

# **BASIC DATA ON**

## **PERFORMANCE OF STATE COOPERATIVE BANKS ( APRIL 1, 2012 to MARCH 31, 2013 )**

**2012-2013**



**1964 – 2014  
Golden Jubilee**

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

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## INDICES USED

S.No.	Indices	Details
1	<b>N.A.</b>	Not Available
2	<b>n.a.</b>	Not Applicable
3	<b>N.D.</b>	Not Declared
4	<b>S.T.</b>	Short Term
5	<b>M.T.</b>	Medium Term
6	<b>Agricl.</b>	Agricultural
7	<b>Non-Agricl.</b>	Non-Agricultural
8	<b>I.R.D.P.</b>	Integrated Rural Development Programme
9	<b>L.D.B.</b>	Land Development Bank
10	<b>NABARD</b>	National Bank for Agricultural and Rural Development
11	<b>L.I.C.</b>	Life Insurance Corporation
12	<b>N.C.D.C.</b>	National Cooperative Development Corporation
13	<b>@</b>	Included in previous column total
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18	<b>-</b>	NIL
19	<b>0</b>	NIL
20	<b>%</b>	Percentage

# FOREWORD

National Federation Of State Cooperative Banks Ltd.(NAFSCOB) has been bringing out the publications of Basic Data on Performance of State Cooperative Banks (SCBs), District Central Cooperative Banks (DCCBs) and Primary Agricultural Credit Societies (PACS) separately and also Review of Disbursement of Short Term Agricultural Loans for Rabi & Kharif Crops by SCBs on an annual basis. The present publication relates to the SCBs in the country and is intended to serve as Hand Book of Basic Data pertaining to many important areas of their performance during 2012-13. The data given in the publication are based on the information received directly from the SCBs. As desired by the SCBs, we have published the data as on March 31, 2013 as well as June 30, 2013. We are able to bring out the publication entirely due to the cooperation of SCBs for which we are very much thankful. We are also able to incorporate the graphical presentation of performance of the SCBs.

The Publications of Basic Data till 2011-2012 on SCBs, DCCBs and PACS have been finalized by using Visual Basic + Microsoft Access + Crystal Reports system for data input, Analysis and reporting. NAFSCOB migrated from this Software to a system with a hosted, scalable web based application. That will allow SCBs, DCCBs and PACS to directly input data into the system for analysis and reporting with effect from 2012-13. 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 and Shri Nitesh Rana, Staff Assistant under the direct guidance & supervision of Shri K. Sudhakar, Consultant, & Dr. J. S. Hanamashetti, Dy. Director NAFSCOB, worked together to finalise this publication for the year 2012-13. We appreciate their sincere efforts .

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



**B. Subrahmanyam**  
**Managing Director**

**NAFSCOB**  
**Navi Mumbai**  
**Oct, 2014**  
**Pub :2**

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

**PART - I  
( AS ON 31ST MARCH )  
2012- 2013**

(FROM PAGE NO. 1 TO 30)

TABLE-I (A)

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

### 2012-2013

(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 )	103 9.53	15845 4.66	2108 10.64	37290 12.88	321 0.45	70057 6.8	15021 8.53	12914 9.12	646193 7.19	455944 7.35	190249 6.82
2. Eastern Zone ( % Share in Total )	75 6.94	49105 14.45	1834 9.26	26348 9.1	2972 4.13	71627 6.96	14564 8.27	18212 12.86	1179468 13.12	822663 13.27	356805 12.79
3. North-Eastern Zone ( % Share in Total )	262 24.24	238782 70.25	9833 49.63	29822 10.3	25557 35.5	20664 2.01	4048 2.3	2767 1.95	551967 6.14	14143 0.23	537824 19.27
4. Northern Zone ( % Share in Total )	310 28.68	10979 3.23	2150 10.85	44476 15.37	3192 4.43	182089 17.68	54784 31.1	47607 33.63	1923167 21.39	1064072 17.16	859095 30.79
5. Southern Zone ( % Share in Total )	207 19.15	642 0.19	640 3.23	102348 35.36	29818 41.42	308263 29.94	76351 43.34	42169 29.79	2503582 27.85	1933269 31.18	570313 20.44
6. Western Zone ( % Share in Total )	124 11.47	24543 7.22	3249 16.4	49140 16.98	10125 14.07	377046 36.62	11396 6.47	17903 12.65	2186136 24.32	1909933 30.81	276203 9.9
<b>ALL INDIA TOTAL:</b>	<b>1081</b>	<b>339896</b>	<b>19814</b>	<b>289424</b>	<b>71985</b>	<b>1029746</b>	<b>176164</b>	<b>141572</b>	<b>8990513</b>	<b>6200024</b>	<b>2790489</b>
<b>Percentage ( % )</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>

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

### 2012-2013

(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	559058	558942	101	11	1368445	508008	905877	854416	95	51366
(% Share in Total)	11.35	11.6	0.37	0.02	9.59	9.62	10.07	15.8	0.06	1.49
2. Eastern Zone	502300	455744	1552	45004	1896873	748811	542030	391167	1921	148942
(% Share in Total)	10.19	9.45	5.73	64.76	13.29	14.18	6.03	7.23	1.26	4.33
3. North-Eastern Zone	36592	8836	14198	12811	679764	329791	69195	12164	9549	47482
(% Share in Total)	0.74	0.18	52.45	18.43	4.76	6.25	0.77	0.22	6.26	1.38
4. Northern Zone	1622420	1606602	7018	8800	3055963	1377789	2186707	1480500	41432	664775
(% Share in Total)	32.93	33.33	25.93	12.66	21.41	26.09	24.31	27.38	27.14	19.35
5. Southern Zone	1431248	1415154	4062	2728	3805629	843550	3466941	1570664	71049	1825228
(% Share in Total)	29.05	29.36	15.01	3.93	26.66	15.97	38.54	29.05	46.55	53.12
6. Western Zone	775381	775105	137	139	3466221	1472873	1825384	1098721	28593	698070
(% Share in Total)	15.74	16.08	0.51	0.2	24.29	27.89	20.29	20.32	18.73	20.32
<b>ALL INDIA TOTAL:</b>	<b>4926999</b>	<b>4820383</b>	<b>27068</b>	<b>69493</b>	<b>14272895</b>	<b>5280822</b>	<b>8996134</b>	<b>5407632</b>	<b>152639</b>	<b>3435863</b>
<b>Percentage ( % )</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>

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

### 2012-2013

(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	114959	67773	27539	19647	548124	532072	16052	2.93	11484	6324	23	18	1288
( % Share in Total )	1.42	1.56	9.41	0.57	9.24	9.46	5.23	0.0	6.92	11.78	3.4	6.27	10.71
2. Eastern Zone	926002	466062	10600	449340	376143	341572	34571	9.19	10216	6379	49	24	722
( % Share in Total )	11.43	10.74	3.62	12.97	6.34	6.07	11.26	0.0	6.16	11.88	7.24	8.36	6.0
3. North-Eastern Zone	236357	15840	29297	191220	66163	31424	34739	52.51	30845	12605	155	103	2401
( % Share in Total )	2.92	0.36	10.01	5.52	1.12	0.56	11.32	0.0	18.59	23.48	22.9	35.89	19.96
4. Northern Zone	2259009	1609942	55066	594001	1566687	1533471	33216	2.12	53911	17146	249	50	2904
( % Share in Total )	27.89	37.09	18.82	17.14	26.42	27.27	10.82	0.0	32.49	31.94	36.78	17.42	24.15
5. Southern Zone	2925492	1533338	99017	1293137	2218509	2138565	79944	3.6	35448	-20337	122	50	2221
( % Share in Total )	36.12	35.32	33.84	37.31	37.41	38.03	26.04	0.0	21.36	-37.88	18.02	17.42	18.47
6. Western Zone	1637600	648103	71117	918380	1155291	1046796	108495	9.39	24049	31565	79	42	2491
( % Share in Total )	20.22	14.93	24.3	26.5	19.48	18.61	35.34	0.0	14.49	58.8	11.67	14.63	20.71
<b>ALL INDIA TOTAL:</b>	<b>8099419</b>	<b>4341058</b>	<b>292636</b>	<b>3465725</b>	<b>5930917</b>	<b>5623900</b>	<b>307017</b>	<b>5.18</b>	<b>165953</b>	<b>53682</b>	<b>677</b>	<b>287</b>	<b>12027</b>
<b>Percentage ( % )</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>

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

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



TABLE-II  
**NUMBER OF OFFICES AND MEMBERSHIP**  
**2012-2013**

(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	30	159	0	159
2. ANDHRA PRADESH	37	22	0	22
3. ARUNACHAL PRADESH	33	106	0	106
4. ASSAM	68	1395	89839	91234
5. BIHAR	12	67	1	68
6. CHANDIGARH	14	370	3789	4159
7. CHHATTISGARH	6	24	4924	4948
8. DELHI	49	1980	43	2023
9. GOA	68	996	20995	21991
10. GUJARAT	3	426	0	426
11. HARYANA	14	19	0	19
12. HIMACHAL PRADESH	197	1611	115	1726
13. JAMMU AND KASHMIR	25	0	0	0
14. KARNATAKA	40	137	0	137
15. KERALA	24	14	1	15
16. MADHYA PRADESH	25	67	13693	13760
17. MAHARASHTRA	53	1827	299	2126
18. MANIPUR	12	2194	15355	17549
19. MEGHALAYA	47	550	10401	10951
20. MIZORAM	13	1037	1	1038
21. NAGALAND	22	3782	10538	14320
22. ORISSA	15	98	47270	47368
23. PONDICHERY	29	285	0	285
24. PUNJAB	21	52	1	53
25. RAJASTHAN	17	40	0	40
26. SIKKIM	15	352	3528	3880
27. TAMIL NADU	47	23	1	24
28. TRIPURA	52	417	99287	99704
29. UTTAR PRADESH	29	61	1	62
30. UTTARAKHAND	16	34	0	34
31. WEST BENGAL	48	1669	0	1669
<b>ALL INDIA TOTAL:</b>	<b>1081</b>	<b>19814</b>	<b>320082</b>	<b>339896</b>

TABLE-III  
**PAID UP SHARE CAPITAL**  
**2012-2013**

(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	220	0	129	349
2. ANDHRA PRADESH	27196	184	55	27435
3. ARUNACHAL PRADESH	37	19194	8	19239
4. ASSAM	223	191	499	913
5. BIHAR	1605	478	0	2083
6. CHANDIGARH	8	64	14	86
7. CHHATTISGARH	7043	1972	46	9061
8. DELHI	325	0	405	730
9. GOA	492	125	1445	2062
10. GUJARAT	2250	0	0	2250
11. HARYANA	10682	663	86	11431
12. HIMACHAL PRADESH	606	241	1	848
13. JAMMU AND KASHMIR	96	68	0	164
14. KARNATAKA	13346	0	1306	14652
15. KERALA	9749	29420	0	39169
16. MADHYA PRADESH	30735	0	14	30749
17. MAHARASHTRA	34821	10000	7	44828
18. MANIPUR	92	1027	402	1521
19. MEGHALAYA	179	204	217	600
20. MIZORAM	138	469	0	607
21. NAGALAND	280	2754	785	3819
22. ORISSA	18751	1698	227	20676
23. PONDICHERRY	1335	188	29	1552
24. PUNJAB	8319	20	0	8339
25. RAJASTHAN	10992	164	0	11156
26. SIKKIM	100	926	141	1167
27. TAMIL NADU	19165	26	0	19191
28. TRIPURA	170	792	994	1956
29. UTTAR PRADESH	5490	321	0	5811
30. UTTARAKHAND	3064	0	327	3391
31. WEST BENGAL	2793	796	0	3589
<b>ALL INDIA TOTAL:</b>	<b>210302</b>	<b>71985</b>	<b>7137</b>	<b>289424</b>

TABLE-IV  
**RESERVE AND OTHER FUNDS**  
**2012-2013**

(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	3732	438	4885	9055
2. ANDHRA PRADESH	23028	20449	102065	145542
3. ARUNACHAL PRADESH	53	461	46	560
4. ASSAM	91	248	1716	2055
5. BIHAR	8190	6245	11113	25548
6. CHANDIGARH	3	2	2396	2401
7. CHHATTISGARH	1083	1389	746	3218
8. DELHI	5189	3345	11671	20205
9. GOA	445	223	8094	8762
10. GUJARAT	3283	7166	39040	49489
11. HARYANA	10959	12389	14629	37977
12. HIMACHAL PRADESH	18741	15544	17692	51977
13. JAMMU AND KASHMIR	346	92	2120	2558
14. KARNATAKA	27577	4541	15547	47665
15. KERALA	873	2325	32764	35962
16. MADHYA PRADESH	8809	9346	30164	48319
17. MAHARASHTRA	7668	10514	300613	318795
18. MANIPUR	123	145	5234	5502
19. MEGHALAYA	2853	1245	1608	5706
20. MIZORAM	300	69	294	663
21. NAGALAND	55	66	499	620
22. ORISSA	4266	6356	19594	30216
23. PONDICHERY	610	572	3710	4892
24. PUNJAB	10556	11169	17298	39023
25. RAJASTHAN	12235	6841	23366	42442
26. SIKKIM	533	220	665	1418
27. TAMIL NADU	20531	13844	30772	65147
28. TRIPURA	40	313	3787	4140
29. UTTAR PRADESH	1023	223	287	1533
30. UTTARAKHAND	861	181	1451	2493
31. WEST BENGAL	2108	5611	8144	15863
<b>ALL INDIA TOTAL:</b>	<b>176164</b>	<b>141572</b>	<b>712010</b>	<b>1029746</b>

## DEPOSITS - SOURCEWISE 2012-2013

(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	816	49103	0	226	50145
2. ANDHRA PRADESH	306589	71116	16198	12080	405983
3. ARUNACHAL PRADESH	0	0	0	9919	9919
4. ASSAM	6646	143417	0	0	150063
5. BIHAR	0	0	0	163124	163124
6. CHANDIGARH	3032	18793	5248	71	27144
7. CHHATTISGARH	144614	12744	0	8147	165505
8. DELHI	15342	58024	0	9914	83280
9. GOA	35433	74275	6319	0	116027
10. GUJARAT	415121	4523	107825	0	527469
11. HARYANA	158109	72724	0	6749	237582
12. HIMACHAL PRADESH	95355	392030	92710	1697	581792
13. JAMMU AND KASHMIR	30577	30332	0	0	60909
14. KARNATAKA	448540	102370	49479	0	600389
15. KERALA	577398	25241	0	10158	612797
16. MADHYA PRADESH	310121	52436	59537	8809	430903
17. MAHARASHTRA	1459379	83059	202	0	1542640
18. MANIPUR	1354	8070	0	33	9457
19. MEGHALAYA	2666	30830	0	100000	133496
20. MIZORAM	966	42246	0	0	43212
21. NAGALAND	723	37021	4281	0	42025
22. ORISSA	417626	55709	0	39853	513188
23. PONDICHERY	0	47853	7602	0	55455
24. PUNJAB	222038	59262	0	1	281301
25. RAJASTHAN	410347	35464	0	0	445811
26. SIKKIM	0	0	0	24045	24045
27. TAMIL NADU	599926	178887	0	0	778813
28. TRIPURA	1788	110501	1677	25784	139750
29. UTTAR PRADESH	130481	1529	0	0	132010
30. UTTARAKHAND	0	0	0	123123	123123
31. WEST BENGAL	405037	98119	0	0	503156
<b>ALL INDIA TOTAL:</b>	<b>6200024</b>	<b>1895678</b>	<b>351078</b>	<b>543733</b>	<b>8990513</b>

## DEPOSITS - TYPEWISE 2012-2013

(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	1360	27079	18619	0	3087
2. ANDHRA PRADESH	16489	17890	356738	14406	460
3. ARUNACHAL PRADESH	2357	5535	1954	73	0
4. ASSAM	14047	77888	58128	0	0
5. BIHAR	21403	45818	91335	0	4568
6. CHANDIGARH	353	16541	10179	0	71
7. CHHATTISGARH	8783	6370	150352	0	0
8. DELHI	6089	41036	36155	0	0
9. GOA	10574	42618	62289	546	0
10. GUJARAT	15737	461	511271	0	0
11. HARYANA	5976	33119	198053	0	434
12. HIMACHAL PRADESH	10073	180945	381205	7872	1697
13. JAMMU AND KASHMIR	6061	13758	40853	0	237
14. KARNATAKA	28560	37940	403442	45166	85281
15. KERALA	45034	9315	558448	0	0
16. MADHYA PRADESH	20440	27792	373862	8809	0
17. MAHARASHTRA	66065	66134	1307518	102923	0
18. MANIPUR	1876	4477	2832	1	271
19. MEGHALAYA	14172	70794	48530	0	0
20. MIZORAM	2322	23561	17329	0	0
21. NAGALAND	2331	23692	16002	0	0
22. ORISSA	18659	12028	480987	1514	0
23. PONDICHERY	4480	12523	38452	0	0
24. PUNJAB	11729	24260	228537	16774	1
25. RAJASTHAN	20814	8354	416643	0	0
26. SIKKIM	902	6382	16624	0	137
27. TAMIL NADU	17282	64547	696984	0	0
28. TRIPURA	15385	57075	64209	0	3081
29. UTTAR PRADESH	2284	997	128729	0	0
30. UTTARAKHAND	2335	972	119816	0	0
31. WEST BENGAL	25590	43570	433996	0	0
<b>ALL INDIA TOTAL:</b>	<b>419562</b>	<b>1003471</b>	<b>7270071</b>	<b>198084</b>	<b>99325</b>

## BORROWINGS FROM R.B.I. AND NABARD 2012-2013

(As on 31st March)

(Amount in Lakhs)

Name of the State Cooperative Bank	Borrowings from R.B.I and NABARD					Total
	Agricultural		Non-Agricultural		Other Loans	
	Short Term	Medium Term	Short Term	Medium Term		
1	24	25	26	27	28	29 ( 24 to 28 )
1. ANDAMAN AND NICOBAR	225	0	0	0	4990	5215
2. ANDHRA PRADESH	409279	0	48807	19323	120037	597446
3. ARUNACHAL PRADESH	0	0	0	0	0	0
4. ASSAM	645	0	0	0	0	645
5. BIHAR	15000	0	40000	0	4718	59718
6. CHANDIGARH	0	0	0	0	0	0
7. CHHATTISGARH	63843	2823	0	0	0	66666
8. DELHI	0	0	0	2433	0	2433
9. GOA	0	0	0	0	0	0
10. GUJARAT	241915	0	0	0	74025	315940
11. HARYANA	361000	4053	0	0	3	365056
12. HIMACHAL PRADESH	28200	16484	0	0	0	44684
13. JAMMU AND KASHMIR	0	0	0	0	0	0
14. KARNATAKA	357500	51408	0	555	290	409753
15. KERALA	92800	0	0	0	6689	99489
16. MADHYA PRADESH	500000	3668	0	0	0	503668
17. MAHARASHTRA	453700	3755	0	1710	0	459165
18. MANIPUR	0	0	66	134	0	200
19. MEGHALAYA	450	75	0	907	0	1432
20. MIZORAM	0	65	0	0	1456	1521
21. NAGALAND	0	420	0	3	69	492
22. ORISSA	269128	8472	0	26669	1775	306044
23. PONDICHERRY	1169	167	0	0	0	1336
24. PUNJAB	520000	18377	0	15460	0	553837
25. RAJASTHAN	505058	18261	0	6886	0	530205
26. SIKKIM	157	0	0	0	1224	1381
27. TAMIL NADU	251540	50272	0	0	103	301915
28. TRIPURA	2000	1000	0	165	0	3165
29. UTTAR PRADESH	42500	0	0	10341	0	52841
30. UTTARAKHAND	40000	0	0	6154	0	46154
31. WEST BENGAL	67287	0	22695	0	0	89982
<b>ALL INDIA TOTAL:</b>	<b>4223396</b>	<b>179300</b>	<b>111568</b>	<b>90740</b>	<b>215379</b>	<b>4820383</b>

**BORROWINGS WITH GOVERNMENT / COMMERCIAL BANKS,  
CASH CREDIT (CC) & OVERDRAFTS (OD) AND  
TOTAL BORROWINGS  
2012-2013**

(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	5215
2. ANDHRA PRADESH	4055	0	0	601501
3. ARUNACHAL PRADESH	2000	12811	35	14846
4. ASSAM	0	0	0	645
5. BIHAR	0	0	0	59718
6. CHANDIGARH	0	0	0	0
7. CHHATTISGARH	0	0	0	66666
8. DELHI	0	0	0	2433
9. GOA	0	0	0	0
10. GUJARAT	0	0	0	315940
11. HARYANA	467	0	0	365523
12. HIMACHAL PRADESH	515	3689	0	48888
13. JAMMU AND KASHMIR	0	0	0	0
14. KARNATAKA	0	0	0	409753
15. KERALA	0	0	0	99489
16. MADHYA PRADESH	101	11	4	503784
17. MAHARASHTRA	137	139	0	459441
18. MANIPUR	11867	0	0	12067
19. MEGHALAYA	331	0	0	1763
20. MIZORAM	0	0	712	2233
21. NAGALAND	0	0	0	492
22. ORISSA	1047	16000	0	323091
23. PONDICHERY	0	0	0	1336
24. PUNJAB	131	0	0	553968
25. RAJASTHAN	5905	137	0	536247
26. SIKKIM	0	0	0	1381
27. TAMIL NADU	7	2728	9304	313954
28. TRIPURA	0	0	0	3165
29. UTTAR PRADESH	0	0	0	52841
30. UTTARAKHAND	0	4974	0	51128
31. WEST BENGAL	505	29004	0	119491
<b>ALL INDIA TOTAL:</b>	<b>27068</b>	<b>69493</b>	<b>10055</b>	<b>4926999</b>

## WORKING CAPITAL AND BALANCES WITH BANKS DURING 2012-2013

(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	9448	513	2527	386
2. ANDHRA PRADESH	674918	1218	151612	222000
3. ARUNACHAL PRADESH	42194	202	2110	442
4. ASSAM	168760	993	5677	0
5. BIHAR	300126	121	106071	500
6. CHANDIGARH	31373	388	661	15100
7. CHHATTISGARH	269263	147	6173	0
8. DELHI	117824	1262	1289	2250
9. GOA	129801	504	3680	21175
10. GUJARAT	897689	194	26827	0
11. HARYANA	662072	182	9462	0
12. HIMACHAL PRADESH	709615	3115	20133	659
13. JAMMU AND KASHMIR	64552	331	3290	0
14. KARNATAKA	1089878	2540	63177	170000
15. KERALA	757028	749	30117	102019
16. MADHYA PRADESH	1048936	460	23984	13300
17. MAHARASHTRA	2438731	1377	74280	54736
18. MANIPUR	31208	328	1424	0
19. MEGHALAYA	163453	264	7939	36055
20. MIZORAM	46202	683	798	0
21. NAGALAND	43958	540	1699	12367
22. ORISSA	927797	20382	410	0
23. PONDICHERY	63290	3005	75	1100
24. PUNJAB	79882	895645	323	11094
25. RAJASTHAN	1054554	17801	2187	0
26. SIKKIM	28079	71	11339	0
27. TAMIL NADU	1211067	28551	30018	45154
28. TRIPURA	155910	1488	10934	0
29. UTTAR PRADESH	201685	34	7814	0
30. UTTARAKHAND	184652	311	5060	0
31. WEST BENGAL	668950	25006	27356	0
<b>ALL INDIA TOTAL:</b>	<b>14272895</b>	<b>1008405</b>	<b>638446</b>	<b>708337</b>



## INVESTMENTS WITH VARIOUS AGENCIES 2012-2013

(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	21890	0	0	5425	5840	33155
2. ANDHRA PRADESH	128879	0	7500	0	71	136450
3. ARUNACHAL PRADESH	2357	0	0	25741	0	28098
4. ASSAM	41812	0	5	56892	0	98709
5. BIHAR	30246	0	0	0	65	30311
6. CHANDIGARH	6902	0	0	0	304	7206
7. CHHATTISGARH	43596	0	682	98044	0	142322
8. DELHI	18757	0	3	37550	2202	58512
9. GOA	30915	0	0	3200	657	34772
10. GUJARAT	188121	0	0	230522	3829	422472
11. HARYANA	74306	0	0	0	2009	76315
12. HIMACHAL PRADESH	164587	0	300	197964	34493	397344
13. JAMMU AND KASHMIR	8219	0	0	41027	0	49246
14. KARNATAKA	145976	0	0	0	52459	198435
15. KERALA	175692	0	13	6102	0	181807
16. MADHYA PRADESH	105438	3473	0	229310	40	338261
17. MAHARASHTRA	677589	0	22820	315200	20	1015629
18. MANIPUR	2300	0	0	7996	26	10322
19. MEGHALAYA	43168	0	0	0	10411	53579
20. MIZORAM	10677	0	0	5340	1236	17253
21. NAGALAND	10810	0	0	13340	0	24150
22. ORISSA	134011	0	81	298790	0	432882
23. PONDICHERY	13350	0	0	600	2042	15992
24. PUNJAB	73416	0	0	89300	1012	163728
25. RAJASTHAN	111698	0	0	0	321922	433620
26. SIKKIM	6782	0	0	400	0	7182
27. TAMIL NADU	215522	17035	0	0	45154	277711
28. TRIPURA	49887	0	10468	0	30143	90498
29. UTTAR PRADESH	35664	0	75431	140	0	111235
30. UTTARAKHAND	30840	0	0	77028	140	108008
31. WEST BENGAL	136213	0	149398	0	7	285618
<b>ALL INDIA TOTAL:</b>	<b>2739620</b>	<b>20508</b>	<b>266701</b>	<b>1739911</b>	<b>514082</b>	<b>5280822</b>

## SHORT TERM AGRICULTURAL LOANS ISSUED 2012-2013

(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	693	693
2. ANDHRA PRADESH	611197	0	299	611496
3. ARUNACHAL PRADESH	91	3	0	94
4. ASSAM	970	0	0	970
5. BIHAR	25569	0	0	25569
6. CHANDIGARH	0	0	0	0
7. CHHATTISGARH	72804	0	0	72804
8. DELHI	126	0	19000	19126
9. GOA	1911	0	0	1911
10. GUJARAT	352310	0	0	352310
11. HARYANA	394685	0	0	394685
12. HIMACHAL PRADESH	32851	0	1653	34504
13. JAMMU AND KASHMIR	0	0	526	526
14. KARNATAKA	404121	0	0	404121
15. KERALA	105862	0	0	105862
16. MADHYA PRADESH	621306	0	161555	782861
17. MAHARASHTRA	744500	0	0	744500
18. MANIPUR	8	0	0	8
19. MEGHALAYA	958	0	0	958
20. MIZORAM	398	0	0	398
21. NAGALAND	577	0	0	577
22. ORISSA	365598	0	0	365598
23. PONDICHERY	1217	0	0	1217
24. PUNJAB	406699	3340	0	410039
25. RAJASTHAN	527042	0	0	527042
26. SIKKIM	1155	173	116	1444
27. TAMIL NADU	447275	0	0	447275
28. TRIPURA	6905	0	810	7715
29. UTTAR PRADESH	52429	0	0	52429
30. UTTARAKHAND	40900	0	0	40900
31. WEST BENGAL	0	0	0	0
<b>ALL INDIA TOTAL:</b>	<b>5219464</b>	<b>3516</b>	<b>184652</b>	<b>5407632</b>

## SHORT TERM NON-AGRICULTURAL LOANS ISSUED 2012-2013

(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	5821	5821
2. ANDHRA PRADESH	0	115957	435819	551776
3. ARUNACHAL PRADESH	0	0	133	133
4. ASSAM	6468	0	0	6468
5. BIHAR	0	0	45518	45518
6. CHANDIGARH	0	0	0	0
7. CHHATTISGARH	0	0	89925	89925
8. DELHI	0	0	14093	14093
9. GOA	0	0	7902	7902
10. GUJARAT	7925	17025	6579	31529
11. HARYANA	93127	0	0	93127
12. HIMACHAL PRADESH	0	0	24369	24369
13. JAMMU AND KASHMIR	0	0	504	504
14. KARNATAKA	0	0	0	0
15. KERALA	412564	0	0	412564
16. MADHYA PRADESH	0	0	28649	28649
17. MAHARASHTRA	597184	0	0	597184
18. MANIPUR	0	0	251	251
19. MEGHALAYA	106	0	144	250
20. MIZORAM	0	0	52	52
21. NAGALAND	0	0	983	983
22. ORISSA	0	0	79244	79244
23. PONDICHERY	0	0	24176	24176
24. PUNJAB	0	0	265301	265301
25. RAJASTHAN	0	0	0	0
26. SIKKIM	0	0	0	0
27. TAMIL NADU	633351	0	0	633351
28. TRIPURA	3102	0	480	3582
29. UTTAR PRADESH	0	0	0	0
30. UTTARAKHAND	18515	0	0	18515
31. WEST BENGAL	0	0	0	0
<b>ALL INDIA TOTAL:</b>	<b>1772342</b>	<b>132982</b>	<b>1029943</b>	<b>2935267</b>

## MEDIUM TERM AGRICULTURAL LOANS ISSUED 2012-2013

(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	250	250
2. ANDHRA PRADESH	0	0	0	0
3. ARUNACHAL PRADESH	0	0	357	357
4. ASSAM	0	0	1266	1266
5. BIHAR	0	0	0	0
6. CHANDIGARH	0	0	0	0
7. CHHATTISGARH	0	0	752	752
8. DELHI	0	0	15	15
9. GOA	0	3	524	527
10. GUJARAT	0	0	26127	26127
11. HARYANA	1762	0	0	1762
12. HIMACHAL PRADESH	1	17	885	903
13. JAMMU AND KASHMIR	0	66	68	134
14. KARNATAKA	476	23	41456	41955
15. KERALA	0	0	0	0
16. MADHYA PRADESH	0	0	80	80
17. MAHARASHTRA	0	0	1939	1939
18. MANIPUR	61	0	158	219
19. MEGHALAYA	0	0	0	0
20. MIZORAM	0	474	3142	3616
21. NAGALAND	0	0	231	231
22. ORISSA	1921	0	0	1921
23. PONDICHERY	7	0	0	7
24. PUNJAB	0	0	21398	21398
25. RAJASTHAN	0	0	9948	9948
26. SIKKIM	0	429	0	429
27. TAMIL NADU	28837	0	0	28837
28. TRIPURA	3388	43	0	3431
29. UTTAR PRADESH	0	0	0	0
30. UTTARAKHAND	0	0	6535	6535
31. WEST BENGAL	0	0	0	0
<b>ALL INDIA TOTAL:</b>	<b>36453</b>	<b>1055</b>	<b>115131</b>	<b>152639</b>

**MEDIUM TERM NON-AGRICULTURAL OTHERS LOANS ISSUED  
AND  
TOTAL LOANS AND ADVANCES  
2012-2013**

(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	1291	1291	761	8816
2. ANDHRA PRADESH	0	15420	15420	36023	1214715
3. ARUNACHAL PRADESH	0	388	388	274	1246
4. ASSAM	0	2262	2262	405	11371
5. BIHAR	0	0	0	0	71087
6. CHANDIGARH	0	2252	2252	0	2252
7. CHHATTISGARH	0	386	386	3020	166887
8. DELHI	0	1058	1058	773	35065
9. GOA	0	23628	23628	3802	37770
10. GUJARAT	0	4350	4350	0	414316
11. HARYANA	1192	0	1192	135	490901
12. HIMACHAL PRADESH	0	36863	36863	12499	109138
13. JAMMU AND KASHMIR	0	2235	2235	368	3767
14. KARNATAKA	0	67010	67010	0	513086
15. KERALA	0	21520	21520	12437	552383
16. MADHYA PRADESH	0	5935	5935	858	818383
17. MAHARASHTRA	0	29675	29675	0	1373298
18. MANIPUR	0	455	455	0	933
19. MEGHALAYA	0	2859	2859	619	4686
20. MIZORAM	0	5446	5446	712	10224
21. NAGALAND	3621	0	3621	4267	9679
22. ORISSA	24180	0	24180	0	470943
23. PONDICHERY	0	5864	5864	14547	45811
24. PUNJAB	0	0	0	33891	730629
25. RAJASTHAN	0	1501	1501	26278	564769
26. SIKKIM	0	1001	1001	2270	5144
27. TAMIL NADU	22667	0	22667	0	1132130
28. TRIPURA	3618	0	3618	7566	25912
29. UTTAR PRADESH	0	0	0	0	52429
30. UTTARAKHAND	0	0	0	52414	118364
31. WEST BENGAL	0	0	0	0	0
<b>ALL INDIA TOTAL:</b>	<b>55278</b>	<b>231399</b>	<b>286677</b>	<b>213919</b>	<b>8996134</b>

## SHORT TERM AGRICULTURAL LOANS OUTSTANDING 2012-2013

(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	0	0	743	743
2. ANDHRA PRADESH	488725	6000	231	494956
3. ARUNACHAL PRADESH	61	0	23	84
4. ASSAM	2327	0	0	2327
5. BIHAR	36504	0	0	36504
6. CHANDIGARH	0	0	0	0
7. CHHATTISGARH	66526	0	0	66526
8. DELHI	273	0	25000	25273
9. GOA	1510	0	0	1510
10. GUJARAT	246431	0	0	246431
11. HARYANA	403850	0	0	403850
12. HIMACHAL PRADESH	45438	0	1258	46696
13. JAMMU AND KASHMIR	94	0	450	544
14. KARNATAKA	389398	0	0	389398
15. KERALA	105862	0	0	105862
16. MADHYA PRADESH	0	0	0	0
17. MAHARASHTRA	400162	0	0	400162
18. MANIPUR	4	0	6	10
19. MEGHALAYA	1333	0	0	1333
20. MIZORAM	606	0	0	606
21. NAGALAND	1010	0	0	1010
22. ORISSA	350158	0	0	350158
23. PONDICHERY	1526	0	0	1526
24. PUNJAB	527543	3340	0	530883
25. RAJASTHAN	521443	0	0	521443
26. SIKKIM	1490	223	149	1862
27. TAMIL NADU	540853	0	0	540853
28. TRIPURA	6697	187	1724	8608
29. UTTAR PRADESH	42500	0	0	42500
30. UTTARAKHAND	40000	0	0	40000
31. WEST BENGAL	79396	0	4	79400
<b>ALL INDIA TOTAL:</b>	<b>4301720</b>	<b>9750</b>	<b>29588</b>	<b>4341058</b>

## SHORT TERM NON-AGRICULTURAL LOANS OUTSTANDING 2012-2013

(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	20354	20354
2. ANDHRA PRADESH	0	49315	132712	182027
3. ARUNACHAL PRADESH	0	0	689	689
4. ASSAM	27238	0	1867	29105
5. BIHAR	0	0	108672	108672
6. CHANDIGARH	0	0	5417	5417
7. CHHATTISGARH	0	0	40437	40437
8. DELHI	0	0	13234	13234
9. GOA	0	0	5289	5289
10. GUJARAT	7217	67555	6991	81763
11. HARYANA	81735	0	0	81735
12. HIMACHAL PRADESH	0	0	11075	11075
13. JAMMU AND KASHMIR	130	171	4196	4497
14. KARNATAKA	0	0	55556	55556
15. KERALA	197667	0	0	197667
16. MADHYA PRADESH	0	0	0	0
17. MAHARASHTRA	567149	0	0	567149
18. MANIPUR	0	24	1438	1462
19. MEGHALAYA	2130	0	451	2581
20. MIZORAM	0	0	42	42
21. NAGALAND	0	0	938	938
22. ORISSA	0	0	11995	11995
23. PONDICHERY	0	0	19712	19712
24. PUNJAB	0	0	130036	130036
25. RAJASTHAN	0	0	0	0
26. SIKKIM	0	0	0	0
27. TAMIL NADU	331009	0	0	331009
28. TRIPURA	8892	0	830	9722
29. UTTAR PRADESH	0	0	0	0
30. UTTARAKHAND	6186	0	0	6186
31. WEST BENGAL	0	0	176141	176141
<b>ALL INDIA TOTAL:</b>	<b>1229353</b>	<b>117065</b>	<b>748072</b>	<b>2094490</b>

## MEDIUM TERM AGRICULTURAL LOANS OUTSTANDING 2012-2013

(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	339	339
2. ANDHRA PRADESH	0	0	541	541
3. ARUNACHAL PRADESH	774	0	332	1106
4. ASSAM	0	0	4765	4765
5. BIHAR	0	0	267	267
6. CHANDIGARH	0	0	18	18
7. CHHATTISGARH	0	0	2755	2755
8. DELHI	0	0	127	127
9. GOA	43	142	1236	1421
10. GUJARAT	0	0	58864	58864
11. HARYANA	3820	0	0	3820
12. HIMACHAL PRADESH	6	222	1188	1416
13. JAMMU AND KASHMIR	0	48	228	276
14. KARNATAKA	0	0	58776	58776
15. KERALA	0	0	0	0
16. MADHYA PRADESH	0	0	0	0
17. MAHARASHTRA	0	0	10832	10832
18. MANIPUR	386	0	5897	6283
19. MEGHALAYA	0	269	2721	2990
20. MIZORAM	0	1552	4964	6516
21. NAGALAND	0	0	1051	1051
22. ORISSA	10029	0	0	10029
23. PONDICHERY	83	0	0	83
24. PUNJAB	0	0	18276	18276
25. RAJASTHAN	0	0	20619	20619
26. SIKKIM	0	1460	0	1460
27. TAMIL NADU	39278	0	0	39278
28. TRIPURA	4424	208	494	5126
29. UTTAR PRADESH	0	27412	0	27412
30. UTTARAKHAND	0	0	7886	7886
31. WEST BENGAL	0	0	304	304
<b>ALL INDIA TOTAL:</b>	<b>58843</b>	<b>31313</b>	<b>202480</b>	<b>292636</b>



**MEDIUM TERM NON-AGRICULTURAL OTHERS LOANS  
OUTSTANDING AND  
TOTAL LOANS OUTSTANDING  
2012-2013**

(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	3526	3526	3469	28431
2. ANDHRA PRADESH	0	25706	25706	128789	832019
3. ARUNACHAL PRADESH	0	1795	1795	8164	11838
4. ASSAM	0	9988	9988	2187	48372
5. BIHAR	0	0	0	427	145870
6. CHANDIGARH	0	1966	1966	0	7401
7. CHHATTISGARH	0	4188	4188	5283	119189
8. DELHI	0	3323	3323	3090	45047
9. GOA	0	52482	52482	1737	62439
10. GUJARAT	0	27648	27648	0	414706
11. HARYANA	5033	0	5033	1804	496242
12. HIMACHAL PRADESH	0	153090	153090	53092	265369
13. JAMMU AND KASHMIR	0	4455	4455	1333	11105
14. KARNATAKA	0	19937	19937	126813	650480
15. KERALA	0	50084	50084	74579	428192
16. MADHYA PRADESH	0	0	0	0	0
17. MAHARASHTRA	0	182312	182312	0	1160455
18. MANIPUR	0	7493	7493	0	15248
19. MEGHALAYA	308	8995	9303	39113	55320
20. MIZORAM	0	17938	17938	3908	29010
21. NAGALAND	6204	42	6246	8702	17947
22. ORISSA	77650	0	77650	0	449832
23. PONDICHERY	0	14208	14208	4879	40408
24. PUNJAB	0	0	0	30912	710107
25. RAJASTHAN	0	2684	2684	40536	585282
26. SIKKIM	0	3406	3406	4529	11257
27. TAMIL NADU	34822	0	34822	0	945962
28. TRIPURA	6538	0	6538	17371	47365
29. UTTAR PRADESH	0	0	0	0	69912
30. UTTARAKHAND	0	0	0	10242	64314
31. WEST BENGAL	0	65081	65081	9374	330300
<b>ALL INDIA TOTAL:</b>	<b>130555</b>	<b>660347</b>	<b>790902</b>	<b>580333</b>	<b>8099419</b>

TABLE-XI  
**DEMAND**  
**2012-2013**

(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	179	1492	41	997	855	3564
2. ANDHRA PRADESH	420127	99485	16960	71223	338	608133
3. ARUNACHAL PRADESH	81	372	503	8578	1084	10618
4. ASSAM	1180	580	3425	4983	1811	11979
5. BIHAR	39387	19216	0	0	0	58603
6. CHANDIGARH	0	0	20	1245	0	1265
7. CHHATTISGARH	69500	4517	915	6791	0	81723
8. DELHI	25090	3648	154	2148	1169	32209
9. GOA	177	174	506	25069	885	26811
10. GUJARAT	183667	4048	19875	50	2929	210569
11. HARYANA	360775	99360	1947	1526	14857	478465
12. HIMACHAL PRADESH	773	0	532	14734	31111	47150
13. JAMMU AND KASHMIR	54	1655	192	2198	186	4285
14. KARNATAKA	293296	0	14537	6120	2901	316854
15. KERALA	0	287318	0	25223	32082	344623
16. MADHYA PRADESH	372636	82505	366	6083	0	461590
17. MAHARASHTRA	386772	406471	18256	106412	0	917911
18. MANIPUR	11	250	3359	5650	797	10067
19. MEGHALAYA	1095	505	605	2232	676	5113
20. MIZORAM	185	22	794	3676	1494	6171
21. NAGALAND	732	1478	926	3980	818	7934
22. ORISSA	273976	12299	3822	24065	723	314885
23. PONDICHERY	1745	15544	50	5815	0	23154
24. PUNJAB	466616	20407	0	16160	0	503183
25. RAJASTHAN	337017	3421	10972	5711	132	357253
26. SIKKIM	178	36	125	107	1335	1781
27. TAMIL NADU	0	0	922181	0	0	922181
28. TRIPURA	547	1073	1826	6696	2358	12500
29. UTTAR PRADESH	54325	0	0	0	0	54325
30. UTTARAKHAND	0	0	0	0	93363	93363
31. WEST BENGAL	2655	0	0	0	0	2655
<b>ALL INDIA TOTAL:</b>	<b>3292776</b>	<b>1065876</b>	<b>1022889</b>	<b>357472</b>	<b>191904</b>	<b>5930917</b>

TABLE-XII  
**COLLECTION**  
**2012-2013**

(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		
<b>1</b>	<b>84</b>	<b>85</b>	<b>86</b>	<b>87</b>	<b>88</b>	<b>89 ( 84 to 88 )</b>
1. ANDAMAN AND NICOBAR	122	1434	13	681	416	2666
2. ANDHRA PRADESH	420127	98377	16039	66702	336	601581
3. ARUNACHAL PRADESH	48	48	503	300	248	1147
4. ASSAM	216	570	2174	2557	855	6372
5. BIHAR	33311	0	0	0	0	33311
6. CHANDIGARH	0	0	2	880	0	882
7. CHHATTISGARH	69096	4213	85	3444	0	76838
8. DELHI	25017	2264	50	1502	965	29798
9. GOA	153	173	395	19937	512	21170
10. GUJARAT	183667	9	19875	40	2929	206520
11. HARYANA	360775	99301	1947	1360	14847	478230
12. HIMACHAL PRADESH	480	0	319	10559	24514	35872
13. JAMMU AND KASHMIR	28	261	124	1658	131	2202
14. KARNATAKA	293296	0	14537	1854	842	310529
15. KERALA	0	252714	0	19438	18597	290749
16. MADHYA PRADESH	372636	75033	356	2731	0	450756
17. MAHARASHTRA	364752	391104	17074	46176	0	819106
18. MANIPUR	4	67	189	735	46	1041
19. MEGHALAYA	246	0	46	844	119	1255
20. MIZORAM	57	15	580	2681	1166	4499
21. NAGALAND	299	938	106	2981	617	4941
22. ORISSA	273976	10718	3822	17269	0	305785
23. PONDICHERY	1080	15231	19	4417	0	20747
24. PUNJAB	466616	20407	0	10658	0	497681
25. RAJASTHAN	333139	3421	10972	3489	1	351022
26. SIKKIM	60	6	17	99	962	1144
27. TAMIL NADU	0	0	912293	0	0	912293
28. TRIPURA	547	811	1706	5986	1975	11025
29. UTTAR PRADESH	51518	0	0	0	0	51518
30. UTTARAKHAND	0	0	0	0	90744	90744
31. WEST BENGAL	2476	0	0	0	0	2476
<b>ALL INDIA TOTAL:</b>	<b>3253742</b>	<b>977115</b>	<b>1003243</b>	<b>228978</b>	<b>160822</b>	<b>5623900</b>

TABLE-XIII  
**BALANCES ( OVERDUES )**  
**2012-2013**

(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	57	58	28	316	439	898
2. ANDHRA PRADESH	0	1108	921	4521	2	6552
3. ARUNACHAL PRADESH	33	324	0	8278	836	9471
4. ASSAM	964	10	1251	2426	956	5607
5. BIHAR	6076	19216	0	0	0	25292
6. CHANDIGARH	0	0	18	365	0	383
7. CHHATTISGARH	404	304	830	3347	0	4885
8. DELHI	73	1384	104	646	204	2411
9. GOA	24	1	111	5132	373	5641
10. GUJARAT	0	4039	0	10	0	4049
11. HARYANA	0	59	0	166	10	235
12. HIMACHAL PRADESH	293	0	213	4175	6597	11278
13. JAMMU AND KASHMIR	26	1394	68	540	55	2083
14. KARNATAKA	0	0	0	4266	2059	6325
15. KERALA	0	34604	0	5785	13485	53874
16. MADHYA PRADESH	0	7472	10	3352	0	10834
17. MAHARASHTRA	22020	15367	1182	60236	0	98805
18. MANIPUR	7	183	3170	4915	751	9026
19. MEGHALAYA	849	505	559	1388	557	3858
20. MIZORAM	128	7	214	995	328	1672
21. NAGALAND	433	540	820	999	201	2993
22. ORISSA	0	1581	0	6796	723	9100
23. PONDICHERY	665	313	31	1398	0	2407
24. PUNJAB	0	0	0	5502	0	5502
25. RAJASTHAN	3878	0	0	2222	131	6231
26. SIKKIM	118	30	108	8	373	637
27. TAMIL NADU	0	0	9888	0	0	9888
28. TRIPURA	0	262	120	710	383	1475
29. UTTAR PRADESH	2807	0	0	0	0	2807
30. UTTARAKHAND	0	0	0	0	2619	2619
31. WEST BENGAL	179	0	0	0	0	179
<b>ALL INDIA TOTAL:</b>	<b>39034</b>	<b>88761</b>	<b>19646</b>	<b>128494</b>	<b>31082</b>	<b>307017</b>

## PERCENTAGE OF OVERDUES TO DEMAND 2012-2013

(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	31.84	3.89	68.29	31.7	51.35	25.2
2. ANDHRA PRADESH	0.0	1.11	5.43	6.35	0.59	1.08
3. ARUNACHAL PRADESH	40.74	87.1	0.0	96.5	77.12	89.2
4. ASSAM	81.69	1.72	36.53	48.69	52.79	46.81
5. BIHAR	15.43	100.0	0.0	0.0	0.0	43.16
6. CHANDIGARH	0.0	0.0	90.0	29.32	0.0	30.28
7. CHHATTISGARH	0.58	6.73	90.71	49.29	0.0	5.98
8. DELHI	0.29	37.94	67.53	30.07	17.45	7.49
9. GOA	13.56	0.57	21.94	20.47	42.15	21.04
10. GUJARAT	0.0	99.78	0.0	20.0	0.0	1.92
11. HARYANA	0.0	0.06	0.0	10.88	0.07	0.05
12. HIMACHAL PRADESH	37.9	0.0	40.04	28.34	21.2	23.92
13. JAMMU AND KASHMIR	48.15	84.23	35.42	24.57	29.57	48.61
14. KARNATAKA	0.0	0.0	0.0	69.71	70.98	2.0
15. KERALA	0.0	12.04	0.0	22.94	42.03	15.63
16. MADHYA PRADESH	0.0	9.06	2.73	55.1	0.0	2.35
17. MAHARASHTRA	5.69	3.78	6.47	56.61	0.0	10.76
18. MANIPUR	63.64	73.2	94.37	86.99	94.23	89.66
19. MEGHALAYA	77.53	100.0	92.4	62.19	82.4	75.45
20. MIZORAM	69.19	31.82	26.95	27.07	21.95	27.09
21. NAGALAND	59.15	36.54	88.55	25.1	24.57	37.72
22. ORISSA	0.0	12.85	0.0	28.24	100.0	2.89
23. PONDICHERY	38.11	2.01	62.0	24.04	0.0	10.4
24. PUNJAB	0.0	0.0	0.0	34.05	0.0	1.09
25. RAJASTHAN	1.15	0.0	0.0	38.91	99.24	1.74
26. SIKKIM	66.29	83.33	86.4	7.48	27.94	35.77
27. TAMIL NADU	0.0	0.0	1.07	0.0	0.0	1.07
28. TRIPURA	0.0	24.42	6.57	10.6	16.24	11.8
29. UTTAR PRADESH	5.17	0.0	0.0	0.0	0.0	5.17
30. UTTARAKHAND	0.0	0.0	0.0	0.0	2.81	2.81
31. WEST BENGAL	6.74	0.0	0.0	0.0	0.0	6.74
<b>ALL INDIA TOTAL:</b>	<b>1.19</b>	<b>8.33</b>	<b>1.92</b>	<b>35.95</b>	<b>16.2</b>	<b>5.18</b>

## COST OF MANAGEMENT (COM) & TOTAL NUMBER OF EMPLOYEES 2012-2013

(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	965	393	1358	14.37	223	6.09
2. ANDHRA PRADESH	3708	5912	9620	1.43	515	18.68
3. ARUNACHAL PRADESH	812	136	948	2.25	320	2.96
4. ASSAM	4693	10111	14804	8.77	642	23.06
5. BIHAR	477	355	832	0.28	109	7.63
6. CHANDIGARH	665	144	809	2.58	72	11.24
7. CHHATTISGARH	1053	17875	18928	7.03	105	180.27
8. DELHI	3178	808	3986	3.38	562	7.09
9. GOA	2154	1105	3259	2.51	682	4.78
10. GUJARAT	1222	3448	4670	0.52	186	25.11
11. HARYANA	2146	507	2653	0.4	418	6.35
12. HIMACHAL PRADESH	6906	2559	9465	1.33	1356	6.98
13. JAMMU AND KASHMIR	892	270	1162	1.8	180	6.46
14. KARNATAKA	2700	3000	5700	0.52	498	11.45
15. KERALA	2148	1611	3759	0.5	227	16.56
16. MADHYA PRADESH	4875	2149	7024	0.67	643	10.92
17. MAHARASHTRA	13486	2634	16120	0.66	1623	9.93
18. MANIPUR	551	1179	1730	5.54	84	20.6
19. MEGHALAYA	3378	1690	5068	3.1	595	8.52
20. MIZORAM	2	1	3	0.01	166	0.02
21. NAGALAND	886	5640	6526	14.85	235	27.77
22. ORISSA	2081	793	2874	0.31	204	14.09
23. PONDICHERY	1280	5230	6510	10.29	256	25.43
24. PUNJAB	4597	746	5343	6.69	437	12.23
25. RAJASTHAN	1841	1380	3221	0.31	257	12.53
26. SIKKIM	196	0	196	0.7	60	3.27
27. TAMIL NADU	6447	2054	8501	0.7	502	16.93
28. TRIPURA	711	859	1570	1.01	299	5.25
29. UTTAR PRADESH	281	193	474	0.24	83	5.71
30. UTTARAKHAND	333	11997	12330	6.68	79	156.08
31. WEST BENGAL	2419	4091	6510	0.97	409	15.92
<b>ALL INDIA TOTAL:</b>	<b>77083</b>	<b>88870</b>	<b>165953</b>	<b>1.16</b>	<b>12027</b>	<b>13.8</b>

**PROFIT & LOSS, DIVIDEND DECLARED, NUMBER OF BRANCHES  
IN PROFIT/LOSS & AUDIT CLASSIFICATION  
2012-2013**

(As on 31st March)

(Amount in Lakhs)

Name of the State Cooperative Bank	Profit(+) Loss(-)	Dividend Declared (%)	Branches working at Profit		Branches working at Loss		Audit Classification
			No's	Amount	No's	Amount	
1	108	109	110	111	112	113	114
1. ANDAMAN AND NICOBAR	289	N.D.	N.A.	N.A.	N.A.	N.A.	A
2. ANDHRA PRADESH	6948	8	19	454	18	477	A
3. ARUNACHAL PRADESH	12405	0	1	545	32	0	B
4. ASSAM	400	N.A.	44	1431	23	210	B
5. BIHAR	4112	6	7	4935	4	118	B
6. CHANDIGARH	316	0	10	316	4	41	A
7. CHHATTISGARH	2409	0	4	4021	2	1622	A
8. DELHI	1976	12.5	N.A.	N.A.	N.A.	N.A.	A
9. GOA	99	0	43	0	25	0	B
10. GUJARAT	0	15	N.A.	N.A.	N.A.	N.A.	A
11. HARYANA	3021	N.A.	13	3021	0	0	A
12. HIMACHAL PRADESH	5046	15	168	9750	16	181	A
13. JAMMU AND KASHMIR	50	0	14	555	10	80	B
14. KARNATAKA	3100	9	28	1346	12	5277	A
15. KERALA	-33708	N.A.	13	9016	7	911	B
16. MADHYA PRADESH	3904	6	9	5135	16	1231	A
17. MAHARASHTRA	31466	7	36	57822	17	18704	A
18. MANIPUR	22	0	7	227	5	205	B
19. MEGHALAYA	1452	N.D.	17	2354	29	902	A
20. MIZORAM	299	N.A.	10	562	3	263	B
21. NAGALAND	-4217	0	16	1440	5	22	D
22. ORISSA	1264	N.D.	13	N.A.	1	N.A.	A
23. PONDICHERY	-1290	N.A.	15	1205	13	1433	B
24. PUNJAB	19	N.D.	10	548	9	169	A
25. RAJASTHAN	6009	N.D.	16	2356	1	3	A
26. SIKKIM	8	5.18	8	329	6	27	A
27. TAMIL NADU	4324	N.D.	47	4324	0	0	A
28. TRIPURA	2236	0	52	2236	0	0	A
29. UTTAR PRADESH	444	9.1	14	440	2	1	A
30. UTTARAKHAND	276	0	14	786	8	32	A
31. WEST BENGAL	1003	0	29	6207	19	5204	A
<b>ALL INDIA TOTAL:</b>	<b>53682</b>	<b>92.78</b>	<b>677</b>	<b>121361</b>	<b>287</b>	<b>37113</b>	<b>Not Compiled</b>
of Column 108 Profit=	92897						
of Column 108 Loss=	39215						

**DETAILS OF KISSAN CREDIT CARDS ISSUED BY STATE  
COOPERATIVE BANKS  
AND LOANS SANCTIONED / DISBURSED ON THEM DURING  
2010-2011 TO 2012-2013**

(As on 31st March)

Name of the State Cooperative Bank	2010-2011		2011-2012		2012-2013	
	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	170	74.73	583	355.04	909	602
2. ANDHRA PRADESH	0	0	0	0	0	0
3. ARUNACHAL PRADESH	20	6.4	21	3.15	166	42.68
4. ASSAM	343	42.2	7080	1030.41	4808	970.44
5. BIHAR	41789	44174	34946	38685	16492	4230.38
6. CHANDIGARH	0	0	0	0	0	0
7. CHHATTISGARH	1223459	319555	1418490	396769	N.A.	N.A.
8. DELHI	83	58.37	98	89.26	83	77.84
9. GOA	5189	2044	5707	2289	0	0
10. GUJARAT	0	0	0	0	0	0
11. HARYANA	16944	516946	26241	616721	15212	712989.22
12. HIMACHAL PRADESH	5473	7792.53	6485	22467.78	7057	31742.96
13. JAMMU AND KASHMIR	67	62.82	108	93.96	646	493.48
14. KARNATAKA	1844773	426612	2003024	563105	2149139	603250.04
15. KERALA	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
16. MADHYA PRADESH	311983	584562	473065	762927	271880	1023512
17. MAHARASHTRA	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
18. MANIPUR	3	2	2	2	0	0
19. MEGHALAYA	2492	582.12	3212	729.4	2760	805.27
20. MIZORAM	169	115.73	247	202.14	411	397.74
21. NAGALAND	2023	226	1860	595	1203	178.4
22. ORISSA	331905	339639.07	720946	441588.97	209600	542648.61
23. PONDICHERY	3259	1020.11	3143	1010.36	3376	1216.85
24. PUNJAB	943306	849715.06	967522	945975.25	985035	10720.51
25. RAJASTHAN	560111	5581.1	124534	7476.76	94481	11215.91
26. SIKKIM	2156	926.12	4129	1273.84	5926	1861.99
27. TAMIL NADU	622780	173372	671176	218083	741356	262888
28. TRIPURA	5457	757	20412	1706	14969	2883.28
29. UTTAR PRADESH	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
30. UTTARAKHAND	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
31. WEST BENGAL	1758524	105578	1877985	138845	0	0
<b>ALL INDIA TOTAL:</b>	<b>7682478</b>	<b>3379444.36</b>	<b>8371016</b>	<b>4162023.32</b>	<b>4525509</b>	<b>3212727.6</b>



## TOTAL BUSINESS, YIELD ON EMPLOYEES, COST OF FUNDS, COST OF DEPOSITS DURING 2012-2013

(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	78576	352.36	4.8	4.16
2. ANDHRA PRADESH	1238002.57	2403.89	8.6	6.97
3. ARUNACHAL PRADESH	23301.97	72.81	478.39	23.34
4. ASSAM	198434	309.08	4.3	4.71
5. BIHAR	309001.87	2834.89	5.93	6.34
6. CHANDIGARH	34545.01	479.79	5.21	5.21
7. CHHATTISGARH	269262.61	2564.05	6.56	8.21
8. DELHI	128327	228.33	4.13	5.54
9. GOA	178467	262	9	7
10. GUJARAT	958627.42	5153.91	7.04	9.16
11. HARYANA	733824.77	1755.56	5.21	7.3
12. HIMACHAL PRADESH	847167.18	624.75	6.39	7.34
13. JAMMU AND KASHMIR	72015.15	400.08	6.03	6.03
14. KARNATAKA	1250869	2512	6.56	8.42
15. KERALA	1040989.23	4585.85	8.23	9.05
16. MADHYA PRADESH	1073968	1670.43	5.49	7.31
17. MAHARASHTRA	2703095	144.61	7.66	8.65
18. MANIPUR	24706	294	2	1
19. MEGHALAYA	188913.16	317.5	4.33	5.35
20. MIZORAM	72221.81	435.07	4.79	5.16
21. NAGALAND	43957.53	255.2	4.4	2.3
22. ORISSA	963019.15	4720.69	6.92	7.95
23. PONDICHERY	95862.65	374.46	N.A.	N.A.
24. PUNJAB	991408.91	2268.67	5.23	7.58
25. RAJASTHAN	889917	3462.71	6.02	8.84
26. SIKKIM	35302.44	588.37	4.33	5.12
27. TAMIL NADU	1724775	3435.8	6.99	8.63
28. TRIPURA	187115	625.8	5.95	5.92
29. UTTAR PRADESH	240865.99	2902	9.04	9.04
30. UTTARAKHAND	187437	2373	4	8
31. WEST BENGAL	833456	2038	9	10
<b>ALL INDIA TOTAL:</b>	<b>17617431.42</b>	<b>50445.66</b>	<b>Not Compiled</b>	

## NON-PERFORMING ASSETS ( ABSOLUTE, GROSS & NET) AND CAPITAL TO RISK WEIGHTED ASSETS RATIO DURING 2012-2013

(As on 31st March)

Name of the State Cooperative Bank	Non Performing Assets (NPA)			Capital to Risk Weighted Assets Ratio (%)		
	Absolute	Gross (%)	Net (%)	2010-2011	2011-2012	2012-2013
1	125	126	127	128	129	130
1. ANDAMAN AND NICOBAR	5646.33	19.86	12.87	N.A.	N.A.	N.A.
2. ANDHRA PRADESH	16177.11	1.94	0	N.A.	N.A.	N.A.
3. ARUNACHAL PRADESH	9162.56	97.47	0	N.A.	N.A.	N.A.
4. ASSAM	10030.07	20.74	9.88	N.A.	N.A.	N.A.
5. BIHAR	1131.42	11.48	0.78	N.A.	N.A.	N.A.
6. CHANDIGARH	545.24	7.37	0.8	N.A.	N.A.	N.A.
7. CHHATTISGARH	167.64	4.5	0.14	N.A.	N.A.	N.A.
8. DELHI	2714.67	6.03	0.93	N.A.	N.A.	N.A.
9. GOA	5093	8	4	N.A.	N.A.	N.A.
10. GUJARAT	6077.96	1.41	0	N.A.	N.A.	N.A.
11. HARYANA	235	0.05	0.05	N.A.	N.A.	N.A.
12. HIMACHAL PRADESH	29724	11.2	5.06	N.A.	N.A.	N.A.
13. JAMMU AND KASHMIR	2500.04	23	9.66	N.A.	N.A.	N.A.
14. KARNATAKA	21442	3.29	1.37	N.A.	N.A.	N.A.
15. KERALA	12983.64	8.41	3.2	N.A.	N.A.	N.A.
16. MADHYA PRADESH	10989.46	1.7	0.06	N.A.	N.A.	N.A.
17. MAHARASHTRA	1900.3	16.38	1.38	N.A.	N.A.	N.A.
18. MANIPUR	13321	87	72	N.A.	N.A.	N.A.
19. MEGHALAYA	6177.54	11.15	6.52	N.A.	N.A.	N.A.
20. MIZORAM	3162.81	10.9	7.62	N.A.	N.A.	N.A.
21. NAGALAND	3684	20	12	N.A.	N.A.	N.A.
22. ORISSA	20717.66	4.61	2.11	N.A.	N.A.	N.A.
23. PONDICHERY	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
24. PUNJAB	5689.47	0.8	0	N.A.	N.A.	N.A.
25. RAJASTHAN	5165	0.88	0	N.A.	N.A.	N.A.
26. SIKKIM	1181.21	10.48	9.39	N.A.	N.A.	N.A.
27. TAMIL NADU	43748.43	4.62	2.76	N.A.	N.A.	N.A.
28. TRIPURA	2444.39	0	555.75	N.A.	N.A.	N.A.
29. UTTAR PRADESH	3152	4.51	1.33	N.A.	N.A.	N.A.
30. UTTARAKHAND	3174	5	3	N.A.	N.A.	N.A.
31. WEST BENGAL	10250	3	1	N.A.	N.A.	N.A.
<b>ALL INDIA TOTAL:</b>	<b>258387.95</b>	<b>Not Compiled</b>				

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

**PART - II  
( AS ON 30TH JUNE )  
2012- 2013**

(FROM PAGE NO. 32 TO 35)

TABLE-XVII  
**DETAILS OF DEMAND**  
**2012-2013**

(As on 30th June)

(Amount in Lakhs)

NAME OF THE STATE COOPERATIVE BANK	DETAILS OF DEMAND			TOTAL DEMAND
	SHORT TERM	MEDIUM TERM	OTHERS	
1	2	3	4	5 ( 2 to 4 )
1. ANDAMAN AND NICOBAR	958	7901	642	9501
2. ANDHRA PRADESH	559197	9191	23513	591901
3. ARUNACHAL PRADESH	N.A.	N.A.	N.A.	0
4. ASSAM	N.A.	N.A.	N.A.	0
5. BIHAR	33238	694	0	33932
6. CHANDIGARH	0	1246	0	1246
7. CHHATTISGARH	0	0	0	0
8. DELHI	2090	1106	558	3754
9. GOA	8862	23133	2684	34679
10. GUJARAT	244420	19758	0	264178
11. HARYANA	958	7901	642	9501
12. HIMACHAL PRADESH	0	0	0	0
13. JAMMU AND KASHMIR	1805	2613	194	4612
14. KARNATAKA	216509	15382	5187	237078
15. KERALA	86752	8260	5134	100146
16. MADHYA PRADESH	0	0	0	0
17. MAHARASHTRA	529498	72221	29891	631610
18. MANIPUR	1469	5495	3912	10876
19. MEGHALAYA	1732	3354	741	5827
20. MIZORAM	215	5137	1779	7131
21. NAGALAND	1831	4662	0	6493
22. ORISSA	66158	17152	801	84111
23. PONDICHERY	17289	5864	0	23153
24. PUNJAB	0	0	0	0
25. RAJASTHAN	365317	11723	4918	381958
26. SIKKIM	441	738	147	1326
27. TAMIL NADU	0	267385	0	267385
28. TRIPURA	2536	12413	0	14949
29. UTTAR PRADESH	309125	5473	7941	322539
30. UTTARAKHAND	N.A.	N.A.	N.A.	0
31. WEST BENGAL	212833	@	@	212833
<b>ALL INDIA TOTAL:</b>	<b>2663233</b>	<b>508802</b>	<b>88684</b>	<b>3260719</b>

TABLE-XVIII  
**DETAILS OF COLLECTION**  
**2012-2013**

(As on 30th June)

(Amount in Lakhs)

NAME OF THE STATE COOPERATIVE BANK	DETAILS OF COLLECTION			TOTAL COLLECTION
	SHORT TERM	MEDIUM TERM	OTHERS	
1	6	7	8	9 ( 6 to 8 )
1. ANDAMAN AND NICOBAR	485	4437	622	5544
2. ANDHRA PRADESH	547305	8909	19961	576175
3. ARUNACHAL PRADESH	N.A.	N.A.	N.A.	0
4. ASSAM	N.A.	N.A.	N.A.	0
5. BIHAR	22410	0	0	22410
6. CHANDIGARH	0	874	0	874
7. CHHATTISGARH	0	0	0	0
8. DELHI	462	354	269	1085
9. GOA	7553	18781	2229	28563
10. GUJARAT	240380	19748	0	260128
11. HARYANA	485	4437	622	5544
12. HIMACHAL PRADESH	0	0	0	0
13. JAMMU AND KASHMIR	349	1956	146	2451
14. KARNATAKA	216509	11131	4208	231848
15. KERALA	52709	2239	1653	56601
16. MADHYA PRADESH	0	0	0	0
17. MAHARASHTRA	523279	32722	6893	562894
18. MANIPUR	589	695	236	1520
19. MEGHALAYA	307	1097	116	1520
20. MIZORAM	126	3702	1239	5067
21. NAGALAND	1767	2945	0	4712
22. ORISSA	61856	10702	0	72558
23. PONDICHERY	16311	4436	0	20747
24. PUNJAB	0	0	0	0
25. RAJASTHAN	361812	11723	2702	376237
26. SIKKIM	286	552	131	969
27. TAMIL NADU	0	258695	0	258695
28. TRIPURA	2411	10438	0	12849
29. UTTAR PRADESH	302824	4698	350	307872
30. UTTARAKHAND	N.A.	N.A.	N.A.	0
31. WEST BENGAL	175563	@	@	175563
<b>ALL INDIA TOTAL:</b>	<b>2535778</b>	<b>415271</b>	<b>41377</b>	<b>2992426</b>

## BALANCES ( OVERDUES ) 2012-2013

(As on 30th June)

(Amount in Lakhs)

NAME OF THE STATE COOPERATIVE BANK	BALANCES (OVERDUES)			BALANCES (OVERDUES)
	SHORT TERM	MEDIUM TERM	OTHERS	
1	10	11	12	13 ( 10 to 12 )
1. ANDAMAN AND NICOBAR	473	3464	20	3957
2. ANDHRA PRADESH	11892	282	3552	15726
3. ARUNACHAL PRADESH	0	0	0	0
4. ASSAM	0	0	0	0
5. BIHAR	10828	694	0	11522
6. CHANDIGARH	0	372	0	372
7. CHHATTISGARH	0	0	0	0
8. DELHI	1628	752	289	2669
9. GOA	1309	4352	455	6116
10. GUJARAT	4040	10	0	4050
11. HARYANA	473	3464	20	3957
12. HIMACHAL PRADESH	0	0	0	0
13. JAMMU AND KASHMIR	1456	657	48	2161
14. KARNATAKA	0	4251	979	5230
15. KERALA	34043	6021	3481	43545
16. MADHYA PRADESH	0	0	0	0
17. MAHARASHTRA	6219	39499	22998	68716
18. MANIPUR	880	4800	3676	9356
19. MEGHALAYA	1425	2257	625	4307
20. MIZORAM	89	1435	540	2064
21. NAGALAND	64	1717	0	1781
22. ORISSA	4302	6450	801	11553
23. PONDICHERY	978	1428	0	2406
24. PUNJAB	0	0	0	0
25. RAJASTHAN	3505	0	2216	5721
26. SIKKIM	155	186	16	357
27. TAMIL NADU	0	8690	0	8690
28. TRIPURA	125	1975	0	2100
29. UTTAR PRADESH	6301	775	7591	14667
30. UTTARAKHAND	0	0	0	0
31. WEST BENGAL	37270	0	0	37270
<b>ALL INDIA TOTAL:</b>	<b>127455</b>	<b>93531</b>	<b>47307</b>	<b>268293</b>

## PERCENTAGE OF OVERDUES TO DEMAND 2012-2013

(As on 30th June)

(Amount in Lakhs)

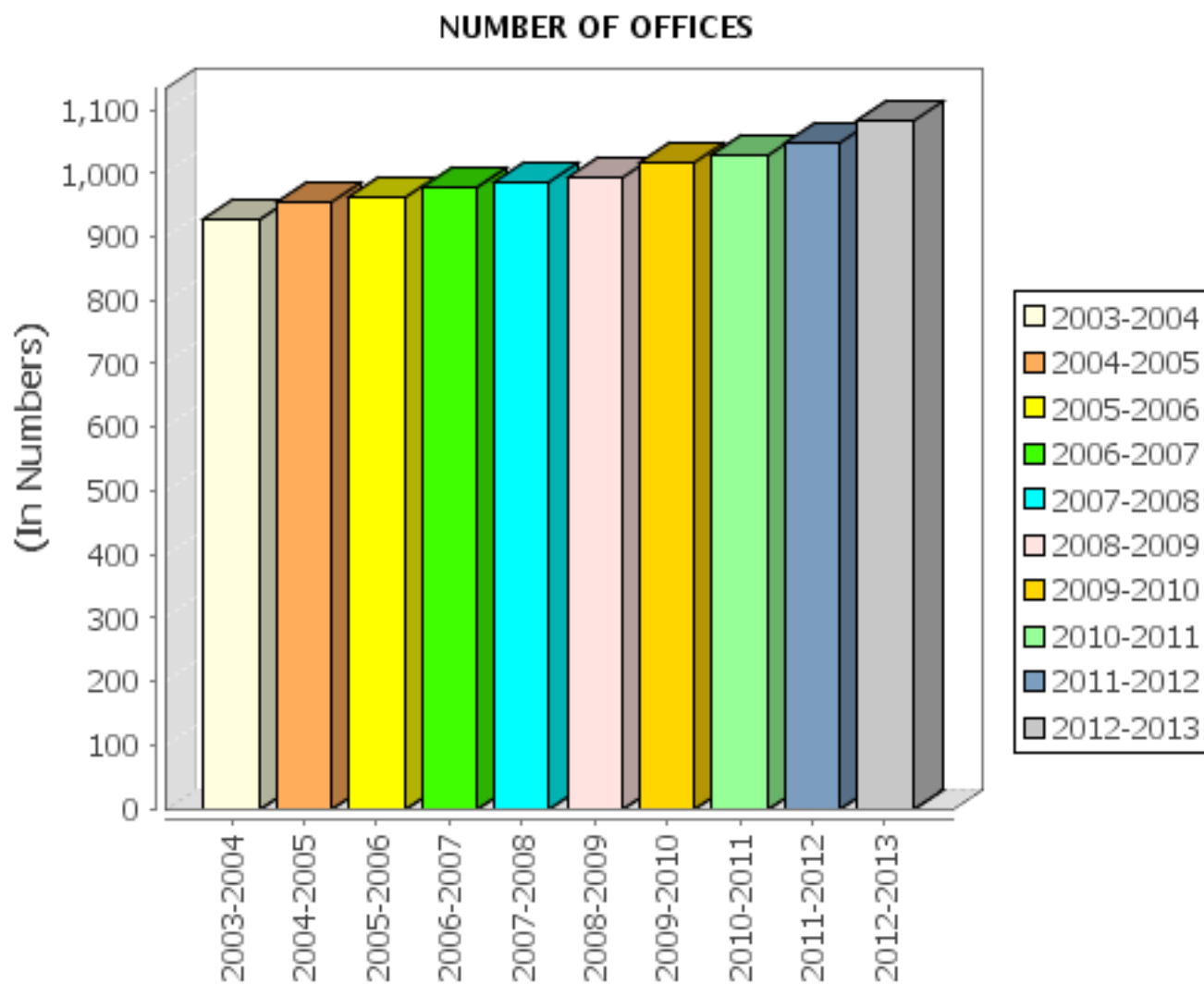
NAME OF THE STATE COOPERATIVE BANK	PERCENTAGE OF OVERDUES TO DEMAND			Total Overdues (%)
	SHORT TERM	MEDIUM TERM	OTHERS	
1	14	15	16	17 ( 14 to 16 )
1. ANDAMAN AND NICOBAR	49.37	43.84	3.12	41.65
2. ANDHRA PRADESH	2.13	3.07	15.11	2.66
3. ARUNACHAL PRADESH	0.0	0.0	0.0	0.0
4. ASSAM	0.0	0.0	0.0	0.0
5. BIHAR	32.58	100.0	0.0	33.96
6. CHANDIGARH	0.0	29.86	0.0	29.86
7. CHHATTISGARH	0.0	0.0	0.0	0.0
8. DELHI	77.89	67.99	51.79	71.1
9. GOA	14.77	18.81	16.95	17.64
10. GUJARAT	1.65	0.05	0.0	1.53
11. HARYANA	49.37	43.84	3.12	41.65
12. HIMACHAL PRADESH	0.0	0.0	0.0	0.0
13. JAMMU AND KASHMIR	80.66	25.14	24.74	46.86
14. KARNATAKA	0.0	27.64	18.87	2.21
15. KERALA	39.24	72.89	67.8	43.48
16. MADHYA PRADESH	0.0	0.0	0.0	0.0
17. MAHARASHTRA	1.17	54.69	76.94	10.88
18. MANIPUR	59.9	87.35	93.97	86.02
19. MEGHALAYA	82.27	67.29	84.35	73.91
20. MIZORAM	41.4	27.93	30.35	28.94
21. NAGALAND	3.5	36.83	0.0	27.43
22. ORISSA	6.5	37.6	100.0	13.74
23. PONDICHERY	5.66	24.35	0.0	10.39
24. PUNJAB	0.0	0.0	0.0	0.0
25. RAJASTHAN	0.96	0.0	45.06	1.5
26. SIKKIM	35.15	25.2	10.88	26.92
27. TAMIL NADU	0.0	3.25	0.0	3.25
28. TRIPURA	4.93	15.91	0.0	14.05
29. UTTAR PRADESH	2.04	14.16	95.59	4.55
30. UTTARAKHAND	0.0	0.0	0.0	0.0
31. WEST BENGAL	17.51	0.0	0.0	17.51
<b>ALL INDIA TOTAL:</b>	<b>4.79</b>	<b>18.38</b>	<b>53.34</b>	<b>8.23</b>

# **GRAPHIC PRESENTATION**

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



## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2004-2013)

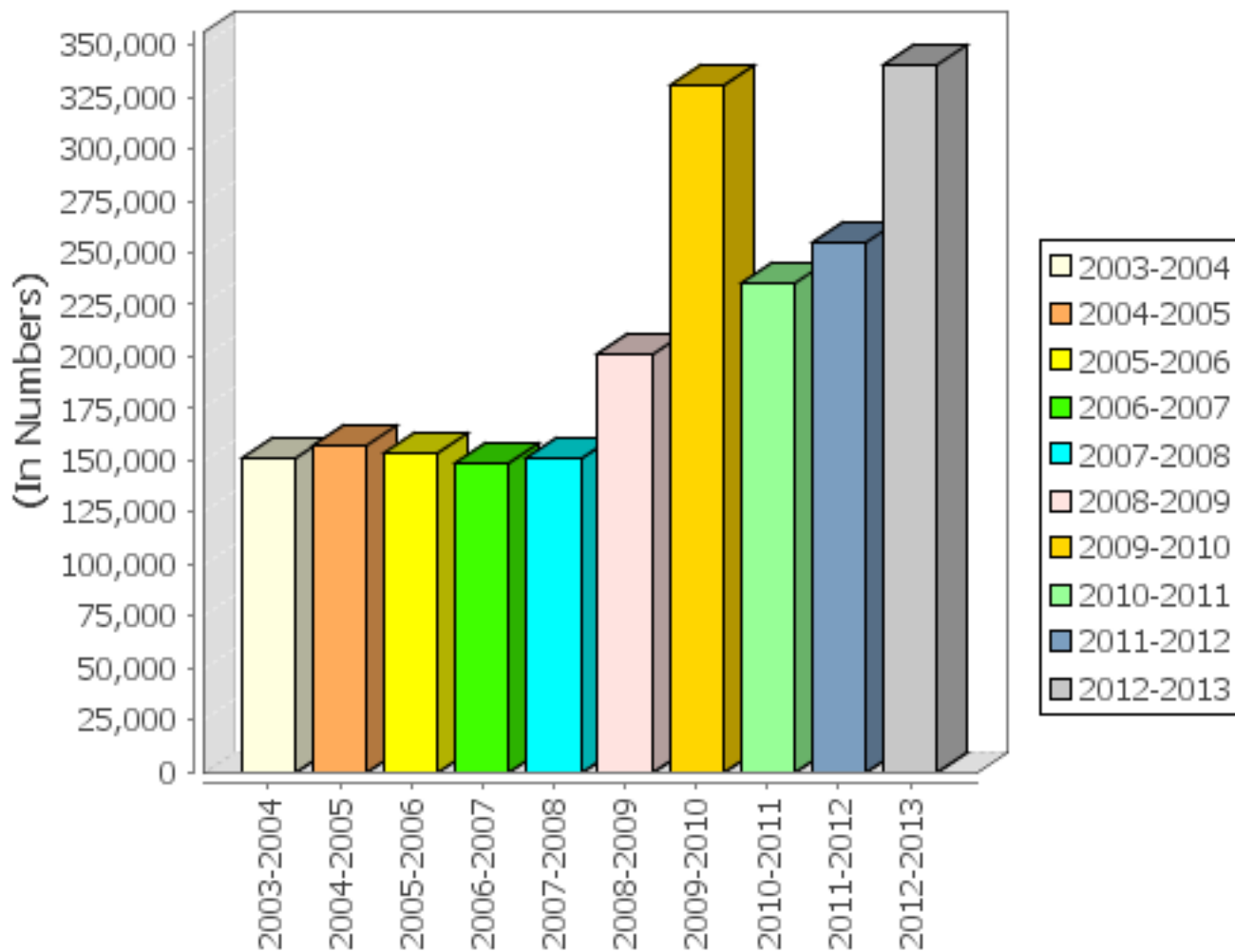


(IN NUMBERS)

YEAR	NUMBER OF OFFICES
2003-2004	929
2004-2005	953
2005-2006	962
2006-2007	979
2007-2008	986
2008-2009	992
2009-2010	1015
2010-2011	1028
2011-2012	1047
2012-2013	1081

## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2004-2013)

### TOTAL MEMBERSHIP

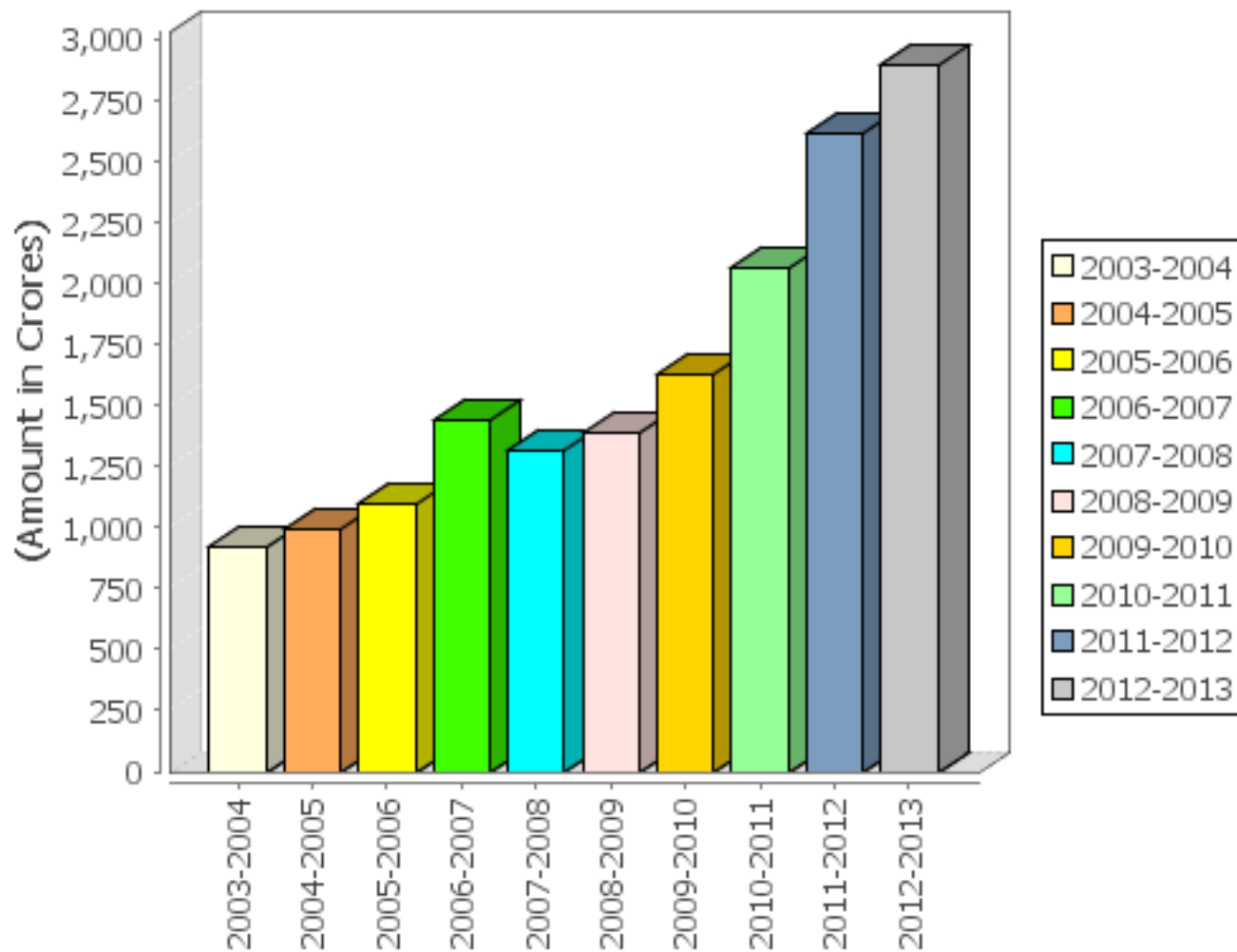


(IN NUMBERS)

YEAR	TOTAL MEMBERSHIP
2003-2004	150975
2004-2005	156623
2005-2006	153697
2006-2007	148771
2007-2008	150917
2008-2009	200772
2009-2010	330808
2010-2011	234827
2011-2012	254358
2012-2013	339896

## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2004-2013)

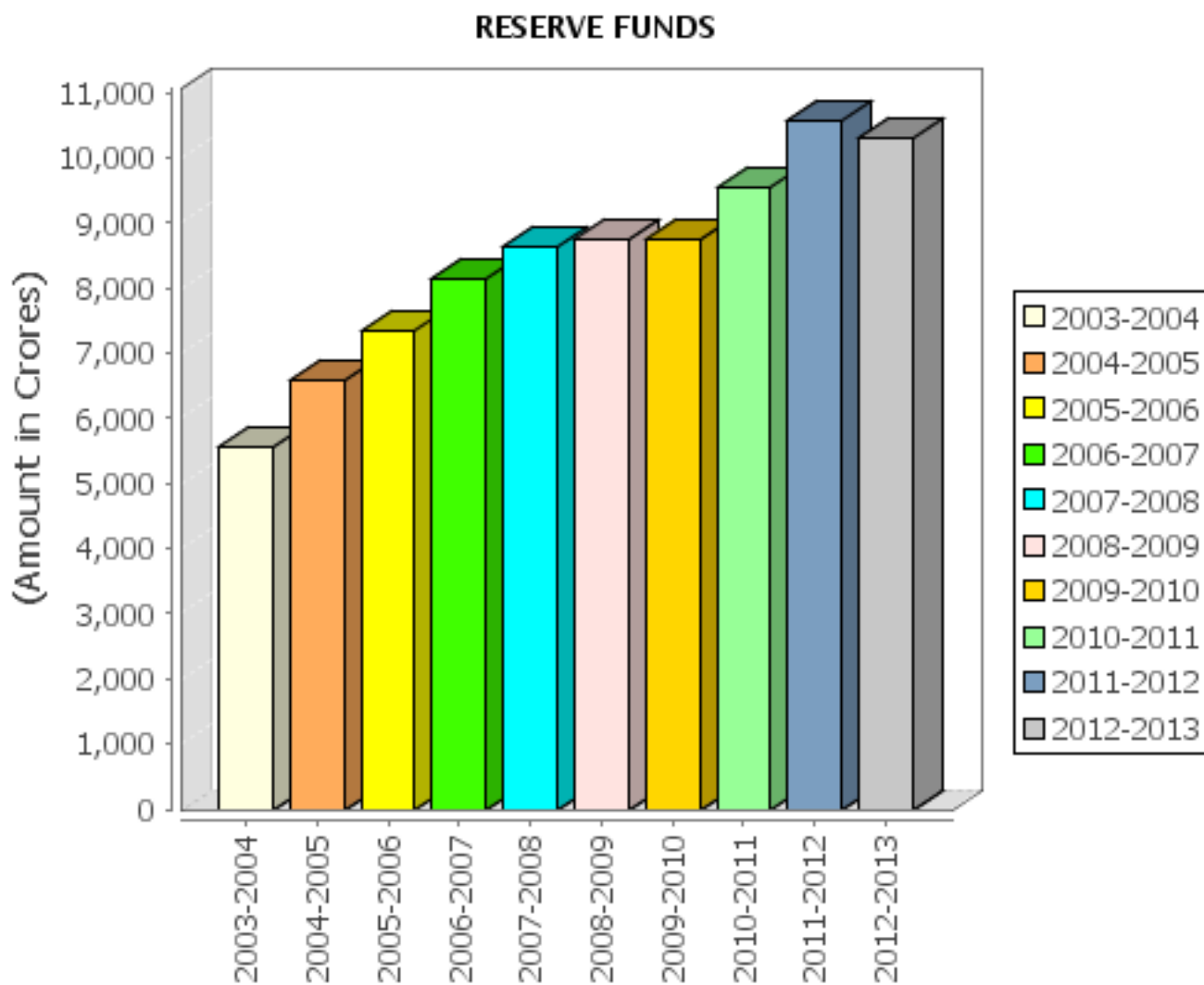
### PAID UP SHARE CAPITAL



(AMOUNT IN CRORES)

YEAR	PAID UP SHARE CAPITAL
2003-2004	925
2004-2005	992
2005-2006	1094
2006-2007	1437
2007-2008	1316
2008-2009	1390
2009-2010	1630
2010-2011	2067
2011-2012	2617
2012-2013	2894

## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2004-2013)

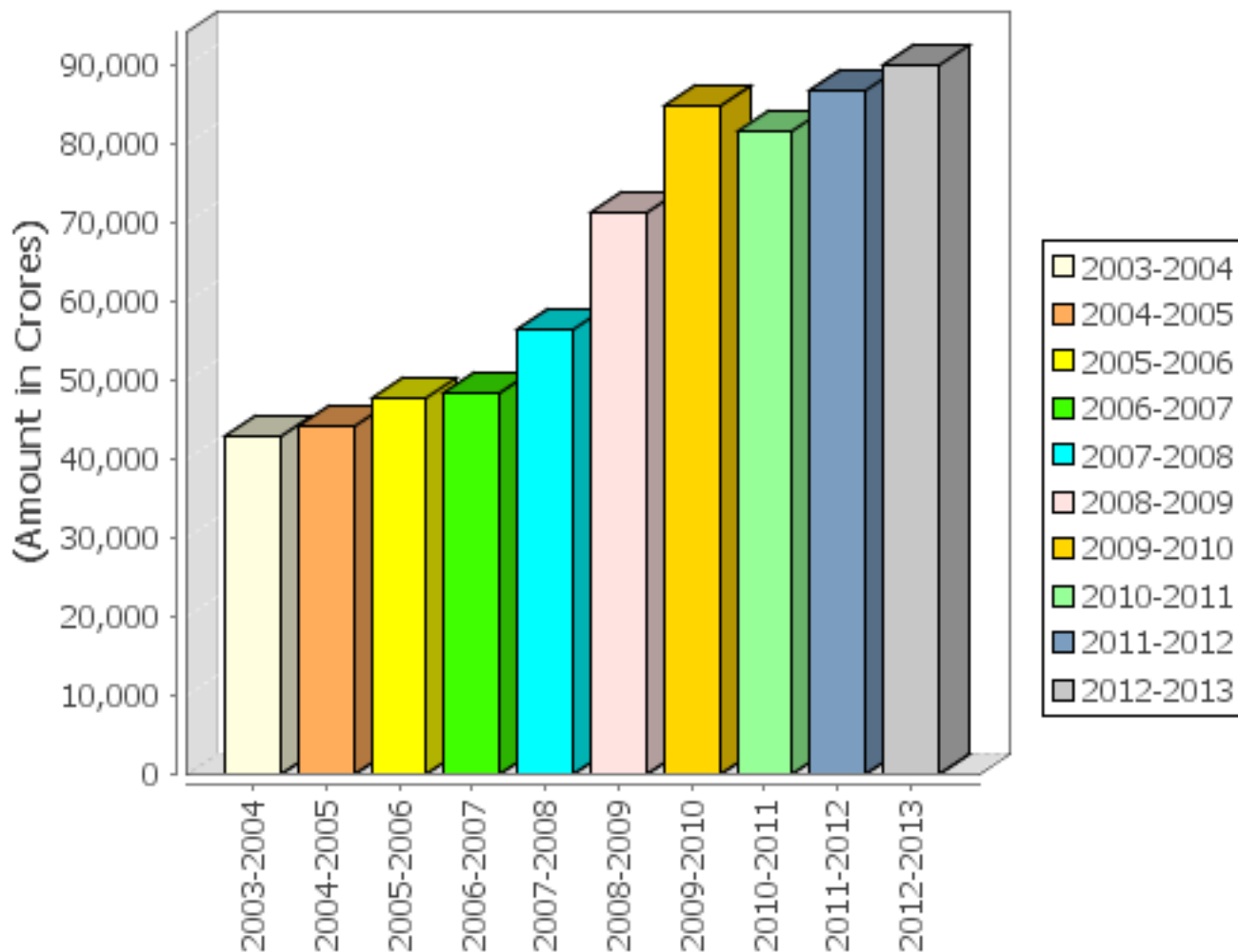


(AMOUNT IN CRORES)

YEAR	RESERVE FUNDS
2003-2004	5572
2004-2005	6590
2005-2006	7343
2006-2007	8145
2007-2008	8632
2008-2009	8764
2009-2010	8763
2010-2011	9559
2011-2012	10558
2012-2013	10297

## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2004-2013)

### TOTAL DEPOSITS

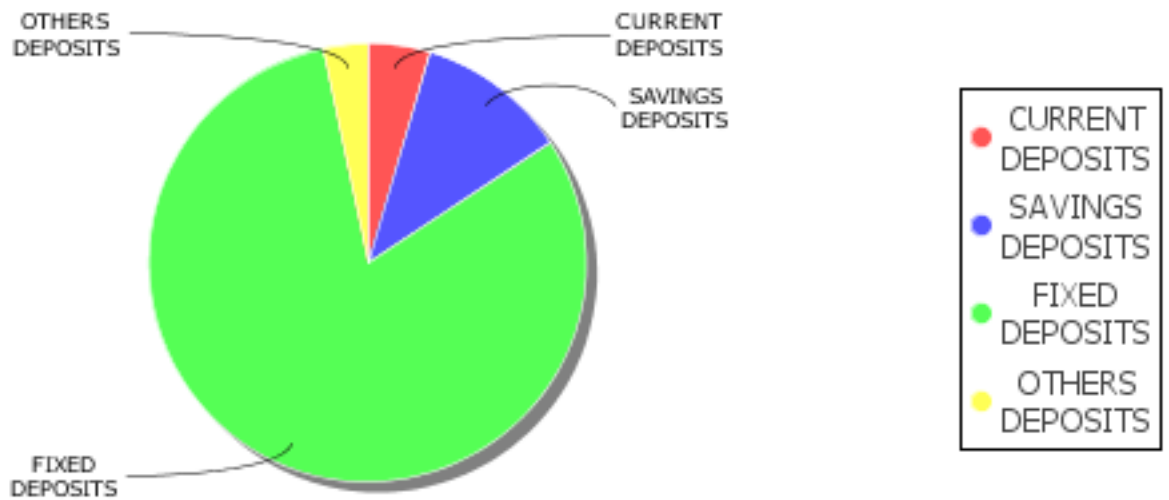


(AMOUNT IN CRORES)

YEAR	TOTAL DEPOSITS
2003-2004	42863
2004-2005	44068
2005-2006	47672
2006-2007	48470
2007-2008	56287
2008-2009	71315
2009-2010	84838
2010-2011	81664
2011-2012	86653
2012-2013	89905

# PERFORMANCE OF STATE COOPERATIVE BANKS DURING THE YEAR (2012-2013)

## TYPE OF DEPOSITS

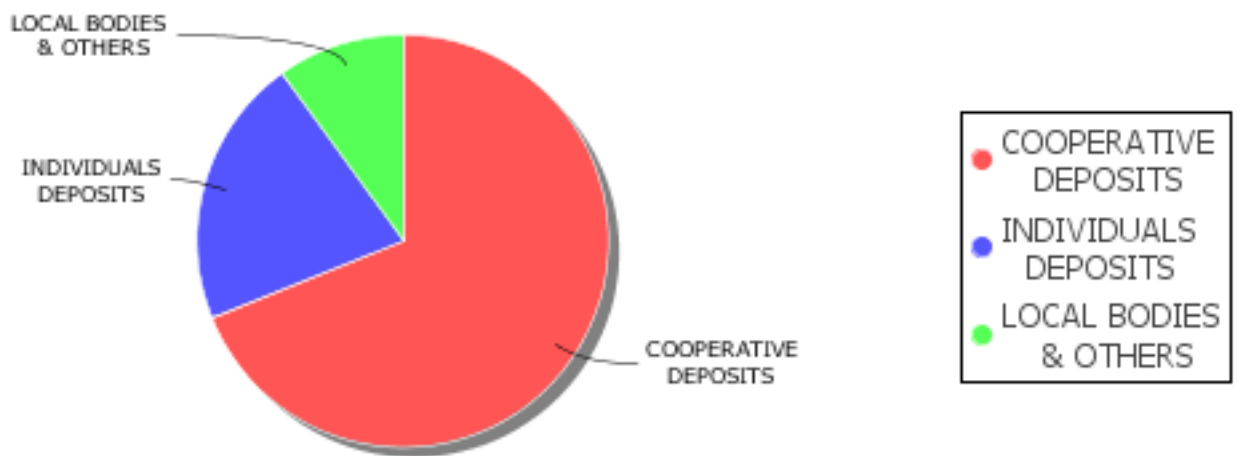


(AMOUNT IN CRORES)

YEAR	CURRENT DEPOSITS	SAVINGS DEPOSITS	FIXED DEPOSITS	RESERVE FUNDS AND OTHERS
2012-2013	4196	10035	72701	2974
% to Total	4.67	11.16	80.86	3.31

# PERFORMANCE OF STATE COOPERATIVE BANKS DURING THE YEAR (2012-2013)

## COMPOSITION OF DEPOSITS

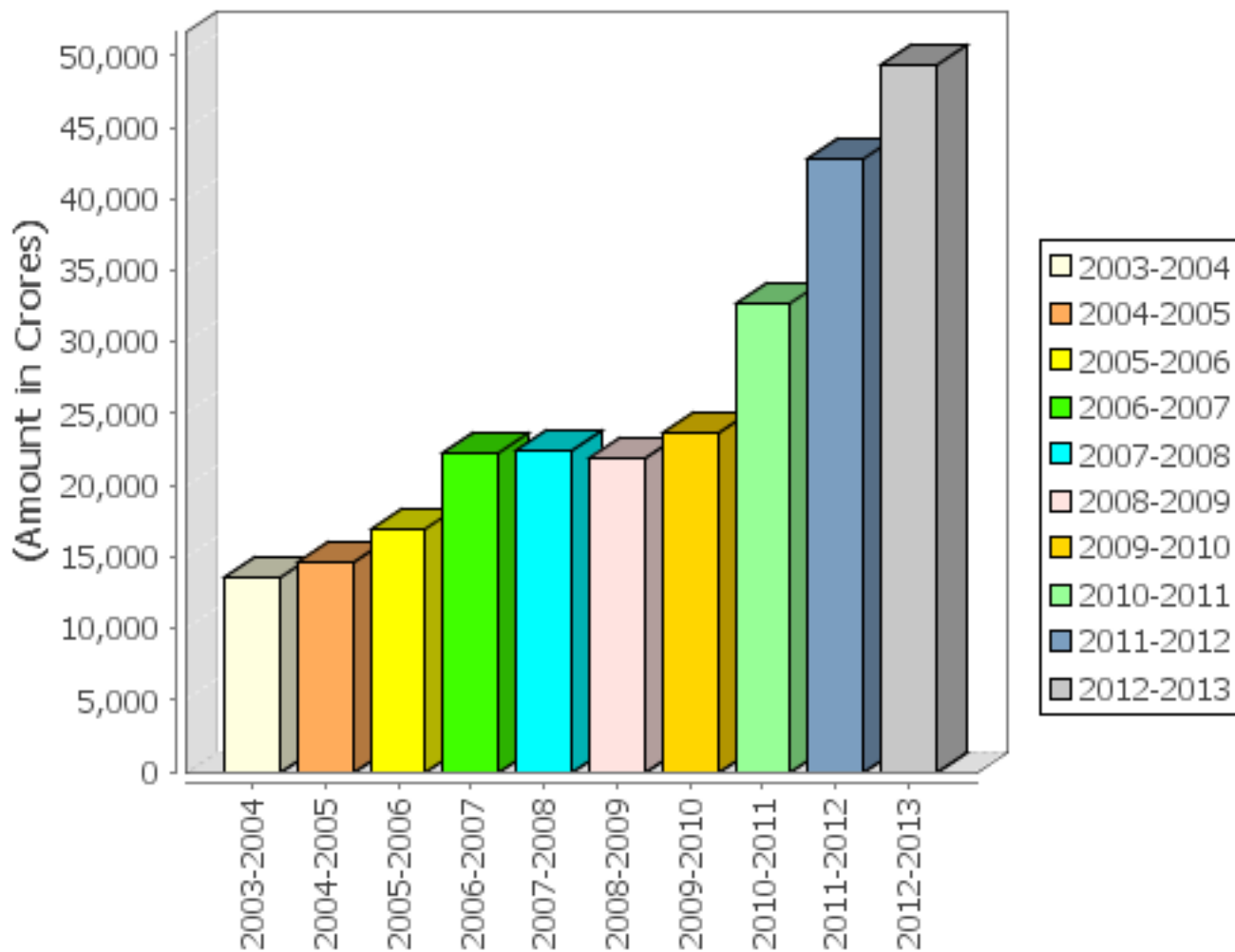


(AMOUNT IN CRORES)

YEAR	TOTAL DEPOSITS	COOPERATIVE DEPOSITS	INDIVIDUALS DEPOSITS	LOCAL BODIES AND OTHERS
2012-2013	89905	62000	18957	8948
% to Total	100.0	68.96	21.09	9.95

## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2004-2013)

### TOTAL BORROWINGS



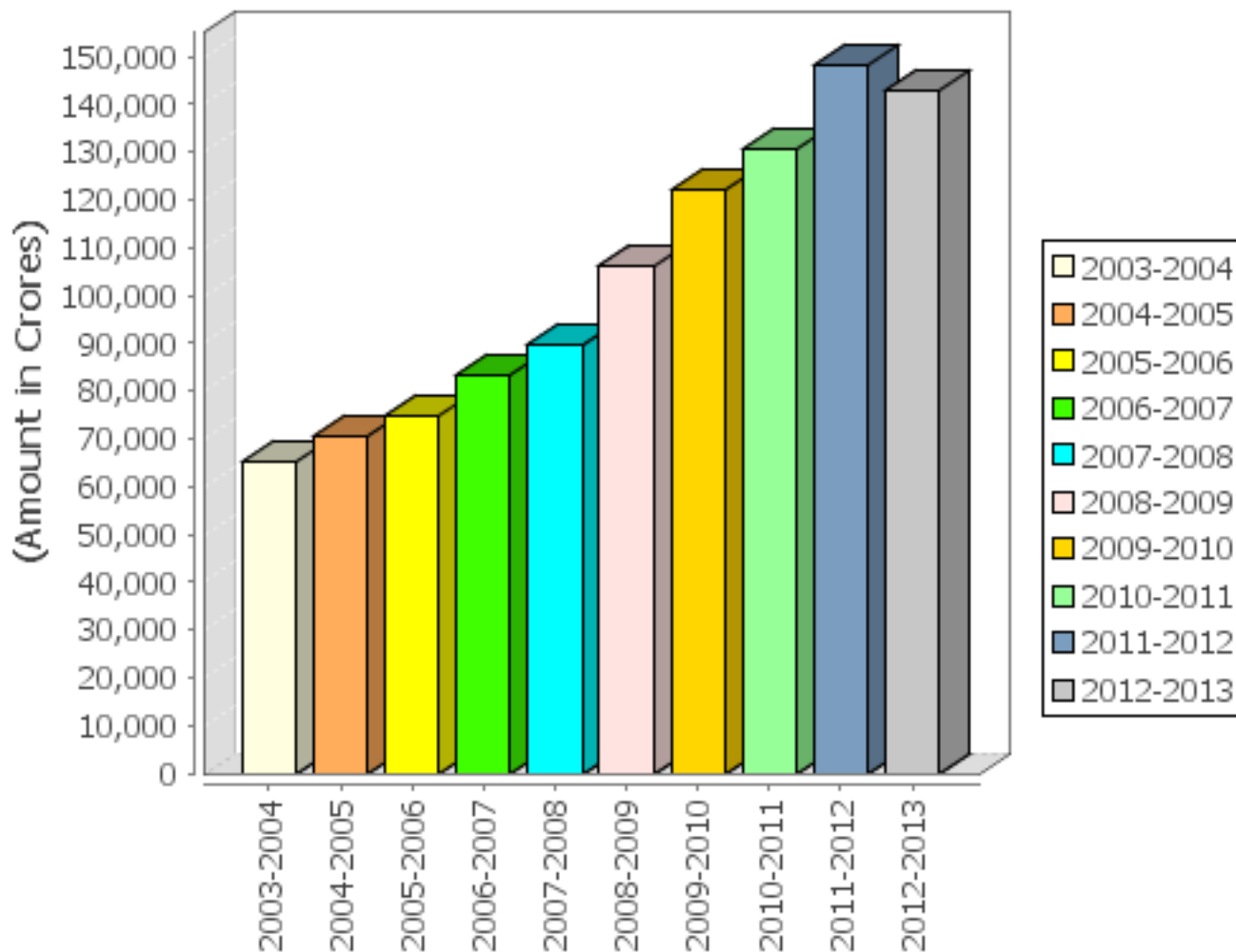
(AMOUNT IN CRORES)

YEAR	TOTAL BORROWINGS
2003-2004	13523
2004-2005	14671
2005-2006	16872
2006-2007	22150
2007-2008	22444
2008-2009	21950
2009-2010	23660
2010-2011	32607
2011-2012	42714
2012-2013	49270



## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2004-2013)

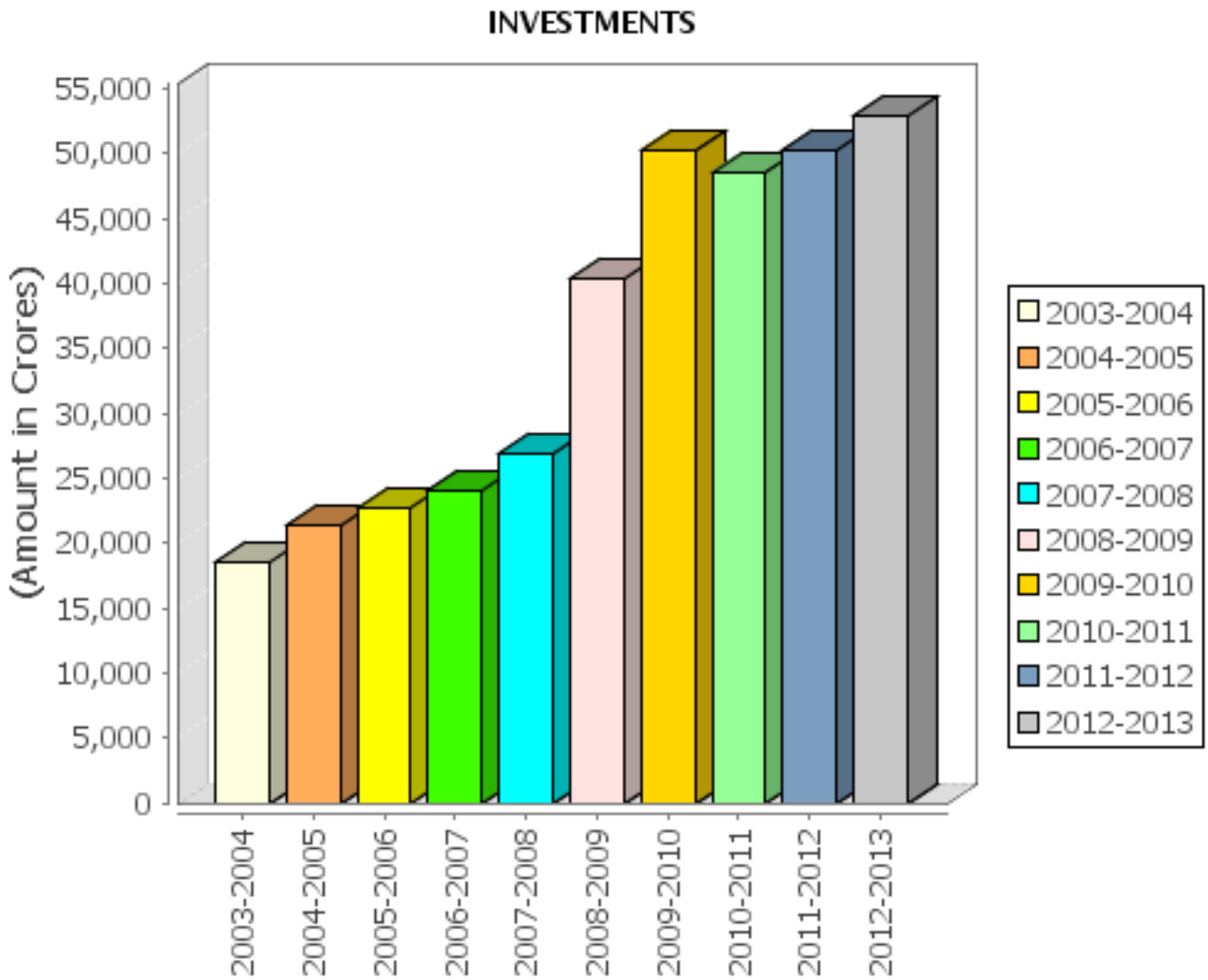
### WORKING CAPITAL



(AMOUNT IN CRORES)

YEAR	WORKING CAPITAL
2003-2004	65216
2004-2005	70682
2005-2006	74544
2006-2007	83447
2007-2008	89851
2008-2009	105901
2009-2010	122057
2010-2011	130671
2011-2012	147989
2012-2013	142729

## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2004-2013)

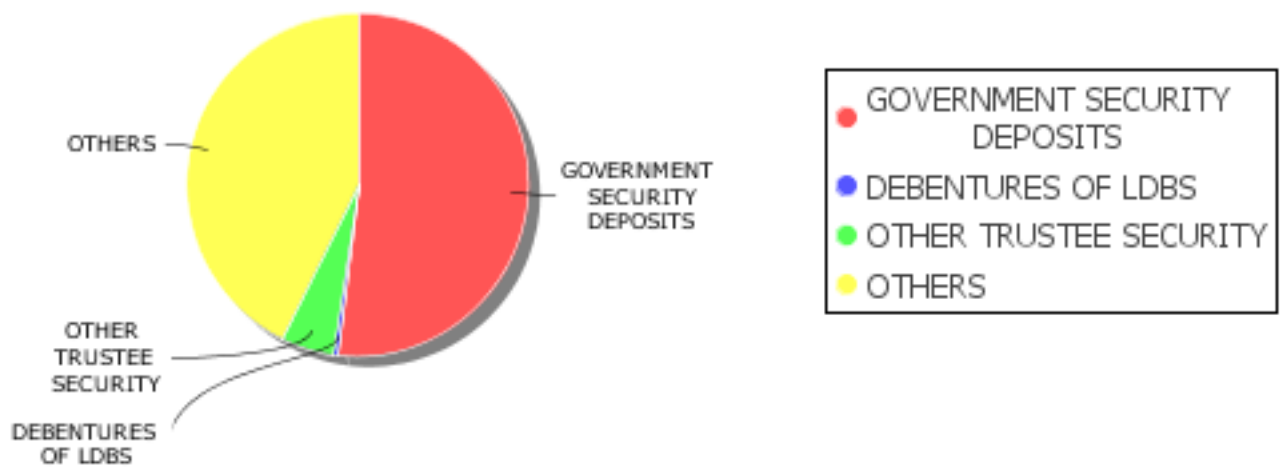


(AMOUNT IN CRORES)

YEAR	INVESTMENTS
2003-2004	18477
2004-2005	21328
2005-2006	22750
2006-2007	23970
2007-2008	26885
2008-2009	40350
2009-2010	50321
2010-2011	48604
2011-2012	50253
2012-2013	52808

# PERFORMANCE OF STATE COOPERATIVE BANKS DURING THE YEAR (2012-2013)

## COMPOSITION OF INVESTMENTS

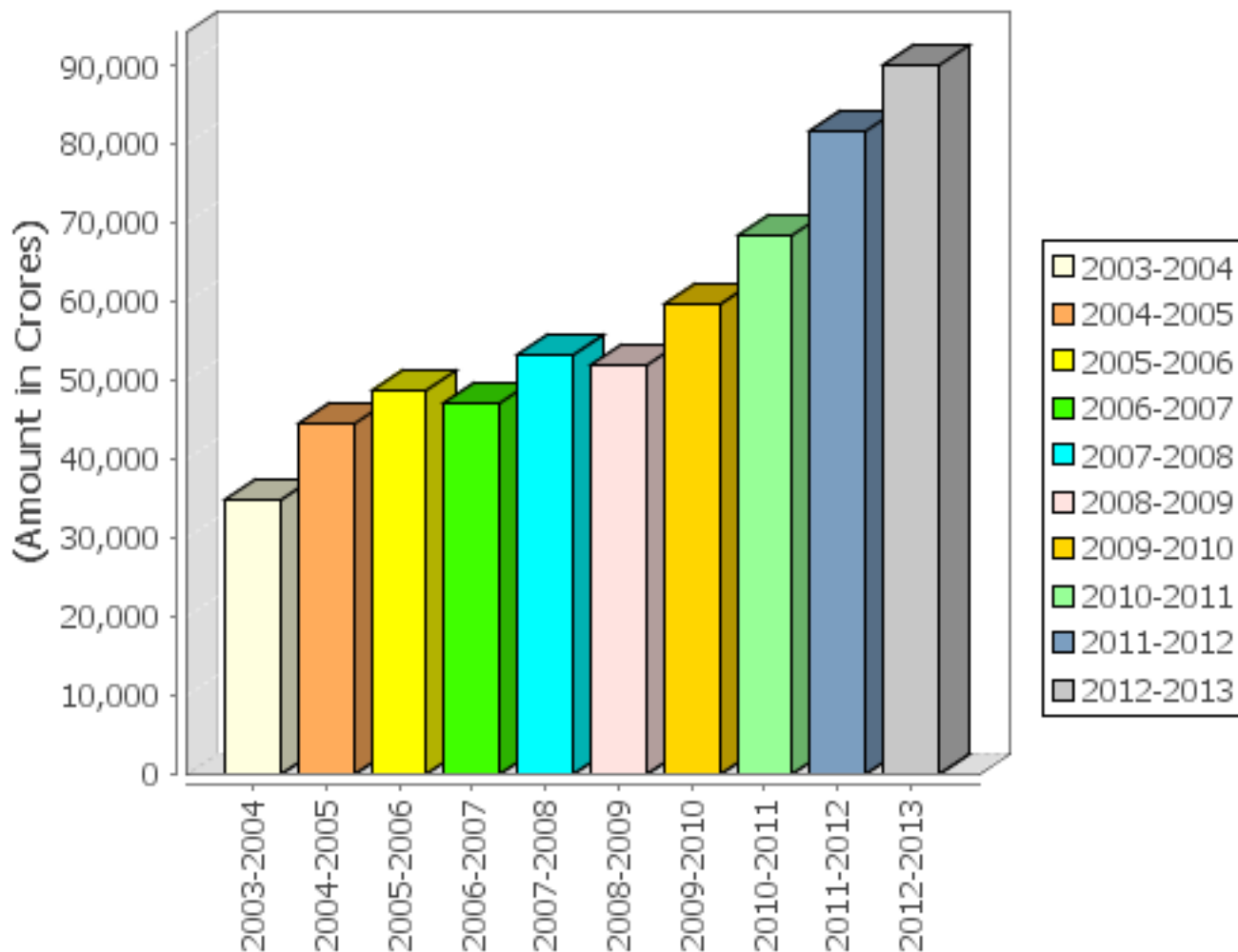


(AMOUNT IN CRORES)

YEAR	GOVERNMENT SECURITY	DEBENTURES OF LDBS	OTHER TRUSTEE SECURITY	OTHERS
2012-2013	27396	205	2667	22540
% to Total	51.88	0.39	5.05	42.68

## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2004-2013)

### TOTAL LOANS ISSUED

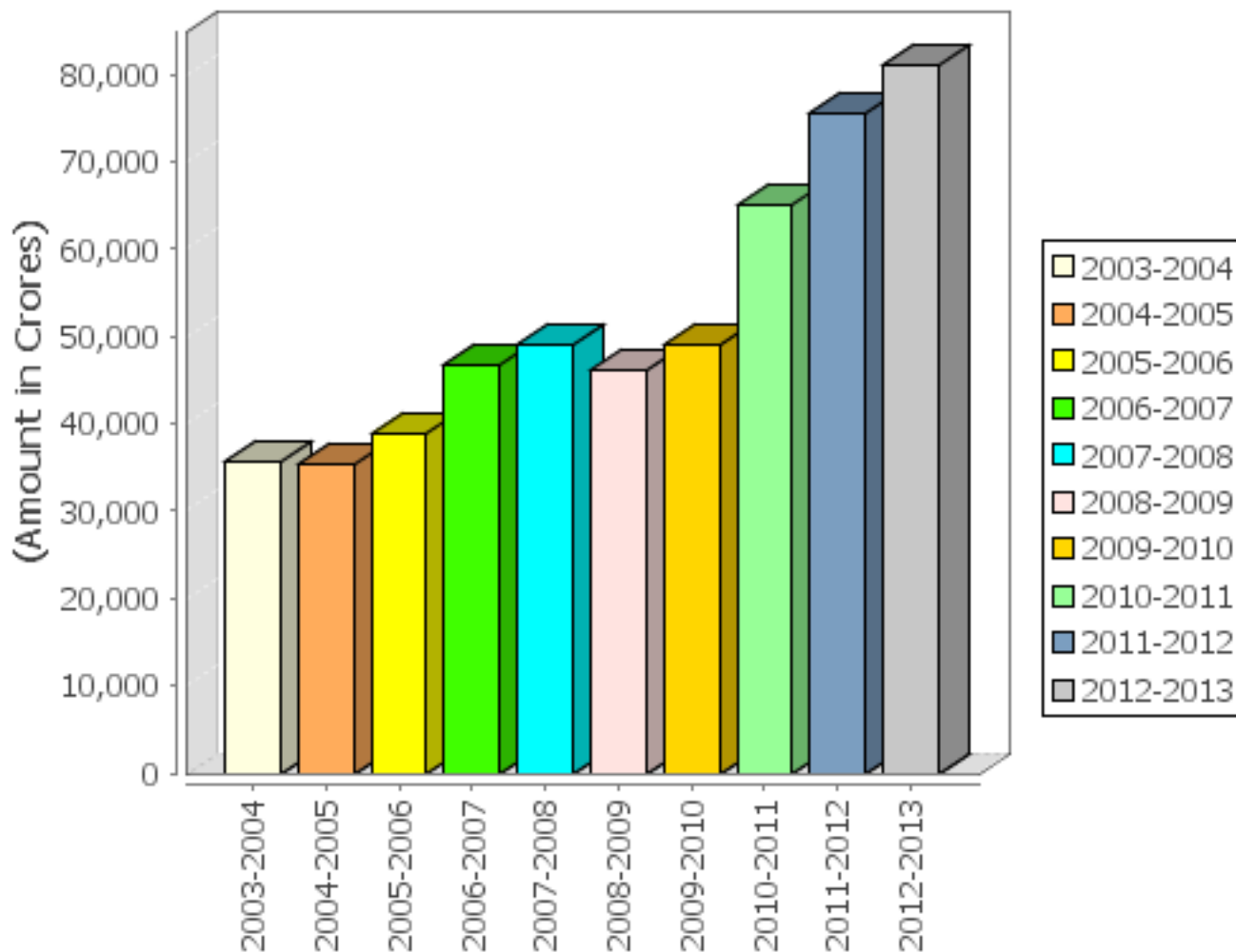


(AMOUNT IN CRORES)

YEAR	TOTAL LOANS ISSUED
2003-2004	34864
2004-2005	44325
2005-2006	48803
2006-2007	47069
2007-2008	53314
2008-2009	51866
2009-2010	59784
2010-2011	68481
2011-2012	81523
2012-2013	89961

## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2004-2013)

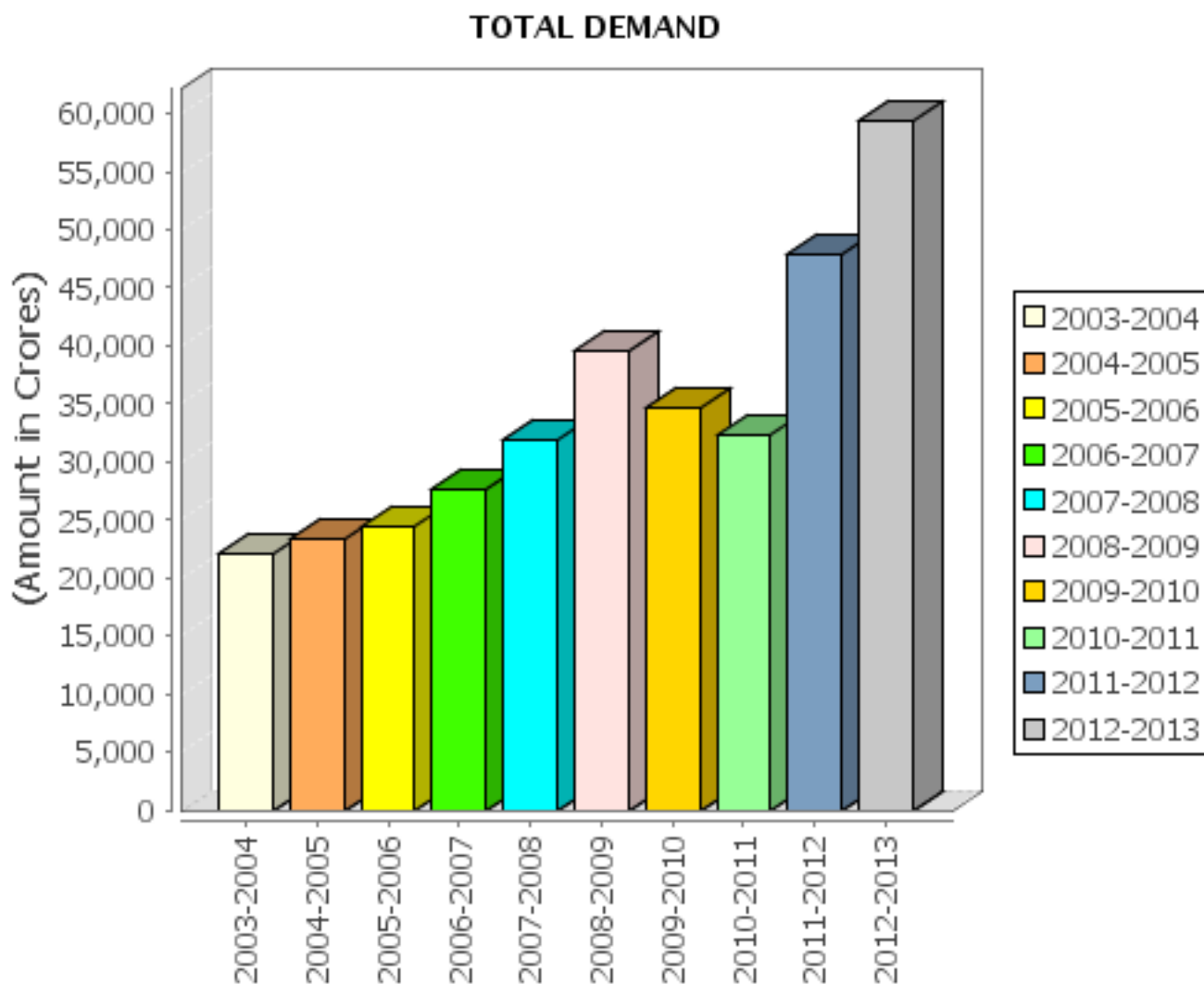
### TOTAL LOANS OUTSTANDING



(AMOUNT IN CRORES)

YEAR	TOTAL LOANS OUTSTANDING
2003-2004	35637
2004-2005	35307
2005-2006	38961
2006-2007	46676
2007-2008	49101
2008-2009	46201
2009-2010	49104
2010-2011	65082
2011-2012	75632
2012-2013	80994

## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2004-2013)

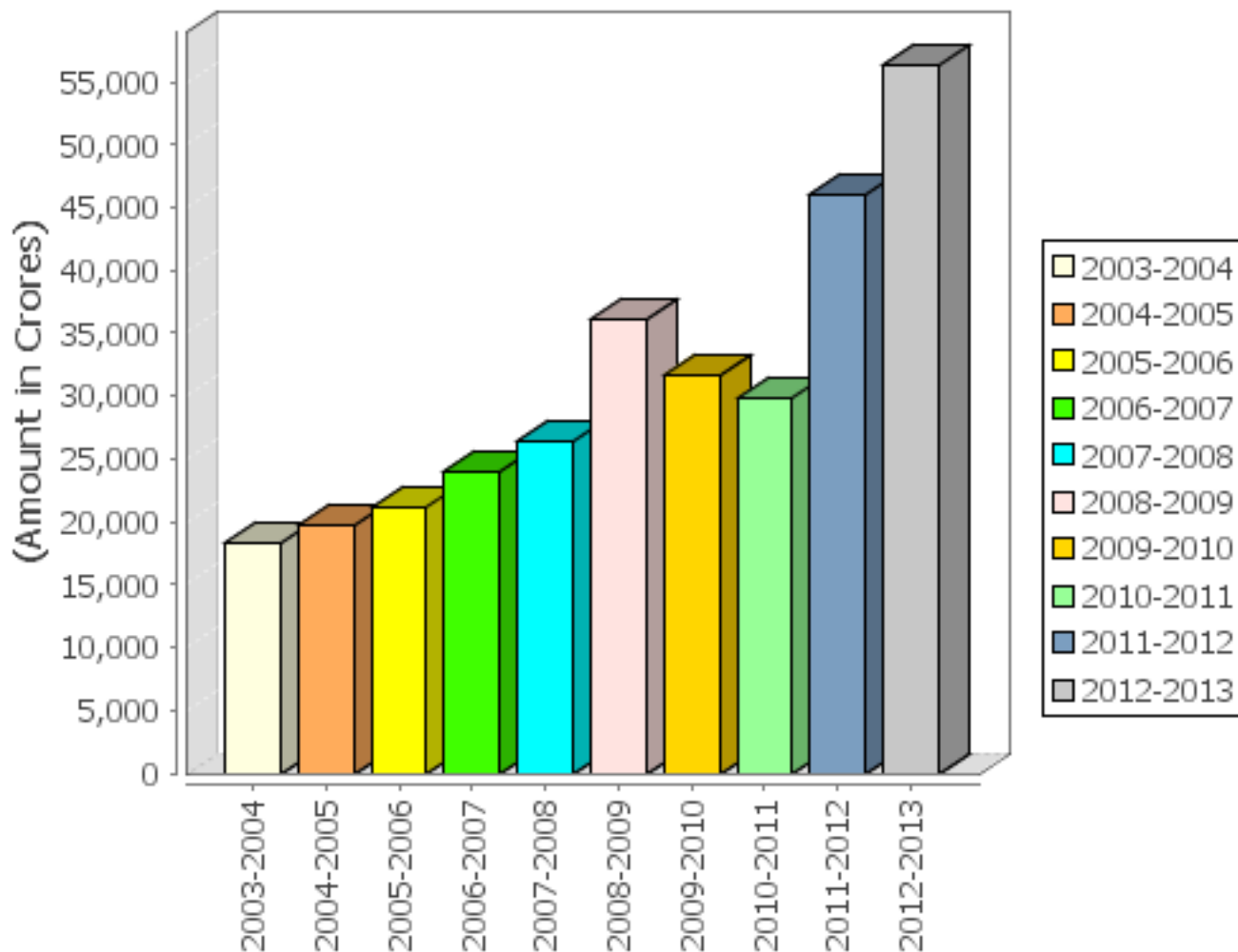


(AMOUNT IN CRORES)

YEAR	TOTAL DEMAND
2003-2004	22038
2004-2005	23294
2005-2006	24390
2006-2007	27707
2007-2008	31795
2008-2009	39607
2009-2010	34550
2010-2011	32273
2011-2012	47912
2012-2013	59309

## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2004-2013)

### TOTAL COLLECTION

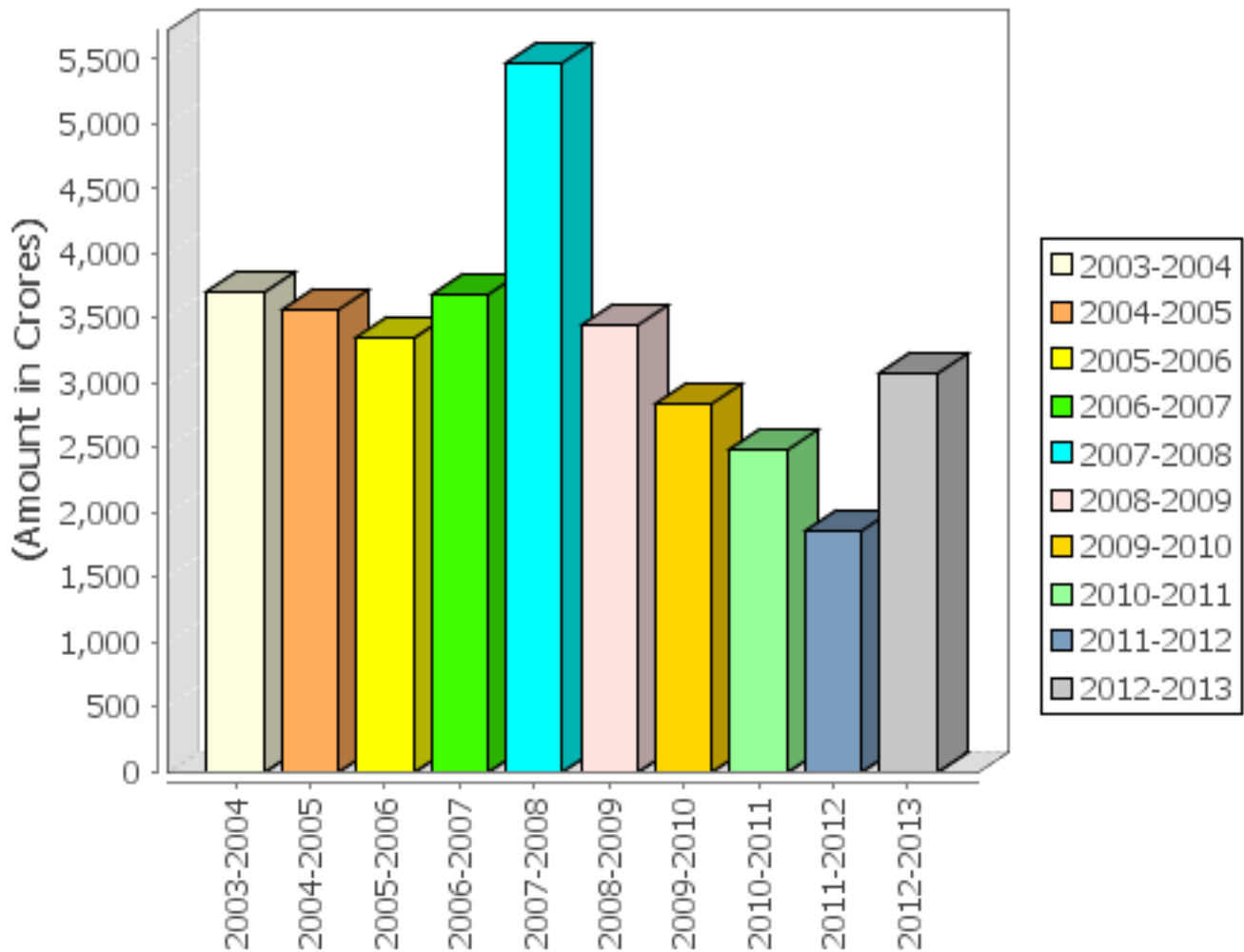


(AMOUNT IN CRORES)

YEAR	TOTAL COLLECTION
2003-2004	18331
2004-2005	19736
2005-2006	21033
2006-2007	24031
2007-2008	26335
2008-2009	36171
2009-2010	31717
2010-2011	29792
2011-2012	46061
2012-2013	56239

## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2004-2013)

### BALANCES (OVERDUES)



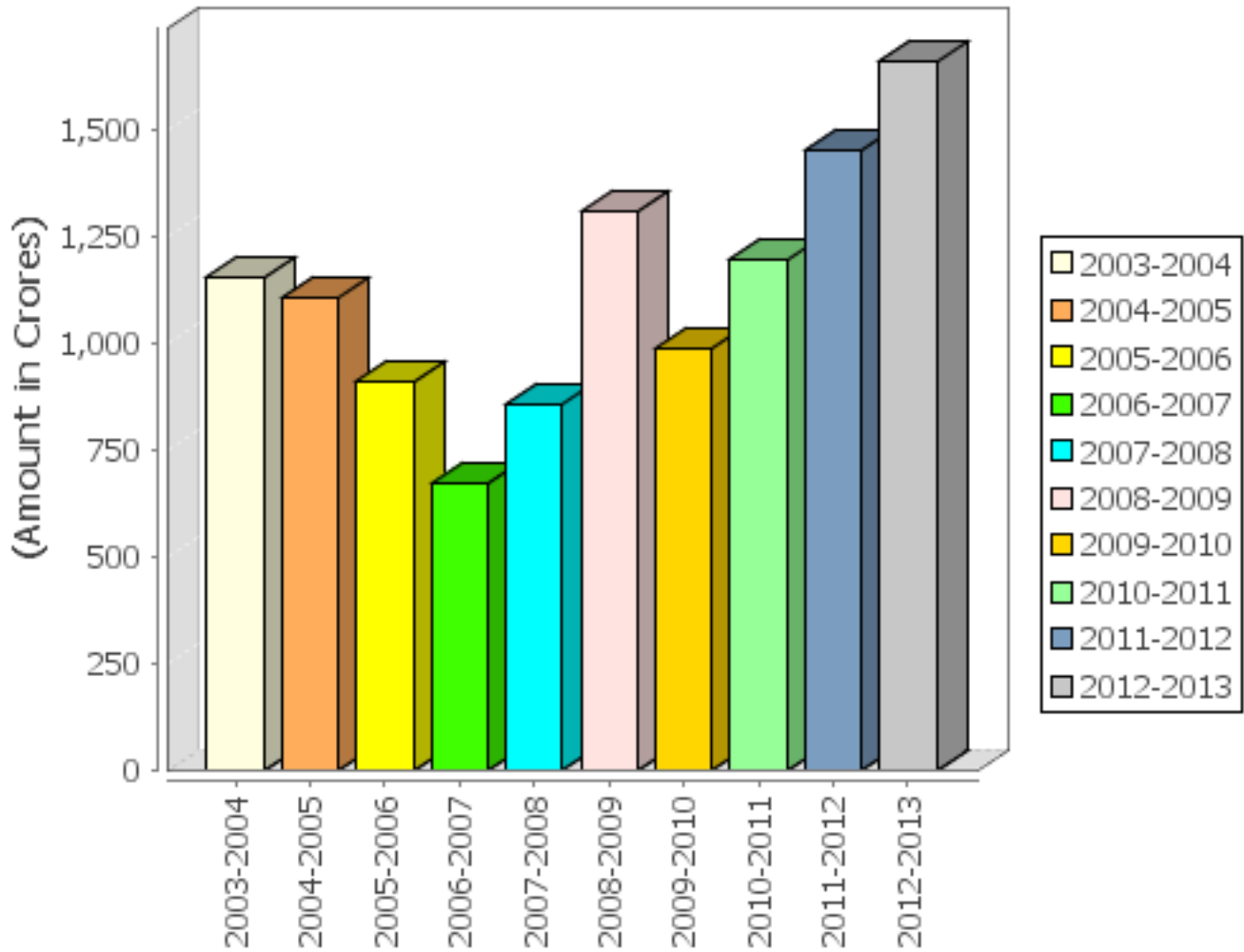
(AMOUNT IN CRORES)

YEAR	BALANCES (OVERDUES)
2003-2004	3706
2004-2005	3558
2005-2006	3356
2006-2007	3675
2007-2008	5460
2008-2009	3436
2009-2010	2833
2010-2011	2481
2011-2012	1851
2012-2013	3070



## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2004-2013)

### COST OF MANAGEMENT ( CM )

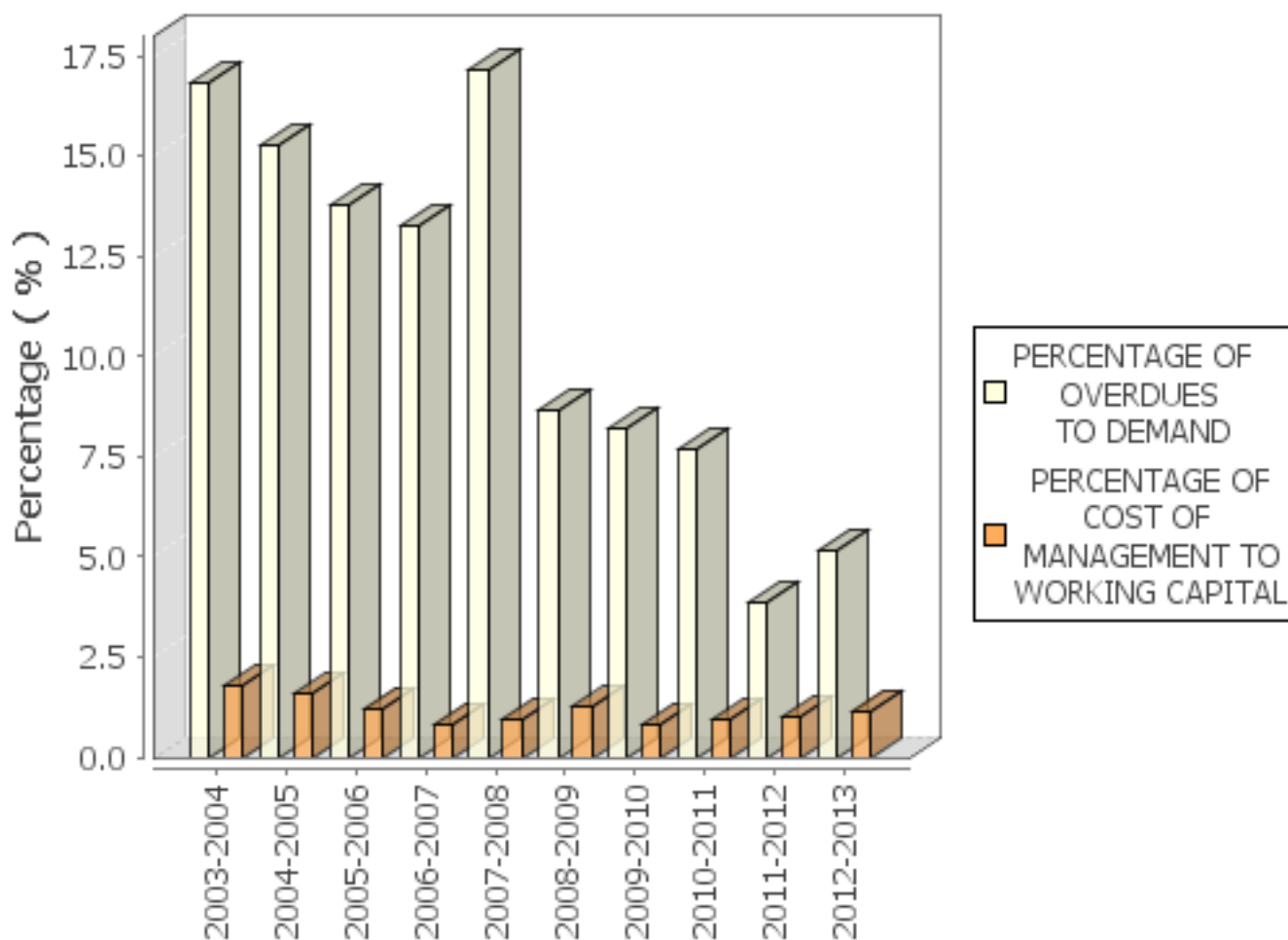


(AMOUNT IN CRORES)

YEAR	COST OF MANAGEMENT ( CM )
2003-2004	1157
2004-2005	1105
2005-2006	912
2006-2007	674
2007-2008	854
2008-2009	1312
2009-2010	989
2010-2011	1196
2011-2012	1455
2012-2013	1660

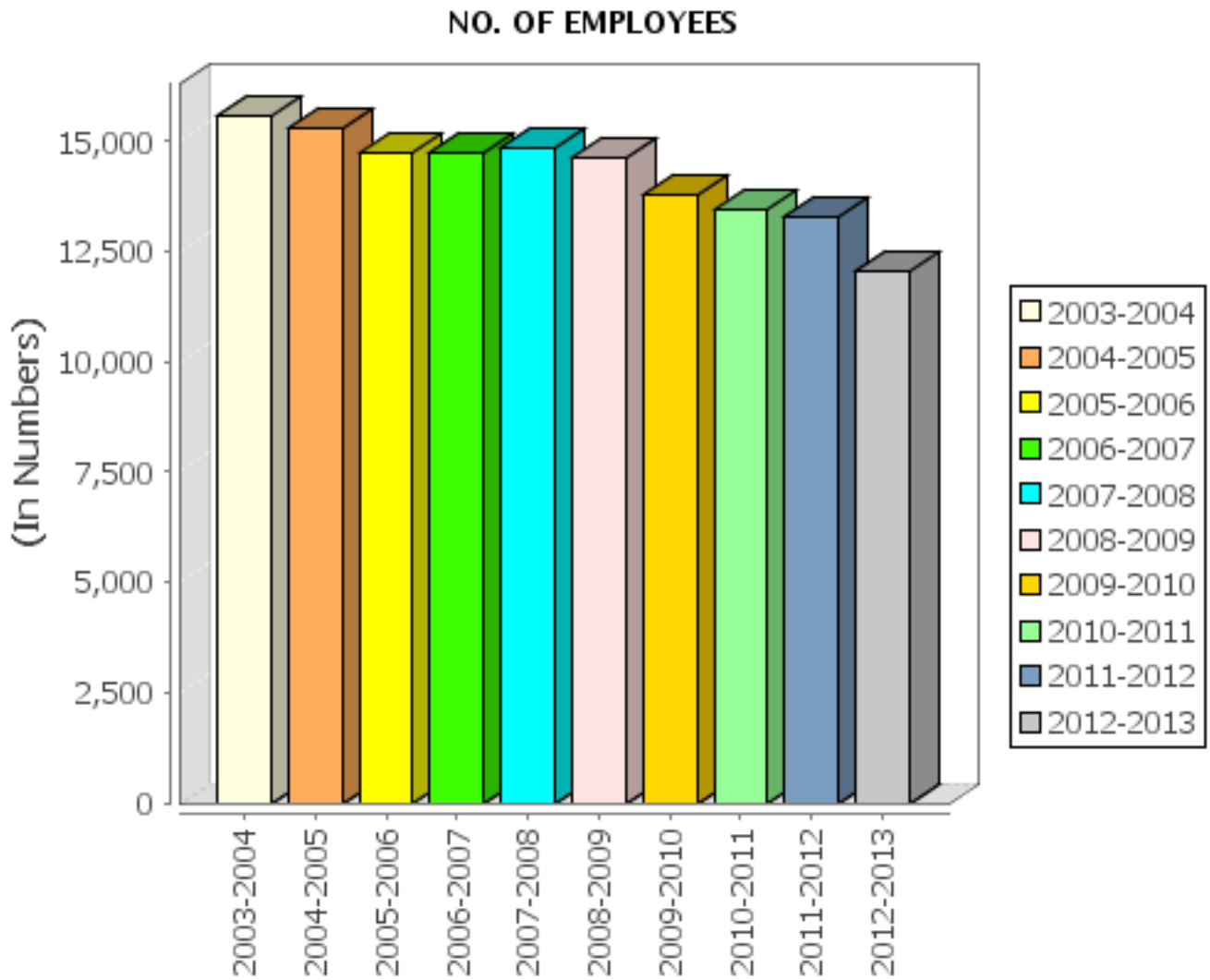
## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2004-2013)

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



PERCENTAGE (%)		
YEAR	PERCENTAGE OF OVERDUES TO DEMAND	PERCENTAGE OF COST OF MANAGEMENT TO WORKING CAPITAL
2003-2004	16.82	1.77
2004-2005	15.27	1.56
2005-2006	13.76	1.22
2006-2007	13.27	0.81
2007-2008	17.17	0.95
2008-2009	8.68	1.24
2009-2010	8.2	0.81
2010-2011	7.69	0.92
2011-2012	3.86	0.98
2012-2013	5.18	1.16

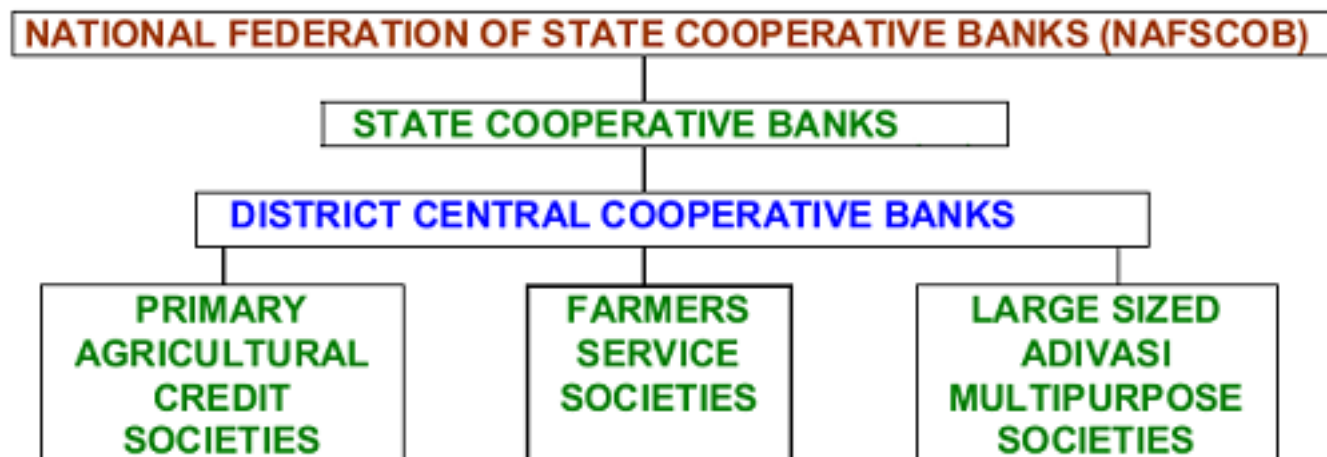
## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2004-2013)



(IN NUMBERS)

YEAR	NO. OF EMPLOYEES
2003-2004	15554
2004-2005	15288
2005-2006	14742
2006-2007	14748
2007-2008	14857
2008-2009	14635
2009-2010	13781
2010-2011	13461
2011-2012	13288
2012-2013	12027

# SHORT TERM COOPERATIVE CREDIT STRUCTURE



## STATISTICAL DETAILS

PRIMARY SOCIETIES (PACS, FSS & LAMPS) (31-3-2013)		DISTRICT CENTRAL COOPERATIVE BANKS (31-3-2013)		STATE COOPERATIVE BANKS (31-3-2013)	
1. NO.OF STY.:	93488	1. NO.OF DCCBS:	372	1. NO.OF SCBS:	31
2. MEMBERSHIP:	127468	2. NO.OF BRANCHES INCLUDING H.O.:	13655	2. NO.OF BRANCHES INCLUDING H.O.:	1081
3. OWNED FUNDS:	1851626	3. MEMBERSHIP: TOTAL:	3915657	3. MEMBERSHIP: TOTAL:	339896
4. DEPOSITS:	6711310	COOPERATIVE:	570229	COOPERATIVE:	19814
5. BORROWINGS:	9335916	INDVL./GOI:	3345428	INDVL./GOI:	320082
6. LOANS ADV.:	16190916	4. OWNED FUNDS:	3328992	4. OWNED FUNDS:	1319170
7. LOANS OUTS:	13939871	5. DEPOSITS:	19572643	5. DEPOSITS:	8990513
8. PERG.OF OVR. TO DEMAND (%):	24.65	6. BORROWINGS:	6173116	6. BORROWINGS:	4926999
9. EMPLOYEES:	210136	7. LOANS ADV.:	20937088	7. LOANS ADV.:	8996134
10. BORROWERS:	49533	8. LOANS OUTS:	17151279	8. LOANS OUTS:	8099419
		9. PERG.OF OVR. TO DEMAND (%):	20.37	9. PERG.OF OVR. TO DEMAND (%):	5.18
		10. EMPLOYEES:	85611	10. EMPLOYEES:	12027

(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 three of its wings, viz. (1) Planning, Research and Development (PRD); (2) All India Mutual Arrangement Scheme(AIMAS) and (3) Computer Services Division (CSD).**