

# **BASIC DATA ON**

## **PERFORMANCE OF STATE COOPERATIVE BANKS ( APRIL 1, 2015 to MARCH 31, 2016 )**

**2015-2016**



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

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## INDICES USED

S.No.	Indices	Details
1	<b>N.A.</b>	Not Available
2	<b>n.a.</b>	Not Applicable
3	<b>N.D.</b>	Not Declared
4	<b>S.T.</b>	Short Term
5	<b>M.T.</b>	Medium Term
6	<b>Agricl.</b>	Agricultural
7	<b>Non-Agricl.</b>	Non-Agricultural
8	<b>I.R.D.P.</b>	Integrated Rural Development Programme
9	<b>L.D.B.</b>	Land Development Bank
10	<b>NABARD</b>	National Bank for Agricultural and Rural Development
11	<b>L.I.C.</b>	Life Insurance Corporation
12	<b>N.C.D.C.</b>	National Cooperative Development Corporation
13	<b>@</b>	Included in previous column total
14	<b>@ @</b>	Includes Loans from other sources like N.C.D.C.,L.I.C. and ordinary Debentures
15	<b>*</b>	Figures Related to the Cooperative year, 2014-2015
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17	<b>***</b>	Figures Related to the Cooperative year, 2012-2013
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 2015-16. 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, 2016 as well as June 30, 2016. We are able to bring out the publication entirely due to the cooperation of SCBs for which we are very much thankful. We are also able to incorporate the graphical presentation of performance of the SCBs.

The Publications of Basic Data till 2011-2012 on SCBs, DCCBs and PACS have been finalized by using Visual Basic + Microsoft Access + Crystal Reports system for data input, Analysis and reporting. NAFSCOB migrated from this Software to a system with a hosted, scalable web based application. The present publication is the result of such a migration. Ms. Jocata Financial Advisory and Technology extended technical consultancy services to NAFSCOB for migrating from the previous software to the present software system.

Shri Manoj Kumar , Assistant Director under the direct guidance of Dr. J. S. Hanamashetti, Dy. Director NAFSCOB, worked together to finalise this publication for the year 2015-16. 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**  
**Jul, 2017**  
**Pub :2**

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

**PART - I  
( AS ON 31ST MARCH )  
2015- 2016**

(FROM PAGE NO. 2 TO 30)

TABLE-I (A)

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

### 2015-2016

(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 )	104 8.9	2148 0.36	2105 10.0	79844 17.17	83 0.09	155254 12.1	48489 16.43	29354 14.26	1314295 12.53	853296 14.62	460999 9.9
2. Eastern Zone ( % Share in Total )	74 6.34	51431 8.57	1832 8.71	43879 9.43	6172 6.94	95348 7.43	19847 6.73	21672 10.53	1308456 12.47	486389 8.33	822067 17.66
3. North-Eastern Zone ( % Share in Total )	281 24.06	318253 53.02	10593 50.34	32419 6.97	26708 30.04	39139 3.05	11791 4.0	4067 1.98	769214 7.33	24869 0.43	744345 15.99
4. Northern Zone ( % Share in Total )	348 29.79	12030 2.0	2137 10.15	90768 19.52	4339 4.88	265335 20.69	70484 23.89	59144 28.73	2305048 21.97	1091577 18.7	1213471 26.07
5. Southern Zone ( % Share in Total )	226 19.35	174378 29.05	658 3.13	163370 35.13	41102 46.23	319071 24.88	101689 34.46	52410 25.46	2961727 28.23	1769923 30.32	1191804 25.61
6. Western Zone ( % Share in Total )	135 11.56	42038 7.0	3719 17.67	54818 11.79	10500 11.81	408446 31.85	42771 14.5	39210 19.05	1833425 17.47	1611602 27.61	221823 4.77
<b>ALL INDIA TOTAL:</b> <b>Percentage ( % )</b>	<b>1168</b> <b>100</b>	<b>600278</b> <b>100</b>	<b>21044</b> <b>100</b>	<b>465098</b> <b>100</b>	<b>88904</b> <b>100</b>	<b>1282593</b> <b>100</b>	<b>295071</b> <b>100</b>	<b>205857</b> <b>100</b>	<b>10492165</b> <b>100</b>	<b>5837656</b> <b>100</b>	<b>4654509</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 ,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) 2015-2016

(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	947205	947145	60	0	2630533	510700	2649891	1258389	381999	1009503
(% Share in Total)	14.06	14.48	0.06	0.0	13.24	9.3	21.78	17.05	44.67	25.68
2. Eastern Zone	686161	583334	61272	33024	2323860	613339	928113	777071	9634	141408
(% Share in Total)	10.19	8.92	61.61	44.73	11.7	11.17	7.63	10.53	1.13	3.6
3. North-Eastern Zone	50112	22461	14805	12811	979931	381440	106814	22775	8344	75695
(% Share in Total)	0.74	0.34	14.89	17.35	4.93	6.95	0.88	0.31	0.98	1.93
4. Northern Zone	2035383	2004187	7829	21499	4821347	1479144	3003032	2308146	77813	617073
(% Share in Total)	30.22	30.64	7.87	29.12	24.27	26.93	24.68	31.28	9.1	15.7
5. Southern Zone	1849645	1845855	3790	0	5414827	1430258	3130553	1722333	126996	1281224
(% Share in Total)	27.46	28.22	3.81	0.0	27.26	26.04	25.73	23.34	14.85	32.59
6. Western Zone	1167257	1137971	11689	6502	3696768	1077355	2347230	1290818	250322	806090
(% Share in Total)	17.33	17.4	11.75	8.81	18.61	19.62	19.29	17.49	29.27	20.51
<b>ALL INDIA TOTAL:</b>	<b>6735763</b>	<b>6540953</b>	<b>99445</b>	<b>73836</b>	<b>19867266</b>	<b>5492236</b>	<b>12165633</b>	<b>7379532</b>	<b>855108</b>	<b>3930993</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 ,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)

### 2015-2016

(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 )	1938541 16.39	1035392 15.91	394776 32.99	508373 12.32	535152 8.09	513379 8.12	21773 7.45	4.07 0.0	22378 10.42	6960 6.35	16 2.83	37 9.02	2102 16.29
2. Eastern Zone ( % Share in Total )	1335010 11.28	795890 12.23	16318 1.36	522802 12.67	798131 12.07	669273 10.59	128858 44.11	16.14 0.0	12733 5.93	6266 5.71	51 9.01	22 5.37	715 5.54
3. North-Eastern Zone ( % Share in Total )	415954 3.52	78595 1.21	31866 2.66	305493 7.4	97230 1.47	50519 0.8	46711 15.99	48.04 0.0	30483 14.19	9607 8.76	149 26.33	122 29.76	2433 18.86
4. Northern Zone ( % Share in Total )	2957364 25.0	2057717 31.62	144779 12.1	754868 18.3	2355330 35.61	2321529 36.72	33801 11.57	1.44 0.0	76116 35.44	16902 15.41	225 39.75	111 27.07	3353 25.99
5. Southern Zone ( % Share in Total )	3040672 25.7	1746776 26.84	305593 25.53	988303 23.95	2360928 35.69	2314717 36.61	46211 15.82	1.96 0.0	44578 20.76	48497 44.23	68 12.01	40 9.76	2125 16.47
6. Western Zone ( % Share in Total )	2143173 18.12	793700 12.2	303431 25.35	1046042 25.35	467580 7.07	452822 7.16	14758 5.05	3.16 0.0	28474 13.26	21423 19.54	57 10.07	78 19.02	2172 16.84
<b>ALL INDIA TOTAL:</b>	<b>11830714</b>	<b>6508070</b>	<b>1196763</b>	<b>4125881</b>	<b>6614351</b>	<b>6322239</b>	<b>292112</b>	<b>4.42</b>	<b>214762</b>	<b>109655</b>	<b>566</b>	<b>410</b>	<b>12900</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 ,Telangana SCBs

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



TABLE-II  
**NUMBER OF OFFICES AND MEMBERSHIP**  
**2015-2016**

(As on 31st March)

(In Numbers)

Name of the State Cooperative Bank	No. of Offices Incl. Head Office	Membership		Total Membership
		Cooperative Societies	Individuals & Govt.	
1	2	3	4	5 (3 + 4)
1. ANDAMAN AND NICOBAR	42	162	134217	134379
2. ANDHRA PRADESH	7	13	39503	39516
3. ARUNACHAL PRADESH****	33	106	0	106
4. ASSAM	74	2428	89830	92258
5. BIHAR	11	59	1	60
6. CHANDIGARH	18	371	3990	4361
7. CHHATTISGARH	6	23	5787	5810
8. DELHI	50	1978	42	2020
9. GOA	71	1465	38023	39488
10. GUJARAT	16	432	0	432
11. HARYANA	14	19	0	19
12. HIMACHAL PRADESH	227	1628	115	1743
13. JAMMU AND KASHMIR	31	N.A.	N.A.	0
14. KARNATAKA	42	154	0	154
15. KERALA	24	15	0	15
16. MADHYA PRADESH	25	66	0	66
17. MAHARASHTRA	48	1822	296	2118
18. MANIPUR	11	2194	15355	17549
19. MEGHALAYA	50	464	20461	20925
20. MIZORAM	16	1016	0	1016
21. NAGALAND**	22	3675	0	3675
22. ORISSA	15	104	49598	49702
23. PONDICHERRY	29	282	0	282
24. PUNJAB	19	22	1	23
25. RAJASTHAN	17	40	0	40
26. SIKKIM*	15	282	4975	5257
27. TAMIL NADU	47	23	0	23
28. TELANGANA	35	9	0	9
29. TRIPURA	60	428	177039	177467
30. UTTAR PRADESH	29	61	1	62
31. UTTARAKHAND**	16	34	0	34
32. WEST BENGAL***	48	1669	0	1669
<b>ALL INDIA TOTAL:</b>	<b>1168</b>	<b>21044</b>	<b>579234</b>	<b>600278</b>

TABLE-III  
**PAID UP SHARE CAPITAL**  
**2015-2016**

(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	266	0	174	440
2. ANDHRA PRADESH	22553	107	4	22664
3. ARUNACHAL PRADESH****	37	19194	8	19239
4. ASSAM	289	194	692	1175
5. BIHAR	2196	478	0	2674
6. CHANDIGARH	8	105	15	128
7. CHHATTISGARH	10666	2440	156	13262
8. DELHI	245	80	495	820
9. GOA	693	500	3667	4860
10. GUJARAT	2749	0	0	2749
11. HARYANA	12496	1302	0	13798
12. HIMACHAL PRADESH	616	240	1	857
13. JAMMU AND KASHMIR	373	68	0	441
14. KARNATAKA	24752	0	3470	28222
15. KERALA	29420	38454	0	67874
16. MADHYA PRADESH	51566	0	15	51581
17. MAHARASHTRA	37197	10000	12	47209
18. MANIPUR	92	1027	408	1527
19. MEGHALAYA	228	304	309	841
20. MIZORAM	144	43	0	187
21. NAGALAND**	295	4178	1042	5515
22. ORISSA	32495	4898	223	37616
23. PONDICHERY	1998	438	51	2487
24. PUNJAB	15920	20	0	15940
25. RAJASTHAN	39663	164	0	39827
26. SIKKIM*	155	926	317	1398
27. TAMIL NADU	28730	2026	0	30756
28. TELANGANA	10806	77	44	10927
29. TRIPURA	170	842	1525	2537
30. UTTAR PRADESH	27440	3	0	27443
31. UTTARAKHAND**	6196	0	319	6515
32. WEST BENGAL***	2793	796	0	3589
<b>ALL INDIA TOTAL:</b>	<b>363247</b>	<b>88904</b>	<b>12947</b>	<b>465098</b>

TABLE-IV  
**RESERVE AND OTHER FUNDS**  
**2015-2016**

(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	5641	662	8666	14969
2. ANDHRA PRADESH	17927	14893	68617	101437
3. ARUNACHAL PRADESH***	53	461	46	560
4. ASSAM	3545	597	1034	5176
5. BIHAR	11852	8460	15382	35694
6. CHANDIGARH	3	2	3327	3332
7. CHHATTISGARH	2925	2690	16165	21780
8. DELHI	6081	4065	13909	24055
9. GOA	542	230	6673	7445
10. GUJARAT	6416	9771	46124	62311
11. HARYANA	12670	14857	31947	59474
12. HIMACHAL PRADESH	23009	19220	29873	72102
13. JAMMU AND KASHMIR	771	175	2298	3244
14. KARNATAKA	39145	5108	23630	67883
15. KERALA	873	2586	4197	7656
16. MADHYA PRADESH	15772	13047	58433	87252
17. MAHARASHTRA	35813	29209	273668	338690
18. MANIPUR	124	149	3057	3330
19. MEGHALAYA	4726	1919	4607	11252
20. MIZORAM	710	229	1416	2355
21. NAGALAND**	55	69	512	636
22. ORISSA	5887	7601	30303	43791
23. PONDICHERY	610	625	3445	4680
24. PUNJAB	13524	13042	31578	58144
25. RAJASTHAN	16239	8761	17732	42732
26. SIKKIM*	665	300	922	1887
27. TAMIL NADU	24583	17779	32836	75198
28. TELANGANA	12910	10757	23581	47248
29. TRIPURA	1913	343	11687	13943
30. UTTAR PRADESH	26636	12242	5069	43947
31. UTTARAKHAND**	1343	397	2787	4527
32. WEST BENGAL***	2108	5611	8144	15863
<b>ALL INDIA TOTAL:</b>	<b>295071</b>	<b>205857</b>	<b>781665</b>	<b>1282593</b>

## DEPOSITS - SOURCEWISE 2015-2016

(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	956	67602	0	339	68897
2. ANDHRA PRADESH	296799	57027	0	0	353826
3. ARUNACHAL PRADESH***	0	0	0	9919	9919
4. ASSAM	12686	191295	0	0	203981
5. BIHAR	81352	25226	31143	0	137721
6. CHANDIGARH	3378	24933	1898	52	30261
7. CHHATTISGARH	232636	16644	0	1849	251129
8. DELHI	33976	67990	0	0	101966
9. GOA	68812	112475	7487	3	188777
10. GUJARAT	478844	38960	0	0	517804
11. HARYANA	98936	207249	0	4307	310492
12. HIMACHAL PRADESH	71673	619762	128243	89	819767
13. JAMMU AND KASHMIR	23851	47926	0	0	71777
14. KARNATAKA	524595	195510	43	0	720148
15. KERALA	566481	44803	0	0	611284
16. MADHYA PRADESH	303356	79517	118399	0	501272
17. MAHARASHTRA	1063946	62846	26	26	1126844
18. MANIPUR	6	7621	2258	0	9885
19. MEGHALAYA	3542	136444	45824	0	185810
20. MIZORAM	1018	58184	0	0	59202
21. NAGALAND**	842	42593	0	0	43435
22. ORISSA	0	0	0	667579	667579
23. PONDICHERY	10674	47816	2604	0	61094
24. PUNJAB	165237	75430	15350	0	256017
25. RAJASTHAN	349465	53113	14097	0	416675
26. SIKKIM*	4147	4406	43356	729	52638
27. TAMIL NADU	365791	258157	0	197289	821237
28. TELANGANA	4627	115602	7782	197230	325241
29. TRIPURA	2628	166213	35503	0	204344
30. UTTAR PRADESH	515964	94329	0	100764	711057
31. UTTARAKHAND**	146401	1267	1262	0	148930
32. WEST BENGAL***	405037	98119	0	0	503156
<b>ALL INDIA TOTAL:</b>	<b>5837656</b>	<b>3019059</b>	<b>455275</b>	<b>1180175</b>	<b>10492165</b>

## DEPOSITS - TYPEWISE 2015-2016

(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	1684	34357	2305	0	30551
2. ANDHRA PRADESH	16528	3734	333564	0	0
3. ARUNACHAL PRADESH****	2357	5535	1954	73	0
4. ASSAM	11671	85037	107273	0	0
5. BIHAR	16287	32047	87315	0	2072
6. CHANDIGARH	330	15013	14866	0	52
7. CHHATTISGARH	15516	7049	218700	0	9864
8. DELHI	6128	42531	53307	0	0
9. GOA	16397	60586	111791	0	3
10. GUJARAT	45344	2837	469623	0	0
11. HARYANA	11581	55410	243501	0	0
12. HIMACHAL PRADESH	13220	250671	540119	11775	3982
13. JAMMU AND KASHMIR	5640	19064	47073	0	0
14. KARNATAKA	41178	47833	466417	63056	101664
15. KERALA	17395	18581	575308	0	0
16. MADHYA PRADESH	26861	20293	454118	0	0
17. MAHARASHTRA	80944	62712	894896	88292	0
18. MANIPUR	1872	3733	4177	0	103
19. MEGHALAYA	13221	88821	83768	0	0
20. MIZORAM	3090	26539	29573	0	0
21. NAGALAND**	1674	22764	18997	0	0
22. ORISSA	23755	13346	630478	0	0
23. PONDICHERY	2356	13531	45207	0	0
24. PUNJAB	10692	21734	208017	15573	1
25. RAJASTHAN	19059	10689	385509	1418	0
26. SIKKIM*	702	1144	40259	0	10533
27. TAMIL NADU	29702	82934	708601	0	0
28. TELANGANA	11688	26969	286584	0	0
29. TRIPURA	16236	85721	99822	0	2565
30. UTTAR PRADESH	24018	40339	646697	0	3
31. UTTARAKHAND**	1473	835	146592	30	0
32. WEST BENGAL***	25590	43570	433996	0	0
<b>ALL INDIA TOTAL:</b>	<b>514189</b>	<b>1245959</b>	<b>8390407</b>	<b>180217</b>	<b>161393</b>

## BORROWINGS FROM R.B.I. AND NABARD 2015-2016

(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	400	4	0	0	6226	6630
2. ANDHRA PRADESH	264500	0	74729	5997	129344	474570
3. ARUNACHAL PRADESH***	0	0	0	0	0	0
4. ASSAM	240	0	0	0	506	746
5. BIHAR	17760	0	0	0	0	17760
6. CHANDIGARH	0	0	0	0	0	0
7. CHHATTISGARH	94300	5601	0	0	0	99901
8. DELHI	0	0	0	3346	0	3346
9. GOA	0	0	0	0	185	185
10. GUJARAT	240499	0	0	0	169004	409503
11. HARYANA	392800	9727	0	0	0	402527
12. HIMACHAL PRADESH	45000	25409	0	36890	0	107299
13. JAMMU AND KASHMIR	0	0	0	0	0	0
14. KARNATAKA	395000	39913	0	3466	175590	613969
15. KERALA	120000	0	0	0	21181	141181
16. MADHYA PRADESH	581201	6938	0	26680	0	614819
17. MAHARASHTRA	630777	96922	0	584	0	728283
18. MANIPUR	0	0	0	0	0	0
19. MEGHALAYA	2506	0	0	0	1036	3542
20. MIZORAM	300	2906	0	0	352	3558
21. NAGALAND**	0	260	0	2	68	330
22. ORISSA	420000	21595	0	5718	28279	475592
23. PONDICHERRY	371	0	635	0	0	1006
24. PUNJAB	522500	44161	10000	6140	0	582801
25. RAJASTHAN	692600	38284	0	8689	0	739573
26. SIKKIM*	565	0	745	0	0	1310
27. TAMIL NADU	224000	45491	5650	0	28750	303891
28. TELANGANA	205600	96260	0	0	2748	304608
29. TRIPURA	4525	5950	2500	0	0	12975
30. UTTAR PRADESH	320000	3101	0	5879	0	328980
31. UTTARAKHAND**	60000	0	12086	0	0	72086
32. WEST BENGAL***	67287	0	22695	0	0	89982
<b>ALL INDIA TOTAL:</b>	<b>5302731</b>	<b>442522</b>	<b>129040</b>	<b>103391</b>	<b>563269</b>	<b>6540953</b>

**BORROWINGS WITH GOVERNMENT / COMMERCIAL BANKS,  
CASH CREDIT (CC) & OVERDRAFTS (OD) AND  
TOTAL BORROWINGS  
2015-2016**

(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	6630
2. ANDHRA PRADESH	1436	0	0	476006
3. ARUNACHAL PRADESH***	2000	12811	35	14846
4. ASSAM	0	0	0	746
5. BIHAR	60720	4020	8531	91031
6. CHANDIGARH	0	0	0	0
7. CHHATTISGARH	60	0	0	99961
8. DELHI	0	0	0	3346
9. GOA	0	0	0	185
10. GUJARAT	0	0	0	409503
11. HARYANA	0	0	0	402527
12. HIMACHAL PRADESH	2310	0	0	109609
13. JAMMU AND KASHMIR	0	0	0	0
14. KARNATAKA	0	0	0	613969
15. KERALA	0	0	0	141181
16. MADHYA PRADESH	11	0	0	614830
17. MAHARASHTRA	11689	6502	11095	757569
18. MANIPUR	11867	0	0	11867
19. MEGHALAYA	324	0	0	3866
20. MIZORAM	614	0	0	4172
21. NAGALAND**	0	0	0	330
22. ORISSA	47	0	0	475639
23. PONDICHERY	0	0	0	1006
24. PUNJAB	83	12700	0	595584
25. RAJASTHAN	5376	0	1868	746817
26. SIKKIM*	0	0	0	1310
27. TAMIL NADU	1425	0	0	305316
28. TELANGANA	929	0	0	305537
29. TRIPURA	0	0	0	12975
30. UTTAR PRADESH	49	0	0	329029
31. UTTARAKHAND**	0	8799	0	80885
32. WEST BENGAL***	505	29004	0	119491
<b>ALL INDIA TOTAL:</b>	<b>99445</b>	<b>73836</b>	<b>21529</b>	<b>6735763</b>

## WORKING CAPITAL AND BALANCES WITH BANKS DURING 2015-2016

(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	91448	667	3165	38
2. ANDHRA PRADESH	953934	204	14779	130194
3. ARUNACHAL PRADESH***	42194	202	2110	442
4. ASSAM	291908	9602	510	0
5. BIHAR	359381	233	33715	0
6. CHANDIGARH	35439	487	1082	12898
7. CHHATTISGARH	395712	202	16883	0
8. DELHI	132150	1398	2743	0
9. GOA	208016	9393	5241	17975
10. GUJARAT	1121564	289	33494	68948
11. HARYANA	802950	159	16099	37000
12. HIMACHAL PRADESH	1041640	3780	40194	354
13. JAMMU AND KASHMIR	70417	452	4639	0
14. KARNATAKA	1440604	2628	47403	1915000
15. KERALA	817938	492	38984	210038
16. MADHYA PRADESH	1306018	395	32635	22200
17. MAHARASHTRA	2367188	843	47045	65279
18. MANIPUR	31208	376	2039	70
19. MEGHALAYA	225874	574	9992	34275
20. MIZORAM	65583	1281	1989	0
21. NAGALAND**	50344	661	2102	12020
22. ORISSA	1295529	32552	3139	240595
23. PONDICHERY	71691	3204	3277	2000
24. PUNJAB	940623	352	11149	81989
25. RAJASTHAN	1291463	417	26345	20000
26. SIKKIM*	57260	75	4988	0
27. TAMIL NADU	1350258	43428	1749	200000
28. TELANGANA	688954	1176	15515	5000
29. TRIPURA	215560	2262	25694	1213
30. UTTAR PRADESH	1192365	372	29439	6367
31. UTTARAKHAND**	243103	47	8708	0
32. WEST BENGAL***	668950	25006	27356	0
<b>ALL INDIA TOTAL:</b>	<b>19867266</b>	<b>143209</b>	<b>514202</b>	<b>3083895</b>



## INVESTMENTS WITH VARIOUS AGENCIES 2015-2016

(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	30024	500	0	1297	15919	47740
2. ANDHRA PRADESH	91803	0	1458	0	42	93303
3. ARUNACHAL PRADESH***	2357	0	0	25741	0	28098
4. ASSAM	47357	0	1429	0	59129	107915
5. BIHAR	44188	0	57	103531	0	147776
6. CHANDIGARH	6524	0	0	0	304	6828
7. CHHATTISGARH	55635	0	0	103816	686	160137
8. DELHI	21063	0	0	44250	1205	66518
9. GOA	43685	0	0	4309	5	47999
10. GUJARAT	194843	0	0	140025	8512	343380
11. HARYANA	83272	0	0	0	2008	85280
12. HIMACHAL PRADESH	182092	0	0	304273	40166	526531
13. JAMMU AND KASHMIR	11150	0	0	40674	200	52024
14. KARNATAKA	180868	0	0	0	62287	243155
15. KERALA	194498	0	13	0	230103	424614
16. MADHYA PRADESH	120182	0	0	12310	3496	135988
17. MAHARASHTRA	324863	0	2820	358273	20	685976
18. MANIPUR	2748	0	192	9668	0	12608
19. MEGHALAYA	56392	0	0	0	8207	64599
20. MIZORAM	12759	0	1236	6645	0	20640
21. NAGALAND**	11970	0	0	11847	0	23817
22. ORISSA	179877	0	0	0	68	179945
23. PONDICHERY	17990	0	3275	3100	100	24465
24. PUNJAB	75179	0	0	0	2812	77991
25. RAJASTHAN	129676	0	0	304933	7	434616
26. SIKKIM*	11601	0	0	23500	0	35101
27. TAMIL NADU	293945	21501	0	0	1	315447
28. TELANGANA	101037	0	0	178499	1998	281534
29. TRIPURA	49387	N.A.	5798	N.A.	33477	88662
30. UTTAR PRADESH	177313	0	0	130861	20	308194
31. UTTARAKHAND**	40680	0	0	94937	120	135737
32. WEST BENGAL***	136213	0	149398	0	7	285618
<b>ALL INDIA TOTAL:</b>	<b>2931171</b>	<b>22001</b>	<b>165676</b>	<b>1902489</b>	<b>470899</b>	<b>5492236</b>

## SHORT TERM AGRICULTURAL LOANS ISSUED 2015-2016

(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	4019	0	0	4019
2. ANDHRA PRADESH	419170	0	133	419303
3. ARUNACHAL PRADESH***	91	3	0	94
4. ASSAM	434	0	0	434
5. BIHAR	39731	72973	0	112704
6. CHANDIGARH	0	0	0	0
7. CHHATTISGARH	117934	0	0	117934
8. DELHI	442	0	35000	35442
9. GOA	1292	0	0	1292
10. GUJARAT	489100	0	543	489643
11. HARYANA	424300	0	0	424300
12. HIMACHAL PRADESH	59470	0	0	59470
13. JAMMU AND KASHMIR	0	0	226	226
14. KARNATAKA	554082	0	0	554082
15. KERALA	144232	0	0	144232
16. MADHYA PRADESH	786539	0	0	786539
17. MAHARASHTRA	799883	0	0	799883
18. MANIPUR	0	76	0	76
19. MEGHALAYA	1104	0	0	1104
20. MIZORAM	202	0	0	202
21. NAGALAND**	795	0	0	795
22. ORISSA	664367	0	0	664367
23. PONDICHERY	1078	0	0	1078
24. PUNJAB	619768	0	385605	1005373
25. RAJASTHAN	700843	0	0	700843
26. SIKKIM*	844	0	0	844
27. TAMIL NADU	353877	0	0	353877
28. TELANGANA	244415	500	827	245742
29. TRIPURA	19226	0	0	19226
30. UTTAR PRADESH	436408	0	0	436408
31. UTTARAKHAND**	0	0	0	0
32. WEST BENGAL***	0	0	0	0
<b>ALL INDIA TOTAL:</b>	<b>6883646</b>	<b>73552</b>	<b>422334</b>	<b>7379532</b>

## SHORT TERM NON-AGRICULTURAL LOANS ISSUED 2015-2016

(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	476	476
2. ANDHRA PRADESH	0	179551	212418	391969
3. ARUNACHAL PRADESH***	0	0	133	133
4. ASSAM	0	0	20892	20892
5. BIHAR	0	0	10000	10000
6. CHANDIGARH	0	0	0	0
7. CHHATTISGARH	30000	0	972	30972
8. DELHI	0	0	7860	7860
9. GOA	0	0	51	51
10. GUJARAT	0	0	0	0
11. HARYANA	0	0	304536	304536
12. HIMACHAL PRADESH	0	0	84567	84567
13. JAMMU AND KASHMIR	3	0	1246	1249
14. KARNATAKA	0	0	0	0
15. KERALA	45400	0	0	45400
16. MADHYA PRADESH	0	0	135241	135241
17. MAHARASHTRA	462228	2996	0	465224
18. MANIPUR	0	0	61	61
19. MEGHALAYA	13	0	15381	15394
20. MIZORAM	0	0	59	59
21. NAGALAND**	0	1496	0	1496
22. ORISSA	0	0	30969	30969
23. PONDICHERY	0	0	16558	16558
24. PUNJAB	0	0	0	0
25. RAJASTHAN	0	0	0	0
26. SIKKIM*	0	0	18	18
27. TAMIL NADU	0	0	212607	212607
28. TELANGANA	0	0	49394	49394
29. TRIPURA	0	0	2037	2037
30. UTTAR PRADESH	106761	0	473576	580337
31. UTTARAKHAND**	0	0	0	0
32. WEST BENGAL***	0	0	0	0
<b>ALL INDIA TOTAL:</b>	<b>644405</b>	<b>184043</b>	<b>1579052</b>	<b>2407500</b>

## MEDIUM TERM AGRICULTURAL LOANS ISSUED 2015-2016

(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	60	60
2. ANDHRA PRADESH	3693	30231	19568	53492
3. ARUNACHAL PRADESH***	0	0	357	357
4. ASSAM	0	0	1804	1804
5. BIHAR	0	0	0	0
6. CHANDIGARH	0	0	0	0
7. CHHATTISGARH	0	0	0	0
8. DELHI	0	0	0	0
9. GOA	0	0	2022	2022
10. GUJARAT	0	0	108207	108207
11. HARYANA	0	0	30446	30446
12. HIMACHAL PRADESH	0	0	1233	1233
13. JAMMU AND KASHMIR	0	0	29	29
14. KARNATAKA	0	0	8001	8001
15. KERALA	0	0	0	0
16. MADHYA PRADESH	0	0	378636	378636
17. MAHARASHTRA	0	0	140093	140093
18. MANIPUR	0	0	671	671
19. MEGHALAYA	0	87	2213	2300
20. MIZORAM	0	600	331	931
21. NAGALAND**	0	360	0	360
22. ORISSA	0	0	9634	9634
23. PONDICHERY	7	0	0	7
24. PUNJAB	0	0	20951	20951
25. RAJASTHAN	0	0	25154	25154
26. SIKKIM*	0	135	0	135
27. TAMIL NADU	0	0	26185	26185
28. TELANGANA	1278	25178	12795	39251
29. TRIPURA	0	0	1786	1786
30. UTTAR PRADESH	0	0	3363	3363
31. UTTARAKHAND**	0	0	0	0
32. WEST BENGAL***	0	0	0	0
<b>ALL INDIA TOTAL:</b>	<b>4978</b>	<b>56591</b>	<b>793539</b>	<b>855108</b>

**MEDIUM TERM NON-AGRICULTURAL OTHERS LOANS ISSUED  
AND  
TOTAL LOANS AND ADVANCES  
2015-2016**

(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	1360	1360	3189	9104
2. ANDHRA PRADESH	0	19615	19615	1923	886302
3. ARUNACHAL PRADESH***	0	388	388	274	1246
4. ASSAM	0	3008	3008	553	26691
5. BIHAR	0	0	0	0	122704
6. CHANDIGARH	0	1901	1901	851	2752
7. CHHATTISGARH	1700	972	2672	2072	153650
8. DELHI	0	1869	1869	2324	47495
9. GOA	0	13145	13145	33230	49740
10. GUJARAT	0	5083	5083	185980	788913
11. HARYANA	0	1476	1476	49	760807
12. HIMACHAL PRADESH	0	16142	16142	18144	179556
13. JAMMU AND KASHMIR	0	4388	4388	473	6365
14. KARNATAKA	0	16839	16839	184430	763352
15. KERALA	0	0	0	74783	264415
16. MADHYA PRADESH	0	250109	250109	4615	1555140
17. MAHARASHTRA	0	103377	103377	0	1508577
18. MANIPUR	0	9	9	0	817
19. MEGHALAYA	0	3418	3418	1144	23360
20. MIZORAM	0	8129	8129	507	9828
21. NAGALAND**	3405	3215	6620	1025	10296
22. ORISSA	0	95878	95878	4561	805409
23. PONDICHERY	0	10384	10384	14402	42429
24. PUNJAB	0	8177	8177	0	1034501
25. RAJASTHAN	0	1153	1153	138251	865401
26. SIKKIM*	0	1390	1390	974	3361
27. TAMIL NADU	0	13727	13727	150010	756406
28. TELANGANA	0	15038	15038	59120	408545
29. TRIPURA	3818	0	3818	4348	31215
30. UTTAR PRADESH	0	15380	15380	11768	1047256
31. UTTARAKHAND**	0	0	0	0	0
32. WEST BENGAL***	0	0	0	0	0
<b>ALL INDIA TOTAL:</b>	<b>8923</b>	<b>615570</b>	<b>624493</b>	<b>899000</b>	<b>12165633</b>

## SHORT TERM AGRICULTURAL LOANS OUTSTANDING 2015-2016

(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	4140	0	0	4140
2. ANDHRA PRADESH	393941	0	105	394046
3. ARUNACHAL PRADESH***	61	0	23	84
4. ASSAM	3290	0	0	3290
5. BIHAR	56529	60033	0	116562
6. CHANDIGARH	0	0	0	0
7. CHHATTISGARH	93070	0	6397	99467
8. DELHI	796	0	35000	35796
9. GOA	1756	0	0	1756
10. GUJARAT	184467	0	483	184950
11. HARYANA	423300	0	0	423300
12. HIMACHAL PRADESH	68311	0	0	68311
13. JAMMU AND KASHMIR	1	0	1099	1100
14. KARNATAKA	565565	0	0	565565
15. KERALA	144232	0	0	144232
16. MADHYA PRADESH	554650	0	0	554650
17. MAHARASHTRA	606994	0	0	606994
18. MANIPUR	3	426	0	429
19. MEGHALAYA	3028	0	0	3028
20. MIZORAM	8885	0	0	8885
21. NAGALAND**	1241	0	0	1241
22. ORISSA	599928	0	0	599928
23. PONDICHERY	1411	0	0	1411
24. PUNJAB	565856	0	111573	677429
25. RAJASTHAN	728110	0	0	728110
26. SIKKIM*	1023	0	0	1023
27. TAMIL NADU	448768	0	0	448768
28. TELANGANA	186661	500	1453	188614
29. TRIPURA	60615	0	0	60615
30. UTTAR PRADESH	444946	0	0	444946
31. UTTARAKHAND**	60000	0	0	60000
32. WEST BENGAL***	79396	0	4	79400
<b>ALL INDIA TOTAL:</b>	<b>6290974</b>	<b>60959</b>	<b>156137</b>	<b>6508070</b>

## SHORT TERM NON-AGRICULTURAL LOANS OUTSTANDING 2015-2016

(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	6916	6916
2. ANDHRA PRADESH	0	1832	160027	161859
3. ARUNACHAL PRADESH***	0	0	689	689
4. ASSAM	0	0	67815	67815
5. BIHAR	0	0	86897	86897
6. CHANDIGARH	0	0	8468	8468
7. CHHATTISGARH	92500	2582	986	96068
8. DELHI	0	0	13753	13753
9. GOA	0	0	303	303
10. GUJARAT	0	0	7055	7055
11. HARYANA	0	0	187848	187848
12. HIMACHAL PRADESH	0	0	189265	189265
13. JAMMU AND KASHMIR	75	0	6651	6726
14. KARNATAKA	0	0	0	0
15. KERALA	5000	0	0	5000
16. MADHYA PRADESH	0	0	106849	106849
17. MAHARASHTRA	475351	3216	0	478567
18. MANIPUR	0	0	560	560
19. MEGHALAYA	5	0	78861	78866
20. MIZORAM	0	0	57	57
21. NAGALAND**	0	1114	0	1114
22. ORISSA	0	0	24704	24704
23. PONDICHERRY	0	0	14461	14461
24. PUNJAB	0	0	0	0
25. RAJASTHAN	0	0	0	0
26. SIKKIM*	0	0	78	78
27. TAMIL NADU	0	0	43929	43929
28. TELANGANA	0	0	45746	45746
29. TRIPURA	0	0	10885	10885
30. UTTAR PRADESH	94605	0	144790	239395
31. UTTARAKHAND**	0	0	11932	11932
32. WEST BENGAL***	0	0	176141	176141
<b>ALL INDIA TOTAL:</b>	<b>667536</b>	<b>8744</b>	<b>1395666</b>	<b>2071946</b>

## MEDIUM TERM AGRICULTURAL LOANS OUTSTANDING 2015-2016

(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	544	544
2. ANDHRA PRADESH	13587	61692	63737	139016
3. ARUNACHAL PRADESH***	774	0	332	1106
4. ASSAM	0	0	3171	3171
5. BIHAR	0	0	0	0
6. CHANDIGARH	0	0	15	15
7. CHHATTISGARH	0	0	830	830
8. DELHI	0	0	9	9
9. GOA	0	0	4120	4120
10. GUJARAT	0	0	171142	171142
11. HARYANA	0	0	19181	19181
12. HIMACHAL PRADESH	0	0	2689	2689
13. JAMMU AND KASHMIR	0	0	162	162
14. KARNATAKA	0	0	40925	40925
15. KERALA	0	0	0	0
16. MADHYA PRADESH	0	0	391103	391103
17. MAHARASHTRA	0	0	128169	128169
18. MANIPUR	0	0	5813	5813
19. MEGHALAYA	0	8068	1365	9433
20. MIZORAM	0	1777	1281	3058
21. NAGALAND**	0	2183	104	2287
22. ORISSA	0	0	16014	16014
23. PONDICHERY	29	0	0	29
24. PUNJAB	0	0	44059	44059
25. RAJASTHAN	0	0	57839	57839
26. SIKKIM*	0	372	0	372
27. TAMIL NADU	0	0	31131	31131
28. TELANGANA	0	93948	0	93948
29. TRIPURA	0	0	6626	6626
30. UTTAR PRADESH	0	0	3664	3664
31. UTTARAKHAND**	0	0	20004	20004
32. WEST BENGAL***	0	0	304	304
<b>ALL INDIA TOTAL:</b>	<b>14390</b>	<b>168040</b>	<b>1014333</b>	<b>1196763</b>



**MEDIUM TERM NON-AGRICULTURAL OTHERS LOANS  
OUTSTANDING AND  
TOTAL LOANS OUTSTANDING  
2015-2016**

(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	4821	4821	19643	36064
2. ANDHRA PRADESH	0	21982	21982	6270	723173
3. ARUNACHAL PRADESH***	0	1795	1795	8164	11838
4. ASSAM	0	11560	11560	2091	87927
5. BIHAR	0	1873	1873	180	205512
6. CHANDIGARH	0	2936	2936	1975	13394
7. CHHATTISGARH	11124	3926	15050	7426	218841
8. DELHI	0	3907	3907	6035	59500
9. GOA	0	48357	48357	69556	124092
10. GUJARAT	0	32886	32886	180611	576644
11. HARYANA	0	837	837	694	631860
12. HIMACHAL PRADESH	0	105607	105607	70279	436151
13. JAMMU AND KASHMIR	0	9003	9003	1875	18866
14. KARNATAKA	0	42402	42402	301795	950687
15. KERALA	0	0	0	0	149232
16. MADHYA PRADESH	0	7067	7067	11434	1071103
17. MAHARASHTRA	0	228707	228707	0	1442437
18. MANIPUR	0	6704	6704	0	13506
19. MEGHALAYA	0	9416	9416	5004	105747
20. MIZORAM	0	23789	23789	4250	40039
21. NAGALAND**	14868	1961	16829	17	21488
22. ORISSA	0	125630	125630	32922	799198
23. PONDICHERY	0	16029	16029	6250	38180
24. PUNJAB	0	25577	25577	0	747065
25. RAJASTHAN	0	0	0	13302	799251
26. SIKKIM*	0	5160	5160	10795	17428
27. TAMIL NADU	0	46035	46035	165445	735308
28. TELANGANA	519	20081	20600	59120	408028
29. TRIPURA	7881	0	7881	31974	117981
30. UTTAR PRADESH	0	38853	38853	81080	807938
31. UTTARAKHAND**	0	0	0	0	91936
32. WEST BENGAL***	0	65081	65081	9374	330300
<b>ALL INDIA TOTAL:</b>	<b>34392</b>	<b>911982</b>	<b>946374</b>	<b>1107561</b>	<b>11830714</b>

TABLE-XI  
**DEMAND**  
**2015-2016**

(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	3490	1031	260	3267	1841	9889
2. ANDHRA PRADESH	369422	82056	0	12966	30886	495330
3. ARUNACHAL PRADESH***	81	372	503	8578	1084	10618
4. ASSAM	2692	1258	3321	5162	849	13282
5. BIHAR	101315	108806	0	0	0	210121
6. CHANDIGARH	0	0	16	1703	0	1719
7. CHHATTISGARH	118922	685	830	4417	4500	129354
8. DELHI	35106	4369	9	2168	1478	43130
9. GOA	1299	468	903	23551	53668	79889
10. GUJARAT	340701	4789	31660	10541	0	387691
11. HARYANA	476140	208399	2456	595	106	687696
12. HIMACHAL PRADESH	1062	522	560	397	51497	54038
13. JAMMU AND KASHMIR	240	2405	137	4299	615	7696
14. KARNATAKA	480890	0	28553	6166	76757	592366
15. KERALA	198488	0	0	0	0	198488
16. MADHYA PRADESH	N.A.	N.A.	N.A.	N.A.	N.A.	0
17. MAHARASHTRA	N.A.	N.A.	N.A.	N.A.	N.A.	0
18. MANIPUR	3	447	383	970	10813	12616
19. MEGHALAYA	1753	4072	1549	3477	1284	12135
20. MIZORAM	610	25	1680	5968	4358	12641
21. NAGALAND**	2944	5434	360	5160	11	13909
22. ORISSA	546467	5845	3664	5637	23742	585355
23. PONDICHERY	0	12336	0	7001	0	19337
24. PUNJAB	645389	2958	0	20520	0	668867
25. RAJASTHAN	779410	862	13083	12180	0	805535
26. SIKKIM*	588	0	614	612	215	2029
27. TAMIL NADU	738680	0	0	0	0	738680
28. TELANGANA	178278	35589	5812	5701	81458	306838
29. TRIPURA	1000	1800	1000	15550	650	20000
30. UTTAR PRADESH	435310	48475	1016	2093	5128	492022
31. UTTARAKHAND**	425	0	0	0	0	425
32. WEST BENGAL***	2655	0	0	0	0	2655
<b>ALL INDIA TOTAL:</b>	<b>5463360</b>	<b>533003</b>	<b>98369</b>	<b>168679</b>	<b>350940</b>	<b>6614351</b>

TABLE-XII  
**COLLECTION**  
**2015-2016**

(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	2528	792	131	1973	1172	6596
2. ANDHRA PRADESH	369422	82056	0	10840	30748	493066
3. ARUNACHAL PRADESH***	48	48	503	300	248	1147
4. ASSAM	394	1245	1936	2519	732	6826
5. BIHAR	44787	48773	0	0	0	93560
6. CHANDIGARH	0	0	0	1430	0	1430
7. CHHATTISGARH	118518	0	0	1756	1894	122168
8. DELHI	35037	3245	0	1592	1279	41153
9. GOA	1265	467	843	17792	50224	70591
10. GUJARAT	340701	750	31405	9375	0	382231
11. HARYANA	476140	208340	2456	397	82	687415
12. HIMACHAL PRADESH	407	518	262	285	42739	44211
13. JAMMU AND KASHMIR	61	836	76	3437	575	4985
14. KARNATAKA	480890	0	28553	3043	58562	571048
15. KERALA	198488	0	0	0	0	198488
16. MADHYA PRADESH	N.A.	N.A.	N.A.	N.A.	N.A.	0
17. MAHARASHTRA	N.A.	N.A.	N.A.	N.A.	N.A.	0
18. MANIPUR	0	248	180	277	2721	3426
19. MEGHALAYA	638	1504	552	1305	253	4252
20. MIZORAM	68	18	325	2121	2826	5358
21. NAGALAND**	2488	4426	175	4686	10	11785
22. ORISSA	546467	4508	3664	4649	13949	573237
23. PONDICHERY	0	11481	0	5612	0	17093
24. PUNJAB	645389	150	0	18337	0	663876
25. RAJASTHAN	779410	578	13083	3948	0	797019
26. SIKKIM*	267	0	517	582	184	1550
27. TAMIL NADU	727736	0	0	0	0	727736
28. TELANGANA	178278	35589	5812	5182	75829	300690
29. TRIPURA	909	1365	675	12717	509	16175
30. UTTAR PRADESH	423221	46463	439	2021	82	472226
31. UTTARAKHAND**	425	0	0	0	0	425
32. WEST BENGAL***	2476	0	0	0	0	2476
<b>ALL INDIA TOTAL:</b>	<b>5376458</b>	<b>453400</b>	<b>91587</b>	<b>116176</b>	<b>284618</b>	<b>6322239</b>

TABLE-XIII  
**BALANCES ( OVERDUES )**  
**2015-2016**

(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	962	239	129	1294	669	3293
2. ANDHRA PRADESH	0	0	0	2126	138	2264
3. ARUNACHAL PRADESH***	33	324	0	8278	836	9471
4. ASSAM	2298	13	1385	2643	117	6456
5. BIHAR	56528	60033	0	0	0	116561
6. CHANDIGARH	0	0	16	273	0	289
7. CHHATTISGARH	404	685	830	2661	2606	7186
8. DELHI	69	1124	9	576	199	1977
9. GOA	34	1	60	5759	3444	9298
10. GUJARAT	0	4039	255	1166	0	5460
11. HARYANA	0	59	0	198	24	281
12. HIMACHAL PRADESH	655	4	298	112	8758	9827
13. JAMMU AND KASHMIR	179	1569	61	862	40	2711
14. KARNATAKA	0	0	0	3123	18195	21318
15. KERALA	0	0	0	0	0	0
16. MADHYA PRADESH	0	0	0	0	0	0
17. MAHARASHTRA	0	0	0	0	0	0
18. MANIPUR	3	199	203	693	8092	9190
19. MEGHALAYA	1115	2568	997	2172	1031	7883
20. MIZORAM	542	7	1355	3847	1532	7283
21. NAGALAND**	456	1008	185	474	1	2124
22. ORISSA	0	1337	0	988	9793	12118
23. PONDICHERY	0	855	0	1389	0	2244
24. PUNJAB	0	2808	0	2183	0	4991
25. RAJASTHAN	0	284	0	8232	0	8516
26. SIKKIM*	321	0	97	30	31	479
27. TAMIL NADU	10944	0	0	0	0	10944
28. TELANGANA	0	0	0	519	5629	6148
29. TRIPURA	91	435	325	2833	141	3825
30. UTTAR PRADESH	12089	2012	577	72	5046	19796
31. UTTARAKHAND**	0	0	0	0	0	0
32. WEST BENGAL***	179	0	0	0	0	179
<b>ALL INDIA TOTAL:</b>	<b>86902</b>	<b>79603</b>	<b>6782</b>	<b>52503</b>	<b>66322</b>	<b>292112</b>

## PERCENTAGE OF OVERDUES TO DEMAND 2015-2016

(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	27.56	23.18	49.62	39.61	36.34	33.3
2. ANDHRA PRADESH	0.0	0.0	0.0	16.4	0.45	0.46
3. ARUNACHAL PRADESH***	40.74	87.1	0.0	96.5	77.12	89.2
4. ASSAM	85.36	1.03	41.7	51.2	13.78	48.61
5. BIHAR	55.79	55.17	0.0	0.0	0.0	55.47
6. CHANDIGARH	0.0	0.0	100.0	16.03	0.0	16.81
7. CHHATTISGARH	0.34	100.0	100.0	60.24	57.91	5.56
8. DELHI	0.2	25.73	100.0	26.57	13.46	4.58
9. GOA	2.62	0.21	6.64	24.45	6.42	11.64
10. GUJARAT	0.0	84.34	0.81	11.06	0.0	1.41
11. HARYANA	0.0	0.03	0.0	33.28	22.64	0.04
12. HIMACHAL PRADESH	61.68	0.77	53.21	28.21	17.01	18.19
13. JAMMU AND KASHMIR	74.58	65.24	44.53	20.05	6.5	35.23
14. KARNATAKA	0.0	0.0	0.0	50.65	23.7	3.6
15. KERALA	0.0	0.0	0.0	0.0	0.0	0.0
16. MADHYA PRADESH	0.0	0.0	0.0	0.0	0.0	0.0
17. MAHARASHTRA	0.0	0.0	0.0	0.0	0.0	0.0
18. MANIPUR	100.0	44.52	53.0	71.44	74.84	72.84
19. MEGHALAYA	63.61	63.06	64.36	62.47	80.3	64.96
20. MIZORAM	88.85	28.0	80.65	64.46	35.15	57.61
21. NAGALAND**	15.49	18.55	51.39	9.19	9.09	15.27
22. ORISSA	0.0	22.87	0.0	17.53	41.25	2.07
23. PONDICHERY	0.0	6.93	0.0	19.84	0.0	11.6
24. PUNJAB	0.0	94.93	0.0	10.64	0.0	0.75
25. RAJASTHAN	0.0	32.95	0.0	67.59	0.0	1.06
26. SIKKIM*	54.59	0.0	15.8	4.9	14.42	23.61
27. TAMIL NADU	1.48	0.0	0.0	0.0	0.0	1.48
28. TELANGANA	0.0	0.0	0.0	9.1	6.91	2.0
29. TRIPURA	9.1	24.17	32.5	18.22	21.69	19.13
30. UTTAR PRADESH	2.78	4.15	56.79	3.44	98.4	4.02
31. UTTARAKHAND**	0.0	0.0	0.0	0.0	0.0	0.0
32. WEST BENGAL***	6.74	0.0	0.0	0.0	0.0	6.74
<b>ALL INDIA TOTAL:</b>	<b>1.59</b>	<b>14.93</b>	<b>6.89</b>	<b>31.13</b>	<b>18.9</b>	<b>4.42</b>

## COST OF MANAGEMENT (COM) & TOTAL NUMBER OF EMPLOYEES 2015-2016

(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	1426	5927	7353	8.04	204	36.04
2. ANDHRA PRADESH	2669	1645	4314	0.45	197	21.9
3. ARUNACHAL PRADESH***	812	136	948	2.25	320	2.96
4. ASSAM	4093	14104	18197	6.23	598	30.43
5. BIHAR	463	584	1047	0.29	96	10.91
6. CHANDIGARH	610	228	838	2.36	83	10.1
7. CHHATTISGARH	1678	1689	3367	0.85	154	21.86
8. DELHI	3951	2037	5988	4.53	558	10.73
9. GOA	3734	1169	4903	2.36	649	7.55
10. GUJARAT	1795	2905	4700	0.42	286	16.43
11. HARYANA	2584	42005	44589	5.55	376	118.59
12. HIMACHAL PRADESH	11132	3645	14777	1.42	1700	8.69
13. JAMMU AND KASHMIR	1335	396	1731	2.46	230	7.53
14. KARNATAKA	3323	2358	5681	0.39	449	12.65
15. KERALA	2499	2433	4932	0.6	279	17.68
16. MADHYA PRADESH	4802	1735	6537	0.5	564	11.59
17. MAHARASHTRA	15332	3539	18871	0.8	1237	15.26
18. MANIPUR	566	138	704	2.26	102	6.9
19. MEGHALAYA	4270	1213	5483	2.43	622	8.82
20. MIZORAM	1487	779	2266	3.46	158	14.34
21. NAGALAND**	972	63	1035	2.06	230	4.5
22. ORISSA	3698	1478	5176	0.4	210	24.65
23. PONDICHERY	1640	5356	6996	9.76	229	30.55
24. PUNJAB	5335	1004	6339	0.67	455	13.93
25. RAJASTHAN	1997	1906	3903	0.3	272	14.35
26. SIKKIM*	389	210	599	1.05	75	7.99
27. TAMIL NADU	6494	2936	9430	0.7	397	23.75
28. TELANGANA	3452	2420	5872	0.85	370	15.87
29. TRIPURA	1143	108	1251	0.58	328	3.81
30. UTTAR PRADESH	8950	903	9853	0.83	980	10.05
31. UTTARAKHAND**	302	270	572	0.24	83	6.89
32. WEST BENGAL***	2419	4091	6510	0.97	409	15.92
<b>ALL INDIA TOTAL:</b>	<b>105352</b>	<b>109410</b>	<b>214762</b>	<b>1.08</b>	<b>12900</b>	<b>16.65</b>

**PROFIT & LOSS, DIVIDEND DECLARED, NUMBER OF BRANCHES  
IN PROFIT/LOSS & AUDIT CLASSIFICATION  
2015-2016**

(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	511	10	N.A.	N.A.	N.A.	N.A.	A
2. ANDHRA PRADESH	5076	4	3	5076	0	0	A
3. ARUNACHAL PRADESH***	12405	0	1	545	32	0	B
4. ASSAM	269	0	42	1035	26	767	A
5. BIHAR	3597	6	9	1598	2	41	B
6. CHANDIGARH	428	0	14	457	4	29	A
7. CHHATTISGARH	2154	1	5	3507	1	1353	A
8. DELHI	-845	0	N.A.	N.A.	N.A.	N.A.	A
9. GOA	-5298	0	38	2897	33	2141	N.A.
10. GUJARAT	2436	15	2	2899	14	1090	A
11. HARYANA	2380	7	6	2523	8	142	A
12. HIMACHAL PRADESH	5390	N.D.	151	11898	67	605	A
13. JAMMU AND KASHMIR	148	0	20	658	10	401	N.A.
14. KARNATAKA	3145	9.5	29	1220	13	7853	A
15. KERALA	34133	0	N.A.	N.A.	N.A.	N.A.	B
16. MADHYA PRADESH	5799	4	13	41852	11	531	A
17. MAHARASHTRA	24285	10	17	39492	31	15207	A
18. MANIPUR	-10754	0	0	0	11	7357	C
19. MEGHALAYA	250	0	10	1885	40	1634	A
20. MIZORAM	615	0	13	1273	2	32	B
21. NAGALAND**	0	0	19	1841	2	3	D
22. ORISSA	1666	N.D.	13	6136	1	101	A
23. PONDICHERRY	-1480	0	8	2330	21	2186	B
24. PUNJAB	1253	N.D.	10	860	8	145	A
25. RAJASTHAN	5149	N.D.	13	2534	3	340	A
26. SIKKIM*	28	0	5	578	9	309	A
27. TAMIL NADU	4331	7.5	N.A.	N.A.	N.A.	N.A.	A
28. TELANGANA	2781	6	28	2938	6	139	A
29. TRIPURA	6794	0	59	2056	0	0	A
30. UTTAR PRADESH	2006	N.D.	3	7468	26	5461	A
31. UTTARAKHAND**	0	0	6	794	10	80	A
32. WEST BENGAL***	1003	0	29	6207	19	5204	A
<b>ALL INDIA TOTAL:</b>	<b>109655</b>	<b>80</b>	<b>566</b>	<b>152557</b>	<b>410</b>	<b>53151</b>	<b>Not Compiled</b>
of Column 108 Profit=	128032						
of Column 108 Loss=	18377						

**DETAILS OF KISSAN CREDIT CARDS ISSUED BY STATE  
COOPERATIVE BANKS  
AND LOANS SANCTIONED / DISBURSED ON THEM DURING  
2013-2014 TO 2015-2016**

(As on 31st March)

Name of the State Cooperative Bank	2013-2014		2014-2015		2015-2016	
	NUMBER OF KISSAN CREDIT CARD ISSUED (In No's)	LOAN SANCTIONED/DISBURSED ON KCC	NUMBER OF KISSAN CREDIT CARD ISSUED (In No's)	LOAN SANCTIONED/DISBURSED ON KCC	NUMBER OF KISSAN CREDIT CARD ISSUED (In No's)	LOAN SANCTIONED/DISBURSED ON KCC
1	115	116	117	118	119	120
1. ANDAMAN AND NICOBAR	538	350.35	272	550.63	514	295.86
2. ANDHRA PRADESH	2889863	1021887.85	2894224	884198.38	1557940	805488.13
3. ARUNACHAL PRADESH***	0	0	0	0	0	0
4. ASSAM	2280	1158.4	1024	732.87	1284	418.06
5. BIHAR	11325	2756.52	13057	3012	N.A.	N.A.
6. CHANDIGARH	0	0	0	0	0	0
7. CHHATTISGARH	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
8. DELHI	50	76.39	143	263.79	221	426.05
9. GOA	701	1101.32	514	542.43	341	346.92
10. GUJARAT	0	0	0	0	0	0
11. HARYANA	2774	786392.03	6225	855961.57	2469	1674.83
12. HIMACHAL PRADESH	33738	36635.86	46432	59620.08	48711	67823.47
13. JAMMU AND KASHMIR	268	304	189	270.41	152	198.44
14. KARNATAKA	1975005	767577.58	2114038	930019.02	2213864	1002021
15. KERALA	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
16. MADHYA PRADESH	169911	1268622	417866	1359788	526253	1358844
17. MAHARASHTRA	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
18. MANIPUR	N.A.	N.A.	N.A.	N.A.	12	2.1
19. MEGHALAYA	4151	1223.14	2223	1056.53	2082	932.69
20. MIZORAM	204	249.62	83	86.58	194	192.87
21. NAGALAND**	1408	229.8	0	0	0	0
22. ORISSA	189229	709663.74	166959	835110.96	153266	804345.84
23. PONDICHERY	2665	1057.52	2377	1030.54	2021	965.58
24. PUNJAB	988443	1155553	1026528	1281615	1043520	1253510
25. RAJASTHAN	286627	1683054.08	85126	1601735.94	171892	1544184.93
26. SIKKIM*	1522	940.37	1733	1061.88	0	0
27. TAMIL NADU	741838	299546	735146	338647	N.A.	N.A.
28. TELANGANA	n.a.	n.a.	n.a.	n.a.	69155	538708.56
29. TRIPURA	16239	3263.75	13776	3375.58	9815	4225.6
30. UTTAR PRADESH	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
31. UTTARAKHAND**	N.A.	N.A.	0	0	0	0
32. WEST BENGAL***	0	0	0	0	0	0
<b>ALL INDIA TOTAL:</b>	<b>7318779</b>	<b>7741643.32</b>	<b>7527935</b>	<b>8158679.19</b>	<b>5803706</b>	<b>7384604.93</b>



## TOTAL BUSINESS, YIELD ON EMPLOYEES, COST OF FUNDS, COST OF DEPOSITS DURING 2015-2016

(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	104960.18	514.51	5.03	5.94
2. ANDHRA PRADESH	1076999.55	5467	6.98	8.52
3. ARUNACHAL PRADESH***	23301.97	72.81	478.39	23.34
4. ASSAM	291908.11	488.14	5.13	5.69
5. BIHAR	429162.57	4470.44	5.6	7.27
6. CHANDIGARH	43654.96	525.96	5.48	5.48
7. CHHATTISGARH	421411.86	2736.44	6.65	7.43
8. DELHI	161466.33	289.37	6.34	4.54
9. GOA	312868.28	482.08	5.91	5.9
10. GUJARAT	1062837.9	3716.22	7.02	7.36
11. HARYANA	942351.51	2506.25	5.09	6.08
12. HIMACHAL PRADESH	1255917.93	738.78	5.57	6.76
13. JAMMU AND KASHMIR	90644.1	N.A.	5.89	6.36
14. KARNATAKA	1670835.11	3721.24	6.45	8.01
15. KERALA	981824.14	3519.08	7.6	8.44
16. MADHYA PRADESH	1572376	2787.9	5.44	8.34
17. MAHARASHTRA	2569281	2077.03	5.94	6.73
18. MANIPUR	23287.81	228.31	1.59	1.21
19. MEGHALAYA	291554.68	468.74	N.A.	N.A.
20. MIZORAM	99241.41	628.11	5.54	5.99
21. NAGALAND**	64923.03	282.27	4.42	4.64
22. ORISSA	1466777.62	6984.65	6.5	9.13
23. PONDICHERY	99273.29	433.51	7.17	7.22
24. PUNJAB	1003082.12	2204.58	5.33	8.13
25. RAJASTHAN	1215926	4470.32	5.63	8.33
26. SIKKIM*	70065.84	934.21	3.86	5.97
27. TAMIL NADU	1556545.07	3920.77	6.71	7.33
28. TELANGANA	733269.4	1981.81	6.21	8.56
29. TRIPURA	322324.05	982.7	6.8	7.66
30. UTTAR PRADESH	1518994.91	1549.99	6.2	8.22
31. UTTARAKHAND**	240865.99	2902	8.73	8.73
32. WEST BENGAL***	833456	2038	9	10
<b>ALL INDIA TOTAL:</b>	<b>22551388.72</b>	<b>64123.22</b>	<b>Not Compiled</b>	

## NON-PERFORMING ASSETS ( ABSOLUTE, GROSS & NET) AND CAPITAL TO RISK WEIGHTED ASSETS RATIO DURING 2015-2016

(As on 31st March)

Name of the State Cooperative Bank	Non Performing Assets (NPA)			Capital to Risk Weighted Assets Ratio (%)		
	Absolute	Gross (%)	Net (%)	2013-2014	2014-2015	2015-2016
1	125	126	127	128	129	130
1. ANDAMAN AND NICOBAR	7879.57	21.85	14.38	18	24.3	25.98
2. ANDHRA PRADESH	3083.67	0.43	0	11.3	11.82	9.37
3. ARUNACHAL PRADESH***	9162.56	97.47	0	0	0	0
4. ASSAM	9757.95	11.1	5.59	8.83	10.1	7.36
5. BIHAR	21248.98	10.34	4.86	19.9	19.2	15.07
6. CHANDIGARH	529.23	3.95	0.94	N.A.	N.A.	N.A.
7. CHHATTISGARH	8228.79	3.76	0	11.8	11	11.4
8. DELHI	3139.07	5.28	1.44	16.33	14.4	29.15
9. GOA	11658.59	9.4	5.86	2.2	2.11	1.65
10. GUJARAT	13613.39	2.5	0.12	9.16	8.81	10.84
11. HARYANA	281.11	N.A.	0.04	8.97	9.25	10.25
12. HIMACHAL PRADESH	28968	6.64	1.99	18.49	15.5	13.54
13. JAMMU AND KASHMIR	3594.52	19.05	12.55	5.96	6.89	9.12
14. KARNATAKA	30900.86	3.25	1.72	N.A.	N.A.	N.A.
15. KERALA	53211	15.59	8.03	5.49	11.66	13.71
16. MADHYA PRADESH	44456	4.15	0	9.69	9.12	11.52
17. MAHARASHTRA	133733	9.27	0.31	N.A.	N.A.	N.A.
18. MANIPUR	12226.29	90.53	2.6	N.A.	N.A.	N.A.
19. MEGHALAYA	8279.48	7.83	3.86	23.86	29.23	23.17
20. MIZORAM	4395.18	10.98	8.32	7.19	8	9.18
21. NAGALAND**	4241.19	19.74	12.65	N.A.	0	0
22. ORISSA	19351.14	2.42	N.A.	7.71	8.57	9.2
23. PONDICHERY	2269.42	5.94	2.19	8.18	7.86	9.12
24. PUNJAB	6343.32	0.85	0	6.85	7.64	8.5
25. RAJASTHAN	2311.9	0.29	0	5.85	8.16	9.56
26. SIKKIM*	1010.28	5.8	3.89	21.73	21.6	0
27. TAMIL NADU	22691.43	3.09	0.79	11.5	12.72	14.48
28. TELANGANA	N.A.	0.39	0	n.a.	n.a.	10.56
29. TRIPURA	1493.63	3.45	1.27	11.98	14.08	17.26
30. UTTAR PRADESH	33518.61	4.15	0	N.A.	N.A.	N.A.
31. UTTARAKHAND**	2878.88	3.13	0.76	N.A.	0	0
32. WEST BENGAL***	10250	3	1	0	0	0
<b>ALL INDIA TOTAL:</b>	<b>514707.04</b>	<b>Not Compiled</b>				

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

**PART - II  
( AS ON 30TH JUNE )  
2015- 2016**

(FROM PAGE NO. 32 TO 35)

TABLE-XVII  
**DETAILS OF DEMAND**  
**2015-2016**

(As on 30th June)

(Amount In Lakhs)

NAME OF THE STATE COOPERATIVE BANK	DETAILS OF DEMAND			TOTAL DEMAND
	SHORT TERM	MEDIUM TERM	OTHERS	
1	2	3	4	5 ( 2 to 4 )
1. ANDAMAN AND NICOBAR	0	0	0	0
2. ANDHRA PRADESH	96570	4168	32565	133303
3. ARUNACHAL PRADESH***	N.A.	N.A.	N.A.	0
4. ASSAM	4157	8774	840	13771
5. BIHAR	N.A.	N.A.	N.A.	0
6. CHANDIGARH	0	1796	0	1796
7. CHHATTISGARH	65711	3163	6174	75048
8. DELHI	39207	2517	1606	43330
9. GOA	N.A.	N.A.	106192	106192
10. GUJARAT	378343	39541	0	417884
11. HARYANA	661300	2135	145	663580
12. HIMACHAL PRADESH	853	723	16393	17969
13. JAMMU AND KASHMIR	1768	1802	103	3673
14. KARNATAKA	574934	58832	119364	753130
15. KERALA	N.A.	N.A.	N.A.	0
16. MADHYA PRADESH	N.A.	N.A.	N.A.	0
17. MAHARASHTRA	425860	113954	0	539814
18. MANIPUR	266	10231	336	10833
19. MEGHALAYA	5374	5046	1176	11596
20. MIZORAM	619	8938	3879	13436
21. NAGALAND**	3190	8249	1	11440
22. ORISSA	N.A.	N.A.	N.A.	0
23. PONDICHERY	15840	8509	0	24349
24. PUNJAB	638929	26485	0	665414
25. RAJASTHAN	745736	20175	0	765911
26. SIKKIM*	982	1316	0	2298
27. TAMIL NADU	113866	0	0	113866
28. TELANGANA	187598	20503	0	208101
29. TRIPURA	2840	16698	700	20238
30. UTTAR PRADESH	526868	3093	5139	535100
31. UTTARAKHAND**	N.A.	N.A.	N.A.	0
32. WEST BENGAL***	212833	@	@	212833
<b>ALL INDIA TOTAL:</b>	<b>4703644</b>	<b>366648</b>	<b>294613</b>	<b>5364905</b>

TABLE-XVIII  
**DETAILS OF COLLECTION**  
**2015-2016**

(As on 30th June)

(Amount In Lakhs)

NAME OF THE STATE COOPERATIVE BANK	DETAILS OF COLLECTION			TOTAL COLLECTION
	SHORT TERM	MEDIUM TERM	OTHERS	
1	6	7	8	9 ( 6 to 8 )
1. ANDAMAN AND NICOBAR	0	0	0	0
2. ANDHRA PRADESH	94980	1986	32423	129389
3. ARUNACHAL PRADESH***	N.A.	N.A.	N.A.	0
4. ASSAM	1865	4816	726	7407
5. BIHAR	N.A.	N.A.	N.A.	0
6. CHANDIGARH	0	1484	0	1484
7. CHHATTISGARH	58443	547	1492	60482
8. DELHI	38121	1845	1403	41369
9. GOA	N.A.	N.A.	94517	94517
10. GUJARAT	374304	39531	0	413835
11. HARYANA	621741	1988	137	623866
12. HIMACHAL PRADESH	167	260	7629	8056
13. JAMMU AND KASHMIR	95	860	61	1016
14. KARNATAKA	572434	55050	112155	739639
15. KERALA	N.A.	N.A.	N.A.	0
16. MADHYA PRADESH	N.A.	N.A.	N.A.	0
17. MAHARASHTRA	359757	68007	0	427764
18. MANIPUR	128	642	42	812
19. MEGHALAYA	1691	1874	238	3803
20. MIZORAM	89	2688	2112	4889
21. NAGALAND**	2751	5192	0	7943
22. ORISSA	N.A.	N.A.	N.A.	0
23. PONDICHERY	14592	7079	0	21671
24. PUNJAB	636137	24284	0	660421
25. RAJASTHAN	744827	18691	0	763518
26. SIKKIM*	667	1105	0	1772
27. TAMIL NADU	111195	0	0	111195
28. TELANGANA	187598	19984	0	207582
29. TRIPURA	2347	13573	574	16494
30. UTTAR PRADESH	508463	2468	82	511013
31. UTTARAKHAND**	N.A.	N.A.	N.A.	0
32. WEST BENGAL***	175563	@	@	175563
<b>ALL INDIA TOTAL:</b>	<b>4507955</b>	<b>273954</b>	<b>253591</b>	<b>5035500</b>

**BALANCES ( OVERDUES )**  
**2015-2016**

(As on 30th June)

(Amount In Lakhs)

NAME OF THE STATE COOPERATIVE BANK	BALANCES (OVERDUES)			BALANCES (OVERDUES)
	SHORT TERM	MEDIUM TERM	OTHERS	
1	10	11	12	13 ( 10 to 12 )
1. ANDAMAN AND NICOBAR	0	0	0	0
2. ANDHRA PRADESH	1590	2182	142	3914
3. ARUNACHAL PRADESH***	0	0	0	0
4. ASSAM	2292	3958	114	6364
5. BIHAR	0	0	0	0
6. CHANDIGARH	0	312	0	312
7. CHHATTISGARH	7268	2616	4682	14566
8. DELHI	1086	672	203	1961
9. GOA	0	0	11675	11675
10. GUJARAT	4039	10	0	4049
11. HARYANA	39559	147	8	39714
12. HIMACHAL PRADESH	686	463	8764	9913
13. JAMMU AND KASHMIR	1673	942	42	2657
14. KARNATAKA	2500	3782	7209	13491
15. KERALA	0	0	0	0
16. MADHYA PRADESH	0	0	0	0
17. MAHARASHTRA	66103	45947	0	112050
18. MANIPUR	138	9589	294	10021
19. MEGHALAYA	3683	3172	938	7793
20. MIZORAM	530	6250	1767	8547
21. NAGALAND**	439	3057	1	3497
22. ORISSA	0	0	0	0
23. PONDICHERY	1248	1430	0	2678
24. PUNJAB	2792	2201	0	4993
25. RAJASTHAN	909	1484	0	2393
26. SIKKIM*	315	211	0	526
27. TAMIL NADU	2671	0	0	2671
28. TELANGANA	0	519	0	519
29. TRIPURA	493	3125	126	3744
30. UTTAR PRADESH	18405	625	5057	24087
31. UTTARAKHAND**	0	0	0	0
32. WEST BENGAL***	37270	0	0	37270
<b>ALL INDIA TOTAL:</b>	<b>195689</b>	<b>92694</b>	<b>41022</b>	<b>329405</b>

## PERCENTAGE OF OVERDUES TO DEMAND 2015-2016

(As on 30th June)

(Amount In Lakhs)

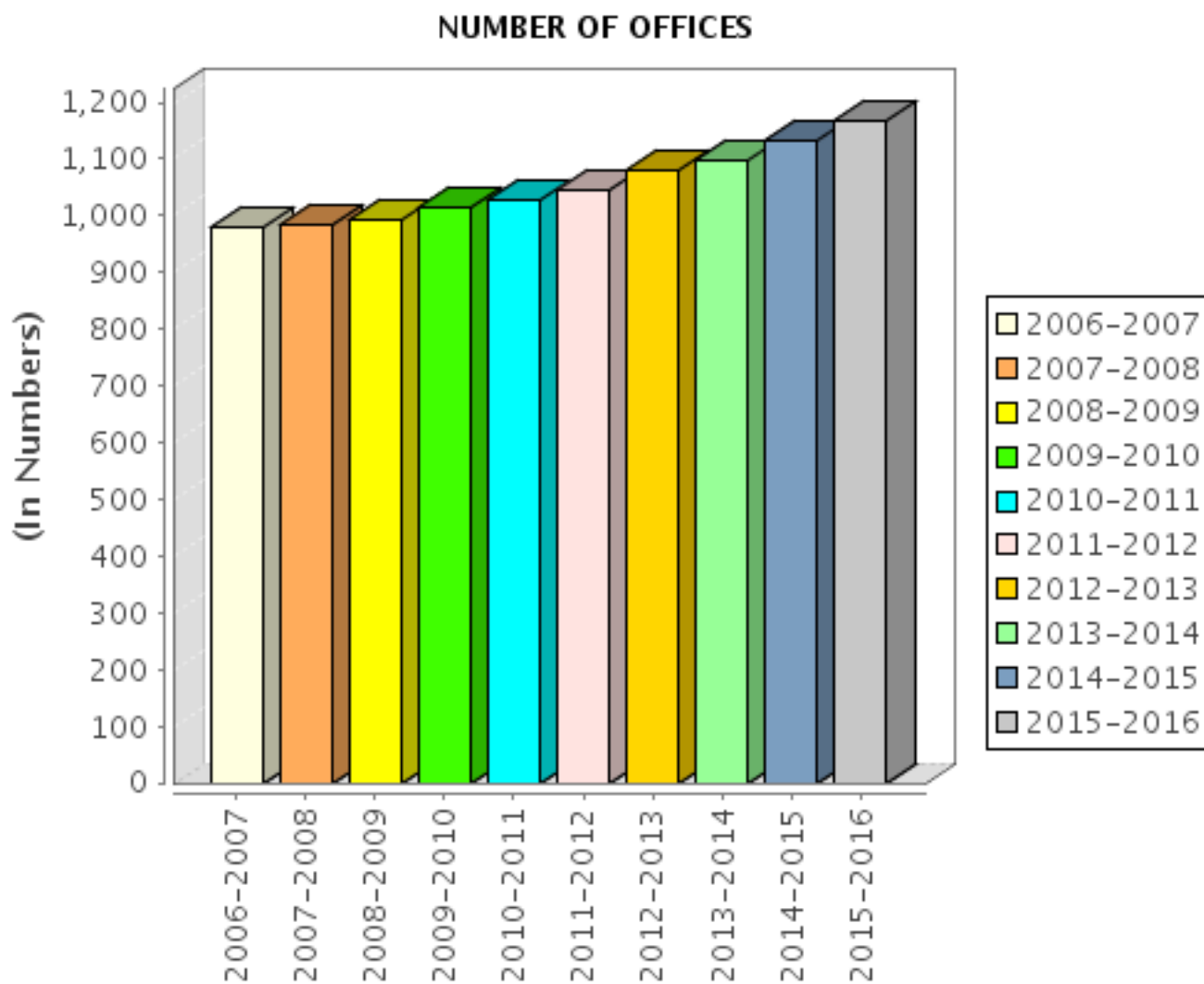
NAME OF THE STATE COOPERATIVE BANK	PERCENTAGE OF OVERDUES TO DEMAND			Total Overdues (%)
	SHORT TERM	MEDIUM TERM	OTHERS	
1	14	15	16	17 ( 14 to 16 )
1. ANDAMAN AND NICOBAR	0.0	0.0	0.0	0.0
2. ANDHRA PRADESH	1.65	52.35	0.44	2.94
3. ARUNACHAL PRADESH***	0.0	0.0	0.0	0.0
4. ASSAM	55.14	45.11	13.57	46.21
5. BIHAR	0.0	0.0	0.0	0.0
6. CHANDIGARH	0.0	17.37	0.0	17.37
7. CHHATTISGARH	11.06	82.71	75.83	19.41
8. DELHI	2.77	26.7	12.64	4.53
9. GOA	0.0	0.0	10.99	10.99
10. GUJARAT	1.07	0.03	0.0	0.97
11. HARYANA	5.98	6.89	5.52	5.98
12. HIMACHAL PRADESH	80.42	64.04	53.46	55.17
13. JAMMU AND KASHMIR	94.63	52.28	40.78	72.34
14. KARNATAKA	0.43	6.43	6.04	1.79
15. KERALA	0.0	0.0	0.0	0.0
16. MADHYA PRADESH	0.0	0.0	0.0	0.0
17. MAHARASHTRA	15.52	40.32	0.0	20.76
18. MANIPUR	51.88	93.72	87.5	92.5
19. MEGHALAYA	68.53	62.86	79.76	67.2
20. MIZORAM	85.62	69.93	45.55	63.61
21. NAGALAND**	13.76	37.06	100.0	30.57
22. ORISSA	0.0	0.0	0.0	0.0
23. PONDICHERY	7.88	16.81	0.0	11.0
24. PUNJAB	0.44	8.31	0.0	0.75
25. RAJASTHAN	0.12	7.36	0.0	0.31
26. SIKKIM*	32.08	16.03	0.0	22.89
27. TAMIL NADU	2.35	0.0	0.0	2.35
28. TELANGANA	0.0	2.53	0.0	0.25
29. TRIPURA	17.36	18.71	18.0	18.5
30. UTTAR PRADESH	3.49	20.21	98.4	4.5
31. UTTARAKHAND**	0.0	0.0	0.0	0.0
32. WEST BENGAL***	17.51	0.0	0.0	17.51
<b>ALL INDIA TOTAL:</b>	<b>4.16</b>	<b>25.28</b>	<b>13.92</b>	<b>6.14</b>

# **GRAPHIC PRESENTATION**

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



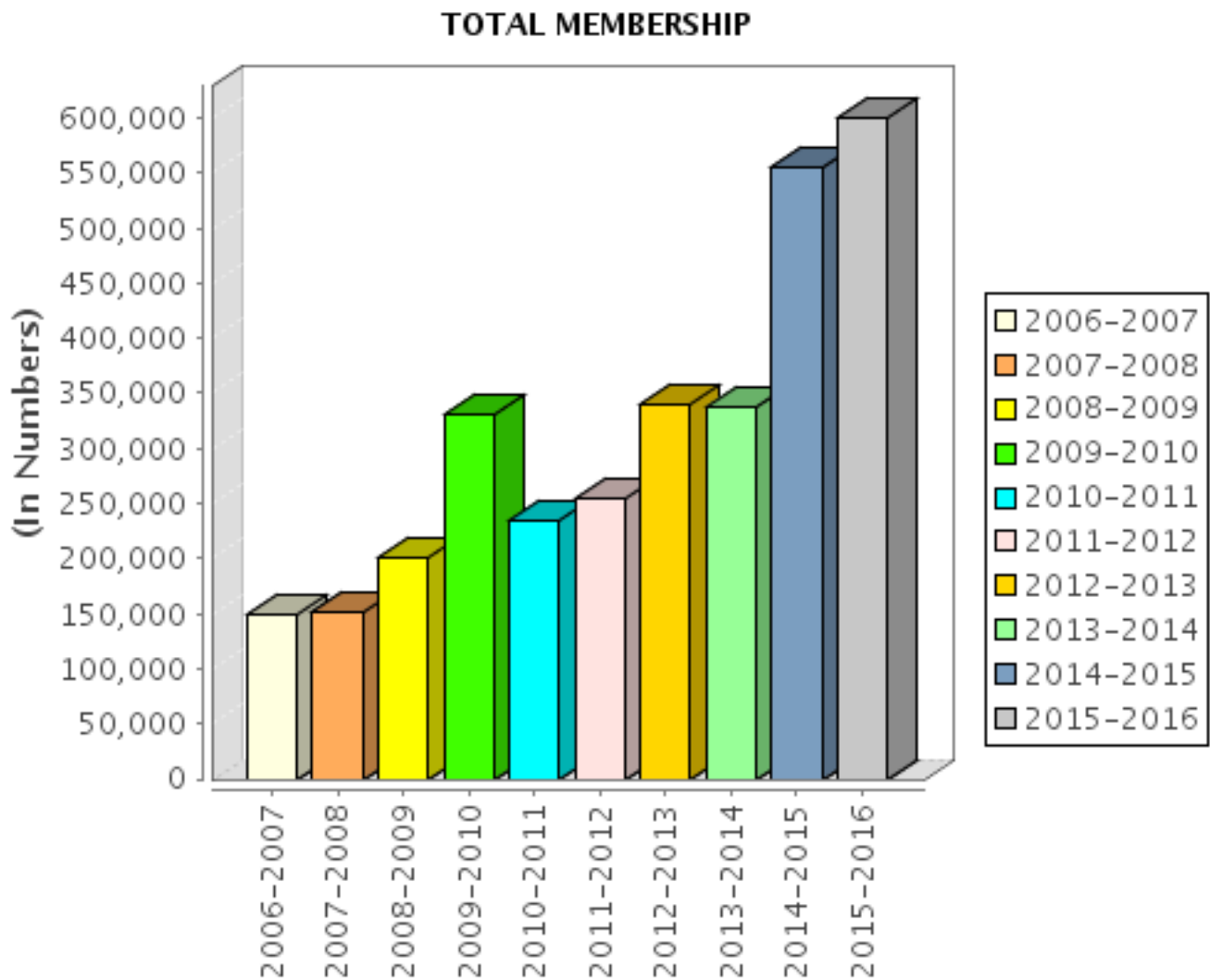
## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2007-2016)



(IN NUMBERS)

YEAR	NUMBER OF OFFICES
2006-2007	979
2007-2008	986
2008-2009	992
2009-2010	1015
2010-2011	1028
2011-2012	1047
2012-2013	1081
2013-2014	1096
2014-2015	1131
2015-2016	1168

## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2007-2016)

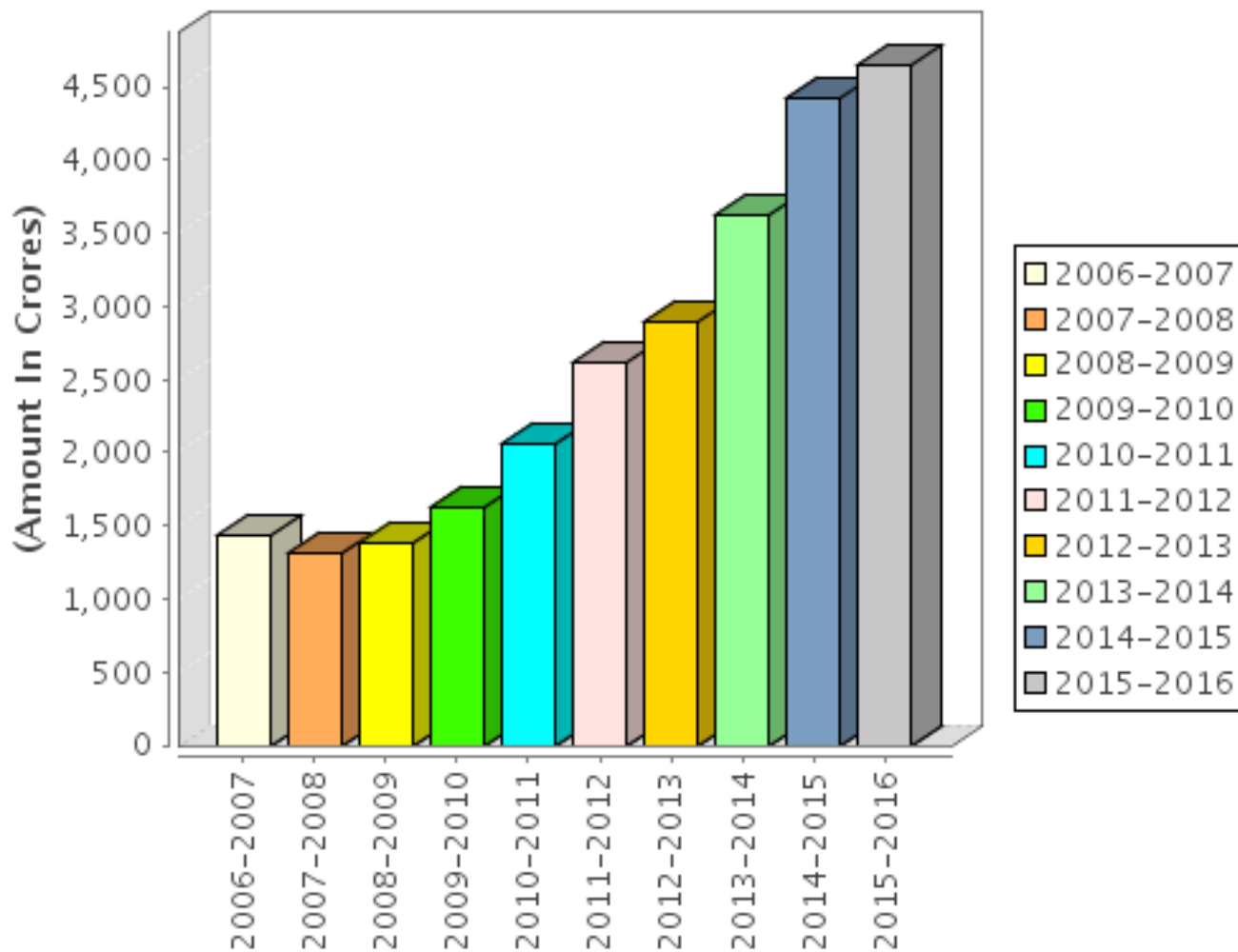


(IN NUMBERS)

YEAR	TOTAL MEMBERSHIP
2006-2007	148771
2007-2008	150917
2008-2009	200772
2009-2010	330808
2010-2011	234827
2011-2012	254358
2012-2013	339896
2013-2014	338455
2014-2015	555479
2015-2016	600278

## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2007-2016)

### PAID UP SHARE CAPITAL

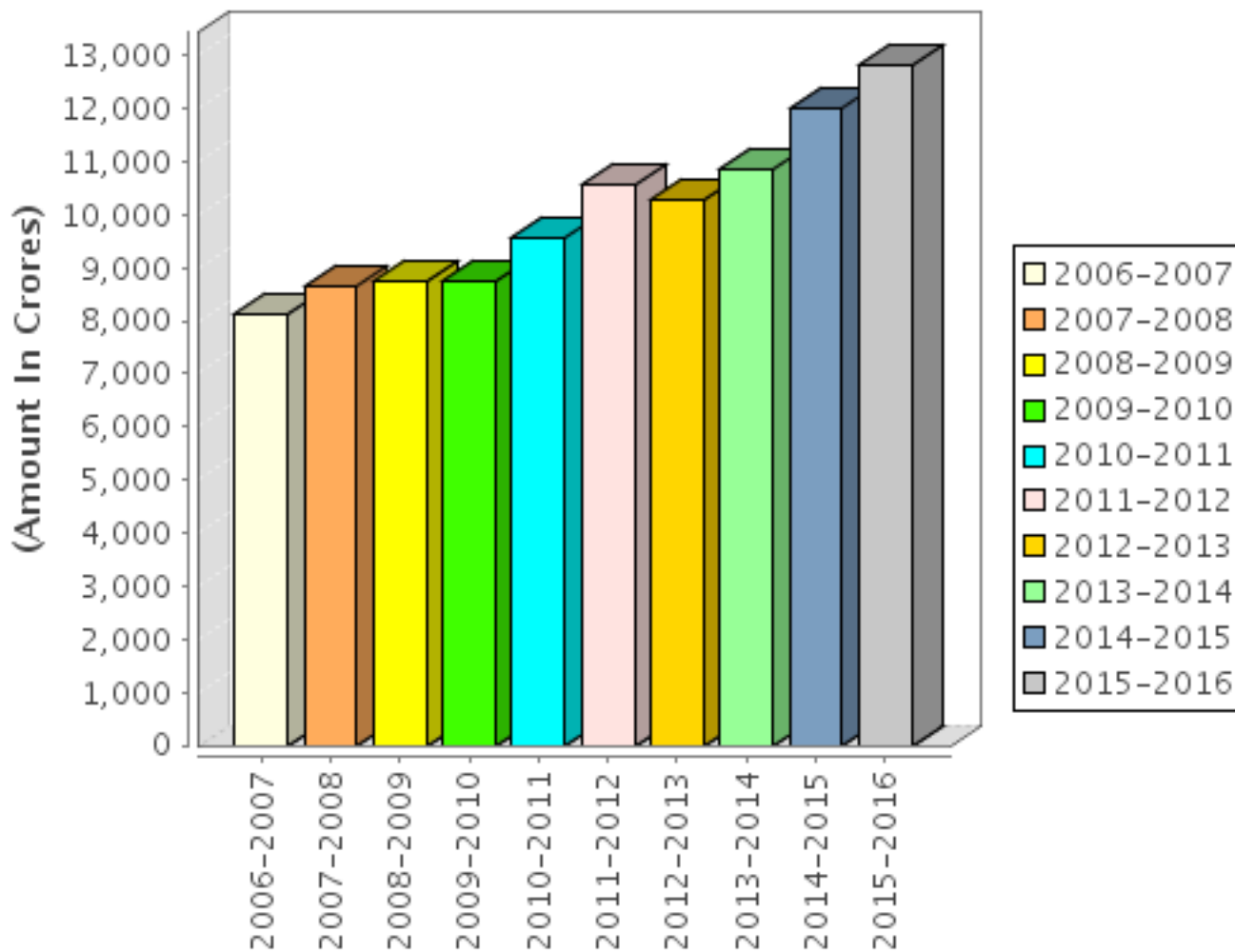


(AMOUNT IN CRORES)

YEAR	PAID UP SHARE CAPITAL
2006-2007	1437
2007-2008	1316
2008-2009	1390
2009-2010	1630
2010-2011	2067
2011-2012	2617
2012-2013	2894
2013-2014	3629
2014-2015	4418
2015-2016	4651

## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2007-2016)

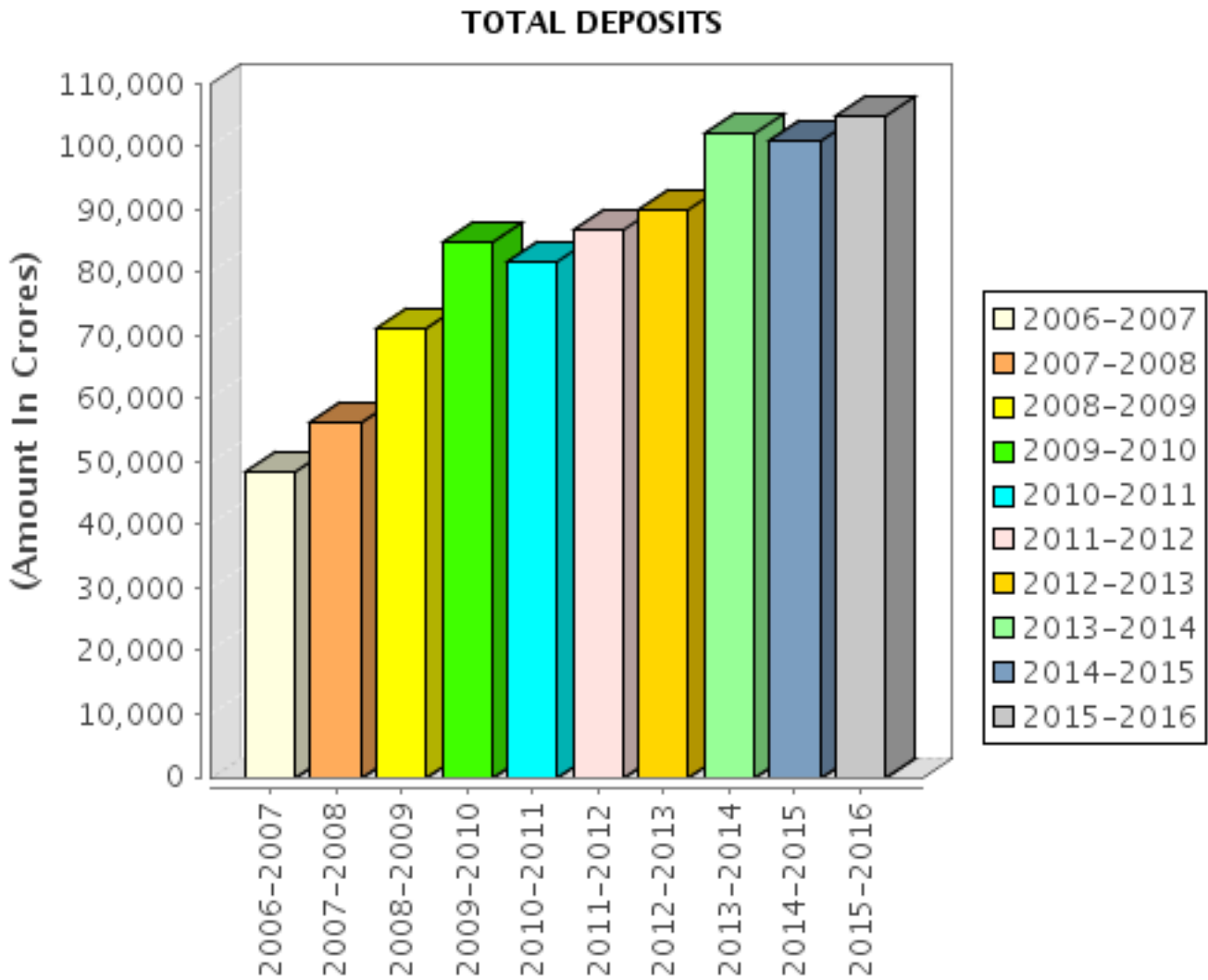
### RESERVE FUNDS



(AMOUNT IN CRORES)

YEAR	RESERVE FUNDS
2006-2007	8145
2007-2008	8632
2008-2009	8764
2009-2010	8763
2010-2011	9559
2011-2012	10558
2012-2013	10297
2013-2014	10850
2014-2015	11985
2015-2016	12826

## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2007-2016)

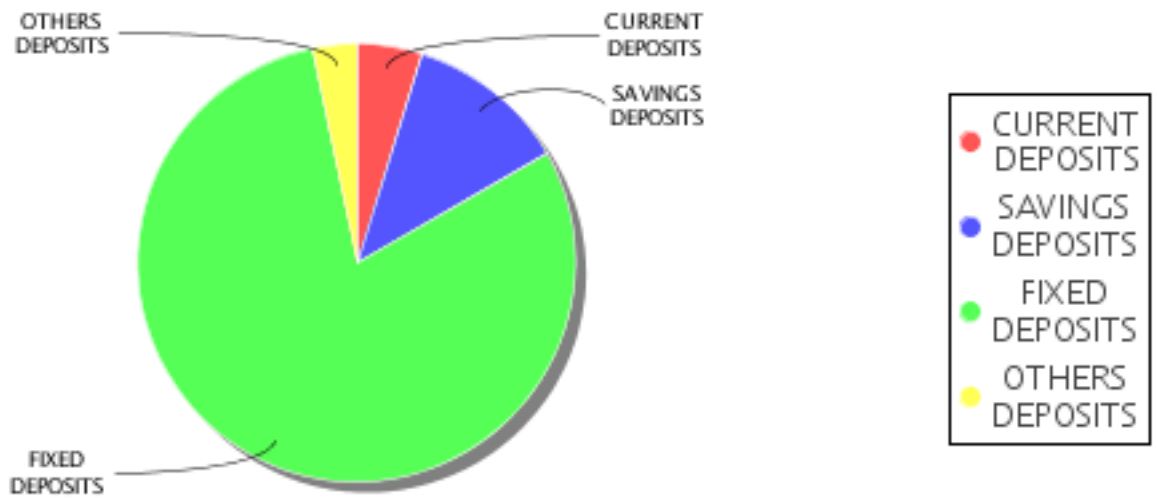


(AMOUNT IN CRORES)

YEAR	TOTAL DEPOSITS
2006-2007	48470
2007-2008	56287
2008-2009	71315
2009-2010	84838
2010-2011	81664
2011-2012	86653
2012-2013	89905
2013-2014	101970
2014-2015	100791
2015-2016	104922

# PERFORMANCE OF STATE COOPERATIVE BANKS DURING THE YEAR (2015-2016)

## TYPE OF DEPOSITS

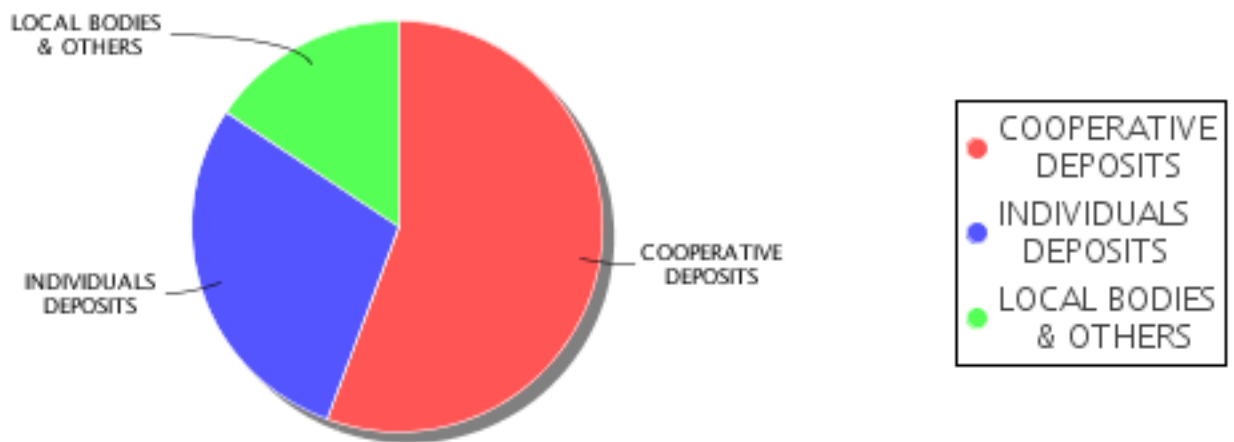


(AMOUNT IN CRORES)

YEAR	CURRENT DEPOSITS	SAVINGS DEPOSITS	FIXED DEPOSITS	RESERVE FUNDS AND OTHERS
2015-2016	5142	12460	83904	3416
% to Total	4.9	11.88	79.97	3.26

# PERFORMANCE OF STATE COOPERATIVE BANKS DURING THE YEAR (2015-2016)

## COMPOSITION OF DEPOSITS

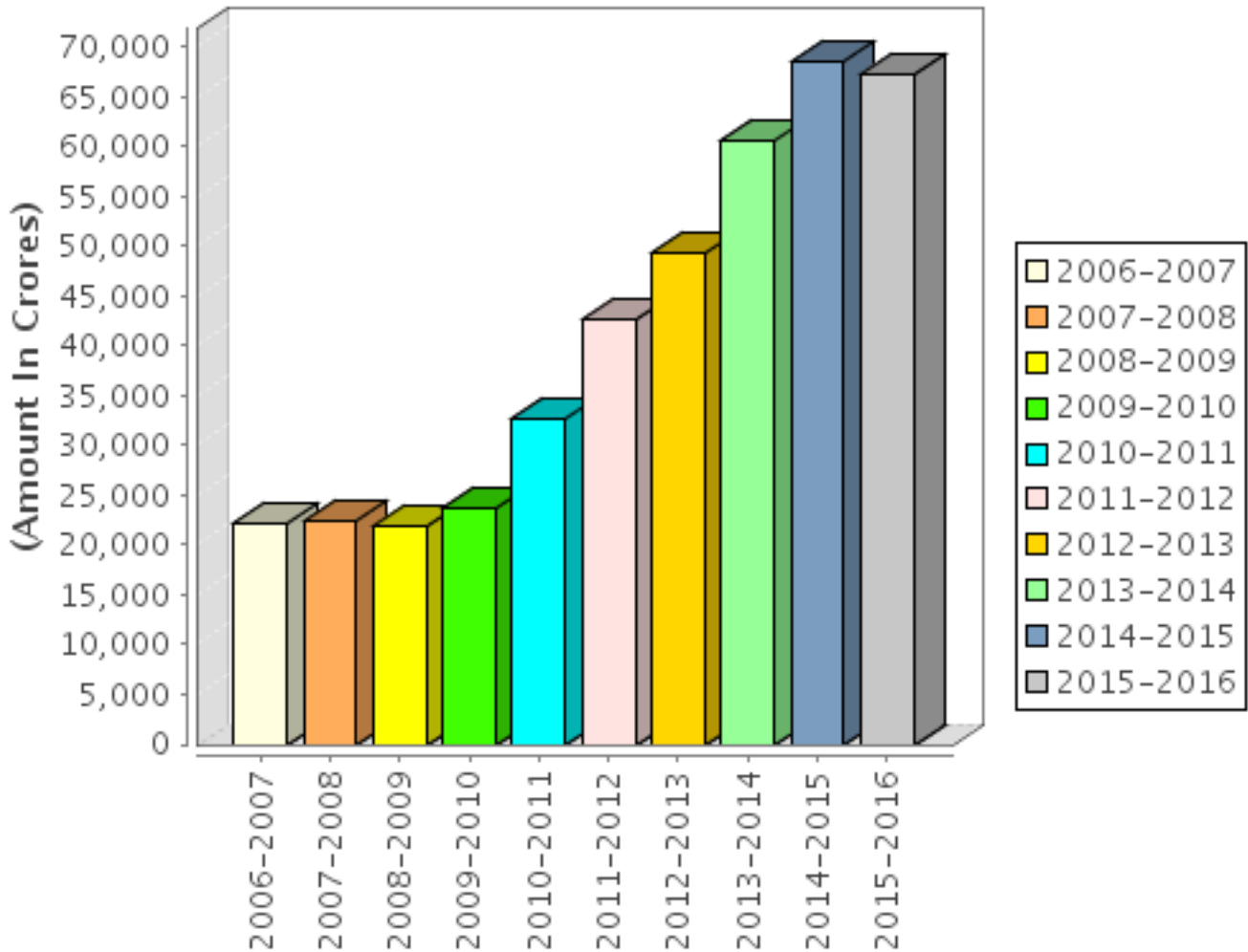


(AMOUNT IN CRORES)

YEAR	TOTAL DEPOSITS	COOPERATIVE DEPOSITS	INDIVIDUALS DEPOSITS	LOCAL BODIES AND OTHERS
2015-2016	104923	58377	30191	16355
% to Total	100.0	55.64	28.77	15.59

## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2007-2016)

### TOTAL BORROWINGS

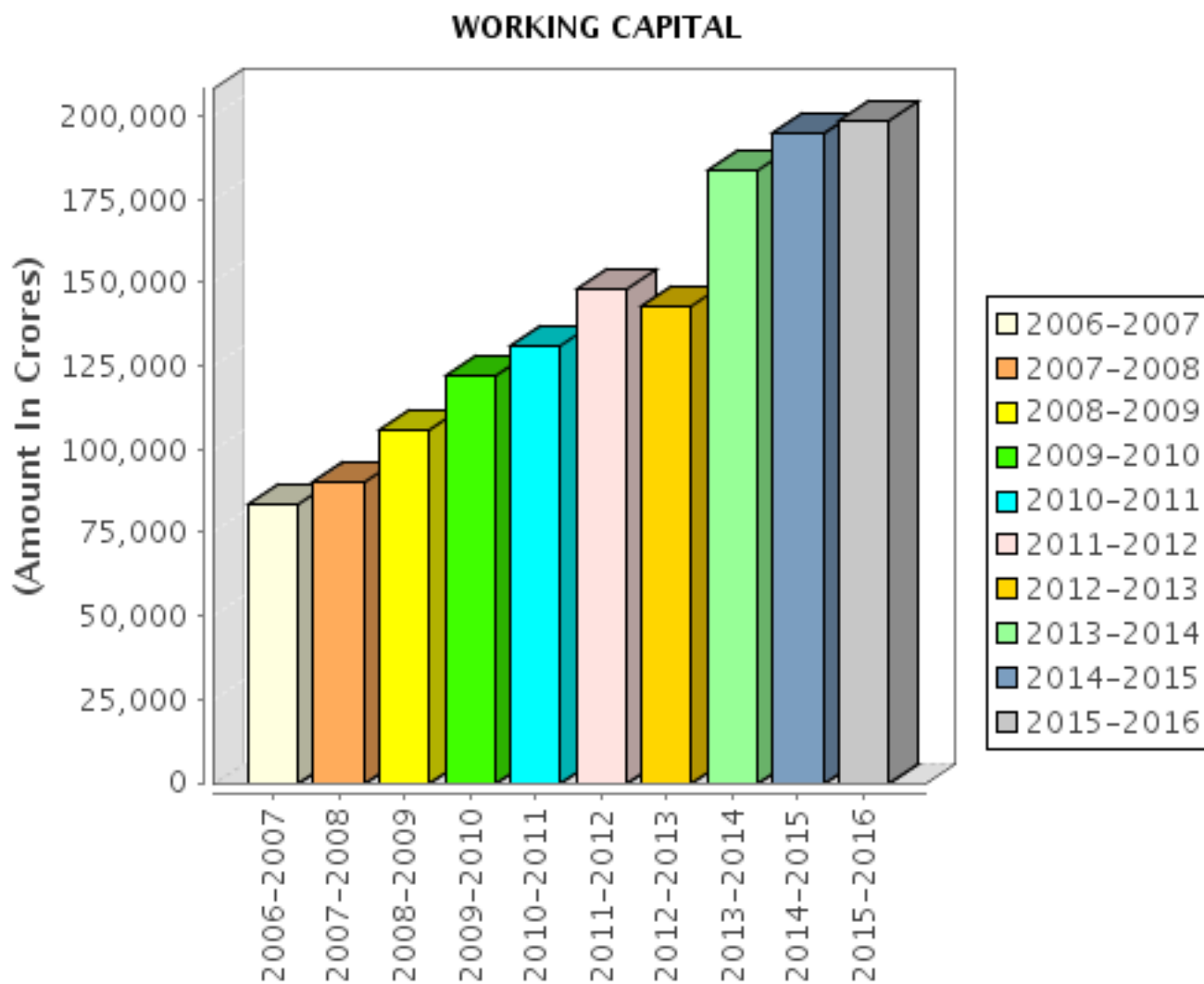


(AMOUNT IN CRORES)

YEAR	TOTAL BORROWINGS
2006-2007	22150
2007-2008	22444
2008-2009	21950
2009-2010	23660
2010-2011	32607
2011-2012	42714
2012-2013	49270
2013-2014	60494
2014-2015	68552
2015-2016	67358



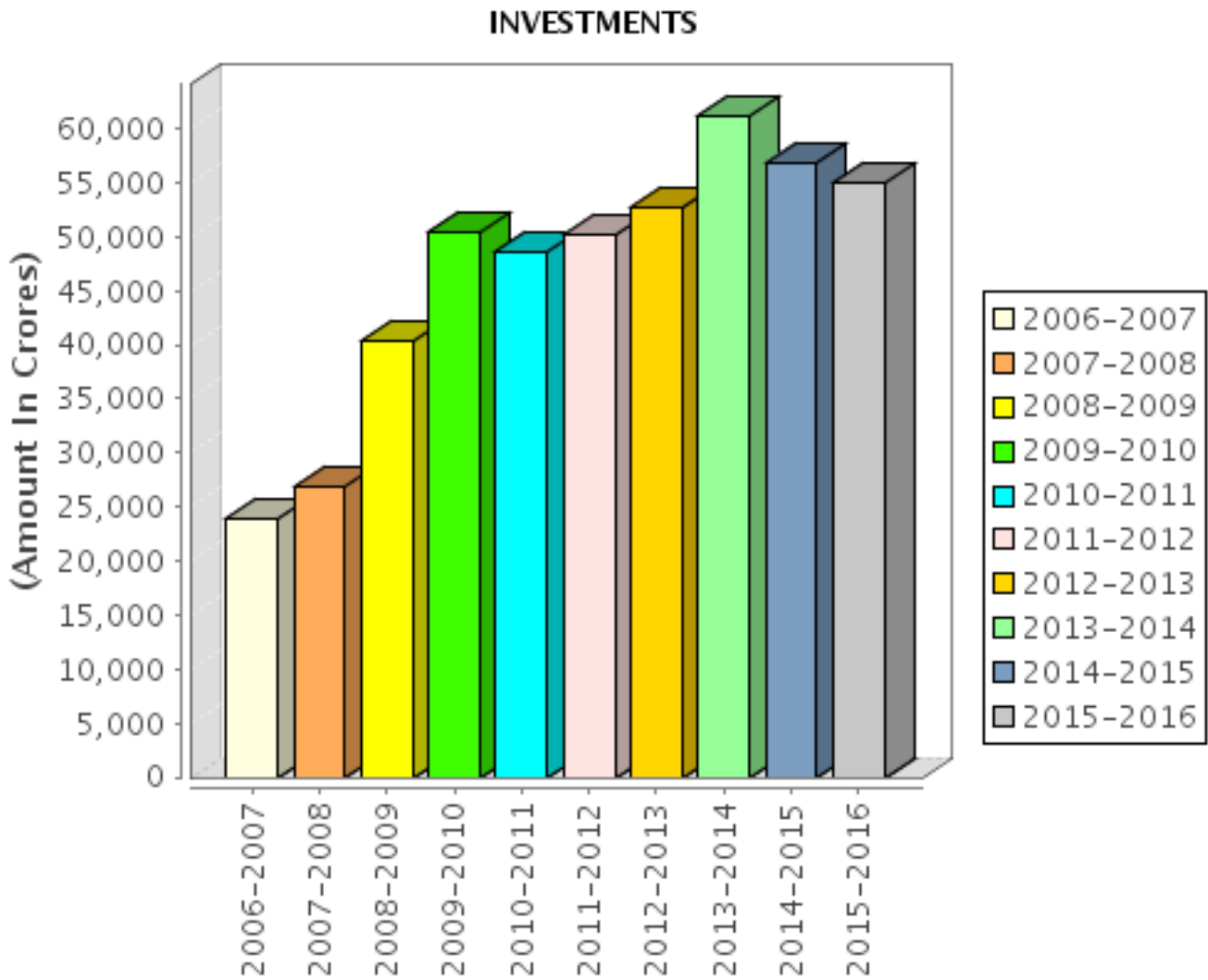
## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2007-2016)



(AMOUNT IN CRORES)

YEAR	WORKING CAPITAL
2006-2007	83447
2007-2008	89851
2008-2009	105901
2009-2010	122057
2010-2011	130671
2011-2012	147989
2012-2013	142729
2013-2014	183499
2014-2015	195108
2015-2016	198673

## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2007-2016)

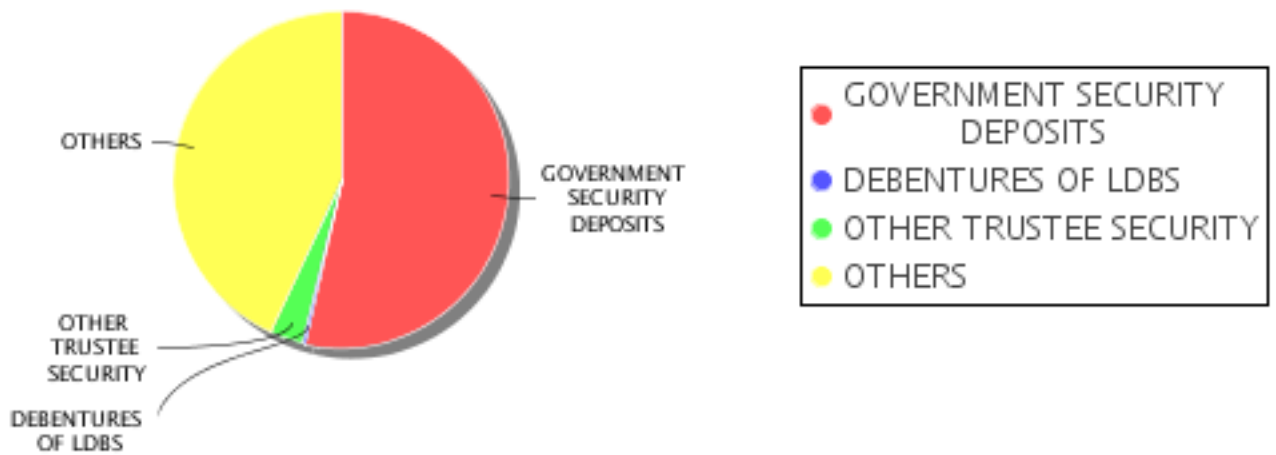


(AMOUNT IN CRORES)

YEAR	INVESTMENTS
2006-2007	23970
2007-2008	26885
2008-2009	40350
2009-2010	50321
2010-2011	48604
2011-2012	50253
2012-2013	52808
2013-2014	61190
2014-2015	56930
2015-2016	54922

# PERFORMANCE OF STATE COOPERATIVE BANKS DURING THE YEAR (2015-2016)

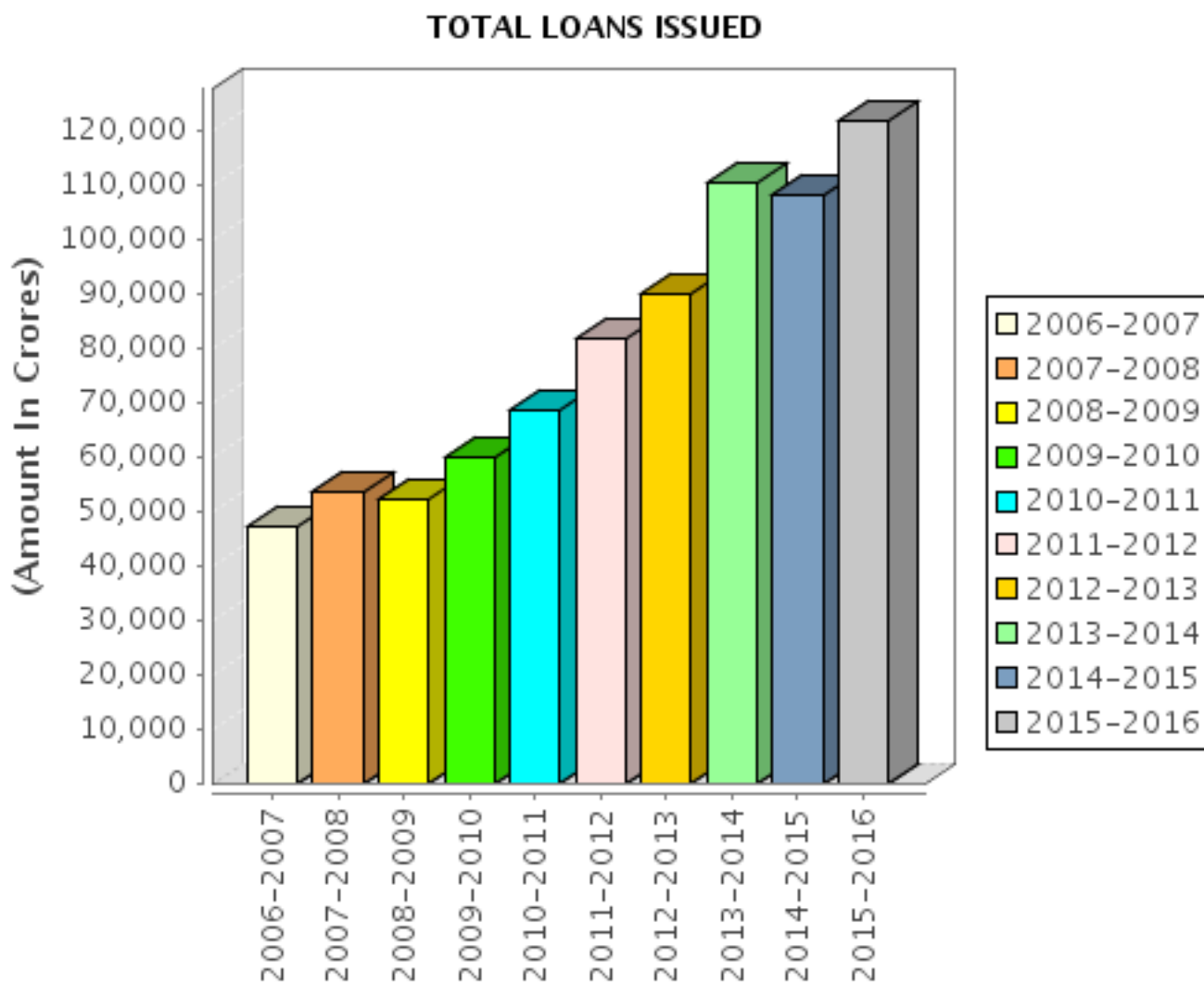
## COMPOSITION OF INVESTMENTS



(AMOUNT IN CRORES)

YEAR	GOVERNMENT SECURITY	DEBENTURES OF LDBS	OTHER TRUSTEE SECURITY	OTHERS
2015-2016	29312	220	1657	23734
% to Total	53.37	0.4	3.02	43.21

## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2007-2016)

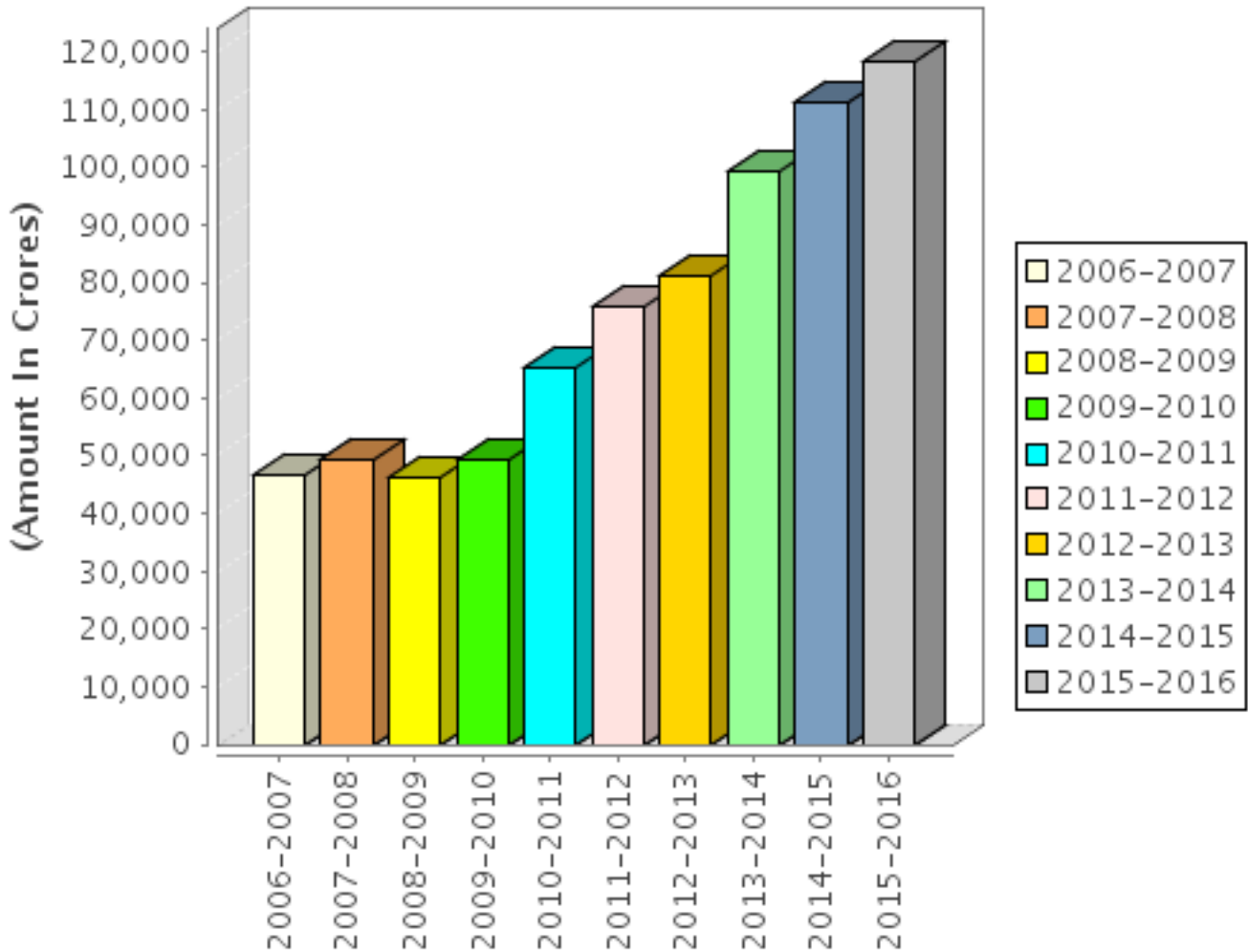


(AMOUNT IN CRORES)

YEAR	TOTAL LOANS ISSUED
2006-2007	47069
2007-2008	53314
2008-2009	51866
2009-2010	59784
2010-2011	68481
2011-2012	81523
2012-2013	89961
2013-2014	110208
2014-2015	107970
2015-2016	121656

## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2007-2016)

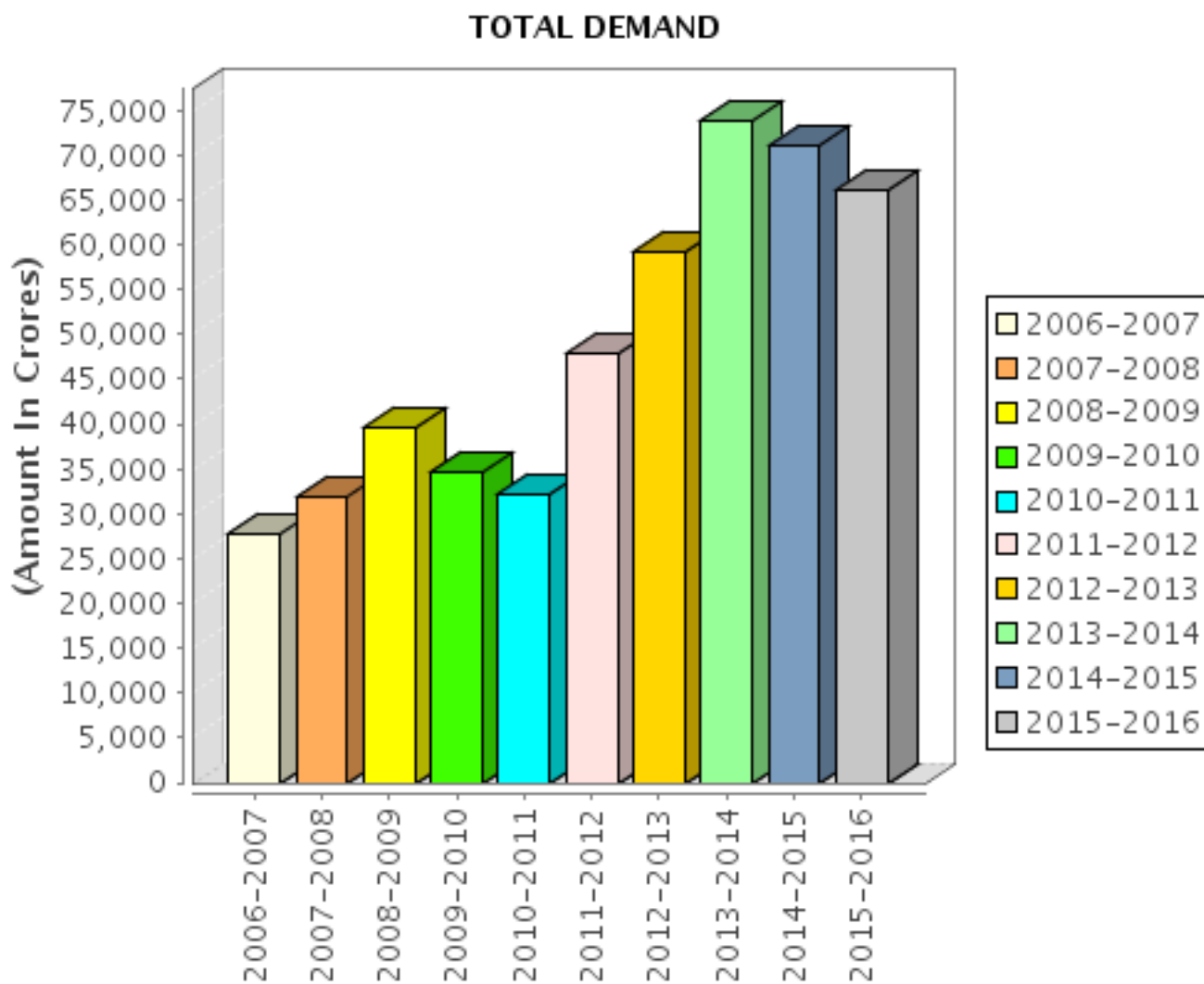
### TOTAL LOANS OUTSTANDING



(AMOUNT IN CRORES)

YEAR	TOTAL LOANS OUTSTANDING
2006-2007	46676
2007-2008	49101
2008-2009	46201
2009-2010	49104
2010-2011	65082
2011-2012	75632
2012-2013	80994
2013-2014	99057
2014-2015	111125
2015-2016	118307

## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2007-2016)

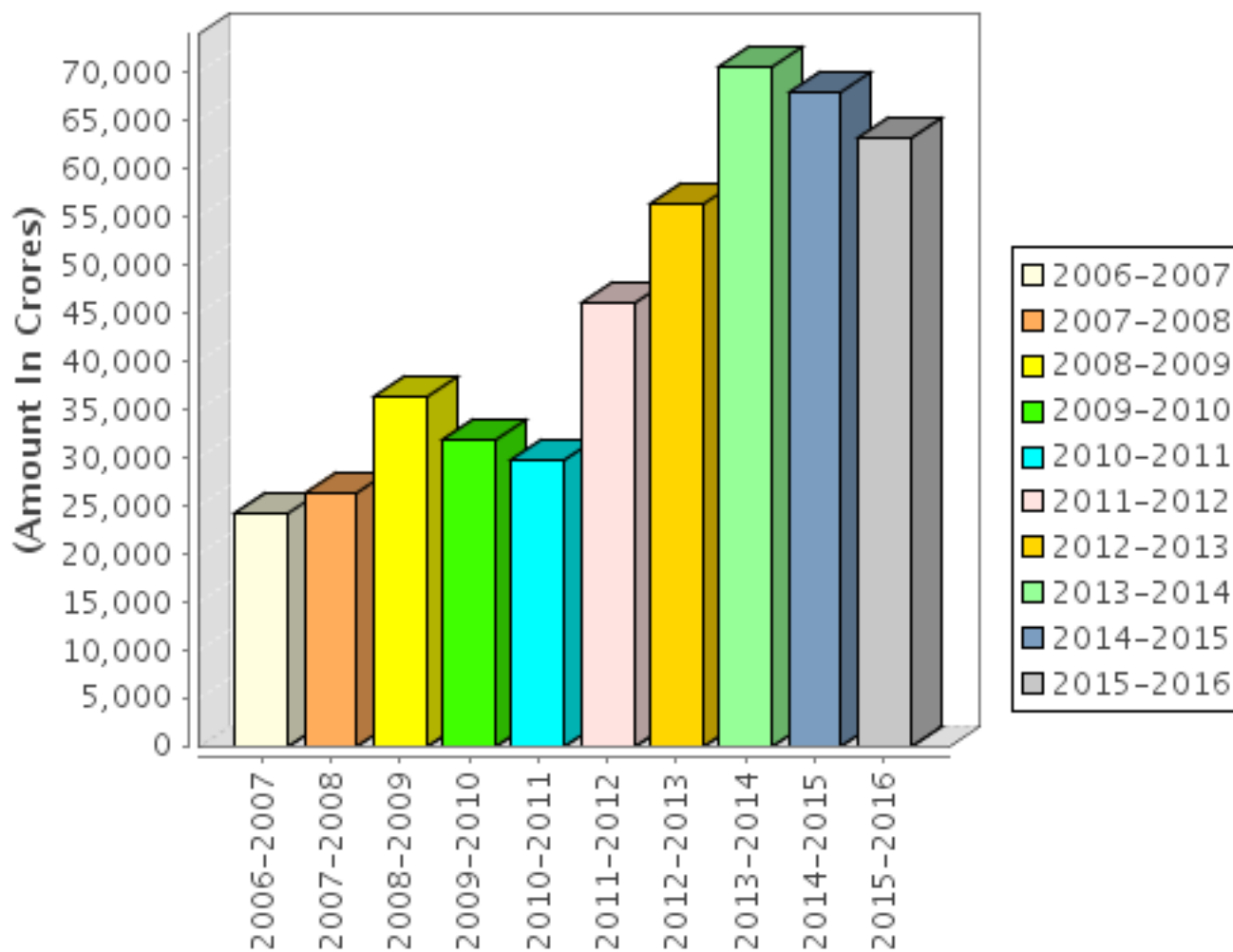


(AMOUNT IN CRORES)

YEAR	TOTAL DEMAND
2006-2007	27707
2007-2008	31795
2008-2009	39607
2009-2010	34550
2010-2011	32273
2011-2012	47912
2012-2013	59309
2013-2014	73828
2014-2015	71124
2015-2016	66144

## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2007-2016)

### TOTAL COLLECTION

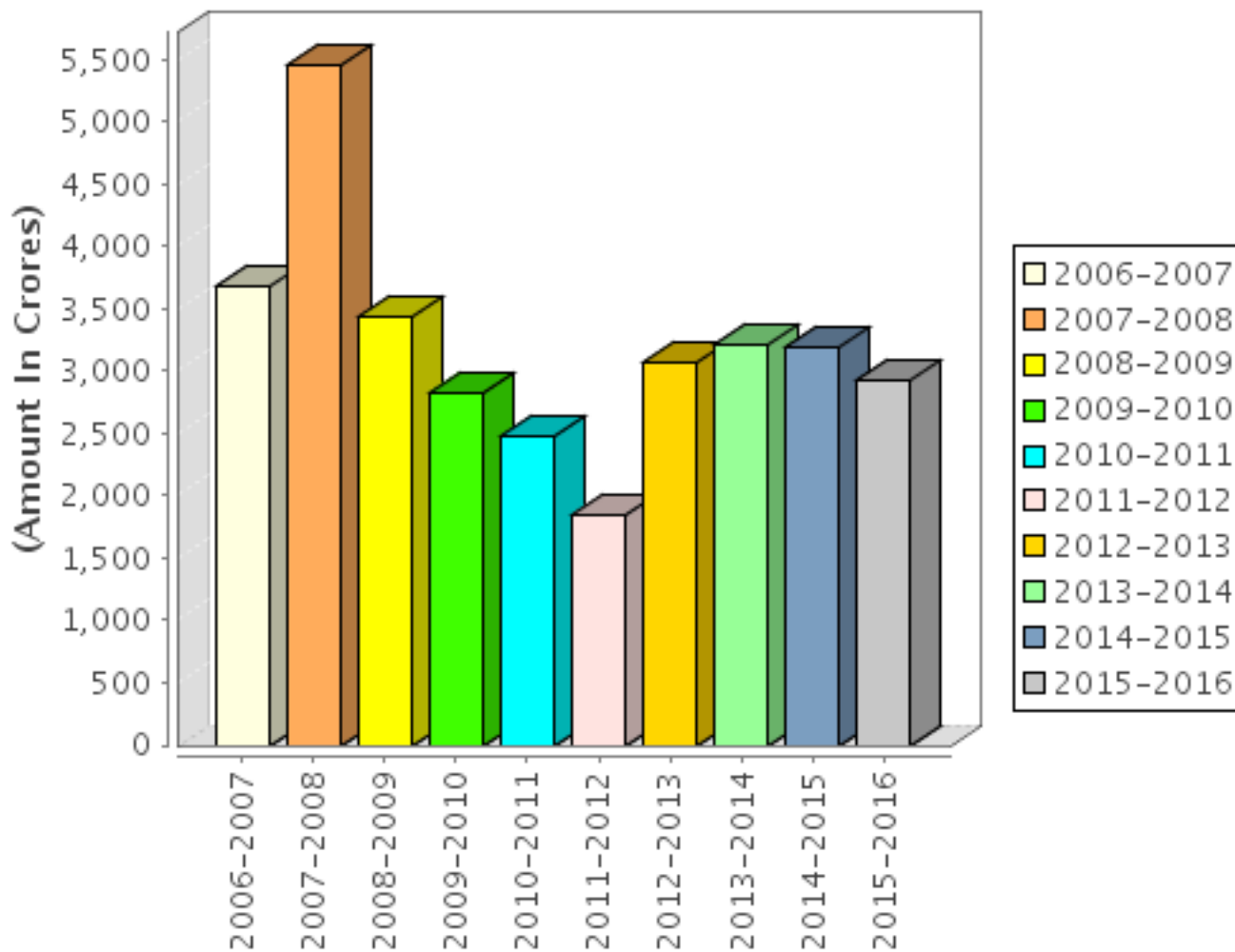


(AMOUNT IN CRORES)

YEAR	TOTAL COLLECTION
2006-2007	24031
2007-2008	26335
2008-2009	36171
2009-2010	31717
2010-2011	29792
2011-2012	46061
2012-2013	56239
2013-2014	70619
2014-2015	67939
2015-2016	63222

## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2007-2016)

### BALANCES (OVERDUES)

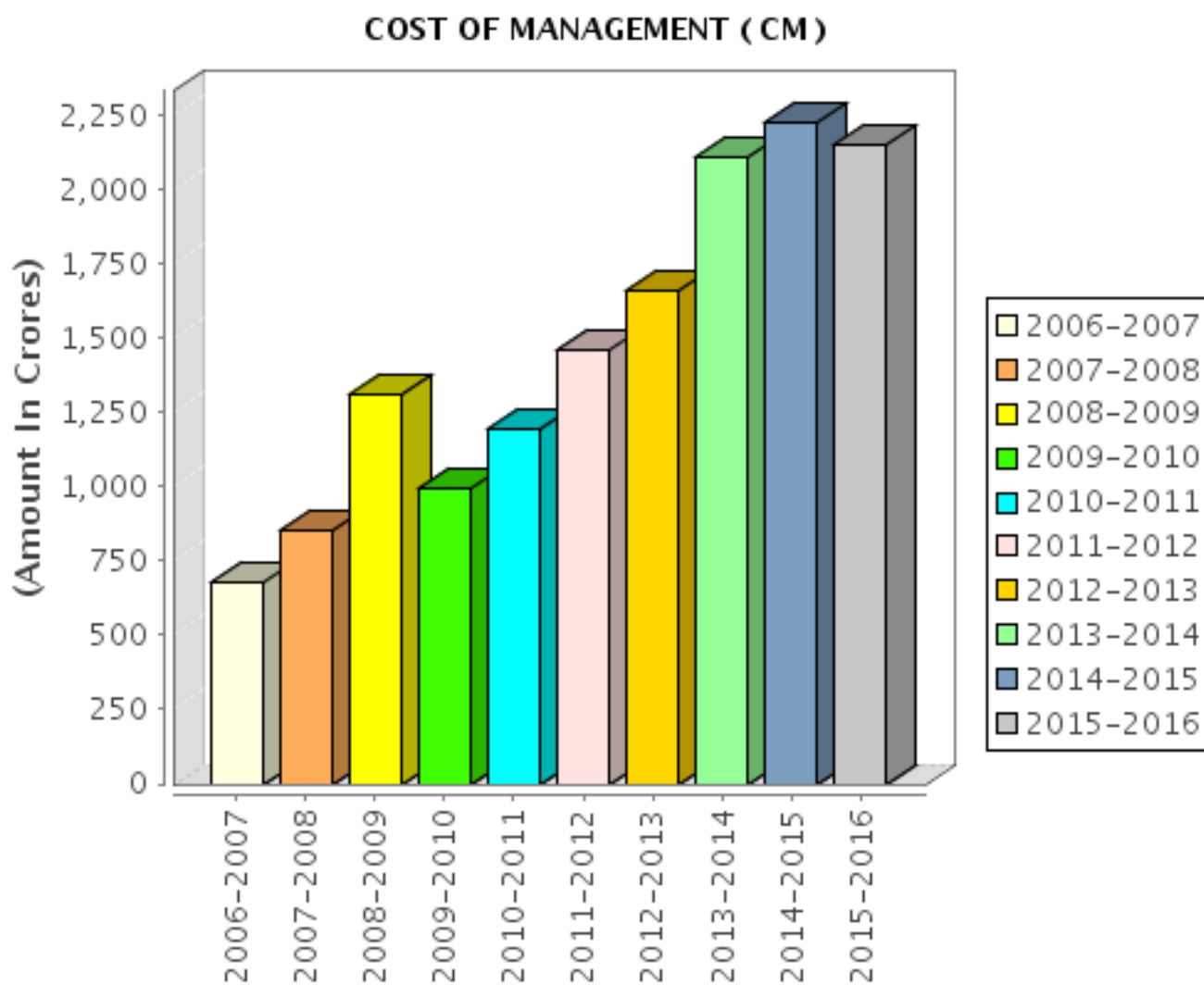


(AMOUNT IN CRORES)

YEAR	BALANCES (OVERDUES)
2006-2007	3675
2007-2008	5460
2008-2009	3436
2009-2010	2833
2010-2011	2481
2011-2012	1851
2012-2013	3070
2013-2014	3209
2014-2015	3185
2015-2016	2921



## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2007-2016)

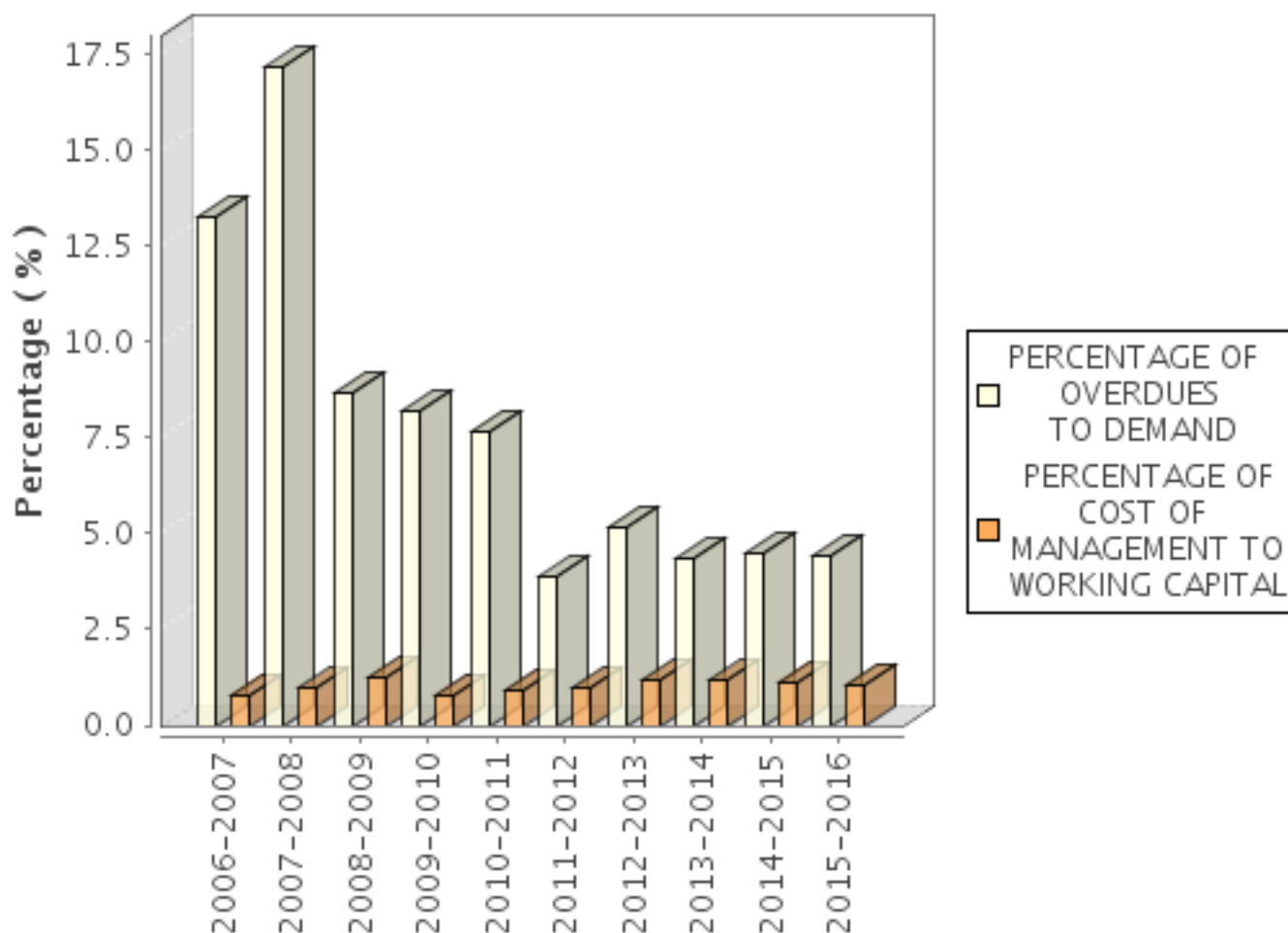


(AMOUNT IN CRORES)

YEAR	COST OF MANAGEMENT ( CM )
2006-2007	674
2007-2008	854
2008-2009	1312
2009-2010	989
2010-2011	1196
2011-2012	1455
2012-2013	1660
2013-2014	2109
2014-2015	2223
2015-2016	2148

## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2007-2016)

### 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
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
2013-2014	4.35	1.15
2014-2015	4.48	1.14
2015-2016	4.42	1.08

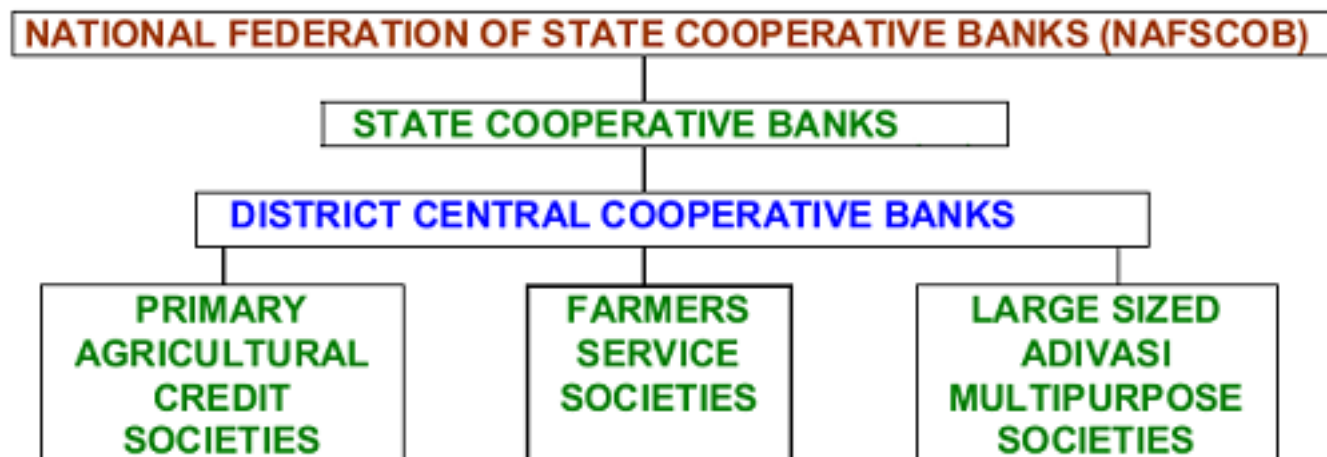
## PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2007-2016)



(IN NUMBERS)

YEAR	NO. OF EMPLOYEES
2006-2007	14748
2007-2008	14857
2008-2009	14635
2009-2010	13781
2010-2011	13461
2011-2012	13288
2012-2013	12027
2013-2014	13233
2014-2015	12669
2015-2016	12900

# SHORT TERM COOPERATIVE CREDIT STRUCTURE



## STATISTICAL DETAILS

PRIMARY SOCIETIES (PACS, FSS & LAMPS) (31-3-2016)		DISTRICT CENTRAL COOPERATIVE BANKS (31-3-2016)		STATE COOPERATIVE BANKS (31-3-2016)	
1. NO.OF STY.:	93367	1. NO.OF DCCBS:	371	1. NO.OF SCBS:	32
2. MEMBERSHIP:	127322	2. NO.OF BRANCHES INCLUDING H.O.:	14241	2. NO.OF BRANCHES INCLUDING H.O.:	1168
3. OWNED FUNDS:	2444318	3. MEMBERSHIP:		3. MEMBERSHIP:	
4. DEPOSITS:	10106548	TOTAL:	3208720	TOTAL:	600278
5. BORROWINGS:	11269029	COOPERATIVE:	486684	COOPERATIVE:	21044
6. LOANS ADV.:	18082351	INDVL./GOI:	2722036	INDVL./GOI:	579234
7. LOANS OUTS:	15848725	4. OWNED FUNDS:	4472071	4. OWNED FUNDS:	1747691
8. PERG.OF OVR. TO DEMAND (%):	17.6	5. DEPOSITS:	28260931	5. DEPOSITS:	10492165
9. EMPLOYEES:	176349	6. BORROWINGS:	7760608	6. BORROWINGS:	6735763
10. BORROWERS:	46214	7. LOANS ADV.:	24937596	7. LOANS ADV.:	12165633
		8. LOANS OUTS:	22790186	8. LOANS OUTS:	11830714
		9. PERG.OF OVR. TO DEMAND (%):	20.08	9. PERG.OF OVR. TO DEMAND (%):	4.42
		10. EMPLOYEES:	83751	10. EMPLOYEES:	12900

(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).**