

BASIC DATA ON

PERFORMANCE OF STATE COOPERATIVE BANKS

(APRIL 1, 2023 to MARCH 31, 2024)

2023-2024



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, 2022-2023
16	**	Figures Related to the Cooperative year, 2021-2022
17	***	Figures Related to the Cooperative year, 2020-2021
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 (StCBs), 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 StCBs on an annual basis. The present publication relates to the StCBs in the country and is intended to serve as Hand Book of Basic Data pertaining to many important areas of their performance during 2023-24. The data given in the publication are based on the information received directly from the StCBs. As desired by the StCBs, we have published the data as on March 31, 2024 as well as June 30, 2024. We are able to bring out the publication entirely due to the cooperation of StCBs for which we are very much thankful. We are also able to incorporate the graphical presentation of performance of the StCBs.

The Publications of Basic Data till 2011-2012 on StCBs, 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 2023-24. We appreciate their sincere efforts .

I am sure this publication would be very useful for the StCBs, 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
Aug, 2025
Pub :2

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

**PART - I
(AS ON 31ST MARCH)
2023- 2024**

(FROM PAGE NO. 2 TO 30)

TABLE-I (A)

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

2023-2024

(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)	227 10.13	6601 0.25	6601 7.08	123078 11.9	14589 7.2	275229 11.01	73538 9.64	48573 10.79	2326520 9.13	1314086 8.97	1012434 9.34
2. Eastern Zone (% Share in Total)	75 3.35	51814 1.95	1682 1.8	113414 10.96	32156 15.88	219908 8.8	73473 9.63	47715 10.6	2587260 10.15	1783266 12.17	803994 7.41
3. North-Eastern Zone (% Share in Total)	302 13.48	2298868 86.67	76420 81.94	36951 3.57	27071 13.37	104413 4.18	26493 3.47	10251 2.28	1514772 5.94	48155 0.33	1466617 13.53
4. Northern Zone (% Share in Total)	411 18.34	134378 5.07	2318 2.49	127523 12.32	22455 11.09	460351 18.41	159002 20.84	113567 25.23	3947991 15.49	1156938 7.9	2791053 25.74
5. Southern Zone (% Share in Total)	1080 48.19	121031 4.56	2351 2.52	561294 54.25	103289 51.0	655598 26.23	308065 40.39	126002 28.0	11321754 44.41	6901535 47.11	4420219 40.76
6. Western Zone (% Share in Total)	146 6.51	39869 1.5	3895 4.18	72423 7.0	2966 1.46	784386 31.38	122231 16.02	103940 23.1	3795418 14.89	3446293 23.52	349125 3.22
ALL INDIA TOTAL:	2241	2652561	93267	1034683	202526	2499885	762802	450048	25493715	14650273	10843442
Percentage (%)	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-I (B)

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

2023-2024

(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)	1816946 10.96	1802744 11.1	2 0.0	14200 90.56	4413634 9.7	1512376 12.03	3387777 11.91	1730242 14.53	18222 1.26	1639313 10.87
2. Eastern Zone (% Share in Total)	2010648 12.12	1980648 12.19	0 0.0	0 0.0	5160451 11.34	1123350 8.94	4511812 15.86	1659052 13.93	82278 5.67	2770482 18.36
3. North-Eastern Zone (% Share in Total)	76835 0.46	51534 0.32	6660 5.79	1050 6.7	1765495 3.88	752560 5.99	320013 1.13	138514 1.16	23762 1.64	157737 1.05
4. Northern Zone (% Share in Total)	2472610 14.91	2469632 15.2	2966 2.58	0 0.0	6923640 15.21	2163806 17.21	1934302 6.8	1028214 8.64	84560 5.83	821528 5.45
5. Southern Zone (% Share in Total)	8250311 49.75	7983415 49.15	105429 91.63	430 2.74	20909044 45.94	5520868 43.91	12600577 44.3	5569831 46.78	396057 27.3	6634689 43.98
6. Western Zone (% Share in Total)	1956360 11.8	1956360 12.04	0 0.0	0 0.0	6346465 13.94	1499361 11.93	5689873 20.0	1780419 14.95	846012 58.31	3063442 20.3
ALL INDIA TOTAL: Percentage (%)	16583710 100	16244333 100	115057 100	15680 100	45518729 100	12572321 100	28444354 100	11906272 100	1450891 100	15087191 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)

2023-2024

(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)	2927308 10.96	1775494 14.6	226714 7.72	925100 7.97	1445954 11.61	1320966 11.22	124988 18.37	8.64 0.0	34514 6.86	22016 10.44	170 9.87	49 12.31	1773 10.91
2. Eastern Zone (% Share in Total)	2682343 10.04	1733572 14.26	164866 5.62	783905 6.75	1979540 15.89	1662351 14.12	317189 46.62	16.02 0.0	175196 34.8	28353 13.45	57 3.31	16 4.02	484 2.98
3. North-Eastern Zone (% Share in Total)	900366 3.37	201513 1.66	206839 7.05	492014 4.24	156736 1.26	64453 0.55	92283 13.56	58.88 0.0	44668 8.87	682 0.32	211 12.25	86 21.61	2144 13.2
4. Northern Zone (% Share in Total)	3222327 12.07	1382472 11.37	161227 5.49	1678628 14.46	2503553 20.1	2407217 20.44	96336 14.16	3.85 0.0	47283 9.39	17197 8.16	330 19.16	43 10.8	3036 18.69
5. Southern Zone (% Share in Total)	12576864 47.1	6023531 49.55	1251266 42.63	5302067 45.66	6026624 48.38	5986731 50.83	39893 5.86	0.66 0.0	165151 32.81	69862 33.14	835 48.49	178 44.72	7104 43.73
6. Western Zone (% Share in Total)	4394841 16.46	1040338 8.56	923921 31.48	2430582 20.93	345041 2.77	335352 2.85	9689 1.42	2.81 0.0	36564 7.26	72677 34.48	119 6.91	26 6.53	1704 10.49
ALL INDIA TOTAL:	26704049	12156920	2934833	11612296	12457448	11777070	680378	5.46	503376	210787	1722	398	16245
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

NUMBER OF OFFICES AND MEMBERSHIP 2023-2024

(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	81249	81410
2. ANDHRA PRADESH	19	13	37430	37443
3. ARUNACHAL PRADESH**	38	136	0	136
4. ASSAM	68	9932	107189	117121
5. BIHAR	14	43	0	43
6. CHANDIGARH	18	371	3990	4361
7. CHHATTISGARH*	15	27	127954	127981
8. DELHI	51	2018	0	2018
9. GOA	55	1444	35974	37418
10. GUJARAT	34	541	0	541
11. HARYANA	14	19	0	19
12. HIMACHAL PRADESH	271	1652	115	1767
13. JAMMU AND KASHMIR	41	116	0	116
14. JHARKHAND	109	4456	0	4456
15. KARNATAKA	52	177	0	177
16. KERALA	846	1688	1	1689
17. MADHYA PRADESH*	26	66	0	66
18. MAHARASHTRA	57	1910	0	1910
19. MANIPUR	13	2229	17578	19807
20. MEGHALAYA	51	732	35145	35877
21. MIZORAM	28	1087	0	1087
22. NAGALAND	23	61446	637427	698873
23. ORISSA	15	112	50132	50244
24. PONDICHERY**	26	280	N.A.	280
25. PUNJAB	19	22	1	23
26. RAJASTHAN	17	40	0	40
27. SIKKIM	15	430	8777	9207
28. TAMIL NADU	51	23	0	23
29. TELANGANA	45	9	0	9
30. TRIPURA**	66	428	1416332	1416760
31. UTTAR PRADESH	41	61	0	61
32. UTTARAKHAND	16	71	0	71
33. WEST BENGAL**	46	1527	0	1527
ALL INDIA TOTAL:	2241	93267	2559294	2652561

TABLE-III
PAID UP SHARE CAPITAL
2023-2024

(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*	410	0	336	746
2. ANDHRA PRADESH	131450	10107	37	141594
3. ARUNACHAL PRADESH**	0	19259	65	19324
4. ASSAM	443	344	884	1671
5. BIHAR	9551	71	0	9622
6. CHANDIGARH	8	146	15	169
7. CHHATTISGARH*	16929	1606	128	18663
8. DELHI	382	80	1632	2094
9. GOA	659	2966	5446	9071
10. GUJARAT	4277	0	0	4277
11. HARYANA	18083	16081	0	34164
12. HIMACHAL PRADESH	1143	241	1	1385
13. JAMMU AND KASHMIR	477	68	454	999
14. JHARKHAND	1463	271	0	1734
15. KARNATAKA	74159	0	25777	99936
16. KERALA	115137	90641	9264	215042
17. MADHYA PRADESH*	68633	14235	16	82884
18. MAHARASHTRA	59075	0	0	59075
19. MANIPUR	113	1027	1081	2221
20. MEGHALAYA	262	344	417	1023
21. MIZORAM	194	43	0	237
22. NAGALAND	614	4191	2183	6988
23. ORISSA	67159	20323	208	87690
24. PONDICHERRY**	2232	438	215	2885
25. PUNJAB	17181	20	0	17201
26. RAJASTHAN	40021	4293	0	44314
27. SIKKIM	217	926	771	1914
28. TAMIL NADU	61093	2026	0	63119
29. TELANGANA	37665	77	230	37972
30. TRIPURA**	169	937	2467	3573
31. UTTAR PRADESH	36363	3	0	36366
32. UTTARAKHAND	10316	0	312	10628
33. WEST BENGAL**	178	11762	4162	16102
ALL INDIA TOTAL:	776056	202526	56101	1034683

RESERVE AND OTHER FUNDS

2023-2024

(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	16220	25455
2. ANDHRA PRADESH	59942	35524	54736	150202
3. ARUNACHAL PRADESH**	53	26	2370	2449
4. ASSAM	6367	1808	5191	13366
5. BIHAR	35870	21037	32567	89474
6. CHANDIGARH	3	3	3389	3395
7. CHHATTISGARH*	7321	6246	42591	56158
8. DELHI	9893	7651	23838	41382
9. GOA	662	311	14453	15426
10. GUJARAT	14694	19550	81677	115921
11. HARYANA	18573	23713	38016	80302
12. HIMACHAL PRADESH	56418	43773	36408	136599
13. JAMMU AND KASHMIR	2681	408	2114	5203
14. JHARKHAND	2360	864	2904	6128
15. KARNATAKA	113217	9474	20182	142873
16. KERALA	49358	22747	53390	125495
17. MADHYA PRADESH*	28244	23361	120818	172423
18. MAHARASHTRA	106875	84079	462085	653039
19. MANIPUR	167	206	13921	14294
20. MEGHALAYA	7128	3144	10499	20771
21. MIZORAM	5914	2169	12988	21071
22. NAGALAND	633	406	3541	4580
23. ORISSA	31536	20912	28227	80675
24. PONDICHERY**	610	747	3327	4684
25. PUNJAB	20459	19163	45406	85028
26. RAJASTHAN	49095	18898	16860	84853
27. SIKKIM	2229	1238	4331	7798
28. TAMIL NADU	50163	36444	31912	118519
29. TELANGANA	26337	20269	41764	88370
30. TRIPURA**	4002	1254	14828	20084
31. UTTAR PRADESH	33041	16697	5558	55296
32. UTTARAKHAND	4452	1363	2998	8813
33. WEST BENGAL**	6067	5766	37926	49759
ALL INDIA TOTAL:	762802	450048	1287035	2499885

DEPOSITS - SOURCEWISE

2023-2024

(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*	1266	127409	0	0	128675
2. ANDHRA PRADESH	494714	42242	67229	426511	1030696
3. ARUNACHAL PRADESH**	N.A.	N.A.	N.A.	48927	48927
4. ASSAM	0	342020	10726	0	352746
5. BIHAR	0	0	0	184192	184192
6. CHANDIGARH	4680	37669	21945	24	64318
7. CHHATTISGARH*	507259	86631	2206	409	596505
8. DELHI	42810	90733	0	0	133543
9. GOA	121081	103534	9996	1294	235905
10. GUJARAT	1089878	111343	0	0	1201221
11. HARYANA	4591	381325	0	109433	495349
12. HIMACHAL PRADESH	3855	1316840	0	206743	1527438
13. JAMMU AND KASHMIR	16822	82086	0	254	99162
14. JHARKHAND	69704	139973	26563	0	236240
15. KARNATAKA	761949	341790	0	231051	1334790
16. KERALA	4797102	2000779	0	0	6797881
17. MADHYA PRADESH*	396888	117564	16219	284615	815286
18. MAHARASHTRA	2235334	122958	0	0	2358292
19. MANIPUR	459	12929	0	31101	44489
20. MEGHALAYA	26904	256302	0	93223	376429
21. MIZORAM	1483	120667	20090	8518	150758
22. NAGALAND	1181	83764	11912	15592	112449
23. ORISSA	873441	339057	0	0	1212498
24. PONDICHERY**	12283	67619	0	0	79902
25. PUNJAB	11348	269082	159463	0	439893
26. RAJASTHAN	242001	74802	25891	0	342694
27. SIKKIM	4653	50177	0	68144	122974
28. TAMIL NADU	663626	212260	0	275850	1151736
29. TELANGANA	170595	232792	0	394687	798074
30. TRIPURA**	13475	245595	6608	40322	306000
31. UTTAR PRADESH	804684	144863	190883	1021	1141451
32. UTTARAKHAND	366382	16250	0	0	382632
33. WEST BENGAL**	909825	217343	63402	0	1190570
ALL INDIA TOTAL:	14650273	7788398	633133	2421911	25493715

DEPOSITS - TYPEWISE

2023-2024

(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*	2546	71272	54699	0	158
2. ANDHRA PRADESH	80296	11932	910354	0	28114
3. ARUNACHAL PRADESH**	9803	28221	10903	0	0
4. ASSAM	17182	157880	177684	0	0
5. BIHAR	33709	25661	1904	0	122918
6. CHANDIGARH	19652	22158	22484	0	24
7. CHHATTISGARH*	45280	56526	473472	20999	228
8. DELHI	5136	58982	69425	0	0
9. GOA	3280	71231	159099	1082	1213
10. GUJARAT	175982	22360	1002879	0	0
11. HARYANA	28970	125291	341088	0	0
12. HIMACHAL PRADESH	37969	507138	982331	0	0
13. JAMMU AND KASHMIR	14015	34837	50056	0	254
14. JHARKHAND	17577	124669	93994	0	0
15. KARNATAKA	86838	87638	588487	128850	442977
16. KERALA	117471	713595	5966815	0	0
17. MADHYA PRADESH*	26542	31923	741779	15042	0
18. MAHARASHTRA	106852	83398	1993961	174081	0
19. MANIPUR	15088	23902	5497	2	0
20. MEGHALAYA	15761	236071	124597	0	0
21. MIZORAM	6868	59616	84274	0	0
22. NAGALAND	3014	66085	43350	0	0
23. ORISSA	91407	18246	1102845	0	0
24. PONDICHERY**	2054	18945	58903	0	0
25. PUNJAB	32622	25827	381444	0	0
26. RAJASTHAN	32251	19899	277292	13252	0
27. SIKKIM	4035	51707	67232	0	0
28. TAMIL NADU	70139	135314	696253	226311	23719
29. TELANGANA	31978	86786	679310	0	0
30. TRIPURA**	7427	99239	196536	1095	1703
31. UTTAR PRADESH	57020	48060	1036371	0	0
32. UTTARAKHAND	15086	8585	358961	0	0
33. WEST BENGAL**	102738	103742	935387	28503	20200
ALL INDIA TOTAL:	1316588	3236736	19689666	609217	641508

BORROWINGS FROM R.B.I. AND NABARD

2023-2024

(As on 31st March)

(Amount In Lakhs)

Name of the State Cooperative Bank	Borrowings from R.B.I and NABARD					
	Agricultural		Non-Agricultural		Other Loans	Total
	Short Term	Medium Term	Short Term	Medium Term		
1	24	25	26	27	28	29 (24 to 28)
1. ANDAMAN AND NICOBAR*	0	0	0	0	65	65
2. ANDHRA PRADESH	1105708	576592	814300	161455	21271	2679326
3. ARUNACHAL PRADESH**	0	0	0	0	0	0
4. ASSAM	630	1658	0	0	0	2288
5. BIHAR	5000	0	205000	0	0	210000
6. CHANDIGARH	0	0	0	0	0	0
7. CHHATTISGARH*	129500	3030	0	683	0	133213
8. DELHI	0	0	0	0	0	0
9. GOA	500	0	0	0	6096	6596
10. GUJARAT	271380	230332	0	451	1334	503497
11. HARYANA	521714	0	0	0	0	521714
12. HIMACHAL PRADESH	191500	61290	0	37053	0	289843
13. JAMMU AND KASHMIR	0	0	0	0	0	0
14. JHARKHAND	80000	0	0	0	7008	87008
15. KARNATAKA	1066800	61974	0	278533	219866	1627173
16. KERALA	950268	0	0	0	269682	1219950
17. MADHYA PRADESH*	910000	4149	0	0	0	914149
18. MAHARASHTRA	758305	687938	0	24	0	1446267
19. MANIPUR	0	0	0	0	6361	6361
20. MEGHALAYA	600	4066	0	0	0	4666
21. MIZORAM	700	0	0	2380	981	4061
22. NAGALAND	80	12	0	0	0	92
23. ORISSA	1233500	6549	0	0	47079	1287128
24. PONDICHERRY**	0	0	0	0	0	0
25. PUNJAB	416565	0	0	0	800	417365
26. RAJASTHAN	733442	13543	105000	0	0	851985
27. SIKKIM	0	0	0	0	0	0
28. TAMIL NADU	922000	46486	639667	122418	37195	1767766
29. TELANGANA	220000	0	238200	78935	152000	689135
30. TRIPURA**	3990	6250	0	23826	0	34066
31. UTTAR PRADESH	379643	20399	345300	56123	122	801587
32. UTTARAKHAND	145829	109683	0	0	0	255512
33. WEST BENGAL**	299400	49370	35000	20630	79120	483520
ALL INDIA TOTAL:	10347054	1883321	2382467	782511	848980	16244333

BORROWINGS WITH GOVERNMENT / COMMERCIAL BANKS, CASH CREDIT (CC) & OVERDRAFTS (OD) AND TOTAL BORROWINGS 2023-2024

(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	65
2. ANDHRA PRADESH	100000	0	0	2779326
3. ARUNACHAL PRADESH**	3963	0	17591	21554
4. ASSAM	845	0	0	3133
5. BIHAR	0	0	30000	240000
6. CHANDIGARH	0	0	0	0
7. CHHATTISGARH*	0	0	0	133213
8. DELHI	0	0	0	0
9. GOA	0	0	0	6596
10. GUJARAT	0	0	0	503497
11. HARYANA	0	0	0	521714
12. HIMACHAL PRADESH	2065	0	0	291908
13. JAMMU AND KASHMIR	0	0	0	0
14. JHARKHAND	0	0	0	87008
15. KARNATAKA	0	0	0	1627173
16. KERALA	0	0	161037	1380987
17. MADHYA PRADESH*	0	0	0	914149
18. MAHARASHTRA	0	0	0	1446267
19. MANIPUR	224	0	0	6585
20. MEGHALAYA	319	1050	0	6035
21. MIZORAM	1309	0	0	5370
22. NAGALAND	0	0	0	92
23. ORISSA	0	0	0	1287128
24. PONDICHERRY**	0	0	0	0
25. PUNJAB	3	0	0	417368
26. RAJASTHAN	898	0	0	852883
27. SIKKIM	0	0	0	0
28. TAMIL NADU	4500	430	0	1772696
29. TELANGANA	929	0	0	690064
30. TRIPURA**	0	0	0	34066
31. UTTAR PRADESH	2	14200	0	815789
32. UTTARAKHAND	0	0	12	255524
33. WEST BENGAL**	0	0	0	483520
ALL INDIA TOTAL:	115057	15680	208640	16583710

WORKING CAPITAL AND BALANCES WITH BANKS DURING 2023-2024

(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*	154467	831	19592	213
2. ANDHRA PRADESH	4128895	627	33633	0
3. ARUNACHAL PRADESH**	77821	466	36537	0
4. ASSAM	398263	1869	22162	8000
5. BIHAR	624386	651	140497	0
6. CHANDIGARH	65255	540	3878	38600
7. CHHATTISGARH*	846870	839	27388	262184
8. DELHI	181414	709	204	0
9. GOA	258319	936	13729	0
10. GUJARAT	1416505	1311	116590	106942
11. HARYANA	1184902	137	25356	0
12. HIMACHAL PRADESH	2029544	7375	75313	368
13. JAMMU AND KASHMIR	102305	711	5852	0
14. JHARKHAND	371102	1000	29418	0
15. KARNATAKA	3316720	2549	49503	96100
16. KERALA	8433062	463622	N.A.	202801
17. MADHYA PRADESH*	2040491	398	72761	337500
18. MAHARASHTRA	4671641	2629	457973	0
19. MANIPUR	64420	819	8244	0
20. MEGHALAYA	436538	1789	29703	7687
21. MIZORAM	178458	2123	5687	0
22. NAGALAND	115188	2210	42804	0
23. ORISSA	2756273	134240	767017	250500
24. PONDICHERRY**	89597	563	4065	6200
25. PUNJAB	837073	383	188718	0
26. RAJASTHAN	1187230	214	52991	14013
27. SIKKIM	133337	502	4655	0
28. TAMIL NADU	3139786	2222	56641	167500
29. TELANGANA	1646517	1727	31113	0
30. TRIPURA**	361470	13870	11904	0
31. UTTAR PRADESH	1820627	586	83214	9124
32. UTTARAKHAND	670461	268	21883	0
33. WEST BENGAL**	1779792	1970	49803	0
ALL INDIA TOTAL:	45518729	650686	2488828	1507732

INVESTMENTS WITH VARIOUS AGENCIES 2023-2024

(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*	33137	0	0	12710	0	45847
2. ANDHRA PRADESH	203406	0	0	504076	734	708216
3. ARUNACHAL PRADESH**	6893	0	0	27456	0	34349
4. ASSAM	79891	14414	0	0	102571	196876
5. BIHAR	40474	0	0	0	6500	46974
6. CHANDIGARH	12447	0	0	0	800	13247
7. CHHATTISGARH*	141112	0	1	0	14	141127
8. DELHI	27709	0	0	45246	3	72958
9. GOA	83120	0	0	42479	2501	128100
10. GUJARAT	303864	21969	0	330331	0	656164
11. HARYANA	117614	0	0	0	183700	301314
12. HIMACHAL PRADESH	359977	0	0	411385	95275	866637
13. JAMMU AND KASHMIR	15195	0	0	24334	0	39529
14. JHARKHAND	90969	0	0	103715	18580	213264
15. KARNATAKA	605702	0	0	0	77161	682863
16. KERALA	3067001	0	15	16	17242	3084274
17. MADHYA PRADESH*	224998	0	0	377580	1998	604576
18. MAHARASHTRA	690390	0	0	19708	4999	715097
19. MANIPUR	0	0	10982	15601	1	26584
20. MEGHALAYA	98378	0	0	71413	25647	195438
21. MIZORAM	29035	0	0	25301	2500	56836
22. NAGALAND	20614	0	0	36860	0	57474
23. ORISSA	239999	10708	0	0	1	250708
24. PONDICHERRY**	15217	0	0	5060	0	20277
25. PUNJAB	99294	31598	4600	0	10	135502
26. RAJASTHAN	53500	0	0	301614	7	355121
27. SIKKIM	22086	0	0	46772	0	68858
28. TAMIL NADU	367244	0	0	120000	61318	548562
29. TELANGANA	180636	0	0	246601	3592	430829
30. TRIPURA**	55675	0	25000	35470	0	116145
31. UTTAR PRADESH	220437	0	0	393126	8015	621578
32. UTTARAKHAND	120701	0	0	186927	3701	311329
33. WEST BENGAL**	233019	0	0	393142	199507	825668
ALL INDIA TOTAL:	7859734	78689	40598	3776923	816377	12572321

SHORT TERM AGRICULTURAL LOANS ISSUED 2023-2024

(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*	0	0	0	0
2. ANDHRA PRADESH	981643	0	1216032	2197675
3. ARUNACHAL PRADESH**	559	0	0	559
4. ASSAM	688	0	0	688
5. BIHAR	24794	100000	0	124794
6. CHANDIGARH	0	0	0	0
7. CHHATTISGARH*	325000	0	0	325000
8. DELHI	0	0	42500	42500
9. GOA	2648	0	0	2648
10. GUJARAT	432000	0	5000	437000
11. HARYANA	473737	0	0	473737
12. HIMACHAL PRADESH	0	0	125448	125448
13. JAMMU AND KASHMIR	695	0	0	695
14. JHARKHAND	1250	0	0	1250
15. KARNATAKA	1262515	0	112600	1375115
16. KERALA	314929	0	0	314929
17. MADHYA PRADESH*	1016728	0	8056	1024784
18. MAHARASHTRA	1340771	0	0	1340771
19. MANIPUR	152	0	165	317
20. MEGHALAYA	1791	0	0	1791
21. MIZORAM	203	0	0	203
22. NAGALAND	1195	0	0	1195
23. ORISSA	1264677	0	0	1264677
24. PONDICHERRY**	263	0	0	263
25. PUNJAB	0	0	0	0
26. RAJASTHAN	N.A.	N.A.	N.A.	0
27. SIKKIM	1123	0	0	1123
28. TAMIL NADU	1259285	0	0	1259285
29. TELANGANA	422564	0	0	422564
30. TRIPURA**	7446	0	125192	132638
31. UTTAR PRADESH	627868	33840	0	661708
32. UTTARAKHAND	103334	0	0	103334
33. WEST BENGAL**	269581	0	0	269581
ALL INDIA TOTAL:	10137439	133840	1634993	11906272

SHORT TERM NON-AGRICULTURAL LOANS ISSUED 2023-2024

(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	864	864
2. ANDHRA PRADESH	3165423	103073	0	3268496
3. ARUNACHAL PRADESH**	0	0	0	0
4. ASSAM	0	0	5122	5122
5. BIHAR	0	0	403031	403031
6. CHANDIGARH	0	0	0	0
7. CHHATTISGARH*	0	0	0	0
8. DELHI	0	0	4944	4944
9. GOA	0	0	5158	5158
10. GUJARAT	4500	379550	7243	391293
11. HARYANA	0	0	213414	213414
12. HIMACHAL PRADESH	0	0	54395	54395
13. JAMMU AND KASHMIR	0	0	4185	4185
14. JHARKHAND	0	0	31545	31545
15. KARNATAKA	0	0	0	0
16. KERALA	0	0	752189	752189
17. MADHYA PRADESH*	0	0	7159	7159
18. MAHARASHTRA	665598	0	0	665598
19. MANIPUR	0	0	486	486
20. MEGHALAYA	0	0	2810	2810
21. MIZORAM	1	0	0	1
22. NAGALAND	0	0	0	0
23. ORISSA	0	0	1656536	1656536
24. PONDICHERRY**	0	21450	0	21450
25. PUNJAB	0	0	0	0
26. RAJASTHAN	N.A.	N.A.	N.A.	0
27. SIKKIM	0	0	799	799
28. TAMIL NADU	0	0	0	0
29. TELANGANA	0	0	313767	313767
30. TRIPURA**	14808	0	0	14808
31. UTTAR PRADESH	0	1303647	205759	1509406
32. UTTARAKHAND	88856	203828	0	292684
33. WEST BENGAL**	0	0	219	219
ALL INDIA TOTAL:	3939186	2011548	3669625	9620359

MEDIUM TERM AGRICULTURAL LOANS ISSUED 2023-2024

(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	302	302
2. ANDHRA PRADESH	3516	89057	194438	287011
3. ARUNACHAL PRADESH**	8608	0	0	8608
4. ASSAM	0	0	6664	6664
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	411	411
10. GUJARAT	0	0	94896	94896
11. HARYANA	0	0	8361	8361
12. HIMACHAL PRADESH	0	0	25228	25228
13. JAMMU AND KASHMIR	0	0	13	13
14. JHARKHAND	0	0	161	161
15. KARNATAKA	14177	67947	0	82124
16. KERALA	0	0	10231	10231
17. MADHYA PRADESH*	0	0	9055	9055
18. MAHARASHTRA	0	0	750705	750705
19. MANIPUR	0	0	1050	1050
20. MEGHALAYA	0	0	3585	3585
21. MIZORAM	0	109	140	249
22. NAGALAND	0	2606	0	2606
23. ORISSA	0	0	6650	6650
24. PONDICHERRY**	51	0	0	51
25. PUNJAB	0	0	0	0
26. RAJASTHAN	N.A.	N.A.	N.A.	0
27. SIKKIM	0	138	14	152
28. TAMIL NADU	0	0	16338	16338
29. TELANGANA	0	0	0	0
30. TRIPURA**	797	51	0	848
31. UTTAR PRADESH	0	0	9006	9006
32. UTTARAKHAND	50958	0	0	50958
33. WEST BENGAL**	0	0	75628	75628
ALL INDIA TOTAL:	78107	159908	1212876	1450891

MEDIUM TERM NON-AGRICULTURAL OTHERS LOANS ISSUED AND TOTAL LOANS AND ADVANCES 2023-2024

(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	3347	3347	7907	12420
2. ANDHRA PRADESH	0	144086	144086	6299	5903567
3. ARUNACHAL PRADESH**	0	9640	9640	1182	19989
4. ASSAM	0	9880	9880	0	22354
5. BIHAR	0	0	0	0	527825
6. CHANDIGARH	0	1976	1976	0	1976
7. CHHATTISGARH*	0	7170	7170	456	332626
8. DELHI	0	19957	19957	776	68177
9. GOA	0	7657	7657	20929	36803
10. GUJARAT	0	670	670	1253	925112
11. HARYANA	0	0	0	1974	697486
12. HIMACHAL PRADESH	0	169787	169787	56284	431142
13. JAMMU AND KASHMIR	0	1891	1891	3316	10100
14. JHARKHAND	0	3709	3709	0	36665
15. KARNATAKA	137838	0	137838	0	1595077
16. KERALA	882796	0	882796	0	1960145
17. MADHYA PRADESH*	0	3808	3808	0	1044806
18. MAHARASHTRA	0	359673	359673	1611211	4727958
19. MANIPUR	0	2261	2261	0	4114
20. MEGHALAYA	0	3507	3507	7006	18699
21. MIZORAM	0	2230	2230	5029	7712
22. NAGALAND	0	5705	5705	8837	18343
23. ORISSA	0	270240	270240	26815	3224918
24. PONDICHERRY**	12741	0	12741	3139	37644
25. PUNJAB	0	0	0	0	0
26. RAJASTHAN	N.A.	N.A.	0	N.A.	0
27. SIKKIM	0	2101	2101	1454	5629
28. TAMIL NADU	0	933552	933552	362	2209537
29. TELANGANA	0	35957	35957	109899	882187
30. TRIPURA**	0	51983	51983	22896	223173
31. UTTAR PRADESH	0	58009	58009	0	2238129
32. UTTARAKHAND	9724	4272	13996	0	460972
33. WEST BENGAL**	0	11909	11909	401732	759069
ALL INDIA TOTAL:	1043099	2124977	3168076	2298756	28444354

SHORT TERM AGRICULTURAL LOANS OUTSTANDING 2023-2024

(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*	1844	0	0	1844
2. ANDHRA PRADESH	871613	0	1163196	2034809
3. ARUNACHAL PRADESH**	558	0	0	558
4. ASSAM	5361	0	0	5361
5. BIHAR	75216	100000	0	175216
6. CHANDIGARH	0	0	0	0
7. CHHATTISGARH*	137794	0	0	137794
8. DELHI	15	0	42500	42515
9. GOA	3216	0	0	3216
10. GUJARAT	276405	0	3070	279475
11. HARYANA	577800	0	0	577800
12. HIMACHAL PRADESH	0	0	167390	167390
13. JAMMU AND KASHMIR	2920	0	0	2920
14. JHARKHAND	5095	0	0	5095
15. KARNATAKA	1052548	0	102600	1155148
16. KERALA	1148754	0	0	1148754
17. MADHYA PRADESH*	1067188	0	30108	1097296
18. MAHARASHTRA	757647	0	0	757647
19. MANIPUR	155	0	1857	2012
20. MEGHALAYA	5083	0	0	5083
21. MIZORAM	1301	0	43207	44508
22. NAGALAND	4484	0	0	4484
23. ORISSA	1254323	0	0	1254323
24. PONDICHERY**	1124	0	0	1124
25. PUNJAB	395220	0	0	395220
26. RAJASTHAN	N.A.	N.A.	N.A.	0
27. SIKKIM	1773	0	0	1773
28. TAMIL NADU	1259285	0	0	1259285
29. TELANGANA	422567	0	0	422567
30. TRIPURA**	7633	0	130101	137734
31. UTTAR PRADESH	626652	3936	0	630588
32. UTTARAKHAND	101348	0	0	101348
33. WEST BENGAL**	304033	0	0	304033
ALL INDIA TOTAL:	10368955	103936	1684029	12156920

SHORT TERM NON-AGRICULTURAL LOANS OUTSTANDING 2023-2024

(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	21515	21515
2. ANDHRA PRADESH	230540	42224	0	272764
3. ARUNACHAL PRADESH**	0	0	0	0
4. ASSAM	0	0	1993	1993
5. BIHAR	0	0	248800	248800
6. CHANDIGARH	0	0	7914	7914
7. CHHATTISGARH*	0	0	71	71
8. DELHI	0	0	8702	8702
9. GOA	0	0	1507	1507
10. GUJARAT	5114	379018	1366	385498
11. HARYANA	0	0	203616	203616
12. HIMACHAL PRADESH	0	0	50979	50979
13. JAMMU AND KASHMIR	0	0	34344	34344
14. JHARKHAND	0	0	85620	85620
15. KARNATAKA	0	0	83981	83981
16. KERALA	0	0	0	0
17. MADHYA PRADESH*	0	0	4672	4672
18. MAHARASHTRA	416379	0	0	416379
19. MANIPUR	0	0	11623	11623
20. MEGHALAYA	0	0	4610	4610
21. MIZORAM	2	0	270	272
22. NAGALAND	0	0	0	0
23. ORISSA	0	0	5767	5767
24. PONDICHERRY**	0	25159	0	25159
25. PUNJAB	0	77142	0	77142
26. RAJASTHAN	N.A.	N.A.	N.A.	0
27. SIKKIM	0	0	1038	1038
28. TAMIL NADU	0	0	0	0
29. TELANGANA	0	0	299577	299577
30. TRIPURA**	14832	0	0	14832
31. UTTAR PRADESH	19	376123	258838	634980
32. UTTARAKHAND	72264	24114	0	96378
33. WEST BENGAL**	0	0	255	255
ALL INDIA TOTAL:	739150	923780	1337058	2999988

MEDIUM TERM AGRICULTURAL LOANS OUTSTANDING 2023-2024

(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	856	856
2. ANDHRA PRADESH	22763	420626	425915	869304
3. ARUNACHAL PRADESH**	8228	0	0	8228
4. ASSAM	0	0	8171	8171
5. BIHAR	0	0	0	0
6. CHANDIGARH	0	0	33	33
7. CHHATTISGARH*	0	0	937	937
8. DELHI	0	0	0	0
9. GOA	0	0	1986	1986
10. GUJARAT	0	0	236376	236376
11. HARYANA	0	0	13503	13503
12. HIMACHAL PRADESH	0	0	22721	22721
13. JAMMU AND KASHMIR	0	0	84	84
14. JHARKHAND	0	0	491	491
15. KARNATAKA	61974	219866	0	281840
16. KERALA	0	0	50252	50252
17. MADHYA PRADESH*	0	0	205824	205824
18. MAHARASHTRA	0	0	685559	685559
19. MANIPUR	0	0	5779	5779
20. MEGHALAYA	0	0	154335	154335
21. MIZORAM	0	1648	1439	3087
22. NAGALAND	0	8177	0	8177
23. ORISSA	0	0	15642	15642
24. PONDICHERRY**	62	0	0	62
25. PUNJAB	7378	14123	351	21852
26. RAJASTHAN	N.A.	N.A.	N.A.	0
27. SIKKIM	0	499	380	879
28. TAMIL NADU	0	0	48952	48952
29. TELANGANA	0	0	0	0
30. TRIPURA**	17377	79	727	18183
31. UTTAR PRADESH	0	0	20399	20399
32. UTTARAKHAND	102097	0	0	102097
33. WEST BENGAL**	0	0	149224	149224
ALL INDIA TOTAL:	219879	665018	2049936	2934833

MEDIUM TERM NON-AGRICULTURAL OTHERS LOANS OUTSTANDING AND TOTAL LOANS OUTSTANDING 2023-2024

(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	9139	9139	58187	91541
2. ANDHRA PRADESH	0	173068	173068	16833	3366778
3. ARUNACHAL PRADESH**	0	9790	9790	15653	34229
4. ASSAM	0	134715	134715	0	150240
5. BIHAR	0	14226	14226	7855	446097
6. CHANDIGARH	0	6705	6705	0	14652
7. CHHATTISGARH*	0	29464	29464	207474	375740
8. DELHI	0	39591	39591	6272	97080
9. GOA	0	17572	17572	88257	112538
10. GUJARAT	0	6701	6701	6082	914132
11. HARYANA	0	0	0	17593	812512
12. HIMACHAL PRADESH	0	276627	276627	518648	1036365
13. JAMMU AND KASHMIR	0	11852	11852	5445	54645
14. JHARKHAND	0	19906	19906	0	111112
15. KARNATAKA	278533	251220	529753	421321	2472043
16. KERALA	2440485	0	2440485	0	3639491
17. MADHYA PRADESH*	0	8041	8041	0	1315833
18. MAHARASHTRA	0	441153	441153	1067433	3368171
19. MANIPUR	0	7922	7922	0	27336
20. MEGHALAYA	0	8995	8995	14368	187391
21. MIZORAM	0	18922	18922	50423	117212
22. NAGALAND	0	17330	17330	45282	75273
23. ORISSA	0	8975	8975	32076	1316783
24. PONDICHERY**	21637	0	21637	7528	55510
25. PUNJAB	0	109401	109401	0	603615
26. RAJASTHAN	N.A.	N.A.	0	N.A.	0
27. SIKKIM	0	6453	6453	52897	63040
28. TAMIL NADU	0	338143	338143	7645	1654025
29. TELANGANA	0	114399	114399	460933	1297476
30. TRIPURA**	0	70345	70345	4551	245645
31. UTTAR PRADESH	0	117316	117316	0	1403283
32. UTTARAKHAND	13920	11055	24975	0	324798
33. WEST BENGAL**	0	31560	31560	434391	919463
ALL INDIA TOTAL:	2754575	2310586	5065161	3547147	26704049

TABLE-XI
DEMAND
2023-2024

(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*	5025	1619	399	6560	6664	20267
2. ANDHRA PRADESH	1720888	0	0	69748	215728	2006364
3. ARUNACHAL PRADESH**	1564	0	0	9468	0	11032
4. ASSAM	N.A.	N.A.	N.A.	N.A.	N.A.	0
5. BIHAR	41691	403031	0	0	0	444722
6. CHANDIGARH	0	0	19	2025	0	2044
7. CHHATTISGARH*	279433	0	0	5918	0	285351
8. DELHI	42520	1028	0	18632	2308	64488
9. GOA	332	3567	1395	19290	10	24594
10. GUJARAT	219592	2608	92030	6217	0	320447
11. HARYANA	568300	58841	2440	1838	3734	635153
12. HIMACHAL PRADESH	38	340	53514	83386	0	137278
13. JAMMU AND KASHMIR	413	26198	130	3319	4615	34675
14. JHARKHAND	400	264	1251	5022	0	6937
15. KARNATAKA	1283229	0	101498	54045	0	1438772
16. KERALA	N.A.	N.A.	N.A.	N.A.	N.A.	0
17. MADHYA PRADESH*	859476	0	21368	0	0	880844
18. MAHARASHTRA	N.A.	N.A.	N.A.	N.A.	N.A.	0
19. MANIPUR	212	246	2154	2497	0	5109
20. MEGHALAYA	N.A.	N.A.	N.A.	N.A.	N.A.	0
21. MIZORAM	772	25	1458	8665	9332	20252
22. NAGALAND	3675	2845	4523	5670	6886	23599
23. ORISSA	1158535	3837	9484	2587	10486	1184929
24. PONDICHERY**	N.A.	N.A.	N.A.	N.A.	16173	16173
25. PUNJAB	369194	0	15172	0	0	384366
26. RAJASTHAN	762235	65555	5856	1042	2465	837153
27. SIKKIM	2562	1752	997	8452	53391	67154
28. TAMIL NADU	963053	0	0	769836	0	1732889
29. TELANGANA	404570	37984	127505	0	242100	812159
30. TRIPURA**	1456	4165	3499	17925	2545	29590
31. UTTAR PRADESH	462006	29640	0	0	2039	493685
32. UTTARAKHAND	0	132351	0	55182	0	187533
33. WEST BENGAL**	349889	0	0	0	0	349889
ALL INDIA TOTAL:	9501060	775896	444692	1157324	578476	12457448

TABLE-XII
COLLECTION
2023-2024

(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*	3319	252	344	4473	4709	13097
2. ANDHRA PRADESH	1720888	0	0	52866	215003	1988757
3. ARUNACHAL PRADESH**	473	0	0	2404	0	2877
4. ASSAM	N.A.	N.A.	N.A.	N.A.	N.A.	0
5. BIHAR	22843	154232	0	0	0	177075
6. CHANDIGARH	0	0	5	1751	0	1756
7. CHHATTISGARH*	258444	0	0	3999	0	262443
8. DELHI	42519	835	0	17924	2227	63505
9. GOA	213	1906	934	17237	8	20298
10. GUJARAT	219592	0	92030	3432	0	315054
11. HARYANA	568300	58782	2440	1637	3732	634891
12. HIMACHAL PRADESH	11	321	51595	52696	0	104623
13. JAMMU AND KASHMIR	367	1570	62	2189	2725	6913
14. JHARKHAND	355	259	923	2758	0	4295
15. KARNATAKA	1283229	0	101498	54045	0	1438772
16. KERALA	N.A.	N.A.	N.A.	N.A.	N.A.	0
17. MADHYA PRADESH*	756456	0	4566	0	0	761022
18. MAHARASHTRA	N.A.	N.A.	N.A.	N.A.	N.A.	0
19. MANIPUR	122	124	897	1078	0	2221
20. MEGHALAYA	N.A.	N.A.	N.A.	N.A.	N.A.	0
21. MIZORAM	581	16	1034	8665	9332	19628
22. NAGALAND	2662	1851	2521	3293	4034	14361
23. ORISSA	1158535	2500	9478	1418	1241	1173172
24. PONDICHERY**	N.A.	N.A.	N.A.	N.A.	11077	11077
25. PUNJAB	369194	0	12862	0	0	382056
26. RAJASTHAN	762235	65296	5856	911	1267	835565
27. SIKKIM	789	714	118	1999	495	4115
28. TAMIL NADU	963053	0	0	769836	0	1732889
29. TELANGANA	404570	37984	126986	0	232599	802139
30. TRIPURA**	375	4026	1737	15095	18	21251
31. UTTAR PRADESH	462006	29640	0	0	498	492144
32. UTTARAKHAND	0	129906	0	49064	0	178970
33. WEST BENGAL**	312104	0	0	0	0	312104
ALL INDIA TOTAL:	9313235	490214	415886	1068770	488965	11777070

TABLE-XIII
BALANCES (OVERDUES)
2023-2024

(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*	1706	1367	55	2087	1955	7170
2. ANDHRA PRADESH	0	0	0	16882	725	17607
3. ARUNACHAL PRADESH**	1091	0	0	7064	0	8155
4. ASSAM	0	0	0	0	0	0
5. BIHAR	18848	248799	0	0	0	267647
6. CHANDIGARH	0	0	14	274	0	288
7. CHHATTISGARH*	20989	0	0	1919	0	22908
8. DELHI	1	193	0	708	81	983
9. GOA	119	1661	461	2053	2	4296
10. GUJARAT	0	2608	0	2785	0	5393
11. HARYANA	0	59	0	201	2	262
12. HIMACHAL PRADESH	27	19	1919	30690	0	32655
13. JAMMU AND KASHMIR	46	24628	68	1130	1890	27762
14. JHARKHAND	45	5	328	2264	0	2642
15. KARNATAKA	0	0	0	0	0	0
16. KERALA	0	0	0	0	0	0
17. MADHYA PRADESH*	103020	0	16802	0	0	119822
18. MAHARASHTRA	0	0	0	0	0	0
19. MANIPUR	90	122	1257	1419	0	2888
20. MEGHALAYA	0	0	0	0	0	0
21. MIZORAM	191	9	424	0	0	624
22. NAGALAND	1013	994	2002	2377	2852	9238
23. ORISSA	0	1337	6	1169	9245	11757
24. PONDICHERRY**	0	0	0	0	5096	5096
25. PUNJAB	0	0	2310	0	0	2310
26. RAJASTHAN	0	259	0	131	1198	1588
27. SIKKIM	1773	1038	879	6453	52896	63039
28. TAMIL NADU	0	0	0	0	0	0
29. TELANGANA	0	0	519	0	9501	10020
30. TRIPURA**	1081	139	1762	2830	2527	8339
31. UTTAR PRADESH	0	0	0	0	1541	1541
32. UTTARAKHAND	0	2445	0	6118	0	8563
33. WEST BENGAL**	37785	0	0	0	0	37785
ALL INDIA TOTAL:	187825	285682	28806	88554	89511	680378

PERCENTAGE OF OVERDUES TO DEMAND 2023-2024

(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*	33.95	84.43	13.78	31.81	29.34	35.38
2. ANDHRA PRADESH	0.0	0.0	0.0	24.2	0.34	0.88
3. ARUNACHAL PRADESH**	69.76	0.0	0.0	74.61	0.0	73.92
4. ASSAM	0.0	0.0	0.0	0.0	0.0	0.0
5. BIHAR	45.21	61.73	0.0	0.0	0.0	60.18
6. CHANDIGARH	0.0	0.0	73.68	13.53	0.0	14.09
7. CHHATTISGARH*	7.51	0.0	0.0	32.43	0.0	8.03
8. DELHI	0.0	18.77	0.0	3.8	3.51	1.52
9. GOA	35.84	46.57	33.05	10.64	20.0	17.47
10. GUJARAT	0.0	100.0	0.0	44.8	0.0	1.68
11. HARYANA	0.0	0.1	0.0	10.94	0.05	0.04
12. HIMACHAL PRADESH	71.05	5.59	3.59	36.8	0.0	23.79
13. JAMMU AND KASHMIR	11.14	94.01	52.31	34.05	40.95	80.06
14. JHARKHAND	11.25	1.89	26.22	45.08	0.0	38.09
15. KARNATAKA	0.0	0.0	0.0	0.0	0.0	0.0
16. KERALA	0.0	0.0	0.0	0.0	0.0	0.0
17. MADHYA PRADESH*	11.99	0.0	78.63	0.0	0.0	13.6
18. MAHARASHTRA	0.0	0.0	0.0	0.0	0.0	0.0
19. MANIPUR	42.45	49.59	58.36	56.83	0.0	56.53
20. MEGHALAYA	0.0	0.0	0.0	0.0	0.0	0.0
21. MIZORAM	24.74	36.0	29.08	0.0	0.0	3.08
22. NAGALAND	27.56	34.94	44.26	41.92	41.42	39.15
23. ORISSA	0.0	34.84	0.06	45.19	88.17	0.99
24. PONDICHERY**	0.0	0.0	0.0	0.0	31.51	31.51
25. PUNJAB	0.0	0.0	15.23	0.0	0.0	0.6
26. RAJASTHAN	0.0	0.4	0.0	12.57	48.6	0.19
27. SIKKIM	69.2	59.25	88.16	76.35	99.07	93.87
28. TAMIL NADU	0.0	0.0	0.0	0.0	0.0	0.0
29. TELANGANA	0.0	0.0	0.41	0.0	3.92	1.23
30. TRIPURA**	74.24	3.34	50.36	15.79	99.29	28.18
31. UTTAR PRADESH	0.0	0.0	0.0	0.0	75.58	0.31
32. UTTARAKHAND	0.0	1.85	0.0	11.09	0.0	4.57
33. WEST BENGAL**	10.8	0.0	0.0	0.0	0.0	10.8
ALL INDIA TOTAL:	1.98	36.82	6.48	7.65	15.47	5.46

COST OF MANAGEMENT (COM) & TOTAL NUMBER OF EMPLOYEES 2023-2024

(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*	2209	9158	11367	7.36	150	75.78
2. ANDHRA PRADESH	6349	2218	8567	0.21	292	29.34
3. ARUNACHAL PRADESH**	1915	579	2494	3.2	380	6.56
4. ASSAM	4353	2562	6915	1.74	369	18.74
5. BIHAR	1032	36277	37309	5.98	102	365.77
6. CHANDIGARH	1545	687	2232	3.42	66	33.82
7. CHHATTISGARH*	2417	5026	7443	0.88	123	60.51
8. DELHI	6059	936	6995	3.86	472	14.82
9. GOA	4990	1086	6076	2.35	469	12.96
10. GUJARAT	4990	6319	11309	0.8	483	23.41
11. HARYANA	3619	1250	4869	0.41	200	24.34
12. HIMACHAL PRADESH	12604	4098	16702	0.82	1744	9.58
13. JAMMU AND KASHMIR	1878	804	2682	2.62	264	10.16
14. JHARKHAND	2684	2178	4862	1.31	267	18.21
15. KARNATAKA	7089	8000	15089	0.45	445	33.91
16. KERALA	52348	63483	115831	1.37	5140	22.54
17. MADHYA PRADESH*	8113	2550	10663	0.52	453	23.54
18. MAHARASHTRA	10762	8417	19179	0.41	752	25.5
19. MANIPUR	1006	2328	3334	5.18	135	24.7
20. MEGHALAYA	7029	3361	10390	2.38	460	22.59
21. MIZORAM	2626	1143	3769	2.11	165	22.84
22. NAGALAND	2299	1191	3490	3.03	217	16.08
23. ORISSA	3223	134664	137887	5.0	143	964.24
24. PONDICHERY**	1539	264	1803	2.01	201	8.97
25. PUNJAB	4361	1311	5672	0.68	308	18.42
26. RAJASTHAN	4263	1555	5818	0.49	203	28.66
27. SIKKIM	1175	3627	4802	3.6	98	49.0
28. TAMIL NADU	134	75	209	0.01	382	0.55
29. TELANGANA	7099	5186	12285	0.75	494	24.87
30. TRIPURA**	2278	7196	9474	2.62	320	29.61
31. UTTAR PRADESH	8423	3571	11994	0.66	581	20.64
32. UTTARAKHAND	1177	688	1865	0.28	128	14.57
33. WEST BENGAL**	N.A.	N.A.	0	0.0	239	0.0
ALL INDIA TOTAL:	181588	321788	503376	1.11	16245	30.99

PROFIT & LOSS, DIVIDEND DECLARED, NUMBER OF BRANCHES IN PROFIT/LOSS & AUDIT CLASSIFICATION 2023-2024

(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 Classificat ion
			No's	Amount	No's	Amount	
1	108	109	110	111	112	113	114
1. ANDAMAN AND NICOBAR*	473	0	N.A.	608	0	0	B
2. ANDHRA PRADESH	18580	6	5	858	13	477	A
3. ARUNACHAL PRADESH**	-20846	0	4	122	34	1083	D
4. ASSAM	1401	0	59	3634	8	117	A
5. BIHAR	6764	6	8	7384	5	620	A
6. CHANDIGARH	1174	0	14	1196	4	21	A
7. CHHATTISGARH*	3749	0	14	3443	N.A.	N.A.	A
8. DELHI	2279	12.5	50	2279	0	0	A
9. GOA	482	0	45	3728	9	746	B
10. GUJARAT	10692	15	33	10698	1	6	A
11. HARYANA	15636	10	10	6230	3	45	A
12. HIMACHAL PRADESH	11876	15	221	28123	17	44	A
13. JAMMU AND KASHMIR	-27969	0	26	1255	14	189	D
14. JHARKHAND	-2209	0	62	7541	43	872	A
15. KARNATAKA	6500	4	37	2673	15	2683	A
16. KERALA	47692	0	697	117890	126	15174	A
17. MADHYA PRADESH*	14659	0	18	25426	6	12610	A
18. MAHARASHTRA	61503	10	41	62193	16	690	A
19. MANIPUR	401	0	4	1319	9	918	A
20. MEGHALAYA	1670	0	25	3310	26	1640	A
21. MIZORAM	4246	6.25	21	4215	6	77	A
22. NAGALAND	859	0	21	859	1	39	B
23. ORISSA	21589	N.D.	13	11375	1	58	A
24. PONDICHERRY**	-3504	0	7	1839	19	1925	C
25. PUNJAB	3561	2.95	16	906	2	42	A
26. RAJASTHAN	7621	3.46	17	7021	0	0	A
27. SIKKIM	64	3	12	834	2	N.A.	A
28. TAMIL NADU	121	7	48	46	2	73	A
29. TELANGANA	0	6.5	41	N.A.	3	N.A.	A
30. TRIPURA**	12887	0	65	1037	0	0	A
31. UTTAR PRADESH	7287	N.D.	40	7287	0	0	A
32. UTTARAKHAND	1549	0	12	1706	3	157	A
33. WEST BENGAL**	0	0	36	10956	10	875	A
ALL INDIA TOTAL:	210787	107.66	1722	337991	398	41181	Not Compiled
of Column 108 Profit=		265315					
of Column 108 Loss=		54528					

**DETAILS OF KISSAN CREDIT CARDS ISSUED BY STATE
COOPERATIVE BANKS
AND LOANS SANCTIONED / DISBURSED ON THEM DURING
2021-2022 TO 2023-2024**

(As on 31st March)

Name of the State Cooperative Bank	2021-2022		2022-2023		2023-2024	
	NUMBER OF KISSAN CREDIT CARD ISSUED (In No's)	LOAN SANCTION ED/DISBU RSED ON KCC	NUMBER OF KISSAN CREDIT CARD ISSUED (In No's)	LOAN SANCTION ED/DISBU RSED ON KCC	NUMBER OF KISSAN CREDIT CARD ISSUED (In No's)	LOAN SANCTIO NED/DISB URSED ON KCC
1	115	116	117	118	119	120
1. ANDAMAN AND NICOBAR*	886	836.55	685	1119.46	0	0
2. ANDHRA PRADESH	1476042	1282044.9	1586324	1371599.93	1251295	1180139.39
3. ARUNACHAL PRADESH**	0	82.4	0	0	0	0
4. ASSAM	1491	1327.81	1405	1440.54	995	688.05
5. BIHAR	2632	22645.76	0	0	0	0
6. CHANDIGARH	0	0	0	0	0	0
7. CHHATTISGARH*	72204	23119.09	18935	27866.57	0	0
8. DELHI	1	2	4	8	0	0
9. GOA	189	350.79	556	760.46	404	2573.33
10. GUJARAT	0	0	0	0	0	0
11. HARYANA	1169230	1224430.85	1157463	1223670.9	1154219	1249053.43
12. HIMACHAL PRADESH	N.A.	100161.23	N.A.	116827.26	N.A.	115931.06
13. JAMMU AND KASHMIR	258	379.19	374	480.63	278	695.33
14. JHARKHAND	471	238.47	1868	1087.12	2265	1250.12
15. KARNATAKA	2792140	1897721.24	2882216	2084392.15	2907696	2219959.02
16. KERALA	189311	279260	210558	334124.54	59916	545942
17. MADHYA PRADESH*	70943	1688715.18	150377	1845645.32	0	0
18. MAHARASHTRA	2984668	1867692.27	2894724	1955950.36	3457454	2346501
19. MANIPUR	100	149.62	1255	206.09	486	164.97
20. MEGHALAYA	1222	1070.48	1566	1128.5	1792	1433.14
21. MIZORAM	384	595.21	514	777.07	498	672.49
22. NAGALAND	533	1217.83	823	1583.95	863	1195.31
23. ORISSA	3463903	1604886.46	3456704	1668357.42	3630763	1860628.44
24. PONDICHERRY**	16	262.54	0	0	0	0
25. PUNJAB	2095	1016326.61	N.A.	1026368.27	0	0
26. RAJASTHAN	192785	1437.66	232377	1756.22	184518	1757.42
27. SIKKIM	829	467.84	1842	1334.51	1195	1045.34
28. TAMIL NADU	1484125	1029274	2030204	1482144	2289666	1795362
29. TELANGANA	1054940	695289.77	1031750	716879.05	997337	716125.85
30. TRIPURA**	7053	4778.26	0	0	0	0
31. UTTAR PRADESH	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
32. UTTARAKHAND	14540	9596.4	N.A.	N.A.	N.A.	N.A.
33. WEST BENGAL**	6007	841.33	0	0	0	0
ALL INDIA TOTAL:	14988998	12755201.74	15662524	13865508.32	15941640	12041117.69

TOTAL BUSINESS, YIELD ON EMPLOYEES, COST OF FUNDS, COST OF DEPOSITS DURING 2023-2024

(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*	220215.87	1468.11	3.5	3.47
2. ANDHRA PRADESH	4397474.52	15059.84	6.85	7.49
3. ARUNACHAL PRADESH**	108346.02	285.12	2.45	4.42
4. ASSAM	500915.62	1357.49	3.86	4.04
5. BIHAR	630288.56	6179.3	5.6	5.01
6. CHANDIGARH	78970.11	1196.52	2.78	3.05
7. CHHATTISGARH*	972246	7904.44	5.49	5.04
8. DELHI	230623.01	488.61	5.59	4.98
9. GOA	348321.61	742.69	5.35	5.89
10. GUJARAT	2133770.05	4417.74	5.6	6.42
11. HARYANA	1307860	6539.3	5.16	6.72
12. HIMACHAL PRADESH	2563801.57	1470.07	N.A.	N.A.
13. JAMMU AND KASHMIR	153807.66	582.6	4.78	4.78
14. JHARKHAND	347353.15	1300.92	3.55	3.9
15. KARNATAKA	3321363.05	7463.74	5.72	6.77
16. KERALA	11658224	2268.14	7.01	7.2
17. MADHYA PRADESH*	2131120.6	4704.46	5.18	5.44
18. MAHARASHTRA	5726463.17	7614.98	6.22	6.35
19. MANIPUR	71824.24	532.03	N.A.	N.A.
20. MEGHALAYA	563872.24	1225.81	3.63	3.57
21. MIZORAM	235723.8	1428.63	3.76	4.39
22. NAGALAND	253225	1166.94	3.48	4.01
23. ORISSA	2529282.57	17687.29	4.17	6.08
24. PONDICHERRY**	135410.9	673.69	4.16	7.87
25. PUNJAB	1043508.83	3388.02	5.19	6.76
26. RAJASTHAN	1288540.29	6347.49	5	6.15
27. SIKKIM	159632.2	1628.9	3.98	4.76
28. TAMIL NADU	3359051.3	8793.33	5.1	5.97
29. TELANGANA	2095550.75	4242.01	6.45	6.92
30. TRIPURA**	551643.99	1723.89	4.87	4.77
31. UTTAR PRADESH	2544734.63	4379.92	5.69	6.83
32. UTTARAKHAND	707428.89	5526.79	5.99	7.43
33. WEST BENGAL**	2110034.15	8828.59	5.17	5.82
ALL INDIA TOTAL:	54480628.35	138617.4	Not Compiled	

NON-PERFORMING ASSETS (ABSOLUTE, GROSS & NET) AND CAPITAL TO RISK WEIGHTED ASSETS RATIO DURING 2023-2024

(As on 31st March)

Name of the State Cooperative Bank	Non Performing Assets (NPA)			Capital to Risk Weighted Assets Ratio (%)		
	Absolute	Gross (%)	Net (%)	2021-2022	2022-2023	2023-2024
1	125	126	127	128	129	130
1. ANDAMAN AND NICOBAR*	31924.44	34.87	25.33	12.91	10.06	0
2. ANDHRA PRADESH	17997.27	0.53	0	10.15	9.86	9.6
3. ARUNACHAL PRADESH**	N.A.	49	25.02	N.A.	0	0
4. ASSAM	13618.42	9.19	3.01	23.4	22.5	25.09
5. BIHAR	446096.46	3.14	1.98	53.24	48.87	67.95
6. CHANDIGARH	364.77	2.49	0	31.91	33.91	36.54
7. CHHATTISGARH*	6952.98	1.85	0	11.96	11.64	0
8. DELHI	634.36	0.65	0	57.06	53.78	53.75
9. GOA	4697.32	4.17	2.54	9.59	11.15	12.53
10. GUJARAT	6325.26	0.68	0	14.11	15.37	15.41
11. HARYANA	516.14	0.06	0	15.5	14.99	14.78
12. HIMACHAL PRADESH	40492.39	3.91	1.06	16.39	18.41	16.87
13. JAMMU AND KASHMIR	30338.91	55.52	20.7	N.A.	N.A.	N.A.
14. JHARKHAND	10422.98	9.38	2.76	21	21.1	24.02
15. KARNATAKA	113557.75	4.59	2.59	11.1	11.37	10.81
16. KERALA	556416	11.45	6.63	10.01	9.85	10.18
17. MADHYA PRADESH*	56140.06	4.27	1.17	14.41	14.46	0
18. MAHARASHTRA	308215.21	9.15	1.66	15.7	18.04	16.34
19. MANIPUR	4960.48	18.15	10.66	27.05	28.37	31.16
20. MEGHALAYA	14999	8	1.8	20.55	19.73	24.58
21. MIZORAM	2904.67	2.48	1.22	21.88	25.19	28.12
22. NAGALAND	10666.62	14.17	3.84	24.73	26.28	29.83
23. ORISSA	14200.21	1.08	0.03	11.9	13.27	13.34
24. PONDICHERRY**	8648.32	15.58	3.98	7.32	0	0
25. PUNJAB	5521.95	0.91	0	13.94	14.08	13.39
26. RAJASTHAN	1668.94	0.18	0	13.39	14.07	13.89
27. SIKKIM	N.A.	3.53	0.88	43.63	44.03	43.63
28. TAMIL NADU	64248.15	2.91	2.03	11.81	11.3	9.9
29. TELANGANA	990.11	0.08	0	10.42	10.27	10.18
30. TRIPURA**	14604.56	4.96	0.08	20.52	0	0
31. UTTAR PRADESH	42993	3.06	0	15.34	16.92	13.05
32. UTTARAKHAND	12586.46	3.88	1.62	11.88	11.69	10.14
33. WEST BENGAL**	N.A.	4.71	0.81	21.53	0	0
ALL INDIA TOTAL:	1843703.1 9	Not Compiled				

BASIC DATA ON PERFORMANCE OF STATE COOPERATIVE BANKS

PART - II (AS ON 30TH JUNE) 2023- 2024

(FROM PAGE NO. 32 TO 35)

DETAILS OF DEMAND

2023-2024

(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*	1455	5925	6977	14357
2. ANDHRA PRADESH	150548	36025	16528	203101
3. ARUNACHAL PRADESH**	1564	9468	0	11032
4. ASSAM	12193	14620	0	26813
5. BIHAR	41691	0	0	41691
6. CHANDIGARH	0	2098	0	2098
7. CHHATTISGARH*	40582	3404	0	43986
8. DELHI	43519	19934	1676	65129
9. GOA	469	29277	16776	46522
10. GUJARAT	103149	99910	0	203059
11. HARYANA	620439	4408	3724	628571
12. HIMACHAL PRADESH	405	124941	0	125346
13. JAMMU AND KASHMIR	28110	3332	4369	35811
14. JHARKHAND	692	6382	0	7074
15. KARNATAKA	1356229	182097	0	1538326
16. KERALA	1713165	1150384	0	2863549
17. MADHYA PRADESH*	861657	28109	0	889766
18. MAHARASHTRA	1416915	342351	0	1759266
19. MANIPUR	500	4063	0	4563
20. MEGHALAYA	616	19535	1297	21448
21. MIZORAM	359	2866	2510	5735
22. NAGALAND	5788	9976	7286	23050
23. ORISSA	N.A.	N.A.	N.A.	0
24. PONDICHERRY**	N.A.	N.A.	7592	7592
25. PUNJAB	0	0	0	0
26. RAJASTHAN	708681	9760	2459	720900
27. SIKKIM	3345	7690	53166	64201
28. TAMIL NADU	0	0	0	0
29. TELANGANA	21554	36354	100425	158333
30. TRIPURA**	5436	21882	2066	29384
31. UTTAR PRADESH	501246	10758	37786	549790
32. UTTARAKHAND	82855	13596	0	96451
33. WEST BENGAL**	N.A.	N.A.	N.A.	0
ALL INDIA TOTAL:	7723162	2199145	264637	10186944

DETAILS OF COLLECTION

2023-2024

(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*	103	3689	5348	9140
2. ANDHRA PRADESH	150548	19143	15033	184724
3. ARUNACHAL PRADESH**	473	2404	0	2877
4. ASSAM	8622	9026	0	17648
5. BIHAR	22843	0	0	22843
6. CHANDIGARH	0	1806	0	1806
7. CHHATTISGARH*	28713	1140	0	29853
8. DELHI	43312	19110	1581	64003
9. GOA	413	25336	14285	40034
10. GUJARAT	100478	96757	0	197235
11. HARYANA	620380	4209	3721	628310
12. HIMACHAL PRADESH	349	83186	0	83535
13. JAMMU AND KASHMIR	1922	2102	2591	6615
14. JHARKHAND	619	3640	0	4259
15. KARNATAKA	1356229	182097	0	1538326
16. KERALA	908340	968087	0	1876427
17. MADHYA PRADESH*	753839	11296	0	765135
18. MAHARASHTRA	1298501	242663	0	1541164
19. MANIPUR	203	1241	0	1444
20. MEGHALAYA	18	12361	840	13219
21. MIZORAM	168	2091	2510	4769
22. NAGALAND	2731	5815	4273	12819
23. ORISSA	N.A.	N.A.	N.A.	0
24. PONDICHERRY**	N.A.	N.A.	2664	2664
25. PUNJAB	0	0	0	0
26. RAJASTHAN	708429	9617	1267	719313
27. SIKKIM	224	464	128	816
28. TAMIL NADU	0	0	0	0
29. TELANGANA	21554	35830	90991	148375
30. TRIPURA**	4406	16222	257	20885
31. UTTAR PRADESH	496556	6164	1407	504127
32. UTTARAKHAND	81915	8699	0	90614
33. WEST BENGAL**	N.A.	N.A.	N.A.	0
ALL INDIA TOTAL:	6611888	1774195	146896	8532979

BALANCES (OVERDUES)

2023-2024

(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*	1352	2236	1629	5217
2. ANDHRA PRADESH	0	16882	1495	18377
3. ARUNACHAL PRADESH**	1091	7064	0	8155
4. ASSAM	3571	5594	0	9165
5. BIHAR	18848	0	0	18848
6. CHANDIGARH	0	292	0	292
7. CHHATTISGARH*	11869	2264	0	14133
8. DELHI	207	824	95	1126
9. GOA	56	3941	2491	6488
10. GUJARAT	2671	3153	0	5824
11. HARYANA	59	199	3	261
12. HIMACHAL PRADESH	56	41755	0	41811
13. JAMMU AND KASHMIR	26188	1230	1778	29196
14. JHARKHAND	73	2742	0	2815
15. KARNATAKA	0	0	0	0
16. KERALA	804825	182297	0	987122
17. MADHYA PRADESH*	107818	16813	0	124631
18. MAHARASHTRA	118414	99688	0	218102
19. MANIPUR	297	2822	0	3119
20. MEGHALAYA	598	7174	457	8229
21. MIZORAM	191	775	0	966
22. NAGALAND	3057	4161	3013	10231
23. ORISSA	0	0	0	0
24. PONDICHERRY**	0	0	4928	4928
25. PUNJAB	0	0	0	0
26. RAJASTHAN	252	143	1192	1587
27. SIKKIM	3121	7226	53038	63385
28. TAMIL NADU	0	0	0	0
29. TELANGANA	0	524	9434	9958
30. TRIPURA**	1030	5660	1809	8499
31. UTTAR PRADESH	4690	4594	36379	45663
32. UTTARAKHAND	940	4897	0	5837
33. WEST BENGAL**	0	0	0	0
ALL INDIA TOTAL:	1111274	424950	117741	1653965

PERCENTAGE OF OVERDUES TO DEMAND 2023-2024

(As on 30th June)

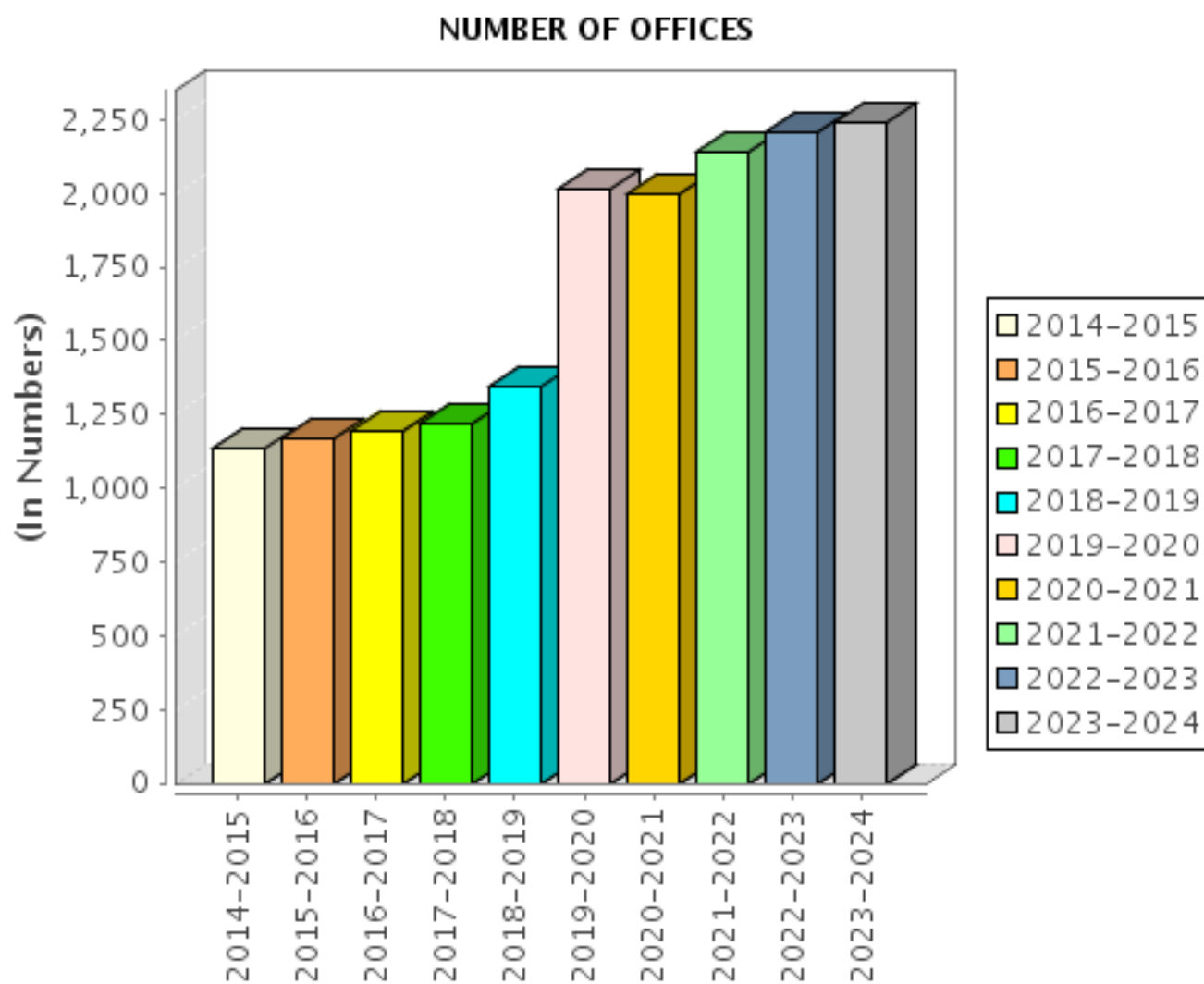
(Amount In Lakhs)

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*	92.92	37.74	23.35	36.34
2. ANDHRA PRADESH	0.0	46.86	9.05	9.05
3. ARUNACHAL PRADESH**	69.76	74.61	0.0	73.92
4. ASSAM	29.29	38.26	0.0	34.18
5. BIHAR	45.21	0.0	0.0	45.21
6. CHANDIGARH	0.0	13.92	0.0	13.92
7. CHHATTISGARH*	29.25	66.51	0.0	32.13
8. DELHI	0.48	4.13	5.67	1.73
9. GOA	11.94	13.46	14.85	13.95
10. GUJARAT	2.59	3.16	0.0	2.87
11. HARYANA	0.01	4.51	0.08	0.04
12. HIMACHAL PRADESH	13.83	33.42	0.0	33.36
13. JAMMU AND KASHMIR	93.16	36.91	40.7	81.53
14. JHARKHAND	10.55	42.96	0.0	39.79
15. KARNATAKA	0.0	0.0	0.0	0.0
16. KERALA	46.98	15.85	0.0	34.47
17. MADHYA PRADESH*	12.51	59.81	0.0	14.01
18. MAHARASHTRA	8.36	29.12	0.0	12.4
19. MANIPUR	59.4	69.46	0.0	68.35
20. MEGHALAYA	97.08	36.72	35.24	38.37
21. MIZORAM	53.2	27.04	0.0	16.84
22. NAGALAND	52.82	41.71	41.35	44.39
23. ORISSA	0.0	0.0	0.0	0.0
24. PONDICHERRY**	0.0	0.0	64.91	64.91
25. PUNJAB	0.0	0.0	0.0	0.0
26. RAJASTHAN	0.04	1.47	48.47	0.22
27. SIKKIM	93.3	93.97	99.76	98.73
28. TAMIL NADU	0.0	0.0	0.0	0.0
29. TELANGANA	0.0	1.44	9.39	6.29
30. TRIPURA**	18.95	25.87	87.56	28.92
31. UTTAR PRADESH	0.94	42.7	96.28	8.31
32. UTTARAKHAND	1.13	36.02	0.0	6.05
33. WEST BENGAL**	0.0	0.0	0.0	0.0
ALL INDIA TOTAL:	14.39	19.32	44.49	16.24

GRAPHIC PRESENTATION

(FROM PAGE NO. 36 to 54)

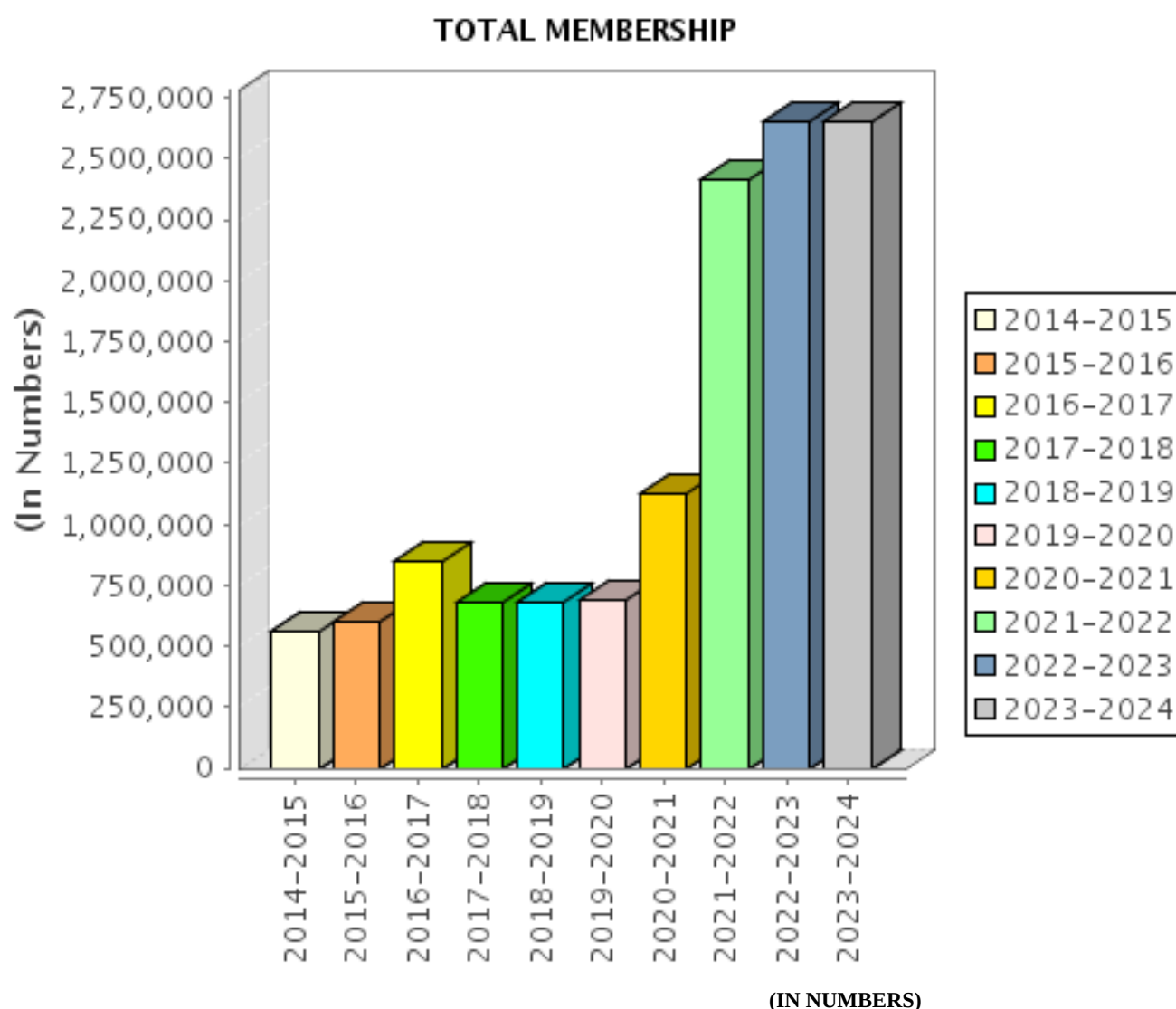
PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2015-2024)



(IN NUMBERS)

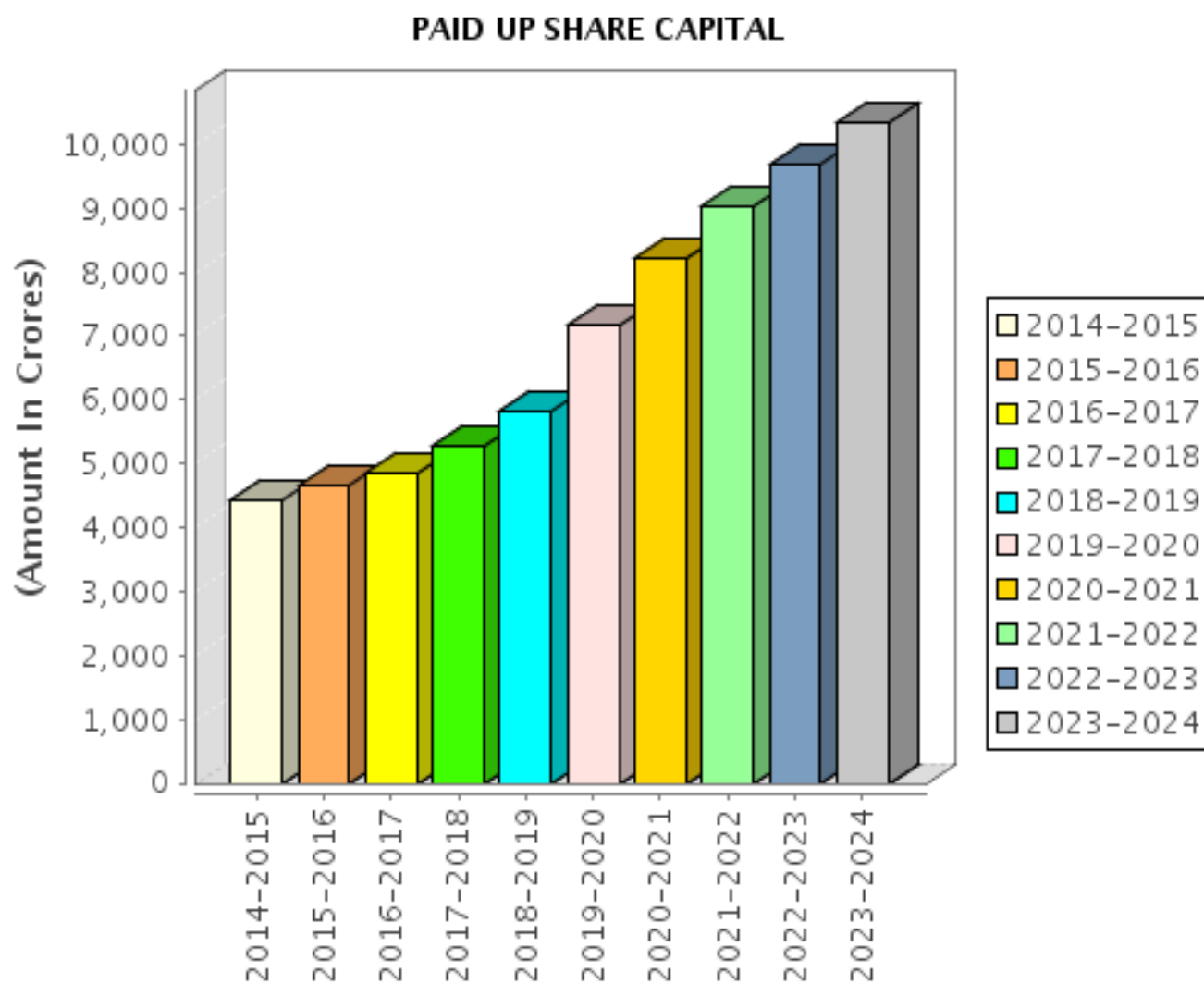
YEAR	NUMBER OF OFFICES
2014-2015	1131
2015-2016	1168
2016-2017	1197
2017-2018	1219
2018-2019	1340
2019-2020	2014
2020-2021	2000
2021-2022	2143
2022-2023	2210
2023-2024	2241

PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2015-2024)



YEAR	TOTAL MEMBERSHIP
2014-2015	555479
2015-2016	600278
2016-2017	843212
2017-2018	676006
2018-2019	675909
2019-2020	687984
2020-2021	1122077
2021-2022	2413081
2022-2023	2652769
2023-2024	2652561

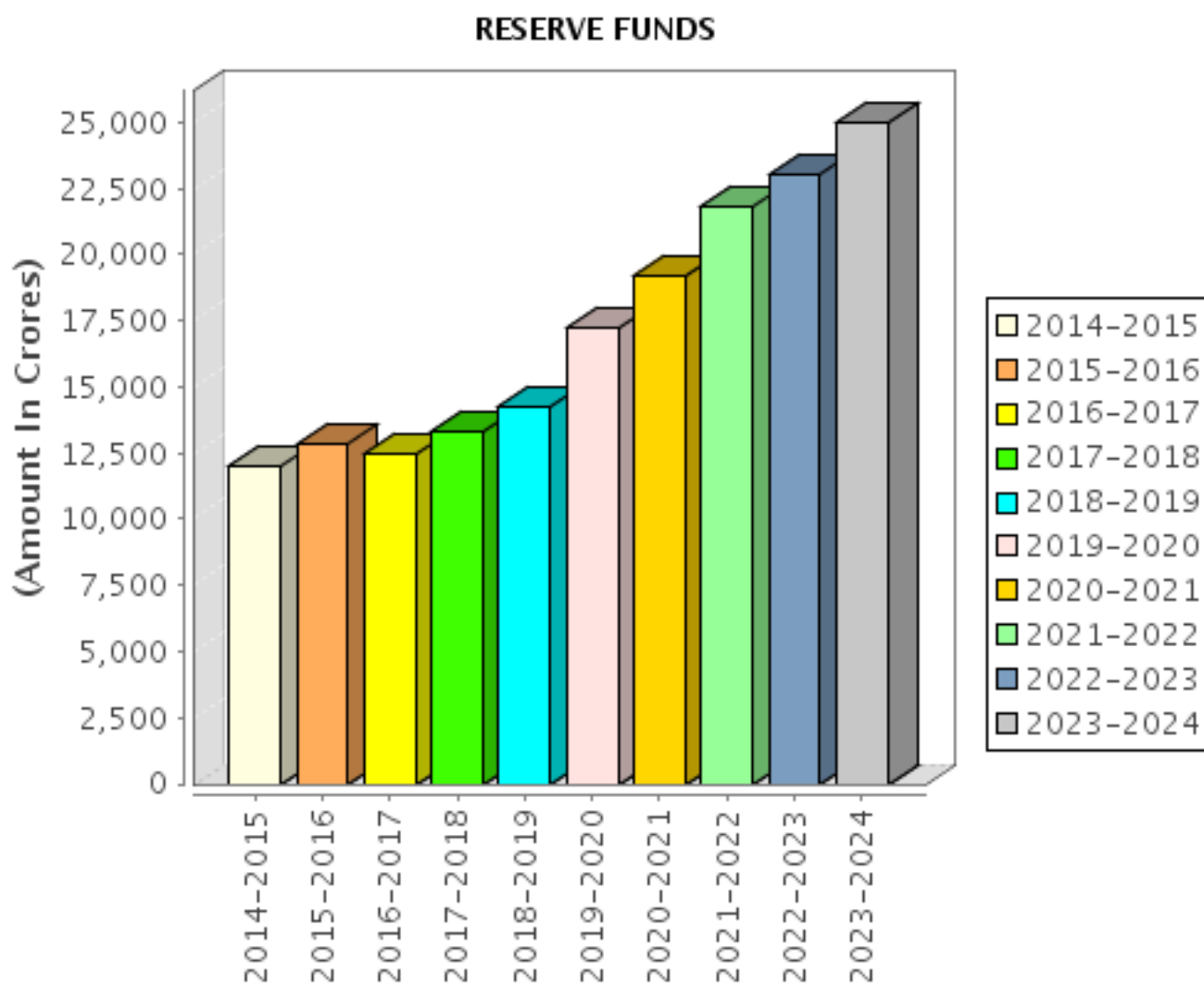
PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2015-2024)



(AMOUNT IN CRORES)

YEAR	PAID UP SHARE CAPITAL
2014-2015	4418
2015-2016	4651
2016-2017	4853
2017-2018	5278
2018-2019	5814
2019-2020	7161
2020-2021	8234
2021-2022	9046
2022-2023	9677
2023-2024	10347

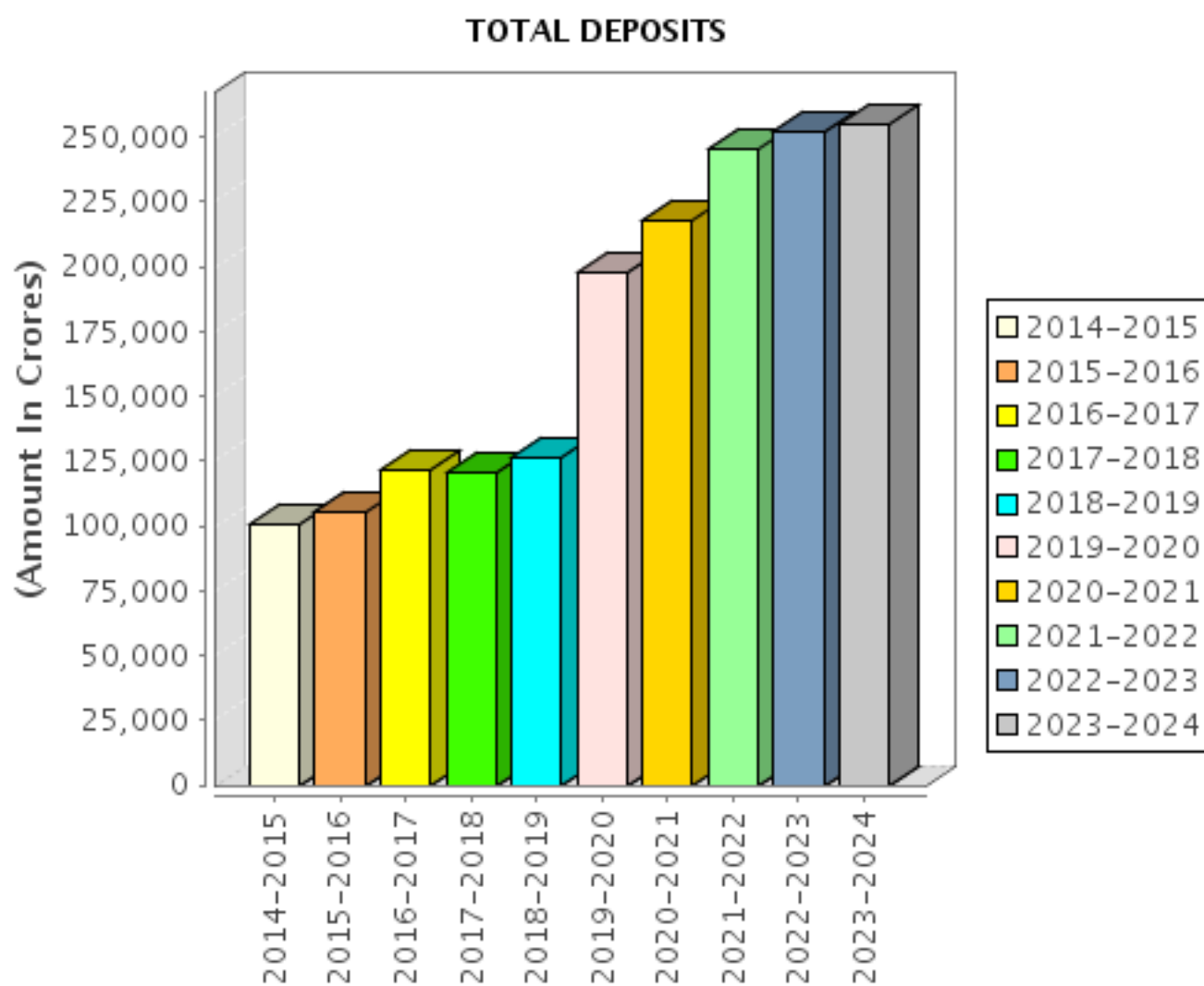
PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2015-2024)



(AMOUNT IN CRORES)

YEAR	RESERVE FUNDS
2014-2015	11985
2015-2016	12826
2016-2017	12460
2017-2018	13303
2018-2019	14271
2019-2020	17217
2020-2021	19242
2021-2022	21792
2022-2023	23027
2023-2024	24999

PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2015-2024)

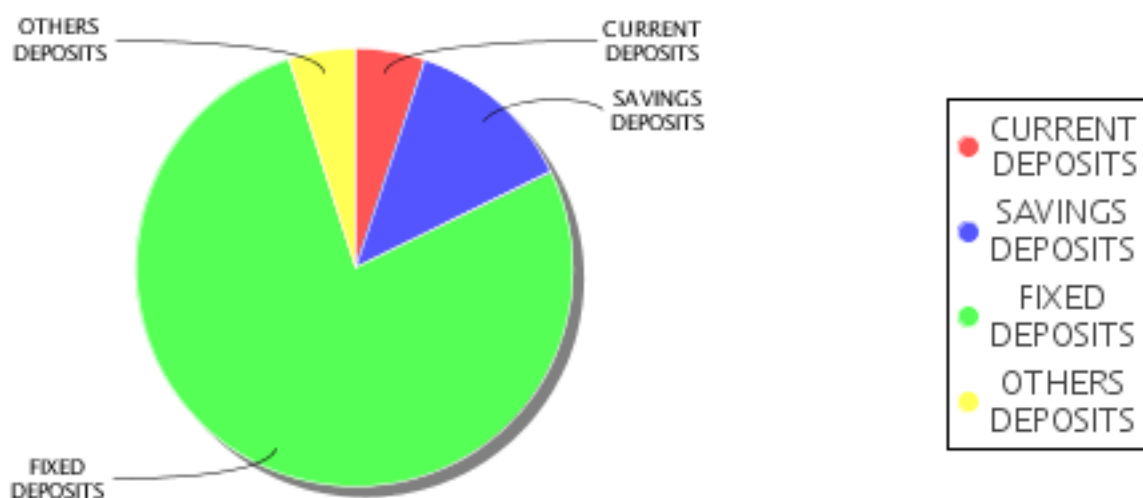


(AMOUNT IN CRORES)

YEAR	TOTAL DEPOSITS
2014-2015	100791
2015-2016	104922
2016-2017	121689
2017-2018	120604
2018-2019	126543
2019-2020	198143
2020-2021	217585
2021-2022	244847
2022-2023	252172
2023-2024	254937

PERFORMANCE OF STATE COOPERATIVE BANKS DURING THE YEAR (2023-2024)

TYPE OF DEPOSITS

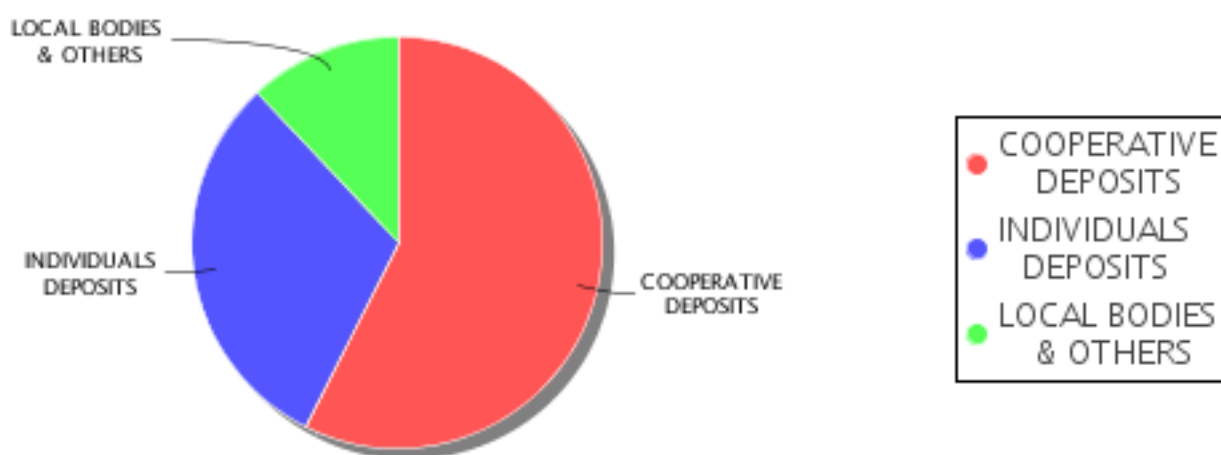


(AMOUNT IN CRORES)

YEAR	CURRENT DEPOSITS	SAVINGS DEPOSITS	FIXED DEPOSITS	RESERVE FUNDS AND OTHERS
2023-2024	13166	32367	196897	12507
% to Total	5.16	12.7	77.23	4.91

PERFORMANCE OF STATE COOPERATIVE BANKS DURING THE YEAR (2023-2024)

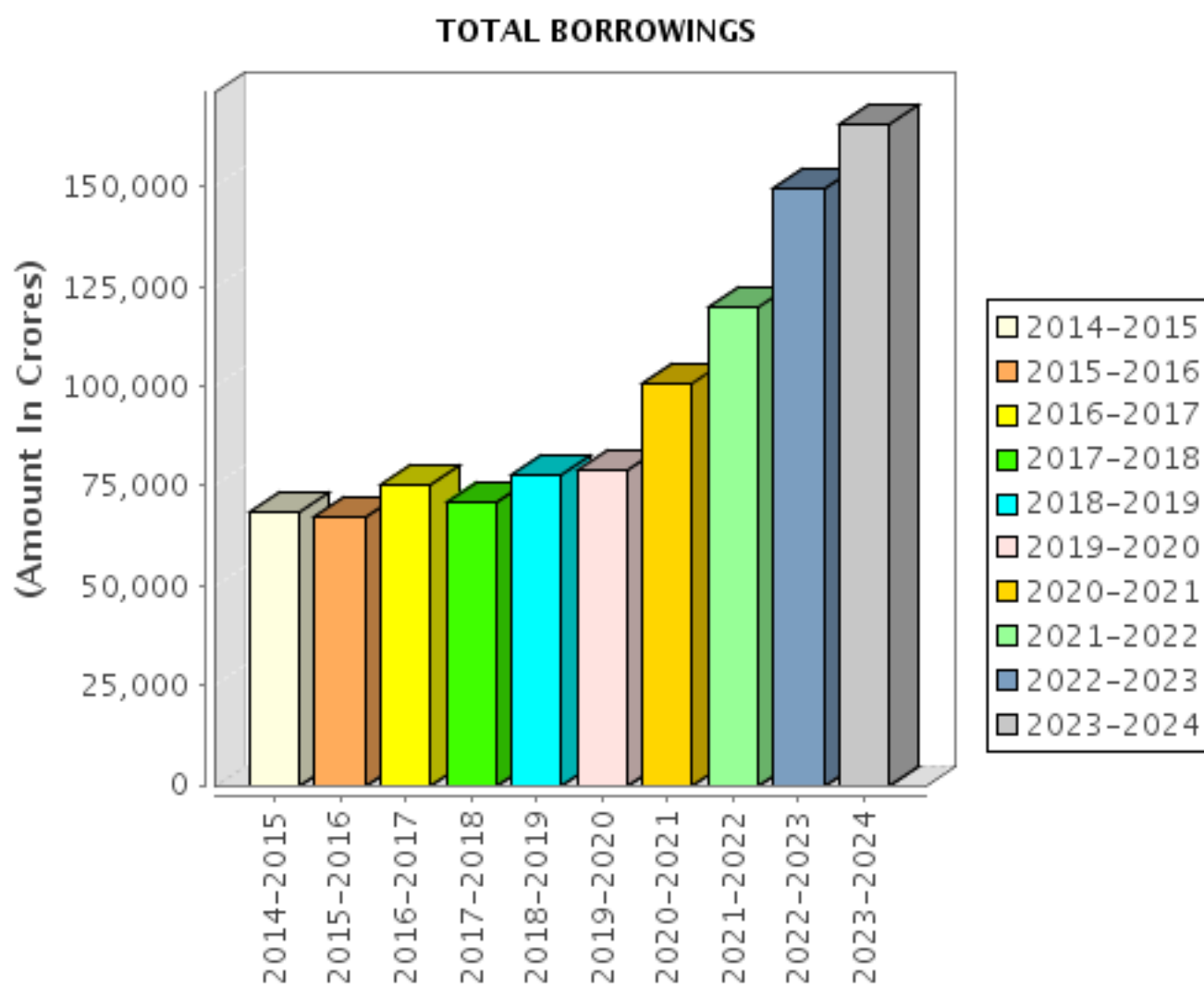
COMPOSITION OF DEPOSITS



(AMOUNT IN CRORES)

YEAR	TOTAL DEPOSITS	COOPERATIVE DEPOSITS	INDIVIDUALS DEPOSITS	LOCAL BODIES AND OTHERS
2023-2024	254937	146503	77884	30550
% to Total	100.0	57.47	30.55	11.98

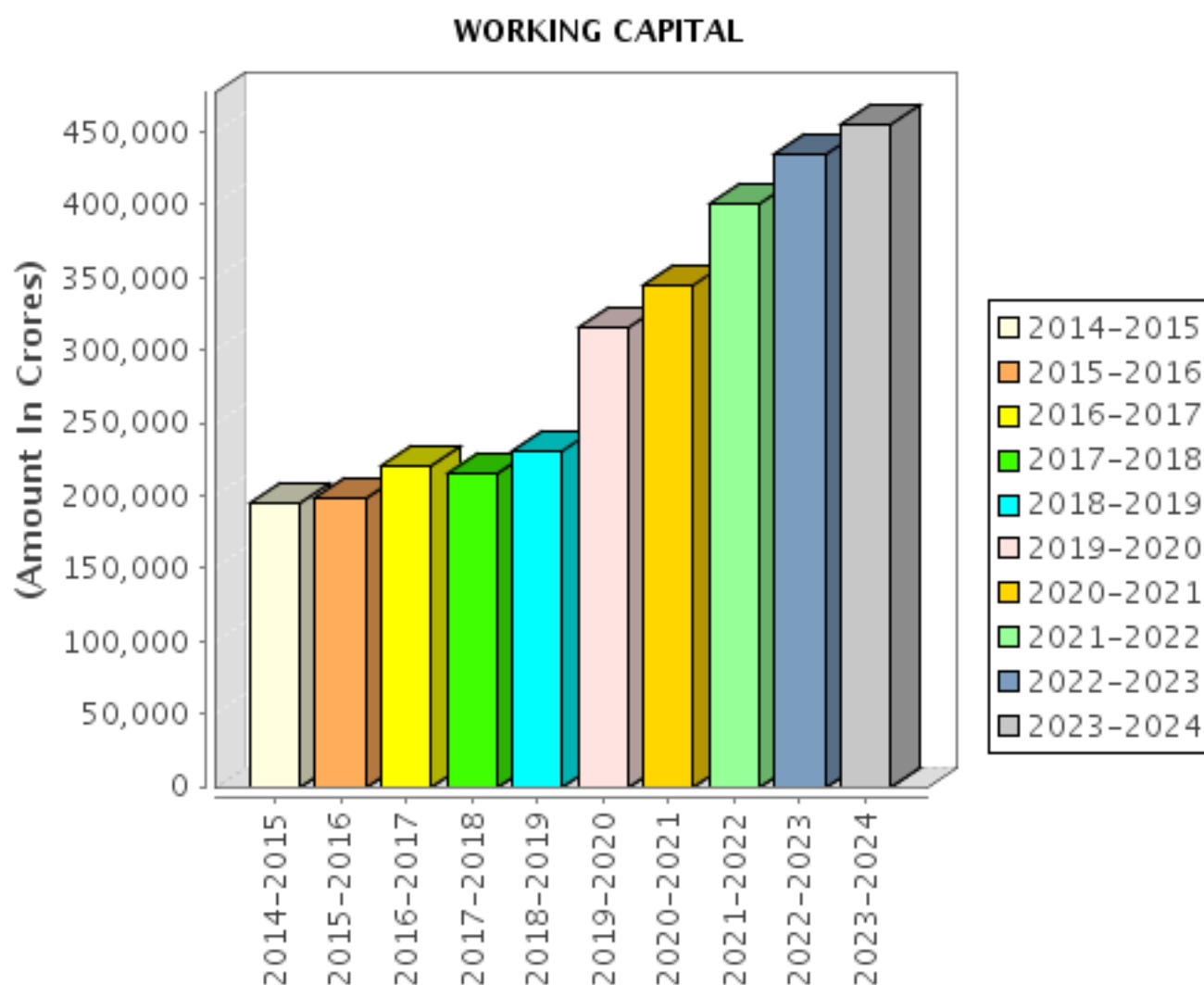
PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2015-2024)



(AMOUNT IN CRORES)

YEAR	TOTAL BORROWINGS
2014-2015	68552
2015-2016	67358
2016-2017	75433
2017-2018	71224
2018-2019	77920
2019-2020	79209
2020-2021	100482
2021-2022	119774
2022-2023	149781
2023-2024	165837

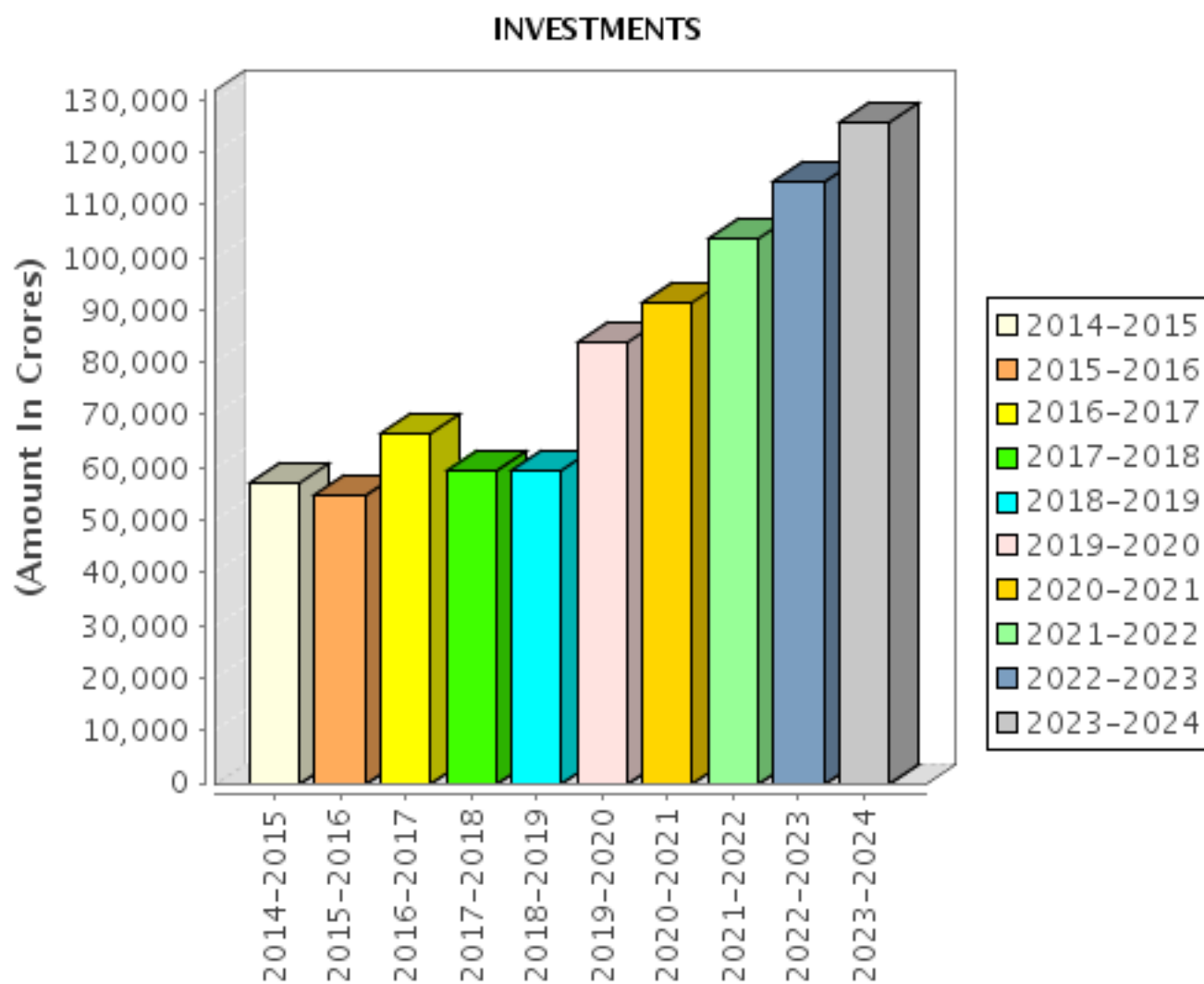
PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2015-2024)



(AMOUNT IN CRORES)

YEAR	WORKING CAPITAL
2014-2015	195108
2015-2016	198673
2016-2017	220858
2017-2018	215786
2018-2019	230310
2019-2020	315665
2020-2021	344294
2021-2022	400863
2022-2023	434550
2023-2024	455187

PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2015-2024)

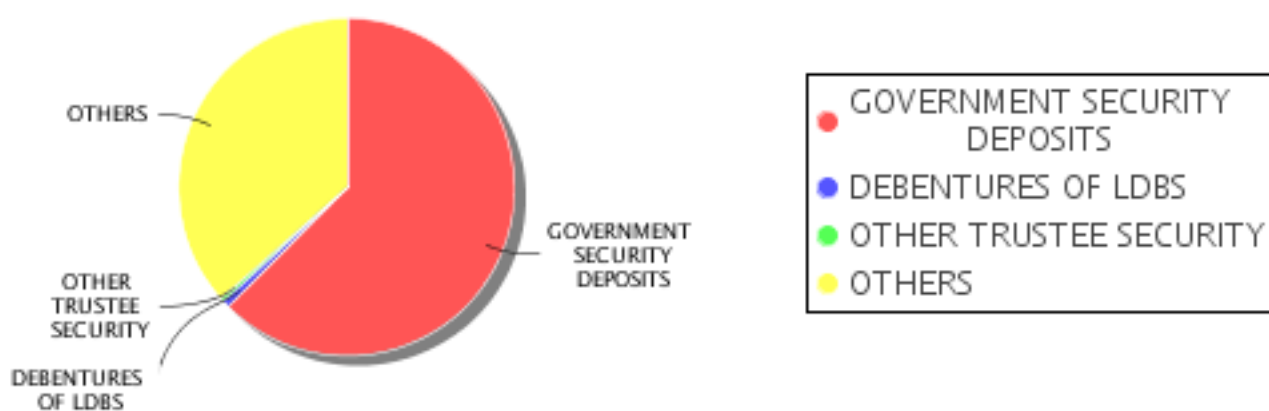


(AMOUNT IN CRORES)

YEAR	INVESTMENTS
2014-2015	56930
2015-2016	54922
2016-2017	66482
2017-2018	59632
2018-2019	59547
2019-2020	83721
2020-2021	91163
2021-2022	103472
2022-2023	114582
2023-2024	125723

PERFORMANCE OF STATE COOPERATIVE BANKS DURING THE YEAR (2023-2024)

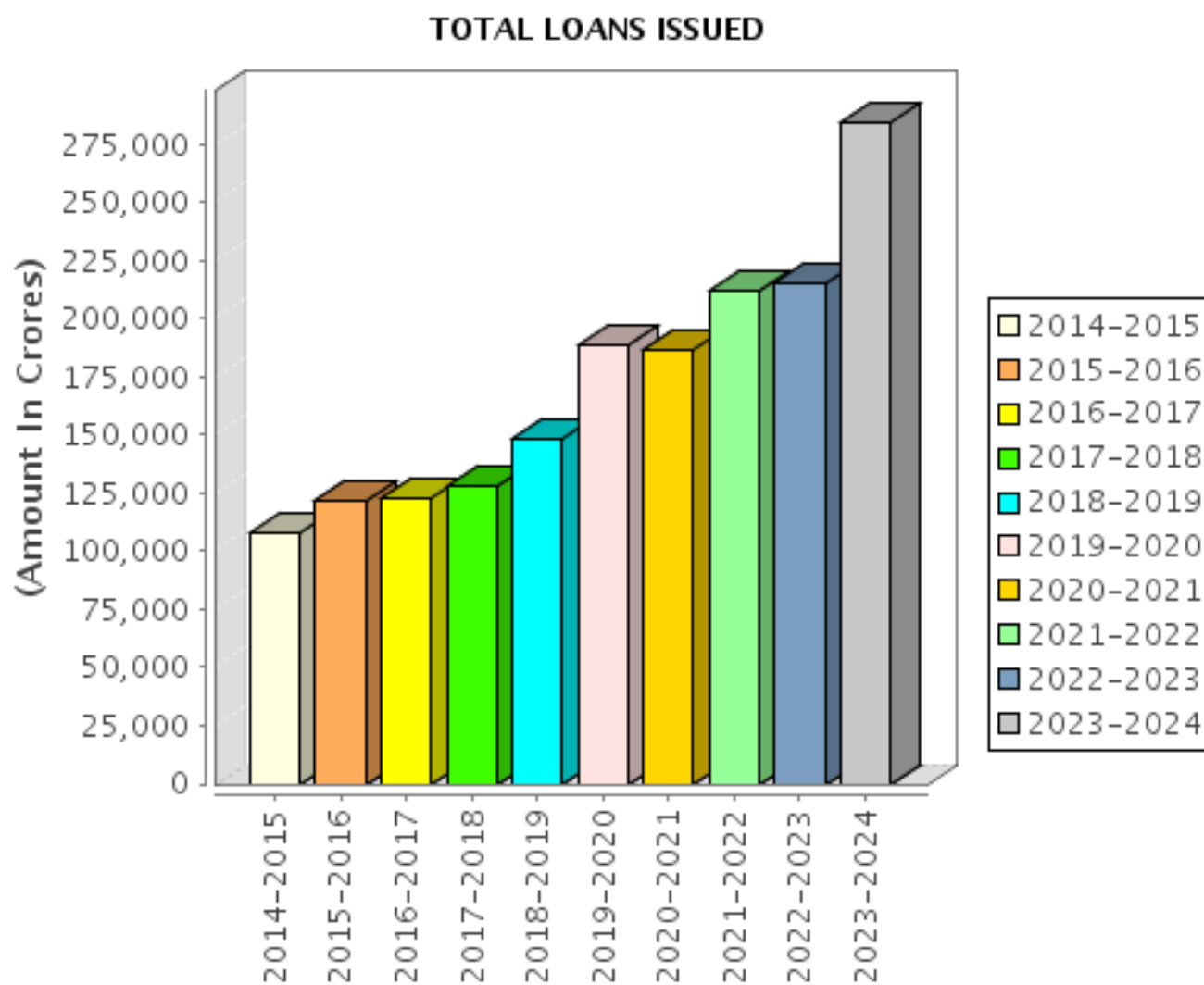
COMPOSITION OF INVESTMENTS



(AMOUNT IN CRORES)

YEAR	GOVERNMENT SECURITY	DEBENTURES OF LDBS	OTHER TRUSTEE SECURITY	OTHERS
2023-2024	78597	787	406	45933
% to Total	62.52	0.63	0.32	36.54

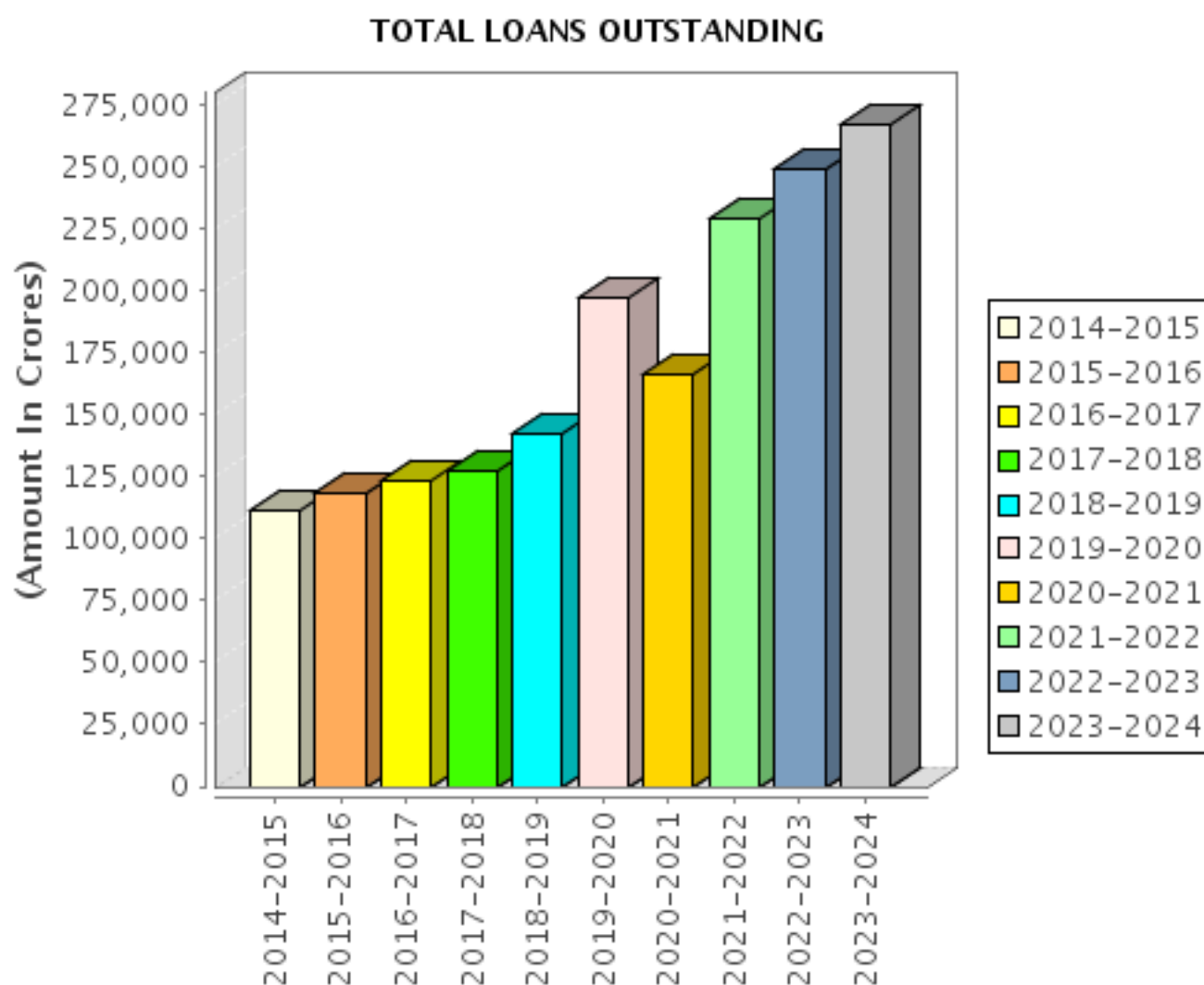
PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2015-2024)



(AMOUNT IN CRORES)

YEAR	TOTAL LOANS ISSUED
2014-2015	107970
2015-2016	121656
2016-2017	122545
2017-2018	127956
2018-2019	148376
2019-2020	189124
2020-2021	186451
2021-2022	212393
2022-2023	215489
2023-2024	284444

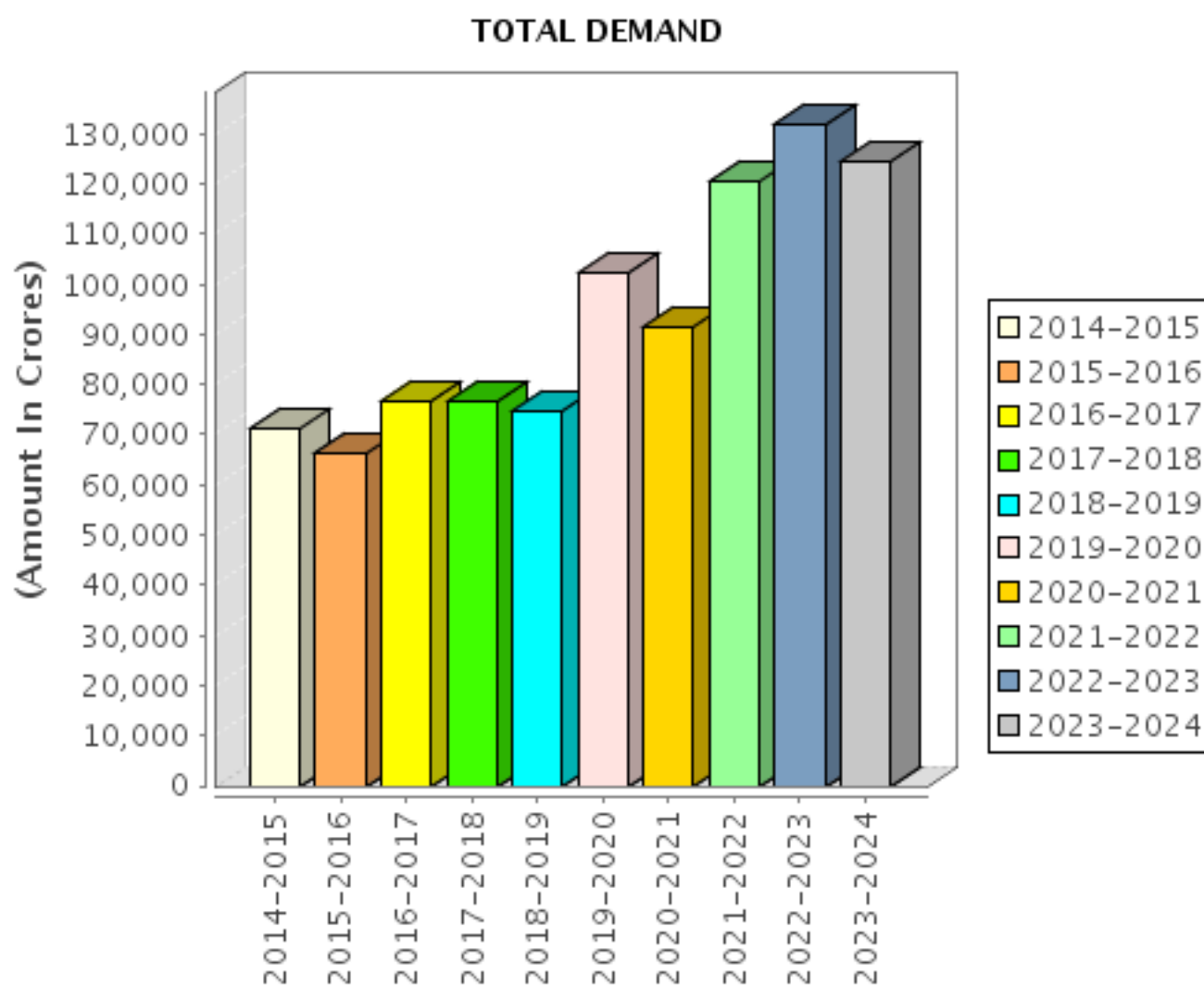
PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2015-2024)



(AMOUNT IN CRORES)

YEAR	TOTAL LOANS OUTSTANDING
2014-2015	111125
2015-2016	118307
2016-2017	122842
2017-2018	127107
2018-2019	142422
2019-2020	196826
2020-2021	166328
2021-2022	228679
2022-2023	249141
2023-2024	267040

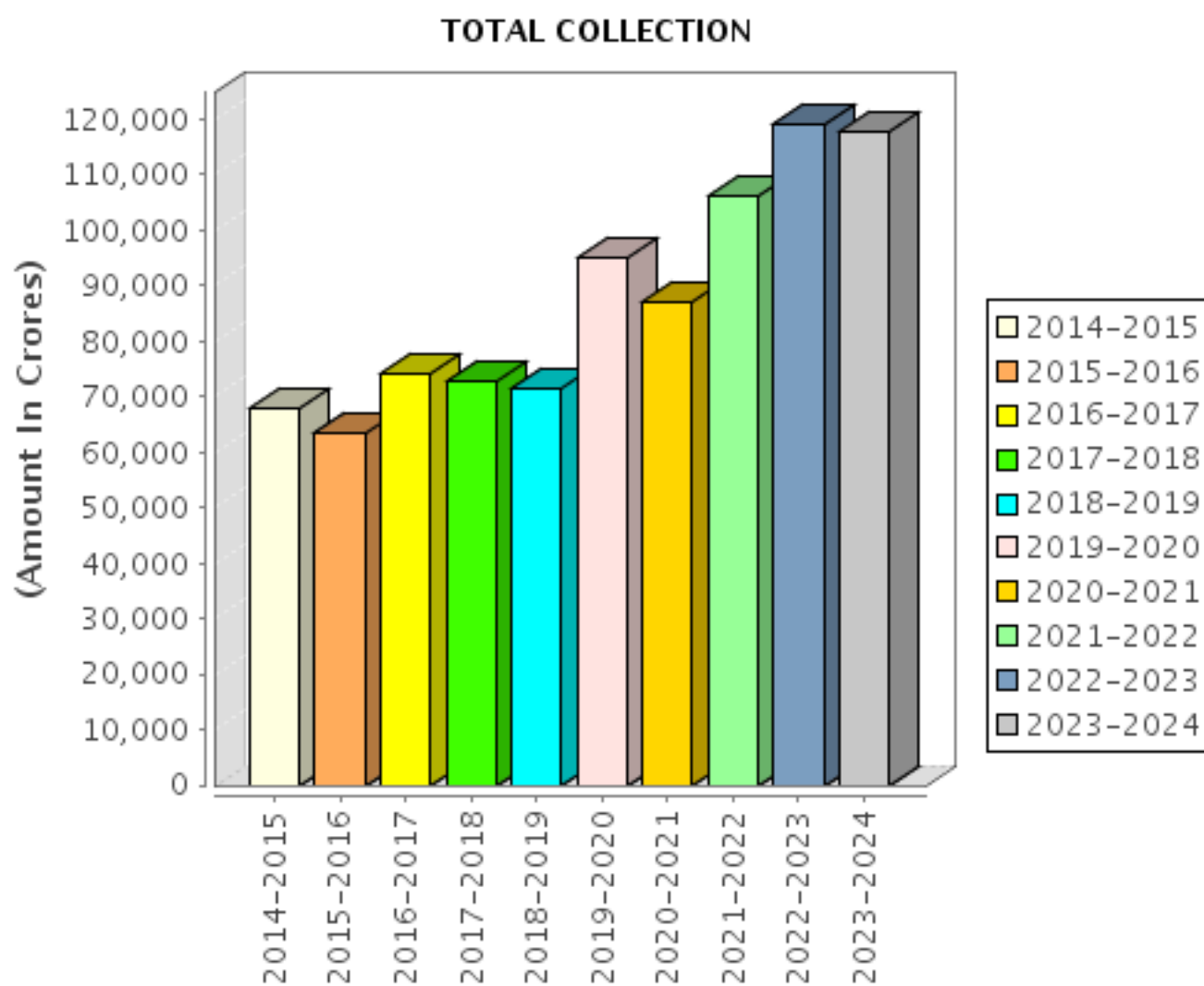
PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2015-2024)



(AMOUNT IN CRORES)

YEAR	TOTAL DEMAND
2014-2015	71124
2015-2016	66144
2016-2017	76869
2017-2018	76715
2018-2019	74857
2019-2020	102481
2020-2021	91552
2021-2022	120302
2022-2023	131916
2023-2024	124574

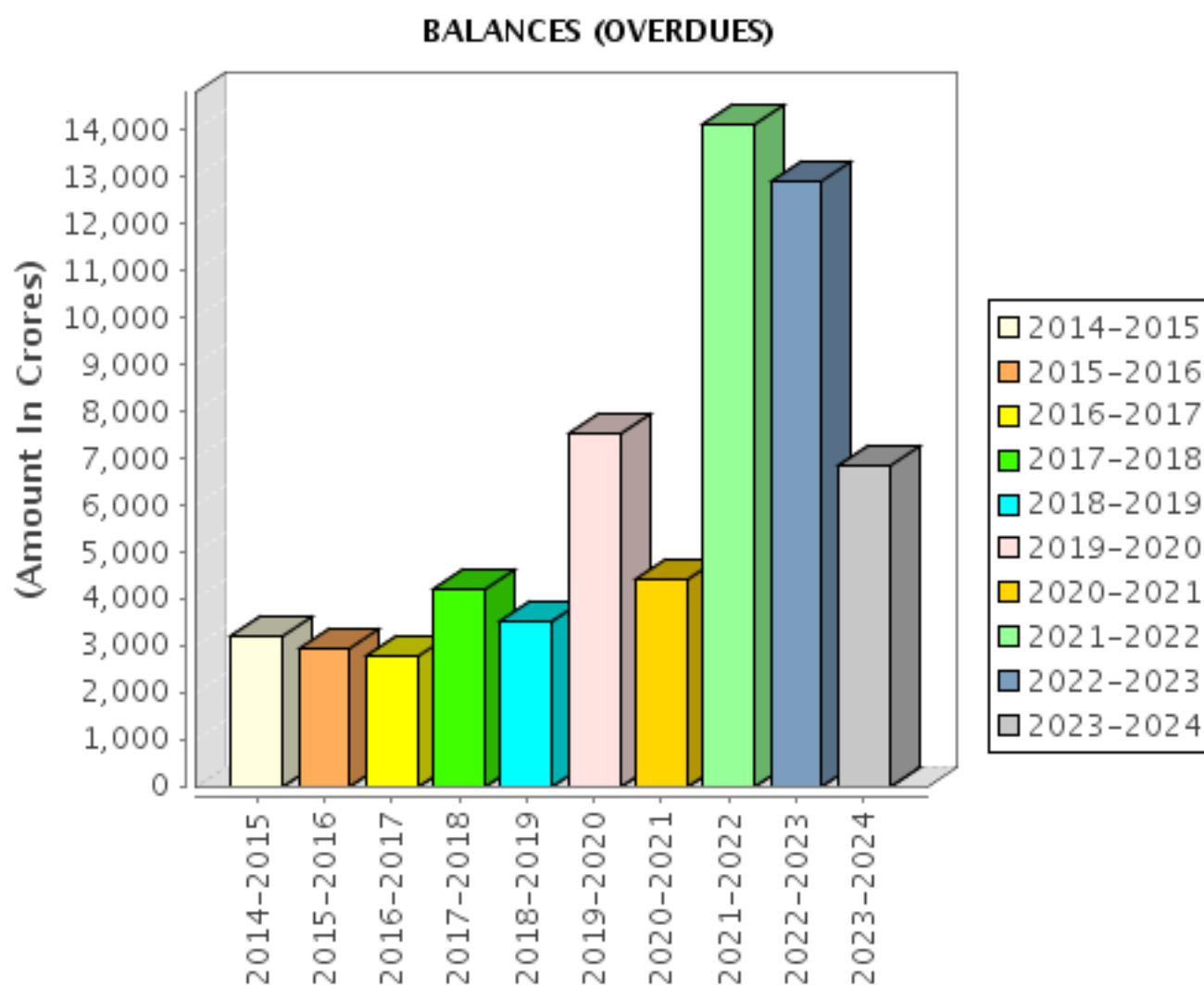
PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2015-2024)



(AMOUNT IN CRORES)

YEAR	TOTAL COLLECTION
2014-2015	67939
2015-2016	63222
2016-2017	74129
2017-2018	72532
2018-2019	71331
2019-2020	94981
2020-2021	87149
2021-2022	106206
2022-2023	119048
2023-2024	117771

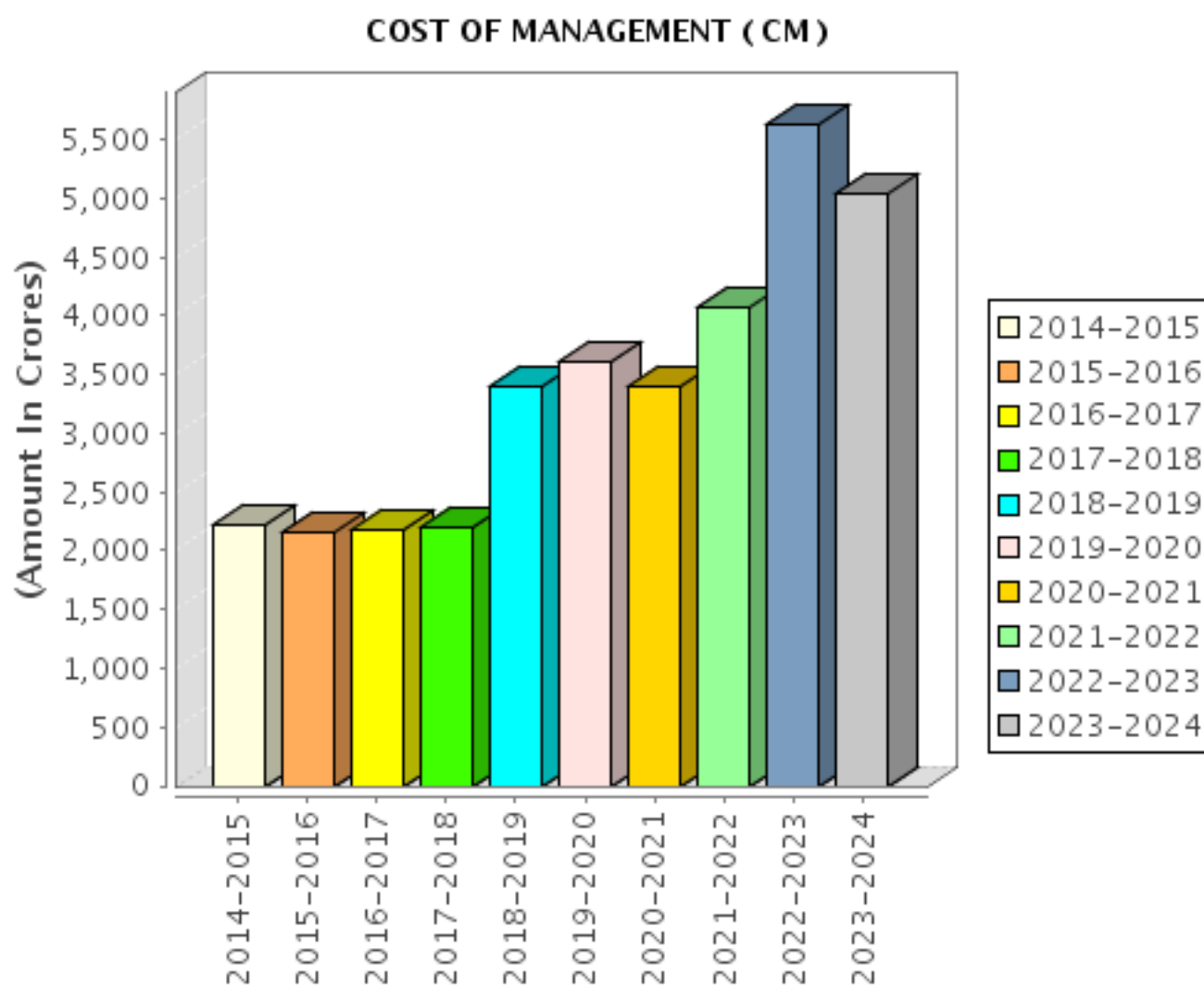
PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2015-2024)



(AMOUNT IN CRORES)

YEAR	BALANCES (OVERDUES)
2014-2015	3185
2015-2016	2921
2016-2017	2740
2017-2018	4183
2018-2019	3526
2019-2020	7500
2020-2021	4403
2021-2022	14097
2022-2023	12869
2023-2024	6804

PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2015-2024)

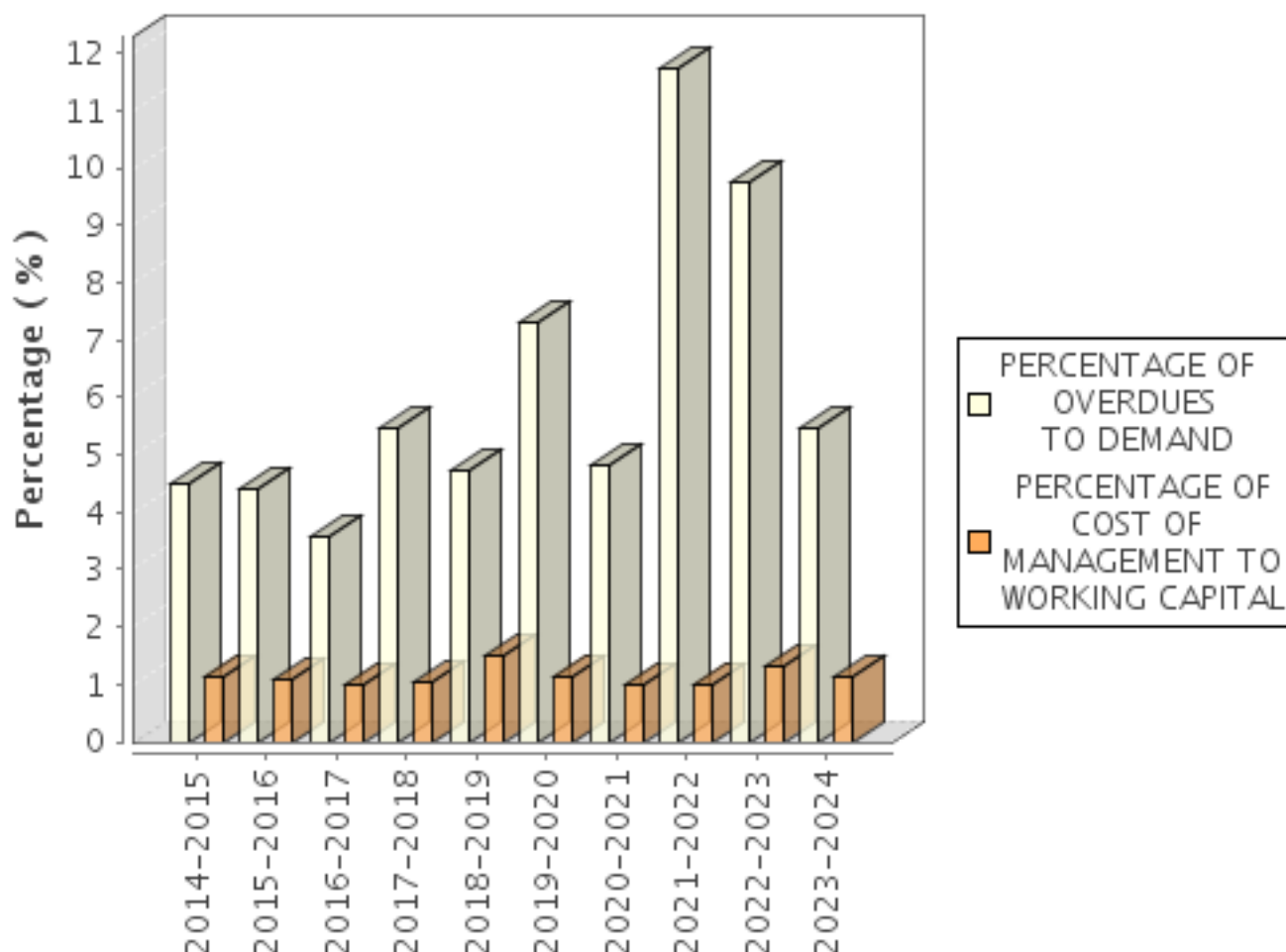


(AMOUNT IN CRORES)

YEAR	COST OF MANAGEMENT (CM)
2014-2015	2223
2015-2016	2148
2016-2017	2187
2017-2018	2209
2018-2019	3406
2019-2020	3615
2020-2021	3405
2021-2022	4067
2022-2023	5634
2023-2024	5034

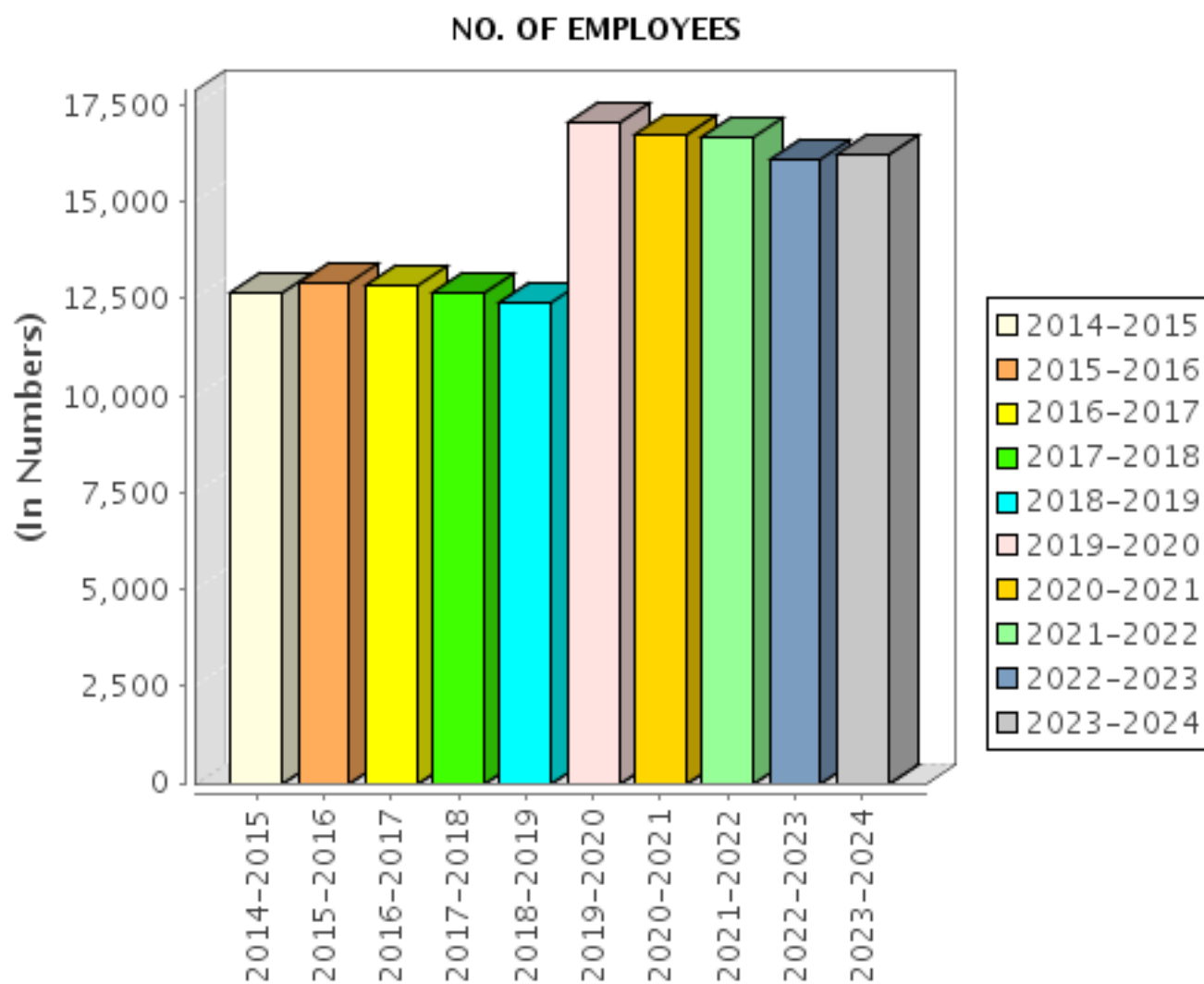
PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2015-2024)

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



YEAR	PERCENTAGE (%)	
	PERCENTAGE OF OVERDUES TO DEMAND	PERCENTAGE OF COST OF MANAGEMENT TO WORKING CAPITAL
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
2022-2023	9.76	1.3
2023-2024	5.46	1.11

PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2015-2024)

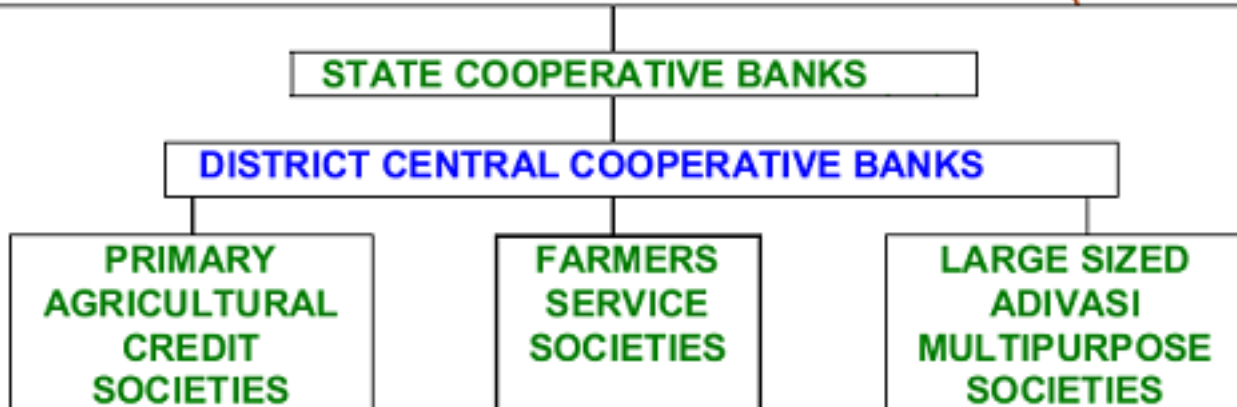


(IN NUMBERS)

YEAR	NO. OF EMPLOYEES
2014-2015	12669
2015-2016	12900
2016-2017	12824
2017-2018	12654
2018-2019	12378
2019-2020	17060
2020-2021	16764
2021-2022	16653
2022-2023	16102
2023-2024	16245

SHORT TERM COOPERATIVE CREDIT STRUCTURE

NATIONAL FEDERATION OF STATE COOPERATIVE BANKS (NAFSCOB)



STATISTICAL DETAILS

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

(MEMBERSHIP & BORROWERS IN THOUSANDS)

(AMOUNT IN LAKHS)

MAIN FEATURES :

1. PRIMARY AGRICULTURAL CREDIT SOCIETIES

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

2. DISTRICT CENTRAL COOPERATIVE BANKS

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

3. STATE COOPERATIVE BANKS

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

4. NATIONAL FEDERATION OF STATE COOPERATIVE BANKS

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



ABOUT NAFSCOB

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

The specific objectives of NAFSCOB are to:

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

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