Statistical Bulletin 2023-24

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STATISTICAL BULLETIN
2023-24

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PREFACE

We are happy to bring out the ***Annual Statistical Bulletin for the year 2023-24*** *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 2023-24. We hope that this publication would be useful to our member banks and others concerned.*

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

Place: Vashi, Navi Mumbai
Date: 31st October 2025

-Sd/-
K.K. Ravindran
Managing Director

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IMPORTANT OPERATIONAL AND PERFORMANCE INDICATORS

(₹ Crores)

S. No.	INDICATORS	Position as on 31st March 2024*
01.	SCARDBs (Number)	13
02.	SCARDB Branches	693
03.	Operational Units (Number)	2007
04.	Supervisory Units (Number) (SCARDB branches)	182
05.	Membership (in Lakh)	101.77
06.	Share Capital	939.21
07.	Reserves	4562.40
08.	Net worth of SCARDBs (Net Position)	4353.14
09.	Number of SCARDBs having Positive Net worth	9
10.	Borrowings during the year	2819.88
11.	Borrowings Outstanding during the year	12446.49
12.	Deposits Mobilized	2093.64
13.	Deposits Outstanding	2386.35
14.	Investments Outstanding	2557.10
15.	Loans Disbursed at Apex Bank Level	5792.00
16.	Loans Outstanding at Apex Bank Level	21294.78
17.	Loans Disbursed at Ultimate Borrowers' Level	6253.86
18.	Loans Outstanding at Ultimate Borrowers' level	18311.88
19.	Staff Position – Apex Bank Level (number)	4384
20.	Staff Position – Primary Bank Level (number)	4335
21.	Number of SCARDBs in Profit	8
22.	Number of SCARDBs in Loss	4
23.	Number of SCARDBs having Accumulated Loss	4
24.	Total Accumulated Losses	1148.47
25.	Recovery Performance at Ultimate Borrowers' Level (As on 30th June 2024)	
	(i) Demand	16881.37
	(ii) Collection	6884.93
	(iii) Balance	9996.44
	(iv) % of collection	40.78
26.	Number of Units having Recovery of 70% and above	419
27.	Number of Units having Recovery of less than 40%	576

(*) Except Tripura, West Bengal, Assam, Bihar and Odisha SCARDBs have not submitted the data.

LTCCS 2023-24 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 2023-24 (as on 31 March 2024) compared with the position obtained during 2022-23 (as on 31 March 2023).

2. Structural Pattern

Out of 13 fully functional SCARDBs, 5 have Unitary Structure operating through their branches and 6 have 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 through 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** below:

Abstract 1 – Network **(Number)**

S.No.	Organizational Network	2022-23	2023-24
1.	SCARDB Branches	692	693
2.	Supervisory Units	182	182
3.	PCARDBs	605	609
4.	PCARDB Branches	501	523
5.	**Operational Units (1+2+3+4)**	**1980**	**2007**

3.1 Operational Units

Number of Operational units increased by 27 units from 1980 to 2007 during the year. The number of branches of SCARDBs, PCARDBs and PCARDBs branches were increased by 1, 4, and 22 units respectively during the year, while Supervisory Units remained constant as in the previous year.

There is no uniformity in geographical coverage of PCARDBs which ranges from whole of a District in Haryana and Rajasthan to a Block or Taluk in other states.

3.2 Supervisory Units

Supervisory Units are also located at the district, regional or divisional level. The total number of supervisory units of fully functional SCARDBs are 182 for both the years 2022-23 and 2023-24.

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

The number of individual members with break-up between borrowing and non-borrowing is furnished in **Abstract 2.** They are direct members of the SCARDBs in the case of unitary structure and 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 13 fully functional SCARDBs stood at 101.91 lakhs showing a decrease by 2.86 lakhs during 2023-24 as compared to that of 2022-23 at 104.77 lakhs. The number of borrowing membership slightly decreased by 0.32 lakhs during the year under review from 39.33 lakhs (31.3.2023) to 39.01 lakhs (31.3.2024). Similarly, the number of Non-borrowing membership was also decreased by 2.54 lakhs during 2023-24 at 62.90 lakhs as against 65.44 lakhs during 2022-23.

Himachal Pradesh, Kerala, Pondicherry, Tripura and West Bengal SCARDBs had reported increase in membership while Gujarat, Haryana, Jammu & Kashmir, Karnataka, Punjab, Rajasthan, Tamil Nadu, and Uttar Pradesh SCARDBs showed decline in their total membership during 2022-23.

Abstract 2 – Membership Details **(Lakhs)**

Membership	During 2022-23	During 2023-24	Growth
Borrowing Members	39.33	39.01	(-) 0.32
Non-borrowing Members	65.44	62.90	(-) 2.54
Total Membership	**104.77**	**101.91**	**(-) 2.86**

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

The Financial position of fully functional SCARDBs for the years 2022-23 and 2023-24 at a glance is given in **Abstract 3.**

Abstract 3 - Sources of Funds

(₹ Crore)

Sr. No.	Particulars	During the year		Growth	
		2022-23	2023-24	Amount	Percentage
I.	**Share Capital Outstanding**				
a.	Borrowers	846.61	864.82	(+) 18.21	(+) 2.15
b.	Government	74.39	74.39	(+) 0.00	(+) 0.00
	Total - I (a+b)	**921.00**	**939.21**	**(+) 18.21**	**(+) 1.98**
II.	**Free Reserves Outstanding**				
a.	Statutory Reserve fund	818.59	839.93	(+) 21.34	(+) 2.61
b.	Credit stabilization fund	401.88	417.64	(+) 15.76	(+) 3.92
c.	Building Fund	165.78	177.19	(+) 11.41	(+) 6.88
d.	Dividend Equalisation Fund	18.58	18.20	(-) 0.38	(-) 2.05
e.	Undisbursed Profits	525.58	686.99	(+) 161.41	(+) 30.71
f.	Other funds & free reserves	2384.79	2422.45	(+) 37.66	(+) 1.58
	Total - II (a to f)	**4315.20**	**4562.40**	**(+) 247.20**	**(+) 5.73**
	Accumulated losses	607.80	1148.47	(+) 540.67	(+) 88.96
III.	**Net worth (I + II - III)**	**4628.40**	**4353.14**	**(-) 275.26**	**(-) 5.95**

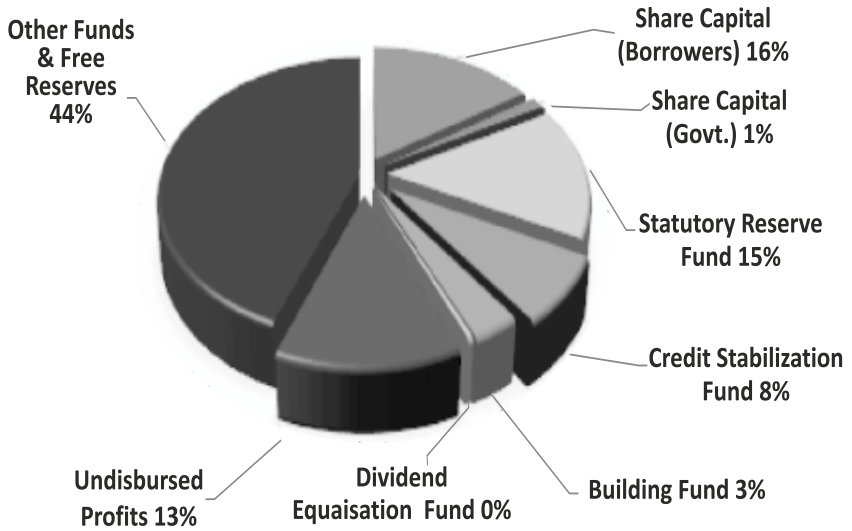
5.1 Share Capital

The total paid up share capital of fully functional SCARDBs stood at ₹939.21 crs. as on 31 March 2024 as against ₹921.00 crs. as on 31 March 2023 registering an increase of ₹18.21 crores over the previous year, mainly due to the share capital contributed by Borrowing members which is increased by 2.15% crs., while the share capital contributed by the Government remained constant at ₹74.39 crs as compared to the previous year. The composition of paid up share capital of fully functional banks is given in **Exhibit 5.1.**

5.1.1 Reserves & other funds

The total of Free Reserves & other owned funds of SCARDBs have increased from ₹4315.20 crs. in 2022-23 to ₹4562.40 crs. during 2023-24 showing an increase of ₹247.20 crs. mainly on account of increase in the undisbursed profits of ₹161.41 crs. and further increase of ₹37.66 crs. in Other funds and free reserves during the year compared to the previous year.

Exhibit 5.1: Share of Resources during 2023-24



5.2 Net worth of SCARDBs

Total net-worth of 13 fully functional SCARDBs stood at ₹4353.14 crs. as on 31 March 2024 as against ₹4628.40 crs. indicating a decrease of ₹275.26 crs. from the position as on 31 March 2023. Out of these 13 banks, 9 had positive net-worth aggregating ₹4933.92 crs., while Haryana and Jammu & Kashmir bank had negative net-worth amounting to ₹435.93 crs and ₹144.85 crs. respectively. Accumulated losses of SCARDBs increased from ₹607.81 crs. during 2022-23 to ₹1148.47 crs. during 2023-24. Haryana (₹955.19 crs.), Himachal Pradesh (₹13.68 crs.), Jammu & Kashmir (₹176.39 crs.) and Pondicherry (₹3.21 crs.) are the 4 SCARDBs which had accumulated losses as on 31.3.2024. Tripura and West Bengal SCARDBs did not report their position during the year.

5.3 Borrowings [TABLE – 5(i)]

With diversification in the avenues for borrowings, the share of NABARD's refinance in the total borrowings has been coming down in the last few years which however shows an increase from 37.95% to 79.38% during the year. Share of borrowings from other sources came down from 61.25% to 18.72% as the share of Govt. increased from 0.81% to 1.95% during the year.

5.3.1 Borrowings made during the year

Abstract - 4 depicts the aggregate Borrowings by fully functional SCARDBs under various heads during 2022-23 and 2023-24.

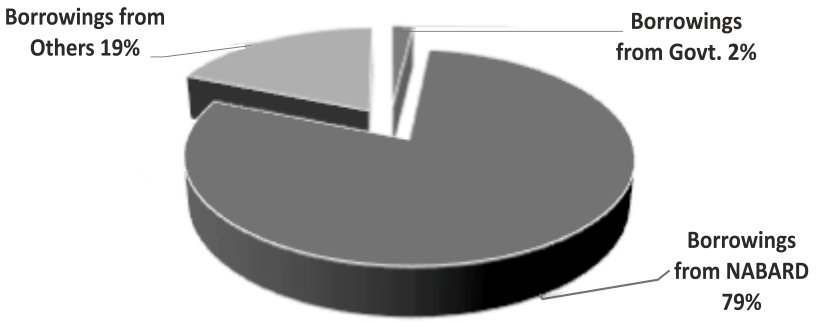
Abstract 4 - Borrowings **(₹ crores)**

Sr. No.	Types of Borrowings	During the year		Growth		Percentage to Total Borrowings	
		2022-23	2023-24	Amount	Percentage	2022-23	2023-24
1	Borrowings from Government	55.00	55.06	(+) 0.06	(+) 0.11	0.81	1.95
2	Borrowings from NABARD	2579.77	2300.65	(-) 279.12	(-) 10.82	37.95	79.38
3	Borrowings from Others	4163.83	542.44	(-) 3621.39	(-) 86.97	61.25	18.72
	Total (1+2+3)	**6798.60**	**2898.15**	**(-) 3900.45**	**(-) 57.37**	**100.00**	**100.00**

The borrowings of 13 fully functional SCARDBs during 2023-24 stood at ₹2898.15 crs. as against ₹6798.60 crs. in the previous year, mainly on account of decrease in Other borrowings by ₹3621.39 crs. and by ₹279.12 crs. in borrowings from NABARD. The change in borrowings from Govt. doesn't have any significant impact on the total as its share is meagre.

Against the total borrowings of ₹2300.65 crs. total repayment to NABARD during 2023-24 were ₹2412.00 crs. Kerala SCARDB had the highest borrowing of ₹1000.00 crs. during 2023-24, followed by Karnataka with ₹408.55 crs., Uttar Pradesh ₹343.03 crs., West Bengal ₹301.08 crs., Punjab ₹100.00 crs., Himachal Pradesh ₹88.00 crs. and Rajasthan ₹60.00 crs. respectively from NABARD. However, Gujarat, Haryana, Jammu & Kashmir, Pondicherry, Tamil Nadu and Tripura SCARDBs did not avail refinance from NABARD due to non-availability of State Government/Union Territory's default guarantee as required. **Exhibit 5.2** depicts the share of borrowings from different sources during 2023-24.

Exhibit 5.2: Share of Borrowings during 2023-24



5.3.2 Borrowings Outstanding

The aggregate borrowings outstanding of 13 functional SCARDBs stood at ₹12475.72 crs. as on 31 March 2024 as against ₹12392.53 crs. as on 31 March 2023 registering an increase of ₹83.19 crs. (0.67%) over the previous year.

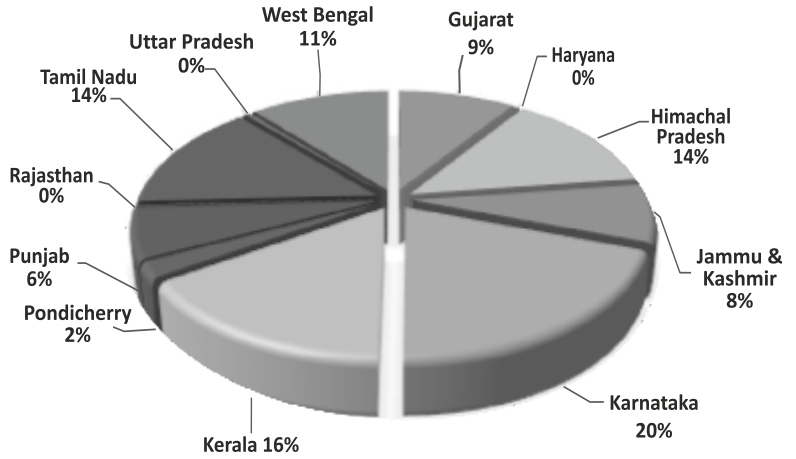
Total Borrowings of PCARDBs during 2023-24 were ₹3968.57 crs., almost 99% of their total borrowings amounting to ₹3961.51 crs. came from SCARDBs. The Outstanding borrowings of PCARDBs as on 31.03.2024 decreased by ₹179.23 crs. from ₹13959.67 crs. during 2022-23 to ₹13780.45 crs. during 2023-24. Haryana and West Bengal SCARDBs did not report their position during the 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 12 banks during 2023-24 were ₹2093.64 crs. as against ₹1986.53 crs. during the previous year shown an increase of ₹107.11 crs. The total deposit outstanding of these banks as on 31 March 2024 increased from ₹2347.98 crs. to ₹2386.35 crs. during the previous year. Bank-wise share of total deposits outstanding during 2023-24 is given in **Exhibit 5.3.**

Exhibit 5.3: SCARDB - wise Share of Deposit Outstanding of ₹2386.35 crores as on 31 March 2024



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 (incl. Allied Activities)
(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

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

During 2023-24, total advances of 13 fully functional SCARDBs were ₹5792.00 crs. as against ₹5444.94 crs. during 2022-23. Advances during the year increased by ₹347.06 crs. registering 6.37% growth over the previous year. The **Abstract 5** given below depicts the breakup of advances between farm and non-farm sectors during the years 2022-23 and 2023-24 by 13 fully functional SCARDBs.

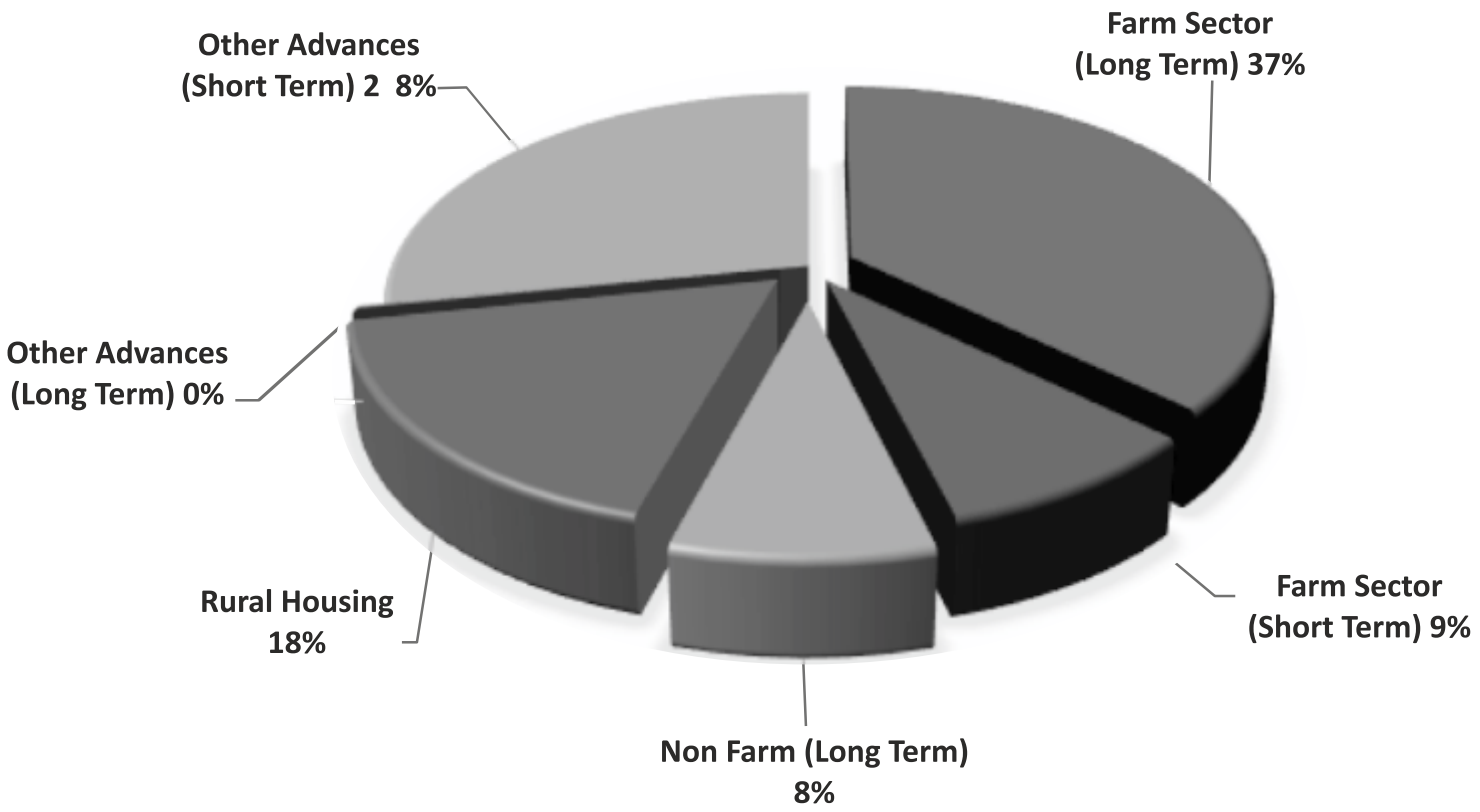
Abstract 5 – Loans disbursed at Apex Bank Level

(₹ crores)

Sr. No.	Types of Advances	During the year		Growth		REMARKS
		2022-23	2023-24	Amount	Percentage	
1	Farm Sector Adv.					Gujarat, Jammu & Kashmir, Karnataka and Uttar Pradesh increased their long term farm sector advances, while Haryana, Himachal Pradesh, Kerala, Punjab, Rajasthan and West Bengal SCARDBs showed decline in their long term farm sector advances. Kerala SCARDB registered decrease in their short term farm sector advances.
i.	Long Term	1860.52	2145.95	(+) 285.43	(+) 15.34	
ii.	Short Term	531.10	514.66	(-) 16.44	(-) 3.10	
2	Non–farm Sector (Long Term)	468.62	490.81	(+) 22.19	(+) 4.74	Himachal Pradesh, Jammu & Kashmir, Tripura, Uttar Pradesh and West Bengal SCARDBs registered an increase in their LT non-farm sector advances while remaining banks had reduction in Non-farm lending.
3	Rural Housing	1020.75	1015.25	(-) 5.50	(-) 0.54	Only Jammu & Kashmir and Kerala SCARDBs showed increase in their advances under rural housing while the remaining banks registered decrease.
4	Other Non-agril. Adv.					Only Jammu & Kashmir SCARDB has increased their long term other non-agril. advances, while Other SCARDBs recorded reduction in their long term advances. In short term other non-agril. advances, Karnataka, Kerala, Pondicherry and Tamil Nadu had increase in Other non-agri short-term advances.
i.	Long Term	190.47	10.60	(-) 179.87	(-) 94.43	
ii.	Short Term	1373.48	1614.73	(+) 241.25	(+) 17.56	
	Total (1+2+3+4)	**5444.94**	**5792.00**	**(+) 347.06**	**(+) 6.37**	Increase in the total advances were registered by Gujarat, Jammu & Kashmir, Karnataka, Kerala, Pondicherry, Tamil Nadu, Tripura and Uttar Pradesh SCARDBs while Haryana, Himachal Pradesh, Punjab, Rajasthan and West Bengal SCARDBs had registered decline in their total advances.

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 2023-24



The aggregate loans outstanding at Apex Bank level as on 31 March 2024 stood at ₹21294.78 crs. as against ₹21061.07 crs. as on 31 March 2023. There has been an increase in the loans outstanding of Gujarat, Haryana, Himachal Pradesh, Jammu & Kashmir, Karnataka, Pondicherry, Tamil Nadu, Tripura, Uttar Pradesh and West Bengal SCARDBs while outstanding loans of Kerala, Punjab, and Rajasthan SCARDBs were less than the previous year.

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

The **Abstract 6** given below depicts the breakup of advances between farm and non-farm sectors during the years 2022-23 and 2023-24 by the affiliated PCARDBs. The loans disbursed at ultimate borrowers' level increased by 8.56% from ₹5760.65 crs. during 2022-23 to ₹6253.86 crs. during 2023-24. The advances of PCARDBs in Karnataka, Kerala and Tamil Nadu states reported growth while advances by PCARDBs in Haryana, Himachal Pradesh, Punjab and Rajasthan states were less than the previous year.

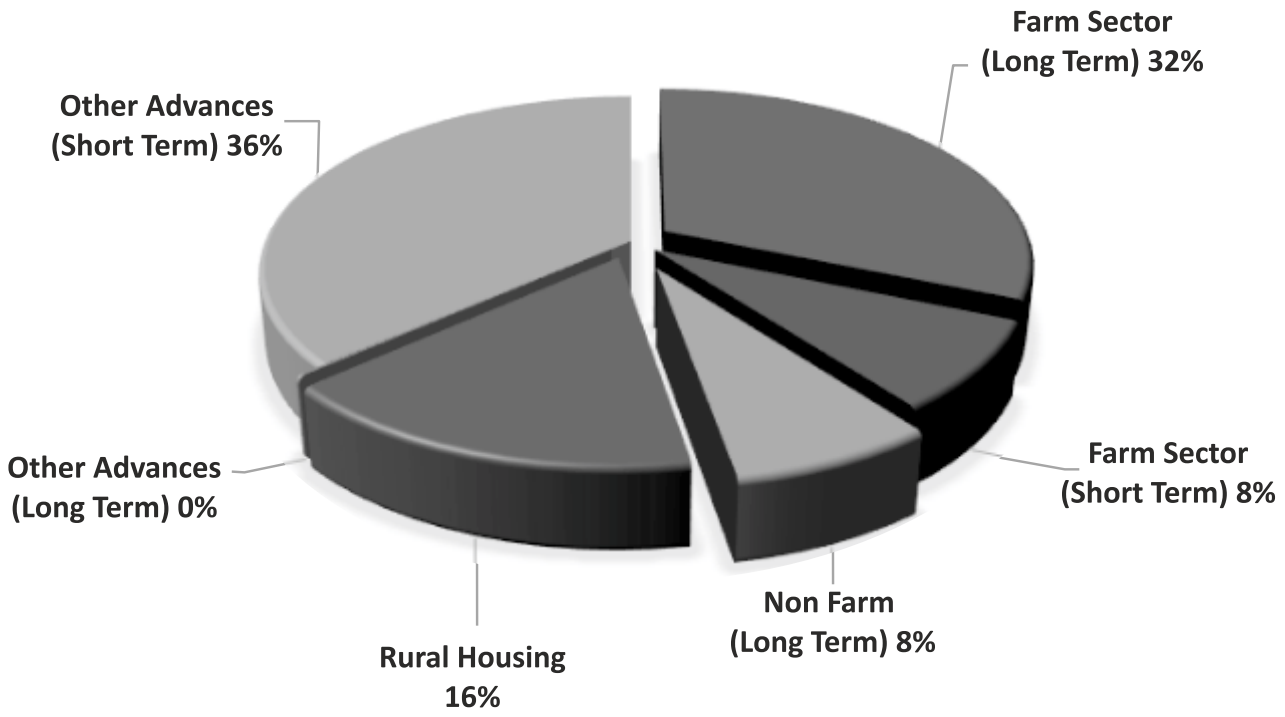
Abstract 6 – Loans Disbursed at Ultimate Borrowers' level

(₹ crores)

Sr. No.	Types of Advances	During the year		Growth		REMARKS
		2022-23	2023-24	Amount	Percentage	
1	Farm Sector Adv.					Gujarat, Jammu & Kashmir, Karnataka and Uttar Pradesh increased their long term farm sector advances, while Haryana, Himachal Pradesh, Kerala, Punjab, Rajasthan and West Bengal SCARDBs showed decline in their long term farm sector advances. Kerala SCARDB registered decrease in their short term farm sector advances.
i.	Long Term	1621.85	1961.25	(+) 339.40	(+) 20.93	
ii.	Short Term	547.07	519.82	(-) 27.25	(-) 4.98	
2	Non–farm Sector (Long Term)	451.25	475.36	(+) 24.11	(+) 5.34	Himachal Pradesh, Jammu & Kashmir, Tripura, Uttar Pradesh and West Bengal SCARDBs registered an increase in their LT non-farm sector advances while remaining banks had recorded declining trend.
3	Rural Housing	1004.28	1012.07	(+) 7.79	(+) 0.78	Only Jammu & Kashmir and Kerala SCARDBs showed increase in their advances under rural housing while the remaining banks had recorded decrease in rural housing advances.
4	Other Non-Agril. Adv.					Only Jammu & Kashmir SCARDB registered increase in long term other non-agril. advances, while other SCARDBs recorded reduction in their long term advances. In short term other non-agril. advances, Karnataka, Kerala, Pondicherry and Tamil Nadu had recorded increase.
i.	Long Term	181.53	11.43	(-) 170.10	(-) 93.70	
ii.	Short Term	1954.67	2273.93	(+) 319.26	(+) 16.33	
	Total (1+2+3+4)	**5760.65**	**6253.86**	**(+) 493.21**	**(+) 8.56**	Increase in the total advances were registered by Gujarat, Jammu & Kashmir, Karnataka, Kerala, Pondicherry, Tamil Nadu, Tripura and Uttar Pradesh SCARDBs while the Haryana, Himachal Pradesh, Punjab, Rajasthan and West Bengal SCARDBs had registered decline in their total advances.

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

Exhibit 6.2: Sector-wise share of advances by PCARDBs during 2023-24



The aggregate loans outstanding at ultimate borrowers' level as on 31 March 2024 stood at ₹18311.88 crs. as against ₹18120.58 crs. as on 31 March 2023. PCARDBs in Himachal Pradesh, Kerala and Tamil Nadu States had increased their loan outstanding while there was decline in the loans outstanding in the states of PCARDBs in Haryana, Karnataka, Punjab and Rajasthan compared to the previous year. West Bengal SCARDB did not report their position during the 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 2023-24 are given in **Abstract -7.**

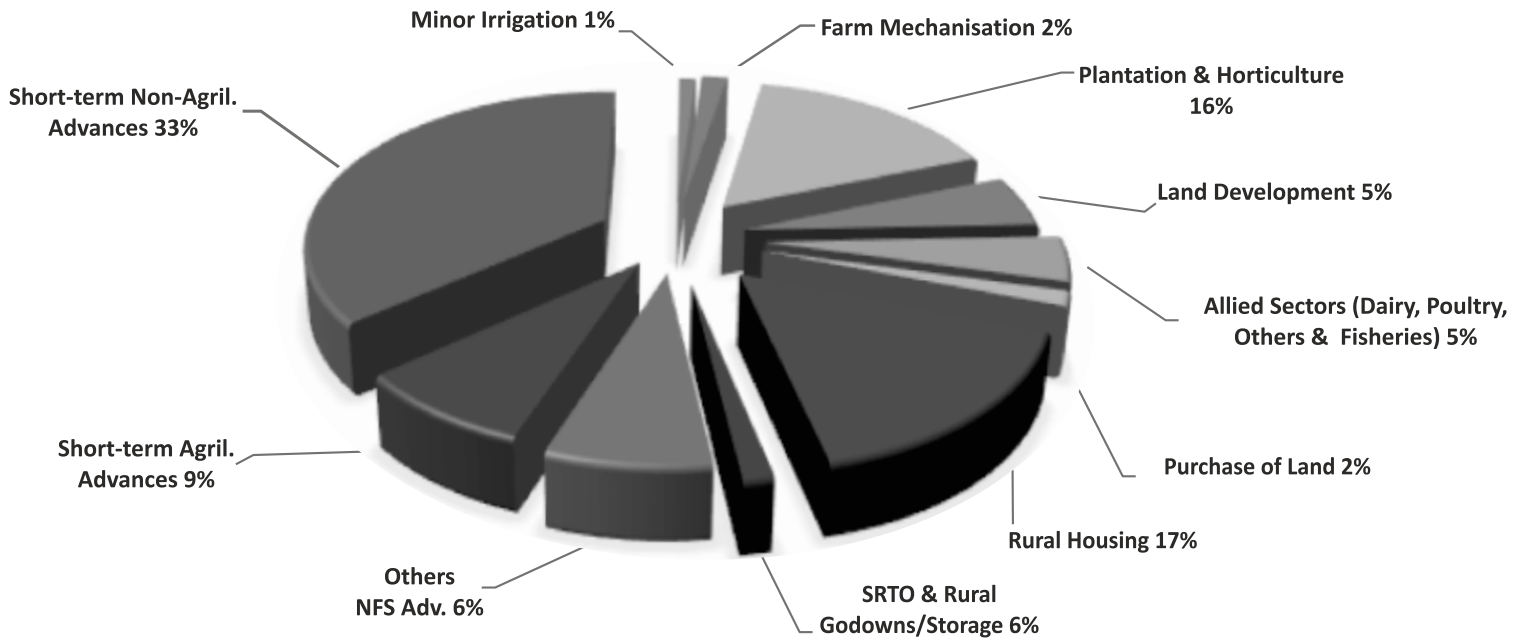
Abstract 7 – Purpose-wise Advances

(₹ Crore)

Sr. No.	Purposes	2023-24	
		Amount	Percentage
A.	**Farm Sector Advances**		
i.	Minor Irrigation	66.90	1.07
ii.	Farm Mechanization	102.24	1.63
iii.	Plantation & Horticulture	1004.33	16.06
iv.	Land Development	330.15	5.28
v.	Purchase of Land	93.63	1.50
vi.	Allied Sectors (Dairy, Poultry, Others & Fisheries)	288.41	4.61
	Total Farm Sector Advances	**1885.66**	**30.15**
B.	**Non-farm Sector Advances**		
i.	Rural Housing	1012.61	16.19
ii.	SRTO & Rural Godowns/Storage	88.90	1.42
iii.	Others	473.00	7.56
	Total Non-farm Sector Advances	**1574.51**	**25.18**
C.	**Short Term Advances**		
i.	Short-term Agril. Advances	519.82	8.31
ii.	Short-term Non-Agril. Advances	2273.87	36.36
	Total Short Term Advances	**2793.69**	**44.67**
	Grand Total (A+B+C)	**6253.86**	**100.00**

During 2023-24 the major share of total advances accounted by Short Term Advances at 44.67% followed by Farm Sector at 30.15%. However, Non-Farm Sector advances accounted for 25.18% including Rural Housing share of 16.19% of the total advances. The sector-wise share of advances made during 2023-24 is furnished in **Exhibit 6.2.1.**

Exhibit 6.2.1 Sector-wise disbursement of advances during 2023-24



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

Out of total advances of ₹5907.39 crs. under 4,51,939 loan accounts during 2023-24, advances to women borrowers were ₹1298.78 crs. in 1,26,235 loan accounts for 21.99% of total advances under 27.93% of loan accounts.

Loans disbursed to weaker sections were ₹795.71 crs. in 68,122 accounts which worked out to a meagre share of 13.47% of total advances and 15.07% of total loan accounts during the year 2023-24.

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 13 fully functional SCARDBs as on 31 March 2024 stood at ₹2557.10 crs. as against ₹2755.69 crs. as on 31 March 2023 registering a decline of 7.21%.

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

8.1 Income

Abstract - 8 depicts the break-up of aggregate income between interest income and other income during 2022-23 and 2023-24 together with their relative share for both these years.

Abstract 8 – Income

(₹ Crore)

Sr. No.	Types of Income	During 2022-23		During 2023-24		Growth	
		Amount	Percentage	Amount	Percentage	Amount	Percentage
1	Interest Income	2255.13	68.33	2197.96	94.06	(-) 57.17	(-) 2.54
2	Other Income	1045.34	31.67	138.70	5.94	(-) 906.64	(-) 86.73
	Total Income (1+2)	**3300.47**	**100.00**	**2336.66**	**100.00**	**(-) 963.81**	**(-) 29.20**

The total income of 13 fully functional SCARDBs during the financial year 2023-24 was ₹2336.66 crs. as against ₹3300.47 crs. during 2022-23 showing a reduction of ₹963.81 crs. (29.20%). During 2023-24, the Interest Income and Other Incomes were decreased by ₹57.17 crs. and ₹906.64 crs. respectively over the previous year.

8.2 Expenditure

During 2023-24, the total expenditure of 13 fully functional SCARDBs stood at ₹2602.89 crs. as against ₹2911.41 crs. during 2022-23 registering a decline of 10.60% over the previous year. Interest paid and other expenditure were increased during 2023-24 by ₹219.29 crs. and ₹8.61 crs. respectively, whereas Cost of Management and Provisions showed a decrease of ₹209.21 crs. and ₹327.21 crs. respectively as compared to the previous year.

Details of expenditure for the years 2022-23 and 2023-24 together with variations are presented in **Abstract 9.**

Abstract 9 – Expenditure

(₹ Crore)

Sr. No.	Types of Expenditure	During 2022-23		During 2023-24		Growth	
		Amount	Percentage	Amount	Percentage	Amount	Percentage
1	Interest Paid	951.35	32.68	1170.64	44.97	(+) 219.29	(+) 23.05
2	Cost of Management	705.60	24.24	496.39	19.07	(-) 209.21	(-) 29.65
3	Provisions	1021.80	35.10	694.59	26.69	(-) 327.21	(-) 32.02
4	Other Expenditure	232.66	7.99	241.27	9.27	(+) 8.61	(+) 3.70
	Total Expenditure (1+2+3+4)	**2911.41**	**100.00**	**2602.89**	**100.00**	**(-) 308.52**	**(-) 10.60**

8.3 Working results of SCARDBs

Of the 13 fully functional banks, 7 banks were in profit during 2023-24 whereas 8 banks were in profit in the previous year 2022-23. The aggregate profits of these banks were decreased to ₹297.04 crs. in 2023-24 from that of ₹429.54 crs. during 2022-23. Remaining 4 SCARDBs were in losses with total losses of ₹563.47 crs. during 2023-24 as against ₹40.48 crs. by 3 SCARDBs during 2022-23. As on 31 March 2024, 4 SCARDBs viz., Haryana, Himachal Pradesh, Jammu & Kashmir and Pondicherry SCARDBs had accumulated losses aggregating ₹1148.47 crs. as against ₹607.80 crs. as on 31 March 2023 by the same SCARDBs. The working results of fully functional SCARDBs are presented in **Abstract 10.** Gujarat, Karnataka, Kerala, Pondicherry, Tamil Nadu and Uttar Pradesh states had reported increase in profits during the current year under report. Other Banks had reported decline in its profit during 2023-24 over the previous year. Tripura and West Bengal banks did not report their position during the year. **(cf. Table 9)**

Abstract 10 – Working Results of Functional SCARDBs

(₹ Crore)

Particulars	2022-23	2023-24
Total (No.)	13	13
In Profit (No.)	8	7
Profit Amount	429.54	297.04
In Loss (No.)	3	4
Loss Amount	40.48	563.27
No. of banks having accumulated losses	4	4
Accumulated Losses	607.80	1148.47

8.4 Working results of PCARDBs (TABLE – 4)

As on 31 March 2024, out of 585 PCARDBs affiliated to 7 fully functional SCARDBs under federal and mixed structures, 292 PCARDBs were in profit aggregating to ₹207.17 crs., whereas 246 PCARDBs had incurred losses to the tune of ₹2658.88 crs. Out of 585 PCARDBs, 422 PCARDBs had accumulated losses amounting to ₹6154.40 crs. during 2023-24 as against ₹6238.66 crs. during 2022-23 by 431 PCARDBs. The accumulated losses of PCARDBs has decreased by ₹84.26 crs. during 2023-24. Working results of PCARDBs are presented in **Abstract 11.**

Abstract 11 – Working Results of PCARDBs

(₹ Crore)

Particulars	2022-23	2023-24
Total (No.)	582	585
In Profit (No.)	200	292
Profit Amount	76.26	207.17
In Loss (No.)	378	246
Loss Amount	2621.10	2658.88
No. of PCARDBs having accumulated losses	431	422
Accumulated Losses	6238.66	6154.40

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

9.1 Demand, Collection, Balance Position

As against a total demand of ₹14427.59 crs. for 2023-24, total collections at the Apex Bank level were ₹6202.98 crs., with a recovery rate of 42.99% compared to 45.41% as on 30 June 2023. Total Apex level overdues as on 30 June 2024 stood at ₹8224.61 crs. as compared to ₹8106.97 crs. as on 30 June 2023, showing an increase of ₹117.64 crs. over the previous year.

The total ground level demand of 13 functional SCARDBs during 2023-24 were ₹16881.37 crs. against which collections were ₹6884.93 crs. which formed 40.78% of demand as on 30 June 2024 as against 41.13% as on 30 June 2023. Total ground level overdues as on 30 June 2024 stood at ₹9996.44 crs. as compared to ₹9963.24 crs. as on 30 June 2023, showing a slight increase of ₹33.20 crs. over the previous year. Details are given in **Abstract 12.**

Abstract 12 – DCB Position

(₹ Crore)

Sr. No.	Particulars	2022-23		2023-24		Growth	
		Apex	Ultimate	Apex	Ultimate	Apex	Ultimate
1	Demand	14850.58	16923.51	14427.59	16881.37	(-) 422.99	(-) 42.14
2	Collection	6743.61	6960.27	6202.98	6884.93	(-) 540.63	(-) 75.34
3	Balance	8106.97	9963.24	8224.61	9996.44	(+) 117.64	(+) 33.20
4	Recovery (%)	45.41	41.13	42.99	40.78	-	-

9.2 Operational Units according to Range of Recovery during the year 2023-24 [TABLES – 19(i) & 19(ii)]

Abstract 13 appended gives the break-up of operational units of 13 fully functional SCARDBs (SCARDB's branches and number of PCARDBs) according to the range of recovery as on 31 March 2024.

Abstract 13 – Range of Recovery by Branches / PCARDBs

(Number)

Sr. No.	Range of Recovery	Branches of SCARDBs		PCARDBs	
		As on 31.3.2023	As on 31.3.2024	As on 31.3.2023	As on 31.3.2024
1	Above 80 Percent	22	36	167	292
2	Less than 80 & upto 70 percent	28	23	116	68
3	Less than 70 & upto 60 Percent	27	34	54	40
4	Less than 60 & upto 50 Percent	54	48	68	43
5	Less than 50 & upto 45 percent	33	37	15	13
6	Less than 45 & upto 40 percent	40	46	22	12
7	Less than 40 & upto 35 percent	62	53	19	4
8	Less than 35 & upto 25 percent	161	157	40	21
9	Less than 25 & upto 15 percent	136	126	62	33
10	Below 15 percent	39	43	99	139
	Total	**602**	**603**	**662**	**665**

It may be seen from there that out of 603 branches of SCARDBs as many as 379 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 Uttar Pradesh SCARDBs were having 7 and 22 branches under below 15% category respectively. The bank needs to 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, 197 PCARDBs out of 665 were having recoveries below 40%. Of these, 139 PCARDBs were having recoveries below 15% during 2023-24 affecting the smooth recycling of funds lent as against 99 branches under this category during the previous year. This is a matter of concern. Haryana (64), Karnataka (4), Punjab (46), Rajasthan (23) and Tamil Nadu (2) 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 loaned funds. 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 2023 (TABLE – 7)

Asset classification in respect of 13 functional SCARDBs as on 31 March 2023 and 31 March 2024 are as given in **Abstract 14** below.

Abstract 14 – Asset Classification

(₹ Crore)

Sr. No.	Asset Classification	2022-23	2023-24	Growth	
				Amount	Percentage
1.	Total Loans Outstanding	19411.39	19657.87	(+) 246.48	(+) 1.27
2.	Standard Assets	12184.44	11967.66	(-) 216.78	(-) 1.78
3.	Sub – Standard Assets	2277.81	2483.41	(+) 205.60	(+) 9.03
4.	Doubtful Assets	4916.84	5175.74	(+) 258.90	(+) 5.27
5.	Loss Assets	33.48	32.26	(-) 1.22	(-) 3.64
6.	Total NPAs	7228.13	7691.41	(+) 463.28	(+) 6.41
7.	Total Provision Made	2995.51	3278.66	(+) 283.15	(+) 9.45
8.	NPA as % of loans outstanding	37.24	39.13		

It may be seen from the above that the total impaired assets to total loans outstanding stood at ₹7691.41 crs. as on 31 March 2024 registering an increase of ₹463.28 crs. over the previous year. The percentage of impaired asset to total loans outstanding has also increased from 37.24% as on 31 March 2023 to 39.13% as on 31 March 2024. During the year 2023-24, sub-standard assets and doubtful assets were increased by ₹205.60 crs. and ₹258.90 crs. respectively over the previous year. While there has been a decline in the case of standard assets by ₹216.78 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 31.03.2023					As on 31.03.2024				
		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**	177	17	0	0	**194**
2.	Haryana	0	0	19	70	**89**	0	0	19	70	**89**
3.	Himachal Pradesh	51	3	1	30	**85**	51	3	1	30	**85**
4.	Jammu & Kashmir	51	22	0	0	**73**	51	22	0	0	**73**
5.	Karnataka	25	0	182	0	**207**	25	0	183	0	**208**
6.	Kerala	14	0	74	175	**263**	14	0	77	197	**288**
7.	Pondicherry	1	0	0	0	**1**	1	0	0	0	**1**
8.	Punjab	1	23	89	0	**113**	1	23	89	0	**113**
9.	Rajasthan	1	2	36	124	**163**	1	2	36	124	**163**
10.	Tamil Nadu	33	22	180	2	**237**	33	22	180	2	**237**
11.	Tripura	5	0	0	0	**5**	5	0	0	0	**5**
12.	Uttar Pradesh	323	93	0	0	**416**	323	93	0	0	**416**
13.	West Bengal	11	0	24	100	**135**	11	0	24	100	**135**
TOTAL (1 to 13)		**692**	**182**	**605**	**501**	**1980**	**693**	**182**	**609**	**523**	**2007**

TABLE - 2 : MEMBERSHIP AT ULTIMATE BORROWERS' LEVEL

(Numbers)

Sr. No.	Name of SCARDB	As on 31 March 2023 (Previous Year)								
		Borrowing Members			Non-borrowing Members			Total Membership		
				(1+2)			(4+5)	(1+4)	(2+5)	(7+8)
		1	2	3	4	5	6	7	8	9
1.	Gujarat	NR	NR	293211	0	0	0	NR	NR	**293211**
2.	Haryana	67232	9756	76988	604049	49519	653568	671281	59275	**730556**
3.	Himachal Pradesh	7218	850	8068	35636	1070	36706	42854	1920	**44774**
4.	Jammu & Kashmir	70285	7479	77764	20440	1338	21778	90725	8817	**99542**
5.	Karnataka	570853	116922	687775	457667	87175	544842	1028520	204097	**1232617**
6.	Kerala	868778	372334	1241112	513296	180346	693642	1382074	552680	**1934754**
7.	Pondicherry	2553	732	3285	12504	4736	17240	15057	5468	**20525**
8.	Punjab	57957	4795	62752	711436	60080	771516	769393	64875	**834268**
9.	Rajasthan	620332	108875	729207	443442	67040	510482	1063774	175915	**1239689**
10.	Tamil Nadu	75946	41900	117846	827817	281287	1109104	903763	323187	**1226950**
11.	Tripura	24012	257	24269	963041	892	963933	987053	1149	**988202**
12.	Uttar Pradesh	384495	34691	419186	897108	104826	1001934	1281603	139517	**1421120**
13.	West Bengal	162277	29617	191894	183940	35659	219599	346217	65276	**411493**
	TOTAL (1 to 13)	**2911938**	**728208**	**3933357**	**5670376**	**873968**	**6544344**	**8582314**	**1602176**	**10477701**

Note :- NR - Not Reported

(Cont...)

TABLE - 2 : MEMBERSHIP AT ULTIMATE BORROWERS' LEVEL

(Numbers)

Sr. No.	Name of SCARDB	As on 31 March 2024 (Current Year)								
		Borrowing Members			Non-borrowing Members			Total Membership		
				(10+11)			(13+14)	(10+13)	(11+14)	(12+15)
		10	11	12	13	14	15	16	17	18
1.	Gujarat	NR	NR	292759	0	0	0	NR	NR	**292759**
2.	Haryana	64757	7881	72638	606750	50809	657559	671507	58690	**730197**
3.	Himachal Pradesh	7532	982	8514	36422	1590	38012	43954	2572	**46526**
4.	Jammu & Kashmir	70503	7513	78016	20454	1338	21792	90957	8851	**99808**
5.	Karnataka	564948	120149	685097	451683	89153	540836	1016631	209302	**1225933**
6.	Kerala	907288	407622	1314910	476301	185228	661529	1383589	592850	**1976439**
7.	Pondicherry	2492	688	3180	12673	4879	17552	15165	5567	**20732**
8.	Punjab	52567	4268	56835	715579	60066	775645	768146	64334	**832480**
9.	Rajasthan	615426	110100	725526	442699	67464	510163	1058125	177564	**1235689**
10.	Tamil Nadu	57668	35499	93167	595907	208856	804763	653575	244355	**897930**
11.	Tripura	24012	257	24269	963041	892	963933	987053	1149	**988202**
12.	Uttar Pradesh	340787	37754	378541	923276	108756	1032032	1264063	146510	**1410573**
13.	West Bengal	NR	NR	167443	NR	NR	265960	NR	NR	**433403**
TOTAL (1 to 13)		**2707980**	**732713**	**3900895**	**5244785**	**779031**	**6289776**	**7952765**	**1511744**	**10190671**

Note :- NR - Not Reported

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

(₹ Lakhs)

AS ON 31 MARCH 2024														
Sr. No	Name of SCARDB	Share Capital - Paid Up			Reserves / Other Funds							Accumulated Losses	Net Worth [(3+10)-11]
		Government	PCARDBs / Individuals / Institutions / Societies	Total (1+2)	Statutory Reserve Fund	Credit Stabilisation Fund	Building Fund	Dividend Equalisation Fund	Undisbursed Profits	Other Free Reserves	Total (4 to 9)		
		1	2	3	4	5	6	7	8	9	10	11	12
1.	Gujarat	0.00	5291.41	5291.41	16083.63	7478.41	9695.95	1256.57	6430.21	30433.52	71378.29	0.00	**76669.70**
		(0.00)	(4707.29)	(4707.29)	(14802.14)	(6708.41)	(8549.93)	(1256.57)	(5119.02)	(29958.25)	(66394.32)	(0.00)	**(71101.61)**
2.	Haryana	1235.00	3046.02	4281.02	2998.29	3038.39	789.50	0.21	0.00	40818.51	47644.90	95519.13	**-43593.21**
		(1235.00)	(3046.02)	(4281.02)	(2998.29)	(3038.39)	(789.50)	(0.21)	(0.00)	(40818.51)	(47644.90)	(43642.40)	**(8283.52)**
3.	Himachal Pradesh	299.54	2572.47	2872.01	906.07	197.46	425.35	0.00	0.00	252.87	1781.75	1367.64	**3286.12**
		(299.54)	(2469.47)	(2769.01)	(906.07)	(197.46)	(425.36)	(0.00)	(0.00)	(263.87)	(1792.76)	(939.25)	**(3622.51)**
4.	Jammu & Kashmir	2637.40	279.14	2916.54	0.00	0.00	0.00	4.28	0.00	233.35	237.63	17638.73	**-14484.56**
		(2637.40)	(279.58)	(2916.98)	(0.00)	(0.00)	(0.00)	(4.28)	(0.00)	(233.35)	(237.63)	(15766.99)	**(-12612.38)**
5.	Karnataka	120.00	8819.91	8939.91	7826.00	1095.49	266.16	0.00	3140.98	946.13	13274.76	0.00	**22214.67**
		(120.00)	(8746.05)	(8866.05)	(7801.26)	(1063.58)	(270.35)	(0.00)	(3.92)	(262.60)	(9401.71)	(0.00)	**(18267.76)**
6.	Kerala	0.00	23592.58	23592.58	9226.58	8663.39	1447.01	8.75	3505.74	63751.79	86603.26	0.00	**110195.84**
		(0.00)	(23161.05)	(23161.05)	(8709.56)	(8176.81)	(1447.01)	(47.50)	(3446.76)	(45729.84)	(67557.48)	(0.00)	**(90718.53)**
7.	Pondicherry	364.90	215.13	580.03	240.01	16.52	0.38	0.68	0.00	306.29	563.88	321.00	**822.91**
		(364.90)	(196.83)	(561.73)	(228.04)	(16.52)	(0.38)	(0.68)	(0.00)	(319.52)	(565.14)	(431.84)	**(695.03)**
8.	Punjab	50.71	7837.44	7888.15	16131.77	5361.52	1096.74	0.00	20099.44	13626.69	56316.16	0.00	**64204.31**
		(50.71)	(7837.44)	(7888.15)	(16001.85)	(5283.56)	(1096.74)	(0.00)	(20199.34)	(13779.13)	(56360.62)	(0.00)	**(64248.77)**
9.	Rajasthan	189.50	3945.05	4134.55	9589.87	2628.33	1399.18	29.61	2464.17	6306.29	22417.45	0.00	**26552.00**
		(189.50)	(3945.05)	(4134.55)	(9469.26)	(2628.33)	(1399.18)	(29.61)	(5025.63)	(6021.20)	(24573.21)	(0.00)	**(28707.76)**
10.	Tamil Nadu	2541.58	2695.18	5236.76	4482.23	7193.85	809.32	519.74	8482.23	70846.33	92333.70	0.00	**97570.46**
		(2541.58)	(2736.02)	(5277.60)	(4482.23)	(6984.32)	(809.32)	(519.74)	(4018.46)	(86326.04)	(103140.11)	(0.00)	**(108417.71)**
11.	Tripura	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	**NR**
12.	Uttar Pradesh	0.00	28187.75	28187.75	16508.04	6090.95	1789.84	0.00	24576.16	14723.29	63688.28	0.00	**91876.03**
		(0.00)	(27536.51)	(27536.51)	(16460.03)	(6090.95)	(1789.84)	(0.00)	(14745.08)	(14766.33)	(53852.23)	(0.00)	**(81388.74)**
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	**NR**
TOTAL (1 to 13)		**7438.63**	**86482.08**	**93920.71**	**83992.49**	**41764.31**	**17719.43**	**1819.84**	**68698.93**	**242245.06**	**456240.06**	**114846.50**	**435314.27**
Previous year as on 31.03.2023		**(7438.63)**	**(84661.31)**	**(92099.94)**	**(81858.73)**	**(40188.33)**	**(16577.61)**	**(1858.59)**	**(52558.21)**	**(238478.64)**	**(431520.10)**	**(60780.48)**	**(462839.57)**

Note :- (1) Figures in brackets as on 31 March 2023
(2) NR - Not Reported

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

(₹ Lakhs)

AS ON 31 MARCH 2024														
Sr. No.	Name of SCARDB	Share Capital - Paid Up			Reserves / Other Funds							Accumulated Losses	Net Worth [(3+10)-11]
		Government	PCARDBs / Individuals / Institutions / Societies	Total (1+2)	Statutory Reserve Fund	Credit Stabilisation Fund	Building Fund	Dividend Equalisation Fund	Undisbursed Profits	Other Free Reserves	Total (4 to 9)		
		1	2	3	4	5	6	7	8	9	10	11	12
1.	Haryana	2553.93 (2557.93)	5665.78 (5775.74)	8219.71 (8333.67)	254.11 (253.97)	93.81 (82.67)	228.72 (228.72)	2.13 (2.13)	0.00 (0.00)	39057.85 (39057.85)	39636.62 (39625.34)	242938.29 (225989.48)	**-195081.96** **(-178030.47)**
2.	Himachal Pradesh	32.29 (32.29)	1151.22 (1069.35)	1183.51 (1101.64)	5.00 (5.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	5.00 (5.00)	1269.13 (1286.54)	**-80.62** **(-179.90)**
3.	Karnataka	339.64 (336.65)	21105.40 (21311.98)	21445.04 (21648.63)	8115.13 (7436.81)	0.00 (0.00)	9671.91 (9289.70)	0.00 (0.00)	3572.39 (1304.63)	14722.67 (16310.73)	36082.10 (34321.87)	96394.26 (101255.16)	**-38867.12** **(-45284.66)**
4.	Kerala	1903.04 (1860.06)	35100.96 (34591.69)	37004.00 (36451.75)	3242.08 (2968.86)	770.98 (723.13)	2257.39 (1823.11)	163.35 (162.33)	1450.99 (1496.06)	3823.25 (4091.14)	11708.04 (11264.63)	72842.29 (73761.99)	**-24130.25** **(-26045.61)**
5.	Punjab	0.00 (0.00)	12737.70 (13290.53)	12737.70 (13290.53)	9652.60 (9467.14)	7163.48 (7741.84)	5847.20 (5694.82)	484.88 (765.99)	2602.96 (35325.00)	99484.73 (98615.76)	125235.85 (157610.55)	103469.05 (128455.42)	**34504.50** **(42445.66)**
6.	Rajasthan	1931.88 (1860.78)	7176.65 (7095.01)	9108.53 (8955.79)	3025.68 (2652.03)	0.00 (0.00)	1295.85 (1270.69)	0.00 (0.00)	3311.86 (3217.05)	58338.14 (55632.83)	65971.53 (62772.60)	78138.42 (72393.18)	**-3058.36** **(-664.79)**
7.	Tamil Nadu	1619.61 (1006.75)	6354.53 (6289.09)	7974.14 (7295.84)	11412.90 (12791.55)	1850.43 (1867.02)	1218.61 (1648.10)	819.54 (738.89)	7943.99 (5537.46)	10823.61 (10383.58)	34069.08 (32966.60)	20388.49 (20724.37)	**21654.73** **(19538.07)**
8.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	**NR**
TOTAL (1 to 8)		**8380.39**	**89292.24**	**97672.63**	**35707.50**	**9878.70**	**20519.68**	**1469.90**	**18882.19**	**222427.00**	**312708.22**	**615439.93**	**-205059.08**
Previous year as on 31.03.2023		**(7652.46)**	**(89423.39)**	**(97077.85)**	**(35575.36)**	**(10414.66)**	**(19955.14)**	**(1669.34)**	**(46880.20)**	**(224091.89)**	**(338566.59)**	**(623866.14)**	**(-188221.70)**

Note :- (1) Figures in brackets as on 31 March 2023
(2) NR - Not Reported

TABLE - 4 : FINANCIAL POSITION OF PCARDBs AS ON 31 MARCH 2024

(₹ Lakhs)

Sr. No.	Name of SCARDB	No. of PCARDBs	PCARDBs in Profit		PCARDBs in Losses		Accumulated Losses			
							As on 31.03.2024		As on 31.03.2023	
			Number	Net Profit	Number	Net Loss	Number	Amount	Number	Amount
1.	Haryana	19	0	0.00	19	242938.29	19	242938.29	18	225989.48
2.	Himachal Pradesh	1	0	0.00	1	1269.13	1	1269.13	1	1286.54
3.	Karnataka	183	128	10947.08	53	2259.19	138	96394.26	148	101255.16
4.	Kerala	77	48	5406.77	29	3779.57	61	72842.29	63	73761.99
5.	Punjab	89	22	1487.47	67	8543.30	79	103469.05	79	128455.42
6.	Rajasthan	36	11	275.64	24	6287.71	27	78138.42	27	72393.18
7.	Tamil Nadu	180	83	2599.86	53	811.11	97	20388.49	95	20724.37
8.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR
TOTAL (1 to 8)		**585**	**292**	**20716.82**	**246**	**265888.30**	**422**	**615439.93**	**431**	**623866.14**

Note :- NR - Not Reported

TABLE - 5(i) : BORROWINGS OF SCARDBs FOR THE YEAR 2023-24

(₹ 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	O/s at the beginning of the year	Borrowed during the year	Repaid during the year	O/s at the end of the year
		1	2	3	4	5	6	7	8
1.	Gujarat	0.00	0.00	0.00	0.00	9100.00	0.00	3450.00	5650.00
2.	Haryana	104926.35	3200.00	0.00	108126.35	0.00	0.00	0.00	0.00
3.	Himachal Pradesh	630.45	0.00	0.28	630.17	24164.32	8800.00	7170.02	25794.30
4.	Jammu & Kashmir	616.00	0.00	0.00	616.00	0.00	0.00	0.00	0.00
5.	Karnataka	4388.70	750.00	1282.66	3856.04	114360.22	40855.00	31746.26	123468.96
6.	Kerala	63.90	0.00	26.42	37.48	627139.34	100000.00	131189.49	595949.85
7.	Pondicherry	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8.	Punjab	17604.46	1556.07	0.00	19160.53	47948.59	10000.00	12316.59	45632.00
9.	Rajasthan	2179.35	0.00	1536.82	642.53	60411.07	6000.00	13128.05	53283.02
10.	Tamil Nadu	6389.87	0.00	0.00	6389.87	0.00	0.00	0.00	0.00
11.	Tripura	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12.	Uttar Pradesh	27200.00	0.00	0.00	27200.00	46583.90	34302.46	13030.86	67855.50
13.	West Bengal	0.00	0.00	0.00	0.00	104046.39	30107.58	29168.58	104985.39
TOTAL (1 to 13)		**163999.08**	**5506.07**	**2846.18**	**166658.97**	**1033753.83**	**230065.04**	**241199.85**	**1022619.02**

Note :- O/s - Outstanding

(Cont...)

TABLE - 5(i) : BORROWINGS OF SCARDBs FOR THE YEAR 2023-24

(₹ 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	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	**9100.00**	**0.00**	**3450.00**	**5650.00**
2.	Haryana	0.00	0.00	0.00	0.00	**104926.35**	**3200.00**	**0.00**	**108126.35**
3.	Himachal Pradesh	0.00	0.00	0.00	0.00	**24794.77**	**8800.00**	**7170.30**	**26424.47**
4.	Jammu & Kashmir	0.00	0.00	0.00	0.00	**616.00**	**0.00**	**0.00**	**616.00**
5.	Karnataka	0.00	0.00	0.00	0.00	**118748.92**	**41605.00**	**33028.92**	**127325.00**
6.	Kerala	0.01	0.00	0.00	0.01	**627203.25**	**100000.00**	**131215.91**	**595987.34**
7.	Pondicherry	157.44	1099.79	783.41	473.82	**157.44**	**1099.79**	**783.41**	**473.82**
8.	Punjab	2104.06	228.00	800.00	1532.06	**67657.11**	**11784.07**	**13116.59**	**66324.59**
9.	Rajasthan	32201.47	26531.43	23419.87	35313.03	**94791.89**	**32531.43**	**38084.74**	**89238.58**
10.	Tamil Nadu	22.50	0.00	0.00	22.50	**6412.37**	**0.00**	**0.00**	**6412.37**
11.	Tripura	0.00	0.00	0.00	0.00	**0.00**	**0.00**	**0.00**	**0.00**
12.	Uttar Pradesh	7014.88	0.00	6992.65	22.23	**80798.78**	**34302.46**	**20023.51**	**95077.73**
13.	West Bengal	0.00	26384.22	5453.94	20930.28	**104046.39**	**56491.80**	**34622.52**	**125915.67**
TOTAL (1 to 13)		**41500.36**	**54243.44**	**37449.87**	**58293.93**	**1239253.27**	**289814.55**	**281495.90**	**1247571.92**

Note :- O/s - Outstanding

TABLE - 5(ii) : BORROWINGS OF PCARDBs FOR THE YEAR 2023-24

(₹ 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	O/s at the beginning of the year	Borrowed during the year	Repaid during the year	O/s at the end of the year	O/s at the beginning of the year (1+5)	Borrowed during the year (2+6)	Repaid during the year (3+7)	O/s at the end of the year (4+8)
		1	2	3	4	5	6	7	8	9	10	11	12
1.	Haryana	NR	NR	NR	NR	NR	NR	NR	NR	**NR**	**NR**	**NR**	**NR**
2.	Himachal Pradesh	8873.17	3226.00	2294.03	9805.14	0.00	0.00	0.00	0.00	**8873.17**	**3226.00**	**2294.03**	**9805.14**
3.	Karnataka	197364.37	33728.82	33212.67	197880.52	0.00	0.00	0.00	0.00	**197364.37**	**33728.82**	**33212.67**	**197880.52**
4.	Kerala	783393.19	282718.30	283898.82	782212.67	0.00	0.00	0.00	0.00	**783393.19**	**282718.30**	**283898.82**	**782212.67**
5.	Punjab	185949.71	0.00	24557.16	161392.55	0.00	0.00	0.00	0.00	**185949.71**	**0.00**	**24557.16**	**161392.55**
6.	Rajasthan	158998.35	5284.80	10144.00	154139.15	0.00	0.00	0.00	0.00	**158998.35**	**5284.80**	**10144.00**	**154139.15**
7.	Tamil Nadu	56133.76	71192.80	60044.60	67281.96	5254.76	705.79	627.87	5332.68	**61388.52**	**71898.59**	**60672.47**	**72614.64**
8.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	**NR**	**NR**	**NR**	**NR**
	TOTAL (1 to 8)	**1390712.55**	**396150.72**	**414151.28**	**1372711.99**	**5254.76**	**705.79**	**627.87**	**5332.68**	**1395967.31**	**396856.51**	**414779.15**	**1378044.67**

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

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

(₹ Lakhs)

Sr. No.	Name of SCARDB	Deposits Raised During the year				Deposits Outstanding As on			
		2022-23		2023-24		31 March 2023		31 March 2024	
		No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount
1.	Gujarat	NR	19345.07	NR	18275.24	19838	23285.78	11111	22454.94
2.	Haryana	0	0.00	NR	0.63	NR	11.31	NR	10.66
3.	Himachal Pradesh	NR	535.55	NR	11242.85	24706	26899.29	26095	32122.86
4.	Jammu & Kashmir	8722	7897.01	7443	7173.26	12604	17123.61	10188	18015.84
5.	Karnataka	4492	55525.67	3268	49503.17	9656	50590.87	9476	47272.21
6.	Kerala	NR	17680.62	NR	17473.09	NR	33880.25	NR	37041.57
7.	Pondicherry	NR	3184.70	NR	4351.35	NR	4765.40	NR	4800.02
8.	Punjab	1914	17244.17	913	15780.10	1875	18046.32	1495	15303.47
9.	Rajasthan	0	0.00	0	0.00	NR	172.46	NR	170.32
10.	Tamil Nadu	NR	70487.27	NR	82396.26	NR	33116.70	NR	33822.90
11.	Tripura	0	0.00	0	0.00	0	0.00	0	0.00
12.	Uttar Pradesh	NR	163.48	NR	174.96	2523	1407.70	2142	930.20
13.	West Bengal	NR	6589.05	NR	2992.60	NR	25498.50	NR	26690.15
TOTAL (1 to 13)		**15128**	**198652.59**	**11624**	**209363.51**	**71202**	**234798.19**	**60507**	**238635.14**

Note :- NR - Not Reported

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

(₹ Lakhs)

Sr. No.	Name of SCARDB	As on 31.03.2023 (Previous Year)										
		Standard Assets	Sub-Standard Assets	Doubtful Assets (secured portion)				Doubtful Assets (Unsecured Portion)	Loss Assets	Total Impaired Assets (NPA) (2+6+7+8)	Total Loans Outstanding	% of Impaired Assets to Loans O/s.
				D1 (Over 36 to 48 months)	D2 (Over 48 to 72 months)	D3 (Over 72 months)	Sub total (D1+D2+D3)					
		1	2	3	4	5	6	7	8	9	10	11
1.	Gujarat	36021.42	4276.77	1173.91	2368.67	18410.63	21953.21	1697.84	382.72	28310.54	64239.05	44.07
2.	Haryana	40466.32	19184.59	11317.55	45677.43	56064.75	113059.73	0.00	0.00	132244.32	172710.64	76.57
3.	Himachal Pradesh	25069.12	4581.27	2473.88	3764.91	4488.54	10727.33	0.00	0.00	15308.60	40377.72	37.91
4.	Jammu & Kashmir	2159.56	720.96	260.94	325.44	1334.08	1920.46	0.00	0.28	2641.70	4801.26	55.02
5.	Karnataka	122100.94	57562.96	9016.94	5936.78	4153.45	19107.17	0.00	362.52	77032.65	199133.59	38.68
6.	Kerala	719011.64	64662.81	0.22	0.00	0.00	0.22	0.00	3.57	64666.60	783678.24	8.25
7.	Pondicherry	4399.70	279.71	0.00	0.04	2.78	2.82	141.12	0.00	423.65	4824.25	8.78
8.	Punjab	70775.39	44347.38	25838.29	35884.27	9630.46	71353.02	25.61	14.05	115740.06	186489.84	62.06
9.	Rajasthan	70642.55	16121.68	8014.94	7690.08	56529.10	72234.12	0.00	0.00	88355.80	158998.35	55.57
10.	Tamil Nadu	85966.21	808.86	0.46	0.00	8376.59	8377.05	0.00	2115.21	11301.12	97267.32	11.62
11.	Tripura	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
12.	Uttar Pradesh	41830.88	15233.58	10195.36	34893.83	125995.55	171084.74	0.00	469.43	186787.75	228618.63	81.70
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
TOTAL (1 to 13)		**1218443.73**	**227780.57**	**68292.49**	**136541.45**	**284985.93**	**489819.87**	**1864.57**	**3347.78**	**722812.79**	**1941138.89**	**37.24**

Note:- NR - Not Reported

(Cont...)

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

(₹ Lakhs)

Sr. No.	Name of SCARDB	As on 31.03.2023 (Current Year)										
		Standard Assets	Sub-Standard Assets	Doubtful Assets (secured portion)				Doubtful Assets (unsecured Portion)	Loss Assets	Total Impaired Assets (NPA) (13+17+18+19)	Total Loans Outstanding	% of Impaired Assets to Loans O/s.
				D1 (Over 36 to 48 months)	D2 (Over 48 to 72 months)	D3 (Over 72 months)	Sub total (D1+D2+D3)					
		12	13	14	15	16	17	18	19	20	21	22
1.	Gujarat	58141.97	2185.15	1127.01	2035.41	17419.04	20581.46	1612.27	376.46	24755.34	82803.48	29.90
2.	Haryana	20149.95	18649.65	8399.61	14861.31	113774.25	137035.17	0.00	0.00	155684.82	175834.76	88.54
3.	Himachal Pradesh	27221.48	4864.32	1399.86	3514.24	5425.24	10339.34	0.00	0.00	15203.66	42425.14	35.84
4.	Jammu & Kashmir	2690.50	482.97	195.02	320.34	1312.93	1828.29	0.00	0.28	2311.54	5002.04	46.21
5.	Karnataka	124572.86	50892.22	11919.01	7311.56	4440.72	23671.29	0.00	362.52	74926.03	199498.90	37.56
6.	Kerala	689944.13	92527.47	0.00	0.00	0.00	0.00	0.00	3.57	92531.04	782475.17	11.83
7.	Pondicherry	4945.43	197.84	0.00	0.00	3.72	3.72	113.07	0.00	314.63	5260.07	5.98
8.	Punjab	47977.30	39082.15	11422.62	45996.86	17286.62	74706.10	25.61	14.49	113828.35	161780.04	70.36
9.	Rajasthan	59089.28	15960.36	6214.24	11367.10	61508.17	79089.51	0.00	0.00	95049.87	154139.14	61.66
10.	Tamil Nadu	104007.80	486.49	310.43	0.00	8161.05	8471.48	0.00	2115.21	11073.18	115080.98	9.62
11.	Tripura	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
12.	Uttar Pradesh	58025.22	23012.03	6613.06	18086.99	135396.69	160096.74	0.00	353.66	183462.43	241487.65	75.97
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
TOTAL (1 to 13)		**1196765.92**	**248340.65**	**47600.86**	**103493.81**	**364728.43**	**515823.10**	**1750.95**	**3226.19**	**769140.89**	**1965787.37**	**39.13**

Note :- NR - Not Reported

TABLE - 8 : PROVISIONS MADE AGAINST NPAs AND STANDARD ASSETS

(₹ Lakhs)

Sr. No.	Name of SCARDB	During 2022-23			During 2023-24		
		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	28551.94	90.05	28641.99	29141.99	145.35	29287.34
2.	Haryana	46018.74	101.17	46119.91	64940.78	50.75	64991.53
3.	Himachal Pradesh	4389.05	62.40	4451.45	4601.35	68.06	4669.41
4.	Jammu & Kashmir	893.89	5.40	899.29	889.23	6.73	895.96
5.	Karnataka	12085.21	305.25	12390.46	12249.37	311.43	12560.80
6.	Kerala	6469.89	1797.54	8267.43	9256.32	1724.86	10981.18
7.	Pondicherry	189.49	17.60	207.09	156.39	19.78	176.17
8.	Punjab	25504.15	536.97	26041.12	28903.34	121.74	29025.08
9.	Rajasthan	33786.73	337.79	34124.52	37003.10	337.79	37340.89
10.	Tamil Nadu	10916.64	37800.40	48717.04	10386.99	38216.42	48603.41
11.	Tripura	NR	NR	NR	NR	NR	NR
12.	Uttar Pradesh	89577.45	112.74	89690.19	89180.25	153.44	89333.69
13.	West Bengal	NR	NR	NR	NR	NR	NR
TOTAL (1 to 13)		**258383.18**	**41167.31**	**299550.49**	**286709.11**	**41156.35**	**327865.46**

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 2023)										
		INCOME			EXPENDITURE						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)	Profit / Loss (3-8)	Undisbursed Profit	Accumulated Losses
		1	2	3	4	5	6	7	8	9	10	11
1.	Gujarat	15128.57	637.26	15765.83	1191.60	3973.93	5481.28	0.00	10646.81	5119.02	5119.02	-
2.	Haryana	2245.59	37.95	2283.54	1502.00	2136.07	678.04	59.39	4375.50	-2091.96	-	43642.40
3.	Himachal Pradesh	4978.22	142.99	5121.21	2537.19	2287.67	461.57	0.00	5286.43	-165.22	-	939.25
4.	Jammu & Kashmir	762.53	13.70	776.23	1159.31	1298.15	109.19	0.00	2566.65	-1790.42	-	15766.99
5.	Karnataka	17724.23	80.07	17804.30	12420.06	2409.46	2785.89	184.97	17800.38	3.92	3.92	-
6.	Kerala	75954.43	21063.26	97017.69	53994.20	7313.61	27595.46	4667.67	93570.94	3446.75	549.40	-
7.	Pondicherry	618.09	259.17	877.26	359.85	173.11	322.65	0.00	855.61	21.65	-	431.84
8.	Punjab	31516.08	79922.52	111438.60	8417.71	26863.92	56477.33	0.00	91758.96	19679.64	20199.34	-
9.	Rajasthan	14889.96	5.56	14895.52	7206.06	1086.97	6191.17	0.00	14484.20	411.32	5025.63	-
10.	Tamil Nadu	9153.33	2175.76	11329.09	2832.92	1823.01	2077.08	132.31	6865.32	4463.77	4018.46	-
11.	Tripura	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
12.	Uttar Pradesh	52541.79	196.20	52737.99	3514.54	21194.21	0.00	18221.18	42929.93	9808.06	14745.08	-
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
TOTAL (1 to 13)		**225512.82**	**104534.44**	**330047.26**	**95135.44**	**70560.11**	**102179.66**	**23265.52**	**291140.73**	**-**	**49660.85**	**60780.48**
Overall sectoral Position											**110441.33**	

Note:- 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 2024)										
		INCOME			EXPENDITURE					Profit / Loss (14-19)	As per Balance Sheet	
		Interest Income	Other Income	Total Income (12+13)	Interest Paid	Cost of Management	Provisions	Other	Total Expenditure (15+16+17+18)		Undisbursed Profit	Accumulated Losses
		12	13	14	15	16	17	18	19	20	21	22
1.	Gujarat	13034.76	373.20	13407.96	195.54	3976.56	2805.65	0.00	6977.75	6430.21	6430.21	-
2.	Haryana	2656.21	0.43	2656.64	32913.98	2404.92	19161.45	53.02	54533.37	-51876.73	-	95519.13
3.	Himachal Pradesh	5362.92	118.37	5481.29	2764.36	2025.33	1119.97	0.00	5909.66	-428.37	-	1367.64
4.	Jammu & Kashmir	606.36	22.69	629.05	1246.94	1211.28	42.57	0.00	2500.79	-1871.74	-	17638.73
5.	Karnataka	18965.52	262.51	19228.03	12442.92	2213.89	1430.24	0.00	16087.05	3140.98	3140.98	-
6.	Kerala	79848.91	9755.07	89603.98	43156.71	7072.28	31105.09	4764.15	86098.23	3505.75	548.83	-
7.	Pondicherry	667.45	351.00	1018.45	403.26	181.85	322.50	0.00	907.61	110.84	-	321.00
8.	Punjab	17678.51	20.89	17699.40	9375.72	4504.71	3399.18	0.00	17279.61	419.79	20099.44	-
9.	Rajasthan	15300.15	9.01	15309.16	7398.60	1038.57	9022.13	0.00	17459.30	-2150.14	2464.17	-
10.	Tamil Nadu	10709.23	2685.82	13395.05	3084.70	2445.07	1049.73	550.24	7129.74	6265.31	8482.23	-
11.	Tripura	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
12.	Uttar Pradesh	54965.53	270.96	55236.49	4081.03	22564.41	0.00	18759.97	45405.41	9831.08	24576.16	-
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
TOTAL (1 to 13)		**219795.55**	**13869.95**	**233665.50**	**117063.76**	**49638.87**	**69458.51**	**24127.38**	**260288.52**	**-**	**65742.02**	**114846.50**
Overall sectoral Position											**180588.52**	

Note:- NR - Not Reported

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

(₹ Lakhs)

Sr. No.	Name of SCARDB	As on 31 MARCH 2023					As on 31 MARCH 2024				
		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	12043.00	6220.90	17.58	27054.75	**45336.23**	0.00	0.00	17.58	29188.75	**29206.33**
2.	Haryana	3146.57	0.00	12.89	0.00	**3159.46**	4021.57	0.00	12.89	0.00	**4034.46**
3.	Himachal Pradesh	8408.14	0.00	7.09	0.00	**8415.23**	9956.01	0.00	7.09	0.00	**9963.10**
4.	Jammu & Kashmir	30.00	0.00	3039.85	0.23	**3070.08**	0.00	0.00	1857.32	0.24	**1857.56**
5.	Karnataka	21213.70	0.00	120.92	0.00	**21334.62**	34136.14	0.00	120.92	0.00	**34257.06**
6.	Kerala	110821.46	0.00	132.62	0.00	**110954.08**	93300.11	0.00	132.62	0.00	**93432.73**
7.	Pondicherry	479.34	0.00	33.94	54.53	**567.81**	510.15	0.00	33.94	54.69	**598.78**
8.	Punjab	16725.17	0.00	0.00	0.00	**16725.17**	15319.60	0.00	0.00	0.00	**15319.60**
9.	Rajasthan	2611.85	0.00	29.66	3829.66	**6471.17**	3024.10	0.00	29.66	29.66	**3083.42**
10.	Tamil Nadu	23090.00	1.35	5.74	7543.20	**30640.29**	13322.00	1.35	5.74	8593.20	**21922.29**
11.	Tripura	NR	NR	NR	NR	**NR**	NR	NR	NR	NR	**NR**
12.	Uttar Pradesh	28836.33	0.00	58.01	0.00	**28894.34**	41965.49	0.00	68.66	0.00	**42034.15**
13.	West Bengal	NR	NR	NR	NR	**NR**	NR	NR	NR	NR	**NR**
	TOTAL (1 to 13)	**227405.56**	**6222.25**	**3458.30**	**38482.37**	**275568.48**	**215555.17**	**1.35**	**2286.42**	**37866.54**	**255709.48**

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 2022-23				During 2023-24							
		Long Term		Short Term		Long Term		Short Term		During 2022-23		During 2023-24	
		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	475	4383.08	0	0.00	11212	31707.11	0	0.00	79	199.90	12	44.18
2.	Haryana	NR	4561.10	0	0.00	NR	3918.95	0	0.00	NR	1032.60	NR	669.70
3.	Himachal Pradesh *	2249	8624.47	0	0.00	2047	7887.09	0	0.00	253	2298.27	277	2228.93
4.	Jammu & Kashmir	51	197.48	0	0.00	201	523.80	0	0.00	2	16.70	44	299.58
5.	Karnataka	12920	29563.90	0	0.00	19739	33730.12	0	0.00	0	0.00	0	0.00
6.	Kerala	NR	78095.88	NR	53110.47	NR	77260.65	NR	51465.44	NR	96075.82	NR	96620.17
7.	Pondicherry	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8.	Punjab	37	264.42	0	0.00	0	0.00	0	0.00	25	242.80	0	0.00
9.	Rajasthan	5076	14566.04	0	0.00	NR	4870.74	0	0.00	77	620.86	NR	402.56
10.	Tamil Nadu	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
11.	Tripura	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
12.	Uttar Pradesh	10128	20378.39	0	0.00	13107	30756.39	0	0.00	0	0.00	0	0.00
13.	West Bengal	NR	25417.02	0	0.00	NR	23939.56	0	0.00	NR	1587.62	NR	1260.35
TOTAL (1 to 13)		**30936**	**186051.78**	**0**	**53110.47**	**46306**	**214594.41**	**0**	**51465.44**	**436**	**102074.57**	**333**	**101525.47**

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

(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 2022-23				During 2023-24			
		During 2022-23		During 2023-24		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	3203	5771.77	49	5739.63	10263	17198.40	0	0.00	0	0.00	0	0.00
2.	Haryana	NR	2738.30	NR	1454.00	NR	1260.25	0	0.00	NR	324.50	0	0.00
3.	Himachal Pradesh *	56	740.40	74	896.29	0	0.00	0	0.00	0	0.00	0	0.00
4.	Jammu & Kashmir	1	1.83	8	64.10	345	433.29	0	0.00	401	735.53	0	0.00
5.	Karnataka	0	0.00	0	0.00	0	0.00	333	1441.67	0	0.00	296	1461.89
6.	Kerala	NR	28626.57	NR	27285.65	0	0.00	NR	24927.53	0	0.00	NR	29993.89
7.	Pondicherry	0	0.00	0	0.00	0	0.00	2721	3957.39	0	0.00	2830	4495.70
8.	Punjab	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
9.	Rajasthan	61	244.26	NR	11.50	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	107021.41	0	0.00	NR	125521.79
11.	Tripura	5	13.50	NR	74.45	0	0.00	0	0.00	0	0.00	0	0.00
12.	Uttar Pradesh	2736	6532.84	3297	10097.61	104	155.34	0	0.00	0	0.00	0	0.00
13.	West Bengal	NR	2192.33	NR	3457.98	0	0.00	0	0.00	0	0.00	0	0.00
TOTAL (1 to 13)		**6062**	**46861.80**	**3428**	**49081.21**	**10712**	**19047.28**	**3054**	**137348.00**	**401**	**1060.03**	**3126**	**161473.27**

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

(Cont...)

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

(₹ Lakhs)

Sr. No.	Name of SCARDB	TOTAL LOANS DISBURSED				Gowth during the year compared to previous year		
		During 2022-23		During 2023-24				
		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)	Number (25-27)	Amount (26-28)	Percentage of growth
		25	26	27	28	29	30	31
1.	Gujarat	14020	27553.15	11273	37490.92	-2747	9937.77	36.07
2.	Haryana	NR	9592.25	NR	6367.15	NR	-3225.10	-33.62
3.	Himachal Pradesh *	2558	11663.14	2398	11012.31	-160	-650.83	-5.58
4.	Jammu & Kashmir	399	649.30	654	1623.01	255	973.71	149.96
5.	Karnataka	13253	31005.57	20035	35192.01	6782	4186.44	13.50
6.	Kerala	NR	280836.27	NR	282625.80	NR	1789.53	0.64
7.	Pondicherry	2721	3957.39	2830	4495.70	109	538.31	13.60
8.	Punjab	62	507.22	0	0.00	-62	-507.22	-100.00
9.	Rajasthan	5214	15431.16	NR	5284.80	NR	-10146.36	-65.75
10.	Tamil Nadu	NR	107021.41	NR	125521.79	NR	18500.38	17.29
11.	Tripura	5	13.50	NR	74.45	NR	60.95	451.48
12.	Uttar Pradesh	12968	27066.57	16404	40854.00	3436	13787.43	50.94
13.	West Bengal	NR	29196.97	NR	28657.89	NR	-539.08	-1.85
TOTAL (1 to 13)		51200	544493.90	53594	579199.83	2394	34705.93	6.37

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 31.03.2023				As on 31.03.2024							
		Long Term		Short Term		Long Term		Short Term		As on 31.03.2023		As on 31.03.2024	
		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	35907.40	0	0.00	43664	57846.01	0	0.00	NR	95.98	2937	3565.79
2.	Haryana	NR	113031.89	0	0.00	NR	114549.68	0	0.00	NR	16068.91	NR	16326.75
3.	Himachal Pradesh *	8266	29645.86	0	0.00	8290	31018.27	0	0.00	2324	7548.23	2340	8051.95
4.	Jammu & Kashmir	1320	2745.35	0	0.00	1179	2762.50	0	0.00	88	594.27	67	783.23
5.	Karnataka	NR	196623.41	0	0.00	297751	197319.09	0	0.00	NR	532.10	180	386.09
6.	Kerala	NR	291112.25	NR	19656.48	NR	285149.05	NR	20913.11	NR	357399.20	NR	359372.94
7.	Pondicherry	9	2.78	0	0.00	9	2.78	0	0.00	0	0.00	0	0.00
8.	Punjab	NR	114114.46	0	0.00	1936	98077.14	0	0.00	NR	69482.57	1221	61538.27
9.	Rajasthan	NR	130003.66	NR	2064.24	NR	126851.22	NR	2047.22	NR	21441.97	NR	20261.48
10.	Tamil Nadu	NR	2115.21	0	0.00	NR	2115.21	0	0.00	NR	2228.13	NR	2197.14
11.	Tripura	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
12.	Uttar Pradesh	249485	213155.41	0	0.00	210997	193167.33	0	0.00	3219	3775.22	2733	3369.00
13.	West Bengal	NR	101482.47	0	0.00	NR	104023.44	0	0.00	NR	18154.98	NR	19799.85
TOTAL (1 to 13)		**259080**	**1229940.15**	**NR**	**21720.72**	**563826**	**1212881.72**	**NR**	**22960.33**	**5631**	**497321.56**	**9478**	**495652.49**

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

(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 31.03.2023				As on 31.03.2024			
		As on 31.03.2023		As on 31.03.2024		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	3702.81	3746	21391.68	NR	24532.86	0	0.00	0	0.00	0	0.00
2.	Haryana	NR	19554.94	NR	20827.89	NR	23369.93	0	0.00	NR	23223.51	0	0.00
3.	Himachal Pradesh *	381	2730.96	390	2809.29	76	374.46	0	0.00	80	545.63	0	0.00
4.	Jammu & Kashmir	48	366.47	39	262.50	296	1095.17	0	0.00	206	1193.81	0	0.00
5.	Karnataka	NR	208.85	15	175.34	0	0.00	NR	1769.23	0	0.00	363	1618.38
6.	Kerala	NR	80184.57	NR	79279.46	0	0.00	NR	35325.74	0	0.00	NR	37760.60
7.	Pondicherry	0	0.00	0	0.00	0	0.00	3262	4821.47	0	0.00	3171	5257.29
8.	Punjab	NR	2352.67	205	1777.14	0	0.00	NR	540.14	0	0.00	117	387.49
9.	Rajasthan	NR	5488.48	NR	4979.22	0	0.00	0	0.00	0	0.00	0	0.00
10.	Tamil Nadu	NR	5968.38	NR	5878.81	0	0.00	NR	86955.60	0	0.00	NR	104889.82
11.	Tripura	NR	784.72	NR	793.62	0	0.00	0	0.00	0	0.00	0	0.00
12.	Uttar Pradesh	54219	38742.83	54357	43836.62	1659	2035.30	0	0.00	31453	28783.18	0	0.00
13.	West Bengal	NR	16218.73	NR	12312.27	0	0.00	0	0.00	0	0.00	0	0.00
TOTAL (1 to 13)		**54648**	**176304.41**	**58752**	**194323.84**	**2031**	**51407.72**	**3262**	**129412.18**	**31739**	**53746.13**	**3651**	**149913.58**

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

(Cont...)

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

(₹ Lakhs)

Sr. No.	Name of SCARDB	TOTAL LOANS OUTSTANDING				Growth during the year compared to previous year		
		As on 31.03.2023		As on 31.03.2024				
		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)	Number (25-27)	Amount (26-28)	Percentage of growth
		25	26	27	28	29	30	31
1.	Gujarat	NR	64239.05	50347	82803.48	NR	18564.43	28.90
2.	Haryana	NR	172025.67	NR	174927.83	NR	2902.16	1.69
3.	Himachal Pradesh *	11047	40299.51	11100	42425.14	53	2125.63	5.27
4.	Jammu & Kashmir	1752	4801.26	1491	5002.04	-261	200.78	4.18
5.	Karnataka	NR	199133.59	298309	199498.90	NR	365.31	0.18
6.	Kerala	NR	783678.24	NR	782475.16	NR	-1203.08	-0.15
7.	Pondicherry	3271	4824.25	3180	5260.07	-91	435.82	9.03
8.	Punjab	NR	186489.84	3479	161780.04	NR	-24709.80	-13.25
9.	Rajasthan	NR	158998.35	NR	154139.14	NR	-4859.21	-3.06
10.	Tamil Nadu	NR	97267.32	NR	115080.98	NR	17813.66	18.31
11.	Tripura	NR	784.72	NR	793.62	NR	8.90	1.13
12.	Uttar Pradesh	308582	257708.76	299540	269156.13	-9042	11447.37	4.44
13.	West Bengal	NR	135856.18	NR	136135.56	NR	279.38	0.21
TOTAL (1 to 13)		324652	2106106.74	667446	2129478.09	342794	23371.35	1.11

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 2022-23				During 2023-24							
		Long Term		Short Term		Long Term		Short Term		During 2022-23		During 2023-24	
		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	475	4383.08	0	0.00	11212	31707.11	0	0.00	79	199.90	12	44.18
2.	Haryana	1402	5732.00	0	0.00	1016	4224.90	0	0.00	372	1044.40	181	621.30
3.	Himachal Pradesh *	2249	8624.47	0	0.00	2047	7887.09	0	0.00	253	2298.27	277	2228.93
4.	Jammu & Kashmir	51	197.48	0	0.00	201	523.80	0	0.00	2	16.70	44	299.58
5.	Karnataka	12920	29563.90	0	0.00	19739	33730.12	0	0.00	0	0.00	0	0.00
6.	Kerala	40850	78263.00	61595	54707.31	40445	77653.61	57122	51981.69	20892	96063.66	20442	97097.52
7.	Pondicherry	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8.	Punjab	21	322.18	0	0.00	NR	4.80	0	0.00	14	209.45	0	0.00
9.	Rajasthan	5028	14720.27	0	0.00	3175	9636.76	0	0.00	73	595.14	117	915.24
10.	Tamil Nadu	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
11.	Tripura	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
12.	Uttar Pradesh	10128	20378.39	0	0.00	13107	30756.39	0	0.00	0	0.00	0	0.00
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
TOTAL (1 to 13)		**73124**	**162184.77**	**61595**	**54707.31**	**90942**	**196124.58**	**57122**	**51981.69**	**21685**	**100427.52**	**21073**	**101206.75**

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

(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 2022-23				During 2023-24			
		During 2022-23		During 2023-24		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	3203	5771.77	49	5739.63	10263	17198.40	0	0.00	0	0.00	0	0.00
2.	Haryana	561	2042.32	393	1363.30	0	0.00	0	0.00	0	0.00	0	0.00
3.	Himachal Pradesh *	56	740.40	74	896.29	0	0.00	0	0.00	0	0.00	0	0.00
4.	Jammu & Kashmir	1	1.83	8	64.10	345	433.29	0	0.00	401	735.53	0	0.00
5.	Karnataka	0	0.00	0	0.00	0	0.00	21449	24473.85	0	0.00	27526	34585.87
6.	Kerala	14033	29752.59	13285	29226.18	0	0.00	11740	28185.01	0	0.00	13013	31231.97
7.	Pondicherry	0	0.00	0	0.00	0	0.00	2721	3957.39	0	0.00	2830	4495.70
8.	Punjab	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
9.	Rajasthan	100	270.09	43	74.84	118	365.92	5	14.36	112	407.35	3	5.90
10.	Tamil Nadu	0	0.00	0	0.00	0	0.00	237588	138836.12	0	0.00	249289	157073.93
11.	Tripura	5	13.50	NR	74.45	0	0.00	0	0.00	0	0.00	0	0.00
12.	Uttar Pradesh	2736	6532.84	3297	10097.61	104	155.34	0	0.00	0	0.00	0	0.00
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
TOTAL (1 to 13)		**20695**	**45125.34**	**17149**	**47536.40**	**10830**	**18152.95**	**273503**	**195466.73**	**513**	**1142.88**	**292661**	**227393.37**

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

(Cont...)

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

(₹ Lakhs)

Sr. No.	Name of SCARDB	TOTAL LOANS DISBURSED				Growth during the year compared to previous year		
		During 2022-23		During 2023-24				
		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)	Number (25-27)	Amount (26-28)	Percentage of growth
		25	26	27	28	29	30	31
1.	Gujarat	14020	27553.15	11273	37490.92	-2747	9937.77	36.07
2.	Haryana	2335	8818.72	1590	6209.50	-745	-2609.22	-29.59
3.	Himachal Pradesh *	2558	11663.14	2398	11012.31	-160	-650.83	-5.58
4.	Jammu & Kashmir	399	649.30	654	1623.01	255	973.71	149.96
5.	Karnataka	34369	54037.75	47265	68315.99	12896	14278.24	26.42
6.	Kerala	149110	286971.57	144307	287190.97	-4803	219.40	0.08
7.	Pondicherry	2721	3957.39	2830	4495.70	109	538.31	13.60
8.	Punjab	35	531.63	NR	4.80	NR	-526.83	-99.10
9.	Rajasthan	5324	15965.78	3450	11040.09	-1874	-4925.69	-30.85
10.	Tamil Nadu	237588	138836.12	249289	157073.93	11701	18237.81	13.14
11.	Tripura	5	13.50	NR	74.45	NR	60.95	451.48
12.	Uttar Pradesh	12968	27066.57	16404	40854.00	3436	13787.43	50.94
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR
	TOTAL (1 to 13)	461432	576064.62	479460	625385.67	18028	49321.05	8.56

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 31.03.2023				As on 31.03.2024							
		Long Term		Short Term		Long Term		Short Term		As on 31.03.2023		As on 31.03.2024	
		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	35907.40	0	0.00	43664	57846.01	0	0.00	NR	95.98	2937	3565.79
2.	Haryana	58866	79113.41	0	0.00	55477	78794.41	0	0.00	5439	7600.13	5250	7485.47
3.	Himachal Pradesh *	8266	29645.86	0	0.00	8290	31018.27	0	0.00	2324	7548.23	2340	8051.95
4.	Jammu & Kashmir	1320	2745.35	0	0.00	1179	2762.50	0	0.00	88	594.27	67	783.23
5.	Karnataka	140216	138626.89	33	45.39	119842	128468.87	28	41.04	1794	1410.24	1539	1213.67
6.	Kerala	187428	286765.00	14593	17657.72	188114	285934.05	15973	19326.73	240650	353314.78	237495	346743.44
7.	Pondicherry	9	2.78	0	0.00	9	2.78	0	0.00	0	0.00	0	0.00
8.	Punjab	48829	112462.10	0	0.00	44392	100124.04	0	0.00	12750	52086.64	11369	46365.64
9.	Rajasthan	45505	73548.85	0	0.00	43319	70160.86	0	0.00	4147	12167.04	3789	11544.20
10.	Tamil Nadu	943	475.71	0	0.00	947	479.21	0	0.00	351	411.53	313	382.62
11.	Tripura	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
12.	Uttar Pradesh	249485	213155.41	0	0.00	210997	193167.33	0	0.00	3219	3775.22	2733	3369.00
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
TOTAL (1 to 13)		**740867**	**972448.76**	**14626**	**17703.11**	**716230**	**948758.33**	**16001**	**19367.77**	**270762**	**439004.06**	**267832**	**429505.01**

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

(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 31.03.2023				As on 31.03.2024			
		As on 31.03.2023		As on 31.03.2024		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	3702.81	3746	21391.68	NR	24532.86	0	0.00	0	0.00	0	0.00
2.	Haryana	10251	17185.81	10013	16539.77	0	0.00	0	0.00	0	0.00	0	0.00
3.	Himachal Pradesh *	381	2730.96	390	2809.29	76	374.46	0	0.00	80	545.63	0	0.00
4.	Jammu & Kashmir	48	366.47	39	262.50	296	1095.17	0	0.00	206	1193.81	0	0.00
5.	Karnataka	1909	573.32	1722	530.87	0	0.00	55356	50608.05	0	0.00	55000	53410.68
6.	Kerala	39805	80805.02	42100	88410.08	0	0.00	34666	42639.60	0	0.00	35369	43504.09
7.	Pondicherry	0	0.00		0.00	0	0.00	3262	4821.47	0	0.00	3171	5257.29
8.	Punjab	1316	2791.30	1246	2684.69	1302	5468.65	0	0.00	1084	5579.40	0	0.00
9.	Rajasthan	9892	7600.45	9219	6815.86	542	1333.52	272	204.31	545	1408.59	256	213.27
10.	Tamil Nadu	1456	2718.23	1404	2607.64	0	0.00	153912	91787.12	0	0.00	165505	106977.79
11.	Tripura	NR	784.72	NR	793.62	0	0.00	0	0.00	0	0.00	0	0.00
12.	Uttar Pradesh	54219	38742.83	54357	43836.62	1659	2035.30	0	0.00	31453	28783.18	0	0.00
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
TOTAL (1 to 13)		**119277**	**158001.92**	**124236**	**186682.62**	**3875**	**34839.96**	**247468**	**190060.55**	**33368**	**37510.61**	**259301**	**209363.12**

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

(Cont...)

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

(₹ Lakhs)

Sr. No.	Name of SCARDB	TOTAL LOANS OUTSTANDING				Growth during the year compared to previous year		
		As on 31.03.2023		As on 31.03.2024				
		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)	Number (25-27)	Amount (26-28)	Percentage of growth
		25	26	27	28	29	30	31
1.	Gujarat	NR	64239.05	50347	82803.48	NR	18564.43	28.90
2.	Haryana	74556	103899.35	70740	102819.65	-3816	-1079.70	-1.04
3.	Himachal Pradesh *	11047	40299.51	11100	42425.14	53	2125.63	5.27
4.	Jammu & Kashmir	1752	4801.26	1491	5002.04	-261	200.78	4.18
5.	Karnataka	199308	191263.89	178131	183665.13	-21177	-7598.76	-3.97
6.	Kerala	517142	781182.12	519051	783918.39	1909	2736.27	0.35
7.	Pondicherry	3271	4824.25	3180	5260.07	-91	435.82	9.03
8.	Punjab	64197	172808.69	58091	154753.77	-6106	-18054.92	-10.45
9.	Rajasthan	60358	94854.17	57128	90142.78	-3230	-4711.39	-4.97
10.	Tamil Nadu	156662	95392.59	168169	110447.26	11507	15054.67	15.78
11.	Tripura	NR	784.72	NR	793.62	NR	8.90	1.13
12.	Uttar Pradesh	308582	257708.76	299540	269156.13	-9042	11447.37	4.44
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR
TOTAL (1 to 13)		1396875	1812058.36	1416968	1831187.46	20093	19129.10	1.06

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 2023-24

(₹ 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	0	0.00	0	0.00	0	0.00	0	0.00	1	5.00	0	0.00	0	0.00
2.	Haryana	14	55.30	0	0.00	429	1872.30	443	1927.60	1	6.00	0	0.00	31	102.10
3.	Himachal Pradesh	0	0.00	0	0.00	449	1371.38	449	1371.38	0	0.00	0	0.00	0	0.00
4.	Jammu & Kashmir	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	3	3.13	0	0.00
5.	Karnataka	405	127.15	56	35.16	1698	1155.24	2159	1317.55	325	2489.32	32	68.67	311	434.95
6.	Kerala	316	553.33	95	95.91	91	88.53	502	737.77	1035	2371.13	659	1508.87	188	431.05
7.	Pondicherry	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8.	Punjab	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
9.	Rajasthan	0	0.00	1	0.90	531	833.79	532	834.69	144	757.82	0	0.00	93	431.85
10.	Tamil Nadu	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
11.	Tripura	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
12.	Uttar Pradesh	0	0.00	22	73.50	157	427.50	179	501.00	3	20.00	210	673.41	281	920.46
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
	TOTAL (1 to 13)	**735**	**735.78**	**174**	**205.47**	**3355**	**5748.74**	**4264**	**6689.99**	**1509**	**5649.27**	**904**	**2254.08**	**904**	**2320.41**

Note:- NR - Not Reported

(Cont...)

TABLE - 13 : PURPOSE WISE CLASSIFICATION OF ADVANCES MADE AT ULTIMATE BORROWERS' LEVEL DURING 2023-24

(₹ Lakhs)

Sr. No.	Name of SCARDB	(I) FARM SECTOR ADVANCES								Dairy	
		Total F.M.		Plantation & Horticulture		Land Development		Purchase of Land			
		Number (9+11+13)	Amount (10+12+14)	No.	Amount	No.	Amount	No.	Amount	No.	Amount
		15	16	17	18	19	20	21	22	23	24
1.	Gujarat	1	5.00	8763	22142.42	7	19.50	2295	9104.48	146	435.71
2.	Haryana	32	108.10	129	646.30	229	924.00	13	80.50	93	306.10
3.	Himachal Pradesh	0	0.00	171	314.88	1220	5190.83	0	0.00	1	2.50
4.	Jammu & Kashmir	3	3.13	0	0.00	32	78.41	0	0.00	101	244.96
5.	Karnataka	668	2992.94	1235	2637.38	11605	17923.21	0	0.00	219	615.14
6.	Kerala	1882	4311.05	24643	65885.65	1669	4722.47	7	112.60	11461	930.76
7.	Pondicherry	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8.	Punjab	0	0.00	0	0.00	0	0.00	0	0.00	0	4.80
9.	Rajasthan	237	1189.67	78	274.48	1178	3513.97	3	20.70	326	1091.55
10.	Tamil Nadu	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
11.	Tripura	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
12.	Uttar Pradesh	494	1613.87	4224	8532.21	639	642.86	9	45.00	2753	7557.71
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
TOTAL (1 to 13)		**3317**	**10223.76**	**39243**	**100433.32**	**16579**	**33015.25**	**2327**	**9363.28**	**15100**	**11189.23**

Note :- NR - Not Reported

(Cont...)

TABLE - 13 : PURPOSE WISE CLASSIFICATION OF ADVANCES MADE AT ULTIMATE BORROWERS' LEVEL DURING 2023-24

(₹ Lakhs)

Sr. No.	Name of SCARDB	(I) FARM SECTOR ADVANCES										Total Farm Sector Advances	
		ALLIED SECTOR - Animal Husbandry & Fisheries											
		Poultry		Others		Total A.H.		Fisheries		Total Allied Sector		Number	Amount
		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)
		25	26	27	28	29	30	31	32	33	34	35	36
1.	Gujarat	0	0.00	0	0.00	146	435.71	0	0.00	146	435.71	11212	31707.11
2.	Haryana	8	41.50	68	184.80	169	532.40	0	0.00	169	532.40	1015	4218.90
3.	Himachal Pradesh	4	65.00	2	4.00	7	71.50	0	0.00	7	71.50	1847	6948.59
4.	Jammu & Kashmir	49	177.96	16	19.34	166	442.26	0	0.00	166	442.26	201	523.80
5.	Karnataka	123	773.07	3718	7383.53	4060	8771.74	12	87.30	4072	8859.04	19739	33730.12
6.	Kerala	120	499.27	132	357.24	11713	1787.27	29	96.80	11742	1884.07	40445	77653.61
7.	Pondicherry	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8.	Punjab	0	0.00	0	0.00	0	4.80	0	0.00	0	4.80	0	4.80
9.	Rajasthan	1	5.40	255	777.76	582	1874.71	529	1537.88	1111	3412.59	3139	9246.10
10.	Tamil Nadu	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
11.	Tripura	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
12.	Uttar Pradesh	1613	5098.49	83	192.80	4449	12849.00	84	349.06	4533	13198.06	10078	24533.00
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
TOTAL (1 to 13)		**1918**	**6660.69**	**4274**	**8919.47**	**21292**	**26769.39**	**654**	**2071.04**	**21946**	**28840.43**	**87676**	**188566.03**

Note :- NR - Not Reported

(Cont...)

TABLE - 13 : PURPOSE WISE CLASSIFICATION OF ADVANCES MADE AT ULTIMATE BORROWERS' LEVEL DURING 2023-24

(₹ Lakhs)

Sr. No.	Name of SCARDB	(II) NON-FARM SECTOR ADVANCES									
		Rural Housing		SRTO		Rural Godowns / Storage		Other Non-Agril. Adv.		Total Non-farm Sector Advances	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No. (37+39+41+43)	Amount (38+40+42+44)
		37	38	39	40	41	42	43	44	45	46
1.	Gujarat	12	44.18	0	0.00	49	5739.63	0	0.00	61	5783.81
2.	Haryana	181	621.30	393	1363.30	1	6.00	0	0.00	575	1990.60
3.	Himachal Pradesh	277	2228.93	0	0.00	200	938.50	74	896.29	551	4063.72
4.	Jammu & Kashmir	44	349.27	8	64.10	0	0.00	401	685.84	453	1099.21
5.	Karnataka	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
6.	Kerala	20442	97097.52	20	183.25	0	0.00	13265	29042.93	33727	126323.70
7.	Pondicherry	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8.	Punjab	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
9.	Rajasthan	117	915.24	5	20.90	36	390.66	153	467.19	311	1793.99
10.	Tamil Nadu	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
11.	Tripura	0	0.00	0	0.00	0	0.00	NR	74.45	NR	74.45
12.	Uttar Pradesh	2	4.50	119	183.01	0	0.00	6205	16133.49	6326	16321.00
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
TOTAL (1 to 13)		**21075**	**101260.94**	**545**	**1814.56**	**286**	**7074.79**	**20098**	**47300.19**	**42004**	**157450.48**

Note :- NR - Not Reported

(Cont...)

TABLE - 13 : PURPOSE WISE CLASSIFICATION OF ADVANCES MADE AT ULTIMATE BORROWERS' LEVEL DURING 2023-24

(₹ 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)
		47	48	49	50	51	52	53	54
1.	Gujarat	0	0.00	0	0.00	0	0.00	**11273**	**37490.92**
2.	Haryana	0	0.00	0	0.00	0	0.00	**1590**	**6209.50**
3.	Himachal Pradesh*	0	0.00	0	0.00	0	0.00	**2398**	**11012.31**
4.	Jammu & Kashmir	0	0.00	0	0.00	0	0.00	**654**	**1623.01**
5.	Karnataka	0	0.00	27526	34585.87	27526	34585.87	**47265**	**68315.99**
6.	Kerala	57122	51981.69	13013	31231.97	70135	83213.66	**144307**	**287190.97**
7.	Pondicherry	0	0.00	2830	4495.70	2830	4495.70	**2830**	**4495.70**
8.	Punjab	0	0.00	0	0.00	0	0.00	**0**	**4.80**
9.	Rajasthan	0	0.00	0	0.00	0	0.00	**3450**	**11040.09**
10.	Tamil Nadu	0	0.00	249289	157073.93	249289	157073.93	**249289**	**157073.93**
11.	Tripura	0	0.00	0	0.00	0	0.00	**NR**	**74.45**
12.	Uttar Pradesh	0	0.00	0	0.00	0	0.00	**16404**	**40854.00**
13.	West Bengal	NR	NR	NR	NR	NR	NR	**NR**	**NR**
TOTAL (1 to 13)		**57122**	**51981.69**	**292658**	**227387.47**	**349780**	**279369.16**	**479460**	**625385.67**

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

TABLE - 14 : TOTAL LOANS DISBURSED TO WOMEN BORROWERS AND WEAKER SECTIONS DURING 2023-24 (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)					
						Small Farmers		Other Farmers		Total	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
										(5+7)	(6+8)
		1	2	3	4	5	6	7	8	9	10
1.	Gujarat	11273	37490.92	1024	2600.81	90	162.52	265	707.27	355	869.79
2.	Haryana	1590	6209.50	337	1307.75	76	219.05	0	0.00	76	219.05
3.	Himachal Pradesh	2398	11012.31	240	992.76	504	1962.41	0	0.00	504	1962.41
4.	Jammu & Kashmir	654	1623.01	114	108.23	34	66.14	0	0.00	34	66.14
5.	Karnataka	19739	33730.12	3122	5394.20	1557	2788.43	0	0.00	1557	2788.43
6.	Kerala	144307	287190.97	28861	57438.19	19147	14360.54	14360	34463.29	33507	48823.83
7.	Pondicherry	2830	4495.70	NR	NR	NR	NR	NR	NR	NR	NR
8.	Punjab	0	4.80	0	0.00	0	0.00	0	0.00	0	0.00
9.	Rajasthan	3450	11040.09	458	1258.13	249	648.02	157	618.27	406	1266.29
10.	Tamil Nadu	249289	157073.93	90412	56843.60	NR	NR	NR	NR	28783	17808.49
11.	Tripura	5	13.50	0	0.00	0	0.00	0	0.00	0	0.00
12.	Uttar Pradesh	16404	40854.00	1667	3934.38	2685	5315.05	215	451.04	2900	5766.09
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
TOTAL (1 to 13)		**451939**	**590738.85**	**126235**	**129878.05**	**24342**	**25522.16**	**14997**	**36239.87**	**68122**	**79570.52**

Note :- NR - Not Reported

(Cont...)

TABLE - 14 : TOTAL LOANS DISBURSED TO WOMEN BORROWERS AND WEAKER SECTIONS DURING 2023-24 (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	1380	2927.37	8514	31092.95	9894	34020.32	11273	37490.92
2.	Haryana	1177	4682.70	0	0.00	1177	4682.70	1590	6209.50
3.	Himachal Pradesh	1654	8057.14	0	0.00	1654	8057.14	2398	11012.31
4.	Jammu & Kashmir	506	1448.64	0	0.00	506	1448.64	654	1623.01
5.	Karnataka	410	666.88	0	0.00	410	666.88	5089	8849.51
6.	Kerala	0	0.00	0	0.00	0	0.00	62368	106262.02
7.	Pondicherry	NR	NR	NR	NR	NR	NR	NR	NR
8.	Punjab	0	4.80	0	0.00	0	4.80	0	4.80
9.	Rajasthan	1927	6148.41	1117	3625.39	3044	9773.80	3908	12298.22
10.	Tamil Nadu	NR	NR	NR	NR	84381	58511.45	203576	133163.54
11.	Tripura	0	0.00	0	0.00	0	0.00	0	0.00
12.	Uttar Pradesh	10431	27116.00	1406	4037.53	11837	31153.53	16404	40854.00
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR
TOTAL (1 to 13)		**17485**	**51051.94**	**11037**	**38755.87**	**112903**	**148319.26**	**307260**	**357767.83**

Note :- NR - Not Reported

TABLE - 15(i) : STAFF POSITION AT APEX BANK LEVEL AS ON 31 MARCH 2024

(Numbers)

Sr. No.	Name of SCARDB	Senior Exe. Incl. CEO			Officers (General)			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 (7+8)	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	16	1	17	66	0	66	0	0	0	117	0	117	211	0	211
2.	Haryana	2	0	2	2	0	2	4	0	4	2	0	2	26	0	26
3.	Himachal Pradesh	1	1	2	65	0	65	1	0	1	67	0	67	2	0	2
4.	Jammu & Kashmir	1	0	1	22	0	22	0	0	0	25	0	25	28	0	28
5.	Karnataka	0	2	2	45	4	49	0	0	0	13	0	13	158	0	158
6.	Kerala	18	4	22	32	0	32	29	0	29	0	0	0	88	0	88
7.	Pondicherry	0	0	0	11	0	11	0	0	0	9	0	9	4	0	4
8.	Punjab	1	3	4	75	1	76	5	0	5	0	0	0	14	0	14
9.	Rajasthan	0	2	2	28	0	28	0	0	0	0	0	0	3	0	3
10.	Tamil Nadu	0	1	1	2	2	4	50	0	50	0	0	0	49	0	49
11.	Tripura	0	1	1	0	7	7	0	0	0	0	0	0	0	9	9
12.	Uttar Pradesh	0	1	1	325	3	328	1	0	1	777	0	777	1211	0	1211
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
TOTAL (1 to 13)		**39**	**16**	**55**	**673**	**17**	**690**	**90**	**0**	**90**	**1010**	**0**	**1010**	**1794**	**9**	**1803**

Note:- NR - Not Reported

(Cont...)

TABLE - 15(i) : STAFF POSITION AT APEX BANK LEVEL AS ON 31 MARCH 2024

(Numbers)

Sr. No.	Name of SCARDB	Sub Staff			GRAND TOTAL			Staff Trained during the year
		Own Staff	Deputa-tionists	Total (16+17)	**Own Staff (1+4+7+10+13+16)**	**Deputationists (2+5+8+11+14+17)**	**Total (19+20)**	
		16	17	18	19	20	21	22
1.	Gujarat	188	0	188	**598**	**1**	**599**	0
2.	Haryana	12	0	12	**48**	**0**	**48**	0
3.	Himachal Pradesh	37	0	37	**173**	**1**	**174**	54
4.	Jammu & Kashmir	118	0	118	**194**	**0**	**194**	0
5.	Karnataka	18	0	18	**234**	**6**	**240**	120
6.	Kerala	47	0	47	**214**	**4**	**218**	253
7.	Pondicherry	3	0	3	**27**	**0**	**27**	0
8.	Punjab	26	0	26	**121**	**4**	**125**	143
9.	Rajasthan	7	0	7	**38**	**2**	**40**	28
10.	Tamil Nadu	8	0	8	**109**	**3**	**112**	0
11.	Tripura	0	3	3	**0**	**20**	**20**	0
12.	Uttar Pradesh	193	0	193	**2507**	**4**	**2511**	1460
13.	West Bengal	NR	NR	NR	**NR**	**NR**	**76**	NR
TOTAL (1 to 13)		**657**	**3**	**660**	**4263**	**45**	**4384**	**2058**

Note :- NR - Not Reported

TABLE - 15(ii) : STAFF POSITION AT PRIMARY BANK LEVEL AS ON 31 MARCH 2024

(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	3	0	0	3	3	0	0	3	0	0	0	0	190	0	0	190
2.	Himachal Pradesh	1	0	0	1	27	0	0	27	0	0	0	0	19	0	0	19
3.	Karnataka	12	1	0	13	0	0	24	24	0	0	0	0	123	0	0	123
4.	Kerala	67	0	0	67	137	0	0	137	12	0	0	12	252	0	0	252
5.	Punjab	0	0	0	0	212	0	0	212	6	0	0	6	0	0	0	0
6.	Rajasthan	0	24	0	24	34	0	0	34	0	0	0	0	34	0	0	34
7.	Tamil Nadu	123	0	0	123	0	0	0	0	0	0	0	0	290	0	0	290
8.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
TOTAL (1 to 8)		**206**	**25**	**0**	**231**	**413**	**0**	**24**	**437**	**18**	**0**	**0**	**18**	**908**	**0**	**0**	**908**

Note:- NR - Not Reported

(Cont...)

TABLE - 15(ii) : STAFF POSITION AT PRIMARY BANK LEVEL AS ON 31 MARCH 2024

(Numbers)

Sr. No.	Name of SCARDB	Clerical/Secretarial				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. (2+6+10+14+18+22)	From SCARDB (3+7+11+15+19+23)		
		17	18	19	20	21	22	23	24	25	26	27	28	29
1.	Haryana	129	0	0	129	133	0	0	133	**458**	**0**	**0**	**458**	0
2.	Himachal Pradesh	0	0	0	0	54	0	0	54	**101**	**0**	**0**	**101**	15
3.	Karnataka	157	0	0	157	127	0	0	127	**419**	**1**	**24**	**444**	150
4.	Kerala	253	0	0	253	660	0	0	660	**1381**	**162**	**22**	**1565**	814
5.	Punjab	216	0	0	216	102	0	0	102	**536**	**0**	**0**	**536**	678
6.	Rajasthan	37	0	0	37	59	0	0	59	**164**	**24**	**0**	**188**	0
7.	Tamil Nadu	0	0	0	0	40	0	0	40	**453**	**0**	**0**	**453**	0
8.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	**NR**	**NR**	**NR**	**590**	NR
TOTAL (1 to 8)		**792**	**0**	**0**	**792**	**1175**	**0**	**0**	**1175**	**3512**	**187**	**46**	**4335**	**1657**

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 2023					AS ON 30 JUNE 2024				
		Demand	Collection	Balance (1-2)	Recovery (%)	Overdues (%)	Demand	Collection	Balance (6-7)	Recovery (%)	Overdues (%)
		1	2	3	4	5	6	7	8	9	10
1.	Gujarat	61514.45	27663.21	33851.24	44.97	55.03	58167.71	28307.25	29860.46	48.66	51.34
2.	Haryana	201177.05	24888.12	176288.93	12.37	87.63	191211.90	11283.94	179927.96	5.90	94.10
3.	Himachal Pradesh	19522.13	6191.58	13330.55	31.72	68.28	20254.67	5402.72	14851.95	26.67	73.33
4.	Jammu & Kashmir	3677.66	1199.18	2478.48	32.61	67.39	3355.75	1006.86	2348.89	30.00	70.00
5.	Karnataka	138860.66	43006.04	95854.62	30.97	69.03	144309.49	51992.76	92316.73	36.03	63.97
6.	Kerala	319041.99	275835.87	43206.12	86.46	13.54	310555.36	263663.64	46891.72	84.90	15.10
7.	Pondicherry	4690.24	4274.83	415.41	91.14	8.86	3970.18	3580.98	389.20	90.20	9.80
8.	Punjab	131715.32	55539.23	76176.09	42.17	57.83	104504.27	22038.50	82465.77	21.09	78.91
9.	Rajasthan	128733.98	21526.31	107207.67	16.72	83.28	137279.71	18621.69	118658.02	13.56	86.44
10.	Tamil Nadu	115843.04	103812.38	12030.66	89.61	10.39	117581.08	105951.64	11629.44	90.11	9.89
11.	Tripura	885.47	114.17	771.30	12.89	87.11	784.72	65.55	719.17	8.35	91.65
12.	Uttar Pradesh	272842.24	72858.84	199983.40	26.70	73.30	263185.73	72967.05	190218.68	27.72	72.28
13.	West Bengal	86553.44	37451.45	49101.99	43.27	56.73	87599.10	35415.70	52183.40	40.43	59.57
TOTAL (1 to 13)		**1485057.67**	**674361.21**	**810696.46**	**45.41**	**54.59**	**1442759.67**	**620298.28**	**822461.39**	**42.99**	**57.01**

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

(₹ Lakhs)

Sr. No.	Name of SCARDB	AS ON 30 JUNE 2023					AS ON 30 JUNE 2024				
		Demand	Collection	Balance (1-2)	Recovery (%)	Overdues (%)	Demand	Collection	Balance (6-7)	Recovery (%)	Overdues (%)
		1	2	3	4	5	6	7	8	9	10
1.	Gujarat	61514.45	27663.21	33851.24	44.97	55.03	58167.71	28307.25	29860.46	48.66	51.34
2.	Haryana	222050.24	37547.45	184502.79	16.91	83.09	208222.30	13560.81	194661.49	6.51	93.49
3.	Himachal Pradesh	22604.58	9274.03	13330.55	41.03	58.97	23066.45	8214.50	14851.95	35.61	64.39
4.	Jammu & Kashmir	3677.66	1199.18	2478.48	32.61	67.39	3355.75	1006.86	2348.89	30.00	70.00
5.	Karnataka	82470.74	48281.83	34188.91	58.54	41.46	93971.06	75303.09	18667.97	80.13	19.87
6.	Kerala	411426.71	261752.79	149673.92	63.62	36.38	405114.52	253747.99	151366.53	62.64	37.36
7.	Pondicherry	4690.24	4274.83	415.41	91.14	8.86	3970.18	3580.98	389.20	90.20	9.80
8.	Punjab	275538.64	37202.84	238335.80	13.50	86.50	275866.55	28504.13	247362.42	10.33	89.67
9.	Rajasthan	100491.53	31536.66	68954.87	31.38	68.62	95576.65	19601.08	75975.57	20.51	79.49
10.	Tamil Nadu	132580.86	124759.13	7821.73	94.10	5.90	149666.30	142235.93	7430.37	95.04	4.96
11.	Tripura	885.47	114.17	771.30	12.89	87.11	784.72	65.55	719.17	8.35	91.65
12.	Uttar Pradesh	272842.24	72858.84	199983.40	26.70	73.30	263185.73	72967.05	190218.68	27.72	72.28
13.	West Bengal	101577.30	39561.68	62015.62	38.95	61.05	107188.79	41397.55	65791.24	38.62	61.38
TOTAL (1 to 13)		**1692350.66**	**696026.64**	**996324.02**	**41.13**	**58.87**	**1688136.71**	**688492.77**	**999643.94**	**40.78**	**59.22**

TABLE - 17 : PURPOSE WISE CLASSIFICATION OF DEMAND AND OVERDUES (AT ULTIMATE BORROWERS' LEVEL AS ON 30 JUNE 2024)

(₹ 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	5308.85	3755.51	70.74	4247.08	3004.41	70.74	3397.66	2403.53	70.74
2.	Haryana	67269.24	61480.89	91.40	17315.23	16323.00	94.27	13794.23	12911.72	93.60
3.	Himachal Pradesh	4353.71	2764.07	63.49	565.03	376.41	66.62	322.47	229.31	71.11
4.	Jammu & Kashmir	15.16	14.78	97.49	715.23	540.98	75.64	89.12	61.14	68.60
5.	Karnataka	7263.95	1535.62	21.14	12379.14	1264.99	10.22	16168.97	3124.04	19.32
6.	Kerala	NR	NR	NR	NR	NR	NR	NR	NR	NR
7.	Pondicherry	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8.	Punjab	15541.37	14772.95	95.06	17033.95	16179.77	94.99	4495.81	4131.75	91.90
9.	Rajasthan	12870.80	11399.60	88.57	15603.57	13595.85	87.13	1307.30	702.33	53.72
10.	Tamil Nadu	791.34	777.10	98.20	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	18955.82	14736.11	77.74	17787.82	12172.57	68.43	42774.13	32152.29	75.17
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR
TOTAL (1 to 13)		**132370.24**	**111236.63**	**84.03**	**85647.05**	**63457.98**	**74.09**	**82349.69**	**55716.11**	**67.66**

Note:- NR - Not Reported

(Cont...)

TABLE - 17 : PURPOSE WISE CLASSIFICATION OF DEMAND AND OVERDUES (AT ULTIMATE BORROWERS' LEVEL AS ON 30 JUNE 2024)

(₹ 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	2718.13	1922.82	70.74	10872.51	7691.28	70.74	0.00	0.00	0.00
2.	Haryana	29124.39	28220.74	96.90	19715.62	18373.32	93.19	10150.54	8021.02	79.02
3.	Himachal Pradesh	943.09	711.43	75.44	8347.01	5523.10	66.17	2707.66	1414.43	52.24
4.	Jammu & Kashmir	1366.24	825.12	60.39	313.18	172.06	54.94	5.05	5.05	100.00
5.	Karnataka	33738.67	6638.47	19.68	20038.90	3060.79	15.27	807.89	262.39	32.48
6.	Kerala	NR	NR	NR	NR	NR	NR	NR	NR	NR
7.	Pondicherry	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8.	Punjab	66403.50	62115.62	93.54	12313.71	11363.95	92.29	71431.93	60087.00	84.12
9.	Rajasthan	22273.09	17921.01	80.46	15117.45	8257.95	54.63	3320.23	2073.24	62.44
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	15426.73	11541.19	74.81	0.00	0.00	0.00	119006.66	84871.66	71.32
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR
TOTAL (1 to 13)		**171993.84**	**129896.40**	**75.52**	**86718.38**	**54442.45**	**62.78**	**207429.96**	**156734.79**	**75.56**

Note :- NR - Not Reported

(Cont...)

TABLE - 17 : PURPOSE WISE CLASSIFICATION OF DEMAND AND OVERDUES (AT ULTIMATE BORROWERS' LEVEL AS ON 30 JUNE 2024)

(₹ 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	26544.23	18777.55	70.74	11099.29	4808.16	43.32	310.11	127.19	41.01
2.	Haryana	157369.25	145330.69	92.35	24123.39	20649.91	85.60	16539.11	15397.91	93.10
3.	Himachal Pradesh	17238.97	11018.75	63.92	2013.93	1287.79	63.94	3813.55	2545.41	66.75
4.	Jammu & Kashmir	2503.98	1619.13	64.66	405.16	362.52	89.48	401.05	327.40	81.64
5.	Karnataka	90397.52	15886.30	17.57	924.92	727.44	78.65	2648.62	2054.23	77.56
6.	Kerala	124555.84	54663.08	43.89	50879.09	22469.01	44.16	149666.08	61896.81	41.36
7.	Pondicherry	0.00	0.00	0.00	2.78	2.78	100.00	0.00	0.00	0.00
8.	Punjab	187220.27	168651.04	90.08	7768.64	7580.19	97.57	58231.30	51444.15	88.34
9.	Rajasthan	70492.44	53949.98	76.53	13724.49	12943.33	94.31	10387.83	8385.69	80.73
10.	Tamil Nadu	791.34	777.10	98.20	4561.09	4268.62	93.59	744.24	668.28	89.79
11.	Tripura	NR	NR	NR	NR	NR	NR	NR	NR	NR
12.	Uttar Pradesh	213951.16	155473.82	72.67	36863.75	25719.70	69.77	4328.24	2917.50	67.41
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR
TOTAL (1 to 13)		**891065.00**	**626147.44**	**70.27**	**152366.53**	**100819.45**	**66.17**	**247070.13**	**145764.57**	**59.00**

Note:- NR - Not Reported

(Cont...)

TABLE - 17 : PURPOSE WISE CLASSIFICATION OF DEMAND AND OVERDUES (AT ULTIMATE BORROWERS' LEVEL AS ON 30 JUNE 2024)

(₹ 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	20214.08	6147.56	30.41	**58167.71**	**29860.46**	**51.34**
2.	Haryana	17124.54	15933.76	93.05	**215156.29**	**197312.27**	**91.71**
3.	Himachal Pradesh	0.00	0.00	0.00	**23066.45**	**14851.95**	**64.39**
4.	Jammu & Kashmir	45.56	39.84	87.45	**3355.75**	**2235.16**	**66.61**
5.	Karnataka	0.00	0.00	0.00	**93971.06**	**18667.97**	**19.87**
6.	Kerala	80013.51	12337.63	15.42	**405114.52**	**151366.53**	**37.36**
7.	Pondicherry	3578.20	386.42	10.80	**3580.98**	**389.20**	**10.87**
8.	Punjab	22646.34	19687.04	86.93	**275866.55**	**247362.42**	**89.67**
9.	Rajasthan	971.89	696.57	71.67	**95576.65**	**75975.57**	**79.49**
10.	Tamil Nadu	143569.63	1716.37	1.20	**149666.30**	**7430.37**	**4.96**
11.	Tripura	NR	NR	NR	**NR**	**NR**	**NR**
12.	Uttar Pradesh	8042.58	6107.66	75.94	**263185.73**	**190218.68**	**72.28**
13.	West Bengal	NR	NR	NR	**NR**	**NR**	**NR**
TOTAL (1 to 13)		**296206.33**	**63052.85**	**21.29**	**1586707.99**	**935670.58**	**58.97**

Note:- NR - Not Reported

TABLE - 18 : PERIOD-WISE CLASSIFICATION OF OVERDUES AS ON 30 JUNE 2024
(AT ULTIMATE BORROWERS' LEVEL)

(₹ 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	1041	2754.05	2021	7004.40	5581	17989.24	28444	102174.17	37087	129921.86
3.	Himachal Pradesh	1791	961.58	1511	2846.12	1823	3422.88	2037	3788.17	7162	11018.75
4.	Jammu & Kashmir	194	606.33	187	396.12	289	301.18	654	435.86	1324	1739.49
5.	Karnataka	6081	2096.81	3902	2176.45	4196	3605.51	11392	7789.03	25571	15667.80
6.	Kerala	33322	18380.99	8452	4117.08	0	0.00	0	0.00	41774	22498.07
7.	Pondicherry	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8.	Punjab	1511	2880.01	3264	10211.49	5891	30404.02	24192	112884.51	34858	156380.03
9.	Rajasthan	1589	1627.42	2066	3278.90	3767	9034.30	17920	39748.93	25342	53689.55
10.	Tamil Nadu	0	0.00	0	0.00	0	0.00	947	479.21	947	479.21
11.	Tripura	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
12.	Uttar Pradesh	6479	3797.16	16539	12278.28	60425	47346.18	122649	86765.68	206092	150187.30
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
TOTAL (1 to 13)		**52008**	**33104.35**	**37942**	**42308.84**	**81972**	**112103.31**	**208235**	**354065.56**	**380157**	**541582.06**

Note :- NR - Not Reported

(Cont...)

TABLE - 18 : PERIOD-WISE CLASSIFICATION OF OVERDUES AS ON 30 JUNE 2024
(AT ULTIMATE BORROWERS' LEVEL)

(₹ 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	337	549.18	757	2048.38	1360	3767.93	5530	11617.95	7984	17983.44
3.	Himachal Pradesh	26	59.82	29	116.14	37	276.37	126	835.46	218	1287.79
4.	Jammu & Kashmir	26	49.81	19	35.55	21	32.15	29	166.26	95	283.77
5.	Karnataka	1	3.37	4	5.52	79	23.35	1635	695.20	1719	727.44
6.	Kerala	6598	4136.00	1593	874.51	0	0.00	0	0.00	8191	5010.51
7.	Pondicherry	0	0.00	0	0.00	0	0.00	9	2.78	9	2.78
8.	Punjab	22	28.11	34	75.52	130	570.84	1045	6893.58	1231	7568.05
9.	Rajasthan	172	190.08	299	340.51	1011	1591.57	6556	10821.17	8038	12943.33
10.	Tamil Nadu	0	0.00	0	0.00	0	0.00	1404	2607.64	1404	2607.64
11.	Tripura	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
12.	Uttar Pradesh	2793	1337.83	5650	3250.50	15034	8262.77	28724	13846.53	52201	26697.63
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
TOTAL (1 to 13)		**9975**	**6354.20**	**8385**	**6746.63**	**17672**	**14524.98**	**45058**	**47486.57**	**81090**	**75112.38**

Note :- NR - Not Reported

(Cont...)

TABLE - 18 : PERIOD-WISE CLASSIFICATION OF OVERDUES AS ON 30 JUNE 2024
(AT ULTIMATE BORROWERS' LEVEL)

(₹ 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	370	515.54	299	727.68	360	1493.77	3287	10154.37	4316	12891.36
3.	Himachal Pradesh	93	116.37	171	701.11	153	753.46	211	974.47	628	2545.41
4.	Jammu & Kashmir	52	51.15	23	54.33	19	79.24	6	28.18	100	212.90
5.	Karnataka	10	1.62	18	1.29	89	119.88	1447	1931.44	1564	2054.23
6.	Kerala	19674	16171.83	7732	3211.33	0	0.00	0	0.00	27406	19383.16
7.	Pondicherry	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8.	Punjab	905	1596.11	1616	5682.89	2564	13852.58	4665	31089.17	9750	52220.75
9.	Rajasthan	342	377.15	429	926.34	576	2452.15	1170	4630.05	2517	8385.69
10.	Tamil Nadu	0	0.00	0	0.00	0	0.00	313	382.62	313	382.62
11.	Tripura	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
12.	Uttar Pradesh	88	30.91	206	147.12	1115	827.63	2038	1911.82	3447	2917.48
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
TOTAL (1 to 13)		**21534**	**18860.68**	**10494**	**11452.09**	**4876**	**19578.71**	**13137**	**51102.12**	**50041**	**100993.60**

Note :- NR - Not Reported

(Cont...)

TABLE - 18 : PERIOD-WISE CLASSIFICATION OF OVERDUES AS ON 30 JUNE 2024
(AT ULTIMATE BORROWERS' LEVEL)

(₹ 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	183	297.74	540	1121.61	2039	4115.23	8179	16188.84	10941	21723.42
3.	Himachal Pradesh	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4.	Jammu & Kashmir	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
5.	Karnataka	16	5.87	12	26.16	39	7.28	762	179.19	829	218.50
6.	Kerala	4	0.03	0	0.00	0	0.00	0	0.00	4	0.03
7.	Pondicherry	NR	28.30	NR	20.94	NR	45.93	NR	291.25	3285	386.42
8.	Punjab	487	1153.75	945	4256.01	1251	7568.44	3628	18215.39	6311	31193.59
9.	Rajasthan	87	67.43	48	63.47	116	263.30	203	562.80	454	957.00
10.	Tamil Nadu	2927	1593.39	79	122.98	0	0.00	0	0.00	3006	1716.37
11.	Tripura	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
12.	Uttar Pradesh	4087	1180.12	5416	2374.33	4093	2807.92	7981	4053.90	21577	10416.27
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
TOTAL (1 to 13)		**7791**	**4326.63**	**7040**	**7985.50**	**7538**	**14808.10**	**20753**	**39491.37**	**46407**	**66611.60**

Note :- NR - Not Reported

(Cont...)

TABLE - 18 : PERIOD-WISE CLASSIFICATION OF OVERDUES AS ON 30 JUNE 2024
(AT ULTIMATE BORROWERS' LEVEL)

(₹ 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)	Overdues % to Total Overdues	Defaulters (Number) (3+13+23+33)	Amount (4+14+24+34)	Overdues % to Total Overdues	Defaulters (Number) (5+15+25+35)	Amount (6+16+26+36)
		41	42	43	44	45	46	47	48
1.	Gujarat	3336	1555.23	5.21	1666	2047.32	6.86	1728	3180.82
2.	Haryana	1931	4116.51	2.26	3617	10902.07	5.97	9340	27366.17
3.	Himachal Pradesh	1910	1137.77	7.66	1711	3663.37	24.67	2013	4452.71
4.	Jammu & Kashmir	272	707.29	31.63	229	486.00	21.73	329	412.57
5.	Karnataka	6108	2107.67	11.29	3936	2209.42	11.84	4403	3756.02
6.	Kerala	59598	38688.85	82.51	17777	8202.92	17.49	0	0.00
7.	Pondicherry	NR	28.30	7.27	NR	20.94	5.38	NR	45.93
8.	Punjab	2925	5657.98	2.29	5859	20225.91	8.18	9836	52395.88
9.	Rajasthan	2190	2262.08	2.98	2842	4609.22	6.07	5470	13341.32
10.	Tamil Nadu	2927	1593.39	30.73	79	122.98	2.37	0	0.00
11.	Tripura	NR	NR	NR	NR	NR	NR	NR	NR
12.	Uttar Pradesh	13447	6346.02	3.34	27811	18050.23	9.49	80667	59244.50
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR
TOTAL (1 to 13)		**94644**	**64201.09**	**7.89**	**65527**	**70540.38**	**8.66**	**113786**	**164195.92**

Note :- NR - Not Reported

(Cont...)

TABLE - 18 : PERIOD-WISE CLASSIFICATION OF OVERDUES AS ON 30 JUNE 2024 (AT ULTIMATE BORROWERS' LEVEL)

(₹ Lakhs)

Sr. No.	Name of SCARDB	GRAND TOTAL					
			Over 6 years			Total	
		Overdues % to Total Overdues	Defaulters (Number) (7+17+27+37)	Amount (8+18+28+38)	Overdues % to Total Overdues	Defaulters (Number) (41+44+47+50)	Amount (42+45+48+51)
		49	50	51	52	53	54
1.	Gujarat	10.65	14641	23077.08	77.28	**21371**	**29860.45**
2.	Haryana	14.99	45440	140135.33	76.78	**60328**	**182520.08**
3.	Himachal Pradesh	29.98	2374	5598.10	37.69	**8008**	**14851.95**
4.	Jammu & Kashmir	18.45	689	630.30	28.19	**1519**	**2236.16**
5.	Karnataka	20.12	15236	10594.86	56.75	**29683**	**18667.97**
6.	Kerala	0.00	0	0.00	0.00	**77375**	**46891.77**
7.	Pondicherry	11.80	NR	294.03	75.55	**3529**	**389.20**
8.	Punjab	21.18	33530	169082.65	68.35	**52150**	**247362.42**
9.	Rajasthan	17.56	25849	55762.95	73.40	**36351**	**75975.57**
10.	Tamil Nadu	0.00	2664	3469.47	66.90	**5670**	**5185.84**
11.	Tripura	NR	NR	NR	NR	**NR**	**NR**
12.	Uttar Pradesh	31.15	161392	106577.93	56.03	**283317**	**190218.68**
13.	West Bengal	NR	NR	NR	NR	**NR**	**NR**
TOTAL (1 to 13)		**20.17**	**301815**	**515222.70**	**63.28**	**579301**	**814160.09**

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 2024										
		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	30 (19)	19 (24)	22 (16)	30 (29)	10 (12)	11 (13)	10 (18)	19 (25)	19 (9)	7 (11)	**177** **(176)**
2.	Himachal Pradesh	0 (0)	1 (1)	2 (2)	2 (4)	5 (6)	5 (5)	2 (10)	21 (14)	10 (8)	3 (1)	**51** **(51)**
3.	Jammu & Kashmir	5 (2)	1 (3)	6 (4)	5 (5)	2 (1)	2 (4)	4 (3)	5 (8)	10 (9)	11 (12)	**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)	2 (0)	4 (5)	11 (16)	20 (14)	28 (18)	37 (31)	112 (114)	87 (110)	22 (15)	**323** **(323)**
7.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	**NR**
TOTAL (1 to 7)		**36** **(22)**	**23** **(28)**	**34** **(27)**	**48** **(54)**	**37** **(33)**	**46** **(40)**	**53** **(62)**	**157** **(161)**	**126** **(136)**	**43** **(39)**	**603** **(602)**

Note:- (1) Figures in brackets as on 31.03.2023.
(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 2024										
		Above 80%	Between 80% - 70%	Between 70% - 60%	Between 60% - 50%	Between 50% - 45%	Between 45% - 40%	Between 40% - 35%	Between 35% - 25%	Between 25% - 15%	Less than 15%	Total (1 to 10)
		1	2	3	4	5	6	7	8	9	10	11
1.	Haryana *	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (9)	6 (18)	64 (43)	**70** **(70)**
2.	Himachal Pradesh	1 (1)	4 (5)	5 (7)	11 (8)	5 (4)	3 (3)	0 (1)	1 (1)	0 (0)	0 (0)	**30** **(30)**
3.	Karnataka	120 (35)	41 (46)	12 (21)	5 (32)	0 (6)	0 (7)	0 (9)	0 (10)	1 (7)	4 (7)	**183** **(180)**
4.	Kerala	10 (10)	15 (18)	16 (17)	20 (19)	4 (2)	7 (9)	1 (1)	4 (1)	0 (0)	0 (0)	**77** **(77)**
5.	Punjab	0 (0)	0 (1)	2 (2)	3 (3)	0 (0)	1 (2)	1 (6)	12 (9)	24 (27)	46 (39)	**89** **(89)**
6.	Rajasthan	1 (1)	0 (1)	1 (1)	2 (4)	3 (2)	0 (0)	1 (2)	4 (9)	1 (7)	23 (9)	**36** **(36)**
7.	Tamil Nadu	160 (120)	8 (45)	4 (6)	2 (2)	1 (1)	1 (1)	1 (0)	0 (1)	1 (3)	2 (1)	**180** **(180)**
8.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	**NR**
TOTAL (1 to 8)		**292** **(167)**	**68** **(116)**	**40** **(54)**	**43** **(68)**	**13** **(15)**	**12** **(22)**	**4** **(19)**	**21** **(40)**	**33** **(62)**	**139** **(99)**	**665** **(662)**

Note:- (1) Figures in brackets as on 31.03.2023.
(2) *Data furnished for 70 branches of 19 PCARDBs.
(3) NR - Not Reported

TABLE - 20(i) : PRODUCTIVITY PARAMETERS DURING 2023-24 (AT APEX BANK LEVEL)

(₹ Lakhs)

Sr. No.	Name of SCARDB	PRODUCTIVITY PARAMETERS (per staff basis)				
		No. of Staff	Loans Outstanding	Loans Issued	Deposit Outstanding	Cash Recovery
1.	Gujarat	599	138.24	62.59	37.49	47.26
2.	Haryana	48	3663.22	132.65	0.22	22.81
3.	Himachal Pradesh	173	245.23	63.65	185.68	59.46
4.	Jammu & Kashmir	194	25.78	8.37	92.87	5.19
5.	Karnataka	240	831.25	146.63	196.97	216.64
6.	Kerala	218	3589.34	1296.45	169.92	1209.47
7.	Pondicherry	27	192.97	179.83	192.08	162.40
8.	Punjab	125	1294.24	0.00	240.84	176.31
9.	Rajasthan	40	3853.48	131.21	4.26	0.12
10.	Tamil Nadu	109	1055.79	482.19	310.30	0.00
11.	Tripura	NR	NR	NR	NR	NR
12.	Uttar Pradesh	2516	107.04	16.24	0.37	24.47
13.	West Bengal	NR	NR	NR	NR	NR
TOTAL (1 to 13)		**4289**	**14996.58**	**2519.81**	**1431.00**	**1924.13**

Note :- NR - Not Reported

TABLE - 20(ii) : PRODUCTIVITY PARAMETERS DURING 2023-24 (AT PRIMARY BANK LEVEL)

(₹ Lakhs)

Sr. No.	Name of SCARDB	PRODUCTIVITY PARAMETERS (per staff basis)				
		No. of Staff	Loans Outstanding	Loans Issued	Deposit Outstanding	Cash Recovery
1.	Haryana	512	3784.17	NR	NR	NR
2.	Himachal Pradesh	101	203.82	51.28	152.71	74.57
3.	Karnataka	444	413.66	153.86	120.29	169.58
4.	Kerala	1381	567.65	207.96	0.00	183.74
5.	Punjab	536	288.72	0.00	0.00	53.18
6.	Rajasthan	188	464.65	58.01	0.95	0.22
7.	Tamil Nadu	453	243.82	346.75	21.97	0.00
8.	West Bengal	NR	NR	NR	NR	NR
TOTAL (1 to 8)		**3615**	**5966.49**	**817.86**	**295.92**	**481.29**

Note :- NR - Not Reported

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

Sr. No.	Name of SCARDB	During 2022-23		During 2023-24	
		Audit Classification	Month of Completion	Audit Classification	Month of Completion
1.	Gujarat	Completed (A)	January 2025	NR	NR
2.	Haryana	Completed (C)	NR	NR	NR
3.	Himachal Pradesh	Completed (B)	September 2023	Completed (B)	September 2024
4.	Jammu & Kashmir	Completed (D)	July 2024	NR	NR
5.	Karnataka	Completed (A)	August 2023	Completed (A)	August 2024
6.	Kerala	Completed (A)	September 2023	Completed (A)	September 2024
7.	Pondicherry	Completed (C)	September 2023	Completed (C)	November 2024
8.	Punjab	Completed (B)	September 2023	Completed (B)	September 2024
9.	Rajasthan	Completed (A)	August 2023	Completed (A)	September 2024
10.	Tamil Nadu	Completed (A)	December 2023	Completed (A)	December 2024
11.	Tripura	Completed (B)	September 2023	Completed (B)	NR
12.	Uttar Pradesh	Completed (B)	October 2023	Completed (B)	September 2024
13.	West Bengal	Completed (A)	June 2023	Completed (A)	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 2022-23						During 2023-24					
	Category of Audit	A	B	C	D	Not-audited	Total (1 to 5)	A	B	C	D	Not-audited	Total (7 to 11)
	Column No./Total	1	2	3	4	5	6	7	8	9	10	11	12
1.	Haryana	0	0	0	1	18	**19**	NR	NR	NR	NR	NR	**NR**
2.	Himachal Pradesh	0	0	1	0	0	**1**	0	0	1	0	0	**1**
3.	Karnataka	12	22	143	2	2	**181**	16	31	132	0	4	**183**
4.	Kerala	7	19	50	0	1	**77**	6	15	52	0	4	**77**
5.	Punjab	2	7	33	47	0	**89**	0	6	20	63	0	**89**
6.	Rajasthan	2	11	19	3	1	**36**	1	9	19	3	4	**36**
7.	Tamil Nadu	24	17	139	0	0	**180**	35	34	110	1	0	**180**
8.	West Bengal	10	8	4	2	0	**24**	NR	NR	NR	NR	NR	**NR**

Note :- NR - Not Reported

COMMON AND NOTES