



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

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All Affiliates/ Members
(Please re-circulate)

**FINANCIAL RESULTS OF RRBS AS
AT THE END OF LAST FINANCIAL YEAR**

NABARD, as usual, delayed publication of data of RRBs for the year end March, 2015.

The highlights of the performance indicate that there was growth in different parameters in RRBs. It is true that some RRBs had slipped to loss compared to 2013-14 but that was due to certain external causes not attributable to the performance of RRBs.

We indicate in the attached sheet the Financial Statements of RRBs (All India). We are incorporating the Statement and Sponsor Bank wise position in our website www.airrbof.org.

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	1217029.90	
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
Loans Disbursed	12013372.07	13919235.98	Loans Disbursed	15.86	Fin. Cost	5.32
Gross NPAs	967507.01	1112759.66	Deposits	14.00	Fin. Margin	3.37
Net NPAs	548419.04	619256.02	Net Profit/Loss(-)	1.87	Staff cost	1.64
Average Working Fund	29337762.57	33155721.23			Other Opt.Cost	0.94
Net Profit/Loss(-)	269406.55	274449.81			Misc. Income	0.52
					Gr. Margin	1.30
					Risk Cost	0.39
					Net Margin	0.92

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