3,816.1	10	9	3,664.9	1	791.3	2,873.6
Andhra Pradesh	3	3	1,404.6	0	0	1,404.6	4	4	2,156.3	0	0	2,156.3
Karnataka	2	1	104.2	1	174.3	-70.1	2	1	126.0	1	791.3	-665.3
Kerala	1	1	405.8	0	0	405.8	1	1	312.9	0	0	312.9
Puducherry	1	1	18.9	0	0	18.9	1	1	27.0	0	0	27.0
Tamil Nadu	1	1	446.7	0	0	446.7	1	1	367.4	0	0	367.4
Telangana	2	2	1,610.2	0	0	1,610.2	1	1	675.3	0	0	675.3
Western Region	4	4	476.4	0	0	476.4	4	3	507.2	1	22.6	484.7
Gujarat	2	2	401.3	0	0	401.3	2	2	447.5	0	0	447.5
Maharashtra	2	2	75.1	0	0	75.1	2	1	59.7	1	22.6	37.2
All India	43	40	7,796.2	3	225.5	7,570.7	43	38	8,013.2	5	1,192.7	6,820.5

Source (Table 01): (Reserve Bank of India, 2025, p. 164)

In 2024–25, Regional Rural Banks (RRBs) in India showed a mixed but generally positive financial performance across regions, with an overall improvement in profitability despite a slight rise in loss-incurring banks. At the all-India level, 38 out of 43 RRBs reported profits totaling ₹8,013.2 crore, while 5 RRBs incurred losses amounting to ₹1,192.7 crore, resulting in a net profit of ₹6,820.5 crore, which is lesser than the previous year's net profit of ₹7,570.7 crore due to fewer loss-making banks. Regionally, the Southern region remained the most profitable with ₹3,664.9 crore net profit, although it saw one RRB with a larger loss (₹791.3 crore) compared to the previous year; Andhra Pradesh and Kerala contributed significantly to the region's profit, while Karnataka turned from a modest loss to a higher loss in 2024–25. The Northern and Central regions also maintained strong profitability, with the Northern region posting ₹1,090.4 crore net profit despite two loss-making banks in 2024–25, and the Central region delivering ₹1,013.8 crore net profit, mainly driven by Uttar Pradesh and Chhattisgarh. The Eastern region improved steadily, increasing its net profit to ₹940.6 crore, with all its RRBs profit-earning. The North-Eastern region recovered from a small loss in 2023–24 to report ₹417.4 crore net profit in 2024–25, led by Assam, Mizoram and Tripura. In contrast, the Western region saw a modest increase in net profit to ₹484.7 crore due to one loss-making RRB in Maharashtra. Overall, the data indicate that while most RRBs are profitable and strengthening, profitability is uneven, with certain states like Karnataka, Jammu & Kashmir, and Maharashtra showing persistent or rising losses that could require targeted policy and operational support.

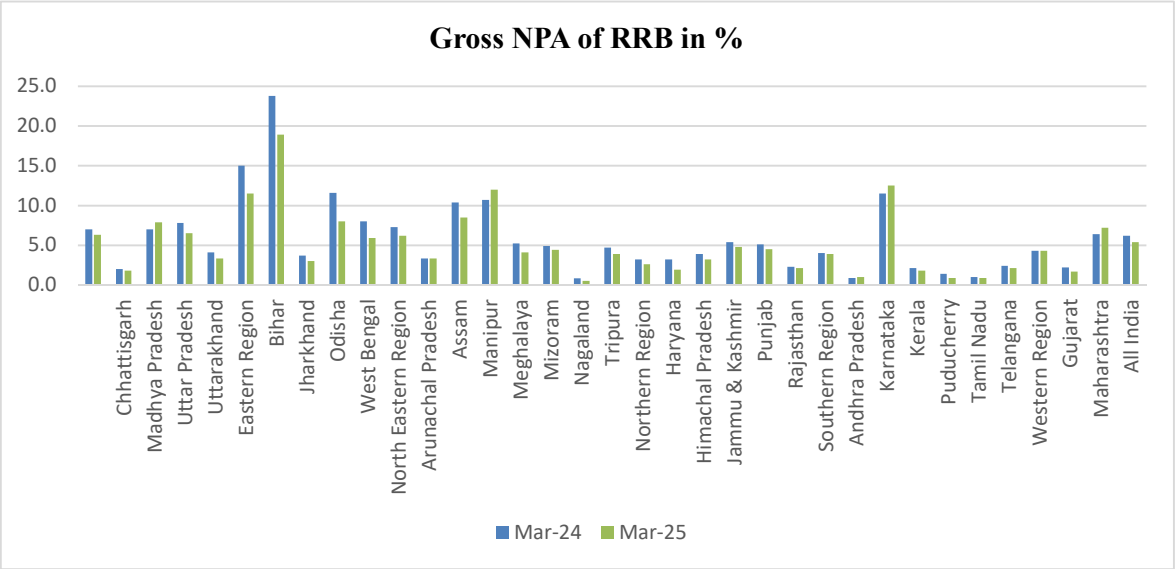
Table 02: Region-wise Gross NPA and CRAR of Regional Rural Banks (RRBs) in India (March 2024–March 2025)

Region/State	Gross NPA (per cent)		CRAR (per cent)	
	Mar-24	Mar-25	Mar-24	Mar-25
Central Region	7.0	6.3	12.5	12.4
Chhattisgarh	2.0	1.8	17.6	16.2
Madhya Pradesh	7.0	7.9	14.3	12.7
Uttar Pradesh	7.8	6.5	11.5	11.9
Uttarakhand	4.1	3.3	12.6	12.6
Eastern Region	15.0	11.5	9.4	10.0
Bihar	23.8	18.9	6.6	7.2
Jharkhand	3.7	3.0	10.9	11.8

Odisha	11.6	8.0	10.5	11.2
West Bengal	8.0	5.9	12.6	12.6
North Eastern Region	7.3	6.2	15.1	16.1
Arunachal Pradesh	3.3	3.3	15.9	14.9
Assam	10.4	8.5	8.7	9.5
Manipur	10.7	12.0	10.7	10.9
Meghalaya	5.2	4.1	15.3	16.6
Mizoram	4.9	4.4	13.7	16.8
Nagaland	0.8	0.5	10.0	9.1
Tripura	4.7	3.9	24.3	24.5
Northern Region	3.2	2.6	13.6	13.6
Haryana	3.2	1.9	14.8	15.3
Himachal Pradesh	3.9	3.2	8.0	9.1
Jammu & Kashmir	5.4	4.8	9.5	4.5
Punjab	5.1	4.5	16.5	15.9
Rajasthan	2.3	2.1	13.1	13.5
Southern Region	4.0	3.9	17.6	18.0
Andhra Pradesh	0.9	1.0	21.1	23.0
Karnataka	11.5	12.5	10.5	8.5
Kerala	2.1	1.8	13.5	13.9
Puducherry	1.4	0.9	10.4	10.1
Tamil Nadu	1.0	0.9	13.3	13.7
Telangana	2.4	2.1	25.1	25.4
Western Region	4.3	4.3	12.7	13.2
Gujarat	2.2	1.7	15.0	16.1
Maharashtra	6.4	7.2	10.5	10.2
All India	6.2	5.4	14.2	14.4

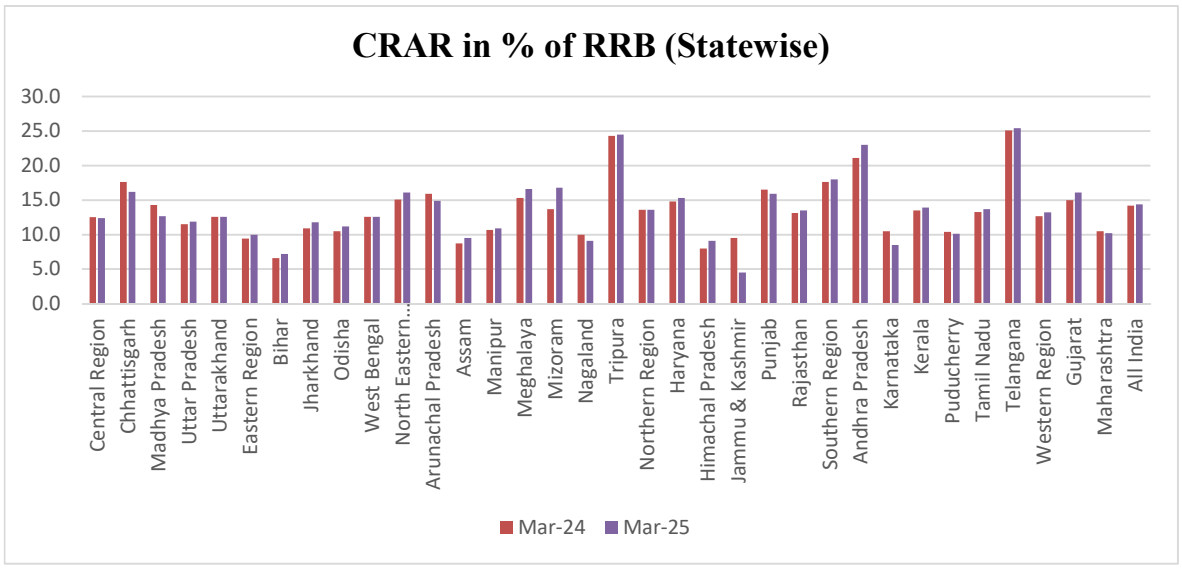
Source (Table 02): (Reserve Bank of India, 2025, p. 165)

Figure 01: Gross NPA of RRB in % (March 2024–March 2025)



Source (Figure 01): Compiled by the author using Microsoft Excel from RBI (2025), Trend and Progress of Banking in India 2024–25.

Figure 02: Capital to Risk-Weighted Assets Ratio of RRB in % (March 2024–March 2025)



Source (Figure 02): Compiled by the author using Microsoft Excel from RBI (2025), Trend and Progress of Banking in India 2024–25.

In 2024–25, the financial health of Regional Rural Banks (RRBs) improved overall, as indicated by a decline in the all-India Gross NPA ratio from 6.2% to 5.4%, while the Capital to Risk-Weighted Assets

Ratio (CRAR) strengthened slightly from 14.2% to 14.4%. Regionally, the Eastern region witnessed a notable reduction in asset stress with Gross NPA falling sharply from 15.0% to 11.5%, supported by improvements across Bihar, Odisha, and West Bengal, though Bihar still recorded the highest Gross NPA among states (18.9% in March 2025). The Central region also showed improvement, with Gross NPA declining from 7.0% to 6.3%, and CRAR remaining stable around 12–13%. The North Eastern region recorded moderate asset quality improvement (7.3% to 6.2%) while maintaining strong capitalization, with CRAR rising from 15.1% to 16.1%, led by Meghalaya, Mizoram, and Tripura. The Northern region demonstrated strong asset quality with Gross NPA reducing to 2.6%, and CRAR remaining steady at 13.6%, although Jammu & Kashmir's CRAR fell sharply to 4.5%, indicating potential capital adequacy concerns despite improved NPAs. The Southern region maintained low NPAs (4.0% to 3.9%) and the highest capitalization levels (CRAR rising to 18.0%), driven by Andhra Pradesh and Telangana. In contrast, the Western region showed stability in Gross NPA at 4.3%, but Maharashtra's NPA increased to 7.2%, and its CRAR slightly declined to 10.2%, highlighting localized stress. Overall, the data suggest strengthening asset quality and capitalization across most RRBs, with specific states like Bihar, Karnataka, and Maharashtra requiring focused measures to further improve financial resilience.

Table 03: Regional Rural Banks' Income, Expenditure, Profitability and Key Financial Ratios (2023–24 to 2024–25)

Item	Amount (₹ crore)		Y-o-y growth (per cent)	
	2023-24	2024-25	2023-24	2024-25
A. Income (i+ii)	70,443	78,090	18.5	10.9
i. Interest Income	61,341	67,422	14.4	9.9
ii. Other Income	9,101	10,668	57.3	17.2
B. Expenditure (i+ii+iii)	62,872	71,270	15.5	13.4
i. Interest Expended	33,237	37,153	24.5	11.8
ii. Operating Expenses	21,267	27,129	-2.8	27.6
of which, Wage Bill	15,305	20,200	-8.3	32
iii. Provisions and Contingencies	8,368	6,989	42.5	-16.5
of which, Income Tax	2,430	2,186	70.7	-10
C. Profit				
i. Operating Profit	15,938	13,809	47	-13.4
ii. Net Profit	7,571	6,820	52.2	-9.9
D. Financial Ratios (Per cent)				
i. Operating Profit	2	1.6		
ii. Net Profit	1	0.8		
iii. Income (a+b)	8.9	9.1		

a. Interest Income	7.8	7.9		
b. Other Income	1.2	1.2		
iv. Expenditure (a+b+c)	7.9	8.3		
a. Interest Expended	4.2	4.3		
b. Operating Expenses	2.7	3.2		
of which, Wage Bill	1.9	2.4		
c. Provisions and Contingencies	1.1	0.8		
E. Analytical Ratios (Per cent)#				
Gross NPA Ratio	6.2	5.4		
CRAR	14.2	14.4		

#: As at end-March

Source (Table 03): (Reserve Bank of India, 2025, p. 89)

The financial performance of Regional Rural Banks (RRBs) improved in 2024–25 despite a moderation in growth rates. Total income increased from ₹70,443 crore in 2023–24 to ₹78,090 crore in 2024–25, driven mainly by interest income, which rose to ₹67,422 crore, while other income also increased to ₹10,668 crore. Although income growth slowed from 18.5% to 10.9%, expenditure growth remained significant at 13.4% (₹71,270 crore) due to higher interest expended and operating expenses. Interest expense rose to ₹37,153 crore, and operating expenses increased sharply to ₹27,129 crore, reflecting a 32% rise in wage bill. However, provisions and contingencies declined to ₹6,989 crore, indicating improved asset quality. Consequently, operating profit declined to ₹13,809 crore and net profit reduced to ₹6,820 crore, with corresponding profitability ratios falling to 1.6% and 0.8%. The income-to-assets ratio increased slightly to 9.1%, while the expenditure ratio rose to 8.3%, showing cost pressures. On the positive side, the gross NPA ratio improved to 5.4%, and CRAR strengthened to 14.4%, indicating better asset quality and capitalization, although profitability pressures persist due to rising operating costs.

5.2. Balance Sheet Analysis

Table 04: Consolidated Balance Sheet of Regional Rural Banks

Item	Amount as at end-March (₹ crore)		Y-o-y growth (per cent)	
	2024	2025	2024	2025
1. Share Capital	19,042	19,303	10.5	1.4
2. Reserves	46,659	53,060	16.3	13.7

3. Deposits	6,59,815	7,13,800	8.4	8.2
3.1 Current	11,952	13,375	0.1	11.9
3.2 Savings	3,47,193	3,68,574	8.6	6.2
3.3 Term	3,00,670	3,31,851	8.5	10.4
4. Borrowings	92,444	92,268	9.1	-0.2
4.1 NABARD	77,166	77,455	5.5	0.4
4.2 Sponsor Bank	4,293	7,949	26	85.2
4.3 Others	10,986	6,864	34.2	-37.5
5. Other Liabilities	22,120	25,495	5.9	15.3
Total Liabilities/Assets	**8,40,080**	**9,03,925**	**8.9**	**7.6**
1. Cash in Hand	2,933	2,764	1.6	-5.8
2. Balances with RBI	30,990	30,065	5.7	-3
3. Balances in Current Account	8,173	9,752	14.3	19.3
4. Investments	3,19,099	3,21,213	1.8	0.7
5. Loans and Advances	4,45,286	5,02,434	15.1	12.8
6. Fixed Assets	1,581	1,979	12.4	25.2
7. Other Assets, of which,	32,019	35,718	5.6	11.6
7.1 Accumulated Losses	8,921	8,435	-9.4	-5.4

Source (Table 04): (Reserve Bank of India, 2025, p. 89)

The consolidated balance sheet of Regional Rural Banks (RRBs) as reported in the RBI's Report on Trend and Progress of Banking in India 2024–25 indicates a significant expansion in scale and operational outreach, with total assets/liabilities increasing from ₹8,40,080 crore in 2023–24 to ₹9,03,925 crore in 2024–25, registering a growth of 7.6 per cent. On the liability side, deposits remain

the primary source of funds, rising from ₹6,59,815 crore to ₹7,13,800 crore (8.2 per cent growth), supported by notable increases in current and term deposits. Reserves also improved substantially by 13.7 per cent, reflecting strengthened internal capital and financial stability, whereas share capital recorded marginal growth of 1.4 per cent. Borrowings remained largely stable at around ₹92,268 crore, with a sharp increase in sponsor bank borrowings offsetting declines in other borrowings. On the asset side, loans and advances, the core business of RRBs, recorded robust growth of 12.8 per cent, rising to ₹5,02,434 crore, indicating strong credit expansion in rural areas. Investments remained relatively stable, while fixed assets grew by 25.2 per cent, suggesting enhanced infrastructure and branch development. Notably, accumulated losses declined, indicating an improvement in profitability and financial health. Overall, the balance sheet dynamics reflect steady growth in credit delivery and deposits, accompanied by strengthening reserves, which underscores the improving financial position and sustainability of RRBs

6. Conclusion

The analysis based on the RBI's Trend and Progress of Banking in India Report 2024–25 shows that Regional Rural Banks (RRBs) in India have made steady progress in terms of balance sheet expansion, asset quality improvement, and capital adequacy, highlighting their continued importance in supporting rural credit and financial inclusion. The growth in deposits and loans indicates expanding outreach and increased credit flow to rural and semi-urban areas, while the decline in Gross NPAs and a stable CRAR reflect strengthening financial resilience. At the same time, profitability pressures are evident due to a moderation in income growth and a rise in operating expenses, leading to a decline in operating and net profit ratios. Regional variations in performance persist, suggesting uneven financial outcomes across states. The findings indicate that while RRBs remain financially stable and continue to play a significant developmental role, maintaining balanced growth and efficiency will be important for sustaining their financial performance in the long run.

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