

Statistical Bulletin 2019-20

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



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STATISTICAL BULLETIN

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PREFACE

We are happy to bring out the Annual Statistical Bulletin for the year 2019-20 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 this 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 2019-20. 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: 2 November 2021***

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

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IMPORTANT OPERATIONAL AND PERFORMANCE INDICATORS

(₹ Crores)

Sr. No.	INDICATORS	Position as on 31 March 2020
01.	SCARDBs (Number)	13
02.	SCARDB branches	624
03.	Operational Units (Number)	1719
04.	Supervisory Units (Number) (SCARDB branches)	124
05.	Membership (in Lakh)	86.04
06.	Share Capital	886.18
07.	Reserves	3359.08
08.	Net worth of SCARDBs (Net Position)	3725.62
09.	Number of SCARDBs having Positive Net worth	10
10.	Borrowings during the year	7763.44
11.	Borrowings Outstanding	12249.33
12.	Deposits Mobilized	1221.39
13.	Deposits Outstanding	1857.61
14.	Investments Outstanding	2476.76
16.	Loans Disbursed at Apex Bank Level	3923.37
15.	Loans Outstanding at Apex Bank Level	19337.49
17.	Loans Disbursed at Ultimate Borrowers' Level	4374.72
18.	Loans Outstanding at Ultimate Borrowers' level	17796.37
19.	Staff Position – Apex Bank Level (number)	4459
20.	Staff Position – Primary Bank Level (number)	4052
21.	Number of SCARDBs in Profit	8
22.	Number of SCARDBs in Loss	3
23.	Number of SCARDBs having Accumulated Loss	5
24.	Total accumulated losses	519.63
25.	<u>Recovery Performance at Ultimate Borrowers' Level (As on 30 June 2020)</u>	
(i)	Demand	14316.50
(ii)	Collection	5528.14
(iii)	Balance	8788.32
(iv)	% of collection	38.61
26.	Number of Units having Recovery of 70% and above	233
27.	Number of Units having Recovery of less than 40%	713

Note - Assam, Bihar, Odisha, Tripura and West Bengal SCARDBs have not submitted the data.

LTCCS 2019-20 - 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 2019-20 compared with the position obtained during 2018-19 (as on 31 March 2019).

2. Structural Pattern

Out of 13 fully functional SCARDBs, 5 are Unitary Structure operating through their branches and 6 are Federal Structure operating through affiliated Primary ARDBs at grass roots level. The remaining two SCARDBs have a Mixed structure Operating through own branches in some areas of the state and affiliated PCARDBs in other areas.

3. 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 (Number)

Sr.No.	Organizational Network	2018 -19	2019 -20
1.	SCARDBs	13	13
2.	SCARDB Branches	624	624
3.	Supervisory Units	118	124
4.	PCARDBs	578	578
5.	PCARDB Branches	392	393
6.	Operational Units (2+3+4+5)	1712	1719

3.1 SCARDB Branches

The total number of SCARDB branches of fully functional banks remained same at 624 during 2019-20 as compared to 2018-19.

3.2 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 1719 as on 31 March 2020 as against 1712 as on 31 March 2019.

3.3 Supervisory Units

Supervisory units are located either at the district, regional or divisional level. The total number of supervisory units of fully functional SCARDBs were increased from 118 in 2018-19 to 124 in 2019-20.

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

The number of individual members with break-up between 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 membership includes that of PCARDBs as well as direct members of the concerned SCARDBs.

The total membership of 11 fully functional SCARDBs has decreased by 16.50 lakhs during 2019-20 as compared to that of 2018-19. The number of borrowing membership has decreased by 24.10 lakhs during the year under review from 59.46 lakhs

(31.3.2019) to 35.36 lakhs (31.3.2020). Gujarat, Himachal Pradesh, Jammu & Kashmir, Kerala, Pondicherry and Punjab SCARDBs had reported increase in membership while borrowing membership of Haryana, Karnataka, Rajasthan and Uttar Pradesh SCARDBs decreased during 2019-20.

Abstract 2 – Membership Details

(In Lakhs)

Membership	2018-19	2019-20
Borrowing Members	59.46	35.36
Non-borrowing Members (Lakhs)	43.08	50.68
Total Membership(Lakhs)	102.54	86.04

4.1 Women Members of the year

Out of total membership of 86.04 lakhs in 2019-20 women members were 13.72 lakhs accounting for 15.94% of the total as against 12.32 lakhs and 12.01% respectively in the previous year. There was also an increase in women borrowers from 4.78 lakhs in 2018-19 to 5.51 lakhs in 2019-20 accounting for 15.58% of the total borrowing members as against 8.05% during the previous year.

5. Sources of Funds & Net-worth of SCARDBs [TABLE – 3(i)]

The financial Position of Fully functional SCARDBs for the years 2018-19 and 2019-20 at a glance is given in **Abstract 3**.

Abstract 3 - Sources of Funds

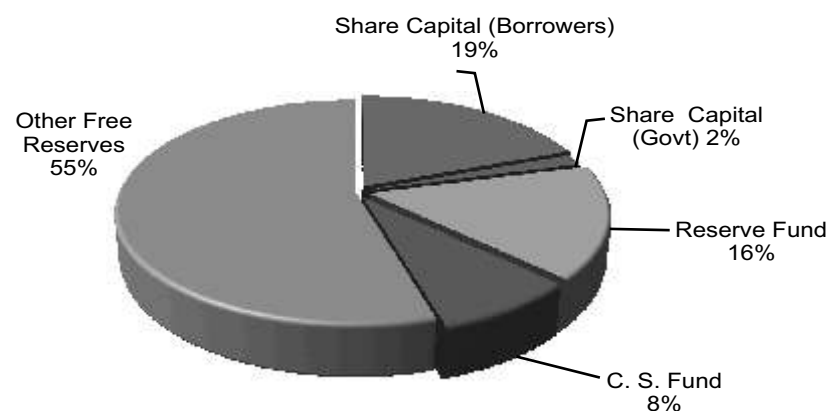
(₹ Crores)

Sr. No.	Particulars	During the year		Growth	
		2018 -19	2019 -20	Amount	Percentage
I.	Share Capital Outstanding				
	a) Borrowers	818.73	820.32	(+) 1.59	(+) 0.19
	b) Government	68.35	65.86	(-) 2.49	(-) 3.64
	Total- I (a+b)	887.08	886.18	(-) 0.9 0	(-) 0.10
II.	Free Reserves Outstanding				
	a) Reserve fund	667.13	690.96	(+) 23.83	(+) 3.57
	b) Credit stabilization fund	342.57	352.39	(+) 9.82	(+) 2.87
	c) Other funds & free reserves	2495.97	2315.73	(-) 180.24	(-) 7.22
	Total - II (a+b+c)	3505.67	3359.08	(-) 146.59	(-) 4.18
III.	Accumulated losses	648.04	519.63	(-) 128.41	(-) 19.82
IV.	Net worth (I + II - III)	3744.71	3725.63	(-) 19.08	(-) 0.51

5.1 Share Capital

The total paid up share capital of fully functional SCARDBs stood at ₹ 886.18 crs. as on 31 March 2020 as against ₹ 887.08 crs. as on 31 March 2019 registering a decrease of ₹ 0.90 crore over the previous year. The share capital contributed by individual members has increased by ₹ 1.59 crs., while share capital contributed by the Government decreased by ₹ 2.49 crs. during 2019-20. The composition of paid up share capital of fully functional banks is given in **Exhibit 5.1**.

Exhibit 5.1: Share of Resources during 2019-20



5.1.1 Reserves & other funds

The total of Free Reserves & other owned funds of SCARDBs had decreased from ₹ 3505.67 crs. in 2018-19 to ₹ 3359.08 crs. during 2019-20. There has been increase in the Reserve Fund and Credit Stabilisation Fund by ₹ 23.83 crs. and ₹ 9.82 crs. respectively, while other funds and free reserves decreased by ₹ 180.24 crs. during 2019-20.

5.2 Net worth of SCARDBs

Total net-worth of 11 fully functional SCARDBs stood at ₹3725.63 crs. as on 31 March 2020 as against ₹ 3744.71 crs. indicating decrease of ₹ 19.08 crs. from the position as on 31 March 2019. Out of these 11 banks, 10 had positive net-worth aggregating ₹ 3797.73 crs., while Jammu & Kashmir bank had negative net-worth amounting to ₹ 72.11 crs. The net-worth was mainly affected by accumulated losses which however has decreased from ₹ 648.04 crs. during 2018-19 to ₹ 519.63 crs. during 2019-20. Haryana SCARDB (₹ 390.34 crs.), Himachal Pradesh (₹ 10.60 crs.), Jammu & Kashmir (₹ 102.31 crs.), Pondicherry (₹ 4.53 crs.) and Uttar Pradesh (₹ 11.85 crs.) are the 5 banks which had accumulated losses as on 31.3.2020.

Gujarat, Haryana, Karnataka, Kerala, Punjab, Tamil Nadu and Uttar Pradesh SCARDBs had reported increase in profits during the current year. Only Rajasthan SCARDB has reported decline in its profit during 2019-20 over the previous year. Himachal Pradesh, Jammu & Kashmir and Pondicherry states incurred current losses of ₹ 12.10 crs., ₹ 22.37 crs. and ₹ 0.25 crs., respectively as on 31 March 2020. **{(cf. Table 9)}**

5.3 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, SCBs and commercial banks through loans or line of credit.

5.3.1 Borrowings made during the year

SCARDBs under various heads for the period 2018-19 and 2019-20.

Abstract - 4 depicts the aggregate borrowings by fully functional

Abstract 4 - Borrowings

(₹Crores)

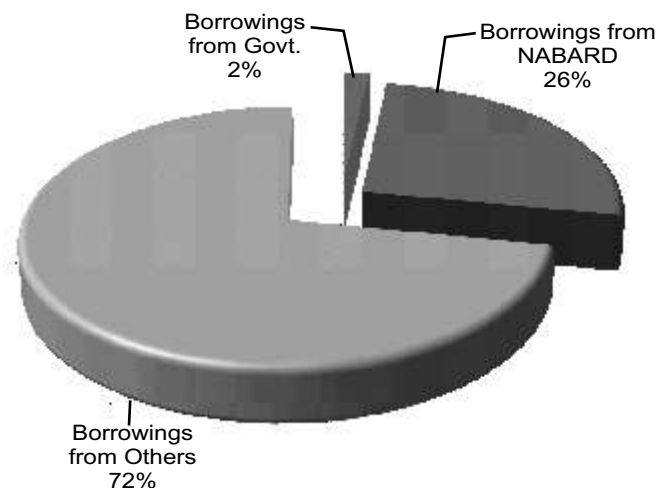
Sr. No.	Types of Borrowings	During the Year		Growth		Percentage to Total Borrowings	
		2018 -19	2019 -20	Amount	Percentage	2018 -19	2019 -20
1	Borrowings from Government	204.60	142.00	(-) 62.60	(-) 30.60	5.91	1.83
2	Borrowings from NABARD	1989.60	2 034.79	(+) 45.19	(+) 2.27	57.50	26.21
3	Borrowings from Others	1265.99	5586.65	(+) 4320.66	(+) 341.29	36.59	71.96
	Total (1+2+3)	3460.19	7763.44	(+) 4303.25	(+) 124.36	100.00	100.00

During the year 2019-20, 11 fully functional SCARDBs borrowed ₹ 7763.44 crs. as against ₹ 3460.19 crs. during 2018-19. SCARDBs' borrowings recorded increase of ₹ 4303.25 crs. during 2019-20 over 2018-19 mainly on account of increase in 'Other borrowings' which include Short term borrowings from SCBs/DCCBs by way of interim finance. Borrowings from NABARD during the year stood at ₹ 2034.79 crs. registering an increase of 2.27% and accounted for 26.21% of the total resources mobilized during 2019-20, as against 57.50% in 2018-19. Of the total resources, a sum of ₹ 142.00 crs. was contributed by the Governments as against ₹204.60 crs. in 2018-19.

As per Table 5(i), against the total borrowings from NABARD at ₹ 2034.79 crs. during 2019-20 total repayment to NABARD were ₹ 2926.81 crs. Kerala SCARDB had the highest borrowing of ₹ 1507.24 crs. during 2019-20, followed by Karnataka with ₹ 169.09 crs., Rajasthan ₹ 114.20 crs., Gujarat at ₹ 100.00 crs., Uttar Pradesh ₹ 70.12 crs. Himachal Pradesh ₹ 38.52 crs. and Punjab at ₹ 35.64 crs. respectively from NABARD. However,

Haryana, Jammu & Kashmir, Pondicherry, Tamil Nadu SCARDBs did not avail refinance from NABARD due to non-availability of State Government/Union Territory's default guarantee as required. **Exhibit 5.2.** depicts the share of borrowings from different sources during 2019-20.

Exhibit 5.2: Share of Borrowings during 2019-20



Share of Government and NABARD in total Borrowings raised during 2019-20 was decreased from 5.91% to 1.83% and 57.50% to 26.21% respectively compared to the previous year.

5.3.2 Borrowings Outstanding

The aggregate borrowings outstanding of 11 functional SCARDBs stood at ₹ 12249.33 crs. as on 31 March 2020 as against ₹ 13657.17 crs. as on 31 March 2019 registering a decrease of ₹ 1407.84 crs. (11.49%) over the previous year.

Total Borrowings of PCARDBs during 2019-20 were ₹ 3241.11 crs. 88.30% of their total borrowings amounting to ₹ 2861.80 crs. came from SCARDBs as the balance of ₹ 379.31 crs. came from other sources. The Outstanding borrowings of PCARDBs as on 31.03.2020 increased to ₹ 15140.14 crs. as against ₹ 14922.84 crs. during the previous year. {(cf. Table 5(ii))}

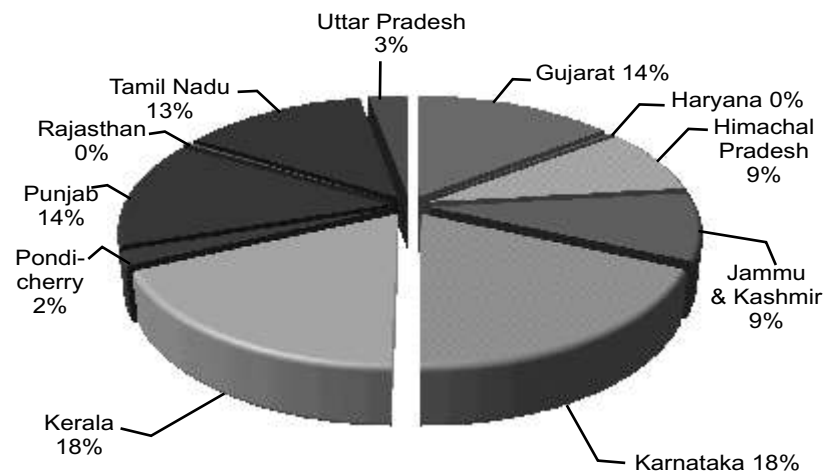
5.4 Deposits (TABLE – 6)

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 11 banks (Except West Bengal did not report their position as on 31.03.2020) during 2019-20 were ₹ 1221.39 crs. as against ₹ 1189.06 crs. during the previous year showing increase of ₹ 32.33 crs. The total deposit outstanding of these banks as on 31

March 2020 increased marginally from ₹ 1829.56 crs. to ₹ 1857.61 crs. during the previous year. Bank-wise share of total deposits outstanding during 2019-20 is given in **Exhibit 5.3**.

Exhibit 5.3: SCARDB-wise Share of Deposit Outstanding of ₹ 1857.61 crore as on 31 March 2020



6. 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.

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

- (e) Long term loans for Agriculture and Non-agriculture purposes
- (f) Short term loans for Agriculture and Non-agriculture purposes

were ₹ 3923.37 crs. as against ₹ 3987.82 crs. during 2018-19. Advances during the year decreased by ₹ 64.45 crs. which comes to 1.62% 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 2018-19 and 2019-20 by 11 fully functional SCARDBs.

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

During 2019-20, total advances of 11 fully functional SCARDBs

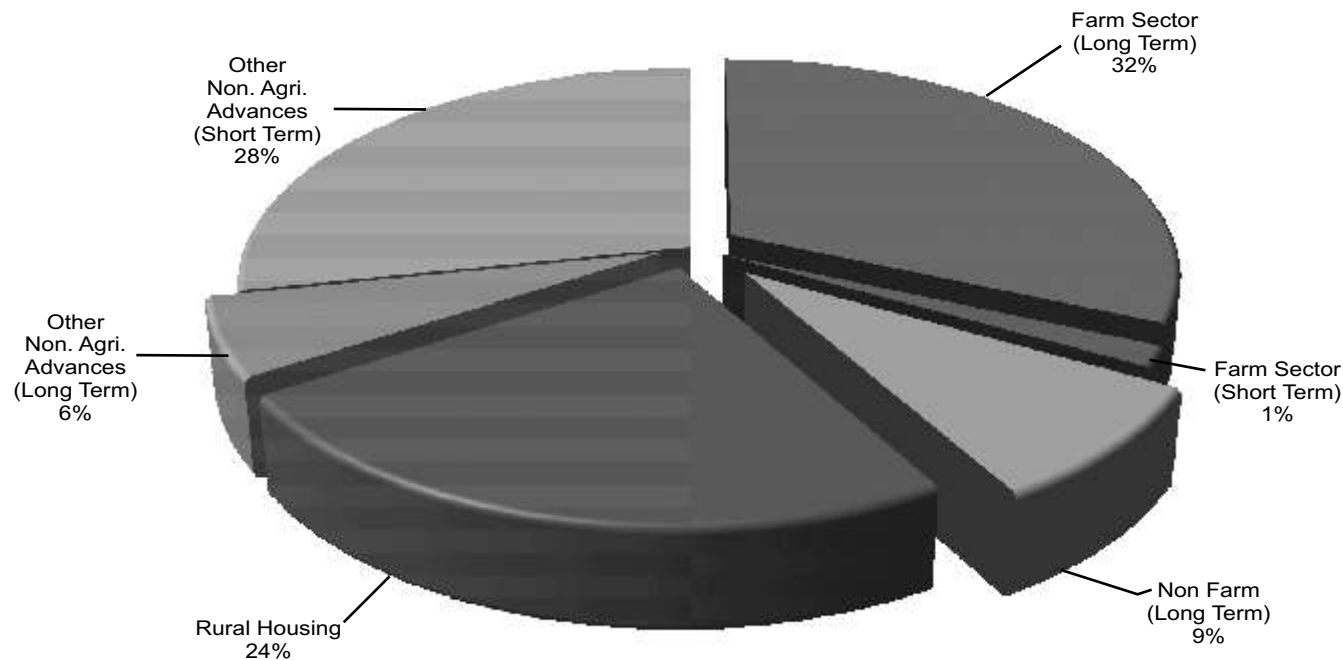
Abstract 5 – Loans disbursed at Apex Bank Level

(₹Crores)

Sr. No.	Types of Advances	During the Year		Growth		REMARKS
		2018 -19	2019 -20	Amount	Percentage	
1	Farm Sector Adv.					
i.	Long Term	1394.89	1241.40	(-) 153.49	(-) 11.00	Haryana, Karnataka, and Kerala SCARDBs had increased their long term farm sector advances, while Gujarat, Himachal Pradesh, Jammu & Kashmir, Punjab, Rajasthan and Uttar Pradesh SCARDBs showed decline in their farm sector lendings. Kerala SCARDB registered an increase in their short term farm sector advances while Rajasthan shown a declining trend.
ii.	Short Term	55.65	59.26	(+) 3.61	(+) 6.49	
2	Non – farm Sector (Long Term)	375.90	338.56	(-) 37.34	(-) 9.93	Gujarat and Karnataka SCARDBs has increased in their LT non-farm sector advances while remaining banks had recorded declining trend.
3	Rural Housing	998.63	945.75	(-) 52.88	(-) 5.30	Haryana, Jammu & Kashmir and Karnataka SCARDBs has increase in their lendings under rural housing segment, the remaining banks had recorded declining trend.
4	Other Non - agril. Adv.					
i.	Long Term	257.31	231.08	(-) 26.23	(-) 10.19	Only Haryana has increased their long term other non-agril. advances, while Jammu & Kashmir, Kerala and Uttar Pradesh 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.
ii.	Short Term	905.44	1107.32	(+) 201.88	(+) 22.30	
	Total	3987.82	3923.37	(-) 64.45	(-) 1.62	Increase in the total lendings were registered by Haryana, Karnataka, Kerala, Pondicherry and Tamil Nadu 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 6.1**.

Exhibit 6.1: Sector-wise share of advances by SCARDBs during 2019-20



The aggregate loans outstanding at Apex Bank level as on 31 March 2020 stood at ₹ 19337.49 crs. as against ₹ 19476.02 crs. as on 31 March 2019. There has been a decrease in the loans outstanding of Gujarat, Haryana, Himachal Pradesh, Jammu & Kashmir, Punjab, Rajasthan and Uttar Pradesh SCARDBs while outstanding loans of Karnataka, Kerala, Pondicherry and Tamil Nadu SCARDBs were less than the previous year.

6.2 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 2018-19 and 2019-20 by the affiliated PCARDBs. The loans disbursed at ultimate borrowers' level decreased by 0.03% from ₹ 4376.02 crs. during 2018-19 to ₹ 4374.72 crs. during 2019-20. The advances of PCARDBs in Haryana, Karnataka, Pondicherry and Tamil Nadu states reported growth in advances while advances by PCARDBs in Himachal Pradesh, Kerala, Punjab and Rajasthan States were less than the previous year.

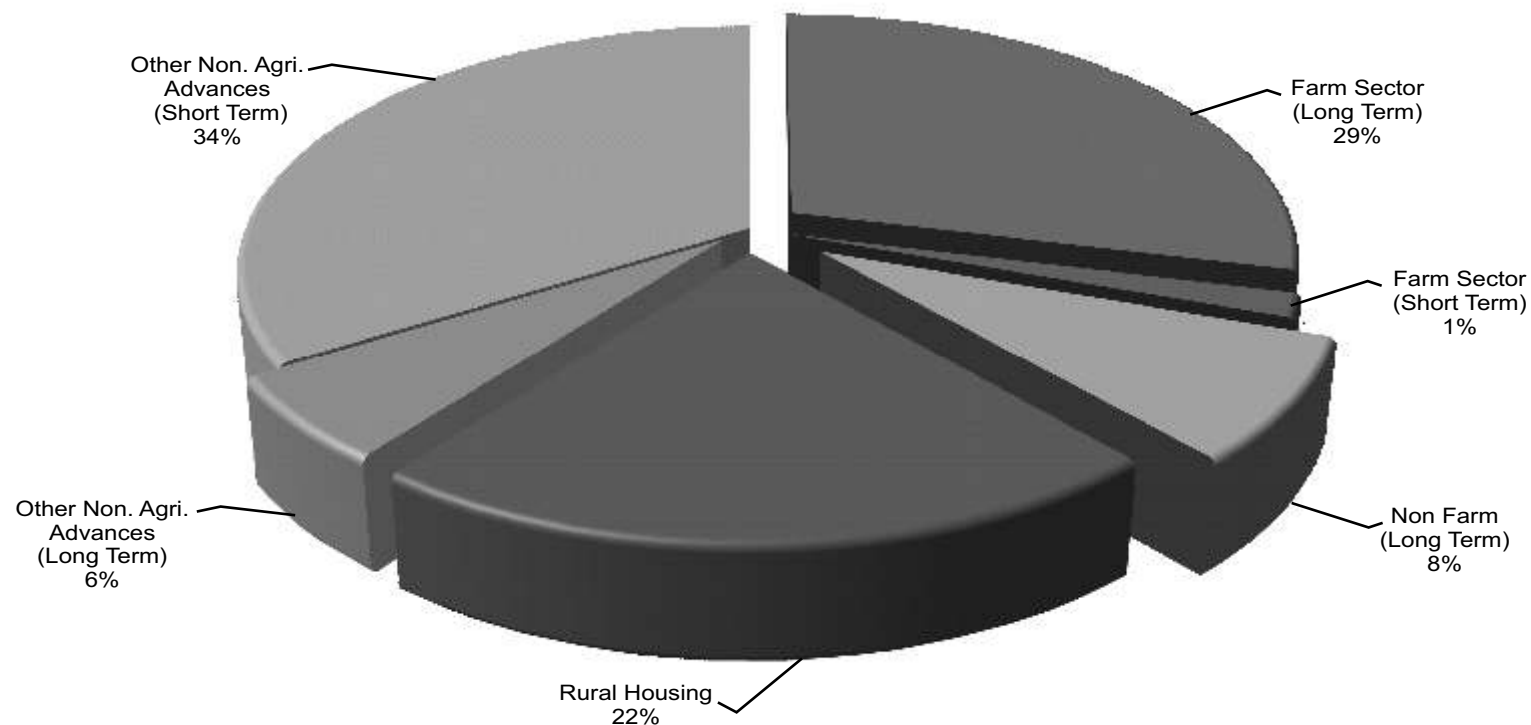
Abstract 6 – Loans disbursed at Ultimate Borrowers’ level

(₹Crores)

Sr. No.	Types of Advances	During the Year		Growth		REMARKS
		2018 -19	2019 -20	Amount	Percentage	
1	Farm Sector Adv.					Haryana, Karnataka, and Kerala SCARDBs had increased their long term farm sector advances, while Gujarat, Himachal Pradesh, Jammu & Kashmir, Punjab, Rajasthan and Uttar Pradesh SCARDBs showed decline in their farm sector lendings. Kerala SCARDB registered an increase in their short term farm sector advances while Rajasthan shown a declining trend.
	i. Long Term	1336.75	1261.79	(-) 74.96	(-) 5.61	
ii.	Short Term	90.43	68.49	(-) 21.94	(-) 24.26	
2	Non – farm Sector (Long Term)	393.16	356.14	(-) 37.02	(-) 9.42	Gujarat, Haryana and Karnataka SCARDBs has increased in their LT non-farm sector advances while remaining banks had recorded declining trend.
3	Rural Housing	1006.72	957.19	(-) 49.53	(-) 4.92	Haryana, Jammu & Kashmir and Karnataka SCARDBs has increase in their lendings under rural housing segment, the remaining banks had recorded declining trend.
4	Other Non -agril. Adv.					Jammu & Kashmir, Kerala, Punjab, Rajasthan and Uttar Pradesh SCARDBs recorded reduction in their long term other non-agril. lendings. In short term other non-agril. advances, Pondicherry and Tamil Nadu had shown increasing trend while Gujarat SCARDB registered declining trend.
	i. Long Term	356.28	252.34	(-) 103.94	(-) 29.17	
ii.	Short Term	1192.88	1478.77	(+) 285.89	(+) 23.97	
	Total	4376.22	4374.72	(-) 1.50	(-) 0.03	Increase in the total lendings were registered by Haryana, Karnataka, Kerala, Pondicherry and Tamil Nadu SCARDBs while the remaining banks had registered declining trend in their total lendings.

The share of advances in different sectors in respect of PCARDBs is presented in **Exhibit 6.2**.

Exhibit 6.2: Sector-wise share of advances by PCARDBs during 2019-20



The aggregate loans outstanding at ultimate borrowers' level as on 31 March 2020 stood at ₹ 17796.37 crs. as against ₹ 18080.88 crs. as on 31 March 2019. PCARDBs in Karnataka, Kerala and Tamil Nadu States had increased their loan outstanding while there was decline in the loans outstanding of PCARDBs in Haryana, Himachal Pradesh, Punjab and Rajasthan States compared to the previous year.

6.2.1 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 2019-20 are given in **Abstract -7**.

Abstract 7 – Purpose-wise Advances

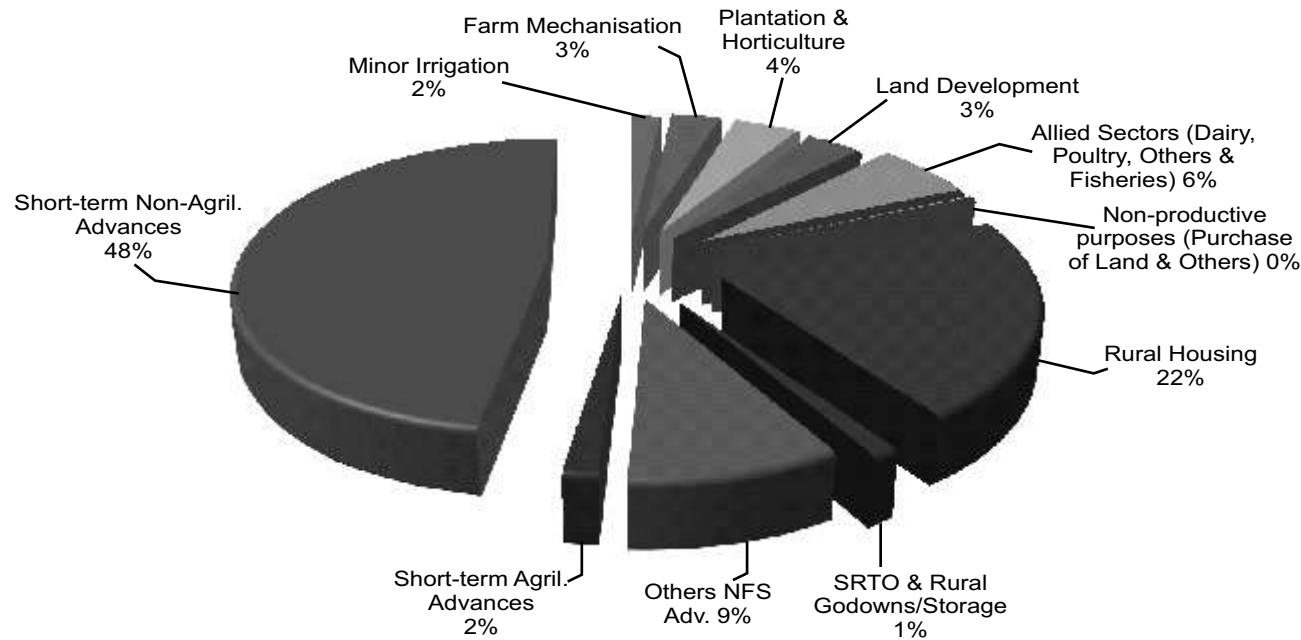
(₹Crores)

Sr. No.	Purposes	2019-20	
		Amount	Percentage
A.	Farm Sector Advances		
i.	Minor Irrigation	79.31	1.81
ii.	Farm Mechanisation	132.67	3.03
iii.	Plantation & Horticulture	175.55	4.00
iv.	Land Development	150.50	3.43
v.	Allied Sectors (Dairy, Poultry, Others & Fisheries)	270.86	6.18
vi.	Non - productive purposes (Purchase of Land & Others)	5.01	0.11
	Total Farm Sector Advances	813.90	18.56
B.	Non -farm Sector Advances		
i.	Rural Housing	957.19	21.83
ii.	SRTO & Rural Godowns/Storage	51.16	1.17
iii.	Others	409.84	9.35
	Total Non -farm Sector Advances	1418.19	32.34
C.	Short Term Advances		
i.	Short - term Agril. Advances	68.48	1.56
ii.	Short - term Non - Agril. Advances	2084.59	47.54
	Total Short Term Advances	2153.07	49.10
	Grand Total (A+B+C)	4385.16	100.00

During 2019-20 the share of Farm Sector Advances was 18.56% while that of Non-Farm Sector stood at 32.34% of which Rural Housing 21.83% accounted for the major share and Short-term

Advances accounted for 49.10%. The sector-wise share of advances made during 2019-20 is furnished in **Exhibit 6.2.1**.

Exhibit 6.2.1 Sector-wise disbursement of advances during 2019-20



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

Out of total advances of ₹ 4374.72 crs. under 4,68,857 loan accounts during 2019-20, advances to women borrowers were ₹ 1003.19 crs. in 1,28,147 loan accounts which worked out to 22.93% of total advances under 27.33% of loan accounts.

Loans disbursed to weaker sections were ₹ 2168.95 crs. in 1,32,285, accounts for 49.58% of total advances and 28.21% of total loan accounts during the year 2019-20.

7. 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 SCBs / CBs / DCCBs or other instruments such as Government Securities, NABARD Bonds etc.

The aggregate investments of the 11 fully functional SCARDBs as on 31 March 2020 stood at ₹ 2476.76 crs. as against ₹ 3247.40 crs. as on 31 March 2019 registering a decrease of 23.73%.

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

8.1 Income

Abstract - 8 below depicts the break-up of aggregate income between interest income and other income during 2018-19 and 2019-20 together with their relative share for both these years.

Abstract 8 - Income

(₹Crores)

Sr. No.	Types of Income	During 2018-19		During 2019-20		Growth	
		Amount	Percentage	Amount	Percentage	Amount	Percentage
1	Interest Income	2321.96	96.39	2278.22	91.75	(-) 43.74	(-) 1.88
2	Other Income	86.84	3.61	204.86	8.25	(+) 118.02	(+) 135.91
	Total Income (1+2)	2408.80	100.00	2483.08	100.00	(+) 74.28	(+) 3.08

The total income of 11 fully functional SCARDBs during the financial year 2019-20 was ₹ 2483.08 crs. as against ₹ 2408.80 crs. during 2018-19. During 2019-20, the Other income increased by ₹ 118.02 crs. and interest income decreased by ₹ 43.74 crs. resulting in 3.08% increase in total income over the previous year.

8.2 Expenditure

During 2019-20, the total expenditure of 11 fully functional

SCARDBs stood at ₹ 2235.70 crs. as against ₹ 2461.98 crs. during 2018-19 registering a decrease of 9.19% over the previous year. Only Provisions was increased by ₹ 37.46 crs., while Interest Paid, Cost of Management and Other Expenditure were decreased by ₹ 119.30 crs., ₹21.46 crs. and ₹ 122.98 crs. respectively as compared to the previous year.

Details of expenditure for the years 2018-19 and 2019-20 together with variations are presented in **Abstract 9**.

Abstract 9 - Expenditure

(₹Crores)

Sr. No.	Types of Expenditure	During 2018-19		During 2019-20		Growth	
		Amount	Percentage	Amount	Percentage	Amount	Percentage
1	Interest Paid	1294.69	52.59	1175.39	52.57	(-) 119.30	(-) 9.21
2	Cost of Management	420.81	17.09	399.35	17.86	(-) 21.46	(-) 5.10
3	Provisions	408.34	16.59	445.80	19.94	(+) 37.46	(+) 9.17
4	Other Expenditure	338.14	13.73	215.16	9.62	(-) 122.98	(-) 36.37
	Total Expenditure (1+2+3+4)	2461.98	100.00	2235.70	100.00	(-) 226.28	(-) 9.19

8.3 Working results of SCARDBs

Of the 11 fully functional banks, 8 banks were in profit during 2019-20 as against 7 banks during 2018-19. However, aggregate profits increased to ₹ 282.70 crs. in 2019-20 from that of ₹ 120.69 crs. during 2018-19. 3 SCARDBs were in losses with total losses of ₹ 34.72 crs. during 2019-20 as against ₹ 173.27 crs. by 4 SCARDBs during 2018-19. As on 31 March 2020, 5 SCARDBs viz., Haryana, Himachal Pradesh, Jammu & Kashmir, Pondicherry and Uttar Pradesh SCARDBs had accumulated losses aggregating ₹ 519.63 crs. as against ₹ 648.04 crore as on 31 March 2019 by 4 SCARDBs viz., Haryana, Jammu & Kashmir, Pondicherry and Uttar Pradesh. The working results of fully functional SCARDBs are presented in **Abstract 10**.

Abstract 10 – Working Results of Functional SCARDBs

(₹Crores)

Particulars	2018-19	2019-20
Total (No.)	11	11
In Profit (No.)	7	8
Profit Amount	120.69	282.70
In Loss (No.)	4	3
Loss Amount	173.27	34.72
No. of banks having accumulated losses	4	5
Accumulated Losses	648.04	519.63

8.4 Working results of PCARDBs (TABLE – 4)

As on 31 March 2020, out of 578 PCARDBs affiliated to 7 fully functional SCARDBs under federal and mixed structures, 179 PCARDBs were in profit aggregating to ₹ 80.84 crs., whereas 339 PCARDBs had incurred losses to the tune of ₹ 584.60 crs. Out of 578 PCARDBs, 440 PCARDBs had accumulated losses

amounting to ₹ 4872.76 crs. during 2019-20 as against ₹ 4428.35 crs. during 2018-19. The accumulated losses of PCARDB had increased substantially by ₹ 444.41 crs. during 2019-20. Working results of PCARDBs are presented in **Abstract 11** below.

Abstract 11 - Working Results of PCARDBs

(₹Crores)

Particulars	2018-19	2019-20
Total (No.)	578	578
In Profit (No.)	224	179
Profit Amount	90.72	80.84
In Loss (No.)	317	339
Loss Amount	525.52	584.60
No. of PCARDBs having accumulated losses	424	440
Accumulated Losses	4428.35	4872.76

9. Recovery Performance [TABLES – 16(i) & 16(ii)]

9.1 Demand, Collection, Balance Position

As against a total demand of ₹ 11786.21 crs. for 2019-20, total collections at the Apex Bank level were ₹ 5036.03 crs., with a recovery rate of 42.73% compared to 45.04% as on 30 June 2019. Total Apex level overdues as on 30 June 2020 stood at ₹ 6750.15 crs. as compared to ₹ 6148.31 crs. as on 30 June 2019, showing an increase of ₹ 601.84 crs. over the previous year.

The total ground level demand of 11 Functional SCARDBs during 2019-20 were ₹ 14316.50 crs. against which collections were ₹ 5528.14 crs. which formed 38.61% of demand as on 30 June 2020 as against 38.57% as on 30 June 2019. Total ground level overdues as on 30 June 2020 stood at ₹ 8788.32 crs. as compared to ₹ 8241.51 crs. as on 30 June 2019, showing an increase of ₹ 546.90 crs. over the previous year. Details are

Abstract 12 - DCB Position

(₹ Crores)

Sr. No.	Particulars	2018-19		2019-20		Growth	
		Apex	Ultimate	Apex	Ultimate	Apex	Ultimate
1	Demand	11186.40	13415.61	11786.21	14316.50	(+) 599.81	(+) 900.89
2	Collection	5038.01	5174.10	5036.03	5528.14	(-) 1.98	(+) 354.04
3	Balance	6148.31	8241.51	6750.15	8788.36	(+) 601.84	(+) 546.90
4	Recovery (%)	45.04	38.57	42.73	38.61	-	-

9.2 Operational Units according to Range of Recovery during the year 2019-20 [TABLES – 19(i) & 19(ii)]

Abstract 13 appended gives the break-up of operational units of 11 fully functional SCARDBs (SCARDB's branches and number of PCARDBs) according to the range of recovery as on 31 March 2020.

Abstract 13 - Range of Recovery

(Number)

Sr. No.	Range of Recovery	Branches of SCARDBs		PCARDBs	
		As on 31.3.2019	As on 31.3.2020	As on 31.3.2019	As on 31.3.2020
1	Above 80 Percent	9	10	185	159
2	Less than 80 & upto 70 percent	28	17	52	47
3	Less than 70 & upto 60 Percent	26	22	55	51
4	Less than 60 & upto 50 Percent	46	32	19	62
5	Less than 50 & upto 45 percent	26	18	20	42
6	Less than 45 & upto 40 percent	35	43	29	46
7	Less than 40 & upto 35 percent	54	77	24	35
8	Less than 35 & upto 25 percent	158	185	58	90
9	Less than 25 & upto 15 percent	158	155	63	74
10	Below 15 percent	62	43	123	54
	Total	602	602	659	660

It may be seen therefrom that out of 602 branches of SCARDBs as many as 460 branches were having recoveries below 40% of which 43 branches were having recoveries below 15% which is a matter of serious concern from the point of view of viability. Gujarat and Jammu & Kashmir SCARDBs was having 17 and 15 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, 253 PCARDBs out of 660 were having recoveries below 40%. Of these, 54 PCARDBs were having recoveries below 15% during 2019-20 affecting the smooth recycling of funds lent as against 123 branches under this category during the previous year. This is a matter of serious concern. Haryana (9), Karnataka (5), Punjab (24), Rajasthan

(14) and Tamil Nadu (1) 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.

10. Asset Classification as on 31 March 2020 (TABLE – 7)

Asset classification in respect of 13 functional SCARDBs as on 31 March 2019 and 31 March 2020 are as given in **Abstract 14** below.

Abstract 14 - Asset Classification

(₹Crores)

Asset Classification	2018-19	2019 -20	Growth	
			Amount	Percentage
Total Loans Outstanding	19068.01	18962.18	(-) 105.83	(-) 0.56
Standard Assets	13878.06	12435.87	(-) 1442.19	(-) 10.39
Sub – Standard Assets	1972.08	2532.25	(+) 560.17	(+) 28.41
Doubtful Assets	3189.77	3961.89	(+) 772.12	(+) 24.21
Loss Assets	29.12	33.17	(+) 4.05	(+) 13.91
Total NPAs *	5190.97	6527.31	(+) 1336.34	(+) 25.74
Total Provision Made	2547.98	2598.86	(+) 50.88	(+) 2.00
NPA as % of loans outstanding	27.22	34.42	-	-

*Excluding ₹ 1.02 crs. and ₹ 1.00 crs. of Special Anamat Suspense account pertaining to Gujarat SCARDB for the year 2018-19 and 2019-20 respectively.

It may be seen from the above that the total impaired assets to total loans outstanding stood at ₹ 6527.31 crs. as on 31 March 2020 registering an increase of ₹ 1336.34 crs. over the previous year. The impaired asset to total loans outstanding has increased to 34.42% as on 31 March 2020 from 27.22% as on 31 March 2019. The quantum of Doubtful assets at ₹ 3961.89 crs. as on 31 March 2020 rose by ₹ 772.12 crs. registering an increase of

24.21% over the previous year, while the standard assets have decreased by ₹ 1442.19 crs. There has been an increase in the case of sub-standard assets by ₹ 560.17 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

(Numbers)

Sr. No.	Name of SCARDB	As on 31.03.2019					As on 31.03.2020				
		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	176	17	0	0	193	176	17	0	0	193
2.	Haryana	0	0	19	71	90	0	0	19	71	90
3.	Himachal Pradesh	51	3	1	30	85	51	9	1	30	91
4.	Jammu & Kashmir	51	22	0	0	73	51	22	0	0	73
5.	Karnataka	0	25	178	0	203	0	25	178	0	203
6.	Kerala	14	2	75	163	254	14	2	75	164	255
7.	Pondichery	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	6	19	180	3	208	6	19	180	3	208
11.	Tripura	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
12.	Uttar Pradesh	323	0	0	0	323	323	0	0	0	323
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
TOTAL (1 to 13)		624	118	578	392	1712	624	124	578	393	1719

Note: NR - Not Reported.

TABLE - 2 : MEMBERSHIP AS ON 31 MARCH 2020

(Numbers)

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	674658	0	0	0	NR	NR	674658
2.	Haryana	90074	10420	100494	583808	46429	630237	673882	56849	730731
3.	Himachal Pradesh	3007	1305	4312	22412	12040	34452	25419	13345	38764
4.	Jammu & Kashmir	70107	7452	77559	19706	977	20683	89813	8429	98242
5.	Karnataka	551582	108292	659874	404202	91887	496089	955784	200179	1155963
6.	Kerala	519593	251286	770879	407867	221913	629780	927460	473199	1400659
7.	Pondicherry	2748	753	3501	12151	4087	16238	14899	4840	19739
8.	Punjab	75113	6232	81345	697624	54108	751732	772737	60340	833077
9.	Rajasthan	442687	60465	503152	357305	42984	400289	799992	103449	903441
10.	Tamil Nadu	98779	41574	140353	886390	239923	1126313	985169	281497	1266666
11.	Tripura	NR	NR	NR	NR	NR	NR	NR	NR	NR
12.	Uttar Pradesh	456952	62985	519937	856099	106270	962369	1313051	169255	1482306
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR
TOTAL (1 to 13)		2310642	550764	3536064	4247564	820618	5068182	6558206	1371382	8604246
TOTAL (31.3.2019)				(5946252)			(4308222)			(10254474)
% of Female Borrowers' *			15.58			16.19			15.94	

Note:- (1) NR - Not Reported.

(2) * Proportion of female members to total members for 10 reporting Banks.

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

(₹ Lakhs)

AS ON 31 MARCH 2020										
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/Profit	Net Worth [(3+7)+/-8]
		Government	PCARDBs / Individuals / Institution / Societies	Total (1+2)						
		1	2	3						
4	5	6	7	8	9					
1.	Gujarat	0.00 (0.00)	4450.98 (4532.39)	4450.98 (4532.39)	12703.63 (12178.11)	5717.13 (5401.91)	41190.64 (40543.90)	59611.40 (58123.92)	0.00 (0.00)	64062.38 (62656.31)
2.	Haryana	1315.00 (1465.00)	3046.02 (3044.36)	4361.02 (4509.36)	2998.29 (2998.29)	3038.39 (3038.39)	43550.50 (36702.20)	49587.18 (42738.88)	39034.23 (45426.53)	14913.97 (1821.71)
3.	Himachal Pradesh	299.54 (299.54)	2319.38 (2306.81)	2618.92 (2606.35)	906.07 (906.07)	197.46 (197.46)	694.23 (1018.42)	1797.76 (2121.95)	1059.88 (0.00)	(4728.30)
4.	Jammu & Kashmir	2637.40 (2637.40)	369.24 (374.14)	3006.64 (3011.54)	0.00 (0.00)	0.00 (0.00)	13.46 (14.21)	13.46 (14.21)	10230.71 (7993.97)	-7210.61 (-4968.22)
5.	Karnataka	120.00 (120.00)	8108.55 (7734.87)	8228.55 (7854.87)	3019.93 (2875.58)	892.14 (866.16)	624.21 (639.28)	4536.28 (4381.02)	0.00 (0.00)	12764.83 (12235.89)
6.	Kerala	30.00 (130.00)	20402.36 (19022.83)	20432.36 (19152.83)	7442.99 (7058.17)	6914.11 (6529.54)	4483.09 (4119.78)	18840.19 (17707.49)	0.00 (0.00)	39272.55 (36860.32)
7.	Pondicherry	364.90 (364.90)	142.31 (119.77)	507.21 (484.67)	167.79 (154.19)	15.08 (14.63)	166.90 (130.80)	349.77 (299.62)	453.29 (428.23)	403.69 (356.06)
8.	Punjab	50.71 (50.71)	7837.44 (7837.44)	7888.15 (7888.15)	15914.89 (15707.65)	5231.39 (5107.04)	14624.86 (14814.90)	35771.14 (35629.59)	0.00 (0.00)	43659.29 (43517.74)
9.	Rajasthan	189.50 (189.50)	3798.56 (3741.02)	3988.06 (3930.52)	8514.21 (7406.85)	2628.33 (2628.33)	11009.43 (9286.03)	22151.97 (19321.21)	0.00 (0.00)	26140.03 (23251.73)
10.	Tamil Nadu	1578.69 (1578.69)	2864.61 (2745.77)	4443.30 (4324.46)	1764.18 (1764.18)	4513.95 (4382.47)	85340.77 (80923.64)	91618.90 (87070.29)	0.00 (0.00)	96062.20 (91394.75)
11.	Tripura	NR	NR	NR	NR	NR	NR	NR	NR	NR
12.	Uttar Pradesh	0.00 (0.00)	28692.46 (30413.16)	28692.46 (30413.16)	15663.74 (15663.72)	6090.95 (6090.95)	29874.88 (61404.25)	51629.57 (83158.92)	1185.11 (10955.26)	79136.92 (102616.82)
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR
TOTAL (1 to 13)		6585.74 (6835.74)	82031.91 (81872.56)	88617.65 (88708.30)	69095.72 (66712.81)	35238.93 (34256.88)	231572.97 (249597.41)	335907.62 (350567.10)	51963.22 (64803.99)	372562.05 (374471.41)

Note :- (1) Figures in brackets as on 31 March 2019.

(2) NR - Not Reported.

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

(₹ Lakhs)

AS ON 31 MARCH 2020										
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	2591.85 (2859.72)	6553.09 (7097.25)	9144.94 (9956.97)	253.47 (243.40)	93.81 (93.82)	22961.44 (18766.93)	23308.72 (19104.15)	182064.90 (172665.24)	-149611.24 (-143604.12)
2.	Himachal Pradesh	32.29 (32.29)	833.14 (795.65)	865.43 (827.94)	0.00 (0.00)	5.00 (5.00)	0.00 (0.00)	5.00 (5.00)	1071.97 (644.96)	-201.54 (187.98)
3.	Karnataka	439.68 (378.86)	20233.57 (20164.22)	20673.25 (20543.08)	5879.95 (5677.96)	0.00 (0.00)	8096.16 (8182.10)	13976.11 (13860.06)	92956.97 (84580.36)	-58307.61 (-50177.22)
4.	Kerala	2715.41 (2312.22)	43146.13 (32182.28)	45861.54 (34494.50)	3001.42 (3671.72)	626.83 (987.73)	12113.81 (10633.76)	15742.06 (15293.21)	52417.82 (29606.08)	9185.78 (20181.63)
5.	Punjab	0.00 (0.00)	14847.00 (15640.79)	14847.00 (15640.79)	9239.22 (9017.27)	0.00 (6918.46)	102221.47 (91283.66)	111460.69 (107219.39)	95504.65 (83291.34)	30803.04 (39568.84)
6.	Rajasthan	2153.36 (2090.03)	7444.60 (7637.17)	9597.96 (9727.20)	2399.52 (2218.00)	0.00 (0.00)	65454.26 (70543.46)	67853.78 (72761.46)	55642.82 (52075.15)	21808.92 (30413.51)
7.	Tamil Nadu	1120.93 (1112.68)	7108.08 (6038.49)	8229.01 (7151.17)	8209.56 (8168.56)	1453.66 (1035.65)	15429.85 (24143.83)	25093.07 (33348.04)	19259.52 (19920.36)	14062.56 (20578.85)
8.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR
TOTAL (1 to 8)		9053.52 (8785.80)	100165.61 (89555.85)	109219.13 (98341.65)	28983.14 (28996.91)	2179.30 (9040.66)	214163.18 (223553.74)	257439.43 (261591.31)	498918.65 (442783.49)	-132260.09 (-82850.53)

Note :- (1) Figures in brackets as on 31 March 2019.
(2) NR - Not Reported.

TABLE - 4 : FINANCIAL POSITION OF PCARDBs AS ON 31 MARCH 2020

(₹ Lakhs)

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	4	264.40	15	9411.19	19	182064.90
2.	Himachal Pradesh	1	0	0.00	1	441.64	1	1071.97
3.	Karnataka	178	41	1708.77	137	10444.46	162	92956.97
4.	Kerala	75	17	1077.33	45	20091.19	50	40775.06
5.	Punjab	89	18	1131.47	71	12750.43	80	95504.65
6.	Rajasthan	36	20	1359.18	16	4668.05	27	55642.82
7.	Tamil Nadu	180	79	2542.53	54	652.60	101	19259.52
8.	West Bengal	NR	NR	NR	NR	NR	NR	NR
TOTAL (1 to 8)								
		578	179	8083.68	339	58459.56	440	487275.89

Note: NR - Not Reported.

TABLE - 5(i) : BORROWINGS OF SCARDBs FOR THE YEAR 2019-20

(₹ Lakhs)

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 (1+2-3)	O/s at the beginning of the year	Borrowed during the year	Repaid during the year	O/s at the end of the year (5+6-7)
		1	2	3	4	5	6	7	8
1.	Gujarat	221.01	0.00	120.54	100.47	6690.62	10000.00	3361.10	13329.52
2.	Haryana	24655.01	10000.00	228.66	34426.35	62935.34	0.00	20039.45	42895.89
3.	Himachal Pradesh	637.74	0.00	3.98	633.76	26872.93	3851.60	7278.48	23446.05
4.	Jammu & Kashmir	616.00	0.00	0.00	616.00	0.00	0.00	0.00	0.00
5.	Karnataka	7820.22	1000.00	1525.72	7294.50	133873.18	16908.68	31528.50	119253.36
6.	Kerala	539.36	0.00	179.44	359.92	551208.05	150723.61	118640.73	583290.93
7.	Pondicherry	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8.	Punjab	172.14	0.00	36.44	135.70	180856.30	3563.76	47799.16	136620.90
9.	Rajasthan	3314.80	0.00	857.19	2457.61	101046.00	11420.00	24398.27	88067.73
10.	Tamil Nadu	6389.87	0.00	0.00	6389.87	0.00	0.00	0.00	0.00
11.	Tripura	NR	NR	NR	NR	NR	NR	NR	NR
12.	Uttar Pradesh	24458.40	3200.00	239.86	27418.54	94216.62	7011.53	39635.31	61592.84
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR
TOTAL (1 to 13)		68824.55	14200.00	3191.83	79832.72	1157699.04	203479.18	292681.00	1068497.22

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

(2) NR - Not Reported.

(Cont...)

TABLE - 5(i) : BORROWINGS OF SCARDBs FOR THE YEAR 2019-20

(₹ Lakhs)

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 (9+10-11)	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	6911.63	10000.00	3481.64	13429.99
2.	Haryana	17769.20	26658.25	37407.00	7020.45	105359.55	36658.25	57675.11	84342.69
3.	Himachal Pradesh	0.00	0.00	0.00	0.00	27510.67	3851.60	7282.46	24079.81
4.	Jammu & Kashmir	25.00	0.00	25.00	0.00	641.00	0.00	25.00	616.00
5.	Karnataka	0.00	0.00	0.00	0.00	141693.40	17908.68	33054.22	126547.86
6.	Kerala	70660.99	468333.36	526312.03	12682.32	622408.40	619056.97	645132.20	596333.17
7.	Pondicherry	385.71	608.41	560.98	433.14	385.71	608.41	560.98	433.14
8.	Punjab	24492.00	53033.00	33865.00	43660.00	205520.44	56596.76	81700.60	180416.60
9.	Rajasthan	9430.05	10000.00	13280.70	6149.35	113790.85	21420.00	38536.16	96674.69
10.	Tamil Nadu	6.90	31.92	4.20	34.62	6396.77	31.92	4.20	6424.49
11.	Tripura	NR	NR	NR	NR	NR	NR	NR	NR
12.	Uttar Pradesh	16423.31	0.00	9800.49	6622.82	135098.33	10211.53	49675.66	95634.20
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR
TOTAL (1 to 13)		139193.16	558664.94	621255.40	76602.70	1365716.75	776344.12	917128.23	1224932.64

Note :- (1) O/s - Outstanding.
(2) NR - Not Reported.

TABLE - 5(ii) : BORROWINGS OF PCARDBs FOR THE YEAR 2019-20

(₹ Lakhs)

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 (1+2-3)	O/s at the beginning of the year	Borrowed during the year	Repaid during the year	O/s at the end of the year (5+6-7)	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	193066.85	7246.73	12394.05	187919.53	0.00	0.00	0.00	0.00	193066.85	7246.73	12394.05	187919.53
2.	Himachal Pradesh	9140.22	1329.94	2273.94	8196.22	0.00	0.00	0.00	0.00	9140.22	1329.94	2273.94	8196.22
3.	Karnataka	177426.72	26463.10	20137.10	183752.72	0.00	0.00	0.00	0.00	177426.72	26463.10	20137.10	183752.72
4.	Kerala	601236.64	186517.20	145438.29	642315.55	46148.98	35767.19	31464.48	50451.69	647385.62	222284.39	176902.77	692767.24
5.	Punjab	247937.72	1254.23	26081.97	223109.98	0.00	0.00	0.00	0.00	247937.72	1254.23	26081.97	223109.98
6.	Rajasthan	157112.02	7939.28	17276.76	147774.54	0.00	0.00	0.00	0.00	157112.02	7939.28	17276.76	147774.54
7.	Tamil Nadu	58649.64	55429.59	45491.01	68588.22	1565.41	2163.41	1823.60	1905.22	60215.05	57593.00	47314.61	70493.44
8.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
TOTAL (1 to 8)		1444569.81	286180.07	269093.12	1461656.76	47714.39	37930.60	33288.08	52356.91	1492284.20	324110.67	302381.20	1514013.67

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

(2) NR - Not Reported.

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

(₹ Lakhs)

Sr. No.	Name of SCARDB	Raised during 2019-20			Outstanding as on 31.03.2020			Outstanding as on 31.03.2019		
		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	20805.60	20805.60	0.00	26711.86	26711.86	0.00	27041.55	27041.55
2.	Haryana	0.00	530.00	530.00	0.00	538.97	538.97	0.00	10.33	10.33
3.	Himachal Pradesh	0.00	30.50	30.50	0.00	15721.25	15721.25	0.00	14337.66	14337.66
4.	Jammu & Kashmir	6766.99	866.39	7633.38	15156.17	866.39	16022.56	16645.93	0.00	16645.93
5.	Karnataka	0.00	29361.82	29361.82	0.00	34290.63	34290.63	0.00	29128.57	29128.57
6.	Kerala	8223.41	0.00	8223.41	33148.54	11.52	33160.06	39307.85	11.52	39319.37
7.	Pondicherry	249.59	1938.66	2188.25	206.87	3110.94	3317.81	181.51	2807.76	2989.27
8.	Punjab	0.00	25308.96	25308.96	0.00	25485.80	25485.80	0.00	23518.03	23518.03
9.	Rajasthan	255.20	0.00	255.20	579.70	0.00	579.70	1242.15	0.00	1242.15
10.	Tamil Nadu	0.00	25974.35	25974.35	0.00	24662.92	24662.92	0.00	23249.08	23249.08
11.	Tripura	NR	NR	NR	NR	NR	NR	NR	NR	NR
12.	Uttar Pradesh	0.00	1827.50	1827.50	0.00	5269.50	5269.50	0.00	5474.28	5474.28
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR
TOTAL (1 to 13)		15495.19	106643.78	122138.97	49091.28	136669.78	185761.06	57377.44	125578.78	182956.22

Note:- NR - Not Reported.

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

(₹ Lakhs)

Sr. No.	Name of SCARDB	As on 31.03.2019 (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	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	949.03	2721.52	4977.36	0.00	0.00	11575.32	45388.82	25.48
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	125961.03	37112.20	3953.04	4895.47	5942.53	14791.04	0.00	362.51	52265.75	178226.78	29.33
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	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
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	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
TOTAL (1 to 13)		1387805.77	197208.47	49151.86	121790.78	146012.21	316954.85	2022.13	2911.71	519097.16	1906801.29	27.22

Note: NR - Not Reported.

(Cont...)

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

(₹ Lakhs)

Sr. No.	Name of SCARDB	As on 31.03.2020 (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 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	24810.94	6417.50	2416.97	4607.46	16169.84	23194.27	1943.83	232.35	31787.95	56498.68	56.26
2.	Haryana	35622.85	36990.86	22707.16	59387.06	33236.23	115330.45	0.00	0.00	152321.31	187944.16	81.05
3.	Himachal Pradesh	20412.42	7210.39	2450.91	1291.66	3806.44	7549.01	0.00	0.00	14759.40	35171.82	41.96
4.	Jammu & Kashmir	3892.69	945.87	197.12	318.09	381.20	896.41	0.00	0.28	1842.56	5735.25	32.13
5.	Karnataka	126038.89	43059.27	3333.45	4816.74	6141.83	14292.02	0.00	362.51	57713.80	183752.72	31.41
6.	Kerala	670490.23	41342.83	0.00	0.00	0.00	0.00	0.00	3.57	41346.40	711836.63	5.81
7.	Pondicherry	3343.19	217.95	0.00	0.00	0.00	0.00	2.00	54.58	274.53	3617.72	7.59
8.	Punjab	164479.91	51987.28	6063.84	3516.17	1305.83	10885.84	0.00	9.65	62882.77	227362.68	27.66
9.	Rajasthan	72170.43	16726.76	8373.73	4687.39	45678.50	58739.62	0.00	0.00	75466.38	147636.81	51.12
10.	Tamil Nadu	81604.98	51.50	16.50	0.00	9032.08	9048.58	0.00	2115.21	11215.29	92820.27	12.08
11.	Tripura	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
12.	Uttar Pradesh	40720.79	48275.23	35162.17	34947.42	84197.42	154307.01	0.00	538.45	203120.69	243841.60	83.30
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
TOTAL (1 to 13)		1243587.32	253225.44	80721.85	113571.99	199949.37	394243.21	1945.83	3316.60	652731.08	1896218.34	34.42

Note: NR - Not Reported.

TABLE - 8 : PROVISIONS MADE AGAINST NPAs AND STANDARD ASSETS

(₹ Lakhs)

Sr. No.	Name of SCARDB	During 2018-19			During 2019-20		
		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	20536.38	65.60	20601.98	23114.95	62.03	23176.98
2.	Haryana	47997.05	79.91	48076.96	42763.82	89.06	42852.88
3.	Himachal Pradesh	2629.57	62.95	2692.52	3501.94	53.52	3555.46
4.	Jammu & Kashmir	294.77	9.93	304.70	420.32	9.18	429.50
5.	Karnataka	9298.66	359.42	9658.08	9808.66	359.42	10168.08
6.	Kerala	3307.69	1627.34	4935.03	4307.69	1677.34	5985.03
7.	Pondicherry	54.95	10.58	65.53	77.38	12.15	89.53
8.	Punjab	5416.18	536.96	5953.14	8071.38	536.97	8608.35
9.	Rajasthan	24799.01	337.79	25136.80	27592.89	337.79	27930.68
10.	Tamil Nadu	6758.16	43163.43	49921.59	6639.70	43281.89	49921.59
11.	Tripura	NR	NR	NR	NR	NR	NR
12.	Uttar Pradesh	87054.49	396.67	87451.16	87054.99	113.04	87168.03
13.	West Bengal	NR	NR	NR	NR	NR	NR
TOTAL (1 to 13)		208146.91	46650.58	254797.49	213353.72	46532.39	259886.11

Note: NR - Not Reported.

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

(₹ Lakhs)

Sr. No.	Name of SCARDB	Previous Year (As On 31 March 2018-19)									
		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 @	8371.01	565.12	8936.13	829.98	2736.08	3328.03	0.00	6834.61	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	1234.52	170.50	1405.02	1252.74	1140.65	68.10	137.16	2598.65	-1193.63	-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	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
12.	Uttar Pradesh	51313.84	137.82	51451.66	11476.83	19399.48	10.00	29016.55	59902.86	-8451.20	-10955.26
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
TOTAL (1 to 13)		232196.55	8683.59	240880.14	129469.41	42080.64	40833.70	33814.45	246138.72	-	-52561.95

Note :- (1) @ Profit includes 'Revaluation Reserve' ₹ 59.48 lakhs.

(2) NR - Not Reported.

(Cont...)

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

(₹ Lakhs)

Sr. No.	Name of SCARDB	Current Year (As On 31 March 2019-20)									
		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 @	9596.60	175.56	9772.16	363.48	3001.45	3941.69	0.00	7247.14	2525.02	2525.02
2.	Haryana	15749.92	5244.54	20994.46	13484.86	1024.05	15.30	77.96	14602.17	6392.29	-39034.23
3.	Himachal Pradesh	4795.54	38.01	4833.55	2543.26	1782.73	1717.68	0.00	6043.67	-1210.12	-1059.89
4.	Jammu & Kashmir	719.95	17.18	737.13	1447.71	1318.34	124.80	83.02	2973.87	-2236.74	-10230.71
5.	Karnataka	16663.35	70.38	16733.73	12652.00	1794.59	1555.56	655.64	16657.79	75.94	75.94
6.	Kerala	78923.87	14174.02	93097.89	49064.94	7154.69	30004.35	4006.00	90229.98	2867.91	2867.91
7.	Pondicherry	488.53	149.41	637.94	320.26	253.20	89.54	0.00	663.00	-25.06	-453.29
8.	Punjab	23809.05	24.74	23833.79	18378.88	2570.24	2657.33	0.00	23606.45	227.34	347.84
9.	Rajasthan	15520.58	92.61	15613.19	8799.95	1036.39	2805.86	0.00	12642.20	2970.99	5906.20
10.	Tamil Nadu	8613.57	463.48	9077.05	2435.29	1533.70	1668.08	0.00	5637.07	3439.98	3805.93
11.	Tripura	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
12.	Uttar Pradesh	52941.29	35.71	52977.00	8047.89	18465.55	0.00	16693.42	43206.86	9770.14	-1185.11
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
TOTAL (1 to 13)		227822.25	20485.64	248307.89	117538.52	39934.93	44580.19	21516.04	223510.20	-	-36434.39

Note :- (1) @ Profit includes Revaluation Reserve ₹ 59.48 Lakhs.

(2) NR - Not Reported.

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

(₹ Lakhs)

Sr. No.	Name of SCARDB	As on 31 MARCH 2019					As on 31 MARCH 2020				
		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	14176.00	52.00	17.58	26213.75	40459.33	27531.80	52.00	17.58	24947.75	52549.13
2.	Haryana	1839.73	0.00	0.00	0.00	1839.73	1839.73	0.00	0.00	0.00	1839.73
3.	Himachal Pradesh	5906.45	0.00	5.07	0.00	5911.52	4498.34	0.00	7.09	0.00	4505.43
4.	Jammu & Kashmir	178.44	0.00	8350.00	0.17	8528.61	42.62	0.00	6345.00	0.18	6387.80
5.	Karnataka	16821.42	0.00	120.92	0.00	16942.34	0.00	0.00	120.00	13674.82	13794.82
6.	Kerala	172388.83	0.00	132.57	0.00	172521.40	104162.36	0.00	132.57	0.00	104294.93
7.	Pondicherry	276.15	0.00	33.94	47.87	357.96	276.24	0.00	33.94	49.50	359.68
8.	Punjab	15719.77	0.00	0.00	0.00	15719.77	16257.93	0.00	0.00	0.00	16257.93
9.	Rajasthan	1235.55	0.00	29.46	10975.09	12240.10	5753.12	0.00	29.46	2913.33	8695.91
10.	Tamil Nadu	30206.12	1.35	5.74	0.00	30213.21	16750.00	1.35	5.74	0.00	16757.09
11.	Tripura	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
12.	Uttar Pradesh	19948.08	0.00	58.05	0.00	20006.13	22175.92	0.00	58.05	0.00	22233.97
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
TOTAL (1 to 13)		278696.54	53.35	8753.33	37236.88	324740.10	199288.06	53.35	6749.43	41585.58	247676.42

Note: NR - Not Reported.

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

(₹ Lakhs)

Sr. No.	Name of SCARDB	Farm Sector								Rural Housing (NHB / NABARD etc.)			
		During 2018-19				During 2019-20				During 2018-19		During 2019-20	
		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	891	2082.64	0	0.00	678	1391.66	0	0.00	289	595.79	260	570.10
2.	Haryana	NR	823.40	0	0.00	NR	5402.13	0	0.00	NR	36.50	NR	309.65
3.	Himachal Pradesh	2425	6784.81	0	0.00	1596	4622.27	0	0.00	242	1425.53	193	993.77
4.	Jammu & Kashmir	301	834.21	0	0.00	343	661.36	0	0.00	13	41.38	21	76.32
5.	Karnataka	16735	23377.09	0	0.00	18444	26439.46	0	0.00	0	0.00	4	10.91
6.	Kerala	NR	68390.58	NR	4897.08	NR	73362.92	NR	5925.68	NR	92735.17	NR	91862.40
7.	Pondicherry	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8.	Punjab	2887	13880.75	0	0.00	220	1034.33	0	0.00	533	3504.10	29	219.90
9.	Rajasthan	4307	11050.95	693	668.18	3333	7258.27	0	0.00	219	1497.26	86	524.58
10.	Tamil Nadu	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
11.	Tripura	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
12.	Uttar Pradesh	7866	12264.25	0	0.00	2255	3967.95	0	0.00	18	27.85	4	7.65
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
TOTAL (1 to 13)		35412	139488.68	693	5565.26	26869	124140.35	0	5925.68	1314	99863.58	597	94575.28

Note :- NR - Not Reported.

(Cont...)

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

(₹ Lakhs)

Sr. No.	Name of SCARDB	Non-farm Sector (L. T.)				Other Non-Agril. Purposes							
		During 2018-19		During 2019-20		During 2018-19				During 2019-20			
		During 2018-19		During 2019-20		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	1638	2871.22	1894	3149.65	0	0.00	4754	9407.16	0	0.00	4565	8540.86
2.	Haryana	NR	1113.15	NR	924.00	NR	106.70	0	0.00	NR	610.95	0	0.00
3.	Himachal Pradesh	45	288.45	44	193.10	0	0.00	0	0.00	0	0.00	0	0.00
4.	Jammu & Kashmir	2	2.13	0	0.00	182	305.07	0	0.00	36	166.75	0	0.00
5.	Karnataka	0	0.00	3	12.73	0	0.00	267	1186.37	0	0.00	411	1043.97
6.	Kerala	NR	30302.92	NR	28583.24	NR	24625.86	0	0.00	NR	22029.15	0	0.00
7.	Pondicherry	0	0.00	0	0.00	0	0.00	2926	2441.57	0	0.00	2822	2802.49
8.	Punjab	47	101.32	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
9.	Rajasthan	303	716.14	71	156.42	0	0.00	0	0.00	0	0.00	0	0.00
10.	Tamil Nadu	0	0.00	0	0.00	0	0.00	NR	77508.51	0	0.00	NR	98344.95
11.	Tripura	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
12.	Uttar Pradesh	1736	2195.23	542	836.28	370	692.99	0	0.00	143	301.44	0	0.00
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
TOTAL (1 to 13)		3771	37590.56	2554	33855.42	552	25730.62	7947	90543.61	179	23108.29	7798	110732.27

Note :- NR - Not Reported.

(Cont...)

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

(₹ Lakhs)

Sr. No.	Name of SCARDB	TOTAL LOANS DISBURSED			
		During 2018-19		During 2019-20	
		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	7572	14956.81	7397	13652.27
2.	Haryana	NR	2079.75	NR	7246.73
3.	Himachal Pradesh*	2712	8498.79	1833	5809.14
4.	Jammu & Kashmir	498	1182.79	400	904.43
5.	Karnataka	17002	24563.46	18862	27507.07
6.	Kerala	NR	220951.61	NR	221763.39
7.	Pondicherry	2926	2441.57	2822	2802.49
8.	Punjab	3467	17486.17	249	1254.23
9.	Rajasthan	5522	13932.53	3490	7939.27
10.	Tamil Nadu	NR	77508.51	NR	98344.95
11.	Tripura	NR	NR	NR	NR
12.	Uttar Pradesh	9990	15180.32	2944	5113.32
13.	West Bengal	NR	NR	NR	NR
TOTAL (1 to 13)		49689	398782.31	37997	392337.29

Note :- (1) NR - Not Reported.

(2) * Indicates both HPSCARDB + Kangra DCCB share

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

(₹ Lakhs)

Sr. No.	Name of SCARDB	Farm Sector								Rural Housing (NHB / NABARD etc.)			
		As on 31.03.2019				As on 31.03.2020				As on 31.03.2019		As on 31.03.2020	
		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	NR	37624.54	0	0.00	NR	23208.40	0	0.00	NR	5654.48	NR	215.48
2.	Haryana	NR	127771.74	0	0.00	NR	124180.33	0	0.00	NR	17829.00	NR	16997.45
3.	Himachal Pradesh	8392	31674.07	0	0.00	8260	25148.10	0	0.00	2620	8953.19	2515	6715.35
4.	Jammu & Kashmir	1665	3967.09	0	0.00	1533	3965.62	0	0.00	162	562.64	141	584.23
5.	Karnataka	NR	176420.07	0	0.00	NR	180698.86	0	0.00	NR	365.64	NR	1653.22
6.	Kerala	NR	206519.19	NR	2061.01	NR	236097.61	NR	2823.38	NR	337402.92	NR	352336.21
7.	Pondicherry	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8.	Punjab	NR	159821.95	0	0.00	NR	142024.05	0	0.00	NR	84792.84	NR	78146.16
9.	Rajasthan	NR	118587.24	NR	3119.03	NR	113173.67	NR	2583.70	NR	25609.50	NR	24133.01
10.	Tamil Nadu	NR	2115.21	0	0.00	NR	2115.21	0	0.00	NR	2382.03	NR	2348.30
11.	Tripura	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
12.	Uttar Pradesh	147066	53814.13	0	0.00	139493	231554.77	0	0.00	5058	4642.36	4392	5080.79
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
TOTAL (1 to 13)		157123	918315.23	0	5180.04	149286	1082166.62	0	5407.08	7840	488194.60	7048	488210.20

Note :- NR - Not Reported.

(Cont...)

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

(₹ Lakhs)

Sr. No.	Name of SCARDB	Non-Farm Sector (L. T.)				Other Non-Agril. Purposes							
						As on 31.03.2019				As on 31.03.2020			
		As on 31.03.2019		As on 31.03.2020		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	1893.65	NR	3489.87	NR	2826.37	NR	10095.53	NR	9545.60	NR	20039.33
2.	Haryana	NR	21048.15	NR	20881.49	NR	26469.16	0	0.00	NR	25884.89	0	0.00
3.	Himachal Pradesh	685	4761.56	658	3094.08	0	0.00	0	0.00	82	879.70	0	0.00
4.	Jammu & Kashmir	465	405.12	446	362.29	190	853.58	0	0.00	169	823.11	0	0.00
5.	Karnataka	NR	614.76	NR	454.49	0	0.00	NR	826.30	0	0.00	NR	946.16
6.	Kerala	NR	83709.36	NR	86272.67	NR	36161.29	0	0.00	NR	34306.76	0	0.00
7.	Pondicherry	0	0.00	0	0.00	0	0.00	3753	3188.84	0	0.00	3496	3617.72
8.	Punjab	NR	3322.93	NR	2939.77	0	0.00	NR	5916.88	0	0.00	NR	4252.70
9.	Rajasthan	NR	9843.93	NR	7746.42	0	0.00	0	0.00	0	0.00	0	0.00
10.	Tamil Nadu	NR	6717.44	NR	6500.60	0	0.00	NR	62432.92	0	0.00	NR	81856.16
11.	Tripura	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
12.	Uttar Pradesh	66874	42601.15	62537	37755.02	180854	212222.84	0	0.00	171244	6315.89	0	0.00
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
TOTAL (1 to 13)		68024	174918.05	63641	169496.70	181044	278533.24	3753	82460.47	171495	77755.95	3496	110712.07

Note :- NR - Not Reported.

(Cont...)

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

(₹ Lakhs)

Sr. No.	Name of SCARDB	TOTAL LOANS OUTSTANDING			
		As on 31.03.2019		As on 31.03.2020	
		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	58094.57	NR	56498.68
2.	Haryana	NR	193118.05	NR	187944.16
3.	Himachal Pradesh **	11697	45388.82	11515	35837.23
4.	Jammu & Kashmir	2482	5788.43	2289	5735.25
5.	Karnataka	NR	178226.77	NR	183752.73
6.	Kerala	NR	665853.77	NR	711836.63
7.	Pondicherry	3753	3188.84	3496	3617.72
8.	Punjab	NR	253854.60	NR	227362.68
9.	Rajasthan	NR	157159.70	NR	147636.80
10.	Tamil Nadu	NR	73647.60	NR	92820.27
11.	Tripura	NR	NR	NR	NR
12.	Uttar Pradesh	399852	313280.48	377666	280706.47
13.	West Bengal	NR	NR	NR	NR
TOTAL (1 to 13)		417784	1947601.63	394966	1933748.62

Note :- (1) NR - Not Reported.

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

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

(₹ Lakhs)

Sr. No.	Name of SCARDB	Farm Sector								Rural Housing (NHB / NABARD etc.)			
		During 2018-19				During 2019-20				During 2018-19		During 2019-20	
		Long Term		Short Term		Long Term		Short Term		During 2018-19	During 2019-20	During 2018-19	During 2019-20
		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	891	2082.64	0	0.00	678	1391.66	0	0.00	289	595.79	260	570.10
2.	Haryana	299	1306.99	0	0.00	1428	6649.88	0	0.00	27	84.85	163	440.45
3.	Himachal Pradesh	2425	6784.81	0	0.00	1596	4622.27	0	0.00	242	1425.53	193	993.77
4.	Jammu & Kashmir	301	834.21	0	0.00	343	661.36	0	0.00	13	41.38	21	76.32
5.	Karnataka	216735	23377.09	0	0.00	18444	26439.46	0	0.00	0	0.00	4	10.91
6.	Kerala	38135	67468.15	12609	7103.20	39385	74128.66	11210	6848.63	26352	93472.74	27024	92695.90
7.	Pondicherry	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8.	Punjab	1657	7212.27	0	0.00	83	362.31	0	0.00	541	3458.47	50	307.40
9.	Rajasthan	4592	12344.78	1330	1939.81	3635	7955.91	0	0.00	272	1565.55	114	616.21
10.	Tamil Nadu	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
11.	Tripura	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
12.	Uttar Pradesh	7866	12264.25	0	0.00	2255	3967.95	0	0.00	18	27.85	4	7.65
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
TOTAL (1 to 13)		272901	133675.19	13939	9043.01	67847	126179.46	11210	6848.63	27754	100672.16	27833	95718.71

Note :- NR - Not Reported.

(Cont...)

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

(₹ Lakhs)

Sr. No.	Name of SCARDB	Non-farm Sector (L. T.)				Other Non-Agril. Purposes							
		During 2018-19		During 2019-20		During 2018-19				During 2019-20			
		Number		Amount		Long Term		Short Term		Long Term		Short Term	
		13	14	15	16	17	18	19	20	21	22	23	24
1.	Gujarat	1638	2871.22	1894	3149.65	0	0.00	4754	9407.16	0	0.00	4565	8540.86
2.	Haryana	266	1251.75	413	1858.12	0	0.00	0	0.00	0	0.00	0	0.00
3.	Himachal Pradesh	45	288.45	44	193.10	0	0.00	0	0.00	0	0.00	0	0.00
4.	Jammu & Kashmir	2	2.13	0	0.00	182	305.07	0	0.00	36	166.75	0	0.00
5.	Karnataka	0	0.00	3	12.73	0	0.00	0	0.00	0	0.00	0	0.00
6.	Kerala	14034	31814.75	14761	29358.10	16137	27491.78	0	0.00	13073	23931.11	0	0.00
7.	Pondicherry	0	0.00	0	0.00	0	0.00	2926	2441.57	0	0.00	2822	2802.49
8.	Punjab	76	142.17	4	11.24	1254	6930.91	0	0.00	141	691.09	0	0.00
9.	Rajasthan	349	749.98	94	194.98	73	206.80	0	0.00	46	143.62	0	0.00
10.	Tamil Nadu	0	0.00	0	0.00	0	0.00	279056	107439.57	0	0.00	323386	136533.81
11.	Tripura	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
12.	Uttar Pradesh	1736	2195.23	542	836.28	370	692.99	0	0.00	143	301.44	0	0.00
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
TOTAL (1 to 13)		18146	39315.68	17755	35614.20	18016	35627.55	286736	119288.30	13439	25234.01	330773	147877.16

Note :- NR - Not Reported.

(Cont...)

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

(₹ Lakhs)

Sr. No.	Name of SCARDB	TOTAL LOANS DISBURSED			
		During 2018-19		During 2019-20	
		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	7572	14956.81	7397	13652.27
2.	Haryana	592	2643.59	2004	8948.45
3.	Himachal Pradesh*	2712	8498.79	1833	5809.14
4.	Jammu & Kashmir	498	1182.79	400	904.43
5.	Karnataka	216735	23377.09	18451	26463.10
6.	Kerala	107267	227350.62	105453	226962.40
7.	Pondicherry	2926	2441.57	2822	2802.49
8.	Punjab	3528	17743.82	278	1372.04
9.	Rajasthan	6616	16806.92	3889	8910.72
10.	Tamil Nadu	279056	107439.57	323386	136533.81
11.	Tripura	NR	NR	NR	NR
12.	Uttar Pradesh	9990	15180.32	2944	5113.32
13.	West Bengal	NR	NR	NR	NR
TOTAL (1 to 13)		637492	437621.89	468857	437472.17

Note :- (1) NR - Not Reported.

(2) * Indicates both HPSCARDB + Kangra DCCB share

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

(₹ Lakhs)

Sr. No.	Name of SCARDB	Farm Sector								Rural Housing (NHB / NABARD etc.)			
		As on 31.03.2019				As on 31.03.2020				As on 31.03.2019		As on 31.03.2020	
		Long Term		Short Term		Long Term		Short Term					
		Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
		1	2	3	4	5	6	7	8	9	10	11	12
1.	Gujarat	NR	37624.54	0	0.00	NR	23208.40	0	0.00	NR	5654.48	NR	215.48
2.	Haryana	86954	109829.02	0	0.00	76906	96724.88	0	0.00	8342	10809.54	7148	9366.23
3.	Himachal Pradesh	8392	31674.07	0	0.00	8260	25148.10	0	0.00	2620	8953.19	2515	6715.35
4.	Jammu & Kashmir	1665	3967.09	0	0.00	1533	3965.62	0	0.00	162	562.64	141	584.23
5.	Karnataka	179990	136423.71	123	243.81	172144	138678.72	97	192.44	3852	3031.89	3502	2762.43
6.	Kerala	160758	207991.08	2010	2263.81	180549	237886.39	6247	3888.50	150978	330981.65	146635	342567.43
7.	Pondicherry	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8.	Punjab	45165	107381.20	0	0.00	39569	92683.01	0	0.00	18923	72107.54	17399	66862.81
9.	Rajasthan	74443	82659.95	2259	2308.88	54556	73364.72	781	555.75	6677	19385.81	6126	17654.10
10.	Tamil Nadu	3351	4648.55	0	0.00	3106	4141.58	0	0.00	0	0.00	0	0.00
11.	Tripura	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
12.	Uttar Pradesh	147066	53814.13	0	0.00	139493	231554.77	0	0.00	5058	4642.36	4392	5080.79
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
TOTAL (1 to 13)		707784	776013.34	4392	4816.50	676116	927356.19	7125	4636.69	196612	456129.10	187858	451808.85

Note :- NR - Not Reported.

(Cont...)

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

(₹ Lakhs)

Sr. No.	Name of SCARDB	Non-Farm Sector (L. T.)				Other Non-Agril. Purposes							
		As on 31.03.2019		As on 31.03.2020		As on 31.03.2019				As on 31.03.2020			
		As on 31.03.2019		As on 31.03.2020		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	1893.65	NR	3489.87	NR	2826.37	NR	10095.53	NR	9545.60	NR	20039.33
2.	Haryana	10868	16963.66	10621	17521.02	0	0.00	0	0.00	0	0.00	0	0.00
3.	Himachal Pradesh	685	4761.56	658	3094.08	0	0.00	0	0.00	82	879.70	0	0.00
4.	Jammu & Kashmir	465	405.12	446	362.29	190	853.58	0	0.00	169	823.11	0	0.00
5.	Karnataka	2124	658.34	2040	653.63	0	0.00	0	0.00	0	0.00	0	0.00
6.	Kerala	54330	84181.21	55952	88144.08	29459	39145.74	0	0.00	27088	38028.06	0	0.00
7.	Pondicherry	0	0.00	0	0.00	0	0.00	3753	3188.84	0	0.00	3496	3617.72
8.	Punjab	2154	4676.37	1666	3572.86	23714	62344.07	0	0.00	22705	61953.73	0	0.00
9.	Rajasthan	14206	13465.58	13681	11708.10	634	1442.96	0	0.00	747	1612.68	0	0.00
10.	Tamil Nadu	0	0.00	0	0.00	0	0.00	176639	69402.00	0	0.00	199047	86718.63
11.	Tripura	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
12.	Uttar Pradesh	66874	42601.15	62537	37755.02	180854	212222.84	0	0.00	171244	6315.89	0	0.00
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
TOTAL (1 to 13)		151706	169606.64	147601	166300.95	234851	318835.56	180392	82686.37	222035	119158.77	202543	110375.68

Note :- NR - Not Reported.

(Cont...)

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

(₹ Lakhs)

Sr. No.	Name of SCARDB	TOTAL LOANS OUTSTANDING			
		As on 31.03.2019		As on 31.03.2020	
		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	58094.57	NR	56498.68
2.	Haryana	106164	137602.22	94675	123612.13
3.	Himachal Pradesh**	11697	45388.82	11515	35837.23
4.	Jammu & Kashmir	2482	5788.43	2289	5735.25
5.	Karnataka	186089	140357.75	177783	142287.22
6.	Kerala	397535	664563.49	416471	710514.46
7.	Pondicherry	3753	3188.84	3496	3617.72
8.	Punjab	89956	246509.18	81339	225072.41
9.	Rajasthan	98219	119263.18	75891	104895.35
10.	Tamil Nadu	179990	74050.55	202153	90860.21
11.	Tripura	NR	NR	NR	NR
12.	Uttar Pradesh	399852	313280.48	377666	280706.47
13.	West Bengal	NR	NR	NR	NR
TOTAL (1 to 13)		1475737	1808087.51	1443278	1779637.13

Note :- (1) NR - Not Reported.

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

**TABLE - 13 : PURPOSE WISE CLASSIFICATION OF ADVANCES MADE
AT ULTIMATE BORROWERS' LEVEL DURING 2019-20**

(₹ Lakhs)

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	4	3.45	0	0.00	1	2.45	5	5.90	9	40.17	0	0.00	37	61.12
2.	Haryana	51	136.30	0	0.00	654	3227.73	705	3364.03	2	12.50	0	0.00	25	66.00
3.	Himachal Pradesh	352	1026.53	0	0.00	0	0.00	352	1026.53	9	39.10	0	0.00	0	0.00
4.	Jammu & Kashmir	0	0.00	0	0.00	0	0.00	0	0.00	3	17.49	0	0.00	0	0.00
5.	Karnataka	202	65.44	13	4.65	1651	781.77	1866	851.86	837	5897.89	3	5.93	2369	1129.70
6.	Kerala	603	822.12	343	545.53	172	264.15	1118	1631.80	32	83.10	210	625.40	2996	4453.28
7.	Pondichery	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8.	Punjab	2	10.40	3	9.20	3	5.50	8	25.10	0	0.00	0	0.00	7	17.50
9.	Rajasthan	0	0.00	9	6.49	831	877.84	840	884.33	57	264.20	0	0.00	100	327.41
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	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
12.	Uttar Pradesh	0	0.00	372	124.13	6	17.40	378	141.53	26	81.20	15	56.20	58	88.45
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
TOTAL (1 to 13)		1214	2064.24	740	690.00	3318	5176.84	5272	7931.08	975	6435.65	228	687.53	5592	6143.46

Note :- NR - Not Reported.

(Cont...)

**TABLE - 13 : PURPOSE WISE CLASSIFICATION OF ADVANCES MADE
AT ULTIMATE BORROWERS' LEVEL DURING 2019-20**

(₹ Lakhs)

Sr. No.	Name of SCARDB	(I) FARM SECTOR ADVANCES											
		Total F.M.		Plantation & Horticulture		Land Development		Purchase of Land		Others		Dairy	
				No.	Amount	No.	Amount	No.	Amount	No.	Amount		
		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	46	101.29	2	6.00	10	22.80	0	0.00	59	100.92	544	1135.45
2.	Haryana	27	78.50	180	893.30	307	1381.65	21	133.80	0.00	0.00	99	429.15
3.	Himachal Pradesh	9	39.10	0	3.50	828	2540.02	0	0.00	0.00	0.00	31	75.12
4.	Jammu & Kashmir	3	17.49	1	7.15	2	3.00	1	10.80	0.00	0.00	172	289.39
5.	Karnataka	3209	7033.52	1685	3407.42	6364	5519.52	8	38.00	0.00	0.00	580	1423.83
6.	Kerala	3238	5161.78	5674	11949.40	2681	5133.44	18	163.50	0.00	0.00	1135	2587.83
7.	Pondichery	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0.00	0	0.00
8.	Punjab	7	17.50	8	14.45	0	0.00	0	0.00	0.00	0.00	135	657.49
9.	Rajasthan	157	591.61	22	229.71	242	449.36	9	54.28	0.00	0.00	661	1716.78
10.	Tamil Nadu	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0.00	0	0.00
11.	Tripura	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
12.	Uttar Pradesh	99	225.85	625	1043.79	0	0.00	0	0.00	0.00	0.00	715	1508.27
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
TOTAL (1 to 13)		6795	13266.64	8197	17554.72	10434	15049.79	57	400.38	59	100.92	4072	9823.31

Note :- NR - Not Reported.

(Cont...)

**TABLE - 13 : PURPOSE WISE CLASSIFICATION OF ADVANCES MADE
AT ULTIMATE BORROWERS' LEVEL DURING 2019-20**

(₹ Lakhs)

Sr. No.	Name of SCARDB	(I) FARM SECTOR ADVANCES										Total Farm Sector Advances	
		ALLIED SECTOR - Animal Husbandry & Fisheries										Number	Amount
		Poultry		Others		Total A.H.		Fisheries		Total Allied Sector			
		No.	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	37	38
1.	Gujarat	0	0.00	12	19.30	556	1154.75	0	0.00	556	1154.75	678	1391.66
2.	Haryana	36	234.00	52	133.45	187	796.60	1	2.00	188	798.60	1428	6649.88
3.	Himachal Pradesh	3	16.04	19	37.35	53	128.51	0	0.00	53	128.51	1242	3737.66
4.	Jammu & Kashmir	87	246.52	77	87.01	336	622.92	0	0.00	336	622.92	343	661.36
5.	Karnataka	117	737.28	4612	7247.73	5309	9408.84	3	180.30	5312	9589.14	18444	26439.46
6.	Kerala	607	1836.97	484	934.29	2226	5359.09	33	133.20	2259	5492.29	14988	29532.21
7.	Pondichery	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8.	Punjab	2	15.40	64	323.46	201	996.35	0	0.00	201	996.35	224	1053.40
9.	Rajasthan	7	23.89	309	620.95	977	2361.62	1388	3385.00	2365	5746.62	3635	7955.91
10.	Tamil Nadu	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
11.	Tripura	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
12.	Uttar Pradesh	399	978.81	35	53.05	1149	2540.13	4	16.65	1153	2556.78	2255	3967.95
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
TOTAL (1 to 13)		1258	4088.91	5664	9456.59	10994	23368.81	1429	3717.15	12423	27085.96	43237	81389.49

Note :- NR - Not Reported.

(Cont...)

**TABLE - 13 : PURPOSE WISE CLASSIFICATION OF ADVANCES MADE
AT ULTIMATE BORROWERS' LEVEL DURING 2019-20**

(₹ Lakhs)

Sr. No.	Name of SCARDB	(II) NON-FARM SECTOR ADVANCES									
		Rural Housing		SRT0		Rural Godowns / Storage		Other Non-Agril. Adv.		Total Non-farm Sector Advances	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
		39	40	41	42	43	44	45	46	47 (37+39+41+43)	48 (38+40+42+44)
1.	Gujarat *	260	570.10	0	0.00	0	0.00	6459	11690.51	6719	12260.61
2.	Haryana	163	440.45	413	1858.12	0	0.00	0	0.00	576	2298.57
3.	Himachal Pradesh	193	993.77	3	28.60	354	884.61	41	164.50	591	2071.48
4.	Jammu & Kashmir	21	76.32	0	0.00	0	0.00	36	166.75	57	243.07
5.	Karnataka	4	10.91	0	0.00	0	0.00	3	12.73	7	23.64
6.	Kerala	27024	92696.04	225	891.81	435	591.75	14536	28467.29	42220	122646.89
7.	Pondicherry	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8.	Punjab	50	307.40	0	0.00	0	0.00	4	11.24	54	318.64
9.	Rajasthan	114	616.21	3	25.00	0	0.00	91	169.98	208	811.19
10.	Tamil Nadu	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
11.	Tripura	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
12.	Uttar Pradesh	4	7.65	7	7.85	535	828.43	143	301.44	689	1145.37
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
TOTAL (1 to 13)		27833	95718.85	651	2811.38	1324	2304.79	21313	40984.44	51121	141819.46

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 2019-20**

(₹ Lakhs)

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)
		49	50	51	52	53	54	55	56
1.	Gujarat	0	0.00	0	0.00	0	0.00	7397	13652.27
2.	Haryana	0	0.00	0	0.00	0	0.00	2004	8948.45
3.	Himachal Pradesh **	0	0.00	0	0.00	0	0.00	1833	5809.14
4.	Jammu & Kashmir	0	0.00	0	0.00	0	0.00	400	904.43
5.	Karnataka	0	0.00	411	1043.97	411	1043.97	18862	27507.07
6.	Kerala	11210	6848.63	37035	67934.68	48245	74783.31	105453	226962.41
7.	Pondicherry	0	0.00	2822	2802.50	2822	2802.50	2822	2802.50
8.	Punjab	0	0.00	0	0.00	0	0.00	278	1372.04
9.	Rajasthan	0	0.00	46	143.62	46	143.62	3889	8910.72
10.	Tamil Nadu	0	0.00	323386	136533.81	323386	136533.81	323386	136533.81
11.	Tripura	NR	NR	NR	NR	NR	NR	NR	NR
12.	Uttar Pradesh	0	0.00	0	0.00	0	0.00	2944	5113.32
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR
TOTAL (1 to 13)		11210	6848.63	363700	208458.58	374910	215307.21	469268	438516.16

Note :- (1) NR - Not Reported.

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

TABLE - 14 : TOTAL LOANS DISBURSED TO WOMEN BORROWERS AND WEAKER SECTIONS DURING 2019-20 (AT ULTIMATE BORROWERS' LEVEL)

(₹ Lakhs)

Sr. No.	Name of SCARDB	Total Loans Disbursed		Loans Disbursed to Women Borrowers		Loans Disbursed to Weaker Sections (SC/ST)					
		No.	Amount	No.	Amount	Small Farmers		Other Farmers		Total	
						No.	Amount	No.	Amount	No.	Amount
		1	2	3	4	5	6	7	8	9	10
1.	Gujarat	7397	13652.31	987	1857.96	337	559.43	1838	3205.75	2175	3765.18
2.	Haryana	2004	8948.45	221	1040.65	76	258.10	0	0.00	76	258.10
3.	Himachal Pradesh	1833	5809.14	137	616.50	429	1187.96	0	0.00	429	1187.96
4.	Jammu & Kashmir	400	904.43	19	24.10	72	172.80	6	13.68	78	186.48
5.	Karnataka	18451	26463.10	2579	3914.29	1274	1986.45	0	0.00	1274	1986.45
6.	Kerala	105453	226962.41	24698	49919.20	77605	177762.81	6838	13261.96	84443	191024.77
7.	Pondicherry	2822	2802.50	753	760.06	NR	NR	NR	NR	NR	NR
8.	Punjab	278	1372.04	39	186.37	0	2.50	2	18.65	2	21.15
9.	Rajasthan	3889	8910.72	507	1166.58	345	642.42	116	241.42	461	883.84
10.	Tamil Nadu	323386	136533.81	97954	40451.47	NR	NR	NR	NR	42538	16723.35
11.	Tripura	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
12.	Uttar Pradesh	2944	5113.31	253	381.35	809	858.02	0	0.00	809	858.02
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
TOTAL (1 to 13)		468857	437472.22	128147	100318.53	80947	183430.49	8800	16741.46	132285	216895.30

Note :- NR - Not Reported.

(Cont...)

TABLE - 14 : TOTAL LOANS DISBURSED TO WOMEN BORROWERS AND WEAKER SECTIONS DURING 2019-20 (AT ULTIMATE BORROWERS' LEVEL)

(₹ Lakhs)

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	847	1510.08	4375	8377.05	5222	9887.13	7397	13652.31
2.	Haryana	1517	6737.53	190	912.17	1707	7649.70	2004	8948.45
3.	Himachal Pradesh	1404	4621.18	0	0.00	1404	4621.18	1970	6425.64
4.	Jammu & Kashmir	303	693.85	0	0.00	303	693.85	400	904.43
5.	Karnataka	306	519.20	0	0.00	306	519.20	4159	6419.94
6.	Kerala	0	0.00	0	0.00	0	0.00	109141	240943.97
7.	Pondicherry	NR	NR	NR	NR	NR	NR	NR	NR
8.	Punjab	134	587.94	103	576.58	237	1164.52	278	1372.04
9.	Rajasthan	2764	5777.53	664	2248.97	3428	8026.50	4396	10076.92
10.	Tamil Nadu	NR	NR	NR	NR	182894	79358.99	323386	136533.81
11.	Tripura	NR	NR	NR	NR	NR	NR	NR	NR
12.	Uttar Pradesh	0	0.00	1882	3873.95	1882	3873.95	2944	5113.32
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR
TOTAL (1 to 13)		7275	20447.31	7214	15988.72	197383	115795.02	456075	430390.83

Note :- NR - Not Reported.

TABLE - 15(i) : STAFF POSITION AT APEX BANK LEVEL AS ON 31 MARCH 2020

(Numbers)

Sr. No.	Name of SCARDB	Senior Exe. Incl. CEO			Officers (Genaral)			Officers (Technical)			Field Supervisors			Clerical/Secretarial		
		Own Staff	Deputa- tionists	Total (1+2)	Own Staff	Deputa- tionists	Total (4+5)	Own Staff	Deputa- tionists	Total (6+7)	Own Staff	Deputa- tionists	Total (10+11)	Own Staff	Deputa- tionists	Total (13+14)
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1.	Gujarat	1	0	1	53	0	53	1	0	1	90	0	90	32	0	32
2.	Haryana	5	0	5	3	0	3	0	0	0	2	0	2	20	0	20
3.	Himachal Pradesh	0	1	1	71	0	71	0	0	0	64	0	64	4	0	4
4.	Jammu & Kashmir	2	0	2	36	0	36	0	0	0	29	0	29	36	0	36
5.	Karnataka	0	2	2	47	0	47	5	0	5	14	0	14	187	0	187
6.	Kerala	4	2	6	85	3	88	11	0	11	8	0	8	22	0	22
7.	Pondicherry	0	1	1	10	0	10	0	0	0	6	0	6	4	0	4
8.	Punjab	0	4	4	83	0	83	12	0	12	0	0	0	45	0	45
9.	Rajasthan	25	3	28	8	0	8	0	0	0	0	0	0	7	0	7
10.	Tamil Nadu	0	3	3	47	0	47	0	0	0	0	0	0	35	0	35
11.	Tripura	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
12.	Uttar Pradesh	0	1	1	292	3	295	2	0	2	962	0	962	1354	0	1354
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
TOTAL (1 to 13)		37	17	54	735	6	741	31	0	31	1175	0	1175	1746	0	1746

Note :- NR - Not Reported.

(Cont...)

TABLE - 15(i) : STAFF POSITION AT APEX BANK LEVEL AS ON 31 MARCH 2020

(Numbers)

Sr. No.	Name of SCARDB	Sub Staff			GRAND TOTAL			Staff Trained during the year
		Own Staff	Deputationists	Total (16+17)	Own Staff (1+4+7+10+13+16)	Deputationists (2+5+8+11+14+17)	Total (19+20)	
		16	17	18	19	20	21	
1.	Gujarat	143	0	143	320	0	320	0
2.	Haryana	20	0	20	50	0	50	0
3.	Himachal Pradesh	30	0	30	169	1	170	47
4.	Jammu & Kashmir	122	0	122	225	0	225	0
5.	Karnataka	26	0	26	279	2	281	116
6.	Kerala	47	0	47	177	5	182	0
7.	Pondicherry	8	0	8	28	1	29	0
8.	Punjab	51	0	51	191	4	195	0
9.	Rajasthan	13	0	13	53	3	56	6
10.	Tamil Nadu	11	0	11	93	3	96	0
11.	Tripura	NR	NR	NR	NR	NR	NR	NR
12.	Uttar Pradesh	241	0	241	2851	4	2855	0
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR
TOTAL (1 to 13)		712	0	712	4436	23	4459	169

Note :- NR - Not Reported.

TABLE - 15(ii) : STAFF POSITION AT PRIMARY BANK LEVEL AS ON 31 MARCH 2020

(Numbers)

Sr. No.	Name of SCARDB	Secretary / CEO			Branch Manager/Officers			Technical Officers			Field Supervisors						
		Own Staff	On Deputation		Total (1+2+3)	Own Staff	On Deputation		Total (5+6+7)	Own Staff	On Deputation		Total (9+10+11)	Own Staff	On Deputation		Total (13+14+15)
			From Govt.	From SCARDB			From Govt.	From SCARDB			From Govt.	From SCARDB			From Govt.	From SCARDB	
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
1.	Haryana	15	0	0	15	25	0	0	25	0	0	0	0	68	0	1	69
2.	Himachal Pradesh	1	0	0	1	28	0	0	28	1	0	0	1	9	0	0	9
3.	Karnataka	8	1	15	24	0	1	0	1	0	0	0	0	136	0	0	136
4.	Kerala	67	0	0	67	147	0	0	147	182	0	0	182	324	0	0	324
5.	Punjab	0	0	0	0	0	0	217	217	0	0	0	0	0	0	0	0
6.	Rajasthan	0	28	0	28	18	0	0	18	0	0	0	0	36	0	0	36
7.	Tamil Nadu	146	0	0	146	0	0	0	0	0	0	0	0	226	0	0	226
8.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
TOTAL (1 to 8)		237	29	15	281	218	1	217	436	183	0	0	183	799	0	1	800

Note :- NR - Not Reported.

(Cont...)

TABLE - 15(ii) : STAFF POSITION AT PRIMARY BANK LEVEL AS ON 31 MARCH 2020

(Numbers)

Sr. No.	Name of SCARDB	Clerical/Secretrial			Sub Staff			GRAND TOTAL					Staff Trained during the year	
		Own Staff	On Deputation		Total (17+18+19)	Own Staff	On Deputation		Total (21+22+23)	Own Staff (1+5+9+13+17+21)	On Deputation			Total (25+26+27)
			From Govt.	From SCARDB			From Govt.	From SCARDB			From Govt.	From SCARDB		
											(2+6+10+14+18+22)	(3+7+11+15+19+23)		
17	18	19	20	21	22	23	24	25	26	27	28	29		
1.	Haryana	164	0	12	176	479	0	12	491	751	0	25	776	0
2.	Himachal Pradesh	1	0	0	1	9	0	0	9	49	0	0	49	0
3.	Karnataka	219	0	0	219	164	0	0	164	527	2	15	544	20
4.	Kerala	263	0	0	263	249	0	0	249	1232	119	0	1351	195
5.	Punjab	0	0	297	297	0	0	113	113	0	0	627	627	0
6.	Rajasthan	52	0	0	52	84	0	0	84	190	28	0	218	6
7.	Tamil Nadu	27	0	0	27	53	0	0	53	452	10	25	487	41
8.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
TOTAL (1 to 8)		726	0	309	1035	1038	0	125	1163	3201	159	692	4052	262

Note :- NR - Not Reported.

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

(₹ Lakhs)

Sr. No.	Name of SCARDB	AS ON 30 JUNE 2019				AS ON 30 JUNE 2020			
		Demand	Collection	Balance (1-2)	Recovery (%)	Demand	Collection	Balance (5-6)	Recovery (%)
		1	2	3	4	5	6	7	8
1.	Gujarat	59183.94	19323.76	39860.18	32.65	61339.08	21249.49	40089.59	34.64
2.	Haryana	154425.21	16912.87	137512.34	10.95	181220.53	30300.87	150919.66	16.72
3.	Himachal Pradesh **	13278.66	4760.37	8518.29	35.85	15365.21	5110.59	10254.62	33.26
4.	Jammu & Kashmir *	3210.61	1229.61	1972.22	38.30	2987.59	994.20	1989.83	33.28
5.	Karnataka	126495.62	43632.97	82862.65	34.49	136419.57	35304.81	101114.76	25.88
6.	Kerala	193181.90	184222.54	8959.36	95.36	203073.14	178757.62	24315.52	88.03
7.	Pondicherry	2925.19	2707.37	217.82	92.55	3001.98	2694.04	307.94	89.74
8.	Punjab	92415.49	50007.56	42407.93	54.11	101497.12	42183.02	59314.10	41.56
9.	Rajasthan	113380.40	35345.33	78035.07	31.17	112529.49	32401.22	80128.27	28.79
10.	Tamil Nadu	89702.03	77341.44	12360.59	86.22	95800.25	82557.77	13242.48	86.18
11.	Tripura	NR	NR	NR	NR	NR	NR	NR	NR
12.	Uttar Pradesh	270440.77	68316.70	202124.07	25.26	265387.35	72049.11	193338.24	27.15
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR
TOTAL (1 to 13)		1118639.82	503800.52	614830.52	45.04	1178621.31	503602.74	675015.01	42.73

Note :- (1) * J & K SCARDB received ₹14.68 Lakh & ₹8.78 Lakh by waiver of interest during 2018-19 & 2019-20 respectively other than Cash Collection.

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

(3) NR - Not Reported.

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

(₹ Lakhs)

Sr. No.	Name of SCARDB	AS ON 30 JUNE 2019				AS ON 30 JUNE 2020			
		Demand	Collection	Balance (1-2)	Recovery (%)	Demand	Collection	Balance (5-6)	Recovery (%)
		1	2	3	4	5	6	7	8
1.	Gujarat	59183.94	19323.76	39860.18	32.65	61339.08	21249.49	40089.59	34.64
2.	Haryana	170231.22	9499.78	160731.44	5.58	206822.55	45695.73	161126.82	22.09
3.	Himachal Pradesh **	13278.66	4760.37	8518.29	35.85	15365.21	5110.59	10254.62	33.26
4.	Jammu & Kashmir *	3210.61	1229.61	1972.22	38.30	2987.59	994.20	1989.83	33.28
5.	Karnataka	88013.25	38268.57	49744.68	43.48	99975.77	40012.23	59963.54	40.02
6.	Kerala	263021.56	169285.67	93735.89	64.36	288504.66	160488.46	128016.20	55.63
7.	Pondicherry	2925.19	2707.37	217.82	92.55	3001.98	2694.04	307.94	89.74
8.	Punjab	234194.33	59135.74	175058.59	25.25	245566.37	49722.89	195843.48	20.25
9.	Rajasthan	123963.68	41984.95	81978.73	33.87	113924.98	34713.92	79211.06	30.47
10.	Tamil Nadu	113097.28	102897.28	10200.00	90.98	128774.12	120083.49	8690.63	93.25
11.	Tripura	NR	NR	NR	NR	NR	NR	NR	NR
12.	Uttar Pradesh	270440.77	68316.70	202124.07	25.26	265387.35	72049.11	193338.24	27.15
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR
TOTAL (1 to 13)		1341560.49	517409.80	824141.91	38.57	1431649.66	552814.15	878831.95	38.61

Note :- (1) * J & K SCARDB received ₹14.68 Lakh & ₹8.78 Lakh by waiver of interest during 2018-19 & 2019-20 respectively other than Cash Collection.

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

(3) NR - Not Reported.

**TABLE - 17 : PURPOSE WISE CLASSIFICATION OF DEMAND AND OVERDUES
(AT ULTIMATE BORROWERS' LEVEL AS ON 30 JUNE 2020)**

(₹ Lakhs)

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	989.23	1392.66	140.78	9961.17	14439.65	144.96	37.96	16.51	43.49
2.	Haryana	58468.84	43433.15	74.28	18290.62	14970.15	81.85	13677.44	10197.43	74.56
3.	Himachal Pradesh	2935.60	1856.38	63.24	425.36	240.40	56.52	351.47	240.80	68.51
4.	Jammu & Kashmir	7.96	2.91	36.56	671.30	372.41	55.48	56.70	38.91	68.62
5.	Karnataka	7776.06	5123.80	65.89	22141.00	9221.72	41.65	16445.94	10643.93	64.72
6.	Kerala	9741.95	5347.68	54.89	8520.82	4829.89	56.68	27651.94	10123.87	36.61
7.	Pondicherry	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8.	Punjab	13002.27	11860.84	91.22	14489.72	13496.00	93.14	3663.46	3312.18	90.41
9.	Rajasthan	19504.11	13180.56	67.58	20698.30	17146.67	82.84	275.12	93.75	34.08
10.	Tamil Nadu	738.53	725.96	98.30	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	19766.77	15278.67	77.29	19068.09	13373.17	70.13	45893.95	34358.37	74.86
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR
TOTAL (1 to 13)		132931.32	98202.61	73.87	114266.38	88090.06	77.09	108053.98	69025.75	63.88

Note :- NR - Not Reported.

(Cont...)

**TABLE - 17 : PURPOSE WISE CLASSIFICATION OF DEMAND AND OVERDUES
(AT ULTIMATE BORROWERS' LEVEL AS ON 30 JUNE 2020)**

(₹ Lakhs)

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	2734.23	1687.33	61.71	1859.73	2067.83	111.19	5819.51	4418.12	75.92
2.	Haryana	33236.82	27550.82	82.89	24972.19	17995.83	72.06	8847.51	7020.46	79.35
3.	Himachal Pradesh	957.43	650.61	67.95	6182.49	3472.88	56.17	2111.93	603.84	28.59
4.	Jammu & Kashmir	1305.78	826.21	63.27	111.35	101.49	91.15	11.85	11.42	96.37
5.	Karnataka	30350.94	18960.63	62.47	16853.37	10434.42	61.91	834.07	661.60	79.32
6.	Kerala	13975.22	7972.10	57.04	13812.40	8332.32	60.32	7706.72	4960.41	64.36
7.	Pondicherry	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8.	Punjab	57733.30	53754.59	93.11	8908.18	7271.64	81.63	0.00	0.00	0.00
9.	Rajasthan	26175.34	16793.06	64.16	14935.93	7576.88	50.73	1340.86	588.33	43.88
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	17402.10	12809.34	73.61	0.00	0.00	0.00	0.00	0.00	0.00
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR
TOTAL (1 to 13)		183871.16	141004.69	76.69	87635.64	57253.29	65.33	26672.45	18264.18	68.48

Note :- NR - Not Reported.

(Cont...)

**TABLE - 17 : PURPOSE WISE CLASSIFICATION OF DEMAND AND OVERDUES
(AT ULTIMATE BORROWERS' LEVEL AS ON 30 JUNE 2020)**

(₹ Lakhs)

Sr. No.	Name of SCARDB	Total Farm Sector			(II) Non Farm Sector			(III) Rural Housing		
		Demand (1+4+7+10+13+16)	Overdues (2+5+8+11+14+17)	Overdues (%)	Demand	Overdues	Overdues (%)	Demand	Overdues	Overdues (%)
		19	20	21	22	23	24	25	26	27
1.	Gujarat	21401.83	24022.10	112.24	2230.46	1815.09	81.38	5806.63	5689.86	97.99
2.	Haryana	157493.42	121167.84	76.94	17055.42	13187.57	77.32	19156.15	15363.24	80.20
3.	Himachal Pradesh	12964.28	7064.91	54.50	2192.48	1495.73	68.22	3380.52	1694.58	50.13
4.	Jammu & Kashmir	2164.94	1353.35	62.51	345.82	310.13	89.68	344.42	227.12	65.94
5.	Karnataka	94401.38	55046.10	58.31	915.31	881.53	96.31	4659.08	4035.91	86.62
6.	Kerala	81409.05	41566.27	51.06	45119.88	40185.74	89.06	121484.39	35430.85	29.16
7.	Pondicherry	0.00	0.00	0.00	2.78	2.78	100.00	0.00	0.00	0.00
8.	Punjab	97796.93	89695.25	91.72	7380.33	7019.29	95.11	47291.23	37006.06	78.25
9.	Rajasthan	82929.66	55379.25	66.78	16566.73	13919.25	84.02	12183.94	8483.64	69.63
10.	Tamil Nadu	738.53	725.96	98.30	5560.49	4860.68	87.41	1089.17	935.23	85.87
11.	Tripura	NR	NR	NR	NR	NR	NR	NR	NR	NR
12.	Uttar Pradesh	102130.91	75819.55	74.24	33729.44	24396.77	72.33	4674.94	3440.45	73.59
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR
TOTAL (1 to 13)		653430.93	471840.58	72.21	131099.14	108074.56	82.44	220070.47	112306.94	51.03

Note :- NR - Not Reported.

(Cont...)

**TABLE - 17 : PURPOSE WISE CLASSIFICATION OF DEMAND AND OVERDUES
(AT ULTIMATE BORROWERS' LEVEL AS ON 30 JUNE 2020)**

(₹ Lakhs)

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	9188.29	8562.54	93.19	61339.08	40089.59	65.36
2.	Haryana	13117.56	11408.17	86.97	206822.55	161126.82	77.91
3.	Himachal Pradesh	0.00	0.00	0.00	18537.28	10255.22	55.32
4.	Jammu & Kashmir	132.41	99.23	74.94	2987.59	1989.83	66.60
5.	Karnataka	0.00	0.00	0.00	99975.77	59963.54	59.98
6.	Kerala	40491.33	10833.34	26.75	288504.65	128016.20	44.37
7.	Pondicherry	2999.20	305.15	10.17	3001.98	307.93	10.26
8.	Punjab	93097.88	62122.88	66.73	245566.37	195843.48	79.75
9.	Rajasthan	2244.65	1428.92	63.66	113924.98	79211.06	69.53
10.	Tamil Nadu	121385.93	2168.76	1.79	128774.12	8690.63	6.75
11.	Tripura	NR	NR	NR	NR	NR	NR
12.	Uttar Pradesh	124852.06	89681.47	71.83	265387.35	193338.24	72.85
13.	West Bengal	NR	NR	NR	NR	NR	NR
TOTAL (1 to 13)		407509.31	186610.46	45.79	1434821.72	878832.54	61.25

Note :- NR - Not Reported.

**TABLE - 18 : PERIOD-WISE CLASSIFICATION OF OVERDUES
(AT ULTIMATE BORROWERS' LEVEL AS ON 30 JUNE 2020)**

(₹ Lakhs)

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	2993	5279.67	6231	15423.99	12483	31926.14	30498	67622.22	52205	120252.02
3.	Himachal Pradesh	1566	674.67	2126	2068.60	1542	1870.74	1897	2253.76	7131	6867.77
4.	Jammu & Kashmir	NR	265.35	NR	65.55	NR	154.34	NR	868.11	NR	1353.35
5.	Karnataka	46706	15993.93	26565	15613.76	18173	7792.40	28278	15444.48	119722	54844.57
6.	Kerala	35749	10331.66	26790	21486.53	7244	6965.35	4423	2782.73	74206	41566.27
7.	Pondicherry	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8.	Punjab	3286	6147.47	6673	16060.06	8192	28336.33	12962	37756.36	31113	88300.22
9.	Rajasthan	3801	2724.01	4310	6097.44	3539	8695.91	2601	38264.40	14251	55781.76
10.	Tamil Nadu	0	0.00	0	0.00	0	0.00	974	725.96	974	725.96
11.	Tripura	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
12.	Uttar Pradesh	16075	7674.58	52493	30699.24	116037	68138.55	71725	48838.79	256330	155351.16
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
TOTAL (1 to 13)		110176	49091.34	125188	107515.17	167210	153879.76	153358	214556.81	555932	525043.08

Note :- NR - Not Reported.

(Cont...)

**TABLE - 18 : PERIOD-WISE CLASSIFICATION OF OVERDUES
(AT ULTIMATE BORROWERS' LEVEL AS ON 30 JUNE 2020)**

(₹ Lakhs)

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	574	677.55	1154	1344.86	1638	2377.96	6848	8791.53	10214	13191.90
3.	Himachal Pradesh	39	51.32	70	175.23	71	408.45	283	1068.76	463	1703.76
4.	Jammu & Kashmir	NR	96.63	NR	54.14	NR	61.54	NR	97.82	NR	310.13
5.	Karnataka	8	10.98	30	26.06	133	84.88	1862	509.78	2033	631.70
6.	Kerala	12751	20933.24	7699	12973.02	2475	4620.54	1185	1658.94	24110	40185.74
7.	Pondicherry	0	0.00	0	0.00	0	0.00	9	2.78	9	2.78
8.	Punjab	106	209.81	177	380.47	308	1301.70	978	5127.31	1569	7019.29
9.	Rajasthan	1170	793.17	2233	2261.73	2355	3587.42	5933	7273.83	11691	13916.15
10.	Tamil Nadu	0	0.00	0	0.00	0	0.00	1684	4860.68	1684	4860.68
11.	Tripura	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
12.	Uttar Pradesh	2978	1227.73	11339	4896.90	27450	12401.28	17909	7531.23	59676	26057.14
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
TOTAL (1 to 13)		17626	24000.43	22702	22112.41	34430	24843.77	36691	36922.66	111449	107879.27

Note :- NR - Not Reported.

(Cont...)

**TABLE - 18 : PERIOD-WISE CLASSIFICATION OF OVERDUES
(AT ULTIMATE BORROWERS' LEVEL AS ON 30 JUNE 2020)**

(₹ Lakhs)

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	221	266.54	442	830.87	986	2344.05	4660	11347.63	6309	14789.09
3.	Himachal Pradesh	149	142.44	222	463.36	188	383.92	272	693.37	831	1683.09
4.	Jammu & Kashmir	NR	118.00	NR	49.61	NR	36.74	NR	22.77	NR	227.12
5.	Karnataka	261	205.85	383	240.84	857	450.55	2034	3138.67	3535	4035.91
6.	Kerala	34355	5655.65	15597	14085.54	5252	13244.36	1451	2445.30	56655	35430.85
7.	Pondicherry	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8.	Punjab	2639	2600.85	3908	7579.20	4661	14634.88	2741	12191.13	13949	37006.06
9.	Rajasthan	852	803.45	1124	2072.55	991	2309.07	1244	3295.98	4211	8481.05
10.	Tamil Nadu	0	0.00	0	0.00	0	0.00	448	935.23	448	935.23
11.	Tripura	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
12.	Uttar Pradesh	198	136.12	791	444.92	2561	1486.34	1905	1506.65	5455	3574.03
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
TOTAL (1 to 13)		38675	9928.90	22467	25766.89	15496	34889.91	14755	35576.73	91393	106162.43

Note :- NR - Not Reported.

(Cont...)

**TABLE - 18 : PERIOD-WISE CLASSIFICATION OF OVERDUES
(AT ULTIMATE BORROWERS' LEVEL AS ON 30 JUNE 2020)**

(₹ Lakhs)

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	122	228.98	768	1156.08	1592	2525.66	8395	8983.09	10877	12893.81
3.	Himachal Pradesh	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4.	Jammu & Kashmir	NR	39.59	NR	22.61	NR	19.51	NR	17.52	NR	99.23
5.	Karnataka	58	12.51	157	25.18	461	115.27	1631	298.40	2307	451.36
6.	Kerala	7622	1256.32	3918	4962.74	1451	1993.50	2228	2620.78	15219	10833.34
7.	Pondicherry	NR	32.57	NR	30.16	NR	50.77	NR	191.65	NR	305.15
8.	Punjab	3666	5745.42	6299	15582.23	7179	22866.18	7253	19324.08	24397	63517.91
9.	Rajasthan	168	138.17	206	392.99	159	499.35	1	1.59	534	1032.10
10.	Tamil Nadu	5769	2168.76	0	0.00	0	0.00	0	0.00	5769	2168.76
11.	Tripura	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
12.	Uttar Pradesh	1178	606.50	3176	1788.85	7104	3696.91	5280	2263.66	16738	8355.92
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
TOTAL (1 to 13)		18583	10228.82	14524	23960.84	17946	31767.15	24788	33700.77	75841	99657.58

Note :- NR - Not Reported.

(Cont...)

**TABLE - 18 : PERIOD-WISE CLASSIFICATION OF OVERDUES
(AT ULTIMATE BORROWERS' LEVEL AS ON 30 JUNE 2020)**

(₹ Lakhs)

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	5811	10421.30	4065	6473.77	4334	7024.43
2.	Haryana	3910	6452.74	8595	18755.80	16699	39173.81
3.	Himachal Pradesh	1754	868.43	2418	2707.19	1801	2663.11
4.	Jammu & Kashmir	NR	519.57	NR	191.91	NR	272.13
5.	Karnataka	47033	16223.27	27135	15905.84	19624	8443.10
6.	Kerala	90477	38176.87	54004	53507.83	16422	26823.75
7.	Pondicherry	NR	32.57	NR	30.16	NR	50.77
8.	Punjab	9697	14703.55	17057	39601.96	20340	67139.09
9.	Rajasthan	5991	4458.80	7873	10824.71	7044	15091.75
10.	Tamil Nadu	5769	2168.76	0	0.00	0	0.00
11.	Tripura	NR	NR	NR	NR	NR	NR
12.	Uttar Pradesh	20429	9644.93	67799	37829.91	153152	85723.08
13.	West Bengal	NR	NR	NR	NR	NR	NR
TOTAL (1 to 13)		190871	103670.79	188946	185829.08	239416	252405.02

Note :- NR - Not Reported.

(Cont...)

**TABLE - 18 : PERIOD-WISE CLASSIFICATION OF OVERDUES
(AT ULTIMATE BORROWERS' LEVEL AS ON 30 JUNE 2020)**

(₹ Lakhs)

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	16375	16169.84	30585	40089.34
2.	Haryana	50401	96744.47	79605	161126.82
3.	Himachal Pradesh	2452	4015.89	8425	10254.62
4.	Jammu & Kashmir	NR	1006.22	NR	1989.83
5.	Karnataka	33805	19391.33	127597	59963.54
6.	Kerala	9287	9507.75	170190	128016.20
7.	Pondicherry	NR	194.43	3496	307.93
8.	Punjab	23934	74398.88	71028	195843.48
9.	Rajasthan	9779	48835.80	30687	79211.06
10.	Tamil Nadu	3106	6521.87	8875	8690.63
11.	Tripura	NR	NR	NR	NR
12.	Uttar Pradesh	96819	60140.33	338199	193338.25
13.	West Bengal	NR	NR	NR	NR
TOTAL (1 to 13)		245958	336926.81	868687	878831.70

Note :- NR - Not Reported.

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

(Numbers)

Sr. No.	Name of SCARDB	Branches of SCARDBs as on 31 March 2020										
		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	9 (6)	15 (17)	15 (13)	17 (24)	9 (8)	12 (10)	19 (13)	26 (24)	37 (33)	17 (28)	176 (176)
2.	Himachal Pradesh	0 (0)	2 (3)	2 (3)	7 (5)	2 (4)	4 (9)	11 (10)	14 (12)	7 (3)	2 (2)	51 (51)
3.	Jammu & Kashmir	0 (2)	0 (7)	3 (8)	4 (6)	1 (6)	5 (1)	8 (4)	8 (8)	7 (2)	15 (7)	51 (51)
4.	Pondicherry	1 (1)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	1 (1)
5.	Tripura	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
6.	Uttar Pradesh	0 (0)	0 (1)	2 (2)	4 (11)	6 (8)	22 (15)	39 (27)	137 (114)	104 (120)	9 (25)	323 (323)
7.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
TOTAL (1 to 7)		10 (9)	17 (28)	22 (26)	32 (46)	18 (26)	43 (35)	77 (54)	185 (158)	155 (158)	43 (62)	602 (602)

Note:- (1) Figures in brackets as on 31.03.2019.

(2) NR - Not Reported.

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

(Numbers)

Sr. No.	Name of SCARDB	Number of PCARDBs as on 31 March 2020										
		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)	1 (0)	2 (0)	4 (0)	7 (0)	13 (0)	35 (4)	9 (67)	71 (71)
2.	Himachal Pradesh	0 (2)	3 (6)	4 (9)	10 (6)	6 (5)	4 (2)	2 (0)	1 (0)	0 (0)	0 (0)	30 (30)
3.	Karnataka	1 (30)	11 (6)	14 (5)	25 (9)	19 (9)	27 (5)	14 (13)	45 (29)	17 (35)	5 (37)	178 (178)
4.	Kerala	7 (13)	6 (14)	19 (21)	20 (17)	6 (3)	7 (3)	5 (2)	2 (2)	2 (0)	1 (0)	75 (75)
5.	Punjab	0 (2)	4 (2)	3 (5)	3 (12)	7 (2)	3 (6)	6 (11)	25 (16)	14 (20)	24 (13)	89 (89)
6.	Rajasthan	8 (2)	2 (1)	2 (0)	0 (7)	0 (0)	1 (3)	1 (3)	3 (10)	6 (4)	14 (6)	37 (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	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
TOTAL (1 to 8)		159 (185)	47 (52)	51 (55)	62 (19)	42 (20)	46 (29)	35 (24)	90 (58)	74 (63)	54 (123)	660 (659)

Note:- (1) Figures in brackets as on 31.03.2019.

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

(3) NR - Not Reported.

TABLE - 20(i) : PRODUCTIVITY PARAMETERS DURING 2019-20 (AT APEX BANK LEVEL)

(₹ Lakhs)

Sr. No.	Name of SCARDB	PRODUCTIVITY PARAMETERS (per staff basis)			
		Loans Outstanding	Loans Issued	Deposit Outstanding	Cash Recovery
1.	Gujarat	176.56	42.67	83.48	66.41
2.	Haryana	2805.14	108.16	8.40	NR
3.	Himachal Pradesh	245.56	34.37	66.41	38.71
4.	Jammu & Kashmir	25.49	4.02	71.21	4.42
5.	Karnataka	653.92	94.17	122.03	125.63
6.	Kerala	3911.19	1218.48	182.20	982.18
7.	Pondicherry	129.20	100.09	118.49	96.22
8.	Punjab	1165.96	6.43	130.69	216.32
9.	Rajasthan	2545.46	136.88	9.99	0.22
10.	Tamil Nadu	998.07	1066.61	265.19	NR
11.	Tripura	NR	NR	NR	NR
12.	Uttar Pradesh	98.46	1.79	1.81	25.27
13.	West Bengal	NR	NR	NR	NR
TOTAL (1 to 13)		12755.01	2813.67	1059.90	1555.38

Note: NR - Not Reported.

TABLE - 20(ii) : PRODUCTIVITY PARAMETERS DURING 2019-20 (AT PRIMARY BANK LEVEL)

(₹ Lakhs)

Sr. No.	Name of SCARDB	PRODUCTIVITY PARAMETERS (per staff basis)			
		Loans Outstanding	Loans Issued	Deposit Outstanding	Cash Recovery
1.	Haryana	158.16	0.00	0.08	NR
2.	Himachal Pradesh	139.38	23.51	50.29	24.15
3.	Karnataka	261.56	48.65	77.65	73.53
4.	Kerala	525.92	168.00	0.00	119.13
5.	Punjab	358.96	2.18	0.00	79.30
6.	Rajasthan	386.44	32.99	2.51	0.33
7.	Tamil Nadu	201.01	302.06	11.91	NR
8.	West Bengal	NR	NR	NR	NR
TOTAL (1 to 8)		2031.43	577.39	142.44	296.44

Note:- NR - Not Reported.

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

Sr. No.	Name of SCARDB	During 2018-19		During 2019-20	
		Audit Classification	Month of Completion	Audit Classification	Month of Completion
1.	Gujarat	Completed (A)	July 2020	NR	NR
2.	Haryana	NR	NR	NR	NR
3.	Himachal Pradesh	Completed (B)	August 2019	Completed (B)	October 2020
4.	Jammu & Kashmir	Completed (D)	October 2019	NR	NR
5.	Karnataka	Completed (A)	August 2019	Completed (A)	October 2020
6.	Kerala	Completed (A)	October 2019	Completed (A)	December 2020
7.	Pondicherry	Completed (C)	March 2020	Completed (C)	April 2021
8.	Punjab	Completed (A)	March 2019	Completed (A)	October 2020
9.	Rajasthan	Completed (A)	June 2019	Completed (A)	August 2020
10.	Tamil Nadu	Completed (A)	September 2019	Completed (A)	November 2020
11.	Tripura	NR	NR	NR	NR
12.	Uttar Pradesh	Completed (C)	March 2020	Completed (B)	January 2021
13.	West Bengal	NR	NR	NR	NR

Note:- NR - Not Reported.

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

(Numbers)

Sr. No.	Name of SCARDB	Status of Audit with Audit Classification											
		During 2018-19						During 2019-20					
		A	B	C	D	Not-audited	Total (1 to 5)	A	B	C	D	Not-audited	Total (7 to 11)
		1	2	3	4	5	6	7	8	9	10	11	12
1.	Haryana	0	3	9	2	5	19	0	1	0	0	18	19
2.	Himachal Pradesh	0	1	0	0	0	1	0	1	0	0	0	1
3.	Karnataka	8	18	150	2	0	178	7	22	147	2	0	178
4.	Kerala	10	21	43	1	0	75	6	13	41	2	13	75
5.	Punjab	3	19	28	39	0	89	2	10	18	59	0	89
6.	Rajasthan	3	9	23	1	0	36	2	10	22	1	1	36
7.	Tamil Nadu	28	35	115	0	2	180	27	35	110	1	7	180
8.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR

Note :- NR - Not Reported.

