

**STATISTICAL  
BULLETIN  
2012-13**

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



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## **PREFACE**

We are happy to bring out the Annual Statistical Bulletin for the year 2012-13 on the operations of 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 the publication. Besides, Key parameters of performance of the Primary Co-operative Agriculture and Rural Development Banks (PCARDBs) affiliated to the SCARDBs are also included for the year 2012-13. We hope that this publication would be useful to our member banks and others concerned.

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

*Place: Vashi, Navi Mumbai*

*Date: 31<sup>st</sup> January 2015*

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

*\* Except Assam, Orissa, Maharashtra & West Bengal which have not submitted data.*

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## IMPORTANT OPERATIONAL AND PERFORMANCE INDICATORS

(` Crore)

Sr. No	Indicators	Position as on 31 <sup>st</sup> March 2013	
		Fully Functional	Others
01.	SCARDBs (Number)	13	6
02.	Operational Units (Number)	1742	618
03.	Supervisory Units (Number)	119	21
04.	Membership (in million)	10.39	1.09
05.	Share Capital	710.75	75.21
06.	Free Reserves	2322.40	628.81
07.	Number of SCARDBs having positive Net worth	10	2
08.	Net worth of SCARDBs (Net Position)	2946.68	30.32
09.	Borrowing during the year	5782.75	0.00
10.	Borrowings Outstanding at the end of the year	13425.61	873.48
11.	Deposits Mobilized	743.06	74.48
12.	Deposits Outstanding	868.73	85.59
13.	Investments Outstanding	2736.33	31.93
14.	Loans Disbursed at Apex Bank Level	3492.26	0.25
15.	Loans Disbursed at Ultimate Borrowers' Level	3859.71	1.27
16.	Loans Outstanding at Apex Bank Level	15079.96	1294.10
17.	Loans Outstanding at Ultimate Borrowers' level	15750.62	1178.98
18.	Staff Position – Apex Bank Level (number)	4797	1375
19.	Staff Position – Primary Bank Level (number)	5761	3003
20.	Number of SCARDBs in Profit	9	1
21.	Number of SCARDBs in Loss	4	4
22.	Number of SCARDBs having Accumulated Loss	5	4
23.	Recovery Performance at Ultimate Borrowers' Level (As on 30 <sup>th</sup> June)		
(i)	Demand	10181.18	1378.97
(ii)	Collection	4698.86	144.63
(iii)	Recovery Percentage	46.15	10.49
(iv)	Number of Units having Recovery of 70% and above	262	0
(v)	Number of Units having Recovery of less than 40%	521	169

# ANALYSIS OF PERFORMANCE 2012-13

## 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 2012-13 compared with the position as on 31<sup>st</sup> March 2012. The statistical data is worked out separately for Fully functional and other SCARDBs.

## 2. Organizational Network (Table No. 1)

### 2.1 Operational Units

Operational units are those which actually dispense credit to Ultimate Borrowers. These comprise of Branches / Sub-branches of Unitary SCARDBs as also of PCARDBs affiliated to SCARDBs. The total numbers of operational units were 2360 (Fully functional 1742 and others 618) as on 31<sup>st</sup> March 2013 as against 2534 (Fully functional 1739 and others 834) as on 31<sup>st</sup> March 2012

### 2.2 Supervisory Units

Supervisory units are located either at the District, Regional or Divisional level. The total number of Supervisory units as on 31<sup>st</sup> March 2013 stood at 140 (Fully functional 119 and others 21) as against 131 (Fully functional 110 and others 21) as on 31<sup>st</sup> March 2012.

## 3. Membership at Ultimate Borrowers' Level (Table No. 2)

The membership of SCARDBs consists of Individual and Institutional members which are further categorized into Borrowing and Non-borrowing members. For the purpose of classification of membership at the Ultimate Borrowers' level, the following parameters have been adopted.

- (a) Unitary Structure: SCARDBs operate through their branches / sub-branches. Here members consist of Individuals and Institutional members (both borrowers and non-borrowers). The State Government has been classified as an Institutional member.
- (b) Federal Structure: SCARDBs operate through their affiliated

PCARDBs / PCARDB branches. Membership comprises of Institutional members at SCARDB level (excluding PCARDBs but including State Government). The membership of the PCARDBs consists of Individual and Institutional members both borrowing and non-borrowing.

- (c) Mixed Structure: SCARDBs operating through their branches and affiliated PCARDB through latter's branches. Membership at PCARDB level consists of Individual and Institutional members both borrowing and non-borrowing. At SCARDB level membership consists of Individual and Institutional members excluding PCARDBs but including State Government.

### 3.1 Members at the end of the year

The total number of Borrowing Members as on 31<sup>st</sup> March 2013 were 6.89 million (Fully functional 6.50 million and others 0.39 million) as against 6.29 million (Fully functional 5.85 million and others 0.44 million) as on 31<sup>st</sup> March 2012. The total members including Non-borrowing members stood at 11.48 million (Fully functional 10.39 million and others 1.09 million) as against 12.60 million (Fully functional 9.53 million and others 3.07 million) as on 31<sup>st</sup> March 2012. Maharashtra SCARDB did not report its position.

## 4. Sources of Funds

### 4.1 Net worth of SCARDBs (Table No. 3)

The Net worth of 12 Fully functional SCARDBs stood at ` 2946.83 crore as on 31<sup>st</sup> March 2013 as against ` 2086.28 crore as on 31<sup>st</sup> March 2012. West Bengal SCARDB did not report its position. The improvement in Net worth was mainly on account of decrease in accumulated losses of Himachal Pradesh, Jammu & Kashmir and significantly Uttar Pradesh as well as increase in profit earned by other SCARDBs. 2 SCARDBs (Jammu & Kashmir and Tripura) are having negative Net worth as on 31<sup>st</sup> March 2013. Haryana, Jammu & Kashmir, Pondicherry and Tripura had incurred a loss of ` 6.99 crore, ` 3.37 crore, ` 0.21 crore and ` 0.65 crore respectively as on 31<sup>st</sup> March 2013. The profits earned by Gujarat, Karnataka, Kerala, Punjab, Tamil Nadu and Uttar Pradesh SCARDBs had increased substantially over 2011-12 position, however, the profits of Himachal Pradesh, Rajasthan and

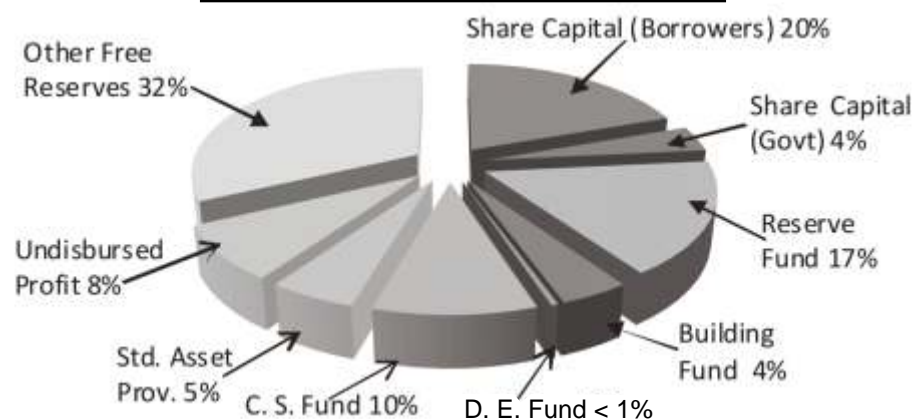


West Bengal SCARDBs had declined during 2012-13 over the previous year.

On other side, the Net worth of 3 other SCARDBs deteriorated further during 2012-13 over the previous year. Assam, Maharashtra and Orissa SCARDBs did not report their position for the year 2012-13. 2 SCARDBs (Bihar and Chhattisgarh) are having negative Net worth as on

31<sup>st</sup> March 2013. Assam, Chhattisgarh, Madhya Pradesh and Orissa had incurred a loss of ` 2.82 crore, ` 8.94 crore, ` 139.88 crore and ` 0.97 crore respectively as on 31<sup>st</sup> March 2013. The profits earned by Bihar SCARDB stood at ` 1.55 crore as on 31<sup>st</sup> March 2013. The financial position of Fully functional SCARDBs at a glance for the years 2011-12 and 2012-13 is given below in TABLE-1.

### RESOURCES AS ON 31<sup>st</sup> MARCH 2013



**TABLE – 1**

(` Crore)

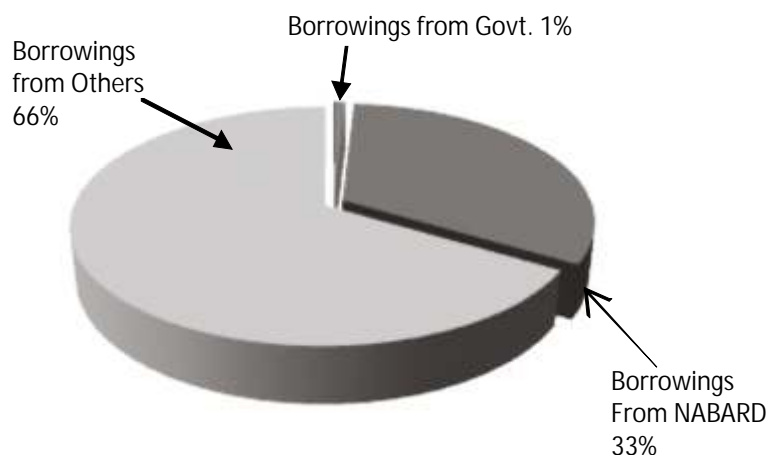
Sr. No	Indicators	2011-12	2012-13	Change in amount over 2011-12
I.	Share Capital outstanding			
	a) Borrowers	631.84	593.55	(-) 38.29
	b) Government	60.13	117.20	(+) 57.07
	<b>Total - I (a+b)</b>	<b>691.97</b>	<b>710.75</b>	<b>(+) 18.78</b>
II.	Free Reserves Outstanding			
	a) Reserve Fund	473.47	512.91	(+) 39.44
	b) Building Fund	111.66	125.90	(+) 14.24
	c) Dividend Equalization Fund	10.41	12.65	(+) 2.24
	d) Credit Stabilization Fund	273.92	292.45	(+) 18.53
	e) Standard Asset Provision	86.58	157.46	(+) 70.88
	f) Undisbursed profit	248.73	248.63	(-) 0.10
	g) Other Free Reserves	343.81	972.40	(+) 628.59
	<b>Total - II (a to g)</b>	<b>1548.58</b>	<b>2322.40</b>	<b>(+) 773.82</b>
III.	Accumulated Losses	154.27	86.47	(-) 67.80
IV.	<b>Net worth (I+II-III)</b>	<b>2086.28</b>	<b>2946.68</b>	<b>(+) 860.40</b>

## 4.2 Borrowings

SCARDBs are non-resource based institutions. They depend on agencies like NABARD & NCDC for resources of which NABARD is the main source.

NABARD continues to be the major source of funds to SCARDBs. These funds are now given as Loans instead of contribution in Debentures, since 2<sup>nd</sup> Sept. 2011. Central and State Government also contributes a small portion of these debentures. SCARDBs also avail funds from NCDC, SCBs and commercial banks through loans or line of credit.

### **BORROWINGS DURING 2012-13**



### 4.2.1 Borrowings made during the year (Table No. 5)

The following TABLE-2 depicts the aggregate borrowings raised by 12 Fully functional SCARDBs under various heads for the period 2011-12 and 2012-13. West Bengal SCARDB did not report its position.

During the year 2012-13, 12 Fully functional SCARDBs borrowed ₹ 5782.75 crore as against ₹ 2339.52 crore during 2011-12. SCARDBs' borrowings recorded a substantial increase of ₹ 3443.23 crore during 2012-13 over 2011-12. While during 2012-13 SCARDBs had raised resources to the tune of ₹ 3842.45 crore from Other agencies (NCDC, SCBs, Commercial Banks etc.) which accounted for 66.45% of total Borrowings during 2012-13 as against 26.12% of Total Borrowings during 2011-12, followed by Borrowings from NABARD in tune of ₹ 1884.97 crore which accounted for the 32.60% of the total resources mobilized during 2012-13, against 70.90% during 2011-12, whereas the balance ₹ 55.33 crore in the total amount raised by SCARDBs contributed by Government during 2012-13.

**TABLE – 2**

(₹ Crore)

Sr. No	Types of Borrowings	During the Year		Change over 2011-12		Percentage to Total Borrowings	
		2011-12	2012-13	Amount	Percent	2011-12	2012-13
1	2	3	4	5	6	7	8
1.	Borrowings from Government	69.63	55.33	(-) 14.30	(-) 20.54	2.98	0.96
2.	Borrowings from NABARD	1658.76	1884.97	(+) 226.21	(+) 13.64	70.90	32.60
3.	Borrowings from Others	611.13	3842.45	(+) 3231.32	(+) > 100.00	26.12	66.44
	<b>Total Borrowings (1+2+3)</b>	<b>2339.52</b>	<b>5782.75</b>	-	-	<b>100.00</b>	<b>100.00</b>

#### 4.2.2 Borrowings Outstanding (Table No. 5)

The aggregate borrowing outstanding of 13 Fully functional SCARDBs stood at ` 13425.61 crore as on 31<sup>st</sup> March 2013 as against the aggregate borrowing outstanding of ` 12741.98 crore as on 31<sup>st</sup> March 2012, whereas the aggregate borrowing outstanding of 3 other SCARDBs (Bihar, Chhattisgarh and Madhya Pradesh) stood at ` 873.48 crore as on 31<sup>st</sup> March 2013 as against the aggregate borrowing outstanding of 5 SCARDBs (Assam, Bihar, Chhattisgarh, Madhya Pradesh and Orissa) of ` 1457.80 crore as on 31<sup>st</sup> March 2012.

#### 4.3 Deposits (Table No. 6)

14 SCARDBs (Assam, Chhattisgarh, Gujarat, Himachal Pradesh, Jammu & Kashmir, Karnataka, Kerala, Madhya Pradesh, Pondicherry, Punjab, Rajasthan, Tamil Nadu, Uttar Pradesh and West Bengal) had mobilized deposits, as per Deposit Mobilization Scheme approved by RBI/NABARD. The net aggregate deposits mobilized by these SCARDBs stood at ` 817.54 crore as on 31<sup>st</sup> March 2013 as against ` 345.04 crore mobilized by 12 SCARDBs during 2011-12. The total deposit outstanding as on 31<sup>st</sup> March 2013 stood at ` 954.32 crore as against ` 571.94 crore during 2011-12.

#### 5. Uses of Funds

The funds rose by the SCARDBs, are utilized for disbursing loans to borrowers for agriculture and allied activities, non-farm activities other non-

agricultural purposes like Jewel loans, Trader's loans, Cash credit to borrowers etc.

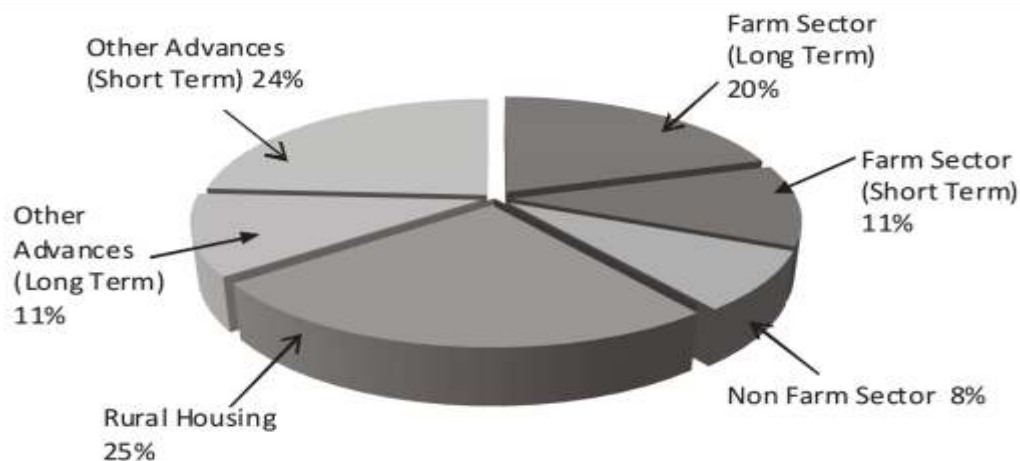
#### 5.1 Advances at the Ultimate Borrowers' Level [Table No. 12 (i)]

The SCARDBs disbursed loans to Ultimate Borrowers for the following main purpose: -

- (a) Farm Sector Advances
  - i. Long Term
  - ii. Short Term
- (b) Non-Farm Sector Advances
- (c) Rural Housing Advances
- (d) Other Non Agricultural Advances
  - i. Long Term
  - ii. Short Term

During the Financial year 2012-13, the 13 Fully functional SCARDBs disbursed loans amounting to ` 3859.71 crore to Ultimate Borrowers as against ` 4448.98 crore disbursed during 2011-12. However, sector-wise breakup of advances was not received from West Bengal SCARDB. The TABLE - 3 given in the next page depicts the main sector-wise breakup of advances during the years 2011-12 and 2012-13.

### ADVANCES DURING 2012-13



**TABLE - 3**

(` Crore)

Sr. No	Types of Advances	During the Year		Percentage to Total Advances in respect of 2012-13	Change over 2011-12		Remarks
		2011-12	2012-13		Amount	Percentage	
1	2	3	4	5	6	7	8
1	Farm Sector Advances						Under Long-term Advances increase in lending were observed only in Karnataka and Kerala SCARDBs whereas sharp decrease in Haryana and Uttar Pradesh SCARDBs. Gujarat, Karnataka, Kerala and Rajasthan SCARDBs have lent under Short-term Advances.
i	Long Term	1388.12	748.99	20.25	(-) 639.13	(-) 46.04	
ii	Short Term	423.96	411.68	11.13	(-) 12.28	(-) 2.90	
2	Non-farm Sector Advances (Long Term)	363.26	301.54	8.15	(-) 61.72	(-) 16.99	Increase in lending by Jammu & Kashmir, Karnataka, Kerala and Rajasthan SCARDBs, sharp decrease in Haryana and Uttar Pradesh SCARDBs.
3	Rural Housing Advances	813.20	934.53	25.26	(+) 121.33	(+) 14.92	Increase in lending by Gujarat, Karnataka, Kerala and Rajasthan SCARDBs.
4	Other Non-agricultural Advances						Increase in Short-term lending by Pondicherry and Tamil Nadu SCARDBs.
i	Long Term	390.73	412.19	11.14	(+) 21.46	(+) 5.49	
ii	Short Term	844.85	890.26	24.07	(+) 45.41	(+) 5.38	
	<b>Total Advances (1+2+3+4)</b>	<b>4224.12</b>	<b>3699.19</b>	<b>100.00</b>	<b>(-) 524.93</b>	<b>(-) 12.43</b>	Increase in total lending were observed in Gujarat, Jammu & Kashmir, Karnataka, Kerala, Pondicherry and Tamil Nadu SCARDBs, sharp decrease in Haryana and Uttar Pradesh SCARDBs.

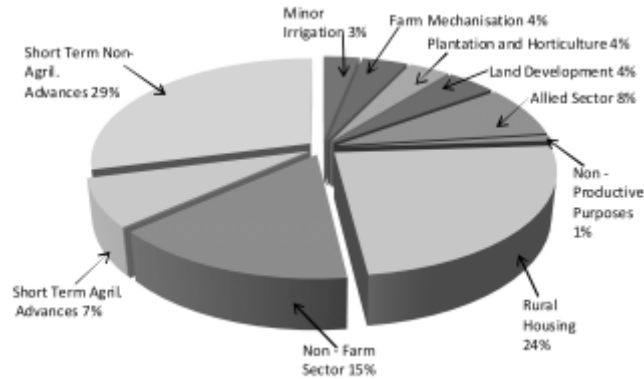
The total loan outstanding of 13 Fully functional SCARDBs at Ultimate Borrowers level as on 31<sup>st</sup> March 2013 stood at ` 15750.62 crore as against ` 15793.08 crore as on 31<sup>st</sup> March 2012.

**5.1.1 Purpose Wise Classification of Advances (Table No. 13)**

The purpose wise classification of advances for the years 2011-12 and 2012-

13, the share of each purpose & sub-purposes in the aggregate advances and the variation (positive / negative) in the share is depicted in the table given below. It is worthwhile to note here that the classification is incomplete in as-much-as some banks (viz Jammu & Kashmir, Tripura & West Bengal) have not furnished the data for the year 2012-13. However TABLE - 4 in the next page gives a fair idea about the trends in each of the purposes / sub-purposes.

**PURPOSE WISE CLASSIFICATION OF ADVANCES (2012-13)**



**TABLE – 4**

(` Crore)

Sr. No	Purposes	2011-12		2012-13		Change over 2011-12	
		Amount	Percentage	Amount	Percentage	Amount	Percentage
1	2	3	4	5	6	7	8
1.	Minor Irrigation	275.17	6.47	120.87	3.12	(-) 154.30	(-) 56.07
2.	Farm Mechanisation	254.95	6.00	154.55	3.99	(-) 100.40	(-) 39.38
3.	Plantation & Horticulture	232.78	5.48	140.08	3.62	(-) 92.70	(-) 39.82
4.	Land Development	184.32	4.34	165.72	4.28	(-) 18.60	(-) 10.09
5.	Allied Sectors (Dairy, Poultry, Fisheries etc.)	545.52	12.83	312.41	8.06	(-) 233.11	(-) 42.73
6.	Non-productive purposes (Purchase of Land, Cattle Shed, Market Yards etc.)	47.74	1.12	34.30	0.89	(-) 13.44	(-) 28.15
7.	Rural Housing	813.36	19.13	934.53	24.12	(+) 121.17	(+) 14.90
8.	Non-farm Sector (SRTO, Rural Godown, Cold Storage, Other Non-Agril Purposes)	544.32	12.80	595.51	15.37	(+) 51.19	(+) 9.40
9.	Short-term Agril. Advances	318.14	7.48	290.30	7.49	(-) 27.84	(-) 8.75
10.	Short-term Non-Agril. Advances	1035.14	24.35	1125.99	29.06	(+) 90.85	(+) 8.78
	<b>Grand Total (1 to 10)</b>	<b>4251.44</b>	<b>100.00</b>	<b>3874.26</b>	<b>100.00</b>	<b>(-) 377.18</b>	<b>(-) 8.87</b>

From the above table, it may be seen that during 2012-13 Short-term Non-Agril. Advances accounted for 29.06% of the total advances disbursed

followed by Rural Housing and Non-farm Sector Advances at 24.12% and 15.37% respectively during the year 2012-13.

### 5.1.2 Advances to Weaker Sections (Table No. 14)

The following two sub-groups have been classified under the main group "Weaker Sections":-

- (a) Small & Marginal Farmers
  - i. Under SC - ST
  - ii. Other than SC - ST
- (b) Swarnajayanti Gram Swarojgar Yojana (SGSY)

SGSY is an integrated programme, which has been launched by the Government of India from 1st April 1999, by restructuring and merging six self-employment programmes including the Integrated Rural Development Programme (IRDP). The following conclusions may be drawn in respect of each of these sub-groups on the basis of available figures:

- (i) During the year 2012-13, 13 Fully functional SCARDBs at the ultimate borrowers' level advances ` 220.22 crore to Small and Marginal farmers (SC -ST) as against ` 191.29 crore disbursed during 2011-12; which formed 5.71% of the aggregate advances at ` 3859.71 crore during 2012-13 as against 4.30% of ` 4448.98 crore disbursed during 2011-12. Information from Tripura and West Bengal SCARDBs were not received.
- (ii) Advances to Small and Marginal farmers (other than SC-ST) amounted to ` 2554.44 crore during 2012-13 as against ` 3057.29 crore during 2011-12. The aggregate advances disbursed during 2012-13 stood at ` 3859.71 crore as against ` 4448.98 crore disbursed during 2011-12. In other words, the ground level disbursements had decreased during 2012-13 as compared to 2011-12 position.
- (iii) Advances under SGSY amounted to ` 2.36 crore during 2012-13 as against ` 30.89 crore during 2011-12. As reported by 13 Fully functional SCARDBs only Uttar Pradesh SCARDB has made advances of ` 2.36 crore during 2012-13 (` 28.09 crore was during 2011-12).

### Investments (Table No. 10)

SCARDBs invest their funds either to comply with statutory requirements or to deploy surplus funds. These investments are made from the amounts provided on account of Sinking Fund, Reserve Funds and Other Reserves / Funds.

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

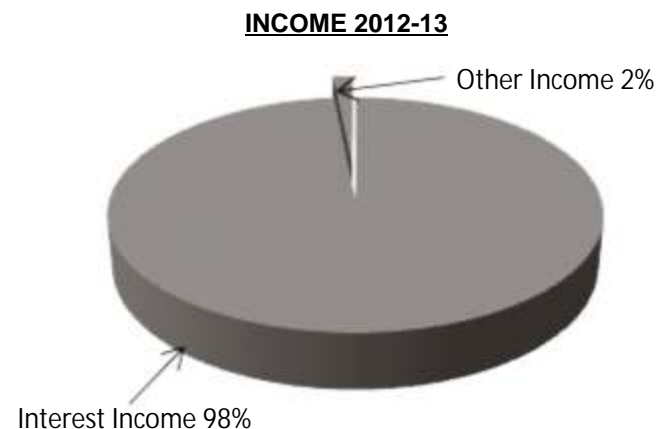
The aggregate investments of the SCARDBs outstanding as on 31<sup>st</sup> March 2013 amounted to ` 2736.33 crore during 2012-13 as against ` 2301.67 crore outstanding as on 31<sup>st</sup> March 2012.

## 6. Financial Position of SCARDBs (Table No. 9)

### 6.1 Income and Expenditure

#### 6.1.1 Income

The TABLE - 5 given in the next page depicting the component wise proportion of the aggregate income for year 2011-12 and 2012-13. The relative share of each component in the aggregate income and the absolute and percentage variation of each component are given below:



**TABLE – 5**

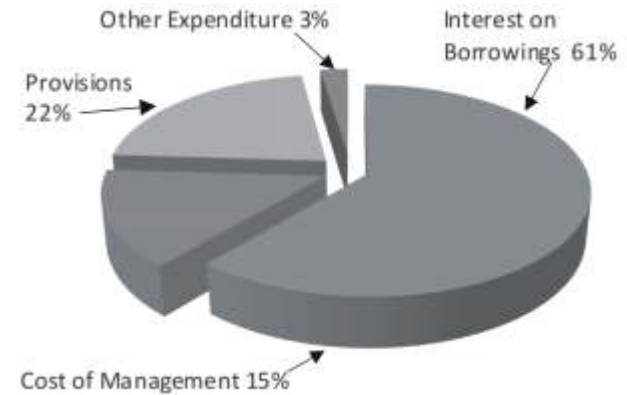
( ` Crore)

Sr. No	Types of Income	2011-12		2012-13		Change Over 2011-12	
		Amount	Percent	Amount	Percent	Amount	Percent
1	2	3	4	5	6	7	8
1.	Interest Income	1757.99	99.00	1963.65	98.45	(+) 205.66	(+) 11.70
2.	Other Income	17.73	1.00	30.96	1.55	(+) 13.24	(+) 74.62
	<b>Total Income (1+2)</b>	<b>1775.72</b>	<b>100.00</b>	<b>1994.61</b>	<b>100.00</b>	<b>(+) 218.90</b>	<b>(+) 12.33</b>

The total Income of 12 Fully functional SCARDBs (West Bengal did not furnish data) during the financial year 2012-13 was ` 1994.61 crore as against ` 1775.72 crore during 2011-12. The total income saw increase of ` 218.90 crore (12.33%) during 2012-13 over the previous year.

#### 6.1.2 Expenditure

During the year 2012-13, the total expenditure of 12 Fully functional SCARDBs (West Bengal did not furnish data) was ` 1831.90 crore as against ` 1937.55 crore during 2011-12. Interest expenditure, cost of management and provisions have shown a declining trend of 6.13%, 13.07% and 8.11% respectively over the previous year 2011-12.

**EXPENDITURE 2012-13****TABLE – 6**

( ` Crore)

Sr. No	Types of Expenditure	2011-12		2012-13		Change Over 2011-12	
		Amount	Percent	Amount	Percent	Amount	Percent
1	2	3	4	5	6	7	8
1.	Interest on Borrowings	1193.96	61.62	1120.83	61.18	(-) 73.13	(-) 6.13
2.	Cost of Management	311.98	16.10	271.20	14.80	(-) 40.78	(-) 13.07
3.	Provisions	431.61	22.28	396.63	21.65	(-) 34.98	(-) 8.11
4.	Other Expenditure	0.00	0.00	43.24	2.37	(+) 43.24	(+) 100.00
	<b>Total Expenditure (1+2+3+4)</b>	<b>1937.55</b>	<b>100.00</b>	<b>1831.90</b>	<b>100.00</b>	<b>(-) 105.50</b>	<b>(-) 5.45</b>

## 6.2 Financial Position

### 6.2.1 SCARDBs in Profit / Loss during the year 2012-13 (Table No. 9)

For the year 2012-13, out of 13 Fully functional SCARDBs, 9 SCARDBs were in profit aggregating to ₹ 174.60 crore as against ₹ 116.28 crore by 8 SCARDBs during 2011-12, whereas 4 SCARDBs had incurred a loss of

₹ 11.22 crore during 2012-13 as against ₹ 69.82 crore by 4 SCARDBs during 2011-12. The total accumulated losses of 5 Fully functional SCARDBs (West Bengal did not furnish data) amounted to ₹ 86.48 crore during 2012-13 as against ₹ 154.27 crore reported by 6 SCARDBs during 2011-12.

**TABLE – 7**

(₹ Crore)

Sr. No	Particulars	2011-12		2012-13	
		Number	Amount	Number	Amount
1	2	3	4	5	6
1.	No of Banks in Profit & Amount	8	116.28	9	174.60
2.	No of Banks in Loss & Amount	4	69.82	4	11.22
3.	No of Banks having Accumulated loss & Amount	6	154.27	5	86.48

### 6.2.2. PCARDBs in Profit / Loss during the year 2012-13 (Table No. 4)

For the year 2012-13, out of 565 PCARDBs of 7 Fully functional SCARDBs under Federal Structure, 335 PCARDBs were in profit aggregating to

₹ 164.50 crore, whereas 230 PCARDBs had incurred a loss of ₹ 333.75 crore during 2012-13 as on 31<sup>st</sup> March 2013. The total accumulated losses of 365 PCARDBs amounted to ₹ 2059.60 crore during 2012-13 reported by 12 SCARDBs during 2011-12. West Bengal SCARDB did not furnish data.

**TABLE – 8**

(₹ Crore)

Sr. No	Particulars	2012-13	
		Number	Amount
1	2	3	4
1.	No of PCARDBs in Profit & Amount	335	164.50
2.	No of PCARDBs in Loss & Amount	230	333.75
3.	No of PCARDBs having Accumulated loss & Amount	365	2059.60



## 7. Recovery Performance (As on 30<sup>th</sup> June 2013)

### 7.1 Demand, Collection, Balance Position

Recovery Performance of 13 Fully functional SCARDBs during the year 2012-13 vis-a-vis 2011-12 [Table No. 16 (i) & 16 (ii)].

During the year 2012-13, the recovery at Apex bank level has increased to 50.95% as against 45.64% during 2011-12. The recovery performance at Ultimate Borrowers Level also increases to 46.15% from 42.51% in 2011-12.

**TABLE – 9**

(` Crore)

Sr. No	Particulars	2011-12		2012-13		Change Over 2011-12			
		Apex	Ultimate	Apex	Ultimate	(i) Amount		(ii) Percentage	
						Apex	Ultimate	Apex	Ultimate
1	2	3	4	5	6	7	8	9	10
1.	Demand	7337.63	9177.33	8391.57	10181.18	(+) 1053.94	(+) 1003.85	(+) 14.36	(+) 10.94
2.	Collection	3348.55	3901.20	4275.15	4698.86	(+) 926.60	(+) 797.66	(+) 27.67	(+) 20.45
3.	Balance	3989.08	5276.13	4116.42	5482.32	(+) 127.34	(+) 206.19	(+) 3.19	(+) 3.91
4.	Recovery (%)	45.64	42.51	50.95	46.15	-	-	-	-

### 7.2 Operational Units according to Range of Recovery

The table appended below gives the operational units of 13 Fully functional SCARDBs (SCARDB's branches and Number of PCARDBs) according to the

Range of Recovery as on 30th June 2013. West Bengal SCARDBs did not submit the data for the year 2012-13. [Table No. 19 (i) & 19 (ii)].

**TABLE – 10**

(Number)

Sr. No	Range of Recovery	Branches of SCARDBs	PCARDBs
1	2	3	4
1.	Above 80 Percent	64	72
2.	Less than 80 & upto 70 percent	46	80
3.	Less than 70 & upto 60 Percent	58	53
4.	Less than 60 & upto 50 Percent	83	52
5.	Less than 50 & upto 45 percent	19	19
6.	Less than 45 & upto 40 percent	28	19
7.	Less than 40 & upto 35 percent	18	12

Sr. No	Range of Recovery	Branches of SCARDBs	PCARDBs
8.	Less than 35 & upto 25 percent	49	52
9.	Less than 25 & upto 15 percent	71	51
10.	Below 15 percent	113	155
	<b>Total (1 to 10)</b>	<b>549</b>	<b>565</b>

#### 8. Classification of Assets as on 31<sup>st</sup> March 2013 (Table No. 7)

The classification of loans & advances of 13 Fully functional SCARDBs (At Apex Bank Level) as on 31<sup>st</sup> March 2013 was as under:-

**TABLE – 11**

(` Crore)

Sr. No	Particulars	Position as on		Change over 2011-12	
		31 <sup>st</sup> March 2012	31 <sup>st</sup> March 2013	Amount	Percent
1	2	3	4	5	6
1.	Total Loans Outstanding	15364.12	15503.30	(+) 139.26	(+) 0.91
2.	Standard Assets	10119.24	11213.94	(+) 1094.70	(+) 10.82
3.	Sub – Standard Assets	2478.97	2458.24	(-) 20.73	(-) 0.84
4.	Doubtful Assets				
	(i) Secured	1631.88	1799.46	(+) 167.58	(+) 10.27
	(ii) Unsecured	1.00	25.08	(+) 24.08	(+) >100.00
5.	Loss Assets	13.83	7.87	(-) 5.96	(-) 43.10
6.	Total Impaired Credit (NPA)	4125.68	4290.65	(+) 164.97	(+) 4.00
7.	Percentage of Impaired Credit to loans outstanding (6/1*100)	26.85	27.68	(+) 0.83	-

It may be seen from the above data that the total of impaired assets to total loans outstanding stood at ` 4290.65 crore (12 Fully functional SCARDBs) as on 31<sup>st</sup> March 2013 registering an increase of ` 164.97 crore in absolute terms over the previous year 2011-12. The percentage of impaired credit to total loans outstanding stood at 27.68%, marginally increased by 0.83% as on 31<sup>st</sup> March 2013 as against 26.85% as at the end of 31<sup>st</sup> March 2012. The quantum

of Doubtful assets (Secured portion) which stood at ` 1799.46 crore registered an increase of ` 167.58 crore registering an increase of 10.27% over 2011-12 position at ` 1631.88 crore. Similarly the quantum of standard assets has increased by ` 1094.70 crore (10.82%) over the previous year ended 31<sup>st</sup> March 2012. It may be noted that West Bengal did not submit the data for the year 2012–13.

# **STATISTICAL BULLETIN**

**2012-13**

**TABLE - 1 : ORGANISATIONAL NETWORK**

(Number)

Sr. No.	Name of SCARDB	As on 31.03.2012					As on 31.03.2013				
		SCARDB Branches	SCARDB Supervisory Units	PCARDBs	PCARDB Branches	Total (3 to 6)	SCARDB Branches	SCARDB Supervisory Units	PCARDBs	PCARDB Branches	Total (8 to 11)
1	2	3	4	5	6	7	8	9	10	11	12
<b>A. Fully Functional</b>											
1.	Gujarat	181	17	0	0	198	181	17	0	0	198
2.	Haryana	0	0	19	87	106	0	0	19	77	96
3.	Himachal Pradesh	33	3	1	16	53	33	3	1	16	53
4.	Jammu & Kashmir	45	2	0	0	47	45	14	0	0	59
5.	Karnataka	0	26	177	0	203	0	23	177	0	200
6.	Kerala	0	14	63	130	207	0	14	63	129	206
7.	Pondicherry	1	0	0	0	1	1	0	0	0	1
8.	Punjab	0	21	89	0	110	0	21	89	0	110
9.	Rajasthan	0	7	36	131	174	0	7	36	131	174
10.	Tamil Nadu	18	18	180	0	216	7	18	180	0	205
11.	Tripura	5	0	0	0	5	5	0	0	0	5
12.	Uttar Pradesh	323	0	0	0	323	323	0	0	0	323
13.	West Bengal	2	2	24	68	96	2	2	24	84	112
<b>TOTAL (1 to 13)</b>		<b>608</b>	<b>110</b>	<b>589</b>	<b>432</b>	<b>1739</b>	<b>597</b>	<b>119</b>	<b>589</b>	<b>437</b>	<b>1742</b>
<b>B. Others</b>											
1.	Assam	28	0	0	0	28	28	0	0	0	28
2.	Bihar	131	14	0	0	145	131	14	0	0	145
3.	Chhattisgarh	0	0	12	76	88	0	0	12	76	88
4.	Madhya Pradesh	0	7	38	261	306	0	7	38	261	306
5.	Maharashtra	0	0	29	187	216	NR	NR	NR	NR	NR
6.	Orissa	5	0	46	0	51	5	0	46	0	51
<b>TOTAL (1 to 6)</b>		<b>164</b>	<b>21</b>	<b>125</b>	<b>524</b>	<b>834</b>	<b>164</b>	<b>21</b>	<b>96</b>	<b>337</b>	<b>618</b>

Note :- (1) NR denotes Not Reported.

**TABLE - 2 : MEMBERSHIP**

(Number)

Sr. No.	Name of SCARDB	As on 31.03.2013								
		Borrowing Members			Non-borrowing Members			Total Membership		
		Male	Female	Total (3+4)	Male	Female	Total (6+7)	Male	Female	Total (9+10)
1	2	3	4	5	6	7	8	9	10	11
<b>A. Fully Functional</b>										
1.	Gujarat	NR	NR	675723	0	0	0	NR	NR	675723
2.	Haryana	221061	24236	245297	456179	36163	492342	677240	60399	737639
3.	Himachal Pradesh	37064	6546	43610	28725	5069	33794	65789	11615	77404
4.	Jammu & Kashmir	NR	NR	74973	NR	NR	19008	NR	NR	93981
5.	Karnataka	578894	85432	664326	372163	54923	427086	951057	140355	1091412
6.	Kerala	NR	NR	827032	NR	NR	429861	NR	NR	1256893
7.	Pondicherry	2022	1494	3516	10548	2428	12976	12570	3922	16492
8.	Punjab	NR	NR	201263	NR	NR	648665	NR	NR	849928
9.	Rajasthan	NR	NR	766038	NR	NR	430510	NR	NR	1196548
10.	Tamil Nadu	236920	78974	315894	806846	268940	1075786	1043766	347914	1391680
11.	Tripura	NR	NR	4858	NR	NR	18709	NR	NR	23567
12.	Uttar Pradesh	NR	NR	2534568	NR	NR	241517	NR	NR	2776085
13.	West Bengal	NR	NR	144054	NR	NR	60306	NR	NR	204360
<b>TOTAL (1 to 13)</b>		-	-	<b>6501152</b>	-	-	<b>3890560</b>	-	-	<b>10391712</b>
<b>B. Others</b>										
1.	Assam	NR	NR	4130	NR	NR	41756	NR	NR	45886
2.	Bihar	NR	NR	214790	NR	NR	487572	NR	NR	702362
3.	Chhattisgarh	43704	7218	50922	126957	35293	162250	170661	42511	213172
4.	Madhya Pradesh	NR	NR	120666	0	0	0	NR	NR	120666
5.	Maharashtra	NR	NR	NR	NR	NR	NR	NR	NR	NR
6.	Orissa	NR	NR	4365	0	0	0	NR	NR	4365
<b>TOTAL (1 to 6)</b>		-	-	<b>394873</b>	-	-	<b>691578</b>	-	-	<b>1086451</b>

Note :- (1) NR denotes Not Reported.

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

(` Lakh)

Sr. No.	Particulars	Name of the SCARDB (Fully Functional)													Name of the SCARDB (Others)					
		Gujarat	Haryana	Himachal Pradesh	Jammu & Kashmir	Karnataka	Kerala	Pondicherry	Punjab	Rajasthan	Tamil Nadu	Tripura	Uttar Pradesh	West Bengal	Assam	Bihar	Chhattisgarh	Madhya Pradesh	Maharashtra	Orissa
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
<b>A.</b>	<b><u>PAID UP SHARE CAPITAL</u></b>																			
1.	Government	4446.32	1130.00	299.54	637.40	444.54	1140.79	299.90	50.71	189.50	2458.43	622.52	0.00	NR	NR	1595.42	295.80	275.17	NR	NR
2.	PCARDBs	0.49	3044.30	222.29	157.74	5073.33	8847.04	0.00	7123.24	3489.27	1578.69	0.00	28380.16	NR	NR	1335.50	561.58	3457.13	NR	NR
3.	Other Institutions/Societies	1.66	0.00	1104.13	15.00	14.01	0.01	66.80	0.00	0.03	0.00	236.62	0.05	NR	NR	0.00	0.00	0.25	NR	NR
	<b>TOTAL A (1+2+3)</b>	<b>4448.47</b>	<b>4174.30</b>	<b>1625.96</b>	<b>810.14</b>	<b>5531.88</b>	<b>9987.84</b>	<b>366.70</b>	<b>7173.95</b>	<b>3678.80</b>	<b>4037.12</b>	<b>859.14</b>	<b>28380.21</b>	<b>NR</b>	<b>NR</b>	<b>2930.92</b>	<b>857.38</b>	<b>3732.55</b>	<b>NR</b>	<b>NR</b>
<b>B.</b>	<b><u>RESERVES / FUNDS</u></b>																			
1.	Reserve Fund	8414.06	2997.29	0.76	0.00	2830.67	3914.70	3.36	12817.26	7360.76	852.20	8.85	12100.13	NR	NR	83.20	148.57	632.57	NR	NR
2.	Credit Stabilisation Fund	3226.89	2863.97	15.00	0.00	725.39	3785.72	12.60	7606.64	2628.33	3342.13	0.00	5037.86	NR	NR	18.59	36.13	1556.07	NR	NR
3.	Building Fund	6329.32	794.00	0.38	0.00	201.08	887.01	0.00	1096.74	1399.18	132.00	0.00	1750.68	NR	NR	45.39	65.03	1165.50	NR	NR
4.	Sinking Fund	222.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NR	NR	814.31	0.00	0.00	NR	NR
5.	Dividend Equalisation Fund	1156.57	0.21	0.00	4.28	0.00	38.85	0.68	0.00	29.61	34.92	0.00	0.00	NR	NR	0.00	66.77	96.95	NR	NR
6.	Standard Assets Provision	86.79	388.13	20.74	3.83	249.21	789.00	2.30	535.48	337.79	13176.82	4.74	155.67	NR	NR	0.09	12.40	332.90	NR	NR
7.	Undisbursed Profit	3751.60	0.00	0.00	0.00	7.04	2016.60	0.00	2877.85	9851.63	219.37	0.00	6138.72	NR	NR	0.00	0.00	0.00	NR	NR
8.	Other Free Reserves	27618.73	15960.78	1.06	53.83	0.00	0.00	137.59	16328.15	2223.21	21561.98	2.85	13132.48	NR	NR	1514.16	130.24	56161.67	NR	NR
	<b>Total B (1 to 8)</b>	<b>50805.96</b>	<b>23004.38</b>	<b>37.94</b>	<b>61.94</b>	<b>4013.39</b>	<b>11431.88</b>	<b>156.53</b>	<b>41262.12</b>	<b>23830.51</b>	<b>39319.42</b>	<b>16.44</b>	<b>38315.54</b>	<b>NR</b>	<b>NR</b>	<b>2475.74</b>	<b>459.14</b>	<b>59945.66</b>	<b>NR</b>	<b>NR</b>
<b>C.</b>	<b><u>ACCUMULATED LOSSES</u></b>	<b>0.00</b>	<b>2291.56</b>	<b>631.96</b>	<b>3943.58</b>	<b>0.00</b>	<b>0.00</b>	<b>153.71</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1626.92</b>	<b>0.00</b>	<b>NR</b>	<b>NR</b>	<b>24652.54</b>	<b>2856.97</b>	<b>45923.88</b>	<b>NR</b>	<b>NR</b>
<b>D.</b>	<b><u>NET WORTH [(A + B) - C]</u></b>	<b>55254.43</b>	<b>24887.12</b>	<b>1031.94</b>	<b>(3071.50)</b>	<b>9545.27</b>	<b>21419.72</b>	<b>369.52</b>	<b>48436.07</b>	<b>27509.31</b>	<b>43356.54</b>	<b>(751.34)</b>	<b>66695.75</b>	<b>NR</b>	<b>NR</b>	<b>(19245.88)</b>	<b>(1540.45)</b>	<b>17754.33</b>	<b>NR</b>	<b>NR</b>

Note :- (1) NR denotes Not Reported.

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

(` Lakh)

Sr. No.	Particulars	Name of SCARDB (Fully Functional)								Name of SCARDB (Others)			
		Haryana	Himachal Pradesh	Karnataka	Kerala	Punjab	Rajasthan	Tamil Nadu	West Bengal	Chhattisgarh	Madhya Pradesh	Maharashtra	Orissa
		1	2	3	4	5	6	7	8	9	10	11	12
<b>A.</b>	<b><u>PAID UP SHARE CAPITAL</u></b>												
1.	Government	2968.76	32.29	677.84	2915.10	0.00	2344.22	NR	NR	540.74	4192.30	NR	NR
2.	Other Institutions/Societies	161.51	0.00	12320.21	79.39	14502.07	0.00	NR	NR	983.77	607.02	NR	NR
3.	Individuals	8440.81	468.93	0.00	20890.46	0.00	7761.04	NR	NR	0.00	5761.91	NR	NR
	<b>TOTAL A (1+2+3)</b>	<b>11571.08</b>	<b>501.22</b>	<b>12998.05</b>	<b>23884.95</b>	<b>14502.07</b>	<b>10105.26</b>	<b>8979.24</b>	<b>NR</b>	<b>1524.51</b>	<b>10561.23</b>	<b>NR</b>	<b>NR</b>
<b>B.</b>	<b><u>RESERVES / FUNDS</u></b>												
1.	Reserve Fund	251.72	51.71	3208.50	2554.07	26781.20	2044.41	NR	NR	466.85	1788.52	NR	NR
2.	Credit Stabilisation Fund	93.68	5.00	0.00	306.01	0.00	0.00	NR	NR	157.27	21.96	NR	NR
3.	Building Fund	230.29	0.00	4207.21	1132.67	0.00	1344.81	NR	NR	75.33	368.36	NR	NR
4.	Dividend Equalisation Fund	0.00	0.00	0.00	306.20	0.00	0.00	NR	NR	2.60	0.00	NR	NR
5.	Standard Assets Provision	219.62	11.72	262.45	2197.38	18079.99	15018.25	NR	NR	8.22	2797.37	NR	NR
6.	Undisbursed Profit	0.00	546.20	1382.36	867.51	13142.82	0.00	NR	NR	2.14	5.28	NR	NR
7.	Other Free Reserves	122.78	0.00	0.00	3862.49	0.00	40878.70	NR	NR	177.94	368.22	NR	NR
	<b>Total B (1 to 7)</b>	<b>918.09</b>	<b>614.63</b>	<b>9060.52</b>	<b>11226.33</b>	<b>58004.01</b>	<b>59286.17</b>	<b>20279.24</b>	<b>NR</b>	<b>890.35</b>	<b>5349.71</b>	<b>NR</b>	<b>NR</b>

Note :- (1) NR denotes Not Reported.

**TABLE - 4 : FINANCIAL POSITION OF PCARDBs**

(` Lakh)

Sr. No.	Name of SCARDB (Federal Structure)	No. of PCARDBs	PCARDBs in Profit		PCARDBs in Losses		Accumulated Losses	
			Number	Net Profit	Number	Net Loss	Number	Amount
1	2	3	4	5	6	7	8	9
<b>A. Fully Functional</b>								
1.	Haryana	19	0	0.00	19	11101.77	19	77667.48
2.	Himachal Pradesh	1	1	61.05	0	0.00	0	0.00
3.	Karnataka	177	50	2424.71	127	4754.49	141	53989.25
4.	Kerala	63	39	3223.05	24	6064.13	23	8246.00
5.	Punjab	89	77	5492.82	12	2211.99	22	10315.44
6.	Rajasthan	36	17	522.95	19	6250.37	20	23550.93
7.	Tamil Nadu	180	151	4725.59	29	2991.79	140	32190.47
8.	West Bengal	NR	NR	NR	NR	NR	NR	NR
<b>TOTAL (1 to 8)</b>		<b>565</b>	<b>335</b>	<b>16450.17</b>	<b>230</b>	<b>33374.54</b>	<b>365</b>	<b>205959.57</b>
<b>B. Others</b>								
1.	Chhattisgarh	12	2	7.08	10	1343.26	10	7848.35
2.	Madhya Pradesh	38	2	21.18	36	7308.61	37	74755.64
3.	Maharashtra	NR	NR	NR	NR	NR	NR	NR
4.	Orissa	NR	NR	NR	NR	NR	NR	NR
<b>TOTAL (1 to 4)</b>		<b>50</b>	<b>4</b>	<b>28.26</b>	<b>46</b>	<b>8651.87</b>	<b>47</b>	<b>82603.99</b>

Note :- (1) NR denotes Not Reported.



**TABLE - 5(i) : BORROWINGS OF SCARDBs**

(` Lakh)

Sr. No.	Name of SCARDB	Borrowing from Government				Borrowing from NABARD			
		O/s at the beginning of the year	Raised during the year	Repaid during the year	O/s at the end of the year	O/s at the beginning of the year	Raised during the year	Repaid during the year	O/s at the end of the year
1	2	3	4	5	6	7	8	9	10
<b>A. Fully Functional</b>									
1.	Gujarat	204.43	0.00	49.45	154.98	9793.09	0.00	3122.02	6671.07
2.	Haryana	9705.71	1912.33	1853.88	9764.16	197564.60	17210.93	31832.17	182943.36
3.	Himachal Pradesh	652.42	1057.00	0.07	1709.35	20331.80	0.00	3600.65	16731.15
4.	Jammu & Kashmir	616.00	0.00	0.00	616.00	0.00	0.00	0.00	0.00
5.	Karnataka	464.42	564.42	318.26	710.58	154459.00	7999.77	16533.71	145925.06
6.	Kerala	4058.23	0.00	803.36	3254.87	203177.11	98242.65	55218.23	246201.53
7.	Pondicherry	2.00	0.00	0.62	1.38	9.34	0.00	4.57	4.77
8.	Punjab	2267.85	0.00	1119.88	1147.97	202592.46	45074.55	36508.54	211158.47
9.	Rajasthan	6199.17	1904.60	1091.90	7011.87	119680.23	19969.28	20725.24	118924.27
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	3514.75	0.00	0.00	3514.75
12.	Uttar Pradesh	10557.40	94.80	2708.72	7943.48	244972.50	0.00	49525.33	195447.17
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR
<b>TOTAL (1 to 13)</b>		<b>41117.50</b>	<b>5533.15</b>	<b>7946.14</b>	<b>38704.51</b>	<b>1156094.88</b>	<b>188497.18</b>	<b>217070.46</b>	<b>1127521.60</b>
<b>B. Others</b>									
1.	Assam	NR	NR	NR	NR	NR	NR	NR	NR
2.	Bihar	954.83	0.00	4.76	950.07	909.01	0.00	177.85	731.16
3.	Chhattisgarh	657.00	0.00	182.86	474.14	12960.05	0.00	2245.78	10714.27
4.	Madhya Pradesh	84686.46	0.00	10493.66	74192.80	0.00	0.00	0.00	0.00
5.	Maharashtra	NR	NR	NR	NR	NR	NR	NR	NR
6.	Orissa	NR	NR	NR	NR	NR	NR	NR	NR
<b>TOTAL (1 to 6)</b>		<b>86298.29</b>	<b>0.00</b>	<b>10681.28</b>	<b>75617.01</b>	<b>13869.06</b>	<b>0.00</b>	<b>2423.63</b>	<b>11445.43</b>

Note :- (1) NR denotes Not Reported.

(2) O/s denotes outstanding.

**TABLE - 5(i) : BORROWINGS OF SCARDBs**

(` Lakh)

Sr. No.	Name of SCARDB	Borrowing from Others (Including NCDC)				Total Borrowings			
		O/s at the beginning of the year	Raised during the year	Repaid during the year	O/s at the end of the year	O/s at the beginning of the year (3+7+11)	Raised during the year (4+8+12)	Repaid during the year (5+9+13)	O/s at the end of the year (6+10+14)
1	2	11	12	13	14	15	16	17	18
	<b>A. Fully Functional</b>								
1.	Gujarat	15277.53	16828.06	11440.49	20665.10	25275.05	16828.06	14611.96	27491.15
2.	Haryana	24730.00	54198.00	55278.00	23650.00	232000.31	73321.26	88964.05	216357.52
3.	Himachal Pradesh	0.00	0.00	0.00	0.00	20984.22	1057.00	3600.72	18440.50
4.	Jammu & Kashmir	0.00	0.00	0.00	0.00	616.00	0.00	0.00	616.00
5.	Karnataka	1759.71	20391.39	20330.27	1820.83	156683.13	28955.58	37182.24	148456.47
6.	Kerala	38113.91	280359.98	284062.58	34411.31	245349.25	378602.63	340084.17	283867.71
7.	Pondicherry	709.31	392.18	315.66	785.83	720.65	392.18	320.85	791.98
8.	Punjab	0.00	0.00	0.00	0.00	204860.31	45074.55	37628.42	212306.44
9.	Rajasthan	0.00	0.00	0.00	0.00	125879.40	21873.88	21817.14	125936.14
10.	Tamil Nadu	10440.75	12074.90	12803.87	9711.78	16830.62	12074.90	12803.87	16101.65
11.	Tripura	0.00	0.00	0.00	0.00	3514.75	0.00	0.00	3514.75
12.	Uttar Pradesh	0.00	0.00	0.00	0.00	255529.90	94.80	52234.05	203390.65
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	85289.88
	<b>TOTAL (1 to 13)</b>	<b>91031.21</b>	<b>384244.51</b>	<b>384230.87</b>	<b>91044.85</b>	<b>1288243.59</b>	<b>578274.84</b>	<b>609247.47</b>	<b>1342560.84</b>
	<b>B. Others</b>								
1.	Assam	NR	NR	NR	NR	NR	NR	NR	NR
2.	Bihar	0.00	0.00	0.00	0.00	1863.84	0.00	182.61	1681.23
3.	Chhattisgarh	355.63	0.00	70.00	285.63	13972.68	0.00	2498.64	11474.04
4.	Madhya Pradesh	0.00	0.00	0.00	0.00	84686.46	0.00	10493.66	74192.80
5.	Maharashtra	NR	NR	NR	NR	NR	NR	NR	NR
6.	Orissa	NR	NR	NR	NR	NR	NR	NR	NR
	<b>TOTAL (1 to 6)</b>	<b>355.63</b>	<b>0.00</b>	<b>70.00</b>	<b>285.63</b>	<b>100522.98</b>	<b>0.00</b>	<b>13174.91</b>	<b>87348.07</b>

Note :- (1) NR denotes Not Reported.

(2) O/s denotes outstanding.

**TABLE - 5(ii) : BORROWINGS OF PCARDBs**

(` Lakh)

Sr. No.	Name of SCARDB	Borrowing from SCARDBs				Borrowing from Other than SCARDBs				Total Borrowings			
		O/s at the beginning of the year	Raised during the year	Repaid during the year	O/s at the end of the year	O/s at the beginning of the year	Raised during the year	Repaid during the year	O/s at the end of the year	O/s at the beginning of the year (3+7)	Raised during the year (4+8)	Repaid during the year (5+9)	O/s at the end of the year (6+10)
1	2	3	4	5	6	7	8	9	10	11	12	13	14
	<b>A. Fully Functional</b>												
1.	Haryana	209601.41	16887.53	27575.94	198913.00	0.00	0.00	0.00	0.00	209601.41	16887.53	27575.94	198913.00
2.	Himachal Pradesh	6386.07	0.00	1297.95	5088.12	0.00	0.00	0.00	0.00	6386.07	0.00	1297.95	5088.12
3.	Karnataka	133153.81	21770.13	18883.04	136040.90	0.00	0.00	0.00	0.00	133153.81	21770.13	18883.04	136040.90
4.	Kerala	258460.18	154157.29	86448.44	326169.03	2291.91	4385.13	3166.79	3510.25	260752.09	158542.42	89615.23	329679.28
5.	Punjab	216162.47	43164.50	40573.26	218753.71	0.00	0.00	0.00	0.00	216162.47	43164.50	40573.26	218753.71
6.	Rajasthan	144387.76	18266.21	21618.17	141035.80	0.00	59.80	0.00	59.80	144387.76	18326.01	21618.17	141095.60
7.	Tamil Nadu	49940.59	34746.29	33663.10	51023.78	1964.23	65072.66	53635.09	13401.80	51904.82	99818.95	87298.19	64425.58
8.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
	<b>TOTAL (1 to 8)</b>	<b>1018092.29</b>	<b>288991.95</b>	<b>230059.90</b>	<b>1077024.34</b>	<b>4256.14</b>	<b>69517.59</b>	<b>56801.88</b>	<b>16971.85</b>	<b>1022348.43</b>	<b>358509.54</b>	<b>286861.78</b>	<b>1093996.19</b>
	<b>B. Others</b>												
1.	Chhattisgarh	16079.73	2.11	1490.57	14591.27	225.00	0.00	0.00	225.00	16304.73	2.11	1490.57	14816.27
2.	Madhya Pradesh	112595.16	4771.58	96.49	117270.25	0.00	0.00	0.00	0.00	112595.16	4771.58	96.49	117270.25
3.	Maharashtra	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
4.	Orissa	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
	<b>TOTAL (1 to 4)</b>	<b>128674.89</b>	<b>4773.69</b>	<b>1587.06</b>	<b>131861.52</b>	<b>225.00</b>	<b>0.00</b>	<b>0.00</b>	<b>225.00</b>	<b>128899.89</b>	<b>4773.69</b>	<b>1587.06</b>	<b>132086.52</b>

Note :- (1) NR denotes Not Reported.

(2) O/s denotes outstanding.

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

(` Lakh)

Sr. No.	Name of SCARDB	Outstanding at the beginning of the year			Raised during the year			Outstanding at the end of the year		
		Public	Members	Total (3+4)	Public	Members	Total (6+7)	Public	Members	Total (9+10)
1	2	3	4	5	6	7	8	9	10	11
	<b>A. Fully Functional</b>									
1.	Gujarat	15092.08	121.53	15213.61	16498.95	286.72	16785.67	20323.36	235.43	20558.79
2.	Haryana	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3.	Himachal Pradesh	0.00	2416.55	2416.55	0.00	1510.00	1510.00	0.00	3480.74	3480.74
4.	Jammu & Kashmir	1089.49	117.35	1206.84	1716.35	176.88	1893.23	1922.06	154.30	2076.36
5.	Karnataka	2922.27	3739.83	6662.10	3945.52	529.19	4474.71	5147.57	4107.26	9254.83
6.	Kerala	136.15	0.00	136.15	22344.34	0.00	22344.34	10124.35	0.00	10124.35
7.	Pondicherry	31.11	899.66	930.77	15.55	705.68	721.23	30.99	1065.73	1096.72
8.	Punjab	4375.04	2609.01	6984.05	13573.59	50.23	13623.82	11089.13	2382.47	13471.60
9.	Rajasthan	108.08	0.00	108.08	51.50	0.00	51.50	138.26	0.00	138.26
10.	Tamil Nadu	0.00	4797.82	4797.82	0.00	8264.23	8264.23	0.00	7693.89	7693.89
11.	Tripura	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12.	Uttar Pradesh	7527.23	0.00	7527.23	2817.85	0.00	2817.85	5523.06	0.00	5523.06
13.	West Bengal	NR	NR	NR	NR	NR	1819.50	829.49	12624.56	13454.05
	<b>TOTAL (1 to 13)</b>	<b>31281.45</b>	<b>14701.75</b>	<b>45983.20</b>	<b>60963.65</b>	<b>11522.93</b>	<b>74306.08</b>	<b>55128.27</b>	<b>31744.38</b>	<b>86872.65</b>
	<b>B. Others</b>									
1.	Assam	NR	NR	NR	NR	NR	18.64	NR	NR	30.79
2.	Bihar	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3.	Chhattisgarh	13.82	2108.75	2122.57	79.94	1808.98	1888.92	29.01	1986.05	2015.06
4.	Madhya Pradesh	9122.66	0.00	9122.66	NR	NR	5540.65	6396.46	0.00	6396.46
5.	Maharashtra	NR	NR	NR	NR	NR	NR	NR	NR	NR
6.	Orissa	NR	NR	NR	0.00	0.00	0.00	NR	NR	116.63
	<b>TOTAL (1 to 6)</b>	<b>9136.48</b>	<b>2108.75</b>	<b>11245.23</b>	<b>79.94</b>	<b>1808.98</b>	<b>7448.21</b>	<b>6425.47</b>	<b>1986.05</b>	<b>8558.94</b>

Note :- (1) NR denotes Not Reported.

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

(` Lakh)

Sr. No.	Name of SCARDB	As on 31.03.2012 (Previous Year)										
		Standard Assets	Sub-Standard Assets	Doubtful Assets (secured portion)				Doubtful Assets (unsecured Portion)	Loss Assets	Total Impaired Credit (NPA)	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	12	13
	<b>A. Fully Functional</b>											
1.	Gujarat	32032.29	6038.90	3550.98	2982.84	11813.05	18346.87	89.36	139.64	24478.85	56511.13	43.32
2.	Haryana	151144.44	72659.45	0.00	0.00	0.00	0.00	0.00	0.00	72659.45	224824.85	32.32
3.	Himachal Pradesh	14511.60	5442.55	1737.02	1310.22	1680.50	4727.74	0.00	0.00	10170.29	24681.89	41.21
4.	Jammu & Kashmir	1231.69	36.78	11.93	3.09	309.15	324.17	0.00	0.28	361.23	1592.98	22.68
5.	Karnataka	97159.36	18462.34	3341.97	4435.69	9191.58	16969.24	0.00	969.48	36401.06	133560.42	27.25
6.	Kerala	254590.31	8799.95	0.00	0.00	0.00	0.00	0.00	3.57	8803.52	263393.83	3.34
7.	Pondicherry	1677.10	53.56	6.67	0.00	13.41	20.08	10.18	0.00	83.82	1760.92	4.76
8.	Punjab	212375.90	6352.47	0.00	0.00	1.72	1.72	0.00	65.02	6419.21	218795.11	2.93
9.	Rajasthan	101824.58	33232.70	4691.61	3570.82	1068.05	9330.48	0.00	0.00	42563.18	144387.76	29.48
10.	Tamil Nadu*	10393.83	3924.25	488.57	2987.07	13286.89	16762.53	0.00	23.05	20709.83	142138.97	14.57
11.	Tripura	2139.90	333.33	120.98	127.61	280.06	528.65	0.00	0.00	861.98	3001.88	28.71
12.	Uttar Pradesh	132842.91	92561.04	40474.51	22748.65	32953.19	96176.35	0.00	182.15	188919.54	321762.45	58.71
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
	<b>TOTAL (1 to 13)</b>	<b>1011923.91</b>	<b>247897.32</b>	<b>54424.24</b>	<b>38165.99</b>	<b>70597.60</b>	<b>163187.83</b>	<b>99.54</b>	<b>1383.19</b>	<b>412431.96</b>	<b>1536412.19</b>	<b>26.84</b>
	<b>B. Others</b>											
1.	Assam	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
2.	Bihar	279.32	447.79	185.15	235.98	4624.47	5045.60	0.00	0.00	5493.39	5772.71	95.16
3.	Chhattisgarh	6584.42	3946.64	2340.07	2685.95	640.66	5666.68	0.00	0.00	9613.32	16197.74	59.35
4.	Madhya Pradesh	38129.14	35873.86	9170.75	26409.61	3339.92	38920.28	0.00	0.00	74794.14	112923.28	66.23
5.	Maharashtra	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
6.	Orissa	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
	<b>TOTAL (1 to 6)</b>	<b>44992.88</b>	<b>40268.29</b>	<b>11695.97</b>	<b>29331.54</b>	<b>8605.05</b>	<b>49632.56</b>	<b>0.00</b>	<b>0.00</b>	<b>89900.85</b>	<b>134893.73</b>	<b>66.65</b>

Note :- (1) NR denotes Not Reported.

(2) \* Tamil Nadu SCARDB's Loan Outstanding amount includes Farm Sector Waiver amount 2006.

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

(` Lakh)

Sr. No.	Name of SCARDB	As on 31.03.2013 (Current Year)										
		Standard Assets	Sub-Standard Assets	Doubtful Assets (secured portion)				Doubtful Assets (unsecured Portion)	Loss Assets	Total Impaired Credit (NPA)	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	14	15	16	17	18	19	20	21	22	23	24
	<b>A. Fully Functional</b>											
1.	Gujarat	34718.20	5985.05	2135.33	4387.38	8285.93	14808.64	2497.43	108.67	23271.16	57989.36	40.13
2.	Haryana	155248.62	59400.05	5486.05	1.64	0.00	5487.69	0.00	0.00	64887.74	220136.36	29.48
3.	Himachal Pradesh	11510.28	4765.44	1437.00	2019.33	2120.99	5577.32	0.00	0.00	10342.76	21853.04	47.33
4.	Jammu & Kashmir	1532.25	157.69	27.92	3.16	274.53	305.61	0.00	0.28	463.58	1995.83	23.23
5.	Karnataka	99724.98	19789.03	3753.79	4560.19	8345.06	16659.04	0.00	417.84	36865.91	136590.89	26.99
6.	Kerala	315270.69	11200.10	0.00	0.00	0.00	0.00	0.00	3.57	11203.67	326474.36	3.43
7.	Pondicherry	1854.16	49.98	1.71	6.67	8.28	16.66	10.92	0.00	77.56	1931.72	4.02
8.	Punjab	214192.43	8396.63	3.48	1.50	1.12	6.10	0.00	71.05	8473.78	222666.21	3.81
9.	Rajasthan	86913.14	35797.03	9169.43	6835.32	2320.87	18325.62	0.00	0.00	54122.65	141035.79	38.38
10.	Tamil Nadu*	136264.92	663.22	260.54	1724.10	12998.68	14983.32	0.00	23.06	15669.60	151934.52	10.31
11.	Tripura	1895.79	517.71	162.44	152.58	306.25	621.27	0.00	0.00	1138.98	3034.79	37.53
12.	Uttar Pradesh	62268.06	99102.13	36640.37	34544.55	31969.26	103154.18	0.00	162.26	202418.57	264686.63	76.47
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
	<b>TOTAL (1 to 13)</b>	<b>1121393.52</b>	<b>245824.06</b>	<b>59078.06</b>	<b>54236.42</b>	<b>66630.97</b>	<b>179945.45</b>	<b>2508.35</b>	<b>786.73</b>	<b>428935.96</b>	<b>1550329.50</b>	<b>27.67</b>
	<b>B. Others</b>											
1.	Assam	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
2.	Bihar	37.38	113.86	54.33	142.38	5344.19	5540.90	8.00	0.00	5662.76	5700.14	99.34
3.	Chhattisgarh	4952.17	3623.37	738.52	3580.57	1794.25	6113.34	0.00	0.00	9736.71	14688.88	66.29
4.	Madhya Pradesh	23935.91	22903.71	22985.48	27163.16	11190.35	61338.99	0.00	0.00	84242.70	108178.61	77.87
5.	Maharashtra	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
6.	Orissa	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
	<b>TOTAL (1 to 6)</b>	<b>28925.46</b>	<b>26640.94</b>	<b>23778.33</b>	<b>30886.11</b>	<b>18328.79</b>	<b>72993.23</b>	<b>8.00</b>	<b>0.00</b>	<b>99642.17</b>	<b>128567.63</b>	<b>77.50</b>

Note :- (1) NR denotes Not Reported.

(2) \* Tamil Nadu SCARDB's Loan Outstanding amount includes Farm Sector Waiver amount 2006.

**TABLE - 8 : PROVISIONS MADE AGAINST NPAs AND STANDARD ASSETS**

(` Lakh)

Sr. No.	Name of SCARDB	During 2011-2012			During 2012-2013		
		Against Impaired Assets	Against Standard Assets	Total Provision (3+4)	Against Impaired Assets	Against Standard Assets	Total Provision (6+7)
1	2	3	4	5	6	7	8
<b>A. Fully Functional</b>							
1.	Gujarat	15157.52	80.08	15237.60	15662.70	86.79	15749.49
2.	Haryana	7735.95	380.41	8116.36	7349.00	388.13	7737.13
3.	Himachal Pradesh	2678.45	20.71	2699.16	2921.86	20.74	2942.60
4.	Jammu & Kashmir	320.57	4.15	324.72	163.68	3.83	167.51
5.	Karnataka	9480.67	242.79	9723.46	8708.09	249.21	8957.30
6.	Kerala	4612.69	643.00	5255.69	1212.69	789.00	2001.69
7.	Pondicherry	27.77	0.00	27.77	27.04	0.00	27.04
8.	Punjab	NR	NR	NR	NR	NR	NR
9.	Rajasthan	6239.35	337.79	6577.14	8639.02	337.79	8976.81
10.	Tamil Nadu	57593.46	6083.60	63677.06	15072.71	13176.82	28249.53
11.	Tripura	NR	NR	NR	287.90	4.74	292.64
12.	Uttar Pradesh	42616.73	332.11	42948.84	55804.56	155.67	55960.23
13.	West Bengal	NR	NR	NR	5439.34	217.52	5656.86
<b>TOTAL (1 to 13)</b>		<b>146463.16</b>	<b>8124.64</b>	<b>154587.80</b>	<b>121288.59</b>	<b>15430.24</b>	<b>136718.83</b>
<b>B. Others</b>							
1.	Assam	NR	NR	NR	NR	NR	NR
2.	Bihar	4778.17	0.70	4778.87	5700.14	0.09	5700.23
3.	Chhattisgarh	1976.93	16.43	1993.36	2481.37	12.40	2493.77
4.	Madhya Pradesh	14776.83	332.90	15109.73	20358.53	332.90	20691.43
5.	Maharashtra	NR	NR	NR	NR	NR	NR
6.	Orissa	NR	NR	NR	4706.22	0.00	4706.22
<b>TOTAL (1 to 6)</b>		<b>21531.93</b>	<b>350.03</b>	<b>21881.96</b>	<b>33246.26</b>	<b>345.39</b>	<b>33591.65</b>

Note :- (1) NR denotes Not Reported.

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

(` Lakh)

Sr. No.	Name of SCARDB	INCOME			EXPENDITURE					Profit / Loss (5-10)	Undisbursed Profit / Accumulated Losses (as per Balance Sheet)
		Interest Income	Other Income	Total Income (3+4)	Interest Paid	Provisions	Cost of Management	Other	Total Expenditure (6+7+8+9)		
1	2	3	4	5	6	7	8	9	10	11	12
	<b>A. Fully Functional</b>										
1.	Gujarat *	9273.66	33.85	9307.51	549.35	2578.44	2487.61	0.00	5615.40	3751.59	3751.59
2.	Haryana	21668.02	224.86	21892.88	19396.37	2073.39	1121.94	0.00	22591.70	(698.82)	(2291.56)
3.	Himachal Pradesh	3325.63	19.51	3345.14	2021.05	462.57	822.52	0.00	3306.14	39.00	(631.96)
4.	Jammu & Kashmir	230.98	173.77	404.75	138.44	0.00	603.25	0.00	741.69	(336.94)	(3943.58)
5.	Karnataka	16342.70	97.04	16439.74	13058.07	1151.26	2225.68	0.00	16435.01	4.73	7.04
6.	Kerala	38664.40	146.75	38811.15	22310.46	11218.56	3216.81	0.00	36745.83	2065.32	2016.60
7.	Pondicherry	286.88	85.27	372.15	191.52	27.04	174.65	0.00	393.21	(21.06)	(153.71)
8.	Punjab	24380.92	176.35	24557.27	18984.43	214.15	2480.84	0.00	21679.42	2877.85	2877.85
9.	Rajasthan	14699.57	5.95	14705.52	10175.90	2941.57	1281.22	0.00	14398.69	306.83	9851.63
10.	Tamil Nadu	7773.61	2085.78	9859.39	2877.76	1493.85	963.96	4294.66	9630.23	229.16	219.37
11.	Tripura	367.44	13.59	381.03	311.14	0.00	135.21	0.00	446.35	(65.32)	(1626.92)
12.	Uttar Pradesh	59351.41	33.46	59384.87	22068.29	17502.23	11606.12	28.89	51205.53	8179.34	6138.72
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	5.86	NR
	<b>TOTAL (1 to 13)</b>	<b>196365.22</b>	<b>3096.18</b>	<b>199461.40</b>	<b>112082.78</b>	<b>39663.06</b>	<b>27119.81</b>	<b>4323.55</b>	<b>183189.20</b>	<b>-</b>	<b>-</b>
	<b>B. Others</b>										
1.	Assam	NR	NR	NR	NR	NR	NR	NR	NR	(281.95)	NR
2.	Bihar	2414.69	2054.56	4469.25	1848.26	1636.60	829.94	0.00	4314.80	154.45	(24652.54)
3.	Chhattisgarh	1217.39	1.81	1219.20	1203.13	760.13	149.94	0.00	2113.20	(894.00)	(2856.97)
4.	Madhya Pradesh	10207.02	23.59	10230.61	9505.75	13624.03	863.10	225.55	24218.43	(13987.82)	(45923.88)
5.	Maharashtra	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
6.	Orissa	994.26	29.15	1023.41	910.76	0.00	23.06	186.78	1120.60	(97.19)	(13484.28)
	<b>TOTAL (1 to 6)</b>	<b>14833.36</b>	<b>2109.11</b>	<b>16942.47</b>	<b>13467.90</b>	<b>16020.76</b>	<b>1866.04</b>	<b>412.33</b>	<b>31767.03</b>	<b>-</b>	<b>-</b>

Note :- (1) NR denotes Not Reported.

(2) \* Profit includes 'Revaluation Reserve of ` 59.48 Lakh.



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

(` Lakh)

Sr. No.	Name of SCARDB	As on 31.03.2012				As on 31.03.2013			
		Sinking Fund	Reserve Fund	Others	Total (3+4+5)	Sinking Fund	Reserve Fund	Others	Total (7+8+9)
1	2	3	4	5	6	7	8	9	10
	<b>A. Fully Functional</b>								
1.	Gujarat	222.00	7649.93	5447.28	13319.21	222.00	8424.51	6745.27	15391.78
2.	Haryana	732.00	1821.46	12.84	2566.30	0.00	2009.51	12.84	2022.35
3.	Himachal Pradesh	1305.75	0.00	0.00	1305.75	115.00	0.00	1117.00	1232.00
4.	Jammu & Kashmir	81.11	77.01	0.18	158.30	10.00	467.93	0.18	478.11
5.	Karnataka	634.00	2658.50	39904.30	43196.80	0.00	0.00	34923.90	34923.90
6.	Kerala	9408.15	3149.37	52746.46	65303.98	35473.15	3947.29	27552.00	66972.44
7.	Pondicherry	0.00	5.59	175.51	181.10	0.00	5.59	200.83	206.42
8.	Punjab	0.00	40370.00	0.00	40370.00	0.00	49618.00	0.00	49618.00
9.	Rajasthan	300.00	6880.67	11063.26	18243.93	0.00	7360.76	15635.18	22995.94
10.	Tamil Nadu	669.56	810.67	4265.57	5745.80	289.56	740.67	5181.57	6211.80
11.	Tripura	0.00	0.00	33.67	33.67	0.00	0.00	39.40	39.40
12.	Uttar Pradesh	66.75	10355.55	29319.67	39741.97	76.29	11160.55	62303.67	73540.51
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR
	<b>TOTAL (1 to 13)</b>	<b>13419.32</b>	<b>73778.75</b>	<b>142968.74</b>	<b>230166.81</b>	<b>36186.00</b>	<b>83734.81</b>	<b>153711.84</b>	<b>273632.65</b>
	<b>B. Others</b>								
1.	Assam	NR	NR	NR	NR	NR	NR	NR	NR
2.	Bihar	743.81	81.71	23.90	849.42	814.31	81.71	21.90	917.92
3.	Chhattisgarh	0.00	0.00	1063.10	1063.10	0.00	0.00	885.10	885.10
4.	Madhya Pradesh	278.46	16.00	1032.66	1327.12	0.00	16.00	1373.47	1389.47
5.	Maharashtra	NR	NR	NR	NR	NR	NR	NR	NR
6.	Orissa	NR	NR	NR	NR	NR	NR	NR	NR
	<b>TOTAL (1 to 6)</b>	<b>1022.27</b>	<b>97.71</b>	<b>2119.66</b>	<b>3239.64</b>	<b>814.31</b>	<b>97.71</b>	<b>2280.47</b>	<b>3192.49</b>

Note :- (1) NR denotes Not Reported.

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

(` Lakh)

Sr. No.	Name of SCARDB	Farm Sector								Rural Housing (NHB / NABARD etc.)				Non-Farm Sector (L. T.)			
		During 2011-2012				During 2012-2013				During 2011-2012		During 2012-2013		During 2011-2012		During 2012-2013	
		Long Term		Short Term		Long Term		Short Term		Number	Amount	Number	Amount	Number	Amount	Number	Amount
		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	13	14	15	16	17	18
	<b>A. Fully Functional</b>																
1.	Gujarat	1831	4601.41	5244	10655.10	NR	2206.78	NR	13090.73	983	1872.43	NR	1921.37	253	732.87	NR	383.17
2.	Haryana	NR	34117.43	0	0.00	NR	14523.40	0	0.00	NR	2344.58	NR	713.33	NR	2877.60	NR	2059.05
3.	Himachal Pradesh	1713	3095.60	0	0.00	714	1621.52	0	0.00	328	1020.11	186	667.05	80	488.67	55	425.38
4.	Jammu & Kashmir	NR	667.96	0	0.00	NR	574.30	0	0.00	NR	0.94	NR	0.00	NR	24.03	NR	105.39
5.	Karnataka	17270	19051.32	1781	1699.68	18721	20331.88	1330	1219.49	34	96.91	40	166.36	15	31.99	30	53.39
6.	Kerala	NR	16209.34	NR	19890.26	NR	18472.61	NR	17816.40	NR	55606.60	NR	75595.43	NR	16877.34	NR	20936.83
7.	Pondicherry	1	1.37	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8.	Punjab	9367	31581.83	0	0.00	8010	30738.17	0	0.00	3587	15821.36	2323	11499.28	266	1305.63	186	927.05
9.	Rajasthan	9334	13269.86	4488	4251.50	5397	9941.35	2897	2775.45	849	2326.57	725	2391.34	3154	3098.46	1803	3158.04
10.	Tamil Nadu	0	1.86	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
11.	Tripura	117	167.05	0	0.00	95	129.46	0	0.00	0	0.00	0	0.00	386	602.60	291	512.23
12.	Uttar Pradesh	65775	45627.55	0	0.00	4912	4513.63	0	0.00	686	821.76	85	100.46	17959	10247.46	1315	955.56
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
	<b>TOTAL (1 to 13)</b>	<b>105408</b>	<b>168392.58</b>	<b>11513</b>	<b>36496.54</b>	<b>37849</b>	<b>103053.10</b>	<b>4227</b>	<b>34902.07</b>	<b>6467</b>	<b>79911.26</b>	<b>3359</b>	<b>93054.62</b>	<b>22113</b>	<b>36286.65</b>	<b>3680</b>	<b>29516.09</b>
	<b>B. Others</b>																
1.	Assam	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
2.	Bihar	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
3.	Chhattisgarh	47	97.24	101	66.10	0	2.11	0	0.00	0	11.01	0	0.00	0	0.00	0	0.00
4.	Madhya Pradesh	237	314.15	0	0.00	NR	NR	NR	NR	1	6.44	NR	NR	4143	5105.14	NR	NR
5.	Maharashtra	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
6.	Orissa	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
	<b>TOTAL (1 to 6)</b>	<b>284</b>	<b>411.39</b>	<b>101</b>	<b>66.10</b>	<b>0</b>	<b>2.11</b>	<b>0</b>	<b>0.00</b>	<b>1</b>	<b>17.45</b>	<b>0</b>	<b>0.00</b>	<b>4143</b>	<b>5105.14</b>	<b>0</b>	<b>0.00</b>

Note :- (1) NR denotes Not Reported.

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

(` Lakh)

Sr. No.	Name of SCARDB	Other Non-Agril. Purposes								TOTAL LOANS DISBURSED			
		During 2011-2012				During 2012-2013				During 2011-2012		During 2012-2013	
		Long Term		Short Term		Long Term		Short Term		Number	Amount	Number	Amount
		Number	Amount	Number	Amount	Number	Amount	Number	Amount	(3+5+11+15+19+21)	(4+6+12+16+20+22)	(7+9+13+17+23+25)	(8+10+14+18+24+26)
1	2	19	20	21	22	23	24	25	26	27	28	29	30
<b>A. Fully Functional</b>													
1.	Gujarat	0	0.00	0	0.00	NR	1406.76	0	0.00	<b>8311</b>	<b>17861.81</b>	<b>8624</b>	<b>19008.81</b>
2.	Haryana	0	0.00	0	0.00	0	0.00	0	0.00	<b>NR</b>	<b>39339.61</b>	<b>NR</b>	<b>17295.78</b>
3.	Himachal Pradesh	0	0.00	0	0.00	0	0.00	0	0.00	<b>2121</b>	<b>4604.38</b>	<b>955</b>	<b>2713.95</b>
4.	Jammu & Kashmir	0	0.00	0	0.00	NR	75.00	0	0.00	<b>NR</b>	<b>692.93</b>	<b>NR</b>	<b>754.69</b>
5.	Karnataka	0	0.00	0	0.00	0	0.00	0	0.00	<b>19100</b>	<b>20879.90</b>	<b>20121</b>	<b>21771.12</b>
6.	Kerala	NR	17916.95	0	0.00	NR	20875.55	0	0.00	<b>NR</b>	<b>126500.49</b>	<b>NR</b>	<b>153696.82</b>
7.	Pondicherry	0	0.00	3114	1418.22	0	0.00	3402	1658.86	<b>3115</b>	<b>1419.59</b>	<b>3402</b>	<b>1658.86</b>
8.	Punjab	0	0.00	0	0.00	0	0.00	0	0.00	<b>13220</b>	<b>48708.82</b>	<b>10519</b>	<b>43164.50</b>
9.	Rajasthan	0	0.00	0	0.00	0	0.00	0	0.00	<b>17825</b>	<b>22946.39</b>	<b>10822</b>	<b>18266.18</b>
10.	Tamil Nadu	NR	19471.87	NR	17348.27	30059	34746.29	60502	29925.52	<b>0</b>	<b>36822.00</b>	<b>90561</b>	<b>64671.81</b>
11.	Tripura	0	0.00	0	0.00	0	0.00	0	0.00	<b>503</b>	<b>769.65</b>	<b>386</b>	<b>641.69</b>
12.	Uttar Pradesh	163	117.96	0	0.00	10	11.61	0	0.00	<b>84583</b>	<b>56814.73</b>	<b>6322</b>	<b>5581.26</b>
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	<b>NR</b>	<b>NR</b>	<b>NR</b>	<b>NR</b>
<b>TOTAL (1 to 13)</b>		<b>163</b>	<b>37506.78</b>	<b>3114</b>	<b>18766.49</b>	<b>30069</b>	<b>57115.21</b>	<b>63904</b>	<b>31584.38</b>	<b>148778</b>	<b>377360.30</b>	<b>151712</b>	<b>349225.47</b>
<b>B. Others</b>													
1.	Assam	NR	NR	NR	NR	NR	NR	NR	NR	<b>NR</b>	<b>4.33</b>	<b>NR</b>	<b>18.57</b>
2.	Bihar	90	9.36	0	0.00	2	4.05	0	0.00	<b>90</b>	<b>9.36</b>	<b>2</b>	<b>4.05</b>
3.	Chhattisgarh	0	0.00	0	0.00	0	0.00	0	0.00	<b>148</b>	<b>174.35</b>	<b>0</b>	<b>2.11</b>
4.	Madhya Pradesh	0	0.00	0	0.00	NR	NR	NR	NR	<b>4381</b>	<b>5425.73</b>	<b>NR</b>	<b>NR</b>
5.	Maharashtra	NR	NR	NR	NR	NR	NR	NR	NR	<b>NR</b>	<b>NR</b>	<b>NR</b>	<b>NR</b>
6.	Orissa	NR	NR	NR	NR	NR	NR	NR	NR	<b>NR</b>	<b>NR</b>	<b>NR</b>	<b>NR</b>
<b>TOTAL (1 to 6)</b>		<b>90</b>	<b>9.36</b>	<b>0</b>	<b>0.00</b>	<b>2</b>	<b>4.05</b>	<b>0</b>	<b>0.00</b>	<b>4619</b>	<b>5613.77</b>	<b>2</b>	<b>24.73</b>

Note :- (1) NR denotes Not Reported.

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

(` Lakh)

Sr. No.	Name of SCARDB	Farm Sector								Rural Housing (NHB / NABARD etc.)				Non-Farm Sector (L. T.)			
		As on 31.03.2012				As on 31.03.2013				As on 31.03.2012		As on 31.03.2013		As on 31.03.2012		As on 31.03.2013	
		Long Term		Short Term		Long Term		Short Term		Number	Amount	Number	Amount	Number	Amount	Number	Amount
		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	13	14	15	16	17	18
	<b>A. Fully Functional</b>																
1.	Gujarat *	NR	19066.63	NR	33242.54	NR	38203.70	NR	15939.41	NR	881.43	NR	976.79	NR	2799.73	NR	2352.98
2.	Haryana	NR	180915.01	0	0.00	NR	178308.32	0	0.00	NR	26453.22	NR	23835.88	NR	16350.72	NR	17219.41
3.	Himachal Pradesh	NR	14791.93	0	0.00	NR	13130.29	0	0.00	NR	7197.16	NR	6280.28	NR	2692.80	NR	2442.47
4.	Jammu & Kashmir	NR	1277.59	0	0.00	NR	1601.07	0	0.00	NR	2.21	NR	0.05	NR	213.08	NR	219.45
5.	Karnataka	NR	127768.43	NR	431.23	NR	131696.78	NR	1153.76	NR	1727.95	NR	1106.85	NR	3459.15	NR	2083.53
6.	Kerala	NR	51836.68	NR	15824.92	NR	57716.27	NR	14086.12	NR	136740.96	NR	181420.23	NR	37965.03	NR	46967.18
7.	Pondichery	13	13.18	0	0.00	9	10.88	0	0.00	0	0.00	0	0.00	29	18.47	26	12.63
8.	Punjab	NR	118600.61	0	0.00	NR	122037.68	0	0.00	NR	89451.63	NR	89530.84	NR	8110.23	NR	7185.19
9.	Rajasthan	NR	115146.22	NR	4621.46	NR	110383.55	NR	3899.46	NR	15921.80	NR	17090.96	NR	8698.28	NR	9661.82
10.	Tamil Nadu	NR	28.37	0	0.00	NR	20.21	0	0.00	NR	3761.02	NR	3467.82	NR	13263.60	NR	11684.32
11.	Tripura	1853	515.17	0	0.00	187	525.19	0	0.00	0	0.00	0	0.00	2929	2486.71	2971	2509.60
12.	Uttar Pradesh	NR	317676.34	0	0.00	NR	260449.95	0	0.00	NR	5884.72	NR	3527.80	NR	42161.04	NR	23884.39
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
	<b>TOTAL (1 to 13)</b>	<b>1866</b>	<b>947636.16</b>	<b>0</b>	<b>54120.15</b>	<b>196</b>	<b>914083.89</b>	<b>0</b>	<b>35078.75</b>	<b>0</b>	<b>288022.10</b>	<b>0</b>	<b>327237.50</b>	<b>2958</b>	<b>138218.84</b>	<b>2997</b>	<b>126222.97</b>
	<b>B. Others</b>																
1.	Assam	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
2.	Bihar	NR	3965.38	0	0.00	NR	3912.33	0	0.00	0	0.00	0	0.00	NR	1765.24	NR	1732.99
3.	Chhattisgarh	NR	15800.11	NR	9.66	NR	14335.69	0	0.00	0	0.00	0	0.00	NR	387.97	NR	353.19
4.	Madhya Pradesh	38	112595.16	0	0.00	NR	97314.51	0	0.00	0	0.00	0	0.00	0	0.00	NR	2940.91
5.	Maharashtra	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
6.	Orissa	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
	<b>TOTAL ( 1 to 6)</b>	<b>38</b>	<b>132360.65</b>	<b>0</b>	<b>9.66</b>	<b>38</b>	<b>115562.53</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>2153.21</b>	<b>0</b>	<b>5027.09</b>

Note :- (1) NR denotes Not Reported.

(2) \* From total Loans outstanding, 'Special Anamat Suspende' of ` 135.92 lakh and ` 128.63 lakh has been deducted for the year 2011-12 & 2012-13 respectively.

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

(` Lakh)

Sr. No.	Name of SCARDB	Other Non-Agril. Purposes								TOTAL LOANS OUTSTANDING			
		As on 31.03.2012				As on 31.03.2013				As on 31.03.2012		As on 31.03.2013	
		Long Term		Short Term		Long Term		Short Term		Number	Amount	Number	Amount
		Number	Amount	Number	Amount	Number	Amount	Number	Amount	(3+5+11+15+19+21)	(4+6+12+16+20+22)	(7+9+13+17+23+25)	(8+10+14+18+24+26)
1	2	19	20	21	22	23	24	25	26	27	28	29	30
	<b>A. Fully Functional</b>												
1.	Gujarat *	NR	656.72	0	0.00	NR	645.11	0	0.00	NR	56511.13	NR	57989.36
2.	Haryana	NR	1105.90	0	0.00	NR	772.75	0	0.00	NR	224824.85	NR	220136.36
3.	Himachal Pradesh	0	0.00	0	0.00	0	0.00	0	0.00	NR	24681.89	NR	21853.04
4.	Jammu & Kashmir	NR	100.10	0	0.00	NR	175.26	0	0.00	NR	1592.98	NR	1995.83
5.	Karnataka	NR	173.66	0	0.00	NR	549.97	0	0.00	NR	133560.42	NR	136590.89
6.	Kerala	NR	21026.24	0	0.00	NR	26284.56	0	0.00	NR	263393.83	NR	326474.36
7.	Pondichery	0	0.00	3824	1729.27	0	0.00	3481	1908.21	3866	1760.92	3516	1931.72
8.	Punjab	NR	2632.64	0	0.00	NR	3912.50	0	0.00	NR	218795.11	NR	222666.21
9.	Rajasthan	0	0.00	0	0.00	0	0.00	0	0.00	NR	144387.76	NR	141035.79
10.	Tamil Nadu	NR	30443.87	NR	10967.76	0	34754.90	NR	18651.31	NR	58464.62	NR	68578.56
11.	Tripura	0	0.00	0	0.00	0	0.00	0	0.00	4782	3001.88	3158	3034.79
12.	Uttar Pradesh	NR	3463.21	0	0.00	NR	17847.39	0	0.00	NR	369185.31	NR	305709.53
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
	<b>TOTAL (1 to 13)</b>	<b>0</b>	<b>59602.34</b>	<b>3824</b>	<b>12697.03</b>	<b>0</b>	<b>84942.44</b>	<b>3481</b>	<b>20559.52</b>	<b>8648</b>	<b>1500160.70</b>	<b>6674</b>	<b>1507996.44</b>
	<b>B. Others</b>												
1.	Assam	NR	NR	NR	NR	NR	NR	NR	NR	NR	877.51	NR	842.12
2.	Bihar	0	42.09	0	0.00	NR	54.82	0	0.00	NR	5772.71	NR	5700.14
3.	Chhattisgarh	0	0.00	0	0.00	0	0.00	0	0.00	NR	16197.74	NR	14688.88
4.	Madhya Pradesh	0	328.12	0	0.00	0	7658.64	NR	264.55	38	112923.28	38	108178.61
5.	Maharashtra	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
6.	Orissa	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
	<b>TOTAL ( 1 to 6)</b>	<b>0</b>	<b>370.21</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>7713.46</b>	<b>0</b>	<b>264.55</b>	<b>38</b>	<b>135771.24</b>	<b>38</b>	<b>129409.75</b>

Note :- (1) NR denotes Not Reported.

(2) \* From total Loans outstanding, 'Special Anamat Suspense' of ` 135.92 lakh and ` 128.63 lakh has been deducted for the year 2011-12 & 2012-13 respectively.

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

(` Lakh)

Sr. No.	Name of SCARDB	Farm Sector								Rural Housing (NHB / NABARD etc.)				Non-Farm Sector (L. T.)					
		During 2011-2012				During 2012-2013				During 2011-2012		During 2012-2013		During 2011-2012		During 2012-2013			
		Long Term		Short Term		Long Term		Short Term		Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
		Number	Amount	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	13	14	15	16	17	18		
	<b>A. Fully Functional</b>																		
1.	Gujarat	1831	4601.41	5244	10655.10	NR	2206.78	0	13090.73	983	1872.43	NR	1921.37	253	732.87	NR	383.17		
2.	Haryana	11432	34041.64	0	0.00	4246	14514.85	0	0.00	1290	2306.52	330	703.68	843	3088.80	462	1669.00		
3.	Himachal Pradesh	1713	3095.60	0	0.00	714	1621.52	0	0.00	328	1020.11	186	667.05	80	488.67	55	425.38		
4.	Jammu & Kashmir	NR	667.96	0	0.00	NR	574.30	0	0.00	NR	0.94	0	0.00	NR	24.03	NR	105.39		
5.	Karnataka	17270	19051.32	1781	1699.68	18721	20331.88	1330	1219.49	34	96.91	40	166.36	15	31.99	30	53.39		
6.	Kerala	21742	16493.40	26101	23076.99	23124	18671.89	23533	20918.99	31242	56447.92	34058	75761.52	12393	17569.32	13111	22007.92		
7.	Pondicherry	1	1.37	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00		
8.	Punjab	NR	1016.42	0	0.00	NR	952.92	0	0.00	NR	16451.76	NR	11525.28	NR	271.49	NR	197.00		
9.	Rajasthan	9447	14016.32	6624	6964.51	5864	11375.07	5158	5938.41	816	2301.98	700	2607.28	3214	3268.51	2409	3844.66		
10.	Tamil Nadu	13	31.81	0	0.00	13	6.70	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00		
11.	Tripura	117	167.05	0	0.00	95	129.46	0	0.00	0	0.00	0	0.00	386	602.60	291	512.23		
12.	Uttar Pradesh	65775	45627.55	0	0.00	4912	4513.63	0	0.00	686	821.76	85	100.46	17959	10247.46	1315	955.56		
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR		
	<b>TOTAL (1 to 13)</b>	<b>129341</b>	<b>138811.85</b>	<b>39750</b>	<b>42396.28</b>	<b>57689</b>	<b>74899.00</b>	<b>30021</b>	<b>41167.62</b>	<b>35379</b>	<b>81320.33</b>	<b>35399</b>	<b>93453.00</b>	<b>35143</b>	<b>36325.74</b>	<b>17673</b>	<b>30153.70</b>		
	<b>B. Others</b>																		
1.	Assam	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR		
2.	Bihar	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00		
3.	Chhattisgarh	90	70.51	108	72.57	45	42.60	10	20.13	0	7.51	0	0.00	1	2.00	0	0.00		
4.	Madhya Pradesh	147	337.98	0	0.00	3	8.98	0	0.00	1	2.57	0	0.00	4212	5262.78	30	32.75		
5.	Maharashtra	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00		
6.	Orissa	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00		
	<b>TOTAL (1 to 6)</b>	<b>237</b>	<b>408.49</b>	<b>108</b>	<b>72.57</b>	<b>48</b>	<b>51.58</b>	<b>10</b>	<b>20.13</b>	<b>1</b>	<b>10.08</b>	<b>0</b>	<b>0.00</b>	<b>4213</b>	<b>5264.78</b>	<b>30</b>	<b>32.75</b>		

Note :- (1) NR denotes Not Reported.

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

(` Lakh)

Sr. No.	Name of SCARDB	Other Non-Agril. Purposes								Total Loans Disbursed			
		During 2011-2012				During 2012-2013				During 2011-2012		During 2012-2013	
		Long Term		Short Term		Long Term		Short Term		Number	Amount	Number	Amount
		Number	Amount	Number	Amount	Number	Amount	Number	Amount	(3+5+11+15+19+21)	(4+6+12+16+20+22)	(7+9+13+17+23+25)	(8+10+14+18+24+26)
1	2	19	20	21	22	23	24	25	26	27	28	29	30
	<b>A. Fully Functional</b>												
1.	Gujarat	0	0.00	0	0.00	NR	1406.76	0	0.00	<b>8311</b>	<b>17861.81</b>	<b>8624</b>	<b>19008.81</b>
2.	Haryana	0	0.00	0	0.00	0	0.00	0	0.00	<b>13565</b>	<b>39436.96</b>	<b>5038</b>	<b>16887.53</b>
3.	Himachal Pradesh	0	0.00	0	0.00	0	0.00	0	0.00	<b>2121</b>	<b>4604.38</b>	<b>955</b>	<b>2713.95</b>
4.	Jammu & Kashmir	0	0.00	0	0.00	NR	75.00	0	0.00	<b>NR</b>	<b>692.93</b>	<b>NR</b>	<b>754.69</b>
5.	Karnataka	0	0.00	0	0.00	0	0.00	0	0.00	<b>19100</b>	<b>20879.90</b>	<b>20121</b>	<b>21771.12</b>
6.	Kerala	18335	20130.95	0	0.00	23554	24749.63	0	0.00	<b>109813</b>	<b>133718.58</b>	<b>117380</b>	<b>162109.95</b>
7.	Pondicherry	0	0.00	3114	1418.22	0	0.00	3402	1658.86	<b>3115</b>	<b>1419.59</b>	<b>3402</b>	<b>1658.86</b>
8.	Punjab	NR	18823.65	0	0.00	NR	14975.69	0	0.00	<b>NR</b>	<b>36563.32</b>	<b>NR</b>	<b>27650.89</b>
9.	Rajasthan	0	0.00	0	0.00	0	0.00	0	0.00	<b>20101</b>	<b>26551.32</b>	<b>14131</b>	<b>23765.42</b>
10.	Tamil Nadu	0	0.00	236752	83066.93	0	0.00	224792	87366.62	<b>236765</b>	<b>83098.74</b>	<b>224805</b>	<b>87373.32</b>
11.	Tripura	0	0.00	0	0.00	0	0.00	0	0.00	<b>503</b>	<b>769.65</b>	<b>386</b>	<b>641.69</b>
12.	Uttar Pradesh	163	117.96	0	0.00	10	11.61	0	0.00	<b>84583</b>	<b>56814.73</b>	<b>6322</b>	<b>5581.26</b>
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	<b>NR</b>	<b>22485.62</b>	<b>NR</b>	<b>16053.18</b>
	<b>TOTAL (1 to 13)</b>	<b>18498</b>	<b>39072.56</b>	<b>239866</b>	<b>84485.15</b>	<b>23564</b>	<b>41218.69</b>	<b>228194</b>	<b>89025.48</b>	<b>497977</b>	<b>444897.53</b>	<b>401164</b>	<b>385970.67</b>
	<b>B. Others</b>												
1.	Assam	NR	NR	NR	NR	NR	NR	NR	NR	<b>NR</b>	<b>4.33</b>	<b>NR</b>	<b>18.57</b>
2.	Bihar	90	9.36	0	0.00	2	4.05	0	0.00	<b>90</b>	<b>9.36</b>	<b>2</b>	<b>4.05</b>
3.	Chhattisgarh	0	0.00	0	0.00	0	0.00	0	0.00	<b>199</b>	<b>152.59</b>	<b>55</b>	<b>62.73</b>
4.	Madhya Pradesh	0	0.00	0	0.00	0	0.00	0	0.00	<b>4360</b>	<b>5603.33</b>	<b>33</b>	<b>41.73</b>
5.	Maharashtra	0	0.00	0	0.00	0	0.00	0	0.00	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
6.	Orissa	0	0.00	0	0.00	0	0.00	0	0.00	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
	<b>TOTAL (1 to 6)</b>	<b>90</b>	<b>9.36</b>	<b>0</b>	<b>0.00</b>	<b>2</b>	<b>4.05</b>	<b>0</b>	<b>0.00</b>	<b>4649</b>	<b>5769.61</b>	<b>90</b>	<b>127.08</b>

Note :- (1) NR denotes Not Reported.

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

(` Lakh)

Sr. No.	Name of SCARDB	Farm Sector								Rural Housing (NHB / NABARD etc.)				Non-Farm Sector (L. T.)			
		As on 31.03.2012				As on 31.03.2013				As on 31.03.2012		As on 31.03.2013		As on 31.03.2012		As on 31.03.2013	
		Long Term		Short Term		Long Term		Short Term		Number	Amount	Number	Amount	Number	Amount	Number	Amount
		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	13	14	15	16	17	18
	<b>A. Fully Functional</b>																
1.	Gujarat *	NR	19066.63	NR	33242.54	NR	38203.70	NR	15939.41	NR	881.43	NR	976.79	NR	2799.73	NR	2352.98
2.	Haryana	NR	171506.62	0	0.00	NR	162401.17	0	0.00	NR	21352.01	NR	20217.93	NR	16742.78	NR	16294.15
3.	Himachal Pradesh	NR	14791.93	0	0.00	NR	13130.29	0	0.00	NR	7197.16	NR	6280.28	NR	2692.80	NR	2442.47
4.	Jammu & Kashmir	NR	1277.59	0	0.00	NR	1601.07	0	0.00	NR	2.21	NR	0.05	NR	213.08	NR	219.45
5.	Karnataka	234784	105106.96	1781	1699.68	229473	109639.22	1330	1219.49	10181	7474.40	8582	6576.80	5622	1685.90	5186	1411.70
6.	Kerala	182395	52687.28	21744	16593.35	178822	59277.80	19789	15298.21	132820	131377.29	144240	175948.14	47911	39667.02	51020	48574.26
7.	Pondicherry	13	13.18	0	0.00	9	10.88	0	0.00	0	0.00	0	0.00	29	18.47	26	12.63
8.	Punjab	190515	139436.83	0	0.00	175966	142517.24	0	0.00	NR	80905.17	NR	77575.05	NR	9013.67	NR	7794.82
9.	Rajasthan	145079	99247.91	8431	8073.56	125084	91051.05	7117	7115.56	8535	14479.63	8484	15025.97	21680	12686.78	20430	13419.79
10.	Tamil Nadu	4850	2402.64	0	0.00	4609	2163.88	0	0.00	2219	2189.85	1859	1931.01	4593	7945.98	4252	7278.35
11.	Tripura	1853	515.17	0	0.00	187	525.19	0	0.00	0	0.00	0	0.00	2929	2486.71	2971	2509.60
12.	Uttar Pradesh	NR	317676.34	0	0.00	NR	260449.95	0	0.00	NR	5884.72	NR	3527.80	NR	42161.04	NR	23884.39
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
	<b>TOTAL (1 to 13)</b>	<b>759489</b>	<b>923729.08</b>	<b>31956</b>	<b>59609.13</b>	<b>714150</b>	<b>880971.44</b>	<b>28236</b>	<b>39572.67</b>	<b>153755</b>	<b>271743.87</b>	<b>163165</b>	<b>308059.82</b>	<b>82764</b>	<b>138113.96</b>	<b>83885</b>	<b>126194.59</b>
	<b>B. Others</b>																
1.	Assam	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
2.	Bihar	NR	3965.38	0	0.00	NR	3912.33	0	0.00	0	0.00	0	0.00	NR	1765.24	NR	1732.99
3.	Chhattisgarh	NR	12403.92	0	0.00	NR	10225.75	NR	24.90	0	0.00	NR	157.54	NR	226.07	NR	87.51
4.	Madhya Pradesh	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
5.	Maharashtra	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
6.	Orissa	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
	<b>TOTAL (1 to 6)</b>	<b>0</b>	<b>16369.30</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>14138.08</b>	<b>0</b>	<b>24.90</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>157.54</b>	<b>0</b>	<b>1991.31</b>	<b>0</b>	<b>1820.50</b>

Note :- (1) NR denotes Not Reported. (2) \* From total Loans outstanding, Special Anamat Suspense of ` 135.92 lakh and ` 128.63 lakh has been deducted for the year 2011-12 and 2012-13 respectively.



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

(` Lakh)

Sr. No.	Name of SCARDB	Other Non-Agril. Purposes								TOTAL LOANS OUTSTANDING			
		As on 31.03.2012				As on 31.03.2013				As on 31.03.2012		As on 31.03.2013	
		Long Term		Short Term		Long Term		Short Term		Number	Amount	Number	Amount
		Number	Amount	Number	Amount	Number	Amount	Number	Amount	(3+5+11+15+19+21)	(4+6+12+16+20+22)	(7+9+13+17+23+25)	(8+10+14+18+24+26)
1	2	19	20	21	22	23	24	25	26	27	28	29	30
	<b>A. Fully Functional</b>												
1.	Gujarat *	NR	656.72	0	0.00	NR	645.11	0	0.00	NR	56511.13	NR	57989.36
2.	Haryana	0	0.00	0	0.00	0	0.00	0	0.00	NR	209601.41	NR	198913.25
3.	Himachal Pradesh	0	0.00	0	0.00	0	0.00	0	0.00	NR	24681.89	NR	21853.04
4.	Jammu & Kashmir	NR	100.10	0	0.00	NR	175.26	0	0.00	NR	1592.98	NR	1995.83
5.	Karnataka	0	0.00	0	0.00	0	0.00	0	0.00	252368	115966.94	244571	118847.21
6.	Kerala	35014	27222.85	0	0.00	40067	32220.38	0	0.00	419884	267547.79	433938	331318.79
7.	Pondicherry	0	0.00	3824	1729.27	0	0.00	3481	1908.21	3866	1760.92	3516	1931.72
8.	Punjab	0	0.00	0	0.00	NR	2025.51	0	0.00	190515	229355.67	175966	229912.62
9.	Rajasthan	2160	1002.95	0	0.00	3535	1351.65	0	0.00	185885	135490.83	164650	127964.02
10.	Tamil Nadu	0	0.00	140152	50010.82	0	0.00	147482	58173.09	151814	62549.29	158202	69546.33
11.	Tripura	0	0.00	0	0.00	0	0.00	0	0.00	4782	3001.88	3158	3034.79
12.	Uttar Pradesh	NR	3463.21	0	0.00	NR	17847.39	0	0.00	NR	369185.31	NR	305709.53
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	102061.47	NR	106045.79
	<b>TOTAL (1 to 13)</b>	<b>37174</b>	<b>32445.83</b>	<b>143976</b>	<b>51740.09</b>	<b>43602</b>	<b>54265.30</b>	<b>150963</b>	<b>60081.30</b>	<b>1209114</b>	<b>1579307.51</b>	<b>1184001</b>	<b>1575062.28</b>
	<b>B. Others</b>												
1.	Assam	NR	NR	NR	NR	NR	NR	NR	NR	NR	877.51	NR	842.12
2.	Bihar	NR	42.09	0	0.00	NR	54.82	0	0.00	NR	5772.71	NR	5700.14
3.	Chhattisgarh	0	0.00	0	0.00	NR	25.36	0	0.00	NR	12629.99	NR	10521.06
4.	Madhya Pradesh	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	90197.20
5.	Maharashtra	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
6.	Orissa	NR	NR	NR	NR	NR	NR	NR	NR	NR	10646.96	NR	10637.28
	<b>TOTAL (1 to 6)</b>	<b>0</b>	<b>42.09</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>80.18</b>	<b>0</b>	<b>0.00</b>	<b>NR</b>	<b>29927.17</b>	<b>NR</b>	<b>117897.80</b>

Note :- (1) NR denotes Not Reported.

(2) \* From total Loans outstanding, Special Anamat Suspense of ` 135.92 lakh and ` 128.63 lakh has been deducted for the year 2011-12 and 2012-13 respectively.

**TABLE - 13 : PURPOSE WISE CLASSIFICATION OF ADVANCES MADE AT ULTIMATE BORROWERS' LEVEL** ( Lakh)

Sr. No.	Name of SCARDB	(I) Farm Sector																			
		MINOR IRRIGATION								FARM MECHANISATION								Plantation & Horticulture		Land Development	
		Wells		Pump Sets		Others		Total		Tractors		Power Tillers		Others		Total		No.	Amount	No.	Amount
		No.	Amount	No.	Amount	No.	Amount	Number (3+5+7)	Amount (4+6+8)	No.	Amount	No.	Amount	No.	Amount	Number (11+13+15)	Amount (12+14+16)	No.	Amount	No.	Amount
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
	<b>A. Fully Functional</b>																				
1.	Gujarat	0	0.00	2	1.50	80	139.53	82	141.03	349	1507.35	8	10.13	24	29.24	381	1546.72	19	176.54	520	953.62
2.	Haryana	28	40.00	0	0.00	1780	6575.63	1808	6615.63	33	163.74	213	283.75	29	50.70	275	498.19	512	2036.55	1021	3391.12
3.	Himachal Pradesh	NR	NR	NR	NR	NR	NR	103	280.36	14	70.52	0	0.00	0	0.00	14	70.52	6	46.95	313	523.75
4.	Jammu & Kashmir	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
5.	Karnataka	306	80.42	209	85.38	1784	827.09	2299	992.89	1175	6536.62	62	80.61	1109	412.56	2346	7029.79	1648	2777.86	7084	3859.38
6.	Kerala	1957	1067.26	1115	504.97	425	218.67	3497	1790.90	100	48.00	20	25.06	105	99.05	225	172.11	9601	6986.76	5128	3951.61
7.	Pondicherry	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8.	Punjab	NR	469.77	0	0.00	NR	483.15	NR	952.92	NR	683.58	NR	1510.37	0	0.00	NR	2193.95	NR	1032.06	NR	1487.17
9.	Rajasthan	51	40.89	164	79.46	662	603.67	877	724.02	671	2888.61	0	0.00	199	659.45	870	3548.06	3	14.96	1850	2405.27
10.	Tamil Nadu	0	0.00	0	0.00	13	6.70	13	6.70	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
11.	Tripura	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
12.	Uttar Pradesh	4	12.45	1626	497.09	105	72.95	1735	582.49	97	261.33	2	4.02	159	130.40	258	395.75	621	936.22	0	0.00
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
	<b>TOTAL (1 to 13)</b>	<b>2346</b>	<b>1710.79</b>	<b>3116</b>	<b>1168.40</b>	<b>4849</b>	<b>8927.39</b>	<b>10414</b>	<b>12086.94</b>	<b>2439</b>	<b>12159.75</b>	<b>305</b>	<b>1913.94</b>	<b>1625</b>	<b>1381.40</b>	<b>4369</b>	<b>15455.09</b>	<b>12410</b>	<b>14007.90</b>	<b>15916</b>	<b>16571.92</b>
	<b>B. Others</b>																				
1.	Assam	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
2.	Bihar	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
3.	Chhattisgarh	42	40.29	3	0.86	0	0.00	45	41.15	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4.	Madhya Pradesh	0	0.00	0	0.00	0	0.00	0	0.00	3	8.98	0	0.00	0	0.00	3	8.98	0	0.00	0	0.00
5.	Maharashtra	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
6.	Orissa	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
	<b>TOTAL (1 to 6)</b>	<b>42</b>	<b>40.29</b>	<b>3</b>	<b>0.86</b>	<b>0</b>	<b>0.00</b>	<b>45</b>	<b>41.15</b>	<b>3</b>	<b>8.98</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>3</b>	<b>8.98</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>

Note :- (1) NR denotes Not Reported.

**TABLE - 13 : PURPOSE WISE CLASSIFICATION OF ADVANCES MADE AT ULTIMATE BORROWERS' LEVEL** ( Lakh)

Sr. No.	Name of SCARDB	Purchase of Land		Others		Allied Sector - ANIMAL HUSBANDRY						(I) Farm Sector				Total Farm Sector Advances			
		No.	Amount	No.	Amount	Dairy		Poultry		Others		Total		Fisheries		Total Allied Sector		No.	Amount
						No.	Amount	No.	Amount	No.	Amount	Number (27+29+31)	Amount (28+30+32)	No.	Amount	Number (33+35)	Amount (34+36)		
1	2	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
	<b>A. Fully Functional</b>																		
1.	Gujarat	1	2.60	0	0.00	333	548.27	9	46.26	0	0.00	342	594.53	0	0.00	342	594.53	1345	3415.04
2.	Haryana	28	141.50	0	0.00	436	1216.00	90	398.82	71	179.44	597	1794.26	3	15.10	600	1809.36	4244	14492.35
3.	Himachal Pradesh	0	0.00	0	0.00	NR	NR	NR	NR	NR	NR	84	268.92	0	0.00	84	268.92	520	1190.50
4.	Jammu & Kashmir	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
5.	Karnataka	9	20.75	0	0.00	949	1141.22	139	995.37	3861	2986.08	4949	5122.67	12	48.58	4961	5171.25	18347	19851.92
6.	Kerala	175	1709.33	849	432.58	709	822.53	487	1398.50	1326	844.43	2522	3065.46	24	76.01	2546	3141.47	22021	18184.76
7.	Pondicherry	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8.	Punjab	NR	973.90	0	0.00	NR	11269.96	NR	730.13	NR	1108.74	NR	13108.83	NR	107.10	NR	13215.93	NR	19855.93
9.	Rajasthan	37	134.67	0	0.00	1706	3593.07	48	230.89	455	608.82	2209	4432.78	1	12.45	2210	4445.23	5847	11272.21
10.	Tamil Nadu	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	13	6.70
11.	Tripura	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
12.	Uttar Pradesh	4	8.70	5	5.14	482	261.62	1493	1851.30	308	462.17	2283	2575.09	10	18.94	2293	2594.03	4916	4522.33
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
	<b>TOTAL (1 to 13)</b>	254	2991.45	854	437.72	4615	18852.67	2266	5651.27	6021	6189.68	12986	30962.54	50	278.18	13036	31240.72	57253	92791.74
	<b>B. Others</b>																		
1.	Assam	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
2.	Bihar	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
3.	Chhattisgarh	0	0.00	0	0.00	0	0.45	0	0.00	0	0.00	0	0.45	0	0.00	0	0.45	45	41.60
4.	Madhya Pradesh	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	3	8.98
5.	Maharashtra	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
6.	Orissa	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
	<b>TOTAL (1 to 6)</b>	0	0.00	0	0.00	0.00	0.45	0	0.00	0	0.00	0	0.45	0	0.00	0	0.45	48	50.58

Note :- (1) NR denotes Not Reported.

**TABLE - 13 : PURPOSE WISE CLASSIFICATION OF ADVANCES MADE AT ULTIMATE BORROWERS' LEVEL** ( Lakh)

Sr. No.	Name of SCARDB	(II) NON-FARM SECTOR ADVANCES								Total Non-farm Sector Advances		(III) SHORT TERM ADVANCES						GRAND TOTAL (I+II+III)			
		Rural Housing		SRTO		Rural Godowns/Storage		Other Non-Agril. Adv.		No.	Amount	Short Term Agril. Loans		Short Term Non - Agril. Loans		Total Short Term Advances					
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	(41+43+45+47)	(42+44+46+48)	No.	Amount	No.	Amount	No.	Amount	(51+53)	(52+54)	No.	Amount
1	2	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58		
	<b>A. Fully Functional</b>																				
1.	Gujarat	921	1921.37	48	56.91	57	117.49	6253	13498.00	7279	15593.77	0	0.00	0	0.00	0	0.00	<b>8624</b>	<b>19008.81</b>		
2.	Haryana	330	703.68	0	0.00	2	22.50	462	1669.00	794	2395.18	0	0.00	0	0.00	0	0.00	<b>5038</b>	<b>16887.53</b>		
3.	Himachal Pradesh	186	667.05	0	0.00	194	431.02	55	425.38	435	1523.45	0	0.00	0	0.00	0	0.00	<b>955</b>	<b>2713.95</b>		
4.	Jammu & Kashmir	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	<b>NR</b>	<b>NR</b>		
5.	Karnataka	40	166.36	5	17.24	374	479.96	25	36.15	444	699.71	1330	1219.49	0	0.00	1330	1219.49	<b>20121</b>	<b>21771.12</b>		
6.	Kerala	34059	75761.50	462	1700.45	1204	618.66	12672	20398.60	48397	98479.21	24809	21872.37	22153	23573.61	46962	45445.98	<b>117380</b>	<b>162109.95</b>		
7.	Pondicherry	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	3402	1658.86	3402	1658.86	<b>3402</b>	<b>1658.86</b>		
8.	Punjab	NR	11525.28	NR	1.00	NR	197.00	NR	14975.69	NR	26698.97	0	0.00	0	0.00	0	0.00	<b>NR</b>	<b>46554.90</b>		
9.	Rajasthan	700	2607.28	175	411.54	17	102.86	2234	3433.12	3126	6554.80	5158	5938.41	0	0.00	5158	5938.41	<b>14131</b>	<b>23765.42</b>		
10.	Tamil Nadu	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	224792	87366.62	224792	87366.62	<b>224805</b>	<b>87373.32</b>		
11.	Tripura	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	<b>NR</b>	<b>NR</b>		
12.	Uttar Pradesh	85	100.46	33	63.62	6	2.91	1282	891.94	1406	1058.93	0	0.00	0	0.00	0	0.00	<b>6322</b>	<b>5581.26</b>		
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	<b>NR</b>	<b>NR</b>		
	<b>TOTAL (1 to 13)</b>	<b>36321</b>	<b>93452.98</b>	<b>723</b>	<b>2250.76</b>	<b>1854</b>	<b>1972.40</b>	<b>22983</b>	<b>55327.88</b>	<b>61881</b>	<b>153004.02</b>	<b>31297</b>	<b>29030.27</b>	<b>250347</b>	<b>112599.09</b>	<b>281644</b>	<b>141629.36</b>	<b>400778</b>	<b>387425.12</b>		
	<b>B. Others</b>																				
1.	Assam	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	<b>NR</b>	<b>NR</b>		
2.	Bihar	0	0.00	0	0.00	0	0.00	2	4.05	2	4.05	0	0.00	0	0.00	0	0.00	<b>2</b>	<b>4.05</b>		
3.	Chhattisgarh	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	10	21.13	0	0.00	10	21.13	<b>55</b>	<b>62.73</b>		
4.	Madhya Pradesh	0	0.00	0	0.00	0	0.00	30	32.75	30	32.75	0	0.00	0	0.00	0	0.00	<b>33</b>	<b>41.73</b>		
5.	Maharashtra	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	<b>NR</b>	<b>NR</b>		
6.	Orissa	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	<b>NR</b>	<b>NR</b>		
	<b>TOTAL (1 to 6)</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>32</b>	<b>36.80</b>	<b>32</b>	<b>36.80</b>	<b>10</b>	<b>21.13</b>	<b>0</b>	<b>0.00</b>	<b>10</b>	<b>21.13</b>	<b>90</b>	<b>108.51</b>		

Note :- (1) NR denotes Not Reported.

**TABLE - 14 : LOANS ISSUED TO WEAKER SECTIONS (AT ULTIMATE BORROWERS' LEVEL)**

(` Lakh)

Sr. No.	Name of SCARDB	Total Loans Disbursed during the year 2012-13		Loans Disbursed to SC-ST								Loans Disbursed to Other Than SC/ST								Loans disbursed under Swarnajayanti Gram Swarojgar Yojna (SGST)	
				Small Farmers		Other Farmers		Total				Small Farmers		Other Farmers		Total					
		No.	Amount	No.	Amount	No.	Amount	As on 31.03.2013		As on 31.03.2012		No.	Amount	No.	Amount	As on 31.03.2013		As on 31.03.2012		No.	Amount
								No. (5+7)	Amount (6+8)	No.	Amount					No. (13+15)	Amount (14+16)	No.	Amount		
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
	<b>A. Fully Functional</b>																				
1.	Gujarat	8624	19008.81	132	249.53	260	550.10	392	799.63	439	919.57	5409	10672.20	3215	8336.61	8624	19008.81	8311	17861.80	0	0.00
2.	Haryana	5038	16887.53	209	541.51	0	0.00	209	541.51	620	1376.83	4103	13151.45	726	3194.57	4829	16346.02	12945	38060.13	0	0.00
3.	Himachal Pradesh	955	2713.95	188	603.10	0	0.00	188	603.10	636	1519.44	757	2042.50	10	68.35	767	2110.85	1485	3084.94	0	0.00
4.	Jammu & Kashmir	351	754.69	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
5.	Karnataka	20121	21771.12	376	365.54	202	196.83	578	562.37	685	608.96	14632	11026.97	4911	10181.78	19543	21208.75	18415	20270.94	0	0.00
6.	Kerala	117380	162109.95	10077	11785.11	197	158.72	10274	11943.83	3931	4290.23	78443	120715.72	11853	13279.31	90296	133995.03	87271	114895.48	0	0.00
7.	Pondicherry	3402	1658.86	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8.	Punjab	NR	27650.89	958	2470.99	258	745.86	1216	3216.85	0	0.00	5609	17103.62	4891	20672.24	10500	37775.86	12603	38571.77	0	0.00
9.	Rajasthan	14131	23765.42	965	1659.63	2201	2301.03	3166	3960.66	4741	4845.17	7405	7816.74	3560	11988.02	10965	19804.76	15360	21706.15	0	0.00
10.	Tamil Nadu	224805	87373.32	0	0.00	0	0.00	0	0.00	1	0.25	13	6.70	0	0.00	13	6.70	12	31.56	0	0.00
11.	Tripura	386	641.69	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
12.	Uttar Pradesh	6322	5581.26	1483	393.61	0	0.00	1483	393.61	22503	5568.16	4839	5187.65	0	0.00	4839	5187.65	62080	51246.57	749	236.11
13.	West Bengal	NR	16053.18	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
	<b>TOTAL (1 to 13)</b>	<b>401515</b>	<b>385970.67</b>	<b>14388</b>	<b>18069.02</b>	<b>3118</b>	<b>3952.54</b>	<b>17506</b>	<b>22021.56</b>	<b>33556</b>	<b>19128.61</b>	<b>121210</b>	<b>187723.55</b>	<b>29166</b>	<b>67720.88</b>	<b>150376</b>	<b>255444.43</b>	<b>218482</b>	<b>305729.34</b>	<b>749</b>	<b>236.11</b>
	<b>B. Others</b>																				
1.	Assam	NR	18.57	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
2.	Bihar	2	4.05	2	4.05	0	0.00	2	4.05	90	9.36	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
3.	Chhattisgarh	55	62.73	31	25.61	9	8.69	40	34.30	122	78.52	11	21.50	4	6.93	15	28.43	77	74.52	40	37.56
4.	Madhya Pradesh	33	41.73	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	33	41.73	NR	NR	NR	NR
5.	Maharashtra	0	0.00	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
6.	Orissa	0	0.00	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
	<b>TOTAL (1 to 6)</b>	<b>90</b>	<b>127.08</b>	<b>33</b>	<b>29.66</b>	<b>9</b>	<b>8.69</b>	<b>42</b>	<b>38.35</b>	<b>212</b>	<b>87.88</b>	<b>11</b>	<b>21.50</b>	<b>4</b>	<b>6.93</b>	<b>48</b>	<b>70.16</b>	<b>77</b>	<b>74.52</b>	<b>40</b>	<b>37.56</b>

Note :- (1) NR denotes Not Reported.

**TABLE - 15(i) : STAFF POSITION AT APEX BANK LEVEL**

(Number)

Sr. No.	Name of SCARDB	EXECUTIVES (CEO/MD)			OFFICERS			TECHNICAL OFFICERS			FIELD SUPERVISORS			CLERICAL / SECRETARIAL			SUB STAFF			GRAND TOTAL			Staff Trained during the year
		Own Staff	Deputa-tionists	Total (3+4)	Own Staff	Deputa-tionists	Total (6+7)	Own Staff	Deputa-tionists	Total (9+10)	Own Staff	Deputa-tionists	Total (12+13)	Own Staff	Deputa-tionists	Total (15+16)	Own Staff	Deputa-tionists	Total (18+19)	Own Staff	Deputa-tionists	Total (21+22)	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24
	<b>A. Fully Functional</b>																						
1.	Gujarat	1	0	1	18	0	18	0	0	0	149	0	149	81	0	81	181	0	181	<b>430</b>	<b>0</b>	<b>430</b>	0
2.	Haryana	0	1	1	15	1	16	0	0	0	3	0	3	37	0	37	54	0	54	<b>109</b>	<b>2</b>	<b>111</b>	47
3.	Himachal Pradesh	1	0	1	64	0	64	0	0	0	28	0	28	0	0	0	26	0	26	<b>119</b>	<b>0</b>	<b>119</b>	8
4.	Jammu & Kashmir	1	0	1	33	0	33	1	0	1	11	0	11	81	0	81	28	0	28	<b>155</b>	<b>0</b>	<b>155</b>	0
5.	Karnataka	0	2	2	106	0	106	34	0	34	0	0	0	176	0	176	56	0	56	<b>372</b>	<b>2</b>	<b>374</b>	374
6.	Kerala	0	1	1	104	1	105	46	0	46	0	0	0	86	0	86	74	0	74	<b>310</b>	<b>2</b>	<b>312</b>	310
7.	Pondicherry	0	1	1	6	0	6	0	0	0	0	0	0	15	0	15	12	0	12	<b>33</b>	<b>1</b>	<b>34</b>	2
8.	Punjab	1	1	2	40	3	43	0	0	0	49	0	49	16	0	16	50	0	50	<b>156</b>	<b>4</b>	<b>160</b>	0
9.	Rajasthan	0	2	2	51	2	53	1	0	1	0	0	0	35	1	36	31	1	32	<b>118</b>	<b>6</b>	<b>124</b>	22
10.	Tamil Nadu	0	1	1	78	3	81	0	0	0	0	0	0	29	0	29	33	0	33	<b>140</b>	<b>4</b>	<b>144</b>	0
11.	Tripura	0	1	1	15	0	15	0	0	0	0	0	0	9	0	9	15	0	15	<b>39</b>	<b>1</b>	<b>40</b>	0
12.	Uttar Pradesh	0	1	1	20	3	23	5	0	5	325	0	325	1769	0	1769	547	0	547	<b>2666</b>	<b>4</b>	<b>2670</b>	0
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	<b>NR</b>	<b>NR</b>	<b>124</b>	NR
	<b>TOTAL (1 to 13)</b>	<b>4</b>	<b>11</b>	<b>15</b>	<b>550</b>	<b>13</b>	<b>563</b>	<b>87</b>	<b>0</b>	<b>87</b>	<b>565</b>	<b>0</b>	<b>565</b>	<b>2334</b>	<b>1</b>	<b>2335</b>	<b>1107</b>	<b>1</b>	1108	<b>4647</b>	<b>26</b>	<b>4797</b>	<b>763</b>
	<b>B. Others</b>																						
1.	Assam	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	<b>NR</b>	<b>NR</b>	<b>217</b>	NR
2.	Bihar	1	0	1	31	0	31	0	0	0	157	0	157	220	0	220	253	0	253	<b>662</b>	<b>0</b>	<b>662</b>	0
3.	Chhattisgarh	0	0	0	14	0	14	4	0	4	4	0	4	7	0	7	9	0	9	<b>38</b>	<b>0</b>	<b>38</b>	0
4.	Madhya Pradesh	0	1	1	60	0	60	0	0	0	0	0	0	132	0	132	78	0	78	<b>270</b>	<b>1</b>	<b>271</b>	0
5.	Maharashtra	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	<b>NR</b>	<b>NR</b>	<b>115</b>	NR
6.	Orissa	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	<b>NR</b>	<b>NR</b>	<b>72</b>	NR
	<b>TOTAL (1 to 6)</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>105</b>	<b>0</b>	<b>105</b>	<b>4</b>	<b>0</b>	<b>4</b>	<b>161</b>	<b>0</b>	<b>161</b>	<b>359</b>	<b>0</b>	<b>359</b>	<b>340</b>	<b>0</b>	<b>340</b>	<b>970</b>	<b>1</b>	<b>1375</b>	<b>0</b>

Note :- (1) NR denotes Not Reported.

**TABLE - 15(ii) : STAFF POSITION AT PRIMARY BANK LEVEL**

(Number)

Sr. No.	Name of SCARDB (Federal Structure)	SECRETARY / CEO				BRANCH MANAGER / OFFICERS				TECHNICAL OFFICERS				FIELD SUPERVISORS				CLERICAL / SECRETARIAL				SUB STAFF				GRAND TOTAL				Staff Trained during the year
		Own Staff	On Deputation		Total	Own Staff	On Deputation		Total	Own Staff	On Deputation		Total	Own Staff	On Deputation		Total	Own Staff	On Deputation		Total	Own Staff	On Deputation		Total	Own Staff	On Deputation		Total	
			From Govt.	From SCARDB			From Govt.	From SCARDB			From Govt.	From SCARDB			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	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
<b>A. Fully Functional</b>																														
1.	Haryana	14	0	0	14	42	0	0	42	0	0	0	0	350	0	0	350	403	0	0	403	378	0	0	378	1187	0	0	1187	809
2.	Himachal Pradesh	0	0	1	1	28	0	0	28	0	0	0	0	16	0	0	16	0	0	0	0	16	0	0	16	60	0	1	61	0
3.	Karnataka	0	0	0	0	31	0	22	53	0	0	0	0	226	0	3	229	372	0	0	372	289	0	0	289	918	0	25	943	943
4.	Kerala	56	0	0	56	276	0	0	276	0	0	0	0	151	0	0	151	239	0	0	239	346	0	0	346	1068	52	0	1120	291
5.	Punjab	0	0	0	0	86	0	0	86	0	0	0	0	229	0	0	229	243	0	0	243	219	0	0	219	777	0	0	777	0
6.	Rajasthan	0	31	1	32	92	3	0	95	2	0	0	2	86	8	0	94	180	3	1	184	167	0	1	168	527	45	3	575	51
7.	Tamil Nadu	114	0	0	114	0	0	0	0	0	0	0	0	318	0	0	318	3	0	0	3	99	0	0	99	534	0	0	534	0
8.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	564	NR
<b>TOTAL (1 to 8)</b>		<b>184</b>	<b>31</b>	<b>2</b>	<b>217</b>	<b>555</b>	<b>3</b>	<b>22</b>	<b>580</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>1376</b>	<b>8</b>	<b>3</b>	<b>1387</b>	<b>1440</b>	<b>3</b>	<b>1</b>	<b>1444</b>	<b>1514</b>	<b>0</b>	<b>1</b>	<b>1515</b>	<b>5071</b>	<b>97</b>	<b>29</b>	<b>5761</b>	<b>2094</b>
<b>B. Others</b>																														
1.	Chhattisgarh	0	0	12	12	43	0	0	43	22	0	0	22	55	0	0	55	82	0	0	82	113	0	0	113	315	0	12	327	0
2.	Madhya Pradesh	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	1423	NR
3.	Maharashtra	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	1176	NR
4.	Orissa	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	77	NR	NR
<b>TOTAL (1 to 4)</b>		<b>0</b>	<b>0</b>	<b>12</b>	<b>12</b>	<b>43</b>	<b>0</b>	<b>0</b>	<b>43</b>	<b>22</b>	<b>0</b>	<b>0</b>	<b>22</b>	<b>55</b>	<b>0</b>	<b>0</b>	<b>55</b>	<b>82</b>	<b>0</b>	<b>0</b>	<b>82</b>	<b>113</b>	<b>0</b>	<b>0</b>	<b>113</b>	<b>315</b>	<b>0</b>	<b>12</b>	<b>3003</b>	<b>0</b>

Note :- (1) NR denotes Not Reported.

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

( ` Lakh)

Sr. No.	Name of SCARDB	AS ON 30 JUNE 2012				AS ON 30 JUNE 2013			
		DEMAND	COLLECTION	BALANCE (3-4)	Recovery(%)	DEMAND	COLLECTION	BALANCE (7-8)	Recovery(%)
1	2	3	4	5	6	7	8	9	10
<b>A. Fully Functional</b>									
1.	Gujarat	55685.93	26340.17	29345.76	47.30	51356.52	23224.73	28131.79	45.22
2.	Haryana	83667.42	46583.21	37084.21	55.68	91036.00	34242.00	56794.00	37.61
3.	Himachal Pradesh	13485.76	6859.12	6626.64	50.86	13490.49	6394.28	7096.21	47.40
4.	Jammu & Kashmir	1240.13	476.56	763.57	31.67	1255.48	458.11	797.37	36.49
5.	Karnataka	78240.48	30524.90	47715.58	39.01	81280.26	29585.66	51694.60	36.40
6.	Kerala	77127.56	72950.67	4176.89	94.58	98323.11	93286.00	5037.11	94.88
7.	Pondicherry	1557.17	1493.18	63.99	95.89	1857.56	1773.31	84.25	95.46
8.	Punjab	62285.77	50722.65	11563.12	81.44	61982.56	51847.68	10134.88	83.65
9.	Rajasthan	72136.68	35209.27	36927.41	48.81	75402.10	33072.36	42329.74	43.86
10.	Tamil Nadu	21408.24	1148.47	20259.77	5.36	20260.46	2401.90	17858.56	11.86
11.	Tripura	1230.00	893.01	336.99	72.60	1600.23	900.76	699.47	56.29
12.	Uttar Pradesh	228980.56	39592.64	189387.92	17.29	304953.56	129527.05	175426.51	42.47
13.	West Bengal	36717.33	22061.33	14656.00	60.08	36358.74	20800.83	15557.91	57.21
<b>TOTAL (1 to 13)</b>		<b>733763.03</b>	<b>334855.18</b>	<b>398907.85</b>	<b>45.64</b>	<b>839157.07</b>	<b>427514.67</b>	<b>411642.40</b>	<b>50.95</b>
<b>B. Others</b>									
1.	Assam	586.11	41.71	544.40	7.12	538.58	32.00	506.58	5.94
2.	Bihar	34761.69	3615.31	31146.38	10.40	34747.57	2226.84	32520.73	6.41
3.	Chhattisgarh	12200.21	2682.65	9517.56	21.99	12618.56	1774.71	10843.85	14.06
4.	Madhya Pradesh	97916.61	8212.30	89704.31	8.39	109436.56	3892.44	105544.12	3.56
5.	Maharashtra	NR	NR	NR	NR	NR	NR	NR	NR
6.	Orissa	NR	NR	NR	NR	NR	NR	NR	NR
<b>TOTAL (1 to 6)</b>		<b>145464.62</b>	<b>14551.97</b>	<b>130912.65</b>	<b>10.00</b>	<b>157341.27</b>	<b>7925.99</b>	<b>149415.28</b>	<b>5.04</b>

Note :- (1) NR denotes Not Reported.



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

(` Lakh)

Sr. No.	Name of SCARDB	AS ON 30 JUNE 2012				AS ON 30 JUNE 2013			
		DEMAND	COLLECTION	BALANCE (3-4)	Recovery(%)	DEMAND	COLLECTION	BALANCE (7-8)	Recovery(%)
1	2	3	4	5	6	7	8	9	10
	<b>A. Fully Functional</b>								
1.	Gujarat	55685.93	26340.17	29345.76	47.30	51356.52	23224.73	28131.79	45.22
2.	Haryana	167012.93	64489.39	102523.54	38.61	159585.74	42484.53	117101.21	26.62
3.	Himachal Pradesh	11523.22	4896.58	6626.64	42.49	11788.38	4692.17	7096.21	39.80
4.	Jammu & Kashmir	1240.13	476.56	763.57	31.67	1255.48	458.11	797.37	36.49
5.	Karnataka	56022.62	30360.70	25661.92	54.19	59920.84	30715.30	29205.54	51.26
6.	Kerala	108642.78	78424.77	30218.01	72.19	129133.54	93780.55	35352.99	72.62
7.	Pondicherry	1557.17	1493.18	63.99	95.89	1857.56	1773.31	84.25	95.46
8.	Punjab	118710.56	72879.86	45830.70	61.39	120179.73	76395.90	43783.83	63.57
9.	Rajasthan	108461.02	43494.64	64966.38	40.10	115512.24	43781.35	71730.89	37.90
10.	Tamil Nadu	16394.87	2527.42	13867.45	15.42	14752.08	1576.69	13175.39	10.69
11.	Tripura	1230.00	893.01	336.99	72.60	1600.23	900.76	699.47	56.29
12.	Uttar Pradesh	228980.56	39592.64	189387.92	17.29	304953.56	129527.05	175426.51	42.47
13.	West Bengal	42271.15	24251.03	18020.12	57.37	46222.13	20575.51	25646.62	44.51
	<b>TOTAL (1 to 13)</b>	<b>917732.94</b>	<b>390119.95</b>	<b>527612.99</b>	<b>42.51</b>	<b>1018118.03</b>	<b>469885.96</b>	<b>548232.07</b>	<b>46.15</b>
	<b>B. Others</b>								
1.	Assam	586.11	41.71	544.40	7.12	538.58	32.00	506.58	5.94
2.	Bihar	34761.69	3615.31	31146.38	10.40	34747.57	2226.84	32520.73	6.41
3.	Chhattisgarh	9907.19	4176.56	5730.63	42.16	10013.26	3306.17	6707.09	33.02
4.	Madhya Pradesh	82874.08	14509.86	68364.22	17.51	90197.20	8878.16	81319.04	9.84
5.	Maharashtra	58620.84	9902.73	48718.11	16.89	NR	NR	NR	NR
6.	Orissa	2241.15	126.74	2114.41	5.66	2400.07	20.14	2379.93	0.84
	<b>TOTAL ( 1 to 6)</b>	<b>188991.06</b>	<b>32372.91</b>	<b>156618.15</b>	<b>17.13</b>	<b>137896.68</b>	<b>14463.31</b>	<b>123433.37</b>	<b>10.49</b>

Note :- (1) NR denotes Not Reported.

**TABLE - 17 : PURPOSE WISE CLASSIFICATION OF DEMAND AND OVERDUES  
AT ULTIMATE BORROWERS' LEVEL AS ON 30 JUNE 2013**

(` Lakh)

Sr. No.	Name of SCARDB	(I) Farm Sector												
		Minor Irrigation			Farm Mechanisation			Plant. & Horti. incl. Floriculture			Animal Husbandry			
		DEMAND	OVERDUES	OVERDUES (%)	DEMAND	OVERDUES	OVERDUES (%)	DEMAND	OVERDUES	OVERDUES (%)	DEMAND	OVERDUES	OVERDUES (%)	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	
	<b>A. Fully Functional</b>													
1.	Gujarat	2758.55	2092.97	75.87	16629.06	12289.42	73.90	283.29	177.01	62.48	1603.41	1092.29	68.12	
2.	Haryana	27975.06	20184.97	72.15	18830.72	14438.51	76.68	9773.03	6508.75	66.60	32642.19	25373.84	77.73	
3.	Himachal Pradesh	1932.58	1035.12	53.56	561.03	267.70	47.72	525.91	384.83	73.17	1205.79	983.23	81.54	
4.	Jammu & Kashmir	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	
5.	Karnataka	9673.43	7296.13	75.42	13279.81	2617.67	19.71	9164.36	5225.47	57.02	10486.65	5284.54	50.39	
6.	Kerala	NR	1190.82	NR	NR	143.71	NR	NR	4838.16	NR	NR	1111.92	NR	
7.	Pondicherry	9.29	5.58	60.06	4.59	4.59	100.00	0.00	0.00	0.00	0.00	0.00	0.00	
8.	Punjab	10071.06	3667.72	36.42	13039.50	4751.81	36.44	2151.22	783.99	36.44	0.00	0.00	0.00	
9.	Rajasthan	30478.15	23179.10	76.05	31171.67	19202.88	61.60	231.29	160.61	69.44	11851.00	7259.54	61.26	
10.	Tamil Nadu	1604.58	1261.34	78.61	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11.	Tripura	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	
12.	Uttar Pradesh	70800.40	26818.27	37.88	28092.14	17789.99	63.33	38554.38	24574.69	63.74	111216.28	72748.54	65.41	
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	
	<b>TOTAL (1 to 13)</b>	155303.10	86732.02	55.85	121608.52	71506.28	58.80	60683.48	42653.51	70.29	169005.32	113853.90	67.37	
	<b>B. Others</b>													
1.	Assam	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	
2.	Bihar	26060.67	24371.98	93.52	1216.16	1058.06	87.00	347.47	337.05	97.00	215.35	208.89	97.00	
3.	Chhattisgarh	2074.71	1501.00	72.35	7180.18	4669.48	65.03	44.87	38.61	86.05	90.95	77.16	84.84	
4.	Madhya Pradesh	31392.01	29144.90	92.84	42149.96	38119.38	90.44	355.01	334.27	94.16	5977.35	5443.65	91.07	
5.	Maharashtra	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	
6.	Orissa	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	
	<b>TOTAL ( 1 to 6)</b>	59527.39	55017.88	92.42	50546.30	43846.92	86.75	747.35	709.93	94.99	6283.65	5729.70	91.18	

Note :- (1) NR denotes Not Reported.

**TABLE - 17 : PURPOSE WISE CLASSIFICATION OF DEMAND AND OVERDUES  
AT ULTIMATE BORROWERS' LEVEL AS ON 30 JUNE 2013**

( ` Lakh)

Sr. No.	Name of SCARDB	(I) Farm Sector						Total Farm Sector		
		Purchase of Land			Other			DEMAND (3+6+9+12+15+18)	Overdues (4+7+10+13+16+19)	OVERDUES (%)
		DEMAND	OVERDUES	OVERDUES (%)	DEMAND	OVERDUES	OVERDUES (%)			
1	2	15	16	17	18	19	20	21	22	23
	<b>A. Fully Functional</b>									
1.	Gujarat	0.00	0.00	0.00	17446.15	4632.59	26.55	38720.46	20284.28	52.39
2.	Haryana	14139.14	10184.50	72.03	7568.15	5316.57	70.25	110928.29	82007.14	73.93
3.	Himachal Pradesh	1276.84	898.58	70.38	1099.34	597.98	54.39	6601.49	4167.44	63.13
4.	Jammu & Kashmir	NR	NR	NR	NR	NR	NR	NR	NR	NR
5.	Karnataka	7677.48	3263.80	42.51	2809.72	856.59	30.49	53091.45	24544.20	46.23
6.	Kerala	NR	2637.09	NR	NR	2497.77	NR	34217.67	12419.47	36.30
7.	Pondicherry	0.00	0.00	0.00	0.00	0.00	0.00	13.88	10.17	73.27
8.	Punjab	4903.33	1786.08	36.43	90014.62	32794.23	36.43	120179.73	43783.83	36.43
9.	Rajasthan	5456.12	2925.35	53.62	16684.46	7724.99	46.30	95872.69	60452.47	63.05
10.	Tamil Nadu	0.00	0.00	0.00	0.00	0.00	0.00	1604.58	1261.34	78.61
11.	Tripura	NR	NR	NR	NR	NR	NR	NR	NR	NR
12.	Uttar Pradesh	0.00	0.00	0.00	0.00	0.00	0.00	248663.20	141931.49	57.08
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR
	<b>TOTAL (1 to 13)</b>	33452.91	21695.40	64.85	135622.44	54420.72	40.13	709893.44	390861.83	55.06
	<b>B. Others</b>									
1.	Assam	NR	NR	NR	NR	NR	NR	NR	NR	NR
2.	Bihar	0.00	0.00	0.00	2564.48	2461.91	96.00	30404.13	28437.89	93.53
3.	Chhattisgarh	0.00	0.00	0.00	347.29	219.88	63.31	9738.00	6506.13	66.81
4.	Madhya Pradesh	0.00	0.00	0.00	0.00	0.00	0.00	79874.33	73042.20	91.45
5.	Maharashtra	NR	NR	NR	NR	NR	NR	NR	NR	NR
6.	Orissa	NR	NR	NR	NR	NR	NR	NR	NR	NR
	<b>TOTAL (1 to 6)</b>	0.00	0.00	0.00	2911.77	2681.79	92.10	120016.46	107986.22	89.98

Note :- (1) NR denotes Not Reported.

**TABLE - 17 : PURPOSE WISE CLASSIFICATION OF DEMAND AND OVERDUES  
AT ULTIMATE BORROWERS' LEVEL AS ON 30 JUNE 2013**

(` Lakh)

Sr. No.	Name of SCARDB	(II) Non Farm Sector			(III) Rural Housing			OTHERS			GRAND TOTAL		
		DEMAND	OVERDUES	OVERDUES (%)	DEMAND	OVERDUES	OVERDUES (%)	DEMAND	OVERDUES	OVERDUES (%)	DEMAND (21+24+27+30)	OVERDUES (22+25+28+31)	OVERDUES (%)
1	2	24	25	26	27	28	29	30	31	32	33	34	35
	<b>A. Fully Functional</b>												
1.	Gujarat	2237.12	1522.75	68.07	7969.10	4823.87	60.53	2429.84	1500.89	61.77	51356.52	28131.79	54.78
2.	Haryana	13109.22	9249.40	70.56	19788.27	14729.11	74.43	15759.96	11115.56	70.53	159585.74	117101.21	73.38
3.	Himachal Pradesh	2357.68	1556.97	66.04	2829.21	1371.80	48.49	0.00	0.00	0.00	11788.38	7096.21	60.20
4.	Jammu & Kashmir	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
5.	Karnataka	1993.43	1561.48	78.33	4835.96	3099.86	64.10	0.00	0.00	0.00	59920.84	29205.54	48.74
6.	Kerala	18673.67	5449.12	29.18	42531.68	9925.09	23.34	33710.52	7559.31	22.42	129133.54	35352.99	27.38
7.	Pondicherry	19.75	14.62	74.03	0.00	0.00	0.00	1823.93	59.46	3.26	1857.56	84.25	4.54
8.	Punjab	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	120179.73	43783.83	36.43
9.	Rajasthan	12678.29	8077.49	63.71	6961.26	3200.93	45.98	0.00	0.00	0.00	115512.24	71730.89	62.10
10.	Tamil Nadu	10724.44	9943.50	92.72	2423.06	1970.55	81.32	0.00	0.00	0.00	14752.08	13175.39	89.31
11.	Tripura	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
12.	Uttar Pradesh	37001.26	22649.70	61.21	3720.56	2393.52	64.33	15568.54	8451.80	54.29	304953.56	175426.51	57.53
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	46222.13	17858.52	38.64
	<b>TOTAL (1 to 13)</b>	98794.86	60025.03	60.76	91059.10	41514.73	45.59	69292.79	28687.02	41.40	1015262.32	538947.13	53.08
	<b>B. Others</b>												
1.	Assam	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
2.	Bihar	4343.44	4082.84	94.00	0.00	0.00	0.00	0.00	0.00	0.00	34747.57	32520.73	93.59
3.	Chhattisgarh	275.26	200.96	73.01	0.00	0.00	0.00	0.00	0.00	0.00	10013.26	6707.09	66.98
4.	Madhya Pradesh	4445.54	3869.21	87.04	0.00	0.00	0.00	5877.33	4407.63	74.99	90197.20	81319.04	90.16
5.	Maharashtra	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
6.	Orissa	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
	<b>TOTAL (1 to 6)</b>	9064.24	8153.01	89.95	0.00	0.00	0.00	0.00	4407.63	74.99	134958.03	120546.86	89.32

Note :- (1) NR denotes Not Reported.

**TABLE - 18 : PERIOD-WISE CLASSIFICATION OF OVERDUES AT ULTIMATE BORROWERS' LEVEL AS ON 30 JUNE 2013**

(` Lakh)

Sr. No.	Name of SCARDB	FARM SECTOR (NABARD Programme)										NON-FARM SECTOR (NABARD Programme)									
		Below 1 Year		Over 1 - 3 Years		Over 3 - 6 Years		Over 6 Years		Total		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) (3+5+7+9)	Amount (4+6+8+10)	Defaulters (Number)	Amount	Defaulters (Number)	Amount	Defaulters (Number)	Amount	Defaulters (Number)	Amount	Defaulters (Number) (13+15+17+19)	Amount (14+16+18+20)
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
	<b>A. Fully Functional</b>																				
1.	Gujarat	4913	2383.91	5161	3587.38	5977	4737.64	11389	9575.35	27440	20284.28	273	110.74	397	268.75	503	356.54	1296	786.72	2469	1522.75
2.	Haryana	14194	16757.95	21839	20206.49	30406	27900.55	15270	13477.37	81709	78342.36	1422	766.14	2458	1783.83	3266	2675.54	3493	4005.90	10639	9231.41
3.	Himachal Pradesh	638	292.69	1917	932.89	3019	1555.68	2043	1211.70	7617	3992.96	34	129.68	162	266.70	318	436.49	406	724.10	920	1556.97
4.	Jammu & Kashmir	NR	24.11	NR	64.34	NR	154.65	NR	449.32	NR	692.42	0	0.00	NR	15.16	NR	26.48	NR	63.31	NR	104.95
5.	Karnataka	28446	3578.54	28442	5375.98	30888	7618.27	39012	7940.97	126788	24513.76	232	49.38	302	109.58	575	229.93	3805	1172.59	4914	1561.48
6.	Kerala	25796	3150.60	14753	3017.28	17829	5278.34	3189	973.25	61567	12419.47	35764	5255.53	10560	4454.79	4207	2816.93	1077	1277.01	51608	13804.26
7.	Pondicherry	1	0.04	1	0.37	6	9.76	0	0.00	8	10.17	0	0.00	0	0.00	0	0.00	26	14.62	26	14.62
8.	Punjab	NR	13541.66	0	0.00	NR	13206.11	NR	6046.46	NR	32794.23	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
9.	Rajasthan	11364	5288.83	19389	10309.76	36958	21102.28	31283	23751.60	98994	60452.47	2929	893.09	3766	1813.66	4694	2677.08	3418	2693.66	14807	8077.49
10.	Tamil Nadu	0	0.00	0	0.00	0	0.00	0	1261.34	NR	1261.34	0	0.00	0	0.00	0	0.00	0	9943.50	0	9943.50
11.	Tripura	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
12.	Uttar Pradesh	60944	15973.59	154813	43317.25	217729	58704.82	110808	23932.87	544294	141928.53	10245	2252.28	29704	6391.57	37717	8891.69	19106	5121.52	96772	22657.06
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
	<b>TOTAL (1 to 13)</b>	146296	60991.92	246315	86811.74	342812	140268.10	212994	88620.23	948417	376691.99	50899	9456.84	47349	15104.04	51280	18110.68	32627	25802.93	182155	68474.49
	<b>B. Others</b>																				
1.	Assam	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
2.	Bihar	0	0.00	0	0.00	26238	8017.38	52476	20420.51	78714	28437.89	0	0.00	0	0.00	2560	816.56	8173	3266.28	10733	4082.84
3.	Chhattisgarh	1187	1289.22	2082	1331.71	3849	2183.79	4961	1672.30	12079	6477.02	24	17.56	35	29.13	63	60.53	96	93.74	218	200.96
4.	Madhya Pradesh	NR	9022.85	NR	11554.07	NR	31366.21	NR	29375.91	NR	81319.04	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
5.	Maharashtra	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
6.	Orissa	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
	<b>TOTAL (1 to 6)</b>	1187	10312.07	2082	12885.78	30087	41567.38	57437	51468.72	90793	116233.95	24	17.56	35	29.13	2623	877.09	8269	3360.02	10951	4283.80

Note :- (1) NR denotes Not Reported.

**TABLE - 18 : PERIOD-WISE CLASSIFICATION OF OVERDUES AT ULTIMATE BORROWERS' LEVEL AS ON 30 JUNE 2013**

(` Lakh)

Sr. No.	Name of SCARDB	RURAL HOUSING										OTHERS									
		Below 1 Year		Over 1 - 3 Years		Over 3 - 6 Years		Over 6 Years		Total		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) (23+25+27+29)	Amount (24+26+28+30)	Defaulters (Number)	Amount	Defaulters (Number)	Amount	Defaulters (Number)	Amount	Defaulters (Number)	Amount	Defaulters (Number) (33+35+37+39)	Amount (34+36+38+40)
1	2	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42
	<b>A. Fully Functional</b>																				
1.	Gujarat	1109	400.49	2964	1721.46	2615	1650.17	1217	1051.75	7905	4823.87	230	69.70	329	147.51	293	130.45	552	1153.23	1404	1500.89
2.	Haryana	1784	2002.12	3549	3964.76	4652	5237.29	3403	3741.08	13388	14945.25	2505	1972.20	4822	4183.51	6419	4756.60	5597	3669.88	19343	14582.19
3.	Himachal Pradesh	158	74.70	233	280.72	254	401.23	326	615.15	971	1371.80	57	8.61	251	38.00	358	61.77	376	66.10	1042	174.48
4.	Jammu & Kashmir	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
5.	Karnataka	1930	373.17	1571	682.17	1525	1050.40	1303	994.22	6329	3099.96	37	30.34	0	0.00	0	0.00	0	0.00	37	30.34
6.	Kerala	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	12642	2635.28	3642	2260.16	3856	2838.90	1584	1394.92	21724	9129.26
7.	Pondicherry	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	128	31.46	86	20.87	0	0.00	28	7.13	242	59.46
8.	Punjab	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	NR	10989.60	0	0.00	0	0.00	NR	10989.60
9.	Rajasthan	1284	778.49	1586	1060.82	1300	1193.88	175	167.74	4345	3200.93	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
10.	Tamil Nadu	0	0.00	0	491.16	0	691.17	0	788.22	0	1970.55	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
11.	Tripura	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
12.	Uttar Pradesh	716	202.38	1746	612.05	2491	944.56	1287	611.65	6240	2370.64	2963	679.09	8029	1587.71	17583	3073.87	18435	3129.61	47010	8470.28
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
	<b>TOTAL (1 to 13)</b>	6981	3831.35	11649	8813.14	12837	11168.70	7711	7969.81	39178	31783.00	18562	5426.68	17159	19227.36	28509	10861.59	26572	9420.87	90802	44936.50
	<b>B. Others</b>																				
1.	Assam	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
2.	Bihar	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
3.	Chhattisgarh	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	5	5.52	19	3.75	2	6.21	103	13.63	129	29.11
4.	Madhya Pradesh	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
5.	Maharashtra	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
6.	Orissa	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
	<b>TOTAL (1 to 6)</b>	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	5	5.52	19	3.75	2	6.21	103	13.63	129	29.11

Note :- (1) NR denotes Not Reported.

**TABLE - 18 : PERIOD-WISE CLASSIFICATION OF OVERDUES AT ULTIMATE BORROWERS' LEVEL AS ON 30 JUNE 2013**

(` Lakh)

Sr. No.	Name of SCARDB	GRAND TOTAL									
		Below 1 Year		Over 1 - 3 Years		Over 3 - 6 Years		Over 6 Years		Total	
		Defaulters (Number) (3+13+23+33)	Amount (4+14+24+34)	Defaulters (Number) (5+15+25+35)	Amount (6+16+26+36)	Defaulters (Number) (7+17+27+37)	Amount (8+18+28+38)	Defaulters (Number) (9+19+29+39)	Amount (10+20+30+40)	Defaulters (Number) (43+45+47+49)	Amount (44+46+48+50)
1	2	43	44	45	46	47	48	49	50	51	52
	<b>A. Fully Functional</b>										
1.	Gujarat	6525	2964.84	8851	5725.10	9388	6874.80	14454	12567.05	39218	28131.79
2.	Haryana	19778	23283.20	34388	31468.59	47637	41757.08	23276	20592.34	125079	117101.21
3.	Himachal Pradesh	887	505.68	2563	1518.31	3949	2455.17	3151	2617.05	10550	7096.21
4.	Jammu & Kashmir	NR	24.11	NR	79.50	NR	181.13	NR	512.63	NR	797.37
5.	Karnataka	30645	4031.43	30315	6167.73	32988	8898.60	44120	10107.78	138068	29205.54
6.	Kerala	74202	11041.41	28955	9732.23	25892	10934.17	5850	3645.18	134899	35352.99
7.	Pondicherry	129	31.50	87	21.24	6	9.76	54	21.75	276	84.25
8.	Punjab	NR	13541.66	NR	10989.60	NR	13206.11	NR	6046.46	NR	43783.83
9.	Rajasthan	15577	6960.41	24741	13184.24	42952	24973.24	34876	26613.00	118146	71730.89
10.	Tamil Nadu	0	0.00	NR	491.16	NR	691.17	NR	11993.06	NR	13175.39
11.	Tripura	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
12.	Uttar Pradesh	74868	19107.34	194292	51908.58	275520	71614.94	149636	32795.65	694316	175426.51
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	17858.52
	<b>TOTAL (1 to 13)</b>	222611	81491.58	324192	131286.28	438332	181596.17	275417	127511.95	1260552	539744.50
	<b>B. Others</b>										
1.	Assam	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
2.	Bihar	0	0.00	0	0.00	28798	8833.94	60649	23686.79	89447	32520.73
3.	Chhattisgarh	1216	1312.30	2136	1364.59	3914	2250.53	5160	1779.67	12426	6707.09
4.	Madhya Pradesh	NR	9022.85	NR	11554.07	NR	31366.21	NR	29375.91	NR	81319.04
5.	Maharashtra	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
6.	Orissa	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
	<b>TOTAL (1 to 6)</b>	1216	10335.15	2136	12918.66	32712	42450.68	65809	54842.37	101873	120546.86

Note :- (1) NR denotes Not Reported.

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

(Number)

Sr. No.	Name of SCARDB (Unitary Structure)	Branches of SCARDB's as on 30-06-2013										
		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 (3 to 12)
1	2	3	4	5	6	7	8	9	10	11	12	13
	<b>A. Fully Functional</b>											
1.	Gujarat	28	15	25	23	8	11	8	30	22	10	<b>180</b>
2.	Jammu & Kashmir	3	4	3	6	4	2	2	6	5	10	<b>45</b>
3.	Pondicherry	1	0	0	0	0	0	0	0	0	0	<b>1</b>
4.	Tripura	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	<b>NR</b>
5.	Uttar Pradesh	32	27	30	54	7	15	8	13	44	93	<b>323</b>
	<b>TOTAL ( 1 to 5)</b>	64	46	58	83	19	28	18	49	71	113	<b>549</b>
	<b>B. Others</b>											
1.	Assam	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	<b>NR</b>
2.	Bihar	0	0	1	1	2	3	3	7	21	93	<b>131</b>
	<b>TOTAL ( 1+2)</b>	0	0	1	1	2	3	3	7	21	93	<b>131</b>

Note :- (1) NR denotes Not Reported.



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

(Number)

Sr. No.	Name of SCARDB (Federal Structure)	Number of PCARDB's as on 30-06-2013										Total (3 to 12)
		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%	
1	2	3	4	5	6	7	8	9	10	11	12	13
<b>A. Fully Functional</b>												
1.	Haryana	0	0	0	2	0	2	0	9	4	2	<b>19</b>
2.	Himachal Pradesh	0	0	0	0	0	0	1	0	0	0	<b>1</b>
3.	Karnataka	19	40	21	29	9	9	6	21	12	11	<b>177</b>
4.	Kerala	23	17	13	4	1	2	0	3	0	0	<b>63</b>
5.	Punjab	28	19	17	11	5	5	4	0	0	0	<b>89</b>
6.	Rajasthan	2	4	2	6	4	1	1	7	5	4	<b>36</b>
7.	Tamil Nadu	0	0	0	0	0	0	0	12	30	138	<b>180</b>
8.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	<b>NR</b>
<b>TOTAL (1 to 8)</b>		<b>72</b>	<b>80</b>	<b>53</b>	<b>52</b>	<b>19</b>	<b>19</b>	<b>12</b>	<b>52</b>	<b>51</b>	<b>155</b>	<b>565</b>
<b>B. Others</b>												
1.	Chhattisgarh	0	0	0	1	2	2	2	2	2	1	<b>12</b>
2.	Madhya Pradesh	0	0	0	0	0	0	0	2	4	32	<b>38</b>
3.	Maharashtra	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	<b>NR</b>
4.	Orissa	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	<b>NR</b>
<b>TOTAL (1 to 4)</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>2</b>	<b>2</b>	<b>2</b>	<b>4</b>	<b>6</b>	<b>33</b>	<b>50</b>

Note :- (1) NR denotes Not Reported.

**TABLE - 20(i) : PRODUCTIVITY PARAMETERS (AT APEX BANK LEVEL)**

(` Lakh)

Sr. No.	Name of SCARDB	PRODUCTIVITY PARAMETERS (per staff basis)			
		Loans Outstanding	Loans Issued	Deposit Outstanding	Cash Recovery
1	2	3	4	5	6
<b>A. Fully Functional</b>					
1.	Gujarat	134.86	44.21	47.81	58.10
2.	Haryana	1897.73	149.10	6.39	295.19
3.	Himachal Pradesh	191.54	22.80	29.25	53.73
4.	Jammu & Kashmir	12.88	4.87	13.40	2.76
5.	Karnataka	367.18	58.53	24.88	83.42
6.	Kerala	1053.14	495.80	32.66	300.92
7.	Pondicherry	58.54	50.27	33.23	45.09
8.	Punjab	658.78	127.71	95.35	153.00
9.	Rajasthan	1195.22	154.80	5.74	280.27
10.	Tamil Nadu	502.20	230.19	126.52	193.02
11.	Tripura	NR	NR	NR	NR
12.	Uttar Pradesh	114.50	2.09	2.07	14.51
13.	West Bengal	NR	NR	NR	NR
	<b>TOTAL (1 to 13)</b>	<b>6186.57</b>	<b>1340.37</b>	<b>417.30</b>	<b>1480.01</b>
<b>B. Others</b>					
1.	Assam	NR	NR	NR	NR
2.	Bihar	8.61	0.01	0.57	1.05
3.	Chhattisgarh	386.55	4.59	55.86	46.70
4.	Madhya Pradesh	406.69	0.00	24.05	8.95
5.	Maharashtra	NR	NR	NR	NR
6.	Orissa	NR	NR	NR	NR
	<b>TOTAL (1 to 6)</b>	<b>801.85</b>	<b>4.60</b>	<b>80.48</b>	<b>56.70</b>

Note :- (1) NR denotes Not Reported.

**TABLE - 20(ii) : PRODUCTIVITY PARAMETERS (AT PRIMARY BANK LEVEL)**

(' Lakh)

Sr. No.	Name of SCARDB (Federal Structure)	PRODUCTIVITY PARAMETERS (per staff basis)			
		Loans Outstanding	Loans Issued	Deposit Outstanding	Cash Recovery
1	2	3	4	5	6
	<b>A. Fully Functional</b>				
1.	Haryana	168.14	1.43	0.00	35.91
2.	Himachal Pradesh	112.88	21.61	8.32	24.32
3.	Karnataka	129.46	23.72	14.74	33.46
4.	Kerala	295.82	144.74	9.03	83.73
5.	Punjab	383.16	77.66	0.00	128.00
6.	Rajasthan	223.40	41.39	0.80	76.48
7.	Tamil Nadu	135.96	163.62	13.35	77.02
8.	West Bengal	NR	NR	NR	NR
	<b>TOTAL (1 to 8)</b>	<b>1448.82</b>	<b>474.17</b>	<b>46.24</b>	<b>458.92</b>
	<b>B. Others</b>				
1.	Chhattisgarh	30.88	0.19	6.16	10.11
2.	Madhya Pradesh	NR	NR	NR	NR
3.	Maharashtra	NR	NR	NR	NR
4.	Orissa	NR	NR	NR	NR
	<b>TOTAL (1 to 4)</b>	<b>30.88</b>	<b>0.19</b>	<b>6.16</b>	<b>10.11</b>

Note :- (1) NR denotes Not Reported.

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

Sr. No.	Name of SCARDB	Status of Audit with Audit Classification (A/B/C/D)		
		2012-13	2011-12	2010-11
1	2	3	4	5
<b>A. Fully Functional</b>				
1.	Gujarat	Completed (A)	Completed (A)	Completed (B)
2.	Haryana	Completed (B)	Completed (B)	Completed (B)
3.	Himachal Pradesh	NR	Completed (B)	Completed (B)
4.	Jammu & Kashmir	Not Completed	Completed (D)	Completed (D)
5.	Karnataka	Completed (B)	Completed (B)	Completed (B)
6.	Kerala	Completed (A)	Completed (A)	Completed (A)
7.	Pondicherry	Completed (B)	Completed (B)	Completed (C)
8.	Punjab	Completed (A)	Completed (A)	Completed (A)
9.	Rajasthan	Completed (B)	Completed (B)	Completed (B)
10.	Tamil Nadu	Completed (A)	Completed (B)	Completed (B)
11.	Tripura	Completed (B)	Completed (B)	Completed (B)
12.	Uttar Pradesh	Completed (A)	Completed (B)	Completed (B)
13.	West Bengal	NR	NR	Completed (A)
<b>B. Others</b>				
1.	Assam	NR	NR	Completed (C)
2.	Bihar	Completed (B)	Completed (B)	Completed (B)
3.	Chhattisgarh	NR	Completed (C)	Completed (B)
4.	Madhya Pradesh	Completed (C)	Completed (C)	Completed (C)
5.	Maharashtra	NR	NR	NR
6.	Orissa	NR	NR	NR

Note :- (1) NR denotes Not Reported.

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

Sr. No.	Name of SCARDB (Federal Structure)	STATUS OF AUDIT WITH AUDIT CLASSIFICATION												
		During 2011-12						During 2012-13						
		A	B	C	D	Unclassified	Total	A	B	C	D	Unclassified	Total	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	
	<b>A. Fully Functional</b>													
1.	Haryana	0	8	11	0	0	19	0	6	6	0	0	12	
2.	Himachal Pradesh	0	1	0	0	0	1	0	1	0	0	0	1	
3.	Karnataka	8	27	140	2	0	177	11	32	132	2	0	177	
4.	Kerala	9	22	7	0	4	42	11	21	3	0	1	36	
5.	Punjab	1	51	35	2	0	89	1	53	31	4	0	89	
6.	Rajasthan	3	12	19	1	0	35	3	11	15	1	0	30	
7.	Tamil Nadu	2	9	169	0	0	180	5	18	157	0	0	180	
8.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	
	<b>B. Others</b>													
1.	Chhattisgarh	0	7	4	1	0	12	0	2	3	0	0	5	
2.	Madhya Pradesh	0	0	27	10	0	37	0	0	26	8	0	34	
3.	Maharashtra	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	
4.	Orissa	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	

Note :- (1) NR denotes Not Reported.









