

BASIC DATA ON

PERFORMANCE OF STATE COOPERATIVE BANKS (APRIL 1, 2024 to MARCH 31, 2025)

2024-2025



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, 2023-2024
16	**	Figures Related to the Cooperative year, 2022-2023
17	***	Figures Related to the Cooperative year, 2021-2022
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 2024-25. 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, 2025 as well as June 30, 2025. 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. M/S. 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 2024-25. 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
Sep, 2026
Pub :2

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

**PART - I
(AS ON 31ST MARCH)
2024- 2025**

(FROM PAGE NO. 2 TO 30)

TABLE-I (A)

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

2024-2025

(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 10.09	6552 0.24	6552 6.52	132147 12.18	14589 7.29	324576 11.54	92356 10.92	57050 11.46	2680771 9.86	1612012 10.0	1068759 9.66
2. Eastern Zone (% Share in Total)	75 3.33	52016 1.91	1684 1.68	116788 10.76	32156 16.08	220535 7.84	73473 8.68	48342 9.71	2709519 9.97	1892619 11.74	816900 7.38
3. North-Eastern Zone (% Share in Total)	306 13.6	2313707 84.99	83527 83.14	37998 3.5	27253 13.63	110945 3.94	30001 3.55	11718 2.35	1565266 5.76	55115 0.34	1510151 13.65
4. Northern Zone (% Share in Total)	414 18.4	130967 4.81	2450 2.44	131765 12.14	19686 9.84	502248 17.85	171231 20.24	124921 25.09	4155945 15.29	1533336 9.51	2622609 23.7
5. Southern Zone (% Share in Total)	1082 48.09	179482 6.59	2363 2.35	592882 54.65	103358 51.68	808896 28.76	338535 40.02	137796 27.67	11840891 43.55	7243405 44.92	4597486 41.55
6. Western Zone (% Share in Total)	146 6.49	39748 1.46	3890 3.87	73379 6.76	2966 1.48	845834 30.07	140403 16.6	118116 23.72	4237080 15.58	3787011 23.49	450069 4.07
ALL INDIA TOTAL:	2250	2722472	100466	1084959	200008	2813034	845999	497943	27189472	16123498	11065974
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)

2024-2025

(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)	1697366 9.63	1688566 9.82	0 0.0	8800 64.73	4835481 10.25	1226053 9.84	3673929 11.24	1934515 16.7	28891 3.45	1710523 8.44
2. Eastern Zone (% Share in Total)	1883247 10.69	1853247 10.77	0 0.0	0 0.0	5215892 11.05	1161401 9.33	6701647 20.5	1722809 14.87	76301 9.11	4902537 24.19
3. North-Eastern Zone (% Share in Total)	89272 0.51	65932 0.38	5749 1.97	0 0.0	1858961 3.94	765939 6.15	332270 1.02	140112 1.21	23837 2.85	168321 0.83
4. Northern Zone (% Share in Total)	2733913 15.52	2731620 15.88	2293 0.79	0 0.0	7173206 15.2	2403413 19.3	1566417 4.79	830907 7.17	24429 2.92	711081 3.51
5. Southern Zone (% Share in Total)	9063671 51.44	8710802 50.64	283929 97.25	4795 35.27	22057127 46.74	5157320 41.41	12402483 37.95	5421976 46.81	238186 28.43	6742321 33.27
6. Western Zone (% Share in Total)	2153421 12.22	2150181 12.5	0 0.0	0 0.0	6052563 12.83	1740396 13.97	8008533 24.5	1532055 13.23	446114 53.25	6030364 29.76
ALL INDIA TOTAL:	17620890	17200348	291971	13595	47193230	12454522	32685279	11582374	837758	20265147
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)

2024-2025

(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)	3090705 9.96	1865189 14.61	279574 9.6	945942 6.16	1979486 14.26	1845357 14.11	134129 16.56	6.78 0.0	34012 7.61	26978 20.83	118 6.97	52 12.44	1712 10.76
2. Eastern Zone (% Share in Total)	3078406 9.92	1801595 14.11	156929 5.39	1119882 7.29	2078410 14.97	1755579 13.43	322831 39.86	15.53 0.0	51061 11.42	24403 18.84	58 3.43	15 3.59	486 3.05
3. North-Eastern Zone (% Share in Total)	905280 2.92	160186 1.25	205395 7.05	539699 3.51	176988 1.27	74047 0.57	102941 12.71	58.16 0.0	55793 12.48	2907 2.24	223 13.18	80 19.14	2221 13.96
4. Northern Zone (% Share in Total)	3324237 10.71	1317596 10.32	99754 3.42	1906887 12.42	2642637 19.03	2442685 18.68	199952 24.69	7.57 0.0	42911 9.6	5939 4.58	342 20.21	60 14.35	3071 19.3
5. Southern Zone (% Share in Total)	16041123 51.68	6462703 50.61	1171121 40.2	8407299 54.75	6610935 47.61	6570474 50.25	40461 5.0	0.61 0.0	225496 50.45	-5786 -4.47	823 48.64	193 46.17	6576 41.32
6. Western Zone (% Share in Total)	4597218 14.81	1161524 9.1	1000225 34.34	2435469 15.86	396851 2.86	387264 2.96	9587 1.18	2.42 0.0	37686 8.43	75101 57.97	128 7.57	18 4.31	1847 11.61
ALL INDIA TOTAL:	31036969	12768793	2912998	15355178	13885307	13075406	809901	5.83	446959	129542	1692	418	15913
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
2024-2025

(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	162	82343	82505
2. ANDHRA PRADESH	19	13	42259	42272
3. ARUNACHAL PRADESH***	38	136	0	136
4. ASSAM	67	9932	107189	117121
5. BIHAR*	14	43	0	43
6. CHANDIGARH	18	371	3990	4361
7. CHHATTISGARH	18	160	124411	124571
8. DELHI	51	1969	0	1969
9. GOA	55	1449	35858	37307
10. GUJARAT	34	541	0	541
11. HARYANA	14	19	0	19
12. HIMACHAL PRADESH	271	1591	115	1706
13. JAMMU AND KASHMIR	41	171	0	171
14. JHARKHAND*	109	4456	0	4456
15. KARNATAKA	52	188	0	188
16. KERALA	846	1688	1	1689
17. MADHYA PRADESH	26	66	0	66
18. MAHARASHTRA	57	1900	0	1900
19. MANIPUR	15	2276	11303	13579
20. MEGHALAYA	51	892	37504	38396
21. MIZORAM	31	1100	0	1100
22. NAGALAND	23	68333	648427	716760
23. ORISSA	15	114	50332	50446
24. PONDICHERY***	26	280	N.A.	280
25. PUNJAB	19	22	1	23
26. RAJASTHAN*	17	40	0	40
27. SIKKIM	15	430	9425	9855
28. TAMIL NADU	51	23	1	24
29. TELANGANA	47	9	52515	52524
30. TRIPURA***	66	428	1416332	1416760
31. UTTAR PRADESH	41	61	0	61
32. UTTARAKHAND	16	76	0	76
33. WEST BENGAL***	46	1527	0	1527
ALL INDIA TOTAL:	2250	100466	2622006	2722472

TABLE-III
PAID UP SHARE CAPITAL
2024-2025

(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	452	0	332	784
2. ANDHRA PRADESH	136639	10107	41	146787
3. ARUNACHAL PRADESH***	0	19259	65	19324
4. ASSAM	453	526	1335	2314
5. BIHAR*	9551	71	0	9622
6. CHANDIGARH	8	146	15	169
7. CHHATTISGARH	21601	417	1074	23092
8. DELHI	382	80	1632	2094
9. GOA	659	2966	5557	9182
10. GUJARAT	4663	0	0	4663
11. HARYANA	18366	13901	0	32267
12. HIMACHAL PRADESH	1195	241	1	1437
13. JAMMU AND KASHMIR	477	68	492	1037
14. JHARKHAND*	1463	271	0	1734
15. KARNATAKA	51398	0	46846	98244
16. KERALA	116256	90710	8793	215759
17. MADHYA PRADESH	74591	14235	17	88843
18. MAHARASHTRA	59534	0	0	59534
19. MANIPUR	121	1027	1134	2282
20. MEGHALAYA	290	344	459	1093
21. MIZORAM	197	43	0	240
22. NAGALAND	683	4191	2293	7167
23. ORISSA	70532	20323	209	91064
24. PONDICHERRY***	2232	438	215	2885
25. PUNJAB	17201	20	0	17221
26. RAJASTHAN*	40021	4293	0	44314
27. SIKKIM	221	926	858	2005
28. TAMIL NADU	85186	2026	0	87212
29. TELANGANA	40871	77	263	41211
30. TRIPURA***	169	937	2467	3573
31. UTTAR PRADESH	39473	3	0	39476
32. UTTARAKHAND	11316	600	312	12228
33. WEST BENGAL***	178	11762	4162	16102
ALL INDIA TOTAL:	806379	200008	78572	1084959

RESERVE AND OTHER FUNDS

2024-2025

(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	8552	838	15263	24653
2. ANDHRA PRADESH	65898	39790	60318	166006
3. ARUNACHAL PRADESH***	53	26	2370	2449
4. ASSAM	7278	2072	8637	17987
5. BIHAR*	35870	21037	32567	89474
6. CHANDIGARH	3	3	3390	3396
7. CHHATTISGARH	9090	7736	57266	74092
8. DELHI	10424	8199	25116	43739
9. GOA	782	384	9663	10829
10. GUJARAT	17371	21740	84779	123890
11. HARYANA	22482	27676	20009	70167
12. HIMACHAL PRADESH	61405	48127	54702	164234
13. JAMMU AND KASHMIR	2681	420	2115	5216
14. JHARKHAND*	2360	864	2904	6128
15. KARNATAKA	129164	10620	20669	160453
16. KERALA	49873	24148	102588	176609
17. MADHYA PRADESH	34238	28579	136410	199227
18. MAHARASHTRA	122250	95992	492873	711115
19. MANIPUR	170	212	13934	14316
20. MEGHALAYA	7628	3395	11486	22509
21. MIZORAM	7613	2806	8936	19355
22. NAGALAND	850	548	4102	5500
23. ORISSA	31536	21539	28227	81302
24. PONDICHERY***	610	747	3327	4684
25. PUNJAB	22019	20698	40328	83045
26. RAJASTHAN*	49095	18898	16860	84853
27. SIKKIM	2407	1405	4933	8745
28. TAMIL NADU	55049	39468	60780	155297
29. TELANGANA	29389	22185	69620	121194
30. TRIPURA***	4002	1254	14828	20084
31. UTTAR PRADESH	45334	19408	10740	75482
32. UTTARAKHAND	4456	1363	11426	17245
33. WEST BENGAL***	6067	5766	37926	49759
ALL INDIA TOTAL:	845999	497943	1469092	2813034

DEPOSITS - SOURCEWISE

2024-2025

(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	1204	132158	0	0	133362
2. ANDHRA PRADESH	627156	46310	126924	299853	1100243
3. ARUNACHAL PRADESH***	N.A.	N.A.	N.A.	48927	48927
4. ASSAM	N.A.	N.A.	N.A.	353685	353685
5. BIHAR*	0	0	0	184192	184192
6. CHANDIGARH	4677	39267	28516	16	72476
7. CHHATTISGARH	719159	151177	1114	0	871450
8. DELHI	44449	91104	0	0	135553
9. GOA	121590	107703	11059	204	240556
10. GUJARAT	1174652	186004	0	0	1360656
11. HARYANA	134174	204517	0	4996	343687
12. HIMACHAL PRADESH	27467	1605976	0	93	1633536
13. JAMMU AND KASHMIR	16746	84912	0	355	102013
14. JHARKHAND*	69704	139973	26563	0	236240
15. KARNATAKA	864364	371481	0	191660	1427505
16. KERALA	4964802	2111509	0	0	7076311
17. MADHYA PRADESH	558616	133245	274423	30956	997240
18. MAHARASHTRA	2490769	145099	0	0	2635868
19. MANIPUR	502	11482	0	31530	43514
20. MEGHALAYA	31674	271499	0	93396	396569
21. MIZORAM	1485	111263	29050	27623	169421
22. NAGALAND	N.A.	N.A.	N.A.	114752	114752
23. ORISSA	982794	351963	0	0	1334757
24. PONDICHERY***	12283	67619	0	0	79902
25. PUNJAB	8628	267168	117142	0	392938
26. RAJASTHAN*	242001	74802	25891	0	342694
27. SIKKIM	7979	49179	75240	0	132398
28. TAMIL NADU	459010	689640	66758	8534	1223942
29. TELANGANA	314586	244292	55621	185127	799626
30. TRIPURA***	13475	245595	6608	40322	306000
31. UTTAR PRADESH	939243	146535	224935	1025	1311738
32. UTTARAKHAND	380484	16667	0	0	397151
33. WEST BENGAL***	909825	217343	63402	0	1190570
ALL INDIA TOTAL:	16123498	8315482	1133246	1617246	27189472

DEPOSITS - TYPEWISE

2024-2025

(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	2978	70840	54583	0	4961
2. ANDHRA PRADESH	78215	14932	976885	0	30211
3. ARUNACHAL PRADESH***	9803	28221	10903	0	0
4. ASSAM	13279	154966	185440	0	0
5. BIHAR*	33709	25661	1904	0	122918
6. CHANDIGARH	25408	23089	23963	0	16
7. CHHATTISGARH	52831	112170	680315	25889	245
8. DELHI	4879	58417	72257	0	0
9. GOA	2902	71198	60632	105741	83
10. GUJARAT	166253	23976	1170427	0	0
11. HARYANA	26545	37669	279473	0	0
12. HIMACHAL PRADESH	32834	513795	1086907	0	0
13. JAMMU AND KASHMIR	14021	35480	52157	0	355
14. JHARKHAND*	17577	124669	93994	0	0
15. KARNATAKA	68360	86488	1129639	140811	2207
16. KERALA	104729	689449	6282133	0	0
17. MADHYA PRADESH	55650	30385	893924	17281	0
18. MAHARASHTRA	102493	83985	2209100	240290	0
19. MANIPUR	17560	20260	5694	0	0
20. MEGHALAYA	16797	243030	136742	0	0
21. MIZORAM	8400	66686	94335	0	0
22. NAGALAND	2644	63263	34278	0	14567
23. ORISSA	91901	21045	1221811	0	0
24. PONDICHERY***	2054	18945	58903	0	0
25. PUNJAB	27669	26975	338294	0	0
26. RAJASTHAN*	32251	19899	277292	13252	0
27. SIKKIM	6360	47263	78775	0	0
28. TAMIL NADU	105231	129983	749886	230308	8534
29. TELANGANA	29864	79253	690509	0	0
30. TRIPURA***	7427	99239	196536	1095	1703
31. UTTAR PRADESH	58371	46259	1207108	0	0
32. UTTARAKHAND	9236	9176	378739	0	0
33. WEST BENGAL***	102738	103742	935387	28503	20200
ALL INDIA TOTAL:	1330969	3180408	21668925	803170	206000

BORROWINGS FROM R.B.I. AND NABARD

2024-2025

(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	5	0	0	0	0	5
2. ANDHRA PRADESH	1813207	457685	130900	180806	98881	2681479
3. ARUNACHAL PRADESH***	0	0	0	0	0	0
4. ASSAM	3902	0	0	0	0	3902
5. BIHAR*	5000	0	205000	0	0	210000
6. CHANDIGARH	0	0	0	0	0	0
7. CHHATTISGARH	115000	2562	0	133400	0	250962
8. DELHI	0	0	0	0	0	0
9. GOA	2772	0	18	0	8225	11015
10. GUJARAT	312149	194445	0	3174	1333	511101
11. HARYANA	667198	0	0	0	0	667198
12. HIMACHAL PRADESH	234000	54309	0	48009	0	336318
13. JAMMU AND KASHMIR	0	0	0	0	0	0
14. JHARKHAND*	80000	0	0	0	7008	87008
15. KARNATAKA	1220411	223629	0	255712	0	1699752
16. KERALA	314000	0	450000	0	257528	1021528
17. MADHYA PRADESH	991500	1802	0	0	0	993302
18. MAHARASHTRA	823491	804574	0	0	0	1628065
19. MANIPUR	0	0	0	0	5119	5119
20. MEGHALAYA	1100	3378	0	0	0	4478
21. MIZORAM	860	3133	0	0	1032	5025
22. NAGALAND	800	9090	0	0	0	9890
23. ORISSA	1156000	0	0	0	3727	1159727
24. PONDICHERY***	0	0	0	0	0	0
25. PUNJAB	313986	0	0	0	0	313986
26. RAJASTHAN*	733442	13543	105000	0	0	851985
27. SIKKIM	1307	438	1707	0	0	3452
28. TAMIL NADU	1846299	0	102667	122930	11340	2083236
29. TELANGANA	378400	0	388900	61083	396419	1224802
30. TRIPURA***	3990	6250	0	23826	0	34066
31. UTTAR PRADESH	230000	18944	294981	64290	41	608256
32. UTTARAKHAND	115739	72748	86400	36284	0	311171
33. WEST BENGAL***	299400	49370	35000	20630	79120	483520
ALL INDIA TOTAL:	11663958	1915900	1800573	950144	869773	17200348

**BORROWINGS WITH GOVERNMENT / COMMERCIAL BANKS,
CASH CREDIT (CC) & OVERDRAFTS (OD) AND
TOTAL BORROWINGS
2024-2025**

(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	4795	0	4800
2. ANDHRA PRADESH	283000	0	0	2964479
3. ARUNACHAL PRADESH***	3963	0	17591	21554
4. ASSAM	0	0	0	3902
5. BIHAR*	0	0	30000	240000
6. CHANDIGARH	0	0	0	0
7. CHHATTISGARH	0	0	0	250962
8. DELHI	0	0	0	0
9. GOA	0	0	0	11015
10. GUJARAT	0	0	0	511101
11. HARYANA	0	0	0	667198
12. HIMACHAL PRADESH	1395	0	0	337713
13. JAMMU AND KASHMIR	0	0	0	0
14. JHARKHAND*	0	0	0	87008
15. KARNATAKA	0	0	0	1699752
16. KERALA	0	0	64145	1085673
17. MADHYA PRADESH	0	0	0	993302
18. MAHARASHTRA	0	0	3240	1631305
19. MANIPUR	225	0	0	5344
20. MEGHALAYA	319	0	0	4797
21. MIZORAM	1242	0	0	6267
22. NAGALAND	0	0	0	9890
23. ORISSA	0	0	0	1159727
24. PONDICHERRY***	0	0	0	0
25. PUNJAB	0	0	0	313986
26. RAJASTHAN*	898	0	0	852883
27. SIKKIM	0	0	0	3452
28. TAMIL NADU	0	0	0	2083236
29. TELANGANA	929	0	0	1225731
30. TRIPURA***	0	0	0	34066
31. UTTAR PRADESH	0	8800	0	617056
32. UTTARAKHAND	0	0	0	311171
33. WEST BENGAL***	0	0	0	483520
ALL INDIA TOTAL:	291971	13595	114976	17620890

WORKING CAPITAL AND BALANCES WITH BANKS DURING 2024-2025

(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	163637	887	2957	0
2. ANDHRA PRADESH	4396991	662	29822	40000
3. ARUNACHAL PRADESH***	77821	466	36537	0
4. ASSAM	406954	1564	17943	7000
5. BIHAR*	624386	651	140497	0
6. CHANDIGARH	80583	496	3651	46490
7. CHHATTISGARH	846870	2355	112493	499362
8. DELHI	188607	873	338	0
9. GOA	270352	872	13078	0
10. GUJARAT	1517591	1107	39512	260145
11. HARYANA	1171488	141	16681	0
12. HIMACHAL PRADESH	2203515	7301	63978	545802
13. JAMMU AND KASHMIR	104037	658	6208	0
14. JHARKHAND*	371102	1000	29418	0
15. KARNATAKA	3504645	2385	38580	237724
16. KERALA	8415140	408949	223713	283827
17. MADHYA PRADESH	2349615	462	137917	339500
18. MAHARASHTRA	4264620	2165	645123	0
19. MANIPUR	62637	1011	4087	0
20. MEGHALAYA	459480	1666	31289	0
21. MIZORAM	190213	2360	4624	31
22. NAGALAND	153787	1783	44109	0
23. ORISSA	2811714	607	780024	102500
24. PONDICHERRY***	89597	563	4065	6200
25. PUNJAB	837073	401	15210	112786
26. RAJASTHAN*	1187230	214	52991	14013
27. SIKKIM	146599	516	N.A.	0
28. TAMIL NADU	3644860	61789	25036	180100
29. TELANGANA	1842257	2853	28577	0
30. TRIPURA***	361470	13870	11904	0
31. UTTAR PRADESH	1926157	609	76946	31043
32. UTTARAKHAND	742410	277	23454	0
33. WEST BENGAL***	1779792	1970	49803	0
ALL INDIA TOTAL:	47193230	523483	2710565	2706523

INVESTMENTS WITH VARIOUS AGENCIES 2024-2025

(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	24645	0	0	0	8618	33263
2. ANDHRA PRADESH	279414	0	0	561576	709	841699
3. ARUNACHAL PRADESH***	6893	0	0	27456	0	34349
4. ASSAM	79036	0	0	108047	17574	204657
5. BIHAR*	40474	0	0	0	6500	46974
6. CHANDIGARH	13723	0	0	0	800	14523
7. CHHATTISGARH	197157	0	16121	0	13	213291
8. DELHI	27009	0	0	39920	3	66932
9. GOA	79177	0	0	44924	7502	131603
10. GUJARAT	302864	21830	0	427532	13	752239
11. HARYANA	117002	0	0	0	182292	299294
12. HIMACHAL PRADESH	339239	92500	525085	2675	0	959499
13. JAMMU AND KASHMIR	15694	0	0	24344	0	40038
14. JHARKHAND*	90969	0	0	103715	18580	213264
15. KARNATAKA	458945	85113	0	0	0	544058
16. KERALA	2702028	0	0	0	135262	2837290
17. MADHYA PRADESH	248259	0	0	105082	15	353356
18. MAHARASHTRA	662306	0	0	159219	35029	856554
19. MANIPUR	0	0	9022	19916	1	28939
20. MEGHALAYA	103747	0	0	87853	29247	220847
21. MIZORAM	31302	0	0	36065	9329	76696
22. NAGALAND	21604	0	0	38622	0	60226
23. ORISSA	278051	10708	0	0	0	288759
24. PONDICHERY***	15217	0	0	5060	0	20277
25. PUNJAB	102949	35453	3200	0	10	141612
26. RAJASTHAN*	53500	0	0	301614	7	355121
27. SIKKIM	24080	0	0	0	0	24080
28. TAMIL NADU	349766	0	0	25000	51318	426084
29. TELANGANA	156700	0	0	110600	187349	454649
30. TRIPURA***	55675	0	25000	35470	0	116145
31. UTTAR PRADESH	234248	0	0	350667	7586	592501
32. UTTARAKHAND	113208	0	0	2211	264616	380035
33. WEST BENGAL***	233019	0	0	393142	199507	825668
ALL INDIA TOTAL:	7457900	245604	578428	3010710	1161880	12454522

SHORT TERM AGRICULTURAL LOANS ISSUED 2024-2025

(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	229	0	0	229
2. ANDHRA PRADESH	625115	0	1195357	1820472
3. ARUNACHAL PRADESH***	559	0	0	559
4. ASSAM	629	0	0	629
5. BIHAR*	24794	100000	0	124794
6. CHANDIGARH	0	0	0	0
7. CHHATTISGARH	N.A.	N.A.	N.A.	0
8. DELHI	0	0	42500	42500
9. GOA	2648	0	0	2648
10. GUJARAT	431061	0	6150	437211
11. HARYANA	571687	0	0	571687
12. HIMACHAL PRADESH	0	0	148002	148002
13. JAMMU AND KASHMIR	444	0	0	444
14. JHARKHAND*	1250	0	0	1250
15. KARNATAKA	1248747	0	201800	1450547
16. KERALA	437290	0	0	437290
17. MADHYA PRADESH	1222154	0	5091	1227245
18. MAHARASHTRA	1092196	0	0	1092196
19. MANIPUR	225	0	11	236
20. MEGHALAYA	1820	0	0	1820
21. MIZORAM	903	0	3	906
22. NAGALAND	1483	0	0	1483
23. ORISSA	1328434	0	0	1328434
24. PONDICHERRY***	263	0	0	263
25. PUNJAB	0	0	0	0
26. RAJASTHAN*	N.A.	N.A.	N.A.	0
27. SIKKIM	1841	0	0	1841
28. TAMIL NADU	1258950	0	0	1258950
29. TELANGANA	454225	0	0	454225
30. TRIPURA***	7446	0	125192	132638
31. UTTAR PRADESH	631488	32032	0	663520
32. UTTARAKHAND	110774	0	0	110774
33. WEST BENGAL***	269581	0	0	269581
ALL INDIA TOTAL:	9726236	132032	1724106	11582374

SHORT TERM NON-AGRICULTURAL LOANS ISSUED 2024-2025

(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	655	655
2. ANDHRA PRADESH	2053911	91603	0	2145514
3. ARUNACHAL PRADESH***	0	0	0	0
4. ASSAM	0	0	8119	8119
5. BIHAR*	0	0	403031	403031
6. CHANDIGARH	0	0	0	0
7. CHHATTISGARH	N.A.	N.A.	N.A.	0
8. DELHI	0	0	4544	4544
9. GOA	0	0	5158	5158
10. GUJARAT	4300	357000	11420	372720
11. HARYANA	0	0	109638	109638
12. HIMACHAL PRADESH	0	0	97280	97280
13. JAMMU AND KASHMIR	0	0	1805	1805
14. JHARKHAND*	0	0	31545	31545
15. KARNATAKA	0	0	0	0
16. KERALA	0	0	176291	176291
17. MADHYA PRADESH	3000	0	3106	6106
18. MAHARASHTRA	875045	0	0	875045
19. MANIPUR	0	0	25	25
20. MEGHALAYA	0	0	478	478
21. MIZORAM	0	0	47	47
22. NAGALAND	0	0	770	770
23. ORISSA	0	0	2016494	2016494
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	5065	5065
28. TAMIL NADU	0	0	1769679	1769679
29. TELANGANA	0	0	501458	501458
30. TRIPURA***	14808	0	0	14808
31. UTTAR PRADESH	0	4	1570178	1570182
32. UTTARAKHAND	46023	15502	195372	256897
33. WEST BENGAL***	0	0	219	219
ALL INDIA TOTAL:	2997087	485559	6912377	10395023

MEDIUM TERM AGRICULTURAL LOANS ISSUED 2024-2025

(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	1	1
2. ANDHRA PRADESH	995	40621	133222	174838
3. ARUNACHAL PRADESH***	8608	0	0	8608
4. ASSAM	0	7	20	27
5. BIHAR*	0	0	0	0
6. CHANDIGARH	0	0	0	0
7. CHHATTISGARH	N.A.	N.A.	N.A.	0
8. DELHI	0	0	0	0
9. GOA	0	0	411	411
10. GUJARAT	0	0	57880	57880
11. HARYANA	0	0	5108	5108
12. HIMACHAL PRADESH	0	0	5139	5139
13. JAMMU AND KASHMIR	0	0	16	16
14. JHARKHAND*	0	0	161	161
15. KARNATAKA	0	0	41941	41941
16. KERALA	0	0	5212	5212
17. MADHYA PRADESH	0	0	25596	25596
18. MAHARASHTRA	0	0	387823	387823
19. MANIPUR	0	0	466	466
20. MEGHALAYA	0	0	987	987
21. MIZORAM	0	503	354	857
22. NAGALAND	1412	2288	8000	11700
23. ORISSA	0	0	673	673
24. PONDICHERRY***	51	0	0	51
25. PUNJAB	0	0	0	0
26. RAJASTHAN*	N.A.	N.A.	N.A.	0
27. SIKKIM	0	137	207	344
28. TAMIL NADU	0	0	16143	16143
29. TELANGANA	0	0	0	0
30. TRIPURA***	797	51	0	848
31. UTTAR PRADESH	0	99	3035	3134
32. UTTARAKHAND	0	0	14166	14166
33. WEST BENGAL***	0	0	75628	75628
ALL INDIA TOTAL:	11863	43706	782189	837758

MEDIUM TERM NON-AGRICULTURAL OTHERS LOANS ISSUED AND TOTAL LOANS AND ADVANCES 2024-2025

(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	2474	2474	2913	6272
2. ANDHRA PRADESH	0	68534	68534	3986	4213344
3. ARUNACHAL PRADESH***	0	9640	9640	1182	19989
4. ASSAM	0	3215	3215	788	12778
5. BIHAR*	0	0	0	0	527825
6. CHANDIGARH	0	2025	2025	0	2025
7. CHHATTISGARH	N.A.	N.A.	0	N.A.	0
8. DELHI	0	24486	24486	638	72168
9. GOA	0	7657	7657	20929	36803
10. GUJARAT	0	69877	69877	2847	940535
11. HARYANA	0	3272	3272	1797	691502
12. HIMACHAL PRADESH	0	171213	171213	29107	450741
13. JAMMU AND KASHMIR	0	1467	1467	4731	8463
14. JHARKHAND*	0	3709	3709	0	36665
15. KARNATAKA	70939	0	70939	0	1563427
16. KERALA	1669031	0	1669031	0	2287824
17. MADHYA PRADESH	0	9108	9108	0	1268055
18. MAHARASHTRA	0	86383	86383	4589748	7031195
19. MANIPUR	0	1647	1647	0	2374
20. MEGHALAYA	0	13524	13524	146	16955
21. MIZORAM	0	6614	6614	13952	22376
22. NAGALAND	0	4206	4206	5383	23542
23. ORISSA	0	738627	738627	1330525	5414753
24. PONDICHERY***	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	2451	2451	1382	11083
28. TAMIL NADU	0	155470	155470	0	3200242
29. TELANGANA	0	31504	31504	106543	1093730
30. TRIPURA***	0	51983	51983	22896	223173
31. UTTAR PRADESH	0	60205	60205	0	2297041
32. UTTARAKHAND	1713	20335	22048	9801	413686
33. WEST BENGAL***	0	11909	11909	401732	759069
ALL INDIA TOTAL:	1754424	1561535	3315959	6554165	32685279

SHORT TERM AGRICULTURAL LOANS OUTSTANDING

2024-2025

(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	1877	0	0	1877
2. ANDHRA PRADESH	813398	0	1328061	2141459
3. ARUNACHAL PRADESH***	558	0	0	558
4. ASSAM	5505	0	0	5505
5. BIHAR*	75216	100000	0	175216
6. CHANDIGARH	0	0	0	0
7. CHHATTISGARH	128433	0	0	128433
8. DELHI	12	0	42500	42512
9. GOA	3216	0	0	3216
10. GUJARAT	315464	0	3779	319243
11. HARYANA	585400	0	0	585400
12. HIMACHAL PRADESH	0	0	190117	190117
13. JAMMU AND KASHMIR	3133	0	0	3133
14. JHARKHAND*	5095	0	0	5095
15. KARNATAKA	1155992	0	197800	1353792
16. KERALA	1251276	0	0	1251276
17. MADHYA PRADESH	1182773	0	4223	1186996
18. MAHARASHTRA	839065	0	0	839065
19. MANIPUR	380	0	1662	2042
20. MEGHALAYA	5706	0	0	5706
21. MIZORAM	1421	0	33	1454
22. NAGALAND	4640	0	0	4640
23. ORISSA	1322346	0	0	1322346
24. PONDICHERY***	1124	0	0	1124
25. PUNJAB	299739	0	0	299739
26. RAJASTHAN*	N.A.	N.A.	N.A.	0
27. SIKKIM	2547	0	0	2547
28. TAMIL NADU	1258950	0	0	1258950
29. TELANGANA	454225	0	0	454225
30. TRIPURA***	7633	0	130101	137734
31. UTTAR PRADESH	620364	10222	0	630586
32. UTTARAKHAND	110774	0	0	110774
33. WEST BENGAL***	304033	0	0	304033
ALL INDIA TOTAL:	10760295	110222	1898276	12768793

SHORT TERM NON-AGRICULTURAL LOANS OUTSTANDING

2024-2025

(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	2212	2212
2. ANDHRA PRADESH	286358	53566	0	339924
3. ARUNACHAL PRADESH***	0	0	0	0
4. ASSAM	0	0	110290	110290
5. BIHAR*	0	0	248800	248800
6. CHANDIGARH	0	0	8286	8286
7. CHHATTISGARH	0	0	173	173
8. DELHI	0	0	9342	9342
9. GOA	0	0	1507	1507
10. GUJARAT	5004	357000	4524	366528
11. HARYANA	0	0	211359	211359
12. HIMACHAL PRADESH	0	0	96199	96199
13. JAMMU AND KASHMIR	0	0	34884	34884
14. JHARKHAND*	0	0	85620	85620
15. KARNATAKA	0	0	0	0
16. KERALA	0	0	909205	909205
17. MADHYA PRADESH	17	0	3920	3937
18. MAHARASHTRA	471232	0	0	471232
19. MANIPUR	0	0	10356	10356
20. MEGHALAYA	0	0	7635	7635
21. MIZORAM	0	0	388	388
22. NAGALAND	0	0	1557	1557
23. ORISSA	0	0	13543	13543
24. PONDICHERRY***	0	25159	0	25159
25. PUNJAB	0	96803	0	96803
26. RAJASTHAN*	N.A.	N.A.	N.A.	0
27. SIKKIM	0	0	1234	1234
28. TAMIL NADU	0	0	920711	920711
29. TELANGANA	0	0	467248	467248
30. TRIPURA***	14832	0	0	14832
31. UTTAR PRADESH	19	2	618784	618805
32. UTTARAKHAND	72371	13191	1273	86835
33. WEST BENGAL***	0	0	255	255
ALL INDIA TOTAL:	849833	545721	3769305	5164859

MEDIUM TERM AGRICULTURAL LOANS OUTSTANDING 2024-2025

(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	502	502
2. ANDHRA PRADESH	19778	358562	486563	864903
3. ARUNACHAL PRADESH***	8228	0	0	8228
4. ASSAM	0	37	91	128
5. BIHAR*	0	0	0	0
6. CHANDIGARH	0	0	27	27
7. CHHATTISGARH	0	0	937	937
8. DELHI	0	0	0	0
9. GOA	0	0	1986	1986
10. GUJARAT	0	0	200935	200935
11. HARYANA	0	0	7776	7776
12. HIMACHAL PRADESH	0	0	9958	9958
13. JAMMU AND KASHMIR	0	0	80	80
14. JHARKHAND*	0	0	491	491
15. KARNATAKA	0	0	223628	223628
16. KERALA	0	0	35899	35899
17. MADHYA PRADESH	0	0	260009	260009
18. MAHARASHTRA	0	0	797304	797304
19. MANIPUR	0	0	5928	5928
20. MEGHALAYA	0	0	152991	152991
21. MIZORAM	0	1796	1449	3245
22. NAGALAND	3367	4819	7530	15716
23. ORISSA	0	0	7705	7705
24. PONDICHERRY***	62	0	0	62
25. PUNJAB	10678	7894	168	18740
26. RAJASTHAN*	N.A.	N.A.	N.A.	0
27. SIKKIM	0	499	477	976
28. TAMIL NADU	0	0	46127	46127
29. TELANGANA	0	0	0	0
30. TRIPURA***	17377	79	727	18183
31. UTTAR PRADESH	0	130	18944	19074
32. UTTARAKHAND	0	0	62236	62236
33. WEST BENGAL***	0	0	149224	149224
ALL INDIA TOTAL:	59490	373816	2479692	2912998

**MEDIUM TERM NON-AGRICULTURAL OTHERS LOANS
OUTSTANDING AND
TOTAL LOANS OUTSTANDING
2024-2025**

(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	22308	22308	95457	122356
2. ANDHRA PRADESH	0	183227	183227	13020	3542533
3. ARUNACHAL PRADESH***	0	9790	9790	15653	34229
4. ASSAM	0	9674	9674	15432	141029
5. BIHAR*	0	14226	14226	7855	446097
6. CHANDIGARH	0	7110	7110	0	15423
7. CHHATTISGARH	0	4424	4424	327114	461081
8. DELHI	0	48517	48517	5578	105949
9. GOA	0	17572	17572	88257	112538
10. GUJARAT	0	31383	31383	7785	925874
11. HARYANA	0	9025	9025	13975	827535
12. HIMACHAL PRADESH	0	303034	303034	499556	1098864
13. JAMMU AND KASHMIR	0	11395	11395	5884	55376
14. JHARKHAND*	0	19906	19906	0	111112
15. KARNATAKA	255989	0	255989	835829	2669238
16. KERALA	2837595	0	2837595	0	5033975
17. MADHYA PRADESH	0	15477	15477	0	1466419
18. MAHARASHTRA	0	419343	419343	1031862	3558806
19. MANIPUR	0	9394	9394	0	27720
20. MEGHALAYA	0	24370	24370	238	190940
21. MIZORAM	0	18254	18254	98424	121765
22. NAGALAND	0	11819	11819	45088	78820
23. ORISSA	0	233028	233028	136224	1712846
24. PONDICHERRY***	21637	0	21637	7528	55510
25. PUNJAB	0	117216	117216	0	532498
26. RAJASTHAN*	N.A.	N.A.	0	N.A.	0
27. SIKKIM	0	6644	6644	53731	65132
28. TAMIL NADU	0	204544	204544	879186	3309518
29. TELANGANA	0	98342	98342	288178	1307993
30. TRIPURA***	0	70345	70345	4551	245645
31. UTTAR PRADESH	0	138760	138760	0	1407225
32. UTTARAKHAND	6077	36284	42361	31254	333460
33. WEST BENGAL***	0	31560	31560	434391	919463
ALL INDIA TOTAL:	3121298	2126971	5248269	4942050	31036969

TABLE-XI
DEMAND
2024-2025

(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	0	1852	336	13440	0	15628
2. ANDHRA PRADESH	1166121	0	0	97334	264862	1528317
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	22	2179	0	2201
7. CHHATTISGARH	496256	0	8496	0	0	504752
8. DELHI	42503	983	0	21300	1858	66644
9. GOA	755	2443	571	6626	6341	16736
10. GUJARAT	278405	2639	94084	4987	0	380115
11. HARYANA	517800	25359	1668	2265	3770	550862
12. HIMACHAL PRADESH	29	1403	34129	82479	0	118040
13. JAMMU AND KASHMIR	1262	27226	108	3438	4083	36117
14. JHARKHAND*	400	264	1251	5022	0	6937
15. KARNATAKA	1161798	0	93536	72999	0	1328333
16. KERALA	N.A.	N.A.	N.A.	N.A.	N.A.	0
17. MADHYA PRADESH	1180317	0	16931	0	0	1197248
18. MAHARASHTRA	N.A.	N.A.	N.A.	N.A.	N.A.	0
19. MANIPUR	221	279	2316	3153	0	5969
20. MEGHALAYA	N.A.	N.A.	N.A.	N.A.	N.A.	0
21. MIZORAM	779	132	141	6618	23717	31387
22. NAGALAND	4533	2903	4566	5853	7033	24888
23. ORISSA	1238023	1337	8516	1965	33958	1283799
24. PONDICHERRY***	N.A.	N.A.	N.A.	N.A.	16173	16173
25. PUNJAB	384224	0	17864	0	0	402088
26. RAJASTHAN*	762235	65555	5856	1042	2465	837153
27. SIKKIM	3553	6164	1222	8904	54279	74122
28. TAMIL NADU	1259285	1342157	18968	74770	0	2695180
29. TELANGANA	422564	61423	0	123	543194	1027304
30. TRIPURA***	1456	4165	3499	17925	2545	29590
31. UTTAR PRADESH	630132	27382	0	11432	39711	708657
32. UTTARAKHAND	0	135281	0	56143	0	191424
33. WEST BENGAL***	349889	0	0	0	0	349889
ALL INDIA TOTAL:	9945795	2111978	314080	509465	1003989	13885307

TABLE-XII
COLLECTION
2024-2025

(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	0	494	194	10361	0	11049
2. ANDHRA PRADESH	1166121	0	0	80451	264470	1511042
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	8	1922	0	1930
7. CHHATTISGARH	376704	0	6161	0	0	382865
8. DELHI	42503	834	0	20507	1775	65619
9. GOA	513	183	284	4668	5191	10839
10. GUJARAT	276405	2608	94060	3352	0	376425
11. HARYANA	517800	25300	1668	2025	3769	550562
12. HIMACHAL PRADESH	11	1350	26827	54712	0	82900
13. JAMMU AND KASHMIR	661	2145	38	1858	2270	6972
14. JHARKHAND*	355	259	923	2758	0	4295
15. KARNATAKA	1161798	0	93536	72722	0	1328056
16. KERALA	N.A.	N.A.	N.A.	N.A.	N.A.	0
17. MADHYA PRADESH	1089743	0	14199	0	0	1103942
18. MAHARASHTRA	N.A.	N.A.	N.A.	N.A.	N.A.	0
19. MANIPUR	112	151	787	993	0	2043
20. MEGHALAYA	N.A.	N.A.	N.A.	N.A.	N.A.	0
21. MIZORAM	639	94	105	5675	17948	24461
22. NAGALAND	2788	1902	2391	3299	4044	14424
23. ORISSA	1238023	0	8311	753	19313	1266400
24. PONDICHERRY***	N.A.	N.A.	N.A.	N.A.	11077	11077
25. PUNJAB	384224	0	15785	0	0	400009
26. RAJASTHAN*	762235	65296	5856	911	1267	835565
27. SIKKIM	1006	4931	246	2260	548	8991
28. TAMIL NADU	1259285	1342157	18968	74770	0	2695180
29. TELANGANA	422564	61423	0	123	529960	1014070
30. TRIPURA***	375	4026	1737	15095	18	21251
31. UTTAR PRADESH	630132	25830	0	6863	8676	671501
32. UTTARAKHAND	0	132761	0	49121	0	181882
33. WEST BENGAL***	312104	0	0	0	0	312104
ALL INDIA TOTAL:	9669417	1825976	292084	417603	870326	13075406

TABLE-XIII
BALANCES (OVERDUES)
2024-2025

(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	0	1358	142	3079	0	4579
2. ANDHRA PRADESH	0	0	0	16883	392	17275
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	257	0	271
7. CHHATTISGARH	119552	0	2335	0	0	121887
8. DELHI	0	149	0	793	83	1025
9. GOA	242	2260	287	1958	1150	5897
10. GUJARAT	2000	31	24	1635	0	3690
11. HARYANA	0	59	0	240	1	300
12. HIMACHAL PRADESH	18	53	7302	27767	0	35140
13. JAMMU AND KASHMIR	601	25081	70	1580	1813	29145
14. JHARKHAND*	45	5	328	2264	0	2642
15. KARNATAKA	0	0	0	277	0	277
16. KERALA	0	0	0	0	0	0
17. MADHYA PRADESH	90574	0	2732	0	0	93306
18. MAHARASHTRA	0	0	0	0	0	0
19. MANIPUR	109	128	1529	2160	0	3926
20. MEGHALAYA	0	0	0	0	0	0
21. MIZORAM	140	38	36	943	5769	6926
22. NAGALAND	1745	1001	2175	2554	2989	10464
23. ORISSA	0	1337	205	1212	14645	17399
24. PONDICHERRY***	0	0	0	0	5096	5096
25. PUNJAB	0	0	2079	0	0	2079
26. RAJASTHAN*	0	259	0	131	1198	1588
27. SIKKIM	2547	1233	976	6644	53731	65131
28. TAMIL NADU	0	0	0	0	0	0
29. TELANGANA	0	0	0	0	13234	13234
30. TRIPURA***	1081	139	1762	2830	2527	8339
31. UTTAR PRADESH	0	1552	0	4569	31035	37156
32. UTTARAKHAND	0	2520	0	7022	0	9542
33. WEST BENGAL***	37785	0	0	0	0	37785
ALL INDIA TOTAL:	276378	286002	21996	91862	133663	809901

PERCENTAGE OF OVERDUES TO DEMAND 2024-2025

(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	0.0	73.33	42.26	22.91	0.0	29.3
2. ANDHRA PRADESH	0.0	0.0	0.0	17.35	0.15	1.13
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	63.64	11.79	0.0	12.31
7. CHHATTISGARH	24.09	0.0	27.48	0.0	0.0	24.15
8. DELHI	0.0	15.16	0.0	3.72	4.47	1.54
9. GOA	32.05	92.51	50.26	29.55	18.14	35.24
10. GUJARAT	0.72	1.17	0.03	32.79	0.0	0.97
11. HARYANA	0.0	0.23	0.0	10.6	0.03	0.05
12. HIMACHAL PRADESH	62.07	3.78	21.4	33.67	0.0	29.77
13. JAMMU AND KASHMIR	47.62	92.12	64.81	45.96	44.4	80.7
14. JHARKHAND*	11.25	1.89	26.22	45.08	0.0	38.09
15. KARNATAKA	0.0	0.0	0.0	0.38	0.0	0.02
16. KERALA	0.0	0.0	0.0	0.0	0.0	0.0
17. MADHYA PRADESH	7.67	0.0	16.14	0.0	0.0	7.79
18. MAHARASHTRA	0.0	0.0	0.0	0.0	0.0	0.0
19. MANIPUR	49.32	45.88	66.02	68.51	0.0	65.77
20. MEGHALAYA	0.0	0.0	0.0	0.0	0.0	0.0
21. MIZORAM	17.97	28.79	25.53	14.25	24.32	22.07
22. NAGALAND	38.5	34.48	47.63	43.64	42.5	42.04
23. ORISSA	0.0	100.0	2.41	61.68	43.13	1.36
24. PONDICHERY***	0.0	0.0	0.0	0.0	31.51	31.51
25. PUNJAB	0.0	0.0	11.64	0.0	0.0	0.52
26. RAJASTHAN*	0.0	0.4	0.0	12.57	48.6	0.19
27. SIKKIM	71.69	20.0	79.87	74.62	98.99	87.87
28. TAMIL NADU	0.0	0.0	0.0	0.0	0.0	0.0
29. TELANGANA	0.0	0.0	0.0	0.0	2.44	1.29
30. TRIPURA***	74.24	3.34	50.36	15.79	99.29	28.18
31. UTTAR PRADESH	0.0	5.67	0.0	39.97	78.15	5.24
32. UTTARAKHAND	0.0	1.86	0.0	12.51	0.0	4.98
33. WEST BENGAL***	10.8	0.0	0.0	0.0	0.0	10.8
ALL INDIA TOTAL:	2.78	13.54	7.0	18.03	13.31	5.83

COST OF MANAGEMENT (COM) & TOTAL NUMBER OF EMPLOYEES 2024-2025

(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	2049	2010	4059	2.48	126	32.21
2. ANDHRA PRADESH	5926	2774	8700	0.2	280	31.07
3. ARUNACHAL PRADESH***	1915	579	2494	3.2	380	6.56
4. ASSAM	4091	N.A.	4091	1.01	457	8.95
5. BIHAR*	1032	36277	37309	5.98	102	365.77
6. CHANDIGARH	1140	912	2052	2.55	65	31.57
7. CHHATTISGARH	2727	2504	5231	0.62	156	33.53
8. DELHI	5750	984	6734	3.57	459	14.67
9. GOA	5630	1278	6908	2.56	469	14.73
10. GUJARAT	5330	7353	12683	0.84	554	22.89
11. HARYANA	3149	1575	4724	0.4	170	27.79
12. HIMACHAL PRADESH	960	12152	13112	0.6	1808	7.25
13. JAMMU AND KASHMIR	1802	761	2563	2.46	256	10.01
14. JHARKHAND*	2684	2178	4862	1.31	267	18.21
15. KARNATAKA	7032	7248	14280	0.41	436	32.75
16. KERALA	60410	98799	159209	1.89	4691	33.94
17. MADHYA PRADESH	7579	3459	11038	0.47	418	26.41
18. MAHARASHTRA	10414	7681	18095	0.42	824	21.96
19. MANIPUR	1010	983	1993	3.18	130	15.33
20. MEGHALAYA	7825	20177	28002	6.09	432	64.82
21. MIZORAM	2814	1076	3890	2.05	190	20.47
22. NAGALAND	2020	1202	3222	2.1	215	14.99
23. ORISSA	2846	10906	13752	0.49	145	94.84
24. PONDICHERY***	1539	264	1803	2.01	201	8.97
25. PUNJAB	4771	1355	6126	0.73	288	21.27
26. RAJASTHAN*	4263	1555	5818	0.49	203	28.66
27. SIKKIM	1439	1188	2627	1.79	97	27.08
28. TAMIL NADU	9759	10827	20586	0.56	361	57.02
29. TELANGANA	10715	6144	16859	0.92	481	35.05
30. TRIPURA***	2278	7196	9474	2.62	320	29.61
31. UTTAR PRADESH	8165	3213	11378	0.59	568	20.03
32. UTTARAKHAND	1191	2094	3285	0.44	125	26.28
33. WEST BENGAL ***	N.A.	N.A.	0	0.0	239	0.0
ALL INDIA TOTAL:	190255	256704	446959	0.95	15913	28.09

PROFIT & LOSS, DIVIDEND DECLARED, NUMBER OF BRANCHES IN PROFIT/LOSS & AUDIT CLASSIFICATION 2024-2025

(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	39	0	N.A.	39	0	0	B
2. ANDHRA PRADESH	21078	6	1	49	17	1997	A
3. ARUNACHAL PRADESH***	-20846	0	4	122	34	1083	D
4. ASSAM	2918	0	62	3703	5	63	B
5. BIHAR*	6764	0	8	7384	5	620	A
6. CHANDIGARH	1767	0	15	1801	3	34	B
7. CHHATTISGARH	4588	1.87	17	14895	1	42	A
8. DELHI	2178	12.5	N.A.	2178	N.A.	N.A.	A
9. GOA	592	3	40	2494	15	1902	B
10. GUJARAT	9351	15	33	10698	1	6	A
11. HARYANA	6185	10	12	8314	1	25	A
12. HIMACHAL PRADESH	11876	N.D.	229	22838	34	5284	A
13. JAMMU AND KASHMIR	-30028	0	25	1058	15	232	D
14. JHARKHAND*	-2209	0	62	7541	43	872	A
15. KARNATAKA	6700	5	28	2309	24	787	A
16. KERALA	-58163	0	701	N.A.	122	N.A.	B
17. MADHYA PRADESH	16985	4	16	34260	9	20355	A
18. MAHARASHTRA	65158	10	55	66707	2	1549	A
19. MANIPUR	256	0	5	726	10	470	A
20. MEGHALAYA	1832	0	32	3812	19	1980	A
21. MIZORAM	4577	N.A.	22	4225	8	154	A
22. NAGALAND	1236	0	21	1166	2	81	B
23. ORISSA	17639	N.D.	14	12235	0	0	A
24. PONDICHERY***	-3504	0	7	1839	19	1925	C
25. PUNJAB	3110	2.55	16	906	2	42	A
26. RAJASTHAN*	7621	0	17	7021	0	0	A
27. SIKKIM	47	3	12	4165	2	2467	A
28. TAMIL NADU	16528	8	45	4671	6	566	A
29. TELANGANA	11536	6.5	41	3186	5	158	A
30. TRIPURA***	12887	0	65	1037	0	0	A
31. UTTAR PRADESH	10024	N.D.	40	10024	0	0	A
32. UTTARAKHAND	820	0	11	820	4	186	B
33. WEST BENGAL***	0	0	36	10956	10	875	A
ALL INDIA TOTAL:	129542	87.42	1692	253179	418	43755	Not Compiled
of Column 108 Profit=	244292						
of Column 108 Loss=	114750						

**DETAILS OF KISSAN CREDIT CARDS ISSUED BY STATE
COOPERATIVE BANKS
AND LOANS SANCTIONED / DISBURSED ON THEM DURING
2022-2023 TO 2024-2025**

(As on 31st March)

Name of the State Cooperative Bank	2022-2023		2023-2024		2024-2025	
	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	451	333.6	319	239.55	306	231.5
2. ANDHRA PRADESH	1586324	1371599.93	1251295	1180139.39	1435102	1457910.07
3. ARUNACHAL PRADESH***	0	0	0	0	0	0
4. ASSAM	1405	1440.54	995	688.05	859	629.05
5. BIHAR*	0	0	0	0	0	0
6. CHANDIGARH	0	0	0	0	0	0
7. CHHATTISGARH	65541	27881.79	71058	33181	73255	33675.28
8. DELHI	4	8	0	0	0	0
9. GOA	568	2342.69	404	2573.39	395	2655.74
10. GUJARAT	0	0	0	0	0	0
11. HARYANA	1157463	1223670.9	1154219	1249053.43	1149821	1244027.24
12. HIMACHAL PRADESH	7162	116827.26	7181	115931.06	7984	116692.28
13. JAMMU AND KASHMIR	374	480.63	378	695.33	340	443.52
14. JHARKHAND*	1868	1087.12	2265	1250.12	0	0
15. KARNATAKA	2882216	2084392.15	2907696	2219959.02	2897292	2328897.51
16. KERALA	210558	334124.54	59916	545942	126985	339288.87
17. MADHYA PRADESH	150377	1845645.32	79363	1994700	63718	2149300
18. MAHARASHTRA	2894724	1955950.36	3457454	2346501	3459301	2340728
19. MANIPUR	1255	206.09	486	164.97	0	11.23
20. MEGHALAYA	1791	1294.56	2170	1790.93	2081	1819.58
21. MIZORAM	514	777.07	498	672.49	534	902.5
22. NAGALAND	823	1583.95	863	1195.31	723	3017.08
23. ORISSA	3456704	1668357.42	3630763	1860628.44	3601095	1936169.69
24. PONDICHERRY***	0	0	0	0	0	0
25. PUNJAB	N.A.	1026368.27	0	0	0	0
26. RAJASTHAN*	232377	1756.22	184518	1757.42	0	0
27. SIKKIM	1842	1334.51	1195	1045.34	N.A.	N.A.
28. TAMIL NADU	2034130	1482144	2289666	1795362	2271113	1911318
29. TELANGANA	435348	190778.49	181017	292949.33	111420	202275.47
30. TRIPURA***	0	0	0	0	0	0
31. UTTAR PRADESH	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
32. UTTARAKHAND	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
33. WEST BENGAL***	0	0	0	0	0	0
ALL INDIA TOTAL:	15123819	13340385.41	15283719	13646419.57	15202324	14069992.6 1

TOTAL BUSINESS, YIELD ON EMPLOYEES, COST OF FUNDS, COST OF DEPOSITS DURING 2024-2025

(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	255996.4	2031.72	4.05	4.83
2. ANDHRA PRADESH	4643020.87	16582.22	7.17	7.86
3. ARUNACHAL PRADESH***	108346.02	285.12	2.45	4.42
4. ASSAM	506493.68	1108.3	6.48	4.11
5. BIHAR*	630288.56	6179.3	5.6	5.01
6. CHANDIGARH	87899.41	1352.3	2.75	3.05
7. CHHATTISGARH	1332531.89	8541.87	6.42	6.55
8. DELHI	241500.57	526.15	5.65	5.22
9. GOA	360691.36	769.06	5.55	5.49
10. GUJARAT	2303129.04	4157.27	5.73	6.58
11. HARYANA	1171222.46	6889.54	5.31	6.66
12. HIMACHAL PRADESH	2593033.6	1434.2	5.03	5.77
13. JAMMU AND KASHMIR	157388.17	614.8	4.54	4.54
14. JHARKHAND*	347353.15	1300.92	3.55	3.9
15. KARNATAKA	4096743.85	9396.2	5.82	6.74
16. KERALA	12110629	2581.67	7.62	7.75
17. MADHYA PRADESH	2463641.32	5893.88	5.36	6.79
18. MAHARASHTRA	6194674.47	7517.81	6.81	7
19. MANIPUR	71233.06	547.95	N.A.	N.A.
20. MEGHALAYA	587509.25	1359.98	3.7	4.22
21. MIZORAM	274567.13	1445.09	3.81	4.5
22. NAGALAND	193572.32	900.34	12.48	2.05
23. ORISSA	2943552.4	20300.36	6.88	6.75
24. PONDICHERY***	135410.9	673.69	4.16	7.87
25. PUNJAB	N.A.	N.A.	5.44	6.94
26. RAJASTHAN*	1288540.29	6347.49	5	6.15
27. SIKKIM	197529.59	2036.39	4.41	5.31
28. TAMIL NADU	4143769.36	11478.59	5.55	6.06
29. TELANGANA	2497195.95	5191.68	6.77	7.11
30. TRIPURA***	551643.99	1723.89	4.87	4.77
31. UTTAR PRADESH	2718963.24	4786.91	6	7.03
32. UTTARAKHAND	720712.41	5765.7	6.84	7.7
33. WEST BENGAL***	2110034.15	8828.59	5.17	5.82
ALL INDIA TOTAL:	58038817.86	148548.98	Not Compiled	

NON-PERFORMING ASSETS (ABSOLUTE, GROSS & NET) AND CAPITAL TO RISK WEIGHTED ASSETS RATIO DURING 2024-2025

(As on 31st March)

Name of the State Cooperative Bank	Non Performing Assets (NPA)			Capital to Risk Weighted Assets Ratio (%)		
	Absolute	Gross (%)	Net (%)	2022-2023	2023-2024	2024-2025
1	125	126	127	128	129	130
1. ANDAMAN AND NICOBAR	40728.48	33.21	26.53	10.06	14.28	14.34
2. ANDHRA PRADESH	28648.49	0.8	0	9.86	9.6	11.15
3. ARUNACHAL PRADESH***	N.A.	49	25.02	0	0	0
4. ASSAM	15190.26	9.94	3.07	17.62	25.1	29.38
5. BIHAR*	446096.46	3.14	1.98	48.87	67.95	0
6. CHANDIGARH	377.45	2.45	0	33.91	36.54	40.23
7. CHHATTISGARH	7784.48	1.69	0	11.64	12.65	10.51
8. DELHI	427.25	0.4	0	53.78	53.75	50.53
9. GOA	6287.55	5.23	3.37	11.15	12.23	12.01
10. GUJARAT	3241.25	0.34	0	15.37	15.41	16.35
11. HARYANA	494	0.06	0	14.99	14.78	14.96
12. HIMACHAL PRADESH	31737.49	2.89	0.43	17.34	16.74	16.87
13. JAMMU AND KASHMIR	31174.78	56.3	20.94	N.A.	N.A.	N.A.
14. JHARKHAND*	10422.98	9.38	2.76	21.1	24.02	0
15. KARNATAKA	141128	5.29	3.12	11.37	10.81	10.59
16. KERALA	596357	11.85	6.89	9.85	10.18	9.74
17. MADHYA PRADESH	93377.21	0.06	0.03	14.46	15.69	15.93
18. MAHARASHTRA	309804.07	8.71	1.79	18.04	16.34	17.61
19. MANIPUR	5755.28	20.76	10.94	28.37	31.16	34.93
20. MEGHALAYA	13881.35	7.27	0.54	21.63	23.01	25.58
21. MIZORAM	3332.98	2.74	1.42	25.19	28.12	24.24
22. NAGALAND	10473.96	13.29	1.71	4.7	13.55	4.26
23. ORISSA	14061.09	0.87	0.01	13.27	13.34	14.61
24. PONDICHERY***	8648.32	15.58	3.98	0	0	0
25. PUNJAB	6231.66	1.17	0.2	14.08	13.39	17.1
26. RAJASTHAN*	1668.94	0.18	0	14.07	13.89	0
27. SIKKIM	N.A.	3.47	0.76	43.63	44.03	41.54
28. TAMIL NADU	49551.55	1.7	0.95	11.3	9.9	9.55
29. TELANGANA	1075.17	0.06	0	10.27	10.18	10.15
30. TRIPURA***	14604.56	4.96	0.08	0	0	0
31. UTTAR PRADESH	37991.98	2.7	0	16.92	13.05	13.4
32. UTTARAKHAND	19791.38	6.12	3.66	11.69	10.14	11.18
33. WEST BENGAL***	N.A.	4.71	0.81	0	0	0
ALL INDIA TOTAL:	1950345.4 2	Not Compiled				

BASIC DATA ON PERFORMANCE OF STATE COOPERATIVE BANKS

PART - II (AS ON 30TH JUNE) 2024- 2025

(FROM PAGE NO. 32 TO 35)

DETAILS OF DEMAND

2024-2025

(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	50	8865	0	8915
2. ANDHRA PRADESH	86905	64866	10368	162139
3. ARUNACHAL PRADESH***	1564	9468	0	11032
4. ASSAM	8984	14576	0	23560
5. BIHAR*	41691	0	0	41691
6. CHANDIGARH	0	2280	0	2280
7. CHHATTISGARH	342107	3825	0	345932
8. DELHI	44063	22425	1607	68095
9. GOA	469	29277	16776	46522
10. GUJARAT	44524	98109	0	142633
11. HARYANA	576159	3973	3703	583835
12. HIMACHAL PRADESH	1764	79478	0	81242
13. JAMMU AND KASHMIR	29110	3628	4369	37107
14. JHARKHAND*	692	6382	0	7074
15. KARNATAKA	1306858	100151	98455	1505464
16. KERALA	1713165	1150384	0	2863549
17. MADHYA PRADESH	1174345	0	9874	1184219
18. MAHARASHTRA	1617148	471993	0	2089141
19. MANIPUR	536	5620	0	6156
20. MEGHALAYA	573	4691	9510	14774
21. MIZORAM	291	1807	6295	8393
22. NAGALAND	7436	10419	7033	24888
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	4584	8257	54058	66899
28. TAMIL NADU	288546	0	9518	298064
29. TELANGANA	39623	38	287881	327542
30. TRIPURA***	5436	21882	2066	29384
31. UTTAR PRADESH	469699	9864	37839	517402
32. UTTARAKHAND	210497	15092	0	225589
33. WEST BENGAL***	N.A.	N.A.	N.A.	0
ALL INDIA TOTAL:	8725500	2157110	569403	11452013

DETAILS OF COLLECTION

2024-2025

(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	21	5078	0	5099
2. ANDHRA PRADESH	86905	43804	7476	138185
3. ARUNACHAL PRADESH***	473	2404	0	2877
4. ASSAM	5883	9637	0	15520
5. BIHAR*	22843	0	0	22843
6. CHANDIGARH	0	1995	0	1995
7. CHHATTISGARH	326181	1431	0	327612
8. DELHI	43841	21501	1514	66856
9. GOA	413	25336	14285	40034
10. GUJARAT	44461	97022	0	141483
11. HARYANA	576100	3734	3700	583534
12. HIMACHAL PRADESH	1417	39660	0	41077
13. JAMMU AND KASHMIR	2781	1870	2288	6939
14. JHARKHAND*	619	3640	0	4259
15. KARNATAKA	1304458	98020	98178	1500656
16. KERALA	908340	968087	0	1876427
17. MADHYA PRADESH	1091342	0	7232	1098574
18. MAHARASHTRA	1489750	371470	0	1861220
19. MANIPUR	300	1820	0	2120
20. MEGHALAYA	11	1552	4733	6296
21. MIZORAM	253	1725	5925	7903
22. NAGALAND	4691	5690	4044	14425
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	529	716	86	1331
28. TAMIL NADU	288546	0	9518	298064
29. TELANGANA	39623	38	176433	216094
30. TRIPURA***	4406	16222	257	20885
31. UTTAR PRADESH	467148	4937	1892	473977
32. UTTARAKHAND	210452	8574	0	219026
33. WEST BENGAL***	N.A.	N.A.	N.A.	0
ALL INDIA TOTAL:	7630216	1745580	341492	9717288

BALANCES (OVERDUES) **2024-2025**

(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	29	3787	0	3816
2. ANDHRA PRADESH	0	21062	2892	23954
3. ARUNACHAL PRADESH***	1091	7064	0	8155
4. ASSAM	3101	4939	0	8040
5. BIHAR*	18848	0	0	18848
6. CHANDIGARH	0	285	0	285
7. CHHATTISGARH	15926	2394	0	18320
8. DELHI	222	924	93	1239
9. GOA	56	3941	2491	6488
10. GUJARAT	63	1087	0	1150
11. HARYANA	59	239	3	301
12. HIMACHAL PRADESH	347	39818	0	40165
13. JAMMU AND KASHMIR	26329	1758	2081	30168
14. JHARKHAND*	73	2742	0	2815
15. KARNATAKA	2400	2131	277	4808
16. KERALA	804825	182297	0	987122
17. MADHYA PRADESH	83003	0	2642	85645
18. MAHARASHTRA	127398	100523	0	227921
19. MANIPUR	236	3800	0	4036
20. MEGHALAYA	562	3139	4777	8478
21. MIZORAM	38	82	370	490
22. NAGALAND	2745	4729	2989	10463
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	4055	7541	53972	65568
28. TAMIL NADU	0	0	0	0
29. TELANGANA	0	0	111448	111448
30. TRIPURA***	1030	5660	1809	8499
31. UTTAR PRADESH	2551	4927	35947	43425
32. UTTARAKHAND	45	6518	0	6563
33. WEST BENGAL***	0	0	0	0
ALL INDIA TOTAL:	1095284	411530	227911	1734725

PERCENTAGE OF OVERDUES TO DEMAND 2024-2025

(As on 30th June)

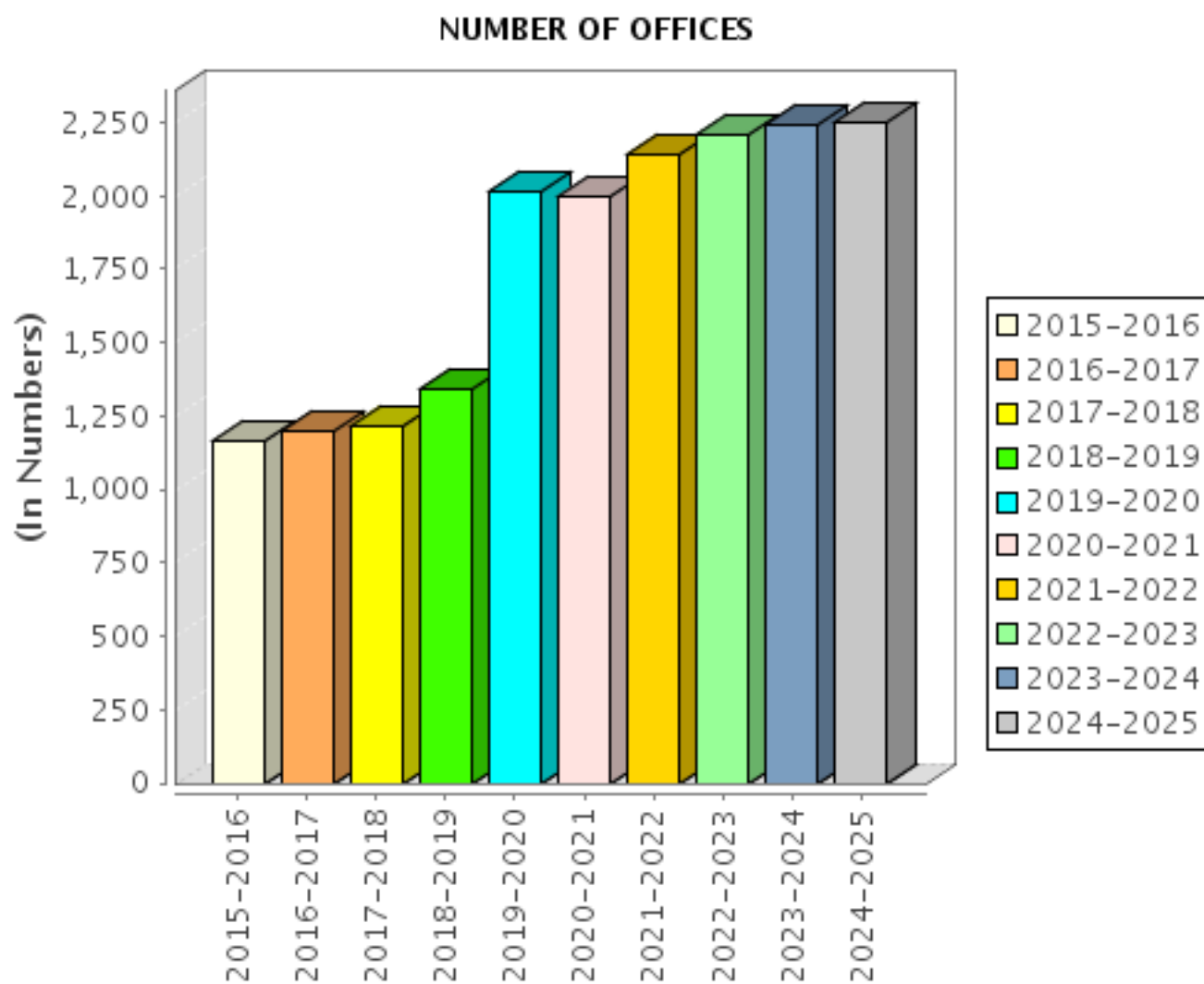
(Amount In Lakhs)

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	58.0	42.72	0.0	42.8
2. ANDHRA PRADESH	0.0	32.47	27.89	14.77
3. ARUNACHAL PRADESH***	69.76	74.61	0.0	73.92
4. ASSAM	34.52	33.88	0.0	34.13
5. BIHAR*	45.21	0.0	0.0	45.21
6. CHANDIGARH	0.0	12.5	0.0	12.5
7. CHHATTISGARH	4.66	62.59	0.0	5.3
8. DELHI	0.5	4.12	5.79	1.82
9. GOA	11.94	13.46	14.85	13.95
10. GUJARAT	0.14	1.11	0.0	0.81
11. HARYANA	0.01	6.02	0.08	0.05
12. HIMACHAL PRADESH	19.67	50.1	0.0	49.44
13. JAMMU AND KASHMIR	90.45	48.46	47.63	81.3
14. JHARKHAND*	10.55	42.96	0.0	39.79
15. KARNATAKA	0.18	2.13	0.28	0.32
16. KERALA	46.98	15.85	0.0	34.47
17. MADHYA PRADESH	7.07	0.0	26.76	7.23
18. MAHARASHTRA	7.88	21.3	0.0	10.91
19. MANIPUR	44.03	67.62	0.0	65.56
20. MEGHALAYA	98.08	66.92	50.23	57.38
21. MIZORAM	13.06	4.54	5.88	5.84
22. NAGALAND	36.92	45.39	42.5	42.04
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	88.46	91.33	99.84	98.01
28. TAMIL NADU	0.0	0.0	0.0	0.0
29. TELANGANA	0.0	0.0	38.71	34.03
30. TRIPURA***	18.95	25.87	87.56	28.92
31. UTTAR PRADESH	0.54	49.95	95.0	8.39
32. UTTARAKHAND	0.02	43.19	0.0	2.91
33. WEST BENGAL***	0.0	0.0	0.0	0.0
ALL INDIA TOTAL:	12.55	19.08	40.03	15.15

GRAPHIC PRESENTATION

(FROM PAGE NO. 36 to 54)

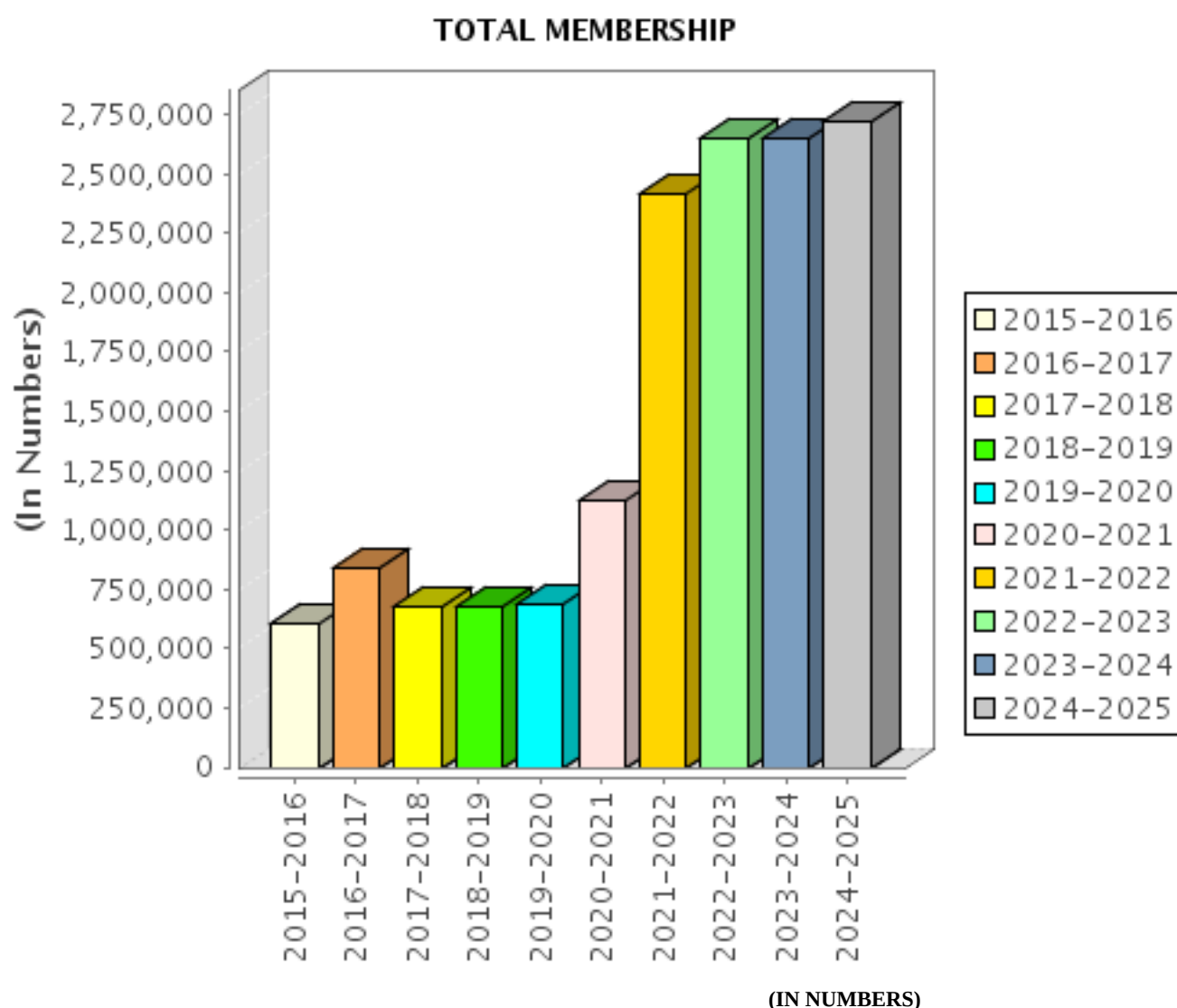
PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2016-2025)



(IN NUMBERS)

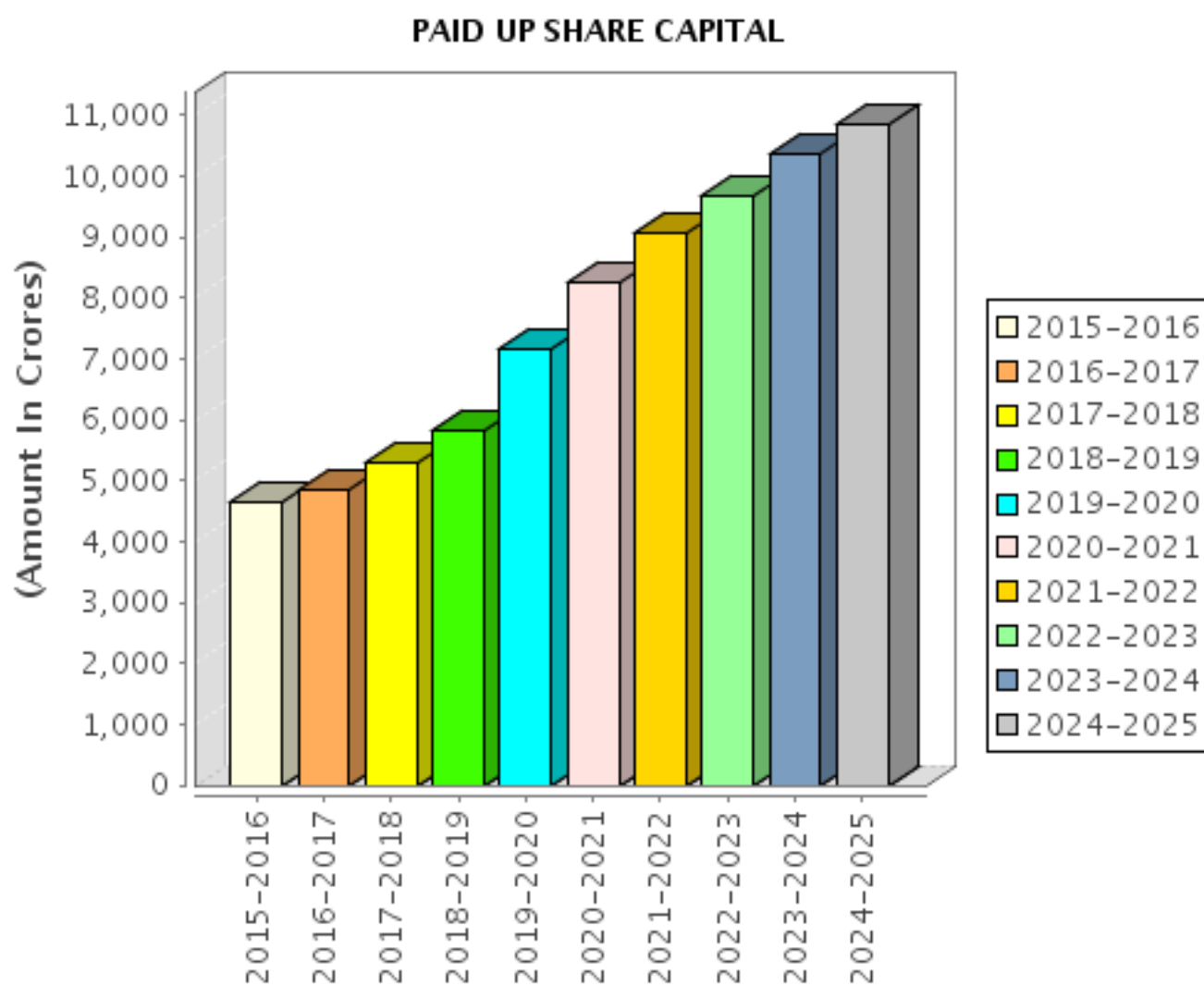
YEAR	NUMBER OF OFFICES
2015-2016	1168
2016-2017	1197
2017-2018	1219
2018-2019	1340
2019-2020	2014
2020-2021	2000
2021-2022	2143
2022-2023	2210
2023-2024	2241
2024-2025	2250

PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2016-2025)



YEAR	TOTAL MEMBERSHIP
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
2024-2025	2722472

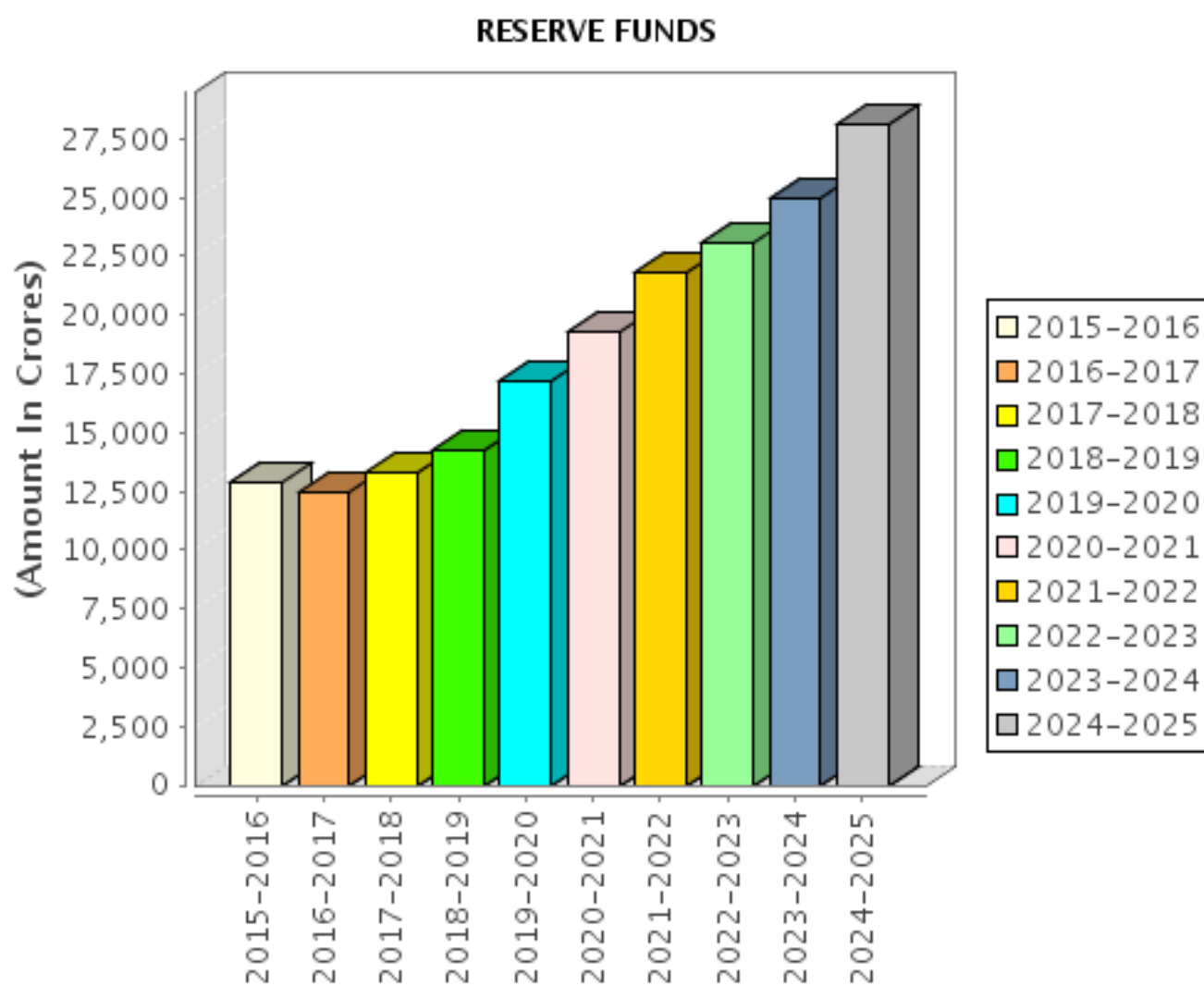
PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2016-2025)



(AMOUNT IN CRORES)

YEAR	PAID UP SHARE CAPITAL
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
2024-2025	10850

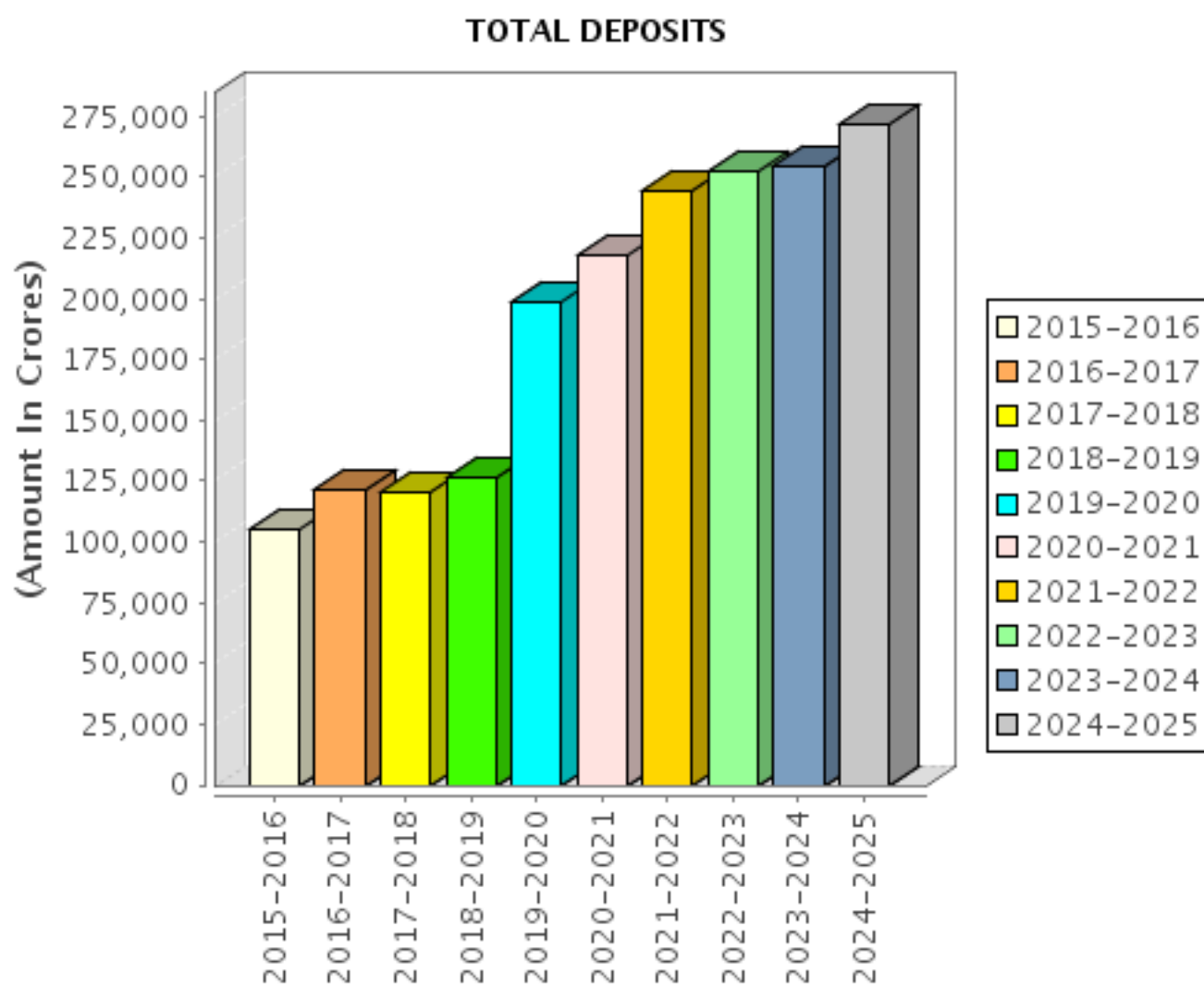
PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2016-2025)



(AMOUNT IN CRORES)

YEAR	RESERVE FUNDS
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
2024-2025	28130

PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2016-2025)

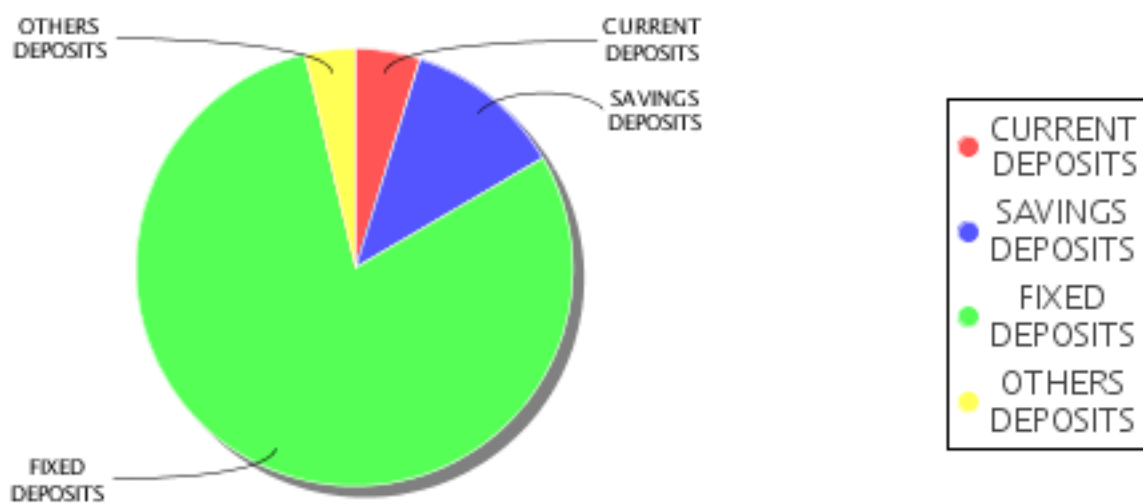


(AMOUNT IN CRORES)

YEAR	TOTAL DEPOSITS
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
2024-2025	271895

PERFORMANCE OF STATE COOPERATIVE BANKS DURING THE YEAR (2024-2025)

TYPE OF DEPOSITS

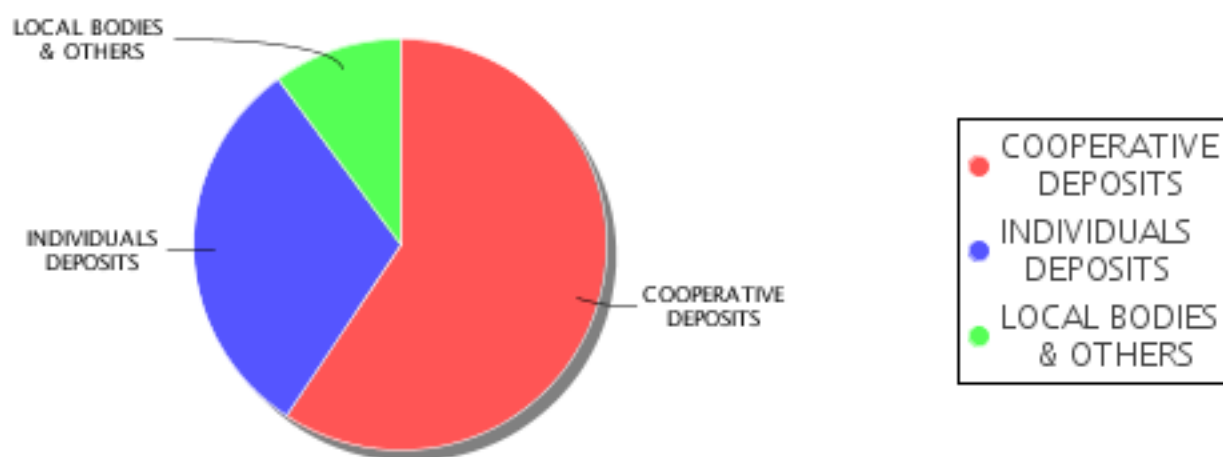


(AMOUNT IN CRORES)

YEAR	CURRENT DEPOSITS	SAVINGS DEPOSITS	FIXED DEPOSITS	RESERVE FUNDS AND OTHERS
2024-2025	13310	31804	216689	10092
% to Total	4.9	11.7	79.7	3.71

PERFORMANCE OF STATE COOPERATIVE BANKS DURING THE YEAR (2024-2025)

COMPOSITION OF DEPOSITS

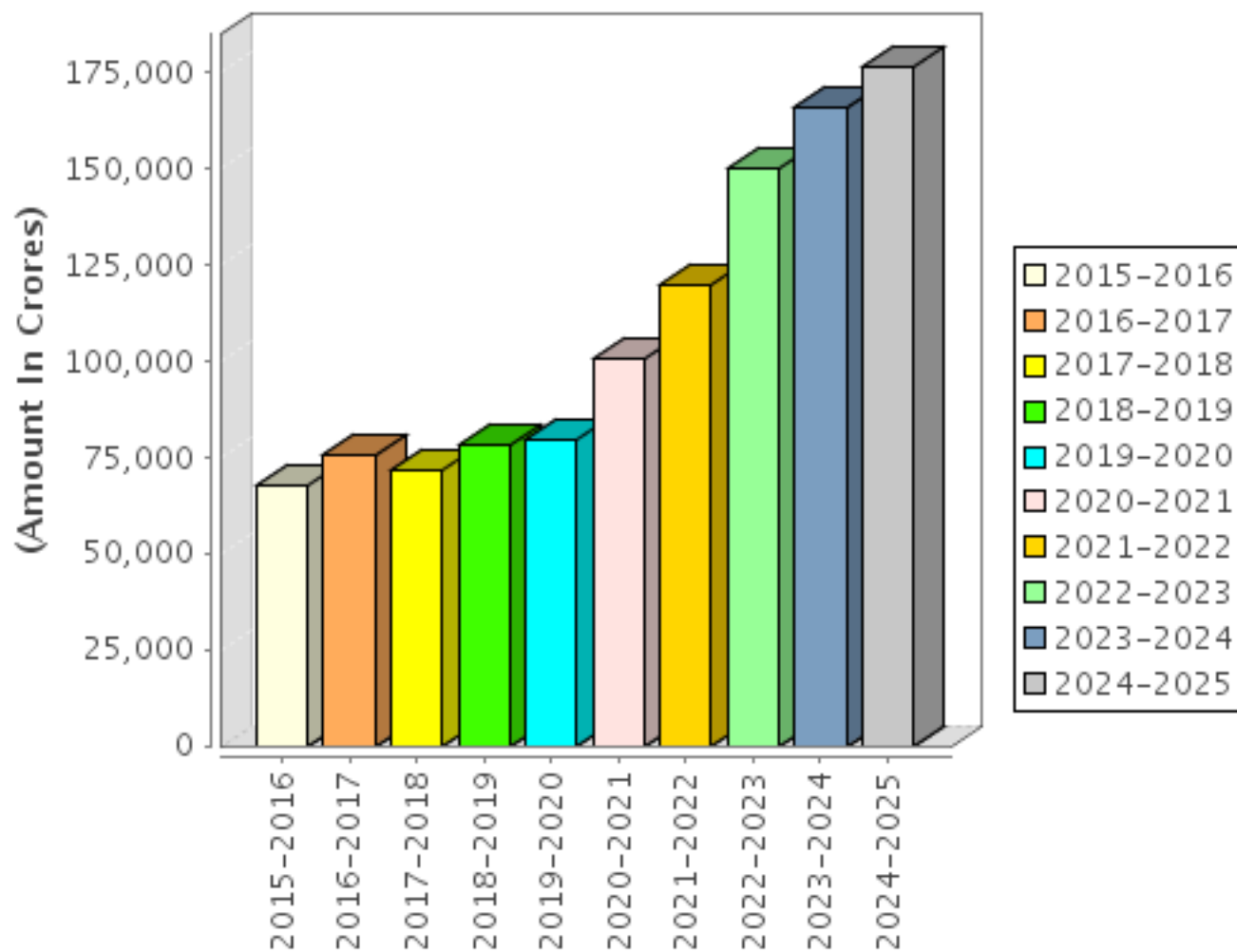


(AMOUNT IN CRORES)

YEAR	TOTAL DEPOSITS	COOPERATIVE DEPOSITS	INDIVIDUALS DEPOSITS	LOCAL BODIES AND OTHERS
2024-2025	271895	161235	83155	27505
% to Total	100.0	59.3	30.58	10.12

PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2016-2025)

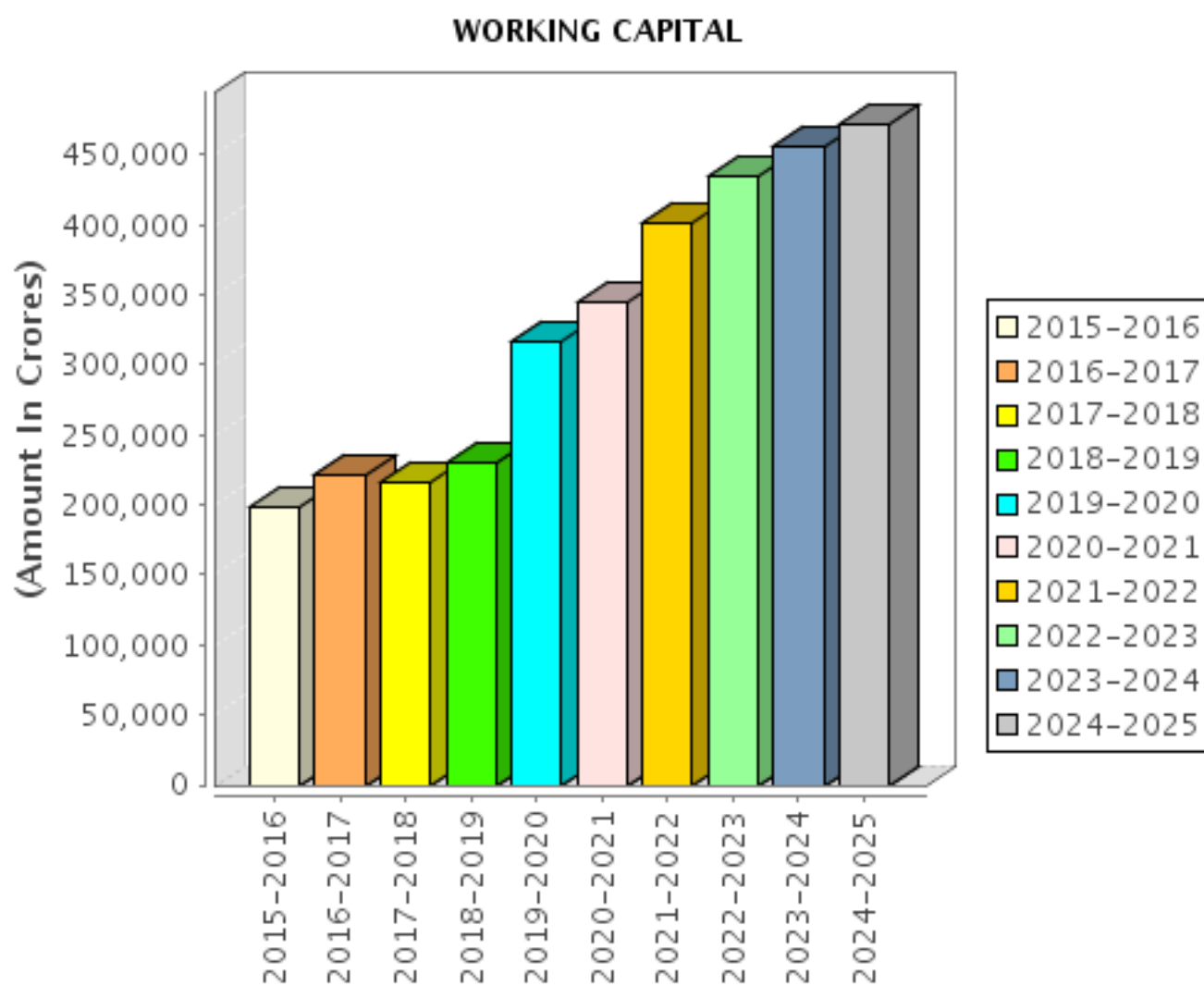
TOTAL BORROWINGS



(AMOUNT IN CRORES)

YEAR	TOTAL BORROWINGS
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
2024-2025	176209

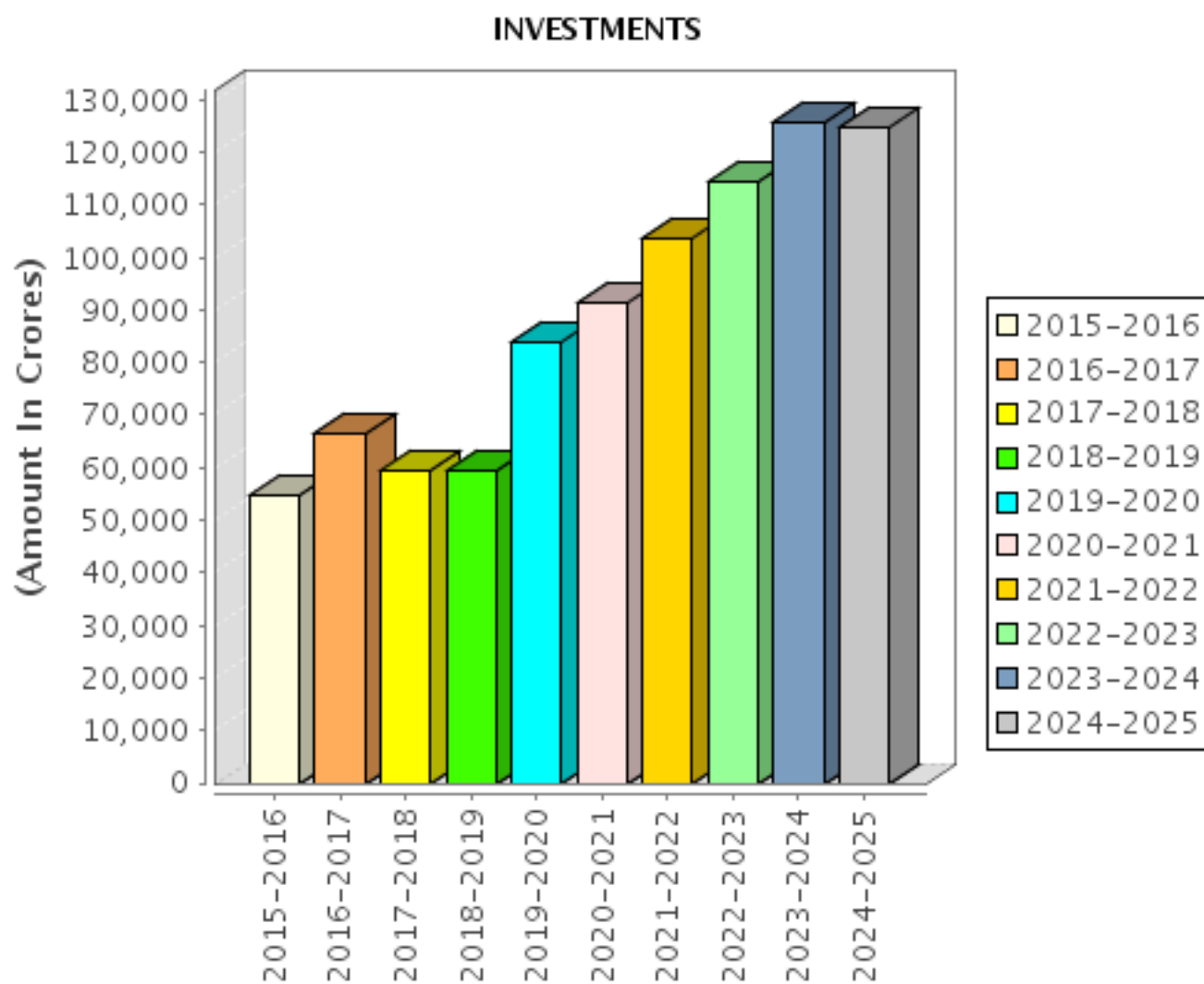
PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2016-2025)



(AMOUNT IN CRORES)

YEAR	WORKING CAPITAL
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
2024-2025	471932

PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2016-2025)

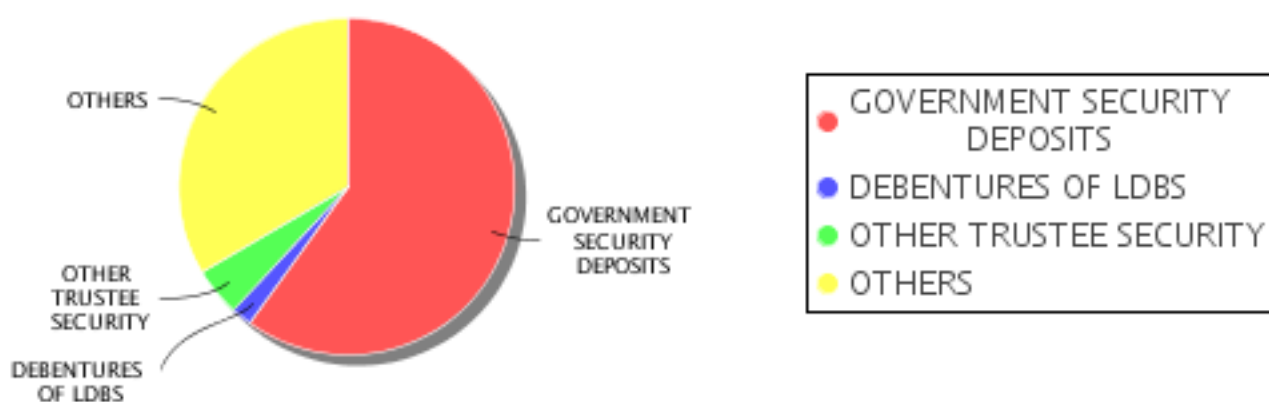


(AMOUNT IN CRORES)

YEAR	INVESTMENTS
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
2024-2025	124545

PERFORMANCE OF STATE COOPERATIVE BANKS DURING THE YEAR (2024-2025)

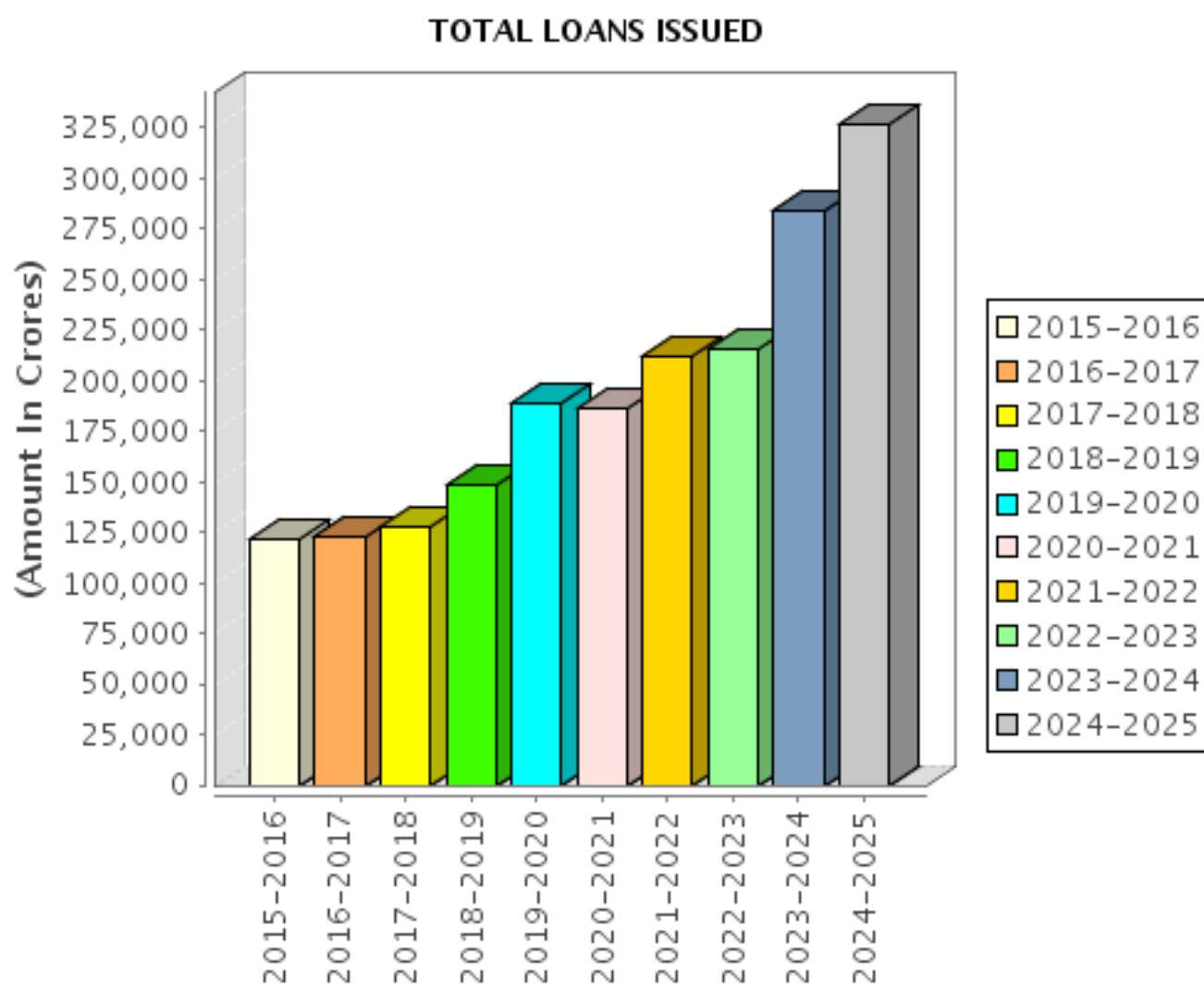
COMPOSITION OF INVESTMENTS



(AMOUNT IN CRORES)

YEAR	GOVERNMENT SECURITY	DEBENTURES OF LDBS	OTHER TRUSTEE SECURITY	OTHERS
2024-2025	74579	2456	5784	41726
% to Total	59.88	1.97	4.64	33.5

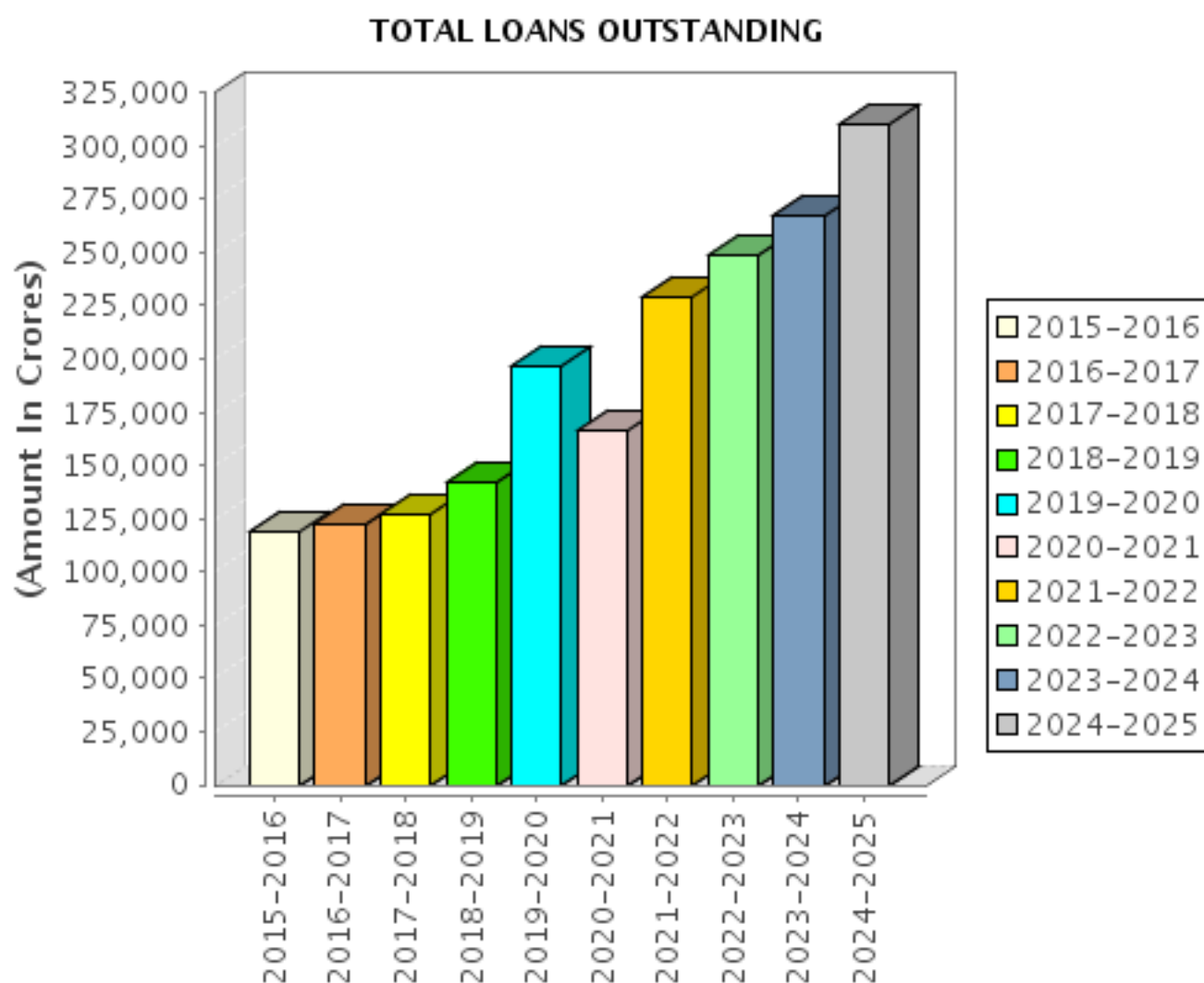
PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2016-2025)



(AMOUNT IN CRORES)

YEAR	TOTAL LOANS ISSUED
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
2024-2025	326853

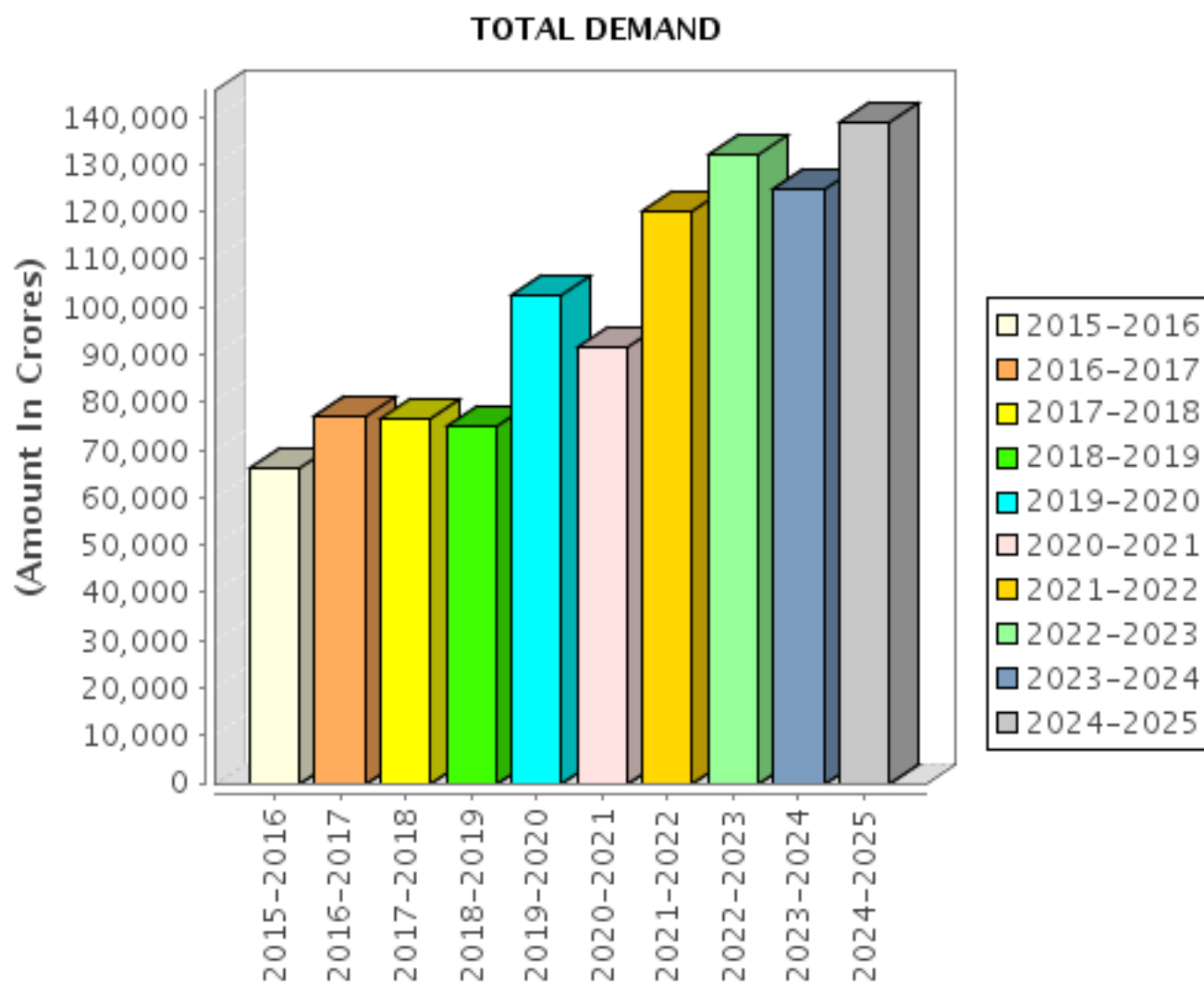
PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2016-2025)



(AMOUNT IN CRORES)

YEAR	TOTAL LOANS OUTSTANDING
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
2024-2025	310370

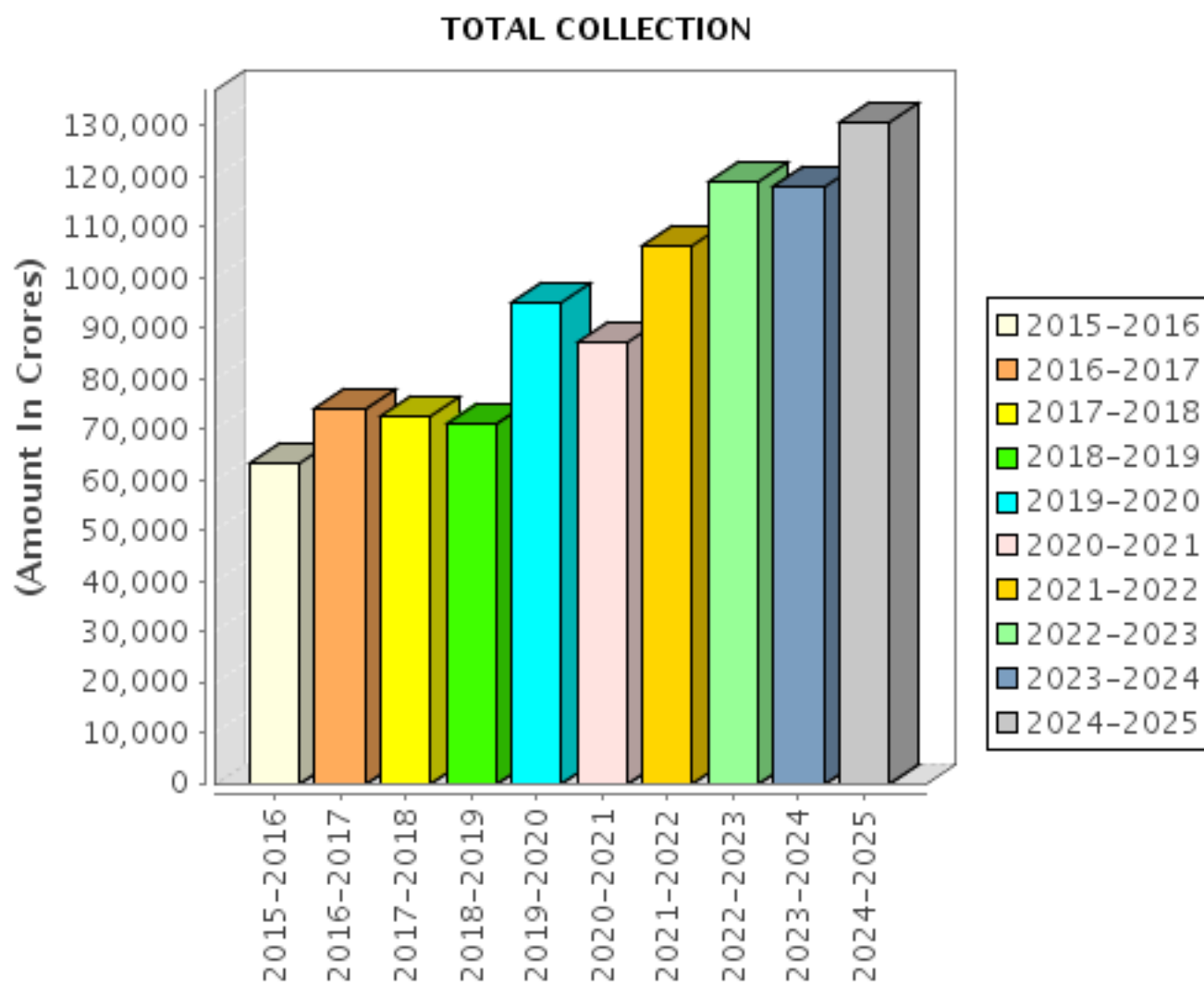
PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2016-2025)



(AMOUNT IN CRORES)

YEAR	TOTAL DEMAND
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
2024-2025	138853

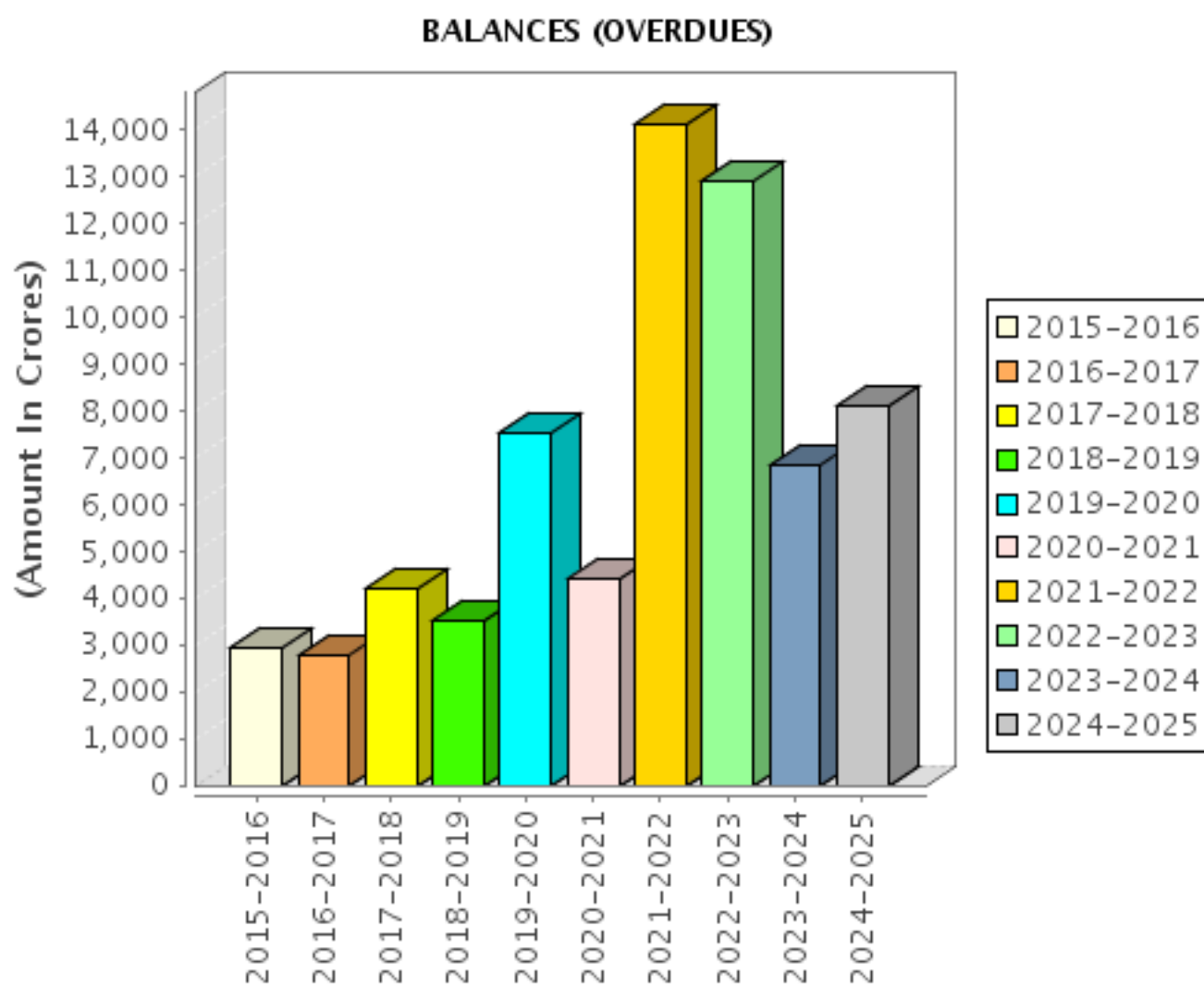
PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2016-2025)



(AMOUNT IN CRORES)

YEAR	TOTAL COLLECTION
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
2024-2025	130754

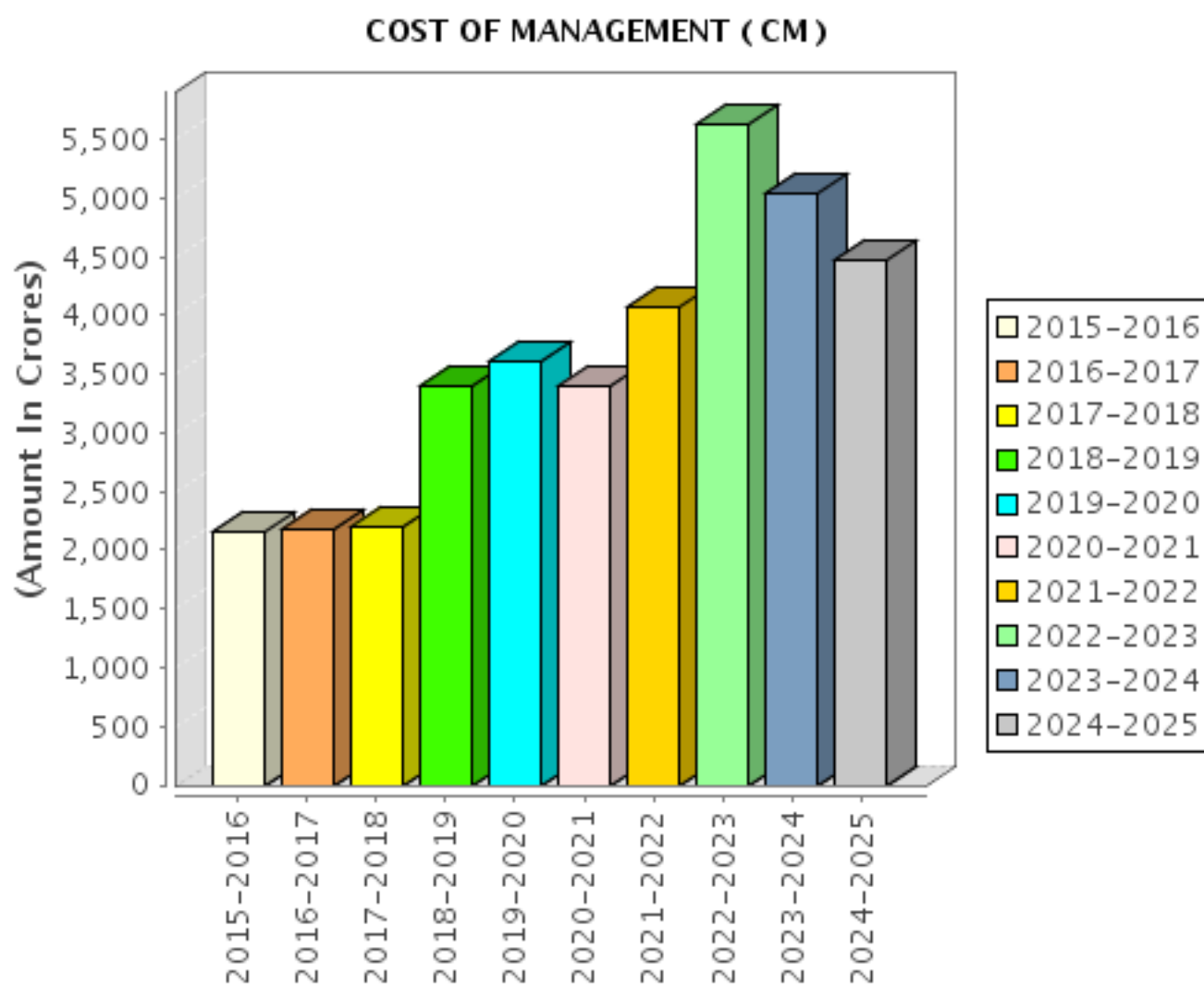
PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2016-2025)



(AMOUNT IN CRORES)

YEAR	BALANCES (OVERDUES)
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
2024-2025	8099

PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2016-2025)

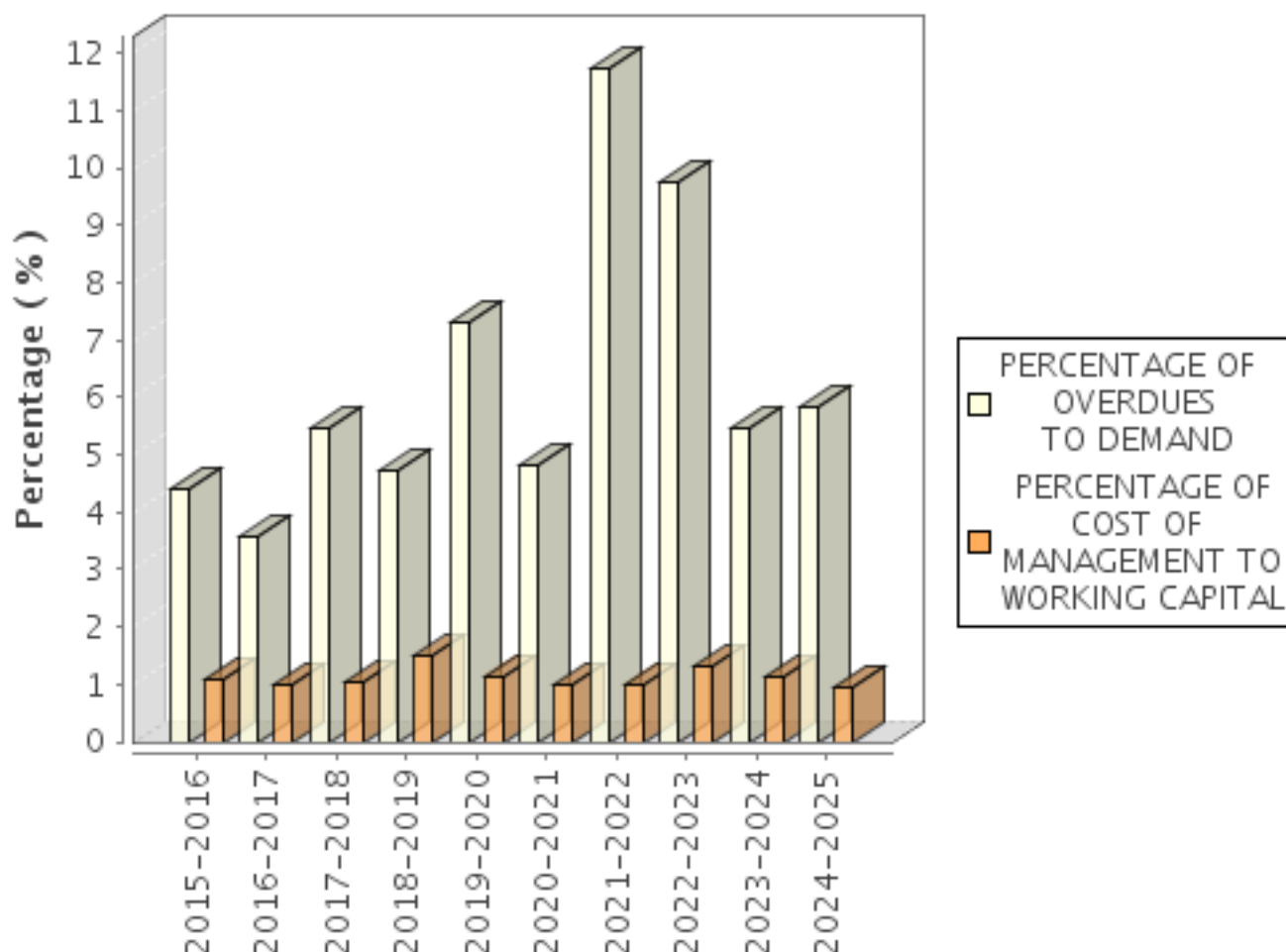


(AMOUNT IN CRORES)

YEAR	COST OF MANAGEMENT (CM)
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
2024-2025	4470

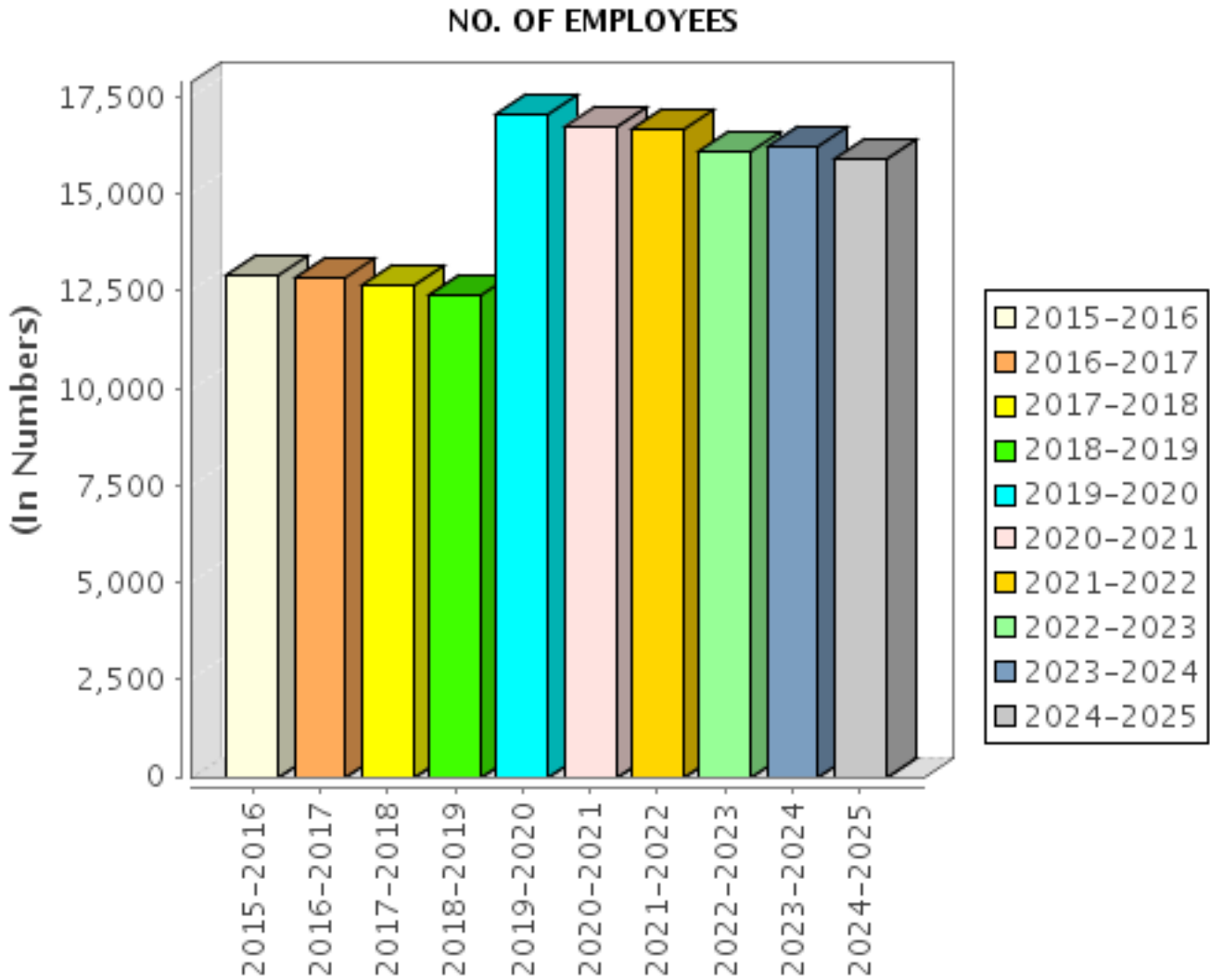
PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2016-2025)

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
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
2024-2025	5.83	0.95

PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2016-2025)

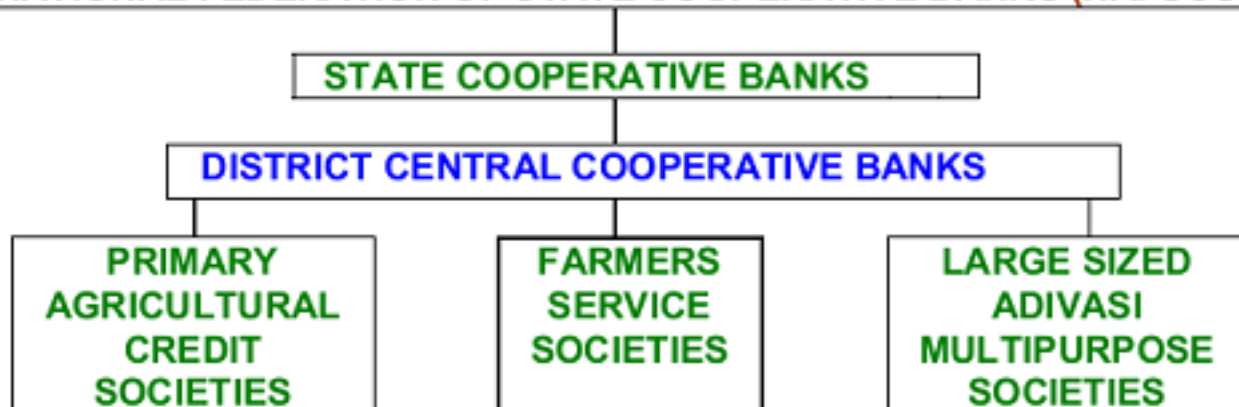


(IN NUMBERS)

YEAR	NO. OF EMPLOYEES
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
2024-2025	15913

SHORT TERM COOPERATIVE CREDIT STRUCTURE

NATIONAL FEDERATION OF STATE COOPERATIVE BANKS (NAFSCOB)



STATISTICAL DETAILS

PRIMARY SOCIETIES (PACS, FSS & LAMPS) (31-3-2025)		DISTRICT CENTRAL COOPERATIVE BANKS (31-3-2025)		STATE COOPERATIVE BANKS (31-3-2025)	
1. NO.OF STY.:	103737	1. NO.OF DCCBS:	351	1. NO.OF SCBS:	33
2. MEMBERSHIP:	132490	2. NO.OF BRANCHES INCLUDING H.O.:	14279	2. NO.OF BRANCHES INCLUDING H.O.:	2250
3. OWNED FUNDS:	5438606	3. MEMBERSHIP:		3. MEMBERSHIP:	
4. DEPOSITS:	20717826	TOTAL:	6117040	TOTAL:	2722472
5. BORROWINGS:	23535627	COOPERATIVE:	772060	COOPERATIVE:	100466
6. LOANS ADV.:	22366796	INDVL./GOI:	5344980	INDVL./GOI:	2622006
7. LOANS OUTS:	21513670	4. OWNED FUNDS:	8408038	4. OWNED FUNDS:	3897993
8. PERG.OF OVR. TO DEMAND (%):	22.75	5. DEPOSITS:	48176660	5. DEPOSITS:	27189472
9. EMPLOYEES:	196521	6. BORROWINGS:	16843872	6. BORROWINGS:	17620890
10. BORROWERS:	49258	7. LOANS ADV.:	41367663	7. LOANS ADV.:	32685279
		8. LOANS OUTS:	42366687	8. LOANS OUTS:	31036969
		9. PERG.OF OVR. TO DEMAND (%):	21.37	9. PERG.OF OVR. TO DEMAND (%):	5.83
		10. EMPLOYEES:	74259	10. EMPLOYEES:	15913

(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).**