

# **BASIC DATA ON**

## **PERFORMANCE OF STATE COOPERATIVE BANKS ( APRIL 1, 2018 to MARCH 31, 2019 )**

**2018-2019**



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

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## INDICES USED

S.No.	Indices	Details
1	<b>N.A.</b>	Not Available
2	<b>n.a.</b>	Not Applicable
3	<b>N.D.</b>	Not Declared
4	<b>S.T.</b>	Short Term
5	<b>M.T.</b>	Medium Term
6	<b>Agricl.</b>	Agricultural
7	<b>Non-Agricl.</b>	Non-Agricultural
8	<b>I.R.D.P.</b>	Integrated Rural Development Programme
9	<b>L.D.B.</b>	Land Development Bank
10	<b>NABARD</b>	National Bank for Agricultural and Rural Development
11	<b>L.I.C.</b>	Life Insurance Corporation
12	<b>N.C.D.C.</b>	National Cooperative Development Corporation
13	<b>@</b>	Included in previous column total
14	<b>@ @</b>	Includes Loans from other sources like N.C.D.C.,L.I.C. and ordinary Debentures
15	<b>*</b>	Figures Related to the Cooperative year, 2017-2018
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17	<b>***</b>	Figures Related to the Cooperative year, 2015-2016
18	<b>-</b>	NIL
19	<b>0</b>	NIL
20	<b>%</b>	Percentage

# FOREWORD

National Federation of State Cooperative Banks Ltd.(NAFSCOB) has been bringing out the publications of Basic Data on Performance of State Cooperative Banks (SCBs), District Central Cooperative Banks (DCCBs) and Primary Agricultural Credit Societies (PACS) separately and also Review of Disbursement of Short Term Agricultural Loans for Rabi & Kharif Crops by SCBs on an annual basis. The present publication relates to the SCBs in the country and is intended to serve as Hand Book of Basic Data pertaining to many important areas of their performance during 2018-19. 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, 2019 as well as June 30, 2019. 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, Dy. Director NAFSCOB, worked together to finalise this publication for the year 2018-19. 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, 2020**  
**Pub :2**

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

**PART - I  
( AS ON 31ST MARCH )  
2018- 2019**

(FROM PAGE NO. 1 TO 30)

TABLE-I (A)

## MAIN ITEMS RELATING TO THE PERFORMANCE OF STATE COOPERATIVE BANKS (REGION-WISE) 2018-2019

(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 )	210 15.67	500 0.07	497 2.74	104097 17.9	14318 11.97	204831 14.35	53946 14.03	34783 13.42	1268076 10.02	657276 10.43	610800 9.62
2. Eastern Zone ( % Share in Total )	75 5.6	51551 7.63	1832 10.09	59721 10.27	11697 9.78	129535 9.08	26934 7.0	26221 10.12	1407178 11.12	405037 6.42	1002141 15.78
3. North-Eastern Zone ( % Share in Total )	291 21.72	341159 50.47	9863 54.3	33666 5.79	26992 22.57	60098 4.21	13814 3.59	5216 2.01	1223705 9.67	22012 0.35	1201693 18.92
4. Northern Zone ( % Share in Total )	362 27.01	12308 1.82	1535 8.45	109526 18.84	22507 18.82	310655 21.77	94454 24.56	71969 27.78	2772450 21.91	1044211 16.56	1728239 27.22
5. Southern Zone ( % Share in Total )	249 18.58	223265 33.03	622 3.42	208412 35.84	32068 26.82	284537 19.94	132716 34.52	65484 25.27	3498389 27.65	2008997 31.87	1489392 23.45
6. Western Zone ( % Share in Total )	153 11.42	47126 6.97	3815 21.0	66019 11.35	12000 10.03	437462 30.65	62651 16.29	55419 21.39	2484484 19.63	2166550 34.37	317934 5.01
<b>ALL INDIA TOTAL:</b> <b>Percentage ( % )</b>	<b>1340</b> <b>100</b>	<b>675909</b> <b>100</b>	<b>18164</b> <b>100</b>	<b>581441</b> <b>100</b>	<b>119582</b> <b>100</b>	<b>1427118</b> <b>100</b>	<b>384515</b> <b>100</b>	<b>259092</b> <b>100</b>	<b>12654282</b> <b>100</b>	<b>6304083</b> <b>100</b>	<b>6350199</b> <b>100</b>

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

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

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

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

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

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

TABLE-I (B)

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

### 2018-2019

(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	938986	915361	36	23589	2640833	499012	1982790	1355059	25033	602698
(% Share in Total)	12.05	12.72	0.04	5.66	11.47	8.38	13.36	16.52	3.92	10.05
2. Eastern Zone	1003628	893352	81272	29004	2722513	490169	2146642	848554	6964	1291124
(% Share in Total)	12.88	12.41	82.95	6.96	11.82	8.23	14.47	10.35	1.09	21.53
3. North-Eastern Zone	48376	31754	3776	12811	1359540	630177	194815	23526	15662	155627
(% Share in Total)	0.62	0.44	3.85	3.07	5.9	10.58	1.31	0.29	2.45	2.59
4. Northern Zone	2162744	1802311	7150	351398	5434159	1721929	3269232	2457625	56123	755484
(% Share in Total)	27.76	25.04	7.3	84.31	23.59	28.92	22.03	29.97	8.78	12.6
5. Southern Zone	2543659	2526418	2241	0	6729744	1539097	3741402	2139217	294418	1307767
(% Share in Total)	32.64	35.09	2.29	0.0	29.22	25.85	25.22	26.09	46.06	21.8
6. Western Zone	1094604	1029807	3501	0	4144253	1074352	3502748	1376586	240938	1885224
(% Share in Total)	14.05	14.3	3.57	0.0	17.99	18.04	23.61	16.79	37.7	31.43
<b>ALL INDIA TOTAL:</b>	<b>7791997</b>	<b>7199003</b>	<b>97976</b>	<b>416802</b>	<b>23031042</b>	<b>5954736</b>	<b>14837629</b>	<b>8200567</b>	<b>639138</b>	<b>5997924</b>
<b>Percentage ( % )</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>

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

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

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

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

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

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

TABLE-I (C)

**MAIN ITEMS RELATING TO THE PERFORMANCE OF STATE COOPERATIVE BANKS  
(REGION-WISE)  
2018-2019**

(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 Manag ement ( 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 )	1797714 12.62	1123721 16.77	120866 8.59	553127 9.02	1328691 17.75	1203522 16.87	125169 35.5	9.42 0.0	25128 7.38	8901 6.31	23 3.03	31 10.26	1968 15.9
2. Eastern Zone ( % Share in Total )	1579779 11.09	908843 13.56	16899 1.2	654037 10.66	939535 12.55	859013 12.04	80522 22.84	8.57 0.0	14880 4.37	15015 10.65	47 6.19	26 8.61	662 5.35
3. North-Eastern Zone ( % Share in Total )	510572 3.58	95776 1.43	47374 3.37	367422 5.99	78055 1.04	43625 0.61	34430 9.77	44.11 0.0	83054 24.39	23798 16.88	177 23.32	103 34.11	2334 18.86
4. Northern Zone ( % Share in Total )	3091210 21.7	2050307 30.6	147601 10.49	893302 14.56	2370475 31.67	2327930 32.64	42545 12.07	1.79 0.0	91706 26.93	18162 12.88	292 38.47	57 18.87	3234 26.13
5. Southern Zone ( % Share in Total )	4382835 30.77	1930489 28.81	531093 37.75	1921253 31.31	2487216 33.23	2437606 34.17	49610 14.07	1.99 0.0	97704 28.69	51167 36.3	92 12.12	63 20.86	2174 17.56
6. Western Zone ( % Share in Total )	2880112 20.22	590844 8.82	543095 38.6	1746173 28.46	281680 3.76	261378 3.66	20302 5.76	7.21 0.0	28098 8.25	23918 16.97	128 16.86	22 7.28	2006 16.21
<b>ALL INDIA TOTAL:</b>	<b>14242222</b>	<b>6699980</b>	<b>1406928</b>	<b>6135314</b>	<b>7485652</b>	<b>7133074</b>	<b>352578</b>	<b>4.71</b>	<b>340570</b>	<b>140961</b>	<b>759</b>	<b>302</b>	<b>12378</b>
<b>Percentage ( % )</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>

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

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

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

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

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

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



TABLE-II  
**NUMBER OF OFFICES AND MEMBERSHIP**  
**2018-2019**

(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	125	76537	76662
2. ANDHRA PRADESH	17	13	8503	8516
3. ARUNACHAL PRADESH****	33	106	0	106
4. ASSAM	74	1516	100786	102302
5. BIHAR	12	59	1	60
6. CHANDIGARH	18	371	3990	4361
7. CHHATTISGARH	13	26	6603	6629
8. DELHI	50	372	2	374
9. GOA	66	1477	43059	44536
10. GUJARAT	30	431	0	431
11. HARYANA	14	19	0	19
12. HIMACHAL PRADESH*	227	876	1	877
13. JAMMU AND KASHMIR	39	105	0	105
14. JHARKHAND	105	N.A.	N.A.	0
15. KARNATAKA	48	158	0	158
16. KERALA	24	14	1	15
17. MADHYA PRADESH	26	65	0	65
18. MAHARASHTRA	57	1907	252	2159
19. MANIPUR	11	2174	15570	17744
20. MEGHALAYA	50	523	24964	25487
21. MIZORAM	19	1048	0	1048
22. NAGALAND****	22	3675	0	3675
23. ORISSA	15	104	49718	49822
24. PONDICHERY	29	280	137602	137882
25. PUNJAB	18	22	1	23
26. RAJASTHAN	17	40	0	40
27. SIKKIM	15	393	6182	6575
28. TAMIL NADU	47	23	0	23
29. TELANGANA	42	9	0	9
30. TRIPURA	67	428	183794	184222
31. UTTAR PRADESH*	29	60	1	61
32. UTTARAKHAND	16	76	178	254
33. WEST BENGAL****	48	1669	0	1669
<b>ALL INDIA TOTAL:</b>	<b>1340</b>	<b>18164</b>	<b>657745</b>	<b>675909</b>

TABLE-III  
**PAID UP SHARE CAPITAL**  
**2018-2019**

(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	291	0	251	542
2. ANDHRA PRADESH	38734	107	9	38850
3. ARUNACHAL PRADESH****	37	19194	8	19239
4. ASSAM	315	343	828	1486
5. BIHAR	2477	478	0	2955
6. CHANDIGARH	8	146	15	169
7. CHHATTISGARH	12604	2172	144	14920
8. DELHI	356	80	1076	1512
9. GOA	716	2000	5323	8039
10. GUJARAT	3495	0	0	3495
11. HARYANA	0	15567	8969	24536
12. HIMACHAL PRADESH*	636	241	1	878
13. JAMMU AND KASHMIR	473	68	219	760
14. JHARKHAND	N.A.	N.A.	N.A.	0
15. KARNATAKA	42288	0	7443	49731
16. KERALA	38454	29420	0	67874
17. MADHYA PRADESH	60873	14235	16	75124
18. MAHARASHTRA	44052	10000	433	54485
19. MANIPUR	93	1027	517	1637
20. MEGHALAYA	254	344	341	939
21. MIZORAM	156	43	0	199
22. NAGALAND****	295	4178	1042	5515
23. ORISSA	42528	10423	226	53177
24. PONDICHERY	2248	438	150	2836
25. PUNJAB	16681	20	0	16701
26. RAJASTHAN	39663	4293	0	43956
27. SIKKIM	184	926	491	1601
28. TAMIL NADU	30823	2026	0	32849
29. TELANGANA	15616	77	37	15730
30. TRIPURA	170	937	1943	3050
31. UTTAR PRADESH*	27458	3	0	27461
32. UTTARAKHAND	7294	0	312	7606
33. WEST BENGAL****	2793	796	0	3589
<b>ALL INDIA TOTAL:</b>	<b>432065</b>	<b>119582</b>	<b>29794</b>	<b>581441</b>

TABLE-IV  
**RESERVE AND OTHER FUNDS**  
**2018-2019**

(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	6683	797	11023	18503
2. ANDHRA PRADESH	24255	19893	24889	69037
3. ARUNACHAL PRADESH****	53	461	46	560
4. ASSAM	3202	941	4420	8563
5. BIHAR	16720	11767	19129	47616
6. CHANDIGARH	3	3	3388	3394
7. CHHATTISGARH	4952	4219	2677	11848
8. DELHI	7133	5082	15097	27312
9. GOA	565	230	13609	14404
10. GUJARAT	9033	12275	53156	74464
11. HARYANA	14955	17829	34476	67260
12. HIMACHAL PRADESH*	28554	23486	21388	73428
13. JAMMU AND KASHMIR	1381	255	2707	4343
14. JHARKHAND	N.A.	N.A.	N.A.	0
15. KARNATAKA	57386	6713	6792	70891
16. KERALA	873	2926	9447	13246
17. MADHYA PRADESH	20174	16735	95935	132844
18. MAHARASHTRA	53053	42914	252627	348594
19. MANIPUR	128	149	15289	15566
20. MEGHALAYA	5253	2220	5612	13085
21. MIZORAM	1489	510	2225	4224
22. NAGALAND****	55	69	512	636
23. ORISSA	8106	8843	49107	66056
24. PONDICHERY	610	683	783	2076
25. PUNJAB	18093	15269	51179	84541
26. RAJASTHAN	23938	10908	21269	56115
27. SIKKIM	1087	484	1605	3176
28. TAMIL NADU	26768	21002	13041	60811
29. TELANGANA	16141	13470	20362	49973
30. TRIPURA	2547	382	11359	14288
31. UTTAR PRADESH*	26639	12966	5070	44675
32. UTTARAKHAND	2578	0	7148	9726
33. WEST BENGAL****	2108	5611	8144	15863
<b>ALL INDIA TOTAL:</b>	<b>384515</b>	<b>259092</b>	<b>783511</b>	<b>1427118</b>

## DEPOSITS - SOURCEWISE 2018-2019

(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	1190	101389	0	131	102710
2. ANDHRA PRADESH	235637	22811	0	19749	278197
3. ARUNACHAL PRADESH****	0	0	0	9919	9919
4. ASSAM	171	309682	0	11518	321371
5. BIHAR	0	0	0	134849	134849
6. CHANDIGARH	4362	32128	8868	37	45395
7. CHHATTISGARH	491824	45305	0	50663	587792
8. DELHI	38316	80262	0	0	118578
9. GOA	96945	126714	8260	13118	245037
10. GUJARAT	576877	78583	0	0	655460
11. HARYANA	82964	179136	0	6171	268271
12. HIMACHAL PRADESH*	59395	725699	191815	18548	995457
13. JAMMU AND KASHMIR	5509	80689	0	0	86198
14. JHARKHAND	N.A.	N.A.	N.A.	N.A.	0
15. KARNATAKA	541489	409628	0	0	951117
16. KERALA	683029	176826	0	34723	894578
17. MADHYA PRADESH	224380	96071	213592	0	534043
18. MAHARASHTRA	1492728	91259	0	0	1583987
19. MANIPUR	34	8716	0	17973	26723
20. MEGHALAYA	3398	182879	0	79400	265677
21. MIZORAM	2706	93706	0	165	96577
22. NAGALAND****	842	42593	0	0	43435
23. ORISSA	0	0	0	769173	769173
24. PONDICHERRY	12441	58660	0	0	71101
25. PUNJAB	172848	77353	36271	0	286472
26. RAJASTHAN	227309	88135	873	0	316317
27. SIKKIM	7486	154576	334	11314	173710
28. TAMIL NADU	405883	400349	32228	0	838460
29. TELANGANA	129328	157710	0	75188	362226
30. TRIPURA	7375	270880	4802	3236	286293
31. UTTAR PRADESH*	394580	114201	0	106674	615455
32. UTTARAKHAND	0	0	0	186548	186548
33. WEST BENGAL****	405037	98119	0	0	503156
<b>ALL INDIA TOTAL:</b>	<b>6304083</b>	<b>4304059</b>	<b>497043</b>	<b>1549097</b>	<b>12654282</b>

## DEPOSITS - TYPEWISE 2018-2019

(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	2513	59635	40431	0	131
2. ANDHRA PRADESH	13433	4248	260408	0	108
3. ARUNACHAL PRADESH****	2357	5535	1954	73	0
4. ASSAM	16161	128355	176855	0	0
5. BIHAR	33309	14227	84066	0	3247
6. CHANDIGARH	602	25711	19044	0	38
7. CHHATTISGARH	21464	30109	523826	12393	0
8. DELHI	6962	50524	61092	0	0
9. GOA	18168	81836	142471	1277	1285
10. GUJARAT	52993	8806	593661	0	0
11. HARYANA	24111	58592	185568	0	0
12. HIMACHAL PRADESH*	14606	352989	609062	11306	7494
13. JAMMU AND KASHMIR	9739	26746	49713	0	0
14. JHARKHAND	N.A.	N.A.	N.A.	N.A.	0
15. KARNATAKA	55381	63493	752835	79232	176
16. KERALA	204857	32338	657383	0	0
17. MADHYA PRADESH	80631	27276	426136	0	0
18. MAHARASHTRA	87729	76260	1291174	128824	0
19. MANIPUR	12886	8690	5146	1	0
20. MEGHALAYA	18159	140774	106744	0	0
21. MIZORAM	7654	41760	47163	0	0
22. NAGALAND****	1674	22764	18997	0	0
23. ORISSA	39637	15232	714304	0	0
24. PONDICHERY	1666	16132	53303	0	0
25. PUNJAB	32627	25449	220696	7699	1
26. RAJASTHAN	56454	15518	241357	2988	0
27. SIKKIM	496	20876	151953	0	385
28. TAMIL NADU	27572	101311	666709	42654	214
29. TELANGANA	25540	42105	289958	4623	0
30. TRIPURA	4975	83329	195634	1475	880
31. UTTAR PRADESH*	25526	46923	543002	0	4
32. UTTARAKHAND	8357	4225	173966	0	0
33. WEST BENGAL****	25590	43570	433996	0	0
<b>ALL INDIA TOTAL:</b>	<b>933829</b>	<b>1675338</b>	<b>9738607</b>	<b>292545</b>	<b>13963</b>

## BORROWINGS FROM R.B.I. AND NABARD 2018-2019

(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	200	3	0	0	7267	7470
2. ANDHRA PRADESH	390000	243727	180000	6086	761	820574
3. ARUNACHAL PRADESH****	0	0	0	0	0	0
4. ASSAM	300	1481	0	0	0	1781
5. BIHAR	8100	0	20000	0	0	28100
6. CHANDIGARH	0	0	0	0	0	0
7. CHHATTISGARH	80810	7857	0	0	0	88667
8. DELHI	0	0	0	249	0	249
9. GOA	0	0	0	0	0	0
10. GUJARAT	79797	322781	0	16	0	402594
11. HARYANA	449500	16896	0	0	0	466396
12. HIMACHAL PRADESH*	67500	50852	0	52695	0	171047
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	380000	0	0	315172	0	695172
16. KERALA	150000	0	76000	0	112254	338254
17. MADHYA PRADESH	725553	0	0	12197	0	737750
18. MAHARASHTRA	433260	193635	0	0	318	627213
19. MANIPUR	0	0	0	0	0	0
20. MEGHALAYA	700	3048	0	0	1335	5083
21. MIZORAM	300	3812	0	0	1138	5250
22. NAGALAND****	0	260	0	2	68	330
23. ORISSA	704646	26544	30000	14080	0	775270
24. PONDICHERY	0	0	0	0	0	0
25. PUNJAB	342629	29734	0	1894	0	374257
26. RAJASTHAN	502358	48155	0	7047	0	557560
27. SIKKIM	910	0	0	0	0	910
28. TAMIL NADU	240000	0	0	75476	214	315690
29. TELANGANA	185000	0	45000	5898	113360	349258
30. TRIPURA	3500	14900	0	0	0	18400
31. UTTAR PRADESH*	165031	9636	0	2695	0	177362
32. UTTARAKHAND	90000	0	0	54384	0	144384
33. WEST BENGAL****	67287	0	22695	0	0	89982
<b>ALL INDIA TOTAL:</b>	<b>5067381</b>	<b>973321</b>	<b>373695</b>	<b>547891</b>	<b>236715</b>	<b>7199003</b>

**BORROWINGS WITH GOVERNMENT / COMMERCIAL BANKS,  
CASH CREDIT (CC) & OVERDRAFTS (OD) AND  
TOTAL BORROWINGS  
2018-2019**

(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	7470
2. ANDHRA PRADESH	1300	0	0	821874
3. ARUNACHAL PRADESH****	2000	12811	35	14846
4. ASSAM	408	0	0	2189
5. BIHAR	80720	0	0	108820
6. CHANDIGARH	0	0	0	0
7. CHHATTISGARH	0	0	0	88667
8. DELHI	0	0	0	249
9. GOA	0	0	0	0
10. GUJARAT	0	0	1337	403931
11. HARYANA	0	0	0	466396
12. HIMACHAL PRADESH*	2543	0	0	173590
13. JAMMU AND KASHMIR	0	0	0	0
14. JHARKHAND	N.A.	N.A.	N.A.	0
15. KARNATAKA	0	0	0	695172
16. KERALA	0	0	15000	353254
17. MADHYA PRADESH	0	0	0	737750
18. MAHARASHTRA	3501	0	59959	690673
19. MANIPUR	222	0	0	222
20. MEGHALAYA	322	0	0	5405
21. MIZORAM	824	0	0	6074
22. NAGALAND****	0	0	0	330
23. ORISSA	47	0	0	775317
24. PONDICHERY	0	0	0	0
25. PUNJAB	39	0	0	374296
26. RAJASTHAN	4568	351398	0	913526
27. SIKKIM	0	0	0	910
28. TAMIL NADU	0	0	0	315690
29. TELANGANA	941	0	0	350199
30. TRIPURA	0	0	0	18400
31. UTTAR PRADESH*	36	23589	0	200987
32. UTTARAKHAND	0	0	1885	146269
33. WEST BENGAL****	505	29004	0	119491
<b>ALL INDIA TOTAL:</b>	<b>97976</b>	<b>416802</b>	<b>78216</b>	<b>7791997</b>

## WORKING CAPITAL AND BALANCES WITH BANKS DURING 2018-2019

(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	129280	875	4603	472
2. ANDHRA PRADESH	1207957	325	112479	14000
3. ARUNACHAL PRADESH****	42194	202	2110	442
4. ASSAM	324882	14282	1154	27000
5. BIHAR	338680	255	20417	50258
6. CHANDIGARH	51899	475	2124	25700
7. CHHATTISGARH	740576	621	35676	0
8. DELHI	158826	1291	1494	0
9. GOA	270964	710	16042	5818
10. GUJARAT	1078435	681	37558	44967
11. HARYANA	943248	17082	617	7500
12. HIMACHAL PRADESH*	1284179	5213	57401	341
13. JAMMU AND KASHMIR	70417	670	4638	0
14. JHARKHAND	N.A.	N.A.	N.A.	N.A.
15. KARNATAKA	1813067	1402	146748	0
16. KERALA	1311971	506	135344	0
17. MADHYA PRADESH	1503279	245	172156	41525
18. MAHARASHTRA	2794854	1804	72609	46000
19. MANIPUR	35205	755	6646	0
20. MEGHALAYA	303442	855	20618	6843
21. MIZORAM	110666	1226	30453	1400
22. NAGALAND****	50344	661	2102	12020
23. ORISSA	1714883	46446	1105	418117
24. PONDICHERY	85497	395	3627	1500
25. PUNJAB	761550	331	18999	0
26. RAJASTHAN	1230175	148	41070	7505
27. SIKKIM	188398	293	9766	500
28. TAMIL NADU	1403845	40546	15001	77483
29. TELANGANA	778127	1613	948	0
30. TRIPURA	304409	1721	26345	0
31. UTTAR PRADESH*	978728	347	23909	31
32. UTTARAKHAND	352115	353	87880	7600
33. WEST BENGAL****	668950	25006	27356	0
<b>ALL INDIA TOTAL:</b>	<b>23031042</b>	<b>167335</b>	<b>1138995</b>	<b>797022</b>



## INVESTMENTS WITH VARIOUS AGENCIES 2018-2019

(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	35319	500	0	21870	0	57689
2. ANDHRA PRADESH	72760	3148	0	0	145	76053
3. ARUNACHAL PRADESH****	2357	0	0	25741	0	28098
4. ASSAM	71261	0	0	0	80834	152095
5. BIHAR	36273	0	0	0	0	36273
6. CHANDIGARH	8964	0	0	0	2	8966
7. CHHATTISGARH	15000	0	0	314736	17	329753
8. DELHI	26318	0	0	37000	1500	64818
9. GOA	60837	0	0	27102	5	87944
10. GUJARAT	166523	26531	0	182537	3634	379225
11. HARYANA	75997	0	0	0	42209	118206
12. HIMACHAL PRADESH*	259825	0	0	386742	42492	689059
13. JAMMU AND KASHMIR	19007	0	0	36324	0	55331
14. JHARKHAND	N.A.	N.A.	N.A.	N.A.	N.A.	0
15. KARNATAKA	185260	0	0	0	156050	341310
16. KERALA	173851	0	13	338078	29451	541393
17. MADHYA PRADESH	123849	0	0	0	3496	127345
18. MAHARASHTRA	478912	0	0	127624	647	607183
19. MANIPUR	0	0	2516	17403	241	20160
20. MEGHALAYA	74335	0	0	43534	23644	141513
21. MIZORAM	19036	0	0	28229	209	47474
22. NAGALAND****	11970	0	0	11847	0	23817
23. ORISSA	168276	0	0	0	2	168278
24. PONDICHERY	15202	0	0	6468	0	21670
25. PUNJAB	80223	0	0	112400	1812	194435
26. RAJASTHAN	126697	0	0	140795	7	267499
27. SIKKIM	45473	0	0	34000	0	79473
28. TAMIL NADU	257667	41094	0	0	0	298761
29. TELANGANA	116987	0	0	77925	7309	202221
30. TRIPURA	56479	0	11500	69568	0	137547
31. UTTAR PRADESH*	175089	0	0	131739	21	306849
32. UTTARAKHAND	44990	0	0	0	13690	58680
33. WEST BENGAL****	136213	0	149398	0	7	285618
<b>ALL INDIA TOTAL:</b>	<b>3140950</b>	<b>71273</b>	<b>163427</b>	<b>2171662</b>	<b>407424</b>	<b>5954736</b>

## SHORT TERM AGRICULTURAL LOANS ISSUED 2018-2019

(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	212	0	0	212
2. ANDHRA PRADESH	483090	0	2	483092
3. ARUNACHAL PRADESH****	91	3	0	94
4. ASSAM	604	0	0	604
5. BIHAR	20857	0	0	20857
6. CHANDIGARH	0	0	0	0
7. CHHATTISGARH	155950	0	3200	159150
8. DELHI	518	0	35000	35518
9. GOA	854	0	0	854
10. GUJARAT	577000	0	200	577200
11. HARYANA	571168	0	0	571168
12. HIMACHAL PRADESH*	0	0	63217	63217
13. JAMMU AND KASHMIR	0	0	1196	1196
14. JHARKHAND	N.A.	N.A.	N.A.	0
15. KARNATAKA	712620	0	0	712620
16. KERALA	194673	0	0	194673
17. MADHYA PRADESH	1091544	0	0	1091544
18. MAHARASHTRA	798532	0	0	798532
19. MANIPUR	1	0	75	76
20. MEGHALAYA	823	0	0	823
21. MIZORAM	185	0	2	187
22. NAGALAND****	795	0	0	795
23. ORISSA	827697	0	0	827697
24. PONDICHERY	860	0	0	860
25. PUNJAB	505734	1316	30570	537620
26. RAJASTHAN	1055274	0	0	1055274
27. SIKKIM	428	0	0	428
28. TAMIL NADU	494960	0	0	494960
29. TELANGANA	252800	0	0	252800
30. TRIPURA	20519	0	0	20519
31. UTTAR PRADESH*	227997	0	0	227997
32. UTTARAKHAND	70000	0	0	70000
33. WEST BENGAL****	0	0	0	0
<b>ALL INDIA TOTAL:</b>	<b>8065786</b>	<b>1319</b>	<b>133462</b>	<b>8200567</b>

## SHORT TERM NON-AGRICULTURAL LOANS ISSUED 2018-2019

(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	400	400
2. ANDHRA PRADESH	249856	74599	169038	493493
3. ARUNACHAL PRADESH****	0	0	133	133
4. ASSAM	0	0	38871	38871
5. BIHAR	0	0	0	0
6. CHANDIGARH	0	0	0	0
7. CHHATTISGARH	20000	0	99	20099
8. DELHI	0	0	2503	2503
9. GOA	0	0	505	505
10. GUJARAT	4000	0	547745	551745
11. HARYANA	0	0	148932	148932
12. HIMACHAL PRADESH*	0	0	64471	64471
13. JAMMU AND KASHMIR	2	0	2490	2492
14. JHARKHAND	N.A.	N.A.	N.A.	0
15. KARNATAKA	0	0	0	0
16. KERALA	0	0	0	0
17. MADHYA PRADESH	0	0	45545	45545
18. MAHARASHTRA	1147798	632	0	1148430
19. MANIPUR	0	0	804	804
20. MEGHALAYA	0	0	0	0
21. MIZORAM	0	0	32	32
22. NAGALAND****	0	1496	0	1496
23. ORISSA	0	0	1121569	1121569
24. PONDICHERRY	0	0	26688	26688
25. PUNJAB	0	0	333930	333930
26. RAJASTHAN	0	0	0	0
27. SIKKIM	0	0	397	397
28. TAMIL NADU	0	0	93715	93715
29. TELANGANA	0	0	295981	295981
30. TRIPURA	0	0	945	945
31. UTTAR PRADESH*	181807	0	324787	506594
32. UTTARAKHAND	0	74092	5790	79882
33. WEST BENGAL****	0	0	0	0
<b>ALL INDIA TOTAL:</b>	<b>1603463</b>	<b>150819</b>	<b>3225370</b>	<b>4979652</b>

## MEDIUM TERM AGRICULTURAL LOANS ISSUED 2018-2019

(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	315	315
2. ANDHRA PRADESH	90437	0	0	90437
3. ARUNACHAL PRADESH****	0	0	357	357
4. ASSAM	0	0	1508	1508
5. BIHAR	0	0	0	0
6. CHANDIGARH	0	0	0	0
7. CHHATTISGARH	0	0	0	0
8. DELHI	0	0	0	0
9. GOA	0	0	2424	2424
10. GUJARAT	0	0	119722	119722
11. HARYANA	0	0	6297	6297
12. HIMACHAL PRADESH*	0	0	1252	1252
13. JAMMU AND KASHMIR	0	60	295	355
14. JHARKHAND	N.A.	N.A.	N.A.	0
15. KARNATAKA	0	0	34943	34943
16. KERALA	0	0	0	0
17. MADHYA PRADESH	0	0	20118	20118
18. MAHARASHTRA	0	0	118792	118792
19. MANIPUR	0	0	6021	6021
20. MEGHALAYA	0	36	1725	1761
21. MIZORAM	0	381	209	590
22. NAGALAND****	0	360	0	360
23. ORISSA	0	0	6964	6964
24. PONDICHERY	0	0	51	51
25. PUNJAB	0	0	7916	7916
26. RAJASTHAN	3	0	12353	12356
27. SIKKIM	0	210	21	231
28. TAMIL NADU	0	0	168672	168672
29. TELANGANA	0	0	0	0
30. TRIPURA	0	72	4762	4834
31. UTTAR PRADESH*	0	0	4915	4915
32. UTTARAKHAND	0	0	27947	27947
33. WEST BENGAL****	0	0	0	0
<b>ALL INDIA TOTAL:</b>	<b>90440</b>	<b>1119</b>	<b>547579</b>	<b>639138</b>

**MEDIUM TERM NON-AGRICULTURAL OTHERS LOANS ISSUED  
AND  
TOTAL LOANS AND ADVANCES  
2018-2019**

(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	2580	2580	5361	8868
2. ANDHRA PRADESH	0	11246	11246	3738	1082006
3. ARUNACHAL PRADESH****	0	388	388	274	1246
4. ASSAM	0	8692	8692	0	49675
5. BIHAR	0	0	0	0	20857
6. CHANDIGARH	0	748	748	157	905
7. CHHATTISGARH	0	2985	2985	0	182234
8. DELHI	0	11992	11992	2298	52311
9. GOA	0	12040	12040	37569	53392
10. GUJARAT	0	3593	3593	29393	1281653
11. HARYANA	0	3376	3376	1532	731305
12. HIMACHAL PRADESH*	0	28680	28680	0	157620
13. JAMMU AND KASHMIR	0	5123	5123	2079	11245
14. JHARKHAND	N.A.	N.A.	0	N.A.	0
15. KARNATAKA	0	75357	75357	176487	999407
16. KERALA	0	0	0	13980	208653
17. MADHYA PRADESH	0	22319	22319	1867	1181393
18. MAHARASHTRA	0	78524	78524	23425	2167703
19. MANIPUR	0	7651	7651	0	14552
20. MEGHALAYA	0	0	0	3427	6011
21. MIZORAM	0	8402	8402	5328	14539
22. NAGALAND****	3405	3215	6620	1025	10296
23. ORISSA	0	167793	167793	1762	2125785
24. PONDICHERRY	0	13436	13436	99	41134
25. PUNJAB	0	9451	9451	6895	895812
26. RAJASTHAN	0	734	734	30917	1099281
27. SIKKIM	0	867	867	47754	49677
28. TAMIL NADU	0	0	0	35874	793221
29. TELANGANA	0	16058	16058	43274	608113
30. TRIPURA	0	10218	10218	12303	48819
31. UTTAR PRADESH*	0	6302	6302	3278	749086
32. UTTARAKHAND	0	13001	13001	0	190830
33. WEST BENGAL****	0	0	0	0	0
<b>ALL INDIA TOTAL:</b>	<b>3405</b>	<b>524771</b>	<b>528176</b>	<b>490096</b>	<b>14837629</b>

## SHORT TERM AGRICULTURAL LOANS OUTSTANDING 2018-2019

(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	2066	0	0	2066
2. ANDHRA PRADESH	472476	0	3	472479
3. ARUNACHAL PRADESH****	61	0	23	84
4. ASSAM	3689	0	0	3689
5. BIHAR	39000	0	0	39000
6. CHANDIGARH	0	0	0	0
7. CHHATTISGARH	80737	0	12037	92774
8. DELHI	1593	0	35000	36593
9. GOA	2849	0	0	2849
10. GUJARAT	93441	0	210	93651
11. HARYANA	516400	0	0	516400
12. HIMACHAL PRADESH*	0	0	85321	85321
13. JAMMU AND KASHMIR	0	0	1576	1576
14. JHARKHAND	N.A.	N.A.	N.A.	0
15. KARNATAKA	535037	0	0	535037
16. KERALA	187500	0	0	187500
17. MADHYA PRADESH	834245	0	0	834245
18. MAHARASHTRA	494344	0	0	494344
19. MANIPUR	4	0	157	161
20. MEGHALAYA	3202	0	0	3202
21. MIZORAM	1459	0	2	1461
22. NAGALAND****	1241	0	0	1241
23. ORISSA	790443	0	0	790443
24. PONDICHERY	877	0	0	877
25. PUNJAB	351721	1253	21485	374459
26. RAJASTHAN	909777	0	0	909777
27. SIKKIM	996	0	0	996
28. TAMIL NADU	494960	0	0	494960
29. TELANGANA	237570	0	0	237570
30. TRIPURA	84942	0	0	84942
31. UTTAR PRADESH*	252883	0	0	252883
32. UTTARAKHAND	70000	0	0	70000
33. WEST BENGAL****	79396	0	4	79400
<b>ALL INDIA TOTAL:</b>	<b>6542909</b>	<b>1253</b>	<b>155818</b>	<b>6699980</b>

## SHORT TERM NON-AGRICULTURAL LOANS OUTSTANDING 2018-2019

(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	8990	8990
2. ANDHRA PRADESH	236911	19505	6627	263043
3. ARUNACHAL PRADESH****	0	0	689	689
4. ASSAM	0	0	83129	83129
5. BIHAR	0	0	166207	166207
6. CHANDIGARH	0	0	6072	6072
7. CHHATTISGARH	112500	19	3444	115963
8. DELHI	0	0	11239	11239
9. GOA	0	0	7227	7227
10. GUJARAT	4214	0	301685	305899
11. HARYANA	0	0	134243	134243
12. HIMACHAL PRADESH*	0	0	140072	140072
13. JAMMU AND KASHMIR	23	0	9028	9051
14. JHARKHAND	N.A.	N.A.	N.A.	0
15. KARNATAKA	0	0	0	0
16. KERALA	0	0	263766	263766
17. MADHYA PRADESH	0	0	113552	113552
18. MAHARASHTRA	1042124	1794	0	1043918
19. MANIPUR	0	0	1157	1157
20. MEGHALAYA	0	0	0	0
21. MIZORAM	0	0	14	14
22. NAGALAND****	0	1114	0	1114
23. ORISSA	0	0	102383	102383
24. PONDICHERY	0	0	24465	24465
25. PUNJAB	0	0	81302	81302
26. RAJASTHAN	0	0	0	0
27. SIKKIM	0	0	1223	1223
28. TAMIL NADU	0	0	94121	94121
29. TELANGANA	0	0	146657	146657
30. TRIPURA	0	0	1022	1022
31. UTTAR PRADESH*	113123	0	176110	289233
32. UTTARAKHAND	0	41483	8398	49881
33. WEST BENGAL****	0	0	176141	176141
<b>ALL INDIA TOTAL:</b>	<b>1508895</b>	<b>63915</b>	<b>2068963</b>	<b>3641773</b>

## MEDIUM TERM AGRICULTURAL LOANS OUTSTANDING 2018-2019

(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	832	832
2. ANDHRA PRADESH	282309	0	0	282309
3. ARUNACHAL PRADESH****	774	0	332	1106
4. ASSAM	0	0	3854	3854
5. BIHAR	0	0	0	0
6. CHANDIGARH	0	0	14	14
7. CHHATTISGARH	0	0	1704	1704
8. DELHI	0	0	0	0
9. GOA	0	0	6549	6549
10. GUJARAT	0	0	335382	335382
11. HARYANA	0	0	16940	16940
12. HIMACHAL PRADESH*	0	0	2501	2501
13. JAMMU AND KASHMIR	0	57	214	271
14. JHARKHAND	N.A.	N.A.	N.A.	0
15. KARNATAKA	0	0	63130	63130
16. KERALA	0	0	0	0
17. MADHYA PRADESH	0	0	110719	110719
18. MAHARASHTRA	0	0	201164	201164
19. MANIPUR	0	0	1579	1579
20. MEGHALAYA	0	133	12870	13003
21. MIZORAM	0	2410	1027	3437
22. NAGALAND****	0	2183	104	2287
23. ORISSA	0	0	16595	16595
24. PONDICHERY	0	0	84	84
25. PUNJAB	0	0	29250	29250
26. RAJASTHAN	32	0	49036	49068
27. SIKKIM	0	935	240	1175
28. TAMIL NADU	0	0	184738	184738
29. TELANGANA	0	0	0	0
30. TRIPURA	0	210	20723	20933
31. UTTAR PRADESH*	0	0	10147	10147
32. UTTARAKHAND	0	0	47853	47853
33. WEST BENGAL****	0	0	304	304
<b>ALL INDIA TOTAL:</b>	<b>283115</b>	<b>5928</b>	<b>1117885</b>	<b>1406928</b>



**MEDIUM TERM NON-AGRICULTURAL OTHERS LOANS  
OUTSTANDING AND  
TOTAL LOANS OUTSTANDING  
2018-2019**

(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	7360	7360	41883	61131
2. ANDHRA PRADESH	0	27356	27356	8871	1054058
3. ARUNACHAL PRADESH****	0	1795	1795	8164	11838
4. ASSAM	0	32810	32810	0	123482
5. BIHAR	0	1807	1807	165	207179
6. CHANDIGARH	0	2438	2438	4124	12648
7. CHHATTISGARH	0	22046	22046	2578	235065
8. DELHI	0	19858	19858	12603	80293
9. GOA	0	43344	43344	96739	156708
10. GUJARAT	0	22705	22705	5813	763450
11. HARYANA	0	4537	4537	2745	674865
12. HIMACHAL PRADESH*	0	163752	163752	0	391646
13. JAMMU AND KASHMIR	0	13637	13637	5652	30187
14. JHARKHAND	N.A.	N.A.	0	N.A.	0
15. KARNATAKA	0	264177	264177	341847	1204191
16. KERALA	0	43729	43729	153779	648774
17. MADHYA PRADESH	0	32354	32354	13439	1104309
18. MAHARASHTRA	0	170353	170353	50175	1959954
19. MANIPUR	0	4148	4148	0	7045
20. MEGHALAYA	0	0	0	15965	32170
21. MIZORAM	0	15147	15147	36528	56587
22. NAGALAND****	14868	1961	16829	17	21488
23. ORISSA	0	90122	90122	42757	1042300
24. PONDICHERY	0	22378	22378	907	48711
25. PUNJAB	0	8987	8987	29207	523205
26. RAJASTHAN	0	4997	4997	67005	1030847
27. SIKKIM	0	3893	3893	82562	89849
28. TAMIL NADU	0	0	0	32445	806264
29. TELANGANA	0	42589	42589	132890	559706
30. TRIPURA	0	23874	23874	37342	168113
31. UTTAR PRADESH*	0	23236	23236	37613	613112
32. UTTARAKHAND	0	25013	25013	0	192747
33. WEST BENGAL****	0	65081	65081	9374	330300
<b>ALL INDIA TOTAL:</b>	<b>14868</b>	<b>1205484</b>	<b>1220352</b>	<b>1273189</b>	<b>14242222</b>

TABLE-XI  
**DEMAND**  
**2018-2019**

(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	12	1390	183	2381	1659	5625
2. ANDHRA PRADESH	537669	2306	41661	244	47255	629135
3. ARUNACHAL PRADESH****	81	372	503	8578	1084	10618
4. ASSAM	N.A.	N.A.	N.A.	N.A.	N.A.	0
5. BIHAR	57284	107110	0	0	0	164394
6. CHANDIGARH	0	0	15	1927	0	1942
7. CHHATTISGARH	151749	1606	3048	4304	2746	163453
8. DELHI	35191	3203	5	8668	5055	52122
9. GOA	1695	1748	2604	39325	43608	88980
10. GUJARAT	99878	6651	1913	353	83905	192700
11. HARYANA	440000	257485	236	5576	324	703621
12. HIMACHAL PRADESH*	73	1040	2058	18281	18766	40218
13. JAMMU AND KASHMIR	146	778	107	5541	468	7040
14. JHARKHAND	N.A.	N.A.	N.A.	N.A.	N.A.	0
15. KARNATAKA	644303	0	15260	78848	40859	779270
16. KERALA	0	0	0	0	0	0
17. MADHYA PRADESH	714595	153427	0	0	0	868022
18. MAHARASHTRA	N.A.	N.A.	N.A.	N.A.	N.A.	0
19. MANIPUR	117	408	901	1030	0	2456
20. MEGHALAYA	331	899	1854	11880	87	15051
21. MIZORAM	214	31	1172	5390	2463	9270
22. NAGALAND****	2944	5434	360	5160	11	13909
23. ORISSA	737822	1337	7122	8148	18057	772486
24. PONDICHERRY	513	11717	47	11788	0	24065
25. PUNJAB	574193	9417	0	20829	0	604439
26. RAJASTHAN	654275	499	21306	2921	0	679001
27. SIKKIM	914	1123	1342	386	0	3765
28. TAMIL NADU	396372	14604	9568	55	254178	674777
29. TELANGANA	213824	25446	0	98467	36607	374344
30. TRIPURA	4254	0	18732	0	0	22986
31. UTTAR PRADESH*	375664	22695	2029	7287	872	408547
32. UTTARAKHAND	62503	0	23228	8361	76669	170761
33. WEST BENGAL****	2655	0	0	0	0	2655
<b>ALL INDIA TOTAL:</b>	<b>5709271</b>	<b>630726</b>	<b>155254</b>	<b>355728</b>	<b>634673</b>	<b>7485652</b>

TABLE-XII  
**COLLECTION**  
**2018-2019**

(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	10	61	76	1032	978	2157
2. ANDHRA PRADESH	537669	2306	28706	244	47142	616067
3. ARUNACHAL PRADESH****	48	48	503	300	248	1147
4. ASSAM	N.A.	N.A.	N.A.	N.A.	N.A.	0
5. BIHAR	18284	79140	0	0	0	97424
6. CHANDIGARH	0	0	0	1556	0	1556
7. CHHATTISGARH	140989	0	2217	2626	167	145999
8. DELHI	35190	2726	5	8066	4988	50975
9. GOA	1278	1702	2157	32402	40414	77953
10. GUJARAT	99878	4	629	353	82561	183425
11. HARYANA	440000	257426	236	5322	307	703291
12. HIMACHAL PRADESH*	10	1040	1120	13615	14928	30713
13. JAMMU AND KASHMIR	71	356	61	4668	441	5597
14. JHARKHAND	N.A.	N.A.	N.A.	N.A.	N.A.	0
15. KARNATAKA	643162	0	15260	70768	34065	763255
16. KERALA	0	0	0	0	0	0
17. MADHYA PRADESH	649470	125416	0	0	0	774886
18. MAHARASHTRA	N.A.	N.A.	N.A.	N.A.	N.A.	0
19. MANIPUR	102	188	284	238	0	812
20. MEGHALAYA	10	422	50	2186	13	2681
21. MIZORAM	11	28	710	4011	2051	6811
22. NAGALAND****	2488	4426	175	4686	10	11785
23. ORISSA	737822	0	7122	7156	7013	759113
24. PONDICHERY	407	11061	31	9345	0	20844
25. PUNJAB	574193	6523	0	18695	0	599411
26. RAJASTHAN	654275	248	21286	1572	0	677381
27. SIKKIM	269	121	1045	182	0	1617
28. TAMIL NADU	396372	14604	9568	55	245403	666002
29. TELANGANA	213824	25446	0	93404	36607	369281
30. TRIPURA	3615	0	15157	0	0	18772
31. UTTAR PRADESH*	351720	21388	1519	2903	131	377661
32. UTTARAKHAND	62503	0	23222	8361	69896	163982
33. WEST BENGAL****	2476	0	0	0	0	2476
<b>ALL INDIA TOTAL:</b>	<b>5566146</b>	<b>554680</b>	<b>131139</b>	<b>293746</b>	<b>587363</b>	<b>7133074</b>

TABLE-XIII  
**BALANCES ( OVERDUES )**  
**2018-2019**

(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	1329	107	1349	681	3468
2. ANDHRA PRADESH	0	0	12955	0	113	13068
3. ARUNACHAL PRADESH****	33	324	0	8278	836	9471
4. ASSAM	0	0	0	0	0	0
5. BIHAR	39000	27970	0	0	0	66970
6. CHANDIGARH	0	0	15	371	0	386
7. CHHATTISGARH	10760	1606	831	1678	2579	17454
8. DELHI	1	477	0	602	67	1147
9. GOA	417	46	447	6923	3194	11027
10. GUJARAT	0	6647	1284	0	1344	9275
11. HARYANA	0	59	0	254	17	330
12. HIMACHAL PRADESH*	63	0	938	4666	3838	9505
13. JAMMU AND KASHMIR	75	422	46	873	27	1443
14. JHARKHAND	0	0	0	0	0	0
15. KARNATAKA	1141	0	0	8080	6794	16015
16. KERALA	0	0	0	0	0	0
17. MADHYA PRADESH	65125	28011	0	0	0	93136
18. MAHARASHTRA	0	0	0	0	0	0
19. MANIPUR	15	220	617	792	0	1644
20. MEGHALAYA	321	477	1804	9694	74	12370
21. MIZORAM	203	3	462	1379	412	2459
22. NAGALAND****	456	1008	185	474	1	2124
23. ORISSA	0	1337	0	992	11044	13373
24. PONDICHERRY	106	656	16	2443	0	3221
25. PUNJAB	0	2894	0	2134	0	5028
26. RAJASTHAN	0	251	20	1349	0	1620
27. SIKKIM	645	1002	297	204	0	2148
28. TAMIL NADU	0	0	0	0	8775	8775
29. TELANGANA	0	0	0	5063	0	5063
30. TRIPURA	639	0	3575	0	0	4214
31. UTTAR PRADESH*	23944	1307	510	4384	741	30886
32. UTTARAKHAND	0	0	6	0	6773	6779
33. WEST BENGAL****	179	0	0	0	0	179
<b>ALL INDIA TOTAL:</b>	<b>143125</b>	<b>76046</b>	<b>24115</b>	<b>61982</b>	<b>47310</b>	<b>352578</b>

## PERCENTAGE OF OVERDUES TO DEMAND 2018-2019

(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	16.67	95.61	58.47	56.66	41.05	61.65
2. ANDHRA PRADESH	0.0	0.0	31.1	0.0	0.24	2.08
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	68.08	26.11	0.0	0.0	0.0	40.74
6. CHANDIGARH	0.0	0.0	100.0	19.25	0.0	19.88
7. CHHATTISGARH	7.09	100.0	27.26	38.99	93.92	10.68
8. DELHI	0.0	14.89	0.0	6.95	1.33	2.2
9. GOA	24.6	2.63	17.17	17.6	7.32	12.39
10. GUJARAT	0.0	99.94	67.12	0.0	1.6	4.81
11. HARYANA	0.0	0.02	0.0	4.56	5.25	0.05
12. HIMACHAL PRADESH*	86.3	0.0	45.58	25.52	20.45	23.63
13. JAMMU AND KASHMIR	51.37	54.24	42.99	15.76	5.77	20.5
14. JHARKHAND	0.0	0.0	0.0	0.0	0.0	0.0
15. KARNATAKA	0.18	0.0	0.0	10.25	16.63	2.06
16. KERALA	0.0	0.0	0.0	0.0	0.0	0.0
17. MADHYA PRADESH	9.11	18.26	0.0	0.0	0.0	10.73
18. MAHARASHTRA	0.0	0.0	0.0	0.0	0.0	0.0
19. MANIPUR	12.82	53.92	68.48	76.89	0.0	66.94
20. MEGHALAYA	96.98	53.06	97.3	81.6	85.06	82.19
21. MIZORAM	94.86	9.68	39.42	25.58	16.73	26.53
22. NAGALAND****	15.49	18.55	51.39	9.19	9.09	15.27
23. ORISSA	0.0	100.0	0.0	12.17	61.16	1.73
24. PONDICHERY	20.66	5.6	34.04	20.72	0.0	13.38
25. PUNJAB	0.0	30.73	0.0	10.25	0.0	0.83
26. RAJASTHAN	0.0	50.3	0.09	46.18	0.0	0.24
27. SIKKIM	70.57	89.23	22.13	52.85	0.0	57.05
28. TAMIL NADU	0.0	0.0	0.0	0.0	3.45	1.3
29. TELANGANA	0.0	0.0	0.0	5.14	0.0	1.35
30. TRIPURA	15.02	0.0	19.08	0.0	0.0	18.33
31. UTTAR PRADESH*	6.37	5.76	25.14	60.16	84.98	7.56
32. UTTARAKHAND	0.0	0.0	0.03	0.0	8.83	3.97
33. WEST BENGAL****	6.74	0.0	0.0	0.0	0.0	6.74
<b>ALL INDIA TOTAL:</b>	<b>2.51</b>	<b>12.06</b>	<b>15.53</b>	<b>17.42</b>	<b>7.45</b>	<b>4.71</b>

## COST OF MANAGEMENT (COM) & TOTAL NUMBER OF EMPLOYEES 2018-2019

(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	1926	8279	10205	7.89	178	57.33
2. ANDHRA PRADESH	2220	1951	4171	0.35	201	20.75
3. ARUNACHAL PRADESH****	812	136	948	2.25	320	2.96
4. ASSAM	3974	21087	25061	7.71	499	50.22
5. BIHAR	1338	684	2022	0.6	95	21.28
6. CHANDIGARH	773	455	1228	2.37	79	15.54
7. CHHATTISGARH	3193	3366	6559	0.89	145	45.23
8. DELHI	5514	757	6271	3.95	519	12.08
9. GOA	7895	1044	8939	3.3	535	16.71
10. GUJARAT	N.A.	N.A.	0	0.0	385	0.0
11. HARYANA	3351	46626	49977	5.3	318	157.16
12. HIMACHAL PRADESH*	13990	4425	18415	1.43	1737	10.6
13. JAMMU AND KASHMIR	1451	1098	2549	3.62	241	10.58
14. JHARKHAND	N.A.	N.A.	0	0.0	N.A.	0.0
15. KARNATAKA	4451	4666	9117	0.5	511	17.84
16. KERALA	3358	10158	13516	1.03	330	40.96
17. MADHYA PRADESH	6539	2573	9112	0.61	567	16.07
18. MAHARASHTRA	13432	5727	19159	0.69	1086	17.64
19. MANIPUR	484	649	1133	3.22	90	12.59
20. MEGHALAYA	4945	1225	6170	2.03	572	10.79
21. MIZORAM	2181	6601	8782	7.94	169	51.96
22. NAGALAND****	972	63	1035	2.06	230	4.5
23. ORISSA	4169	2179	6348	0.37	158	40.18
24. PONDICHERRY	1562	288	1850	2.16	211	8.77
25. PUNJAB	5927	1115	7042	0.92	371	18.98
26. RAJASTHAN	3598	1022	4620	0.38	222	20.81
27. SIKKIM	1160	11900	13060	6.93	99	131.92
28. TAMIL NADU	7910	3712	11622	0.83	301	38.61
29. TELANGANA	3979	43244	47223	6.07	442	106.84
30. TRIPURA	2068	24797	26865	8.83	355	75.68
31. UTTAR PRADESH*	8820	925	9745	1.0	882	11.05
32. UTTARAKHAND	731	585	1316	0.37	121	10.88
33. WEST BENGAL****	2419	4091	6510	0.97	409	15.92
<b>ALL INDIA TOTAL:</b>	<b>125142</b>	<b>215428</b>	<b>340570</b>	<b>1.48</b>	<b>12378</b>	<b>27.51</b>

**PROFIT & LOSS, DIVIDEND DECLARED, NUMBER OF BRANCHES  
IN PROFIT/LOSS & AUDIT CLASSIFICATION  
2018-2019**

(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	0	N.A.	N.A.	N.A.	N.A.	N.A.	A
2. ANDHRA PRADESH	15418	8	4	1096	12	318	A
3. ARUNACHAL PRADESH****	12405	0	1	545	32	0	B
4. ASSAM	406	0	52	3222	15	114	A
5. BIHAR	4731	6	5	785	6	436	B
6. CHANDIGARH	394	0	15	437	3	42	A
7. CHHATTISGARH	905	1	8	3856	5	2957	A
8. DELHI	2381	12.5	N.A.	N.A.	N.A.	N.A.	A
9. GOA	-5511	0	58	4724	5	106	C
10. GUJARAT	4294	15	26	12354	4	8061	A
11. HARYANA	3188	7	11	3188	2	39	A
12. HIMACHAL PRADESH*	4979	0	182	17408	36	6289	A
13. JAMMU AND KASHMIR	273	7.4	30	13300	8	61	A
14. JHARKHAND	0	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
15. KARNATAKA	5000	6	37	4660	11	193	A
16. KERALA	22488	0	8	N.A.	12	N.A.	A
17. MADHYA PRADESH	2429	1	14	36846	12	34722	A
18. MAHARASHTRA	25135	10	44	29958	13	4823	A
19. MANIPUR	65	0	1	65	10	12	B
20. MEGHALAYA	0	0	15	2612	35	1587	A
21. MIZORAM	960	0	10	1477	8	116	B
22. NAGALAND****	0	0	19	1841	2	3	D
23. ORISSA	9281	N.D.	13	6807	1	37	A
24. PONDICHERY	-6328	0	8	632	21	5613	C
25. PUNJAB	1777	1.45	15	692	3	50	A
26. RAJASTHAN	5337	2.68	16	5337	0	0	A
27. SIKKIM	62	3	13	5953	1	5281	B
28. TAMIL NADU	8187	7.5	N.A.	8187	0	0	A
29. TELANGANA	6402	7	35	6450	7	47	A
30. TRIPURA	9900	0	66	1559	0	0	A
31. UTTAR PRADESH*	4091	0	9	6205	19	2113	A
32. UTTARAKHAND	1309	7.5	15	1309	0	0	A
33. WEST BENGAL****	1003	0	29	6207	19	5204	A
<b>ALL INDIA TOTAL:</b>	<b>140961</b>	<b>103.03</b>	<b>759</b>	<b>187712</b>	<b>302</b>	<b>78224</b>	<b>Not Compiled</b>
of Column 108 Profit=	152800						
of Column 108 Loss=	11839						

**DETAILS OF KISSAN CREDIT CARDS ISSUED BY STATE  
COOPERATIVE BANKS  
AND LOANS SANCTIONED / DISBURSED ON THEM DURING  
2016-2017 TO 2018-2019**

(As on 31st March)

Name of the State Cooperative Bank	2016-2017		2017-2018		2018-2019	
	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	430	617.89	496	721.1	503	342.17
2. ANDHRA PRADESH	1569835	694165	1544869	1012332.89	1553881	1055167.76
3. ARUNACHAL PRADESH****	0	0	0	0	0	0
4. ASSAM	1321	660.36	1284	588.43	1339	604.13
5. BIHAR	7087	1841.87	4273	1131.39	2049	799.36
6. CHANDIGARH	0	0	0	0	0	0
7. CHHATTISGARH	1447114	331280	1448636	354660.97	1899418	369249.68
8. DELHI	214	421.05	130	248.31	74	146.7
9. GOA	252	223.06	122	218.8	194	331.83
10. GUJARAT	1649243	781847	1649243	855904	N.A.	N.A.
11. HARYANA	4784	3305.36	213	22.79	N.A.	N.A.
12. HIMACHAL PRADESH*	50710	74467.13	49019	62943.95	0	0
13. JAMMU AND KASHMIR	194	265.01	286	449.59	775	1196.29
14. JHARKHAND	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
15. KARNATAKA	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
16. KERALA	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
17. MADHYA PRADESH	140898	1203616	370198	1279663	42427	12597.43
18. MAHARASHTRA	1505594	1068368.18	1167739	778814.76	939843	670096.1
19. MANIPUR	16	10.05	396	77.73	508	117.8
20. MEGHALAYA	1730	846	4358	1051	1265	823
21. MIZORAM	158	172.83	211	269.5	214	185.24
22. NAGALAND****	0	0	0	0	0	0
23. ORISSA	89436	1020481.29	77844	1100573.79	132835	1281033.13
24. PONDICHERY	520	269.27	317	217.02	291	119811.83
25. PUNJAB	1053552	1073673	1058383	864300	1100598	881778.81
26. RAJASTHAN	197410	978759.04	109624	1176467.78	84201	891848.58
27. SIKKIM	1178	758.14	648	280.02	691	334.69
28. TAMIL NADU	582402	288618	811571	419601	915658	531656
29. TELANGANA	42027	534397.8	51504	524306.79	61606	525680.8
30. TRIPURA	1897	2965.57	5281	3802.07	3438	670.87
31. UTTAR PRADESH*	n.a.	n.a.	n.a.	n.a.	0	0
32. UTTARAKHAND	6649	4686.83	28884	9444.81	20561	15305.35
33. WEST BENGAL****	0	0	0	0	0	0
<b>ALL INDIA TOTAL:</b>	<b>8354651</b>	<b>8066715.73</b>	<b>8385529</b>	<b>8448091.49</b>	<b>6762369</b>	<b>6359777.55</b>



## TOTAL BUSINESS, YIELD ON EMPLOYEES, COST OF FUNDS, COST OF DEPOSITS DURING 2018-2019

(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	141812.87	796.7	4.58	5.15
2. ANDHRA PRADESH	1332255.01	6628.13	6.16	6.8
3. ARUNACHAL PRADESH****	23301.97	72.81	478.39	23.34
4. ASSAM	444852.83	990.76	4.91	5.2
5. BIHAR	342028.36	3600.29	4.03	5.81
6. CHANDIGARH	58043.03	734.72	4.2	4.2
7. CHHATTISGARH	822856.53	5674.87	6.32	6.72
8. DELHI	198870.76	383.18	5.18	3.94
9. GOA	401746.06	750.93	9.49	6.19
10. GUJARAT	1326649.94	3445.84	5.83	6.26
11. HARYANA	943135	2965.83	4.83	6.29
12. HIMACHAL PRADESH*	1511657	870.27	4.83	5.9
13. JAMMU AND KASHMIR	116373.05	482.88	4.52	N.A.
14. JHARKHAND	N.A.	N.A.	N.A.	N.A.
15. KARNATAKA	2155306.09	4217.82	5.49	6.39
16. KERALA	1543352.91	4676.83	6.28	6.54
17. MADHYA PRADESH	1638351.6	2889.51	6.17	7.05
18. MAHARASHTRA	3543940.48	3263.3	6.17	6.35
19. MANIPUR	33767.56	375.2	N.A.	N.A.
20. MEGHALAYA	401009.95	701.07	5.24	5.22
21. MIZORAM	153163.24	906.29	4.74	5.1
22. NAGALAND****	64923.03	282.27	4.42	4.64
23. ORISSA	1811472.66	11465.02	6.12	7.27
24. PONDICHERY	119811.83	567.83	5.03	5.25
25. PUNJAB	809676.73	2182.42	4.98	6.65
26. RAJASTHAN	1347163.39	6068.3	4.31	5.84
27. SIKKIM	263558.99	2662.21	6.08	6.24
28. TAMIL NADU	1644724.21	5464.2	5.18	4.87
29. TELANGANA	921931.73	2085.82	6.08	6.76
30. TRIPURA	455107.5	1281.99	6.12	6.25
31. UTTAR PRADESH*	1228566.76	1392.93	5.1	6.48
32. UTTARAKHAND	379294.93	3134.67	6.37	7.96
33. WEST BENGAL****	833456	2038	9	10
<b>ALL INDIA TOTAL:</b>	<b>27012162</b>	<b>83052.89</b>	<b>Not Compiled</b>	

## NON-PERFORMING ASSETS ( ABSOLUTE, GROSS & NET) AND CAPITAL TO RISK WEIGHTED ASSETS RATIO DURING 2018-2019

(As on 31st March)

Name of the State Cooperative Bank	Non Performing Assets (NPA)			Capital to Risk Weighted Assets Ratio (%)		
	Absolute	Gross (%)	Net (%)	2016-2017	2017-2018	2018-2019
1	125	126	127	128	129	130
1. ANDAMAN AND NICOBAR	20994.98	34.34	24.16	20.49	18.06	18.54
2. ANDHRA PRADESH	13594.96	1.29	0.47	10.88	10.78	10.59
3. ARUNACHAL PRADESH****	9162.56	97.47	0	0	0	0
4. ASSAM	8872.52	7.18	1.73	13.88	10.39	12.02
5. BIHAR	9972.61	4.81	2.07	17.25	20.36	21.26
6. CHANDIGARH	724.85	5.73	0.36	31.76	32.73	34.22
7. CHHATTISGARH	7424.37	3.16	0	11.05	13.29	12.23
8. DELHI	1318.86	1.64	0	27.3	46.67	49.66
9. GOA	13409.38	8.56	5.41	N.A.	4.1	4.35
10. GUJARAT	13244.91	1.98	0	10.18	11.82	11.46
11. HARYANA	330.63	0.05	0	11.86	10.84	12.44
12. HIMACHAL PRADESH*	41252.49	7.99	3.79	16.92	13.98	0
13. JAMMU AND KASHMIR	1254.69	4.83	2.67	11.58	12.14	11.37
14. JHARKHAND	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
15. KARNATAKA	51914	4.31	2.41	10.05	10.77	10.81
16. KERALA	20476.81	3.16	1.42	16.88	15.14	23.32
17. MADHYA PRADESH	70091.36	6.35	4.19	11.63	13.6	13.82
18. MAHARASHTRA	158206.03	8.07	1.81	14.56	16.57	15.6
19. MANIPUR	2299.61	32.64	17.91	N.A.	N.A.	18.78
20. MEGHALAYA	11594.42	8.57	3.91	19.98	19.68	19.1
21. MIZORAM	4568.88	8.76	6.57	9.94	10.91	12.5
22. NAGALAND****	4241.19	19.74	12.65	0	0	0
23. ORISSA	16258.46	1.56	N.A.	9.19	10	10.93
24. PONDICHERY	9902.96	20.33	8.27	10.34	10.15	N.A.
25. PUNJAB	5881.71	1.12	0	10.2	11.8	13.6
26. RAJASTHAN	1805.9	0.18	0	10.09	11.45	10.12
27. SIKKIM	3126.49	3.28	2.24	9.08	12.53	23.02
28. TAMIL NADU	23155.91	2.85	0	16.25	16.28	15.05
29. TELANGANA	1213.77	0.22	0	10.55	10.49	10.76
30. TRIPURA	N.A.	3.53	0.82	15.42	16.91	20.47
31. UTTAR PRADESH*	52068.84	8.49	0.59	15.95	19.67	0
32. UTTARAKHAND	7783.79	4.04	2.31	10.39	11.59	11.85
33. WEST BENGAL****	10250	3	1	0	0	0
<b>ALL INDIA TOTAL:</b>	<b>596397.94</b>			<b>Not Compiled</b>		

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

**PART - II  
( AS ON 30TH JUNE )  
2018- 2019**

(FROM PAGE NO. 32 TO 35)

TABLE-XVII  
**DETAILS OF DEMAND**  
**2018-2019**

(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	0	0	0	0
2. ANDHRA PRADESH	68402	25092	50861	144355
3. ARUNACHAL PRADESH****	N.A.	N.A.	N.A.	0
4. ASSAM	3254	5734	0	8988
5. BIHAR	162961	0	0	162961
6. CHANDIGARH	0	2103	0	2103
7. CHHATTISGARH	95892	3610	2746	102248
8. DELHI	38452	9974	2903	51329
9. GOA	2937	52657	66115	121709
10. GUJARAT	135657	84019	0	219676
11. HARYANA	838849	6004	350	845203
12. HIMACHAL PRADESH*	342	10171	9087	19600
13. JAMMU AND KASHMIR	643	2132	286	3061
14. JHARKHAND	N.A.	N.A.	N.A.	0
15. KARNATAKA	663451	95918	52386	811755
16. KERALA	N.A.	N.A.	N.A.	0
17. MADHYA PRADESH	N.A.	N.A.	N.A.	0
18. MAHARASHTRA	851745	72871	14006	938622
19. MANIPUR	532	1833	0	2365
20. MEGHALAYA	983	15573	244	16800
21. MIZORAM	236	6425	2296	8957
22. NAGALAND****	3190	8249	1	11440
23. ORISSA	N.A.	N.A.	N.A.	0
24. PONDICHERY	11024	10073	0	21097
25. PUNJAB	534259	20330	0	554589
26. RAJASTHAN	556039	22305	0	578344
27. SIKKIM	2206	1766	0	3972
28. TAMIL NADU	26232	83	75237	101552
29. TELANGANA	304168	17310	41944	363422
30. TRIPURA*	3500	17200	0	20700
31. UTTAR PRADESH*	432557	10020	5142	447719
32. UTTARAKHAND	80609	50018	0	130627
33. WEST BENGAL****	212833	@	@	212833
<b>ALL INDIA TOTAL:</b>	<b>5030953</b>	<b>551470</b>	<b>323604</b>	<b>5906027</b>

TABLE-XVIII  
**DETAILS OF COLLECTION**  
**2018-2019**

(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	0	0	0	0
2. ANDHRA PRADESH	68402	12055	50437	130894
3. ARUNACHAL PRADESH****	N.A.	N.A.	N.A.	0
4. ASSAM	900	904	0	1804
5. BIHAR	91733	0	0	91733
6. CHANDIGARH	0	1698	0	1698
7. CHHATTISGARH	82486	659	167	83312
8. DELHI	37658	9271	2856	49785
9. GOA	2868	44890	62062	109820
10. GUJARAT	129010	81008	0	210018
11. HARYANA	838790	5739	337	844866
12. HIMACHAL PRADESH*	342	5937	4321	10600
13. JAMMU AND KASHMIR	126	1085	244	1455
14. JHARKHAND	N.A.	N.A.	N.A.	0
15. KARNATAKA	657303	86503	45039	788845
16. KERALA	N.A.	N.A.	N.A.	0
17. MADHYA PRADESH	N.A.	N.A.	N.A.	0
18. MAHARASHTRA	717811	50914	4792	773517
19. MANIPUR	258	799	0	1057
20. MEGHALAYA	214	3489	1	3704
21. MIZORAM	30	4723	2296	7049
22. NAGALAND****	2751	5192	0	7943
23. ORISSA	N.A.	N.A.	N.A.	0
24. PONDICHERRY	9861	7435	0	17296
25. PUNJAB	531366	18127	0	549493
26. RAJASTHAN	550024	20918	0	570942
27. SIKKIM	269	1274	0	1543
28. TAMIL NADU	26232	83	66274	92589
29. TELANGANA	299805	16561	41904	358270
30. TRIPURA*	3117	15037	0	18154
31. UTTAR PRADESH*	420056	8286	101	428443
32. UTTARAKHAND	80609	46406	0	127015
33. WEST BENGAL****	175563	@	@	175563
<b>ALL INDIA TOTAL:</b>	<b>4727584</b>	<b>448993</b>	<b>280831</b>	<b>5457408</b>

TABLE-XIX  
**BALANCES ( OVERDUES )**  
**2018-2019**

(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	0	0	0	0
2. ANDHRA PRADESH	0	13037	424	13461
3. ARUNACHAL PRADESH****	0	0	0	0
4. ASSAM	2354	4830	0	7184
5. BIHAR	71228	0	0	71228
6. CHANDIGARH	0	405	0	405
7. CHHATTISGARH	13406	2951	2579	18936
8. DELHI	794	703	47	1544
9. GOA	69	7767	4053	11889
10. GUJARAT	6647	3011	0	9658
11. HARYANA	59	265	13	337
12. HIMACHAL PRADESH*	0	4234	4766	9000
13. JAMMU AND KASHMIR	517	1047	42	1606
14. JHARKHAND	0	0	0	0
15. KARNATAKA	6148	9415	7347	22910
16. KERALA	0	0	0	0
17. MADHYA PRADESH	0	0	0	0
18. MAHARASHTRA	133934	21957	9214	165105
19. MANIPUR	274	1034	0	1308
20. MEGHALAYA	769	12084	243	13096
21. MIZORAM	206	1702	0	1908
22. NAGALAND****	439	3057	1	3497
23. ORISSA	0	0	0	0
24. PONDICHERY	1163	2638	0	3801
25. PUNJAB	2893	2203	0	5096
26. RAJASTHAN	6015	1387	0	7402
27. SIKKIM	1937	492	0	2429
28. TAMIL NADU	0	0	8963	8963
29. TELANGANA	4363	749	40	5152
30. TRIPURA*	383	2163	0	2546
31. UTTAR PRADESH*	12501	1734	5041	19276
32. UTTARAKHAND	0	3612	0	3612
33. WEST BENGAL****	37270	0	0	37270
<b>ALL INDIA TOTAL:</b>	<b>303369</b>	<b>102477</b>	<b>42773</b>	<b>448619</b>

## PERCENTAGE OF OVERDUES TO DEMAND 2018-2019

(As on 30th June)

(Amount In Lakhs)

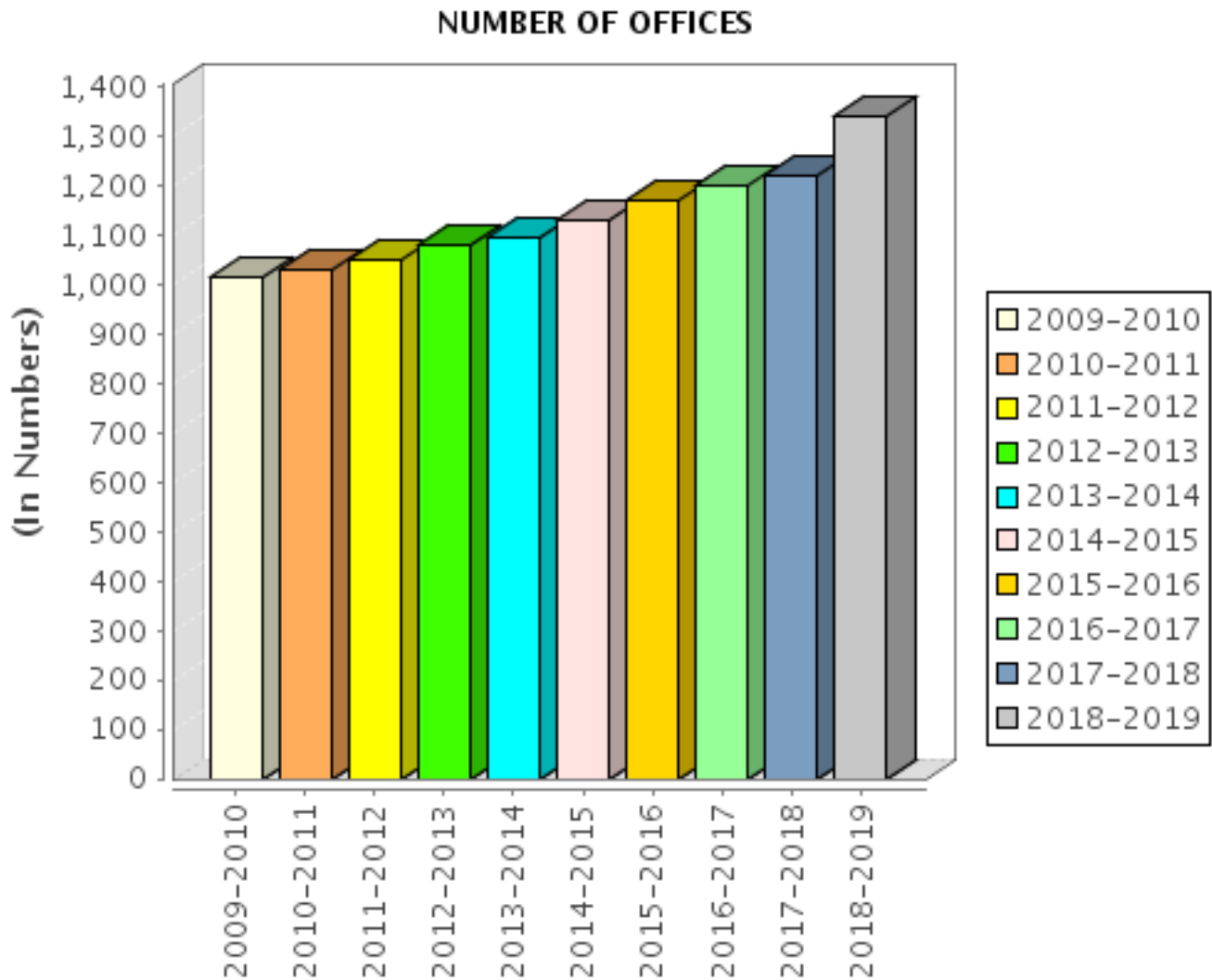
NAME OF THE STATE COOPERATIVE BANK	PERCENTAGE OF OVERDUES TO DEMAND			Total Overdues (%)
	SHORT TERM	MEDIUM TERM	OTHERS	
1	14	15	16	17 ( 14 to 16 )
1. ANDAMAN AND NICOBAR	0.0	0.0	0.0	0.0
2. ANDHRA PRADESH	0.0	51.96	0.83	9.32
3. ARUNACHAL PRADESH****	0.0	0.0	0.0	0.0
4. ASSAM	72.34	84.23	0.0	79.93
5. BIHAR	43.71	0.0	0.0	43.71
6. CHANDIGARH	0.0	19.26	0.0	19.26
7. CHHATTISGARH	13.98	81.75	93.92	18.52
8. DELHI	2.06	7.05	1.62	3.01
9. GOA	2.35	14.75	6.13	9.77
10. GUJARAT	4.9	3.58	0.0	4.4
11. HARYANA	0.01	4.41	3.71	0.04
12. HIMACHAL PRADESH*	0.0	41.63	52.45	45.92
13. JAMMU AND KASHMIR	80.4	49.11	14.69	52.47
14. JHARKHAND	0.0	0.0	0.0	0.0
15. KARNATAKA	0.93	9.82	14.02	2.82
16. KERALA	0.0	0.0	0.0	0.0
17. MADHYA PRADESH	0.0	0.0	0.0	0.0
18. MAHARASHTRA	15.72	30.13	65.79	17.59
19. MANIPUR	51.5	56.41	0.0	55.31
20. MEGHALAYA	78.23	77.6	99.59	77.95
21. MIZORAM	87.29	26.49	0.0	21.3
22. NAGALAND****	13.76	37.06	100.0	30.57
23. ORISSA	0.0	0.0	0.0	0.0
24. PONDICHERY	10.55	26.19	0.0	18.02
25. PUNJAB	0.54	10.84	0.0	0.92
26. RAJASTHAN	1.08	6.22	0.0	1.28
27. SIKKIM	87.81	27.86	0.0	61.15
28. TAMIL NADU	0.0	0.0	11.91	8.83
29. TELANGANA	1.43	4.33	0.1	1.42
30. TRIPURA*	10.94	12.58	0.0	12.3
31. UTTAR PRADESH*	2.89	17.31	98.04	4.31
32. UTTARAKHAND	0.0	7.22	0.0	2.77
33. WEST BENGAL****	17.51	0.0	0.0	17.51
<b>ALL INDIA TOTAL:</b>	<b>6.03</b>	<b>18.58</b>	<b>13.22</b>	<b>7.6</b>

# **GRAPHIC PRESENTATION**

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



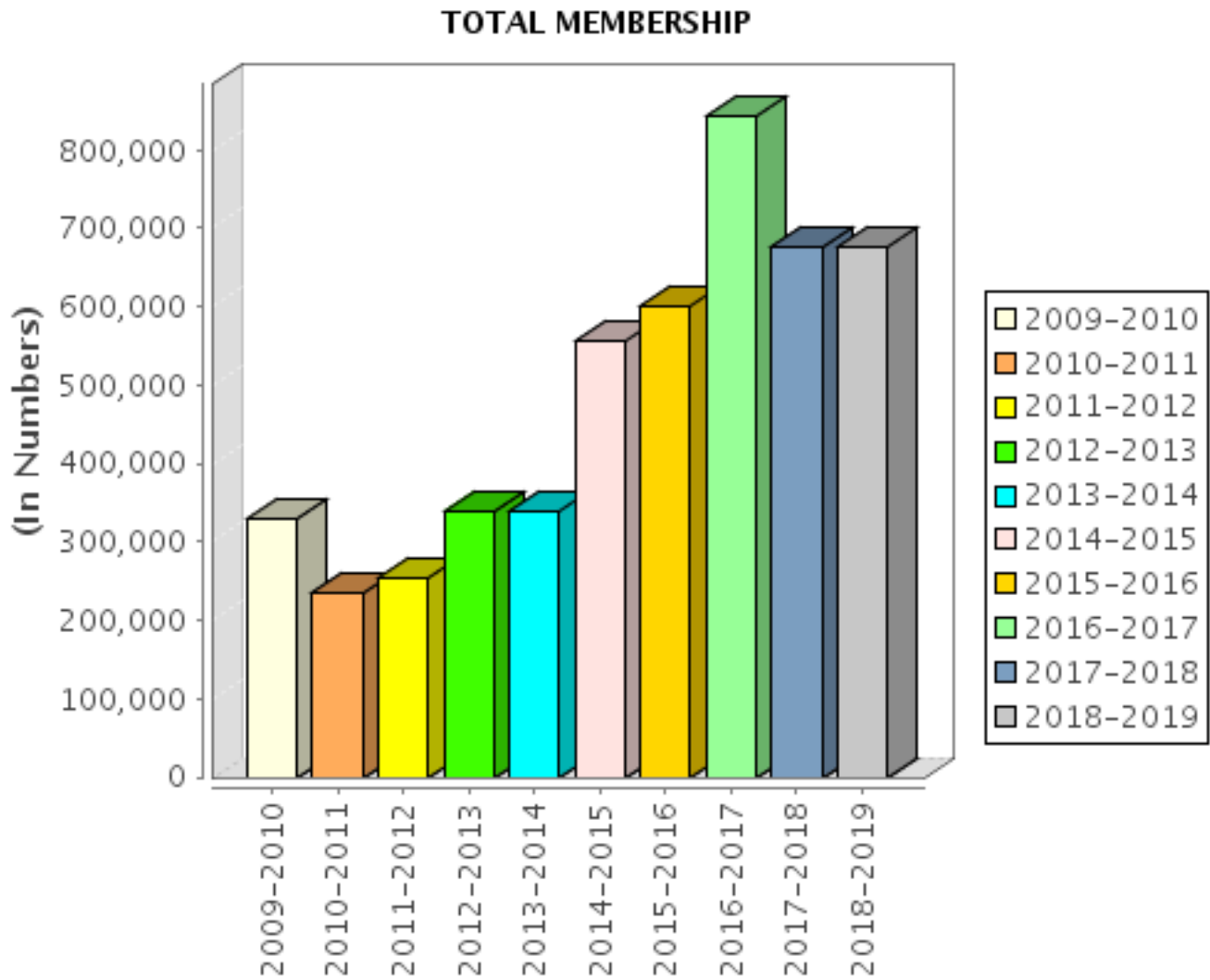
## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2010-2019)



(IN NUMBERS)

YEAR	NUMBER OF OFFICES
2009-2010	1015
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

## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2010-2019)

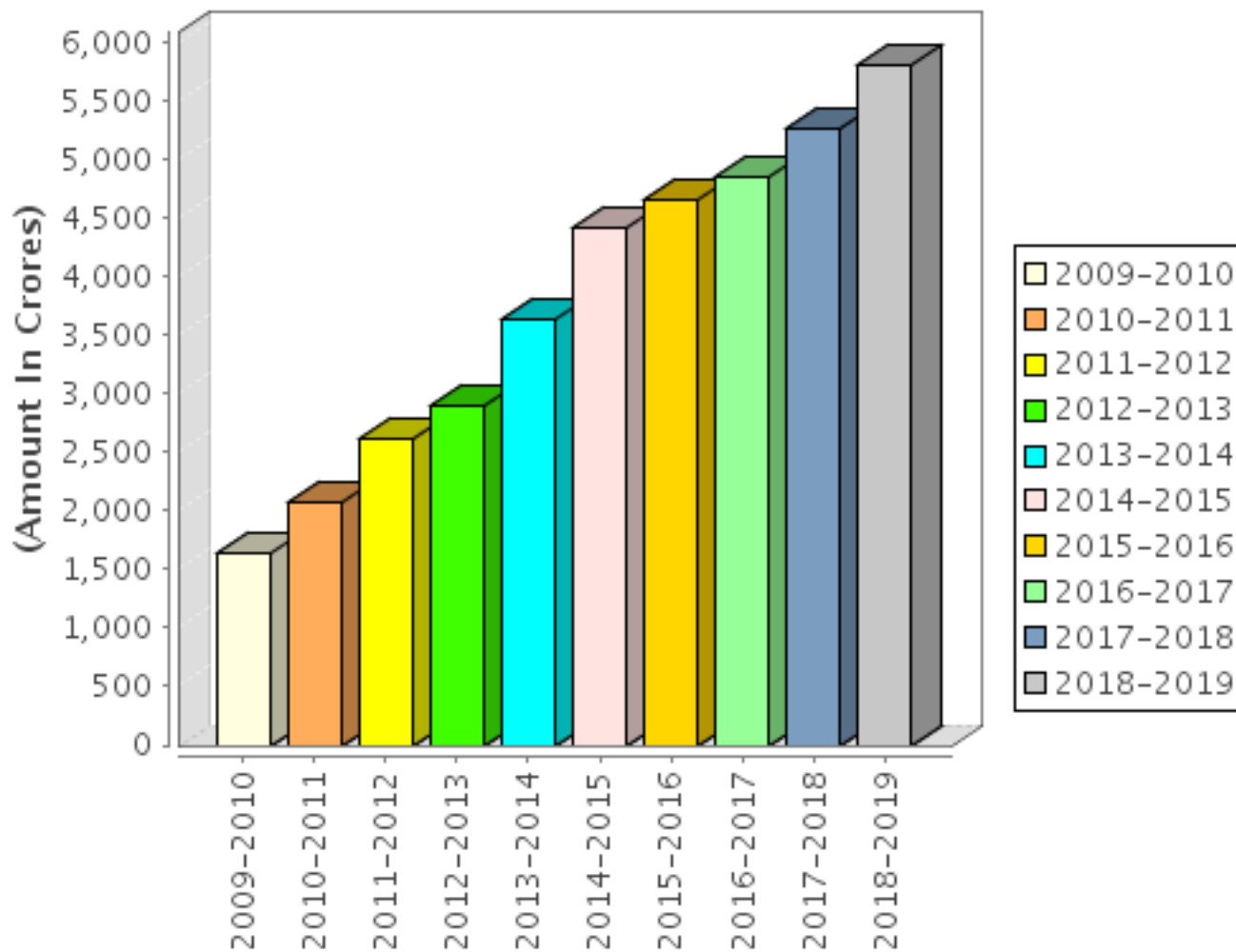


(IN NUMBERS)

YEAR	TOTAL MEMBERSHIP
2009-2010	330808
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

## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2010-2019)

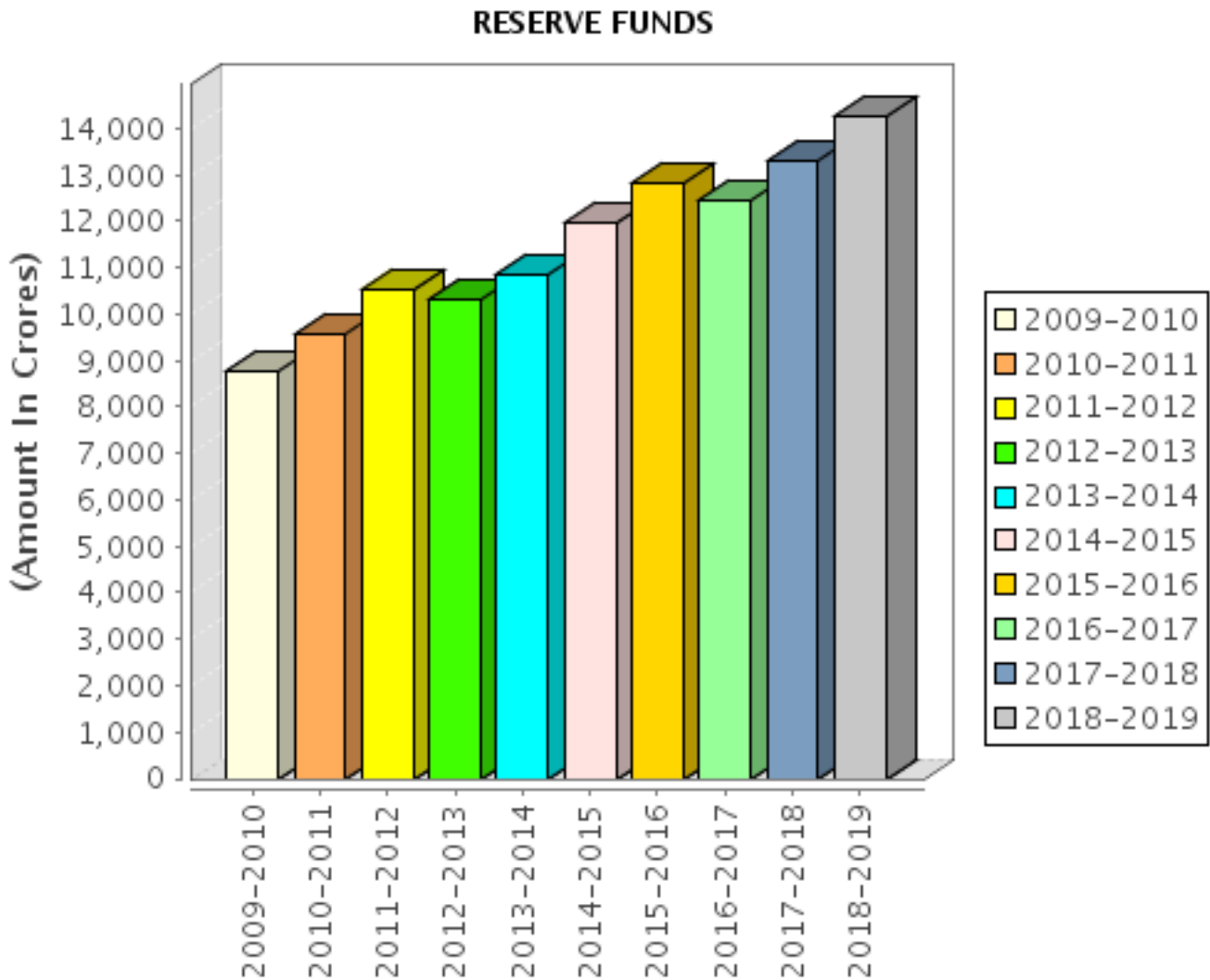
### PAID UP SHARE CAPITAL



(AMOUNT IN CRORES)

YEAR	PAID UP SHARE CAPITAL
2009-2010	1630
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

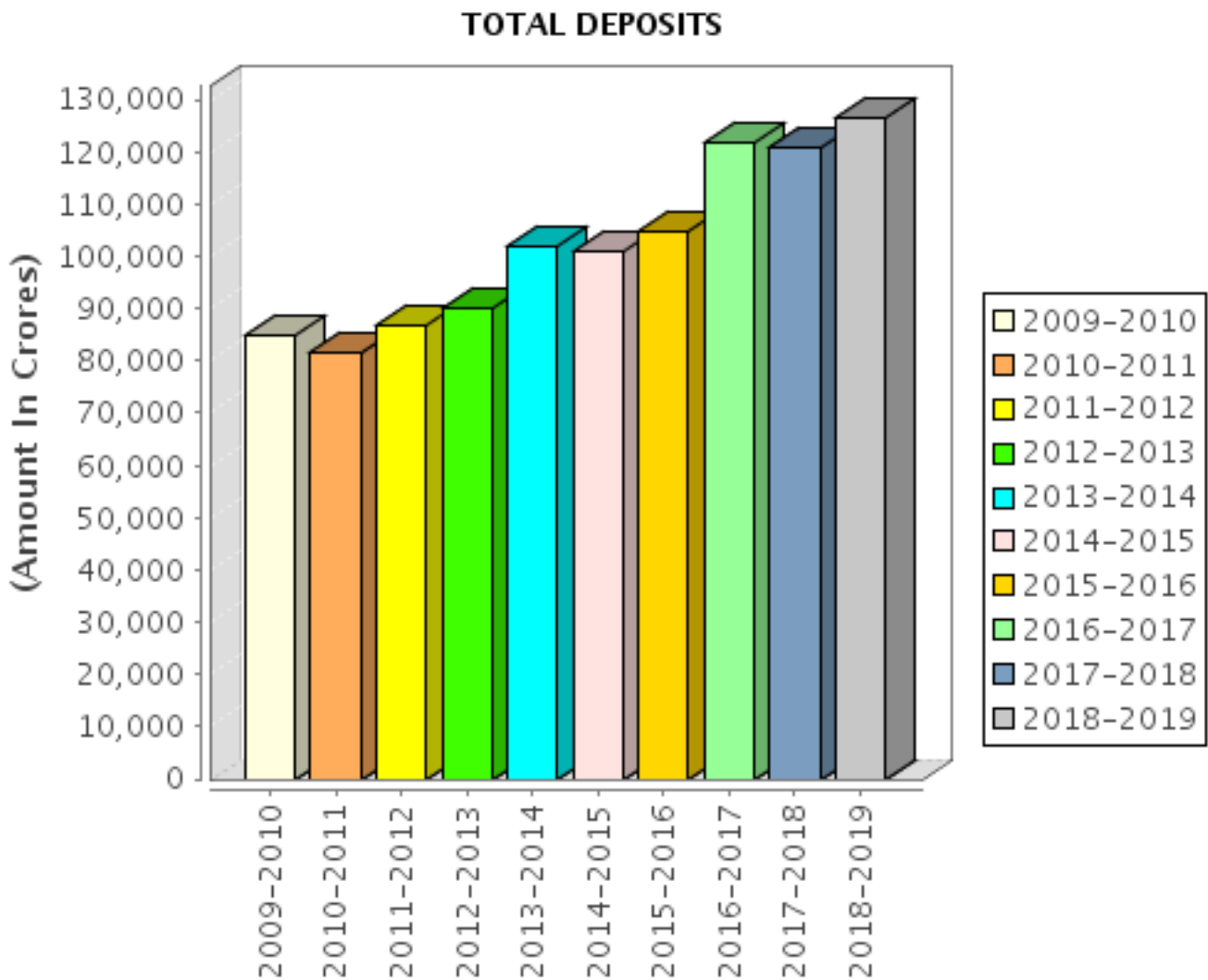
## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2010-2019)



(AMOUNT IN CRORES)

YEAR	RESERVE FUNDS
2009-2010	8763
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

## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2010-2019)

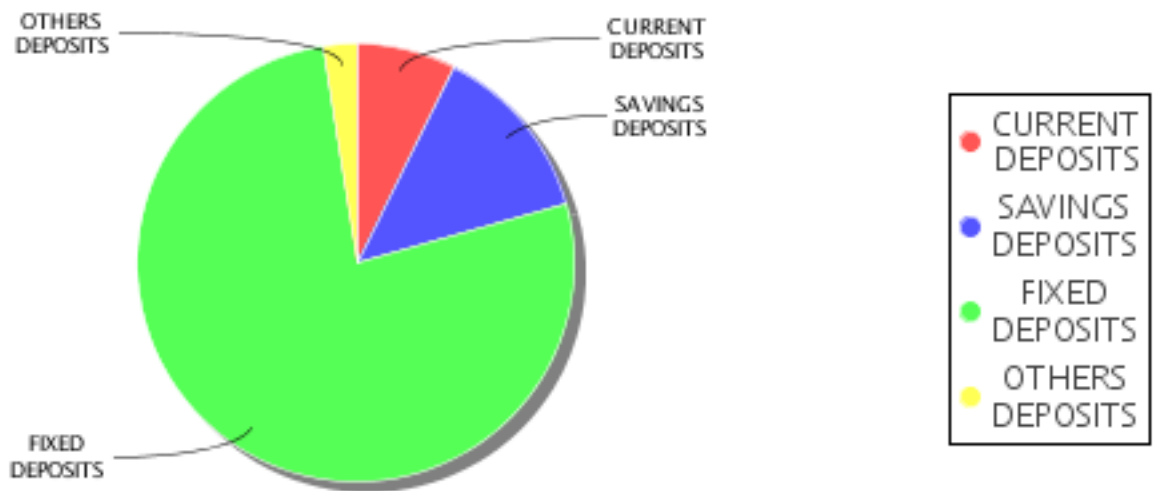


(AMOUNT IN CRORES)

YEAR	TOTAL DEPOSITS
2009-2010	84838
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

# PERFORMANCE OF STATE COOPERATIVE BANKS DURING THE YEAR (2018-2019)

## TYPE OF DEPOSITS

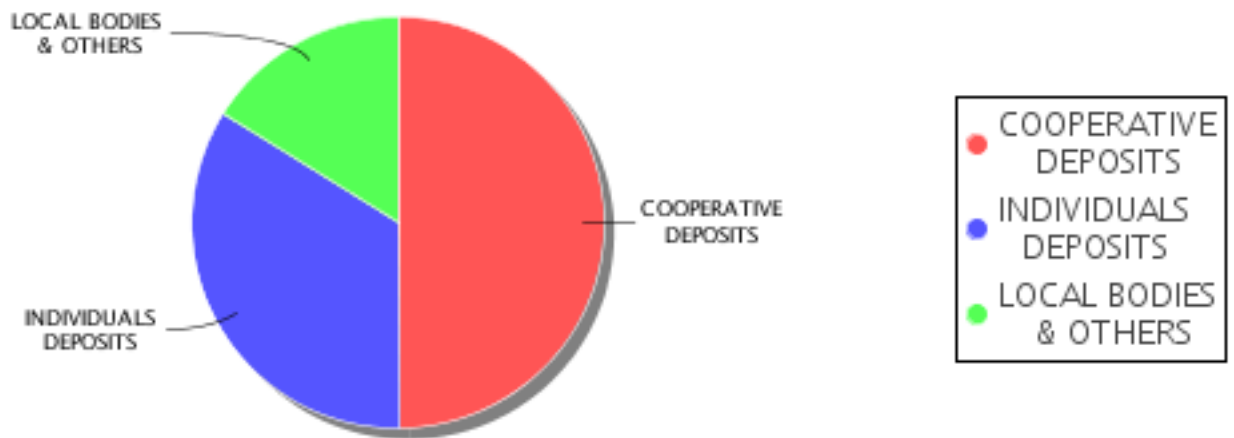


(AMOUNT IN CRORES)

YEAR	CURRENT DEPOSITS	SAVINGS DEPOSITS	FIXED DEPOSITS	RESERVE FUNDS AND OTHERS
2018-2019	9338	16753	97386	3065
% to Total	7.38	13.24	76.96	2.42

# PERFORMANCE OF STATE COOPERATIVE BANKS DURING THE YEAR (2018-2019)

## COMPOSITION OF DEPOSITS

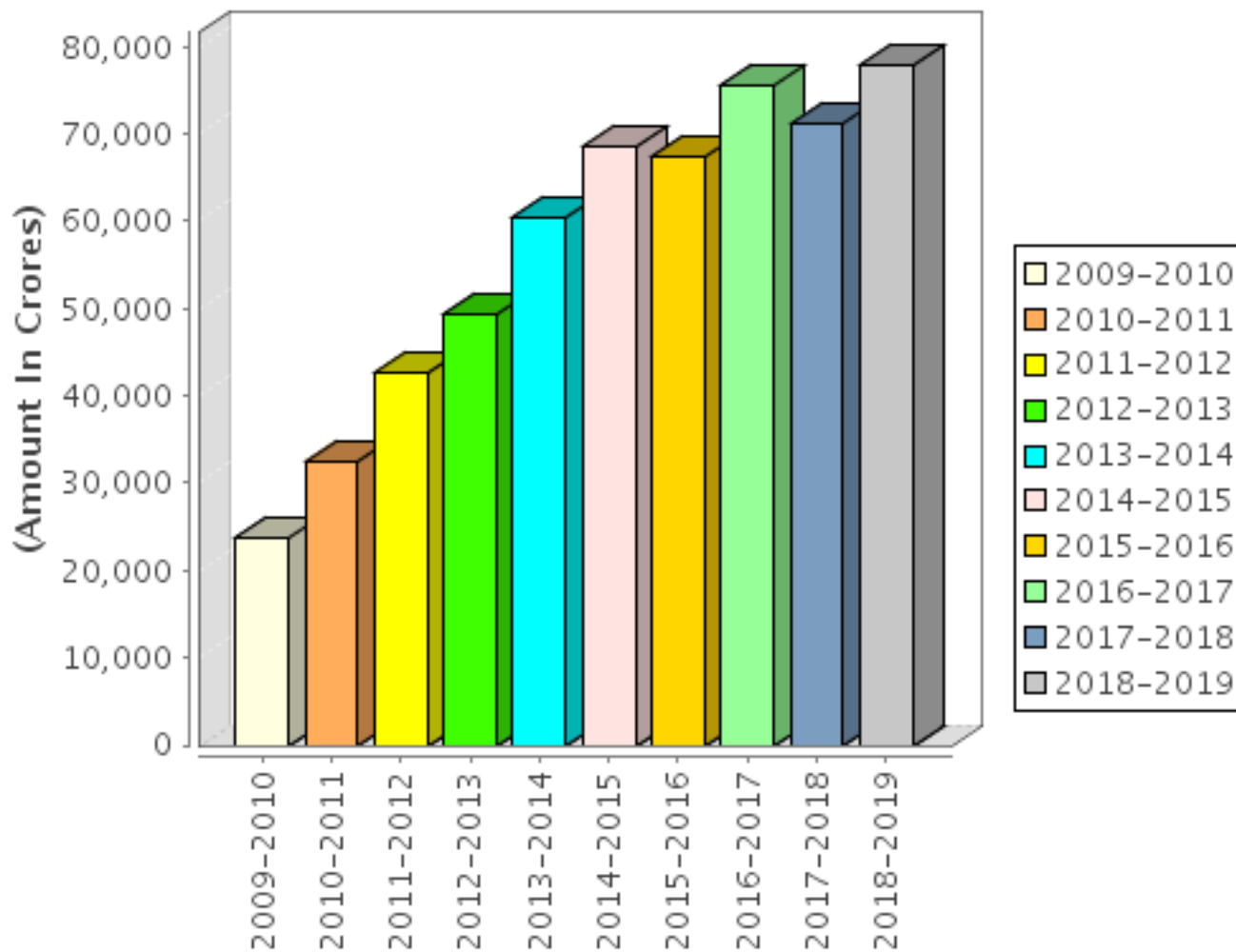


(AMOUNT IN CRORES)

YEAR	TOTAL DEPOSITS	COOPERATIVE DEPOSITS	INDIVIDUALS DEPOSITS	LOCAL BODIES AND OTHERS
2018-2019	126543	63041	43041	20461
% to Total	100.0	49.82	34.01	16.17

## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2010-2019)

### TOTAL BORROWINGS

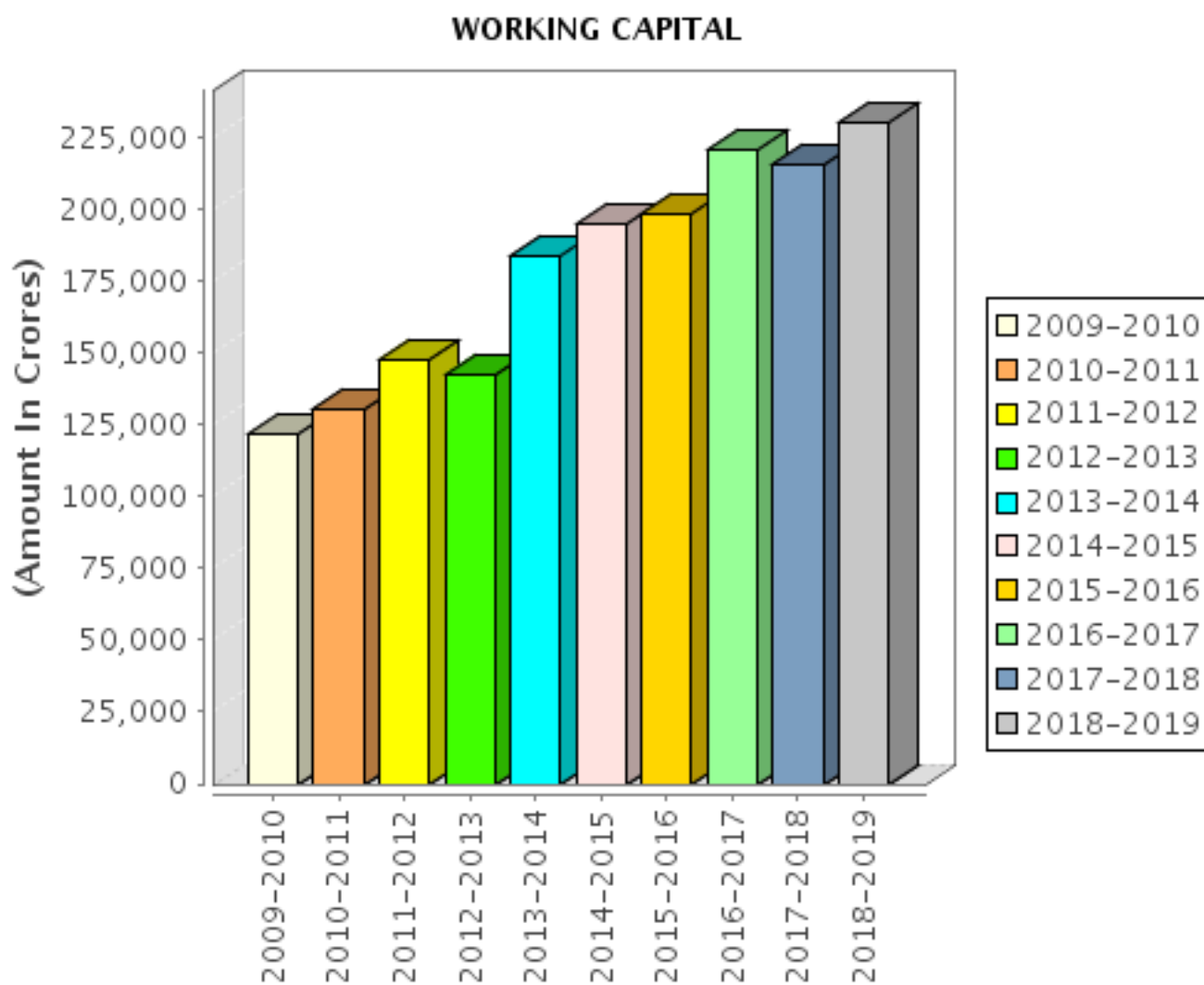


(AMOUNT IN CRORES)

YEAR	TOTAL BORROWINGS
2009-2010	23660
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



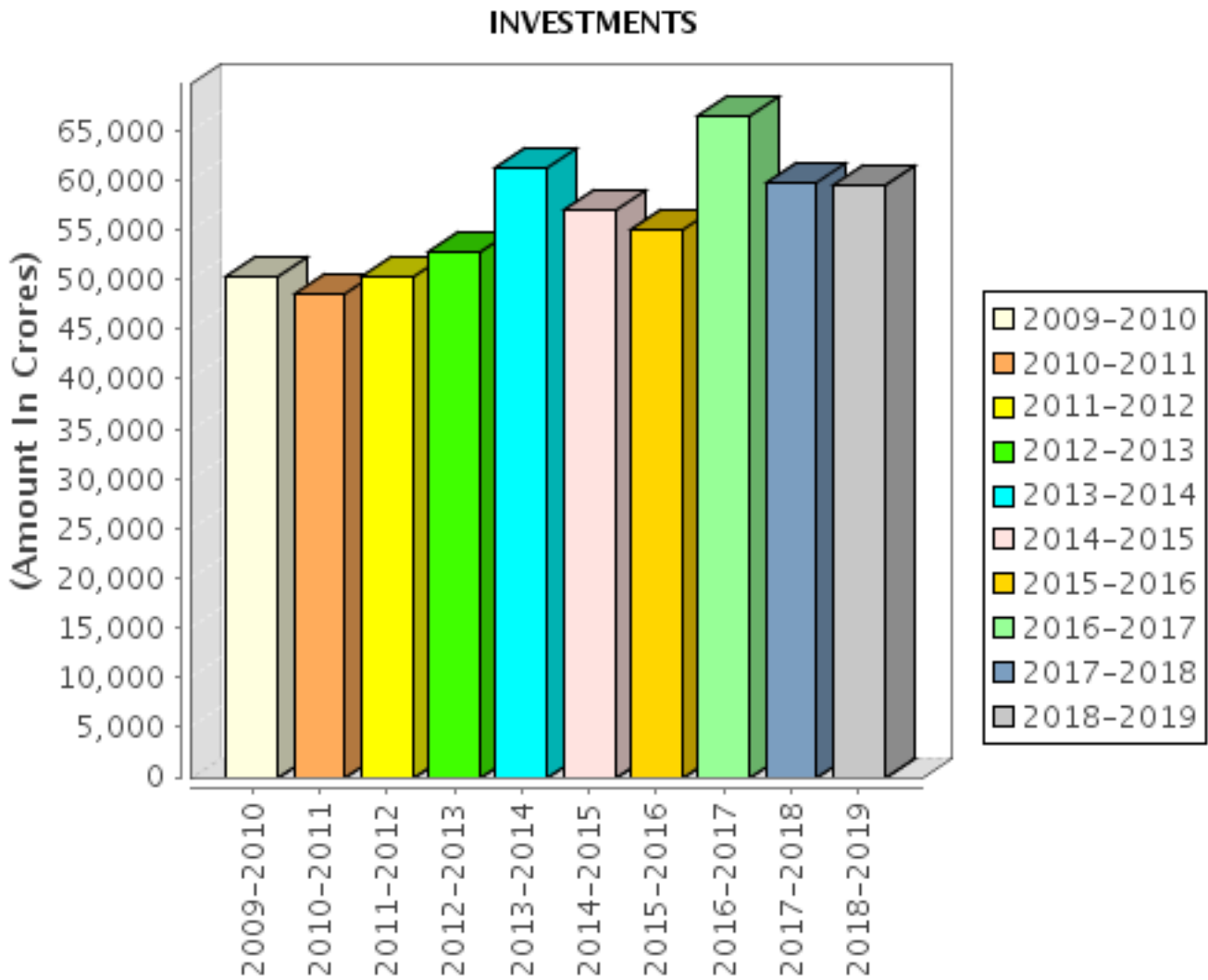
## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2010-2019)



(AMOUNT IN CRORES)

YEAR	WORKING CAPITAL
2009-2010	122057
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

## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2010-2019)

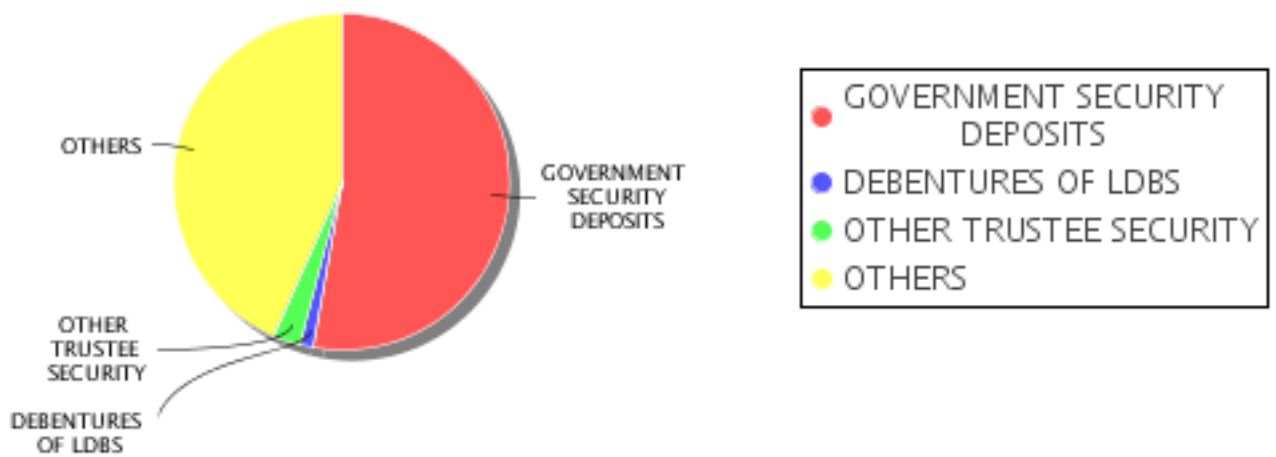


(AMOUNT IN CRORES)

YEAR	INVESTMENTS
2009-2010	50321
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

# PERFORMANCE OF STATE COOPERATIVE BANKS DURING THE YEAR (2018-2019)

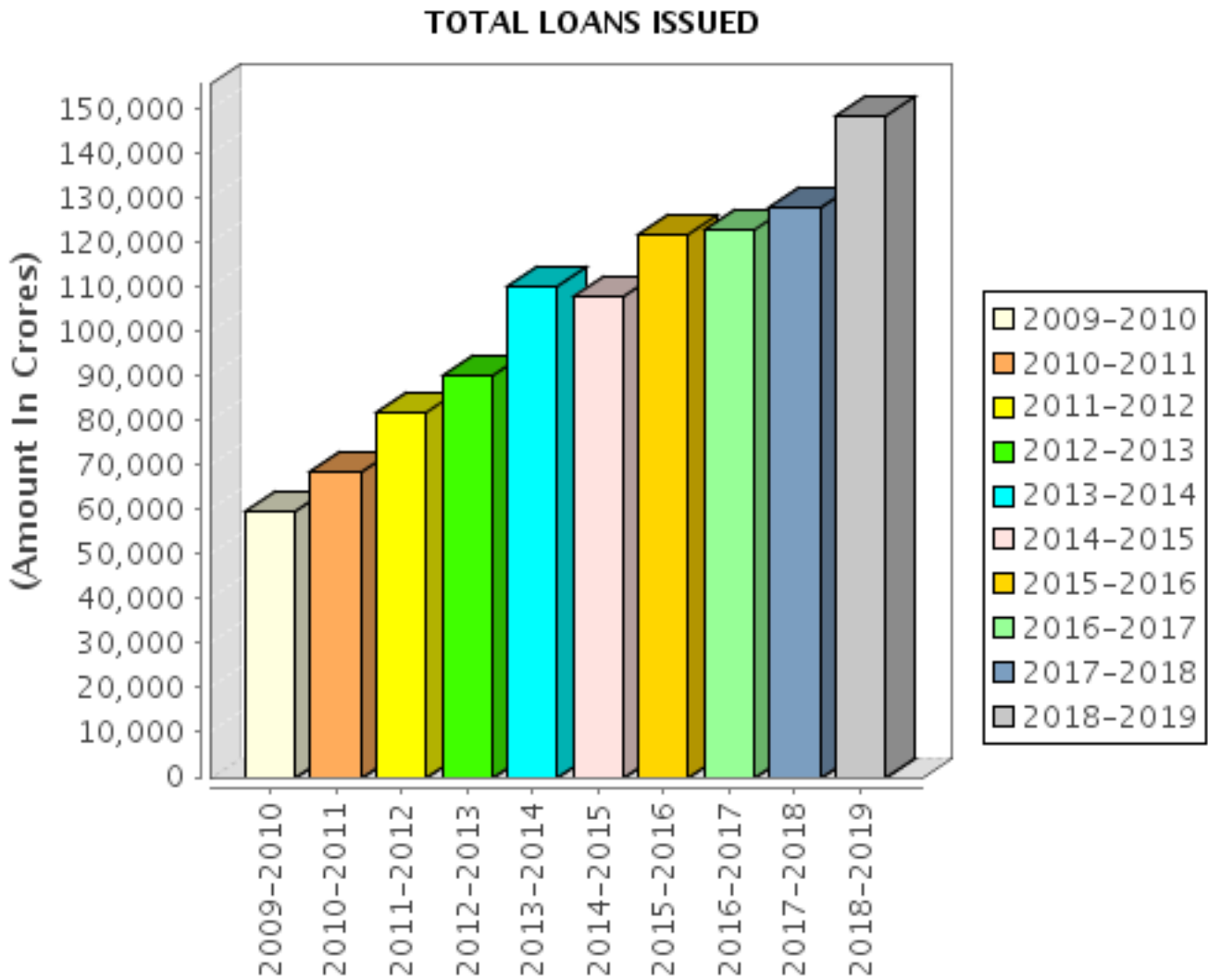
## COMPOSITION OF INVESTMENTS



(AMOUNT IN CRORES)

YEAR	GOVERNMENT SECURITY	DEBENTURES OF LDBS	OTHER TRUSTEE SECURITY	OTHERS
2018-2019	31410	713	1634	25791
% to Total	52.75	1.2	2.74	43.31

## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2010-2019)

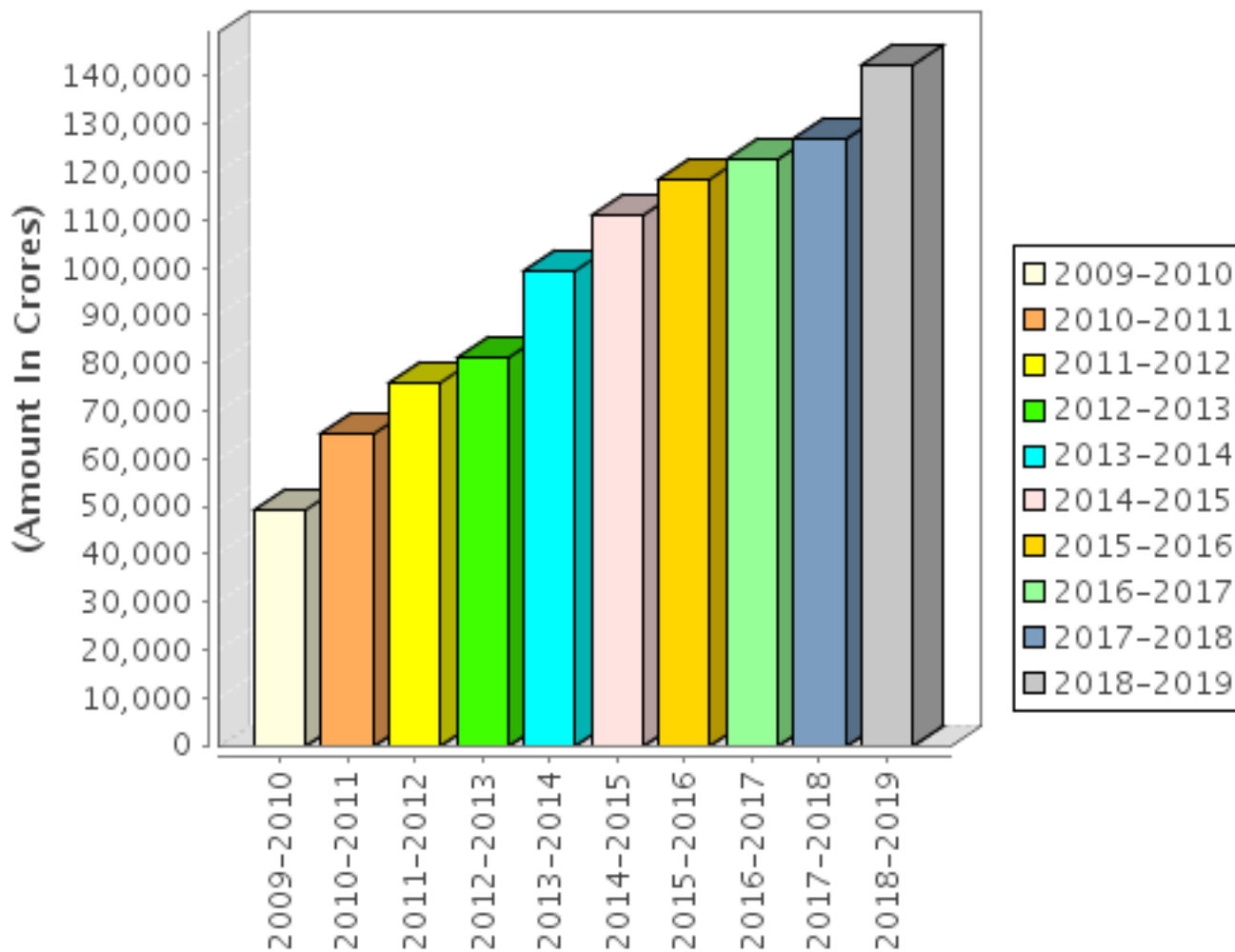


(AMOUNT IN CRORES)

YEAR	TOTAL LOANS ISSUED
2009-2010	59784
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

## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2010-2019)

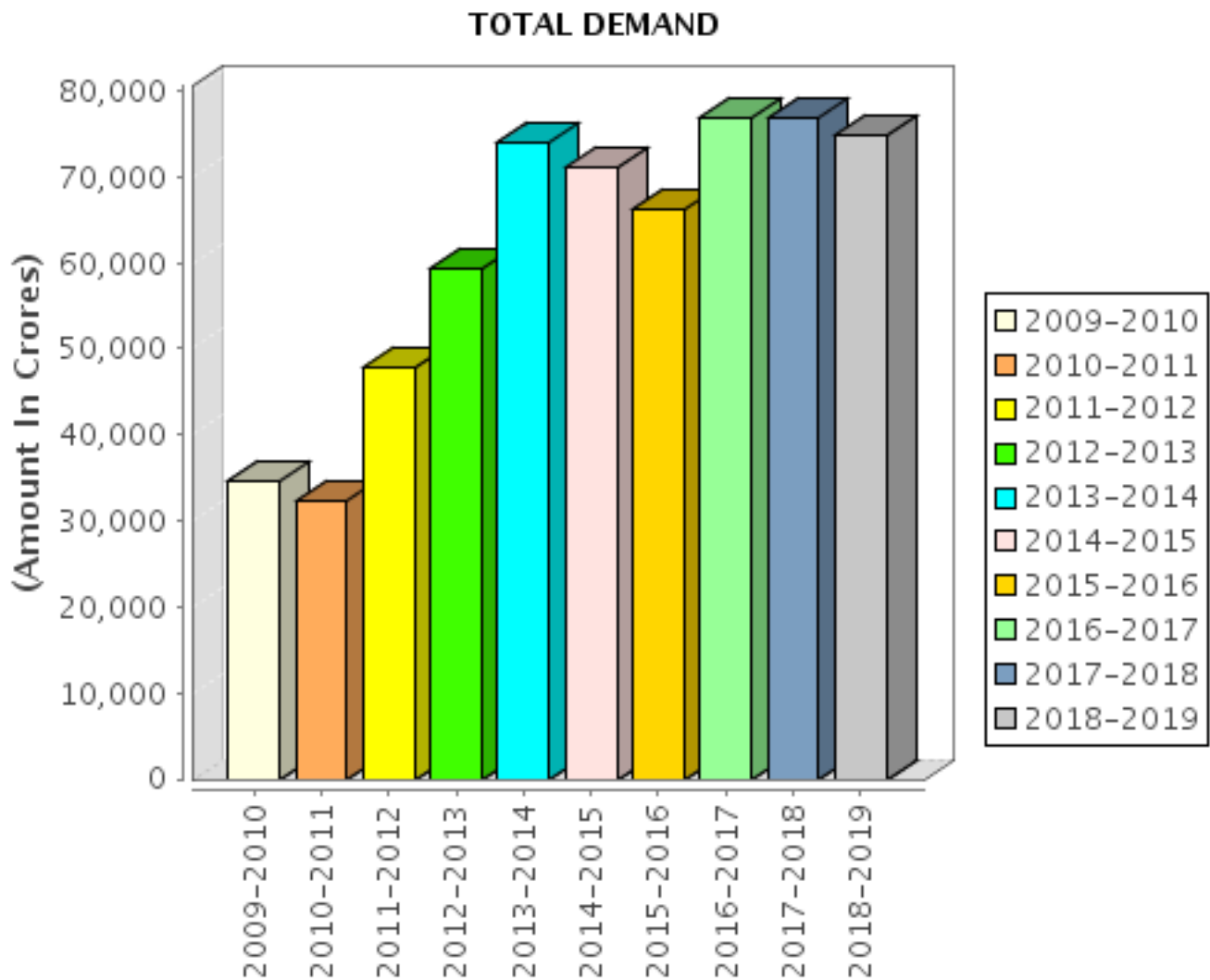
### TOTAL LOANS OUTSTANDING



(AMOUNT IN CRORES)

YEAR	TOTAL LOANS OUTSTANDING
2009-2010	49104
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

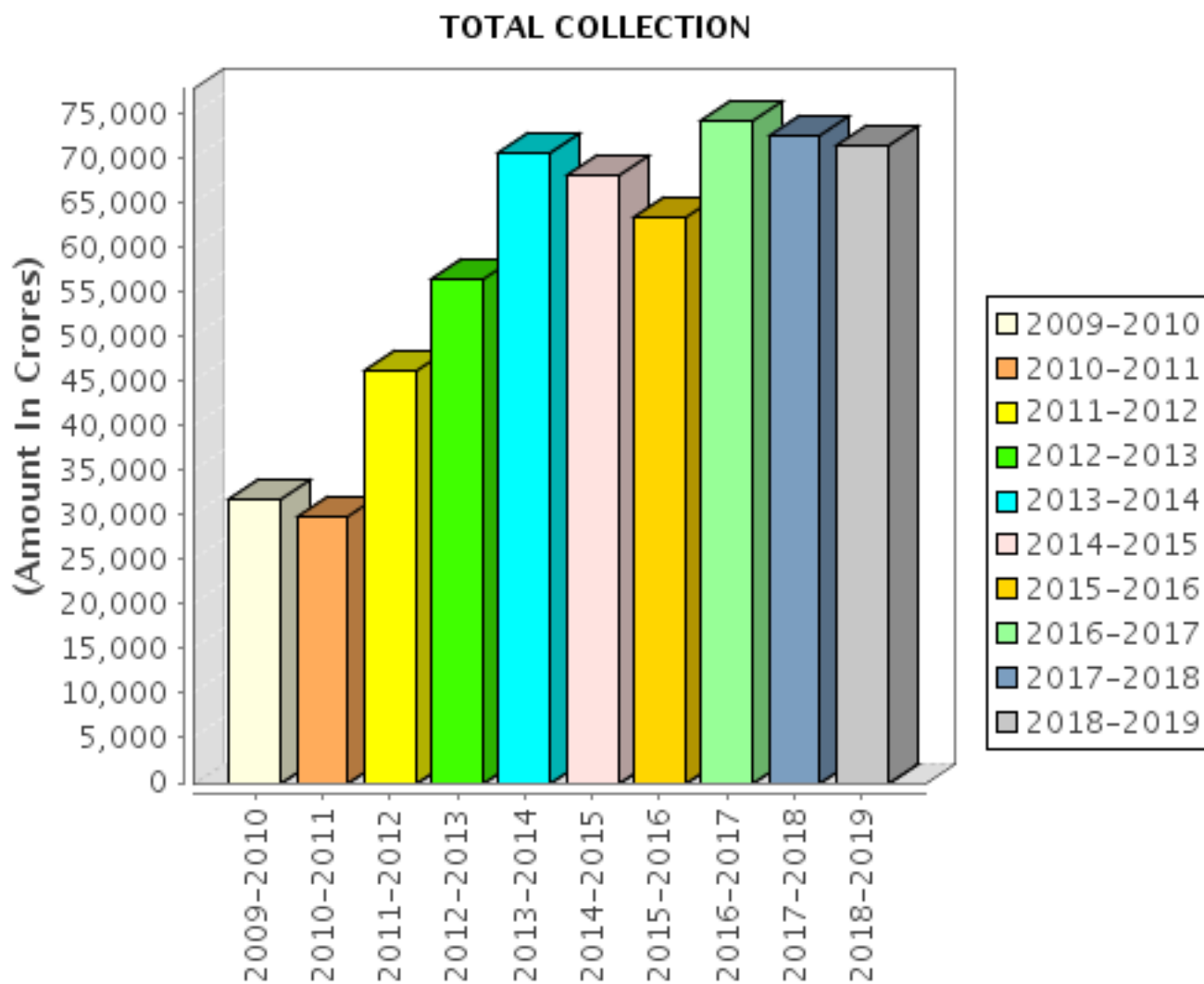
## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2010-2019)



(AMOUNT IN CRORES)

YEAR	TOTAL DEMAND
2009-2010	34550
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

## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2010-2019)

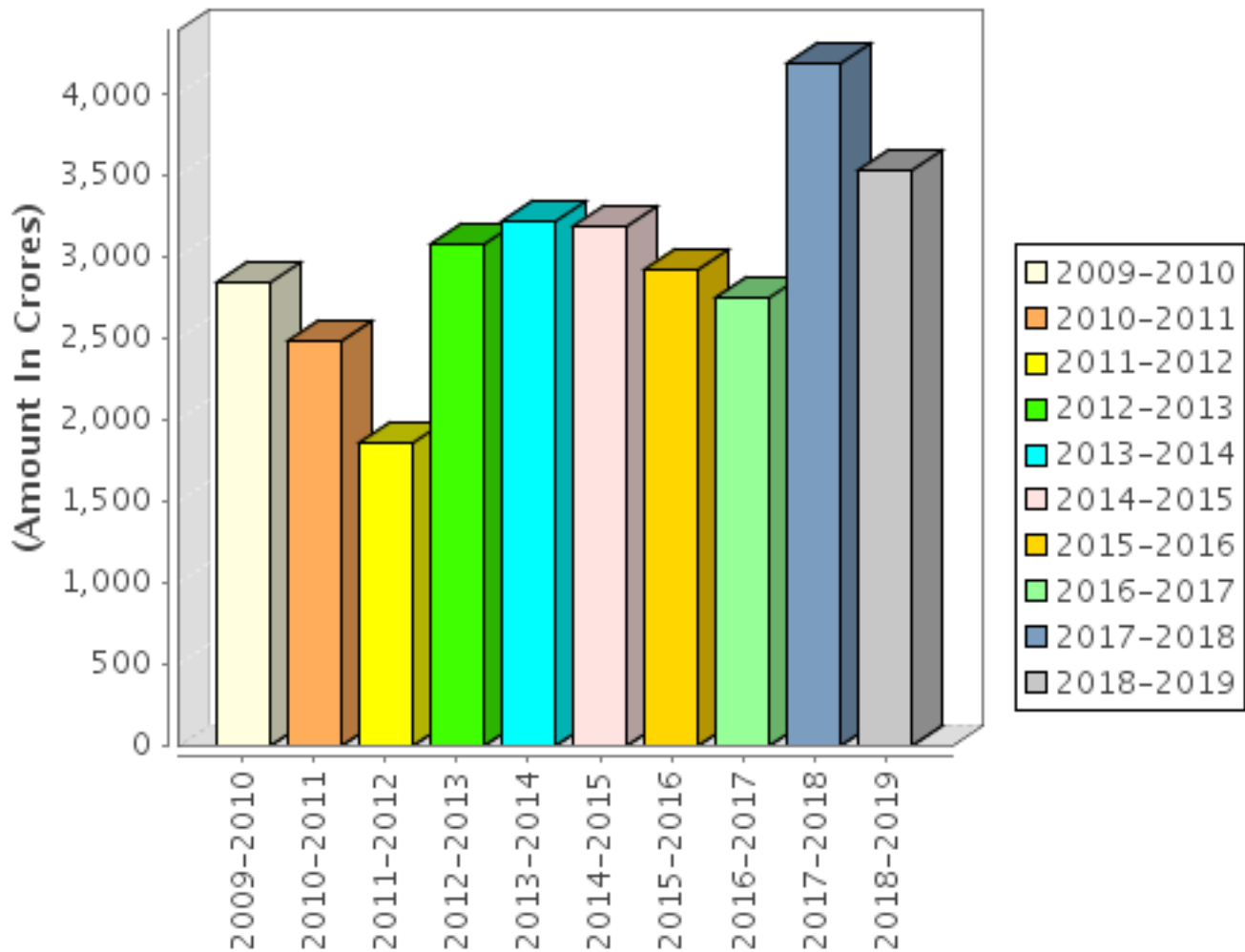


(AMOUNT IN CRORES)

YEAR	TOTAL COLLECTION
2009-2010	31717
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

## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2010-2019)

### BALANCES (OVERDUES)



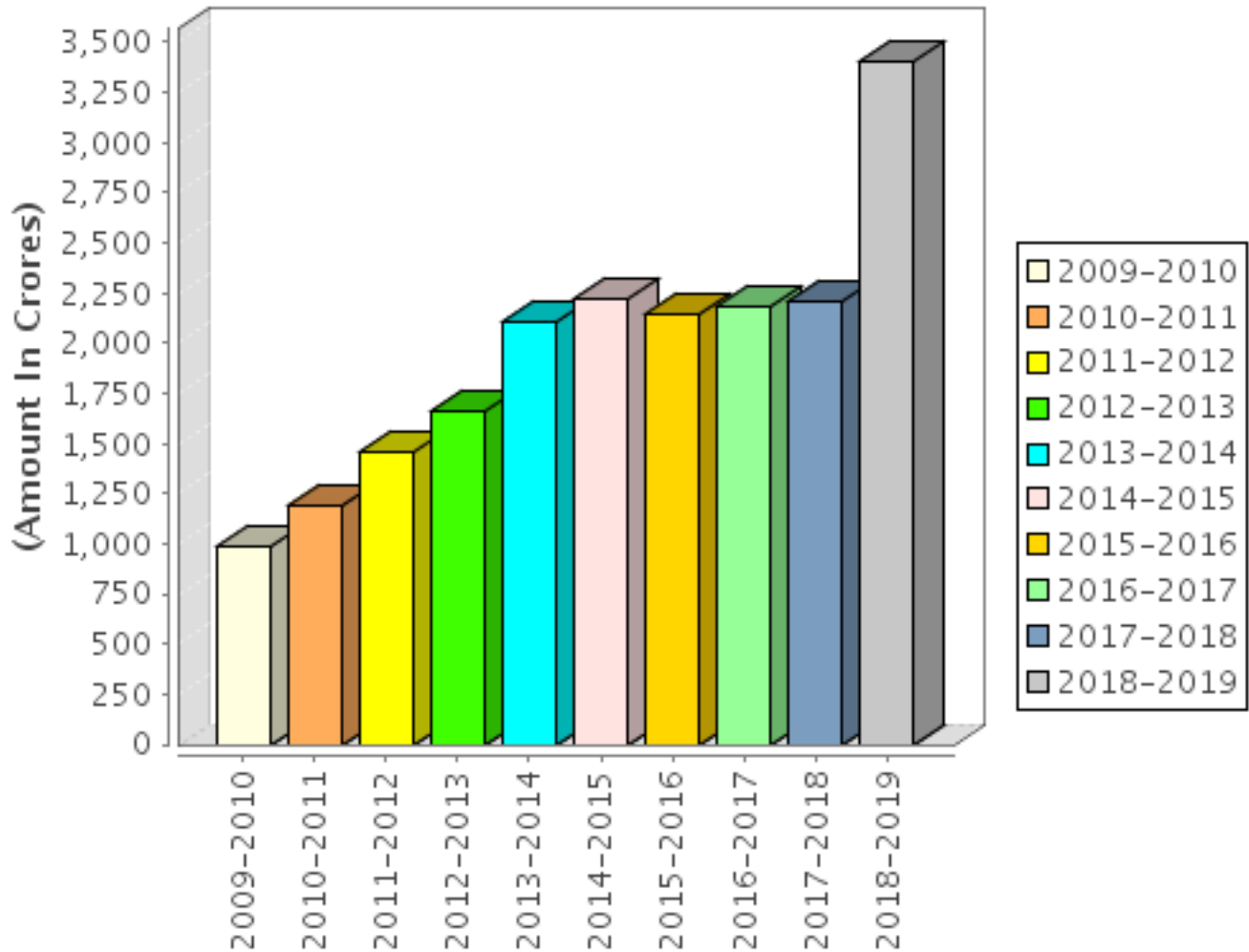
(AMOUNT IN CRORES)

YEAR	BALANCES (OVERDUES)
2009-2010	2833
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



## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2010-2019)

### COST OF MANAGEMENT ( CM )

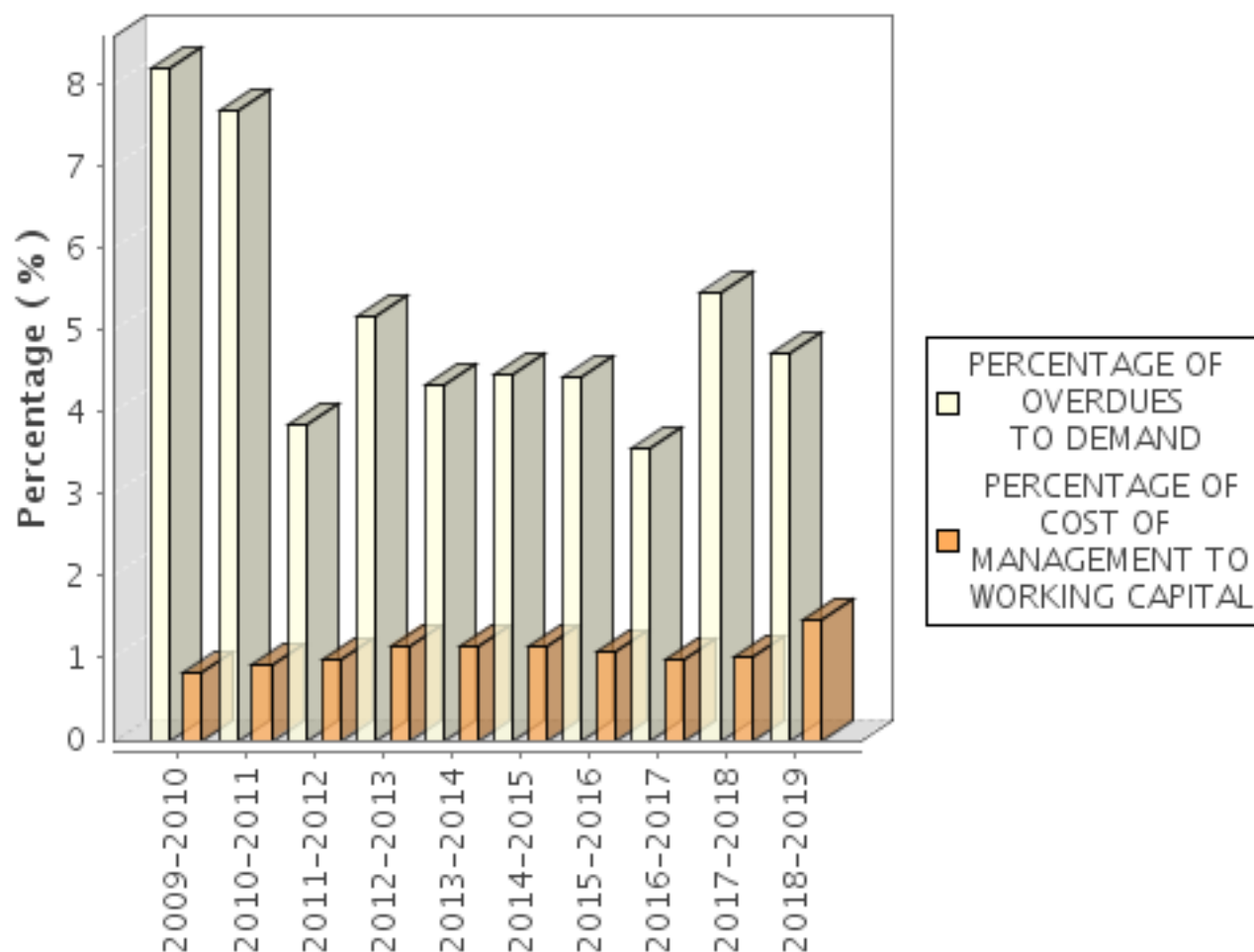


(AMOUNT IN CRORES)

YEAR	COST OF MANAGEMENT ( CM )
2009-2010	989
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

## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2010-2019)

### 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
2009-2010	8.2	0.81
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

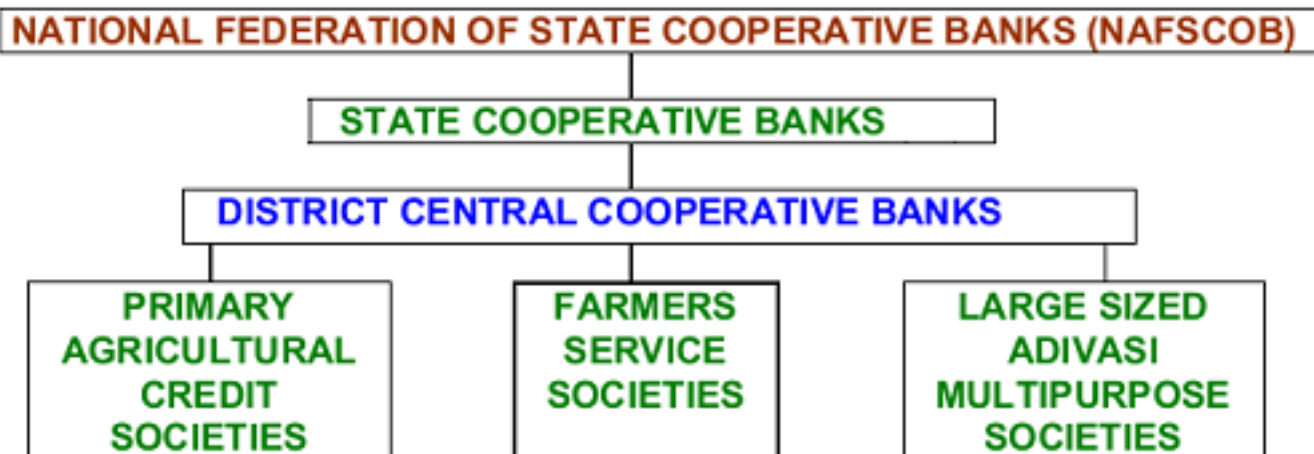
## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2010-2019)



(IN NUMBERS)

YEAR	NO. OF EMPLOYEES
2009-2010	13781
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

# SHORT TERM COOPERATIVE CREDIT STRUCTURE



## STATISTICAL DETAILS

PRIMARY SOCIETIES (PACS, FSS & LAMPS) (31-3-2019)		DISTRICT CENTRAL COOPERATIVE BANKS (31-3-2019)		STATE COOPERATIVE BANKS (31-3-2019)	
1. NO.OF STY.:	95995	1. NO.OF DCCBS:	363	1. NO.OF SCBS:	33
2. MEMBERSHIP:	132029	2. NO.OF BRANCHES INCLUDING H.O.:	14647	2. NO.OF BRANCHES INCLUDING H.O.:	1340
3. OWNED FUNDS:	4219506	3. MEMBERSHIP: TOTAL:	4401390	3. MEMBERSHIP: TOTAL:	675909
4. DEPOSITS:	13301036	COOPERATIVE:	504032	COOPERATIVE:	18164
5. BORROWINGS:	13892245	INDVL./GOI:	3897358	INDVL./GOI:	657745
6. LOANS ADV.:	20589484	4. OWNED FUNDS:	5449242	4. OWNED FUNDS:	2008559
7. LOANS OUTS:	11504806	5. DEPOSITS:	36696045	5. DEPOSITS:	12654282
8. PERG.OF OVR. TO DEMAND (%):	25.48	6. BORROWINGS:	9287326	6. BORROWINGS:	7791997
9. EMPLOYEES:	150963	7. LOANS ADV.:	26532444	7. LOANS ADV.:	14837629
10. BORROWERS:	51058	8. LOANS OUTS:	28085412	8. LOANS OUTS:	14242222
		9. PERG.OF OVR. TO DEMAND (%):	24.97	9. PERG.OF OVR. TO DEMAND (%):	4.71
		10. EMPLOYEES:	83449	10. EMPLOYEES:	12378

(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).**