

**Statistical
Bulletin
2022-23**

**National Co-operative
Agriculture and Rural
Development Banks'
Federation Ltd.**



703A, BSEL TECH PARK, A-Wing, Plot No. 39,
Sector 30A, Opp. Vashi Railway Station,
Vashi, Navi Mumbai - 400 703.

Tel. : (022) 2781 4226 / 114

Fax : (022) 2781 4223

E-mail : nafcard.org@gmail.com

Website: www.nafcard.org

STATISTICAL BULLETIN

2022-23



National Co-operative Agriculture and Rural Development Banks' Federation Ltd.

703A, BSEL TECH PARK, A-Wing, Plot No. 39, Sector 30A, Opp. Vashi Railway Station,
Vashi, Navi Mumbai - 400 703. • Tel. : (022) 2781 4226 / 114 • Fax : (022) 2781 4223
E-mail: nafcard.org@gmail.com / info@nafcard.org Website: www.nafcard.org

PREFACE

*We are happy to bring out the **Annual Statistical Bulletin for the year 2022-23 on State Co-operative Agriculture and Rural Development Banks (SCARDBs)**. The detailed information relating to the Organizational Structure, Membership, Financial Position and Performance, Lending Operations, Recovery, etc. of the SCARDBs are incorporated in this publication. Further, key parameters of performance of the Primary Cooperative Agriculture and Rural Development Banks (PCARDBs) affiliated to the SCARDBs are also included for the year 2022-23. We hope that this publication would be useful to our member banks and others concerned.*

We express gratitude to our member banks (SCARDBs) for their co-operation in making available necessary data/information for this publication. We would appreciate suggestions from users to improve the quality of the Bulletin.

***Place: Vashi, Navi Mumbai
Date: 21st October 2024***

*-Sd/-
K.K. Ravindran
Managing Director*

CONTENTS

Table Number	Title of the Table	Page No
-	Important Operational and Performance Indicators	iv
-	LTCCS 2022-23: At a glance	v-xviii
1	Organizational Network	01
2	Membership As on 31 March 2023	02-03
3(i)	Share Capital & Reserves / Other Funds of SCARDBs	04
3(ii)	Share Capital & Reserves / Other Funds of PCARDBs	05
4	Financial Position of PCARDBs As on 31 March 2023	06
5(i)	Borrowings of SCARDBs for the year 2022-23	07-08
5(ii)	Borrowings of PCARDBs for the year 2022-23	09
6	Deposit Mobilization Programme (At Apex Bank Level)	10
7	Classification of Assets (At Apex Bank Level)	11-12
8	Provisions made against NPAs & Standard Assets	13
9	Income & Expenditure (At Apex Bank Level)	14-15
10.	Investments of Reserves / Funds (At Apex Bank Level)	16
11(i)	Loans Disbursed At Apex Bank Level	17-19
11(ii)	Loans Outstanding At Apex Bank Level	20-22

CONTENTS

Table Number	Title of the Table	Page No
12(i)	Loans Disbursed At Ultimate Borrowers' Level	23-25
12(ii)	Loans Outstanding At Ultimate Borrowers' Level	26-28
13	Purpose-wise classification of Advances made at Ultimate Borrowers' Level During 2022-23	29-33
14	Total Loans Disbursed to Women Borrowers & Weaker Sections During 2022-23 (At Ultimate Borrowers' Level)	34-35
15(i)	Staff Position At Apex Bank Level as on 31 March 2023	36-37
15(ii)	Staff Position At Primary Bank Level as on 31 March 2023	38-39
16(i)	Demand, Collection, Balance Position (At Apex Bank Level)	40
16(ii)	Demand, Collection, Balance Position (At Ultimate Borrowers' Level)	41
17	Purpose-wise Classification of Demand and Overdues (At Ultimate Borrowers' Level as on 30 June 2023)	42-45
18	Period-wise Classification of Overdues (At Ultimate Borrowers' Level as on 30 June 2023)	46-51
19(i)	Classification of Branches based on Range of Recovery	52
19(ii)	Classification of Primary Banks based on Range of Recovery	53
20(i)	Productivity Parameters (At Apex Bank Level)	54
20(ii)	Productivity Parameters (At Primary Bank Level)	55
21(i)	Status of Audit (At Apex Bank Level)	56
21(ii)	Status of Audit (At Primary Bank Level)	57

IMPORTANT OPERATIONAL AND PERFORMANCE INDICATORS

(₹ Crores)

S. No.	INDICATORS	Position as on 31 st March 2023*
01.	SCARDBs (Number)	13
02.	SCARDB Branches	692
03.	Operational Units (Number)	1906
04.	Supervisory Units (Number) (SCARDB branches)	107
05.	Membership (in Lakh)	104.78
06.	Share Capital	973.25
07.	Reserves	4352.78
08.	Net worth of SCARDBs (Net Position)	4699.47
09.	Number of SCARDBs having Positive Net worth	11
10.	Borrowings during the year	6798.60
11.	Borrowings Outstanding during the year	12489.49
12.	Deposits Mobilized	1986.53
13.	Deposits Outstanding	2348.46
14.	Investments Outstanding	2930.16
15.	Loans Disbursed at Apex Bank Level	5444.94
16.	Loans Outstanding at Apex Bank Level	21031.10
17.	Loans Disbursed at Ultimate Borrowers' Level	6126.55
18.	Loans Outstanding at Ultimate Borrowers' level	19586.02
19.	Staff Position – Apex Bank Level (number)	4530
20.	Staff Position – Primary Bank Level (number)	4308
21.	Number of SCARDBs in Profit	10
22.	Number of SCARDBs in Loss	3
23.	Number of SCARDBs having Accumulated Loss	5
24.	Total Accumulated Losses	626.59
25.	Recovery Performance at Ultimate Borrowers' Level (As on 30th June 2023)	
(i)	Demand	16923.51
(ii)	Collection	6960.27
(iii)	Balance	9962.67
(iv)	% of Collection	41.13
26.	Number of Units having Recovery of 70% and above	335
27.	Number of Units having Recovery of less than 40%	638

(*) Except Assam, Bihar and Odisha SCARDBs have not submitted the data.

LTCCS 2022-23 - AT A GLANCE

1. Introduction

This publication contains detailed statistical information on the status and performance of State Co-operative Agriculture and Rural Development Banks (SCARDBs) and Primary Co-operative Agriculture and Rural Development Banks (PCARDBs) which are affiliated to the SCARDBs for the year 2022-23 (as on 31 March 2023) compared with the position obtained during 2021-22 (as on 31 March 2022).

2. Structural Pattern

Out of 13 fully functional SCARDBs, 5 have Unitary Structure operating through their branches and 6 have Federal Structure operating through affiliated Primary ARDBs at grass roots level. The remaining two SCARDBs have a Mixed Structure operating through own branches in some areas of the state and through affiliated PCARDBs in other areas.

3. Organizational Network (TABLE – 1)

The organizational network of LTCCS comprises of both Operational and Supervisory units as given in **Abstract 1** below:

Abstract 1 – Network		(Number)	
S.No.	Organizational Network	2021-22	2022-23
1.	SCARDB Branches	692	692
2.	Supervisory Units	107	107
3.	PCARDBs	605	606
4.	PCARDB Branches	501	501
5.	Operational Units (1+2+3+4)	1905	1906

3.1 Operational Units

Number of Operational units increased from 1905 to 1906 during the year. While the number of branches of SCARDBs, Supervisory Units and PCARDBs branches remained constant as in the previous year, the number of PCARDBs increased from 605 to 606 during the year.

There is no uniformity in geographical coverage of PCARDBs which ranges from whole of a District in Haryana and Rajasthan to a Block or Taluk in other states.

3.2 Supervisory Units

Supervisory Units are located at the district, regional or divisional level. The total number of supervisory units of fully functional SCARDBs are 107 for both the years 2021-22 and 2022-23.

4. Membership at Ultimate Borrowers' Level (TABLE – 2)

The number of individual members with break-up between borrowing and non-borrowing is furnished in **Abstract 2**. They are direct members of the SCARDBs in the case of unitary structure and members of affiliated PCARDBs in respect of federal structure. In the case of mixed structure, the membership includes that of PCARDBs as well as direct members of the concerned SCARDBs.

The total membership of 13 fully functional SCARDBs stood at 104.78 lakhs showing a decrease during 2022-23 as compared to that of 2021-22 at 105.15 lakhs. The number of borrowing membership slightly decreased by 0.03 lakhs during the year under review from 39.36 lakhs (31.3.2022) to 39.33 lakhs (31.3.2023). Similarly, the number of Non-borrowing membership was also decreased by 0.35 lakhs during 2022-23 at 65.44 lakhs as against 64.79 lakhs during 2021-22.

Himachal Pradesh, Jammu & Kashmir, Karnataka, Kerala, Pondicherry, Tripura and West Bengal SCARDBs had reported increase in membership while Gujarat, Haryana, Punjab, Rajasthan, Tamil Nadu, and Uttar Pradesh SCARDBs showed decline in their total membership during 2022-23.

Abstract 2 – Membership Details			(Lakhs)
Membership	During 2021-22	During 2022-23	Growth
Borrowing Members	39.36	39.33	(-) 0.03
Non-borrowing Members	65.79	65.44	(-) 0.35
Total Membership	105.15	104.78	(-) 0.38

5. Sources of Funds & Net-worth of SCARDBs [TABLE – 3(i)]

The financial Position of Fully functional SCARDBs for the years 2021-22 and 2022-23 at a glance is given in **Abstract 3**.

Abstract 3 - Sources of Funds

(₹ Crore)

Sr. No.	Particulars	During the year		Growth	
		2021-22	2022-23	Amount	Percentage
I.	Share Capital Outstanding				
a.	Borrowers	879.75	886.33	(+) 6.58	(+) 0.75
b.	Government	87.72	86.92	(-) 0.80	(-) 0.91
	Total - I (a+b)	967.47	973.25	(+) 5.78	(+) 0.60
II.	Free Reserves Outstanding				
a.	Statutory Reserve Fund	752.31	825.60	(+) 73.29	(+) 9.74
b.	Credit Stabilization Fund	370.00	401.91	(+) 31.91	(+) 8.62
c.	Building Fund	158.23	168.07	(+) 9.84	(+) 6.22
d.	Dividend Equalisation Fund	25.25	18.58	(-) 6.67	(-) 26.42
e.	Undisbursed Profits	318.58	525.58	(+) 207.00	(+) 64.98
f.	Other Funds & Free Reserves	2281.13	2413.04	(+) 131.91	(+) 5.78
	Total - II (a to f)	3905.50	4352.78	(+) 447.28	(+) 11.45
III.	Accumulated losses	586.49	626.59	(+) 40.10	(+) 6.84
	Net worth (I + II - III)	4286.48	4699.44	(+) 412.96	(+) 9.63

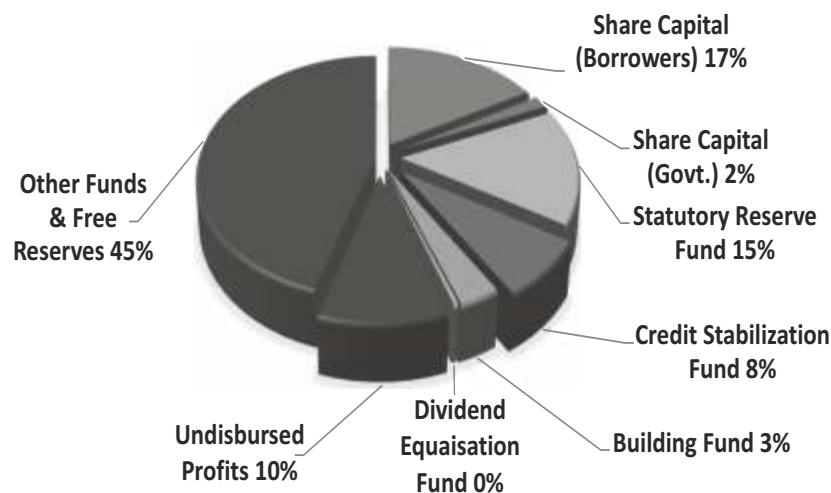
5.1 Share Capital

The total paid up share capital of fully functional SCARDBs stood at ₹973.25 crs. as on 31 March 2023 as against ₹967.47 crs. as on 31 March 2022 registering an increase of ₹5.78 crores over the previous year. The share capital contributed by Borrowing members have increased by ₹6.58 crs., while share capital contributed by the Government decreased by ₹0.80 crs. during 2022-23. The composition of paid up share capital of fully functional banks is given in **Exhibit 5.1**.

5.1.1 Reserves & other funds

The total of Free Reserves & other owned funds of SCARDBs have increased from ₹3905.50 crs. in 2021-22 to ₹4352.78 crs. during 2022-23 showing an increase of ₹447.28 crs. mainly on account of increase of ₹207 crs. in the undisbursed profits and additional increase of ₹131.91 crs. in Other funds and free reserves during the year compared to the previous year.

Exhibit 5.1: Share of Resources during 2022-23



5.2 Net worth of SCARDBs

Total net-worth of 13 fully functional SCARDBs stood at ₹4699.44 crs. as on 31 March 2023 as against ₹4286.48 crs. indicating an increase of ₹412.96 crs. from the position as on 31 March 2022. Out of these 13 banks, 11 had positive net-worth aggregating ₹4834.71 crs., while Jammu & Kashmir and Tripura bank had negative net-worth amounting to ₹126.10 crs and ₹9.14 crs. respectively. Accumulated losses of SCARDBs increased from ₹586.49 crs. during 2021-22 to ₹626.57 crs. during 2022-23. Haryana (₹436.42 crs.), Himachal Pradesh (₹9.39 crs.), Jammu & Kashmir (₹157.64 crs.), Pondicherry (₹4.32 crs.) and Tripura (₹18.79 crs.) are the 5 SCARDBs which had accumulated losses as on 31.3.2023.

5.3 Borrowings [TABLE – 5(i)]

With diversification in the avenues for borrowings, the share of NABARD's refinance has been decreased from 44.26% to 37.95% and as the share of Govt. were also decreased from 2.35% to 0.81% during the year in the total borrowings. While the Share of borrowings from other sources increased from 53.38% to 61.25% during the year.

5.3.1 Borrowings made during the year

Abstract - 4 depicts the aggregate Borrowings by fully functional SCARDBs under various heads during 2021-22 and 2022-23.

Abstract 4 - Borrowings

(₹ crores)

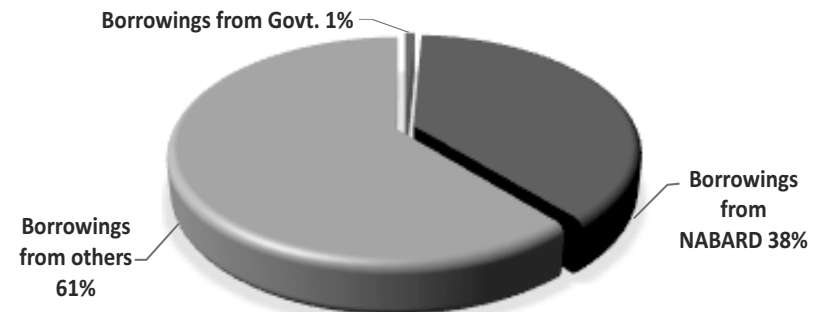
Sr. No.	Types of Borrowings	During the year		Growth		Percentage to Total Borrowings	
		2021-22	2022-23	Amount	Percentage	2021-22	2022-23
1	Borrowings from Government	135.00	55.00	(-) 80.00	(-) 59.26	2.35	0.81
2	Borrowings from NABARD	2541.32	2579.77	(+) 38.45	(+) 1.51	44.26	37.95
3	Borrowings from Others	3064.85	4163.83	(+) 1098.98	(+) 35.86	53.38	61.25
	Total (1+2+3)	5741.17	6798.60	(+) 1057.43	(+) 18.42	100.00	100.00

The borrowings of 13 fully functional SCARDBs during 2022-23 stood at ₹6798.60 crs. as against ₹5741.17 crs. in the previous year, mainly on account of an increase in Other borrowings by ₹1098.98 crs. and by ₹38.45 crs. in borrowings from NABARD. The change in borrowings from Govt. doesn't have any significant impact on the total as its share is meagre.

8 SCARDBs availed refinance of ₹2579.77 crs. from NABARD during the year and their total repayment to NABARD during the year were ₹3539.59 crs. Kerala SCARDB had the highest borrowing of ₹1401.55 crs. during 2022-23, followed by Karnataka with ₹400.00 crs., West Bengal ₹297.20 crs., Uttar Pradesh ₹255.58, Rajasthan ₹114.20 crs., Himachal Pradesh ₹84.88 crs., Punjab ₹21.37 crs. and Gujarat ₹5.00 crs. respectively from NABARD. However, Haryana, Jammu & Kashmir, Pondicherry, Tamil Nadu and Tripura SCARDBs did not avail

refinance from NABARD due to non-availability of State Govt./Union Territory's default guarantee as required. **Exhibit 5.2.** depicts the share of borrowings from different sources during 2022-23.

Exhibit 5.2: Share of Borrowings during 2022-23



5.3.2 Borrowings Outstanding

The aggregate borrowings outstanding of 13 functional SCARDBs stood at ₹12489.49 crs. as on 31 March 2023 as against ₹13353.55 crs. as on 31 March 2022 registering a decrease of ₹864.06 crs. (6.92%) over the previous year.

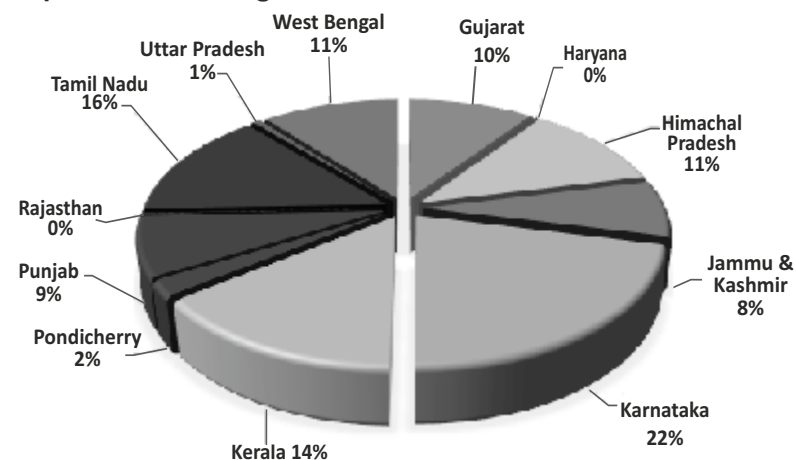
Total Borrowings of PCARDBs during 2022-23 were ₹4473.85 crs., almost 98% of their total borrowings amounting to ₹4379.38 crs. came from SCARDBs. The Outstanding borrowings of PCARDBs as on 31.03.2023 decreased by ₹243.58 crs. from ₹17257.04 crs. during 2021-22 to ₹17013.46 crs. during 2022-23. {(cf. Table 5(ii))}

5.4 Deposits (TABLE – 6)

Under the provisions of Banning of Unregulated Deposit Schemes Act 2019 (BUDS Act. 2019) Cooperatives are allowed to take deposits from their voting members without any restrictions as applicable to public deposits. The said Act also permits cooperatives to raise deposits from non-members as per deposit scheme approved by state Govt. which is the sole regulator of deposit scheme of cooperatives.

It may be seen that, 12 out of 13 fully functional SCARDBs (except Tripura) are now mobilizing deposits under the provisions of BUDS Act. The aggregate of deposits raised by 12 banks during 2022-23 were ₹1986.53 crs. as against ₹1688.38 crs. during the previous year shown an increase of ₹298.15 crs. The total deposit outstanding of these banks as on 31 March 2023 increased from ₹2310.78 crs. to ₹2348.46 crs. during the previous year. Bank-wise share of total deposits outstanding during 2022-23 is given in **Exhibit 5.3**.

Exhibit 5.3: SCARDB - wise Share of Deposit Outstanding of ₹2348.46 crores as on 31 March 2023



6. Uses of Funds [TABLE – 11(i) & TABLE – 12(i)]

The funds raised by the SCARDBs consist of borrowings, deposits and loan recovery, which are utilized for mainly advancing loans and repayment to NABARD and other creditors. Following are the main purposes for which loans are issued.

- Long term loans in Farm Sector
- Short term loans in Farm Sector
- Long term loans in Non-farm Sector (excluding Rural Housing)
- Long term loans for Rural Housing
- Long term loans for Agriculture and Non-agriculture purposes
- Short term loans for Agriculture and Non-agriculture purposes

6.1 Advances at Apex Bank Level [TABLE – 11(i)]

During 2022-23, total advances of 13 fully functional SCARDBs were ₹5444.94 crs. as against ₹5095.59 crs. during 2021-22. Advances during the year increased by ₹349.35 crs. registering 6.86% growth over the previous year. The Abstract 5 given below depicts the breakup of advances between farm and non-farm sectors during the years 2021-22 and 2022-23 by 13 fully functional SCARDBs.

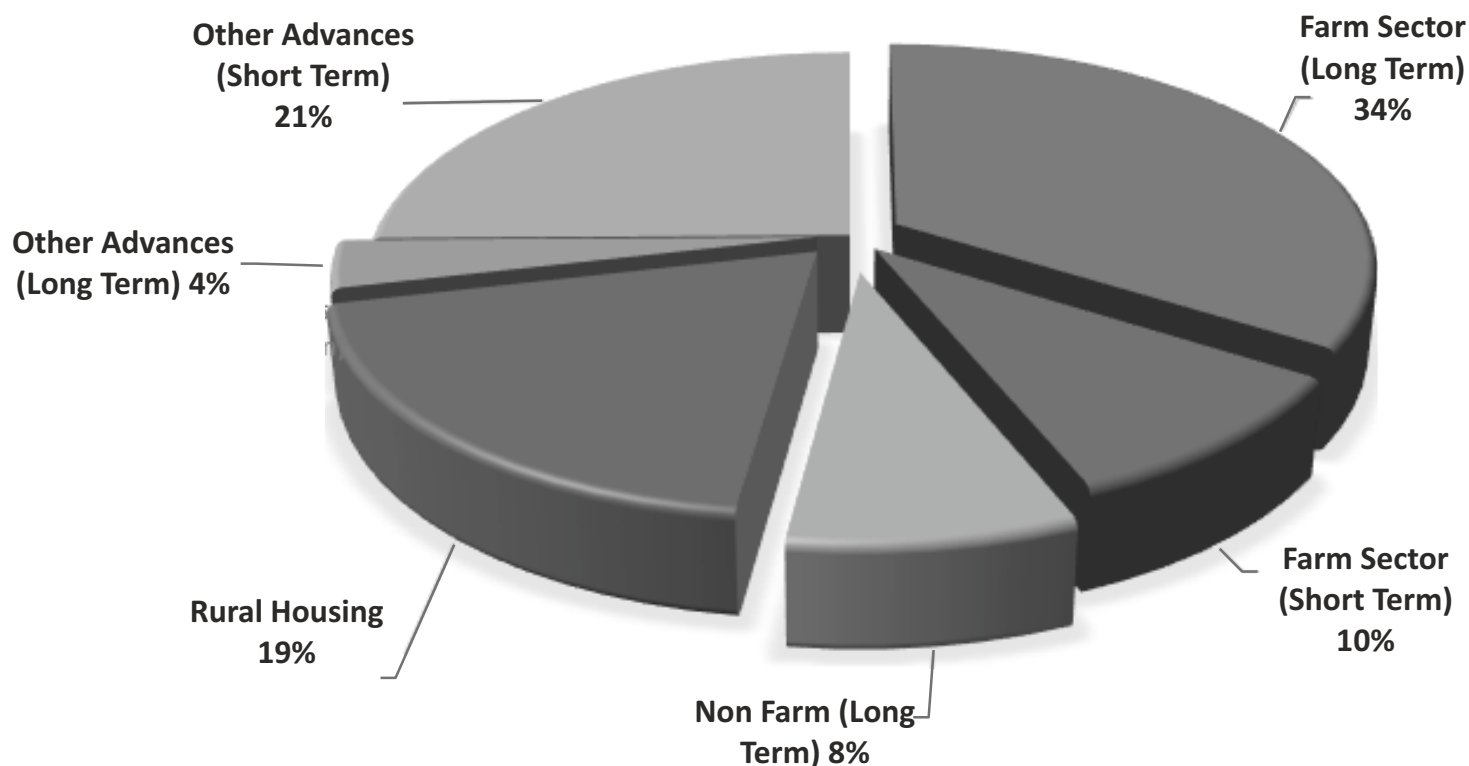
Abstract 5 – Loans disbursed at Apex Bank Level

(₹ crores)

Sr. No.	Types of Advances	During the year		Growth		REMARKS
		2021-22	2022-23	Amount	Percentage	
1	Farm Sector Adv.					Gujarat, Haryana, Himachal Pradesh, Jammu & Kashmir, Kerala, Rajasthan, Uttar Pradesh and West Bengal SCARDBs increased their long term farm sector advances, while Karnataka and Punjab, SCARDBs showed decline in their long term farm sector advances. Kerala SCARDB registered an increase in their short term farm sector advances.
i.	Long Term	1987.12	1860.52	(-) 126.60	(-) 6.37	
ii.	Short Term	459.99	531.11	(+) 71.12	(+) 15.46	
2	Non-farm Sector (Long Term)	410.16	445.51	(+) 35.35	(+) 8.62	Haryana, Himachal Pradesh, Kerala, Rajasthan and Uttar Pradesh SCARDBs registered an increase in their LT non-farm sector advances while remaining banks recorded declining trend.
3	Rural Housing	1095.78	1043.85	(-) 51.93	(-) 4.74	Haryana, Himachal Pradesh, Jammu & Kashmir SCARDBs has increased in their advances under rural housing while the remaining banks recorded declining trend.
4	Other Non-agril. Adv.					Gujarat, Haryana, Jammu & Kashmir and Uttar Pradesh SCARDB has increased their long term other non-agril. advances, while Other SCARDBs recorded reduction in their long term advances. In short term other non-agril. advances, Karnataka, Kerala, Pondicherry and Tamil Nadu have shown increasing trend.
i.	Long Term	78.31	190.47	(+) 112.16	(+) 143.23	
ii.	Short Term	1064.23	1373.48	(+) 309.25	(+) 29.06	
	Total (1+2+3+4)	5095.59	5444.94	(+) 349.35	(+) 6.86	Increase in the total advances were registered by Gujarat, Haryana, Himachal Pradesh, Jammu & Kashmir, Kerala, Pondicherry, Tamil Nadu, Tripura, Uttar Pradesh and West Bengal SCARDBs while the Karnataka, Punjab and Rajasthan registered declining trend in their total advances.

The share of advances in respect of different sectors is presented in **Exhibit 6.1**.

Exhibit 6.1: Sector-wise share of advances by SCARDBs during 2022-23



The aggregate loans outstanding at Apex Bank level as on 31 March 2023 stood at ₹21031.10 crs. as against ₹21131.02 crs. as on 31 March 2022. There has been an increase in the loans outstanding of Gujarat, Himachal Pradesh, Karnataka, Pondicherry, Rajasthan, Tamil Nadu, and West Bengal SCARDBs while outstanding loans of Haryana, Jammu & Kashmir, Kerala, Punjab, Tripura and Uttar Pradesh SCARDBs were less than the previous year.

farm and non-farm sectors during the years 2021-22 and 2022-23 by the affiliated PCARDBs. The loans disbursed at ultimate borrowers' level increased by 13.23% from ₹5410.60 crs. during 2021-22 to ₹6126.55 crs. during 2022-23. The advances of PCARDBs in Haryana, Himachal Pradesh, Kerala, Tamil Nadu and West Bengal states reported growth while advances by PCARDBs in Karnataka, Punjab and Rajasthan States were less than the previous year.

6.2 Advances at Ultimate Borrowers' Level [TABLE – 12(i)]

The **Abstract 6** given below depicts the breakup of advances between

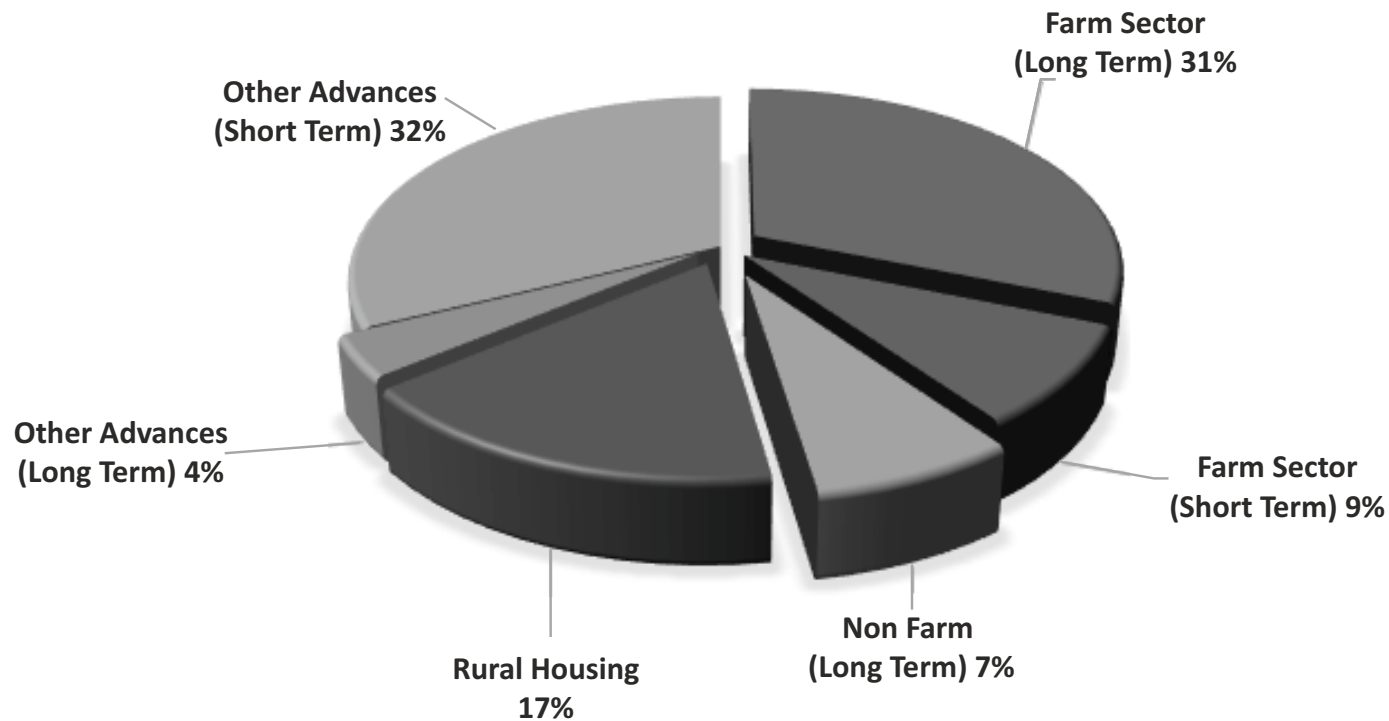
Abstract 6 – Loans Disbursed at Ultimate Borrowers' level

(₹ crores)

Sr. No.	Types of Advances	During the year		Growth		REMARKS
		2021-22	2022-23	Amount	Percentage	
1	Farm Sector Adv.					Gujarat, Haryana, Himachal Pradesh, Jammu & Kashmir, Kerala, Rajasthan, Uttar Pradesh and West Bengal SCARDBs increased their long term farm sector advances, while Karnataka and Punjab, SCARDBs showed decline in their long term farm sector advances. Kerala SCARDB registered an increase in their short term farm sector advances.
i.	Long Term	2027.44	1902.63	(-) 124.81	(-) 6.16	
ii.	Short Term	469.34	547.34	(+) 78.00	(+) 16.62	
2	Non-farm Sector (Long Term)	433.88	463.83	(+) 29.95	(+) 6.90	Haryana, Himachal Pradesh, Kerala, Rajasthan and Uttar Pradesh SCARDBs registered an increase in their LT non-farm sector advances while remaining banks recorded declining trend.
3	Rural Housing	1090.62	1016.89	(-) 73.73	(-) 6.76	Haryana, Himachal Pradesh, Jammu & Kashmir SCARDBs increase in their advances under rural housing while the remaining banks recorded declining trend.
4	Other Non-gril. Adv.					Gujarat, Haryana, Jammu & Kashmir and Uttar Pradesh SCARDB has increased their long term other non-agril. advances, while Other SCARDBs recorded reduction in their long term advances. In short term other non-agri. advances, Karnataka, Kerala, Pondicherry and Tamil Nadu have shown increasing trend.
i.	Long Term	126.40	229.58	(+) 103.18	(+) 81.63	
ii.	Short Term	1262.92	1966.28	(+) 703.36	(+) 55.69	
	Total (1+2+3+4)	5410.60	6126.55	(+) 715.95	(+) 13.23	Increase in the total advances were registered by Gujarat, Haryana, Himachal Pradesh, Jammu & Kashmir, Kerala, Pondicherry, Tamil Nadu, Tripura, Uttar Pradesh and West Bengal SCARDBs while the Karnataka, Punjab and Rajasthan registered declining trend in their total advances.

The share of advances of different sectors in respect of PCARDBs is presented in **Exhibit 6.2**.

Exhibit 6.2: Sector-wise share of advances by PCARDBs during 2022-23



The aggregate loans outstanding at ultimate borrowers' level as on 31 March 2023 stood at ₹19586.02 crs. as against ₹19302.84 crs. as on 31 March 2022. PCARDBs in Himachal Pradesh, Karnataka, Tamil Nadu and West Bengal States had increased their loan outstanding while there was decline in the loans outstanding of PCARDBs in Haryana, Kerala, Punjab and Rajasthan States compared to the previous year.

6.2.1 Purpose-wise Classification of Advances (TABLE – 13)

The purpose-wise classification of farm and non-farm long term advances {(cf. Table 13)} and break-up of short term advances between agriculture and non-agriculture purposes during 2022-23 are given in Abstract -7.

Abstract 7 – Purpose-wise Advances

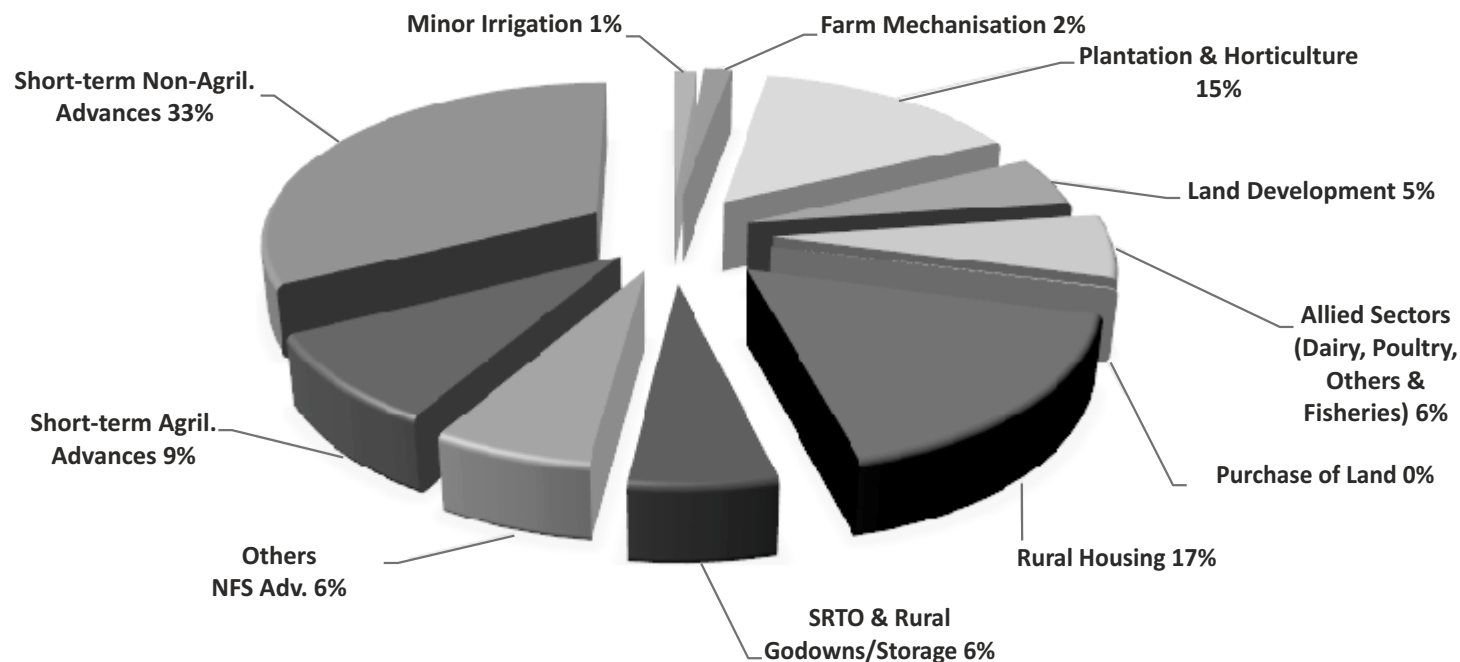
(₹ Crore)

Sr. No.	Purposes	2022-23	
		Amount	Percentage
A.	Farm Sector Advances		
i.	Minor Irrigation	78.70	1.31
ii.	Farm Mechanisation	92.04	1.53
iii.	Plantation & Horticulture	903.87	15.02
iv.	Land Development	295.64	4.91
v.	Purchase of Land	380.70	6.33
vi.	Allied Sectors (Dairy, Poultry, Others & Fisheries)	4.46	0.07
	Total Farm Sector Advances	1755.41	29.18
B.	Non-farm Sector Advances		
i.	Rural Housing	1017.55	16.91
ii.	SRTO & Rural Godowns/Storage	356.61	5.93
iii.	Others	384.83	6.40
	Total Non-farm Sector Advances	1758.99	29.24
C.	Short Term Advances		
i.	Short-term Agril. Advances	547.34	9.10
ii.	Short-term Non-Agril. Advances	1954.60	32.49
	Total Short Term Advances	2501.94	41.59
	Grand Total (A+B+C)	6016.34	100.00

During 2022-23 the major share of total advances accounted by Short Term Advances at 41.59% followed by Non-Farm Sector at 29.24% including Rural Housing share of 16.91%. However,

Farm Sector advances accounted for 29.18% of the total advances. The sector-wise share of advances made during 2022-23 is furnished in **Exhibit 6.2.1**.

Exhibit 6.2.1 Sector-wise disbursement of advances during 2022-23



6.2.2 Advances to Women Borrowers and Weaker Sections (TABLE – 14)

Out of total advances of ₹5840.89 crs. under 4,64,693 loan accounts during 2022-23, advances to women borrowers were ₹1266.92 crs. in 1,30,577 loan accounts which worked out to a meagre share of 21.69% of total advances under 28.10% of loan accounts.

Loans disbursed to weaker sections were ₹1130.05 crs. in 1,00,536 accounts for 19.35% of total advances and 21.63% of total loan accounts during the year 2022-23.

7. Investments (TABLE – 10)

SCARDBs invest their funds to comply with statutory requirements as well as to deploy surplus funds. These investments relate mainly to Reserve funds and Other reserves/ funds.

Most of these investments are made either in Fixed Deposits with SCBs / CBs / DCCBs or other instruments such as Government Securities, NABARD Bonds etc.

The aggregate investments of the 13 fully functional SCARDBs as on 31 March 2023 stood at ₹2930.16 crs. as against ₹2377.67 crs. as on 31 March 2022 registering a growth of 23.24%.

8. Financial Position of SCARDBs – Income and Expenditure (TABLE - 9)

8.1 Income

Abstract - 8 depicts the break-up of aggregate income between interest income and other income during 2021-22 and 2022-23 together with their relative share for both these years.

Abstract 8 – Income

(₹ Crore)

Sr. No.	Types of Income	During 2021-22		During 2022-23		Growth	
		Amount	Percentage	Amount	Percentage	Amount	Percentage
1	Interest Income	2068.40	84.18	2363.18	69.25	(+) 294.78	(+) 14.25
2	Other Income	388.80	15.82	1049.21	30.75	(+) 660.41	(+) 169.86
	Total Income (1+2)	2457.20	100.00	3412.39	100.00	(+) 955.19	(+) 38.87

The total income of 13 fully functional SCARDBs during the financial year 2022-23 was ₹3412.39 crs. as against ₹2457.20 crs. during 2021-22 showing a growth of ₹955.19 crs. (38.87%). During 2022-23, the Interest Income and Other Incomes were increased by ₹294.78 crs. and ₹660.41 crs. respectively over the previous year.

stood at ₹3015.74 crs. as against ₹2378.50 crs. during 2021-22 registering an increase of 26.79% over the previous year. Interest Paid, Cost of Management, Provisions and Other Expenditure were increased during 2022-23 by ₹25.55 crs., ₹187.33 crs., ₹416.83 crs. and ₹7.53 crs. respectively as compared to the previous year.

8.2 Expenditure

During 2022-23, the total expenditure of 13 fully functional SCARDBs

Details of expenditure for the years 2021-22 and 2022-23 together with variations are presented in **Abstract 9**.

Abstract 9 – Expenditure

(₹ Crore)

Sr. No.	Types of Expenditure	During 2021-22		During 2022-23		Growth	
		Amount	Percentage	Amount	Percentage	Amount	Percentage
1	Interest Paid	1009.33	42.44	1034.88	34.32	(+) 25.55	(+) 2.53
2	Cost of Management	528.82	22.23	716.15	23.75	(+) 187.33	(+) 35.42
3	Provisions	613.26	25.78	1030.09	34.16	(+) 416.83	(+) 67.97
4	Other Expenditure	227.09	9.55	234.62	7.78	(+) 7.53	(+) 3.32
	Total Expenditure (1+2+3+4)	2378.50	100.00	3015.74	100.00	(+) 637.24	(+) 26.79

8.3 Working results of SCARDBs

Of the 13 fully functional banks, 10 banks were in profit during 2022-23 similar to the previous year 2021-22. The aggregate profits of these banks were increased to ₹437.13 crs. in 2022-23 from that of ₹150.89 crs. during 2021-22. Remaining 3 SCARDBs were in losses with total losses of ₹40.48 crs. during 2022-23 as against ₹72.18 crs. by the same No. of SCARDBs during 2021-22. As on 31 March 2023, 5 SCARDBs

viz., Haryana, Himachal Pradesh, Jammu & Kashmir, Pondicherry and Tripura SCARDBs have accumulated losses aggregating ₹626.81 crs. as against ₹586.64 crs. as on 31 March 2022 by the same SCARDBs. The working results of fully functional SCARDBs are presented in **Abstract 10**. Gujarat, Kerala, Pondicherry, Punjab, Tamil Nadu, Tripura, Uttar Pradesh and West Bengal states had reported increase in profits during the current year under report. Other Banks has reported decline in its profit during 2022-23 over the previous year. **{(cf. Table 9)}**

**Abstract 10 – Working Results of
Functional SCARDBs**

Particulars	(₹ Crore)	
	2021-22	2022-23
Total (No.)	13	13
In Profit (No.)	10	10
Profit Amount	150.89	437.13
In Loss (No.)	3	3
Loss Amount	72.18	40.48
No. of banks having accumulated losses	5	5
Accumulated Losses	586.64	626.81

8.4 Working results of PCARDBs (TABLE – 4)

As on 31 March 2023, out of 607 PCARDBs affiliated to 8 fully functional SCARDBs under federal and mixed structures, 371 PCARDBs were in profit aggregating to ₹526.48 crs., whereas 231 PCARDBs had incurred losses to the tune of ₹2485.96 crs. Out of 607 PCARDBs, 449 PCARDBs have accumulated losses amounting to ₹6707.46 crs. during 2022-23 as against ₹6543.68 crs. during 2021-22 by 469 PCARDBs. The accumulated losses of PCARDBs has increased by ₹163.78 crs. during 2022-23. Working results of PCARDBs are presented in **Abstract 11**.

Abstract 11 – Working Results of PCARDBs
(₹ Crore)

Particulars	2021-22	2022-23
Total (No.)	603	607
In Profit (No.)	209	371
Profit Amount	96.95	526.48
In Loss (No.)	393	231
Loss Amount	2657.70	2485.96
No. of PCARDBs having accumulated losses	469	449
Accumulated Losses	6543.68	6707.46

9. Recovery Performance [TABLES – 16(i) & 16(ii)]

9.1 Demand, Collection, Balance Position

As against a total demand of ₹14850.58 crs. for 2022-23, total collections at the Apex Bank level were ₹6743.61 crs., with a recovery rate of 45.41% compared to 43.22% as on 30 June 2022. Total Apex level overdues as on 30 June 2023 stood at ₹8106.97 crs. as compared to ₹8114.53 crs. as on 30 June 2022, showing a slight decrease of ₹7.56 crs. over the previous year.

The total ground level demand of 13 Functional SCARDBs during 2022-23 were ₹16990.24 crs. against which collections were ₹6947.95 crs. which formed 40.89% of demand as on 30 June 2023 as against 36.69% as on 30 June 2022. Total ground level overdues as on 30 June 2023 stood at ₹10042.29 crs. as compared to ₹10239.15 crs. as on 30 June 2022, showing a decrease of ₹196.86 crs. over the previous year. Details are given in **Abstract 12**.

Abstract 12 – DCB Position

(₹ Crore)

Sr. No.	Particulars	2021-22		2022-23		Growth	
		Apex	Ultimate	Apex	Ultimate	Apex	Ultimate
1	Demand	14291.27	16173.39	14850.58	16990.24	(+) 559.31	(+) 816.85
2	Collection	6176.74	5934.24	6743.61	6947.95	(+) 566.87	(+) 1013.71
3	Balance	8114.53	10239.15	8106.97	10042.29	(-) 7.56	(-) 196.86
4	Recovery (%)	43.22	36.69	45.41	40.89	-	-

9.2 Operational Units according to Range of Recovery during the year 2022-23 [TABLES – 19(i) & 19(ii)]

In **Abstract 13** out of 607 branches of SCARDBs as many as 403 branches were having recoveries below 40% of which 44 branches were having recoveries below 15% which is a matter of serious concern from the point of view of viability. Gujarat and Uttar Pradesh SCARDBs was having 11 and 15 branches under below 15% category respectively. The bank needs to relook on continuing such units as full-fledged branches and consider relocating/realigning them suitably so that they are in a position to attain viability within the next 2-3 years. Similarly, 235 PCARDBs out of 686 were having recoveries below 40%. Of these, 106 PCARDBs were having recoveries below 15% during 2022-23 affecting the smooth recycling of funds lent as against 116

branches under this category during the previous year. This is a matter of concern. Haryana (43), Karnataka (7), Punjab (39), Rajasthan (9), Tamil Nadu (1) and West Bengal (7) SCARDBs need to chalk out suitable and time-bound viability action plans in consultation with the Board of Management of concerned PCARDBs. Unless the ground level recoveries improve, the higher tier i.e. SCARDBs may not be in a position to show a better recycling of funds lent. Further, they have to focus their attention towards improving the recovery performance of their branches as also that of their affiliated PCARDBs if they want to improve their eligibility for availing higher limits of refinance from NABARD.

Abstract 13 – Range of Recovery by Branches / PCARDBs

(Number)

Sr. No.	Range of Recovery	Branches of SCARDBs		PCARDBs	
		As on 31.3.2022	As on 31.3.2023	As on 31.3.2022	As on 31.3.2023
1	Above 80 Percent	11	22	113	169
2	Less than 80 & upto 70 percent	12	28	115	116
3	Less than 70 & upto 60 Percent	27	27	78	55
4	Less than 60 & upto 50 Percent	44	54	76	69
5	Less than 50 & upto 45 percent	37	33	18	18
6	Less than 45 & upto 40 percent	53	40	31	24
7	Less than 40 & upto 35 percent	70	62	26	19
8	Less than 35 & upto 25 percent	181	161	55	42
9	Less than 25 & upto 15 percent	124	136	56	68
10	Below 15 percent	49	44	116	106
	Total	608	607	684	686

10. Asset Classification as on 31 March 2023 (TABLE – 7)

Asset classification in respect of 13 functional SCARDBs as on 31 March 2022 and 31 March 2023 are as given in **Abstract 14**.

Abstract 14 – Asset Classification

(₹ Crore)

Asset Classification	2021-22	2022-23	Growth	
			Amount	Percentage
Total Loans Outstanding	20850.79	20774.98	(-) 75.81	(-) 0.36
Standard Assets	13330.02	13204.85	(-) 125.17	(-) 0.94
Sub – Standard Assets	2786.12	2362.27	(-) 423.85	(-) 15.21
Doubtful Assets	4702.09	5175.05	(+) 472.96	(+) 10.06
Loss Assets	33.51	33.73	(+) 0.22	(+) 0.66
Total NPAs	7521.72	7571.06	(+) 49.34	(+) 0.66
Total Provision Made	2939.80	3107.33	(+) 167.53	(+) 5.70
NPA as % of loans outstanding	36.07	36.44	-	-

The total impaired assets to total loans outstanding stood at ₹7571.06 crs. as on 31 March 2023 registering an increase of ₹49.34 crs. over the previous year. The impaired asset to total loans outstanding has also slightly increased from 36.07% as on 31 March 2022 to 36.44% as on 31 March 2023. While the Doubtful assets was at ₹5175.05 crs. as on 31 March 2023 rose by ₹472.96 crs. registering an increase of 10.06% over the previous year. There has been a substantial decline in the case

of the sub-standard assets by ₹423.85 crs. and in case of standard assets it has decreased by ₹125.17 crs. during the same period. The banks need to focus their attention in improving the quality of their assets and take all out steps to reduce their NPA level substantially so as to become eligible for getting unrestricted refinance from NABARD in the coming years.

TABLE - 1 : ORGANISATIONAL NETWORK**(Numbers)**

Sr. No.	Name of SCARDB	As on 31.03.2022					As on 31.03.2023				
		SCARDB Branches	SCARDB Supervisory Units	PCARDBs	PCARDB Branches	Total (1 to 4)	SCARDB Branches	SCARDB Supervisory Units	PCARDBs	PCARDB Branches	Total (6 to 9)
		1	2	3	4	5	6	7	8	9	10
1.	Gujarat	176	17	0	0	193	176	17	0	0	193
2.	Haryana	0	0	19	70	89	0	0	19	70	89
3.	Himachal Pradesh	51	3	1	30	85	51	3	1	30	85
4.	Jammu & Kashmir	51	22	0	0	73	51	22	0	0	73
5.	Karnataka	25	0	180	0	205	25	0	181	0	206
6.	Kerala	14	0	76	175	265	14	0	76	175	265
7.	Pondicherry	1	0	0	0	1	1	0	0	0	1
8.	Punjab	1	23	89	0	113	1	23	89	0	113
9.	Rajasthan	1	2	36	124	163	1	2	36	124	163
10.	Tamil Nadu	33	22	180	2	237	33	22	180	2	237
11.	Tripura	5	0	0	0	5	5	0	0	0	5
12.	Uttar Pradesh	323	18	0	0	341	323	18	0	0	341
13.	West Bengal	11	0	24	100	135	11	0	24	100	135
TOTAL (1 to 13)		692	107	605	501	1905	692	107	606	501	1906

TABLE - 2 : MEMBERSHIP AT ULTIMATE BORROWERS' LEVEL

(Numbers)

Sr. No.	Name of SCARDB	As on 31 March 2022 (Previous Year)								
		Borrowing Members			Non-borrowing Members			Total Membership		
				(1+2)			(4+5)	(1+4)	(2+5)	(7+8)
		1	2	3	4	5	6	7	8	9
1.	Gujarat	NR	NR	294712	0	0	0	NR	NR	294712
2.	Haryana	74607	8887	83494	597387	52618	650005	671994	61505	733499
3.	Himachal Pradesh	2932	1601	4533	26684	11882	38566	29616	13483	43099
4.	Jammu & Kashmir	70240	7470	77710	20298	1285	21583	90538	8755	99293
5.	Karnataka	576952	110354	687306	453278	85912	539190	1030230	196266	1226496
6.	Kerala	840036	360016	1200052	388955	166695	555650	1228991	526711	1755702
7.	Pondicherry	2753	767	3520	12231	4524	16755	14984	5291	20275
8.	Punjab	64310	5477	69787	696159	69331	765490	760469	74808	835277
9.	Rajasthan	678091	51811	729902	490293	47785	538078	1168384	99596	1267980
10.	Tamil Nadu	77065	38439	115504	998513	260539	1259052	1075578	298978	1374556
11.	Tripura	24007	257	24264	963041	892	963933	987048	1149	988197
12.	Uttar Pradesh	398795	46491	445286	887931	149279	1037210	1286726	195770	1482496
13.	West Bengal	169885	29844	199729	161517	32374	193891	331402	62218	393620
TOTAL (1 to 13)		2979673	661414	3935799	5696287	883116	6579403	8675960	1544530	10515202

Note :- NR - Not Reported

(Cont...)

TABLE - 2 : MEMBERSHIP AT ULTIMATE BORROWERS' LEVEL**(Numbers)**

Sr. No.	Name of SCARDB	As on 31 March 2023 (Current Year)								
		Borrowing Members			Non-borrowing Members			Total Membership		
				(10+11)			(13+14)	(10+13)	(11+14)	(12+15)
		10	11	12	13	14	15	16	17	18
1.	Gujarat	NR	NR	293211	0	0	0	NR	NR	293211
2.	Haryana	67232	9756	76988	604049	49519	653568	671281	59275	730556
3.	Himachal Pradesh	7218	850	8068	35636	1070	36706	42854	1920	44774
4.	Jammu & Kashmir	70285	7479	77764	20440	1338	21778	90725	8817	99542
5.	Karnataka	570853	116922	687775	457667	87175	544842	1028520	204097	1232617
6.	Kerala	868778	372334	1241112	513296	180346	693642	1382074	552680	1934754
7.	Pondicherry	2553	732	3285	12504	4736	17240	15057	5468	20525
8.	Punjab	57957	4795	62752	711436	60080	771516	769393	64875	834268
9.	Rajasthan	620332	108875	729207	443442	67040	510482	1063774	175915	1239689
10.	Tamil Nadu	75946	41900	117846	827817	281287	1109104	903763	323187	1226950
11.	Tripura	24012	257	24269	963041	892	963933	987053	1149	988202
12.	Uttar Pradesh	384495	34691	419186	897108	104826	1001934	1281603	139517	1421120
13.	West Bengal	162277	29617	191894	183940	35659	219599	346217	65276	411493
TOTAL (1 to 13)		2911938	728208	3933357	5670376	873968	6544344	8582314	1602176	10477701

Note :- NR - Not Reported

TABLE - 3(i) : SHARE CAPITAL AND RESERVES / OTHER FUNDS OF SCARDBs

(₹ Lakhs)

AS ON 31 MARCH 2023													
Sr. No	Name of SCARDB	Share Capital - Paid Up			Reserves / Other Funds							Accumulated Losses	Net Worth [(3+10)-11]
		Government	PCARDBs / Individuals / Institutions / Societies	Total (1+2)	Statutory Reserve Fund	Credit Stabilisation Fund	Building Fund	Dividend Equalisation Fund	Undisbursed Profits	Other Free Reserves	Total (4 to 9)		
		1	2	3	4	5	6	7	8	9	10		
1.	Gujarat	0.00 (0.00)	4707.29 (4263.48)	4707.29 (4263.48)	14802.14 (13622.84)	6708.41 (6268.41)	8549.93 (8206.89)	1256.57 (2308.91)	5119.02 (2929.04)	29958.25 (29671.91)	66394.32 (63008.00)	0.00 (0.00)	71101.61 (67271.48)
2.	Haryana	1235.00 (1315.00)	3046.02 (3046.02)	4281.02 (4361.02)	2998.29 (2998.29)	3038.39 (3038.39)	789.50 (789.50)	0.21 (0.21)	0.00 (0.00)	40818.51 (40818.51)	47644.90 (47644.90)	43642.40 (41550.44)	8283.52 (10455.48)
3.	Himachal Pradesh	299.54 (299.54)	2469.47 (2364.75)	2769.01 (2664.29)	906.07 (906.07)	197.46 (197.46)	425.35 (425.36)	0.00 (0.00)	0.00 (0.00)	263.87 (263.86)	1792.75 (1792.75)	939.25 (774.04)	3622.51 (3683.00)
4.	Jammu & Kashmir	2637.40 (2637.40)	279.58 (318.70)	2916.98 (2956.10)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	4.28 (4.28)	0.00 (0.00)	233.35 (233.35)	237.63 (237.63)	15766.99 (13976.58)	-12612.38 (-10782.85)
5.	Karnataka	120.00 (120.00)	8746.05 (8882.42)	8866.05 (9002.42)	7801.26 (5507.16)	1063.58 (946.47)	270.35 (200.58)	0.00 (0.00)	3.92 (2929.53)	262.60 (266.63)	9401.71 (9850.37)	0.00 (0.00)	18267.76 (18852.79)
6.	Kerala	0.00 (0.00)	23161.05 (22887.70)	23161.05 (22887.70)	8709.56 (8270.12)	8176.81 (7739.23)	1447.01 (1447.01)	47.50 (131.83)	3446.76 (2929.63)	45729.84 (29415.06)	67557.48 (49932.88)	0.00 (0.00)	90718.53 (72820.58)
7.	Pondicherry	364.90 (364.90)	196.83 (176.19)	561.73 (541.09)	228.04 (175.21)	16.52 (16.02)	0.38 (0.38)	0.68 (0.68)	0.00 (0.00)	319.52 (237.90)	565.14 (430.19)	431.84 (453.49)	695.03 (517.79)
8.	Punjab	50.71 (50.71)	7837.44 (7837.44)	7888.15 (7888.15)	16001.85 (16001.85)	5283.56 (5283.56)	1096.74 (1096.74)	0.00 (0.00)	20199.34 (519.70)	13779.13 (13762.53)	56360.62 (36664.38)	0.00 (0.00)	64248.77 (44552.53)
9.	Rajasthan	189.50 (189.50)	3945.05 (3880.06)	4134.55 (4069.56)	9469.26 (9276.09)	2628.33 (2628.33)	1399.18 (1399.18)	29.61 (29.61)	5025.63 (5281.31)	6021.20 (5754.35)	24573.21 (24368.87)	0.00 (0.00)	28707.76 (28438.43)
10.	Tamil Nadu	2541.58 (2541.58)	2736.02 (2713.52)	5277.60 (5255.10)	4482.23 (1764.18)	6984.32 (4788.84)	809.32 (249.62)	519.74 (49.71)	4018.46 (11194.02)	86326.04 (83227.01)	103140.11 (101273.38)	0.00 (0.00)	108417.71 (106528.48)
11.	Tripura	865.54 (865.54)	90.13 (98.36)	955.67 (963.90)	8.67 (8.67)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	8.67 (8.67)	1878.64 (1894.62)	-914.30 (-922.05)
12.	Uttar Pradesh	0.00 (0.00)	27536.51 (27630.36)	27536.51 (27630.36)	16460.03 (16088.10)	6090.95 (6090.95)	1789.84 (1789.84)	0.00 (0.00)	14745.08 (6075.27)	14766.33 (21958.89)	53852.23 (52003.05)	0.00 (0.00)	81388.74 (79633.41)
13.	West Bengal	387.79 (387.79)	3881.41 (3876.31)	4269.20 (4264.10)	692.26 (611.93)	2.31 (2.24)	229.59 (218.05)	0.00 (0.00)	0.00 (0.00)	2825.48 (2502.87)	3749.64 (3335.09)	0.00 (0.00)	8018.84 (7599.19)
TOTAL (1 to 13) AS ON 31.03.2022		8691.96 (8771.96)	88632.85 (87975.31)	97324.81 (96747.27)	82559.66 (75230.51)	40190.64 (36999.90)	16807.19 (15823.15)	1858.59 (2525.23)	52558.21 (31858.50)	241304.12 (228112.87)	435278.41 (390550.16)	62659.12 (58649.17)	469944.10 (428648.26)

Note :- Figures in brackets as on 31 March 2022.

TABLE - 3(ii) : SHARE CAPITAL AND RESERVES / OTHER FUNDS OF PCARDBs

(₹ Lakhs)

AS ON 31 MARCH 2023													
Sr. No.	Name of SCARDB	Share Capital - Paid Up			Reserves / Other Funds							Accumulated Losses	Net Worth [(3+10)-11]
		Government	PCARDBs / Individuals / Institutions / Societies	Total (1+2)	Statutory Reserve Fund	Credit Stabilisation Fund	Building Fund	Dividend Equalisation Fund	Undisbursed Profits	Other Free Reserves	Total (4 to 9)		
		1	2	3	4	5	6	7	8	9	10		
	Haryana	2557.93 (2610.09)	5775.74 (5999.09)	8333.67 (8609.18)	253.97 (253.68)	82.67 (93.81)	228.72 (228.72)	2.13 (2.13)	0.00 (0.00)	39057.85 (34430.25)	39625.34 (35008.59)	225888.53 (217396.45)	-177929.52 (-173778.68)
	Himachal Pradesh	32.29 (32.29)	1069.35 (990.70)	1101.64 (1022.99)	0.00 (11.87)	5.00 (5.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (24.39)	5.00 (41.26)	1286.54 (1122.95)	-179.90 (-58.70)
	Karnataka	334.29 (334.09)	21224.07 (21150.94)	21558.36 (21485.03)	7418.96 (6900.21)	0.00 (0.00)	9211.35 (8373.96)	0.00 (0.00)	1304.63 (1254.27)	16300.72 (16437.86)	34235.66 (32966.30)	98593.33 (93771.60)	-42799.31 (-39320.27)
	Kerala	1860.06 (0.00)	34591.70 (36325.00)	36451.76 (36325.00)	2968.86 (2372.91)	723.13 (706.87)	1823.11 (1693.71)	162.33 (177.03)	1496.07 (2239.17)	4087.14 (3982.11)	11260.64 (11171.80)	73217.44 (78755.99)	-25505.04 (-31259.19)
	Punjab	0.00 (0.00)	13290.53 (13909.36)	13290.53 (13909.36)	9467.14 (9378.06)	7741.84 (7066.07)	5694.82 (5785.32)	765.99 (212.54)	35325.00 (1104.03)	98615.76 (97686.15)	157610.55 (121232.17)	128455.42 (128511.42)	42445.66 (6630.11)
	Rajasthan	1860.78 (1958.82)	7095.01 (7274.40)	8955.79 (9233.22)	2652.03 (2629.36)	0.00 (0.00)	1270.69 (1290.10)	0.00 (0.00)	3217.05 (3278.06)	55632.83 (57550.42)	62772.60 (64747.94)	72393.18 (66731.83)	-664.79 (7249.33)
	Tamil Nadu	1006.75 (1009.37)	6289.09 (6265.57)	7295.84 (7274.94)	12791.55 (11311.36)	1867.02 (1722.23)	1648.10 (1017.27)	738.89 (573.33)	5537.46 (6667.11)	10383.58 (11638.98)	32966.60 (32930.28)	19239.04 (20116.93)	21023.40 (20088.29)
	West Bengal	1273.92 (1243.16)	8824.17 (7145.08)	10098.09 (8388.24)	3792.30 (4730.94)	1931.27 (1474.35)	629.14 (625.23)	1.43 (1.43)	1375.95 (925.48)	8329.58 (8508.21)	16059.67 (16265.64)	51572.00 (47960.56)	-25414.24 (-23306.68)
	TOTAL (1 to 8)	8926.02 (7187.82)	98159.66 (99060.14)	107085.68 (106247.96)	39344.81 (37588.39)	12350.93 (11068.33)	20505.93 (19014.31)	1670.77 (966.46)	48256.16 (15468.12)	228320.32 (230258.37)	354536.06 (314363.98)	670645.48 (654367.73)	-209023.74 (-233755.79)

Note :- Figures in brackets as on 31 March 2022.

TABLE - 4 : FINANCIAL POSITION OF PCARDBs AS ON 31 MARCH 2023**(₹ Lakhs)**

Sr. No.	Name of SCARDB	No. of PCARDBs	PCARDBs in Profit		PCARDBs in Losses		Accumulated Losses			
			Number	Net Profit	Number	Net Loss	As on 31.03.2023		As on 31.03.2022	
							Number	Amount	Number	Amount
1.	Haryana	19	1	100.95	18	8492.08	18	225989.48	19	217396.45
2.	Himachal Pradesh	1	0	0.00	1	163.59	1	1286.54	1	1122.95
3.	Karnataka	181	56	1997.10	121	8328.52	146	98593.33	151	93771.60
4.	Kerala	77	60	9356.61	17	3309.73	63	73217.25	64	78755.99
5.	Punjab	89	87	34865.50	2	97.17	79	128455.42	82	128511.42
6.	Rajasthan	36	14	421.14	21	6449.35	27	72393.18	27	66731.83
7.	Tamil Nadu	180	145	2658.28	35	363.29	96	19239.04	106	20116.93
8.	West Bengal	24	8	3248.51	16	3895.31	19	51572.00	19	47960.56
TOTAL (1 to 8)		607	371	52648.09	231	31099.04	449	670746.24	469	654367.73

TABLE - 5(i) : BORROWINGS OF SCARDBs FOR THE YEAR 2022-23

(₹ Lakhs)

Sr. No.	Name of SCARDB	Borrowing from Government				Borrowing from NABARD			
		O/s at the beginning of the year	Borrowed during the year	Repaid during the year	O/s at the end of the year	O/s at the beginning of the year	Borrowed during the year	Repaid during the year	O/s at the end of the year
		1	2	3	4	5	6	7	8
1.	Gujarat	0.00	0.00	0.00	0.00	11818.26	500.00	3218.26	9100.00
2.	Haryana	100926.35	4000.00	0.00	104926.35	15393.91	0.00	15393.91	0.00
3.	Himachal Pradesh	630.73	0.00	0.28	630.45	23947.84	8487.57	8271.09	24164.32
4.	Jammu & Kashmir	616.00	0.00	0.00	616.00	0.00	0.00	0.00	0.00
5.	Karnataka	6578.14	1500.00	3689.72	4388.42	118466.11	40000.00	44105.90	114360.21
6.	Kerala	135.50	0.00	71.60	63.90	614975.28	140154.89	127990.83	627139.34
7.	Pondicherry	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8.	Punjab	10076.39	0.00	0.00	10076.39	131464.64	2137.24	69884.62	63717.26
9.	Rajasthan	6310.93	0.00	4131.58	2179.35	85504.20	11419.99	36513.12	60411.07
10.	Tamil Nadu	6389.87	0.00	0.00	6389.87	0.00	0.00	0.00	0.00
11.	Tripura	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12.	Uttar Pradesh	27221.85	0.00	20.55	27201.30	41379.79	25557.56	20353.45	46583.90
13.	West Bengal	0.00	0.00	0.00	0.00	102554.81	29719.55	28227.97	104046.39
TOTAL (1 to 13)		158885.76	5500.00	7913.73	156472.03	1145504.84	257976.80	353959.15	1049522.49

Note :- O/s - Outstanding

TABLE - 5(i) : BORROWINGS OF SCARDBs FOR THE YEAR 2022-23

(₹ Lakhs)

Sr. No.	Name of SCARDB	Borrowing from Others (Including NCDC)				TOTAL BORROWINGS			
		O/s at the beginning of the year	Borrowed during the year	Repaid during the year	O/s at the end of the year	O/s at the beginning of the year (1+5+9)	Borrowed during the year (2+6+10)	Repaid during the year (3+7+11)	O/s at the end of the year (4+8+12)
		9	10	11	12	13	14	15	16
1.	Gujarat	0.00	0.00	0.00	0.00	11818.26	500.00	3218.26	9100.00
2.	Haryana	1788.07	0.00	1788.07	0.00	118108.33	4000.00	17181.98	104926.35
3.	Himachal Pradesh	0.00	0.00	0.00	0.00	24578.57	8487.57	8271.37	24794.77
4.	Jammu & Kashmir	0.00	0.00	0.00	0.00	616.00	0.00	0.00	616.00
5.	Karnataka	0.00	0.00	0.00	0.00	125044.25	41500.00	47795.62	118748.63
6.	Kerala	1.74	372764.41	372766.14	0.01	615112.52	512919.30	500828.57	627203.25
7.	Pondicherry	350.20	1239.62	1432.38	157.44	350.20	1239.62	1432.38	157.44
8.	Punjab	6421.38	2503.82	5367.05	3558.15	147962.41	4641.06	75251.67	77351.80
9.	Rajasthan	4925.10	39875.56	12599.19	32201.47	96740.23	51295.55	53243.89	94791.89
10.	Tamil Nadu	630.34	0.00	607.84	22.50	7020.21	0.00	607.84	6412.37
11.	Tripura	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12.	Uttar Pradesh	16847.22	0.00	9832.34	7014.88	85448.86	25557.56	30206.34	80800.08
13.	West Bengal	0.00	0.00	0.00	0.00	102554.81	29719.55	28227.97	104046.39
TOTAL (1 to 13)		30964.05	416383.41	404393.01	42954.45	1335354.65	679860.21	766265.89	1248948.97

Note :- O/s - Outstanding

TABLE - 5(ii) : BORROWINGS OF PCARDBs FOR THE YEAR 2022-23**(₹ Lakhs)**

Sr. No.	Name of SCARDB	Borrowings From SCARDBs				Borrowings from Other than SCARDBs				Total Borrowings			
		O/s at the beginning of the year	Borrowed during the year	Repaid during the year	O/s at the end of the year	O/s at the beginning of the year	Borrowed during the year	Repaid during the year	O/s at the end of the year	O/s at the beginning of the year (1+5)	Borrowed during the year (2+6)	Repaid during the year (3+7)	O/s at the end of the year (4+8)
		1	2	3	4	5	6	7	8	9	10	11	12
1.	Haryana	173147.88	9592.25	10714.50	172025.63	0.00	0.00	0.00	0.00	173147.88	9592.25	10714.50	172025.63
2.	Himachal Pradesh	8515.35	2971.05	2613.23	8873.17	0.00	0.00	0.00	0.00	8515.35	2971.05	2613.23	8873.17
3.	Karnataka	195681.79	29563.90	27877.47	197368.22	0.00	0.00	0.00	0.00	195681.79	29563.90	27877.47	197368.22
4.	Kerala	803078.24	287380.42	307065.47	783393.19	0.00	0.00	0.00	0.00	803078.24	287380.42	307065.47	783393.19
5.	Punjab	203965.94	507.22	18523.45	185949.71	0.00	0.00	0.00	0.00	203965.94	507.22	18523.45	185949.71
6.	Rajasthan	154929.12	15431.16	11361.93	158998.35	0.00	0.00	0.00	0.00	154929.12	15431.16	11361.93	158998.35
7.	Tamil Nadu	48447.92	62123.20	54437.36	56133.76	5221.27	1568.81	1535.32	5254.76	53669.19	63692.01	55972.68	61388.52
8.	West Bengal	126790.59	30368.59	28929.32	128229.86	5925.63	7878.04	8684.59	5119.08	132716.22	38246.63	37613.91	133348.94
TOTAL (1 to 8)		1714556.83	437937.79	461522.73	1690971.89	11146.90	9446.85	10219.91	10373.84	1725703.73	447384.64	471742.64	1701345.73

Note :- O/s - Outstanding.

TABLE - 6 : DEPOSIT MOBILISATION PROGRAMME (AT APEX BANK LEVEL)**(₹ Lakhs)**

Sr. No.	Name of SCARDB	Deposits Raised During the year				Deposits Outstanding As on			
		2021-22		2022-23		31 March 2022		31 March 2023	
		No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount
1.	Gujarat	NR	20037.00	NR	19345.07	26607	23810.08	19838	23285.78
2.	Haryana	NR	3.47	NR	0.00	NR	346.25	NR	11.31
3.	Himachal Pradesh	NR	1332.59	NR	535.55	21222	24198.97	24706	26899.29
4.	Jammu & Kashmir	9206	14920.43	8722	7897.01	13140	16465.20	12604	17123.61
5.	Karnataka	5128	38123.97	4492	55525.67	8542	48431.18	9656	50590.87
6.	Kerala	NR	10008.64	NR	17680.62	NR	30368.16	NR	33880.25
7.	Pondicherry	NR	2584.57	NR	3184.70	NR	4108.58	NR	4765.40
8.	Punjab	1490	26134.36	1914	17244.17	4347	24895.05	1875	18046.32
9.	Rajasthan	0	0.00	0	0.00	NR	177.48	NR	172.46
10.	Tamil Nadu	NR	49783.06	NR	70487.27	NR	29956.57	NR	33116.70
11.	Tripura	0	0.00	0	0.00	0	0.00	0	0.00
12.	Uttar Pradesh	NR	300.36	NR	163.48	NR	3051.92	NR	1407.70
13.	West Bengal	NR	5609.12	NR	6589.05	NR	25268.81	NR	25546.46
TOTAL (1 to 13)		15824	168837.57	15128	198652.59	73858	231078.25	68679	234846.15

Note :- NR - Not Reported

TABLE - 7 : CLASSIFICATION OF ASSETS (AT APEX BANK LEVEL)

(₹ Lakhs)

Sr. No.	Name of SCARDB	As on 31.03.2022 (Previous Year)										
		Standard Assets	Sub-Standard Assets	Doubtful Assets (secured portion)				Doubtful Assets (unsecured Portion)	Loss Assets	Total Impaired Assets (NPA) (2+6+7+8)	Total Loans Outstanding	% of Impaired Assets to Loans O/s.
				D1 (Over 36 to 48 months)	D2 (Over 48 to 72 months)	D3 (Over 72 months)	Sub total (D1+D2+D3)					
1	2	3	4	5	6	7	8	9	10	11		
1.	Gujarat	22915.78	5822.54	1716.39	3231.70	19220.14	24168.23	1839.58	391.52	32221.87	55043.05	58.54
2.	Haryana	38995.66	21682.95	19165.51	38912.25	55182.47	113260.23	0.00	0.00	134943.18	173938.84	77.58
3.	Himachal Pradesh	22255.08	6318.06	2760.26	3672.10	3754.02	10186.38	0.00	0.00	16504.44	38759.52	42.58
4.	Jammu & Kashmir	2625.18	819.70	366.16	334.52	1045.96	1746.64	0.00	0.28	2566.62	5191.80	49.44
5.	Karnataka	132197.82	50959.55	5270.32	4433.18	4220.98	13924.48	0.00	362.52	65246.55	197444.37	33.05
6.	Kerala	714200.25	88877.99	0.00	0.00	0.00	0.00	0.00	3.57	88881.56	803081.81	11.07
7.	Pondicherry	4080.01	285.80	0.91	0.04	2.78	3.73	69.62	0.00	359.15	4439.16	8.09
8.	Punjab	112515.42	51242.77	28886.26	11111.41	2099.54	42097.21	0.00	12.98	93352.96	205868.38	45.35
9.	Rajasthan	71602.44	17071.60	1942.09	10115.42	54197.57	66255.08	0.00	0.00	83326.68	154929.12	53.78
10.	Tamil Nadu	65624.36	7812.19	0.17	0.00	8593.77	8593.94	0.00	2115.21	18521.34	84145.70	22.01
11.	Tripura	4.76	2.74	7.03	95.86	775.08	877.97	0.00	0.00	880.71	885.47	99.46
12.	Uttar Pradesh	45126.90	17727.96	15619.40	48246.51	100561.43	164427.34	0.00	464.43	182619.73	227746.63	80.19
13.	West Bengal	100858.42	9987.84	5567.75	6755.29	10401.19	22724.23	35.00	0.00	32747.07	133605.49	24.51
TOTAL (1 to 13)		1333002.08	278611.69	81302.25	126908.28	260054.93	468265.46	1944.20	3350.51	752171.86	2085079.34	36.07

(Cont...)

TABLE - 7 : CLASSIFICATION OF ASSETS (AT APEX BANK LEVEL)

(₹ Lakhs)

Sr. No.	Name of SCARDB	As on 31.03.2023 (Current Year)										
		Standard Assets	Sub-Standard Assets	Doubtful Assets (secured portion)				Doubtful Assets (unsecured Portion)	Loss Assets	Total Impaired Assets (NPA) (13+17+18+19)	Total Loans Outstanding	% of Impaired Assets to Loans O/s.
				D1 (Over 36 to 48 months)	D2 (Over 48 to 72 months)	D3 (Over 72 months)	Sub total (D1+D2+D3)					
12	13	14	15	16	17	18	19	20	21	22		
1.	Gujarat	36021.42	4276.77	1173.91	2368.67	18410.63	21953.21	1697.84	382.72	28310.54	64239.05	44.07
2.	Haryana	40466.32	19184.59	11317.55	45677.43	56064.75	113059.73	0.00	0.00	132244.32	172710.64	76.57
3.	Himachal Pradesh	25069.12	4581.27	2473.88	3764.91	4488.54	10727.33	0.00	0.00	15308.60	40377.72	37.91
4.	Jammu & Kashmir	2159.56	720.96	260.94	325.44	1334.08	1920.46	0.00	0.28	2641.70	4801.26	55.02
5.	Karnataka	122100.94	57562.96	9016.94	5936.78	4153.45	19107.17	0.00	362.52	77032.65	199133.59	38.68
6.	Kerala	718730.17	64662.81	0.22	0.00	0.00	0.22	0.00	3.57	64666.60	783396.77	8.25
7.	Pondicherry	4399.70	279.71	0.90	0.04	2.78	3.72	141.12	0.00	424.55	4824.25	8.80
8.	Punjab	70749.78	44347.38	25838.29	35884.27	9630.46	71353.02	0.00	39.66	115740.06	186489.84	62.06
9.	Rajasthan	70642.55	16121.68	8014.94	7690.08	56529.10	72234.12	0.00	0.00	88355.80	158998.35	55.57
10.	Tamil Nadu	85966.21	808.86	0.46	0.00	8376.59	8377.05	0.00	2115.21	11301.12	97267.32	11.62
11.	Tripura	13.31	2.26	6.32	46.73	716.09	769.14	0.00	0.00	771.40	784.72	98.30
12.	Uttar Pradesh	41830.88	15233.58	10195.36	34893.83	125995.55	171084.74	0.00	469.43	186787.75	228618.63	81.70
13.	West Bengal	102335.53	8444.34	4692.80	9057.53	11282.88	25033.21	43.10	0.00	33520.65	135856.18	24.67
TOTAL (1 to 13)		1320485.49	236227.17	72992.51	145645.71	296984.90	515623.12	1882.06	3373.39	757105.74	2077498.32	36.44

TABLE - 8 : PROVISIONS MADE AGAINST NPAs AND STANDARD ASSETS

(₹ Lakhs)

Sr. No.	Name of SCARDB	During 2021-22			During 2022-23		
		Against Impaired Assets	Against Standard Assets	Total Provision (1+2)	Against Impaired Assets	Against Standard Assets	Total Provision (4+5)
		1	2	3	4	5	6
1.	Gujarat	24734.69	57.29	24791.98	28551.94	90.05	28641.99
2.	Haryana	45363.79	97.49	45461.28	46018.74	101.17	46119.91
3.	Himachal Pradesh	4218.14	55.64	4273.78	4389.05	62.40	4451.45
4.	Jammu & Kashmir	778.81	5.89	784.70	889.23	4.66	893.89
5.	Karnataka	10283.47	330.49	10613.96	12085.21	305.25	12390.46
6.	Kerala	8891.57	1918.27	10809.84	6469.89	1797.54	8267.43
7.	Pondicherry	117.49	16.32	133.81	189.49	17.60	207.09
8.	Punjab	15095.94	536.97	15632.91	25504.15	536.97	26041.12
9.	Rajasthan	32228.99	337.79	32566.78	33786.73	337.79	34124.52
10.	Tamil Nadu	10628.64	38142.95	48771.59	10916.64	37800.40	48717.04
11.	Tripura	417.99	417.99	835.98	373.59	373.59	747.18
12.	Uttar Pradesh	89554.49	122.11	89676.60	89577.45	112.74	89690.19
13.	West Bengal	9374.51	252.15	9626.66	10184.80	255.84	10440.64
TOTAL (1 to 13)		251688.52	42291.35	293979.87	268936.91	41796.00	310732.91

TABLE - 9 : INCOME AND EXPENDITURE (AT APEX BANK LEVEL)

(₹ Lakhs)

Sr. No.	Name of SCARDB	Previous Year (As on 31 March 2022)										
		INCOME			EXPENDITURE					As per Balance Sheet		
		Interest Income	Other Income	Total Income (1+2)	Interest Paid	Cost of Management	Provisions	Other	Total Expenditure (4+5+6+7)	Profit / Loss (3-8)	Undisbursed Profit	Accumulated Losses
		1	2	3	4	5	6	7	8	9	10	11
1.	Gujarat	9189.48	397.99	9587.47	995.76	3017.97	2644.70	0.00	6658.43	2929.04	2929.04	-
2.	Haryana	3752.43	22.17	3774.60	2924.11	2001.85	3711.50	34.18	8671.64	-4897.04	-	41550.44
3.	Himachal Pradesh	4648.32	103.52	4751.84	2369.32	1675.16	522.44	0.00	4566.92	184.92	-	774.04
4.	Jammu & Kashmir	725.06	7.25	732.31	1577.06	1248.74	189.90	0.00	3015.70	-2283.39	-	13976.57
5.	Karnataka	17668.57	83.32	17751.89	11345.42	2451.84	844.83	180.27	14822.36	2929.53	2929.53	-
6.	Kerala	75220.73	24341.90	99562.63	45199.91	9516.58	37543.66	4372.85	96633.00	2929.63	536.13	-
7.	Pondicherry	520.56	236.41	756.97	323.33	169.43	249.57	0.00	742.33	14.64	-	453.49
8.	Punjab	17284.27	12035.16	29319.43	14406.74	9266.85	5372.66	0.00	29046.25	273.18	519.69	-
9.	Rajasthan	15409.41	6.26	15415.67	6981.09	1111.72	6655.86	0.00	14748.67	667.00	5281.31	-
10.	Tamil Nadu	10034.34	1217.88	11252.22	2834.43	1601.98	2509.54	287.80	7233.75	4018.47	11194.02	-
11.	Tripura	107.86	38.13	145.99	7.51	0.00	28.13	148.15	183.79	-37.80	-	1894.62
12.	Uttar Pradesh	41753.95	208.74	41962.69	3860.18	19923.54	0.00	17685.99	41469.71	492.98	6075.27	-
13.	West Bengal	10525.25	181.62	10706.87	8108.38	896.04	1052.73	0.00	10057.15	649.72	235.49	-
TOTAL (1 to 13)		206840.23	38880.35	245720.58	100933.24	52881.70	61325.52	22709.24	237849.70	-	29700.48	58649.16
Overall sectoral Position											88349.64	

(Cont...)

TABLE - 9 : INCOME AND EXPENDITURE (AT APEX BANK LEVEL)

(₹ Lakhs)

Sr. No.	Name of SCARDB	Current Year (As on 31 March 2023)										
		INCOME			EXPENDITURE					Profit / Loss (14-19)	As per Balance Sheet	
		Interest Income	Other Income	Total Income (12+13)	Interest Paid	Cost of Management	Provisions	Other	Total Expenditure (15+16+17+18)		Undisbursed Profit	Accumulated Losses
		12	13	14	15	16	17	18	19	20	21	22
1.	Gujarat	15128.57	637.26	15765.83	1191.60	3973.93	5481.28	0.00	10646.81	5119.02	5119.02	-
2.	Haryana	2245.59	37.95	2283.54	1502.00	2136.07	678.04	59.39	4375.50	-2091.96	-	43642.40
3.	Himachal Pradesh	4978.22	142.99	5121.21	2537.19	2287.67	461.57	0.00	5286.43	-165.22	-	939.25
4.	Jammu & Kashmir	767.74	7.66	775.40	1159.31	1297.32	109.19	0.00	2565.82	-1790.42	-	15766.99
5.	Karnataka	17724.23	80.07	17804.30	12420.06	2409.46	2785.89	184.97	17800.38	3.92	3.92	-
6.	Kerala	75954.43	21063.26	97017.69	53994.20	7313.61	27595.46	4667.67	93570.94	3446.75	549.40	-
7.	Pondicherry	618.09	259.17	877.26	359.85	173.11	322.65	0.00	855.61	21.65	-	431.84
8.	Punjab	31516.08	79922.12	111438.20	8417.71	26863.92	56477.33	0.00	91758.96	19679.24	20199.34	-
9.	Rajasthan	14889.96	5.56	14895.52	7206.06	1086.97	6191.17	0.00	14484.20	411.32	5025.63	-
10.	Tamil Nadu	9153.33	2175.76	11329.09	2832.92	1823.01	2077.08	132.31	6865.32	4463.77	4018.46	-
11.	Tripura	153.30	76.14	229.44	0.00	2.43	14.86	196.17	213.46	15.98	-	1878.64
12.	Uttar Pradesh	52541.79	196.20	52737.99	3514.54	21194.21	0.00	18221.18	42929.93	9808.06	14745.08	-
13.	West Bengal	10646.58	316.39	10962.97	8352.83	1053.26	813.98	0.00	10220.07	742.90	711.57	-
TOTAL (1 to 13)		236317.91	104920.53	341238.44	103488.27	71614.97	103008.50	23461.69	301573.43	-	50372.42	62659.12
Overall sectoral Position											113031.54	

TABLE - 10 : INVESTMENTS OF RESERVES / FUNDS (AT APEX BANK LEVEL)

(₹ Lakhs)

Sr. No.	Name of SCARDB	As on 31 MARCH 2022					As on 31 MARCH 2023				
		Bank Deposits	Govt. & Trust Sec.	Other Securities	Other Investments	TOTAL (1+2+3+4)	Bank Deposits	Govt. & Trust Sec.	Other Securities	Other Investments	TOTAL (6+7+8+9)
		1	2	3	4	5	6	7	8	9	10
1.	Gujarat	21981.00	0.00	17.58	32528.65	54527.23	12043.00	6220.90	17.58	27054.75	45336.23
2.	Haryana	1877.87	0.00	12.84	0.00	1890.71	3146.57	0.00	12.89	0.00	3159.46
3.	Himachal Pradesh	7818.47	0.00	7.09	0.00	7825.56	8408.14	0.00	7.09	0.00	8415.23
4.	Jammu & Kashmir	50.21	0.00	3649.52	0.21	3699.94	30.00	0.00	3039.85	0.23	3070.08
5.	Karnataka	28531.45	0.00	120.92	0.00	28652.37	21213.70	0.00	120.92	0.00	21334.62
6.	Kerala	56135.56	0.00	132.57	0.00	56268.13	110821.46	0.00	132.62	0.00	110954.08
7.	Pondicherry	288.15	0.00	33.94	52.95	375.04	479.34	0.00	33.94	54.53	567.81
8.	Punjab	12397.76	0.00	0.00	0.00	12397.76	16725.17	0.00	0.00	0.00	16725.17
9.	Rajasthan	2793.83	0.00	29.46	6029.46	8852.75	2611.85	0.00	29.66	3829.66	6471.17
10.	Tamil Nadu	22660.00	1.35	5.74	1050.00	23717.09	23090.00	1.35	5.74	7543.20	30640.29
11.	Tripura	256.16	0.00	0.00	0.00	256.16	322.54	0.00	0.00	0.00	322.54
12.	Uttar Pradesh	24708.61	0.00	58.05	0.00	24766.66	28836.33	0.00	58.01	0.00	28894.34
13.	West Bengal	14264.42	0.00	57.85	215.10	14537.37	16840.79	0.00	58.10	226.39	17125.28
TOTAL (1 to 13)		193763.49	1.35	4125.56	39876.37	237766.77	244568.89	6222.25	3516.40	38708.76	293016.30

TABLE - 11(i) : LOANS DISBURSED AT APEX BANK LEVEL

(₹ Lakhs)

Sr. No.	Name of SCARDB	Farm Sector								Rural Housing (NHB / NABARD etc.)			
		During 2021-22				During 2022-23				During 2021-22		During 2022-23	
		Long Term		Short Term		Long Term		Short Term		Number	Amount	Number	Amount
		Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
		1	2	3	4	5	6	7	8	9	10	11	12
1.	Gujarat	475	920.58	0	0.00	475	4383.08	0	0.00	182	482.14	79	199.90
2.	Haryana	NR	3233.60	0	0.00	NR	4561.10	0	0.00	NR	329.80	NR	2738.30
3.	Himachal Pradesh	2141	7885.90	0	0.00	2249	8624.47	0	0.00	261	1983.85	253	2298.27
4.	Jammu & Kashmir	22	98.79	0	0.00	51	197.48	0	0.00	1	6.00	2	16.70
5.	Karnataka	25145	44320.07	0	0.00	12920	29563.90	0	0.00	0	0.00	0	0.00
6.	Kerala	NR	78726.74	NR	45998.91	NR	78095.88	NR	53110.47	NR	100267.79	NR	96075.82
7.	Pondicherry	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8.	Punjab	1367	5950.36	0	0.00	37	264.42	0	0.00	481	3243.40	25	242.80
9.	Rajasthan	5618	14562.11	0	0.00	5076	14566.04	0	0.00	177	951.90	77	620.86
10.	Tamil Nadu	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
11.	Tripura	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
12.	Uttar Pradesh	13153	19611.07	0	0.00	10128	20378.39	0	0.00	2	2.10	0	0.00
13.	West Bengal	NR	23402.63	0	0.00	NR	25417.02	0	0.00	NR	2311.18	NR	2192.33
TOTAL (1 to 13)		47921	198711.85	NR	45998.91	30936	186051.78	NR	53110.47	1104	109578.16	436	104384.98

Note:- NR - Not Reported

(Cont...)

TABLE - 11(i) : LOANS DISBURSED AT APEX BANK LEVEL

(₹ Lakhs)

Sr. No.	Name of SCARDB	Non-farm Sector (L. T.)				Other Non-Agril. Purposes							
		During 2021-22		During 2022-23		During 2021-22				During 2022-23			
		During 2021-22		During 2022-23		Long Term		Short Term		Long Term		Short Term	
		Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
		13	14	15	16	17	18	19	20	21	22	23	24
1.	Gujarat	1732	6511.19	3203	5771.77	7824	7214.91	0	0.00	10263	17198.40	0	0.00
2.	Haryana	NR	193.00	NR	1032.60	NR	288.00	0	0.00	NR	1260.25	0	0.00
3.	Himachal Pradesh	63	691.85	56	740.40	0	0.00	0	0.00	0	0.00	0	0.00
4.	Jammu & Kashmir	3	44.64	1	1.83	201	327.59	0	0.00	345	433.29	0	0.00
5.	Karnataka	1	0.69	0	0.00	0	0.00	338	1313.70	0	0.00	333	1441.67
6.	Kerala	NR	26322.18	NR	28626.57	0	0.00	NR	24587.31	0	0.00	NR	24927.53
7.	Pondicherry	0	0.00	0	0.00	0	0.00	2776	3719.44	0	0.00	2721	3957.39
8.	Punjab	19	62.75	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
9.	Rajasthan	90	162.94	61	244.26	0	0.00	0	0.00	0	0.00	0	0.00
10.	Tamil Nadu	0	0.00	0	0.00	0	0.00	NR	76802.72	0	0.00	NR	107021.41
11.	Tripura	0	0.00	5	13.50	0	0.00	0	0.00	0	0.00	0	0.00
12.	Uttar Pradesh	2715	5135.77	2736	6532.84	0	0.00	0	0.00	104	155.34	0	0.00
13.	West Bengal	NR	1890.86	NR	1587.62	0	0.00	0	0.00	0	0.00	0	0.00
TOTAL (1 to 13)		4623	41015.87	6062	44551.39	8025	7830.50	3114	106423.17	10712	19047.28	3054	137348.00

Note:- NR - Not Reported

TABLE - 11(i) : LOANS DISBURSED AT APEX BANK LEVEL

(₹ Lakhs)

Sr. No.	Name of SCARDB	TOTAL LOANS DISBURSED				Growth during the year compared to previous year		
		During 2021-22		During 2022-23		Number (25-27)	Amount (26-28)	Percentage of growth
		Number (1+3+9+13+17+19)	Amount (2+4+10+14+18+20)	Number (5+7+11+15+21+23)	Amount (6+8+12+16+22+24)			
		25	26	27	28	29	30	31
1.	Gujarat	10213	15128.82	14020	27553.15	3807	12424.33	82.12
2.	Haryana	NR	4044.40	NR	9592.25	NR	5547.85	137.17
3.	Himachal Pradesh*	2465	10561.60	2558	11663.14	93	1101.54	10.43
4.	Jammu & Kashmir	227	477.02	399	649.30	172	172.28	36.12
5.	Karnataka	25484	45634.46	13253	31005.57	-12231	-14628.89	-32.06
6.	Kerala	NR	275902.93	NR	280836.27	NR	4933.34	1.79
7.	Pondicherry	2776	3719.44	2721	3957.39	-55	237.95	6.40
8.	Punjab	1867	9256.51	62	507.22	-1805	-8749.29	-94.52
9.	Rajasthan	5885	15676.95	5214	15431.16	-671	-245.79	-1.57
10.	Tamil Nadu	NR	76802.72	NR	107021.41	NR	30218.69	39.35
11.	Tripura	0	0.00	5	13.50	5	13.50	0.00
12.	Uttar Pradesh	15870	24748.94	12968	27066.57	-2902	2317.63	9.36
13.	West Bengal	NR	27604.67	NR	29196.97	NR	1592.30	5.77
TOTAL (1 to 13)		64787	509558.46	51200	544493.90	-13587	34935.44	6.86

Note:- (1) NR - Not Reported

(2) * Indicates both HPSCARDB + Kangra DCCB share

Table - 11(ii) : LOANS OUTSTANDING AT APEX BANK LEVEL

(₹ Lakhs)

Sr. No.	Name of SCARDB	Farm Sector								Rural Housing (NHB / NABARD etc.)			
		As on 31.03.2022				As on 31.03.2023				As on 31.03.2022		As on 31.03.2023	
		Long Term		Short Term		Long Term		Short Term		Number	Amount	Number	Amount
		Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
		1	2	3	4	5	6	7	8	9	10	11	12
1.	Gujarat	NR	29334.45	0	0.00	NR	35899.40	0	0.00	NR	261.17	NR	95.98
2.	Haryana	NR	115287.52	0	0.00	NR	111600.39	0	0.00	NR	15781.82	NR	19554.91
3.	Himachal Pradesh	8309	26086.34	0	0.00	8266	26945.06	0	0.00	2406	6757.99	2324	7548.23
4.	Jammu & Kashmir	1494	3290.77	0	0.00	1320	2745.35	0	0.00	102	582.73	88	594.27
5.	Karnataka	NR	194757.82	0	0.00	NR	196623.41	0	0.00	NR	681.75	NR	532.10
6.	Kerala	NR	295397.22	NR	24742.04	NR	291112.25	NR	19656.48	NR	366591.09	NR	357399.20
7.	Pondicherry	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8.	Punjab	NR	126726.06	0	0.00	NR	114114.46	0	0.00	NR	74645.62	NR	69482.57
9.	Rajasthan	NR	124733.01	NR	2064.24	NR	130003.66	NR	2064.24	NR	22480.55	NR	21441.97
10.	Tamil Nadu	NR	2115.21	0	0.00	NR	2115.21	0	0.00	NR	2290.15	NR	2228.13
11.	Tripura	NR	255.39	0	0.00	693	228.52	0	0.00	0	0.00	0	0.00
12.	Uttar Pradesh	257632	214642.39	0	0.00	249485	213155.41	0	0.00	3724	4245.71	3219	3775.22
13.	West Bengal	NR	100674.27	0	0.00	NR	102427.52	0	0.00	NR	20678.53	NR	20215.30
TOTAL (1 to 13)		267435	1233300.45	NR	26806.28	259764	1226970.64	NR	21720.72	6232	514997.11	5631	502867.88

Note :- NR - Not Reported

Table - 11(ii) : LOANS OUTSTANDING AT APEX BANK LEVEL

(₹ Lakhs)

Sr. No.	Name of SCARDB	Non-Farm Sector (L. T.)				Other Non-Agril. Purposes							
		As on 31.03.2022		As on 31.03.2023		As on 31.03.2022				As on 31.03.2023			
		As on 31.03.2022		As on 31.03.2023		Long Term		Short Term		Long Term		Short Term	
		Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
		13	14	15	16	17	18	19	20	21	22	23	24
1.	Gujarat	NR	7593.60	NR	3702.81	NR	17853.85	0	0.00	NR	24532.86	0	0.00
2.	Haryana	NR	18642.94	NR	16068.91	NR	24226.56	0	0.00	NR	24801.42	0	0.00
3.	Himachal Pradesh	396	2516.85	381	2730.96	80	292.11	0	0.00	76	374.46	0	0.00
4.	Jammu & Kashmir	53	368.14	48	366.47	285	950.16	0	0.00	296	1095.17	0	0.00
5.	Karnataka	NR	242.22	NR	208.85	0	0.00	NR	1762.58	0	0.00	NR	1762.58
6.	Kerala	NR	82513.20	NR	80184.57	0	0.00	NR	33838.26	0	0.00	NR	35044.27
7.	Pondicherry	0	0.00	0	0.00	0	0.00	3520	4439.21	0	0.00	2721	4824.25
8.	Punjab	NR	2594.25	NR	2352.67	0	0.00	NR	1902.46	0	0.00	NR	540.14
9.	Rajasthan	NR	5651.32	NR	5488.48	0	0.00	0	0.00	0	0.00	0	0.00
10.	Tamil Nadu	NR	6120.44	NR	5968.38	0	0.00	NR	73619.90	0	0.00	NR	86955.60
11.	Tripura	NR	630.08	660	556.20	0	0.00	0	0.00	0	0.00	0	0.00
12.	Uttar Pradesh	57181	37565.92	54219	38742.83	8233	2421.24	0	0.00	1659	2035.30	0	0.00
13.	West Bengal	NR	9849.75	NR	10506.63	NR	2402.94	0	0.00	NR	2706.73	0	0.00
TOTAL (1 to 13)		57630	174288.71	55308	166877.76	8598	48146.86	3520	115562.41	2031	55545.94	2721	129126.84

Note :- NR - Not Reported

Table - 11(ii) : LOANS OUTSTANDING AT APEX BANK LEVEL

(₹ Lakhs)

Sr. No.	Name of SCARDB	TOTAL LOANS OUTSTANDING				Growth during the year compared to previous year		
		As on 31.03.2022		As on 31.03.2023		Number (25-27)	Amount (26-28)	Percentage of growth (31)
		Number (1+3+9+13+17+19)	Amount (2+4+10+14+18+20)	Number (5+7+11+15+21+23)	Amount (6+8+12+16+22+24)			
		25	26	27	28	29	30	31
1.	Gujarat	NR	55043.07	NR	64231.05	NR	9187.98	16.69
2.	Haryana	NR	173938.84	NR	172025.63	NR	-1913.21	-1.10
3.	Himachal Pradesh *	11191	35653.29	11047	37598.71	-144	1945.42	5.46
4.	Jammu & Kashmir	1934	5191.80	1752	4801.26	-182	-390.54	-7.52
5.	Karnataka	NR	197444.37	NR	199126.94	NR	1682.57	0.85
6.	Kerala	NR	803081.81	NR	783396.77	NR	-19685.04	-2.45
7.	Pondicherry	3520	4439.21	2721	4824.25	-799	385.04	8.67
8.	Punjab	NR	205868.39	NR	186489.84	NR	-19378.55	-9.41
9.	Rajasthan	NR	154929.12	NR	158998.35	NR	4069.23	2.63
10.	Tamil Nadu	NR	84145.70	NR	97267.32	NR	13121.62	15.59
11.	Tripura	NR	885.47	1353	784.72	NR	-100.75	-11.38
12.	Uttar Pradesh	326770	258875.26	308582	257708.76	-18188	-1166.50	-0.45
13.	West Bengal	NR	133605.49	NR	135856.18	NR	2250.69	1.68
TOTAL (1 to 13)		343415	2113101.82	325455	2103109.78	-17960	-9992.04	-0.47

Note :- (1) NR - Not Reported

(2) * Indicates both HPSCARDB + Kangra DCCB share

TABLE - 12(i) : LOANS DISBURSED AT ULTIMATE BORROWERS' LEVEL

(₹ Lakhs)

Sr. No.	Name of SCARDB	Farm Sector								Rural Housing (NHB / NABARD etc.)			
		During 2021-22				During 2022-23				During 2021-22		During 2022-23	
		Long Term		Short Term		Long Term		Short Term		Number	Amount	Number	Amount
		Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
		1	2	3	4	5	6	7	8	9	10	11	12
1.	Gujarat	475	920.58	0	0.00	475	4383.08	0	0.00	182	482.14	79	199.90
2.	Haryana	946	3844.04	0	0.00	1402	5732.00	0	0.00	134	349.80	372	1044.40
3.	Himachal Pradesh	2141	7885.90	0	0.00	2249	8624.47	0	0.00	261	1983.85	253	2298.27
4.	Jammu & Kashmir	22	98.79	0	0.00	51	197.48	0	0.00	1	6.00	2	16.70
5.	Karnataka	25145	44320.07	0	0.00	12920	29563.90	0	0.00	0	0.00	0	0.00
6.	Kerala	73278	78873.05	27891	46898.63	40850	78263.00	61595	54707.31	26524	100145.04	20892	96063.66
7.	Pondicherry	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8.	Punjab	1303	5949.55	0	0.00	21	322.18	0	0.00	458	3194.10	14	209.45
9.	Rajasthan	5981	15916.05	2	6.00	5028	14720.27	0	0.00	164	1023.14	73	595.14
10.	Tamil Nadu	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
11.	Tripura	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
12.	Uttar Pradesh	13153	19611.07	0	0.00	10128	20378.39	0	0.00	2	2.10	0	0.00
13.	West Bengal	21209	25325.30	63	28.79	23191	28078.24	60	26.48	247	1875.41	147	1261.60
TOTAL (1 to 13)		143653	202744.40	27956	46933.42	96315	190263.01	61655	54733.79	27973	109061.58	21832	101689.12

(Cont...)

TABLE - 12(i) : LOANS DISBURSED AT ULTIMATE BORROWERS' LEVEL

(₹ Lakhs)

Sr. No.	Name of SCARDB	Non-farm Sector (L. T.)				Other Non-Agril. Purposes							
		During 2021-22		During 2022-23		During 2021-22				During 2022-23			
		Number		Amount		Long Term		Short Term		Long Term		Short Term	
		13	14	15	16	17	18	19	20	21	22	23	24
1.	Gujarat	1732	6511.19	3203	5771.77	7824	7214.91	0	0.00	10263	17198.40	0	0.00
2.	Haryana	420	1396.55	561	2042.32	0	0.00	0	0.00	0	0.00	0	0.00
3.	Himachal Pradesh	63	691.85	56	740.40	0	0.00	0	0.00	0	0.00	0	0.00
4.	Jammu & Kashmir	3	44.64	1	1.83	201	327.59	0	0.00	345	433.29	0	0.00
5.	Karnataka	1	0.69	0	0.00	0	0.00	20168	23428.95	0	0.00	21449	24473.85
6.	Kerala	24188	27370.55	14033	29752.59	0	0.00	17896	25320.76	0	0.00	11740	28185.01
7.	Pondicherry	0	0.00	0	0.00	0	0.00	2776	3719.44	0	0.00	2721	3957.39
8.	Punjab	37	84.45	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
9.	Rajasthan	139	245.72	100	226.09	94	317.20	4	12.00	118	365.92	5	14.36
10.	Tamil Nadu	0	0.00	0	0.00	0	0.00	124326	72445.10	0	0.00	237588	138836.12
11.	Tripura	0	0.00	5	13.50	0	0.00	0	0.00	0	0.00	0	0.00
12.	Uttar Pradesh	2715	5135.77	2736	6532.84	0	0.00	0	0.00	104	155.34	0	0.00
13.	West Bengal	802	1906.97	631	1301.42	1370	4780.27	428	1365.86	1566	4805.20	398	1161.80
TOTAL (1 to 13)		30100	43388.38	21326	46382.76	9489	12639.97	165598	126292.11	12396	22958.15	273901	196628.53

(Cont...)

TABLE - 12(i) : LOANS DISBURSED AT ULTIMATE BORROWERS' LEVEL

(₹ Lakhs)

Sr. No.	Name of SCARDB	TOTAL LOANS DISBURSED				Growth during the year compared to previous year		
		During 2021-22		During 2022-23		Number (25-27)	Amount (26-28)	Percentage of growth
		Number (1+3+9+13+17+19)	Amount (2+4+10+14+18+20)	Number (5+7+11+15+21+23)	Amount (6+8+12+16+22+24)			
		25	26	27	28	29	30	31
1.	Gujarat	10213	15128.82	14020	27553.15	3807	12424.33	82.12
2.	Haryana	1500	5590.39	2335	8818.72	835	3228.33	57.75
3.	Himachal Pradesh *	2465	10561.60	2558	11663.14	93	1101.54	10.43
4.	Jammu & Kashmir	227	477.02	399	649.30	172	172.28	36.12
5.	Karnataka	45314	67749.71	34369	54037.75	-10945	-13711.96	-20.24
6.	Kerala	169777	278608.03	149110	286971.57	-20667	8363.54	3.00
7.	Pondicherry	2776	3719.44	2721	3957.39	-55	237.95	6.40
8.	Punjab	1798	9228.10	35	531.63	-1763	-8696.47	-94.24
9.	Rajasthan	6384	17520.11	5324	15921.78	-1060	-1598.33	-9.12
10.	Tamil Nadu	124326	72445.10	237588	138836.12	113262	66391.02	91.64
11.	Tripura	0	0.00	5	13.50	5	13.50	0.00
12.	Uttar Pradesh	15870	24748.94	12968	27066.57	-2902	2317.63	9.36
13.	West Bengal	24119	35282.60	25993	36634.74	1874	1352.14	3.83
TOTAL (1 to 13)		404769	541059.86	487425	612655.36	82656	-71595.50	13.23

Note :- * Indicates both HPSCARDB + Kangra DCCB share

TABLE 12(ii) : LOANS OUTSTANDING AT ULTIMATE BORROWERS' LEVEL

(₹ Lakhs)

Sr. No.	Name of SCARDB	Farm Sector								Rural Housing (NHB / NABARD etc.)			
		As on 31.03.2022				As on 31.03.2023				As on 31.03.2022		As on 31.03.2023	
		Long Term		Short Term		Long Term		Short Term		Number	Amount	Number	Amount
		Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
		1	2	3	4	5	6	7	8	9	10	11	12
1.	Gujarat	NR	29334.45	0	0.00	NR	35899.40	0	0.00	NR	261.17	NR	95.98
2.	Haryana	65081	84996.06	0	0.00	58866	79113.41	0	0.00	10260	16541.31	5439	7600.13
3.	Himachal Pradesh	8309	26086.34	0	0.00	8266	26945.06	0	0.00	2406	6757.99	2324	7548.23
4.	Jammu & Kashmir	1494	3290.77	0	0.00	1320	2745.35	0	0.00	102	582.73	88	594.27
5.	Karnataka	147134	141063.41	55	90.79	140216	138626.89	33	45.39	2252	1775.14	1794	1410.24
6.	Kerala	188118	286062.00	26389	30925.00	187428	286765.00	14593	17657.72	232367	341441.00	240650	353314.78
7.	Pondicherry	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8.	Punjab	53886	127451.15	0	0.00	48829	112462.10	0	0.00	14628	58360.46	12750	52086.64
9.	Rajasthan	49590	74455.61	0	0.00	45505	73548.85	0	0.00	5122	15218.57	4147	12167.04
10.	Tamil Nadu	969	495.05	0	0.00	943	475.71	0	0.00	360	415.31	351	411.53
11.	Tripura	NR	255.39	0	0.00	693	228.52	0	0.00	0	0.00	0	0.00
12.	Uttar Pradesh	257632	214642.39	0	0.00	249485	213155.41	0	0.00	3724	4245.71	3219	3775.22
13.	West Bengal	149234	107126.25	263	233.56	141900	110255.16	251	236.33	2937	13096.27	2727	12437.70
TOTAL (1 to 13)		921447	1095258.87	26707	31249.35	883451	1080220.86	14877	17939.44	274158	458695.66	273489	451441.76

Note :- NR - Not Reported

(Cont...)

TABLE 12(ii) : LOANS OUTSTANDING AT ULTIMATE BORROWERS' LEVEL

(₹ Lakhs)

Sr. No.	Name of SCARDB	Non-Farm Sector (L. T.)				Other Non-Agril. Purposes							
		As on 31.03.2022		As on 31.03.2023		As on 31.03.2022				As on 31.03.2023			
		Long Term		Short Term		Long Term		Short Term		Long Term		Short Term	
		Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
		13	14	15	16	17	18	19	20	21	22	23	24
1.	Gujarat	NR	7593.60	NR	3702.81	NR	17853.85	0	0.00	NR	24532.86	0	0.00
2.	Haryana	5863	7877.27	10251	17185.81	0	0.00	0	0.00	0	0.00	0	0.00
3.	Himachal Pradesh	396	2516.85	381	2730.96	80	292.11	0	0.00	76	374.46	0	0.00
4.	Jammu & Kashmir	53	368.14	48	366.47	285	950.16	0	0.00	296	1095.17	0	0.00
5.	Karnataka	1978	600.71	1909	573.32	0	0.00	0	0.00	0	0.00	55356	50608.05
6.	Kerala	45287	91888.00	39806	80805.02	0	0.00	33498	41351.00	0	0.00	34666	42639.60
7.	Pondicherry	0	0.00	0	0.00	0	0.00	3520	4439.21	0	0.00	2721	4824.25
8.	Punjab	1419	3073.04	1316	2791.30	1641	5577.47	0	0.00	1302	5468.65	0	0.00
9.	Rajasthan	11672	9802.73	9892	7600.45	609	1451.17	407	264.36	542	1333.52	272	204.31
10.	Tamil Nadu	1468	2736.48	1456	2718.23	0	0.00	132843	77615.26	0	0.00	153912	91787.12
11.	Tripura	NR	630.08	660	556.20	0	0.00	0	0.00	0	0.00	0	0.00
12.	Uttar Pradesh	57181	37565.92	54219	38742.83	8233	2421.24	0	0.00	1659	2035.30	0	0.00
13.	West Bengal	3186	9216.16	2804	7921.94	7242	16060.50	2367	2934.39	7991	15702.27	2180	2698.91
TOTAL (1 to 13)		128503	173868.98	122742	165695.34	18090	44606.50	172635	126604.22	11866	50542.23	249107	192762.24

Note :- NR - Not Reported

(Cont...)

TABLE 12(ii) : LOANS OUTSTANDING AT ULTIMATE BORROWERS' LEVEL**(₹ Lakhs)**

Sr. No.	Name of SCARDB	TOTAL LOANS OUTSTANDING				Growth during the year compared to previous year		
		As on 31.03.2022		As on 31.03.2023		Number (25-27)	Amount (26-28)	Percentage of growth 31
		Number (1+3+9+13+17+19)	Amount (2+4+10+14+18+20)	Number (5+7+11+15+21+23)	Amount (6+8+12+16+22+24)			
		25	26	27	28	29	30	31
1.	Gujarat	NR	55043.07	NR	64231.05	NR	9187.98	16.69
2.	Haryana	81204	109414.64	74556	103899.35	-6648	-5515.29	-5.04
3.	Himachal Pradesh *	11191	35653.29	11047	37598.71	-144	1945.42	5.46
4.	Jammu & Kashmir	1934	5191.80	1752	4801.26	-182	-390.54	-7.52
5.	Karnataka	151419	143530.05	199308	191263.89	47889	47733.84	33.26
6.	Kerala	525659	791667.00	517143	781182.12	-8516	-10484.88	-1.32
7.	Pondicherry	3520	4439.21	2721	4824.25	-799	385.04	8.67
8.	Punjab	71574	194462.12	64197	172808.69	-7377	-21653.43	-11.14
9.	Rajasthan	67400	101192.44	60358	94854.17	-7042	-6338.27	-6.26
10.	Tamil Nadu	135640	81262.10	156662	95392.59	21022	14130.49	17.39
11.	Tripura	NR	885.47	1353	784.72	NR	-100.75	-11.38
12.	Uttar Pradesh	326770	258875.26	308582	257708.76	-18188	-1166.50	-0.45
13.	West Bengal	165229	148667.13	157853	149252.31	-7376	585.18	0.39
TOTAL (1 to 13)		1541540	1930283.58	1555532	1958601.87	13992	28318.29	1.47

Note :- (1) NR - Not Reported

(2) * Indicates both HPSCARDB + Kangra DCCB share

**TABLE - 13 : PURPOSE WISE CLASSIFICATION OF ADVANCES MADE AT
ULTIMATE BORROWERS' LEVEL DURING 2022-23**

(₹ Lakhs)

Sr. No.	Name of SCARDB	(I) FARM SECTOR ADVANCES													
		MINOR IRRIGATION								FARM MECHANISATION					
		Wells		Pump Sets		Others		Total M.I.		Tractors		Power Tillers		Others	
		No.	Amount	No.	Amount	No.	Amount	Number (1+3+5)	Amount (2+4+6)	No.	Amount	No.	Amount	No.	Amount
		1	2	3	4	5	6	7	8	9	10	11	12	13	14
1.	Gujarat	0	0.00	0	0.00	0	0.00	0	0.00	3	13.50	0	0.00	2	2.50
2.	Haryana	18	63.00	0	0.00	566	2470.40	584	2533.40	1	4.45	0	0.00	29	88.05
3.	Himachal Pradesh	537	1772.08	0	0.00	0	0.00	537	1772.08	4	19.50	0	0.00	0	0.00
4.	Jammu & Kashmir	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
5.	Karnataka	385	155.46	94	61.81	1418	1168.89	1897	1386.16	287	1953.31	1	1.75	317	600.09
6.	Kerala	350	620.95	60	107.63	65	99.36	475	827.94	904	1941.23	590	1270.62	149	317.65
7.	Pondicherry	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8.	Punjab	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2	5.50
9.	Rajasthan	2	5.61	3	2.70	758	1028.72	763	1037.03	185	934.68	0	0.00	149	701.96
10.	Tamil Nadu	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
11.	Tripura	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
12.	Uttar Pradesh	0	0.00	28	34.47	115	278.70	143	313.17	7	25.30	154	395.30	238	574.76
13.	West Bengal	0	0.00	0	0.00	0	0.00	0	0.00	13	96.68	6	9.10	205	248.14
TOTAL (1 to 13)		1292	2617.10	185	206.61	2922	5046.07	4399	7869.78	1404	4988.65	751	1676.77	1091	2538.65

(Cont...)

**TABLE - 13 : PURPOSE WISE CLASSIFICATION OF ADVANCES MADE AT
ULTIMATE BORROWERS' LEVEL DURING 2022-23**

(₹ Lakhs)

Sr. No.	Name of SCARDB	(I) FARM SECTOR ADVANCES								Dairy	
		Total F.M.		Plantation & Horticulture		Land Development		Purchase of Land			
		Number (9+11+13)	Amount (10+12+14)	No.	Amount	No.	Amount	No.	Amount	No.	Amount
		15	16	17	18	19	20	21	22	23	24
		1.	Gujarat	5	16.00	0	0.00	43	93.30	0	0.00
2.	Haryana	30	92.50	159	727.70	305	1249.35	31	153.00	175	586.55
3.	Himachal Pradesh	4	19.50	1	2.00	1269	5417.67	0	0.00	5	17.80
4.	Jammu & Kashmir	0	0.00	0	0.00	4	16.00	0	0.00	31	102.24
5.	Karnataka	605	2555.15	789	4333.31	6689	11339.79	0	0.00	212	997.37
6.	Kerala	1643	3529.50	24295	66335.72	1470	4516.81	8	154.64	12495	1505.43
7.	Pondicherry	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8.	Punjab	2	5.50	2	5.50	1	10.00	0	0.00	13	287.08
9.	Rajasthan	334	1636.64	62	271.21	1681	4684.51	13	107.30	749	2406.40
10.	Tamil Nadu	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
11.	Tripura	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
12.	Uttar Pradesh	399	995.36	3448	5612.66	897	898.76	7	27.00	1973	4750.32
13.	West Bengal	224	353.92	9870	13098.97	1385	1338.29	18	4.41	1071	1862.70
TOTAL (1 to 13)		3246	9204.07	38626	90387.07	13744	29564.48	77	446.35	17106	13571.12

**TABLE - 13 : PURPOSE WISE CLASSIFICATION OF ADVANCES MADE AT
ULTIMATE BORROWERS' LEVEL DURING 2022-23**

(₹ Lakhs)

Sr. No.	Name of SCARDB	(I) FARM SECTOR ADVANCES										Total Farm Sector Advances	
		ALLIED SECTOR - Animal Husbandry & Fisheries										Number	Amount
		Poultry		Others		Total A.H.		Fisheries		Total Allied Sector			
		No.	Amount	No.	Amount	Number (23+25+27)	Amount (24+26+28)	No.	Amount	Number (29+31)	Amount (30+32)	(7+15+17+ 19+21+33)	(8+16+18+ 20+22+34)
		25	26	27	28	29	30	31	32	33	34	35	36
1.	Gujarat	0	0.00	3	3.00	385	1058.23	0	0.00	385	1058.23	433	1167.53
2.	Haryana	28	162.50	84	193.00	287	942.05	0	0.00	287	942.05	1396	5698.00
3.	Himachal Pradesh	1	17.00	432	1378.42	438	1413.22	0	0.00	438	1413.22	2249	8624.47
4.	Jammu & Kashmir	15	70.08	1	9.16	47	181.48	0	0.00	47	181.48	51	197.48
5.	Karnataka	114	1601.69	2608	7297.44	2934	9896.50	6	52.99	2940	9949.49	12920	29563.90
6.	Kerala	245	967.52	202	359.52	12942	2832.47	17	65.92	12959	2898.39	40850	78263.00
7.	Pondicherry	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8.	Punjab	0	0.50	3	13.60	16	301.18	0	0.00	16	301.18	21	322.18
9.	Rajasthan	3	69.96	466	1213.76	1218	3690.12	915	2694.43	2133	6384.55	4986	14121.24
10.	Tamil Nadu	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
11.	Tripura	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
12.	Uttar Pradesh	1107	3202.78	131	242.82	3211	8195.92	64	220.65	3275	8416.57	8169	16263.52
13.	West Bengal	1568	2757.46	1529	1864.36	4168	6484.52	17	40.16	4185	6524.68	15682	21320.27
TOTAL (1 to 13)		3081	8849.49	5459	12575.08	25646	34995.69	1019	3074.15	26665	38069.84	86757	175541.59

(Cont...)

**TABLE - 13 : PURPOSE WISE CLASSIFICATION OF ADVANCES MADE AT
ULTIMATE BORROWERS' LEVEL DURING 2022-23**

(₹ Lakhs)

Sr. No.	Name of SCARDB	(II) NON-FARM SECTOR ADVANCES									
		Rural Housing		SRTO		Rural Godowns / Storage		Other Non-Agril. Adv.		Total Non-farm Sector Advances	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No. (37+39+41+43)	Amount (38+40+42+44)
		37	38	39	40	41	42	43	44	45	46
1.	Gujarat	79	199.90	10263	17198.40	9	967.65	3236	8019.67	13587	26385.62
2.	Haryana	372	1044.40	561	2042.32	6	34.00	0	0.00	939	3120.72
3.	Himachal Pradesh	253	2298.27	0	0.00	0	0.00	56	740.40	309	3038.67
4.	Jammu & Kashmir	2	16.70	1	1.83	0	0.00	345	433.29	348	451.82
5.	Karnataka	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
6.	Kerala	20892	96063.66	26	146.16	3999	14480.99	10008	15125.44	34925	125816.25
7.	Pondicherry	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8.	Punjab	14	209.45	0	0.00	0	0.00	0	0.00	14	209.45
9.	Rajasthan	73	595.14	4	25.30	42	599.03	221	625.07	340	1844.54
10.	Tamil Nadu	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
11.	Tripura	0	0.00	0	0.00	0	0.00	5	13.50	5	13.50
12.	Uttar Pradesh	0	0.00	104	155.34	0	0.00	4695	10647.71	4799	10803.05
13.	West Bengal	150	1327.37	0	0.00	2	10.50	824	2877.30	976	4215.17
TOTAL (1 to 13)		21835	101754.89	10959	19569.35	4058	16092.17	19390	38482.38	56242	175898.79

(Cont...)

**TABLE - 13 : PURPOSE WISE CLASSIFICATION OF ADVANCES MADE AT
ULTIMATE BORROWERS' LEVEL DURING 2022-23**

(₹ Lakhs)

Sr. No.	Name of SCARDB	(III) SHORT TERM ADVANCES						GRAND TOTAL (I+II+III)	
		Short Term Agril. Loans		Short Term Non-Agril. Loans		Total Short Term Advances		No. (35+45+51)	Amount (36+46+52)
		No.	Amount	No.	Amount	No. (47+49)	Amount (48+50)		
		47	48	49	50	51	52	53	54
1.	Gujarat	0	0.00	0	0.00	0	0.00	14020	27553.15
2.	Haryana	0	0.00	0	0.00	0	0.00	2335	8818.72
3.	Himachal Pradesh*	0	0.00	0	0.00	0	0.00	2558	11663.14
4.	Jammu & Kashmir	0	0.00	0	0.00	0	0.00	399	649.30
5.	Karnataka	0	0.00	21449	24473.85	21449	24473.85	34369	54037.75
6.	Kerala	61595	54707.31	11740	28185.01	73335	82892.32	149110	286971.57
7.	Pondicherry	0	0.00	2721	3957.39	2721	3957.39	2721	3957.39
8.	Punjab	0	0.00	0	0.00	0	0.00	35	531.63
9.	Rajasthan	0	0.00	0	0.00	0	0.00	5326	15965.78
10.	Tamil Nadu	0	0.00	237588	138836.12	237588	138836.12	237588	138836.12
11.	Tripura	0	0.00	0	0.00	0	0.00	5	13.50
12.	Uttar Pradesh	0	0.00	0	0.00	0	0.00	12968	27066.57
13.	West Bengal	60	26.48	5	7.55	65	34.03	16723	25569.47
TOTAL (1 to 13)		61655	54733.79	273503	195459.92	335158	250193.71	478157	601634.09

Note :- * Indicates both HPSCARDB + Kangra DCCB share

**TABLE - 14 : TOTAL LOANS DISBURSED TO WOMEN BORROWERS AND WEAKER SECTIONS
DURING 2022-23 (AT ULTIMATE BORROWERS' LEVEL)**

(₹ Lakhs)

Sr. No.	Name of SCARDB	Total Loans Disbursed		Loans Disbursed to Women Borrowers		Loans Disbursed to Weaker Sections (SC/ST)					
						Small Farmers		Other Farmers		Total	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
		1	2	3	4	5	6	7	8	(5+7)	(6+8)
1.	Gujarat	14020	27553.15	1293	3488.71	143	199.68	237	394.50	380	594.18
2.	Haryana	2355	8818.72	426	3395.35	120	409.25	0	0.00	120	409.25
3.	Himachal Pradesh	2558	11663.14	128	583.16	575	2696.53	0	0.00	575	2696.53
4.	Jammu & Kashmir	399	649.30	94	72.28	26	53.57	0	0.00	26	53.57
5.	Karnataka	12920	29563.90	2139	4537.50	11063	22383.22	0	0.00	11063	22383.22
6.	Kerala	149110	286971.57	31209	51463.51	22367	14348.58	14911	34436.59	37278	48785.17
7.	Pondicherry	2721	3957.39	832	962.32	NR	NR	NR	NR	NR	NR
8.	Punjab	35	531.63	9	74.16	0	0.00	0	5.50	0	5.50
9.	Rajasthan	5326	15965.78	630	1759.05	518	1099.75	304	957.94	822	2057.69
10.	Tamil Nadu	237588	138836.12	88558	53888.07	NR	NR	NR	NR	44160	24886.78
11.	Tripura	5	13.50	0	0.00	0	0.00	0	0.00	0	0.00
12.	Uttar Pradesh	12968	27066.57	1261	2367.99	2545	4251.95	306	403.56	2851	4655.51
13.	West Bengal	24688	32498.36	3998	4099.79	2928	6032.53	333	445.48	3261	6478.01
TOTAL (1 to 13)		464693	584089.13	130577	126691.89	40285	51475.06	16091	36643.57	100536	113005.41

Note :- NR - Not Reported

(Cont...)

**TABLE - 14 : TOTAL LOANS DISBURSED TO WOMEN BORROWERS AND WEAKER SECTIONS
DURING 2022-23 (AT ULTIMATE BORROWERS' LEVEL)**

(₹ Lakhs)

Sr. No.	Name of SCARDB	Loans Disbursed to Other than Weaker Sections (SC/ST)						Grand Total	
		Small Farmers		Other Farmers		Total			
		No.	Amount	No.	Amount	No.	Amount	No.	Amount
		11	12	13	14	(11+13)	(12+14)	(3+9+15)	(4+10+16)
1.	Gujarat	2187	3407.57	11453	23551.40	13640	26958.97	15313	31041.86
2.	Haryana	1789	5014.12	0	0.00	1789	5014.12	2335	8818.72
3.	Himachal Pradesh	1855	8383.45	0	0.00	1855	8383.45	2558	11663.14
4.	Jammu & Kashmir	279	523.45	0	0.00	279	523.45	399	649.30
5.	Karnataka	988	2040.96	0	0.00	988	2040.96	14190	28961.68
6.	Kerala	0	0.00	0	0.00	0	0.00	68487	100248.68
7.	Pondicherry	NR	NR	NR	NR	NR	NR	NR	NR
8.	Punjab	15	288.71	11	163.26	26	451.97	35	531.63
9.	Rajasthan	2809	8505.11	1695	5402.98	4504	13908.09	5956	17724.83
10.	Tamil Nadu	NR	NR	NR	NR	61555	36588.10	194273	115362.95
11.	Tripura	0	0.00	0	0.00	0	0.00	0	0.00
12.	Uttar Pradesh	6848	14946.26	2008	5096.81	8856	20043.07	12968	27066.57
13.	West Bengal	11871	15267.57	182	599.63	12053	15867.20	19312	26445.00
TOTAL (1 to 13)		28641	58377.20	15349	34814.08	105545	129779.38	335826	368514.36

Note :- NR - Not Reported

TABLE - 15(i) : STAFF POSITION AT APEX BANK LEVEL AS ON 31 MARCH 2023

(Numbers)

Sr. No.	Name of SCARDB	Senior Exe. Incl. CEO			Officers (General)			Officers (Technical)			Field Supervisors			Clerical/Secretarial		
		Own Staff	Deputa- tionists	Total (1+2)	Own Staff	Deputa- tionists	Total (4+5)	Own Staff	Deputa- tionists	Total (7+8)	Own Staff	Deputa- tionists	Total (10+11)	Own Staff	Deputa- tionists	Total (13+14)
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1.	Gujarat	17	1	18	73	0	73	0	0	0	127	0	127	219	0	219
2.	Haryana	10	0	10	11	0	11	0	0	0	16	0	16	45	0	45
3.	Himachal Pradesh	0	1	1	69	0	69	0	0	0	0	0	0	69	0	69
4.	Jammu & Kashmir	1	0	1	24	0	24	0	0	0	27	0	27	29	0	29
5.	Karnataka	0	2	2	43	4	47	3	0	3	13	0	13	164	0	164
6.	Kerala	4	5	9	107	0	107	7	0	7	0	0	0	4	0	4
7.	Pondicherry	0	0	0	12	0	12	0	0	0	5	0	5	5	0	5
8.	Punjab	1	3	4	72	1	73	10	0	10	0	0	0	27	0	27
9.	Rajasthan	0	2	2	25	0	25	0	0	0	0	0	0	8	0	8
10.	Tamil Nadu	0	1	1	44	2	46	0	0	0	0	0	0	63	0	63
11.	Tripura	0	1	1	0	7	7	0	0	0	0	0	0	0	9	9
12.	Uttar Pradesh	0	1	1	344	2	346	2	0	2	792	0	792	1215	0	1215
13.	West Bengal	0	3	3	25	0	25	1	0	1	14	0	14	23	0	23
TOTAL (1 to 13)		33	20	53	849	16	865	23	0	23	994	0	994	1871	9	1880

(Cont...)

TABLE - 15(i) : STAFF POSITION AT APEX BANK LEVEL AS ON 31 MARCH 2023

Sr. No.	Name of SCARDB	Sub Staff			GRAND TOTAL			(Numbers)
		Own Staff	Deputationists	Total (16+17)	Own Staff (1+4+7+10+13+16)	Deputationists (2+5+8+11+14+17)	Total (19+20)	Staff Trained during the year
		16	17	18	19	20	21	22
1.	Gujarat	189	0	189	625	1	626	0
2.	Haryana	37	0	37	119	0	119	45
3.	Himachal Pradesh	40	0	40	178	1	179	36
4.	Jammu & Kashmir	120	0	120	201	0	201	0
5.	Karnataka	20	0	20	243	6	249	202
6.	Kerala	27	0	27	149	5	154	159
7.	Pondicherry	6	0	6	28	0	28	0
8.	Punjab	36	0	36	146	4	150	31
9.	Rajasthan	9	0	9	42	2	44	15
10.	Tamil Nadu	9	0	9	116	3	119	0
11.	Tripura	0	3	3	0	20	20	0
12.	Uttar Pradesh	209	0	209	2562	3	2565	1461
13.	West Bengal	10	0	10	73	3	76	0
TOTAL (1 to 13)		712	3	715	4482	48	4530	1949

TABLE - 15(ii) : STAFF POSITION AT PRIMARY BANK LEVEL AS ON 31 MARCH 2023

(Numbers)

Sr. No.	Name of SCARDB	Secretary / CEO			Branch Manager/Officers			Technical Officers			Field Supervisors						
		Own Staff	On Deputation		Total (1+2+3)	Own Staff	On Deputation		Total (5+6+7)	Own Staff	On Deputation		Total (9+10+11)	Own Staff	On Deputation		Total (13+14+15)
			From Govt.	From SCARDB			From Govt.	From SCARDB			From Govt.	From SCARDB			From Govt.	From SCARDB	
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
1.	Haryana	4	0	0	4	8	0	0	8	0	0	0	0	164	0	0	164
2.	Himachal Pradesh	0	1	0	1	28	0	0	28	0	0	0	0	0	0	0	0
3.	Karnataka	12	1	25	38	0	0	0	0	0	0	0	0	130	0	0	130
4.	Kerala	62	0	0	62	139	0	0	139	12	0	0	12	265	0	0	265
5.	Punjab	0	0	0	0	243	0	0	243	2	0	0	2	0	0	0	0
6.	Rajasthan	0	24	0	24	34	0	0	34	0	0	0	0	30	0	0	30
7.	Tamil Nadu	128	0	0	128	0	0	0	0	0	0	0	0	204	22	35	261
8.	West Bengal	14	24	0	38	136	0	0	136	15	0	0	15	190	0	0	190
TOTAL (1 to 8)		220	50	25	295	588	0	0	588	29	0	0	29	983	22	35	1040

(Cont...)

TABLE - 15(ii) : STAFF POSITION AT PRIMARY BANK LEVEL AS ON 31 MARCH 2023

(Numbers)

Sr. No.	Name of SCARDB	Clerical/Secretarial			Sub Staff			GRAND TOTAL					Staff Trained during the year	
		Own Staff	On Deputation		Total (17+18+19)	Own Staff	On Deputation		Total (21+22+23)	Own Staff (1+5+9+13+17+21)	On Deputation			Total (25+26+27)
			From Govt.	From SCARDB			From Govt.	From SCARDB			From Govt. (2+6+10+14+18+22)	From SCARDB (3+7+11+15+19+23)		
		17	18	19	20	21	22	23	24	25	26	27		28
1.	Haryana	197	0	0	197	139	0	0	139	512	0	0	512	320
2.	Himachal Pradesh	19	0	0	19	8	0	0	8	55	1	0	56	0
3.	Karnataka	164	0	0	164	139	0	0	139	445	1	25	471	22
4.	Kerala	288	0	0	288	468	0	0	468	1234	161	35	1430	1070
5.	Punjab	215	0	0	215	96	0	0	96	556	0	0	556	421
6.	Rajasthan	45	0	0	45	68	0	0	68	177	24	0	201	0
7.	Tamil Nadu	31	0	0	31	45	0	0	45	408	22	35	465	104
8.	West Bengal	116	0	0	116	122	0	0	122	593	24	0	617	0
TOTAL (1 to 8)		1075	0	0	1075	1085	0	0	1085	3980	233	95	4308	1937

TABLE - 16(i) : DEMAND, COLLECTION, BALANCE POSITION (AT APEX BANK LEVEL)**(₹ Lakhs)**

Sr. No.	Name of SCARDB	AS ON 30 JUNE 2022					AS ON 30 JUNE 2023				
		Demand	Collection	Balance (1-2)	Recovery (%)	Overdues (%)	Demand	Collection	Balance (6-7)	Recovery (%)	Overdues (%)
		1	2	3	4	5	6	7	8	9	10
1.	Gujarat	58625.72	19079.34	39546.38	32.54	67.46	61514.44	27663.22	33851.22	44.97	55.03
2.	Haryana	198174.28	23016.24	175158.04	11.61	88.39	201177.05	24888.12	176288.93	12.37	87.63
3.	Himachal Pradesh	17785.22	5672.00	12113.22	31.89	68.11	19522.13	6191.58	13330.55	31.72	68.28
4.	Jammu & Kashmir	3740.75	1149.51	2591.24	30.73	69.27	3677.66	1199.18	2478.48	32.61	67.39
5.	Karnataka	135042.62	42812.66	92229.96	31.70	68.30	138860.66	43006.04	95854.62	30.97	69.03
6.	Kerala	305031.98	256198.60	48833.38	83.99	16.01	319041.99	275835.87	43206.12	86.46	13.54
7.	Pondicherry	4124.26	3690.08	434.18	89.47	10.53	4690.24	4274.83	415.41	91.14	8.86
8.	Punjab	120602.38	30968.83	89633.55	25.68	74.32	131715.32	55539.23	76176.09	42.17	57.83
9.	Rajasthan	119411.79	21748.92	97662.87	18.21	81.79	128733.98	21526.31	107207.67	16.72	83.28
10.	Tamil Nadu	133717.16	106892.56	26824.60	79.94	20.06	115843.04	103812.38	12030.66	89.61	10.39
11.	Tripura	971.06	85.92	885.14	8.85	91.15	885.47	114.17	771.30	12.89	87.11
12.	Uttar Pradesh	250953.61	72967.04	177986.57	29.08	70.92	272842.24	72858.84	199983.40	26.70	73.30
13.	West Bengal	80945.98	33392.68	47553.30	41.25	58.75	86553.44	37451.45	49101.99	43.27	56.73
TOTAL (1 to 13)		1429126.81	617674.38	811452.43	43.22	56.78	1485057.66	674361.22	810696.44	45.41	54.59

TABLE - 16(ii) : DEMAND, COLLECTION, BALANCE POSITION (AT ULTIMATE BORROWERS' LEVEL)**(₹ Lakhs)**

Sr. No.	Name of SCARDB	AS ON 30 JUNE 2022					AS ON 30 JUNE 2023				
		Demand	Collection	Balance (1-2)	Recovery (%)	Overdues (%)	Demand	Collection	Balance (6-7)	Recovery (%)	Overdues (%)
		1	2	3	4	5	6	7	8	9	10
1.	Gujarat	58625.72	19079.34	39546.38	32.54	67.46	61514.44	27663.22	33851.22	44.97	55.03
2.	Haryana	230536.16	23557.25	206978.91	10.22	89.78	228723.68	36315.90	192407.78	15.88	84.12
3.	Himachal Pradesh	21090.83	8977.61	12113.22	42.57	57.43	22604.58	9274.03	13330.55	41.03	58.97
4.	Jammu & Kashmir	3740.75	1149.51	2591.24	30.73	69.27	3677.66	1199.18	2478.48	32.61	67.39
5.	Karnataka	82116.14	47657.43	34458.71	58.04	41.96	82470.74	48281.83	34188.91	58.54	41.46
6.	Kerala	376614.82	216584.25	160030.57	57.51	42.49	411426.71	261752.79	149673.92	63.62	36.38
7.	Pondicherry	4124.26	3690.08	434.18	89.47	10.53	4690.24	4274.83	415.41	91.14	8.86
8.	Punjab	264074.29	35805.29	228269.00	13.56	86.44	275538.64	37202.84	238335.80	13.50	86.50
9.	Rajasthan	106217.64	34597.92	71619.72	32.57	67.43	100491.53	31536.66	68954.87	31.38	68.62
10.	Tamil Nadu	121286.62	94169.24	27117.38	77.64	22.36	132580.86	124759.13	7821.73	94.10	5.90
11.	Tripura	971.06	85.92	885.14	8.85	91.15	885.47	114.17	771.30	12.89	87.11
12.	Uttar Pradesh	250953.61	72967.04	177986.57	29.08	70.92	272842.24	72858.84	199983.40	26.70	73.30
13.	West Bengal	96986.83	35103.13	61883.70	36.19	63.81	101577.30	39561.68	62015.62	38.95	61.05
TOTAL (1 to 13)		1617338.73	593424.01	1023914.72	36.69	63.31	1699024.09	694795.10	1004228.99	40.89	59.11

**TABLE - 17 : PURPOSE WISE CLASSIFICATION OF DEMAND AND OVERDUES
(AT ULTIMATE BORROWERS' LEVEL AS ON 30 JUNE 2023)**

(₹ Lakhs)

Sr. No.	Name of SCARDB	(I) Farm Sector								
		Minor Irrigation			Farm Mechanisation			Plant. & Horti. incl. Floriculture		
		Demand	Overdues	Overdues (%)	Demand	Overdues	Overdues (%)	Demand	Overdues	Overdues (%)
		1	2	3	4	5	6	7	8	9
1.	Gujarat	648.84	956.40	147.40	8570.84	12558.57	146.53	97.31	116.14	119.35
2.	Haryana	70973.07	58582.29	82.54	18345.93	16310.40	88.90	15190.29	12989.24	85.51
3.	Himachal Pradesh	4266.53	2480.93	58.15	553.73	337.86	61.02	316.06	217.49	68.81
4.	Jammu & Kashmir	15.77	15.28	96.89	776.54	560.12	72.13	99.73	67.41	67.59
5.	Karnataka	5816.09	2967.55	51.02	12955.26	3137.17	24.22	18143.76	8433.16	46.48
6.	Kerala	12326.65	5901.95	47.88	21187.29	6195.49	29.24	26152.73	13510.31	51.66
7.	Pondicherry	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8.	Punjab	14847.41	13847.86	93.27	17267.63	16000.41	92.66	4668.94	4262.91	91.30
9.	Rajasthan	14023.59	11092.97	79.10	16583.42	12624.28	76.13	1700.65	215.81	12.69
10.	Tamil Nadu	799.50	780.26	97.59	0.00	0.00	0.00	0.00	0.00	0.00
11.	Tripura	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12.	Uttar Pradesh	20496.14	15847.57	77.32	18973.16	13249.66	69.83	44488.29	33680.49	75.71
13.	West Bengal	79507.24	56878.63	71.54	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL (1 to 13)		223720.83	169351.69	75.70	115213.80	80973.96	70.28	110857.76	73492.96	66.29

(Cont...)

**TABLE - 17 : PURPOSE WISE CLASSIFICATION OF DEMAND AND OVERDUES
(AT ULTIMATE BORROWERS' LEVEL AS ON 30 JUNE 2023)**

(₹ Lakhs)

Sr. No.	Name of SCARDB	(I) Farm Sector								
		Animal Husbandry			Purchase of Land			Others		
		Demand	Overdues	Overdues (%)	Demand	Overdues	Overdues (%)	Demand	Overdues	Overdues (%)
		10	11	12	13	14	15	16	17	18
1.	Gujarat	1931.41	1709.75	88.52	1191.54	1528.40	128.27	0.00	0.00	0.00
2.	Haryana	31772.59	28124.84	88.52	20500.91	17892.34	87.28	9903.17	8214.91	82.95
3.	Himachal Pradesh	943.82	643.04	68.13	8173.99	5265.28	64.42	2653.43	983.76	37.08
4.	Jammu & Kashmir	1546.30	919.86	59.49	356.22	189.73	53.26	5.18	5.18	100.00
5.	Karnataka	24600.81	10315.50	41.93	16118.04	5782.48	35.88	628.79	392.43	62.41
6.	Kerala	41204.92	16642.23	40.39	27206.23	12066.63	44.35	0.00	0.00	0.00
7.	Pondicherry	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8.	Punjab	62897.67	58025.30	92.25	11830.94	10641.54	89.95	62748.94	51834.90	82.61
9.	Rajasthan	23356.26	16069.89	68.80	13323.34	6700.07	50.29	3363.67	1944.13	57.80
10.	Tamil Nadu	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11.	Tripura	0.00	0.00	0.00	0.00	0.00	0.00	228.52	228.52	100.00
12.	Uttar Pradesh	17087.08	12689.96	74.27	0.00	0.00	0.00	121285.83	88112.08	72.65
13.	West Bengal	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL (1 to 13)		205340.86	145140.37	70.68	98701.21	60066.47	60.86	200817.53	151715.91	75.55

(Cont...)

**TABLE - 17 : PURPOSE WISE CLASSIFICATION OF DEMAND AND OVERDUES
(AT ULTIMATE BORROWERS' LEVEL AS ON 30 JUNE 2023)**

(₹ Lakhs)

Sr. No.	Name of SCARDB	Total Farm Sector			(II) Non Farm Sector			(III) Rural Housing		
		Demand (1+4+7+10+13+16)	Overdues (2+5+8+11+14+17)	Overdues (%)	Demand	Overdues	Overdues (%)	Demand	Overdues	Overdues (%)
		19	20	21	22	23	24	25	26	27
1.	Gujarat	12439.94	16869.26	135.61	1275.37	1290.33	101.17	4543.44	5157.53	113.52
2.	Haryana	166685.96	142114.02	85.26	22776.05	18632.38	81.81	17960.28	14834.39	82.60
3.	Himachal Pradesh	16907.56	9928.36	58.72	1973.59	1124.96	57.00	3723.43	2277.23	61.16
4.	Jammu & Kashmir	2799.74	1757.58	62.78	416.21	361.62	86.88	412.36	318.00	77.12
5.	Karnataka	78262.75	31028.29	39.65	897.21	786.17	87.62	3310.78	2374.45	71.72
6.	Kerala	128077.82	54316.61	42.41	53654.21	22660.47	42.23	155519.21	61166.16	39.33
7.	Pondicherry	0.00	0.00	0.00	2.78	2.78	100.00	0.00	0.00	0.00
8.	Punjab	174261.53	154612.92	88.72	7354.00	7051.30	95.88	56933.48	48334.49	84.90
9.	Rajasthan	72350.93	48647.15	67.24	15118.43	12238.22	80.95	11784.41	7445.09	63.18
10.	Tamil Nadu	799.50	780.26	97.59	4408.81	4370.73	99.14	733.57	726.07	98.98
11.	Tripura	228.52	228.52	100.00	542.70	542.70	100.00	0.00	0.00	0.00
12.	Uttar Pradesh	222330.50	163579.76	73.58	37234.52	26917.62	72.29	4891.10	3207.03	65.57
13.	West Bengal	79507.24	56878.63	71.54	10704.31	8106.73	75.73	8998.90	6000.45	66.68
TOTAL (1 to 13)		954651.99	680741.36	71.31	156358.19	104086.01	66.57	268810.96	151840.89	56.49

(Cont...)

**TABLE - 17 : PURPOSE WISE CLASSIFICATION OF DEMAND AND OVERDUES
(AT ULTIMATE BORROWERS' LEVEL AS ON 30 JUNE 2023)**

(₹ Lakhs)

Sr. No.	Name of SCARDB	(IV) OTHERS			GRAND TOTAL (I TO IV)		
		Demand	Overdues	Overdues (%)	Demand	Overdues	Overdues (%)
		28	29	30	(19+22+25+28) 31	(20+23+26+29) 32	33
1.	Gujarat	43255.69	10534.11	24.35	61514.44	33851.23	55.03
2.	Haryana	18279.85	16216.99	88.72	225702.14	191797.78	84.98
3.	Himachal Pradesh	0.00	0.00	0.00	22604.58	13330.55	58.97
4.	Jammu & Kashmir	49.35	41.28	83.65	3677.66	2421.13	65.83
5.	Karnataka	0.00	0.00	0.00	82470.74	34188.91	41.46
6.	Kerala	74175.49	11530.68	15.55	411426.73	149673.92	36.38
7.	Pondicherry	4124.25	434.17	10.53	4127.03	436.95	10.59
8.	Punjab	36989.63	28337.09	76.61	275538.64	238335.80	86.50
9.	Rajasthan	1237.76	624.41	50.45	100491.53	68954.87	68.62
10.	Tamil Nadu	126608.93	1944.67	1.54	132550.81	7821.73	5.90
11.	Tripura	0.00	0.00	0.00	771.22	771.22	100.00
12.	Uttar Pradesh	8386.12	6278.99	74.87	272842.24	199983.40	73.30
13.	West Bengal	3349.22	692.08	20.66	102559.67	71677.89	69.89
TOTAL (1 to 13)		316456.29	76634.47	24.22	1696277.43	1013245.38	59.73

**TABLE - 18 : PERIOD-WISE CLASSIFICATION OF OVERDUES AS ON 30 JUNE 2023
(AT ULTIMATE BORROWERS' LEVEL)**

(₹ Lakhs)

Sr. No.	Name of SCARDB	FARM SECTOR (NABARD Programme)									
		Below 1 Year		Over 1 - 3 years		Over 3 - 6 years		Over 6 years		Total	
		Defaulters (Number)	Amount	Defaulters (Number)	Amount	Defaulters (Number)	Amount	Defaulters (Number)	Amount	Defaulters (Number) (1+3+5+7)	Amount (2+4+6+8)
		1	2	3	4	5	6	7	8	9	10
1.	Gujarat	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
2.	Haryana	1166	2747.73	2616	7880.76	7366	21558.83	30581	106551.47	41729	138738.79
3.	Himachal Pradesh	1748	868.23	1494	2564.47	1796	3084.16	1967	3411.50	7005	9928.36
4.	Jammu & Kashmir	194	656.14	187	421.55	289	323.54	654	465.24	1324	1866.47
5.	Karnataka	5437	2250.96	8274	9712.18	9913	9370.26	22583	9351.07	46207	30684.47
6.	Kerala	50140	36044.50	17514	12590.59	5637	4052.02	2267	1629.50	75558	54316.61
7.	Pondicherry	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8.	Punjab	2240	4272.85	4718	15767.38	7310	33200.26	19899	94312.66	34167	147553.15
9.	Rajasthan	1648	1565.81	2058	3132.78	3520	8122.66	17782	35555.69	25008	48376.94
10.	Tamil Nadu	0	0.00	0	0.00	0	0.00	943	475.71	943	475.71
11.	Tripura	0	0.00	NR	0.68	NR	15.71	NR	21.22	693	37.61
12.	Uttar Pradesh	6734	3916.51	20933	14613.61	76377	59916.63	114075	80862.22	218119	159308.97
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
TOTAL (1 to 13)		69307	52322.73	57794	66684.00	112208	139644.07	210751	332636.28	450753	591287.08

Note :- NR - Not Reported

**TABLE - 18 : PERIOD-WISE CLASSIFICATION OF OVERDUES AS ON 30 JUNE 2023
(AT ULTIMATE BORROWERS' LEVEL)**

(₹ Lakhs)

Sr. No.	Name of SCARDB	NON-FARM SECTOR (NABARD Programme)									
		Below 1 Year		Over 1 - 3 years		Over 3 - 6 years		Over 6 years		Total	
		Defaulters (Number)	Amount	Defaulters (Number)	Amount	Defaulters (Number)	Amount	Defaulters (Number)	Amount	Defaulters (Number) (11+13+15+17)	Amount (12+14+16+18)
		11	12	13	14	15	16	17	18	19	20
1.	Gujarat	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
2.	Haryana	347	600.75	717	1675.72	1508	3339.13	5972	12107.08	8544	17722.68
3.	Himachal Pradesh	23	48.76	26	107.59	34	243.17	126	725.44	209	1124.96
4.	Jammu & Kashmir	26	52.28	19	81.13	21	33.66	29	174.14	95	341.21
5.	Karnataka	4	9.55	9	11.50	38	20.43	1855	744.69	1906	786.17
6.	Kerala	16731	15037.49	5844	5252.70	1881	1690.47	756	679.81	25212	22660.47
7.	Pondicherry	0	0.00	0	0.00	0	0.00	9	2.78	9	2.78
8.	Punjab	26	39.83	83	190.73	216	803.98	931	6016.76	1256	7051.30
9.	Rajasthan	204	139.43	344	374.17	1405	2097.52	6133	9627.10	8086	12238.22
10.	Tamil Nadu	0	0.00	0	0.00	0	0.00	1456	2718.23	1456	2718.23
11.	Tripura	0	0.00	NR	1.57	NR	37.34	NR	694.70	660	733.61
12.	Uttar Pradesh	2617	1197.92	5920	3192.41	18704	10210.19	25999	13346.60	53240	27947.12
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
TOTAL (1 to 13)		19978	17126.01	12962	10887.52	23807	18475.89	43266	46837.33	100673	93326.75

Note :- NR - Not Reported

**TABLE - 18 : PERIOD-WISE CLASSIFICATION OF OVERDUES AS ON 30 JUNE 2023
(AT ULTIMATE BORROWERS' LEVEL)**

(₹ Lakhs)

Sr. No.	Name of SCARDB	RURAL HOUSING									
		Below 1 Year		Over 1 - 3 years		Over 3 - 6 years		Over 6 years		Total	
		Defaulters (Number)	Amount	Defaulters (Number)	Amount	Defaulters (Number)	Amount	Defaulters (Number)	Amount	Defaulters (Number) (21+23+25+27)	Amount (22+24+26+28)
		21	22	23	24	25	26	27	28	29	30
1.	Gujarat	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
2.	Haryana	294	1040.55	380	946.00	643	1864.31	3668	10875.78	4985	14726.64
3.	Himachal Pradesh	95	104.13	168	627.25	143	673.17	205	872.68	611	2277.23
4.	Jammu & Kashmir	52	49.45	23	51.34	19	85.12	6	27.54	100	213.45
5.	Karnataka	23	21.48	115	93.95	156	106.33	1616	2152.69	1910	2374.45
6.	Kerala	39091	40589.86	13655	14178.32	4394	4563.00	1767	1834.98	58907	61166.16
7.	Pondicherry	0	0.00	0	0.00	0	0.00		0.00	0	0.00
8.	Punjab	1262	1975.43	2223	7240.85	3036	15589.34	3988	23528.87	10509	48334.49
9.	Rajasthan	380	408.05	385	747.81	627	2340.31	1118	3948.92	2510	7445.09
10.	Tamil Nadu	0	0.00	0	0.00	0	0.00	351	411.53	351	411.53
11.	Tripura	0	0.00	0	0.00	0	0.00		0.00	0	0.00
12.	Uttar Pradesh	40	38.33	277	212.24	1395	1120.11	1800	1836.35	3512	3207.03
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
TOTAL (1 to 13)		41237	44227.28	17226	24097.76	10413	26341.69	14519	45489.34	83395	140156.07

Note :- NR - Not Reported

**TABLE - 18 : PERIOD-WISE CLASSIFICATION OF OVERDUES AS ON 30 JUNE 2023
(AT ULTIMATE BORROWERS' LEVEL)**

(₹ Lakhs)

Sr. No.	Name of SCARDB	OTHERS									
		Below 1 Year		Over 1 - 3 years		Over 3 - 6 years		Over 6 years		Total	
		Defaulters (Number)	Amount	Defaulters (Number)	Amount	Defaulters (Number)	Amount	Defaulters (Number)	Amount	Defaulters (Number) (31+33+35+37)	Amount (32+34+36+38)
		31	32	33	34	35	36	37	38	39	40
1.	Gujarat	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
2.	Haryana	158	204.54	510	944.74	1600	4250.66	8323	15819.73	10591	21219.67
3.	Himachal Pradesh	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4.	Jammu & Kashmir	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
5.	Karnataka	16	5.93	44	37.01	82	23.26	1327	277.62	1469	343.82
6.	Kerala	10941	7651.76	3822	2672.81	1230	860.19	495	345.92	16488	11530.68
7.	Pondicherry	NR	30.40	NR	24.06	NR	48.07	NR	312.40	3285	414.93
8.	Punjab	807	1682.89	1655	6283.23	2476	11297.04	3623	16133.70	8561	35396.86
9.	Rajasthan	83	51.21	43	57.57	151	314.38	176	471.46	453	894.62
10.	Tamil Nadu	13497	7949.94	483	309.76	0	0.00	11	108.58	13991	8368.28
11.	Tripura	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
12.	Uttar Pradesh	4464	1151.40	3792	1653.90	4557	3103.95	7113	3611.03	19926	9520.28
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
TOTAL (1 to 13)		29966	18728.07	10349	11983.08	10096	19897.55	21068	37080.44	74764	87689.14

Note :- NR - Not Reported

(Cont...)

**TABLE - 18 : PERIOD-WISE CLASSIFICATION OF OVERDUES AS ON 30 JUNE 2023
(AT ULTIMATE BORROWERS' LEVEL)**

(₹ Lakhs)

Sr. No.	Name of SCARDB	GRAND TOTAL							
		Below 1 Year			Over 1 - 3 years			Over 3 - 6 years	
		Defaulters (Number) (1+11+21+31)	Amount (2+12+22+32)	Overdues % to Total Overdues	Defaulters (Number) (3+13+23+33)	Amount (4+14+24+34)	Overdues % to Total Overdues	Defaulters (Number) (5+15+25+35)	Amount (6+16+26+36)
		41	42	43	44	45	46	47	48
1.	Gujarat	3227	1450.74	4.29	2275	2995.39	8.85	2246	4263.57
2.	Haryana	1965	4593.57	2.39	4223	11447.22	5.95	11117	31012.93
3.	Himachal Pradesh	1866	1021.12	7.66	1688	3299.31	24.75	1973	4000.50
4.	Jammu & Kashmir	272	757.87	31.30	229	554.02	22.88	329	442.32
5.	Karnataka	5480	2287.92	6.69	8442	9854.64	28.82	10189	9520.28
6.	Kerala	116903	99323.61	66.36	40835	34694.42	23.18	13142	11165.68
7.	Pondicherry	NR	30.40	7.28	NR	24.06	5.76	NR	48.07
8.	Punjab	4335	7971.00	3.34	8679	29482.19	12.37	13038	60890.62
9.	Rajasthan	2315	2164.50	3.14	2830	4312.33	6.25	5703	12874.87
10.	Tamil Nadu	13497	7949.94	66.39	483	309.76	2.59	0	0.00
11.	Tripura	0	0.00	0.00	NR	2.25	0.29	NR	53.05
12.	Uttar Pradesh	13855	6304.16	3.15	30922	19672.16	9.84	101033	74350.88
13.	West Bengal	NR	94541.20	63.34	NR	19195.43	12.86	NR	12124.50
TOTAL (1 to 13)		163715	228396.03	20.85	100606	135843.18	12.40	158770	220747.27

Note :- NR - Not Reported

(Cont...)

**TABLE - 18 : PERIOD-WISE CLASSIFICATION OF OVERDUES AS ON 30 JUNE 2023
(AT ULTIMATE BORROWERS' LEVEL)**

(₹ Lakhs)

Sr. No.	Name of SCARDB	GRAND TOTAL					
		Over 6 years				Total	
		Overdues % to Total Overdues	Defaulters (Number) (7+17+27+37)	Amount (8+18+28+38)	Overdues % to Total Overdues	Defaulters (Number) (41+44+47+50)	Amount (42+45+48+51)
		49	50	51	52	53	54
1.	Gujarat	12.60	16038	25141.53	74.27	23786	33851.23
2.	Haryana	16.12	48544	145354.06	75.54	65849	192407.78
3.	Himachal Pradesh	30.01	2298	5009.62	37.58	7825	13330.55
4.	Jammu & Kashmir	18.27	689	666.92	27.55	1519	2421.13
5.	Karnataka	27.85	27381	12526.07	36.64	51492	34188.91
6.	Kerala	7.46	5285	4490.21	3.00	176165	149673.92
7.	Pondicherry	11.51	NR	315.18	75.45	3529	417.71
8.	Punjab	25.55	28441	139991.99	58.74	54493	238335.80
9.	Rajasthan	18.67	25209	49603.17	71.94	36057	68954.87
10.	Tamil Nadu	0.00	2761	3714.05	31.02	16741	11973.75
11.	Tripura	6.88	NR	715.92	92.83	1353	771.22
12.	Uttar Pradesh	37.18	148987	99656.20	49.83	294797	199983.40
13.	West Bengal	8.12	NR	23391.18	15.67	NR	149252.31
TOTAL (1 to 13)		20.15	305633	510576.10	46.60	733606	1095562.58

Note :- NR - Not Reported

TABLE 19(i) : CLASSIFICATION OF BRANCHES BASED ON RANGE OF RECOVERY**(Numbers)**

Sr. No.	Name of SCARDB	Branches of SCARDBs as on 31 March 2023										
		Above 80%	Between 80% - 70%	Between 70% - 60%	Between 60% - 50%	Between 50% - 45%	Between 45% - 40%	Between 40% - 35%	Between 35% - 25%	Between 25% - 15%	Less than 15%	Total (1 to 10)
		1	2	3	4	5	6	7	8	9	10	11
1.	Gujarat	19 (9)	24 (10)	16 (19)	29 (15)	12 (13)	13 (7)	18 (15)	25 (31)	9 (36)	11 (21)	176 (176)
2.	Himachal Pradesh	0 (0)	1 (0)	2 (3)	4 (7)	6 (4)	5 (8)	10 (8)	14 (13)	8 (5)	1 (3)	51 (51)
3.	Jammu & Kashmir	2 (1)	3 (2)	4 (1)	5 (7)	1 (2)	4 (5)	3 (5)	8 (12)	9 (6)	12 (10)	51 (51)
4.	Pondicherry	1 (1)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	1 (1)
5.	Tripura	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	5 (5)	5 (5)
6.	Uttar Pradesh	0 (0)	0 (0)	5 (4)	16 (15)	14 (17)	18 (33)	31 (42)	114 (125)	110 (77)	15 (10)	323 (323)
7.	West Bengal	0 (0)	0 (0)	0 (0)	0 (0)	1 (1)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	1 (1)
TOTAL (1 to 7)		22 (11)	28 (12)	27 (27)	54 (44)	33 (37)	40 (53)	62 (70)	161 (181)	136 (124)	44 (49)	607 (608)

Note:- Figures in brackets as on 31.03.2022

TABLE 19(ii) : CLASSIFICATION OF PRIMARY BANKS BASED ON RANGE OF RECOVERY

(Numbers)

Sr. No.	Name of SCARDB	Number of PCARDBs as on 31 March 2023										
		Above 80%	Between 80% - 70%	Between 70% - 60%	Between 60% - 50%	Between 50% - 45%	Between 45% - 40%	Between 40% - 35%	Between 35% - 25%	Between 25% - 15%	Less than 15%	Total (1 to 10)
		1	2	3	4	5	6	7	8	9	10	11
1.	Haryana *	0 (0)	0 (0)	0 (0)	0 (1)	0 (0)	0 (0)	0 (0)	9 (1)	18 (10)	43 (59)	70 (71)
2.	Himachal Pradesh	1 (1)	5 (4)	7 (6)	8 (7)	4 (5)	3 (5)	1 (0)	1 (2)	0 (0)	0 (0)	30 (30)
3.	Karnataka	35 (31)	46 (40)	21 (32)	32 (25)	6 (6)	7 (11)	9 (9)	10 (14)	7 (5)	7 (5)	180 (178)
4.	Kerala	10 (6)	18 (13)	17 (13)	19 (21)	2 (1)	9 (9)	1 (6)	1 (6)	0 (1)	0 (0)	77 (76)
5.	Punjab	0 (0)	1 (1)	2 (3)	3 (2)	0 (2)	2 (0)	6 (5)	9 (15)	27 (26)	39 (35)	89 (89)
6.	Rajasthan	1 (1)	1 (1)	1 (1)	4 (5)	2 (1)	0 (1)	2 (2)	9 (11)	7 (5)	9 (8)	36 (36)
7.	Tamil Nadu	120 (74)	45 (54)	6 (23)	2 (11)	1 (2)	1 (5)	0 (3)	1 (3)	3 (4)	1 (1)	180 (180)
8.	West Bengal	2 (0)	0 (2)	1 (0)	1 (4)	3 (1)	2 (0)	0 (1)	2 (3)	6 (5)	7 (8)	24 (24)
TOTAL (1 to 8)		169 (113)	116 (115)	55 (78)	69 (76)	18 (18)	24 (31)	19 (26)	42 (55)	68 (56)	106 (116)	686 (684)

Note:- (1) Figures in brackets as on 31.03.2022.

(2) *Data furnished for 70 branches of 19 PCARDBs.

TABLE - 20(i) : PRODUCTIVITY PARAMETERS DURING 2022-23 (AT APEX BANK LEVEL)

(₹ Lakhs)

Sr. No.	Name of SCARDB	PRODUCTIVITY PARAMETERS (per staff basis)				
		No. of Staff	Loans Outstanding	Loans Issued	Deposit Outstanding	Cash Recovery
1.	Gujarat	626	101.66	44.01	37.20	44.19
2.	Haryana	119	3524.71	195.76	0.23	21.42
3.	Himachal Pradesh	179	210.05	65.15	150.28	64.80
4.	Jammu & Kashmir	201	23.89	3.23	85.19	5.94
5.	Karnataka	249	799.71	124.52	203.18	172.72
6.	Kerala	154	5086.99	1823.61	220.00	1791.14
7.	Pondicherry	28	172.29	141.34	170.19	127.58
8.	Punjab	146	1277.32	3.47	198.47	390.06
9.	Rajasthan	44	3697.64	358.86	4.01	0.14
10.	Tamil Nadu	119	838.51	379.33	204.66	NR
11.	Tripura	20	39.24	0.67	0.00	12.54
12.	Uttar Pradesh	2565	100.59	10.56	0.55	22.70
13.	West Bengal	79	1787.58	384.17	3336.14	NR
TOTAL (1 to 13)		4529	17660.18	3534.68	4610.10	2653.23

Note :- NR - Not Reported

TABLE - 20(ii) : PRODUCTIVITY PARAMETERS DURING 2022-23 (AT PRIMARY BANK LEVEL)**(₹ Lakhs)**

Sr. No.	Name of SCARDB	PRODUCTIVITY PARAMETERS (per staff basis)				
		No. of Staff	Loans Outstanding	Loans Issued	Deposit Outstanding	Cash Recovery
1.	Haryana	512	3784.17	NR	NR	NR
2.	Himachal Pradesh	56	147.41	41.06	100.50	29.05
3.	Karnataka	471	406.08	114.73	126.18	102.51
4.	Kerala	1234	633.05	232.55	0.00	212.12
5.	Punjab	556	310.80	0.95	0.00	68.97
6.	Rajasthan	201	447.87	79.21	0.90	0.38
7.	Tamil Nadu	465	298.57	248.09	17.77	0.00
8.	West Bengal	590	5890.75	1085.00	3092.77	1058.65
TOTAL (1 to 8)		4085	11918.70	1801.59	3338.12	1471.68

Note :- NR - Not Reported

TABLE - 21(i) : STATUS OF AUDIT (AT APEX BANK LEVEL)

Sr. No.	Name of SCARDB	During 2021-22		During 2022-23	
		Audit Classification	Month of Completion	Audit Classification	Month of Completion
1.	Gujarat	Completed (A)	December 2022	Completed (A)	-
2.	Haryana	Completed (C)	-	-	-
3.	Himachal Pradesh	Completed (B)	-	Completed (B)	-
4.	Jammu & Kashmir	Completed (D)	January 2024	-	-
5.	Karnataka	Completed (A)	August 2022	Completed (A)	August 2023
6.	Kerala	Completed (A)	September 2022	Completed (A)	September 2023
7.	Pondicherry	Completed (C)	December 2022	Completed (C)	September 2023
8.	Punjab	Completed (B)	September 2022	Completed (B)	September 2023
9.	Rajasthan	Completed (A)	September 2022	Completed (A)	August 2023
10.	Tamil Nadu	Completed (A)	September 2022	Completed (A)	December 2023
11.	Tripura	Completed (C)	November 2022	Completed (B)	September 2023
12.	Uttar Pradesh	Completed (B)	December 2022	Completed (B)	October 2023
13.	West Bengal	Completed (A)	May 2022	Completed (A)	June 2023

TABLE - 21(ii) : STATUS OF AUDIT (AT PRIMARY BANK LEVEL)**(Numbers)**

Sr. No.	Name of SCARDB	Status of Audit with Audit Classification											
		During 2021-22						During 2022-23					
	Category of Audit	A	B	C	D	Not-audited	Total (1 to 5)	A	B	C	D	Not-audited	Total (7 to 11)
	Column No./Total	1	2	3	4	5	6	7	8	9	10	11	12
1.	Haryana	0	0	0	1	18	19	NR	NR	NR	NR	NR	NR
2.	Himachal Pradesh	0	0	1	0	0	1	0	0	1	0	0	1
3.	Karnataka	10	20	145	3	0	178	12	22	143	2	0	179
4.	Kerala	6	14	55	0	2	77	7	19	49	0	2	77
5.	Punjab	2	8	41	38	0	89	2	7	33	47	0	89
6.	Rajasthan	2	8	22	3	1	36	2	9	15	2	8	36
7.	Tamil Nadu	27	24	109	0	20	180	24	17	65	0	74	180
8.	West Bengal	8	8	6	2	0	24	10	8	4	2	0	24

Note :- NR - Not Reported

COMMON AND NOTES

A series of 18 horizontal dotted lines for writing.

