

BASIC DATA ON

PERFORMANCE OF STATE COOPERATIVE BANKS (APRIL 1, 2013 to MARCH 31, 2014)

2013-2014



National Federation of State Cooperative Banks Ltd.

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INDICES USED

S.No.	Indices	Details
1	N.A.	Not Available
2	n.a.	Not Applicable
3	N.D.	Not Declared
4	S.T.	Short Term
5	M.T.	Medium Term
6	Agricl.	Agricultural
7	Non-Agricl.	Non-Agricultural
8	I.R.D.P.	Integrated Rural Development Programme
9	L.D.B.	Land Development Bank
10	NABARD	National Bank for Agricultural and Rural Development
11	L.I.C.	Life Insurance Corporation
12	N.C.D.C.	National Cooperative Development Corporation
13	@	Included in previous column total
14	@ @	Includes Loans from other sources like N.C.D.C.,L.I.C. and ordinary Debentures
15	*	Figures Related to the Cooperative year, 2012-2013
16	**	Figures Related to the Cooperative year, 2011-2012
17	***	Figures Related to the Cooperative year, 2010-2011
18	-	NIL
19	0	NIL
20	%	Percentage

FOREWORD

National Federation Of State Cooperative Banks Ltd.(NAFSCOB) has been bringing out the publications of Basic Data on Performance of State Cooperative Banks (SCBs), District Central Cooperative Banks (DCCBs) and Primary Agricultural Credit Societies (PACS) separately and also Review of Disbursement of Short Term Agricultural Loans for Rabi & Kharif Crops by SCBs on an annual basis. The present publication relates to the SCBs in the country and is intended to serve as Hand Book of Basic Data pertaining to many important areas of their performance during 2013-14. The data given in the publication are based on the information received directly from the SCBs. As desired by the SCBs, we have published the data as on March 31, 2014 as well as June 30, 2014. We are able to bring out the publication entirely due to the cooperation of SCBs for which we are very much thankful. We are also able to incorporate the graphical presentation of performance of the SCBs.

The Publications of Basic Data till 2011-2012 on SCBs, DCCBs and PACS have been finalized by using Visual Basic + Microsoft Access + Crystal Reports system for data input, Analysis and reporting. NAFSCOB migrated from this Software to a system with a hosted, scalable web based application. The present publication is the result of such a migration. Ms. Jocata Financial Advisory and Technology extended technical consultancy services to NAFSCOB for migrating from the previous software to the present software system.

Shri Manoj Kumar , Assistant Director under the direct guidance of Dr. J. S. Hanamashetti, Dy. Director NAFSCOB, worked together to finalise this publication for the year 2013-14. We appreciate their sincere efforts .

I am sure this publication would be very useful for the SCBs, DCCBs, Government, National level Organisations dealing with agriculture and cooperative rural credit, Cooperative Researchers, Planners and other concerned with the cooperative credit movement in the country.



B. Subrahmanyam
Managing Director

NAFSCOB
Navi Mumbai
Jul, 2015
Pub :2

**BASIC DATA ON
PERFORMANCE OF STATE COOPERATIVE BANKS**

**PART - I
(AS ON 31ST MARCH)
2013- 2014**

(FROM PAGE NO. 2 TO 30)

TABLE-I (A)

MAIN ITEMS RELATING TO THE PERFORMANCE OF STATE COOPERATIVE BANKS (REGION-WISE)

2013-2014

(As on 31st March)

(Amount In Lakhs)

Name of the Region	No. of Offices with H. O.	Total Membership	of col.3 Cooperatives	Total Share Capital	of Col.5 from Govt	Total Reserves	of Col.7 Statutory	of Col.7 A. C. S.	Total Deposits	of Col.10 from Coops.	of Col.10 Other Than Coops.
1	2	3	4	5	6	7	8	9	10	11	12
1. Central Zone (% Share in Total)	104 9.49	2149 0.63	2105 10.33	60451 16.66	3 0.0	113471 10.46	37796 16.91	24848 14.61	1075708 10.55	683926 9.74	391782 12.33
2. Eastern Zone (% Share in Total)	75 6.84	51040 15.08	1832 8.99	31634 8.72	2971 3.96	80646 7.43	16319 7.3	19397 11.41	1244202 12.2	922549 13.14	321653 10.12
3. North-Eastern Zone (% Share in Total)	271 24.73	239223 70.68	10031 49.24	31597 8.71	26620 35.45	30802 2.84	5366 2.4	3012 1.77	643637 6.31	17676 0.25	625961 19.7
4. Northern Zone (% Share in Total)	310 28.28	11287 3.33	2159 10.6	60990 16.81	3279 4.37	187193 17.25	61578 27.55	52527 30.89	2143173 21.02	1353849 19.29	789324 24.85
5. Southern Zone (% Share in Total)	207 18.89	641 0.19	638 3.13	127172 35.04	31983 42.59	296142 27.29	81482 36.46	45959 27.03	2904947 28.49	2193085 31.24	711862 22.41
6. Western Zone (% Share in Total)	129 11.77	34115 10.08	3607 17.71	51083 14.08	10234 13.63	376716 34.72	20956 9.38	24297 14.29	2185359 21.43	1849112 26.34	336247 10.58
ALL INDIA TOTAL: Percentage (%)	1096 100	338455 100	20372 100	362927 100	75090 100	1084970 100	223497 100	170040 100	10197026 100	7020197 100	3176829 100

N.B. : Central Zone consists of Delhi ,Madhya Pradesh ,Uttar Pradesh SCBs

N.B. : Eastern Zone consists of Bihar ,Orissa ,West Bengal SCBs

N.B. : North-Eastern Zone consists of Arunachal Pradesh ,Assam ,Manipur ,Meghalaya ,Mizoram ,Nagaland ,Sikkim ,Tripura SCBs

N.B. : Northern Zone consists of Chandigarh ,Haryana ,Himachal Pradesh ,Jammu and Kashmir ,Punjab ,Rajasthan ,Chhattisgarh ,Uttarakhand SCBs

N.B. : Southern Zone consists of Andaman and Nicobar ,Andhra Pradesh ,Karnataka ,Kerala ,Pondicherry ,Tamil Nadu SCBs

N.B. : Western Zone consists of Goa ,Gujarat ,Maharashtra SCBs

TABLE-I (B)

MAIN ITEMS RELATING TO THE PERFORMANCE OF STATE COOPERATIVE BANKS (REGION-WISE)

2013-2014

(As on 31st March)

(Amount In Lakhs)

Name of the Region	Total Borrowings	of Col.13 RBI/NABARD/ Others	of Col.13 Govt.	of Col.13 Comm. Banks	Working Capital	Total Investments	Total Loans Issued	of Col.19 S.T. Agri.	of Col.19 M.T. Agri.	of Col.19 Non-Agri. & Others
1	13	14	15	16	17	18	19	20	21	22
1. Central Zone	939226	939154	72	0	2344644	649939	1768593	1103413	17	665163
(% Share in Total)	15.53	15.93	0.25	0.0	12.78	10.62	16.05	14.49	0.01	20.39
2. Eastern Zone	613948	583892	1052	29004	2107828	805889	657774	503714	5791	148269
(% Share in Total)	10.15	9.91	3.64	25.22	11.49	13.17	5.97	6.62	4.0	4.55
3. North-Eastern Zone	39492	10843	14735	13879	854765	372885	112838	26451	8572	77815
(% Share in Total)	0.65	0.18	50.93	12.07	4.66	6.09	1.02	0.35	5.91	2.39
4. Northern Zone	2039573	2021084	9658	8831	4538230	1640155	2797150	2471595	30036	295519
(% Share in Total)	33.72	34.29	33.38	7.68	24.73	26.8	25.38	32.46	20.72	9.06
5. Southern Zone	1415286	1397491	3409	3062	4782414	952834	3494537	2137031	67519	1289987
(% Share in Total)	23.4	23.71	11.78	2.66	26.06	15.57	31.71	28.07	46.59	39.54
6. Western Zone	1001846	941616	8	60222	3722001	1697342	2189869	1371495	32997	785377
(% Share in Total)	16.56	15.98	0.03	52.37	20.28	27.74	19.87	18.01	22.77	24.08
ALL INDIA TOTAL:	6049371	5894080	28934	114998	18349882	6119044	11020761	7613699	144932	3262130
Percentage (%)	100	100	100	100	100	100	100	100	100	100

N.B. : Central Zone consists of Delhi ,Madhya Pradesh ,Uttar Pradesh SCBs

N.B. : Eastern Zone consists of Bihar ,Orissa ,West Bengal SCBs

N.B. : North-Eastern Zone consists of Arunachal Pradesh ,Assam ,Manipur ,Meghalaya ,Mizoram ,Nagaland ,Sikkim ,Tripura SCBs

N.B. : Northern Zone consists of Chandigarh ,Haryana ,Himachal Pradesh ,Jammu and Kashmir ,Punjab ,Rajasthan ,Chhattisgarh ,Uttarakhand SCBs

N.B. : Southern Zone consists of Andaman and Nicobar ,Andhra Pradesh ,Karnataka ,Kerala ,Pondicherry ,Tamil Nadu SCBs

N.B. : Western Zone consists of Goa ,Gujarat ,Maharashtra SCBs

TABLE-I (C)

MAIN ITEMS RELATING TO THE PERFORMANCE OF STATE COOPERATIVE BANKS (REGION-WISE) 2013-2014

(As on 31st March)

(Amount In Lakhs)

Name of the Region	Total Loans Outstanding	of Col.23 S.T. Agri.	of Col.23 M.T. Agri.	of Col.23 Non-Agri. & Others	Total Demand	Total Recovery	Balances (Overdues)	% of Recovery to Demand	Cost of Management (CoM)	Profit(+) Loss(-)	No. of Branches working at		No. of Employees
											Profit	Loss	
1	23	24	25	26	27	28	29	30	31	32	33	34	35
1. Central Zone (% Share in Total)	1518060 15.33	1099542 17.44	25657 7.97	392861 11.99	1049180 14.21	1021227 14.46	27953 8.71	2.66 0.0	20733 9.83	12012 19.56	15 2.66	38 8.98	2231 16.86
2. Eastern Zone (% Share in Total)	991758 10.01	584317 9.27	13069 4.06	394372 12.03	478652 6.48	393830 5.58	84822 26.43	17.72 0.0	11286 5.35	4820 7.85	47 8.33	26 6.15	752 5.68
3. North-Eastern Zone (% Share in Total)	303985 3.07	38931 0.62	30053 9.34	235001 7.17	91888 1.24	53805 0.76	38083 11.87	41.45 0.0	27848 13.2	18656 30.38	153 27.13	108 25.53	2441 18.45
4. Northern Zone (% Share in Total)	2667262 26.93	2103789 33.36	71519 22.23	491954 15.01	1764013 23.89	1738189 24.61	25824 8.05	1.46 0.0	87679 41.57	15634 25.46	201 35.64	99 23.4	3117 23.55
5. Southern Zone (% Share in Total)	2765622 27.92	1687239 26.75	99107 30.8	979276 29.88	2660855 36.04	2589318 36.67	71537 22.29	2.69 0.0	37564 17.81	-26027 -42.38	117 20.74	55 13.0	2259 17.07
6. Western Zone (% Share in Total)	1659001 16.75	792667 12.57	82360 25.6	783974 23.92	1338202 18.13	1265514 17.92	72688 22.65	5.43 0.0	25810 12.24	36322 59.14	31 5.5	97 22.93	2433 18.39
ALL INDIA TOTAL:	9905688	6306485	321765	3277438	7382790	7061883	320907	4.35	210920	61417	564	423	13233
Percentage (%)	100	100	100	100	100	100	100	100	100	100	100	100	100

N.B. : Central Zone consists of Delhi ,Madhya Pradesh ,Uttar Pradesh SCBs

N.B. : Eastern Zone consists of Bihar ,Orissa ,West Bengal SCBs

N.B. : North-Eastern Zone consists of Arunachal Pradesh ,Assam ,Manipur ,Meghalaya ,Mizoram ,Nagaland ,Sikkim ,Tripura SCBs

N.B. : Northern Zone consists of Chandigarh ,Haryana ,Himachal Pradesh ,Jammu and Kashmir ,Punjab ,Rajasthan ,Chhattisgarh ,Uttarakhand SCBs

N.B. : Southern Zone consists of Andaman and Nicobar ,Andhra Pradesh ,Karnataka ,Kerala ,Pondicherry ,Tamil Nadu SCBs

N.B. : Western Zone consists of Goa ,Gujarat ,Maharashtra SCBs

TABLE-II
NUMBER OF OFFICES AND MEMBERSHIP
2013-2014

(As on 31st March)

(In Numbers)

Name of the State Cooperative Bank	No. of Offices Incl. Head Office	Membership		Total Membership
		Cooperative Societies	Individuals & Govt.	
1	2	3	4	5 (3 + 4)
1. ANDAMAN AND NICOBAR	30	159	0	159
2. ANDHRA PRADESH	37	22	1	23
3. ARUNACHAL PRADESH*	33	106	0	106
4. ASSAM	74	1712	91057	92769
5. BIHAR	12	67	1	68
6. CHANDIGARH	14	370	3789	4159
7. CHHATTISGARH	6	24	5223	5247
8. DELHI	50	1977	43	2020
9. GOA	68	1368	30208	31576
10. GUJARAT	8	417	0	417
11. HARYANA	14	19	0	19
12. HIMACHAL PRADESH	197	1619	115	1734
13. JAMMU AND KASHMIR	26	0	0	0
14. KARNATAKA*	40	137	0	137
15. KERALA	24	14	1	15
16. MADHYA PRADESH	25	67	0	67
17. MAHARASHTRA	53	1822	300	2122
18. MANIPUR*	12	2194	15355	17549
19. MEGHALAYA	47	553	16470	17023
20. MIZORAM	14	1023	1	1024
21. NAGALAND	22	3675	0	3675
22. ORISSA	15	96	49207	49303
23. PONDICHERRY	29	283	0	283
24. PUNJAB	20	53	1	54
25. RAJASTHAN	17	40	0	40
26. SIKKIM*	15	352	3528	3880
27. TAMIL NADU	47	23	1	24
28. TRIPURA	54	416	102781	103197
29. UTTAR PRADESH	29	61	1	62
30. UTTARAKHAND	16	34	0	34
31. WEST BENGAL*	48	1669	0	1669
ALL INDIA TOTAL:	1096	20372	318083	338455

TABLE-III
PAID UP SHARE CAPITAL
2013-2014

(As on 31st March)

(Amount In Lakhs)

Name of the State Cooperative Bank	Paid Up Share Capital from:			Total Share Capital
	Cooperative	Governments	Individuals	
1	6	7	8	9(6 to 8)
1. ANDAMAN AND NICOBAR	200	15	185	400
2. ANDHRA PRADESH	31364	184	48	31596
3. ARUNACHAL PRADESH*	37	19194	8	19239
4. ASSAM	223	191	560	974
5. BIHAR	1605	478	0	2083
6. CHANDIGARH	8	59	14	81
7. CHHATTISGARH	9064	2165	59	11288
8. DELHI	325	0	420	745
9. GOA	675	234	2502	3411
10. GUJARAT	2374	0	0	2374
11. HARYANA	11348	562	0	11910
12. HIMACHAL PRADESH	611	240	1	852
13. JAMMU AND KASHMIR	96	69	0	165
14. KARNATAKA*	13346	0	1306	14652
15. KERALA	20000	29420	0	49420
16. MADHYA PRADESH	39442	0	14	39456
17. MAHARASHTRA	35192	10000	106	45298
18. MANIPUR*	92	1027	402	1521
19. MEGHALAYA	185	269	245	699
20. MIZORAM	139	43	0	182
21. NAGALAND	295	4178	1042	5515
22. ORISSA	24030	1697	235	25962
23. PONDICHERRY	1767	338	40	2145
24. PUNJAB	14739	20	0	14759
25. RAJASTHAN	15256	164	0	15420
26. SIKKIM*	100	926	141	1167
27. TAMIL NADU	26933	2026	0	28959
28. TRIPURA	170	792	1338	2300
29. UTTAR PRADESH	20247	3	0	20250
30. UTTARAKHAND	6196	0	319	6515
31. WEST BENGAL*	2793	796	0	3589
ALL INDIA TOTAL:	278852	75090	8985	362927

TABLE-IV
RESERVE AND OTHER FUNDS
2013-2014

(As on 31st March)

(Amount In Lakhs)

Name of the State Cooperative Bank	Reserve and Other Funds			Total Reserve Funds
	Statutory Reserve Fund	Agricultural Credit Stabilisation Fund	Other Reserves	
1	10	11	12	13 (10 to 12)
1. ANDAMAN AND NICOBAR	4609	535	4868	10012
2. ANDHRA PRADESH	25142	22331	103043	150516
3. ARUNACHAL PRADESH*	53	461	46	560
4. ASSAM	91	256	2661	3008
5. BIHAR	9629	7049	12922	29600
6. CHANDIGARH	3	2	3309	3314
7. CHHATTISGARH	1685	1775	1200	4660
8. DELHI	5684	3643	15231	24558
9. GOA	478	230	7565	8273
10. GUJARAT	4944	8377	43504	56825
11. HARYANA	11714	13464	14526	39704
12. HIMACHAL PRADESH	21299	17320	16961	55580
13. JAMMU AND KASHMIR	420	110	574	1104
14. KARNATAKA*	27577	4541	15547	47665
15. KERALA	873	2401	8948	12222
16. MADHYA PRADESH	9821	10202	30765	50788
17. MAHARASHTRA	15534	15690	280394	311618
18. MANIPUR*	123	145	5234	5502
19. MEGHALAYA	3412	1424	5094	9930
20. MIZORAM	402	114	1068	1584
21. NAGALAND	55	69	512	636
22. ORISSA	4582	6737	23864	35183
23. PONDICHERY	610	589	2523	3722
24. PUNJAB	11285	11773	18340	41398
25. RAJASTHAN	13829	7686	15391	36906
26. SIKKIM*	533	220	665	1418
27. TAMIL NADU	22671	15562	33772	72005
28. TRIPURA	697	323	7144	8164
29. UTTAR PRADESH	22291	11003	4831	38125
30. UTTARAKHAND	1343	397	2787	4527
31. WEST BENGAL*	2108	5611	8144	15863
ALL INDIA TOTAL:	223497	170040	691433	1084970

DEPOSITS - SOURCEWISE 2013-2014

(As on 31st March)

(Amount In Lakhs)

Name of the State Cooperative Bank	Institutional Deposits from				Total Deposits
	Cooperative	Individuals	Local Bodies	Others	
1	14	15	16	17	18 (14 to 17) or (19 to 23)
1. ANDAMAN AND NICOBAR	799	48397	0	7276	56472
2. ANDHRA PRADESH	341368	90725	22687	8298	463078
3. ARUNACHAL PRADESH*	0	0	0	9919	9919
4. ASSAM	9329	185763	0	0	195092
5. BIHAR	0	0	0	141833	141833
6. CHANDIGARH	3084	21378	2421	69	26952
7. CHHATTISGARH	206745	13564	0	298	220607
8. DELHI	25384	59421	0	3345	88150
9. GOA	45683	82526	5759	9344	143312
10. GUJARAT	526924	29654	137987	0	694565
11. HARYANA	164676	40938	0	120	205734
12. HIMACHAL PRADESH	64618	468232	97412	2531	632793
13. JAMMU AND KASHMIR	1862	35278	0	26033	63173
14. KARNATAKA*	448540	102370	49479	0	600389
15. KERALA	743474	26756	0	0	770230
16. MADHYA PRADESH	289355	66085	105412	0	460852
17. MAHARASHTRA	1276505	69824	1153	0	1347482
18. MANIPUR*	1354	8070	0	33	9457
19. MEGHALAYA	3099	145142	0	0	148241
20. MIZORAM	1086	48501	0	0	49587
21. NAGALAND	842	42593	0	0	43435
22. ORISSA	517512	81701	0	0	599213
23. PONDICHERY	7064	53067	3914	0	64045
24. PUNJAB	232438	60419	4400	0	297257
25. RAJASTHAN	534025	13702	0	0	547727
26. SIKKIM*	0	0	0	24045	24045
27. TAMIL NADU	651840	298893	0	0	950733
28. TRIPURA	1966	0	0	161895	163861
29. UTTAR PRADESH	369187	78179	0	79340	526706
30. UTTARAKHAND	146401	1267	1262	0	148930
31. WEST BENGAL*	405037	98119	0	0	503156
ALL INDIA TOTAL:	7020197	2270564	431886	474379	10197026

DEPOSITS - TYPEWISE 2013-2014

(As on 31st March)

(Amount In Lakhs)

Name of the State Cooperative Bank	Typewise Deposits				
	Current	Savings	Fixed	Reserve Funds	Others
1	19	20	21	22	23
1. ANDAMAN AND NICOBAR	1362	30251	17483	0	7376
2. ANDHRA PRADESH	9066	21419	412889	18622	1082
3. ARUNACHAL PRADESH*	2357	5535	1954	73	0
4. ASSAM	14762	107908	72422	0	0
5. BIHAR	8533	23946	104234	0	5120
6. CHANDIGARH	494	14246	12143	0	69
7. CHHATTISGARH	6002	6869	207736	0	0
8. DELHI	6695	40236	41219	0	0
9. GOA	13585	49503	79210	671	343
10. GUJARAT	22821	782	670962	0	0
11. HARYANA	6472	17984	181278	0	0
12. HIMACHAL PRADESH	10038	206215	405218	8790	2532
13. JAMMU AND KASHMIR	6091	14925	42157	0	0
14. KARNATAKA*	28560	37940	403442	45166	85281
15. KERALA	64500	12332	693398	0	0
16. MADHYA PRADESH	13702	27459	419691	0	0
17. MAHARASHTRA	57757	67446	1128264	94015	0
18. MANIPUR*	1876	4477	2832	1	271
19. MEGHALAYA	12769	75632	59840	0	0
20. MIZORAM	4561	25753	19273	0	0
21. NAGALAND	1674	22764	18997	0	0
22. ORISSA	20189	11580	567444	0	0
23. PONDICHERRY	5064	13311	45670	0	0
24. PUNJAB	10808	21382	247733	17332	2
25. RAJASTHAN	45210	9947	492570	0	0
26. SIKKIM*	902	6382	16624	0	137
27. TAMIL NADU	22470	68805	859200	0	258
28. TRIPURA	16070	59803	87169	0	819
29. UTTAR PRADESH	15754	34804	476140	0	8
30. UTTARAKHAND	1473	835	146592	30	0
31. WEST BENGAL*	25590	43570	433996	0	0
ALL INDIA TOTAL:	457207	1084041	8367780	184700	103298

BORROWINGS FROM R.B.I. AND NABARD 2013-2014

(As on 31st March)

(Amount In Lakhs)

Name of the State Cooperative Bank	Borrowings from R.B.I and NABARD					Total
	Agricultural		Non-Agricultural		Other Loans	
	Short Term	Medium Term	Short Term	Medium Term		
1	24	25	26	27	28	29 (24 to 28)
1. ANDAMAN AND NICOBAR	271	0	0	0	8711	8982
2. ANDHRA PRADESH	462022	0	64096	19171	149389	694678
3. ARUNACHAL PRADESH*	0	0	0	0	0	0
4. ASSAM	737	0	0	0	0	737
5. BIHAR	13800	0	40000	0	22913	76713
6. CHANDIGARH	0	0	0	0	0	0
7. CHHATTISGARH	77925	2699	0	0	0	80624
8. DELHI	0	0	0	2651	0	2651
9. GOA	0	0	0	0	0	0
10. GUJARAT	291250	0	0	0	80267	371517
11. HARYANA	382650	11080	0	0	0	393730
12. HIMACHAL PRADESH	36000	11922	10000	0	0	57922
13. JAMMU AND KASHMIR	0	0	0	0	0	0
14. KARNATAKA*	357500	51408	0	555	290	409753
15. KERALA	0	0	0	0	20696	20696
16. MADHYA PRADESH	624085	0	0	5747	0	629832
17. MAHARASHTRA	566921	2016	0	1162	0	570099
18. MANIPUR*	0	0	66	134	0	200
19. MEGHALAYA	500	563	0	0	1413	2476
20. MIZORAM	13	248	0	0	737	998
21. NAGALAND	0	260	0	2	68	330
22. ORISSA	382500	9074	0	23315	2308	417197
23. PONDICHERRY	389	0	768	0	0	1157
24. PUNJAB	575949	17587	0	11749	0	605285
25. RAJASTHAN	762400	21357	20000	7680	0	811437
26. SIKKIM*	157	0	0	0	1224	1381
27. TAMIL NADU	225403	36581	0	0	241	262225
28. TRIPURA	2250	0	2400	71	0	4721
29. UTTAR PRADESH	302441	494	0	3736	0	306671
30. UTTARAKHAND	60000	0	12086	0	0	72086
31. WEST BENGAL*	67287	0	22695	0	0	89982
ALL INDIA TOTAL:	5192450	165289	172111	75973	288257	5894080

**BORROWINGS WITH GOVERNMENT / COMMERCIAL BANKS,
CASH CREDIT (CC) & OVERDRAFTS (OD) AND
TOTAL BORROWINGS
2013-2014**

(As on 31st March)

(Amount In Lakhs)

Name of the State Cooperative Bank	Borrowings from:			Total Borrowings
	Government	Commercial Banks	CC+OD+Others	
1	30	31	32	33 (29 to 32)
1. ANDAMAN AND NICOBAR	0	0	0	8982
2. ANDHRA PRADESH	3402	0	0	698080
3. ARUNACHAL PRADESH*	2000	12811	35	14846
4. ASSAM	0	0	0	737
5. BIHAR	0	0	0	76713
6. CHANDIGARH	0	0	0	0
7. CHHATTISGARH	0	0	0	80624
8. DELHI	0	0	0	2651
9. GOA	0	0	0	0
10. GUJARAT	0	10266	0	381783
11. HARYANA	467	0	0	394197
12. HIMACHAL PRADESH	1662	32	0	59616
13. JAMMU AND KASHMIR	0	0	0	0
14. KARNATAKA*	0	0	0	409753
15. KERALA	0	0	0	20696
16. MADHYA PRADESH	11	0	0	629843
17. MAHARASHTRA	8	49956	0	620063
18. MANIPUR*	11867	0	0	12067
19. MEGHALAYA	325	1068	0	3869
20. MIZORAM	543	0	0	1541
21. NAGALAND	0	0	0	330
22. ORISSA	547	0	0	417744
23. PONDICHERY	0	0	0	1157
24. PUNJAB	115	0	0	605400
25. RAJASTHAN	7414	0	0	818851
26. SIKKIM*	0	0	0	1381
27. TAMIL NADU	7	3062	11324	276618
28. TRIPURA	0	0	0	4721
29. UTTAR PRADESH	61	0	0	306732
30. UTTARAKHAND	0	8799	0	80885
31. WEST BENGAL*	505	29004	0	119491
ALL INDIA TOTAL:	28934	114998	11359	6049371

WORKING CAPITAL AND BALANCES WITH BANKS DURING 2013-2014

(As on 31st March)

(Amount In Lakhs)

Name of the State Cooperative Bank	Working Capital	Cash On Hand	Balances with banks	Call Deposits
1	34	35	36	37
1. ANDAMAN AND NICOBAR	76159	526	2493	23
2. ANDHRA PRADESH	1343270	1134	18224	248700
3. ARUNACHAL PRADESH*	42194	202	2110	442
4. ASSAM	168760	944	5440	0
5. BIHAR	299618	124	97082	900
6. CHANDIGARH	31482	287	1376	12900
7. CHHATTISGARH	341330	106	10917	0
8. DELHI	124483	1250	2394	0
9. GOA	162411	473	8860	18855
10. GUJARAT	1150381	251	26921	0
11. HARYANA	660497	202	10970	36100
12. HIMACHAL PRADESH	777921	3616	17945	336
13. JAMMU AND KASHMIR	67051	340	3012	0
14. KARNATAKA*	1089878	2540	63177	170000
15. KERALA	837615	834	3989	351393
16. MADHYA PRADESH	1223925	390	48459	27300
17. MAHARASHTRA	2409209	1244	88381	54995
18. MANIPUR*	31208	328	1424	0
19. MEGHALAYA	282887	304	5648	30885
20. MIZORAM	56327	947	5394	0
21. NAGALAND	50344	661	2102	12020
22. ORISSA	1139260	27761	595	0
23. PONDICHERY	74244	3548	122	2000
24. PUNJAB	972493	319	15975	0
25. RAJASTHAN	1444353	17317	7755	30044
26. SIKKIM*	28079	71	11339	0
27. TAMIL NADU	1361248	41645	209018	47159
28. TRIPURA	194966	1184	20890	773
29. UTTAR PRADESH	996236	338	21824	5007
30. UTTARAKHAND	243103	47	8708	0
31. WEST BENGAL*	668950	25006	27356	0
ALL INDIA TOTAL:	18349882	133939	749900	1049832

INVESTMENTS WITH VARIOUS AGENCIES 2013-2014

(As on 31st March)

(Amount In Lakhs)

Name of the State Cooperative Bank	In Govt. Security	Debentures of LDBs	Other Trustee Security	Fixed Deposits	Other Investments	Total Investments
1	38	39	40	41	42	43 (38 to 42)
1. ANDAMAN AND NICOBAR	14509	0	0	10763	12256	37528
2. ANDHRA PRADESH	138850	0	6500	0	71	145421
3. ARUNACHAL PRADESH*	2357	0	0	25741	0	28098
4. ASSAM	47964	0	5	78859	0	126828
5. BIHAR	38558	0	0	0	65	38623
6. CHANDIGARH	6847	0	0	0	304	7151
7. CHHATTISGARH	54615	0	682	131045	0	186342
8. DELHI	19596	0	3	44050	2202	65851
9. GOA	38160	0	0	4973	657	43790
10. GUJARAT	214959	0	0	248003	124493	587455
11. HARYANA	81949	0	0	0	2009	83958
12. HIMACHAL PRADESH	162528	0	0	230864	33442	426834
13. JAMMU AND KASHMIR	9545	0	0	39418	0	48963
14. KARNATAKA*	145976	0	0	0	52459	198435
15. KERALA	199906	0	13	0	6103	206022
16. MADHYA PRADESH	119425	0	0	150810	3505	273740
17. MAHARASHTRA	576557	0	22820	466700	20	1066097
18. MANIPUR*	2300	0	0	7996	26	10322
19. MEGHALAYA	52467	5	829	0	10934	64235
20. MIZORAM	12132	0	1236	4370	0	17738
21. NAGALAND	11970	0	0	11847	0	23817
22. ORISSA	150727	0	0	330840	81	481648
23. PONDICHERY	17524	0	0	3487	3045	24056
24. PUNJAB	86183	0	0	76600	1012	163795
25. RAJASTHAN	128574	0	0	428750	30051	587375
26. SIKKIM*	6782	0	0	400	0	7182
27. TAMIL NADU	277178	17035	0	0	47159	341372
28. TRIPURA	49887	0	9268	0	35510	94665
29. UTTAR PRADESH	156888	0	0	153431	29	310348
30. UTTARAKHAND	40680	0	0	94937	120	135737
31. WEST BENGAL*	136213	0	149398	0	7	285618
ALL INDIA TOTAL:	3001806	17040	190754	2543884	365560	6119044

SHORT TERM AGRICULTURAL LOANS ISSUED 2013-2014

(As on 31st March)

(Amount In Lakhs)

Name of the State Cooperative Bank	Short Term Agricultural			Total Short Term Agricultural
	Seasonal Agricultural Operations	Marketing of Crops	Others including Supply & Distribution	
1	44	45	46	47 (44 to 46)
1. ANDAMAN AND NICOBAR	374	0	0	374
2. ANDHRA PRADESH	636338	3062	236	639636
3. ARUNACHAL PRADESH*	91	3	0	94
4. ASSAM	1266	0	0	1266
5. BIHAR	27046	0	0	27046
6. CHANDIGARH	0	0	0	0
7. CHHATTISGARH	110000	0	0	110000
8. DELHI	93	0	0	93
9. GOA	4623	0	0	4623
10. GUJARAT	430970	0	0	430970
11. HARYANA	436712	0	0	436712
12. HIMACHAL PRADESH	40384	53	1541	41978
13. JAMMU AND KASHMIR	0	0	0	0
14. KARNATAKA*	404121	0	0	404121
15. KERALA	616047	0	0	616047
16. MADHYA PRADESH	740808	0	0	740808
17. MAHARASHTRA	935902	0	0	935902
18. MANIPUR*	8	0	0	8
19. MEGHALAYA	1222	0	0	1222
20. MIZORAM	279	0	2000	2279
21. NAGALAND	795	0	0	795
22. ORISSA	476668	0	0	476668
23. PONDICHERY	1058	0	0	1058
24. PUNJAB	616607	0	487727	1104334
25. RAJASTHAN	778571	0	0	778571
26. SIKKIM*	1155	173	116	1444
27. TAMIL NADU	475795	0	0	475795
28. TRIPURA	0	0	19343	19343
29. UTTAR PRADESH	362512	0	0	362512
30. UTTARAKHAND	0	0	0	0
31. WEST BENGAL*	0	0	0	0
ALL INDIA TOTAL:	7099445	3291	510963	7613699

SHORT TERM NON-AGRICULTURAL LOANS ISSUED 2013-2014

(As on 31st March)

(Amount In Lakhs)

Name of the State Cooperative Bank	Short Term Non-Agricultural			Total Short Term Non-Agricultural
	Industrial Purposes	Consumption Loans	Others	
1	48	49	50	51 (48 to 50)
1. ANDAMAN AND NICOBAR	0	0	6091	6091
2. ANDHRA PRADESH	0	449642	67642	517284
3. ARUNACHAL PRADESH*	0	0	133	133
4. ASSAM	0	26086	3244	29330
5. BIHAR	0	0	25030	25030
6. CHANDIGARH	0	0	0	0
7. CHHATTISGARH	0	0	1702	1702
8. DELHI	0	0	5547	5547
9. GOA	0	0	10189	10189
10. GUJARAT	5500	15525	7400	28425
11. HARYANA	0	0	122626	122626
12. HIMACHAL PRADESH	0	0	19231	19231
13. JAMMU AND KASHMIR	0	0	984	984
14. KARNATAKA*	0	0	0	0
15. KERALA	0	0	0	0
16. MADHYA PRADESH	0	0	240332	240332
17. MAHARASHTRA	625536	0	0	625536
18. MANIPUR*	0	0	251	251
19. MEGHALAYA	416	0	3900	4316
20. MIZORAM	0	0	404	404
21. NAGALAND	0	1496	0	1496
22. ORISSA	0	0	21397	21397
23. PONDICHERY	0	0	19768	19768
24. PUNJAB	0	0	0	0
25. RAJASTHAN	0	0	0	0
26. SIKKIM*	0	0	0	0
27. TAMIL NADU	502047	0	0	502047
28. TRIPURA	0	0	1518	1518
29. UTTAR PRADESH	222600	0	187169	409769
30. UTTARAKHAND	0	0	0	0
31. WEST BENGAL*	0	0	0	0
ALL INDIA TOTAL:	1356099	492749	744558	2593406

MEDIUM TERM AGRICULTURAL LOANS ISSUED 2013-2014

(As on 31st March)

(Amount In Lakhs)

Name of the State Cooperative Bank	Medium Term Agricultural			Total Medium Term Agricultural
	Minor Irrigation	Animal Husbandry	Others	
1	52	53	54	55 (52 to 54)
1. ANDAMAN AND NICOBAR	0	0	62	62
2. ANDHRA PRADESH	0	0	0	0
3. ARUNACHAL PRADESH*	0	0	357	357
4. ASSAM	0	0	2176	2176
5. BIHAR	0	0	0	0
6. CHANDIGARH	0	0	0	0
7. CHHATTISGARH	0	0	0	0
8. DELHI	0	0	17	17
9. GOA	4	1218	972	2194
10. GUJARAT	0	0	29156	29156
11. HARYANA	0	0	1926	1926
12. HIMACHAL PRADESH	1	17	317	335
13. JAMMU AND KASHMIR	0	9	56	65
14. KARNATAKA*	476	23	41456	41955
15. KERALA	0	0	0	0
16. MADHYA PRADESH	0	0	0	0
17. MAHARASHTRA	0	0	1647	1647
18. MANIPUR*	61	0	158	219
19. MEGHALAYA	0	2867	160	3027
20. MIZORAM	0	227	181	408
21. NAGALAND	0	360	0	360
22. ORISSA	0	0	5791	5791
23. PONDICHERY	7	0	0	7
24. PUNJAB	0	0	7193	7193
25. RAJASTHAN	0	0	20517	20517
26. SIKKIM*	0	429	0	429
27. TAMIL NADU	25495	0	0	25495
28. TRIPURA	0	0	1596	1596
29. UTTAR PRADESH	0	0	0	0
30. UTTARAKHAND	0	0	0	0
31. WEST BENGAL*	0	0	0	0
ALL INDIA TOTAL:	26044	5150	113738	144932

**MEDIUM TERM NON-AGRICULTURAL OTHERS LOANS ISSUED
AND
TOTAL LOANS AND ADVANCES
2013-2014**

(As on 31st March)

(Amount In Lakhs)

Name of the State Cooperative Bank	Medium Term Non-Agricultural			Other Loans Issued	Total Loans and Advances
	Purchase of Shares	Others	Total		
1	56	57	58	59	60
1. ANDAMAN AND NICOBAR	0	1395	1395	7468	15390
2. ANDHRA PRADESH	0	13507	13507	58604	1229031
3. ARUNACHAL PRADESH*	0	388	388	274	1246
4. ASSAM	0	2871	2871	278	35921
5. BIHAR	0	0	0	0	52076
6. CHANDIGARH	0	2573	2573	0	2573
7. CHHATTISGARH	0	4433	4433	5000	121135
8. DELHI	0	989	989	1010	7656
9. GOA	0	37918	37918	2964	57888
10. GUJARAT	0	37493	37493	0	526044
11. HARYANA	0	1394	1394	56	562714
12. HIMACHAL PRADESH	0	45152	45152	13129	119825
13. JAMMU AND KASHMIR	0	2569	2569	608	4226
14. KARNATAKA*	0	67010	67010	0	513086
15. KERALA	0	34906	34906	7066	658019
16. MADHYA PRADESH	0	0	0	0	981140
17. MAHARASHTRA	0	42852	42852	0	1605937
18. MANIPUR*	0	455	455	0	933
19. MEGHALAYA	0	4126	4126	964	13655
20. MIZORAM	0	4624	4624	2323	10038
21. NAGALAND	3405	3215	6620	1025	10296
22. ORISSA	101842	0	101842	0	605698
23. PONDICHERY	0	8491	8491	19131	48455
24. PUNJAB	0	16336	16336	0	1127863
25. RAJASTHAN	0	1940	1940	57786	858814
26. SIKKIM*	0	1001	1001	2270	5144
27. TAMIL NADU	17823	0	17823	9396	1030556
28. TRIPURA	0	1701	1701	11447	35605
29. UTTAR PRADESH	0	6094	6094	1422	779797
30. UTTARAKHAND	0	0	0	0	0
31. WEST BENGAL*	0	0	0	0	0
ALL INDIA TOTAL:	123070	343433	466503	202221	11020761

SHORT TERM AGRICULTURAL LOANS OUTSTANDING 2013-2014

(As on 31st March)

(Amount In Lakhs)

Name of the State Cooperative Bank	Short Term Agricultural			Total Short Term Agricultural
	Seasonal Agricultural Operations	Marketing of Crops	Others including Supply & Distribution	
1	61	62	63	64 (61 to 63)
1. ANDAMAN AND NICOBAR	926	0	0	926
2. ANDHRA PRADESH	563871	8517	208	572596
3. ARUNACHAL PRADESH*	61	0	23	84
4. ASSAM	3041	0	0	3041
5. BIHAR	46639	0	0	46639
6. CHANDIGARH	0	0	0	0
7. CHHATTISGARH	82575	0	0	82575
8. DELHI	297	0	25000	25297
9. GOA	4255	0	0	4255
10. GUJARAT	299913	0	0	299913
11. HARYANA	439051	0	0	439051
12. HIMACHAL PRADESH	52793	61	1261	54115
13. JAMMU AND KASHMIR	1	0	0	1
14. KARNATAKA*	389398	0	0	389398
15. KERALA	131307	0	0	131307
16. MADHYA PRADESH	706968	0	0	706968
17. MAHARASHTRA	488499	0	0	488499
18. MANIPUR*	4	0	6	10
19. MEGHALAYA	2249	0	0	2249
20. MIZORAM	783	0	5500	6283
21. NAGALAND	1241	0	0	1241
22. ORISSA	458278	0	0	458278
23. PONDICHERY	1407	0	0	1407
24. PUNJAB	576735	0	156137	732872
25. RAJASTHAN	735175	0	0	735175
26. SIKKIM*	1490	223	149	1862
27. TAMIL NADU	591605	0	0	591605
28. TRIPURA	23958	0	203	24161
29. UTTAR PRADESH	367277	0	0	367277
30. UTTARAKHAND	60000	0	0	60000
31. WEST BENGAL*	79396	0	4	79400
ALL INDIA TOTAL:	6109193	8801	188491	6306485

SHORT TERM NON-AGRICULTURAL LOANS OUTSTANDING 2013-2014

(As on 31st March)

(Amount In Lakhs)

Name of the State Cooperative Bank	Short Term Non-Agricultural			Total Short Term Non-Agricultural
	Industrial Purposes	Consumption Loans	Others	
1	65	66	67	68 (65 to 67)
1. ANDAMAN AND NICOBAR	0	0	12789	12789
2. ANDHRA PRADESH	0	152386	33082	185468
3. ARUNACHAL PRADESH*	0	0	689	689
4. ASSAM	1	44564	2007	46572
5. BIHAR	0	0	23370	23370
6. CHANDIGARH	0	0	6387	6387
7. CHHATTISGARH	0	0	46124	46124
8. DELHI	0	0	12895	12895
9. GOA	0	0	8372	8372
10. GUJARAT	4145	83852	6991	94988
11. HARYANA	0	0	70274	70274
12. HIMACHAL PRADESH	0	0	13890	13890
13. JAMMU AND KASHMIR	609	0	5966	6575
14. KARNATAKA*	0	0	55556	55556
15. KERALA	0	0	0	0
16. MADHYA PRADESH	0	0	116421	116421
17. MAHARASHTRA	404205	0	0	404205
18. MANIPUR*	0	24	1438	1462
19. MEGHALAYA	798	0	7304	8102
20. MIZORAM	0	0	4446	4446
21. NAGALAND	0	1114	0	1114
22. ORISSA	0	0	6140	6140
23. PONDICHERY	0	0	14658	14658
24. PUNJAB	0	0	0	0
25. RAJASTHAN	0	0	0	0
26. SIKKIM*	0	0	0	0
27. TAMIL NADU	173762	0	0	173762
28. TRIPURA	0	0	7829	7829
29. UTTAR PRADESH	124657	0	54581	179238
30. UTTARAKHAND	0	0	11932	11932
31. WEST BENGAL*	0	0	176141	176141
ALL INDIA TOTAL:	708177	281940	699282	1689399

MEDIUM TERM AGRICULTURAL LOANS OUTSTANDING 2013-2014

(As on 31st March)

(Amount In Lakhs)

Name of the State Cooperative Bank	Medium Term Agricultural			Total Medium Term Agricultural
	Minor Irrigation	Animal Husbandry	Others	
1	69	70	71	72 (69 to 71)
1. ANDAMAN AND NICOBAR	0	0	343	343
2. ANDHRA PRADESH	0	0	180	180
3. ARUNACHAL PRADESH*	774	0	332	1106
4. ASSAM	0	0	7195	7195
5. BIHAR	0	0	267	267
6. CHANDIGARH	0	0	17	17
7. CHHATTISGARH	0	0	830	830
8. DELHI	0	0	104	104
9. GOA	9	1485	1562	3056
10. GUJARAT	0	0	71376	71376
11. HARYANA	0	0	4581	4581
12. HIMACHAL PRADESH	5	107	1057	1169
13. JAMMU AND KASHMIR	0	37	135	172
14. KARNATAKA*	0	0	58776	58776
15. KERALA	0	0	0	0
16. MADHYA PRADESH	0	0	24440	24440
17. MAHARASHTRA	0	0	7928	7928
18. MANIPUR*	386	0	5897	6283
19. MEGHALAYA	0	4718	291	5009
20. MIZORAM	0	1503	1151	2654
21. NAGALAND	0	2183	104	2287
22. ORISSA	0	0	12498	12498
23. PONDICHERY	50	0	0	50
24. PUNJAB	0	0	17760	17760
25. RAJASTHAN	0	0	26986	26986
26. SIKKIM*	0	1460	0	1460
27. TAMIL NADU	39758	0	0	39758
28. TRIPURA	0	0	4059	4059
29. UTTAR PRADESH	0	0	1113	1113
30. UTTARAKHAND	0	0	20004	20004
31. WEST BENGAL*	0	0	304	304
ALL INDIA TOTAL:	40982	11493	269290	321765

**MEDIUM TERM NON-AGRICULTURAL OTHERS LOANS
OUTSTANDING AND
TOTAL LOANS OUTSTANDING
2013-2014**

(As on 31st March)

(Amount In Lakhs)

Name of the State Cooperative Bank	Medium Term Non-Agricultural			Other Loans Outstandings	Total Loans Outstanding
	Purchase of Shares	Others	Total		
1	73	74	75	76	77
1. ANDAMAN AND NICOBAR	0	5074	5074	15611	34743
2. ANDHRA PRADESH	0	27409	27409	166923	952576
3. ARUNACHAL PRADESH*	0	1795	1795	8164	11838
4. ASSAM	0	9568	9568	1279	67655
5. BIHAR	0	0	0	427	70703
6. CHANDIGARH	0	2720	2720	0	9124
7. CHHATTISGARH	0	8058	8058	3310	140897
8. DELHI	0	3181	3181	3396	44873
9. GOA	0	65791	65791	1509	82983
10. GUJARAT	0	36630	36630	0	502907
11. HARYANA	0	3811	3811	741	518458
12. HIMACHAL PRADESH	0	180133	180133	53007	302314
13. JAMMU AND KASHMIR	0	5664	5664	1661	14073
14. KARNATAKA*	0	19937	19937	126813	650480
15. KERALA	0	47731	47731	64483	243521
16. MADHYA PRADESH	0	0	0	5376	853205
17. MAHARASHTRA	0	172479	172479	0	1073111
18. MANIPUR*	0	7493	7493	0	15248
19. MEGHALAYA	0	14768	14768	39363	69491
20. MIZORAM	0	12053	12053	8691	34127
21. NAGALAND	14868	1961	16829	17	21488
22. ORISSA	113839	0	113839	0	590755
23. PONDICHERY	0	15941	15941	8217	40273
24. PUNJAB	0	32441	32441	0	783073
25. RAJASTHAN	0	3975	3975	41251	807387
26. SIKKIM*	0	3406	3406	4529	11257
27. TAMIL NADU	31353	0	31353	7551	844029
28. TRIPURA	0	8471	8471	28361	72881
29. UTTAR PRADESH	0	8736	8736	63618	619982
30. UTTARAKHAND	0	0	0	0	91936
31. WEST BENGAL*	0	65081	65081	9374	330300
ALL INDIA TOTAL:	160060	764307	924367	663672	9905688

TABLE-XI
DEMAND
2013-2014

(As on 31st March)

(Amount In Lakhs)

Name of the State Cooperative Bank	Short Term		Medium Term		Others	Total Demand
	Agricultural	Non-Agricultural	Agricultural	Non-Agricultural		
1	78	79	80	81	82	83 (78 to 82)
1. ANDAMAN AND NICOBAR	2671	13232	103	1516	871	18393
2. ANDHRA PRADESH	488725	196081	0	11038	22079	717923
3. ARUNACHAL PRADESH*	81	372	503	8578	1084	10618
4. ASSAM	2120	166	3387	2920	100	8693
5. BIHAR	68093	25750	0	0	0	93843
6. CHANDIGARH	0	0	18	1139	0	1157
7. CHHATTISGARH	66903	723	966	13013	0	81605
8. DELHI	25100	3714	116	2066	1112	32108
9. GOA	1883	6871	1250	21940	185	32129
10. GUJARAT	246431	0	17569	10293	0	274293
11. HARYANA	403850	98918	1499	700	587	505554
12. HIMACHAL PRADESH	1000	0	2877	0	47627	51504
13. JAMMU AND KASHMIR	1	2707	68	1739	307	4822
14. KARNATAKA*	293296	0	14537	6120	2901	316854
15. KERALA	277784	0	0	12427	25095	315306
16. MADHYA PRADESH	534077	97278	8626	6059	0	646040
17. MAHARASHTRA	847565	72280	4551	107384	0	1031780
18. MANIPUR*	11	250	3359	5650	797	10067
19. MEGHALAYA	1103	271	864	2837	659	5734
20. MIZORAM	424	16009	1504	5170	1979	25086
21. NAGALAND	2944	5434	360	5160	11	13909
22. ORISSA	347958	5229	3321	2832	22814	382154
23. PONDICHERY	1744	33939	58	6214	0	41955
24. PUNJAB	543567	14957	0	15676	2920	577120
25. RAJASTHAN	527175	0	6872	7639	140	541826
26. SIKKIM*	178	36	125	107	1335	1781
27. TAMIL NADU	1250424	0	0	0	0	1250424
28. TRIPURA	895	1477	695	12383	550	16000
29. UTTAR PRADESH	302957	56723	1423	2330	7599	371032
30. UTTARAKHAND	425	0	0	0	0	425
31. WEST BENGAL*	2655	0	0	0	0	2655
ALL INDIA TOTAL:	6242040	652417	74651	272930	140752	7382790

TABLE-XII
COLLECTION
2013-2014

(As on 31st March)

(Amount In Lakhs)

Name of the State Cooperative Bank	Short Term		Medium Term		Others	Total Collection
	Agricultural	Non-Agricultural	Agricultural	Non-Agricultural		
1	84	85	86	87	88	89 (84 to 88)
1. ANDAMAN AND NICOBAR	1641	5258	47	844	377	8167
2. ANDHRA PRADESH	488725	190813	0	10952	21146	711636
3. ARUNACHAL PRADESH*	48	48	503	300	248	1147
4. ASSAM	547	154	1519	509	66	2795
5. BIHAR	17075	2380	0	0	0	19455
6. CHANDIGARH	0	0	1	839	0	840
7. CHHATTISGARH	66499	51	136	10425	0	77111
8. DELHI	25029	2189	47	1433	886	29584
9. GOA	1791	5075	648	16153	185	23852
10. GUJARAT	242392	0	17569	10283	0	270244
11. HARYANA	403850	98859	1499	532	538	505278
12. HIMACHAL PRADESH	708	0	1854	0	37989	40551
13. JAMMU AND KASHMIR	0	1450	45	911	286	2692
14. KARNATAKA*	293296	0	14537	1854	842	310529
15. KERALA	259686	0	0	4691	11779	276156
16. MADHYA PRADESH	528810	94607	8626	2614	0	634657
17. MAHARASHTRA	847565	66617	4551	52685	0	971418
18. MANIPUR*	4	67	189	735	46	1041
19. MEGHALAYA	321	13	268	1430	114	2146
20. MIZORAM	185	14629	546	2282	777	18419
21. NAGALAND	2488	4426	175	4686	10	11785
22. ORISSA	347958	3378	2725	1626	16212	371899
23. PONDICHERY	1181	32699	39	5223	0	39142
24. PUNJAB	543567	12000	0	13601	2497	571665
25. RAJASTHAN	527175	0	6872	5440	140	539627
26. SIKKIM*	60	6	17	99	962	1144
27. TAMIL NADU	1243688	0	0	0	0	1243688
28. TRIPURA	875	1388	628	11940	497	15328
29. UTTAR PRADESH	296024	55551	802	2260	2349	356986
30. UTTARAKHAND	425	0	0	0	0	425
31. WEST BENGAL*	2476	0	0	0	0	2476
ALL INDIA TOTAL:	6144089	591658	63843	164347	97946	7061883

TABLE-XIII
BALANCES (OVERDUES)
2013-2014

(As on 31st March)

(Amount In Lakhs)

Name of the State Cooperative Bank	Short Term		Medium Term		Others	Balances (Overdues)
	Agricultural	Non- Agricultural	Agricultural	Non- Agricultural		
1	90	91	92	93	94	95 (90 to 94)
1. ANDAMAN AND NICOBAR	1030	7974	56	672	494	10226
2. ANDHRA PRADESH	0	5268	0	86	933	6287
3. ARUNACHAL PRADESH*	33	324	0	8278	836	9471
4. ASSAM	1573	12	1868	2411	34	5898
5. BIHAR	51018	23370	0	0	0	74388
6. CHANDIGARH	0	0	17	300	0	317
7. CHHATTISGARH	404	672	830	2588	0	4494
8. DELHI	71	1525	69	633	226	2524
9. GOA	92	1796	602	5787	0	8277
10. GUJARAT	4039	0	0	10	0	4049
11. HARYANA	0	59	0	168	49	276
12. HIMACHAL PRADESH	292	0	1023	0	9638	10953
13. JAMMU AND KASHMIR	1	1257	23	828	21	2130
14. KARNATAKA*	0	0	0	4266	2059	6325
15. KERALA	18098	0	0	7736	13316	39150
16. MADHYA PRADESH	5267	2671	0	3445	0	11383
17. MAHARASHTRA	0	5663	0	54699	0	60362
18. MANIPUR*	7	183	3170	4915	751	9026
19. MEGHALAYA	782	258	596	1407	545	3588
20. MIZORAM	239	1380	958	2888	1202	6667
21. NAGALAND	456	1008	185	474	1	2124
22. ORISSA	0	1851	596	1206	6602	10255
23. PONDICHERY	563	1240	19	991	0	2813
24. PUNJAB	0	2957	0	2075	423	5455
25. RAJASTHAN	0	0	0	2199	0	2199
26. SIKKIM*	118	30	108	8	373	637
27. TAMIL NADU	6736	0	0	0	0	6736
28. TRIPURA	20	89	67	443	53	672
29. UTTAR PRADESH	6933	1172	621	70	5250	14046
30. UTTARAKHAND	0	0	0	0	0	0
31. WEST BENGAL*	179	0	0	0	0	179
ALL INDIA TOTAL:	97951	60759	10808	108583	42806	320907

PERCENTAGE OF OVERDUES TO DEMAND 2013-2014

(As on 31st March)

(Amount In Lakhs)

Name of the State Cooperative Bank	Short Term		Medium Term		Others	Percentage of Overdues to Demand
	Agricultural	Non- Agricultural	Agricultural	Non- Agricultural		
1	96	97	98	99	100	101 (96 to 100)
1. ANDAMAN AND NICOBAR	38.56	60.26	54.37	44.33	56.72	55.6
2. ANDHRA PRADESH	0.0	2.69	0.0	0.78	4.23	0.88
3. ARUNACHAL PRADESH*	40.74	87.1	0.0	96.5	77.12	89.2
4. ASSAM	74.2	7.23	55.15	82.57	34.0	67.85
5. BIHAR	74.92	90.76	0.0	0.0	0.0	79.27
6. CHANDIGARH	0.0	0.0	94.44	26.34	0.0	27.4
7. CHHATTISGARH	0.6	92.95	85.92	19.89	0.0	5.51
8. DELHI	0.28	41.06	59.48	30.64	20.32	7.86
9. GOA	4.89	26.14	48.16	26.38	0.0	25.76
10. GUJARAT	1.64	0.0	0.0	0.1	0.0	1.48
11. HARYANA	0.0	0.06	0.0	24.0	8.35	0.05
12. HIMACHAL PRADESH	29.2	0.0	35.56	0.0	20.24	21.27
13. JAMMU AND KASHMIR	100.0	46.44	33.82	47.61	6.84	44.17
14. KARNATAKA*	0.0	0.0	0.0	69.71	70.98	2.0
15. KERALA	6.52	0.0	0.0	62.25	53.06	12.42
16. MADHYA PRADESH	0.99	2.75	0.0	56.86	0.0	1.76
17. MAHARASHTRA	0.0	7.83	0.0	50.94	0.0	5.85
18. MANIPUR*	63.64	73.2	94.37	86.99	94.23	89.66
19. MEGHALAYA	70.9	95.2	68.98	49.59	82.7	62.57
20. MIZORAM	56.37	8.62	63.7	55.86	60.74	26.58
21. NAGALAND	15.49	18.55	51.39	9.19	9.09	15.27
22. ORISSA	0.0	35.4	17.95	42.58	28.94	2.68
23. PONDICHERY	32.28	3.65	32.76	15.95	0.0	6.7
24. PUNJAB	0.0	19.77	0.0	13.24	14.49	0.95
25. RAJASTHAN	0.0	0.0	0.0	28.79	0.0	0.41
26. SIKKIM*	66.29	83.33	86.4	7.48	27.94	35.77
27. TAMIL NADU	0.54	0.0	0.0	0.0	0.0	0.54
28. TRIPURA	2.23	6.03	9.64	3.58	9.64	4.2
29. UTTAR PRADESH	2.29	2.07	43.64	3.0	69.09	3.79
30. UTTARAKHAND	0.0	0.0	0.0	0.0	0.0	0.0
31. WEST BENGAL*	6.74	0.0	0.0	0.0	0.0	6.74
ALL INDIA TOTAL:	1.57	9.31	14.48	39.78	30.41	4.35

COST OF MANAGEMENT (COM) & TOTAL NUMBER OF EMPLOYEES 2013-2014

(As on 31st March)

(Amount In Lakhs)

Name of the State Cooperative Bank	Cost of Management (CoM)			% of CoM to Working Capital	Total No. of Employees	CoM per Employee
	Salaries	Other Expenses	Total			
1	102	103	104	105	106	107
1. ANDAMAN AND NICOBAR	1148	541	1689	2.22	226	7.47
2. ANDHRA PRADESH	3784	3207	6991	0.52	600	11.65
3. ARUNACHAL PRADESH*	812	136	948	2.25	320	2.96
4. ASSAM	4164	11008	15172	8.99	642	23.63
5. BIHAR	441	667	1108	0.37	96	11.54
6. CHANDIGARH	588	161	749	2.38	69	10.86
7. CHHATTISGARH	1442	21724	23166	6.79	106	218.55
8. DELHI	3259	1296	4555	3.66	548	8.31
9. GOA	3217	1155	4372	2.69	684	6.39
10. GUJARAT	1382	2866	4248	0.37	243	17.48
11. HARYANA	2327	38582	40909	6.19	437	93.61
12. HIMACHAL PRADESH	8381	3498	11879	1.53	1531	7.76
13. JAMMU AND KASHMIR	1289	341	1630	2.43	206	7.91
14. KARNATAKA*	2700	3000	5700	0.52	498	11.45
15. KERALA	2283	1509	3792	0.45	256	14.81
16. MADHYA PRADESH	5312	1954	7266	0.59	628	11.57
17. MAHARASHTRA	14561	2629	17190	0.71	1506	11.41
18. MANIPUR*	551	1179	1730	5.54	84	20.6
19. MEGHALAYA	2798	2194	4992	1.76	595	8.39
20. MIZORAM	1384	706	2090	3.71	166	12.59
21. NAGALAND	972	63	1035	2.06	230	4.5
22. ORISSA	1875	1793	3668	0.32	247	14.85
23. PONDICHERY	1754	5488	7242	9.75	242	29.93
24. PUNJAB	4872	557	5429	0.56	439	12.37
25. RAJASTHAN	1874	1471	3345	0.23	246	13.6
26. SIKKIM*	196	0	196	0.7	60	3.27
27. TAMIL NADU	9507	2643	12150	0.89	437	27.8
28. TRIPURA	837	848	1685	0.86	344	4.9
29. UTTAR PRADESH	8138	774	8912	0.89	1055	8.45
30. UTTARAKHAND	302	270	572	0.24	83	6.89
31. WEST BENGAL*	2419	4091	6510	0.97	409	15.92
ALL INDIA TOTAL:	94569	116351	210920	1.15	13233	15.94

**PROFIT & LOSS, DIVIDEND DECLARED, NUMBER OF BRANCHES
IN PROFIT/LOSS & AUDIT CLASSIFICATION
2013-2014**

(As on 31st March)

(Amount In Lakhs)

Name of the State Cooperative Bank	Profit(+) Loss(-)	Dividend Declared (%)	Branches working at Profit		Branches working at Loss		Audit Classification
			No's	Amount	No's	Amount	
1	108	109	110	111	112	113	114
1. ANDAMAN AND NICOBAR	294	10	N.A.	N.A.	N.A.	N.A.	B
2. ANDHRA PRADESH	8458	6	21	943	15	378	A
3. ARUNACHAL PRADESH*	12405	0	1	545	32	0	B
4. ASSAM	1296	0	36	1305	32	410	B
5. BIHAR	2412	N.A.	7	1418	4	232	B
6. CHANDIGARH	413	0	11	413	3	16	A
7. CHHATTISGARH	2717	0	4	3987	2	1271	A
8. DELHI	804	12.5	N.A.	N.A.	N.A.	N.A.	A
9. GOA	-3729	N.A.	24	750	43	1886	N.A.
10. GUJARAT	0	15	2	1644	6	251	A
11. HARYANA	2198	N.A.	13	2198	0	0	A
12. HIMACHAL PRADESH	4068	N.D.	123	11591	67	872	A
13. JAMMU AND KASHMIR	104	0	15	617	10	180	N.A.
14. KARNATAKA*	3100	0	28	1346	12	5277	A
15. KERALA	-40066	0	10	N.A.	10	N.A.	B
16. MADHYA PRADESH	7184	7	12	21807	12	15106	A
17. MAHARASHTRA	40051	10	5	55526	48	15475	A
18. MANIPUR*	22	0	7	227	5	205	B
19. MEGHALAYA	1934	N.D.	17	2582	30	648	A
20. MIZORAM	382	0	11	792	1	66	B
21. NAGALAND	0	0	19	1841	2	3	D
22. ORISSA	1405	N.D.	11	N.A.	3	N.A.	A
23. PONDICHERRY	-1035	0	11	1831	18	1798	B
24. PUNJAB	1729	N.D.	13	546	6	88	A
25. RAJASTHAN	4405	0	16	1634	1	121	A
26. SIKKIM*	8	0	8	329	6	27	A
27. TAMIL NADU	3222	N.D.	47	3222	0	0	A
28. TRIPURA	2609	0	54	2609	0	0	A
29. UTTAR PRADESH	4024	N.D.	3	9888	26	5864	A
30. UTTARAKHAND	0	9.1	6	794	10	80	A
31. WEST BENGAL*	1003	0	29	6207	19	5204	A
ALL INDIA TOTAL:	61417	69.6	564	136592	423	55458	Not Compiled
of Column 108 Profit=	106247						
of Column 108 Loss=	44830						

**DETAILS OF KISSAN CREDIT CARDS ISSUED BY STATE
COOPERATIVE BANKS
AND LOANS SANCTIONED / DISBURSED ON THEM DURING
2011-2012 TO 2013-2014**

(As on 31st March)

Name of the State Cooperative Bank	2011-2012		2012-2013		2013-2014	
	NUMBER OF KISSAN CREDIT CARD ISSUED (In No's)	LOAN SANCTION ED/DISBU RSED ON KCC	NUMBER OF KISSAN CREDIT CARD ISSUED (In No's)	LOAN SANCTION ED/DISBU RSED ON KCC	NUMBER OF KISSAN CREDIT CARD ISSUED (In No's)	LOAN SANCTIO NED/DISB URSED ON KCC
1	115	116	117	118	119	120
1. ANDAMAN AND NICOBAR	583	355.04	909	602	538	350.35
2. ANDHRA PRADESH	0	0	0	0	0	0
3. ARUNACHAL PRADESH*	21	3.15	166	42.68	0	0
4. ASSAM	7080	1030.41	4808	970.44	5327	1265.91
5. BIHAR	34946	8025.62	16492	4230.38	11325	2756.52
6. CHANDIGARH	0	0	0	0	0	0
7. CHHATTISGARH	1418490	396769	N.A.	N.A.	N.A.	N.A.
8. DELHI	98	89.26	83	77.84	50	76.39
9. GOA	523	243.46	308	235.5	701	1101.32
10. GUJARAT	0	0	0	0	0	0
11. HARYANA	26241	616721	15212	712989.22	3355	786392.03
12. HIMACHAL PRADESH	6405	9307.03	6945	10855.45	6506	11041.84
13. JAMMU AND KASHMIR	489	388.86	565	460.1	268	304
14. KARNATAKA*	2003024	563105	2149139	603250.04	0	0
15. KERALA	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
16. MADHYA PRADESH	473065	762927	271880	1034308	169911	1268622
17. MAHARASHTRA	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
18. MANIPUR*	2	2	0	0	0	0
19. MEGHALAYA	3212	729.4	7161	958.31	4151	1223.14
20. MIZORAM	184	151.76	374	358.79	204	249.62
21. NAGALAND	1860	594.52	1203	178.4	1408	229.8
22. ORISSA	720946	441588.97	209600	542648.61	N.A.	N.A.
23. PONDICHERY	3143	1010.36	3376	1216.85	2665	1057.52
24. PUNJAB	967522	945975.25	985035	1072051	988443	1155553
25. RAJASTHAN	124534	747676.23	94481	1121591.2	286627	1683054.08
26. SIKKIM*	4129	1273.84	5926	1861.99	0	0
27. TAMIL NADU	671176	218083	741356	262888	741838	299546
28. TRIPURA	20412	1706	14969	2883.28	16239	3263.75
29. UTTAR PRADESH	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
30. UTTARAKHAND	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
31. WEST BENGAL*	1877985	138845	0	0	0	0
ALL INDIA TOTAL:	8366070	4856601.16	4529988	5374658.08	2239556	5216087.27

TOTAL BUSINESS, YIELD ON EMPLOYEES, COST OF FUNDS, COST OF DEPOSITS DURING 2013-2014

(As on 31st March)

Name of the State Cooperative Bank	Total Business	Yield On Employees	Cost of Funds (%)	Cost of Deposits (%)
1	121	122	123	124
1. ANDAMAN AND NICOBAR	91216	403.61	5.16	7.9
2. ANDHRA PRADESH	1415654.22	2359.42	6.9	8.8
3. ARUNACHAL PRADESH*	23301.97	72.81	478.39	23.34
4. ASSAM	236755.33	410.83	4.53	5.05
5. BIHAR	286509.11	2984.47	6.02	8.93
6. CHANDIGARH	36076.09	522.84	5.24	5.24
7. CHHATTISGARH	361504.57	3410.42	6.94	8.09
8. DELHI	133023.19	242.74	5.91	4.14
9. GOA	226295.4	330.84	6.1	7.31
10. GUJARAT	1197471	4927.86	6.96	9.02
11. HARYANA	599931.39	1372.84	5.24	7.45
12. HIMACHAL PRADESH	935089	613	6.24	7.26
13. JAMMU AND KASHMIR	77277.85	375.13	6.31	6.31
14. KARNATAKA*	1250869	2512	6.56	8.42
15. KERALA	1034447.27	4040.81	8.55	9.02
16. MADHYA PRADESH	1314057	2092.45	6.45	7.93
17. MAHARASHTRA	2420593	153.65	6.57	7.33
18. MANIPUR*	24706	294	2	1
19. MEGHALAYA	182693.24	372.19	4.64	5.4
20. MIZORAM	83715.12	504.31	4.96	5.36
21. NAGALAND	64923.03	282.27	4.42	4.64
22. ORISSA	963019.15	4720.69	7.12	10.29
23. PONDICHERRY	104317.55	431.06	6.87	6.78
24. PUNJAB	967254.66	2203.31	5.27	7.83
25. RAJASTHAN	1355113.6	5508.59	5.91	8.73
26. SIKKIM*	35302.44	588.37	4.33	5.12
27. TAMIL NADU	1794762	4107.01	7.11	8.64
28. TRIPURA	236741.59	688.2	5.9	7.04
29. UTTAR PRADESH	1146687.74	1086.91	5.87	8.43
30. UTTARAKHAND	240865.99	2902	8.73	8.73
31. WEST BENGAL*	833456	2038	9	10
ALL INDIA TOTAL:	19673629.5	52552.63	Not Compiled	

NON-PERFORMING ASSETS (ABSOLUTE, GROSS & NET) AND CAPITAL TO RISK WEIGHTED ASSETS RATIO DURING 2013-2014

(As on 31st March)

Name of the State Cooperative Bank	Non Performing Assets (NPA)			Capital to Risk Weighted Assets Ratio (%)		
	Absolute	Gross (%)	Net (%)	2011-2012	2012-2013	2013-2014
1	125	126	127	128	129	130
1. ANDAMAN AND NICOBAR	7964.03	22.92	17.2	N.A.	N.A.	N.A.
2. ANDHRA PRADESH	21654.86	2.27	0.6	N.A.	N.A.	N.A.
3. ARUNACHAL PRADESH*	9162.56	97.47	0	N.A.	N.A.	0
4. ASSAM	10435.74	15.2	5.93	N.A.	N.A.	N.A.
5. BIHAR	1983.75	11.01	1.37	N.A.	N.A.	N.A.
6. CHANDIGARH	428.3	4.69	0.68	N.A.	N.A.	N.A.
7. CHHATTISGARH	5084.69	3.61	0	N.A.	N.A.	N.A.
8. DELHI	4115.94	9.17	4.23	N.A.	N.A.	N.A.
9. GOA	12068.13	14.54	10.32	N.A.	N.A.	N.A.
10. GUJARAT	11553.59	2.3	0.04	N.A.	N.A.	N.A.
11. HARYANA	237	0.05	0.05	N.A.	N.A.	N.A.
12. HIMACHAL PRADESH	31313.22	10.36	3.79	N.A.	N.A.	N.A.
13. JAMMU AND KASHMIR	3070.37	22	10	N.A.	N.A.	N.A.
14. KARNATAKA*	21442	3.29	1.37	N.A.	N.A.	0
15. KERALA	32529.65	24.74	15.07	N.A.	N.A.	N.A.
16. MADHYA PRADESH	6788	0.8	0	N.A.	N.A.	N.A.
17. MAHARASHTRA	1573.6	14.66	1.3	N.A.	N.A.	N.A.
18. MANIPUR*	13321	87	72	N.A.	N.A.	0
19. MEGHALAYA	6531.34	9.4	5.16	N.A.	N.A.	N.A.
20. MIZORAM	4087.02	11.98	8.92	N.A.	N.A.	N.A.
21. NAGALAND	4241.19	19.74	12.65	N.A.	N.A.	N.A.
22. ORISSA	20717.66	3.76	1.4	N.A.	N.A.	N.A.
23. PONDICHERRY	3304.96	8.21	4.56	N.A.	N.A.	N.A.
24. PUNJAB	6179.94	0.77	0	N.A.	N.A.	N.A.
25. RAJASTHAN	2649.75	0.33	0	N.A.	N.A.	N.A.
26. SIKKIM*	1181.21	10.48	9.39	N.A.	N.A.	0
27. TAMIL NADU	36029.89	4.27	2.44	N.A.	N.A.	N.A.
28. TRIPURA	2751.86	3.77	0.78	N.A.	N.A.	N.A.
29. UTTAR PRADESH	31373.16	5.06	0	N.A.	N.A.	N.A.
30. UTTARAKHAND	2878.88	3.13	0.76	N.A.	N.A.	N.A.
31. WEST BENGAL*	10250	3	1	N.A.	N.A.	0
ALL INDIA TOTAL:	326903.29	Not Compiled				

**BASIC DATA ON
PERFORMANCE OF STATE COOPERATIVE BANKS**

**PART - II
(AS ON 30TH JUNE)
2013- 2014**

(FROM PAGE NO. 32 TO 35)

TABLE-XVII
DETAILS OF DEMAND
2013-2014

(As on 30th June)

(Amount In Lakhs)

NAME OF THE STATE COOPERATIVE BANK	DETAILS OF DEMAND			TOTAL DEMAND
	SHORT TERM	MEDIUM TERM	OTHERS	
1	2	3	4	5 (2 to 4)
1. ANDAMAN AND NICOBAR	0	0	0	0
2. ANDHRA PRADESH	681948	11431	27450	720829
3. ARUNACHAL PRADESH*	N.A.	N.A.	N.A.	0
4. ASSAM	1740	4793	94	6627
5. BIHAR	93843	267	427	94537
6. CHANDIGARH	0	1171	0	1171
7. CHHATTISGARH	67626	13979	0	81605
8. DELHI	4181	2282	1074	7537
9. GOA	13329	30180	294	43803
10. GUJARAT	317871	29187	0	347058
11. HARYANA	500869	1894	271	503034
12. HIMACHAL PRADESH	1037	3275	49789	54101
13. JAMMU AND KASHMIR	2782	1853	348	4983
14. KARNATAKA*	216509	15382	5187	237078
15. KERALA	0	0	0	0
16. MADHYA PRADESH	655397	15698	0	671095
17. MAHARASHTRA	681319	57501	24437	763257
18. MANIPUR*	1469	5495	3912	10876
19. MEGHALAYA	1708	4068	972	6748
20. MIZORAM	16841	6904	2260	26005
21. NAGALAND	3190	8249	1	11440
22. ORISSA	0	0	0	0
23. PONDICHERY	35627	6013	0	41640
24. PUNJAB	558524	15676	2920	577120
25. RAJASTHAN	982757	13938	117	996812
26. SIKKIM*	441	738	147	1326
27. TAMIL NADU	175294	0	0	175294
28. TRIPURA	2495	13293	589	16377
29. UTTAR PRADESH	395545	3726	7607	406878
30. UTTARAKHAND	N.A.	N.A.	N.A.	0
31. WEST BENGAL*	212833	@	@	212833
ALL INDIA TOTAL:	5625175	266993	127896	6020064

TABLE-XVIII
DETAILS OF COLLECTION
2013-2014

(As on 30th June)

(Amount In Lakhs)

NAME OF THE STATE COOPERATIVE BANK	DETAILS OF COLLECTION			TOTAL COLLECTION
	SHORT TERM	MEDIUM TERM	OTHERS	
1	6	7	8	9 (6 to 8)
1. ANDAMAN AND NICOBAR	0	0	0	0
2. ANDHRA PRADESH	658451	11348	19432	689231
3. ARUNACHAL PRADESH*	N.A.	N.A.	N.A.	0
4. ASSAM	154	514	61	729
5. BIHAR	19455	0	0	19455
6. CHANDIGARH	0	851	0	851
7. CHHATTISGARH	66550	10561	0	77111
8. DELHI	2417	1511	837	4765
9. GOA	9141	23084	294	32519
10. GUJARAT	313831	29172	0	343003
11. HARYANA	493610	1741	245	495596
12. HIMACHAL PRADESH	727	2240	39876	42843
13. JAMMU AND KASHMIR	1500	791	300	2591
14. KARNATAKA*	216509	11131	4208	231848
15. KERALA	0	0	0	0
16. MADHYA PRADESH	646569	12374	0	658943
17. MAHARASHTRA	672019	17374	4552	693945
18. MANIPUR*	589	695	236	1520
19. MEGHALAYA	312	1724	249	2285
20. MIZORAM	15571	3068	831	19470
21. NAGALAND	2751	5192	0	7943
22. ORISSA	0	0	0	0
23. PONDICHERY	32946	4514	0	37460
24. PUNJAB	555567	13601	2497	571665
25. RAJASTHAN	982757	11761	117	994635
26. SIKKIM*	286	552	131	969
27. TAMIL NADU	163341	0	0	163341
28. TRIPURA	1971	11524	354	13849
29. UTTAR PRADESH	386599	3054	2354	392007
30. UTTARAKHAND	N.A.	N.A.	N.A.	0
31. WEST BENGAL*	175563	@	@	175563
ALL INDIA TOTAL:	5419186	178377	76574	5674137

TABLE-XIX
BALANCES (OVERDUES)
2013-2014

(As on 30th June)

(Amount In Lakhs)

NAME OF THE STATE COOPERATIVE BANK	BALANCES (OVERDUES)			BALANCES (OVERDUES)
	SHORT TERM	MEDIUM TERM	OTHERS	
1	10	11	12	13 (10 to 12)
1. ANDAMAN AND NICOBAR	0	0	0	0
2. ANDHRA PRADESH	23497	83	8018	31598
3. ARUNACHAL PRADESH*	0	0	0	0
4. ASSAM	1586	4279	33	5898
5. BIHAR	74388	267	427	75082
6. CHANDIGARH	0	320	0	320
7. CHHATTISGARH	1076	3418	0	4494
8. DELHI	1764	771	237	2772
9. GOA	4188	7096	0	11284
10. GUJARAT	4040	15	0	4055
11. HARYANA	7259	153	26	7438
12. HIMACHAL PRADESH	310	1035	9913	11258
13. JAMMU AND KASHMIR	1282	1062	48	2392
14. KARNATAKA*	0	4251	979	5230
15. KERALA	0	0	0	0
16. MADHYA PRADESH	8828	3324	0	12152
17. MAHARASHTRA	9300	40127	19885	69312
18. MANIPUR*	880	4800	3676	9356
19. MEGHALAYA	1396	2344	723	4463
20. MIZORAM	1270	3836	1429	6535
21. NAGALAND	439	3057	1	3497
22. ORISSA	0	0	0	0
23. PONDICHERY	2681	1499	0	4180
24. PUNJAB	2957	2075	423	5455
25. RAJASTHAN	0	2177	0	2177
26. SIKKIM*	155	186	16	357
27. TAMIL NADU	11953	0	0	11953
28. TRIPURA	524	1769	235	2528
29. UTTAR PRADESH	8946	672	5253	14871
30. UTTARAKHAND	0	0	0	0
31. WEST BENGAL*	37270	0	0	37270
ALL INDIA TOTAL:	205989	88616	51322	345927

PERCENTAGE OF OVERDUES TO DEMAND 2013-2014

(As on 30th June)

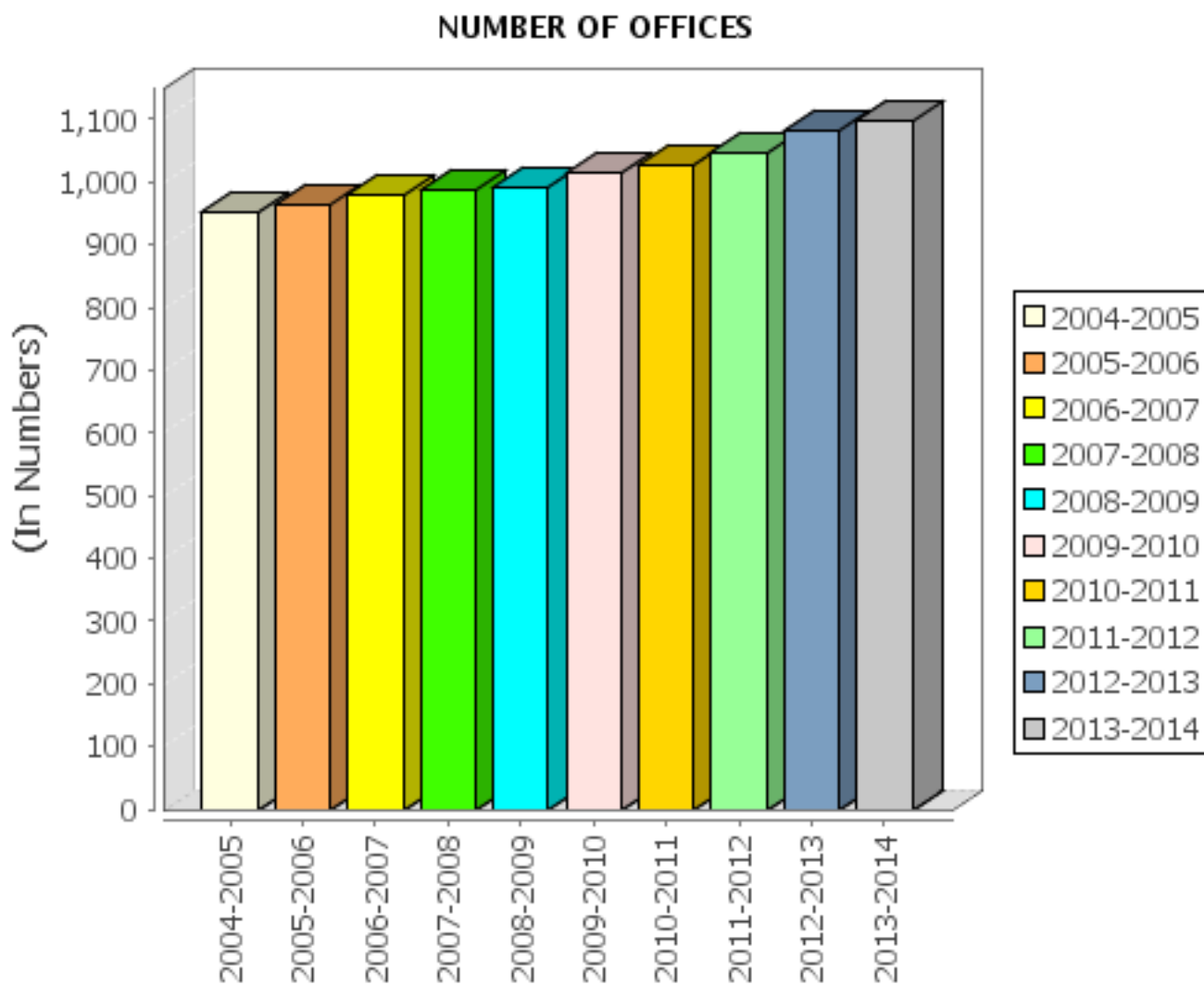
(Amount In Lakhs)

NAME OF THE STATE COOPERATIVE BANK	PERCENTAGE OF OVERDUES TO DEMAND			Total Overdues (%)
	SHORT TERM	MEDIUM TERM	OTHERS	
1	14	15	16	17 (14 to 16)
1. ANDAMAN AND NICOBAR	0.0	0.0	0.0	0.0
2. ANDHRA PRADESH	3.45	0.73	29.21	4.38
3. ARUNACHAL PRADESH*	0.0	0.0	0.0	0.0
4. ASSAM	91.15	89.28	35.11	89.0
5. BIHAR	79.27	100.0	100.0	79.42
6. CHANDIGARH	0.0	27.33	0.0	27.33
7. CHHATTISGARH	1.59	24.45	0.0	5.51
8. DELHI	42.19	33.79	22.07	36.78
9. GOA	31.42	23.51	0.0	25.76
10. GUJARAT	1.27	0.05	0.0	1.17
11. HARYANA	1.45	8.08	9.59	1.48
12. HIMACHAL PRADESH	29.89	31.6	19.91	20.81
13. JAMMU AND KASHMIR	46.08	57.31	13.79	48.0
14. KARNATAKA*	0.0	27.64	18.87	2.21
15. KERALA	0.0	0.0	0.0	0.0
16. MADHYA PRADESH	1.35	21.17	0.0	1.81
17. MAHARASHTRA	1.36	69.78	81.37	9.08
18. MANIPUR*	59.9	87.35	93.97	86.02
19. MEGHALAYA	81.73	57.62	74.38	66.14
20. MIZORAM	7.54	55.56	63.23	25.13
21. NAGALAND	13.76	37.06	100.0	30.57
22. ORISSA	0.0	0.0	0.0	0.0
23. PONDICHERY	7.53	24.93	0.0	10.04
24. PUNJAB	0.53	13.24	14.49	0.95
25. RAJASTHAN	0.0	15.62	0.0	0.22
26. SIKKIM*	35.15	25.2	10.88	26.92
27. TAMIL NADU	6.82	0.0	0.0	6.82
28. TRIPURA	21.0	13.31	39.9	15.44
29. UTTAR PRADESH	2.26	18.04	69.05	3.65
30. UTTARAKHAND	0.0	0.0	0.0	0.0
31. WEST BENGAL*	17.51	0.0	0.0	17.51
ALL INDIA TOTAL:	3.66	33.19	40.13	5.75

GRAPHIC PRESENTATION

(FROM PAGE NO. 36 to 54)

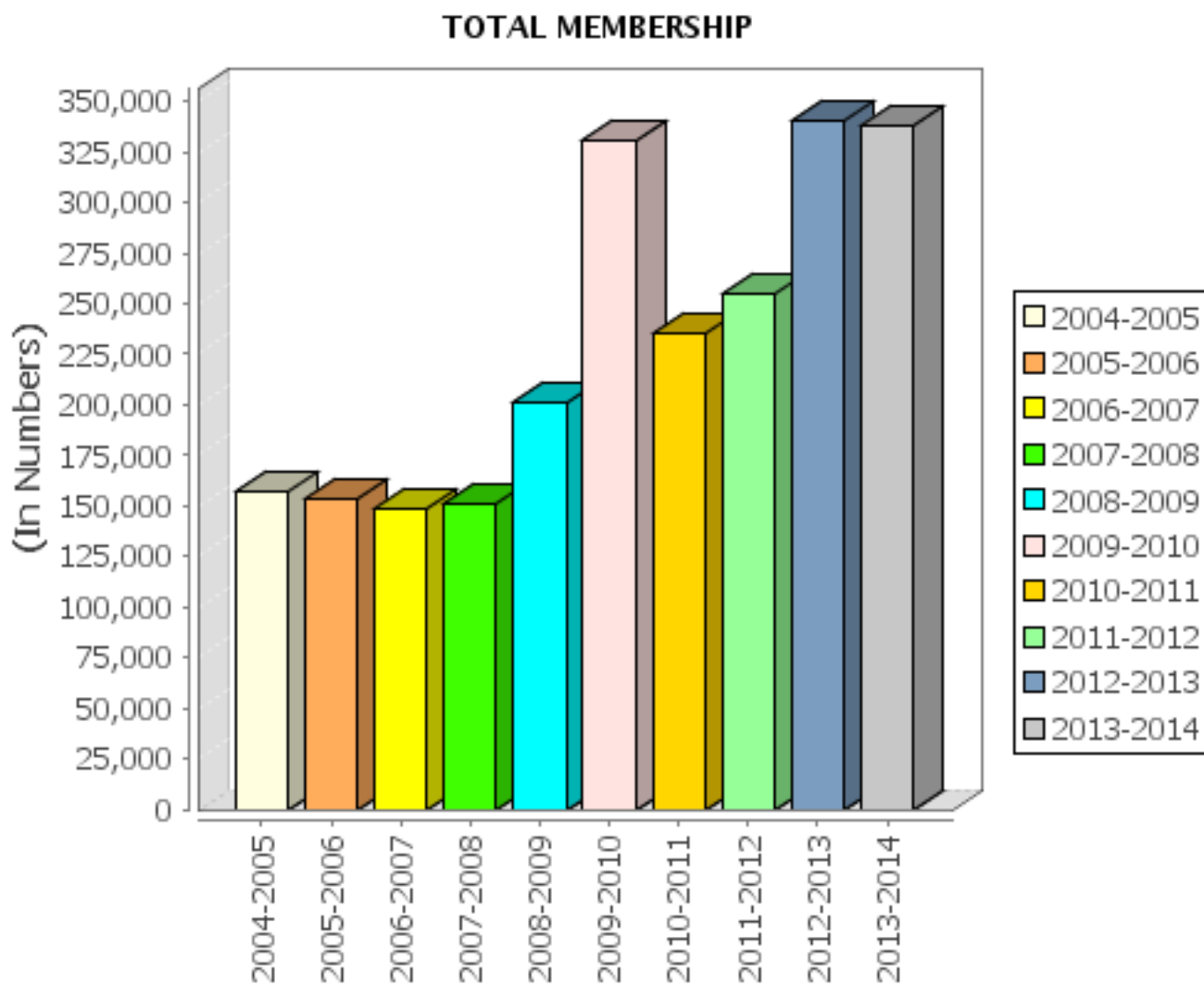
PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2005-2014)



(IN NUMBERS)

YEAR	NUMBER OF OFFICES
2004-2005	953
2005-2006	962
2006-2007	979
2007-2008	986
2008-2009	992
2009-2010	1015
2010-2011	1028
2011-2012	1047
2012-2013	1081
2013-2014	1096

PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2005-2014)

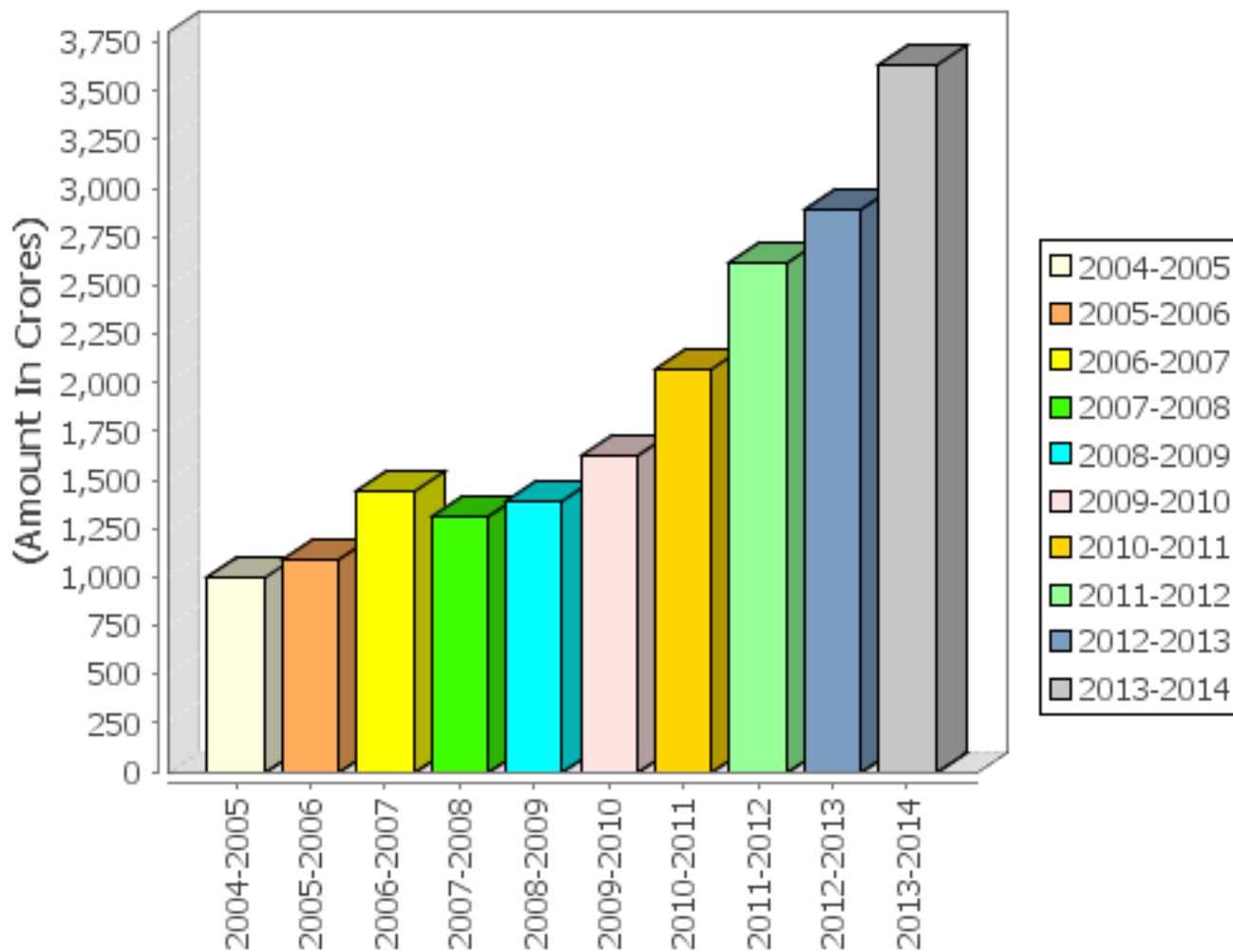


(IN NUMBERS)

YEAR	TOTAL MEMBERSHIP
2004-2005	156623
2005-2006	153697
2006-2007	148771
2007-2008	150917
2008-2009	200772
2009-2010	330808
2010-2011	234827
2011-2012	254358
2012-2013	339896
2013-2014	338455

PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2005-2014)

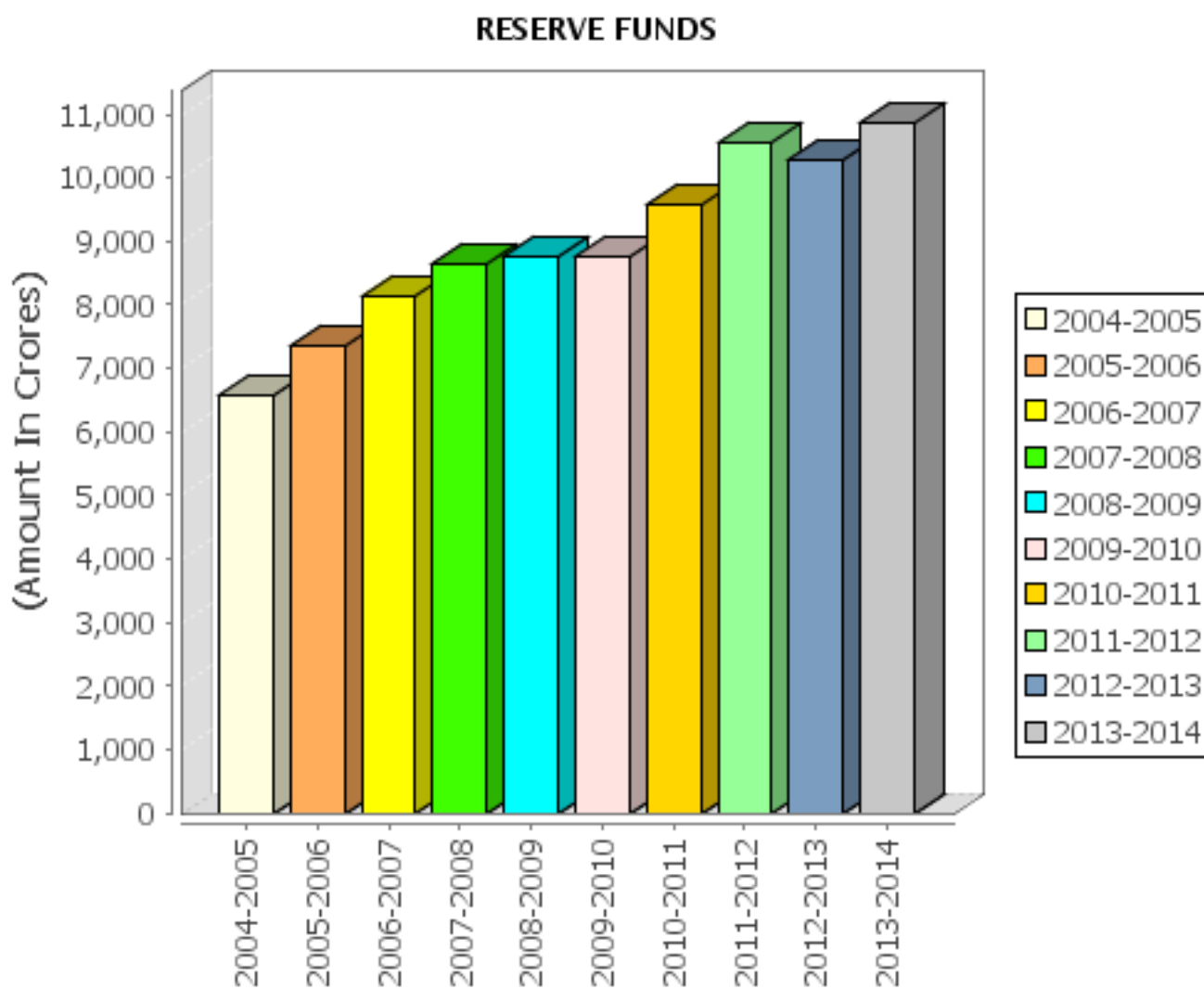
PAID UP SHARE CAPITAL



(AMOUNT IN CRORES)

YEAR	PAID UP SHARE CAPITAL
2004-2005	992
2005-2006	1094
2006-2007	1437
2007-2008	1316
2008-2009	1390
2009-2010	1630
2010-2011	2067
2011-2012	2617
2012-2013	2894
2013-2014	3629

PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2005-2014)

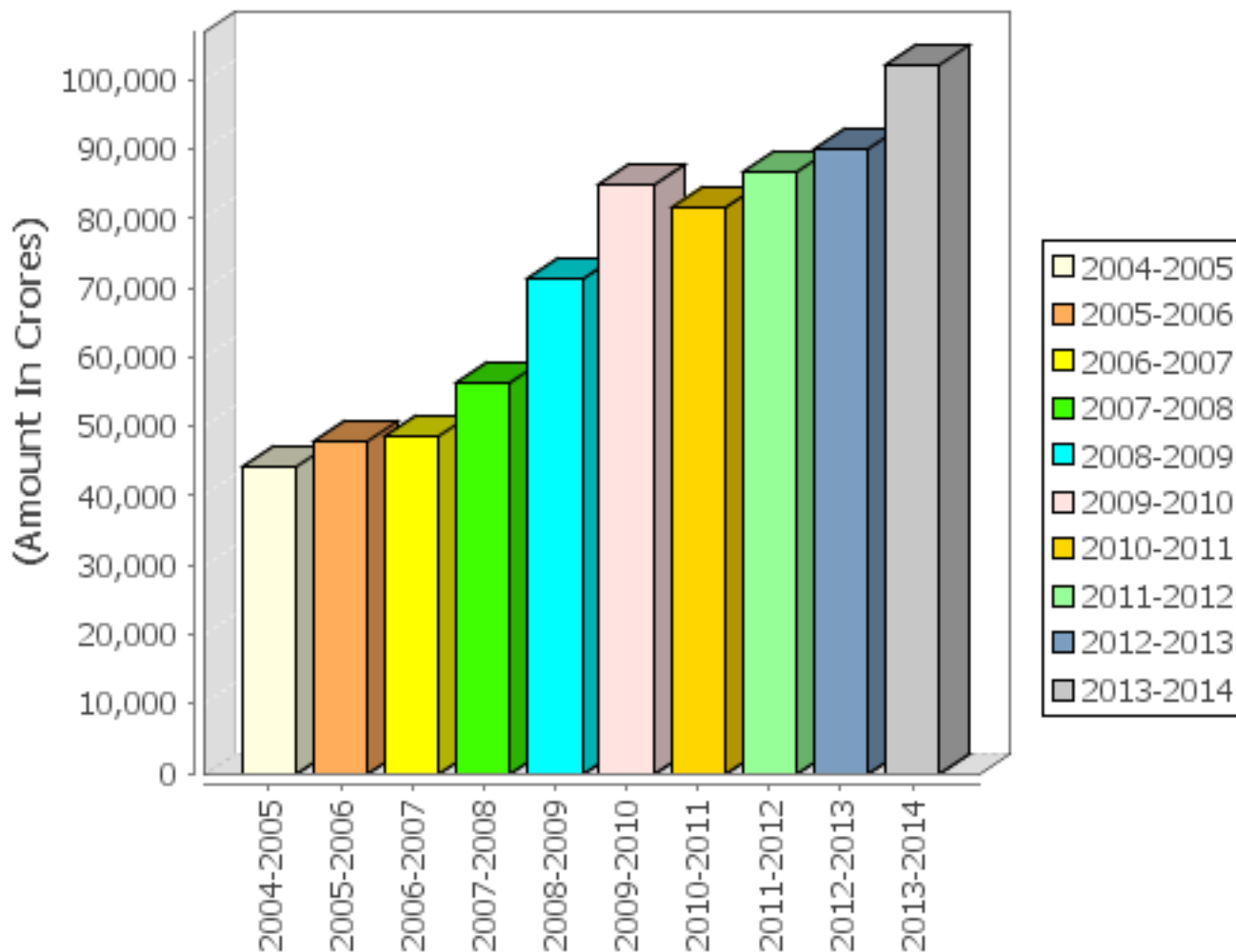


(AMOUNT IN CRORES)

YEAR	RESERVE FUNDS
2004-2005	6590
2005-2006	7343
2006-2007	8145
2007-2008	8632
2008-2009	8764
2009-2010	8763
2010-2011	9559
2011-2012	10558
2012-2013	10297
2013-2014	10850

PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2005-2014)

TOTAL DEPOSITS

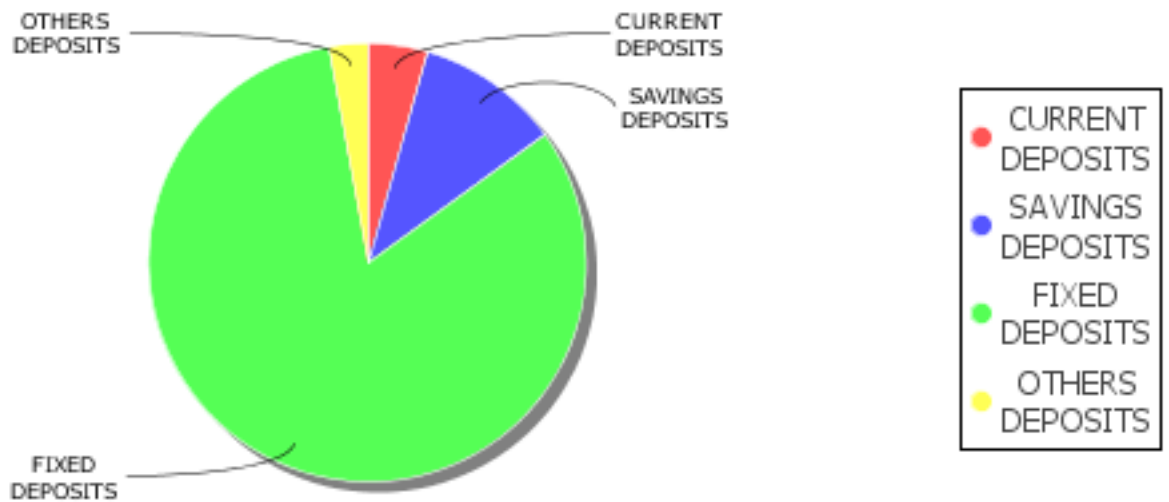


(AMOUNT IN CRORES)

YEAR	TOTAL DEPOSITS
2004-2005	44068
2005-2006	47672
2006-2007	48470
2007-2008	56287
2008-2009	71315
2009-2010	84838
2010-2011	81664
2011-2012	86653
2012-2013	89905
2013-2014	101970

PERFORMANCE OF STATE COOPERATIVE BANKS DURING THE YEAR (2013-2014)

TYPE OF DEPOSITS

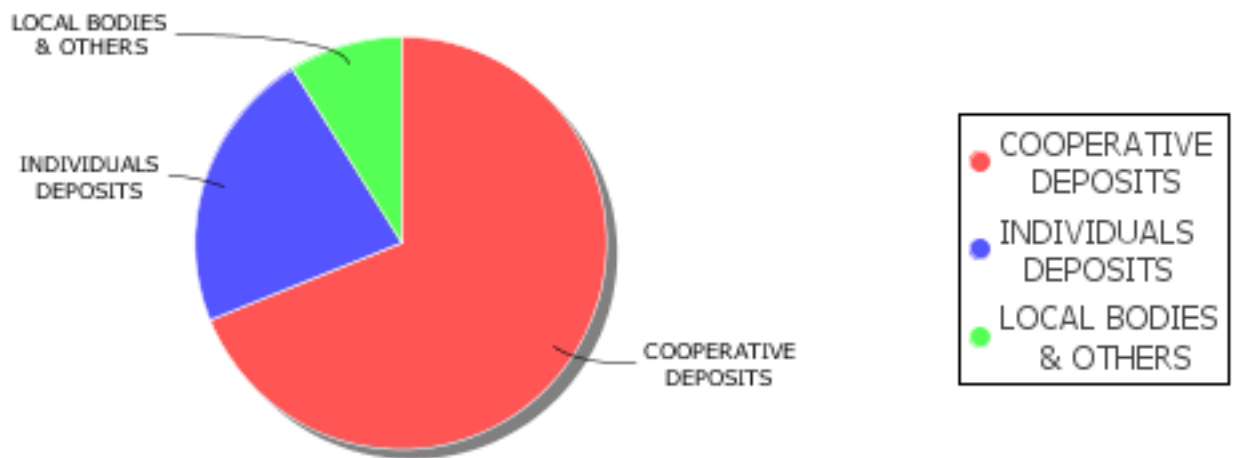


(AMOUNT IN CRORES)

YEAR	CURRENT DEPOSITS	SAVINGS DEPOSITS	FIXED DEPOSITS	RESERVE FUNDS AND OTHERS
2013-2014	4572	10840	83678	2880
% to Total	4.48	10.63	82.06	2.82

PERFORMANCE OF STATE COOPERATIVE BANKS DURING THE YEAR (2013-2014)

COMPOSITION OF DEPOSITS

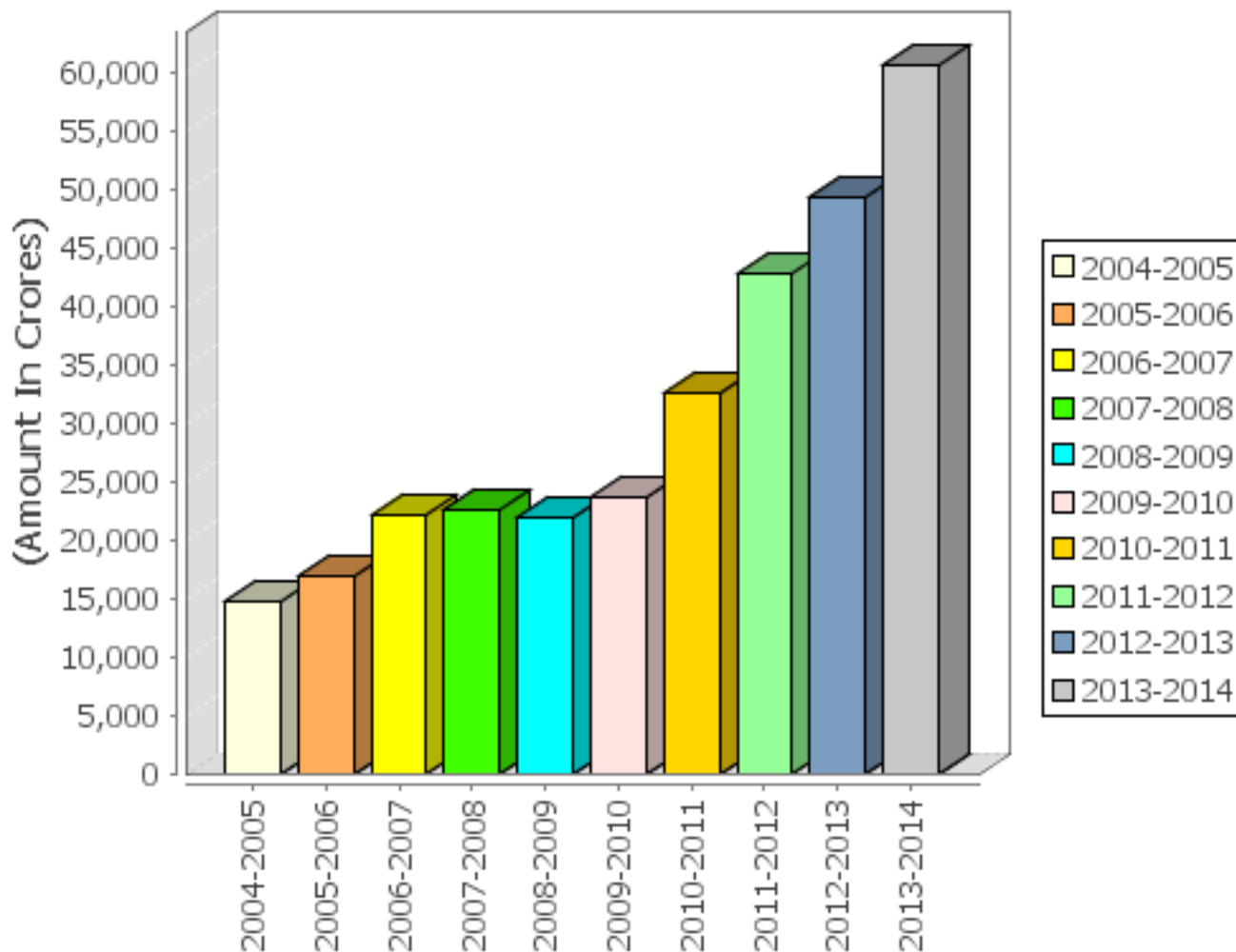


(AMOUNT IN CRORES)

YEAR	TOTAL DEPOSITS	COOPERATIVE DEPOSITS	INDIVIDUALS DEPOSITS	LOCAL BODIES AND OTHERS
2013-2014	101971	70202	22706	9063
% to Total	100.0	68.85	22.27	8.89

PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2005-2014)

TOTAL BORROWINGS

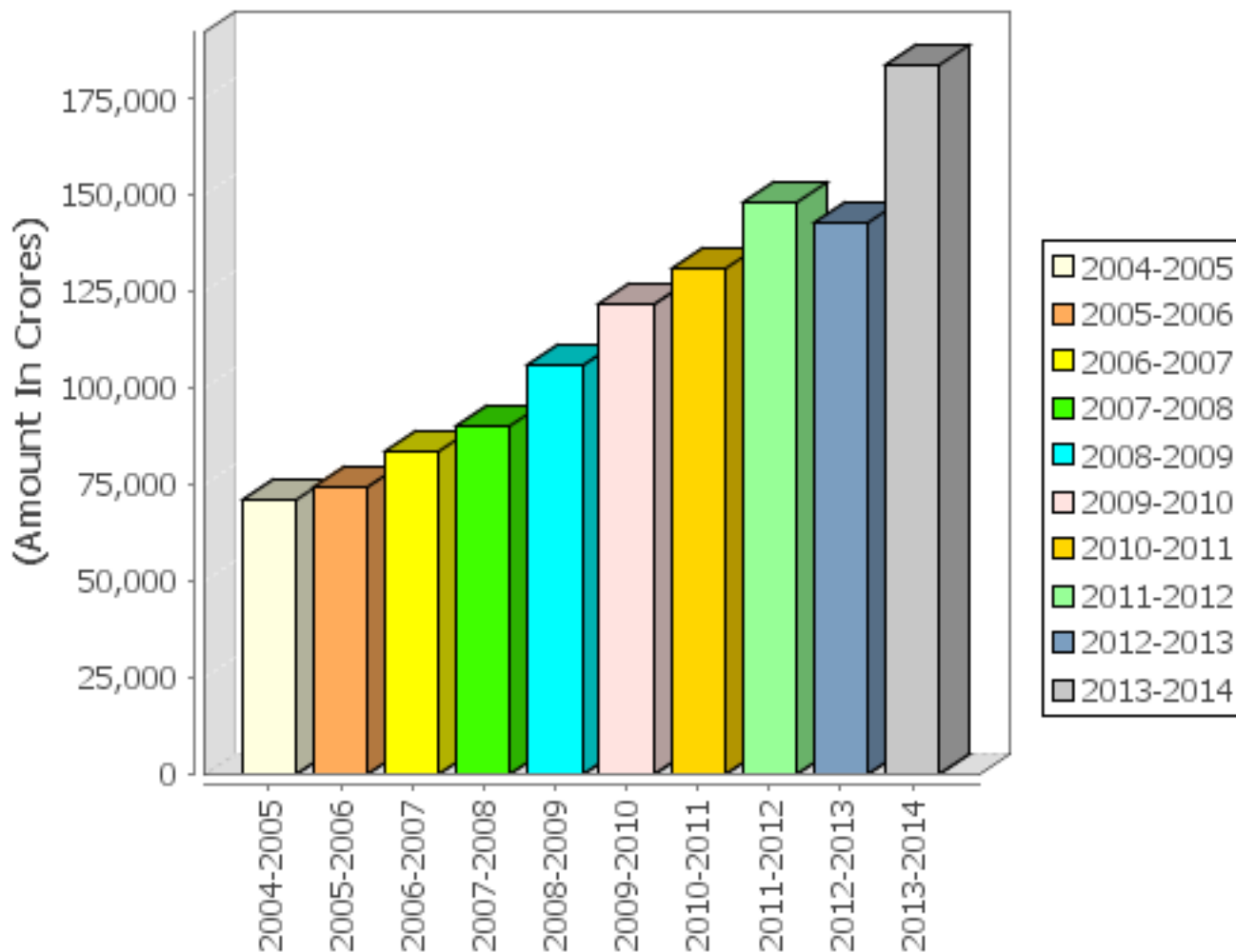


(AMOUNT IN CRORES)

YEAR	TOTAL BORROWINGS
2004-2005	14671
2005-2006	16872
2006-2007	22150
2007-2008	22444
2008-2009	21950
2009-2010	23660
2010-2011	32607
2011-2012	42714
2012-2013	49270
2013-2014	60494

PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2005-2014)

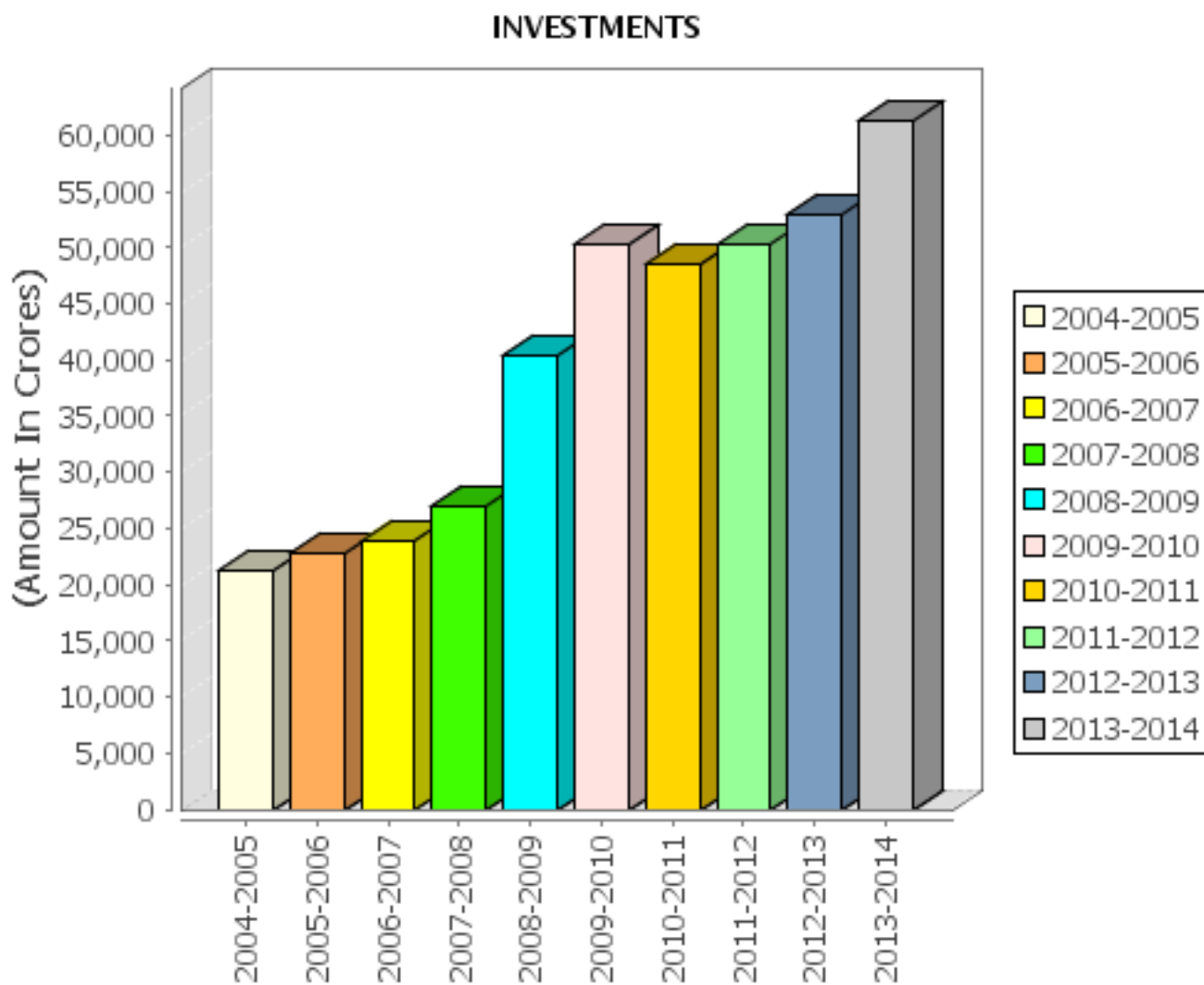
WORKING CAPITAL



(AMOUNT IN CRORES)

YEAR	WORKING CAPITAL
2004-2005	70682
2005-2006	74544
2006-2007	83447
2007-2008	89851
2008-2009	105901
2009-2010	122057
2010-2011	130671
2011-2012	147989
2012-2013	142729
2013-2014	183499

PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2005-2014)

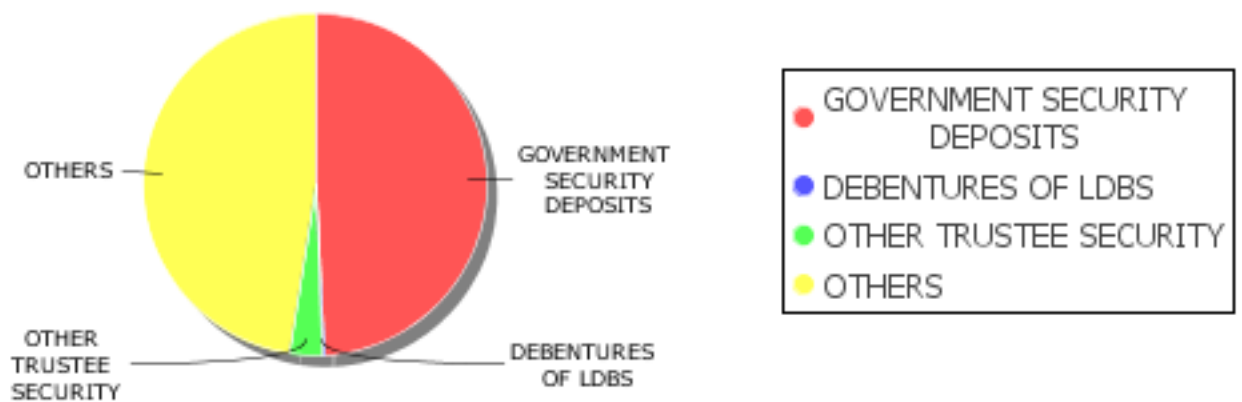


(AMOUNT IN CRORES)

YEAR	INVESTMENTS
2004-2005	21328
2005-2006	22750
2006-2007	23970
2007-2008	26885
2008-2009	40350
2009-2010	50321
2010-2011	48604
2011-2012	50253
2012-2013	52808
2013-2014	61190

PERFORMANCE OF STATE COOPERATIVE BANKS DURING THE YEAR (2013-2014)

COMPOSITION OF INVESTMENTS

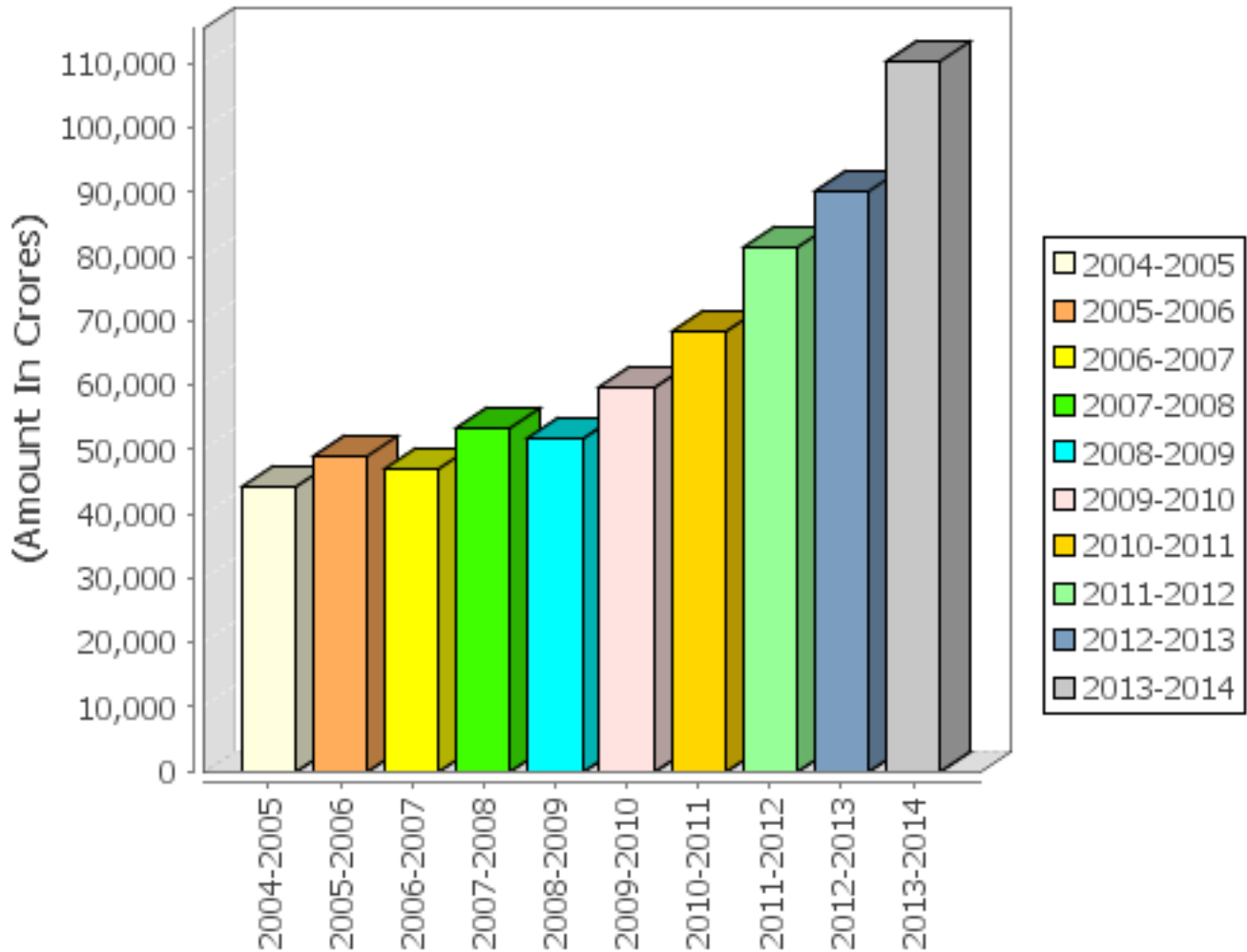


(AMOUNT IN CRORES)

YEAR	GOVERNMENT SECURITY	DEBENTURES OF LDBS	OTHER TRUSTEE SECURITY	OTHERS
2013-2014	30018	170	1908	29094
% to Total	49.06	0.28	3.12	47.55

PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2005-2014)

TOTAL LOANS ISSUED

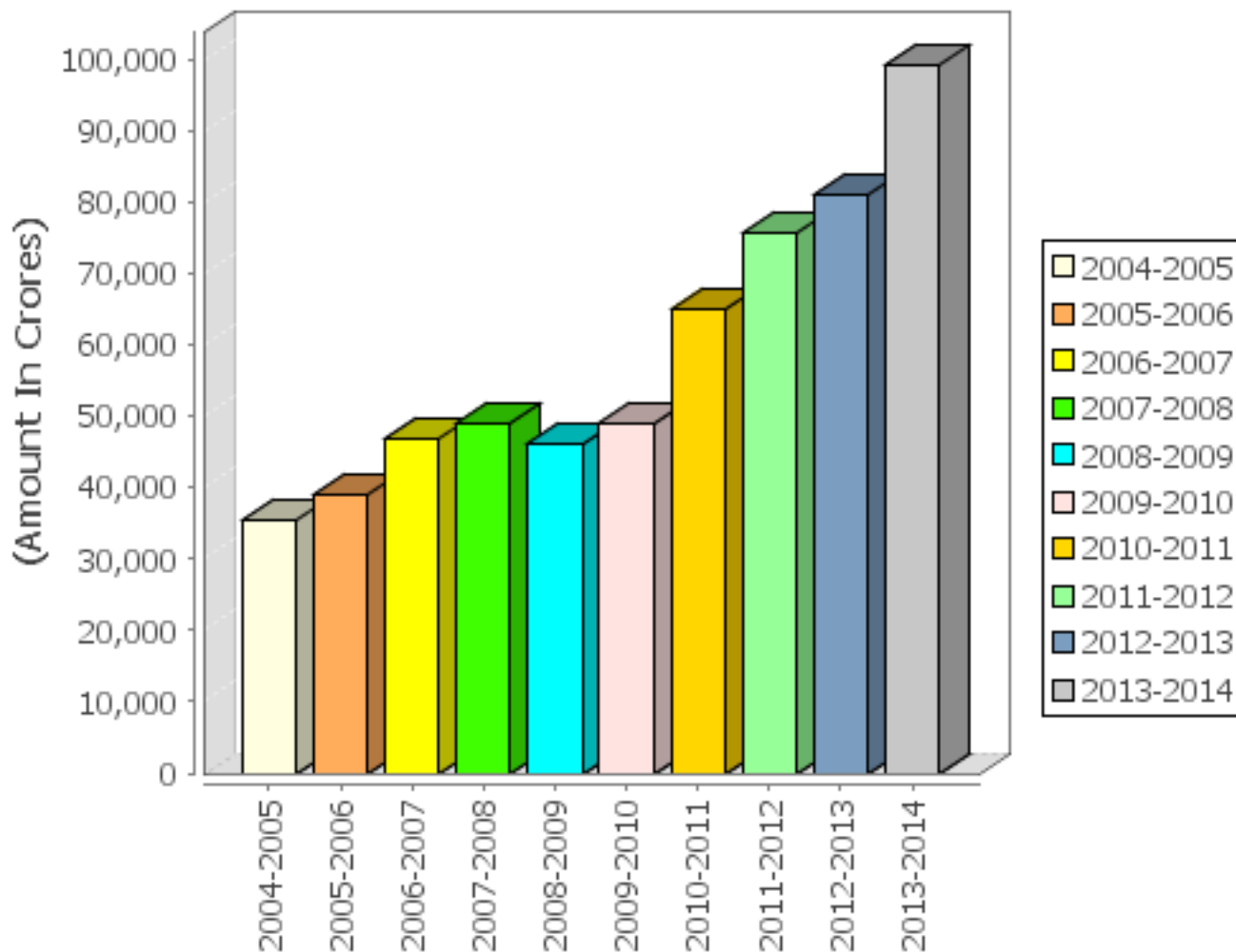


(AMOUNT IN CRORES)

YEAR	TOTAL LOANS ISSUED
2004-2005	44325
2005-2006	48803
2006-2007	47069
2007-2008	53314
2008-2009	51866
2009-2010	59784
2010-2011	68481
2011-2012	81523
2012-2013	89961
2013-2014	110208

PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2005-2014)

TOTAL LOANS OUTSTANDING

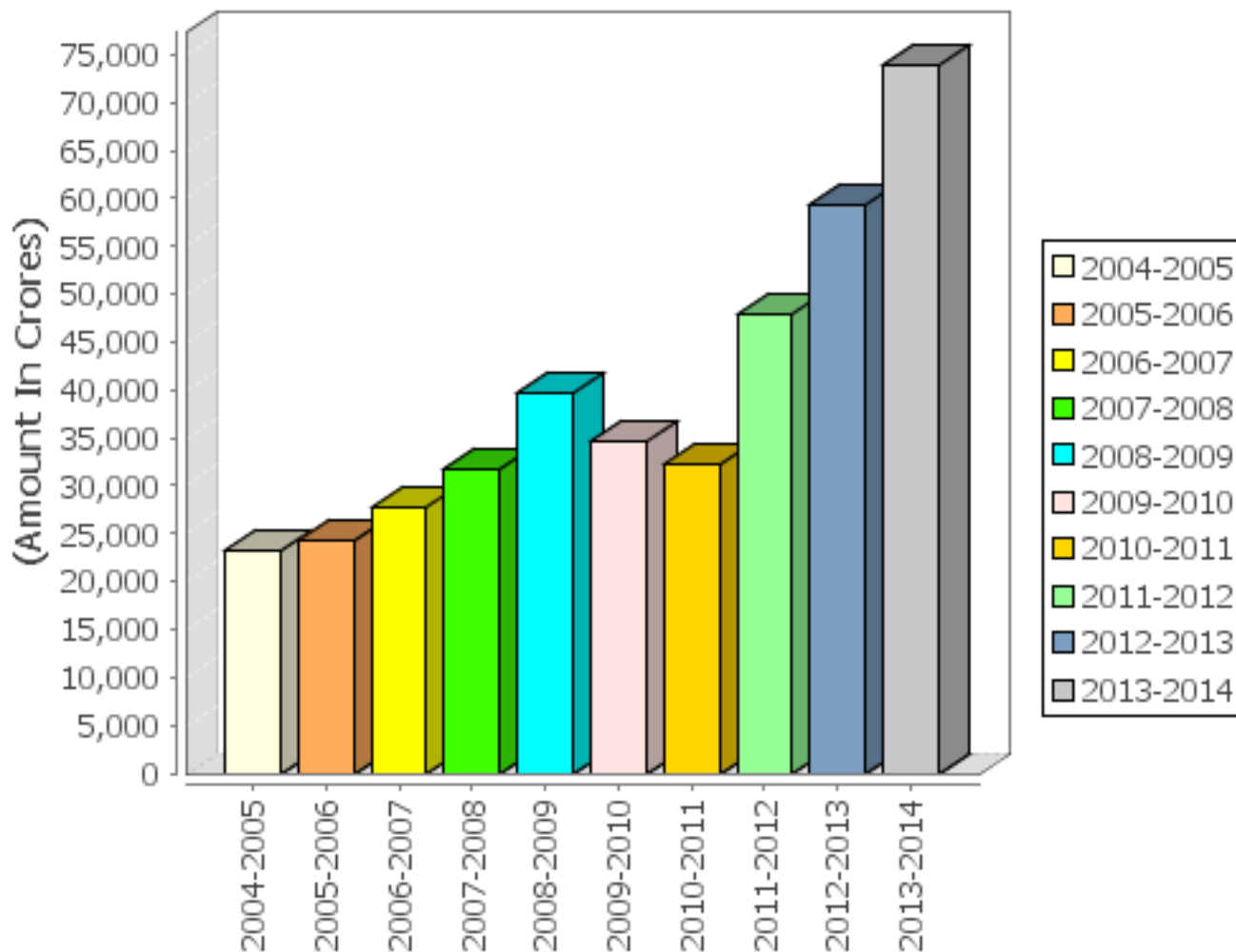


(AMOUNT IN CRORES)

YEAR	TOTAL LOANS OUTSTANDING
2004-2005	35307
2005-2006	38961
2006-2007	46676
2007-2008	49101
2008-2009	46201
2009-2010	49104
2010-2011	65082
2011-2012	75632
2012-2013	80994
2013-2014	99057

PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2005-2014)

TOTAL DEMAND

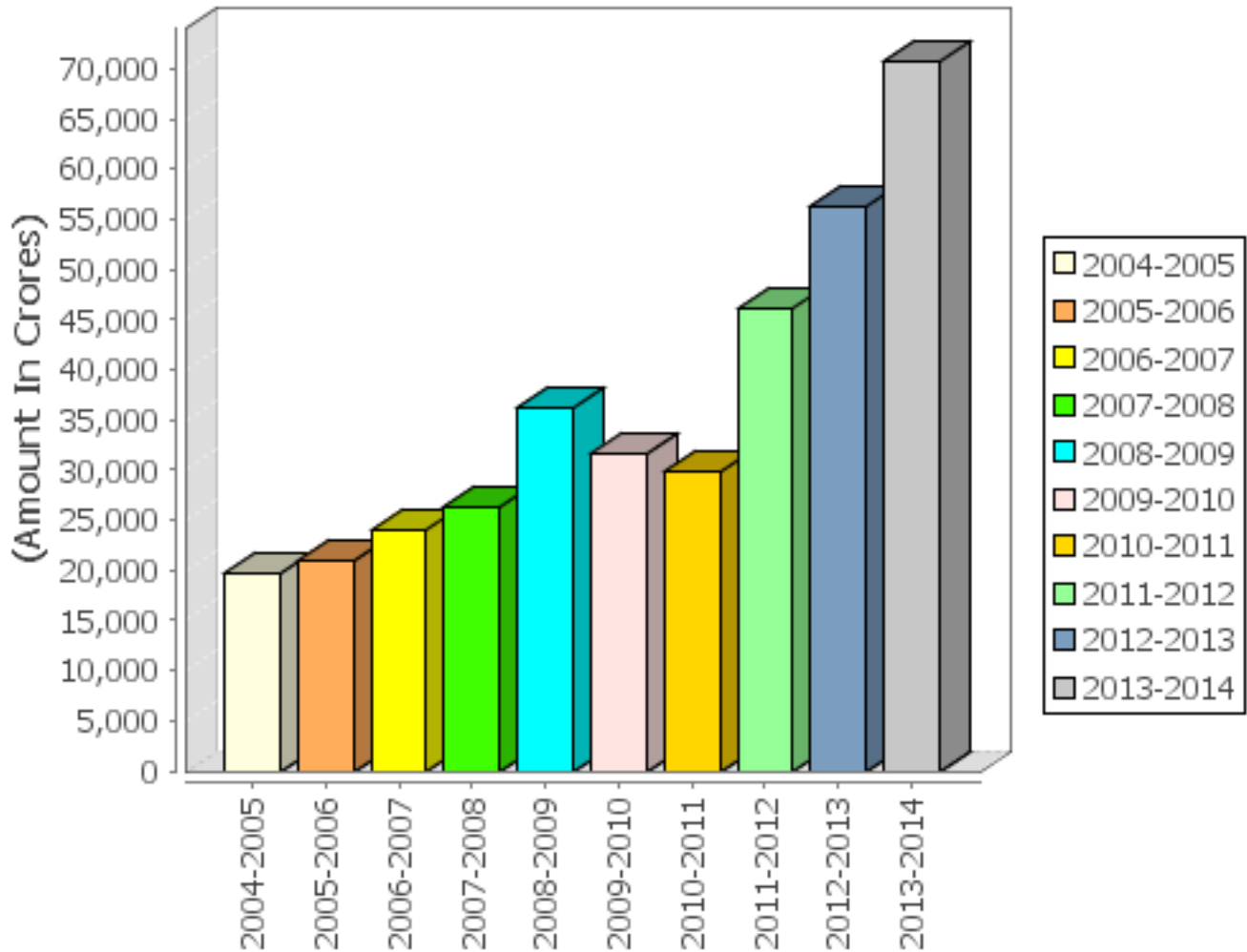


(AMOUNT IN CRORES)

YEAR	TOTAL DEMAND
2004-2005	23294
2005-2006	24390
2006-2007	27707
2007-2008	31795
2008-2009	39607
2009-2010	34550
2010-2011	32273
2011-2012	47912
2012-2013	59309
2013-2014	73828

PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2005-2014)

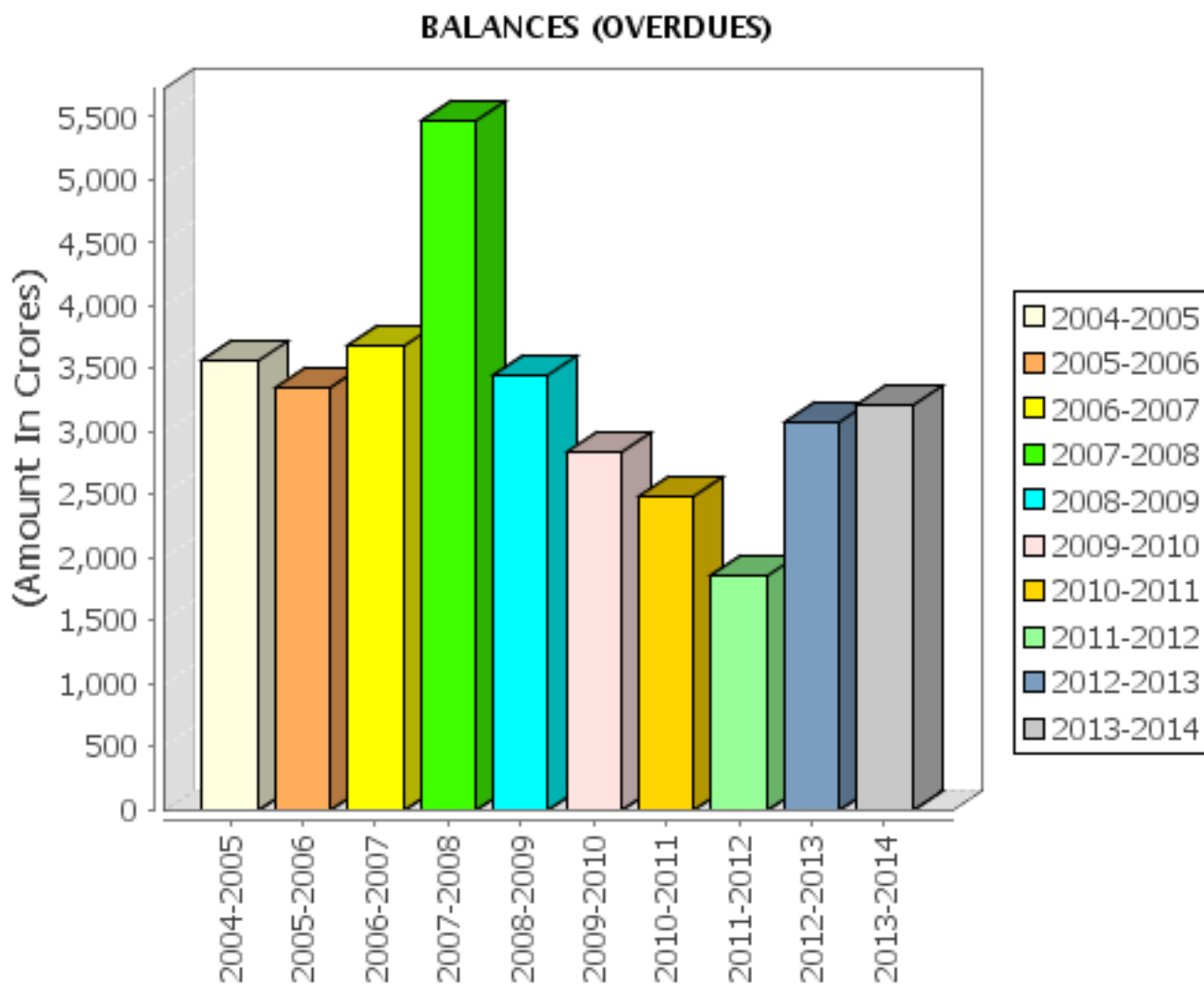
TOTAL COLLECTION



(AMOUNT IN CRORES)

YEAR	TOTAL COLLECTION
2004-2005	19736
2005-2006	21033
2006-2007	24031
2007-2008	26335
2008-2009	36171
2009-2010	31717
2010-2011	29792
2011-2012	46061
2012-2013	56239
2013-2014	70619

PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2005-2014)

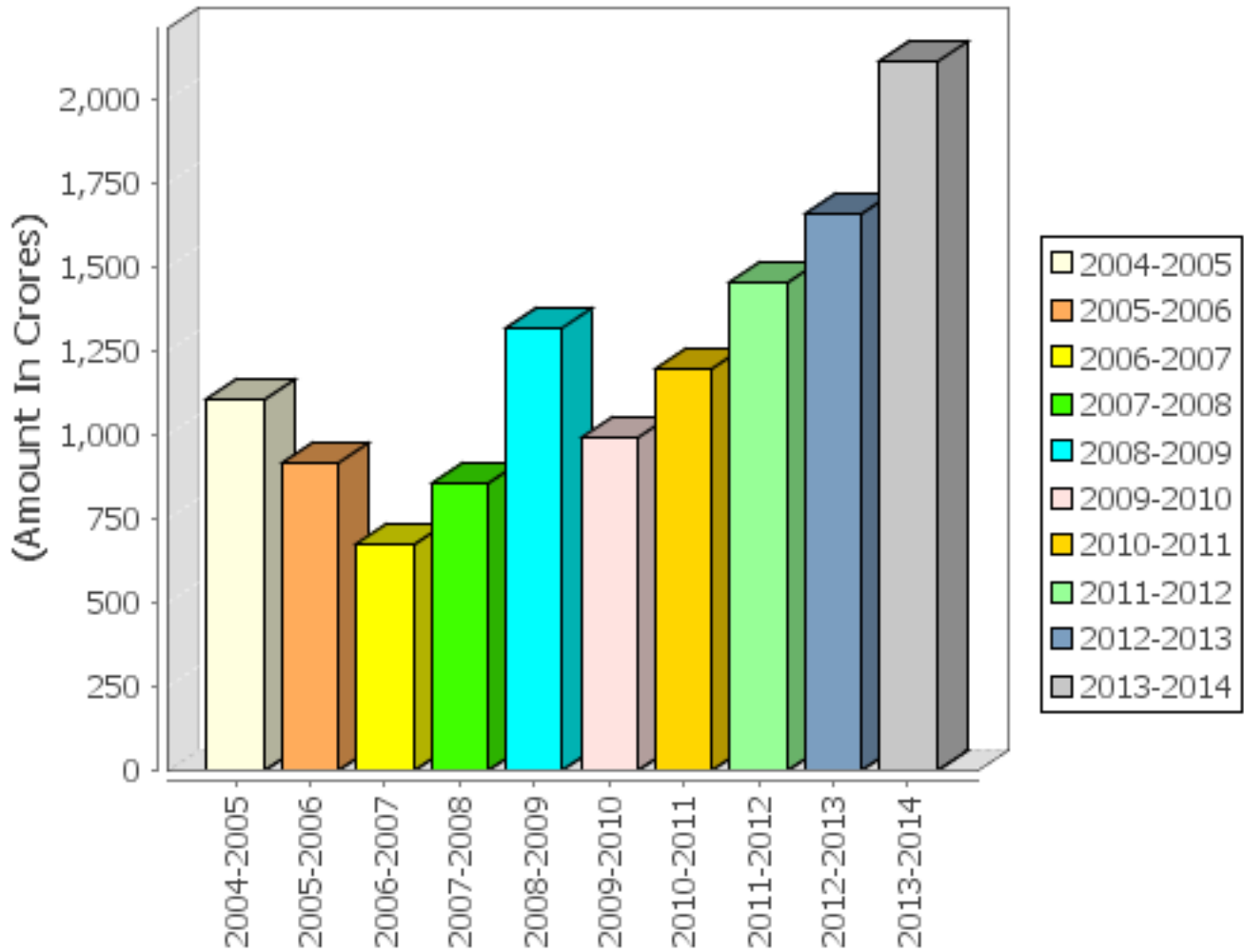


(AMOUNT IN CRORES)

YEAR	BALANCES (OVERDUES)
2004-2005	3558
2005-2006	3356
2006-2007	3675
2007-2008	5460
2008-2009	3436
2009-2010	2833
2010-2011	2481
2011-2012	1851
2012-2013	3070
2013-2014	3209

PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2005-2014)

COST OF MANAGEMENT (CM)

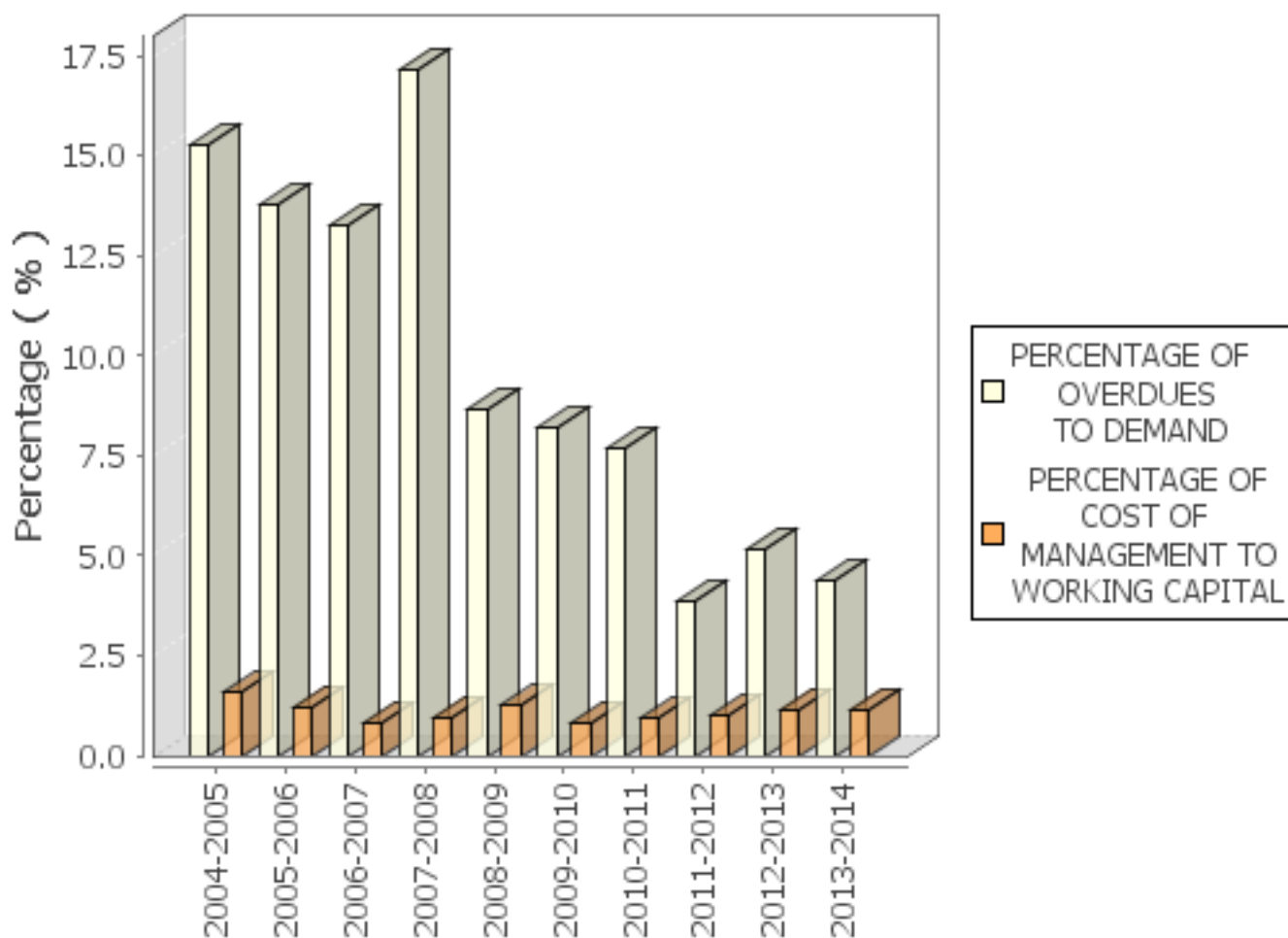


(AMOUNT IN CRORES)

YEAR	COST OF MANAGEMENT (CM)
2004-2005	1105
2005-2006	912
2006-2007	674
2007-2008	854
2008-2009	1312
2009-2010	989
2010-2011	1196
2011-2012	1455
2012-2013	1660
2013-2014	2109

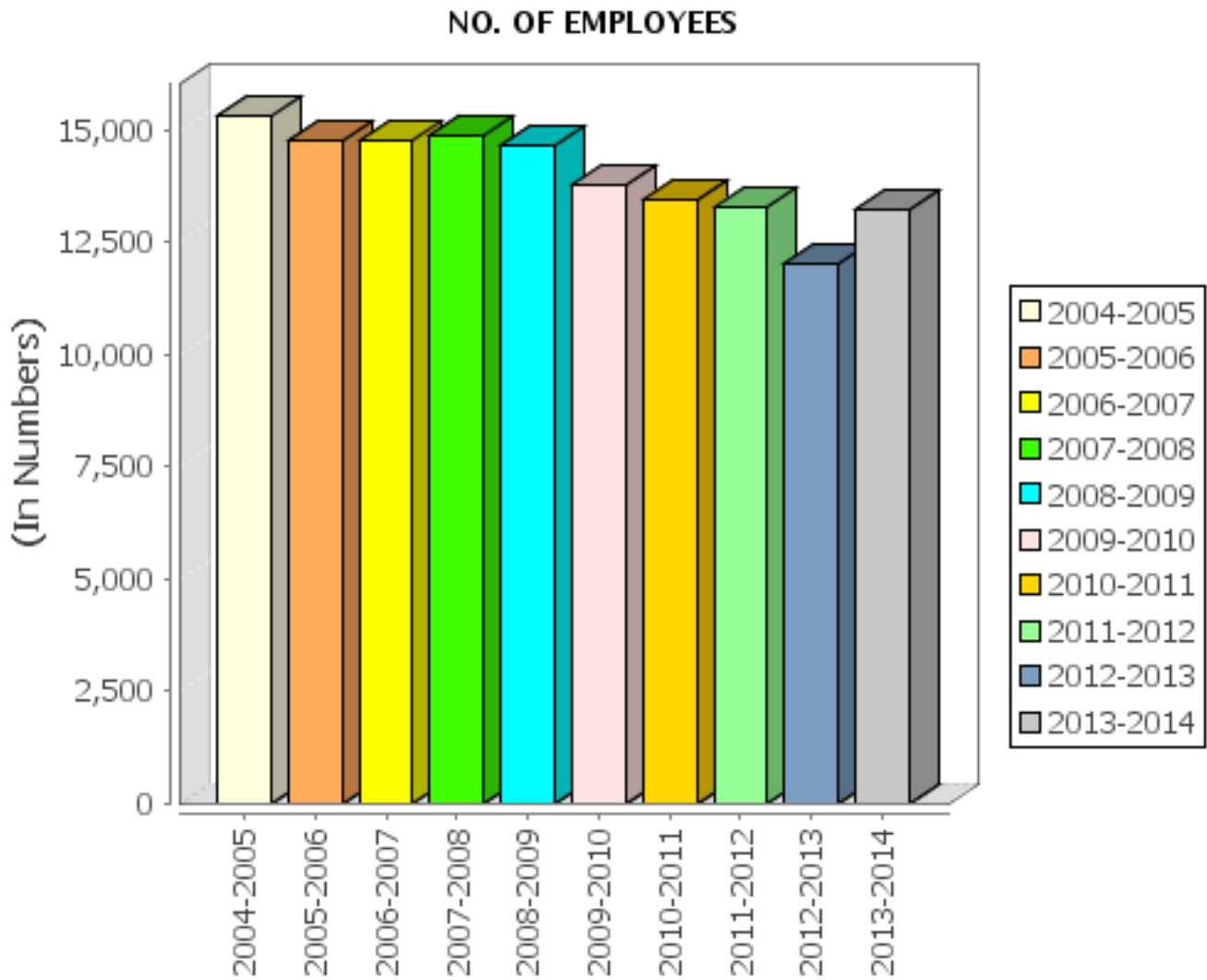
PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2005-2014)

PERCENTAGE OF OVERDUES TO DEMAND AND PERCENTAGE OF COST OF MANAGEMENT TO WORKING CAPITAL



PERCENTAGE (%)		
YEAR	PERCENTAGE OF OVERDUES TO DEMAND	PERCENTAGE OF COST OF MANAGEMENT TO WORKING CAPITAL
2004-2005	15.27	1.56
2005-2006	13.76	1.22
2006-2007	13.27	0.81
2007-2008	17.17	0.95
2008-2009	8.68	1.24
2009-2010	8.2	0.81
2010-2011	7.69	0.92
2011-2012	3.86	0.98
2012-2013	5.18	1.16
2013-2014	4.35	1.15

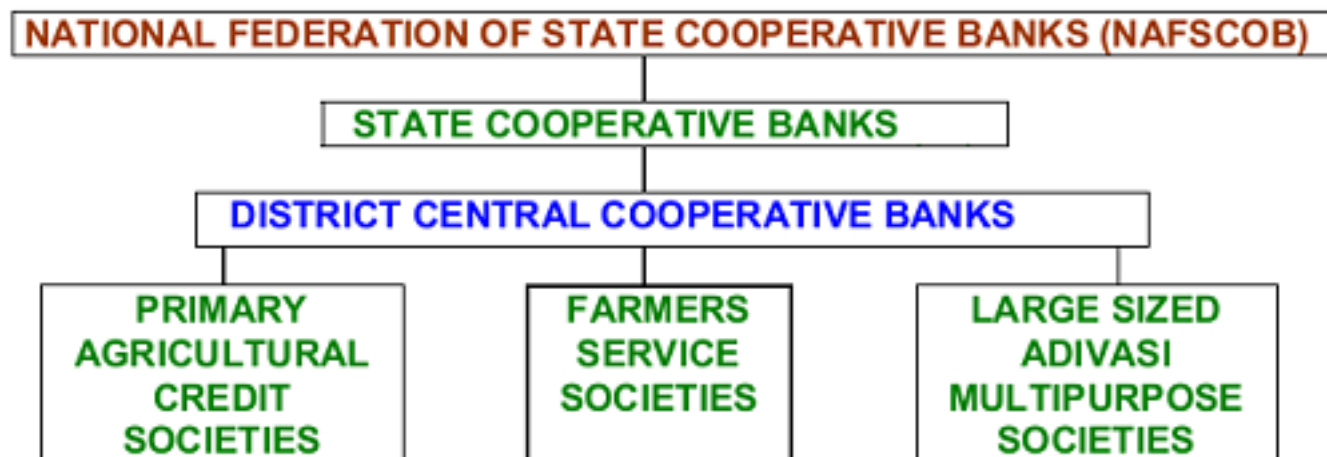
PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2005-2014)



(IN NUMBERS)

YEAR	NO. OF EMPLOYEES
2004-2005	15288
2005-2006	14742
2006-2007	14748
2007-2008	14857
2008-2009	14635
2009-2010	13781
2010-2011	13461
2011-2012	13288
2012-2013	12027
2013-2014	13233

SHORT TERM COOPERATIVE CREDIT STRUCTURE



STATISTICAL DETAILS

PRIMARY SOCIETIES (PACS, FSS & LAMPS) (31-3-2014)		DISTRICT CENTRAL COOPERATIVE BANKS (31-3-2014)		STATE COOPERATIVE BANKS (31-3-2014)	
1. NO.OF STY.:	93042	1. NO.OF DCCBS:	372	1. NO.OF SCBS:	31
2. MEMBERSHIP:	130120	2. NO.OF BRANCHES INCLUDING H.O.:	13811	2. NO.OF BRANCHES INCLUDING H.O.:	1096
3. OWNED FUNDS:	1892430	3. MEMBERSHIP:		3. MEMBERSHIP:	
4. DEPOSITS:	8189491	TOTAL:	3563497	TOTAL:	338455
5. BORROWINGS:	9583580	COOPERATIVE:	572801	COOPERATIVE:	20372
6. LOANS ADV.:	17141956	INDVL./GOI:	2990696	INDVL./GOI:	318083
7. LOANS OUTS:	13005386	4. OWNED FUNDS:	3546487	4. OWNED FUNDS:	1447897
8. PERG.OF OVR. TO DEMAND (%):	19.01	5. DEPOSITS:	21566170	5. DEPOSITS:	10197026
9. EMPLOYEES:	177036	6. BORROWINGS:	6722889	6. BORROWINGS:	6049371
10. BORROWERS:	48081	7. LOANS ADV.:	21794084	7. LOANS ADV.:	11020761
		8. LOANS OUTS:	18314394	8. LOANS OUTS:	9905688
		9. PERG.OF OVR. TO DEMAND (%):	21.78	9. PERG.OF OVR. TO DEMAND (%):	4.35
		10. EMPLOYEES:	84497	10. EMPLOYEES:	13233

(MEMBERSHIP & BORROWERS IN THOUSANDS)

(AMOUNT IN LAKHS)

MAIN FEATURES :

1. PRIMARY AGRICULTURAL CREDIT SOCIETIES

- ASSESMENT OF CREDIT NEEDS
- DISBURSEMENT OF CREDIT TO MEMBERS
- RECOVERY OF CREDIT
- PROMOTE THE ECONOMIC INTERESTS OF THE MEMBERS

2. DISTRICT CENTRAL COOPERATIVE BANKS

- SERVE AS BALANCING CENTRE IN THE DISTRICT CENTRAL FINANCING AGENCIES
- ORGANISE CREDIT TO PRIMARIES
- CARRY OUT BANKING BUSINESS
- SANCTION , MONITOR & CONTROL IMPLEMENTATION OF POLICIES

3. STATE COOPERATIVE BANKS

- SERVE AS BALANCING CENTRE IN THE STATE
- ORGANISE PROVISION OF CREDIT FOR CREDIT WORTHY FARMERS
- CARRY OUT BANKING BUSINESS
- LEADER OF THE COOPERATIVES IN THE STATE

4. NATIONAL FEDERATION OF STATE COOPERATIVE BANKS

- PROVIDES A COMMON FORUM TO THE MEMBER BANKS
- PROMOTES AND PROTECTS THE INTERESTS OF THE MEMBER BANKS
- CO-ORDINATES AND LIAISON WITH GOVERNMENT OF INDIA ,RESERVE BANK OF INDIA , NATIONAL BANK AND OTHERS
- PROVIDES RESEARCH AND CONSULTANCY INPUTS TO THE MEMBER BANKS
- ORGANISES CONFERENCES/SEMINARS/WORKSHOPS/MEETINGS



ABOUT NAFSCOB

The National federation of State Cooperative Banks Ltd. (NAFSCOB), Mumbai was established on May 19, 1964 with a view to facilitate the operations of State and Central Cooperative banks in general and Development of Cooperative Credit in particular.

The specific objectives of NAFSCOB are to:

- Provide a common forum to the member banks to examine the problems of cooperative credit, banking and allied matters and evolve suitable strategies to deal with them.
- Promote and protect the interests of the member banks in all spheres of their activities and to give expression to the view of the member banks.
- Co-ordinate and liaison with Government of India, Reserve Bank of India, respective State Governments, NABARD and other higher financing institutions for the development of cooperative credit on behalf of the member banks.
- Provide research and consultancy inputs to the member banks in order to facilitate them to strengthen their own organisations.
- Organize conferences/seminars/workshops/programmes/meetings to share the views of common interest with view to contribute for better policy decisions.

The NAFSCOB functions with three of its wings, viz. (1) Planning, Research and Development (PRD); (2) All India Mutual Arrangement Scheme(AIMAS) and (3) Computer Services Division (CSD).