

BASIC DATA ON

PERFORMANCE OF STATE COOPERATIVE BANKS (APRIL 1, 2021 to MARCH 31, 2022)

2021-2022



National Federation of State Cooperative Banks Ltd.

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INDICES USED

S.No.	Indices	Details
1	N.A.	Not Available
2	n.a.	Not Applicable
3	N.D.	Not Declared
4	S.T.	Short Term
5	M.T.	Medium Term
6	Agricl.	Agricultural
7	Non-Agricl.	Non-Agricultural
8	I.R.D.P.	Integrated Rural Development Programme
9	L.D.B.	Land Development Bank
10	NABARD	National Bank for Agricultural and Rural Development
11	L.I.C.	Life Insurance Corporation
12	N.C.D.C.	National Cooperative Development Corporation
13	@	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, 2020-2021
16	**	Figures Related to the Cooperative year, 2019-2020
17	***	Figures Related to the Cooperative year, 2018-2019
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 2021-22. 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, 2022 as well as June 30, 2022. 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 2021-22. 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
August, 2023
Pub :2

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

**PART - I
(AS ON 31ST MARCH)
2021- 2022**

(FROM PAGE NO. 2 TO 30)

TABLE-I (A)

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

2021-2022

(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)	214 9.99	4165 0.17	1820 2.64	113096 12.5	14565 7.14	262661 12.05	71667 12.27	45590 12.52	2243836 9.16	1326537 9.89	917299 8.28
2. Eastern Zone (% Share in Total)	75 3.5	51532 2.14	1675 2.43	96724 10.69	29463 14.45	168088 7.71	49535 8.48	34542 9.48	2356886 9.63	1006410 7.51	1350476 12.19
3. North-Eastern Zone (% Share in Total)	303 14.14	2070017 85.78	57213 83.06	36333 4.02	27071 13.28	88202 4.05	19678 3.37	7663 2.1	1892506 7.73	71157 0.53	1821349 16.44
4. Northern Zone (% Share in Total)	381 17.78	137578 5.7	2314 3.36	125464 13.87	26939 13.21	406519 18.65	126915 21.73	94459 25.94	3449523 14.09	1187664 8.86	2261859 20.42
5. Southern Zone (% Share in Total)	1018 47.5	109392 4.53	2064 3.0	466572 51.58	103866 50.95	589196 27.04	228187 39.07	104882 28.8	11212183 45.79	6771657 50.5	4440526 40.09
6. Western Zone (% Share in Total)	152 7.09	40397 1.67	3799 5.51	66378 7.34	1966 0.96	664571 30.5	88035 15.07	77069 21.16	3329721 13.6	3044515 22.71	285206 2.57
ALL INDIA TOTAL: Percentage (%)	2143 100	2413081 100	68885 100	904567 100	203870 100	2179237 100	584017 100	364205 100	24484655 100	13407940 100	11076715 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)

2021-2022

(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)	1003122 8.38	995214 8.42	61 0.27	7847 99.07	3636157 9.07	864046 8.35	2584988 12.17	1765669 18.19	271 0.02	819048 8.05
2. Eastern Zone (% Share in Total)	1398307 11.67	1397540 11.82	767 3.35	0 0.0	4566991 11.39	1254930 12.13	3491477 16.44	1439626 14.83	87303 6.41	1964548 19.32
3. North-Eastern Zone (% Share in Total)	79700 0.67	53845 0.46	8264 36.11	0 0.0	2292705 5.72	686541 6.64	308824 1.45	149097 1.54	18406 1.35	141321 1.39
4. Northern Zone (% Share in Total)	2104243 17.57	2090487 17.68	9656 42.19	0 0.0	6212133 15.5	1583554 15.3	2764452 13.02	2058038 21.2	64350 4.72	642064 6.31
5. Southern Zone (% Share in Total)	6142117 51.28	6038972 51.07	4138 18.08	74 0.93	18175259 45.34	4484120 43.34	9043128 42.58	3110452 32.04	889084 65.25	5043592 49.6
6. Western Zone (% Share in Total)	1249888 10.44	1248554 10.56	0 0.0	0 0.0	5203019 12.98	1473977 14.25	3046392 14.34	1184958 12.21	303211 22.25	1558223 15.32
ALL INDIA TOTAL:	11977377	11824612	22886	7921	40086264	10347168	21239261	9707840	1362625	10168796
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)

2021-2022

(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)	2334248 10.21	1530642 17.26	37711 1.7	765895 6.5	1377591 11.45	1278852 12.04	98739 7.0	7.17 0.0	30689 7.54	-935 -0.59	119 11.3	94 34.06	1851 11.12
2. Eastern Zone (% Share in Total)	2720529 11.9	1437920 16.22	173626 7.85	1108983 9.41	1806445 15.02	1591322 14.98	215123 15.26	11.91 0.0	9966 2.45	22110 13.98	57 5.41	16 5.8	475 2.85
3. North-Eastern Zone (% Share in Total)	708757 3.1	193038 2.18	58901 2.66	456818 3.88	89349 0.74	52100 0.49	37249 2.64	41.69 0.0	70079 17.23	-627 -0.4	211 20.04	80 28.99	2302 13.82
4. Northern Zone (% Share in Total)	2642180 11.55	1318652 14.87	84635 3.82	1238893 10.51	2915621 24.24	2781905 26.19	133716 9.49	4.59 0.0	101556 24.97	19728 12.48	346 32.86	31 11.23	3066 18.41
5. Southern Zone (% Share in Total)	10985945 48.04	3547815 40.01	1218714 55.07	6219416 52.76	5612276 46.65	4705747 44.31	906529 64.31	16.15 0.0	158602 38.99	46369 29.32	188 17.85	37 13.41	7361 44.2
6. Western Zone (% Share in Total)	3476200 15.2	839427 9.47	639502 28.9	1997271 16.94	228954 1.9	210641 1.98	18313 1.3	8.0 0.0	35857 8.82	71493 45.21	132 12.54	18 6.52	1598 9.6
ALL INDIA TOTAL:	22867859	8867494	2213089	11787276	12030236	10620567	1409669	11.72	406749	158138	1053	276	16653
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
2021-2022

(As on 31st March)

(In Numbers)

Name of the State Cooperative Bank	No. of Offices Incl. Head Office	Membership		Total Membership
		Cooperative Societies	Individuals & Govt.	
1	2	3	4	5 (3 + 4)
1. ANDAMAN AND NICOBAR	41	161	78664	78825
2. ANDHRA PRADESH	19	13	28519	28532
3. ARUNACHAL PRADESH	38	136	0	136
4. ASSAM*	74	1577	105704	107281
5. BIHAR	14	43	0	43
6. CHANDIGARH	18	371	3990	4361
7. CHHATTISGARH	15	27	130980	131007
8. DELHI	51	378	1	379
9. GOA	56	1446	36598	38044
10. GUJARAT	34	427	0	427
11. HARYANA	14	19	0	19
12. HIMACHAL PRADESH	242	1649	115	1764
13. JAMMU AND KASHMIR	41	115	0	115
14. JHARKHAND	109	1315	2344	3659
15. KARNATAKA	52	21	144	165
16. KERALA	791	1557	1	1558
17. MADHYA PRADESH	26	66	0	66
18. MAHARASHTRA	62	1926	0	1926
19. MANIPUR	14	2206	17769	19975
20. MEGHALAYA	51	523	30781	31304
21. MIZORAM	23	1093	0	1093
22. NAGALAND	22	50824	435121	485945
23. ORISSA	15	105	49857	49962
24. PONDICHERY	26	280	N.A.	280
25. PUNJAB	18	22	1	23
26. RAJASTHAN	17	40	0	40
27. SIKKIM	15	426	7097	7523
28. TAMIL NADU	47	23	0	23
29. TELANGANA	42	9	0	9
30. TRIPURA	66	428	1416332	1416760
31. UTTAR PRADESH	28	61	0	61
32. UTTARAKHAND	16	71	178	249
33. WEST BENGAL	46	1527	0	1527
ALL INDIA TOTAL:	2143	68885	2344196	2413081

TABLE-III
PAID UP SHARE CAPITAL
2021-2022

(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	397	0	312	709
2. ANDHRA PRADESH	78660	10107	28	88795
3. ARUNACHAL PRADESH	0	19259	65	19324
4. ASSAM*	377	344	950	1671
5. BIHAR	3749	478	0	4227
6. CHANDIGARH	8	146	15	169
7. CHHATTISGARH	14187	1731	131	16049
8. DELHI	415	80	1394	1889
9. GOA	713	1966	5286	7965
10. GUJARAT	3978	0	0	3978
11. HARYANA	17178	20440	80	37698
12. HIMACHAL PRADESH	665	241	1	907
13. JAMMU AND KASHMIR	477	68	357	902
14. JHARKHAND	1375	247	12	1634
15. KARNATAKA	67749	0	20292	88041
16. KERALA	104585	89618	10005	204208
17. MADHYA PRADESH	65860	14235	16	80111
18. MAHARASHTRA	54435	0	0	54435
19. MANIPUR	96	1027	795	1918
20. MEGHALAYA	238	344	377	959
21. MIZORAM	177	43	0	220
22. NAGALAND	538	4191	2180	6909
23. ORISSA	58964	17223	208	76395
24. PONDICHERY	2232	438	215	2885
25. PUNJAB	16921	20	0	16941
26. RAJASTHAN	39663	4293	0	43956
27. SIKKIM	207	926	626	1759
28. TAMIL NADU	49384	3626	0	53010
29. TELANGANA	28660	77	187	28924
30. TRIPURA	169	937	2467	3573
31. UTTAR PRADESH	29459	3	0	29462
32. UTTARAKHAND	8530	0	312	8842
33. WEST BENGAL	178	11762	4162	16102
ALL INDIA TOTAL:	650224	203870	50473	904567

TABLE-IV
RESERVE AND OTHER FUNDS
2021-2022

(As on 31st March)

(Amount In Lakhs)

Name of the State Cooperative Bank	Reserve and Other Funds			Total Reserve Funds
	Statutory Reserve Fund	Agricultural Credit Stabilisation Fund	Other Reserves	
1	10	11	12	13 (10 to 12)
1. ANDAMAN AND NICOBAR	8438	797	17481	26716
2. ANDHRA PRADESH	38506	28176	47759	114441
3. ARUNACHAL PRADESH	53	26	2370	2449
4. ASSAM*	4014	1172	5784	10970
5. BIHAR	25367	16090	33081	74538
6. CHANDIGARH	3	3	3389	3395
7. CHHATTISGARH	6526	5587	35190	47303
8. DELHI	8870	6626	19163	34659
9. GOA	469	195	15839	16503
10. GUJARAT	10994	15403	73435	99832
11. HARYANA	15752	20098	35298	71148
12. HIMACHAL PRADESH	42860	35061	29888	107809
13. JAMMU AND KASHMIR	2681	385	2110	5176
14. JHARKHAND	2347	864	2885	6096
15. KARNATAKA	84870	8263	29186	122319
16. KERALA	35001	20897	89461	145359
17. MADHYA PRADESH	27667	22350	117797	167814
18. MAHARASHTRA	76572	61471	410193	548236
19. MANIPUR	154	194	13921	14269
20. MEGHALAYA	6272	2723	7367	16362
21. MIZORAM	3191	1148	4123	8462
22. NAGALAND	98	109	8852	9059
23. ORISSA	18101	12686	13004	43791
24. PONDICHERY	610	747	3327	4684
25. PUNJAB	19721	17642	37054	74417
26. RAJASTHAN	35826	14631	30279	80736
27. SIKKIM	1894	1037	3616	6547
28. TAMIL NADU	39526	28991	45583	114100
29. TELANGANA	21236	17011	23330	61577
30. TRIPURA	4002	1254	14828	20084
31. UTTAR PRADESH	32783	15750	5559	54092
32. UTTARAKHAND	3546	1052	11937	16535
33. WEST BENGAL	6067	5766	37926	49759
ALL INDIA TOTAL:	584017	364205	1231015	2179237

DEPOSITS - SOURCEWISE 2021-2022

(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	1132	119754	0	0	120886
2. ANDHRA PRADESH	416905	17017	0	391071	824993
3. ARUNACHAL PRADESH	N.A.	N.A.	N.A.	48927	48927
4. ASSAM*	20183	770784	0	0	790967
5. BIHAR	96585	27011	0	7188	130784
6. CHANDIGARH	5002	36781	18039	30	59852
7. CHHATTISGARH	516500	76053	2392	473	595418
8. DELHI	47945	88685	0	0	136630
9. GOA	111528	89674	8862	6052	216116
10. GUJARAT	920841	86080	0	0	1006921
11. HARYANA	131813	245309	0	5346	382468
12. HIMACHAL PRADESH	51929	803291	32021	388686	1275927
13. JAMMU AND KASHMIR	17174	76848	3155	0	97177
14. JHARKHAND	53452	127748	22176	0	203376
15. KARNATAKA	758952	460582	0	0	1219534
16. KERALA	4828163	1823751	0	338798	6990712
17. MADHYA PRADESH	438116	107527	0	301898	847541
18. MAHARASHTRA	2012146	94538	0	0	2106684
19. MANIPUR	35	12336	0	44117	56488
20. MEGHALAYA	28347	320576	0	0	348923
21. MIZORAM	1868	112578	18498	5479	138423
22. NAGALAND	986	99620	0	0	100606
23. ORISSA	0	0	0	1035532	1035532
24. PONDICHERY	12283	67619	0	0	79902
25. PUNJAB	193298	81529	96608	0	371435
26. RAJASTHAN	271948	89048	21880	0	382876
27. SIKKIM	6263	43758	0	52151	102172
28. TAMIL NADU	595713	475114	0	211135	1281962
29. TELANGANA	158509	202740	33040	299905	694194
30. TRIPURA	13475	245595	6608	40322	306000
31. UTTAR PRADESH	787024	131009	137398	858	1056289
32. UTTARAKHAND	0	0	0	284370	284370
33. WEST BENGAL	909825	217343	63402	0	1190570
ALL INDIA TOTAL:	13407940	7150298	464079	3462338	24484655

DEPOSITS - TYPEWISE 2021-2022

(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	2271	68840	49553	0	222
2. ANDHRA PRADESH	2006	8620	789040	0	25327
3. ARUNACHAL PRADESH	9803	28221	10903	0	0
4. ASSAM*	17043	159431	151081	0	463412
5. BIHAR	19231	15948	81160	0	14445
6. CHANDIGARH	14522	21950	23350	0	30
7. CHHATTISGARH	41062	49420	485334	19324	278
8. DELHI	6212	57811	72607	0	0
9. GOA	7868	66148	139738	1263	1099
10. GUJARAT	114016	17046	875859	0	0
11. HARYANA	26246	124706	231516	0	0
12. HIMACHAL PRADESH	22469	463550	771227	14398	4283
13. JAMMU AND KASHMIR	11561	33935	51440	0	241
14. JHARKHAND	35798	92259	75319	0	0
15. KARNATAKA	64322	78171	954989	120018	2034
16. KERALA	6005051	812906	172755	0	0
17. MADHYA PRADESH	36715	30908	765804	14114	0
18. MAHARASHTRA	82472	83445	1809355	131412	0
19. MANIPUR	25849	25377	5227	35	0
20. MEGHALAYA	23574	208453	116896	0	0
21. MIZORAM	10899	52786	74738	0	0
22. NAGALAND	2932	58631	36037	510	2496
23. ORISSA	80258	18756	936518	0	0
24. PONDICHERY	2054	18945	58903	0	0
25. PUNJAB	15447	39325	316663	0	0
26. RAJASTHAN	32198	19899	323538	7241	0
27. SIKKIM	2456	45258	53803	0	655
28. TAMIL NADU	174863	121333	950594	0	35172
29. TELANGANA	15938	71902	606354	0	0
30. TRIPURA	7427	99239	196536	1095	1703
31. UTTAR PRADESH	39673	50884	965731	0	1
32. UTTARAKHAND	8233	12745	263392	0	0
33. WEST BENGAL	102738	103742	935387	28503	20200
ALL INDIA TOTAL:	7063207	3160590	13351347	337913	571598

BORROWINGS FROM R.B.I. AND NABARD 2021-2022

(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	325	0	0	0	138	463
2. ANDHRA PRADESH	611000	0	693500	72385	482905	1859790
3. ARUNACHAL PRADESH	0	0	0	0	0	0
4. ASSAM*	643	1492	0	0	0	2135
5. BIHAR	7020	0	28500	0	0	35520
6. CHANDIGARH	0	0	0	0	0	0
7. CHHATTISGARH	132750	2047	0	0	0	134797
8. DELHI	0	0	0	0	0	0
9. GOA	458	0	0	0	0	458
10. GUJARAT	205790	226653	0	2614	0	435057
11. HARYANA	460800	6605	0	0	0	467405
12. HIMACHAL PRADESH	98900	59799	10000	38999	0	207698
13. JAMMU AND KASHMIR	0	0	0	0	0	0
14. JHARKHAND	200	0	0	0	0	200
15. KARNATAKA	814890	310550	15000	105512	0	1245952
16. KERALA	842000	0	0	0	113268	955268
17. MADHYA PRADESH	679828	0	0	0	2845	682673
18. MAHARASHTRA	412357	400343	0	239	100	813039
19. MANIPUR	764	0	0	0	590	1354
20. MEGHALAYA	0	3954	0	0	0	3954
21. MIZORAM	1100	606	0	0	1072	2778
22. NAGALAND	754	7923	0	0	0	8677
23. ORISSA	811885	0	50000	0	16615	878500
24. PONDICHERY	0	0	0	0	0	0
25. PUNJAB	384010	22298	0	0	0	406308
26. RAJASTHAN	578300	121535	0	0	0	699835
27. SIKKIM	881	0	0	0	0	881
28. TAMIL NADU	1229390	0	0	116369	7253	1353012
29. TELANGANA	311649	119400	170000	23413	25	624487
30. TRIPURA	3990	6250	0	23826	0	34066
31. UTTAR PRADESH	305000	1041	0	6016	284	312341
32. UTTARAKHAND	100507	73937	0	0	0	174444
33. WEST BENGAL	299400	49370	35000	20630	79120	483520
ALL INDIA TOTAL:	8294591	1413803	1002000	410003	704215	11824612

**BORROWINGS WITH GOVERNMENT / COMMERCIAL BANKS,
CASH CREDIT (CC) & OVERDRAFTS (OD) AND
TOTAL BORROWINGS
2021-2022**

(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	463
2. ANDHRA PRADESH	1	0	0	1859791
3. ARUNACHAL PRADESH	3963	0	17591	21554
4. ASSAM*	1327	0	0	3462
5. BIHAR	720	0	0	36240
6. CHANDIGARH	0	0	0	0
7. CHHATTISGARH	0	0	0	134797
8. DELHI	0	0	0	0
9. GOA	0	0	0	458
10. GUJARAT	0	0	1334	436391
11. HARYANA	0	0	0	467405
12. HIMACHAL PRADESH	6137	0	0	213835
13. JAMMU AND KASHMIR	0	0	0	0
14. JHARKHAND	49	0	0	249
15. KARNATAKA	0	0	0	1245952
16. KERALA	3207	74	98933	1057482
17. MADHYA PRADESH	0	0	0	682673
18. MAHARASHTRA	0	0	0	813039
19. MANIPUR	223	0	0	1577
20. MEGHALAYA	1527	0	0	5481
21. MIZORAM	1224	0	0	4002
22. NAGALAND	0	0	0	8677
23. ORISSA	47	0	0	878547
24. PONDICHERY	0	0	0	0
25. PUNJAB	13	0	0	406321
26. RAJASTHAN	1506	0	4100	705441
27. SIKKIM	0	0	0	881
28. TAMIL NADU	0	0	0	1353012
29. TELANGANA	930	0	0	625417
30. TRIPURA	0	0	0	34066
31. UTTAR PRADESH	12	7847	0	320200
32. UTTARAKHAND	2000	0	0	176444
33. WEST BENGAL	0	0	0	483520
ALL INDIA TOTAL:	22886	7921	121958	11977377

WORKING CAPITAL AND BALANCES WITH BANKS DURING 2021-2022

(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	147693	922	21708	5037
2. ANDHRA PRADESH	2888017	567	411315	45000
3. ARUNACHAL PRADESH	77821	466	36537	0
4. ASSAM*	365272	2158	28528	1987
5. BIHAR	643383	270	12664	26300
6. CHANDIGARH	65528	553	2697	37995
7. CHHATTISGARH	828545	1069	70941	284722
8. DELHI	181931	710	597	0
9. GOA	251470	927	13997	0
10. GUJARAT	1314878	1246	51176	151942
11. HARYANA	984771	21969	271	112878
12. HIMACHAL PRADESH	1750000	6530	431053	16000
13. JAMMU AND KASHMIR	101564	641	4466	0
14. JHARKHAND	236447	870	37727	9200
15. KARNATAKA	2736704	2140	37191	35025
16. KERALA	8260425	490251	80491	732224
17. MADHYA PRADESH	1829594	395	79896	282000
18. MAHARASHTRA	3636671	4935	68943	310
19. MANIPUR	675552	1239	10579	0
20. MEGHALAYA	411493	1307	31252	9307
21. MIZORAM	161225	1642	6488	68
22. NAGALAND	121667	1768	6461	244
23. ORISSA	2143816	50439	2906	437344
24. PONDICHERY	89597	563	4065	6200
25. PUNJAB	826024	15129	158	204469
26. RAJASTHAN	1166971	179	53838	119988
27. SIKKIM	118205	661	7232	500
28. TAMIL NADU	2867285	41940	145031	507973
29. TELANGANA	1185538	2758	24790	0
30. TRIPURA	361470	13870	11904	0
31. UTTAR PRADESH	1388185	489	50428	55036
32. UTTARAKHAND	488730	236	18103	4500
33. WEST BENGAL	1779792	1970	49803	0
ALL INDIA TOTAL:	40086264	670809	1813236	3086249

INVESTMENTS WITH VARIOUS AGENCIES 2021-2022

(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	34156	0	0	17664	0	51820
2. ANDHRA PRADESH	198640	133	796	0	0	199569
3. ARUNACHAL PRADESH	6893	0	0	27456	0	34349
4. ASSAM*	81128	11252	0	80978	0	173358
5. BIHAR	40143	0	0	138239	0	178382
6. CHANDIGARH	11462	0	0	0	800	12262
7. CHHATTISGARH	135165	0	2	2	14	135183
8. DELHI	29292	0	0	54940	1103	85335
9. GOA	83837	0	0	34686	1002	119525
10. GUJARAT	276590	27537	0	204096	13	508236
11. HARYANA	97566	0	0	0	10201	107767
12. HIMACHAL PRADESH	359713	0	0	422939	75669	858321
13. JAMMU AND KASHMIR	14210	0	0	26985	0	41195
14. JHARKHAND	122583	0	0	0	8689	131272
15. KARNATAKA	510605	81651	0	1516	0	593772
16. KERALA	3052964	0	15	1971	25482	3080432
17. MADHYA PRADESH	226528	0	0	75	1998	228601
18. MAHARASHTRA	813890	0	0	26692	5634	846216
19. MANIPUR	8207	0	0	34400	1	42608
20. MEGHALAYA	95962	0	0	56433	29888	182283
21. MIZORAM	25904	0	900	26111	0	52915
22. NAGALAND	18417	0	0	31447	0	49864
23. ORISSA	250879	0	0	0	1	250880
24. PONDICHERRY	15217	0	0	5060	0	20277
25. PUNJAB	90957	0	0	0	12	90969
26. RAJASTHAN	92844	0	0	118432	7	211283
27. SIKKIM	18731	0	0	16288	0	35019
28. TAMIL NADU	301497	30901	0	0	0	332398
29. TELANGANA	202024	1380	0	0	2448	205852
30. TRIPURA	55675	0	25000	35470	0	116145
31. UTTAR PRADESH	219208	0	0	191610	8020	418838
32. UTTARAKHAND	121370	0	5204	0	0	126574
33. WEST BENGAL	233019	0	0	393142	199507	825668
ALL INDIA TOTAL:	7845276	152854	31917	1946632	370489	10347168

SHORT TERM AGRICULTURAL LOANS ISSUED 2021-2022

(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	460	0	0	460
2. ANDHRA PRADESH	735063	0	81300	816363
3. ARUNACHAL PRADESH	559	0	0	559
4. ASSAM*	1115	0	0	1115
5. BIHAR	20669	0	0	20669
6. CHANDIGARH	0	0	0	0
7. CHHATTISGARH	315119	0	0	315119
8. DELHI	2	0	42500	42502
9. GOA	2366	0	0	2366
10. GUJARAT	516880	0	0	516880
11. HARYANA	537381	0	0	537381
12. HIMACHAL PRADESH	0	0	128584	128584
13. JAMMU AND KASHMIR	379	0	362	741
14. JHARKHAND	1209	0	0	1209
15. KARNATAKA	986847	0	0	986847
16. KERALA	102121	87	0	102208
17. MADHYA PRADESH	1229807	0	0	1229807
18. MAHARASHTRA	665712	0	0	665712
19. MANIPUR	0	0	2150	2150
20. MEGHALAYA	1187	0	0	1187
21. MIZORAM	474	0	9000	9474
22. NAGALAND	1468	0	0	1468
23. ORISSA	1149376	0	0	1149376
24. PONDICHERY	263	0	0	263
25. PUNJAB	605297	0	390409	995706
26. RAJASTHAN	N.A.	N.A.	N.A.	0
27. SIKKIM	506	0	0	506
28. TAMIL NADU	841453	0	0	841453
29. TELANGANA	362858	0	0	362858
30. TRIPURA	7446	0	125192	132638
31. UTTAR PRADESH	491355	6	790	492151
32. UTTARAKHAND	78886	0	1621	80507
33. WEST BENGAL	269581	0	0	269581
ALL INDIA TOTAL:	8925839	93	781908	9707840

SHORT TERM NON-AGRICULTURAL LOANS ISSUED 2021-2022

(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	490	490
2. ANDHRA PRADESH	0	429481	717422	1146903
3. ARUNACHAL PRADESH	0	0	0	0
4. ASSAM*	0	0	0	0
5. BIHAR	0	0	0	0
6. CHANDIGARH	0	0	0	0
7. CHHATTISGARH	0	0	0	0
8. DELHI	0	0	3054	3054
9. GOA	0	0	1000	1000
10. GUJARAT	1400	369550	473	371423
11. HARYANA	0	0	211554	211554
12. HIMACHAL PRADESH	0	0	40605	40605
13. JAMMU AND KASHMIR	0	0	5337	5337
14. JHARKHAND	0	0	1231	1231
15. KARNATAKA	151100	0	0	151100
16. KERALA	125	432598	925892	1358615
17. MADHYA PRADESH	0	0	15652	15652
18. MAHARASHTRA	1052391	393	0	1052784
19. MANIPUR	0	0	986	986
20. MEGHALAYA	0	0	0	0
21. MIZORAM	0	9	1140	1149
22. NAGALAND	0	0	6169	6169
23. ORISSA	0	0	1412467	1412467
24. PONDICHERY	0	21450	0	21450
25. PUNJAB	0	0	0	0
26. RAJASTHAN	N.A.	N.A.	N.A.	0
27. SIKKIM	0	0	729	729
28. TAMIL NADU	0	0	622992	622992
29. TELANGANA	0	0	243021	243021
30. TRIPURA	14808	0	0	14808
31. UTTAR PRADESH	0	673318	20573	693891
32. UTTARAKHAND	231100	0	0	231100
33. WEST BENGAL	0	0	219	219
ALL INDIA TOTAL:	1450924	1926799	4231006	7608729

MEDIUM TERM AGRICULTURAL LOANS ISSUED 2021-2022

(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	196	0	77	273
2. ANDHRA PRADESH	5736	185722	144143	335601
3. ARUNACHAL PRADESH	8608	0	0	8608
4. ASSAM*	0	0	1599	1599
5. BIHAR	0	0	0	0
6. CHANDIGARH	0	0	10	10
7. CHHATTISGARH	0	0	0	0
8. DELHI	0	0	0	0
9. GOA	0	0	1424	1424
10. GUJARAT	0	0	66584	66584
11. HARYANA	0	0	70	70
12. HIMACHAL PRADESH	0	0	2442	2442
13. JAMMU AND KASHMIR	0	0	14	14
14. JHARKHAND	0	3	37	40
15. KARNATAKA	0	30679	69264	99943
16. KERALA	0	0	321885	321885
17. MADHYA PRADESH	0	0	231	231
18. MAHARASHTRA	0	0	235203	235203
19. MANIPUR	0	0	943	943
20. MEGHALAYA	0	0	2405	2405
21. MIZORAM	0	637	1135	1772
22. NAGALAND	0	2101	0	2101
23. ORISSA	0	0	11675	11675
24. PONDICHERRY	51	0	0	51
25. PUNJAB	0	0	42926	42926
26. RAJASTHAN	N.A.	N.A.	N.A.	0
27. SIKKIM	0	48	82	130
28. TAMIL NADU	0	0	42988	42988
29. TELANGANA	0	0	88343	88343
30. TRIPURA	797	51	0	848
31. UTTAR PRADESH	0	0	0	0
32. UTTARAKHAND	18888	0	0	18888
33. WEST BENGAL	0	0	75628	75628
ALL INDIA TOTAL:	34276	219241	1109108	1362625

**MEDIUM TERM NON-AGRICULTURAL OTHERS LOANS ISSUED
AND
TOTAL LOANS AND ADVANCES
2021-2022**

(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	2975	2975	4675	8873
2. ANDHRA PRADESH	0	75768	75768	467	2375102
3. ARUNACHAL PRADESH	0	9640	9640	1182	19989
4. ASSAM*	0	0	0	0	2714
5. BIHAR	0	0	0	0	20669
6. CHANDIGARH	0	1591	1591	0	1601
7. CHHATTISGARH	0	1348	1348	29	316496
8. DELHI	0	11128	11128	612	57296
9. GOA	0	17453	17453	9084	31327
10. GUJARAT	0	967	967	60	955914
11. HARYANA	0	2170	2170	9425	760600
12. HIMACHAL PRADESH	0	63618	63618	31547	266796
13. JAMMU AND KASHMIR	0	3071	3071	802	9965
14. JHARKHAND	0	2683	2683	30000	35163
15. KARNATAKA	0	49376	49376	199181	1486447
16. KERALA	0	0	0	463854	2246562
17. MADHYA PRADESH	0	5714	5714	0	1251404
18. MAHARASHTRA	0	66454	66454	38998	2059151
19. MANIPUR	0	1140	1140	0	5219
20. MEGHALAYA	0	4948	4948	684	9224
21. MIZORAM	0	6785	6785	8987	28167
22. NAGALAND	0	6557	6557	0	16295
23. ORISSA	0	137136	137136	1085	2711739
24. PONDICHERY	12741	0	12741	3139	37644
25. PUNJAB	0	0	0	745	1039377
26. RAJASTHAN	N.A.	N.A.	0	N.A.	0
27. SIKKIM	0	2607	2607	71	4043
28. TAMIL NADU	0	0	0	144795	1652228
29. TELANGANA	0	29092	29092	512958	1236272
30. TRIPURA	0	51983	51983	22896	223173
31. UTTAR PRADESH	0	55083	55083	0	1241125
32. UTTARAKHAND	12855	26267	39122	0	369617
33. WEST BENGAL	0	11909	11909	401732	759069
ALL INDIA TOTAL:	25596	647463	673059	1887008	21239261

SHORT TERM AGRICULTURAL LOANS OUTSTANDING 2021-2022

(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	1745	0	0	1745
2. ANDHRA PRADESH	723521	0	81693	805214
3. ARUNACHAL PRADESH	558	0	0	558
4. ASSAM*	4541	0	0	4541
5. BIHAR	43005	0	0	43005
6. CHANDIGARH	0	0	0	0
7. CHHATTISGARH	135985	0	0	135985
8. DELHI	201	0	42500	42701
9. GOA	2837	0	0	2837
10. GUJARAT	210159	0	0	210159
11. HARYANA	531300	0	0	531300
12. HIMACHAL PRADESH	0	0	144289	144289
13. JAMMU AND KASHMIR	2161	0	445	2606
14. JHARKHAND	4371	0	0	4371
15. KARNATAKA	902762	0	0	902762
16. KERALA	622291	16368	0	638659
17. MADHYA PRADESH	994797	0	0	994797
18. MAHARASHTRA	626431	0	0	626431
19. MANIPUR	3	0	3022	3025
20. MEGHALAYA	3231	0	0	3231
21. MIZORAM	717	0	38129	38846
22. NAGALAND	4124	0	0	4124
23. ORISSA	1090882	0	0	1090882
24. PONDICHERY	1124	0	0	1124
25. PUNJAB	298210	0	125755	423965
26. RAJASTHAN	N.A.	N.A.	N.A.	0
27. SIKKIM	979	0	0	979
28. TAMIL NADU	835453	0	0	835453
29. TELANGANA	362858	0	0	362858
30. TRIPURA	7633	0	130101	137734
31. UTTAR PRADESH	487967	16	790	488773
32. UTTARAKHAND	78886	0	1621	80507
33. WEST BENGAL	304033	0	0	304033
ALL INDIA TOTAL:	8282765	16384	568345	8867494

SHORT TERM NON-AGRICULTURAL LOANS OUTSTANDING 2021-2022

(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	17333	17333
2. ANDHRA PRADESH	0	164407	549040	713447
3. ARUNACHAL PRADESH	0	0	0	0
4. ASSAM*	0	0	0	0
5. BIHAR	0	0	382217	382217
6. CHANDIGARH	0	0	6135	6135
7. CHHATTISGARH	0	0	44	44
8. DELHI	0	0	6624	6624
9. GOA	0	0	2223	2223
10. GUJARAT	0	300608	263	300871
11. HARYANA	0	0	144528	144528
12. HIMACHAL PRADESH	0	0	37756	37756
13. JAMMU AND KASHMIR	0	0	29544	29544
14. JHARKHAND	0	0	1431	1431
15. KARNATAKA	103100	0	0	103100
16. KERALA	0	112780	1287238	1400018
17. MADHYA PRADESH	0	0	7816	7816
18. MAHARASHTRA	1125761	359	0	1126120
19. MANIPUR	0	0	1539	1539
20. MEGHALAYA	0	0	5134	5134
21. MIZORAM	0	7	1017	1024
22. NAGALAND	0	0	33610	33610
23. ORISSA	0	0	82628	82628
24. PONDICHERRY	0	25159	0	25159
25. PUNJAB	0	0	0	0
26. RAJASTHAN	N.A.	N.A.	N.A.	0
27. SIKKIM	0	0	61041	61041
28. TAMIL NADU	0	0	141974	141974
29. TELANGANA	0	0	163681	163681
30. TRIPURA	14832	0	0	14832
31. UTTAR PRADESH	0	232697	180000	412697
32. UTTARAKHAND	30561	0	0	30561
33. WEST BENGAL	0	0	255	255
ALL INDIA TOTAL:	1274254	836017	3143071	5253342

MEDIUM TERM AGRICULTURAL LOANS OUTSTANDING 2021-2022

(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	276	0	706	982
2. ANDHRA PRADESH	21876	365399	230835	618110
3. ARUNACHAL PRADESH	8228	0	0	8228
4. ASSAM*	0	0	4654	4654
5. BIHAR	0	0	0	0
6. CHANDIGARH	0	0	24	24
7. CHHATTISGARH	0	0	1229	1229
8. DELHI	0	0	0	0
9. GOA	0	0	6327	6327
10. GUJARAT	0	0	232186	232186
11. HARYANA	0	0	6605	6605
12. HIMACHAL PRADESH	0	0	4423	4423
13. JAMMU AND KASHMIR	0	0	184	184
14. JHARKHAND	0	73	323	396
15. KARNATAKA	0	73522	234250	307772
16. KERALA	0	0	40890	40890
17. MADHYA PRADESH	0	0	35613	35613
18. MAHARASHTRA	0	0	400989	400989
19. MANIPUR	0	0	4116	4116
20. MEGHALAYA	0	0	15631	15631
21. MIZORAM	0	1836	1541	3377
22. NAGALAND	0	3821	0	3821
23. ORISSA	0	0	24402	24402
24. PONDICHERY	62	0	0	62
25. PUNJAB	0	0	22306	22306
26. RAJASTHAN	N.A.	N.A.	N.A.	0
27. SIKKIM	0	610	281	891
28. TAMIL NADU	0	0	78147	78147
29. TELANGANA	0	0	172751	172751
30. TRIPURA	17377	79	727	18183
31. UTTAR PRADESH	0	0	1702	1702
32. UTTARAKHAND	49864	0	0	49864
33. WEST BENGAL	0	0	149224	149224
ALL INDIA TOTAL:	97683	445340	1670066	2213089

**MEDIUM TERM NON-AGRICULTURAL OTHERS LOANS
OUTSTANDING AND
TOTAL LOANS OUTSTANDING
2021-2022**

(As on 31st March)

(Amount In Lakhs)

Name of the State Cooperative Bank	Medium Term Non-Agricultural			Other Loans Outstanding	Total Loans Outstanding
	Purchase of Shares	Others	Total		
1	73	74	75	76	77
1. ANDAMAN AND NICOBAR	0	8469	8469	49016	77545
2. ANDHRA PRADESH	0	95419	95419	1579	2233769
3. ARUNACHAL PRADESH	0	9790	9790	15653	34229
4. ASSAM*	0	0	0	0	9195
5. BIHAR	0	10903	10903	200	436325
6. CHANDIGARH	0	5862	5862	0	12021
7. CHHATTISGARH	0	21154	21154	183060	341472
8. DELHI	0	25539	25539	8329	83193
9. GOA	0	94890	94890	7725	114002
10. GUJARAT	0	22696	22696	251	766163
11. HARYANA	0	6800	6800	25592	714825
12. HIMACHAL PRADESH	0	178377	178377	353901	718746
13. JAMMU AND KASHMIR	0	15768	15768	6114	54216
14. JHARKHAND	0	13618	13618	34067	53883
15. KARNATAKA	105051	460	105511	636293	2055438
16. KERALA	0	1025818	1025818	989619	4095004
17. MADHYA PRADESH	0	155830	155830	0	1194056
18. MAHARASHTRA	0	310303	310303	132192	2596035
19. MANIPUR	0	5442	5442	0	14122
20. MEGHALAYA	0	11002	11002	135993	170991
21. MIZORAM	0	21233	21233	33276	97756
22. NAGALAND	0	24739	24739	1	66295
23. ORISSA	0	131430	131430	35399	1364741
24. PONDICHERY	21637	0	21637	7528	55510
25. PUNJAB	0	0	0	106318	552589
26. RAJASTHAN	N.A.	N.A.	0	N.A.	0
27. SIKKIM	0	5583	5583	2030	70524
28. TAMIL NADU	0	0	0	479630	1535204
29. TELANGANA	0	35928	35928	198257	933475
30. TRIPURA	0	70345	70345	4551	245645
31. UTTAR PRADESH	0	99944	99944	0	1003116
32. UTTARAKHAND	27818	59561	87379	0	248311
33. WEST BENGAL	0	31560	31560	434391	919463
ALL INDIA TOTAL:	154506	2498463	2652969	3880965	22867859

TABLE-XI
DEMAND
2021-2022

(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	16	1620	186	4755	3344	9921
2. ANDHRA PRADESH	995732	0	85798	59776	512	1141818
3. ARUNACHAL PRADESH	1564	0	0	9468	0	11032
4. ASSAM*	3374	0	2799	0	0	6173
5. BIHAR	55150	379752	0	0	0	434902
6. CHANDIGARH	0	0	15	1942	0	1957
7. CHHATTISGARH	376610	0	0	5340	0	381950
8. DELHI	42575	1562	0	15084	3143	62364
9. GOA	3145	1972	20232	14769	24728	64846
10. GUJARAT	68921	3108	87125	4863	91	164108
11. HARYANA	546900	240621	45125	4452	251	837349
12. HIMACHAL PRADESH	40	657	43574	64579	0	108850
13. JAMMU AND KASHMIR	232	3164	176	6309	23037	32918
14. JHARKHAND	145	338	1473	4420	0	6376
15. KARNATAKA	728007	38600	96818	23490	82107	969022
16. KERALA	431147	1038975	61197	609890	180602	2321811
17. MADHYA PRADESH	776452	0	25160	0	0	801612
18. MAHARASHTRA	N.A.	N.A.	N.A.	N.A.	N.A.	0
19. MANIPUR	88	195	1797	2695	0	4775
20. MEGHALAYA	N.A.	N.A.	N.A.	N.A.	N.A.	0
21. MIZORAM	143	8	1129	4641	3799	9720
22. NAGALAND	1234	2193	3564	17231	1	24223
23. ORISSA	997118	1337	7942	3692	11565	1021654
24. PONDICHERRY	N.A.	N.A.	N.A.	N.A.	16173	16173
25. PUNJAB	426155	2875	8061	11987	0	449078
26. RAJASTHAN	875658	62486	12948	1014	2120	954226
27. SIKKIM	1507	959	423	828	119	3836
28. TAMIL NADU	577457	0	21536	0	665	599658
29. TELANGANA	356916	51037	0	63948	81972	553873
30. TRIPURA	1456	4165	3499	17925	2545	29590
31. UTTAR PRADESH	492339	3155	1406	8579	1760	507239
32. UTTARAKHAND	149293	0	0	0	0	149293
33. WEST BENGAL	349889	0	0	0	0	349889
ALL INDIA TOTAL:	8259263	1838779	531983	961677	438534	12030236

TABLE-XII
COLLECTION
2021-2022

(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	15	253	141	3850	2480	6739
2. ANDHRA PRADESH	995732	0	85798	44534	512	1126576
3. ARUNACHAL PRADESH	473	0	0	2404	0	2877
4. ASSAM*	887	0	1393	0	0	2280
5. BIHAR	19585	250275	0	0	0	269860
6. CHANDIGARH	0	0	1	1587	0	1588
7. CHHATTISGARH	360614	0	0	3451	0	364065
8. DELHI	42566	1354	0	14431	3070	61421
9. GOA	3022	1915	18789	7787	21803	53316
10. GUJARAT	68921	0	87125	1188	91	157325
11. HARYANA	546900	240562	45125	4308	235	837130
12. HIMACHAL PRADESH	3	656	42255	42295	0	85209
13. JAMMU AND KASHMIR	82	626	128	4535	587	5958
14. JHARKHAND	119	277	1029	2401	0	3826
15. KARNATAKA	728007	38600	96818	23490	63907	950822
16. KERALA	374702	616192	40779	311103	121901	1464677
17. MADHYA PRADESH	707841	0	6796	0	0	714637
18. MAHARASHTRA	N.A.	N.A.	N.A.	N.A.	N.A.	0
19. MANIPUR	52	90	981	1711	0	2834
20. MEGHALAYA	N.A.	N.A.	N.A.	N.A.	N.A.	0
21. MIZORAM	28	7	689	3786	3411	7921
22. NAGALAND	599	1547	2240	8920	0	13306
23. ORISSA	997118	0	7933	2575	1732	1009358
24. PONDICHERRY	N.A.	N.A.	N.A.	N.A.	11077	11077
25. PUNJAB	426155	0	8061	9750	0	443966
26. RAJASTHAN	875658	62230	12948	826	919	952581
27. SIKKIM	482	232	152	673	92	1631
28. TAMIL NADU	577457	0	21536	0	665	599658
29. TELANGANA	356916	51037	0	56273	81972	546198
30. TRIPURA	375	4026	1737	15095	18	21251
31. UTTAR PRADESH	490748	2135	1106	4040	939	498968
32. UTTARAKHAND	91408	0	0	0	0	91408
33. WEST BENGAL	312104	0	0	0	0	312104
ALL INDIA TOTAL:	7978569	1272014	483560	571013	315411	10620567

TABLE-XIII
BALANCES (OVERDUES)
2021-2022

(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	1	1367	45	905	864	3182
2. ANDHRA PRADESH	0	0	0	15242	0	15242
3. ARUNACHAL PRADESH	1091	0	0	7064	0	8155
4. ASSAM*	2487	0	1406	0	0	3893
5. BIHAR	35565	129477	0	0	0	165042
6. CHANDIGARH	0	0	14	355	0	369
7. CHHATTISGARH	15996	0	0	1889	0	17885
8. DELHI	9	208	0	653	73	943
9. GOA	123	57	1443	6982	2925	11530
10. GUJARAT	0	3108	0	3675	0	6783
11. HARYANA	0	59	0	144	16	219
12. HIMACHAL PRADESH	37	1	1319	22284	0	23641
13. JAMMU AND KASHMIR	150	2538	48	1774	22450	26960
14. JHARKHAND	26	61	444	2019	0	2550
15. KARNATAKA	0	0	0	0	18200	18200
16. KERALA	56445	422783	20418	298787	58701	857134
17. MADHYA PRADESH	68611	0	18364	0	0	86975
18. MAHARASHTRA	0	0	0	0	0	0
19. MANIPUR	36	105	816	984	0	1941
20. MEGHALAYA	0	0	0	0	0	0
21. MIZORAM	115	1	440	855	388	1799
22. NAGALAND	635	646	1324	8311	1	10917
23. ORISSA	0	1337	9	1117	9833	12296
24. PONDICHERY	0	0	0	0	5096	5096
25. PUNJAB	0	2875	0	2237	0	5112
26. RAJASTHAN	0	256	0	188	1201	1645
27. SIKKIM	1025	727	271	155	27	2205
28. TAMIL NADU	0	0	0	0	0	0
29. TELANGANA	0	0	0	7675	0	7675
30. TRIPURA	1081	139	1762	2830	2527	8339
31. UTTAR PRADESH	1591	1020	300	4539	821	8271
32. UTTARAKHAND	57885	0	0	0	0	57885
33. WEST BENGAL	37785	0	0	0	0	37785
ALL INDIA TOTAL:	280694	566765	48423	390664	123123	1409669

**PERCENTAGE OF OVERDUES TO DEMAND
2021-2022**

(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	6.25	84.38	24.19	19.03	25.84	32.07
2. ANDHRA PRADESH	0.0	0.0	0.0	25.5	0.0	1.33
3. ARUNACHAL PRADESH	69.76	0.0	0.0	74.61	0.0	73.92
4. ASSAM*	73.71	0.0	50.23	0.0	0.0	63.06
5. BIHAR	64.49	34.1	0.0	0.0	0.0	37.95
6. CHANDIGARH	0.0	0.0	93.33	18.28	0.0	18.86
7. CHHATTISGARH	4.25	0.0	0.0	35.37	0.0	4.68
8. DELHI	0.02	13.32	0.0	4.33	2.32	1.51
9. GOA	3.91	2.89	7.13	47.27	11.83	17.78
10. GUJARAT	0.0	100.0	0.0	75.57	0.0	4.13
11. HARYANA	0.0	0.02	0.0	3.23	6.37	0.03
12. HIMACHAL PRADESH	92.5	0.15	3.03	34.51	0.0	21.72
13. JAMMU AND KASHMIR	64.66	80.21	27.27	28.12	97.45	81.9
14. JHARKHAND	17.93	18.05	30.14	45.68	0.0	39.99
15. KARNATAKA	0.0	0.0	0.0	0.0	22.17	1.88
16. KERALA	13.09	40.69	33.36	48.99	32.5	36.92
17. MADHYA PRADESH	8.84	0.0	72.99	0.0	0.0	10.85
18. MAHARASHTRA	0.0	0.0	0.0	0.0	0.0	0.0
19. MANIPUR	40.91	53.85	45.41	36.51	0.0	40.65
20. MEGHALAYA	0.0	0.0	0.0	0.0	0.0	0.0
21. MIZORAM	80.42	12.5	38.97	18.42	10.21	18.51
22. NAGALAND	51.46	29.46	37.15	48.23	100.0	45.07
23. ORISSA	0.0	100.0	0.11	30.25	85.02	1.2
24. PONDICHERY	0.0	0.0	0.0	0.0	31.51	31.51
25. PUNJAB	0.0	100.0	0.0	18.66	0.0	1.14
26. RAJASTHAN	0.0	0.41	0.0	18.54	56.65	0.17
27. SIKKIM	68.02	75.81	64.07	18.72	22.69	57.48
28. TAMIL NADU	0.0	0.0	0.0	0.0	0.0	0.0
29. TELANGANA	0.0	0.0	0.0	12.0	0.0	1.39
30. TRIPURA	74.24	3.34	50.36	15.79	99.29	28.18
31. UTTAR PRADESH	0.32	32.33	21.34	52.91	46.65	1.63
32. UTTARAKHAND	38.77	0.0	0.0	0.0	0.0	38.77
33. WEST BENGAL	10.8	0.0	0.0	0.0	0.0	10.8
ALL INDIA TOTAL:	3.4	30.82	9.1	40.62	28.08	11.72

COST OF MANAGEMENT (COM) & TOTAL NUMBER OF EMPLOYEES 2021-2022

(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	2065	4230	6295	4.26	155	40.61
2. ANDHRA PRADESH	3963	2337	6300	0.22	281	22.42
3. ARUNACHAL PRADESH	1915	579	2494	3.2	380	6.56
4. ASSAM*	3570	23049	26619	7.29	468	56.88
5. BIHAR	856	1138	1994	0.31	108	18.46
6. CHANDIGARH	843	343	1186	1.81	69	17.19
7. CHHATTISGARH	2316	4936	7252	0.88	126	57.56
8. DELHI	5688	784	6472	3.56	493	13.13
9. GOA	5029	840	5869	2.33	413	14.21
10. GUJARAT	3876	4873	8749	0.67	464	18.86
11. HARYANA	3187	46085	49272	5.0	231	213.3
12. HIMACHAL PRADESH	24205	4404	28609	1.63	1754	16.31
13. JAMMU AND KASHMIR	1750	1026	2776	2.73	277	10.02
14. JHARKHAND	2639	1929	4568	1.93	268	17.04
15. KARNATAKA	6164	6951	13115	0.48	460	28.51
16. KERALA	57443	52677	110120	1.33	5366	20.52
17. MADHYA PRADESH	6932	2680	9612	0.53	477	20.15
18. MAHARASHTRA	14735	6504	21239	0.58	721	29.46
19. MANIPUR	803	403	1206	0.18	144	8.38
20. MEGHALAYA	6841	15482	22323	5.42	508	43.94
21. MIZORAM	2333	927	3260	2.02	152	21.45
22. NAGALAND	1955	804	2759	2.27	232	11.89
23. ORISSA	4402	3570	7972	0.37	128	62.28
24. PONDICHERRY	1539	264	1803	2.01	201	8.97
25. PUNJAB	5143	817	5960	0.72	266	22.41
26. RAJASTHAN	2800	1747	4547	0.39	205	22.18
27. SIKKIM	1260	684	1944	1.64	98	19.84
28. TAMIL NADU	11125	3614	14739	0.51	425	34.68
29. TELANGANA	4341	1889	6230	0.53	473	13.17
30. TRIPURA	2278	7196	9474	2.62	320	29.61
31. UTTAR PRADESH	8088	1949	10037	0.72	613	16.37
32. UTTARAKHAND	1284	670	1954	0.4	138	14.16
33. WEST BENGAL	N.A.	N.A.	0	0.0	239	0.0
ALL INDIA TOTAL:	201368	205381	406749	1.01	16653	24.42

**PROFIT & LOSS, DIVIDEND DECLARED, NUMBER OF BRANCHES
IN PROFIT/LOSS & AUDIT CLASSIFICATION
2021-2022**

(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	1081	0	41	281	0	0	A
2. ANDHRA PRADESH	18145	N.A.	9	2080	9	194	A
3. ARUNACHAL PRADESH	-20846	0	4	122	34	1083	D
4. ASSAM*	1045	0	56	3627	11	146	A
5. BIHAR	7797	6	8	1252	5	225	A
6. CHANDIGARH	138	0	13	207	5	69	B
7. CHHATTISGARH	3374	1	12	16861	2	10	A
8. DELHI	2125	12.5	48	2698	3	53	A
9. GOA	696	0	46	3411	8	572	B
10. GUJARAT	10517	15	30	10556	4	39	A
11. HARYANA	18070	N.A.	9	4307	4	123	B
12. HIMACHAL PRADESH	12162	15	235	35397	7	23235	A
13. JAMMU AND KASHMIR	-25487	0	31	1558	9	132	D
14. JHARKHAND	-11938	0	32	3433	77	1385	B
15. KARNATAKA	0	6	49	10800	3	30	A
16. KERALA	7724	0	N.A.	N.A.	N.A.	N.A.	B
17. MADHYA PRADESH	3808	1	19	27527	7	25221	A
18. MAHARASHTRA	60280	10	56	98284	6	38005	A
19. MANIPUR	459	0	7	1116	6	657	B
20. MEGHALAYA	1328	0	26	3787	25	2459	A
21. MIZORAM	2842	0	20	3691	2	849	A
22. NAGALAND	1591	0	21	775	0	0	B
23. ORISSA	14313	N.D.	13	7698	1	75	A
24. PONDICHERY	-3504	0	7	1839	19	1925	C
25. PUNJAB	2951	2.45	16	1157	2	31	A
26. RAJASTHAN	7087	3.22	17	7087	0	0	A
27. SIKKIM	67	5	12	3104	2	1769	B
28. TAMIL NADU	22923	12	42	2057	4	82	A
29. TELANGANA	0	8	40	2949	2	6	A
30. TRIPURA	12887	0	65	1037	0	0	A
31. UTTAR PRADESH	5070	N.D.	20	6046	7	976	A
32. UTTARAKHAND	1433	0	13	1301	2	132	B
33. WEST BENGAL	0	0	36	10956	10	875	A
ALL INDIA TOTAL:	158138	97.17	1053	277001	276	100358	Not Compiled
of Column 108 Profit=	219913						
of Column 108 Loss=	61775						

**DETAILS OF KISSAN CREDIT CARDS ISSUED BY STATE
COOPERATIVE BANKS
AND LOANS SANCTIONED / DISBURSED ON THEM DURING
2019-2020 TO 2021-2022**

(As on 31st March)

Name of the State Cooperative Bank	2019-2020		2020-2021		2021-2022	
	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	316	676.86	1377	761.07	886	836.55
2. ANDHRA PRADESH	1416213	9838.51	1459676	1106481.92	1545655	1279220.06
3. ARUNACHAL PRADESH	0	61.91	0	94.75	0	82.4
4. ASSAM*	2037	1043.84	1676	1115.44	0	0
5. BIHAR	1217	19770.6	1921	20425.45	2632	22645.76
6. CHANDIGARH	0	0	0	0	0	0
7. CHHATTISGARH	6430	17936.93	22644	20682.61	72204	23119.09
8. DELHI	37	72	14	23.8	1	2
9. GOA	622	1189.28	567	800.33	189	350.79
10. GUJARAT	0	0	0	0	0	0
11. HARYANA	1118087	1104206.55	1179257	1175305	1169230	1224430.85
12. HIMACHAL PRADESH	N.A.	84090.11	N.A.	87173.05	N.A.	100161.23
13. JAMMU AND KASHMIR	674	1143.59	358	619.09	258	379.19
14. JHARKHAND	8	3.75	8	8.87	471	238.47
15. KARNATAKA	2230502	1298717	2548942	1636670	N.A.	N.A.
16. KERALA	553189	378766	150384	164793.25	189311	279260
17. MADHYA PRADESH	113619	1147105.12	113750	1112317.96	70943	1688715.18
18. MAHARASHTRA	1926442	1064211.24	3180229	2786657.52	2984668	1867692.27
19. MANIPUR	236	117.8	1306	898.27	100	149.62
20. MEGHALAYA	1433	1260	1368	741.41	1368	1187.23
21. MIZORAM	185	274.16	186	304.97	384	595.21
22. NAGALAND	973	385.25	683	275.1	875	435.35
23. ORISSA	3161278	1307102.63	3439822	1518900.42	3463903	1604886.46
24. PONDICHERY	48	1114.44	53	1080.61	16	262.54
25. PUNJAB	4502	1015918.09	250	995344.23	2095	1016326.61
26. RAJASTHAN	1238115	934102	293060	1523838	192785	1810168
27. SIKKIM	564	257.24	563	319.73	829	467.84
28. TAMIL NADU	1302194	935213	1237355	950167	1484125	1029274
29. TELANGANA	25868	529682.81	110374	662359.01	36169	695289.77
30. TRIPURA	6805	1970.01	9792	3256.63	7053	4778.26
31. UTTAR PRADESH	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
32. UTTARAKHAND	12437	8853.12	19314	12512.38	14540	9596.4
33. WEST BENGAL	4372	574.46	8015	1121.12	6007	841.33
ALL INDIA TOTAL:	13128403	9865658.3	13782944	13785048.99	11246697	12661392.46

TOTAL BUSINESS, YIELD ON EMPLOYEES, COST OF FUNDS, COST OF DEPOSITS DURING 2021-2022

(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	198432	1280.21	4.25	5.11
2. ANDHRA PRADESH	3058762.64	10885.28	4.99	5.25
3. ARUNACHAL PRADESH	108346.02	285.12	2.45	4.42
4. ASSAM*	470314.24	1004.94	4.14	4.36
5. BIHAR	7797.02	72.19	4.39	5.1
6. CHANDIGARH	64332.37	932.35	3.03	3.36
7. CHHATTISGARH	936612.21	7433.43	4.36	3.8
8. DELHI	219821.24	445.88	4.38	3.27
9. GOA	330117.14	799.32	5.85	5.81
10. GUJARAT	1786192.31	3849.55	4.01	4.18
11. HARYANA	1097293.2	4750.19	3.99	4.64
12. HIMACHAL PRADESH	1994673.17	1137.21	3.89	4.57
13. JAMMU AND KASHMIR	151337.42	546.34	3.77	3.92
14. JHARKHAND	257259.58	959.92	2.97	5.04
15. KARNATAKA	3274972	7119.5	4.29	4.79
16. KERALA	11085715.92	2065.92	6.36	6.53
17. MADHYA PRADESH	2041596.32	4280.08	6.28	5.21
18. MAHARASHTRA	4702719.43	6522.5	4.26	4.11
19. MANIPUR	70610.33	490.35	1.39	2.1
20. MEGHALAYA	519913.05	1023.45	N.A.	N.A.
21. MIZORAM	236179.46	1553.81	3.32	3.69
22. NAGALAND	166901.48	719.4	3.58	4
23. ORISSA	2400273.97	18752.14	4.7	5.47
24. PONDICHERY	135410.9	673.69	4.16	7.87
25. PUNJAB	924024.6	3473.78	4.23	4.87
26. RAJASTHAN	1238669.98	6042.29	4.17	4.17
27. SIKKIM	1707.58	17.42	4.06	4.95
28. TAMIL NADU	2817165.86	6628.63	3.52	4.29
29. TELANGANA	1627670.69	3441.16	4.93	5.22
30. TRIPURA	551643.99	1723.89	4.87	4.77
31. UTTAR PRADESH	2059405.53	3359.55	4.24	4.97
32. UTTARAKHAND	532581.12	3859.28	5.2	4.85
33. WEST BENGAL	2110034.15	8828.59	5.17	5.82
ALL INDIA TOTAL:	47178486.92	114957.36	Not Compiled	

NON-PERFORMING ASSETS (ABSOLUTE, GROSS & NET) AND CAPITAL TO RISK WEIGHTED ASSETS RATIO DURING 2021-2022

(As on 31st March)

Name of the State Cooperative Bank	Non Performing Assets (NPA)			Capital to Risk Weighted Assets Ratio (%)		
	Absolute	Gross (%)	Net (%)	2019-2020	2020-2021	2021-2022
1	125	126	127	128	129	130
1. ANDAMAN AND NICOBAR	30025.97	38.72	29.2	10.89	14.81	12.91
2. ANDHRA PRADESH	33776.87	1.51	0.43	10.4	10.53	10.15
3. ARUNACHAL PRADESH	N.A.	49	25.02	11.39	N.A.	N.A.
4. ASSAM*	20581.06	7.41	1.82	15.53	19.89	0
5. BIHAR	436325.02	2.32	1.2	25.76	60.63	53.24
6. CHANDIGARH	514.32	4.28	0	31.31	34.81	31.91
7. CHHATTISGARH	7328.3	2.15	0	12.23	13.71	11.96
8. DELHI	1052.02	1.26	0	50.18	50.33	57.06
9. GOA	13024.69	11.42	5.41	7.93	9.19	9.59
10. GUJARAT	7836.75	1.01	0	12.64	15.33	14.11
11. HARYANA	669.3	0.09	0	13.7	14.47	15.48
12. HIMACHAL PRADESH	63969.77	8.9	3.82	16.06	16.39	18.41
13. JAMMU AND KASHMIR	28433.82	52.5	16.23	9.72	N.A.	N.A.
14. JHARKHAND	N.A.	18.54	7.99	10.55	13.26	21
15. KARNATAKA	81032	3.94	1.59	10.9	10.73	11.1
16. KERALA	546660	13.35	9.01	6.77	9.32	10.24
17. MADHYA PRADESH	56169.27	4.7	1.41	16.57	16.28	14.41
18. MAHARASHTRA	284566.16	10.96	0	13.11	14.34	15.7
19. MANIPUR	4406.76	31.2	21.54	17.28	13.66	27.05
20. MEGHALAYA	12566.36	7.35	2.36	23.44	20.55	19.73
21. MIZORAM	3447.46	3.52	1.51	14.2	16.13	21.88
22. NAGALAND	10202.8	15.39	8.25	21.28	22.83	25.1
23. ORISSA	14814.29	1.09	0.07	10.59	10.73	11.9
24. PONDICHERY	8648.32	15.58	3.98	3.38	7.74	7.32
25. PUNJAB	N.A.	1	0	12.9	13.54	13.94
26. RAJASTHAN	1839.35	0.22	0	10.14	11.16	13.39
27. SIKKIM	2820.45	4	1.44	40.83	39.83	45.08
28. TAMIL NADU	42350.61	2.76	1.7	14.3	17.23	11.81
29. TELANGANA	1044.25	0.11	0	10.71	9.9	10.42
30. TRIPURA	14604.56	4.96	0.08	17.79	18.5	20.52
31. UTTAR PRADESH	45550.57	4.54	0	19.09	17.87	15.34
32. UTTARAKHAND	18222.2	7.34	4.93	11.34	10.54	11.88
33. WEST BENGAL	N.A.	4.71	0.81	12.46	15.47	21.53
ALL INDIA TOTAL:	1792483.3			Not Compiled		

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

**PART - II
(AS ON 30TH JUNE)
2021- 2022**

(FROM PAGE NO. 32 TO 35)

TABLE-XVII
DETAILS OF DEMAND
2021-2022

(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	1442	5560	5683	12685
2. ANDHRA PRADESH	211798	54306	87	266191
3. ARUNACHAL PRADESH	1564	9468	0	11032
4. ASSAM*	3425	3145	0	6570
5. BIHAR	68917	0	0	68917
6. CHANDIGARH	0	1950	0	1950
7. CHHATTISGARH	31938	2935	0	34873
8. DELHI	44286	16067	2902	63255
9. GOA	5970	44856	30968	81794
10. GUJARAT	64925	98058	85	163068
11. HARYANA	674985	6686	434	682105
12. HIMACHAL PRADESH	257	102102	0	102359
13. JAMMU AND KASHMIR	3396	6486	23037	32919
14. JHARKHAND	542	5999	0	6541
15. KARNATAKA	847154	99170	27491	973815
16. KERALA	N.A.	N.A.	N.A.	0
17. MADHYA PRADESH	862465	28626	0	891091
18. MAHARASHTRA	801578	224245	0	1025823
19. MANIPUR	319	5123	0	5442
20. MEGHALAYA	4619	13058	2470	20147
21. MIZORAM	151	7590	3968	11709
22. NAGALAND	5482	5245	1	10728
23. ORISSA	N.A.	N.A.	N.A.	0
24. PONDICHERY	N.A.	N.A.	7592	7592
25. PUNJAB	296608	20199	0	316807
26. RAJASTHAN	778699	13964	2404	795067
27. SIKKIM	2475	1484	141	4100
28. TAMIL NADU	208587	23940	0	232527
29. TELANGANA	610187	28107	39215	677509
30. TRIPURA	5436	21882	2066	29384
31. UTTAR PRADESH	382311	10509	1827	394647
32. UTTARAKHAND	196565	0	0	196565
33. WEST BENGAL	N.A.	N.A.	N.A.	0
ALL INDIA TOTAL:	6116081	860760	150371	7127212

TABLE-XVIII
DETAILS OF COLLECTION
2021-2022

(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	79	3358	4481	7918
2. ANDHRA PRADESH	211798	38422	87	250307
3. ARUNACHAL PRADESH	473	2404	0	2877
4. ASSAM*	943	1742	0	2685
5. BIHAR	22716	0	0	22716
6. CHANDIGARH	0	1570	0	1570
7. CHHATTISGARH	24768	1006	0	25774
8. DELHI	43919	15276	2808	62003
9. GOA	5775	35962	28235	69972
10. GUJARAT	61892	94462	85	156439
11. HARYANA	674926	6456	431	681813
12. HIMACHAL PRADESH	190	73303	0	73493
13. JAMMU AND KASHMIR	707	4662	587	5956
14. JHARKHAND	461	3394	0	3855
15. KARNATAKA	847154	99170	27431	973755
16. KERALA	N.A.	N.A.	N.A.	0
17. MADHYA PRADESH	807238	10801	0	818039
18. MAHARASHTRA	684184	161129	0	845313
19. MANIPUR	173	3294	0	3467
20. MEGHALAYA	1463	7390	1222	10075
21. MIZORAM	33	6056	3518	9607
22. NAGALAND	1839	3062	0	4901
23. ORISSA	N.A.	N.A.	N.A.	0
24. PONDICHERY	N.A.	N.A.	2664	2664
25. PUNJAB	293730	17904	0	311634
26. RAJASTHAN	770257	13840	1173	785270
27. SIKKIM	528	1032	116	1676
28. TAMIL NADU	208587	23940	0	232527
29. TELANGANA	601761	27582	39133	668476
30. TRIPURA	4406	16222	257	20885
31. UTTAR PRADESH	377389	6145	550	384084
32. UTTARAKHAND	142122	0	0	142122
33. WEST BENGAL	N.A.	N.A.	N.A.	0
ALL INDIA TOTAL:	5789511	679584	112778	6581873

TABLE-XIX
BALANCES (OVERDUES)
2021-2022

(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	1363	2202	1202	4767
2. ANDHRA PRADESH	0	15884	0	15884
3. ARUNACHAL PRADESH	1091	7064	0	8155
4. ASSAM*	2482	1403	0	3885
5. BIHAR	46201	0	0	46201
6. CHANDIGARH	0	380	0	380
7. CHHATTISGARH	7170	1929	0	9099
8. DELHI	367	791	94	1252
9. GOA	195	8894	2733	11822
10. GUJARAT	3033	3596	0	6629
11. HARYANA	59	230	3	292
12. HIMACHAL PRADESH	67	28799	0	28866
13. JAMMU AND KASHMIR	2689	1824	22450	26963
14. JHARKHAND	81	2605	0	2686
15. KARNATAKA	0	0	60	60
16. KERALA	0	0	0	0
17. MADHYA PRADESH	55227	17825	0	73052
18. MAHARASHTRA	117394	63116	0	180510
19. MANIPUR	146	1829	0	1975
20. MEGHALAYA	3156	5668	1248	10072
21. MIZORAM	118	1534	450	2102
22. NAGALAND	3643	2183	1	5827
23. ORISSA	0	0	0	0
24. PONDICHERY	0	0	4928	4928
25. PUNJAB	2878	2295	0	5173
26. RAJASTHAN	8442	124	1231	9797
27. SIKKIM	1947	452	25	2424
28. TAMIL NADU	0	0	0	0
29. TELANGANA	8426	525	82	9033
30. TRIPURA	1030	5660	1809	8499
31. UTTAR PRADESH	4922	4364	1277	10563
32. UTTARAKHAND	54443	0	0	54443
33. WEST BENGAL	0	0	0	0
ALL INDIA TOTAL:	326570	181176	37593	545339

**PERCENTAGE OF OVERDUES TO DEMAND
2021-2022**

(As on 30th June)

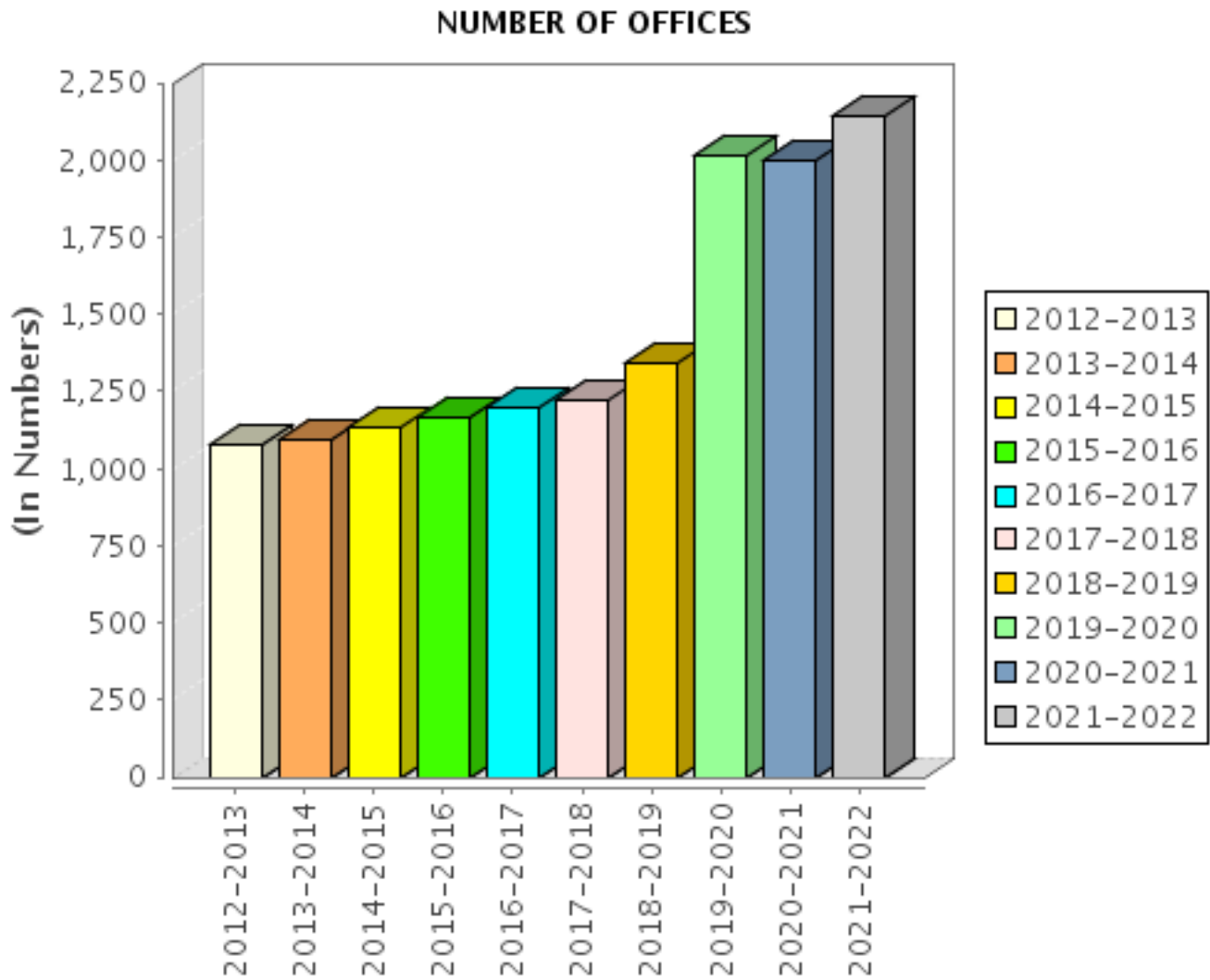
(Amount In Lakhs)

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	94.52	39.6	21.15	37.58
2. ANDHRA PRADESH	0.0	29.25	0.0	5.97
3. ARUNACHAL PRADESH	69.76	74.61	0.0	73.92
4. ASSAM*	72.47	44.61	0.0	59.13
5. BIHAR	67.04	0.0	0.0	67.04
6. CHANDIGARH	0.0	19.49	0.0	19.49
7. CHHATTISGARH	22.45	65.72	0.0	26.09
8. DELHI	0.83	4.92	3.24	1.98
9. GOA	3.27	19.83	8.83	14.45
10. GUJARAT	4.67	3.67	0.0	4.07
11. HARYANA	0.01	3.44	0.69	0.04
12. HIMACHAL PRADESH	26.07	28.21	0.0	28.2
13. JAMMU AND KASHMIR	79.18	28.12	97.45	81.91
14. JHARKHAND	14.94	43.42	0.0	41.06
15. KARNATAKA	0.0	0.0	0.22	0.01
16. KERALA	0.0	0.0	0.0	0.0
17. MADHYA PRADESH	6.4	62.27	0.0	8.2
18. MAHARASHTRA	14.65	28.15	0.0	17.6
19. MANIPUR	45.77	35.7	0.0	36.29
20. MEGHALAYA	68.33	43.41	50.53	49.99
21. MIZORAM	78.15	20.21	11.34	17.95
22. NAGALAND	66.45	41.62	100.0	54.32
23. ORISSA	0.0	0.0	0.0	0.0
24. PONDICHERY	0.0	0.0	64.91	64.91
25. PUNJAB	0.97	11.36	0.0	1.63
26. RAJASTHAN	1.08	0.89	51.21	1.23
27. SIKKIM	78.67	30.46	17.73	59.12
28. TAMIL NADU	0.0	0.0	0.0	0.0
29. TELANGANA	1.38	1.87	0.21	1.33
30. TRIPURA	18.95	25.87	87.56	28.92
31. UTTAR PRADESH	1.29	41.53	69.9	2.68
32. UTTARAKHAND	27.7	0.0	0.0	27.7
33. WEST BENGAL	0.0	0.0	0.0	0.0
ALL INDIA TOTAL:	5.34	21.05	25.0	7.65

GRAPHIC PRESENTATION

(FROM PAGE NO. 36 to 54)

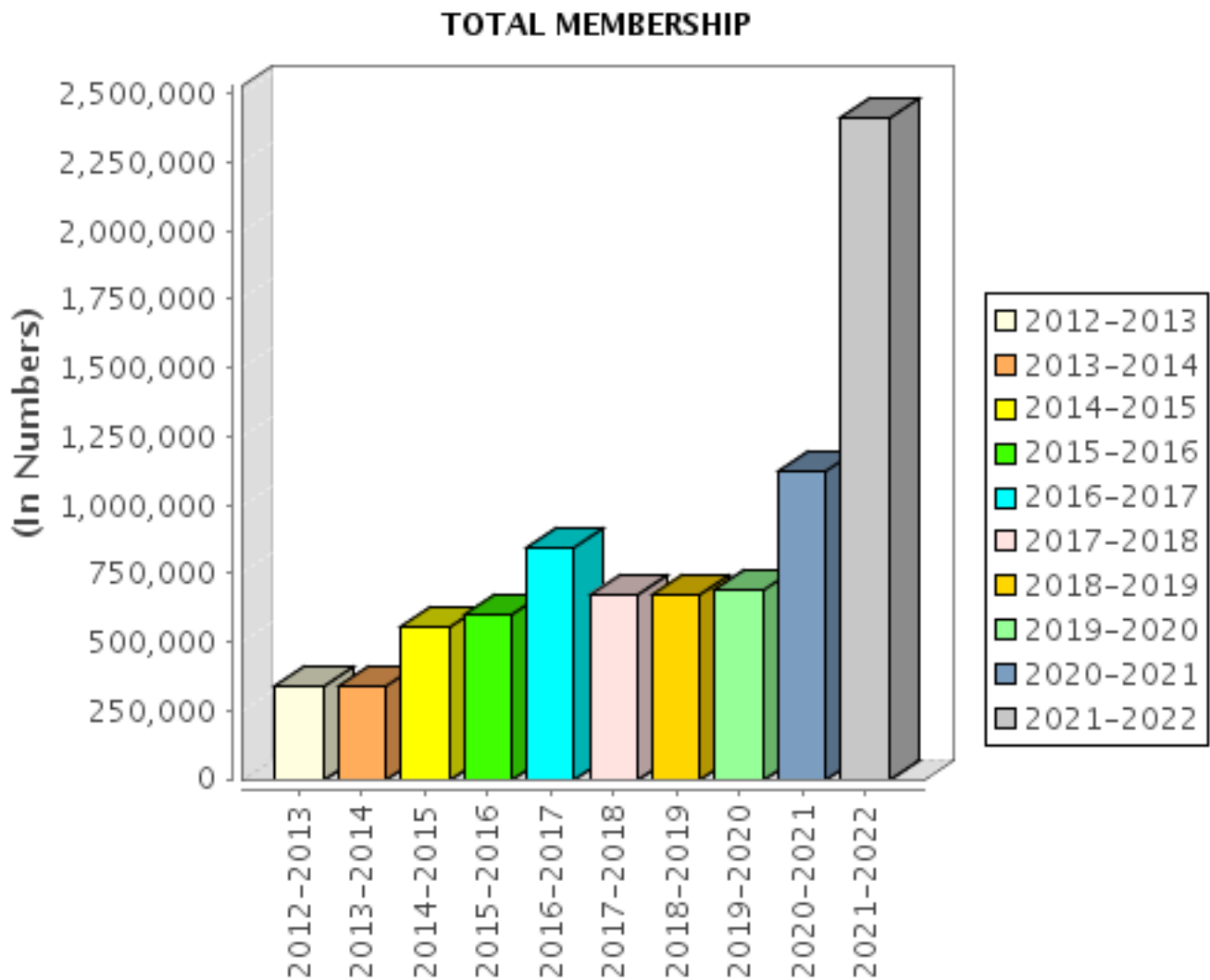
PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2013-2022)



(IN NUMBERS)

YEAR	NUMBER OF OFFICES
2012-2013	1081
2013-2014	1096
2014-2015	1131
2015-2016	1168
2016-2017	1197
2017-2018	1219
2018-2019	1340
2019-2020	2014
2020-2021	2000
2021-2022	2143

PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2013-2022)

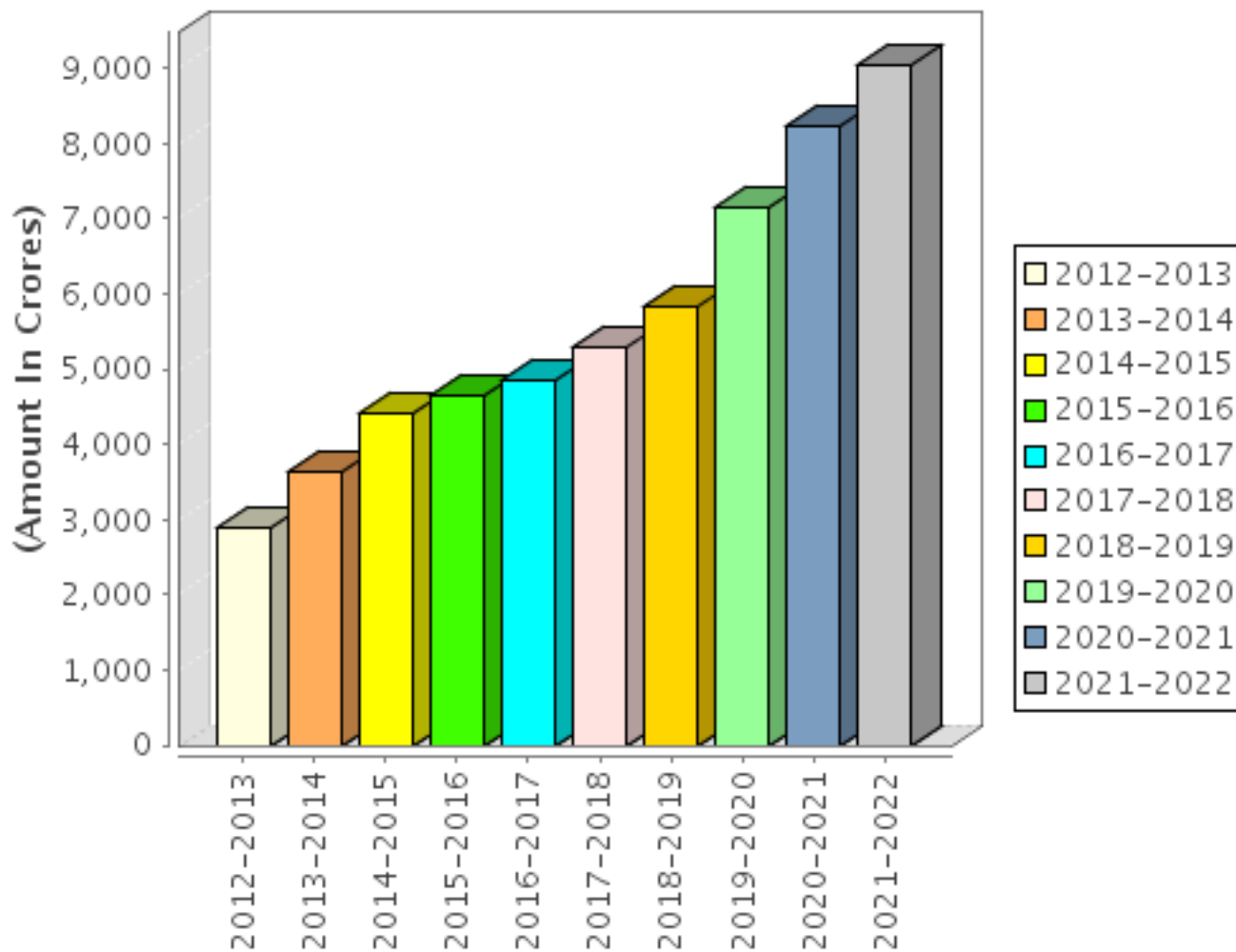


(IN NUMBERS)

YEAR	TOTAL MEMBERSHIP
2012-2013	339896
2013-2014	338455
2014-2015	555479
2015-2016	600278
2016-2017	843212
2017-2018	676006
2018-2019	675909
2019-2020	687984
2020-2021	1122077
2021-2022	2413081

PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2013-2022)

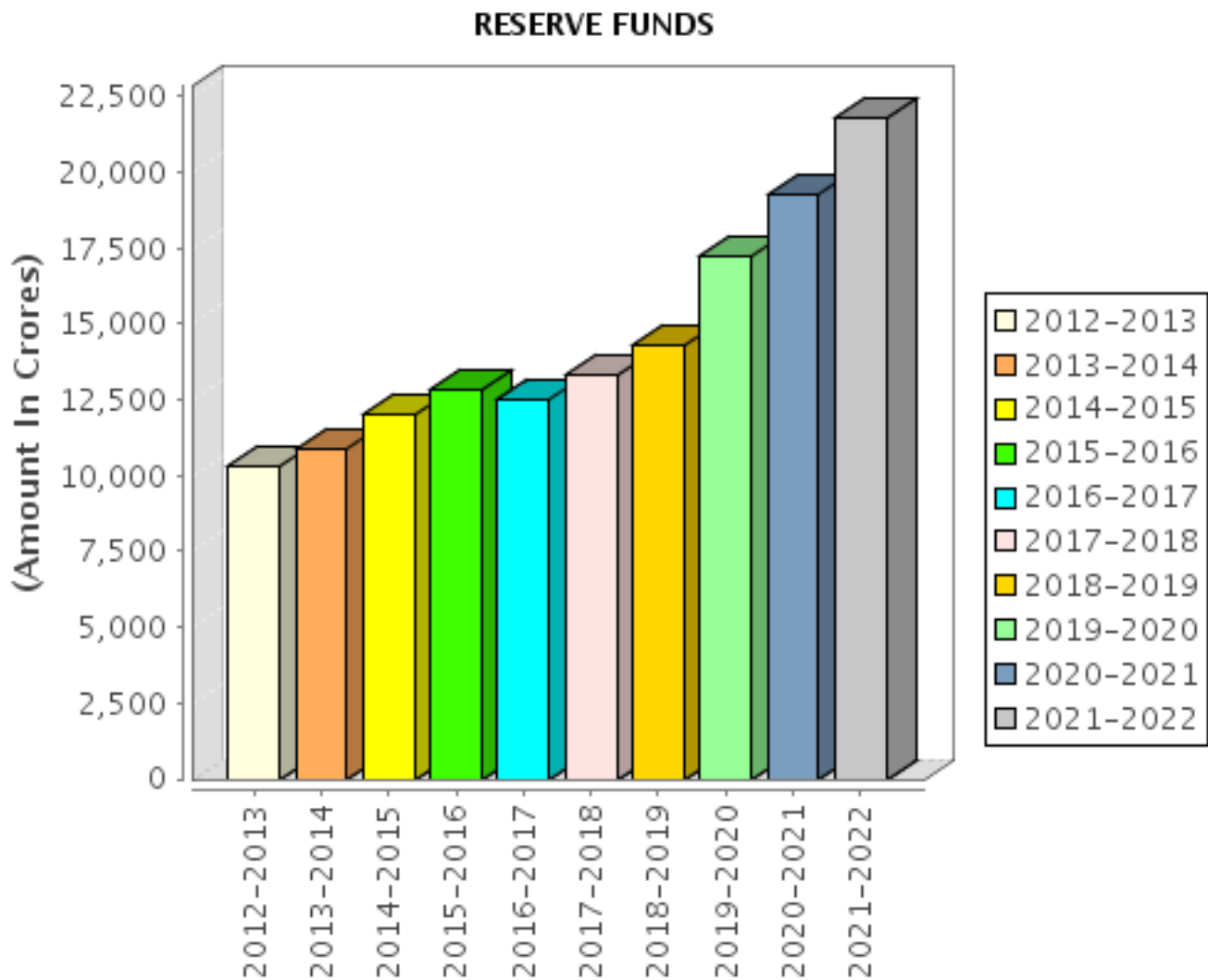
PAID UP SHARE CAPITAL



(AMOUNT IN CRORES)

YEAR	PAID UP SHARE CAPITAL
2012-2013	2894
2013-2014	3629
2014-2015	4418
2015-2016	4651
2016-2017	4853
2017-2018	5278
2018-2019	5814
2019-2020	7161
2020-2021	8234
2021-2022	9046

PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2013-2022)

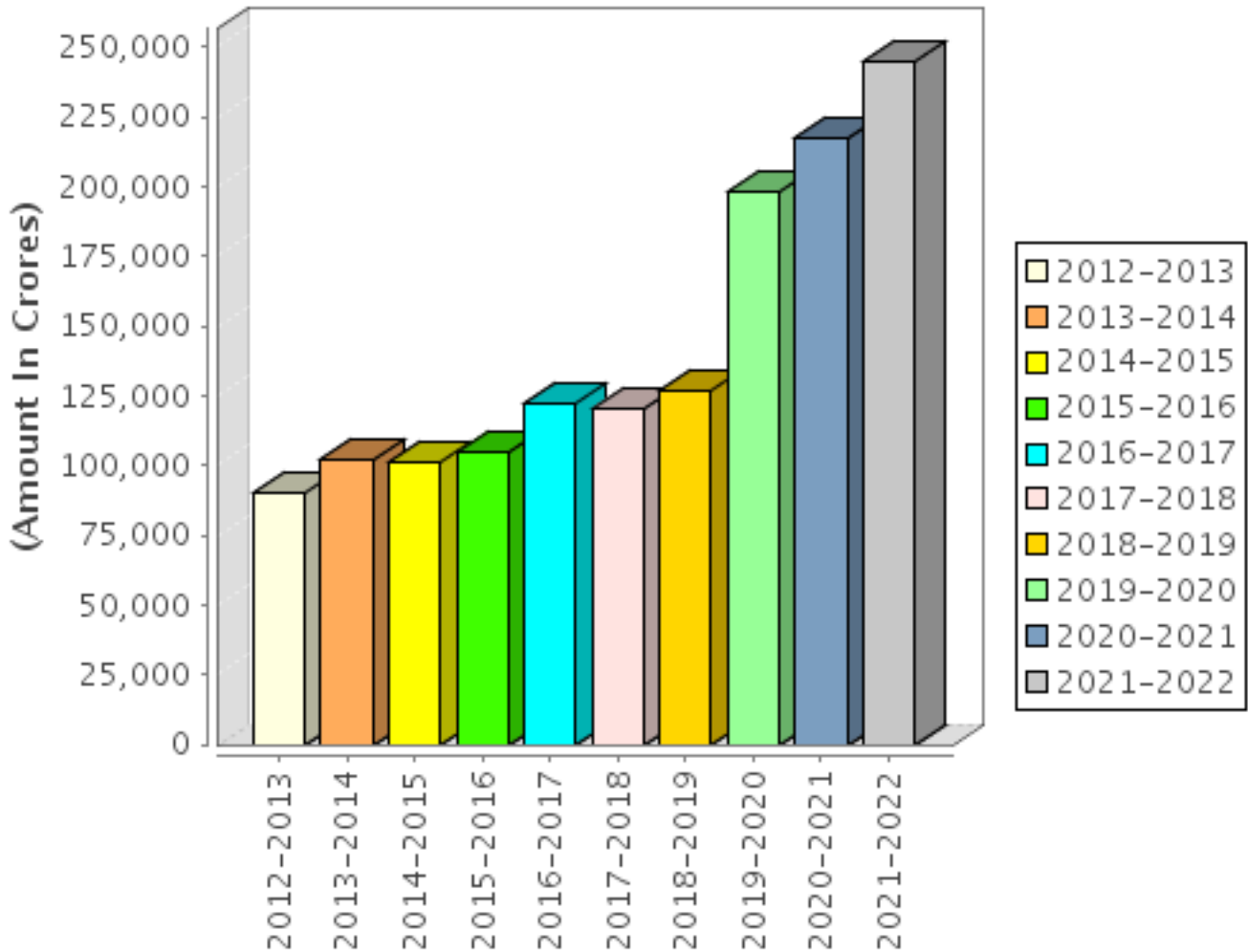


(AMOUNT IN CRORES)

YEAR	RESERVE FUNDS
2012-2013	10297
2013-2014	10850
2014-2015	11985
2015-2016	12826
2016-2017	12460
2017-2018	13303
2018-2019	14271
2019-2020	17217
2020-2021	19242
2021-2022	21792

PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2013-2022)

TOTAL DEPOSITS

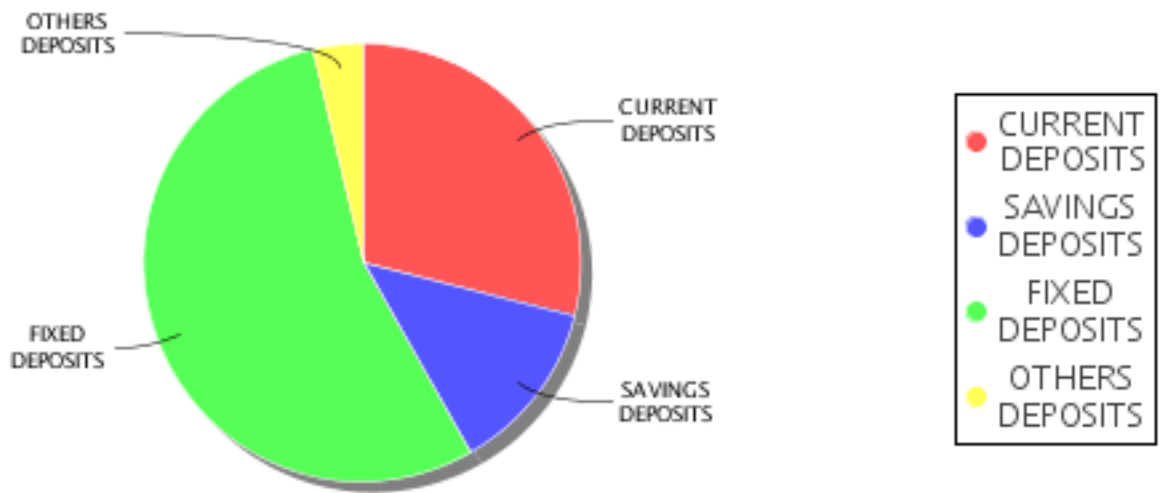


(AMOUNT IN CRORES)

YEAR	TOTAL DEPOSITS
2012-2013	89905
2013-2014	101970
2014-2015	100791
2015-2016	104922
2016-2017	121689
2017-2018	120604
2018-2019	126543
2019-2020	198143
2020-2021	217585
2021-2022	244847

PERFORMANCE OF STATE COOPERATIVE BANKS DURING THE YEAR (2021-2022)

TYPE OF DEPOSITS

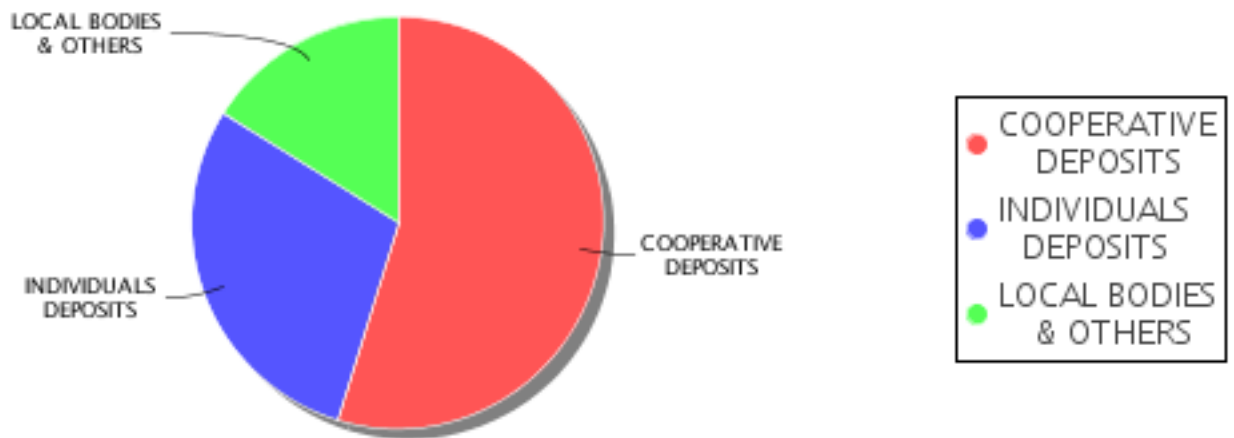


(AMOUNT IN CRORES)

YEAR	CURRENT DEPOSITS	SAVINGS DEPOSITS	FIXED DEPOSITS	RESERVE FUNDS AND OTHERS
2021-2022	70632	31606	133513	9095
% to Total	28.85	12.91	54.53	3.71

PERFORMANCE OF STATE COOPERATIVE BANKS DURING THE YEAR (2021-2022)

COMPOSITION OF DEPOSITS

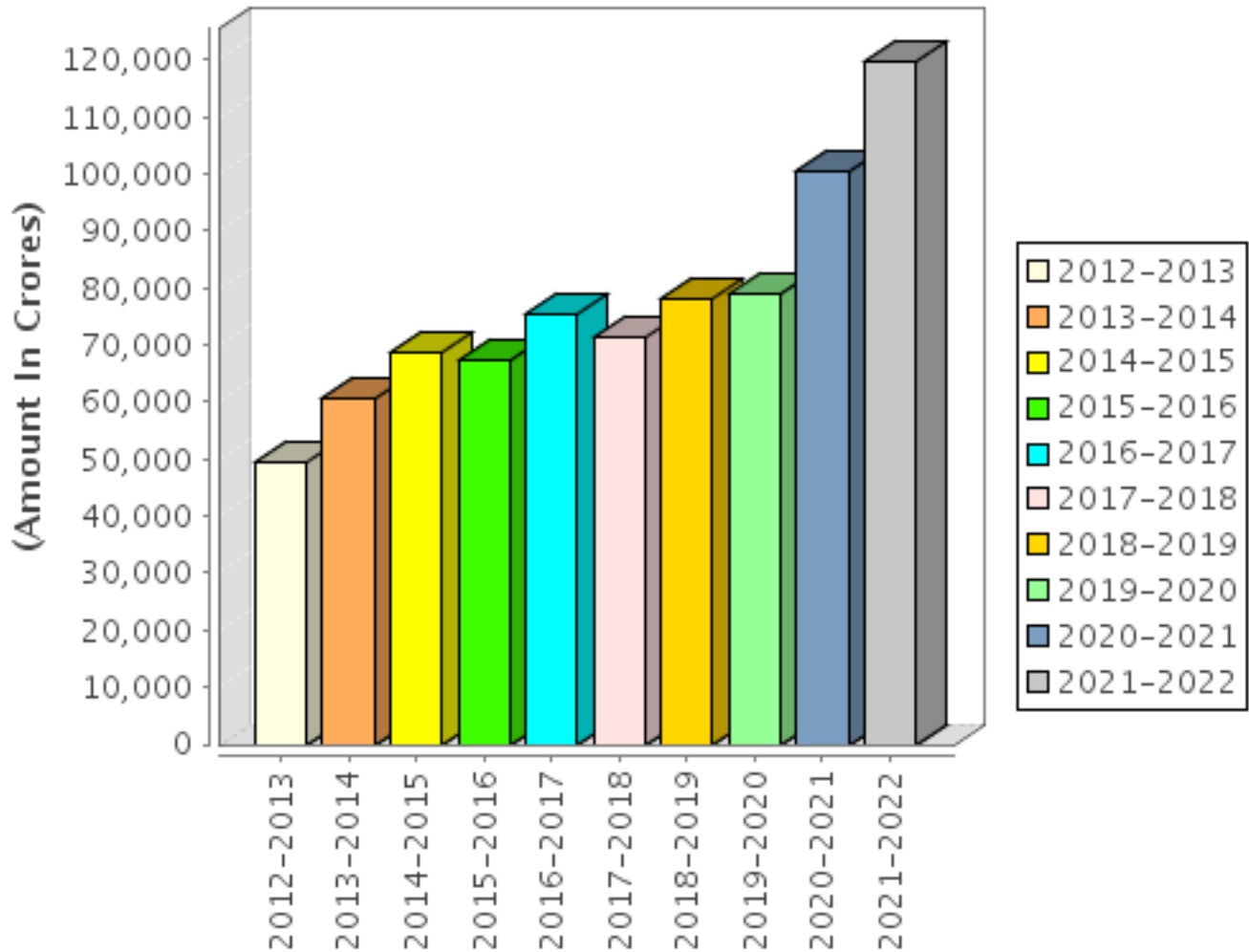


(AMOUNT IN CRORES)

YEAR	TOTAL DEPOSITS	COOPERATIVE DEPOSITS	INDIVIDUALS DEPOSITS	LOCAL BODIES AND OTHERS
2021-2022	244846	134079	71503	39264
% to Total	100.0	54.76	29.2	16.04

PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2013-2022)

TOTAL BORROWINGS

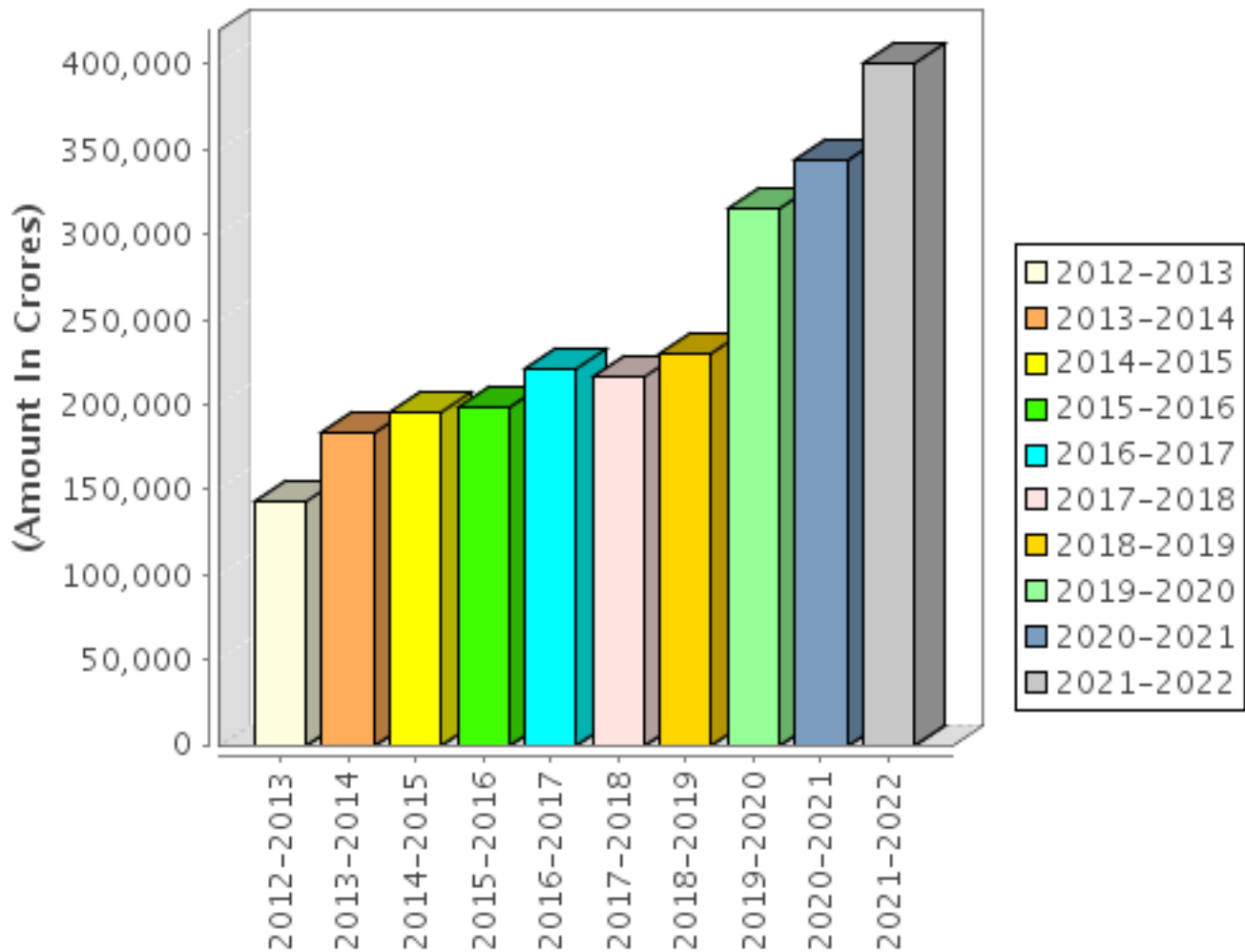


(AMOUNT IN CRORES)

YEAR	TOTAL BORROWINGS
2012-2013	49270
2013-2014	60494
2014-2015	68552
2015-2016	67358
2016-2017	75433
2017-2018	71224
2018-2019	77920
2019-2020	79209
2020-2021	100482
2021-2022	119774

PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2013-2022)

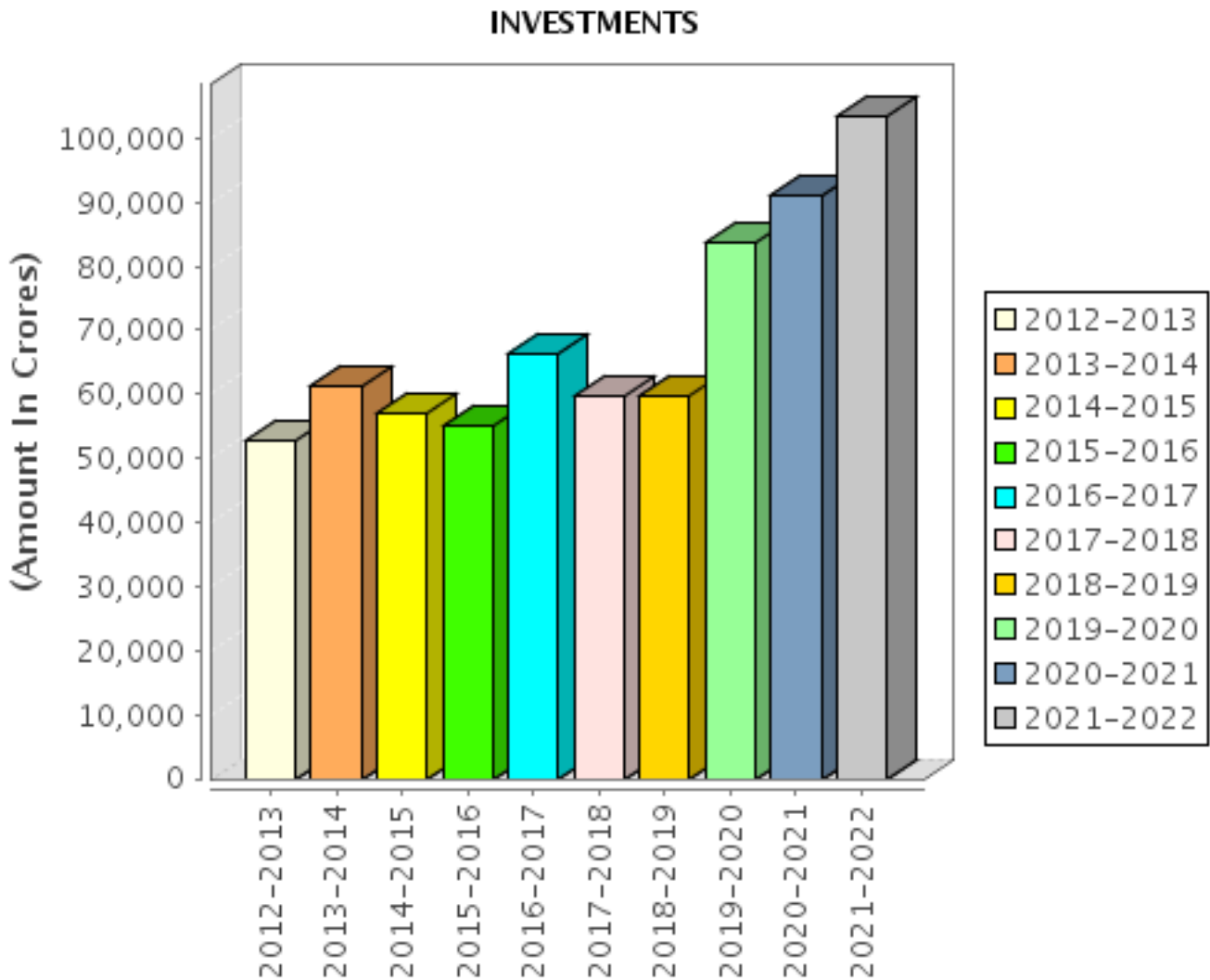
WORKING CAPITAL



(AMOUNT IN CRORES)

YEAR	WORKING CAPITAL
2012-2013	142729
2013-2014	183499
2014-2015	195108
2015-2016	198673
2016-2017	220858
2017-2018	215786
2018-2019	230310
2019-2020	315665
2020-2021	344294
2021-2022	400863

PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2013-2022)

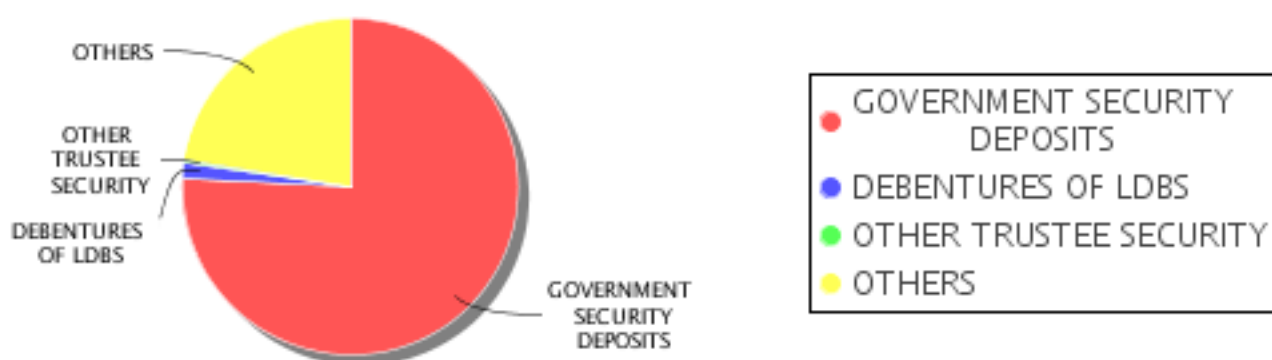


(AMOUNT IN CRORES)

YEAR	INVESTMENTS
2012-2013	52808
2013-2014	61190
2014-2015	56930
2015-2016	54922
2016-2017	66482
2017-2018	59632
2018-2019	59547
2019-2020	83721
2020-2021	91163
2021-2022	103472

PERFORMANCE OF STATE COOPERATIVE BANKS DURING THE YEAR (2021-2022)

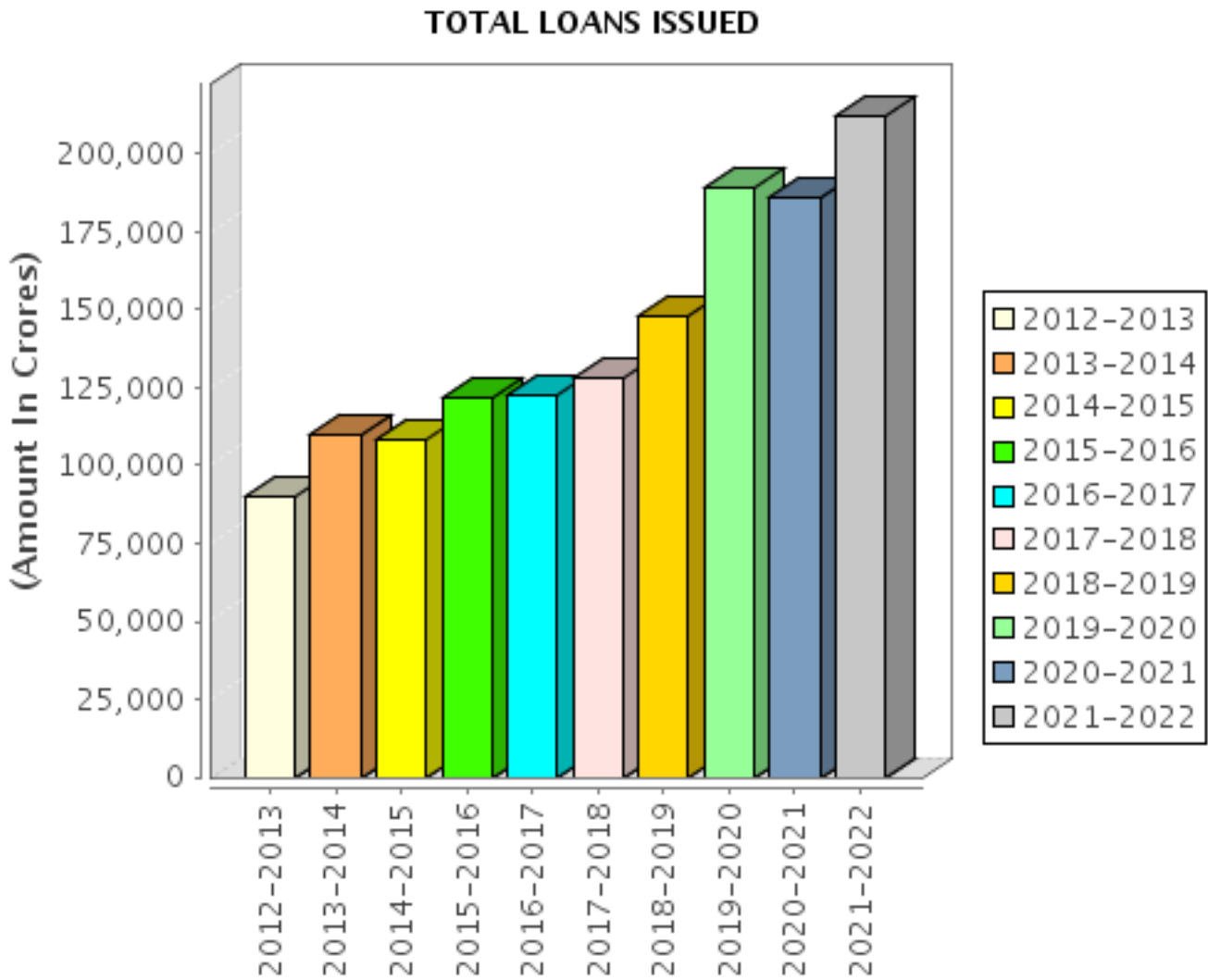
COMPOSITION OF INVESTMENTS



(AMOUNT IN CRORES)

YEAR	GOVERNMENT SECURITY	DEBENTURES OF LDBS	OTHER TRUSTEE SECURITY	OTHERS
2021-2022	78453	1529	319	23171
% to Total	75.82	1.48	0.31	22.39

PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2013-2022)

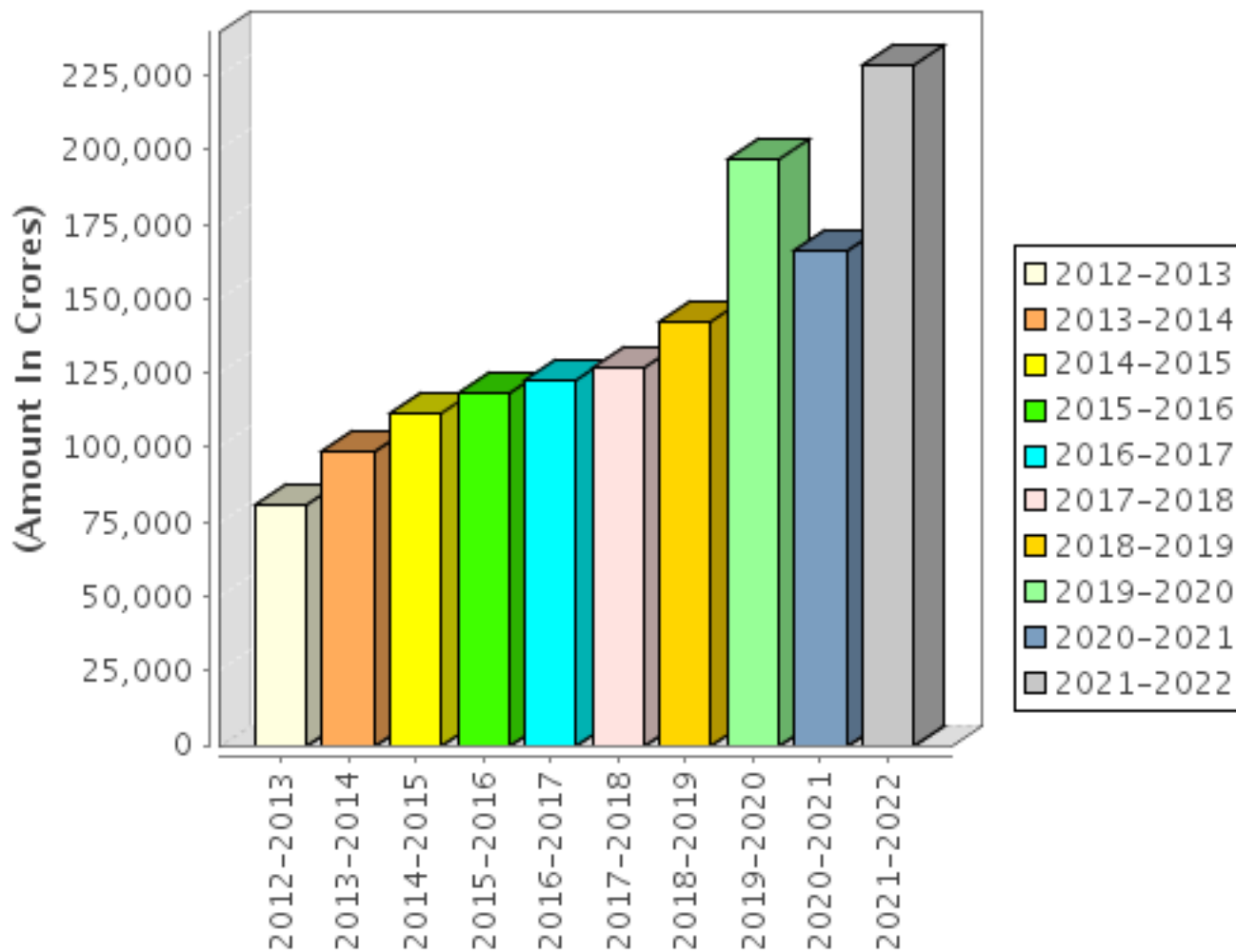


(AMOUNT IN CRORES)

YEAR	TOTAL LOANS ISSUED
2012-2013	89961
2013-2014	110208
2014-2015	107970
2015-2016	121656
2016-2017	122545
2017-2018	127956
2018-2019	148376
2019-2020	189124
2020-2021	186451
2021-2022	212393

PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2013-2022)

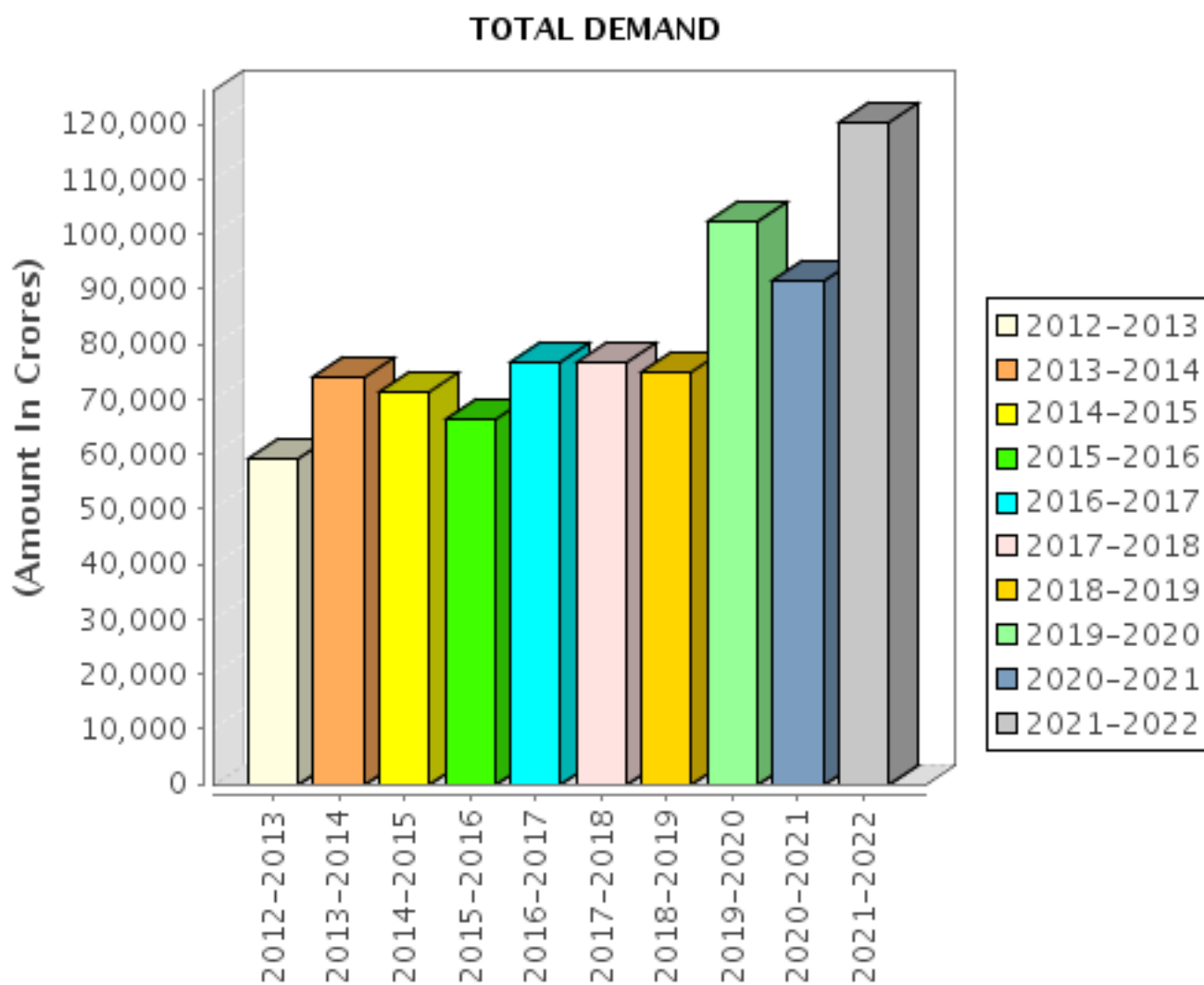
TOTAL LOANS OUTSTANDING



(AMOUNT IN CRORES)

YEAR	TOTAL LOANS OUTSTANDING
2012-2013	80994
2013-2014	99057
2014-2015	111125
2015-2016	118307
2016-2017	122842
2017-2018	127107
2018-2019	142422
2019-2020	196826
2020-2021	166328
2021-2022	228679

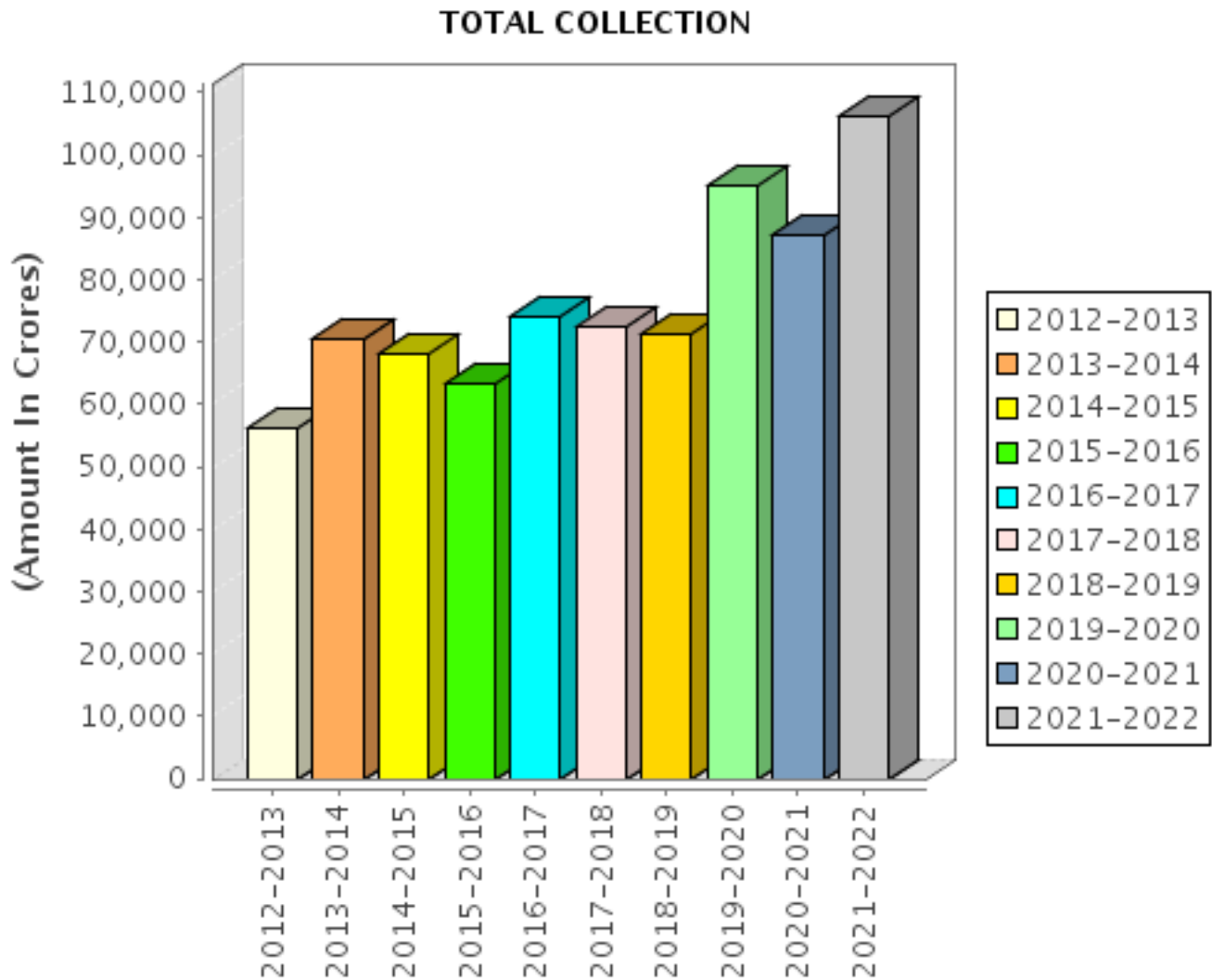
PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2013-2022)



(AMOUNT IN CRORES)

YEAR	TOTAL DEMAND
2012-2013	59309
2013-2014	73828
2014-2015	71124
2015-2016	66144
2016-2017	76869
2017-2018	76715
2018-2019	74857
2019-2020	102481
2020-2021	91552
2021-2022	120302

PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2013-2022)

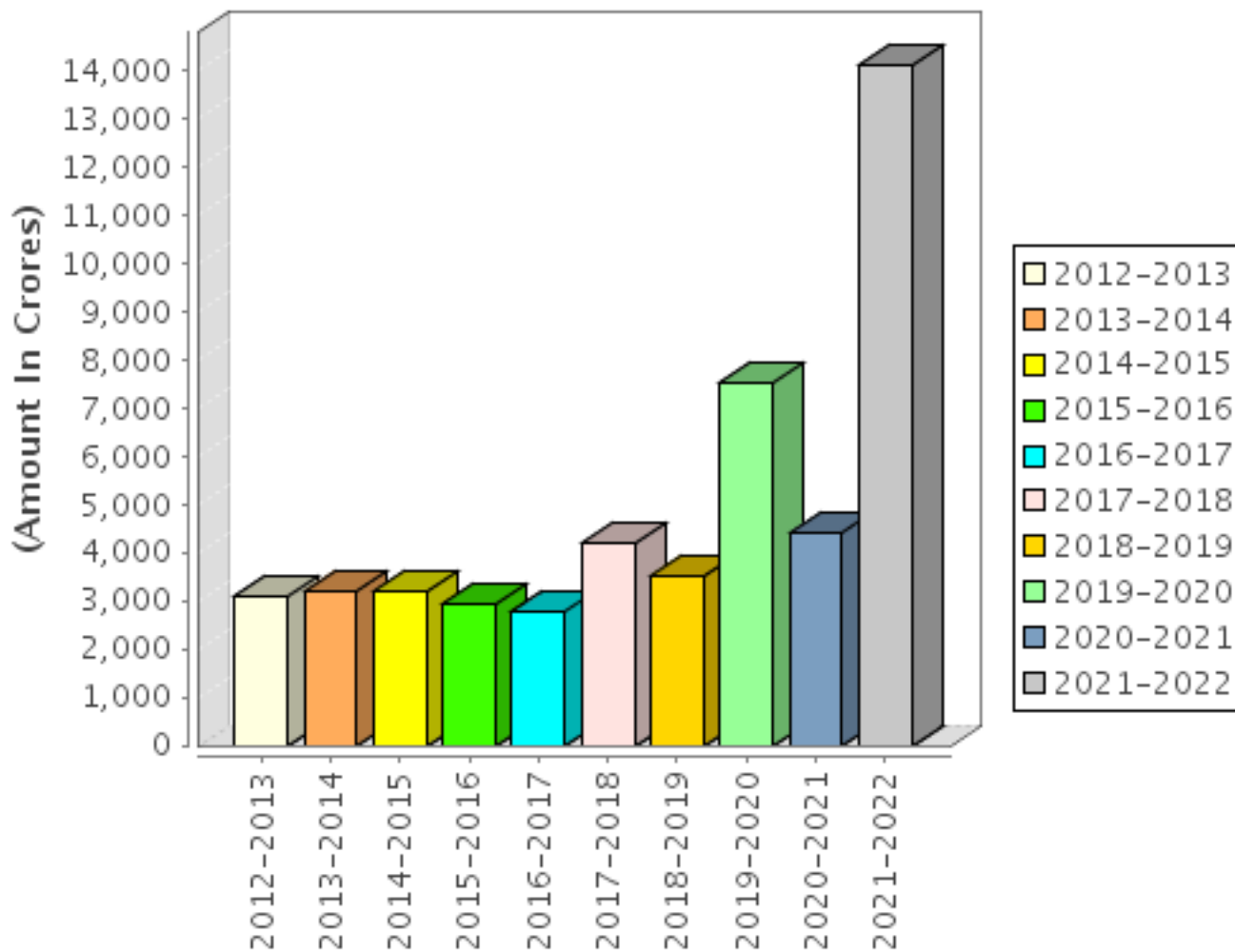


(AMOUNT IN CRORES)

YEAR	TOTAL COLLECTION
2012-2013	56239
2013-2014	70619
2014-2015	67939
2015-2016	63222
2016-2017	74129
2017-2018	72532
2018-2019	71331
2019-2020	94981
2020-2021	87149
2021-2022	106206

PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2013-2022)

BALANCES (OVERDUES)

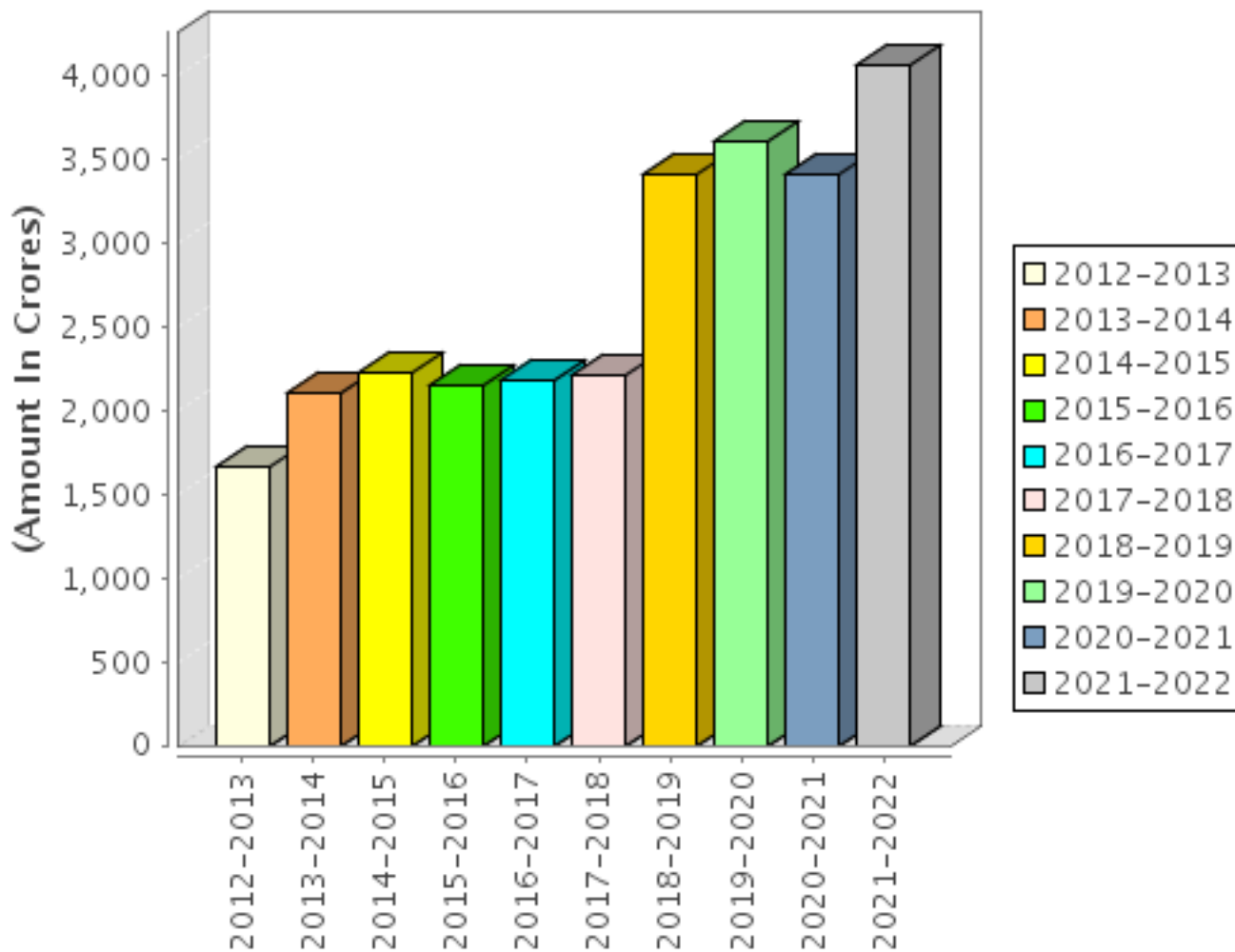


(AMOUNT IN CRORES)

YEAR	BALANCES (OVERDUES)
2012-2013	3070
2013-2014	3209
2014-2015	3185
2015-2016	2921
2016-2017	2740
2017-2018	4183
2018-2019	3526
2019-2020	7500
2020-2021	4403
2021-2022	14097

PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2013-2022)

COST OF MANAGEMENT (CM)

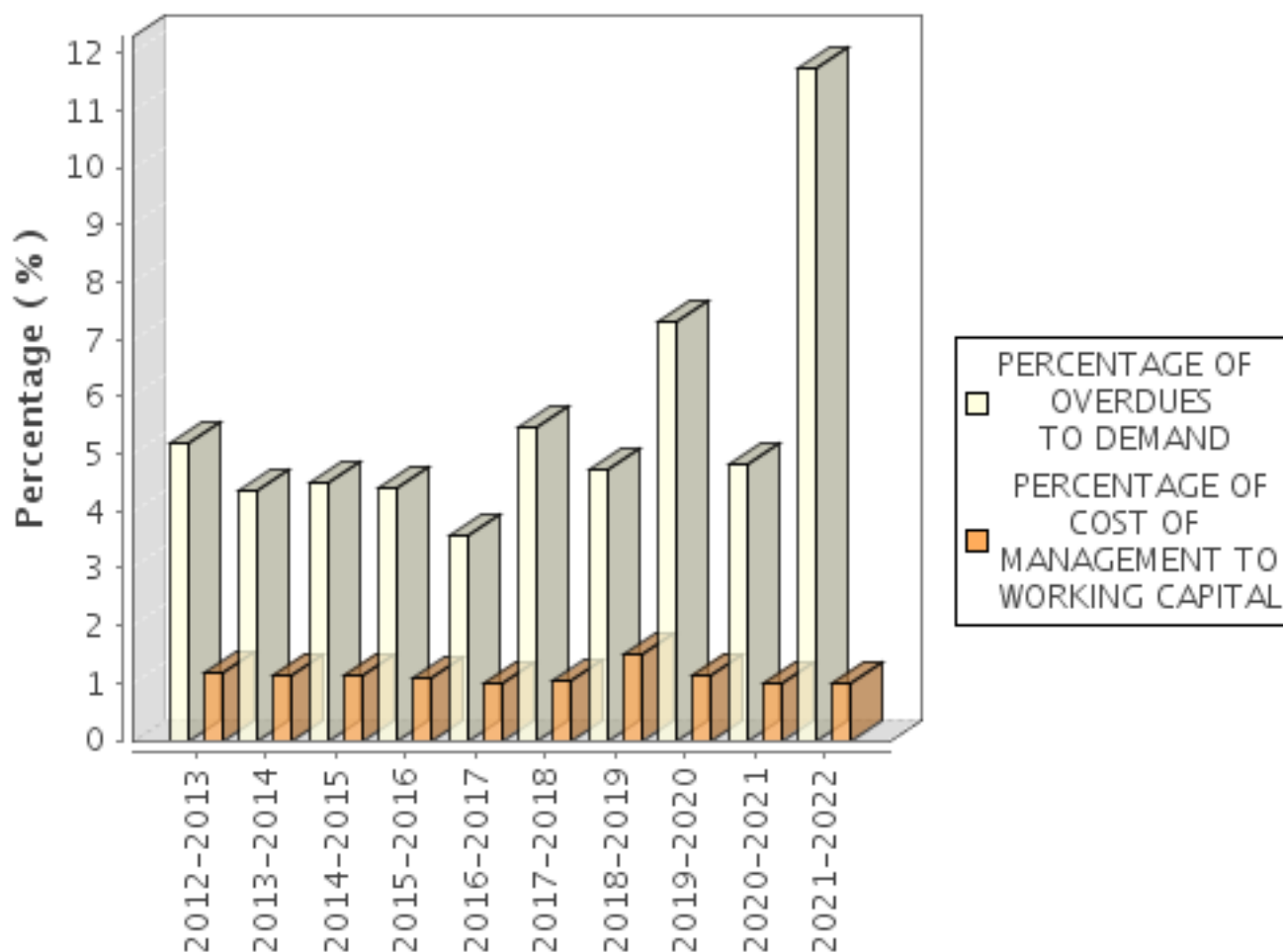


(AMOUNT IN CRORES)

YEAR	COST OF MANAGEMENT (CM)
2012-2013	1660
2013-2014	2109
2014-2015	2223
2015-2016	2148
2016-2017	2187
2017-2018	2209
2018-2019	3406
2019-2020	3615
2020-2021	3405
2021-2022	4067

PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2013-2022)

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
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
2020-2021	4.81	0.99
2021-2022	11.72	1.01

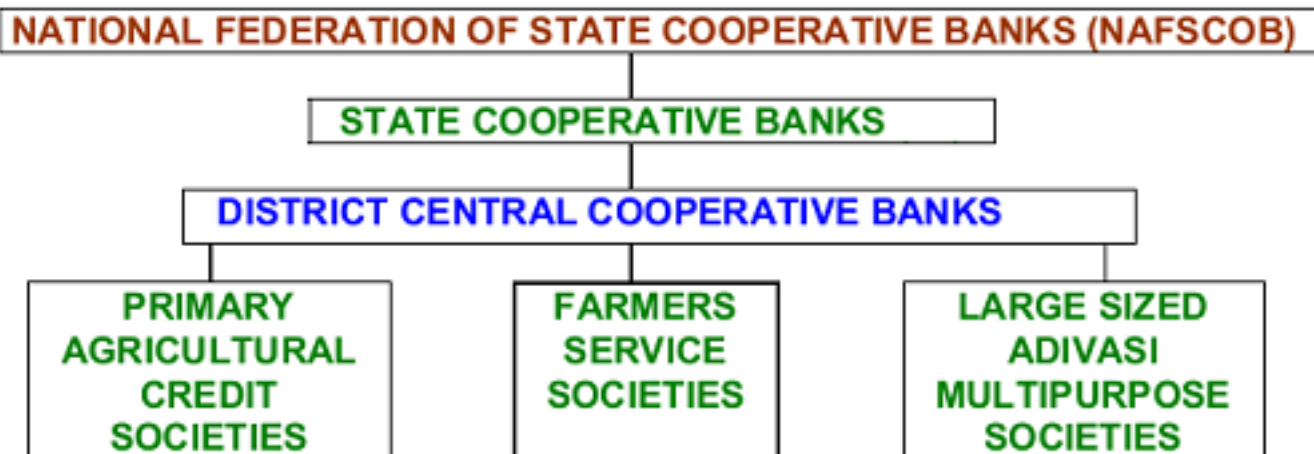
PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2013-2022)



(IN NUMBERS)

YEAR	NO. OF EMPLOYEES
2012-2013	12027
2013-2014	13233
2014-2015	12669
2015-2016	12900
2016-2017	12824
2017-2018	12654
2018-2019	12378
2019-2020	17060
2020-2021	16764
2021-2022	16653

SHORT TERM COOPERATIVE CREDIT STRUCTURE



STATISTICAL DETAILS

PRIMARY SOCIETIES (PACS, FSS & LAMPS) (31-3-2022)		DISTRICT CENTRAL COOPERATIVE BANKS (31-3-2022)		STATE COOPERATIVE BANKS (31-3-2022)	
1. NO.OF STY.:	104266	1. NO.OF DCCBS:	351	1. NO.OF SCBS:	33
2. MEMBERSHIP:	169170	2. NO.OF BRANCHES INCLUDING H.O.:	14058	2. NO.OF BRANCHES INCLUDING H.O.:	2143
3. OWNED FUNDS:	4275388	3. MEMBERSHIP:		3. MEMBERSHIP:	
4. DEPOSITS:	17638959	TOTAL:	5863822	TOTAL:	2413081
5. BORROWINGS:	17237363	COOPERATIVE:	750829	COOPERATIVE:	68885
6. LOANS ADV.:	15313692	INDVL./GOI:	5112993	INDVL./GOI:	2344196
7. LOANS OUTS:	15970024	4. OWNED FUNDS:	6527185	4. OWNED FUNDS:	3083804
8. PERG.OF OVR. TO DEMAND (%):	28.8	5. DEPOSITS:	38942404	5. DEPOSITS:	24484655
9. EMPLOYEES:	176814	6. BORROWINGS:	12131575	6. BORROWINGS:	11977377
10. BORROWERS:	48348	7. LOANS ADV.:	29753769	7. LOANS ADV.:	21239261
		8. LOANS OUTS:	31681393	8. LOANS OUTS:	22867859
		9. PERG.OF OVR. TO DEMAND (%):	22.48	9. PERG.OF OVR. TO DEMAND (%):	11.72
		10. EMPLOYEES:	76566	10. EMPLOYEES:	16653

(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).