DFS Reviews Performance of North-East RRBs at Regional Meeting in Agartala, Tripura today

North Eastern RRBs report provisional consolidated net profit of ₹560 crore in FY 2025-26, with year-on-year growth of 34%

Secretary, DFS emphasises digital banking expansion and deeper financial inclusion in underserved rural areas

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A regional review meeting of North-East Regional Rural Banks was held under the chairmanship of Secretary, Department of Financial Services at Agartala, Tripura today. The meeting, attended by Chairpersons of seven RRBs in the North-East, senior officials from Public Sector Banks and NABARD, focused on reviewing the business performance and achievements of the 7 North Eastern RRBs in implementing various schemes of Government of India and the concerned State Governments.

During the review meeting, Secretary, DFS emphasised the crucial role of RRBs in supporting the rural economy, particularly in the North Eastern region of the country. He highlighted that the core strengths of RRBs included their large presence in rural areas and the strong trust of the people in their respective States. He appreciated the efforts of RRBs in the North East in significantly improving their financial performance in the FY 2025-26 in terms of increase in profits, reduction in Non-Performing Assets (NPAs) and diversifying their loan portfolio.

Secretary, DFS further pointed out that in days to come, RRBs will have to rise up to the challenge of strengthening and expanding digital banking facilities. In this regard, the Sponsor Banks play a significant role in terms of providing requisite technical support, sharing effective strategies, and ensuring that RRBs can access to the IT resources. Moreover, expectations from RRBs in the North-Eastern region are high for ensuring financial inclusion of the still unbanked and under-served regions and population. For this purpose, RRBs will not only have to expand their network of Business Correspondents, but also identify suitable land that is easily accessible so that full-fledged brick and mortar branches can be set up by extending loans to individuals who are willing to construct the building.

North Eastern RRBs have significantly expanded their footprint, with a network of over 887 branches spread across 105 districts in 7 States. Notably, more than 92% of these branches are located in rural and semi-urban areas. The 7 RRBs have reported a provisional consolidated net profit of ₹560 crore during FY 2025–26, registering an impressive year-on-year growth of 34%. Further, the Gross Non-Performing Assets (GNPA) ratio has declined to 4.9%, the lowest level recorded in the last decade, reflecting improved financial health and stronger asset quality.

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