

BASIC DATA ON

PERFORMANCE OF STATE COOPERATIVE BANKS (APRIL 1, 2016 to MARCH 31, 2017)

2016-2017



National Federation of State Cooperative Banks Ltd.

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INDICES USED

S.No.	Indices	Details
1	N.A.	Not Available
2	n.a.	Not Applicable
3	N.D.	Not Declared
4	S.T.	Short Term
5	M.T.	Medium Term
6	Agricl.	Agricultural
7	Non-Agricl.	Non-Agricultural
8	I.R.D.P.	Integrated Rural Development Programme
9	L.D.B.	Land Development Bank
10	NABARD	National Bank for Agricultural and Rural Development
11	L.I.C.	Life Insurance Corporation
12	N.C.D.C.	National Cooperative Development Corporation
13	@	Included in previous column total
14	@ @	Includes Loans from other sources like N.C.D.C.,L.I.C. and ordinary Debentures
15	*	Figures Related to the Cooperative year, 2015-2016
16	**	Figures Related to the Cooperative year, 2014-2015
17	***	Figures Related to the Cooperative year, 2013-2014
18	-	NIL
19	0	NIL
20	%	Percentage

FOREWORD

National Federation of State Cooperative Banks Ltd.(NAFSCOB) has been bringing out the publications of Basic Data on Performance of State Cooperative Banks (SCBs), District Central Cooperative Banks (DCCBs) and Primary Agricultural Credit Societies (PACS) separately and also Review of Disbursement of Short Term Agricultural Loans for Rabi & Kharif Crops by SCBs on an annual basis. The present publication relates to the SCBs in the country and is intended to serve as Hand Book of Basic Data pertaining to many important areas of their performance during 2016-17. 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, 2017 as well as June 30, 2017. 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 2016-17. 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
Aug, 2018
Pub :2

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

**PART - I
(AS ON 31ST MARCH)
2016- 2017**

(FROM PAGE NO. 2 TO 30)

TABLE-I (A)

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

2016-2017

(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 8.69	2152 0.26	2109 10.35	85022 17.52	83 0.1	172171 13.82	50172 15.97	31111 14.04	1346295 11.06	817967 13.47	528328 8.67
2. Eastern Zone (% Share in Total)	75 6.27	51476 6.1	1832 8.99	50133 10.33	8297 10.07	102351 8.21	21301 6.78	22894 10.33	1393669 11.45	486389 8.01	907280 14.89
3. North-Eastern Zone (% Share in Total)	286 23.89	332536 39.44	9940 48.79	32853 6.77	26848 32.57	29913 2.4	10348 3.29	4294 1.94	1084185 8.91	17577 0.29	1066608 17.5
4. Northern Zone (% Share in Total)	349 29.16	12394 1.47	2139 10.5	92092 18.98	4635 5.62	282471 22.67	77514 24.67	62866 28.37	2550683 20.96	1018927 16.78	1531756 25.13
5. Southern Zone (% Share in Total)	236 19.72	400587 47.51	619 3.04	168610 34.75	32068 38.9	280464 22.51	105587 33.6	56052 25.29	3377846 27.76	1549372 25.51	1828474 30.0
6. Western Zone (% Share in Total)	147 12.28	44067 5.23	3736 18.34	56566 11.66	10500 12.74	378617 30.39	49311 15.69	44402 20.04	2416174 19.86	2183366 35.95	232808 3.82
ALL INDIA TOTAL: Percentage (%)	1197 100	843212 100	20375 100	485276 100	82431 100	1245987 100	314233 100	221619 100	12168852 100	6073598 100	6095254 100

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)

2016-2017

(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	1087632	1087589	43	0	2825479	600111	2162087	1329700	203564	628823
(% Share in Total)	14.42	14.85	0.04	0.0	12.79	9.03	17.64	18.7	34.4	13.81
2. Eastern Zone	1025171	868480	61272	65419	2699815	596388	1358246	696346	10126	651774
(% Share in Total)	13.59	11.86	60.98	75.17	12.22	8.97	11.08	9.79	1.71	14.32
3. North-Eastern Zone	55151	27073	15232	12811	1247518	620800	80304	5729	5388	69187
(% Share in Total)	0.73	0.37	15.16	14.72	5.65	9.34	0.66	0.08	0.91	1.52
4. Northern Zone	2085340	2067791	7473	8799	5051646	1857477	2887685	2060121	57908	769656
(% Share in Total)	27.64	28.24	7.44	10.11	22.87	27.94	23.56	28.98	9.79	16.9
5. Southern Zone	2012589	2008781	3808	0	6008323	1561370	3135716	1761475	94356	1279885
(% Share in Total)	26.68	27.43	3.79	0.0	27.2	23.49	25.59	24.77	15.95	28.11
6. Western Zone	1277418	1263496	12643	0	4253036	1412005	2630471	1256593	220364	1153514
(% Share in Total)	16.93	17.25	12.58	0.0	19.26	21.24	21.47	17.67	37.24	25.34
ALL INDIA TOTAL:	7543301	7323210	100471	87029	22085817	6648151	12254509	7109964	591706	4552839
Percentage (%)	100	100	100	100	100	100	100	100	100	100

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)

2016-2017

(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	1819814	1109832	247913	462069	1221805	1131037	90768	7.43	22598	11404	26	27	2040
(% Share in Total)	14.81	16.37	22.3	10.52	15.89	15.26	33.12	0.0	10.33	10.1	3.77	7.99	15.91
2. Eastern Zone	1408767	853875	19063	535829	637085	624616	12469	1.96	15411	6393	52	22	717
(% Share in Total)	11.47	12.6	1.71	12.2	8.29	8.43	4.55	0.0	7.05	5.66	7.54	6.51	5.59
3. North-Eastern Zone	432314	125533	22240	284541	110073	63565	46508	42.25	54857	12892	171	105	2456
(% Share in Total)	3.52	1.85	2.0	6.48	1.43	0.86	16.97	0.0	25.09	11.42	24.78	31.07	19.15
4. Northern Zone	2829354	1918551	148866	761937	2422673	2383276	39397	1.63	37605	26974	263	56	3322
(% Share in Total)	23.03	28.3	13.39	17.34	31.52	32.15	14.38	0.0	17.2	23.89	38.12	16.57	25.9
5. Southern Zone	3360296	1825803	277905	1256588	2955045	2887127	67918	2.3	46367	31004	109	50	2097
(% Share in Total)	27.35	26.93	25.0	28.6	38.44	38.95	24.78	0.0	21.21	27.46	15.8	14.79	16.35
6. Western Zone	2433637	945234	395846	1092557	340227	323250	16977	4.99	41820	24240	69	78	2192
(% Share in Total)	19.81	13.94	35.6	24.87	4.43	4.36	6.2	0.0	19.13	21.47	10.0	23.08	17.09
ALL INDIA TOTAL:	12284182	6778828	1111833	4393521	7686908	7412871	274037	3.56	218658	112907	690	338	12824
Percentage (%)	100	100	100	100	100	100	100	100	100	100	100	100	100

N.B. : Central Zone consists of Delhi ,Madhya Pradesh ,Uttar Pradesh 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
2016-2017

(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	124	239857	239981
2. ANDHRA PRADESH	14	13	36268	36281
3. ARUNACHAL PRADESH****	33	106	0	106
4. ASSAM	74	1486	97382	98868
5. BIHAR	12	59	0	59
6. CHANDIGARH	18	371	3990	4361
7. CHHATTISGARH	6	25	6149	6174
8. DELHI	50	1983	42	2025
9. GOA	71	1479	40035	41514
10. GUJARAT	25	432	0	432
11. HARYANA	14	19	0	19
12. HIMACHAL PRADESH	227	1628	115	1743
13. JAMMU AND KASHMIR	33	N.A.	N.A.	0
14. KARNATAKA*	42	154	0	154
15. KERALA	24	14	1	15
16. MADHYA PRADESH	25	66	0	66
17. MAHARASHTRA	51	1825	296	2121
18. MANIPUR*	11	2194	15355	17549
19. MEGHALAYA	50	742	23193	23935
20. MIZORAM	16	1023	0	1023
21. NAGALAND***	22	3675	0	3675
22. ORISSA	15	104	49644	49748
23. PONDICHERY	29	282	123842	124124
24. PUNJAB	18	22	1	23
25. RAJASTHAN	17	40	0	40
26. SIKKIM	15	286	5317	5603
27. TAMIL NADU	47	23	0	23
28. TELANGANA	38	9	0	9
29. TRIPURA	65	428	181349	181777
30. UTTAR PRADESH	29	60	1	61
31. UTTARAKHAND***	16	34	0	34
32. WEST BENGAL****	48	1669	0	1669
ALL INDIA TOTAL:	1197	20375	822837	843212

TABLE-III
PAID UP SHARE CAPITAL
2016-2017

(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	268	0	192	460
2. ANDHRA PRADESH	26097	107	4	26208
3. ARUNACHAL PRADESH****	37	19194	8	19239
4. ASSAM	296	294	754	1344
5. BIHAR	2522	478	0	3000
6. CHANDIGARH	8	98	15	121
7. CHHATTISGARH	11492	2412	153	14057
8. DELHI	245	80	646	971
9. GOA	713	500	4088	5301
10. GUJARAT	2962	0	0	2962
11. HARYANA	12688	1632	0	14320
12. HIMACHAL PRADESH	632	241	1	874
13. JAMMU AND KASHMIR	370	68	0	438
14. KARNATAKA*	24752	0	3470	28222
15. KERALA	38454	29420	0	67874
16. MADHYA PRADESH	56576	0	15	56591
17. MAHARASHTRA	38291	10000	12	48303
18. MANIPUR*	92	1027	408	1527
19. MEGHALAYA	235	344	325	904
20. MIZORAM	147	43	0	190
21. NAGALAND***	295	4178	1042	5515
22. ORISSA	36290	7023	231	43544
23. PONDICHERY	2089	438	68	2595
24. PUNJAB	15920	20	0	15940
25. RAJASTHAN	39663	164	0	39827
26. SIKKIM	158	926	395	1479
27. TAMIL NADU	29177	2026	0	31203
28. TELANGANA	11927	77	44	12048
29. TRIPURA	170	842	1643	2655
30. UTTAR PRADESH	27457	3	0	27460
31. UTTARAKHAND***	6196	0	319	6515
32. WEST BENGAL****	2793	796	0	3589
ALL INDIA TOTAL:	389012	82431	13833	485276

TABLE-IV
RESERVE AND OTHER FUNDS
2016-2017

(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	6120	738	7030	13888
2. ANDHRA PRADESH	19595	16336	21406	57337
3. ARUNACHAL PRADESH****	53	461	46	560
4. ASSAM	1748	615	4141	6504
5. BIHAR	13291	9454	17056	39801
6. CHANDIGARH	3	3	3387	3393
7. CHHATTISGARH	3463	3103	19549	26115
8. DELHI	6081	4187	13909	24177
9. GOA	554	230	9640	10424
10. GUJARAT	6873	10335	49334	66542
11. HARYANA	12670	15142	32320	60132
12. HIMACHAL PRADESH	25997	21398	34799	82194
13. JAMMU AND KASHMIR	1121	205	2430	3756
14. KARNATAKA*	39145	5108	23630	67883
15. KERALA	873	2687	5057	8617
16. MADHYA PRADESH	17454	14325	71910	103689
17. MAHARASHTRA	41884	33837	225930	301651
18. MANIPUR*	124	149	3057	3330
19. MEGHALAYA	4804	1957	4737	11498
20. MIZORAM	956	322	1692	2970
21. NAGALAND***	55	69	512	636
22. ORISSA	5902	7829	32956	46687
23. PONDICHERY	610	644	3622	4876
24. PUNJAB	16677	13606	29567	59850
25. RAJASTHAN	16240	9012	17252	42504
26. SIKKIM	798	368	1002	2168
27. TAMIL NADU	25670	19061	39885	84616
28. TELANGANA	13574	11478	18195	43247
29. TRIPURA	1810	353	84	2247
30. UTTAR PRADESH	26637	12599	5069	44305
31. UTTARAKHAND***	1343	397	2787	4527
32. WEST BENGAL****	2108	5611	8144	15863
ALL INDIA TOTAL:	314233	221619	710135	1245987

DEPOSITS - SOURCEWISE 2016-2017

(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	1148	81525	0	314	82987
2. ANDHRA PRADESH	262983	76074	0	36547	375604
3. ARUNACHAL PRADESH****	0	0	0	9919	9919
4. ASSAM	7721	263383	0	15962	287066
5. BIHAR	81352	25226	31143	0	137721
6. CHANDIGARH	3525	29559	2653	44	35781
7. CHHATTISGARH	264072	20650	0	41824	326546
8. DELHI	35410	81068	0	0	116478
9. GOA	81530	118927	8626	13705	222788
10. GUJARAT	540645	14863	0	200	555708
11. HARYANA	90075	278977	0	4977	374029
12. HIMACHAL PRADESH	29055	730443	149786	0	909284
13. JAMMU AND KASHMIR	22579	51521	0	0	74100
14. KARNATAKA*	524595	195510	43	0	720148
15. KERALA	621755	45602	0	0	667357
16. MADHYA PRADESH	347898	116680	125553	0	590131
17. MAHARASHTRA	1561191	76487	0	0	1637678
18. MANIPUR*	6	7621	2258	0	9885
19. MEGHALAYA	4783	221217	0	0	226000
20. MIZORAM	1391	71015	0	0	72406
21. NAGALAND***	842	42593	0	0	43435
22. ORISSA	0	0	0	752792	752792
23. PONDICHERY	11461	53840	0	0	65301
24. PUNJAB	153462	92668	18200	0	264330
25. RAJASTHAN	309758	68841	39084	0	417683
26. SIKKIM	0	6977	176954	6228	190159
27. TAMIL NADU	0	0	0	1124011	1124011
28. TELANGANA	127430	135843	0	79165	342438
29. TRIPURA	2834	168994	7965	65522	245315
30. UTTAR PRADESH	434659	109862	0	95165	639686
31. UTTARAKHAND***	146401	1267	1262	0	148930
32. WEST BENGAL****	405037	98119	0	0	503156
ALL INDIA TOTAL:	6073598	3285352	563527	2246375	12168852

DEPOSITS - TYPEWISE 2016-2017

(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	2430	44844	2530	0	33183
2. ANDHRA PRADESH	42361	8213	325030	0	0
3. ARUNACHAL PRADESH****	2357	5535	1954	73	0
4. ASSAM	13175	104642	169249	0	0
5. BIHAR	16287	32047	84317	0	5070
6. CHANDIGARH	594	19772	15371	0	44
7. CHHATTISGARH	12149	8511	295262	10624	0
8. DELHI	8194	54481	53803	0	0
9. GOA	19824	75645	125059	968	1292
10. GUJARAT	50967	5898	498843	0	0
11. HARYANA	32590	67724	273715	0	0
12. HIMACHAL PRADESH	10996	324975	558934	10179	4200
13. JAMMU AND KASHMIR	6733	22197	45170	0	0
14. KARNATAKA*	41178	47833	466417	63056	101664
15. KERALA	29348	21704	616305	0	0
16. MADHYA PRADESH	27587	24796	537748	0	0
17. MAHARASHTRA	77590	70595	1382575	106918	0
18. MANIPUR*	1872	3733	4177	0	103
19. MEGHALAYA	14531	116986	94483	0	0
20. MIZORAM	6269	28816	37321	0	0
21. NAGALAND***	1674	22764	18997	0	0
22. ORISSA	31622	14853	706317	0	0
23. PONDICHERY	2114	16052	47135	0	0
24. PUNJAB	15297	24610	206451	17970	2
25. RAJASTHAN	61326	14112	338684	3561	0
26. SIKKIM	1294	17488	171073	0	304
27. TAMIL NADU	31982	96442	995587	0	0
28. TELANGANA	12792	32866	288271	6433	2076
29. TRIPURA	16976	100064	117674	0	10601
30. UTTAR PRADESH	25177	48265	566241	0	3
31. UTTARAKHAND***	1473	835	146592	30	0
32. WEST BENGAL****	25590	43570	433996	0	0
ALL INDIA TOTAL:	644349	1520868	9625281	219812	158542

BORROWINGS FROM R.B.I. AND NABARD 2016-2017

(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	300	7	0	0	8346	8653
2. ANDHRA PRADESH	351700	0	46100	3319	168635	569754
3. ARUNACHAL PRADESH****	0	0	0	0	0	0
4. ASSAM	2095	0	0	0	454	2549
5. BIHAR	18159	0	0	0	0	18159
6. CHANDIGARH	0	0	0	0	0	0
7. CHHATTISGARH	102775	5152	0	0	0	107927
8. DELHI	0	0	0	1777	0	1777
9. GOA	0	0	0	0	0	0
10. GUJARAT	181609	225551	0	4597	0	411757
11. HARYANA	406200	0	23899	0	0	430099
12. HIMACHAL PRADESH	82500	44048	0	49376	60	175984
13. JAMMU AND KASHMIR	0	0	0	0	0	0
14. KARNATAKA*	395000	39913	0	3466	175590	613969
15. KERALA	204495	0	0	0	48257	252752
16. MADHYA PRADESH	606100	34826	0	78655	14913	734494
17. MAHARASHTRA	719000	132356	0	383	0	851739
18. MANIPUR*	0	0	0	0	0	0
19. MEGHALAYA	591	0	0	2623	938	4152
20. MIZORAM	400	5185	0	0	92	5677
21. NAGALAND***	0	260	0	2	68	330
22. ORISSA	700500	35344	0	9495	15000	760339
23. PONDICHERRY	104	0	0	0	174	278
24. PUNJAB	506606	48631	0	3470	0	558707
25. RAJASTHAN	666063	47020	0	9905	0	722988
26. SIKKIM	500	279	0	0	586	1365
27. TAMIL NADU	177000	45215	725	0	21160	244100
28. TELANGANA	193100	4794	0	0	121381	319275
29. TRIPURA	3175	6025	3800	0	0	13000
30. UTTAR PRADESH	340960	6202	0	4156	0	351318
31. UTTARAKHAND***	60000	0	12086	0	0	72086
32. WEST BENGAL****	67287	0	22695	0	0	89982
ALL INDIA TOTAL:	5786219	680808	109305	171224	575654	7323210

**BORROWINGS WITH GOVERNMENT / COMMERCIAL BANKS,
CASH CREDIT (CC) & OVERDRAFTS (OD) AND
TOTAL BORROWINGS
2016-2017**

(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	8653
2. ANDHRA PRADESH	1454	0	0	571208
3. ARUNACHAL PRADESH****	2000	12811	35	14846
4. ASSAM	0	0	0	2549
5. BIHAR	60720	36415	30000	145294
6. CHANDIGARH	0	0	0	0
7. CHHATTISGARH	20	0	0	107947
8. DELHI	0	0	0	1777
9. GOA	0	0	0	0
10. GUJARAT	0	0	1279	413036
11. HARYANA	0	0	0	430099
12. HIMACHAL PRADESH	2535	0	0	178519
13. JAMMU AND KASHMIR	0	0	0	0
14. KARNATAKA*	0	0	0	613969
15. KERALA	0	0	0	252752
16. MADHYA PRADESH	0	0	0	734494
17. MAHARASHTRA	12643	0	0	864382
18. MANIPUR*	11867	0	0	11867
19. MEGHALAYA	323	0	0	4475
20. MIZORAM	1042	0	0	6719
21. NAGALAND***	0	0	0	330
22. ORISSA	47	0	0	760386
23. PONDICHERY	0	0	0	278
24. PUNJAB	68	0	0	558775
25. RAJASTHAN	4850	0	1277	729115
26. SIKKIM	0	0	0	1365
27. TAMIL NADU	1425	0	0	245525
28. TELANGANA	929	0	0	320204
29. TRIPURA	0	0	0	13000
30. UTTAR PRADESH	43	0	0	351361
31. UTTARAKHAND***	0	8799	0	80885
32. WEST BENGAL****	505	29004	0	119491
ALL INDIA TOTAL:	100471	87029	32591	7543301

WORKING CAPITAL AND BALANCES WITH BANKS DURING 2016-2017

(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	106498	771	4271	1001
2. ANDHRA PRADESH	1030358	648	197918	8500
3. ARUNACHAL PRADESH****	42194	202	2110	442
4. ASSAM	297997	63954	6456	0
5. BIHAR	378044	237	17519	0
6. CHANDIGARH	41156	501	1359	17750
7. CHHATTISGARH	494095	132	20942	0
8. DELHI	155307	866	205	0
9. GOA	243902	11525	10986	31580
10. GUJARAT	1033628	574	177	40099
11. HARYANA	912783	26612	3594	81100
12. HIMACHAL PRADESH	1208287	6759	46489	367
13. JAMMU AND KASHMIR	70417	468	4619	0
14. KARNATAKA*	1440604	2628	47403	1915000
15. KERALA	985657	30812	10470	288207
16. MADHYA PRADESH	1522175	285	53673	215660
17. MAHARASHTRA	2975506	1108	69531	95990
18. MANIPUR*	31208	376	2039	70
19. MEGHALAYA	270158	730	16607	58873
20. MIZORAM	87622	885	2516	2500
21. NAGALAND***	50344	661	2102	12020
22. ORISSA	1652821	37008	13404	517063
23. PONDICHERY	75805	399	3392	2400
24. PUNJAB	915814	657	10560	19030
25. RAJASTHAN	1165991	215	48569	35068
26. SIKKIM	195171	320	7817	0
27. TAMIL NADU	1651463	48694	180000	239897
28. TELANGANA	717938	2620	16974	132089
29. TRIPURA	272824	2566	54740	0
30. UTTAR PRADESH	1147997	335	27532	10000
31. UTTARAKHAND***	243103	47	8708	0
32. WEST BENGAL****	668950	25006	27356	0
ALL INDIA TOTAL:	22085817	268601	920038	3724706

INVESTMENTS WITH VARIOUS AGENCIES 2016-2017

(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	36576	500	0	1390	16472	54938
2. ANDHRA PRADESH	113044	0	1460	0	71	114575
3. ARUNACHAL PRADESH****	2357	0	0	25741	0	28098
4. ASSAM	51609	0	0	61816	26053	139478
5. BIHAR	39107	0	0	105035	57	144199
6. CHANDIGARH	7346	0	0	0	304	7650
7. CHHATTISGARH	70032	0	0	158919	15815	244766
8. DELHI	26318	0	0	47050	1205	74573
9. GOA	53869	0	0	9284	5	63158
10. GUJARAT	176038	23500	0	100025	3854	303417
11. HARYANA	87490	0	0	0	120808	208298
12. HIMACHAL PRADESH	229005	0	0	342714	83548	655267
13. JAMMU AND KASHMIR	16850	0	0	35881	0	52731
14. KARNATAKA*	180868	0	0	0	62287	243155
15. KERALA	161940	0	13	0	28849	190802
16. MADHYA PRADESH	135279	0	0	0	3496	138775
17. MAHARASHTRA	477201	0	630	567579	20	1045430
18. MANIPUR*	2748	0	192	9668	0	12608
19. MEGHALAYA	65446	0	5	50023	18384	133858
20. MIZORAM	14536	0	700	19164	209	34609
21. NAGALAND***	11970	0	0	11847	0	23817
22. ORISSA	166503	0	0	0	68	166571
23. PONDICHERY	17478	0	0	0	8045	25523
24. PUNJAB	68402	0	0	101000	2812	172214
25. RAJASTHAN	127187	0	0	253620	7	380814
26. SIKKIM	26750	0	0	94797	32900	154447
27. TAMIL NADU	331618	31601	0	0	419897	783116
28. TELANGANA	95498	0	1540	0	52223	149261
29. TRIPURA	48387	0	5098	20000	20400	93885
30. UTTAR PRADESH	177201	0	0	209541	21	386763
31. UTTARAKHAND***	40680	0	0	94937	120	135737
32. WEST BENGAL****	136213	0	149398	0	7	285618
ALL INDIA TOTAL:	3195546	55601	159036	2320031	917937	6648151

SHORT TERM AGRICULTURAL LOANS ISSUED 2016-2017

(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	2187	0	0	2187
2. ANDHRA PRADESH	411390	0	82	411472
3. ARUNACHAL PRADESH****	91	3	0	94
4. ASSAM	815	0	0	815
5. BIHAR	N.A.	N.A.	N.A.	0
6. CHANDIGARH	0	0	0	0
7. CHHATTISGARH	166738	0	0	166738
8. DELHI	444	0	35000	35444
9. GOA	1332	0	0	1332
10. GUJARAT	461100	0	455	461555
11. HARYANA	474486	0	0	474486
12. HIMACHAL PRADESH	61116	0	0	61116
13. JAMMU AND KASHMIR	0	0	333	333
14. KARNATAKA*	554082	0	0	554082
15. KERALA	221394	0	20000	241394
16. MADHYA PRADESH	928441	0	0	928441
17. MAHARASHTRA	793706	0	0	793706
18. MANIPUR*	0	76	0	76
19. MEGHALAYA	0	0	0	0
20. MIZORAM	185	0	0	185
21. NAGALAND***	795	0	0	795
22. ORISSA	696346	0	0	696346
23. PONDICHERY	388	3233	62	3683
24. PUNJAB	643353	0	0	643353
25. RAJASTHAN	714095	0	0	714095
26. SIKKIM	798	0	0	798
27. TAMIL NADU	308857	0	0	308857
28. TELANGANA	239800	0	0	239800
29. TRIPURA	2966	0	0	2966
30. UTTAR PRADESH	365815	0	0	365815
31. UTTARAKHAND***	0	0	0	0
32. WEST BENGAL****	0	0	0	0
ALL INDIA TOTAL:	7050720	3312	55932	7109964

SHORT TERM NON-AGRICULTURAL LOANS ISSUED 2016-2017

(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	331	331
2. ANDHRA PRADESH	0	272068	184085	456153
3. ARUNACHAL PRADESH****	0	0	133	133
4. ASSAM	0	0	1769	1769
5. BIHAR	N.A.	N.A.	N.A.	0
6. CHANDIGARH	0	0	0	0
7. CHHATTISGARH	0	0	2791	2791
8. DELHI	0	0	13936	13936
9. GOA	0	0	151	151
10. GUJARAT	237320	0	142736	380056
11. HARYANA	0	0	260113	260113
12. HIMACHAL PRADESH	0	0	57054	57054
13. JAMMU AND KASHMIR	2	0	956	958
14. KARNATAKA*	0	0	0	0
15. KERALA	104267	0	0	104267
16. MADHYA PRADESH	0	0	56882	56882
17. MAHARASHTRA	613673	3897	0	617570
18. MANIPUR*	0	0	61	61
19. MEGHALAYA	0	0	0	0
20. MIZORAM	0	0	57	57
21. NAGALAND***	0	1496	0	1496
22. ORISSA	0	0	545983	545983
23. PONDICHERY	0	0	27194	27194
24. PUNJAB	0	0	349906	349906
25. RAJASTHAN	0	0	0	0
26. SIKKIM	0	0	864	864
27. TAMIL NADU	0	0	71753	71753
28. TELANGANA	0	0	119459	119459
29. TRIPURA	1686	0	696	2382
30. UTTAR PRADESH	188750	0	345454	534204
31. UTTARAKHAND***	0	0	0	0
32. WEST BENGAL****	0	0	0	0
ALL INDIA TOTAL:	1145698	277461	2182364	3605523

MEDIUM TERM AGRICULTURAL LOANS ISSUED 2016-2017

(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	79	79
2. ANDHRA PRADESH	4202	47546	21636	73384
3. ARUNACHAL PRADESH****	0	0	357	357
4. ASSAM	0	0	736	736
5. BIHAR	N.A.	N.A.	N.A.	0
6. CHANDIGARH	0	0	0	0
7. CHHATTISGARH	54	592	950	1596
8. DELHI	0	0	0	0
9. GOA	0	0	2351	2351
10. GUJARAT	0	0	121090	121090
11. HARYANA	0	0	2794	2794
12. HIMACHAL PRADESH	0	0	1208	1208
13. JAMMU AND KASHMIR	0	0	38	38
14. KARNATAKA*	0	0	8001	8001
15. KERALA	0	0	0	0
16. MADHYA PRADESH	0	0	197027	197027
17. MAHARASHTRA	0	0	96923	96923
18. MANIPUR*	0	0	671	671
19. MEGHALAYA	0	0	0	0
20. MIZORAM	0	893	391	1284
21. NAGALAND***	0	360	0	360
22. ORISSA	0	0	10126	10126
23. PONDICHERY	0	0	31	31
24. PUNJAB	0	0	21311	21311
25. RAJASTHAN	0	0	30961	30961
26. SIKKIM	0	0	674	674
27. TAMIL NADU	0	0	12861	12861
28. TELANGANA	0	0	0	0
29. TRIPURA	0	38	1268	1306
30. UTTAR PRADESH	0	0	6537	6537
31. UTTARAKHAND***	0	0	0	0
32. WEST BENGAL****	0	0	0	0
ALL INDIA TOTAL:	4256	49429	538021	591706

**MEDIUM TERM NON-AGRICULTURAL OTHERS LOANS ISSUED
AND
TOTAL LOANS AND ADVANCES
2016-2017**

(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	2163	2163	8557	13317
2. ANDHRA PRADESH	0	6329	6329	2940	950278
3. ARUNACHAL PRADESH****	0	388	388	274	1246
4. ASSAM	0	16806	16806	19134	39260
5. BIHAR	N.A.	N.A.	0	N.A.	0
6. CHANDIGARH	0	625	625	351	976
7. CHHATTISGARH	0	1443	1443	2047	174615
8. DELHI	0	4031	4031	5413	58824
9. GOA	0	11606	11606	28765	44205
10. GUJARAT	0	35126	35126	36338	1034165
11. HARYANA	0	2063	2063	261	739717
12. HIMACHAL PRADESH	0	19382	19382	60502	199262
13. JAMMU AND KASHMIR	0	3944	3944	501	5774
14. KARNATAKA*	0	16839	16839	184430	763352
15. KERALA	29810	0	29810	61149	436620
16. MADHYA PRADESH	0	90	90	1831	1184271
17. MAHARASHTRA	0	43902	43902	0	1552101
18. MANIPUR*	0	9	9	0	817
19. MEGHALAYA	0	0	0	0	0
20. MIZORAM	0	8121	8121	478	10125
21. NAGALAND***	3405	3215	6620	1025	10296
22. ORISSA	0	70687	70687	35104	1358246
23. PONDICHERY	0	12585	12585	513	44006
24. PUNJAB	0	5584	5584	0	1020154
25. RAJASTHAN	0	2131	2131	0	747187
26. SIKKIM	0	1192	1192	549	4077
27. TAMIL NADU	0	32	32	107649	501152
28. TELANGANA	0	17118	17118	50614	426991
29. TRIPURA	0	3143	3143	4686	14483
30. UTTAR PRADESH	0	9169	9169	3267	918992
31. UTTARAKHAND***	0	0	0	0	0
32. WEST BENGAL****	0	0	0	0	0
ALL INDIA TOTAL:	33215	297723	330938	616378	12254509

SHORT TERM AGRICULTURAL LOANS OUTSTANDING 2016-2017

(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	3727	0	0	3727
2. ANDHRA PRADESH	404521	0	65	404586
3. ARUNACHAL PRADESH****	61	0	23	84
4. ASSAM	3541	0	0	3541
5. BIHAR	52222	56663	0	108885
6. CHANDIGARH	0	0	0	0
7. CHHATTISGARH	100989	0	7295	108284
8. DELHI	1131	0	35000	36131
9. GOA	1888	0	0	1888
10. GUJARAT	209889	0	609	210498
11. HARYANA	464320	0	0	464320
12. HIMACHAL PRADESH	75581	0	0	75581
13. JAMMU AND KASHMIR	1	0	1062	1063
14. KARNATAKA*	565565	0	0	565565
15. KERALA	221394	0	20000	241394
16. MADHYA PRADESH	697027	0	0	697027
17. MAHARASHTRA	732848	0	0	732848
18. MANIPUR*	3	426	0	429
19. MEGHALAYA	51841	0	0	51841
20. MIZORAM	867	0	5531	6398
21. NAGALAND***	1241	0	0	1241
22. ORISSA	665590	0	0	665590
23. PONDICHERRY	321	2331	5055	7707
24. PUNJAB	511306	0	0	511306
25. RAJASTHAN	697997	0	0	697997
26. SIKKIM	1161	0	0	1161
27. TAMIL NADU	404331	0	0	404331
28. TELANGANA	198493	0	0	198493
29. TRIPURA	5838	0	55000	60838
30. UTTAR PRADESH	376674	0	0	376674
31. UTTARAKHAND***	60000	0	0	60000
32. WEST BENGAL****	79396	0	4	79400
ALL INDIA TOTAL:	6589764	59420	129644	6778828

SHORT TERM NON-AGRICULTURAL LOANS OUTSTANDING 2016-2017

(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	6909	6909
2. ANDHRA PRADESH	0	31801	104031	135832
3. ARUNACHAL PRADESH****	0	0	689	689
4. ASSAM	0	0	663	663
5. BIHAR	54	0	84168	84222
6. CHANDIGARH	0	0	6011	6011
7. CHHATTISGARH	92500	1786	1034	95320
8. DELHI	0	0	14307	14307
9. GOA	0	0	139	139
10. GUJARAT	0	0	204349	204349
11. HARYANA	0	0	69108	69108
12. HIMACHAL PRADESH	0	0	140603	140603
13. JAMMU AND KASHMIR	21	0	6028	6049
14. KARNATAKA*	0	0	0	0
15. KERALA	71709	0	0	71709
16. MADHYA PRADESH	0	0	115865	115865
17. MAHARASHTRA	513522	3718	0	517240
18. MANIPUR*	0	0	560	560
19. MEGHALAYA	0	0	6954	6954
20. MIZORAM	0	0	553	553
21. NAGALAND***	0	1114	0	1114
22. ORISSA	0	0	53419	53419
23. PONDICHERY	0	0	13260	13260
24. PUNJAB	0	0	111721	111721
25. RAJASTHAN	0	0	0	0
26. SIKKIM	0	0	1392	1392
27. TAMIL NADU	0	0	21227	21227
28. TELANGANA	0	0	73294	73294
29. TRIPURA	6779	0	4650	11429
30. UTTAR PRADESH	121927	0	108361	230288
31. UTTARAKHAND***	0	0	11932	11932
32. WEST BENGAL****	0	0	176141	176141
ALL INDIA TOTAL:	806512	38419	1337368	2182299

MEDIUM TERM AGRICULTURAL LOANS OUTSTANDING 2016-2017

(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	534	534
2. ANDHRA PRADESH	16189	114136	59694	190019
3. ARUNACHAL PRADESH****	774	0	332	1106
4. ASSAM	0	0	2626	2626
5. BIHAR	0	0	0	0
6. CHANDIGARH	0	0	15	15
7. CHHATTISGARH	0	0	9397	9397
8. DELHI	0	0	9	9
9. GOA	0	0	4584	4584
10. GUJARAT	0	0	234497	234497
11. HARYANA	0	0	9599	9599
12. HIMACHAL PRADESH	0	0	1595	1595
13. JAMMU AND KASHMIR	0	0	148	148
14. KARNATAKA*	0	0	40925	40925
15. KERALA	0	0	0	0
16. MADHYA PRADESH	0	0	241172	241172
17. MAHARASHTRA	0	0	156765	156765
18. MANIPUR*	0	0	5813	5813
19. MEGHALAYA	0	0	0	0
20. MIZORAM	0	1989	184	2173
21. NAGALAND***	0	2183	104	2287
22. ORISSA	0	0	18759	18759
23. PONDICHERY	0	0	28	28
24. PUNJAB	0	0	47960	47960
25. RAJASTHAN	0	0	60148	60148
26. SIKKIM	0	0	1257	1257
27. TAMIL NADU	0	0	46399	46399
28. TELANGANA	0	0	0	0
29. TRIPURA	0	158	6820	6978
30. UTTAR PRADESH	0	0	6732	6732
31. UTTARAKHAND***	0	0	20004	20004
32. WEST BENGAL****	0	0	304	304
ALL INDIA TOTAL:	16963	118466	976404	1111833

**MEDIUM TERM NON-AGRICULTURAL OTHERS LOANS
OUTSTANDING AND
TOTAL LOANS OUTSTANDING
2016-2017**

(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	5630	5630	27063	43863
2. ANDHRA PRADESH	0	29917	29917	4349	764703
3. ARUNACHAL PRADESH****	0	1795	1795	8164	11838
4. ASSAM	0	57446	57446	20721	84997
5. BIHAR	0	1978	1978	0	195085
6. CHANDIGARH	0	2708	2708	4363	13097
7. CHHATTISGARH	1154	4433	5587	8209	226797
8. DELHI	0	6001	6001	10295	66743
9. GOA	0	44354	44354	72252	123217
10. GUJARAT	0	24992	24992	2451	676787
11. HARYANA	0	2190	2190	1200	546417
12. HIMACHAL PRADESH	0	141641	141641	116407	475827
13. JAMMU AND KASHMIR	0	10195	10195	2486	19941
14. KARNATAKA*	0	42402	42402	301795	950687
15. KERALA	43216	0	43216	105899	462218
16. MADHYA PRADESH	0	4482	4482	10525	1069071
17. MAHARASHTRA	0	226780	226780	0	1633633
18. MANIPUR*	0	6704	6704	0	13506
19. MEGHALAYA	0	19692	19692	28306	106793
20. MIZORAM	0	14442	14442	18742	42308
21. NAGALAND***	14868	1961	16829	17	21488
22. ORISSA	0	88689	88689	56925	883382
23. PONDICHERY	0	17089	17089	470	38554
24. PUNJAB	0	19094	19094	0	690081
25. RAJASTHAN	0	7113	7113	0	765258
26. SIKKIM	0	4827	4827	22472	31109
27. TAMIL NADU	0	0	0	182514	654471
28. TELANGANA	0	44651	44651	129362	445800
29. TRIPURA	0	8458	8458	32572	120275
30. UTTAR PRADESH	0	30154	30154	40152	684000
31. UTTARAKHAND***	0	0	0	0	91936
32. WEST BENGAL****	0	65081	65081	9374	330300
ALL INDIA TOTAL:	59238	934899	994137	1217085	12284182

TABLE-XI
DEMAND
2016-2017

(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	3763	252	188	2755	1154	8112
2. ANDHRA PRADESH	423957	86465	0	16546	270876	797844
3. ARUNACHAL PRADESH****	81	372	503	8578	1084	10618
4. ASSAM	1904	1852	2609	9416	0	15781
5. BIHAR	N.A.	N.A.	N.A.	N.A.	N.A.	0
6. CHANDIGARH	0	0	16	1860	0	1876
7. CHHATTISGARH	176719	1089	0	6555	5439	189802
8. DELHI	35105	3631	9	2965	1998	43708
9. GOA	1185	317	1481	17775	60028	80786
10. GUJARAT	184467	7755	0	1379	65840	259441
11. HARYANA	423300	297159	33054	13911	175	767599
12. HIMACHAL PRADESH	1234	723	90	13831	21503	37381
13. JAMMU AND KASHMIR	327	1757	119	4700	380	7283
14. KARNATAKA*	480890	0	28553	6166	76757	592366
15. KERALA	144232	437989	0	70065	47495	699781
16. MADHYA PRADESH	550148	125981	0	0	0	676129
17. MAHARASHTRA	N.A.	N.A.	N.A.	N.A.	N.A.	0
18. MANIPUR*	3	447	383	970	10813	12616
19. MEGHALAYA	1521	1338	0	8342	1925	13126
20. MIZORAM	354	914	2044	12083	2537	17932
21. NAGALAND***	2944	5434	360	5160	11	13909
22. ORISSA	599728	1337	6054	6440	20871	634430
23. PONDICHERY	1498	12635	36	9390	104	23663
24. PUNJAB	670931	6014	0	24144	0	701089
25. RAJASTHAN	689193	3121	14735	10169	0	717218
26. SIKKIM	637	856	326	1790	1477	5086
27. TAMIL NADU	353294	99753	15869	9047	112290	590253
28. TELANGANA	187161	30822	8032	400	16611	243026
29. TRIPURA	1555	1800	1500	15450	700	21005
30. UTTAR PRADESH	443976	42814	1445	8591	5142	501968
31. UTTARAKHAND***	425	0	0	0	0	425
32. WEST BENGAL****	2655	0	0	0	0	2655
ALL INDIA TOTAL:	5383187	1172627	117406	288478	725210	7686908

TABLE-XII
COLLECTION
2016-2017

(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	3463	247	67	1416	541	5734
2. ANDHRA PRADESH	423957	86465	0	13756	270682	794860
3. ARUNACHAL PRADESH****	48	48	503	300	248	1147
4. ASSAM	567	1844	1281	8284	0	11976
5. BIHAR	N.A.	N.A.	N.A.	N.A.	N.A.	0
6. CHANDIGARH	0	0	0	1566	0	1566
7. CHHATTISGARH	167143	0	0	3540	3282	173965
8. DELHI	35039	2776	0	2431	1829	42075
9. GOA	1151	317	1350	12991	55751	71560
10. GUJARAT	184467	1108	0	784	65331	251690
11. HARYANA	423300	297100	33054	13707	149	767310
12. HIMACHAL PRADESH	644	723	58	10985	17542	29952
13. JAMMU AND KASHMIR	144	1103	78	3600	355	5280
14. KARNATAKA*	480890	0	28553	3043	58562	571048
15. KERALA	144232	433040	0	63308	29928	670508
16. MADHYA PRADESH	507792	98415	0	0	0	606207
17. MAHARASHTRA	N.A.	N.A.	N.A.	N.A.	N.A.	0
18. MANIPUR*	0	248	180	277	2721	3426
19. MEGHALAYA	167	227	0	2412	110	2916
20. MIZORAM	190	329	974	7932	1038	10463
21. NAGALAND***	2488	4426	175	4686	10	11785
22. ORISSA	599728	0	6054	5439	10919	622140
23. PONDICHERY	1345	12352	22	8043	104	21866
24. PUNJAB	670931	3053	0	21883	0	695867
25. RAJASTHAN	689193	2863	14735	2120	0	708911
26. SIKKIM	486	800	216	1752	1330	4584
27. TAMIL NADU	353294	99753	15869	9047	102641	580604
28. TELANGANA	187161	30822	8032	400	16092	242507
29. TRIPURA	1385	1462	1252	12623	546	17268
30. UTTAR PRADESH	432621	41731	915	7386	102	482755
31. UTTARAKHAND***	425	0	0	0	0	425
32. WEST BENGAL****	2476	0	0	0	0	2476
ALL INDIA TOTAL:	5314727	1121252	113368	223711	639813	7412871

TABLE-XIII
BALANCES (OVERDUES)
2016-2017

(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	300	5	121	1339	613	2378
2. ANDHRA PRADESH	0	0	0	2790	194	2984
3. ARUNACHAL PRADESH****	33	324	0	8278	836	9471
4. ASSAM	1337	8	1328	1132	0	3805
5. BIHAR	0	0	0	0	0	0
6. CHANDIGARH	0	0	16	294	0	310
7. CHHATTISGARH	9576	1089	0	3015	2157	15837
8. DELHI	66	855	9	534	169	1633
9. GOA	34	0	131	4784	4277	9226
10. GUJARAT	0	6647	0	595	509	7751
11. HARYANA	0	59	0	204	26	289
12. HIMACHAL PRADESH	590	0	32	2846	3961	7429
13. JAMMU AND KASHMIR	183	654	41	1100	25	2003
14. KARNATAKA*	0	0	0	3123	18195	21318
15. KERALA	0	4949	0	6757	17567	29273
16. MADHYA PRADESH	42356	27566	0	0	0	69922
17. MAHARASHTRA	0	0	0	0	0	0
18. MANIPUR*	3	199	203	693	8092	9190
19. MEGHALAYA	1354	1111	0	5930	1815	10210
20. MIZORAM	164	585	1070	4151	1499	7469
21. NAGALAND***	456	1008	185	474	1	2124
22. ORISSA	0	1337	0	1001	9952	12290
23. PONDICHERY	153	283	14	1347	0	1797
24. PUNJAB	0	2961	0	2261	0	5222
25. RAJASTHAN	0	258	0	8049	0	8307
26. SIKKIM	151	56	110	38	147	502
27. TAMIL NADU	0	0	0	0	9649	9649
28. TELANGANA	0	0	0	0	519	519
29. TRIPURA	170	338	248	2827	154	3737
30. UTTAR PRADESH	11355	1083	530	1205	5040	19213
31. UTTARAKHAND***	0	0	0	0	0	0
32. WEST BENGAL****	179	0	0	0	0	179
ALL INDIA TOTAL:	68460	51375	4038	64767	85397	274037

PERCENTAGE OF OVERDUES TO DEMAND 2016-2017

(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	7.97	1.98	64.36	48.6	53.12	29.31
2. ANDHRA PRADESH	0.0	0.0	0.0	16.86	0.07	0.37
3. ARUNACHAL PRADESH****	40.74	87.1	0.0	96.5	77.12	89.2
4. ASSAM	70.22	0.43	50.9	12.02	0.0	24.11
5. BIHAR	0.0	0.0	0.0	0.0	0.0	0.0
6. CHANDIGARH	0.0	0.0	100.0	15.81	0.0	16.52
7. CHHATTISGARH	5.42	100.0	0.0	46.0	39.66	8.34
8. DELHI	0.19	23.55	100.0	18.01	8.46	3.74
9. GOA	2.87	0.0	8.85	26.91	7.13	11.42
10. GUJARAT	0.0	85.71	0.0	43.15	0.77	2.99
11. HARYANA	0.0	0.02	0.0	1.47	14.86	0.04
12. HIMACHAL PRADESH	47.81	0.0	35.56	20.58	18.42	19.87
13. JAMMU AND KASHMIR	55.96	37.22	34.45	23.4	6.58	27.5
14. KARNATAKA*	0.0	0.0	0.0	50.65	23.7	3.6
15. KERALA	0.0	1.13	0.0	9.64	36.99	4.18
16. MADHYA PRADESH	7.7	21.88	0.0	0.0	0.0	10.34
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	89.02	83.03	0.0	71.09	94.29	77.78
20. MIZORAM	46.33	64.0	52.35	34.35	59.09	41.65
21. NAGALAND***	15.49	18.55	51.39	9.19	9.09	15.27
22. ORISSA	0.0	100.0	0.0	15.54	47.68	1.94
23. PONDICHERY	10.21	2.24	38.89	14.35	0.0	7.59
24. PUNJAB	0.0	49.24	0.0	9.36	0.0	0.74
25. RAJASTHAN	0.0	8.27	0.0	79.15	0.0	1.16
26. SIKKIM	23.7	6.54	33.74	2.12	9.95	9.87
27. TAMIL NADU	0.0	0.0	0.0	0.0	8.59	1.63
28. TELANGANA	0.0	0.0	0.0	0.0	3.12	0.21
29. TRIPURA	10.93	18.78	16.53	18.3	22.0	17.79
30. UTTAR PRADESH	2.56	2.53	36.68	14.03	98.02	3.83
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
ALL INDIA TOTAL:	1.27	4.38	3.44	22.45	11.78	3.56

COST OF MANAGEMENT (COM) & TOTAL NUMBER OF EMPLOYEES 2016-2017

(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	1535	6223	7758	7.28	187	41.49
2. ANDHRA PRADESH	2121	1688	3809	0.37	214	17.8
3. ARUNACHAL PRADESH****	812	136	948	2.25	320	2.96
4. ASSAM	4255	14628	18883	6.34	570	33.13
5. BIHAR	445	807	1252	0.33	113	11.08
6. CHANDIGARH	690	235	925	2.25	82	11.28
7. CHHATTISGARH	1997	3033	5030	1.02	154	32.66
8. DELHI	3859	983	4842	3.12	542	8.93
9. GOA	5316	16181	21497	8.81	640	33.59
10. GUJARAT	2301	1299	3600	0.35	362	9.94
11. HARYANA	2971	273	3244	0.36	361	8.99
12. HIMACHAL PRADESH	11614	4395	16009	1.32	1711	9.36
13. JAMMU AND KASHMIR	1369	428	1797	2.55	240	7.49
14. KARNATAKA*	3323	2358	5681	0.39	449	12.65
15. KERALA	2546	3712	6258	0.63	308	20.32
16. MADHYA PRADESH	5042	1274	6316	0.41	532	11.87
17. MAHARASHTRA	13624	3099	16723	0.56	1190	14.05
18. MANIPUR*	566	138	704	2.26	102	6.9
19. MEGHALAYA	4757	14562	19319	7.15	608	31.77
20. MIZORAM	1756	1682	3438	3.92	163	21.09
21. NAGALAND***	972	63	1035	2.06	230	4.5
22. ORISSA	4188	3461	7649	0.46	195	39.23
23. PONDICHERY	1559	5026	6585	8.69	223	29.53
24. PUNJAB	5436	1015	6451	0.7	436	14.8
25. RAJASTHAN	2010	1567	3577	0.31	255	14.03
26. SIKKIM	898	7511	8409	4.31	82	102.55
27. TAMIL NADU	6955	3127	10082	0.61	360	28.01
28. TELANGANA	3545	2649	6194	0.86	356	17.4
29. TRIPURA	1432	689	2121	0.78	381	5.57
30. UTTAR PRADESH	10259	1181	11440	1.0	966	11.84
31. UTTARAKHAND***	302	270	572	0.24	83	6.89
32. WEST BENGAL****	2419	4091	6510	0.97	409	15.92
ALL INDIA TOTAL:	110874	107784	218658	0.99	12824	17.05

**PROFIT & LOSS, DIVIDEND DECLARED, NUMBER OF BRANCHES
IN PROFIT/LOSS & AUDIT CLASSIFICATION
2016-2017**

(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	390	10	N.A.	N.A.	N.A.	N.A.	A
2. ANDHRA PRADESH	6646	7	1	151	6	134	A
3. ARUNACHAL PRADESH****	12405	0	1	545	32	0	B
4. ASSAM	1817	0	51	2094	17	545	A
5. BIHAR	3620	6	10	3800	2	180	B
6. CHANDIGARH	295	0	14	361	4	67	A
7. CHHATTISGARH	1492	1	4	2215	2	725	A
8. DELHI	2858	12.5	N.A.	N.A.	N.A.	N.A.	A
9. GOA	-6783	0	50	2487	21	3972	C
10. GUJARAT	6496	15	1	5692	24	1022	A
11. HARYANA	3196	10	13	3196	0	0	A
12. HIMACHAL PRADESH	9321	N.D.	178	15693	21	2070	A
13. JAMMU AND KASHMIR	195	0	20	675	13	194	N.A.
14. KARNATAKA*	3145	0	29	1220	13	7853	A
15. KERALA	8947	0	N.A.	N.A.	N.A.	N.A.	B
16. MADHYA PRADESH	3258	3	16	39490	8	255	A
17. MAHARASHTRA	24527	10	18	38339	33	13811	A
18. MANIPUR*	-10754	0	0	0	11	7357	C
19. MEGHALAYA	807	0	11	2394	39	1586	A
20. MIZORAM	624	0	12	1043	3	134	B
21. NAGALAND***	0	0	19	1841	2	3	D
22. ORISSA	1770	N.D.	13	6678	1	370	A
23. PONDICHERRY	-1400	0	8	2513	21	2331	C
24. PUNJAB	3146	2.75	13	624	5	52	A
25. RAJASTHAN	9329	2.09	15	4182	1	2	A
26. SIKKIM	223	3	13	1597	1	1374	A
27. TAMIL NADU	7370	7.5	47	4370	0	0	A
28. TELANGANA	5906	7	24	1700	10	206	A
29. TRIPURA	7770	0	64	3397	0	0	A
30. UTTAR PRADESH	5288	N.D.	10	5424	19	2142	A
31. UTTARAKHAND***	0	0	6	794	10	80	A
32. WEST BENGAL****	1003	0	29	6207	19	5204	A
ALL INDIA TOTAL:	112907	96.84	690	158722	338	51669	Not Compiled
of Column 108 Profit=	131844						
of Column 108 Loss=	18937						

**DETAILS OF KISSAN CREDIT CARDS ISSUED BY STATE
COOPERATIVE BANKS
AND LOANS SANCTIONED / DISBURSED ON THEM DURING
2014-2015 TO 2016-2017**

(As on 31st March)

Name of the State Cooperative Bank	2014-2015		2015-2016		2016-2017	
	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	272	550.63	514	295.86	379	254.6
2. ANDHRA PRADESH	2894224	884198.38	1557940	805488.13	1569835	694165
3. ARUNACHAL PRADESH****	0	0	0	0	0	0
4. ASSAM	1024	732.87	1284	418.06	1321	660.36
5. BIHAR	167513	38088.51	191889	45562.64	163162	39129.56
6. CHANDIGARH	0	0	0	0	0	0
7. CHHATTISGARH	1960718	292035	2162998	288341	1447114	331280
8. DELHI	143	263.79	221	426.05	214	421.05
9. GOA	514	542.43	341	346.92	252	223.06
10. GUJARAT	0	0	0	0	0	0
11. HARYANA	6233	855962	2505	955914	4784	938994
12. HIMACHAL PRADESH	46432	59620.08	48711	67823.47	50710	74467.13
13. JAMMU AND KASHMIR	189	270.41	152	198.44	194	265.01
14. KARNATAKA*	2114038	930019.02	2213864	1002021	0	0
15. KERALA	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
16. MADHYA PRADESH	417866	1359788	110705	1358844	140898	1203616
17. MAHARASHTRA	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
18. MANIPUR*	N.A.	N.A.	12	2.1	0	0
19. MEGHALAYA	4771	1245	1985	1050	1730	846
20. MIZORAM	83	86.58	194	192.87	158	172.83
21. NAGALAND***	0	0	0	0	0	0
22. ORISSA	166959	835110.96	153266	804345.84	89436	966193.53
23. PONDICHERY	39	1030.54	27	975.08	35	269.27
24. PUNJAB	1026528	1281615	1043520	1253510	1053552	1073673
25. RAJASTHAN	3930461	943548.67	3857169	1019824.72	3428796	978759.04
26. SIKKIM	1916	926	1729	815	1627	757.24
27. TAMIL NADU	735146	338647	773004	382257	582402	288618
28. TELANGANA	12164	420821.39	69155	538708.56	42027	534397.8
29. TRIPURA	13776	3375.58	9815	4225.6	8565	2965.57
30. UTTAR PRADESH	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
31. UTTARAKHAND***	0	0	0	0	0	0
32. WEST BENGAL****	0	0	0	0	0	0
ALL INDIA TOTAL:	13501009	8248477.84	12201000	8531586.34	8587191	7130128.05

TOTAL BUSINESS, YIELD ON EMPLOYEES, COST OF FUNDS, COST OF DEPOSITS DURING 2016-2017

(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	126849.84	678.34	4.65	5.47
2. ANDHRA PRADESH	1140307.75	5328.54	6.44	7.66
3. ARUNACHAL PRADESH****	23301.97	72.81	478.39	23.34
4. ASSAM	372131.04	652.86	5.13	5.34
5. BIHAR	332807.44	2945.2	5.21	6.7
6. CHANDIGARH	48878.85	596.08	4.81	4.81
7. CHHATTISGARH	553343.18	3593.14	6.01	6.45
8. DELHI	183220.69	338.05	5.58	4.07
9. GOA	346004.63	540.63	17.51	7.39
10. GUJARAT	1208830.05	3339.31	6.33	7.17
11. HARYANA	920446.21	2549.71	4.84	6.91
12. HIMACHAL PRADESH	1385110.6	810	5.35	6.42
13. JAMMU AND KASHMIR	94041.56	391.84	5.89	N.A.
14. KARNATAKA*	1670835.11	3721.24	6.45	8.01
15. KERALA	1129575.54	3667.45	6.71	7.28
16. MADHYA PRADESH	1659199	3118.8	5.19	6.57
17. MAHARASHTRA	3271311	2749	6.17	6.79
18. MANIPUR*	23287.81	228.31	1.59	1.21
19. MEGHALAYA	332792.52	547.36	0.1	4.25
20. MIZORAM	87622.25	537.56	5.12	5.62
21. NAGALAND***	64923.03	282.27	4.42	4.64
22. ORISSA	1636173.37	8390.63	5.52	7.56
23. PONDICHERRY	103845.47	465.67	14.07	6.65
24. PUNJAB	954410.08	2189.01	4.97	7.07
25. RAJASTHAN	1227937.3	4815.44	5.08	7.3
26. SIKKIM	221268.47	2698.39	4.91	4.79
27. TAMIL NADU	1778482	4940.23	6.63	5
28. TELANGANA	788228.2	2214.12	5.7	7.72
29. TRIPURA	357624.95	938.65	6.31	6.39
30. UTTAR PRADESH	1323686.2	1370.28	5.58	7.29
31. UTTARAKHAND***	240865.99	2902	8.73	8.73
32. WEST BENGAL****	833456	2038	9	10
ALL INDIA TOTAL:	24440798.1	69650.92	Not Compiled	

NON-PERFORMING ASSETS (ABSOLUTE, GROSS & NET) AND CAPITAL TO RISK WEIGHTED ASSETS RATIO DURING 2016-2017

(As on 31st March)

Name of the State Cooperative Bank	Non Performing Assets (NPA)			Capital to Risk Weighted Assets Ratio (%)		
	Absolute	Gross (%)	Net (%)	2014-2015	2015-2016	2016-2017
1	125	126	127	128	129	130
1. ANDAMAN AND NICOBAR	8047.77	18.35	11.5	24.3	19.62	22.51
2. ANDHRA PRADESH	N.A.	1.79	0.66	11.82	9.37	10.88
3. ARUNACHAL PRADESH****	9162.56	97.47	0	0	0	0
4. ASSAM	9115.92	10.72	5	10.1	7.36	12.02
5. BIHAR	8812.56	4.52	2.42	17.32	15.07	17.25
6. CHANDIGARH	580.98	4.44	1.11	47.21	46.75	31.76
7. CHHATTISGARH	7169.68	3.16	0	11	11.4	11.05
8. DELHI	1908.39	2.86	0	16.33	14.4	27.3
9. GOA	10919	8.86	5.33	2.11	1.65	N.A.
10. GUJARAT	13229.13	2.03	0	8.81	10.84	10.18
11. HARYANA	389.05	0.03	0	9.25	10.22	11.86
12. HIMACHAL PRADESH	23744.11	5.75	1.61	15.5	13.54	16.92
13. JAMMU AND KASHMIR	1997.49	10.02	6.38	6.89	9.12	11.58
14. KARNATAKA*	30900.86	3.25	1.72	N.A.	N.A.	0
15. KERALA	38753.74	8.38	2.52	11.66	13.71	16.88
16. MADHYA PRADESH	51398	4.81	3.32	9.12	11.52	11.61
17. MAHARASHTRA	1303.21	7.98	0.56	N.A.	N.A.	N.A.
18. MANIPUR*	12226.29	90.53	2.6	N.A.	N.A.	0
19. MEGHALAYA	9916.02	9.29	4.95	27.23	23.17	18.98
20. MIZORAM	4129.91	9.78	7.73	8	9.18	9.94
21. NAGALAND***	4241.19	19.74	12.65	0	0	0
22. ORISSA	18611.44	2.11	N.A.	8.57	9.2	9.19
23. PONDICHERY	2064.28	5.35	1.36	7.86	9.12	10.34
24. PUNJAB	6174.77	0.89	0	7.64	8.5	10.2
25. RAJASTHAN	1962.64	0.24	0	8.16	9.56	10.09
26. SIKKIM	1894.34	6.09	4.2	21.6	15.53	9.08
27. TAMIL NADU	13810.68	2.44	N.A.	12.72	14.48	16.25
28. TELANGANA	1626.38	0.36	0	11.82	10.56	10.55
29. TRIPURA	3869.78	3.22	0.97	14.08	17.26	18.01
30. UTTAR PRADESH	38979.92	5.7	0	13.45	12.03	15.95
31. UTTARAKHAND***	2878.88	3.13	0.76	0	0	0
32. WEST BENGAL****	10250	3	1	0	0	0
ALL INDIA TOTAL:	350068.97	Not Compiled				

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

**PART - II
(AS ON 30TH JUNE)
2016- 2017**

(FROM PAGE NO. 32 TO 35)

TABLE-XVII
DETAILS OF DEMAND
2016-2017

(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	43570	14621	49395	107586
3. ARUNACHAL PRADESH****	N.A.	N.A.	N.A.	0
4. ASSAM	2550	3856	0	6406
5. BIHAR	N.A.	N.A.	N.A.	0
6. CHANDIGARH	0	1899	0	1899
7. CHHATTISGARH	45549	6756	4837	57142
8. DELHI	36730	1240	837	38807
9. GOA	53434	66085	20350	139869
10. GUJARAT	207971	64024	2674	274669
11. HARYANA	566578	121270	137	687985
12. HIMACHAL PRADESH	4619	7282	8902	20803
13. JAMMU AND KASHMIR	837	1868	43	2748
14. KARNATAKA*	574934	58832	119364	753130
15. KERALA	0	0	0	0
16. MADHYA PRADESH*	N.A.	N.A.	N.A.	0
17. MAHARASHTRA	658732	231435	0	890167
18. MANIPUR*	266	10231	336	10833
19. MEGHALAYA	3160	7745	1937	12842
20. MIZORAM	1221	14987	0	16208
21. NAGALAND***	3190	8249	1	11440
22. ORISSA	N.A.	N.A.	N.A.	0
23. PONDICHERY	1620	35275	0	36895
24. PUNJAB	694176	24373	0	718549
25. RAJASTHAN	612578	21703	0	634281
26. SIKKIM	0	0	0	0
27. TAMIL NADU	12546	9066	69467	91079
28. TELANGANA	195284	8365	23689	227338
29. TRIPURA	3467	15448	650	19565
30. UTTAR PRADESH	0	0	0	0
31. UTTARAKHAND***	N.A.	N.A.	N.A.	0
32. WEST BENGAL****	212833	@	@	212833
ALL INDIA TOTAL:	3935845	734610	302619	4973074

TABLE-XVIII
DETAILS OF COLLECTION
2016-2017

(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	43570	2280	49117	94967
3. ARUNACHAL PRADESH****	N.A.	N.A.	N.A.	0
4. ASSAM	1205	1445	0	2650
5. BIHAR	N.A.	N.A.	N.A.	0
6. CHANDIGARH	0	1554	0	1554
7. CHHATTISGARH	37789	418	2423	40630
8. DELHI	35556	663	673	36892
9. GOA	48451	58049	19490	125990
10. GUJARAT	201324	62573	2674	266571
11. HARYANA	566519	121075	128	687722
12. HIMACHAL PRADESH	1211	3382	5506	10099
13. JAMMU AND KASHMIR	81	818	16	915
14. KARNATAKA*	572434	55050	112155	739639
15. KERALA	0	0	0	0
16. MADHYA PRADESH*	N.A.	N.A.	N.A.	0
17. MAHARASHTRA	556231	188633	0	744864
18. MANIPUR*	128	642	42	812
19. MEGHALAYA	270	1938	170	2378
20. MIZORAM	491	9275	0	9766
21. NAGALAND***	2751	5192	0	7943
22. ORISSA	N.A.	N.A.	N.A.	0
23. PONDICHERY	1031	33714	0	34745
24. PUNJAB	691298	22259	0	713557
25. RAJASTHAN	612323	20383	0	632706
26. SIKKIM	0	0	0	0
27. TAMIL NADU	12546	9066	58240	79852
28. TELANGANA	195284	8198	23170	226652
29. TRIPURA	3008	12383	575	15966
30. UTTAR PRADESH	0	0	0	0
31. UTTARAKHAND***	N.A.	N.A.	N.A.	0
32. WEST BENGAL****	175563	@	@	175563
ALL INDIA TOTAL:	3759064	618990	274379	4652433

TABLE-XIX
BALANCES (OVERDUES)
2016-2017

(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	0	12341	278	12619
3. ARUNACHAL PRADESH****	0	0	0	0
4. ASSAM	1345	2411	0	3756
5. BIHAR	0	0	0	0
6. CHANDIGARH	0	345	0	345
7. CHHATTISGARH	7760	6338	2414	16512
8. DELHI	1174	577	164	1915
9. GOA	4983	8036	860	13879
10. GUJARAT	6647	1451	0	8098
11. HARYANA	59	195	9	263
12. HIMACHAL PRADESH	3408	3900	3396	10704
13. JAMMU AND KASHMIR	756	1050	27	1833
14. KARNATAKA*	2500	3782	7209	13491
15. KERALA	0	0	0	0
16. MADHYA PRADESH*	0	0	0	0
17. MAHARASHTRA	102501	42802	0	145303
18. MANIPUR*	138	9589	294	10021
19. MEGHALAYA	2890	5807	1767	10464
20. MIZORAM	730	5712	0	6442
21. NAGALAND***	439	3057	1	3497
22. ORISSA	0	0	0	0
23. PONDICHERY	589	1561	0	2150
24. PUNJAB	2878	2114	0	4992
25. RAJASTHAN	255	1320	0	1575
26. SIKKIM	0	0	0	0
27. TAMIL NADU	0	0	11227	11227
28. TELANGANA	0	167	519	686
29. TRIPURA	459	3065	75	3599
30. UTTAR PRADESH	0	0	0	0
31. UTTARAKHAND***	0	0	0	0
32. WEST BENGAL****	37270	0	0	37270
ALL INDIA TOTAL:	176781	115620	28240	320641

PERCENTAGE OF OVERDUES TO DEMAND 2016-2017

(As on 30th June)

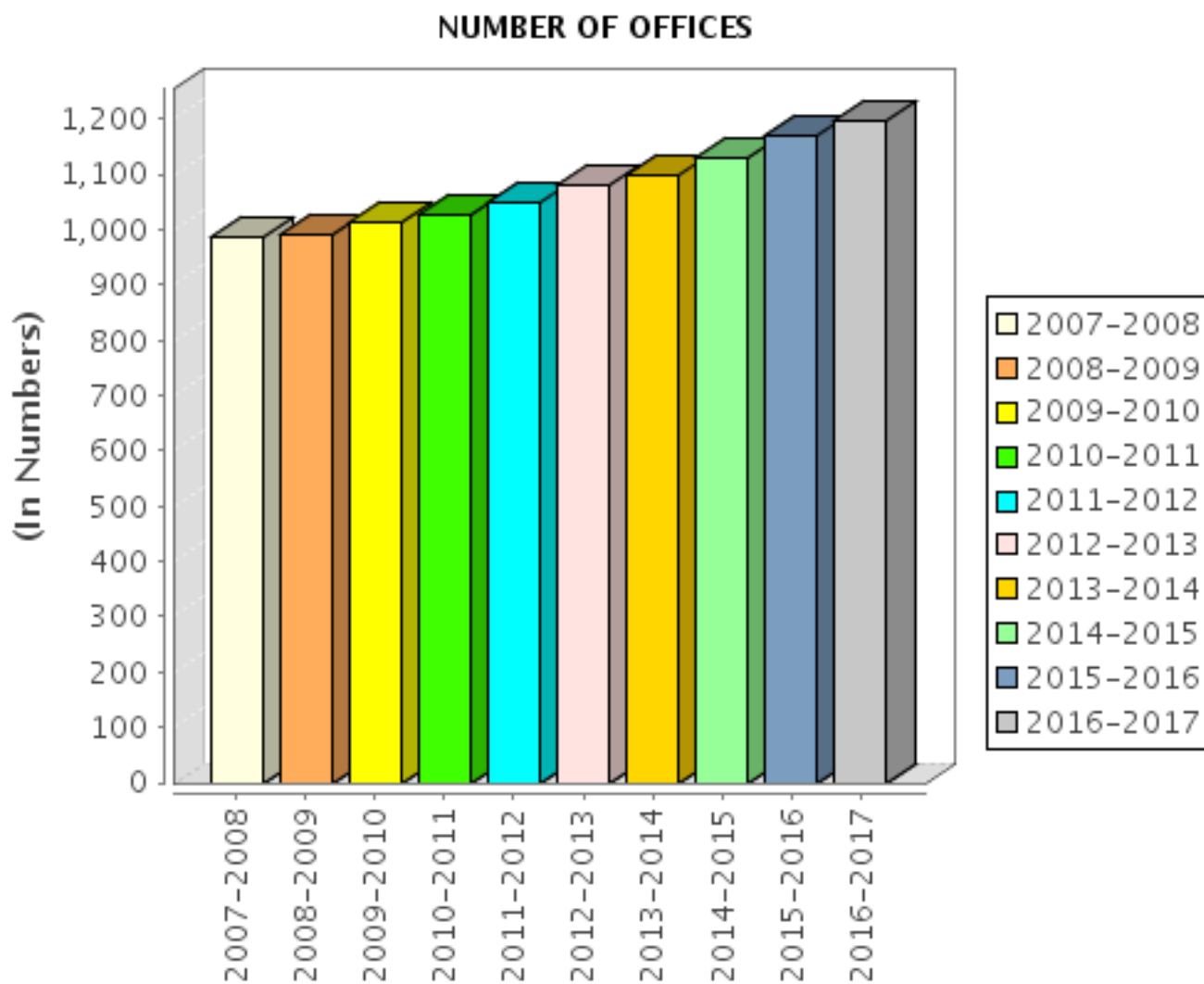
(Amount In Lakhs)

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	0.0	84.41	0.56	11.73
3. ARUNACHAL PRADESH****	0.0	0.0	0.0	0.0
4. ASSAM	52.75	62.53	0.0	58.63
5. BIHAR	0.0	0.0	0.0	0.0
6. CHANDIGARH	0.0	18.17	0.0	18.17
7. CHHATTISGARH	17.04	93.81	49.91	28.9
8. DELHI	3.2	46.53	19.59	4.93
9. GOA	9.33	12.16	4.23	9.92
10. GUJARAT	3.2	2.27	0.0	2.95
11. HARYANA	0.01	0.16	6.57	0.04
12. HIMACHAL PRADESH	73.78	53.56	38.15	51.45
13. JAMMU AND KASHMIR	90.32	56.21	62.79	66.7
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	15.56	18.49	0.0	16.32
18. MANIPUR*	51.88	93.72	87.5	92.5
19. MEGHALAYA	91.46	74.98	91.22	81.48
20. MIZORAM	59.79	38.11	0.0	39.75
21. NAGALAND***	13.76	37.06	100.0	30.57
22. ORISSA	0.0	0.0	0.0	0.0
23. PONDICHERY	36.36	4.43	0.0	5.83
24. PUNJAB	0.41	8.67	0.0	0.69
25. RAJASTHAN	0.04	6.08	0.0	0.25
26. SIKKIM	0.0	0.0	0.0	0.0
27. TAMIL NADU	0.0	0.0	16.16	12.33
28. TELANGANA	0.0	2.0	2.19	0.3
29. TRIPURA	13.24	19.84	11.54	18.4
30. UTTAR PRADESH	0.0	0.0	0.0	0.0
31. UTTARAKHAND***	0.0	0.0	0.0	0.0
32. WEST BENGAL****	17.51	0.0	0.0	17.51
ALL INDIA TOTAL:	4.49	15.74	9.33	6.45

GRAPHIC PRESENTATION

(FROM PAGE NO. 36 to 54)

PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2008-2017)

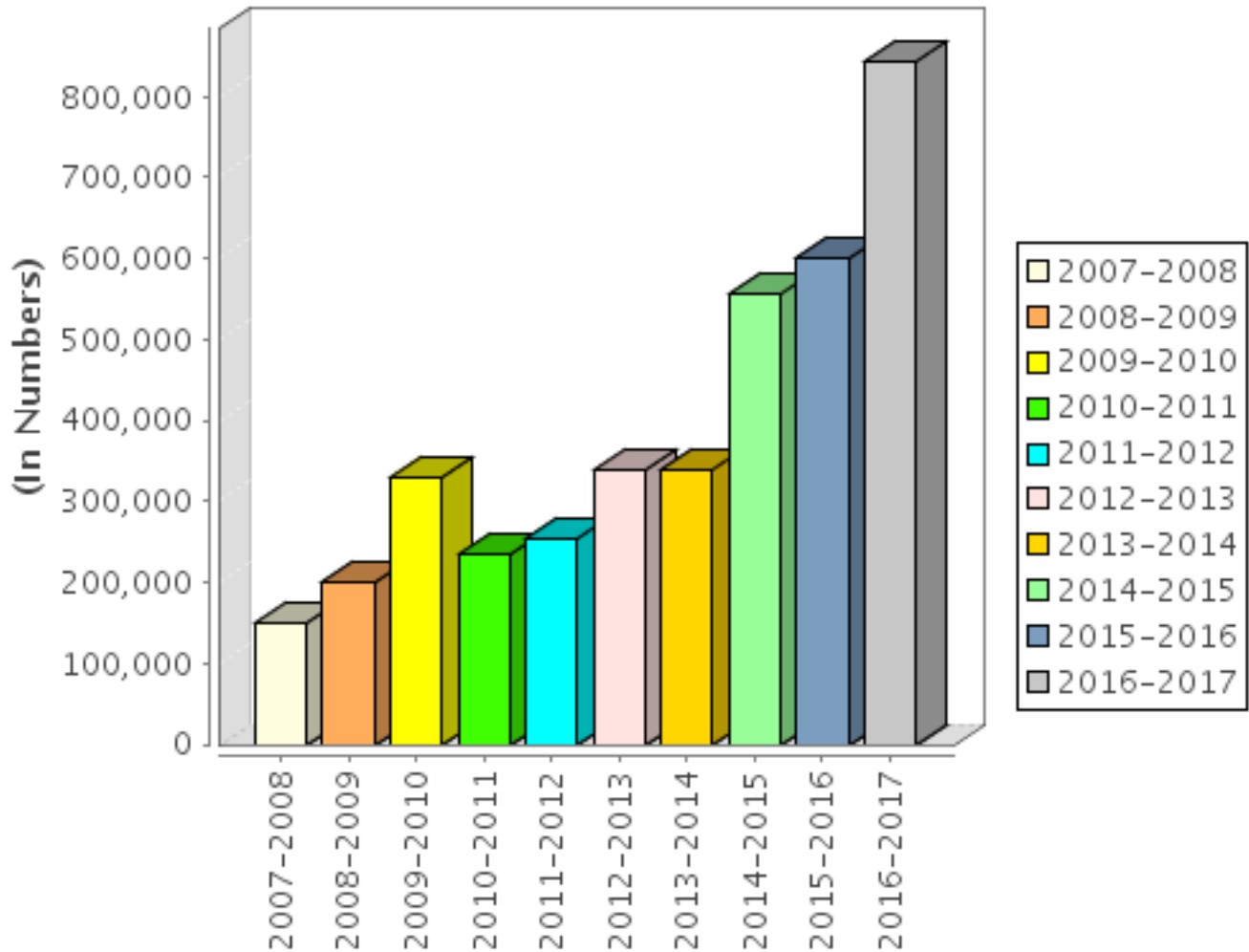


(IN NUMBERS)

YEAR	NUMBER OF OFFICES
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
2016-2017	1197

PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2008-2017)

TOTAL MEMBERSHIP

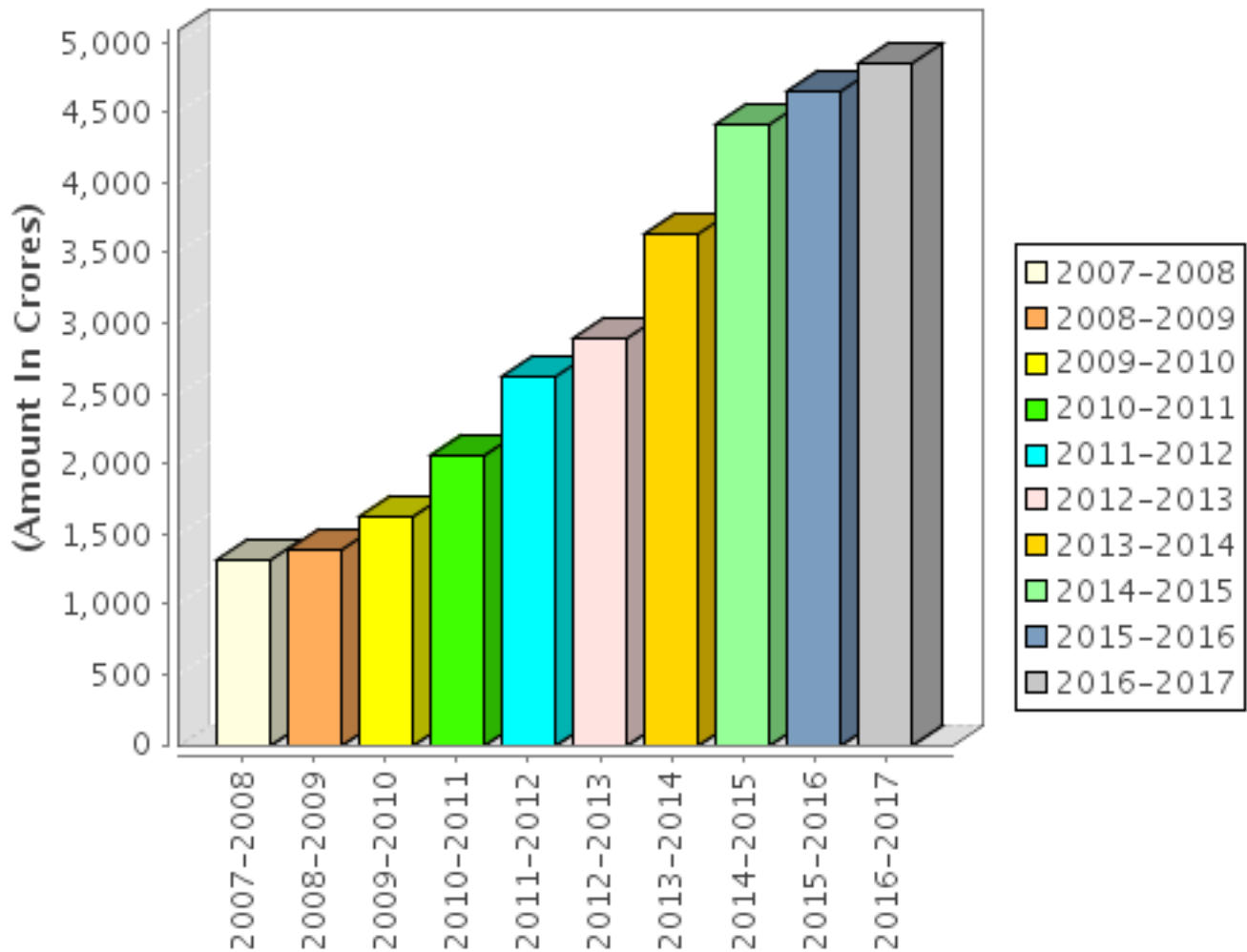


(IN NUMBERS)

YEAR	TOTAL MEMBERSHIP
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
2016-2017	843212

PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2008-2017)

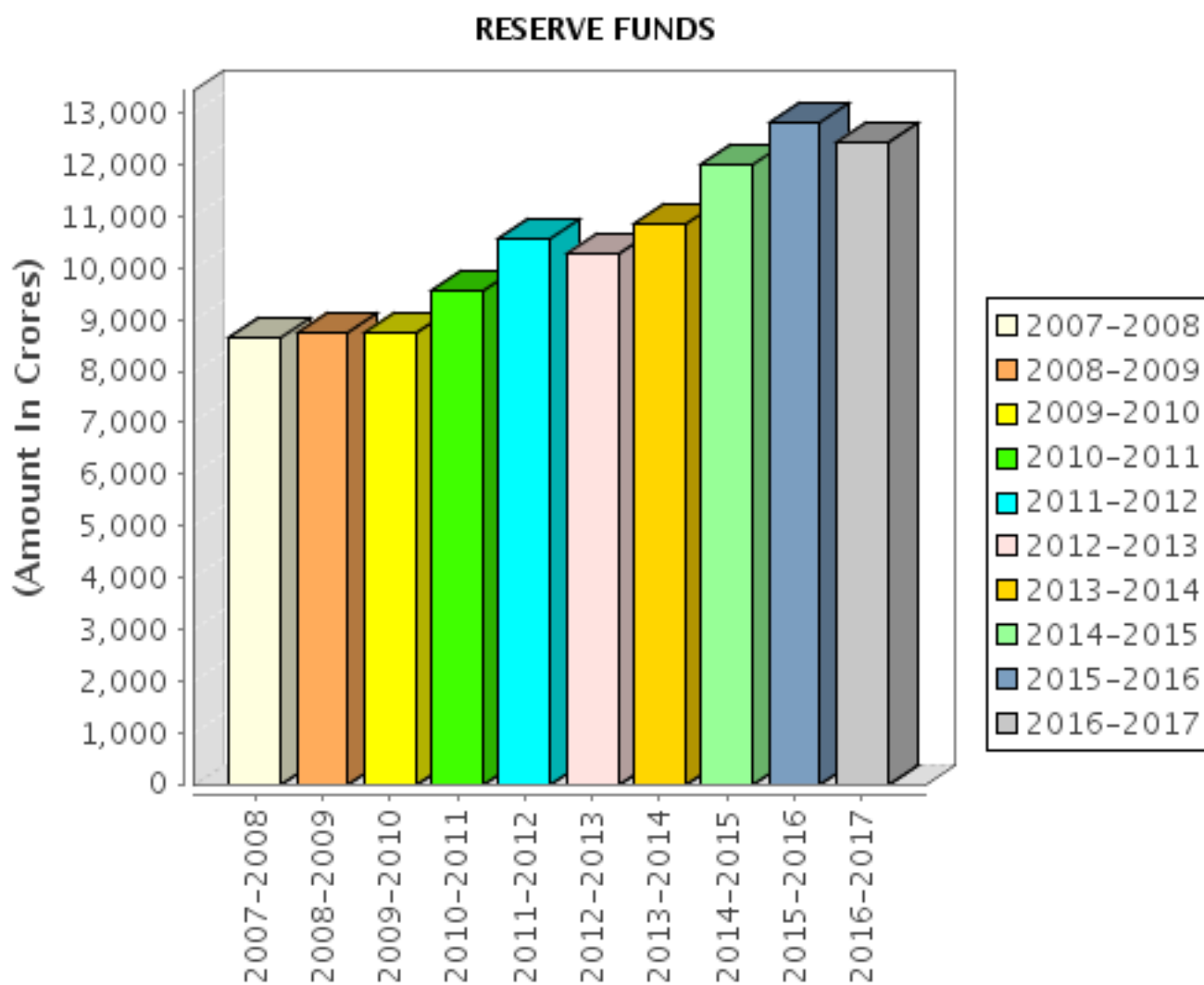
PAID UP SHARE CAPITAL



(AMOUNT IN CRORES)

YEAR	PAID UP SHARE CAPITAL
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
2016-2017	4853

PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2008-2017)

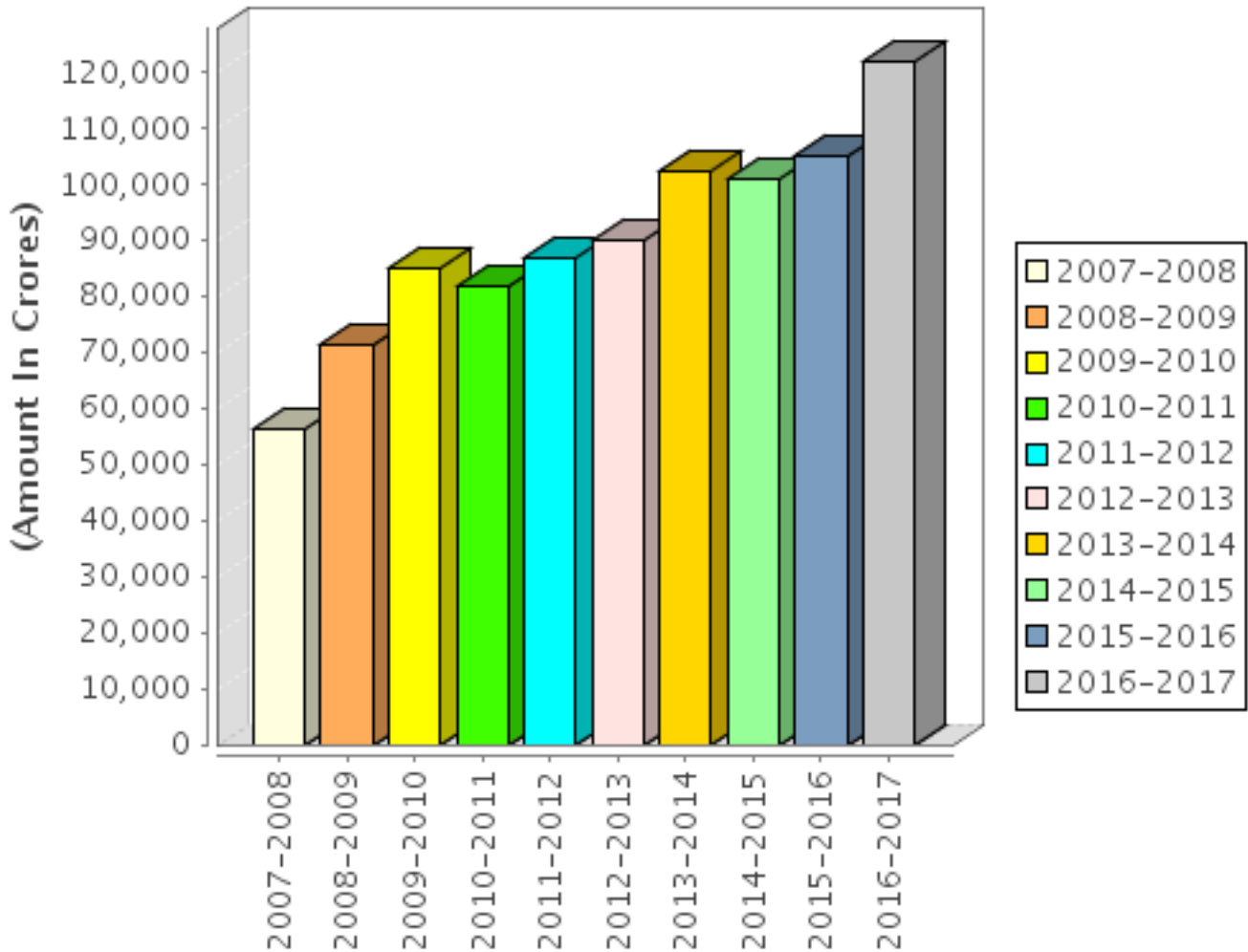


(AMOUNT IN CRORES)

YEAR	RESERVE FUNDS
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
2016-2017	12460

PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2008-2017)

TOTAL DEPOSITS

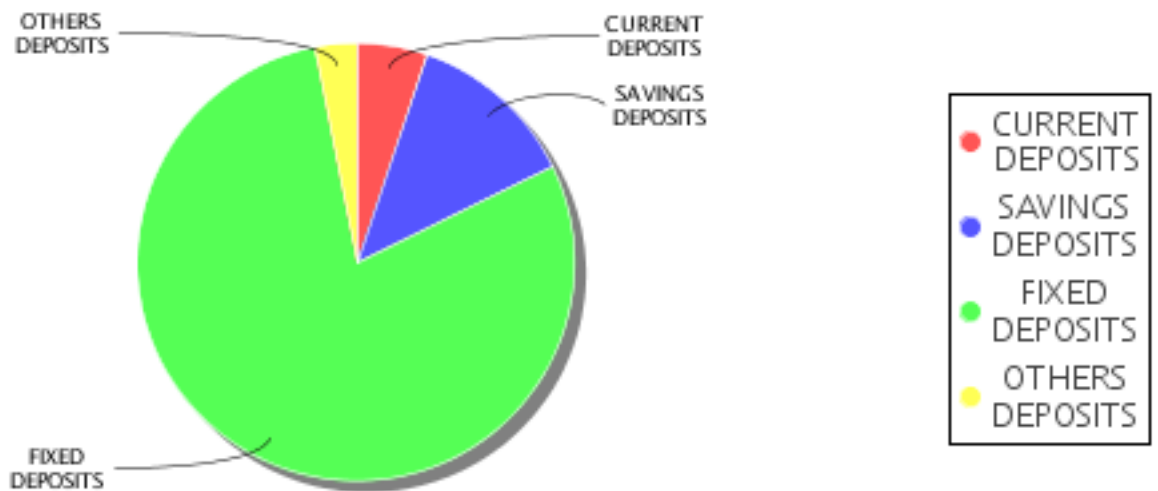


(AMOUNT IN CRORES)

YEAR	TOTAL DEPOSITS
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
2016-2017	121689

PERFORMANCE OF STATE COOPERATIVE BANKS DURING THE YEAR (2016-2017)

TYPE OF DEPOSITS

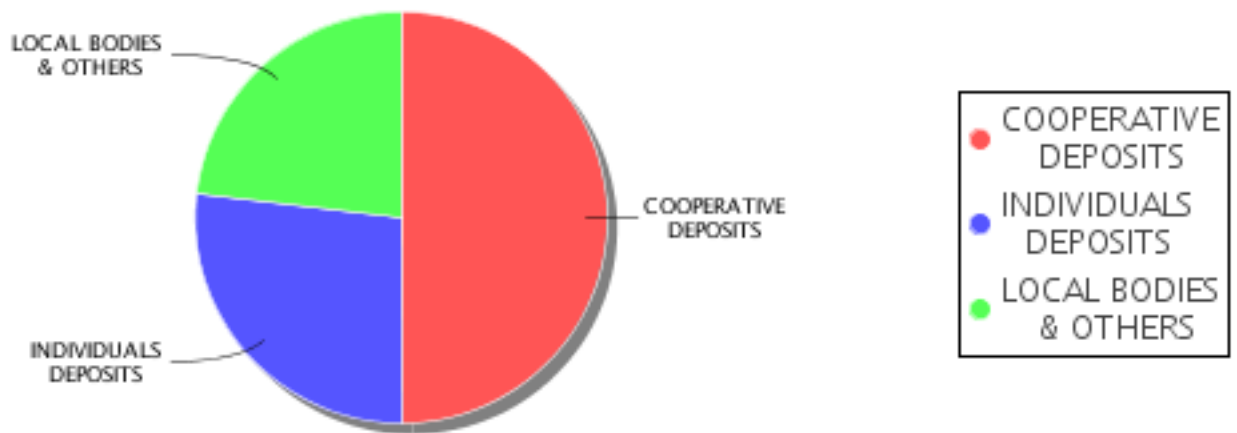


(AMOUNT IN CRORES)

YEAR	CURRENT DEPOSITS	SAVINGS DEPOSITS	FIXED DEPOSITS	RESERVE FUNDS AND OTHERS
2016-2017	6443	15209	96253	3784
% to Total	5.29	12.5	79.1	3.11

PERFORMANCE OF STATE COOPERATIVE BANKS DURING THE YEAR (2016-2017)

COMPOSITION OF DEPOSITS

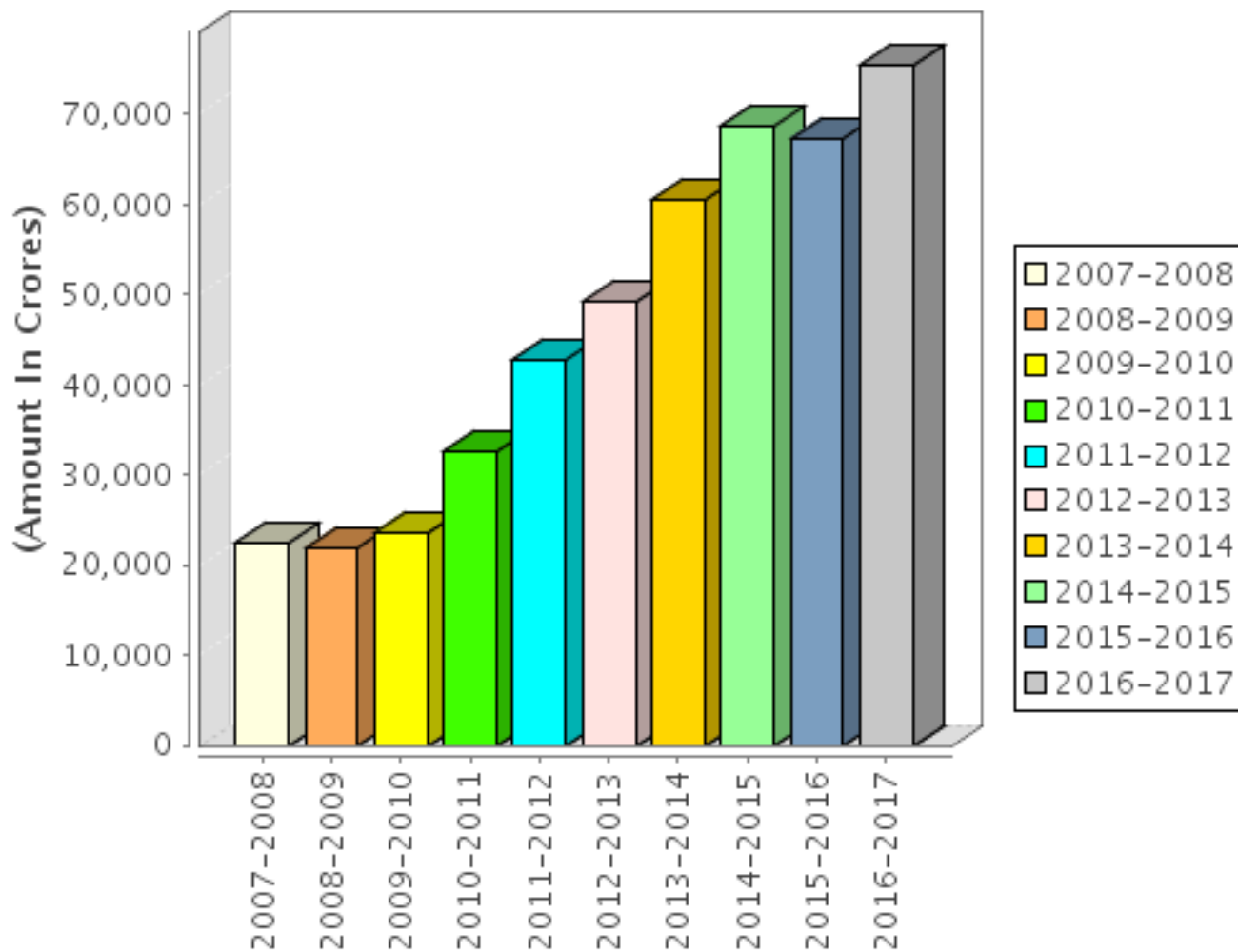


(AMOUNT IN CRORES)

YEAR	TOTAL DEPOSITS	COOPERATIVE DEPOSITS	INDIVIDUALS DEPOSITS	LOCAL BODIES AND OTHERS
2016-2017	121689	60736	32854	28099
% to Total	100.0	49.91	27.0	23.09

PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2008-2017)

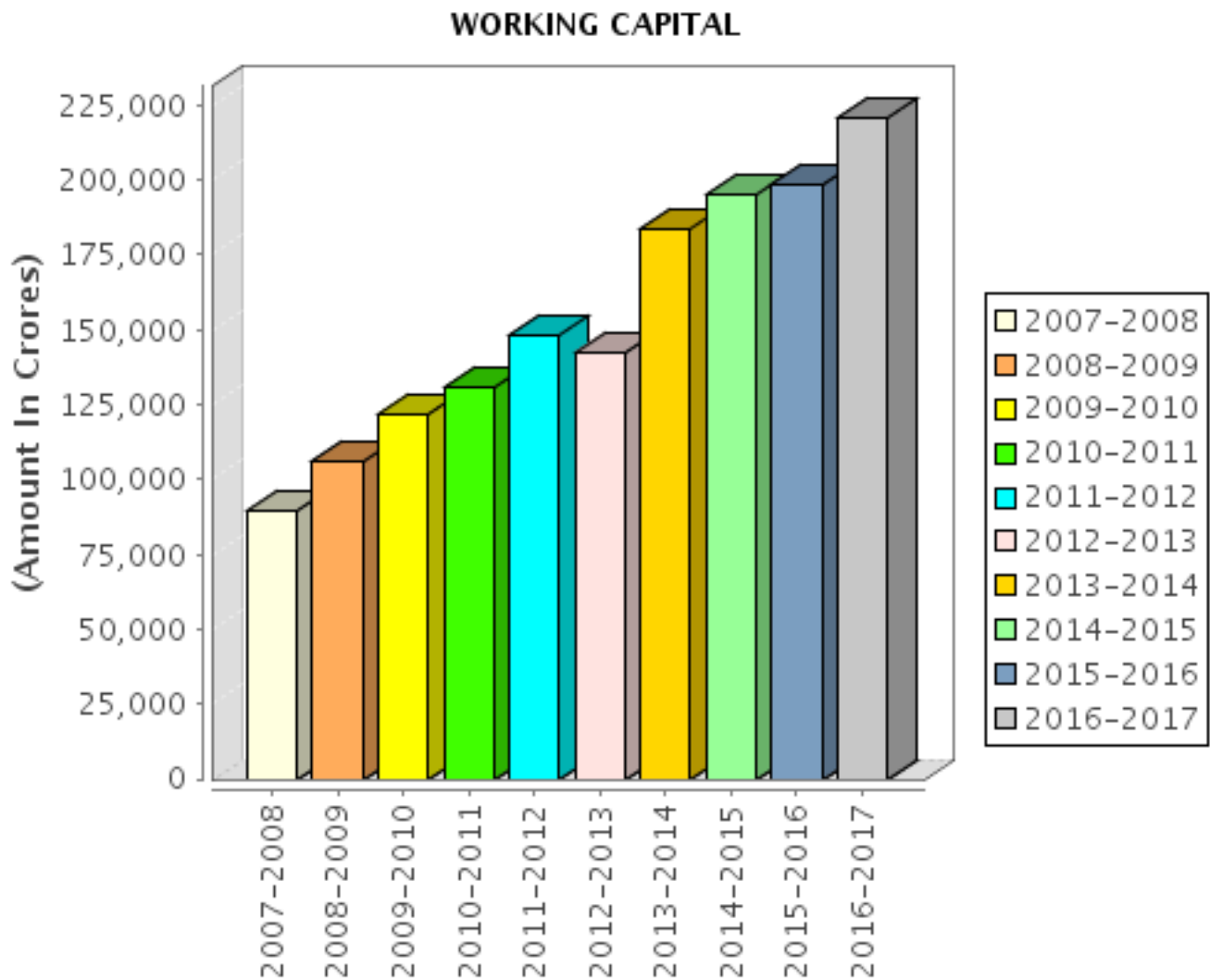
TOTAL BORROWINGS



(AMOUNT IN CRORES)

YEAR	TOTAL BORROWINGS
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
2016-2017	75433

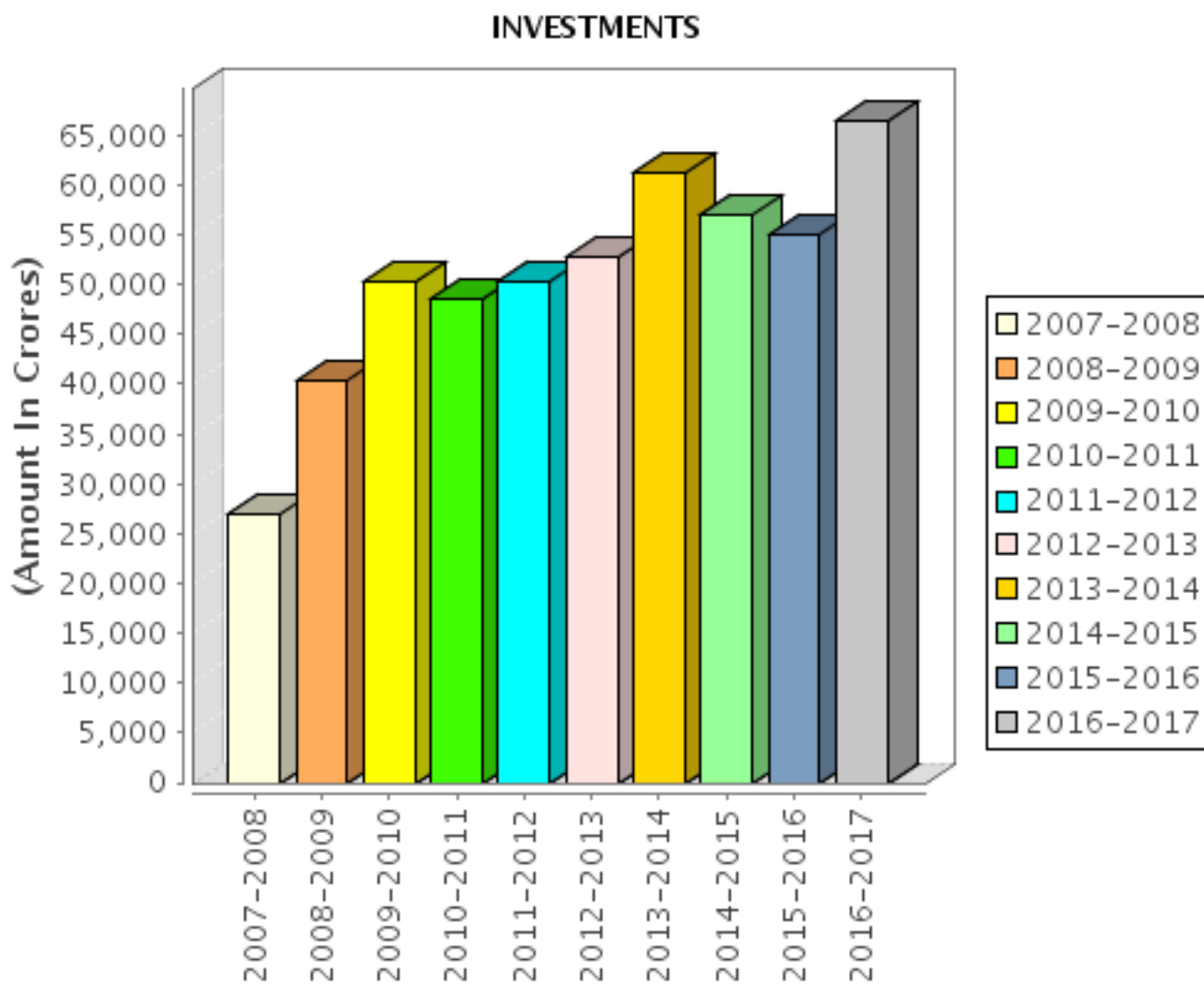
PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2008-2017)



(AMOUNT IN CRORES)

YEAR	WORKING CAPITAL
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
2016-2017	220858

PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2008-2017)

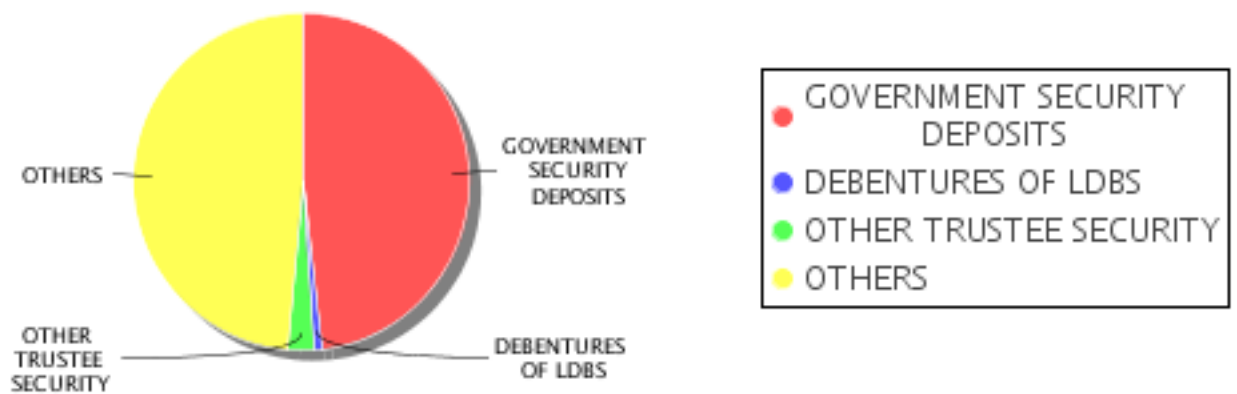


(AMOUNT IN CRORES)

YEAR	INVESTMENTS
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
2016-2017	66482

PERFORMANCE OF STATE COOPERATIVE BANKS DURING THE YEAR (2016-2017)

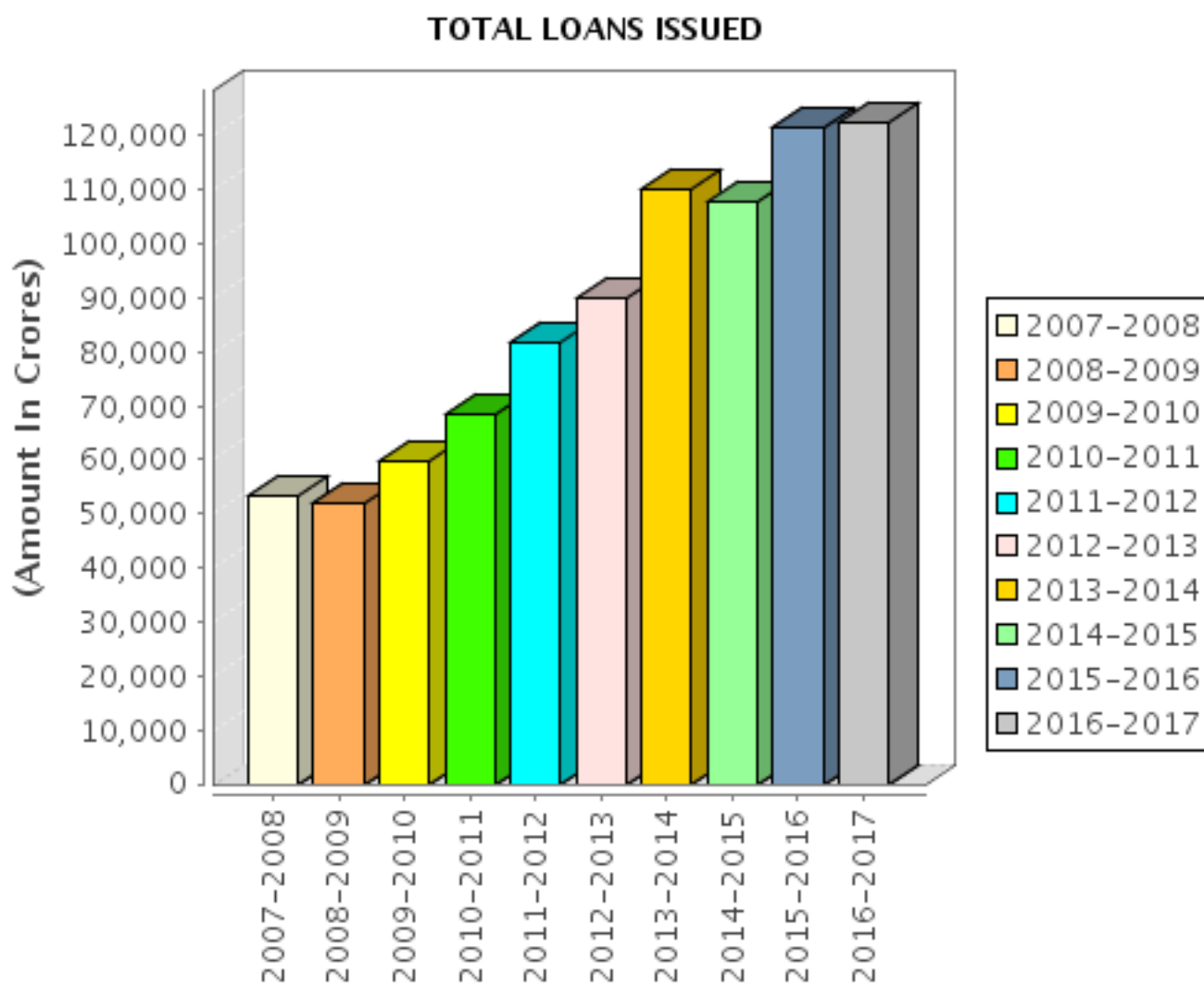
COMPOSITION OF INVESTMENTS



(AMOUNT IN CRORES)

YEAR	GOVERNMENT SECURITY	DEBENTURES OF LDBS	OTHER TRUSTEE SECURITY	OTHERS
2016-2017	31955	556	1590	32380
% to Total	48.07	0.84	2.39	48.71

PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2008-2017)

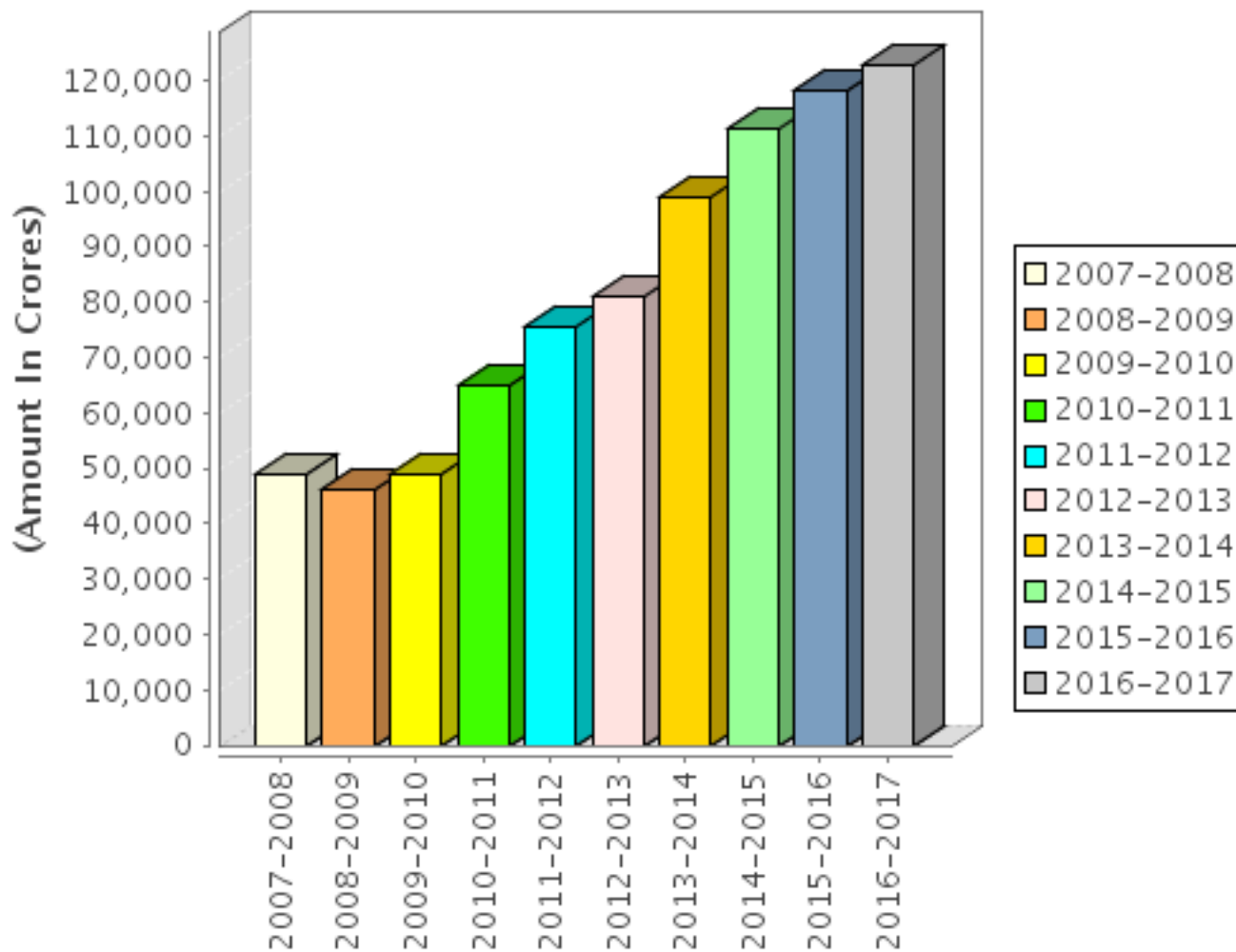


(AMOUNT IN CRORES)

YEAR	TOTAL LOANS ISSUED
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
2016-2017	122545

PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2008-2017)

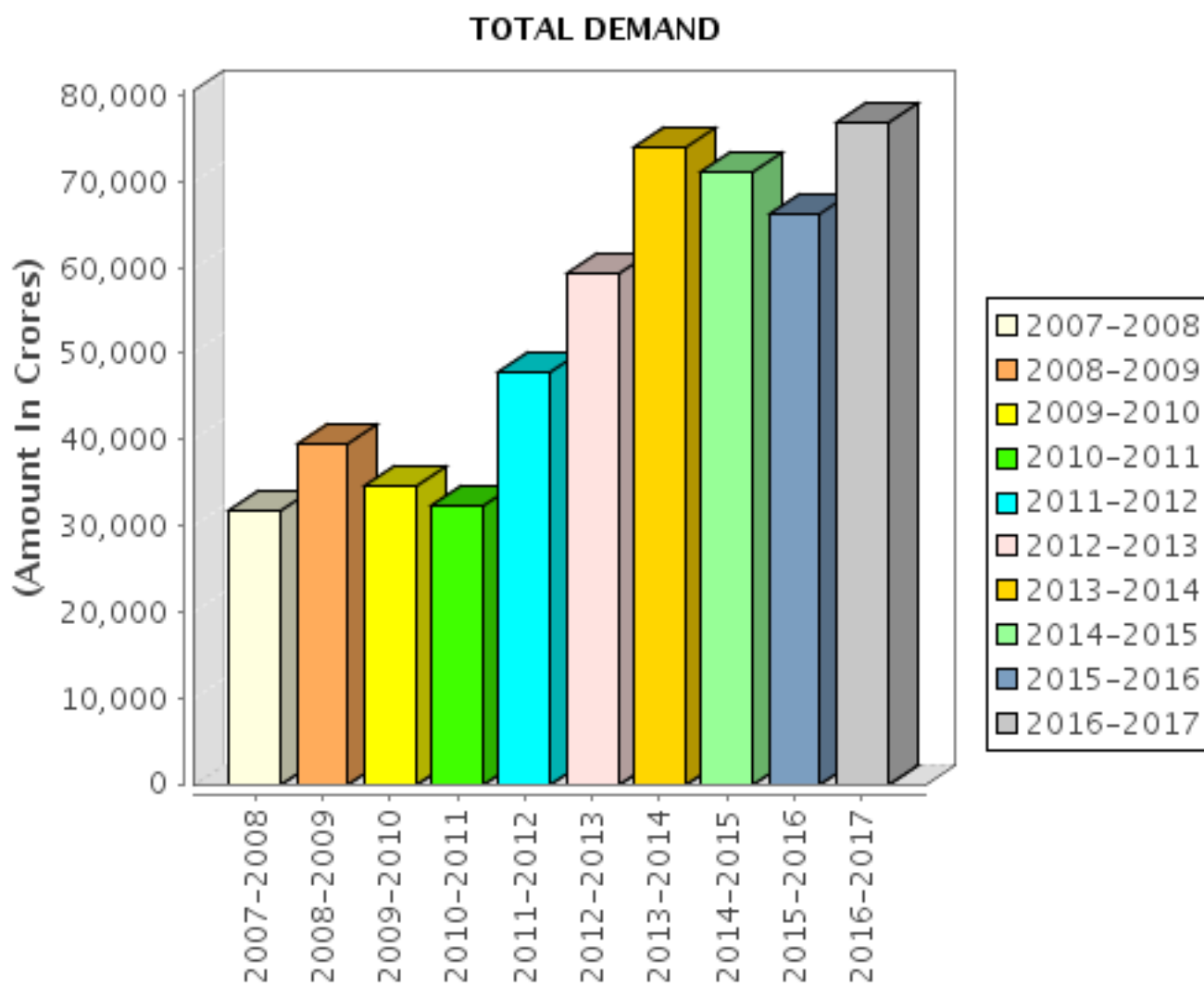
TOTAL LOANS OUTSTANDING



(AMOUNT IN CRORES)

YEAR	TOTAL LOANS OUTSTANDING
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
2016-2017	122842

PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2008-2017)

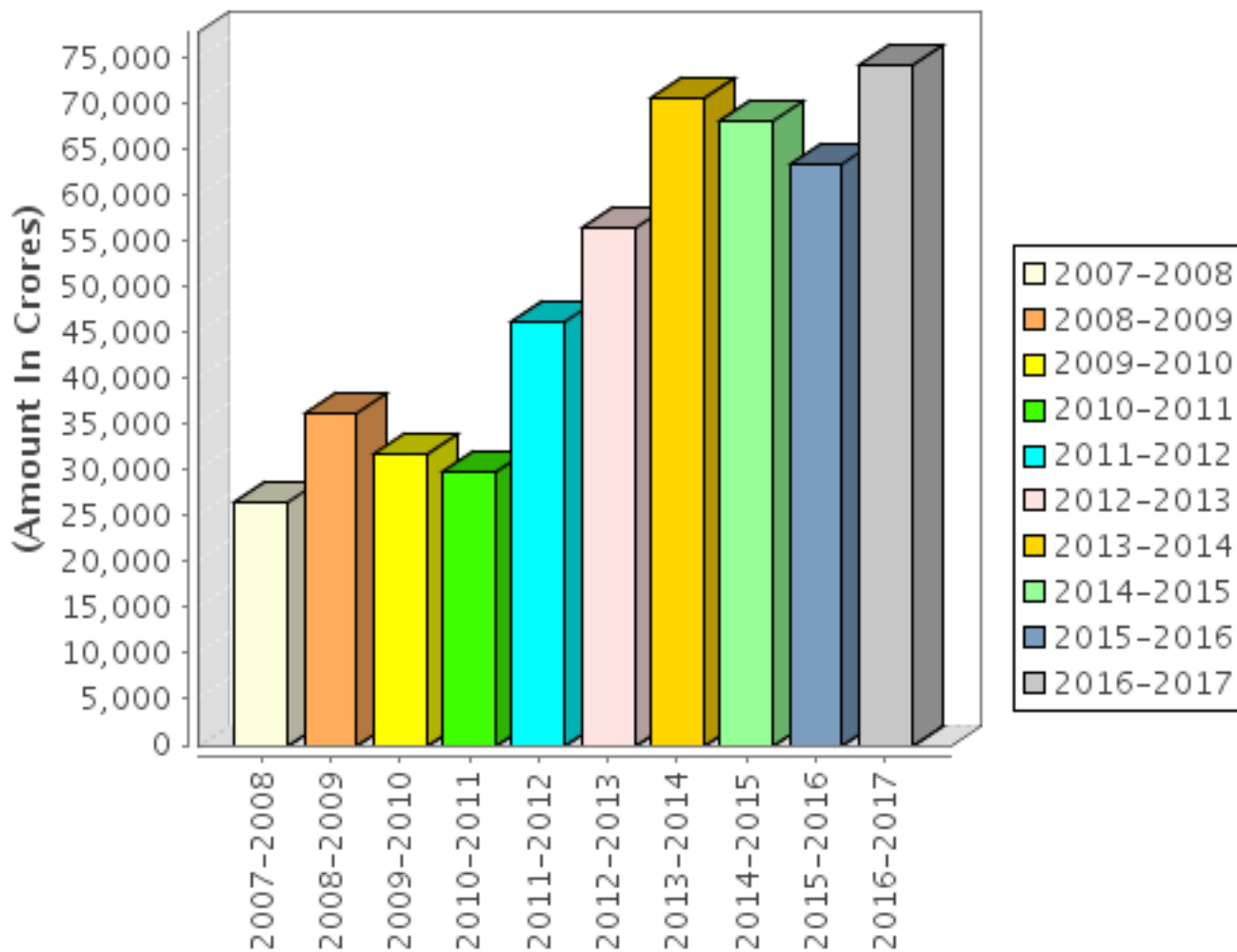


(AMOUNT IN CRORES)

YEAR	TOTAL DEMAND
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
2016-2017	76869

PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2008-2017)

TOTAL COLLECTION

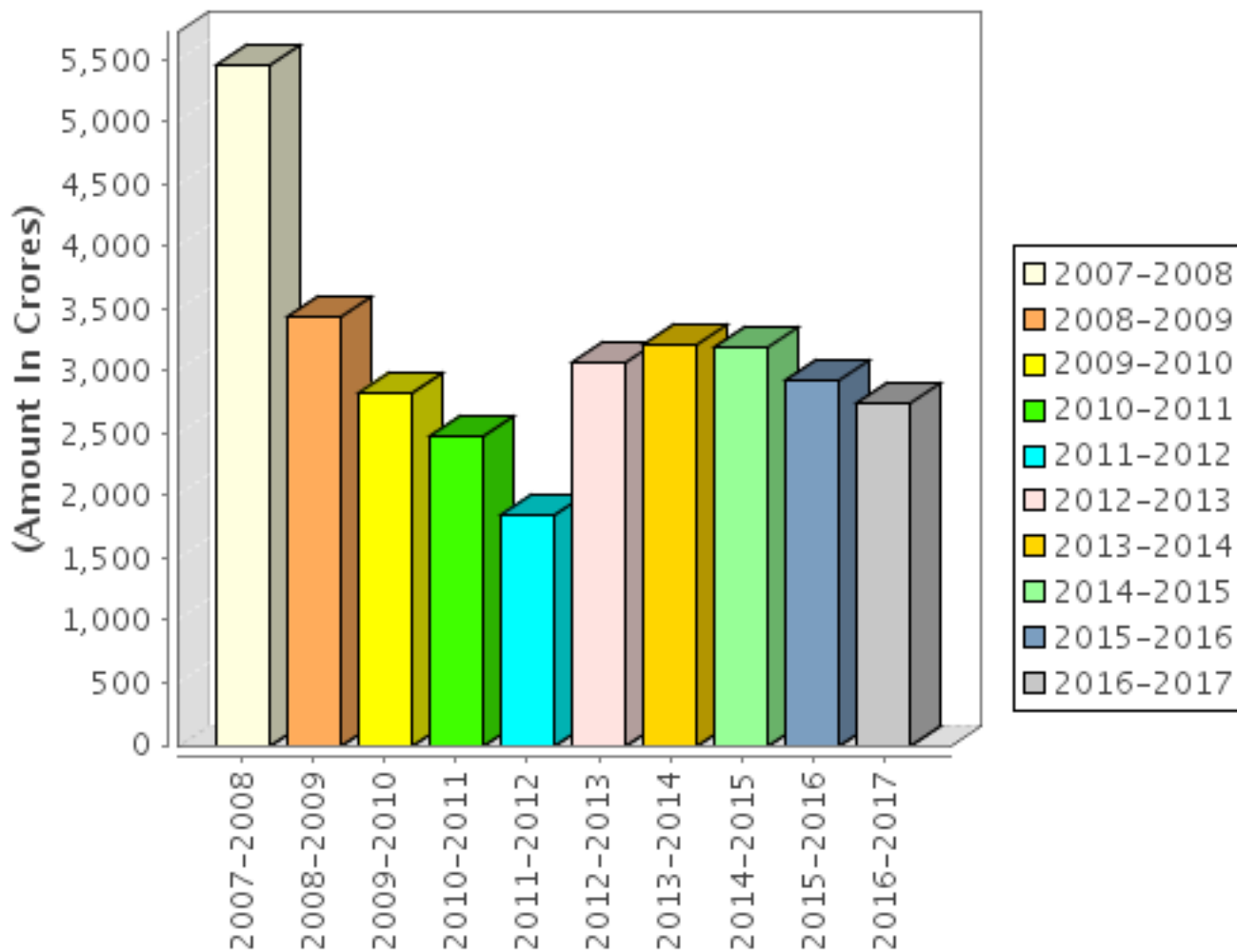


(AMOUNT IN CRORES)

YEAR	TOTAL COLLECTION
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
2016-2017	74129

PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2008-2017)

BALANCES (OVERDUES)

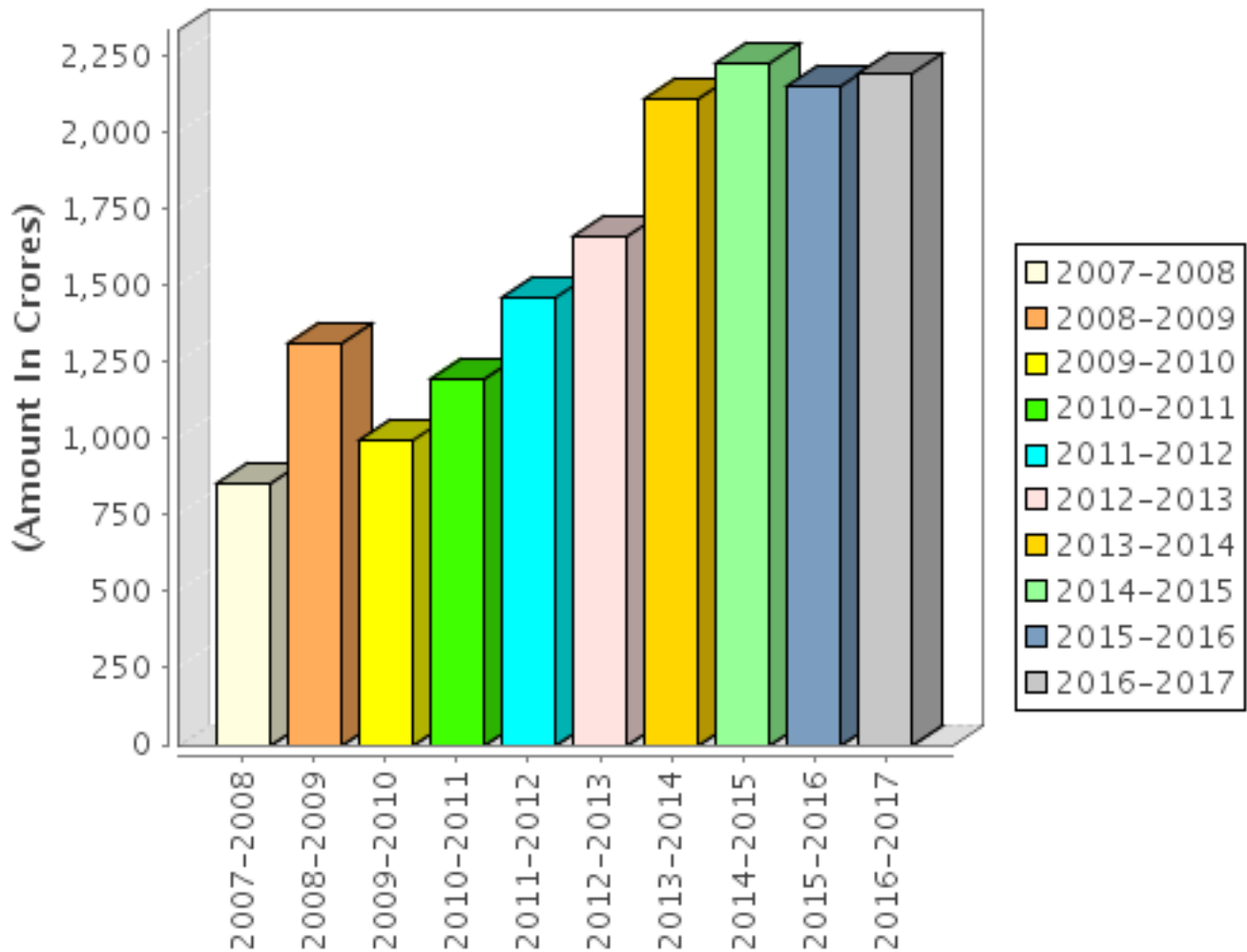


(AMOUNT IN CRORES)

YEAR	BALANCES (OVERDUES)
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
2016-2017	2740

PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2008-2017)

COST OF MANAGEMENT (CM)

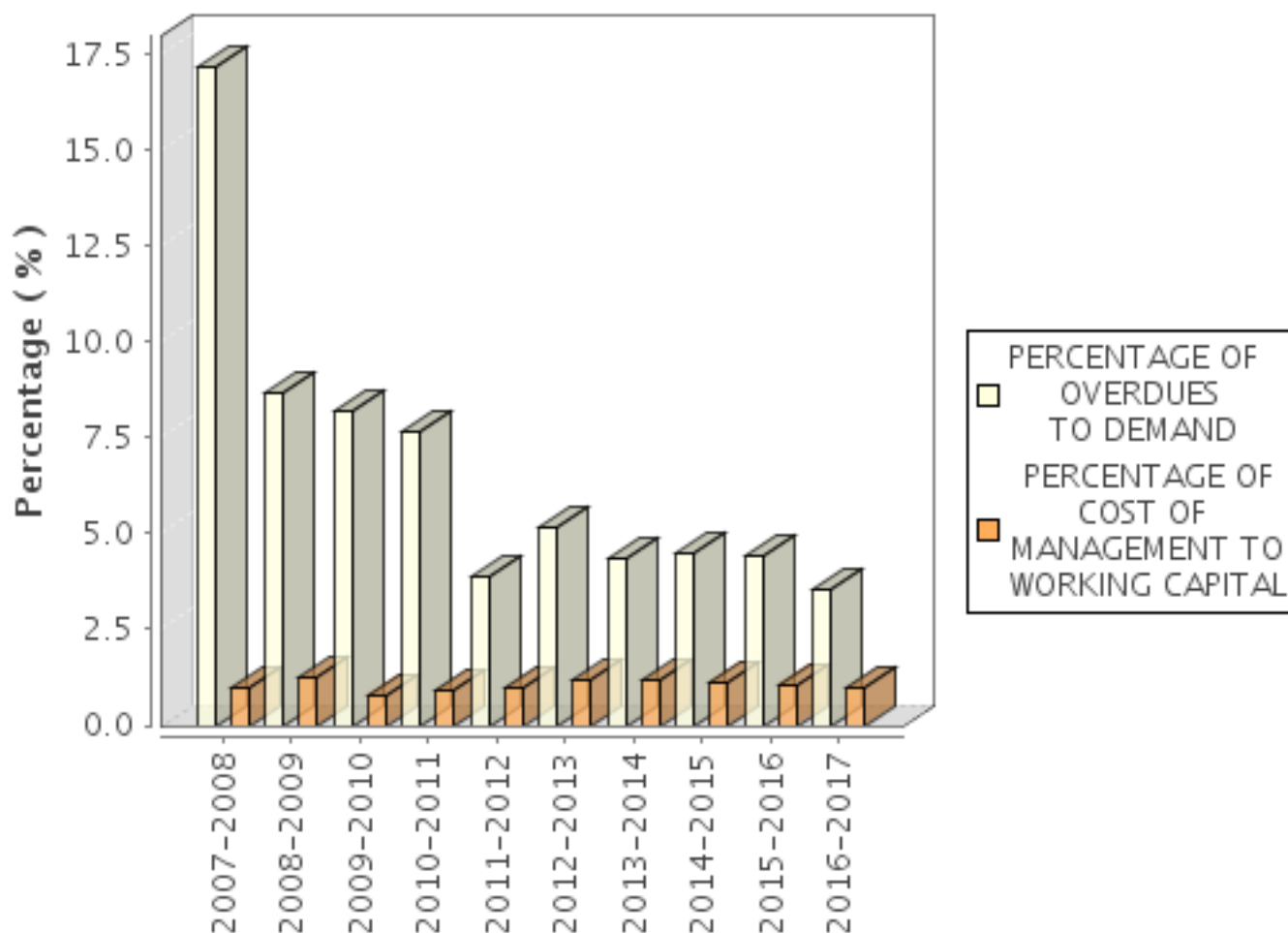


(AMOUNT IN CRORES)

YEAR	COST OF MANAGEMENT (CM)
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
2016-2017	2187

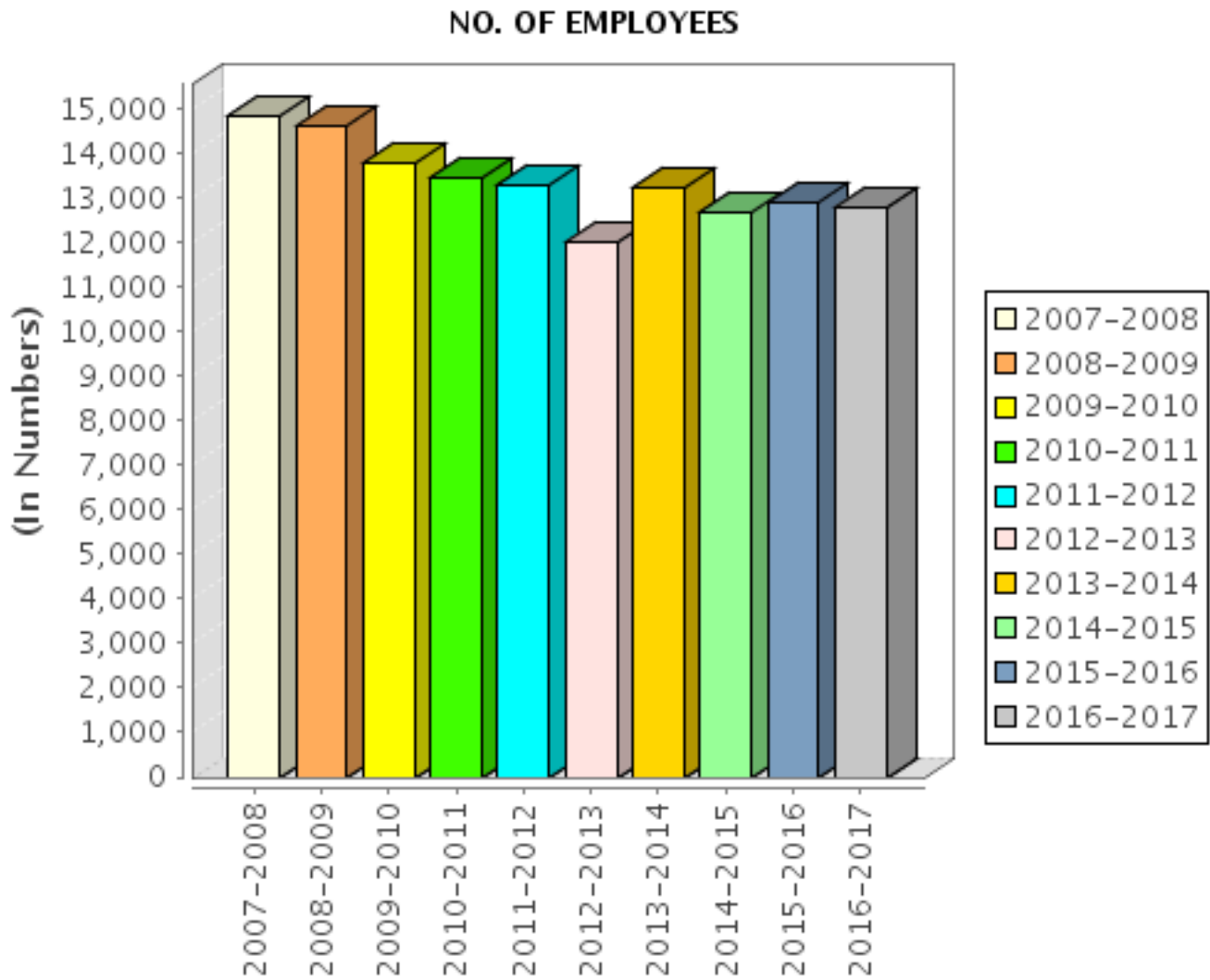
PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2008-2017)

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
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
2016-2017	3.56	0.99

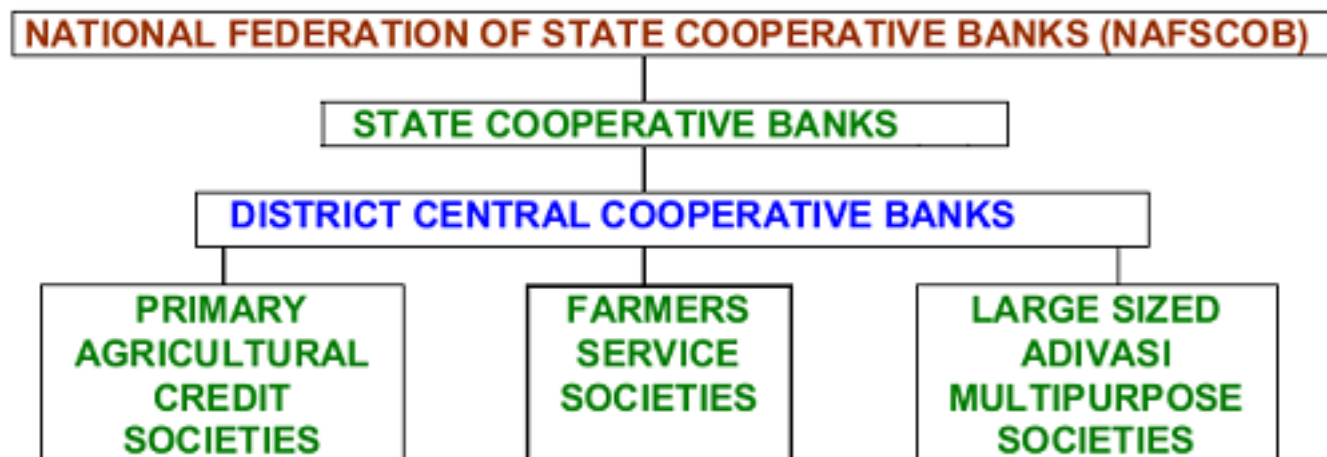
PERFORMANCE OF STATE COOPERATIVE BANKS OVER A DECADE (2008-2017)



(IN NUMBERS)

YEAR	NO. OF EMPLOYEES
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
2016-2017	12824

SHORT TERM COOPERATIVE CREDIT STRUCTURE



STATISTICAL DETAILS

PRIMARY SOCIETIES (PACS, FSS & LAMPS) (31-3-2017)		DISTRICT CENTRAL COOPERATIVE BANKS (31-3-2017)		STATE COOPERATIVE BANKS (31-3-2017)	
1. NO.OF STY.:	95595	1. NO.OF DCCBS:	363	1. NO.OF SCBS:	32
2. MEMBERSHIP:	131235	2. NO.OF BRANCHES INCLUDING H.O.:	14252	2. NO.OF BRANCHES INCLUDING H.O.:	1197
3. OWNED FUNDS:	3298187	3. MEMBERSHIP: TOTAL:	3233864	3. MEMBERSHIP: TOTAL:	843212
4. DEPOSITS:	11588420	COOPERATIVE:	478374	COOPERATIVE:	20375
5. BORROWINGS:	12483095	INDVL./GOI:	2755490	INDVL./GOI:	822837
6. LOANS ADV.:	20067839	4. OWNED FUNDS:	4814089	4. OWNED FUNDS:	1731263
7. LOANS OUTS:	17045925	5. DEPOSITS:	31185774	5. DEPOSITS:	12168852
8. PERG.OF OVR. TO DEMAND (%):	26.58	6. BORROWINGS:	8482033	6. BORROWINGS:	7543301
9. EMPLOYEES:	172563	7. LOANS ADV.:	25328240	7. LOANS ADV.:	12254509
10. BORROWERS:	52017	8. LOANS OUTS:	24444587	8. LOANS OUTS:	12284182
		9. PERG.OF OVR. TO DEMAND (%):	23.33	9. PERG.OF OVR. TO DEMAND (%):	3.56
		10. EMPLOYEES:	83159	10. EMPLOYEES:	12824

(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).