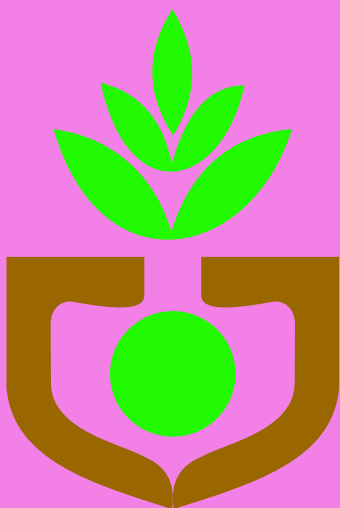


# **Statistical Bulletin 2018-19**

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



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STATISTICAL BULLETIN  
2018-19



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Development Banks' Federation Ltd.**

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## **PREFACE**

*We are happy to bring out the Annual Statistical Bulletin for the year 2018-19 on the operations of State Co-operative Agriculture and Rural Development Banks (SCARDBs). The detailed information relating to the Organizational Structure, Membership, Financial Position and Performance, Lending Operations, Recovery, etc. of the SCARDBs are incorporated in the publication. Further, key parameters of performance of the Primary Cooperative Agriculture and Rural Development Banks (PCARDBs) affiliated to the SCARDBs are also included for the year 2018-19. We hope that this publication would be useful to our member banks and others concerned.*

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

***Place: Vashi, Navi Mumbai  
Date: 31<sup>st</sup> January 2021***

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

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## IMPORTANT OPERATIONAL AND PERFORMANCE INDICATORS

(? Crores)

Sr. No.	INDICATORS	Position as on 31 <sup>st</sup> March 2019
01.	SCARDBs (Number)	13
02.	SCARDB branches (Number)	646
03.	Operational Units (Number)	1835
04.	Supervisory Units (Number) (SCARDB branches)	98
05.	Membership (in Lakh)	106.01
06.	Share Capital	939.45
07.	Reserves	3599.99
08.	Net worth of SCARDBs (Net Position)	3861.50
09.	Number of SCARDBs having Positive Net worth	11
10.	Borrowings during the year	3460.19
11.	Borrowings Outstanding during the year	13882.08
12.	Deposits Mobilized	1205.27
13.	Deposits Outstanding	2177.06
14.	Investments Outstanding	3312.82
16.	Loans Disbursed at Apex Bank Level	4241.99
15.	Loans Outstanding at Apex Bank Level	20633.36
17.	Loans Disbursed at Ultimate Borrowers' Level	4365.89
18.	Loans Outstanding at Ultimate Borrowers' level	19292.00
19.	Staff Position – Apex Bank Level (number)	4792
20.	Staff Position – Primary Bank Level (number)	4732
21.	Number of SCARDBs in Profit	8
22.	Number of SCARDBs in Loss	5
23.	Number of SCARDBs having Accumulated Loss	6
24.	Total Accumulated Losses	555.51
25.	<u>Recovery Performance at Ultimate Borrowers' Level (As on 30<sup>th</sup> June 2019)</u>	
(i)	Demand	14237.26
(ii)	Collection	5493.48
(iii)	Balance	8743.70
(iv)	% of collection	38.59
26.	Number of Units having Recovery of 70% and above	281
27.	Number of Units having Recovery of less than 40%	724

Note - Except Assam, Bihar and Odisha SCARDBs have not submitted the data

## LTCCS 2018-19 - AT A GLANCE

### 1. Introduction

This publication contains detailed statistical information on the status and performance of State Co-operative Agriculture and Rural Development Banks (SCARDBs) and Primary Co-operative Agriculture and Rural Development Banks (PCARDBs) which are affiliated to the SCARDBs for the year 2018-19 compared with the position obtained during 2017-18 (as on 31<sup>st</sup> March 2018). **This Statistical report contains information in respect of 13 fully functional SCARDBs. Out of 13 functional SCARDBs, 5 (Gujarat, Jammu & Kashmir, Pondicherry, Tripura and Uttar Pradesh) are under Unitary, 6 (Haryana, Karnataka, Kerala, Punjab, Rajasthan and Tamil Nadu) are under Federal while Himachal Pradesh and West Bengal are under Mixed structure.**

### 2. Organizational Network (TABLE - 1)

The organizational network of LTCCS comprises of both Operational and Supervisory units as given in **Abstract 1** which are analyzed hereunder:

**Abstract 1 - Network**

<b>Organizational Network</b>	<b>(Number)</b>	
	<b>2017-18</b>	<b>2018-19</b>
SCARDBs	13	13
SCARDB Branches	646	646
Supervisory Units	98	98
PCARDBs	601	602
PCARDB Branches	475	489
<b>Operational Units</b>	<b>1820</b>	<b>1835</b>

### 2.1. SCARDB Branches

The total number of SCARDB branches of fully functional banks remained same at 646 during 2017-18 & 2018-19

### 2.2. Operational Units

Operational units are delivery points of credit to the ultimate borrowers. These comprise of branches / sub-branches of unitary SCARDBs as also that of PCARDBs affiliated to SCARDBs. The total number of operational units of fully functional SCARDBs are 1835 as on 31<sup>st</sup> March 2019 as against 1820 as on 31<sup>st</sup> March 2018. During the year under review, there has been increase in the number of PCARDB Branches in Kerala SCARDBs by 15 and Karnataka by 1. While there is a decrease of 1 Branch of PCARDB in Haryana.

### 2.3. Supervisory Units

Supervisory units are located either at the district, regional or divisional level. The total number of supervisory units of fully functional SCARDBs remained same at 98 for both the years.

### 3. Membership at Ultimate Borrowers' Level (TABLE - 2)

The membership at the ground level with break-up of both borrowing and non-borrowing members is furnished in **Abstract 2**. They are direct members of the SCARDBs in the case of unitary structure and/or members of affiliated PCARDBs in respect of federal structure. In the case of mixed structure, the SCARDBs operate through their own branches in some parts of the states and through affiliated PCARDBs in other parts. In such cases, the membership includes that of PCARDBs as well as direct members of the concerned SCARDBs.

The total membership of 13 fully functional SCARDBs has slightly decreased by 1.08 lakhs during 2018-19 as compared to that of 2017-18. The number of borrowing membership has increased by 1.64 lakhs during the year under review from 59.16 lakhs (31.3.2018) to 60.80 lakhs (31.3.2019). Gujarat, Haryana, Himachal Pradesh, Jammu & Kashmir, Karnataka, Kerala, Pondicherry, Tripura and West Bengal SCARDBs had increased their total membership while Punjab, Rajasthan, Tamil Nadu and Uttar Pradesh SCARDBs had accounted for reduction in their membership during 2018-19.

### Abstract 2 – Membership Details

(In Lakhs)

Membership	2017-18	2018-19
Borrowing Members	59.16	60.80
Non-borrowing Members	47.93	45.21
<b>Total Membership</b>	<b>107.09</b>	<b>106.01</b>

### 3.1. Members at the end of the year

Of the total number of borrowing members of 60.80 lakhs as on 31<sup>st</sup> March 2019 were Male and Female borrowing members accounted for 20.00 lakhs and 5.67 lakhs respectively. Gujarat, Jammu & Kashmir, Tripura and Uttar Pradesh SCARDBs did not furnish the break-up of Male and Female membership during 2018-19. Female members accounted for 9.33% and 17.65% of the total borrowing and non-borrowing members respectively in the 9 reporting banks as on 31<sup>st</sup> March 2019 as against 6.59% and 8.13% respectively during 2017-18.

### 4. Sources of Funds & Net-worth of SCARDBs

[TABLE -3(I)]

The financial Position of Fully functional SCARDBs for the years 2017-18 and 2018-19 at a glance is given in **Abstract 3**.

### Abstract 3 - Sources of Funds

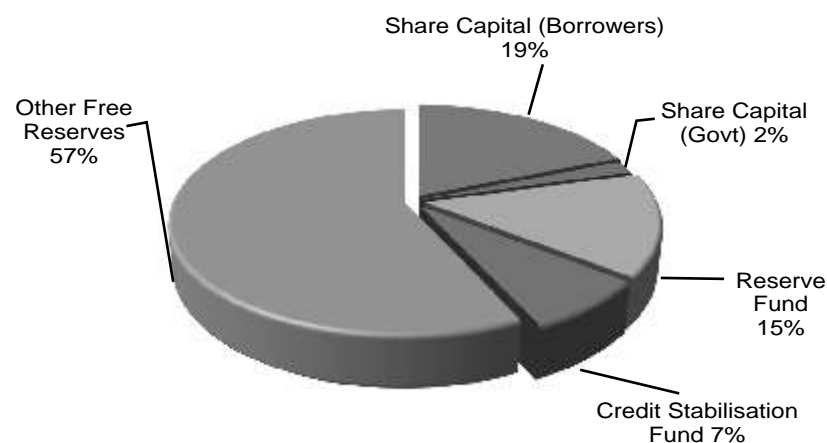
(₹Crores)

Sr. No.	Particulars	During the year		Growth	
		2017-18	2018-19	Amount	Percentage
I.	Share Capital Outstanding				
	a) Borrowers	852.23	858.53	(+) 6.30	(+) 0.74
	b) Government	87.30	80.91	(-) 6.39	(-) 7.32
	<b>Total - I (a+b)</b>	<b>939.53</b>	<b>939.44</b>	<b>(-) 0.09</b>	<b>(-) 0.01</b>
II.	Free Reserves Outstanding				
	a) Reserve fund	656.97	671.34	(+) 14.37	(+) 2.19
	b) Credit stabilization fund	337.81	342.59	(+) 4.78	(+) 1.41
	c) Other funds & free reserves	2801.65	2586.06	(-) 215.59	(-) 7.70
	<b>Total - II (a+b+c)</b>	<b>3796.43</b>	<b>3599.99</b>	<b>(-) 196.44</b>	<b>(-) 5.17</b>
III.	Accumulated losses	499.49	677.93	(+) 178.44	(+) 35.72
IV.	<b>Net worth (I + II - III)</b>	<b>4236.47</b>	<b>3861.50</b>	<b>(-) 374.97</b>	<b>(-) 8.85</b>

#### 4.1. Share Capital

The total share capital of fully functional SCARDBs stood at ₹ 939.44 crs. as on 31<sup>st</sup> March 2019 as against ₹ 939.53 crs. as on 31<sup>st</sup> March 2018 registering a decrease of ₹ 0.09 crore over the previous year. The share capital from Borrowers has increased by ₹ 6.30 crs., while the contribution towards share capital by the Government decreased by ₹ 6.39 crs. during 2018-19. The share of various items in the resources of the fully functional banks is given in **Exhibit 4.1**.

**Exhibit 4.1: Share of Resources during 2018-19**



##### 4.1.1. Reserves & other funds

The total Free Reserves & other funds of all SCARDBs had decreased from ₹ 3796.43 crs. in 2017-18 to ₹ 3599.99 crs. during 2018-19. There has been increase in the Reserve Fund and Credit Stabilisation Fund by ₹ 14.37 crs. and ₹ 4.78 crs. respectively. While other funds and free reserves has been decreased during 2018-19 by ₹ 215.59 crs. over the previous year.

#### 4.2. Net worth of SCARDBs

Total net-worth of 13 fully functional SCARDBs stood at ₹ 3861.50 crs. as on 31<sup>st</sup> March 2019 as against ₹ 4236.47 crs. indicating decrease of ₹ 374.97 crs. from the position as on 31<sup>st</sup> March 2018. Out of these 13 banks, 11 had positive net-worth aggregating ₹ 3920.48 crs., while Jammu & Kashmir and Tripura bank had negative net-worth amounting to ₹ 49.62 crs. and ₹ 9.36 crs. respectively. The fall in net-worth was mainly on account of increase in accumulated losses from ₹ 499.50 crs. during 2017-18 to ₹ 677.93 crs. during 2018-19. Haryana SCARDB (₹ 454.27 crs.), Jammu & Kashmir (₹ 79.94 crs.), Pondicherry (₹ 4.28 crs.), Tripura (₹ 19.45 crs.), Uttar Pradesh (₹ 109.55 crs.) and West Bengal SCARDBs (₹ 10.44 crs.) are the 6 banks which had accumulated losses as on 31.3.2019.

Gujarat, Karnataka, Rajasthan, Tamil Nadu and West Bengal SCARDBs had reported increase in profits during the current year, however, Haryana, Himachal Pradesh, Jammu & Kashmir, Kerala, Pondicherry, Punjab, Tripura and Uttar Pradesh SCARDBs had reported decline in their profits during 2018-19 over the previous year. Haryana, Jammu & Kashmir, Pondicherry, Tripura and Uttar Pradesh states incurred current losses of ₹ 76.38 crs., ₹ 11.98 crs., ₹ 4.44 crs., ₹ 3.00 crs. And ₹ 84.51 crs. respectively as on 31<sup>st</sup> March 2019. **{(cf. Table 9)}**

#### 4.3. Borrowings [TABLE – 5(I)]

NABARD continues to be the main source of funds for SCARDBs during the year. Since 2012-13 these funds are being given as loans instead of as subscriptions to Debentures. Central and State Governments also give refinance to the extent of shortfall in loans given by NABARD. SCARDBs also avail funds from NCDC, StCBs and commercial banks through loans or line of credit.

### 4.3.1 Borrowings made during the year

SCARDBs under various heads for the period 2017-18 and 2018-19.

**Abstract - 4** depicts the aggregate borrowings by fully functional

#### Abstract 4 - Borrowings

(₹ Crores)

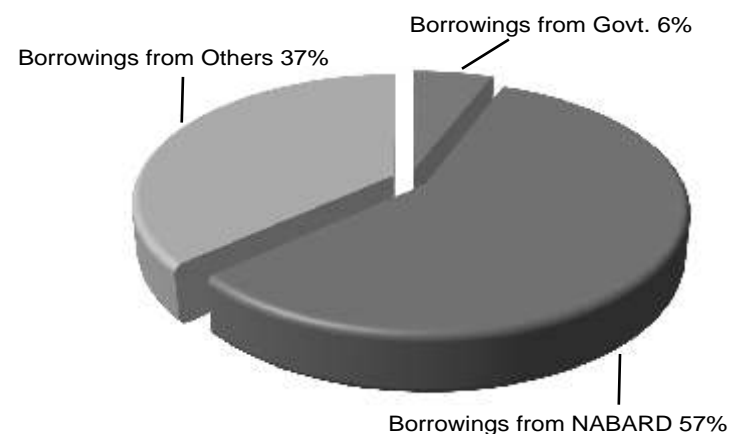
Sr. No.	Types of Borrowings	During the Year		Growth		Percentage to Total Borrowings	
		2017-18	2018-19	Amount	Percentage	2017-18	2018-19
1	Borrowings from Government	8.35	204.60	(+) 196.25	(+) 2350.30	0.08	5.91
2	Borrowings from NABARD	2745.77	1989.60	(-) 756.17	(-) 27.54	25.93	57.50
3	Borrowings from Others	7835.23	1265.99	(-) 6569.24	(-) 83.84	73.99	36.59
	<b>Total (1+2+3)</b>	<b>10589.40</b>	<b>3460.19</b>	<b>(-) 7129.16</b>	<b>(-) 67.32</b>	<b>100.00</b>	<b>100.00</b>

During the year 2018-19, 13 fully functional SCARDBs borrowed ₹ 3460.19 crs. as against ₹ 10589.40 crs. during 2017-18. SCARDBs' borrowings recorded decrease of ₹ 7129.16 crs. during 2018-19 over 2017-18 mainly on account of increase in 'Other borrowings' which include Short term borrowings from StCBs/DCCBs by way of interim finance. Borrowings from NABARD during the year stood at ₹ 1989.60 crs. registering a decline of 27.54% and accounted for 57.50% of the total resources mobilized during 2018-19, as against 25.93% in 2017-18. Of the total resources, a sum of ₹ 204.60 crs. was contributions by Governments as against ₹ 8.35 crs. in 2017-18.

As per Table 5(i), against the total borrowings from NABARD at ₹ 1989.60 crs. during 2018-19 total repayment to NABARD were ₹ 3311.66 crs. Kerala SCARDB had the highest borrowing of ₹ 958.05 crs. during 2018-19, followed by Karnataka with ₹ 286.39 crs., West Bengal 250.00 crs., Punjab at ₹ 172.02 crs., Rajasthan ₹ 137.74 crs., Uttar Pradesh ₹ 117.10 crs. and Himachal Pradesh ₹ 68.31 crs. respectively from NABARD.

Gujarat, Haryana, Jammu & Kashmir, Pondicherry, Tamil Nadu and Tripura SCARDBs did not avail refinance from NABARD due to non-availability of State Government/Union Territory's default guarantee as required. **Exhibit 4.2.** depicts the share of borrowings from different sources during 2018-19.

**Exhibit 4.2: Share of Borrowings during 2018-19**



Share of Government and NABARD in total Borrowings raised during 2018-19 increased from 0.08% to 5.91% and 25.93% to 57.50% respectively compared to the previous year.

#### 4.3.2. Borrowings Outstanding

The aggregate borrowings outstanding of 13 functional SCARDBs stood at ₹ 13882.08 crs. as on 31<sup>st</sup> March 2019 as against ₹ 14386.14 crs. as on 31<sup>st</sup> March 2018 registering a decrease of ₹ 504.06 crore (3.50%) over the previous year.

Total Borrowings of PCARDBs during 2018-19 were ₹ 3570.95 crs. 91.16% of their total borrowings amounting to ₹ 3255.14 crs. came from SCARDBs as the balance of ₹ 315.81 crs. came from other sources. The Outstanding borrowings of PCARDBs as on 31.03.2019 increased to ₹ 15936.88 crs. as against ₹ 15775.64 crs. during the previous year. {{cf. Table 5(ii)}}

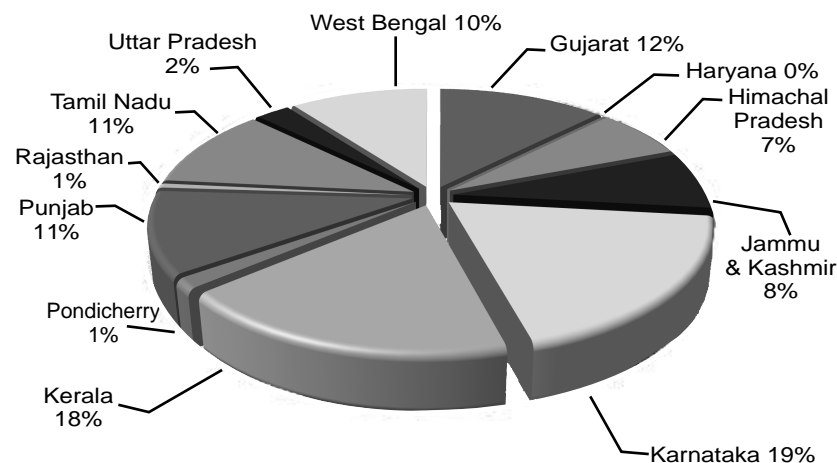
#### 4.4. Deposits (TABLE - 6)

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

It may be seen that, 12 out of 13 fully functional SCARDBs (except Tripura) are now mobilizing deposits under the provisions of BUDS Act. The aggregate of deposits raised by these banks during 2018-19 were ₹ 1205.27 crs. as against ₹ 1456.16 crs. during the previous year showing decrease of ₹ 250.89 crs. The total deposit outstanding of these banks as on 31<sup>st</sup> March 2019 increased marginally from ₹ 2157.38 crs. to ₹ 2177.06 crs. during the previous year. Bank-wise share of total

deposits outstanding during 2018-19 is given in **Exhibit 4.3.**

**Exhibit 4.3: SCARDB-wise Share of Deposit Outstanding of ₹ 2177.06 crore as on 31<sup>st</sup> March 2019**



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

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

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

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

During 2018-19, total advances of 13 fully functional SCARDBs were ` 4241.99 crs. as against ` 4424.89 crs. during 2017-18. Advances during the year decreased by ` 182.90 crs. which

comes to 4.13% less than that of the previous year. The **Abstract 5** given below depicts the breakup of advances between farm and non-farm sectors during the years 2017-18 and 2018-19 by SCARDBs.

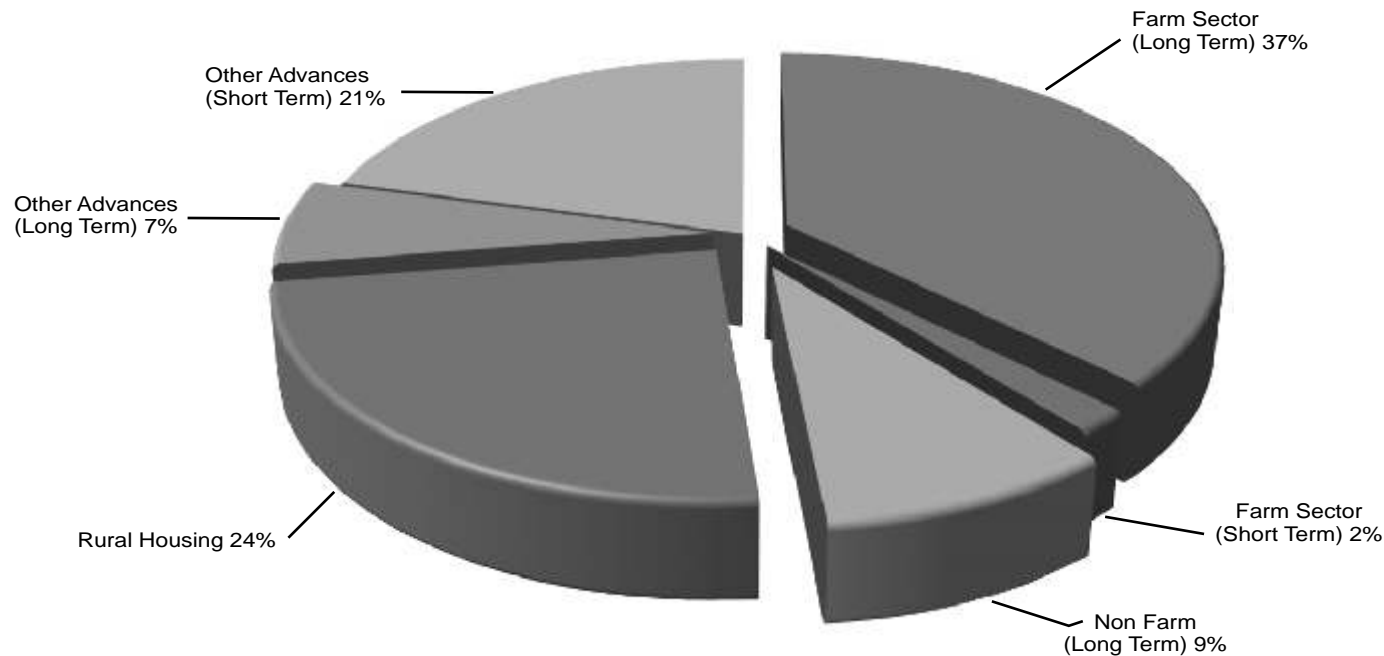
**Abstract 5 – Loans disbursed at Apex Bank Level**

(`Crores)

Sr. No.	Types of Advances	During the Year		Growth		REMARKS
		2017-18	2018-19	Amount	Percentage	
1	Farm Sector Adv.					
i.	Long Term	1723.33	1583.62	(-) 139.71	(-) 8.11	Himachal Pradesh, Jammu & Kashmir, Karnataka, Uttar Pradesh and West Bengal SCARDBs had increased their long term farm sector advances, while Haryana, Kerala, Punjab, and Rajasthan SCARDBs had reduced their farm sector lendings. Gujarat, Kerala, Rajasthan and Tripura SCARDBs registered declining trend in their short term advances.
ii.	Short Term	108.29	76.47	(-) 31.82	(-) 29.38	
2	Non-farm Sector (Long Term)	1020.66	395.89	(-) 624.77	(-) 61.21	Gujarat, Uttar Pradesh and West Bengal SCARDBs has increased in their LT non-farm sector advances while remaining banks had recorded declining trend.
3	Rural Housing	446.65	1020.00	(+) 573.35	(+) 128.37	Kerala, Uttar Pradesh and West Bengal SCARDBs had increase in their lendings under rural housing segment, the remaining banks had recorded declining trend.
4	Other Non-agril. Adv.					
i.	Long Term	273.84	277.46	(+) 3.62	(+) 1.32	Jammu & Kashmir, Karnataka and Uttar Pradesh has increased their long term other non-agril. lendings while Haryana and Kerala SCARDBs has been reduced their long term lendings. Pondicherry and Tamil Nadu shows increase in their short term lendings under other non-agril advance and Gujarat SCARDB registered declining trend for the same.
ii.	Short Term	852.12	888.55	(+) 36.43	(+) 4.28	
	<b>Total</b>	<b>4424.89</b>	<b>4241.99</b>	<b>(-) 182.90</b>	<b>(-) 4.13</b>	Increase in total lendings were registered by Himachal Pradesh, Karnataka, Pondicherry, Tamil Nadu, Uttar Pradesh and West Bengal SCARDBs while the remaining banks had registered declining trend in their total lendings.

The share of advances in respect of different sectors is presented in **Exhibit 5.1**.

**Exhibit 5.1: Sector-wise share of advances by SCARDBs during 2018-19**



The aggregate loans outstanding at Apex Bank level as on 31<sup>st</sup> March 2019 stood at ` 20633.36 crs. as against ` 20604.71 crs. as on 31<sup>st</sup> March 2018. There has been increase in the loans outstanding of Gujarat, Himachal Pradesh, Jammu & Kashmir, Kerala, Pondicherry, Tamil Nadu and West Bengal SCARDBs while outstanding loans of Haryana, Karnataka, Punjab, Rajasthan, Tripura and Uttar Pradesh SCARDBs were less than the previous year.

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

The **Abstract 6** depicts the breakup of advances between farm and non-farm sectors during the years 2017-18 and 2018-19 by the affiliated PCARDBs. The loans disbursed at ultimate borrowers' level decreased by 3% from ` 4500.93 crs. during 2017-18 to ` 4365.89 crs. during 2018-19. The advances of PCARDBs in Himachal Pradesh, Karnataka, Tamil Nadu and West Bengal states reported growth in advances while advances by PCARDBs in Haryana, Kerala, Punjab and Rajasthan States were less than the previous year.

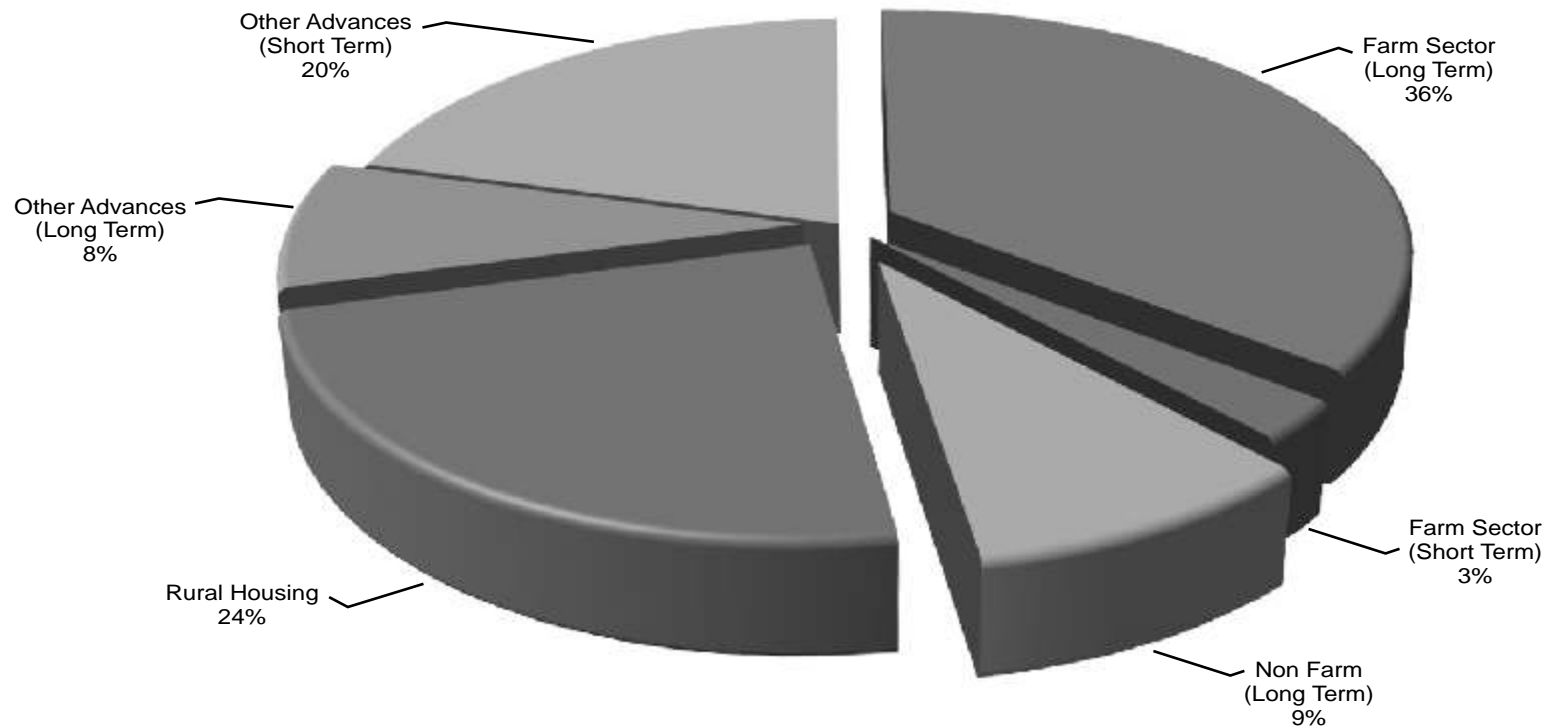
**Abstract 6 – Loans disbursed at Ultimate Borrowers’ level**

(₹Crores)

Sr. No.	Types of Advances	During the Year		Growth		REMARKS
		2017 -18	2018 -19	Amount	Percentage	
1	Farm Sector Adv.					Himachal Pradesh, Jammu & Kashmir, Karnataka, Uttar Pradesh and West Bengal SCARDBs had increased their long term farm sector advances, while Gujarat, Kerala, Punjab, and Rajasthan SCARDBs showed decline in their farm sector lendings. Gujarat, Kerala, Rajasthan and Tripura SCARDBs registered declining trend in their short term advances.
i.	Long Term	1652.07	1562.27	(-) 89.8 0	(-) 5.44	
ii.	Short Term	142.66	111.26	(-) 31.40	(-) 22.01	
2	Non-farm Sector (Long Term)	398.11	407.74	(+) 9.63	(+) 2.42	Gujarat and Punjab SCARDBs has increased in their LT non-farm sector advances while remaining banks had recorded declining trend.
3	Rural Housing	1063.32	1028.32	(-) 35.00	(-) 3.29	Kerala, Uttar Pradesh and West Bengal SCARDBs has increase in their lendings under rural housing segment, the remaining banks had recorded declining trend.
4	Other Non -agril. Adv.					Jammu & Kashmir and Uttar Pradesh has increased their long term other non-agril. advances, while Kerala, Punjab, Rajsthan and West Bengal SCARDBs recorded reduction in their long term lendings. In short term other non-agril. Advances, Pondicherry and Tamil Nadu had shown increasing trend while Gujarat SCARDB registered declining trend for the same.
i.	Long Term	397.84	364.59	(-) 33.25	(-) 8.36	
ii.	Short Term	846.93	891.71	(+) 44.78	(+) 5.29	
	<b>Total</b>	<b>4500.93</b>	<b>4365.89</b>	<b>(-) 135.04</b>	<b>(-) 3.00</b>	Increase in the total lendings were registered by Himachal Pradesh, Karnataka, Pondicherry, Tamil Nadu, Uttar Pradesh and West Bengal SCARDBs while the remaining banks had registered declining trend in their total lendings.

The share of advances in respect of different sectors in respect of PCARDBs is presented in **Exhibit 5.2**.

**Exhibit 5.2: Sector-wise share of advances by PCARDBs during 2018-19**



The aggregate loans outstanding at ultimate borrowers' level as on 31<sup>st</sup> March 2019 stood at ₹ 19292.00 crs. as against ₹ 19134.48 crs. as on 31<sup>st</sup> March 2018. PCARDBs in Himachal Pradesh, Kerala and Tamil Nadu States had increased their loan outstanding while there was decline in the loans outstanding of PCARDBs in Haryana, Karnataka, Punjab, Rajasthan and West Bengal States compared to the previous year.

### 5.2.1 Purpose-wise Classification of Advances (TABLE – 13)

The purpose-wise classification of farm and non-farm long term advances **{(cf. Table 13)}** and break-up of short term advances between agriculture and non-agriculture purposes during 2018-19 are given in **Abstract -7**.

### Abstract 7 - Purpose-wise Advances

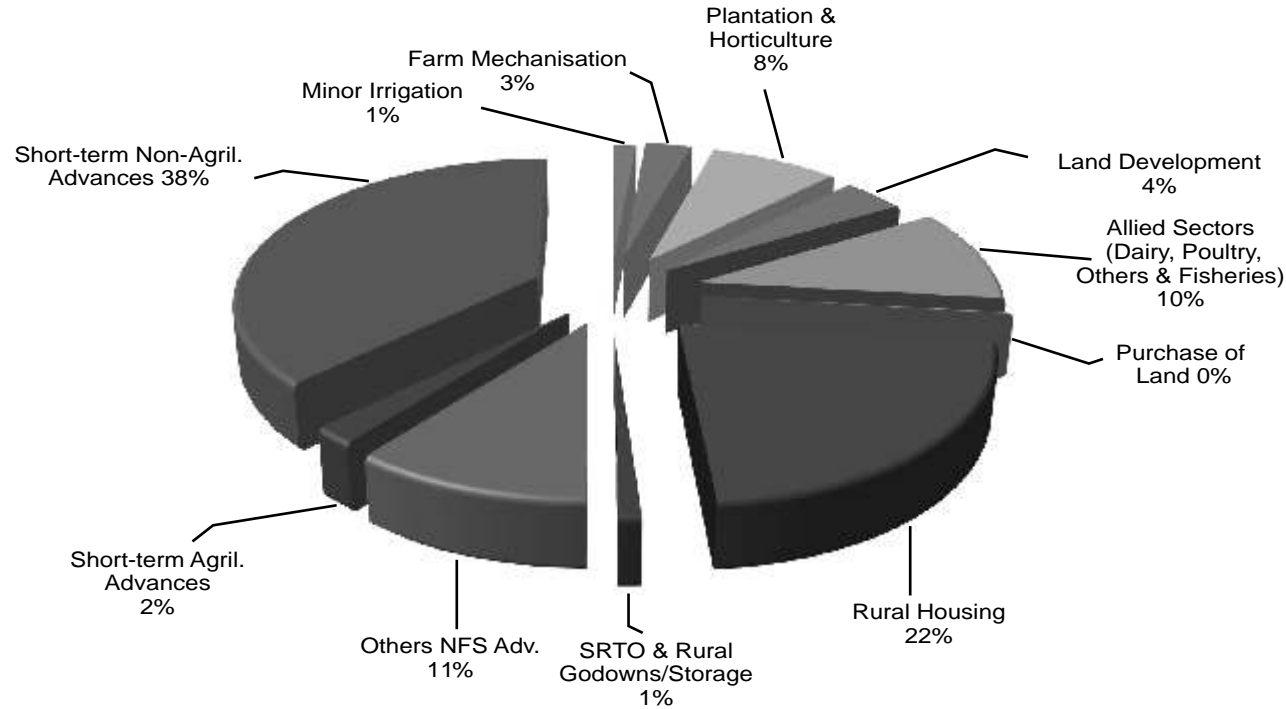
(₹Crores)

Sr. No.	Purposes	2018-19	
		Amount	Percentage
<b>A.</b>	<b>Farm Sector Advances</b>		
i.	Minor Irrigation	64.92	1.39
ii.	Farm Mechanisation	136.36	2.92
iii.	Plantation & Horticulture	374.39	8.02
iv.	Land Development	180.30	3.86
v.	Purchase of Land	4.01	0.09
vi.	Allied Sectors (Dairy, Poultry, Others & Fisheries)	489.83	10.50
	<b>Total Farm Sector Advances</b>	<b>1249.81</b>	<b>26.78</b>
<b>B.</b>	<b>Non-farm Sector Advances</b>		
i.	Rural Housing	1028.35	22.03
ii.	SRTO & Rural Godowns/Storage	47.41	1.02
iii.	Others	497.41	10.66
	<b>Total Non -farm Sector Advances</b>	<b>1573.17</b>	<b>33.71</b>
<b>C.</b>	<b>Short Term Advances</b>		
i.	Short -term Agril. Advances	90.43	1.94
ii.	Short -term Non -Agril. Advances	1753.65	37.58
	<b>Total Short Term Advances</b>	<b>1844.08</b>	<b>39.51</b>
	<b>Grand Total (A+B+C)</b>	<b>4667.06</b>	<b>100.00</b>

During 2018-19 the share of Farm Sector Advances was 26.78% while that of Non-Farm Sector stood at 33.71% of which Rural Housing 22.03% accounted for the major share and Short-term

Advances accounted for 39.51%. The sector-wise share of advances made during 2018-19 is furnished in **Exhibit 5.2.1**.

**Exhibit 5.2.1 Sector-wise disbursement of advances during 2018-19**



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

Out of total advances of ₹ 4603.23 crs. under 4,40,970 loan accounts during 2018-19, advances to women borrowers were ₹ 967.10 crs. in 1,25,155 loan accounts which worked out to 21.01% of total advances under 28.38% of loan accounts.

Loans disbursed to weaker sections were ₹ 2086.60 crs. in 1,27,316, accounts for 45.33% of total advances and 28.87% of total loan accounts during the year 2018-19.

**6. Investments (TABLE – 10)**

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

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

The aggregate investments of the 13 fully functional SCARDBs as on 31<sup>st</sup> March 2019 stood at ₹ 3312.82 crs. as against ₹ 3417.60 crs. as on 31<sup>st</sup> March 2018 registering a decrease of 3.07%.

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

**7.1 Income**

**Abstract - 8** below depicts the break-up of aggregate income between interest income and other income during 2017-18 and 2018-19 together with their relative share for both these years.

**Abstract 8 - Income**

(₹Crores)

Sr. No.	Types of Income	During 2017-18		During 2018-19		Growth	
		Amount	% to Total	Amount	% to Total	Amount	Percentage
1	Interest Income	2287.11	96.43	2420.29	96.45	(+) 133.18	(+) 5.62
2	Other Income	84.66	3.57	88.96	3.55	(+) 4.30	(+) 0.18
	<b>Total Income (1+2)</b>	<b>2371.77</b>	<b>100.00</b>	<b>2509.25</b>	<b>100.00</b>	<b>(+) 137.48</b>	<b>(+) 5.80</b>

The total income of 13 fully functional SCARDBs during the financial year 2018-19 was ` 2509.25 crs. as against ` 2371.77 crs. during 2017-18. During 2018-19, the interest income increased by ` 133.18 crs. and Other income by ` 4.30 crs. resulting in 5.80% increase in total income over the previous year.

during 2017-18 registering an increase of 7.58% over the previous year. Cost of Management and Other Expenditure increased by ` 44.30 crs. and ` 263.59 crs. respectively, while Interest expenditure as well as Provisions had decreased by ` 80.77 crs. and ` 46.65 crs. respectively as compared to the previous year.

**7.2 Expenditure**

During 2018-19, the total expenditure of 13 fully functional SCARDBs stood at ` 2562.20 crs. as against ` 2381.73 crs.

Details of expenditure for the years 2017-18 and 2018-19 together with variations are presented in **Abstract 9**.

**Abstract 9 - Expenditure**

(₹Crores)

Sr. No.	Types of Expenditure	During 2017-18		During 2018-19		Growth	
		Amount	% to Total	Amount	% to Total	Amount	Percentage
1	Interest on Borrowings	1458.36	61.23	1377.59	53.77	(-) 80.77	(-) 5.54
2	Cost of Management	387.01	16.25	431.31	16.83	(+) 44.30	(+) 11.45
3	Provisions	463.18	19.45	416.53	16.26	(-) 46.65	(-) 10.07
4	Other Expenditure	73.18	3.07	336.77	13.14	(+) 263.59	(+) 360.19
	<b>Total Expenditure (1+2+3+4)</b>	<b>2381.73</b>	<b>100.00</b>	<b>2562.20</b>	<b>100.00</b>	<b>(+) 180.47</b>	<b>(+) 7.58</b>

### 7.3 Working results of SCARDBs

Of the 13 fully functional banks, 8 banks were in profit during 2018-19 as against 9 banks during 2017-18. However, aggregate profits increased to ₹ 123.92 crs. in 2018-19 from ₹ 73.77 crs. during 2017-18. 5 SCARDBs were in losses with total losses of ₹ 176.27 crs. during 2018-19 as against ₹ 83.15 crs. by 4 SCARDBs during 2017-18. As on 31<sup>st</sup> March 2019, 6 SCARDBs viz., Haryana, Jammu & Kashmir, Pondicherry, Tripura, Uttar Pradesh and West Bengal SCARDBs had accumulated losses aggregating ₹ 677.93 crs. as against ₹ 503.33 crore as on 31<sup>st</sup> March 2018.

The working results of fully functional SCARDBs are presented

#### Abstract 10 - Working Results of SCARDBs (₹Crores)

Particulars	2017-18	2018-19
Total (No.)	13	13
In Profit (No.)	9	8
Profit Amount	73.77	123.92
In Loss (No.)	4	5
Loss Amount	83.15	176.27
No. of banks having accumulated losses	6	6
Accumulated Losses	503.33	677.93

### 7.4 Working results of PCARDBs (TABLE – 4)

As on 31<sup>st</sup> March 2019, out of 602 PCARDBs affiliated to 8 fully functional SCARDBs under federal and mixed structures, 233 PCARDBs were in profit aggregating to ₹ 106.23 crs., whereas 332 PCARDBs had incurred losses to the tune of ₹ 551.99 crs. Out of 602 PCARDBs, 444 PCARDBs had accumulated losses amounting to ₹ 4818.29 crs. during 2018-19 as against ₹ 4205.42 crs. during 2017-18. The accumulated losses of

PCARDB had increased substantially by ₹ 612.87 crs. during 2018-19.

Working results of PCARDBs are presented in **Abstract 11** below.

#### Abstract 11 - Working Results of PCARDBs (₹Crores)

Particulars	2017-18	2018-19
Total (No.)	601	602
In Profit (No.)	171	233
Profit Amount	60.87	106.23
In Loss (No.)	339	332
Loss Amount	673.46	551.99
No. of PCARDBs having accumulated losses	468	444
Accumulated Losses	4205.42	4818.29

## 8. Recovery Performance [TABLES - 16(i) & 16(ii)]

### 8.1 Demand, Collection, Balance Position

As against a total demand of ₹ 11898.86 crs. for 2018-19, total collections at the Apex Bank level were ₹ 5329.92 crs., with a recovery rate of 44.79% compared to 46.87% as on 30 June 2018. Total Apex level overdues as on 30 June 2019 stood at ₹ 6568.85 crs. as compared to ₹ 6265.90 crs. as on 30<sup>th</sup> June 2018, showing an increase of ₹ 302.95 crs. over previous year.

The total ground level demand of 13 Functional SCARDBs during 2018-19 were ₹ 14237.26 crs. against which collections were ₹ 5493.48 crs. which formed 38.59% of demand as on 30 June 2019 as against 43.13% as on 30<sup>th</sup> June 2018. Total ground level overdues as on 30 June 2019 stood at ₹ 8743.70 crs. as compared to ₹ 7989.27 crs. as on 30 June 2018, showing an increase of ₹ 4.83 crs. over previous year. Details are given in **Abstract 12.**

**Abstract 12 - DCB Position**

(₹Crores)

Sr. No.	Particulars	2017-18		2018 -19		Growth	
		Apex	Ultimate	Apex	Ultimate	Apex	Ultimate
1	Demand	11793.93	14048.85	11898.86	14237.26	(+) 104.93	(+) 0.89
2	Collection	5527.88	6059.43	5329.92	5493.48	(-) 197.96	(-) 3.58
3	Balance	6265.90	7989.27	6568.85	8743.70	(+) 302.95	(+) 4.83
4	Recovery (%)	<b>46.87</b>	<b>43.13</b>	<b>44.79</b>	<b>38.59</b>	-	-

**8.2 Operational Units according to Range of Recovery during the year 2018-19 [TABLES - 19(i) & 19(ii)]**

13 fully functional SCARDBs (SCARDB's branches and number of PCARDBs) according to the range of recovery as on 31<sup>st</sup> March 2019.

Abstract 13 appended gives the break-up of operational units of

**Abstract 13 - Range of Recovery**

(Number)

Sr. No.	Range of Recovery	Branches of SCARDBs		PCARDBs	
		As on 31.3.2018	As on 31.3.2019	As on 31.3.2018	As on 31.3.2019
1	Above 80 Percent	16	9	189	193
2	Less than 80 & upto 70 percent	28	28	93	51
3	Less than 70 & upto 60 Percent	40	25	74	52
4	Less than 60 & upto 50 Percent	54	47	64	55
5	Less than 50 & upto 45 percent	47	27	31	22
6	Less than 45 & upto 40 percent	39	34	25	20
7	Less than 40 & upto 35 percent	78	54	24	30
8	Less than 35 & upto 25 percent	155	159	54	62
9	Less than 25 & upto 15 percent	116	159	56	70
10	Below 15 percent	35	62	73	128
	<b>Total</b>	<b>608</b>	<b>604</b>	<b>683</b>	<b>683</b>

It may be seen therefrom that out of 604 branches of SCARDBs as many as 434 branches were having recoveries below 40% of which 62 branches were having recoveries below 15% which was a matter of serious concern from the point of view of viability. Gujarat and Uttar Pradesh SCARDBs was having 28 and 25 branches under below 15% category respectively. The bank needs to take a relook on continuing such units as full-fledged branches and consider relocating/realigning them suitably so that they are in a position to attain viability within the next 2-3 years. Similarly, 290 PCARDBs out of 683 were having recoveries below 40%. Of these, 128 PCARDBs were having recoveries below 15% during 2018-19 affecting the smooth recycling of funds lent as against 73 branches under this category during the previous year. This is a matter of serious concern. Haryana (67), Karnataka (37), Punjab (13), Rajasthan

(6), Tamil Nadu (1) and West Bengal (4) SCARDBs need to chalk out suitable and time-bound viability action plans in consultation with the Board of Management of concerned PCARDBs. Unless the ground level recoveries improve, the higher tier i.e. SCARDBs may not be in a position to show a better recycling of funds lent. Further, they have to focus their attention towards improving the recovery performance of their branches as also that of their affiliated PCARDBs if they want to improve their eligibility for availing higher limits of refinance from NABARD.

#### 9. Asset Classification as on 31 March 2019 (TABLE - 7)

Asset classification in respect of 13 functional SCARDBs as on 31<sup>st</sup> March 2018 and 31<sup>st</sup> March 2019 are as given in **Abstract 14** below.

**Abstract 14 - Asset Classification**

(₹Crores)

Sr. No.	Asset Classification	2017 -18	2018 -19	Growth	
				Amount	Percentage
1.	Total Loans Outstanding	20251.82	20226.13	(-) 25.69	(-) 0.13
2.	Standard Assets	15059.14	14749.90	(-) 309.24	(-) 2.05
3.	Sub – Standard Assets	1944.58	2082.60	(+) 138.02	(+) 7.10
4.	Doubtful Assets	3219.75	3365.18	(+) 145.43	(+) 4.52
5.	Loss Assets	29.37	29.47	(+) 0.10	(+) 0.34
6.	Total NPAs	5193.70*	5477.25*	(+) 283.55	(+) 5.46
7.	Total Provision Made	2468.56	2628.43	(+) 159.87	(+) 6.48
8.	NPA as % of loans outstanding	25.65	27.08	-	-

\*Excluding ₹ 1.02 crs. of Special Anamat Suspense account pertaining to Gujarat SCARDB for both the years.

It may be seen from the above that the total impaired assets to total loans outstanding stood at ₹ 5477.25 crs. as on 31<sup>st</sup> March 2019 registering an increase of ₹ 283.55 crs. in absolute terms over the previous year. The impaired asset to total loans outstanding has marginally increased to 27.08% as on 31 March 2019 from 25.65% as on 31<sup>st</sup> March 2018. The quantum of Doubtful assets at ₹ 3365.18 crs. as on 31<sup>st</sup> March 2019 rose by ₹ 145.43 crs. registering an increase of 4.52% over the previous

year, while the standard assets have decreased by ₹ 309.24 crs. There has been substantial increase in the case of sub-standard assets by ₹ 138.02 crs. during the same period. The banks need to focus their attention in improving the quality of their assets and take all out steps to reduce their NPA level substantially so as to become eligible for getting unrestricted refinance from NABARD in the coming years.

**TABLE - 1 : ORGANISATIONAL NETWORK**

(Number)

Sr. No.	Name of SCARDB	As on 31.03.2018					As on 31.03.2019				
		SCARDB Branches	SCARDB Supervisory Units	PCARDBs	PCARDB Branches	Total (1 to 4)	SCARDB Branches	SCARDB Supervisory Units	PCARDBs	PCARDB Branches	Total (6 to 9)
		1	2	3	4	5	6	7	8	9	10
1.	Gujarat	181	17	0	0	198	181	17	0	0	198
2.	Haryana	0	0	19	72	91	0	0	19	71	90
3.	Himachal Pradesh	51	3	1	30	85	51	3	1	30	85
4.	Jammu & Kashmir	51	0	0	0	51	51	0	0	0	51
5.	Karnataka	0	25	177	0	202	0	25	178	0	203
6.	Kerala	14	2	75	148	239	14	2	75	163	254
7.	Pondicherry	1	0	0	0	1	1	0	0	0	1
8.	Punjab	1	23	89	0	113	1	23	89	0	113
9.	Rajasthan	1	7	36	125	169	1	7	36	125	169
10.	Tamil Nadu	7	19	180	0	206	7	19	180	0	206
11.	Tripura	5	0	0	0	5	5	0	0	0	5
12.	Uttar Pradesh	323	0	0	0	323	323	0	0	0	323
13.	West Bengal	11	2	24	100	137	11	2	24	100	137
<b>TOTAL (1 to 13)</b>		<b>646</b>	<b>98</b>	<b>601</b>	<b>475</b>	<b>1820</b>	<b>646</b>	<b>98</b>	<b>602</b>	<b>489</b>	<b>1835</b>

**TABLE - 2 : MEMBERSHIP AS ON 31<sup>st</sup> MARCH 2019**

(Number)

Sr. No.	Name of SCARDB	Borrowing Members			Non-borrowing Members			Total Membership		
		Male	Female	Total (1+2)	Male	Female	Total (4+5)	Male	Female	Total (7+8)
		1	2	3	4	5	6	7	8	9
1.	Gujarat	NR	NR	674612	0	0	0	NR	NR	674612
2.	Haryana	97747	12482	110229	576301	46470	622771	674048	58952	733000
3.	Himachal Pradesh	2703	1455	4158	21916	11800	33716	24619	13255	37874
4.	Jammu & Kashmir **	NR	NR	78183	NR	NR	19616	NR	NR	97799
5.	Karnataka	513994	100905	614899	403492	92016	495508	917486	192921	1110407
6.	Kerala	467765	227525	695290	402345	217057	619402	870110	444582	1314692
7.	Pondicherry	2877	876	3753	11851	3810	15661	14728	4686	19414
8.	Punjab	91778	7982	99760	672304	60690	732994	764082	68672	832754
9.	Rajasthan	614490	88991	703481	350631	41063	391694	965121	130054	1095175
10.	Tamil Nadu	86156	38440	124596	913942	280122	1194064	1000098	318562	1318660
11.	Tripura**	NR	NR	2742	NR	NR	19831	NR	NR	22573
12.	Uttar Pradesh	NR	NR	2757741	NR	NR	223601	NR	NR	2981342
13.	West Bengal	122189	88664	210853	107015	44714	151729	229204	133378	362582
<b>TOTAL (1 to 13)</b>		<b>1999699</b>	<b>567320</b>	<b>6080297</b>	<b>3459797</b>	<b>797742</b>	<b>4520587</b>	<b>5459496</b>	<b>1365062</b>	<b>10600884</b>
<b>TOTAL (31.3.2018)</b>				<b>(5916041)</b>			<b>(4793027)</b>			<b>10709068</b>
<b>% of Female Borrowers' *</b>			<b>9.33</b>			<b>17.65</b>			<b>12.88</b>	

Note:- (1) NR - Not Reported. (2) \* Proportion of female members to total members for 9 reporting Banks.

(3) \*\* Data is based on information furnished by the bank for Annual Report 2019-20.

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

(₹ Lakh)

AS ON 31 MARCH 2019										
Sr. No.	Name of SCARDB (Fully Functional)	Share Capital - Paid Up			Reserve Fund	Credit Stabilisation Fund	Other Funds & Free Reserves	Total (4+5+6)	Accumulated Losses	Net Worth [(3+7)-8]
		Government	PCARDBs / Individuals / Institution / Societies	Total (1+2)						
		1	2	3						
4	5	6	7	8	9					
1.	Gujarat	2.13 (0.49)	4530.26 (4590.35)	4532.39 (4590.84)	12178.11 (11652.73)	5401.91 (5086.89)	47561.47 (40352.35)	65141.49 (57091.97)	0.00 (0.00)	69673.88 (61682.81)
2.	Haryana	1465.00 (1465.00)	3044.36 (3044.36)	4509.36 (4509.36)	2998.29 (2998.29)	3038.39 (3038.39)	36702.20 (34705.58)	42738.88 (40742.26)	45426.53 (37788.30)	1821.71 (7463.32)
3.	Himachal Pradesh	299.54 (299.54)	2306.81 (2140.83)	2606.35 (2440.37)	906.07 (906.07)	197.46 (197.46)	1168.65 (1145.85)	2272.18 (2249.38)	0.00 (0.00)	4878.53 (4689.75)
4.	Jammu & Kashmir	2637.40 (2637.40)	379.52 (361.85)	3016.92 (2999.25)	0.00 (0.00)	0.00 (0.00)	15.15 (14.05)	15.15 (14.05)	7993.97 (6800.34)	-4961.90 (-3787.04)
5.	Karnataka	120.00 (120.00)	7734.87 (7542.56)	7854.87 (7662.56)	2875.58 (2860.71)	866.16 (840.93)	639.28 (552.59)	4381.02 (4254.23)	0.00 (0.00)	12235.89 (11916.79)
6.	Kerala	130.00 (1140.79)	19022.83 (17702.49)	19152.83 (18843.28)	7058.17 (6645.19)	6529.54 (6063.65)	4119.78 (42284.82)	17707.49 (54993.66)	0.00 (0.00)	36860.32 (73836.94)
7.	Pondicherry	364.90 (364.90)	119.77 (98.79)	484.67 (463.69)	154.19 (150.87)	14.63 (14.19)	130.80 (105.83)	299.62 (270.89)	428.23 (383.86)	356.06 (350.72)
8.	Punjab	50.71 (50.71)	7837.44 (7802.44)	7888.15 (7853.15)	15707.65 (15437.38)	5107.04 (5577.62)	14814.90 (15797.96)	35629.59 (36812.96)	0.00 (0.00)	43517.74 (44666.11)
9.	Rajasthan	189.50 (189.50)	3798.56 (3741.03)	3988.06 (3930.53)	7406.85 (7406.85)	2628.33 (2628.33)	9286.03 (4865.57)	19321.21 (14900.75)	0.00 (0.00)	23309.27 (18831.28)
10.	Tamil Nadu	1578.69 (1578.69)	2745.78 (2541.58)	4324.47 (4120.27)	1764.18 (1764.18)	4382.47 (4254.83)	80923.64 (78828.49)	87070.29 (84847.50)	0.00 (0.00)	91394.76 (88967.77)
11.	Tripura	865.56 (859.73)	134.85 (159.61)	1000.41 (1019.34)	8.85 (8.85)	0.00 (0.00)	0.00 (0.00)	8.85 (8.85)	1945.26 (1645.38)	-936.00 (-617.19)
12.	Uttar Pradesh	0.00 (0.00)	30413.16 (31822.82)	30413.16 (31822.82)	15663.72 (15650.13)	6090.95 (6090.95)	61404.25 (59984.93)	83158.92 (81726.01)	10955.26 (2504.05)	102616.82 (111044.78)
13.	West Bengal	387.79 (387.79)	3785.31 (3773.32)	4173.10 (4161.11)	411.86 (366.49)	1.96 (1.96)	1840.05 (1633.10)	2253.87 (2001.55)	1044.13 (1211.27)	5382.84 (4951.39)
<b>TOTAL (1 to 13)</b>		<b>8091.22 (8729.64)</b>	<b>85853.52 (85223.24)</b>	<b>93944.74 (93952.88)</b>	<b>67133.52 (65696.87)</b>	<b>34258.84 (33781.01)</b>	<b>258606.20 (280165.29)</b>	<b>359998.56 (379643.17)</b>	<b>67793.38 (49949.34)</b>	<b>386149.92 (423646.71)</b>

Note :- Figures in brackets as on 31<sup>st</sup> March 2018.

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

(₹ Lakh)

AS ON 31 MARCH 2019										
Sr. No.	Name of SCARDB (Federal Structure)	Share Capital - Paid Up			Reserve Fund	Credit Stabilisation Fund	Other Funds & Free Reserves	Total (4+5+6)	Accumulated Losses	Net Worth [(3+7)-8]
		Government	PCARDBs / Individuals Institution / Societies	Total (1+2)						
		1	2	3						
		4	5	6	7	8	9			
1.	Haryana	2859.72 (3054.42)	7097.25 (7271.14)	9956.97 (10325.56)	243.40 (253.21)	93.82 (93.80)	18766.93 (10733.10)	19104.15 (11080.11)	172665.24 (156103.71)	-143604.12 (-134698.04)
2.	Himachal Pradesh	32.29 (32.29)	795.65 (731.99)	827.94 (764.28)	42.47 (42.09)	5.00 (5.00)	19.62 (17.27)	67.09 (64.36)	644.96 (413.48)	250.07 (415.16)
3.	Karnataka	378.86 (443.54)	20164.22 (19408.39)	20543.08 (19851.93)	5677.96 (5273.34)	0.00 (0.00)	8182.10 (8329.49)	13860.06 (13602.83)	84580.36 (74488.45)	-50177.22 (-41033.69)
4.	Kerala	2312.22 (2350.71)	32182.28 (40721.86)	34494.50 (43072.57)	3671.72 (3219.58)	987.73 (548.36)	10633.76 (12038.33)	15293.21 (15806.27)	29606.08 (30297.42)	20181.63 (28581.42)
5.	Punjab	0.00 (0.00)	15640.79 (16055.01)	15640.79 (16055.01)	9017.27 (8786.69)	6918.46 (6781.52)	91283.66 (89730.04)	107219.39 (98516.73)	83291.34 (71301.87)	39568.84 (43269.87)
6.	Rajasthan	2090.03 (2138.97)	7637.17 (7683.04)	9727.20 (9822.01)	2218.00 (2538.45)	0.00 (0.00)	70374.15 (72273.33)	72592.15 (74811.78)	52075.15 (45748.64)	30244.20 (38885.55)
7.	Tamil Nadu	1112.68 (1184.28)	6038.49 (6353.71)	7151.17 (7537.99)	8168.56 (7796.42)	1035.65 (949.96)	24143.83 (24083.40)	33348.04 (32829.78)	18199.45 (20197.93)	22299.76 (20169.84)
8.	West Bengal	1065.57 (1062.84)	6974.07 (6262.70)	8039.64 (7325.54)	11029.19 (11848.86)	0.00 (0.00)	637.47 (517.93)	11666.66 (12366.79)	38994.26 (38946.35)	-19287.96 (-19254.02)
	<b>TOTAL (1 to 8)</b>	<b>9851.37 (10267.05)</b>	<b>96529.92 (104487.84)</b>	<b>106381.29 (114754.89)</b>	<b>40068.57 (39758.64)</b>	<b>9040.66 (8378.64)</b>	<b>213407.76 (217722.89)</b>	<b>273150.75 (259078.65)</b>	<b>480056.84 (437497.85)</b>	<b>-100524.80 (-63664.31)</b>

Note :- Figures in brackets as on 31<sup>st</sup> March 2018.

**TABLE - 4 : FINANCIAL POSITION OF PCARDBs AS ON 31 MARCH 2019**

(₹ Lakh)

Sr. No.	Name of SCARDB	No. of PCARDBs	PCARDBs in Profit		PCARDBs in Losses		Accumulated Losses	
			Number	Net Profit	Number	Net Loss	Number	Amount
1.	Haryana	19	0	0.00	19	19886.66	19	172665.24
2.	Himachal Pradesh	1	0	0.00	1	231.47	1	644.96
3.	Karnataka	178	25	694.76	153	10889.90	158	84580.36
4.	Kerala	75	52	3227.42	23	2391.36	50	29606.08
5.	Punjab	89	25	1467.00	64	11736.94	82	83291.34
6.	Rajasthan	36	17	425.62	19	6289.16	27	52075.15
7.	Tamil Nadu	180	105	3256.40	38	1126.25	87	19971.50
8.	West Bengal	24	9	1551.29	15	2647.22	20	38994.26
<b>TOTAL (1 to 8)</b>		<b>602</b>	<b>233</b>	<b>10622.49</b>	<b>332</b>	<b>55198.96</b>	<b>444</b>	<b>481828.89</b>

**TABLE - 5(i) : BORROWINGS OF SCARDBs FOR THE YEAR 2018-19**

(₹ Lakh)

Sr. No.	Name of SCARDB	Borrowing from Government				Borrowing from NABARD			
		O/s at the beginning of the year	Borrowed during the year	Repaid during the year	O/s at the end of the year	O/s at the beginning of the year	Borrowed during the year	Repaid during the year	O/s at the end of the year
		1	2	3	4	5	6	7	8
1.	Gujarat	349.66	0.00	128.65	221.01	12085.11	0.00	5394.49	6690.62
2.	Haryana	5174.28	20000.00	519.27	24655.01	85325.27	0.00	22389.92	62935.35
3.	Himachal Pradesh	649.43	0.00	11.69	637.74	26434.50	6830.60	6392.17	26872.93
4.	Jammu & Kashmir	616.00	0.00	0.00	616.00	0.00	0.00	0.00	0.00
5.	Karnataka	8917.94	456.00	1553.72	7820.22	139813.28	28638.83	34578.93	133873.18
6.	Kerala	781.52	0.00	242.18	539.34	576895.43	95805.00	121492.35	551208.08
7.	Pondicherry	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8.	Punjab	215.35	0.00	43.21	172.14	214320.33	17202.14	50666.17	180856.30
9.	Rajasthan	4284.19	0.00	969.39	3314.80	112270.08	13773.56	24997.64	101046.00
10.	Tamil Nadu	6395.27	4.20	2.70	6396.77	0.00	0.00	0.00	0.00
11.	Tripura	41.84	0.00	0.00	41.84	919.17	0.00	359.34	559.83
12.	Uttar Pradesh	894.81	0.00	436.40	458.41	127760.30	11709.93	45253.61	94216.62
13.	West Bengal	90.49	0.00	21.83	68.66	83939.92	25000.00	19641.12	89298.80
<b>TOTAL (1 to 13)</b>		<b>28410.78</b>	<b>20460.20</b>	<b>3929.04</b>	<b>44941.94</b>	<b>1379763.39</b>	<b>198960.06</b>	<b>331165.74</b>	<b>1247557.71</b>

Note :- O/s - Outstanding.

(Cont...)

**TABLE - 5(i) : BORROWINGS OF SCARDBs FOR THE YEAR 2018-19**

(₹ Lakh)

Sr. No.	Name of SCARDB	Borrowing from Others (Including NCDC)				TOTAL BORROWINGS			
		O/s at the beginning of the year	Borrowed during the year	Repaid during the year	O/s at the end of the year	O/s at the beginning of the year (1+5+9)	Borrowed during the year (2+6+10)	Repaid during the year (3+7+11)	O/s at the end of the year (4+8+12)
		9	10	11	12	13	14	15	16
1.	Gujarat	0.00	0.00	0.00	0.00	12434.77	0.00	5523.14	6911.63
2.	Haryana	22709.67	12378.18	17318.56	17769.29	113209.22	32378.18	40227.75	105359.65
3.	Himachal Pradesh	0.00	0.00	0.00	0.00	27083.93	6830.60	6403.86	27510.67
4.	Jammu & Kashmir	0.00	0.00	0.00	0.00	616.00	0.00	0.00	616.00
5.	Karnataka	0.00	0.00	0.00	0.00	148731.22	29094.83	36132.65	141693.40
6.	Kerala	5.33	96750.00	28632.01	68123.34	57768.28	192555.00	150366.54	619870.74
7.	Pondicherry	534.66	520.59	669.54	385.71	534.66	520.59	669.54	385.71
8.	Punjab	0.00	0.00	0.00	0.00	214535.69	17202.14	50709.38	181028.44
9.	Rajasthan	7189.73	16950.00	14709.68	9430.05	123744.00	30723.56	40676.71	113790.85
10.	Tamil Nadu	0.00	0.00	0.00	0.00	6395.27	4.20	2.70	6396.77
11.	Tripura	0.00	0.00	0.00	0.00	961.01	0.00	359.34	601.67
12.	Uttar Pradesh	0.00	0.00	0.00	0.00	128655.11	11709.93	45690.01	94675.03
13.	West Bengal	0.00	0.00	0.00	0.00	84030.41	25000.00	19662.95	89367.46
	<b>TOTAL (1 to 13)</b>	<b>30439.39</b>	<b>126598.77</b>	<b>61329.79</b>	<b>95708.37</b>	<b>1438613.56</b>	<b>346019.03</b>	<b>396424.57</b>	<b>1388208.02</b>

Note :- O/s Outstanding.

**TABLE - 5(ii) : BORROWINGS OF PCARDBs FOR THE YEAR 2018-19**

(₹ Lakh)

Sr. No.	Name of SCARDB	Borrowings From SCARDBs				Borrowings from Other than SCARDBs				Total Borrowings			
		O/s at the beginning of the year	Borrowed during the year	Repaid during the year	O/s at the end of the year	O/s at the beginning of the year	Borrowed during the year	Repaid during the year	O/s at the end of the year	O/s at the beginning of the year (1+5)	Borrowed during the year (2+6)	Repaid during the year (3+7)	O/s at the end of the year (4+8)
		1	2	3	4	5	6	7	8	9	10	11	12
1.	Haryana	196584.47	2079.75	5597.40	193066.82	0.00	0.00	0.00	0.00	196584.47	2079.75	5597.40	193066.82
2.	Himachal Pradesh	9140.22	2319.84	2133.64	9326.42	0.00	0.00	0.00	0.00	9140.22	2319.84	2133.64	193066.82
3.	Karnataka	179009.86	23377.09	24960.21	177426.74	0.00	0.00	0.00	0.00	179009.86	23377.09	24960.21	177426.74
4.	Kerala	568920.87	190591.22	158275.45	601236.64	51397.00	31043.24	36291.26	46148.98	620317.87	221634.46	194566.71	647385.62
5.	Punjab	259684.93	17486.17	29233.38	247937.72	0.00	0.00	0.00	0.00	259684.93	17486.17	29233.38	247937.72
6.	Rajasthan	162478.31	13932.53	19298.82	157112.02	0.00	0.00	0.00	0.00	162478.31	13932.53	19298.82	157112.02
7.	Tamil Nadu	44469.73	46643.68	43816.92	47296.49	816.88	537.26	499.31	854.83	45286.61	47180.94	44316.23	48151.32
8.	West Bengal	105061.97	29084.14	20864.74	113281.37	0.00	0.00	0.00	0.00	105061.97	29084.14	20864.74	113281.37
<b>TOTAL (1 to 8)</b>		<b>1525350.36</b>	<b>325514.42</b>	<b>304180.56</b>	<b>1546684.22</b>	<b>52213.88</b>	<b>31580.50</b>	<b>36790.57</b>	<b>47003.81</b>	<b>1577564.24</b>	<b>357094.92</b>	<b>340971.13</b>	<b>1593688.03</b>

Note :- O/s - Outstanding.

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

(₹ Lakh)

Sr. No.	Name of SCARDB	Raised during 2018-19			Outstanding as on 31.03.2019			Outstanding as on 31.03.2018		
		Public	Members	Total (1+2)	Public	Members	Total (4+5)	Public	Members	Total (7+8)
		1	2	3	4	5	6	7	8	9
1.	Gujarat	0.00	22880.35	22880.35	0.00	27041.55	27041.55	0.00	26078.30	26078.30
2.	Haryana	0.00	0.00	0.00	0.00	10.33	10.33	0.00	15.16	15.16
3.	Himachal Pradesh	0.00	91.38	91.38	0.00	14548.58	14548.58	0.00	13757.20	13757.20
4.	Jammu & Kashmir **	7987.82	0.00	7987.82	16645.93	0.00	16645.93	15059.47	0.00	15059.47
5.	Karnataka	0.00	25814.70	25814.70	0.00	41469.07	41469.07	0.00	36878.31	36878.31
6.	Kerala	0.00	11397.79	11397.79	11.52	39307.85	39319.37	112.96	51094.59	51207.55
7.	Pondicherry	122.70	1648.52	1771.22	182.00	2807.27	2989.27	187.70	2504.16	2691.86
8.	Punjab	0.00	24324.78	24324.78	0.00	23518.03	23518.03	0.00	19667.60	19667.60
9.	Rajasthan	609.13	0.00	609.13	1242.15	0.00	1242.15	1328.00	0.00	1328.00
10.	Tamil Nadu	0.00	22041.82	22041.82	0.00	23249.13	23249.13	0.00	22443.31	22443.31
11.	Tripura	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12.	Uttar Pradesh	1987.19	0.00	1987.19	5474.24	0.00	5474.24	6033.79	0.00	6033.79
13.	West Bengal	0.00	1620.98	1620.98	0.00	22198.50	22198.50	0.00	20577.52	20577.52
<b>TOTAL (1 to 13)</b>		<b>10706.84</b>	<b>109820.32</b>	<b>120527.16</b>	<b>23555.84</b>	<b>194150.31</b>	<b>217706.15</b>	<b>22721.92</b>	<b>193016.15</b>	<b>215738.07</b>

**Note:- \*\* Data is based on information furnished by the bank for Annual Report 2019-20.**

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

(₹ Lakh)

Sr. No.	Name of SCARDB	As on 31.03.2018 (Previous Year)										
		Standard Assets	Sub-Standard Assets	Doubtful Assets (secured portion)				Doubtful Assets (unsecured Portion)	Loss Assets	Total Impaired Credit (NPA)	Total Loans Outstanding	% of Impaired Credit to Loans O/s.
				D1 (Over 36 to 48 months)	D2 (Over 48 to 72 months)	D3 (Over 72 months)	Sub total (D1+D2+D3)					
		1	2	3	4	5	6	7	8	9	10	11
1.	Gujarat	26070.40	8764.85	2915.30	4331.41	13719.65	20966.36	2032.92	232.35	31996.48	57965.12	55.20
2.	Haryana	33315.73	50473.55	31125.85	63491.56	18272.58	112889.99	0.00	0.00	163363.54	196679.28	83.06
3.	Himachal Pradesh	32320.98	5641.21	796.19	888.91	2775.84	4460.94	0.00	0.00	10102.15	42423.13	23.81
4.	Jammu & Kashmir	4518.37	716.61	107.85	134.70	185.80	428.35	0.00	0.28	1145.24	5663.61	20.22
5.	Karnataka	138811.05	25303.86	4020.25	4701.11	6410.41	15131.77	0.00	362.51	40798.14	179609.19	22.71
6.	Kerala	632961.81	3195.66	0.00	0.00	0.00	0.00	0.00	3.57	3199.23	636161.04	0.50
7.	Pondicherry	2806.19	190.10	0.27	0.00	0.00	0.27	2.38	22.64	215.39	3021.58	7.13
8.	Punjab	239131.60	26280.83	2067.02	1278.26	447.42	3792.70	0.00	4.83	30078.36	269209.96	11.17
9.	Rajasthan	90997.74	17460.87	7159.24	11499.42	35855.63	54514.29	0.00	0.00	71975.16	162972.89	44.16
10.	Tamil Nadu	56961.46	170.48	4.85	72.26	9327.90	9405.01	0.00	2115.21	11690.70	68652.16	17.03
11.	Tripura	873.18	237.93	109.58	114.54	311.71	535.83	0.00	0.00	773.76	1646.94	46.98
12.	Uttar Pradesh	162726.58	46306.94	21520.59	23706.83	36738.60	81966.02	0.00	161.66	128434.62	291161.28	44.11
13.	West Bengal	84418.41	9715.33	4164.15	4596.03	7087.82	15848.00	0.00	33.81	25597.14	110015.55	23.27
<b>TOTAL (1 to 13)</b>		<b>1505913.50</b>	<b>194458.22</b>	<b>73991.14</b>	<b>114815.03</b>	<b>131133.36</b>	<b>319939.53</b>	<b>2035.30</b>	<b>2936.86</b>	<b>519369.91</b>	<b>2025181.73</b>	<b>25.65</b>

(Cont...)

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

(₹ Lakh)

Sr. No.	Name of SCARDB	As on 31.03.2019 (Current Year)										
		Standard Assets	Sub-Standard Assets	Doubtful Assets (secured portion)				Doubtful Assets (unsecured Portion)	Loss Assets	Total Impaired Credit (NPA)	Total Loans Outstanding	% of Impaired Credit Assets to Loans O/s.
				D1 (Over 36 to 48 months)	D2 (Over 48 to 72 months)	D3 (Over 72 months)	Sub total (D1+D2+D3)					
		12	13	14	15	16	17	18	19	20	21	22
1.	Gujarat	26239.23	7658.47	2789.87	4782.62	14473.53	22046.02	2020.13	232.35	31956.97	58094.56	55.01
2.	Haryana	31962.26	33210.15	13882.20	76060.10	38003.34	127945.64	0.00	0.00	161155.79	193118.05	83.45
3.	Himachal Pradesh	33813.51	6597.96	1306.82	949.02	2721.52	4977.36	0.00	0.00	11575.32	45388.82	25.50
4.	Jammu & Kashmir	4223.97	950.24	245.82	166.12	202.00	613.94	0.00	0.28	1564.46	5788.43	27.03
5.	Karnataka	125987.27	37112.20	3953.04	4895.47	5942.53	14791.04	0.00	362.51	52265.75	178253.02	29.32
6.	Kerala	650934.98	14915.22	0.00	0.00	0.00	0.00	0.00	3.57	14918.79	665853.77	2.24
7.	Pondicherry	2919.74	236.83	0.00	0.00	0.00	0.00	2.00	30.27	269.10	3188.84	8.44
8.	Punjab	210431.29	38039.01	1855.79	2646.79	874.49	5377.07	0.00	7.22	43423.30	253854.60	17.11
9.	Rajasthan	87446.20	17796.36	2297.18	11310.11	38309.85	51917.14	0.00	0.00	69713.50	157159.70	44.36
10.	Tamil Nadu	62129.99	119.75	0.00	51.74	9230.91	9282.65	0.00	2115.21	11517.61	73647.60	15.64
11.	Tripura	11.92	60.39	157.88	207.60	884.79	1250.27	0.00	0.00	1310.66	1322.58	99.10
12.	Uttar Pradesh	151743.57	40572.28	22821.14	20928.81	36254.04	80003.99	0.00	160.30	120736.57	272480.14	44.31
13.	West Bengal	87145.86	10991.35	4084.70	3845.57	8360.16	16290.43	0.00	34.99	27316.77	114462.63	23.87
<b>TOTAL (1 to 13)</b>		<b>1474989.79</b>	<b>208260.21</b>	<b>53394.44</b>	<b>125843.95</b>	<b>155257.16</b>	<b>334495.55</b>	<b>2022.13</b>	<b>2946.70</b>	<b>547724.59</b>	<b>2022612.74</b>	<b>27.08</b>

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

(₹ Lakh)

Sr. No.	Name of SCARDB	During 2017-18			During 2018-19		
		Against Impaired Assets	Against Standard Assets	Total Provision (1+2)	Against Impaired Assets	Against Standard Assets	Total Provision (4+5)
		1	2	3	4	5	6
1.	Gujarat	19158.98	65.18	19224.16	20536.38	65.60	20601.98
2.	Haryana	39539.56	83.28	39622.84	47997.05	79.91	48076.96
3.	Himachal Pradesh	2138.58	60.63	2199.21	2629.57	62.95	2692.52
4.	Jammu & Kashmir	226.83	9.77	236.60	294.75	9.95	304.70
5.	Karnataka	8312.49	347.03	8659.52	9298.66	359.42	9658.08
6.	Kerala	1307.69	2006.00	3313.69	3307.69	1627.34	4935.03
7.	Pondicherry	42.90	9.96	52.86	54.95	10.58	65.53
8.	Punjab	4258.06	607.66	4865.72	5416.18	536.96	5953.14
9.	Rajasthan	24555.58	337.79	24893.37	24799.01	337.79	25136.80
10.	Tamil Nadu	6818.86	43102.73	49921.59	6758.16	43163.43	49921.59
11.	Tripura	237.90	2.18	240.08	542.29	0.03	542.32
12.	Uttar Pradesh	86647.67	406.82	87054.49	87054.49	396.67	87451.16
13.	West Bengal	6360.90	211.03	6571.93	7284.82	217.86	7502.68
<b>TOTAL (1 to 13)</b>		<b>199606.00</b>	<b>47250.06</b>	<b>246856.06</b>	<b>215974.00</b>	<b>46868.49</b>	<b>262842.49</b>

**TABLE - 9 : INCOME AND EXPENDITURE DURING 2018-19 (AT APEX BANK LEVEL)**

(₹ Lakh)

Sr. No.	Name of SCARDB	Previous Year (As On 31 March 2018)									
		INCOME			EXPENDITURE					Profit / Loss (3-8)	Undisbursed Profit / Accumulated Losses (as per Balance Sheet)
		Interest Income	Other Income	Total Income (1+2)	Interest Paid	Cost of Management	Provisions	Other	Total Expenditure (4+5+6+7)		
		1	2	3	4	5	6	7	8	9	10
1.	Gujarat @	10012.89	10.73	10023.62	1259.27	3124.83	3598.98	0.00	7983.08	2100.02	2100.14
2.	Haryana	20498.80	4.25	20503.05	15892.34	1036.85	6685.16	76.81	23691.16	-3188.11	-37788.30
3.	Himachal Pradesh	4827.90	68.71	4896.61	2691.44	1290.21	787.53	0.00	4769.18	127.43	127.43
4.	Jammu & Kashmir	1370.26	341.14	1711.40	992.73	1365.24	46.53	0.00	2404.50	-693.10	-6800.34
5.	Karnataka	17967.54	478.48	18446.02	14861.98	30.17	1181.84	2303.34	18377.33	68.69	83.56
6.	Kerala	79504.91	6127.77	85632.68	53073.03	6963.14	19221.33	3622.00	82879.50	2753.18	2753.18
7.	Pondicherry	408.90	109.29	518.19	298.82	208.26	52.86	0.00	559.94	-41.75	-383.86
8.	Punjab	27568.97	10.00	27578.97	21786.08	3269.54	1694.40	0.00	26750.02	828.95	1910.03
9.	Rajasthan	16484.14	5.59	16489.73	10442.79	1146.34	9292.25	0.00	20881.38	-4391.65	866.99
10.	Tamil Nadu	8439.80	975.91	9415.71	2417.51	1347.08	3313.00	1294.58	8372.17	1043.54	0.00
11.	Tripura	294.68	0.28	294.96	101.90	162.59	10.78	0.00	275.27	19.69	-1645.38
12.	Uttar Pradesh	31801.32	130.64	31931.96	13613.48	18085.27	20.00	21.41	31740.16	191.80	-2504.05
13.	West Bengal	9530.88	202.92	9733.80	8404.89	671.61	413.25	0.00	9489.75	244.05	-1211.27
<b>TOTAL (1 to 13)</b>		<b>228710.99</b>	<b>8465.71</b>	<b>237176.70</b>	<b>145836.26</b>	<b>38701.13</b>	<b>46317.91</b>	<b>7318.14</b>	<b>238173.44</b>	<b>-</b>	<b>-42491.87</b>

Note :- @ Profit includes 'Revaluation Reserve' of ₹ 59.48 Lakhs.

(Cont...)

**TABLE - 9 : INCOME AND EXPENDITURE DURING 2018-19 (AT APEX BANK LEVEL)**

(₹ Lakh)

Sr. No.	Name of SCARDB	Current Year (As On 31 March 2019)									
		INCOME			EXPENDITURE					Profit / Loss (13-18)	Undisbursed Profit / Accumulated Losses (as per Balance Sheet)
		Interest Income	Other Income	Total Income (11+12)	Interest Paid	Cost of Management	Provisions	Other	Total Expenditure (14+15+16+17)		
		11	12	13	14	15	16	17	18	19	20
1.	Gujarat @	8371.01	565.12	8936.13	829.98	2736.08	3328.03	0.00	6894.09	2101.52	2101.52
2.	Haryana	16641.78	3.30	16645.08	14152.40	1585.40	8468.68	76.82	24283.30	-7638.22	-45426.53
3.	Himachal Pradesh	4959.91	76.81	5036.72	2810.22	1322.42	881.28	0.00	5013.92	22.80	150.23
4.	Jammu & Kashmir	1234.51	170.50	1405.01	1252.75	1277.80	68.10	0.00	2598.65	-1193.64	-7993.97
5.	Karnataka	17244.58	181.82	17426.40	12575.96	2333.27	1895.00	546.50	17350.73	75.67	144.36
6.	Kerala	82097.83	7112.94	89210.77	52853.27	7067.39	22711.61	4013.00	86645.27	2565.50	2565.50
7.	Pondicherry	472.47	119.45	591.92	343.43	227.33	65.53	0.00	636.29	-44.37	-428.23
8.	Punjab	24994.15	223.89	25218.04	20330.88	2858.10	1908.57	0.00	25097.55	120.49	949.44
9.	Rajasthan	16655.24	5.56	16660.80	10432.27	1407.63	400.44	0.00	12240.34	4420.46	5287.45
10.	Tamil Nadu	8211.22	86.38	8297.60	2411.43	2002.89	1096.46	24.42	5535.20	2762.40	1043.54
11.	Tripura	229.07	0.62	229.69	71.79	169.43	288.35	0.00	529.57	-299.88	-1945.26
12.	Uttar Pradesh	51314.05	137.61	51451.66	11476.83	19399.48	10.00	29016.55	59902.86	-8451.20	-10955.26
13.	West Bengal	9602.97	212.52	9815.49	8218.13	743.68	530.75	0.00	9492.56	322.93	-1044.13
<b>TOTAL (1 to 13)</b>		<b>242028.79</b>	<b>8896.52</b>	<b>250925.31</b>	<b>137759.34</b>	<b>43130.90</b>	<b>41652.80</b>	<b>33677.29</b>	<b>256220.33</b>	<b>-</b>	<b>-55551.34</b>

Note :- @ Profit includes 'Revaluation Reserve' of ₹ 59.48 Lakhs.

(Cont...)

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

(₹ Lakh)

Sr. No.	Name of SCARDB	As on 31 MARCH 2018					As on 31 MARCH 2019				
		Bank Deposits	Govt. & Trust Sec.	Other Securities	Other Investments	TOTAL (1+2+3+4)	Bank Deposits	Govt. & Trust Sec.	Other Securities	Other Investments	TOTAL (6+7+8+9)
		1	2	3	4	5	6	7	8	9	10
1.	Gujarat	18959.60	52.00	17.58	23475.17	<b>42504.35</b>	14176.00	52.00	17.58	26213.75	<b>40459.33</b>
2.	Haryana	1839.73	0.00	0.00	0.00	<b>1839.73</b>	1839.73	0.00	0.00	0.00	<b>1839.73</b>
3.	Himachal Pradesh	7491.10	15.00	5.07	0.00	<b>7511.17</b>	5906.45	0.00	5.07	0.00	<b>5911.52</b>
4.	Jammu & Kashmir	20.00	0.00	8729.28	0.14	<b>8749.42</b>	158.44	0.00	8370.00	0.17	<b>8528.61</b>
5.	Karnataka	19553.39	0.00	120.92	0.00	<b>19674.31</b>	16821.42	0.00	120.92	0.00	<b>16942.34</b>
6.	Kerala	172388.83	0.00	132.57	0.00	<b>172521.40</b>	170993.69	0.00	132.57	0.00	<b>171126.26</b>
7.	Pondicherry	271.15	0.00	33.94	46.33	<b>351.42</b>	276.15	0.00	33.94	47.87	<b>357.96</b>
8.	Punjab	24320.01	0.00	0.00	0.00	<b>24320.01</b>	15719.77	0.00	0.00	0.00	<b>15719.77</b>
9.	Rajasthan	1855.20	0.00	29.46	7946.62	<b>9831.28</b>	1235.55	0.00	29.46	10975.09	<b>12240.10</b>
10.	Tamil Nadu	30275.00	1.35	5.74	0.00	<b>30282.09</b>	30206.12	1.35	5.74	0.00	<b>30213.21</b>
11.	Tripura	49.23	0.00	0.00	22.56	<b>71.79</b>	61.44	0.00	0.00	200.00	<b>261.44</b>
12.	Uttar Pradesh	19620.78	0.00	58.05	0.00	<b>19678.83</b>	19948.08	0.00	58.05	0.00	<b>20006.13</b>
13.	West Bengal	0.00	0.00	57.86	4366.81	<b>4424.67</b>	0.00	0.00	55.10	7620.65	<b>7675.75</b>
<b>TOTAL (1 to 13)</b>		<b>296644.02</b>	<b>68.35</b>	<b>9190.47</b>	<b>35857.63</b>	<b>341760.47</b>	<b>277342.84</b>	<b>53.35</b>	<b>8828.43</b>	<b>45057.53</b>	<b>331282.15</b>

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

(₹ Lakh)

Sr. No.	Name of SCARDB	Farm Sector								Rural Housing (NHB / NABARD etc.)			
		During 2017-18				During 2018-19				During 2017-18		During 2018-19	
		Long Term		Short Term		Long Term		Short Term		During 2017-18	During 2018-19	During 2017-18	During 2018-19
		Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
		1	2	3	4	5	6	7	8	9	10	11	12
1.	Gujarat	0	0.00	1250	2822.67	0	0.00	891	2082.64	497	903.76	289	595.79
2.	Haryana	NR	5069.06	0	0.00	NR	823.40	0	0.00	NR	263.90	NR	36.50
3.	Himachal Pradesh	2105	6100.34	0	0.00	2425	6784.81	0	0.00	290	1581.77	242	1425.53
4.	Jammu & Kashmir	339	688.93	0	0.00	384	834.21	0	0.00	96	209.80	11	41.38
5.	Karnataka	NR	19850.09	0	0.00	NR	23377.09	0	0.00	NR	8.11	0	0.00
6.	Kerala	NR	75677.90	NR	7205.00	NR	68390.58	NR	4897.08	NR	30650.80	NR	92735.17
7.	Pondicherry	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8.	Punjab	4474	22531.47	0	0.00	2887	13880.75	0	0.00	828	5860.50	533	3504.10
9.	Rajasthan	8895	18627.81	827	791.90	4307	11050.95	693	668.18	608	3227.71	219	1497.26
10.	Tamil Nadu	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
11.	Tripura	0	0.00	7	9.20	0	0.00	0	0.00	0	0.00	0	0.00
12.	Uttar Pradesh	4025	4612.61	0	0.00	7866	12264.25	0	0.00	6	18.45	18	27.85
13.	West Bengal	NR	19174.79	0	0.00	NR	20955.43	0	0.00	NR	1940.24	NR	2136.82
<b>TOTAL (1 to 13)</b>		<b>19838</b>	<b>172333.00</b>	<b>2084</b>	<b>10828.77</b>	<b>17869</b>	<b>158361.47</b>	<b>1584</b>	<b>7647.90</b>	<b>2325</b>	<b>44665.04</b>	<b>1312</b>	<b>102000.40</b>

Note :- NR - Not Reported.

(Cont...)

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

(₹ Lakh)

Sr. No.	Name of SCARDB	Non-farm Sector (L. T.)				Other Non-Agril. Purposes							
		During 2017-18		During 2018-19		During 2017-18				During 2018-19			
		During 2017-18		During 2018-19		Long Term		Short Term		Long Term		Short Term	
		Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
		13	14	15	16	17	18	19	20	21	22	23	24
1.	Gujarat	1005	1428.31	1638	2871.22	0	0.00	6126	12608.13	0	0.00	4754	9407.16
2.	Haryana	NR	1657.65	NR	1113.15	NR	554.86	0	0.00	NR	106.70	0	0.00
3.	Himachal Pradesh	56	535.71	45	288.45	0	0.00	0	0.00	0	0.00	0	0.00
4.	Jammu & Kashmir	19	76.58	2	2.13	53	293.44	0	0.00	101	305.07	0	0.00
5.	Karnataka	0	0.00	0	0.00	NR	944.11	0	0.00	NR	2015.37	0	0.00
6.	Kerala	NR	94047.92	NR	30302.92	NR	25173.39	0	0.00	NR	24625.86	0	0.00
7.	Pondicherry	0	0.00	0	0.00	0	0.00	3258	2381.76	0	0.00	2926	2441.57
8.	Punjab	49	170.54	47	101.32	0	0.00	0	0.00	0	0.00	0	0.00
9.	Rajasthan	853	1724.88	303	716.14	0	0.00	0	0.00	0	0.00	0	0.00
10.	Tamil Nadu	0	0.00	0	0.00	0	0.00	0	70221.99	0	0.00	NR	77006.24
11.	Tripura	3	4.50	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
12.	Uttar Pradesh	1025	1201.53	1736	2195.23	351	418.68	0	0.00	370	692.99	0	0.00
13.	West Bengal	NR	1218.61	NR	1998.14	0	0.00	0	0.00	0	0.00	0	0.00
<b>TOTAL (1 to 13)</b>		<b>3010</b>	<b>102066.23</b>	<b>3771</b>	<b>39588.70</b>	<b>404</b>	<b>27384.48</b>	<b>9384</b>	<b>85211.88</b>	<b>471</b>	<b>27745.99</b>	<b>7680</b>	<b>88854.97</b>

Note :- NR - Not Reported.

(Cont...)

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

(₹ Lakh)

Sr. No.	Name of SCARDB	TOTAL LOANS DISBURSED			
		During 2017-18		During 2018-19	
		Number (1+3+9+13+17+19)	Amount (2+4+10+14+18+20)	Number (5+7+11+15+21+23)	Amount (6+8+12+16+22+24)
		25	26	27	28
1.	Gujarat	8878	17762.87	7572	14956.81
2.	Haryana	NR	7545.47	NR	2079.75
3.	Himachal Pradesh*	2451	8217.82	2712	8498.79
4.	Jammu & Kashmir	507	1268.75	498	1182.79
5.	Karnataka	NR	20802.31	NR	25392.46
6.	Kerala	NR	232755.01	NR	220951.61
7.	Pondicherry	3258	2381.76	2926	2441.57
8.	Punjab	5351	28562.51	3467	17486.17
9.	Rajasthan	11183	24372.30	5522	13932.53
10.	Tamil Nadu	NR	70221.99	NR	77006.24
11.	Tripura	10	13.70	0	0.00
12.	Uttar Pradesh	5407	6251.27	9990	15180.32
13.	West Bengal	NR	22333.64	NR	25090.39
<b>TOTAL (1 to 13)</b>		<b>37045</b>	<b>442489.40</b>	<b>32687</b>	<b>424199.43</b>

Note :- (1) NR - Not Reported,  
(2) \* Indicates both HPSCARDB + Kangra DCCB share

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

(₹ Lakh)

Sr. No.	Name of SCARDB	Farm Sector								Rural Housing (NHB / NABARD etc.)			
		As on 31.03.2018				As on 31.03.2019				As on 31.03.2018		As on 31.03.2019	
		Long Term		Short Term		Long Term		Short Term		As on 31.03.2018		As on 31.03.2019	
		Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
		1	2	3	4	5	6	7	8	9	10	11	12
1.	Gujarat	0	0.00	NR	28929.25	0	0.00	NR	23993.13	NR	316.38	NR	369.31
2.	Haryana	NR	130760.82	0	0.00	NR	127771.74	0	0.00	NR	17957.77	NR	17829.00
3.	Himachal Pradesh	7824	28682.51	0	0.00	8392	31674.07	0	0.00	2510	8987.53	2620	8953.19
4.	Jammu & Kashmir	1456	3763.19	0	0.00	1651	3967.09	0	0.00	132	572.99	186	562.64
5.	Karnataka	NR	176776.82	NR	349.97	NR	176412.61	NR	7.46	NR	400.53	NR	365.64
6.	Kerala	NR	179574.72	NR	4319.8	NR	206519.19	NR	2061.01	NR	330192.07	NR	337402.92
7.	Pondicherry	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8.	Punjab	2537	166547.61	0	0.00	NR	159821.95	0	0.00	1353	89359.01	NR	84792.84
9.	Rajasthan	NR	121373.50	NR	2880.24	NR	118587.24	NR	3119.03	NR	26447.95	NR	25609.50
10.	Tamil Nadu	0	0.00	NR	2115.21	0	0.00	NR	2115.21	NR	2399.48	NR	2382.03
11.	Tripura	0	0.00	937	512.87	0	0.00	799	418.76	0	0.00	0	0.00
12.	Uttar Pradesh	NR	277647.28	0	0.00	NR	53814.13	0	0.00	NR	5406.13	NR	4642.36
13.	West Bengal	NR	84474.25	0	0.00	NR	88379.33	0	0.00	NR	19029.67	NR	18547.38
<b>TOTAL (1 to 13)</b>		<b>11817</b>	<b>1169600.70</b>	<b>937</b>	<b>39107.34</b>	<b>10043</b>	<b>966947.35</b>	<b>799</b>	<b>31714.60</b>	<b>3995</b>	<b>501069.51</b>	<b>2806</b>	<b>501456.81</b>

Note :- NR - Not Reported.

(Cont...)

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

(₹ Lakh)

Sr. No.	Name of SCARDB	Non-Farm Sector (L. T.)				Other Non-Agril. Purposes							
		As on 31.03.2018		As on 31.03.2019		As on 31.03.2018				As on 31.03.2019			
		As on 31.03.2018		As on 31.03.2019		Long Term		Short Term		Long Term		Short Term	
		Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
		13	14	15	16	17	18	19	20	21	22	23	24
1.	Gujarat *	NR	3010.80	NR	3320.84	NR	2591.56	NR	23218.92	NR	8222.52	NR	22290.39
2.	Haryana	NR	21431.54	NR	21048.15	NR	26434.34	0	0.00	NR	26417.93	0	0.00
3.	Himachal Pradesh	769	4753.09	685	4761.56	0	0.00	0	0.00	0	0.00	0	0.00
4.	Jammu & Kashmir	401	432.83	471	405.12	95	894.60	0	0.00	174	853.58	0	0.00
5.	Karnataka	NR	755.66	NR	614.76	NR	722.87	NR	594.56	NR	826.30	0	0.00
6.	Kerala	NR	82850.85	NR	83709.36	NR	39223.60	0	0.00	NR	36161.29	0	0.00
7.	Pondicherry	0	0.00	0	0.00	0	0.00	4038	3021.58	0	0.00	3753	3188.84
8.	Punjab	424	3778.34	NR	3322.93	0	0.00	0	0.00	0	0.00	NR	5916.88
9.	Rajasthan	NR	12271.20	NR	9843.93	0	0.00	0	0.00	0	0.00	0	0.00
10.	Tamil Nadu	NR	6817.50	NR	6717.44	0	0.00	NR	57319.96	0	0.00	NR	62432.92
11.	Tripura	1505	1134.07	1294	903.88	0	0.00	0	0.00	0	0.00	0	0.00
12.	Uttar Pradesh	NR	46166.66	NR	42601.15	NR	6859.47	0	0.00	NR	212222.84	0	0.00
13.	West Bengal	NR	6511.63	NR	7535.92	0	0.00	0	0.00	0	0.00	0	0.00
<b>TOTAL (1 to 13)</b>		<b>3099</b>	<b>189914.17</b>	<b>2450</b>	<b>184785.04</b>	<b>95</b>	<b>76726.44</b>	<b>4038</b>	<b>84155.02</b>	<b>174</b>	<b>284704.46</b>	<b>3753</b>	<b>93829.03</b>

Note :- (1) NR - Not Reported.

(2) #Other Non-Agril. Short Team adv. includes ₹ 681.12 Lakhs & ₹ 681.24 Lakhs for Loans against FDR & Loans to staff for year 2017-18 and 2018-19 respectively.

(Cont...)

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

(₹ Lakh)

Sr. No.	Name of SCARDB	TOTAL LOANS OUTSTANDING			
		As on 31.03.2018		As on 31.03.2019	
		Number (1+3+9+13+17+19)	Amount (2+4+10+14+18+20)	Number (5+7+11+15+21+23)	Amount (6+8+12+16+22+24)
		25	26	27	28
1.	Gujarat *	NR	57965.12	NR	58094.56
2.	Haryana	NR	196584.47	NR	193066.82
3.	Himachal Pradesh **	11103	42423.13	11697	45388.82
4.	Jammu & Kashmir	2084	5663.61	2482	5788.43
5.	Karnataka	NR	179600.41	NR	178226.77
6.	Kerala	NR	636161.04	NR	665853.77
7.	Pondicherry	4038	3021.58	3753	3188.84
8.	Punjab	4145	259684.96	NR	253854.60
9.	Rajasthan	NR	162972.89	NR	157159.70
10.	Tamil Nadu	NR	68652.15	NR	73647.60
11.	Tripura	2442	1646.94	2093	1322.64
12.	Uttar Pradesh	NR	336079.54	NR	313280.48
13.	West Bengal	NR	110015.55	NR	114462.63
<b>TOTAL (1 to 13)</b>		<b>23812</b>	<b>2060471.39</b>	<b>20025</b>	<b>2063335.66</b>

Note :- (1) NR - Not Reported.

(2) \* From total Loans outstanding, 'Special Anamat Suspense' of ₹ 101.79 lakhs and ₹ 101.63 lakhs has been deducted for the year 2017-18 and 2018-19 respectively.

(3) \*\* Indicates both HPSCARDB + Kangra DCCB share

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

(₹ Lakh)

Sr. No.	Name of SCARDB	Farm Sector								Rural Housing (NHB / NABARD etc.)			
		During 2017-18				During 2018-19				During 2017-18		During 2018-19	
		Long Term		Short Term		Long Term		Short Term		Number	Amount	Number	Amount
		Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
		1	2	3	4	5	6	7	8	9	10	11	12
1.	Gujarat	0	0.00	1250	2822.67	0	0.00	891	2082.64	497	903.76	289	595.79
2.	Haryana	1335	5696.39	0	0.00	299	1306.99	0	0.00	106	268.42	27	84.85
3.	Himachal Pradesh	2105	6100.34	0	0.00	2425	6784.81	0	0.00	290	1581.77	242	1425.53
4.	Jammu & Kashmir	339	688.93	0	0.00	384	834.21	0	0.00	96	209.80	11	41.38
5.	Karnataka	6884	19850.02	0	0.00	216735	23377.09	0	0.00	NR	8.11	0	0.00
6.	Kerala	42580	73494.20	14897	9111.73	38135	67468.15	12609	7103.20	27096	92163.63	26352	93472.74
7.	Pondicherry	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8.	Punjab	2655	12711.69	0	0.00	1657	7212.27	0	0.00	809	5888.05	541	3458.47
9.	Rajasthan	9152	20215.19	1591	2322.07	4592	12344.78	1330	1939.81	585	3348.33	272	1565.55
10.	Tamil Nadu	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
11.	Tripura	0	0.00	7	9.20	0	0.00	0	0.00	0	0.00	0	0.00
12.	Uttar Pradesh	4025	4612.61	0	0.00	7866	12264.25	0	0.00	6	18.45	18	27.85
13.	West Bengal	17108	21837.99	0	0.00	18526	24634.94	0	0.00	304	1941.75	380	2160.00
<b>TOTAL (1 to 13)</b>		<b>86183</b>	<b>165207.36</b>	<b>17745</b>	<b>14265.67</b>	<b>290619</b>	<b>156227.49</b>	<b>14830</b>	<b>11125.65</b>	<b>29789</b>	<b>106332.07</b>	<b>28132</b>	<b>102832.16</b>

Note :- NR - Not Reported.

(Cont...)

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

(₹ Lakh)

Sr. No.	Name of SCARDB	Non-farm Sector (L. T.)				Other Non-Agril. Purposes							
		During 2017-18		During 2018-19		During 2017-18				During 2018-19			
		During 2017-18		During 2018-19		Long Term		Short Term		Long Term		Short Term	
		Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
		13	14	15	16	17	18	19	20	21	22	23	24
1.	Gujarat	1005	1428.31	1638	2871.22	0	0.00	6126	12608.13	0	0.00	4754	9407.16
2.	Haryana	440	1756.51	266	1251.75	0	0.00	0	0.00	0	0.00	0	0.00
3.	Himachal Pradesh	56	535.71	45	288.45	0	0.00	0	0.00	0	0.00	0	0.00
4.	Jammu & Kashmir	19	76.58	2	2.13	53	293.44	0	0.00	101	305.07	0	0.00
5.	Karnataka	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
6.	Kerala	17624	31643.09	14034	31814.75	17566	27733.24	0	0.00	16137	27491.78	0	0.00
7.	Pondicherry	0	0.00	0	0.00	0	0.00	3258	2381.76	0	0.00	2926	2441.57
8.	Punjab	109	239.59	76	142.17	1804	10069.19	0	0.00	1254	6930.91	0	0.00
9.	Rajasthan	1034	1819.91	349	749.98	117	335.47	0	0.00	73	206.80	0	0.00
10.	Tamil Nadu	0	0.00	0	0.00	0	0.00	56893	69702.90	NR	NR	61042	77322.20
11.	Tripura	3	4.50	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
12.	Uttar Pradesh	1025	1201.53	1736	2195.23	351	418.68	0	0.00	370	692.99	0	0.00
13.	West Bengal	242	1105.36	422	1457.99	30	933.77	0	0.00	31	831.21	0	0.00
<b>TOTAL (1 to 13)</b>		<b>21557</b>	<b>39811.09</b>	<b>18568</b>	<b>40773.67</b>	<b>19921</b>	<b>39783.79</b>	<b>66277</b>	<b>84692.79</b>	<b>17966</b>	<b>36458.76</b>	<b>68722</b>	<b>89170.93</b>

Note :- NR - Not Reported.

(Cont...)

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

(₹ Lakh)

Sr. No.	Name of SCARDB	TOTAL LOANS DISBURSED			
		During 2017-18		During 2018-19	
		Number (1+3+9+13+17+19)	Amount (2+4+10+14+18+20)	Number (5+7+11+15+21+23)	Amount (6+8+12+16+22+24)
		25	26	27	28
1.	Gujarat	8878	17762.87	7572	14956.81
2.	Haryana	1881	7721.32	592	2643.59
3.	Himachal Pradesh *	2451	8217.82	2712	8498.79
4.	Jammu & Kashmir	507	1268.75	498	1182.79
5.	Karnataka	6884	19858.13	216735	23377.09
6.	Kerala	119763	234145.89	107267	227350.62
7.	Pondicherry	3258	2381.76	2926	2441.57
8.	Punjab	5377	28908.52	3528	17743.82
9.	Rajasthan	12479	28040.97	6616	16806.92
10.	Tamil Nadu	56893	69702.90	61042	77322.20
11.	Tripura	10	13.70	0	0.00
12.	Uttar Pradesh	5407	6251.27	9990	15180.32
13.	West Bengal	17684	25818.87	19359	29084.14
<b>TOTAL (1 to 13)</b>		<b>241472</b>	<b>450092.77</b>	<b>438837</b>	<b>436588.66</b>

Note :- \* Indicates both HPSCARDB + Kangra DCCB share

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

(₹ Lakh)

Sr. No.	Name of SCARDB	Farm Sector								Rural Housing (NHB / NABARD etc.)			
		As on 31.03.2018				As on 31.03.2019				As on 31.03.2018		As on 31.03.2019	
		Long Term		Short Term		Long Term		Short Term		Number	Amount	Number	Amount
		Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
		1	2	3	4	5	6	7	8	9	10	11	12
1.	Gujarat	0	0.00	NR	28929.25	0	0.00	NR	23993.13	NR	316.38	NR	369.31
2.	Haryana	92899	115768.47	0	0.00	86954	109829.02	0	0.00	9144	11592.66	8342	10809.54
3.	Himachal Pradesh	7824	28682.51	0	0.00	8392	31674.07	0	0.00	2510	8987.53	2620	8953.19
4.	Jammu & Kashmir	1456	3763.19	0	0.00	1651	3967.09	0	0.00	132	572.99	186	562.64
5.	Karnataka	186845	140509.89	197	365.68	179990	136423.71	123	243.81	4143	3252.34	3852	3031.89
6.	Kerala	149796	172289.29	7173	4589.98	160758	207991.08	2010	2263.81	146253	310956.75	150978	330987.65
7.	Pondicherry	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8.	Punjab	47735	113759.97	0	0.00	45165	107381.20	0	0.00	21965	80267.78	18923	72107.54
9.	Rajasthan	91060	91762.58	3309	3440.55	74443	82659.95	2259	2308.88	7093	20286.83	6677	19385.81
10.	Tamil Nadu	3507	4844.49	0	0.00	3351	4648.55	0	0.00	0	0.00	0	0.00
11.	Tripura	0	0.00	937	512.87	0	0.00	799	418.76	0	0.00	0	0.00
12.	Uttar Pradesh	NR	277647.28	0	0.00	NR	53814.13	0	0.00	NR	5406.13	NR	4642.36
13.	West Bengal	NR	75958.27	0	0.00	NR	75809.54	0	0.00	NR	10445.91	NR	10421.51
<b>TOTAL (1 to 13)</b>		<b>581122</b>	<b>1024985.94</b>	<b>11616</b>	<b>37838.33</b>	<b>560704</b>	<b>814198.34</b>	<b>5191</b>	<b>29228.39</b>	<b>191240</b>	<b>452085.30</b>	<b>191578</b>	<b>461271.44</b>

Note :- NR - Not Reported.

(Cont...)

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

(₹ Lakh)

Sr. No.	Name of SCARDB	Non-Farm Sector (L. T.)				Other Non-Agril. Purposes							
		As on 31.03.2018		As on 31.03.2019		As on 31.03.2018				As on 31.03.2019			
		As on 31.03.2018		As on 31.03.2019		Long Term		Short Term		Long Term		Short Term	
		Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
	13	14	15	16	17	18	19	20	21	22	23	24	
1.	Gujarat *	NR	3010.80	NR	3320.84	NR	2591.56	NR	23218.92	NR	8222.52	NR	22290.39
2.	Haryana	10894	16756.07	10868	16963.66	0	0.00	0	0.00	0	0.00	0	0.00
3.	Himachal Pradesh	769	4753.09	685	4761.56	0	0.00	0	0.00	0	0.00	0	0.00
4.	Jammu & Kashmir	401	432.83	471	405.12	95	894.60	0	0.00	174	853.58	0	0.00
5.	Karnataka	2097	677.35	2124	658.34	0	0.00	0	0.00	0	0.00	0	0.00
6.	Kerala	58710	79901.63	54330	84181.21	30730	37995.38	0	0.00	29459	39145.74	0	0.00
7.	Pondicherry	0	0.00	0	0.00	0	0.00	4038	3021.58	0	0.00	3753	3188.84
8.	Punjab	1971	4971.76	2154	4676.37	27779	69269.02	0	0.00	23714	62344.07	0	0.00
9.	Rajasthan	15153	14585.90	14206	13465.58	573	1343.08	0	0.00	634	1442.96	0	0.00
10.	Tamil Nadu	0	0.00	0	0.00	0	0.00	169162	64780.78	0	0.00	199047	86718.63
11.	Tripura	1505	1134.07	1294	903.88	0	0.00	0	0.00	0	0.00	0	0.00
12.	Uttar Pradesh	NR	46166.66	NR	42601.15	NR	6859.47	0	0.00	NR	212222.84	0	0.00
13.	West Bengal	NR	5212.21	NR	5205.63	NR	11063.24	0	0.00	NR	11036.34	0	0.00
<b>TOTAL (1 to 13)</b>		<b>91500</b>	<b>177602.37</b>	<b>86132</b>	<b>177143.34</b>	<b>59177</b>	<b>130016.35</b>	<b>173200</b>	<b>91021.28</b>	<b>53981</b>	<b>335268.05</b>	<b>202800</b>	<b>112197.86</b>

Note :- (1) NR - Not Reported.

(Cont...)

(2) \* Other Non Agril. Short Term Adv. includes ₹ 681.12 Lakhs & ₹ 681.24 Lakhs for loans against FDR & loans to staff for the year 2017-18 and 2018-19 respectively.

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

(₹ Lakh)

Sr. No.	Name of SCARDB	TOTAL LOANS OUTSTANDING			
		As on 31.03.2018		As on 31.03.2019	
		Number (1+3+9+13+17+19)	Amount (2+4+10+14+18+20)	Number (5+7+11+15+21+23)	Amount (6+8+12+16+22+24)
		25	26	27	28
1.	Gujarat *	NR	57965.12	NR	58094.56
2.	Haryana	112937	144117.20	106164	137602.22
3.	Himachal Pradesh **	11103	42423.13	11697	45388.82
4.	Jammu & Kashmir	2084	5663.61	2482	5788.43
5.	Karnataka	193282	144805.26	186089	140357.75
6.	Kerala	392662	605733.03	397535	664563.49
7.	Pondicherry	4038	3021.58	3753	3188.84
8.	Punjab	99450	268268.53	89956	246509.18
9.	Rajasthan	117188	131418.94	98219	119263.18
10.	Tamil Nadu	172669	69625.27	202398	91367.18
11.	Tripura	2442	1646.94	2093	1322.64
12.	Uttar Pradesh	NR	336079.54	NR	313280.48
13.	West Bengal	NR	102679.63	NR	102473.02
<b>TOTAL (1 to 13)</b>		<b>1107855</b>	<b>1913447.78</b>	<b>1100386</b>	<b>1929199.79</b>

Note :- (1) NR - Not Reported.

(2) \* From total Loans outstanding, 'Special Anamat Suspense' of ₹ 101.79 lakhs and ₹101.63 lakhs has been deducted for the year 2017-18 and 2018-19 respectively.

(3) \*\* Indicates both HPSCARDB + Kangra DCCB share

**TABLE - 13 : PURPOSE WISE CLASSIFICATION OF ADVANCES MADE  
AT ULTIMATE BORROWERS' LEVEL DURING 2018-19**

(₹ Lakh)

Sr. No.	Name of SCARDB	(I) FARM SECTOR ADVANCES													
		MINOR IRRIGATION								FARM MECHANISATION					
		Wells		Pump Sets		Others		Total M.I.		Tractors		Power Tillers		Others	
		No.	Amount	No.	Amount	No.	Amount	Number (1+3+5)	Amount (2+4+6)	No.	Amount	No.	Amount	No.	Amount
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	
1.	Gujarat *	11	12.80	1	1.20	0	2.37	12	16.37	12	62.20	0	0.00	10	16.90
2.	Haryana	4	9.00	0	0.00	157	685.66	161	694.66	0	0.00	0	0.00	1	4.00
3.	Himachal Pradesh **	0	0.00	0	0.00	515	1346.73	515	1346.73	14	69.25	0	0.00	0	0.00
4.	Jammu & Kashmir	0	0.00	0	0.00	0	0.00	0	0.00	7	44.45	0	0.00	0	0.00
5.	Karnataka	216	53.96	29	12.34	1558	690.58	1803	756.88	770	5430.67	3	7.23	1736	1168.54
6.	Kerala	750	710.99	482	448.99	244	260.90	1476	1420.88	226	399.31	101	187.00	2260	3886.63
7.	Pondicherry	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8.	Punjab	53	165.65	0	0.00	276	716.36	329	882.01	5	24.20	0	0.00	111	346.81
9.	Rajasthan	34	128.30	23	16.26	642	745.62	699	890.18	80	365.05	0	0.00	109	510.36
10.	Tamil Nadu	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
11.	Tripura	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
12.	Uttar Pradesh	0	0.00	1113	348.89	66	134.69	1179	483.58	123	249.75	4	7.72	67	170.25
13.	West Bengal	0	0.00	2	0.30	0	0.00	2	0.30	NR	NR	NR	NR	NR	NR
<b>TOTAL (1 to 13)</b>		<b>1068</b>	<b>1080.70</b>	<b>1650</b>	<b>827.98</b>	<b>3458</b>	<b>4582.91</b>	<b>6176</b>	<b>6491.59</b>	<b>1237</b>	<b>6644.88</b>	<b>108</b>	<b>201.95</b>	<b>4294</b>	<b>6103.49</b>

Note :- NR - Not Reported.

(Cont...)

**TABLE - 13 : PURPOSE WISE CLASSIFICATION OF ADVANCES MADE  
AT ULTIMATE BORROWERS' LEVEL DURING 2018-19**

(₹ Lakh)

Sr. No.	Name of SCARDB	(I) FARM SECTOR ADVANCES											
		Total F.M.		Plantation & Horticulture		Land Development		Purchase of Land		Dairy		Poultry	
		Number (9+11+13)	Amount (10+12+14)	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
		15	16	17	18	19	20	21	22	23	24	25	26
1.	Gujarat	22	79.10	0	2.00	82	215.67	0	0.00	666	1518.78	0	0.85
2.	Haryana	1	4.00	33	191.50	45	158.60	11	61.50	34	140.48	2	17.50
3.	Himachal Pradesh **	14	69.25	3	22.70	1240	3672.29	0	0.00	66	151.58	18	79.96
4.	Jammu & Kashmir	7	44.45	0	0.00	10	15.50	2	61.20	168	431.87	96	252.02
5.	Karnataka	2509	6606.44	1305	2854.21	5874	4199.03	4	13.03	767	1532.22	138	691.17
6.	Kerala	2587	4472.94	5460	12378.94	3349	5771.38	17	218.34	726	1860.45	423	1609.07
7.	Pondicherry	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8.	Punjab	116	371.01	61	126.15	22	194.45	2	18.50	719	4165.76	14	106.83
9.	Rajasthan	189	875.41	33	169.11	1289	3760.24	5	19.89	857	2978.52	14	86.69
10.	Tamil Nadu	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
11.	Tripura	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
12.	Uttar Pradesh	194	427.72	2366	3575.70	0	0.00	0	0.00	2444	4369.11	1438	3021.09
13.	West Bengal	93	685.94	17388	18118.65	15	42.88	2	8.39	495	2883.40	434	2670.22
<b>TOTAL (1 to 13)</b>		<b>5732</b>	<b>13636.26</b>	<b>26649</b>	<b>37438.96</b>	<b>11926</b>	<b>18030.04</b>	<b>43</b>	<b>400.85</b>	<b>6942</b>	<b>20032.17</b>	<b>2577</b>	<b>8535.40</b>

Note :- NR - Not Reported.

(Cont...)

**TABLE - 13 : PURPOSE WISE CLASSIFICATION OF ADVANCES MADE  
AT ULTIMATE BORROWERS' LEVEL DURING 2018-19**

(₹ Lakh)

Sr. No.	Name of SCARDB	(I) FARM SECTOR ADVANCES								Total Farm Sector Advances	
		ALLIED SECTOR - Animal Husbandry & Fisheries									
		Others		Total A.H.		Fisheries		Total Allied Sector		Number	Amount
		No.	Amount	Number (23+25+27)	Amount (24+26+28)	No.	Amount	Number (29+31)	Amount (30+32)	(7+15+17+19+ 21+33)	(8+16+18+20+ 22+34)
		27	28	29	30	31	32	33	34	35	36
1.	Gujarat *	27	22.98	693	1542.61	0	0.00	693	1542.61	809	1855.75
2.	Haryana	12	37.25	48	195.23	0	0.00	48	195.23	299	1305.49
3.	Himachal Pradesh	39	68.90	123	300.44	0	0.00	123	300.44	1895	5411.41
4.	Jammu & Kashmir	18	29.17	282	713.06	0	0.00	282	713.06	301	834.21
5.	Karnataka	4325	6687.29	5230	8910.68	10	36.82	5240	8947.50	16735	23377.09
6.	Kerala	866	996.45	2015	4465.97	21	88.65	2036	4554.62	14925	28817.10
7.	Pondicherry	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8.	Punjab	1648	8278.47	2381	12551.06	0	0.00	2381	12551.06	2911	14143.18
9.	Rajasthan	371	705.84	1242	3771.05	1133	2851.45	2375	6622.50	4590	12337.33
10.	Tamil Nadu	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
11.	Tripura	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
12.	Uttar Pradesh	204	296.27	4086	7686.47	41	90.78	4127	7777.25	7866	12264.25
13.	West Bengal	38	125.75	967	5679.37	59	99.41	1026	5778.78	18526	24634.94
<b>TOTAL (1 to 13)</b>		<b>7548</b>	<b>17248.37</b>	<b>17067</b>	<b>45815.94</b>	<b>1264</b>	<b>3167.11</b>	<b>18331</b>	<b>48983.05</b>	<b>68857</b>	<b>124980.75</b>

Note :- NR - Not Reported.

(Cont...)

**TABLE - 13 : PURPOSE WISE CLASSIFICATION OF ADVANCES MADE  
AT ULTIMATE BORROWERS' LEVEL DURING 2018-19**

(₹ Lakh)

Sr. No.	Name of SCARDB	(II) NON-FARM SECTOR ADVANCES									
		Rural Housing		SRTO		Rural Godowns / Storage		Other Non-Agril. Adv.		Total Non-farm Sector Advances	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No. (37+39+41+43)	Amount (38+40+42+44)
		37	38	39	40	41	42	43	44	45	46
1.	Gujarat *	289	595.79	11	57.70	30	45.27	6433	12402.30	6763	13101.06
2.	Haryana	27	84.85	0	0.00	0	1.50	266	1251.75	293	1338.10
3.	Himachal Pradesh	242	1425.53	1	2.40	530	1373.40	44	286.05	817	3087.38
4.	Jammu & Kashmir	13	44.88	1	2.13	0	0.00	183	301.57	197	348.58
5.	Karnataka	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
6.	Kerala	26352	93472.74	57	255.21	722	865.70	13977	31559.54	41108	126153.19
7.	Pondicherry	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8.	Punjab	541	3458.47	0	0.00	0	0.00	76	142.17	617	3600.64
9.	Rajasthan	272	1565.55	6	11.10	2	7.45	343	738.88	623	2322.98
10.	Tamil Nadu	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
11.	Tripura	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
12.	Uttar Pradesh	18	27.85	0	0.00	361	661.14	1745	2227.08	2124	2916.07
13.	West Bengal	380	2160.00	422	1457.99	0	0.00	31	831.21	833	4449.20
<b>TOTAL (1 to 13)</b>		<b>28134</b>	<b>102835.66</b>	<b>498</b>	<b>1786.53</b>	<b>1645</b>	<b>2954.46</b>	<b>23098</b>	<b>49740.55</b>	<b>53375</b>	<b>157317.20</b>

Note :- (1) NR - Not Reported.

(2) \* Other Non Agril. Advances also includes KCC.

(Cont...)

**TABLE - 13 : PURPOSE WISE CLASSIFICATION OF ADVANCES MADE  
AT ULTIMATE BORROWERS' LEVEL DURING 2018-19**

(₹ Lakh)

Sr. No.	Name of SCARDB	(III) SHORT TERM ADVANCES						GRAND TOTAL (I+II+III)	
		Short Term Agril. Loans		Short Term Non-Agril. Loans		Total Short Term Advances			
		No.	Amount	No.	Amount	No. (47+49)	Amount (48+50)	No. (35+45+51)	Amount (36+46+52)
		47	48	49	50	51	52	53	54
1.	Gujarat	0	0.00	0	0.00	0	0.00	7572	14956.81
2.	Haryana	0	0.00	0	0.00	0	0.00	592	2643.59
3.	Himachal Pradesh **	0	0.00	0	0.00	0	0.00	2712	8498.79
4.	Jammu & Kashmir	0	0.00	0	0.00	0	0.00	498	1182.79
5.	Karnataka	0	0.00	0	0.00	0	0.00	16735	23377.09
6.	Kerala	12609	7103.20	38625	65277.12	51234	72380.32	107267	227350.61
7.	Pondicherry	0	0.00	2926	2441.57	2926	2441.57	2926	2441.57
8.	Punjab	0	0.00	0	0.00	0	0.00	3528	17743.82
9.	Rajasthan	1330	1939.81	73	206.80	1403	2146.61	6616	16806.92
10.	Tamil Nadu	0	0.00	279056	107439.57	279056	107439.57	279056	107439.57
11.	Tripura	0	0.00	0	0.00	0	0.00	0	0.00
12.	Uttar Pradesh	0	0.00	0	0.00	0	0.00	9990	15180.32
13.	West Bengal	0	0.00	0	0.00	0	0.00	19359	29084.14
<b>TOTAL (1 to 13)</b>		<b>13939</b>	<b>9043.01</b>	<b>320680</b>	<b>175365.06</b>	<b>334619</b>	<b>184408.07</b>	<b>456851</b>	<b>466706.02</b>

Note :- (1) NR - Not Reported.

(2) \*\* Indicates both HPSCARDB + Kangra DCCB share

**TABLE - 14 : TOTAL LOANS DISBURSED TO WOMEN BORROWERS & WEAKER SECTIONS  
AT ULTIMATE BORROWERS' LEVEL DURING 2018-19**

(' Lakh)

Sr. No.	Name of SCARDB	Total Loans Disbursed		Loans Disbursed to Women Borrowers		Loans Disbursed to Weaker Sections (SC/ST)					
						Small Farmers		Other Farmers		Total	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
		1	2	3	4	5	6	7	8	(5+7) 9	(6+8) 10
1.	Gujarat	7572	14956.81	NR	NR	94	131.57	1923	3337.89	2017	3469.46
2.	Haryana	592	2643.59	77	321.30	40	105.00	0	0.00	40	105.00
3.	Himachal Pradesh	2712	8498.79	381	1279.40	672	1749.90	0	0.00	672	1749.90
4.	Jammu & Kashmir	498	1182.79	20	75.27	112	239.98	0	0.00	112	239.98
5.	Karnataka	16735	23377.07	2658	3795.50	532	717.08	0	0.00	532	717.08
6.	Kerala	107267	227350.62	26621	46959.29	73351	157609.46	7770	11638.85	81121	169248.31
7.	Pondicherry	2926	2441.57	876	569.03	0	0.00	0	0.00	0	0.00
8.	Punjab	3528	17743.82	361	1855.21	14	45.85	15	81.13	29	126.98
9.	Rajasthan	6616	16806.92	700	1554.20	723	1060.65	206	501.53	929	1562.18
10.	Tamil Nadu	263175	101056.78	90836	36523.63	NR	NR	NR	NR	27283	10639.95
11.	Tripura	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
12.	Uttar Pradesh	9990	15180.32	819	1063.79	1847	2149.14	643	367.16	2490	2516.30
13.	West Bengal	19359	29084.14	1806	2713.55	7364	11182.85	4727	7102.35	12091	18285.20
<b>TOTAL (1 to 13)</b>		<b>440970</b>	<b>460323.22</b>	<b>125155</b>	<b>96710.17</b>	<b>84749</b>	<b>174991.48</b>	<b>15284</b>	<b>23028.91</b>	<b>127316</b>	<b>208660.34</b>

Note :- NR - Not Reported.

(Cont...)

**TABLE - 14 : LOANS DISBURSED TO WOMEN BORROWERS & WEAKER SECTIONS  
AT ULTIMATE BORROWERS' LEVEL DURING 2018-19**

(` Lakh)

Sr. No.	Name of SCARDB	Loans Disbursed to Other than Weaker Sections (SC/ST)						Grand Total	
		Small Farmers		Other Farmers		Total			
		No.	Amount	No.	Amount	No.	Amount	No.	Amount
						(11+13)	(12+14)	(3+9+15)	(4+10+16)
		11	12	13	14	15	16	17	18
1.	Gujarat	67	108.13	5488	11379.22	5555	11487.35	7572	14956.81
2.	Haryana	512	2354.78	40	183.81	552	2538.59	669	2964.89
3.	Himachal Pradesh	2040	6748.89	0	0.00	2040	6748.89	3093	9778.19
4.	Jammu & Kashmir	364	863.04	2	4.50	366	867.54	498	1182.79
5.	Karnataka	0	0.00	0	0.00	0	0.00	3190	4512.58
6.	Kerala	0	0.00	0	0.00	0	0.00	107742	216207.60
7.	Pondicherry	0	0.00	0	0.00	0	0.00	876	569.03
8.	Punjab	1216	5059.00	1922	10702.63	3138	15761.63	3528	17743.82
9.	Rajasthan	3452	8709.62	2235	6535.12	5687	15244.74	7316	18361.12
10.	Tamil Nadu	NR	NR	NR	NR	95146	33584.75	213265	80748.33
11.	Tripura	0	0.00	0	0.00	0	0.00	0	0.00
12.	Uttar Pradesh	6681	11600.23	0	0.00	6681	11600.23	9990	15180.32
13.	West Bengal	3332	5005.38	2129	3199.26	5461	8204.64	19358	29203.39
<b>TOTAL (1 to 13)</b>		<b>17664</b>	<b>40449.07</b>	<b>11816</b>	<b>32004.54</b>	<b>124626</b>	<b>106038.36</b>	<b>377097</b>	<b>411408.87</b>

Note :- NR - Not Reported.

**TABLE - 15(i) : STAFF POSITION AT APEX BANK LEVEL AS ON 31 MARCH 2019**

(Number)

Sr. No.	Name of SCARDB	Senior Exe. Incl. CEO			Officers (General)			Officers (Technical)			Field Supervisors		
		Own Staff	Deputa- tionists	Total (1+2)	Own Staff	Deputa- tionists	Total (4+5)	Own Staff	Deputa- tionists	Total (6+7)	Own Staff	Deputa- tionists	Total (10+11)
		1	2	3	4	5	6	7	8	9	10	11	12
1.	Gujarat	1	0	1	54	0	54	1	0	1	91	0	91
2.	Haryana	8	2	10	3	0	3	0	0	0	3	0	3
3.	Himachal Pradesh	0	1	1	67	0	67	0	0	0	0	0	0
4.	Jammu & Kashmir	2	0	2	40	0	40	1	0	1	33	0	33
5.	Karnataka	0	3	3	57	2	59	6	0	6	45	0	45
6.	Kerala	4	2	6	83	0	83	23	0	23	0	0	0
7.	Pondicherry	0	1	1	11	0	11	0	0	0	6	0	6
8.	Punjab	0	4	4	94	0	94	11	0	11	0	0	0
9.	Rajasthan	0	1	1	41	2	43	0	0	0	0	0	0
10.	Tamil Nadu	0	0	0	36	0	36	16	0	16	0	0	0
11.	Tripura	0	0	0	0	0	0	0	0	0	7	0	7
12.	Uttar Pradesh	0	1	1	309	2	311	2	0	2	998	0	998
13.	West Bengal	0	2	2	26	0	26	0	0	0	12	0	12
<b>TOTAL (1 to 13)</b>		<b>15</b>	<b>17</b>	<b>32</b>	<b>821</b>	<b>6</b>	<b>827</b>	<b>60</b>	<b>0</b>	<b>60</b>	<b>1195</b>	<b>0</b>	<b>1195</b>

(Cont...)

**TABLE - 15(i) : STAFF POSITION AT APEX BANK LEVEL AS ON 31 MARCH 2019**

(Number)

Sr. No.	Name of SCARDB	Clerical/Secretarial			Sub Staff			GRAND TOTAL			Staff Trained during the year
		Own Staff	Deputationists	Total (13+14)	Own Staff	Deputationists	Total (16+17)	Own Staff (1+4+7+10+13+16)	Deputationists (2+5+8+11+14+17)	Total (19+20)	
		13	14	15	16	17	18	19	20	21	
1.	Gujarat	32	0	32	147	0	147	326	0	326	0
2.	Haryana	26	0	26	26	0	26	66	2	68	0
3.	Himachal Pradesh	80	0	80	21	0	21	168	1	169	39
4.	Jammu & Kashmir	38	0	38	125	0	125	239	0	239	0
5.	Karnataka	170	0	170	28	0	28	306	5	311	190
6.	Kerala	34	0	34	57	0	57	201	2	203	0
7.	Pondicherry	4	0	4	9	0	9	30	1	31	0
8.	Punjab	54	3	57	60	1	61	219	8	227	0
9.	Rajasthan	8	0	8	16	0	16	65	3	68	0
10.	Tamil Nadu	38	0	38	14	0	14	104	0	104	104
11.	Tripura	10	1	11	6	0	6	23	1	24	0
12.	Uttar Pradesh	1375	0	1375	253	0	253	2937	3	2940	0
13.	West Bengal	23	0	23	19	0	19	80	2	82	0
<b>TOTAL (1 to 13)</b>		<b>1892</b>	<b>4</b>	<b>1896</b>	<b>781</b>	<b>1</b>	<b>782</b>	<b>4764</b>	<b>28</b>	<b>4792</b>	<b>227</b>

**TABLE - 15(ii) : STAFF POSITION AT PRIMARY BANK LEVEL AS ON 31 MARCH 2019**

(Number)

Sr. No.	Name of SCARDB	Secretary / CEO				Branch Manager/Officers				Technical Officers			
		Own Staff	On Deputation		Total (1+2+3)	Own Staff	On Deputation		Total (5+6+7)	Own Staff	On Deputation		Total (9+10+11)
			From Govt.	From SCARDB			From Govt.	From SCARDB			From Govt.	From SCARDB	
		1	2	3	4	5	6	7	8	9	10	11	12
1.	Haryana	16	2	0	18	35	0	0	35	0	0	0	0
2.	Himachal Pradesh	0	1	0	1	32	0	0	32	0	0	0	0
3.	Karnataka	8	0	0	8	30	0	0	30	0	0	0	0
4.	Kerala	58	0	0	58	259	0	0	259	49	0	0	49
5.	Punjab	0	0	0	0	235	0	0	235	0	0	0	0
6.	Rajasthan	0	34	0	34	52	0	0	52	0	0	0	0
7.	Tamil Nadu	131	0	0	131	0	0	0	0	0	0	0	0
8.	West Bengal	2	22	0	24	155	0	0	155	0	0	0	0
<b>TOTAL (1 to 8)</b>		<b>215</b>	<b>59</b>	<b>0</b>	<b>274</b>	<b>798</b>	<b>0</b>	<b>0</b>	<b>798</b>	<b>49</b>	<b>0</b>	<b>0</b>	<b>49</b>

(Cont...)

**TABLE - 15(ii) : STAFF POSITION AT PRIMARY BANK LEVEL AS ON 31 MARCH 2019**

(Number)

Sr. No.	Name of SCARDB	Field Supervisors				Clerical/Secretarial				Sub Staff			
		Own Staff	On Deputation		Total (13+14+15)	Own Staff	On Deputation		Total (17+18+19)	Own Staff	On Deputation		Total (21+22+23)
			From Govt.	From SCARDB			From Govt.	From SCARDB			From Govt.	From SCARDB	
		13	14	15	16	17	18	19	20	21	22	23	24
1.	Haryana	234	0	0	234	293	0	0	293	274	0	0	274
2.	Himachal Pradesh	0	0	0	0	9	0	0	9	10	0	0	10
3.	Karnataka	140	0	0	140	213	0	0	213	171	0	0	171
4.	Kerala	182	0	0	182	306	0	0	306	355	0	0	355
5.	Punjab	0	0	0	0	302	0	0	302	110	0	0	110
6.	Rajasthan	55	0	0	55	75	0	0	75	113	0	0	113
7.	Tamil Nadu	280	0	0	280	0	0	0	0	40	0	0	40
8.	West Bengal	165	0	0	165	115	0	0	115	140	0	0	140
<b>TOTAL (1 to 8)</b>		<b>1056</b>	<b>0</b>	<b>0</b>	<b>1056</b>	<b>1313</b>	<b>0</b>	<b>0</b>	<b>1313</b>	<b>1213</b>	<b>0</b>	<b>0</b>	<b>1213</b>

Note :- NR - Not Reported.

(Cont...)

**TABLE - 15(ii) : STAFF POSITION AT PRIMARY BANK LEVEL AS ON 31 MARCH 2019**

(Number)

Sr. No.	Name of SCARDB	GRAND TOTAL				Staff
		Own Staff (1+5+9+13+17+21)	On Deputation		Total (25+26+27)	Trained during the year
			From Govt. (2+6+10+14+18+22)	From SCARDB (3+7+11+15+19+23)		
		25	26	27	28	29
1.	Haryana	852	2	0	854	0
2.	Himachal Pradesh	51	1	0	52	0
3.	Karnataka	562	0	0	562	0
4.	Kerala	1209	28	1	1238	332
5.	Punjab	647	0	0	647	0
6.	Rajasthan	295	34	0	329	0
7.	Tamil Nadu	451	0	0	451	0
8.	West Bengal	577	22	0	599	0
<b>TOTAL (1 to 8)</b>						
		4644	87	1	4732	332

Note :- NR - Not Reported.

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

(₹ Lakh)

Sr. No.	Name of SCARDB	AS ON 30 JUNE 2018				AS ON 30 JUNE 2019			
		Demand	Collection	Balance (1-2)	Recovery (%)	Demand	Collection	Balance (5-6)	Recovery (%)
		1	2	3	4	5	6	7	8
1.	Gujarat	60383.53	22373.56	38009.97	37.05	59183.94	19323.76	39860.18	32.65
2.	Haryana	164699.72	26624.48	138075.24	16.17	154425.21	16912.87	137512.34	10.95
3.	Himachal Pradesh **	11976.68	4976.54	7000.14	41.55	13278.66	4760.37	8518.29	35.85
4.	Jammu & Kashmir *	2743.12	1252.40	1476.04	45.66	3210.61	1229.61	1972.22	38.30
5.	Karnataka	112466.87	39460.57	73006.30	35.09	126495.62	43632.97	82862.65	34.49
6.	Kerala	175182.14	173487.52	1694.62	99.03	193181.90	184222.54	8959.36	95.36
7.	Pondicherry	2705.32	2540.37	164.95	93.90	2925.19	2707.37	217.82	92.55
8.	Punjab	86635.20	58745.22	27889.98	67.81	92415.49	50007.56	42407.93	54.11
9.	Rajasthan	102669.38	26583.74	76085.64	25.89	113380.40	35345.33	78035.07	31.17
10.	Tamil Nadu	89006.98	76348.40	12658.58	85.78	89702.03	77341.44	12360.59	86.22
11.	Tripura	1700.00	550.49	1149.51	32.38	NR	NR	NR	NR
12.	Uttar Pradesh	296884.37	90634.38	206249.99	30.53	270440.77	68316.70	202124.07	25.26
13.	West Bengal	72339.87	29210.58	43129.29	40.38	71246.06	29191.56	42054.50	40.97
<b>TOTAL (1 to 13)</b>		<b>1179393.18</b>	<b>552788.25</b>	<b>626590.25</b>	<b>46.87</b>	<b>1189885.88</b>	<b>532992.08</b>	<b>656885.03</b>	<b>44.79</b>

Note :- (1) \* J & K SCARDB received ₹14.68 Lakhs & ₹8.78 Lakhs by waiver of interest during 2017-18 & 2018-19 respectively other than Cash Collection.

(2) NR - Not Reported.

(3) \*\* - Indicates both HP SCARDB + Kangra DCCB Share

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

(₹ Lakh)

Sr. No.	Name of SCARDB	AS ON 30 JUNE 2018				AS ON 30 JUNE 2019			
		Demand	Collection	Balance (1-2)	Recovery (%)	Demand	Collection	Balance (5-6)	Recovery (%)
		1	2	3	4	5	6	7	8
1.	Gujarat	60383.53	22373.56	38009.97	37.05	59183.94	19323.76	39860.18	32.65
2.	Haryana	174298.01	24277.63	150020.38	13.93	170231.22	9499.78	160731.44	5.58
3.	Himachal Pradesh **	11976.68	4976.54	7000.14	41.55	13298.66	4760.37	8518.29	35.85
4.	Jammu & Kashmir *	2743.12	1252.40	1476.04	45.66	3210.61	1229.61	1972.22	38.30
5.	Karnataka	77495.54	37902.40	39593.14	48.91	88013.25	38268.57	49744.68	43.48
6.	Kerala	242442.41	175130.39	67312.02	72.24	263021.56	169285.67	93735.89	64.36
7.	Pondicherry	2705.32	2540.37	164.95	93.90	2925.19	2707.37	217.82	92.55
8.	Punjab	227343.84	81364.05	145979.79	35.79	234194.33	59135.74	175058.59	25.25
9.	Rajasthan	120064.87	36147.03	83917.84	30.11	123963.68	41984.95	81978.73	33.87
10.	Tamil Nadu	108061.38	97292.51	10768.87	90.03	113097.28	102897.28	10200.00	90.98
11.	Tripura	1700.00	550.49	1149.51	32.38	NR	NR	NR	NR
12.	Uttar Pradesh	296884.37	90634.38	206249.99	30.53	270440.77	68316.70	202124.07	25.26
13.	West Bengal	78785.99	31501.55	47284.44	39.98	82165.45	31937.66	50227.79	38.87
<b>TOTAL (1 to 13)</b>		<b>1404885.06</b>	<b>605943.30</b>	<b>798927.08</b>	<b>43.13</b>	<b>1423725.94</b>	<b>549347.46</b>	<b>874369.70</b>	<b>38.59</b>

Note :- (1) \* J & K SCARDB received ₹ 14.68 Lakh & ₹ 8.78 Lakh by waiver of interest during 2017-18 & 2018-19 respectively other than Cash Collection.

(2) NR - Not Reported.

(3) \*\* - Indicates both HP SCARDB + Kangra DCCB Share

**TABLE - 17 : PURPOSE WISE CLASSIFICATION OF DEMAND AND OVERDUES  
(AT ULTIMATE BORROWERS' LEVEL AS ON 30 JUNE 2019)**

(₹ Lakh)

Sr. No.	Name of SCARDB	(I) Farm Sector								
		Minor Irrigation			Farm Mechanisation			Plant. & Horti. incl. Floriculture		
		Demand	Overdues	Overdues (%)	Demand	Overdues	Overdues (%)	Demand	Overdues	Overdues (%)
		1	2	3	4	5	6	7	8	9
1.	Gujarat	NR	NR	NR	NR	NR	NR	NR	NR	NR
2.	Haryana	NR	NR	NR	NR	NR	NR	NR	NR	NR
3.	Himachal Pradesh	2415.83	1477.56	61.16	343.97	247.53	71.96	329.61	239.71	72.73
4.	Jammu & Kashmir	5.54	5.42	97.83	632.24	438.54	69.36	95.23	56.12	58.93
5.	Karnataka	6875.02	4507.03	65.56	20622.69	7415.49	35.96	13738.11	8185.50	59.58
6.	Kerala	NR	NR	NR	NR	NR	NR	NR	NR	NR
7.	Pondicherry	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8.	Punjab	13732.31	12351.08	89.94	15527.94	12616.76	81.25	3369.34	2973.70	88.26
9.	Rajasthan	23468.59	17000.26	72.44	23628.52	16501.79	69.84	226.71	95.77	42.24
10.	Tamil Nadu	712.51	696.46	97.75	0.00	0.00	0.00	0.00	0.00	0.00
11.	Tripura	NR	NR	NR	NR	NR	NR	NR	NR	NR
12.	Uttar Pradesh	20266.06	15521.24	76.59	21117.51	14492.26	68.63	45283.92	34531.80	76.26
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR
<b>TOTAL (1 to 13)</b>		<b>67475.86</b>	<b>51559.05</b>	<b>76.41</b>	<b>81872.87</b>	<b>51712.37</b>	<b>63.16</b>	<b>63042.92</b>	<b>46082.60</b>	<b>73.10</b>

Note :- NR - Not Reported.

(Cont...)

**TABLE - 17 : PURPOSE WISE CLASSIFICATION OF DEMAND AND OVERDUES  
(AT ULTIMATE BORROWERS' LEVEL AS ON 30 JUNE 2019)**

(₹ Lakh)

Sr. No.	Name of SCARDB	(I) Farm Sector								
		Animal Husbandry			Purchase of Land			Others		
		Demand	Overdues	Overdues (%)	Demand	Overdues	Overdues (%)	Demand	Overdues	Overdues (%)
		10	11	12	13	14	15	16	17	18
1.	Gujarat	NR	NR	NR	NR	NR	NR	NR	NR	NR
2.	Haryana	NR	NR	NR	NR	NR	NR	NR	NR	NR
3.	Himachal Pradesh	106.58	80.63	75.65	4273.86	2664.28	62.34	1606.98	1103.53	68.67
4.	Jammu & Kashmir	1553.70	945.12	60.83	141.12	142.62	101.06	18.40	15.11	82.12
5.	Karnataka	25002.98	15246.42	60.98	14308.05	8113.62	56.71	1014.59	763.21	75.22
6.	Kerala	NR	NR	NR	NR	NR	NR	64553.57	28548.18	44.22
7.	Pondicherry	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8.	Punjab	61941.33	49293.24	79.58	8978.87	6948.28	77.38	0.00	0.00	0.00
9.	Rajasthan	27121.12	16152.86	59.56	15392.76	8328.06	54.10	6375.31	2681.98	42.07
10.	Tamil Nadu	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11.	Tripura	NR	NR	NR	NR	NR	NR	NR	NR	NR
12.	Uttar Pradesh	100065.10	75212.13	75.16	0.00	0.00	0.00	0.00	0.00	0.00
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR
<b>TOTAL (1 to 13)</b>		<b>215790.81</b>	<b>156930.40</b>	<b>72.72</b>	<b>43094.66</b>	<b>26196.86</b>	<b>60.79</b>	<b>73568.85</b>	<b>33112.01</b>	<b>45.01</b>

Note :- NR - Not Reported.

(Cont...)

**TABLE - 17 : PURPOSE WISE CLASSIFICATION OF DEMAND AND OVERDUES  
(AT ULTIMATE BORROWERS' LEVEL AS ON 30 JUNE 2019)**

(₹ Lakh)

Sr. No.	Name of SCARDB	Total Farm Sector			(II) Non Farm Sector			(III) Rural Housing		
		Demand	Overdues	Overdues	Demand	Overdues	Overdues (%)	Demand	Overdues	Overdues (%)
		(1+4+7+10+13+16)	(2+5+8+11+14+17)	(%)						
		19	20	21	22	23	24	25	26	27
1.	Gujarat	NR	NR	NR	NR	NR	NR	NR	NR	NR
2.	Haryana	NR	NR	NR	NR	NR	NR	NR	NR	NR
3.	Himachal Pradesh	9076.83	5813.24	64.04	1831.73	1345.56	73.46	2370.10	1359.49	57.36
4.	Jammu & Kashmir	2446.23	1602.93	65.53	454.12	286.12	63.01	289.12	79.65	27.55
5.	Karnataka	81561.44	44231.27	54.23	929.98	889.10	95.60	4617.17	4189.70	90.74
6.	Kerala	64553.57	28548.18	44.22	157108.38	53698.44	34.18	537.45	415.94	77.39
7.	Pondicherry	0.00	0.00	0.00	2.78	2.78	100.00	0.00	0.00	0.00
8.	Punjab	103549.79	84183.06	81.30	7081.74	6249.25	88.24	46309.41	33966.06	73.35
9.	Rajasthan	96213.01	60760.72	63.15	15516.53	12907.02	83.18	10859.73	7414.78	68.28
10.	Tamil Nadu	712.51	696.46	97.75	5643.51	5524.56	97.89	1115.11	1043.15	93.55
11.	Tripura	NR	NR	NR	NR	NR	NR	NR	NR	NR
12.	Uttar Pradesh	186732.59	139757.43	74.84	34177.76	25683.43	75.15	4926.09	3559.24	72.25
13.	West Bengal	60506.63	34235.26	56.58	7715.34	6273.45	81.31	13943.48	9719.08	69.70
<b>TOTAL (1 to 13)</b>		<b>605352.60</b>	<b>399828.55</b>	<b>66.05</b>	<b>230461.87</b>	<b>112859.71</b>	<b>48.97</b>	<b>84967.66</b>	<b>61747.09</b>	<b>72.67</b>

Note :- NR - Not Reported.

(Cont...)

**TABLE - 17 : PURPOSE WISE CLASSIFICATION OF DEMAND AND OVERDUES  
(AT ULTIMATE BORROWERS' LEVEL AS ON 30 JUNE 2019)**

(₹ Lakh)

Sr. No.	Name of SCARDB	(IV) OTHERS			GRAND TOTAL (I TO IV)		
					Demand	Overdues	Overdues (%)
		Demand	Overdues	Overdues (%)	(19+22+25+28)	(20+23+26+29)	
		28	29	30	31	32	33
1.	Gujarat	NR	NR	NR	NR	NR	NR
2.	Haryana	NR	NR	NR	NR	NR	NR
3.	Himachal Pradesh	0.00	0.00	0.00	13278.66	8518.29	64.15
4.	Jammu & Kashmir	21.14	3.52	16.65	3210.61	1972.22	61.43
5.	Karnataka	0.00	0.00	0.00	87108.59	49310.07	56.61
6.	Kerala	40822.15	11073.32	27.13	263021.55	93735.88	35.64
7.	Pondicherry	2456.66	169.67	6.91	2459.44	172.45	7.01
8.	Punjab	77253.40	50660.22	65.58	234194.34	175058.59	74.75
9.	Rajasthan	1373.87	896.21	65.23	123963.14	81978.73	66.13
10.	Tamil Nadu	105626.15	2935.83	2.78	113097.28	10200.00	9.02
11.	Tripura	NR	NR	NR	NR	NR	NR
12.	Uttar Pradesh	44604.33	33123.97	74.26	270440.77	202124.07	74.74
13.	West Bengal	0.00	0.00	0.00	82165.45	50227.79	61.13
<b>TOTAL (1 to 13)</b>		<b>272157.70</b>	<b>98862.74</b>	<b>36.33</b>	<b>1192939.83</b>	<b>673298.09</b>	<b>56.44</b>

Note :- NR - Not Reported.

**TABLE - 18 : PERIOD-WISE CLASSIFICATION OF OVERDUES  
(AT ULTIMATE BORROWERS' LEVEL AS ON 30 JUNE 2019)**

(₹ Lakh)

Sr. No.	Name of SCARDB	FARM SECTOR (NABARD Programme)									
		Below 1 Year		Over 1 - 3 years		Over 3 - 6 years		Over 6 years		Total	
		Defaulters (Number)	Amount	Defaulters (Number)	Amount	Defaulters (Number)	Amount	Defaulters (Number)	Amount	Defaulters (Number) (1+3+5+7)	Amount (2+4+6+8)
		1	2	3	4	5	6	7	8	9	10
1.	Gujarat	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
2.	Haryana	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
3.	Himachal Pradesh	1362	514.85	2060	1729.31	1278	1535.10	2010	2033.98	6710	5813.24
4.	Jammu & Kashmir	NR	314.12	NR	99.23	NR	234.24	NR	955.34	NR	1602.93
5.	Karnataka	20037	8437.49	28636	16730.37	17406	8946.61	26551	11957.95	92630	46072.42
6.	Kerala	44308	7543.32	20514	10163.28	5668	4140.66	5141	2330.41	75631	24177.67
7.	Pondicherry	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8.	Punjab	5363	5987.69	8163	17047.21	8631	27239.64	13022	33908.52	35179	84183.06
9.	Rajasthan	6625	3666.60	4777	6525.87	5846	9830.31	34444	40604.98	51692	60627.76
10.	Tamil Nadu	118	74.59	24	14.67	90	76.37	609	349.06	841	514.69
11.	Tripura	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
12.	Uttar Pradesh	21289	10578.14	63164	34448.90	123675	70990.02	30405	46011.63	238533	162028.69
13.	West Bengal	NR	17757.83	NR	9195.59	NR	5850.81	NR	1431.03	NR	34235.26
<b>TOTAL (1 to 13)</b>		<b>99102</b>	<b>54874.63</b>	<b>127338</b>	<b>95954.43</b>	<b>162594</b>	<b>128843.76</b>	<b>112182</b>	<b>139582.90</b>	<b>501216</b>	<b>419255.72</b>

Note :- NR Not Reported.

(Cont...)

**TABLE - 18 : PERIOD-WISE CLASSIFICATION OF OVERDUES  
(AT ULTIMATE BORROWERS' LEVEL AS ON 30 JUNE 2019)**

(₹ Lakh)

Sr. No.	Name of SCARDB	NON-FARM SECTOR (NABARD Programme)									
		Below 1 Year		Over 1 - 3 years		Over 3 - 6 years		Over 6 years		Total	
		Defaulters (Number)	Amount	Defaulters (Number)	Amount	Defaulters (Number)	Amount	Defaulters (Number)	Amount	Defaulters (Number) (11+13+15+17)	Amount (12+14+16+18)
		11	12	13	14	15	16	17	18	19	20
1.	Gujarat	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
2.	Haryana	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
3.	Himachal Pradesh	18	50.23	76	243.41	45	185.85	210	866.07	349	1345.56
4.	Jammu & Kashmir	NR	84.30	NR	51.36	NR	48.23	NR	102.23	NR	286.12
5.	Karnataka	12	7.25	47	27.12	247	88.15	1809	514.96	2115	637.48
6.	Kerala	15857	3673.43	6431	5798.45	2213	3657.74	1552	1239.87	26053	14369.49
7.	Pondicherry	0	0.00	0	0.00	0	0.00	9	2.78	9	2.78
8.	Punjab	136	222.84	232	446.94	467	1808.88	928	3770.59	1763	6249.25
9.	Rajasthan	1475	793.53	2717	2367.58	2317	3574.68	5714	6347.23	12223	13083.02
10.	Tamil Nadu	321	80.86	6	13.93	42	202.32	1700	4166.55	2069	4463.66
11.	Tripura	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
12.	Uttar Pradesh	4367	1832.13	13050	5570.56	27932	12493.29	7278	7702.58	52627	27598.56
13.	West Bengal	NR	3254.04	NR	1685.05	NR	1072.13	NR	262.23	NR	6273.45
<b>TOTAL (1 to 13)</b>		<b>22186</b>	<b>9998.61</b>	<b>22559</b>	<b>16204.40</b>	<b>33263</b>	<b>23131.27</b>	<b>19200</b>	<b>24975.09</b>	<b>97208</b>	<b>74309.37</b>

Note :- NR - Not Reported.

(Cont...)

**TABLE - 18 : PERIOD-WISE CLASSIFICATION OF OVERDUES  
(AT ULTIMATE BORROWERS' LEVEL AS ON 30 JUNE 2019)**

(₹ Lakh)

Sr. No.	Name of SCARDB	RURAL HOUSING									
		Below 1 Year		Over 1 - 3 years		Over 3 - 6 years		Over 6 years		Total	
		Defaulters (Number)	Amount	Defaulters (Number)	Amount	Defaulters (Number)	Amount	Defaulters (Number)	Amount	Defaulters (Number) (21+23+25+27)	Amount (22+24+26+28)
		21	22	23	24	25	26	27	28	29	30
1.	Gujarat	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
2.	Haryana	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
3.	Himachal Pradesh	130	98.67	238	404.05	172	301.81	271	554.96	811	1359.49
4.	Jammu & Kashmir	NR	43.24	NR	21.33	NR	10.42	NR	4.66	NR	79.65
5.	Karnataka	246	139.02	506	279.83	1343	638.77	1707	1273.63	3802	2331.25
6.	Kerala	44386	9669.37	15548	15339.91	5188	8149.96	2182	2160.87	67304	35320.11
7.	Pondicherry	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8.	Punjab	3265	4223.37	4202	8710.61	4429	12859.56	2587	8172.52	14483	33966.06
9.	Rajasthan	1075	920.59	1272	1935.78	1000	1922.96	1053	2589.66	4400	7368.99
10.	Tamil Nadu	103	5.75	17	47.25	43	108.81	455	741.30	618	903.11
11.	Tripura	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
12.	Uttar Pradesh	282	153.27	982	523.84	2807	1692.91	551	1208.50	4622	3578.52
13.	West Bengal	NR	5041.29	NR	2610.54	NR	1660.99	NR	406.26	NR	9719.08
<b>TOTAL (1 to 13)</b>		<b>49487</b>	<b>20294.57</b>	<b>22765</b>	<b>29873.14</b>	<b>14982</b>	<b>27346.19</b>	<b>8806</b>	<b>17112.36</b>	<b>96040</b>	<b>94626.26</b>

Note :- NR - Not Reported.

(Cont...)

**TABLE - 18 : PERIOD-WISE CLASSIFICATION OF OVERDUES  
(AT ULTIMATE BORROWERS' LEVEL AS ON 30 JUNE 2019)**

(₹ Lakh)

Sr. No.	Name of SCARDB	OTHERS									
		Below 1 Year		Over 1 - 3 years		Over 3 - 6 years		Over 6 years		Total	
		Defaulters (Number)	Amount	Defaulters (Number)	Amount	Defaulters (Number)	Amount	Defaulters (Number)	Amount	Defaulters (Number) (31+33+35+37)	Amount (32+34+36+38)
		31	32	33	34	35	36	37	38	39	40
1.	Gujarat	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
2.	Haryana	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
3.	Himachal Pradesh	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4.	Jammu & Kashmir	NR	2.21	NR	1.31	0	0.00	0	0.00	NR	3.52
5.	Karnataka	90	21.18	189	18.67	703	68.34	1496	160.73	2478	268.92
6.	Kerala	9803	4903.39	3030	5869.87	1675	4521.21	2494	4574.13	17002	19868.60
7.	Pondicherry	NR	57.90	NR	85.00	0	0.00	NR	26.72	483	169.67
8.	Punjab	3800	5132.75	4921	11233.59	4871	15904.55	6341	18389.33	19933	50660.22
9.	Rajasthan	217	141.43	290	511.28	80	242.90	0	0.00	587	895.61
10.	Tamil Nadu	12440	7261.39	473	178.04	72	47.57	192	373.24	13177	7860.24
11.	Tripura	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
12.	Uttar Pradesh	1694	871.81	5093	2783.81	10079	1826.74	3000	3435.94	19866	8918.30
13.	West Bengal	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
<b>TOTAL (1 to 13)</b>		<b>28044</b>	<b>18392.06</b>	<b>13996</b>	<b>20681.57</b>	<b>17480</b>	<b>22611.31</b>	<b>13523</b>	<b>26960.14</b>	<b>73526</b>	<b>88645.08</b>

Note :- NR - Not Reported.

(Cont...)

**TABLE - 18 : PERIOD-WISE CLASSIFICATION OF OVERDUES  
(AT ULTIMATE BORROWERS' LEVEL AS ON 30 JUNE 2019)**

(₹ Lakh)

Sr. No.	Name of SCARDB	GRAND TOTAL					
		Below 1 Year		Over 1 - 3 years		Over 3 - 6 years	
		Defaulters (Number) (1+11+21+31)	Amount (2+12+22+32)	Defaulters (Number) (3+13+23+33)	Amount (4+14+24+34)	Defaulters (Number) (5+15+25+35)	Amount (6+16+26+36)
		41	42	43	44	45	46
1.	Gujarat	NR	NR	NR	NR	NR	NR
2.	Haryana	NR	NR	NR	NR	NR	NR
3.	Himachal Pradesh	1510	663.75	2374	2376.77	1495	2022.76
4.	Jammu & Kashmir	NR	443.87	NR	173.23	NR	292.89
5.	Karnataka	20385	8604.94	29378	17055.99	19699	9741.87
6.	Kerala	114354	25789.51	45523	37171.51	14744	20469.57
7.	Pondicherry	NR	57.90	NR	85.00	0	0.00
8.	Punjab	12564	15566.65	17518	37438.35	18398	57812.63
9.	Rajasthan	9392	5522.15	9056	11340.51	9243	15570.85
10.	Tamil Nadu	12982	7422.59	520	253.89	247	435.07
11.	Tripura	NR	NR	NR	NR	NR	NR
12.	Uttar Pradesh	27632	13435.35	82289	43327.11	164493	87002.96
13.	West Bengal	NR	26053.16	NR	13491.18	NR	8583.93
<b>TOTAL (1 to 13)</b>		<b>198819</b>	<b>103559.87</b>	<b>186658</b>	<b>162713.54</b>	<b>228319</b>	<b>201932.53</b>

Note :- NR - Not Reported.

(Cont...)

**TABLE - 18 : PERIOD-WISE CLASSIFICATION OF OVERDUES  
(AT ULTIMATE BORROWERS' LEVEL AS ON 30 JUNE 2019)**

(₹ Lakh)

Sr. No.	Name of SCARDB	GRAND TOTAL			
		Over 6 years		Total	
		Defaulters (Number) (7+17+27+37)	Amount (8+18+28+38)	Defaulters (Number) (41+43+45+47)	Amount (42+44+46+48)
		47	48	49	50
1.	Gujarat	NR	NR	NR	NR
2.	Haryana	NR	NR	NR	NR
3.	Himachal Pradesh	2491	3455.01	7870	8518.29
4.	Jammu & Kashmir	NR	1062.23	NR	1972.22
5.	Karnataka	31563	13907.27	101025	49310.07
6.	Kerala	11369	10305.28	185990	93735.87
7.	Pondicherry	NR	29.55	492	172.45
8.	Punjab	22878	64240.96	71358	175058.59
9.	Rajasthan	41211	49541.87	68902	81975.38
10.	Tamil Nadu	2956	5630.15	16705	13741.70
11.	Tripura	NR	NR	NR	NR
12.	Uttar Pradesh	41234	58358.65	315648	202124.07
13.	West Bengal	NR	2099.52	NR	50227.79
<b>TOTAL (1 to 13)</b>		<b>153702</b>	<b>208630.49</b>	<b>767990</b>	<b>676836.43</b>

Note :- NR - Not Reported.

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

(Number)

Sr. No.	Name of SCARDB	Branches of SCARDBs as on 31 March 2019										
		Above 80%	Between 80% - 70%	Between 70% - 60%	Between 60% - 50%	Between 50% - 45%	Between 45% - 40%	Between 40% - 35%	Between 35% - 25%	Between 25% - 15%	Less than 15%	Total (1 to 10)
		1	2	3	4	5	6	7	8	9	10	11
1.	Gujarat	6 (13)	17 (17)	13 (21)	24 (18)	8 (9)	10 (11)	13 (17)	24 (20)	33 (33)	28 (21)	<b>176</b> <b>(180)</b>
2.	Himachal Pradesh	0 (0)	3 (5)	3 (2)	5 (8)	5 (11)	8 (7)	10 (8)	12 (7)	3 (1)	2 (2)	<b>51</b> <b>(51)</b>
3.	Jammu & Kashmir	2 (2)	7 (5)	7 (12)	6 (11)	6 (5)	1 (0)	4 (2)	8 (6)	3 (4)	7 (4)	<b>51</b> <b>(51)</b>
4.	Pondicherry	1 (1)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	<b>1</b> <b>(1)</b>
5.	Tripura	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	<b>NR</b>
6.	Uttar Pradesh	0 (0)	1 (1)	2 (5)	11 (16)	8 (22)	15 (21)	27 (51)	114 (122)	120 (77)	25 (8)	<b>323</b> <b>(323)</b>
7.	West Bengal	0 (0)	0 (0)	0 (0)	1 (1)	0 (0)	0 (0)	0 (0)	1 (0)	0 (1)	0 (0)	<b>2</b> <b>(2)</b>
<b>TOTAL (1 to 7)</b>		<b>9</b> <b>(16)</b>	<b>28</b> <b>(28)</b>	<b>25</b> <b>(40)</b>	<b>47</b> <b>(54)</b>	<b>27</b> <b>(47)</b>	<b>34</b> <b>(39)</b>	<b>54</b> <b>(78)</b>	<b>159</b> <b>(155)</b>	<b>159</b> <b>(116)</b>	<b>62</b> <b>(35)</b>	<b>604</b> <b>(608)</b>

Note:- (1) Figures in brackets as on 31.03.2018.

(2) NR - Not Reported.

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

(Number)

Sr. No.	Name of SCARDB	Number of PCARDBs as on 31 March 2019										
		Above 80%	Between 80% - 70%	Between 70% - 60%	Between 60% - 50%	Between 50% - 45%	Between 45% - 40%	Between 40% - 35%	Between 35% - 25%	Between 25% - 15%	Less than 15%	Total (1 to 10)
		1	2	3	4	5	6	7	8	9	10	11
1.	Haryana **	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (6)	0 (6)	4 (20)	67 (40)	71 (72)
2.	Himachal Pradesh	2 (2)	6 (1)	10 (7)	6 (7)	4 (5)	2 (5)	0 (2)	0 (1)	0 (0)	0 (0)	30 (30)
3.	Karnataka	30 (15)	6 (35)	5 (26)	9 (24)	9 (9)	5 (13)	13 (9)	29 (23)	35 (9)	37 (14)	178 (177)
4.	Kerala	13 (28)	14 (22)	21 (14)	17 (9)	3 (0)	3 (1)	2 (0)	2 (1)	0 (0)	0 (0)	75 (75)
5.	Punjab	2 (6)	2 (10)	5 (9)	12 (15)	2 (11)	6 (3)	11 (4)	16 (10)	20 (16)	13 (5)	89 (89)
6.	Rajasthan	2 (2)	1 (0)	0 (3)	7 (2)	0 (4)	3 (0)	3 (1)	10 (10)	4 (4)	6 (10)	36 (36)
7.	Tamil Nadu	143 (136)	21 (23)	9 (15)	3 (4)	2 (0)	0 (1)	0 (0)	1 (1)	0 (0)	1 (0)	180 (180)
8.	West Bengal	1 (0)	1 (2)	2 (0)	1 (3)	2 (2)	1 (2)	1 (2)	4 (2)	7 (7)	4 (4)	24 (24)
<b>TOTAL (1 to 8)</b>		<b>193 (189)</b>	<b>51 (93)</b>	<b>52 (74)</b>	<b>55 (64)</b>	<b>22 (31)</b>	<b>20 (25)</b>	<b>30 (24)</b>	<b>62 (54)</b>	<b>70 (56)</b>	<b>128 (73)</b>	<b>683 (683)</b>

Note:- (1) Figures in brackets as on 31.03.2018.

(2) \*\* Relates to 76 branches of 19 PCARDBs.

**TABLE - 20(i) : PRODUCTIVITY PARAMETERS DURING 2018-19  
(AT APEX BANKS LEVEL)**

(₹ Lakh)

Sr. No.	Name of SCARDB	PRODUCTIVITY PARAMETERS (per staff basis)			
		Loans Outstanding	Loans Issued	Deposit Outstanding	Cash Recovery
1.	Gujarat	178.20	45.88	82.95	59.27
2.	Haryana	3218.63	34.66	0.17	111.10
3.	Himachal Pradesh	268.57	50.50	86.60	6.97
4.	Jammu & Kashmir	24.22	4.95	69.65	5.14
5.	Karnataka	573.08	81.65	133.34	140.30
6.	Kerala	3280.07	1088.43	193.69	907.50
7.	Pondicherry	106.29	81.39	99.64	76.23
8.	Punjab	1118.30	77.03	192.71	220.26
9.	Rajasthan	2381.21	211.10	18.82	0.22
10.	Tamil Nadu	708.15	740.44	152.17	0.00
11.	Tripura	57.51	0.00	0.00	27.11
12.	Uttar Pradesh	106.55	5.16	1.86	23.23
13.	West Bengal	1395.89	305.98	270.71	355.99
<b>TOTAL (1 to 13)</b>		<b>13416.67</b>	<b>2727.17</b>	<b>1302.31</b>	<b>1933.32</b>

**TABLE - 20(ii) : PRODUCTIVITY PARAMETERS DURING 2018-19 (AT PRIMARY BANK LEVEL)**

(₹ Lakh)

Sr. No.	Name of SCARDB	PRODUCTIVITY PARAMETERS (per staff basis)			
		Loans Outstanding	Loans Issued	Deposit Outstanding	Cash Recovery
1.	Haryana	160.66	0.00	0.04	NR
2.	Himachal Pradesh	107.90	27.23	19.05	24.10
3.	Karnataka	249.75	41.60	76.92	68.09
4.	Kerala	536.80	188.05	0.00	140.02
5.	Punjab	399.15	27.42	0.00	110.42
6.	Rajasthan	364.68	51.08	3.25	0.35
7.	Tamil Nadu	164.19	238.23	10.89	0.00
8.	West Bengal	171.07	48.55	97.92	53.43
<b>TOTAL (1 to 8)</b>		<b>2154.20</b>	<b>622.16</b>	<b>208.07</b>	<b>396.41</b>

Note :- NR - Not Reported.

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

Sr. No.	Name of SCARDB	During 2017-18		During 2018-19	
		Audit Classification	Month of Completion	Audit Classification	Month of Completion
1.	Gujarat	Completed (A)	July 2019	Completed (A)	NR
2.	Haryana	Completed (B)	August 2018	NR	NR
3.	Himachal Pradesh	Completed (B)	August 2018	Completed (B)	August 2019
4.	Jammu & Kashmir	Completed (D)	October 2019	NR	NR
5.	Karnataka	Completed (A)	September 2018	Completed (A)	August 2019
6.	Kerala	Completed (A)	September 2018	Completed (A)	October 19
7.	Pondicherry	Completed (C)	March 2019	Completed (C)	March 2020
8.	Punjab	Completed (A)	March 2018	Completed (A)	September 2019
9.	Rajasthan	Completed (A)	September 2018	Completed (A)	June 2019
10.	Tamil Nadu	Completed (A)	September 2018	Completed (A)	September 2019
11.	Tripura	Completed (B)	October 2018	Completed (B)	October 2019
12.	Uttar Pradesh	Completed (B)	January 2019	Completed (C)	NR
13.	West Bengal	Completed (A)	May 2018	Completed (A)	May 2019

**Note :- NR - Not Reported.**

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

(Number)

Sr. No.	Name of SCARDB	Status of Audit with Audit Classification											
		During 2017-18						During 2018-19					
		A	B	C	D	Not-audited	Total (1 to 5)	A	B	C	D	Not-audited	Total (1 to 11)
		1	2	3	4	5	6	7	8	9	10	11	12
1.	Haryana	0	7	11	1	0	<b>19</b>	0	0	1	1	17	<b>19</b>
2.	Himachal Pradesh	0	1	0	0	0	<b>1</b>	0	1	0	0	0	<b>1</b>
3.	Karnataka	8	25	142	2	1	<b>178</b>	8	19	146	1	4	<b>178</b>
4.	Kerala	11	26	38	0	0	<b>75</b>	10	21	43	1	0	<b>75</b>
5.	Punjab	3	24	30	32	0	<b>89</b>	3	19	28	39	0	<b>89</b>
6.	Rajasthan	3	8	24	1	0	<b>36</b>	3	9	23	1	0	<b>36</b>
7.	Tamil Nadu	19	33	128	0	0	<b>180</b>	27	31	122	0	0	<b>180</b>
8.	West Bengal	8	9	3	4	0	<b>24</b>	9	7	5	1	2	<b>24</b>



