



NAFSCOB
BEST PERFORMANCE AWARDS - AT A GLANCE
1982-83 to 2023-24



1964 - 2024

DIAMOND JUBILEE

National Federation of State Cooperative Banks Ltd.

J. K. Chambers, 5th Floor, Plot No. 76

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SOME IMPORTANT PUBLICATIONS OF NAFSCOB

1. Accounting Manual for Cooperative Banks in 3 Volumes (Priced) & (August 15, 1979).
2. Guidelines on Micro Level Planning for Project Formulation for Eligible Target Groups under IRDP in selected villages / **B. Subrahmanyam** (1985).
3. Rural Savings Untapped: A Strategy to Identify and Exploit the sources for Deposit Mobilisation / **B. Subrahmanyam & K. K. Gupta** (1985).
4. Effectiveness of Deposit Schemes : An Evaluation – **M. Dharma Reddy & B. Subrahmanyam** (1985).
5. Deposit Mobilisation : A study of Kheda District Central Cooperative Bank / **B. Subrahmanyam & M. Dharma Reddy** (1985).
6. Computerisation in Cooperative Banking - Some Basic Issues / **B. Subrahmanyam & K. Sudhakar** (1985).
7. Development Strategies for District Central Cooperative Banks / **B. Subrahmanyam & K. Sudhakar** (1987).
8. Socio-Economic Aspects of Rural Savings and Investment / **B. Subrahmanyam & M. Dharma Reddy** (1987).
9. Mobilisation of Rural Savings and Credit Delivery through Self-Help Groups / **B. Subrahmanyam** (1987).
10. Management of Hyderabad District Central Cooperative Bank – A Case Study / **B. Subrahmanyam** (1988).
11. Towards Rural Savings Mobilisation / **B. Subrahmanyam** (1988).
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13. Cooperative Rural Credit Delivery System in India : With Particular Reference to the Case of Integration in Andhra Pradesh / **B. Subrahmanyam** (1989).
14. Short Term Cooperative Credit Structure in North Eastern Region / **B. Subrahmanyam** (1990).
15. Guidelines to Micro-level Credit Planning in Short Term Cooperative Credit Structure with reference to Service Area Approach / **B. Subrahmanyam** (1990).
16. Primary Agricultural Credit Societies - A Statistical Profile / **B. Subrahmanyam** (1990).
17. Deposit Mobilisation in Nainital District Central Cooperative Bank Ltd. – A Case Study / **B. Subrahmanyam** (1991).
18. Short Term Cooperative Credit Institutions : Some Critical Issues – A Discussion Paper / **B. Subrahmanyam** (1991).
19. Impact of Pilot Project on Strengthening of Credit Delivery System in PACS & DCCBs / **B. Subrahmanyam** (1991).
20. Profile of State Cooperative Banks – A Statistical Profile (1978-79 to 1988-89) / **R. H. Singh** (1991).
21. Long Term Perspective Issues and Strategies related to Debt Relief and Loan Waivers - A Discussion Paper / **B. Subrahmanyam** (1991).
22. Role and Responsibilities of Non-official Elected Leaders of State Cooperative Banks / **Sura Patnaik** (1992).
23. Deposit Mobilisation by Madhya Pradesh State Cooperative Bank / **B. Subrahmanyam** (1992).
24. Refinance Scheme for Jewel Loans – An attempt towards Diversification of Lending Portfolio / **B. Subrahmanyam** (1992).
25. Business Development Planning – Expectations and Experiences / **B. Subrahmanyam** (1992).
26. Status of Service Area Approach in Andhra Pradesh (With particular reference to Cooperatives) / **B. Subrahmanyam** (1992).
27. A Paper on “Short Term Cooperative Credit Institutions : Problem Areas and Suggestions” / **B. Subrahmanyam** (1992).
28. Need for making Cooperatives Democratic, Self-reliant and Viable : Some Thoughts / **B. Subrahmanyam** (1992).
29. Challenges before State Cooperative Banks in view of Recent Policy Changes / **B. Subrahmanyam** (1992).
30. Primary Agricultural Credit Societies in Gujarat : A District-wise Statistical Profile / **B. Subrahmanyam** (1993).
31. Need for Strong, Viable and Self-Reliant Cooperatives : Some Suggestions / **B. Subrahmanyam** (1993).
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35. Role of Information Technology with particular reference to Computerisation in Short Term Cooperative Credit Institutions / **B. Subrahmanyam** (1993).
36. Management Audit or Management of Audit – A Paper / **B. Subrahmanyam** (1993).
37. Cooperative Banking Structure in 2000 AD / **B. Subrahmanyam** (1994).
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41. Training Needs of the Chief Executives of DCCBs – A Study Report prepared by ASCI for NAFSCOB (1995).
42. Enhancement of Loan Recovery and Collateral Substitutes in Short Term Cooperative Credit Institutions / **B. Subrahmanyam**
43. Short Term Cooperative Credit Institutions – An Issue Paper for Discussion / **B. Subrahmanyam** (1996).
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47. Assessment of Income from Investments by Cooperative Banks - Working Paper / **B. Subrahmanyam** (1996).
48. Management of Funds in Short Term Cooperative Credit Structure / **B. Subrahmanyam** (1997).
49. Rural Employment and Cooperatives / **Moinul Hassan** (1997).
50. Rehabilitation Package for Revamping the Cooperative Credit Structure – Proceedings and Recommendations of the Workshop for Chief Executives of State Cooperative Banks / **B. Subrahmanyam** (1998).
51. Review of Financial Sector Reforms – 1992-93 to 1997-98 / **B. Subrahmanyam** (1998).
52. Cooperative Credit Structure : A Perspective for 2000 AD / **B. Subrahmanyam** (1998).
53. Management Information System with particular reference to Computerisation in Cooperative Credit Institutions / **B. Subrahmanyam** (1998).
54. Cooperative Movement and the Short Term Cooperative Credit Structure in the North Eastern Region – A Report / **J. B. Dutta**, Member Secretary, RACNER & **K. Sudhakar**, Director, RACNER, NAFSCOB (1999).

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PRELUDE:

Performance Evaluation of State Cooperative Banks- Framework & Application:

The National Federation of State Cooperative Banks Ltd. (NAFSCOB) had instituted a competition in 1983 among the State Cooperative Banks (StCBs) and provide impetus to further improvements in their functioning. The scheme envisages that the selection of the StCBs should be entrusted to a special Jury constituted by NAFSCOB from time to time. For an Banking and Agricultural Credit in consonance with the national objectives and strategies, but Impartial land objective selection n of banks for the Awards, the jury should consist of professionals not directly associated with the day-to-day working of the StCBs. Therefore, it was in tended to have on the jury members representing National Bank for Agriculture and Rural Development (NABARD), Ministry of Agriculture and Cooperation, Government of India (GO), Reserve Bank cot India (RBI) and National Institute of Bank Management (NIBM).*

Dr. B. Satyamurty, NIBM was nominated as one of Jurors on the Jury constituted by the Federation. Dr. Satyamurty in his capacity as the Juror developed a technical note on Performance Evaluation of State Cooperative Banks and it has been widely welcomed and appreciated by all concerned. The same note is reproduced below to facilitate the State Cooperative Bank sto explore the possibility to adopt the same procedure, in case, the StCBs attempt to institute similar awards to the DCCBS in their States.

SCOPE : The selection of a StCBs for the best performance award presupposes the ranking of all StCBs in terms of their performance. It becomes necessary to define: What is performance? Thereafter, all the banks can be evaluated in terms of such defined performance.

What should constitute the performance of the scan be evaluated in terms of multiple indicators of performance as against a single indicator. Here, the question arises as to how to develop the composite index for all the selected parameters to facilitate a meaningful ranking of the banks. Accordingly, a 'Scoring Model - A Performance Evaluation Technique (PET) can be developed and the salient features of the PET and its application maybe described as follows:

SPECIAL FEATURE: The ranking of the StCBs could be based on a careful analysis of the impact of the inter-relationships of different variables (factors) that have a direct bearing, on the economic and operational performance of the bank, This can be done by adopting Model. The construction of the model involves the process of identifying the different variables, selecting them in the form of ratios of any two variables at a time, specific parameters, converting assigning numerical values in terms of points of marks to each such parameter, depending upon its relative impact on the total performance of the bank, and finally arriving at the composite score of the total performance of each bank. This model further aims Systematically, factually and objectively determining the relative impact of the selected parameters on the overall performance of the bank. It is systematic be-cause it is based on a uniform and scientific criterion developed after careful examination of relative importance of the parameters. It is factual because it is based on facts and figures secured from the authentic Sources. It is objective because it involves the assessment of the performance of the banks in quantitative terms as against arbitrary ranking based on impressionistic views.

*1. The first jury was chaired by shri. G.P. Bhave, t he the Managing Director, NABARD.

2. Shri P.Kotaiah, the then Managing Director, succeeded as chairman of the Jury.

3. Managing Director, NABARD chaired the Jury subsequently for a long time.

APPLICATION: The performance of StCBs is multifaceted and cannot meaningfully be decided upon by a single indicator. In order to facilitate a quantitative comparison of the overall performance of a bank, numerical weightages are assigned to different para-meters. The higher the importance of the impact of the parameter on the overall performance, the higher the weightage (in the form of marks) that is assigned to that parameter. The score of marks for each parameter is further distributed on a 5 degree scale with equal intervals between the degrees. The magnitude of the ratio suggests the degree in which it falls and accordingly the marks are assigned. The composite score depicting the total performance of the banks arrived at by adding scores of the different parameters. The various steps involved in developing the suggested "Scoring Model" are given below :

- 1) Decide upon the minimum of parameters that would reflect the performance of the banks both in terms of economic and social goals.
- 2) Identify the variables relating to the above selected parameters
- 3) Define the variables and establish their data sources.
- 4) Tabulate the data of the variables and work out the magnitudes of the parameters in the form of ratios.
- 5) Assign a score of marks to each parameter depending upon its relative importance on the total performance and further distribute the marks on a 5 degree scale ranging between the minimum and maximum magnitudes arrived at for all the banks in question.
- 6) Apply the relative marks of the degree in which the magnitude of the parameters of the bank falls.
- 7) Make the total of scores so assigned to different parameters of each bank.
- 8) Arrange the banks in the descending order of the composite score obtained by each bank.

SELECTION OF PARAMETERS: Various parameters can be selected on the criteria that they should reflect.

- a) The operational efficiency of the resources utilised.
- b) The growth achievement of the business goals.
- c) The extent of role and participation of the StCBs in social goals development.

Accordingly, the following twelve parameters classified in the above three groups are selected for evaluation of the StCBS under 3 Tier structures.

Group A: Relating to Operational Efficiency:

1. Overdue to Demand at PACS level (%)
2. Overdue to Demand at DCCB level (%)
3. Overdue to Demand at StCB level (%)
4. Cost of Management to Working Capital (%)
5. Working Capital per Employee (Rs. Lakhs)

Group B: Relating to Business Goals Development:

6. Growth or decline in Deposits (%)
7. Growth or decline in Owned Funds (%)
8. Growth or decline in Borrowings (%)
9. Growth or decline in Farm Sector Advance (%)
10. Growth or decline in Non- Farm Sector Advance (%)

Group C: Relating to Social Goal Development:

11. Share of Advances to Weaker Sections
12. Share of Total Advances to Scheduled Casts & Scheduled Tribes (%)

However, there will be only 11 parameters in effect for the 2Tier Structure StCBs, as there will be no DCCBs.

IDENTIFICATION OF VARIABLES: The corresponding variables that constitute the selected parameters and for which the absolute data is to be collected are:

(1) Overdue at PACS level, (2) Overdue at DCCBs level, (3) Overdue at StCBs level, (4) Demand at PACS level, (5) Demand at DCCBs level, (6) Demand at StCBs level, (7) Working Capital, (8) Cash Management, (9) No. of Employees, (10) Deposits (11) Owned Funds, (12) Borrowings, (13) Total advances bifurcated into farm and non-farm sectors as Advances to weaker sections and Scheduled Case and Scheduled Tribes separately.

DEFINITIONS AND CONCEPTS: The basic variables and the concepts of the parameters used in the suggested model have to be defined precisely in the first instance. This would facilitate in bringing out uniformity and consistency in interpretation of the significance of the parameters. Moreover, there would be limitations on the sources of data affecting the reliability and consistency in application was therefore decided not only to follow the definitions strictly but also to stick to a single source of data as far as possible. Accordingly the definitions, concepts and sources of data are given below:

- i. **Overdue and Demand:** Demand connotes that amount of loan required to be repaid during the course of the years, whereas the overdue represent the differences between the demand and Overdue and actual recovery, The correct method of assessing the recovery performance of a bank is to compare the overdue to demand at all the three levels viz. PACS, DCCBs and StCBs instead of comparing loans to out standings.
- ii. **Working Capital:** This includes the total of all items appearing on the liabilities side of the balance sheet but excludes the contra items. The balance sheet gives working capital as on the last day of the financial year but it is preferable to use the working capital data based on weekly or monthly averages. If the same is readily available, the average of two consecutive years may be used.
- iii. **Cost of Management:** The cost of management is specified under two heads i) Salaries (ii) Other expenses. The term salaries includes salaries and allowances, staff welfare benefits, Provident Fund and Gratuity. The term other expenses' includes s all the remaining expenditure items (other than interest cost and salaries) appearing on the expenditure side of the profit and loss account.
- iv. **Number of Employees:** Number of employees incudes officers, clerks and subordinate staff employed by the bank. Owned Funds, Deposits and Borrowings: These three items constitute the largest proportion of working capital. Owned Funds consists of Share Capital, Statutory and other Reserves. Deposit comprises of Current and Saving Accounts, Fixed and others. Borrowings are from Reserve Bank of India (RBI), Agricultural Refinance and Development Corporation (ARDC) since merged with National Bank for Agriculture and Rural Development (NABARD), Industrial Development Bank of India (IDBI) etc. The growth or decline in individual item reflects the management of funds and its resulting impact on the recovery of fixed cost of management. In order to even out the possible these items and the consequent

misleading impact erratic and sudden changes in growth rates in on the operational performance, the average of the growth rates of these factors for the three preceding years ending with the cooperative years in question is taken into account.

- v. **Advances bifurcated into Farm and Non-farm Sectors:** Total advances represent loans and advances of all types and to all categories of borrowers, including SC/ST at Primary Agricultural Credit Societies level and consists of Farm and Non-Farm sectors, In order to assess the impact of the relative significance of growth or decline in the Farm and Non-farm sector advances on the performance, it is imperative to collect separate data.
- vi. **Advances to Weaker Sections and Scheduled Castes and Scheduled Tribes (SC/ST):** Another social goal is to extend cooperative banking as much as possible to the weaker sections of the society and SC/ST. Such data will help in ascertaining the extent of separable realisation of this goal. The weaker sections are defined here as to include miners with land holdings under one hectare, agricultural labourers and rural artisans.

TABULATION OF DATA AND COMPILATION OF RATIOS: The supporting data for the different variables can be tabulated as per the definitions explained above.

ASSIGNMENT OF SCORES OF MARKS: In a scoring model the practice is that some parameters are assigned higher score of marks depending upon the relative importance it is judged to assume. It is suggested to allot a total of 100 marks among the 12 parameters classified into three groups. Accordingly the parameters relating to the operational efficiency and business goals development are accorded 40% weightage each group and social goals development the balance 20%. These weightages/marks can further be subdivided among the different parameters in each group. The score of marks assigned to each parameter in each group can further be subdivided into 5 degrees ranging between the highest and the lowest magnitudes of the ratios of all banks taken together in each group separately, to facilitate the recognition of the marginal variations in the performance of different banks, The allotment of the actual score of the marks to the first degree depends upon whether the highest magnitude to the parameter represents the best or the worst performance.

TABULATION OF SCORES AND RANKING: The next step is to determine the degree in which the magnitude of each parameter falls and assign corresponding marks to that parameter and then sum up to arrive at the composite score of the bank as a whole, The banks can then be ranked on the basis of composite scores obtained by each one of them. Higher the composite score, higher the rank.

Categories of Awards:

1. Best Performance Awards to State Cooperative Banks (StCBs):

NAFSCOB introduced a scheme of Best Performance Awards to its member banks in 1982-83. The performance awards were intended to promote a meaningful and healthy competition among the member State Cooperative Banks (StCBs) and provide an impetus to their functioning. In order to operationalise the scheme of performance awards, the Board of Directors of NAFSCOB, constituted an independent Jury from time to time under the chairmanship of Managing Director, NABARD for about 2 decades till the responsibilities of jury are taken over by Executive committee of NAFSCOB, to evaluate and recommend Best performance awards on annual basis. List of member StCBs winning Best Performance Awards from 1982-83 onwards is given in **Annexure - I & II**.

**At present Executive committee, NAFSCOB comprising of Chairman & Vice Chairmen has been serving as Jury with the already established criteria of Framework & Application due to obvious reasons.

2. Best Performance Awards to District Central Cooperative Banks (DCCBs):

NAFSCOB introduced a scheme of 'Best Performance Awards to DCCBs' from 2008-09 onwards. The performance awards were intended to promote a meaningful and healthy competition among the DCCBs and provide an impetus to their functioning. To operationalise the scheme of performance awards, the Board of Directors of NAFSCOB, constituted an independent Jury from time to time to evaluate and recommend best performance awards on annual basis. List of DCCBs winning Best Performance Awards from 2008-09 onwards is given in **Annexure - III**.

3. Annual Performance Award to the Best Performing Banks under AIMAS

The Board of Directors of NAFSCOB in their meeting held at Lucknow on 20 December 1996 among other issues, resolved to institute an 'Annual Performance Award for the Best Performing Bank under AIMAS' and constituted a Committee to decide and finalise the criteria for selection of the Best Performing Bank under the scheme. A separate Committee constituted by the Board of Directors of NAFSCOB examined the performance of member StCBs under AIMAS and recommended Performance Awards. List of member StCBs winning Best Performance Awards under AIMAS from 1996-97 is given in **Annexure - IV**.

4. Subhash Yadav Award /NAFSCOB Award for Best Performing Primary Agricultural Credit Societies (PACS):

NAFSCOB introduced a scheme of 'Subhash Yadav Award for Best Performing PACS' from 1998-99 onwards. The performance awards were intended to promote a meaningful and healthy competition among the PACS and provide an impetus to their functioning. To operationalise the scheme of performance awards, the Board of Directors of NAFSCOB, invited recommendations from StCBs who are advised to allot the marks/scores to analysed data/information obtained from DCCBs, and based on the Scoring Model provided by NAFSCOB. Subsequently Executive Committee of NAFSCOB served as Jury to adjudge the award winners based on the analysis of 16 parameters. The recommendations received from the StCBs have been accorded due importance in finalizing the awards.

The Board of Directors in its virtual meeting held on 16 March 2021 resolved to make changes in the Subhash Yadav Award scheme for Best Performing PACS as "Subhash Yadav Award for Best Performing PACS." (First Prize) w. e. f. 2019-20. And resolved to continue the Second and Third Prizes to the Best Performing PACS with new nomenclature as "NAFSCOB Award for Best Performing PACS." at all India level. Accordingly, from 2019-20 onwards, 'Subhash Yadav Award for the Best Performing PACS' was awarded as First Prize and Second and Third Prize are awarded under the name of 'NAFSCOB Award for the Best Performing PACS'. The Board of Directors in its virtual meeting held on 16 March 2021 resolved to make changes in the Subhash Yadav Award scheme for Best Performing PACS as "Subhash Yadav Award for Best Performing PACS." (First Prize) w. e. f. 2019-20. And also resolved to continue the Second and Third Prizes to the Best Performing PACS with new nomenclature as "NAFSCOB Award for Best Performing PACS" at all India level. Accordingly, from 2019-20 onwards, the first prize was awarded 'Subhash Yadav Award for the Best Performing PACS' and the Second and Third Prize are awarded under the name of 'NAFSCOB Award for the Best Performing PACS'. NAFSCOB Instituted Dr. J. B. Dutta Best Performance Award for of PACS in Northeastern Region from the year 2021-22. The list of PACS winning Subhash Yadav Award from 1998-99 is given in **Annexure - V**.

5. Best Performance Awards to Agricultural Cooperative Staff Training Institutes (ACSTIs):

NAFSCOB instituted 'Best Performance Awards to Agricultural Cooperative Staff Training Institutes (ACSTIs)' from the year 2012-13 onwards aimed to recognize the contributions made by them towards imparting inductive training, training towards capacity building efforts, developing skills of the personnel in the cooperative sector, developing leadership and efforts towards human resource

management and development. Best performance awards to ACSTIs have been presented till the year 2019-20. The criteria adopted to adjudge the Award winners is almost like that of the procedure followed by C PEC/BIRD in accrediting the cooperative training Institutions. The jury is drawn from NAFSCOB, Institutional Development Department of NABARD, NCUI, BIRD and 2 StCBs. The List of ACSTIs best performance Award winner ACSTIs, from 2012-13 onwards is given in Annexure - VI.

6. Criteria adopted:

Annual Performance Awards to StCBs, DCCBs and for PACS are based on the data/information obtained on 10 important parameters. These awards are presented in three categories viz., First, Second and Third, keeping cut off point of 50 per cent composite score (overall score).

7. NAFSCOB Cash Award to the Best Co-operator:

The Executive Committee of National Federation of State Cooperative Banks Ltd., (NAFSCOB) in its meeting held on 06.11.1995 at Delhi, while reviewing the aims, activities and achievements of NAFSCOB, since its inception felt that there is a need for this federal body in the short term cooperative credit structure to formulate an appropriate scheme to suitably honour the best co-operators in the country for their contributions. Accordingly, it was decided to institute a scheme of award entitled 'NAFSCOB Cash Award On Cooperation To The Best Cooperator' From The Year 1995-96. In pursuit of the decision taken by the Board of Directors of NAFSCOB, Chairman, NAFSCOB constituted a 'National Selection Committee' to recommend suitable personalities for awards. As per the recommendations of the 'National Selection Committee', the Board of Directors of NAFSCOB presented the **Best Co-operator Award to Shri. Ashok Bandyopadhyay, West Bengal** and **Shri. Subhash Yadav, Madhya Pradesh**, for the years 1995-96 and 1996-97, respectively. Subsequently, the Best Co-operator Award by NAFSCOB has been discontinued.



Best Co-operator Award for the year 1995-96 presented to:

Best Co-operator Award for the year 1996-97 presented to:



YEAR WISE BANK-WISE DETAILS

ANNEXURE – I

AWARD WINNING STATE COOPERATIVE BANKS

III-TIER STRUCTURE

Year	Recovery Performance			Gr. I	Gr. II	Gr. III	Gr. IV	Gr. V	Gr. VI	Gr. VII	Gr. VIII	Gr. IX
	First	Second	Third									
1982-1983	Punjab	Kerala	Maharashtra		Punjab & Kerala		M. P., Orissa & Haryana					
1983-1984	Kerala	M. P.	Gujarat		Kerala		Punjab & Haryana					
1984-1985	Kerala	M. P.	Gujarat		Kerala		Punjab & Gujarat					
Group Wise Special Awards												
Year	First	Second	Third	Gr. I	Gr. II	Gr. III	Gr. IV	Gr. V	Gr. VI	Gr. VII	Gr. VIII	Gr. IX
1985-1986	Kerala	Gujarat & M. P.	Tamil Nadu	-	H.P.	-	N. A.	N. A.	N. A.	N. A.	N. A.	-
1986-1987	Kerala	Tamil Nadu	M. P.	-	-	-	N. A.	N. A.	N. A.	N. A.	N. A.	-
1987-1988	Haryana	Kerala	Tamil Nadu	-	H. P.	-	N. A.	N. A.	N. A.	N. A.	N. A.	-
1988-1989	Haryana	Tamil Nadu	Kerala	-	H. P.	M. P.	N. A.	N. A.	N. A.	N. A.	N. A.	-
1989-1990	Haryana	Punjab	-	Gujarat	Bihar	Tamil Nadu	N. A.	N. A.	N. A.	N. A.	N. A.	-
1990-1991	Haryana	Tamil Nadu	Rajasthan	M. P.	H. P. & Mah.	M. P.	N. A.	N. A.	N. A.	N. A.	N. A.	-
1991-1992	Tamil Nadu	Haryana	Kerala	Punjab	Maharashtra	H. P.	N. A.	N. A.	N. A.	N. A.	N. A.	-
1992-1993	Haryana	Gujarat	A. P.	Kerala	Rajasthan	Tamil Nadu	N. A.	N. A.	N. A.	N. A.	N. A.	-
1993-1994	Haryana	Gujarat	Punjab	Tamil Nadu	A. P	A. P	N. A.	N. A.	N. A.	N. A.	N. A.	-
1994-1995	Haryana	Punjab	Rajasthan	H. P.	Orissa	Kerala	Gujarat	H. P.	N. A.	N. A.	N. A.	-
1995-1996	Tamil Nadu	Punjab	Haryana	Gujarat	Orissa	Gujarat	A. P.	U. P.	N. A.	N. A.	N. A.	-
1996-1997	Tamil Nadu	Punjab	Haryana	H. P.	Orissa	Karnataka	U. P.	Rajasthan	N. A.	N. A.	N. A.	-
1997-1998	Orissa	Rajasthan	Gujarat	H. P.	J & K	Punjab	Karnataka	U. P.	N. A.	N. A.	N. A.	-
1998-1999	Andhra	Karnataka	Rajasthan	Maharashtra	U. P.	Haryana	Haryana	H. P.	N. A.	N. A.	N. A.	-
1999-2000	Orissa	Andhra	Kerala	M.P.	Karnataka	Punjab	Haryana	M.P.	N. A.	N. A.	N. A.	-
2000-2001	Tamil Nadu	Gujarat	Orissa	Rajasthan	Haryana	Haryana	Haryana	Andhra	N. A.	N. A.	N. A.	-
2001-2002	Gujarat	Tamil Nadu	Rajasthan	Orissa	H.P.	Kerala	Andhra	Haryana	N. A.	N. A.	N. A.	-
2002-2003	Gujarat	Haryana	Karnataka	-	-	-	West Bengal	Rajasthan	N. A.	N. A.	N. A.	-
2003-2004	Punjab	Orissa	Tamil Nadu	-	-	-	-	-	N. A.	N. A.	N. A.	-
2004-2005	Orissa	Punjab	Andhra Pradesh	-	-	Tamil Nadu	Madhya Pradesh	Nil	N. A.	N. A.	N. A.	-

Year	Group Wise Special Awards										Gr. VIII	Gr. IX
	First	Second	Third	Gr. I	Gr. II	Gr. III	Gr. IV	Gr. V	Gr. VI	Gr. VII		
2005-2006	Orissa	Andhra Pradesh & Punjab	Rajasthan	-	-	Haryana & West Bengal	Madhya Pradesh	Nil	N. A.	N. A.	N. A.	
2006-2007	Punjab	Orissa	Andhra Pradesh	-	Maharashtra	Karnataka	Rajasthan	Haryana	Rajasthan	N. A.	N. A.	
2007-2008	Orissa	Punjab	Rajasthan	Tamil Nadu	Karnataka	Karnataka	Andhra Pradesh	Andhra Pradesh	Andhra Pradesh	N. A.	N. A.	
2008-2009	Punjab	Tamil Nadu	Himachal Pradesh	-	-	-	-	-	Chhattisgarh	Gujarat	-	
2009-2010	Gujarat	Punjab	Tamil Nadu	-	-	-	-	-	-	Himachal Pradesh	Himachal Pradesh	
2010-2011	Himachal Pradesh	Gujarat	Tamil Nadu	-	-	-	-	Punjab	-	-	Punjab	
2011-2012	Gujarat	Tamil Nadu	Himachal Pradesh	-	-	-	-	-	Punjab	-	-	
2012-2013	Tamil Nadu	Rajasthan	Orissa	Gujarat	Madhya Pradesh	Uttar Pradesh	Himachal Pradesh	Maharashtra	Gujarat	Andhra Pradesh	Andhra Pradesh	Punjab
2013-2014	Madhya Pradesh	Rajasthan	Gujarat	Jammu & Kashmir	-	-	-	Uttar Pradesh	-	Maharashtra	-	-
2014-2015	Himachal Pradesh	Gujarat	Uttar Pradesh	Punjab	-	-	-	Rajasthan	-	Maharashtra	-	-
2015-2016	Himachal Pradesh	Odisha	Tamil Nadu	Haryana	-	Andhra Pradesh	-	Maharashtra	Uttar Pradesh	Karnataka	-	Gujarat
2016-2017	Telangana	Andhra Pradesh	Maharashtra	-	-	-	-	-	-	-	-	-
2017-2018	Telangana	Tamil Nadu	Gujarat	-	-	-	-	-	-	-	-	-
2018-2019	Andhra Pradesh	Gujarat	Odisha	-	-	Tamil Nadu	-	Maharashtra	Karnataka	Himachal Pradesh	-	Telangana
2019-2020	Tamil Nadu	Andhra Pradesh	Telangana	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.
2020-2021	Telangana	Andhra Pradesh	Odisha	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.
2021-2022	Andhra Pradesh	Telangana	Odisha	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.
2022-2023	Gujarat	Karnataka	Tamil Nadu	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.
2023-2024	Gujarat	Andhra Pradesh	Himachal Pradesh	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.

- 1) Gr. I = Operational Efficiency, Gr. II = Business Goals Development & Gr. III = Social Goal Development (from 1985-86 to 1993-94)
- 2) Gr. I = Resources Development, Gr. II = Outreach, Gr. III = Recovery Performance, Gr. IV = Profitability & Gr. V = Performance Achievement (from 1994-95 to 2011-12)
- 3) Gr. I = Resources Development, Gr. II = Outreach, Gr. III = Recovery Performance, Gr. IV = Financial Inclusion, Gr. V = Compliance of Prudential Norms, Gr. VI = Profitability, Gr. VII = Corporate Governance & Management Performance, Gr. VIII = Computerisation in StCBs, Gr. IX = Leadership Role of State Coop. Banks (from 2012-13 onwards)
- 4) N. A. = Not Applicable

YEAR WISE BANK-WISE DETAILS OF

ANNEXURE – II

AWARD WINNING STATE COOPERATIVE BANKS

II-TIER STRUCTURE

Year	Recovery Performance		
	First	Second	Third
1982-1983	-	-	N. A.
1983-1984	Delhi	-	Nagaland
1984-1985	Mizoram	Pondicherry	And. & Nico.
			Andman-Nicobar & Meghalaya
			Pondicherry
			Delhi
			Arunachal & Mizoram

Year	Groupwise Special Awards									
	Gr.I	Gr.II	Gr.III	Gr.IV	Gr.V	Gr.VI	Gr.VII	Gr.VIII		
1985-1986	Third	Second	And. & Nico.	Mizoram	-	Assam	N. A.	N. A.	N. A.	N. A.
1986-1987	Manipur	Manipur	And. & Nico.	Manipur	-	-	N. A.	N. A.	N. A.	N. A.
1987-1988	Manipur	Manipur	And. & Nico.	Manipur	-	-	N. A.	N. A.	N. A.	N. A.
1988-1989	-	And. & Nico.	And. & Nico.	Pondicherry	-	Meghalaya	N. A.	N. A.	N. A.	N. A.
1989-1990	-	And. & Nico.	And. & Nico.	Goa	Pondicherry	Meghalaya	N. A.	N. A.	N. A.	N. A.
1990-1991	Meghalaya	Meghalaya	Meghalaya	Assam	Nagaland	Mizoram	N. A.	N. A.	N. A.	N. A.
1991-1992	Pondicherry	Pondicherry	Meghalaya	-	And. & Nico.	Manipur	N. A.	N. A.	N. A.	N. A.
1992-1993	Meghalaya	Meghalaya	Meghalaya	Pondicherry	Nagaland	Manipur	N. A.	N. A.	N. A.	N. A.
1993-1994	Meghalaya	Meghalaya	Meghalaya	-	Mizoram	Mizoram	N. A.	N. A.	N. A.	N. A.
1994-1995	And. & Nico.	And. & Nico.	And. & Nico.	* Mizoram	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.
1995-1996	Meghalaya	Meghalaya	Meghalaya	* Pondicherry	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.
1996-1997	Goa	Goa	Goa	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.
1997-1998	Tripura	Goa	Goa	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.
1998-1999	And. & Nico.	Tripura	Tripura	Pondicherry	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.
1999-2000	And. & Nico.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.
2000-2001	And. & Nico.	Goa	Goa	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.
2002-2003	And. & Nico.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.
2003-2004	And. & Nico.	Goa	Goa	-	-	-	-	-	-	-

Year	Groupwise Special Awards										Gr.VIII
	First	Second	Third	Gr.I	Gr.II	Gr.III	Gr.IV	Gr.V	Gr.VI	Gr.VII	
2004-2005	Pondicherry	-	-	Delhi	-	-	-	Andaman & Nicobar	N. A.	N. A.	N. A.
2005-2006	Andaman & Nicobar	Pondicherry	-	Delhi	Mizoram	-	-	Goa & Meghalaya	N. A.	N. A.	N. A.
2006-2007	Pondicherry	Andaman & Nicobar	Meghalaya	Sikkim	Sikkim	Goa	Chandigarh	Goa	N. A.	N. A.	N. A.
2007-2008	Pondicherry	Andaman & Nicobar	Sikkim	Meghalaya	Meghalaya	Goa	Delhi	Goa	Meghalaya	N. A.	N. A.
2008-2009	Andaman & Nicobar	Meghalaya	Goa	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.
2009-2010	Andaman & Nicobar	Sikkim	Goa	-	-	-	-	-	-	Delhi	-
2010-2011	Andaman & Nicobar	Meghalaya	Goa	-	-	-	-	-	-	-	Delhi
2011-2012	Andaman & Nicobar	Meghalaya	Goa	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.
2012-2013	Andaman & Nicobar	Meghalaya	-	Delhi	-	Assam	Pondicherry	-	Delhi	-	-
2013-2014	Andaman & Nicobar	Assam	-	-	Goa	Delhi	-	-	-	-	-
2014-2015	Andaman & Nicobar	Assam	-	-	-	-	-	Delhi	-	Goa	-
2015-2016	Andaman & Nicobar	Sikkim	-	-	-	-	-	-	-	-	-
2016-2017	Andaman & Nicobar	-	-	-	-	-	-	-	-	-	-
2017-2018	Delhi	Andaman & Nicobar	-	-	-	-	-	-	-	-	-
2018-2019	Andaman & Nicobar	-	-	-	-	-	-	-	-	-	-
2019-2020	Kerala	Assam	Sikkim	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.
2020-2021	Kerala	Meghalaya	Andaman & Nicobar	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.
2021-2022	Meghalaya	Nagaland	Kerala	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.
2022-2023	Mizoram	Kerala	Sikkim	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.
2023-2024	Mizoram	Goa	Meghalaya	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.

1) Gr. A = Operational Efficiency, Gr. B = Business Goal Development, Gr. C = Social Goal Development (from 1985-86 to 1993-94)

2) * = The Scheme does not spell out the group wise special awards for II Tier Structure from 1994-95 onwards. However, Mizoram & Pondicherry StCBs were presented 'Consolation Award' for the year 1994-95 & 1995-96 respectively.

3) N. A. = Not Applicable

4) Gr. I = Resources Development, Gr. II = Outreach, Gr. III = Recovery Performance, Gr. IV = Financial Inclusion, Gr. V = Compliance of Prudential Norms, Gr. VI = Profitability, Gr. VII = Corporate Governance & Management Performance, Gr. VIII = Computerisation in StCBs, Gr. IX = Leadership Role of State Coop. Banks (from 2012-13 onwards)

**BEST PERFORMANCE AWARD TO
STATE COOPERATIVE BANKS UNDER
ALL INDIA MUTUAL ARRANGEMENT SCHEME**

Year-wise Bank-wise Winners

Sl. No.	Year	Winning StCB(under AIMAS)
1	1996-1997	Tamil Nadu State Apex Cooperative Bank Ltd.
2.	1997-1998	Tamil Nadu State Apex Cooperative Bank Ltd.
3.	1998-1999	Pondicherry State Cooperative Bank Ltd.
4.	1999-2000	Tamil Nadu State Apex Cooperative Bank Ltd.
5.	2000-2001	Pondicherry State Cooperative Bank Ltd.
6.	2001-2002	Tamil Nadu State Apex Cooperative Bank Ltd.
7	2002-2003	Kerala State Cooperative Bank Ltd.
8	2003-2004	Tamil Nadu State Apex Cooperative Bank Ltd.
9	2004-2005	1 st Prize - Pondicherry State Cooperative Bank Ltd.
		2 nd Prize- Tamil Nadu State Apex Cooperative Bank Ltd.
		3 rd Prize- Kerala State Cooperative Bank Ltd.
10	2005-2006	1 st Prize - Pondicherry State Cooperative Bank Ltd., Pondicherry
		2 nd Prize - Tamil Nadu State Apex Cooperative Bank Ltd., Chennai
		3 rd Prize - Maharashtra State Cooperative Bank Ltd., Mumbai
11	2006-2007	1 st Prize - Tamil Nadu State Apex Cooperative Bank Ltd., Chennai
		2 nd Prize - Pondicherry State Cooperative Bank Ltd., Pondicherry
		3 rd Prize - Maharashtra State Cooperative Bank Ltd., Mumbai
12	2007-2008	1st Prize - Tamil Nadu State Apex Cooperative Bank Ltd., Chennai
		2nd Prize - Pondicherry State Cooperative Bank Ltd., Pondicherry
		3rd Prize - Karnataka State Cooperative Apex Bank Ltd., Bangalore
13	2008-2009	1st Prize - Tamil Nadu State Apex Cooperative Bank Ltd., Chennai
14	2009-2010	1st Prize - Tamil Nadu State Apex Cooperative Bank Ltd., Chennai
15	2010-2011	1st Prize - Tamil Nadu State Apex Cooperative Bank Ltd., Chennai
16	2011-2012	1st Prize - Tamil Nadu State Apex Cooperative Bank Ltd., Chennai

**OVERALL BEST PERFORMANCE AWARDS
FOR BEST PERFORMING DISTRICT CENTRAL COOPERATIVE BANKS**

YEAR-WISE DCCB-WISE WINNERS

2008-2009		
	DCCB	STATE
1 st Prize	Nawanshahr Central Cooperative Bank Ltd., Nawanshahr	Punjab
2 nd Prize	Kangra Central Cooperative Bank Ltd., Dharmashala, Kangra	Himachal Pradesh

2009-2010		
	DCCB	STATE
1 st Prize	Shri Rajkot District Cooperative Bank Ltd., Rajkot	Gujarat
2 nd Prize	Jila Sahakari Kendriya Bank Mydt., Mandsaur	Madhya Pradesh

2010-2011		
	DCCB	STATE
1 st Prize	Satara District Central Cooperative Bank Ltd., Satara	Maharashtra
2 nd Prize	Ludhiana Central Cooperative Bank Ltd., Ludhiana	Punjab

2011-2012		
	DCCB	STATE
1 st Prize	Tiruchirapalli District Central Cooperative Bank Ltd.	Tamil Nadu
2 nd Prize	Sikar Central Cooperative Bank Ltd., Sikar	Rajasthan

2012 - 2013		
	DCCB	STATE
1 st Prize	The Satara District Central Coop. Bank Ltd., Satara,	Maharashtra
2 nd Prize	Jila Sahakari Kendriya Bank Maryadit, Khargone	Madhya Pradesh
3 rd Prize	Shri Rajkot District Central Coop. Bank Ltd., Rajkot	Gujarat
Special Award	The Ahmedabad District Central Coop. Bank Ltd., Ahmedabad	Gujarat

2013 - 2014		
	DCCB	STATE
1 st Prize	The Satara District Central Coop. Bank Ltd., Satara,	Maharashtra
2 nd Prize	The Jaipur Central Cooperative Bank Ltd., Jaipur	Rajasthan
3 rd Prize	The Ahmedabad District Central Coop. Bank Ltd., Ahmedabad	Gujarat

2014 - 2015		
	DCCB	STATE
1 st Prize	Shri Rajkot District Central Coop. Bank Ltd., Rajkot	Gujarat
2 nd Prize	Bhopal Cooperative Central Bank Ltd., Bhopal	Madhya Pradesh
3 rd Prize	The Satara District Central Coop. Bank Ltd., Satara,	Maharashtra

2015 - 2016		
	DCCB	STATE
1 st Prize	Bhopal Cooperative Central Bank Ltd., Bhopal	Madhya Pradesh
2 nd Prize	The Ahmedabad District Central Coop. Bank, Ahmedabad The Karimnagar District Cooperative Central Bank Ltd., Karimnagar	Gujarat Telangana
3 rd Prize	Krishna District Cooperative Central Bank Ltd., Machilipatnam	Andhra Pradesh
Special Award	The Salem District Central Coop. Bank Ltd., Salem	Tamil Nadu

2016 - 2017		
	DCCB	STATE
1 st Prize	The Ahmedabad District Central Coop. Bank Ltd., Ahmedabad	Gujarat
2 nd Prize	Krishna District Cooperative Central Bank Ltd., Machilipatnam	Andhra Pradesh
3 rd Prize	The Karimnagar District Cooperative Central Bank Ltd., Karimnagar	Telangana

2017 - 2018		
	DCCB	STATE
1 st Prize	Krishna District Cooperative Central Bank Ltd., Machilipatnam	Andhra Pradesh
2 nd Prize	The Karimnagar District Cooperative Central Bank Ltd., Karimnagar	Telangana
3 rd Prize	The Ahmedabad District Central Coop. Bank Ltd., Ahmedabad	Gujarat

2018 - 2019		
	DCCB	STATE
1 st Prize	The Karimnagar District Cooperative Central Bank Ltd., Karimnagar	Telangana
2 nd Prize	Krishna District Cooperative Central Bank Ltd., Machilipatnam	Andhra Pradesh
3 rd Prize	The Kannur District Cooperative Bank Ltd., Kannur	Kerala

2019 - 2020		
	DCCB	STATE
1 st Prize	The Karimnagar District Cooperative Central Bank Ltd., Karimnagar	Telangana
1 st Prize	The Karnataka Central Co-operative Bank Ltd., Dharwad	Karnataka
2 nd Prize	The Ahmedabad District Cooperative Bank Ltd. Ahmedabad	Gujarat
2 nd Prize	Shri Rajkot District Central Cooperative Bank Ltd., Shri Rajkot	Gujarat
3 rd Prize	The Salem District Central Cooperative Bank Ltd. Salem	Tamil Nadu

2020 - 2021		
	DCCB	STATE
1 st Prize	Krishna District Cooperative Central Bank Ltd., Machilipatnam	Andhra Pradesh
2 nd Prize	The Karimnagar District Cooperative Central Bank Ltd., Karimnagar	Telangana
3 rd Prize	The Ahmedabad District Cooperative Bank Ltd. Ahmedabad	Gujarat

2021 - 2022		
	DCCB	STATE
1 st Prize	The Karimnagar District Cooperative Central Bank Ltd., Karimnagar	Telangana
1 st Prize	The Kadapa District Central Cooperative Bank Ltd.	Andhra Pradesh
1 st Prize	The Ahmedabad District Cooperative Bank Ltd. Ahmedabad	Gujarat
2 nd Prize	The Chitradurg District Cooperative Central Bank Ltd.	Karnataka
3 rd Prize	The Jaipur Central Cooperative Bank Ltd., Jaipur	Rajasthan

2022 - 2023		
	DCCB	STATE
1 st Prize	The Surat District Cooperative Bank Ltd., Surat	Gujarat
2 nd Prize	Krishna District Cooperative Central Bank Ltd., Machilipatnam	Andhra Pradesh
3 rd Prize	The Satara District Central Coop. Bank Ltd., Satara,	Maharashtra

2023 - 2024		
	DCCB	STATE
1 st Prize	The Karimnagar District Cooperative Central Bank Ltd., Karimnagar	Telangana
2 nd Prize	The Satara District Central Coop. Bank Ltd., Satara,	Maharashtra
3 rd Prize	The Moradabad Zilla Sahakari Bank Ltd. Moradabad	Uttar Pradesh

**SUBHASH YADAV AWARD, NAFSCOB AWARD &
DR. J. B. DUTTA AWARD (NER) TO BEST PERFORMING
PRIMARY AGRICULTURAL CREDIT SOCIETIES (PACS)**

YEAR-WISE PACS WISE WINNERS

1998-1999		
	PACS	District - State
1 st Prize	Tattisar Group Seva Sahakari Sangh Ltd.	North Kanara - Karnataka
2 nd Prize	Chitroda Group Seva Sahakari Mandli Ltd.	Sabarkantha - Gujarat
3 rd Prize	Purushottampur S C S	Balasore - Orissa

1999-2000		
	PACS	District – State
1 st Prize	Mensi Seemeya Group Gramagala Seva Sahakari Sangh Ltd.	North Kanara – Karnataka
2 nd Prize	Sathankulam Primary Agricultural Cooperative Bank Ltd.	Thoothukudi – Tamil Nadu
3 rd Prize	Borkheda Kala Sewa Sahakari Samiti Maryadit	Khandwa – M. P.

2000-2001		
	PACS	DISTRICT - STATE
1 st Prize	Sri Mallikarjuna Seva Sahakari Bank Ltd.	North Kanara - Karnataka
2 nd Prize	Ismailpur Gram Sewa Sahakari Samiti Ltd.	Alwar Dist. - Rajasthan
3 rd Prize	Sri Navadurga V. K. S. Seva Society Ltd.	Pali Village - Goa

2001-2002		
	PACS	DISTRICT - STATE
1 st Prize	Shri Dharmasthala Service Cooperative Bank Ltd.	South Kanara - Karnataka
2 nd Prize	Thindalmalai Primary Agricultural Coop. Bank Ltd.	Erode - Tamil Nadu
3 rd Prize	Kartoli Cooperative Multipurpose Society Ltd.	Hoshiarpur - Punjab

2002-2003		
	PACS	DISTRICT – STATE
1 st Prize	Yadur Primary Agricultural Cooperative Bank Ltd.	Belgaum - Karnataka
2 nd Prize	Maddooke Cooperative Agricultural Service Society	Moga - Punjab
3 rd Prize	Kandapalla Service Cooperative Society	Sambalpur - Orissa

2003-2004		
	PACS	DISTRICT – STATE
1 st Prize	Kelaginoor Vyavasaya Seva Sahakari Bank Ltd	Uttara Kannada - Karnataka
2 nd Prize	Bari Gram Sewa Sahakari Samiti Ltd.	Chittorgarh- Rajasthan
3 rd Prize	Bishnupur Rotwara Primary Agricultural Cooperative Society Ltd.	Nadia- West Bengal

2004-2005		
	PACS	DISTRICT – STATE
1 st Prize	The Borgaon Prathamik Krishi Pattin Sahakari Bank Nymt.	Belgaum, Karnataka
2 nd Prize	Kulasekharapuram Service Coop. Bank Ltd.	Kollam, Kerala
3 rd Prize	The Ayeshbagh S.K.U.S. Ltd.	Murhidabad, West Bengal

2005-2006		
	PACS	DISTRICT – STATE
1 st Prize	The Bajpe Vyavasaya Seva Sahakari Bank Ltd.	Dakshina Kannada, Karnataka
2 nd Prize	The Dirghagram Kharakpur S.K.U.S. Ltd.	Paschim Medinipur, West Bengal
3 rd Prize	The Pappinivattom Service Coop. Bank Ltd.	Thrissur, Kerala

2006-2007		
	PACS	DISTRICT – STATE
1 st Prize	The mannarkkad Rural Service Coop. Bank Ltd.,	Palakkad, Kerala
2 nd Prize	Tha Badi Gram Sewa Sahakari Samiti Ltd.	Chittorgarh, Rajasthan
3 rd Prize	The Dadhol Gram Sewa Coop. Society Ltd. Padyalag	Bilaspur, Himachal Pradesh

2007-2008		
	PACS	DISTRICT – STATE
1 st Prize	The Bellad Bagewadi Krishi Seva Sahakari Bank Ltd.	Belgaum, Karnataka
2 nd Prize	The Nimod Gram Sewea Sahakari Samiti Ltd.	Nagaur, Rajasthan
3 rd Prize	The Koytha Samabay Krishi Unnayan Samity Ltd.	Birbhum, West Bengal

2008-2009		
	PACS	DISTRICT – STATE
1 st Prize	Aadim Jati Seva Sahakari Samiti Maryadit, Gogawa,	Khargone, Madhya Pradesh
2 nd Prize	Pednem Taluka Farmers Service Cooperative Society Ltd.,	Pednem, Goa

2009-2010		
	PACS	DISTRICT – STATE
1 st Prize	Purusottampur Service Cooperative Society Ltd., Bhorgai,	Balasore, Odisha
2 nd Prize	Naneola Primary Agriculture Cooperative Society Ltd., Naneola	Ambala, Haryana

2010-2011		
	PACS	DISTRICT – STATE
1 st Prize	Rasulpur Multipurpose Cooperative Agri. Service Society Ltd.,	Ludhiana, Punjab
2 nd Prize	Kuther Cas Society Limited., Kuther,	Kangra, Himachal Pradesh

2011-2012		
	PACS	DISTRICT – STATE
1 st Prize	Thuringipatti Primary Agricultural Credit Society,	Dharmapuri, Tamil Nadu
2 nd Prize	Kaliyana Seva Sahakari Mandali Ltd., Dist. Ahmedabad, Gujarat	Ahmedabad, Gujarat

2012 - 2013		
	PACS	DISTRICT – STATE
1 st Prize	The Narlai Gram Seva Sahakari Samiti, Desuri	Pali, Rajasthan
2 nd Prize	The Purushottampur Service Cooperative Society Ltd., Hatsarisa, Kakhra	Balasore, Orissa
3 rd Prize	Mahalakshmi Primary Agricultural Cooperative Credit Society Ltd., Gangavalli	Salem, Tamil Nadu

2013 – 2014		
	PACS	DISTRICT – STATE
1 st Prize	Pappinivattam Service Cooperative Bank Ltd., No.R 309, P.O. Mathilakam	Thrissur, Kerala
2 nd Prize	The Thiruthangal Primary Agriculture Cooperative Credit Society Ltd., Thiruthangal	Virudhunagar, Tamil Nadu
3 rd Prize	The Dadhol Agriculture Cooperative Society Ltd., Padyalag	Shimla, Himachal Pradesh

2014 – 2015		
	PACS	DISTRICT – STATE
1 st Prize	Pappinivattam Service Cooperative Bank Ltd., No.R 309, P.O. Mathilakam	Thrissur, Kerala
2 nd Prize	H. H. 168 CHE. Nachipattu Primary Agricultural Cooperative Credit Society Ltd., Manmalai, Thukkapet, Chengam	Thiruvannamalai, Tamil Nadu
3 rd Prize	The Kanara Multipurpose Cooperative Agricultural Service Society Ltd., Nawanshahr	Nawanshahr, Punjab

2015 – 2016		
	PACS	DISTRICT – STATE
1 st Prize	Bahala Gram Sewa Sahakari Samiti Ltd., Bahala, Ramgarh	Alwar, Rajasthan
2 nd Prize	Shree Kothi Seva Sahakari Mandli Ltd., Kothi, Wankaner	Morbi, Gujarat
3 rd Prize	The Talai G/S Cooperative Society Ltd., Talai, Jhandutta	Bilaspur, Himachal Pradesh

2016 – 2017		
	PACS	DISTRICT – STATE
1 st Prize	Valavoor StCBLtd. No.K.91, Kottayam	Kottayam, Kerala
2 nd Prize	PACS Tadla Rampoor, Nizamabad	Nizamabad, Telangana
3 rd Prize	AA520 Veerappampalayam Primary Agricultural Credit Society, Erode	Erode, Tamil Nadu

2017 – 2018		
	PACS	DISTRICT – STATE
1 st Prize	Primary Agriculture Credit Society Ltd., Choppadandi, Karimnagar	Karimnagar, Telangana
2 nd Prize	Eramala Service Cooperative Bank, Kozhikode	Kozhikode, Kerala
3 rd Prize	Y 37 Muthilanvilai PACCS, Kanyakumari	Kanyakumari, Tamil Nadu

2018 – 2019		
	PACS	DISTRICT – STATE
1 st Prize	Pappinivattom Service Cooperative Bank Ltd., No.R 309, P.O. Mathilakam	Thrissur, Kerala
2 nd Prize	Primary Agriculture Credit Society Ltd., Choppadandi, Karimnagar & S111 Vanavasi PACS (Salem)	Karimnagar, Telangana Salem, Tamil Nadu
3 rd Prize	Kommugudem (Eluru)	Eluru, Andhra Pradesh

SUBHASH YADAV AWARD- PACS (2019-20)	
I Prize	137 Alavayal Primary Agricultural Cooperative Credit Society, Pudukottai, Tamil Nadu

NAFSCOB AWARD FOR BEST PERFORMING PACS (2019-2020)		
	PACS	DISTRICT – STATE
2 nd Prize	The Sandhole Agri Service Co-op. Society Ltd. Himachal Pradesh	Himachal Pradesh
2 nd Prize	Thimiri Service Co-Operative Bank Ltd. No.C.47 & S111 Vanavasi PACS (Salem)	Kerala Salem, Tamil Nadu
3 rd Prize	PACS LTD., Choppadandi (Karimnagar)	Telangana

SUBHASH YADAV AWARD- PACS (2020-21)	
I Prize	Nimod Gram Sewa Sahakari Samiti Ltd., Nimod, Nagaur, Rajasthan

NAFSCOB AWARD – PACS (2020 – 2021)		
	PACS	DISTRICT – STATE
2 nd Prize	I.I.548 M. Podaiyur PACCS	Cuddalore, Tamil Nadu
3 rd Prize	Thimiri Service Co-Operative Bank Ltd. No.C.47	Kasaragod, Kerala

SUBHASH YADAV AWARD- PACS (2021-22)	
I Prize	Primary Agricultural Coop. Society Ltd., Choppadandi, Karimnagar, Telangana

NAFSCOB AWARD – PACS (2021 – 2022)		
	PACS	DISTRICT – STATE
2 nd Prize	Nimod Gram Sewa Sahakari Samiti Ltd., Nimod	Nagaur, Rajasthan
3 rd Prize	Varapetty Service Co-Op. Bank Ltd., No.1015	Ernakulam, Kerala

DR. J. B. DUTTA AWARD FOR PACS IN NORTH EASTERN REGION (2021-2022)	
I Prize	KUPHU MPCs Ltd. Nagaland

SUBHASH YADAV AWARD- PACS (2022-23)	
I Prize	Savalgi Primary Agricultural Credit Society Ltd., Bagalkot, Karnataka

NAFSCOB AWARD – PACS (2022 – 2023)		
	PACS	DISTRICT – STATE
2 nd Prize	The Karoli CMP Society Ltd., Koti	Shimla, Himachal Pradesh
3 rd Prize	A3065 Poondy PACS	Madurai, Tamil Nadu

DR. J. B. DUTTA AWARD FOR PACS IN NORTH EASTERN REGION (2022-2023)	
I Prize	Sonamura Bibhagiya LAMPS Ltd., Sepahijala, Tripura

SUBHASH YADAV AWARD- PACS (2023-24)	
I Prize	Hathur PACS Ltd., Kodagu, Karnataka

NAFSCOB AWARD – PACS (2023 – 2024)		
	PACS	DISTRICT – STATE
2 nd Prize	Purusottampur Service Cooperative Society Ltd.	Balasore, Odisha
3 rd Prize	Nimod Gram Sewa Sahakari Samiti Ltd.	Nagaur, Rajasthan

DR. J. B. DUTTA AWARD FOR PACS IN NORTH EASTERN REGION (2023-2024)	
I Prize	Sonamura Bibhagiya LAMPS Ltd., Sepahijala, Tripura

**BEST PERFORMANCE AWARD TO AGRICULTURAL COOPERATIVE
STAFF TRAINING INSTITUTES (ACSTIs)**

YEAR WISE ACSTI WISE WINNERS

2012 - 2013		
	ACSTI	STATE
1 st Prize	The Agricultural Cooperative Staff Training Institute (ACSTI), Himachal Pradesh	Himachal Pradesh
2 nd Prize	The Agricultural Cooperative Staff Training Institute (ACSTI), Punjab	Punjab
3 rd Prize	The Agricultural Cooperative Staff Training Institute (ACSTI), Tamil Nadu	Tamil Nadu

2013 - 2014		
	ACSTI	STATE
1 st Prize	The Agricultural Cooperative Staff Training Institute (ACSTI), Tamil Nadu	Tamil Nadu
2 nd Prize	The Agricultural Cooperative Staff Training Institute (ACSTI), Punjab	Punjab
3 rd Prize	The Agricultural Cooperative Staff Training Institute (ACSTI), Himachal Pradesh	Himachal Pradesh

2014 - 2015		
	ACSTI	STATE
1 st Prize	The Agricultural Cooperative Staff Training Institute (ACSTI), Himachal Pradesh	Himachal Pradesh
2 nd Prize	The Agricultural Cooperative Staff Training Institute (ACSTI), Punjab	Punjab
3 rd Prize	The Agricultural Cooperative Staff Training Institute (ACSTI), Tamil Nadu	Tamil Nadu

2015 - 2016		
	ACSTI	STATE
1 st Prize	The Agricultural Cooperative Staff Training Institute (ACSTI), Punjab	Punjab
2 nd Prize	The Agricultural Cooperative Staff Training Institute (ACSTI), Himachal Pradesh	Himachal Pradesh
3 rd Prize	The Agricultural Cooperative Staff Training Institute (ACSTI), Tamil Nadu	Tamil Nadu

2016 - 2017		
	ACSTI	STATE
1 st Prize	The Agricultural Cooperative Staff Training Institute (ACSTI), Himachal Pradesh	Himachal Pradesh
2 nd Prize	The Agricultural Cooperative Staff Training Institute (ACSTI), Punjab	Punjab
3 rd Prize	The Agricultural Cooperative Staff Training Institute (ACSTI), Tamil Nadu	Tamil Nadu

2017 - 2018		
	ACSTI	STATE
1 st Prize	The Agricultural Cooperative Staff Training Institute (ACSTI), Himachal Pradesh	Himachal Pradesh
2 nd Prize	The Agricultural Cooperative Staff Training Institute (ACSTI), Punjab	Punjab
3 rd Prize	Agriculture Cooperative Staff Training Institute (CTI), Telangana	Telangana

2018 - 2019		
	ACSTI	STATE
1 st Prize	The Agricultural Cooperative Staff Training Institute (ACSTI), Himachal Pradesh	Himachal Pradesh
2 nd Prize	The Agricultural Cooperative Staff Training Institute (ACSTI), Punjab	Punjab
3 rd Prize	Agriculture Cooperative Staff Training Institute (CTI), Telangana	Telangana

2019 - 2020		
	ACSTI	STATE
1 st Prize	The Agricultural Cooperative Staff Training Institute (ACSTI), Himachal Pradesh	Himachal Pradesh
2 nd Prize	The Agricultural Cooperative Staff Training Institute (ACSTI), Punjab	Punjab
3 rd Prize	Agriculture Cooperative Staff Training Institute (CTI), Telangana	Telangana

2020 - 2021		
	ACSTI	STATE
1 st Prize	Agriculture Cooperative Staff Training Institute (CTI), Telangana	Telangana
2 nd Prize	The Agricultural Cooperative Staff Training Institute (ACSTI), Punjab	Punjab
3 rd Prize	The Agricultural Cooperative Staff Training Institute (ACSTI), Himachal Pradesh	Himachal Pradesh

2022 - 2023		
	ACSTI	STATE
1 st Prize	Telangana State Cooperative Apex Bank Cooperative Training Institute (TSCAB-CTI)	Telangana
2 nd Prize	The Agricultural Cooperative Staff Training Institute (ACSTI), Himachal Pradesh	Himachal Pradesh
3 rd Prize	The Agricultural Cooperative Staff Training Institute (ACSTI), Punjab	Punjab

2022 - 2023		
	ACSTI	STATE
1 st Prize	Telangana State Cooperative Apex Bank Cooperative Training Institute (TSCAB-CTI)	Telangana
2 nd Prize	The Agricultural Cooperative Staff Training Institute (ACSTI), Himachal Pradesh	Himachal Pradesh
3 rd Prize	The Agricultural Cooperative Staff Training Institute (ACSTI), Punjab	Punjab

2023 - 2024		
	ACSTI	STATE
1 st Prize	The Agricultural Cooperative Staff Training Institute (ACSTI), Tamil Nadu	Tamil Nadu
2 nd Prize	The Agricultural Cooperative Staff Training Institute (ACSTI), Himachal Pradesh	Himachal Pradesh
3 rd Prize	Shikhar Training & Research Institute, Maharashtra	Maharashtra

SOME IMPORTANT PUBLICATIONS OF NAFSCOB

55. Study of Organisational Set up, Staffing Pattern, Manpower Planning and Manpower Development in the Short Term Credit Structure in Nagaland (1999).
56. Study on Recovery of Overdues and Recycling of funds in Nagaland State Cooperative Bank (1999).
57. Concept and Computation of Prime Lending Rate by Cooperative Banks / **B. Subrahmanyam, N. N. Joshi, P. C. Vyas & B. Kanakasabai** (1999).
58. Report of the Working Group on Cooperative Credit & Banking Institutions - A Case of Utter Neglect (1999-2000).
59. National Conference on Strategies for Development of Primary Agricultural Credit Societies (PACS) - Observations & Suggestions (2000-2001).
60. A note on observations on the Recommendations of the Task Force to study the Cooperative Credit System and suggest measures for its strengthening (2000-2001).
61. Progress, Performance, Problems and Trends in Cooperative Credit and Banking Institutions / **B. Subrahmanyam** (2000-2001).
62. Statutory Reforms Need for Re-look into the Existing State and Multi-state Cooperative Societies Acts and Adoption of Essential Features of Model Act / **B. Subrahmanyam** (2000-2001).
63. Revitalisation of Non-viable/weak Cooperatives / **B. Subrahmanyam** (2000-2001).
64. Union Budget for the year 2001-2002 and its Implications on Cooperative Credit and Banking Institutions / **B. Subrahmanyam** (2000-2001).
65. Delaying of Cooperative Credit System : An Obstacle for Prosperity & Nation Building. / **B. Subrahmanyam** (2003 – 2004)
66. "The Banking Regulation Act (Amendment) & Miscellaneous Provision Bill, 2003–Views and Suggestions. / **Ashok Bandyopadhyay** (2003 – 2004)
67. Problems and Prospects of Cooperatives in the Backdrop of Economic / Financial Sector Reforms / **B. Subrahmanyam** (2003 – 2004)
68. Recommendations on the National Conference on "Rural Cooperative Credit and Banking Institutions : Vision 2020" - June 11-12, 2004.(2004-05)
69. Reforms Initiative : Vision for Autonomous and Competitive Cooperatives. / **B. Subrahmanyam** (2004-05)
70. Observation & Suggestions : National meet to discuss the Recommendations of the Task Force on "Revival of Cooperative Credit Institutions" set up by Govt. of India under the Chairmanship of Prof. A. Vaidyanathan (April 25, 2005) (2005-06)
71. Operational Manual for Cooperative Banks. (Four Volumes). (2005-06)
72. Strategies to Lend Short Term Farm Credit to Farmers at 7 percent - Committee Report - (2005-06)
73. Common Minimum Programme of UPA Government on Rural Cooperative Credit System: Yet to Implemented. / **K. R. Aravindakshan** (2006-07)
74. National Commission on Farmers on Credit and Cooperatives - A View Point. / **K. R. Aravindakshan** (2006-07)
75. Rationalisation on Interest Rate Structure for Cooperative Credit Institutions. / **B. Subrahmanyam** (2006-07)
76. Rural Cooperative Credit Institutions -Still allowed to be unhealthy. / **B. Subrahmanyam** (2006-07)
77. Hidden Giants of Global Cooperative Movement. / **B. Subrahmanyam** (2006-07)
78. Policy Environment & Regulatory Framework for Indian Rural Cooperative Credit Delivery System / **B. Subrahmanyam** (2007-08)
79. Short Term Cooperative Credit and Banking Structure in India - A SWOT Analysis / **B. Subrahmanyam** (2007-08)
80. Model Guidelines on Code of Standards and Fair Practices for SCBs and DCCBs (2008-09)
81. Socio-Economic and Banking Scenario in North Eastern Region - A Satus Paper / **B. Subrahmanyam** (2008-09)
82. Consolidation of Cooperative Banks: Necessary for Survival ? (An article in NAFSCOB Bulletin)/ **B. Subrahmanyam** (2008-09)
83. International Exchange Study Visit to Poland and Russia : A Draft Report / **B. Subrahmanyam** (2009 - 10)
84. International Education and Exposure Programme to New Zealand & Australia: A Draft Report / **B. Subrahmanyam** (2009 - 10)
85. Impact of Climate Change on Agriculture (An article in NAFSCOB Bulletin) / **B. Subrahmanyam** (2009 - 10)
86. 'UN International Year of Cooperatives -2012': Report of the visit to United Nations, USA/ **B. Subrahmanyam** (2010 - 11)
87. Report on Study Tour/Exchange Visit to XI' AN, Shaanxi Province, China / **B. Subrahmanyam** (2010 - 11)
88. Cooperative Credit and Banking Institutions in India – Paper presented at Bari, Italy / **B. Subrahmanyam** (2010 - 11)
89. KYC, AML & CFT Programme for State Cooperative Banks (2012).
90. Rural Cooperative Credit Delivery & Banking Institutions: Towards Building a Better World / **B. Subrahmanyam** (2012)
91. Indian Cooperative Banks and Global Financial Crisis / **B. Subrahmanyam** (2012)
92. Financial Inclusion and Regulatory Framework in Indian Cooperative Banks / **Bhima Subrahmanyam** (2013)
93. Short - Term Cooperative Credit Sector : Issues and Challenges / **Bhima Subrahmanyam** (2013)
94. NAFSCOB Journal Editorials - A Compendium - 1990 to 2013 (January 2014)
95. Union budgets v/s Credit Cooperatives - An Analysis - 1993 - 94 to 2013 - 14 (January 2014)
96. Executive Summary of Selected Publications of NAFSCOB (January 2014)
97. Role of Rural Cooperative Credit & Banking Institutes in Mitigating Agrarian Distress - **Bhima Subrahmanyam** (2015)
98. Model Risk Management Policy for State Cooperative Banks. (2015)
99. Model Information Security Policy of State Cooperative Banks (2015)
100. An Impact Assessment of Interest Subvention Scheme of GoI in STCCS (2016)
101. Roadmap to Enhance the Share of Cooperatives in Agricultural Credit - A Report of the Internal committee by NAFSCOB.
102. Report of the committee set up by NAFSCOB to formulate Human Resource Policy for PACS (2018).
103. Proceedings of National Seminar on 'Human Resource Policy for PACS: A Report of the Committee Set up by NAFSCOB' (December 2018)
104. Human Resource Policy for PACS – Operational Guidelines for Implementation (2019).
105. Report on Diagnostic Study on the Problems and Prosperous of Cooperative Societies of Assam and Nagaland (2019).
106. Report on 'A Study on Members' Indebtedness in Cooperatives'(2019).
107. Report on 'The Study of Short-Term Cooperative Credit Structure in North Eastern Region'(2019). IIBM
108. Report on the " Role of Rural Cooperative Credit Institutions for the Development of Scheduled Tribe Members in Tribal Areas" (2019).
109. Proceedings of National Seminar on "Future of Rural Cooperative Banks" (2021).
110. Study Report on Defunct PACS - Measures for their Revival - Special reference to Assam Meghalaya and Nagaland NER (2022) Assigned by MoC, GoI (2022)
111. Report on Need of Credit in Cooperative Sector, Constraints and Ways Ahead - Assigned by MoC (2022)
112. Need of Credit in Cooperative Sector, Constraints and Ways Ahead - Assigned by MoC, GoI (2022)
113. Report of the Special Study on Need of Credit in Cooperative Sector, Constraints and Ways Ahead & Defunct PACS and Measures for their Revival in North Eastern Region - Assigned by MoC, (2023)
114. National consultation with Rural Cooperative Banks on measures to Expand Business Growth During Amrit Kaal (2022-47) - 2023

SHORT TERM COOPERATIVE CREDIT STRUCTURE

NATIONAL FEDERATION OF STATE COOPERATIVE BANKS (NAFSCOB)

STATE COOPERATIVE BANKS

DISTRICT CENTRAL COOPERATIVE BANKS

PRIMARY AGRICULTURAL CREDIT SOCIETIES

FARMERS SERVICE SOCIETIES

LARGE SIZED ADIVASI MULTIPURPOSE SOCIETIES

STATISTICAL DETAILS

PRIMARY SOCIETIES (PACS, FSS & LAMPS) (31-03-2023)	DISTRICT CENTRAL COOPERATIVE BANKS (31-03-2023)	STATE COOPERATIVE BANKS (31-03-2023)
1. NO.OF STY. : 106955	1. NO.OF DCCBs : 351	1. NO.OF SCBs : 33
2. MEMBERSHIP : 160379	2. NO.OF BRANCHES INCLUDING H.O. : 14120	2. NO.OF BRANCHES INCLUDING H.O. : 2210
3. OWNED FUNDS : 4856535	3. MEMBERSHIP: TOTAL : 6459688	3. MEMBERSHIP: TOTAL : 2652769
4. DEPOSITS : 19723884	COOPERATIVE : 768511	COOPERATIVE : 75442
5. BORROWINGS : 20132856	INDVL./GOI : 5691177	INDVL./GOI : 2577327
6. LOANS ADV. : 20049091	4. OWNED FUNDS : 6873662	4. OWNED FUNDS : 3270407
7. LOANS OUTS : 18884183	5. DEPOSITS : 41112723	5. DEPOSITS : 25217222
8. PERG.OF OVR TO DEMAND (%): 21.13	6. BORROWINGS : 13668126	6. BORROWINGS : 14978114
9. EMPLOYEES : 194815	7. LOANS ADV. : 33535511	7. LOANS ADV. : 21548931
10. BORROWERS : 49228	8. LOANS OUTS : 34769089	8. LOANS OUTS : 24914129
	9. PERG.OF OVR. TO DEMAND (%) : 20.94	9. PERG.OF OVR. TO DEMAND (%) : 9.76
	10. EMPLOYEES : 75887	10. EMPLOYEES : 16102

(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