

**Statistical  
Bulletin  
2013-14**



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

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# **STATISTICAL BULLETIN**

## **2013-14**



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## **PREFACE**

*We are happy to bring out the Annual Statistical Bulletin for the year 2013-14 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 2013-14. 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.*

*-Sd-*

***K.K. Ravindran***  
***Managing Director***

***Place: Vashi, Navi Mumbai***

***Date: 20<sup>th</sup> January 2016***

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## IMPORTANT OPERATIONAL AND PERFORMANCE INDICATORS

(₹ Crore)

Sr. No.	INDICATORS	Position as on 31 <sup>st</sup> March 2014	
		Fully Functional	Others
01.	SCARDBs (Number)	13	6
02.	Operational Units (Number)	1732	536
03.	Supervisory Units (Number)	119	23
04.	Membership (in Lakh)	111.29	16.66
05.	Share Capital	798.91	79.62
06.	Free Reserves	2882.25	807.42
07.	Number of SCARDBs having positive Net worth	11	1
08.	Net worth of SCARDBs (Net Position)	3539.59	(233.70)
09.	Borrowings during the year	5177.93	107.33
10.	Borrowings Outstanding at the end of the year	13022.50	1352.10
11.	Deposits Mobilized	1059.51	44.57
12.	Deposits Outstanding	1229.58	48.13
13.	Investments Outstanding	2597.50	51.14
14.	Loans Disbursed at Apex Bank Level	4515.03	1.32
16.	Loans Outstanding at Apex Bank Level	16994.86	1362.13
15.	Loans Disbursed at Ultimate Borrowers' Level	4899.07	1.32
17.	Loans Outstanding at Ultimate Borrowers' level	16064.60	1115.03
18.	Staff Position – Apex Bank Level (number)	4739	1026
19.	Staff Position – Primary Bank Level (number)	5744	1538
20.	Number of SCARDBs in Profit	8	0
21.	Number of SCARDBs in Loss	5	4
22.	Number of SCARDBs having Accumulated Losses	6	4
23.	Recovery Performance at Ultimate Borrowers' Level (As on 30 <sup>th</sup> June)		
(i)	Demand	10650.71	1528.08
(ii)	Collection	5811.77	124.89
(iii)	Recovery Percentage	54.57	8.17
(iv)	Number of Units having Recovery of 70% and above	381	1
(v)	Number of Units having Recovery of less than 40%	412	235



## LTCCS 2013-14 : AT A GLANCE

### 1. Introduction

This publication contains detailed statistical information on the status and performance of State Co-operative Agriculture and Rural Development Banks (SCARDBs) and Primary Co-operative Agriculture and Rural Development Banks (PCARDBs) which are affiliated to the SCARDBs for the year 2013-14 compared with the position as on 31<sup>st</sup> March 2013. The statistical data are presented 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 2268 (Fully functional 1732 and Others 536) as on 31<sup>st</sup> March 2014 as against 2360 (Fully functional 1742 and Others 618) as on 31<sup>st</sup> March 2013.

#### 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 2014 stood at 142 (Fully functional 119 and Others 23) as against 140 (Fully functional 119 and Others 21) as on 31<sup>st</sup> March 2013.

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

The membership at the ground level with break-up between borrowing and non-borrowing members is furnished in Table No.2. They are direct members of the SCARDBs in the case of unitary structure or members of affiliated PCARDBs in the case of federal structure. In the case of mixed structure operating through branches in some parts of the state and through affiliated PCARDBs in other parts, the membership includes total of both PCARDBs as well as direct members.

### 3.1 Members at the end of the year

The total number of borrowing members as on 31<sup>st</sup> March 2014 were 69.02 Lakh (Fully functional 65.74 Lakh and Others 3.28 Lakh) as against 68.05 Lakh (Fully functional 64.63 Lakh and Others 3.42 Lakh) as on 31<sup>st</sup> March 2013. The total members including non-borrowing members stood at 127.95 Lakh (Fully functional 111.29 Lakh and Others 16.66 Lakh) as against 121.45 Lakh (Fully functional 104.68 Lakh and Other 16.77 Lakh) as on 31<sup>st</sup> March 2013. The disaggregated membership of Male and Female has been reported only by 7 SCARDBs. Data pertaining to Chhattisgarh (merged with SCB) and Maharashtra (under liquidation) are not included.

### 4. Sources of Funds

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

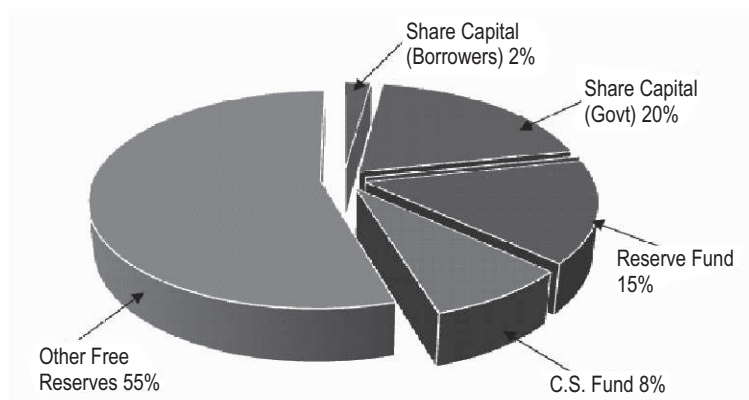
Total net-worth of 13 fully functional SCARDBs stood at ₹ 3539.59 crore as on 31<sup>st</sup> March 2014 as against ₹2885.43 crore as on 31<sup>st</sup> March 2013. Out of these 13 banks, 11 had positive net-worth aggregating ₹3573.30 crore and the remaining 2 (Jammu & Kashmir and Tripura) had total negative net-worth amounting to ₹33.71 crore. The improvement in net-worth was mainly on account of decrease in accumulated losses of Himachal Pradesh and increase in profit earned by other SCARDBs, especially Uttar Pradesh which achieved a turnaround during the year after wiping off entire accumulated losses. Haryana, Jammu & Kashmir, Pondicherry, Tripura and West Bengal had incurred a loss of ₹36.13 crore, ₹4.78 crore, ₹0.75 crore, ₹0.17 crore and ₹24.21 crore respectively as on 31<sup>st</sup> March 2014. The profits earned by Himachal Pradesh, Karnataka, Kerala, and Tamil Nadu SCARDBs had increased substantially over 2012-13 position, however, the profits of Gujarat, Punjab, Rajasthan and West Bengal SCARDBs had declined during 2013-14 over the previous year.

On the other side, the net-worth of SCARDBs which are not fully functional generally have deteriorated further during 2013-14 over the previous year. 3 SCARDBs (Assam, Bihar and Orissa) are having

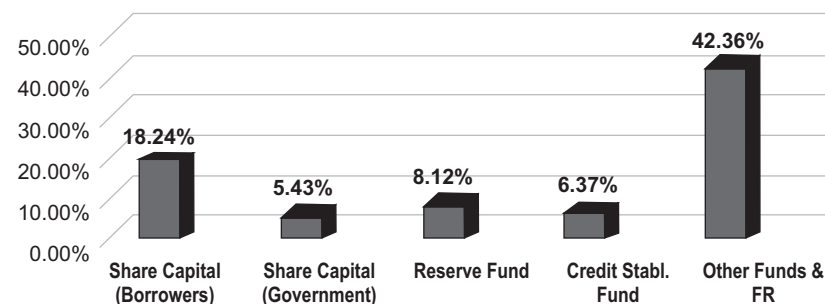
negative net-worth as on 31<sup>st</sup> March 2014. Assam, Bihar, Madhya Pradesh and Orissa had incurred a loss of ₹5.34 crore, ₹22.08 crore and ₹197.64 crore and ₹0.31 crore respectively as on 31<sup>st</sup> March 2014.

The financial Position of Fully functional SCARDBs at a glance for the years 2012-13 and 2013-14 is given below in TABLE-1.

**RESOURCES DURING 2013-14  
[Share in total (%)]**



**Resources during 2013-14 (Growth in %)**



**TABLE-1**

(₹ crore)

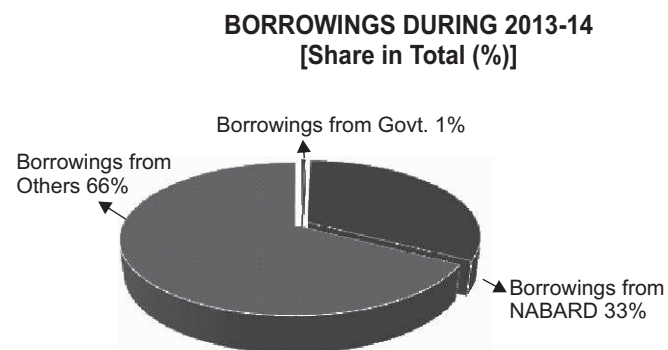
Sr. No.	Particulars	2012-13	2013-14	Changes over 2012-13	
				Amount	Percent
I.	Share Capital Outstanding				
	a) Borrowers	67.82	80.19	(+) 12.37	(+) 18.24
	b) Government	681.72	718.72	(+) 37.00	(+) 5.43
	<b>Total - I (a+b)</b>	<b>749.54</b>	<b>798.91</b>	<b>(+) 49.37</b>	<b>(+) 6.59</b>
II.	Free Reserves Outstanding				
	a) Reserve fund	516.26	558.19	(+) 41.93	(+) 8.12
	b) Credit stabilization fund	292.71	311.35	(+) 18.64	(+) 6.37
	c) Other funds & free reserves	1413.86	2012.71	(+) 598.85	(+) 42.36
	<b>Total - II (a+b+c)</b>	<b>2222.83</b>	<b>2882.25</b>	<b>(+) 659.42</b>	<b>(+) 29.67</b>
III.	Accumulated losses	86.94	141.56	(+) 54.62	(+) 62.83
IV.	Net worth (I + II - III)	2885.43	3539.60	(+) 654.17	(+) 22.67

## 4.2 Borrowings

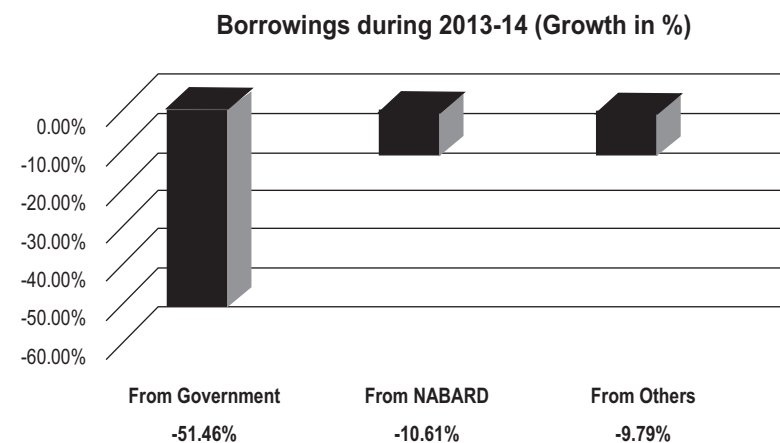
NABARD continues to be the main source of funds for SCARDBs during the year. These funds are now given as loans instead of contribution to Debentures. Central and State Governments also contribute a small portion. SCARDBs also avail funds from NCD, SCBs and commercial banks through loans or line of credit.

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

The following TABLE-2 depicts the aggregate borrowings raised by 13 fully functional SCARDBs under various heads for the period 2012-13 (12 SCARDBs) and 2013-14 (11 SCARDBs). Tripura & West Bengal SCARDBs did not report its position for the current year.



During the year 2013-14, 11 fully functional SCARDBs borrowed ₹5177.93 crore as against ₹5782.75 crore during 2012-13. SCARDBs' borrowings recorded a decrease of ₹604.82 crore during 2013-14 over 2012-13. While during 2013-14 SCARDBs had raised resources to the tune of ₹3466.12 crore from Other agencies (NCD, SCBs, Commercial Banks etc.) which accounted for 66.94% of total borrowings during 2013-14 as against 66.45% of total borrowings during 2012-13, followed by borrowings from NABARD in tune of ₹1684.95 crore which accounted for the 32.54% of the total resources mobilized during 2013-14, against 32.60% during 2012-13, whereas the balance ₹26.86 crore in the total amount raised by SCARDBs were contributed by Government during 2013-14.



**TABLE-2**

(₹ crore)

Sr. No.	Types of Borrowings	During the year		Percentage to Total Borrowings		Changes over 2012-13	
		2012-13	2013-14	2012-13	2013-14	Amount	Percent
1	Borrowings from Government	55.33	26.86	0.96	0.51	(-) 28.47	(-) 51.46
2	Borrowings from NABARD	1884.97	1684.95	32.60	32.54	(-) 200.02	(-) 10.61
3	Borrowings from Others	3842.45	3466.12	66.45	66.94	(-) 376.33	(-) 9.79
4	Total (1+2+3)	5782.75	5177.93	100.00	100.00	(-) 604.82	(-) 10.46

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

The aggregate borrowings outstanding of 13 Fully functional SCARDBs stood at ₹13022.50 crore as on 31<sup>st</sup> March 2014 as against the aggregate borrowings outstanding of ₹13424.85 crore as on 31<sup>st</sup> March 2013, whereas the aggregate borrowings outstanding of 5 Other SCARDBs (Assam, Bihar, Chhattisgarh, Madhya Pradesh and Orissa) stood at ₹1352.10 crore as on 31<sup>st</sup> March 2014 as against the aggregate borrowing outstanding of 5 SCARDBs (Assam, Bihar, Chhattisgarh, Madhya Pradesh and Orissa) of ₹1478.02 crore as on 31<sup>st</sup> March 2013.

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

11 Fully functional SCARDBs except Haryana, Rajasthan and Tripura have been taking deposits as per the Deposit Mobilization Scheme approved by RBI/NABARD. Deposits of these banks mainly comprised of member deposits under various deposit schemes as approved by their Board of Directors. Some of the SCARDBs are also collecting Fixed Deposits of 1 to 3 years duration from public as permitted under NABARD's guidelines for deposit mobilization by SCARDBs issued in 1997. The total deposit outstanding as on 31<sup>st</sup> March 2014 stood at ₹1229.58 crore as against ₹869.25 crore during 2012-13, registering a growth of 41.45%.

### 5. Uses of Funds

The funds raised 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.

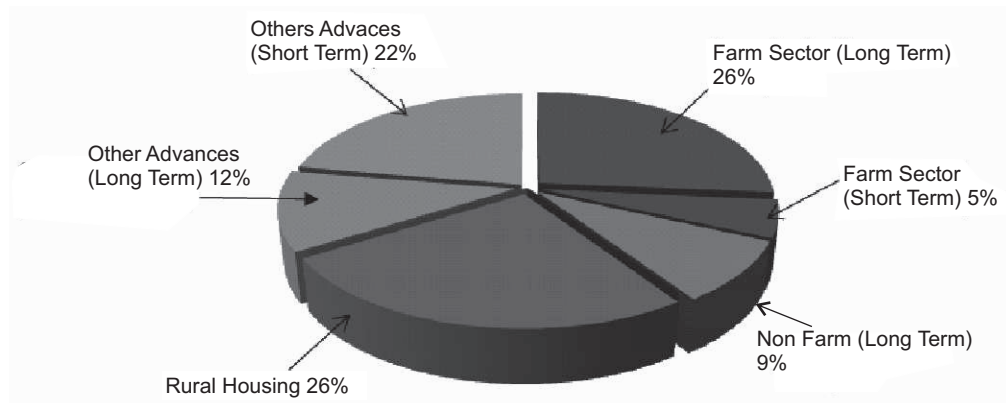
#### 5.1 Advances at the Ultimate Borrowers' Level [Table No. 12(i)]

Following are the main purposes for which loans are issued.

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

During the financial year 2013-14, the 13 fully functional SCARDBs disbursed loans amounting to ₹4899.07 crore to ultimate borrowers as against ₹4126.09 crore disbursed during 2012-13. The table given in the next page depicts the main sector-wise breakup of advances during the years 2012-13 and 2013-14.

**ADVANCES DURING 2013-14  
[Share in total (%)]**



**Advances during 2013-14  
(Growth in %)**

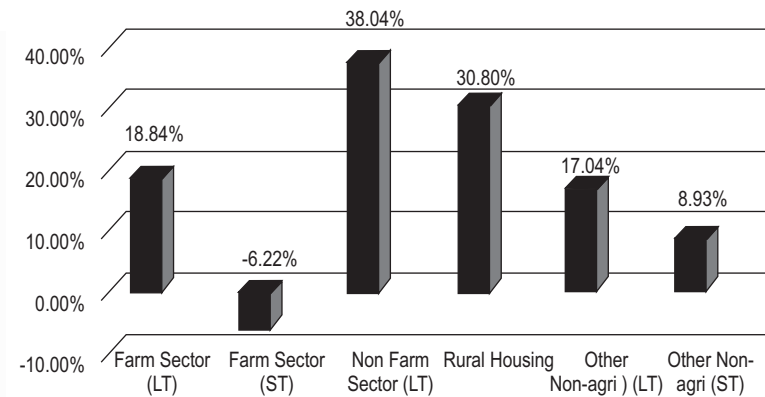


TABLE 3

(₹ crore)

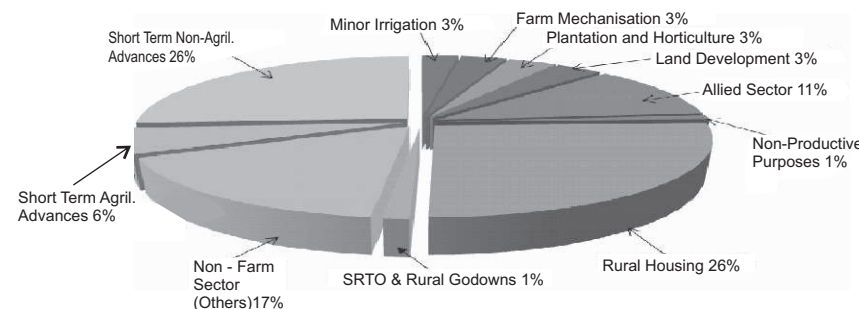
Sr. No.	Types of Advances	During the year		Changes Over 2012-13		REMARKS
		2012-13	2013-14	Amount	Percent	
1	Farm Sector Advances					Long-term Farm Sector advances by Uttar Pradesh SCARDB has increased substantially while that of Haryana and Tripura SCARDBs declined sharply. Short term advances were made mainly by Kerala, Karnataka and Rajasthan SCARDBs.
i.	Long Term	1090.55	1295.96	(+) 205.41	(+) 18.84	
ii.	Short Term	280.77	263.31	(-) 17.46	(-) 6.22	
2	Non-farm Sector (Long Term)	311.95	430.61	(+) 118.66	(+) 38.04	Increase in lending by Jammu & Kashmir, Kerala, Rajasthan and Uttar Pradesh SCARDBs, sharp decrease in Gujarat, Haryana, Himachal Pradesh, Tripura and West Bengal SCARDBs.
3	Rural Housing	956.13	1250.64	(+) 294.51	(+) 30.80	Increase in lending by Jammu & Kashmir, Kerala, Rajasthan and Tripura SCARDBs.
4	Other Non-agricultural Advances					Long term other non-agril. advances by Jammu & Kashmir, Kerala, Punjab, Uttar Pradesh and West Bengal SCARDBs have increased whereas short term other non-agril. advances were made by Gujarat and Tamil Nadu SCARDBs during the year recorded an increase against previous year.
i.	Long Term	482.12	564.25	(+) 82.13	(+) 17.04	
ii.	Short Term	1004.57	1094.30	(+) 89.73	(+) 8.93	
	<b>Total (1+2+3+4)</b>	<b>4126.09</b>	<b>4899.07</b>	<b>(+) 772.98</b>	<b>(+) 18.73</b>	Increase in total lending was observed in Jammu & Kashmir, Karnataka, Kerala, Punjab, Rajasthan, Tamil Nadu and Uttar Pradesh SCARDBs. Sharp decrease were observed in Haryana and Tripura SCARDBs.

The aggregate loans outstanding of 13 Fully functional SCARDBs at ultimate borrowers level as on 31<sup>st</sup> March 2014 stood at ₹16064.60 crore as against ₹15553.95 crore as on 31<sup>st</sup> March 2013.

#### 5.1.1 Purpose-wise Classification of Advances (Table No. 13)

The purpose-wise classification of advances for the year 2013-14 and the share of each purpose & sub-purposes in the aggregate advances is depicted in the Table-4. It is worthwhile to note here that the classification is incomplete as West Bengal has not furnished the break-up under Farm-sector advances for the year 2013-14. However table gives a fair idea about the trends in each of the purposes / sub-purposes.

**PURPOSE WISE CLASSIFICATION OF ADVANCES (2013-14)**  
[Share in total (%)]



**TABLE - 4****(₹ Crore)**

<b>Sr. No.</b>	<b>Purposes</b>	<b>2013-14</b>
<b>A.</b>	Farm Sector Advances	
i.	Minor Irrigation	120.43
ii.	Farm Mechanisation	154.15
iii.	Plantation & Horticulture	164.06
iv.	Land Development	157.92
v.	Allied Sectors (Dairy, Poultry, Others & Fisheries )	536.69
vi.	Non-productive purposes (Purchase of Land & Others)	42.02
	Total Farm Sector Advances	1268.08
<b>B.</b>	Non-farm Sector Advances	
i.	Rural Housing	1250.64
ii.	SRTO & Rural Godowns/Storage	62.19
iii.	Others	807.84
	Total Non-farm Sector Advances	2120.67
<b>C.</b>	Short Term Advances	
i.	Short-term Agril. Advances	264.35
ii.	Short-term Non-Agril. Advances	1245.97
	Total Short Term Advances	1510.32
	<b>Grand Total (A+B+C)</b>	<b>4899.07</b>

During 2013-14 Farm Sector Advances accounted for 25.88% whereas Rural Housing Advances accounted for 25.53% of the total advances.

#### **5.1.2 Advances to SC - ST at ultimate borrowers' level (Table No. 14)**

Advances to SC-ST are further segregated between Small farmers and Other farmers. SC-ST accounted for 5.73% of total borrowers and 7.22% of total loans issued during the year. 40.76% of SC-ST farm sector borrowers were small farmers as against 29.41% small farmers in the total disbursements.

Uttar Pradesh & West Bengal SCARDBs have not furnished the break-up under small farmers and other farmers in the total disbursements to SC-ST.

#### **5.2 Investments (Table No. 10)**

SCARDBs invest their funds either to comply with statutory requirements or to deploy surplus funds. These investments relate mainly to 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 13 fully functional SCARDBs outstanding as on 31<sup>st</sup> March 2014 amounted to ₹2597.50 crore during 2013-14 as against ₹2798.25 crore as on 31<sup>st</sup> March 2013.

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

#### **6.1 Income and Expenditure**

##### **6.1.1 Income**

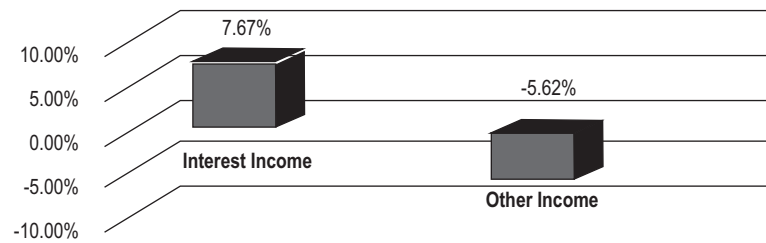
Given below is the table depicting the component wise proportion of the aggregate income for year 2012-13 and 2013-14. The relative share of each component in the aggregate income and the absolute and percentage variation of each component are given in next page:

TABLE-5

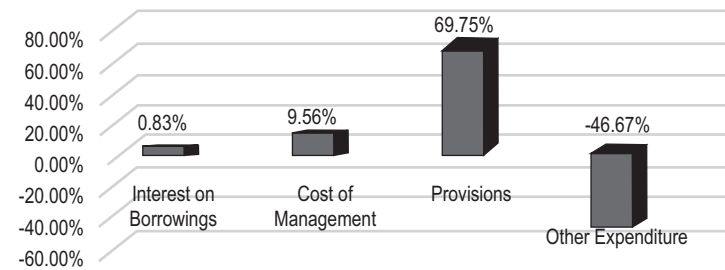
(₹ crore)

Sr. No.	Types of Income	During 2012-13		During 2013-14		Change Over 2012-13	
		Amount	Percent	Amount	Percent	Amount	Percent
1	Interest Income	2052.95	98.44	2210.45	98.63	(+) 157.50	(+) 7.67
2	Other Income	32.57	1.56	30.74	1.37	(-) 1.83	(-) 5.62
	<b>Total Income (1+2)</b>	<b>2085.52</b>	<b>100.00</b>	<b>2241.19</b>	<b>100.00</b>	<b>(+) 155.67</b>	<b>(+) 7.46</b>

Income during 2013-14 (Growth in %)



Expenditure during 2013-14 (Growth in %)



The total income of 13 fully functional SCARDBs during the financial year 2013-14 was ₹2241.19 crore as against ₹2085.52 crore during 2012-13. The total income saw increase of ₹155.67 crore (7.46%) during 2013-14 over the previous year.

SCARDBs was ₹2216.15 crore as against ₹1922.75 crore during 2012-13. Other expenditure has shown a declining trend of 46.67% over the previous year 2012-13, however, Interest expenditure, Cost of Management & Provisions reported an increase of 0.83%, 9.56% & 69.75% respectively during the year.

### 6.1.2 Expenditure

During the year 2013-14, the total expenditure of 13 fully functional

TABLE-6

(₹ crore)

Sr. No.	Types of Expenditure	During 2012-13		During 2013-14		Change Over 2012-13	
		Amount	Percent	Amount	Percent	Amount	Percent
1	Interest on Borrowings	1202.01	62.52	1212.01	54.69	(+) 10.00	(+) 0.83
2	Cost of Management	280.68	14.60	307.50	13.88	(+) 26.82	(+) 9.56
3	Provisions	396.82	20.64	673.58	30.39	(+) 276.76	(+) 69.75
4	Other Expenditure	43.24	2.24	23.06	1.04	(-) 20.18	(-) 46.67
	<b>Total Expenditure (1+2+3+4)</b>	<b>1922.75</b>	<b>100.00</b>	<b>2216.15</b>	<b>100.00</b>	<b>(+) 293.40</b>	<b>(+) 15.26</b>

## 6.2 Financial Position

### 6.2.1 SCARDBs in Profit/Loss during 2013-14 (Table No. 9)

For the year 2013-14, out of 13 fully functional SCARDBs, 8 SCARDBs were in profit aggregating to ₹95.68 crore as against ₹174.60 crore by 9 SCARDBs during 2012-13, whereas 5 SCARDBs had incurred a loss of ₹66.04 crore during 2013-14 as against ₹11.22 crore by 4 SCARDBs during 2012-13. The total accumulated losses of 6 fully functional SCARDBs amounted to ₹141.56 crore during 2013-14 as against ₹86.48 crore reported by 5 SCARDBs during 2012-13.

**TABLE - 7** (₹ Crore)

Sr.No.	Particulars	2012-13		2013-14	
		No	Amount	No	Amount
1	Banks in Profit	9	174.60	8	95.68
2	Banks in Loss	4	11.22	5	66.04
3	Banks having Accumulated losses	5	86.48	6	141.56

### 6.2.2 PCARDBs in Profit/Loss during 2013-14 (Table No. 4)

For the year 2013-14, out of 646 PCARDBs of 8 fully functional SCARDBs under federal structure, 338 PCARDBs were in profit aggregating to ₹100.88 crore, whereas 281 PCARDBs had incurred a loss of ₹412.25 crore during 2013-14 as on 31<sup>st</sup> March 2014 and the position of 27 PCARDBs of different SCARDBs were not reported. The total accumulated losses of 421 PCARDBs amounted to ₹2362.23 crore during 2013-14 reported by 7 SCARDBs.

**TABLE - 8** (₹ Crore)

Sr.No.	Particulars	2013-14	
		Number	Amount
1.	PCARDBs in Profit	338	100.88
2.	PCARDBs in Loss	281	412.25
3.	PCARDBs having Accumulated losses	421	2362.23

## 7. Recovery Performance (As on 30<sup>th</sup> June 2014)

### 7.1 Demand, Collection, Balance Position [Table No. 16(i) & 16(ii)]

The total ground level demand of 13 SCARDBs (Fully Functional) during 2013-14 were ₹10650.71 crore against which collections were ₹5811.77 crore which formed 54.57% of demand as against 49.39% as on 30<sup>th</sup> June 2013. The recovery percentage at ultimate borrowers' level was above average in the case of 7 SCARDBs viz. Karnataka, Kerala, Pondicherry, Punjab, Tamil Nadu, Tripura and Uttar Pradesh SCARDBs. The amount of overdues as on 30<sup>th</sup> June 2014 stood at ₹4838.70 crore compared to ₹5409.24 crore as on 30<sup>th</sup> June 2013, showing a decrease of ₹570.54 crore over previous year.

During the year at Apex Bank Level against a total demand of ₹8528.27 crore, total collections were ₹5087.94 crore, with a recovery percentage of 59.66% compared to 53.18% as on 30<sup>th</sup> June 2013.

**TABLE - 9** (₹ crore)

Sr. No.	Particulars	During 2012-13		During 2013-14		Change in amount over 2012-13	
		At Apex	At Ultimate	At Apex	At Ultimate	Apex	Ultimate
1.	Demand	8808.75	10688.87	8528.27	10650.71	(-) 280.48	(-) 38.16
2.	Collection	4684.72	5279.32	5087.94	5811.77	(+) 403.22	(+) 532.45
3.	Balance	4123.72	5409.24	3440.10	4838.70	(-) 683.62	(-) 570.54
4.	Recovery (%)	53.18	49.39	59.66	54.57	-	-



**7.2 Operational Units according to Range of Recovery during the year 2013-14 [Table No. 19 (i) & 19 (ii)]**

functional SCARDBs (SCARDB's branches and number of PCARDBs) according to the range of recovery as on 30<sup>th</sup> June 2014.

The table appended below gives the operational units of 13 fully

**TABLE - 10**

(Number)

<b>Sr. No.</b>	<b>Range of Recovery</b>	<b>Branches of SCARDBs</b>	<b>PCARDBs</b>
1.	Above 80 Percent	54	154
2.	Less than 80 & upto 70 percent	74	99
3.	Less than 70 & upto 60 Percent	115	31
4.	Less than 60 & upto 50 Percent	124	35
5.	Less than 50 & upto 45 percent	24	15
6.	Less than 45 & upto 40 percent	24	12
7.	Less than 40 & upto 35 percent	29	10
8.	Less than 35 & upto 25 percent	74	22
9.	Less than 25 & upto 15 percent	42	28
10.	Below 15 percent	24	183
	<b>Total (1 to 10)</b>	<b>584</b>	<b>589</b>

## 8. Classification of Assets as on 31<sup>st</sup> March 2014 (Table No. 7)

The classification of loans & advances of 13 Fully functional SCARDBs (At Apex Bank Level) as on 31<sup>st</sup> March 2014 as against 31<sup>st</sup> March 2013 was as under:-

TABLE-11

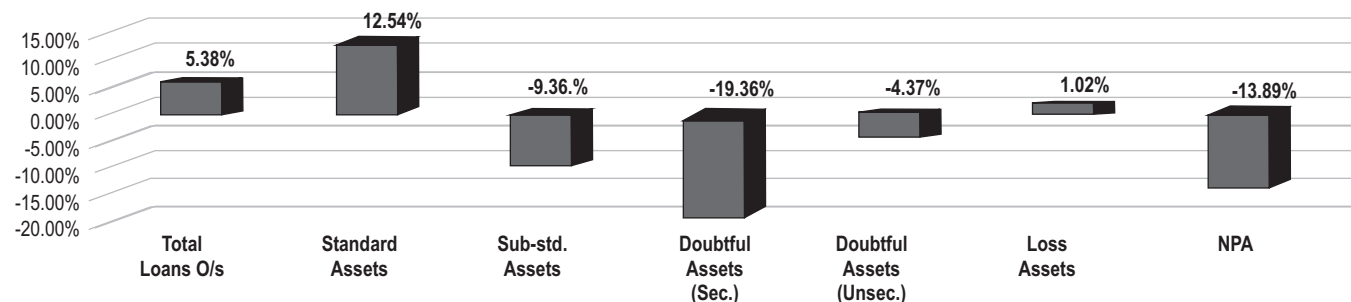
(₹ Crore)

Sr. No.	Particulars	During the year		Chnage over 2012-13	
		2012-13	2013-14	Amount	Percent
1.	Total Loans Outstanding	16563.75	17454.23	(+) 890.48	(+) 5.38
2.	Standard Assets	12074.60	13588.60	(+) 1514.00	(+) 12.54
3.	Sub – standard Assets	2523.24	2275.10	(-) 248.14	(-) 9.83
4.	Doubtful Assets				
	(i) Secured	1933.60	1559.33	(-) 374.27	(-) 19.36
	(ii) Unsecured	25.63	24.51	(-) 1.12	(-) 4.37
5.	Loss Assets	7.87	7.95	(+) 0.08	(+) 1.02
6.	Total Impaired Credit (NPA)	4489.05	3865.63	(-) 623.42	(-) 13.89
7.	Percentage of Impaired Credit to loans outstanding	27.10	22.15	(-) 4.95	-

It may be seen from the above data that the total of impaired assets to total loans outstanding stood at ₹3865.63 crore (13 Fully functional SCARDBs) as on 31<sup>st</sup> March 2014 registering a decrease of ₹623.42 crore in absolute terms over the previous year 2012-13. The percentage of impaired credit to total loans outstanding stood at 22.15%, decreased by 4.95% as on 31<sup>st</sup> March 2014 as against 27.10%

as at the end of 31<sup>st</sup> March 2013. The quantum of Doubtful assets (Secured portion) which stood at ₹1559.33 crore also registered a decrease of ₹374.27 crore (19.36%) over 2012-13 position at ₹1933.60 crore. Similarly the quantum of standard assets has increased by ₹1514.00 crore (12.54%) over the previous year ended 31<sup>st</sup> March 2013.

Classification of Assets during 2013-14 (Growth in %)



**TABLE - 1 : ORGANISATIONAL NETWORK**

(Number)

Sr. No.	Name of SCARDB	As on 31.03.2013					As on 31.03.2014				
		SCARDB Branches	SCARDB Supervisory Units	PCARDBs	PCARDB Branches	Total (1 to 4)	SCARDB Branches	SCARDB Supervisory Units	PCARDBs	PCARDB Branches	Total (6 to 9)
		1	2	3	4	5	6	7	8	9	10
	<b>A. Fully Functional</b>										
1.	Gujarat	181	17	0	0	198	181	17	0	0	198
2.	Haryana	0	0	19	77	96	0	0	19	76	95
3.	Himachal Pradesh	33	3	1	16	53	33	3	1	16	53
4.	Jammu & Kashmir	45	14	0	0	59	45	14	0	0	59
5.	Karnataka	0	23	177	0	200	0	23	177	0	200
6.	Kerala	0	14	63	129	206	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	133	176
10.	Tamil Nadu	7	18	180	0	205	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	84	112	2	2	24	73	101
	<b>TOTAL (1 to 13)</b>	<b>597</b>	<b>119</b>	<b>589</b>	<b>437</b>	<b>1742</b>	<b>597</b>	<b>119</b>	<b>589</b>	<b>427</b>	<b>1732</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	16	0	0	147
3.	Chhattisgarh*	0	0	12	76	88	-	-	-	-	-
4.	Madhya Pradesh	0	7	38	261	306	0	7	38	261	306
5.	Orissa	5	0	46	0	51	5	0	50	0	55
	<b>TOTAL (1 to 5)</b>	<b>164</b>	<b>21</b>	<b>96</b>	<b>337</b>	<b>618</b>	<b>164</b>	<b>23</b>	<b>88</b>	<b>261</b>	<b>536</b>

Note : (1) \*Chhattisgarh SCARDB merged with Chhattisgarh SCB (2) Maharashtra SCARDB is under liquidation

**TABLE - 2 : MEMBERSHIP AS ON 31 MARCH 2014**

(Number)

Sr. No.	Name of SCARDB	Borrowing Members			Non-borrowing Members			Total Membership		
		Male	Female	Total (1+2)	Male	Female	Total (4+5)	Male	Female	Total (7+8)
		1	2	3	4	5	6	7	8	9
<b>A. Fully Functional</b>										
1.	Gujarat	NR	NR	<b>673488</b>	0	0	<b>0</b>	NR	NR	<b>673488</b>
2.	Haryana	202109	15138	<b>217247</b>	482875	37856	<b>520731</b>	684984	52994	<b>737978</b>
3.	Himachal Pradesh	18240	6080	<b>24320</b>	40113	13371	<b>53484</b>	58353	19451	<b>77804</b>
4.	Jammu & Kashmir	NR	NR	<b>75381</b>	NR	NR	<b>19008</b>	NR	NR	<b>94389</b>
5.	Karnataka	586987	86627	<b>673614</b>	385446	56883	<b>442329</b>	972433	143510	<b>1115943</b>
6.	Kerala	603972	193828	<b>797800</b>	905056	123319	<b>1028375</b>	1509028	317147	<b>1826175</b>
7.	Pondicherry	2309	1953	<b>4262</b>	10659	2029	<b>12688</b>	12968	3982	<b>16950</b>
8.	Punjab	NR	NR	<b>173744</b>	NR	NR	<b>676038</b>	NR	NR	<b>849782</b>
9.	Rajasthan	NR	NR	<b>697174</b>	NR	NR	<b>559701</b>	NR	NR	<b>1256875</b>
10.	Tamil Nadu	236920	78974	<b>315894</b>	651875	229279	<b>881154</b>	888795	308253	<b>1197048</b>
11.	Tripura	3590	497	<b>4087</b>	17480	1229	<b>18709</b>	21070	1726	<b>22796</b>
12.	Uttar Pradesh	NR	NR	<b>2740936</b>	NR	NR	<b>174953</b>	NR	NR	<b>2915889</b>
13.	West Bengal	NR	NR	<b>176005</b>	NR	NR	<b>168068</b>	NR	NR	<b>344073</b>
<b>TOTAL (1 to 13)</b>		-	-	<b>6573952</b> <b>[6462764]</b>	-	-	<b>4555238</b> <b>[4005401]</b>	-	-	<b>11129190</b> <b>[10468165]</b>
<b>B. Others</b>										
1.	Assam	NR	NR	<b>4130</b>	NR	NR	<b>41756</b>	NR	NR	45886
2.	Bihar	NR	NR	<b>215007</b>	NR	NR	<b>486581</b>	NR	NR	701588
3.	Madhya Pradesh	NR	NR	<b>105582</b>	0	0	<b>0</b>	NR	NR	105582
4.	Orissa	NR	NR	<b>3495</b>	NR	NR	<b>809613</b>	NR	NR	<b>813108</b>
<b>TOTAL (1 to 4)</b>		-	-	<b>328214</b> <b>[342366]</b>	-	-	<b>1337950</b> <b>[1334778]</b>	-	-	<b>1666164</b> <b>[1677144]</b>

Note : (1) N.R. - denotes 'Not Reported' (2) Figures in Brackets indicate data as on 31<sup>st</sup> March 2013  
(3) Chhattisgarh SCARDB merged with Chhattisgarh SCB

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

(₹ Lakh)

Sr. No.	Name of SCARDB (Fully Functional)	AS ON 31 MARCH 2014								
		Share Capital - Paid Up			Reserve Fund	Credit Stabilisation Fund	Other Funds & Free Reserves	Total (4+5+6)	Accumulated Losses	Net Worth [(3+7)-8]
		Government	PCARDBs / Individuals / Institution / Societies	Total (1+2)						
		1	2	3	4	5	6	7	8	9
1.	Gujarat	0.49 [0.49]	4542.64 [4447.98]	4543.13 [4448.47]	9489.84 [8414.06]	3789.63 [3226.89]	38899.48 [38943.01]	52178.95 [50583.96]	0.00 [0.00]	56722.08 [55032.43]
2.	Haryana	1340.00 [1130.00]	3044.30 [3044.30]	4384.30 [4174.30]	2997.29 [2997.29]	2949.89 [2863.97]	29184.63 [17143.12]	35131.81 [23004.38]	5904.93 [2291.56]	33611.18 [24887.12]
3.	Himachal Pradesh	299.54 [299.54]	1285.62 [1326.42]	1585.16 [1625.96]	0.76 [0.76]	15.00 [15.00]	14.45 [22.18]	30.21 [37.94]	545.48 [631.96]	1069.89 [1031.94]
4.	Jammu & Kashmir	1637.40 [637.40]	210.18 [160.79]	1847.58 [798.19]	0.00 [0.00]	0.00 [0.00]	9.70 [6.24]	9.70 [6.24]	4467.80 [3989.80]	-2610.52 [-3185.37]
5.	Karnataka	444.54 [444.54]	5369.49 [5087.34]	5814.03 [5531.88]	2832.04 [2830.67]	747.16 [725.39]	469.45 [457.33]	4048.65 [4013.39]	0.00 [0.00]	9862.68 [9545.27]
6.	Kerala	1140.79 [1140.79]	11038.04 [8847.05]	12178.83 [9987.84]	4519.68 [3914.70]	4160.24 [3785.72]	27107.44 [24398.36]	35787.36 [32098.78]	0.00 [0.00]	47966.19 [42086.62]
7.	Pondicherry	319.90 [299.90]	71.00 [66.80]	390.90 [366.70]	3.36 [3.36]	12.97 [12.60]	164.42 [140.57]	180.75 [156.53]	228.26 [153.71]	343.39 [369.52]
8.	Punjab	50.71 [50.71]	7244.94 [7123.24]	7295.65 [7173.95]	13536.73 [12817.26]	8038.32 [7606.64]	19302.45 [20838.22]	40877.50 [41262.12]	0.00 [0.00]	48173.15 [48436.07]
9.	Rajasthan	189.50 [189.50]	3540.35 [3489.30]	3729.85 [3678.80]	7360.76 [7360.76]	2628.33 [2628.33]	7946.74 [14100.23]	17935.83 [24089.32]	0.00 [0.00]	21665.68 [27768.12]
10.	Tamil Nadu	1578.69 [1578.69]	2458.43 [2458.43]	4037.12 [4037.12]	896.07 [852.20]	3475.30 [3342.13]	1943.80 [1998.02]	6315.17 [6192.35]	0.00 [0.00]	10352.29 [10229.47]
11.	Tripura	629.77 [622.51]	216.76 [236.62]	846.53 [859.13]	8.85 [8.85]	24.82 [24.82]	3.18 [4.74]	36.85 [38.41]	1643.59 [1626.92]	-760.21 [-729.38]
12.	Uttar Pradesh	0.00 [0.00]	29295.47 [28380.21]	29295.47 [28380.21]	13847.77 [12100.13]	5291.77 [5037.86]	75082.52 [21177.55]	94222.06 [38315.54]	0.00 [0.00]	123517.53 [66695.75]
13.	West Bengal	387.79 [387.79]	3554.38 [3503.70]	3942.17 [3891.49]	325.56 [325.54]	1.96 [1.96]	1142.71 [2156.73]	1470.23 [2484.23]	1366.37 [0.00]	4046.03 [6375.72]
	<b>TOTAL (1 to 13)</b>	<b>8019.12</b> <b>[6781.86]</b>	<b>71871.60</b> <b>[68172.18]</b>	<b>79890.72</b> <b>[74954.04]</b>	<b>55818.71</b> <b>[51625.58]</b>	<b>31135.39</b> <b>[29271.31]</b>	<b>201270.97</b> <b>[141386.30]</b>	<b>288225.07</b> <b>[222283.19]</b>	<b>14156.43</b> <b>[10060.32]</b>	<b>353959.36</b> <b>[288543.28]</b>

Note:- Figures in brackets indicate data as on 31<sup>st</sup> March 2013.

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

(₹ Lakh)

Sr. No.	Name of SCARDB (Others)	AS ON 31 MARCH 2014								
		Share Capital - Paid Up			Reserve Fund	Credit Stabilisation Fund	Other Funds & Free Reserves	Total (4+5+6)	Accumulated Losses	Net Worth [(3+7)-8]
		Government	PCARDBs / Individuals / Instistution / Societies	Total (1+2)						
		1	2	3	4	5	6	7	8	9
1.	Assam	531.46 [531.46]	104.67 [102.04]	636.13 [633.50]	1011.39 [961.39]	0.00 [0.00]	0.00 [0.00]	1011.39 [961.39]	5972.85 [5439.02]	-4325.33 [-3844.13]
2.	Bihar	1595.42 [1595.42]	1307.91 [1335.50]	2903.33 [2930.92]	83.24 [83.20]	19.15 [18.59]	2429.48 [2373.95]	2531.87 [2475.74]	26860.41 [24652.54]	-21425.21 [-19245.88]
3.	Madhya Pradesh	275.17 [275.17]	3284.22 [3457.38]	3559.39 [3732.55]	632.57 [632.57]	1556.05 [1556.05]	74825.63 [57757.02]	77014.25 [59945.64]	65687.44 [45923.88]	14886.20 [17754.31]
4.	Orissa	347.10 [347.10]	515.74 [515.74]	862.84 [862.84]	45.54 [45.54]	0.00 [0.00]	138.87 [138.87]	184.41 [184.41]	13552.57 [13484.28]	-12505.32 [-12437.03]
	<b>TOTAL (1 to 4)</b>	<b>2749.15</b> <b>[2749.15]</b>	<b>5212.54</b> <b>[5410.66]</b>	<b>7961.69</b> <b>[8159.81]</b>	<b>1772.74</b> <b>[1722.70]</b>	<b>1575.20</b> <b>[1574.64]</b>	<b>77393.98</b> <b>[60269.84]</b>	<b>80741.92</b> <b>[63567.18]</b>	<b>112073.27</b> <b>[89499.72]</b>	<b>-23369.66</b> <b>[-17772.73]</b>

Note :- (1) Chhattisgarh SCARDB merged with Chhattisgarh SCB  
(2) Figures in brackets indicate data as on 31<sup>st</sup> March 2013.

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

(₹ Lakh)

Sr. No.	Name of SCARDB	AS ON 31 MARCH 2014						
		Share Capital - Paid Up			Reserve Fund	Standard Assets Provision	Other Funds & Free Reserves	Total (4+5+6)
		Government	PCARDBs / Individuals / Institution / Societies	Total (1+2)				
		1	2	3	4	5	6	7
	<b>A. Fully Functional</b>							
1.	Haryana	3174.96 [2968.76]	8076.17 [8602.32]	11251.13 [11571.08]	251.87 [251.72]	303.61 [219.63]	390.63 [446.74]	946.11 [918.09]
2.	Himachal Pradesh	32.29 [32.29]	468.93 [477.17]	501.22 [509.46]	51.71 [50.42]	11.72 [12.41]	551.20 [522.59]	614.63 [585.42]
3.	Karnataka	554.86 [677.84]	13240.43 [12320.21]	13795.29 [12998.05]	3621.12 [3208.50]	270.00 [262.45]	7560.05 [5589.57]	11451.17 [9060.52]
4.	Kerala	2818.65 [2915.10]	20798.08 [20969.85]	23616.73 [23884.95]	1718.21 [2554.07]	2894.45 [2197.38]	6857.96 [6474.88]	11470.62 [11226.33]
5.	Punjab	0.00 [0.00]	14722.78 [14502.07]	14722.78 [14502.07]	33336.84 [26781.20]	432.82 [394.34]	8115.68 [13142.82]	41885.34 [40318.36]
6.	Rajasthan	2345.55 [2344.23]	7651.99 [7761.04]	9997.54 [10105.27]	2152.96 [2041.57]	18295.93 [15177.31]	42782.29 [42196.86]	63231.18 [59415.74]
7.	Tamil Nadu	255.89 [266.21]	6338.56 [6544.96]	6594.45 [6811.17]	NR [852.20]	NR [13176.82]	NR [4629.07]	29222.95 [18658.09]
8.	West Bengal	1072.72 [1074.72]	5467.68 [5437.77]	6540.40 [6512.49]	NR	NR	NR	8372.02 [7525.81]
	<b>TOTAL (1 to 8)</b>	<b>10222.63</b> <b>[10279.15]</b>	<b>76764.62</b> <b>[76615.39]</b>	<b>87019.54</b> <b>[84894.54]</b>	<b>41132.71</b> <b>[35739.68]</b>	<b>22208.53</b> <b>[31440.34]</b>	<b>66257.81</b> <b>[73002.53]</b>	<b>167194.02</b> <b>[147708.36]</b>
	<b>B. Others</b>							
1.	Madhya Pradesh	3680.93 [3751.82]	5840.88 [6232.84]	9521.81 [9984.66]	NR	NR	NR	62878.97 [55147.21]
2.	Orissa	509.00 [509.00]	610.96 [610.96]	1119.96 [1119.96]	496.56 [496.56]	0.00 [0.00]	0.00 [0.00]	496.56 [496.56]
	<b>TOTAL (1+2)</b>	<b>4189.93</b> <b>[4260.82]</b>	<b>6451.84</b> <b>[6843.80]</b>	<b>10641.77</b> <b>[11104.62]</b>	<b>496.56</b> <b>[496.56]</b>	<b>0.00</b> <b>[0.00]</b>	<b>0.00</b> <b>[0.00]</b>	<b>63375.53</b> <b>[55643.77]</b>

Note :- (1) NR denotes Not Reported.

(2) Figures in brackets indicate data as on 31<sup>st</sup> March 2013.

**TABLE - 4 : FINANCIAL POSITION OF PCARDBs AS ON 31 MARCH 2014**

(₹ 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
	<b>A. Fully Functional</b>							
1.	Haryana	76	0	0.00	76	14065.95	76	91598.96
2.	Himachal Pradesh	1	1	33.31	0	0.00	0	0.00
3.	Karnataka	177	86	2490.23	91	3079.73	135	54728.04
4.	Kerala*	63	30	1122.12	11	1194.50	19	8586.04
5.	Punjab	89	74	4399.98	15	2532.97	23	12189.39
6.	Rajasthan	36	15	638.19	21	5164.14	20	23429.33
7.	Tamil Nadu	180	126	909.20	54	13067.79	132	29678.86
8.	West Bengal*	24	6	494.93	13	2120.23	16	16012.05
	<b>TOTAL (1 to 8)</b>	<b>646</b>	<b>338</b>	<b>10087.96</b>	<b>281</b>	<b>41225.31</b>	<b>421</b>	<b>236222.67</b>
	<b>B. Others</b>							
1.	Madhya Pradesh	38	0	0.00	38	16669.80	38	92616.52
2.	Orissa	50	0	0.00	NR	NR	NR	NR
	<b>TOTAL (1 to 2)</b>	<b>88</b>	<b>0</b>	<b>0.00</b>	<b>38</b>	<b>16669.80</b>	<b>38</b>	<b>92616.52</b>

Note :- (1) \* Kerala & West Bengal SCARDBs have reported for only 60 & 19 PCARDBs respectively.  
(3) Chhattisgarh SCARDB merged with Chhattisgarh SCB

(2) NR denotes Not Reported.



**TABLE - 5(i) : BORROWINGS OF SCARDBs FOR THE YEAR 2013-14**

(₹ Lakh)

Sr. No.	Name of SCARDB	Borrowings from Government				Borrowings 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
	<b>A. Fully Functional</b>								
1.	Gujarat	154.97	0.00	49.18	105.79	6671.07	8900.00	2470.95	13100.12
2.	Haryana	9764.15	755.26	1746.24	8773.17	182943.37	6797.25	32230.20	157510.42
3.	Himachal Pradesh	1687.36	0.00	911.96	775.40	16731.15	4000.00	3286.17	17444.98
4.	Jammu & Kashmir	616.00	0.00	0.00	616.00	0.00	0.00	0.00	0.00
5.	Karnataka	710.58	1200.00	94.22	1816.36	145925.12	9998.17	17997.85	137925.44
6.	Kerala	3254.87	0.00	699.48	2555.39	246201.53	77800.05	27186.76	296814.82
7.	Pondicherry	1.38	0.00	0.52	0.86	4.77	0.00	2.82	1.95
8.	Punjab	1147.98	0.00	289.53	858.45	211158.46	43000.00	38702.08	215456.38
9.	Rajasthan	7471.77	730.60	1154.30	7048.07	118924.27	18000.00	20667.78	116256.49
10.	Tamil Nadu	6389.87	0.00	0.00	6389.87	0.00	0.00	0.00	0.00
11.	Tripura	44.50	0.00	0.00	44.50	3514.76	0.00	572.28	2942.48
12.	Uttar Pradesh	7946.48	0.00	2288.75	5657.73	195447.17	0.00	45788.66	149658.51
13.	West Bengal	832.91	NR	NR	398.58	84395.53	NR	NR	84199.68
	<b>TOTAL (1 to 13)</b>	<b>40022.82</b>	<b>2685.86</b>	<b>7234.18</b>	<b>35040.17</b>	<b>1211917.20</b>	<b>168495.47</b>	<b>188905.55</b>	<b>1191311.27</b>
	<b>B. Others</b>								
1.	Assam	2795.14	0.00	0.00	2795.14	0.00	0.00	0.00	0.00
2.	Bihar	861.55	0.00	0.04	861.51	731.16	0.00	177.80	553.36
3.	Chhattisgarh*	474.14	-	-	-	10714.27	-	-	-
4.	Madhya Pradesh	53911.17	NR	NR	61807.16	67428.71	NR	NR	57796.04
5.	Orissa	4892.97	0.00	0.00	4892.97	0.00	0.00	0.00	0.00
	<b>TOTAL (1 to 5)</b>	<b>62934.97</b>	<b>0.00</b>	<b>0.04</b>	<b>70356.78</b>	<b>78874.14</b>	<b>0.00</b>	<b>177.80</b>	<b>58349.40</b>

Note :- (1) O/s denotes Outstanding. (2) NR denotes Not Reported. (3) \*Chhattisgarh SCARDB merged with Chhattisgarh SCB

**TABLE - 5(i) : BORROWINGS OF SCARDBs FOR THE YEAR 2013-14**

(₹ Lakh)

Sr. No.	Name of SCARDB	Borrowings 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 (1+5+9)	Raised during the year (2+6+10)	Repaid during the year (3+7+11)	O/s at the end of the year (4+8+12)
		9	10	11	12	13	14	15	16
	<b>A. Fully Functional</b>								
1.	Gujarat	20665.10	17705.57	16299.90	22070.77	27491.14	26605.57	18820.03	35276.68
2.	Haryana	23600.00	0.00	0.00	23600.00	216307.52	7552.51	33976.44	189883.59
3.	Himachal Pradesh	0.00	0.00	0.00	0.00	18418.51	4000.00	4198.13	18220.38
4.	Jammu & Kashmir	0.00	0.00	0.00	0.00	616.00	0.00	0.00	616.00
5.	Karnataka	1820.83	20343.26	20372.44	1791.65	148456.53	31541.43	38464.51	141533.45
6.	Kerala	34411.31	293747.77	310427.14	17731.94	283867.71	371547.82	338313.38	317102.15
7.	Pondicherry	785.83	389.10	419.97	754.96	791.98	389.10	423.31	757.77
8.	Punjab	0.00	0.00	0.00	0.00	212306.44	43000.00	38991.61	216314.83
9.	Rajasthan	0.00	0.00	0.00	0.00	126396.04	18730.60	21822.08	123304.56
10.	Tamil Nadu	9697.00	12743.00	14805.00	7635.00	16086.87	12743.00	14805.00	14024.87
11.	Tripura	0.00	0.00	0.00	0.00	3559.26	0.00	572.28	2986.98
12.	Uttar Pradesh	247.17	1683.10	0.00	1930.27	203640.82	1683.10	48077.41	157246.51
13.	West Bengal	61.44	NR	NR	26.01	85289.88	NR	NR	84624.27
	<b>TOTAL (1 to 13)</b>	<b>91288.68</b>	<b>346611.80</b>	<b>362324.45</b>	<b>75540.60</b>	<b>1343228.70</b>	<b>517793.13</b>	<b>558464.18</b>	<b>1301892.04</b>
	<b>B. Others</b>								
1.	Assam	157.03	0.00	0.00	157.03	2952.17	0.00	0.00	2952.17
2.	Bihar	60.61	0.00	0.00	60.61	1653.32	0.00	177.84	1475.48
3.	Chhattisgarh*	285.63	-	-	225.63	11474.04	-	-	225.63
4.	Madhya Pradesh	4235.89	10732.45	10160.70	4807.64	125575.77	10732.45	10160.70	124410.84
5.	Orissa	1253.29	0.00	0.00	1253.29	6146.26	0.00	0.00	6146.26
	<b>TOTAL (1 to 5)</b>	<b>5992.45</b>	<b>10732.45</b>	<b>10160.70</b>	<b>6504.20</b>	<b>147801.56</b>	<b>10732.45</b>	<b>10338.54</b>	<b>135210.38</b>

Note :- (1) O/s denotes Outstanding. (2) NR denotes Not Reported. (3) \*Chhattisgarh SCARDB merged with Chhattisgarh SCB

**TABLE - 5(ii) : BORROWINGS OF PCARDBs FOR THE YEAR 2013-14**

(₹ Lakh)

Sr. No.	Name of SCARDB	Borrowings From SCARDBs				Borrowings 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 (1+5)	Raised during the year (2+6)	Repaid during the year (3+7)	O/s at the end of the year (4+8)
		1	2	3	4	5	6	7	8	9	10	11	12
	<b>A. Fully Functional</b>												
1.	Haryana	219833.34	6677.30	16142.96	209539.90	0.00	0.00	0.00	0.00	219833.34	6677.30	16142.96	209539.90
2.	Himachal Pradesh	5088.12	2043.68	1156.33	5975.47	0.00	0.00	0.00	0.00	5088.12	2043.68	1156.33	5975.47
3.	Karnataka	136040.90	22564.42	19353.75	139251.57	0.00	0.00	0.00	0.00	136040.90	22564.42	19353.75	139251.57
4.	Kerala	328249.68	190090.16	114088.22	404251.62	1831.56	3124.18	3401.22	1554.52	330081.24	193214.34	117489.44	405806.14
5.	Punjab	218753.71	50111.70	43514.63	225350.78	0.00	0.00	0.00	0.00	218753.71	50111.70	43514.63	225350.78
6.	Rajasthan	140406.08	21766.62	18445.12	143727.58	59.80	107.68	0.00	167.48	140465.88	21874.30	18445.12	143895.06
7.	Tamil Nadu	51023.78	51932.15	44708.86	58247.07	0.00	0.00	0.00	0.00	51023.78	51932.15	44708.86	58247.07
8.	West Bengal	101709.58	NR	NR	100533.49	0.00	0.00	0.00	0.00	101709.58	NR	NR	100533.49
	<b>TOTAL (1 to 8)</b>	<b>1201105.19</b>	<b>345186.03</b>	<b>257409.87</b>	<b>1286877.48</b>	<b>1891.36</b>	<b>3231.86</b>	<b>3401.22</b>	<b>1722.00</b>	<b>1202996.55</b>	<b>348417.89</b>	<b>260811.09</b>	<b>1288599.48</b>
	<b>B. Others</b>												
1.	Chhattisgarh*	14591.27	-	-	-	225.00	-	-	-	14816.27	-	-	-
2.	Madhya Pradesh	68744.12	0.00	4351.13	64392.99	0.00	0.00	0.00	0.00	68744.12	0.00	4351.13	64392.99
3.	Orissa	101813.34	0.00	0.00	10813.34	0.00	0.00	0.00	0.00	10813.34	0.00	0.00	10813.34
	<b>TOTAL (1 to 3)</b>	<b>94148.73</b>	<b>0.00</b>	<b>4351.13</b>	<b>75206.33</b>	<b>225.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>94373.73</b>	<b>0.00</b>	<b>4351.13</b>	<b>75206.33</b>

Note :- (1) O/s denotes Outstanding.

(2) NR denotes Not Reported.

(3) \*Chhattisgarh SCARDB merged with Chhattisgarh SCB

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

(₹ Lakh)

Sr. No.	Name of SCARDB	Raised during the year			Outstanding as on 31.03.2014			Outstanding as on 31.03.2013		
		Public	Members	Total (1+2)	Public	Members	Total (4+5)	Public	Members	Total (7+8)
		1	2	3	4	5	6	7	8	9
	<b>A. Fully Functional</b>									
1.	Gujarat	17217.31	488.26	<b>17705.57</b>	21506.04	513.26	<b>22019.30</b>	20323.36	235.43	<b>20558.79</b>
2.	Haryana	0.00	0.00	<b>0.00</b>	0.00	0.00	<b>0.00</b>	0.00	0.00	<b>0.00</b>
3.	Himachal Pradesh	0.00	2600.00	<b>2600.00</b>	0.00	5729.95	<b>5729.95</b>	0.00	3480.74	<b>3480.74</b>
4.	Jammu & Kashmir	2428.32	193.76	<b>2622.08</b>	3265.77	321.01	<b>3586.78</b>	1956.75	206.70	<b>2163.45</b>
5.	Karnataka	6477.83	828.96	<b>7306.79</b>	7723.77	4659.35	<b>12383.12</b>	5147.57	4107.26	<b>9254.83</b>
6.	Kerala	25632.46	0.00	<b>25632.46</b>	16049.61	0.00	<b>16049.61</b>	10124.35	0.00	<b>10124.35</b>
7.	Pondicherry	18.81	831.12	<b>849.93</b>	35.99	1102.86	<b>1138.85</b>	30.99	1065.73	<b>1096.72</b>
8.	Punjab	8870.61	6532.51	<b>15403.12</b>	7929.45	7937.25	<b>15866.70</b>	11089.13	2382.47	<b>13471.60</b>
9.	Rajasthan	112.21	0.00	<b>112.21</b>	138.60	0.00	<b>138.60</b>	138.26	0.00	<b>138.26</b>
10.	Tamil Nadu	28453.30	0.00	<b>28453.30</b>	25172.26	0.00	<b>25172.26</b>	7694.69	0.00	<b>7694.69</b>
11.	Tripura	0.00	0.00	<b>0.00</b>	0.00	0.00	<b>0.00</b>	0.00	0.00	<b>0.00</b>
12.	Uttar Pradesh	0.00	3414.37	<b>3414.37</b>	0.00	5568.07	<b>5568.07</b>	0.00	5487.08	<b>5487.08</b>
13.	West Bengal	NR	NR	<b>1850.83</b>	NR	NR	<b>15304.88</b>	NR	NR	<b>13454.05</b>
	<b>TOTAL (1 to 13)</b>	<b>89210.85</b>	<b>14888.98</b>	<b>105950.66</b>	<b>81821.49</b>	<b>25831.75</b>	<b>122958.12</b>	<b>56505.10</b>	<b>16965.41</b>	<b>86924.56</b>
	<b>B. Others</b>									
1.	Assam	0.00	72.20	<b>72.20</b>	0.00	49.07	<b>49.07</b>	0.00	18.70	<b>18.70</b>
2.	Bihar	0.00	0.00	<b>0.00</b>	0.00	0.00	<b>0.00</b>	0.00	0.00	<b>0.00</b>
3.	Chhattisgarh*	-	-	<b>-</b>	-	-	<b>-</b>	NR	NR	<b>2015.06</b>
4.	Madhya Pradesh	NR	NR	<b>4384.87</b>	NR	NR	<b>4659.25</b>	NR	NR	<b>6396.46</b>
5.	Orissa	0.00	0.00	<b>0.00</b>	0.00	105.11	<b>105.11</b>	0.00	105.44	<b>105.44</b>
	<b>TOTAL (1 to 5)</b>	<b>0.00</b>	<b>72.20</b>	<b>4457.07</b>	<b>0.00</b>	<b>154.18</b>	<b>4813.43</b>	<b>0.00</b>	<b>124.14</b>	<b>8535.66</b>

Note :- (1) NR denotes Not Reported. (2) \*Chhattisgarh SCARDB merged with Chhattisgarh SCB

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

(₹ Lakh)

Sr. No.	Name of SCARDB	As on 31.03.2013 (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
	<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	1524.67	91.47	100.78	2.47	275.56	378.81	0.00	0.28	470.56	1995.23	23.58
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	151934.53	10.31
11.	Tripura	1895.80	517.71	162.45	152.58	306.25	621.28	0.00	0.00	1138.99	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	86073.63	6566.41	3634.05	3339.07	6368.39	13341.51	54.52	0.00	19962.44	106045.79	18.82
	<b>TOTAL (1 to 13)</b>	<b>1207459.58</b>	<b>252324.25</b>	<b>62784.98</b>	<b>57574.80</b>	<b>73000.39</b>	<b>193360.17</b>	<b>2562.87</b>	<b>786.73</b>	<b>448905.39</b>	<b>1656374.70</b>	<b>27.10</b>
	<b>B. Others</b>											
1.	Assam	20.01	0.00	0.00	0.00	540.30	540.30	0.00	281.81	822.11	842.12	97.62
2.	Bihar	37.88	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.	Orissa	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
	<b>TOTAL (1 to 5)</b>	<b>28945.97</b>	<b>26640.94</b>	<b>23778.33</b>	<b>30886.11</b>	<b>18869.09</b>	<b>73533.53</b>	<b>8.00</b>	<b>281.81</b>	<b>100464.28</b>	<b>129409.75</b>	<b>77.63</b>

Note :- (1) NR denotes Not Reported.

(2) \* Tamil Nadu SCARDB's Loan Outstanding amount includes Farm Sector Waiver amount ₹81626.52 Lakh.

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

(₹ Lakh)

Sr. No.	Name of SCARDB	As on 31.03.2014 (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)					
		12	13	14	15	16	17	18	19	20	21	22
	<b>A. Fully Functional</b>											
1.	Gujarat	32930.01	7254.20	2024.03	4365.21	9292.51	15681.75	2399.51	108.36	25317.74	58247.75	43.47
2.	Haryana	112257.45	81795.10	16163.25	2.48	1.64	16167.37	0.00	0.00	97962.47	210219.92	46.60
3.	Himachal Pradesh	17849.48	4380.44	1161.27	1825.84	3476.65	6463.76	0.00	0.00	10844.20	28693.68	37.79
4.	Jammu & Kashmir	2345.19	191.75	7.75	7.22	247.53	262.50	0.00	0.28	454.53	2799.72	16.23
5.	Karnataka	102221.65	20016.90	4114.29	5020.22	8210.72	17345.23	0.00	417.84	37779.97	140001.62	26.99
6.	Kerala	400300.25	13038.30	0.00	0.00	0.00	0.00	0.00	3.57	13041.87	413342.12	3.16
7.	Pondicherry	1821.65	42.16	1.53	8.38	8.28	18.19	24.11	0.00	84.46	1906.11	4.43
8.	Punjab	226061.08	4837.80	0.00	3.84	1.65	5.49	0.00	83.17	4926.46	230987.54	2.13
9.	Rajasthan	105812.64	32227.87	2507.02	2014.10	1787.84	6308.96	0.00	0.00	38536.83	144349.47	26.70
10.	Tamil Nadu*	149040.22	354.16	276.69	1056.85	13230.00	14563.54	0.00	23.06	14940.76	163980.98	9.11
11.	Tripura	1271.67	570.43	200.71	157.09	379.51	737.31	0.00	0.00	1307.74	2579.41	50.70
12.	Uttar Pradesh	131995.39	48786.61	22500.32	20755.15	21607.08	64862.55	0.00	158.79	113807.95	245803.34	46.30
13.	West Bengal	74953.35	14014.37	3562.33	3682.85	6271.02	13516.20	27.25	0.00	27557.82	102511.17	26.88
	<b>TOTAL (1 to 13)</b>	<b>1358860.03</b>	<b>227510.09</b>	<b>52519.19</b>	<b>38899.23</b>	<b>64514.43</b>	<b>155932.85</b>	<b>2450.87</b>	<b>795.07</b>	<b>386562.80</b>	<b>1745422.83</b>	<b>22.15</b>
	<b>B. Others</b>											
1.	Assam	65.34	8.22	0.00	0.00	510.09	510.09	0.00	281.81	800.12	865.46	92.45
2.	Bihar	103.79	0.00	0.00	0.00	5241.01	5241.01	0.00	0.00	5241.01	5344.80	98.06
3.	Madhya Pradesh	14427.01	15955.10	15981.82	28368.15	30619.62	74969.59	0.00	0.00	90924.69	105351.70	86.31
4.	Orissa	0.00	0.00	0.00	127.40	10478.78	10606.18	0.00	31.11	10637.29	10637.29	100.00
	<b>TOTAL (1 to 4)</b>	<b>14596.14</b>	<b>15963.32</b>	<b>15981.82</b>	<b>28495.55</b>	<b>46849.50</b>	<b>91326.87</b>	<b>0.00</b>	<b>312.92</b>	<b>107603.11</b>	<b>122199.25</b>	<b>88.06</b>

Note :- (1) \* Tamil Nadu SCARDB's Loan Outstanding amount includes Farm Sector Waiver amount ₹81626.52 Lakh.

(2) Chhattisgarh SCARDB merged with Chhattisgarh SCB

**TABLE - 8 : PROVISIONS MADE AGAINST NPAs AND STANDARD ASSETS (AT APEX BANK LEVEL)**

(₹ Lakh)

Sr. No.	Name of SCARDB	During 2012-2013			During 2013-14		
		Against Impaired Assets	Against Standard Assets	Total Provision (1+2)	Against Impaired Assets	Against Standard Assets	Total Provision (4+5)
		1	2	3	4	5	6
	<b>A. Fully Functional</b>						
1.	Gujarat	15662.69	86.79	<b>15749.48</b>	16076.65	82.33	<b>16158.98</b>
2.	Haryana	8927.67	388.13	<b>9315.80</b>	11694.37	280.65	<b>11975.02</b>
3.	Himachal Pradesh	2921.86	20.74	<b>2942.60</b>	2986.50	13.00	<b>2999.50</b>
4.	Jammu & Kashmir	169.95	1.96	<b>171.91</b>	145.94	5.42	<b>151.36</b>
5.	Karnataka	8708.09	249.21	<b>8957.30</b>	9167.36	255.55	<b>9422.91</b>
6.	Kerala	1212.69	789.00	<b>2001.69</b>	1307.69	1001.00	<b>2308.69</b>
7.	Pondicherry	27.04	0.00	<b>27.04</b>	39.83	0.00	<b>39.83</b>
8.	Punjab	535.52	917.96	<b>1453.48</b>	574.64	565.15	<b>1139.79</b>
9.	Rajasthan	8639.02	337.79	<b>8976.81</b>	5488.06	337.79	<b>5825.85</b>
10.	Tamil Nadu	15072.71	13176.82	<b>28249.53</b>	32501.94	596.16	<b>33098.10</b>
11.	Tripura	287.90	4.74	<b>292.64</b>	337.25	3.18	<b>340.43</b>
12.	Uttar Pradesh	55804.56	155.67	<b>55960.23</b>	91629.86	330.37	<b>91960.23</b>
13.	West Bengal	5439.34	0.00	<b>5439.34</b>	6476.67	0.00	<b>6476.67</b>
	<b>TOTAL (1 to 13)</b>	<b>123409.04</b>	<b>16128.81</b>	<b>139537.85</b>	<b>178426.76</b>	<b>3470.60</b>	<b>181897.36</b>
	<b>B. Others</b>						
1.	Assam	811.53	0.00	<b>811.53</b>	782.46	0.00	<b>782.46</b>
2.	Bihar	5700.14	0.09	<b>5700.23</b>	5344.80	0.02	<b>5344.82</b>
3.	Chhattisgarh*	2481.37	12.40	<b>2493.77</b>	-	-	<b>-</b>
4.	Madhya Pradesh	20358.53	332.90	<b>20691.43</b>	28315.30	332.90	<b>28648.20</b>
5.	Orissa	NR	NR	<b>NR</b>	<b>10818.27</b>	<b>0.00</b>	<b>10818.27</b>
	<b>TOTAL (1 to 5)</b>	<b>29351.57</b>	<b>345.39</b>	<b>29696.96</b>	<b>45260.83</b>	<b>332.92</b>	<b>45593.75</b>

Note :- (1) NR denotes Not Reported. (2) \*Chhattisgarh SCARDB merged with Chhattisgarh SCB

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

(₹ Lakh)

Sr. No.	Name of SCARDB	INCOME			EXPENDITURE					Profit / Loss (3-8)	Undisbursed Profit / Accumulated Losses (as per Balance Sheet)
		Interest Income	Other Income	Total Income (1+2)	Interest Paid	Provisions	Cost of Management	Other	Total Expenditure (4+5+6+7)		
		1	2	3	4	5	6	7	8	9	10
	<b>A. Fully Functional</b>										
1.	Gujarat *	7914.34	28.55	7942.89	701.33	2557.70	2793.37	0.00	6052.40	2349.97	2349.97
2.	Haryana	22408.89	193.31	22602.20	18330.48	6620.72	1264.38	0.00	26215.58	(3613.38)	(5904.93)
3.	Himachal Pradesh	3002.61	16.92	3019.53	1806.94	126.10	767.03	78.53	2778.60	240.93	(545.48)
4.	Jammu & Kashmir	315.95	167.45	483.40	141.58	0.00	804.92	14.90	961.40	(478.00)	(4467.80)
5.	Karnataka	16387.35	213.42	16600.77	12438.86	1315.65	2840.48	0.00	16594.99	5.78	12.82
6.	Kerala	45347.34	761.48	46108.82	29135.83	11176.44	3685.89	0.00	43998.16	2110.66	2065.32
7.	Pondicherry	303.70	83.82	387.52	208.74	39.83	213.50	0.00	462.07	(74.55)	(228.26)
8.	Punjab	25016.16	663.58	25679.74	20120.08	145.52	2847.19	0.00	23112.79	2566.95	2566.95
9.	Rajasthan	14450.38	7.03	14457.41	10476.49	2236.81	1528.81	0.00	14242.11	215.30	3964.09
10.	Tamil Nadu	9283.16	553.63	9836.79	4170.85	4427.35	971.59	0.00	9569.79	267.00	229.20
11.	Tripura	431.59	2.07	433.66	278.06	39.58	132.92	0.00	450.56	(16.90)	(1643.59)
12.	Uttar Pradesh	68059.55	228.73	68288.28	14547.40	37634.91	12081.70	2212.80	66476.81	1811.47	6257.51
13.	West Bengal	8124.41	154.15	8278.56	8844.22	1037.33	817.76	0.00	10699.31	(2420.75)	(1366.37)
	<b>TOTAL (1 to 13)</b>	<b>221045.43</b>	<b>3074.14</b>	<b>224119.57</b>	<b>121200.86</b>	<b>67357.94</b>	<b>30749.54</b>	<b>2306.23</b>	<b>221614.57</b>	<b>-</b>	<b>-</b>
	<b>B. Others</b>										
1.	Assam	49.17	38.84	88.01	17.51	503.11	101.21	0.00	621.83	(533.82)	(5972.85)
2.	Bihar	2177.73	156.76	2334.49	72.91	1601.34	608.62	2259.48	4542.35	(2207.86)	(26860.41)
3.	Madhya Pradesh	9558.48	59.51	9617.99	11292.89	17070.46	866.10	152.10	29381.55	(19763.56)	(65687.44)
4.	Orissa	1062.38	31.41	1093.79	910.87	0.00	213.92	0.00	1124.79	(31.00)	(13552.57)
	<b>TOTAL (1 to 4)</b>	<b>12847.76</b>	<b>286.52</b>	<b>13134.28</b>	<b>12294.18</b>	<b>19174.91</b>	<b>1789.85</b>	<b>2411.58</b>	<b>35670.52</b>	<b>-</b>	<b>-</b>

Note :- (1) Figures in bracket indicate "LOSS" (2) \* Profit includes 'Revaluation Reserve' of ₹59.48 Lakh & Conti. Financial Liabilities Return Back of ₹400.00 Lakh  
(3) Chhattisgarh SCARDB merged with Chhattisgarh SCB



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

(₹ Lakh)

Sr. No.	Name of SCARDB	As on 31.03.2013				As on 31.03.2014			
		Sinking Fund	Reserve Fund	Others	TOTAL (1+2+3)	Sinking Fund	Reserve Fund	Others	TOTAL (5+6+7)
		1	2	3	4	5	6	7	8
	<b>A. Fully Functional</b>								
1.	Gujarat	222.00	8424.51	6745.27	<b>15391.78</b>	222.00	10191.75	7570.28	<b>17984.03</b>
2.	Haryana	0.00	2009.51	12.84	<b>2022.35</b>	0.00	1549.59	610.26	<b>2159.85</b>
3.	Himachal Pradesh	115.00	0.00	1117.00	<b>1232.00</b>	5834.84	0.00	5.07	<b>5839.91</b>
4.	Jammu & Kashmir	10.00	467.93	0.19	<b>478.12</b>	25.00	1498.39	0.21	<b>1523.60</b>
5.	Karnataka	0.00	0.00	34923.90	<b>34923.90</b>	0.00	0.00	25803.35	<b>25803.35</b>
6.	Kerala	35473.15	3947.29	27552.00	<b>66972.44</b>	27700.00	4727.97	6951.42	<b>39379.39</b>
7.	Pondicherry	0.00	5.59	200.83	<b>206.42</b>	0.00	5.59	218.29	<b>223.88</b>
8.	Punjab	0.00	12301.00	37326.36	<b>49627.36</b>	0.00	12997.00	33854.94	<b>46851.94</b>
9.	Rajasthan	0.00	7360.76	15635.18	<b>22995.94</b>	0.00	7360.76	13437.64	<b>20798.40</b>
10.	Tamil Nadu	289.56	740.67	5181.57	<b>6211.80</b>	289.56	840.67	7019.42	<b>8149.65</b>
11.	Tripura	0.00	0.00	39.41	<b>39.41</b>	0.00	0.00	40.21	<b>40.21</b>
12.	Uttar Pradesh	76.29	11160.55	62303.67	<b>73540.51</b>	76.29	12530.75	69309.01	<b>81916.05</b>
13.	West Bengal	NR	NR	NR	<b>6182.59</b>	NR	NR	NR	<b>9079.76</b>
	<b>TOTAL (1 to 13)</b>	<b>36186.00</b>	<b>46417.81</b>	<b>191038.22</b>	<b>279824.62</b>	<b>34147.69</b>	<b>51702.47</b>	<b>164820.10</b>	<b>259750.02</b>
	<b>B. Others</b>								
1.	Assam	0.00	0.00	34.54	<b>34.54</b>	0.00	0.00	46.21	<b>46.21</b>
2.	Bihar	814.31	81.71	21.90	<b>917.92</b>	870.06	81.71	21.90	<b>973.67</b>
3.	Chhattisgarh*	0.00	0.00	885.10	<b>885.10</b>	-	-	-	<b>-</b>
4.	Madhya Pradesh	0.00	16.00	1373.47	<b>1389.47</b>	0.00	16.00	1545.44	<b>1561.44</b>
5.	Orissa	<b>1672.00</b>	<b>6.32</b>	<b>684.37</b>	<b>2362.69</b>	<b>1500.00</b>	<b>6.32</b>	<b>1026.05</b>	<b>2532.37</b>
	<b>TOTAL (1 to 5)</b>	<b>2486.31</b>	<b>104.03</b>	<b>2999.38</b>	<b>5589.72</b>	<b>2370.06</b>	<b>104.03</b>	<b>2639.60</b>	<b>5113.69</b>

Note :- (1) NR denotes Not Reported. (2) \*Chhattisgarh SCARDB merged with Chhattisgarh SCB

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

(₹ Lakh)

Sr. No.	Name of SCARDB	Farm Sector								Rural Housing (NHB / NABARD etc.)			
		During 2012-2013				During 2013-2014				During 2012-2013		During 2013-2014	
		Long Term		Short Term		Long Term		Short Term		During 2012-2013		During 2013-2014	
		Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
		1	2	3	4	5	6	7	8	9	10	11	12
	<b>A. Fully Functional</b>												
1.	Gujarat	1345	3415.04	0	0.00	876	2116.62	0	0.00	921	1921.37	839	1798.14
2.	Haryana	NR	12547.15	0	0.00	NR	4412.50	0	0.00	NR	713.33	NR	231.45
3.	Himachal Pradesh	NR	1621.52	0	0.00	NR	1810.26	0	0.00	NR	667.05	NR	435.67
4.	Jammu & Kashmir	NR	574.30	0	0.00	NR	875.77	0	0.00	NR	0.00	NR	45.70
5.	Karnataka	18721	20331.88	1330	1219.49	21454	21452.67	1035	992.32	40	166.36	18	67.22
6.	Kerala	NR	18472.61	NR	17816.40	NR	21447.95	NR	18392.98	NR	75595.43	NR	103021.48
7.	Pondicherry	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8.	Punjab	8010	30738.17	0	0.00	9870	39229.87	0	0.00	2323	11499.28	2204	10410.38
9.	Rajasthan	5397	9941.35	2897	2775.45	7216	11545.00	1659	1564.63	725	2391.34	978	4090.83
10.	Tamil Nadu	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
11.	Tripura	117	129.47	0	0.00	10	21.28	0	0.00	0	0.00	0	0.00
12.	Uttar Pradesh	4912	4513.63	0	0.00	42697	32065.87	0	0.00	85	100.46	909	1103.95
13.	West Bengal	NR	12529.60	0	0.00	NR	4160.49	0	0.00	NR	2211.78	NR	861.17
	<b>TOTAL (1 to 13)</b>	<b>38502</b>	<b>114814.72</b>	<b>4227</b>	<b>21811.34</b>	<b>82123</b>	<b>139138.28</b>	<b>2694</b>	<b>20949.93</b>	<b>4094</b>	<b>95266.40</b>	<b>4948</b>	<b>122065.99</b>
	<b>B. Others</b>												
1.	Assam	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
2.	Bihar	0	0.00	0	0.00	4	16.00	0	0.00	0	0.00	0	0.00
3.	Chhattisgarh*	0	2.11	0	0.00	-	-	-	-	0	0.00	-	-
4.	Madhya Pradesh	NR	41.73	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
5.	Orissa	0	0.00	0	0.00	0	0.00	0	NR	0	0.00	0	0.00
	<b>TOTAL (1 to 5)</b>	<b>0</b>	<b>43.84</b>	<b>0</b>	<b>0.00</b>	<b>4</b>	<b>16.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>

Note :- (1) NR denotes Not Reported. (2) \*Chhattisgarh SCARDB merged with Chhattisgarh SCB

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

(₹ Lakh)

Sr. No.	Name of SCARDB	Non-farm Sector (L. T.)				Other Non-Agril. Purposes							
						During 2012-2013				During 2013-2014			
		During 2012-2013		During 2013-2014		Long Term		Short Term		Long Term		Short Term	
		Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
		13	14	15	16	17	18	19	20	21	22	23	24
	<b>A. Fully Functional</b>												
1.	Gujarat	105	174.40	61	87.24	346	407.27	5907	13090.73	82	293.74	5476	13455.09
2.	Haryana	NR	2059.05	NR	1386.75	NR	1976.25	0	0.00	NR	646.60	0	0.00
3.	Himachal Pradesh	NR	425.38	NR	331.49	0	0.00	0	0.00	0	0.00	0	0.00
4.	Jammu & Kashmir	NR	105.39	NR	129.92	NR	75.20	0	0.00	NR	96.11	0	0.00
5.	Karnataka	30	53.39	13	52.24	0	0.00	0	0.00	0	0.00	0	0.00
6.	Kerala	NR	20936.83	NR	27297.90	NR	20875.55	0	0.00	NR	25135.60	0	0.00
7.	Pondicherry	0	0.00	0	0.00	3402	1658.86	0	0.00	3514	1642.40	0	0.00
8.	Punjab	186	927.05	122	471.45	0	0.00	0	0.00	0	0.00	0	0.00
9.	Rajasthan	1803	3158.04	2318	4566.16	0	0.00	0	0.00	0	0.00	0	0.00
10.	Tamil Nadu	0	0.00	0	0.00	30059	34746.29	60502	29925.52	NR	54996.08	NR	30934.34
11.	Tripura	269	512.23	31	86.60	0	0.00	0	0.00	0	0.00	0	0.00
12.	Uttar Pradesh	1315	955.56	10786	7193.05	10	11.61	0	0.00	508	290.19	0	0.00
13.	West Bengal	NR	818.12	NR	214.46	NR	493.68	0	0.00	NR	41.42	0	0.00
	<b>TOTAL (1 to 13)</b>	<b>3708</b>	<b>30125.44</b>	<b>13331</b>	<b>41817.26</b>	<b>33817</b>	<b>60244.71</b>	<b>66409</b>	<b>43016.25</b>	<b>4104</b>	<b>83142.14</b>	<b>5476</b>	<b>44389.43</b>
	<b>B. Others</b>												
1.	Assam	0	0.00	0	0.00	0	0.00	NR	18.57	0	0.00	0	77.29
2.	Bihar	0	0.00	27	24.00	2	4.05	0	0.00	20	14.85	0	0.00
3.	Chhattisgarh*	0	0.00	-	-	0	0.00	0	0.00	-	-	-	-
4.	Madhya Pradesh	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
5.	Orissa	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	<b>TOTAL (1 to 5)</b>	<b>0</b>	<b>0.00</b>	<b>27</b>	<b>24.00</b>	<b>2</b>	<b>4.05</b>	<b>0</b>	<b>18.57</b>	<b>20</b>	<b>14.85</b>	<b>0</b>	<b>77.29</b>

Note :- (1) NR denotes Not Reported. (2) \*Chhattisgarh SCARDB merged with Chhattisgarh SCB

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

(₹ Lakh)

Sr. No.	Name of SCARDB	TOTAL LOANS DISBURSED			
		During 2012-2013		During 2013-2014	
		Number (1+3+9+13+17+19)	Amount (2+4+10+14+18+20)	Number (5+7+11+15+21+23)	Amount (6+8+12+16+22+24)
		25	26	27	28
	<b>A. Fully Functional</b>				
1.	Gujarat	8624	19008.81	7334	17750.83
2.	Haryana	NR	17295.78	NR	6677.30
3.	Himachal Pradesh	NR	2713.95	NR	2577.42
4.	Jammu & Kashmir	NR	754.89	NR	1147.50
5.	Karnataka	20121	21771.12	22520	22564.45
6.	Kerala	NR	153696.82	NR	195295.91
7.	Pondicherry	3402	1658.86	3514	1642.40
8.	Punjab	10519	43164.50	12196	50111.70
9.	Rajasthan	10822	18266.18	12171	21766.62
10.	Tamil Nadu	90561	64671.81	NR	85930.42
11.	Tripura	386	641.70	41	107.88
12.	Uttar Pradesh	6322	5581.26	54900	40653.06
13.	West Bengal	NR	16053.18	NR	5277.54
	<b>TOTAL (1 to 13)</b>	<b>150757</b>	<b>365278.86</b>	<b>112676</b>	<b>451503.03</b>
1.	Assam	NR	18.57	NR	77.29
2.	Bihar	2	4.05	51	54.85
3.	Chhattisgarh*	-	2.11	-	-
4.	Madhya Pradesh	NR	41.73	0	0.00
5.	Orissa	0	0.00	0	0.00
	<b>TOTAL (1 to 5)</b>	<b>2</b>	<b>66.46</b>	<b>51</b>	<b>132.14</b>

Note :- (1) NR denotes Not Reported. (2) \*Chhattisgarh SCARDB merged with Chhattisgarh SCB

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

(₹ Lakh)

Sr. No.	Name of SCARDB	Farm Sector								Rural Housing (NHB / NABARD etc.)			
		As on 31.03.2013				As on 31.03.2014				As on 31.03.2013		As on 31.03.2014	
		Long Term		Short Term		Long Term		Short Term		Number	Amount	Number	Amount
		Number	Amount	Number	Amount	Number	Amount	Number	Amount				
		1	2	3	4	5	6	7	8	9	10	11	12
	<b>A. Fully Functional</b>												
1.	Gujarat	NR	35734.30	0	0.00	NR	34991.86	0	0.00	NR	976.79	NR	365.54
2.	Haryana	NR	137053.46	0	0.00	NR	133334.83	0	0.00	NR	23835.87	NR	22132.62
3.	Himachal Pradesh	NR	13130.29	0	0.00	NR	16436.82	0	0.00	NR	6280.28	NR	7301.36
4.	Jammu & Kashmir	NR	1600.93	0	0.00	NR	2182.33	0	0.00	NR	0.05	NR	43.15
5.	Karnataka	NR	131696.78	NR	1153.76	NR	135694.27	NR	987.88	NR	1106.85	NR	853.48
6.	Kerala	NR	57716.27	NR	14086.12	NR	65365.54	NR	12176.78	NR	181420.23	NR	243682.22
7.	Pondicherry	9	10.88	0	0.00	7	10.69	0	0.00	0	0.00	0	0.00
8.	Punjab	NR	122037.68	0	0.00	NR	132706.91	0	0.00	NR	89530.84	NR	86640.17
9.	Rajasthan	NR	110383.55	NR	3899.46	NR	109816.58	NR	2972.83	NR	17090.96	NR	19708.90
10.	Tamil Nadu	NR	20.21	0	0.00	NR	16.53	0	0.00	NR	3467.82	NR	3261.72
11.	Tripura	1887	525.19	0	0.00	1538	511.40	0	0.00	0	0.00	0	0.00
12.	Uttar Pradesh	NR	260449.95	0	0.00	NR	238959.24	0	0.00	NR	3527.80	NR	4688.47
13.	West Bengal	NR	74114.78	0	0.00	NR	71621.90	0	0.00	NR	18395.36	NR	18450.54
	<b>TOTAL (1 to 13)</b>	<b>1896</b>	<b>944474.27</b>	<b>0</b>	<b>19139.34</b>	<b>1545</b>	<b>941648.90</b>	<b>0</b>	<b>16137.49</b>	<b>0</b>	<b>345632.85</b>	<b>0</b>	<b>407128.17</b>
	<b>B. Others</b>												
1.	Assam	NR	491.25	0	0.00	NR	458.90	0	0.00	0	0.00	0	0.00
2.	Bihar	NR	3912.33	0	0.00	NR	3590.16	0	0.00	0	0.00	0	0.00
3.	Chhattisgarh*	-	14335.69	0	0.00	-	-	-	-	0	0.00	-	-
4.	Madhya Pradesh	38	97314.51	0	0.00	NR	96272.75	0	0.00	0	0.00	0	0.00
5.	Orissa	NR	5.75	0	0.00	NR	5.75	0	0.00	NR	8208.11	NR	8208.11
	<b>TOTAL (1 to 5)</b>	<b>38</b>	<b>116059.53</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>100327.56</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>8208.11</b>	<b>0</b>	<b>8208.11</b>

Note :- (1) NR denotes Not Reported. (2) \*Chhattisgarh SCARDB merged with Chhattisgarh SCB

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

(₹ Lakh)

Sr. No.	Name of SCARDB	Non-farm Sector (L. T.)				Other Non-Agril. Purposes							
						As on 31.03.2013				As on 31.03.2014			
		As on 31.03.2013		As on 31.03.2014		Long Term		Short Term		Long Term		Short Term	
		Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
		13	14	15	16	17	18	19	20	21	22	23	24
	<b>A. Fully Functional</b>												
1.	Gujarat	NR	2352.98	NR	2226.89	NR	2469.40	NR	15939.41	NR	2359.52	NR	17803.38
2.	Haryana	NR	17219.41	NR	17230.70	NR	41097.55	0	0.00	NR	37521.77	0	0.00
3.	Himachal Pradesh	NR	2443.47	NR	3580.26	0	0.00	0	0.00	NR	1375.24	0	0.00
4.	Jammu & Kashmir	NR	219.45	NR	324.07	NR	174.80	0	0.00	NR	250.17	0	0.00
5.	Karnataka	NR	2083.53	NR	1716.04	NR	549.97	0	0.00	NR	749.95	0	0.00
6.	Kerala	NR	46967.18	NR	59168.99	NR	26284.56	0	0.00	NR	32948.59	0	0.00
7.	Pondicherry	26	12.63	25	11.71	3481	1908.21	0	0.00	4230	1883.71	0	0.00
8.	Punjab	NR	7185.19	NR	6003.70	NR	3912.50	0	0.00	NR	5636.76	0	0.00
9.	Rajasthan	NR	9661.82	NR	11851.16	0	0.00	0	0.00	0	0.00	0	0.00
10.	Tamil Nadu	NR	11684.32	NR	11272.56	NR	34754.90	NR	18651.31	NR	47357.20	NR	20259.50
11.	Tripura	2971	2509.60	2549	2068.01	0	0.00	0	0.00	0	0.00	0	0.00
12.	Uttar Pradesh	NR	23884.39	NR	33355.02	NR	17847.39	0	0.00	0	4490.12	0	0.00
13.	West Bengal	NR	6209.91	NR	5864.62	NR	7325.74	0	0.00	NR	6574.11	0	0.00
	<b>TOTAL (1 to 13)</b>	<b>2997</b>	<b>132433.88</b>	<b>2574</b>	<b>154673.73</b>	<b>3481</b>	<b>136325.02</b>	<b>0</b>	<b>34590.72</b>	<b>4230</b>	<b>141147.14</b>	<b>0</b>	<b>38062.88</b>
	<b>B. Others</b>												
1.	Assam	NR	315.26	NR	306.52	0	0.00	NR	35.61	0	0.00	NR	100.04
2.	Bihar	NR	1732.99	NR	1699.82	NR	54.82	0	0.00	NR	54.82	0	0.00
3.	Chhattisgarh*	-	353.19	-	-	0	0.00	0	0.00	-	-	-	-
4.	Madhya Pradesh	38	2940.91	NR	2775.94	38	7658.64	38	264.55	NR	6099.78	NR	203.23
5.	Orissa	NR	2297.94	NR	2297.94	NR	125.49	0	0.00	NR	125.49	0	0.00
	<b>TOTAL (1 to 5)</b>	<b>38</b>	<b>7640.29</b>	<b>0</b>	<b>7080.22</b>	<b>38</b>	<b>7838.95</b>	<b>38</b>	<b>300.16</b>	<b>0</b>	<b>6280.09</b>	<b>0</b>	<b>303.27</b>

Note :- (1) NR denotes Not Reported. (2) \*Chhattisgarh SCARDB merged with Chhattisgarh SCB

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

(₹ Lakh)

Sr. No.	Name of SCARDB	TOTAL LOANS OUTSTANDING			
		As on 31.03.2013		As on 31.03.2014	
		Number (1+3+9+13+17+19)	Amount (2+4+10+14+18+20)	Number (5+7+11+15+21+23)	Amount (6+8+12+16+22+24)
		25	26	27	28
	<b>A. Fully Functional</b>				
1.	Gujarat *	NR	57989.36	NR	58247.75
2.	Haryana	NR	219206.29	NR	210219.92
3.	Himachal Pradesh	NR	21854.04	NR	28693.68
4.	Jammu & Kashmir	NR	1995.23	NR	2799.72
5.	Karnataka	NR	136590.89	NR	140001.62
6.	Kerala	NR	326474.36	NR	413342.12
7.	Pondicherry	3516	1931.72	4262	1906.11
8.	Punjab	NR	222666.21	NR	230987.54
9.	Rajasthan	NR	141035.79	NR	144349.47
10.	Tamil Nadu	NR	68578.56	NR	82167.51
11.	Tripura	4858	3034.79	4087	2579.41
12.	Uttar Pradesh	NR	305709.53	NR	281492.85
13.	West Bengal	NR	106045.79	NR	102511.17
	<b>TOTAL (1 to 13)</b>	<b>8374</b>	<b>1613112.56</b>	<b>8349</b>	<b>1699298.87</b>
	<b>B. Others</b>				
1.	Assam	NR	842.12	NR	865.46
2.	Bihar	NR	5700.14	NR	5344.80
3.	Chhattisgarh #	-	14688.88	-	14014.01
4.	Madhya Pradesh	152	108178.61	NR	105351.70
5.	Orissa	NR	10637.29	NR	10637.29
	<b>TOTAL (1 to 5)</b>	<b>152</b>	<b>140047.04</b>	<b>-</b>	<b>136213.26</b>

Note :- (1) NR denotes Not Reported. (2) \* From total Loans outstanding, 'Special Anamat Suspense' of ₹128.63 lakh and ₹126.08 lakh has been deducted and ₹645.11 & ₹626.64 Lakh has been included for loans against FDR & loans to staff for the year 2012-13 and 2013-14 respectively.  
(3) #Chhattisgarh SCARDB merged with Chhattisgarh SCB

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

(₹ Lakh)

Sr. No.	Name of SCARDB	Farm Sector								Rural Housing (NHB / NABARD etc.)			
		During 2012-2013				During 2013-2014				During 2012-2013		During 2013-2014	
		Long Term		Short Term		Long Term		Short Term		During 2012-2013	During 2013-2014	During 2012-2013	During 2013-2014
		Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
		1	2	3	4	5	6	7	8	9	10	11	12
	<b>A. Fully Functional</b>												
1.	Gujarat	1345	3415.04	0	0.00	876	2116.62	0	0.00	921	1921.37	839	1798.14
2.	Haryana	4246	14514.85	0	0.00	1301	5025.10	0	0.00	330	703.68	142	256.35
3.	Himachal Pradesh	NR	1621.52	0	0.00	NR	1810.26	0	0.00	NR	667.05	NR	435.67
4.	Jammu & Kashmir	NR	574.30	0	0.00	NR	875.77	0	0.00	0	0.00	NR	45.70
5.	Karnataka	18721	20331.88	1330	1219.49	21454	21452.67	1035	992.32	40	166.36	18	67.22
6.	Kerala	23124	18671.89	23533	20918.99	23769	21732.54	23987	20275.45	34058	75761.52	40627	103940.16
7.	Pondicherry	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8.	Punjab	NR	19855.93	0	0.00	NR	23074.58	0	0.00	NR	11525.28	NR	11477.66
9.	Rajasthan	5864	11375.07	5158	5938.41	6984	12140.63	4236	5063.64	700	2607.28	1014	4308.77
10.	Tamil Nadu	13	6.70	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
11.	Tripura	117	129.47	0	0.00	10	21.28	0	0.00	0	0.00	0	0.00
12.	Uttar Pradesh	4912	4513.63	0	0.00	42697	32065.87	0	0.00	85	100.46	909	1103.95
13.	West Bengal	18196	14045.11	0	0.00	12607	9280.93	0	0.00	419	2159.96	309	1630.32
	<b>TOTAL (1 to 13)</b>	<b>76538</b>	<b>109055.39</b>	<b>30021</b>	<b>28076.89</b>	<b>109698</b>	<b>129596.25</b>	<b>29258</b>	<b>26331.41</b>	<b>36553</b>	<b>95612.96</b>	<b>43858</b>	<b>125063.94</b>
	<b>B. Others</b>												
1.	Assam	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
2.	Bihar	0	0.00	0	0.00	4	16.00	0	0.00	0	0.00	0	0.00
3.	Chhattisgarh*	45	42.60	10	20.13	-	-	-	-	0	0.00	-	-
4.	Madhya Pradesh	3	8.98	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
5.	Orissa	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	<b>TOTAL (1 to 5)</b>	<b>48</b>	<b>51.58</b>	<b>10</b>	<b>20.13</b>	<b>4</b>	<b>16.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>

Note :- (1) NR denotes Not Reported. (2) \*Chhattisgarh SCARDB merged with Chhattisgarh SCB



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

(₹ Lakh)

Sr. No.	Name of SCARDB	Non-farm Sector (L. T.)				Other Non-Agril. Purposes							
						During 2012-2013				During 2013-2014			
		During 2012-2013		During 2013-2014		Long Term		Short Term		Long Term		Short Term	
		Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
		13	14	15	16	17	18	19	20	21	22	23	24
	<b>A. Fully Functional</b>												
1.	Gujarat	105	174.40	61	87.24	346	407.27	5907	13090.73	82	293.74	5476	13455.09
2.	Haryana	462	1669.00	414	1324.75	0	0.00	0	0.00	0	0.00	0	0.00
3.	Himachal Pradesh	NR	425.38	NR	331.49	0	0.00	0	0.00	0	0.00	0	0.00
4.	Jammu & Kashmir	NR	105.39	NR	129.92	NR	75.20	0	0.00	NR	96.11	0	0.00
5.	Karnataka	30	53.39	13	52.24	0	0.00	0	0.00	0	0.00	0	0.00
6.	Kerala	13111	22007.92	15809	28377.00	23554	24749.63	0	0.00	26221	27082.58	0	0.00
7.	Pondicherry	0	0.00	0	0.00	3402	1658.86	0	0.00	3514	1642.40	0	0.00
8.	Punjab	NR	198.00	NR	144.40	NR	14975.69	0	0.00	NR	20650.75	0	0.00
9.	Rajasthan	2409	3844.66	2572	4912.12	0	0.00	0	0.00	0	0.00	0	0.00
10.	Tamil Nadu	0	0.00	0	0.00	0	0.00	224792	87366.62	0	0.00	257651	95974.90
11.	Tripura	269	512.23	31	86.60	0	0.00	0	0.00	0	0.00	0	0.00
12.	Uttar Pradesh	1315	955.56	10786	7193.05	10	11.61	0	0.00	508	290.19	0	0.00
13.	West Bengal	565	1249.35	100	421.78	1522	6332.72	0	0.00	1946	6369.04	0	0.00
	<b>TOTAL (1 to 13)</b>	<b>18266</b>	<b>31195.28</b>	<b>29786</b>	<b>43060.59</b>	<b>28834</b>	<b>48210.98</b>	<b>230699</b>	<b>100457.35</b>	<b>32271</b>	<b>56424.81</b>	<b>263127</b>	<b>109429.99</b>
	<b>B. Others</b>												
1.	Assam	0	0.00	0	0.00	0	0.00	NR	18.57	0	0.00	NR	77.29
2.	Bihar	0	0.00	27	24.00	2	4.05	0	0.00	20	14.85	0	0.00
3.	Chhattisgarh*	0	0.00	-	-	0	0.00	0	0.00	-	-	-	-
4.	Madhya Pradesh	30	32.75	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
5.	Orissa	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	<b>TOTAL (1 to 5)</b>	<b>30</b>	<b>32.75</b>	<b>27</b>	<b>24.00</b>	<b>2</b>	<b>4.05</b>	<b>0</b>	<b>18.57</b>	<b>20</b>	<b>14.85</b>	<b>0</b>	<b>77.29</b>

Note :- (1) NR denotes Not Reported. (2) \*Chhattisgarh SCARDB merged with Chhattisgarh SCB

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

(₹ Lakh)

Sr. No.	Name of SCARDB	TOTAL LOANS DISBURSED			
		During 2012-2013		During 2013-2014	
		Number (1+3+9+13+17+19)	Amount (2+4+10+14+18+20)	Number (5+7+11+15+21+23)	Amount (6+8+12+16+22+24)
		25	26	27	28
	<b>A. Fully Functional</b>				
1.	Gujarat	8624	19008.81	7334	17750.83
2.	Haryana	5038	16887.53	1857	6606.20
3.	Himachal Pradesh	NR	2713.95	NR	2577.42
4.	Jammu & Kashmir	NR	754.89	NR	1147.50
5.	Karnataka	20121	21771.12	22520	22564.45
6.	Kerala	117380	162109.95	130413	201407.73
7.	Pondicherry	3402	1658.86	3514	1642.40
8.	Punjab	NR	46554.90	NR	55347.39
9.	Rajasthan	14131	23765.42	14806	26425.16
10.	Tamil Nadu	224805	87373.32	257651	95974.90
11.	Tripura	386	641.70	41	107.88
12.	Uttar Pradesh	6322	5581.26	54900	40653.06
13.	West Bengal	20702	23787.14	14962	17702.07
	<b>TOTAL (1 to 13)</b>	<b>420911</b>	<b>412608.85</b>	<b>507998</b>	<b>489906.99</b>
	<b>B. Others</b>				
1.	Assam	NR	18.57	NR	77.29
2.	Bihar	2	4.05	51	54.85
3.	Chhattisgarh*	55	62.73	-	-
4.	Madhya Pradesh	33	41.73	0	0.00
5.	Orissa	0	0.00	0	0.00
	<b>TOTAL (1 to 5)</b>	<b>90</b>	<b>127.08</b>	<b>51</b>	<b>132.14</b>

Note :- (1) NR denotes Not Reported. (2) \*Chhattisgarh SCARDB merged with Chhattisgarh SCB

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

(₹ Lakh)

Sr. No.	Name of SCARDB	Farm Sector								Rural Housing (NHB / NABARD etc.)			
		As on 31.03.2013				As on 31.03.2014				As on 31.03.2013		As on 31.03.2014	
		Long Term		Short Term		Long Term		Short Term		As on 31.03.2013		As on 31.03.2014	
		Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
		1	2	3	4	5	6	7	8	9	10	11	12
	<b>A. Fully Functional</b>												
1.	Gujarat	NR	35734.30	0	0.00	NR	34991.86	0	0.00	NR	976.79	NR	365.54
2.	Haryana	150193	162401.17	0	0.00	135335	149388.97	0	0.00	16837	20217.93	14300	16554.17
3.	Himachal Pradesh	NR	13130.29	0	0.00	NR	16436.82	0	0.00	NR	6280.28	NR	7301.36
4.	Jammu & Kashmir	NR	1600.93	0	0.00	NR	2182.33	0	0.00	NR	0.05	NR	43.15
5.	Karnataka	229473	109639.22	1330	1219.49	204502	109144.80	886	794.41	8582	6576.80	6948	5313.73
6.	Kerala	178822	59277.80	19789	15298.21	155922	67232.89	17354	11720.65	144240	175948.14	148816	237349.31
7.	Pondicherry	9	10.88	0	0.00	7	10.69	0	0.00	0	0.00	0	0.00
8.	Punjab	175966	214633.40	0	0.00	182244	213999.77	0	0.00	0	0.00	0	0.00
9.	Rajasthan	125084	91051.05	7117	7115.56	114167	87722.88	6286	6325.03	8484	15025.97	8413	17269.67
10.	Tamil Nadu	4609	2163.88	0	0.00	4388	1947.09	0	0.00	1859	1931.01	1703	1698.55
11.	Tripura	1887	525.19	0	0.00	1538	511.40	0	0.00	0	0.00	0	0.00
12.	Uttar Pradesh	NR	260449.95	0	0.00	NR	238959.24	0	0.00	NR	3527.80	NR	4688.47
13.	West Bengal	NR	67267.88	0	0.00	NR	64916.88	0	0.00	NR	15669.85	NR	15227.07
	<b>TOTAL (1 to 13)</b>	<b>866043</b>	<b>1017885.94</b>	<b>28236</b>	<b>23633.26</b>	<b>798103</b>	<b>987445.62</b>	<b>24526</b>	<b>18840.09</b>	<b>180002</b>	<b>246154.62</b>	<b>180180</b>	<b>305811.02</b>
	<b>B. Others</b>												
1.	Assam	NR	491.25	0	0.00	NR	458.90	0	0.00	0	0.00	0	0.00
2.	Bihar	NR	3912.33	0	0.00	NR	3590.16	0	0.00	0	0.00	0	0.00
3.	Chhattisgarh*	-	10225.75	-	24.90	-	-	-	-	-	157.54	-	-
4.	Madhya Pradesh	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
5.	Orissa	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
	<b>TOTAL (1 to 5)</b>	<b>0</b>	<b>14629.33</b>	<b>0</b>	<b>24.90</b>	<b>0</b>	<b>4049.06</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>157.54</b>	<b>0</b>	<b>0.00</b>

Note :- (1) NR denotes Not Reported. (2) \*Chhattisgarh SCARDB merged with Chhattisgarh SCB

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

(₹ Lakh)

Sr. No.	Name of SCARDB	Non-farm Sector (L. T.)				Other Non-Agril. Purposes							
						As on 31.03.2013				As on 31.03.2014			
		As on 31.03.2013		As on 31.03.2014		Long Term		Short Term		Long Term		Short Term	
		Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
		13	14	15	16	17	18	19	20	21	22	23	24
	<b>A. Fully Functional</b>												
1.	Gujarat	NR	2352.98	NR	2226.89	NR	2469.40	NR	15939.41	NR	2359.52	NR	17803.38
2.	Haryana	12485	16294.15	11694	15629.32	0	0.00	0	0.00	0	0.00	0	0.00
3.	Himachal Pradesh	NR	2443.47	NR	3580.26	0	0.00	0	0.00	0	1375.24	0	0.00
4.	Jammu & Kashmir	NR	219.45	NR	324.07	NR	174.80	0	0.00	NR	250.17	0	0.00
5.	Karnataka	5186	1411.70	2833	998.07	0	0.00	0	0.00	NR	0.00	0	0.00
6.	Kerala	51020	48574.26	55106	60036.18	40067	32220.38	0	0.00	41378	37542.01	0	0.00
7.	Pondicherry	26	12.63	25	11.71	3481	1908.21	0	0.00	4230	1883.71	0	0.00
8.	Punjab	NR	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
9.	Rajasthan	20430	13419.79	18835	15264.86	3535	1351.65	0	0.00	3472	1319.93	0	0.00
10.	Tamil Nadu	4252	7278.35	4101	7066.45	0	0.00	147482	58173.09	0	0.00	177495	67980.01
11.	Tripura	2971	2509.60	2549	2068.01	0	0.00	0	0.00	0	0.00	0	0.00
12.	Uttar Pradesh	NR	23884.39	NR	33355.02	NR	17847.39	0	0.00	NR	4490.12	0	0.00
13.	West Bengal	NR	7710.31	NR	6645.53	NR	11008.89	0	0.00	NR	11652.28	0	0.00
	<b>TOTAL (1 to 13)</b>	<b>96370</b>	<b>126111.08</b>	<b>95143</b>	<b>147206.37</b>	<b>47083</b>	<b>66980.72</b>	<b>147482</b>	<b>74112.50</b>	<b>49080</b>	<b>60872.98</b>	<b>177495</b>	<b>85783.39</b>
	<b>B. Others</b>												
1.	Assam	NR	315.26	NR	306.52	0	0.00	NR	35.61	0	0.00	NR	100.04
2.	Bihar	NR	1732.99	NR	1699.82	NR	54.82	0	0.00	NR	54.82	0	0.00
3.	Chhattisgarh*	-	87.51	-	-	-	25.36	0	0.00	-	-	-	-
4.	Madhya Pradesh	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
5.	Orissa	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
	<b>TOTAL (1 to 5)</b>	<b>0</b>	<b>2135.76</b>	<b>0</b>	<b>2006.34</b>	<b>0</b>	<b>80.18</b>	<b>0</b>	<b>35.61</b>	<b>0</b>	<b>54.82</b>	<b>0</b>	<b>100.04</b>

Note :- (1) NR denotes Not Reported. (2) \*Chhattisgarh SCARDB merged with Chhattisgarh SCB

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

(₹ Lakh)

Sr. No.	Name of SCARDB	TOTAL LOANS DISBURSED			
		During 2012-2013		During 2013-2014	
		Number (1+3+9+13+17+19)	Amount (2+4+10+14+18+20)	Number (5+7+11+15+21+23)	Amount (6+8+12+16+22+24)
		25	26	27	28
	<b>A. Fully Functional</b>				
1.	Gujarat *	NR	57989.36	NR	58247.75
2.	Haryana	179515	198913.25	161329	181572.46
3.	Himachal Pradesh	NR	21854.04	NR	28693.68
4.	Jammu & Kashmir	NR	1995.23	NR	2799.72
5.	Karnataka	244571	118847.21	215169	116251.01
6.	Kerala	433938	331318.79	418576	413881.04
7.	Pondicherry	3516	1931.72	4262	1906.11
8.	Punjab	175966	214633.40	182244	213999.77
9.	Rajasthan	164650	127964.02	151173	127902.37
10.	Tamil Nadu	158202	69546.33	187687	78692.10
11.	Tripura	4858	3034.79	4087	2579.41
12.	Uttar Pradesh	NR	305709.53	NR	281492.85
13.	West Bengal	NR	101656.93	NR	98441.76
	<b>TOTAL (1 to 13)</b>	<b>1365216</b>	<b>1555394.60</b>	<b>1324527</b>	<b>1606460.03</b>
	<b>B. Others</b>				
1.	Assam	NR	842.12	NR	865.46
2.	Bihar	NR	5700.14	NR	5344.80
3.	Chhattisgarh #	-	10521.06	-	-
4.	Madhya Pradesh	NR	90197.20	38	103129.64
5.	Orissa	3499	2174.24	3495	2163.03
	<b>TOTAL (1 to 5)</b>	<b>3499</b>	<b>109434.76</b>	<b>3533</b>	<b>111502.93</b>

Note :- (1) NR denotes Not Reported. (2) \* From total Loans outstanding, 'Special Anamat Suspense' of ₹128.63 lakh and ₹126.08 lakh has been deducted and ₹645.11 & ₹626.64 Lakh has been included for loans against FDR & loans to staff for the year 2012-13 and 2013-14 respectively. (3) # Chhattisgarh SCARDB merged with Chhattisgarh SCB

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

Sr. No.	Name of SCARDB	(I) FARM SECTOR ADVANCES															
		MINOR IRRIGATION								FARM MECHANISATION							
		Wells		Pump Sets		Others		Total M.I.		Tractors		Power Tillers		Others		Total F.M.	
		Number	Amount	Number	Amount	Number	Amount	Number (1+3+5)	Amount (2+4+6)	Number	Amount	Number	Amount	Number	Amount	Number (9+11+13)	Amount (10+12+14)
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
	<b>A. Fully Functional</b>																
1.	Gujarat	14	13.54	6	18.29	31	56.75	51	88.58	206	891.14	6	11.84	13	13.46	225	916.44
2.	Haryana	6	8.00	0	0.00	657	2618.40	663	2626.40	16	87.55	52	75.90	9	18.75	77	182.20
3.	Himachal Pradesh	140	244.66	0	0.00	0	0.00	140	244.66	12	53.25	0	0.00	0	0.00	12	53.25
4.	Jammu & Kashmir	0	0.00	0	0.00	0	0.00	0	0.00	0	368.37	0	0.00	0	0.00	0	368.37
5.	Karnataka	306	73.47	137	56.62	2109	1009.34	2552	1139.43	2107	6728.51	82	108.40	29	28.23	2218	6865.14
6.	Kerala	2336	1347.51	453	211.52	344	192.63	3133	1751.66	2	16.50	3	2.00	210	136.85	215	155.35
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
8.	Punjab	NR	473.54	0	0.00	NR	452.60	NR	926.14	NR	402.10	NR	1384.73	0	0.00	NR	1786.83
9.	Rajasthan	34	29.36	278	109.19	1063	971.59	1375	1110.14	428	1782.47	0	0.00	249	793.35	677	2575.82
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
11.	Tripura	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
12.	Uttar Pradesh	89	64.03	13811	3933.34	180	158.17	14080	4155.54	754	1959.88	90	83.98	496	467.88	1340	2511.74
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>2925</b>	<b>2254.11</b>	<b>14685</b>	<b>4328.96</b>	<b>4384</b>	<b>5459.48</b>	<b>21994</b>	<b>12042.55</b>	<b>3525</b>	<b>12289.77</b>	<b>233</b>	<b>1666.85</b>	<b>1006</b>	<b>1458.52</b>	<b>4764</b>	<b>15415.14</b>
	<b>B. Others</b>																
1.	Assam	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
2.	Bihar	0	0.00	0	0.00	0	0.00	0	0.00	4	16.00	0	0.00	0	0.00	4	16.00
3.	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
4.	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 4)</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>0.00</b>	<b>4</b>	<b>16.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>4</b>	<b>16.00</b>

Note :- (1) NR denotes Not Reported. (2) Chhattisgarh SCARDB merged with Chhattisgarh SCB

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

Sr. No.	Name of SCARDB	(I) FARM SECTOR ADVANCES									
		Plantation & Horticulture		Land Development		Purchase of Land		Others		Dairy	
		Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
		17	18	19	20	21	22	23	24	25	26
	<b>A. Fully Functional</b>										
1.	Gujarat	11	22.45	286	588.11	0	0.00	0	0.00	303	498.24
2.	Haryana	121	589.75	202	833.80	24	134.35	0	0.00	157	415.38
3.	Himachal Pradesh	4	12.70	440	581.94	0	0.00	288	739.29	46	94.05
4.	Jammu & Kashmir	NR	6.03	NR	1.00	0	0.00	0	0.00	NR	247.49
5.	Karnataka	1504	2583.75	7310	3908.92	13	23.13	0	0.00	1027	1177.14
6.	Kerala	6492	5479.61	5100	5166.04	181	2581.66	0	0.00	1188	1424.52
7.	Pondicherry	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8.	Punjab	NR	1506.51	NR	1508.88	NR	521.39	0	0.00	NR	14395.74
9.	Rajasthan	4	15.05	2164	3203.49	41	140.23	0	0.00	1927	3751.32
10.	Tamil Nadu	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
11.	Tripura	6	10.80	0	0.00	0	0.00	0	0.00	0	0.00
12.	Uttar Pradesh	6430	6179.78	0	0.00	17	30.90	120	30.77	12592	11917.49
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
	<b>TOTAL (1 to 13)</b>	<b>14572</b>	<b>16406.43</b>	<b>15502</b>	<b>15792.18</b>	<b>276</b>	<b>3431.66</b>	<b>408</b>	<b>770.06</b>	<b>17240</b>	<b>33921.37</b>
	<b>B. Others</b>										
1.	Assam	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
2.	Bihar	0	0.00	0	0.00	0	0.00	0	0.00	1	3.00
3.	Madhya Pradesh	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4.	Orissa	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	<b>TOTAL (1 to 4)</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>0.00</b>	<b>1</b>	<b>3.00</b>

Note :- (1) NR denotes Not Reported. (2) Chhattisgarh SCARDB merged with Chhattisgarh SCB

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

(₹ Lakh)

Sr. No.	Name of SCARDB	(I) FARM SECTOR ADVANCES										Total Farm Sector Advances	
		ALLIED SECTOR - Animal Husbandry & Fisheries										Number (7+15+17+19 +21+23+35)	Amount (8+16+18+20 +22+24+36)
		Poultry		Others		Total A.H.		Fisheries		Total Allied Sector			
		Number	Amount	Number	Amount	Number (25+27+29)	Amount (26+28+30)	Number	Amount	Number (31+33)	Amount (32+34)		
27	28	29	30	31	32	33	34	35	36	37	38		
	<b>A. Fully Functional</b>												
1.	Gujarat	NR	2.80	0	0.00	303	501.04	0	0.00	303	501.04	876	2116.62
2.	Haryana	41	199.72	16	43.50	214	658.60	0	0.00	214	658.60	1301	5025.10
3.	Himachal Pradesh	16	65.00	20	19.37	82	178.42	0	0.00	82	178.42	966	1810.26
4.	Jammu & Kashmir	NR	232.77	NR	20.11	NR	500.37	0	0.00	NR	500.37	NR	875.77
5.	Karnataka	160	895.97	6647	4764.08	7834	6837.19	23	95.11	7857	6932.30	21454	21452.67
6.	Kerala	471	1584.57	988	784.15	2647	3793.24	34	87.87	2681	3881.11	17802	19015.43
7.	Pondicherry	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8.	Punjab	NR	715.25	NR	1626.64	NR	16737.63	NR	87.20	NR	16824.83	NR	23074.58
9.	Rajasthan	77	393.56	694	837.90	2698	4982.78	8	11.22	2706	4994.00	6967	12038.73
10.	Tamil Nadu	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
11.	Tripura	4	10.48	0	0.00	4	10.48	0	0.00	4	10.48	10	21.28
12.	Uttar Pradesh	4582	5498.85	3466	1662.63	20640	19078.97	87	109.07	20727	19188.04	42714	32096.77
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	12607	9280.93
	<b>TOTAL (1 to 13)</b>	<b>5351</b>	<b>9598.97</b>	<b>11831</b>	<b>9758.38</b>	<b>34422</b>	<b>53278.72</b>	<b>152</b>	<b>390.47</b>	<b>34574</b>	<b>53669.19</b>	<b>104697</b>	<b>126808.14</b>
	<b>B. Others</b>												
1.	Assam	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
2.	Bihar	13	14.35	0	0.00	14	17.35	0	0.00	14	17.35	18	33.35
3.	Madhya Pradesh	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4.	Orissa	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	<b>TOTAL (1 to 4)</b>	<b>13</b>	<b>14.35</b>	<b>0</b>	<b>0.00</b>	<b>14</b>	<b>17.35</b>	<b>0</b>	<b>0.00</b>	<b>14</b>	<b>17.35</b>	<b>18</b>	<b>33.35</b>

Note :- (1) NR denotes Not Reported. (2) Chhattisgarh SCARDB merged with Chhattisgarh SCB



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

Sr. No.	Name of SCARDB	(II) NON-FARM SECTOR ADVANCES											
		Rural Housing		SRTO		Rural Godowns / Storage		Other Non-Agril. Adv.		Total Non-farm Sector Advances		Short Term Agril. Loans	
		Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number (39+41+43+45)	Amount (40+42+44+46)	Number	Amount
		39	40	41	42	43	44	45	46	47	48	49	50
	<b>A. Fully Functional</b>												
1.	Gujarat*	839	1798.14	36	51.17	25	36.07	5558	13748.83	6458	15634.21	0	0.00
2.	Haryana	142	256.35	0	0.00	0	0.00	414	1324.75	556	1581.10	0	0.00
3.	Himachal Pradesh	138	435.67	5	23.13	40	308.36	0	0.00	183	767.16	0	0.00
4.	Jammu & Kashmir	NR	45.70	0	0.00	NR	24.67	0	201.36	NR	271.73	0	0.00
5.	Karnataka	18	67.22	5	13.69	0	0.00	8	38.55	31	119.46	1035	992.32
6.	Kerala	40627	103940.35	447	1582.44	5963	2716.12	15362	26794.81	62399	135033.72	24038	20379.17
7.	Pondicherry	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8.	Punjab	0	11477.66	0	0.00	NR	144.40	NR	20650.75	NR	32272.81	0	0.00
9.	Rajasthan	1014	4308.77	77	357.16	17	101.90	2495	4554.96	3603	9322.79	4236	5063.64
10.	Tamil Nadu	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
11.	Tripura	0	0.00	31	86.60	0	0.00	0	0.00	31	86.60	0	0.00
12.	Uttar Pradesh	909	1103.95	169	302.11	98	49.81	11010	7100.42	12186	8556.29	0	0.00
13.	West Bengal	309	1630.32	100	421.78	0	0.00	1946	6369.04	2355	8421.14	0	0.00
	<b>TOTAL (1 to 13)</b>	<b>43996</b>	<b>125064.13</b>	<b>870</b>	<b>2838.08</b>	<b>6143</b>	<b>3381.33</b>	<b>36793</b>	<b>80783.47</b>	<b>87802</b>	<b>212067.01</b>	<b>29309</b>	<b>26435.13</b>
	<b>B. Others</b>												
1.	Assam	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
2.	Bihar	0	0.00	0	0.00	0	0.00	33	21.50	33	21.50	0	0.00
3.	Madhya Pradesh	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4.	Orissa	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	<b>TOTAL (1 to 4)</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>33</b>	<b>21.50</b>	<b>33</b>	<b>21.50</b>	<b>0</b>	<b>0.00</b>

Note :- (1) NR denotes Not Reported. (2) Other Non Agril. Advances also includes KCC. (3) Chhattisgarh SCARDB merged with Chhattisgarh SCB

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

Sr. No.	Name of SCARDB	(III) SHORT TERM ADVANCES				GRAND TOTAL (I+II+III)	
		Short Term Non-Agril. Loans		Total Short Term Advances		Number (37+47+53)	Amount (38+48+54)
		Number	Amount	Number (49+51)	Amount (50+52)		
		51	52	53	54	55	56
	<b>A. Fully Functional</b>						
1.	Gujarat	0	0.00	0	0.00	7334	17750.83
2.	Haryana	0	0.00	0	0.00	1857	6606.20
3.	Himachal Pradesh	0	0.00	0	0.00	1149	2577.42
4.	Jammu & Kashmir	0	0.00	0	0.00	429	1147.50
5.	Karnataka	0	0.00	1035	992.32	22520	22564.45
6.	Kerala	26174	26979.41	50212	47358.58	130413	201407.73
7.	Pondicherry	3514	1642.40	3514	1642.40	3514	1642.40
8.	Punjab	0	0.00	0	0.00	NR	55347.39
9.	Rajasthan	0	0.00	4236	5063.64	14806	26425.16
10.	Tamil Nadu	257651	95974.90	257651	95974.90	257651	95974.90
11.	Tripura	0	0.00	0	0.00	41	107.88
12.	Uttar Pradesh	0	0.00	0	0.00	54900	40653.06
13.	West Bengal	0	0.00	0	0.00	14962	17702.07
	<b>TOTAL (1 to 13)</b>	<b>287339</b>	<b>124596.71</b>	<b>316648</b>	<b>151031.84</b>	<b>509576</b>	<b>489906.99</b>
	<b>B. Others</b>						
1.	Assam	NR	77.29	NR	77.29	NR	77.29
2.	Bihar	0	0.00	0	0.00	51	54.85
3.	Madhya Pradesh	0	0.00	0	0.00	0	0.00
4.	Orissa	NR	NR	NR	NR	NR	NR
	<b>TOTAL (1 to 4)</b>	<b>0</b>	<b>77.29</b>	<b>0</b>	<b>77.29</b>	<b>51</b>	<b>132.14</b>

Note :- (1) NR denotes Not Reported. (2) Chhattisgarh SCARDB merged with Chhattisgarh SCB

**TABLE - 14 : LOANS ISSUED TO SC - ST (AT ULTIMATE BORROWERS' LEVEL)**

Sr. No.	Name of SCARDB	Total Loans Disbursed		Loans Disbursed to SC-ST						Loans Disbursed to other than SC-ST					
				Small Farmers		Other Farmers		Total		Small Farmers		Other Farmers		Total	
		Number	Amount	Number	Amount	Number	Amount	Number (3+5)	Amount (4+6)	Number	Amount	Number	Amount	Number (9+11)	Amount (10+12)
		1	2	3	4	5	6	7	8	9	10	11	12	13	14
	<b>A. Fully Functional</b>														
1.	Gujarat	7334	17750.83	74	170.75	106	267.65	180	438.40	4446	10035.74	2888	7715.09	7334	17750.83
2.	Haryana	1857	6606.20	110	341.25	0	0.00	110	341.25	1533	5444.45	214	820.50	1747	6264.95
3.	Himachal Pradesh	1149	2577.42	284	654.66	0	0.00	284	654.66	865	1922.76	0	0.00	865	1922.76
4.	Jammu & Kashmir	429	1147.50	13	77.98	18	40.14	31	118.12	337	801.13	61	228.50	398	1029.63
5.	Karnataka	22520	22564.45	771	617.19	415	332.34	1186	949.53	16120	11580.59	5214	10034.33	21334	21614.92
6.	Kerala	130413	201407.73	5602	7984.97	23	554.32	5625	8539.29	101286	164632.68	5054	6251.19	106340	170883.87
7.	Pondicherry	3514	1642.40	0	0.00	0	0.00	0	0.00	NR	NR	NR	NR	3514	1642.40
8.	Punjab	NR	55347.39	2732	7536.07	1701	5618.23	4433	13154.30	6444	20668.92	6064	28220.01	12508	48888.93
9.	Rajasthan	14806	26425.16	2302	2022.29	981	1950.25	3283	3972.54	6892	9697.14	4631	12755.48	11523	22452.62
10.	Tamil Nadu	257651	95974.90	0	0.00	0	0.00	0	0.00	NR	NR	NR	NR	257651	95974.90
11.	Tripura	41	107.88	6	29.50	0	0.00	6	29.50	33	78.38	0	0.00	33	78.38
12.	Uttar Pradesh	54900	40653.06	NR	NR	NR	NR	10568	3081.12	NR	NR	NR	NR	44332	37571.94
13.	West Bengal	14962	17702.07	NR	NR	NR	NR	3473	4108.65	NR	NR	NR	NR	8862	10484.94
	<b>TOTAL (1 to 13)</b>	<b>509576</b>	<b>489906.99</b>	<b>11894</b>	<b>19434.66</b>	<b>3244</b>	<b>8762.93</b>	<b>29179</b>	<b>35387.36</b>	<b>137956</b>	<b>224861.79</b>	<b>24126</b>	<b>66025.10</b>	<b>476441</b>	<b>436561.07</b>
	<b>B. Others</b>														
1.	Assam	NR	77.29	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
2.	Bihar	51	54.85	14	17.35	0	0.00	14	17.35	33	21.50	4	16.00	37	37.50
3.	Madhya Pradesh	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4.	Orissa	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 4)</b>	<b>51</b>	<b>132.14</b>	<b>14</b>	<b>17.35</b>	<b>0</b>	<b>0.00</b>	<b>14</b>	<b>17.35</b>	<b>33</b>	<b>21.50</b>	<b>4</b>	<b>16.00</b>	<b>37</b>	<b>37.50</b>

Note :- (1) NR denotes Not Reported. (2) Chhattisgarh SCARDB merged with Chhattisgarh SCB

**TABLE - 15(i) : STAFF POSITION AT APEX BANK LEVEL AS ON 31 MARCH 2014**

Sr. No.	Name of SCARDB	EXECUTIVES (CEO/MD)			OFFICERS			TECHNICAL OFFICERS			FIELD SUPERVISORS			CLERICAL/SECRETARIAL		
		Own Staff	Deputa-tionists	Total (1+2)	Own Staff	Deputa-tionists	Total (4+5)	Own Staff	Deputa-tionists	Total (6+7)	Own Staff	Deputa-tionists	Total (10+11)	Own Staff	Deputa-tionists	Total (13+14)
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
	<b>A. Fully Functional</b>															
1.	Gujarat	1	0	1	50	0	50	1	0	1	103	0	103	83	0	83
2.	Haryana	0	1	1	11	1	12	0	0	0	5	0	5	44	0	44
3.	Himachal Pradesh	1	0	1	56	0	56	0	0	0	26	0	26	3	0	3
4.	Jammu & Kashmir	1	0	1	28	0	28	1	0	1	6	0	6	92	0	92
5.	Karnataka	0	1	1	113	3	116	32	0	32	0	0	0	142	1	143
6.	Kerala	0	0	0	104	1	105	42	0	42	0	0	0	76	0	76
7.	Pondicherry	0	1	1	5	0	5	0	0	0	0	0	0	15	0	15
8.	Punjab	1	5	6	134	0	134	18	0	18	12	0	12	32	0	32
9.	Rajasthan	0	2	2	60	1	61	1	0	1	0	0	0	23	0	23
10.	Tamil Nadu	0	3	3	73	0	73	0	0	0	0	0	0	30	0	30
11.	Tripura	0	1	1	13	0	13	13	0	13	0	0	0	9	0	9
12.	Uttar Pradesh	20	3	23	368	0	368	5	0	5	663	0	663	1157	0	1157
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
	<b>TOTAL (1 to 13)</b>	<b>24</b>	<b>17</b>	<b>41</b>	<b>1015</b>	<b>6</b>	<b>1021</b>	<b>113</b>	<b>0</b>	<b>113</b>	<b>815</b>	<b>0</b>	<b>815</b>	<b>1706</b>	<b>1</b>	<b>1707</b>
	<b>B. Others</b>															
1.	Assam	0	1	1	15	0	15	0	0	0	71	0	71	77	0	77
2.	Bihar	1	0	1	37	0	37	1	0	1	100	0	100	142	0	142
3.	Madhya Pradesh	0	1	1	84	0	84	0	0	0	0	0	0	91	0	91
4.	Orissa	1	0	1	4	0	4	2	0	2	0	0	0	32	0	32
	<b>TOTAL (1 to 4)</b>	<b>2</b>	<b>2</b>	<b>4</b>	<b>140</b>	<b>0</b>	<b>140</b>	<b>3</b>	<b>0</b>	<b>3</b>	<b>171</b>	<b>0</b>	<b>171</b>	<b>342</b>	<b>0</b>	<b>342</b>

Note :- (1) NR denotes Not Reported. (2) Chhattisgarh SCARDB merged with Chhattisgarh SCB

**TABLE - 15(i) : STAFF POSITION AT APEX BANK LEVEL AS ON 31 MARCH 2014**

Sr. No.	Name of SCARDB	SUB STAFF			GRAND TOTAL			Staff Trained during the year
		Own Staff	Deputationists	Total (16+17)	Own Staff (1+4+7+10+13+16)	Deputationists (2+5+8+11+14+17)	Total (19+20)	
		16	17	18	19	20	21	22
	<b>A. Fully Functional</b>							
1.	Gujarat	168	0	168	406	0	406	0
2.	Haryana	31	0	31	91	2	93	62
3.	Himachal Pradesh	25	1	26	111	1	112	43
4.	Jammu & Kashmir	91	0	91	219	0	219	0
5.	Karnataka	46	0	46	333	5	338	338
6.	Kerala	66	0	66	288	1	289	289
7.	Pondicherry	12	0	12	32	1	33	0
8.	Punjab	75	0	75	272	5	277	0
9.	Rajasthan	30	0	30	114	3	117	42
10.	Tamil Nadu	30	0	30	133	3	136	0
11.	Tripura	14	0	14	49	1	50	0
12.	Uttar Pradesh	344	0	344	2557	3	2560	0
13.	West Bengal	NR	NR	NR	NR	NR	109	NR
	<b>TOTAL (1 to 13)</b>	<b>932</b>	<b>1</b>	<b>933</b>	<b>4605</b>	<b>25</b>	<b>4739</b>	<b>774</b>
	<b>B. Others</b>							
1.	Assam	53	0	53	216	1	217	0
2.	Bihar	214	0	214	495	0	495	0
3.	Madhya Pradesh	76	0	76	251	1	252	0
4.	Orissa	23	0	23	62	0	62	0
	<b>TOTAL (1 to 4)</b>	<b>366</b>	<b>0</b>	<b>366</b>	<b>1024</b>	<b>2</b>	<b>1026</b>	<b>0</b>

Note :- (1) NR denotes Not Reported. (2) Chhattisgarh SCARDB merged with Chhattisgarh SCB

**TABLE-15(ii): STAFF POSITION AT PRIMARY BANK LEVEL AS ON 31 MARCH 2014**

Sr. No.	Name of SCARDB (Federal Structure)	SECRETARY / CEO				BRANCH MANAGER / OFFICERS				TECHNICAL OFFICERS				FIELD SUPERVISORS			
		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	
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
	<b>A. Fully Functional</b>																
1.	Haryana	14	0	0	14	30	0	0	30	0	0	0	0	335	0	0	335
2.	Himachal Pradesh	0	0	1	1	27	0	0	27	0	0	0	0	0	0	0	0
3.	Karnataka	0	2	0	2	23	0	0	23	0	0	0	0	208	0	0	208
4.	Kerala	58	0	0	58	276	0	0	276	0	0	0	0	199	0	0	199
5.	Punjab	0	0	0	0	310	0	0	310	0	0	0	0	218	0	0	218
6.	Rajasthan	0	35	1	36	81	5	0	86	2	0	0	2	78	0	0	78
7.	Tamil Nadu	154	0	0	154	0	0	0	0	0	0	0	0	267	22	0	289
8.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
	<b>TOTAL (1 to 8)</b>	<b>226</b>	<b>37</b>	<b>2</b>	<b>265</b>	<b>747</b>	<b>5</b>	<b>0</b>	<b>752</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>1305</b>	<b>22</b>	<b>0</b>	<b>1327</b>
	<b>B. Others</b>																
1.	Madhya Pradesh	0	0	38	38	195	0	0	195	0	0	0	0	320	0	0	320
2.	Orissa	10	0	0	10	0	0	0	0	0	0	0	0	27	0	0	27
	<b>TOTAL (1 to 2)</b>	<b>10</b>	<b>0</b>	<b>38</b>	<b>48</b>	<b>195</b>	<b>0</b>	<b>0</b>	<b>195</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>347</b>	<b>0</b>	<b>0</b>	<b>347</b>

Note :- (1) NR denotes Not Reported. (2) Chhattisgarh SCARDB merged with Chhattisgarh SCB

**TABLE-15(ii): STAFF POSITION AT PRIMARY BANK LEVEL AS ON 31 MARCH 2014**

Sr. No.	Name of SCARDB (Federal Structure)	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	
			From Govt.	From SCARDB			From Govt.	From SCARDB			From Govt.	From SCARDB		
		17	18	19	20	21	22	23	24	25	26	27	28	29
	<b>A. Fully Functional</b>													
1.	Haryana	366	0	0	366	394	0	0	394	1139	0	0	1139	745
2.	Himachal Pradesh	15	0	0	15	25	0	0	25	67	0	1	68	12
3.	Karnataka	359	0	0	359	254	0	0	254	844	2	0	846	0
4.	Kerala	236	0	0	236	357	0	0	357	1126	51	0	1177	179
5.	Punjab	235	0	0	235	162	0	0	162	925	0	0	925	0
6.	Rajasthan	168	0	0	168	131	0	0	131	460	40	1	501	0
7.	Tamil Nadu	6	0	0	6	84	0	0	84	511	22	0	533	0
8.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	555	NR
	<b>TOTAL (1 to 8)</b>	<b>1385</b>	<b>0</b>	<b>0</b>	<b>1385</b>	<b>1407</b>	<b>0</b>	<b>0</b>	<b>1407</b>	<b>5072</b>	<b>115</b>	<b>2</b>	<b>5744</b>	<b>936</b>
	<b>B. Others</b>													
1.	Madhya Pradesh	447	0	0	447	461	0	0	461	1423	0	38	1461	0
2.	Orissa	17	0	0	17	23	0	0	23	77	0	0	77	0
	<b>TOTAL (1 to 2)</b>	<b>464</b>	<b>0</b>	<b>0</b>	<b>464</b>	<b>484</b>	<b>0</b>	<b>0</b>	<b>484</b>	<b>1500</b>	<b>0</b>	<b>38</b>	<b>1538</b>	<b>0</b>

Note :- (1) NR denotes Not Reported. (2) Chhattisgarh SCARDB merged with Chhattisgarh SCB

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

(₹ Lakh)

Sr. No.	Name of SCARDB	AS ON 30 JUNE 2013				AS ON 30 JUNE 2014			
		Demand	Collection	Balance (1-2)	Recovery (%)	Demand	Collection	Balance (5-6)	Recovery (%)
		1	2	3	4	5	6	7	8
	<b>A. Fully Functional</b>								
1.	Gujarat	51356.52	23224.73	28131.79	45.22	54207.41	24441.60	29765.81	45.09
2.	Haryana	91036.48	34241.79	56794.69	37.61	108846.90	34934.67	73912.23	32.10
3.	Himachal Pradesh	13490.49	6394.28	7096.21	47.40	13609.04	6836.86	6772.18	50.24
4.	Jammu & Kashmir *	1255.48	426.23	797.93	33.95	1452.18	581.91	846.87	40.07
5.	Karnataka	81280.26	29585.66	51694.60	36.40	89900.18	37886.04	52014.14	42.14
6.	Kerala	98323.11	93286.00	5037.11	94.88	116095.86	113688.65	2407.21	97.93
7.	Pondicherry	1857.56	1773.31	84.25	95.46	2096.67	1974.74	121.93	94.18
8.	Punjab	61982.56	51847.68	10134.88	83.65	62890.08	52971.08	9919.00	84.23
9.	Rajasthan	75402.10	33072.36	42329.74	43.86	53878.43	31028.80	22849.63	57.59
10.	Tamil Nadu #	61954.97	43280.78	18674.19	69.86	75083.69	56050.92	19032.77	74.65
11.	Tripura	1623.00	1011.11	611.89	62.30	1623.00	882.75	740.25	54.39
12.	Uttar Pradesh	304953.56	129527.05	175426.51	42.47	220002.71	132143.64	87859.07	60.06
13.	West Bengal	36358.74	20800.83	15557.91	57.21	53141.00	15372.01	37768.99	28.93
	<b>TOTAL (1 to 13)</b>	<b>880874.83</b>	<b>468471.81</b>	<b>412371.70</b>	<b>53.18</b>	<b>852827.15</b>	<b>508793.67</b>	<b>344010.08</b>	<b>59.66</b>
	<b>B. Others</b>								
1.	Assam	537.33	48.14	489.19	8.96	559.05	102.90	456.15	18.41
2.	Bihar	34747.57	2226.84	32520.73	6.41	35933.11	2638.49	33294.62	7.34
3.	Chhattisgarh	12618.56	1774.71	10843.85	14.06	13339.37	858.49	12480.88	6.44
4.	Madhya Pradesh	109436.56	3892.44	105544.12	3.56	119271.68	2662.21	116609.47	2.23
5.	Orissa	NR	NR	NR	NR	NR	NR	NR	NR
	<b>TOTAL (1 to 5)</b>	<b>157340.02</b>	<b>7942.13</b>	<b>149397.89</b>	<b>5.05</b>	<b>169103.21</b>	<b>6262.09</b>	<b>162841.12</b>	<b>3.70</b>

Note :- (1) NR denotes Not Reported. (2) \* J & K SCARDB waived ₹ 31.32 Lakh & ₹ 23.40 Lakh under OTAS during 2012-13 & 2013-14 respectively from Balance amount.  
(3) # DCB position as on March 31. (4) Chhattisgarh SCARDB merged with Chhattisgarh SCB



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

(₹ Lakh)

Sr. No.	Name of SCARDB	AS ON 30 JUNE 2013				AS ON 30 JUNE 2014			
		Demand	Collection	Balance (1-2)	Recovery (%)	Demand	Collection	Balance (5-6)	Recovery (%)
		1	2	3	4	5	6	7	8
	<b>A. Fully Functional</b>								
1.	Gujarat	51356.52	23224.73	28131.79	45.22	54207.41	24441.60	29765.81	45.09
2.	Haryana	159585.74	42484.53	117101.21	26.62	167103.28	45818.16	121285.12	27.42
3.	Himachal Pradesh	11788.38	4692.17	7096.21	39.80	11989.13	5216.95	6772.18	43.51
4.	Jammu & Kashmir *	1255.48	426.23	797.93	33.95	1452.18	581.91	846.87	40.07
5.	Karnataka	59920.84	30715.30	29205.54	51.26	69930.63	46716.62	23214.01	66.80
6.	Kerala	129133.50	93780.55	35352.95	72.62	157462.93	118366.52	39096.41	75.17
7.	Pondicherry	1857.56	1773.31	84.25	95.46	2096.67	1974.74	121.93	94.18
8.	Punjab	120179.73	76395.90	43783.83	63.57	127744.27	77564.07	50180.20	60.72
9.	Rajasthan	115512.24	43781.35	71730.89	37.90	114893.13	41944.31	72948.82	36.51
10.	Tamil Nadu #	67039.56	53297.42	13742.14	79.50	77716.84	61825.07	15891.77	79.55
11.	Tripura	1623.00	1011.11	611.89	62.30	1623.00	882.75	740.25	54.39
12.	Uttar Pradesh	304953.56	129527.05	175426.51	42.47	220002.71	132143.64	87859.07	60.06
13.	West Bengal	44680.70	26822.18	17858.52	60.03	58848.91	23701.01	35147.90	40.27
	<b>TOTAL (1 to 13)</b>	<b>1068886.81</b>	<b>527931.83</b>	<b>540923.66</b>	<b>49.39</b>	<b>1065071.09</b>	<b>581177.35</b>	<b>483870.34</b>	<b>54.57</b>
	<b>B. Others</b>								
1.	Assam	537.33	48.14	489.19	8.96	559.05	102.90	456.15	18.41
2.	Bihar	34747.57	2226.84	32520.73	6.41	35933.11	2638.49	33294.62	7.34
3.	Chhattisgarh	10013.26	3306.17	6707.09	33.02	9604.25	2404.32	7199.93	25.03
4.	Madhya Pradesh	90197.20	8878.16	81319.04	9.84	103129.64	7305.93	95823.71	7.08
5.	Orissa	2398.72	18.79	2379.93	0.78	3581.70	37.47	3544.23	1.05
	<b>TOTAL (1 to 5)</b>	<b>137894.08</b>	<b>14478.10</b>	<b>123415.98</b>	<b>10.50</b>	<b>152807.75</b>	<b>12489.11</b>	<b>140318.64</b>	<b>8.17</b>

Note :- (1) \* J & K SCARDB waived ₹ 31.32 Lakh & ₹ 23.40 Lakh under OTAS during 2012-13 & 2013-14 respectively from Balance amount.

(2) # DCB position as on March 31. (3) Chhattisgarh SCARDB merged with Chhattisgarh SCB

**TABLE - 17 : PURPOSE WISE CLASSIFICATION OF DEMAND AND OVERDUES  
(AT ULTIMATE BORROWERS' LEVEL AS ON 30 JUNE 2014)**

(₹ Lakh)

Sr. No.	Name of SCARDB	(I) Farm Sector								
		Minor Irrigation			Farm Mechanisation			Plant. & Horti. incl. Floriculture		
		Demand	Overdues	Overdues (%)	Demand	Overdues	Overdues (%)	Demand	Overdues	Overdues (%)
		1	2	3	4	5	6	7	8	9
	<b>A. Fully Functional</b>									
1.	Gujarat	2788.84	1896.30	68.00	16929.44	12990.30	76.73	54.75	36.80	67.21
2.	Haryana	34578.23	24237.61	70.09	20298.21	15040.95	74.10	11786.52	7939.80	67.36
3.	Himachal Pradesh	1931.50	1136.95	58.86	480.11	240.55	50.10	490.82	358.00	72.94
4.	Jammu & Kashmir	18.46	14.74	79.85	447.11	257.40	57.57	42.40	36.82	86.84
5.	Karnataka	11935.90	5052.90	42.33	15316.98	1816.84	11.86	11057.14	4916.91	44.47
6.	Kerala	NR	NR	NR	NR	NR	NR	NR	NR	NR
7.	Pondicherry	6.69	6.64	99.25	5.13	4.89	95.32	0.00	0.00	0.00
8.	Punjab	8924.91	4653.65	52.14	13038.40	5426.74	41.62	2290.24	868.87	37.94
9.	Rajasthan	28719.46	22260.62	77.51	30427.19	18882.82	62.06	238.43	153.97	64.58
10.	Tamil Nadu	1845.66	1606.00	87.01	0.00	0.00	0.00	0.00	0.00	0.00
11.	Tripura	1.17	1.17	100.00	23.70	21.30	89.87	54.20	40.50	74.72
12.	Uttar Pradesh	39082.93	8637.32	22.10	24301.56	11119.52	45.76	25583.74	11550.61	45.15
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR
	<b>TOTAL (1 to 13)</b>	<b>129833.75</b>	<b>69503.90</b>	<b>53.53</b>	<b>121267.83</b>	<b>65801.31</b>	<b>54.26</b>	<b>51598.24</b>	<b>25902.28</b>	<b>50.20</b>
	<b>B. Others</b>									
1.	Assam	15.60	13.00	83.33	49.62	45.00	90.69	24.04	16.30	67.80
2.	Bihar	26949.83	25234.81	93.64	1260.86	917.86	72.80	359.33	280.33	78.01
3.	Madhya Pradesh	35396.00	33370.14	94.28	49413.41	46453.47	94.01	391.24	374.49	95.72
4.	Orissa	NR	NR	NR	NR	NR	NR	NR	NR	NR
	<b>TOTAL (1 to 4)</b>	<b>62361.43</b>	<b>58617.95</b>	<b>94.00</b>	<b>50723.89</b>	<b>47416.33</b>	<b>93.48</b>	<b>774.61</b>	<b>671.12</b>	<b>86.64</b>

Note :- (1) NR denotes Not Reported. (2) Chhattisgarh SCARDB merged with Chhattisgarh SCB

**TABLE - 17 : PURPOSE WISE CLASSIFICATION OF DEMAND AND OVERDUES  
(AT ULTIMATE BORROWERS' LEVEL AS ON 30 JUNE 2014)**

(₹ Lakh)

Sr. No.	Name of SCARDB	(I) Farm Sector								
		Animal Husbandry			Purchase of Land			Others		
		Demand	Overdues	Overdues (%)	Demand	Overdues	Overdues (%)	Demand	Overdues	Overdues (%)
		10	11	12	13	14	15	16	17	18
	<b>A. Fully Functional</b>									
1.	Gujarat	1584.12	1183.89	74.73	0.00	0.00	0.00	20861.97	5536.52	26.54
2.	Haryana	32613.00	25237.80	77.39	13255.54	9418.94	71.06	7203.32	4499.93	62.47
3.	Himachal Pradesh	1253.13	649.12	51.80	1737.81	1096.00	63.07	876.14	493.86	56.37
4.	Jammu & Kashmir	661.41	385.38	58.27	28.54	12.70	44.50	0.00	0.00	0.00
5.	Karnataka	12281.26	3994.29	32.52	9102.69	3270.64	35.93	2613.80	608.49	23.28
6.	Kerala	NR	NR	NR	NR	NR	NR	NR	NR	NR
7.	Pondicherry	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8.	Punjab	28969.94	14603.03	50.41	5694.88	2203.85	38.70	22510.05	7533.66	33.47
9.	Rajasthan	13271.35	8471.73	63.83	4969.99	2895.37	58.26	16702.85	8015.57	47.99
10.	Tamil Nadu	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11.	Tripura	396.43	159.58	40.25	0.00	0.00	0.00	0.00	0.00	0.00
12.	Uttar Pradesh	88936.78	38991.83	43.84	0.00	0.00	0.00	4581.79	1244.58	27.16
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR
	<b>TOTAL (1 to 13)</b>	<b>179967.42</b>	<b>93676.65</b>	<b>52.05</b>	<b>34789.45</b>	<b>18897.50</b>	<b>54.22</b>	<b>75349.92</b>	<b>27932.61</b>	<b>37.07</b>
	<b>B. Others</b>									
1.	Assam	69.20	62.90	90.90	47.70	38.54	80.80	122.94	102.00	82.97
2.	Bihar	221.19	115.66	52.29	0.00	0.00	0.00	2652.86	2515.22	94.81
3.	Madhya Pradesh	6334.99	5875.09	92.74	0.00	0.00	0.00	0.00	0.00	0.00
4.	Orissa	NR	NR	NR	NR	NR	NR	NR	NR	NR
	<b>TOTAL (1 to 4)</b>	<b>6625.38</b>	<b>6053.65</b>	<b>91.37</b>	<b>47.70</b>	<b>38.54</b>	<b>80.80</b>	<b>2775.80</b>	<b>2617.22</b>	<b>94.29</b>

Note :- (1) NR denotes Not Reported. (2) Chhattisgarh SCARDB merged with Chhattisgarh SCB

**TABLE - 17 : PURPOSE WISE CLASSIFICATION OF DEMAND AND OVERDUES  
(AT ULTIMATE BORROWERS' LEVEL AS ON 30 JUNE 2014)**

(₹ Lakh)

Sr. No.	Name of SCARDB	Total Farm Sector			(II) Non Farm Sector			(III) Rural Housing		
		Demand (1+4+7+10 +13+16)	Overdues (2+5+8+11 +14+17)	Overdues (%)	Demand	Overdues	Overdues (%)	Demand	Overdues	Overdues (%)
		19	20	21	22	23	24	25	26	27
	<b>A. Fully Functional</b>									
1.	Gujarat	42219.12	21643.81	51.27	2359.20	1718.39	72.84	7668.85	4813.14	62.76
2.	Haryana	119734.82	86375.03	72.14	12558.15	8935.74	71.15	19470.37	14575.21	74.86
3.	Himachal Pradesh	6769.51	3974.48	58.71	2437.59	1478.44	60.65	2782.03	1319.26	47.42
4.	Jammu & Kashmir	1197.92	707.04	59.02	249.24	162.03	65.01	5.02	1.20	23.90
5.	Karnataka	62307.77	19660.07	31.55	2438.44	959.25	39.34	5184.42	2594.69	50.05
6.	Kerala	31468.11	11581.69	36.80	23686.88	6062.49	25.59	60063.01	13397.95	22.31
7.	Pondicherry	11.82	11.53	97.55	15.93	14.60	91.65	0.00	0.00	0.00
8.	Punjab	81428.42	35289.80	43.34	8043.97	4095.32	50.91	22769.26	6625.09	29.10
9.	Rajasthan	94329.27	60680.08	64.33	13219.17	8539.36	64.60	7344.69	3729.38	50.78
10.	Tamil Nadu	1845.66	1606.00	87.01	10496.17	9969.82	94.99	2255.99	1985.46	88.01
11.	Tripura	475.50	222.55	46.80	1147.50	517.70	45.12	0.00	0.00	0.00
12.	Uttar Pradesh	182486.80	71543.86	39.20	28477.80	12175.09	42.75	3312.51	1598.52	48.26
13.	West Bengal	44800.64	26399.73	58.93	7093.91	5627.55	79.33	6954.36	3120.62	44.87
	<b>TOTAL (1 to 13)</b>	<b>669075.36</b>	<b>339695.67</b>	<b>50.77</b>	<b>112223.95</b>	<b>60255.78</b>	<b>53.69</b>	<b>137810.51</b>	<b>53760.52</b>	<b>39.01</b>
	<b>B. Others</b>									
1.	Assam	329.10	277.74	84.39	229.95	178.41	77.59	0.00	0.00	0.00
2.	Bihar	31444.07	29063.88	92.43	4489.04	4230.74	94.25	0.00	0.00	0.00
3.	Madhya Pradesh	91535.64	86073.19	94.03	4718.22	4192.78	88.86	0.00	0.00	0.00
4.	Orissa	NR	NR	NR	NR	NR	NR	NR	NR	NR
	<b>TOTAL (1 to 4)</b>	<b>123308.81</b>	<b>115414.81</b>	<b>93.60</b>	<b>9437.21</b>	<b>8601.93</b>	<b>91.15</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

Note :- (1) NR denotes Not Reported. (2) Chhattisgarh SCARDB merged with Chhattisgarh SCB

**TABLE - 17 : PURPOSE WISE CLASSIFICATION OF DEMAND AND OVERDUES  
(AT ULTIMATE BORROWERS' LEVEL AS ON 30 JUNE 2014)**

(₹ Lakh)

Sr. No.	Name of SCARDB	(IV) OTHERS			GRAND TOTAL (I TO IV)		
		Demand	Overdues	Overdues (%)	Demand (19+22+25+28)	Overdues (20+23+26+29)	Overdues (%)
		28	29	30	31	32	33
	<b>A. Fully Functional</b>						
1.	Gujarat	1960.24	1590.47	81.14	54207.41	29765.81	54.91
2.	Haryana	15339.94	11399.14	74.31	167103.28	121285.12	72.58
3.	Himachal Pradesh	0.00	0.00	0.00	11989.13	6772.18	56.49
4.	Jammu & Kashmir	0.00	0.00	0.00	1452.18	870.27	59.93
5.	Karnataka	0.00	0.00	0.00	69930.63	23214.01	33.20
6.	Kerala	42244.93	8054.28	19.07	157462.93	39096.41	24.83
7.	Pondicherry	2068.92	95.80	4.63	2096.67	121.93	5.82
8.	Punjab	15502.62	4169.99	26.90	127744.27	50180.20	39.28
9.	Rajasthan	0.00	0.00	0.00	114893.13	72948.82	63.49
10.	Tamil Nadu	63119.02	2330.49	3.69	77716.84	15891.77	20.45
11.	Tripura	0.00	0.00	0.00	1623.00	740.25	45.61
12.	Uttar Pradesh	5725.60	2541.60	44.39	220002.71	87859.07	39.94
13.	West Bengal	0.00	0.00	0.00	58848.91	35147.90	59.73
	<b>TOTAL (1 to 13)</b>	<b>145961.27</b>	<b>30181.77</b>	<b>20.68</b>	<b>1065071.09</b>	<b>483893.74</b>	<b>45.43</b>
	<b>B. Others</b>						
1.	Assam	0.00	0.00	0.00	559.05	456.15	81.59
2.	Bihar	0.00	0.00	0.00	35933.11	33294.62	92.66
3.	Madhya Pradesh	6875.78	5557.74	80.83	103129.64	95823.71	92.92
4.	Orissa	NR	NR	NR	3581.70	3544.23	98.95
	<b>TOTAL (1 to 4)</b>	<b>6875.78</b>	<b>5557.74</b>	<b>80.83</b>	<b>143203.50</b>	<b>133118.71</b>	<b>92.96</b>

Note :- (1) NR denotes Not Reported. (2) Chhattisgarh SCARDB merged with Chhattisgarh SCB

**TABLE - 18 : PERIOD-WISE CLASSIFICATION OF OVERDUES  
(AT ULTIMATE BORROWERS' LEVEL AS ON 30 JUNE 2014)**

(₹ Lakh)

Sr. No.	Name of SCARDB	FARM SECTOR (NABARD Programme)									
		Below 1 Year		Over 1 - 3 years		Over 3 - 6 years		Over 6 years		Total	
		Defaulters (Number)	Amount	Defaulters (Number)	Amount	Defaulters (Number)	Amount	Defaulters (Number)	Amount	Defaulters (Number) (1+3+5+7)	Amount (2+4+6+8)
		1	2	3	4	5	6	7	8	9	10
	<b>A. Fully Functional</b>										
1.	Gujarat	4231	2567.00	4781	4361.50	4588	4681.36	11240	10033.95	24840	21643.81
2.	Haryana	11576	13840.40	21680	23485.48	27026	29814.18	18198	16526.33	78480	83666.39
3.	Himachal Pradesh	1226	297.04	1568	883.37	1574	1127.85	2074	1404.43	6442	3712.69
4.	Jammu & Kashmir	NR	36.15	NR	1.13	NR	0.45	NR	648.96	NR	686.69
5.	Karnataka	16162	2159.84	28503	5122.03	23862	6118.09	26426	6216.47	94953	19616.43
6.	Kerala	NR	2682.93	NR	3810.59	NR	3207.82	NR	1880.35	NR	11581.69
7.	Pondicherry	1	1.88	2	1.95	5	7.70	0	0.00	8	11.53
8.	Punjab	8131	6101.59	8035	6821.91	6998	7931.04	3301	4155.41	26465	25009.95
9.	Rajasthan	9923	4713.71	15663	9412.22	25383	17658.74	39089	28895.41	90058	60680.08
10.	Tamil Nadu	0	0.00	0	0.00	NR	1606.00	0	0.00	NR	1606.00
11.	Tripura	0	0.00	205	25.43	318	87.25	426	109.87	949	222.55
12.	Uttar Pradesh	40325	8397.39	89699	21423.57	111191	29678.07	43321	12044.83	284536	71543.86
13.	West Bengal	NR	15010.89	NR	6774.17	NR	3714.44	NR	900.23	NR	26399.73
	<b>TOTAL (1 to 13)</b>	<b>91575</b>	<b>55808.82</b>	<b>170136</b>	<b>82123.35</b>	<b>200945</b>	<b>105632.99</b>	<b>144075</b>	<b>82816.24</b>	<b>606731</b>	<b>326381.40</b>
	<b>B. Others</b>										
1.	Assam	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
2.	Bihar	0	0.00	0	0.00	1503	612.00	74436	28451.88	75939	29063.88
3.	Madhya Pradesh	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
4.	Orissa	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
	<b>TOTAL (1 to 4)</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>1503</b>	<b>612.00</b>	<b>74436</b>	<b>28451.88</b>	<b>75939</b>	<b>29063.88</b>

Note :- (1) NR denotes Not Reported. (2) Chhattisgarh SCARDB merged with Chhattisgarh SCB

**TABLE - 18 : PERIOD-WISE CLASSIFICATION OF OVERDUES  
(AT ULTIMATE BORROWERS' LEVEL AS ON 30 JUNE 2014)**

(₹ Lakh)

Sr. No.	Name of SCARDB	NON-FARM SECTOR (NABARD Programme)									
		Below 1 Year		Over 1 - 3 years		Over 3 - 6 years		Over 6 years		Total	
		Defaulters (Number)	Amount	Defaulters (Number)	Amount	Defaulters (Number)	Amount	Defaulters (Number)	Amount	Defaulters (Number) (11+13+15+17)	Amount (12+14+16+18)
		11	12	13	14	15	16	17	18	19	20
	<b>A. Fully Functional</b>										
1.	Gujarat	194	82.06	368	255.88	534	373.81	1431	1006.64	2527	1718.39
2.	Haryana	1482	896.26	2195	1777.52	2746	2484.28	3716	3766.69	10139	8924.75
3.	Himachal Pradesh	45	44.16	63	137.89	75	174.16	418	1127.94	601	1484.15
4.	Jammu & Kashmir	NR	58.03	NR	26.71	NR	17.11	NR	57.13	NR	158.98
5.	Karnataka	62	30.03	128	60.89	247	142.91	2059	725.42	2496	959.25
6.	Kerala	NR	2643.40	NR	1786.26	NR	714.44	NR	918.38	NR	6062.48
7.	Pondicherry	0	0.00	0	0.00	0	0.00	23	14.60	23	14.60
8.	Punjab	709	609.71	600	1106.53	636	1318.27	441	1151.61	2386	4186.12
9.	Rajasthan	2814	933.80	2901	1506.98	4261	2776.80	4053	3321.78	14029	8539.36
10.	Tamil Nadu	0	0.00	0	0.00	0	0.00	NR	9969.82	NR	9969.82
11.	Tripura	0	0.00	167	182.62	397	223.13	483	111.95	1047	517.70
12.	Uttar Pradesh	6747	1271.50	15717	3119.65	23198	4846.29	12465	2937.65	58127	12175.09
13.	West Bengal	NR	3199.82	NR	1444.03	NR	791.80	NR	191.90	NR	5627.55
	<b>TOTAL (1 to 13)</b>	<b>12053</b>	<b>9768.77</b>	<b>22139</b>	<b>11404.96</b>	<b>32094</b>	<b>13863.00</b>	<b>25089</b>	<b>25301.51</b>	<b>91375</b>	<b>60338.24</b>
	<b>B. Others</b>										
1.	Assam	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
2.	Bihar	0	0.00	0	0.00	967	393.96	9388	3836.78	10355	4230.74
3.	Madhya Pradesh	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
4.	Orissa	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
	<b>TOTAL (1 to 4)</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>967</b>	<b>393.96</b>	<b>9388</b>	<b>3836.78</b>	<b>10355</b>	<b>4230.74</b>

Note :- (1) NR denotes Not Reported. (2) Chhattisgarh SCARDB merged with Chhattisgarh SCB

**TABLE - 18 : PERIOD-WISE CLASSIFICATION OF OVERDUES  
(AT ULTIMATE BORROWERS' LEVEL AS ON 30 JUNE 2014)**

(₹ Lakh)

Sr. No.	Name of SCARDB	RURAL HOUSING									
		Below 1 Year		Over 1 - 3 years		Over 3 - 6 years		Over 6 years		Total	
		Defaulters (Number)	Amount	Defaulters (Number)	Amount	Defaulters (Number)	Amount	Defaulters (Number)	Amount	Defaulters (Number) (21+23+25+27)	Amount (22+24+26+28)
		21	22	23	24	25	26	27	28	29	30
	<b>A. Fully Functional</b>										
1.	Gujarat	950	410.38	2358	1493.00	1984	1565.17	1478	1344.59	6770	4813.14
2.	Haryana	1831	1842.81	2984	3261.97	4553	4821.73	3483	4685.89	12851	14612.40
3.	Himachal Pradesh	232	84.17	348	309.23	328	369.34	468	533.14	1376	1295.88
4.	Jammu & Kashmir	NR	1.15	0	0.00	0	0.00	NR	0.05	NR	1.20
5.	Karnataka	1185	330.46	1531	702.08	1217	645.92	914	916.23	4847	2594.69
6.	Kerala	NR	2606.04	NR	2657.45	NR	1715.41	NR	1075.38	NR	8054.28
7.	Pondicherry	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8.	Punjab	3683	2351.61	2955	2144.80	2652	2250.36	766	860.35	10056	7607.12
9.	Rajasthan	1254	635.01	1635	1322.87	1145	1248.08	409	523.42	4443	3729.38
10.	Tamil Nadu	0	0.00	0	0.00	0	0.00	NR	1985.46	NR	1985.46
11.	Tripura	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
12.	Uttar Pradesh	531	148.97	1332	388.78	1687	570.11	847	490.66	4397	1598.52
13.	West Bengal	NR	1774.38	NR	800.75	NR	439.07	NR	106.42	NR	3120.62
	<b>TOTAL (1 to 13)</b>	<b>9666</b>	<b>10184.98</b>	<b>13143</b>	<b>13080.93</b>	<b>13566</b>	<b>13625.19</b>	<b>8365</b>	<b>12521.59</b>	<b>44740</b>	<b>49412.69</b>
	<b>B. Others</b>										
1.	Assam	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
3.	Madhya Pradesh	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
4.	Orissa	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
	<b>TOTAL (1 to 4)</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>0.00</b>	<b>0</b>	<b>0.00</b>

Note :- (1) NR denotes Not Reported. (2) Chhattisgarh SCARDB merged with Chhattisgarh SCB



**TABLE - 18 : PERIOD-WISE CLASSIFICATION OF OVERDUES  
(AT ULTIMATE BORROWERS' LEVEL AS ON 30 JUNE 2014)**

(₹ Lakh)

Sr. No.	Name of SCARDB	OTHERS									
		Below 1 Year		Over 1 - 3 years		Over 3 - 6 years		Over 6 years		Total	
		Defaulters (Number)	Amount	Defaulters (Number)	Amount	Defaulters (Number)	Amount	Defaulters (Number)	Amount	Defaulters (Number) (31+33+35+37)	Amount (32+34+36+38)
		31	32	33	34	35	36	37	38	39	40
	<b>A. Fully Functional</b>										
1.	Gujarat	94	61.39	439	225.09	489	495.12	292	808.87	1314	1590.47
2.	Haryana	2358	2387.73	3683	3238.83	5798	4758.49	5954	3696.53	17793	14081.58
3.	Himachal Pradesh	137	22.82	216	72.96	268	75.81	243	107.87	864	279.46
4.	Jammu & Kashmir	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
5.	Karnataka	24	19.95	26	21.75	0	0.00	3	1.94	53	43.64
6.	Kerala	NR	13540.40	NR	13305.49	NR	7157.36	NR	5093.16	NR	39096.41
7.	Pondicherry	98	66.35	25	8.54	24	14.63	16	6.28	163	95.80
8.	Punjab	5179	3202.09	4542	4544.23	3266	3824.19	1802	1806.50	14789	13377.01
9.	Rajasthan	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
10.	Tamil Nadu	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
11.	Tripura	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
12.	Uttar Pradesh	1357	263.92	2102	427.37	4117	859.24	4874	991.07	12450	2541.60
13.	West Bengal	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	<b>TOTAL (1 to 13)</b>	<b>9247</b>	<b>19564.65</b>	<b>11033</b>	<b>21844.26</b>	<b>13962</b>	<b>17184.84</b>	<b>13184</b>	<b>12512.22</b>	<b>47426</b>	<b>71105.97</b>
	<b>B. Others</b>										
1.	Assam	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
3.	Madhya Pradesh	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
4.	Orissa	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
	<b>TOTAL (1 to 4)</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>0.00</b>	<b>0</b>	<b>0.00</b>

Note :- (1) NR denotes Not Reported. (2) Chhattisgarh SCARDB merged with Chhattisgarh SCB

**TABLE - 18 : PERIOD-WISE CLASSIFICATION OF OVERDUES  
(AT ULTIMATE BORROWERS' LEVEL AS ON 30 JUNE 2014)**

(₹ Lakh)

Sr. No.	Name of SCARDB	GRAND TOTAL					
		BELOW 1 YEAR		OVER 1-3 YEARS		OVER 3-6 YEARS	
		Defaulters (Number) (1+11+21+31)	Amount (2+12+23+32)	Defaulters (Number) (3+13+23+33)	Amount (4+14+24+34)	Defaulters (Number) (5+15+25+35)	Amount (6+16+26+36)
		41	42	43	44	45	46
	<b>A. Fully Functional</b>						
1.	Gujarat	5469	3120.83	7946	6335.47	7595	7115.46
2.	Haryana	17247	18967.20	30542	31763.80	40123	41878.68
3.	Himachal Pradesh	1640	448.19	2195	1403.45	2245	1747.16
4.	Jammu & Kashmir	NR	95.33	NR	27.84	NR	17.56
5.	Karnataka	17433	2540.28	30188	5906.75	25326	6906.92
6.	Kerala	NR	21472.77	NR	21559.79	NR	12795.03
7.	Pondicherry	99	68.23	27	10.49	29	22.33
8.	Punjab	17702	12265.00	16132	14617.47	13552	15323.86
9.	Rajasthan	13991	6282.52	20199	12242.07	30789	21683.62
10.	Tamil Nadu	0	0.00	0	0.00	NR	1606.00
11.	Tripura	0	0.00	372	208.05	715	310.38
12.	Uttar Pradesh	48960	10081.78	108850	25359.37	140193	35953.71
13.	West Bengal	NR	19985.09	NR	9018.95	NR	4945.31
	<b>TOTAL (1 to 13)</b>	<b>122541</b>	<b>95327.22</b>	<b>216451</b>	<b>128453.50</b>	<b>260567</b>	<b>150306.02</b>
	<b>B. Others</b>						
1.	Assam	NR	NR	NR	NR	NR	NR
2.	Bihar	0	0.00	0	0.00	2470	1005.96
3.	Madhya Pradesh	NR	5639.59	NR	12828.45	NR	35974.81
4.	Orissa	NR	NR	NR	NR	NR	NR
	<b>TOTAL (1 to 4)</b>	<b>0</b>	<b>5639.59</b>	<b>0</b>	<b>12828.45</b>	<b>2470</b>	<b>36980.77</b>

Note :- (1) NR denotes Not Reported. (2) Chhattisgarh SCARDB merged with Chhattisgarh SCB

**TABLE - 18 : PERIOD-WISE CLASSIFICATION OF OVERDUES  
(AT ULTIMATE BORROWERS' LEVEL AS ON 30 JUNE 2014)**

(₹ Lakh)

Sr. No.	Name of SCARDB	GRAND TOTAL			
		OVER 6 YEARS		TOTAL	
		Defaulters (Number) (7+17+27+37)	Amount (8+18+28+38)	Defaulters (Number) (41+43+45+47)	Amount (42+44+46+48)
		47	48	49	50
	<b>A. Fully Functional</b>				
1.	Gujarat	14441	13194.05	35451	29765.81
2.	Haryana	31351	28675.44	119263	121285.12
3.	Himachal Pradesh	3203	3173.38	9283	6772.18
4.	Jammu & Kashmir	NR	706.14	NR	846.87
5.	Karnataka	29402	7860.06	102349	23214.01
6.	Kerala	NR	8967.27	NR	64794.86
7.	Pondicherry	39	20.88	194	121.93
8.	Punjab	6310	7973.87	53696	50180.20
9.	Rajasthan	43551	32740.61	108530	72948.82
10.	Tamil Nadu	NR	14285.77	NR	15891.77
11.	Tripura	909	221.82	1996	740.25
12.	Uttar Pradesh	61507	16464.21	359510	87859.07
13.	West Bengal	NR	1198.55	NR	35147.90
	<b>TOTAL (1 to 13)</b>	<b>190713</b>	<b>135482.05</b>	<b>790272</b>	<b>509868.79</b>
	<b>B. Others</b>				
1.	Assam	NR	NR	NR	NR
2.	Bihar	83824	32288.66	86294	33294.62
3.	Madhya Pradesh	NR	41380.86	NR	95823.71
4.	Orissa	NR	NR	NR	3544.23
	<b>TOTAL (1 to 4)</b>	<b>83824</b>	<b>73669.52</b>	<b>86294</b>	<b>132662.56</b>

Note :- (1) NR denotes Not Reported. (2) Chhattisgarh SCARDB merged with Chhattisgarh SCB

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

(Number)

Sr. No.	Name of SCARDB (Unitary Structure)	Branches of SCARDB as on 30-06-2014										Total (1 to 10)
		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
<b>A. Fully Functional</b>												
1.	Gujarat	20	23	21	27	11	11	8	23	23	13	180
2.	Himachal Pradesh	0	1	3	11	2	3	5	6	1	1	33
3.	Jammu & Kashmir	5	3	6	9	3	1	3	5	4	6	45
4.	Pondicherry	1	0	0	0	0	0	0	0	0	0	1
5.	Tripura	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
6.	Uttar Pradesh	28	47	85	76	8	8	13	40	14	4	323
7.	West Bengal	0	0	0	1	0	1	0	0	0	0	2
<b>TOTAL (1 to 7)</b>		<b>54</b>	<b>74</b>	<b>115</b>	<b>124</b>	<b>24</b>	<b>24</b>	<b>29</b>	<b>74</b>	<b>42</b>	<b>24</b>	<b>584</b>
<b>B. Others</b>												
1.	Assam	0	0	0	2	3	2	3	5	10	3	28
2.	Bihar	0	1	2	1	0	1	6	14	22	84	131
<b>TOTAL (1+2)</b>		<b>0</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>9</b>	<b>19</b>	<b>32</b>	<b>87</b>	<b>159</b>

Note :- (1) NR denotes Not Reported. (2) Chhattisgarh SCARDB merged with Chhattisgarh SCB

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

(Number)

Sr. No.	Name of SCARDB (Federal Structure)	Number of PCARDBs as on 30-06-2014										
		Above 80%	Between 80% - 70%	Between 70% - 60%	Between 60% - 50%	Between 50% - 45%	Between 45% - 40%	Between 40% - 35%	Between 35% - 25%	Between 25% - 15%	Less than 15%	Total (1 to 10)
		1	2	3	4	5	6	7	8	9	10	11
	<b>A. Fully Functional</b>											
1.	Haryana	0	0	0	2	0	2	0	9	4	2	19
2.	Himachal Pradesh	0	0	0	0	0	1	0	0	0	0	1
3.	Karnataka	45	76	16	17	9	5	1	5	2	1	177
4.	Kerala	28	19	8	4	1	1	2	0	0	0	63
5.	Punjab	78	1	2	4	1	1	0	1	1	0	89
6.	Rajasthan	2	3	3	6	2	1	3	6	6	4	36
7.	Tamil Nadu	0	0	0	0	0	0	0	0	13	167	180
8.	West Bengal	1	0	2	2	2	1	4	1	2	9	24
	<b>TOTAL (1 to 8)</b>	<b>154</b>	<b>99</b>	<b>31</b>	<b>35</b>	<b>15</b>	<b>12</b>	<b>10</b>	<b>22</b>	<b>28</b>	<b>183</b>	<b>589</b>
	<b>B. Others</b>											
1.	Madhya Pradesh	0	0	0	0	0	0	0	0	5	33	38
2.	Orissa	0	0	0	0	0	0	0	0	1	49	50
	<b>TOTAL (1 to 2)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>6</b>	<b>82</b>	<b>88</b>

**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
	<b>A. Fully Functional</b>				
1.	Gujarat	143.48	43.72	54.23	57.98
2.	Haryana	2212.84	70.29	0.13	363.00
3.	Himachal Pradesh	262.38	66.20	52.56	57.72
4.	Jammu & Kashmir	12.78	5.24	16.38	2.64
5.	Karnataka	420.43	67.77	37.19	94.64
6.	Kerala	1435.22	678.11	55.73	397.47
7.	Pondicherry	59.57	51.32	35.59	61.71
8.	Punjab	783.01	169.87	111.82	179.56
9.	Rajasthan	1233.76	186.04	5.03	265.20
10.	Tamil Nadu	428.29	608.86	185.09	412.04
11.	Tripura	NR	3.00	0.00	26.90
12.	Uttar Pradesh	109.96	15.88	2.18	51.62
13.	West Bengal	940.47	48.42	140.41	150.75
	<b>TOTAL (1 to 13)</b>	<b>8042.19</b>	<b>2014.72</b>	<b>696.34</b>	<b>2121.23</b>
	<b>B. Others</b>				
1.	Assam	3.99	0.38	0.22	0.47
2.	Bihar	10.79	0.11	0.00	1.55
3.	Madhya Pradesh	421.41	0.00	18.64	6.07
4.	Orissa	171.56	0.00	2.11	0.00
	<b>TOTAL (1 to 4)</b>	<b>607.75</b>	<b>0.49</b>	<b>20.97</b>	<b>8.09</b>

Note :- (1) NR denotes Not Reported. (2) Chhattisgarh SCARDB merged with Chhattisgarh SCB

**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
	<b>A. Fully Functional</b>				
1.	Haryana	158.58	6606.20	0.05	38.19
2.	Himachal Pradesh	99.21	19.69	15.95	39.51
3.	Karnataka	112.03	30.45	14.50	37.63
4.	Kerala	351.64	171.12	13.64	100.57
5.	Punjab	269.90	69.38	0.00	85.71
6.	Rajasthan	239.47	49.48	0.93	78.55
7.	Tamil Nadu	152.68	187.82	0.00	120.99
8.	West Bengal	177.37	31.90	68.22	44.23
	<b>TOTAL (1 to 8)</b>	<b>1560.88</b>	<b>7166.04</b>	<b>113.29</b>	<b>545.38</b>
	<b>B. Others</b>				
1.	Madhya Pradesh	705.32	0.00	0.00	6.05
2.	Orissa	31.34	0.00	13.28	0.54
	<b>TOTAL (1 to 2)</b>	<b>736.66</b>	<b>0.00</b>	<b>13.28</b>	<b>6.59</b>

**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)		
		2013-14	2012-13	2011-12
		1	2	3
	<b>A. Fully Functional</b>			
1.	Gujarat	Completed (A)	Completed (A)	Completed (A)
2.	Haryana	Completed (B)	Completed (B)	Completed (B)
3.	Himachal Pradesh	Completed (B)	Completed (B)	Completed (B)
4.	Jammu & Kashmir	NR	NR	Completed (D)
5.	Karnataka	Completed (B)	Completed (B)	Completed (B)
6.	Kerala	Completed (A)	Completed (A)	Completed (A)
7.	Pondicherry	Not Completed yet	Completed (B)	Completed (B)
8.	Punjab	Completed (A)	Completed (A)	Completed (A)
9.	Rajasthan	Completed (B)	Completed (B)	Completed (B)
10.	Tamil Nadu	Completed (A)	Completed (A)	Completed (B)
11.	Tripura	Completed (C)	Completed (D)	Completed (B)
12.	Uttar Pradesh	Completed (A)	Completed (A)	Completed (A)
13.	West Bengal	Completed (B)	Completed (A)	Completed (A)
	<b>B. Others</b>			
1.	Assam	NR	NR	NR
2.	Bihar	Completed (B)	Completed (B)	Completed (B)
3.	Chhattisgarh*	-	-	Completed (C)
4.	Madhya Pradesh	Completed (D)	Completed (C)	Completed (C)
5.	Orissa	Completed (C)	NR	NR

Note :- (1) NR denotes Not Reported. (2) \*Chhattisgarh SCARDB merged with Chhattisgarh SCB



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

(Number)

Sr. No.	Name of SCARDB (Federal Structure)	Status of Audit with Audit Classification											
		During 2012-13						During 2013-14					
		A	B	C	D	Others/Not-audited	Total (1 to 5)	A	B	C	D	Others / Not- audited	Total (7 to 11)
		1	2	3	4	5	6	7	8	9	10	11	12
	<b>A. Fully Functional</b>												
1.	Haryana	0	8	10	0	1	19	0	9	5	0	5	19
2.	Himachal Pradesh	0	1	0	0	0	1	0	1	0	0	0	1
3.	Karnataka	11	32	132	2	0	177	13	32	126	1	5	177
4.	Kerala	11	23	12	0	17	63	11	24	6	0	22	63
5.	Punjab	1	53	31	4	0	89	13	41	30	5	0	89
6.	Rajasthan	3	13	19	1	0	36	3	12	20	1	0	36
7.	Tamil Nadu	5	18	157	0	0	180	4	22	154	0	0	180
8.	West Bengal	2	10	7	2	3	24	3	10	5	1	5	24
	<b>B. Others</b>												
1.	Chhattisgarh*	0	2	3	0	7	12	-	-	-	-	-	-
2.	Madhya Pradesh	0	0	26	8	4	38	0	0	28	9	1	38
3.	Orissa	NR	NR	NR	NR	NR	NR	0	1	8	34	7	50

Note :- (1) NR denotes Not Reported. (2) \*Chhattisgarh SCARDB merged with Chhattisgarh SCB

