

BASIC DATA ON

PERFORMANCE OF STATE COOPERATIVE BANKS (APRIL 1, 2019 to MARCH 31, 2020)

2019-2020



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

CONTENTS

S.No.	TABLE NO.	PARTICULARS	Page No.	
			From	to
	A:	PART - I (AS ON 31ST. MARCH, 2020)	1	30
1	I (A)	State Cooperative Banks at a glance (Region Wise)		2
2	I (B)	State Cooperative Banks at a glance (Region Wise)		3
3	I (C)	State Cooperative Banks at a glance (Region Wise)		4
4	II	Number of Offices And Membership		5
5	III	Paid up Share Capital		6
6	IV	Reserve and other Funds		7
7	V (A)	Deposits - Source-wise		8
8	V (B)	Deposits - Type-wise		9
9	VI (A)	Borrowings - from RBI / NABARD		10
10	VI (B)	Borrowings - Government / Commercial Banks		11
11	VII	Working Capital, Cash and balances with banks Investments		12
12	VIII	Investments		13
13	IX (A)	Loans Issued - Short Term (Agricultural)		14
14	IX (B)	Loans Issued - Short Term (Non-Agricultural)		15
15	IX (C)	Loans Issued - Medium Term (Agricultural)		16
16	IX (D)	Loans Issued - Medium Term (Non-Agricultural)		17
17	X (A)	Loans Outstandings - Short Term (Agricultural)		18
18	X (B)	Loans Outstandings - Short Term (Non-Agricultural)		19
19	X (C)	Loans Outstandings - Medium Term (Agricultural)		20
20	X (D)	Loans Outstandings - Medium Term (Non-Agricultural)		21
21	XI	Demand During - 2019 - 2020		22
22	XII	Collection During - 2019 - 2020		23
23	XIII	Balances (Overdues)		24
24	XIV	Percentage of Overdues to Demand		25
25	XV	Cost Of Management (Cm) &No. of Employees		26
26	XVI	Profit & Loss, Dividend Declared, Number Of Branches In Profit/loss & Audit Classification		27
27	XVI (A)	Details Of Kissan Credit Cards Issued By State Cooperative Banks and Loans Sanctioned / Disbursed On Them During 2019 - 2020		28
28	XVI (B)	Total Business, Yield On Employees, Cost Of Funds, Cost Of Deposits During 2019 - 2020		29
29	XVI (C)	Capital To Risk Weighted Assets Ratio During 2019 - 2020		30
	B:	PART - II (AS ON 30TH. JUNE, 2020)	32	35
30	XVII	Details of Demand		32
31	XVIII	Details of Collection		33
32	XIX	Details of Balances(Overdues)		34
33	XX	Percentage of Overdues to Demand		35
		PART - III		
		Graphic Presentation (Based on Part -I)		37

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	@	Included in previous column total
14	@@	Includes Loans from other sources like N.C.D.C.,L.I.C. and ordinary Debentures
15	*	Figures Related to the Cooperative year, 2018-2019
16	**	Figures Related to the Cooperative year, 2017-2018
17	***	Figures Related to the Cooperative year, 2016-2017
18	-	NIL
19	0	NIL
20	%	Percentage

FOREWORD

National Federation of State Cooperative Banks Ltd.(NAFSCOB) has been bringing out the publications of Basic Data on Performance of State Cooperative Banks (SCBs), District Central Cooperative Banks (DCCBs) and Primary Agricultural Credit Societies (PACS) separately and also Review of Disbursement of Short Term Agricultural Loans for Rabi & Kharif Crops by SCBs on an annual basis. The present publication relates to the SCBs in the country and is intended to serve as Hand Book of Basic Data pertaining to many important areas of their performance during 2019-20. The data given in the publication are based on the information received directly from the SCBs. As desired by the SCBs, we have published the data as on March 31, 2020 as well as June 30, 2020. We are able to bring out the publication entirely due to the cooperation of SCBs for which we are very much thankful. We are also able to incorporate the graphical presentation of performance of the SCBs.

The Publications of Basic Data till 2011-2012 on SCBs, DCCBs and PACS have been finalized by using Visual Basic + Microsoft Access + Crystal Reports system for data input, Analysis and reporting. NAFSCOB migrated from this Software to a system with a hosted, scalable web based application. The present publication is the result of such a migration. Ms. Jocata Financial Advisory and Technology extended technical consultancy services to NAFSCOB for migrating from the previous software to the present software system.

Shri Manoj Kumar , Assistant Director under the direct guidance of Dr. J. S. Hanamashetti, Joint Director NAFSCOB, worked together to finalise this publication for the year 2019-20. We appreciate their sincere efforts .

I am sure this publication would be very useful for the SCBs, DCCBs, Government, National level Organisations dealing with agriculture and cooperative rural credit, Cooperative Researchers, Planners and other concerned with the cooperative credit movement in the country.



B. Subrahmanyam
Managing Director

NAFSCOB
Navi Mumbai
September, 2021
Pub :2

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

**PART - I
(AS ON 31ST MARCH)
2019- 2020**

(FROM PAGE NO. 1 TO 30)

TABLE-I (A)

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

2019-2020

(As on 31st March)

(Amount In Lakhs)

Name of the Region	No. of Offices with H. O.	Total Membership	of col.3 Cooperatives	Total Share Capital	of Col.5 from Govt	Total Reserves	of Col.7 Statutory	of Col.7 A. C. S.	Total Deposits	of Col.10 from Coops.	of Col.10 Other Than Coops.
1	2	3	4	5	6	7	8	9	10	11	12
1. Central Zone (% Share in Total)	105 5.21	510 0.07	509 2.13	104843 14.64	14318 10.39	182393 10.59	61145 13.15	37978 12.61	1470489 7.42	755761 6.94	714728 8.01
2. Eastern Zone (% Share in Total)	92 4.57	51555 7.49	1815 7.59	67348 9.4	13697 9.94	137057 7.96	30485 6.56	27972 9.29	1498859 7.56	501537 4.6	997322 11.18
3. North-Eastern Zone (% Share in Total)	287 14.25	347934 50.57	11490 48.04	34198 4.78	26993 19.58	64806 3.76	15533 3.34	6142 2.04	1227940 6.2	50610 0.46	1177330 13.2
4. Northern Zone (% Share in Total)	356 17.68	15094 2.19	4113 17.2	113006 15.78	18622 13.51	345084 20.04	108900 23.43	81672 27.13	3210558 16.2	1267948 11.64	1942610 21.77
5. Southern Zone (% Share in Total)	1016 50.45	225304 32.75	2164 9.05	326730 45.62	52200 37.87	480137 27.89	178782 38.46	85761 28.49	9324039 47.06	5559813 51.04	3764226 42.19
6. Western Zone (% Share in Total)	158 7.85	47587 6.92	3828 16.0	70012 9.78	12000 8.71	512210 29.75	70011 15.06	61545 20.44	3082373 15.56	2756318 25.31	326055 3.65
ALL INDIA TOTAL: Percentage (%)	2014 100	687984 100	23919 100	716137 100	137830 100	1721687 100	464856 100	301070 100	19814258 100	10891987 100	8922271 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

TABLE-I (B)

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

2019-2020

(As on 31st March)

(Amount In Lakhs)

Name of the Region	Total Borrowings	of Col.13 RBI/NABARD/ Others	of Col.13 Govt.	of Col.13 Comm. Banks	Working Capital	Total Investments	Total Loans Issued	of Col.19 S.T. Agri.	of Col.19 M.T. Agri.	of Col.19 Non-Agri. & Others
1	13	14	15	16	17	18	19	20	21	22
1. Central Zone (% Share in Total)	801986 10.12	776542 10.97	24 0.02	25420 4.06	2622553 8.31	553032 6.61	2117505 11.2	1211663 13.68	645 0.1	905197 9.63
2. Eastern Zone (% Share in Total)	1056797 13.34	946521 13.37	81272 79.07	29004 4.63	2890380 9.16	630947 7.54	2436125 12.88	925403 10.45	5951 0.91	1504771 16.01
3. North-Eastern Zone (% Share in Total)	49183 0.62	30393 0.43	5944 5.78	12811 2.05	1438715 4.56	557831 6.66	178414 0.94	33094 0.37	8499 1.3	136821 1.46
4. Northern Zone (% Share in Total)	1853219 23.4	1288096 18.2	7588 7.38	557535 89.01	5855338 18.55	2055202 24.55	3777093 19.97	2684332 30.31	49060 7.48	1043701 11.1
5. Southern Zone (% Share in Total)	3180071 40.15	3108935 43.93	6568 6.39	1574 0.25	14040285 44.48	2967884 35.45	6538297 34.57	2424010 27.37	316553 48.29	3797734 40.4
6. Western Zone (% Share in Total)	979649 12.37	926922 13.1	1393 1.36	0 0.0	4719211 14.95	1607192 19.2	3865004 20.44	1577529 17.81	274801 41.92	2012674 21.41
ALL INDIA TOTAL:	7920905	7077409	102789	626344	31566482	8372088	18912438	8856031	655509	9400898
Percentage (%)	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

TABLE-I (C)

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

2019-2020

(As on 31st March)

(Amount In Lakhs)

Name of the Region	Total Loans Outstanding	of Col.23 S.T. Agri.	of Col.23 M.T. Agri.	of Col.23 Non-Agri. & Others	Total Demand	Total Recovery	Balances (Overdues)	% of Recovery to Demand	Cost of Management (CoM)	Profit(+) Loss(-)	No. of Branches working at		No. of Employees
											Profit	Loss	
1	23	24	25	26	27	28	29	30	31	32	33	34	35
1. Central Zone (% Share in Total)	2025353 10.29	1243520 16.79	57188 3.14	724645 6.93	1118389 10.91	1008266 10.62	110123 14.68	9.85 0.0	26932 7.45	20907 14.83	63 4.88	41 7.03	1711 10.03
2. Eastern Zone (% Share in Total)	1640569 8.34	1001374 13.52	16669 0.91	622526 5.96	972309 9.49	920655 9.69	51654 6.89	5.31 0.0	15526 4.29	14069 9.98	48 3.72	25 4.29	668 3.92
3. North-Eastern Zone (% Share in Total)	721046 3.66	167607 2.26	16158 0.89	537281 5.14	82233 0.8	46989 0.49	35244 4.7	42.86 0.0	79966 22.12	26782 18.99	199 15.43	83 14.24	2243 13.15
4. Northern Zone (% Share in Total)	3563510 18.1	2183336 29.47	130387 7.15	1249787 11.96	2663417 25.99	2563591 26.99	99826 13.31	3.75 0.0	134396 37.17	16735 11.87	305 23.64	48 8.23	3057 17.92
5. Southern Zone (% Share in Total)	8692920 44.17	2328279 31.43	1043873 57.26	5320768 50.91	5112872 49.89	4678097 49.25	434775 57.97	8.5 0.0	78112 21.6	27928 19.8	543 42.09	363 62.26	7491 43.91
6. Western Zone (% Share in Total)	3039211 15.44	483745 6.53	558682 30.65	1996784 19.1	298887 2.92	280464 2.95	18423 2.46	6.16 0.0	26614 7.36	34604 24.54	132 10.23	23 3.95	1890 11.08
ALL INDIA TOTAL:	19682609	7407861	1822957	10451791	10248107	9498062	750045	7.32	361546	141025	1290	583	17060
Percentage (%)	100	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

TABLE-II
NUMBER OF OFFICES AND MEMBERSHIP
2019-2020

(As on 31st March)

(In Numbers)

Name of the State Cooperative Bank	No. of Offices Incl. Head Office	Membership		Total Membership
		Cooperative Societies	Individuals & Govt.	
1	2	3	4	5 (3 + 4)
1. ANDAMAN AND NICOBAR	42	124	74059	74183
2. ANDHRA PRADESH	17	13	11478	11491
3. ARUNACHAL PRADESH****	33	106	0	106
4. ASSAM	68	3104	102530	105634
5. BIHAR	29	42	1	43
6. CHANDIGARH	18	371	3990	4361
7. CHHATTISGARH	13	26	6697	6723
8. DELHI	51	382	1	383
9. GOA	66	1481	43759	45240
10. GUJARAT	30	428	0	428
11. HARYANA	14	19	0	19
12. HIMACHAL PRADESH	219	1654	115	1769
13. JAMMU AND KASHMIR	41	1910	0	1910
14. JHARKHAND	N.A.	N.A.	N.A.	0
15. KARNATAKA	52	158	0	158
16. KERALA	790	1557	1	1558
17. MADHYA PRADESH	26	66	0	66
18. MAHARASHTRA	62	1919	0	1919
19. MANIPUR	11	2174	15570	17744
20. MEGHALAYA	51	523	28179	28702
21. MIZORAM	21	1087	0	1087
22. NAGALAND****	22	3675	0	3675
23. ORISSA	15	104	49739	49843
24. PONDICHERY	26	280	137602	137882
25. PUNJAB	18	22	1	23
26. RAJASTHAN	17	40	0	40
27. SIKKIM	15	393	6371	6764
28. TAMIL NADU	47	23	0	23
29. TELANGANA	42	9	0	9
30. TRIPURA	66	428	183794	184222
31. UTTAR PRADESH	28	61	0	61
32. UTTARAKHAND	16	71	178	249
33. WEST BENGAL****	48	1669	0	1669
ALL INDIA TOTAL:	2014	23919	664065	687984

TABLE-III
PAID UP SHARE CAPITAL
2019-2020

(As on 31st March)

(Amount In Lakhs)

Name of the State Cooperative Bank	Paid Up Share Capital from:			Total Share Capital
	Cooperative	Governments	Individuals	
1	6	7	8	9(6 to 8)
1. ANDAMAN AND NICOBAR	298	0	269	567
2. ANDHRA PRADESH	40257	107	11	40375
3. ARUNACHAL PRADESH****	37	19194	8	19239
4. ASSAM	512	344	779	1635
5. BIHAR	2477	478	0	2955
6. CHANDIGARH	8	146	15	169
7. CHHATTISGARH	12987	2025	139	15151
8. DELHI	360	80	1235	1675
9. GOA	718	2000	5825	8543
10. GUJARAT	3631	0	0	3631
11. HARYANA	15731	11829	0	27560
12. HIMACHAL PRADESH	651	241	1	893
13. JAMMU AND KASHMIR	477	68	275	820
14. JHARKHAND	N.A.	N.A.	N.A.	0
15. KARNATAKA	52188	0	13699	65887
16. KERALA	103403	49552	12253	165208
17. MADHYA PRADESH	61436	14235	16	75687
18. MAHARASHTRA	47838	10000	0	57838
19. MANIPUR	94	1027	685	1806
20. MEGHALAYA	238	344	371	953
21. MIZORAM	159	43	0	202
22. NAGALAND****	295	4178	1042	5515
23. ORISSA	48156	12423	225	60804
24. PONDICHERY	2196	438	181	2815
25. PUNJAB	16681	20	0	16701
26. RAJASTHAN	39663	4293	0	43956
27. SIKKIM	185	926	518	1629
28. TAMIL NADU	32652	2026	0	34678
29. TELANGANA	17085	77	38	17200
30. TRIPURA	170	937	2112	3219
31. UTTAR PRADESH	27478	3	0	27481
32. UTTARAKHAND	7444	0	312	7756
33. WEST BENGAL****	2793	796	0	3589
ALL INDIA TOTAL:	538298	137830	40009	716137

TABLE-IV
RESERVE AND OTHER FUNDS
2019-2020

(As on 31st March)

(Amount In Lakhs)

Name of the State Cooperative Bank	Reserve and Other Funds			Total Reserve Funds
	Statutory Reserve Fund	Agricultural Credit Stabilisation Fund	Other Reserves	
1	10	11	12	13 (10 to 12)
1. ANDAMAN AND NICOBAR	6974	797	12338	20109
2. ANDHRA PRADESH	26585	21874	27804	76263
3. ARUNACHAL PRADESH****	53	461	46	560
4. ASSAM	3491	1031	4929	9451
5. BIHAR	19086	12949	20132	52167
6. CHANDIGARH	3	3	3394	3400
7. CHHATTISGARH	5177	4485	25082	34744
8. DELHI	7689	5568	16371	29628
9. GOA	565	230	16222	17017
10. GUJARAT	10110	13287	51223	74620
11. HARYANA	14955	18347	34781	68083
12. HIMACHAL PRADESH	37832	29817	25236	92885
13. JAMMU AND KASHMIR	2681	373	2434	5488
14. JHARKHAND	N.A.	N.A.	N.A.	0
15. KARNATAKA	65716	6148	19567	91431
16. KERALA	35001	20307	96740	152048
17. MADHYA PRADESH	20705	17550	61198	99453
18. MAHARASHTRA	59336	48028	313209	420573
19. MANIPUR	139	183	14220	14542
20. MEGHALAYA	5561	2374	6151	14086
21. MIZORAM	1873	654	2657	5184
22. NAGALAND****	55	69	512	636
23. ORISSA	9291	9412	50324	69027
24. PONDICHERY	610	704	801	2115
25. PUNJAB	18093	15716	32965	66774
26. RAJASTHAN	27141	12027	21535	60703
27. SIKKIM	1370	722	2122	4214
28. TAMIL NADU	26768	21634	38353	86755
29. TELANGANA	17128	14297	19991	51416
30. TRIPURA	2991	648	12494	16133
31. UTTAR PRADESH	32751	14860	5701	53312
32. UTTARAKHAND	3018	904	9085	13007
33. WEST BENGAL****	2108	5611	8144	15863
ALL INDIA TOTAL:	464856	301070	955761	1721687

DEPOSITS - SOURCEWISE 2019-2020

(As on 31st March)

(Amount In Lakhs)

Name of the State Cooperative Bank	Institutional Deposits from				Total Deposits
	Cooperative	Individuals	Local Bodies	Others	
1	14	15	16	17	18 (14 to 17) or (19 to 23)
1. ANDAMAN AND NICOBAR	1160	106644	0	140	107944
2. ANDHRA PRADESH	234262	95584	0	47786	377632
3. ARUNACHAL PRADESH****	0	0	0	9919	9919
4. ASSAM	11491	335873	0	0	347364
5. BIHAR	96500	23413	0	3406	123319
6. CHANDIGARH	4158	31236	17802	34	53230
7. CHHATTISGARH	518445	52079	0	39389	609913
8. DELHI	39046	83004	0	0	122050
9. GOA	90283	123057	8281	19205	240826
10. GUJARAT	669419	87229	0	0	756648
11. HARYANA	126625	231247	0	5412	363284
12. HIMACHAL PRADESH	93713	911311	37210	142188	1184422
13. JAMMU AND KASHMIR	19421	68676	0	0	88097
14. JHARKHAND	N.A.	N.A.	N.A.	N.A.	0
15. KARNATAKA	605274	484002	0	0	1089276
16. KERALA	3864642	1721817	0	517300	6103759
17. MADHYA PRADESH	226312	97093	287043	0	610448
18. MAHARASHTRA	1996616	88283	0	0	2084899
19. MANIPUR	34	15173	0	17061	32268
20. MEGHALAYA	17614	263684	0	0	281298
21. MIZORAM	1517	122572	0	0	124089
22. NAGALAND****	842	42593	0	0	43435
23. ORISSA	0	0	0	872384	872384
24. PONDICHERY	11443	61322	0	0	72765
25. PUNJAB	227328	124004	3814	0	355146
26. RAJASTHAN	278258	73094	860	0	352212
27. SIKKIM	6173	83827	0	13317	103317
28. TAMIL NADU	691642	368398	48153	0	1108193
29. TELANGANA	151390	171113	22488	119479	464470
30. TRIPURA	12939	265013	1333	6965	286250
31. UTTAR PRADESH	490403	52335	126420	68833	737991
32. UTTARAKHAND	0	0	0	204254	204254
33. WEST BENGAL****	405037	98119	0	0	503156
ALL INDIA TOTAL:	10891987	6281795	553404	2087072	19814258

DEPOSITS - TYPEWISE 2019-2020

(As on 31st March)

(Amount In Lakhs)

Name of the State Cooperative Bank	Typewise Deposits				
	Current	Savings	Fixed	Reserve Funds	Others
1	19	20	21	22	23
1. ANDAMAN AND NICOBAR	2261	63005	42538	0	140
2. ANDHRA PRADESH	21208	4716	208935	0	142773
3. ARUNACHAL PRADESH****	2357	5535	1954	73	0
4. ASSAM	15228	142659	189477	0	0
5. BIHAR	17489	13978	88445	0	3407
6. CHANDIGARH	13623	19257	20315	0	35
7. CHHATTISGARH	17928	31543	544747	15695	0
8. DELHI	6267	52082	63701	0	0
9. GOA	24203	82675	131846	850	1252
10. GUJARAT	72963	10042	673643	0	0
11. HARYANA	20983	68866	273435	0	0
12. HIMACHAL PRADESH	21903	425879	722213	12774	1653
13. JAMMU AND KASHMIR	8308	27005	52784	0	0
14. JHARKHAND	N.A.	N.A.	N.A.	N.A.	0
15. KARNATAKA	84084	98928	906264	0	0
16. KERALA	297873	593612	5212274	0	0
17. MADHYA PRADESH	29080	26231	555137	0	0
18. MAHARASHTRA	84574	76426	1778117	145782	0
19. MANIPUR	10958	14139	7170	1	0
20. MEGHALAYA	17872	150169	113257	0	0
21. MIZORAM	9152	51261	63676	0	0
22. NAGALAND****	1674	22764	18997	0	0
23. ORISSA	24079	14927	833378	0	0
24. PONDICHERY	1551	17378	53836	0	0
25. PUNJAB	11930	26918	308447	7849	2
26. RAJASTHAN	36424	15884	294520	5384	0
27. SIKKIM	1658	22439	78729	0	491
28. TAMIL NADU	78047	105329	881016	0	43801
29. TELANGANA	18319	46711	4164	5136	390140
30. TRIPURA	4083	83706	196343	634	1484
31. UTTAR PRADESH	22015	47454	668520	0	2
32. UTTARAKHAND	9049	5929	189098	0	178
33. WEST BENGAL****	25590	43570	433996	0	0
ALL INDIA TOTAL:	1012733	2411017	15610972	194178	585358

BORROWINGS FROM R.B.I. AND NABARD 2019-2020

(As on 31st March)

(Amount In Lakhs)

Name of the State Cooperative Bank	Borrowings from R.B.I and NABARD					Total
	Agricultural		Non-Agricultural		Other Loans	
	Short Term	Medium Term	Short Term	Medium Term		
1	24	25	26	27	28	29 (24 to 28)
1. ANDAMAN AND NICOBAR	0	2	0	0	4947	4949
2. ANDHRA PRADESH	457515	281537	148200	4341	373	891966
3. ARUNACHAL PRADESH****	0	0	0	0	0	0
4. ASSAM	2674	0	0	0	0	2674
5. BIHAR	5607	0	60000	0	0	65607
6. CHANDIGARH	0	0	0	0	0	0
7. CHHATTISGARH	85160	5424	0	0	0	90584
8. DELHI	0	0	0	0	0	0
9. GOA	0	0	0	0	0	0
10. GUJARAT	313	314349	0	0	5998	320660
11. HARYANA	20983	15240	0	0	0	36223
12. HIMACHAL PRADESH	80000	67452	0	53492	275	201219
13. JAMMU AND KASHMIR	0	0	0	0	0	0
14. JHARKHAND	N.A.	N.A.	N.A.	N.A.	N.A.	0
15. KARNATAKA	531262	73404	0	54809	244904	904379
16. KERALA	378063	0	0	0	154141	532204
17. MADHYA PRADESH	554999	7847	3801	0	0	566647
18. MAHARASHTRA	382396	223588	0	0	278	606262
19. MANIPUR	0	0	0	0	495	495
20. MEGHALAYA	700	914	0	0	1777	3391
21. MIZORAM	700	2368	0	0	823	3891
22. NAGALAND****	0	260	0	2	68	330
23. ORISSA	704593	25402	50000	10227	710	790932
24. PONDICHERY	0	0	0	0	0	0
25. PUNJAB	382081	31306	959	1391	28	415765
26. RAJASTHAN	374484	35532	0	5651	0	415667
27. SIKKIM	628	0	0	0	0	628
28. TAMIL NADU	310003	0	0	103024	6913	419940
29. TELANGANA	205000	15912	15000	14962	104623	355497
30. TRIPURA	1109	4300	0	13575	0	18984
31. UTTAR PRADESH	204910	4709	0	276	0	209895
32. UTTARAKHAND	61121	67517	0	0	0	128638
33. WEST BENGAL****	67287	0	22695	0	0	89982
ALL INDIA TOTAL:	4811588	1177063	300655	261750	526353	7077409

**BORROWINGS WITH GOVERNMENT / COMMERCIAL BANKS,
CASH CREDIT (CC) & OVERDRAFTS (OD) AND
TOTAL BORROWINGS
2019-2020**

(As on 31st March)

(Amount In Lakhs)

Name of the State Cooperative Bank	Borrowings from:			Total Borrowings
	Government	Commercial Banks	CC+OD+Others	
1	30	31	32	33 (29 to 32)
1. ANDAMAN AND NICOBAR	0	0	0	4949
2. ANDHRA PRADESH	1300	1500	0	894766
3. ARUNACHAL PRADESH****	2000	12811	35	14846
4. ASSAM	1287	0	0	3961
5. BIHAR	80720	0	0	146327
6. CHANDIGARH	0	0	0	0
7. CHHATTISGARH	0	0	0	90584
8. DELHI	0	0	0	0
9. GOA	0	0	0	0
10. GUJARAT	0	0	1337	321997
11. HARYANA	0	0	0	36223
12. HIMACHAL PRADESH	4330	0	0	205549
13. JAMMU AND KASHMIR	0	0	0	0
14. JHARKHAND	N.A.	N.A.	N.A.	0
15. KARNATAKA	0	0	0	904379
16. KERALA	4333	74	62994	599605
17. MADHYA PRADESH	0	0	0	566647
18. MAHARASHTRA	1393	0	49997	657652
19. MANIPUR	222	0	0	717
20. MEGHALAYA	1616	0	0	5007
21. MIZORAM	819	0	0	4710
22. NAGALAND****	0	0	0	330
23. ORISSA	47	0	0	790979
24. PONDICHERY	0	0	0	0
25. PUNJAB	39	0	0	415804
26. RAJASTHAN	3219	554535	0	973421
27. SIKKIM	0	0	0	628
28. TAMIL NADU	0	0	0	419940
29. TELANGANA	935	0	0	356432
30. TRIPURA	0	0	0	18984
31. UTTAR PRADESH	24	25420	0	235339
32. UTTARAKHAND	0	3000	0	131638
33. WEST BENGAL****	505	29004	0	119491
ALL INDIA TOTAL:	102789	626344	114363	7920905

WORKING CAPITAL AND BALANCES WITH BANKS DURING 2019-2020

(As on 31st March)

(Amount In Lakhs)

Name of the State Cooperative Bank	Working Capital	Cash On Hand	Balances with banks	Call Deposits
1	34	35	36	37
1. ANDAMAN AND NICOBAR	133644	764	4617	3615
2. ANDHRA PRADESH	1389037	552	156068	0
3. ARUNACHAL PRADESH****	42194	202	2110	442
4. ASSAM	351388	1454	14254	40600
5. BIHAR	365973	303	8944	4499
6. CHANDIGARH	59996	514	1854	34600
7. CHHATTISGARH	791176	1065	40282	0
8. DELHI	163994	440	989	0
9. GOA	270593	874	15279	7207
10. GUJARAT	1103229	1269	27120	0
11. HARYANA	943248	17483	3285	46085
12. HIMACHAL PRADESH	1440754	6653	44826	961
13. JAMMU AND KASHMIR	70417	500	5158	0
14. JHARKHAND	N.A.	N.A.	N.A.	N.A.
15. KARNATAKA	2191610	1443	951	22525
16. KERALA	7559680	248230	52306	1026467
17. MADHYA PRADESH	1427731	303	47206	62000
18. MAHARASHTRA	3345389	1335	64299	0
19. MANIPUR	43234	846	3290	0
20. MEGHALAYA	339110	1040	20233	1649
21. MIZORAM	142407	1405	5496	0
22. NAGALAND****	50344	661	2102	12020
23. ORISSA	1855457	28837	463	462198
24. PONDICHERY	80198	388	3192	1300
25. PUNJAB	875178	423	11324	10000
26. RAJASTHAN	1316917	161	28905	23003
27. SIKKIM	147456	375	6936	1000
28. TAMIL NADU	1796598	59052	85026	44696
29. TELANGANA	889518	1775	875	0
30. TRIPURA	322582	2033	22637	0
31. UTTAR PRADESH	1030828	487	24653	14648
32. UTTARAKHAND	357652	180	13619	0
33. WEST BENGAL****	668950	25006	27356	0
ALL INDIA TOTAL:	31566482	406053	745655	1819515

INVESTMENTS WITH VARIOUS AGENCIES 2019-2020

(As on 31st March)

(Amount In Lakhs)

Name of the State Cooperative Bank	In Govt. Security	Debentures of LDBs	Other Trustee Security	Fixed Deposits	Other Investments	Total Investments
1	38	39	40	41	42	43 (38 to 42)
1. ANDAMAN AND NICOBAR	30265	0	0	23535	0	53800
2. ANDHRA PRADESH	85366	3148	0	0	145	88659
3. ARUNACHAL PRADESH****	2357	0	0	25741	0	28098
4. ASSAM	0	0	0	0	162114	162114
5. BIHAR	28623	0	0	118916	0	147539
6. CHANDIGARH	8924	0	0	0	2	8926
7. CHHATTISGARH	142910	0	0	351650	17	494577
8. DELHI	23747	0	0	44619	3	68369
9. GOA	55155	0	0	27740	5	82900
10. GUJARAT	190369	28531	0	235721	3723	458344
11. HARYANA	91450	0	0	0	49009	140459
12. HIMACHAL PRADESH	139349	0	82634	513430	40369	775782
13. JAMMU AND KASHMIR	16310	0	0	13750	0	30060
14. JHARKHAND	N.A.	N.A.	N.A.	N.A.	N.A.	0
15. KARNATAKA	490490	0	26504	0	0	516994
16. KERALA	1703245	0	13	0	28435	1731693
17. MADHYA PRADESH	143890	0	0	82025	2000	227915
18. MAHARASHTRA	803922	0	0	256379	5647	1065948
19. MANIPUR	0	0	6726	20561	1	27288
20. MEGHALAYA	76963	0	0	41106	14574	132643
21. MIZORAM	22386	0	0	28353	209	50948
22. NAGALAND****	11970	0	0	11847	0	23817
23. ORISSA	197789	0	0	0	1	197790
24. PONDICHERRY	14733	0	0	8100	0	22833
25. PUNJAB	83849	0	0	175798	1812	261459
26. RAJASTHAN	123797	0	0	164299	7	288103
27. SIKKIM	25553	0	0	9000	0	34553
28. TAMIL NADU	256638	40449	0	0	0	297087
29. TELANGANA	106184	0	0	143275	7359	256818
30. TRIPURA	55609	0	23500	19261	0	98370
31. UTTAR PRADESH	155860	0	0	100867	21	256748
32. UTTARAKHAND	46415	9421	0	0	0	55836
33. WEST BENGAL****	136213	0	149398	0	7	285618
ALL INDIA TOTAL:	5270331	81549	288775	2415973	315460	8372088

SHORT TERM AGRICULTURAL LOANS ISSUED 2019-2020

(As on 31st March)

(Amount In Lakhs)

Name of the State Cooperative Bank	Short Term Agricultural			Total Short Term Agricultural
	Seasonal Agricultural Operations	Marketing of Crops	Others including Supply & Distribution	
1	44	45	46	47 (44 to 46)
1. ANDAMAN AND NICOBAR	69	0	0	69
2. ANDHRA PRADESH	516784	0	0	516784
3. ARUNACHAL PRADESH****	91	3	0	94
4. ASSAM	1044	0	0	1044
5. BIHAR	18669	0	0	18669
6. CHANDIGARH	0	0	0	0
7. CHHATTISGARH	168850	0	0	168850
8. DELHI	56	0	40000	40056
9. GOA	1727	0	0	1727
10. GUJARAT	558500	0	200	558700
11. HARYANA	569845	0	0	569845
12. HIMACHAL PRADESH	0	0	100201	100201
13. JAMMU AND KASHMIR	0	0	1144	1144
14. JHARKHAND	N.A.	N.A.	N.A.	0
15. KARNATAKA	732252	0	76762	809014
16. KERALA	254730	0	4265	258995
17. MADHYA PRADESH	820924	0	0	820924
18. MAHARASHTRA	1017102	0	0	1017102
19. MANIPUR	4	0	157	161
20. MEGHALAYA	1247	0	0	1247
21. MIZORAM	186	0	0	186
22. NAGALAND****	795	0	0	795
23. ORISSA	906734	0	0	906734
24. PONDICHERY	1157	0	0	1157
25. PUNJAB	447156	1018	64691	512865
26. RAJASTHAN	1270306	0	0	1270306
27. SIKKIM	337	0	0	337
28. TAMIL NADU	581653	0	0	581653
29. TELANGANA	256338	0	0	256338
30. TRIPURA	3257	0	25973	29230
31. UTTAR PRADESH	339472	9876	1335	350683
32. UTTARAKHAND	61121	0	0	61121
33. WEST BENGAL****	0	0	0	0
ALL INDIA TOTAL:	8530406	10897	314728	8856031

SHORT TERM NON-AGRICULTURAL LOANS ISSUED 2019-2020

(As on 31st March)

(Amount In Lakhs)

Name of the State Cooperative Bank	Short Term Non-Agricultural			Total Short Term Non-Agricultural
	Industrial Purposes	Consumption Loans	Others	
1	48	49	50	51 (48 to 50)
1. ANDAMAN AND NICOBAR	0	0	3732	3732
2. ANDHRA PRADESH	43845	247879	12300	304024
3. ARUNACHAL PRADESH****	0	0	133	133
4. ASSAM	0	0	3819	3819
5. BIHAR	0	0	153697	153697
6. CHANDIGARH	0	0	0	0
7. CHHATTISGARH	0	0	15239	15239
8. DELHI	0	0	5384	5384
9. GOA	0	0	1268	1268
10. GUJARAT	1500	0	582737	584237
11. HARYANA	0	0	323523	323523
12. HIMACHAL PRADESH	0	0	51689	51689
13. JAMMU AND KASHMIR	1174	0	1529	2703
14. JHARKHAND	N.A.	N.A.	N.A.	0
15. KARNATAKA	139334	97961	0	237295
16. KERALA	319	93397	973420	1067136
17. MADHYA PRADESH	0	0	121454	121454
18. MAHARASHTRA	1142459	4689	0	1147148
19. MANIPUR	0	0	1157	1157
20. MEGHALAYA	0	0	461	461
21. MIZORAM	0	0	13	13
22. NAGALAND****	0	1496	0	1496
23. ORISSA	0	0	1245620	1245620
24. PONDICHERY	0	0	15580	15580
25. PUNJAB	0	0	198911	198911
26. RAJASTHAN	0	0	0	0
27. SIKKIM	0	0	15193	15193
28. TAMIL NADU	0	0	105208	105208
29. TELANGANA	0	0	440605	440605
30. TRIPURA	27646	0	0	27646
31. UTTAR PRADESH	0	718744	573	719317
32. UTTARAKHAND	128862	0	0	128862
33. WEST BENGAL****	0	0	0	0
ALL INDIA TOTAL:	1485139	1164166	4273245	6922550

MEDIUM TERM AGRICULTURAL LOANS ISSUED 2019-2020

(As on 31st March)

(Amount In Lakhs)

Name of the State Cooperative Bank	Medium Term Agricultural			Total Medium Term Agricultural
	Minor Irrigation	Animal Husbandry	Others	
1	52	53	54	55 (52 to 54)
1. ANDAMAN AND NICOBAR	0	0	40	40
2. ANDHRA PRADESH	105990	0	0	105990
3. ARUNACHAL PRADESH****	0	0	357	357
4. ASSAM	0	0	1801	1801
5. BIHAR	0	0	0	0
6. CHANDIGARH	0	0	0	0
7. CHHATTISGARH	0	0	280	280
8. DELHI	0	0	645	645
9. GOA	0	0	2096	2096
10. GUJARAT	0	0	88164	88164
11. HARYANA	0	0	3935	3935
12. HIMACHAL PRADESH	0	0	2194	2194
13. JAMMU AND KASHMIR	17	71	483	571
14. JHARKHAND	N.A.	N.A.	N.A.	0
15. KARNATAKA	0	0	157953	157953
16. KERALA	0	166	14627	14793
17. MADHYA PRADESH	0	0	0	0
18. MAHARASHTRA	0	0	184541	184541
19. MANIPUR	0	0	1579	1579
20. MEGHALAYA	0	0	2577	2577
21. MIZORAM	0	745	647	1392
22. NAGALAND****	0	360	0	360
23. ORISSA	0	0	5951	5951
24. PONDICHERY	0	0	21	21
25. PUNJAB	0	0	17326	17326
26. RAJASTHAN	2	0	6894	6896
27. SIKKIM	0	262	4	266
28. TAMIL NADU	0	0	37756	37756
29. TELANGANA	0	0	0	0
30. TRIPURA	0	0	167	167
31. UTTAR PRADESH	0	0	0	0
32. UTTARAKHAND	17858	0	0	17858
33. WEST BENGAL****	0	0	0	0
ALL INDIA TOTAL:	123867	1604	530038	655509

**MEDIUM TERM NON-AGRICULTURAL OTHERS LOANS ISSUED
AND
TOTAL LOANS AND ADVANCES
2019-2020**

(As on 31st March)

(Amount In Lakhs)

Name of the State Cooperative Bank	Medium Term Non-Agricultural			Other Loans Issued	Total Loans and Advances
	Purchase of Shares	Others	Total		
1	56	57	58	59	60
1. ANDAMAN AND NICOBAR	0	1678	1678	2691	8210
2. ANDHRA PRADESH	0	105920	105920	195242	1227960
3. ARUNACHAL PRADESH****	0	388	388	274	1246
4. ASSAM	0	31447	31447	0	38111
5. BIHAR	0	0	0	0	172366
6. CHANDIGARH	0	775	775	177	952
7. CHHATTISGARH	0	2818	2818	0	187187
8. DELHI	0	11837	11837	328	58250
9. GOA	0	33346	33346	14367	52804
10. GUJARAT	0	12031	12031	20533	1263665
11. HARYANA	0	3835	3835	2519	903657
12. HIMACHAL PRADESH	0	100934	100934	27828	282846
13. JAMMU AND KASHMIR	0	3810	3810	1174	9402
14. JHARKHAND	N.A.	N.A.	0	N.A.	0
15. KARNATAKA	0	15607	15607	103589	1323458
16. KERALA	29327	385460	414787	384957	2140668
17. MADHYA PRADESH	0	1078	1078	1674	945130
18. MAHARASHTRA	0	143519	143519	56225	2548535
19. MANIPUR	0	4148	4148	0	7045
20. MEGHALAYA	0	1855	1855	411	6551
21. MIZORAM	0	7979	7979	13833	23403
22. NAGALAND****	3405	3215	6620	1025	10296
23. ORISSA	0	104350	104350	1104	2263759
24. PONDICHERY	0	13109	13109	9501	39368
25. PUNJAB	0	25113	25113	45228	799443
26. RAJASTHAN	0	448	448	46809	1324459
27. SIKKIM	0	1064	1064	181	17041
28. TAMIL NADU	0	12305	12305	279609	1016531
29. TELANGANA	0	24565	24565	60594	782102
30. TRIPURA	10422	0	10422	7256	74721
31. UTTAR PRADESH	0	44125	44125	0	1114125
32. UTTARAKHAND	15429	45877	61306	0	269147
33. WEST BENGAL****	0	0	0	0	0
ALL INDIA TOTAL:	58583	1142636	1201219	1277129	18912438

SHORT TERM AGRICULTURAL LOANS OUTSTANDING 2019-2020

(As on 31st March)

(Amount In Lakhs)

Name of the State Cooperative Bank	Short Term Agricultural			Total Short Term Agricultural
	Seasonal Agricultural Operations	Marketing of Crops	Others including Supply & Distribution	
1	61	62	63	64 (61 to 63)
1. ANDAMAN AND NICOBAR	1934	0	0	1934
2. ANDHRA PRADESH	491944	0	0	491944
3. ARUNACHAL PRADESH****	61	0	23	84
4. ASSAM	4301	0	0	4301
5. BIHAR	37068	0	0	37068
6. CHANDIGARH	0	0	0	0
7. CHHATTISGARH	91315	0	0	91315
8. DELHI	726	0	40000	40726
9. GOA	2473	0	0	2473
10. GUJARAT	74867	0	5	74872
11. HARYANA	509400	0	0	509400
12. HIMACHAL PRADESH	0	0	107752	107752
13. JAMMU AND KASHMIR	0	0	1963	1963
14. JHARKHAND	N.A.	N.A.	N.A.	0
15. KARNATAKA	593572	0	61262	654834
16. KERALA	334535	0	6251	340786
17. MADHYA PRADESH	858178	0	0	858178
18. MAHARASHTRA	406400	0	0	406400
19. MANIPUR	3	0	218	221
20. MEGHALAYA	2511	0	0	2511
21. MIZORAM	2956	0	2	2958
22. NAGALAND****	1241	0	0	1241
23. ORISSA	884906	0	0	884906
24. PONDICHERY	919	0	0	919
25. PUNJAB	382831	959	20979	404769
26. RAJASTHAN	1007016	0	0	1007016
27. SIKKIM	952	0	0	952
28. TAMIL NADU	581653	0	0	581653
29. TELANGANA	256209	0	0	256209
30. TRIPURA	7374	0	147965	155339
31. UTTAR PRADESH	333405	9876	1335	344616
32. UTTARAKHAND	61121	0	0	61121
33. WEST BENGAL****	79396	0	4	79400
ALL INDIA TOTAL:	7009267	10835	387759	7407861

SHORT TERM NON-AGRICULTURAL LOANS OUTSTANDING 2019-2020

(As on 31st March)

(Amount In Lakhs)

Name of the State Cooperative Bank	Short Term Non-Agricultural			Total Short Term Non-Agricultural
	Industrial Purposes	Consumption Loans	Others	
1	65	66	67	68 (65 to 67)
1. ANDAMAN AND NICOBAR	0	0	12474	12474
2. ANDHRA PRADESH	49316	197694	2000	249010
3. ARUNACHAL PRADESH****	0	0	689	689
4. ASSAM	0	0	1486	1486
5. BIHAR	0	0	138510	138510
6. CHANDIGARH	0	0	6019	6019
7. CHHATTISGARH	0	0	133472	133472
8. DELHI	0	0	7388	7388
9. GOA	0	0	1400	1400
10. GUJARAT	3108	0	376918	380026
11. HARYANA	0	0	146903	146903
12. HIMACHAL PRADESH	0	0	37133	37133
13. JAMMU AND KASHMIR	35063	0	1159	36222
14. JHARKHAND	N.A.	N.A.	N.A.	0
15. KARNATAKA	237835	179595	0	417430
16. KERALA	0	702551	584295	1286846
17. MADHYA PRADESH	0	0	192655	192655
18. MAHARASHTRA	1070356	4150	0	1074506
19. MANIPUR	0	0	1753	1753
20. MEGHALAYA	0	0	1981	1981
21. MIZORAM	0	0	10	10
22. NAGALAND****	0	1114	0	1114
23. ORISSA	0	0	93049	93049
24. PONDICHERRY	0	0	19231	19231
25. PUNJAB	0	0	4058	4058
26. RAJASTHAN	0	0	0	0
27. SIKKIM	0	0	61009	61009
28. TAMIL NADU	0	0	167289	167289
29. TELANGANA	0	0	134869	134869
30. TRIPURA	22158	0	0	22158
31. UTTAR PRADESH	0	220163	160000	380163
32. UTTARAKHAND	21305	0	0	21305
33. WEST BENGAL****	0	0	176141	176141
ALL INDIA TOTAL:	1439141	1305267	2461891	5206299

MEDIUM TERM AGRICULTURAL LOANS OUTSTANDING 2019-2020

(As on 31st March)

(Amount In Lakhs)

Name of the State Cooperative Bank	Medium Term Agricultural			Total Medium Term Agricultural
	Minor Irrigation	Animal Husbandry	Others	
1	69	70	71	72 (69 to 71)
1. ANDAMAN AND NICOBAR	0	0	779	779
2. ANDHRA PRADESH	326375	0	0	326375
3. ARUNACHAL PRADESH****	774	0	332	1106
4. ASSAM	0	0	4456	4456
5. BIHAR	0	0	0	0
6. CHANDIGARH	0	0	14	14
7. CHHATTISGARH	0	0	1174	1174
8. DELHI	0	0	621	621
9. GOA	0	0	6999	6999
10. GUJARAT	0	0	323000	323000
11. HARYANA	0	0	14358	14358
12. HIMACHAL PRADESH	0	0	4393	4393
13. JAMMU AND KASHMIR	30	107	545	682
14. JHARKHAND	N.A.	N.A.	N.A.	0
15. KARNATAKA	0	0	353729	353729
16. KERALA	0	61969	29559	91528
17. MADHYA PRADESH	0	0	51104	51104
18. MAHARASHTRA	0	0	228683	228683
19. MANIPUR	0	0	2813	2813
20. MEGHALAYA	0	159	243	402
21. MIZORAM	0	2063	1241	3304
22. NAGALAND****	0	2183	104	2287
23. ORISSA	0	0	16365	16365
24. PONDICHERRY	0	0	57	57
25. PUNJAB	0	0	30903	30903
26. RAJASTHAN	25	0	36626	36651
27. SIKKIM	0	906	226	1132
28. TAMIL NADU	0	0	271405	271405
29. TELANGANA	0	0	0	0
30. TRIPURA	0	0	658	658
31. UTTAR PRADESH	0	0	5463	5463
32. UTTARAKHAND	42212	0	0	42212
33. WEST BENGAL****	0	0	304	304
ALL INDIA TOTAL:	369416	67387	1386154	1822957

**MEDIUM TERM NON-AGRICULTURAL OTHERS LOANS
OUTSTANDING AND
TOTAL LOANS OUTSTANDING
2019-2020**

(As on 31st March)

(Amount In Lakhs)

Name of the State Cooperative Bank	Medium Term Non-Agricultural			Other Loans Outstandings	Total Loans Outstanding
	Purchase of Shares	Others	Total		
1	73	74	75	76	77
1. ANDAMAN AND NICOBAR	0	7852	7852	43245	66284
2. ANDHRA PRADESH	0	99122	99122	15567	1182018
3. ARUNACHAL PRADESH****	0	1795	1795	8164	11838
4. ASSAM	0	133482	133482	0	143725
5. BIHAR	0	6209	6209	164	181951
6. CHANDIGARH	0	2432	2432	3847	12312
7. CHHATTISGARH	0	21016	21016	2578	249555
8. DELHI	0	23437	23437	10869	83041
9. GOA	0	132794	132794	15573	159239
10. GUJARAT	0	14379	14379	5972	798249
11. HARYANA	0	9030	9030	3918	683609
12. HIMACHAL PRADESH	0	219297	219297	316509	685084
13. JAMMU AND KASHMIR	0	12862	12862	6189	57918
14. JHARKHAND	N.A.	N.A.	0	N.A.	0
15. KARNATAKA	0	54449	54449	225757	1706199
16. KERALA	0	1283335	1283335	1013186	4015681
17. MADHYA PRADESH	0	20988	20988	7876	1130801
18. MAHARASHTRA	0	273790	273790	98344	2081723
19. MANIPUR	0	5924	5924	0	10711
20. MEGHALAYA	0	193	193	162034	167121
21. MIZORAM	0	16032	16032	56987	79291
22. NAGALAND****	14868	1961	16829	17	21488
23. ORISSA	0	94753	94753	39245	1128318
24. PONDICHERY	0	22731	22731	6850	49788
25. PUNJAB	0	40264	40264	85994	565988
26. RAJASTHAN	0	3862	3862	61553	1109082
27. SIKKIM	0	3668	3668	2480	69241
28. TAMIL NADU	0	0	0	32320	1052667
29. TELANGANA	0	39570	39570	189635	620283
30. TRIPURA	23571	0	23571	15905	217631
31. UTTAR PRADESH	0	81269	81269	0	811511
32. UTTARAKHAND	27848	47476	75324	0	199962
33. WEST BENGAL****	0	65081	65081	9374	330300
ALL INDIA TOTAL:	66287	2739053	2805340	2440152	19682609

TABLE-XI
DEMAND
2019-2020

(As on 31st March)

(Amount In Lakhs)

Name of the State Cooperative Bank	Short Term		Medium Term		Others	Total Demand
	Agricultural	Non-Agricultural	Agricultural	Non-Agricultural		
1	78	79	80	81	82	83 (78 to 82)
1. ANDAMAN AND NICOBAR	14	1733	189	2616	1650	6202
2. ANDHRA PRADESH	666491	1359	52171	2317	65928	788266
3. ARUNACHAL PRADESH****	81	372	503	8578	1084	10618
4. ASSAM	N.A.	N.A.	N.A.	N.A.	N.A.	0
5. BIHAR	39000	122365	0	0	0	161365
6. CHANDIGARH	0	0	14	1973	0	1987
7. CHHATTISGARH	103650	2965	2288	7459	2746	119108
8. DELHI	40127	3944	109	13506	3095	60781
9. GOA	1404	1787	2783	36839	50264	93077
10. GUJARAT	93445	7147	99201	6017	0	205810
11. HARYANA	516400	259889	53	7022	479	783843
12. HIMACHAL PRADESH	48	1133	1842	53679	0	56702
13. JAMMU AND KASHMIR	71	676	170	5206	550	6673
14. JHARKHAND	N.A.	N.A.	N.A.	N.A.	N.A.	0
15. KARNATAKA	674616	0	16616	85860	45806	822898
16. KERALA	421527	976367	18713	594482	202015	2213104
17. MADHYA PRADESH	681213	95165	0	0	0	776378
18. MAHARASHTRA	N.A.	N.A.	N.A.	N.A.	N.A.	0
19. MANIPUR	149	568	1139	2009	0	3865
20. MEGHALAYA	369	614	2132	13441	244	16800
21. MIZORAM	201	18	1117	5583	2691	9610
22. NAGALAND****	2944	5434	360	5160	11	13909
23. ORISSA	778990	1337	6181	9331	12450	808289
24. PONDICHERY	945	11684	40	12570	0	25239
25. PUNJAB	374459	18855	14294	9413	0	417021
26. RAJASTHAN	1128440	961	17886	2886	0	1150173
27. SIKKIM	1347	1194	449	758	275	4023
28. TAMIL NADU	396789	0	16558	980	421332	835659
29. TELANGANA	237123	29297	0	113765	41319	421504
30. TRIPURA	4085	0	726	18597	0	23408
31. UTTAR PRADESH	263753	4568	2874	8975	1060	281230
32. UTTARAKHAND	127910	0	0	0	0	127910
33. WEST BENGAL****	2655	0	0	0	0	2655
ALL INDIA TOTAL:	6558246	1549432	258408	1029022	852999	10248107

TABLE-XII
COLLECTION
2019-2020

(As on 31st March)

(Amount In Lakhs)

Name of the State Cooperative Bank	Short Term		Medium Term		Others	Total Collection
	Agricultural	Non-Agricultural	Agricultural	Non-Agricultural		
1	84	85	86	87	88	89 (84 to 88)
1. ANDAMAN AND NICOBAR	12	406	85	1244	918	2665
2. ANDHRA PRADESH	666491	1359	38856	2317	65476	774499
3. ARUNACHAL PRADESH****	48	48	503	300	248	1147
4. ASSAM	N.A.	N.A.	N.A.	N.A.	N.A.	0
5. BIHAR	20602	102237	0	0	0	122839
6. CHANDIGARH	0	0	0	1574	0	1574
7. CHHATTISGARH	97265	2004	1458	5417	167	106311
8. DELHI	40117	3463	91	13103	3050	59824
9. GOA	1217	1687	2279	29862	45607	80652
10. GUJARAT	93445	4039	99201	3127	0	199812
11. HARYANA	516400	259830	53	6762	464	783509
12. HIMACHAL PRADESH	25	1133	1310	38658	0	41126
13. JAMMU AND KASHMIR	17	262	120	3996	493	4888
14. JHARKHAND	N.A.	N.A.	N.A.	N.A.	N.A.	0
15. KARNATAKA	654209	0	16616	75012	38833	784670
16. KERALA	411477	805847	13279	442944	180280	1853827
17. MADHYA PRADESH	604052	73827	0	0	0	677879
18. MAHARASHTRA	N.A.	N.A.	N.A.	N.A.	N.A.	0
19. MANIPUR	78	271	877	1222	0	2448
20. MEGHALAYA	64	151	134	3355	1	3705
21. MIZORAM	3	16	1020	4678	2691	8408
22. NAGALAND****	2488	4426	175	4686	10	11785
23. ORISSA	778990	0	6181	4118	6051	795340
24. PONDICHERRY	828	10976	26	9799	0	21629
25. PUNJAB	374459	15914	14294	7113	0	411780
26. RAJASTHAN	1128440	713	17886	1585	0	1148624
27. SIKKIM	392	339	194	559	241	1725
28. TAMIL NADU	396789	0	16558	980	412438	826765
29. TELANGANA	237123	29297	0	106802	40820	414042
30. TRIPURA	3464	0	274	14033	0	17771
31. UTTAR PRADESH	259761	3549	2504	4201	548	270563
32. UTTARAKHAND	65779	0	0	0	0	65779
33. WEST BENGAL****	2476	0	0	0	0	2476
ALL INDIA TOTAL:	6356511	1321794	233974	787447	798336	9498062

TABLE-XIII
BALANCES (OVERDUES)
2019-2020

(As on 31st March)

(Amount In Lakhs)

Name of the State Cooperative Bank	Short Term		Medium Term		Others	Balances (Overdues)
	Agricultural	Non-Agricultural	Agricultural	Non-Agricultural		
1	90	91	92	93	94	95 (90 to 94)
1. ANDAMAN AND NICOBAR	2	1327	104	1372	732	3537
2. ANDHRA PRADESH	0	0	13315	0	452	13767
3. ARUNACHAL PRADESH****	33	324	0	8278	836	9471
4. ASSAM	0	0	0	0	0	0
5. BIHAR	18398	20128	0	0	0	38526
6. CHANDIGARH	0	0	14	399	0	413
7. CHHATTISGARH	6385	961	830	2042	2579	12797
8. DELHI	10	481	18	403	45	957
9. GOA	187	100	504	6977	4657	12425
10. GUJARAT	0	3108	0	2890	0	5998
11. HARYANA	0	59	0	260	15	334
12. HIMACHAL PRADESH	23	0	532	15021	0	15576
13. JAMMU AND KASHMIR	54	414	50	1210	57	1785
14. JHARKHAND	0	0	0	0	0	0
15. KARNATAKA	20407	0	0	10848	6973	38228
16. KERALA	10050	170520	5434	151538	21735	359277
17. MADHYA PRADESH	77161	21338	0	0	0	98499
18. MAHARASHTRA	0	0	0	0	0	0
19. MANIPUR	71	297	262	787	0	1417
20. MEGHALAYA	305	463	1998	10086	243	13095
21. MIZORAM	198	2	97	905	0	1202
22. NAGALAND****	456	1008	185	474	1	2124
23. ORISSA	0	1337	0	5213	6399	12949
24. PONDICHERRY	117	708	14	2771	0	3610
25. PUNJAB	0	2941	0	2300	0	5241
26. RAJASTHAN	0	248	0	1301	0	1549
27. SIKKIM	955	855	255	199	34	2298
28. TAMIL NADU	0	0	0	0	8894	8894
29. TELANGANA	0	0	0	6963	499	7462
30. TRIPURA	621	0	452	4564	0	5637
31. UTTAR PRADESH	3992	1019	370	4774	512	10667
32. UTTARAKHAND	62131	0	0	0	0	62131
33. WEST BENGAL****	179	0	0	0	0	179
ALL INDIA TOTAL:	201735	227638	24434	241575	54663	750045

**PERCENTAGE OF OVERDUES TO DEMAND
2019-2020**

(As on 31st March)

(Amount In Lakhs)

Name of the State Cooperative Bank	Short Term		Medium Term		Others	Percentage of Overdues to Demand
	Agricultural	Non- Agricultural	Agricultural	Non- Agricultural		
1	96	97	98	99	100	101 (96 to 100)
1. ANDAMAN AND NICOBAR	14.29	76.57	55.03	52.45	44.36	57.03
2. ANDHRA PRADESH	0.0	0.0	25.52	0.0	0.69	1.75
3. ARUNACHAL PRADESH****	40.74	87.1	0.0	96.5	77.12	89.2
4. ASSAM	0.0	0.0	0.0	0.0	0.0	0.0
5. BIHAR	47.17	16.45	0.0	0.0	0.0	23.88
6. CHANDIGARH	0.0	0.0	100.0	20.22	0.0	20.79
7. CHHATTISGARH	6.16	32.41	36.28	27.38	93.92	10.74
8. DELHI	0.02	12.2	16.51	2.98	1.45	1.57
9. GOA	13.32	5.6	18.11	18.94	9.27	13.35
10. GUJARAT	0.0	43.49	0.0	48.03	0.0	2.91
11. HARYANA	0.0	0.02	0.0	3.7	3.13	0.04
12. HIMACHAL PRADESH	47.92	0.0	28.88	27.98	0.0	27.47
13. JAMMU AND KASHMIR	76.06	61.24	29.41	23.24	10.36	26.75
14. JHARKHAND	0.0	0.0	0.0	0.0	0.0	0.0
15. KARNATAKA	3.02	0.0	0.0	12.63	15.22	4.65
16. KERALA	2.38	17.46	29.04	25.49	10.76	16.23
17. MADHYA PRADESH	11.33	22.42	0.0	0.0	0.0	12.69
18. MAHARASHTRA	0.0	0.0	0.0	0.0	0.0	0.0
19. MANIPUR	47.65	52.29	23.0	39.17	0.0	36.66
20. MEGHALAYA	82.66	75.41	93.71	75.04	99.59	77.95
21. MIZORAM	98.51	11.11	8.68	16.21	0.0	12.51
22. NAGALAND****	15.49	18.55	51.39	9.19	9.09	15.27
23. ORISSA	0.0	100.0	0.0	55.87	51.4	1.6
24. PONDICHERY	12.38	6.06	35.0	22.04	0.0	14.3
25. PUNJAB	0.0	15.6	0.0	24.43	0.0	1.26
26. RAJASTHAN	0.0	25.81	0.0	45.08	0.0	0.13
27. SIKKIM	70.9	71.61	56.79	26.25	12.36	57.12
28. TAMIL NADU	0.0	0.0	0.0	0.0	2.11	1.06
29. TELANGANA	0.0	0.0	0.0	6.12	1.21	1.77
30. TRIPURA	15.2	0.0	62.26	24.54	0.0	24.08
31. UTTAR PRADESH	1.51	22.31	12.87	53.19	48.3	3.79
32. UTTARAKHAND	48.57	0.0	0.0	0.0	0.0	48.57
33. WEST BENGAL****	6.74	0.0	0.0	0.0	0.0	6.74
ALL INDIA TOTAL:	3.08	14.69	9.46	23.48	6.41	7.32

COST OF MANAGEMENT (COM) & TOTAL NUMBER OF EMPLOYEES 2019-2020

(As on 31st March)

(Amount In Lakhs)

Name of the State Cooperative Bank	Cost of Management (CoM)			% of CoM to Working Capital	Total No. of Employees	CoM per Employee
	Salaries	Other Expenses	Total			
1	102	103	104	105	106	107
1. ANDAMAN AND NICOBAR	2083	1092	3175	2.38	166	19.13
2. ANDHRA PRADESH	2649	1990	4639	0.33	214	21.68
3. ARUNACHAL PRADESH****	812	136	948	2.25	320	2.96
4. ASSAM	4125	23499	27624	7.86	443	62.36
5. BIHAR	700	894	1594	0.44	116	13.74
6. CHANDIGARH	801	441	1242	2.07	76	16.34
7. CHHATTISGARH	4986	41193	46179	5.84	142	325.2
8. DELHI	5513	N.A.	5513	3.36	518	10.64
9. GOA	4953	1579	6532	2.41	525	12.44
10. GUJARAT	N.A.	N.A.	0	0.0	394	0.0
11. HARYANA	3101	48011	51112	5.42	293	174.44
12. HIMACHAL PRADESH	16170	5439	21609	1.5	1603	13.48
13. JAMMU AND KASHMIR	1818	1446	3264	4.64	288	11.33
14. JHARKHAND	N.A.	N.A.	0	0.0	N.A.	0.0
15. KARNATAKA	5375	6295	11670	0.53	496	23.53
16. KERALA	17592	19020	36612	0.48	5663	6.47
17. MADHYA PRADESH	7103	3075	10178	0.71	507	20.07
18. MAHARASHTRA	13747	6335	20082	0.6	971	20.68
19. MANIPUR	525	367	892	2.06	86	10.37
20. MEGHALAYA	6163	17672	23835	7.03	560	42.56
21. MIZORAM	2320	1449	3769	2.65	158	23.85
22. NAGALAND****	972	63	1035	2.06	230	4.5
23. ORISSA	3802	3620	7422	0.4	143	51.9
24. PONDICHERRY	1582	268	1850	2.31	193	9.59
25. PUNJAB	4433	1034	5467	0.62	301	18.16
26. RAJASTHAN	2531	1331	3862	0.29	229	16.86
27. SIKKIM	1194	10712	11906	8.07	99	120.26
28. TAMIL NADU	8722	2885	11607	0.65	281	41.31
29. TELANGANA	4154	4405	8559	0.96	478	17.91
30. TRIPURA	2230	7727	9957	3.09	347	28.69
31. UTTAR PRADESH	8488	2753	11241	1.09	686	16.39
32. UTTARAKHAND	1084	577	1661	0.46	125	13.29
33. WEST BENGAL****	2419	4091	6510	0.97	409	15.92
ALL INDIA TOTAL:	142147	219399	361546	1.15	17060	21.19

**PROFIT & LOSS, DIVIDEND DECLARED, NUMBER OF BRANCHES
IN PROFIT/LOSS & AUDIT CLASSIFICATION
2019-2020**

(As on 31st March)

(Amount In Lakhs)

Name of the State Cooperative Bank	Profit(+) Loss(-)	Dividend Declared (%)	Branches working at Profit		Branches working at Loss		Audit Classification
			No's	Amount	No's	Amount	
1	108	109	110	111	112	113	114
1. ANDAMAN AND NICOBAR	-2082	0	N.A.	77	N.A.	N.A.	A
2. ANDHRA PRADESH	15191	N.A.	6	553	11	202	A
3. ARUNACHAL PRADESH****	12405	0	1	545	32	0	B
4. ASSAM	736	0	59	4241	9	3505	A
5. BIHAR	4885	6	6	753	5	106	B
6. CHANDIGARH	341	0	14	390	4	49	A
7. CHHATTISGARH	2582	N.D.	11	11554	2	8978	A
8. DELHI	3010	N.A.	47	3077	3	39	A
9. GOA	-1069	0	57	4479	6	308	N.A.
10. GUJARAT	3173	N.A.	26	3231	4	58	A
11. HARYANA	5150	5.5	8	5150	5	230	A
12. HIMACHAL PRADESH	0	0	196	16043	22	575	A
13. JAMMU AND KASHMIR	328	6.41	30	1193	10	116	A
14. JHARKHAND	0	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
15. KARNATAKA	5100	0	29	4313	23	636	A
16. KERALA	375	0	467	197758	302	160283	N.A.
17. MADHYA PRADESH	13569	0	13	27588	13	14800	A
18. MAHARASHTRA	32500	N.A.	49	45432	13	12932	A
19. MANIPUR	200	0	2	878	9	678	B
20. MEGHALAYA	1128	0	26	4221	24	3093	A
21. MIZORAM	1262	0	15	1608	5	71	A
22. NAGALAND****	0	0	19	1841	2	3	D
23. ORISSA	8181	N.D.	13	6728	1	317	A
24. PONDICHERY	-3986	0	5	4481	21	2139	C
25. PUNJAB	2269	0	15	2360	3	90	A
26. RAJASTHAN	5840	N.D.	16	5841	1	2	A
27. SIKKIM	85	3	12	4988	2	3856	B
28. TAMIL NADU	8215	N.D.	N.A.	8215	0	0	A
29. TELANGANA	5115	N.A.	36	5145	6	30	A
30. TRIPURA	10966	0	65	1065	0	0	A
31. UTTAR PRADESH	4328	N.D.	3	72956	25	68628	A
32. UTTARAKHAND	225	0	15	225	1	0	A
33. WEST BENGAL****	1003	0	29	6207	19	5204	A
ALL INDIA TOTAL:	141025	20.91	1290	453136	583	286928	Not Compiled
of Column 108 Profit=	148162						
of Column 108 Loss=	7137						

**DETAILS OF KISSAN CREDIT CARDS ISSUED BY STATE
COOPERATIVE BANKS
AND LOANS SANCTIONED / DISBURSED ON THEM DURING
2017-2018 TO 2019-2020**

(As on 31st March)

Name of the State Cooperative Bank	2017-2018		2018-2019		2019-2020	
	NUMBER OF KISSAN CREDIT CARD ISSUED (In No's)	LOAN SANCTIONED/DISBURSED ON KCC	NUMBER OF KISSAN CREDIT CARD ISSUED (In No's)	LOAN SANCTIONED/DISBURSED ON KCC	NUMBER OF KISSAN CREDIT CARD ISSUED (In No's)	LOAN SANCTIONED/DISBURSED ON KCC
1	115	116	117	118	119	120
1. ANDAMAN AND NICOBAR	496	721.1	503	342.17	316	677
2. ANDHRA PRADESH	1544869	457689.68	1553881	483090.35	1416213	516784
3. ARUNACHAL PRADESH****	0	0	0	0	0	0
4. ASSAM	1284	588.43	1339	604.13	2037	1043.84
5. BIHAR	4273	31785.66	2049	23323.85	1217	19770.6
6. CHANDIGARH	0	0	0	0	0	0
7. CHHATTISGARH	1448636	354660.97	1899418	369249.68	1623137	504803.96
8. DELHI	130	248.31	74	146.7	37	56
9. GOA	122	218.8	194	331.83	622	1189.28
10. GUJARAT	0	0	0	0	0	0
11. HARYANA	213	22.79	N.A.	N.A.	N.A.	N.A.
12. HIMACHAL PRADESH	5921	13140.81	6932	15910.6	8099	17681.94
13. JAMMU AND KASHMIR	286	449.59	775	1196.29	674	1173.59
14. JHARKHAND	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
15. KARNATAKA	2039201	1057188.65	1972694	1058597.16	2230502	1298716.57
16. KERALA	N.A.	N.A.	N.A.	N.A.	553189	378766
17. MADHYA PRADESH	370198	1279688.97	42427	1259742.89	114000	1147105.12
18. MAHARASHTRA	1167739	778814.76	939843	670096.1	1926442	1064211.24
19. MANIPUR	396	77.73	508	117.8	236	89.86
20. MEGHALAYA	1492	1051	1265	823	1433	1247.48
21. MIZORAM	211	269.5	214	185.24	185	274.16
22. NAGALAND****	0	0	0	0	0	0
23. ORISSA	77844	1100573.79	132835	1281033.13	72611	1307102.63
24. PONDICHERY	317	217.02	291	859.94	50	890.38
25. PUNJAB	1058383	864300	1100598	881778.81	1135990	917170.81
26. RAJASTHAN	109624	1416605	84201	1240348	971507	954102
27. SIKKIM	648	280.02	691	334.69	564	257.24
28. TAMIL NADU	811571	419601	915658	531656	1008210	657992
29. TELANGANA	51504	524306.79	61606	525680.8	25868	529682.91
30. TRIPURA	8448	3802.07	2871	557.96	6805	1970.01
31. UTTAR PRADESH	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
32. UTTARAKHAND	28884	9444.81	20561	15305.35	12437	8853.12
33. WEST BENGAL****	0	0	0	0	0	0
ALL INDIA TOTAL:	8732690	8315747.25	8741428	8361312.47	11112381	9331611.74

TOTAL BUSINESS, YIELD ON EMPLOYEES, COST OF FUNDS, COST OF DEPOSITS DURING 2019-2020

(As on 31st March)

Name of the State Cooperative Bank	Total Business	Yield On Employees	Cost of Funds (%)	Cost of Deposits (%)
1	121	122	123	124
1. ANDAMAN AND NICOBAR	174227.54	1049.56	4.55	5.13
2. ANDHRA PRADESH	1559648.64	7288.08	6.29	7.05
3. ARUNACHAL PRADESH****	23301.97	72.81	478.39	23.34
4. ASSAM	490997.4	1108.34	4.88	4.83
5. BIHAR	4885.47	42.12	7.61	5.36
6. CHANDIGARH	65541.77	862.39	4.1	4.1
7. CHHATTISGARH	856468.81	6031.47	6.33	5.57
8. DELHI	205090.81	395.93	N.A.	5.17
9. GOA	400064.44	762.03	10.46	6.57
10. GUJARAT	1427274.14	3622.52	5.91	6.58
11. HARYANA	1046892.61	3573.01	5.02	6.96
12. HIMACHAL PRADESH	1869505.2	1166.25	4.95	5.97
13. JAMMU AND KASHMIR	147407.7	511.83	5.98	6.6
14. JHARKHAND	N.A.	N.A.	N.A.	N.A.
15. KARNATAKA	2569943	5181.34	5.46	6.34
16. KERALA	10119440.76	1786.94	7.23	7.36
17. MADHYA PRADESH	1741249.22	3434.42	5.67	6.64
18. MAHARASHTRA	4166622.87	4291.06	6.54	6.84
19. MANIPUR	42979.46	499.76	N.A.	N.A.
20. MEGHALAYA	448418.35	800.75	N.A.	N.A.
21. MIZORAM	203380.5	1287.22	4.64	5.02
22. NAGALAND****	64923.03	282.27	4.42	4.64
23. ORISSA	2000701.8	13990.92	6.28	7.31
24. PONDICHERY	122553.34	634.99	5.06	6.07
25. PUNJAB	921133.7	3060.24	5.06	6.93
26. RAJASTHAN	1461293.82	6381.2	6.04	6.01
27. SIKKIM	2356.78	23.81	6.78	6.5
28. TAMIL NADU	2160859.8	7689.89	4.27	4.12
29. TELANGANA	1084752.83	2269.36	6.2	6.71
30. TRIPURA	503880.56	1452.11	5.86	6.19
31. UTTAR PRADESH	1549502.96	2258.75	5.2	6.63
32. UTTARAKHAND	404215.84	3233.73	7.37	8.45
33. WEST BENGAL****	833456	2038	9	10
ALL INDIA TOTAL:	38672971.12	87083.1	Not Compiled	

NON-PERFORMING ASSETS (ABSOLUTE, GROSS & NET) AND CAPITAL TO RISK WEIGHTED ASSETS RATIO DURING 2019-2020

(As on 31st March)

Name of the State Cooperative Bank	Non Performing Assets (NPA)			Capital to Risk Weighted Assets Ratio (%)		
	Absolute	Gross (%)	Net (%)	2017-2018	2018-2019	2019-2020
1	125	126	127	128	129	130
1. ANDAMAN AND NICOBAR	31913.05	48.15	39.88	18.06	18.54	10.89
2. ANDHRA PRADESH	13675.7	1.16	0.42	10.78	10.59	10.4
3. ARUNACHAL PRADESH****	9162.56	97.47	0	0	0	0
4. ASSAM	10581.06	6.83	1.67	10.39	12.02	15.46
5. BIHAR	181950.74	4.88	1.61	20.36	21.26	25.76
6. CHANDIGARH	762.13	6.19	0.71	32.73	34.22	31.31
7. CHHATTISGARH	7418.49	3.01	0	13.29	12.23	12.23
8. DELHI	1157.41	1.39	0	46.67	49.86	50.18
9. GOA	16432.43	10.32	6.75	4.1	4.35	7.31
10. GUJARAT	8952.18	1.33	0	11.82	11.46	12.64
11. HARYANA	583.51	0.05	0	10.84	12.44	13.31
12. HIMACHAL PRADESH	54752.28	7.99	3.73	13.98	13.56	16.06
13. JAMMU AND KASHMIR	3002.65	5.06	2.93	12.14	11.37	9.72
14. JHARKHAND	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
15. KARNATAKA	N.A.	3.74	1.92	10.77	10.81	10.9
16. KERALA	612655	15.26	11.79	15.14	23.32	7.3
17. MADHYA PRADESH	60624.85	5.36	2.99	13.6	13.84	16.57
18. MAHARASHTRA	224826.96	10.8	0	16.57	15.6	13.11
19. MANIPUR	3162.09	29.52	13.5	N.A.	18.78	17.28
20. MEGHALAYA	12357.61	7.39	3.29	19.68	19.1	23.44
21. MIZORAM	4466.55	5.63	3.61	10.91	12.5	14.2
22. NAGALAND****	4241.19	19.74	12.65	0	0	0
23. ORISSA	15809.49	1.4	0.21	10	10.93	10.59
24. PONDICHERY	8105.92	16.28	4.88	10.15	N.A.	3.38
25. PUNJAB	5827.24	1.03	0	11.8	13.6	12.9
26. RAJASTHAN	1761.67	0.16	0	11.45	10.12	10.14
27. SIKKIM	2893.71	4.18	1.65	12.53	23.02	40.83
28. TAMIL NADU	28291.13	2.69	1.42	16.28	15.05	14.3
29. TELANGANA	10.59	0.17	0	10.49	10.76	10.71
30. TRIPURA	8228.84	3.78	0.59	16.91	20.47	25.92
31. UTTAR PRADESH	48190.09	5.94	0	19.67	24.6	19.09
32. UTTARAKHAND	18603.37	9.3	7.34	11.59	11.85	11.34
33. WEST BENGAL****	10250	3	1	0	0	0
ALL INDIA TOTAL:	1410650.4	Not Compiled				
	9					

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

**PART - II
(AS ON 30TH JUNE)
2019- 2020**

(FROM PAGE NO. 32 TO 35)

TABLE-XVII
DETAILS OF DEMAND
2019-2020

(As on 30th June)

(Amount In Lakhs)

NAME OF THE STATE COOPERATIVE BANK	DETAILS OF DEMAND			TOTAL DEMAND
	SHORT TERM	MEDIUM TERM	OTHERS	
1	2	3	4	5 (2 to 4)
1. ANDAMAN AND NICOBAR****	958	7901	642	9501
2. ANDHRA PRADESH	311462	37548	76648	425658
3. ARUNACHAL PRADESH****	N.A.	N.A.	N.A.	0
4. ASSAM	N.A.	N.A.	N.A.	0
5. BIHAR	159433	0	0	159433
6. CHANDIGARH	0	1840	0	1840
7. CHHATTISGARH	106602	8320	2578	117500
8. DELHI	43875	13941	3104	60920
9. GOA	4457	51834	58708	114999
10. GUJARAT	109790	102853	0	212643
11. HARYANA	856073	7194	517	863784
12. HIMACHAL PRADESH	166	29660	0	29826
13. JAMMU AND KASHMIR	622	1502	70	2194
14. JHARKHAND	N.A.	N.A.	N.A.	0
15. KARNATAKA	735665	43389	127759	906813
16. KERALA	N.A.	N.A.	N.A.	0
17. MADHYA PRADESH	N.A.	N.A.	N.A.	0
18. MAHARASHTRA	984392	89661	0	1074053
19. MANIPUR	626	2253	0	2879
20. MEGHALAYA	677	14545	512	15734
21. MIZORAM	221	7095	2117	9433
22. NAGALAND****	3190	8249	1	11440
23. ORISSA	N.A.	N.A.	N.A.	0
24. PONDICHERRY	11101	8956	0	20057
25. PUNJAB*	534259	20330	0	554589
26. RAJASTHAN	1023762	19987	0	1043749
27. SIKKIM	2749	1345	295	4389
28. TAMIL NADU	15840	212	24589	40641
29. TELANGANA	343457	19530	42388	405375
30. TRIPURA	4711	18642	0	23353
31. UTTAR PRADESH	293863	3811	0	297674
32. UTTARAKHAND	175549	0	0	175549
33. WEST BENGAL****	212833	@	@	212833
ALL INDIA TOTAL:	5936333	520598	339928	6796859

DETAILS OF COLLECTION 2019-2020

(As on 30th June)

(Amount In Lakhs)

NAME OF THE STATE COOPERATIVE BANK	DETAILS OF COLLECTION			TOTAL COLLECTION
	SHORT TERM	MEDIUM TERM	OTHERS	
1	6	7	8	9 (6 to 8)
1. ANDAMAN AND NICOBAR****	485	4437	622	5544
2. ANDHRA PRADESH	311462	24514	75271	411247
3. ARUNACHAL PRADESH****	N.A.	N.A.	N.A.	0
4. ASSAM	N.A.	N.A.	N.A.	0
5. BIHAR	110155	0	0	110155
6. CHANDIGARH	0	1371	0	1371
7. CHHATTISGARH	88151	3579	0	91730
8. DELHI	43279	13221	3011	59511
9. GOA	4248	42704	55681	102633
10. GUJARAT	106619	99663	0	206282
11. HARYANA	856014	6912	499	863425
12. HIMACHAL PRADESH	151	11435	0	11586
13. JAMMU AND KASHMIR	8	163	18	189
14. JHARKHAND	N.A.	N.A.	N.A.	0
15. KARNATAKA	711946	30809	119736	862491
16. KERALA	N.A.	N.A.	N.A.	0
17. MADHYA PRADESH	N.A.	N.A.	N.A.	0
18. MAHARASHTRA	834350	47876	0	882226
19. MANIPUR	310	999	0	1309
20. MEGHALAYA	152	3306	20	3478
21. MIZORAM	21	6166	2117	8304
22. NAGALAND****	2751	5192	0	7943
23. ORISSA	N.A.	N.A.	N.A.	0
24. PONDICHERY	10307	5793	0	16100
25. PUNJAB*	531366	18127	0	549493
26. RAJASTHAN	1023513	18690	0	1042203
27. SIKKIM	809	884	267	1960
28. TAMIL NADU	15840	212	17605	33657
29. TELANGANA	336884	18964	41527	397375
30. TRIPURA	4071	14295	0	18366
31. UTTAR PRADESH	288614	3442	0	292056
32. UTTARAKHAND	118069	0	0	118069
33. WEST BENGAL****	175563	@	@	175563
ALL INDIA TOTAL:	5575138	382754	316374	6274266

BALANCES (OVERDUES) 2019-2020

(As on 30th June)

(Amount In Lakhs)

NAME OF THE STATE COOPERATIVE BANK	BALANCES (OVERDUES)			BALANCES (OVERDUES)
	SHORT TERM	MEDIUM TERM	OTHERS	
1	10	11	12	13 (10 to 12)
1. ANDAMAN AND NICOBAR****	473	3464	20	3957
2. ANDHRA PRADESH	0	13034	1377	14411
3. ARUNACHAL PRADESH****	0	0	0	0
4. ASSAM	0	0	0	0
5. BIHAR	49278	0	0	49278
6. CHANDIGARH	0	469	0	469
7. CHHATTISGARH	18451	4741	2578	25770
8. DELHI	596	720	93	1409
9. GOA	209	9130	3027	12366
10. GUJARAT	3171	3190	0	6361
11. HARYANA	59	282	18	359
12. HIMACHAL PRADESH	15	18225	0	18240
13. JAMMU AND KASHMIR	614	1339	52	2005
14. JHARKHAND	0	0	0	0
15. KARNATAKA	23719	12580	8023	44322
16. KERALA	0	0	0	0
17. MADHYA PRADESH	0	0	0	0
18. MAHARASHTRA	150042	41785	0	191827
19. MANIPUR	316	1254	0	1570
20. MEGHALAYA	525	11239	492	12256
21. MIZORAM	200	929	0	1129
22. NAGALAND****	439	3057	1	3497
23. ORISSA	0	0	0	0
24. PONDICHERY	794	3163	0	3957
25. PUNJAB*	2893	2203	0	5096
26. RAJASTHAN	249	1297	0	1546
27. SIKKIM	1940	461	28	2429
28. TAMIL NADU	0	0	6984	6984
29. TELANGANA	6573	566	861	8000
30. TRIPURA	640	4347	0	4987
31. UTTAR PRADESH	5249	369	0	5618
32. UTTARAKHAND	57480	0	0	57480
33. WEST BENGAL****	37270	0	0	37270
ALL INDIA TOTAL:	361195	137844	23554	522593

PERCENTAGE OF OVERDUES TO DEMAND 2019-2020

(As on 30th June)

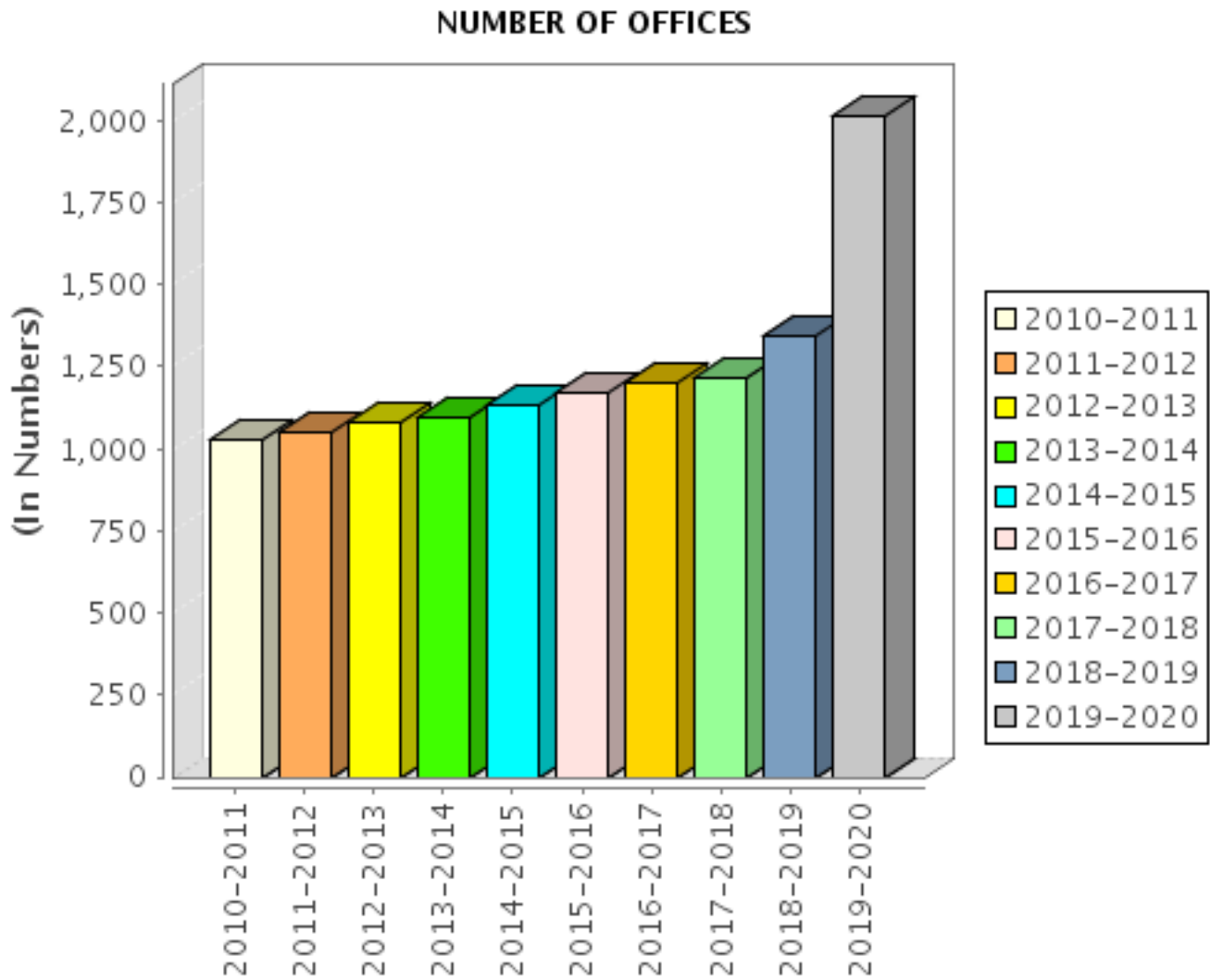
(Amount In Lakhs)

NAME OF THE STATE COOPERATIVE BANK	PERCENTAGE OF OVERDUES TO DEMAND			Total Overdues (%)
	SHORT TERM	MEDIUM TERM	OTHERS	
1	14	15	16	17 (14 to 16)
1. ANDAMAN AND NICOBAR****	49.37	43.84	3.12	41.65
2. ANDHRA PRADESH	0.0	34.71	1.8	3.39
3. ARUNACHAL PRADESH****	0.0	0.0	0.0	0.0
4. ASSAM	0.0	0.0	0.0	0.0
5. BIHAR	30.91	0.0	0.0	30.91
6. CHANDIGARH	0.0	25.49	0.0	25.49
7. CHHATTISGARH	17.31	56.98	100.0	21.93
8. DELHI	1.36	5.16	3.0	2.31
9. GOA	4.69	17.61	5.16	10.75
10. GUJARAT	2.89	3.1	0.0	2.99
11. HARYANA	0.01	3.92	3.48	0.04
12. HIMACHAL PRADESH	9.04	61.45	0.0	61.15
13. JAMMU AND KASHMIR	98.71	89.15	74.29	91.39
14. JHARKHAND	0.0	0.0	0.0	0.0
15. KARNATAKA	3.22	28.99	6.28	4.89
16. KERALA	0.0	0.0	0.0	0.0
17. MADHYA PRADESH	0.0	0.0	0.0	0.0
18. MAHARASHTRA	15.24	46.6	0.0	17.86
19. MANIPUR	50.48	55.66	0.0	54.53
20. MEGHALAYA	77.55	77.27	96.09	77.9
21. MIZORAM	90.5	13.09	0.0	11.97
22. NAGALAND****	13.76	37.06	100.0	30.57
23. ORISSA	0.0	0.0	0.0	0.0
24. PONDICHERY	7.15	35.32	0.0	19.73
25. PUNJAB*	0.54	10.84	0.0	0.92
26. RAJASTHAN	0.02	6.49	0.0	0.15
27. SIKKIM	70.57	34.28	9.49	55.34
28. TAMIL NADU	0.0	0.0	28.4	17.18
29. TELANGANA	1.91	2.9	2.03	1.97
30. TRIPURA	13.59	23.32	0.0	21.35
31. UTTAR PRADESH	1.79	9.68	0.0	1.89
32. UTTARAKHAND	32.74	0.0	0.0	32.74
33. WEST BENGAL****	17.51	0.0	0.0	17.51
ALL INDIA TOTAL:	6.08	26.48	6.93	7.69

GRAPHIC PRESENTATION

(FROM PAGE NO. 36 to 54)

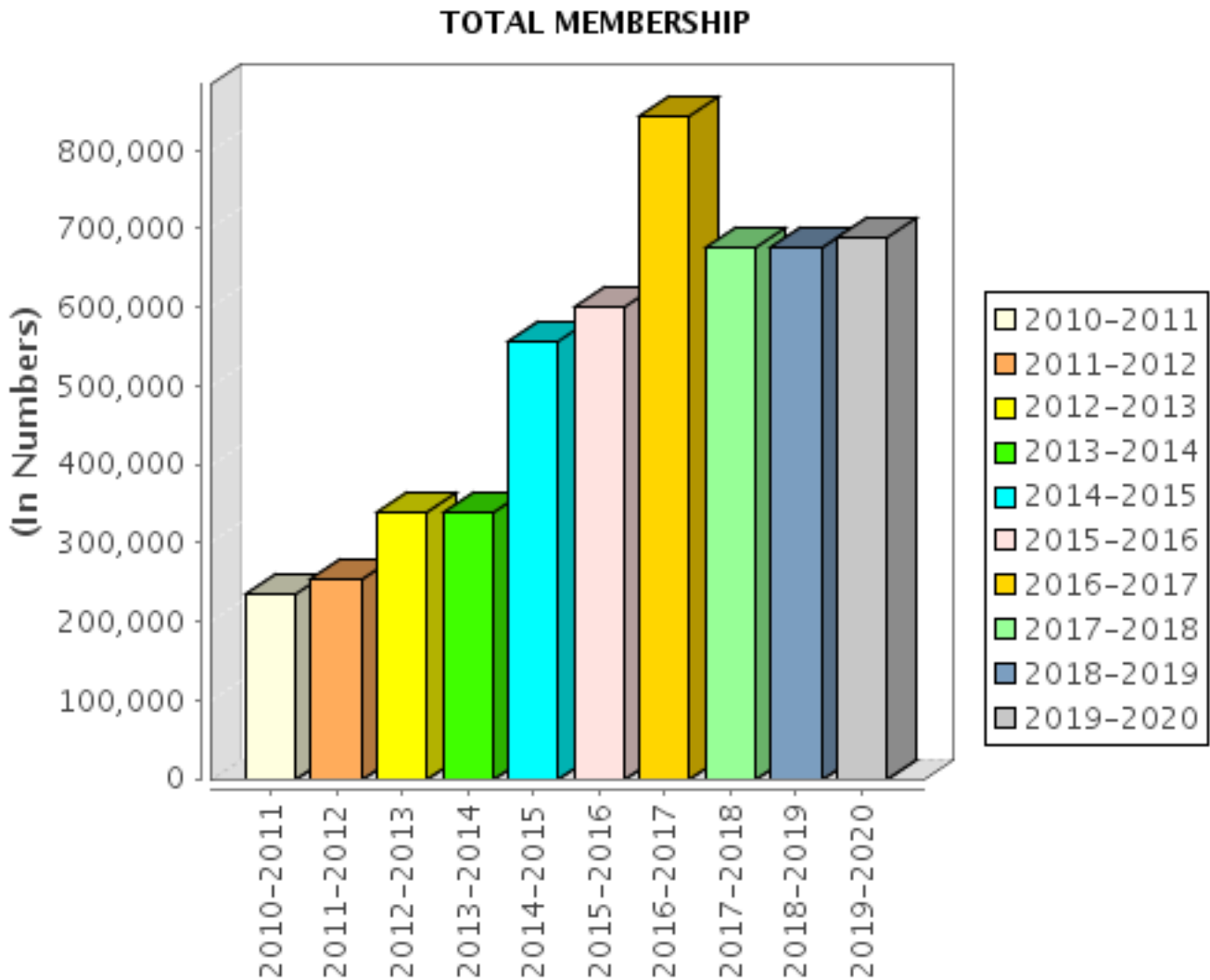
PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2011-2020)



(IN NUMBERS)

YEAR	NUMBER OF OFFICES
2010-2011	1028
2011-2012	1047
2012-2013	1081
2013-2014	1096
2014-2015	1131
2015-2016	1168
2016-2017	1197
2017-2018	1219
2018-2019	1340
2019-2020	2014

PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2011-2020)

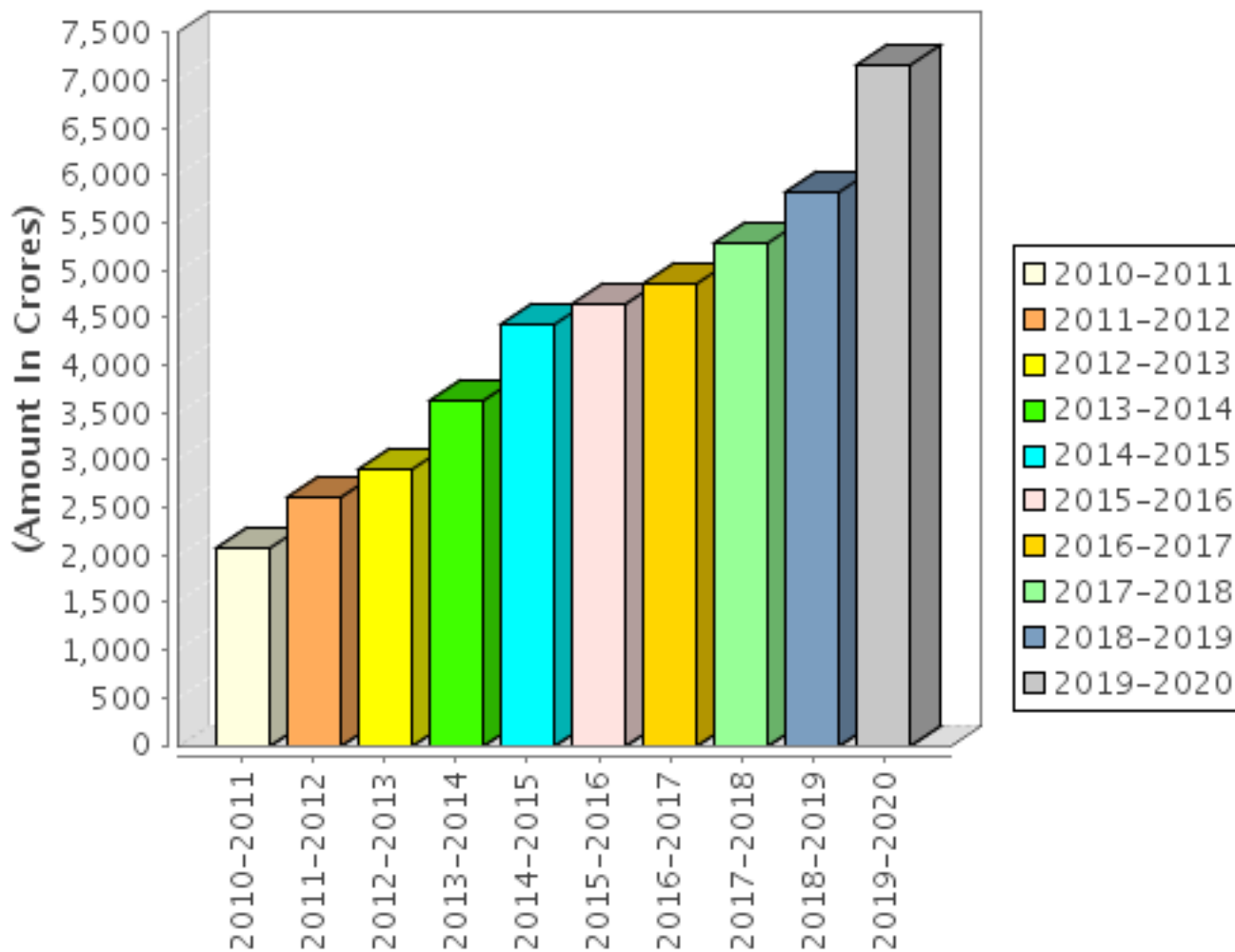


(IN NUMBERS)

YEAR	TOTAL MEMBERSHIP
2010-2011	234827
2011-2012	254358
2012-2013	339896
2013-2014	338455
2014-2015	555479
2015-2016	600278
2016-2017	843212
2017-2018	676006
2018-2019	675909
2019-2020	687984

PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2011-2020)

PAID UP SHARE CAPITAL

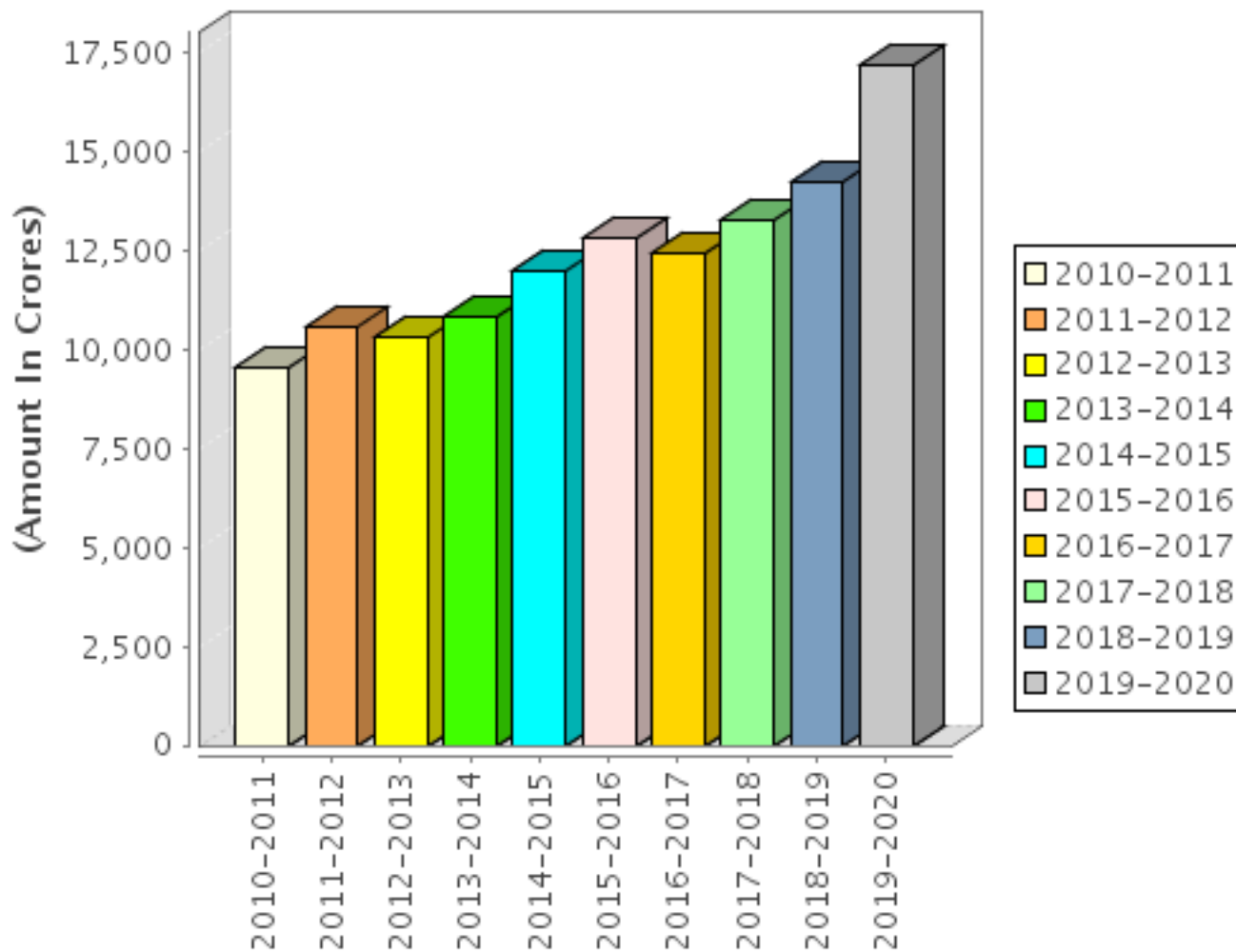


(AMOUNT IN CRORES)

YEAR	PAID UP SHARE CAPITAL
2010-2011	2067
2011-2012	2617
2012-2013	2894
2013-2014	3629
2014-2015	4418
2015-2016	4651
2016-2017	4853
2017-2018	5278
2018-2019	5814
2019-2020	7161

PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2011-2020)

RESERVE FUNDS

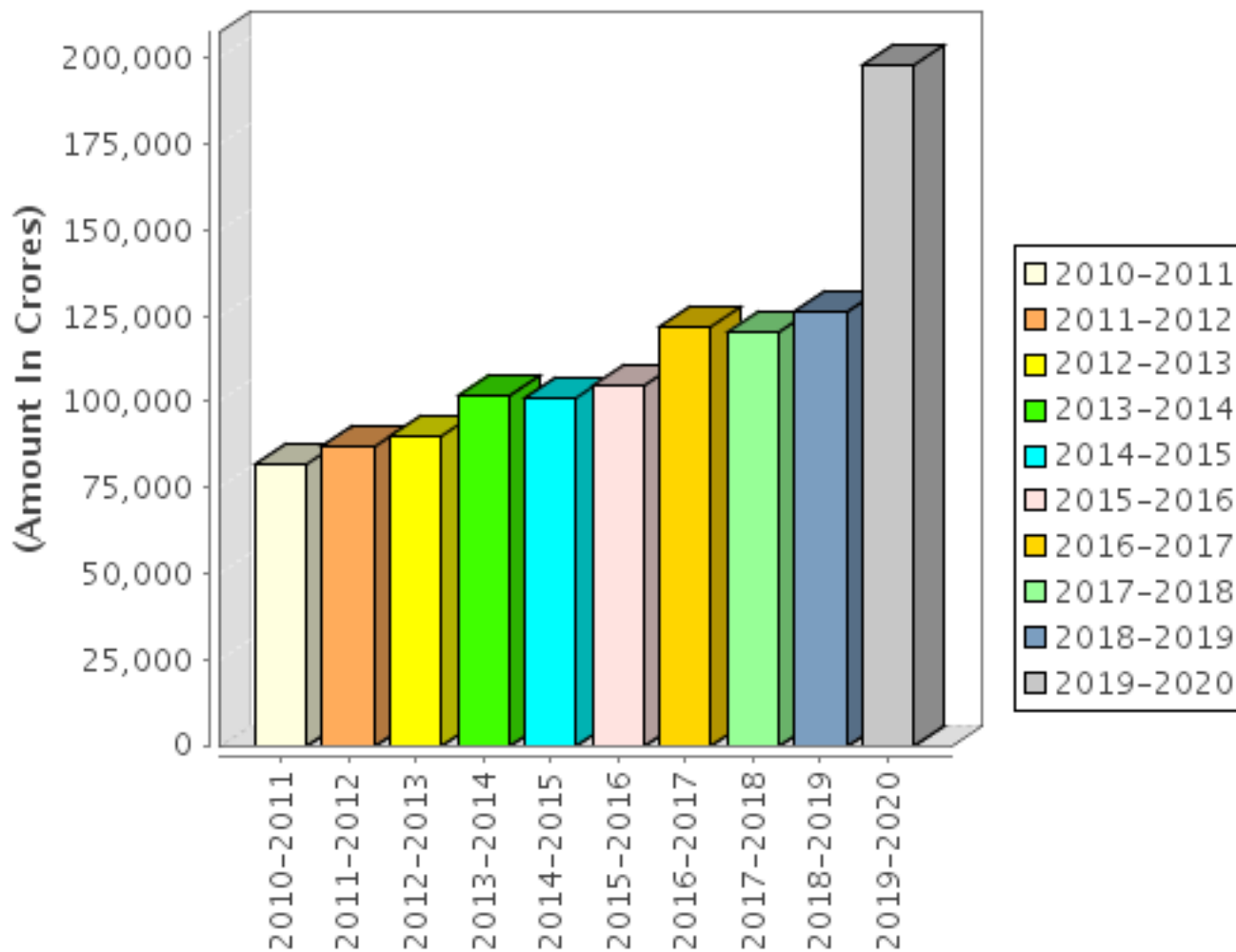


(AMOUNT IN CRORES)

YEAR	RESERVE FUNDS
2010-2011	9559
2011-2012	10558
2012-2013	10297
2013-2014	10850
2014-2015	11985
2015-2016	12826
2016-2017	12460
2017-2018	13303
2018-2019	14271
2019-2020	17217

PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2011-2020)

TOTAL DEPOSITS

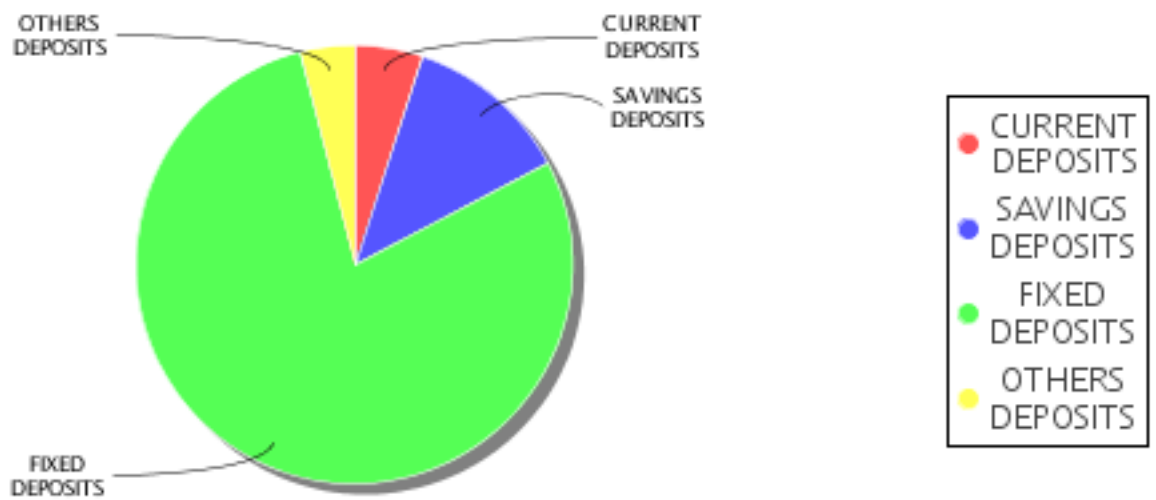


(AMOUNT IN CRORES)

YEAR	TOTAL DEPOSITS
2010-2011	81664
2011-2012	86653
2012-2013	89905
2013-2014	101970
2014-2015	100791
2015-2016	104922
2016-2017	121689
2017-2018	120604
2018-2019	126543
2019-2020	198143

PERFORMANCE OF STATE COOPERATIVE BANKS DURING THE YEAR (2019-2020)

TYPE OF DEPOSITS

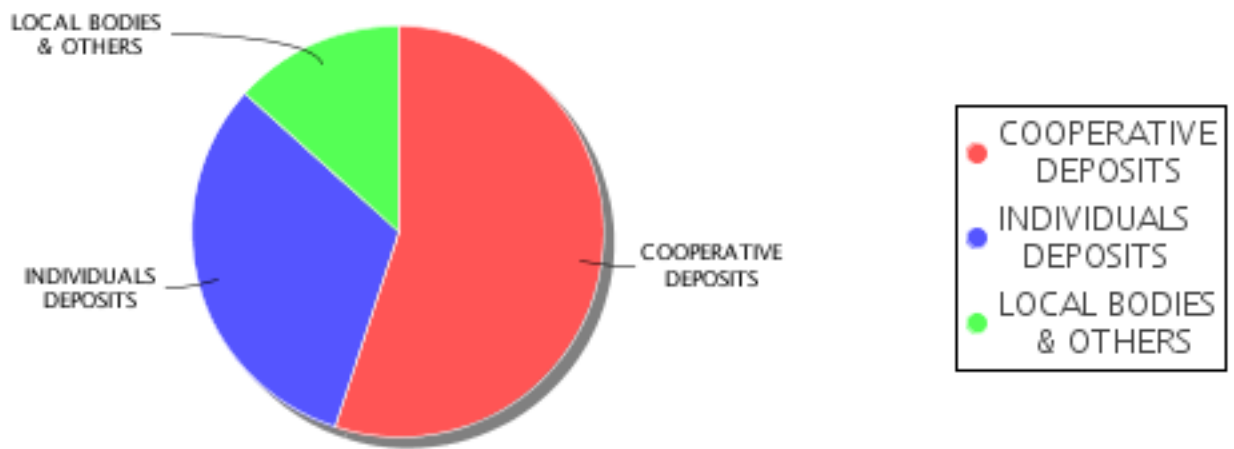


(AMOUNT IN CRORES)

YEAR	CURRENT DEPOSITS	SAVINGS DEPOSITS	FIXED DEPOSITS	RESERVE FUNDS AND OTHERS
2019-2020	10127	24110	156110	7795
% to Total	5.11	12.17	78.79	3.93

PERFORMANCE OF STATE COOPERATIVE BANKS DURING THE YEAR (2019-2020)

COMPOSITION OF DEPOSITS

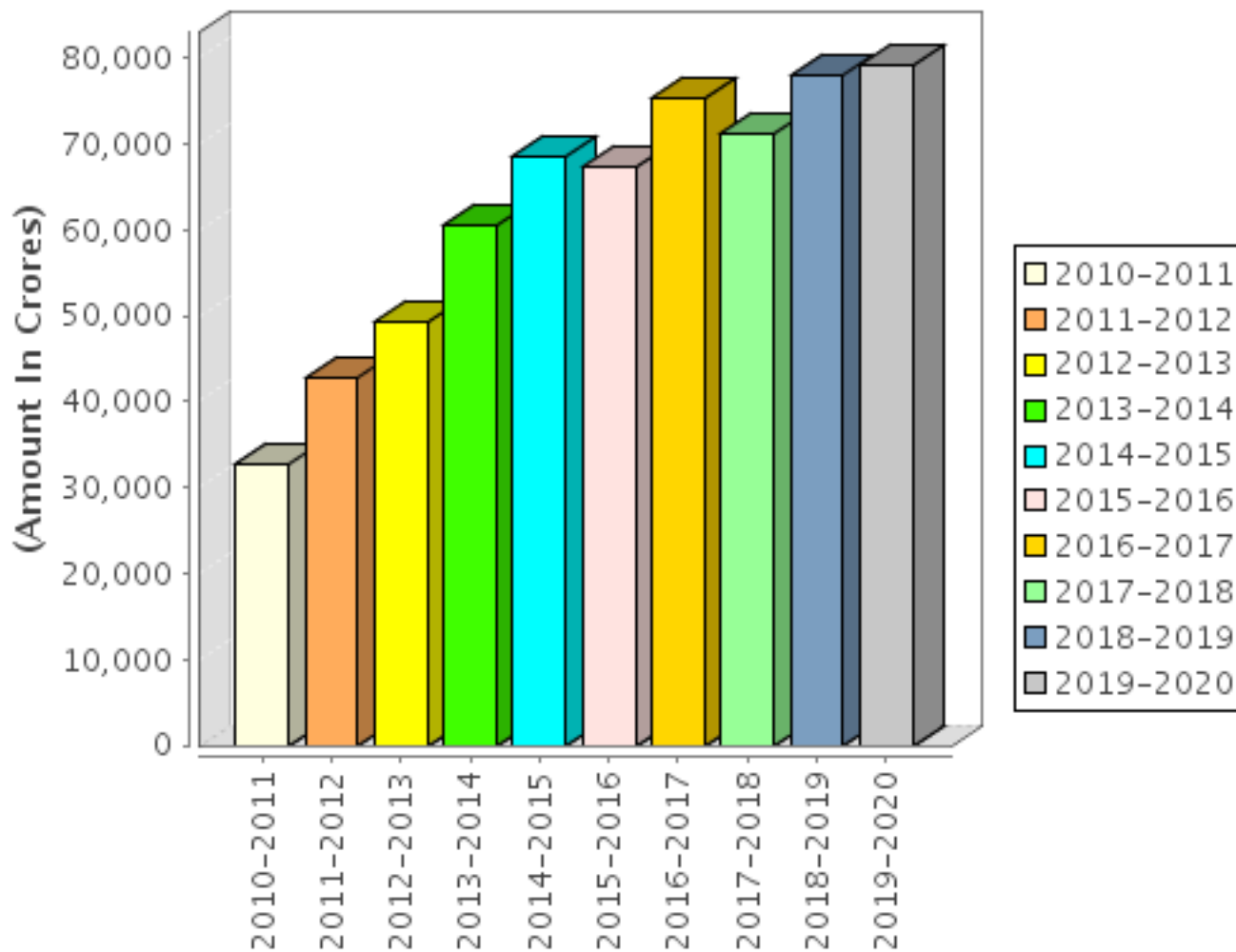


(AMOUNT IN CRORES)

YEAR	TOTAL DEPOSITS	COOPERATIVE DEPOSITS	INDIVIDUALS DEPOSITS	LOCAL BODIES AND OTHERS
2019-2020	198143	108920	62818	26405
% to Total	100.0	54.97	31.7	13.33

PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2011-2020)

TOTAL BORROWINGS

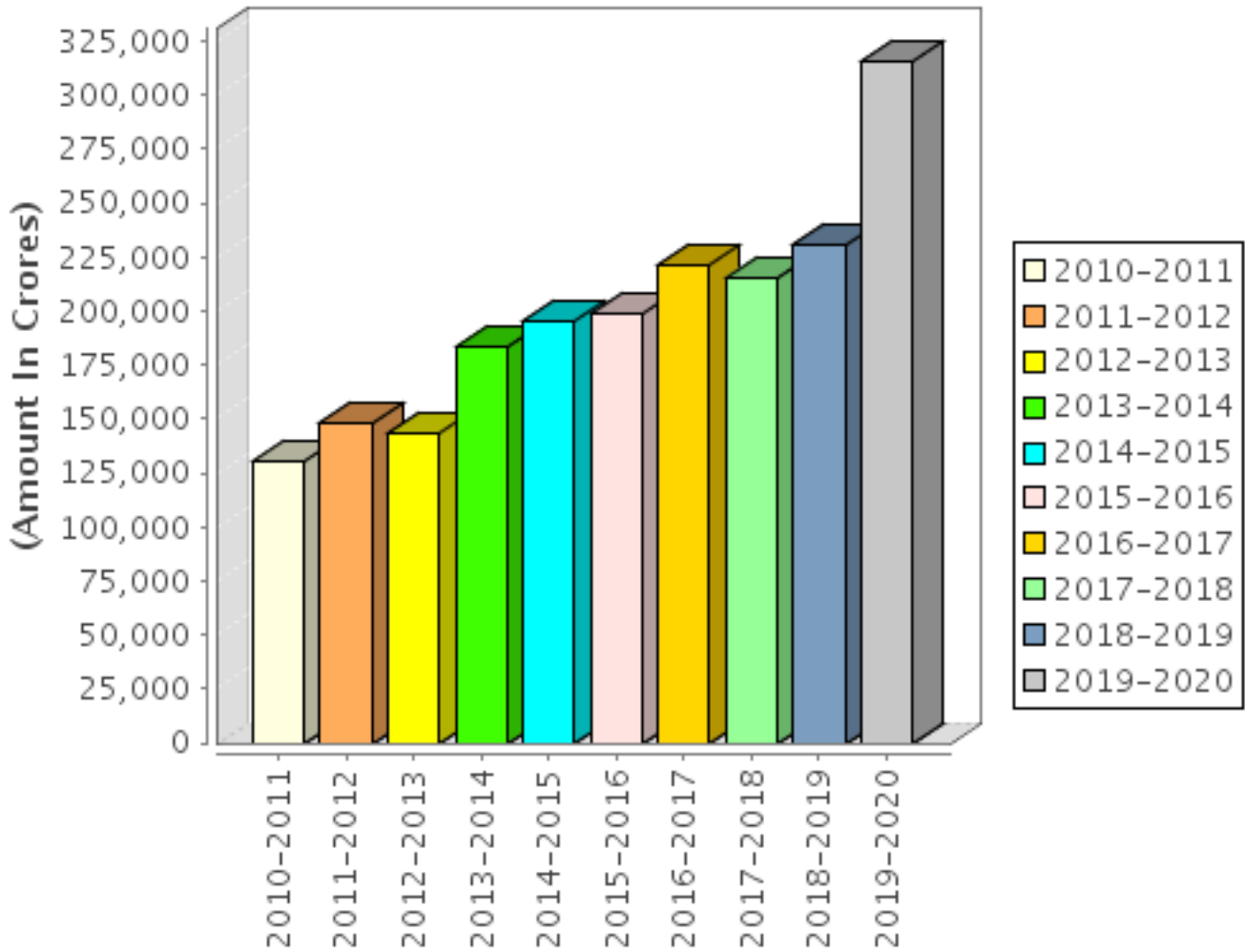


(AMOUNT IN CRORES)

YEAR	TOTAL BORROWINGS
2010-2011	32607
2011-2012	42714
2012-2013	49270
2013-2014	60494
2014-2015	68552
2015-2016	67358
2016-2017	75433
2017-2018	71224
2018-2019	77920
2019-2020	79209

PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2011-2020)

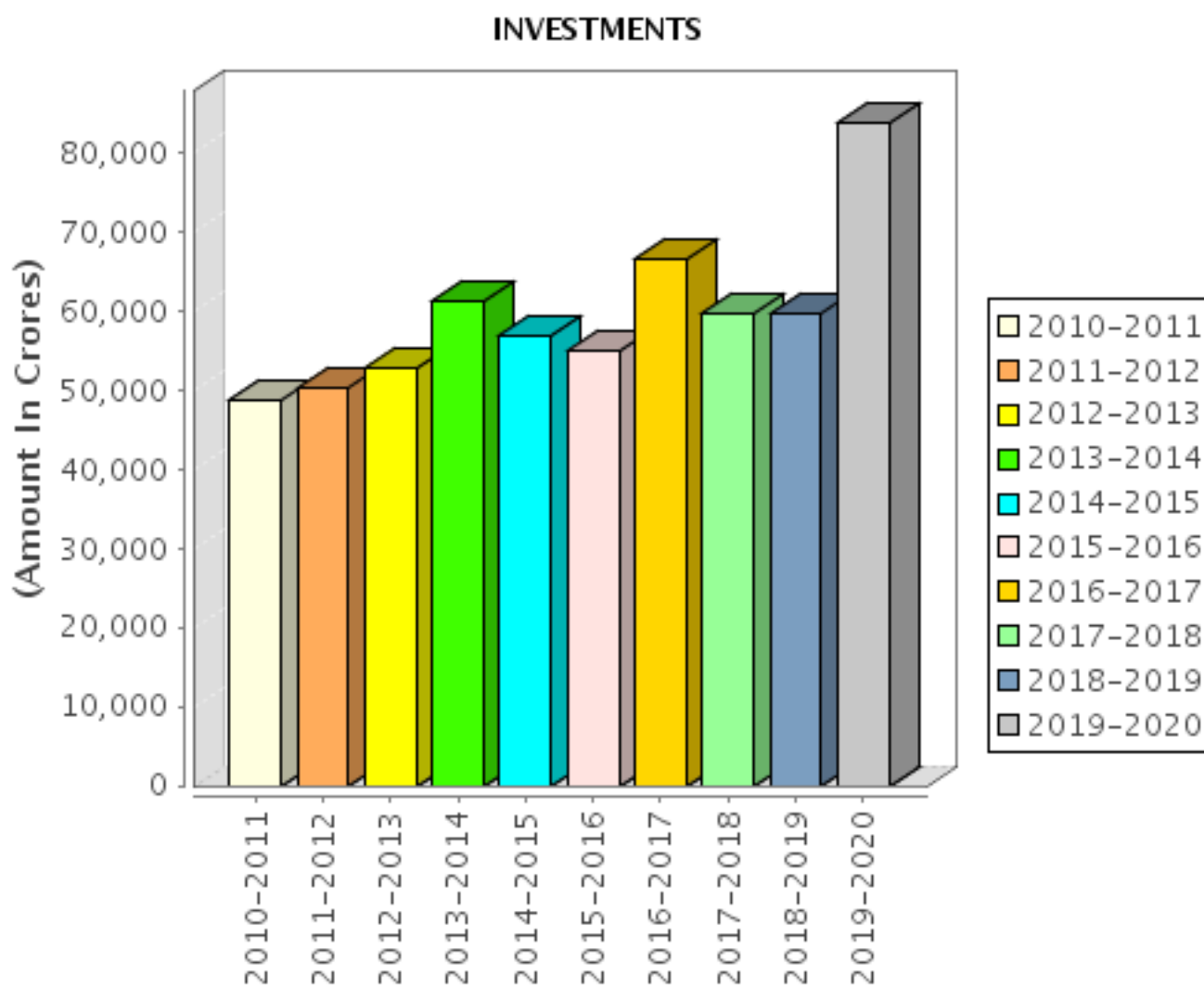
WORKING CAPITAL



(AMOUNT IN CRORES)

YEAR	WORKING CAPITAL
2010-2011	130671
2011-2012	147989
2012-2013	142729
2013-2014	183499
2014-2015	195108
2015-2016	198673
2016-2017	220858
2017-2018	215786
2018-2019	230310
2019-2020	315665

PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2011-2020)

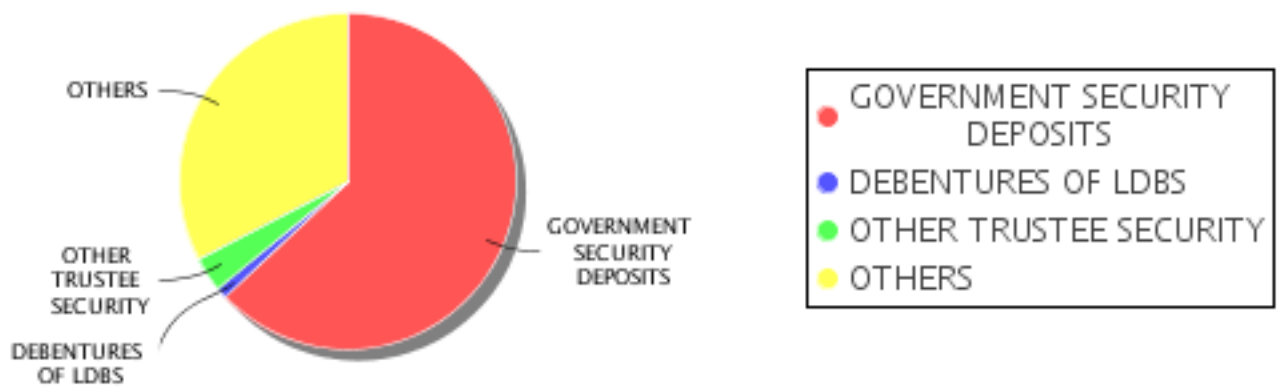


(AMOUNT IN CRORES)

YEAR	INVESTMENTS
2010-2011	48604
2011-2012	50253
2012-2013	52808
2013-2014	61190
2014-2015	56930
2015-2016	54922
2016-2017	66482
2017-2018	59632
2018-2019	59547
2019-2020	83721

PERFORMANCE OF STATE COOPERATIVE BANKS DURING THE YEAR (2019-2020)

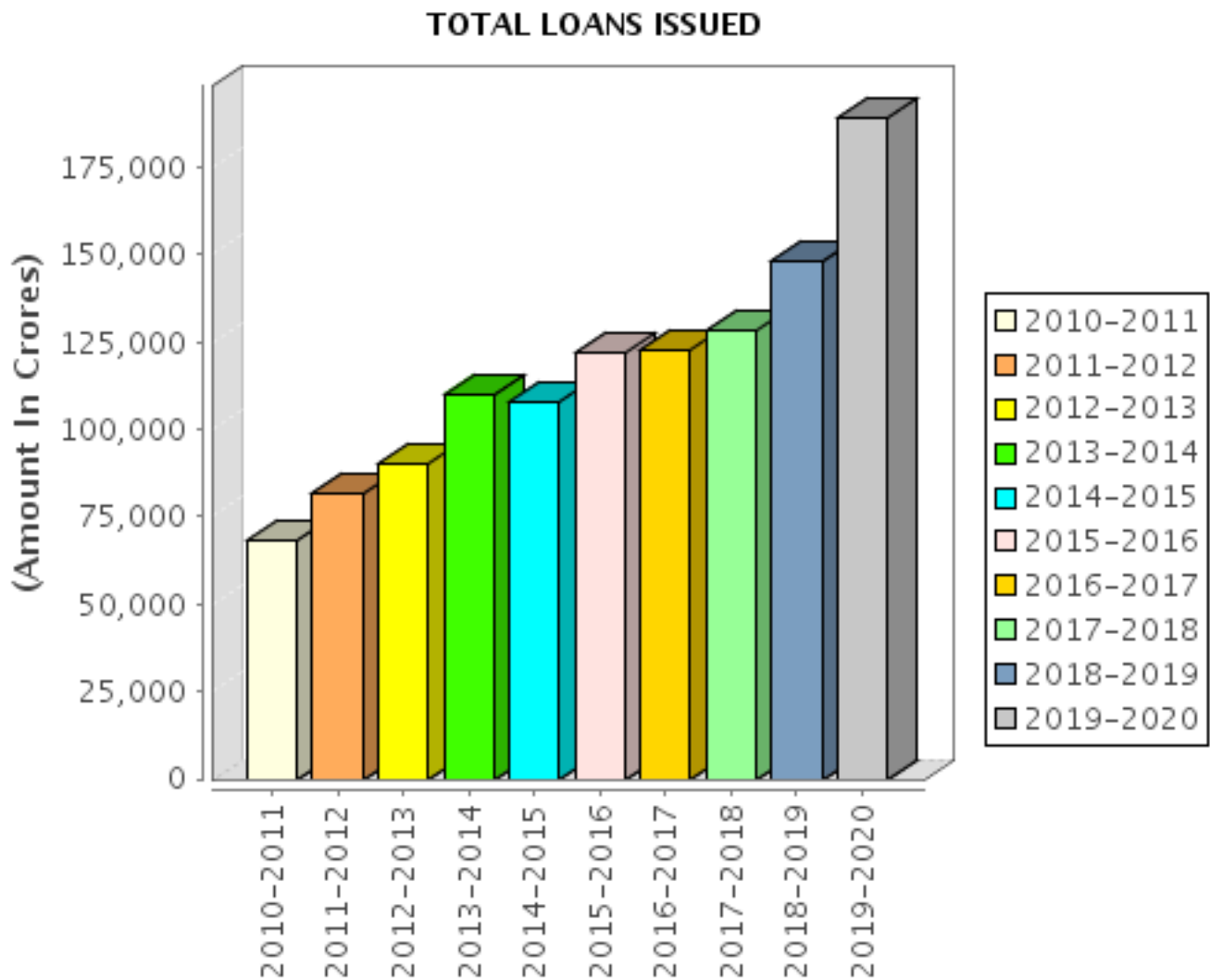
COMPOSITION OF INVESTMENTS



(AMOUNT IN CRORES)

YEAR	GOVERNMENT SECURITY	DEBENTURES OF LDBS	OTHER TRUSTEE SECURITY	OTHERS
2019-2020	52703	815	2888	27314
% to Total	62.95	0.97	3.45	32.63

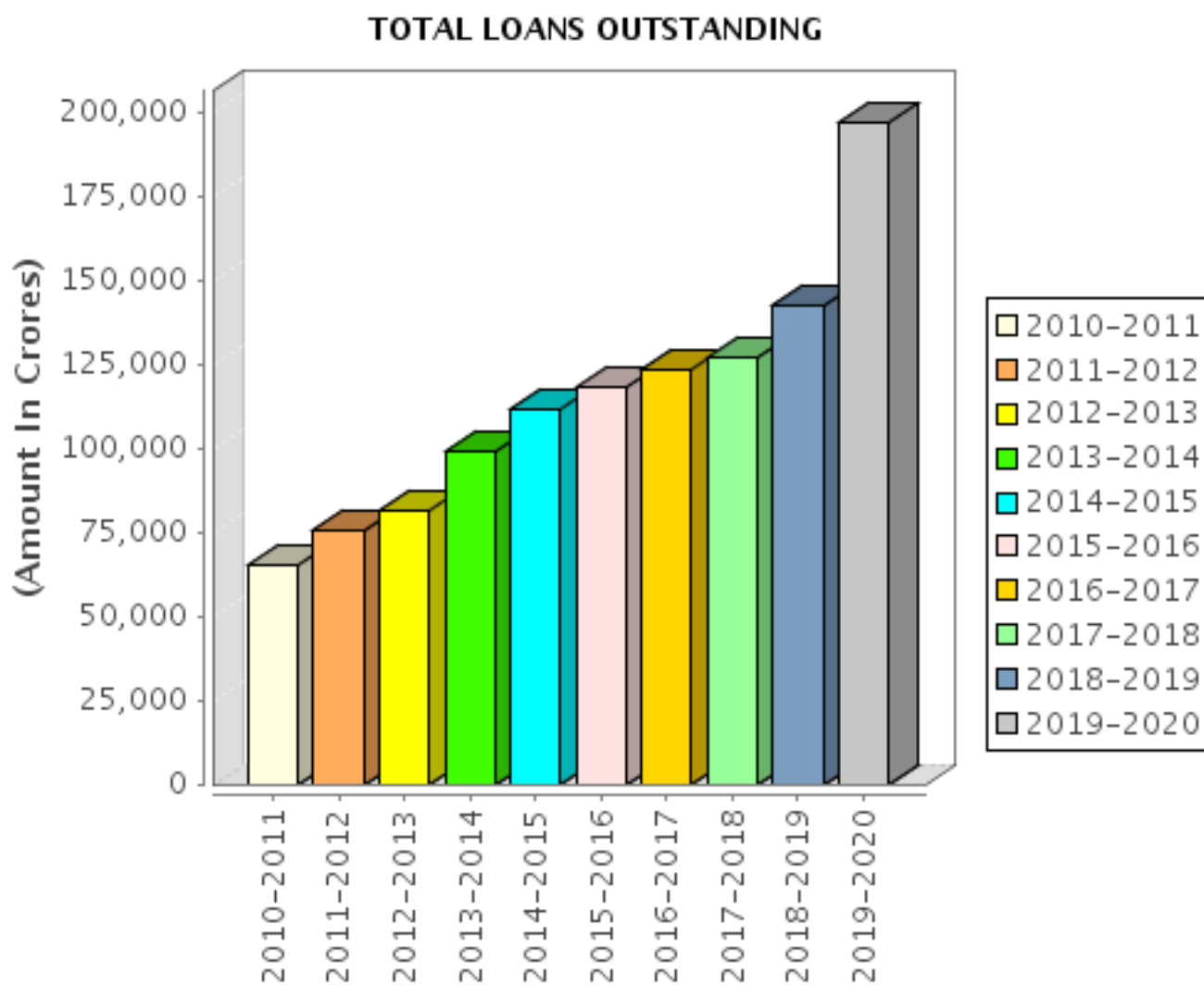
PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2011-2020)



(AMOUNT IN CRORES)

YEAR	TOTAL LOANS ISSUED
2010-2011	68481
2011-2012	81523
2012-2013	89961
2013-2014	110208
2014-2015	107970
2015-2016	121656
2016-2017	122545
2017-2018	127956
2018-2019	148376
2019-2020	189124

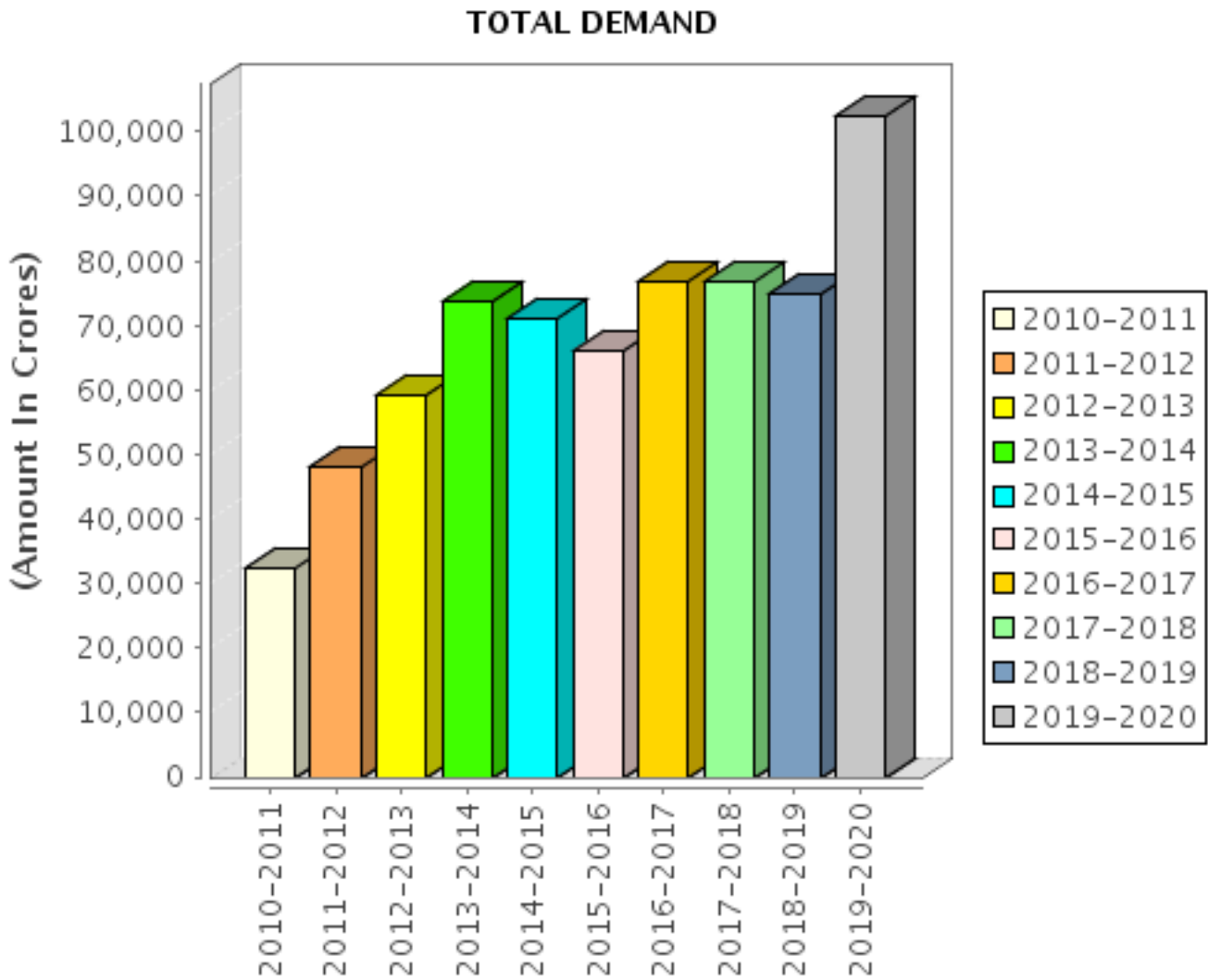
PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2011-2020)



(AMOUNT IN CRORES)

YEAR	TOTAL LOANS OUTSTANDING
2010-2011	65082
2011-2012	75632
2012-2013	80994
2013-2014	99057
2014-2015	111125
2015-2016	118307
2016-2017	122842
2017-2018	127107
2018-2019	142422
2019-2020	196826

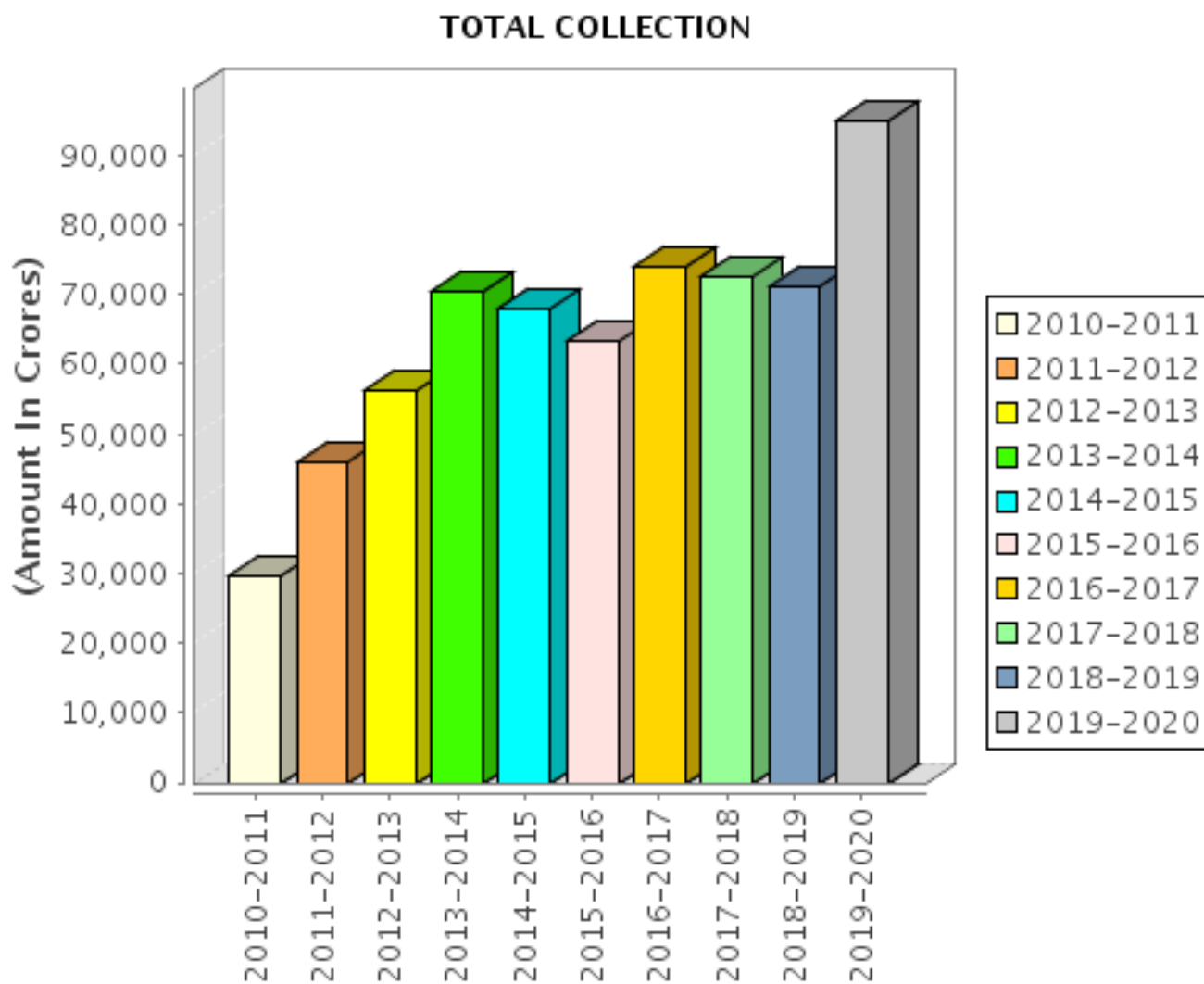
PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2011-2020)



(AMOUNT IN CRORES)

YEAR	TOTAL DEMAND
2010-2011	32273
2011-2012	47912
2012-2013	59309
2013-2014	73828
2014-2015	71124
2015-2016	66144
2016-2017	76869
2017-2018	76715
2018-2019	74857
2019-2020	102481

PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2011-2020)

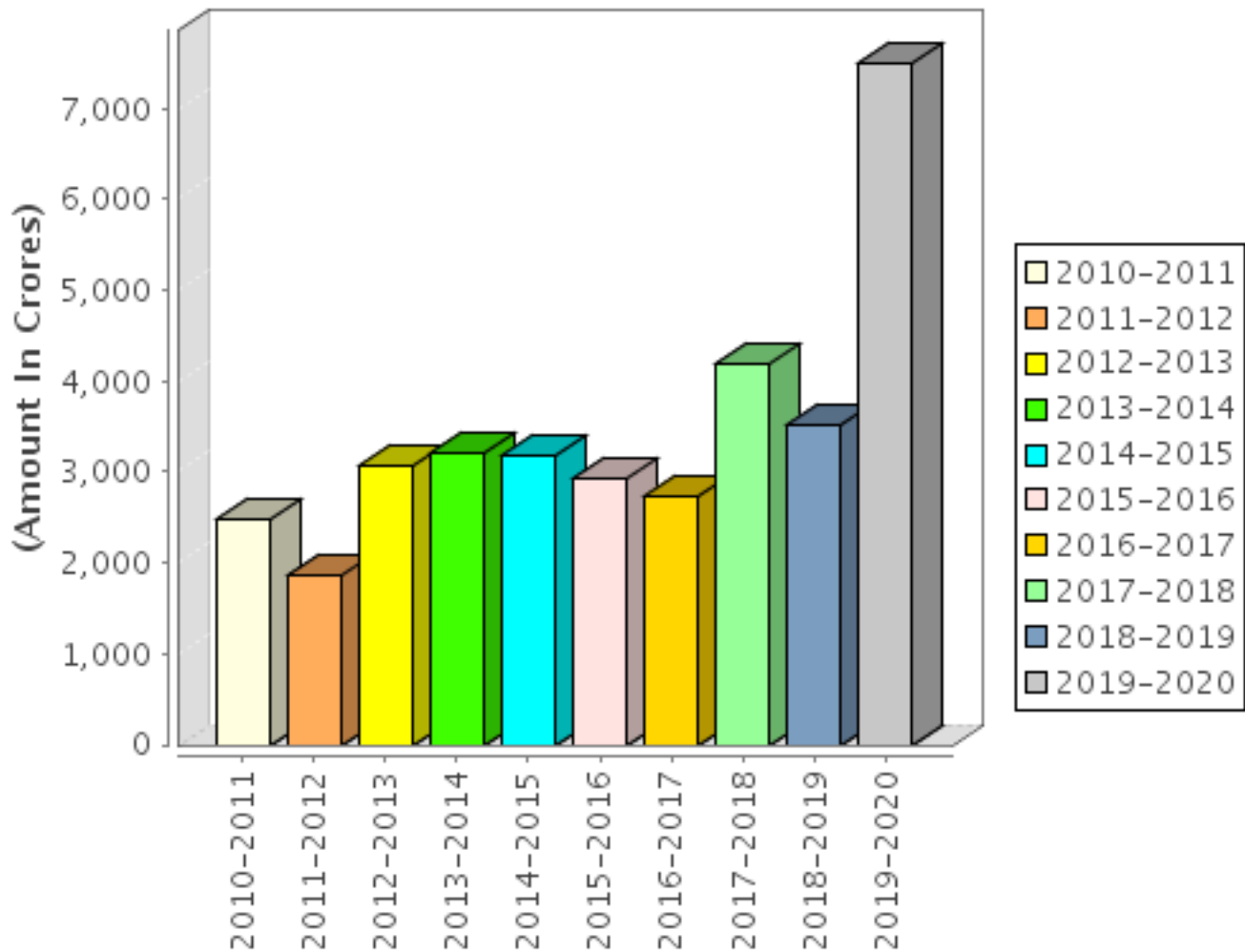


(AMOUNT IN CRORES)

YEAR	TOTAL COLLECTION
2010-2011	29792
2011-2012	46061
2012-2013	56239
2013-2014	70619
2014-2015	67939
2015-2016	63222
2016-2017	74129
2017-2018	72532
2018-2019	71331
2019-2020	94981

PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2011-2020)

BALANCES (OVERDUES)

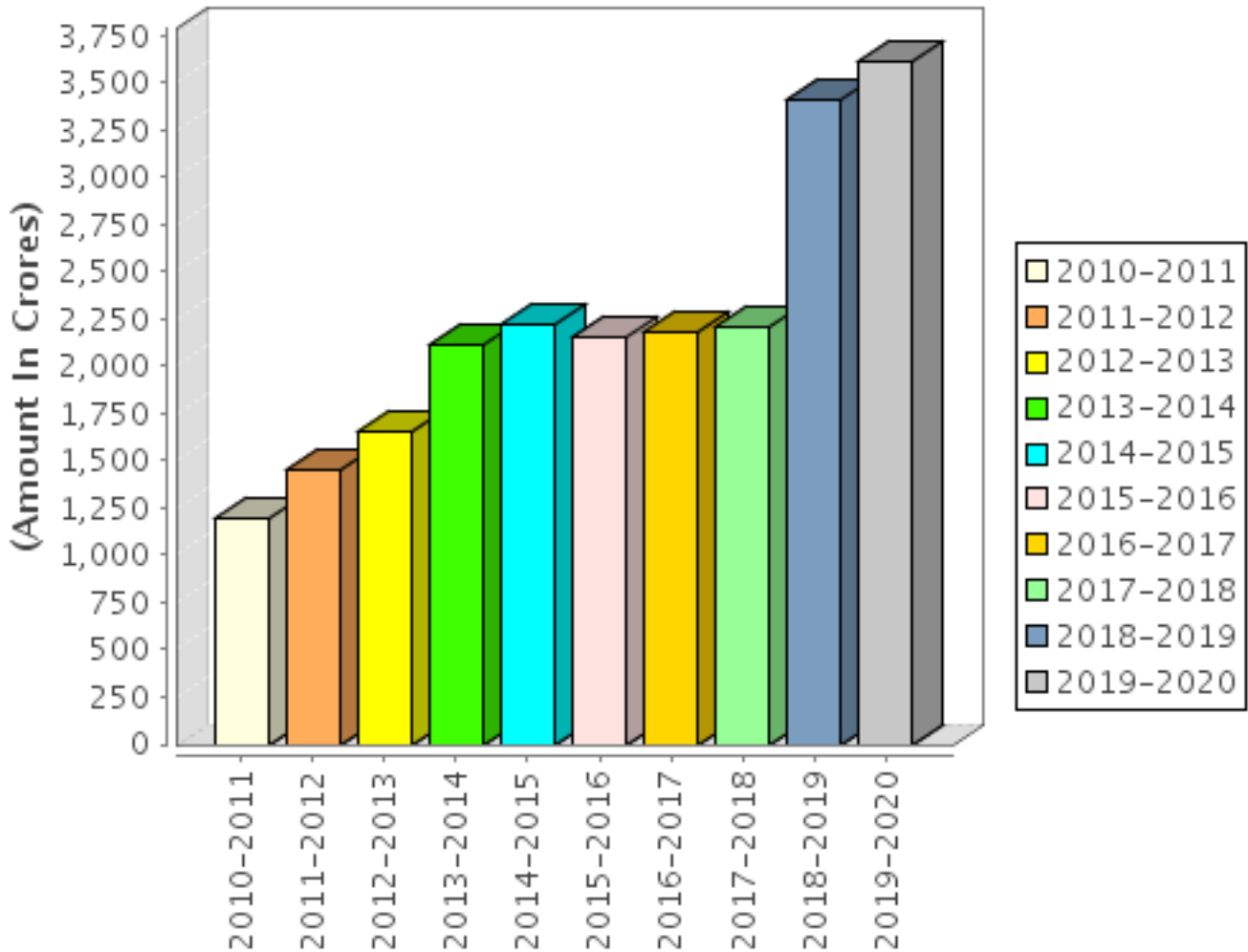


(AMOUNT IN CRORES)

YEAR	BALANCES (OVERDUES)
2010-2011	2481
2011-2012	1851
2012-2013	3070
2013-2014	3209
2014-2015	3185
2015-2016	2921
2016-2017	2740
2017-2018	4183
2018-2019	3526
2019-2020	7500

PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2011-2020)

COST OF MANAGEMENT (CM)

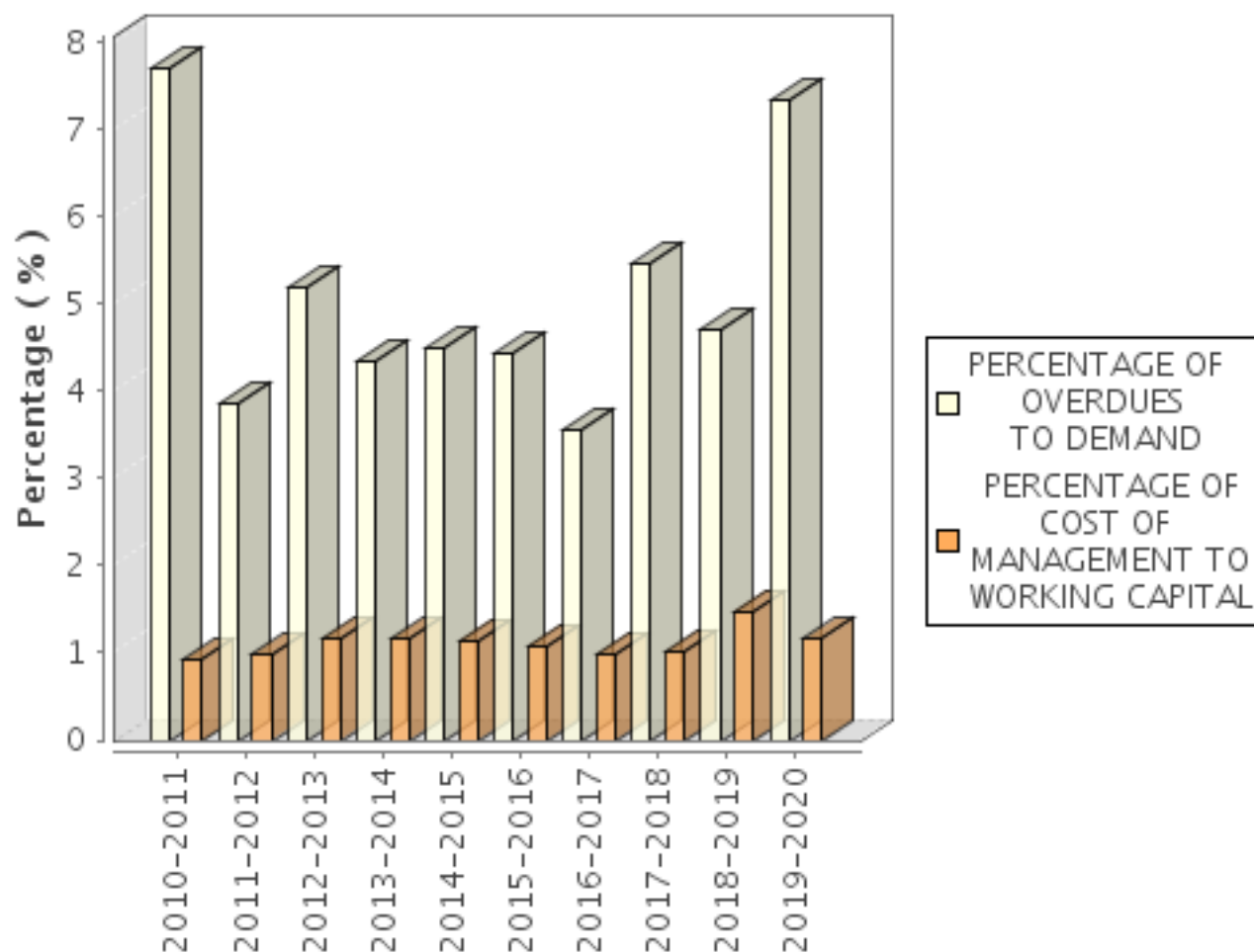


(AMOUNT IN CRORES)

YEAR	COST OF MANAGEMENT (CM)
2010-2011	1196
2011-2012	1455
2012-2013	1660
2013-2014	2109
2014-2015	2223
2015-2016	2148
2016-2017	2187
2017-2018	2209
2018-2019	3406
2019-2020	3615

PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2011-2020)

PERCENTAGE OF OVERDUES TO DEMAND AND PERCENTAGE OF COST OF MANAGEMENT TO WORKING CAPITAL



PERCENTAGE (%)		
YEAR	PERCENTAGE OF OVERDUES TO DEMAND	PERCENTAGE OF COST OF MANAGEMENT TO WORKING CAPITAL
2010-2011	7.69	0.92
2011-2012	3.86	0.98
2012-2013	5.18	1.16
2013-2014	4.35	1.15
2014-2015	4.48	1.14
2015-2016	4.42	1.08
2016-2017	3.56	0.99
2017-2018	5.45	1.02
2018-2019	4.71	1.48
2019-2020	7.32	1.15

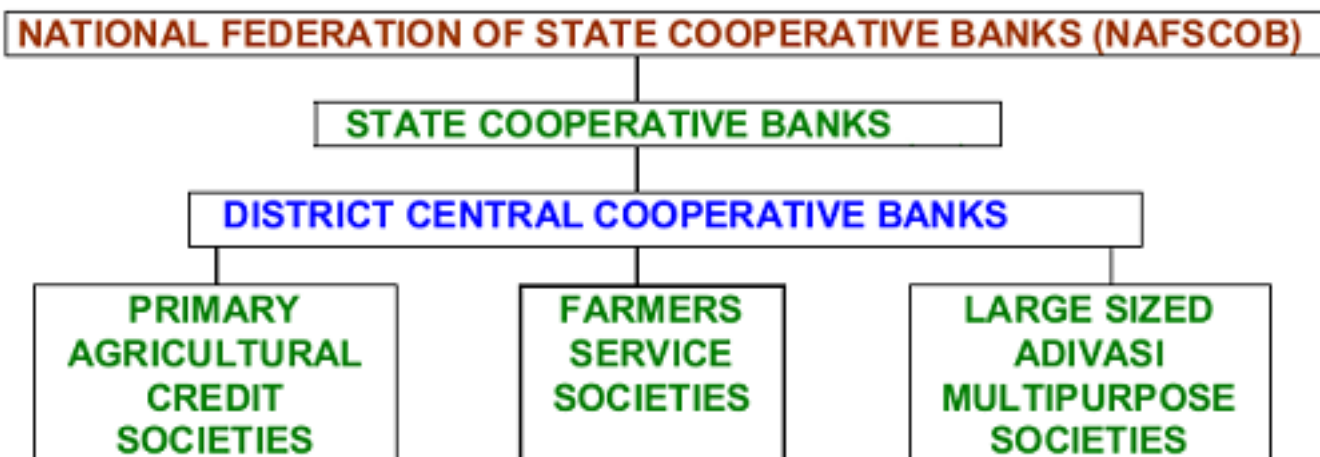
PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2011-2020)



(IN NUMBERS)

YEAR	NO. OF EMPLOYEES
2010-2011	13461
2011-2012	13288
2012-2013	12027
2013-2014	13233
2014-2015	12669
2015-2016	12900
2016-2017	12824
2017-2018	12654
2018-2019	12378
2019-2020	17060

SHORT TERM COOPERATIVE CREDIT STRUCTURE



STATISTICAL DETAILS

PRIMARY SOCIETIES (PACS, FSS & LAMPS) (31-3-2020)		DISTRICT CENTRAL COOPERATIVE BANKS (31-3-2020)		STATE COOPERATIVE BANKS (31-3-2020)	
1. NO.OF STY.:	95509	1. NO.OF DCCBS:	351	1. NO.OF SCBS:	33
2. MEMBERSHIP:	138158	2. NO.OF BRANCHES INCLUDING H.O.:	14012	2. NO.OF BRANCHES INCLUDING H.O.:	2014
3. OWNED FUNDS:	4374110	3. MEMBERSHIP: TOTAL:	5082082	3. MEMBERSHIP: TOTAL:	687984
4. DEPOSITS:	16547604	COOPERATIVE:	474525	COOPERATIVE:	23919
5. BORROWINGS:	13857109	INDVL./GOI:	4607557	INDVL./GOI:	664065
6. LOANS ADV.:	21455318	4. OWNED FUNDS:	5394999	4. OWNED FUNDS:	2437824
7. LOANS OUTS:	21236021	5. DEPOSITS:	32589529	5. DEPOSITS:	19814258
8. PERG.OF OVR. TO DEMAND (%):	30.75	6. BORROWINGS:	9240680	6. BORROWINGS:	7920905
9. EMPLOYEES:	160891	7. LOANS ADV.:	24051636	7. LOANS ADV.:	18912438
10. BORROWERS:	52554	8. LOANS OUTS:	26070848	8. LOANS OUTS:	19682609
		9. PERG.OF OVR. TO DEMAND (%):	24.98	9. PERG.OF OVR. TO DEMAND (%):	7.32
		10. EMPLOYEES:	78297	10. EMPLOYEES:	17060

(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 two of its wings, viz.
(1) Planning, Research and Development (PRD); and
(2) Computer Services Division (CSD).**