

# **BASIC DATA ON**

## **PERFORMANCE OF STATE COOPERATIVE BANKS ( APRIL 1, 2014 to MARCH 31, 2015 )**

**2014-2015**



**National Federation of State Cooperative Banks Ltd.**

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## INDICES USED

S.No.	Indices	Details
1	<b>N.A.</b>	Not Available
2	<b>n.a.</b>	Not Applicable
3	<b>N.D.</b>	Not Declared
4	<b>S.T.</b>	Short Term
5	<b>M.T.</b>	Medium Term
6	<b>Agricl.</b>	Agricultural
7	<b>Non-Agricl.</b>	Non-Agricultural
8	<b>I.R.D.P.</b>	Integrated Rural Development Programme
9	<b>L.D.B.</b>	Land Development Bank
10	<b>NABARD</b>	National Bank for Agricultural and Rural Development
11	<b>L.I.C.</b>	Life Insurance Corporation
12	<b>N.C.D.C.</b>	National Cooperative Development Corporation
13	<b>@</b>	Included in previous column total
14	<b>@ @</b>	Includes Loans from other sources like N.C.D.C.,L.I.C. and ordinary Debentures
15	<b>*</b>	Figures Related to the Cooperative year, 2013-2014
16	<b>**</b>	Figures Related to the Cooperative year, 2012-2013
17	<b>***</b>	Figures Related to the Cooperative year, 2011-2012
18	<b>-</b>	NIL
19	<b>0</b>	NIL
20	<b>%</b>	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 2014-15. 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, 2015 as well as June 30, 2015. 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 2014-15. 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, 2016**  
**Pub :2**

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

**PART - I  
( AS ON 31ST MARCH )  
2014- 2015**

(FROM PAGE NO. 2 TO 30)

TABLE-I (A)

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

### 2014-2015

(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 9.2	2150 0.39	2106 10.21	72653 16.44	3 0.0	112374 9.38	40827 15.91	26718 14.37	1286808 12.77	831774 15.13	455034 9.93
2. Eastern Zone ( % Share in Total )	75 6.63	51281 9.23	1832 8.88	40000 9.05	6172 7.78	82656 6.9	17222 6.71	20021 10.77	1340729 13.3	513528 9.34	827201 18.05
3. North-Eastern Zone ( % Share in Total )	279 24.67	307465 55.35	10125 49.09	32099 7.27	26655 33.62	39115 3.26	8339 3.25	3719 2.0	706275 7.01	22762 0.41	683513 14.91
4. Northern Zone ( % Share in Total )	328 29.0	11822 2.13	2160 10.47	87778 19.87	3893 4.91	253571 21.16	65242 25.43	54936 29.55	2251736 22.34	1240210 22.57	1011526 22.07
5. Southern Zone ( % Share in Total )	218 19.27	143748 25.88	665 3.22	156710 35.47	32068 40.44	321488 26.82	93575 36.47	49278 26.5	2694838 26.74	1867012 33.97	827826 18.06
6. Western Zone ( % Share in Total )	127 11.23	39013 7.02	3736 18.11	52570 11.9	10500 13.24	389305 32.48	31371 12.23	31266 16.82	1798752 17.85	1020770 18.57	777982 16.98
<b>ALL INDIA TOTAL:</b> <b>Percentage ( % )</b>	<b>1131</b> <b>100</b>	<b>555479</b> <b>100</b>	<b>20624</b> <b>100</b>	<b>441810</b> <b>100</b>	<b>79291</b> <b>100</b>	<b>1198509</b> <b>100</b>	<b>256576</b> <b>100</b>	<b>185938</b> <b>100</b>	<b>10079138</b> <b>100</b>	<b>5496056</b> <b>100</b>	<b>4583082</b> <b>100</b>

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)

### 2014-2015

(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	1031147	1031081	66	0	2664223	775861	1960822	1255259	38277	667286
( % Share in Total )	15.04	15.52	0.07	0.0	13.66	13.63	18.16	16.75	15.98	21.78
2. Eastern Zone	693670	591688	51272	47526	2308231	623451	742353	603735	8198	130420
( % Share in Total )	10.12	8.91	57.64	62.56	11.83	10.95	6.88	8.06	3.42	4.26
3. North-Eastern Zone	45795	18187	14762	12811	996820	365563	119786	27037	6142	86607
( % Share in Total )	0.67	0.27	16.59	16.86	5.11	6.42	1.11	0.36	2.56	2.83
4. Northern Zone	2249517	2227398	9375	11186	4934013	1682763	3077127	2563409	57606	456112
( % Share in Total )	32.81	33.53	10.54	14.72	25.29	29.56	28.5	34.21	24.05	14.89
5. Southern Zone	1730717	1691227	13481	4450	5155267	987592	2767056	1824447	74030	868579
( % Share in Total )	25.25	25.46	15.15	5.86	26.42	17.35	25.63	24.35	30.9	28.35
6. Western Zone	1104311	1084312	0	0	3452206	1257802	2129883	1219821	55319	854743
( % Share in Total )	16.11	16.32	0.0	0.0	17.69	22.09	19.73	16.28	23.09	27.9
<b>ALL INDIA TOTAL:</b>	<b>6855157</b>	<b>6643893</b>	<b>88956</b>	<b>75973</b>	<b>19510760</b>	<b>5693032</b>	<b>10797027</b>	<b>7493708</b>	<b>239572</b>	<b>3063747</b>
<b>Percentage ( % )</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>

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) 2014-2015

(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 )	1733275 15.6	1271932 17.88	52052 8.97	409291 11.98	473657 6.66	457025 6.73	16632 5.22	3.51 0.0	22001 9.9	16480 19.6	14 2.19	39 10.32	2149 16.96
2. Eastern Zone ( % Share in Total )	1219652 10.98	677568 9.52	11834 2.04	530250 15.52	617162 8.68	517739 7.62	99423 31.21	16.11 0.0	12555 5.65	8916 10.61	49 7.67	24 6.35	735 5.8
3. North-Eastern Zone ( % Share in Total )	373128 3.36	61868 0.87	25492 4.39	285768 8.36	124561 1.75	78133 1.15	46428 14.58	37.27 0.0	19923 8.96	21030 25.02	152 23.79	116 30.69	2417 19.08
4. Northern Zone ( % Share in Total )	2963950 26.67	2246139 31.57	115536 19.91	602275 17.63	2116715 29.76	2089411 30.75	27304 8.57	1.29 0.0	94697 42.61	18034 21.45	229 35.84	72 19.05	3188 25.16
5. Southern Zone ( % Share in Total )	2918261 26.26	1938783 27.25	267482 46.08	711996 20.84	2595429 36.49	2528572 37.22	66857 20.99	2.58 0.0	45127 20.3	-16911 -20.12	149 23.32	47 12.43	1844 14.56
6. Western Zone ( % Share in Total )	1904213 17.14	919400 12.92	108026 18.61	876787 25.66	1184882 16.66	1122988 16.53	61894 19.43	5.22 0.0	27948 12.57	36518 43.44	46 7.2	80 21.16	2336 18.44
<b>ALL INDIA TOTAL:</b>	<b>11112479</b>	<b>7115690</b>	<b>580422</b>	<b>3416367</b>	<b>7112406</b>	<b>6793868</b>	<b>318538</b>	<b>4.48</b>	<b>222251</b>	<b>84067</b>	<b>639</b>	<b>378</b>	<b>12669</b>
<b>Percentage ( % )</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>

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**  
**2014-2015**

(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	42	160	143082	143242
2. ANDHRA PRADESH	37	22	0	22
3. ARUNACHAL PRADESH**	33	106	0	106
4. ASSAM	74	1817	92737	94554
5. BIHAR	12	59	1	60
6. CHANDIGARH	15	371	3996	4367
7. CHHATTISGARH	6	24	5550	5574
8. DELHI	50	1978	43	2021
9. GOA	69	1443	35023	36466
10. GUJARAT	10	432	0	432
11. HARYANA	14	19	0	19
12. HIMACHAL PRADESH	214	1619	115	1734
13. JAMMU AND KASHMIR	26	0	0	0
14. KARNATAKA	42	164	0	164
15. KERALA	21	14	0	14
16. MADHYA PRADESH	25	67	0	67
17. MAHARASHTRA	48	1861	254	2115
18. MANIPUR**	12	2194	15355	17549
19. MEGHALAYA	49	603	17214	17817
20. MIZORAM	14	1020	0	1020
21. NAGALAND*	22	3675	0	3675
22. ORISSA	15	104	49448	49552
23. PONDICHERY	29	282	0	282
24. PUNJAB	20	53	1	54
25. RAJASTHAN	17	40	0	40
26. SIKKIM	15	282	4975	5257
27. TAMIL NADU	47	23	1	24
28. TRIPURA	60	428	167059	167487
29. UTTAR PRADESH	29	61	1	62
30. UTTARAKHAND*	16	34	0	34
31. WEST BENGAL**	48	1669	0	1669
<b>ALL INDIA TOTAL:</b>	<b>1131</b>	<b>20624</b>	<b>534855</b>	<b>555479</b>

TABLE-III  
**PAID UP SHARE CAPITAL**  
**2014-2015**

(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	252	0	172	424
2. ANDHRA PRADESH	31551	184	54	31789
3. ARUNACHAL PRADESH**	37	19194	8	19239
4. ASSAM	263	191	630	1084
5. BIHAR	1460	478	0	1938
6. CHANDIGARH	8	59	15	82
7. CHHATTISGARH	10673	2409	159	13241
8. DELHI	325	0	448	773
9. GOA	688	500	3137	4325
10. GUJARAT	2572	0	0	2572
11. HARYANA	12328	933	0	13261
12. HIMACHAL PRADESH	616	240	1	857
13. JAMMU AND KASHMIR	120	68	0	188
14. KARNATAKA	21449	0	2453	23902
15. KERALA	38454	29420	0	67874
16. MADHYA PRADESH	47160	0	15	47175
17. MAHARASHTRA	35661	10000	12	45673
18. MANIPUR**	92	1027	402	1521
19. MEGHALAYA	215	284	297	796
20. MIZORAM	139	43	0	182
21. NAGALAND*	295	4178	1042	5515
22. ORISSA	29340	4898	235	34473
23. PONDICHERY	1968	438	45	2451
24. PUNJAB	15919	20	0	15939
25. RAJASTHAN	37531	164	0	37695
26. SIKKIM	155	926	317	1398
27. TAMIL NADU	28244	2026	0	30270
28. TRIPURA	170	812	1382	2364
29. UTTAR PRADESH	24702	3	0	24705
30. UTTARAKHAND*	6196	0	319	6515
31. WEST BENGAL**	2793	796	0	3589
<b>ALL INDIA TOTAL:</b>	<b>351376</b>	<b>79291</b>	<b>11143</b>	<b>441810</b>

TABLE-IV  
**RESERVE AND OTHER FUNDS**  
**2014-2015**

(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	5194	595	6936	12725
2. ANDHRA PRADESH	27977	24128	103411	155516
3. ARUNACHAL PRADESH**	53	461	46	560
4. ASSAM	1128	463	3312	4903
5. BIHAR	9629	7261	12509	29399
6. CHANDIGARH	3	2	3327	3332
7. CHHATTISGARH	2445	2324	15234	20003
8. DELHI	5885	3832	15794	25511
9. GOA	526	230	7566	8322
10. GUJARAT	5297	8837	46993	61127
11. HARYANA	12264	14013	15484	41761
12. HIMACHAL PRADESH	21354	17575	17162	56091
13. JAMMU AND KASHMIR	596	125	620	1341
14. KARNATAKA	35411	4906	23712	64029
15. KERALA	873	2484	10042	13399
16. MADHYA PRADESH	12335	11565	24206	48106
17. MAHARASHTRA	25548	22199	272109	319856
18. MANIPUR**	123	145	5234	5502
19. MEGHALAYA	4363	1777	6012	12152
20. MIZORAM	554	171	1240	1965
21. NAGALAND*	55	69	512	636
22. ORISSA	5485	7149	24760	37394
23. PONDICHERY	610	607	2660	3877
24. PUNJAB	12419	12367	56248	81034
25. RAJASTHAN	14818	8133	22531	45482
26. SIKKIM	665	300	922	1887
27. TAMIL NADU	23510	16558	31874	71942
28. TRIPURA	1398	333	9779	11510
29. UTTAR PRADESH	22607	11321	4829	38757
30. UTTARAKHAND*	1343	397	2787	4527
31. WEST BENGAL**	2108	5611	8144	15863
<b>ALL INDIA TOTAL:</b>	<b>256576</b>	<b>185938</b>	<b>755995</b>	<b>1198509</b>

## DEPOSITS - SOURCEWISE 2014-2015

(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	592	32859	0	27404	60855
2. ANDHRA PRADESH	350331	170513	0	0	520844
3. ARUNACHAL PRADESH**	0	0	0	9919	9919
4. ASSAM	8521	180329	0	0	188850
5. BIHAR	108491	55693	20460	0	184644
6. CHANDIGARH	3522	22283	2439	14	28258
7. CHHATTISGARH	218671	16256	0	20001	254928
8. DELHI	32037	62131	0	0	94168
9. GOA	53189	91515	8210	9683	162597
10. GUJARAT	29294	464172	136229	7193	636888
11. HARYANA	144312	69842	3631	170	217955
12. HIMACHAL PRADESH	24793	578225	108255	4716	715989
13. JAMMU AND KASHMIR	26034	40209	0	0	66243
14. KARNATAKA	532114	169001	10800	0	711915
15. KERALA	530465	33789	0	0	564254
16. MADHYA PRADESH	312662	70461	126439	0	509562
17. MAHARASHTRA	938287	60911	43	26	999267
18. MANIPUR**	1354	8070	0	33	9457
19. MEGHALAYA	3999	122788	42298	0	169085
20. MIZORAM	759	50956	0	0	51715
21. NAGALAND*	842	42593	0	0	43435
22. ORISSA	0	0	0	652929	652929
23. PONDICHERY	9687	50466	38	0	60191
24. PUNJAB	180202	72443	14675	0	267320
25. RAJASTHAN	496275	46542	0	9296	552113
26. SIKKIM	4147	4406	43356	729	52638
27. TAMIL NADU	443823	332956	0	0	776779
28. TRIPURA	3140	142533	35503	0	181176
29. UTTAR PRADESH	487075	84455	0	111548	683078
30. UTTARAKHAND*	146401	1267	1262	0	148930
31. WEST BENGAL**	405037	98119	0	0	503156
<b>ALL INDIA TOTAL:</b>	<b>5496056</b>	<b>3175783</b>	<b>553638</b>	<b>853661</b>	<b>10079138</b>

## DEPOSITS - TYPEWISE 2014-2015

(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	1329	30042	23001	0	6483
2. ANDHRA PRADESH	13304	25088	482452	0	0
3. ARUNACHAL PRADESH**	2357	5535	1954	73	0
4. ASSAM	13569	85884	89397	0	0
5. BIHAR	10925	51660	115678	0	6381
6. CHANDIGARH	438	14305	13501	0	14
7. CHHATTISGARH	13289	6471	235168	0	0
8. DELHI	5920	38310	49938	0	0
9. GOA	13831	55141	92601	694	330
10. GUJARAT	31415	1501	603972	0	0
11. HARYANA	15695	39782	162387	0	91
12. HIMACHAL PRADESH	15510	227424	457633	10707	4715
13. JAMMU AND KASHMIR	5363	17908	42972	0	0
14. KARNATAKA	64919	45633	461447	56200	83716
15. KERALA	34043	14173	516038	0	0
16. MADHYA PRADESH	15566	21626	472370	0	0
17. MAHARASHTRA	86448	64357	763084	85378	0
18. MANIPUR**	1876	4477	2832	1	271
19. MEGHALAYA	14276	82095	72714	0	0
20. MIZORAM	3792	25280	22643	0	0
21. NAGALAND*	1674	22764	18997	0	0
22. ORISSA	28691	11325	612913	0	0
23. PONDICHERY	2976	13007	44208	0	0
24. PUNJAB	14291	20610	216158	16260	1
25. RAJASTHAN	21342	10084	491257	2530	26900
26. SIKKIM	702	1144	40259	0	10533
27. TAMIL NADU	25661	77735	673169	0	214
28. TRIPURA	17125	75448	84649	3954	0
29. UTTAR PRADESH	76804	36369	569901	0	4
30. UTTARAKHAND*	1473	835	146592	30	0
31. WEST BENGAL**	25590	43570	433996	0	0
<b>ALL INDIA TOTAL:</b>	<b>580194</b>	<b>1169583</b>	<b>8013881</b>	<b>175827</b>	<b>139653</b>

## BORROWINGS FROM R.B.I. AND NABARD 2014-2015

(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	300	5	0	0	5611	5916
2. ANDHRA PRADESH	603436	0	0	0	0	603436
3. ARUNACHAL PRADESH**	0	0	0	0	0	0
4. ASSAM	487	0	0	0	0	487
5. BIHAR	15000	0	0	0	0	15000
6. CHANDIGARH	0	0	0	0	0	0
7. CHHATTISGARH	113815	5629	0	0	0	119444
8. DELHI	0	0	0	3113	0	3113
9. GOA	0	0	0	0	0	0
10. GUJARAT	323102	0	2755	0	106734	432591
11. HARYANA	425803	5847	0	0	10387	442037
12. HIMACHAL PRADESH	52000	10221	0	21901	0	84122
13. JAMMU AND KASHMIR	0	0	0	0	0	0
14. KARNATAKA	500000	58777	0	1694	83458	643929
15. KERALA	127780	4151	0	0	0	131931
16. MADHYA PRADESH	660000	10407	0	11902	0	682309
17. MAHARASHTRA	650000	936	0	785	0	651721
18. MANIPUR**	0	0	66	134	0	200
19. MEGHALAYA	2306	0	0	0	1040	3346
20. MIZORAM	7	1624	0	0	508	2139
21. NAGALAND*	0	260	0	2	68	330
22. ORISSA	445000	12992	4663	2012	22039	486706
23. PONDICHERRY	400	0	700	0	0	1100
24. PUNJAB	627395	37329	0	8059	0	672783
25. RAJASTHAN	781062	26656	20000	9208	0	836926
26. SIKKIM	565	0	745	0	0	1310
27. TAMIL NADU	258700	45125	0	0	1090	304915
28. TRIPURA	5875	0	2500	0	2000	10375
29. UTTAR PRADESH	340000	211	0	5448	0	345659
30. UTTARAKHAND*	60000	0	12086	0	0	72086
31. WEST BENGAL**	67287	0	22695	0	0	89982
<b>ALL INDIA TOTAL:</b>	<b>6060320</b>	<b>220170</b>	<b>66210</b>	<b>64258</b>	<b>232935</b>	<b>6643893</b>

**BORROWINGS WITH GOVERNMENT / COMMERCIAL BANKS,  
CASH CREDIT (CC) & OVERDRAFTS (OD) AND  
TOTAL BORROWINGS  
2014-2015**

(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	5916
2. ANDHRA PRADESH	13481	0	0	616917
3. ARUNACHAL PRADESH**	2000	12811	35	14846
4. ASSAM	0	0	0	487
5. BIHAR	50720	18522	3184	87426
6. CHANDIGARH	0	0	0	0
7. CHHATTISGARH	120	0	0	119564
8. DELHI	0	0	0	3113
9. GOA	0	0	0	0
10. GUJARAT	0	0	0	432591
11. HARYANA	467	0	0	442504
12. HIMACHAL PRADESH	2531	0	0	86653
13. JAMMU AND KASHMIR	0	0	0	0
14. KARNATAKA	0	0	0	643929
15. KERALA	0	0	0	131931
16. MADHYA PRADESH	11	0	0	682320
17. MAHARASHTRA	0	0	19999	671720
18. MANIPUR**	11867	0	0	12067
19. MEGHALAYA	325	0	0	3671
20. MIZORAM	570	0	0	2709
21. NAGALAND*	0	0	0	330
22. ORISSA	47	0	0	486753
23. PONDICHERY	0	0	0	1100
24. PUNJAB	99	0	0	672882
25. RAJASTHAN	6158	2387	1558	847029
26. SIKKIM	0	0	0	1310
27. TAMIL NADU	0	4450	21559	330924
28. TRIPURA	0	0	0	10375
29. UTTAR PRADESH	55	0	0	345714
30. UTTARAKHAND*	0	8799	0	80885
31. WEST BENGAL**	505	29004	0	119491
<b>ALL INDIA TOTAL:</b>	<b>88956</b>	<b>75973</b>	<b>46335</b>	<b>6855157</b>

## WORKING CAPITAL AND BALANCES WITH BANKS DURING 2014-2015

(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	79652	671	1727	19
2. ANDHRA PRADESH	1325066	2005	695	248700
3. ARUNACHAL PRADESH**	42194	202	2110	442
4. ASSAM	207981	1025	7348	0
5. BIHAR	359381	130	20707	0
6. CHANDIGARH	33268	424	1150	13000
7. CHHATTISGARH	421412	114	11875	0
8. DELHI	132150	1191	1804	0
9. GOA	186615	541	11916	8400
10. GUJARAT	1129516	115	36006	0
11. HARYANA	724508	151	15266	20000
12. HIMACHAL PRADESH	906189	3456	40705	337
13. JAMMU AND KASHMIR	70417	668	3580	0
14. KARNATAKA	1453142	3356	54980	223500
15. KERALA	890605	565	2887	0
16. MADHYA PRADESH	1331618	394	47143	13000
17. MAHARASHTRA	2136075	781	53169	27500
18. MANIPUR**	31208	328	1424	0
19. MEGHALAYA	331131	301	10371	33856
20. MIZORAM	61142	1088	7781	0
21. NAGALAND*	50344	661	2102	12020
22. ORISSA	1279900	38809	3190	298652
23. PONDICHERY	70001	3225	3187	1700
24. PUNJAB	1027889	339	10299	0
25. RAJASTHAN	1507227	187	24914	29000
26. SIKKIM	57260	75	4988	0
27. TAMIL NADU	1336801	35223	170705	7500
28. TRIPURA	215560	2138	24484	645
29. UTTAR PRADESH	1200455	338	26451	137
30. UTTARAKHAND*	243103	47	8708	0
31. WEST BENGAL**	668950	25006	27356	0
<b>ALL INDIA TOTAL:</b>	<b>19510760</b>	<b>123554</b>	<b>639028</b>	<b>938408</b>



## INVESTMENTS WITH VARIOUS AGENCIES 2014-2015

(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	21224	0	0	10215	7146	38585
2. ANDHRA PRADESH	199032	0	2500	0	71	201603
3. ARUNACHAL PRADESH**	2357	0	0	25741	0	28098
4. ASSAM	50234	6913	45909	0	0	103056
5. BIHAR	43963	0	0	114764	65	158792
6. CHANDIGARH	6208	0	0	0	304	6512
7. CHHATTISGARH	57507	0	0	142044	687	200238
8. DELHI	19471	0	0	45700	1205	66376
9. GOA	39041	0	0	5198	657	44896
10. GUJARAT	165508	0	0	317854	8830	492192
11. HARYANA	70195	0	0	0	10609	80804
12. HIMACHAL PRADESH	159788	0	0	282945	28291	471024
13. JAMMU AND KASHMIR	9424	0	0	39241	0	48665
14. KARNATAKA	185248	0	0	0	50909	236157
15. KERALA	190388	0	13	1648	6105	198154
16. MADHYA PRADESH	120182	0	0	133810	3501	257493
17. MAHARASHTRA	423607	0	22820	274267	20	720714
18. MANIPUR**	2300	0	0	7996	26	10322
19. MEGHALAYA	51540	0	0	0	8351	59891
20. MIZORAM	10770	0	1236	6900	0	18906
21. NAGALAND*	11970	0	0	11847	0	23817
22. ORISSA	178974	0	0	0	67	179041
23. PONDICHERY	17795	0	1490	3104	100	22489
24. PUNJAB	76854	0	0	94595	2812	174261
25. RAJASTHAN	131383	0	7	434132	0	565522
26. SIKKIM	11601	0	0	23500	0	35101
27. TAMIL NADU	272069	11035	0	0	7500	290604
28. TRIPURA	49887	0	0	5798	30687	86372
29. UTTAR PRADESH	153683	4450	0	293836	23	451992
30. UTTARAKHAND*	40680	0	0	94937	120	135737
31. WEST BENGAL**	136213	0	149398	0	7	285618
<b>ALL INDIA TOTAL:</b>	<b>2909096</b>	<b>22398</b>	<b>223373</b>	<b>2370072</b>	<b>168093</b>	<b>5693032</b>

## SHORT TERM AGRICULTURAL LOANS ISSUED 2014-2015

(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	99	0	3604	3703
2. ANDHRA PRADESH	548703	0	0	548703
3. ARUNACHAL PRADESH**	91	3	0	94
4. ASSAM	738	0	0	738
5. BIHAR	29795	0	0	29795
6. CHANDIGARH	0	0	0	0
7. CHHATTISGARH	139700	0	0	139700
8. DELHI	304	0	30000	30304
9. GOA	1691	0	0	1691
10. GUJARAT	549020	0	171	549191
11. HARYANA	490469	0	0	490469
12. HIMACHAL PRADESH	51079	0	1152	52231
13. JAMMU AND KASHMIR	0	0	0	0
14. KARNATAKA	575565	0	0	575565
15. KERALA	202188	0	0	202188
16. MADHYA PRADESH	789867	0	0	789867
17. MAHARASHTRA	668939	0	0	668939
18. MANIPUR**	8	0	0	8
19. MEGHALAYA	1057	0	0	1057
20. MIZORAM	125	0	0	125
21. NAGALAND*	795	0	0	795
22. ORISSA	573940	0	0	573940
23. PONDICHERY	1056	0	0	1056
24. PUNJAB	667386	0	427808	1095194
25. RAJASTHAN	785815	0	0	785815
26. SIKKIM	844	0	0	844
27. TAMIL NADU	493232	0	0	493232
28. TRIPURA	0	23376	0	23376
29. UTTAR PRADESH	435088	0	0	435088
30. UTTARAKHAND*	0	0	0	0
31. WEST BENGAL**	0	0	0	0
<b>ALL INDIA TOTAL:</b>	<b>7007594</b>	<b>23379</b>	<b>462735</b>	<b>7493708</b>

## SHORT TERM NON-AGRICULTURAL LOANS ISSUED 2014-2015

(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	3372	3372
2. ANDHRA PRADESH	0	0	98013	98013
3. ARUNACHAL PRADESH**	0	0	133	133
4. ASSAM	0	0	878	878
5. BIHAR	0	0	0	0
6. CHANDIGARH	0	0	0	0
7. CHHATTISGARH	0	0	20380	20380
8. DELHI	0	0	6627	6627
9. GOA	0	0	11567	11567
10. GUJARAT	7900	23550	7000	38450
11. HARYANA	0	0	178947	178947
12. HIMACHAL PRADESH	0	0	47208	47208
13. JAMMU AND KASHMIR	0	0	885	885
14. KARNATAKA	0	0	0	0
15. KERALA	0	0	0	0
16. MADHYA PRADESH	0	0	238930	238930
17. MAHARASHTRA	425846	0	0	425846
18. MANIPUR**	0	0	251	251
19. MEGHALAYA	470	0	3056	3526
20. MIZORAM	0	0	20	20
21. NAGALAND*	0	1496	0	1496
22. ORISSA	0	0	20410	20410
23. PONDICHERY	0	0	15319	15319
24. PUNJAB	0	0	0	0
25. RAJASTHAN	0	0	0	0
26. SIKKIM	0	0	18	18
27. TAMIL NADU	424172	0	0	424172
28. TRIPURA	0	0	4288	4288
29. UTTAR PRADESH	118005	0	222492	340497
30. UTTARAKHAND*	0	0	0	0
31. WEST BENGAL**	0	0	0	0
<b>ALL INDIA TOTAL:</b>	<b>976393</b>	<b>25046</b>	<b>879794</b>	<b>1881233</b>

## MEDIUM TERM AGRICULTURAL LOANS ISSUED 2014-2015

(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	26	26
2. ANDHRA PRADESH	1518	20631	13117	35266
3. ARUNACHAL PRADESH**	0	0	357	357
4. ASSAM	0	0	965	965
5. BIHAR	0	0	0	0
6. CHANDIGARH	0	0	0	0
7. CHHATTISGARH	0	0	4094	4094
8. DELHI	0	0	2	2
9. GOA	27	729	1557	2313
10. GUJARAT	0	0	52423	52423
11. HARYANA	0	0	3660	3660
12. HIMACHAL PRADESH	0	0	2264	2264
13. JAMMU AND KASHMIR	0	0	40	40
14. KARNATAKA	62	0	24112	24174
15. KERALA	0	0	0	0
16. MADHYA PRADESH	0	0	38065	38065
17. MAHARASHTRA	0	0	583	583
18. MANIPUR**	61	0	158	219
19. MEGHALAYA	0	70	1833	1903
20. MIZORAM	164	148	0	312
21. NAGALAND*	0	360	0	360
22. ORISSA	0	0	8198	8198
23. PONDICHERY	5	0	0	5
24. PUNJAB	0	0	29509	29509
25. RAJASTHAN	0	0	18039	18039
26. SIKKIM	0	135	0	135
27. TAMIL NADU	14559	0	0	14559
28. TRIPURA	0	0	1891	1891
29. UTTAR PRADESH	0	0	210	210
30. UTTARAKHAND*	0	0	0	0
31. WEST BENGAL**	0	0	0	0
<b>ALL INDIA TOTAL:</b>	<b>16396</b>	<b>22073</b>	<b>201103</b>	<b>239572</b>

**MEDIUM TERM NON-AGRICULTURAL OTHERS LOANS ISSUED  
AND  
TOTAL LOANS AND ADVANCES  
2014-2015**

(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	1373	1373	292	8766
2. ANDHRA PRADESH	13131	47323	60454	47432	789868
3. ARUNACHAL PRADESH**	0	388	388	274	1246
4. ASSAM	0	6115	6115	20648	29344
5. BIHAR	0	0	0	0	29795
6. CHANDIGARH	0	2486	2486	726	3212
7. CHHATTISGARH	0	3961	3961	0	168135
8. DELHI	0	1304	1304	1676	39913
9. GOA	0	45503	45503	3175	64249
10. GUJARAT	0	6519	6519	244724	891307
11. HARYANA	0	1740	1740	44	674860
12. HIMACHAL PRADESH	0	42986	42986	16618	161307
13. JAMMU AND KASHMIR	0	4197	4197	358	5480
14. KARNATAKA	0	58159	58159	110207	768105
15. KERALA	0	0	0	0	202188
16. MADHYA PRADESH	0	6170	6170	38972	1112004
17. MAHARASHTRA	0	78959	78959	0	1174327
18. MANIPUR**	0	455	455	0	933
19. MEGHALAYA	0	4464	4464	20879	31829
20. MIZORAM	0	4563	4563	55	5075
21. NAGALAND*	3405	3215	6620	1025	10296
22. ORISSA	0	104127	104127	5883	712558
23. PONDICHERY	0	7243	7243	14229	37852
24. PUNJAB	0	23400	23400	0	1148103
25. RAJASTHAN	0	2131	2131	110045	916030
26. SIKKIM	0	1390	1390	974	3361
27. TAMIL NADU	19335	0	19335	8979	960277
28. TRIPURA	0	2603	2603	5544	37702
29. UTTAR PRADESH	0	22773	22773	10337	808905
30. UTTARAKHAND*	0	0	0	0	0
31. WEST BENGAL**	0	0	0	0	0
<b>ALL INDIA TOTAL:</b>	<b>35871</b>	<b>483547</b>	<b>519418</b>	<b>663096</b>	<b>10797027</b>

## SHORT TERM AGRICULTURAL LOANS OUTSTANDING 2014-2015

(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	956	0	5183	6139
2. ANDHRA PRADESH	547699	0	0	547699
3. ARUNACHAL PRADESH**	61	0	23	84
4. ASSAM	3250	0	0	3250
5. BIHAR	50889	0	0	50889
6. CHANDIGARH	0	0	0	0
7. CHHATTISGARH	118140	0	0	118140
8. DELHI	460	0	30000	30460
9. GOA	1669	0	0	1669
10. GUJARAT	340542	0	159	340701
11. HARYANA	476140	0	0	476140
12. HIMACHAL PRADESH	60469	0	669	61138
13. JAMMU AND KASHMIR	1	0	0	1
14. KARNATAKA	565565	0	0	565565
15. KERALA	198488	0	0	198488
16. MADHYA PRADESH	804981	0	0	804981
17. MAHARASHTRA	577030	0	0	577030
18. MANIPUR**	4	0	6	10
19. MEGHALAYA	2651	0	0	2651
20. MIZORAM	8809	0	0	8809
21. NAGALAND*	1241	0	0	1241
22. ORISSA	547279	0	0	547279
23. PONDICHERY	1365	0	0	1365
24. PUNJAB	627395	0	126774	754169
25. RAJASTHAN	776551	0	0	776551
26. SIKKIM	1023	0	0	1023
27. TAMIL NADU	619527	0	0	619527
28. TRIPURA	0	44800	0	44800
29. UTTAR PRADESH	436491	0	0	436491
30. UTTARAKHAND*	60000	0	0	60000
31. WEST BENGAL**	79396	0	4	79400
<b>ALL INDIA TOTAL:</b>	<b>6908072</b>	<b>44800</b>	<b>162818</b>	<b>7115690</b>

## SHORT TERM NON-AGRICULTURAL LOANS OUTSTANDING 2014-2015

(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	19597	19597
2. ANDHRA PRADESH	0	0	165038	165038
3. ARUNACHAL PRADESH**	0	0	689	689
4. ASSAM	0	0	999	999
5. BIHAR	0	107853	0	107853
6. CHANDIGARH	0	0	7391	7391
7. CHHATTISGARH	0	0	66106	66106
8. DELHI	0	0	13148	13148
9. GOA	0	0	19701	19701
10. GUJARAT	5057	107700	6991	119748
11. HARYANA	0	0	104222	104222
12. HIMACHAL PRADESH	0	0	124560	124560
13. JAMMU AND KASHMIR	0	0	6576	6576
14. KARNATAKA	0	0	0	0
15. KERALA	0	0	0	0
16. MADHYA PRADESH	0	0	104428	104428
17. MAHARASHTRA	451300	0	0	451300
18. MANIPUR**	0	24	1438	1462
19. MEGHALAYA	1113	0	2570	3683
20. MIZORAM	0	0	21	21
21. NAGALAND*	0	1114	0	1114
22. ORISSA	0	0	9422	9422
23. PONDICHERY	0	0	14240	14240
24. PUNJAB	0	0	0	0
25. RAJASTHAN	0	0	0	0
26. SIKKIM	0	0	78	78
27. TAMIL NADU	112680	0	0	112680
28. TRIPURA	0	0	9583	9583
29. UTTAR PRADESH	86919	0	55083	142002
30. UTTARAKHAND*	0	0	11932	11932
31. WEST BENGAL**	0	0	176141	176141
<b>ALL INDIA TOTAL:</b>	<b>657069</b>	<b>216691</b>	<b>919954</b>	<b>1793714</b>

## MEDIUM TERM AGRICULTURAL LOANS OUTSTANDING 2014-2015

(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	551	551
2. ANDHRA PRADESH	15124	73200	79811	168135
3. ARUNACHAL PRADESH**	774	0	332	1106
4. ASSAM	0	0	3654	3654
5. BIHAR	0	192	0	192
6. CHANDIGARH	0	0	16	16
7. CHHATTISGARH	0	0	13817	13817
8. DELHI	0	0	89	89
9. GOA	147	1847	2188	4182
10. GUJARAT	0	0	99564	99564
11. HARYANA	0	0	5824	5824
12. HIMACHAL PRADESH	0	0	3029	3029
13. JAMMU AND KASHMIR	0	0	175	175
14. KARNATAKA	62	0	61414	61476
15. KERALA	0	0	0	0
16. MADHYA PRADESH	0	0	51163	51163
17. MAHARASHTRA	0	0	4280	4280
18. MANIPUR**	386	0	5897	6283
19. MEGHALAYA	0	324	6103	6427
20. MIZORAM	1227	1503	0	2730
21. NAGALAND*	0	2183	104	2287
22. ORISSA	0	0	11338	11338
23. PONDICHERY	45	0	0	45
24. PUNJAB	0	0	37426	37426
25. RAJASTHAN	0	0	35245	35245
26. SIKKIM	0	372	0	372
27. TAMIL NADU	37275	0	0	37275
28. TRIPURA	0	0	2633	2633
29. UTTAR PRADESH	0	0	800	800
30. UTTARAKHAND*	0	0	20004	20004
31. WEST BENGAL**	0	0	304	304
<b>ALL INDIA TOTAL:</b>	<b>55040</b>	<b>79621</b>	<b>445761</b>	<b>580422</b>



**MEDIUM TERM NON-AGRICULTURAL OTHERS LOANS  
OUTSTANDING AND  
TOTAL LOANS OUTSTANDING  
2014-2015**

(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	4734	4734	4525	35546
2. ANDHRA PRADESH	12412	11779	24191	1437	906500
3. ARUNACHAL PRADESH**	0	1795	1795	8164	11838
4. ASSAM	0	11013	11013	59817	78733
5. BIHAR	0	1888	1888	618	161440
6. CHANDIGARH	0	2831	2831	1309	11547
7. CHHATTISGARH	0	9787	9787	0	207850
8. DELHI	0	3340	3340	4474	51511
9. GOA	0	84092	84092	1708	111352
10. GUJARAT	0	24981	24981	7205	592199
11. HARYANA	0	3656	3656	566	590408
12. HIMACHAL PRADESH	0	113863	113863	56589	359179
13. JAMMU AND KASHMIR	0	8470	8470	1731	16953
14. KARNATAKA	0	78476	78476	224918	930435
15. KERALA	0	0	0	0	198488
16. MADHYA PRADESH	0	19969	19969	21413	1001954
17. MAHARASHTRA	0	168052	168052	0	1200662
18. MANIPUR**	0	7493	7493	0	15248
19. MEGHALAYA	0	11069	11069	69305	93135
20. MIZORAM	0	21001	21001	4087	36648
21. NAGALAND*	14868	1961	16829	17	21488
22. ORISSA	0	118075	118075	41798	727912
23. PONDICHERY	0	15859	15859	7583	39092
24. PUNJAB	0	30516	30516	0	822111
25. RAJASTHAN	0	5261	5261	46909	863966
26. SIKKIM	0	5160	5160	10795	17428
27. TAMIL NADU	30388	0	30388	8330	808200
28. TRIPURA	0	9086	9086	32508	98610
29. UTTAR PRADESH	0	28319	28319	72198	679810
30. UTTARAKHAND*	0	0	0	0	91936
31. WEST BENGAL**	0	65081	65081	9374	330300
<b>ALL INDIA TOTAL:</b>	<b>57668</b>	<b>867607</b>	<b>925275</b>	<b>697378</b>	<b>11112479</b>

TABLE-XI  
**DEMAND**  
**2014-2015**

(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	3628	30471	220	2952	1336	38607
2. ANDHRA PRADESH	564032	119805	0	18613	108639	811089
3. ARUNACHAL PRADESH**	81	372	503	8578	1084	10618
4. ASSAM	2366	14110	3055	5260	971	25762
5. BIHAR	72932	50608	0	107	0	123647
6. CHANDIGARH	0	0	17	1182	0	1199
7. CHHATTISGARH	78329	1673	4925	3762	7319	96008
8. DELHI	30109	3993	77	2032	1091	37302
9. GOA	1524	33531	734	25087	4643	65519
10. GUJARAT	299913	4759	21794	12178	242	338886
11. HARYANA	439050	152720	1827	715	117	594429
12. HIMACHAL PRADESH	1054	0	2952	45687	4675	54368
13. JAMMU AND KASHMIR	1	1918	141	3522	307	5889
14. KARNATAKA	397069	0	29244	5972	61431	493716
15. KERALA	73700	126085	0	0	0	199785
16. MADHYA PRADESH	N.A.	N.A.	N.A.	N.A.	N.A.	0
17. MAHARASHTRA	580408	68606	4231	127232	0	780477
18. MANIPUR**	11	250	3359	5650	797	10067
19. MEGHALAYA	2249	8816	1829	5677	1929	20500
20. MIZORAM	651	13	2037	20153	2822	25676
21. NAGALAND*	2944	5434	360	5160	11	13909
22. ORISSA	458078	1851	2124	4067	24740	490860
23. PONDICHERY	0	1909	40	1699	206	3854
24. PUNJAB	576735	8150	0	24745	3010	612640
25. RAJASTHAN	734159	3715	7536	784	5563	751757
26. SIKKIM	588	0	614	612	215	2029
27. TAMIL NADU	1048378	0	0	0	0	1048378
28. TRIPURA	1000	1500	900	12000	600	16000
29. UTTAR PRADESH	366267	62127	1174	1532	5255	436355
30. UTTARAKHAND*	425	0	0	0	0	425
31. WEST BENGAL**	2655	0	0	0	0	2655
<b>ALL INDIA TOTAL:</b>	<b>5738336</b>	<b>702416</b>	<b>89693</b>	<b>344958</b>	<b>237003</b>	<b>7112406</b>

TABLE-XII  
**COLLECTION**  
**2014-2015**

(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	2709	20977	115	2003	796	26600
2. ANDHRA PRADESH	549445	119805	0	16287	102677	788214
3. ARUNACHAL PRADESH**	48	48	503	300	248	1147
4. ASSAM	494	13416	1432	3126	711	19179
5. BIHAR	21460	14781	0	0	0	36241
6. CHANDIGARH	0	0	1	902	0	903
7. CHHATTISGARH	77925	20	4094	2029	5430	89498
8. DELHI	30036	2440	18	1406	866	34766
9. GOA	1477	31543	598	17696	4169	55483
10. GUJARAT	299913	360	21794	12168	241	334476
11. HARYANA	439050	152661	1827	495	116	594149
12. HIMACHAL PRADESH	886	0	2005	37323	3787	44001
13. JAMMU AND KASHMIR	0	340	81	2584	272	3277
14. KARNATAKA	397069	0	29244	1500	55397	483210
15. KERALA	73700	121085	0	0	0	194785
16. MADHYA PRADESH	N.A.	N.A.	N.A.	N.A.	N.A.	0
17. MAHARASHTRA	580408	65007	4231	83383	0	733029
18. MANIPUR**	4	67	189	735	46	1041
19. MEGHALAYA	654	4724	352	3429	738	9897
20. MIZORAM	395	9	1150	16867	1673	20094
21. NAGALAND*	2488	4426	175	4686	10	11785
22. ORISSA	458078	362	2124	3226	15232	479022
23. PONDICHERY	0	1323	2	498	0	1823
24. PUNJAB	576735	8150	0	22555	214	607654
25. RAJASTHAN	734159	3422	7536	784	3603	749504
26. SIKKIM	267	0	517	582	184	1550
27. TAMIL NADU	1033940	0	0	0	0	1033940
28. TRIPURA	977	1240	517	10194	512	13440
29. UTTAR PRADESH	359213	60870	571	1467	138	422259
30. UTTARAKHAND*	425	0	0	0	0	425
31. WEST BENGAL**	2476	0	0	0	0	2476
<b>ALL INDIA TOTAL:</b>	<b>5644431</b>	<b>627076</b>	<b>79076</b>	<b>246225</b>	<b>197060</b>	<b>6793868</b>

TABLE-XIII  
**BALANCES ( OVERDUES )**  
**2014-2015**

(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	919	9494	105	949	540	12007
2. ANDHRA PRADESH	14587	0	0	2326	5962	22875
3. ARUNACHAL PRADESH**	33	324	0	8278	836	9471
4. ASSAM	1872	694	1623	2134	260	6583
5. BIHAR	51472	35827	0	107	0	87406
6. CHANDIGARH	0	0	16	280	0	296
7. CHHATTISGARH	404	1653	831	1733	1889	6510
8. DELHI	73	1553	59	626	225	2536
9. GOA	47	1988	136	7391	474	10036
10. GUJARAT	0	4399	0	10	1	4410
11. HARYANA	0	59	0	220	1	280
12. HIMACHAL PRADESH	168	0	947	8364	888	10367
13. JAMMU AND KASHMIR	1	1578	60	938	35	2612
14. KARNATAKA	0	0	0	4472	6034	10506
15. KERALA	0	5000	0	0	0	5000
16. MADHYA PRADESH	0	0	0	0	0	0
17. MAHARASHTRA	0	3599	0	43849	0	47448
18. MANIPUR**	7	183	3170	4915	751	9026
19. MEGHALAYA	1595	4092	1477	2248	1191	10603
20. MIZORAM	256	4	887	3286	1149	5582
21. NAGALAND*	456	1008	185	474	1	2124
22. ORISSA	0	1489	0	841	9508	11838
23. PONDICHERY	0	586	38	1201	206	2031
24. PUNJAB	0	0	0	2190	2796	4986
25. RAJASTHAN	0	293	0	0	1960	2253
26. SIKKIM	321	0	97	30	31	479
27. TAMIL NADU	14438	0	0	0	0	14438
28. TRIPURA	23	260	383	1806	88	2560
29. UTTAR PRADESH	7054	1257	603	65	5117	14096
30. UTTARAKHAND*	0	0	0	0	0	0
31. WEST BENGAL**	179	0	0	0	0	179
<b>ALL INDIA TOTAL:</b>	<b>93905</b>	<b>75340</b>	<b>10617</b>	<b>98733</b>	<b>39943</b>	<b>318538</b>

## PERCENTAGE OF OVERDUES TO DEMAND 2014-2015

(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	25.33	31.16	47.73	32.15	40.42	31.1
2. ANDHRA PRADESH	2.59	0.0	0.0	12.5	5.49	2.82
3. ARUNACHAL PRADESH**	40.74	87.1	0.0	96.5	77.12	89.2
4. ASSAM	79.12	4.92	53.13	40.57	26.78	25.55
5. BIHAR	70.58	70.79	0.0	100.0	0.0	70.69
6. CHANDIGARH	0.0	0.0	94.12	23.69	0.0	24.69
7. CHHATTISGARH	0.52	98.8	16.87	46.07	25.81	6.78
8. DELHI	0.24	38.89	76.62	30.81	20.62	6.8
9. GOA	3.08	5.93	18.53	29.46	10.21	15.32
10. GUJARAT	0.0	92.44	0.0	0.08	0.41	1.3
11. HARYANA	0.0	0.04	0.0	30.77	0.85	0.05
12. HIMACHAL PRADESH	15.94	0.0	32.08	18.31	18.99	19.07
13. JAMMU AND KASHMIR	100.0	82.27	42.55	26.63	11.4	44.35
14. KARNATAKA	0.0	0.0	0.0	74.88	9.82	2.13
15. KERALA	0.0	3.97	0.0	0.0	0.0	2.5
16. MADHYA PRADESH	0.0	0.0	0.0	0.0	0.0	0.0
17. MAHARASHTRA	0.0	5.25	0.0	34.46	0.0	6.08
18. MANIPUR**	63.64	73.2	94.37	86.99	94.23	89.66
19. MEGHALAYA	70.92	46.42	80.75	39.6	61.74	51.72
20. MIZORAM	39.32	30.77	43.54	16.31	40.72	21.74
21. NAGALAND*	15.49	18.55	51.39	9.19	9.09	15.27
22. ORISSA	0.0	80.44	0.0	20.68	38.43	2.41
23. PONDICHERY	0.0	30.7	95.0	70.69	100.0	52.7
24. PUNJAB	0.0	0.0	0.0	8.85	92.89	0.81
25. RAJASTHAN	0.0	7.89	0.0	0.0	35.23	0.3
26. SIKKIM	54.59	0.0	15.8	4.9	14.42	23.61
27. TAMIL NADU	1.38	0.0	0.0	0.0	0.0	1.38
28. TRIPURA	2.3	17.33	42.56	15.05	14.67	16.0
29. UTTAR PRADESH	1.93	2.02	51.36	4.24	97.37	3.23
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
<b>ALL INDIA TOTAL:</b>	<b>1.64</b>	<b>10.73</b>	<b>11.84</b>	<b>28.62</b>	<b>16.85</b>	<b>4.48</b>

## COST OF MANAGEMENT (COM) & TOTAL NUMBER OF EMPLOYEES 2014-2015

(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	1411	4739	6150	7.72	216	28.47
2. ANDHRA PRADESH	3928	3612	7540	0.57	262	28.78
3. ARUNACHAL PRADESH**	812	136	948	2.25	320	2.96
4. ASSAM	4423	1924	6347	3.05	625	10.16
5. BIHAR	429	695	1124	0.31	96	11.71
6. CHANDIGARH	621	209	830	2.49	64	12.97
7. CHHATTISGARH	1180	26194	27374	6.5	156	175.47
8. DELHI	3592	1119	4711	3.56	555	8.49
9. GOA	3425	1072	4497	2.41	667	6.74
10. GUJARAT	1722	5353	7075	0.63	264	26.8
11. HARYANA	2624	38177	40801	5.63	418	97.61
12. HIMACHAL PRADESH	9512	3456	12968	1.43	1525	8.5
13. JAMMU AND KASHMIR	1247	338	1585	2.25	230	6.89
14. KARNATAKA	3067	2721	5788	0.4	468	12.37
15. KERALA	2157	5635	7792	0.87	284	27.44
16. MADHYA PRADESH	5286	2354	7640	0.57	598	12.78
17. MAHARASHTRA	13523	2853	16376	0.77	1405	11.66
18. MANIPUR**	551	1179	1730	5.54	84	20.6
19. MEGHALAYA	4011	2226	6237	1.88	586	10.64
20. MIZORAM	1476	506	1982	3.24	160	12.39
21. NAGALAND*	972	63	1035	2.06	230	4.5
22. ORISSA	4076	845	4921	0.38	230	21.4
23. PONDICHERY	1690	5630	7320	10.46	232	31.55
24. PUNJAB	5014	1098	6112	0.59	479	12.76
25. RAJASTHAN	2841	1614	4455	0.3	233	19.12
26. SIKKIM	389	210	599	1.05	75	7.99
27. TAMIL NADU	7574	2963	10537	0.79	382	27.58
28. TRIPURA	961	84	1045	0.48	337	3.1
29. UTTAR PRADESH	8514	1136	9650	0.8	996	9.69
30. UTTARAKHAND*	302	270	572	0.24	83	6.89
31. WEST BENGAL**	2419	4091	6510	0.97	409	15.92
<b>ALL INDIA TOTAL:</b>	<b>99749</b>	<b>122502</b>	<b>222251</b>	<b>1.14</b>	<b>12669</b>	<b>17.54</b>

**PROFIT & LOSS, DIVIDEND DECLARED, NUMBER OF BRANCHES  
IN PROFIT/LOSS & AUDIT CLASSIFICATION  
2014-2015**

(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	444	10	41	444	0	0	A
2. ANDHRA PRADESH	12518	6	21	12999	16	481	A
3. ARUNACHAL PRADESH**	12405	0	1	545	32	0	B
4. ASSAM	775	0	42	1240	26	466	B
5. BIHAR	6352	6	7	N.A.	4	N.A.	N.A.
6. CHANDIGARH	503	0	10	547	5	44	A
7. CHHATTISGARH	1986	1	4	3506	2	1519	A
8. DELHI	784	12.5	N.A.	N.A.	N.A.	N.A.	A
9. GOA	-4542	N.A.	33	1352	35	2165	N.A.
10. GUJARAT	0	15	1	4461	9	0	A
11. HARYANA	1623	N.A.	5	1746	8	123	A
12. HIMACHAL PRADESH	5985	N.D.	156	7401	36	150	N.A.
13. JAMMU AND KASHMIR	116	0	20	795	5	442	B
14. KARNATAKA	3030	9.5	31	1220	11	7853	A
15. KERALA	-35417	0	N.A.	N.A.	N.A.	N.A.	B
16. MADHYA PRADESH	7637	4	12	34927	12	782	A
17. MAHARASHTRA	41060	10	12	56338	36	15278	A
18. MANIPUR**	22	0	7	227	5	205	B
19. MEGHALAYA	949	N.D.	7	2533	41	1585	A
20. MIZORAM	390	0	12	877	1	5	B
21. NAGALAND*	0	0	19	1841	2	3	D
22. ORISSA	1561	1.1	13	5283	1	465	A
23. PONDICHERRY	-1624	0	9	1692	20	2281	C
24. PUNJAB	2128	1.95	12	543	6	112	A
25. RAJASTHAN	5693	0	16	1839	0	0	A
26. SIKKIM	28	3	5	578	9	309	A
27. TAMIL NADU	4138	7.5	47	4138	0	0	A
28. TRIPURA	6461	0	59	6461	0	0	A
29. UTTAR PRADESH	8059	N.D.	2	9529	27	5493	A
30. UTTARAKHAND*	0	0	6	794	10	80	A
31. WEST BENGAL**	1003	0	29	6207	19	5204	A
<b>ALL INDIA TOTAL:</b>	<b>84067</b>	<b>87.55</b>	<b>639</b>	<b>170063</b>	<b>378</b>	<b>45045</b>	<b>Not Compiled</b>
of Column 108 Profit=	125650						
of Column 108 Loss=	41583						

**DETAILS OF KISSAN CREDIT CARDS ISSUED BY STATE  
COOPERATIVE BANKS  
AND LOANS SANCTIONED / DISBURSED ON THEM DURING  
2012-2013 TO 2014-2015**

(As on 31st March)

Name of the State Cooperative Bank	2012-2013		2013-2014		2014-2015	
	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	909	602	538	350.35	272	550.63
2. ANDHRA PRADESH	3102078	1072680.1	2889863	1021887.85	2894224	884198.38
3. ARUNACHAL PRADESH**	166	42.68	0	0	0	0
4. ASSAM	4808	970.44	5327	1265.91	2774	738.49
5. BIHAR	16492	4230.38	11325	2756.52	13057	3012
6. CHANDIGARH	0	0	0	0	0	0
7. CHHATTISGARH	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
8. DELHI	83	77.84	50	76.39	143	263.79
9. GOA	308	235.5	701	1101.32	514	542.43
10. GUJARAT	0	0	0	0	0	0
11. HARYANA	15212	712989.22	2774	786392.03	6225	855961.57
12. HIMACHAL PRADESH	7057	31742.96	33738	36635.86	43122	49584.84
13. JAMMU AND KASHMIR	565	460.1	268	304	189	270.41
14. KARNATAKA	1628831	603250.04	1975005	767577.58	2114038	930019.02
15. KERALA	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
16. MADHYA PRADESH	271880	1034308	169911	1268622	417866	1359788
17. MAHARASHTRA	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
18. MANIPUR**	0	0	0	0	0	0
19. MEGHALAYA	7161	958.31	4151	1223.14	2223	1056.53
20. MIZORAM	374	358.79	204	249.62	83	86.58
21. NAGALAND*	1203	178.4	1408	229.8	0	0
22. ORISSA	209600	542648.61	189229	709663.74	166959	835110.96
23. PONDICHERY	3376	1216.85	2665	1057.52	2377	1030.54
24. PUNJAB	985035	1072051	988443	1155553	1026528	873436
25. RAJASTHAN	332311	1121591.2	286627	1683054.08	85126	1601735.94
26. SIKKIM	1299	580.73	1522	940.37	1733	1061.88
27. TAMIL NADU	741356	262888	741838	299546	735146	338647
28. TRIPURA	14969	2883.28	16239	3263.75	13776	3375.58
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.	0	0
31. WEST BENGAL**	0	0	0	0	0	0
<b>ALL INDIA TOTAL:</b>	<b>7345073</b>	<b>6466944.43</b>	<b>7321826</b>	<b>7741750.83</b>	<b>7526375</b>	<b>7740470.57</b>



## TOTAL BUSINESS, YIELD ON EMPLOYEES, COST OF FUNDS, COST OF DEPOSITS DURING 2014-2015

(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	96401.05	446.3	5.03	5.64
2. ANDHRA PRADESH	1427343.45	5447.88	0.54	8.74
3. ARUNACHAL PRADESH**	23301.97	72.81	478.39	23.34
4. ASSAM	267583	428.13	5.26	5.61
5. BIHAR	346083.25	N.A.	5.55	7.91
6. CHANDIGARH	39804.08	621.94	5.28	5.28
7. CHHATTISGARH	440968.3	2826.72	6.89	7.99
8. DELHI	145679.07	262.48	6.43	4.52
9. GOA	273949.15	410.72	5.94	6.82
10. GUJARAT	122986.31	265.86	7.69	9.04
11. HARYANA	733824.77	1755.56	5.21	7.3
12. HIMACHAL PRADESH	1075167	705.02	N.A.	N.A.
13. JAMMU AND KASHMIR	83196.01	361.72	6.43	6.43
14. KARNATAKA	1642351.14	3509.3	6.43	8.16
15. KERALA	912081.92	3211.56	3.22	7.96
16. MADHYA PRADESH	1511517	2527.62	5.5	8.21
17. MAHARASHTRA	2199929	1565.79	5.87	6.6
18. MANIPUR**	24706	294	2	1
19. MEGHALAYA	262220.21	447.47	5.44	5.41
20. MIZORAM	88306.15	551.91	5.22	3.63
21. NAGALAND*	64923.03	282.27	4.42	4.64
22. ORISSA	1380841.44	6003.66	6.57	9.4
23. PONDICHERY	99282.75	427.94	6.81	6.78
24. PUNJAB	1089431.38	2274.39	6.11	7.4
25. RAJASTHAN	1416078.78	6077.59	5.91	8.68
26. SIKKIM	70065.84	934.21	3.86	5.97
27. TAMIL NADU	1496087	3916.46	6.72	8.3
28. TRIPURA	279786.06	830.23	6.54	7.7
29. UTTAR PRADESH	1362887.63	1368.36	5.75	8.27
30. UTTARAKHAND*	240865.99	2902	8.73	8.73
31. WEST BENGAL**	833456	2038	9	10
<b>ALL INDIA TOTAL:</b>	<b>20051104.73</b>	<b>52767.9</b>	<b>Not Compiled</b>	

## NON-PERFORMING ASSETS ( ABSOLUTE, GROSS & NET) AND CAPITAL TO RISK WEIGHTED ASSETS RATIO DURING 2014-2015

(As on 31st March)

Name of the State Cooperative Bank	Non Performing Assets (NPA)			Capital to Risk Weighted Assets Ratio (%)		
	Absolute	Gross (%)	Net (%)	2012-2013	2013-2014	2014-2015
1	125	126	127	128	129	130
1. ANDAMAN AND NICOBAR	7698.13	21.66	16.32	20.4	18.02	25.54
2. ANDHRA PRADESH	N.A.	2.65	0.89	11.38	11.3	11.82
3. ARUNACHAL PRADESH**	9162.56	97.47	0	N.A.	0	0
4. ASSAM	8806.19	11.18	5.45	7.57	9.21	10.65
5. BIHAR	19732.09	12.22	2.31	27.9	19.9	19.2
6. CHANDIGARH	488.75	4.23	0.98	N.A.	N.A.	N.A.
7. CHHATTISGARH	9114.23	4.38	0	11.52	11.8	11
8. DELHI	3314.14	6.43	2.03	17.12	16.33	14.4
9. GOA	12551.81	11.27	7.71	1.41	1.31	0.59
10. GUJARAT	13026.25	2.2	0.15	10.57	9.16	8.81
11. HARYANA	235	0.05	0.05	9.47	8.97	9.25
12. HIMACHAL PRADESH	30968	8.62	2.57	N.A.	N.A.	N.A.
13. JAMMU AND KASHMIR	3327.34	19.62	12	5.38	5.96	7.91
14. KARNATAKA	35045.44	3.77	2.37	N.A.	N.A.	N.A.
15. KERALA	55778	16.04	9.21	3.42	5.49	11.66
16. MADHYA PRADESH	14332.26	1.43	0	N.A.	N.A.	N.A.
17. MAHARASHTRA	140547	11.71	0.6	N.A.	N.A.	N.A.
18. MANIPUR**	13321	87	72	N.A.	0	0
19. MEGHALAYA	7659.01	8.22	4.39	11.15	9.39	8.22
20. MIZORAM	4087.02	11.85	8.97	N.A.	N.A.	N.A.
21. NAGALAND*	4241.19	19.74	12.65	N.A.	N.A.	0
22. ORISSA	20735.76	2.85	0.8	8.59	7.71	8.57
23. PONDICHERY	3811	9.75	5.7	6.02	8.18	7.86
24. PUNJAB	6438.62	0.78	0	6.2	6.85	7.64
25. RAJASTHAN	2657.52	0.31	0	6.92	5.85	8.16
26. SIKKIM	1010.28	5.8	3.89	27.3	21.73	21.6
27. TAMIL NADU	37997.26	4.7	2.73	9.16	11.5	12.72
28. TRIPURA	1152.33	3.53	1.17	N.A.	N.A.	N.A.
29. UTTAR PRADESH	32834.12	4.83	0	N.A.	N.A.	N.A.
30. UTTARAKHAND*	2878.88	3.13	0.76	N.A.	N.A.	0
31. WEST BENGAL**	10250	3	1	N.A.	0	0
<b>ALL INDIA TOTAL:</b>	<b>513201.18</b>	<b>Not Compiled</b>				

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

**PART - II  
( AS ON 30TH JUNE )  
2014- 2015**

(FROM PAGE NO. 32 TO 35)

TABLE-XVII  
**DETAILS OF DEMAND**  
**2014-2015**

(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**	958	7901	642	9501
2. ANDHRA PRADESH	493341	12849	38175	544365
3. ARUNACHAL PRADESH**	N.A.	N.A.	N.A.	0
4. ASSAM	3092	5745	758	9595
5. BIHAR	123540	107	0	123647
6. CHANDIGARH	0	1331	0	1331
7. CHHATTISGARH	37769	3234	3173	44176
8. DELHI	34102	2109	1091	37302
9. GOA	53207	40106	5656	98969
10. GUJARAT	296441	34653	0	331094
11. HARYANA	584900	2020	47	586967
12. HIMACHAL PRADESH*	1037	3275	49789	54101
13. JAMMU AND KASHMIR	1653	3754	309	5716
14. KARNATAKA	503011	35780	60349	599140
15. KERALA	199785	0	0	199785
16. MADHYA PRADESH	N.A.	N.A.	N.A.	0
17. MAHARASHTRA	624374	57377	0	681751
18. MANIPUR**	1469	5495	3912	10876
19. MEGHALAYA	10311	7046	1976	19333
20. MIZORAM	654	22123	2831	25608
21. NAGALAND*	3190	8249	1	11440
22. ORISSA	N.A.	N.A.	N.A.	0
23. PONDICHERY	1938	2731	206	4875
24. PUNJAB	637373	18810	0	656183
25. RAJASTHAN*	982757	13938	117	996812
26. SIKKIM	982	1316	0	2298
27. TAMIL NADU	166588	0	0	166588
28. TRIPURA	2585	13800	600	16985
29. UTTAR PRADESH	472829	2495	5250	480574
30. UTTARAKHAND*	N.A.	N.A.	N.A.	0
31. WEST BENGAL**	212833	@	@	212833
<b>ALL INDIA TOTAL:</b>	<b>5450719</b>	<b>306244</b>	<b>174882</b>	<b>5931845</b>

## DETAILS OF COLLECTION 2014-2015

(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**	485	4437	622	5544
2. ANDHRA PRADESH	490175	12680	37556	540411
3. ARUNACHAL PRADESH**	N.A.	N.A.	N.A.	0
4. ASSAM	551	2138	498	3187
5. BIHAR	55176	0	0	55176
6. CHANDIGARH	0	1026	0	1026
7. CHHATTISGARH	35661	747	1432	37840
8. DELHI	32476	1424	866	34766
9. GOA	51875	31446	4963	88284
10. GUJARAT	291862	34416	0	326278
11. HARYANA	581861	1875	47	583783
12. HIMACHAL PRADESH*	727	2240	39876	42843
13. JAMMU AND KASHMIR	111	2511	255	2877
14. KARNATAKA	503011	31158	53819	587988
15. KERALA	194785	0	0	194785
16. MADHYA PRADESH	N.A.	N.A.	N.A.	0
17. MAHARASHTRA	601483	26044	0	627527
18. MANIPUR**	589	695	236	1520
19. MEGHALAYA	4491	3688	779	8958
20. MIZORAM	412	17740	1696	19848
21. NAGALAND*	2751	5192	0	7943
22. ORISSA	N.A.	N.A.	N.A.	0
23. PONDICHERY	1183	592	0	1775
24. PUNJAB	634499	16444	0	650943
25. RAJASTHAN*	982757	11761	117	994635
26. SIKKIM	667	1105	0	1772
27. TAMIL NADU	151825	0	0	151825
28. TRIPURA	2262	10373	490	13125
29. UTTAR PRADESH	462036	1839	139	464014
30. UTTARAKHAND*	N.A.	N.A.	N.A.	0
31. WEST BENGAL**	175563	@	@	175563
<b>ALL INDIA TOTAL:</b>	<b>5259274</b>	<b>221571</b>	<b>143391</b>	<b>5624236</b>

## BALANCES ( OVERDUES ) 2014-2015

(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**	473	3464	20	3957
2. ANDHRA PRADESH	3166	169	619	3954
3. ARUNACHAL PRADESH**	0	0	0	0
4. ASSAM	2541	3607	260	6408
5. BIHAR	68364	107	0	68471
6. CHANDIGARH	0	305	0	305
7. CHHATTISGARH	2108	2487	1741	6336
8. DELHI	1626	685	225	2536
9. GOA	1332	8660	693	10685
10. GUJARAT	4579	237	0	4816
11. HARYANA	3039	145	0	3184
12. HIMACHAL PRADESH*	310	1035	9913	11258
13. JAMMU AND KASHMIR	1542	1243	54	2839
14. KARNATAKA	0	4622	6530	11152
15. KERALA	5000	0	0	5000
16. MADHYA PRADESH	0	0	0	0
17. MAHARASHTRA	22891	31333	0	54224
18. MANIPUR**	880	4800	3676	9356
19. MEGHALAYA	5820	3358	1197	10375
20. MIZORAM	242	4383	1135	5760
21. NAGALAND*	439	3057	1	3497
22. ORISSA	0	0	0	0
23. PONDICHERY	755	2139	206	3100
24. PUNJAB	2874	2366	0	5240
25. RAJASTHAN*	0	2177	0	2177
26. SIKKIM	315	211	0	526
27. TAMIL NADU	14763	0	0	14763
28. TRIPURA	323	3427	110	3860
29. UTTAR PRADESH	10793	656	5111	16560
30. UTTARAKHAND*	0	0	0	0
31. WEST BENGAL**	37270	0	0	37270
<b>ALL INDIA TOTAL:</b>	<b>191445</b>	<b>84673</b>	<b>31491</b>	<b>307609</b>

**PERCENTAGE OF OVERDUES TO DEMAND  
2014-2015**

(As on 30th June)

(Amount In Lakhs)

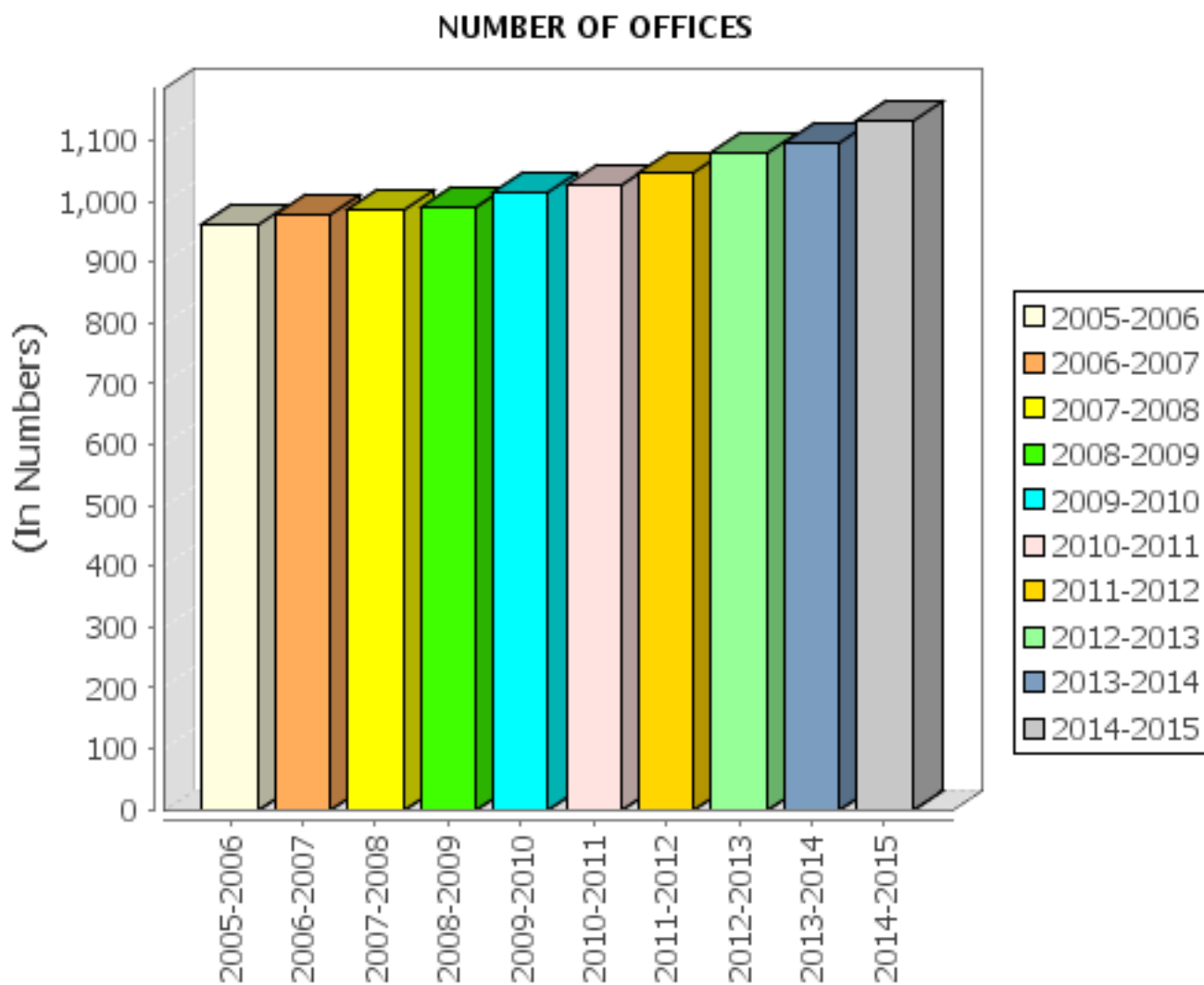
NAME OF THE STATE COOPERATIVE BANK	PERCENTAGE OF OVERDUES TO DEMAND			Total Overdues (%)
	SHORT TERM	MEDIUM TERM	OTHERS	
1	14	15	16	17 ( 14 to 16 )
1. ANDAMAN AND NICOBAR**	49.37	43.84	3.12	41.65
2. ANDHRA PRADESH	0.64	1.32	1.62	0.73
3. ARUNACHAL PRADESH**	0.0	0.0	0.0	0.0
4. ASSAM	82.18	62.79	34.3	66.78
5. BIHAR	55.34	100.0	0.0	55.38
6. CHANDIGARH	0.0	22.92	0.0	22.92
7. CHHATTISGARH	5.58	76.9	54.87	14.34
8. DELHI	4.77	32.48	20.62	6.8
9. GOA	2.5	21.59	12.25	10.8
10. GUJARAT	1.54	0.68	0.0	1.45
11. HARYANA	0.52	7.18	0.0	0.54
12. HIMACHAL PRADESH*	29.89	31.6	19.91	20.81
13. JAMMU AND KASHMIR	93.28	33.11	17.48	49.67
14. KARNATAKA	0.0	12.92	10.82	1.86
15. KERALA	2.5	0.0	0.0	2.5
16. MADHYA PRADESH	0.0	0.0	0.0	0.0
17. MAHARASHTRA	3.67	54.61	0.0	7.95
18. MANIPUR**	59.9	87.35	93.97	86.02
19. MEGHALAYA	56.44	47.66	60.58	53.66
20. MIZORAM	37.0	19.81	40.09	22.49
21. NAGALAND*	13.76	37.06	100.0	30.57
22. ORISSA	0.0	0.0	0.0	0.0
23. PONDICHERY	38.96	78.32	100.0	63.59
24. PUNJAB	0.45	12.58	0.0	0.8
25. RAJASTHAN*	0.0	15.62	0.0	0.22
26. SIKKIM	32.08	16.03	0.0	22.89
27. TAMIL NADU	8.86	0.0	0.0	8.86
28. TRIPURA	12.5	24.83	18.33	22.73
29. UTTAR PRADESH	2.28	26.29	97.35	3.45
30. UTTARAKHAND*	0.0	0.0	0.0	0.0
31. WEST BENGAL**	17.51	0.0	0.0	17.51
<b>ALL INDIA TOTAL:</b>	<b>3.51</b>	<b>27.65</b>	<b>18.01</b>	<b>5.19</b>

# **GRAPHIC PRESENTATION**

**(FROM PAGE NO. 36 to 54)**



## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2006-2015)

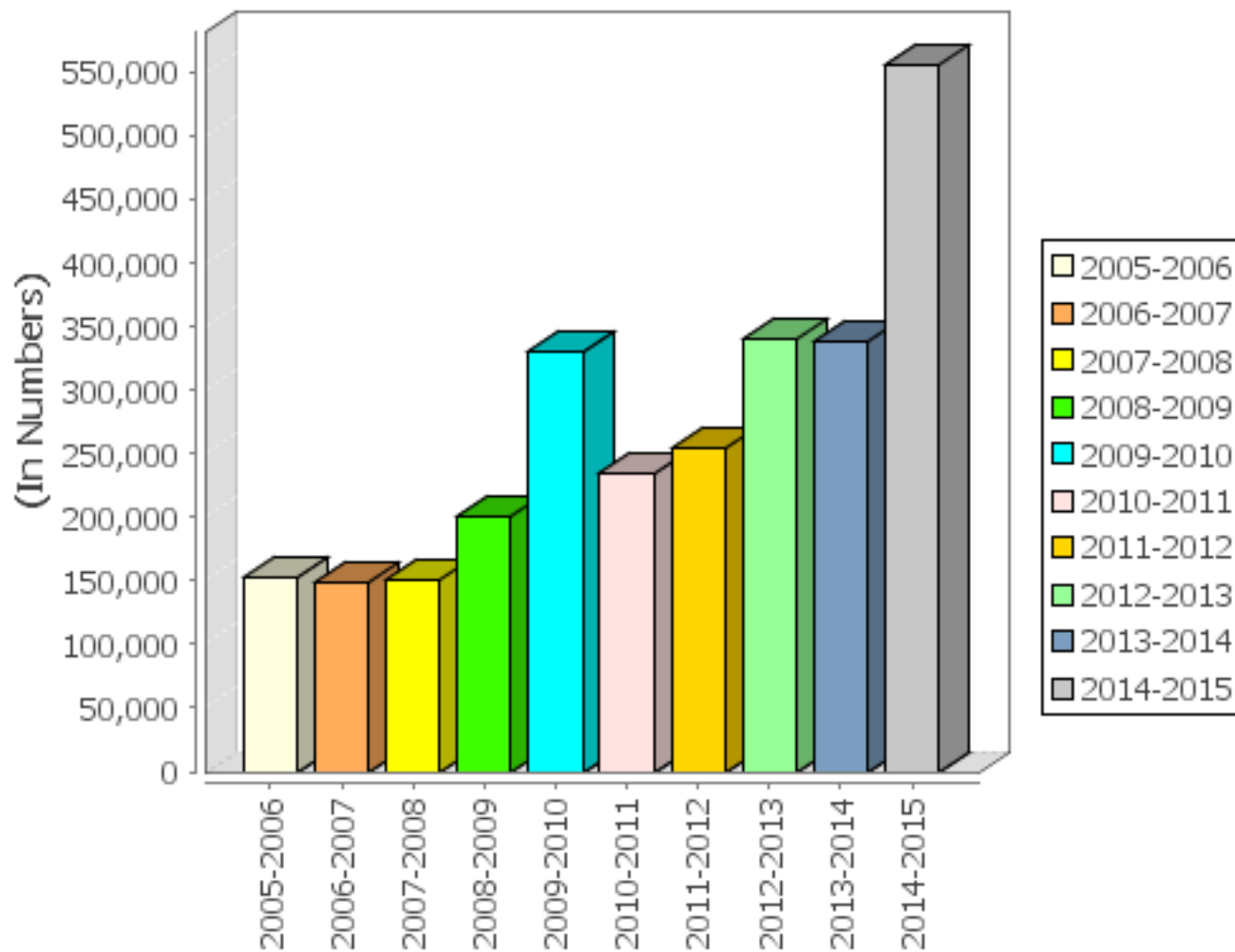


(IN NUMBERS)

YEAR	NUMBER OF OFFICES
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
2014-2015	1131

## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2006-2015)

### TOTAL MEMBERSHIP

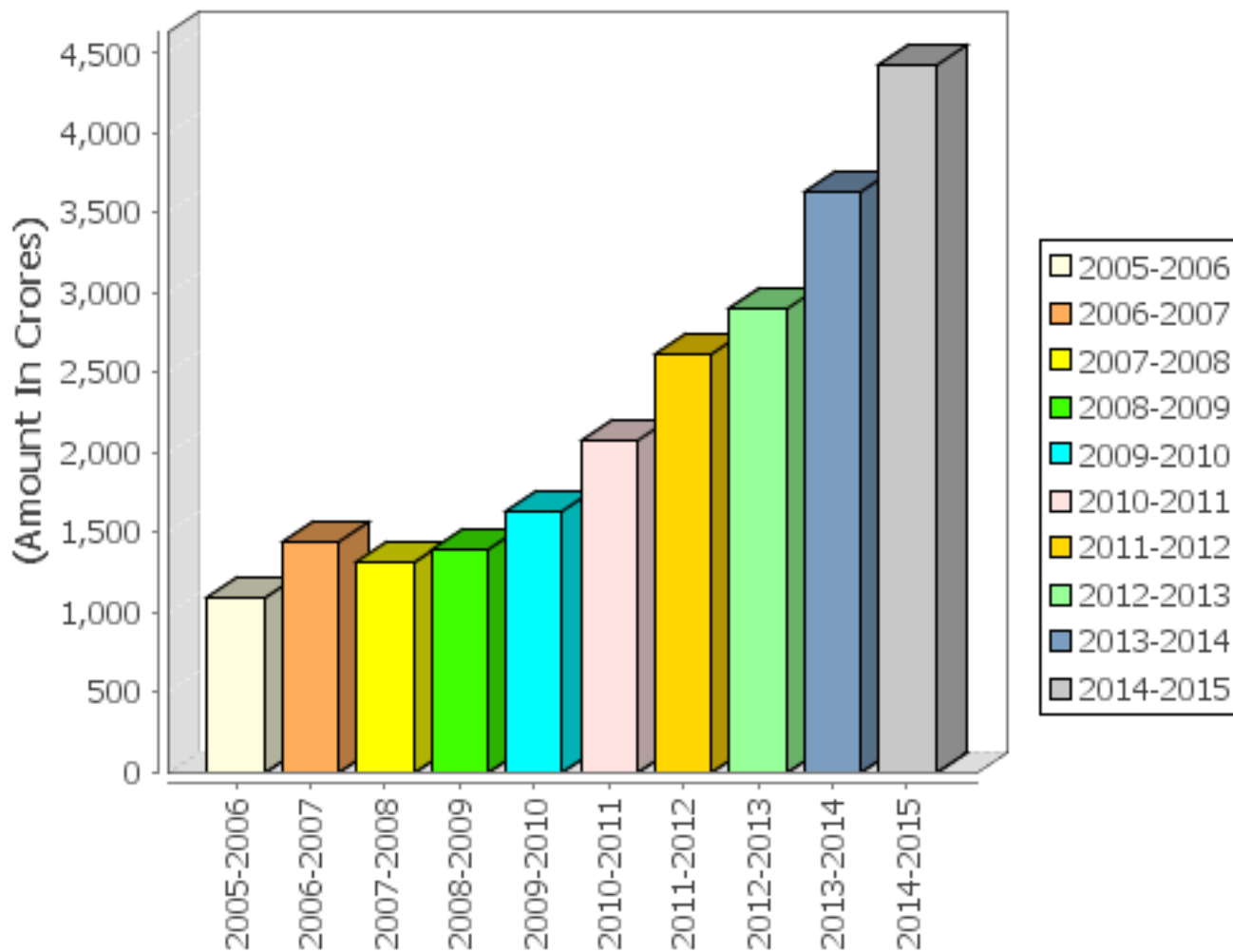


(IN NUMBERS)

YEAR	TOTAL MEMBERSHIP
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
2014-2015	555479

## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2006-2015)

### PAID UP SHARE CAPITAL

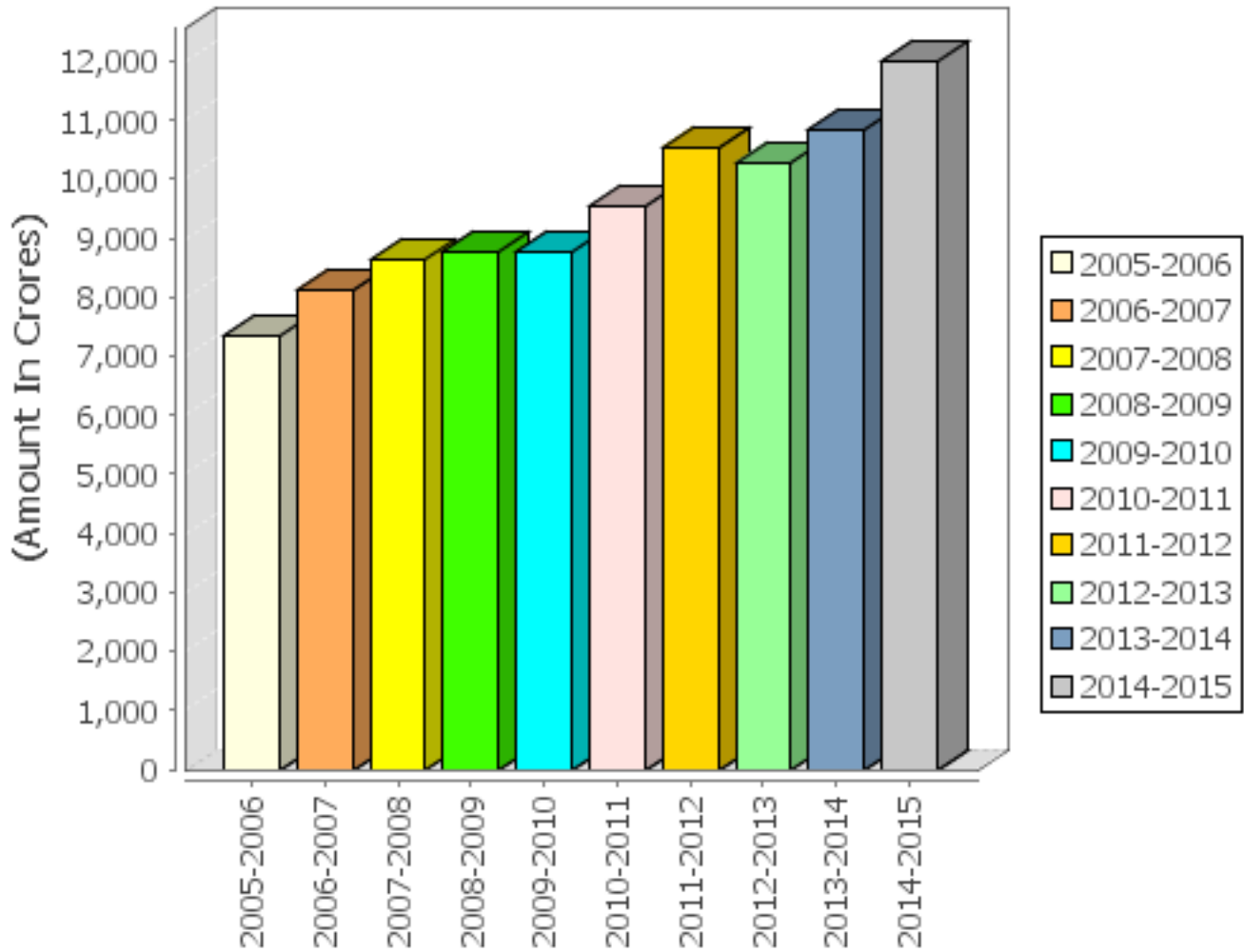


(AMOUNT IN CRORES)

YEAR	PAID UP SHARE CAPITAL
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
2014-2015	4418

## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2006-2015)

### RESERVE FUNDS

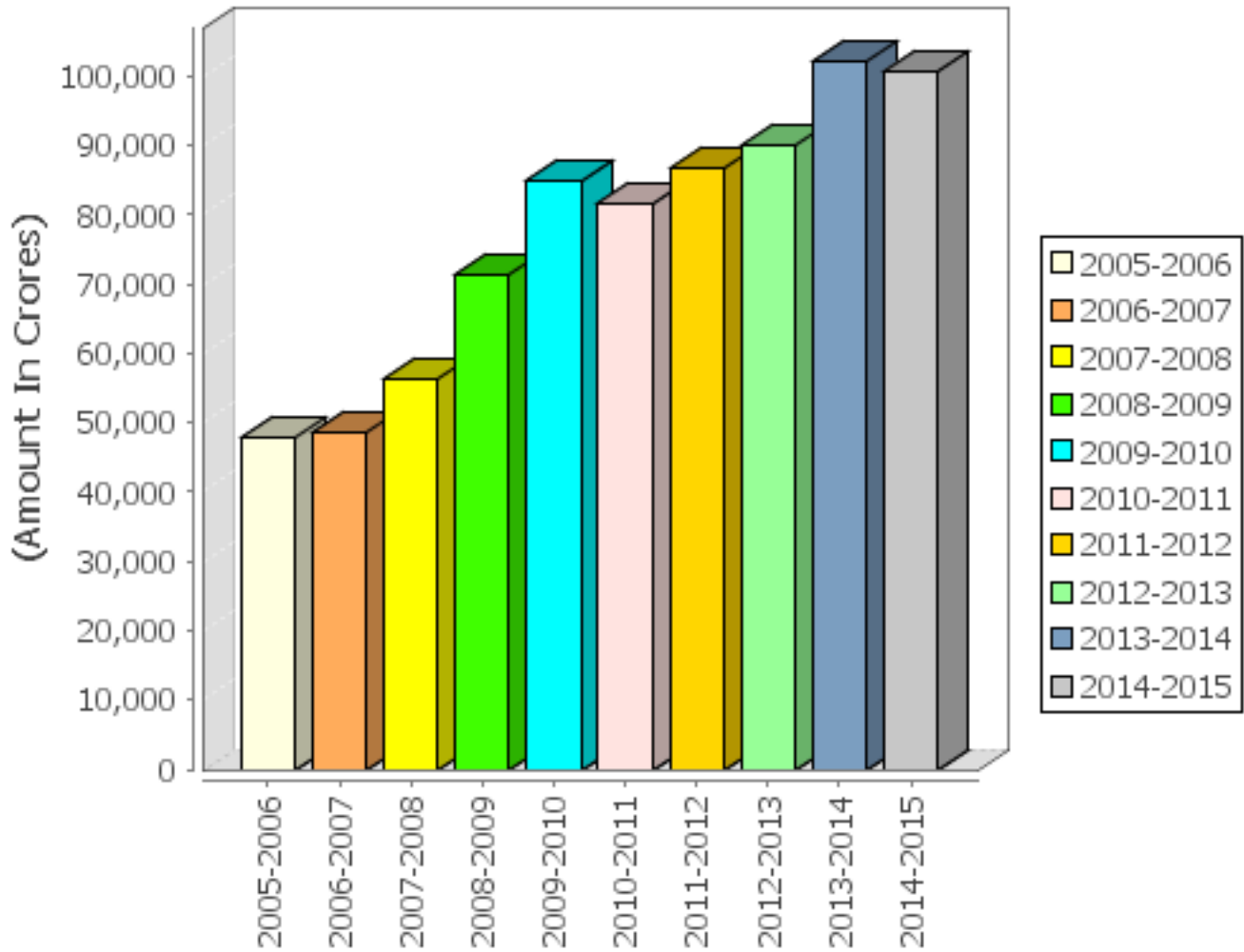


(AMOUNT IN CRORES)

YEAR	RESERVE FUNDS
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
2014-2015	11985

## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2006-2015)

### TOTAL DEPOSITS

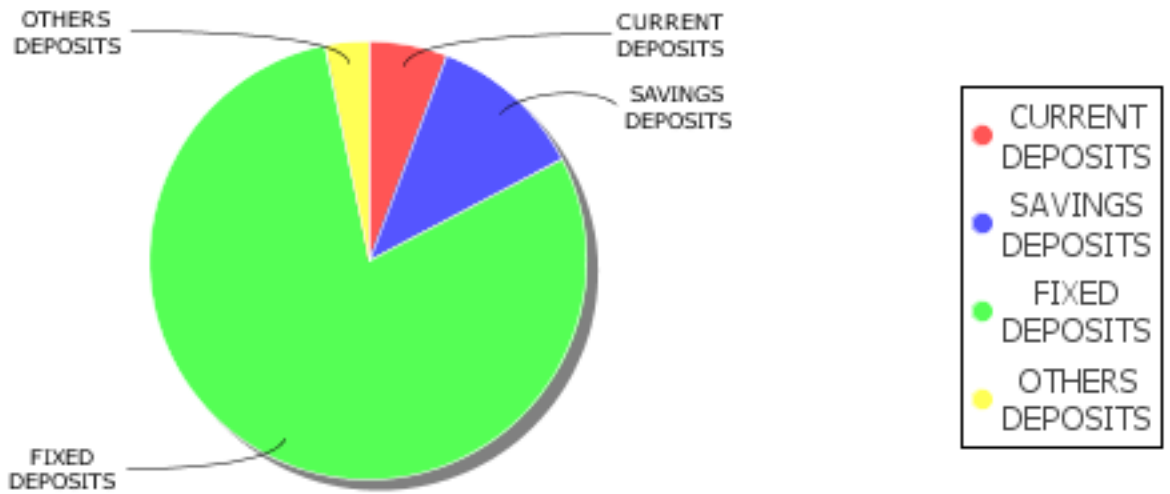


(AMOUNT IN CRORES)

YEAR	TOTAL DEPOSITS
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
2014-2015	100791

# PERFORMANCE OF STATE COOPERATIVE BANKS DURING THE YEAR (2014-2015)

## TYPE OF DEPOSITS

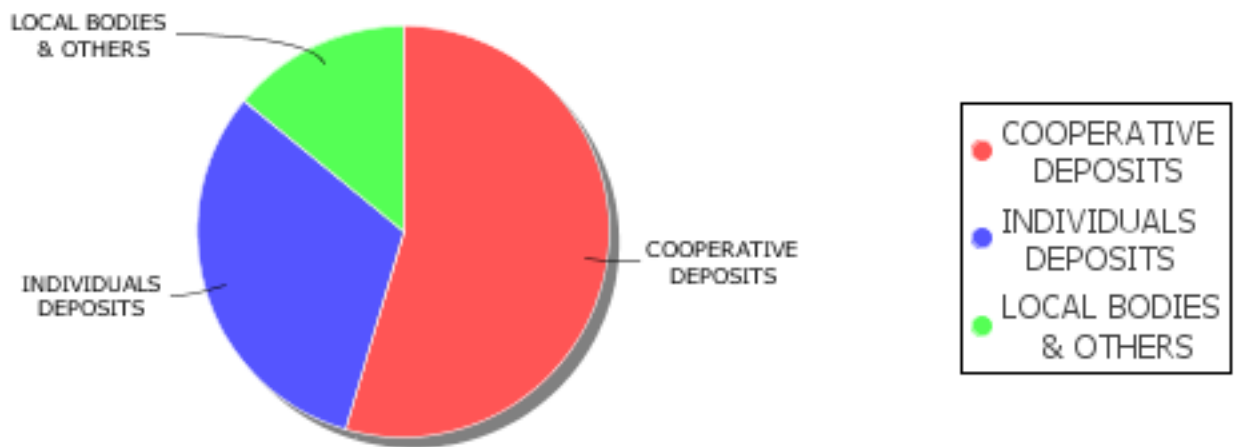


(AMOUNT IN CRORES)

YEAR	CURRENT DEPOSITS	SAVINGS DEPOSITS	FIXED DEPOSITS	RESERVE FUNDS AND OTHERS
2014-2015	5802	11696	80139	3155
% to Total	5.76	11.6	79.51	3.13

# PERFORMANCE OF STATE COOPERATIVE BANKS DURING THE YEAR (2014-2015)

## COMPOSITION OF DEPOSITS

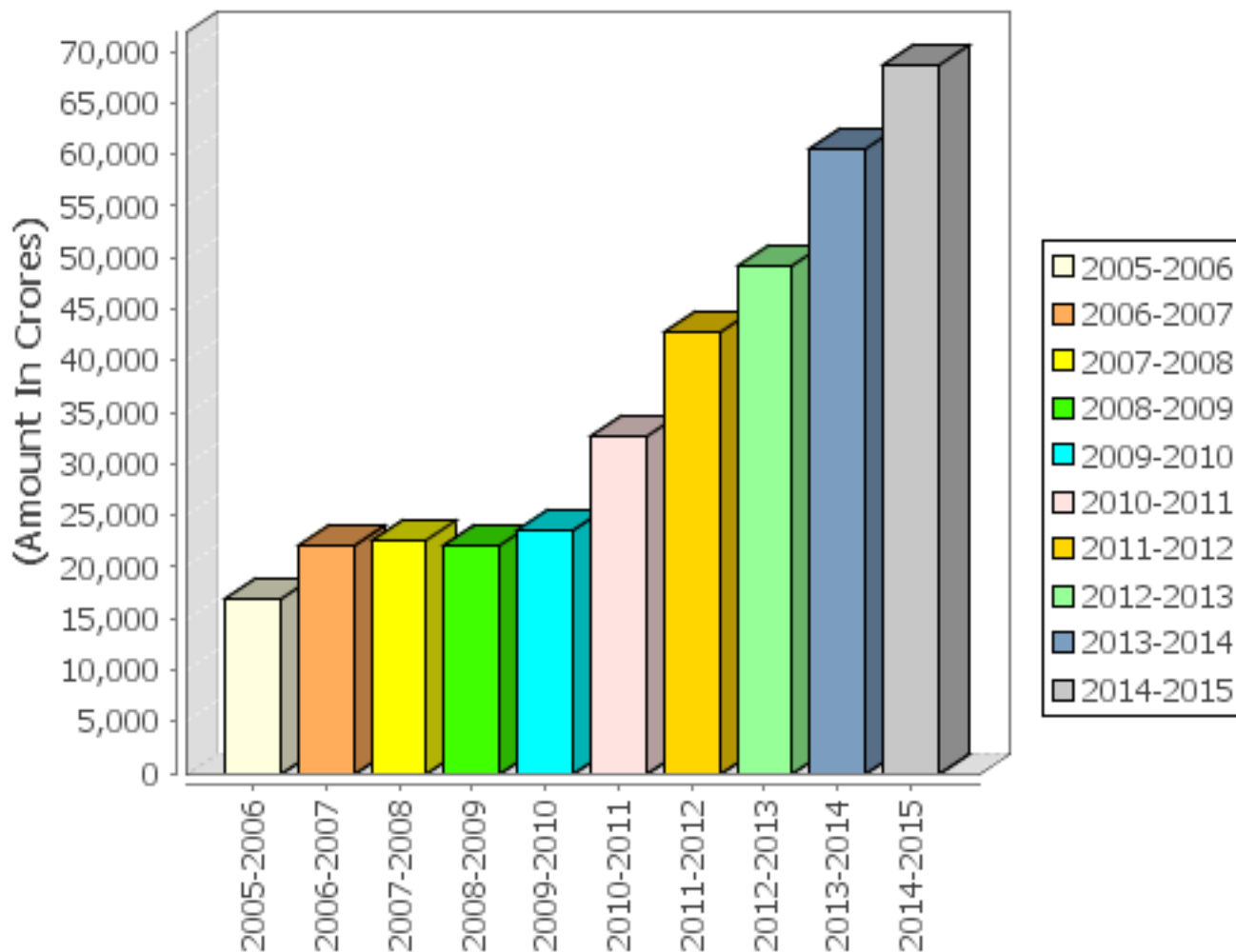


(AMOUNT IN CRORES)

YEAR	TOTAL DEPOSITS	COOPERATIVE DEPOSITS	INDIVIDUALS DEPOSITS	LOCAL BODIES AND OTHERS
2014-2015	100792	54961	31758	14073
% to Total	100.0	54.53	31.51	13.96

## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2006-2015)

### TOTAL BORROWINGS



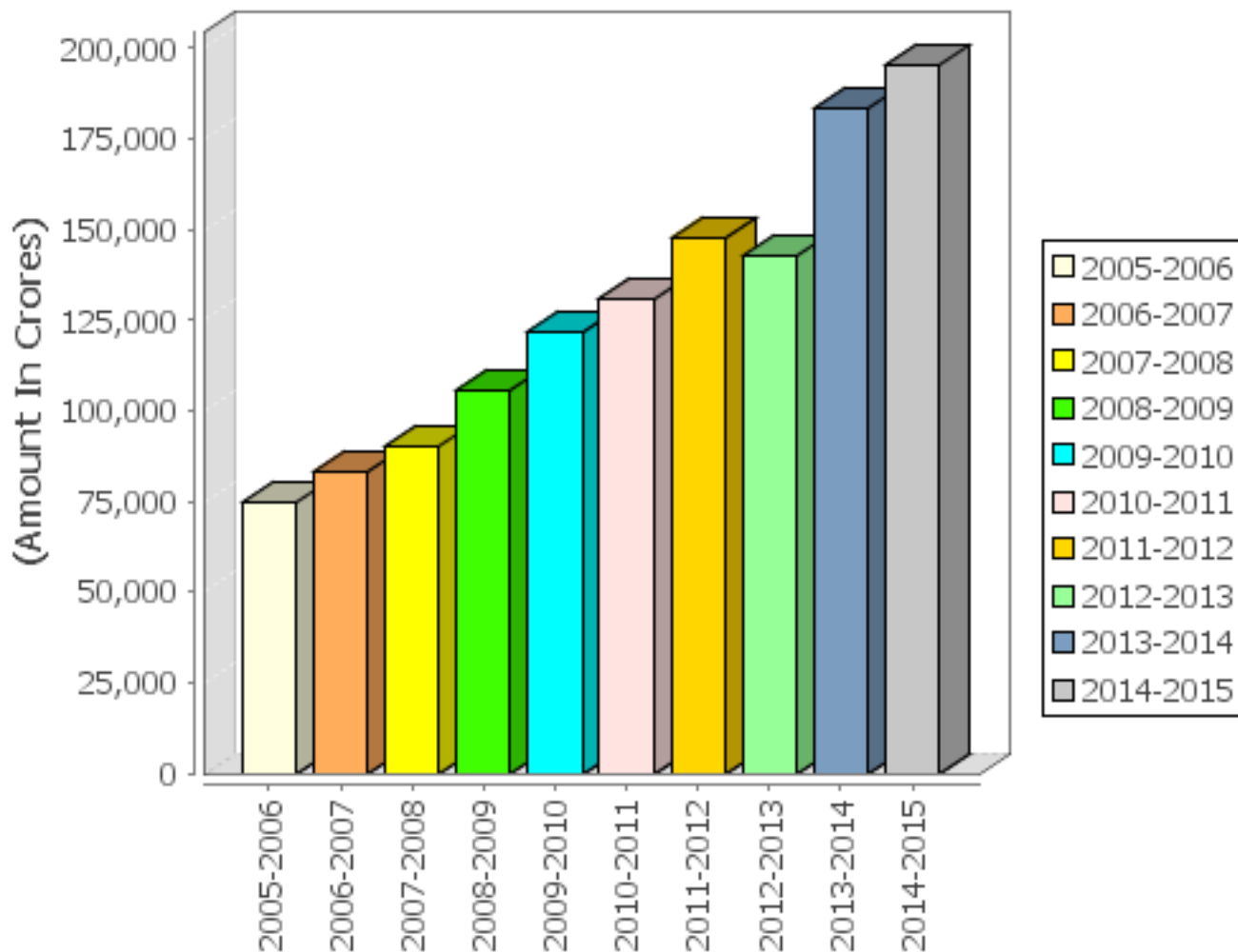
(AMOUNT IN CRORES)

YEAR	TOTAL BORROWINGS
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
2014-2015	68552



## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2006-2015)

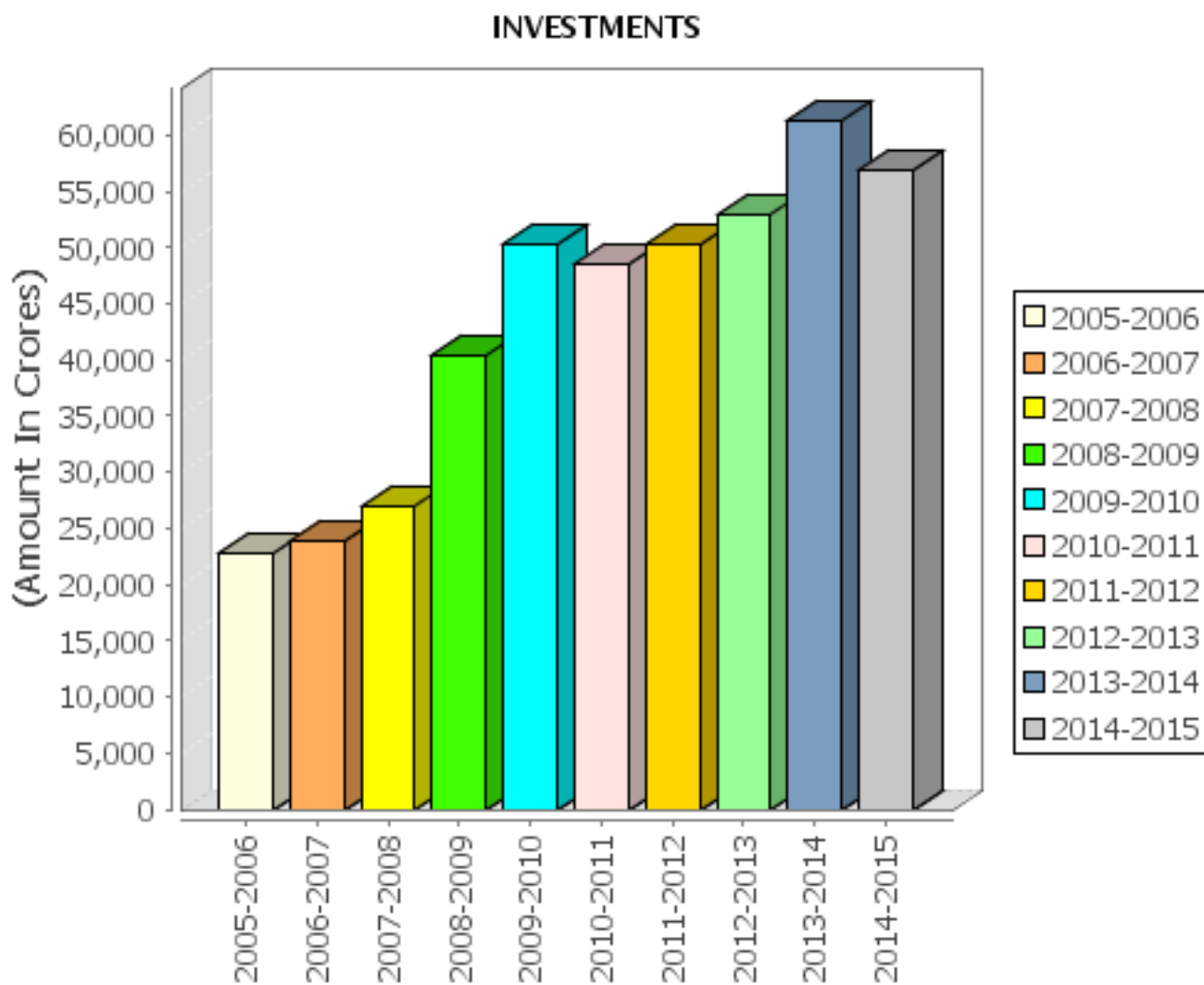
### WORKING CAPITAL



(AMOUNT IN CRORES)

YEAR	WORKING CAPITAL
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
2014-2015	195108

## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2006-2015)

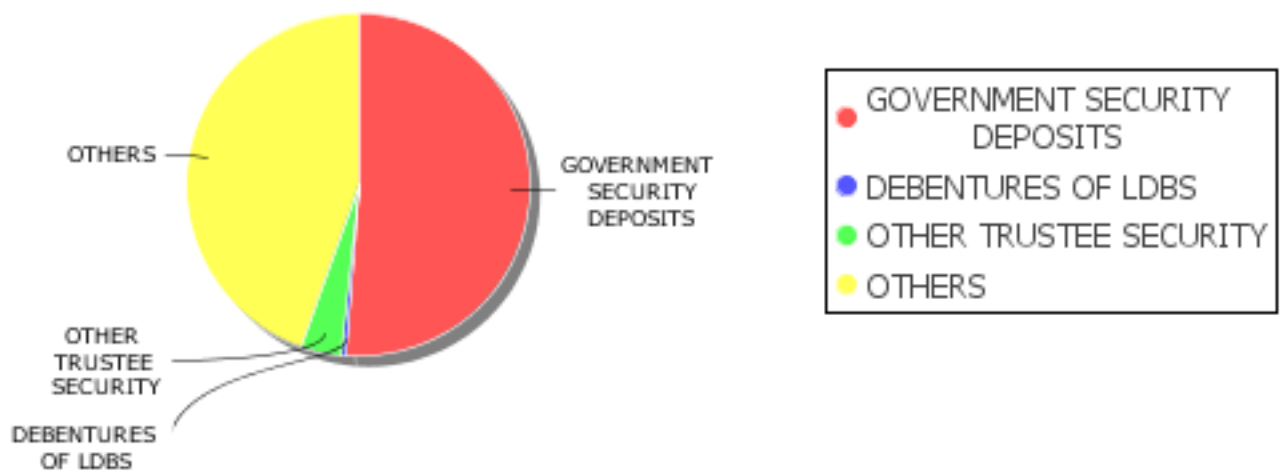


(AMOUNT IN CRORES)

YEAR	INVESTMENTS
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
2014-2015	56930

# PERFORMANCE OF STATE COOPERATIVE BANKS DURING THE YEAR (2014-2015)

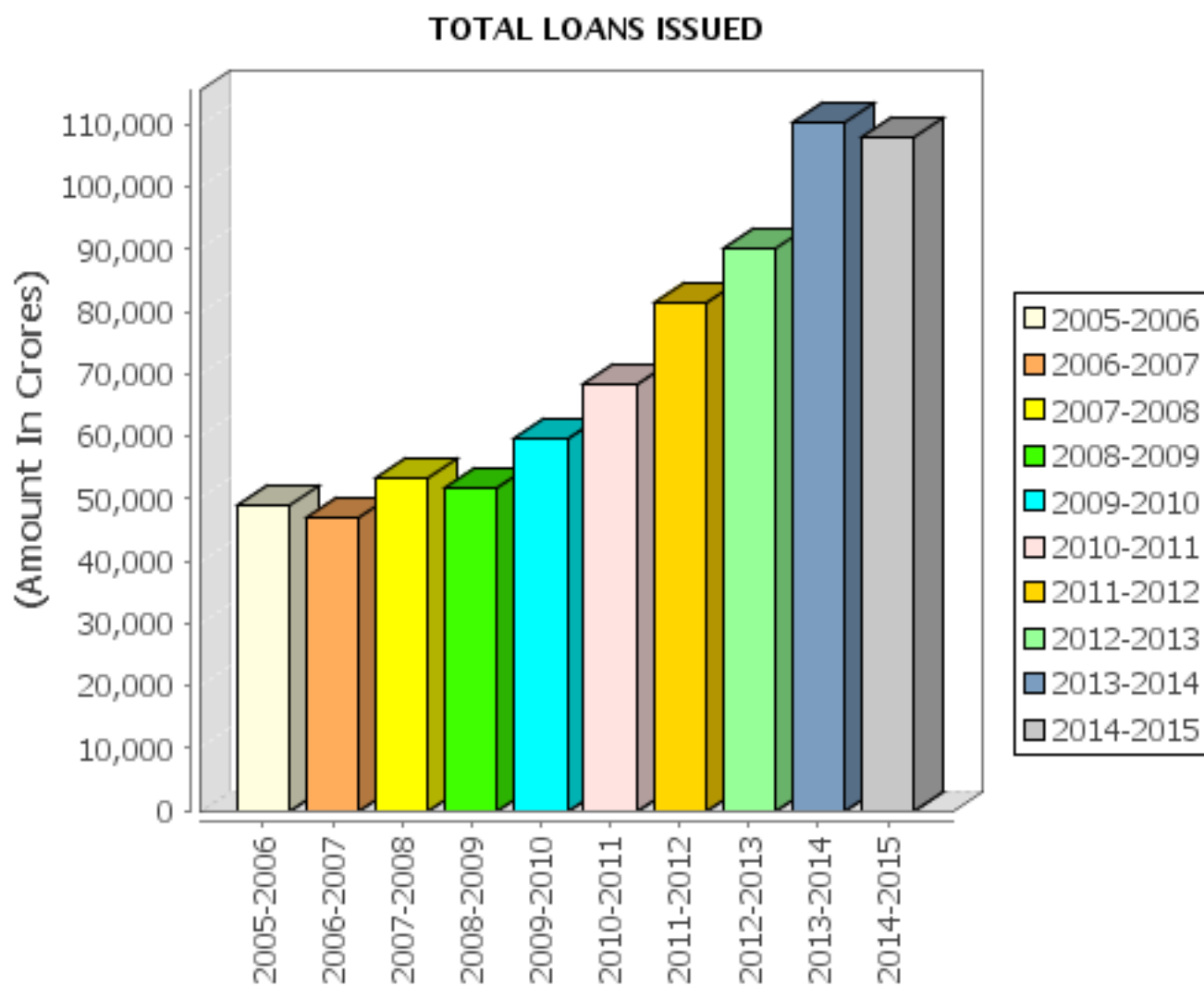
## COMPOSITION OF INVESTMENTS



(AMOUNT IN CRORES)

YEAR	GOVERNMENT SECURITY	DEBENTURES OF LDBS	OTHER TRUSTEE SECURITY	OTHERS
2014-2015	29091	224	2234	25382
% to Total	51.1	0.39	3.92	44.58

## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2006-2015)

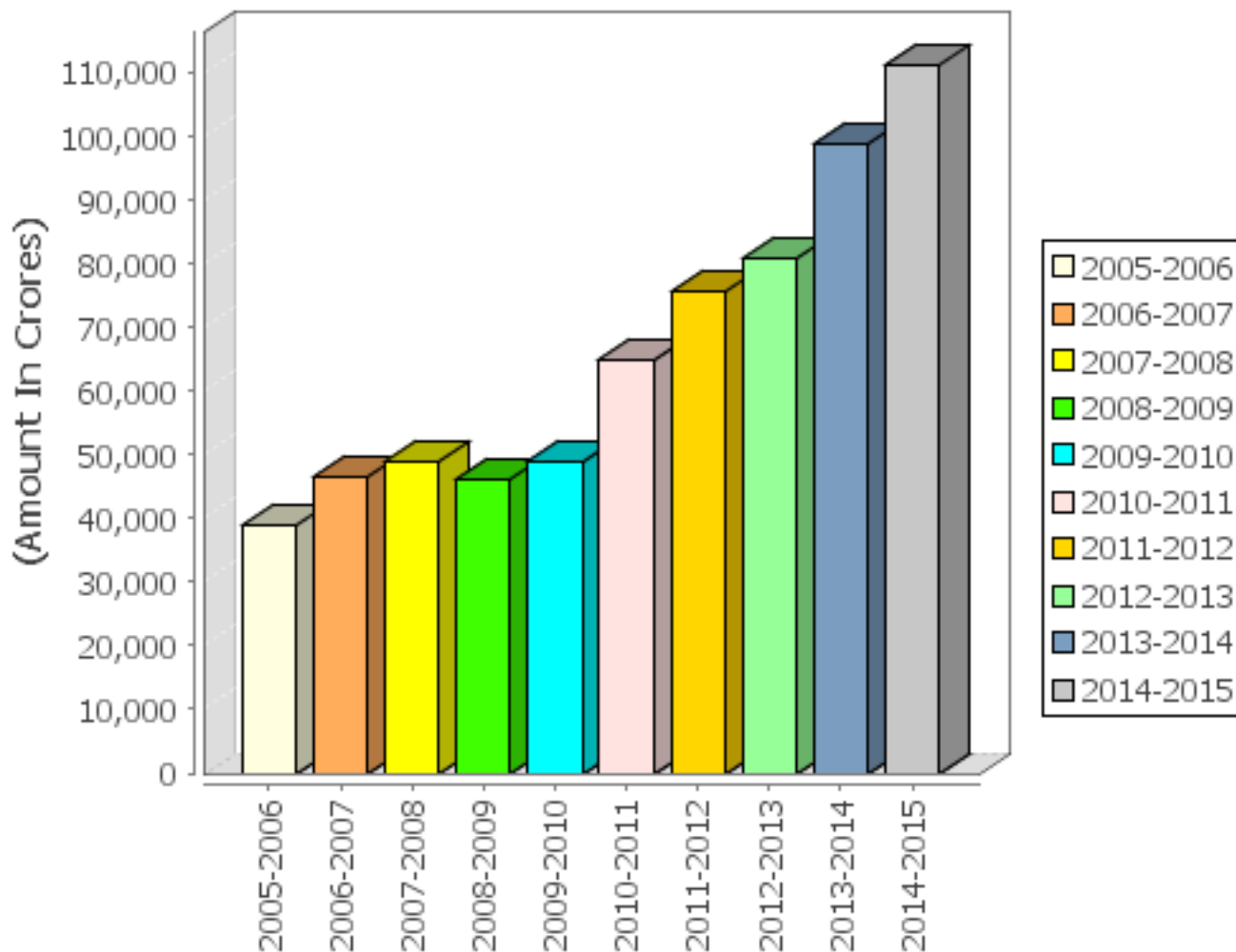


(AMOUNT IN CRORES)

YEAR	TOTAL LOANS ISSUED
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
2014-2015	107970

## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2006-2015)

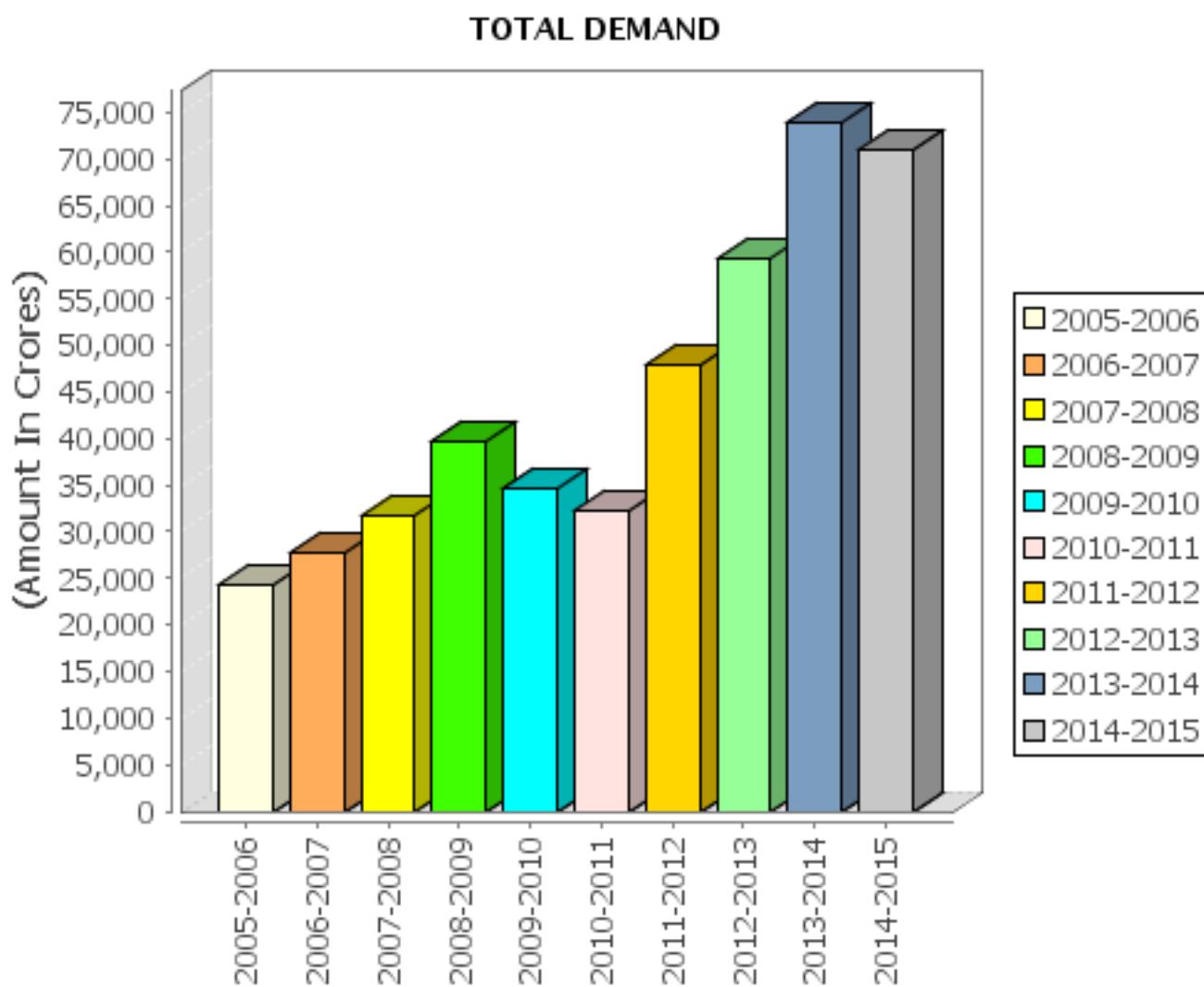
### TOTAL LOANS OUTSTANDING



(AMOUNT IN CRORES)

YEAR	TOTAL LOANS OUTSTANDING
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
2014-2015	111125

## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2006-2015)

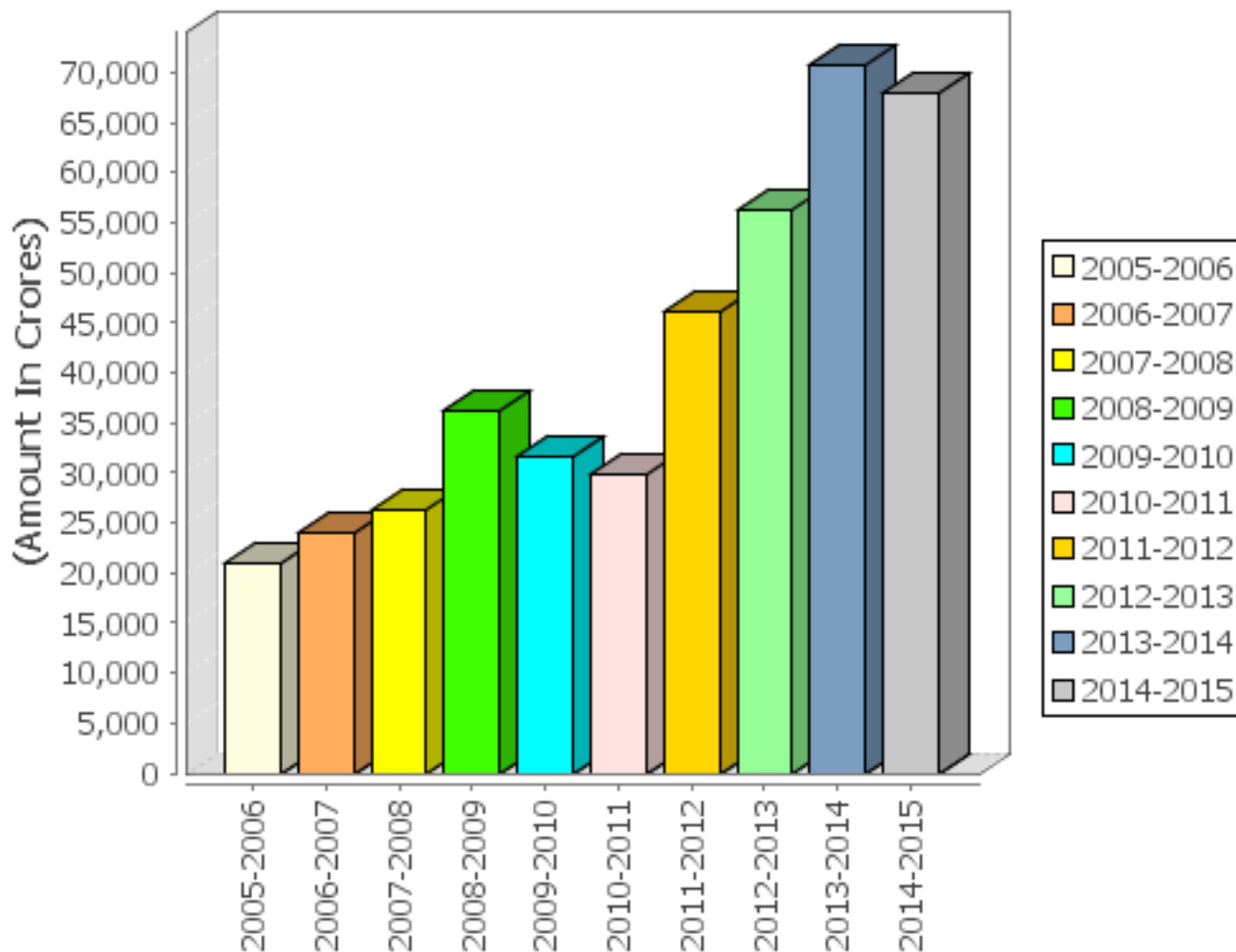


(AMOUNT IN CRORES)

YEAR	TOTAL DEMAND
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
2014-2015	71124

## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2006-2015)

### TOTAL COLLECTION

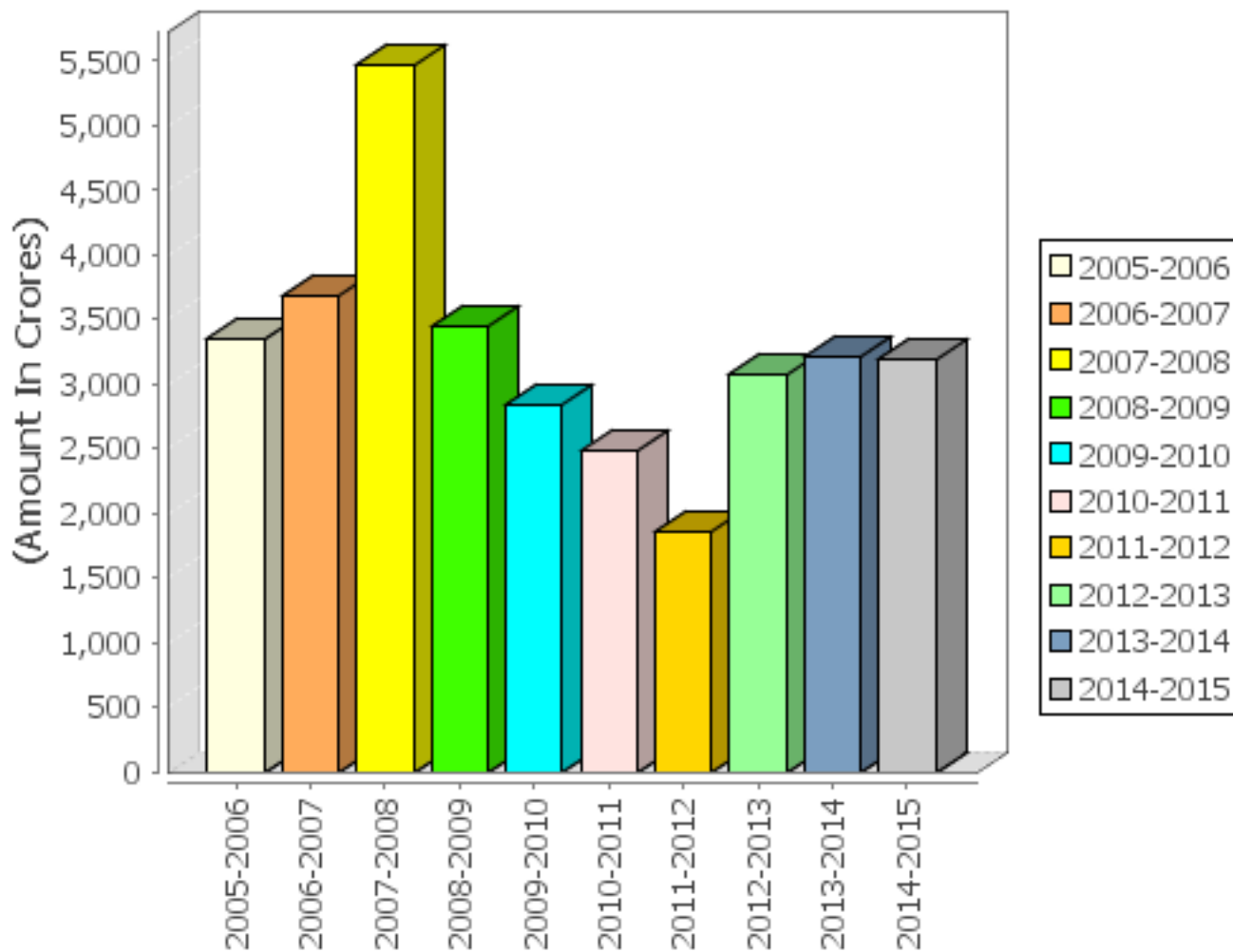


(AMOUNT IN CRORES)

YEAR	TOTAL COLLECTION
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
2014-2015	67939

## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2006-2015)

### BALANCES (OVERDUES)



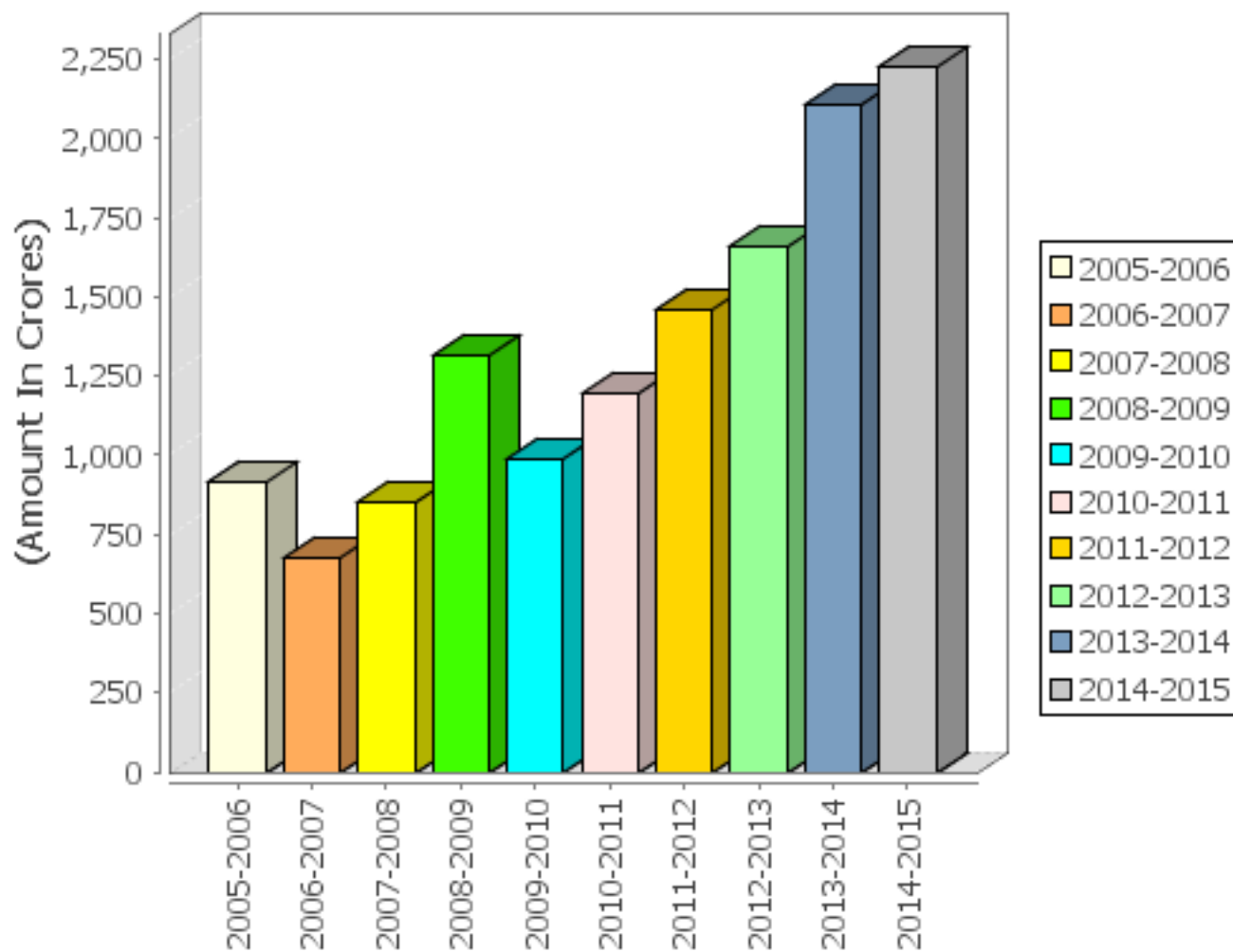
(AMOUNT IN CRORES)

YEAR	BALANCES (OVERDUES)
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
2014-2015	3185



## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2006-2015)

### COST OF MANAGEMENT ( CM )

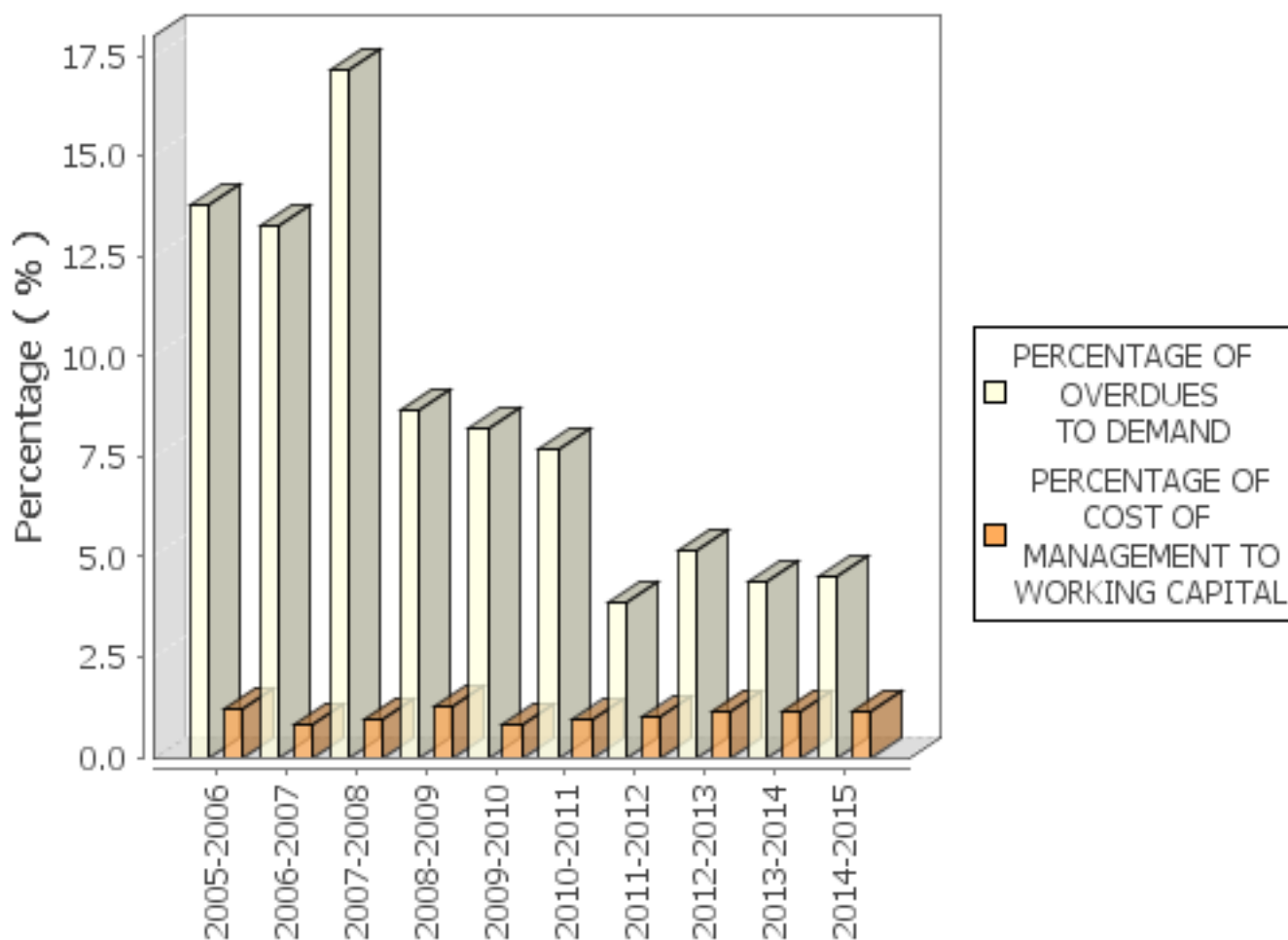


(AMOUNT IN CRORES)

YEAR	COST OF MANAGEMENT ( CM )
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
2014-2015	2223

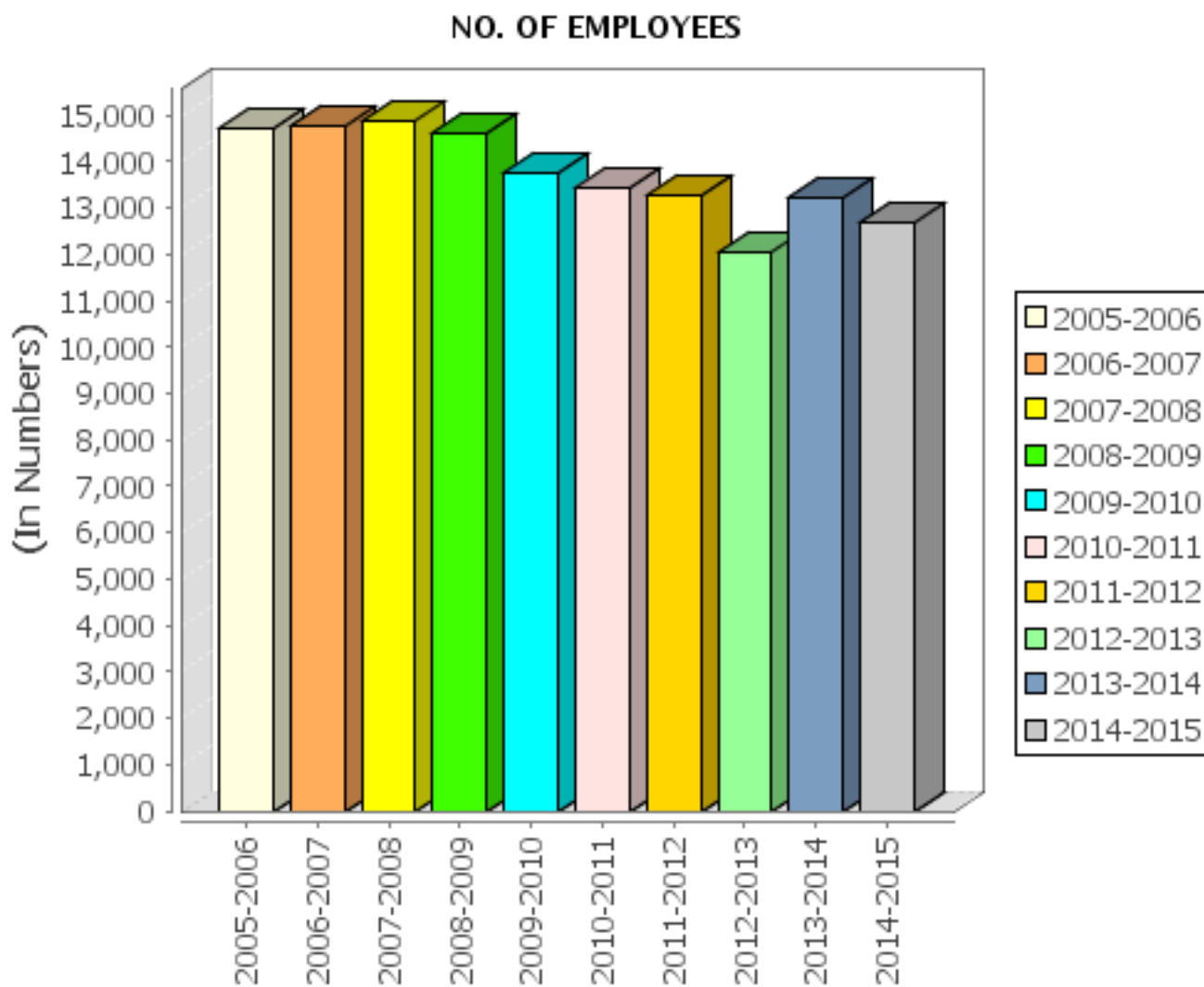
## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2006-2015)

### 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
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
2014-2015	4.48	1.14

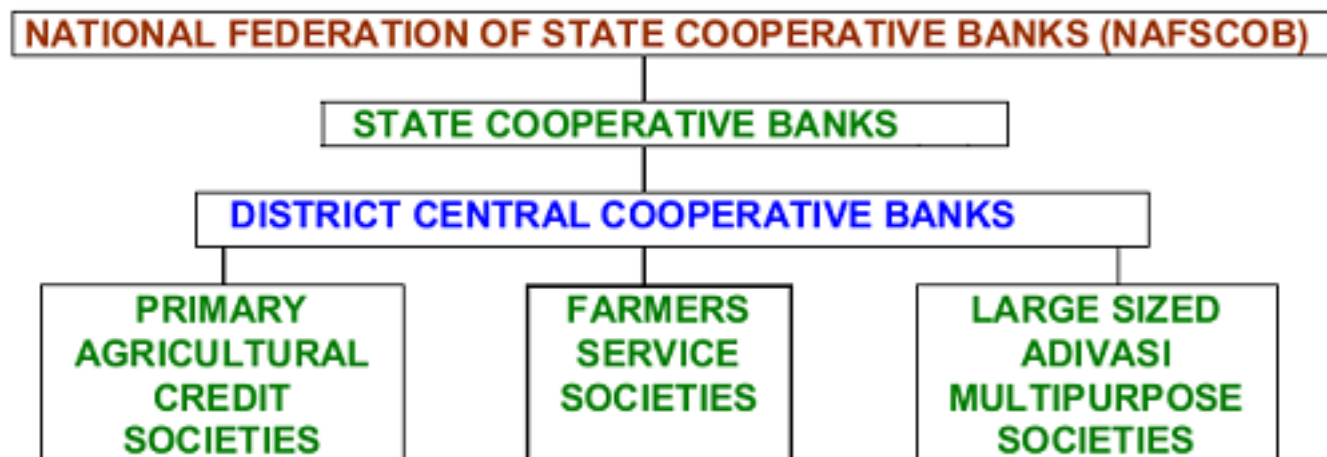
## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2006-2015)



(IN NUMBERS)

YEAR	NO. OF EMPLOYEES
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
2014-2015	12669

# SHORT TERM COOPERATIVE CREDIT STRUCTURE



## STATISTICAL DETAILS

PRIMARY SOCIETIES (PACS, FSS & LAMPS) (31-3-2015)	DISTRICT CENTRAL COOPERATIVE BANKS (31-3-2015)	STATE COOPERATIVE BANKS (31-3-2015)
1. NO.OF STY.: 92197	1. NO.OF DCCBS: 371	1. NO.OF SCBS: 31
2. MEMBERSHIP: 122144	2. NO.OF BRANCHES INCLUDING H.O.: 14060	2. NO.OF BRANCHES INCLUDING H.O.: 1131
3. OWNED FUNDS: 2103508	3. MEMBERSHIP: TOTAL: 3347203	3. MEMBERSHIP: TOTAL: 555479
4. DEPOSITS: 8282675	COOPERATIVE: 786754	COOPERATIVE: 20624
5. BORROWINGS: 9765235	INDVL./GOI: 2560449	INDVL./GOI: 534855
6. LOANS ADV.: 15320619	4. OWNED FUNDS: 4222218	4. OWNED FUNDS: 1640319
7. LOANS OUTS: 14216939	5. DEPOSITS: 25111552	5. DEPOSITS: 10079138
8. PERG.OF OVR. TO DEMAND (%): 23.15	6. BORROWINGS: 7379366	6. BORROWINGS: 6855157
9. EMPLOYEES: 164971	7. LOANS ADV.: 23242126	7. LOANS ADV.: 10797027
10. BORROWERS: 49747	8. LOANS OUTS: 20720549	8. LOANS OUTS: 11112479
	9. PERG.OF OVR. TO DEMAND (%): 20.92	9. PERG.OF OVR. TO DEMAND (%): 4.48
	10. EMPLOYEES: 83347	10. EMPLOYEES: 12669

(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).**