

FINANCIAL PERFORMANCES OF TELANGANA GRAMEENA BANK – CAMEL MODEL EVALUATION

^{*1}Mr. Anil Bonala, *Research Scholar,*

^{*2}Dr. D.Harikanth, *Assistant Professor & Head,*

Department of Commerce, Satavahana University, Karimnagar, TG.

Corresponding Author E-Mail: anilbonala404@gmail.com

ABSTRACT: An individual's financial stability and success are contingent upon the efficient and effective management of a banking system. The financial condition of Telangana Grameena Bank is evaluated using the CAMEL model, a reputable framework, in this study. The evaluation spans the decade of 2014–15 to 2023–24 and prioritizes five critical domains: capital adequacy, asset integrity, managerial efficacy, earnings integrity, and liquidity. Secondary data from the bank's annual reports is employed in the analysis. The results suggest that the bank has maintained a strong capital foundation by consistently surpassing regulatory standards. This demonstrates the bank's capacity to maintain its financial stability and reduce risk. In recent years, there has been a consistent decrease in non-performing assets (NPAs) and full funding has been achieved. The considerable improvement in asset quality is indicative of effective credit risk management. Proficient management yields increased profitability, enhanced resource efficiency, and increased productivity. The bank's profitability has increased over time, resulting in a broader range of income streams, an enhanced net interest margin, and increased total profits. The bank is now capable of fulfilling its short-term obligations and preserving depositor confidence as a result of a substantial increase in liquidity. Analysts contend that Telangana Grameena Bank's performance within the CAMEL framework has fostered consistent growth and financial stability. The results suggest that the CAMEL model is a highly effective diagnostic tool for evaluating outcomes and facilitating comparisons. The research offers critical insights for bank management, regulators, and policymakers to improve financial performance and foster long-term sustainability in a dynamic banking environment.

Keywords: *Financial Stability, Non - Performing Assets, CAMEL, Policy Makers, Regulators.*

I. INTRODUCTION

In order to achieve stability and prosperity, it is essential for any nation to have a strong financial system. This system is significantly influenced by the financial sector. Through effective financial administration, the banking sector fosters economic, industrial, and social progress. Performance is a metric that indicates the health of an economy. It is anticipated that Indian institutions will make a substantial contribution to the country's economic development. Over the past few decades, there has been substantial advancement in the Indian financial sector. Nationalization, which was initiated in the 1970s, was replaced by deregulation, privatization, and globalization. The enterprise has become more efficient, competitive, and modern as a result of these innovations.

The banking sector's development rate has been accelerated by recent modifications and enhancements to its offerings. Indian banks have effectively expanded their consumer base



and enhanced operational efficiency by implementing digital client-centric products and services. Global financial crises, including the Asian Financial Crisis of 1997 and the Global Financial Crisis of 2008, have underscored the significance of a secure banking system. Indian institutions ultimately managed to traverse both crises with relative ease, despite the fact that the Reserve Bank of India's initial concerns were alleviated by prompt and judicious regulatory measures. Consequently, the local banking industry maintained a consistent level of stability and was protected from catastrophic events.

In order to more effectively monitor and evaluate its operations, the Reserve Bank of India has improved its regulatory framework. In terms of frequency, approach, and coverage, the new supervision system surpasses its antecedents. India has improved transparency and accountability by conforming its financial regulatory standards to the Basel Core Principles. Institutions have been assessed for their effectiveness through the implementation of systems. Asset Quality, Capital Adequacy, Management Effectiveness, Earnings Quality, Liquidity, and Systems & Controls (CAMELS and CACS, respectively) are examples.

The CAMELS framework offers a method for assessing the security and stability of financial institutions. Managerial efficacy, liquidity, capitalization, asset quality, profitability, and the effectiveness of internal control systems are the primary indicators of success. This model predominantly employs a diverse array of indicators and ratios to facilitate comparisons for the purpose of evaluating the financial stability of institutions.

By identifying issues before they escalate, the CAMELS approach can prevent significant financial losses. Openness and transparency are promoted by requesting that banks evaluate their financial statements and operational efficiency. The RBI employs this methodology's research to improve the efficacy of supervisory oversight in non-onsite monitoring.

Since the banking industry began to develop two decades ago, the importance of conducting performance evaluations on a regular basis has increased. In a financial environment that is constantly changing, the CAMELS framework enables a methodical evaluation of an institution's efficacy, stability, and strength. By facilitating the comparison and ranking of companies, stakeholders, investors, and legislators are able to make more informed judgments. As a result, the CAMELS model is an essential instrument for guaranteeing the long-term sustainability of India's banking sector.

II. REVIEW OF LITERATURE

Shetty, M. D., & Bhat, S., (2023). The report "Review of Regional Rural Banks Utilizing the CAMELS Model for Performance Analysis" indicates that the finance and managerial capabilities of RRBs have been significantly improved. The survey suggests that the majority of RRBs are inadequately funded, which may restrict their capacity to promote the growth of rural enterprises.

Gagan Singh Jaggi (2022) One of my works is entitled "An Analysis of the Growth and Performance of Regional Rural Banks (RRBs) in India." In order to examine financial indicators, including the quantity of branches and banks, deposit and investment levels, loan and advance amounts, share capital, reserves and surplus, and profitability, an analytical study design is implemented. The findings suggest that the bank has achieved exceptional financial success during the research period.



Bhatia (2024) An Indian study that employed the CAMEL model for microlenders has shown that long-term viability is significantly influenced by income and liquidity. Asset quality and capital adequacy are the primary determinants of financial stability.

Rinkoo Shantnu & Monali Ray (2021) wrote an article on ‘The CAMEL rating was employed to analyze eleven Indian rural banks in a published article titled "Financial Analysis of Regional Rural Banks in India through CAMEL Rating." The analysis revealed that eleven sanctioned RRBs in India demonstrated exceptional financial performance. The Andhra Pradesh Grameena Vikas Bank has attained the highest level of financial success. The Chhattisgarh Rajya Gramin Bank and the Assam Gramin Vikash Bank are the organizations that are listed.

Chandulal (2024) The CAMEL model suggests that private banks outperform public sector banks in terms of asset quality, efficiency, and profitability.

Satishkumar, Goyal and Sharma (2018) To evaluate the financial performance of RRBs in light of their typical nationwide operations. The research is defined by both crucial and exploratory elements and utilizes the collected data. The analysis suggests that India's regional rural banks have made significant progress since their inception. Since the merger, the government has been endeavoring to enhance its operations.

III. RESEARCH GAP

The CAMEL model has been implemented in numerous studies to assess the performance of banks; however, the majority of this research has concentrated on commercial banks, large banks, or the distinctions between public and private sectors. The Telangana Grameena Bank is one of the few regional rural banks (RRBs) that have been the subject of limited research. Additionally, the performance trends that have emerged since 2020, such as enhanced liquidity and asset quality, have received minimal attention. The purpose of this study is to rectify the deficiencies by conducting a contemporaneous and exhaustive CAMEL-based analysis of Telangana Grameena Bank over the course of a decade.

IV. OBJECTIVE OF THE STUDY

Our objective is to assess the financial performance of Telangana Grameena Bank during the study period by utilizing the CAMEL model to assess its capital adequacy, asset quality, profitability, managerial effectiveness, and liquidity.

V. RESEARCH METHODOLOGY

The financial performance of Telangana Grameena Bank was evaluated using the CAMEL model within a descriptive and analytical study framework. The Reserve Bank of India's publications and annual reports from 2014–15 to 2023–24 comprise the primary sources of secondary information utilized in this investigation. The investigation evaluates five CAMEL parameters: liquidity, capital sufficiency, asset quality, management efficiency, and earnings quality. For this objective, liquidity ratios, Return on Assets (ROA), Net Interest Margin (NIM), Business per Employee, and Non-Performing Asset (NPA) ratios are employed as metrics. In order to recognize patterns and trends, statistical analysts implement methodologies including the mean, standard deviation, coefficient of variation, and



compound annual growth rate (CAGR). In order to facilitate comprehension, the findings are presented in a tabular format. The methodology guarantees a systematic evaluation of financial success, despite its limitation to secondary data and a single bank.

VI. DATA ANALYSIS

1. CAPITAL ADEQUACY

Capital adequacy is an essential metric for evaluating a bank's financial health, as it ensures the viability of the financial system and maintains the confidence of depositors. In other words, it illustrated the bank's ability to effectively manage its liquidity requirements and reduce losses. The debt-to-equity ratio, the capital adequacy ratio (CAR), the advances to total assets ratio, and the government securities to total investment ratio are the primary criteria.

Table-1: Capital Adequacy Ratios of Telangana Grameena Bank

Year	CAR (%)	D/E Ratio	Adv. to Total Assets Ratio (%)	Govt. Secu. to Total Invst. Ratio (%)
2014-15	13.01	13.15	60.19	43.83
2015-16	12.3	13.78	55.13	40.61
2016-17	13.6	14.04	50.59	97.33
2017-18	12.33	13.90	59.23	99.57
2018-19	11.16	16.35	57.49	98.31
2019-20	11.63	15.23	59.27	97.81
2020-21	12.55	12.24	64.39	97.70
2021-22	14.9	9.89	65.85	97.50
2022-23	17.2	9.05	63.31	97.67
2023-24	20.18	8.32	62.22	99.37
Mean	13.89	12.59	59.77	86.97
SD	2.82	2.68	4.58	23.61
C.V (%)	20.30	21.29	7.66	27.15
CAGR (%)	5.00	-4.96	0.37	9.52

Source: Compiled from Annual Reports of TGB (2014–15 to 2023–24)

Telangana Grameena Bank's Capital Adequacy Ratio (CAR) increased by 5.00% annually from 13.01% in 2014–15 to 20.18% in 2023–2024. This is significantly higher than the Reserve Bank of India's recommended level of 9%. This suggests that the economy is more resilient and can withstand elevated levels of risk. The Debt-Equity Ratio has decreased from 13.15 to 8.32 (CAGR –4.96%), indicating that the company is now more solvent and requires less external investment. The credit allocation was consistent and balanced, as evidenced by the Advances to Total Assets Ratio of 60% (CAGR 0.37%). The increase in the ratio of government securities to total investments from 43.83% to 99.37%, which was accompanied by a growth rate of 9.52%, suggests a transition to lower-risk, secure assets.

The bank's long-term stability within the CAMEL framework is ensured by its prudent capital management, minimal risk exposure, impeccable regulatory conformance, and enhanced finances.



2. ANALYSIS OF ASSET QUALITY

The financial health of a bank is significantly influenced by the percentage of non-performing assets (NPAs) to total assets, which is a critical indicator of asset quality. It illustrates the quality and risk of the loans. The Gross NPA to Gross Advances ratio, Net NPA to Net Advances ratio, Net NPA to Total Assets ratio, and Provision Coverage Ratio (PCR) are the primary metrics.

Table-2: Asset Quality Ratios of Telangana Grameena Bank

Year	Gross NPA to Gross Advances Ratio (%)	Net NPAs to Net Advances Ratio (%)	Net NPAs to Total Assets Ratio (%)	Provision Coverage Ratio (PCR) (%)
2014-15	2.14	0.64	0.64	69.81
2015-16	2.31	0.97	0.96	58.32
2016-17	2.79	1.55	1.64	68.9
2017-18	4.57	2.34	2.28	49.93
2018-19	2.35	0.87	0.86	63.42
2019-20	2.08	0.41	0.41	80.51
2020-21	2.25	0.23	0.22	90.03
2021-22	2.39	0	0	100
2022-23	2.05	0	0	100
2023-24	1.78	0	0	100
Mean	2.47	0.70	0.70	78.09
SD	0.78	0.77	0.77	18.68
C.V (%)	31.58	110	110	23.92
CAGR (%)	-2.03	-100	-100	4.07

Source: Annual Reports of TGB (2014–15 to 2023–24); Author's Calculation.

Telangana Grameena Bank's asset quality measures exhibit a substantial improvement in their management of financial risk between 2014–15 and 2023–24. In recent years, the Gross NPA to Gross Advances Ratio has indicated that the management of non-performing assets has been enhanced, as evidenced by a decrease (CAGR -2.03%) from 1.78% to 4.57% (average 2.47%). In the fiscal year 2017–18, the Net NPA to Net Advances Ratio reached its highest point at 2.34 percent. Subsequently, it plummeted to zero percent during the fiscal year of 2021–2022. Although the ratio is subject to substantial volatility (C.V. 110%), it suggests that there are no net NPAs as a result of the successful financing and recovery initiatives. The assets are in outstanding condition, as evidenced by the current Net NPA to Total Assets Ratio of 0. The Provision Coverage Ratio exhibited robust provisioning, with an average of 78.09% and a consistent increase to 100% from 2021 to 2022. The bank boasts exceptional financial security, effective risk management, and robust asset quality.

3. ANALYSIS OF MANAGEMENT EFFICIENCY

Managerial effectiveness is a critical element of the CAMEL model, as it illustrates a bank's capacity to optimize its resources, mitigate risks, and accomplish its objectives. It assesses the character of decision-making and the efficacy of operations. The return on advances, business per employee or branch, profit per employee or branch, cost-to-income ratio, and total



advances to deposits are all critical components. **Table 3: Management efficiency Ratios of Telangana Grameena Bank**

Year	Total Advances to Total Deposits Ratio (%)	Business per Employee (cr)	Profit per Employee (cr)	Business Per Branch (Cr)	Profit per Branch (Cr)	Cost to Income Ratio (%)	Return on Advances (%)
2014-15	84.34	6.59	0.08	27.43	0.14	42.68	12.49
2015-16	77.30	7.16	0.07	28.64	0.15	59.37	10.71
2016-17	66.91	8.31	0.05	30.46	0.17	60.20	11.17
2017-18	80.34	8.81	0.02	32.23	0.09	66.32	10.01
2018-19	90.07	8.25	0.02	35.49	0.1	81.64	10.95
2019-20	92.81	9.97	0.1	41.52	0.41	52.98	10.59
2020-21	97.92	11.68	0.17	47.67	0.7	41.90	10.4
2021-22	99.68	13.28	0.22	52.38	0.88	33.97	10.14
2022-23	100.15	14.63	0.26	59.73	1.05	37.93	10.01
2023-24	102.69	15.71	0.29	67.68	1.23	35.14	9.93
Mean	89.22	10.44	0.13	42.32	0.49	51.21	10.64
SD	11.75	3.21	0.10	14.04	0.44	15.62	0.78
C.V (%)	13.17	30.75	76.92	33.18	89.79	30.50	7.33
CAGR (%)	2.21	10.13	15.38	10.56	27.31	-2.14	-2.52

Source: Annual Reports of TGB (2014–15 to 2023–24); Author's Calculations.

The operational efficiency and resource utilization of Telangana Grameena Bank have significantly improved from 2014–15 to 2023–24, as evidenced by the Management Efficiency Ratios. The Total Advances to Deposits Ratio increased from 84.34% to 102.69% (CAGR 2.21%), indicating effective capital utilization, despite a ratio exceeding 100%, which strongly suggests the need for liquidity regulation. Indicating improved worker productivity and increased financial returns, both revenue per employee and profit per employee experienced substantial growth (CAGR 10.13% and 15.38%, respectively). The considerable increases in Business per Branch and Profit per Branch suggested that branches were operating more efficiently and generating more revenue. The Cost-to-Income Ratio's



decline (CAGR -2.14%) suggests that operational efficacy has been improved and expenses have been reduced. However, the Return on Advances experienced a modest decline (CAGR -2.52%), suggesting that lending is generating less revenue than it did previously.

The bank's exceptional executive performance, productivity, and earnings suggest that it has effectively managed its operations and utilized its resources.

4. ANALYSIS OF EARNINGS CAPACITY

The income stability, profitability, and sustainability of a bank are determined by the quality of its earnings. It assesses the bank's profitability, with a particular emphasis on its primary function of issuing loans. Return on Assets (ROAA), Return on Equity (ROE), Operating Profit to Working Funds ratio, Net Profit ratio, Net Interest Margin (NIM), and Cost of Funds are among the most significant financial metrics.

Table-4: Earning Quality Ratios of Telangana Grameena Bank

Year	Return on Average Assets	Return on Equity	Operating Profit to Working funds ratio	Interest Income to total Income	Other Income to total Income	Net Profit to Total Income	Net Interest Margin	Cost of funds ratio
2014-15	1.91	23.75	2.45	91.28	8.72	17.24	3.74	6.97
2015-16	0.91	12.5	1.34	92.10	7.90	9.53	2.80	7.01
2016-17	0.79	11.08	1.23	92.01	7.99	8.35	2.57	6.85
2017-18	0.36	5.48	0.58	87.45	12.55	4.00	2.25	6.44
2018-19	0.4	6.35	0.61	85.65	14.35	3.78	3.69	5.98
2019-20	1.36	21.97	3.26	82.60	17.40	12.73	3.46	5.67
2020-21	1.94	29.74	3.17	83.68	16.32	19.07	4.12	5.27
2021-22	2.34	27.1	4	83.15	16.85	22.91	4.54	4.56
2022-23	2.62	25.48	3.7	85.42	14.58	25.72	4.38	4.43
2023-24	2.42	23.41	3.38	87.70	12.30	24.10	4.20	5.50
Mean	1.51	18.69	2.37	87.10	12.90	14.74	3.58	5.87
SD	0.85	8.95	1.31	3.64	3.64	8.22	0.79	0.95
C.V	566.	47.89	55.27	4.18	28.22	55.77	22.07	16.18
CAGR	2.66	-0.16	3.64	-0.44	3.9	3.79	1.3	-2.6

Source: Annual Reports of TGB (2014–15 to 2023–24); Author's Calculation.



Telangana Grameena Bank's earning quality parameters have shown a significant increase in its ability to generate and sustain revenue from 2014–15 to 2023–24. The Return on Average Assets (ROAA) has increased at a compound annual growth rate (CAGR) of 2.66%, suggesting that asset utilization has been more efficient. In contrast, the company's financial position has remained robust despite the fluctuations, as evidenced by the recent increase in Return on Equity (ROE). The operational efficiency was enhanced by the consistent increase in the ratio of operating profit to working capital, which was recorded at 3.64% on a compound annual growth rate (CAGR). Despite a slight decrease, the interest income-to-total income ratio of the company remained consistent, suggesting that diversification is still in progress. The company's increasing reliance on revenue streams other than interest is evidenced by the increase in Other income as a proportion of Total Income (CAGR 3.90%). The ratio of Net Profit to Total Income increased significantly (CAGR 3.79%), suggesting a significant increase in Profit. Simultaneously, the Net Interest Margin (NIM) increased, suggesting that the interest spread reduction was successful. The cost of capital has decreased (CAGR -2.60%), suggesting that financial management has been enhanced. The bank has the potential to generate a variety of revenue streams, financial prosperity, and improved efficiency.

5. ANALYSIS OF LIQUIDITY

The liquidity of a bank is the primary factor in its ability to fulfill its financial obligations and preserve the confidence of its depositors. The equilibrium between revenue generation and the preservation of a sufficient cash reserve is illustrated in this image. An increase in liquidity suggests that financial stability has been improved. Among the most notable metrics are the ratios of total assets to total investment, total assets to government securities, cash assets to total assets, and liquid assets to deposits.

Table-5: Liquidity Ratios of Telangana Grameena Bank

Year	Liquid Assets to Total Assets Ratio	Total Investment to Total Assets Ratio	Government Securities to Total Assets Ratio	Cash Assets to Total Assets Ratio	Liquid Assets to Total Deposits Ratio
2014-15	3.50	32.72	14.34	3.39	4.90
2015-16	3.48	36.68	14.90	3.38	4.88
2016-17	6.06	18.52	18.02	3.80	8.04
2017-18	8.05	28.40	28.28	3.51	10.93
2018-19	16.70	22.22	21.85	3.01	26.17
2019-20	21.02	16.66	16.29	2.22	32.92
2020-21	11.12	21.83	21.33	2.58	16.92
2021-22	13.98	17.92	17.47	2.72	21.16
2022-23	21.74	12.90	12.60	2.58	34.39
2023-24	25.33	10.18	10.11	2.42	41.81
Mean	13.10	21.80	17.52	2.96	20.21
SD	7.92	8.51	5.24	0.53	13.25
C.V	60.46	39.04	29.91	17.91	65.56
CAGR	24.6	-12.17	-3.81	-3.68	26.9



Source: Annual Reports of TGB (2014–15 to 2023–24); Author's Calculations.

Telangana Grameena Bank's liquidity measurements suggest a substantial improvement in short-term solvency and liquidity management from 2014–15 to 2023–24. Due to a significant increase in the ratio of accessible assets to total assets (CAGR 24.6%), the company has improved its liquidity and is now better equipped to fulfill its short-term obligations. The bank's cash reserve and depositor confidence were both strengthened by a substantial increase in the proportion of liquid assets to total deposits (CAGR 26.9%). The ratio of total investments to total assets decreased, indicating a transition from investments to loans (CAGR -12.17%). The proportion of government stock in total assets has decreased, suggesting a more prudent allocation of assets to comply with legislative mandates. The daily operations were adequately funded by the consistent Cash Assets to Total Assets Ratio. Steady operations and revenue generation are facilitated by the bank's enhanced financial robustness, liquidity, and asset allocation.

VII. FINDINGS OF THE STUDY

The following principal conclusions are drawn from the CAMEL model analysis of Telangana Grameena Bank:

Capital Adequacy:

The bank's capital base's stability was demonstrated during the research period by the Capital Adequacy Ratio, which consistently exceeded regulatory standards. The economy is becoming more resilient to financial hazards, as evidenced by the increasing tendency.

Asset Quality:

The bank's asset quality was considerably improved by the consistent reduction in gross and net non-performing assets (NPAs). The Provision Coverage Ratio achieved 100% and Net NPAs declined to zero in recent years, indicating that credit risk management and recovery techniques are functioning effectively.

Management Efficiency:

The increase in company and profit per employee and office is a clear indicator of improved management efficiency. Superior cost management and improved operational efficacy are indicated by a decreased cost-to-income ratio.

Earning Quality:

The bank's profitability has been improved over time by the Return on Assets, Net Profit Ratio, and Net Interest Margin. Additionally, the allocation of income sources was progressive, with non-interest income having a greater influence.

Liquidity Position:

The liquidity indexes were significantly improved as a consequence of the increased accessibility of liquid assets and the increased capacity to satisfy short-term liabilities. The bank meticulously balanced currency accumulation and income generation.

Overall Performance:

The bank's overall performance was improved during the trial. The bank exhibited consistent growth, resilient financial health, effective management, and reduced risk exposure by adhering to the CAMEL framework.



VIII. CONCLUSION

The financial performance of Telangana Grameena Bank was substantially improved from 2014–15 to 2023–2024, according to the data. The bank's financial stability is demonstrated by its substantial capital base, which exceeds regulatory requirements. The recent completion of financing and the substantial decrease in non-performing assets (NPAs) are indicative of effective credit risk management. Optimal resource utilization, enhanced operational performance, and increased productivity are all indicators of managerial success. The bank's diverse income streams and escalating net interest yield presented opportunities for increased profitability. The bank's liquidity has been significantly improved, enabling it to fulfill its fundamental obligations and preserve depositor confidence. The bank's financial status is robust and stable, as evidenced by its resilience, efficiency, and sustainable growth in accordance with the CAMEL criteria.

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