REVIEW OF RESEARCH
IMPACT FACTOR : 5.7631(UIF) UGC APPROVED JOURNAL NO. 48514 ISSN: 2249-894X
VOLUME - 8 | ISSUE - 4 | JANUARY - 2019

AN IMPERICAL STUDY OF RECOVERY PERFORMANCE OF REGIONAL RURAL BANK WORKING IN GUJARAT

Dr. Labhubhai Jivrajbhai Vanani

ABSTRACT :

The rising trend of NPA among the nationalized banks of India is not only a problem for the banks but also a major concern for the economy. It not only affects the profitability of the banks but also hampers the economic development of the country. In this paper, the researchers attempt to assess the growth rate of NPAs of RRBs in Gujarat (DGGB, BGGB and SGB) from 2005-06 to 2014-15 but also compares the NPA recovery rate between the RRBs. The paper also analyses the growth in Gross and Net NPAs of 3 banks with respect to gross and net advances of respective Banks and the growth in Gross and Net NPAs of 3 banks with respect to total assets of respective banks during this period. The findings clearly reveal that that the SaurashtraGramin Bank (DGGB) which operates in the rural districts of Gujarat, manages NPA better than Dena GujaratGramin Bank (DGGB)& Baroda Gujarat Gramin Bank (BGGB), during this period. The paper which is descriptive in nature is based on secondary data and the data have been extracted from the annual reports of Dena GujaratGramin Bank (DGGB),Baroda Gujarat Gramin Bank (BGGB) and SaurashtraGramin Bank (DGGB).

KEYWORDS : *Recovery Performance, Farm Sector, Non-Farm Sector.*

INTRODUCTION:

In bank the term recovery refers to collection of amount diue. Normally recovery depends on the purpose, time and condition of business running process etc. Normally loan amount will be recovered on installment recovery is defined as the process of regaining and saving something lost or in danger of becoming cost. Recovery is a key to the stability of the banking sector. For the evaluation of RRB's performance for recovery performance of three samples bank, following parameters have been taken into consideration, which are as follows:

1. Recovery analysis of farm sector
2. Recovery analysis of non farm sector

RECOVERY PERFORMANCE:

In finance the term recovery refers to collection of amount due. The normally recovery depends on the purpose, time and condition, business running process etc. Normally loan amount will be recovered on installment basis.

Farm Sector:

The science, art, and business of cultivating soil, producing crops, and raising livestock; farming.

Non-Farm Sector:

Overview of the non-farm sector. The non-farm "sector" includes all economic activities in rural areas except agriculture, livestock, fishing and hunting. Since it is defined negatively, as non-agriculture, it is not in any sense a homogeneous sector.

REVIEW OF LITERATURE: -

- Naidu L.K. (1998) conducted a study on RRBs taking a sample of 48 beneficiaries of rural artisans in Cudahy District of Andhra Pradesh under Rayak seem Garmin Bank. In this study it was concluded that the beneficiaries were able to find an increase in their income because of the fiancé provided by the bank.
- Shivappa. H (2005) his study candied on Agricultural Credit Utilization Patted and its Repayment Performance of Bowers of Regional Rural Banks in Kama taka A Case Study of ChitradurgaGramina Bank The study was based on both primary and secondary data, the identified that 75 percent of the sample booked loans from gramina bank as well as from private agencies. The remaining 25 percentage booked funds only from gramina bank and the recovery performance of the bank was fluctuated during the study period.
- Karam Pal &Jasvir S. Sura (2006) Efficiency of Regional Rural Banks (RRBs) in India: A Conventional Analysis, the study found that there is need to increase in branch networks, poor in C-D ratio, they suggest to the branches of RRBs at gross root level to provide such banking service to the rural people and to take connective measure to raise the credit deposit ratio of the bank.
- Amarender Reddy A (2006) the study was conducted a Productivity Growth in Regional Rural Banks , the study found that the decomposition of productivity into technical progress and technical efficiency is higher for rural banks than present public sector banks.
- BiswaSwarupMisra (2006) conducted a study on The Performance of Regional Rural Banks (RRBs) In India: Has Past Anything to Suggest for Future. The study revealed that the profit makes RRBs have positive performance in the area of investment and loans disbursement but the loss making RRBs have negative performance. He suggests that loss making RRBs are need focused attention of the all management and also focused the attention of the all stakeholders also.
- Shivappa. H (2007) study was examined the Working of Regional Rural Banks in India through the growth in advance and deposits and performance of the RRBs. The study identified the majority of the weaker sections are still depends upon private money lenders due to inadequate loans for traditional activities and non-a availability of credit for all non-traditional activities.
- ManasaChakrabharti (2009) study conduct for the intention of an analysis of Regional Wise Profitability Performance of Regional Rural Banks in India the paper suggest that there is need for up-gradation of the rural banking system i.e., RRBs in India through performance evaluation in the context of necessity of institutional rural credit.

RESEARCH METHODOLOGY: -

This research study uses descriptive research design. This study is gathered from secondary sources that is from the published annual reports of RRBs for the financial year ended 2005-06 to 2014-15. The aim of the study is to evaluate the recovery performance of Regional Rural Banks working in Gujarat. To achieve the same, statistical tools used are standard deviation, co-efficient of variance, chi-square and ANOVA (F-test). The analysis performed using SPSS & Excel. Also, constructed hypothesis to accomplish study objectives.

- **RESEARCH OBJECTIVE**: -
- [1] To analyze the financial performance of RRBs.
- [2] To evaluate the performance of RRBs in term of 'Farm sector' and 'Non-farm sector'.
- [3] To analyze the performance of RRBs after amalgamations.

Table No. 1.1

Above 14, 'Recovery Performance: Farm Sector - Recovery' of Dena Gujarat Gramin Bank

Year	'Recovery Performance: Farm Sector - Recovery'	Ratio = CY/BY* 100%	rank	Expected value	residual = observed - Expected	(observed - Expected)^ 2	Component = (observed - Expected)^2 /Expected
A	B	c	d	e = avg(c)	e - c	(e-c)^2	(e-c)^2/e
2005-06	1,019,670	100	10	341	-241	579.9	170
2006-07	1,363,900	134	9	341	-207	428.7	126
2007-08	2,102,626	206	8	341	-135	181.2	53
2008-09	2,621,590	257	7	341	-84	70.1	21
2009-10	3,277,493	321	6	341	-19	3.8	1
2010-11	3,672,928	360	5	341	19	3.8	1
2011-12	4,128,184	405	4	341	64	41.0	12
2012-13	4,546,781	446	3	341	105	110.4	32
2013-14	5,624,064	552	2	341	211	444.1	130
2014-15	6,394,829	627	1	341	286	819.8	241
Mean	3,475,207					Chi-square statistic	7.87
Variance	3,099,392,559,982					df	9

Above table indicate that the data regarding recovery performance of Farm sector (Recovery) of DGGB from 2005-06 to 2014-15. For the Dena Gujarat Gramin Bank, the 'Farm Sector - Recovery' was Rs. 1,019,670 in 2005-06, Rs. 1,363,900 in 2006-07, Rs. 2,102,626 in 2007-08, Rs. 2,621,590 in 2008-09, Rs. 3,277,493 in 2009-10, Rs. 3,672,928 in 2010-11, Rs. 4,128,184 in 2011-12, Rs. 4,546,781 in 2012-13, Rs. 5,624,064 in 2013-14, Rs. 6,394,829 in 2014-15.In 2014-15 the bank has given highest ratio which is 627% whereas least ratio has been recorded in 2006-07 just 134%.

HYPOTHESIS TESTING:

Null Hypothesis (H_0): There is no significant difference in recovery performance of farm sector (Recovery) of DGGB during the period of study.

Alternative Hypothesis (H_1): There is a significant difference in recovery performance of farm sector (Recovery) of DGGB during the period of study.

Level of Significance: 0.05

Chi-square Test:

As per this chi-square statistics, chi-square value with 0.05 level of significance at 9 degree of freedom value is 7.87, whereas table value of chi-square is 16.91. So, table value is higher than calculated value. So, here researcher fail to reject null hypothesis, which indicate that recovery performance of farm sector (Recovery) is not significantly different.

Table No. 1.2

Above 14, 'Recovery Performance: Farm Sector - Recovery' of Baroda Gujarat Gramin Bank

Year	'Recovery Performance: Farm Sector - Recovery'	Ratio = CY/BY* 100%	rank	Expected value	residual = observed - Expected	(observed - Expected)^ 2	Component = (observed - Expected)^2 /Expected
A	B	c	D	e = avg(c)	e - c	(e-c)^2	(e-c)^2/e
2005-06	588,503	100	10	177	-77	58.6	33
2006-07	602,528	102	9	177	-74	55.0	31
2007-08	733,118	125	8	177	-52	27.0	15
2008-09	1,077,626	183	7	177	7	0.4	0
2009-10	1,192,210	203	4	177	26	6.8	4
2010-11	1,269,093	216	2	177	39	15.3	9
2011-12	1,407,558	239	1	177	63	39.2	22
2012-13	1,147,789	195	5	177	18	3.4	2
2013-14	1,139,723	194	6	177	17	2.9	2
2014-15	1,233,468	210	3	177	33	10.9	6
Mean	1,039,162					Chi-square statistic	1.24
Variance	84,506,658,093					df	9

Above table indicate that the data regarding recovery performance of Farm sector (Recovery) of BGGB from 2005-06 to 2014-15. For the Baroda Gujarat Gramin Bank, the 'Farm Sector - Recovery' was Rs. 588,503 in 2005-06, Rs. 602,528 in 2006-07, Rs. 733,118 in 2007-08, Rs. 1,077,626 in 2008-09, Rs. 1,192,210 in 2009-10, Rs. 1,269,093 in 2010-11, Rs. 1,407,558 in 2011-12, Rs. 1,147,789 in 2012-13, Rs. 1,139,723 in 2013-14, Rs. 1,233,468 in 2014-15. In 2011-12 the bank has given highest ratio which is 239% whereas least ratio has been recorded in 2006-07 just 102%.

Hypothesis Testing:

Null Hypothesis (H_0): There is no significant difference in recovery performance of farm sector (Recovery) of BGGB during the period of study.

Alternative Hypothesis (H_1): There is a significant difference in recovery performance of farm sector (Recovery) of BGGB during the period of study.

Level of Significance: 0.05

Chi-square Test:

As per this chi-square statistics, chi-square value with 0.05 level of significance at 9 degree of freedom value is 1.24, whereas table value of chi-square is 16.91. So, table value is higher than calculated value. So, here researcher fail to reject null hypothesis, which indicate that recovery performance of farm sector (Recovery) is not significantly different.

Table No. 1.3

Above 14, 'Recovery Performance: Farm Sector - Recovery' of Saurashtra Gramin Bank

Year	'Recovery Performance: Farm Sector - Recovery'	Ratio = CY/BY* 100%	rank	Expected value	residual = observed - Expected	(observed - Expected)^ 2	Component = (observed - Expected)^2 /Expected
A	B	c	d	e = avg(c)	e - c	(e-c)^2	(e-c)^2/e
2005-06	3,207,192	100	9	167	-67	45.2	27
2006-07	2,941,250	92	10	167	-76	57.1	34
2007-08	3,761,671	117	7	167	-50	25.0	15
2008-09	3,484,521	109	8	167	-59	34.4	21
2009-10	4,953,652	154	6	167	-13	1.6	1
2010-11	5,445,160	170	5	167	3	0.1	0
2011-12	6,376,469	199	4	167	32	10.0	6
2012-13	6,700,098	209	3	167	42	17.3	10
2013-14	7,636,909	238	2	167	71	50.2	30
2014-15	9,136,651	285	1	167	118	138.3	83
Mean	5,364,357					Chi-square statistic	2.27
Variance	4,333,963,469,863					df	9

Above table indicate that the data regarding recovery performance of Farm sector (Recovery) of SGB from 2005-06 to 2014-15. For the Saurashtra Gramin Bank, the 'Farm Sector - Recovery' was Rs. 3,207,192 in 2005-06, Rs. 2,941,250 in 2006-07, Rs. 3,761,671 in 2007-08, Rs. 3,484,521 in 2008-09, Rs. 4,953,652 in 2009-10, Rs. 5,445,160 in 2010-11, Rs. 6,376,469 in 2011-12, Rs. 6,700,098 in 2012-13, Rs. 7,636,909 in 2013-14, Rs. 9,136,651 in 2014-15. In 2014-15 the bank has given highest ratio which is 285% whereas least ratio has been recorded in 2006-07 just 92%.

Hypothesis Testing:

Null Hypothesis (H_0): There is no significant difference in recovery performance of farm sector (Recovery) of SGB during the period of study.

Alternative Hypothesis (H_1): There is a significant difference in recovery performance of farm sector (Recovery) of SGB during the period of study.

Level of Significance: 0.05

Chi-square Test:

As per this chi-square statistics, chi-square value with 0.05 level of significance at 9 degree of freedom value is 2.27, whereas table value of chi-square is 16.91. So, table value is higher than calculated value. So, here researcher fail to reject null hypothesis, which indicate that recovery performance of farm sector (Recovery) is not significantly different.

Table No. 1.4
Above 14, 'Recovery Performance: Farm Sector - Recovery'

Year	Dena Gujarat Gramin Bank	Baroda Gujarat Gramin Bank	Saurashtra Gramin Bank
2005-06	100	100	100
2006-07	134	102	92
2007-08	206	125	117
2008-09	257	183	109
2009-10	321	203	154
2010-11	360	216	170
2011-12	405	239	199
2012-13	446	195	209
2013-14	552	194	238
2014-15	627	210	285
Mean	341	177	167
Variance	2.9810	0.2440	0.4213

Above table indicate the data regarding percentage of recovery of all three sample banks for the period of 2005-06 to 2014-15 (10 years). It also indicate that the percentage change over the year of three sample bank. The mean score of these banks were 341% for DGGB, 177% for BGGB and 167% for SGB. The performance of DGGB is good with highest mean.

Hypothesis Testing:

Null Hypothesis:

H_0: There is no significant difference between percentage changes over the year of percentage of recovery (Recovery) of sample bank during the period of study.

Alternative Hypothesis

H_1: There is a significant difference between percentage changes over the year of percentage of recovery (Recovery) of sample bank during the period of study.

Analysis Method: One-way ANOVA

Descriptive Summary:

	Count	*Sum*	*Average*	*Variance*
Dena Gujarat Gramin Bank	10	34.0817	3.4082	2.9810
Baroda Gujarat Gramin Bank	10	17.6577	1.7658	0.2440
Saurashtra Gramin Bank	10	16.7260	1.6726	0.4213

Source of Variation	*Sum of Square*	*Degree of Freedom*	*Mean sum of square*	*F-calculated*	*P-value*	*F crit*
Between Groups	19.061	2	9.5306	7.8413	0.0021	3.3541
Within Groups	32.817	27	1.2154			
Total	51.878	29				

The above table indicates that the F calculated value is 7.8413, which is higher than the F table value which is 3.35. So, here researcher reject null hypothesis and accept alternative hypothesis.

Table No. 2.1

Above 14, 'Recovery Performance: Non-Farm Sector - Recovery' of Dena Gujarat Gramin Bank

Year	'Recovery Performance: Non-Farm Sector - Recovery'	Ratio = CY/BY* 100%	rank	Expected value	residual = observed - Expected	(observed - Expected)^ 2	Component = (observed - Expected)^2 /Expected
A	B	C	d	e = avg(c)	e - c	(e-c)^2	(e-c)^2/e
2005-06	320,585	100	6	140	-40	15.9	11
2006-07	401,700	125	5	140	-15	2.1	2
2007-08	630,113	197	3	140	57	32.1	23
2008-09	670,490	209	2	140	69	48.0	34
2009-10	238,903	75	10	140	-65	42.7	31
2010-11	280,898	88	7	140	-52	27.3	20
2011-12	256,197	80	9	140	-60	35.9	26
2012-13	272,186	85	8	140	-55	30.2	22
2013-14	528,320	165	4	140	25	6.2	4
2014-15	884,194	276	1	140	136	184.8	132
Mean	448,359					Chi-square statistic	3.04
Variance	48,567,114,045					Df	9

Above table indicate that the data regarding recovery performance of Non-Farm sector (Recovery) of DGGB from 2005-06 to 2014-15. For the Dena Gujarat Gramin Bank, the 'Non-Farm Sector - Recovery' was Rs. 320,585 in 2005-06, Rs. 401,700 in 2006-07, Rs. 630,113 in 2007-08, Rs. 670,490 in 2008-09, Rs. 238,903 in 2009-10, Rs. 280,898 in 2010-11, Rs. 256,197 in 2011-12, Rs. 272,186 in 2012-13, Rs. 528,320 in 2013-14, Rs. 884,194 in 2014-15. In 2014-15 the bank has given highest ratio which is 276% whereas least ratio has been recorded in 2009-10 just 75%.

Hypothesis Testing:

Null Hypothesis (H_0): There is no significant difference in recovery performance of Non-farm sector (Recovery) of DGGB during the period of study.

Alternative Hypothesis (H_1): There is a significant difference in recovery performance of Non-farm sector (Recovery) of DGGB during the period of study.

Level of Significance: 0.05

Chi-square Test:

As per this chi-square statistics, chi-square value with 0.05 level of significance at 9 degree of freedom value is 3.04, whereas table value of chi-square is 16.91. So, table value is higher than calculated value. So, here researcher fail to reject null hypothesis, which indicate that recovery performance of Non-farm sector (Recovery) is not significantly different.

Table No. 2.2

Above 14, 'Recovery Performance: Non-Farm Sector - Recovery' of Baroda Gujarat Gramin Bank

Year	'Recovery Performance: Non-Farm Sector - Recovery'	Ratio = CY/BY* 100%	rank	Expected value	residual = observed - Expected	(observed - Expected)^ 2	Component = (observed - Expected)^2 /Expected
A	b	C	d	e = avg(c)	e - c	(e-c)^2	(e-c)^2/e
2005-06	559,697	100	8	161	-61	37.4	23
2006-07	448,396	80	10	161	-81	65.7	41
2007-08	503,578	90	9	161	-71	50.7	31
2008-09	581,791	104	7	161	-57	32.7	20
2009-10	657,719	118	6	161	-44	19.0	12
2010-11	900,754	161	4	161	0	0.0	0
2011-12	734,153	131	5	161	-30	9.0	6
2012-13	1,151,776	206	3	161	45	19.9	12
2013-14	1,489,550	266	2	161	105	110.2	68
2014-15	1,992,379	356	1	161	195	379.5	236
Mean	901,979					Chi-square statistic	4.49
Variance	252,064,290,368					Df	9

Above table indicate that the data regarding recovery performance of Non-Farm sector (Recovery) of BGGB from 2005-06 to 2014-15. For the Baroda Gujarat Gramin Bank, the 'Non-Farm Sector - Recovery' was Rs. 559,697 in 2005-06, Rs. 448,396 in 2006-07, Rs. 503,578 in 2007-08, Rs. 581,791 in 2008-09, Rs. 657,719 in 2009-10, Rs. 900,754 in 2010-11, Rs. 734,153 in 2011-12, Rs. 1,151,776 in 2012-13, Rs. 1,489,550 in 2013-14, Rs. 1,992,379 in 2014-15. In 2014-15 the bank has given highest ratio which is 356% whereas least ratio has been recorded in 2006-07 just 80%.

Hypothesis Testing:

Null Hypothesis (H_0): There is no significant difference in recovery performance of Non-farm sector (Recovery) of BGGB during the period of study.

Alternative Hypothesis (H_1): There is a significant difference in recovery performance of Non-farm sector (Recovery) of BGGB during the period of study.

Level of Significance: 0.05

Chi-square Test:

As per this chi-square statistics, chi-square value with 0.05 level of significance at 9 degree of freedom value is 4.49, whereas table value of chi-square is 16.91. So, table value is higher than calculated value. So, here researcher fail to reject null hypothesis, which indicate that recovery performance of Non-farm sector (Recovery) is not significantly different.

Table No. 2.3

Above 14, 'Recovery Performance: Non-Farm Sector - Recovery' of Saurashtra Gramin Bank

Year	'Recovery Performance: Non-Farm Sector - Recovery'	Ratio = CY/BY* 100%	rank	Expected value	residual = observed - Expected	(observed - Expected)^ 2	Component = (observed - Expected)^2 /Expected
A	B	C	d	e = avg(c)	e - c	(e-c)^2	(e-c)^2/e
2005-06	712,043	100	5	137	-37	13.8	10
2006-07	377,748	53	8	137	-84	70.7	52
2007-08	339,429	48	10	137	-89	80.0	58
2008-09	372,741	52	9	137	-85	71.9	52
2009-10	399,756	56	7	137	-81	65.6	48
2010-11	853,254	120	4	137	-17	3.0	2
2011-12	511,986	72	6	137	-65	42.6	31
2012-13	1,163,220	163	3	137	26	6.9	5
2013-14	2,351,454	330	2	137	193	372.9	272
2014-15	2,682,997	377	1	137	240	574.4	419
Mean	976,463					Chi-square statistic	9.49
Variance	733,324,131,490					Df	9

Above table indicate that the data regarding recovery performance of Non-Farm sector (Recovery) of SGB from 2005-06 to 2014-15. For the Saurashtra Gramin Bank, the 'Non-Farm Sector - Recovery' was Rs. 712,043 in 2005-06, Rs. 377,748 in 2006-07, Rs. 339,429 in 2007-08, Rs. 372,741 in 2008-09, Rs. 399,756 in 2009-10, Rs. 853,254 in 2010-11, Rs. 511,986 in 2011-12, Rs. 1,163,220 in 2012-13, Rs. 2,351,454 in 2013-14, Rs. 2,682,997 in 2014-15. In 2014-15 the bank has given highest ratio which is 377% whereas least ratio has been recorded in 2007-08 just 48%.

Hypothesis Testing:

Null Hypothesis (H_0): There is no significant difference in recovery performance of Non-farm sector (Recovery) of SGB during the period of study.

Alternative Hypothesis (H_1): There is a significant difference in recovery performance of Non-farm sector (Recovery) of SGB during the period of study.

Level of Significance: 0.05

Chi-square Test:

As per this chi-square statistics, chi-square value with 0.05 level of significance at 9 degree of freedom value is 9.49, whereas table value of chi-square is 16.91. So, table value is higher than calculated value. So, here researcher fail to reject null hypothesis, which indicate that recovery performance of Non-farm sector (Recovery) is not significantly different.

Table No. 2.4
Above 14, 'Recovery Performance: Non-Farm Sector - Recovery'

Year	Dena Gujarat Gramin Bank	Baroda Gujarat Gramin Bank	Saurashtra Gramin Bank
2005-06	100	100	100
2006-07	125	80	53
2007-08	197	90	48
2008-09	209	104	52
2009-10	75	118	56
2010-11	88	161	120
2011-12	80	131	72
2012-13	85	206	163
2013-14	165	266	330
2014-15	276	356	377
Mean	140	161	137
Variance	0.4726	0.8046	1.4464

Above table indicate the data regarding percentage of recovery of non-farm sector (Recovery) of all three sample banks for the period of 2005-06 to 2014-15 (10 years). It also indicate that the percentage change over the year of three sample bank. The mean score of these banks were 140% for DGGB, 161% for BGGB and 137% for SGB. The performance of BGGB is good with highest mean.

Hypothesis Testing:
Null Hypothesis:
H_0: There is no significant difference between percentage changes over the year of percentage of recovery of non-farm sector (Recovery) of sample bank during the period of study.
Alternative Hypothesis
H_1: There is a significant difference between percentage changes over the year of percentage of recovery of non-farm sector (Recovery) of sample bank during the period of study.

Analysis Method: One-way ANOVA
Descriptive Summary:

	Count	*Sum*	*Average*	*Variance*
Dena Gujarat Gramin Bank	10	13.9856	1.3986	0.4726
Baroda Gujarat Gramin Bank	10	16.1155	1.6115	0.8046
Saurashtra Gramin Bank	10	13.7135	1.3714	1.4464

Source of Variation	*Sum of Square*	*Degree of Freedom*	*Mean sum of square*	*F-calculated*	*P-value*	*F crit*
Between Groups	0.346	2	0.1730	0.1906	0.8276	3.3541
Within Groups	24.512	27	0.9079			
Total	24.858	29				

The above table indicates that the F calculated value is 0.1906, which is lower than the F table value which is 3.35. So, here researchers fail to reject null hypothesis.

CONCLUSION, FINDINGS AND SUGGESTIONS

This white paper deals with recovery performance of bank. In addition to this, to review the recovery performance of farm sector follows the same trend in all sample banks.

Non-farm sector recovery performance also falls in same trend, specifically for recovery.

For the comparative evaluation of various variables of loan & advances in all sample banks (between the banks) during the period of the study observed that recovery performance was significantly differ to each other during the period of the study. In addition to this, farm sector recovery also significantly differs in a sample banks.

Non-farm sector recovery in rupees shows the same pattern.

Analysis of Recovery Performance				
Sr. no	**Variable**	**Chi – square value**	**H_0/H_1**	**Results**
1	Farm Sector			
	DGGB	7.87	H_0	Accepted
	BGGB	1.24	H_0	Accepted
	SGB	2.27	H_0	Accepted
2	Non-Farm Sector			
	DGGB	3.04	H_0	Accepted
	BGGB	4.49	H_0	Accepted
	SGB	9.49	H_0	Accepted

Summary on the basis of ANOVA (F test)				
Sr no.	**Variable**	**F - Test Value**	**H_0/H_1**	**Results**
Analysis of Quality of Assets				
1	Farm Sector	7.8413	H_0	Rejected
2	Non-Farm Sector	0.1906	H_0	Accepted

REFERENCE

1) Abhiman Das & Seibel Ghosh (2004), "Examining Excess Capacity Regional Rural Banks: Some Empirical Insights for India", "Prajnan", Vol. XXXIII, No.4, pp.291-305.
2) Desai, S.S.M., Rural Banking in India, Himalaya Publishing House, Bombay, 1986,p.335
3) Karnel, Gopal, Perspective in Indian Banking, Popular Prakashan, Bombay, 1977, p.86.
4) Megginsion Leon C., Personnel and Human Resource Administration, 1977, p.4.
5) Menon, santosh, '' Committee draws up action plan to ensure viability of RRBs, '' The Economic Times, August 30, 1994, p. 21.
6) Prikh, M.G. and other, Commercial Banking, Vol.III, Vora and Company Publishers Pvt. Ltd., 1980, p.173.
7) Raydu, C,S., Naik Krishna, C.N., Management of Rural Banking, Deep & Deep Prakashan, New Delhi, 1990,p.11.
8) RBI: Report on committee to Review Arrangement for Institutional Credit for Agricultural and Rural Development (CREFICARD), Bombay, 1981,p173
9) Reserve Bank of India Bulletin, January 1993 (Supplement), p.9.
10) Iacocca Lee with William Novak, Iacocca, An Autobiography, 1985, p.176.
11) Kanvinde, D.J., Regional Rural Banks, SBI Monthly Review, vol. XXXI, No.11, November, 1987, p. 553.
12) Krishnamachari, K.S. state Bank Of India Monthly Review, Vol. No.12, New Thacker's Fine Art press Pvt. Ltd., Bombay, December 1992, p.595.
13) Kumar, Sunil, Regional Rural Bank and Rural Development, pp. 138-139.
14) Mookerjee, Amitabhas, Survey of Indian Economy, Central Education Enterprise, 1985, p.14

15) Sachadeva, A.N. and G.D. Awasthi , Economic Development of India, Prakashan Kendra, Lucknow, 1988, p.10
16) Sudarshan(l Reddy A. & Prof. Padma this A. (2013), "Growth and Progress of Regional Rural Banks in India", "International Journal of Scientific Research". Vo1ss.2. Tssne 11. No.1 19-120.
17) Varde, V.S. and sampat, P. Singh, Profitabity Performance of Regional Rural Banks, pajnan, Vol.4, October-December 1982, pp. 247-256