



**All India RRB Officers' Federation
(AFFILIATED TO AIBOC)**

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Circular # 10:2016

10th February 2016

All Affiliates/ Members
(Please re-circulate)

**FINANCIAL RESULTS OF RRBS AS ON 31ST MARCH 2015 PUBLISHED
BY NABARD – YET ANOTHER YEAR OF GREATER ACHIEVEMENT**

NABARD recently published financial statements of RRBs as on 31.03.2015. We are consulting hammering NABARD for early publication of financial statements. However, NABARD is very slow in this work. The financial results indicated improved performance of RRBs in almost all parameters. We attach the RRBs as a whole result for information & record of all.

All officers and employees of RRB deserve congratulations for the good performance.

With greetings,



(S.K. Bhattacharjee)

GENERAL SECRETARY



**Financial Statements of RRBs as on 31 March 2015
(All India)**

2014-15

(Rs. Lakh)

		Total Number of RRBs : 56					
No. of Districts Covered : 644		Number of Branches : 20024		Staff Position : 85549			
LIABILITIES	2013-14	2014-15 #	ASSETS	2013-14	2014-15		
Share Capital	19700.00	19700.00	Cash in Hand	240251.67	245452.73		
Reserves	1580535.26	1871165.81	Balances with RBI	941954.35	1091243.17		
Share Capital Deposit	616987.47	617452.47	Balances in Current a/c	662911.83	823366.72		
Deposits	23949419.19	27301780.64	Balances in Deposit a/c	7124341.98	8865482.47		
Current	1123710.55	1139892.36	Other Investments	6838808.02	7412611.93		
Savings	12101779.97	13108064.39	Loans & Advances (net)	15237884.58	17026632.16		
Term	10723928.67	13053823.89	Fixed Assets	77444.10	95102.30		
Borrowings	5023009.68	5942151.47	Other Assets	1174644.16	1304869.18		
NABARD	3585205.00	4635462.23	Accumulated Loss	94845.96	107215.44		
Sponsor Bank	1216404.79	1116684.68					
Others	221399.89	190004.56					
Other Liabilities	1203435.05	1219725.71					
TOTAL	32393086.65	36971976.10	TOTAL	32393086.65	36971976.10		
EXPENDITURE			INCOME				
Interest on Deposits	1306893.57	1553202.97	Interest on Advances	1561199.29	1796646.32		
Interest on RBI/Inter Bk. Funds	215768.40	295228.80	Interest on Investments & Bank Balances	987876.15	1217029.00		
Interest on Others	37316.01	42692.25	Commission	49249.77	54197.68		
Wage Bill	482399.54	559932.51	Other Income	102835.88	123521.26		
Other Operating Expenses	275995.31	342368.30					
Provisions	113381.71	123519.62					
Income over Expenditure	269406.55	292069.83	Exp. Over Income		17620.02		
No. of RRBs	(56)	(51)			(5)		
TOTAL	2701161.09	3209014.28	TOTAL	2701161.09	3209014.28		
KEY INDICATORS							
Per Branch Productivity	2090.46	2267.14	C D Ratio	66.56	66.28		
Per Employee Productivity	498.45	530.66	Recovery (%)	81.89	79.50		
			Gross NPA (%)	6.07	6.15		
			Net NPA (%)	3.60	3.64		
OTHER INFORMATION		GROWTH PERCENTAGES		FINANCIAL RATIOS			
Gross Loans Outstanding	15940658.11	18095505.96	Loans O/s	13.52	Fin. Return	8.69	9.09
Loans Disbursed	12013372.07	13919235.98	Loans Disbursed	15.86	Fin. Cost	5.32	5.70
Gross NPAs	967507.01	1112759.66	Deposits	14.00	Fin. Margin	3.37	3.39
Net NPAs	548419.04	619256.02	Net Profit/Loss(-)	1.87	Staff cost	1.64	1.69
Average Working Fund	29337762.57	33155721.23			Other Opt.Cost	0.94	1.03
Net Profit/Loss(-)	269406.55	274449.81			Misc. Income	0.52	0.54
					Gr. Margin	1.30	1.20
					Risk Cost	0.39	0.37
					Net Margin	0.92	0.83

Gross Income over Expenditure relates to Net Profit (after tax)