

| Name of the SCARDB: The Himachal Pradesh State Cooperative Agriculture & Rural Development Bank Ltd. |                                   |                                                                                               |          |          |
|------------------------------------------------------------------------------------------------------|-----------------------------------|-----------------------------------------------------------------------------------------------|----------|----------|
| Address: Block No-3D, SDA Complex, Kasumpti, Shimla – 171 009                                        |                                   |                                                                                               |          |          |
| Email: hpardbank@gmail.com<br>Website: hpardb.in                                                     |                                   | Telephone Nos.: 0177-2621137, 2621437, 2623837                                                |          |          |
| Chairman: Shri Sanjay Singh Chauhan<br>Email : s.sanjaysingh2002@gmail.com Mobile: 9418400033        |                                   | Managing Director: Dr. Harish Gajju (HAS)<br>Email: mdhpscldb@gmail.com<br>Mobile: 9418000088 |          |          |
| Key Financial Parameters ( ` Lakhs)                                                                  |                                   |                                                                                               |          |          |
| Sr. No.                                                                                              | Particulars                       | 2022-23                                                                                       | 2023-24  | 2024-25  |
| 1.                                                                                                   | Number of PCARDB Branches         | 30                                                                                            | 30       | 30       |
| 2.                                                                                                   | Membership at Ground Level        | 43925                                                                                         | 46526    | 47480    |
| 3.                                                                                                   | Loans Issued                      | 10561.60                                                                                      | 11012.31 | 10563.23 |
| 4.                                                                                                   | Loans Outstanding                 | 35653.28                                                                                      | 42425.13 | 40001.45 |
| 5.                                                                                                   | Staff                             |                                                                                               |          |          |
|                                                                                                      | i. SCARDBs                        | 179                                                                                           | 172      | 167      |
|                                                                                                      | ii. PCARDBs                       | 57                                                                                            | 54       | 48       |
| 6.                                                                                                   | Total Paid up Capital             | 2769.01                                                                                       | 2872.01  | 2775.23  |
| 7.                                                                                                   | Free Reserves                     | 1792.75                                                                                       | 1781.75  | 1781.75  |
| 8.                                                                                                   | Capital to Asset Ratio (%)        | 261.59                                                                                        | 254.05   | 214.21   |
| 9.                                                                                                   | Recovery Position At Ground Level |                                                                                               |          |          |
|                                                                                                      | - Demand                          | 21083.26                                                                                      | 21653.96 | 23027.86 |
|                                                                                                      | - Collection                      | 7050.05                                                                                       | 6209.54  | 7668.13  |
|                                                                                                      | - Balance                         | 14033.21                                                                                      | 15444.42 | 15359.73 |
|                                                                                                      | - Recovery (%)                    | 33.44                                                                                         | 28.68    | 33.30    |