

# **BASIC DATA ON**

## **PERFORMANCE OF STATE COOPERATIVE BANKS ( APRIL 1, 2022 to MARCH 31, 2023 )**

**2022-2023**



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

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## INDICES USED

<b>S.No.</b>	<b>Indices</b>	<b>Details</b>
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, 2021-2022
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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 2022-23. 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, 2023 as well as June 30, 2023. 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, Joint Director NAFSCOB, worked together to finalise this publication for the year 2022-23. 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**  
**Aug, 2024**  
**Pub :2**

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

**PART - I  
( AS ON 31ST MARCH )  
2022- 2023**

(FROM PAGE NO. 2 TO 30)

TABLE-I (A)

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

### 2022-2023

(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 )	227 10.27	4166 0.16	1822 2.42	120308 12.43	14565 7.13	269908 11.72	72737 10.84	47560 11.66	2181532 8.65	1231148 8.75	950384 8.53
2. Eastern Zone ( % Share in Total )	75 3.39	71518 2.7	1675 2.22	102558 10.6	31263 15.3	178932 7.77	56100 8.36	37693 9.24	2451798 9.72	1709267 12.15	742531 6.66
3. North-Eastern Zone ( % Share in Total )	303 13.71	2284387 86.11	63645 84.36	36712 3.79	27071 13.25	87295 3.79	21825 3.25	8619 2.11	1914163 7.59	64342 0.46	1849821 16.6
4. Northern Zone ( % Share in Total )	381 17.24	134375 5.07	2315 3.07	129604 13.39	25634 12.55	452817 19.66	146127 21.78	105981 25.98	3739532 14.83	903095 6.42	2836437 25.45
5. Southern Zone ( % Share in Total )	1073 48.55	118045 4.45	2195 2.91	511019 52.81	103270 50.56	587400 25.51	269861 40.22	117804 28.88	11782346 46.72	7346122 52.2	4436224 39.81
6. Western Zone ( % Share in Total )	151 6.83	40278 1.52	3790 5.02	67501 6.98	2466 1.21	726353 31.54	104335 15.55	90322 22.14	3147851 12.48	2819265 20.03	328586 2.95
<b>ALL INDIA TOTAL:</b> <b>Percentage ( % )</b>	<b>2210</b> <b>100</b>	<b>2652769</b> <b>100</b>	<b>75442</b> <b>100</b>	<b>967702</b> <b>100</b>	<b>204269</b> <b>100</b>	<b>2302705</b> <b>100</b>	<b>670985</b> <b>100</b>	<b>407979</b> <b>100</b>	<b>25217222</b> <b>100</b>	<b>14073239</b> <b>100</b>	<b>11143983</b> <b>100</b>

N.B. : Central Zone consists of Delhi ,Madhya Pradesh ,Uttar Pradesh ,Jharkhand 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 ,Telangana 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)

### 2022-2023

(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	1356639	1341384	55	15200	4053958	1234232	2919534	1553613	23293	1342628
(% Share in Total)	9.06	9.45	0.25	4.09	9.33	10.77	13.55	14.55	2.93	13.33
2. Eastern Zone	2244629	1887293	720	356616	5133374	1116332	3967469	1501930	79845	2385694
(% Share in Total)	14.99	13.29	3.29	95.91	11.81	9.74	18.41	14.07	10.04	23.68
3. North-Eastern Zone	83690	60266	5833	0	2298966	716312	305717	139180	17925	148612
(% Share in Total)	0.56	0.42	26.62	0.0	5.29	6.25	1.42	1.3	2.25	1.47
4. Northern Zone	2225982	2200256	8926	0	6512475	2033074	3420453	2390359	65601	964493
(% Share in Total)	14.86	15.5	40.73	0.0	14.99	17.74	15.87	22.39	8.25	9.57
5. Southern Zone	7492957	7134609	6380	0	19995728	5186095	7918724	4040149	261215	3617360
(% Share in Total)	50.03	50.25	29.11	0.0	46.01	45.26	36.75	37.84	32.85	35.9
6. Western Zone	1574217	1574217	0	0	5460548	1172171	3017034	1053041	347315	1616678
(% Share in Total)	10.51	11.09	0.0	0.0	12.57	10.23	14.0	9.86	43.68	16.05
<b>ALL INDIA TOTAL:</b>	<b>14978114</b>	<b>14198025</b>	<b>21914</b>	<b>371816</b>	<b>43455049</b>	<b>11458216</b>	<b>21548931</b>	<b>10678272</b>	<b>795194</b>	<b>10075465</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 ,Jharkhand 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 ,Telangana 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)

### 2022-2023

(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 )	2587348 10.39	1609476 15.45	220614 9.71	757258 6.19	1502646 11.39	1334852 11.21	167794 13.04	11.17 0.0	34114 6.05	11511 11.2	140 7.92	83 23.51	1793 11.14
2. Eastern Zone ( % Share in Total )	2935636 11.78	1514837 14.54	167818 7.38	1252981 10.25	2127939 16.13	1780405 14.96	347534 27.01	16.33 0.0	14670 2.6	30530 29.7	58 3.28	15 4.25	491 3.05
3. North-Eastern Zone ( % Share in Total )	718297 2.88	198774 1.91	187784 8.26	331739 2.71	86982 0.66	47507 0.4	39475 3.07	45.38 0.0	58796 10.44	-785 -0.76	209 11.83	82 23.23	2278 14.15
4. Northern Zone ( % Share in Total )	3846485 15.44	2249037 21.59	121351 5.34	1476097 12.08	2463325 18.67	2371309 19.92	92016 7.15	3.74 0.0	201410 35.75	22631 22.02	342 19.35	34 9.63	2834 17.6
5. Southern Zone ( % Share in Total )	11254355 45.17	3988038 38.28	815711 35.89	6450606 52.77	6618835 50.17	5995534 50.36	623301 48.44	9.42 0.0	219134 38.89	-22217 -21.62	886 50.14	121 34.28	7116 44.19
6. Western Zone ( % Share in Total )	3572008 14.34	857113 8.23	759704 33.42	1955191 15.99	391899 2.97	375161 3.15	16738 1.3	4.27 0.0	35289 6.26	61109 59.46	132 7.47	18 5.1	1590 9.87
<b>ALL INDIA TOTAL:</b>	<b>24914129</b>	<b>10417275</b>	<b>2272982</b>	<b>12223872</b>	<b>13191626</b>	<b>11904768</b>	<b>1286858</b>	<b>9.76</b>	<b>563413</b>	<b>102779</b>	<b>1767</b>	<b>353</b>	<b>16102</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 ,Jharkhand 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 ,Telangana SCBs

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



TABLE-II  
**NUMBER OF OFFICES AND MEMBERSHIP**  
**2022-2023**

(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	41	161	81249	81410
2. ANDHRA PRADESH	19	13	34453	34466
3. ARUNACHAL PRADESH*	38	136	0	136
4. ASSAM**	74	1577	105704	107281
5. BIHAR	14	43	0	43
6. CHANDIGARH	18	371	3990	4361
7. CHHATTISGARH	15	27	127954	127981
8. DELHI	51	380	0	380
9. GOA	55	1449	36488	37937
10. GUJARAT	34	427	0	427
11. HARYANA	14	19	0	19
12. HIMACHAL PRADESH	242	1649	115	1764
13. JAMMU AND KASHMIR	41	116	0	116
14. JHARKHAND*	109	1315	2344	3659
15. KARNATAKA	52	21	147	168
16. KERALA	846	1688	1	1689
17. MADHYA PRADESH	26	66	0	66
18. MAHARASHTRA	62	1914	0	1914
19. MANIPUR	14	2197	17578	19775
20. MEGHALAYA	51	731	33426	34157
21. MIZORAM	24	1071	0	1071
22. NAGALAND	21	57078	640027	697105
23. ORISSA	15	105	69843	69948
24. PONDICHERY*	26	280	N.A.	280
25. PUNJAB	18	22	1	23
26. RAJASTHAN	17	40	0	40
27. SIKKIM	15	427	7675	8102
28. TAMIL NADU	47	23	0	23
29. TELANGANA	42	9	0	9
30. TRIPURA*	66	428	1416332	1416760
31. UTTAR PRADESH	41	61	0	61
32. UTTARAKHAND	16	71	0	71
33. WEST BENGAL*	46	1527	0	1527
<b>ALL INDIA TOTAL:</b>	<b>2210</b>	<b>75442</b>	<b>2577327</b>	<b>2652769</b>

TABLE-III  
**PAID UP SHARE CAPITAL**  
**2022-2023**

(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	410	0	336	746
2. ANDHRA PRADESH	96395	10107	34	106536
3. ARUNACHAL PRADESH*	0	19259	65	19324
4. ASSAM**	377	344	950	1671
5. BIHAR	4300	478	0	4778
6. CHANDIGARH	8	146	15	169
7. CHHATTISGARH	16929	1606	128	18663
8. DELHI	416	80	1520	2016
9. GOA	703	2466	5435	8604
10. GUJARAT	4066	0	0	4066
11. HARYANA	17228	19260	1415	37903
12. HIMACHAL PRADESH	1098	241	1	1340
13. JAMMU AND KASHMIR	477	68	409	954
14. JHARKHAND*	1375	247	12	1634
15. KARNATAKA	72539	0	23262	95801
16. KERALA	115438	90622	9870	215930
17. MADHYA PRADESH	68633	14235	16	82884
18. MAHARASHTRA	54831	0	0	54831
19. MANIPUR	107	1027	987	2121
20. MEGHALAYA	262	344	400	1006
21. MIZORAM	184	43	0	227
22. NAGALAND	571	4191	2209	6971
23. ORISSA	62447	19023	208	81678
24. PONDICHERY*	2232	438	215	2885
25. PUNJAB	16961	20	0	16981
26. RAJASTHAN	39663	4293	0	43956
27. SIKKIM	210	926	683	1819
28. TAMIL NADU	54008	2026	0	56034
29. TELANGANA	32800	77	210	33087
30. TRIPURA*	169	937	2467	3573
31. UTTAR PRADESH	33771	3	0	33774
32. UTTARAKHAND	9326	0	312	9638
33. WEST BENGAL*	178	11762	4162	16102
<b>ALL INDIA TOTAL:</b>	<b>708112</b>	<b>204269</b>	<b>55321</b>	<b>967702</b>

TABLE-IV  
**RESERVE AND OTHER FUNDS**  
**2022-2023**

(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	8438	797	16220	25455
2. ANDHRA PRADESH	49455	31771	53914	135140
3. ARUNACHAL PRADESH*	53	26	2370	2449
4. ASSAM**	4014	1172	5784	10970
5. BIHAR	29188	17805	32501	79494
6. CHANDIGARH	3	3	3389	3395
7. CHHATTISGARH	7321	6246	42591	56158
8. DELHI	9363	7119	20349	36831
9. GOA	643	300	21184	22127
10. GUJARAT	12050	17443	73435	102928
11. HARYANA	18573	23033	38023	79629
12. HIMACHAL PRADESH	48571	39251	32594	120416
13. JAMMU AND KASHMIR	2681	396	2112	5189
14. JHARKHAND*	2347	864	2885	6096
15. KARNATAKA	99090	9478	13976	122544
16. KERALA	40966	22747	40332	104045
17. MADHYA PRADESH	28244	23361	120818	172423
18. MAHARASHTRA	91642	72579	437077	601298
19. MANIPUR	163	200	13921	14284
20. MEGHALAYA	6677	2922	9542	19141
21. MIZORAM	4328	1574	5394	11296
22. NAGALAND	568	358	1098	2024
23. ORISSA	20845	14122	14712	49679
24. PONDICHERY*	610	747	3327	4684
25. PUNJAB	20459	18609	38713	77781
26. RAJASTHAN	44468	17230	41905	103603
27. SIKKIM	2020	1113	3914	7047
28. TAMIL NADU	47254	33537	39817	120608
29. TELANGANA	24048	18727	32149	74924
30. TRIPURA*	4002	1254	14828	20084
31. UTTAR PRADESH	32783	16216	5559	54558
32. UTTARAKHAND	4051	1213	1382	6646
33. WEST BENGAL*	6067	5766	37926	49759
<b>ALL INDIA TOTAL:</b>	<b>670985</b>	<b>407979</b>	<b>1223741</b>	<b>2302705</b>

## DEPOSITS - SOURCEWISE 2022-2023

(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	1266	127409	0	0	128675
2. ANDHRA PRADESH	636090	44290	223799	0	904179
3. ARUNACHAL PRADESH*	N.A.	N.A.	N.A.	48927	48927
4. ASSAM**	20183	770784	0	0	790967
5. BIHAR	0	0	0	144744	144744
6. CHANDIGARH	4797	37549	17005	28	59379
7. CHHATTISGARH	507259	86631	2206	409	596505
8. DELHI	44118	90431	0	0	134549
9. GOA	118769	96960	9579	0	225308
10. GUJARAT	949603	111585	0	0	1061188
11. HARYANA	100440	423239	0	4350	528029
12. HIMACHAL PRADESH	51929	803291	32021	526031	1413272
13. JAMMU AND KASHMIR	22956	79969	0	247	103172
14. JHARKHAND*	53452	127748	22176	0	203376
15. KARNATAKA	748841	313824	0	202748	1265413
16. KERALA	5176868	2238364	0	0	7415232
17. MADHYA PRADESH	396888	117564	16219	284615	815286
18. MAHARASHTRA	1750893	110462	0	0	1861355
19. MANIPUR	35	12841	0	37271	50147
20. MEGHALAYA	22718	238982	0	89370	351070
21. MIZORAM	1364	118715	0	25457	145536
22. NAGALAND	N.A.	N.A.	N.A.	104910	104910
23. ORISSA	799442	317042	0	0	1116484
24. PONDICHERY*	12283	67619	0	0	79902
25. PUNJAB	0	177411	0	205988	383399
26. RAJASTHAN	215714	87601	19424	0	322739
27. SIKKIM	6567	46378	0	63661	116606
28. TAMIL NADU	614020	390822	0	243812	1248654
29. TELANGANA	156754	276164	42065	265308	740291
30. TRIPURA*	13475	245595	6608	40322	306000
31. UTTAR PRADESH	736690	134019	156673	939	1028321
32. UTTARAKHAND	0	0	0	333037	333037
33. WEST BENGAL*	909825	217343	63402	0	1190570
<b>ALL INDIA TOTAL:</b>	<b>14073239</b>	<b>7910632</b>	<b>611177</b>	<b>2622174</b>	<b>25217222</b>

## DEPOSITS - TYPEWISE 2022-2023

(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	2546	71272	54699	0	158
2. ANDHRA PRADESH	63271	13317	801437	0	26154
3. ARUNACHAL PRADESH*	9803	28221	10903	0	0
4. ASSAM**	17043	159431	151081	0	463412
5. BIHAR	27677	19340	97727	0	0
6. CHANDIGARH	14875	22210	22266	0	28
7. CHHATTISGARH	45280	56526	473472	20999	228
8. DELHI	5973	59491	69085	0	0
9. GOA	6661	68763	147723	937	1224
10. GUJARAT	123893	20191	917104	0	0
11. HARYANA	27209	311483	189337	0	0
12. HIMACHAL PRADESH	16819	508245	869639	15280	3289
13. JAMMU AND KASHMIR	13638	33903	55631	0	0
14. JHARKHAND*	35798	92259	75319	0	0
15. KARNATAKA	70526	82260	985984	124519	2124
16. KERALA	154415	862208	6398609	0	0
17. MADHYA PRADESH	26542	31923	741779	15042	0
18. MAHARASHTRA	94931	86539	1532039	147846	0
19. MANIPUR	22175	22025	5946	1	0
20. MEGHALAYA	12205	220679	118186	0	0
21. MIZORAM	7560	56826	81150	0	0
22. NAGALAND	2621	60802	41487	0	0
23. ORISSA	72057	22313	1022114	0	0
24. PONDICHERY*	2054	18945	58903	0	0
25. PUNJAB	30515	25694	324157	0	3033
26. RAJASTHAN	26656	20220	268622	7241	0
27. SIKKIM	2374	50523	63027	0	682
28. TAMIL NADU	90533	126662	933341	0	98118
29. TELANGANA	17724	78417	644150	0	0
30. TRIPURA*	7427	99239	196536	1095	1703
31. UTTAR PRADESH	49047	50060	929214	0	0
32. UTTARAKHAND	12746	9456	310835	0	0
33. WEST BENGAL*	102738	103742	935387	28503	20200
<b>ALL INDIA TOTAL:</b>	<b>1215332</b>	<b>3493185</b>	<b>19526889</b>	<b>361463</b>	<b>620353</b>

## BORROWINGS FROM R.B.I. AND NABARD 2022-2023

(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	0	0	0	0	65	65
2. ANDHRA PRADESH	620000	0	800000	49927	527455	1997382
3. ARUNACHAL PRADESH*	0	0	0	0	0	0
4. ASSAM**	643	1492	0	0	0	2135
5. BIHAR	4000	0	270000	0	0	274000
6. CHANDIGARH	0	0	0	0	0	0
7. CHHATTISGARH	129500	3030	0	683	0	133213
8. DELHI	0	0	0	0	0	0
9. GOA	400	0	0	0	0	400
10. GUJARAT	192947	225210	0	1483	1334	420974
11. HARYANA	510600	5555	0	0	0	516155
12. HIMACHAL PRADESH	98900	59799	10000	38999	28417	236115
13. JAMMU AND KASHMIR	0	0	0	0	0	0
14. JHARKHAND*	200	0	0	0	0	200
15. KARNATAKA	967600	305812	0	307185	0	1580597
16. KERALA	690261	0	0	0	378757	1069018
17. MADHYA PRADESH	910000	4149	0	0	0	914149
18. MAHARASHTRA	628428	524353	0	62	0	1152843
19. MANIPUR	0	0	0	0	2681	2681
20. MEGHALAYA	600	0	0	3204	1110	4914
21. MIZORAM	0	3501	0	0	2222	5723
22. NAGALAND	800	6343	0	2209	0	9352
23. ORISSA	1020000	0	100000	0	9773	1129773
24. PONDICHERY*	0	0	0	0	0	0
25. PUNJAB	0	0	369194	18363	800	388357
26. RAJASTHAN	724920	11180	0	4281	0	740381
27. SIKKIM	400	0	374	0	621	1395
28. TAMIL NADU	1512000	0	0	112487	13111	1637598
29. TELANGANA	395600	34676	250000	20491	149182	849949
30. TRIPURA*	3990	6250	0	23826	0	34066
31. UTTAR PRADESH	379776	14244	0	32812	203	427035
32. UTTARAKHAND	102590	83445	0	0	0	186035
33. WEST BENGAL*	299400	49370	35000	20630	79120	483520
<b>ALL INDIA TOTAL:</b>	<b>9193555</b>	<b>1338409</b>	<b>1834568</b>	<b>636642</b>	<b>1194851</b>	<b>14198025</b>

**BORROWINGS WITH GOVERNMENT / COMMERCIAL BANKS,  
CASH CREDIT (CC) & OVERDRAFTS (OD) AND  
TOTAL BORROWINGS  
2022-2023**

(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	65
2. ANDHRA PRADESH	0	0	268500	2265882
3. ARUNACHAL PRADESH*	3963	0	17591	21554
4. ASSAM**	1327	0	0	3462
5. BIHAR	720	356616	0	631336
6. CHANDIGARH	0	0	0	0
7. CHHATTISGARH	0	0	0	133213
8. DELHI	0	0	0	0
9. GOA	0	0	0	400
10. GUJARAT	0	0	0	420974
11. HARYANA	0	0	0	516155
12. HIMACHAL PRADESH	3031	0	0	239146
13. JAMMU AND KASHMIR	0	0	0	0
14. JHARKHAND*	49	0	0	249
15. KARNATAKA	0	0	0	1580597
16. KERALA	5451	0	83468	1157937
17. MADHYA PRADESH	0	0	0	914149
18. MAHARASHTRA	0	0	0	1152843
19. MANIPUR	223	0	0	2904
20. MEGHALAYA	320	0	0	5234
21. MIZORAM	0	0	0	5723
22. NAGALAND	0	0	0	9352
23. ORISSA	0	0	0	1129773
24. PONDICHERY*	0	0	0	0
25. PUNJAB	7	0	0	388364
26. RAJASTHAN	888	0	16800	758069
27. SIKKIM	0	0	0	1395
28. TAMIL NADU	0	0	0	1637598
29. TELANGANA	929	0	0	850878
30. TRIPURA*	0	0	0	34066
31. UTTAR PRADESH	6	15200	0	442241
32. UTTARAKHAND	5000	0	0	191035
33. WEST BENGAL*	0	0	0	483520
<b>ALL INDIA TOTAL:</b>	<b>21914</b>	<b>371816</b>	<b>386359</b>	<b>14978114</b>

## WORKING CAPITAL AND BALANCES WITH BANKS DURING 2022-2023

(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	154467	831	19592	213
2. ANDHRA PRADESH	3411736	528	28716	0
3. ARUNACHAL PRADESH*	77821	466	36537	0
4. ASSAM**	365272	2158	28528	1987
5. BIHAR	860353	1432	210285	10000
6. CHANDIGARH	65255	509	3346	35810
7. CHHATTISGARH	846870	839	27388	262184
8. DELHI	181636	703	312	0
9. GOA	251470	885	12747	3900
10. GUJARAT	1404338	1214	72036	229851
11. HARYANA	1192433	159	250	0
12. HIMACHAL PRADESH	1750000	7049	65169	1028
13. JAMMU AND KASHMIR	103927	638	5479	0
14. JHARKHAND*	236447	870	37727	9200
15. KARNATAKA	3051715	2121	33917	7525
16. KERALA	8714484	503716	141850	491601
17. MADHYA PRADESH	2040491	398	72761	337500
18. MAHARASHTRA	3804740	2499	370775	59966
19. MANIPUR	659144	1409	8951	0
20. MEGHALAYA	417001	1512	31959	3540
21. MIZORAM	165450	1978	5880	0
22. NAGALAND	129091	1970	41214	0
23. ORISSA	2493229	88478	571201	135000
24. PONDICHERY*	89597	563	4065	6200
25. PUNJAB	837073	396	15017	182600
26. RAJASTHAN	1160227	199	15095	0
27. SIKKIM	123717	513	10922	500
28. TAMIL NADU	3146022	46420	225032	425370
29. TELANGANA	1427707	1959	25032	255400
30. TRIPURA*	361470	13870	11904	0
31. UTTAR PRADESH	1595384	580	57325	27345
32. UTTARAKHAND	556690	194	23853	0
33. WEST BENGAL*	1779792	1970	49803	0
<b>ALL INDIA TOTAL:</b>	<b>43455049</b>	<b>689026</b>	<b>2264668</b>	<b>2486720</b>



## INVESTMENTS WITH VARIOUS AGENCIES 2022-2023

(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	33137	0	0	12710	0	45847
2. ANDHRA PRADESH	198524	0	0	439945	23259	661728
3. ARUNACHAL PRADESH*	6893	0	0	27456	0	34349
4. ASSAM**	81128	11252	0	80978	0	173358
5. BIHAR	40143	0	0	0	10300	50443
6. CHANDIGARH	12511	0	0	0	800	13311
7. CHHATTISGARH	141112	0	1	0	14	141127
8. DELHI	28774	0	0	49405	503	78682
9. GOA	85733	0	0	26477	2001	114211
10. GUJARAT	285880	24634	0	129139	0	439653
11. HARYANA	98935	0	0	0	290650	389585
12. HIMACHAL PRADESH	370694	0	0	328527	188072	887293
13. JAMMU AND KASHMIR	14915	0	0	29429	0	44344
14. JHARKHAND*	122583	0	0	0	8689	131272
15. KARNATAKA	530259	16846	0	1512	0	548617
16. KERALA	3136047	0	24996	0	16	3161059
17. MADHYA PRADESH	224998	0	0	377580	1998	604576
18. MAHARASHTRA	594229	0	0	18449	5629	618307
19. MANIPUR	0	0	11066	22598	1	33665
20. MEGHALAYA	99580	0	0	61176	31448	192204
21. MIZORAM	27435	0	0	26768	500	54703
22. NAGALAND	19180	0	0	34965	0	54145
23. ORISSA	229227	10993	0	0	1	240221
24. PONDICHERRY*	15217	0	0	5060	0	20277
25. PUNJAB	90969	0	0	0	0	90969
26. RAJASTHAN	59894	0	0	281057	7	340958
27. SIKKIM	19448	0	0	38295	0	57743
28. TAMIL NADU	383093	80208	0	0	0	463301
29. TELANGANA	153837	0	0	127825	3604	285266
30. TRIPURA*	55675	0	25000	35470	0	116145
31. UTTAR PRADESH	204492	0	0	207190	8020	419702
32. UTTARAKHAND	120784	0	0	0	4703	125487
33. WEST BENGAL*	233019	0	0	393142	199507	825668
<b>ALL INDIA TOTAL:</b>	<b>7718345</b>	<b>143933</b>	<b>61063</b>	<b>2755153</b>	<b>779722</b>	<b>11458216</b>

## SHORT TERM AGRICULTURAL LOANS ISSUED 2022-2023

(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	0	0	0	0
2. ANDHRA PRADESH	793060	0	899342	1692402
3. ARUNACHAL PRADESH*	559	0	0	559
4. ASSAM**	1115	0	0	1115
5. BIHAR	22815	40000	0	62815
6. CHANDIGARH	0	0	0	0
7. CHHATTISGARH	325000	0	0	325000
8. DELHI	8	0	40591	40599
9. GOA	2422	0	0	2422
10. GUJARAT	402480	0	700	403180
11. HARYANA	395653	0	0	395653
12. HIMACHAL PRADESH	0	0	125618	125618
13. JAMMU AND KASHMIR	0	0	742	742
14. JHARKHAND*	1209	0	0	1209
15. KARNATAKA	1195793	0	157600	1353393
16. KERALA	579890	0	0	579890
17. MADHYA PRADESH	1016728	0	8056	1024784
18. MAHARASHTRA	647439	0	0	647439
19. MANIPUR	0	0	206	206
20. MEGHALAYA	1295	0	0	1295
21. MIZORAM	777	0	0	777
22. NAGALAND	1206	0	0	1206
23. ORISSA	1169534	0	0	1169534
24. PONDICHERY*	263	0	0	263
25. PUNJAB	483676	766	155728	640170
26. RAJASTHAN	808460	0	0	808460
27. SIKKIM	1384	0	0	1384
28. TAMIL NADU	9631	0	0	9631
29. TELANGANA	404570	0	0	404570
30. TRIPURA*	7446	0	125192	132638
31. UTTAR PRADESH	459569	27452	0	487021
32. UTTARAKHAND	94716	0	0	94716
33. WEST BENGAL*	269581	0	0	269581
<b>ALL INDIA TOTAL:</b>	<b>9096279</b>	<b>68218</b>	<b>1513775</b>	<b>10678272</b>

## SHORT TERM NON-AGRICULTURAL LOANS ISSUED 2022-2023

(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	864	864
2. ANDHRA PRADESH	864573	54834	0	919407
3. ARUNACHAL PRADESH*	0	0	0	0
4. ASSAM**	0	0	0	0
5. BIHAR	0	0	0	0
6. CHANDIGARH	0	0	0	0
7. CHHATTISGARH	0	0	0	0
8. DELHI	0	0	6884	6884
9. GOA	0	0	1322	1322
10. GUJARAT	2000	389550	3500	395050
11. HARYANA	0	0	111437	111437
12. HIMACHAL PRADESH	0	0	47833	47833
13. JAMMU AND KASHMIR	0	0	5926	5926
14. JHARKHAND*	0	0	1231	1231
15. KARNATAKA	0	0	0	0
16. KERALA	0	0	888993	888993
17. MADHYA PRADESH	0	0	7159	7159
18. MAHARASHTRA	321056	0	0	321056
19. MANIPUR	0	0	330	330
20. MEGHALAYA	0	0	0	0
21. MIZORAM	0	0	8	8
22. NAGALAND	0	0	2146	2146
23. ORISSA	0	0	1618712	1618712
24. PONDICHERY*	0	21450	0	21450
25. PUNJAB	0	0	73793	73793
26. RAJASTHAN	0	0	55709	55709
27. SIKKIM	0	0	824	824
28. TAMIL NADU	0	0	5343	5343
29. TELANGANA	0	0	477944	477944
30. TRIPURA*	14808	0	0	14808
31. UTTAR PRADESH	0	1198040	40865	1238905
32. UTTARAKHAND	248608	0	0	248608
33. WEST BENGAL*	0	0	219	219
<b>ALL INDIA TOTAL:</b>	<b>1451045</b>	<b>1663874</b>	<b>3351042</b>	<b>6465961</b>

## MEDIUM TERM AGRICULTURAL LOANS ISSUED 2022-2023

(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	302	302
2. ANDHRA PRADESH	4369	111176	0	115545
3. ARUNACHAL PRADESH*	8608	0	0	8608
4. ASSAM**	0	0	1599	1599
5. BIHAR	0	0	0	0
6. CHANDIGARH	0	0	15	15
7. CHHATTISGARH	0	0	0	0
8. DELHI	0	0	0	0
9. GOA	0	0	392	392
10. GUJARAT	0	0	86884	86884
11. HARYANA	0	0	2576	2576
12. HIMACHAL PRADESH	0	0	25787	25787
13. JAMMU AND KASHMIR	0	0	11	11
14. JHARKHAND*	0	3	37	40
15. KARNATAKA	0	102111	0	102111
16. KERALA	0	0	26927	26927
17. MADHYA PRADESH	0	0	9055	9055
18. MAHARASHTRA	0	0	260039	260039
19. MANIPUR	0	0	621	621
20. MEGHALAYA	0	0	1926	1926
21. MIZORAM	0	1250	389	1639
22. NAGALAND	0	0	2501	2501
23. ORISSA	0	0	4217	4217
24. PONDICHERRY*	51	0	0	51
25. PUNJAB	0	0	5086	5086
26. RAJASTHAN	0	0	4703	4703
27. SIKKIM	0	91	92	183
28. TAMIL NADU	0	0	477	477
29. TELANGANA	0	0	15802	15802
30. TRIPURA*	797	51	0	848
31. UTTAR PRADESH	0	0	14198	14198
32. UTTARAKHAND	27423	0	0	27423
33. WEST BENGAL*	0	0	75628	75628
<b>ALL INDIA TOTAL:</b>	<b>41248</b>	<b>214682</b>	<b>539264</b>	<b>795194</b>

**MEDIUM TERM NON-AGRICULTURAL OTHERS LOANS ISSUED  
AND  
TOTAL LOANS AND ADVANCES  
2022-2023**

(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	3347	3347	7907	12420
2. ANDHRA PRADESH	0	35906	35906	125945	2889205
3. ARUNACHAL PRADESH*	0	9640	9640	1182	19989
4. ASSAM**	0	0	0	0	2714
5. BIHAR	0	0	0	0	62815
6. CHANDIGARH	0	1969	1969	0	1984
7. CHHATTISGARH	0	7170	7170	456	332626
8. DELHI	0	19323	19323	694	67500
9. GOA	0	7212	7212	36791	48139
10. GUJARAT	0	4404	4404	304	889822
11. HARYANA	0	1566	1566	2245	513477
12. HIMACHAL PRADESH	0	157175	157175	56346	412759
13. JAMMU AND KASHMIR	0	3986	3986	432	11097
14. JHARKHAND*	0	2683	2683	30000	35163
15. KARNATAKA	139519	0	139519	0	1595023
16. KERALA	628161	0	628161	159680	2283651
17. MADHYA PRADESH	0	3808	3808	0	1044806
18. MAHARASHTRA	0	224259	224259	626280	2079073
19. MANIPUR	0	1176	1176	0	2333
20. MEGHALAYA	0	2433	2433	7982	13636
21. MIZORAM	0	8678	8678	15623	26725
22. NAGALAND	0	5518	5518	418	11789
23. ORISSA	0	351897	351897	1225	3145585
24. PONDICHERY*	12741	0	12741	3139	37644
25. PUNJAB	0	1834	1834	0	720883
26. RAJASTHAN	0	136	136	142968	1011976
27. SIKKIM	0	2629	2629	338	5358
28. TAMIL NADU	0	0	0	4830	20281
29. TELANGANA	0	43239	43239	138945	1080500
30. TRIPURA*	0	51983	51983	22896	223173
31. UTTAR PRADESH	0	31941	31941	0	1772065
32. UTTARAKHAND	11107	33797	44904	0	415651
33. WEST BENGAL*	0	11909	11909	401732	759069
<b>ALL INDIA TOTAL:</b>	<b>791528</b>	<b>1029618</b>	<b>1821146</b>	<b>1788358</b>	<b>21548931</b>

## SHORT TERM AGRICULTURAL LOANS OUTSTANDING 2022-2023

(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	1844	0	0	1844
2. ANDHRA PRADESH	805713	0	858036	1663749
3. ARUNACHAL PRADESH*	558	0	0	558
4. ASSAM**	4541	0	0	4541
5. BIHAR	42069	10000	0	52069
6. CHANDIGARH	0	0	0	0
7. CHHATTISGARH	137794	0	0	137794
8. DELHI	44	0	40591	40635
9. GOA	3008	0	0	3008
10. GUJARAT	219592	0	388	219980
11. HARYANA	568300	0	0	568300
12. HIMACHAL PRADESH	0	0	153593	153593
13. JAMMU AND KASHMIR	0	0	2999	2999
14. JHARKHAND*	4371	0	0	4371
15. KARNATAKA	1051250	0	157600	1208850
16. KERALA	680375	17895	0	698270
17. MADHYA PRADESH	1067188	0	30108	1097296
18. MAHARASHTRA	634125	0	0	634125
19. MANIPUR	3	0	1559	1562
20. MEGHALAYA	4476	0	0	4476
21. MIZORAM	1162	0	43056	44218
22. NAGALAND	4246	0	0	4246
23. ORISSA	1158735	0	0	1158735
24. PONDICHERY*	1124	0	0	1124
25. PUNJAB	368394	85766	119316	573476
26. RAJASTHAN	718285	0	0	718285
27. SIKKIM	1439	0	0	1439
28. TAMIL NADU	9631	0	0	9631
29. TELANGANA	404570	0	0	404570
30. TRIPURA*	7633	0	130101	137734
31. UTTAR PRADESH	459155	8019	0	467174
32. UTTARAKHAND	94590	0	0	94590
33. WEST BENGAL*	304033	0	0	304033
<b>ALL INDIA TOTAL:</b>	<b>8758248</b>	<b>121680</b>	<b>1537347</b>	<b>10417275</b>

## SHORT TERM NON-AGRICULTURAL LOANS OUTSTANDING 2022-2023

(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	21515	21515
2. ANDHRA PRADESH	228009	34274	0	262283
3. ARUNACHAL PRADESH*	0	0	0	0
4. ASSAM**	0	0	0	0
5. BIHAR	0	0	530842	530842
6. CHANDIGARH	0	0	5957	5957
7. CHHATTISGARH	0	0	71	71
8. DELHI	0	0	8415	8415
9. GOA	0	0	2365	2365
10. GUJARAT	3104	342157	2119	347380
11. HARYANA	0	0	150619	150619
12. HIMACHAL PRADESH	0	0	34119	34119
13. JAMMU AND KASHMIR	0	0	33950	33950
14. JHARKHAND*	0	0	1431	1431
15. KARNATAKA	0	0	0	0
16. KERALA	0	135461	1546112	1681573
17. MADHYA PRADESH	0	0	4672	4672
18. MAHARASHTRA	342561	0	0	342561
19. MANIPUR	0	0	5448	5448
20. MEGHALAYA	0	0	0	0
21. MIZORAM	0	0	450	450
22. NAGALAND	0	0	36797	36797
23. ORISSA	0	0	5080	5080
24. PONDICHERY*	0	25159	0	25159
25. PUNJAB	0	0	8400	8400
26. RAJASTHAN	0	0	98509	98509
27. SIKKIM	0	0	48719	48719
28. TAMIL NADU	0	0	2093	2093
29. TELANGANA	0	0	300640	300640
30. TRIPURA*	14832	0	0	14832
31. UTTAR PRADESH	19	355352	196684	552055
32. UTTARAKHAND	45372	0	0	45372
33. WEST BENGAL*	0	0	255	255
<b>ALL INDIA TOTAL:</b>	<b>633897</b>	<b>892403</b>	<b>3045262</b>	<b>4571562</b>

## MEDIUM TERM AGRICULTURAL LOANS OUTSTANDING 2022-2023

(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	856	856
2. ANDHRA PRADESH	22909	419869	0	442778
3. ARUNACHAL PRADESH*	8228	0	0	8228
4. ASSAM**	0	0	4654	4654
5. BIHAR	0	0	0	0
6. CHANDIGARH	0	0	37	37
7. CHHATTISGARH	0	0	937	937
8. DELHI	0	0	0	0
9. GOA	0	0	2778	2778
10. GUJARAT	0	0	233364	233364
11. HARYANA	0	0	5554	5554
12. HIMACHAL PRADESH	0	0	20635	20635
13. JAMMU AND KASHMIR	0	0	180	180
14. JHARKHAND*	0	73	323	396
15. KARNATAKA	0	305812	0	305812
16. KERALA	0	0	21474	21474
17. MADHYA PRADESH	0	0	205824	205824
18. MAHARASHTRA	0	0	523562	523562
19. MANIPUR	0	0	5142	5142
20. MEGHALAYA	0	0	140722	140722
21. MIZORAM	0	1587	4213	5800
22. NAGALAND	0	0	4211	4211
23. ORISSA	0	0	18594	18594
24. PONDICHERRY*	62	0	0	62
25. PUNJAB	0	0	17106	17106
26. RAJASTHAN	0	0	16539	16539
27. SIKKIM	0	533	311	844
28. TAMIL NADU	0	0	659	659
29. TELANGANA	0	0	44070	44070
30. TRIPURA*	17377	79	727	18183
31. UTTAR PRADESH	0	0	14394	14394
32. UTTARAKHAND	60363	0	0	60363
33. WEST BENGAL*	0	0	149224	149224
<b>ALL INDIA TOTAL:</b>	<b>108939</b>	<b>727953</b>	<b>1436090</b>	<b>2272982</b>



**MEDIUM TERM NON-AGRICULTURAL OTHERS LOANS  
OUTSTANDING AND  
TOTAL LOANS OUTSTANDING  
2022-2023**

(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	9139	9139	58187	91541
2. ANDHRA PRADESH	0	94164	94164	315541	2778515
3. ARUNACHAL PRADESH*	0	9790	9790	15653	34229
4. ASSAM**	0	0	0	0	9195
5. BIHAR	0	9785	9785	281	592977
6. CHANDIGARH	0	6286	6286	0	12280
7. CHHATTISGARH	0	29464	29464	207474	375740
8. DELHI	0	33441	33441	7023	89514
9. GOA	0	18665	18665	94233	121049
10. GUJARAT	0	4583	4583	647	805954
11. HARYANA	0	5033	5033	21485	750991
12. HIMACHAL PRADESH	0	250180	250180	406680	865207
13. JAMMU AND KASHMIR	0	12035	12035	5865	55029
14. JHARKHAND*	0	13618	13618	34067	53883
15. KARNATAKA	207185	0	207185	722499	2444346
16. KERALA	1290832	0	1290832	1013059	4705208
17. MADHYA PRADESH	0	8041	8041	0	1315833
18. MAHARASHTRA	0	385223	385223	759534	2645005
19. MANIPUR	0	8111	8111	0	20263
20. MEGHALAYA	0	11503	11503	12540	169241
21. MIZORAM	0	18861	18861	40398	109727
22. NAGALAND	0	23755	23755	1698	70707
23. ORISSA	0	207015	207015	33772	1423196
24. PONDICHERY*	21637	0	21637	7528	55510
25. PUNJAB	0	14383	14383	0	613365
26. RAJASTHAN	0	1162	1162	48951	883446
27. SIKKIM	0	6409	6409	1879	59290
28. TAMIL NADU	0	0	0	5004	17387
29. TELANGANA	0	64602	64602	347966	1161848
30. TRIPURA*	0	70345	70345	4551	245645
31. UTTAR PRADESH	0	94495	94495	0	1128118
32. UTTARAKHAND	23134	66968	90102	0	290427
33. WEST BENGAL*	0	31560	31560	434391	919463
<b>ALL INDIA TOTAL:</b>	<b>1542788</b>	<b>1508616</b>	<b>3051404</b>	<b>4600906</b>	<b>24914129</b>

TABLE-XI  
**DEMAND**  
**2022-2023**

(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	5025	1619	399	6560	6664	20267
2. ANDHRA PRADESH	1542200	0	0	60157	129940	1732297
3. ARUNACHAL PRADESH*	1564	0	0	9468	0	11032
4. ASSAM**	3374	0	2799	0	0	6173
5. BIHAR	35583	623266	0	0	0	658849
6. CHANDIGARH	0	0	18	1930	0	1948
7. CHHATTISGARH	279433	0	0	5918	0	285351
8. DELHI	40636	1420	0	15336	2931	60323
9. GOA	1665	35	2670	33884	46407	84661
10. GUJARAT	210159	3108	89121	4745	105	307238
11. HARYANA	531300	36894	3765	2715	3040	577714
12. HIMACHAL PRADESH	39	35	46919	70331	0	117324
13. JAMMU AND KASHMIR	215	25716	136	6073	839	32979
14. JHARKHAND*	145	338	1473	4420	0	6376
15. KARNATAKA	948005	0	101719	32829	0	1082553
16. KERALA	667447	736476	57229	492961	304086	2258199
17. MADHYA PRADESH	859476	0	21368	0	0	880844
18. MAHARASHTRA	N.A.	N.A.	N.A.	N.A.	N.A.	0
19. MANIPUR	298	312	2682	3212	0	6504
20. MEGHALAYA	N.A.	N.A.	N.A.	N.A.	N.A.	0
21. MIZORAM	255	9	1136	5191	3271	9862
22. NAGALAND	3062	0	3390	4640	7464	18556
23. ORISSA	1090682	4837	10037	2994	10651	1119201
24. PONDICHERRY*	N.A.	N.A.	N.A.	N.A.	16173	16173
25. PUNJAB	338965	0	0	2054	100693	441712
26. RAJASTHAN	764810	5722	6873	7254	0	784659
27. SIKKIM	2400	857	461	245	1302	5265
28. TAMIL NADU	740053	0	103	624	0	740780
29. TELANGANA	362858	133727	0	183781	88200	768566
30. TRIPURA*	1456	4165	3499	17925	2545	29590
31. UTTAR PRADESH	503458	0	1001	14041	36603	555103
32. UTTARAKHAND	0	186893	0	34745	0	221638
33. WEST BENGAL*	349889	0	0	0	0	349889
<b>ALL INDIA TOTAL:</b>	<b>9284452</b>	<b>1765429</b>	<b>356798</b>	<b>1024033</b>	<b>760914</b>	<b>13191626</b>

TABLE-XII  
**COLLECTION**  
**2022-2023**

(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	3319	252	344	4473	4709	13097
2. ANDHRA PRADESH	1542200	0	0	44108	129259	1715567
3. ARUNACHAL PRADESH*	473	0	0	2404	0	2877
4. ASSAM**	887	0	1393	0	0	2280
5. BIHAR	16751	347379	0	0	0	364130
6. CHANDIGARH	0	0	4	1618	0	1622
7. CHHATTISGARH	258444	0	0	3999	0	262443
8. DELHI	40625	1241	0	14670	2842	59378
9. GOA	1656	35	1521	26425	43455	73092
10. GUJARAT	210159	500	89121	2184	105	302069
11. HARYANA	531300	36835	3765	2498	3035	577433
12. HIMACHAL PRADESH	12	34	45296	43662	0	89004
13. JAMMU AND KASHMIR	32	495	78	4104	720	5429
14. JHARKHAND*	119	277	1029	2401	0	3826
15. KARNATAKA	948005	0	101719	32829	0	1082553
16. KERALA	520279	607437	46342	363147	136240	1673445
17. MADHYA PRADESH	756456	0	4566	0	0	761022
18. MAHARASHTRA	N.A.	N.A.	N.A.	N.A.	N.A.	0
19. MANIPUR	189	147	1618	2246	0	4200
20. MEGHALAYA	N.A.	N.A.	N.A.	N.A.	N.A.	0
21. MIZORAM	84	8	743	4643	2938	8416
22. NAGALAND	399	0	1191	1286	3027	5903
23. ORISSA	1087637	3500	10024	1863	1147	1104171
24. PONDICHERRY*	N.A.	N.A.	N.A.	N.A.	11077	11077
25. PUNJAB	338965	0	0	552	99880	439397
26. RAJASTHAN	764810	5475	6873	5905	0	783063
27. SIKKIM	941	317	163	176	983	2580
28. TAMIL NADU	740053	0	103	624	0	740780
29. TELANGANA	362858	133727	0	174230	88200	759015
30. TRIPURA*	375	4026	1737	15095	18	21251
31. UTTAR PRADESH	501431	0	1001	7560	634	510626
32. UTTARAKHAND	0	183229	0	29689	0	212918
33. WEST BENGAL*	312104	0	0	0	0	312104
<b>ALL INDIA TOTAL:</b>	<b>8940563</b>	<b>1324914</b>	<b>318631</b>	<b>792391</b>	<b>528269</b>	<b>11904768</b>

TABLE-XIII  
**BALANCES ( OVERDUES )**  
**2022-2023**

(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	1706	1367	55	2087	1955	7170
2. ANDHRA PRADESH	0	0	0	16049	681	16730
3. ARUNACHAL PRADESH*	1091	0	0	7064	0	8155
4. ASSAM**	2487	0	1406	0	0	3893
5. BIHAR	18832	275887	0	0	0	294719
6. CHANDIGARH	0	0	14	312	0	326
7. CHHATTISGARH	20989	0	0	1919	0	22908
8. DELHI	11	179	0	666	89	945
9. GOA	9	0	1149	7459	2952	11569
10. GUJARAT	0	2608	0	2561	0	5169
11. HARYANA	0	59	0	217	5	281
12. HIMACHAL PRADESH	27	1	1623	26669	0	28320
13. JAMMU AND KASHMIR	183	25221	58	1969	119	27550
14. JHARKHAND*	26	61	444	2019	0	2550
15. KARNATAKA	0	0	0	0	0	0
16. KERALA	147168	129039	10887	129814	167846	584754
17. MADHYA PRADESH	103020	0	16802	0	0	119822
18. MAHARASHTRA	0	0	0	0	0	0
19. MANIPUR	109	165	1064	966	0	2304
20. MEGHALAYA	0	0	0	0	0	0
21. MIZORAM	171	1	393	548	333	1446
22. NAGALAND	2663	0	2199	3354	4437	12653
23. ORISSA	3045	1337	13	1131	9504	15030
24. PONDICHERY*	0	0	0	0	5096	5096
25. PUNJAB	0	0	0	1502	813	2315
26. RAJASTHAN	0	247	0	1349	0	1596
27. SIKKIM	1459	540	298	69	319	2685
28. TAMIL NADU	0	0	0	0	0	0
29. TELANGANA	0	0	0	9551	0	9551
30. TRIPURA*	1081	139	1762	2830	2527	8339
31. UTTAR PRADESH	2027	0	0	6481	35969	44477
32. UTTARAKHAND	0	3664	0	5056	0	8720
33. WEST BENGAL*	37785	0	0	0	0	37785
<b>ALL INDIA TOTAL:</b>	<b>343889</b>	<b>440515</b>	<b>38167</b>	<b>231642</b>	<b>232645</b>	<b>1286858</b>

## PERCENTAGE OF OVERDUES TO DEMAND 2022-2023

(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	33.95	84.43	13.78	31.81	29.34	35.38
2. ANDHRA PRADESH	0.0	0.0	0.0	26.68	0.52	0.97
3. ARUNACHAL PRADESH*	69.76	0.0	0.0	74.61	0.0	73.92
4. ASSAM**	73.71	0.0	50.23	0.0	0.0	63.06
5. BIHAR	52.92	44.26	0.0	0.0	0.0	44.73
6. CHANDIGARH	0.0	0.0	77.78	16.17	0.0	16.74
7. CHHATTISGARH	7.51	0.0	0.0	32.43	0.0	8.03
8. DELHI	0.03	12.61	0.0	4.34	3.04	1.57
9. GOA	0.54	0.0	43.03	22.01	6.36	13.67
10. GUJARAT	0.0	83.91	0.0	53.97	0.0	1.68
11. HARYANA	0.0	0.16	0.0	7.99	0.16	0.05
12. HIMACHAL PRADESH	69.23	2.86	3.46	37.92	0.0	24.14
13. JAMMU AND KASHMIR	85.12	98.08	42.65	32.42	14.18	83.54
14. JHARKHAND*	17.93	18.05	30.14	45.68	0.0	39.99
15. KARNATAKA	0.0	0.0	0.0	0.0	0.0	0.0
16. KERALA	22.05	17.52	19.02	26.33	55.2	25.89
17. MADHYA PRADESH	11.99	0.0	78.63	0.0	0.0	13.6
18. MAHARASHTRA	0.0	0.0	0.0	0.0	0.0	0.0
19. MANIPUR	36.58	52.88	39.67	30.07	0.0	35.42
20. MEGHALAYA	0.0	0.0	0.0	0.0	0.0	0.0
21. MIZORAM	67.06	11.11	34.6	10.56	10.18	14.66
22. NAGALAND	86.97	0.0	64.87	72.28	59.45	68.19
23. ORISSA	0.28	27.64	0.13	37.78	89.23	1.34
24. PONDICHERY*	0.0	0.0	0.0	0.0	31.51	31.51
25. PUNJAB	0.0	0.0	0.0	73.13	0.81	0.52
26. RAJASTHAN	0.0	4.32	0.0	18.6	0.0	0.2
27. SIKKIM	60.79	63.01	64.64	28.16	24.5	51.0
28. TAMIL NADU	0.0	0.0	0.0	0.0	0.0	0.0
29. TELANGANA	0.0	0.0	0.0	5.2	0.0	1.24
30. TRIPURA*	74.24	3.34	50.36	15.79	99.29	28.18
31. UTTAR PRADESH	0.4	0.0	0.0	46.16	98.27	8.01
32. UTTARAKHAND	0.0	1.96	0.0	14.55	0.0	3.93
33. WEST BENGAL*	10.8	0.0	0.0	0.0	0.0	10.8
<b>ALL INDIA TOTAL:</b>	<b>3.7</b>	<b>24.95</b>	<b>10.7</b>	<b>22.62</b>	<b>30.57</b>	<b>9.76</b>

## COST OF MANAGEMENT (COM) & TOTAL NUMBER OF EMPLOYEES 2022-2023

(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	2209	9158	11367	7.36	150	75.78
2. ANDHRA PRADESH	5143	2653	7796	0.23	270	28.87
3. ARUNACHAL PRADESH*	1915	579	2494	3.2	380	6.56
4. ASSAM**	3570	23049	26619	7.29	468	56.88
5. BIHAR	956	1996	2952	0.34	103	28.66
6. CHANDIGARH	1180	468	1648	2.53	67	24.6
7. CHHATTISGARH	2417	5026	7443	0.88	123	60.51
8. DELHI	5762	1235	6997	3.85	481	14.55
9. GOA	4672	1150	5822	2.32	403	14.45
10. GUJARAT	4631	5597	10228	0.73	482	21.22
11. HARYANA	3143	876	4019	0.34	186	21.61
12. HIMACHAL PRADESH	16819	154871	171690	9.81	1594	107.71
13. JAMMU AND KASHMIR	1888	762	2650	2.55	269	9.85
14. JHARKHAND*	2639	1929	4568	1.93	268	17.04
15. KARNATAKA	6536	7027	13563	0.44	460	29.48
16. KERALA	58554	100690	159244	1.83	5140	30.98
17. MADHYA PRADESH	8113	2550	10663	0.52	453	23.54
18. MAHARASHTRA	11837	7402	19239	0.51	705	27.29
19. MANIPUR	1010	513	1523	0.23	136	11.2
20. MEGHALAYA	6333	3316	9649	2.31	489	19.73
21. MIZORAM	2455	1021	3476	2.1	165	21.07
22. NAGALAND	2026	1331	3357	2.6	222	15.12
23. ORISSA	3579	8139	11718	0.47	149	78.64
24. PONDICHERRY*	1539	264	1803	2.01	201	8.97
25. PUNJAB	6505	1321	7826	0.93	256	30.57
26. RAJASTHAN	2883	1548	4431	0.38	209	21.2
27. SIKKIM	1413	791	2204	1.78	98	22.49
28. TAMIL NADU	10296	4294	14590	0.46	402	36.29
29. TELANGANA	6032	4739	10771	0.75	493	21.85
30. TRIPURA*	2278	7196	9474	2.62	320	29.61
31. UTTAR PRADESH	9196	2690	11886	0.75	591	20.11
32. UTTARAKHAND	1043	660	1703	0.31	130	13.1
33. WEST BENGAL*	N.A.	N.A.	0	0.0	239	0.0
<b>ALL INDIA TOTAL:</b>	<b>198572</b>	<b>364841</b>	<b>563413</b>	<b>1.3</b>	<b>16102</b>	<b>34.99</b>

**PROFIT & LOSS, DIVIDEND DECLARED, NUMBER OF BRANCHES  
IN PROFIT/LOSS & AUDIT CLASSIFICATION  
2022-2023**

(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	473	0	N.A.	608	0	0	B
2. ANDHRA PRADESH	18265	6	11	3653	7	165	A
3. ARUNACHAL PRADESH*	-20846	0	4	122	34	1083	D
4. ASSAM**	1045	0	56	3627	11	146	A
5. BIHAR	7616	6	9	1554	4	218	A
6. CHANDIGARH	550	0	13	589	5	39	A
7. CHHATTISGARH	3749	2	14	3443	N.A.	N.A.	A
8. DELHI	2714	12.5	50	2714	0	0	A
9. GOA	177	0	46	3417	8	1846	B
10. GUJARAT	0	15	32	10580	2	20	A
11. HARYANA	15735	0	9	8982	4	129	N.A.
12. HIMACHAL PRADESH	17755	15	230	29285	11	11530	A
13. JAMMU AND KASHMIR	-26480	0	31	1467	9	113	D
14. JHARKHAND*	-11938	0	32	3433	77	1385	B
15. KARNATAKA	11000	7	51	26145	1	15	A
16. KERALA	-59929	0	729	17144	94	15139	A
17. MADHYA PRADESH	14659	4	18	25426	6	12610	A
18. MAHARASHTRA	60932	10	54	62475	8	1544	A
19. MANIPUR	366	0	8	1082	5	716	B
20. MEGHALAYA	1477	0	24	4533	26	3055	A
21. MIZORAM	3966	6.25	20	4825	3	859	A
22. NAGALAND	242	0	20	242	1	8	B
23. ORISSA	22914	N.D.	13	9453	1	97	A
24. PONDICHERY*	-3504	0	7	1839	19	1925	C
25. PUNJAB	2678	2.2	16	1682	2	43	A
26. RAJASTHAN	7308	3.32	17	7308	0	0	A
27. SIKKIM	78	3	12	2029	2	1253	A
28. TAMIL NADU	11478	12	46	4234	0	0	A
29. TELANGANA	0	8	42	N.A.	0	0	A
30. TRIPURA*	12887	0	65	1037	0	0	A
31. UTTAR PRADESH	6076	N.D.	40	6076	0	0	A
32. UTTARAKHAND	1336	7	12	2602	3	188	B
33. WEST BENGAL*	0	0	36	10956	10	875	A
<b>ALL INDIA TOTAL:</b>	<b>102779</b>	<b>119.27</b>	<b>1767</b>	<b>262562</b>	<b>353</b>	<b>55001</b>	<b>Not Compiled</b>
of Column 108 Profit=	225476						
of Column 108 Loss=	122697						

**DETAILS OF KISSAN CREDIT CARDS ISSUED BY STATE  
COOPERATIVE BANKS  
AND LOANS SANCTIONED / DISBURSED ON THEM DURING  
2020-2021 TO 2022-2023**

(As on 31st March)

Name of the State Cooperative Bank	2020-2021		2021-2022		2022-2023	
	NUMBER OF KISSAN CREDIT CARD ISSUED (In No's)	LOAN SANCTIONED/DISBURSED ON KCC	NUMBER OF KISSAN CREDIT CARD ISSUED (In No's)	LOAN SANCTIONED/DISBURSED ON KCC	NUMBER OF KISSAN CREDIT CARD ISSUED (In No's)	LOAN SANCTIONED/DISBURSED ON KCC
1	115	116	117	118	119	120
1. ANDAMAN AND NICOBAR	1377	761.07	886	836.55	685	1119.46
2. ANDHRA PRADESH	1459676	1106481.92	1545655	1279220.06	1574826	1443450.32
3. ARUNACHAL PRADESH*	0	94.75	0	82.4	0	0
4. ASSAM**	1676	1115.44	0	0	0	0
5. BIHAR	1921	20425.45	2632	22645.76	0	0
6. CHANDIGARH	0	0	0	0	0	0
7. CHHATTISGARH	22644	20682.61	72204	23119.09	18935	27866.57
8. DELHI	14	23.8	1	2	4	8
9. GOA	567	800.33	189	350.79	556	760.46
10. GUJARAT	0	0	0	0	0	0
11. HARYANA	1179257	1175305	1169230	1224430.85	1157463	1223670.9
12. HIMACHAL PRADESH	N.A.	87173.05	N.A.	100161.23	N.A.	116827.26
13. JAMMU AND KASHMIR	358	619.09	258	379.19	374	480.63
14. JHARKHAND*	8	8.87	471	238.47	0	0
15. KARNATAKA	2603613	1646248.46	2792140	1897721.24	2882216	2084392.15
16. KERALA	150384	164793.25	189311	279260	210558	334124.54
17. MADHYA PRADESH	113750	1487047.01	70943	1688715.18	150377	1845645.32
18. MAHARASHTRA	3180229	2786657.52	2984668	1867692.27	2894724	1955950.36
19. MANIPUR	1306	898.27	100	149.62	1255	206.09
20. MEGHALAYA	1333	1336	1368	1187.23	1791	1294.56
21. MIZORAM	186	304.97	384	595.21	514	777.07
22. NAGALAND	677	1123.41	533	1217.83	823	1583.95
23. ORISSA	3439822	1518900.42	3463903	1604886.46	3456704	1668357.42
24. PONDICHERY*	53	1080.61	16	262.54	0	0
25. PUNJAB	250	995344.23	2095	1016326.61	N.A.	1026368.27
26. RAJASTHAN	293060	1523838	192785	1810168	232377	1974087
27. SIKKIM	563	319.73	829	467.84	1842	1334.51
28. TAMIL NADU	1237355	950167	1484125	1029274	1557210	1482144
29. TELANGANA	110374	662359.01	36169	695289.77	38216	716879.05
30. TRIPURA*	9792	3256.63	7053	4778.26	0	0
31. UTTAR PRADESH	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
32. UTTARAKHAND	19314	12512.38	14540	9596.4	N.A.	N.A.
33. WEST BENGAL*	8015	1121.12	6007	841.33	0	0
<b>ALL INDIA TOTAL:</b>	<b>13837574</b>	<b>14170799.4</b>	<b>14038495</b>	<b>14559896.18</b>	<b>14181450</b>	<b>15907327.89</b>



## TOTAL BUSINESS, YIELD ON EMPLOYEES, COST OF FUNDS, COST OF DEPOSITS DURING 2022-2023

(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	220215.87	1468.11	3.5	3.47
2. ANDHRA PRADESH	3672989.61	13603.67	5.55	5.84
3. ARUNACHAL PRADESH*	108346.02	285.12	2.45	4.42
4. ASSAM**	470314.24	1004.94	4.14	4.36
5. BIHAR	7615.85	73.94	5.47	4.37
6. CHANDIGARH	71659.13	1069.54	2.6	2.85
7. CHHATTISGARH	972246	7904.44	5.49	5.04
8. DELHI	224062.51	465.83	4.26	3.89
9. GOA	346355.72	859.44	5.4	5.52
10. GUJARAT	1897423.76	3936.56	4.42	4.79
11. HARYANA	1279017	6876.44	4.04	4.77
12. HIMACHAL PRADESH	2278479	1429.41	4.14	4.9
13. JAMMU AND KASHMIR	158196.91	588.09	3.8	3.82
14. JHARKHAND*	257259.58	959.92	2.97	5.04
15. KARNATAKA	3056651.97	6644.9	4.74	5.32
16. KERALA	12120440	2358.06	5.9	7.18
17. MADHYA PRADESH	2131120.6	4704.46	5.18	5.44
18. MAHARASHTRA	4506360.29	6392	4.98	4.97
19. MANIPUR	70410.45	517.72	N.A.	N.A.
20. MEGHALAYA	520310.54	1064.03	N.A.	N.A.
21. MIZORAM	255263.45	1547.05	3.43	3.93
22. NAGALAND	173918.97	783.42	9.06	3.53
23. ORISSA	2539680.57	17044.84	4.63	5.34
24. PONDICHERY*	135410.9	673.69	4.16	7.87
25. PUNJAB	924024	3609.47	4.19	4.04
26. RAJASTHAN	1206184.84	5771.22	4.18	4.5
27. SIKKIM	1638.26	16.72	4.02	4.6
28. TAMIL NADU	2987267	7431.01	4.24	5.16
29. TELANGANA	1902139.22	3858.29	5.25	5.41
30. TRIPURA*	551643.99	1723.89	4.87	4.77
31. UTTAR PRADESH	2156439.69	3648.8	4.53	5.34
32. UTTARAKHAND	623464.55	4795.88	5.12	5.97
33. WEST BENGAL*	2110034.15	8828.59	5.17	5.82
<b>ALL INDIA TOTAL:</b>	<b>49936584.64</b>	<b>121939.49</b>	<b>Not Compiled</b>	

## NON-PERFORMING ASSETS ( ABSOLUTE, GROSS & NET) AND CAPITAL TO RISK WEIGHTED ASSETS RATIO DURING 2022-2023

(As on 31st March)

Name of the State Cooperative Bank	Non Performing Assets (NPA)			Capital to Risk Weighted Assets Ratio (%)		
	Absolute	Gross (%)	Net (%)	2020-2021	2021-2022	2022-2023
1	125	126	127	128	129	130
1. ANDAMAN AND NICOBAR	31924.44	34.87	25.33	14.81	12.91	10.06
2. ANDHRA PRADESH	17170.12	0.62	0	10.53	10.15	9.86
3. ARUNACHAL PRADESH*	N.A.	49	25.02	N.A.	N.A.	0
4. ASSAM**	20581.06	7.41	1.82	19.89	0	0
5. BIHAR	592977.11	2.16	1.42	60.63	53.24	48.87
6. CHANDIGARH	416.16	3.39	0	34.81	31.91	33.91
7. CHHATTISGARH	6952.98	1.85	0	13.71	11.96	11.64
8. DELHI	768.56	0.86	0	50.33	57.06	53.78
9. GOA	12136.53	10.03	2.86	9.19	9.59	11.15
10. GUJARAT	6283.51	0.75	0	15.33	14.11	15.37
11. HARYANA	519.4	0.07	0	14.47	15.5	14.99
12. HIMACHAL PRADESH	6035.09	6.98	2.18	16.39	18.41	17.34
13. JAMMU AND KASHMIR	29188.77	53.05	17.66	N.A.	N.A.	N.A.
14. JHARKHAND*	N.A.	18.54	7.99	13.26	21	0
15. KARNATAKA	107230	4.39	1.78	11.73	11.1	11.37
16. KERALA	580987	12.35	7.93	9.32	10.01	9.41
17. MADHYA PRADESH	56140.06	4.27	1.17	16.28	14.41	14.46
18. MAHARASHTRA	282298.44	10.67	0.58	14.34	15.7	18.04
19. MANIPUR	4874.34	24.06	14.87	13.66	27.05	28.37
20. MEGHALAYA	12924.56	7.64	1.45	20.55	19.73	18.97
21. MIZORAM	3108.71	2.83	1.24	16.13	21.88	25.19
22. NAGALAND	10903.38	15.91	6.54	27.13	24.73	26.28
23. ORISSA	14479.46	1.02	0.05	10.73	11.9	13.27
24. PONDICHERY*	8648.32	15.58	3.98	7.74	7.32	0
25. PUNJAB	5246.81	0.92	0	13.54	13.94	14.08
26. RAJASTHAN	1706.14	0.19	0	11.16	13.39	14.07
27. SIKKIM	2443.47	4.12	1.58	39.83	45.08	43.63
28. TAMIL NADU	45014.61	2.59	1.55	17.23	11.81	11.3
29. TELANGANA	1039.25	0.09	0	9.9	10.42	10.27
30. TRIPURA*	14604.56	4.96	0.08	18.5	20.52	0
31. UTTAR PRADESH	44376.38	3.93	0	17.87	15.34	16.92
32. UTTARAKHAND	14343.5	4.94	2.62	10.54	11.88	11.11
33. WEST BENGAL*	N.A.	4.71	0.81	15.47	21.53	0
<b>ALL INDIA TOTAL:</b>	<b>1935322.7</b>	<b>Not Compiled</b>				
	<b>2</b>					

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

**PART - II  
( AS ON 30TH JUNE )  
2022- 2023**

(FROM PAGE NO. 32 TO 35)

TABLE-XVII  
**DETAILS OF DEMAND**  
**2022-2023**

(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	1455	5925	6977	14357
2. ANDHRA PRADESH	166002	27343	17895	211240
3. ARUNACHAL PRADESH*	1564	9468	0	11032
4. ASSAM**	3425	3145	0	6570
5. BIHAR	35583	0	0	35583
6. CHANDIGARH	0	2014	0	2014
7. CHHATTISGARH	40582	3404	0	43986
8. DELHI	43918	16548	2438	62904
9. GOA	1962	52090	58454	112506
10. GUJARAT	54098	96603	0	150701
11. HARYANA	562338	6274	3017	571629
12. HIMACHAL PRADESH	50	114456	0	114506
13. JAMMU AND KASHMIR	25931	6210	839	32980
14. JHARKHAND*	542	5999	0	6541
15. KARNATAKA	1049383	150526	0	1199909
16. KERALA	199992	548572	0	748564
17. MADHYA PRADESH	861657	28109	0	889766
18. MAHARASHTRA	593739	322762	31478	947979
19. MANIPUR	759	6520	0	7279
20. MEGHALAYA	573	11634	841	13048
21. MIZORAM	94	6054	3522	9670
22. NAGALAND	3062	7088	5339	15489
23. ORISSA	N.A.	N.A.	N.A.	0
24. PONDICHERY*	N.A.	N.A.	7592	7592
25. PUNJAB	302020	1564	18894	322478
26. RAJASTHAN	708681	12219	0	720900
27. SIKKIM	2416	578	1859	4853
28. TAMIL NADU	44775	140	0	44915
29. TELANGANA	674797	34974	48421	758192
30. TRIPURA*	5436	21882	2066	29384
31. UTTAR PRADESH	496891	16297	36603	549791
32. UTTARAKHAND	187957	42985	0	230942
33. WEST BENGAL*	N.A.	N.A.	N.A.	0
<b>ALL INDIA TOTAL:</b>	<b>6069682</b>	<b>1561383</b>	<b>246235</b>	<b>7877300</b>

TABLE-XVIII  
**DETAILS OF COLLECTION**  
**2022-2023**

(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	103	3689	5348	9140
2. ANDHRA PRADESH	166002	10393	16393	192788
3. ARUNACHAL PRADESH*	473	2404	0	2877
4. ASSAM**	943	1742	0	2685
5. BIHAR	16751	0	0	16751
6. CHANDIGARH	0	1689	0	1689
7. CHHATTISGARH	28713	1140	0	29853
8. DELHI	43652	15711	2354	61717
9. GOA	1953	47662	55486	105101
10. GUJARAT	51427	93818	0	145245
11. HARYANA	562279	6091	3017	571387
12. HIMACHAL PRADESH	23	82258	0	82281
13. JAMMU AND KASHMIR	526	4182	720	5428
14. JHARKHAND*	461	3394	0	3855
15. KARNATAKA	1046530	150408	0	1196938
16. KERALA	168407	379966	0	548373
17. MADHYA PRADESH	753839	11296	0	765135
18. MAHARASHTRA	441106	235763	2549	679418
19. MANIPUR	470	4229	0	4699
20. MEGHALAYA	11	3869	476	4356
21. MIZORAM	53	5097	2827	7977
22. NAGALAND	589	2111	1905	4605
23. ORISSA	N.A.	N.A.	N.A.	0
24. PONDICHERY*	N.A.	N.A.	2664	2664
25. PUNJAB	302020	62	15224	317306
26. RAJASTHAN	708429	10884	0	719313
27. SIKKIM	261	265	1497	2023
28. TAMIL NADU	44775	140	0	44915
29. TELANGANA	666551	34518	48190	749259
30. TRIPURA*	4406	16222	257	20885
31. UTTAR PRADESH	492378	9816	1934	504128
32. UTTARAKHAND	187826	37581	0	225407
33. WEST BENGAL*	N.A.	N.A.	N.A.	0
<b>ALL INDIA TOTAL:</b>	<b>5690957</b>	<b>1176400</b>	<b>160841</b>	<b>7028198</b>

TABLE-XIX  
**BALANCES ( OVERDUES )**  
**2022-2023**

(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	1352	2236	1629	5217
2. ANDHRA PRADESH	0	16950	1502	18452
3. ARUNACHAL PRADESH*	1091	7064	0	8155
4. ASSAM**	2482	1403	0	3885
5. BIHAR	18832	0	0	18832
6. CHANDIGARH	0	325	0	325
7. CHHATTISGARH	11869	2264	0	14133
8. DELHI	266	837	84	1187
9. GOA	9	4428	2968	7405
10. GUJARAT	2671	2785	0	5456
11. HARYANA	59	183	0	242
12. HIMACHAL PRADESH	27	32198	0	32225
13. JAMMU AND KASHMIR	25405	2028	119	27552
14. JHARKHAND*	81	2605	0	2686
15. KARNATAKA	2853	118	0	2971
16. KERALA	31585	168606	0	200191
17. MADHYA PRADESH	107818	16813	0	124631
18. MAHARASHTRA	152633	86999	28929	268561
19. MANIPUR	289	2291	0	2580
20. MEGHALAYA	562	7765	365	8692
21. MIZORAM	41	957	695	1693
22. NAGALAND	2473	4977	3434	10884
23. ORISSA	0	0	0	0
24. PONDICHERRY*	0	0	4928	4928
25. PUNJAB	0	1502	3670	5172
26. RAJASTHAN	252	1335	0	1587
27. SIKKIM	2155	313	362	2830
28. TAMIL NADU	0	0	0	0
29. TELANGANA	8246	456	231	8933
30. TRIPURA*	1030	5660	1809	8499
31. UTTAR PRADESH	4513	6481	34669	45663
32. UTTARAKHAND	131	5404	0	5535
33. WEST BENGAL*	0	0	0	0
<b>ALL INDIA TOTAL:</b>	<b>378725</b>	<b>384983</b>	<b>85394</b>	<b>849102</b>

**PERCENTAGE OF OVERDUES TO DEMAND  
2022-2023**

(As on 30th June)

(Amount In Lakhs)

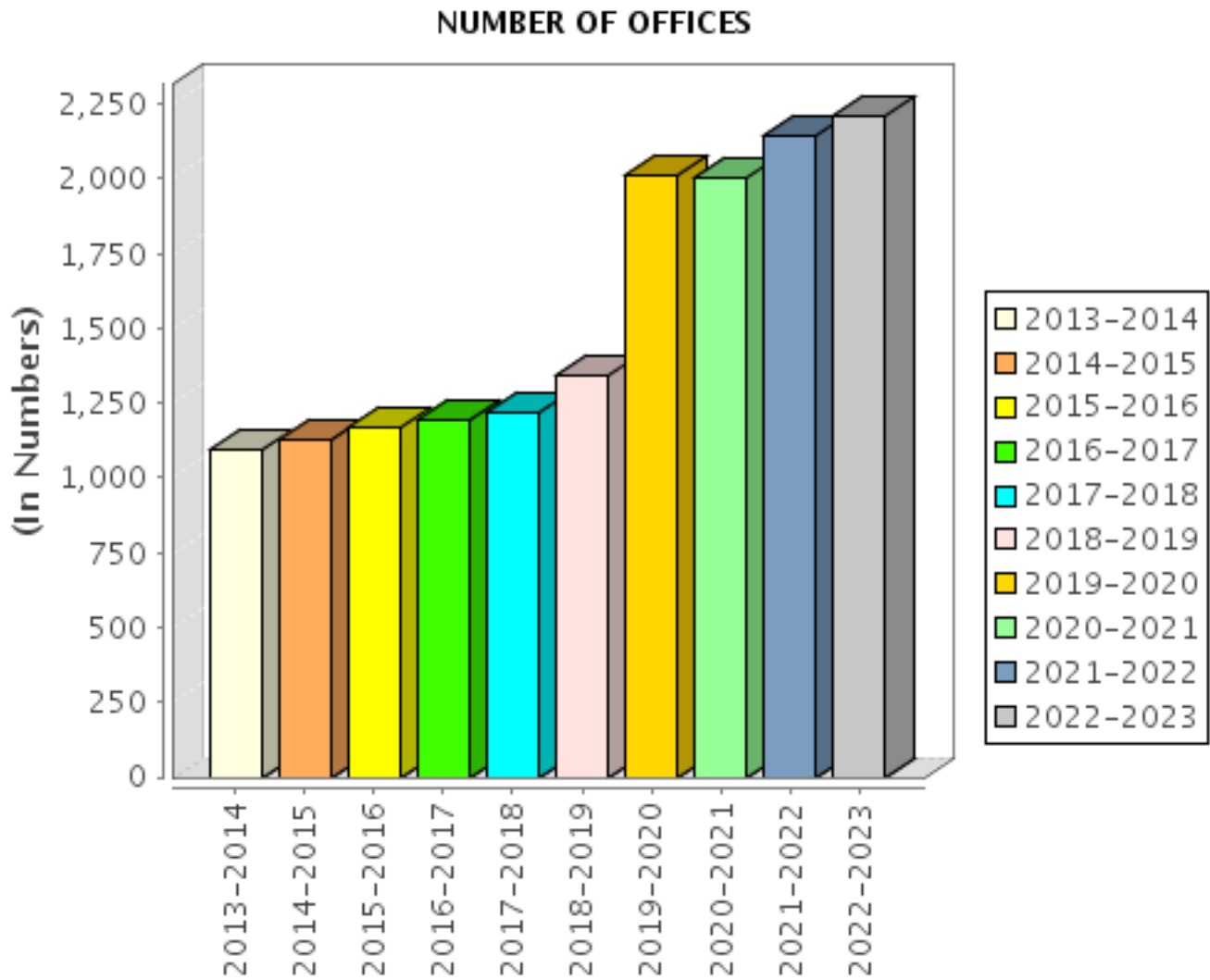
NAME OF THE STATE COOPERATIVE BANK	PERCENTAGE OF OVERDUES TO DEMAND			Total Overdues (%)
	SHORT TERM	MEDIUM TERM	OTHERS	
1	14	15	16	17 ( 14 to 16 )
1. ANDAMAN AND NICOBAR	92.92	37.74	23.35	36.34
2. ANDHRA PRADESH	0.0	61.99	8.39	8.74
3. ARUNACHAL PRADESH*	69.76	74.61	0.0	73.92
4. ASSAM**	72.47	44.61	0.0	59.13
5. BIHAR	52.92	0.0	0.0	52.92
6. CHANDIGARH	0.0	16.14	0.0	16.14
7. CHHATTISGARH	29.25	66.51	0.0	32.13
8. DELHI	0.61	5.06	3.45	1.89
9. GOA	0.46	8.5	5.08	6.58
10. GUJARAT	4.94	2.88	0.0	3.62
11. HARYANA	0.01	2.92	0.0	0.04
12. HIMACHAL PRADESH	54.0	28.13	0.0	28.14
13. JAMMU AND KASHMIR	97.97	32.66	14.18	83.54
14. JHARKHAND*	14.94	43.42	0.0	41.06
15. KARNATAKA	0.27	0.08	0.0	0.25
16. KERALA	15.79	30.74	0.0	26.74
17. MADHYA PRADESH	12.51	59.81	0.0	14.01
18. MAHARASHTRA	25.71	26.95	91.9	28.33
19. MANIPUR	38.08	35.14	0.0	35.44
20. MEGHALAYA	98.08	66.74	43.4	66.62
21. MIZORAM	43.62	15.81	19.73	17.51
22. NAGALAND	80.76	70.22	64.32	70.27
23. ORISSA	0.0	0.0	0.0	0.0
24. PONDICHERRY*	0.0	0.0	64.91	64.91
25. PUNJAB	0.0	96.04	19.42	1.6
26. RAJASTHAN	0.04	10.93	0.0	0.22
27. SIKKIM	89.2	54.15	19.47	58.31
28. TAMIL NADU	0.0	0.0	0.0	0.0
29. TELANGANA	1.22	1.3	0.48	1.18
30. TRIPURA*	18.95	25.87	87.56	28.92
31. UTTAR PRADESH	0.91	39.77	94.72	8.31
32. UTTARAKHAND	0.07	12.57	0.0	2.4
33. WEST BENGAL*	0.0	0.0	0.0	0.0
<b>ALL INDIA TOTAL:</b>	<b>6.24</b>	<b>24.66</b>	<b>34.68</b>	<b>10.78</b>

# **GRAPHIC PRESENTATION**

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



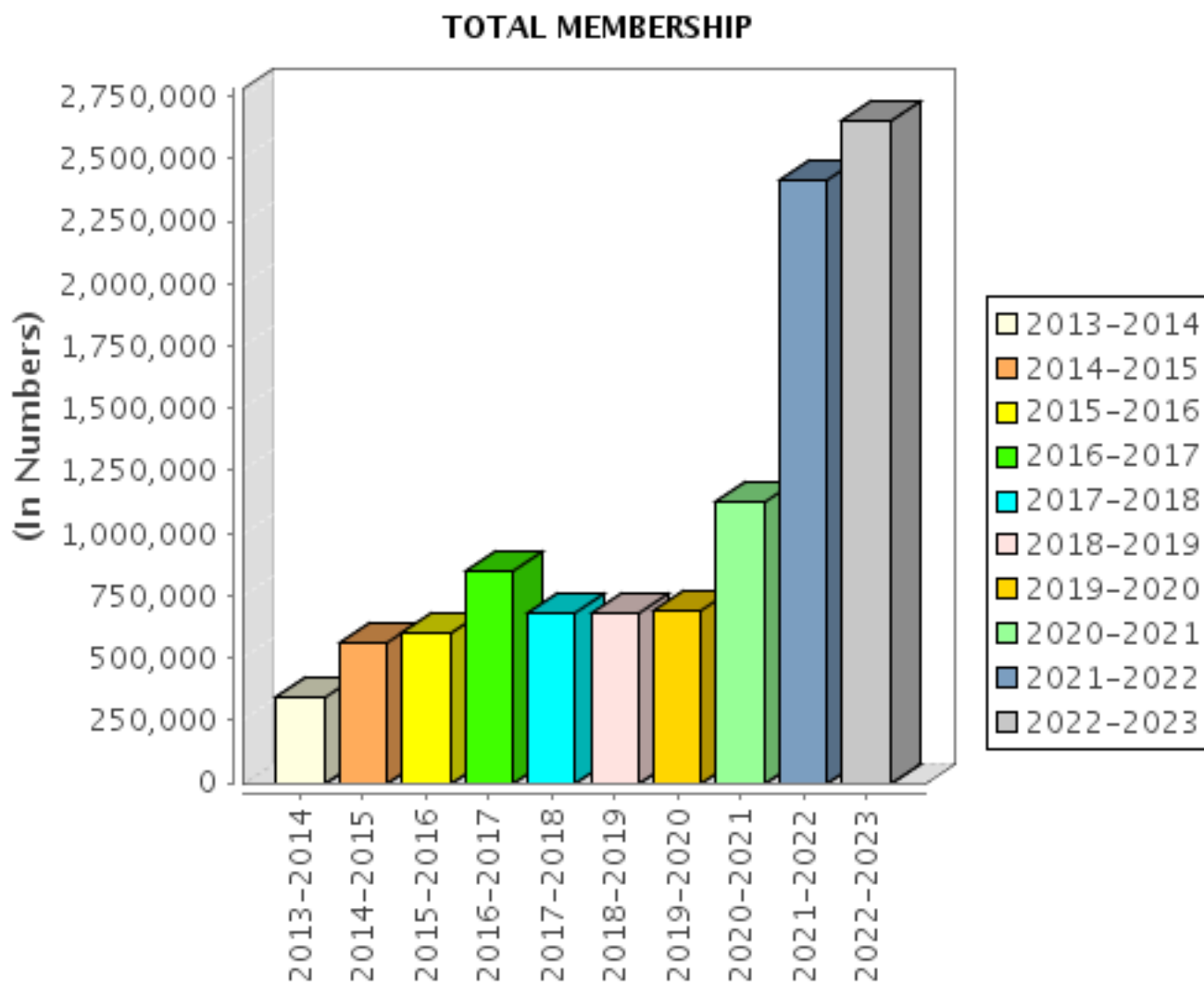
## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2014-2023)



(IN NUMBERS)

YEAR	NUMBER OF OFFICES
2013-2014	1096
2014-2015	1131
2015-2016	1168
2016-2017	1197
2017-2018	1219
2018-2019	1340
2019-2020	2014
2020-2021	2000
2021-2022	2143
2022-2023	2210

## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2014-2023)

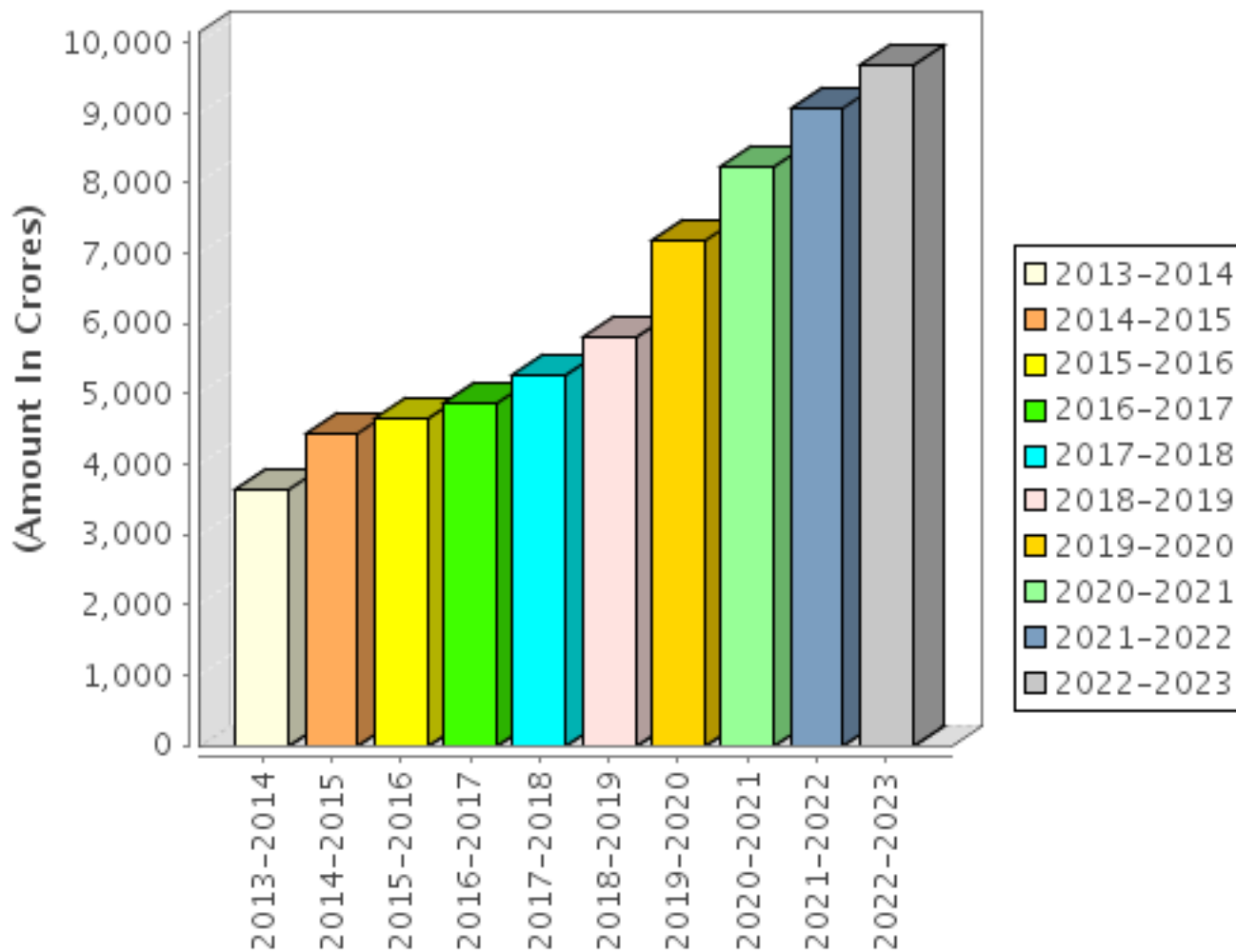


(IN NUMBERS)

YEAR	TOTAL MEMBERSHIP
2013-2014	338455
2014-2015	555479
2015-2016	600278
2016-2017	843212
2017-2018	676006
2018-2019	675909
2019-2020	687984
2020-2021	1122077
2021-2022	2413081
2022-2023	2652769

## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2014-2023)

### PAID UP SHARE CAPITAL

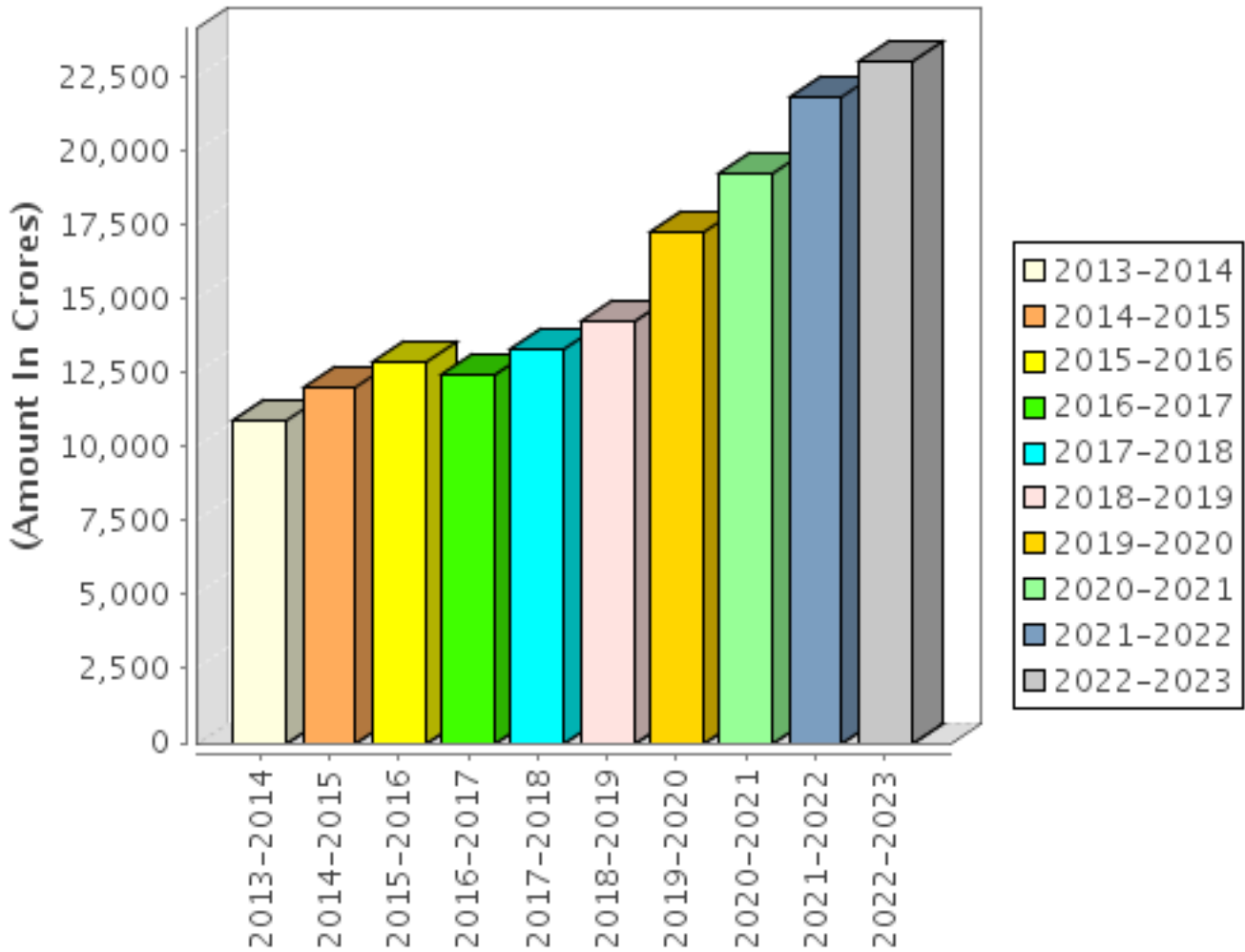


(AMOUNT IN CRORES)

YEAR	PAID UP SHARE CAPITAL
2013-2014	3629
2014-2015	4418
2015-2016	4651
2016-2017	4853
2017-2018	5278
2018-2019	5814
2019-2020	7161
2020-2021	8234
2021-2022	9046
2022-2023	9677

## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2014-2023)

### RESERVE FUNDS

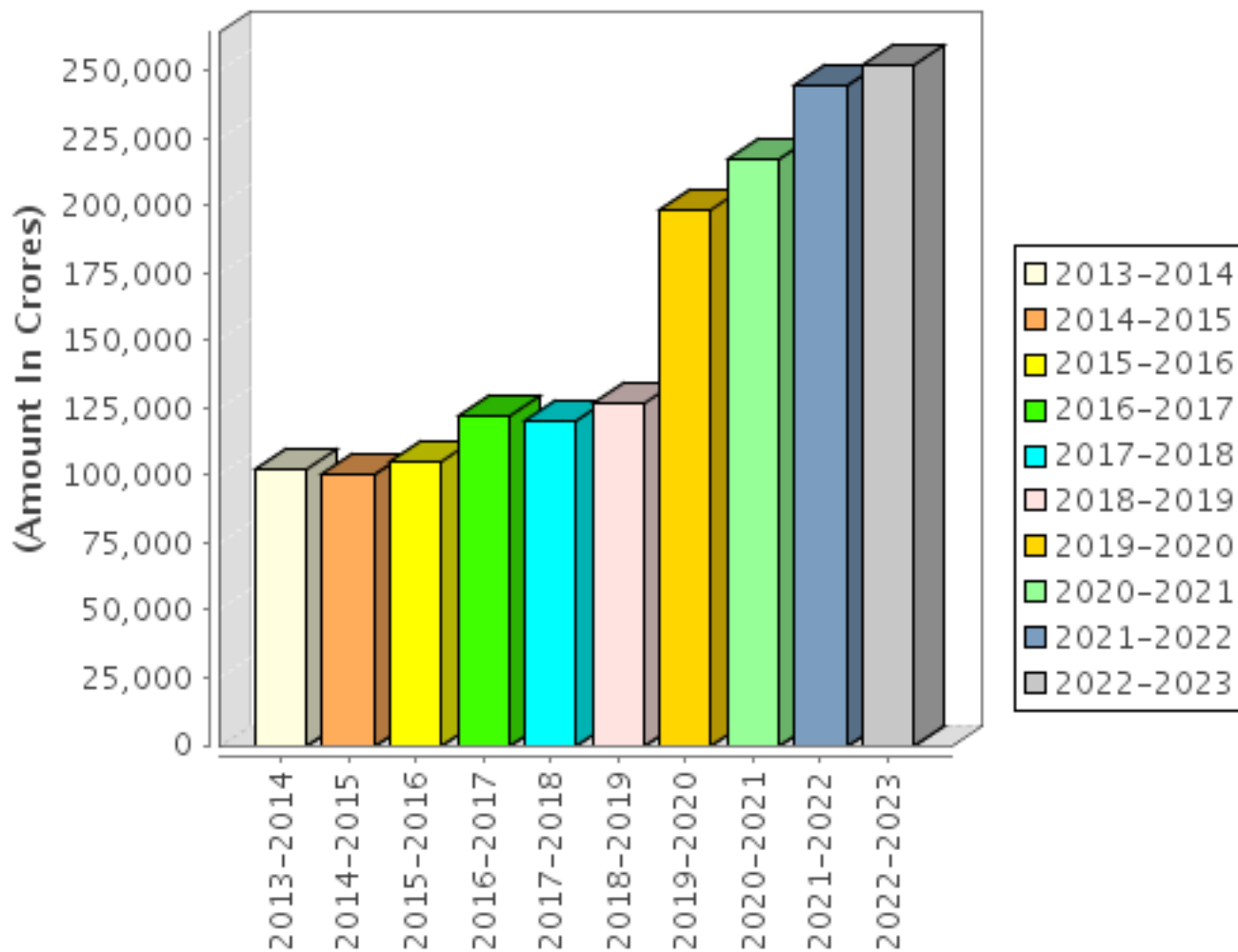


(AMOUNT IN CRORES)

YEAR	RESERVE FUNDS
2013-2014	10850
2014-2015	11985
2015-2016	12826
2016-2017	12460
2017-2018	13303
2018-2019	14271
2019-2020	17217
2020-2021	19242
2021-2022	21792
2022-2023	23027

## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2014-2023)

### TOTAL DEPOSITS

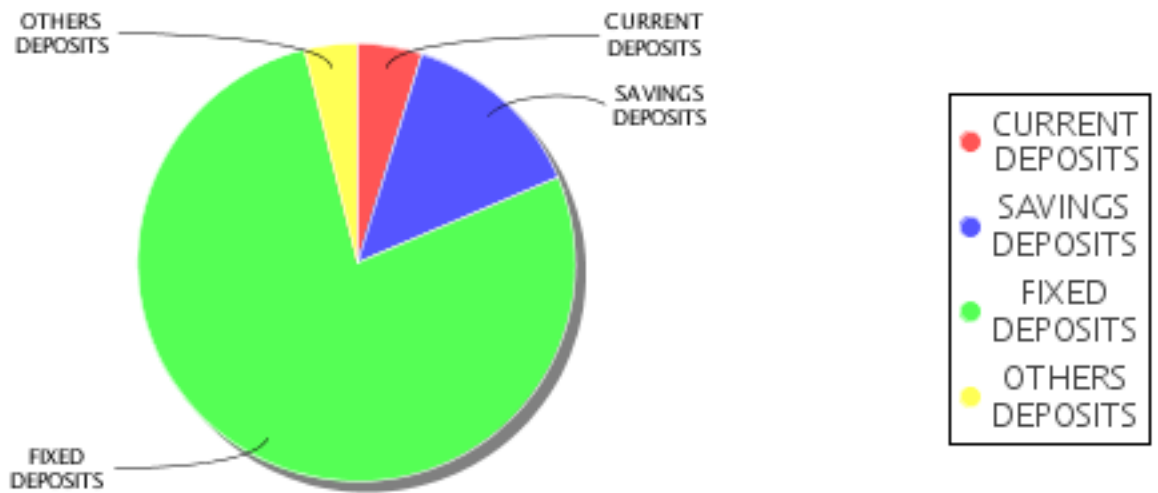


(AMOUNT IN CRORES)

YEAR	TOTAL DEPOSITS
2013-2014	101970
2014-2015	100791
2015-2016	104922
2016-2017	121689
2017-2018	120604
2018-2019	126543
2019-2020	198143
2020-2021	217585
2021-2022	244847
2022-2023	252172

# PERFORMANCE OF STATE COOPERATIVE BANKS DURING THE YEAR (2022-2023)

## TYPE OF DEPOSITS

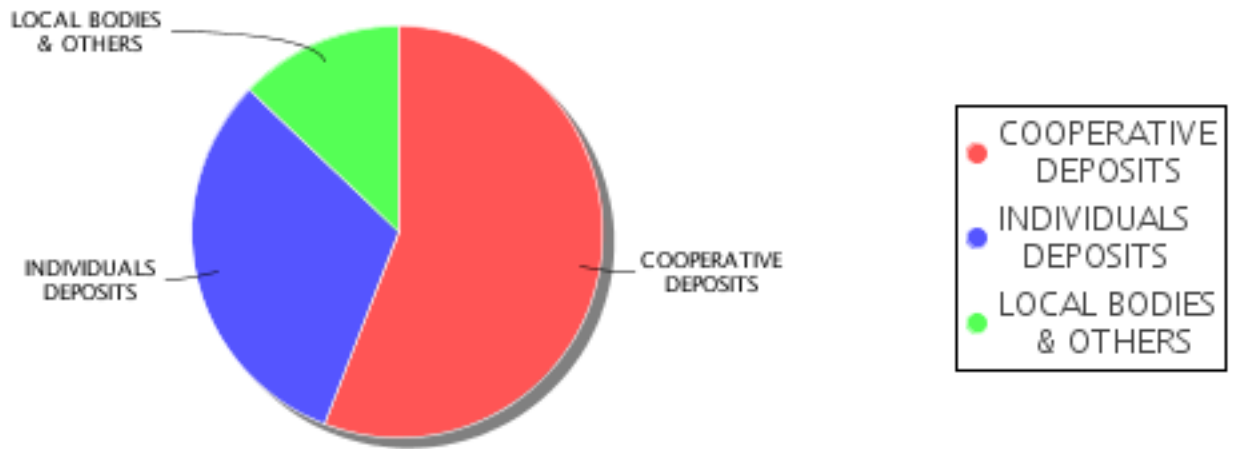


(AMOUNT IN CRORES)

YEAR	CURRENT DEPOSITS	SAVINGS DEPOSITS	FIXED DEPOSITS	RESERVE FUNDS AND OTHERS
2022-2023	12153	34932	195269	9818
% to Total	4.82	13.85	77.43	3.89

# PERFORMANCE OF STATE COOPERATIVE BANKS DURING THE YEAR (2022-2023)

## COMPOSITION OF DEPOSITS

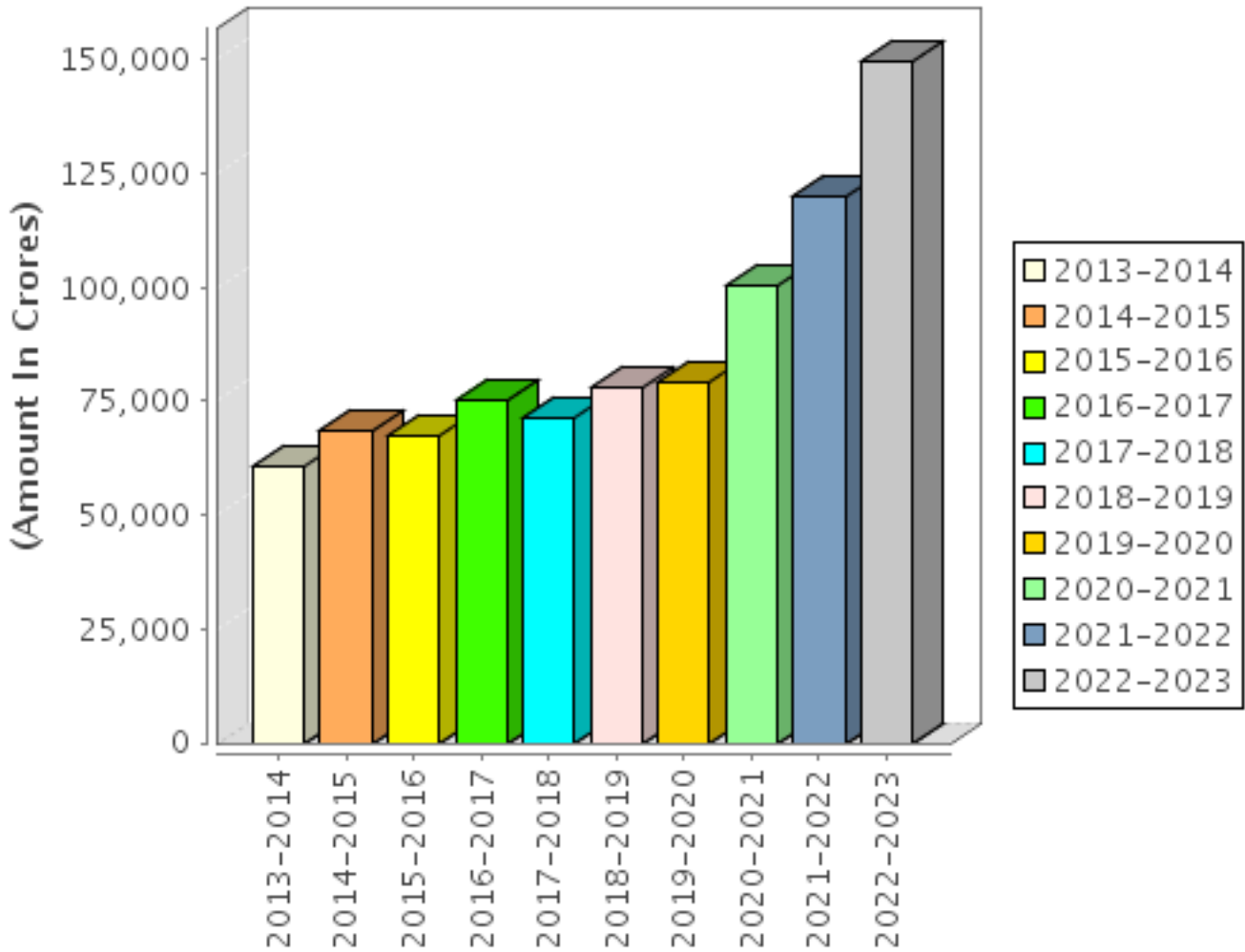


(AMOUNT IN CRORES)

YEAR	TOTAL DEPOSITS	COOPERATIVE DEPOSITS	INDIVIDUALS DEPOSITS	LOCAL BODIES AND OTHERS
2022-2023	252172	140732	79106	32334
% to Total	100.0	55.81	31.37	12.82

## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2014-2023)

### TOTAL BORROWINGS



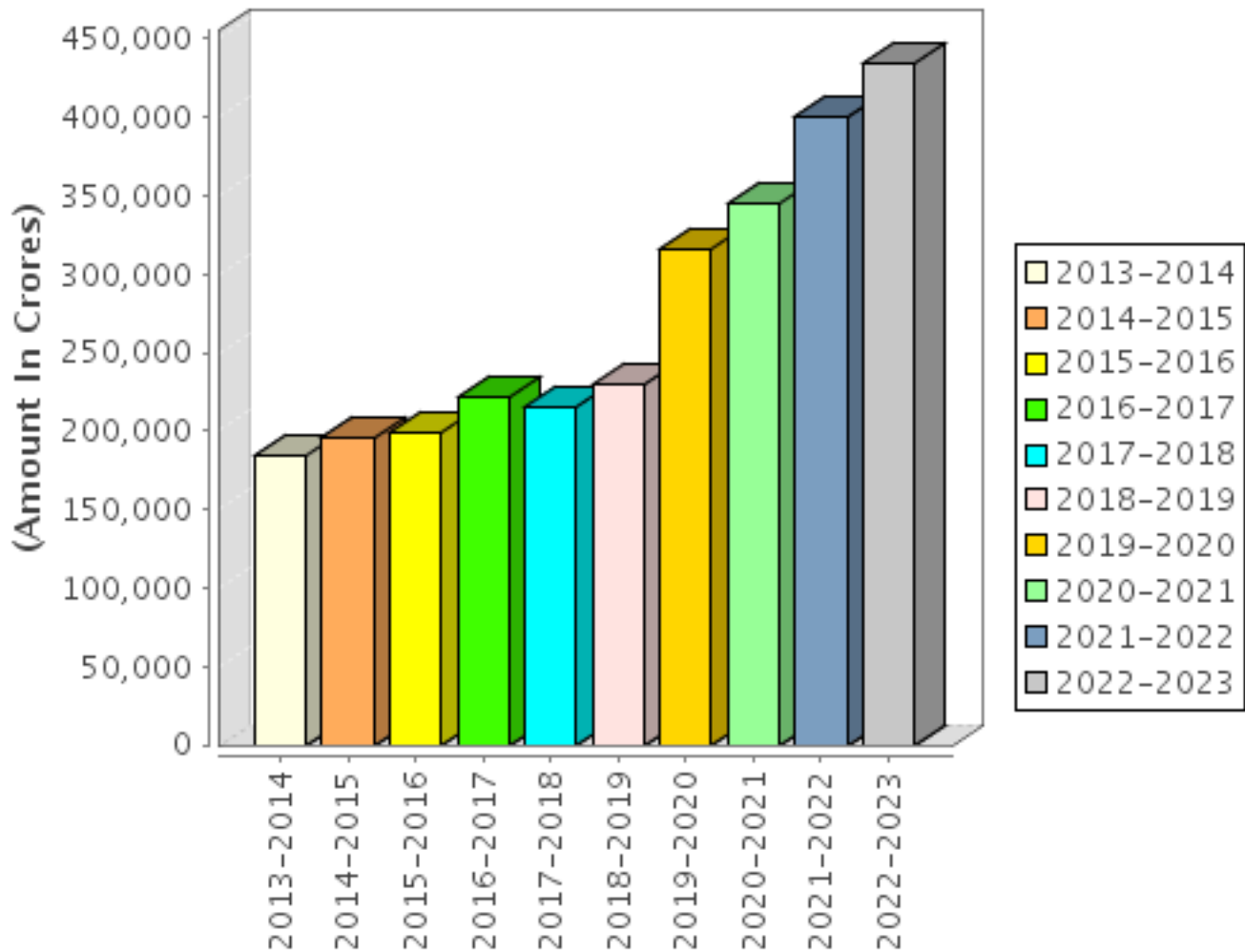
(AMOUNT IN CRORES)

YEAR	TOTAL BORROWINGS
2013-2014	60494
2014-2015	68552
2015-2016	67358
2016-2017	75433
2017-2018	71224
2018-2019	77920
2019-2020	79209
2020-2021	100482
2021-2022	119774
2022-2023	149781



## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2014-2023)

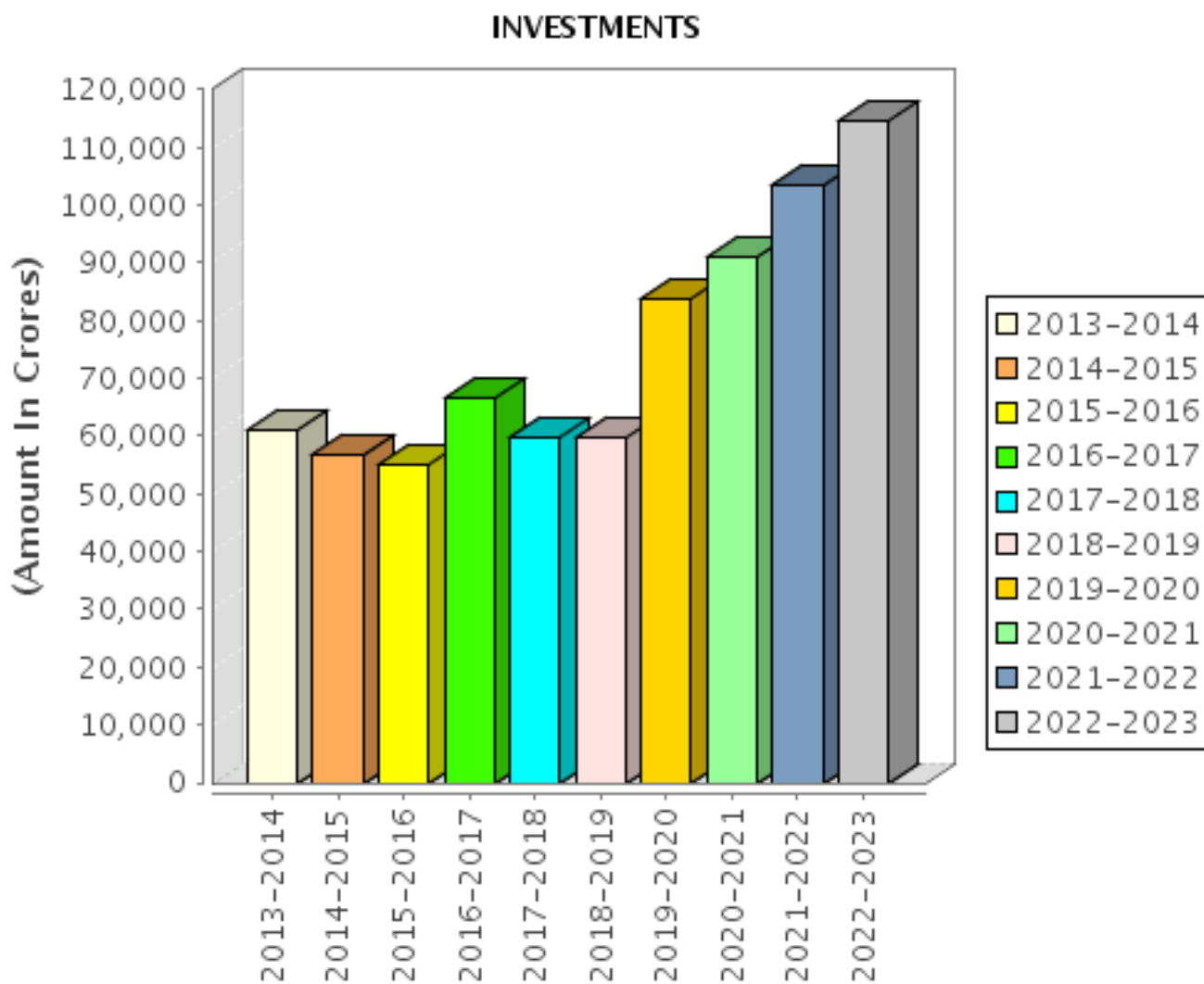
### WORKING CAPITAL



(AMOUNT IN CRORES)

YEAR	WORKING CAPITAL
2013-2014	183499
2014-2015	195108
2015-2016	198673
2016-2017	220858
2017-2018	215786
2018-2019	230310
2019-2020	315665
2020-2021	344294
2021-2022	400863
2022-2023	434550

## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2014-2023)

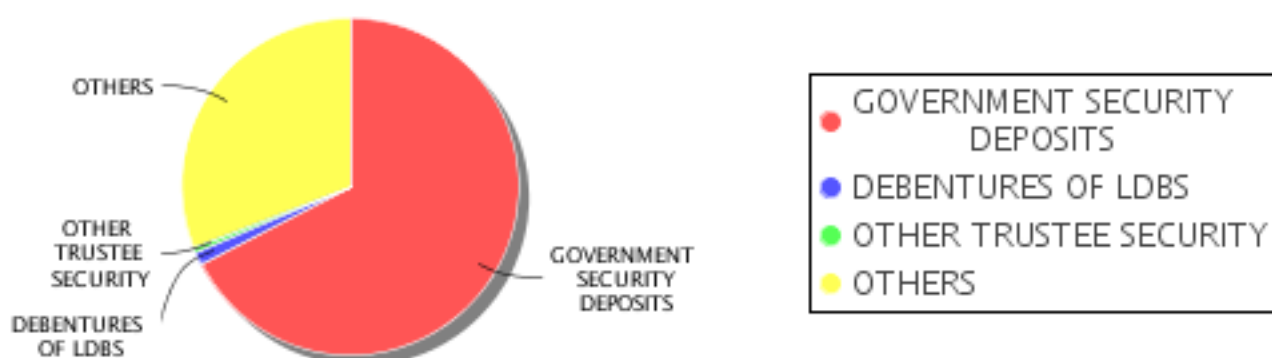


(AMOUNT IN CRORES)

YEAR	INVESTMENTS
2013-2014	61190
2014-2015	56930
2015-2016	54922
2016-2017	66482
2017-2018	59632
2018-2019	59547
2019-2020	83721
2020-2021	91163
2021-2022	103472
2022-2023	114582

# PERFORMANCE OF STATE COOPERATIVE BANKS DURING THE YEAR (2022-2023)

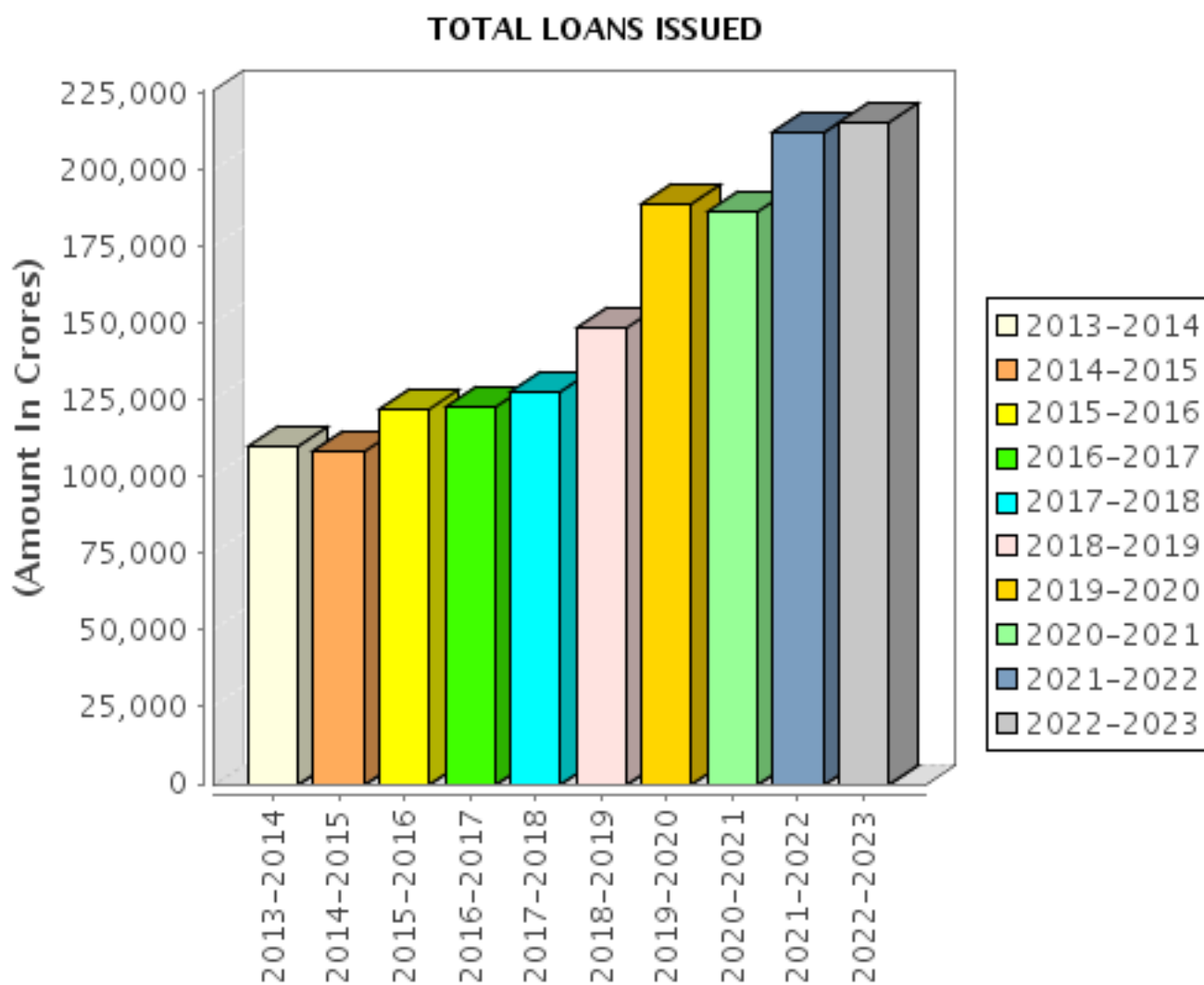
## COMPOSITION OF INVESTMENTS



(AMOUNT IN CRORES)

YEAR	GOVERNMENT SECURITY	DEBENTURES OF LDBS	OTHER TRUSTEE SECURITY	OTHERS
2022-2023	77183	1439	611	35349
% to Total	67.36	1.26	0.53	30.85

## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2014-2023)

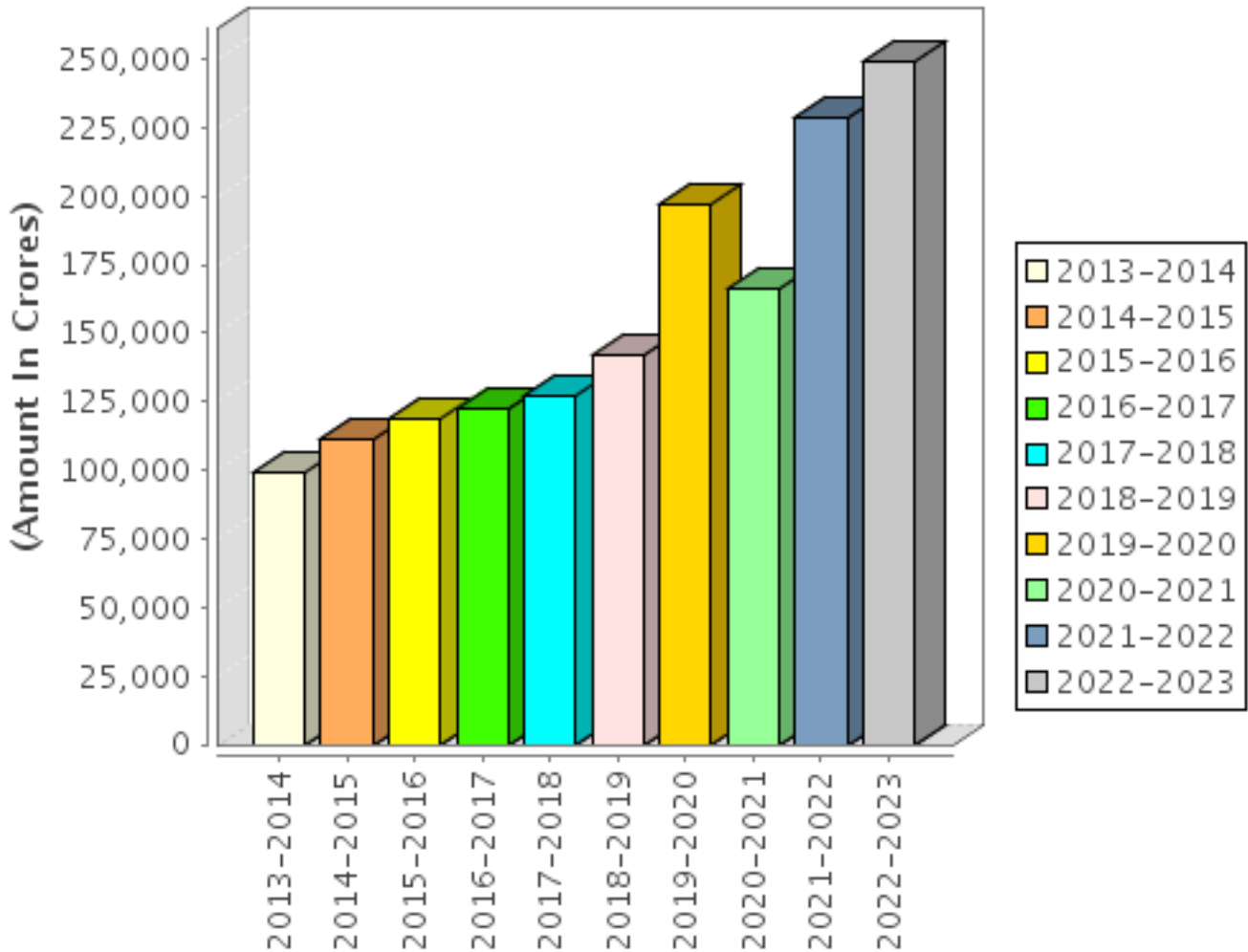


(AMOUNT IN CRORES)

YEAR	TOTAL LOANS ISSUED
2013-2014	110208
2014-2015	107970
2015-2016	121656
2016-2017	122545
2017-2018	127956
2018-2019	148376
2019-2020	189124
2020-2021	186451
2021-2022	212393
2022-2023	215489

## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2014-2023)

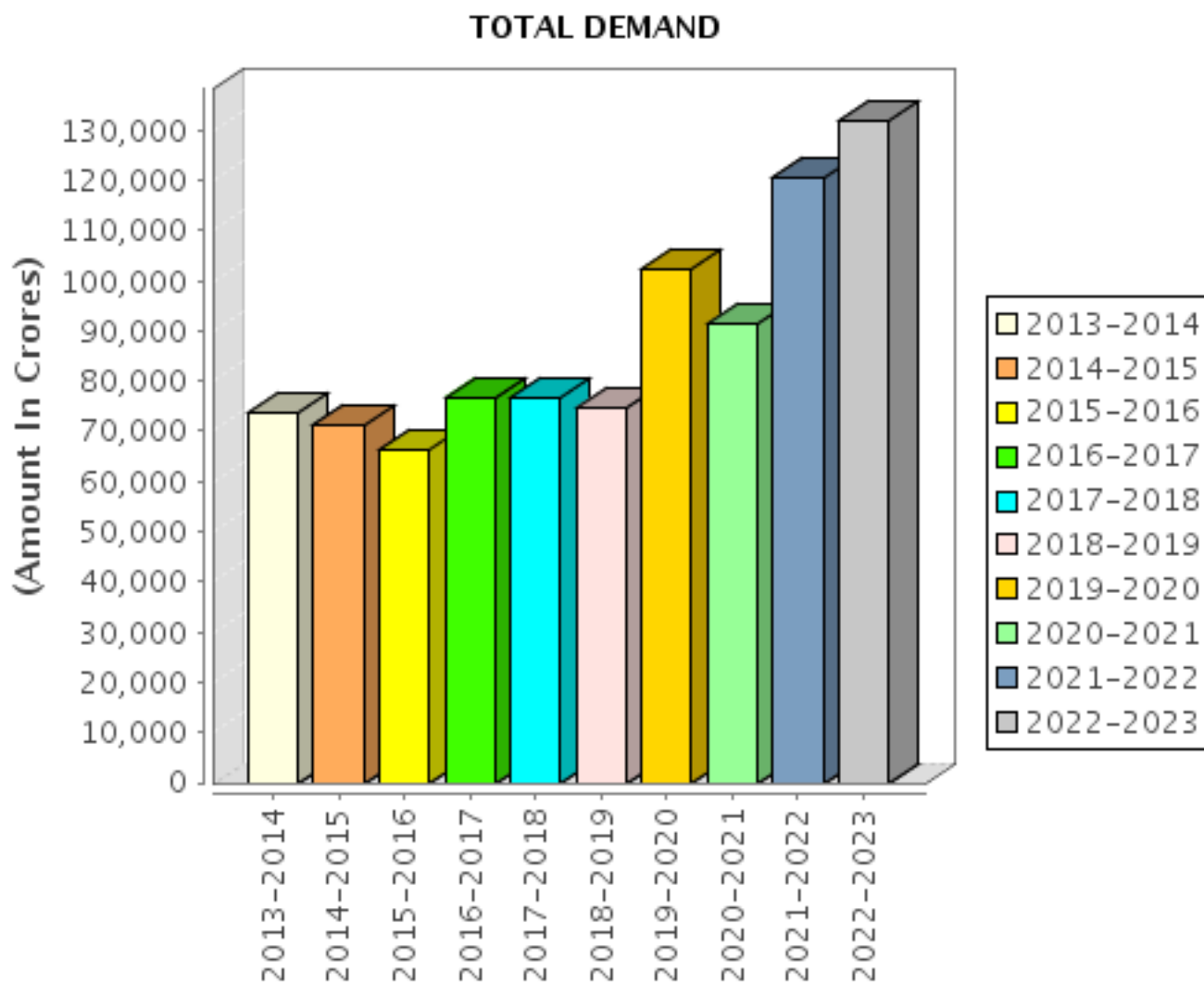
### TOTAL LOANS OUTSTANDING



(AMOUNT IN CRORES)

YEAR	TOTAL LOANS OUTSTANDING
2013-2014	99057
2014-2015	111125
2015-2016	118307
2016-2017	122842
2017-2018	127107
2018-2019	142422
2019-2020	196826
2020-2021	166328
2021-2022	228679
2022-2023	249141

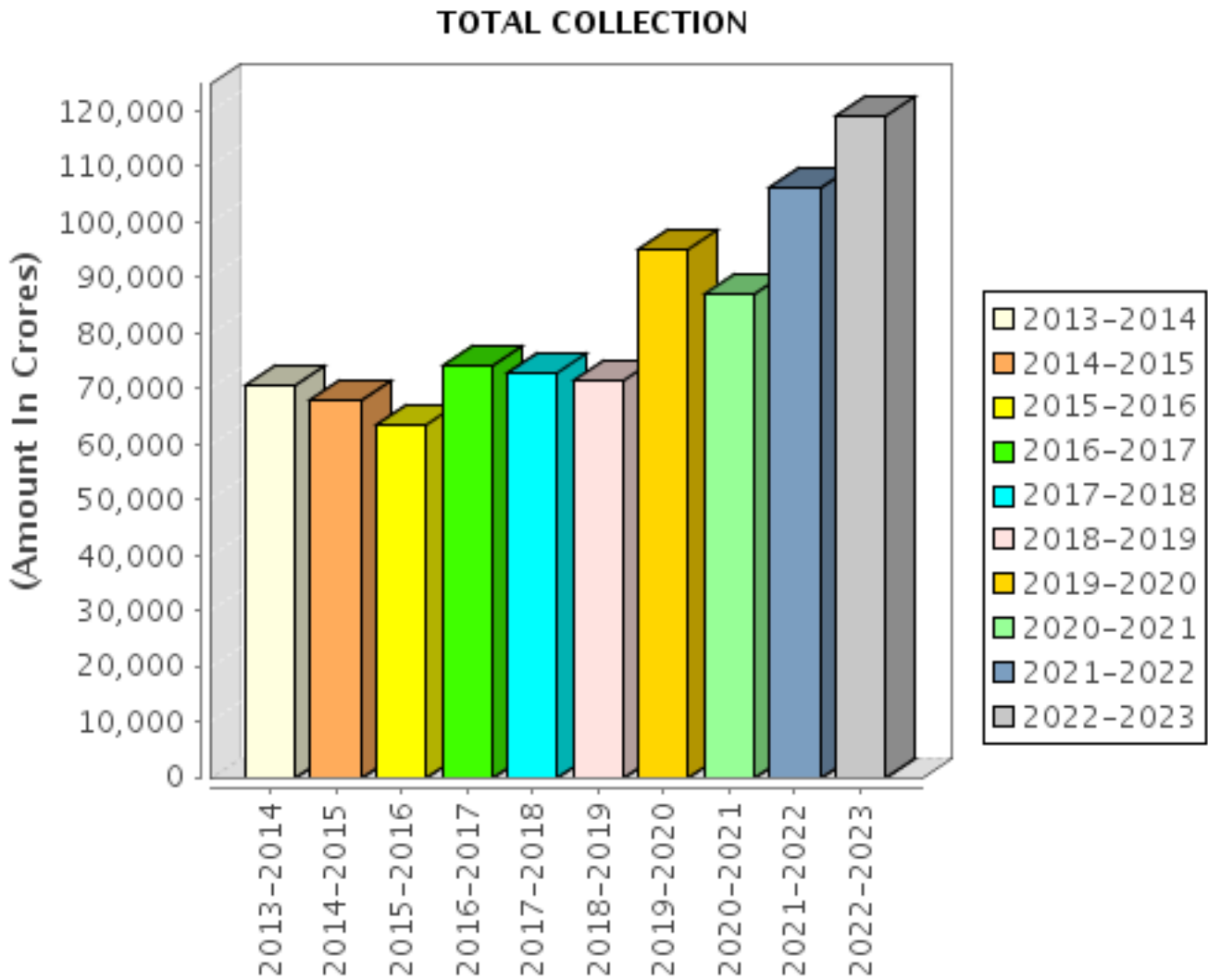
## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2014-2023)



(AMOUNT IN CRORES)

YEAR	TOTAL DEMAND
2013-2014	73828
2014-2015	71124
2015-2016	66144
2016-2017	76869
2017-2018	76715
2018-2019	74857
2019-2020	102481
2020-2021	91552
2021-2022	120302
2022-2023	131916

## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2014-2023)

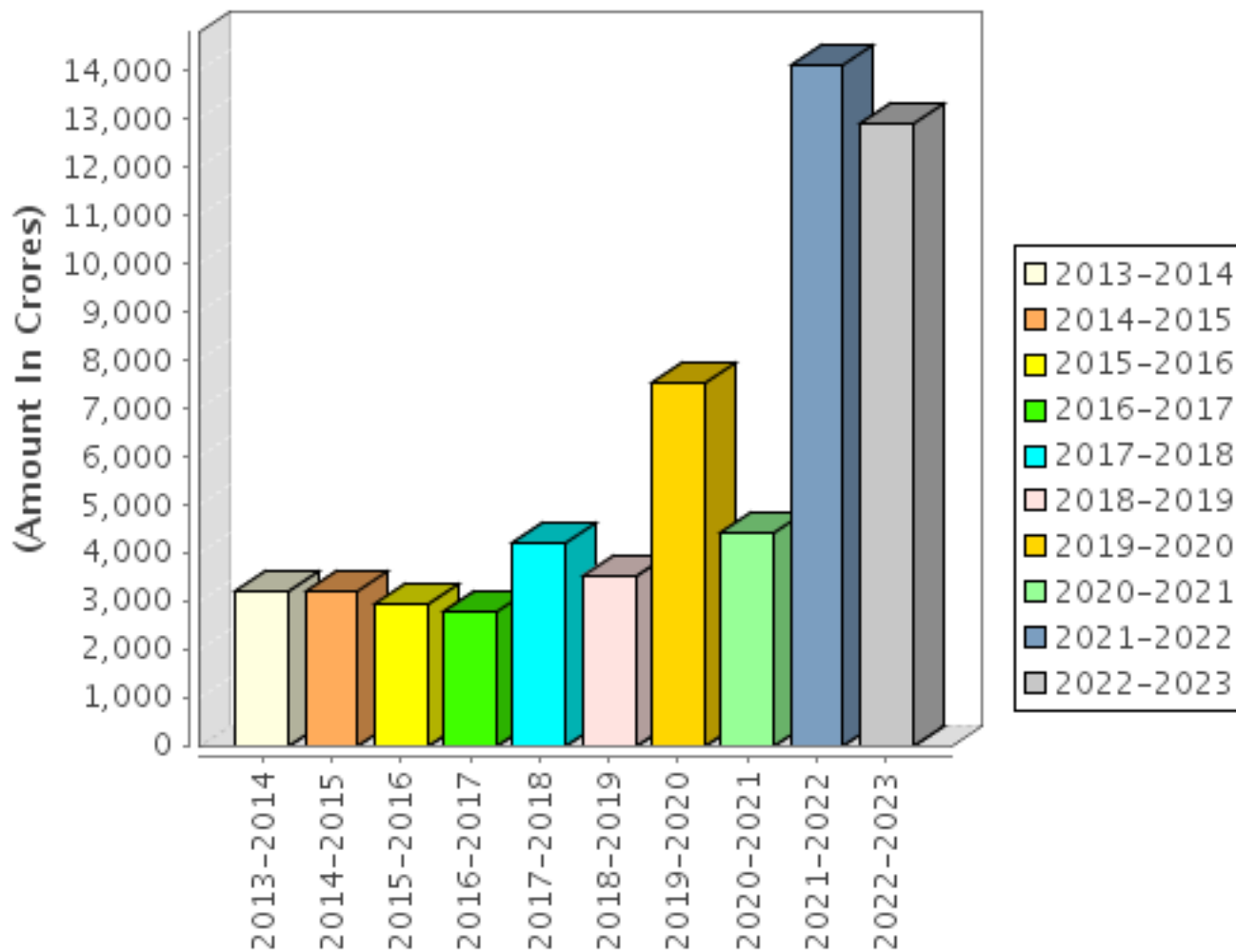


(AMOUNT IN CRORES)

YEAR	TOTAL COLLECTION
2013-2014	70619
2014-2015	67939
2015-2016	63222
2016-2017	74129
2017-2018	72532
2018-2019	71331
2019-2020	94981
2020-2021	87149
2021-2022	106206
2022-2023	119048

## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2014-2023)

### BALANCES (OVERDUES)



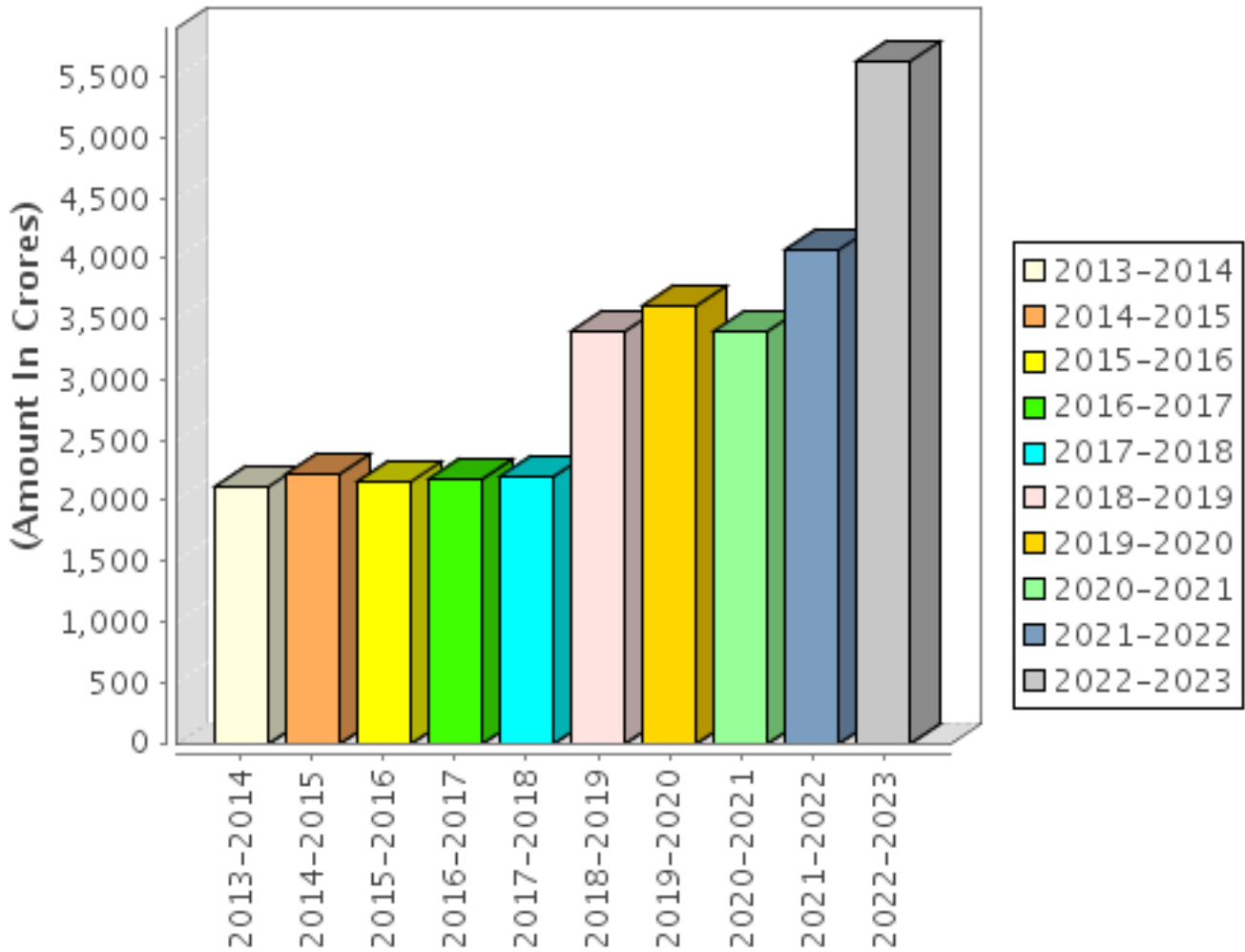
(AMOUNT IN CRORES)

YEAR	BALANCES (OVERDUES)
2013-2014	3209
2014-2015	3185
2015-2016	2921
2016-2017	2740
2017-2018	4183
2018-2019	3526
2019-2020	7500
2020-2021	4403
2021-2022	14097
2022-2023	12869



## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2014-2023)

### COST OF MANAGEMENT ( CM )

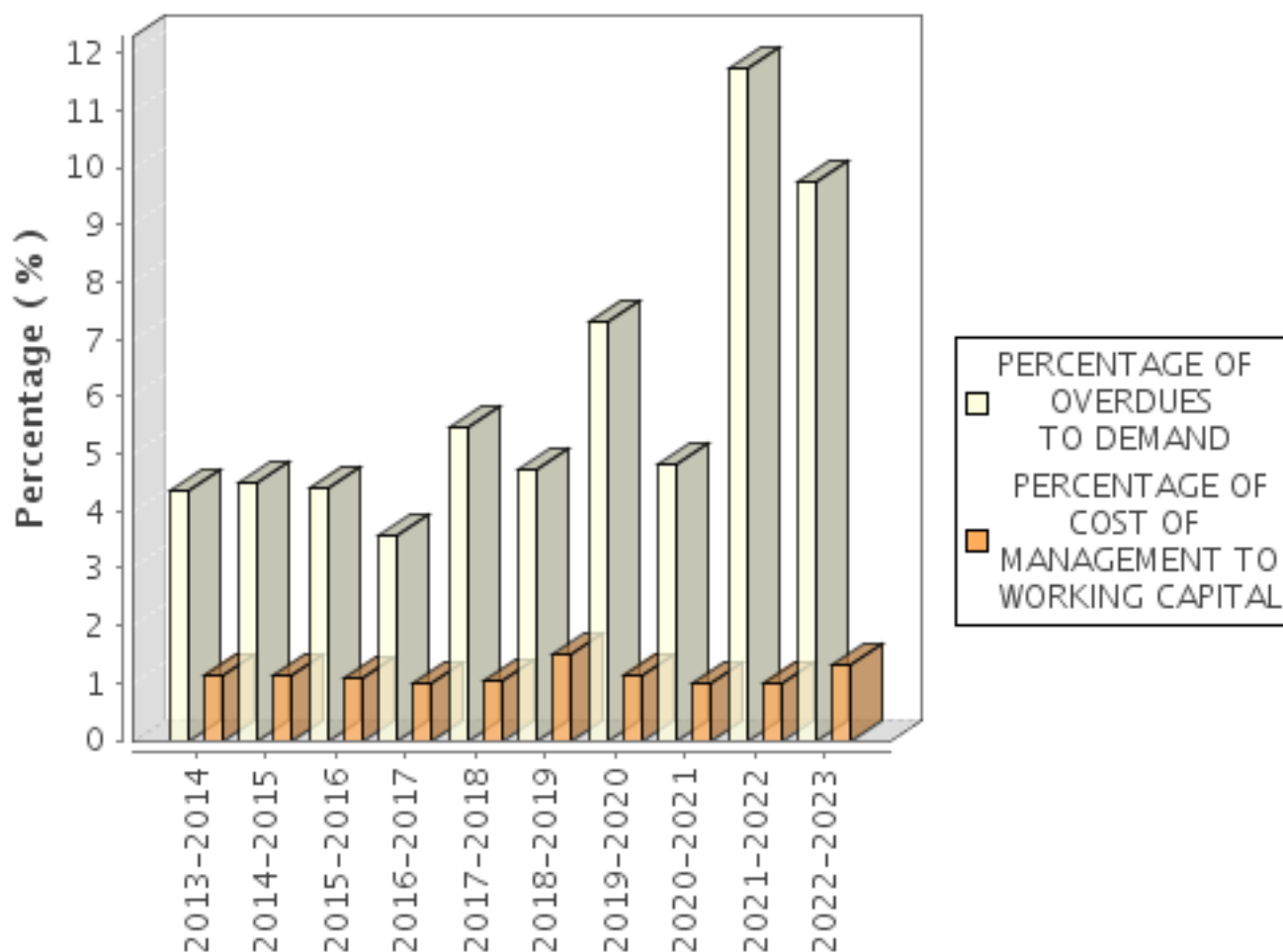


(AMOUNT IN CRORES)

YEAR	COST OF MANAGEMENT ( CM )
2013-2014	2109
2014-2015	2223
2015-2016	2148
2016-2017	2187
2017-2018	2209
2018-2019	3406
2019-2020	3615
2020-2021	3405
2021-2022	4067
2022-2023	5634

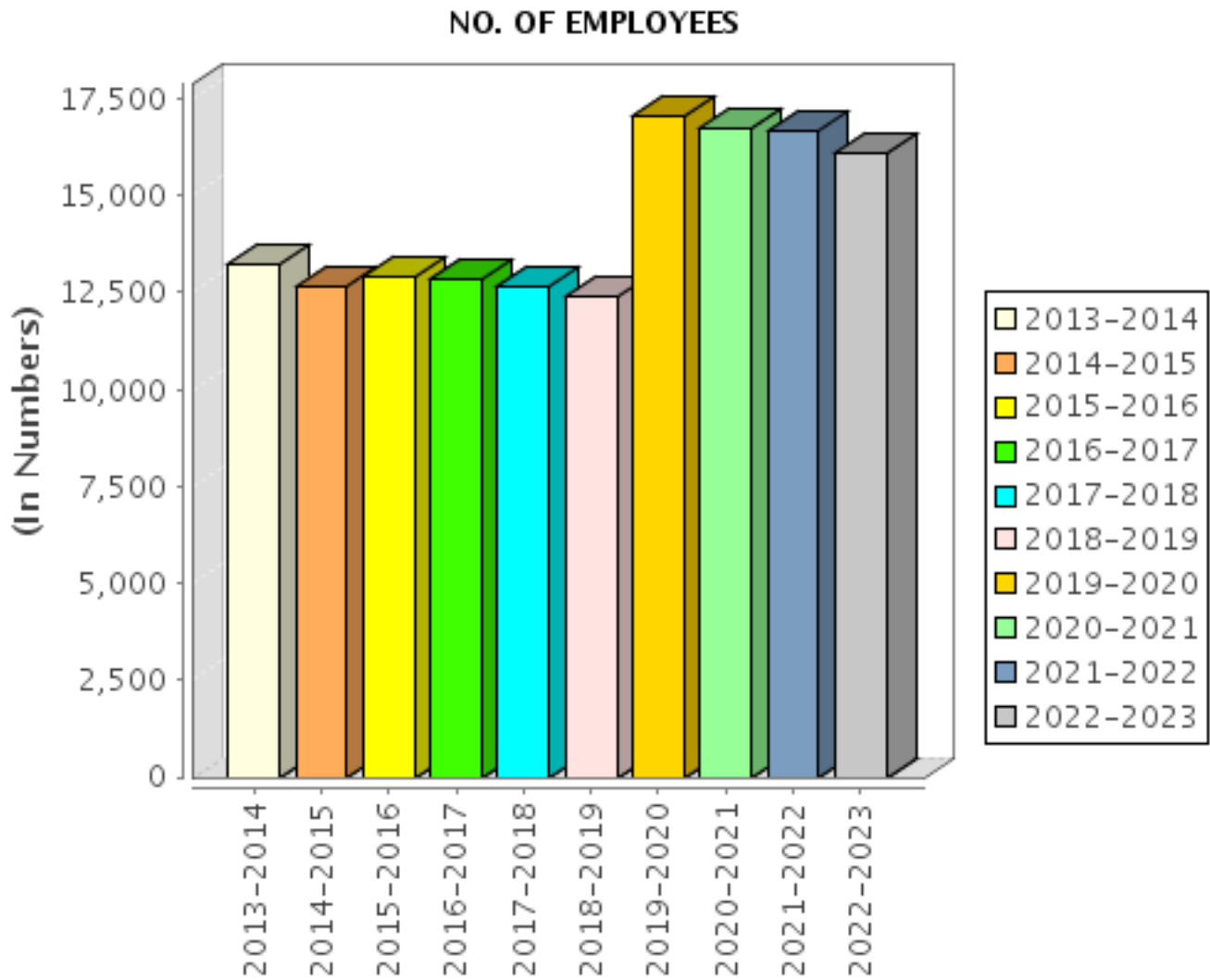
## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2014-2023)

### 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
2013-2014	4.35	1.15
2014-2015	4.48	1.14
2015-2016	4.42	1.08
2016-2017	3.56	0.99
2017-2018	5.45	1.02
2018-2019	4.71	1.48
2019-2020	7.32	1.15
2020-2021	4.81	0.99
2021-2022	11.72	1.01
2022-2023	9.76	1.3

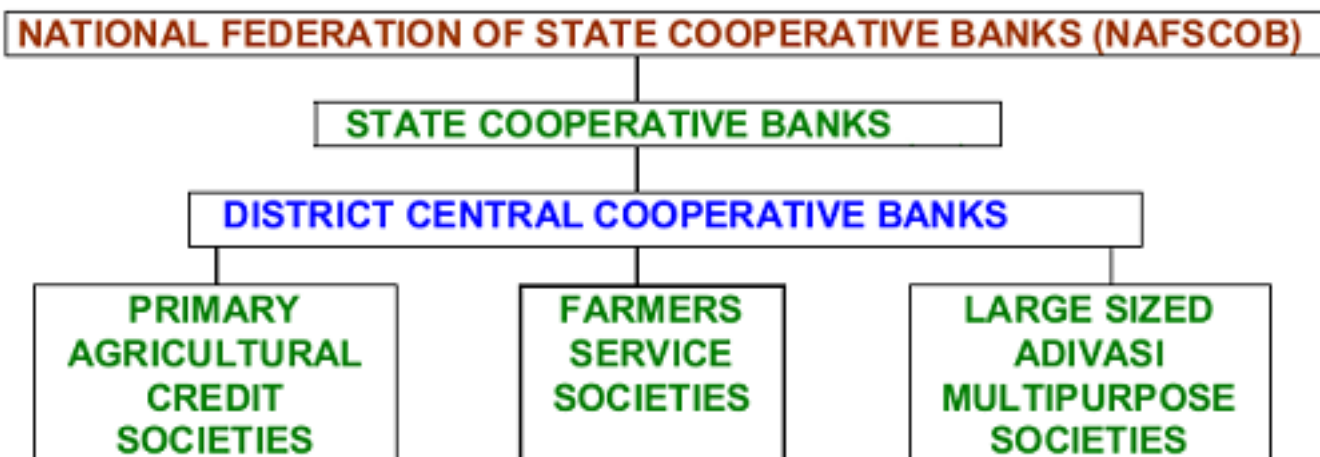
## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2014-2023)



(IN NUMBERS)

YEAR	NO. OF EMPLOYEES
2013-2014	13233
2014-2015	12669
2015-2016	12900
2016-2017	12824
2017-2018	12654
2018-2019	12378
2019-2020	17060
2020-2021	16764
2021-2022	16653
2022-2023	16102

# SHORT TERM COOPERATIVE CREDIT STRUCTURE



## STATISTICAL DETAILS

PRIMARY SOCIETIES (PACS, FSS & LAMPS) (31-3-2023)		DISTRICT CENTRAL COOPERATIVE BANKS (31-3-2023)		STATE COOPERATIVE BANKS (31-3-2023)	
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:		3. MEMBERSHIP:	
4. DEPOSITS:	19723884	TOTAL:	6459688	TOTAL:	2652769
5. BORROWINGS:	20132856	COOPERATIVE:	768511	COOPERATIVE:	75442
6. LOANS ADV.:	20049091	INDVL./GOI:	5691177	INDVL./GOI:	2577327
7. LOANS OUTS:	18884183	4. OWNED FUNDS:	6873662	4. OWNED FUNDS:	3270407
8. PERG.OF OVR. TO DEMAND (%):	21.13	5. DEPOSITS:	41112723	5. DEPOSITS:	25217222
9. EMPLOYEES:	194815	6. BORROWINGS:	13668126	6. BORROWINGS:	14978114
10. BORROWERS:	49228	7. LOANS ADV.:	33535511	7. LOANS ADV.:	21548931
		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



## **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) and**
- (2) Computer Services Division (CSD).**