



PERFORMANCES OF REGIONAL RURAL BANKS IN RURAL DEVELOPMENT IN TRIPURA: AN ANALYTICAL STUDY

Dr. Ratan Deb¹.

¹ Associate Professor, Department of Commerce, Ramthakur College, Agartala, West Tripura

Abstract

The paper aims at analysing the performances of the banking sector in rural development in general and Regional Rural Bank (RRB) in particular in the state of Tripura. 18 Public Sector Banks (PSBs), 13 private sector Banks and 3 cooperative banks with 542 total bank branches are operating their business in this state as on 31st December 2019. The CD ratio and Credit plus Investment Deposit ratio of banks in this state was 56% and 79% respectively. In India the journey of RRBs was started on 2nd October 1975 under the provisions of an Ordinance passed on 26 September 1975 and the Regional Rural Banks Act 1976 with a view to developing the rural economy by providing banking facilities in unbanked rural areas. Tripura Gramin Bank (TGB) has been performing as only RRB in this state since 1976. The CD ratio and Credit plus Investment Deposit ratio of RRB in this state was 39% and 112% respectively in 2019. Contribution of the RRB in total priority sector lending as on 31st December 2019 is observed 21.83%. RRB has also taken initiatives in implementation of PMJDY, a biggest financial inclusion scheme of the country as well as social security Schemes introduced by the Government of India time to time to bring unbanked, under privileged rural habitants in the arena of formal financial institution for their economic upliftment. In this backdrop the paper based on secondary data, is an effort to highlight the performances of banks in Tripura and to make a comparison between the performances of all PSBs and the RRB in promoting the rural development in this state. Appropriate statistical tools are to be used for analysis of data. The paper is to be divided into three sections. Section- I is an introductory in nature, highlighting methodology, objectives of the study and review of literature, Section – II deals with discussion and analysis, Section – III remains for conclusion and suggestions.

Key words: RRB, CD ratio, PMJDY, Social Security Schemes, rural development

SECTION-I**I.1.Introduction:**

The creation of RRBs in India was first conceptualised by the Narsimham committee in 1975. The Government of India in the month of July 1975 formed a Working Group committee under the chairmanship of M. Narasimham in regard to examine in detail the need for setting up of new rural banks as subsidiaries of public sector banks for providing the credit requirements to the rural people. The Working Group Committee had recommended the setting up of state sponsored regionally based and rural oriented commercial banks in the country. Subsequently the recommendations were accepted by the Government of India to set up Regional Rural Banks (RRBs). RRBs were established in India under the provisions of an Ordinance passed on 26 September 1975 and the RRB Act 1976 on the basis of the recommendation of Narasimham Committee to provide sufficient banking and credit facility to the rural sector. The equity of the RRBs was held by the Central Government, concerned State Government and the Sponsor Bank in the proportion of 50:15:35. The first five Regional rural banks were set up on 2nd October, 1975 at Moradabad & Goakhpur in Utter Pradesh, Bhiwani in Haryana, Jaipur in Rajasthan and at Malda in West Bengal.

The objectives for setting up of RRBs as provided by the RRB Act 1976 are “to develop the rural economy by providing, 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 incidental thereto”. The total number of RRBs functioning across the country was increased to 196 in the year 1987, but phase-wise amalgamation process has brought down its number and stands to 38 in April 2020. The performances of RRBs in the post merger period in respect of Profitability as well as making recovery percentage are found to be improved.

1.2 Objectives of the study:

The study is mainly focused on the performances of banking sector in Tripura. In this context the paper is composed with two objectives. One of the objectives is to highlight the performances of banking sector in Tripura; and another is to make a comparison between the performances of PSBs and RRB in the direction of the rural development in this state.

1.3 Methodology

The present study is an analytical one, based on secondary data. Secondary data was collected from different website, newspapers and Government documents. Different literatures related to this area are consulted. The statistical tools like line charts, bar charts, pie chart and table are used to justify the study.

1.4 Literature review

Mishra (2006) made a study on performance of Regional Rural Banks (RRBs) in India. The study considered profit making RRBs on the basis of earning profits consecutively for the past three years from the terminal year of the study. According to such classification the study observed that out of 196 RRBs only 150 are in the category of profit making and rest 46 as loss making.

Sura Jasvir S. (2006) in his study on the Efficacy of Regional Rural Banks (RRBs) in India opined that the credit-deposit ratio of RRBs is very poor which creates hindrances on the desired functioning of RRBs. The presence of RRB, as a bank for poor people, is strongly realized in all the states of country especially in underdeveloped states and Union Territories. The study opined in favour of minimizing the gap between C-D ratio of commercial banks and RRBs.

Ibrahim Syed M. (2010) analyse the performance of Regional Rural Banks, in terms of certain defined parameters like number of branches, district covered, capital funds, and mobilization of deposits, loans and investments made by these banks. It is observed in his study that of RRBs have been performing better in the post-merger period. The branch net work of RRBs has not only been increased but improved their functioning at a satisfactory level in terms of coverage of districts, mobilization of deposits, loans and investments in post-merger period.

Kumar, Metha and Malik (2019) in their paper observed positive performance of RRBs in India in respect of increase in C-D ratios and investment-deposit ratio. The study also observed increase outstanding credit for agriculture and non agriculture during the period. RRB successfully achieves its objectives in bringing unbanked rural people in the formal banking arena for availing easy and cheaper credit facilities.

SECTION-II:

II.1: Discussion and analysis

The banking sector plays a significant role for the economic development of the country. It is a key instrument for creation of country's capital formation. The strong and viable banking sector growth is the prerequisite for promoting economic growth of a nation. Besides the public sector banks the role of Regional Rural Banks in promoting rural development by enhancing rural capital formation is well recognised. The number of RRBs in India was 6 in 1976 and it was increased to 196 in the year 1987. But the amalgamation process was initiated by the Government in the year 2005-06 to improve their financial efficiency and performance. The affect of phase wise amalgamation process leads to reduce the number of RRBs in the country and it was reduced to 82 by 2010. The number of RRBs was further brought down to 56 in the year 2014–15 through the process of Phase II amalgamation. The Government of India initiated amalgamation in Phase III in 2018–19 on the principle of 'One State–One RRB' in smaller states and a reduction in the number of RRBs in larger states aiming at an eventual count of 40 RRBs across India. As on 31 March 2019, the number of RRBs stood at 45. In the process of amalgamation, it is further reduced to 43 as on 1st April, 2020.

Table:-1
Performances of RRBs in India

Year	No of RRBs	No. of branches of RRBs	Profit making RRBs	% of Profit making RRBs	Recovery %
2014	57	19082	57	100	79.50
2015	56	20024	51	91	82.55
2016	56	20,920	50	89	82.55
2017	56	21,422	49	88	81
2018	56	21,747	45	80	78
2019	45	---	---	---	-----

Source: Calculated by author based on Annual Report of NABARD of concerned years

The performance of RRBs in earning profit is quite gloomy as highlighted this table. The trend of number of profit making RRBs is decreasing. The number of profit making RRBs stands to 45 in the year 2018 from 57 in the year 2014. 100% RRBs operating in India earned Profit in the year 2014 but it reduced to 80% in the year 2018. The performances of RRBs in respect of recovery level is not to be found encouraging, the recovery% is reduced to 78 in 2018 from 82.55 in 2016.

Table:-2
Network of Bank Branches in Tripura: at a glance

Year	Rural	% of Total	Growth in%	Semi Urban	% of Total	Urban	% of Total	Total	Growth in%
March 2013	217	57		84	22	79	21	380	
March 2014	229	54	5.5	107	25	89	21	425	11.8
March 2015	248	54	8.3	117	25	96	21	461	8.5
March 2016	265	53	6.8	127	26	104	21	496	7.5
March 2017	269	53	1.5	131	26	108	21	508	2.4
March 2018	271	53	0.7	131	26	110	21	512	0.8
March 2019	273	51	0.7	148	28	112	21	533	2.2
Dec' 2019	278	51	1.8	150	28	114	21	542	1.7
Aggregate growth	--	--	25.3	--	--	--	--	--	34.9

Source: 131th SLBC Tripura

In the year 2013-14 the number of total bank branches operating their business in Tripura was 380 which have increased to 542 in the year 2019-2020 (upto December 2019). The aggregate growth rate is observed 34.9%. It is also important to mention here that the PMJDY, one of the world largest financial inclusions Scheme has also been implemented since 2013-14 in the country. The 34.9% growth rate in expansion of bank branches in state of Tripura highlights the positive performances of the banking sector in implementation of PMJDY scheme in this state, as depicted in the Table- 2. It is also a matter of concern that due importance in expansion of rural branches was not taken into consideration as the trend of expansion of rural branches was decreased from 57% of total branches to 51% in December 2019. But % of rural branches and semi rural branches together remain same during the period.

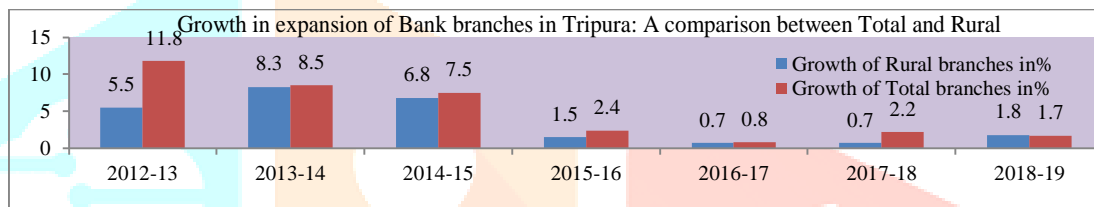
Table:-3
Performances of Banks in Tripura (Amt. Rs in Crore)

Parameter	2014-15	2015-16	2016-17	2017-18	2018-19	Dec'2019
No. of Branches	461	496	508	512	533	542
Total Deposits in Rs	17274.85	18724.08	22341.99	24190.17	26587.06	27482.02
Total Advances in Rs	7107.78	8415.05	9586.33	11517.52	14411.38	15404.46
CD Ratio	41	45	43	48	54	56
C+I: Deposit Ratio	60	67	62	67	74	79
% of Agri Advances to ANBC	23	37	40	44	35	28
% of Weaker Advances to ANBC	41	48	51	49	66	40
% of PSA to ANBC	73	87	93	100	87	71

Source: 121 and 131 SLBC Tripura.

In Tripura, 18 Public Sector Banks, 13 private sectors Banks, 3 co-operative Banks along with one RRB with total of 542 branches have been performing banking activities. The increasing trend of banks in regard to expansion of branches, CD ratios, and Credit plus Investment Deposit ratio as per the table -6 highlights the positive performances of bank in this state. The banking sector's performance in respect to priority sector advances (PSA) is encouraging but in terms of Agri advances and weaker section advances the performances are not satisfactory

Chart: 1



The lower level of Growth rate in expansion of rural bank branches than the total bank branches is recorded as per chart no-1 except the year 2018-19. The lowest growth rate in expansion of rural bank branches is observed in the year 2016-17 and 2017-18. Highest gap is also observed in the year 2012-13 between rural and total bank branches in this state but after this year there is a trend of minimising this gap. In the year 2018-19 the growth rate of rural branches is observed more than the total branches due to the contribution of RRBs in this regard. The initiative of the public sector and private sector banks in the direction of expansion of rural bank branches was supposed to be very little as out of 542 branches public and private sector constitutes about 59% branches.

Table:-4
Bank-wise Branch Network in Tripura as on 31-12-2019

Banks	No of Branches			Total
	Rural	Semi urban	Urban	
Total of Public Sec. Banks	108	64	65	237
Total of Pvt. Sec. Bank	21	38	25	84
Tripura Gramin Bank	107	31	10	148
Total of Coop.Banks	42	17	14	73

Source: 131th SLBC Tripura

Tripura Gramin Bank, as RRB in this state was established on 21st December 1976 with only four branches at Agartala, Bishramganj, Bishalgarh and Jolaibari. Presently it has 148 branches covering all the eight districts of Tripura. It has been focusing for the betterment of rural artisans, skilled labour, farmers, and unemployed youth of Tripura. It has also extended diversified services such as payment of monthly salary to larger section of the employees of the state Government, TTADC, School Teachers, payment of daily wages to MGNREGA workers, payment of students' stipend, daily old age pension and collection the value of food grains from fair price Shop dealers on behalf of the state Government

Position of Bank wise Branch Network in Tripura as on December, 2019, as per table no-4 highlights that over all banking network coverage in rural areas of Tripura is only 51%. The contribution of total of 18 Public Sector Banks and TGB, as only RRB in this state in terms of banking network coverage in rural areas of Tripura is found to be equal percentage i.e. 19% for each category. The contribution of TGB and total of 18 PSBs working in this state are observed 72.3% and 45% respectively in opening rural branches to total branches of the concerned banks. In this respect it may be said that TGB as only RRB of Tripura is performing in the direction of the objectives of

setting up of RRBs for providing banking facilities in rural areas by expansion of branches in rural areas as per the RRB Act 1970.

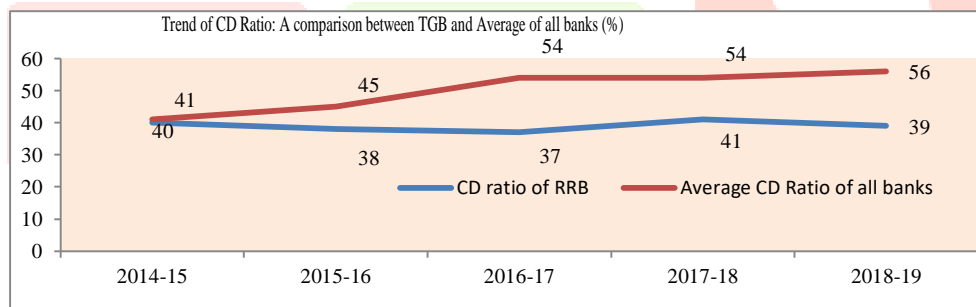
Table:-5
Network of TGB in Tripura as on 31.12.19

Districts	Rural	Semi Urban	Urban	Total
West	14	14	10	38
Sepahijala	13	5	0	18
Khowai	10	3	0	13
Gomati	16	0	0	16
South	18	4	0	22
Dhalai	14	0	0	14
Unakoti	10	1	0	11
North	12	4	0	16
Total	107	31	10	148

Source: 131th SLBC Tripura

The table no – 5 reveals that the all eight districts of Tripura has been covered by banking network of TGB. The banking operation of TGB is functioning through 148 branches in the state as on December 2019 of which more than 70% branches operating their banking activities absolutely in rural areas covering all the eight districts. TGB has been expanding 14 branches in Dhalai district, most backward districts of the state, with a view to bring unbanked and under privileged people in the arena of financial inclusion. among the districts of the state opening 18 branches, TGBs is operating its business in South districts with 18 branches which accounts for highest number of TGB branches operating in rural areas, followed by Gomati, Dhalai, West, and Sepahijala district. Lowest number of rural branches is found in Unakoti and Khowai, ten TGB branches for each district. It is also significant to mention here that the population of these two districts found to be minimum only 7.5% and 8.9% respectively of the total population of the state.

Chart: 2



Average Credit Deposit Ratio (CDR) of all banks is found to be 41 in March'2015 which was increased to 54 March'2019 but the performance of TGB in this regard is not satisfactory. The chart shows the inconsistency rate of CDR of TGB during this five years period but CDR of all banks is found to be increasing. Tripura is a backward state and most of the families are BPL. It is necessary for enhancing CDR by the TGB, only RRB in the state, for promoting economic activities in rural areas.

Table:-6
Trend of Credit Deposit Ratio of TGB

Year	Rural	Semi urban	Urban	Total of TGB	Average CD Ratio of all banks
2014-15	53	35	14	40	41
2015-16	59	40	15	38	45
2016-17	56	39	15	37	43
2017-18	55	31	33	41	49
2018-19	52	35	24	39	54

Source: SLBC, Tripura of concerned years

Average Credit Deposit Ratio (CDR) of all banks is found to be 41 in March'2015 which was increased to 54 March'2019 but the performance of TGB in this regard is not satisfactory. It is important to mention here that the urban CD ratio of TGB is only 14 and rural CD ratio is observed more than 50.. The rural CD ratio in the four

successive years from 2014-15 was 55% and more but in the 2018-19 it is found to be lower than the 55%. The combined rural and semi-rural CD ratio is in the range of 86 to 95 during the period, It is not to be insignificant to say that TGB is taking proper initiative to the rural people by enhancing loan facilities to uplift their economic status.

Table:-7
Achievement in Priority Sector in the year 2018-19

Banks	Agril & Allied Activities			MSME			Other Priority Sector		
	Target	Achievement	% of achievement	Target	Achievement	% of achievement	Target	Achievement	% of achievement
APSBs	95272.45	59628.52	63	55551.52	46341.26	83	36672.77	35928.76	98
RRB	71301.61	70539.56	99	23544.03	22797.53	97	17809.89	17045.84	96
Co-op banks	26542.57	20852.82	79	15429.04	2215.16	14	9884.84	5026.38	51

Source: 129th SLBC, Tripura

The achievement of RRB in disbursing loan to the Agri. & Allied activities and MSME Sector in the year 2018-19 is observed better than the PSBs in this state. In the case of lending in other priority sector the RRB is lagging behind the PSBs per table-5.

Table: 8
Recovery performance of banks in total priority sectors in Tripura

Year	RRB	PSBs	Average of all banks
2014-15	64	56	60
2015-16	64	59	62
2016-17	65	60	63
2017-18	67	56	63
2018-19	71	51	66
Dec' 2019	68	42	58

Source: SLBC, Tripura for concerned years.

The recovery performances in priority sectors (includes Agri. & Allied activities, MSME, and Other Priority Sector) of RRB and 18 PSBs are highlighted in the table no 6 which shows that RRB is performing better than the PSBs in the state. Since the year 2014-15 the trend of recovery percentage of RRB is found to be increasing. The recovery percentage in total priority sector of RRB in the year 2014-15 was 64% and was increased to 71% in 2018-19 as against 56% and 51% recovery percentage of PSBs for the said periods. Recovery rate of RRBs is higher than the state's average of all banks.

Table:-9
Implementation of Social Security Schemes in Tripura: a comparison between RRB and PSBs

Year	PSBs			Total	RRBs			Total
	PMSBY	PMJJBY	APY		PMSBY	PMJJBY	APY	
2015-16	146316	48580	1736	196632	264757	112240	654	377651
2016-17	138394	51978	6351	196723	238514	84057	4224	326795
2017-18	161807	54228	10074	226109	163450	56859	7618	227927
2018-19	206914	71600	13768	292282	199504	70523	26613	296640
Dec' 2019	281015	69292	22647	372954	214735	78663	37624	331022

Source: SLBC, Tripura for concerned years.

Three Social Security Schemes was launched on 9th of May, 2015 by the Hon'ble Prime Minister of India for creating a universal social security system for all Indians, especially for the poor and the under-privileged section of the society. There were 3 products namely Pradhan Mantri Suraksha Bima Yojana(PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana(PMJJB) and Atal Pension Yojana(APY) under the umbrella of Social Security Schemes. These schemes also named as JAN DHAN SE JAN SURAKSHA.

The above table highlights year-wise implementation of the social security schemes. It shows that RRB in this state has been performing better than the all PSBs in the direction of implementation of social security Schemes since their inception. In the year 2015-16, under the umbrella of RRB total enrolled subscriber of these three schemes was 377651 but enrolment under PSBs was only 196632. Dominating tendency of RRB than PSBs in implementation of social security Schemes was observed till the year 2018-19. The promotion of financial facilities to under-privileged unbanked people was the one of the objectives for setting up of RRB's in the country and in this state RRB has been working in this direction.

Table:-10
Pradhan Mantri Mudra Yozana (PMMY)

Year	PSBs		RRBs		Total of all Institutions	
Year	No Of A/Cs	Amt Disbursed	No Of A/Cs	Amt Disbursed	No Of A/Cs	Amt Disbursed
2015-16	15536	153.50	20746	107.43	69164	344.20
2016-17	10240	202.74	18303	130.13	95653	494.47
2017-18	7194	121.20	25003	164.89	400308	1491.74
2018-19	11600	209.96	24905	185.06	441768	1873.83
Dec' 2019	8223	129.50	13559	99.32	187802	844.79

Source: Concerned years Agenda notes of meeting of SLBC Tripura.

The Scheme Pradhan Mantri Mudra Yozana (PMMY) was launched on 8th April 2015 by Hon'ble Prime Minister of India, with a view to provide loans to the country's non-corporate, non-farm small and Micro enterprises up to Rs 10 lakh. Under the umbrella of PMMY, there are three products namely 'Shishu', 'Kishore' and 'Tarun' to signify the stages of Growth and funding needs of the beneficiary micro entrepreneur. A loan of upto Rs. 50,000 is given under sub-scheme 'Shishu'; between Rs. 50,000 to 5.0 Lakhs under sub-scheme 'Kishore'; and between 5.0 Lakhs to 10.0 Lakhs under sub-scheme 'Tarun' without any collateral. The Commercial banks, Regional Rural Banks, Small Finance Banks, MFIs and NBFCs entrusted the responsibility to issue loan in this regard. It was launched to "fund the unfunded" by bringing such enterprises to the formal financial system and extending affordable credit to them. The number of accounts opened under this scheme in the country stands to 62237981 and amount disbursed Rs 329684.63 crore as on the financial year 2019-20.

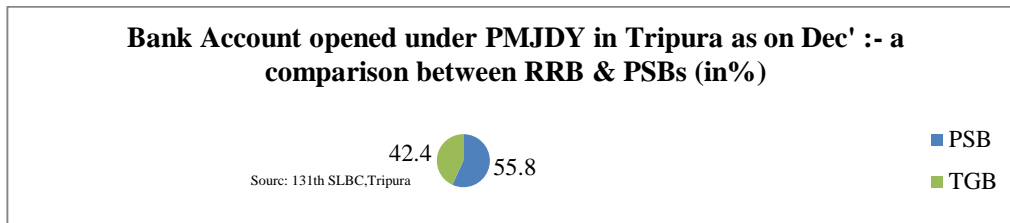
The banking sector of Tripura consisting of commercial banks, RRBs and Co-operative banks played an important role in extending credit to this sector in this state. The above table highlights the comparison between the year-wise performances of PSBs and RRB in implementation of PMMY in this state. The performance of RRB in regard to coverage the beneficiaries of this scheme are found to be better than the PSBs since the implementation of PMMY in this state. The number of accounts opened under this scheme by the RRB was 20746 but all PSBs were able to open only 15536 accounts in the year 2015-16. RRB was a contributor of 30% but contribution of PSBs was only 22% of such total accounts of this state in the year 2015-16. This scenario is not for only the year 2015-16 but continuously RRB performing better than the PSBs in regard to implementation of PMMY in this state.

Table:-11
Performance of PMJDY as on 31.12.2019 for the State of Tripura

Banks	Rural A/C	Urban A/C	Total A/C	Deposit (Rs/crore)	Aadhaar Seeded	Zero balance A/cs
RRB (TGB)	356751	15973	372724	183.20	356402	14772
Total PSBs	258993	231805	490798	478.79	420670	40681
Total of All Banks	619602	259639	879241	663.83	786090	59031

In India, 32.15 crore accounts under PMJDY have been opened as on 31st December, 2019, across the country with deposit of Rs 81027.12 crore with an average deposit of Rs. 2520/- per account. In Tripura, total PMJDY accounts have been opened by all banks, working in this state as on that date is observed 8.79 lakh accounts with total deposit of Rs 663.83 crore. Average deposit per account in this is observed Rs 7550.11/- as against country's average deposit of Rs. 2520/- per account. 89.40 % of PMJDY accounts is Aadhaar seeded in Tripura and Number of Zero balance accounts reached to 6.71% of total PMJDY accounts opened in the State. The above table highlighted the positive performances of Tripura's banking sector in regard to implementation of PMJDY, the world biggest financial inclusion scheme in this backward state.

The role of TGB, only RRB in this state, in implementation of PMJDY in the state of Tripura is found to be better than the 18 public sector banks and 8 Private Sector banks. Total rural accounts under PMJDY opened in this state are 70.47 %. The contribution of all PSBs and RRB in opening of rural accounts under this scheme is observed 53% and 96% respectively. Average deposit per account of TGB in this is observed Rs 4915.17/- which is more than the national average. It may be said pertinent in this regard that performance of RRB in regard to bring unbanked rural people into the formal banking arena is not only more than the all 18 PSBs but the highest in the state's average as well as national average. 96% PMJDY accounts of RRB is Aadhaar seeded as against 89.40 % of state's average of Aadhaar seeded accounts of PMJDY in Tripura. The Aadhaar seeded accounts is found 88% in case of all PSBs which is not only lower of RRB but state's average of such accounts also. Number of Zero balance accounts reached to 6.71% of total PMJDY accounts opened in the State



Total account opened by all the working banks in this state under PMJDY is found to be 884258 numbers up to March 2019. The contribution of 18 public sector banks found to be 55.8% out of these total numbers, but with 42.4% contribution of such accounts, Tripura Gramin Bank, the only Regional Rural Bank (RRB) in this state is performing better in implementation of PMJDY as observed from the above chart-3. The contribution of 8 Private Sector banks is only 1.8% as per record of 131th SLBC, Tripura. From the record of this chart it is revealed that TGB as only RRB in the state is performing satisfactory in regard to opening account under the scheme of PMJDY.

SECTION-III

Conclusion: The study finds the positive performances of banking sector in respect of expansion of bank branches, CD ratio and credit plus investment ratio. The performance of RRB is found to be better in rural CD ratio and semi-rural CD ratio than the Public Sector Banks (PSBs). The recovery performances in priority sectors lending (includes Agri. & Allied activities, MSME, and Other Priority Sector) of RRB is far better than the PSBs. The performance of RRB in regard to coverage the beneficiaries of this scheme are found to be better than the PSBs since the implementation of Pradhan Mantri Mudra Yozana (PMMY) in this state. RRB in this state has been performing better than the all PSBs in the direction of implementation of social security Schemes since inception of the Schemes. The performance of RRB in implementation of PMJDY for bringing unbanked rural people into the formal banking arena is not only more than the PSBs but the highest in the state's average as well as national average. From the above discussion it is to be concluded that RRB has been performing their jobs for fulfilling the financial requirements of under privileged rural people. According to the report of business-standard on 20th May 2019, TGB as only RRB in this state is among the three leading RRBs in the country which has earned profit in three consecutive years. TGB, as only RRB in this state has earned a net profit of Rs 125.45 crore in the fiscal 2018-19 against the net profit of Rs 44.14 crore in 2017-18, and of Rs 56 crore in 2016-17. But CD ratio of RRB is found to be very poor than the PSBs. Banking authorities and Governments intervention is required in this regard. RRB requires more attention in enhancement of CD ratio for improvement of the state's economy in general and rural economy in particular which is the need of the hour.

References

- Annual Report of NABARD for the year 2014-15, 2015-16, 2016-17, 2017-18, 2018-19.
- Chakraborty Puranjan and Das Dr. Ram Chandra (2019): A Study on the Productivity of Tripura Gramin Bank (TGB) Advances in Economics and Business Management (AEBM) Volume 6, Issue 5; July-September, 2019, pp. 398-401
- Ibrahim Syed M. (2010) Performance Evaluation of Regional Rural Banks in India, International Business Research Vol. 3, No. 4; October 2010 Pp203-211
- Misra Biswa Swarup (2006) The Performance of Regional Rural Banks (RRBs) in India: Has Past Anything to Suggest for Future? Reserve Bank of India Occasional Papers Vol. 27, No. 1 and 2, Summer and Monsoon 2006.
- Kanika and Nancy (2013) Financial Performances Evaluation of RRB's in India International Journal of Management & Information Technology Vol.4, No.2 Pp 237-247.
- The Regional Rural Banks Act, 1976
- R.S. Mrs. Geetha (2016) : Performance Evaluation of Regional Rural Banks with Reference to Krishna Pragathi Gramina Bank, Shimogga District, IOSR Journal of Business and Management (IOSR-JBM) Volume 18, Issue 1. Ver. I (Jan. 2016), Pp 42-56
- Sura Jasvir S. (2006) Efficacy of Regional Rural Banks (RRBs) in India: A Conventional Analysis, JIMS-8M, The Journal of Indian Management and Strategy, Vol-11(4), Oct. - Dec. 2006, pp. 4-12.
- Kumar Jitendra, Metha VP and Malik DP (2019) Growth and performance of RRBs in India and Haryana, Journal of Pharmacognosy and Phytochemistry, Vol.8(4): Pp1050-1055.
- 113th SLBC Meeting, Tripura
- 117th SLBC Meeting, Tripura
- 121st SLBC Meeting, Tripura

- 125th SLBC Meeting, Tripura
- 126th SLBC Meeting, Tripura
- 129th SLBC Meeting, Tripura
- 130th SLBC Meeting, Tripura
- 131th SLBC Meeting, Tripura

Website:

- [https://www.nabard.org/auth/writereaddata/tender/3107191001NAR%202018-19%20\(E\),%20Web-RGB%20\(Checked%20-%20Final\),%202019.07.29,%200830hrs.pdf](https://www.nabard.org/auth/writereaddata/tender/3107191001NAR%202018-19%20(E),%20Web-RGB%20(Checked%20-%20Final),%202019.07.29,%200830hrs.pdf)
- https://www.business-standard.com/article/news-ians/tripura-gramin-bank-posts-profit-for-7-successive-years-119052000809_1.html
- <https://www.business-standard.com/article/news-cm/cabinet-approves-recapitalization-of-regional-rural-banks-120032500969>.
- <https://indianexpress.com/article/north-east-india/tripura/tripura-gramin-bank-among-top-banking-performers-in-country-5736006/>
- <https://www.newindianexpress.com/business/2019/jul/29/government-plans-to-merge-10-rural-banks-2010904>

