

# Performance Evaluation of Regional Rural Banks in Karnataka and Kerala - A Comparative Study

**Kirankumar G<sup>1</sup> and Dr H Rajashekar<sup>2</sup>**

Research Scholar, Department of Studies in Commerce, University of Mysore, Mysore, Karnataka<sup>1</sup>

Professor, Department of Studies in Commerce, University of Mysore, Mysore, Karnataka<sup>2</sup>

**Abstract:** Regional rural banks were founded with the intention of boosting the rural economy by providing banking services to remote communities. The government, together with creditors and investors, have placed more emphasis on RRBs in the past few years. This kind of research would be beneficial in understanding the role that RRBs play in a country's economy and how healthy it is. The goal of the current study was to compare and evaluate the performance of regional rural banks in Kerala and Karnataka. This research was based on the secondary data and Descriptive Research in nature. CAMEL model was used gauge their spectacle since it is used by bank regulator to examine banks financial health. The study's conclusion indicated that Kerala Gramin Bank performed well in comparison to the KaGB and KVGB.

**Keywords:** Financial Performance, RRBs, CAMEL, Karnataka, Kerala