

**PERFORMANCE OF
PRIMARY AGRICULTURAL CREDIT SOCIETIES
(APRIL 1, 2012 to MARCH 31, 2013)**

2012-2013



**1964 – 2014
Golden Jubilee**

National Federation of State Cooperative Banks Ltd.

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INDICES USED

| S.No. | Indices | Details |
|--------------|--------------------|--|
| 1 | N.A. | Not Available |
| 2 | n.a. | Not Applicable |
| 3 | N.D. | Not Declared |
| 4 | S.T. | Short Term |
| 5 | M.T. | Medium Term |
| 6 | Agricl. | Agricultural |
| 7 | Non-Agricl. | Non-Agricultural |
| 8 | I.R.D.P. | Integrated Rural Development Programme |
| 9 | L.D.B. | Land Development Bank |
| 10 | NABARD | National Bank for Agricultural and Rural Development |
| 11 | L.I.C. | Life Insurance Corporation |
| 12 | N.C.D.C. | National Cooperative Development Corporation |
| 13 | PACS | Primary Agricultural Credit Societies |
| 14 | FSS | Farmers Service Societies |
| 15 | LAMPS | Large Sized Adivasi Multipurpose Societies |
| 16 | S / C | Scheduled Castes |
| 17 | S / T | Scheduled Tribes |
| 18 | S / F | Scheduled Farmers |
| 19 | M / F | Marginal Farmers |
| 20 | R / A | Rural Artisans |
| 21 | * | Figures Related to the Cooperative year, 2011-2012 |
| 22 | ** | Figures Related to the Cooperative year, 2010-2011 |

FOREWORD

The specific objectives of National Federation of State Cooperative Banks (NAFSCOB) include conducting studies in agriculture & rural credit, review and publish important documents/monographs on various aspects pertaining to short term cooperative credit institutions and also disseminate the same. NAFSCOB has been making sincere efforts in this direction and published so far around 480 such documents on variety of issues. In addition to these publications, NAFSCOB on a regular basis has been bringing out annual publications of the Basic Data on Performance of State Cooperative Banks (SCBs), District Central Cooperative Banks (DCCBs) and Primary Agricultural Credit Societies (PACS) separately and a few analytical occasional papers on selected performance parameters. An attempt has also been made earlier to bring out fifteen publications on the data pertaining to PACS .

There is an increasing demand for a publication dealing with state wise performance parameters of PACS. Therefore, NAFSCOB attempted to bring out the current publication entitled "Performance of Primary Agricultural Credit Societies" by incorporating about 119 performance indicators - a detailed and improved version of earlier publications on PACS. We are able to bring out the current publication well on time entirely due to the cooperation of SCBs, DCCBs and also the Registrar of Cooperative Societies. We are very much thankful to them.

The Publications of Basic Data on SCBs, DCCBs and PACS have been finalized till 2011-2012, 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. That will allow SCBs, DCCBs and PACS to directly input data into the system for analysis and reporting with effect from 2012-13. 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 Nitesh Rana, Staff Assistant supported by Shri Manoj Kumar , Assistant Director under the direct guidance & supervision of Shri K. Sudhakar, Consultant, worked together to finalise this publication for the year 2012-13. We appreciate their sincere efforts.

We hope that the publication will be useful for further analysis and to work out development action plans. We do further hope that the SCBs/DCCBs will attempt to develop profiles of the PACS in respective states to help them to formulate concrete action plans to ensure their viability.



B. SUBRAHMANYAM
MANAGING DIRECTOR

NAFSCOB
Navi Mumbai
Oct, 2013
Pub :4

CONTENTS

| S.No. | TABLE NO. | PARTICULARS | Page No. |
|-------|-------------------------------|---|--------------|
| 1 | I, I (A), I (B), I (C) | All India Position of Primary Agricultural Credit Societies including FSS and LAMPS in respect of main items at a glance From 2003-2004 to 2012-2013 and Region Wise for the Year 2012-2013 | 1 - 4 |
| 2 | II | Details of Primary Agricultural Credit Societies(Total and Type Wise) during 2012-2013 | 5 |
| 3 | III | Details of Membership of Primary Agricultural Credit Societies(Total and Type Wise) during 2012-2013 | 6 |
| 4 | IV | Details of Paid up Capital, Total Reserves, Total Deposits, Total Borrowings and Working Capital of Primary Agricultural Credit Societies during 2012-2013 | 7 |
| 5 | V | Details of Number of Borrowers and its Category Wise details during 2012-2013 | 8 |
| 6 | VI (A) | Details of Total Loans Issued of which Short Term Loans Issued (Category Wise) during 2012-2013 | 9 |
| 7 | VI (B) | Details of Total Loans Issued of which Medium Term Loans Issued (Category Wise) during 2012-2013 | 10 |
| 8 | VII (A) | Details of Total Loans Outstandings of which Short Term Loans Outstandings (Category Wise) during 2012-2013 | 11 |
| 9 | VII (B) | Details of Total Loans Outstandings of which Medium Term Loans Outstandings (Category Wise) during 2012-2013 | 12 |
| 10 | VIII (A) | Details of Total Demand of which Short Term (Category Wise) during 2012-2013 | 13 |
| 11 | VIII (B) | Details of Total Demand of which Medium Term(Category Wise) during 2012-2013 | 14 |
| 12 | IX (A) | Details of Total Collection of which Short Term(Category Wise) during 2012-2013 | 15 |
| 13 | IX (B) | Details of Total Collection of which Medium Term(Category Wise) during 2012-2013 | 16 |

CONTENTS

| S.No. | TABLE NO. | PARTICULARS | Page No. |
|-------|-----------|--|----------|
| 14 | X (A) | Details of Total Overdues of which Short Term(Category Wise) during 2012-2013 | 17 |
| 15 | X (B) | Details of Total Overdues of which Medium Term(Category Wise) during 2012-2013 | 18 |
| 16 | XI (A) | Details of Percentage of Overdues to Demand for Total and Short Term (Category Wise) during 2012-2013 | 19 |
| 17 | XI (B) | Details of Percentage of Overdues to Demand for Total and Medium Term (Category Wise) during 2012-2013 | 20 |
| 18 | XII | Details of Purpose Wise Loans Issued and Loans Outstanding during 2012-2013 | 21 |
| 19 | XIII | Details of Purpose Wise Demand and Collection during 2012-2013 | 22 |
| 20 | XIV | Details of Purpose Wise Balances (Overdues) and percentage of Overdues to Demand during 2012-2013 | 23 |
| 21 | XV | Details of Societies in Profit & Loss, Number of Societies having their own Godowns with its Capacity and Number of Villages covered by the Societies during 2012-2013 | 24 |
| 22 | XVI | Details of Staffing Pattern of Societies during 2012-2013 | 25 |
| 23 | XVII | Details of Total Cultivated, Uncultivated Lands and Total Population during 2012-2013 | 26 |
| 24 | XVIII | Details of Total Number of Villages, Total Number of Blocks and Total Number of Villages Covered by PACS during 2012-2013 | 27 |
| 25 | - | Graphic Presentation 2012-2013 | 29 - 41 |

PRIMARY AGRICULTURAL CREDIT SOCIETIES

(REGION WISE)

TABLE-I (A)
 DETAILS OF PRIMARY AGRICULTURAL CREDIT SOCIETIES AND MEMBERSHIP REGION WISE DURING
 2012-2013

(As on 31st March)

(NUMBERS)

(In 000)

| NAME OF THE STATES/UNION TERRITORIES | TOTAL NO. OF PACS | OF COL.2 VIABLE | OF COL.2 POTENTIALLY VIABLE | OF COL.2 DORMANT | OF COL.2 DEFUNCT | OF COL.2 OTHERS | TOTAL MEMBERSHIP (In 000) | OF COL.8 SCHEDULED CASTE (S/C) | OF COL.8 SCHEDULED TRIBES (S/T) | OF COL.8 SMALL FARMERS (S/F) | OF COL.8 RURAL ARTISANS (R/A) | OF COL.8 OTHERS & MARGINAL FARMERS |
|--------------------------------------|-------------------|-----------------|-----------------------------|------------------|------------------|-----------------|---------------------------|--------------------------------|---------------------------------|------------------------------|-------------------------------|------------------------------------|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| 1. Central Zone | 13386 | 10778 | 1989 | 386 | 163 | 70 | 7997.47 | 2929.7 | 1154.61 | 2337.71 | 278.21 | 1297.24 |
| (% Share in Total) | 14.32 | 16.31 | 9.6 | 11.12 | 10.94 | 4.08 | 6.27 | 15.26 | 11.18 | 5.79 | 4.24 | 2.55 |
| 2. Eastern Zone | 18566 | 13977 | 2997 | 586 | 409 | 597 | 27239.82 | 2691.69 | 3299.23 | 6879.92 | 724.77 | 13644.21 |
| (% Share in Total) | 19.86 | 21.15 | 14.47 | 16.89 | 27.45 | 34.77 | 21.37 | 14.02 | 31.94 | 17.03 | 11.04 | 26.77 |
| 3. North-Eastern Zone | 3491 | 1850 | 480 | 664 | 389 | 108 | 3956.99 | 495.59 | 805.82 | 871.21 | 119.79 | 1664.58 |
| (% Share in Total) | 3.73 | 2.8 | 2.32 | 19.14 | 26.11 | 6.29 | 3.1 | 2.58 | 7.8 | 2.16 | 1.82 | 3.27 |
| 4. Northern Zone | 12824 | 9262 | 2807 | 231 | 347 | 177 | 17392.69 | 4614.91 | 1563.82 | 6073.24 | 729.49 | 4411.23 |
| (% Share in Total) | 13.72 | 14.01 | 13.55 | 6.66 | 23.29 | 10.31 | 13.64 | 24.03 | 15.14 | 15.03 | 11.11 | 8.65 |
| 5. Southern Zone | 14917 | 10167 | 3511 | 719 | 60 | 460 | 52921.31 | 7264.38 | 2512.72 | 19484.46 | 4289.48 | 19370.27 |
| (% Share in Total) | 15.96 | 15.38 | 16.95 | 20.72 | 4.03 | 26.79 | 41.52 | 37.83 | 24.32 | 48.23 | 65.35 | 38.0 |
| 6. Western Zone | 30304 | 20064 | 8929 | 884 | 122 | 305 | 17959.51 | 1207.16 | 994.05 | 4755.34 | 422.35 | 10580.61 |
| (% Share in Total) | 32.41 | 30.35 | 43.11 | 25.48 | 8.19 | 17.76 | 14.09 | 6.29 | 9.62 | 11.77 | 6.43 | 20.76 |
| ALL INDIA TOTAL: | 93488 | 66098 | 20713 | 3470 | 1490 | 1717 | 127467.79 | 19203.43 | 10330.25 | 40401.88 | 6564.09 | 50968.14 |
| Percentage (%) | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |

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

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

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

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

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

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

TABLE-I (B)
REGION WISE DETAILS OF MAIN ITEMS OF PACS AND TYPE OF BORROWINGS DURING
2012-2013

(As on 31st March)

(Amount in Lakhs)

(In 000)

| NAME OF THE STATES/UNION TERRITORIES | PAID UP SHARE CAPITAL | OF COL.14 GOVT. | TOTAL RESERVES | TOTAL DEPOSITS | TOTAL BORROWINGS | TOTAL WORKING CAPITAL | Total No. of Borrowers | OF COL.20 SCHEDULED CASTE (S/C) | OF COL.20 SCHEDULED TRIBES (S/T) | OF COL.20 SMALL FARMERS (S/F) | OF COL.20 RURAL ARTISANS (R/A) | OF COL.20 OTHER BORROWERS |
|--------------------------------------|-----------------------|-----------------|----------------|----------------|------------------|-----------------------|------------------------|---------------------------------|----------------------------------|-------------------------------|--------------------------------|---------------------------|
| 1 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 |
| 1. Central Zone | 83483 | 9729 | 28918 | 88551 | 1149486 | 771473 | 3469 | 905 | 622 | 983 | 113 | 846 |
| (% Share in Total) | 8.46 | 12.69 | 3.34 | 1.32 | 12.31 | 2.75 | 7.0 | 12.04 | 16.23 | 5.98 | 4.25 | 4.43 |
| 2. Eastern Zone | 77602 | 16263 | 97718 | 324790 | 1695804 | 971324 | 7851 | 1301 | 1168 | 3348 | 364 | 1669 |
| (% Share in Total) | 7.86 | 21.21 | 11.3 | 4.84 | 18.16 | 3.46 | 15.85 | 17.31 | 30.49 | 20.38 | 13.7 | 8.74 |
| 3. North-Eastern Zone | 4634 | 2352 | 966 | 7843 | 6444 | 39519 | 210 | 24 | 46 | 29 | 5 | 106 |
| (% Share in Total) | 0.47 | 3.07 | 0.11 | 0.12 | 0.07 | 0.14 | 0.42 | 0.32 | 1.21 | 0.18 | 0.19 | 0.55 |
| 4. Northern Zone | 130771 | 17081 | 118693 | 781943 | 1511549 | 3141943 | 11165 | 3170 | 780 | 3637 | 401 | 3178 |
| (% Share in Total) | 13.25 | 22.28 | 13.72 | 11.65 | 16.19 | 11.19 | 22.54 | 42.15 | 20.35 | 22.13 | 15.08 | 16.64 |
| 5. Southern Zone | 424601 | 29916 | 455460 | 5335636 | 3334137 | 20649641 | 21987 | 1774 | 915 | 7912 | 1691 | 9695 |
| (% Share in Total) | 43.03 | 39.02 | 52.67 | 79.5 | 35.71 | 73.53 | 44.39 | 23.59 | 23.89 | 48.15 | 63.63 | 50.78 |
| 6. Western Zone | 265740 | 1335 | 163040 | 172546 | 1638495 | 2507744 | 4851 | 345 | 300 | 522 | 84 | 3599 |
| (% Share in Total) | 26.93 | 1.74 | 18.85 | 2.57 | 17.55 | 8.93 | 9.79 | 4.59 | 7.83 | 3.18 | 3.16 | 18.85 |
| ALL INDIA TOTAL: | 986830.9 | 76677 | 864794.92 | 6711309.77 | 9335915.91 | 28081643.31 | 49532.66 | 7519.42 | 3831.99 | 16430.23 | 2657.34 | 19093.68 |
| Percentage (%) | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |

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

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

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

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

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

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

PRIMARY AGRICULTURAL CREDIT SOCIETIES

(REGION WISE)

TABLE-I (C)
REGION WISE DETAILS OF MAIN ITEMS OF PACS AND OTHER DETAILS OF THE SOCIETY DURING
2012-2013

(As on 31st March)

(Amount in Lakhs)

(NUMBERS)

| NAME OF THE STATES/UNION TERRITORIES | TOTAL LOANS & ADVANCES ISSUED | TOTAL LOANS & ADVS. OUTSTANDINGS | TOTAL DEMAND | TOTAL COLLECTION | TOTAL BALANCES (OVERDUES) | PERCENTAGE OF OVERDUES TO DEMAND (%) | NUMBER OF SOCIETIES IN | | SOCIETIES HAVING OWN GODOWNS (NO'S) | NO.OF VILLAGES COVERED BY PACS | TOTAL NO. OF STAFF | OF COL.36 FULL TIME PAID SECRETARY | TOTAL POPULATION IN THE STATE (000) |
|--------------------------------------|-------------------------------|----------------------------------|--------------|------------------|---------------------------|--------------------------------------|------------------------|----------|-------------------------------------|--------------------------------|--------------------|------------------------------------|-------------------------------------|
| | | | | | | | Profit No. | Loss No. | | | | | |
| 1 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 |
| 1. Central Zone | 553513 | 551379 | 720274 | 495525 | 224749 | 31.2 | 6689 | 4097 | 12007 | 167153 | 24521 | 4095 | 233505.0 |
| (% Share in Total) | 3.42 | 3.96 | 4.64 | 4.23 | 5.87 | | 15.71 | 10.79 | 21.51 | 25.09 | 11.67 | 5.67 | 20.39 |
| 2. Eastern Zone | 531936 | 492839 | 599790 | 356688 | 243102 | 40.53 | 4169 | 10026 | 11728 | 196010 | 37828 | 11869 | 319009.69 |
| (% Share in Total) | 3.29 | 3.54 | 3.86 | 3.05 | 6.35 | | 9.79 | 26.42 | 21.01 | 29.42 | 18.0 | 16.43 | 27.85 |
| 3. North-Eastern | 2726 | 6086 | 5026 | 630 | 4395 | 87.46 | 592 | 906 | 1175 | 33664 | 8638 | 1870 | 42660.68 |
| (% Share in Total) | 0.02 | 0.04 | 0.03 | 0.01 | 0.11 | | 1.39 | 2.39 | 2.11 | 5.05 | 4.11 | 2.59 | 3.72 |
| 4. Northern Zone | 2141509 | 2473511 | 2722067 | 1768165 | 953901 | 35.04 | 8492 | 3393 | 7075 | 113616 | 29735 | 8647 | 165929.0 |
| (% Share in Total) | 13.23 | 17.74 | 17.52 | 15.1 | 24.91 | | 19.94 | 8.94 | 12.68 | 17.05 | 14.15 | 11.97 | 14.49 |
| 5. Southern Zone | 11105309 | 8453170 | 9565878 | 7677580 | 1888311 | 19.74 | 7646 | 5810 | 11407 | 104341 | 66653 | 15047 | 220171.50 |
| (% Share in Total) | 68.59 | 60.64 | 61.56 | 65.57 | 49.31 | | 17.95 | 15.31 | 20.44 | 15.66 | 31.72 | 20.83 | 19.22 |
| 6. Western Zone | 1855923 | 1962886 | 1925491 | 1410386 | 515105 | 26.75 | 14998 | 13723 | 12421 | 51415 | 42761 | 30714 | 164167.05 |
| (% Share in Total) | 11.46 | 14.08 | 12.39 | 12.05 | 13.45 | | 35.22 | 36.16 | 22.25 | 7.72 | 20.35 | 42.52 | 14.33 |
| ALL INDIA TOTAL: | 16190916 | 13939871 | 15538525 | 11708975 | 3829563 | 24.65 | 42586 | 37955 | 55813 | 666199 | 210136 | 72242 | 1145442.9 |
| Percentage (%) | 100 | 100 | 100 | 100 | 100 | | 100 | 100 | 100 | 100 | 100 | 100 | 100 |

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

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

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

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

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

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

PRIMARY AGRICULTURAL CREDIT SOCIETIES

TABLE-II
 DETAILS OF PRIMARY AGRICULTURAL CREDIT SOCIETIES
 (TOTAL AND TYPE-WISE) DURING
 2012-2013

(As on 31st March)

(NUMBERS)

| NAME OF THE STATES/UNION TERRITORIES | TOTAL NO. OF PACS | OF COL.2 VIABLE | OF COL.2 POTENTIALLY VIABLE | OF COL.2 DORMANT | OF COL.2 DEFUNCT | OF COL.2 OTHERS |
|--------------------------------------|-------------------|-----------------|-----------------------------|------------------|------------------|-----------------|
| 1 | 2(3 to 7) | 3 | 4 | 5 | 6 | 7 |
| 1. ANDAMAN AND NICOBAR | 46 | 39 | 5 | 0 | 2 | 0 |
| 2. ANDHRA PRADESH | 2807 | 2266 | 491 | 5 | 7 | 38 |
| 3. ARUNACHAL PRADESH* | 34 | 20 | 5 | 4 | 5 | 0 |
| 4. ASSAM* | 766 | 709 | 57 | 0 | 0 | 0 |
| 5. BIHAR* | 8463 | 8463 | 0 | 0 | 0 | 0 |
| 6. CHANDIGARH | 17 | 12 | 0 | 0 | 5 | 0 |
| 7. CHHATTISGARH* | 1213 | 1123 | 90 | 0 | 0 | 0 |
| 8. DELHI* | 0 | 0 | 0 | 0 | 0 | 0 |
| 9. GOA | 100 | 69 | 12 | 16 | 3 | 0 |
| 10. GUJARAT | 8810 | 5241 | 2575 | 803 | 71 | 120 |
| 11. HARYANA | 656 | 656 | 0 | 0 | 0 | 0 |
| 12. HIMACHAL PRADESH | 2135 | 476 | 1582 | 51 | 6 | 20 |
| 13. JAMMU AND KASHMIR* | 765 | 275 | 173 | 96 | 219 | 2 |
| 14. KARNATAKA | 4789 | 3253 | 1097 | 156 | 36 | 247 |
| 15. KERALA | 2915 | 1885 | 576 | 419 | 3 | 32 |
| 16. MADHYA PRADESH* | 4457 | 3663 | 720 | 4 | 0 | 70 |
| 17. MAHARASHTRA | 21394 | 14754 | 6342 | 65 | 48 | 185 |
| 18. MANIPUR | 223 | 223 | 0 | 0 | 0 | 0 |
| 19. MEGHALAYA* | 179 | 132 | 37 | 5 | 5 | 0 |
| 20. MIZORAM | 133 | 25 | 0 | 0 | 0 | 108 |
| 21. NAGALAND* | 1719 | 457 | 228 | 655 | 379 | 0 |
| 22. ORISSA | 2701 | 1585 | 740 | 10 | 1 | 365 |
| 23. PONDICHERRY | 53 | 24 | 29 | 0 | 0 | 0 |
| 24. PUNJAB* | 1609 | 1308 | 119 | 0 | 82 | 100 |
| 25. RAJASTHAN* | 5671 | 4852 | 699 | 44 | 21 | 55 |
| 26. SIKKIM | 169 | 169 | 0 | 0 | 0 | 0 |
| 27. TAMIL NADU | 4307 | 2700 | 1313 | 139 | 12 | 143 |
| 28. TRIPURA* | 268 | 115 | 153 | 0 | 0 | 0 |
| 29. UTTAR PRADESH* | 8929 | 7115 | 1269 | 382 | 163 | 0 |
| 30. UTTARAKHAND | 758 | 560 | 144 | 40 | 14 | 0 |
| 31. WEST BENGAL | 7402 | 3929 | 2257 | 576 | 408 | 232 |
| ALL INDIA TOTAL: | 93488 | 66098 | 20713 | 3470 | 1490 | 1717 |

PRIMARY AGRICULTURAL CREDIT SOCIETIES

TABLE-III
 DETAILS OF TOTAL MEMBERSHIP OF PRIMARY AGRICULTURAL CREDIT SOCIETIES
 (TOTAL AND TYPE-WISE) DURING
 2012-2013

(As on 31st March)

(In Thousands)

| NAME OF THE STATES/UNION TERRITORIES | TOTAL MEMBERSHIP in 000 | OF COL.8 SCHEDULED CASTE (S/C) | OF COL.8 SCHEDULED TRIBES (S/T) | OF COL.8 SMALL FARMERS (S/F) | OF COL.8 RURAL ARTISANS (R/A) | OF COL.8 OTHERS & MARGINAL FARMERS |
|--------------------------------------|-------------------------|--------------------------------|---------------------------------|------------------------------|-------------------------------|------------------------------------|
| 1 | 8(9 to 13) | 9 | 10 | 11 | 12 | 13 |
| 1. ANDAMAN AND NICOBAR | 10.43 | 0 | 0 | 10.43 | 0 | 0 |
| 2. ANDHRA PRADESH | 12056.37 | 2162.76 | 666.03 | 6069.57 | 1279.51 | 1878.5 |
| 3. ARUNACHAL PRADESH* | 21 | 0 | 21 | 0 | 0 | 0 |
| 4. ASSAM* | 3034.41 | 415.58 | 487.34 | 821.3 | 114.19 | 1196 |
| 5. BIHAR* | 9765 | 0 | 0 | 0 | 0 | 9765 |
| 6. CHANDIGARH | 3752 | 2157 | 0 | 1110 | 0 | 485 |
| 7. CHHATTISGARH* | 1780.35 | 248.89 | 731.98 | 532.12 | 21.05 | 246.31 |
| 8. DELHI* | 0 | 0 | 0 | 0 | 0 | 0 |
| 9. GOA | 79 | 79 | 0 | 0 | 0 | 0 |
| 10. GUJARAT | 2936.51 | 172.16 | 206.05 | 1335.34 | 136.35 | 1086.61 |
| 11. HARYANA | 3612 | 566 | 0 | 1234 | 338 | 1474 |
| 12. HIMACHAL PRADESH | 1447 | 301 | 42 | 806 | 52 | 246 |
| 13. JAMMU AND KASHMIR* | 144.22 | 35.33 | 21.9 | 58.24 | 5.75 | 23 |
| 14. KARNATAKA | 6128.36 | 673.61 | 330.42 | 2476.37 | 469.98 | 2177.98 |
| 15. KERALA | 24144.05 | 2969.51 | 707.69 | 6723.08 | 1780.4 | 11963.37 |
| 16. MADHYA PRADESH* | 5249.47 | 699.7 | 1037.61 | 1936.71 | 278.21 | 1297.24 |
| 17. MAHARASHTRA | 14944 | 956 | 788 | 3420 | 286 | 9494 |
| 18. MANIPUR | 127.86 | 0 | 0 | 0 | 0 | 127.86 |
| 19. MEGHALAYA* | 88.91 | 3.79 | 81.67 | 1.97 | 0 | 1.48 |
| 20. MIZORAM | 0 | 0 | 0 | 0 | 0 | 0 |
| 21. NAGALAND* | 13.68 | 0 | 6.84 | 6.84 | 0 | 0 |
| 22. ORISSA | 5281.66 | 905.38 | 935.18 | 2205.26 | 177.39 | 1058.45 |
| 23. PONDICHERY | 162 | 49 | 0 | 81 | 8 | 24 |
| 24. PUNJAB* | 719.46 | 133.23 | 8.19 | 300.77 | 17.94 | 259.33 |
| 25. RAJASTHAN* | 4742.66 | 969.46 | 703.75 | 1250.11 | 250.75 | 1568.59 |
| 26. SIKKIM | 298.9 | 14.04 | 78.92 | 0 | 0 | 205.94 |
| 27. TAMIL NADU | 10420.1 | 1409.5 | 808.58 | 4124.01 | 751.59 | 3326.42 |
| 28. TRIPURA* | 372.23 | 62.18 | 130.05 | 41.1 | 5.6 | 133.3 |
| 29. UTTAR PRADESH* | 2748 | 2230 | 117 | 401 | 0 | 0 |
| 30. UTTARAKHAND | 1195 | 204 | 56 | 782 | 44 | 109 |
| 31. WEST BENGAL | 12193.16 | 1786.31 | 2364.05 | 4674.66 | 547.38 | 2820.76 |
| ALL INDIA TOTAL: | 127467.79 | 19203.43 | 10330.25 | 40401.88 | 6564.09 | 50968.14 |

PRIMARY AGRICULTURAL CREDIT SOCIETIES

TABLE-IV
PAID UP SHARE CAPITAL, RESERVES, DEPOSITS, BORROWINGS AND
WORKING CAPITAL DURING
2012-2013

(As on 31st March)

(Amount in Lakhs)

| NAME OF THE STATES/UNION TERRITORIES | PAID UP SHARE CAPITAL | OF COL.14 GOVT. | TOTAL RESERVES | TOTAL DEPOSITS | TOTAL BORROWINGS | WORKING CAPITAL |
|--------------------------------------|-----------------------|-----------------|------------------|-------------------|-------------------|--------------------|
| 1 | 14 | 15 | 16 | 17 | 18 | 19 |
| 1. ANDAMAN AND NICOBAR | 98.28 | 26.73 | 25.12 | 136.36 | 765.36 | 474.38 |
| 2. ANDHRA PRADESH | 60516 | 1463 | 47084 | 126019 | 549120 | 3504330 |
| 3. ARUNACHAL PRADESH* | 334.73 | 122.96 | 592.75 | 0 | 1277.68 | 1939.85 |
| 4. ASSAM* | 1536 | 996 | 0 | 0 | 0 | 11123 |
| 5. BIHAR* | 9542.72 | 3183 | 282.14 | 17532.91 | 50115 | 50816.28 |
| 6. CHANDIGARH | 0 | 0 | 0 | 231852 | 60996 | 815894 |
| 7. CHHATTISGARH* | 9827 | 1391 | 3663 | 26192 | 55938 | 105649 |
| 8. DELHI* | 0 | 0 | 0 | 0 | 0 | 0 |
| 9. GOA | 245.03 | 28.78 | 547.09 | 3666.46 | 268.45 | 5843.97 |
| 10. GUJARAT | 63976.36 | 741.63 | 64047.46 | 150236 | 625703.03 | 1054656.24 |
| 11. HARYANA | 53303.89 | 2449.62 | 32607.34 | 57963.54 | 632142.72 | 980160.41 |
| 12. HIMACHAL PRADESH | 10964.79 | 1645.17 | 14832.81 | 228320.47 | 10002.14 | 287828.03 |
| 13. JAMMU AND KASHMIR* | 641 | 329 | 55 | 119 | 3719 | 7872 |
| 14. KARNATAKA | 68528.62 | 3388.55 | 43368.86 | 258639.28 | 502176.7 | 855959.2 |
| 15. KERALA | 218230.32 | 14454.25 | 270304.55 | 4468629.62 | 1297194.36 | 14786482.75 |
| 16. MADHYA PRADESH* | 64236 | 5479 | 26134 | 81731 | 1052410 | 645546 |
| 17. MAHARASHTRA | 201519 | 565 | 98445 | 18644 | 1012524 | 1447244 |
| 18. MANIPUR | 434.11 | 0 | 0 | 0 | 0 | 618.39 |
| 19. MEGHALAYA* | 762.63 | 583.96 | 54.95 | 269.08 | 1688.32 | 3478.86 |
| 20. MIZORAM | 0 | 0 | 0 | 65.96 | 128 | 315.18 |
| 21. NAGALAND* | 255.08 | 100.74 | 283.18 | 6419.23 | 903.99 | 11245.5 |
| 22. ORISSA | 40280.05 | 6614.27 | 6681.68 | 118152.57 | 1465749 | 457536.01 |
| 23. PONDICHERY | 1772.08 | 1102.45 | 775.15 | 9671.76 | 6015.03 | 18234.02 |
| 24. PUNJAB* | 4078.61 | 2775.42 | 25741.16 | 43433.21 | 155467.55 | 120585.68 |
| 25. RAJASTHAN* | 46170.48 | 7847.98 | 35275.94 | 139527.24 | 537690.29 | 701522.6 |
| 26. SIKKIM | 171.15 | 60.35 | 24.32 | 0 | 0 | 664.87 |
| 27. TAMIL NADU | 75455.6 | 9481.39 | 93902.74 | 472540.18 | 978865.67 | 1484160.25 |
| 28. TRIPURA* | 1139.86 | 487.74 | 10.81 | 1089.05 | 2446.17 | 10132.85 |
| 29. UTTAR PRADESH* | 19247 | 4250 | 2783.63 | 6820 | 97076.36 | 125926.99 |
| 30. UTTARAKHAND | 5785.22 | 642.79 | 6517.68 | 54535.54 | 55593.08 | 122431.52 |
| 31. WEST BENGAL | 27779.29 | 6466.22 | 90754.56 | 189104.31 | 179940.01 | 462971.48 |
| ALL INDIA TOTAL: | 986830.9 | 76677 | 864794.92 | 6711309.77 | 9335915.91 | 28081643.31 |

PRIMARY AGRICULTURAL CREDIT SOCIETIES

TABLE-V
TOTAL NUMBER OF BORROWERS AND ITS DETAILS (CATEGORY-WISE) DURING
2012-2013

(As on 31st March)

(In Thousands)

| NAME OF THE STATES/UNION TERRITORIES | TOTAL NO. OF BORROWERS | OF COL.20 SCHEDULED CASTE (S/C) | OF COL.20 SCHEDULED TRIBES (S/T) | OF COL.20 SMALL FARMERS (S/F) | OF COL.20 RURAL ARTISANS (R/A) | OF COL.20 OTHER BORROWERS |
|--------------------------------------|------------------------|---------------------------------|----------------------------------|-------------------------------|--------------------------------|---------------------------|
| 1 | 20(21 to 25) | 21 | 22 | 23 | 24 | 25 |
| 1. ANDAMAN AND NICOBAR | 5.5 | 0 | 0 | 5.5 | 0 | 0 |
| 2. ANDHRA PRADESH | 3427 | 358 | 128 | 1713 | 563 | 665 |
| 3. ARUNACHAL PRADESH* | 0 | 0 | 0 | 0 | 0 | 0 |
| 4. ASSAM* | 82 | 18 | 20 | 22 | 5 | 17 |
| 5. BIHAR* | 234 | 0 | 0 | 0 | 0 | 234 |
| 6. CHANDIGARH | 3752 | 2157 | 0 | 1110 | 0 | 485 |
| 7. CHHATTISGARH* | 833 | 118 | 320 | 278 | 21 | 96 |
| 8. DELHI* | 0 | 0 | 0 | 0 | 0 | 0 |
| 9. GOA | 5.1 | 5.1 | 0 | 0 | 0 | 0 |
| 10. GUJARAT | 1234.81 | 96.36 | 106.17 | 522.08 | 83.91 | 426.29 |
| 11. HARYANA | 1979 | 223 | 0 | 895 | 127 | 734 |
| 12. HIMACHAL PRADESH | 119 | 21 | 1 | 80 | 0 | 17 |
| 13. JAMMU AND KASHMIR* | 65 | 15 | 8 | 26 | 2 | 14 |
| 14. KARNATAKA | 2124.88 | 158.77 | 118.3 | 930.84 | 85.56 | 831.41 |
| 15. KERALA | 11383 | 652 | 367 | 3497 | 853 | 6014 |
| 16. MADHYA PRADESH* | 2853 | 339 | 572 | 983 | 113 | 846 |
| 17. MAHARASHTRA | 3611 | 244 | 194 | 0 | 0 | 3173 |
| 18. MANIPUR | 81 | 0 | 0 | 0 | 0 | 81 |
| 19. MEGHALAYA* | 2.04 | 0 | 2.04 | 0 | 0 | 0 |
| 20. MIZORAM | 0 | 0 | 0 | 0 | 0 | 0 |
| 21. NAGALAND* | 13.68 | 0 | 6.84 | 6.84 | 0 | 0 |
| 22. ORISSA | 2378 | 283 | 418 | 1086 | 122 | 469 |
| 23. PONDICHERY | 65 | 19 | 0 | 33 | 3 | 10 |
| 24. PUNJAB* | 635 | 91.64 | 2.74 | 295.58 | 11.74 | 233.3 |
| 25. RAJASTHAN* | 3461.59 | 498 | 425 | 750 | 220 | 1568.59 |
| 26. SIKKIM | 2.94 | 0.04 | 0.33 | 0 | 0 | 2.57 |
| 27. TAMIL NADU | 4981.27 | 585.84 | 302.04 | 1732.18 | 186.2 | 2175.01 |
| 28. TRIPURA* | 28.64 | 6.2 | 17.12 | 0 | 0 | 5.32 |
| 29. UTTAR PRADESH* | 616 | 566 | 50 | 0 | 0 | 0 |
| 30. UTTARAKHAND | 320 | 46 | 23 | 202 | 19 | 30 |
| 31. WEST BENGAL | 5239.21 | 1018.47 | 750.41 | 2262.21 | 241.93 | 966.19 |
| ALL INDIA TOTAL: | 49532.66 | 7519.42 | 3831.99 | 16430.23 | 2657.34 | 19093.68 |

PRIMARY AGRICULTURAL CREDIT SOCIETIES

TABLE-VI (A)
TOTAL SHORT TERM LOANS ISSUED (CATEGORY-WISE) DURING
2012-2013

(As on 31st March)

(Amount in Lakhs)

| NAME OF THE STATES/UNION TERRITORIES | SHORT TERM LOANS ISSUED | | | TOTAL SHORT TERM |
|--------------------------------------|-------------------------|--------------------|---------------------|--------------------|
| | OF COL.30 TO (S/C) | OF COL.30 TO (S/T) | OF COL.30 TO OTHERS | |
| 1 | 27 | 28 | 29 | 30(27 to 29) |
| 1. ANDAMAN AND NICOBAR | 0 | 0 | 602 | 602 |
| 2. ANDHRA PRADESH | 30855 | 12660 | 305189 | 348704 |
| 3. ARUNACHAL PRADESH* | 0 | 0 | 0 | 0 |
| 4. ASSAM* | 49 | 40 | 624 | 713 |
| 5. BIHAR* | 0 | 0 | 42189.21 | 42189.21 |
| 6. CHANDIGARH | 75600 | 0 | 280490 | 356090 |
| 7. CHHATTISGARH* | 13895 | 15862 | 32823 | 62580 |
| 8. DELHI* | 0 | 0 | 0 | 0 |
| 9. GOA | 0 | 0 | 359.53 | 359.53 |
| 10. GUJARAT | 6090.58 | 11290.67 | 643557.7 | 660938.95 |
| 11. HARYANA | 50614.43 | 0 | 649527.85 | 700142.28 |
| 12. HIMACHAL PRADESH | 0 | 0 | 2095.71 | 2095.71 |
| 13. JAMMU AND KASHMIR* | 177 | 218 | 587 | 982 |
| 14. KARNATAKA | 34328.53 | 14405.5 | 522591.97 | 571326 |
| 15. KERALA | 1152642.05 | 874227.56 | 3708593.43 | 5735463.04 |
| 16. MADHYA PRADESH* | 48676 | 130412 | 286446 | 465534 |
| 17. MAHARASHTRA | 0 | 0 | 698368 | 698368 |
| 18. MANIPUR | 0 | 0 | 7.14 | 7.14 |
| 19. MEGHALAYA* | 0.1 | 410.89 | 7.56 | 418.55 |
| 20. MIZORAM | 0 | 34.17 | 0 | 34.17 |
| 21. NAGALAND* | 0 | 156.86 | 0 | 156.86 |
| 22. ORISSA | 22049.62 | 44639.03 | 232122.34 | 298810.99 |
| 23. PONDICHERRY | 2038.29 | 0 | 3057.43 | 5095.72 |
| 24. PUNJAB* | 396.28 | 28.38 | 165144.47 | 165569.13 |
| 25. RAJASTHAN* | 106934.19 | 65076.63 | 532710.21 | 704721.03 |
| 26. SIKKIM | 32.12 | 125.11 | 481.14 | 638.37 |
| 27. TAMIL NADU | 145451.05 | 18680.24 | 1248886.58 | 1413017.87 |
| 28. TRIPURA* | 265.9 | 149.05 | 127.76 | 542.71 |
| 29. UTTAR PRADESH* | 8821.84 | 600.4 | 69157.76 | 78580 |
| 30. UTTARAKHAND | 7085.77 | 9923.41 | 50387.35 | 67396.53 |
| 31. WEST BENGAL | 18406.17 | 13792.92 | 106449.8 | 138648.89 |
| ALL INDIA TOTAL: | 1724408.92 | 1212732.82 | 9582583.94 | 12519725.68 |

PRIMARY AGRICULTURAL CREDIT SOCIETIES

TABLE-VI (B)
MEDIUM TERM LOANS AND TOTAL LOANS ISSUED (CATEGORY-WISE) DURING
2012-2013

(As on 31st March)

(Amount in Lakhs)

| NAME OF THE STATES/UNION TERRITORIES | MEDIUM TERM LOANS ISSUED | | | TOTAL MEDIUM TERM | TOTAL LOANS AND ADVANCES ISSUED |
|--------------------------------------|--------------------------|--------------------|---------------------|-------------------|---------------------------------|
| | OF COL.34 TO (S/C) | OF COL.34 TO (S/T) | OF COL.34 TO OTHERS | | |
| 1 | 31 | 32 | 33 | 34(31 to 33) | 35(30 + 34) |
| 1. ANDAMAN AND NICOBAR | 0 | 0 | 6.22 | 6.22 | 608.22 |
| 2. ANDHRA PRADESH | 3806.54 | 1107.08 | 46732.48 | 51646.1 | 400350.1 |
| 3. ARUNACHAL PRADESH* | 0 | 0 | 0 | 0 | 0 |
| 4. ASSAM* | 8.14 | 6.56 | 66.55 | 81.25 | 794.25 |
| 5. BIHAR* | 0 | 0 | 0 | 0 | 42189.21 |
| 6. CHANDIGARH | 0 | 0 | 0 | 0 | 356090 |
| 7. CHHATTISGARH* | 284.73 | 603.15 | 3927.65 | 4815.53 | 67395.53 |
| 8. DELHI* | 0 | 0 | 0 | 0 | 0 |
| 9. GOA | 0 | 0 | 1294.18 | 1294.18 | 1653.71 |
| 10. GUJARAT | 249.17 | 869.25 | 51399.61 | 52518.03 | 713456.98 |
| 11. HARYANA | 427.96 | 0 | 1697.98 | 2125.94 | 702268.22 |
| 12. HIMACHAL PRADESH | 0 | 0 | 44183.54 | 44183.54 | 46279.25 |
| 13. JAMMU AND KASHMIR* | 61.79 | 70.89 | 173.73 | 306.41 | 1288.41 |
| 14. KARNATAKA | 1133.02 | 656.83 | 38603.26 | 40393.11 | 611719.11 |
| 15. KERALA | 355444.24 | 45278.44 | 2332410.83 | 2733133.51 | 8468596.55 |
| 16. MADHYA PRADESH* | 752.66 | 1779.23 | 5700.15 | 8232.04 | 473766.04 |
| 17. MAHARASHTRA | 0 | 0 | 442444 | 442444 | 1140812 |
| 18. MANIPUR | 0 | 0 | 0 | 0 | 7.14 |
| 19. MEGHALAYA* | 0 | 52 | 0 | 52 | 470.55 |
| 20. MIZORAM | 0 | 0 | 0 | 0 | 34.17 |
| 21. NAGALAND* | 0 | 0 | 47.87 | 47.87 | 204.73 |
| 22. ORISSA | 1934.74 | 4049.31 | 16794.29 | 22778.34 | 321589.33 |
| 23. PONDICHERRY | 150.15 | 0 | 225.23 | 375.38 | 5471.1 |
| 24. PUNJAB* | 27.89 | 0.08 | 1956.65 | 1984.62 | 167553.75 |
| 25. RAJASTHAN* | 3679.49 | 3801.77 | 16226.6 | 23707.86 | 728428.89 |
| 26. SIKKIM | 0 | 0 | 0 | 0 | 638.37 |
| 27. TAMIL NADU | 17551.13 | 5558.87 | 182436.15 | 205546.15 | 1618564.02 |
| 28. TRIPURA* | 4.36 | 0 | 29.76 | 34.12 | 576.83 |
| 29. UTTAR PRADESH* | 472.54 | 82.04 | 612.42 | 1167 | 79747 |
| 30. UTTARAKHAND | 1226.64 | 230.42 | 3351.79 | 4808.85 | 72205.38 |
| 31. WEST BENGAL | 2683.01 | 2465.16 | 24360.09 | 29508.26 | 168157.15 |
| ALL INDIA TOTAL: | 389898.2 | 66611.08 | 3214681.03 | 3671190.31 | 16190915.99 |

PRIMARY AGRICULTURAL CREDIT SOCIETIES

TABLE-VII (A)
TOTAL SHORT TERM LOANS OUTSTANDINGS (CATEGORY-WISE) DURING
2012-2013

(As on 31st March)

(Amount in Lakhs)

| NAME OF THE STATES/UNION TERRITORIES | SHORT TERM LOANS OUTSTANDINGS | | | TOTAL SHORT TERM |
|--------------------------------------|-------------------------------|--------------------|---------------------|--------------------|
| | OF COL.39 TO (S/C) | OF COL.39 TO (S/T) | OF COL.39 TO OTHERS | |
| 1 | 36 | 37 | 38 | 39(36 to 38) |
| 1. ANDAMAN AND NICOBAR | 0 | 0 | 743.06 | 743.06 |
| 2. ANDHRA PRADESH | 62821 | 28043 | 292654 | 383518 |
| 3. ARUNACHAL PRADESH* | 0 | 0 | 0 | 0 |
| 4. ASSAM* | 47 | 38 | 418 | 503 |
| 5. BIHAR* | 0 | 0 | 0 | 0 |
| 6. CHANDIGARH | 552000 | 0 | 404848 | 956848 |
| 7. CHHATTISGARH* | 5901 | 15142 | 27988 | 49031 |
| 8. DELHI* | 0 | 0 | 0 | 0 |
| 9. GOA | 0 | 0 | 521.47 | 521.47 |
| 10. GUJARAT | 6553.6 | 11799.08 | 454431.38 | 472784.06 |
| 11. HARYANA | 66140.42 | 0 | 631208.47 | 697348.89 |
| 12. HIMACHAL PRADESH | 0 | 0 | 2479.1 | 2479.1 |
| 13. JAMMU AND KASHMIR* | 823 | 280 | 1459 | 2562 |
| 14. KARNATAKA | 30249.23 | 16757.6 | 465361.77 | 512368.6 |
| 15. KERALA | 294386.36 | 80743.24 | 3529737.61 | 3904867.21 |
| 16. MADHYA PRADESH* | 40104 | 84790 | 216809 | 341703 |
| 17. MAHARASHTRA | 0 | 0 | 747481 | 747481 |
| 18. MANIPUR | 0 | 0 | 0 | 0 |
| 19. MEGHALAYA* | 66.88 | 1307.23 | 2.58 | 1376.69 |
| 20. MIZORAM | 0 | 54.17 | 0 | 54.17 |
| 21. NAGALAND* | 0 | 396.79 | 0 | 396.79 |
| 22. ORISSA | 19300.68 | 39742.18 | 206428.57 | 265471.43 |
| 23. PONDICHERRY | 2051.05 | 0 | 3076.58 | 5127.63 |
| 24. PUNJAB* | 49116.81 | 18386.85 | 55346.93 | 122850.59 |
| 25. RAJASTHAN* | 70714.09 | 45060.2 | 328689.64 | 444463.93 |
| 26. SIKKIM | 27.62 | 155.26 | 312.06 | 494.94 |
| 27. TAMIL NADU | 169485.72 | 14477.51 | 874545.15 | 1058508.38 |
| 28. TRIPURA* | 367.5 | 186.66 | 236.78 | 790.94 |
| 29. UTTAR PRADESH* | 17737.13 | 1451.22 | 142058.3 | 161246.65 |
| 30. UTTARAKHAND | 6505.49 | 4887.52 | 27242.39 | 38635.4 |
| 31. WEST BENGAL | 19094.13 | 13963.96 | 110345.82 | 143403.91 |
| ALL INDIA TOTAL: | 1413492.71 | 377662.47 | 8524424.66 | 10315579.84 |

PRIMARY AGRICULTURAL CREDIT SOCIETIES

TABLE-VII (B)
MEDIUM TERM LOANS OUTSTANDINGS AND TOTAL OUTSTANDINGS
(CATEGORY-WISE) DURING
2012-2013

(As on 31st March)

(Amount in Lakhs)

| NAME OF THE STATES/UNION TERRITORIES | MEDIUM TERM LOANS OUTSTANDING | | | TOTAL MEDIUM TERM | TOTAL LOANS AND ADVANCES OUTSTANDINGS |
|--------------------------------------|-------------------------------|--------------------|---------------------|-------------------|---------------------------------------|
| | OF COL.43 TO (S/C) | OF COL.43 TO (S/T) | OF COL.43 TO OTHERS | | |
| 1 | 40 | 41 | 42 | 43(40 to 42) | 44(39 + 43) |
| 1. ANDAMAN AND NICOBAR | 0 | 0 | 22.3 | 22.3 | 765.36 |
| 2. ANDHRA PRADESH | 10859.28 | 5088.38 | 115891.5 | 131839.16 | 515357.16 |
| 3. ARUNACHAL PRADESH* | 0 | 0 | 0 | 0 | 0 |
| 4. ASSAM* | 9.08 | 7.41 | 74.94 | 91.43 | 594.43 |
| 5. BIHAR* | 0 | 0 | 0 | 0 | 0 |
| 6. CHANDIGARH | 0 | 0 | 0 | 0 | 956848 |
| 7. CHHATTISGARH* | 1443.4 | 4069.54 | 9145.75 | 14658.69 | 63689.69 |
| 8. DELHI* | 0 | 0 | 0 | 0 | 0 |
| 9. GOA | 0 | 0 | 2028.52 | 2028.52 | 2549.99 |
| 10. GUJARAT | 1984.7 | 4997.53 | 110959.97 | 117942.2 | 590726.26 |
| 11. HARYANA | 5476.11 | 0 | 20664.33 | 26140.44 | 723489.33 |
| 12. HIMACHAL PRADESH | 0 | 0 | 57212.11 | 57212.11 | 59691.21 |
| 13. JAMMU AND KASHMIR* | 241.82 | 319.21 | 590.38 | 1151.41 | 3713.41 |
| 14. KARNATAKA | 2711.84 | 2375.72 | 58574.54 | 63662.1 | 576030.7 |
| 15. KERALA | 127438.68 | 22842.23 | 2117568.69 | 2267849.6 | 6172716.81 |
| 16. MADHYA PRADESH* | 3789.52 | 8876.02 | 33834.79 | 46500.33 | 388203.33 |
| 17. MAHARASHTRA | 0 | 0 | 622129 | 622129 | 1369610 |
| 18. MANIPUR | 0 | 0 | 0 | 0 | 0 |
| 19. MEGHALAYA* | 22.16 | 133.37 | 0 | 155.53 | 1532.22 |
| 20. MIZORAM | 0 | 0 | 0 | 0 | 54.17 |
| 21. NAGALAND* | 0 | 540.3 | 0 | 540.3 | 937.09 |
| 22. ORISSA | 2204.51 | 4604.75 | 30074.04 | 36883.3 | 302354.73 |
| 23. PONDICHERRY | 290.94 | 0 | 436.41 | 727.35 | 5854.98 |
| 24. PUNJAB* | 379.74 | 1281.62 | 376.64 | 2038 | 124888.59 |
| 25. RAJASTHAN* | 8346.33 | 7166.07 | 31463.42 | 46975.82 | 491439.75 |
| 26. SIKKIM | 0 | 0 | 0 | 0 | 494.94 |
| 27. TAMIL NADU | 21637.01 | 2404.77 | 99894.88 | 123936.66 | 1182445.04 |
| 28. TRIPURA* | 375.36 | 872.19 | 435.13 | 1682.68 | 2473.62 |
| 29. UTTAR PRADESH* | 1427.37 | 75.03 | 426.49 | 1928.89 | 163175.54 |
| 30. UTTARAKHAND | 2816.09 | 568.11 | 7730.96 | 11115.16 | 49750.56 |
| 31. WEST BENGAL | 4949.52 | 5270.75 | 36859.85 | 47080.12 | 190484.03 |
| ALL INDIA TOTAL: | 196403.46 | 71493 | 3356394.64 | 3624291.1 | 13939870.94 |

PRIMARY AGRICULTURAL CREDIT SOCIETIES

TABLE-VIII (A)
DEMAND SHORT TERM (CATEGORY-WISE) DURING
2012-2013

(As on 31st March)

(Amount in Lakhs)

| NAME OF THE STATES/UNION TERRITORIES | DEMAND - SHORT TERM | | | TOTAL SHORT TERM |
|--------------------------------------|---------------------|--------------------|---------------------|--------------------|
| | OF COL.48 TO (S/C) | OF COL.48 TO (S/T) | OF COL.48 TO OTHERS | |
| 1 | 45 | 46 | 47 | 48(45 to 47) |
| 1. ANDAMAN AND NICOBAR | 0 | 0 | 178.58 | 178.58 |
| 2. ANDHRA PRADESH | 40900.15 | 19430.23 | 337124.25 | 397454.63 |
| 3. ARUNACHAL PRADESH* | 0 | 0 | 0 | 0 |
| 4. ASSAM* | 4.76 | 3.92 | 294.48 | 303.16 |
| 5. BIHAR* | 0 | 0 | 50971.19 | 50971.19 |
| 6. CHANDIGARH | 552000 | 0 | 404848 | 956848 |
| 7. CHHATTISGARH* | 12434.22 | 25947.37 | 47656.29 | 86037.88 |
| 8. DELHI* | 0 | 0 | 0 | 0 |
| 9. GOA | 0 | 0 | 645.34 | 645.34 |
| 10. GUJARAT | 5168.89 | 10752.03 | 605257.31 | 621178.23 |
| 11. HARYANA | 67309.22 | 0 | 813153.51 | 880462.73 |
| 12. HIMACHAL PRADESH | 0 | 0 | 1548.78 | 1548.78 |
| 13. JAMMU AND KASHMIR* | 864.17 | 311.89 | 1393.02 | 2569.08 |
| 14. KARNATAKA | 32465.13 | 14288.1 | 417325.15 | 464078.38 |
| 15. KERALA | 334471.22 | 118657.73 | 4640689.83 | 5093818.78 |
| 16. MADHYA PRADESH* | 57592.54 | 121592.8 | 379994.98 | 559180.32 |
| 17. MAHARASHTRA | 0 | 0 | 1255899 | 1255899 |
| 18. MANIPUR | 0 | 0 | 7.04 | 7.04 |
| 19. MEGHALAYA* | 16.28 | 1354.13 | 0 | 1370.41 |
| 20. MIZORAM | 0 | 0 | 0 | 0 |
| 21. NAGALAND* | 0 | 396.79 | 0 | 396.79 |
| 22. ORISSA | 41111.24 | 63327.16 | 212153.65 | 316592.05 |
| 23. PONDICHERRY | 2039.68 | 0 | 3059.54 | 5099.22 |
| 24. PUNJAB* | 4162.32 | 6673.29 | 167953.18 | 178788.79 |
| 25. RAJASTHAN* | 67521.21 | 54278.52 | 317053.14 | 438852.87 |
| 26. SIKKIM | 0 | 0 | 0 | 0 |
| 27. TAMIL NADU | 118222.93 | 14428.39 | 845688.74 | 978340.06 |
| 28. TRIPURA* | 405 | 189.26 | 259.13 | 853.39 |
| 29. UTTAR PRADESH* | 5978.26 | 5102.28 | 82008.47 | 93089.01 |
| 30. UTTARAKHAND | 6711.47 | 9572.84 | 49111.78 | 65396.09 |
| 31. WEST BENGAL | 23958.47 | 16599.7 | 133136.16 | 173694.33 |
| ALL INDIA TOTAL: | 1373337.16 | 482906.43 | 10767410.54 | 12623654.13 |

PRIMARY AGRICULTURAL CREDIT SOCIETIES

TABLE-VIII (B)
DEMAND MEDIUM TERM (CATEGORY-WISE) AND TOTAL DEMAND DURING
2012-2013

(As on 31st March)

(Amount in Lakhs)

| NAME OF THE STATES/UNION TERRITORIES | DEMAND - MEDIUM TERM | | | TOTAL MEDIUM TERM | TOTAL DEMAND |
|--------------------------------------|----------------------|--------------------|---------------------|-------------------|--------------------|
| | OF COL.52 TO (S/C) | OF COL.52 TO (S/T) | OF COL.52 TO OTHERS | | |
| 1 | 49 | 50 | 51 | 52(49 to 51) | 53(48 + 52) |
| 1. ANDAMAN AND NICOBAR | 0 | 0 | 8.37 | 8.37 | 186.95 |
| 2. ANDHRA PRADESH | 9005.6 | 4193.72 | 67787.74 | 80987.06 | 478441.69 |
| 3. ARUNACHAL PRADESH* | 0 | 0 | 0 | 0 | 0 |
| 4. ASSAM* | 1.72 | 1.38 | 13.62 | 16.72 | 319.88 |
| 5. BIHAR* | 0 | 0 | 0 | 0 | 50971.19 |
| 6. CHANDIGARH | 0 | 0 | 0 | 0 | 956848 |
| 7. CHHATTISGARH* | 1096.75 | 3667.94 | 6398.97 | 11163.66 | 97201.54 |
| 8. DELHI* | 0 | 0 | 0 | 0 | 0 |
| 9. GOA | 0 | 0 | 1636.12 | 1636.12 | 2281.46 |
| 10. GUJARAT | 775.07 | 3322.07 | 42034.67 | 46131.81 | 667310.04 |
| 11. HARYANA | 4663.77 | 0 | 20086.7 | 24750.47 | 905213.2 |
| 12. HIMACHAL PRADESH | 0 | 0 | 45284.09 | 45284.09 | 46832.87 |
| 13. JAMMU AND KASHMIR* | 132.2 | 168.47 | 267.11 | 567.78 | 3136.86 |
| 14. KARNATAKA | 1514.97 | 1199.59 | 24122.33 | 26836.89 | 490915.27 |
| 15. KERALA | 172844.97 | 57186.53 | 2173920.63 | 2403952.13 | 7497770.91 |
| 16. MADHYA PRADESH* | 4669.69 | 6036.85 | 28723.18 | 39429.72 | 598610.04 |
| 17. MAHARASHTRA | 0 | 0 | 0 | 0 | 1255899 |
| 18. MANIPUR | 0 | 0 | 0 | 0 | 7.04 |
| 19. MEGHALAYA* | 25 | 78.2 | 0 | 103.2 | 1473.61 |
| 20. MIZORAM | 0 | 0 | 0 | 0 | 0 |
| 21. NAGALAND* | 0 | 267.19 | 0 | 267.19 | 663.98 |
| 22. ORISSA | 1743.11 | 2838.66 | 16745.39 | 21327.16 | 337919.21 |
| 23. PONDICHERRY | 758.16 | 0 | 1137.25 | 1895.41 | 6994.63 |
| 24. PUNJAB* | 529.71 | 1150.42 | 763.2 | 2443.33 | 181232.12 |
| 25. RAJASTHAN* | 3887.45 | 3141.82 | 14536.46 | 21565.73 | 460418.6 |
| 26. SIKKIM | 0 | 0 | 0 | 0 | 0 |
| 27. TAMIL NADU | 19120.57 | 2034.91 | 92073.04 | 113228.52 | 1091568.58 |
| 28. TRIPURA* | 381.73 | 872.19 | 453.77 | 1707.69 | 2561.08 |
| 29. UTTAR PRADESH* | 4988.86 | 1308.81 | 22277.26 | 28574.93 | 121663.94 |
| 30. UTTARAKHAND | 1776.58 | 346.44 | 3664.28 | 5787.3 | 71183.39 |
| 31. WEST BENGAL | 5001.2 | 4275.98 | 27928.02 | 37205.2 | 210899.53 |
| ALL INDIA TOTAL: | 232917.11 | 92091.17 | 2589862.2 | 2914870.48 | 15538524.61 |

PRIMARY AGRICULTURAL CREDIT SOCIETIES

TABLE-IX (A)
COLLECTION SHORT TERM (CATEGORY-WISE) DURING
2012-2013

(As on 31st March)

(Amount in Lakhs)

| NAME OF THE STATES/UNION TERRITORIES | COLLECTION - SHORT TERM | | | TOTAL SHORT TERM |
|--------------------------------------|-------------------------|--------------------|---------------------|-------------------|
| | OF COL.57 TO (S/C) | OF COL.57 TO (S/T) | OF COL.57 TO OTHERS | |
| 1 | 54 | 55 | 56 | 57(54 to 56) |
| 1. ANDAMAN AND NICOBAR | 0 | 0 | 121.88 | 121.88 |
| 2. ANDHRA PRADESH | 28494.98 | 13328.68 | 266818.98 | 308642.64 |
| 3. ARUNACHAL PRADESH* | 0 | 0 | 0 | 0 |
| 4. ASSAM* | 4.12 | 3.24 | 264.64 | 272 |
| 5. BIHAR* | 0 | 0 | 27126.17 | 27126.17 |
| 6. CHANDIGARH | 104060 | 0 | 404848 | 508908 |
| 7. CHHATTISGARH* | 8399.03 | 19038.48 | 42445.33 | 69882.84 |
| 8. DELHI* | 0 | 0 | 0 | 0 |
| 9. GOA | 0 | 0 | 304.82 | 304.82 |
| 10. GUJARAT | 3216.39 | 6721.08 | 449262.26 | 459199.73 |
| 11. HARYANA | 39536.29 | 0 | 594402.87 | 633939.16 |
| 12. HIMACHAL PRADESH | 0 | 0 | 1289.29 | 1289.29 |
| 13. JAMMU AND KASHMIR* | 113.62 | 100.17 | 301.97 | 515.76 |
| 14. KARNATAKA | 25949.72 | 12253.08 | 359973.24 | 398176.04 |
| 15. KERALA | 295227.87 | 118657.73 | 3432548.74 | 3846434.34 |
| 16. MADHYA PRADESH* | 42235.2 | 95131.01 | 273015.6 | 410381.81 |
| 17. MAHARASHTRA | 0 | 0 | 927500 | 927500 |
| 18. MANIPUR | 0 | 0 | 6.54 | 6.54 |
| 19. MEGHALAYA* | 7.47 | 139.97 | 0 | 147.44 |
| 20. MIZORAM | 0 | 0 | 0 | 0 |
| 21. NAGALAND* | 0 | 54.11 | 0 | 54.11 |
| 22. ORISSA | 19163.91 | 24249.32 | 139115.36 | 182528.59 |
| 23. PONDICHERRY | 1710.1 | 0 | 2565.16 | 4275.26 |
| 24. PUNJAB* | 0 | 0 | 146788.24 | 146788.24 |
| 25. RAJASTHAN* | 42877.37 | 30123.99 | 234436.09 | 307437.45 |
| 26. SIKKIM | 0 | 0 | 0 | 0 |
| 27. TAMIL NADU | 104988.41 | 12071 | 813306.78 | 930366.19 |
| 28. TRIPURA* | 0 | 44.8 | 20.68 | 65.48 |
| 29. UTTAR PRADESH* | 3077.78 | 163.98 | 59827.54 | 63069.3 |
| 30. UTTARAKHAND | 5055.55 | 3000.3 | 31490.6 | 39546.45 |
| 31. WEST BENGAL | 14825.06 | 10018.77 | 93717.61 | 118561.44 |
| ALL INDIA TOTAL: | 738942.87 | 345099.71 | 8301498.39 | 9385540.97 |

PRIMARY AGRICULTURAL CREDIT SOCIETIES

TABLE-IX (B)

COLLECTION MEDIUM TERM (CATEGORY-WISE) AND TOTAL COLLECTION (CATEGORY-WISE) DURING
2012-2013

(As on 31st March)

(Amount in Lakhs)

| NAME OF THE STATES/UNION TERRITORIES | COLLECTION - MEDIUM TERM | | | TOTAL MEDIUM TERM | TOTAL COLLECTION |
|--------------------------------------|--------------------------|--------------------|---------------------|-------------------|--------------------|
| | OF COL.61 TO (S/C) | OF COL.61 TO (S/T) | OF COL.61 TO OTHERS | | |
| 1 | 58 | 59 | 60 | 61(58 to 60) | 62(57 + 61) |
| 1. ANDAMAN AND NICOBAR | 0 | 0 | 0.3 | 0.3 | 122.18 |
| 2. ANDHRA PRADESH | 3305.55 | 1987.53 | 36313.81 | 41606.89 | 350249.53 |
| 3. ARUNACHAL PRADESH* | 0 | 0 | 0 | 0 | 0 |
| 4. ASSAM* | 0.62 | 0.48 | 4.51 | 5.61 | 277.61 |
| 5. BIHAR* | 0 | 0 | 0 | 0 | 27126.17 |
| 6. CHANDIGARH | 0 | 0 | 0 | 0 | 508908 |
| 7. CHHATTISGARH* | 301.57 | 626.56 | 2091.34 | 3019.47 | 72902.31 |
| 8. DELHI* | 0 | 0 | 0 | 0 | 0 |
| 9. GOA | 0 | 0 | 994.89 | 994.89 | 1299.71 |
| 10. GUJARAT | 297.87 | 2310.02 | 19778.28 | 22386.17 | 481585.9 |
| 11. HARYANA | 628.31 | 0 | 3484.39 | 4112.7 | 638051.86 |
| 12. HIMACHAL PRADESH | 0 | 0 | 34708.01 | 34708.01 | 35997.3 |
| 13. JAMMU AND KASHMIR* | 28.74 | 55.19 | 85.87 | 169.8 | 685.56 |
| 14. KARNATAKA | 928.24 | 992.33 | 16508.97 | 18429.54 | 416605.58 |
| 15. KERALA | 139604.23 | 35767.86 | 1864845.32 | 2040217.41 | 5886651.75 |
| 16. MADHYA PRADESH* | 1657.21 | 2105.21 | 11303.91 | 15066.33 | 425448.14 |
| 17. MAHARASHTRA | 0 | 0 | 0 | 0 | 927500 |
| 18. MANIPUR | 0 | 0 | 0 | 0 | 6.54 |
| 19. MEGHALAYA* | 0 | 46.77 | 0 | 46.77 | 194.21 |
| 20. MIZORAM | 0 | 0 | 0 | 0 | 0 |
| 21. NAGALAND* | 0 | 7.49 | 0 | 7.49 | 61.6 |
| 22. ORISSA | 1181.03 | 1148.03 | 10096.4 | 12425.46 | 194954.05 |
| 23. PONDICHERRY | 237.58 | 0 | 356.38 | 593.96 | 4869.22 |
| 24. PUNJAB* | 254.92 | 1149.35 | 94.04 | 1498.31 | 148286.55 |
| 25. RAJASTHAN* | 2426.79 | 1973.51 | 8943.07 | 13343.37 | 320780.82 |
| 26. SIKKIM | 0 | 0 | 0 | 0 | 0 |
| 27. TAMIL NADU | 9630.77 | 1809.51 | 77275.56 | 88715.84 | 1019082.03 |
| 28. TRIPURA* | 6.37 | 0 | 18.64 | 25.01 | 90.49 |
| 29. UTTAR PRADESH* | 4988.78 | 370.7 | 1648.22 | 7007.7 | 70077 |
| 30. UTTARAKHAND | 916.46 | 135.81 | 1954.07 | 3006.34 | 42552.79 |
| 31. WEST BENGAL | 1851.73 | 1492.26 | 12702.68 | 16046.67 | 134608.11 |
| ALL INDIA TOTAL: | 168246.77 | 51978.61 | 2103208.66 | 2323434.04 | 11708975.01 |

PRIMARY AGRICULTURAL CREDIT SOCIETIES

TABLE-X (A)
BALANCES(OVERDUES) SHORT TERM (CATEGORY-WISE) DURING
2012-2013

(As on 31st March)

(Amount in Lakhs)

| NAME OF THE STATES/UNION TERRITORIES | OVERDUES - SHORT TERM | | | TOTAL SHORT TERM |
|--------------------------------------|-----------------------|--------------------|---------------------|-------------------|
| | OF COL.66 TO (S/C) | OF COL.66 TO (S/T) | OF COL.66 TO OTHERS | |
| 1 | 63 | 64 | 65 | 66(63 to 65) |
| 1. ANDAMAN AND NICOBAR | 0 | 0 | 56.7 | 56.7 |
| 2. ANDHRA PRADESH | 12405.17 | 6101.55 | 70305.27 | 88811.99 |
| 3. ARUNACHAL PRADESH* | 0 | 0 | 0 | 0 |
| 4. ASSAM* | 0.64 | 0.68 | 29.84 | 31.16 |
| 5. BIHAR* | 0 | 0 | 23845.02 | 23845.02 |
| 6. CHANDIGARH | 447940 | 0 | 0 | 447940 |
| 7. CHHATTISGARH* | 4035.19 | 6908.89 | 5210.96 | 16155.04 |
| 8. DELHI* | 0 | 0 | 0 | 0 |
| 9. GOA | 0 | 0 | 340.52 | 340.52 |
| 10. GUJARAT | 1952.5 | 4030.95 | 155995.05 | 161978.5 |
| 11. HARYANA | 27772.93 | 0 | 218750.64 | 246523.57 |
| 12. HIMACHAL PRADESH | 0 | 0 | 259.49 | 259.49 |
| 13. JAMMU AND KASHMIR* | 750.55 | 211.72 | 1091.05 | 2053.32 |
| 14. KARNATAKA | 6515.41 | 2035.02 | 57351.91 | 65902.34 |
| 15. KERALA | 39243.35 | 0 | 1208141.09 | 1247384.44 |
| 16. MADHYA PRADESH* | 15357.34 | 26461.79 | 106979.38 | 148798.51 |
| 17. MAHARASHTRA | 0 | 0 | 328399 | 328399 |
| 18. MANIPUR | 0 | 0 | 0.5 | 0.5 |
| 19. MEGHALAYA* | 8.81 | 1214.16 | 0 | 1222.97 |
| 20. MIZORAM | 0 | 0 | 0 | 0 |
| 21. NAGALAND* | 0 | 342.68 | 0 | 342.68 |
| 22. ORISSA | 21947.33 | 39077.84 | 73038.29 | 134063.46 |
| 23. PONDICHERRY | 329.58 | 0 | 494.38 | 823.96 |
| 24. PUNJAB* | 4162.32 | 6673.29 | 21164.94 | 32000.55 |
| 25. RAJASTHAN* | 24643.84 | 24154.53 | 82617.05 | 131415.42 |
| 26. SIKKIM | 0 | 0 | 0 | 0 |
| 27. TAMIL NADU | 13234.52 | 2357.39 | 32381.96 | 47973.87 |
| 28. TRIPURA* | 405 | 144.46 | 238.45 | 787.91 |
| 29. UTTAR PRADESH* | 2900.48 | 4938.3 | 22180.93 | 30019.71 |
| 30. UTTARAKHAND | 1655.92 | 6572.54 | 17621.18 | 25849.64 |
| 31. WEST BENGAL | 9133.41 | 6580.93 | 39418.55 | 55132.89 |
| ALL INDIA TOTAL: | 634394.29 | 137806.72 | 2465912.15 | 3238113.16 |

PRIMARY AGRICULTURAL CREDIT SOCIETIES

TABLE-X (B)

BALANCES(OVERDUES) MEDIUM TERM AND TOTAL OVERDUES (CATEGORY-WISE) DURING
2012-2013

(As on 31st March)

(Amount in Lakhs)

| NAME OF THE STATES/UNION TERRITORIES | OVERDUES - MEDIUM TERM | | | TOTAL MEDIUM TERM | TOTAL BALANCES (OVERDUES) |
|--------------------------------------|------------------------|--------------------|---------------------|-------------------|---------------------------|
| | OF COL.70 TO (S/C) | OF COL.70 TO (S/T) | OF COL.70 TO OTHERS | | |
| 1 | 67 | 68 | 69 | 70(67 to 69) | 71(66 + 70) |
| 1. ANDAMAN AND NICOBAR | 0 | 0 | 8.07 | 8.07 | 64.77 |
| 2. ANDHRA PRADESH | 5700.05 | 2206.19 | 31473.93 | 39380.17 | 128192.16 |
| 3. ARUNACHAL PRADESH* | 0 | 0 | 0 | 0 | 0 |
| 4. ASSAM* | 1.1 | 0.9 | 9.11 | 11.11 | 42.27 |
| 5. BIHAR* | 0 | 0 | 0 | 0 | 23845.02 |
| 6. CHANDIGARH | 0 | 0 | 0 | 0 | 447940 |
| 7. CHHATTISGARH* | 795.18 | 3041.38 | 4307.63 | 8144.19 | 24299.23 |
| 8. DELHI* | 0 | 0 | 0 | 0 | 0 |
| 9. GOA | 0 | 0 | 641.23 | 641.23 | 981.75 |
| 10. GUJARAT | 477.2 | 1012.05 | 22256.39 | 23745.64 | 185724.14 |
| 11. HARYANA | 4035.46 | 0 | 16602.31 | 20637.77 | 267161.34 |
| 12. HIMACHAL PRADESH | 0 | 0 | 10576.08 | 10576.08 | 10835.57 |
| 13. JAMMU AND KASHMIR* | 103.46 | 113.28 | 181.24 | 397.98 | 2451.3 |
| 14. KARNATAKA | 586.73 | 220.26 | 7613.36 | 8420.35 | 74322.69 |
| 15. KERALA | 33240.74 | 21418.67 | 309075.31 | 363734.72 | 1611119.16 |
| 16. MADHYA PRADESH* | 3012.48 | 3931.64 | 17419.27 | 24363.39 | 173161.9 |
| 17. MAHARASHTRA | 0 | 0 | 0 | 0 | 328399 |
| 18. MANIPUR | 0 | 0 | 0 | 0 | 0.5 |
| 19. MEGHALAYA* | 25 | 31.43 | 0 | 56.43 | 1279.4 |
| 20. MIZORAM | 0 | 0 | 0 | 0 | 0 |
| 21. NAGALAND* | 0 | 259.7 | 0 | 259.7 | 602.38 |
| 22. ORISSA | 562.08 | 1690.63 | 6648.99 | 8901.7 | 142965.16 |
| 23. PONDICHERRY | 520.58 | 0 | 780.87 | 1301.45 | 2125.41 |
| 24. PUNJAB* | 274.79 | 1.07 | 669.16 | 945.02 | 32945.57 |
| 25. RAJASTHAN* | 1460.66 | 1168.31 | 5593.39 | 8222.36 | 139637.78 |
| 26. SIKKIM | 0 | 0 | 0 | 0 | 0 |
| 27. TAMIL NADU | 9489.8 | 225.4 | 14797.48 | 24512.68 | 72486.55 |
| 28. TRIPURA* | 375.36 | 872.19 | 435.13 | 1682.68 | 2470.59 |
| 29. UTTAR PRADESH* | 0.08 | 938.11 | 20629.04 | 21567.23 | 51586.94 |
| 30. UTTARAKHAND | 860.12 | 210.63 | 1710.21 | 2780.96 | 28630.6 |
| 31. WEST BENGAL | 3149.47 | 2783.72 | 15225.34 | 21158.53 | 76291.42 |
| ALL INDIA TOTAL: | 64670.34 | 40125.56 | 486653.54 | 591449.44 | 3829562.6 |

PRIMARY AGRICULTURAL CREDIT SOCIETIES

TABLE-XI (A)
PERCENTAGE OF OVERDUES TO DEMAND-SHORT TERM (CATEGORY-WISE) DURING
2012-2013

(As on 31st March)

PERCENTAGE (%)

| NAME OF THE STATES/UNION TERRITORIES | PERCENTAGE OF OVERDUES/DEMAND S.T.(%) | | | TOTAL SHORT TERM(%) |
|--------------------------------------|---|--------------------|---------------------|---------------------|
| | OF COL.75 TO (S/C) | OF COL.75 TO (S/T) | OF COL.75 TO OTHERS | |
| 1 | 72 | 73 | 74 | 75 |
| 1. ANDAMAN AND NICOBAR | 0.0 | 0.0 | 31.75 | 31.75 |
| 2. ANDHRA PRADESH | 30.33 | 31.4 | 20.85 | 22.35 |
| 3. ARUNACHAL PRADESH* | 0.0 | 0.0 | 0.0 | 0.0 |
| 4. ASSAM* | 13.45 | 17.35 | 10.13 | 10.28 |
| 5. BIHAR* | 0.0 | 0.0 | 46.78 | 46.78 |
| 6. CHANDIGARH | 81.15 | 0.0 | 0.0 | 46.81 |
| 7. CHHATTISGARH* | 32.45 | 26.63 | 10.93 | 18.78 |
| 8. DELHI* | 0.0 | 0.0 | 0.0 | 0.0 |
| 9. GOA | 0.0 | 0.0 | 52.77 | 52.77 |
| 10. GUJARAT | 37.77 | 37.49 | 25.77 | 26.08 |
| 11. HARYANA | 41.26 | 0.0 | 26.9 | 28.0 |
| 12. HIMACHAL PRADESH | 0.0 | 0.0 | 16.75 | 16.75 |
| 13. JAMMU AND KASHMIR* | 86.85 | 67.88 | 78.32 | 79.92 |
| 14. KARNATAKA | 20.07 | 14.24 | 13.74 | 14.2 |
| 15. KERALA | 11.73 | 0.0 | 26.03 | 24.49 |
| 16. MADHYA PRADESH* | 26.67 | 21.76 | 28.15 | 26.61 |
| 17. MAHARASHTRA | 0.0 | 0.0 | 26.15 | 26.15 |
| 18. MANIPUR | 0.0 | 0.0 | 7.1 | 7.1 |
| 19. MEGHALAYA* | 54.12 | 89.66 | 0.0 | 89.24 |
| 20. MIZORAM | 0.0 | 0.0 | 0.0 | 0.0 |
| 21. NAGALAND* | 0.0 | 86.36 | 0.0 | 86.36 |
| 22. ORISSA | 53.39 | 61.71 | 34.43 | 42.35 |
| 23. PONDICHERRY | 16.16 | 0.0 | 16.16 | 16.16 |
| 24. PUNJAB* | 100.0 | 100.0 | 12.6 | 17.9 |
| 25. RAJASTHAN* | 36.5 | 44.5 | 26.06 | 29.95 |
| 26. SIKKIM | 0.0 | 0.0 | 0.0 | 0.0 |
| 27. TAMIL NADU | 11.19 | 16.34 | 3.83 | 4.9 |
| 28. TRIPURA* | 100.0 | 76.33 | 92.02 | 92.33 |
| 29. UTTAR PRADESH* | 48.52 | 96.79 | 27.05 | 32.25 |
| 30. UTTARAKHAND | 24.67 | 68.66 | 35.88 | 39.53 |
| 31. WEST BENGAL | 38.12 | 39.64 | 29.61 | 31.74 |
| ALL INDIA TOTAL: | 46.19 | 28.54 | 22.9 | 25.65 |

PRIMARY AGRICULTURAL CREDIT SOCIETIES

TABLE-XI (B)

PERCENTAGE OF OVERDUES TO DEMAND-MEDIUM TERM (CATEGORY-WISE) DURING
2012-2013

(As on 31st March)

PERCENTAGE (%)

| NAME OF THE STATES/UNION TERRITORIES | PERCENTAGE OF OVERDUES/DEMAND M.T. | | | TOTAL MEDIUM TERM | TOTAL(%) |
|--------------------------------------|------------------------------------|--------------------|---------------------|-------------------|--------------|
| | OF COL.79 TO (S/C) | OF COL.79 TO (S/T) | OF COL.79 TO OTHERS | | |
| 1 | 76 | 77 | 78 | 79 | 80 |
| 1. ANDAMAN AND NICOBAR | 0.0 | 0.0 | 96.42 | 96.42 | 34.65 |
| 2. ANDHRA PRADESH | 63.29 | 52.61 | 46.43 | 48.63 | 26.79 |
| 3. ARUNACHAL PRADESH* | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 4. ASSAM* | 63.95 | 65.22 | 66.89 | 66.45 | 13.21 |
| 5. BIHAR* | 0.0 | 0.0 | 0.0 | 0.0 | 46.78 |
| 6. CHANDIGARH | 0.0 | 0.0 | 0.0 | 0.0 | 46.81 |
| 7. CHHATTISGARH* | 72.5 | 82.92 | 67.32 | 72.95 | 25.0 |
| 8. DELHI* | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 9. GOA | 0.0 | 0.0 | 39.19 | 39.19 | 43.03 |
| 10. GUJARAT | 61.57 | 30.46 | 52.95 | 51.47 | 27.83 |
| 11. HARYANA | 86.53 | 0.0 | 82.65 | 83.38 | 29.51 |
| 12. HIMACHAL PRADESH | 0.0 | 0.0 | 23.35 | 23.35 | 23.14 |
| 13. JAMMU AND KASHMIR* | 78.26 | 67.24 | 67.85 | 70.09 | 78.15 |
| 14. KARNATAKA | 38.73 | 18.36 | 31.56 | 31.38 | 15.14 |
| 15. KERALA | 19.23 | 37.45 | 14.22 | 15.13 | 21.49 |
| 16. MADHYA PRADESH* | 64.51 | 65.13 | 60.65 | 61.79 | 28.93 |
| 17. MAHARASHTRA | 0.0 | 0.0 | 0.0 | 0.0 | 26.15 |
| 18. MANIPUR | 0.0 | 0.0 | 0.0 | 0.0 | 7.1 |
| 19. MEGHALAYA* | 100.0 | 40.19 | 0.0 | 54.68 | 86.82 |
| 20. MIZORAM | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 21. NAGALAND* | 0.0 | 97.2 | 0.0 | 97.2 | 90.72 |
| 22. ORISSA | 32.25 | 59.56 | 39.71 | 41.74 | 42.31 |
| 23. PONDICHERRY | 68.66 | 0.0 | 68.66 | 68.66 | 30.39 |
| 24. PUNJAB* | 51.88 | 0.09 | 87.68 | 38.68 | 18.18 |
| 25. RAJASTHAN* | 37.57 | 37.19 | 38.48 | 38.13 | 30.33 |
| 26. SIKKIM | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 27. TAMIL NADU | 49.63 | 11.08 | 16.07 | 21.65 | 6.64 |
| 28. TRIPURA* | 98.33 | 100.0 | 95.89 | 98.54 | 96.47 |
| 29. UTTAR PRADESH* | 0.0 | 71.68 | 92.6 | 75.48 | 42.4 |
| 30. UTTARAKHAND | 48.41 | 60.8 | 46.67 | 48.05 | 40.22 |
| 31. WEST BENGAL | 62.97 | 65.1 | 54.52 | 56.87 | 36.17 |
| ALL INDIA TOTAL: | 27.77 | 43.57 | 18.79 | 20.29 | 24.65 |

PRIMARY AGRICULTURAL CREDIT SOCIETIES

TABLE-XII
LOANS ISSUED AND LOANS OUTSTANDINGS PURPOSE WISE DURING
2012-2013

(As on 31st March)

(Amount in Lakhs)

| NAME OF THE STATES/UNION TERRITORIES | LOANS ISSUED PURPOSE WISE | | | LOANS OUTSTANDINGS PURPOSE WISE | | |
|--------------------------------------|---------------------------|-------------------|-------------------|---------------------------------|-------------------|-------------------|
| | AGRICULTURAL | NON-AGRICULTURAL | OTHERS | AGRICULTURAL | NON-AGRICULTURAL | OTHERS |
| 1 | 81 | 82 | 83 | 84 | 85 | 86 |
| 1. ANDAMAN AND NICOBAR | 608.22 | 0 | 0 | 765.36 | 0 | 0 |
| 2. ANDHRA PRADESH | 335027.96 | 29875.3 | 35446.84 | 423733.75 | 18430.17 | 73193.24 |
| 3. ARUNACHAL PRADESH* | 0 | 0 | 0 | 0 | 0 | 0 |
| 4. ASSAM* | 574.88 | 219.03 | 0.34 | 574.88 | 19.55 | 0 |
| 5. BIHAR* | 42189.21 | 0 | 0 | 0 | 0 | 0 |
| 6. CHANDIGARH | 356090 | 0 | 0 | 956848 | 0 | 0 |
| 7. CHHATTISGARH* | 66675.71 | 719.82 | 0 | 56029.57 | 3755.43 | 3904.69 |
| 8. DELHI* | 0 | 0 | 0 | 0 | 0 | 0 |
| 9. GOA | 252.44 | 155.97 | 1245.3 | 251.27 | 235.45 | 2063.27 |
| 10. GUJARAT | 685561.06 | 17424.02 | 10471.86 | 567406.22 | 22810.83 | 508.31 |
| 11. HARYANA | 691181.58 | 11086.64 | 0 | 680078.27 | 43411.06 | 0 |
| 12. HIMACHAL PRADESH | 45474.2 | 805.05 | 0 | 58635.19 | 1056.02 | 0 |
| 13. JAMMU AND KASHMIR* | 1199.55 | 87.92 | 0.94 | 2226.69 | 88.58 | 1398.14 |
| 14. KARNATAKA | 442897.99 | 82468.42 | 86353.58 | 419047.73 | 61600.55 | 95383.65 |
| 15. KERALA | 849337.5 | 4683300.41 | 2935958.64 | 823425.95 | 3469327.67 | 1879963.19 |
| 16. MADHYA PRADESH* | 462074.54 | 7625.83 | 4065.67 | 339958.92 | 11892.31 | 36352.1 |
| 17. MAHARASHTRA | 975683 | 109815 | 55314 | 1028982 | 204467 | 136161 |
| 18. MANIPUR | 7.14 | 0 | 0 | 0 | 0 | 0 |
| 19. MEGHALAYA* | 426.69 | 33.8 | 10.06 | 1467.93 | 54.23 | 10.06 |
| 20. MIZORAM | 34.17 | 0 | 0 | 54.17 | 0 | 0 |
| 21. NAGALAND* | 6.64 | 8.81 | 189.28 | 197.4 | 356.6 | 383.09 |
| 22. ORISSA | 309016.53 | 5723.78 | 6847.16 | 273893.16 | 8038.77 | 20422.39 |
| 23. PONDICHERRY | 1221.33 | 4249.77 | 0 | 1608.17 | 4231.02 | 15.79 |
| 24. PUNJAB* | 166495.22 | 973.98 | 84.55 | 118344.44 | 3564.11 | 2980.04 |
| 25. RAJASTHAN* | 385003.66 | 7481.23 | 335944 | 301164.07 | 18687.09 | 171588.59 |
| 26. SIKKIM | 638.37 | 0 | 0 | 494.94 | 0 | 0 |
| 27. TAMIL NADU | 370822.42 | 745243.2 | 502499.22 | 342107.45 | 501180.29 | 339157.61 |
| 28. TRIPURA* | 437.69 | 129.08 | 10.06 | 1975.92 | 323.23 | 174.47 |
| 29. UTTAR PRADESH* | 64268.31 | 15478.69 | 0 | 80031 | 0 | 83144.54 |
| 30. UTTARAKHAND | 62697.53 | 4797.9 | 4709.95 | 38635.41 | 11092.14 | 23.01 |
| 31. WEST BENGAL | 134016.17 | 17416.44 | 16724 | 138745.7 | 24083.57 | 28934.65 |
| ALL INDIA TOTAL: | 6449919.71 | 5745120.09 | 3995875.45 | 6656683.56 | 4408705.67 | 2875761.83 |

PRIMARY AGRICULTURAL CREDIT SOCIETIES

TABLE-XIII
TOTAL DEMAND AND COLLECTION PURPOSE WISE DURING
2012-2013

(As on 31st March)

(Amount in Lakhs)

| NAME OF THE STATES/UNION TERRITORIES | TOTAL DEMAND PURPOSE WISE | | | TOTAL COLLECTION PURPOSE WISE | | |
|--------------------------------------|---------------------------|-------------------|-------------------|-------------------------------|-------------------|-------------------|
| | AGRICULTURAL | NON-AGRICULTURAL | OTHERS | AGRICULTURAL | NON-AGRICULTURAL | OTHERS |
| 1 | 87 | 88 | 89 | 90 | 91 | 92 |
| 1. ANDAMAN AND NICOBAR | 186.95 | 0 | 0 | 122.18 | 0 | 0 |
| 2. ANDHRA PRADESH | 399371.95 | 12768.84 | 66300.9 | 290875.49 | 7505.73 | 51868.31 |
| 3. ARUNACHAL PRADESH* | 0 | 0 | 0 | 0 | 0 | 0 |
| 4. ASSAM* | 64.86 | 255.02 | 0 | 45.9 | 231.71 | 0 |
| 5. BIHAR* | 50971.19 | 0 | 0 | 27126.17 | 0 | 0 |
| 6. CHANDIGARH | 956848 | 0 | 0 | 508908 | 0 | 0 |
| 7. CHHATTISGARH* | 93585.98 | 3067.36 | 548.2 | 72234.98 | 592.81 | 74.52 |
| 8. DELHI* | 0 | 0 | 0 | 0 | 0 | 0 |
| 9. GOA | 557.08 | 1519.79 | 204.59 | 228.31 | 950.88 | 120.52 |
| 10. GUJARAT | 654609.37 | 12702.67 | 0 | 472029.15 | 8558.75 | 1000 |
| 11. HARYANA | 864256.73 | 40956.47 | 0 | 626410.81 | 11641.05 | 0 |
| 12. HIMACHAL PRADESH | 46832.87 | 0 | 0 | 35997.3 | 0 | 0 |
| 13. JAMMU AND KASHMIR* | 2918.73 | 158.18 | 59.95 | 605.45 | 62.16 | 17.95 |
| 14. KARNATAKA | 367447.5 | 95488.23 | 28006.54 | 320696.98 | 89582.04 | 6350.56 |
| 15. KERALA | 869706.98 | 3482343.52 | 3145720.41 | 851316.71 | 3226634.56 | 1808700.48 |
| 16. MADHYA PRADESH* | 572651.11 | 18651.5 | 7307.43 | 417184.86 | 6350.03 | 1913.25 |
| 17. MAHARASHTRA | 1255899 | 0 | 0 | 927500 | 0 | 0 |
| 18. MANIPUR | 7.04 | 0 | 0 | 6.54 | 0 | 0 |
| 19. MEGHALAYA* | 1396.21 | 77.4 | 0 | 163.81 | 30.4 | 0 |
| 20. MIZORAM | 0 | 0 | 0 | 0 | 0 | 0 |
| 21. NAGALAND* | 181.7 | 356.6 | 125.68 | 0 | 0 | 61.6 |
| 22. ORISSA | 329837.16 | 6494.16 | 1604.89 | 191951.64 | 2074.26 | 942.15 |
| 23. PONDICHERRY | 1792.65 | 5200.68 | 1.3 | 1098.25 | 3769.67 | 1.3 |
| 24. PUNJAB* | 139327.39 | 2415.88 | 39488.85 | 118281.68 | 1359.94 | 28644.93 |
| 25. RAJASTHAN* | 399553.4 | 12455.54 | 48409.66 | 293755.21 | 7941 | 19084.61 |
| 26. SIKKIM | 0 | 0 | 0 | 0 | 0 | 0 |
| 27. TAMIL NADU | 307375.78 | 430543.88 | 353653.92 | 273073.29 | 406235.43 | 339779.31 |
| 28. TRIPURA* | 2051.04 | 335.48 | 174.56 | 75.12 | 12.35 | 3.02 |
| 29. UTTAR PRADESH* | 0 | 0 | 121663.94 | 0 | 0 | 70077 |
| 30. UTTARAKHAND | 65561.6 | 5621.79 | 0 | 39766.41 | 2786.38 | 0 |
| 31. WEST BENGAL | 160498.73 | 19406.8 | 31006 | 110748.61 | 11475.5 | 12398 |
| ALL INDIA TOTAL: | 7543491 | 4150819.79 | 3844276.82 | 5580202.85 | 3787794.65 | 2341037.51 |

PRIMARY AGRICULTURAL CREDIT SOCIETIES

TABLE-XIV
BALANCES(OVERDUES) AND PERCENTAGE OF OVERDUES TO DEMAND DURING
2012-2013

(As on 31st March)

(%)

| NAME OF THE STATES/UNION TERRITORIES | BALANCES(OVERDUES) PURPOSE WISE (Amount in Lakhs) | | | PERCENTAGE OF OVERDUES TO DEMAND(Percentage (%)) | | |
|--------------------------------------|--|------------------|-------------------|--|------------------|--------------|
| | AGRICULTURAL | NON-AGRICULTURAL | OTHERS | AGRICULTURAL | NON-AGRICULTURAL | OTHERS |
| 1 | 93 | 94 | 95 | 96 | 97 | 98 |
| 1. ANDAMAN AND NICOBAR | 64.77 | 0 | 0 | 34.65 | 0 | 0 |
| 2. ANDHRA PRADESH | 108496.46 | 5263.11 | 14432.59 | 27.17 | 41.22 | 21.77 |
| 3. ARUNACHAL PRADESH* | 0 | 0 | 0 | 0 | 0 | 0 |
| 4. ASSAM* | 18.96 | 23.31 | 0 | 29.23 | 9.14 | 0 |
| 5. BIHAR* | 23845.02 | 0 | 0 | 46.78 | 0 | 0 |
| 6. CHANDIGARH | 447940 | 0 | 0 | 46.81 | 0 | 0 |
| 7. CHHATTISGARH* | 21351 | 2474.55 | 473.68 | 22.81 | 80.67 | 86.41 |
| 8. DELHI* | 0 | 0 | 0 | 0 | 0 | 0 |
| 9. GOA | 328.77 | 568.91 | 84.07 | 59.02 | 37.43 | 41.09 |
| 10. GUJARAT | 182580.22 | 4143.92 | 0.0 | 27.89 | 32.62 | 0 |
| 11. HARYANA | 237845.92 | 29315.42 | 0 | 27.52 | 71.58 | 0 |
| 12. HIMACHAL PRADESH | 10835.57 | 0 | 0 | 23.14 | 0 | 0 |
| 13. JAMMU AND KASHMIR* | 2313.28 | 96.02 | 42 | 79.26 | 60.7 | 70.06 |
| 14. KARNATAKA | 46750.52 | 5906.19 | 21658.98 | 12.72 | 6.19 | 77.34 |
| 15. KERALA | 18390.27 | 255708.96 | 1337019.93 | 2.11 | 7.34 | 42.5 |
| 16. MADHYA PRADESH* | 155466.25 | 12301.47 | 5394.18 | 27.15 | 65.95 | 73.82 |
| 17. MAHARASHTRA | 328399 | 0 | 0 | 26.15 | 0 | 0 |
| 18. MANIPUR | 0.5 | 0 | 0 | 7.1 | 0 | 0 |
| 19. MEGHALAYA* | 1232.4 | 47 | 0 | 88.27 | 60.72 | 0 |
| 20. MIZORAM | 0 | 0 | 0 | 0 | 0 | 0 |
| 21. NAGALAND* | 181.7 | 356.6 | 64.08 | 100 | 100 | 50.99 |
| 22. ORISSA | 137885.52 | 4419.9 | 664.74 | 41.8 | 68.06 | 41.42 |
| 23. PONDICHERRY | 694.4 | 1431.01 | 0 | 38.74 | 27.52 | 0 |
| 24. PUNJAB* | 21045.71 | 1055.94 | 10843.92 | 15.11 | 43.71 | 27.46 |
| 25. RAJASTHAN* | 105798.19 | 4514.54 | 29325.05 | 26.48 | 36.25 | 60.58 |
| 26. SIKKIM | 0 | 0 | 0 | 0 | 0 | 0 |
| 27. TAMIL NADU | 34302.49 | 24308.45 | 13875.61 | 11.16 | 5.65 | 3.92 |
| 28. TRIPURA* | 1975.92 | 323.13 | 171.54 | 96.34 | 96.32 | 98.27 |
| 29. UTTAR PRADESH* | 0 | 0 | 51586.94 | 0 | 0 | 42.4 |
| 30. UTTARAKHAND | 25795.19 | 2835.41 | 0 | 39.34 | 50.44 | 0 |
| 31. WEST BENGAL | 49750.12 | 7931.3 | 18608.0 | 31 | 40.87 | 60.01 |
| ALL INDIA TOTAL: | 1963288.15 | 363025.14 | 1504245.31 | 26.03 | 8.75 | 39.13 |

PRIMARY AGRICULTURAL CREDIT SOCIETIES

TABLE-XV

NUMBER OF SOCIETIES IN PROFIT, LOSS, HAVING THEIR OWN GODOWNS WITH ITS CAPACITY AND NUMBER OF VILLAGES COVERED BY THE SOCIETIES DURING 2012-2013

(As on 31st March)

(In Thousands)

| NAME OF THE STATES/UNION TERRITORIES | SOCIETIES IN PROFIT | | SOCIETIES IN LOSS | | NUMBER OF SOCIETIES WITH OWN GODOWNS | | NUMBER OF VILLAGES COVERED BY SOCIETIES |
|--------------------------------------|---------------------|--------------------|-------------------|-------------------|--------------------------------------|-------------------|---|
| | NUMBERS | AMOUNTS (In 000) | NUMBERS | AMOUNTS (In 000) | NUMBERS | CAPACITY (Tonnes) | |
| 1 | 99 | 100 | 101 | 102 | 103 | 104 | 105 |
| 1. ANDAMAN AND NICOBAR | N.A. | N.A. | N.A. | N.A. | 1 | 150 | 128 |
| 2. ANDHRA PRADESH | 1222 | 502421 | 1585 | 4397019 | 2630 | 1841258 | 27463 |
| 3. ARUNACHAL PRADESH* | 13 | 45203 | 19 | 71734 | 23 | 162700 | 500 |
| 4. ASSAM* | 309 | 763889 | 419 | 990860 | 622 | 70653 | 23422 |
| 5. BIHAR* | 1180 | 60399 | 3962 | 9402 | 2200 | 236750 | 45098 |
| 6. CHANDIGARH | 10 | 40250 | 2 | 8 | 0 | 0 | 12 |
| 7. CHHATTISGARH* | 834 | 242262 | 379 | 36765 | 1375 | 1974175 | 19764 |
| 8. DELHI* | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 9. GOA | 54 | 23025.94 | 25 | 10253.97 | 43 | 396.2 | 311 |
| 10. GUJARAT | 5672 | 970230.99 | 1964 | 575561.23 | 3765 | 2724 | 16244 |
| 11. HARYANA | 95 | 329777 | 561 | 2505946 | 1594 | 159400 | 7052 |
| 12. HIMACHAL PRADESH | 1718 | 2644.47 | 343 | 266.82 | 1721 | N.A. | 17882 |
| 13. JAMMU AND KASHMIR* | 275 | 8410 | 356 | 150290 | 275 | 24130 | 6710 |
| 14. KARNATAKA | 2860 | 1086458.54 | 1689 | 502744.94 | 3868 | 3868 | 56615 |
| 15. KERALA | 1163 | 9582332.17 | 857 | 16233900.4 | 1127 | 240503.6 | 1018 |
| 16. MADHYA PRADESH* | 2153 | 1312371 | 2129 | 1782372 | 4317 | 603423 | 54349 |
| 17. MAHARASHTRA | 9272 | 24252 | 11734 | 51013 | 8613 | 79300 | 34860 |
| 18. MANIPUR | 24 | 1115 | 194 | 0 | 105 | 1050 | 2390 |
| 19. MEGHALAYA* | 86 | 1677 | 93 | 4408 | 133 | 11197 | 3552 |
| 20. MIZORAM | 0 | 0 | 0 | 0 | 0 | 0 | 830 |
| 21. NAGALAND* | N.A. | N.A. | N.A. | N.A. | 13 | 74500 | 969 |
| 22. ORISSA | 645 | 263022.1 | 2028 | 3504939.2 | 1965 | 1782 | 51606 |
| 23. PONDICHERRY | 24 | 16470 | 29 | 92939 | 32 | 2630 | 323 |
| 24. PUNJAB* | 925 | 1985630 | 472 | 8289095 | 1358 | 230905 | 6687 |
| 25. RAJASTHAN* | 4049 | 832290 | 1113 | 335379 | 187 | 21300 | 39570 |
| 26. SIKKIM | 58 | 1396 | 15 | 384 | 57 | 5700 | 987 |
| 27. TAMIL NADU | 2377 | 1895036.58 | 1650 | 2340628.81 | 3749 | 3251 | 18794 |
| 28. TRIPURA* | 102 | 20344 | 166 | 19964 | 222 | 10705 | 1014 |
| 29. UTTAR PRADESH* | 4536 | 177382 | 1968 | 15296 | 7690 | 769000 | 112804 |
| 30. UTTARAKHAND | 586 | 445543.5 | 167 | 75675.2 | 565 | 67025 | 15939 |
| 31. WEST BENGAL | 2344 | 203959.23 | 4036 | 144511.76 | 7563 | 7563 | 99306 |
| ALL INDIA TOTAL: | 42586 | 20837791.52 | 37955 | 42141356.3 | 55813 | 6606038.8 | 666199 |

PRIMARY AGRICULTURAL CREDIT SOCIETIES

TABLE-XVI
DETAILS OF STAFFING PATTERN DURING
2012-2013

(As on 31st March)

(NUMBERS)

| NAME OF THE STATES/UNION TERRITORIES | TOTAL NO. OF STAFF | FULL TIME PAID SECRETARIES | PART TIME PAID SECRETARIES | OTHER STAFF(CLERK/ TYPIST /HELPER) | NUMBER OF STAFF | |
|--------------------------------------|-----------------------|----------------------------|----------------------------|------------------------------------|-----------------|---------------|
| | | | | | TRAINED | UNTRAINED |
| 1 | 106 (107 + 108 + 109) | 107 | 108 | 109 | 110 | 111 |
| 1. ANDAMAN AND NICOBAR | 21 | 21 | 0 | 0 | 21 | 0 |
| 2. ANDHRA PRADESH | 10219 | 2405 | 1248 | 6566 | 5088 | 5131 |
| 3. ARUNACHAL PRADESH* | 933 | 933 | 0 | 0 | 600 | 333 |
| 4. ASSAM* | 6172 | 650 | 118 | 5404 | 591 | 5581 |
| 5. BIHAR* | 2538 | 0 | 0 | 2538 | 1774 | 764 |
| 6. CHANDIGARH | 3 | 0 | 3 | 0 | 0 | 3 |
| 7. CHHATTISGARH* | 4643 | 956 | 633 | 3054 | 441 | 4202 |
| 8. DELHI* | 0 | 0 | 0 | 0 | 0 | 0 |
| 9. GOA | 207 | 26 | 0 | 181 | 162 | 45 |
| 10. GUJARAT | 13700 | 6518 | 1130 | 6052 | 7022 | 6678 |
| 11. HARYANA | 5200 | 656 | 0 | 4544 | 0 | 5200 |
| 12. HIMACHAL PRADESH | 6280 | 1684 | 398 | 4198 | 1257 | 5023 |
| 13. JAMMU AND KASHMIR* | 628 | 161 | 460 | 7 | 80 | 548 |
| 14. KARNATAKA | 14874 | 4099 | 596 | 10179 | 6714 | 8160 |
| 15. KERALA | 20471 | 2550 | 1520 | 16401 | 13322 | 7149 |
| 16. MADHYA PRADESH* | 16476 | 3756 | 3714 | 9006 | 1953 | 14523 |
| 17. MAHARASHTRA | 28854 | 24170 | 1746 | 2938 | 14459 | 14395 |
| 18. MANIPUR | 150 | 0 | 0 | 150 | 90 | 60 |
| 19. MEGHALAYA* | 147 | 105 | 42 | 0 | 60 | 87 |
| 20. MIZORAM | 16 | 0 | 10 | 6 | 0 | 16 |
| 21. NAGALAND* | 13 | 13 | 0 | 0 | 13 | 0 |
| 22. ORISSA | 6891 | 2271 | 83 | 4537 | 3256 | 3635 |
| 23. PONDICHERRY | 372 | 42 | 0 | 330 | 189 | 183 |
| 24. PUNJAB* | 3490 | 1867 | 503 | 1120 | 2246 | 1244 |
| 25. RAJASTHAN* | 7727 | 2762 | 2045 | 2920 | 3056 | 4671 |
| 26. SIKKIM | 338 | 169 | 0 | 169 | 169 | 169 |
| 27. TAMIL NADU | 20696 | 5930 | 185 | 14581 | 11682 | 9014 |
| 28. TRIPURA* | 869 | 0 | 0 | 869 | 331 | 538 |
| 29. UTTAR PRADESH* | 8045 | 339 | 7706 | 0 | 7690 | 355 |
| 30. UTTARAKHAND | 1764 | 561 | 22 | 1181 | 804 | 960 |
| 31. WEST BENGAL | 28399 | 9598 | 4858 | 13943 | 8945 | 19454 |
| ALL INDIA TOTAL: | 210136 | 72242 | 27020 | 110874 | 92015 | 118121 |

PRIMARY AGRICULTURAL CREDIT SOCIETIES

TABLE-XVII

TOTAL CULTIVATED, UNCULTIVATED LAND AND STATE WISE TOTAL POPULATION DURING
2012-2013

(As on 31st March)

| NAME OF THE STATES/UNION TERRITORIES | TOTAL CULTIVATED LAND IN THE STATE (HA.) | TOTAL UNCULTIVATED LAND IN THE STATE (HA.) | TOTAL POPULATION IN THE STATE (000) | OF COL.114 MALE (000) | OF COL.114 FEMALE (000) |
|--------------------------------------|--|--|-------------------------------------|-----------------------|-------------------------|
| 1 | 112 | 113 | 114 | 115 | 116 |
| 1. ANDAMAN AND NICOBAR | 13797 | 25567 | 380.88 | 214.86 | 166.02 |
| 2. ANDHRA PRADESH | 11451494 | 8128373 | 79403 | 44088 | 35315 |
| 3. ARUNACHAL PRADESH* | 272 | 175 | 1098 | 580 | 518 |
| 4. ASSAM* | 3781320 | 1713070 | 26649 | 13788 | 12861 |
| 5. BIHAR* | 5331733 | 4027835 | 103538 | 54617 | 48921 |
| 6. CHANDIGARH | N.A. | N.A. | 0 | N.A. | N.A. |
| 7. CHHATTISGARH* | 5854021 | 407677 | 17438 | 9088 | 8350 |
| 8. DELHI* | 0 | 0 | 13783 | 7571 | 6212 |
| 9. GOA | 0 | 0 | 1458.55 | 739.14 | 719.41 |
| 10. GUJARAT | 9736369.12 | 2807092.22 | 65829.5 | 34484.3 | 31345.2 |
| 11. HARYANA | 3706805 | 1099797 | 25352 | 13495 | 11857 |
| 12. HIMACHAL PRADESH | 970.2 | N.A. | 6864 | 3474 | 3390 |
| 13. JAMMU AND KASHMIR* | 1120334 | 639019 | 7476 | 4231 | 3245 |
| 14. KARNATAKA | 14987708 | 2944765 | 43996.17 | 23262.33 | 20733.84 |
| 15. KERALA | 2048109 | 555058 | 33405 | 16027 | 17378 |
| 16. MADHYA PRADESH* | 13225911 | 4836737 | 53669 | 28227 | 25442 |
| 17. MAHARASHTRA | 22454000 | 8202000 | 96879 | 50401 | 46478 |
| 18. MANIPUR | 165862 | 26900 | 2722 | 1370 | 1352 |
| 19. MEGHALAYA* | 266816 | 835662 | 2964 | 1493 | 1471 |
| 20. MIZORAM | 133226 | 44158 | 1091 | 552 | 539 |
| 21. NAGALAND* | 200190 | 59900 | 1988 | 1041 | 947 |
| 22. ORISSA | 4723687 | 3087876 | 38136 | 18771 | 19365 |
| 23. PONDICHERRY | 31437 | 17214 | 1247.95 | 612.51 | 635.44 |
| 24. PUNJAB* | 2310541 | 604256 | 55996 | 29871 | 26125 |
| 25. RAJASTHAN* | 13038542 | 7179665 | 45337 | 23781 | 21556 |
| 26. SIKKIM | 60618.21 | 6224.26 | 607.68 | 321.66 | 286.02 |
| 27. TAMIL NADU | 4995306 | 2090401.9 | 61738.51 | 31671.73 | 30066.78 |
| 28. TRIPURA* | 255241 | 448020 | 5541 | 3670 | 1871 |
| 29. UTTAR PRADESH* | 17300000 | 12100000 | 166053 | 87466 | 78587 |
| 30. UTTARAKHAND | 1013369 | 1699009 | 7466 | 3847 | 3619 |
| 31. WEST BENGAL | 5594450.42 | 6560697 | 177335.69 | 68335.5 | 109000.19 |
| ALL INDIA TOTAL: | 143802128.95 | 70147148.38 | 1145442.93 | 577091.03 | 568351.9 |

PRIMARY AGRICULTURAL CREDIT SOCIETIES

TABLE-XVIII

TOTAL NUMBER OF VILLAGES, BLOCKS AND NUMBER OF VILLAGES COVERED BY PACS DURING
2012-2013

(As on 31st March)

(NUMBERS)

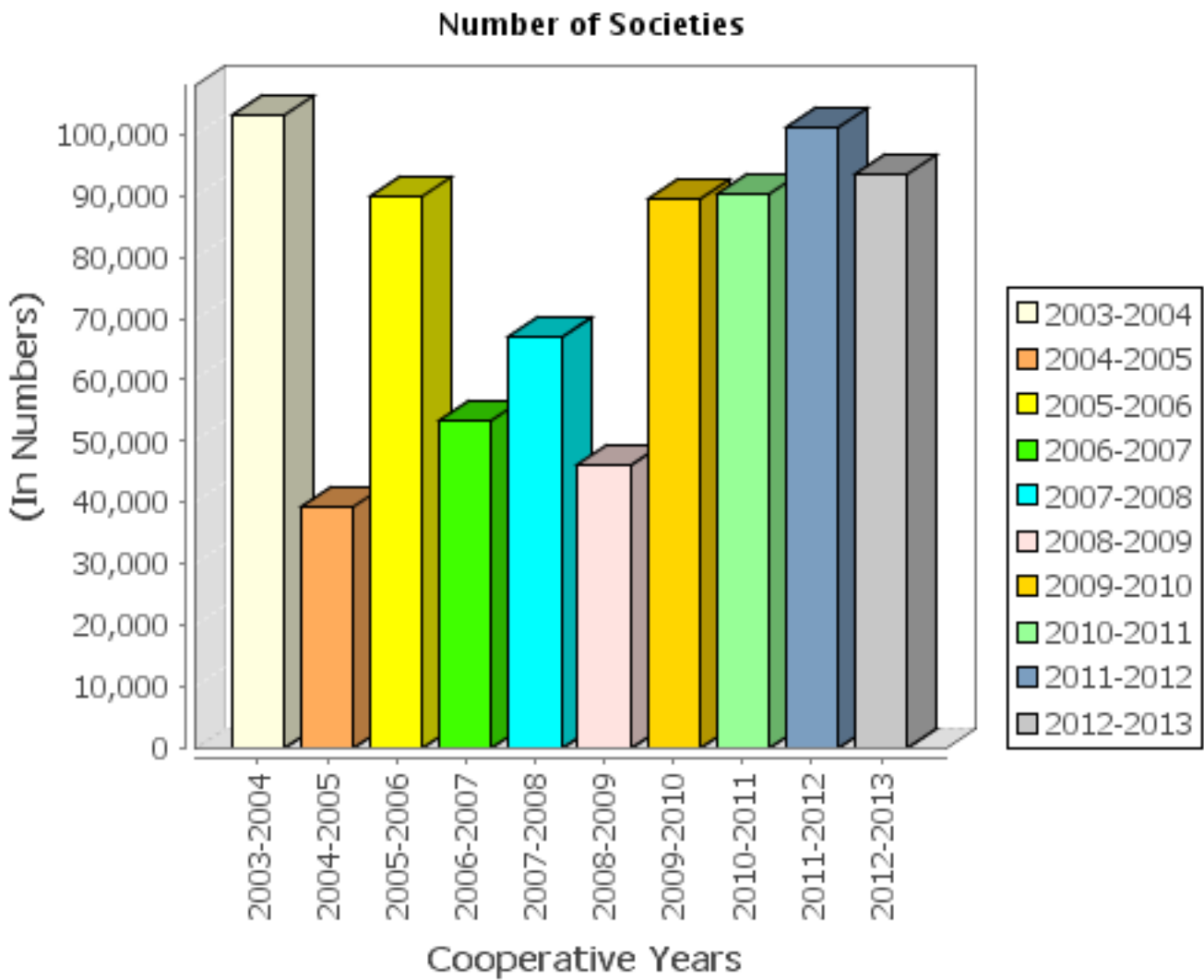
| NAME OF THE STATES/UNION TERRITORIES | TOTAL NUMBER OF VILLAGES | TOTAL NUMBER OF BLOCKS | NUMBER OF VILLAGES COVERED BY PACS | VILLAGES COVERED AS PERCENT TO TOTAL (%) |
|--------------------------------------|--------------------------|------------------------|------------------------------------|--|
| 1 | 117 | 118 | 119 | 120 |
| 1. ANDAMAN AND NICOBAR | 556 | 0 | 128 | 23.02 |
| 2. ANDHRA PRADESH | 30047 | 993 | 27463 | 91.4 |
| 3. ARUNACHAL PRADESH* | 3863 | 17 | 500 | 12.94 |
| 4. ASSAM* | 24590 | 38 | 23422 | 95.25 |
| 5. BIHAR* | 45098 | 38 | 45098 | 100.0 |
| 6. CHANDIGARH | 18 | N.A. | 12 | 66.67 |
| 7. CHHATTISGARH* | 19764 | 112 | 19764 | 100.0 |
| 8. DELHI* | 0 | 0 | 0 | 0.0 |
| 9. GOA | 347 | N.A. | 311 | 89.63 |
| 10. GUJARAT | 18320 | 252 | 16244 | 88.67 |
| 11. HARYANA | 7052 | N.A. | 7052 | 100.0 |
| 12. HIMACHAL PRADESH | 17882 | 12 | 17882 | 100.0 |
| 13. JAMMU AND KASHMIR* | 6839 | 95 | 6710 | 98.11 |
| 14. KARNATAKA | 57941 | 2242 | 56615 | 97.71 |
| 15. KERALA | 1018 | N.A. | 1018 | 100.0 |
| 16. MADHYA PRADESH* | 56568 | 359 | 54349 | 96.08 |
| 17. MAHARASHTRA | 41095 | 35 | 34860 | 84.83 |
| 18. MANIPUR | 2390 | N.A. | 2390 | 100.0 |
| 19. MEGHALAYA* | 6839 | 7 | 3552 | 51.94 |
| 20. MIZORAM | 830 | 8 | 830 | 100.0 |
| 21. NAGALAND* | 969 | 12 | 969 | 100.0 |
| 22. ORISSA | 53740 | 269 | 51606 | 96.03 |
| 23. PONDICHERRY | 323 | N.A. | 323 | 100.0 |
| 24. PUNJAB* | 7583 | 65 | 6687 | 88.18 |
| 25. RAJASTHAN* | 41353 | 232 | 39570 | 95.69 |
| 26. SIKKIM | 987 | N.A. | 987 | 100.0 |
| 27. TAMIL NADU | 19905 | 340 | 18794 | 94.42 |
| 28. TRIPURA* | 1040 | 8 | 1014 | 97.5 |
| 29. UTTAR PRADESH* | 112804 | 901 | 112804 | 100.0 |
| 30. UTTARAKHAND | 15939 | 13 | 15939 | 100.0 |
| 31. WEST BENGAL | 101910 | 165 | 99306 | 97.44 |
| ALL INDIA TOTAL: | 697610 | 6213 | 666199 | 95.5 |

GRAPHIC

PRESENTATION

(FROM PAGE NO. 144 to 156)

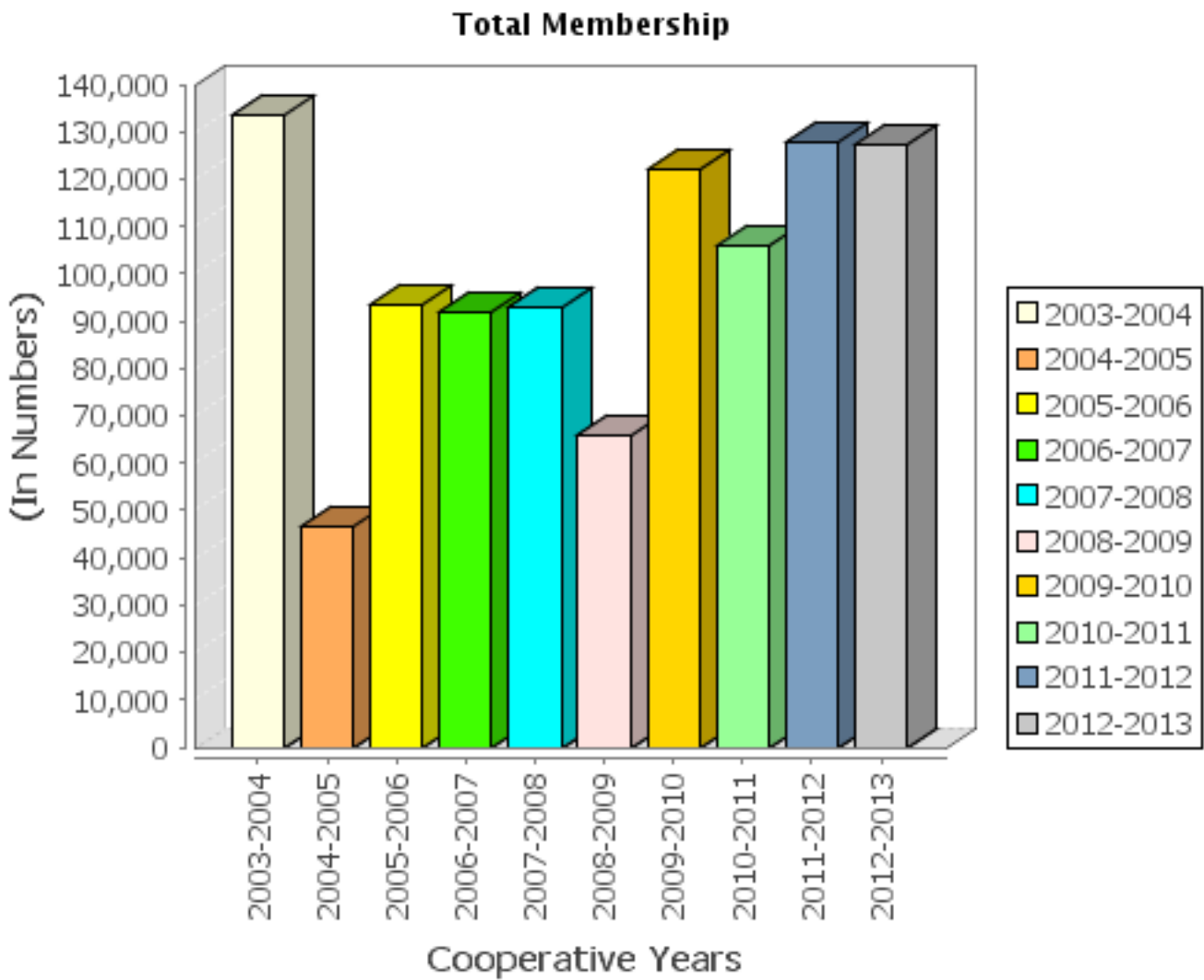
PERFORMANCE OF PRIMARY AGRICULTURAL CREDIT SOCIETIES OVER A DECADE



(IN NUMBERS)

| COOPERATIVE YEARS | NUMBER OF SOCIETIES |
|-------------------|---------------------|
| 2003-2004 | 103129 |
| 2004-2005 | 39053 |
| 2005-2006 | 89827 |
| 2006-2007 | 53339 |
| 2007-2008 | 67146 |
| 2008-2009 | 46222 |
| 2009-2010 | 89523 |
| 2010-2011 | 90279 |
| 2011-2012 | 101297 |
| 2012-2013 | 93488 |

PERFORMANCE OF PRIMARY AGRICULTURAL CREDIT SOCIETIES OVER A DECADE

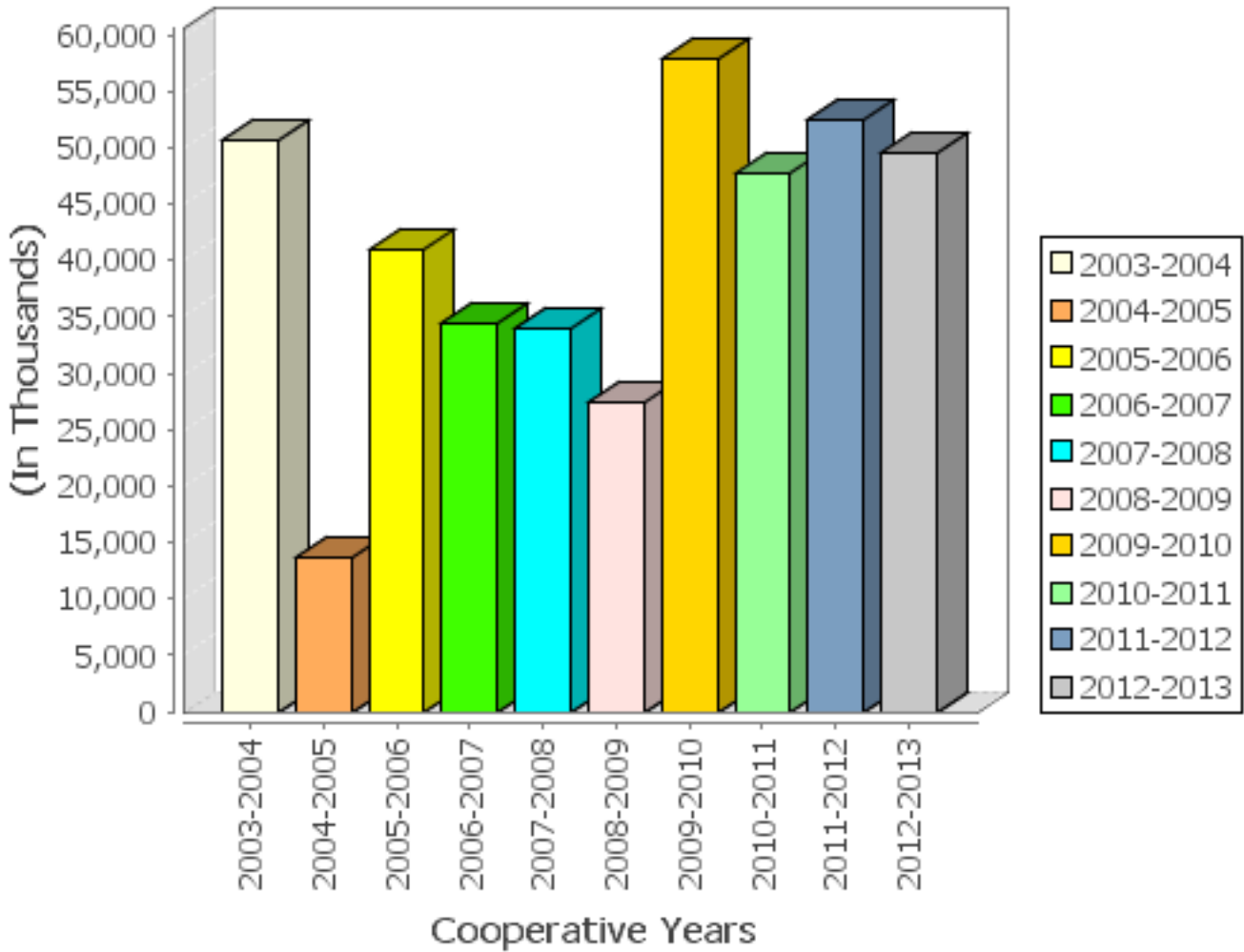


(IN NUMBERS)

| COOPERATIVE YEARS | TOTAL MEMBERSHIP |
|-------------------|------------------|
| 2003-2004 | 133425 |
| 2004-2005 | 46544 |
| 2005-2006 | 93560 |
| 2006-2007 | 92018 |
| 2007-2008 | 92711 |
| 2008-2009 | 65821 |
| 2009-2010 | 122226 |
| 2010-2011 | 106136 |
| 2011-2012 | 127646 |
| 2012-2013 | 127468 |

PERFORMANCE OF PRIMARY AGRICULTURAL CREDIT SOCIETIES OVER A DECADE

Total No. of Borrowers

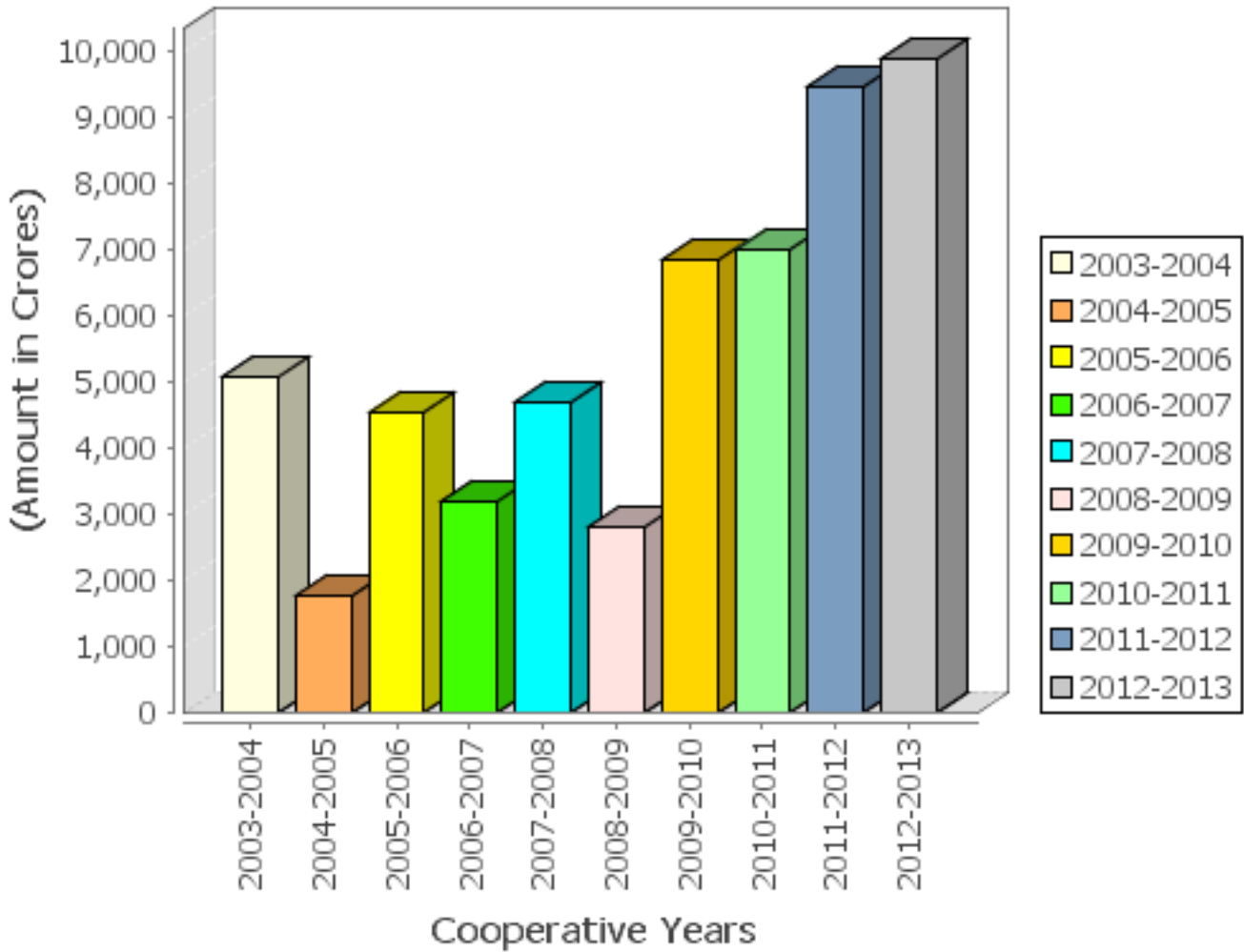


(IN THOUSANDS)

| COOPERATIVE YEARS | TOTAL NO. OF BORROWERS |
|-------------------|------------------------|
| 2003-2004 | 50658 |
| 2004-2005 | 13592 |
| 2005-2006 | 40922 |
| 2006-2007 | 34406 |
| 2007-2008 | 33859 |
| 2008-2009 | 27317 |
| 2009-2010 | 57802 |
| 2010-2011 | 47714 |
| 2011-2012 | 52374 |
| 2012-2013 | 49533 |

PERFORMANCE OF PRIMARY AGRICULTURAL CREDIT SOCIETIES OVER A DECADE

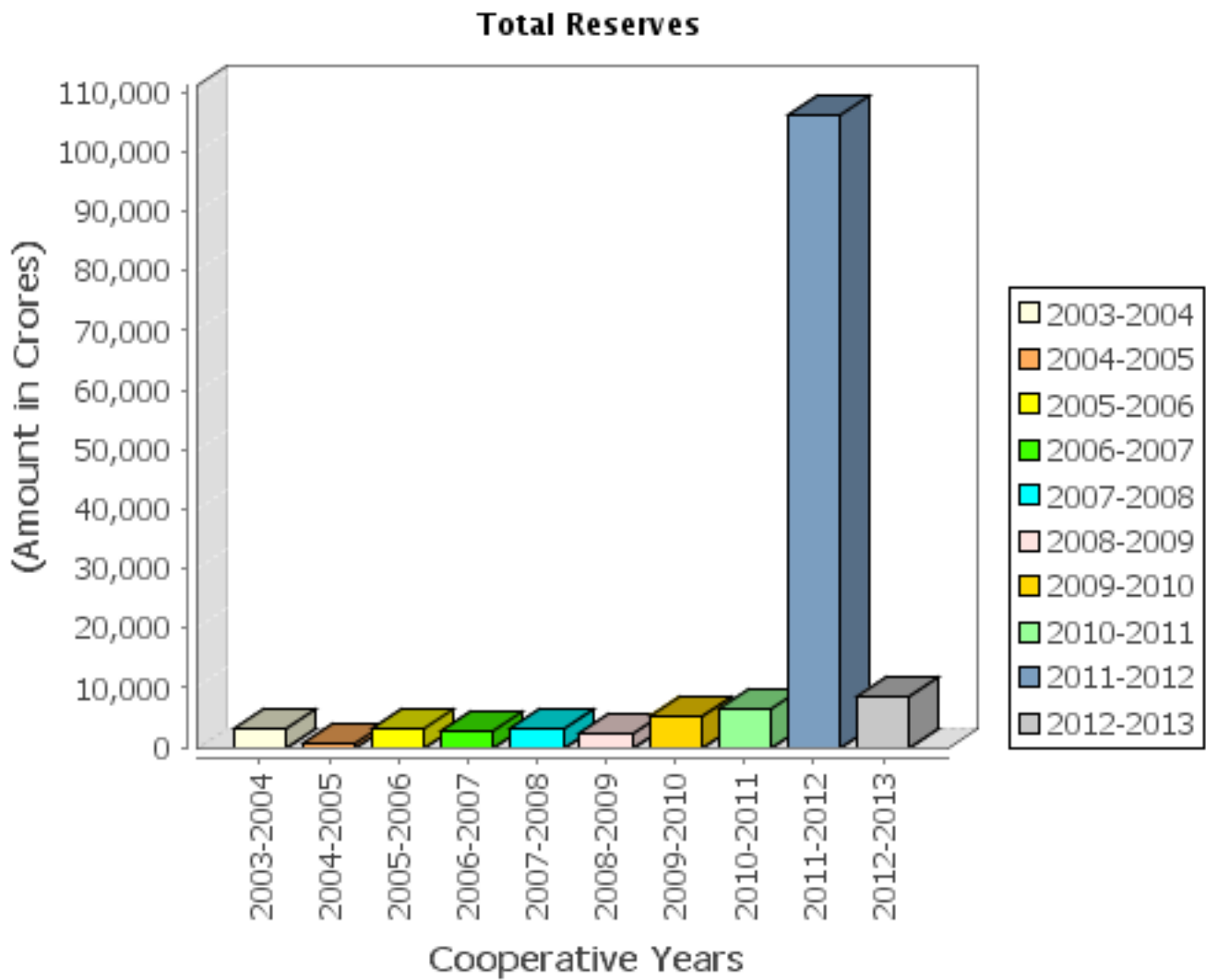
Paid Up Capital



(AMOUNT IN CRORES)

| COOPERATIVE YEARS | PAID UP CAPITAL |
|-------------------|-----------------|
| 2003-2004 | 5046 |
| 2004-2005 | 1756 |
| 2005-2006 | 4540 |
| 2006-2007 | 3168 |
| 2007-2008 | 4685 |
| 2008-2009 | 2786 |
| 2009-2010 | 6828 |
| 2010-2011 | 7005 |
| 2011-2012 | 9467 |
| 2012-2013 | 9868 |

PERFORMANCE OF PRIMARY AGRICULTURAL CREDIT SOCIETIES OVER A DECADE

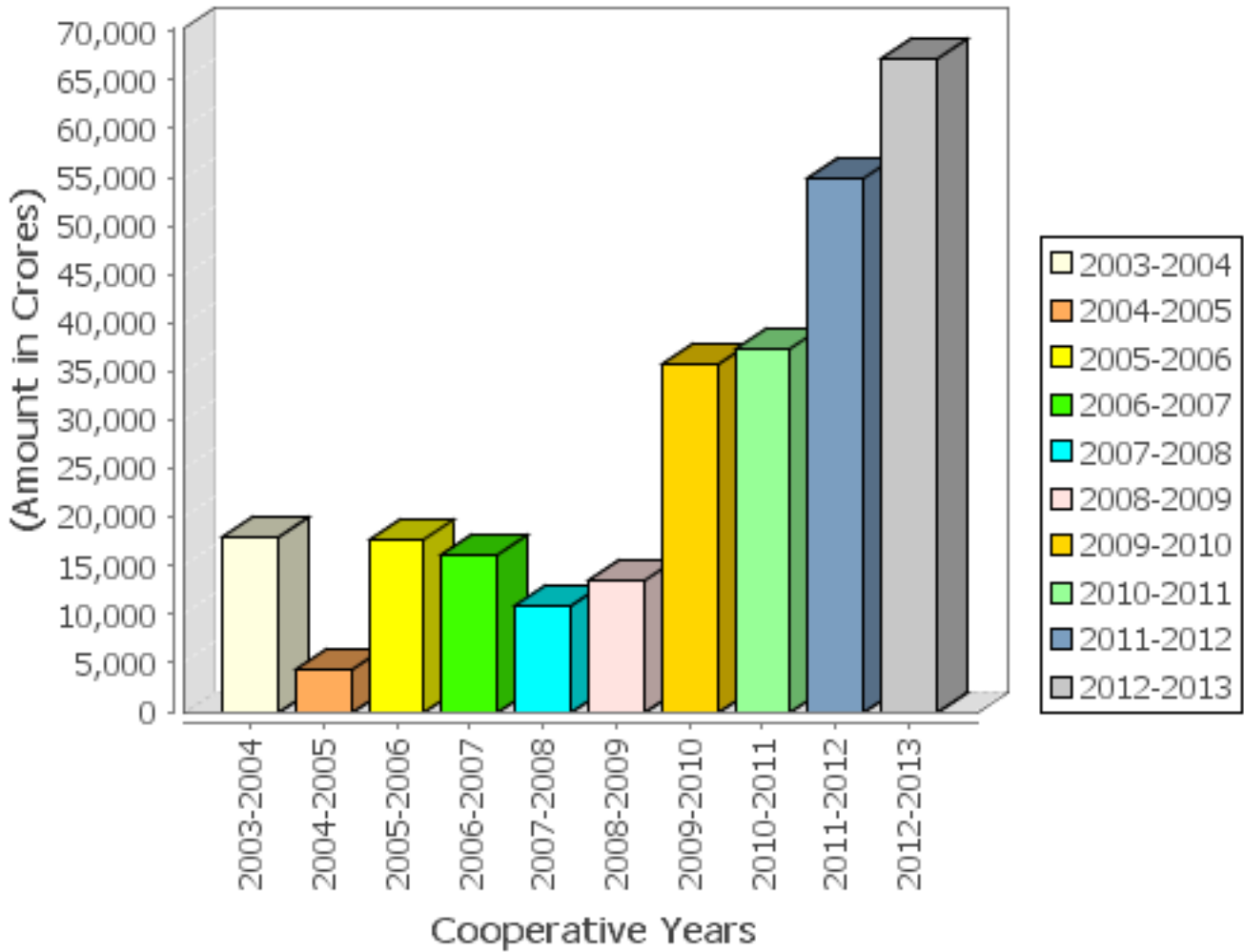


(AMOUNT IN CRORES)

| COOPERATIVE YEARS | TOTAL RESERVES |
|-------------------|----------------|
| 2003-2004 | 3153 |
| 2004-2005 | 624 |
| 2005-2006 | 2950 |
| 2006-2007 | 2598 |
| 2007-2008 | 3101 |
| 2008-2009 | 2252 |
| 2009-2010 | 5350 |
| 2010-2011 | 6417 |
| 2011-2012 | 106025 |
| 2012-2013 | 8648 |

PERFORMANCE OF PRIMARY AGRICULTURAL CREDIT SOCIETIES OVER A DECADE

Total Deposits

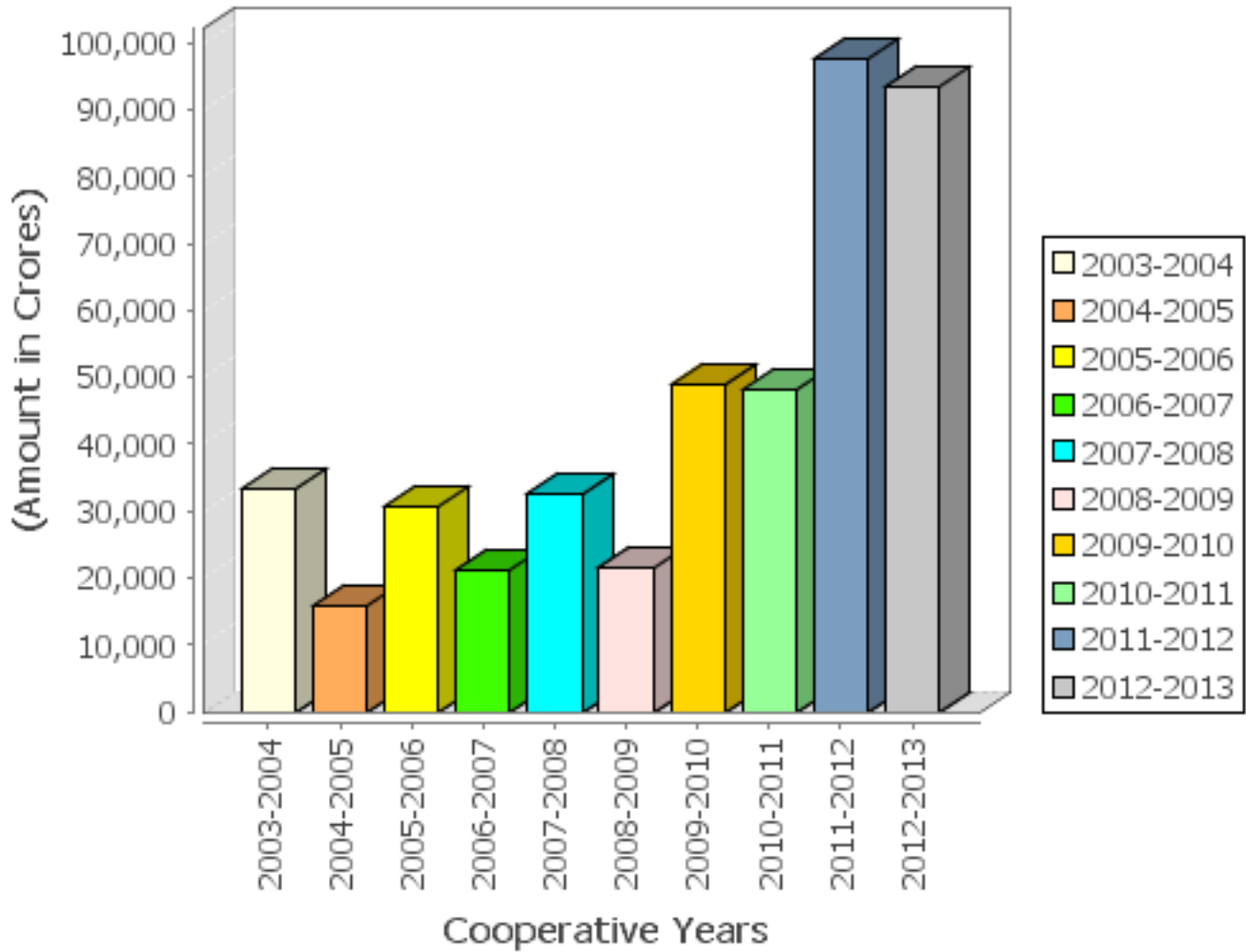


(AMOUNT IN CRORES)

| COOPERATIVE YEARS | TOTAL DEPOSITS |
|-------------------|----------------|
| 2003-2004 | 18012 |
| 2004-2005 | 4286 |
| 2005-2006 | 17566 |
| 2006-2007 | 16054 |
| 2007-2008 | 10981 |
| 2008-2009 | 13375 |
| 2009-2010 | 35680 |
| 2010-2011 | 37282 |
| 2011-2012 | 54763 |
| 2012-2013 | 67113 |

PERFORMANCE OF PRIMARY AGRICULTURAL CREDIT SOCIETIES OVER A DECADE

Total Borrowings

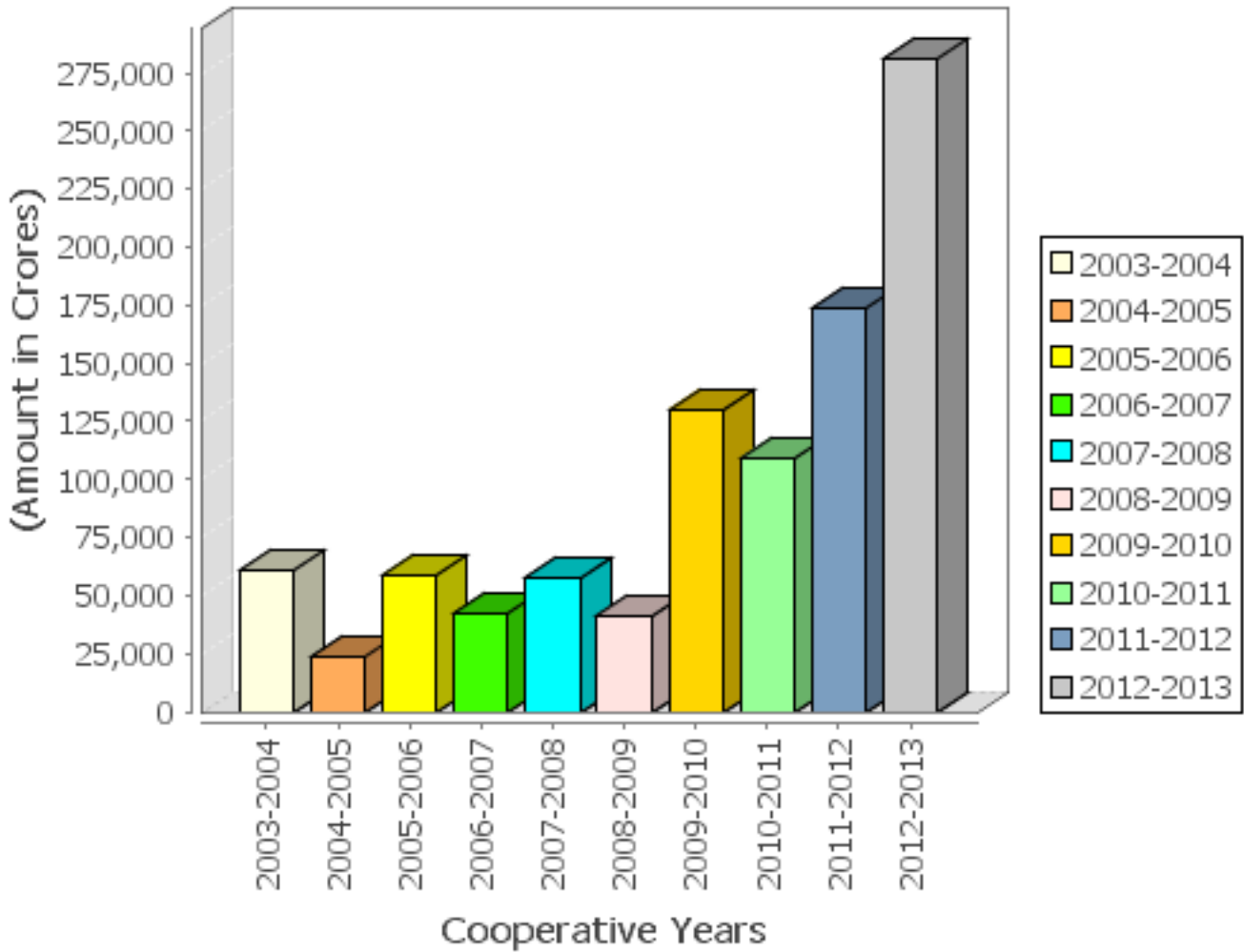


(AMOUNT IN CRORES)

| COOPERATIVE YEARS | TOTAL BORROWINGS |
|-------------------|------------------|
| 2003-2004 | 33417 |
| 2004-2005 | 15815 |
| 2005-2006 | 30667 |
| 2006-2007 | 21070 |
| 2007-2008 | 32564 |
| 2008-2009 | 21375 |
| 2009-2010 | 49074 |
| 2010-2011 | 48226 |
| 2011-2012 | 97564 |
| 2012-2013 | 93359 |

PERFORMANCE OF PRIMARY AGRICULTURAL CREDIT SOCIETIES OVER A DECADE

Total Working Capital

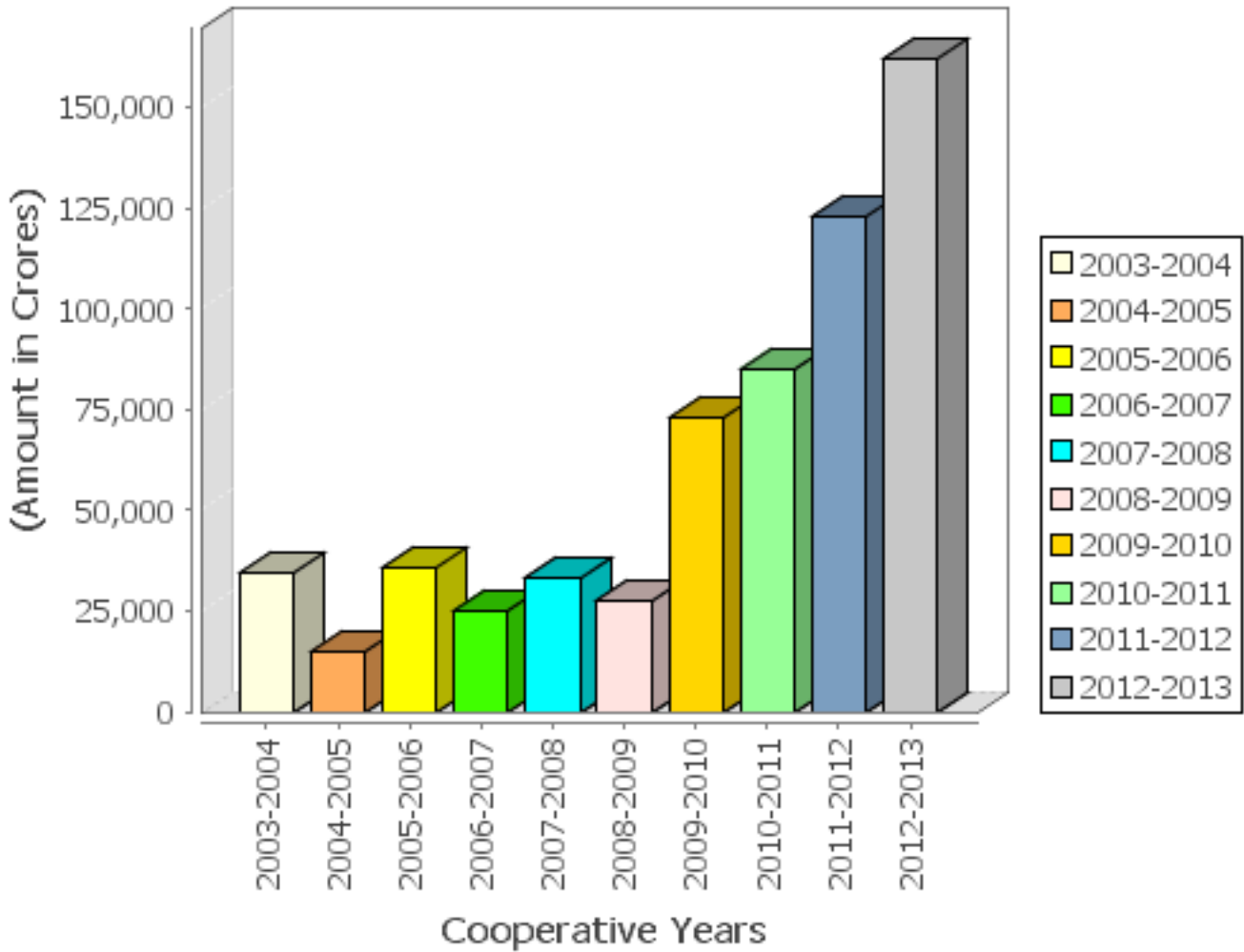


(AMOUNT IN CRORES)

| COOPERATIVE YEARS | TOTAL WORKING CAPITAL |
|-------------------|-----------------------|
| 2003-2004 | 60830 |
| 2004-2005 | 23052 |
| 2005-2006 | 59025 |
| 2006-2007 | 42404 |
| 2007-2008 | 57536 |
| 2008-2009 | 41466 |
| 2009-2010 | 130314 |
| 2010-2011 | 109385 |
| 2011-2012 | 173564 |
| 2012-2013 | 280816 |

PERFORMANCE OF PRIMARY AGRICULTURAL CREDIT SOCIETIES OVER A DECADE

Total Loans Issued

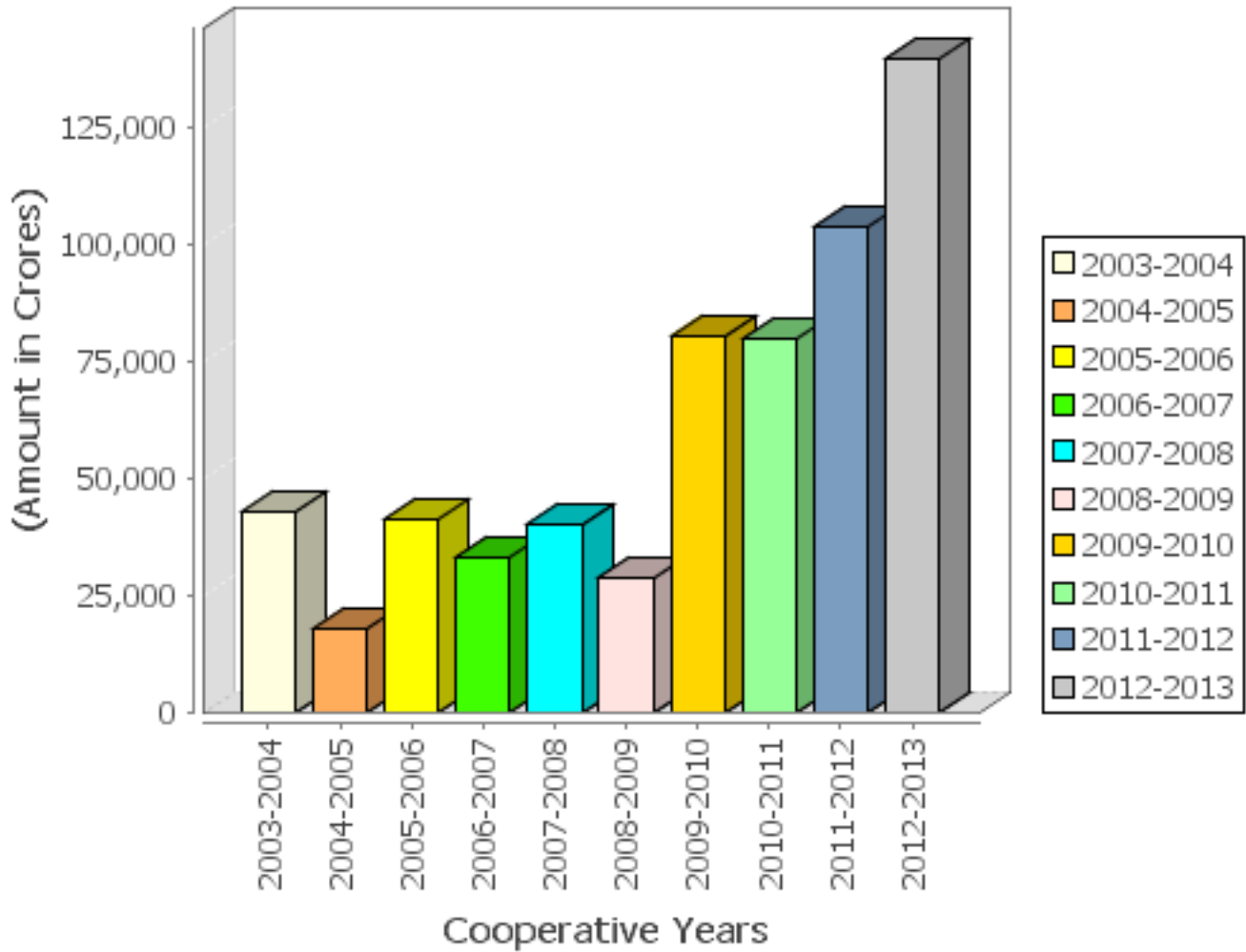


(AMOUNT IN CRORES)

| COOPERATIVE YEARS | TOTAL LOANS ISSUED |
|-------------------|--------------------|
| 2003-2004 | 34438 |
| 2004-2005 | 14982 |
| 2005-2006 | 35552 |
| 2006-2007 | 25277 |
| 2007-2008 | 32932 |
| 2008-2009 | 27465 |
| 2009-2010 | 72882 |
| 2010-2011 | 85296 |
| 2011-2012 | 122826 |
| 2012-2013 | 161909 |

PERFORMANCE OF PRIMARY AGRICULTURAL CREDIT SOCIETIES OVER A DECADE

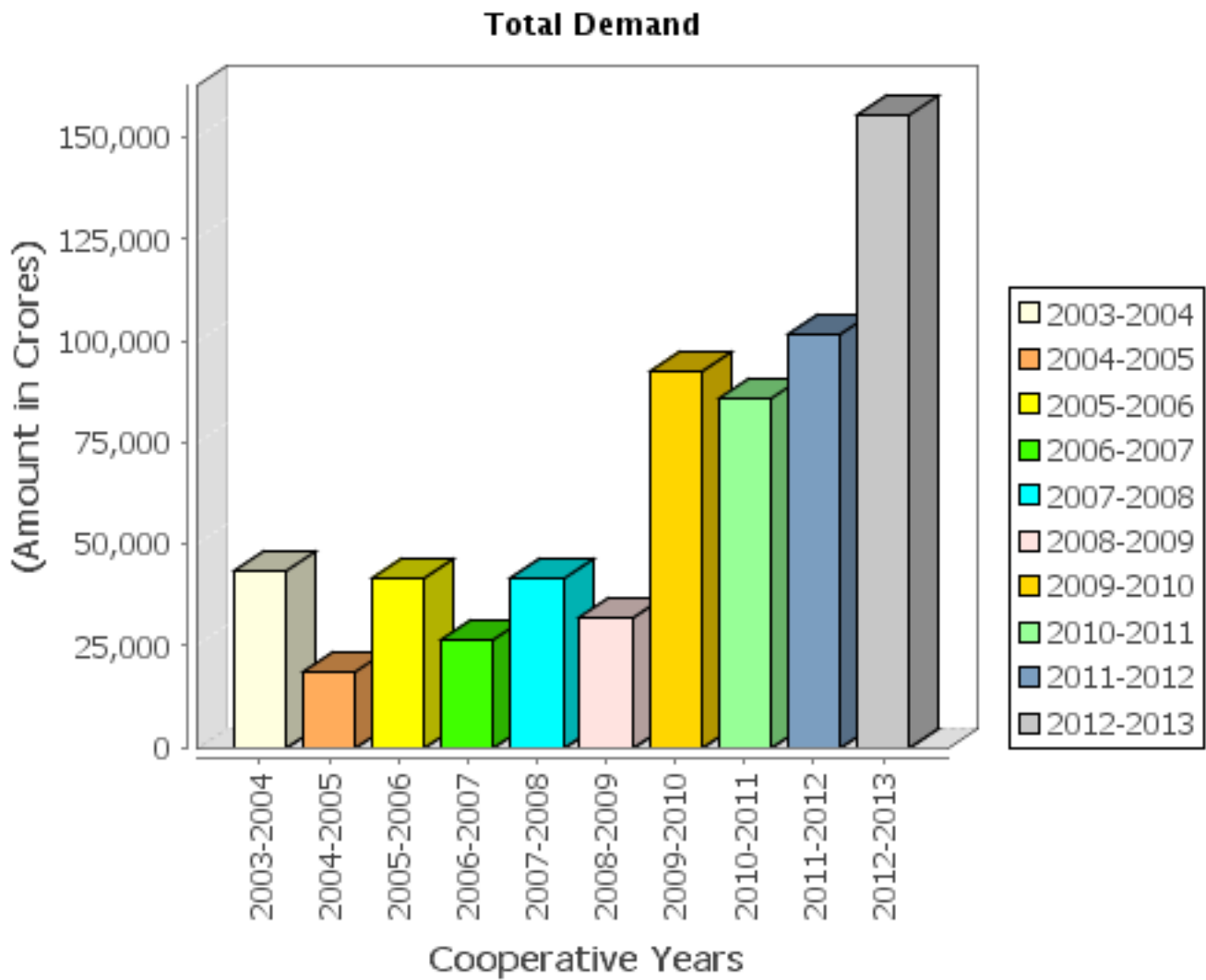
Total Loans Outstanding



(AMOUNT IN CRORES)

| COOPERATIVE YEARS | TOTAL LOANS OUTSTANDING |
|-------------------|-------------------------|
| 2003-2004 | 42925 |
| 2004-2005 | 17886 |
| 2005-2006 | 41024 |
| 2006-2007 | 32773 |
| 2007-2008 | 40244 |
| 2008-2009 | 28515 |
| 2009-2010 | 80487 |
| 2010-2011 | 79504 |
| 2011-2012 | 103462 |
| 2012-2013 | 139399 |

PERFORMANCE OF PRIMARY AGRICULTURAL CREDIT SOCIETIES OVER A DECADE

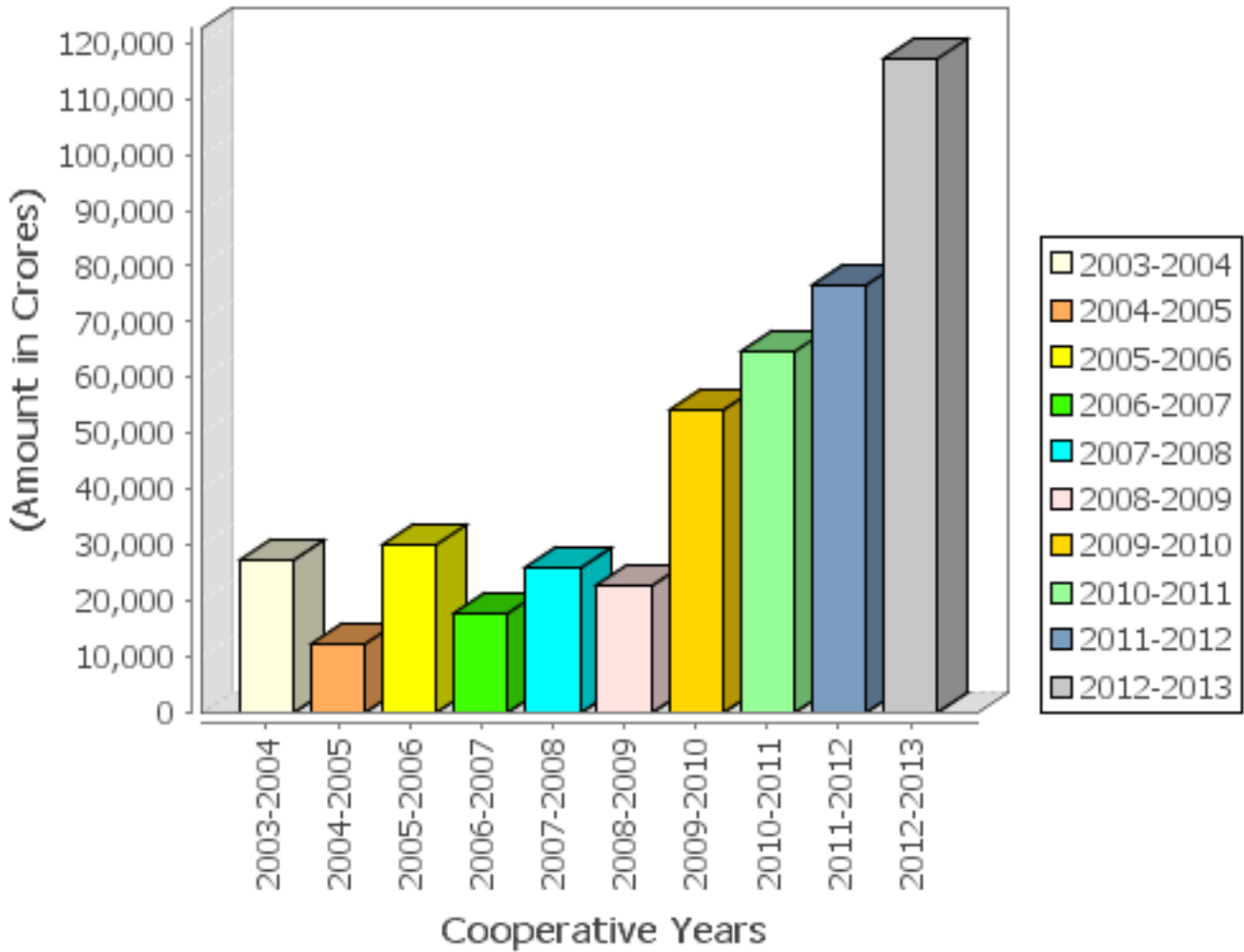


(AMOUNT IN CRORES)

| COOPERATIVE YEARS | TOTAL DEMAND |
|-------------------|--------------|
| 2003-2004 | 43315 |
| 2004-2005 | 18408 |
| 2005-2006 | 41821 |
| 2006-2007 | 26509 |
| 2007-2008 | 41300 |
| 2008-2009 | 31978 |
| 2009-2010 | 92557 |
| 2010-2011 | 85757 |
| 2011-2012 | 101782 |
| 2012-2013 | 155385 |

PERFORMANCE OF PRIMARY AGRICULTURAL CREDIT SOCIETIES OVER A DECADE

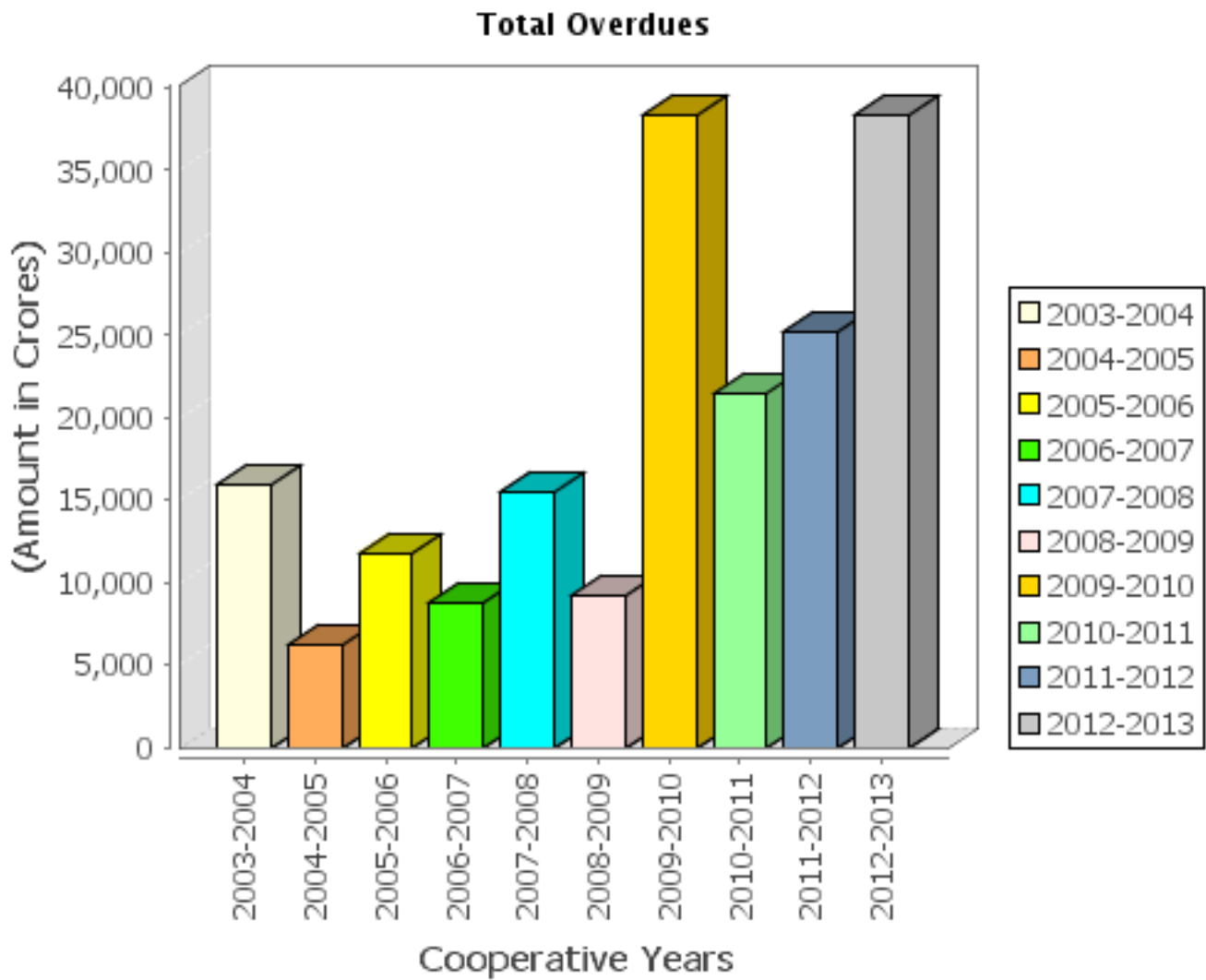
Total Collection



(AMOUNT IN CRORES)

| COOPERATIVE YEARS | TOTAL COLLECTION |
|-------------------|------------------|
| 2003-2004 | 27407 |
| 2004-2005 | 12239 |
| 2005-2006 | 30018 |
| 2006-2007 | 17724 |
| 2007-2008 | 25885 |
| 2008-2009 | 22760 |
| 2009-2010 | 54271 |
| 2010-2011 | 64490 |
| 2011-2012 | 76705 |
| 2012-2013 | 117090 |

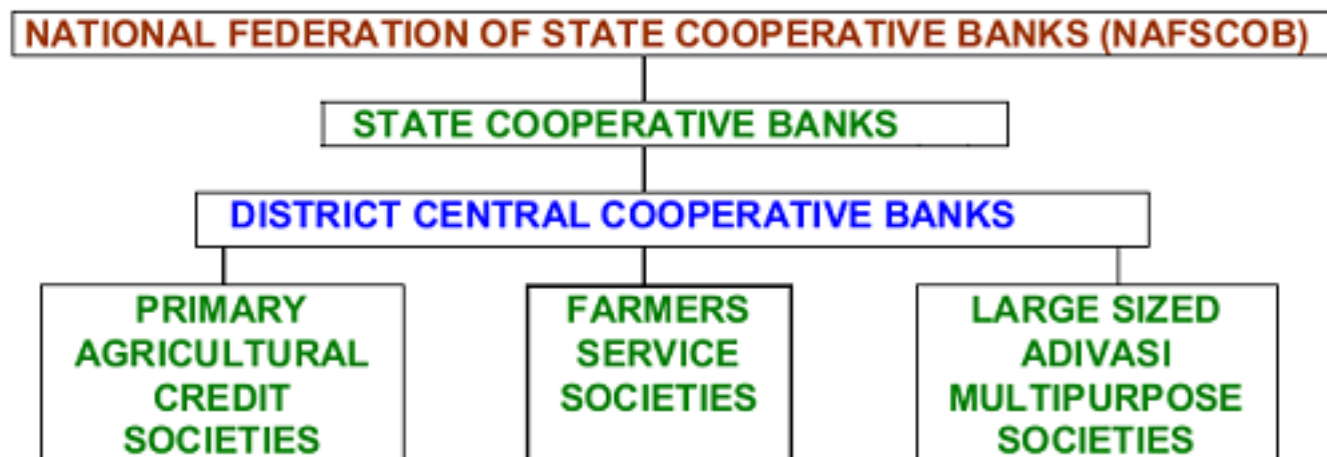
PERFORMANCE OF PRIMARY AGRICULTURAL CREDIT SOCIETIES OVER A DECADE



(AMOUNT IN CRORES)

| COOPERATIVE YEARS | TOTAL OVERDUES |
|-------------------|----------------|
| 2003-2004 | 15909 |
| 2004-2005 | 6169 |
| 2005-2006 | 11803 |
| 2006-2007 | 8786 |
| 2007-2008 | 15415 |
| 2008-2009 | 9219 |
| 2009-2010 | 38282 |
| 2010-2011 | 21428 |
| 2011-2012 | 25234 |
| 2012-2013 | 38296 |

SHORT TERM COOPERATIVE CREDIT STRUCTURE



STATISTICAL DETAILS

| PRIMARY SOCIETIES (PACS, FSS & LAMPS) (31-3-2013) | DISTRICT CENTRAL COOPERATIVE BANKS (31-3-2013) | STATE COOPERATIVE BANKS (31-3-2013) |
|---|---|--|
| 1. NO.OF STY.: 93488 | 1. NO.OF DCCBS: 372 | 1. NO.OF SCBS: 31 |
| 2. MEMBERSHIP: 127468 | 2. NO.OF BRANCHES INCLUDING H.O.: 13655 | 2. NO.OF BRANCHES INCLUDING H.O.: 1081 |
| 3. OWNED FUNDS: 1851626 | 3. MEMBERSHIP: TOTAL: 3915657 | 3. MEMBERSHIP: TOTAL: 339896 |
| 4. DEPOSITS: 6711310 | COOPERATIVE: 570229 | COOPERATIVE: 19814 |
| 5. BORROWINGS: 9335916 | INDVL./GOI: 3345428 | INDVL./GOI: 320082 |
| 6. LOANS ADV.: 16190916 | 4. OWNED FUNDS: 3328992 | 4. OWNED FUNDS: 1319170 |
| 7. LOANS OUTS: 13939871 | 5. DEPOSITS: 19572643 | 5. DEPOSITS: 8990513 |
| 8. PERG.OF OVR. TO DEMAND (%): 24.65 | 6. BORROWINGS: 6173116 | 6. BORROWINGS: 4926999 |
| 9. EMPLOYEES: 210136 | 7. LOANS ADV.: 20937088 | 7. LOANS ADV.: 8996134 |
| 10. BORROWERS: 49533 | 8. LOANS OUTS: 17151279 | 8. LOANS OUTS: 8099419 |
| | 9. PERG.OF OVR. TO DEMAND (%): 20.37 | 9. PERG.OF OVR. TO DEMAND (%): 5.18 |
| | 10. EMPLOYEES: 85611 | 10. EMPLOYEES: 12027 |

(MEMBERSHIP & BORROWERS IN THOUSANDS)

(AMOUNT IN LAKHS)

MAIN FEATURES :

1. PRIMARY AGRICULTURAL CREDIT SOCIETIES

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

2. DISTRICT CENTRAL COOPERATIVE BANKS

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

3. STATE COOPERATIVE BANKS

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

4. NATIONAL FEDERATION OF STATE COOPERATIVE BANKS

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



ABOUT NAFSCOB

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

The specific objectives of NAFSCOB are to:

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

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