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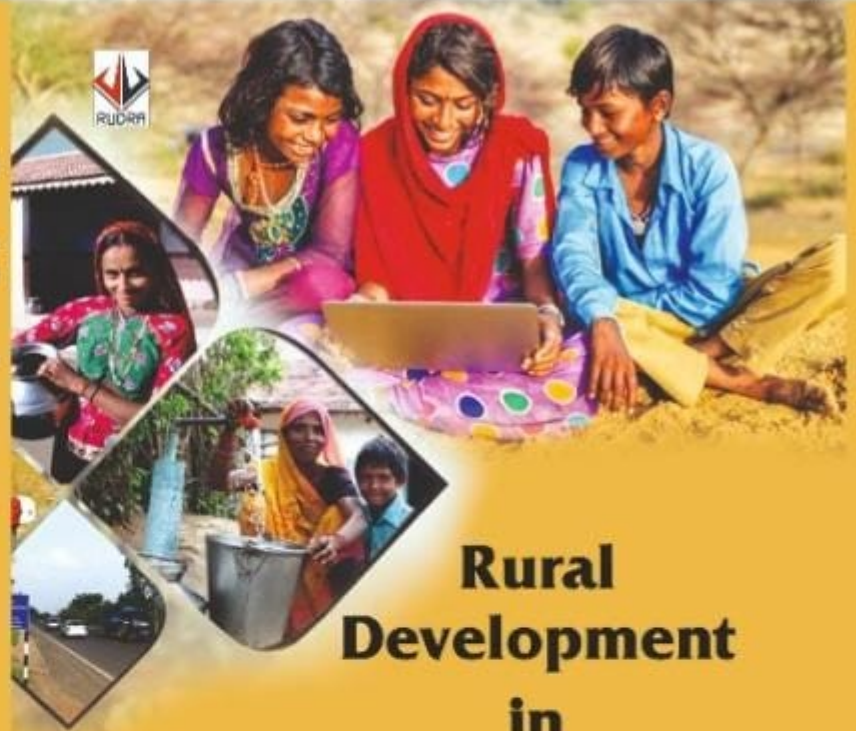
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Trends and Progress of Regional Rural Banks in India

Dr. S. K. Dwivedi¹ & Dr. Rashmi Tripathi²

Abstract

The primary purpose of Regional Rural Banks (RRBs) was to provide credit score facilities for agricultural production and related services to the rural poor, who had extremely limited access to the formal savings device as it existed in the early 1970s. In response to economic sector changes, the Indian banking machine has evolved away from the conditions and compulsions that existed when the Regional Rural Banks were established in 1975. In this regard, Regional Rural Banks' commercial viability appeared as the most important factor in determining their chosen position in the developing economic landscape. This article investigates the expansion and growth of RRBs in India from 2000-01 to 2021-22. The information is entirely based on secondary statistics gathered from NABARD and RBI annual publications. The current article discusses an analytical lookup arrangement of "Key Performance Indicators Analysis," such as the number of banks, branches, and districts covered deposits, and deposit deployment. According to the findings, Regional Rural Banks' deposit mobilisation, savings generation, and CD ratio have all increased significantly.

Keywords: Regional Rural Banks, Key Performance Indicators, Mobilization of Deposits, Credits, CD Ratio, Growth Rate, NABARD.

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