

**Statistical
Bulletin
2007-08**



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

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PREFACE

We are happy to bring out the Annual Statistical Bulletin for the year 2007-08 on the operation 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 . However it is incomplete in respect of Assam, Bihar, Jammu & Kashmir, Tripura and Pondicherry. 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 2007 - 08.

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 the necessary data/information for this publication. We would appreciate suggestions from our member banks and other users to improve the quality of the Bulletin.

Place : Navi Mumbai

Date : 28-01-2010

-Sd-

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

OPERATION OF STATE CO-OP AGRI & RURAL DEVELOPMENT BANKS FOR THE YEAR 2007-2008

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Symbols & Abbreviations

- 1)NA Not Applicable
- 2) NR Not Reported
- 3) SGSY Swarnajayanti Gram Swarojgar Yojana
- 4) SF Small Farmer
- 5) SC Scheduled Castes
- 6) ST Scheduled Tribes
- 7) NCDC National Co-operative Development Corporation

IMPORTANT OPERATIONAL AND PERFORMANCE INDICATORS COMPARATIVE POSITION

(Rs. Crores)

SR. No.	INDICATORS	YEAR	
		2006-07	2007-08
01)	SCARDBs (Number)	19	19
02)	Operational Units (Number)	2440	2685
03)	Supervisory Units (Number)	215	237
04)	Membership (in 000) as on 31st March	13800	14668
05)	Share Capital	743.21	780.32
06)	Free Reserves (including undisbursed profit but excluding Committed Reserve)	939.28	1070.85
07)	Number of SCARDBs having Positive Network	11	12
08)	Networth of SCARDBs (Net Position)	1132.81	598.35
09)	Debentures Floated/Borrowed During the year	1828.48	2576.65
10)	Debentures and Borrowings Outstanding (as on 31st March)	16193.65	16191.51
11)	Deposits Mobilized During the year	278.31	229.08
12)	Deposits Outstanding (as on 31st March)	402.14	437.96
13)	Investments Outstanding (as on 31st March)	1493.16	2531.72
14)	Loans Disbursed at Apex Bank Level During the year	3188.12	2206.10
15)	Loans Disbursed at Ultimate Borrowers' Level During the year	2524.74	2295.10
16)	Loans Outstanding at Apex Bank Level as on 31st March	15946.41	18393.44
17)	Loans Outstanding at Ultimate Borrowers' level as on 31st March	9730.65	17007.76
18)	NPAs at Apex Bank Level in (%)	35.91	40.64
19)	Staff Position – Apex Bank Level (number)	7261	7628
20)	Staff Position – Primary Bank Level (number)	9405	7244
21)	Number of Banks in profit During the year	10	8
22)	Number of Banks in Loss During the year	5	9
23)	Number of Banks having Accumulated Loss (Table No 3)	9	11
24)	<u>Recovery Performance at Ultimate Borrowers' Level (as on 30th June)</u>		
(i)	Demand	8963.03	11723.58
(ii)	Collection	3512.40	6125.01
(iii)	% of collection	39.19	52.24
(iv)	Number of Units having Recovery of 75% and above	84	219
(v)	Number of units having Recovery of less than 40%	537	750

ANALYSIS OF PERFORMANCE 2007 - 08

1. Introduction

This publication contains detailed statistical information on the status and performance of the 19 State Co-operative Agriculture and Rural Development Banks (SCARDBs) at its level and at Primary Co-operative Agriculture and Rural Development Banks (PCARDBs-Ultimate Borrowers') level which are affiliated to the SCARDBs for the year 2007 - 08 as well as the position as on 31 March 2008.

2. Organisational Network (Table No 1)

2.1 Operational Units

Operational units are units which actually dispense credit to the farmers / rural borrowers. These comprise of Branches/ Sub-Branchees of SCARDBs (Unitary) as also of PCARDBs (Federal). The total number of operational units were 2685 as on 31st March 2008, including Head Offices, as against 2440 units as on 31st March 2007.

2.2 Supervisory Units

Supervisory units are units that supervise the working of the operational units. Supervisory units are located either at the District, Regional or Divisional level. The total number of Supervisory units as on 31st March 2008 stood at 237 as compared to 215 units as on 31st March 2007 showing an increase of 22 units (Assam and Tripura did not furnish any data)

3. Membership at Ultimate Borrowers' Level

The membership of SCARDBs consists of individuals and Institutional members. Individual membership comprises of Borrowers and Non-Borrower members. For the purpose of classification of membership at the ultimate Borrowers' level, the following parameters have been adopted.

- (a) Unitary Structure: SCARDBs operate through their branches / sub branches. Here members consists of Individuals and Institutional members (both borrowers and non borrowers). The State Government has been classified as an Institutional member.
- (b) Federal Structure: SCARDBs operate through their affiliated PCARDBs/ PCARDB branches. Membership comprise of Institutional members at SCARDB level (excluding PCARDBs but including State Government). The membership of the PCARDBs consists of Individual and Institutional members both borrowers and non borrowers.
- (c) Mixed Structure: SCARDBs operating through their branches and affiliated PCARDBs and through latter's branches. Membership at PCARDB level consists of Individual and Institutional members both borrowers and non borrowers. At SCARDB level membership consists of Individual and Institutional members excluding PCARDBs but including State Government.

3.1 Members At The End Of The Year

The total Number of borrowing members as on 31st March 2008 were 9.68 million as against 10.15 million as on 31st March 2007. The total members including non - borrowing members stood at 14.67 million as on 31st March 2008 as against 13.80 million as on 31st March 2007.

4. Sources of funds

4.1 Net worth of SCARDBs (Table No 3)

The Networth of 17 SCARDBs as on 31st March 2008 stood at Rs. 598.35 crores as against Rs. 1132.81 crores as on 31st March 2007 in respect of 16 SCARDBS. The deterioration in Networth was mainly on account of increase in accumulated losses (UP, Maharashtra, Bihar, HP, Jammu & Kashmir, Pondicherry and Orissa as

well as decrease in profit earned by some of the SCARDBs (Gujarat & West Bengal). 5 SCARDBs continued to have a negative networth (Bihar, HP, Jammu & Kashmir, Maharashtra & Orissa) as on 31st March 2008 as against 05 SCARDBs as on 31st March 2007. Karnataka SCARDB incurred a loss of Rs 14.76 crores during the year 2007-08 as against profit earned in the previous year. However, 2 SCARDBs Viz, Assam & Tripura did not report their position for the year 2007-08. The financial Position at a glance for the year 2007 -08 viz and viz 2006 - 07 is given in Table No 1.

RESOURCES AS ON 31ST MARCH 2008

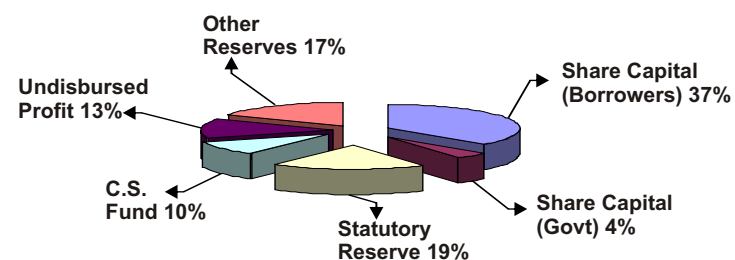


TABLE 1

(Rs. Crore)

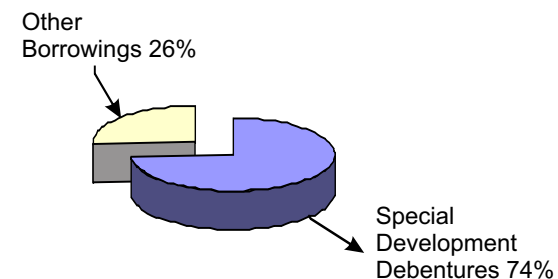
Sr. No.	Item	2006 -07	2007-08	Variation Amount
I.	Share Capital outstanding			
	a) Borrowers	678.59	699.08	(+) 20.49
	b) Government	64.62	81.25	(+) 16.63
	Total I (a+b)	743.21	780.33	(+) 37.12
II	Free Reserves Outstanding			
	a) Statutory Reserve	318.43	354.36	(+) 35.93
	b) Building Fund	77.12	82.35	(+) 5.23
	c) Dividend Equalisation Fund	4.31	5.98	(+) 1.67
	d) Credit Stabilisation Fund	155.00	178.22	(+) 23.22
	e) Standard Asset Provision	24.90	51.01	(+) 26.11
	f) Undisbursed profit	252.61	235.16	(-) 17.45
	g) Other Free Reserves	106.91	163.77	(+) 56.86
	Total II (a to g)	939.28	1070.85	(+)131.57
III	Accumulated Losses	549.68	1252.82	(+)703.14
IV	Net worth (I+II-III)	1132.81	598.35	(-) 534.46

4.2 Borrowings

SCARDBs are non resource based institutions. They depend on external agencies like NABARD & NCDC for resources of which NABARD is the main source. SCARDBs raise resources by issuing debentures which are of three types. (1) Ordinary Debentures, (2) Special Development Debentures and (3) Special Rural Housing Debentures. At present, SCARDBs do not issue Ordinary Debentures as the cost of funds, raised through this category of debentures are prohibitive. As regards, Special Development Debentures, NABARD subscribes to the major portion (80 to 90%) and the remaining portion is equally shared by the Govt. of India and the State Govts. concerned. The Special Rural Housing Debentures are mainly subscribed by the NHB for financing housing activities in rural areas. NABARD too subscribes for it through Special

Development Debentures. SCARDBs of late do not borrow from specialized housing financial institutions like HUDCO / HDFC.

BORROWINGS DURING 2007-08



4.2.1 Borrowings made During the Year (Table No. 4)

The following table depicts the aggregate borrowings raised under various heads for the two year period 2006-07 and 2007-08.

TABLE 2

(Rs. Crore)

Sr.No	Types of Debentures	Year		Variation (+ / -)		Percentage to total borrowings	
		2006-07	2007-08	Absolute (4-3)	Percent (5/3*100)	2006-07	2007-08
1	2	3	4	5	6	7	8
1.	Ordinary Debentures	Nil	Nil	Nil	Nil	Nil	Nil
2.	Special Development Debentures	1828.48	2576.65	(+) 748.17	(+) 40.92	54	74
3.	Special Rural Housing Debentures	NIL	NIL	NIL	Nil	NIL	NIL
4.	Other Borrowings	1584.07	901.40	(-) 682.67	(-) 43.09	46	26
	Total (1+2+3+4)	3412.55	3478.05	(+) 65.50	(+) 1.92	100	100

During the year 2007-08, SCARDBs borrowed Rs. 3478.05 crore, as against Rs.3412.55 crores borrowed in the previous year 2006-07 with a meager increase of Rs.65.50 crores (1.92%). During the year 2007-08, none of the SCARDBs raised resources by issuing ordinary debentures, raised 74% of the total borrowings through Special Development Debentures and borrowed to the extent of 26% of the total borrowings FROM NCDC (Rs.231 crs), HDFC (Rs.0.02 crs), Interim Finance and by way of cash credit from bank/SCBs (Rs.670.38 crores) etc.

4.2.2 Outstanding Borrowings (Table No 4)

As against the aggregate borrowing outstanding of Rs. 16193.65 crores as on 31st March 2007 in respect of 16 SCARDBs, the borrowing outstanding in respect of 17 SCARDBs, stood at Rs. 16191.51 crores as on 31st March 2008. The outstanding borrowings decreased by Rs.2.14 crores as on 31st March 2008. The **Assam and Tripura SCARDBs did not furnish any data**. The variation in borrowings outstanding was prominent in respect of following SCARDBs.

(Rs. Crore)

Sr. No.	Name of SCARDBs	Borrowings Outstanding as on		Increase/ decrease	Remarks
		31.03.2008	31.3.2007		
1.	Tamil Nadu	449.43	642.57	(-)193.14 (30.06%)	Decrease in Special Development Debentures Outstanding
2.	Haryana	1843.73	2012.30	(-) 168.57 (8.38%)	
3.	Uttar Pradesh	2813.48	2973.49	(-)160.01 (5.69%)	
4.	Gujarat	469.90	549.62	(-) 79.72 (14.50%)	
5.	West Bengal	588.00	642.56	(-)54.56 (8.49%)	
6	Kerala	1913.86	1963.57	(-)49.71 (2.53%)	

4.3 Deposits (Table No.5)

The SCARDBs mobilized resources in the form of deposits, as per Deposit Mobilisation Scheme approved by RBI/ NABARD. The net aggregate deposits mobilized by 9 SCARDBs (Gujarat, chhattisgarh, Karnataka, M.P., Pondicherry, Punjab, Rajasthan, Uttar Pradesh & West Bengal) during the year 2007 - 08 amounted to Rs. 229.08 crores as against Rs.278.31 crores mobilized by 10 SCARDBs during the previous year. The total deposit outstanding as on 31st March 2008 stood at Rs. 437.96 crores.

5. Uses of Funds

The Major portion of funds raised by the SCARDBs, are utilized for disbursing loans to borrowers for agriculture and allied activities, non farm activities other non- agri purposes mainly in the form of loans against pledging of Jewellery as well as rural housing activities. The remaining portion of the resources raised is earmarked for investment in Sinking fund/ Statutory Reserves/ Other Reserves / Reserve funds as well as purchase of Fixed / Other Assets.

5.1 Advances at the ultimate Borrowers' level (Table No 7(iii))

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

- (a) Normal Loans (Farm Sector)
- (b) Schematic Loans
 - i. Farm Sector
 - ii. Non Farm Sector

(c) Rural Housing Loans and

(d) Other purposes.

During the Financial year 2007 - 08, the SCARDBs disbursed loans amounting to Rs. 2295.10 crores to ultimate borrowers as against Rs. 2524.74 crores disbursed during the previous year.(3 SCARDBs i.e. Assam, J&K & Tripura **did not furnish the data for the year 2007-08**). Bihar & Orissa SCARDBs did not disburse any loans during the year 2007-08. The table given below depicts the main sector-wise breakup of advances during the two years 2006-07 and 2007-08.

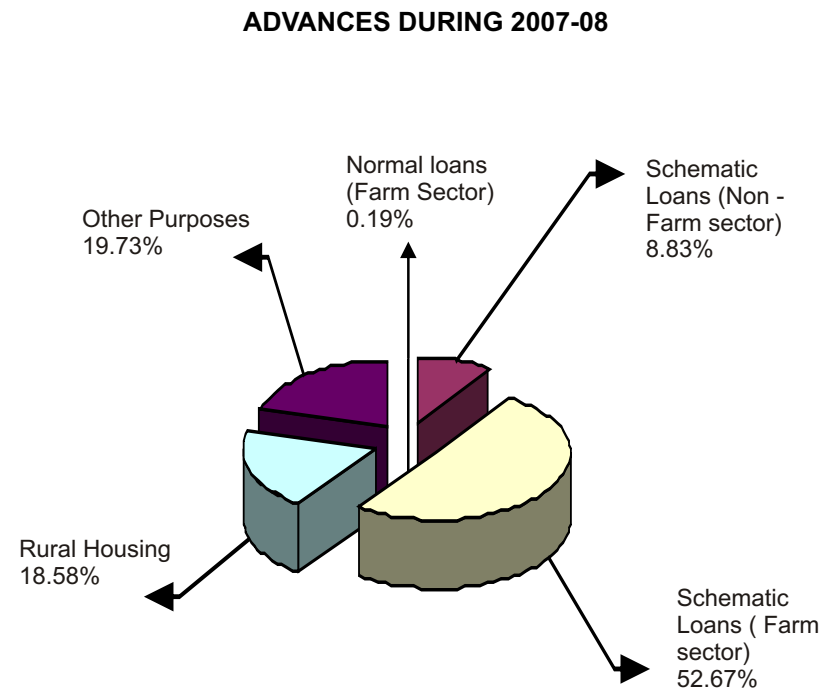


TABLE - 3

(Rs. Crore)

SR. No.	Type of loans	Year				Variation(+/-)		
		2006-07	% to total advance	2007-08	% to total advance	Amount (5 - 3)	Percent-Age	
1	2	3	4	5	6	7	8	
1.	Normal Loans (Farm Sector)	229.17	9.07	4.57	0.19	(-)224.60	(-) 98.00	Karnataka & Kerala SCARDB have lent under this head.
2.	Schematic loans (Farm Sector)	1155.80	45.78	1208.80	52.67	(+) 53.00	(+) 4.58	Sharp decrease in lending by Kerala, Karnataka, Punjab & Rajasthan SCARDB
3.	Schematic Loans (Non-Farm sector)	158.53	6.28	202.66	8.83	(+) 44.13	(+27.84)	Increase in lending, by Gujarat, HP & UP SCARDBs.
4.	Rural Housing	464.74	18.41	426.56	18.58	(-) 38.18	(-) 8.21	Sharp decrease in lending by Kerala & Punjab SCARDBs.
5.	Other purposes	516.50	20.46	452.51	19.73	(-) 63.99	(-)12.39	Decrease in short term lending by Kerala, Punjab & Tamil Nadu SCARDBs.
	Total (1+2+3+4+5)	2524.74	100.00	2295.10	100.00	(-) 229.64	(-)9.09	

The total loan outstanding at ultimate borrowers level as on 31st March 2008 stood at Rs.17007.76 crores (17 SCARDBs) as against Rs.9730.65 crores as on 31st March 2007 (10 SCARDBs).

5.1.1 Purpose Wise Classification of Advances (Table No.10)

The purpose wise classification of advances for the two year period 2006-07 & 2007-08, the share of each purpose & sub-purposes in the aggregate

advances and the variation (positive / negative) in the share is depicted in the table given below. **It is worthwhile to note here that the classification is incomplete in as-much-as some banks (viz Assam, Bihar, Chhattisgarh, H.P., J&K, M.P., Orissa & Pondicherry) have not furnished the data for the year 2007-08.** However table gives a fair idea about the trends in each of the purposes/ sub purposes.

PURPOSE WISE CLASSIFICATION OF ADVANCES (2007-08)

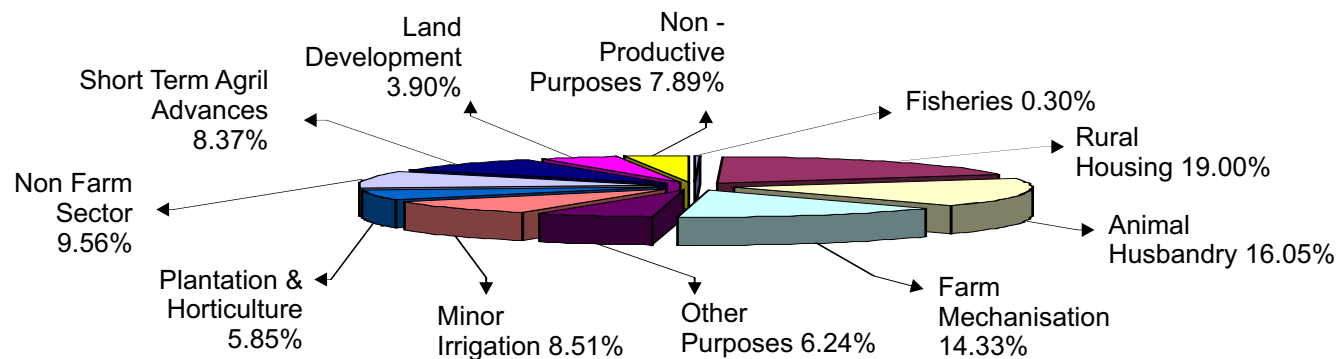


Table - 4

(Rs. Crore)

Sr.No.	Purpose	2006 - 07		2007 - 08		Percentage Variation (+/-(6-4)
		Amount	Percent	Amount	Percent	
1	2	3	4	5	6	7
1.	Minor Irrigation	205.44	8.64	182.46	8.51	(-) 0.13
2.	Farm Mechanisation	321.27	13.51	307.25	14.33	(+)0.82
3.	Plantation & Horticulture	170.12	7.15	125.55	5.85	(-) 1.30
4.	Animal Husbandry	406.84	17.11	344.30	16.05	(-)1.06
5.	Fisheries	6.50	0.30	6.44	0.30	--
6.	Short Term Agricultural Advances	157.01	6.60	179.55	8.37	(+)1.77
7.	Land Development	115.73	4.87	83.44	3.90	(-)0.97
8.	Non productive purposes (purchase of land, cattle shed, cold storage, rural godown, Market Yards Non-agricultural etc.)	78.44	3.30	169.30	7.89	(+) 4.59
9.	Non – Farm Sector	213.01	8.95	205.11	9.56	(+)0.61
10.	Rural Housing	467.18	19.65	407.60	19.00	(-)0.65
11.	Other Purposes	235.95	9.92	133.72	6.24	(-) 3.68
	Grand Total (1 to 11)	2377.49	100.00	2144.72	100.00	

From the above table, it may be seen that Rural Housing accounted for 19.00% of the total advances issued followed by Animal Husbandry & Farm Mechanisation during the year 2007-08

5.1.2 Advances to Weaker Sections (Table No 11)

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

- (a) Small Farmers,
- (b) Swarnajayanti Gram Swarojgar Yojana(SGSY),
And
- (c) Women Borrowers.

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

- (i) During the year 2007-08, SCARDBs advanced loans to small farmers amounting to Rs. 954.57 crore (sum total of col.6 & col.14 of Table No.11 9 SCARDBs), which formed 51.03 percent of the aggregate advances of Rs.1870.70 crores disbursed by 10 SCARDBs.
- (ii) Advances to Women Borrowers amounted to Rs. 173.13 crore, (Col 12+ Col. 20 of table no. 12 which formed 9.25% of the aggregate advances of Rs. 1870.70 crores.
- (iii) Only 3 SCARDBs have reported the data in respect of advances under SGSY for the year 2007-08 and it amounted to Rs. 23.55 crores.

5.2 Investments (Table No 6)

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

Most of these investments are made either in Fixed Deposits of SCBs / CBs / DCCBs or other instruments such as Government Securities, units of Unit Trust of India (UTI) or other Mutual Funds, NABARD Bonds/ Debentures and Debentures of sister SCARDBs.

The aggregate investments of the SCARDBs outstanding as on 31st March 2008 amounted to Rs.2531.72 crores as against Rs.1493.16 crores outstanding as on 31st March 2007 indicating an increase of Rs. 1042.24 crores which formed 69.8% over the previous year.

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 two years viz 2006-07 & 2007-08. The relative share of each component in the aggregate income and the absolute and percentage variation of each component are given below:

INCOME (2007-08)

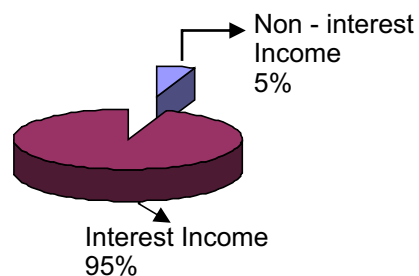


TABLE - 5

(Rs. Crore)

Sr. No.	Types of Income	2006 - 07		2007-08		Variation(+/-)over Previous year		Variation (+/-) (6-4)
		Amount	Percent	Amount	Percent	Amount (5-3)	Percent (7/3x100)	
1	2	3	4	5	6	7	8	9
1	Interest Income	1742.51	82.50	1695.45	94.56	(-)47.06	(-)2.70	(+)12.06
2	Other Income \$	369.65	17.50	97.52	5.44	(-)272.13	(-)73.62	(-)12.06
	Total Income (1+2)	2112.16	100.00	1792.97	100.00	(-)319.19	(-)15.11	--

The total Income of 17 SCARDBs (2 SCARDBs Assam & Tripura did not furnish data) during the financial year 2007-08 was Rs.1792.97 crores as against Rs.2112.16 crores for the previous year (15 SCARDBs). The decrease in income was Rs.319.19 crores which formed 15.11% decrease over the previous year.

6.1.2 Expenditure

EXPENDITURE (2007-08)

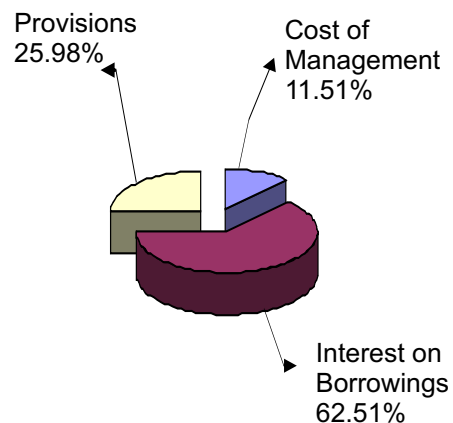


TABLE - 6

(Rs. Crore)

Sr. No.	Types of Expenditure	2006 - 07		2007-08		Variation(+/-)over Previous year		Variation (+/-) (6-4)
		Amount	Percent	Amount	Percent	Amount (5-3)	Percent (7/3x100)	
1	2	3	4	5	6	7	8	9
1	Interest on Borrowings	1215.51	62.16	1300.79	62.51	(+)85.28	(+) 7.01	(+)0.35
2	Cost of Management	236.67	12.10	239.52	11.51	(+)2.85	(+) 1.20	(-) 0.59
3	Provisions	503.34	25.74	540.63	25.98	(+)37.29	(+) 7.41	(+)0.24
	Total Expenditure (1+2+3)	1955.52	100.00	2080.94	100.00	(+)125.42	(+) 6.41	--

During the year 2007-08, the total expenditure of Rs. 2080.94 crores of 17 SCARDBs (2 SCARDBs did not submit data) was more than the previous years' total expenditure of Rs. 1955.52 crores of 15 SCARDBs (+6.41%). Interest Expenditure, cost of management and provisions have shown an increase of 7.01%, 1.20% & 7.41% respectively over the previous year.

6.2 Working Results

(Rs. Crores)

6.2.1 Profit/Loss During the year 2007-08 (Table No 9)

For the year 2007-08, 2 SCARDBs (Assam and Tripura) did not submit the data. out of the remaining 17 SCARDBs, 8 SCARDBs were in profit and it amounted to Rs.149.90 crores as against Rs. 310.16 crores reported by 10 SCARDBs in the previous year. 9 SCARDBs incurred loss for the year 2007-08 and it amounted to Rs.437.86 crores as against Rs.153.52 crores reported by 5 SCARDBs in the previous year. The total accumulated losses of 11 SCARDBs as on 31st March 2008 amounted to Rs.1252.82 crores as against Rs.549.69 crores reported by 9 SCARDBs as on 31st March 2007.

Sr. No.	Particulars	2006-07		2007-08	
		No.	Amount	No.	Amount
1	2	3	4	5	6
1	No of Banks in Profit & Amount	10	310.16	8	149.90
2	No Of banks in Loss & Amount	5	153.52	9	437.86
3	No of banks having Accumulated loss & Amount	9	549.69	11	1252.82

7. Recovery Performance

7.1 Recovery Performance During the year 2007 - 08 (as on 30th June 2008)(Table No.14 & 15)

TABLE 7

(Rs. Crores)

Sr No	Types of Expenditure	2006-07		2007-08		Variation(+/-)			
		Apex	Ultimate	Apex	Ultimate	(i) Amount		(ii) Percentage	
						Apex (5-3)	Ultimate (6-4)	Apex 7/3*100	Ultimate 8/4*100
1	2	3	4	5	6	7	8	9	10
1	Demand	9335.17	8963.03	10639.37	11723.58	(+)1304.20	(+)2760.55	(+) 13.97	(+) 30.80
2	Collection (Recovery)	3504.00	3512.40	5304.63	6125.01	(+)1800.63	(+)2612.61	(+)51.39	(+) 74.38
3	Balance (Overdues)	5831.17	5450.63	5334.74	5598.57	(-) 496.43	(+)147.94	(-) 8.51	(-) 2.71
4	% of Recovery to Demand	37.54	39.19	49.86	52.24	(+)12.32	(+) 13.65	-	-

During the year 2007-08, the recovery level at Apex bank level increased to 49.86% from 37.54% achievement recorded last year (2006-07). The recovery performance at Ultimate Borrower's level also increased to 52.24% from 39.19% in the previous year. While at apex bank level, 3 SCARDBs (Assam, Jammu & Kashmir & Tripura) did not furnish the data, at Ultimate Borrower's level 3 SCARDBs (Assam, J&K & Tripura) did not submit the data for the year 2007-08.

7.2 Operational Units according to Range of Recovery during the year 2007 -08 (Table No. 18)

The table appended below gives the operational units (primaries and branches) according to the Range of Recovery for the two year period 2006 - 07 and 2007 - 08:-

TABLE 8 (Number)

Sr. No.	Range of Recovery	2006 - 07		2007 - 08	
		Units	Percent	Units	Percent
1	2	3	4	5	6
1	Above 90 Percent	11	0.99	83	5.68
2	Less than 90 & upto 85 percent	24	2.14	18	1.25
3	Less than 85 & upto 75 Percent	49	4.37	118	8.08
4	Less than 75 & upto 65 Percent	94	8.39	181	12.38
5	Less than 65 & upto 60 percent	67	5.98	72	4.92
6	Less than 60 & upto 50 percent	165	14.72	121	8.24
7	Less than 50 & upto 40 percent	174	15.52	119	8.15
8	Less than 40 & upto 30 percent	196	17.48	134	9.16
9	Below 30 percent	341	30.41	616	42.14
	Total (1+2+3+4+5 +6+7+8+9)	1121	100	1462	100

Chhattisgarh, HP , Madhya Pradesh, SCARDBs (Federal) & Assam, J & K , Tripura, Pondicherry, SCARDBs (Unitary) did not submit the data for the year 2007-08.

8. Classification of Assets (Advances) as on 31st March 2008 (Table No 8)

The classification of loans & advances of SCARDBs (apex bank Level) as on 31st March 2008 was as under:-

Table 9 (Rs. Crores)

Sr No	Particulars	Position as on		Variation (+/-)	
		31 st March 2007	31 st March 2008	Amt.	Per.
1	2	3	4	5	6
1	Total Loans Outstanding	15299.50	15627.45	(+) 327.95	(+) 2.14
2	Standard Assets	12249.22	9276.89	(-) 2972.33	(-) 24.26
3	Sub – Standard Assets	3153.01	3299.62	(+)146.61	(+)4.65
4	Doubtful Assets				
(i)	Secured	2006.06	2833.02	(+) 826.96	(+)41.22
(ii)	Unsecured	17.84	22.25	(+) 4.41	(+) 24.72
5	Loss Assets	316.98	195.75	(-) 121.23	(-) 38.25
6	Total Impaired Credit (NPA) (3+4+5)	5493.89	6350.66	(+)856.76	(+)15.59
7	Percentage of Impaired Credit to loans Outstanding (6/1*100	35.91	40.64	(+)4.73	-

It may be seen from the above data that the quantum of impaired credit has increased by Rs.856.77 crore and in terms of percentage to total loans outstanding, it has increased by 4.73%. Further while the quantum of loss assets has decreased by Rs. 121.23 crores, the quantum of doubtful assets (Secured position) has increased substantially by Rs. 826.96 crores (41.22%). Similarly the quantum of standard assets has decreased substantially by Rs. 2972.33 crores (24.26%) over the previous year ended 31st March 2007. However, 3 SCARDBs viz. Assam, Punjab & Tripura did not submit the data for the year 2007-08.

TABLE - 1 : ORGANISATIONAL NETWORK AS ON 31ST MARCH 2008

(Number)

Sr. No.	Name of the Bank	NETWORK				SUPERVISORY UNITS			
		Head Office	SCARDB Branches	Primary Banks	PCARDB Branches/ PCARDB Sub-Branches	Total (3 to 6)	Regional / Divisional Offices	District Offices	Total (8 + 9)
1	2	3	4	5	6	7	8	9	10
1.	Assam	1	N.R.	N.R.	N.R.	1	N.R.	N.R.	N.R.
2.	Bihar	1	131	0	0	132	14	0	14
3.	Chhattisgarh	1	0	12	83	96	0	12	12
4.	Gujarat	1	181	0	0	182	0	17	17
5.	Haryana	1	0	19	87	107	0	19	19
6.	Himachal Pradesh	1	33	1	16	51	0	0	0
7.	Jammu & Kashmir	1	45	0	0	46	2	7	9
8.	Karnataka	1	23	177	0	201	0	23	23
9.	Kerala	1	14	46	117	178	14	0	14
10.	Madhya Pradesh	1	7	38	366	412	7	38	45
11.	Maharashtra	1	0	29	292	322	6	29	35
12.	Orissa	1	5	46	0	52	0	0	0
13.	Pondicherry	1	0	0	0	1	0	0	0
14.	Punjab	1	0	89	0	90	3	19	22
15.	Rajasthan	1	7	36	131	175	7	0	7
16.	Tamil Nadu	1	18	180	0	199	18	0	18
17.	Tripura	1	N.R.	N.R.	N.R.	1	N.R.	N.R.	N.R.
18.	Uttar Pradesh	1	342	0	0	343	0	0	0
19.	West Bengal	1	2	24	69	96	2	0	2
TOTAL		19	808	697	1161	2685	73	164	237

Note : (1) 'N.R.' - denotes 'Not Reported'

TABLE - 2 : MEMBERS (AT PRIMARY BANK / BRANCHES LEVEL)

(Number)

Sr. No.	Name of the Bank	Individual Members				Grand Total (a+b)	
		Borrowing Members (a)		Non - Borrowing Members (b)		At the end of Previous Yr. 31-Mar-07	At the end of Current Yr. 31-Mar-08
		At the end of Previous Yr. 31-Mar-07	Total Borrowers at the end of current yr. 31-Mar-08	At the end of Previous Yr. 31-Mar-07	At the end of Current Yr. 31-Mar-08		
1	2	3	4	5	6	7	8
1.	Assam	2478	N.R.	N.R.	N.R.	2478	N.R.
2.	Bihar	472361	472437	N.R.	224266	472361	696703
3.	Chhattisgarh	53911	54896	N.R.	151638	53911	206534
4.	Gujarat	678346	679851	0	0	678346	679851
5.	Haryana	465258	400798	230250	303501	695508	704299
6.	Himachal Pradesh	50558	71419	14435	16887	64993	88306
7.	Jammu & Kashmir	65000	65437	19008	19008	84008	84445
8.	Karnataka	668508	667019	384390	421847	1052898	1088866
9.	Kerala	668150	663112	250548	265511	918698	928623
10.	Madhya Pradesh	351093	N.R.	N.R.	N.R.	351093	N.R.
11.	Maharashtra	1145591	1130614	5855	2450	1151446	1133064
12.	Orissa	141601	120960	N.R.	272836	141601	393796
13.	Pondicherry	4335	6148	N.R.	4210	4335	10358
14.	Punjab	337634	308375	472556	518673	810190	827048
15.	Rajasthan	736330	730428	466927	499864	1203257	1230292
16.	Tamil Nadu	350987	306942	1797913	1799574	2148900	2106516
17.	Tripura	17051	N.R.	N.R.	N.R.	17051	N.R.
18.	Uttar Pradesh	3610856	3747145	N.R.	416395	3610856	4163540
19.	West Bengal	325862	252574	7846	73641	333708	326215
TOTAL		10145910	9678155	3649728	4990301	13795638	14668456
Note : N.R. Denotes not reported							Conti.

TABLE - 3 : SHARE CAPITAL AND RESERVES / OTHER FUNDS (AT APEX BANK LEVEL)

(Rs. Lakh)

Sr. No.	Name of the Bank	(I) SHARE CAPITAL OUTSTANDING							(II) RESERVES & FUNDS OUTSTANDING		
							(A) FREE RESERVES				
		State Govt.	Individual Members	Other Members	Primary Banks	Share Capital (I) Outstanding	Statutory Reserve	Building Fund	Dividend Equalisation Fund		
		Outstanding as on 31.03.2008	Outstanding as on 31.03.2008	Outstanding as on 31.03.2008	Outstanding as on 31.03.2008	as on 31.03.2008 (3+4+5+6)	Outstanding as on 31.03.2008	Outstanding as on 31.03.2008	Outstanding as on 31.03.2008		
1	2	3	4	5	6	7	8	9	10		
1.	Assam	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.		
2.	Bihar	1595.42	1965.74	0.00	0.00	3561.16	82.95	56.44	0.92		
3.	Chhattisgarh	315.80	0.00	0.00	775.47	1091.27	148.57	65.03	66.77		
4.	Gujarat	89.05	5069.36	46.67	0.00	5205.08	4306.35	2482.69	356.57		
5.	Haryana	600.00	0.00	0.00	2963.31	3563.31	2997.29	794.00	0.21		
6.	Himachal Pradesh	345.37	965.53	0.02	202.74	1513.66	0.76	0.38	0.00		
7.	Jammu & Kashmir	137.40	131.30	0.00	0.00	268.70	0.00	52.92	4.27		
8.	Karnataka	445.41	0.00	14.02	4433.76	4893.19	2003.06	201.08	0.00		
9.	Kerala	890.79	0.00	0.01	5292.82	6183.62	2286.57	485.99	18.76		
10.	Madhya Pradesh	275.10	0.00	0.25	4712.82	4988.17	627.84	325.00	91.75		
11.	Maharashtra	493.00	0.69	0.37	3976.79	4470.85	22.14	16.10	0.87		
12.	Orissa	347.10	0.00	0.00	515.74	862.84	45.54	87.07	4.42		
13.	Pondicherry	255.00	61.91	0.00	0.00	316.91	48.10	0.88	0.23		
14.	Punjab	50.71	6757.85	0.00	0.00	6808.56	9092.03	1096.74	0.00		
15.	Rajasthan	189.50	0.00	0.03	3195.03	3384.56	4240.41	573.25	29.61		
16.	Tamil Nadu	1578.68	0.00	0.00	2450.68	4029.36	671.37	121.32	23.80		
17.	Tripura	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.		
18.	Uttar Pradesh	0.00	24384.04	0.05	0.00	24384.09	8647.31	1785.69	0.00		
19.	West Bengal	517.05	127.15	0.00	1863.42	2507.62	216.03	90.57	0.00		
TOTAL		8125.38	39463.57	61.42	30382.58	78032.95	35436.32	8235.15	598.18		
Note : (1) N.R. Denotes not Reported									Conti.		

TABLE - 3 : SHARE CAPITAL AND RESERVES / OTHER FUNDS (AT APEX BANK LEVEL)

(Rs. Lakh)

Sr. No.	Name of the Bank	(II) RESERVES & FUNDS				
		Credit Stab. Fund	Standard Assets Prov	Undisbursed Profit	Other Free Reserves	TOTAL (A)
		Outstanding as on 31.03.2008	Outstanding as on 31.03.2008	Outstanding as on 31.03.2008	Outstanding as on 31.03.2008	Outstanding as on 31.03.2008 (8 to 14)
1	2	11	12	13	14	15
1.	Assam	N.R.	N.R.	N.R.	N.R.	N.R.
2.	Bihar	16.04	0.00	0.00	0.00	156.35
3.	Chhattisgarh	192.16	91.45	0.00	0.00	563.98
4.	Gujarat	902.21	0.00	1930.57	1869.98	11848.37
5.	Haryana	2470.49	0.00	0.00	1763.79	8025.78
6.	Himachal Pradesh	15.00	39.38	0.00	1.07	56.59
7.	Jammu & Kashmir	26.61	0.00	0.00	0.00	83.80
8.	Karnataka	625.73	239.24	0.00	0.00	3069.11
9.	Kerala	2239.94	420.00	4083.12	0.00	9534.38
10.	Madhya Pradesh	1362.07	332.90	42.35	0.00	2781.91
11.	Maharashtra	5.15	40.78	0.00	0.00	85.04
12.	Orissa	229.97	0.00	0.00	0.00	367.00
13.	Pondicherry	10.87	2.35	0.03	0.00	62.46
14.	Punjab	5406.57	525.41	5453.44	4377.82	25952.01
15.	Rajasthan	1541.04	280.89	9817.83	909.02	17392.05
16.	Tamil Nadu	2775.78	2786.75	0.39	802.09	7181.50
17.	Tripura	N.R.	N.R.	N.R.	N.R.	N.R.
18.	Uttar Pradesh	0.00	207.31	1635.07	6230.37	18505.75
19.	West Bengal	1.96	134.54	553.07	422.81	1418.98
TOTAL		17821.59	5101.00	23515.87	16376.95	107085.06
Conti.						

TABLE - 3 : SHARE CAPITAL AND RESERVES / OTHER FUNDS (AT APEX BANK LEVEL)

(Rs. Lakh)

Sr. No.	Name of the Bank	(II) RESERVES & FUNDS (contd.)					TOTAL (B)
		(B) NON-FREE RESERVES / FUNDS / PROVISIONS					
		BDDR incl. NPA Provn.	Overdue Int. Provn./Res.	Sinking Fund	Risk Fund	Other Funds	
		Outstanding as on 31.03.2008	Outstanding as on 31.03.2008	Outstanding as on 31.03.2008	Outstanding as on 31.03.2008	Outstanding as on 31.03.2008	Outstanding as on 31.03.2008 (16 to 20)
1	2	16	17	18	19	20	21
1.	Assam	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
2.	Bihar	3521.77	22122.65	0.00	60.90	0.00	25705.32
3.	Chhattisgarh	1064.48	2214.89	0.00	0.00	709.93	3989.30
4.	Gujarat	0.00	0.00	0.00	0.00	0.00	0.00
5.	Haryana	8926.49	0.00	57.72	0.00	97.61	9081.82
6.	Himachal Pradesh	2436.82	4797.78	2249.04	0.00	0.00	9483.64
7.	Jammu & Kashmir	482.95	95.74	0.00	0.00	0.00	578.69
8.	Karnataka	8652.62	0.00	884.00	0.00	904.57	10441.19
9.	Kerala	8622.19	4266.06	0.00	0.00	24950.61	37838.86
10.	Madhya Pradesh	3092.35	6521.00	2212.51	0.00	472.36	12298.22
11.	Maharashtra	19535.20	40980.39	0.00	0.00	523.77	61039.36
12.	Orissa	4753.60	6112.05	21.36	0.00	16.37	10903.38
13.	Pondicherry	107.57	281.60	0.00	0.00	0.00	389.17
14.	Punjab	8649.75	1054.52	0.00	0.00	0.00	9704.27
15.	Rajasthan	5298.24	510.31	0.00	0.00	0.00	5808.55
16.	Tamil Nadu	26904.19	10519.96	0.00	0.00	860.69	38284.84
17.	Tripura	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
18.	Uttar Pradesh	55896.07	3838.52	0.00	0.00	111.36	59845.95
19.	West Bengal	4376.62	3800.80	0.00	0.00	0.29	8177.71
TOTAL		162320.91	107116.27	5424.63	60.90	28647.56	303570.27
							Conti.

TABLE - 3 : SHARE CAPITAL AND RESERVES / OTHER FUNDS (AT APEX BANK LEVEL)

(Rs. Lakh)

Sr. No.	Name of the Bank	NETWORTH	
		At the end of Curr. Yr. 31.03.2008	
		Accumulated Losses (if any)	(SHARE CAPITAL + FREE RESERVES
		Outstanding as on 31.03.2008	-ACCUMULATED LOSSES) (7+15-22))
1	2	22	23
1.	Assam	N.R.	N.R.
2.	Bihar	23722.54	-20005.03
3.	Chhattisgarh	1389.02	266.23
4.	Gujarat	0.00	17053.45
5.	Haryana	8442.39	3146.70
6.	Himachal Pradesh	2165.73	-595.48
7.	Jammu & Kashmir	3706.71	-3354.21
8.	Karnataka	856.55	7105.75
9.	Kerala	0.00	15718.00
10.	Madhya Pradesh	0.00	7770.08
11.	Maharashtra	39177.25	-34621.36
12.	Orissa	12819.10	-11589.26
13.	Pondicherry	283.12	96.25
14.	Punjab	0.00	32760.57
15.	Rajasthan	0.00	20776.61
16.	Tamil Nadu	4693.23	6517.63
17.	Tripura	N.R.	N.R.
18.	Uttar Pradesh	28026.90	14862.94
19.	West Bengal	0.00	3926.60
TOTAL		125282.54	59835.47

TABLE - 3(i) : SHARE CAPITAL AND RESERVES / OTHER FUNDS (AT PRIMARY BANK LEVEL)

(Rs. Lakh)

Sr. No.	Name of the Bank	(I) SHARE CAPITAL OUTSTANDING AS ON 31ST MARCH 2008			
		State Govt.	Individual Members	Other Members	Total - Share Capital (I)
		O/S at the end of Current Yr. 31 March 2008	O/s. at the end of Current Yr. 31 March 2008	O/s. at the end of Current Yr. 31 March 2008	Outstanding at the end of Current Yr. 31 March 2008 (3+4+5)
1	2	3	4	5	6
1.	Assam	N.A.	N.A.	N.A.	N.A.
2.	Bihar	1595.42	1965.74	0.00	3561.16
3.	Chhattisgarh	437.62	1289.13	8.97	1735.72
4.	Gujarat	N.A.	N.A.	N.A.	N.A.
5.	Haryana	1957.25	7395.54	142.60	9495.39
6.	Himachal Pradesh	N.R.	N.R.	N.R.	N.R.
7.	Jammu & Kashmir	N.A.	N.A.	N.A.	N.A.
8.	Karnataka	665.50	9112.57	61.07	9839.14
9.	Kerala	2287.97	10478.93	321.79	13088.69
10.	Madhya Pradesh	N.R.	N.R.	N.R.	N.R.
11.	Maharashtra	0.00	5910.95	317.82	6228.77
12.	Orissa	511.71	663.64	0.00	1175.35
13.	Pondicherry	N.A.	N.A.	N.A.	N.A.
14.	Punjab	1.40	13385.25	0.00	13386.65
15.	Rajasthan	1967.55	8946.89	0.00	10914.44
16.	Tamil Nadu	12504.90	6114.08	4.58	18623.56
17.	Tripura	N.A.	N.A.	N.A.	N.A.
18.	Uttar Pradesh	N.A.	N.A.	N.A.	N.A.
19.	West Bengal	N.R.	N.R.	N.R.	N.R.
TOTAL		21929.32	65262.72	856.83	88048.87
Note : (1) N.R. Denotes Not Reported		(2) N.A. Denotes Not Applicable			Conti.

TABLE - 3(i) : SHARE CAPITAL AND RESERVES / OTHER FUNDS (AT PRIMARY BANK LEVEL)

(Rs. Lakh)

Sr. No.	Name of the Bank	(II) RESERVES & FUNDS OUTSTANDING AS ON 31ST MARCH 2008						
		(A) FREE RESERVES						
		Statutory Reserve	Building Fund	Credit Stabilisation fund	Standard Assets Prov.	Undisbursed Profit	Other Free Reserves	TOTAL (A)
		At the end of Curr. Yr. 31 March 2008	At the end of Curr. Yr. 31 March 2008	At the end of Curr. Yr. 31 March 2008	At the end of Curr. Yr. 31 March 2008	At the end of Curr. Yr. 31 March 2008	At the end of Curr. Yr. 31 March 2008	At the end of Curr. Yr. 31 March 2008 (7+8+9+10+11+12)
1	2	7	8	9	10	11	12	13
1.	Assam	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
2.	Bihar	82.95	56.44	0.92	0.00	16.04	0.00	156.35
3.	Chhattisgarh	43.21	66.68	0.00	35.65	0.61	121.00	267.15
4.	Gujarat	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
5.	Haryana	248.49	252.83	92.91	216.22	0.00	526.18	1336.63
6.	Himachal Pradesh	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
7.	Jammu & Kashmir	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
8.	Karnataka	1503.76	1299.00	3.42	214.81	364.48	214.81	3600.28
9.	Kerala	1062.11	745.19	155.21	354.93	996.45	4520.66	7834.55
10.	Madhya Pradesh	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
11.	Maharashtra	772.14	623.01	181.25	34.16	0.00	978.68	2589.24
12.	Orissa	155.68	0.00	0.00	1520.72	0.00	0.00	1676.40
13.	Pondicherry	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
14.	Punjab	5771.29	0.00	0.00	0.00	6379.39	8796.82	20947.50
15.	Rajasthan	906.86	1090.42	0.00	0.00	6042.39	2053.87	10093.54
16.	Tamil Nadu	3426.52	0.00	27.99	0.00	0.00	0.00	3454.51
17.	Tripura	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
18.	Uttar Pradesh	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
19.	West Bengal	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
TOTAL		13973.01	4133.57	461.70	2376.49	13799.36	17212.02	51956.15

Conti.

TABLE - 3(i) : SHARE CAPITAL AND RESERVES / OTHER FUNDS (AT PRIMARY BANK LEVEL)

(Rs. Lakh)

Sr. No.	Name of the Bank	(II) RESERVES & FUNDS OUTSTANDING AS ON 31ST MARCH 2008 (contd.)					
		(B) NON-FREE RESERVES / FUNDS / PROVISIONS					TOTAL (B)
		BDDR incl. NPA Provn.	Overdue Int. Provn./Res.	Sinking Fund	Risk Fund	Other Funds	At the end of Curr. Yr. 31 March 2008 (14+15+16+17+18)
	At the end of Curr. Yr. 31 March 2008	At the end of Curr. Yr. 31 March 2008	At the end of Curr. Yr. 31 March 2008	At the end of Curr. Yr. 31 March 2008	At the end of Curr. Yr. 31 March 2008		
1	2	14	15	16	17	18	19
1.	Assam	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
2.	Bihar	3521.77	22122.65	0.00	60.90	0.00	25705.32
3.	Chhattisgarh	1658.29	2510.38	0.00	0.00	0.00	4168.67
4.	Gujarat	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
5.	Haryana	15743.21	0.00	0.00	16.63	313.75	16073.59
6.	Himachal Pradesh	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
7.	Jammu & Kashmir	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
8.	Karnataka	10789.02	0.00	0.00	36.41	2038.06	12863.49
9.	Kerala	12344.03	32058.73	0.00	191.79	1325.53	45920.08
10.	Madhya Pradesh	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
11.	Maharashtra	14881.22	55466.04	0.00	64.52	6328.79	76740.57
12.	Orissa	6550.69	0.00	0.00	0.00	0.00	6550.69
13.	Pondicherry	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
14.	Punjab	22275.08	0.00	0.00	0.00	0.00	22275.08
15.	Rajasthan	12628.46	27447.49	0.00	0.00	0.00	40075.95
16.	Tamil Nadu	24185.96	16695.83	0.00	0.00	11326.10	52207.89
17.	Tripura	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
18.	Uttar Pradesh	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
19.	West Bengal	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
TOTAL		124577.73	156301.12	0.00	370.25	21332.23	302581.33
							Conti.

TABLE - 3(i) : SHARE CAPITAL AND RESERVES / OTHER FUNDS (AT PRIMARY BANK LEVEL)

(Rs. Lakh)

Sr. No.	Name of the Bank	NETWORTH	
		At the end of	
		Accumulated Losses (if any)	(SHARE CAPITAL + FREE RESERVES)
		At the end of Curr. Yr. 31 March 2008	-ACCUMULATED LOSSES Curr. Yr. 31 March 2008 (6+13-20)
1	2	20	21
1.	Assam	N.A.	N.A.
2.	Bihar	23722.54	-20005.03
3.	Chhattisgarh	3285.91	-1283.04
4.	Gujarat	N.A.	N.A.
5.	Haryana	25874.31	-15042.29
6.	Himachal Pradesh	N.R.	N.R.
7.	Jammu & Kashmir	N.A.	N.A.
8.	Karnataka	42634.06	-29194.64
9.	Kerala	10979.16	9944.08
10.	Madhya Pradesh	N.R.	N.R.
11.	Maharashtra	93184.41	-84366.40
12.	Orissa	14607.08	-11755.33
13.	Pondicherry	N.A.	N.A.
14.	Punjab	12883.59	21450.56
15.	Rajasthan	11530.60	9477.38
16.	Tamil Nadu	45578.61	-23500.54
17.	Tripura	N.A.	N.A.
18.	Uttar Pradesh	N.A.	N.A.
19.	West Bengal	N.R.	N.R.
TOTAL		284280.27	-144275.25

TABLE - 4 : BORROWINGS (AT APEX BANK LEVEL)

(Rs. Lakh)

Sr. No.	Name of the Bank	TOTAL BORROWINGS DURING THE YEAR 2007 - 2008								
		ORDINARY DEBENTURE PROGRAMME								
		O/s at the end of Prvs Year 31st March 2007			Raised during the year 2007-2008			O/s at the end of Curr yr 31st March 2008		
		State Govt	Central Govt	Others	State Govt	Central Govt	Others	State Govt	Central Govt	Others
1	2	3	4	5	6	7	8	9	10	11
1.	Assam	118.71	48.00	97.19	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
2.	Bihar	N.R.	N.R.	N.R.	0.00	0.00	0.00	868.87	0.00	129.00
3.	Chhattisgarh	N.R.	N.R.	N.R.	0.00	0.00	0.00	0.00	0.00	200.00
4.	Gujarat	0.00	0.00	5981.00	0.00	0.00	0.00	0.00	0.00	4251.00
5.	Haryana	709.95	150.00	6101.60	0.00	0.00	0.00	150.00	150.00	467.00
6.	Himachal Pradesh	61.50	22.00	338.00	0.00	0.00	0.00	0.00	0.00	313.5
7.	Jammu & Kashmir	0.00	0.00	317.51	N.R.	N.R.	N.R.	0.00	0.00	317.51
8.	Karnataka	220.00	220.00	444.00	0.00	0.00	0.00	220.00	220.00	444.00
9.	Kerala	120.00	120.00	0.00	0.00	0.00	0.00	120.00	120.00	0.00
10.	Madhya Pradesh	0.00	3201.40	0.00	0.00	0.00	0.00	0.00	2346.00	0.00
11.	Maharashtra	1019.00	889.00	4971.00	0.00	0.00	0.00	1019.00	889.00	4526.00
12.	Orissa	N.R.	N.R.	N.R.	0.00	0.00	0.00	10.00	0.00	20.00
13.	Pondicherry	0.00	15.00	0.00	0.00	0.00	0.00	0.00	15.00	0.00
14.	Punjab	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15.	Rajasthan	145.00	145.00	2010.00	0.00	0.00	0.00	55.00	55.00	740.00
16.	Tamil Nadu	195.00	110.00	2363.64	0.00	0.00	0.00	195.00	40.00	1755.00
17.	Tripura	0.00	0.00	0.00	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
18.	Uttar Pradesh	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19.	West Bengal	0.00	50.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		2589.16	4970.40	22623.94	0.00	0.00	0.00	2637.87	3835.00	13163.01
Note : N.R. Denotes Not Reported										Conti.

TABLE - 4 : BORROWINGS (AT APEX BANK LEVEL)

(Rs. Lakh)

Sr. No.	Name of the Bank	SPL DEVELOP DEBENTURE PROGRAMME (INCLUDING NFS+NABARD RURAL HSG PROG)								
		O/s at the end of Prvs Year 31st March 2007			Raised during the year 2007-2008			O/s at the end of Curr't yr 31st March 2008		
		State Govt	Central Govt	NABARD	State Govt	Central Govt	NABARD	State Govt	Central Govt	NABARD
1	2	12	13	14	15	16	17	18	19	20
1.	Assam	24.19	10.36	0.00	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
2.	Bihar	N.R.	N.R.	N.R.	0.00	0.00	0.00	868.46	131.16	8422.89
3.	Chhattisgarh	N.R.	N.R.	N.R.	24.52	0.00	1492.78	427.88	383.91	17523.08
4.	Gujarat	1636.64	1828.17	37848.00	0.00	0.00	0.00	1212.76	1341.61	30591.00
5.	Haryana	6387.04	6388.28	179053.22	733.36	733.36	22906.00	5786.39	5787.63	172032.15
6.	Himachal Pradesh	78.18	610.05	25454.86	0.00	0.00	4043.66	60.98	610.05	26199.62
7.	Jammu & Kashmir	0.00	0.00	1505.44	N.R.	N.R.	N.R.	0.00	0.00	1268.32
8.	Karnataka	6325.37	4105.67	111714.04	832.54	832.54	18199.15	7157.91	4346.75	122442.69
9.	Kerala	3171.68	3171.68	168214.42	79.29	79.29	20606.72	2849.17	2849.17	157869.93
10.	Madhya Pradesh	0.00	0.00	137243.88	0.00	7597.64	0.00	0.00	131392.36	0.00
11.	Maharashtra	6639.14	5217.96	193.80	0.00	0.00	0.00	6639.14	5217.96	165.08
12.	Orissa	N.R.	N.R.	N.R.	1249.97	0.00	0.00	5337.95	0.00	7663.89
13.	Pondicherry	0.00	91.40	0.00	0.00	0.00	0.00	0.00	64.31	0.00
14.	Punjab	0.00	1003.31	182034.67	0.00	0.00	45000.00	0.00	830.20	200716.13
15.	Rajasthan	3804.46	4174.66	129489.80	874.66	594.85	22000.00	4881.89	4881.89	129537.23
16.	Tamil Nadu	4319.87	2222.93	53162.98	0.00	0.00	0.00	4319.87	1316.59	35441.99
17.	Tripura	38.08	5.16	1763.06	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
18.	Uttar Pradesh	11237.61	10316.06	275794.96	1649.46	1649.46	39999.02	10498.46	10523.55	260282.83
19.	West Bengal	0.00	0.00	53590.37	1496.13	1438.58	63552.29	1496.13	1217.48	56086.09
TOTAL		43662.26	39145.69	1357063.50	6939.93	12925.72	237799.62	51536.99	170894.62	1226242.92
Conti.										

TABLE - 4 : BORROWINGS (AT APEX BANK LEVEL)

(Rs. Lakh)

Sr. No.	Name of the Bank	TOTAL DEBENTURE BORROWINGS (I)							
		O/s at the end of Prvs Year 31st March 2007			TOTAL O/s As at end of Previous yr 31st March 2007	Raised during the year 2007 - 2008			TOTAL Raised during the year 2007-08
		State Govt	Central Govt	Others		State Govt	Central Govt	Others	
1	2	21	22	23	24	25	26	27	28
1.	Assam	142.95	58.36	97.19	298.50	0.00	0.00	0.00	0.00
2.	Bihar	N.R.	N.R.	N.R.	N.R.	0.00	0.00	0.00	0.00
3.	Chhattisgarh	N.R.	N.R.	N.R.	N.R.	24.52	0.00	1492.78	1517.30
4.	Gujarat	1636.64	1828.17	43829.00	47293.81	0.00	0.00	0.00	0.00
5.	Haryana	7096.99	6538.28	185154.82	198790.09	733.36	733.36	22906.00	24372.72
6.	Himachal Pradesh	139.68	632.05	25792.86	26564.59	0.00	0.00	4043.66	4043.66
7.	Jammu & Kashmir	0.00	0.00	1823.07	1823.07	N.R.	N.R.	N.R.	N.R.
8.	Karnataka	6545.37	4325.67	112158.04	123029.08	832.54	832.54	18199.15	19864.23
9.	Kerala	3291.68	3291.68	168214.42	174797.78	79.29	79.29	20606.72	20765.30
10.	Madhya Pradesh	0.00	3201.40	137243.88	140445.28	0.00	0.00	7597.64	7597.64
11.	Maharashtra	7658.14	6106.96	5164.80	18929.90	0.00	0.00	0.00	0.00
12.	Orissa	N.R.	N.R.	N.R.	N.R.	1249.97	0.00	0.00	1249.97
13.	Pondicherry	0.00	106.40	0.00	106.40	0.00	0.00	0.00	0.00
14.	Punjab	0.00	1003.31	182034.67	183037.98	0.00	0.00	45000.00	45000.00
15.	Rajasthan	3949.46	4319.66	131499.80	139768.92	874.66	594.85	22000.00	23469.51
16.	Tamil Nadu	4514.87	2332.93	55526.62	62374.42	0.00	0.00	0.00	0.00
17.	Tripura	38.08	5.16	1763.06	1806.30	N.R.	N.R.	N.R.	N.R.
18.	Uttar Pradesh	11237.61	10316.06	275794.96	297348.63	1649.46	1649.46	39999.02	43297.94
19.	West Bengal	0.00	50.00	54199.38	54249.38	1496.13	1438.58	63552.29	66487.00
TOTAL		46251.42	44116.09	1379687.44	1470054.95	6939.93	12925.72	237799.62	257665.27

Conti.

TABLE - 4 : BORROWINGS (AT APEX BANK LEVEL)

(Rs. Lakh)

Sr. No.	Name of the Bank	TOTAL DEBENTURE BORROWINGS(I)					
		O/s at the end of Current yr 31st March 2008			TOTAL O/s As at end of Curr Yr 31st March 2008	NCDC	
		State Govt	Central Govt	Others		Raised during the year 2007-08	O/s at the end of current yr 2007-08
1	2	29	30	31	32	33	34
1.	Assam	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
2.	Bihar	1737.33	131.16	8551.89	10420.38	0.00	0.00
3.	Chhattisgarh	427.88	383.91	17723.08	18534.87	0.00	0.00
4.	Gujarat	1212.76	1341.61	34842.00	37396.37	3000.00	3000.00
5.	Haryana	5936.39	5937.63	172499.15	184373.17	0.00	0.00
6.	Himachal Pradesh	60.98	610.05	26513.12	27184.15	0.00	0.00
7.	Jammu & Kashmir	0.00	0.00	1585.95	1585.95	0.00	1.43
8.	Karnataka	7377.91	4566.75	122886.69	134831.35	0.00	0.00
9.	Kerala	2969.17	2969.17	157869.93	163808.27	20000.00	20000.00
10.	Madhya Pradesh	0.00	0.00	133738.36	133738.36	0.00	0.00
11.	Maharashtra	7658.14	6106.96	4691.08	18456.18	0.00	37.81
12.	Orissa	5347.95	0.00	7683.89	13031.84	0.00	0.00
13.	Pondicherry	0.00	79.31	0.00	79.31	0.00	0.00
14.	Punjab	0.00	830.20	200716.13	201546.33	0.00	0.00
15.	Rajasthan	4936.89	4936.89	130277.23	140151.01	0.00	0.00
16.	Tamil Nadu	4514.87	1356.59	37196.99	43068.45	0.00	0.00
17.	Tripura	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
18.	Uttar Pradesh	10498.46	10523.55	260282.83	281304.84	0.00	0.00
19.	West Bengal	1496.13	1217.48	56086.09	58799.70	100.00	0.00
TOTAL		54174.86	174729.62	1239406.05	1468310.53	23100.00	23039.24
							Conti.

TABLE - 4 : BORROWINGS (AT APEX BANK LEVEL)

(Rs. Lakh)

Sr. No.	Name of the Bank	BORROWING FROM OTHER AGENCIES					
		HUDCO / HDFC		INTERIM FINANCE / OVERDRAFT / CASH CREDIT		OTHERS	
		Raised during the year 2007-08	O/s at the end of current yr 31 March, 2008	Raised during the year 2007-08	O/s at the end of current yr 31 March, 2008	Raised during the year 2007-08	O/s at the end of current yr 31 March, 2008
1	2	35	36	37	38	39	40
1.	Assam	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
2.	Bihar	0.00	0.00	0.00	0.00	0.00	0.00
3.	Chhattisgarh	0.00	0.00	0.00	0.00	200	585.63
4.	Gujarat	0.00	0.00	0.00	150.23	3491.45	6443.53
5.	Haryana	0.00	0.00	0.00	0.00	0.00	0.00
6.	Himachal Pradesh	0.00	0.00	0.00	337.15	0.00	850.56
7.	Jammu & Kashmir	0.00	0.00	0.00	0.00	0.00	2319.57
8.	Karnataka	1.88	4.42	17343.43	1880.75	0.00	0.00
9.	Kerala	0.00	0.00	8920.79	0.03	22449.41	7577.80
10.	Madhya Pradesh	0.00	0.00	9697.99	5000.00	3876.54	5103.95
11.	Maharashtra	0.00	100.77	0.00	476.00	0.00	88659.00
12.	Orissa	0.00	0.00	0.00	0.00	0.00	0.00
13.	Pondicherry	0.00	0.00	0.00	0.00	0.00	374.78
14.	Punjab	0.00	0.00	0.00	0.00	0.00	0.00
15.	Rajasthan	0.00	0.00	0.00	0.00	1058.76	6019.07
16.	Tamil Nadu	0.00	0.00	0.00	0.00	0.00	1875.00
17.	Tripura	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
18.	Uttar Pradesh	0.00	0.00	0.00	42.85	0.00	0.00
19.	West Bengal	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		1.88	105.19	35962.21	7887.01	31076.16	119808.89
							Conti.

TABLE - 4 : BORROWINGS (AT APEX BANK LEVEL)

(Rs. Lakh)

Sr. No.	Name of the Bank	TOTAL OF OTHER BORROWINGS (II)			GRAND TOTAL (I) + (II)		
		O/s at the end of Prev Year 31 March, 2007	Raised during the year (33+35+37+39) 2007-08	O/s at the end of current yr (34+36+38+40) 31 March, 2008	O/s at the end of Prev Year (31 March 2007)	Raised during the year (28+42) 2007-08	O/s at the end of current yr (32+43) 31 Mar.08
1	2	41	42	43	44	45	46
1.	Assam	2737.66	N.R.	N.R.	3036.16	N.R.	N.R.
2.	Bihar	N.R.	0.00	0.00	N.R.	0.00	10420.38
3.	Chhattisgarh	N.R.	200.00	585.63	N.R.	1717.30	19120.50
4.	Gujarat	7668.35	6491.45	9593.76	54962.16	6491.45	46990.13
5.	Haryana	2440.18	0.00	0.00	201230.27	24372.72	184373.17
6.	Himachal Pradesh	0.00	0.00	1187.71	26564.59	4043.66	28371.86
7.	Jammu & Kashmir	1.20	N.R.	2321.00	1824.27	N.R.	3906.95
8.	Karnataka	1922.67	17345.31	1885.17	124951.75	37209.54	136716.52
9.	Kerala	21559.26	51370.20	27577.83	196357.04	72135.50	191386.10
10.	Madhya Pradesh	7828.32	13574.53	10103.95	148273.60	21172.17	143842.31
11.	Maharashtra	92013.77	0.00	89273.58	110943.67	0.00	107729.76
12.	Orissa	N.R.	0.00	0.00	N.R.	1249.97	13031.84
13.	Pondicherry	431.10	0.00	374.78	537.50	0.00	454.09
14.	Punjab	0.00	0.00	0.00	183037.98	45000.00	201546.33
15.	Rajasthan	0.00	1058.76	6019.07	139768.92	24528.27	146170.08
16.	Tamil Nadu	1882.31	0.00	1875.00	64256.73	0.00	44943.45
17.	Tripura	209.45	N.R.	N.R.	2015.75	N.R.	N.R.
18.	Uttar Pradesh	0.00	0.00	42.85	297348.63	43297.94	281347.69
19.	West Bengal	10006.25	100.00	0.00	64255.63	66587.00	58799.70
TOTAL		148700.52	90140.25	150840.33	1619364.65	347805.52	1619150.86

TABLE - 4 (i) : BORROWINGS (AT PRIMARY BANK LEVEL)

(Rs. Lakh)

Sr. No.	Name of the Bank	TOTAL BORROWINGS DURING THE YEAR 2007-2008 AND OUTSTANDING AS ON 31 MARCH							
		ORDINARY DEBENTURE PROGRAMME		SPL DEVELOP DEBENTURE PROGRAMME (INC NFS+NABARD RURAL HSG PROG)			BORROWING FROM SCARDBSs		
		O/s at the end of		O/s at the end of	O/s at the end of		O/s at the end of	O/s at the end of	
Previous Yr. 2007	Current Yr. 2008	Previous Yr. 2007	Raised during 2007-2008	Current Yr. 2008	Previous Yr. 2007	Raised during 2007-2008	Current Yr. 2008		
1	2	3	4	5	6	7	8	9	10
1.	Assam	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
2.	Bihar	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
3.	Chhattisgarh	N.R.	0	N.R.	0	0	N.R.	1454.79	20808.62
4.	Gujarat	N.A.	4251.00	N.A.	N.A.	33145.37	N.A.	N.A.	N.A.
5.	Haryana	2690.47	1651.07	210704.60	26105.29	168139.85	0.00	0.00	0.00
6.	Himachal Pradesh	N.R.	N.R.	N.R.	N.R.	N.R.	6907.16	N.R.	N.R.
7.	Jammu & Kashmir	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
8.	Karnataka	0.00	3154.17	0.00	21043.01	112480.59	128528.38	0.00	0.00
9.	Kerala	3394.53	2730.43	148872.88	31488.29	142842.95	28596.68	14021.30	24235.56
10.	Madhya Pradesh	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
11.	Maharashtra	7258.09	6926.53	31205.43	0.00	30051.71	90413.24	1051.32	89437.25
12.	Orissa	N.R.	17229.45	N.R.	0.00	17229.45	N.R.	0.00	0.00
13.	Pondicherry	N.A.	N.A.	N.A.	N.A.	64.31	N.A.	N.A.	N.A.
14.	Punjab	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
15.	Rajasthan	723.76	0.00	153200.02	0.00	0.00	0.00	0.00	154743.58
16.	Tamil Nadu	0.00	0.00	33308.61	5.59	31854.95	2856.35	613.16	1507.83
17.	Tripura	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
18.	Uttar Pradesh	N.A.	N.A.	N.A.	N.A.	281304.84	N.A.	N.A.	N.A.
19.	West Bengal	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
TOTAL		14066.85	35942.65	577291.54	78642.18	817114.02	257301.81	17140.57	290732.84

Note : (1) Unitary structure - Not Applicable (N.A)

(2) NR - Denotes 'Not Reported'

Conti.

TABLE - 4 (i) : BORROWINGS (AT PRIMARY BANK LEVEL)

(Rs. Lakh)

Sr. No.	Name of the Bank	TOTAL BORROWINGS DURING THE YEAR 2007-08 OUTSTANDING AS ON 31 MARCH					
		DIRECT BORROWING FROM AGENCIES OTHER THAN SCARDBS			GRAND TOTAL		
		O/s at the end of Previous Yr. 2007	Raised during 2007-2008	O/s at the end of Current Yr. 2008	O/s at the end of Previous Yr. 2007 (3+5+8+11)	Raised during 2007-2008 (6+9+12)	O/s at the end of Current Yr. 2008 (4+7+10+13)
1	2	11	12	13	14	15	16
1.	Assam	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
2.	Bihar	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
3.	Chhattisgarh	N.R.	0	0	N.R.	1454.79	20808.62
4.	Gujarat	N.A.	N.A.	9593.76	N.A.	N.A.	46990.13
5.	Haryana	0.00	0.00	0.00	213395.07	26105.29	169790.92
6.	Himachal Pradesh	N.R.	N.R.	N.R.	6907.16	N.R.	N.R.
7.	Jammu & Kashmir	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
8.	Karnataka	505.77	757.03	456.64	129034.15	21800.04	116091.40
9.	Kerala	343.11	768.17	1135.36	181207.20	46277.76	170944.30
10.	Madhya Pradesh	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
11.	Maharashtra	772.40	0.00	95.70	129649.16	1051.32	126511.19
12.	Orissa	N.R.	0.00	0.00	N.R.	0.00	34458.90
13.	Pondicherry	N.A.	N.A.	374.78	N.A.	N.A.	439.09
14.	Punjab	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
15.	Rajasthan	360.33	0.00	370.22	154284.11	0.00	155113.80
16.	Tamil Nadu	326.67	374.90	881.39	36491.63	993.65	34244.17
17.	Tripura	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
18.	Uttar Pradesh	N.A.	N.A.	42.85	N.A.	N.A.	281347.69
19.	West Bengal	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
TOTAL		2308.28	1900.10	12950.70	850968.48	97682.85	1156740.21

TABLE - 5 : DEPOSIT MOBILISATION PROGRAMME (AT APEX BANK LEVEL)

(Rs. Lakh)

Sr. No.	Name of the Bank	(I) DEPOSITS - FROM MEMBERS		(II) DEPOSITS - FROM PUBLIC		GRAND TOTAL (I) + (II)	
		Raised during the Year	Outstanding at the end of Current Year 31 March 2008	Raised during the Year	Outstanding at the end of Current Year 31 March 2008	Raised during the Year (3+5)	Outstanding at the end of Current Year 31 March 2008 (4+6)
1	2	3	4	5	6	7	8
1.	Assam	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
2.	Bihar	0.00	0.00	0.00	58.00	0.00	58.00
3.	Chhattisgarh	1191.93	1421.62	0.00	0.00	1191.93	1421.62
4.	Gujarat	0.00	0.00	3491.45	6443.53	3491.45	6443.53
5.	Haryana	0.00	0.00	0.00	0.00	0.00	0.00
6.	Himachal Pradesh	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
7.	Jammu & Kashmir	0.00	110.77	0.00	17.23	0.00	128.00
8.	Karnataka	654.68	2893.04	838.14	1422.71	1492.82	4315.75
9.	Kerala	0.00	0.00	0.00	0.00	0.00	0.00
10.	Madhya Pradesh	4442.30	6384.66	5891.05	8461.50	10333.35	14846.16
11.	Maharashtra	0.00	0.00	0.00	0.00	0.00	0.00
12.	Orissa	0.00	0.00	0.00	0.00	0.00	0.00
13.	Pondicherry	0.25	2.37	2.49	762.52	2.74	764.89
14.	Punjab	0.00	0.00	4011.70	4801.71	4011.70	4801.71
15.	Rajasthan	88.07	148.52	15.90	21.09	103.97	169.61
16.	Tamil Nadu	0.00	3893.06	0.00	107.08	0.00	4000.14
17.	Tripura	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
18.	Uttar Pradesh	1549.59	1548.14	0.00	0.00	1549.59	1548.14
19.	West Bengal	319.05	3541.69	411.02	1756.96	730.07	5298.65
TOTAL		8245.87	19943.87	14661.75	23852.33	22907.62	43796.20

Note : (1) N.R. Denotes Not Reported (2) N.A. Denotes Not Applicable

TABLE - 6 : INVESTMENTS OF RESERVES / FUNDS (APEX BANK LEVEL)

(Rs. Lakh)

Sr. No.	Name of the Bank	OUTSTANDING AS ON 31st MARCH 2008							
		Sinking Fund		Reserve Fund		Others		GRAND Total	
		Prevs year 31.03.07	Curr Yr. 31.03.08	Prevs year 31.03.07	Curr Yr. 31.03.08	Prevs year 31.03.07	Curr Yr. 31.03.08	Prevs year 31.03.07 (3+5+7)	Curr Yr. 31.03.08 (4+6+8)
1	2	3	4	5	6	7	8	9	10
1.	Assam	32.44	N.R.	17.72	N.R.	2.23	N.R.	52.39	N.R.
2.	Bihar	N.R.	1056.02	N.R.	0.00	N.R.	0.00	N.R.	1056.02
3.	Chhattisgarh	N.R.	0.00	N.R.	0.00	N.R.	836.55	N.R.	836.55
4.	Gujarat	4804.85	4106.55	6216.55	5877.32	18.55	18.55	11039.95	10002.42
5.	Haryana	2054.48	1814.65	1155.00	8597.79	12.82	1440.90	3222.30	11853.34
6.	Himachal Pradesh	490.03	N.R.	0.00	N.R.	1250.00	N.R.	1740.03	N.R.
7.	Jammu & Kashmir	34.30	N.R.	20.05	N.R.	155.13	N.R.	209.48	N.R.
8.	Karnataka	952.91	952.91	2003.12	2021.12	20132.87	27990.37	23088.90	30964.40
9.	Kerala	22556.42	14134.49	2423.99	2478.72	40154.72	56679.57	65135.13	73292.78
10.	Madhya Pradesh	1792.05	2212.51	621.83	640.00	3789.98	3460.38	6203.86	6312.89
11.	Maharashtra	302.48	302.48	22.00	22.00	1542.59	695.32	1867.07	1019.80
12.	Orissa	N.R.	21.36	N.R.	0.00	N.R.	16.37	N.R.	37.73
13.	Pondicherry	12.45	N.R.	3.97	N.R.	118.29	N.R.	134.71	N.R.
14.	Punjab	0.00	0.00	1711.25	7369.68	1806.35	27559.37	3517.60	34929.05
15.	Rajasthan	1736.37	1681.37	3657.46	3356.58	2878.71	5943.71	8272.54	10981.66
16.	Tamil Nadu	1419.50	2670.43	669.15	674.82	9507.08	20581.16	11595.73	23926.41
17.	Tripura	0.00	N.R.	8.81	N.R.	15.78	N.R.	24.59	0.00
18.	Uttar Pradesh	50.00	50.00	0.00	7458.65	0.00	25110.44	50.00	32619.09
19.	West Bengal	0.00	0.00	0.00	586.72	13161.34	14753.10	13161.34	15339.82
Total		36238.28	29002.77	18530.90	39083.40	94546.44	185085.79	149315.62	253171.96
Note : (1)'N.R.' - denotes 'Not Reported'.									

TABLE - 7 (i) : LOANS DISBURSED AT APEX BANK LEVEL DURING THE YEAR 2007-2008

(Rs. Lakh)

Sr. No.	Name of the Bank	TOTAL LOANS DISBURSED DURING THE YEAR 2007 - 2008							
		Farm Sector							
		Ordinary Lending				Schematic Lending (exclu. S.T. Agril. & Rural Hsg.)			
		During the				During the			
		Previous Year 2007		Current Year 2008		Previous Year 2007		Current Year 2008	
Number	Amount	Number	Amount	Number	Amount	Number	Amount		
1	2	3	4	5	6	7	8	9	10
1.	Assam	0	0.00	N.R.	N.R.	7	9.90	N.R.	N.R.
2.	Bihar	N.R.	N.R.	0	0.00	N.R.	N.R.	0	0.00
3.	Chhattisgarh	N.R.	N.R.	199	167.45	N.R.	N.R.	593	1402.79
4.	Gujarat	0	0.00	0	0.00	4028	5237.98	1792	4413.45
5.	Haryana	N.R.	0.00	N.R.	0.00	N.R.	13551.10	0	19605.19
6.	Himachal Pradesh	0	0.00	0	0.00	2205	2898.99	2076	2281.14
7.	Jammu & Kashmir	0	0.00	N.R.	N.R.	0	0.00	N.R.	N.R.
8.	Karnataka	0	547.00	0	0.29	42245	22893.71	0	19579.25
9.	Kerala	0	289.94	0	253.39	0	8759.80	0	6901.70
10.	Madhya Pradesh	0	7.90	0	0.00	0	11346.56	7357	6604.45
11.	Maharashtra	0	0.00	0	0.00	0	0.00	0	0.00
12.	Orissa	N.R.	0.00	0	0.00	N.R.	N.R.	0	0.00
13.	Pondicherry	0	0.20	8	11.00	0	7.30	0	0.00
14.	Punjab	0	41.44	6	11.86	0	22798.47	9947	13335.76
15.	Rajasthan	0	0.00	0	0.00	0	17380.14	11776	14718.08
16.	Tamil Nadu	0	0.00	0	0.00	0	0.00	0	1.79
17.	Tripura	0	0.00	N.R.	N.R.	0	49.61	N.R.	N.R.
18.	Uttar Pradesh	0	0.00	0	0.00	94607	41620.01	72963	34437.72
19.	West Bengal	0	0.00	0	0.00	20558	8317.56	30996	9232.94
Total		0	886.48	213	443.53	163650	154871.13	137500	132514.26
Note : (1) N.R. Denotes Not Reported									Conti.

TABLE - 7 (i) : LOANS DISBURSED AT APEX BANK LEVEL DURING THE YEAR 2007-2008

(Rs. Lakh)

Sr. No.	Name of the Bank	Other Purposes													
		Short Term Agril. Loans				Rural Housing (NHB / NABARD etc.)				Non-Farm Sector					
		During the		During the		During the		During the		During the		During the			
		Previous Year 2007	Current Year 2008	Previous Year 2007	Current Year 2008	Previous Year 2007	Current Year 2008	Previous Year 2007	Current Year 2008	Previous Year 2007	Current Year 2008	Previous Year 2007	Current Year 2008		
Number		Amount		Number		Amount		Number		Amount		Number		Amount	
1	2	11	12	13	14	15	16	17	18	19	20	21	22		
1.	Assam	0	0.00	N.R.	N.R.	0	0.00	N.R.	N.R.	0	0.00	N.R.	N.R.		
2.	Bihar	N.R.	N.R.	0	0.00	N.R.	N.R.	0	0.00	N.R.	N.R.	0	0.00		
3.	Chhattisgarh	N.R.	N.R.	0	0	N.R.	N.R.	0	0	N.R.	N.R.	4	3.62		
4.	Gujarat	5532	4739.54	6635	6178.36	2579	3215.00	2938	3312.52	355	426.26	160	299.72		
5.	Haryana	N.R.	0.00	0	0.00	N.R.	3500.59	0	3680.96	N.R.	1895.53	0	2819.14		
6.	Himachal Pradesh	0	0.00	0	0.00	915	1616.03	530	780.11	284	407.15	202	241.32		
7.	Jammu & Kashmir	0	0.00	N.R.	N.R.	0	0.00	N.R.	N.R.	0	0.00	N.R.	N.R.		
8.	Karnataka	0	0.00	0	0.00	1591	2192.95	0	1152.52	377	424.51	0	311.14		
9.	Kerala	0	8177.23	0	10320.75	0	17349.21	0	16441.11	0	5672.75	0	6159.87		
10.	Madhya Pradesh	0	0.00	0	0.00	0	0.00	31	52.18	0	275.39	1332	999.01		
11.	Maharashtra	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00		
12.	Orissa	N.R.	N.R.	0	0.00	N.R.	N.R.	0	0.00	N.R.	N.R.	0	0.00		
13.	Pondicherry	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00		
14.	Punjab	0	0.00	46	131.60	0	14986.10	4322	10913.08	0	1306.99	436	950.28		
15.	Rajasthan	0	0.00	410	312.28	0	3015.70	1714	2694.37	0	3176.45	3888	2574.79		
16.	Tamil Nadu	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00		
17.	Tripura	0	0.00	N.R.	N.R.	0	0.00	N.R.	N.R.	0	379.63	N.R.	N.R.		
18.	Uttar Pradesh	0	0.00	0	0.00	572	406.24	714	497.90	25320	6892.15	10995	3565.82		
19.	West Bengal	0	0.00	0	0.00	0	2850.42	1371	2739.68	0	700.69	1540	775.10		
Total		5532	12916.77	7091	16942.99	5657	49132.24	11620	42264.43	26336	21557.50	18557	18699.81		

Note : (1) N.R. Denotes Not Reported

Conti.

TABLE - 7 (i) : LOANS DISBURSED AT APEX BANK LEVEL DURING THE YEAR 2007-2008

(Rs. Lakh)

Sr. No.	Name of the Bank	Other Non-Agril. Purposes				GRAND TOTAL OF TOTAL LOANS DISBURSED			
		During the		During the		During the		During the	
		Previous Year 2007		Current Year 2008		Previous Year 2007		Current Year 2008	
		Number	Amount	Number	Amount	Number (3+7+11 +15+19+23)	Amount (4+8+12+ 16+20+24)	Number (5+9+13+17 +21+25)	Amount (6+10+14 +18+22+26)
1	2	23	24	25	26	27	28	29	30
1.	Assam	45	35.69	N.R.	N.R.	52	45.59	N.R.	N.R.
2.	Bihar	N.R.	N.R.	0	0.00	N.R.	N.R.	0	0.00
3.	Chhattisgarh	N.R.	N.R.	0	0.00	N.R.	N.R.	796	1573.86
4.	Gujarat	71	63.24	596	516.20	12565	13682.02	12121	14720.25
5.	Haryana	N.R.	289.45	0	359.46	N.R.	19236.67	0	26464.75
6.	Himachal Pradesh	0	0.00	0	0.00	3404	4922.17	2808	3303.00
7.	Jammu & Kashmir	0	0.00	N.R.	N.R.	0	0.00	N.R.	N.R.
8.	Karnataka	0	89.86	0	106.63	44213	26148.03	0	21149.83
9.	Kerala	0	10958.41	0	7000.09	0	51207.34	0	47076.91
10.	Madhya Pradesh	0	838.91	0	0.00	0	12468.76	8720	7655.64
11.	Maharashtra	0	66182.33	0	0.00	0	66182.33	0	0.00
12.	Orissa	N.R.	N.R.	0	0.00	N.R.	N.R.	0	0.00
13.	Pondicherry	0	778.88	3205	865.75	0	786.38	3213	876.29
14.	Punjab	0	0.00	2	3.36	0	39133.00	14759	25345.94
15.	Rajasthan	0	72.34	0	0.00	0	23644.63	17788	20299.52
16.	Tamil Nadu	0	0.00	0	506.61	0	0.00	0	508.40
17.	Tripura	0	11.01	N.R.	N.R.	0	440.25	N.R.	N.R.
18.	Uttar Pradesh	195	127.63	984	387.64	120694	49046.03	85656	38889.08
19.	West Bengal	0	0.00	0	0.00	20558	11868.67	33907	12747.72
Total		311	79447.75	4787	9745.74	201486	318811.87	179768	220610.76
Note : (1) N.R. Denotes Not Reported									

TABLE - 7 (ii) : LOANS OUTSTANDING (AT APEX BANK LEVEL) AS ON 31ST MARCH 2008

(Rs. Lakh)

Sr. No.	Name of the Bank	TOTAL LOANS OUTSTANDING							
		Farm Sector							
		Ordinary Lending				Schematic Lending (exclu. S.T. Agril. & Rural Hsg.)			
		Outstanding at the end of				Outstanding at the end of			
		Prvs.Yr. 31.03.07		Curr.Yr. 31.03.08		Prvs.Yr. 31.03.07		Curr.Yr. 31.03.08	
Number	Amount	Number	Amount	Number	Amount	Number	Amount		
1	2	3	4	5	6	7	8	9	10
1.	Assam	0	67.06	N.R.	N.R.	0	650.38	N.R.	N.R.
2.	Bihar	N.R.	N.R.	0	1536.73	N.R.	N.R.	0	5023.46
3.	Chhattisgarh	N.R.	N.R.	0	494.88	N.R.	N.R.	0	20058.66
4.	Gujarat	0	6520.36	0	9921.60	0	44170.20	0	44454.80
5.	Haryana	N.R.	2708.08	0	1668.48	N.R.	152068.83	0	130300.41
6.	Himachal Pradesh	0	0.00	3888	1966.48	0	15249.14	27710	14013.87
7.	Jammu & Kashmir	0	252.14	0	0.00	0	945.48	0	953.06
8.	Karnataka	0	6368.57	0	4874.67	0	110734.77	0	115266.75
9.	Kerala	0	3331.75	0	2775.61	0	60278.68	0	55979.95
10.	Madhya Pradesh	0	747.86	0	615.94	0	145371.20	0	141893.95
11.	Maharashtra	0	7257.31	29	6925.77	0	25996.00	29	24972.14
12.	Orissa	N.R.	N.R.	0	261.08	N.R.	N.R.	0	15227.96
13.	Pondicherry	0	18.46	N.R.	N.R.	0	223.33	N.R.	N.R.
14.	Punjab	N.R.	N.R.	0	998.49	N.R.	N.R.	0	129148.00
15.	Rajasthan	0	723.76	0	607.37	0	138110.23	0	135910.41
16.	Tamil Nadu	0	0.00	0	0.00	0	66310.80	0	96999.88
17.	Tripura	0	0.00	N.R.	N.R.	0	549.58	N.R.	N.R.
18.	Uttar Pradesh	0	0.00	0	0.00	1781045	366007.67	1611043	338623.41
19.	West Bengal	0	0.00	0	0.00	0	41136.82	0	47206.09
Total		0	27995.35	3917	32647.10	1781045	1167803.11	1638782	1316032.80

Note : (1) N.R. Denotes Not Reported

Conti.

TABLE - 7 (ii) : LOANS OUTSTANDING (AT APEX BANK LEVEL) AS ON 31ST MARCH 2008

(Rs. Lakh)

Sr. No.	Name of the Bank	TOTAL LOANS OUTSTANDING							
		Other Purposes							
		Short Term Agril. Loans				Rural Housing (NHB, NABARD etc.)			
		Outstanding at the end of				Outstanding at the end of			
		Prvs.Yr. 31.03.07		Curr.Yr. 31.03.08		Prvs.Yr. 31.03.07		Curr.Yr. 31.03.08	
Number	Amount	Number	Amount	Number	Amount	Number	Amount		
1	2	11	12	13	14	15	16	17	18
1.	Assam	0	0.00	N.R.	N.R.	0	0.00	N.R.	N.R.
2.	Bihar	N.R.	N.R.	0	0.00	N.R.	N.R.	0	0.00
3.	Chhattisgarh	N.R.	N.R.	0	0.00	N.R.	N.R.	0	0.00
4.	Gujarat	0	5687.49	0	7665.23	0	1281.71	0	1341.02
5.	Haryana	N.R.	0.00	0	0.00	N.R.	29253.91	0	28746.07
6.	Himachal Pradesh	0	0.00	0	0.00	0	7736.92	15788	7984.33
7.	Jammu & Kashmir	0	0.00	0	0.00	0	0.00	0	0.00
8.	Karnataka	0	0.00	0	0.00	0	3786.71	0	3440.51
9.	Kerala	0	7142.91	0	8724.20	0	73737.70	0	75030.60
10.	Madhya Pradesh	0	0.00	0	0.00	0	0.00	0	0.00
11.	Maharashtra	0	0.00	0	0.00	0	255.91	29	219.35
12.	Orissa	N.R.	N.R.	0	0.00	N.R.	N.R.	0	0.00
13.	Pondicherry	0	0.00	N.R.	N.R.	0	0.00	N.R.	N.R.
14.	Punjab	N.R.	N.R.	0	131.60	N.R.	N.R.	0	56297.12
15.	Rajasthan	0	0.00	0	0.00	0	8702.53	0	11049.26
16.	Tamil Nadu	0	0.00	0	0.00	0	4817.00	0	4591.22
17.	Tripura	0	0.00	N.R.	N.R.	0	0.00	N.R.	N.R.
18.	Uttar Pradesh	0	0.00	0	0.00	5945	3310.67	7549	4660.50
19.	West Bengal	0	0.00	0	0.00	0	9253.86	0	10594.32
Total		0	12830.40	0	16521.03	5945	142136.92	23366	203954.30
Note : (1) N.R. Denotes Not Reported									Conti.

TABLE - 7 (ii) : LOANS OUTSTANDING (AT APEX BANK LEVEL) AS ON 31ST MARCH 2008

(Rs. Lakh)

Sr. No.	Name of the Bank	Non-Farm Sector				Other Non-Agril. Loans			
		Outstanding at the end of				Outstanding at the end of			
		Prvs.Yr. 31.03.07		Curr.Yr. 31.03.08		Prvs.Yr. 31.03.07		Curr.Yr. 31.03.08	
		Number	Amount	Number	Amount	Number	Amount	Number	Amount
1	2	19	20	21	22	23	24	25	26
1.	Assam	0	223.10	N.R.	N.R.	0	311.63	N.R.	N.R.
2.	Bihar	N.R.	N.R.	0	2042.51	N.R.	N.R.	0	0.00
3.	Chhattisgarh	N.R.	N.R.	0	549.81	N.R.	N.R.	0	0.00
4.	Gujarat	0	3142.71	0	2665.50	0	1047.38	0	411.11
5.	Haryana	N.R.	7236.39	0	9070.13	N.R.	985.30	0	1005.74
6.	Himachal Pradesh	0	4473.61	7302	3693.18	0	215.43	0	0.00
7.	Jammu & Kashmir	0	199.64	0	194.05	0	0.00	0	37.41
8.	Karnataka	0	7604.10	0	6101.65	0	136.42	0	142.63
9.	Kerala	0	26049.97	0	24965.83	0	10566.42	0	9440.73
10.	Madhya Pradesh	0	6785.17	0	5830.71	0	1026.69	0	0.00
11.	Maharashtra	0	0.00	0	0.00	0	96770.58	30	97356.20
12.	Orissa	N.R.	N.R.	0	2372.46	N.R.	N.R.	0	0.00
13.	Pondicherry	0	72.46	N.R.	N.R.	0	935.75	N.R.	N.R.
14.	Punjab	N.R.	N.R.	0	11693.27	N.R.	N.R.	0	3.36
15.	Rajasthan	0	6655.76	0	7325.68	0	181.69	0	0.00
16.	Tamil Nadu	0	21796.36	0	19129.14	0	2506.40	0	558.16
17.	Tripura	0	1167.86	N.R.	N.R.	0	12.68	N.R.	N.R.
18.	Uttar Pradesh	164611	37971.48	161051	59898.58	2944	1079.68	3653	1276.82
19.	West Bengal	0	4720.48	0	4424.18	0	0.00	0	0.00
Total		164611	128099.09	168353	159956.68	2944	115776.05	3683	110232.16
									Conti.

TABLE - 7 (ii) : LOANS OUTSTANDING (AT APEX BANK LEVEL) AS ON 31ST MARCH 2008

(Rs. Lakh)

Sr. No.	Name of the Bank	GRAND TOTAL OF TOTAL LOANS OUTSTANDING			
		Outstanding at the end of Prvs.Yr. 31.03.07		Outstanding at the end of Curr.Yr. 31.03.08	
		Number (3+7+11+15+19+23)	Amount (4+8+12+16+20+24)	Number (5+9+13+17+21+25)	Amount (6+10+14+18+22+26)
1	2	27	28	29	30
1.	Assam	0	1252.17	N.R.	N.R.
2.	Bihar	N.R.	N.R.	0	8602.70
3.	Chhattisgarh	N.R.	N.R.	0	21103.35
4.	Gujarat	0	61849.85	0	66459.26
5.	Haryana	N.R.	192252.51	0	170790.83
6.	Himachal Pradesh	0	27675.10	54688	27657.86
7.	Jammu & Kashmir	0	1397.26	0	1184.52
8.	Karnataka	0	128630.57	0	129826.21
9.	Kerala	0	181107.43	0	176916.92
10.	Madhya Pradesh	0	153930.92	0	148340.60
11.	Maharashtra	0	130279.80	117	129473.46
12.	Orissa	N.R.	N.R.	N.R.	17861.50
13.	Pondicherry	0	1250.00	N.R.	N.R.
14.	Punjab	N.R.	N.R.	N.R.	198271.84
15.	Rajasthan	0	154373.97	0	154892.72
16.	Tamil Nadu	0	95430.56	0	121278.40
17.	Tripura	0	1730.12	N.R.	N.R.
18.	Uttar Pradesh	1954545	408369.50	1783296	404459.31
19.	West Bengal	0	55111.16	0	62224.59
Total		1954545	1594640.92	1838101	1839344.07

TABLE - 7 (iii) : LOANS DISBURSED AT ULTIMATE BORROWERS LEVEL DURING THE YEAR 2007-2008

(Rs. Lakh)

Sr. No.	Name of the Bank	TOTAL LOANS DISBURSED DURING THE YEAR 2007 - 2008							
		Farm Sector							
		Ordinary Lending				Schematic Lending (exclu. S.T. Agril. & Rural Hsg.)			
		During the		During the		During the		During the	
		Previous Year 2007		Current Year 2008		Previous Year 2007		Current Year 2008	
		Number	Amount	Number	Amount	Number	Amount	Number	Amount
1	2	3	4	5	6	7	8	9	10
1.	Assam	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
2.	Bihar	N.R.	N.R.	0	0.00	N.R.	N.R.	0	0.00
3.	Chhattisgarh	N.R.	N.R.	199	167.45	N.R.	N.R.	593	1402.79
4.	Gujarat	N.R.	N.R.	0	0.00	N.R.	N.R.	1792	4413.45
5.	Haryana	0	0.00	0	0.00	9856	13334.69	0	18772.02
6.	Himachal Pradesh	0	0.00	0	0.00	2205	2898.99	2076	2281.14
7.	Jammu & Kashmir	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
8.	Karnataka	21038	22469.40	1	0.29	42245	22893.71	25305	19579.10
9.	Kerala	2778	447.89	874	256.07	32198	10372.77	16719	6793.03
10.	Madhya Pradesh	N.R.	N.R.	0	0.00	N.R.	N.R.	7357	6604.45
11.	Maharashtra	0	0.00	0	0.00	380	189.72	0	2.14
12.	Orissa	N.R.	N.R.	0	0.00	N.R.	N.R.	0	0.00
13.	Pondicherry	N.R.	N.R.	8	10.54	N.R.	N.R.	0	0.00
14.	Punjab	N.R.	N.R.	0	23.25	0	37826.01	0	4937.41
15.	Rajasthan	0	0.00	0	0.00	18535	18854.35	9922	12257.31
16.	Tamil Nadu	0	0.00	0	0.00	0	0.00	23	8.10
17.	Tripura	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
18.	Uttar Pradesh	N.R.	N.R.	0	0.00	N.R.	N.R.	72963	34437.72
19.	West Bengal	N.R.	N.R.	0	0.00	N.R.	9209.56	21095	9391.67
Total		23816	22917.29	1082	457.60	105419	115579.80	157845	120880.33
Note : (1) N.R. Denotes Not Reported									Conti.

TABLE - 7 (iii) : LOANS DISBURSED AT ULTIMATE BORROWERS LEVEL DURING THE YEAR 2007-2008

(Rs. Lakh)

Sr. No.	Name of the Bank	Other Purposes													
		Short Term Agril. Loans				Rural Housing (NHB / NABARD etc.)				Non-Farm Sector					
		During the		During the		During the		During the		During the		During the			
		Previous Year 2007	Current Year 2008	Previous Year 2007	Current Year 2008	Previous Year 2007	Current Year 2008	Previous Year 2007	Current Year 2008	Previous Year 2007	Current Year 2008	Previous Year 2007	Current Year 2008		
Number		Amount		Number		Amount		Number		Amount		Number		Amount	
1	2	11	12	13	14	15	16	17	18	19	20	21	22		
1.	Assam	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.		
2.	Bihar	N.R.	N.R.	0	0.00	N.R.	N.R.	0	0.00	N.R.	N.R.	0	0.00		
3.	Chhattisgarh	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	4	3.62		
4.	Gujarat	N.R.	N.R.	6635	6178.36	N.R.	N.R.	2938	3312.52	N.R.	N.R.	160	299.72		
5.	Haryana	0	0.00	0	0.00	3176	3559.16	0	3438.85	1139	2010.42	0	3046.67		
6.	Himachal Pradesh	0	0.00	0	0.00	915	1616.03	530	780.11	284	407.15	202	241.32		
7.	Jammu & Kashmir	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.		
8.	Karnataka	0	0.00	0	0.00	1591	2192.95	727	1152.51	377	424.51	218	311.14		
9.	Kerala	23405	10167.88	20319	10656.45	19840	18078.05	15873	16580.34	7329	7392.70	6040	6773.24		
10.	Madhya Pradesh	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	31	52.18	N.R.	N.R.	1332	999.01		
11.	Maharashtra	0	0.00	0	0.00	0	0.00	0	0.00	159	63.75	0	0.00		
12.	Orissa	N.R.	N.R.	0	0.00	N.R.	N.R.	0	0.00	N.R.	N.R.	0	0.00		
13.	Pondicherry	N.R.	N.R.	0	0.00	N.R.	N.R.	0	0.00	N.R.	N.R.	0	0.00		
14.	Punjab	0	0.00	0	0.00	0	14986.10	0	11424.64	0	1306.99	0	1632.07		
15.	Rajasthan	0	0.00	2115	1120.56	1671	3099.18	1290	2678.13	4557	3207.44	3425	2389.07		
16.	Tamil Nadu	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00		
17.	Tripura	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.		
18.	Uttar Pradesh	N.R.	N.R.	0	0.00	N.R.	N.R.	714	497.90	N.R.	N.R.	10995	3565.82		
19.	West Bengal	N.R.	N.R.	0	0.00	N.R.	2942.31	1990	2737.79	N.R.	1039.72	563	1004.86		
Total		23405	10167.88	29069	17955.37	27193	46473.78	24093	42654.97	13845	15852.68	22939	20266.54		

Note : (1) N.R. Denotes Not Reported

Conti.

TABLE - 7 (iii) : LOANS DISBURSED AT ULTIMATE BORROWERS LEVEL DURING THE YEAR 2007-2008

(Rs. Lakh)

Sr. No.	Name of the Bank	Other Non-Agril. Purposes				GRAND TOTAL OF TOTAL LOANS DISBURSED					
		During the		During the		During the		During the			
		Previous Year 2007		Current Year 2008		Previous Year 2007		Current Year 2008			
		Number	Amount	Number	Amount	Number	Amount	Number	Amount		
				(3+7+11+15+19+23)		(4+8+12+16+20+24)		(5+9+13+17+21+25)		(6+10+14+18+22+26)	
1	2	23	24	25	26	27	28	29	30		
1.	Assam	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.		
2.	Bihar	N.R.	N.R.	0	0.00	N.R.	N.R.	0	0.00		
3.	Chhattisgarh	N.R.	N.R.	0	0.00	N.R.	N.R.	796	1573.86		
4.	Gujarat	N.R.	N.R.	596	516.20	N.R.	N.R.	12121	14720.25		
5.	Haryana	0	0.00	0	0.00	14171	18904.27	0	25257.54		
6.	Himachal Pradesh	0	0.00	0	0.00	3404	4922.17	2808	3302.57		
7.	Jammu & Kashmir	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.		
8.	Karnataka	0	0.00	0	0.00	65251	47980.57	26251	21043.04		
9.	Kerala	10290	11603.14	7722	8344.88	95840	58062.43	67547	49404.01		
10.	Madhya Pradesh	N.R.	6191.12	0	0.00	N.R.	N.R.	8720	7655.64		
11.	Maharashtra	0	0.00	0	1.69	539	253.47	0	3.83		
12.	Orissa	N.R.	N.R.	0	0.00	N.R.	N.R.	0	0.00		
13.	Pondicherry	N.R.	N.R.	3205	865.75	N.R.	N.R.	3213	876.29		
14.	Punjab	0	17647.25	0	9498.63	9499	71766.35	0	27516.00		
15.	Rajasthan	0	0.00	4243	3120.13	24763	25160.97	20995	21565.20		
16.	Tamil Nadu	45538	6041.44	6441	1164.52	45538	6041.44	6464	1172.62		
17.	Tripura	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.		
18.	Uttar Pradesh	N.R.	N.R.	984	387.64	N.R.	N.R.	85656	38889.08		
19.	West Bengal	N.R.	N.R.	2622	3396.21	N.R.	13191.56	26270	16530.53		
Total		55828	41482.95	25813	27295.65	249506	252474.38	260841	229510.46		

Note : (1) N.R. Denotes Not Reported

TABLE - 7 (iv) : LOANS OUTSTANDING AT ULTIMATE BORROWERS LEVEL AS ON 31ST MARCH 2008

(Rs. Lakh)

Sr. No.	Name of the Bank	TOTAL LOANS OUTSTANDING							
		Farm Sector							
		Ordinary Lending				Schematic Lending (exclu. S.T. Agril. & Rural Hsg.)			
		Outstanding at the end of				Outstanding at the end of			
		Prvs.Yr. 31.03.07		Curr.Yr. 31.03.08		Prvs.Yr. 31.03.07		Curr.Yr. 31.03.08	
Number	Amount	Number	Amount	Number	Amount	Number	Amount		
1	2	3	4	5	6	7	8	9	10
1.	Assam	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
2.	Bihar	N.R.	N.R.	0	1536.73	N.R.	N.R.	0	5023.46
3.	Chhattisgarh	N.R.	N.R.	0	494.88	N.R.	N.R.	0	20058.66
4.	Gujarat	N.A.	N.A.	0	9921.60	N.A.	N.A.	0	44454.80
5.	Haryana	0	3137.45	0	1638.31	0	146085.47	0	124437.76
6.	Himachal Pradesh	487	29.57	3888	1966.48	2107	4469.26	27710	14013.87
7.	Jammu & Kashmir	0	252.14	0	0.00	0	945.48	0	953.06
8.	Karnataka	21038	3134.66	20876	3154.17	263701	83614.63	278277	95521.75
9.	Kerala	30634	3707.43	26918	3209.36	252479	60729.41	224371	57270.55
10.	Madhya Pradesh	N.R.	N.R.	0	615.94	N.R.	N.R.	0	141893.95
11.	Maharashtra	0	4692.76	0	4317.03	0	87934.68	0	83871.94
12.	Orissa	N.R.	N.R.	0	0.00	N.R.	N.R.	0	0.00
13.	Pondicherry	N.R.	N.R.	0	243.55	N.R.	N.R.	0	0.00
14.	Punjab	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	0	211966.60
15.	Rajasthan	0	0.00	0	1239.00	309624	136857.97	0	138949.60
16.	Tamil Nadu	0	0.00	0	0.00	0	0.00	88	76.25
17.	Tripura	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
18.	Uttar Pradesh	N.A.	N.A.	0	0.00	N.A.	N.A.	1611043	338623.41
19.	West Bengal	N.R.	N.R.	0	0.00	N.R.	39665.20	0	43184.52
Total		52159	14954.01	51682	28337.05	827911.0	560302.10	2141489	1320300.18
Note : N.R. Denotes Not Reported									Conti.

TABLE - 7 (iv) : LOANS OUTSTANDING AT ULTIMATE BORROWERS LEVEL AS ON 31ST MARCH 2008

(Rs. Lakh)

Sr. No.	Name of the Bank	TOTAL LOANS OUTSTANDING											
		Short Term Agril. Loans				Other Purposes Rural Housing (NHB / NABARD etc.)				Non-Farm Sector			
		Outstanding at the end of Prvs.Yr. 31.03.07		Outstanding at the end of Curr.Yr. 31.03.08		Outstanding at the end of Prvs.Yr. 31.03.07		Outstanding at the end of Curr.Yr. 31.03.08		Outstanding at the end of Prvs.Yr. 31.03.07		Outstanding at the end of Curr.Yr. 31.03.08	
		Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
1	2	11	12	13	14	15	16	17	18	19	20	21	22
1.	Assam	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
2.	Bihar	N.R.	N.R.	0	0.00	N.R.	N.R.	0	0.00	N.R.	N.R.	0	2042.51
3.	Chhattisgarh	N.R.	N.R.	0	0.00	N.R.	N.R.	0	0.00	N.R.	N.R.	0	549.81
4.	Gujarat	N.A.	N.A.	0	7665.23	N.A.	N.A.	0	1341.02	N.A.	N.A.	0	2665.50
5.	Haryana	0	0.00	0	0.00	0	29052.91	0	25799.18	0	9929.04	0	10778.75
6.	Himachal Pradesh	0	0.00	0	0.00	2276	1832.42	15788	7984.33	4711	1086.21	7302	3693.18
7.	Jammu & Kashmir	0	0.00	0	0.00	0	0.00	0	0.00	0	199.64	0	194.05
8.	Karnataka	0	0.00	0	0.00	15316	12280.08	15974	12092.61	11767	6246.45	14189	4866.23
9.	Kerala	17436	8342.07	18202	10148.27	112134	69912.85	107957	71591.32	53515	28263.88	44667	26496.92
10.	Madhya Pradesh	N.R.	N.R.	0	0.00	N.R.	N.R.	0	0.00	N.R.	N.R.	0	5830.71
11.	Maharashtra	0	0.00	0	0.00	0	476.82	0	451.52	0	1246.52	0	1164.83
12.	Orissa	N.R.	N.R.	120960	11614.10	N.R.	N.R.	0	0.00	N.R.	N.R.	0	0.00
13.	Pondicherry	N.R.	N.R.	0	0.00	N.R.	N.R.	0	0.00	N.R.	N.R.	0	46.90
14.	Punjab	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
15.	Rajasthan	0	0.00	0	1332.22	5986	8376.43	0	6865.42	21434	11513.38	0	7632.91
16.	Tamil Nadu	0	0.00	0	0.00	1694	2494.28	972	1482.00	13458	20043.96	11472	16652.39
17.	Tripura	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
18.	Uttar Pradesh	N.A.	N.A.	0	0.00	N.A.	N.A.	7549	4660.50	N.A.	N.A.	161051	59898.58
19.	West Bengal	N.R.	N.R.	0	0.00	N.R.	7017.66	0	11196.39	N.R.	5082.14	0	5990.15
Total		17436	8342.07	139162	30759.82	137406	131443.45	148240	143464.29	104885	83611.22	238681	148503.42

Conti.

TABLE - 7 (iv) : LOANS OUTSTANDING AT ULTIMATE BORROWERS LEVEL AS ON 31ST MARCH 2008

(Rs. Lakh)

Sr. No.	Name of the Bank	TOTAL LOANS OUTSTANDING							
		Other Non-Agril. Loans				Outstanding at the end of Prvs.Yr. 31.03.07		Outstanding at the end of Curr.Yr. 31.03.08	
		Outstanding at the end of Prvs.Yr. 31.03.07		Outstanding at the end of Curr.Yr. 31.03.08		Number (3+7+11+15 +19+23)	Amount (4+8+12 +16+20+24)	Number (5+9+13 +17+21+25)	Amount (6+10+14 +18+22+26)
		Number	Amount	Number	Amount				
1	2	23	24	25	26	27	28	29	30
1.	Assam	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
2.	Bihar	N.R.	N.R.	0	0.00	N.R.	N.R.	0	8602.70
3.	Chhattisgarh	N.R.	N.R.	0	0.00	N.R.	N.R.	0	21103.35
4.	Gujarat	N.A.	N.A.	0	411.11	N.R.	N.R.	0	66459.26
5.	Haryana	0	0.00	0	0.00	0	188204.87	0	162654.00
6.	Himachal Pradesh	424	246.84	0	0.00	10005	7664.30	54688	27657.86
7.	Jammu & Kashmir	0	0.00	0	37.41	0	1397.26	0	1184.52
8.	Karnataka	0	0.00	24392	6981.49	311822	105275.82	353708	122616.25
9.	Kerala	13487	11574.78	16486	11868.81	479685	182530.42	438601	180585.23
10.	Madhya Pradesh	N.R.	153930.32	0	0.00	N.R.	153930.32	0	148340.60
11.	Maharashtra	0	649.71	0	649.02	0	95000.49	0	90454.34
12.	Orissa	N.R.	N.R.	0	0.00	N.R.	N.R.	120960	11614.10
13.	Pondicherry	N.R.	N.R.	0	997.20	N.R.	N.R.	0	1287.65
14.	Punjab	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	211966.60
15.	Rajasthan	0	0.00	0	0.00	337044	156747.78	0	156019.15
16.	Tamil Nadu	24445	3360.53	6336	1175.03	N.R.	25898.77	18868	19385.67
17.	Tripura	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
18.	Uttar Pradesh	N.A.	N.A.	3653	1276.82	N.A.	N.A.	1783296	404459.31
19.	West Bengal	N.R.	4650.04	0	6014.01	N.R.	56415.04	0	66385.07
Total		38356	174412.22	50867	29410.90	1178153	973065.07	2770121	1700775.66

TABLE - 8 : CLASSIFICATION OF ASSETS (AT APEX BANK LEVEL) AS ON 31 MARCH 2008

(Rs. Lakh)

Sr. No.	Name of the Bank	Total Loans Outstanding		Standard Assets		Sub-Standard Assets	
		as at the end of		as at the end of		as at the end of	
		Previous Year 31 March 2007	Current Year 31 March 2008	Previous Year 31 March 2007	Current Year 31 March 2008	Previous Year 31 March 2007	Current Year 31 March 2008
1	2	3	4	5	6	7	8
1.	Assam	1252.17	N.R	209.73	N.R	0.00	N.R
2.	Bihar	N.R	8602.70	N.R	704.78	N.R	1144.21
3.	Chhattisgarh	N.R	21103.35	N.R	12717.34	N.R	6127.14
4.	Gujarat	61849.85	66459.25	29843.66	30691.01	11329.93	13059.74
5.	Haryana	192252.51	170790.83	105628.13	153450.38	86624.38	16149.91
6.	Himachal Pradesh	27675.10	27647.86	17870.93	15213.37	6431.63	8057.57
7.	Jammu & Kashmir	1397.26	1184.52	99.00	0.00	372.79	1153.97
8.	Karnataka	128630.57	129826.21	98205.18	95744.49	10080.85	13946.80
9.	Kerala	181107.43	176916.95	167917.00	160805.11	13186.86	16108.27
10.	Madhya Pradesh	153930.92	148340.60	132584.99	123180.84	17506.73	21199.33
11.	Maharashtra	130279.80	129473.46	81715.32	16313.89	18312.46	66183.05
12.	Orissa	N.R	17861.50	N.R	0.00	N.R	42.70
13.	Pondicherry	1250.00	1287.05	887.43	941.27	133.90	256.08
14.	Punjab	0.00	N.R	210166.49	N.R.	27.23	N.R.
15.	Rajasthan	154373.97	154892.72	111278.51	112355.39	41384.53	39420.30
16.	Tamil Nadu	95430.56	121278.40	76915.72	79387.65	887.09	8045.76
17.	Tripura	1730.12	N.R	1031.52	N.R	185.74	N.R
18.	Uttar Pradesh	343678.72	324854.92	136921.73	82924.67	104090.13	107952.21
19.	West Bengal	55111.16	62224.59	53646.99	43258.92	4747.09	11115.31
Total		1529950.14	1562744.91	1224922.33	927689.11	315301.34	329962.35

Note : (1) N.R. Denotes Not Reported

(2) \$ Loans outstanding is exclusive of interest debited to loan A/c.(UPSCARDB)

(3) Punjab : the bank has not furnished NPA data. Hence loan outstanding not taken in to account.

Conti.

TABLE - 8 : CLASSIFICATION OF ASSETS (AT APEX BANK LEVEL) AS ON 31 MARCH 2008

(Rs. Lakh)

Sr. No.	Name of the Bank	Doubtful Assets (secured portion)					
		Loans in default (Over 36 mths to 48 months) D1		Loans in default (Over 48 mths to 72 months) D2		Loans in default (Over 72 months) D3	
		As at the end of		As at the end of		As at the end of	
		Previous Year 31 March 2007	Current Year 31 March 2008	Previous Year 31 March 2007	Current Year 31 March 2008	Previous Year 31 March 2007	Current Year 31 March 2008
1	2	9	10	11	12	13	14
1.	Assam	0.00	N.R	0.00	N.R	703.42	N.R
2.	Bihar	N.R	741.41	N.R	820.02	N.R	5189.43
3.	Chhattisgarh	N.R	2258.87	N.R	0.00	N.R	0.00
4.	Gujarat	4496.47	4507.41	6731.13	6713.99	9499.55	11486.90
5.	Haryana	1190.54	0.00	0.00	0.00	0.00	0.00
6.	Himachal Pradesh	27675.10	27647.86	17870.93	15213.37	6431.63	8057.57
7.	Jammu & Kashmir	125.31	27.31	175.63	0.00	621.29	0.00
8.	Karnataka	5796.70	7352.28	6060.80	5719.70	7490.80	6031.03
9.	Kerala	0.00	0.00	0.00	0.00	0.00	0.00
10.	Madhya Pradesh	1490.13	2164.30	1449.69	1796.13	899.38	0.00
11.	Maharashtra	714.12	0.00	29537.90	0.00	0.00	46976.52
12.	Orissa	N.R	17780.91	N.R	0.00	N.R	0.00
13.	Pondicherry	30.69	0.00	143.77	88.10	52.65	0.00
14.	Punjab	31.13	N.R.	12.88	N.R.	0.79	N.R.
15.	Rajasthan	0.00	0.00	0.00	0.00	0.00	3117.03
16.	Tamil Nadu	3872.94	6385.58	5511.15	6192.04	1137.78	2178.47
17.	Tripura	100.57	N.R	87.68	N.R	324.57	N.R
18.	Uttar Pradesh	45142.99	45791.21	33224.12	42136.16	24062.18	45656.64
19.	West Bengal	2414.92	1913.50	2370.03	3264.16	1729.47	2626.45
Total		1529950.14	1562744.91	1224922.33	927689.11	315301.34	329962.35
							Conti.

TABLE - 8 : CLASSIFICATION OF ASSETS (AT APEX BANK LEVEL) AS ON 31 MARCH 2008

(Rs. Lakh)

Sr. No.	Name of the Bank	Sub total		Doubtful Assets (unsecured Portion)		Loss Assets	
		Previous Year 31 March 2007 (9+11+13)	Current Year 31 March 2008 (10+12+14)	Previous Year 31 March 2007	Current Year 31 March 2008	Previous Year 31 March 2007	Current Year 31 March 2008
1	2	15	16	17	18	19	20
1.	Assam	703.42	N.R	0.00	N.R	281.81	N.R
2.	Bihar	N.R.	6750.86	N.R	2.85	N.R	0.00
3.	Chhattisgarh	N.R.	2258.87	N.R	0.00	N.R	0.00
4.	Gujarat	20727.15	22708.30	0.00	0.00	0.00	0.00
5.	Haryana	1190.54	0.00	0.00	1190.54	0.00	0.00
6.	Himachal Pradesh	3372.54	4386.92	0.00	0.00	0.00	0.00
7.	Jammu & Kashmir	922.23	27.31	0.00	0.00	3.24	3.24
8.	Karnataka	19348.30	19103.01	0.00	1031.91	996.24	0.00
9.	Kerala	0.00	0.00	0.00	0.00	3.57	3.57
10.	Madhya Pradesh	3839.20	3960.43	0.00	0.00	0.00	0.00
11.	Maharashtra	30252.02	46976.52	0.00	0.00	0.00	0.00
12.	Orissa	N.R.	17780.91	N.R	0.00	N.R	37.89
13.	Pondicherry	227.11	88.10	73.30	0.00	2.03	1.60
14.	Punjab	44.80	N.R.	0.00	N.R.	0.00	N.R.
15.	Rajasthan	0.00	3117.03	1710.93	0.00	0.00	0.00
16.	Tamil Nadu	10521.87	14756.09	0.00	0.00	30140.41	19088.90
17.	Tripura	512.82	N.R	0.00	N.R	0.00	N.R
18.	Uttar Pradesh	102429.29	133584.01	0.00	0.00	237.57	394.03
19.	West Bengal	6514.42	7804.11	0.00	0.00	33.17	46.24
Total		200605.71	283302.47	1784.23	2225.30	31698.04	19575.47
Note : (1) N.R. Denotes Not Reported							Conti.

TABLE - 8 : CLASSIFICATION OF ASSETS (AT APEX BANK LEVEL) AS ON 31 MARCH 2008

(Rs. Lakh)

Sr. No.	Name of the Bank	Total Impaired Credit (NPA)		% of Impaired Assets to Loans O/s.		Total Provn.req.to be made for impaired assets	
		as at the end of		as at the end of		Previous Year	Current Year
		Previous Year 31 March 2007 (7+15+17+19)	Current Year 31 March 2008 (8+16+18+20)	Previous Year 31 March 2007 (21/03*100)	Current Year 31 March 2008 (22/04*100)	31 March 2007 (in respect of - item no. 21)	31 March 2008 (in respect of - item no. 22)
1	2	21	22	23	24	25	26
1.	Assam	985.23	N.R	78.68	N.R	351.70	N.R
2.	Bihar	N.R.	7897.92	N.R.	91.81	N.R	3106.27
3.	Chhattisgarh	N.R.	8386.01	N.R.	39.74	N.R	1064.48
4.	Gujarat	32057.08	35768.04	51.83	53.82	8875.85	10041.82
5.	Haryana	87814.92	17340.45	45.68	10.15	3498.98	2001.59
6.	Himachal Pradesh	9804.17	12444.49	35.43	45.01	1869.65	2477.34
7.	Jammu & Kashmir	1298.26	1184.52	92.91	100.00	428.92	N.R
8.	Karnataka	30425.39	34081.72	23.65	26.25	8972.48	8867.72
9.	Kerala	13190.43	16111.84	7.28	9.11	1322.26	1614.40
10.	Madhya Pradesh	21345.93	25159.76	13.87	16.96	3264.76	3399.58
11.	Maharashtra	48564.48	113159.57	37.28	87.40	10860.95	19550.47
12.	Orissa	N.R.	17861.50	N.R.	100.00	N.R	7978.60
13.	Pondicherry	436.34	345.78	34.91	26.87	92.90	0.00
14.	Punjab	72.03	N.R.	0.72	N.R.	13.47	N.R.
15.	Rajasthan	43095.46	42537.33	27.92	27.46	4864.15	4902.33
16.	Tamil Nadu	41549.37	41890.75	43.54	34.54	34216.61	26904.19
17.	Tripura	698.56	N.R	40.38	N.R	229.83	N.R
18.	Uttar Pradesh	206756.99	241930.25	60.16	74.47	42066.24	55816.66
19.	West Bengal	11294.68	18965.66	20.49	30.48	2566.61	3962.49
Total		549389.32	635065.59	35.91	40.64	123495.36	151687.94
<p>Note : (1) N.R. Denotes Not Reported (2) \$ - the loan outstanding of U.P. SCARDB for the current year is exclusive of interest accrued. (3) Punjab : The bank has not furnished NPA data. Hence loan outstanding not taken in to account.</p>							

Conti.

TABLE - 8 : CLASSIFICATION OF ASSETS (AT APEX BANK LEVEL) AS ON 31 MARCH 2008

(Rs. Lakh)

Sr. No.	Name of the Bank	Total Provn. made by the bank for impaired assets (as per B.S. fig.)		Provision made for Standard Assets	
		Previous Year 31 March 2007	Current Year 31 March 2008	Previous Year 31 March 2007	Current Year 31 March 2008
1	2	27	28	29	30
1.	Assam	351.70	N.R	1.41	N.R
2.	Bihar	N.R	3109.96	N.R	3.69
3.	Chhattisgarh	N.R	1064.48	N.R	91.45
4.	Gujarat	8875.85	10041.82	75.20	76.72
5.	Haryana	8926.49	7735.85	264.05	386.60
6.	Himachal Pradesh	1869.65	2436.82	44.67	39.38
7.	Jammu & Kashmir	344.73	N.R	0.24	N.R
8.	Karnataka	8972.48	8867.72	0.24	239.24
9.	Kerala	2254.28	4270.69	420.00	420.00
10.	Madhya Pradesh	3265.25	3092.35	332.90	332.90
11.	Maharashtra	10860.95	19550.47	204.29	0.00
12.	Orissa	N.R	10865.65	N.R	0.00
13.	Pondicherry	93.00	0.00	0.10	0.00
14.	Punjab	13.47	N.R.	525.41	N.R.
15.	Rajasthan	4879.55	4902.33	278.20	280.89
16.	Tamil Nadu	34216.61	26904.19	192.29	2786.75
17.	Tripura	229.83	N.R	2.55	N.R
18.	Uttar Pradesh	43761.08	55836.48	342.30	207.31
19.	West Bengal	3691.81	4058.96	N.R.	134.54
Total		132606.73	162737.77	2683.85	4999.47

TABLE - 9 : INCOME AND EXPENDITURE FOR THE YEAR 2007-08 (AT APEX BANK LEVEL)

(Rs. Lakh)

Sr. No.	Name of the Bank	INCOME			EXPENDITURE			
		Interest Income	Other Income	Total Income	Interest Expen.	Provisions	Cost of Management	Total Expenditure
		During the curr. Yr. 2007-08	During the curr. Yr. 2007-08	During the curr. Yr. 2007-08 (3+4)	During the curr. Yr. 2007-08	During the curr. Yr. 2007-08	During the curr. Yr. 2007-08	During the curr. Yr. 2007-08 (6+7+8)
1	2	3	4	5	6	7	8	9
1.	Assam	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
2.	Bihar	1706.31	19.52	1725.83	1804.43	1276.88	970.39	4051.70
3.	Chhattisgarh	1786.70	1.57	1788.27	1303.30	1463.29	101.31	2867.90
4.	Gujarat	8613.59	993.03	9606.62	2711.08	3171.57	1793.40	7676.05
5.	Haryana	17727.35	7.26	17734.61	13974.32	470.57	524.15	14969.04
6.	Himachal Pradesh	3162.06	23.22	3185.28	1996.85	2436.40	504.16	4937.41
7.	Jammu & Kashmir	156.33	1.76	158.09	181.30	302.38	158.62	642.30
8.	Karnataka	11207.10	30.23	11237.33	11174.55	5.80	1533.04	12713.39
9.	Kerala	21943.40	600.37	22543.77	13613.22	5487.24	1823.62	20924.08
10.	Madhya Pradesh	14118.01	0.00	14118.01	12814.32	295.00	985.53	14094.85
11.	Maharashtra	15896.01	1.09	15897.10	12934.76	21304.98	1938.76	36178.50
12.	Orissa	1350.19	4.15	1354.34	1521.87	0.00	143.26	1665.13
13.	Pondicherry	211.16	7.58	218.74	132.63	77.01	30.89	240.53
14.	Punjab	18180.11	10.06	18190.17	13692.85	0.00	1575.41	15268.26
15.	Rajasthan	13253.88	25.22	13279.10	10217.18	733.97	717.13	11668.28
16.	Tamil Nadu	4272.95	7634.66	11907.61	5687.33	1171.47	947.26	7806.06
17.	Tripura	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
18.	Uttar Pradesh	26366.66	261.93	26628.59	21115.57	12000.00	9567.27	42682.84
19.	West Bengal	9593.04	130.71	9723.75	5203.59	3865.83	637.79	9707.21
Total		169544.85	9752.36	179297.21	130079.15	54062.39	23951.99	208093.53
Note : (1) N.R. Denotes Not Reported								
Conti.								

TABLE - 9 : INCOME AND EXPENDITURE FOR THE YEAR 2007 - 08 (AT APEX BANK LEVEL)

(Rs. Lakh)

Sr. No.	Name of the Bank	Profit - Loss	Undisbursed Profit / Accumulated Loss' (as per Balance Sheet)	Dividend Declared for the current year 2007-08 Percentage (%)	Amount
		During the curr. Yr. 2007-08 (5-9)	As at the end of Curr. Yr. 31 March 2008	For the Curr. Yr. 2007-08	During the curr. Yr. 2007-08
1	2	10	11	12	13
1.	Assam	N.R.	N.R.	0.00	0.00
2.	Bihar	-2325.87	-23722.55	0.00	0.00
3.	Chhattisgarh	-1079.63	-1389.02	0.00	0.00
4.	Gujarat	1930.57	1930.57	11.00	572.44
5.	Haryana	2765.57	-8442.39	0.00	0.00
6.	Himachal Pradesh	-1752.13	-2165.73	0.00	0.00
7.	Jammu & Kashmir	-484.21	-3706.71	0.00	0.00
8.	Karnataka	-1476.06	-856.55	0.00	0.00
9.	Kerala	1619.69	4083.11	0.00	0.00
10.	Madhya Pradesh	23.16	42.35	0.00	0.00
11.	Maharashtra	-20281.40	-39177.25	0.00	0.00
12.	Orissa	-310.79	-12819.10	0.00	0.00
13.	Pondicherry	-21.79	-283.12	0.00	0.00
14.	Punjab	2921.91	5453.44	0.00	0.00
15.	Rajasthan	1610.82	9817.83	10.00	331.77
16.	Tamil Nadu	4101.55	-4693.23	0.00	0.00
17.	Tripura	N.R.	N.R.	0.00	0.00
18.	Uttar Pradesh	-16054.25	-28026.90	0.00	0.00
19.	West Bengal	16.54	553.07	N.R.	N.R.
Total		-28796.32	-103402.18	21.00	904.21

TABLE - 9 (I) : INCOME AND EXPENDITURE FOR THE YEAR 2007 - 08 (AT PRIMARY BANK LEVEL)

(Rs. Lakh)

Sr. No.	Name of the Bank	INCOME			EXPENDITURE			Total Expenditure During the curr. Yr. 2007-08 (6+7+8)
		Interest Income	Other Income	Total Income	Interest Expen.	Provisions	Cost of Management	
		During the curr. Yr. 2007-08	During the curr. Yr. 2007-08	During the curr. Yr. 2007-08 (3+4)	During the curr. Yr. 2007-08	During the curr. Yr. 2007-08	During the curr. Yr. 2007-08	
1	2	3	4	5	6	7	8	9
1.	Assam (*)	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
2.	Bihar (*)	1706.31	19.52	1725.83	1804.43	1276.88	970.39	4051.70
3.	Chhattisgarh	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
4.	Gujarat (*)	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
5.	Haryana	27456.17	3625.38	31081.55	0.00	869.93	20236.64	21106.57
6.	Himachal Pradesh	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
7.	Jammu & Kashmir (*)	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
8.	Karnataka	13149.66	4936.20	18085.86	14194.29	1008.12	2838.13	18040.54
9.	Kerala	22510.03	11767.97	34278.00	15559.06	16048.46	3531.35	35138.87
10.	Madhya Pradesh	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
11.	Maharashtra	15172.27	623.24	15795.51	15130.42	21508.02	5934.35	42572.79
12.	Orissa	1839.75	37.99	1877.74	0.00	1137.63	416.21	1553.84
13.	Pondicherry (*)	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
14.	Punjab	20559.84	1178.26	21738.10	15494.94	0.00	7401.43	22896.37
15.	Rajasthan	18091.74	710.86	18802.60	12404.83	4736.09	2838.55	19979.47
16.	Tamil Nadu	8717.53	4795.26	13512.79	3763.19	8560.75	2122.17	14446.11
17.	Tripura (*)	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
18.	Uttar Pradesh (*)	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
19.	West Bengal	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
Total		129203.30	27694.68	156897.98	78351.16	55145.88	46289.22	179786.26
Note : (1) N.R. Denotes Not Reported (*) (2) Unitary Structure- Not Applicable N.A.								

Conti.

TABLE - 9 (I) : INCOME AND EXPENDITURE FOR THE YEAR 2007 - 08 (AT PRIMARY BANK LEVEL)

(Rs. Lakh)

Sr. No.	Name of the Bank	Profit -Loss	Undisbursed Profit /Accu Loss ' (as per Balance Sheet)	Dividend Declared for the current year 2007-08 Percentage (%)	Amount
		During the curr. Yr. 2008 (5-9)	As at the end of Curr. Yr. 2008		
1	2	10	11	12	13
1.	Assam (*)	N.A.	N.R.	N.R.	N.R.
2.	Bihar	-2325.87	-23722.55	0.00	0.00
3.	Chhattisgarh	N.R.	N.R.	N.R.	N.R.
4.	Gujarat	N.A.	N.A.	N.A.	N.A.
5.	Haryana	9974.98	-25874.31	0.00	0.00
6.	Himachal Pradesh	N.R.	N.R.	N.R.	N.R.
7.	Jammu & Kashmir	N.A.	N.A.	N.A.	N.A.
8.	Karnataka	45.32	-42634.06	18.61	68.91
9.	Kerala	-860.87	10979.16	0.00	0.00
10.	Madhya Pradesh	N.R.	N.R.	N.R.	N.R.
11.	Maharashtra	-26777.28	-93184.41	0.00	0.00
12.	Orissa	323.90	-14607.08	0.00	0.00
13.	Pondicherry	N.A.	N.A.	N.A.	N.A.
14.	Punjab	-1158.27	-6379.39	0.00	0.00
15.	Rajasthan	-1176.87	-5488.21	0.00	0.00
16.	Tamil Nadu	-933.32	-41369.59	0.00	0.00
17.	Tripura	N.A.	N.A.	N.A.	N.A.
18.	Uttar Pradesh	N.A.	N.A.	N.A.	N.A.
19.	West Bengal	N.R.	N.R.	N.R.	N.R.
Total		-22888.28	-242280.44	18.61	68.91

**TABLE - 10 :PURPOSE-WISE CLASSIFICATION OF ADVANCES MADE DURING THE YEAR 2007-2008
(AT ULTIMATE BORROWERS' LEVEL)**

(Rs. Lakh)

Sr. No.	Name of the Bank	FARM SECTOR - (I) AGRICULTURAL ADVANCES									
		PUMP SETS		SINKING OF WELLS		SPRINKLER/DRIP IRRIGATION		OTHERS		SUB TOTAL OF M I	
		Curr. Yr. 2008		Curr. Yr. 2008		Curr. Yr. 2008		Curr. Yr. 2008		Curr. Yr. 2008	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	Number (3+5+7+9)	Amount (4+6+8+10)
1	2	3	4	5	6	7	8	9	10	11	12
1.	Assam	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
2.	Bihar	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
3.	Chhattisgarh	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
4.	Gujarat	0	0.00	0	0.00	0	0.00	174	130.84	174	130.84
5.	Haryana	520	522.55	226	236.30	191	133.57	2593	4103.86	3530	4996.28
6.	Himachal Pradesh	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
7.	Jammu & Kashmir	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
8.	Karnataka	839	271.23	1756	376.28	941	383.29	1306	388.87	4842	1419.67
9.	Kerala	181	88.33	2520	631.00	3	1.10	255	52.20	2959	772.63
10.	Madhya Pradesh	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
11.	Maharashtra	0	0.00	0	0.00	0	0.00	0	0.18	0	0.18
12.	Orissa	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
13.	Pondicherry	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
14.	Punjab	0	702.67	0	0.00	0	9.12	0	166.98	0	878.77
15.	Rajasthan	508	175.62	38	5.85	252	70.10	3374	2214.22	4172	2465.79
16.	Tamil Nadu	0	0.00	0	0.00	23	8.10	0	0.00	23	8.10
17.	Tripura	0	0.00	0	0.00	0	0.00	1	0.40	1	0.40
18.	Uttar Pradesh	25936	7246.28	93	52.99	557	243.76	0	0.00	26586	7543.03
19.	West Bengal	0	0.00	0	0.00	0	0.00	67	3130	67	31.30
Total		27984	9006.68	4633	1302.42	1967	849.04	7770	7088.50	42354	18246.99

Note : (1) N.R. Denotes Not Reported

Conti.

**TABLE - 10 :PURPOSE-WISE CLASSIFICATION OF ADVANCES MADE DURING THE YEAR 2007-2008
(AT ULTIMATE BORROWERS' LEVEL)**

(Rs. Lakh)

Sr. No.	Name of the Bank	FARM MECHANISATION							
		TRACTOR & ACCESSORIES		POWER TILLERS		OTHERS		SUB TOTAL OF F.M	
		Curr. Yr. 2008		Curr. Yr. 2008		Curr. Yr. 2008		Curr. Yr. 2008	
		No.	Amount	No.	Amount	No.	Amount	Number (13+15+17)	Amount (14+16+18)
1	2	13	14	15	16	17	18	19	20
1.	Assam	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
2.	Bihar	0	0.00	0	0.00	0	0.00	0	0.00
3.	Chhattisgarh	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
4.	Gujarat	0	0.00	0	0.00	1181	4019.11	1181	4019.11
5.	Haryana	537	2100.89	1382	942.74	354	332.47	2273	3376.10
6.	Himachal Pradesh	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
7.	Jammu & Kashmir	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
8.	Karnataka	1891	8439.93	195	201.85	22	76.98	2108	8718.76
9.	Kerala	4	15.41	2	1.78	1	4.25	7	21.44
10.	Madhya Pradesh	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
11.	Maharashtra	0	0.00	0	0.00	0	0.00	0	0.00
12.	Orissa	0	0.00	0	0.00	0	0.00	0	0.00
13.	Pondicherry	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
14.	Punjab	0	1276.22	0	0.00	0	0.00	0	1276.22
15.	Rajasthan	2225	7529.33	0	0.00	383	382.65	2608	7911.98
16.	Tamil Nadu	0	0.00	0	0.00	0	0.00	0	0.00
17.	Tripura	0	0.00	1	0.83	0	0.00	1	0.83
18.	Uttar Pradesh	1114	2950.38	1379	690.26	907	737.72	3400	4378.36
19.	West Bengal	0	0.00	0	0.00	509	1022.73	509	1022.73
Total		5771	22312.16	2959	1837.46	3357	6575.91	12087	30725.53

Conti.

**TABLE - 10 :PURPOSE-WISE CLASSIFICATION OF ADVANCES MADE DURING THE YEAR 2007-2008
(AT ULTIMATE BORROWERS' LEVEL)**

(Rs. Lakh)

Sr. No.	Name of the Bank	PLANTATION AND HORTICULTURE										
		PLANTATION & FRUIT CROPS			FLORICULTURE		OTHERS		SUB TOTAL P & H			
		Curr. Yr. 2008			Curr. Yr. 2008		Curr. Yr. 2008		Curr. Yr. 2008			
		No.	Area (in acres)	Amount	No.	Amount	No.	Amount	Number (21+24+26)	Area (22)	Amount (23+25+27)	
1	2	21	22	23	24	25	26	27	28	29	30	
1.	Assam	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
2.	Bihar	0	0	0.00	0	0.00	N.R.	0.00	0	0	0.00	
3.	Chhattisgarh	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
4.	Gujarat	0	0	0.00	0	0.00	3	7.16	3	0	7.16	
5.	Haryana	650	0	968.24	548	674.52	38	76.95	1236	0	1719.71	
6.	Himachal Pradesh	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
7.	Jammu & Kashmir	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
8.	Karnataka	1435	24143	1554.36	0	0.00	618	546.43	2053	24143	2100.79	
9.	Kerala	3799	0	1678.88	9	3.75	160	93.72	3968	0	1776.35	
10.	Madhya Pradesh	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
11.	Maharashtra	0	0	1.96	0	0.00	0	0.00	0	N.R.	1.96	
12.	Orissa	0	0	0.00	0	0.00	0	0.00	0	0	0.00	
13.	Pondicherry	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
14.	Punjab	0	0	66.58	0	186.60	0	0.00	0	0	253.18	
15.	Rajasthan	15	0	22.62	0	0.00	262	243.34	277	0	265.96	
16.	Tamil Nadu	0	0	0.00	0	0.00	0	0.00	0	0	0.00	
17.	Tripura	7	0	3.68	0	0.00	0	0.00	7	0	3.68	
18.	Uttar Pradesh	3588	0	1986.94	6004	4139.29	0	0.00	9592	0	6126.23	
19.	West Bengal	0	0	0.00	0	0.00	583	299.78	583	0	299.78	
Total		9494	24143	6283.26	6561	5004.16	1664	1267.38	17719	24143	12554.80	

Conti.

**TABLE - 10 :PURPOSE-WISE CLASSIFICATION OF ADVANCES MADE DURING THE YEAR 2007-2008
(AT ULTIMATE BORROWERS' LEVEL)**

(Rs. Lakh)

Sr. No.	Name of the Bank	FARM SECTOR - (I) AGRICULTURAL ADVANCES							
		LAND DEVELOPMENT			SHORT-TERM AGRIL. ADV.		TOTAL AGRICULTURAL ADVANCES		
		Curr. Yr. 2008			Curr. Yr. 2008		Curr. Yr. 2008		
		No.	Amount	Area (in acres)	No.	Amount	Number (11+19+28 +31+34)	Area (29+33)	Amount (12+20+30 +32+35)
1	2	31	32	33	34	35	36	37	38
1.	Assam	N.R.	N.R.	N.R.	N.R.	N.R.	N.R	N.R	N.R
2.	Bihar	0	0.00	0	0	0.00	0	0	0.00
3.	Chhattisgarh	N.R.	N.R.	N.R.	N.R.	N.R.	N.R	N.R	N.R
4.	Gujarat	256	169.00	0	6635	6178.36	8249	0	10505.00
5.	Haryana	963	1091.00	0	0	0.00	8002	0	11183.00
6.	Himachal Pradesh	N.R.	N.R.	N.R.	N.R.	N.R.	N.R	N.R	N.R
7.	Jammu & Kashmir	N.R.	N.R.	N.R.	N.R.	N.R.	N.R	N.R	N.R
8.	Karnataka	9165	3216.00	19313	0	0.00	18168	43456	15455.00
9.	Kerala	4224	1706.00	0	20319	10656.46	31477	0	14933.00
10.	Madhya Pradesh	N.R.	N.R.	N.R.	N.R.	N.R.	N.R	0	0.00
11.	Maharashtra	0	0.00	0	0	0.00	0	0	2.00
12.	Orissa	0	0.00	0	0	0.00	0	0	0.00
13.	Pondicherry	N.R.	N.R.	N.R.	N.R.	N.R.	N.R	N.R	N.R
14.	Punjab	0	548.00	0	0	0.00	0	0	2956.00
15.	Rajasthan	2865	1614.00	0	2115	1120.56	12037	0	13378.00
16.	Tamil Nadu	0	0.00	0	0	0.00	23	0	8.00
17.	Tripura	0	0.00	0	0	0.00	9	0	5.00
18.	Uttar Pradesh	0	0.00	0	0	0.00	39578	0	18048.00
19.	West Bengal	1	0.00	0	0	0.00	1160	0	1354.00
	Total	17474	8344	19313	29069	17955.38	118703	43456	87826.00
Conti.									

**TABLE - 10 :PURPOSE-WISE CLASSIFICATION OF ADVANCES MADE DURING THE YEAR 2007-2008
(AT ULTIMATE BORROWERS' LEVEL)**

(Rs. Lakh)

Sr. No.	Name of the Bank	(II) NON - AGRICULTURAL ADVANCES									
		ANIMAL HUSBANDRY									
		DAIRY		POULTRY		PIGGERY		OTHERS		SUB TOTAL AH	
		Curr. Yr. 2008 No.	Amount	Curr. Yr. 2008 No.	Amount	Curr. Yr. 2008 No.	Amount	Curr. Yr. 2008 No.	Amount	Curr. Yr. 2008 Number (39+41 +43+45)	Amount (40+42+ 44+46)
1	2	39	40	41	42	43	44	45	46	47	48
1.	Assam	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R
2.	Bihar	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
3.	Chhattisgarh	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R
4.	Gujarat	0	0.00	0	0.00	0	0.00	437	260.56	437	260.56
5.	Haryana	2030	1926.23	527	1475.14	94	165.74	1397	1300.12	4048	4867.23
6.	Himachal Pradesh	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R
7.	Jammu & Kashmir	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R
8.	Karnataka	2052	940.45	74	231.93	19	29.99	2281	911.81	4426	2114.18
9.	Kerala	775	277.98	344	343.93	41	28.40	212	92.38	1372	742.69
10.	Madhya Pradesh	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R
11.	Maharashtra	0	1.22	0	0.00	0	0.00	0	0.47	0	1.69
12.	Orissa	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
13.	Pondicherry	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R
14.	Punjab	0	6742.14	0	423.98	0	0.00	0	239.00	0	7405.12
15.	Rajasthan	2512	1886.74	20	43.77	0	4.91	1600	908.60	4132	2844.02
16.	Tamil Nadu	0	0.00	0	0.00		0.00	0	0.00	0	0.00
17.	Tripura	1	0.50	220	82.88	0	0.00	0	0.00	221	83.38
18.	Uttar Pradesh	19767	11476.32	3603	1948.70	489	203.55	6454	2053.37	30313	15681.94
19.	West Bengal	0	0.00	0	0.00.	0	0.00	1500	429.27	1550	429.27
	Total	27137	23251.58	4788	4550.33	643	432.59	13931	6195.58	46499	34430.08

Conti.

**TABLE - 10 :PURPOSE-WISE CLASSIFICATION OF ADVANCES MADE DURING THE YEAR 2007-2008
(AT ULTIMATE BORROWERS' LEVEL)**

(Rs. Lakh)

Sr. No.	Name of the Bank	(II) NON - AGRICULTURAL ADVANCES								
		FISHERIES								
		INLAND FISHERIES			MARINE FISHERIES		SUB TOTAL OF FISHERIES			
		No.	Curr. Yr. 2008 Amount	Area (in acres)	No.	Curr. Yr. 2008 Amount	Number (49+52)	Curr. Yr. 2008 Amount (50+53)	Area (51)	
1	2	49	50	51	52	53	54	55	56	
1.	Assam	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R
2.	Bihar	0	0.00	0	0	0.00	0	0.00	0	0
3.	Chhattisgarh	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R
4.	Gujarat	0	0.00	0	0	0.00	0	0.00	0	0
5.	Haryana	7	22.82	0	0	0.00	7	22.82	0	0
6.	Himachal Pradesh	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R
7.	Jammu & Kashmir	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R
8.	Karnataka	2	1.00	0	0	0.00	2	1.00	0	0
9.	Kerala	20	28.23	0	3	2.50	23	30.73	0	0
10.	Madhya Pradesh	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R
11.	Maharashtra	0	0.00	0	0	0.00	0	0.00	0	0
12.	Orissa	0	0.00	0	0	0.00	0	0.00	0	0
13.	Pondicherry	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R
14.	Punjab	0	105.91	0	0	0.00	0	105.91	0	0
15.	Rajasthan	0	0.00	0	0	0.00	0	0.00	0	0
16.	Tamil Nadu	0	0.00	0	0	0.00	0	0.00	0	0
17.	Tripura	6	2.38	0	0	0.00	6	2.38	0	0
18.	Uttar Pradesh	159	144.52	0	0	0.00	159	144.52	0	0
19.	West Bengal	0	0.00	0	510	336.61	510	336.61	0	0
	Total	194	304.86	0	513	339.11	707	643.97	0	0

Conti.

**TABLE - 10 :PURPOSE-WISE CLASSIFICATION OF ADVANCES MADE DURING THE YEAR 2007-2008
(AT ULTIMATE BORROWERS' LEVEL)**

(Rs. Lakh)

Sr. No.	Name of the Bank	(II) NON - AGRICULTURAL ADVANCES						
		PURCHASE OF LAND			FARM HOUSES/ CATTLE - SHEDS		COLD STORAGE	
		Curr. Yr. 2008			Curr. Yr. 2008		Curr. Yr. 2008	
		No.	Amount	Area (in acres)	No.	Amount	No.	Amount
1	2	57	58	59	60	61	62	63
1.	Assam	N.R	N.R	N.R	N.R	N.R	N.R	N.R
2.	Bihar	0	0.00	0	0	0.00	0	0.00
3.	Chhattisgarh	N.R	N.R	N.R	N.R	N.R	N.R	N.R
4.	Gujarat	2	2.02	0	252	223.61	0	0.00
5.	Haryana	610	2399.29	0	277	209.51	0	0.00
6.	Himachal Pradesh	N.R	N.R	N.R	N.R	N.R	N.R	N.R
7.	Jammu & Kashmir	N.R	N.R	N.R	N.R	N.R	N.R	N.R
8.	Karnataka	171	283.18	49	0	0.00	0	0.00
9.	Kerala	209	631.47	0	553	167.54	0	0.00
10.	Madhya Pradesh	N.R	N.R	N.R	N.R	N.R	N.R	N.R
11.	Maharashtra	0	0.00	0	0	0.00	0	0.00
12.	Orissa	0	0.00	0	0	0.00	0	0.00
13.	Pondicherry	N.R	N.R	N.R	N.R	N.R	N.R	N.R
14.	Punjab	0	378.14	0	0	1355.84	0	0.00
15.	Rajasthan	93	184.86	0	2	7.58	0	0.00
16.	Tamil Nadu	0	0.00	0	0	0.00	0	0.00
17.	Tripura	0	0.00	0	0	0.00	0	0.00
18.	Uttar Pradesh	2913	563.64	0	0	0.00	0	0.00
19.	West Bengal	76	60.36	0	2	0.70	0	0.00
Total		4074	4502.96	49	1086	1964.78	0	0.00

Conti.

**TABLE - 10 :PURPOSE-WISE CLASSIFICATION OF ADVANCES MADE DURING THE YEAR 2007-2008
(AT ULTIMATE BORROWERS' LEVEL)**

(Rs. Lakh)

Sr. No.	Name of the Bank	(II) NON - AGRICULTURAL ADVANCES							
		STORAGE / MARKETING (FARM SECTOR)							
		RURAL GODOWNS		MARKET YARDS		OTHERS		SUB TOTAL OF STORAGE MKTG	
		Curr. Yr. 2008 No. Amount		Curr. Yr. 2008 No. Amount		Curr. Yr. 2008 No. Amount		Curr. Yr. 2008 Number Amount (62+64 (63+65 +66+68) +67+69)	
1	2	64	65	66	67	68	69	70	71
1.	Assam	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R
2.	Bihar	0	0.00	0	0.00	0	0.00	0	0.00
3.	Chhattisgarh	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R
4.	Gujarat	0	0.00	0	0.00	24	47.74	24	47.74
5.	Haryana	14	81.50	0	0.00	0	0.00	14	81.50
6.	Himachal Pradesh	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R
7.	Jammu & Kashmir	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R
8.	Karnataka	22	55.31	0	0.00	213	124.47	235	179.78
9.	Kerala	32	7.10	0	0.00	54	16.27	86	23.37
10.	Madhya Pradesh	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R
11.	Maharashtra	0	0.00	0	0.00	0	0.00	0	0.00
12.	Orissa	0	0.00	0	0.00	0	0.00	0	0.00
13.	Pondicherry	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R
14.	Punjab	0	214.52	0	0.00	0	0.00	0	214.52
15.	Rajasthan	16	83.67	0	0.00	0	0.00	16	83.67
16.	Tamil Nadu	0	0.00	0	0.00	0	0.00	0	0.00
17.	Tripura	0	0.00	0	0.00	0	0.00	0	0.00
18.	Uttar Pradesh	0	0.00	0	0.00	0	0.00	0	0.00
19.	West Bengal	0	0.00	0	0.00	0	0.00	0	0.00
Total		84	442.10	0	0.00	291	188.48	375	630.58

Conti.

**TABLE - 10 :PURPOSE-WISE CLASSIFICATION OF ADVANCES MADE DURING THE YEAR 2007-2008
(AT ULTIMATE BORROWERS' LEVEL)**

(Rs. Lakh)

Sr. No.	Name of the Bank	NON - AGRIL. ADVANCES					TOTAL FARM SECTOR ADVANCES (A)		
		(Other than NFS)		TOTAL NON-AGRICULTURAL ADVANCES			(AGRIL. + NON - AGRIL. ADVANCES)		
		Curr. Yr. 2008		Curr. Yr. 2008			Curr. Yr. 2008		
		No.	Amount	No. (47+54+57 +60+70+72)	Area (56+59)	Amount (48+55+58 +61+71+73)	Number (36+74)	Area (37+75)	Amount (38+76)
1	2	72	73	74	75	76	77	78	79
1.	Assam	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R
2.	Bihar	0	0.00	0	0	0.00	0	0	0.00
3.	Chhattisgarh	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R
4.	Gujarat	0	0.00	715	0	533.93	8964	0	11038.69
5.	Haryana	0	0.00	4956	0	7580.35	12958	0	18763.02
6.	Himachal Pradesh	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R
7.	Jammu & Kashmir	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R
8.	Karnataka	2302	1545.65	7136	49	4123.79	25304	43506	19579.10
9.	Kerala	4192	1179.59	6435	0	2775.39	37912	0	17707.96
10.	Madhya Pradesh	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R
11.	Maharashtra	0	0.00	0	0	1.69	0	0	3.83
12.	Orissa	0	0.00	0	0	0.00	0	0	0.00
13.	Pondicherry	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R
14.	Punjab	0	0.00	0	0	9459.53	0	0	12415.96
15.	Rajasthan	0	0.00	4243	0	3120.13	16280	0	16498.00
16.	Tamil Nadu	0	0.00	0	0	0.00	23	0	8.10
17.	Tripura	0	0.00	227	0	85.76	236	0	90.67
18.	Uttar Pradesh	0	0.00	33385	0	16390.10	72963	0	34437.72
19.	West Bengal	17073	7105.10	19211	0	7932.04	20371	0	9285.97
	Total	23567	9830.34	76308	49	52002.71	195011	43506	139829.02

Conti.

**TABLE - 10 :PURPOSE-WISE CLASSIFICATION OF ADVANCES MADE DURING THE YEAR 2007-2008
(AT ULTIMATE BORROWERS' LEVEL)**

(Rs. Lakh)

Sr. No.	Name of the Bank	(B) NON-FARM SECTOR ADVANCES					
		SRTO		OTHERS		SUB TOTAL N.F.S (B)	
		Curr. Yr. 2008		Curr. Yr. 2008		Curr. Yr. 2008	
		No.	Amount	No.	Amount	Number (80+82)	Amount (81+83)
1	2	80	81	82	83	84	85
1.	Assam	N.R	N.R	N.R	N.R	N.R	N.R
2.	Bihar	0	0.00	0	0.00	0	0.00
3.	Chhattisgarh	N.R	N.R	N.R	N.R	N.R	N.R
4.	Gujarat	0	0.00	160	299.72	160	299.72
5.	Haryana	0	0.00	1587	3046.67	1587	3046.67
6.	Himachal Pradesh	N.R	N.R	N.R	N.R	N.R	N.R
7.	Jammu & Kashmir	N.R	N.R	N.R	N.R	N.R	N.R
8.	Karnataka	49	104.72	169	206.42	218	311.14
9.	Kerala	218	600.94	5822	6172.30	6040	6773.24
10.	Madhya Pradesh	N.R	N.R	N.R	N.R	N.R	N.R
11.	Maharashtra	0	0.00	0	0.00	0	0.00
12.	Orissa	0	0.00	0	0.00	0	0.00
13.	Pondicherry	N.R	N.R	N.R	N.R	N.R	N.R
14.	Punjab	0	0.00	0	2793.59	0	2793.59
15.	Rajasthan	114	239.65	3311	2149.42	3425	2389.07
16.	Tamil Nadu	0	0.00	0	0.00	0	0.00
17.	Tripura	0	0.00	471	489.53	471	489.53
18.	Uttar Pradesh	524	718.61	10471	2847.21	10995	3565.82
19.	West Bengal	0	0.00	461	842.19	461	842.19
Total		905	1663.92	22452	18847.05	23357	20510.97
							Conti.

**TABLE - 10 :PURPOSE-WISE CLASSIFICATION OF ADVANCES MADE DURING THE YEAR 2007-2008
(AT ULTIMATE BORROWERS' LEVEL)**

(Rs. Lakh)

Sr. No.	Name of the Bank	(C) RURAL HOUSING									
		NEW HOMES		RENOVATION OF OLD HOMES		SUB TOTAL OF RURAL HOUSING		(D) OTHERS		GRAND TOTAL (A+B+C+D)	
		Curr. Yr. 2008		Curr. Yr. 2008		Curr. Yr. 2008		Curr. Yr. 2008		Curr. Yr. 2008	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
				(86+88)	(87+89)			(77+84+90+92)	(79+85+91+93)		
1	2	86	87	88	89	90	91	92	93	94	95
1.	Assam	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R
2.	Bihar	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
3.	Chhattisgarh	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R
4.	Gujarat	0	0.00	2911	3312.52	2911	3312.52	86	69.32	12121	14720.25
5.	Haryana	945	1031.66	2206	2407.20	3151	3438.86	9	9.00	17705	25257.55
6.	Himachal Pradesh	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R
7.	Jammu & Kashmir	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R
8.	Karnataka	385	881.41	342	271.10	727	1152.51	1	0.30	26250	21043.05
9.	Kerala	8478	10357.43	7395	6222.91	15873	16580.34	7722	8344.87	67547	49406.41
10.	Madhya Pradesh	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R
11.	Maharashtra	0	0.00	0	0.00	0	0.00	0	0.00	0	3.83
12.	Orissa	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
13.	Pondicherry	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R
14.	Punjab	0	11399.45	0	0.00	0	11399.45	0	0.00	0	26609.00
15.	Rajasthan	1290	2678.13	0	0.00	1290	2678.13	0	0.00	20995	21565.20
16.	Tamil Nadu	0	0.00	0	0.00	0	0.00	6441	1164.52	6464	1172.62
17.	Tripura	0	0.00	0	0.00	0	0.00	0	0.00	707	580.20
18.	Uttar Pradesh	714	497.90	0	0.00	714	497.90	984	387.64	85656	38889.08
19.	West Bengal	1079	1700.44	0	0.00	1079	1700.44	2622	3396.21	24536	15224.81
Total		12891	28546.42	12854	12213.73	25745	40760.15	17865	13371.86	261982	214472.00
Note : (1) N.R. Denotes Not Reported											

**TABLE - 11 : LOANS ISSUED TO WEAKER SECTIONS DURING THE YEAR 2007-08
(AT PRIMARY BANK LEVEL)**

(Rs. Lakh)

Sr. No.	Name of the Bank	SC-ST								Of Total (i.e.) col 9 & 10 loans to Women Borrowers	
		Total Loans Disbursed during the year		Small Farmers		Other Farmers		Total		No.	Amount
		No.	Amount	No.	Amount	No.	Amount	No. (5+7)	Amount (6+8)		
1	2	3	4	5	6	7	8	9	10	11	12
1.	Assam	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
2.	Bihar	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
3.	Chhattisgarh	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
4.	Gujarat	12121	14720.25	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
5.	Haryana	0	25257.54	0	0.00	786	761.73	786	761.73	0	0.00
6.	Himachal Pradesh	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
7.	Jammu & Kashmir	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
8.	Karnataka	26251	21043.04	936	633.91	0	0.00	936	633.91	0	0.00
9.	Kerala	67547	49404.01	2813	1615.10	0	0.00	2813	1615.10	572	377.71
10.	Madhya Pradesh	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
11.	Maharashtra	0	3.83	0	0.00	0	0.00	0	0.00	0	0.00
12.	Orissa	N.R.	N.R.	0	0.00	0	0.00	0	0.00	0	0.00
13.	Pondicherry	3213	876.85	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
14.	Punjab	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
15.	Rajasthan	20995	21565.20	3320	2027.61	1139	1324.43	4459	3352.04	0	0.00
16.	Tamil Nadu	6464	1172.62	0	0.00	0	0.00	0	0.00	0	0.00
17.	Tripura	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
18.	Uttar Pradesh	85656	38889.08	4580	1082.67	4046	960.93	8626	2043.60	506	119.07
19.	West Bengal	23906	14138.00	0	0.00	3276	1620.39	3276	1620.39	0	0.00
Total		246153	187070.42	11649	5359.29	9247	4667.48	20896	10026.77	1078	496.78

Note : (1) N.R. Denotes Not Reported

Conti.

**TABLE - 11 : LOANS ISSUED TO WEAKER SECTIONS DURING THE YEAR 2007-08
(AT PRIMARY BANK LEVEL)**

(Rs. Lakh)

Sr. No.	Name of the Bank	OTHER THAN SC/ST						Of Total (i.e.) col 17 & 18 loans to Women Borrowers		Of Col. No.3 & 4- Loans issued under Swarnajayanti Gram Swarojgar Yojana (S.G.S.Y)	
		Small Farmers		Other Farmers		Total		No.	Amount	No.	Amount
		No.	Amount	No.	Amount	No. (13+15)	Amount (14+16)				
1	2	13	14	15	16	17	18	19	20	21	22
1.	Assam *	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
2.	Bihar	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
3.	Chhattisgarh	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
4.	Gujarat	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
5.	Haryana	13634	17308.94	4071	7948.60	17705	25257.54	1178	2239.30	0	0.00
6.	Himachal Pradesh	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
7.	Jammu & Kashmir	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
8.	Karnataka	19028	9818.68	6286	10590.50	25314	20409.18	4170	3131.04	15	49.85
9.	Kerala	60387	43185.60	4347	4603.27	64734	47788.87	15301	9714.58	0	0.00
10.	Madhya Pradesh	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
11.	Maharashtra	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
12.	Orissa	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
13.	Pondicherry	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
14.	Punjab	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
15.	Rajasthan	11523	8630.80	5013	9582.40	16536	18213.20	1750	1611.58	289	141.99
16.	Tamil Nadu	0	0.00	6461	1171.70	6461	1171.70	0	0.00	0	0.00
17.	Tripura	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
18.	Uttar Pradesh	4580	1082.67	4046	960.93	8626	2043.60	506	119.07	9132	2162.67
19.	West Bengal	20239	10070.95	0	0.00	20239	10070.95	0	0.00	0	0.00
Total		129391	90097.64	30224	34857.40	159615	124955.04	22905	16815.57	9436	2354.51

TABLE - 12 : STAFF POSITION AT APEX BANK LEVEL (AS ON 31 MARCH 2008)

(Number)

Sr. No.	Name of the Bank	HEAD OFFICE STAFF (I)											
		EXECUTIVES (CEO/MD)			OFFICERS			CLERICAL			SUBORDINATE		
		Own Staff	Deputa-tionists	Total (3+4)	Own Staff	Deputa-tionists	Total (6+7)	Own Staff	Deputa-tionists	Total (9+10)	Own Staff	Deputa-tionists	Total (12+13)
1	2	3	4	5	6	7	8	9	10	11	12	13	14
	SCARDBs												
1.	Assam	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
2.	Bihar	0	1	1	8	0	8	84	0	84	60	0	60
3.	Chhattisgarh	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
4.	Gujarat	1	0	1	24	0	24	5	0	5	12	0	12
5.	Haryana	0	1	1	27	2	29	82	1	83	51	0	51
6.	Himachal Pradesh	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
7.	Jammu & Kashmir	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
8.	Karnataka	0	1	1	126	6	132	258	1	259	69	0	69
9.	Kerala	1	0	1	118	1	119	144	0	144	67	0	67
10.	Madhya Pradesh	0	3	3	93	1	94	142	0	142	94	0	94
11.	Maharashtra	0	1	1	23	0	23	151	0	151	39	0	39
12.	Orissa	0	1	1	22	0	22	52	0	52	28	0	28
13.	Pondicherry	N.R.	N.R.	0	N.R.	N.R.	N.R.	N.R.	N.R.	0	N.R.	N.R.	N.R.
14.	Punjab	1	2	3	99	9	108	82	1	83	99	0	99
15.	Rajasthan	0	1	1	57	4	61	45	0	45	43	0	43
16.	Tamil Nadu	0	1	1	30	2	32	95	0	95	50	0	50
17.	Tripura	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
18.	Uttar Pradesh	0	1	1	67	6	73	242	0	242	141	0	141
19.	West Bengal	0	1	1	31	2	33	37	0	37	15	0	15
	Total	3	14	17	725	33	758	1419	3	1422	768	0	768

Note : (1) N.R. Denotes Not Reported

Conti.

TABLE - 12 : STAFF POSITION AT APEX BANK LEVEL (AS ON 31 MARCH 2008)

(Number)

Sr. No.	Name of the Bank	(II) FIELD STAFF												
		TOTAL (I)			OFFICERS			CLERICAL			SUBORDINATE			
		Own Staff (3+6 +9+12)	Deputa- tionists (4+7 +10+13)	Total (15 +16)	Own Staff	Deputa- tionists	Total (18+19)	Own Staff	Deputa- tionists	Total (21+22)	Own Staff	Deputa- tionists	Total (24+25)	
1	2	15	16	17	18	19	20	21	22	23	24	25	26	
	SCARDBs													
1.	Assam	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
2.	Bihar	152	1	153	16	0	16	539	0	539	246	0	246	
3.	Chhattisgarh	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	
4.	Gujarat	42	0	42	204	0	204	77	0	77	118	0	118	
5.	Haryana	160	4	164	0	0	0	0	0	0	0	0	0	
6.	Himachal Pradesh	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	
7.	Jammu & Kashmir	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	
8.	Karnataka	453	8	461	0	0	0	0	0	0	0	0	0	
9.	Kerala	330	1	331	47	0	47	0	0	0	0	0	0	
10.	Madhya Pradesh	329	4	333	26	0	26	0	0	0	0	0	0	
11.	Maharashtra	213	1	214	0	0	0	0	0	0	0	0	0	
12.	Orissa	102	1	103	0	0	0	0	0	0	0	0	0	
13.	Pondicherry	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	
14.	Punjab	281	12	293	0	0	0	0	0	0	0	0	0	
15.	Rajasthan	145	5	150	0	0	0	0	0	0	0	0	0	
16.	Tamil Nadu	175	3	178	4	0	4	28	0	28	0	0	0	
17.	Tripura	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	
18.	Uttar Pradesh	450	7	457	347	1	348	2491	0	2491	468	0	468	
19.	West Bengal	83	3	86	14	0	14	29	0	29	8	0	8	
	Total	2915	50	2965	658	1	659	3164	0	3164	840	0	840	

Note : (1) N.R. Denotes Not Reported

Conti.

TABLE - 12 : STAFF POSITION AT APEX BANK LEVEL (AS ON 31 MARCH 2008)

(Number)

Sr. No.	Name of the Bank	TOTAL (II)			GRAND TOTAL (I) + (II)			OF THE TOTAL NO OF OFFICERS	
		Own Staff (18 +21+24)	Deputa- tionists (19+ 22+25)	Total (27+28)	Own Staff (15+27)	Deputa- tionists (16+28)	Total (30+31)	Number of Technical Officers	Number of Staff Trained
1	2	27	28	29	30	31	32	33	34
	<u>SCARDBs</u>								
1.	Assam	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
2.	Bihar	801	0	801	953	1	954	646	26
3.	Chhattisgarh	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
4.	Gujarat	399	0	399	441	0	441	0	0
5.	Haryana	0	0	0	160	4	164	4	113
6.	Himachal Pradesh	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
7.	Jammu & Kashmir	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
8.	Karnataka	0	0	0	453	8	461	45	136
9.	Kerala	47	0	47	377	1	378	62	0
10.	Madhya Pradesh	26	0	26	355	4	359	0	120
11.	Maharashtra	0	0	0	213	1	214	6	0
12.	Orissa	0	0	0	102	1	103	0	74
13.	Pondicherry	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
14.	Punjab	0	0	0	281	12	293	0	0
15.	Rajasthan	0	0	0	145	5	150	23	3
16.	Tamil Nadu	32	0	32	207	3	210	25	157
17.	Tripura	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
18.	Uttar Pradesh	3306	1	3307	3756	8	3764	0	0
19.	West Bengal	51	0	51	134	3	137	0	0
	Total	4662	1	4663	7577	51	7628	811	629

TABLE - 13 : STAFF POSITION AT PRIMARY BANK LEVEL (AS ON 31 MARCH 2008)

(Number)

Sr. No.	Name of the Bank	HEAD OFFICE STAFF (I)											
		EXECUTIVES (CEO/MD)			OFFICERS			CLERICAL			SUBORDINATE		
		Own Staff	Deputa-tionists	Total (3+4)	Own Staff	Deputa-tionists	Total (6+7)	Own Staff	Deputa-tionists	Total (9+10)	Own Staff	Deputa-tionists	Total (12+13)
1	2	3	4	5	6	7	8	9	10	11	12	13	14
1.	Assam*	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
2.	Bihar*	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
3.	Chhattisgarh	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R
4.	Gujarat*	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
5.	Haryana	0	0	0	0	0	0	0	0	0	0	0	0
6.	Himachal Pradesh	0	1	1	3	3	6	0	0	0	3	0	3
7.	Jammu & Kashmir*	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
8.	Karnataka	0	1	1	0	2	2	11	2	13	4	0	4
9.	Kerala	49	4	53	226	44	270	286	0	286	274	0	274
10.	Madhya Pradesh	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R
11.	Maharashtra	0	18	18	95	0	95	1140	0	1140	383	0	383
12.	Orissa	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R
13.	Pondicherry*	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
14.	Punjab	0	0	0	0	0	0	0	0	0	0	0	0
15.	Rajasthan	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
16.	Tamil Nadu	0	0	0	0	0	0	22	0	22	181	0	181
17.	Tripura*	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
18.	Uttar Pradesh*	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
19.	West Bengal	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
Total		49	24	73	324	49	373	1459	2	1461	845	0	845

Note : 1) N.R. - Denotes not reported

*Unitary Structure- Not Applicable (N.A)

Conti.

TABLE - 13 : STAFF POSITION AT PRIMARY BANK LEVEL (AS ON 31 MARCH 2008)

(Number)

Sr. No.	Name of the Bank	(II) FIELD STAFF												
		TOTAL (I)			OFFICERS			CLERICAL			SUBORDINATE			
		Own Staff (3+6 +9+12)	Deputa- tionists (4+7 +10+13)	Total (5+8 +11+14)	Own Staff	Deputa- tionists	Total (18+19)	Own Staff	Deputa- tionists	Total (21+22)	Own Staff	Deputa- tionists	Total (24+25)	
1	2	15	16	17	18	19	20	21	22	23	24	25	26	
1.	Assam*	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
2.	Bihar*	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
3.	Chhattisgarh	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R
4.	Gujarat*	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
5.	Haryana	0	0	0	65	0	65	951	0	951	468	0	468	
6.	Himachal Pradesh	6	4	10	18	2	20	22	0	22	12	0	12	
7.	Jammu & Kashmir*	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
8.	Karnataka	15	5	20	229	0	229	418	0	418	315	0	315	
9.	Kerala	835	48	883	208	0	208	39	0	39	0	0	0	
10.	Madhya Pradesh	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R
11.	Maharashtra	1618	18	1636	58	0	58	247	0	247	0	0	0	
12.	Orissa	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R
13.	Pondicherry*	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
14.	Punjab	0	0	0	280	0	280	295	0	295	202	0	202	
15.	Rajasthan	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
16.	Tamil Nadu	203	0	203	663	0	663	0	0	0	0	0	0	
17.	Tripura*	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
18.	Uttar Pradesh*	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
19.	West Bengal	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
Total		2677	75	2752	1521	2	1523	1972	0	1972	997	0	997	

Note : 1) N.R. - Denotes not reported

* Unitary Structure- Not Applicable (N.A)

Conti.

TABLE - 13 : STAFF POSITION AT PRIMARY BANK LEVEL (AS ON 31 MARCH 2008)

(Number)

Sr. No.	Name of the Bank	TOTAL (II)			GRAND TOTAL (I) + (II)			OF THE TOTAL NO OF OFFICERS	
		Own Staff (18+21+24)	Deputa- tionists (19+22+25)	Total (20+23+26)	Own Staff (15+27)	Deputa- tionists (16+28)	Total (17+29)	Number of Technical Officers	Number of Staff Trained
1	2	27	28	29	30	31	32	33	34
1.	Assam*	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
2.	Bihar	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
3.	Chhattisgarh	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R
4.	Gujarat	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
5.	Haryana	1484	0	1484	1484	0	1484	0	1016
6.	Himachal Pradesh	52	2	54	58	6	64	0	0
7.	Jammu & Kashmir	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
8.	Karnataka	962	0	962	977	5	982	0	327
9.	Kerala	247	0	247	1082	48	1130	43	156
10.	Madhya Pradesh	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R
11.	Maharashtra	305	0	305	1923	18	1941	58	0
12.	Orissa	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R
13.	Pondicherry	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
14.	Punjab	777	0	777	777	0	777	0	0
15.	Rajasthan	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
16.	Tamil Nadu	663	0	663	866	0	866	0	745
17.	Tripura	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
18.	Uttar Pradesh	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
19.	West Bengal	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Total		4490	2	4492	7167	77	7244	101	2244

**TABLE - 14 : DEMAND, COLLECTION, BALANCE (AT APEX BANK LEVEL)
(AS ON 30TH JUNE 2008)**

(Rs. Lakh)

Sr. No.	Name of the Bank	Demand						Collection					
		Principal		Interest		Total		Principal		Interest		Total	
		Arrears	Current	Arrears	Current	Arrears (3+5)	Current (4+6)	Arrears	Current	Arrears	Current	Arrears (9+11)	Current (10+12)
1	2	3	4	5	6	7	8	9	10	11	12	13	14
1.	Assam	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
2.	Bihar	6682.31	393.94	18298.48	2762.46	24980.79	3156.40	1804.20	89.96	2826.30	28.68	4630.50	118.64
3.	Chhattisgarh	2997.39	3206.23	1796.16	1916.91	4793.55	5123.14	1010.08	1285.60	571.62	927.89	1581.70	2213.49
4.	Gujarat	20209.59	14512.42	10800.24	7577.26	31009.83	22089.68	1860.58	7303.66	1051.13	3258.65	2911.71	10562.31
5.	Haryana	1641.10	32521.96	523.00	12125.91	2164.10	44647.87	1641.10	22706.64	523.00	10163.64	2164.10	32870.28
6.	Himachal Pradesh	3039.36	3699.25	2686.37	2892.13	5725.73	6591.38	1395.44	2786.51	1319.25	1866.68	2714.69	4653.19
7.	Jammu & Kashmir	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
8.	Karnataka	35959.21	14656.29	5053.85	10054.81	41013.06	24711.10	9005.60	5764.61	1014.15	6294.76	10019.75	12059.37
9.	Kerala	4165.52	33650.74	1631.46	15449.18	5796.98	49099.92	4165.52	25440.58	1631.46	11112.77	5796.98	36553.35
10.	Madhya Pradesh	25432.50	21114.12	11050.04	7095.82	36482.54	28209.94	21085.29	9957.34	10615.11	3908.63	31700.40	13865.97
11.	Maharashtra	108876.51	6992.12	28194.21	15356.48	137070.72	22348.60	1670.93	0.00	2587.36	0.00	4258.29	0.00
12.	Orissa	6222.11	7836.14	3188.78	1518.85	9410.89	9354.99	6222.11	518.69	3188.78	1518.85	9410.89	2037.54
13.	Pondicherry	0.00	1034.03	0.00	333.51	0.00	1367.54	0.00	883.38	0.00	264.30	0.00	1147.68
14.	Punjab	3151.55	36699.27	1159.16	15886.08	4310.71	52585.35	2459.32	29146.63	890.04	12900.59	3349.36	42047.22
15.	Rajasthan	21747.94	30940.33	3465.98	12563.99	25213.92	43504.32	6053.04	6958.26	3021.96	4561.53	9075.00	11519.79
16.	Tamil Nadu	14154.57	3934.75	4790.65	1866.69	18945.22	5801.44	1142.66	598.35	714.77	743.59	1857.43	1341.94
17.	Tripura	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
18.	Uttar Pradesh	0.00	367140.93	0.00	0.00	0.00	367140.93	0.00	259635.15	0.00	0.00	0.00	259635.15
19.	West Bengal	14089.69	10225.34	1891.62	5080.05	15981.31	15305.39	5928.93	0.00	1891.62	2545.57	7820.55	2545.57
Total		268369.35	588557.86	94530.00	112480.13	362899.35	701037.99	65444.80	373075.36	31846.55	60096.13	97291.35	433171.49

Note : (1) N.R. Denotes Not Reported

Conti.

**TABLE - 14 : DEMAND, COLLECTION, BALANCE (AT APEX BANK LEVEL)
(AS ON 30TH JUNE 2008)**

(Rs. Lakh)

Sr. No.	Name of the Bank	BALANCE						% Of Recovery to Demand from					
		Principal		Interest		Total		Principal		Interest		Total	
		Arrears (3-9)	Current (4-10)	Arrears (5-11)	Current (6-12)	Arrears (15+17)	Current (16+18)	Arrears	Current	Arrears	Current	Arrears	Current
1	2	15	16	17	18	19	20	21	22	23	24	25	26
1.	Assam	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
2.	Bihar	4878.11	303.98	15472.18	2733.78	20350.29	3037.76	27.00	22.84	15.45	1.04	18.54	3.76
3.	Chhattisgarh	1987.31	1920.63	1224.54	989.02	3211.85	2909.65	33.70	40.10	31.82	48.41	33.00	43.21
4.	Gujarat	18349.01	7208.76	9749.11	4318.61	28098.12	11527.37	9.21	50.33	9.73	43.01	9.39	47.82
5.	Haryana	0.00	9815.32	0.00	1962.27	0.00	11777.59	100.00	69.82	100.00	83.82	100.00	73.62
6.	Himachal Pradesh	1643.92	912.74	1367.12	1025.45	3011.04	1938.19	45.91	75.33	49.11	64.54	47.41	70.60
7.	Jammu & Kashmir	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
8.	Karnataka	26953.61	8891.68	4039.70	3760.05	30993.31	12651.73	25.04	39.33	20.07	62.60	24.43	48.80
9.	Kerala	0.00	8210.16	0.00	4336.41	0.00	12546.57	100.00	75.60	100.00	71.93	100.00	74.45
10.	Madhya Pradesh	4347.21	11156.78	434.93	3187.19	4782.14	14343.97	82.91	47.16	96.06	55.08	86.89	49.15
11.	Maharashtra	107205.58	6992.12	25606.85	15356.48	132812.43	22348.60	1.53	0.00	9.18	0.00	3.11	0.00
12.	Orissa	0.00	7317.45	0.00	0.00	0.00	7317.45	100.00	6.62	100.00	100.00	100.00	21.70
13.	Pondicherry	0.00	150.65	0.00	69.21	0.00	219.86	0.00	85.43	0.00	79.25	0.00	83.92
14.	Punjab	692.23	7552.64	261.12	2985.49	953.35	10538.13	78.04	79.42	76.78	81.21	77.70	79.96
15.	Rajasthan	15694.90	23982.07	444.02	8002.46	16138.92	31984.53	27.83	22.49	87.19	36.31	35.99	26.48
16.	Tamil Nadu	13011.91	3336.40	4075.88	1123.10	17087.79	4459.50	8.07	15.21	14.92	39.83	9.80	23.13
17.	Tripura	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
18.	Uttar Pradesh	0.00	107505.78	0.00	0.00	0.00	107505.78	0.00	70.72	0.00	0.00	0.00	70.72
19.	West Bengal	8160.76	10225.34	0.00	2534.48	8160.76	12759.82	42.08	0.00	100.00	50.11	48.94	16.63
Total		202924.55	215482.50	62675.45	52384.00	265600.00	267866.50						

**TABLE - 15 : DEMAND AND COLLECTION POSITION (AT ULTIMATE BORROWERS LEVEL)
(AS ON 30TH JUNE 2008)**

(Rs. Lakh)

Sr. No.	Name of the Bank	Overall D.C. as on 30th June 2008														
		Demand						Collection						% of Collection		
		Principal		Interest		Total		Principal		Interest		Total		Arrears	Current	
		Arrears	Current	Arrears	Current	Arrears (3+5)	Current (4+6)	Arrears	Current	Arrears	Current	Arrears (9+11)	Current (10+12)			
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	
1.	Assam	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
2.	Bihar	6682.31	393.94	18298.48	2762.46	24980.79	3156.40	1804.20	89.96	2826.30	28.68	4630.50	118.64	18.54	3.76	
3.	Chhattisgarh	2997.39	3206.23	1796.16	1916.91	4793.55	5123.14	1010.08	1285.60	571.62	927.89	1581.70	2213.49	33.00	43.21	
4.	Gujarat	20209.59	14512.42	10800.24	7577.26	31009.83	22089.68	1860.58	7303.66	1051.13	3258.65	2911.71	10562.31	9.39	47.82	
5.	Haryana	22938.78	36502.08	19289.30	28966.08	42228.08	65468.16	10729.56	10750.50	9396.36	8906.72	20125.92	19657.22	47.66	30.03	
6.	Himachal Pradesh	3039.36	3699.25	2686.37	2892.13	5725.73	6591.38	1395.44	2786.51	1319.25	1866.68	2714.69	4653.19	47.41	70.60	
7.	Jammu & Kashmir	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	
8.	Karnataka	16216.88	14722.55	12234.46	10414.21	28451.34	25136.76	1333.84	4512.87	2470.30	3847.55	3804.14	8360.42	13.37	33.26	
9.	Kerala	14479.12	37122.07	13573.97	21624.27	28053.09	58746.34	6819.24	34310.72	6615.76	16422.86	13435.00	50733.58	47.89	86.36	
10.	Madhya Pradesh	25432.50	21114.12	11050.04	7095.82	36482.54	28209.94	21085.29	9957.34	10615.11	3908.63	31700.40	13865.97	86.89	49.15	
11.	Maharashtra	18833.47	23274.64	16374.75	20550.28	35208.22	43824.92	2781.88	2614.01	4135.99	9242.13	6917.87	11856.14	19.65	27.05	
12.	Orissa	976.26	11665.73	1510.02	1494.67	2486.28	13160.40	976.26	10093.97	1510.02	1494.67	2486.28	11588.64	100.00	88.06	
13.	Pondicherry	0.00	1034.03	0.00	333.51	0.00	1367.54	0.00	883.38	0.00	264.30	0.00	1147.68	0.00	83.92	
14.	Punjab	24961.01	42423.87	18531.63	29539.21	43492.64	71963.08	11325.85	17606.54	9266.60	13282.13	20592.45	30888.67	47.35	42.92	
15.	Rajasthan	48731.22	24875.71	29725.29	16596.35	78456.51	41472.06	23627.38	7734.10	14369.65	3872.63	37997.03	11606.73	48.43	27.99	
16.	Tamil Nadu	11277.89	5539.74	6832.09	1981.73	18109.98	7521.47	3025.81	1711.67	735.00	875.85	3760.81	2587.52	20.77	34.40	
17.	Tripura	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	
18.	Uttar Pradesh	0.00	367140.93	0.00	0.00	0.00	367140.93	0.00	259635.15	0.00	0.00	0.00	259635.15	0.00	70.72	
19.	West Bengal	11424.67	6987.42	7747.40	5747.67	19172.07	12735.09	7699.69	5139.62	4908.52	2619.49	12608.21	7759.11	65.76	60.93	
Total		228200.45	614214.73	170450.20	159492.56	398650.65	773707.29	95475.10	376415.60	69791.61	70818.86	165266.71	447234.46	41.46	57.80	

Note : (1) N.R. Denotes Not Reported

Conti.

**TABLE - 16 : PURPOSE WISE CLASSIFICATION OF DEMAND AND OVERDUES AT ULTIMATE BORROWERS' LEVEL
AS ON 30TH JUNE 2008**

(Rs. Lakh)

Sr. No.	Name of the Bank	(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	10	11
1.	Assam	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
2.	Bihar	21869.35	17024.39	77.85	1876.42	1175.03	62.62	254.28	253.61	99.74
3.	Chhattisgarh	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
4.	Gujarat	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.	Haryana	0.00	8858.67	0.00	0.00	9099.05	0.00	0.00	2217.81	0.00
6.	Himachal Pradesh	1812.56	153.26	8.46	1337.72	106.85	7.99	304.73	194.17	63.72
7.	Jammu & Kashmir	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
8.	Karnataka	15175.11	12693.49	83.65	8480.92	5126.08	60.44	8477.51	7021.06	82.82
9.	Kerala	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10.	Madhya Pradesh	43428.78	13819.06	31.82	39605.36	18308.78	46.23	408.00	221.05	54.18
11.	Maharashtra	28309.11	17832.55	62.99	6867.57	4525.62	65.90	1478.70	1234.91	83.51
12.	Orissa	0.00	33.74	0.00	0.00	1222.15	0.00	0.00	9.91	0.00
13.	Pondicherry	168.38	40.37	23.98	46.23	27.07	58.56	1.03	0.98	95.15
14.	Punjab	0.00	6922.57	0.00	0.00	7719.68	0.00	0.00	731.92	0.00
15.	Rajasthan	54953.25	28883.55	52.56	37305.88	22769.54	61.03	411.75	208.68	50.68
16.	Tamil Nadu	1.42	0.00	0.00	29.22	17.86	61.12	0.00	0.00	0.00
17.	Tripura	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
18.	Uttar Pradesh	94546.10	23998.91	25.38	40959.73	12590.36	30.74	33413.13	7080.29	21.19
19.	West Bengal	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total		260264.06	130260.56	50.05	136509.05	82688.07	60.57	44749.13	19174.39	42.85

Note : (1) N.R. Denotes Not Reported

Conti.

**TABLE - 16 : PURPOSE WISE CLASSIFICATION OF DEMAND AND OVERDUES AT ULTIMATE BORROWERS' LEVEL
AS ON 30TH JUNE 2008**

(Rs. Lakh)

Sr. No.	Name of the Bank	(I) Farm Sector									
		Animal Husbandry			Purchase of Land			Others			
		Demand	Overdues	Overdues (%)	Demand	Overdues	Overdues (%)	Demand	Overdues	Overdues (%)	
1	2	12	13	14	15	16	17	18	19	20	
1.	Assam	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
2.	Bihar	127.34	126.95	99.69	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3.	Chhattisgarh	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
4.	Gujarat	0.00	0.00	0.00	0.00	0.00	0.00	47074.06	31044.55	65.95	
5.	Haryana	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20357.88	0.00	
6.	Himachal Pradesh	1444.35	676.58	46.84	565.42	19.86	3.51	1317.86	580.02	44.01	
7.	Jammu & Kashmir	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	
8.	Karnataka	4482.29	3504.78	78.19	235.56	139.99	59.43	3763.95	2490.43	66.17	
9.	Kerala	0.00	0.00	0.00	0.00	0.00	0.00	36564.23	9804.31	26.81	
10.	Madhya Pradesh	7181.17	4530.67	63.09	0.00	0.00	0.00	0.00	0.00	0.00	
11.	Maharashtra	1393.57	917.41	65.83	0.00	0.00	0.00	37505.18	32724.42	87.25	
12.	Orissa	0.00	17.93	0.00	0.00	0.00	0.00	0.00	4.68	0.00	
13.	Pondicherry	23.11	13.93	60.28	0.00	0.00	0.00	43.21	22.51	52.09	
14.	Punjab	0.00	25117.56	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15.	Rajasthan	6364.74	3812.20	59.90	0.00	0.00	0.00	9497.64	6133.43	64.58	
16.	Tamil Nadu	9.51	0.81	8.52	0.00	0.00	0.00	338.30	38.00	11.23	
17.	Tripura	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	
18.	Uttar Pradesh	16942.64	3486.82	20.58	142581.49	33248.68	23.32	7967.68	4083.45	51.25	
19.	West Bengal	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Total		37968.72	42205.64	111.16	143382.47	33408.53	23.30	144072.11	107283.68	74.47	
Note : (1) N.R. Denotes Not Reported											

Conti.

**TABLE - 16 : PURPOSE WISE CLASSIFICATION OF DEMAND AND OVERDUES AT ULTIMATE BORROWERS' LEVEL
AS ON 30TH JUNE 2008**

(Rs. Lakh)

Sr. No.	Name of the Bank	GRAND TOTAL											
		(II) Non Farm Sector			(III) Rural Housing			(IV) OTHERS			Demand (3+6+9 +12+15+18+21 +24+27)	Over-dues (4+7+10 +13+16+19+22 +25+28)	Over-dues (%)
1	2	Demand	Over-dues	Overdues (%)	Demand	Over-dues	Overdues (%)	Demand	Over-dues	Overdues (%)	30	31	32
1.	Assam	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
2.	Bihar	3536.62	3408.98	96.39	0.00	0.00	0.00	2477.54	1399.69	56.50	30141.55	23388.65	77.60
3.	Chhattisgarh	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
4.	Gujarat	3915.42	3003.36	76.71	621.33	332.88	53.58	2910.62	1843.89	63.35	54521.43	36224.68	66.44
5.	Haryana	0.00	7318.34	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	47851.75	0.00
6.	Himachal Pradesh	3063.73	1996.68	65.17	2170.53	1111.32	51.20	300.21	110.49	36.80	12317.11	4949.23	40.18
7.	Jammu & Kashmir	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
8.	Karnataka	4548.44	3892.41	85.58	4286.62	3169.85	73.95	4137.70	3385.45	81.82	53588.10	41423.54	77.30
9.	Kerala	14884.52	7273.48	48.87	21388.28	8765.51	40.98	13962.40	3302.70	23.65	86799.43	29146.00	33.58
10.	Madhya Pradesh	4083.87	3043.11	74.52	0.00	0.00	0.00	2066.42	848.21	41.05	96773.60	40770.88	42.13
11.	Maharashtra	1902.00	1599.83	84.11	480.86	353.14	73.44	1096.15	1071.25	97.73	79033.14	60259.13	76.25
12.	Orissa	0.00	371.68	0.00	0.00	0.00	0.00	15646.68	0.00	0.00	15646.68	1660.09	10.61
13.	Pondicherry	118.53	63.59	53.65	0.00	0.00	0.00	966.60	51.41	5.32	1367.09	219.86	16.08
14.	Punjab	0.00	5837.97	0.00	0.00	0.00	0.00	0.00	17644.90	0.00	0.00	63974.60	0.00
15.	Rajasthan	9090.67	7020.41	77.23	2304.74	1497.11	64.96	0.00	0.00	0.00	119928.67	70324.92	58.64
16.	Tamil Nadu	23369.72	5478.51	23.44	1883.28	813.15	43.18	0.00	0.00	0.00	25631.45	6348.33	24.77
17.	Tripura	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
18.	Uttar Pradesh	27907.86	20963.57	75.12	2611.47	1844.17	70.62	210.83	209.52	99.38	367140.93	107505.77	29.28
19.	West Bengal	0.00	0.00	0.00	0.00	0.00	0.00	31907.16	7729.95	24.23	31907.16	7729.95	24.23
	Total	96421.38	71271.92	73.92	35747.11	17887.13	50.04	75682.31	37597.46	49.68	974796.34	541777.38	55.58

Note : (1) N.R. Denotes Not Reported

**TABLE - 17 : PERIOD-WISE CLASSIFICATION OF OVERDUES AT ULTIMATE BORROWERS' LEVEL
AS ON 30TH JUNE 2008**

(Rs. Lakh)

Sr. No.	Name of the Bank	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)	Amount
1	2	3	4	5	6	7	8	9	10	11	12
1.	Assam	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
2.	Bihar	0	0.00	0	1692.08	0	3446.82	0	13441.08	0	18579.98
3.	Chhattisgarh	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
4.	Gujarat	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
5.	Haryana	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
6.	Himachal Pradesh	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
7.	Jammu & Kashmir	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
8.	Karnataka	92308	8554.58	77070	12052.85	19035	3828.83	51882	9931.92	240295	34368.18
9.	Kerala	0	4907.74	0	2133.45	0	1559.60	0	1203.51	0	9804.30
10.	Madhya Pradesh	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
11.	Maharashtra \$	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
12.	Orissa	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
13.	Pondicherry	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
14.	Punjab	0	27561.91	0	20366.70	0	11947.86	0	4098.13	0	63974.60
15.	Rajasthan	59855	13727.56	54400	20111.70	44862	16930.32	32759	11037.91	191876	61807.49
16.	Tamil Nadu	0	0.00	0	0.00	66	125.89	79	195.89	145	321.78
17.	Tripura	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
18.	Uttar Pradesh	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
19.	West Bengal	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
Total		152163	54751.79	131470	56356.78	63963	37839.32	84720	39908.44	432316	188856.33

Note : (1) N.R. Denotes Not Reported (2) \$ - Bifurcation not given

Conti.

**TABLE - 17 : PERIOD-WISE CLASSIFICATION OF OVERDUES AT ULTIMATE BORROWERS' LEVEL
AS ON 30TH JUNE 2008**

(Rs. Lakh)

Sr. No.	Name of the Bank	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	(13+15+17+19) Defaulters (Number)	(14+16+18+20) Amount
1	2	13	14	15	16	17	18	19	20	21	22
1.	Assam	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	0.00
2.	Bihar	0	0.00	0	0.00	0	0.00	0	3408.98	N.R.	3408.98
3.	Chhattisgarh	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
4.	Gujarat	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
5.	Haryana	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
6.	Himachal Pradesh	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
7.	Jammu & Kashmir	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
8.	Karnataka	998	272.18	1324	561.89	1703	828.81	6140	2222.21	10165	3885.09
9.	Kerala	0	1949.76	0	1857.40	0	2331.80	0	1134.50	0	7273.46
10.	Madhya Pradesh	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
11.	Maharashtra \$	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
12.	Orissa	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
13.	Pondicherry	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
14.	Punjab	0	0.00	0	0.00	0	0.00	0	5837.97	0	5837.97
15.	Rajasthan	4604	1101.96	5861	1828.64	4771	2129.36	2128	1961.56	17364	7021.52
16.	Tamil Nadu	1034	945.46	2938	2937.57	3891	6481.61	4062	7542.60	11925	17907.24
17.	Tripura	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
18.	Uttar Pradesh	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
19.	West Bengal	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
Total		6636	4269.36	10123	7185.50	10365	11771.58	12330	22107.82	39454	45334.26
Note : (1) N.R. Denotes Not Reported (2) \$ - Bifurcation not given											Conti.

**TABLE - 17 : PERIOD-WISE CLASSIFICATION OF OVERDUES AT ULTIMATE BORROWERS' LEVEL
AS ON 30TH JUNE 2008**

(Rs. Lakh)

Sr. No.	Name of the Bank	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)	Amount
1	2	23	24	25	26	27	28	29	30	31	32
1.	Assam	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
2.	Bihar	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
3.	Chhattisgarh	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
4.	Gujarat	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
5.	Haryana	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
6.	Himachal Pradesh	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
7.	Jammu & Kashmir	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
8.	Karnataka	6417	1153.71	5413	1405.13	768	258.71	746	352.77	13344	3170.32
9.	Kerala	0	2536.22	0	2843.02	0	2346.15	0	1040.12	0	8765.51
10.	Madhya Pradesh	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
11.	Maharashtra \$	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
12.	Orissa	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
13.	Pondicherry	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
14.	Punjab	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
15.	Rajasthan	2431	561.57	1733	666.69	495	253.13	44	14.52	4703	1495.91
16.	Tamil Nadu	74	78.69	689	808.62	98	136.76	49	47.41	910	1071.48
17.	Tripura	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
18.	Uttar Pradesh	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
19.	West Bengal	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
Total		8922	4330.19	7835	5723.46	1361	2994.75	839	1454.82	18957	14503.22

Note : (1) N.R. Denotes Not Reported (2) \$ - Bifurcation not given

Conti.

**TABLE - 17 : PERIOD-WISE CLASSIFICATION OF OVERDUES AT ULTIMATE BORROWERS' LEVEL
AS ON 30TH JUNE 2008**

(Rs. Lakh)

Sr. No.	Name of the Bank	OTHERS (including NCDC etc)									
		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)	Amount
1	2	33	34	35	36	37	38	39	40	41	42
1.	Assam	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
2.	Bihar	0	0.00	0	0.00	0	0.00	0	1399.69	0	1399.69
3.	Chhattisgarh	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
4.	Gujarat	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
5.	Haryana	32227	19753.50	41815	21568.92	28247	15604.02	20306	10986.68	122595	67913.12
6.	Himachal Pradesh	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
7.	Jammu & Kashmir	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
8.	Karnataka	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
9.	Kerala	0	3133.50	0	169.15	0	0.00	0	0.00	0	3302.65
10.	Madhya Pradesh	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
11.	Maharashtra \$	57708	20567.69	61311	21014.56	24922	9423.12	18618	9253.76	162559	60259.13
12.	Orissa	0	489.13	0	1082.63	0	0.00	0	0.00	0	1571.76
13.	Pondicherry	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
14.	Punjab	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
15.	Rajasthan	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
16.	Tamil Nadu	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
17.	Tripura	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
18.	Uttar Pradesh	222976	22814.27	216128	28032.83	229163	32063.15	213861	24595.38	882128	107505.63
19.	West Bengal	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
Total		312911	66758.09	319254	71868.09	282332	57090.29	252785	46235.51	1167282	241951.98
Note : (1) N.R. Denotes Not Reported (2) \$ - Bifurcation not given											
Conti.											

**TABLE - 17 : PERIOD-WISE CLASSIFICATION OF OVERDUES AT ULTIMATE BORROWERS' LEVEL
AS ON 30TH JUNE 2008**

(Rs. Lakh)

Sr. No.	Name of the Bank	GRAND TOTAL									
		Below 1 Year		Over 1 - 3 years		Over 3 - 6 years		Over 6 years		Total	
		(3+13 +23+33) Defaulters (Number)	(4+14 +24+34) Amount	(5+15 +25+35) Defaulters (Number)	(6+16 +26+36) Amount	(7+17 +27+37) Defaulters (Number)	(8+18 +28+38) Amount	(9+19 +29+39) Defaulters (Number)	(10+20 +30+40) Amount	(43+45 +47+49) Defaulters (Number)	(44+46 +48+50) Amount
1	2	3	4	5	6	7	8	9	10	11	
1.	Assam	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
2.	Bihar	0	0.00	0	1692.08	0	3446.82	0	18249.75	0	23388.65
3.	Chhattisgarh	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
4.	Gujarat	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
5.	Haryana	32227	19753.50	41815	21568.92	28247	15604.02	20306	10986.68	122595	67913.12
6.	Himachal Pradesh	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
7.	Jammu & Kashmir	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
8.	Karnataka	99723	9980.47	83807	14019.87	21506	4916.35	58768	12506.90	263804	41423.59
9.	Kerala	0	12527.22	0	7003.02	0	6237.55	0	3378.13	0	29145.92
10.	Madhya Pradesh	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
11.	Maharashtra \$	57708	20567.69	61311	21014.56	24922	9423.12	18618	9253.76	162559	60259.13
12.	Orissa	0	489.13	0	1082.63	0	0.00	0	0.00	0	1571.76
13.	Pondicherry	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
14.	Punjab	0	27561.91	0	20366.70	0	11947.86	0	9936.10	0	69812.57
15.	Rajasthan	66890	15391.09	61994	22607.03	50128	19312.81	34931	13013.99	213943	70324.92
16.	Tamil Nadu	1108	1024.15	3627	3746.19	4055	6744.26	4190	7785.90	12980	19300.50
17.	Tripura	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
18.	Uttar Pradesh	222976	22814.27	216128	28032.83	229163	32063.15	213861	24595.38	882128	107505.63
19.	West Bengal	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
Total		480632	130109.43	468682	141133.83	358021	109695.94	350674	109706.59	1658009	490645.79

Note : (1) N.R. Denotes Not Reported (2) \$ - Bifurcation not given

TABLE - 18 : CLASSIFICATION OF PRIMARY BANKS/BRANCHES ACCORDING TO RANGE OF RECOVERY AS ON 30TH JUNE 2008

(Number)

Sr. No.	Name of the Bank	(I) RECOVERY TO DEMAND (PER CENT) (PRIMARY BANKS)									Total (3 to 11)
		90% & Above	Less than 90 & upto 85	Less than 85 & upto 75	Less than 75 & upto 65	Less than 65 & upto 60	Less than 60 & upto 50	Less than 50 & upto 40	Less than 40 & upto 30	Below 30	
1	2	3	4	5	6	7	8	9	10	11	12
1.	Assam	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
2.	Bihar	0	0	0	0	0	0	0	0	0	0
3.	Chhattisgarh	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
4.	Gujarat	0	0	0	0	0	0	0	0	0	0
5.	Haryana	0	0	0	0	0	2	4	11	2	19
6.	Himachal Pradesh	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
7.	Jammu & Kashmir	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
8.	Karnataka	0	0	0	0	1	6	15	30	125	177
9.	Kerala	1	1	9	12	13	9	1	0	0	46
10.	Madhya Pradesh	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
11.	Maharashtra	0	0	0	0	0	0	0	0	29	29
12.	Orissa	18	6	11	6	1	2	0	0	2	46
13.	Pondicherry	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
14.	Punjab	0	0	0	0	0	0	0	0	0	0
15.	Rajasthan	0	0	0	0	2	8	14	8	4	36
16.	Tamil Nadu	0	0	2	2	0	6	17	26	127	180
17.	Tripura	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
18.	Uttar Pradesh	0	0	0	0	0	0	0	0	0	0
19.	West Bengal	1	0	2	5	2	10	3	0	1	24
Total		20	7	24	25	19	43	54	75	290	557

Note : (1) N.R. Denotes Not Reported

Conti.

TABLE - 18 : CLASSIFICATION OF PRIMARY BANKS/BRANCHES ACCORDING TO RANGE OF RECOVERY AS ON 30TH JUNE 2008

(Number)

Sr. No.	Name of the Bank	(II) RECOVERY TO DEMAND (PER CENT) (BRANCHES)									
		90% & Above	Less than 90 & upto 85	Less than 85 & upto 75	Less than 75 & upto 65	Less than 65 & upto 60	Less than 60 & upto 50	Less than 50 & upto 40	Less than 40 & upto 30	Below 30	Total (13 to 21)
1	2	13	14	15	16	17	18	19	20	21	22
1.	Assam	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
2.	Bihar	0	0	0	0	0	2	5	15	109	131
3.	Chhattisgarh	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
4.	Gujarat	0	1	0	9	2	18	14	27	109	180
5.	Haryana	0	0	0	0	0	0	0	0	0	0
6.	Himachal Pradesh	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
7.	Jammu & Kashmir	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
8.	Karnataka	0	0	0	0	0	0	0	0	0	0
9.	Kerala	0	0	0	0	0	0	0	0	0	0
10.	Madhya Pradesh	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
11.	Maharashtra	58	1	1	1	0	1	9	12	209	292
12.	Orissa	0	0	0	0	0	0	0	0	0	0
13.	Pondicherry	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
14.	Punjab	0	0	7	9	9	18	20	18	8	89
15.	Rajasthan	0	0	0	0	0	0	0	0	0	0
16.	Tamil Nadu	0	0	0	0	0	0	0	0	0	0
17.	Tripura	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
18.	Uttar Pradesh	5	9	86	136	42	41	21	2	0	342
19.	West Bengal	0	0	0	1	0	0	1	0	0	2
Total		63	11	94	156	53	78	65	59	326	905
Note : (1) N.R. Denotes Not Reported (2) N.A. Denote Not Applicable											
Conti.											

TABLE - 18 : CLASSIFICATION OF PRIMARY BANKS/BRANCHES ACCORDING TO RANGE OF RECOVERY AS ON 30TH JUNE 2008

(Number)

Sr. No.	Name of the Bank	GRAND TOTAL [(I)+(II)]									
		90% & Above (3+13)	Less than 90 & upto 85 (4+14)	Less than 85 & upto 75 (5+15)	Less than 75 & upto 65 (6+16)	Less than 65 & upto 60 (7+17)	Less than 60 & upto 50 (8+18)	Less than 50 & upto 40 (9+19)	Less than 40 & upto 30 (10+20)	Below 30 (11+21)	Total (12+22)
1	2	23	24	25	26	27	28	29	30	31	32
1.	Assam	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R
2.	Bihar	0	0	0	0	0	2	5	15	109	131
3.	Chhattisgarh	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R
4.	Gujarat	0	1	0	9	2	18	14	27	109	180
5.	Haryana	0	0	0	0	0	2	4	11	2	19
6.	Himachal Pradesh	N.R.	N.R.	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R
7.	Jammu & Kashmir	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R
8.	Karnataka	0	0	0	0	1	6	15	30	125	177
9.	Kerala	1	1	9	12	13	9	1	0	0	46
10.	Madhya Pradesh	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R
11.	Maharashtra	58	1	1	1	0	1	9	12	238	321
12.	Orissa	18	6	11	6	1	2	0	0	2	46
13.	Pondicherry	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R
14.	Punjab	0	0	7	9	9	18	20	18	8	89
15.	Rajasthan	0	0	0	0	2	8	14	8	4	36
16.	Tamil Nadu	0	0	2	2	0	6	17	26	127	180
17.	Tripura	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R	N.R
18.	Uttar Pradesh	5	9	86	136	42	41	21	2	0	342
19.	West Bengal	1	0	2	6	2	10	4	0	1	26
Total		83	18	118	181	72	121	119	134	616	1462

**TABLE - 19 : PRODUCTIVITY FINANCIAL PARAMETERS (SCARDB LEVEL)
AS ON 31 MARCH 2008**

(Rs. Lakh)

Sr. No.	Name of the Bank	PRODUCTIVITY PARAMETERS		
		Per Staff		
		Deposits	Advances	Collection
1	2	3	4	6
1.	Assam	N.R.	N.R.	N.R.
2.	Bihar	0.06	9.02	4.98
3.	Chhattisgarh	N.R.	N.R.	N.R.
4.	Gujarat	15.95	36.44	42.93
5.	Haryana	27.38	1041.41	213.62
6.	Himachal Pradesh	N.R.	N.R.	N.R.
7.	Jammu & Kashmir	N.R.	N.R.	N.R.
8.	Karnataka	9.52	46.88	48.73
9.	Kerala	0.00	124.54	112.04
10.	Madhya Pradesh	41.35	413.20	126.93
11.	Maharashtra	0.00	610.72	20.09
12.	Orissa	1.71	172.54	1.99
13.	Pondicherry	N.R.	N.R.	N.R.
14.	Punjab	40.37	676.68	0.00
15.	Rajasthan	40.88	133.55	135.45
16.	Tamil Nadu	0.52	217.12	15.45
17.	Tripura	N.R.	N.R.	N.R.
18.	Uttar Pradesh	0.41	10.33	68.98
19.	West Bengal	39.46	516.67	81.04
Total		201.60	3963.64	824.32
Note : (1) N.R. Denotes Not Reported				

**TABLE - 19 (I) : PRODUCTIVITY FINANCIAL PARAMETERS (PCARDB LEVEL)
AS ON 31 MARCH 2008**

(Rs. Lakh)

Sr. No.	Name of the Bank	PRODUCTIVITY PARAMETERS		
		Per Staff		
		Deposits	Advances	Collection
1	2	3	4	6
1.	Assam	N.A.	N.A.	N.A.
2.	Bihar	0.06	9.02	4.98
3.	Chhattisgarh	N.R.	N.R.	N.R.
4.	Gujarat	N.A.	N.A.	N.A.
5.	Haryana	0.07	109.60	26.81
6.	Himachal Pradesh	N.R.	N.R.	N.R.
7.	Jammu & Kashmir	N.R.	N.R.	N.R.
8.	Karnataka	5.40	20.01	18.66
9.	Kerala	0.00	2297.55	2605.06
10.	Madhya Pradesh	N.R.	N.R.	N.R.
11.	Maharashtra	N.R.	N.R.	N.R.
12.	Orissa	3.76	45.54	47.07
13.	Pondicherry	N.A.	N.A.	N.A.
14.	Punjab	0.00	0.00	0.00
15.	Rajasthan	0.22	31.59	72.73
16.	Tamil Nadu	4.29	22.39	7.33
17.	Tripura	N.A.	N.A.	N.A.
18.	Uttar Pradesh	N.A.	N.A.	N.A.
19.	West Bengal	477.07	2197.85	331.22
Total		490.81	4724.53	3108.88
Note : (1) N.R. Denotes Not Reported (2) Unitary Structure-Not Applicable N.A.				

**TABLE - 20 : STATUS OF AUDIT CONDUCTED
AS ON 31ST MARCH OF THE CURRENT YEAR-2008**

(Rs. Lakh)

Sr. No.	Name of the Bank	TOTAL No Of PCARDBs	Audit Completed upto Previous year (2006 -07)	Audit Classification received for the Previous Year (2006 -07)				Status of Audit Completed For SCARDB with audit class For the year	
				A'	B'	C'	D'	2006 -07	2007 -08
1	2	3	4	5	6	7	8	9	10
				A'	B'	C'	D'		
1.	Assam	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
2.	Bihar	0	0	0	0	0	0	Compeltd (C)	Not Completed
3.	Chhattisgarh	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
4.	Gujarat	0	0	0	0	0	0	Compeltd (B)	Not Completed
5.	Haryana	19	19	0	3	16	0	Compeltd (B)	Not Completed
6.	Himachal Pradesh	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
7.	Jammu & Kashmir	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
8.	Karnataka	177	170	6	28	134	2	Compeltd (B)	Not Completed
9.	Kerala	46	46	5	29	12	0	Compeltd (A)	Not Completed
10.	Madhya Pradesh	38	0	0	0	0	0	Compeltd (B)	Not Completed
11.	Maharashtra	29	0	0	0	0	0	Not Completed	Not Completed
12.	Orissa	46	11	0	2	4	5	Compeltd (D)	Compeltd (D)
13.	Pondicherry	0	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
14.	Punjab	89	N.R.	N.R.	N.R.	N.R.	N.R.	Compeltd (A)	Compeltd (A)
15.	Rajasthan	36	36	5	6	25	0	Compeltd (B)	Compeltd (B)
16.	Tamil Nadu	180	90 Up to 2006-07 90 Up to 2007-08	1	0	88	1	Compeltd (B)	Not Completed
17.	Tripura	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
18.	Uttar Pradesh	0	0	0	0	0	0	Compeltd (B)	Not Completed
19.	West Bengal	24	23	3	7	8	5	Compeltd (A)	Completed (B)
Total		684	485	21	77	372	15		

Note : (1) N.R. Denotes Not Reported