

**PERFORMANCE OF
PRIMARY AGRICULTURAL CREDIT SOCIETIES
(APRIL 1, 2023 to MARCH 31, 2024)**

2023-2024



National Federation of State Cooperative Banks Ltd.

J. K. Chambers, Fifth Floor

Plot No.76, Sector-17, Vashi, Navi Mumbai - 400 703

Tel: 2789 2738, 2789 2749

Fax: (91)-022-2789 2604

Email Address: nafscob@nafscob.org

Website Address: www.nafscob.org

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, 2022-2023
22	**	Figures Related to the Cooperative year, 2021-2022

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 (StCBs), 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 StCBs, DCCBs and also the Registrar of Cooperative Societies. We are very much thankful to them.

The Publications of Basic Data on StCBs, 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. 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 2023-24. 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 StCBs/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
Aug, 2025
Pub :4

C O N T E N T S

S.No.	TABLE NO.	P A R T I C U L A R S	Page No.
1	I(A), I(B), I(C)	All India Position of Primary Agricultural Credit Societies including FSS and LAMPS in respect of main items Region Wise for the Year 2023-2024	2 - 4
2	II	Details of Primary Agricultural Credit Societies(Total and Type Wise) during 2023-2024	5
3	III	Details of Membership of Primary Agricultural Credit Societies(Total and Type Wise) during 2023-2024	6
4	IV	Details of Paid up Capital, Total Reserves, Total Deposits, Total Borrowings and Working Capital of Primary Agricultural Credit Societies during 2023-2024	7
5	V	Details of Number of Borrowers and its Category Wise details during 2023-2024	8
6	VI (A)	Details of Total Loans Issued of which Short Term Loans Issued (Category Wise) during 2023-2024	9
7	VI (B)	Details of Total Loans Issued of which Medium Term Loans Issued (Category Wise) during 2023-2024	10
8	VII (A)	Details of Total Loans Outstandings of which Short Term Loans Outstandings (Category Wise) during 2023-2024	11
9	VII (B)	Details of Total Loans Outstandings of which Medium Term Loans Outstandings (Category Wise) during 2023-2024	12
10	VIII (A)	Details of Total Demand of which Short Term (Category Wise) during 2023-2024	13
11	VIII (B)	Details of Total Demand of which Medium Term(Category Wise) during 2023-2024	14
12	IX (A)	Details of Total Collection of which Short Term(Category Wise) during 2023-2024	15
13	IX (B)	Details of Total Collection of which Medium Term(Category Wise) during 2023-2024	16

C O N T E N T S

S.No.	TABLE NO.	P A R T I C U L A R S	Page No.
14	X (A)	Details of Total Overdues of which Short Term(Category Wise) during 2023-2024	17
15	X (B)	Details of Total Overdues of which Medium Term(Category Wise) during 2023-2024	18
16	XI (A)	Details of Percentage of Overdues to Demand for Total and Short Term (Category Wise) during 2023-2024	19
17	XI (B)	Details of Percentage of Overdues to Demand for Total and Medium Term (Category Wise) during 2023-2024	20
18	XII	Details of Purpose Wise Loans Issued and Loans Outstanding during 2023-2024	21
19	XIII	Details of Purpose Wise Demand and Collection during 2023-2024	22
20	XIV	Details of Purpose Wise Balances (Overdues) and percentage of Overdues to Demand during 2023-2024	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 2023-2024	24
22	XVI	Details of Staffing Pattern of Societies during 2023-2024	25
23	XVII	Details of Total Cultivated, Uncultivated Lands and Total Population during 2023-2024	26
24	XVIII	Details of Total Number of Villages, Total Number of Blocks and Total Number of Villages Covered by PACS during 2023-2024	27
25	-	Graphic Presentation 2023-2024	29-41

PRIMARY AGRICULTURAL CREDIT SOCIETIES

(REGION WISE)

TABLE-I (A)

DETAILS OF PRIMARY AGRICULTURAL CREDIT SOCIETIES AND MEMBERSHIP REGION WISE DURING
2023-2024

(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)	12.44	12.49	13.92	15.08	8.89	2.61	4.89	16.48	5.03	3.23	4.01	2.97
2. Eastern Zone	18608	14065	2755	584	412	792	28944.88	2521.31	3477.59	8201.49	690.93	14053.56
(% Share in Total)	17.29	16.3	19.28	22.82	22.46	29.51	17.69	14.19	15.14	11.34	9.95	32.18
3. North-Eastern Zone	10091	9620	224	73	23	151	33606.97	3634.07	14227.66	1941	3978.77	9825.47
(% Share in Total)	9.37	11.15	1.57	2.85	1.25	5.63	20.53	20.45	61.95	2.68	57.31	22.5
4. Northern Zone	17787	15853	1148	353	246	187	22542.24	2529.9	1654.23	9601.47	922.51	7834.13
(% Share in Total)	16.52	18.37	8.04	13.79	13.41	6.97	13.77	14.23	7.2	13.28	13.29	17.94
5. Southern Zone	16144	10997	3994	176	111	866	57085.26	5041.42	1385.51	42768.91	691.46	7197.96
(% Share in Total)	15.0	12.75	27.96	6.88	6.05	32.27	34.88	28.37	6.03	59.14	9.96	16.48
6. Western Zone	31625	24965	4176	987	879	618	13488.53	1116.97	1065.41	7466.74	380.29	3459.12
(% Share in Total)	29.38	28.94	29.23	38.57	47.93	23.03	8.24	6.28	4.64	10.32	5.48	7.92
ALL INDIA TOTAL:	107641	86278	14286	2559	1834	2684	163665.35	17773.37	22965.01	72317.32	6942.17	43667.48
Percentage (%)	100	100	100	100	100	100	100	100	100	100	100	100

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

PRIMARY AGRICULTURAL CREDIT SOCIETIES

(REGION WISE)

TABLE-I (B)
REGION WISE DETAILS OF MAIN ITEMS OF PACS AND TYPE OF BORROWINGS DURING
2023-2024

(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)	2.72	10.55	1.0	0.44	5.04	1.8	7.01	17.68	18.99	3.44	9.41	7.47
2. Eastern Zone	132290	17496	272856	809938	2404637	1788087	8765	1325	1275	4143	280	1742
(% Share in Total)	4.31	18.97	9.48	3.98	10.55	4.17	17.71	25.87	38.93	14.5	23.3	15.38
3. North-Eastern Zone	11796	7171	11087	107591	15303	167897	144	33	58	24	5	24
(% Share in Total)	0.38	7.78	0.39	0.53	0.07	0.39	0.29	0.65	1.77	0.08	0.44	0.21
4. Northern Zone	365498	15783	385284	2034307	4219756	6703710	9990	784	588	3417	276	4925
(% Share in Total)	11.91	17.11	13.38	10.0	18.51	15.62	20.18	15.31	17.96	11.96	22.98	43.46
5. Southern Zone	1860261	39777	1504102	15646402	10162872	26921451	22303	1689	452	17103	402	2658
(% Share in Total)	60.62	43.13	52.25	76.87	44.59	62.74	45.06	32.99	13.78	59.86	33.43	23.45
6. Western Zone	615604	2266	676663	1666414	4841027	6557643	4827	384	280	2901	125	1136
(% Share in Total)	20.06	2.46	23.5	8.19	21.24	15.28	9.75	7.49	8.55	10.15	10.44	10.03
ALL INDIA TOTAL:	3068931.8	92221.05	2878908.95	20353202.87	22793081.3	42910261.82	49497.45	5119.05	3275.68	28571.02	1201.03	11330.67
Percentage (%)	100	100	100	100	100	100	100	100	100	100	100	100

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

PRIMARY AGRICULTURAL CREDIT SOCIETIES

(REGION WISE)

TABLE-I (C)
REGION WISE DETAILS OF MAIN ITEMS OF PACS AND OTHER DETAILS OF THE SOCIETY DURING
2023-2024

(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	219722.0
(% Share in Total)	2.6	2.71	3.03	2.69	4.23		13.59	10.88	19.54	24.79	12.5	7.84	18.68
2. Eastern Zone	1256606	1148768	1258518	1010411	248107	19.71	4361	9859	11449	193697	37327	11753	321318.66
(% Share in Total)	5.91	5.65	5.3	5.48	4.67		8.86	26.18	18.63	28.72	19.03	22.49	27.32
3. North-Eastern	18000	71017	34644	17802	16842	48.62	1340	1036	1139	31261	7886	1508	40714.619
(% Share in Total)	0.08	0.35	0.15	0.1	0.32		2.72	2.75	1.85	4.64	4.02	2.89	3.46
4. Northern Zone	5112471	3151077	6446395	4926600	1519795	23.58	11688	5420	16207	113930	31198	11007	176527.96
(% Share in Total)	24.05	15.51	27.15	26.73	28.59		23.74	14.39	26.37	16.89	15.91	21.06	15.01
5. Southern Zone	9882316	9942642	8876949	7685120	1191829	13.43	9857	4426	13275	112873	68498	11919	250373.24
(% Share in Total)	46.48	48.93	37.39	41.7	22.42		20.02	11.75	21.6	16.74	34.93	22.81	21.29
6. Western Zone	4437145	5456300	6407762	4294148	2113614	32.99	15303	12824	7379	55474	26676	11973	167325.93
(% Share in Total)	20.87	26.85	26.99	23.3	39.77		31.08	34.05	12.01	8.23	13.6	22.91	14.23
ALL INDIA TOTAL:	21260052	20321183	23744542	18429606	5314936	22.38	49238	37662	61456	674388	196106	52255	1175982.4
Percentage (%)	100	100	100	100	100		100	100	100	100	100	100	100

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

PRIMARY AGRICULTURAL CREDIT SOCIETIES

TABLE-II
DETAILS OF PRIMARY AGRICULTURAL CREDIT SOCIETIES
(TOTAL AND TYPE-WISE) DURING
2023-2024

(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	59	46	13	0	0	0
2. ANDHRA PRADESH	2042	1321	685	20	2	14
3. ARUNACHAL PRADESH	35	33	0	0	2	0
4. ASSAM****	766	709	57	0	0	0
5. BIHAR****	8463	8463	0	0	0	0
6. CHANDIGARH	17	13	0	0	4	0
7. CHHATTISGARH	1924	1912	12	0	0	0
8. DELHI	0	0	0	0	0	0
9. GOA	109	79	4	9	17	0
10. GUJARAT	9622	6082	2532	268	166	574
11. HARYANA	786	786	0	0	0	0
12. HIMACHAL PRADESH	2226	1070	955	70	63	68
13. JAMMU AND KASHMIR	658	550	37	9	46	16
14. JHARKHAND****	0	N.A.	N.A.	N.A.	N.A.	0
15. KARNATAKA	6954	4636	1885	101	79	253
16. KERALA**	1620	1580	0	15	25	0
17. MADHYA PRADESH****	4457	3663	720	4	0	70
18. MAHARASHTRA	21894	18804	1640	710	696	44
19. MANIPUR	431	198	61	10	11	151
20. MEGHALAYA	707	575	69	63	0	0
21. MIZORAM	96	69	27	0	0	0
22. NAGALAND**	7601	7601	0	0	0	0
23. ORISSA	2737	1649	509	11	1	567
24. PONDICHERRY	53	16	30	2	5	0
25. PUNJAB***	3998	3505	111	150	129	103
26. RAJASTHAN*	7488	7364	0	124	0	0
27. SIKKIM	187	167	10	0	10	0
28. TAMIL NADU	4531	2746	1168	37	0	580
29. TELANGANA	885	652	213	1	0	19
30. TRIPURA	268	268	0	0	0	0
31. UTTAR PRADESH****	8929	7115	1269	382	163	0
32. UTTARAKHAND	690	653	33	0	4	0
33. WEST BENGAL	7408	3953	2246	573	411	225
ALL INDIA TOTAL:	107641	86278	14286	2559	1834	2684

PRIMARY AGRICULTURAL CREDIT SOCIETIES

TABLE-III
DETAILS OF TOTAL MEMBERSHIP OF PRIMARY AGRICULTURAL CREDIT SOCIETIES
(TOTAL AND TYPE-WISE) DURING
2023-2024

(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	13.34	0	0	13.34	0	0
2. ANDHRA PRADESH	6096.89	570.08	206.69	4389.95	104.72	825.45
3. ARUNACHAL PRADESH	19.01	0	19.01	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	2.2	0.58	0	0.41	0	1.21
7. CHHATTISGARH	3974.01	434.69	842.87	1952.98	124	619.47
8. DELHI	0	0	0	0	0	0
9. GOA	114.86	N.A.	N.A.	N.A.	N.A.	114.86
10. GUJARAT	2812.7	150.68	257.2	1218.21	131.05	1055.56
11. HARYANA	2953	483	0	1382	307	781
12. HIMACHAL PRADESH	1439	350	44	835	62	148
13. JAMMU AND KASHMIR	308.83	29.85	40.48	142.16	26.61	69.73
14. JHARKHAND****	0	N.A.	N.A.	N.A.	N.A.	0
15. KARNATAKA	5402.53	598.07	297.19	1791.08	488.82	2227.37
16. KERALA**	30341	1983	209	28149	0	0
17. MADHYA PRADESH****	5249.47	699.7	1037.61	1936.71	278.21	1297.24
18. MAHARASHTRA	10560.97	966.29	808.21	6248.53	249.24	2288.7
19. MANIPUR	95.15	3.61	62.83	27.65	0.9	0.16
20. MEGHALAYA	125.29	3.86	89.21	25.15	0	7.07
21. MIZORAM	0	N.A.	N.A.	N.A.	N.A.	0
22. NAGALAND**	5.21	0	5.21	0	0	0
23. ORISSA	7026.33	722.68	1137.09	3568.68	146.59	1451.29
24. PONDICHERRY	200	21	0	166	2	11
25. PUNJAB***	3070.26	421.13	12.24	1419.15	391.9	825.84
26. RAJASTHAN*	10648.94	789.65	708.64	3799.77	0	5350.88
27. SIKKIM	29904	3052	13426	1065	3861	8500
28. TAMIL NADU	12387.34	1577.15	427.98	6594.73	65.77	3721.71
29. TELANGANA	2644.16	292.12	244.65	1664.81	30.15	412.43
30. TRIPURA	423.9	159.02	138.06	1.9	2.68	122.24
31. UTTAR PRADESH****	2748	2230	117	401	0	0
32. UTTARAKHAND	146	21	6	70	11	38
33. WEST BENGAL	12153.55	1798.63	2340.5	4632.81	544.34	2837.27
ALL INDIA TOTAL:	163665.35	17773.37	22965.01	72317.32	6942.17	43667.48

PRIMARY AGRICULTURAL CREDIT SOCIETIES

TABLE-IV
PAID UP SHARE CAPITAL, RESERVES, DEPOSITS, BORROWINGS AND
WORKING CAPITAL DURING
2023-2024

(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	273.08	61.68	351.28	110.37	0	1735.54
2. ANDHRA PRADESH	211407.27	974.88	170689.01	281494.55	3529615.05	3283109.93
3. ARUNACHAL PRADESH	401.98	332.08	2853.92	N.A.	1688.01	4643.58
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	0	16.24	5.11
7. CHHATTISGARH	71820.78	1414.6	67282.55	28098.06	457315.71	828092.76
8. DELHI	0	0	0	0	0	0
9. GOA	712.45	35.43	2308.34	12202.2	451.39	19848.09
10. GUJARAT	111038.58	1457.74	326542.23	75317.51	1970683.99	1944090.52
11. HARYANA	65632.99	3767.02	53003.89	47635.76	1287102.77	1269731.3
12. HIMACHAL PRADESH	25571.83	966.17	31075.87	750490.1	63506.45	890459.94
13. JAMMU AND KASHMIR	820.51	255.89	363.84	308.57	1851.38	3675.49
14. JHARKHAND****	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
15. KARNATAKA	371667	27623	330224	1932933	2553592	5302566
16. KERALA**	286656.3	1416	725983.65	12169710	906430	13532892.9
17. MADHYA PRADESH****	64236	5479	26134	81731	1052410	645546
18. MAHARASHTRA	503852.48	772.36	347811.94	1578894.57	2869891.84	4593704.51
19. MANIPUR	364.66	101.39	70.17	8.34	266.7	1210.97
20. MEGHALAYA	1228.12	894.74	117.62	5622.31	3153.62	12856.06
21. MIZORAM	170.82	99.65	60.44	4214.2	640.82	423.46
22. NAGALAND**	6895.82	4191.3	7737.55	97313.04	7882.28	117057.5
23. ORISSA	93718.57	7831.2	179757.94	580815.74	2159862.03	1229964.34
24. PONDICHERRY	1151.4	694.96	1957.89	24058.38	4785.88	31953.49
25. PUNJAB***	48760.12	522.4	144229.98	772225.99	806194.24	1328202.91
26. RAJASTHAN*	134159.38	8165.6	72546.53	286632.12	1425394.31	2020737.87
27. SIKKIM	153.23	47.24	148.19	N.A.	N.A.	118.7
28. TAMIL NADU	265900.17	6842.5	212551.88	1187086.73	2500046.81	3995797.01
29. TELANGANA	723205.92	2163.94	62344.47	51009.11	668402.3	773396.49
30. TRIPURA	1045.54	508.28	99.2	433.46	1671.23	20463.77
31. UTTAR PRADESH****	19247	4250	2783.63	6820	97076.36	125926.99
32. UTTARAKHAND	18732.88	691	16781	148916	178375	362805
33. WEST BENGAL	29028.25	6482	92815.8	211588.85	194659.89	507306.31
ALL INDIA TOTAL:	3068931.85	92221.05	2878908.95	20353202.87	22793081.3	42910261.82

PRIMARY AGRICULTURAL CREDIT SOCIETIES

TABLE-V
TOTAL NUMBER OF BORROWERS AND ITS DETAILS (CATEGORY-WISE) DURING
2023-2024

(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	7.55	0	0	7.55	0	0
2. ANDHRA PRADESH	1980.1	155.05	60.5	1582.98	18.1	163.47
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	0.01	0.01	0	0	0	0
7. CHHATTISGARH	2567.3	267.8	551	1209.92	8	530.58
8. DELHI	0	0	0	0	0	0
9. GOA	0	0	0	0	0	0
10. GUJARAT	1007.65	36.45	33.16	564.7	49.06	324.28
11. HARYANA	1434	133	0	845	61	395
12. HIMACHAL PRADESH	764.2	185.84	25.3	368.52	38.28	146.26
13. JAMMU AND KASHMIR	10.43	1.81	3.96	1.63	0.24	2.79
14. JHARKHAND****	0	N.A.	N.A.	N.A.	N.A.	0
15. KARNATAKA	2174.07	227.13	113.27	1041.23	324.57	467.87
16. KERALA**	11490	558	89	10843	0	0
17. MADHYA PRADESH****	2853	339	572	983	113	846
18. MAHARASHTRA	3819.14	347.13	247.06	2336.58	76.36	812.01
19. MANIPUR	0.12	0.02	0.03	0.07	0	0
20. MEGHALAYA	10.93	0.07	10.73	0	0	0.13
21. MIZORAM	0	N.A.	N.A.	N.A.	N.A.	0
22. NAGALAND**	5.21	0	5.21	0	0	0
23. ORISSA	3260.08	303.43	520.74	1861.41	39.26	535.24
24. PONDICHERY	44	1	0	38	0	5
25. PUNJAB***	1675.93	174.49	2.18	921.54	164.51	413.21
26. RAJASTHAN*	3399	N.A.	N.A.	N.A.	N.A.	3399
27. SIKKIM	0	N.A.	N.A.	N.A.	N.A.	0
28. TAMIL NADU	5473.58	606.37	72.06	2852.89	35.77	1906.49
29. TELANGANA	1133.38	141.29	116.71	737.54	23.07	114.77
30. TRIPURA	45.91	15.08	22.17	1.9	0.28	6.48
31. UTTAR PRADESH****	616	566	50	0	0	0
32. UTTARAKHAND	139	21	6	70	4	38
33. WEST BENGAL	5270.86	1021.08	754.6	2281.56	240.53	973.09
ALL INDIA TOTAL:	49497.45	5119.05	3275.68	28571.02	1201.03	11330.67

PRIMARY AGRICULTURAL CREDIT SOCIETIES

TABLE-VI (A)
TOTAL SHORT TERM LOANS ISSUED (CATEGORY-WISE) DURING
2023-2024

(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	346.8	346.8
2. ANDHRA PRADESH	106789.26	33824.9	1286151.36	1426765.52
3. ARUNACHAL PRADESH	0	0	0	0
4. ASSAM****	49	40	624	713
5. BIHAR****	0	0	42189.21	42189.21
6. CHANDIGARH	0	0	0	0
7. CHHATTISGARH	97984.47	171183.23	486312	755479.7
8. DELHI	0	0	0	0
9. GOA	N.A.	N.A.	662.69	662.69
10. GUJARAT	31956.84	31246.39	1682323.29	1745526.52
11. HARYANA	71881.27	0	1064082.34	1135963.61
12. HIMACHAL PRADESH	1379.66	157.03	2753.09	4289.78
13. JAMMU AND KASHMIR	0	0	215.13	215.13
14. JHARKHAND****	N.A.	N.A.	0	0
15. KARNATAKA	199438	135145	2155034	2489617
16. KERALA**	13718	4919	437677	456314
17. MADHYA PRADESH****	48676	130412	286446	465534
18. MAHARASHTRA	190812.36	127494.61	1954542.58	2272849.55
19. MANIPUR	0	5.17	19.7	24.87
20. MEGHALAYA	0	1198.47	0	1198.47
21. MIZORAM	0	1390.66	0	1390.66
22. NAGALAND**	0	1705.52	0	1705.52
23. ORISSA	88401.24	207939.88	696435.01	992776.13
24. PONDICHERY	719.55	0	23265.5	23985.05
25. PUNJAB***	72803.6	5876.78	886668.44	965348.82
26. RAJASTHAN*	N.A.	N.A.	1954821.44	1954821.44
27. SIKKIM	N.A.	N.A.	324.32	324.32
28. TAMIL NADU	311967.46	57388.89	3030370.5	3399726.85
29. TELANGANA	136550.51	71979.96	439309.99	647840.46
30. TRIPURA	82.57	50.63	133.68	266.88
31. UTTAR PRADESH****	8821.84	600.4	69157.76	78580
32. UTTARAKHAND	16100.89	14962.26	96697.62	127760.77
33. WEST BENGAL	22620.27	15754.57	123906.56	162281.4
ALL INDIA TOTAL:	1420752.79	1013275.35	16720470.01	19154498.15

PRIMARY AGRICULTURAL CREDIT SOCIETIES

TABLE-VI (B)
MEDIUM TERM LOANS AND TOTAL LOANS ISSUED (CATEGORY-WISE) DURING
2023-2024

(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	171.24	171.24	518.04
2. ANDHRA PRADESH	7929.48	2493.22	93249.2	103671.9	1530437.42
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	0.07	0.13	0	0.2	0.2
7. CHHATTISGARH	348.94	941.43	2541.29	3831.66	759311.36
8. DELHI	0	0	0	0	0
9. GOA	N.A.	N.A.	2262.91	2262.91	2925.6
10. GUJARAT	1740.14	2532.88	159674.03	163947.05	1909473.57
11. HARYANA	216.74	0	911.3	1128.04	1137091.65
12. HIMACHAL PRADESH	18064.43	917.6	58056.78	77038.81	81328.59
13. JAMMU AND KASHMIR	0	0	0	0	215.13
14. JHARKHAND****	N.A.	N.A.	0	0	0
15. KARNATAKA	16899	16271	534881	568051	3057668
16. KERALA**	8224	3599	225664	237487	693801
17. MADHYA PRADESH****	752.66	1779.23	5700.15	8232.04	473766.04
18. MAHARASHTRA	19579.79	10148.23	222168.11	251896.13	2524745.68
19. MANIPUR	0	0	0	0	24.87
20. MEGHALAYA	0	397.35	86.4	483.75	1682.22
21. MIZORAM	0	2220.18	0	2220.18	3610.84
22. NAGALAND**	0	1653.44	7867.19	9520.63	11226.15
23. ORISSA	3259.12	8892.31	16572.35	28723.78	1021499.91
24. PONDICHERY	154.7	0	5002.06	5156.76	29141.81
25. PUNJAB***	8834.51	0	34533.94	43368.45	1008717.27
26. RAJASTHAN*	N.A.	N.A.	18551.59	18551.59	1973373.03
27. SIKKIM	N.A.	N.A.	58.57	58.57	382.89
28. TAMIL NADU	65616.84	4957.9	365437.4	436012.14	3835738.99
29. TELANGANA	14497.92	8226.65	64446.1	87170.67	735011.13
30. TRIPURA	1.71	1.25	8.9	11.86	278.74
31. UTTAR PRADESH****	472.54	82.04	612.42	1167	79747
32. UTTARAKHAND	4081.17	387.76	20204.32	24673.25	152434.02
33. WEST BENGAL	3139.38	2579.49	24916.79	30635.66	192917.06
ALL INDIA TOTAL:	173821.28	68087.65	1863644.59	2105553.52	21260051.67

PRIMARY AGRICULTURAL CREDIT SOCIETIES

TABLE-VII (A)
TOTAL SHORT TERM LOANS OUTSTANDINGS (CATEGORY-WISE) DURING
2023-2024

(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	1871.72	1871.72
2. ANDHRA PRADESH	99341.49	33764.48	1208088.99	1341194.96
3. ARUNACHAL PRADESH	0	0	0	0
4. ASSAM****	47	38	418	503
5. BIHAR****	0	0	0	0
6. CHANDIGARH	0	0	0	0
7. CHHATTISGARH	21453.76	62663.38	82546.12	166663.26
8. DELHI	0	0	0	0
9. GOA	N.A.	N.A.	2351.96	2351.96
10. GUJARAT	26578.45	21459.76	1609236.14	1657274.35
11. HARYANA	25663.27	0	586825.29	612488.56
12. HIMACHAL PRADESH	786.47	152.18	2791.63	3730.28
13. JAMMU AND KASHMIR	424.55	431.26	862.4	1718.21
14. JHARKHAND****	N.A.	N.A.	0	0
15. KARNATAKA	193154	137361	2257119	2587634
16. KERALA**	13618	4819	427677	446114
17. MADHYA PRADESH****	40104	84790	216809	341703
18. MAHARASHTRA	195500.2	143969.81	2036851.4	2376321.41
19. MANIPUR	29.36	58.36	11.36	99.08
20. MEGHALAYA	55.94	4491.77	37.6	4585.31
21. MIZORAM	0	230.15	0	230.15
22. NAGALAND**	0	32523.45	0	32523.45
23. ORISSA	90647.49	199564.14	589846.51	880058.14
24. PONDICHERRY	573.77	0	18552	19125.77
25. PUNJAB***	80931.73	24.41	618227.33	699183.47
26. RAJASTHAN*	N.A.	N.A.	1246248.3	1246248.3
27. SIKKIM	N.A.	N.A.	869.42	869.42
28. TAMIL NADU	289075.31	50350.76	2607669.31	2947095.38
29. TELANGANA	66153.09	61684.27	361248.88	489086.24
30. TRIPURA	245.31	283.05	561.63	1089.99
31. UTTAR PRADESH****	17737.13	1451.22	142058.3	161246.65
32. UTTARAKHAND	26713.24	15156.15	84193.67	126063.06
33. WEST BENGAL	21197.92	16299.06	121382.33	158879.31
ALL INDIA TOTAL:	1210031.48	871565.66	14224355.29	16305952.43

PRIMARY AGRICULTURAL CREDIT SOCIETIES

TABLE-VII (B)
MEDIUM TERM LOANS OUTSTANDINGS AND TOTAL OUTSTANDINGS
(CATEGORY-WISE) DURING
2023-2024

(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	808.9	808.9	2680.62
2. ANDHRA PRADESH	13520.01	3756.84	163884.03	181160.88	1522355.84
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	1.51	1.51	1.51
7. CHHATTISGARH	2072.76	2409.71	6408.95	10891.42	177554.68
8. DELHI	0	0	0	0	0
9. GOA	N.A.	N.A.	5852.83	5852.83	8204.79
10. GUJARAT	3389.96	5392.17	383201.91	391984.04	2049258.39
11. HARYANA	6446.63	0	17350.45	23797.08	636285.64
12. HIMACHAL PRADESH	25789.59	1214.92	102574.29	129578.8	133309.08
13. JAMMU AND KASHMIR	32.04	114	524.36	670.4	2388.61
14. JHARKHAND****	N.A.	N.A.	0	0	0
15. KARNATAKA	37504	36292	797823	871619	3459253
16. KERALA**	7224	2599	218365	228188	674302
17. MADHYA PRADESH****	3789.52	8876.02	33834.79	46500.33	388203.33
18. MAHARASHTRA	89786.61	65984.93	866743.93	1022515.47	3398836.88
19. MANIPUR	5.72	1.12	0	6.84	105.92
20. MEGHALAYA	4.56	610.79	246.12	861.47	5446.78
21. MIZORAM	0	480.49	0	480.49	710.64
22. NAGALAND**	0	29307.19	1.02	29308.21	61831.66
23. ORISSA	6447.72	15430.07	37969.92	59847.71	939905.85
24. PONDICHERY	141.61	0	4578.82	4720.43	23846.2
25. PUNJAB***	12060.7	0	63437.15	75497.85	774681.32
26. RAJASTHAN*	N.A.	N.A.	9168.77	9168.77	1255417.07
27. SIKKIM	N.A.	N.A.	206.28	206.28	1075.7
28. TAMIL NADU	59839.36	5020.6	530230.01	595089.97	3542185.35
29. TELANGANA	27621.64	28794.83	172516.07	228932.54	718018.78
30. TRIPURA	27.4	39.16	94.82	161.38	1251.37
31. UTTAR PRADESH****	1427.37	75.03	426.49	1928.89	163175.54
32. UTTARAKHAND	8998.04	1110.64	35267.66	45376.34	171439.4
33. WEST BENGAL	5682.56	5525.83	38774.65	49983.04	208862.35
ALL INDIA TOTAL:	311820.88	213042.75	3490366.67	4015230.3	20321182.73

PRIMARY AGRICULTURAL CREDIT SOCIETIES

TABLE-VIII (A)
DEMAND SHORT TERM (CATEGORY-WISE) DURING
2023-2024

(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	5858.88	5858.88
2. ANDHRA PRADESH	118602.22	40747.59	1515799.5	1675149.31
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	0	0	0	0
7. CHHATTISGARH	76776.6	173449.5	531249.18	781475.28
8. DELHI	0	0	0	0
9. GOA	N.A.	N.A.	870.68	870.68
10. GUJARAT	26686.81	35678.43	1909112.48	1971477.72
11. HARYANA	68196.28	0	1183844.04	1252040.32
12. HIMACHAL PRADESH	831.11	251.07	2744.94	3827.12
13. JAMMU AND KASHMIR	237.38	209.57	1116.23	1563.18
14. JHARKHAND****	N.A.	N.A.	0	0
15. KARNATAKA	209884	126285	2084345	2420514
16. KERALA**	N.A.	N.A.	426783	426783
17. MADHYA PRADESH****	57592.54	121592.8	379994.98	559180.32
18. MAHARASHTRA	219660.88	175528.2	3577705.51	3972894.59
19. MANIPUR	0	0	0	0
20. MEGHALAYA	55.93	4350.73	37.42	4444.08
21. MIZORAM	N.A.	N.A.	0	0
22. NAGALAND**	0	24120.09	2545.11	26665.2
23. ORISSA	108537.23	283121.84	549144.8	940803.87
24. PONDICHERRY	134.64	0	4353.3	4487.94
25. PUNJAB***	125899.76	24.64	1495014.27	1620938.67
26. RAJASTHAN*	N.A.	N.A.	2248297.06	2248297.06
27. SIKKIM	N.A.	N.A.	1398.43	1398.43
28. TAMIL NADU	271341.55	41944.26	2288754.43	2602040.24
29. TELANGANA	91990.58	83713.66	341828.23	517532.47
30. TRIPURA	232.88	159.18	176.88	568.94
31. UTTAR PRADESH****	5978.26	5102.28	82008.47	93089.01
32. UTTARAKHAND	29814.85	18925.91	116221.73	164962.49
33. WEST BENGAL	27970.73	18442.59	150544.27	196957.59
ALL INDIA TOTAL:	1440428.99	1153651.26	18951014.49	21545094.74

PRIMARY AGRICULTURAL CREDIT SOCIETIES

TABLE-VIII (B)
DEMAND MEDIUM TERM (CATEGORY-WISE) AND TOTAL DEMAND DURING
2023-2024

(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	325.72	325.72	6184.6
2. ANDHRA PRADESH	9884.72	3408.74	97247.42	110540.88	1785690.19
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	0.21	0.21	0.21
7. CHHATTISGARH	811.84	1459.05	5365.51	7636.4	789111.68
8. DELHI	0	0	0	0	0
9. GOA	N.A.	N.A.	2453.03	2453.03	3323.71
10. GUJARAT	2410.99	6384.04	104041.43	112836.46	2084314.18
11. HARYANA	3901.73	0	13385.34	17287.07	1269327.39
12. HIMACHAL PRADESH	25088.86	991.21	81491.33	107571.4	111398.52
13. JAMMU AND KASHMIR	24.25	21.11	419.02	464.38	2027.56
14. JHARKHAND****	N.A.	N.A.	0	0	0
15. KARNATAKA	19783	15588	283620	318991	2739505
16. KERALA**	N.A.	N.A.	202268	202268	629051
17. MADHYA PRADESH****	4669.69	6036.85	28723.18	39429.72	598610.04
18. MAHARASHTRA	32618.46	34150.5	280460.93	347229.89	4320124.48
19. MANIPUR	0	0	0	0	0
20. MEGHALAYA	4.36	661.63	165.14	831.13	5275.21
21. MIZORAM	0	0	0	0	0
22. NAGALAND**	0	0	0	0	26665.2
23. ORISSA	2600.57	9122.73	19345.12	31068.42	971872.29
24. PONDICHERY	5.51	0	178.05	183.56	4671.5
25. PUNJAB***	14199.18	0	80911.91	95111.09	1716049.76
26. RAJASTHAN*	N.A.	N.A.	110863.31	110863.31	2359160.37
27. SIKKIM	N.A.	N.A.	230.21	230.21	1628.64
28. TAMIL NADU	59362.17	4069.08	407672.76	471104.01	3073144.25
29. TELANGANA	13541.02	10967.65	96661.18	121169.85	638702.32
30. TRIPURA	39.8	48.7	97.6	186.1	755.04
31. UTTAR PRADESH****	4988.86	1308.81	22277.26	28574.93	121663.94
32. UTTARAKHAND	6406.45	1284.24	26666.28	34356.97	199319.46
33. WEST BENGAL	5384.44	4410.76	28921.79	38716.99	235674.58
ALL INDIA TOTAL:	205727.62	99914.48	1893805.35	2199447.45	23744542.19

PRIMARY AGRICULTURAL CREDIT SOCIETIES

TABLE-IX (A)
COLLECTION SHORT TERM (CATEGORY-WISE) DURING
2023-2024

(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	4127.08	4127.08
2. ANDHRA PRADESH	80304.49	24097.44	1021685.19	1126087.12
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	0	0	0	0
7. CHHATTISGARH	68501.17	149623.4	500498.34	718622.91
8. DELHI	0	0	0	0
9. GOA	N.A.	N.A.	751	751
10. GUJARAT	25464.47	26869.73	1686352.45	1738686.65
11. HARYANA	46671.82	0	950218.63	996890.45
12. HIMACHAL PRADESH	609.11	154.59	2261.13	3024.83
13. JAMMU AND KASHMIR	64.25	38.25	179.04	281.54
14. JHARKHAND****	N.A.	N.A.	0	0
15. KARNATAKA	196907	113664	1993992	2304563
16. KERALA**	N.A.	N.A.	393646	393646
17. MADHYA PRADESH****	42235.2	95131.01	273015.6	410381.81
18. MAHARASHTRA	129791.55	98521.66	2091650.59	2319963.8
19. MANIPUR	0	0	0	0
20. MEGHALAYA	5.58	675.11	0	680.69
21. MIZORAM	0	N.A.	0	0
22. NAGALAND**	0	14011.36	2119.24	16130.6
23. ORISSA	86591.31	250696.27	470778.79	808066.37
24. PONDICHERRY	89.07	0	2880.08	2969.15
25. PUNJAB***	77562.71	15.9	829862.77	907441.38
26. RAJASTHAN*	N.A.	N.A.	2001659.33	2001659.33
27. SIKKIM	N.A.	N.A.	529.01	529.01
28. TAMIL NADU	252586.45	39339.8	2183759.53	2475685.78
29. TELANGANA	64853.34	55522.17	291527.34	411902.85
30. TRIPURA	27.94	10.93	37.47	76.34
31. UTTAR PRADESH****	3077.78	163.98	59827.54	63069.3
32. UTTARAKHAND	13184.2	8590.75	75870.51	97645.46
33. WEST BENGAL	18830.55	11666.18	110949.31	141446.04
ALL INDIA TOTAL:	1107362.11	888795.77	14975568.78	16971726.66

PRIMARY AGRICULTURAL CREDIT SOCIETIES

TABLE-IX (B)

COLLECTION MEDIUM TERM (CATEGORY-WISE) AND TOTAL COLLECTION (CATEGORY-WISE) DURING
2023-2024

(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	221.16	221.16	4348.24
2. ANDHRA PRADESH	6332.01	1801.54	66978.5	75112.05	1201199.17
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	0.1	0.1	0.1
7. CHHATTISGARH	215.73	497.21	2382.9	3095.84	721718.75
8. DELHI	0	0	0	0	0
9. GOA	N.A.	N.A.	1524.08	1524.08	2275.08
10. GUJARAT	2299.17	3105.41	76815.88	82220.46	1820907.11
11. HARYANA	125.87	0	448.32	574.19	997464.64
12. HIMACHAL PRADESH	18031.37	737.51	48998.08	67766.96	70791.79
13. JAMMU AND KASHMIR	3.4	2.84	69.19	75.43	356.97
14. JHARKHAND****	N.A.	N.A.	0	0	0
15. KARNATAKA	16472	12125	249476	278073	2582636
16. KERALA**	N.A.	N.A.	137967	137967	531613
17. MADHYA PRADESH****	1657.21	2105.21	11303.91	15066.33	425448.14
18. MAHARASHTRA	9896.61	8312.83	132792.78	151002.22	2470966.02
19. MANIPUR	0	0	0	0	0
20. MEGHALAYA	0.76	51.3	0	52.06	732.75
21. MIZORAM	0	0	0	0	0
22. NAGALAND**	0	0	0	0	16130.6
23. ORISSA	1125.53	5944.42	9322.33	16392.28	824458.65
24. PONDICHERRY	3.13	0	101.05	104.18	3073.33
25. PUNJAB***	8262.59	0	39739.2	48001.79	955443.17
26. RAJASTHAN*	N.A.	N.A.	64161.21	64161.21	2065820.54
27. SIKKIM	N.A.	N.A.	23.93	23.93	552.94
28. TAMIL NADU	51923.08	3148.7	350392.24	405464.02	2881149.8
29. TELANGANA	6369.45	4548.51	58279.71	69197.67	481100.52
30. TRIPURA	15.5	9.5	6.4	31.4	107.74
31. UTTAR PRADESH****	4988.78	370.7	1648.22	7007.7	70077
32. UTTARAKHAND	2951.86	283.22	14123.43	17358.51	115003.97
33. WEST BENGAL	2228.91	1609.9	13541.15	17379.96	158826
ALL INDIA TOTAL:	132903.58	44654.28	1280321.28	1457879.14	18429605.8

PRIMARY AGRICULTURAL CREDIT SOCIETIES

TABLE-X (A)
BALANCES(OVERDUES) SHORT TERM (CATEGORY-WISE) DURING
2023-2024

(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	1731.8	1731.8
2. ANDHRA PRADESH	38297.73	16650.15	494114.31	549062.19
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	0	0	0	0
7. CHHATTISGARH	8275.43	23826.1	30750.84	62852.37
8. DELHI	0	0	0	0
9. GOA	0	0	119.68	119.68
10. GUJARAT	1222.34	8808.7	222760.03	232791.07
11. HARYANA	21524.46	0	233625.41	255149.87
12. HIMACHAL PRADESH	222	96.48	483.81	802.29
13. JAMMU AND KASHMIR	173.13	171.32	937.19	1281.64
14. JHARKHAND****	0	0	0	0
15. KARNATAKA	12977	12621	90353	115951
16. KERALA**	0	0	33137	33137
17. MADHYA PRADESH****	15357.34	26461.79	106979.38	148798.51
18. MAHARASHTRA	89869.33	77006.54	1486054.92	1652930.79
19. MANIPUR	0	0	0	0
20. MEGHALAYA	50.35	3675.62	37.42	3763.39
21. MIZORAM	0	0	0	0
22. NAGALAND**	0	10108.73	425.87	10534.6
23. ORISSA	21945.92	32425.57	78366.01	132737.5
24. PONDICHERRY	45.57	0	1473.22	1518.79
25. PUNJAB***	48337.05	8.74	665151.5	713497.29
26. RAJASTHAN*	0	0	246637.73	246637.73
27. SIKKIM	0	0	869.42	869.42
28. TAMIL NADU	18755.1	2604.46	104994.9	126354.46
29. TELANGANA	27137.24	28191.49	50300.89	105629.62
30. TRIPURA	204.94	148.25	139.41	492.6
31. UTTAR PRADESH****	2900.48	4938.3	22180.93	30019.71
32. UTTARAKHAND	16630.65	10335.16	40351.22	67317.03
33. WEST BENGAL	9140.18	6776.41	39594.96	55511.55
ALL INDIA TOTAL:	333066.88	264855.49	3975445.71	4573368.08

PRIMARY AGRICULTURAL CREDIT SOCIETIES

TABLE-X (B)

BALANCES(OVERDUES) MEDIUM TERM AND TOTAL OVERDUES (CATEGORY-WISE) DURING
2023-2024

(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	104.56	104.56	1836.36
2. ANDHRA PRADESH	3552.71	1607.2	30268.92	35428.83	584491.02
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	0.11	0.11	0.11
7. CHHATTISGARH	596.11	961.84	2982.61	4540.56	67392.93
8. DELHI	0	0	0	0	0
9. GOA	0	0	928.95	928.95	1048.63
10. GUJARAT	111.82	3278.63	27225.55	30616	263407.07
11. HARYANA	3775.86	0	12937.02	16712.88	271862.75
12. HIMACHAL PRADESH	7057.49	253.7	32493.25	39804.44	40606.73
13. JAMMU AND KASHMIR	20.85	18.27	349.83	388.95	1670.59
14. JHARKHAND****	0	0	0	0	0
15. KARNATAKA	3311	3463	34144	40918	156869
16. KERALA**	0	0	64301	64301	97438
17. MADHYA PRADESH****	3012.48	3931.64	17419.27	24363.39	173161.9
18. MAHARASHTRA	22721.85	25837.67	147668.15	196227.67	1849158.46
19. MANIPUR	0	0	0	0	0
20. MEGHALAYA	3.6	610.33	165.14	779.07	4542.46
21. MIZORAM	0	0	0	0	0
22. NAGALAND**	0	0	0	0	10534.6
23. ORISSA	1475.04	3178.31	10022.79	14676.14	147413.64
24. PONDICHERRY	2.38	0	77	79.38	1598.17
25. PUNJAB***	5936.59	0	41172.71	47109.3	760606.59
26. RAJASTHAN*	0	0	46702.1	46702.1	293339.83
27. SIKKIM	0	0	206.28	206.28	1075.7
28. TAMIL NADU	7439.09	920.38	57280.52	65639.99	191994.45
29. TELANGANA	7171.57	6419.14	38381.47	51972.18	157601.8
30. TRIPURA	24.3	39.2	91.2	154.7	647.3
31. UTTAR PRADESH****	0.08	938.11	20629.04	21567.23	51586.94
32. UTTARAKHAND	3454.59	1001.02	12542.85	16998.46	84315.49
33. WEST BENGAL	3155.53	2800.86	15380.64	21337.03	76848.58
ALL INDIA TOTAL:	72824.04	55260.2	613484.07	741568.31	5314936.39

PRIMARY AGRICULTURAL CREDIT SOCIETIES

TABLE-XI (A)

PERCENTAGE OF OVERDUES TO DEMAND-SHORT TERM (CATEGORY-WISE) DURING
2023-2024

(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	29.56	29.56
2. ANDHRA PRADESH	32.29	40.86	32.6	32.78
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	0.0	0.0	0.0	0.0
7. CHHATTISGARH	10.78	13.74	5.79	8.04
8. DELHI	0.0	0.0	0.0	0.0
9. GOA	0.0	0.0	13.75	13.75
10. GUJARAT	4.58	24.69	11.67	11.81
11. HARYANA	31.56	0.0	19.73	20.38
12. HIMACHAL PRADESH	26.71	38.43	17.63	20.96
13. JAMMU AND KASHMIR	72.93	81.75	83.96	81.99
14. JHARKHAND****	0.0	0.0	0.0	0.0
15. KARNATAKA	6.18	9.99	4.33	4.79
16. KERALA**	0.0	0.0	7.76	7.76
17. MADHYA PRADESH****	26.67	21.76	28.15	26.61
18. MAHARASHTRA	40.91	43.87	41.54	41.61
19. MANIPUR	0.0	0.0	0.0	0.0
20. MEGHALAYA	90.02	84.48	100.0	84.68
21. MIZORAM	0.0	0.0	0.0	0.0
22. NAGALAND**	0.0	41.91	16.73	39.51
23. ORISSA	20.22	11.45	14.27	14.11
24. PONDICHERRY	33.85	0.0	33.84	33.84
25. PUNJAB***	38.39	35.47	44.49	44.02
26. RAJASTHAN*	0.0	0.0	10.97	10.97
27. SIKKIM	0.0	0.0	62.17	62.17
28. TAMIL NADU	6.91	6.21	4.59	4.86
29. TELANGANA	29.5	33.68	14.72	20.41
30. TRIPURA	88.0	93.13	78.82	86.58
31. UTTAR PRADESH****	48.52	96.79	27.05	32.25
32. UTTARAKHAND	55.78	54.61	34.72	40.81
33. WEST BENGAL	32.68	36.74	26.3	28.18
ALL INDIA TOTAL:	23.12	22.96	20.98	21.23

PRIMARY AGRICULTURAL CREDIT SOCIETIES

TABLE-XI (B)

PERCENTAGE OF OVERDUES TO DEMAND-MEDIUM TERM (CATEGORY-WISE) DURING
2023-2024

(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	32.1	32.1	29.69
2. ANDHRA PRADESH	35.94	47.15	31.13	32.05	32.73
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	52.38	52.38	52.38
7. CHHATTISGARH	73.43	65.92	55.59	59.46	8.54
8. DELHI	0.0	0.0	0.0	0.0	0.0
9. GOA	0.0	0.0	37.87	37.87	31.55
10. GUJARAT	4.64	51.36	26.17	27.13	12.64
11. HARYANA	96.77	0.0	96.65	96.68	21.42
12. HIMACHAL PRADESH	28.13	25.59	39.87	37.0	36.45
13. JAMMU AND KASHMIR	85.98	86.55	83.49	83.76	82.39
14. JHARKHAND****	0.0	0.0	0.0	0.0	0.0
15. KARNATAKA	16.74	22.22	12.04	12.83	5.73
16. KERALA**	0.0	0.0	31.79	31.79	15.49
17. MADHYA PRADESH****	64.51	65.13	60.65	61.79	28.93
18. MAHARASHTRA	69.66	75.66	52.65	56.51	42.8
19. MANIPUR	0.0	0.0	0.0	0.0	0.0
20. MEGHALAYA	82.57	92.25	100.0	93.74	86.11
21. MIZORAM	0.0	0.0	0.0	0.0	0.0
22. NAGALAND**	0.0	0.0	0.0	0.0	39.51
23. ORISSA	56.72	34.84	51.81	47.24	15.17
24. PONDICHERRY	43.19	0.0	43.25	43.24	34.21
25. PUNJAB***	41.81	0.0	50.89	49.53	44.32
26. RAJASTHAN*	0.0	0.0	42.13	42.13	12.43
27. SIKKIM	0.0	0.0	89.61	89.61	66.05
28. TAMIL NADU	12.53	22.62	14.05	13.93	6.25
29. TELANGANA	52.96	58.53	39.71	42.89	24.68
30. TRIPURA	61.06	80.49	93.44	83.13	85.73
31. UTTAR PRADESH****	0.0	71.68	92.6	75.48	42.4
32. UTTARAKHAND	53.92	77.95	47.04	49.48	42.3
33. WEST BENGAL	58.6	63.5	53.18	55.11	32.61
ALL INDIA TOTAL:	35.4	55.31	32.39	33.72	22.38

PRIMARY AGRICULTURAL CREDIT SOCIETIES

TABLE-XII
LOANS ISSUED AND LOANS OUTSTANDINGS PURPOSE WISE DURING
2023-2024

(As on 31st March)

(Amount In Lakhs)

NAME OF THE STATES/UNION TERRITORIES	LOANS ISSUED PURPOSE WISE			LOANS OUTSTANDINGS PURPOSE WISE		
	AGRICULT-URAL	NON-AGRICULT-URAL	OTHERS	AGRICULT-URAL	NON-AGRICULT-URAL	OTHERS
1	81	82	83	84	85	86
1. ANDAMAN AND NICOBAR	346.8	171.24	0	1871.72	808.9	0
2. ANDHRA PRADESH	1530437.42	0	0	1522355.84	0	0
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	0.2	0	0	0.08	0	1.43
7. CHHATTISGARH	664860.81	0.12	94450.43	173225.15	1780.29	2549.24
8. DELHI	0	0	0	0	0	0
9. GOA	493.47	1658.26	773.87	1047.79	5534.53	1622.47
10. GUJARAT	1722788.33	35759.71	150925.53	1806517.59	92982.39	149758.41
11. HARYANA	1130595.11	5639.81	856.73	596454.19	33150.48	6680.97
12. HIMACHAL PRADESH	55195.98	18420.48	7712.13	87376.17	34851.96	11080.95
13. JAMMU AND KASHMIR	215.13	0	0	1983.17	361.49	43.95
14. JHARKHAND****	N.A.	N.A.	0	N.A.	N.A.	0
15. KARNATAKA	2264924	792744	0	2403574	1025724	29955
16. KERALA**	456314	237487	0	446114	228188	0
17. MADHYA PRADESH****	462074.54	7625.83	4065.67	339958.92	11892.31	36352.1
18. MAHARASHTRA	2237581.16	108456.69	178707.83	2641492.79	615871.81	141472.28
19. MANIPUR	10.9	8.8	5.17	10.99	0	94.93
20. MEGHALAYA	1654.13	28.09	0	5391.22	55.56	0
21. MIZORAM	1837.9	789	983.94	540.35	170.29	0
22. NAGALAND**	1800.89	8873.47	551.79	30244.63	31586.01	1.02
23. ORISSA	948713.9	9175.2	63609.76	869457.48	12811.2	57637.11
24. PONDICHERRY	7.5	29134.31	0	45.42	23800.78	0
25. PUNJAB***	958236.8	15722.07	34758.4	712987.79	22049.96	39643.57
26. RAJASTHAN*	1954821.44	18551.59	0	1246248.3	9168.77	0
27. SIKKIM	291.12	91.77	0	1000.6	75.1	0
28. TAMIL NADU	1952295.91	1756493.78	126949.3	1982384.28	1402112.19	157688.88
29. TELANGANA	604204.21	40728.35	90078.57	571155.2	51609.23	95254.35
30. TRIPURA	135.91	61.13	81.7	359.62	220.46	671.29
31. UTTAR PRADESH****	64268.31	15478.69	0	80031	0	83144.54
32. UTTARAKHAND	127760.77	24673.25	0	126063.06	45376.34	0
33. WEST BENGAL	149100.87	27092.01	16723.64	150623.87	30583.72	28934.65
ALL INDIA TOTAL:	17333731.6	3155083.68	771234.8	15799090.1	3680785.32	842587.14

PRIMARY AGRICULTURAL CREDIT SOCIETIES

TABLE-XIII
TOTAL DEMAND AND COLLECTION PURPOSE WISE DURING
2023-2024

(As on 31st March)

(Amount In Lakhs)

NAME OF THE STATES/UNION TERRITORIES	TOTAL DEMAND PURPOSE WISE			TOTAL COLLECTION PURPOSE WISE		
	AGRICULT-URAL	NON-AGRICULT-URAL	OTHERS	AGRICULT-URAL	NON-AGRICULT-URAL	OTHERS
1	87	88	89	90	91	92
1. ANDAMAN AND NICOBAR	5858.88	325.72	0	4127.08	221.16	0
2. ANDHRA PRADESH	1785690.19	0	0	1201199.17	0	0
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	0.08	0	0.13	0.04	0	0.06
7. CHHATTISGARH	761081.96	1780.7	26249.02	695906.85	351.51	25460.39
8. DELHI	0	0	0	0	0	0
9. GOA	478.94	1100.94	1743.83	361.79	742.49	1170.8
10. GUJARAT	1925838.85	15086.72	143388.61	1692936.09	13398.46	114572.56
11. HARYANA	1243144.13	19627.52	6555.74	991496.48	5671.7	296.46
12. HIMACHAL PRADESH	74185.88	28243.13	8969.51	48762.91	17289.84	4739.04
13. JAMMU AND KASHMIR	1676.27	304.74	46.55	326.27	30.7	0
14. JHARKHAND****	N.A.	N.A.	0	N.A.	N.A.	0
15. KARNATAKA	1956266	717856	65383	1833229	635517	113890
16. KERALA**	355525	88318	185208	323361	24017	184235
17. MADHYA PRADESH****	572651.11	18651.5	7307.43	417184.86	6350.03	1913.25
18. MAHARASHTRA	2542896.5	131634.09	1645593.89	1639438.08	75889.47	755638.47
19. MANIPUR	0	0	0	0	0	0
20. MEGHALAYA	5223.65	51.56	0	719.78	12.97	0
21. MIZORAM	N.A.	0	0	N.A.	0	0
22. NAGALAND**	8961.85	17703.35	0	6112.23	10018.37	0
23. ORISSA	904381.43	10447.51	57053.35	764719.76	4591.06	55156.83
24. PONDICHERRY	1114.26	3557.24	0	81.15	2992.18	0
25. PUNJAB***	1397681.28	121076.19	197292.29	754465.07	43755	157223.1
26. RAJASTHAN*	2305089.63	54070.74	0	2031038.87	34781.67	0
27. SIKKIM	1486.45	142.19	0	485.85	67.09	0
28. TAMIL NADU	1563411.47	1278369.34	231363.44	1456992.26	1209227.94	214929.6
29. TELANGANA	537918.48	21232.57	79551.27	404900.19	17036.77	59163.56
30. TRIPURA	465.56	235.84	53.64	45.47	36.56	25.71
31. UTTAR PRADESH****	0	0	121663.94	0	0	70077
32. UTTARAKHAND	164962.49	34356.97	0	97645.46	17358.51	0
33. WEST BENGAL	175804.81	26480.27	33400.5	125754.26	18433.01	14651.73
ALL INDIA TOTAL:	18342831.2	2590907.85	2810824.14	14518462.04	2138022.2	1773143.56

PRIMARY AGRICULTURAL CREDIT SOCIETIES

TABLE-XIV

BALANCES(OVERDUES) AND PERCENTAGE OF OVERDUES TO DEMAND DURING
2023-2024

(As on 31st March)

(%)

NAME OF THE STATES/UNION TERRITORIES	BALANCES(OVERDUES) PURPOSE WISE (Amount In Lakhs)			PERCENTAGE OF OVERDUES TO DEMAND(Percentage (%))		
	AGRICULT- URAL	NON- AGRICULT- URAL	OTHERS	AGRICULT- URAL	NON- AGRICULT- URAL	OTHERS
1	93	94	95	96	97	98
1. ANDAMAN AND NICOBAR	1731.8	104.56	0	29.56	32.1	0
2. ANDHRA PRADESH	584491.02	0	0	32.73	0	0
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	0.04	0	0.07	50	0	53.85
7. CHHATTISGARH	65175.11	1429.19	788.63	8.56	80.26	3
8. DELHI	0.0	0.0	0.0	0	0	0
9. GOA	117.15	358.45	573.03	24.46	32.56	32.86
10. GUJARAT	232902.76	1688.26	28816.05	12.09	11.19	20.1
11. HARYANA	251647.65	13955.82	6259.28	20.24	71.1	95.48
12. HIMACHAL PRADESH	25422.97	10953.29	4230.47	34.27	38.78	47.17
13. JAMMU AND KASHMIR	1350	274.04	46.55	80.54	89.93	100
14. JHARKHAND****	0	0	0	0	0	0
15. KARNATAKA	123037	82339	-48507	6.29	11.47	0
16. KERALA**	32164	64301	973	9.05	72.81	0.53
17. MADHYA PRADESH****	155466.25	12301.47	5394.18	27.15	65.95	73.82
18. MAHARASHTRA	903458.42	55744.62	889955.42	35.53	42.35	54.08
19. MANIPUR	0	0	0	0	0	0
20. MEGHALAYA	4503.87	38.59	0	86.22	74.84	0
21. MIZORAM	0	0	0	0	0	0
22. NAGALAND**	2849.62	7684.98	0	31.8	43.41	0
23. ORISSA	139661.67	5856.45	6733.86	15.44	56.06	11.8
24. PONDICHERRY	1033.11	565.06	0	92.72	15.88	0
25. PUNJAB***	643216.21	77321.19	40069.19	46.02	63.86	20.31
26. RAJASTHAN*	274050.76	19289.07	0	11.89	35.67	0
27. SIKKIM	1000.6	75.1	0	67.31	52.82	0
28. TAMIL NADU	106419.21	69141.4	16433.84	6.81	5.41	7.1
29. TELANGANA	133018.29	4195.8	20387.71	24.73	19.76	25.63
30. TRIPURA	420.09	199.28	27.93	90.23	84.5	52.07
31. UTTAR PRADESH****	0	0	51586.94	0	0	42.4
32. UTTARAKHAND	67317.03	16998.46	0	40.81	49.48	0
33. WEST BENGAL	50050.55	8047.26	18748.77	28.47	30.39	56.13
ALL INDIA TOTAL:	3824369.16	452885.65	1091024.92	20.85	17.48	38.82

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
2023-2024

(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	16	3174	31	27446	4	282	131
2. ANDHRA PRADESH	1062	3335127.87	968	9795842.26	3025	432298	44609
3. ARUNACHAL PRADESH	15	2364.91	18	1225.1	62	9140	N.A.
4. ASSAM****	309	763889	419	990860	622	70653	23422
5. BIHAR****	1180	60399	3962	9402	2200	236750	45098
6. CHANDIGARH	13	29	4	31	0	0	10
7. CHHATTISGARH	1129	2417877.84	746	4442873.59	3026	3026	18753
8. DELHI	0	0	0	0	0	0	0
9. GOA	52	41940.96	13	14305.42	44	661	198
10. GUJARAT	6916	1895568.09	1571	1316029.6	3783	2830	17053
11. HARYANA	28	3804.56	758	703910.53	1269	N.A.	7199
12. HIMACHAL PRADESH	1850	423711.68	323	178852.08	2050	129230.24	17882
13. JAMMU AND KASHMIR	419	7965.63	142	1254.33	403	34790.5	6501
14. JHARKHAND****	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
15. KARNATAKA	4268	1710227	1336	403090	4871	507204	34846
16. KERALA**	927	1415000	658	6811000	152	1600	1581
17. MADHYA PRADESH****	2153	1312371	2129	1782372	4317	603423	54349
18. MAHARASHTRA	8335	1188491	11240	1360403.41	3552	2838	38223
19. MANIPUR	360	9534.58	71	2874.37	126	5718	1812
20. MEGHALAYA	346	252212.07	361	123668.73	35	1879.05	3280
21. MIZORAM	60	102010	12	324	20	N.A.	389
22. NAGALAND**	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
23. ORISSA	802	497290.86	1882	2701386.82	1662	1479	49359
24. PONDICHERRY	16	38392	30	348022	44	2930	323
25. PUNJAB***	2062	2290827.44	1513	661914.97	2692	1059549	9895
26. RAJASTHAN*	5633	2976811	1802	1341717	6201	N.A.	43264
27. SIKKIM	125	8110.58	33	1849.47	96	4500	1165
28. TAMIL NADU	2949	2290708.77	1207	979128.76	4118	3986	18242
29. TELANGANA	619	1162292.11	196	332101.72	1061	1061	13141
30. TRIPURA	125	3427.4	122	4438.99	178	13800	1193
31. UTTAR PRADESH****	4536	177382	1968	15296	7690	769000	112804
32. UTTARAKHAND	554	1363472.11	132	744907.95	566	48402	10426
33. WEST BENGAL	2379	337811.79	4015	147340.26	7587	7587	99240
ALL INDIA TOTAL:	49238	26092224.25	37662	35243868.3	61456	3954616.79	674388

PRIMARY AGRICULTURAL CREDIT SOCIETIES

TABLE-XVI
DETAILS OF STAFFING PATTERN DURING
2023-2024

(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	30	30	0	0	30	0
2. ANDHRA PRADESH	6428	1950	0	4478	3254	3174
3. ARUNACHAL PRADESH	227	N.A.	N.A.	227	63	164
4. ASSAM****	6172	650	118	5404	591	5581
5. BIHAR****	2538	0	0	2538	1774	764
6. CHANDIGARH	13	0	13	0	0	13
7. CHHATTISGARH	8470	771	1012	6687	841	7629
8. DELHI	0	0	0	0	0	0
9. GOA	316	64	8	244	185	131
10. GUJARAT	13240	7002	1259	4979	8108	5132
11. HARYANA	3220	N.A.	N.A.	3220	N.A.	3220
12. HIMACHAL PRADESH	3514	1801	294	1419	1416	2098
13. JAMMU AND KASHMIR	890	243	140	507	418	472
14. JHARKHAND****	0	N.A.	N.A.	N.A.	N.A.	0
15. KARNATAKA	18093	5226	456	12411	10032	8061
16. KERALA**	16922	N.A.	N.A.	16922	N.A.	16922
17. MADHYA PRADESH****	16476	3756	3714	9006	1953	14523
18. MAHARASHTRA	13120	4907	2207	6006	4842	8278
19. MANIPUR	48	38	5	5	15	33
20. MEGHALAYA	694	436	207	51	496	198
21. MIZORAM	96	48	18	30	54	42
22. NAGALAND**	13	13	0	0	13	0
23. ORISSA	6327	2166	109	4052	3000	3327
24. PONDICHERRY	198	30	0	168	140	58
25. PUNJAB***	5793	2454	41	3298	3779	2014
26. RAJASTHAN*	7488	5297	2191	0	4633	2855
27. SIKKIM	159	127	30	2	141	18
28. TAMIL NADU	23357	3718	365	19274	15723	7634
29. TELANGANA	3470	965	37	2468	1699	1771
30. TRIPURA	477	196	52	229	186	291
31. UTTAR PRADESH****	8045	339	7706	0	7690	355
32. UTTARAKHAND	1810	441	59	1310	1138	672
33. WEST BENGAL	28462	9587	4860	14015	8993	19469
ALL INDIA TOTAL:	196106	52255	24901	118950	81207	114899

PRIMARY AGRICULTURAL CREDIT SOCIETIES

TABLE-XVII

TOTAL CULTIVATED, UNCULTIVATED LAND AND STATE WISE TOTAL POPULATION DURING
2023-2024

(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	13113	25559	559.38	312.64	246.74
2. ANDHRA PRADESH	7328000	3417000	44600	22400	22200
3. ARUNACHAL PRADESH	234500	N.A.	1383.73	713.91	669.82
4. ASSAM****	3781320	1713070	26649	13788	12861
5. BIHAR****	5331733	4027835	103538	54617	48921
6. CHANDIGARH	N.A.	N.A.	1056	581	475
7. CHHATTISGARH	2881260	1073891	22029.09	11057.12	10971.97
8. DELHI	0	0	0	0	0
9. GOA	N.A.	N.A.	1458.54	739.14	719.4
10. GUJARAT	11702757.51	6545952.35	63164.79	33156.22	30008.57
11. HARYANA	3556000	273000	25351	13495	11856
12. HIMACHAL PRADESH	525894	765774	6865	3482	3383
13. JAMMU AND KASHMIR	1637750	1829970	11792.88	6173.56	5619.32
14. JHARKHAND****	N.A.	N.A.	0	N.A.	N.A.
15. KARNATAKA	10342662	4332208	71710	36266	35444
16. KERALA**	2579000	9529.43	33387	16021	17366
17. MADHYA PRADESH****	13225911	4836737	53669	28227	25442
18. MAHARASHTRA	15801796	6341083.12	102702.61	53753.26	48949.35
19. MANIPUR	285000	40500	2293.89	1161.95	1131.94
20. MEGHALAYA	343431	794269	2967	1492	1475
21. MIZORAM	133226	44158	1091	552	539
22. NAGALAND**	538000	156000	1978	1024	954
23. ORISSA	5274740	3212129	40101.97	19604.63	20497.34
24. PONDICHERY	29927	20000	1247	612	635
25. PUNJAB***	6898977	1526241	30801	15117	15684
26. RAJASTHAN*	17400000	N.A.	68548	35551	32997
27. SIKKIM	75749.68	15115.64	679	358	321
28. TAMIL NADU	6013892.39	3585039.88	67367.55	34617.27	32750.28
29. TELANGANA	3714353	2107863	31502.32	16086.48	15415.84
30. TRIPURA	474498	568671	3673	1874	1799
31. UTTAR PRADESH*****	17300000	12100000	166053	87466	78587
32. UTTARAKHAND	686353.69	1224462.31	10085	5138	4947
33. WEST BENGAL	5095190.42	6365597	177678.69	68495.5	109183.19
ALL INDIA TOTAL:	143205034.69	66951654.73	1175982.44	583932.68	592049.76

PRIMARY AGRICULTURAL CREDIT SOCIETIES

TABLE-XVIII

TOTAL NUMBER OF VILLAGES, BLOCKS AND NUMBER OF VILLAGES COVERED BY PACS DURING
2023-2024

(As on 31st March)

(NUMBERS)

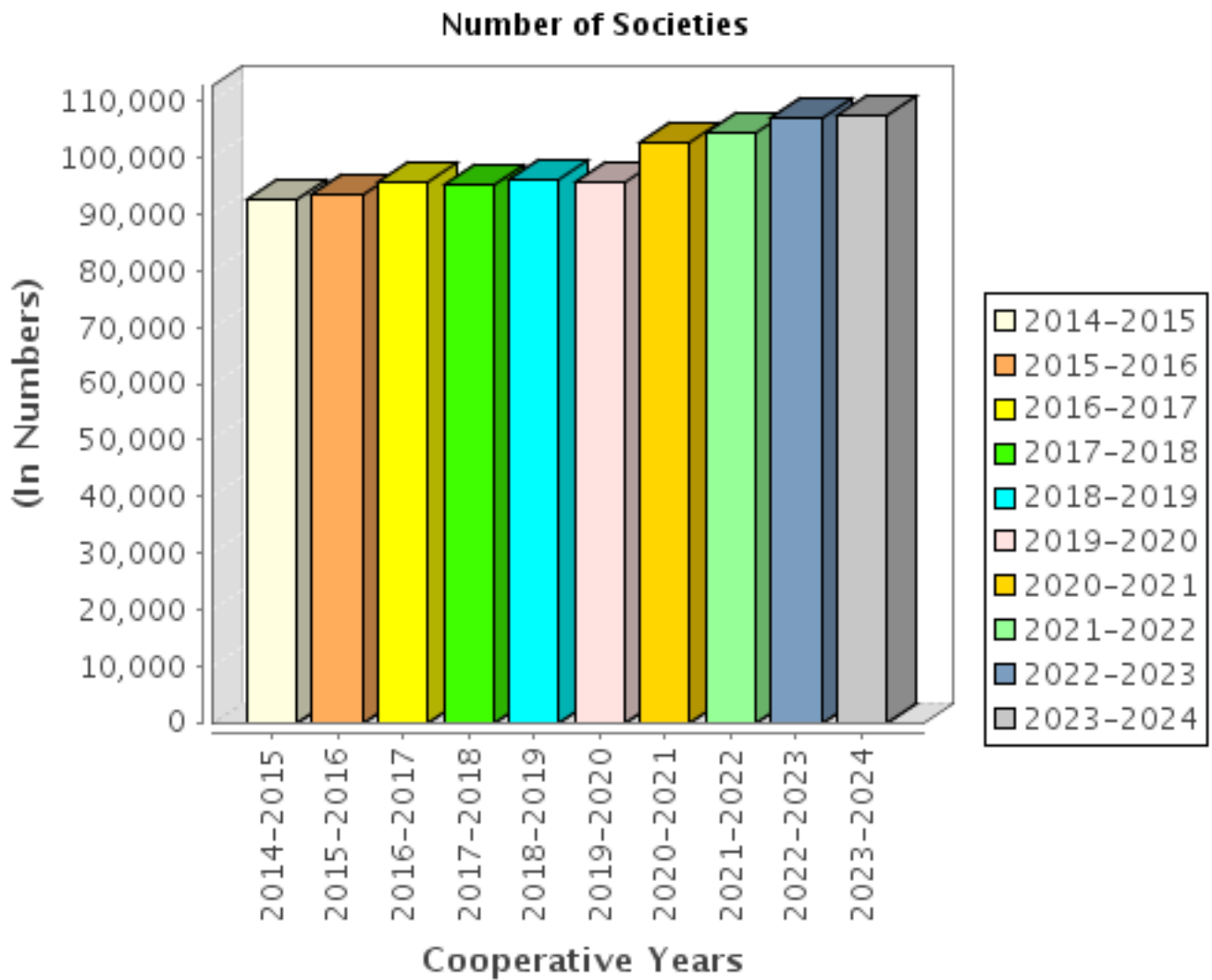
NAME OF THE STATES/UNION TERRITORIES	TOTAL NUMBER OF VILLAGES	TOTAL NUMBER OF BLOCKS	NUMBER OF VILLAGES COVERED BY PACS	VILLAGES COVERED AS PERCENT TO TOTAL (%)
1	117	118	119	120
1. ANDAMAN AND NICOBAR	556	3	131	23.56
2. ANDHRA PRADESH	44609	401	44609	100.0
3. ARUNACHAL PRADESH	5616	129	N.A.	0.0
4. ASSAM****	24590	38	23422	95.25
5. BIHAR****	45098	38	45098	100.0
6. CHANDIGARH	23	1	10	43.48
7. CHHATTISGARH	18828	130	18753	99.6
8. DELHI	0	0	0	0
9. GOA	411	2	198	48.18
10. GUJARAT	19034	249	17053	89.59
11. HARYANA	7356	140	7199	97.87
12. HIMACHAL PRADESH	17882	78	17882	100.0
13. JAMMU AND KASHMIR	6902	223	6501	94.19
14. JHARKHAND****	N.A.	N.A.	N.A.	0.0
15. KARNATAKA	34846	240	34846	100.0
16. KERALA**	1670	14	1581	94.67
17. MADHYA PRADESH****	56568	359	54349	96.08
18. MAHARASHTRA	42986	402	38223	88.92
19. MANIPUR	2581	N.A.	1812	70.21
20. MEGHALAYA	6459	N.A.	3280	50.78
21. MIZORAM	853	11	389	45.6
22. NAGALAND**	1280	12	N.A.	0.0
23. ORISSA	51496	347	49359	95.85
24. PONDICHERY	323	4	323	100.0
25. PUNJAB***	13132	1389	9895	75.35
26. RAJASTHAN*	44672	295	43264	96.85
27. SIKKIM	1165	6	1165	100.0
28. TAMIL NADU	18722	447	18242	97.44
29. TELANGANA	13256	418	13141	99.13
30. TRIPURA	1193	58	1193	100.0
31. UTTAR PRADESH*****	112804	901	112804	100.0
32. UTTARAKHAND	16919	95	10426	61.62
33. WEST BENGAL	101518	170	99240	97.76
ALL INDIA TOTAL:	713348	6600	674388	94.54

G R A P H I C

P R E S E N T A T I O N

(FROM PAGE NO. 29 to 41)

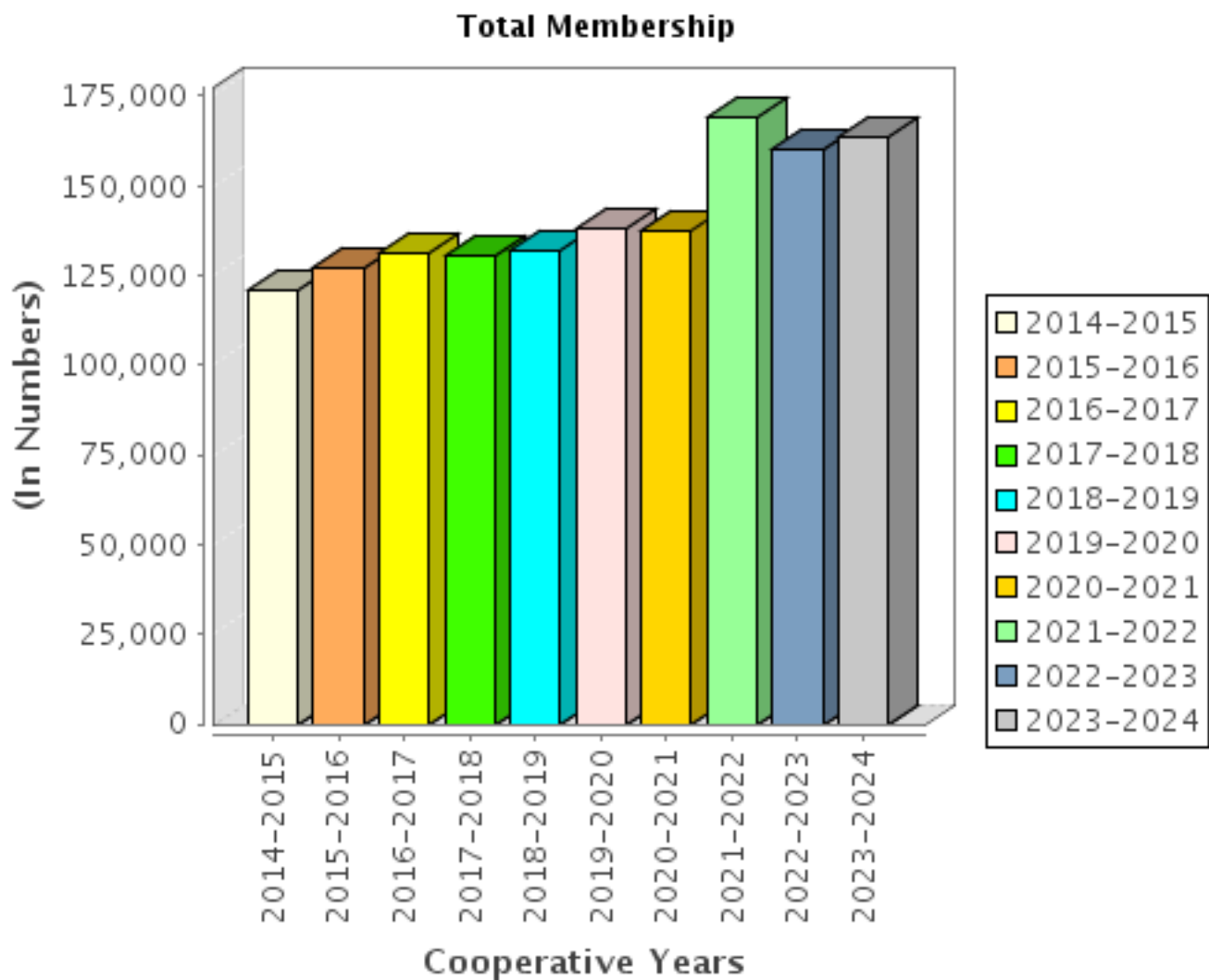
PERFORMANCE OF PRIMARY AGRICULTURAL CREDIT SOCIETIES OVER A DECADE



(IN NUMBERS)

COOPERATIVE YEARS	NUMBER OF SOCIETIES
2014-2015	92789
2015-2016	93367
2016-2017	95595
2017-2018	95238
2018-2019	95995
2019-2020	95509
2020-2021	102559
2021-2022	104266
2022-2023	106955
2023-2024	107641

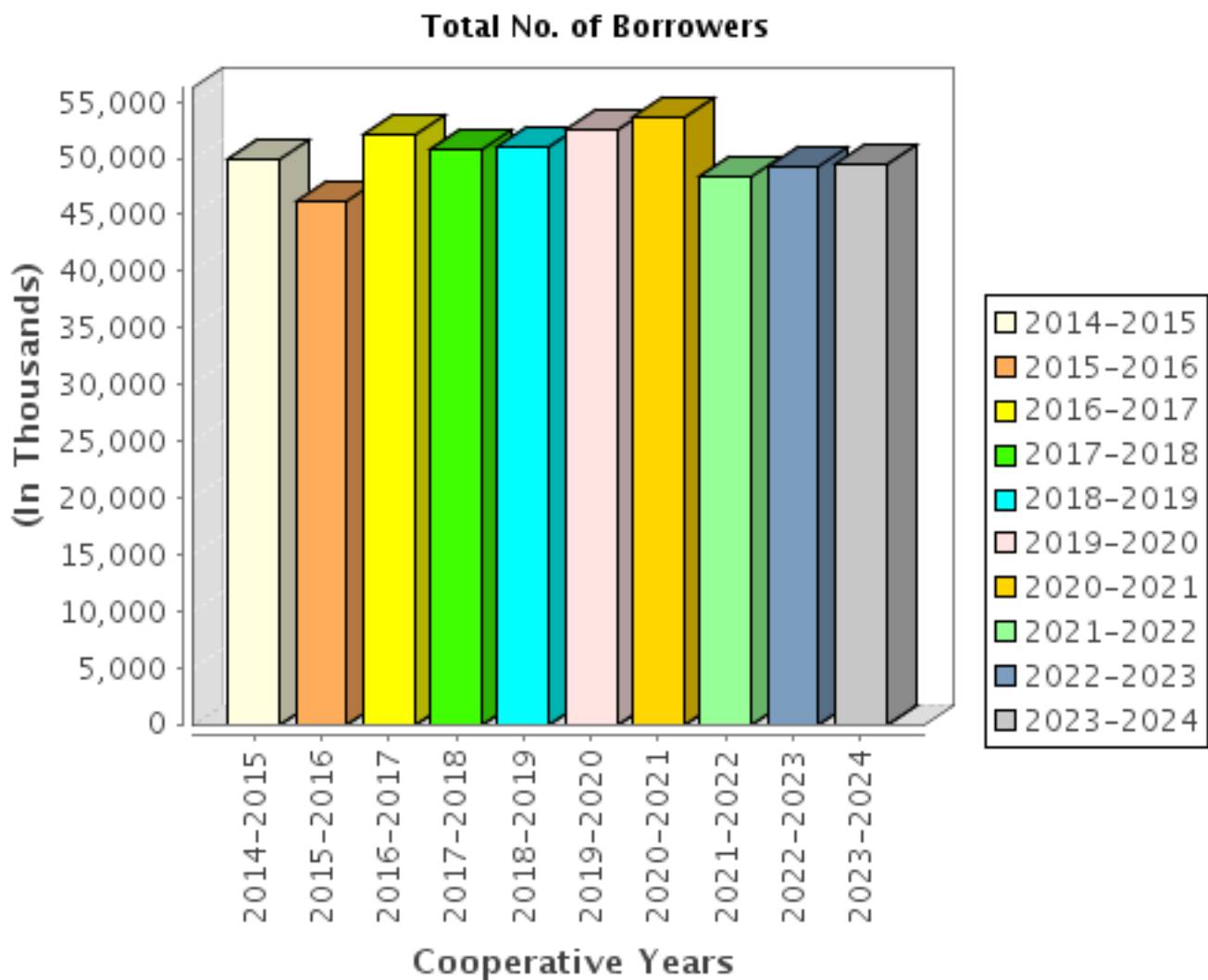
PERFORMANCE OF PRIMARY AGRICULTURAL CREDIT SOCIETIES OVER A DECADE



(IN NUMBERS)

COOPERATIVE YEARS	TOTAL MEMBERSHIP
2014-2015	121088
2015-2016	127322
2016-2017	131235
2017-2018	130547
2018-2019	132029
2019-2020	138158
2020-2021	137169
2021-2022	169170
2022-2023	160379
2023-2024	163665

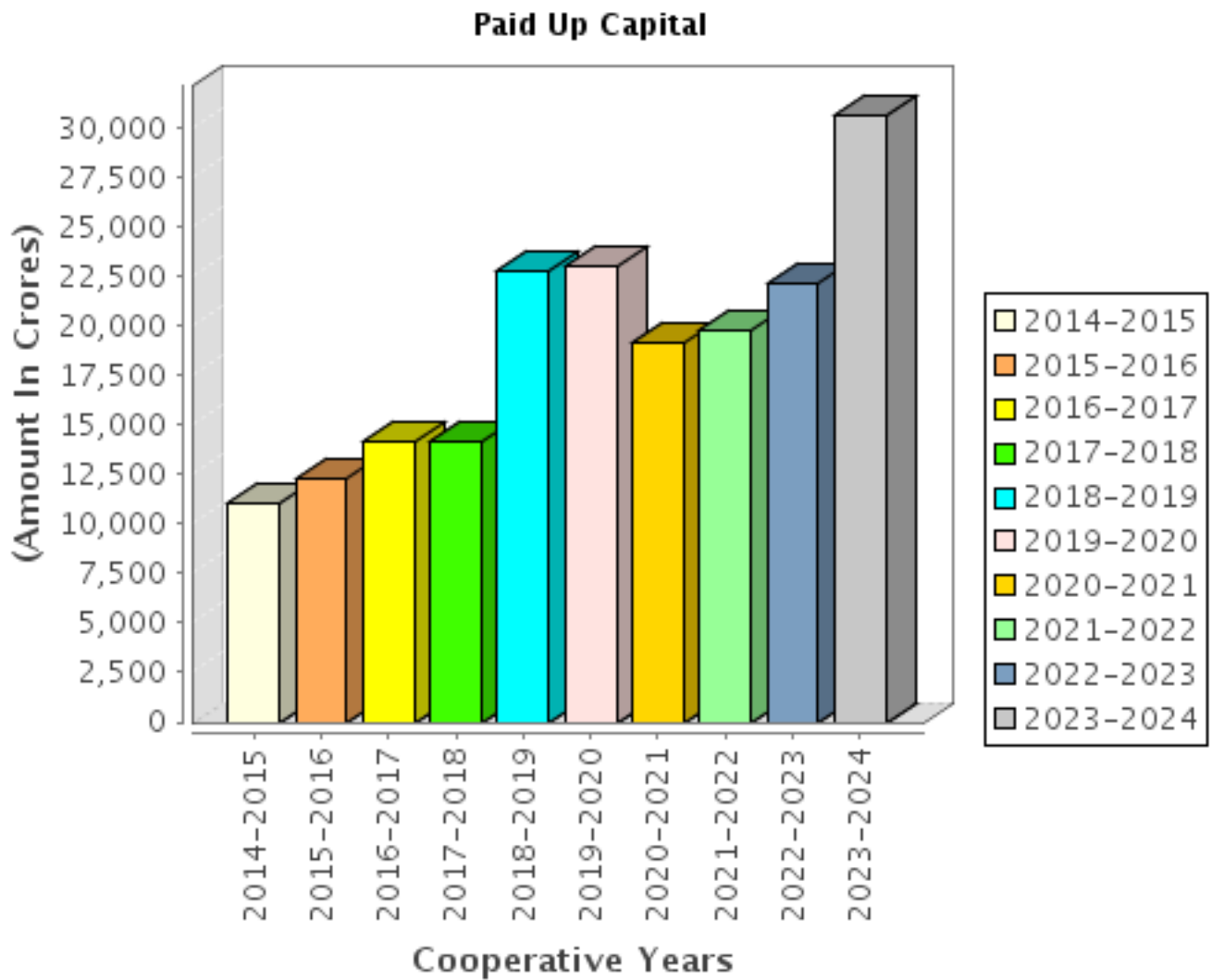
PERFORMANCE OF PRIMARY AGRICULTURAL CREDIT SOCIETIES OVER A DECADE



(IN THOUSANDS)

COOPERATIVE YEARS	TOTAL NO. OF BORROWERS
2014-2015	49858
2015-2016	46214
2016-2017	52017
2017-2018	50690
2018-2019	51058
2019-2020	52554
2020-2021	53653
2021-2022	48348
2022-2023	49228
2023-2024	49497

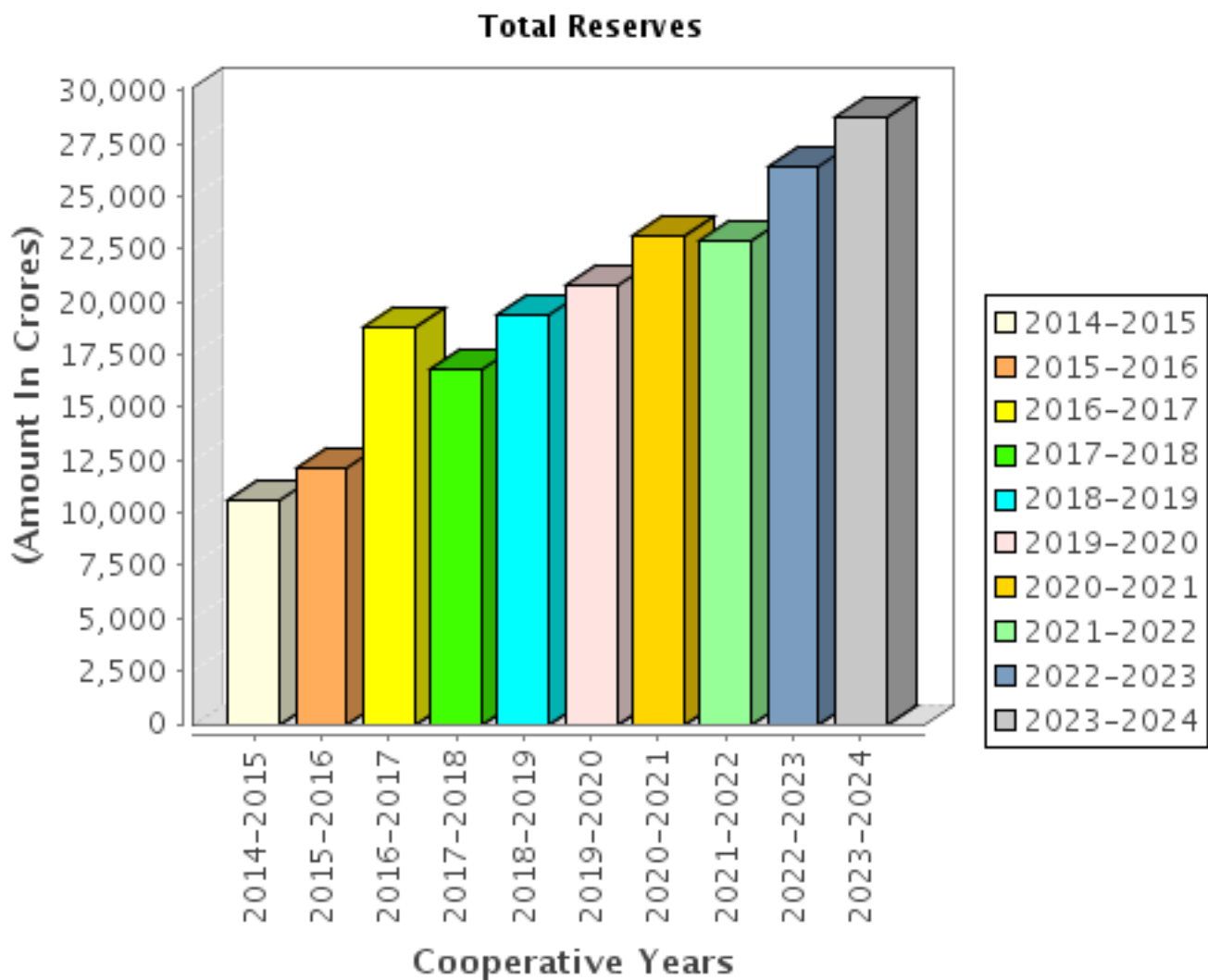
PERFORMANCE OF PRIMARY AGRICULTURAL CREDIT SOCIETIES OVER A DECADE



(AMOUNT IN CRORES)

COOPERATIVE YEARS	PAID UP CAPITAL
2014-2015	11068
2015-2016	12281
2016-2017	14122
2017-2018	14142
2018-2019	22817
2019-2020	22994
2020-2021	19115
2021-2022	19792
2022-2023	22191
2023-2024	30689

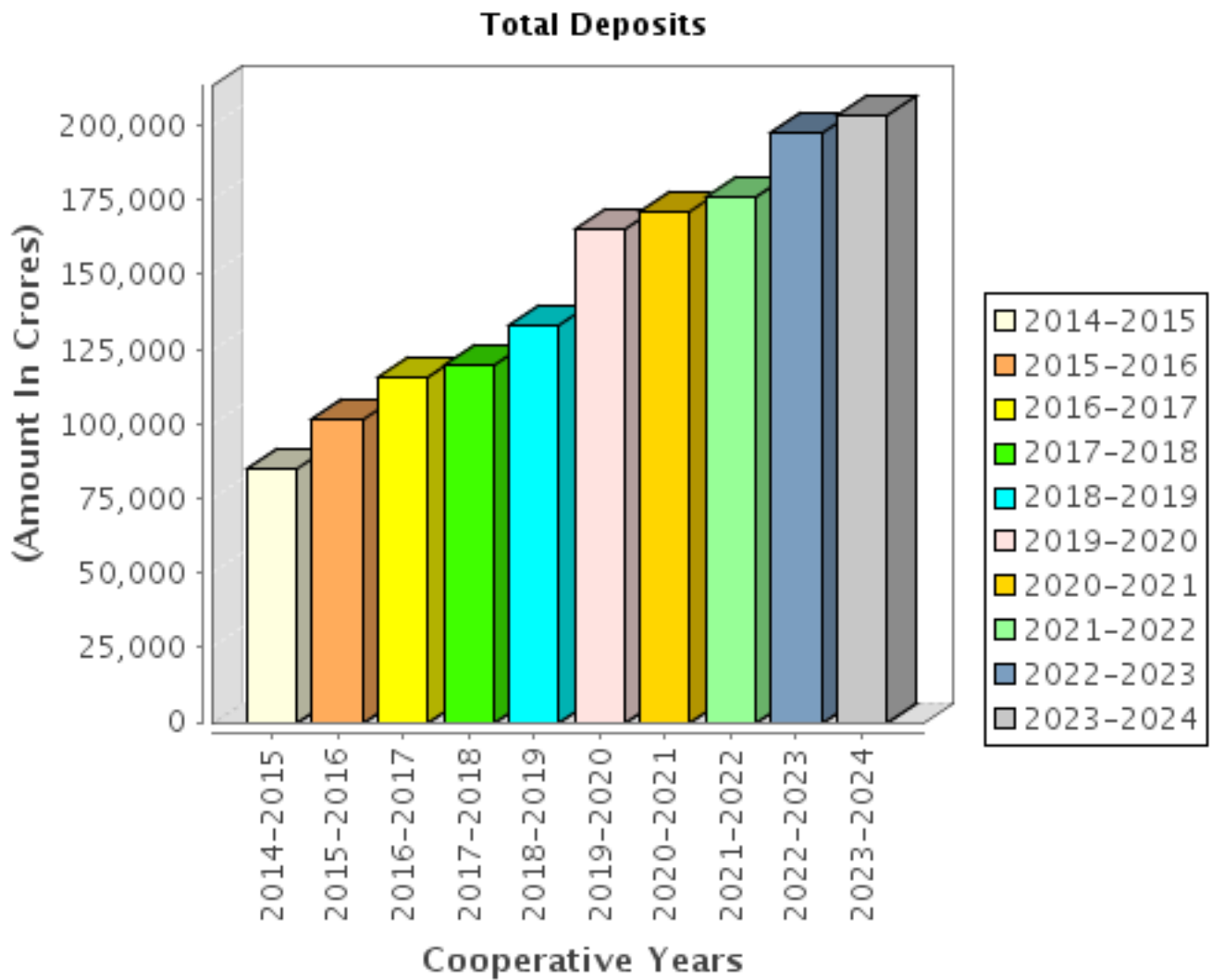
PERFORMANCE OF PRIMARY AGRICULTURAL CREDIT SOCIETIES OVER A DECADE



(AMOUNT IN CRORES)

COOPERATIVE YEARS	TOTAL RESERVES
2014-2015	10607
2015-2016	12162
2016-2017	18860
2017-2018	16800
2018-2019	19379
2019-2020	20747
2020-2021	23196
2021-2022	22962
2022-2023	26375
2023-2024	28789

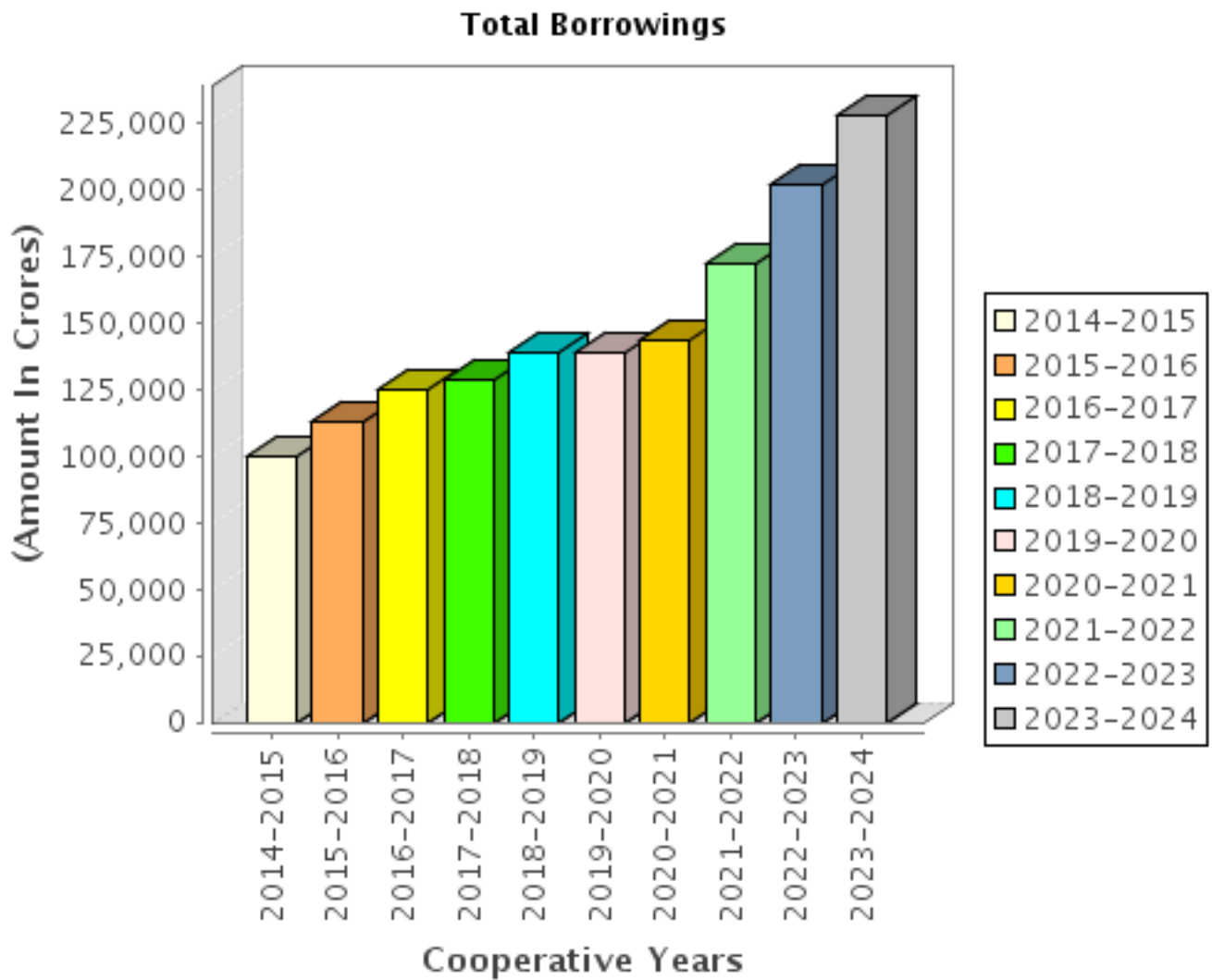
PERFORMANCE OF PRIMARY AGRICULTURAL CREDIT SOCIETIES OVER A DECADE



(AMOUNT IN CRORES)

COOPERATIVE YEARS	TOTAL DEPOSITS
2014-2015	84616
2015-2016	101065
2016-2017	115884
2017-2018	119632
2018-2019	133010
2019-2020	165476
2020-2021	170922
2021-2022	176390
2022-2023	197239
2023-2024	203532

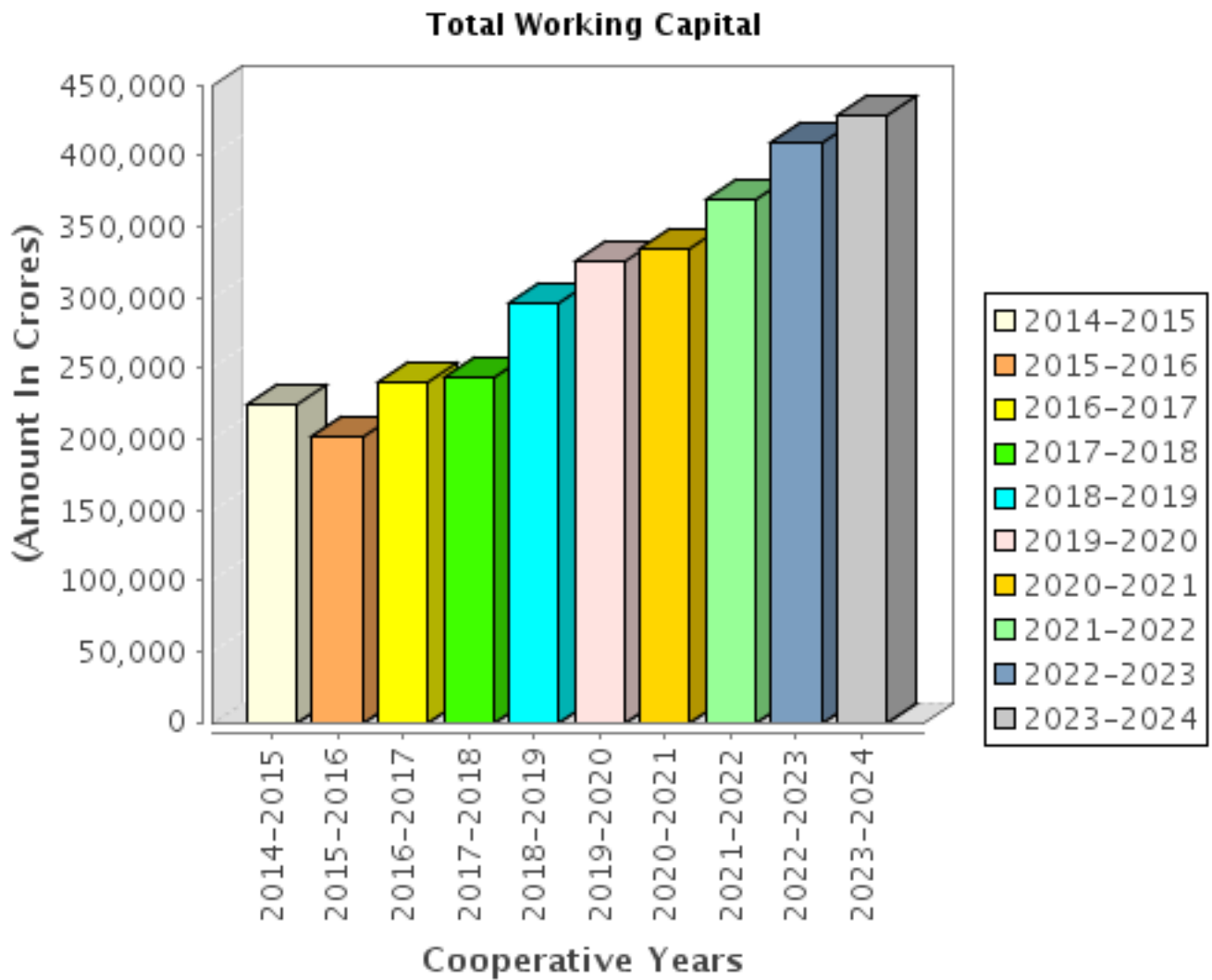
PERFORMANCE OF PRIMARY AGRICULTURAL CREDIT SOCIETIES OVER A DECADE



(AMOUNT IN CRORES)

COOPERATIVE YEARS	TOTAL BORROWINGS
2014-2015	99980
2015-2016	112690
2016-2017	124831
2017-2018	128333
2018-2019	138922
2019-2020	138571
2020-2021	143044
2021-2022	172374
2022-2023	201329
2023-2024	227931

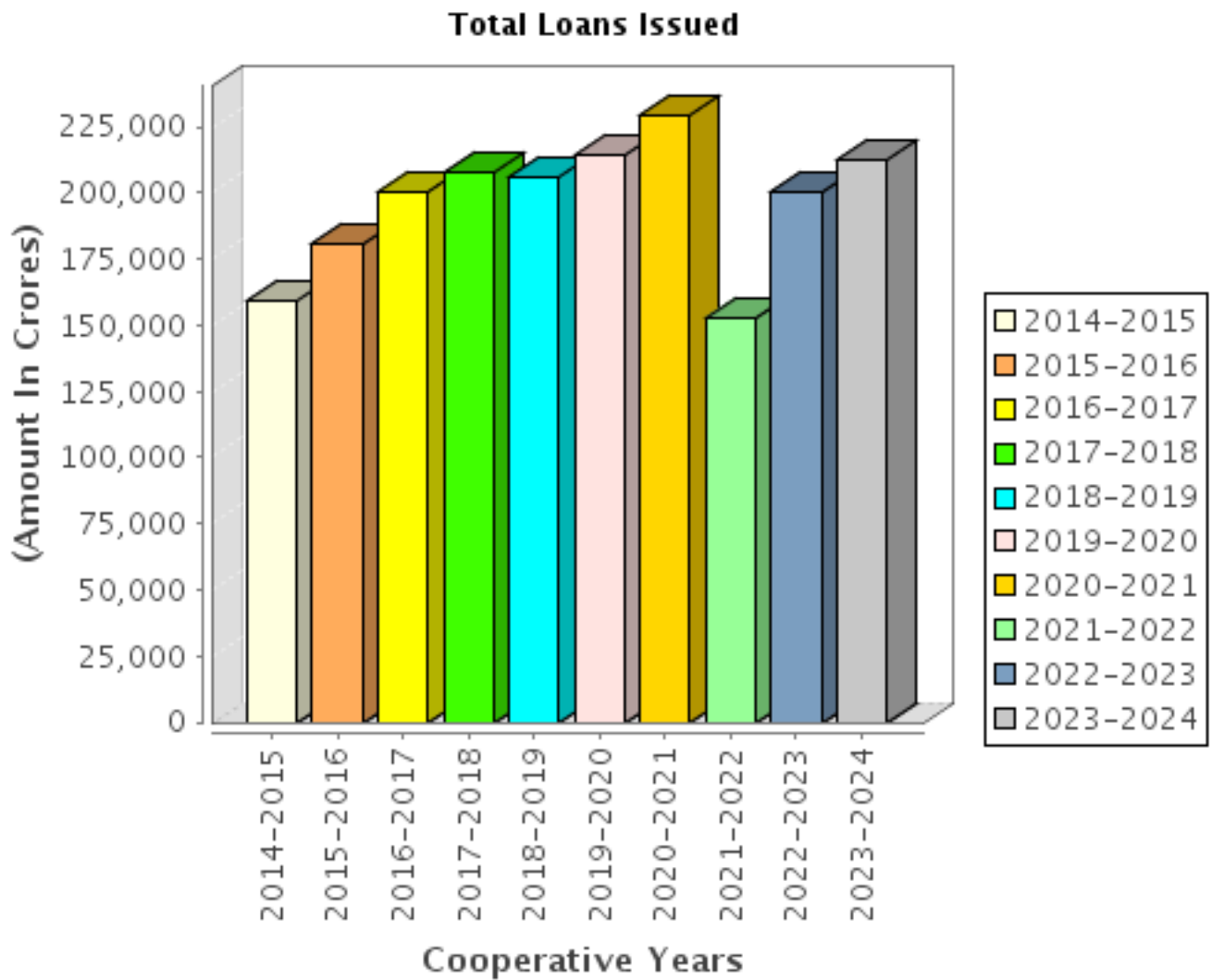
PERFORMANCE OF PRIMARY AGRICULTURAL CREDIT SOCIETIES OVER A DECADE



(AMOUNT IN CRORES)

COOPERATIVE YEARS	TOTAL WORKING CAPITAL
2014-2015	223711
2015-2016	201304
2016-2017	239967
2017-2018	243563
2018-2019	296554
2019-2020	325322
2020-2021	334718
2021-2022	369896
2022-2023	409377
2023-2024	429103

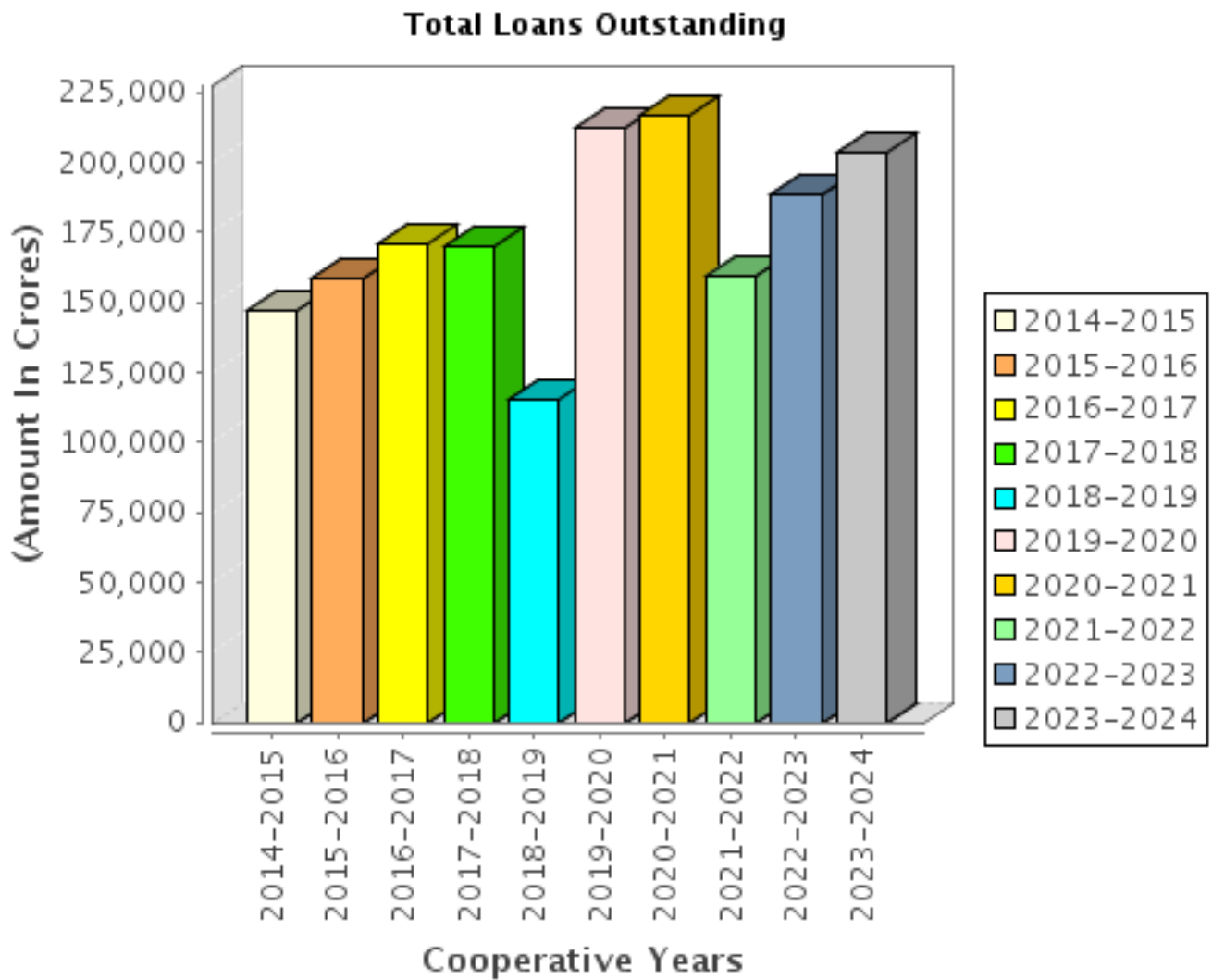
PERFORMANCE OF PRIMARY AGRICULTURAL CREDIT SOCIETIES OVER A DECADE



(AMOUNT IN CRORES)

COOPERATIVE YEARS	TOTAL LOANS ISSUED
2014-2015	159050
2015-2016	180824
2016-2017	200678
2017-2018	207322
2018-2019	205895
2019-2020	214553
2020-2021	229443
2021-2022	153137
2022-2023	200491
2023-2024	212601

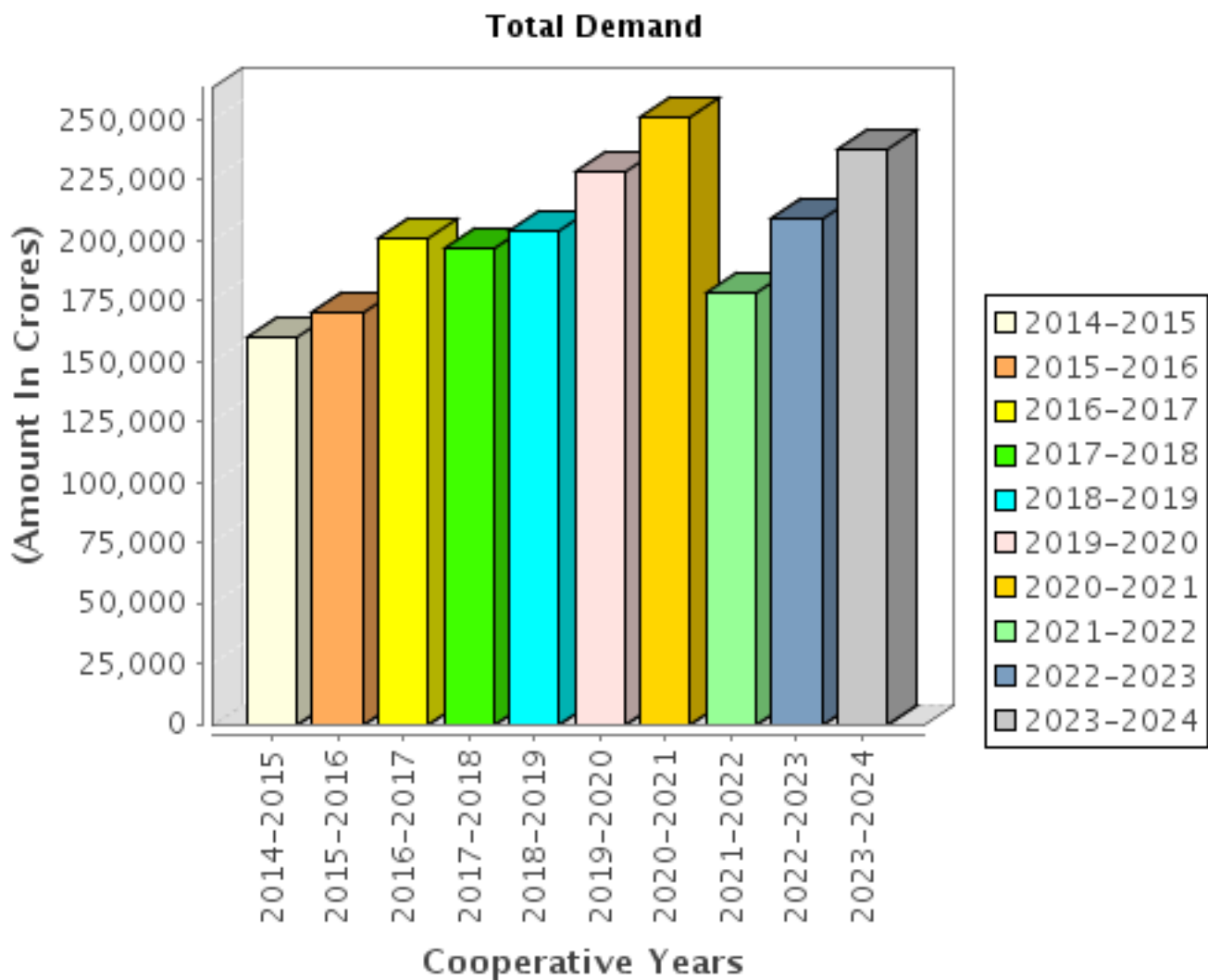
PERFORMANCE OF PRIMARY AGRICULTURAL CREDIT SOCIETIES OVER A DECADE



(AMOUNT IN CRORES)

COOPERATIVE YEARS	TOTAL LOANS OUTSTANDING
2014-2015	147226
2015-2016	158487
2016-2017	170459
2017-2018	169630
2018-2019	115048
2019-2020	212360
2020-2021	216862
2021-2022	159700
2022-2023	188842
2023-2024	203212

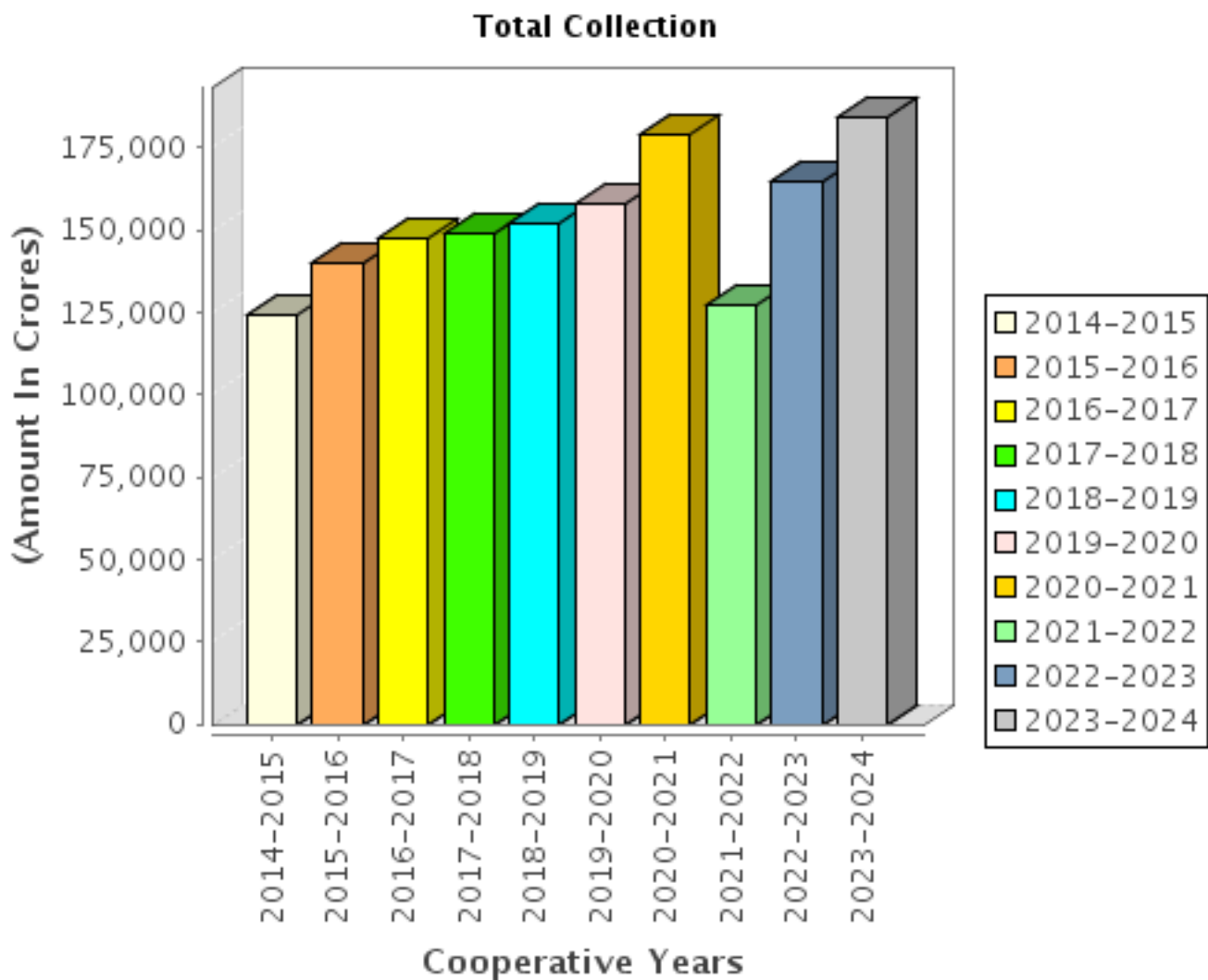
PERFORMANCE OF PRIMARY AGRICULTURAL CREDIT SOCIETIES OVER A DECADE



(AMOUNT IN CRORES)

COOPERATIVE YEARS	TOTAL DEMAND
2014-2015	159626
2015-2016	169783
2016-2017	200464
2017-2018	196750
2018-2019	203903
2019-2020	228141
2020-2021	251077
2021-2022	178369
2022-2023	208461
2023-2024	237445

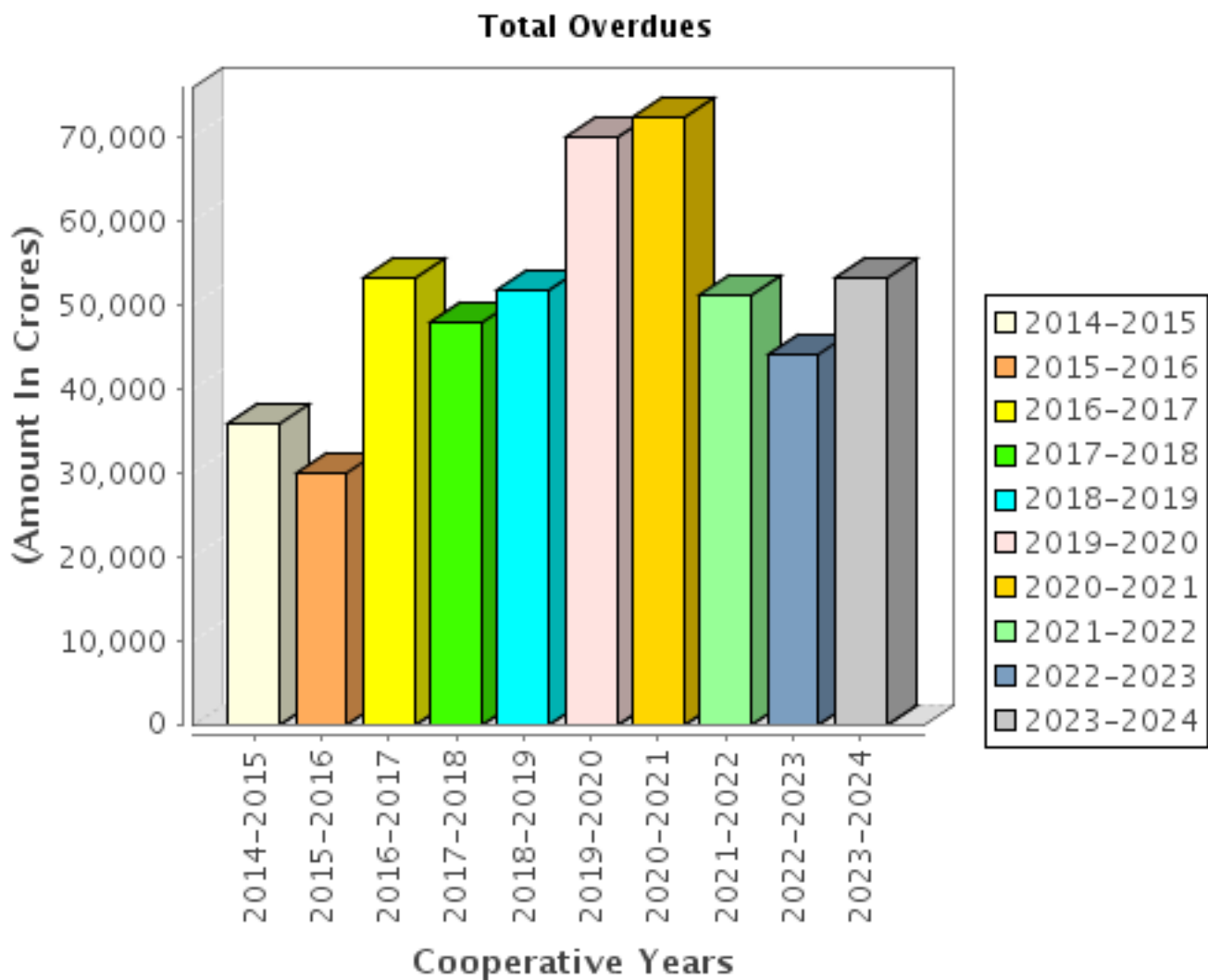
PERFORMANCE OF PRIMARY AGRICULTURAL CREDIT SOCIETIES OVER A DECADE



(AMOUNT IN CRORES)

COOPERATIVE YEARS	TOTAL COLLECTION
2014-2015	123835
2015-2016	139894
2016-2017	147171
2017-2018	148834
2018-2019	151951
2019-2020	157981
2020-2021	178527
2021-2022	127006
2022-2023	164419
2023-2024	184296

PERFORMANCE OF PRIMARY AGRICULTURAL CREDIT SOCIETIES OVER A DECADE

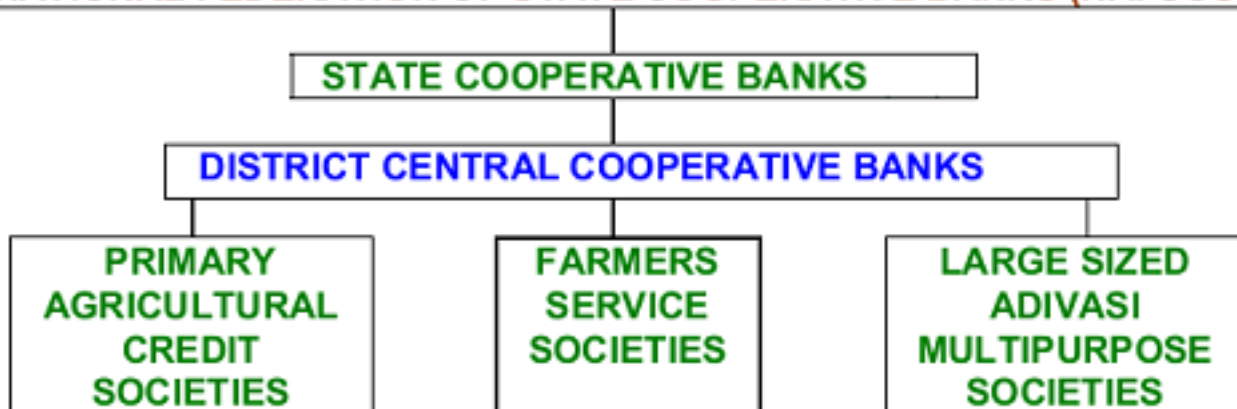


(AMOUNT IN CRORES)

COOPERATIVE YEARS	TOTAL OVERDUES
2014-2015	35791
2015-2016	29889
2016-2017	53293
2017-2018	47915
2018-2019	51953
2019-2020	70160
2020-2021	72550
2021-2022	51363
2022-2023	44042
2023-2024	53149

SHORT TERM COOPERATIVE CREDIT STRUCTURE

NATIONAL FEDERATION OF STATE COOPERATIVE BANKS (NAFSCOB)



STATISTICAL DETAILS

PRIMARY SOCIETIES (PACS, FSS & LAMPS) (31-3-2024)		DISTRICT CENTRAL COOPERATIVE BANKS (31-3-2024)		STATE COOPERATIVE BANKS (31-3-2024)	
1. NO.OF STY.:	107641	1. NO.OF DCCBS:	351	1. NO.OF SCBS:	33
2. MEMBERSHIP:	163665	2. NO.OF BRANCHES INCLUDING H.O.:	14228	2. NO.OF BRANCHES INCLUDING H.O.:	2241
3. OWNED FUNDS:	5947841	3. MEMBERSHIP:		3. MEMBERSHIP:	
4. DEPOSITS:	20353203	TOTAL:	6763682	TOTAL:	2652561
5. BORROWINGS:	22793081	COOPERATIVE:	766713	COOPERATIVE:	93267
6. LOANS ADV.:	21260052	INDVL./GOI:	5996969	INDVL./GOI:	2559294
7. LOANS OUTS:	20321183	4. OWNED FUNDS:	7655795	4. OWNED FUNDS:	3534568
8. PERG.OF OVR. TO DEMAND (%):	22.38	5. DEPOSITS:	45241630	5. DEPOSITS:	25493715
9. EMPLOYEES:	196106	6. BORROWINGS:	15431688	6. BORROWINGS:	16583710
10. BORROWERS:	49497	7. LOANS ADV.:	36670830	7. LOANS ADV.:	28444354
		8. LOANS OUTS:	38863563	8. LOANS OUTS:	26704049
		9. PERG.OF OVR. TO DEMAND (%):	21.71	9. PERG.OF OVR. TO DEMAND (%):	5.46
		10. EMPLOYEES:	75294	10. EMPLOYEES:	16245

(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).**