

**Statistical
Bulletin
2014-15**

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



701, A-Wing, BSEL TECH PARK,
Plot No. 39, Sector 30A,
Opp. Vashi Railway Station,
Vashi, Navi Mumbai - 400 703.
Tel. : (022) 2781 4226 / 224 / 114
Fax : (022) 2781 4225
E-mail : nafcard.org@gmail.com
Website: www.nafcard.org

STATISTICAL BULLETIN

2014-15



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

701, A-Wing, BSEL TECH PARK, Plot No. 39, Sector 30A, Opp. Vashi Railway Station,
Vashi, Navi Mumbai - 400 703. Tel. : (022) 27814 114 / 224 / 226 Fax : (022) 2781 4225
E-mail : nafcard.org@gmail.com Website: www.nafcard.org

PREFACE

We are happy to bring out the Annual Statistical Bulletin for the year 2014-15 on the operations of State Co-operative Agriculture and Rural Development Banks (SCARDBs). The detailed information relating to the organizational Structure, Membership, Financial Position and Performance, Lending Operations, Recovery, etc. of the SCARDBs are incorporated in the publication. Besides, key parameters of performance of the Primary Cooperative Agriculture and Rural Development Banks (PCARDBs) affiliated to the SCARDBs are also included for the year 2014-15. We hope that this publication would be useful to our member banks and others concerned.

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

***Place: Vashi, Navi Mumbai
Date: 20th February 2017***

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



CONTENTS

Table Number	Title of the Table	Page No.
-	Important Operational and Performance Indicators	iv
-	LTCCS 2014-15: At a glance	v-xiii
1.	Organizational Network	1
2.	Membership at Ultimate Borrowers' Level	2
3(i).	Share Capital & Reserves / Other Funds of SCARDBs (Fully Functional)	3
3(ii).	Share Capital & Reserves / Other Funds of SCARDBs (Others)	4
3(iii).	Share Capital & Reserves / Other Funds of PCARDBs	5
4.	Financial Position of PCARDBs	6
5(i).	Borrowings of SCARDBs	7-8
5(ii).	Borrowings of PCARDBs	9
6.	Deposit Mobilization Programme (At Apex Bank Level)	10
7.	Classification of Assets (At Apex Bank Level)	11-12
8.	Provisions made against NPAs & Standard Assets (At Apex Bank Level)	13
9.	Income & Expenditure (At Apex Bank Level)	14
10.	Investments of Reserves / Funds (At Apex Bank Level)	15
11(i).	Loans Disbursed (At Apex Bank Level)	16-18



CONTENTS

Table Number	Title of the Table	Page No.
11(ii).	Loans Outstanding (At Apex Bank Level)	19-21
12(i).	Loans Disbursed (At Ultimate Borrowers' Level)	22-24
12(ii).	Loans Outstanding (At Ultimate Borrowers' Level)	25-27
13.	Purpose-wise classification of Advances made at Ultimate Borrowers' Level	28-32
14.	Loans Issued to SC-ST at Ultimate Borrowers' Level	33
15(i).	Staff Position (At Apex Bank Level)	34-35
15(ii).	Staff Position (At Primary Bank Level)	36-37
16(i).	Demand, Collection, Balance at Apex Bank Level	38
16(ii).	Demand, Collection, Balance at Ultimate Borrowers' Level	39
17.	Purpose-wise Classification of Demand and Overdues at Ultimate Borrowers' Level (As on 30 th June 2015)	40-43
18.	Period-wise Classification of Overdues at Ultimate Borrowers' Level (As on 30 th June 2015)	44-49
19(i).	Classification of Branches based on Range of Recovery (As on 30 th June 2015)	50
19(ii).	Classification of Primary Banks based on Range of Recovery (As on 30 th June 2015)	51
20(i).	Productivity Parameters (At Apex Bank Level)	52
20(ii).	Productivity Parameters (At Primary Bank Level)	53
21(i).	Status of Audit (At Apex Bank Level)	54
21(ii).	Status of Audit (At Primary Bank Level)	55

IMPORTANT OPERATIONAL AND PERFORMANCE INDICATORS

(₹ Crore)

Sr. No.	INDICATORS	Position as on 31 st March 2015	
		Fully Functional	Others
01.	SCARDBs (Number)	13	4
02.	Operational Units (Number)	1735	538
03.	Supervisory Units (Number)	105	25
04.	Membership (in Lakh)	107.26	7.45
05.	Share Capital	853.46	35.14
06.	Free Reserves	2933.26	33.82
07.	Number of SCARDBs having Positive Net worth	11	0
08.	Net worth of SCARDBs (Net Position)	3600.23	(280.07)
09.	Borrowings during the year	7524.80	0.00
10.	Borrowings Outstanding during the year	13866.45	42.68
11.	Deposits Mobilized	1308.26	0.73
12.	Deposits Outstanding	1573.14	0.95
13.	Investments Outstanding	2808.46	8.17
14.	Loans Disbursed at Apex Bank Level	5089.83	0.72
16.	Loans Outstanding at Apex Bank Level	18204.27	58.59
15.	Loans Disbursed at Ultimate Borrowers' Level	5394.99	0.72
17.	Loans Outstanding at Ultimate Borrowers' level	17229.59	58.59
18.	Staff Position – Apex Bank Level (number)	4536	645
19.	Staff Position – Primary Bank Level (number)	5555	-
20.	Number of SCARDBs in Profit	9	0
21.	Number of SCARDBs in Loss	4	2
22.	Number of SCARDBs having Accumulated Loss	5	2
23.	Recovery Performance at Ultimate Borrowers' Level (As on 30 th June)		
(i)	Demand	10189.36	362.14
(ii)	Collection	5256.10	27.56
(iii)	% of collection	51.58	7.61
(iv)	Number of Units having Recovery of 70% and above	405	-
(v)	Number of Units having Recovery of less than 40%	378	119

LTCCS 2014-15 : 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 2014-15 compared with the position as on 31st March 2014. The statistical data is compiled separately for Fully functional and Other SCARDBs.

2. Organizational Network

2.1 Operational Units

Operational units are those which actually dispense credit to ultimate borrowers. These comprise of branches / sub-branches of unitary SCARDBs as also of PCARDBs affiliated to SCARDBs. The total numbers of operational units were 2273 (Fully functional 1735 and Others 538) as on 31st March 2015 as against 2261 (Fully functional 1725 and Others 536) as on 31st March 2014.

2.2 Supervisory Units

Supervisory units are located either at the district, regional or divisional level. The total number of supervisory units as on 31st March 2015 stood

at 130 (Fully functional 105 and Others 25) as against 142 (Fully functional 119 and Others 23) as on 31st March 2014.

3. Membership at Ultimate Borrowers' Level

The membership at the ground level with break-up between borrowing and non-borrowing members is furnished in Table No.2. They are direct members of the SCARDBs in the case of unitary structure or members of affiliated PCARDBs in the case of federal structure. In the case of mixed structure operating through branches in some parts of the state and through affiliated PCARDBs in other parts, the membership includes total of both PCARDBs as well as direct members.

3.1 Members at the end of the year

The total number of borrowing members as on 31st March 2015 were 65.27 Lakh (Fully functional 63.11 Lakh and Others 2.16 Lakh) as against 67.92 Lakh (Fully functional 65.74 Lakh and Others 2.18 Lakh) as on 31st March 2014. The total members including non-borrowing members stood at 114.71 Lakh (Fully functional 107.26 Lakh and Others 7.45 Lakh) as against 118.70 Lakh (Fully functional 111.29 Lakh and Other 7.40 Lakh) as on 31st March 2014. Madhya Pradesh and Odisha SCARDBs did not report their position. The disaggregated membership of Male and Female has been reported only by 8 SCARDBs.

Table-1

Organizational Network	2013-14		2014-15	
	Fully Functional	Others	Fully Functional	Others
SCARDBs (No.)	13	4	13	4
Operational Units (No.)	1725	536	1735	538
Supervisory Units (No.)	119	23	105	25

Table-2

Membership	2013-14		2014-15	
	Fully Functional	Others	Fully Functional	Others
Borrowing Members (Lakh)	65.74	2.18	63.11	2.16
Non-borrowing Members (Lakh)	45.55	5.24	44.15	5.29
Total Membership	111.29	7.42	107.26	7.45

4. Sources of Funds

4.1 Net worth of SCARDBs

Total net-worth of 13 fully functional SCARDBs stood at ₹3600.23 crore as on 31st March 2015 as against ₹3813.50 crore as on 31st March 2014. Out of these 13 banks, 11 had positive net-worth aggregating ₹3627.12 crore and the remaining 2 (Jammu & Kashmir and Tripura) had total negative net-worth amounting to ₹26.88 crore. The deterioration in net-worth was mainly on account of increase in accumulated losses of Haryana SCARDB, however increase in profit was reported by other SCARDBs, especially Himachal Pradesh which achieved a turnaround during the year after wiping off entire accumulated losses. Haryana, Jammu & Kashmir, Pondicherry and Tripura had incurred losses of ₹43.15 crore, ₹6.60 crore, ₹0.59 crore and ₹3.60 crore respectively as on 31st March 2015. The profits earned by Gujarat, Himachal Pradesh,

Karnataka, Kerala, Rajasthan, Tamil Nadu, Uttar Pradesh and West Bengal SCARDBs had increased over 2013-14 position, however, the profits of Punjab SCARDB had declined during 2014-15 over the previous year.

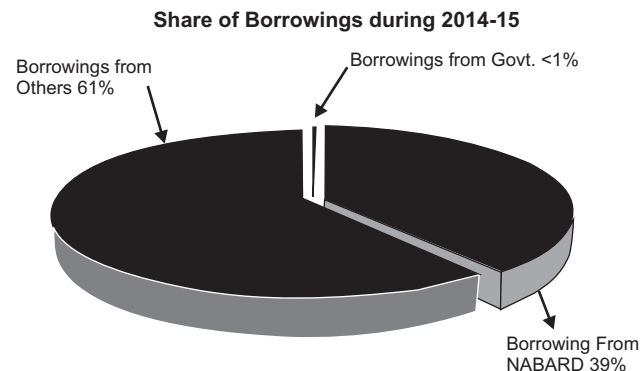
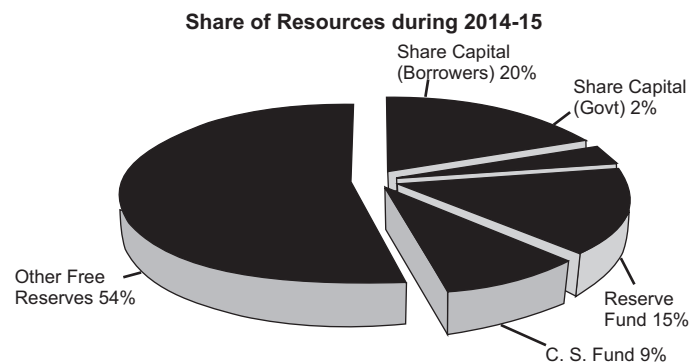
On the other side, the net-worth of SCARDBs which are not fully functional generally have deteriorated further during 2014-15 over the previous year. Madhya Pradesh and Odisha SCARDBs did not report its position for the year 2014-15. Assam and Bihar SCARDBs are having negative net-worth as on 31st March 2015. Assam and Bihar SCARDBs had incurred a loss of ₹0.16 crore and ₹17.94 crore respectively as on 31st March 2015.

The financial position of fully functional SCARDBs at a glance for the years 2013-14 and 2014-15 is given below in Table 3.

Table - 3

(₹ Crore)

Sr. No.	Particulars	During the year		Growth	
		2013-14	2014-15	Amount	Percent
I.	Share Capital Outstanding				
	a) Borrowers	718.72	760.52	(+) 41.80	(+) 5.82
	b) Government	80.19	92.94	(+) 12.75	(+)15.90
	Total - I (a+b)	798.91	853.46	(+) 54.55	(+) 6.83
II.	Free Reserves Outstanding				
	a) Reserve fund	558.18	578.89	(+) 20.71	(+) 3.71
	b) Credit stabilization fund	311.10	327.06	(+) 15.96	(+) 5.13
	c) Other funds & free reserves	2286.87	2027.31	(-) 259.56	(-) 11.35
	Total - II (a+b+c)	3156.15	2933.26	(-) 222.89	(-) 7.06
III.	Accumulated losses	141.56	186.49	(+) 44.93	(+) 31.74
IV.	Net worth (I + II - III)	3813.50	3600.23	(-) 213.27	(-) 5.59



4.2 Borrowings

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

4.2.1 Borrowings made during the year

The following Table-4 depicts the aggregate borrowings raised by 13 fully functional SCARDBs under various heads for the period 2013-14 and 2014-15.

During the year 2014-15, 13 fully functional SCARDBs borrowed ₹7524.80 crore as against ₹5177.93 crore during 2013-14. SCARDBs' borrowings recorded an increase of ₹2346.87 crore during 2014-15 over 2013-14. While during 2014-15 SCARDBs had raised resources to the tune of ₹4579.06 crore from Other agencies (NCDC, SCBs, Commercial Banks etc.) which accounted for 60.85% of total borrowings during 2014-15 as against 66.94% of total borrowings during 2013-14, followed by borrowings from NABARD in tune of ₹2923.97 crore which accounted for the 38.86% of the total resources mobilized during 2014-15, against 32.54% during 2013-14, whereas the balance ₹21.77 crore in the total amount raised by SCARDBs were contributed by Government during 2014-15.

Table - 4

(₹ Crore)

Sr. No.	Types of Borrowings	During the year		Percentage to total borrowings		Growth	
		2013-14	2014-15	2013-14	2014-15	Amount	Percent
1	Borrowings from Government	26.86	21.77	0.52	0.29	(-) 5.09	(-) 18.95
2	Borrowings from NABARD	1684.95	2923.97	32.54	38.86	(+) 1239.02	(+) 73.53
3	Borrowings from Others	3466.12	4579.06	66.94	60.85	(+) 1112.94	(+) 32.11
	Total (1+2+3)	5177.93	7524.80	100.00	100.00	(+) 2346.87	(+) 45.33

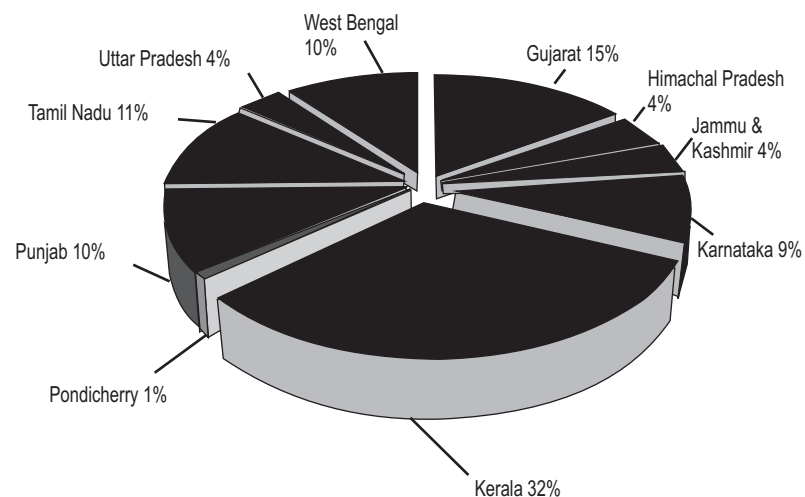
4.2.2 Borrowings Outstanding

The aggregate borrowings outstanding of 13 Fully functional SCARDBs stood at ₹13866.45 crore as on 31st March 2015 as against the aggregate borrowings outstanding of ₹13039.35 crore as on 31st March 2014, whereas the aggregate borrowings outstanding of Assam and Bihar SCARDBs stood at ₹29.52 crore and ₹13.16 crore respectively as on 31st March 2015 as against ₹29.52 crore and ₹14.99 crore as on 31st March 2014. Madhya Pradesh and Odisha did not report.

4.3 Deposits

10 Fully functional SCARDBs except Haryana, Rajasthan and Tripura have been taking deposits as per the Deposit Mobilization Scheme approved by RBI/NABARD. Deposits of these banks mainly comprised of member deposits under various deposit schemes as approved by their Board of Directors. Some of the SCARDBs are also collecting Fixed Deposits of 1 to 3 years duration from public as permitted under NABARD's guidelines for deposit mobilization by SCARDBs issued in 1997. The total deposit outstanding as on 31st March 2015 stood at ₹1573.14 crore as against ₹1268.25 crore during 2013-14, registering a growth of 24.04%.

Share of Deposit Outstanding during 2014-15



5. Uses of Funds

The funds raised by the SCARDBs, are utilized for disbursing loans to borrowers for agriculture and allied activities, non-farm activities, other non-agricultural purposes like jewel loans, trader's loans, cash credit to borrowers etc.

5.1 Advances at the Ultimate Borrowers' Level

Following are the main purposes for which loans are issued.

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

During the financial year 2014-15, the 13 fully functional SCARDBs disbursed loans amounting to ₹5394.99 crore to ultimate borrowers as against ₹4899.14 crore disbursed during 2013-14. The Table 5 given in the next page depicts the main sector-wise breakup of advances during the years 2013-14 and 2014-15.

Share of Advance during 2014-15

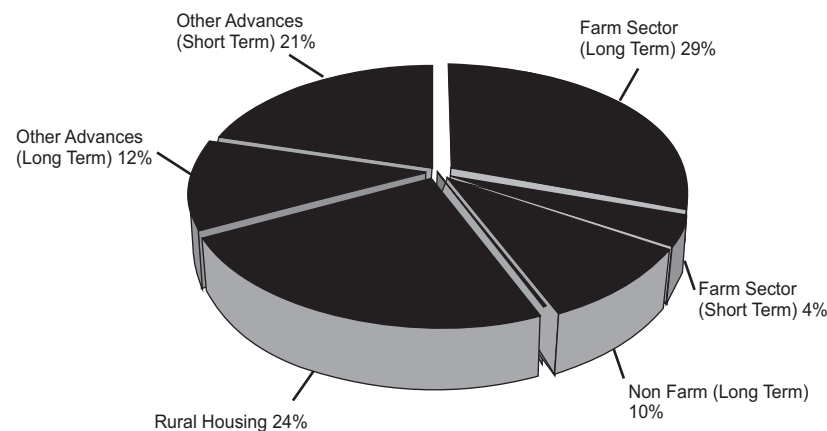


Table - 5

(₹ Crore)

Sr. No.	Types of Advances	During the Year		Growth		REMARKS
		2013-14	2014-15	Amount	Percent	
1	Farm Sector Advances					
i.	Long Term	1296.03	1627.03	(+) 331.00	(+) 25.54	Long-term Farm Sector advances by Haryana, Himachal Pradesh and Karnataka SCARDBs have increased substantially. While that of Gujarat, Punjab and Tamil Nadu declined. Short-term advances were made by Karnataka, Kerala and Rajasthan SCARDBs.
ii.	Short Term	263.31	202.06	(-) 61.25	(-) 23.26	
2	Non-farm Sector (Long Term)	430.42	528.31	(+) 97.89	(+) 22.74	Increase in lending by Haryana, Himachal Pradesh, Jammu & Kashmir, Kerala, Punjab, Tripura, Uttar Pradesh and West Bengal SCARDBs.
3	Rural Housing	1250.64	1294.57	(+) 43.93	(+) 3.51	Increase in lending by Haryana, Himachal Pradesh, Jammu & Kashmir, Karnataka, Kerala, Punjab, Uttar Pradesh and West Bengal SCARDBs.
4	Other Non-agricultural Advances					
i.	Long Term	548.01	627.56	(+) 79.55	(+) 14.52	Long-term other non-agril. Advances by Gujarat, Jammu & Kashmir, Kerala, Punjab and Uttar Pradesh SCARDBs have increased whereas short-term other non-agril advances were made by Gujarat, Pondicherry and Tamil Nadu SCARDBs.
ii.	Short Term	1110.73	1115.46	(+) 4.73	(+) 0.43	
	Total	4899.14	5394.99	(+) 495.85	(+) 10.12	Increase in total lending was observed in Haryana, Himachal Pradesh, Jammu & Kashmir, Karnataka, Kerala, Pondicherry, Punjab, Tripura, Uttar Pradesh and West Bengal SCARDBs.

The aggregate loans outstanding of 13 Fully functional SCARDBs at ultimate borrowers level as on 31st March 2015 stood at ₹17229.59 crore as against ₹16228.02 crore as on 31st March 2014.

5.1.1 Purpose-wise Classification of Advances

The purpose-wise classification of advances for the year 2014-15 and the share of each purpose & sub-purposes in the aggregate advances and the variation (positive/negative) in the share is depicted in the Table 6. The classification however is incomplete as West Bengal has not furnished the break-up under Farm-sector advances for the year 2014-15. Never the less, table gives a fair idea about the trends in each of the purposes/ sub-purposes.

Sector-wise disbursement of advances during 2014-15

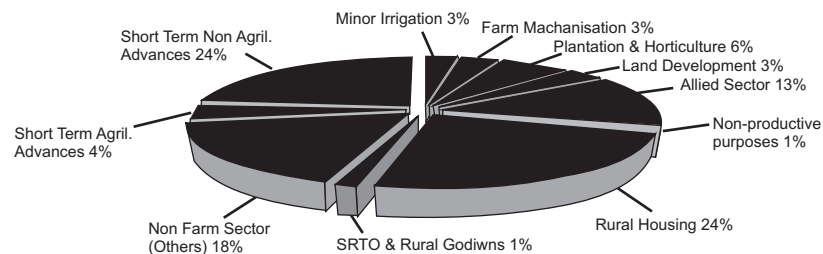


Table-6

(₹ Crore)

Sr. No.	Purposes	2014-15	
		Amount	Percent
A.	Farm Sector Advances		
i.	Minor Irrigation	154.76	2.87
ii.	Farm Mechanisation	184.74	3.42
iii.	Plantation & Horticulture	330.90	6.13
iv.	Land Development	177.33	3.29
v.	Allied Sectors (Dairy, Poultry, Others & Fisheries)	719.89	18.34
vi.	Non-productive purposes (Purchase of Land & Others)	32.80	0.61
	Total Farm Sector Advances	1600.42	29.66
B.	Non-farm Sector Advances		
i.	Rural Housing	1294.57	24.00
ii.	SRTO & Rural Godowns/Storage	73.68	1.37
iii.	Others	945.21	17.52
	Total Non-farm Sector Advances	2313.46	42.89
C.	Short Term Advances		
i.	Short-term Agril. Advances	203.81	3.78
ii.	Short-term Non-Agril. Advances	1277.30	23.67
	Total Short Term Advances	1481.11	27.45
	Grand Total (A+B+C)	5394.99	100.00

During 2014-15 Farm Sector Advances accounted for 29.67% whereas Rural Housing Advances accounted for 24.00% of the total advances.

5.1.2 Advances to SC / ST at ultimate borrowers' level

Advances to SC/ST are further segregated between Small farmers and Other farmers. SC/ST accounted for 8.15% of total borrowers and 9.57% of total loans issued during the year. 78.45% of SC/ST farm sector borrowers were small farmers as against 39.96% small farmers in the total disbursements. West Bengal SCARDB had not furnished the break-up under small farmers and other farmers in the total disbursements to SC/ST.

5.2 Investments

SCARDBs invest their funds to comply with statutory requirements as well as to deploy surplus funds. These investments relate mainly to Sinking fund, 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 31st March 2015 stood at ₹2808.46 crore as against ₹2612.88 crore as on 31st March 2014.

6. Financial Position of SCARDBs

6.1 Income and Expenditure

6.1.1 Income

Given below is the table depicting the component wise proportion of the aggregate income for year 2013-14 and 2014-15. The relative share of each component in the aggregate income and the absolute and percentage variation of each component are given below:

The total income of 13 fully functional SCARDBs during the financial year 2014-15 was ₹2251.46 crore as against ₹2241.19 crore during 2013-14. The total income saw slight increase of ₹10.27 crore (0.46%) during 2014-15 over the previous year.

6.1.2 Expenditure

During the year 2014-15, the total expenditure of 13 fully functional SCARDBs was ₹2196.05 crore as against ₹2216.15 crore during 2013-14. Provisions have shown a declining trend of 49.23% over the previous year 2013-14, however, Interest expenditure, Cost of Management & Other Expenditure reported an increase of 8.40%, 46.11% & 306.11% respectively during the year.

Table - 7

(₹ Crore)

Sr. No.	Types of Income	During 2013-14		During 2014-15		Growth	
		Amount	Percent	Amount	Percent	Amount	Percent
1	Interest Income	2210.45	98.63	2196.09	97.54	(-) 14.36	(-) 0.65
2	Other Income	30.74	1.37	55.37	2.46	(+) 24.63	(+) 80.12
	Total Income (1+2)	2241.19	100.00	2251.46	100.00	(+) 10.27	(+) 0.46

Table - 8

(₹ Crore)

Sr. No.	Types of Expenditure	During 2013-14		During 2014-15		Growth	
		Amount	Percent	Amount	Percent	Amount	Percent
1	Interest on Borrowings	1212.01	54.69	1313.87	59.83	(+) 101.86	(+) 8.40
2	Cost of Management	307.50	13.88	449.28	20.46	(+) 141.78	(+) 46.11
3	Provisions	673.58	30.39	341.99	15.57	(-) 331.59	(-) 49.23
4	Other Expenditure	23.06	1.04	93.65	4.26	(+) 70.59	(+) 306.11
	Total Expenditure (1+2+3+4)	2216.15	100.00	2196.05	100.12	(-) 20.10	(-) 0.91

6.2 Financial Position

6.2.1 Working results of SCARDBs

For the year 2014-15, out of 13 fully functional SCARDBs, 9 SCARDBs were in profit aggregating to ₹109.35 crore as against ₹95.70 crore by 8 SCARDBs during 2013-14, whereas 5 SCARDBs had incurred a loss of ₹53.94 crore during 2014-15 as against ₹66.05 crore by 5 SCARDBs during 2013-14. The total accumulated losses of 5 fully functional SCARDBs amounted to ₹186.49 crore during 2014-15 as against ₹141.56 crore reported by 6 SCARDBs during 2013-14.

Table - 9
Working results of fully functional SCARDBs (₹ Crore)

Particulars	2013-14	2014-15
Total SCARDBs (No.)	13	13
In Profit (No.)	8	9
Profit Amount	95.7	109.35
In Loss (No.)	5	4
Loss Amount	66.05	53.94
Accumulated Losses	141.56	186.49

6.2.2 Working results of PCARDBs

As on 31st March 2015, out of 589 PCARDBs of 8 fully functional SCARDBs under federal structure, 294 PCARDBs were in profit aggregating to ₹93.17 crore, where as 261 PCARDBs had incurred loss of ₹369.28 crore. The above position does not include 29 non reporting PCARDBs of Kerala SCARDB which are mostly in profit. The aggregate accumulated losses of 354 PCARDBs amounted to ₹2747.19 crore during 2014-15 reported by 7 SCARDBs.

Table - 10
Working results of fully functional PCARDBs (₹ Crore)

Particulars	2013-14	2014-15
Total PCARDBs (No.)	589	589
In Profit (No.)	338	294
Profit Amount	100.88	93.17
In Loss (No.)	281	261
Loss Amount	412.25	369.28
Accumulated Losses	2362.23	2747.19

7. Recovery Performance (As on 30th June 2015)

7.1 Demand, Collection, Balance Position

The total ground level demand of 13 SCARDBs (Fully Functional) during 2014-15 were ₹10189.36 crore against which collections were ₹5256.10 crore which formed 51.58% of demand as against 54.64% as on 30th June 2014. The recovery percentage at ultimate borrowers' level was above average in the case of 6 SCARDBs Viz. Himachal Pradesh, Karnataka, Kerala, Pondicherry, Punjab, and Tamil Nadu SCARDBs. The amount of overdue as on 30th June 2015 stood at ₹4933.26 crore compared to ₹4838.70 crore as on 30th June 2014, showing an increase of ₹94.56 crore over previous year.

During the year at Apex Bank Level against a total demand of ₹8778.82 crore, total collections were ₹4920.12 crore, with a recovery percentage of 56.05% compared to 60.15% as on 30th June 2014.

7.2 Operational units according to range of recovery during the year 2014-15

The table in the next page gives the operational units of 13 fully functional SCARDBs (SCARDB's branches and number of PCARDBs) according to the range of recovery as on 30th June 2015.

Table - 11

(₹ Crore)

Sr. No.	Particulars	2013-14		2014-15		Growth	
		Apex	Ultimate	Apex	Ultimate	Apex	Ultimate
1.	Demand	8982.09	10666.91	8778.82	10189.36	(-) 203.27	(-) 477.55
2.	Collection	5403.01	5828.21	4920.12	5256.10	(-) 482.89	(-) 572.11
3.	Balance	3579.08	4838.70	3858.70	4933.26	(+) 279.62	(+) 94.56
4.	Recovery (%)	60.15	54.64	56.05	51.58		

Table - 12

(Number)

Sr. No.	Range of Recovery	Branches of SCARDBs	No of PCARDBs
1.	Above 80 Percent	36	201
2.	Less than 80 & upto 70 percent	36	132
3.	Less than 70 & upto 60 Percent	74	74
4.	Less than 60 & upto 50 Percent	85	45
5.	Less than 50 & upto 45 percent	45	19
6.	Less than 45 & upto 40 percent	41	19
7.	Less than 40 & upto 35 percent	30	28
8.	Less than 35 & upto 25 percent	116	29
9.	Less than 25 & upto 15 percent	90	19
10.	Below 15 percent	43	23

8. Classification of Assets as on 31st March 2015

The classification of assets of 13 fully functional SCARDBs as on 31st March was as under:-

Table - 13 (₹ Crore)

Asset Classification	2013-14	2014-15
Standard Assets	13300.83	14333.52
Sub – Standard Assets	2401.39	2285.89
Doubtful Assets	1745.32	2019.83
Loss Assets	7.95	9.46
Total NPAs	4153.40	4313.97
Total Provision Made	1867.78	1975.55
NPA as % of loans outstanding	23.80	23.13

It may be seen from the above data that the total of impaired assets to total loans outstanding stood at ₹4313.97 crore (13 Fully functional SCARDBs) as on 31st March 2015 registering an increase of ₹160.57 crore in absolute terms over the previous year 2013-14. The percentage of impaired credit to total loans outstanding stood at 23.13%, decreased by 2.78% as on 31st March 2015 as against 23.80% as at the end of 31st March 2014. The quantum of Doubtful assets (Secured portion) which stood at ₹1996.65 crore also registered an increase of ₹275.84 crore (16.03%) over 2013-14 position at ₹1720.81 crore. Similarly the quantum of standard assets has increased by ₹1032.69 crore (7.76%) over the previous year ended 31st March 2014.

TABLE - 1 : ORGANISATIONAL NETWORK

(Number)

Sr. No.	Name of SCARDB	As on 31.03.2014					As on 31.03.2015				
		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
	A. Fully Functional										
1.	Gujarat	181	17	0	0	198	181	17	0	0	198
2.	Haryana	0	0	19	76	95	0	0	19	76	95
3.	Himachal Pradesh	33	3	1	16	53	33	3	1	16	53
4.	Jammu & Kashmir	45	14	0	0	59	51	14	0	0	65
5.	Karnataka	0	23	177	0	200	0	25	177	8	210
6.	Kerala	0	14	63	129	206	0	14	63	129	206
7.	Pondicherry	1	0	0	0	1	1	0	0	0	1
8.	Punjab	0	21	89	0	110	0	4	89	0	93
9.	Rajasthan	0	7	36	133	176	0	7	36	143	186
10.	Tamil Nadu	0	18	180	0	198	0	19	180	0	199
11.	Tripura	5	0	0	0	5	5	0	0	0	5
12.	Uttar Pradesh	323	0	0	0	323	323	0	0	0	323
13.	West Bengal	2	2	24	73	101	2	2	24	73	101
	TOTAL (1 to 13)	590	119	589	427	1725	596	105	589	445	1735
	B. Others										
1.	Assam	28	0	0	0	28	28	0	0	0	28
2.	Bihar	131	16	0	0	147	131	18	0	0	149
3.	Madhya Pradesh	0	7	38	261	306	0	7	38	261	306
4.	Odisha	5	0	50	0	55	5	0	50	0	55
	TOTAL (1 to 4)	164	23	88	261	536	164	25	88	261	538

TABLE - 2 : MEMBERSHIP AS ON 31 MARCH 2015

(Number)

Sr. No.	Name of SCARDB	Borrowing Members			Non-borrowing Members			Total Membership		
		Male	Female	Total (1+2)	Male	Female	Total (4+5)	Male	Female	Total (7+8)
		1	2	3	4	5	6	7	8	9
A. Fully Functional										
1.	Gujarat	NR	NR	673384	0	0	0	NR	NR	673384
2.	Haryana	200739	14700	215439	485213	40635	525848	685952	55335	741287
3.	Himachal Pradesh	19740	6580	26320	39300	13099	52399	59040	19679	78719
4.	Jammu & Kashmir	NR	NR	75756	NR	NR	19552	NR	NR	95308
5.	Karnataka	607625	89672	697297	390883	57686	448569	998508	147358	1145866
6.	Kerala	580315	255908	836223	369601	145703	515304	949916	401611	1351527
7.	Pondicherry	2736	1473	4209	9519	3671	13190	12255	5144	17399
8.	Punjab	NR	NR	132798	NR	NR	705536	NR	NR	838334
9.	Rajasthan	NR	NR	718660	NR	NR	500954	NR	NR	1219614
10.	Tamil Nadu	60840	78974	139814	920728	140662	1061390	981568	219636	1201204
11.	Tripura	2634	1029	3663	14216	4589	18805	16850	5618	22468
12.	Uttar Pradesh	NR	NR	2581936	NR	NR	405808	NR	NR	2987744
13.	West Bengal	185592	19573	205165	133813	14112	147925	319405	33685	353090
TOTAL (1 to 13)		-	-	6310664	-	-	4415280	-	-	10725944
TOTAL [31.3.2014]				(6573952)			(4554811)			(11128763)
B. Others										
1.	Assam	NR	NR	4130	NR	NR	41756	NR	NR	45886
2.	Bihar	NR	NR	211802	NR	NR	487546	NR	NR	699348
3.	Madhya Pradesh	NR	NR	NR	NR	NR	NR	NR	NR	NR
4.	Odisha	NR	NR	NR	NR	NR	NR	NR	NR	NR
TOTAL (1 to 4)		-	-	215932	-	-	529302	-	-	745234
TOTAL [31.3.2014]				(218418)			(524174)			(742592)

Note : (1) NR denotes Not Reported. (2) Figures in brackets are as on 31st March 2014.

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

(₹ Lakh)

Sr. No.	Name of SCARDB (Fully Functional)	AS ON 31 MARCH 2015								
		Share Capital - Paid Up			Reserve Fund	Credit Stabilisation Fund	Other Funds & Free Reserves	Total (4+5+6)	Accumulated Losses	Net Worth [(3+7)-8]
		Government	PCARDBs / Individuals / Institution / Societies	Total (1+2)						
		1	2	3	4	5	6	7	8	9
1.	Gujarat	0.49 (0.49)	4561.60 (4542.64)	4562.09 (4543.13)	10077.57 (9489.84)	4142.12 (3789.63)	39776.17 (39121.48)	53995.86 (52400.95)	0.00 (0.00)	58557.95 (56944.08)
2.	Haryana	1495.00 (1340.00)	3044.36 (3044.30)	4539.36 (4384.30)	2998.29 (2997.29)	3038.39 (2949.89)	37713.37 (29184.63)	43750.05 (35131.81)	10219.54 (5904.93)	38069.87 (33611.18)
3.	Himachal Pradesh	299.54 (299.54)	1386.34 (1285.62)	1685.88 (1585.16)	0.76 (0.76)	15.00 (15.00)	427.83 (14.45)	443.59 (30.21)	0.00 (545.48)	2129.47 (1069.89)
4.	Jammu & Kashmir	2637.40 (1637.40)	273.11 (210.18)	2910.51 (1847.58)	0.00 (0.00)	0.00 (0.00)	246.66 (243.05)	246.66 (243.05)	5127.64 (4467.80)	-1970.47 (-2377.17)
5.	Karnataka	444.54 (444.54)	5560.16 (5369.49)	6004.70 (5814.03)	2832.04 (2832.04)	769.57 (747.16)	511.77 (469.45)	4113.38 (4048.65)	0.00 (0.00)	10118.08 (9862.68)
6.	Kerala	1140.79 (1140.79)	13071.26 (11038.04)	14212.05 (12178.83)	5354.88 (4519.68)	4802.67 (4160.24)	27263.01 (27107.44)	37420.56 (35787.36)	0.00 (0.00)	51632.61 (47966.19)
7.	Pondicherry	339.90 (319.90)	74.85 (71.00)	414.75 (390.90)	3.36 (3.36)	13.36 (12.97)	190.61 (164.42)	207.33 (180.75)	287.54 (228.26)	334.54 (-343.39)
8.	Punjab	50.71 (50.71)	7401.44 (7244.94)	7452.15 (7295.65)	14178.47 (13536.73)	8423.36 (8038.32)	6712.99 (19302.45)	29314.82 (40877.50)	0.00 (0.00)	36766.97 (48173.15)
9.	Rajasthan	189.50 (189.50)	3621.28 (3540.35)	3810.78 (3729.85)	7360.76 (7360.76)	2628.33 (2628.33)	8316.53 (7946.74)	18305.62 (17935.83)	0.00 (0.00)	22116.40 (21665.68)
10.	Tamil Nadu	1578.69 (1578.69)	2458.43 (2458.43)	4037.12 (4037.12)	896.07 (896.07)	3579.55 (3475.30)	2203.01 (1943.80)	6678.63 (6315.17)	0.00 (0.00)	10715.75 (10352.29)
11.	Tripura	730.01 (629.76)	208.29 (216.76)	938.30 (846.52)	8.85 (8.85)	0.00 (0.00)	3.19 (3.18)	12.04 (12.03)	1668.24 (1643.59)	-717.90 (-785.04)
12.	Uttar Pradesh	0.00 (0.00)	30773.06 (29295.47)	30773.06 (29295.47)	13848.12 (13847.77)	5291.77 (5291.77)	78111.25 (102042.99)	97251.14 (121182.53)	0.00 (0.00)	128024.20 (150478.00)
13.	West Bengal	387.79 (387.79)	3617.32 (3554.38)	4005.11 (3942.17)	329.75 (325.56)	1.96 (1.96)	1254.54 (1142.71)	1586.25 (1470.23)	1345.53 (1366.37)	4245.83 (4046.03)
	TOTAL (1 to 13)	9294.36 (8019.11)	76051.50 (71871.60)	85345.86 (79890.77)	57888.92 (55818.71)	32706.08 (31110.57)	202730.93 (228686.79)	293325.93 (315616.07)	18648.49 (14156.43)	360023.30 (381350.41)

Note :- (1) NR denotes Not Reported.

(2) Figures in brackets are as on 31st March 2014.

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

(₹ Lakh)

Sr. No.	Name of SCARDB (Others)	AS ON 31 MARCH 2015								
		Share Capital - Paid Up			Reserve Fund	Credit Stabilisation Fund	Other Funds & Free Reserves	Total (4+5+6)	Accumulated Losses	Net Worth [(3+7)-8]
		Government	PCARDBs / Individuals / Instistution / Societies	Total (1+2)						
		1	2	3	4	5	6	7	8	9
1.	Assam	531.46 (53146)	104.20 (104.67)	635.66 (636.13)	1011.39 (1011.39)	0.00 (0.00)	0.00 (0.00)	1011.39 (1011.39)	5988.42 (5972.85)	-4341.37 (-4325.33)
2.	Bihar	1595.42 (1595.42)	1283.18 (1307.91)	2878.60 (2903.33)	83.26 (83.24)	19.72 (19.15)	2267.89 (2429.48)	2370.87 (2531.87)	28914.59 (26860.41)	-23665.12 (-21425.21)
3.	Madhya Pradesh	NR	NR	NR	NR	NR	NR	NR	NR	NR
4.	Odisha	NR	NR	NR	NR	NR	NR	NR	NR	NR
	TOTAL (1 to 4)	2126.88 (2126.88)	1387.38 (1412.58)	3514.26 (3539.46)	1094.65 (1094.63)	19.72 (19.15)	2267.89 (2429.48)	3382.26 (3543.26)	34903.01 (32833.26)	-28006.49 (-25750.54)

Note :- (1) NR denotes Not Reported.

(2) Figures in brackets are as on 31st March 2014.

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

(₹ Lakh)

Sr. No.	Name of SCARDB	AS ON 31 MARCH 2015						
		Share Capital - Paid Up			Reserve Fund	Standard Assets Provision	Other Funds & Free Reserves	Total (4+5+6)
		Government	PCARDBs / Individuals / Institution / Societies	Total (1+2)				
		1	2	3	4	5	6	7
	A. Fully Functional							
1.	Haryana	3084.52 (3174.96)	7855.64 (8076.17)	10940.16 (11251.13)	252.52 (251.87)	138.83 (303.61)	573.72 (390.63)	965.07 (946.11)
2.	Himachal Pradesh	32.29 (32.29)	502.48 (468.24)	534.77 (500.53)	40.52 (53.93)	12.64 (10.90)	664.79 (645.66)	717.95 (710.49)
3.	Karnataka	480.87 (554.86)	15023.84 (13240.43)	15504.71 (13795.29)	4076.31 (3621.12)	294.66 (270.06)	8122.01 (7560.05)	12492.98 (11451.23)
4.	Kerala	2585.67 (2818.65)	24146.89 (20798.08)	26732.56 (23616.73)	1863.37 (1718.21)	3832.63 (2894.45)	7492.45 (6857.96)	13188.45 (11470.62)
5.	Punjab	0.03 (0.00)	15222.64 (14722.78)	15222.67 (14722.78)	10949.95 (33336.84)	0.00 (432.82)	18013.04 (8115.68)	28962.99 (41885.34)
6.	Rajasthan	2299.59 (2345.55)	7353.34 (7651.99)	9652.93 (9997.54)	2249.32 (2152.96)	19071.95 (18295.93)	42925.99 (42782.29)	64247.26 (63231.18)
7.	Tamil Nadu	255.89 (255.89)	6338.56 (6338.56)	6594.45 (6594.45)	30246.00 (28322.30)	0.00 (0.00)	0.00 (900.65)	30246.00 (29222.95)
8.	West Bengal	1071.72 (1072.72)	5750.53 (5467.68)	6822.25 (6540.40)	9252.19 (7803.16)	0.00 (0.00)	673.93 (568.86)	9926.12 (8372.02)
	TOTAL (1 to 8)	9810.58 (10254.92)	82193.92 (76763.93)	92004.50 (87018.85)	58930.18 (77260.39)	23350.71 (22207.77)	78465.93 (67821.78)	160746.82 (167289.94)
	B. Others							
1.	Madhya Pradesh	NR	NR	NR	NR	NR	NR	NR
2.	Odisha	NR	NR	NR	NR	NR	NR	NR
	TOTAL (1+2)	-	-	-	-	-	-	-

Note :- (1) NR denotes Not Reported.

(2) Figures in brackets are as on 31st March 2014.

TABLE - 4 : FINANCIAL POSITION OF PCARDBs AS ON 31 MARCH 2015

(₹ Lakh)

Sr. No.	Name of SCARDB (Federal Structure)	No. of PCARDBs	PCARDBs in Profit		PCARDBs in Losses		Accumulated Losses	
			Number	Net Profit	Number	Net Loss	Number	Amount
		1	2	3	4	5	6	7
	A. Fully Functional							
1.	Haryana	19	1	320.82	18	14646.26	19	106418.47
2.	Himachal Pradesh	1	1	19.14	0	0.00	0	0.00
3.	Karnataka	177	50	1170.52	127	5139.09	140	59008.39
4.	Kerala*	63	21	1062.14	8	565.88	7	5161.83
5.	Punjab	89	65	4109.46	24	7173.10	28	17146.45
6.	Rajasthan	36	20	734.87	16	4151.68	20	31907.32
7.	Tamil Nadu	180	130	1316.02	50	1330.51	119	28811.42
8.	West Bengal	24	6	584.19	18	3921.84	21	26265.07
	TOTAL (1 to 8)	589	294	9317.16	261	36928.36	354	274718.95
	B. Others							
1.	Madhya Pradesh	38	NR	NR	NR	NR	NR	NR
2.	Odisha	50	NR	NR	NR	NR	NR	NR
	TOTAL (1 + 2)	88	-	-	-	-	-	-

Note :- (1) * Kerala SCARDB has reported for only 29 PCARDBs.
(2) NR denotes Not Reported.

TABLE - 5(i) : BORROWINGS OF SCARDBs FOR THE YEAR 2014-15

(₹ Lakh)

Sr. No.	Name of SCARDB	Borrowings from Government				Borrowings 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
	A. Fully Functional								
1.	Gujarat	105.79	0.00	40.83	64.96	13100.10	8000.00	3184.68	17915.42
2.	Haryana	8773.17	508.24	1712.10	7569.31	157510.42	12481.23	31498.81	138492.84
3.	Himachal Pradesh	775.40	0.00	37.92	737.48	17444.98	4501.91	3451.35	18495.54
4.	Jammu & Kashmir	616.00	0.00	0.00	616.00	0.00	0.00	0.00	0.00
5.	Karnataka	1816.36	743.34	181.26	2378.44	137925.44	23635.75	19751.21	141809.98
6.	Kerala	2555.38	0.00	500.68	2054.70	296814.83	115479.07	34822.47	377471.43
7.	Pondicherry	0.86	0.00	0.49	0.37	1.95	0.00	1.95	0.00
8.	Punjab	858.45	0.00	251.50	606.95	215456.38	53200.00	41484.13	227172.25
9.	Rajasthan	7048.07	925.42	1171.13	6802.36	116256.49	17100.00	20543.04	112813.45
10.	Tamil Nadu	6389.87	0.00	0.00	6389.87	0.00	0.00	0.00	0.00
11.	Tripura	44.50	0.00	2.66	41.84	2942.48	0.00	561.47	2381.01
12.	Uttar Pradesh	5654.73	0.00	1758.58	3896.15	149658.51	45000.00	42866.78	151791.73
13.	West Bengal	398.58	0.00	134.08	264.50	84199.68	12998.64	13820.27	83378.05
	TOTAL (1 to 13)	35037.16	2177.00	5791.23	31422.93	1191311.26	292396.60	211986.16	1271721.70
	B. Others								
1.	Assam	2795.14	0.00	0.00	2795.14	0.00	0.00	0.00	0.00
2.	Bihar	945.39	0.00	4.67	940.72	553.36	0.00	177.81	375.55
3.	Madhya Pradesh	NR	NR	NR	NR	NR	NR	NR	NR
4.	Odisha	NR	NR	NR	NR	NR	NR	NR	NR
	TOTAL (1 to 4)	3740.53	0.00	4.67	3735.86	553.36	0.00	177.81	375.55

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

TABLE - 5(i) : BORROWINGS OF SCARDBs FOR THE YEAR 2014-15

(₹ Lakh)

Sr. No.	Name of SCARDB	Borrowings 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
	A. Fully Functional								
1.	Gujarat	22070.77	18840.90	16603.63	24308.04	35276.66	26840.90	19829.14	42288.42
2.	Haryana	27569.00	54497.24	45725.24	36341	193852.59	67486.71	78936.15	182403.15
3.	Himachal Pradesh	0.00	0.00	0.00	0.00	18220.38	4501.91	3489.27	19233.02
4.	Jammu & Kashmir	0.00	0.00	0.00	0.00	616.00	0.00	0.00	616.00
5.	Karnataka	1791.65	30201.20	30158.91	1833.94	141533.45	54580.29	50091.38	146022.36
6.	Kerala	17731.94	338791.78	346353.59	10170.13	317102.15	454270.85	381676.74	389696.26
7.	Pondicherry	754.96	461.82	508.18	708.60	757.77	461.82	510.62	708.97
8.	Punjab	0.00	0.00	0.00	0.00	216314.83	53200.00	41735.63	227779.20
9.	Rajasthan	0.00	0.00	0.00	0.00	123304.56	18025.42	21714.17	119615.81
10.	Tamil Nadu	7641.70	15113.00	12619.52	10135.18	14031.57	15113.00	12619.52	16525.05
11.	Tripura	0.00	0.00	0.00	0.00	2986.98	0.00	564.13	2422.85
12.	Uttar Pradesh	0.00	0.00	0.00	0.00	155313.24	45000.00	44625.36	155687.88
13.	West Bengal	26.01	0.00	22.83	3.18	84624.27	12998.64	13977.18	83645.73
	TOTAL (1 to 13)	77586.03	457905.94	451991.90	83500.07	1303934.45	752479.54	669769.29	1386644.70
	B. Others								
1.	Assam	157.03	0.00	0.00	157.03	2952.17	0.00	0.00	2952.17
2.	Bihar	0.00	0.00	0.00	0.00	1498.75	0.00	182.48	1316.27
3.	Madhya Pradesh	NR	NR	NR	NR	NR	NR	NR	NR
4.	Odisha	NR	NR	NR	NR	NR	NR	NR	NR
	TOTAL (1 to 4)	157.03	0.00	0.00	157.03	4450.92	0.00	182.48	4268.44

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

TABLE - 5(ii) : BORROWINGS OF PCARDBs FOR THE YEAR 2014-15

(₹ Lakh)

Sr. No.	Name of SCARDB (Federal Structure)	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
	A. Fully Functional												
1.	Haryana	209539.90	NR	NR	207564.71	0.00	0.00	0.00	0.00	209539.90	NR	NR	207564.71
2.	Himachal Pradesh	5975.47	1607.28	1280.64	6302.11	0.00	0.00	0.00	0.00	5975.47	1607.28	1280.64	6302.11
3.	Karnataka	139251.57	33270.99	22264.08	150258.48	0.00	0.00	0.00	0.00	139251.57	33270.99	22264.08	150258.48
4.	Kerala	413338.62	197969.51	129902.63	481405.50	0.00	0.00	0.00	0.00	413338.62	197969.51	129902.63	481405.50
5.	Punjab	225350.78	50653.83	39954.10	236050.51	0.00	0.00	0.00	0.00	225350.78	50653.83	39954.10	236050.51
6.	Rajasthan	143727.58	21866.87	20951.07	144643.38	167.48	29.20	0.00	196.68	143895.06	21896.07	20951.07	144840.06
7.	Tamil Nadu	51023.78	51932.15	44708.86	58247.07	0.00	0.00	0.00	0.00	51023.78	51932.15	44708.86	58247.07
8.	West Bengal	100533.49	18840.58	13923.66	105450.41	0.00	0.00	0.00	0.00	100533.49	18840.58	13923.66	105450.41
	TOTAL (1 to 8)	1288741.19	376141.21	272985.04	1389922.17	167.48	29.20	0.00	196.68	1288908.67	376170.41	272985.04	1390118.85
	B. Others												
1.	Madhya Pradesh	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
2.	Odisha	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
	TOTAL (1 + 2)	-	-	-	-	-	-	-	-	-	-	-	-

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

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

(₹ Lakh)

Sr. No.	Name of SCARDB	Raised during the year			Outstanding as on 31.03.2015			Outstanding as on 31.03.2014		
		Public	Members	Total (1+2)	Public	Members	Total (4+5)	Public	Members	Total (7+8)
		1	2	3	4	5	6	7	8	9
A. Fully Functional										
1.	Gujarat	18585.96	254.94	18840.90	23953.38	329.82	24283.20	21506.04	513.26	22019.30
2.	Himachal Pradesh	0.00	1217.45	1217.45	0.00	6599.71	6599.71	0.00	5729.95	5729.95
3.	Jammu & Kashmir	4179.14	131.66	4310.80	5453.83	337.47	5791.30	3265.77	321.01	3586.78
4.	Karnataka	NR	NR	7243.52	NR	NR	13506.36	7723.77	4659.35	12383.12
5.	Kerala	60272.70	0.00	60272.70	49912.16	0.00	49912.16	16049.61	0.00	16049.61
6.	Pondicherry	20.18	892.57	912.75	30.91	1275.70	1306.61	35.99	1102.86	1138.85
7.	Punjab	NR	NR	16735.92	NR	NR	16038.00	7929.46	7937.25	15866.71
8.	Tamil Nadu	16439.71	954.42	17394.13	14050.81	3789.50	17840.31	25547.09	3630.86	29177.95
9.	Uttar Pradesh	NR	NR	2871.44	NR	NR	5705.35	NR	NR	5568.07
10.	West Bengal	NR	NR	1026.24	NR	NR	16331.12	NR	NR	15304.88
TOTAL (1 to 10)		99497.69	3451.04	130825.85	93401.09	12332.20	157314.12	82057.73	23894.54	126825.22
B. Others										
1.	Assam	0.00	72.75	72.75	0.00	95.32	95.32	0.00	49.07	49.07
2.	Madhya Pradesh	NR	NR	NR	NR	NR	NR	NR	NR	4659.25
3.	Odisha	NR	NR	NR	NR	NR	NR	0.00	105.11	105.11
TOTAL (1 to 3)		0.00	72.75	72.75	0.00	95.32	95.32	0.00	154.18	4813.43

Note :- (1) NR denotes Not Reported.

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

(₹ Lakh)

Sr. No.	Name of SCARDB	As on 31.03.2014 (Previous Year)										
		Standard Assets	Sub-Standard Assets	Doubtful Assets (secured portion)				Doubtful Assets (unsecured Portion)	Loss Assets	Total Impaired Credit (NPA)	Total Loans Outstanding	% of Impaired 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
	A. Fully Functional											
1.	Gujarat	32930.01	7254.20	2024.03	4365.21	9292.51	15681.75	2399.51	108.36	25317.74	58247.75	43.47
2.	Haryana	112257.45	81795.10	16163.25	2.48	1.64	16167.37	0.00	0.00	97962.47	210219.92	46.60
3.	Himachal Pradesh	17849.48	4380.44	1161.27	1825.84	3476.65	6463.76	0.00	0.00	10844.20	28693.68	37.79
4.	Jammu & Kashmir	2345.19	191.75	7.75	7.22	247.53	262.50	0.00	0.28	454.53	2799.72	16.23
5.	Karnataka	102221.65	20016.90	4114.29	5020.22	8210.72	17345.23	0.00	417.84	37779.97	140001.62	26.99
6.	Kerala	400300.25	13038.30	0.00	0.00	0.00	0.00	0.00	3.57	13041.87	413342.12	3.16
7.	Pondicherry	1821.65	42.16	1.53	8.38	8.28	18.19	24.11	0.00	84.46	1906.11	4.43
8.	Punjab	226061.08	4837.80	0.00	3.84	1.65	5.49	0.00	83.17	4926.46	230987.54	2.13
9.	Rajasthan	77035.38	44856.60	11278.81	4854.16	6324.51	22457.48	0.00	0.00	67314.08	144349.47	46.63
10.	Tamil Nadu*	149040.22	354.16	276.69	1056.85	13230.00	14563.54	0.00	23.06	14940.76	163980.98	9.11
11.	Tripura	1271.66	570.43	200.71	157.09	379.51	737.31	0.00	0.00	1307.74	2579.40	50.70
12.	Uttar Pradesh	131995.39	48786.61	22500.32	20755.15	21607.08	64862.55	0.00	158.79	113807.95	245803.34	46.30
13.	West Bengal	74953.35	14014.37	3562.33	3682.85	6271.02	13516.20	27.25	0.00	27557.82	102511.17	26.88
	TOTAL (1 to 13)	1330082.76	240138.82	61290.98	41739.29	69051.10	172081.37	2450.87	795.07	415340.05	1745422.82	23.80
	B. Others											
1.	Assam	65.34	8.22	4.19	10.25	495.65	510.09	0.00	281.81	800.12	865.46	92.45
2.	Bihar	103.79	0.00	0.00	0.00	5241.01	5241.01	0.00	0.00	5241.01	5344.80	98.06
3.	Madhya Pradesh	14427.01	15955.10	15981.82	28368.15	30619.62	74969.59	0.00	0.00	90924.69	105351.70	86.31
4.	Odisha	0.00	0.00	0.00	127.40	10478.78	10606.18	0.00	31.11	10637.29	10637.29	100.00
	TOTAL (1 to 4)	14596.14	15963.32	15986.01	28505.80	46835.06	91326.87	0.00	312.92	107603.11	122199.25	88.06

Note :- (1) NR denotes Not Reported.

(2) * Tamil Nadu SCARDB's Loan Outstanding amount includes Farm Sector Waiver amount ₹81626.25 Lakh.

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

(₹ Lakh)

Sr. No.	Name of SCARDB	As on 31.03.2015 (Current Year)										
		Standard Assets	Sub-Standard Assets	Doubtful Assets (secured portion)				Doubtful Assets (unsecured portion)	Loss Assets	Total Impaired Credit (NPA)	Total Loans Outstanding	% of Impaired 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
	A. Fully Functional											
1.	Gujarat	31022.02	8093.28	2051.75	3521.95	10636.38	16210.08	2271.46	330.79	26783.84	57805.85	46.33
2.	Haryana	76007.62	106277.57	25638.04	7.97	1.64	25647.65	0.00	0.00	131925.22	207932.84	63.45
3.	Himachal Pradesh	21473.41	3015.16	1099.83	1357.63	3481.83	5939.29	0.00	0.00	8954.45	30427.86	29.43
4.	Jammu & Kashmir	3612.29	221.40	95.83	1.61	226.82	324.26	0.00	0.28	545.94	4158.23	13.13
5.	Karnataka	115281.17	18902.80	3829.55	5037.90	6838.99	15706.44	0.00	369.82	34979.06	150260.25	23.28
6.	Kerala	476053.95	5351.48	0.00	0.00	0.00	0.00	0.00	3.57	5355.05	481409.00	1.11
7.	Pondicherry	1853.67	68.74	0.93	8.98	8.28	18.19	21.83	0.00	108.76	1962.43	5.54
8.	Punjab	239478.44	2997.73	343.03	4.63	1.63	349.29	0.00	60.23	3407.25	242885.69	1.40
9.	Rajasthan	87425.44	20752.00	12812.85	15636.13	8677.55	37126.53	0.00	0.00	57878.53	145303.97	39.83
10.	Tamil Nadu*	147104.22	313.54	194.46	687.07	13090.94	13972.47	0.00	23.06	14309.07	161413.29	8.86
11.	Tripura	1276.41	430.17	229.74	154.10	302.17	686.01	0.00	0.00	1116.18	2392.59	46.65
12.	Uttar Pradesh	153703.53	47621.49	24433.49	22413.04	23447.54	70294.07	0.00	158.06	118073.62	271777.15	43.45
13.	West Bengal	79059.97	14543.73	3946.25	3209.44	6235.34	13391.03	24.82	0.00	27959.58	107019.55	26.13
	TOTAL (1 to 13)	1433352.14	228589.09	74675.75	52040.45	72949.11	199665.31	2318.11	945.81	431396.55	1864748.70	23.13
	B. Others											
1.	Assam	73.06	14.11	6.90	0.00	469.78	476.68	0.00	281.81	772.60	845.67	91.36
2.	Bihar	73.66	0.00	0.00	0.00	4939.39	4939.39	0.00	0.00	4939.39	5013.05	98.53
3.	Madhya Pradesh	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
4.	Odisha	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
	TOTAL (1 to 4)	146.72	14.11	6.90	0.00	5409.17	5416.07	0.00	281.81	5711.99	5858.72	97.50

Note :- (1) NR denotes Not Reported. (2) * Tamil Nadu SCARDB's Loan Outstanding amount includes Farm Sector Waiver amount ₹81626.25 Lakh.

TABLE - 8 : PROVISIONS MADE AGAINST NPAs AND STANDARD ASSETS (AT APEX BANK LEVEL)

(₹ Lakh)

Sr. No.	Name of SCARDB	During 2013-14			During 2014-15		
		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
	A. Fully Functional						
1.	Gujarat	16076.65	82.33	16158.98	16458.98	77.56	16536.54
2.	Haryana	11694.37	280.65	11975.02	15758.56	190.03	15948.59
3.	Himachal Pradesh	2986.50	13.00	2999.50	2686.81	37.48	2724.29
4.	Jammu & Kashmir	145.94	5.42	151.36	164.51	9.03	173.54
5.	Karnataka	9167.36	255.55	9422.91	7956.88	288.20	8245.08
6.	Kerala	1307.69	1001.00	2308.69	1307.69	1192.00	2499.69
7.	Pondicherry	39.83	0.00	39.83	41.92	0.00	41.92
8.	Punjab	574.64	565.15	1139.79	1035.75	598.70	1634.45
9.	Rajasthan	10368.70	337.79	10706.49	13667.39	337.79	14005.18
10.	Tamil Nadu	32501.94	596.16	33098.10	36045.08	588.42	36633.50
11.	Tripura	337.25	3.18	340.43	289.47	3.19	292.66
12.	Uttar Pradesh	91629.86	330.37	91960.23	94675.97	384.26	95060.23
13.	West Bengal	6476.67	0.00	6476.67	6483.16	0.00	6483.16
	TOTAL (1 to 13)	183307.40	3470.60	186778.00	196572.17	3706.66	200278.83
	B. Others						
1.	Assam	782.46	0.00	782.46	754.67	0.00	754.67
2.	Bihar	5344.80	0.02	5344.82	5013.05	0.02	5013.07
3.	Madhya Pradesh	28315.30	332.90	28648.20	NR	NR	NR
4.	Odisha	10818.27	0.00	10818.27	NR	NR	NR
	TOTAL (1 to 4)	45260.83	332.92	45593.75	5767.72	0.02	5767.74

Note :- (1) NR denotes Not Reported.

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

(₹ Lakh)

Sr. No.	Name of SCARDB	INCOME			EXPENDITURE					Profit / Loss (3-8)	Undisbursed Profit / Accumulated Losses (as per Balance Sheet)
		Interest Income	Other Income	Total Income (1+2)	Interest Paid	Provisions	Cost of Management	Other	Total Expenditure (4+5+6+7)		
		1	2	3	4	5	6	7	8	9	10
	A. Fully Functional										
1.	Gujarat *	9130.19	65.32	9195.51	1284.38	2488.10	3290.27	0.00	6789.36	2406.15	2406.15
2.	Haryana	23480.62	199.46	23680.08	16255.13	9814.40	1925.15	0.00	27994.68	(-4314.60)	(-10219.54)
3.	Himachal Pradesh	4193.20	54.70	4247.90	2222.75	980.32	0.00	85.97	3289.04	958.86	413.38
4.	Jammu & Kashmir	554.73	39.97	594.70	341.18	900.21	0.00	13.15	1254.54	(-659.84)	(-5127.64)
5.	Karnataka	19427.82	1027.33	20455.15	13544.69	3123.85	1133.29	2643.65	20445.48	9.67	22.49
6.	Kerala	54218.12	2427.23	56645.35	35654.26	6142.06	12507.85	0.00	54304.17	2341.18	2341.18
7.	Pondicherry	306.95	105.84	412.79	214.67	215.47	41.92	0.00	472.06	(-59.27)	(-287.54)
8.	Punjab	26852.30	164.36	27016.66	21356.39	3126.18	40.75	0.00	24523.32	2493.34	2493.34
9.	Rajasthan	16094.75	5.54	16100.29	10544.19	1886.52	3299.80	0.00	15730.51	369.78	4333.87
10.	Tamil Nadu	12458.87	1034.99	13493.86	4075.83	1712.53	6673.92	718.00	13180.28	313.58	496.21
11.	Tripura	300.44	5.04	305.48	232.81	142.90	289.47	0.51	665.69	(-360.21)	(-1668.24)
12.	Uttar Pradesh	43007.98	259.78	43267.76	16702.73	13670.93	4989.57	5904.19	41267.42	2000.34	8257.85
13.	West Bengal	9583.08	147.59	9730.67	8957.91	724.45	6.50	0.00	9688.86	41.81	(-1345.53)
	TOTAL (1 to 13)	219609.05	5537.15	225146.20	131386.92	44927.92	34198.49	9365.47	219605.41	-	-
	B. Others										
1.	Assam	31.12	84.22	115.34	17.37	71.18	43.13	0.00	131.68	(16.34)	(5988.42)
2.	Bihar	2767.66	289.28	3056.94	59.02	685.34	1549.87	2556.55	4850.78	(-1793.84)	(-28914.59)
3.	Madhya Pradesh	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
4.	Odisha	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
	TOTAL (1 to 4)	2798.78	373.50	3172.28	76.39	756.52	1593.00	2556.55	4982.46	-	-

Note :- (1) Figures in bracket indicate "LOSS" (2) * Profit includes 'Revaluation Reserve' of ₹59.48 Lakh, Interest Return Back of ₹210.00 lakh & P.D.B. provision for Return Back of ₹3.91 Lakh.

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

(₹ Lakh)

Sr. No.	Name of SCARDB	As on 31.03.2014					As on 31.03.2015				
		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
	A. Fully Functional										
1.	Gujarat	222.00	0.00	10191.75	7570.28	17984.03	222.00	0.00	10421.75	8298.58	18942.33
2.	Haryana	0.00	0.00	1549.59	610.26	2159.85	0.00	0.00	1680.47	500.84	2181.31
3.	Himachal Pradesh	5834.84	0.00	0.00	5.07	5839.91	6867.73	0.00	0.00	5.07	6872.80
4.	Jammu & Kashmir	25.00	0.00	1498.39	0.21	1523.60	25.00	0.00	0.12	2445.00	2470.12
5.	Karnataka	25802.93	0.00	0.42	0.00	25803.35	20010.42	0.00	0.42	0.00	20010.84
6.	Kerala	27700.00	0.00	4727.97	6951.42	39379.39	77300.00	0.00	5154.25	7109.20	89563.45
7.	Pondicherry	169.15	0.00	40.79	13.94	223.88	185.15	0.00	42.13	23.94	251.22
8.	Punjab	46842.58	0.00	9.37	0.00	46851.95	48727.58	0.00	9.37	0.00	48736.95
9.	Rajasthan	1257.59	0.00	0.00	20798.40	22055.99	38.05	0.00	0.00	17994.64	18032.69
10.	Tamil Nadu	289.56	0.00	840.67	7019.42	8149.65	1.35	0.00	886.67	5128.92	6016.94
11.	Tripura	222.01	0.00	0.00	40.21	262.22	247.88	0.00	0.00	47.28	295.16
12.	Uttar Pradesh	81858.37	0.00	57.68	0.00	81916.05	64920.24	0.00	58.05	0.00	64978.29
13.	West Bengal	0.00	9079.75	0.00	57.86	9137.61	0.00	2436.23	0.00	57.86	2494.09
	TOTAL (1 to 13)	190224.03	9079.75	18916.63	43067.07	261287.48	218545.40	2436.23	18253.23	41611.33	280846.19
	B. Others										
1.	Assam	3.31	0.00	0.00	46.21	49.52	3.64	0.00	0.00	52.96	56.60
2.	Bihar	870.06	0.00	81.71	21.90	973.67	666.11	0.00	81.71	12.40	760.22
3.	Madhya Pradesh	0.00	16.00	1545.44	0.00	1561.44	NR	NR	NR	NR	NR
4.	Odisha	1500.00	6.32	1026.05	0.00	2532.37	NR	NR	NR	NR	NR
	TOTAL (1 to 4)	2373.37	22.32	2653.20	68.11	5117.00	669.75	0.00	81.71	65.36	816.82

Note :- (1) NR denotes Not Reported.

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

(₹ Lakh)

Sr. No.	Name of SCARDB	Farm Sector								Rural Housing (NHB / NABARD etc.)			
		During 2013-2014				During 2014-2015				During 2013-2014		During 2014-2015	
		Long Term		Short Term		Long Term		Short Term		During 2013-2014		During 2014-2015	
		Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
		1	2	3	4	5	6	7	8	9	10	11	12
	A. Fully Functional												
1.	Gujarat	876	2116.62	0	0.00	770	1976.30	0	0.00	839	1798.14	322	684.79
2.	Haryana	NR	4412.50	0	0.00	NR	6120.20	0	0.00	NR	231.45	NR	459.08
3.	Himachal Pradesh	NR	1810.26	0	0.00	NR	4603.73	0	0.00	NR	435.67	NR	1407.04
4.	Jammu & Kashmir	NR	875.77	0	0.00	266	1408.26	0	0.00	NR	45.70	33	177.19
5.	Karnataka	21454	21452.67	1035	992.32	26300	31882.47	726	1258.32	18	67.22	28	111.19
6.	Kerala	NR	21447.95	NR	18392.98	NR	21757.37	NR	14405.22	NR	103021.48	NR	104914.24
7.	Pondicherry	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8.	Punjab	9870	39229.87	0	0.00	8920	37693.06	0	0.00	2204	10410.38	2464	12393.69
9.	Rajasthan	7216	11545.00	1659	1564.63	6509	11919.73	1561	1305.31	978	4090.83	869	4113.41
10.	Tamil Nadu	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
11.	Tripura	19	21.28	0	0.00	26	37.27	0	0.00	0	0.00	0	0.00
12.	Uttar Pradesh	42697	32065.87	0	0.00	44714	43109.71	0	0.00	909	1103.95	1305	1650.94
13.	West Bengal	NR	4160.49	0	0.00	NR	16098.68	0	0.00	NR	861.17	NR	2591.83
	TOTAL (1 to 13)	82132	139138.28	2694	20949.93	87505	176606.78	2287	16968.85	4948	122065.99	5021	128503.40
	B. Others												
1.	Assam	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
2.	Bihar	4	16.00	0	0.00	NR	31.80	0	0.00	0	0.00	0	0.00
3.	Madhya Pradesh	0	0.00	0	0.00	NR	NR	NR	NR	0	0.00	NR	NR
4.	Odisha	0	0.00	0	0.00	NR	NR	NR	NR	0	0.00	NR	NR
	TOTAL (1 to 4)	4	16.00	0	0.00	0	31.80	0	0.00	0	0.00	0	0.00

Note :- (1) NR denotes Not Reported.

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

(₹ Lakh)

Sr. No.	Name of SCARDB	Non-farm Sector (L. T.)				Other Non-Agril. Purposes							
						During 2013-2014				During 2014-2015			
		During 2013-2014		During 2014-2015		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
	A. Fully Functional												
1.	Gujarat	61	87.24	26	71.91	82	293.74	5476	13455.09	185	430.00	5995	14599.15
2.	Haryana	NR	1386.75	NR	2250.35	NR	646.60	0	0.00	NR	1561.68	NR	2557.89
3.	Himachal Pradesh	NR	331.49	NR	997.01	0	0.00	0	0.00	0	0.00	0	0.00
4.	Jammu & Kashmir	NR	129.92	29	156.45	NR	96.11	0	0.00	47	239.86	0	0.00
5.	Karnataka	13	52.24	9	19.01	0	0.00	0	0.00	0	0.00	0	0.00
6.	Kerala	NR	27297.90	NR	29597.86	NR	25135.60	0	0.00	NR	27294.82	0	0.00
7.	Pondicherry	0	0.00	0	0.00	0	0.00	3514	1642.40	0	0.00	3506	1744.87
8.	Punjab	122	471.45	140	567.08	0	0.00	0	0.00	0	0.00	0	0.00
9.	Rajasthan	2318	4566.16	2028	4528.42	0	0.00	0	0.00	0	0.00	0	0.00
10.	Tamil Nadu	0	0.00	0	0.00	NR	54996.08	NR	30934.34	NR	59090.30	NR	26210.88
11.	Tripura	22	86.60	70	191.79	0	0.00	0	0.00	0	0.00	0	0.00
12.	Uttar Pradesh	10786	7193.05	14414	11407.19	508	290.19	0	0.00	4842	2866.07	0	0.00
13.	West Bengal	NR	214.46	NR	304.92	NR	41.42	0	0.00	NR	216.22	0	0.00
	TOTAL (1 to 13)	13322	41817.26	16716	50091.99	590	81499.74	8990	46031.83	5074	91698.95	9501	45112.79
	B. Others												
1.	Assam	0	0.00	0	0.00	0	0.00	NR	77.29	0	0.00	NR	35.69
2.	Bihar	27	24.00	NR	4.00	20	14.85	0	0.00	0	0.00	0	0.00
3.	Madhya Pradesh	0	0.00	NR	NR	0	0.00	0	0.00	NR	NR	NR	NR
4.	Odisha	0	0.00	NR	NR	0	0.00	0	0.00	NR	NR	NR	NR
	TOTAL (1 to 4)	27	24.00	0	4.00	20	14.85	0	77.29	0	0.00	0	35.69

Note :- (1) NR denotes Not Reported.

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

(₹ Lakh)

Sr. No.	Name of SCARDB	TOTAL LOANS DISBURSED			
		During 2013-2014		During 2014-2015	
		Number (1+3+9+13+17+19)	Amount (2+4+10+14+18+20)	Number (5+7+11+15+21+23)	Amount (6+8+12+16+22+24)
		25	26	27	28
	A. Fully Functional				
1.	Gujarat	7334	17750.83	7298	17762.15
2.	Haryana	NR	6677.30	NR	12949.20
3.	Himachal Pradesh	NR	2577.42	NR	7007.78
4.	Jammu & Kashmir	NR	1147.50	375	1981.76
5.	Karnataka	22520	22564.45	27063	33270.99
6.	Kerala	NR	195295.91	NR	197969.51
7.	Pondicherry	3514	1642.40	3506	1744.87
8.	Punjab	12196	50111.70	11524	50653.83
9.	Rajasthan	12171	21766.62	10967	21866.87
10.	Tamil Nadu	NR	85930.42	NR	85301.18
11.	Tripura	41	107.88	96	229.06
12.	Uttar Pradesh	54900	40653.06	65275	59033.91
13.	West Bengal	NR	5277.54	NR	19211.65
	TOTAL (1 to 13)	112676	451503.03	126104	508982.76
	B. Others				
1.	Assam	NR	77.29	NR	35.69
2.	Bihar	51	54.85	NR	35.80
3.	Madhya Pradesh	NR	41.73	NR	NR
4.	Odisha	0	0.00	NR	NR
	TOTAL (1 to 4)	51	173.87	-	71.49

Note :- (1) NR denotes Not Reported.

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

(₹ Lakh)

Sr. No.	Name of SCARDB	Farm Sector								Rural Housing (NHB / NABARD etc.)			
		As on 31.03.2014				As on 31.03.2015				As on 31.03.2014		As on 31.03.2015	
		Long Term		Short Term		Long Term		Short Term		Number	Amount	Number	Amount
		Number	Amount	Number	Amount	Number	Amount	Number	Amount				
		1	2	3	4	5	6	7	8	9	10	11	12
	A. Fully Functional												
1.	Gujarat	NR	34991.86	0	0.00	NR	31550.28	0	0.00	NR	365.54	NR	664.68
2.	Haryana	NR	133334.83	0	0.00	NR	132484.54	0	0.00	NR	22132.62	NR	20911.11
3.	Himachal Pradesh	NR	16436.82	0	0.00	NR	18064.52	0	0.00	NR	7301.36	NR	7254.43
4.	Jammu & Kashmir	NR	2182.33	0	0.00	1769	3238.14	0	0.00	NR	43.15	116	188.82
5.	Karnataka	NR	135694.27	NR	987.88	NR	146398.83	NR	1261.66	NR	853.48	NR	653.59
6.	Kerala	NR	65365.54	NR	12176.78	NR	71114.49	NR	8751.72	NR	243682.22	NR	292909.59
7.	Pondicherry	7	10.69	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8.	Punjab	NR	132706.91	0	0.00	NR	142590.96	0	0.00	NR	86640.17	NR	88260.38
9.	Rajasthan	NR	109816.58	NR	2972.83	NR	106478.98	NR	2662.75	NR	19708.90	NR	22398.26
10.	Tamil Nadu	NR	16.53	0	0.00	NR	15.09	0	0.00	NR	3261.72	NR	3092.28
11.	Tripura	1538	511.39	0	0.00	1456	486.26	0	0.00	0	0.00	0	0.00
12.	Uttar Pradesh	NR	238959.24	0	0.00	NR	260692.44	0	0.00	NR	4688.47	NR	5727.64
13.	West Bengal	NR	71621.90	0	0.00	NR	77870.21	0	0.00	NR	18450.54	NR	19099.48
	TOTAL (1 to 13)	1545	941648.89	0	16137.49	3225	990984.74	0	12676.13	0	407128.17	116	461160.26
	B. Others												
1.	Assam	NR	458.90	0	0.00	NR	448.42	0	0.00	0	0.00	0	0.00
2.	Bihar	NR	3590.16	0	0.00	NR	3291.86	0	0.00	0	0.00	0	0.00
3.	Madhya Pradesh	NR	96272.75	0	0.00	NR	NR	NR	NR	0	0.00	NR	NR
4.	Odisha	NR	5.75	0	0.00	NR	NR	NR	NR	NR	8208.11	NR	NR
	TOTAL (1 to 4)	-	100327.56	0	0.00	-	3740.28	0	0.00	0	8208.11	0	0.00

Note :- (1) NR denotes Not Reported.

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

(₹ Lakh)

Sr. No.	Name of SCARDB	Non-farm Sector (L. T.)				Other Non-Agril. Purposes							
						As on 31.03.2014				As on 31.03.2015			
		As on 31.03.2014		As on 31.03.2015		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
	A. Fully Functional												
1.	Gujarat *	NR	2226.89	NR	2121.59	NR	2359.52	NR	18430.02	NR	2271.03	NR	21320.05
2.	Haryana	NR	17230.70	NR	18962.67	NR	37521.77	0	0.00	NR	33016.63	NR	2557.89
3.	Himachal Pradesh	NR	3580.26	NR	3948.90	NR	1375.24	0	0.00	NR	1160.01	0	0.00
4.	Jammu & Kashmir	NR	324.07	208	344.23	NR	250.17	0	0.00	213	387.04	0	0.00
5.	Karnataka	NR	1716.04	NR	1244.85	NR	749.95	0	0.00	NR	701.32	0	0.00
6.	Kerala	NR	59168.99	NR	69804.00	NR	32948.59	0	0.00	NR	38829.20	0	0.00
7.	Pondicherry	25	11.71	0	0.00	0	0.00	4230	1883.71	0	0.00	4209	1962.43
8.	Punjab	NR	6003.70	NR	5199.17	NR	5636.92	0	0.00	NR	6835.18	0	0.00
9.	Rajasthan	NR	11851.16	NR	13763.98	0	0.00	0	0.00	0	0.00	0	0.00
10.	Tamil Nadu	NR	11272.56	NR	10558.61	NR	541.26	NR	67262.67	NR	571.26	NR	65549.80
11.	Tripura	2549	2068.01	2207	1906.33	0	0.00	0	0.00	0	0.00	0	0.00
12.	Uttar Pradesh	NR	33355.02	NR	38424.88	NR	4490.12	0	0.00	NR	4236.39	0	0.00
13.	West Bengal	NR	5864.62	NR	5782.28	NR	6574.11	0	0.00	NR	4267.58	0	0.00
	TOTAL (1 to 13)	2574	154673.73	2415	172061.49	0	92447.65	4230	87576.40	213	92275.64	4209	91390.17
	B. Others												
1.	Assam	NR	306.52	NR	303.18	0	0.00	NR	100.04	0	0.00	NR	94.07
2.	Bihar	NR	1699.82	NR	1666.37	NR	54.82	0	0.00	NR	54.82	0	0.00
3.	Madhya Pradesh	NR	2775.94	NR	NR	NR	6099.78	NR	203.23	NR	NR	NR	NR
4.	Odisha	NR	2297.94	NR	NR	0	125.49	0	0.00	NR	NR	NR	NR
	TOTAL (1 to 4)	NR	7080.22	NR	1969.55	0	6280.09	0	303.27	0	54.82	0	94.07

Note :- (1) NR denotes Not Reported. (2) * Other Non Agril. short term advances includes ₹ 626.64 Lakh & ₹791.06 Lakh for loans against FDR & loans to staff for the year 2013-14 and 2014-15 respectively.

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

(₹ Lakh)

Sr. No.	Name of SCARDB	TOTAL LOANS OUTSTANDING			
		As on 31.03.2014		As on 31.03.2015	
		Number (1+3+9+13+17+19)	Amount (2+4+10+14+18+20)	Number (5+7+11+15+21+23)	Amount (6+8+12+16+22+24)
		25	26	27	28
	A. Fully Functional				
1.	Gujarat *	NR	58247.75	NR	57805.85
2.	Haryana	NR	210219.92	NR	207932.84
3.	Himachal Pradesh	NR	28693.68	NR	30427.86
4.	Jammu & Kashmir	NR	2799.72	2306	4158.23
5.	Karnataka	NR	140001.62	NR	150260.25
6.	Kerala	NR	413342.12	NR	481409.00
7.	Pondicherry	4262	1906.11	4209	1962.43
8.	Punjab	NR	230987.70	NR	242885.69
9.	Rajasthan	NR	144349.47	NR	145303.97
10.	Tamil Nadu	NR	82354.74	NR	79787.04
11.	Tripura	4087	2579.40	3663	2392.59
12.	Uttar Pradesh	NR	281492.85	NR	309081.35
13.	West Bengal	NR	102511.17	NR	107019.55
	TOTAL (1 to 13)	8349	1699486.25	10178	1820426.65
	B. Others				
1.	Assam	NR	865.46	NR	845.67
2.	Bihar	NR	5344.80	NR	5013.05
3.	Madhya Pradesh	NR	105351.70	NR	NR
4.	Odisha	NR	10637.29	NR	NR
	TOTAL (1 to 4)	-	122199.25	-	5858.72

Note :- (1) NR denotes Not Reported. (2) * From total Loans outstanding, 'Special Anamat Suspense' of ₹126.08 lakh and ₹121.78 lakh has been deducted for the year 2013-14 and 2014-15 respectively.

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

(₹ Lakh)

Sr. No.	Name of SCARDB	Farm Sector								Rural Housing (NHB / NABARD etc.)			
		During 2013-2014				During 2014-2015				During 2013-2014		During 2014-2015	
		Long Term		Short Term		Long Term		Short Term		During 2013-2014		During 2014-2015	
		Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
		1	2	3	4	5	6	7	8	9	10	11	12
	A. Fully Functional												
1.	Gujarat	876	2116.62	0	0.00	770	1976.30	0	0.00	839	1798.14	322	684.79
2.	Haryana	1301	5025.10	0	0.00	2996	10433.91	0	0.00	142	256.35	207	431.23
3.	Himachal Pradesh	NR	1810.26	0	0.00	NR	4603.73	0	0.00	NR	435.67	NR	1407.04
4.	Jammu & Kashmir	NR	875.77	0	0.00	266	1408.26	0	0.00	NR	45.70	33	177.19
5.	Karnataka	21454	21452.67	1035	992.32	26300	31882.47	726	1258.32	18	67.22	28	111.19
6.	Kerala	23769	21732.54	23987	20275.45	24008	21976.78	19059	14988.85	40627	103940.16	39903	105652.31
7.	Pondicherry	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8.	Punjab	NR	23074.58	0	0.00	5740	22776.42	0	0.00	NR	11477.66	2681	13295.77
9.	Rajasthan	6984	12140.63	4236	5063.64	10153	12559.71	3163	3958.31	1014	4308.77	867	4190.49
10.	Tamil Nadu	13	6.70	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
11.	Tripura	19	21.28	0	0.00	26	37.27	0	0.00	0	0.00	0	0.00
12.	Uttar Pradesh	42697	32065.87	0	0.00	44714	43109.71	0	0.00	909	1103.95	1305	1650.94
13.	West Bengal	12607	9280.93	0	0.00	16951	11938.72	0	0.00	309	1630.32	366	1855.79
	TOTAL (1 to 13)	109720	129602.95	29258	26331.41	131924	162703.28	22948	20205.48	43858	125063.94	45712	129456.74
	B. Others												
1.	Assam	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
2.	Bihar	4	16.00	0	0.00	NR	31.80	0	0.00	0	0.00	0	0.00
3.	Madhya Pradesh	0	0.00	0	0.00	NR	NR	NR	NR	0	0.00	NR	NR
4.	Odisha	0	0.00	0	0.00	NR	NR	NR	NR	0	0.00	NR	NR
	TOTAL (1 to 4)	4	16.00	0	0.00	0	31.80	0	0.00	0	0.00	0	0.00

Note :- (1) NR denotes Not Reported.

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

(₹ Lakh)

Sr. No.	Name of SCARDB	Non-farm Sector (L. T.)				Other Non-Agril. Purposes							
						During 2013-2014				During 2014-2015			
		During 2013-2014		During 2014-2015		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
	A. Fully Functional												
1.	Gujarat	61	87.24	26	71.91	82	293.74	5476	13455.09	185	430.00	5995	14599.15
2.	Haryana	414	1324.75	677	2216.40	0	0.00	0	0.00	0	0.00	0	0.00
3.	Himachal Pradesh	NR	313.11	NR	988.16	0	18.38	0	0.00	0	8.85	0	0.00
4.	Jammu & Kashmir	NR	129.92	29	156.45	NR	96.11	0	0.00	47	239.86	0	0.00
5.	Karnataka	13	52.24	9	19.01	0	0.00	0	0.00	0	0.00	0	0.00
6.	Kerala	15809	28377.00	15842	31123.87	26221	27082.58	0	0.00	26231	31016.06	0	0.00
7.	Pondicherry	0	0.00	0	0.00	0	0.00	3514	1642.40	0	0.00	3506	1744.87
8.	Punjab	NR	144.40	215	936.60	NR	20650.75	0	0.00	4968	21949.45	0	0.00
9.	Rajasthan	2572	4912.12	2946	4856.61	0	0.00	0	0.00	0	0.00	0	0.00
10.	Tamil Nadu	0	0.00	0	0.00	0	0.00	257651	95974.90	0	0.00	256154	95202.90
11.	Tripura	22	86.60	70	191.79	0	0.00	0	0.00	0	0.00	0	0.00
12.	Uttar Pradesh	10786	7193.05	14414	11407.19	508	290.19	0	0.00	4842	2866.07	0	0.00
13.	West Bengal	100	421.78	540	862.57	1946	6369.04	0	0.00	2103	6246.04	0	0.00
	TOTAL (1 to 13)	29777	43042.21	34768	52830.56	28757	54800.79	266641	111072.39	38376	62756.33	265655	111546.92
	B. Others												
1.	Assam	0	0	0.00	0.00	0	0.00	0	77.29	0	0.00	NR	35.69
2.	Bihar	27	24.00	NR	4.00	20	14.85	0	0.00	0	0.00	0	0.00
3.	Madhya Pradesh	0	0.00	NR	NR	0	0.00	0	0.00	NR	NR	NR	NR
4.	Odisha	0	0.00	NR	NR	0	0.00	0	0.00	NR	NR	NR	NR
	TOTAL (1 to 4)	27	24.00	0	4.00	20	14.85	0	77.29	0.00	0.00	0	35.69

Note :- (1) NR denotes Not Reported.

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

(₹ Lakh)

Sr. No.	Name of SCARDB	TOTAL LOANS DISBURSED			
		During 2013-2014		During 2014-2015	
		Number (1+3+9+13+17+19)	Amount (2+4+10+14+18+20)	Number (5+7+11+15+21+23)	Amount (6+8+12+16+22+24)
		25	26	27	28
	A. Fully Functional				
1.	Gujarat	7334	17750.83	7298	17762.15
2.	Haryana	1857	6606.20	3880	13081.54
3.	Himachal Pradesh	NR	2577.42	NR	7007.78
4.	Jammu & Kashmir	NR	1147.50	375	1981.76
5.	Karnataka	22520	22564.45	27063	33270.99
6.	Kerala	130413	201407.73	125043	204757.87
7.	Pondicherry	3514	1642.40	3506	1744.87
8.	Punjab	NR	55347.39	13604	58958.24
9.	Rajasthan	14806	26425.16	17129	25565.12
10.	Tamil Nadu	257664	95981.60	256154	95202.90
11.	Tripura	41	107.88	96	229.06
12.	Uttar Pradesh	54900	40653.06	65275	59033.91
13.	West Bengal	14962	17702.07	19960	20903.12
	TOTAL (1 to 13)	508011	489913.69	539383	539499.31
	B. Others				
1.	Assam	NR	77.29	NR	35.69
2.	Bihar	51	54.85	NR	35.80
3.	Madhya Pradesh	0	0.00	NR	NR
4.	Odisha	0	0.00	NR	NR
	TOTAL (1 to 4)	51	132.14	-	71.49

Note :- (1) NR denotes Not Reported.

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

(₹ Lakh)

Sr. No.	Name of SCARDB	Farm Sector								Rural Housing (NHB / NABARD etc.)			
		As on 31.03.2014				As on 31.03.2015				As on 31.03.2014		As on 31.03.2015	
		Long Term		Short Term		Long Term		Short Term		Number	Amount	Number	Amount
		Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
		1	2	3	4	5	6	7	8	9	10	11	12
	A. Fully Functional												
1.	Gujarat	NR	34991.86	0	0.00	NR	31550.28	0	0.00	NR	365.54	NR	664.68
2.	Haryana	135335	149388.97	0	0.00	124659	140099.12	0	0.00	14300	16554.17	12845	14306.58
3.	Himachal Pradesh	NR	16975.25	0	0.00	NR	18038.95	0	0.00	NR	7093.76	NR	7158.48
4.	Jammu & Kashmir	NR	2182.33	0	0.00	1769	3238.14	0	0.00	NR	43.15	116	188.82
5.	Karnataka	204502	109144.80	886	794.41	199629	115975.00	650	1112.77	6948	5313.73	5690	4369.18
6.	Kerala	155922	67232.89	17354	11720.65	137036	72644.43	15264	9242.95	148816	237349.31	169366	283797.59
7.	Pondicherry	7	10.69	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8.	Punjab	NR	132706.91	0	0.00	NR	108063.35	0	0.00	NR	86640.17	NR	79489.51
9.	Rajasthan	114167	87722.88	6286	6325.03	106123	84592.97	5181	5297.15	8413	17269.67	8285	19158.61
10.	Tamil Nadu	4388	1947.09	0	0.00	4163	1940.63	0	0.00	1703	1698.55	1563	1597.46
11.	Tripura	1538	511.39	0	0.00	1456	486.26	0	0.00	0	0.00	0	0.00
12.	Uttar Pradesh	NR	238959.24	0	0.00	NR	260692.44	0	0.00	NR	4688.47	NR	5727.64
13.	West Bengal	NR	64916.88	0	0.00	NR	65599.45	0	0.00	NR	15227.07	NR	14938.63
	TOTAL (1 to 13)	615859	906691.18	24526	18840.09	574835	902921.02	21095	15652.87	180180	392243.59	197865	431397.18
	B. Others												
1.	Assam	NR	458.90	0	0.00	NR	448.42	0	0.00	0	0.00	0.00	0.00
2.	Bihar	NR	3590.16	0	0.00	NR	3291.86	0	0.00	0	0.00	0	0.00
3.	Madhya Pradesh	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
4.	Odisha	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
	TOTAL (1 to 4)	-	4049.06	0	0.00	-	3740.28	0	0.00	0	0.00	0	0.00

Note :- (1) NR denotes Not Reported.

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

(₹ Lakh)

Sr. No.	Name of SCARDB	Non-farm Sector (L. T.)				Other Non-Agril. Purposes							
						As on 31.03.2014				As on 31.03.2015			
		As on 31.03.2014		As on 31.03.2015		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
	A. Fully Functional												
1.	Gujarat *	NR	2226.89	NR	2121.59	NR	2359.52	NR	18430.02	NR	2271.03	NR	21320.05
2.	Haryana	11694	15629.32	11146	15717.44	0	0.00	0	0.00	0	0.00	0	0.00
3.	Himachal Pradesh	NR	3879.31	NR	4417.55	NR	1419.05	0	0.00	NR	1173.96	0	0.00
4.	Jammu & Kashmir	NR	324.07	208	344.23	NR	250.17	0	0.00	213	387.04	0	0.00
5.	Karnataka	2833	998.07	2475	818.74	0	0.00	0	0.00	0	0.00	0	0.00
6.	Kerala	55106	60036.18	58279	69997.82	41378	37542.01	0	0.00	42960	40264.78	0	0.00
7.	Pondicherry	25	11.71	0	0.00	0	0.00	4230	1883.71	0	0.00	4209	1962.43
8.	Punjab	NR	6003.70	NR	1842.12	NR	5636.76	0	0.00	NR	57689.40	0	0.00
9.	Rajasthan	18835	15264.86	18203	16784.11	0	0.00	0	0.00	0	0.00	0	0.00
10.	Tamil Nadu	4101	7066.45	3999	6892.71	0	0.00	177495	67980.01	0	0.00	179089	67053.01
11.	Tripura	2549	2068.01	2207	1906.33	0	0.00	0	0.00	0	0.00	0	0.00
12.	Uttar Pradesh	NR	33355.02	NR	38424.88	NR	4490.12	0	0.00	NR	4236.39	0	0.00
13.	West Bengal	NR	6645.53	NR	6374.34	NR	11652.28	0	0.00	NR	11110.10	0	0.00
	TOTAL (1 to 13)	95143	153509.12	96517	165641.86	41378	63349.91	181725	88293.74	43173	117132.70	183298	90335.49
	B. Others												
1.	Assam	NR	306.52	NR	303.18	0	0.00	NR	100.04	0	0.00	NR	94.07
2.	Bihar	NR	1699.82	NR	1666.37	NR	54.82	0	0.00	NR	54.82	0	0.00
3.	Madhya Pradesh	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
4.	Odisha	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
	TOTAL (1 to 4)	-	2006.34	-	1969.55	0	54.82	0	100.04	0	54.82	0	94.07

Note :- (1) NR denotes Not Reported. (2) *Other Non Agril. short tem Adv. includes ₹626.64 Lakh and ₹791.06 Lakh for loans against FDR & loans staff for the year

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

(₹ Lakh)

Sr. No.	Name of SCARDB	TOTAL LOANS DISBURSED			
		During 2013-2014		During 2014-2015	
		Number (1+3+9+13+17+19)	Amount (2+4+10+14+18+20)	Number (5+7+11+15+21+23)	Amount (6+8+12+16+22+24)
		25	26	27	28
	A. Fully Functional				
1.	Gujarat *	NR	58247.75	NR	57805.85
2.	Haryana	161329	181572.46	148650	170123.14
3.	Himachal Pradesh	NR	29367.37	NR	30788.94
4.	Jammu & Kashmir	NR	2799.72	2306	4158.23
5.	Karnataka	215169	116251.01	208444	122275.69
6.	Kerala	418576	413881.04	422905	475947.57
7.	Pondicherry	4262	1906.11	4209	1962.43
8.	Punjab	NR	230987.54	NR	247084.38
9.	Rajasthan	147701	126582.44	137792	125832.84
10.	Tamil Nadu	187687	78692.10	188814	77483.81
11.	Tripura	4087	2579.40	3663	2392.59
12.	Uttar Pradesh	NR	281492.85	NR	309081.35
13.	West Bengal	NR	98441.76	NR	98022.52
	TOTAL (1 to 13)	1138811	1622801.55	1116783	1722959.34
	B. Others				
1.	Assam	NR	865.46	NR	845.67
2.	Bihar	NR	5344.80	NR	5013.05
3.	Madhya Pradesh	NR	90197.20	NR	NR
4.	Odisha	3499	2174.24	NR	NR
	TOTAL (1 to 4)	3499	98581.70	-	5858.72

Note :- (1) NR denotes Not Reported. (2) * From total Loans outstanding, 'Special Anamat Suspense' of ₹126.08 lakh and ₹121.78 lakh has been deducted the year 2013-14 and 2014-15 respectively.

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

(₹ Lakh)

Sr. No.	Name of SCARDB	(I) FARM SECTOR ADVANCES															
		MINOR IRRIGATION								FARM MECHANISATION							
		Wells		Pump Sets		Others		Total M.I.		Tractors		Power Tillers		Others		Total F.M.	
		Number	Amount	Number	Amount	Number	Amount	Number (1+3+5)	Amount (2+4+6)	Number	Amount	Number	Amount	Number	Amount	Number (9+11+13)	Amount (10+12+14)
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	
	A. Fully Functional																
1.	Gujarat	11	9.46	1	1.00	9	22.78	21	33.24	203	921.65	1	1.72	7	21.94	211	945.31
2.	Haryana	32	39.60	0	0.00	1325	4951.07	1357	4990.67	27	132.35	114	194.50	5	7.00	146	333.85
3.	Himachal Pradesh	0	0.00	0	0.00	322	921.25	322	921.25	28	113.03	0	0.00	0	0.00	28	113.03
4.	Jammu & Kashmir	0	0.00	4	2.30	0	0.00	4	2.30	62	285.12	1	0.60	0	0.00	63	285.72
5.	Karnataka	403	107.26	164	67.56	2432	1055.94	2999	1230.76	2686	10159.54	71	91.76	41	75.04	2798	10326.34
6.	Kerala	2649	1430.79	792	522.07	359	227.00	3800	2179.86	3	11.20	0	0.00	38	48.56	41	59.76
7.	Pondicherry	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8.	Punjab	232	694.60	0	0.00	314	706.93	546	1401.53	52	260.94	439	1431.88	0	0.00	491	1692.82
9.	Rajasthan	39	49.49	193	73.32	805	702.78	1037	825.59	250	1026.65	0	0.00	247	733.82	497	1760.47
10.	Tamil Nadu	0	0.00	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	0	0.00
12.	Uttar Pradesh	34	53.75	11322	3646.82	139	183.41	11495	3883.98	556	1664.83	104	204.91	487	531.85	1147	2401.59
13.	West Bengal	NR	NR	NR	NR	NR	NR	6	6.41	NR	NR	NR	NR	NR	NR	194	555.42
	TOTAL (1 to 13)	3400	2384.95	12476	4313.07	5705	8771.16	21587	15475.59	3867	14575.31	730	1925.37	825	1418.21	5616	18474.31
	B. Others																
1.	Assam	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
2.	Bihar	0	0.00	0	0.00	0	0.00	0	0.00	NR	31.80	0	0.00	0	0.00	NR	31.80
3.	Madhya Pradesh	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
4.	Odisha	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
	TOTAL (1 to 4)	0	0.00	0	0.00	0	0.00	0	0.00	0	31.80	0	0.00	0	0.00	0	31.80

Note :- (1) NR denotes Not Reported.

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

(₹ Lakh)

Sr. No.	Name of SCARDB	(I) FARM SECTOR ADVANCES								Allied Sector	
		Plantation & Horticulture		Land Development		Purchase of Land		Others		Dairy	
		Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
		17	18	19	20	21	22	23	24	25	26
	A. Fully Functional										
1.	Gujarat	5	16.00	151	330.19	0	0.00	0	0.00	382	651.56
2.	Haryana	364	1681.40	499	1533.20	58	312.22	0	0.00	412	1027.84
3.	Himachal Pradesh	22	151.91	847	2015.71	388	1037.21	0	0.00	93	258.75
4.	Jammu & Kashmir	7	51.23	4	26.50	22	280.20	0	0.00	65	281.10
5.	Karnataka	1906	3552.77	8541	5699.36	9	32.76	0	0.00	1620	2106.38
6.	Kerala	7636	6403.45	5210	4943.48	85	979.95	0	0.00	1499	2030.50
7.	Pondicherry	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8.	Punjab	322	1454.47	358	1535.85	35	252.49	0	0.00	3174	13634.67
9.	Rajasthan	17	74.60	1096	1516.93	40	215.37	0	0.00	1519	3784.92
10.	Tamil Nadu	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
11.	Tripura	7	11.70	0	0.00	0	0.00	0	0.00	1	1.50
12.	Uttar Pradesh	9350	9640.20	0	0.00	35	89.31	92	78.33	12825	15945.10
13.	West Bengal	16447	10053.00	37	131.58	5	2.66	0	0.00	NR	NR
	TOTAL (1 to 13)	36083	33090.73	16743	17732.80	677	3202.17	92	78.33	21590	39722.32
	B. Others										
1.	Assam	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
2.	Bihar	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
3.	Madhya Pradesh	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
4.	Odisha	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
	TOTAL (1 to 4)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00

Note :- (1) NR denotes Not Reported.

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

(₹ Lakh)

Sr. No.	Name of SCARDB	(I) FARM SECTOR ADVANCES										Total Farm Sector Advances	
		ALLIED SECTOR - Animal Husbandry & Fisheries										Number (7+15+17+19 +21+23+35)	Amount (8+16+18+20 +22+24+36)
		Poultry		Others		Total A.H.		Fisheries		Total Allied Sector			
		Number	Amount	Number	Amount	Number (25+27+29)	Amount (26+28+30)	Number	Amount	Number (31+33)	Amount (32+34)		
27	28	29	30	31	32	33	34	35	36	37	38		
	A. Fully Functional												
1.	Gujarat	0	0.00	0	0.00	382	651.56	0	0.00	382	651.56	770	1976.30
2.	Haryana	88	413.13	70	129.60	570	1570.57	0	0.00	570	1570.57	2994	10421.91
3.	Himachal Pradesh	11	75.43	21	30.44	125	364.62	0	0.00	125	364.62	1732	4603.73
4.	Jammu & Kashmir	57	417.55	44	63.66	166	762.31	0	0.00	166	762.31	266	1408.26
5.	Karnataka	210	1339.28	8202	7492.39	10032	10938.05	15	102.43	10047	11040.48	26300	31882.47
6.	Kerala	564	1844.08	971	771.50	3034	4646.08	26	170.31	3060	4816.39	19832	19382.89
7.	Pondicherry	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8.	Punjab	98	653.84	697	2080.61	3969	16369.12	19	70.14	3988	16439.26	5740	22776.42
9.	Rajasthan	55	275.13	704	1106.11	2278	5166.16	1372	2856.06	3650	8022.22	6337	12415.18
10.	Tamil Nadu	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
11.	Tripura	23	24.07	0	0.00	24	25.57	0	0.00	24	25.57	31	37.27
12.	Uttar Pradesh	6585	9157.73	3146	1908.91	22556	27011.74	74	93.87	22630	27105.61	44749	43199.02
13.	West Bengal	NR	NR	NR	NR	204	1135.34	58	54.53	262	1189.87	16951	11938.92
	TOTAL (1 to 13)	7691	14200.24	13855	13583.22	43340	68641.12	1564	3347.34	44904	71988.46	125702	160042.39
	B. Others												
1.	Assam	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
2.	Bihar	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	NR	31.80
3.	Madhya Pradesh	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
4.	Odisha	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
	TOTAL (1 to 4)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	31.80

Note :- (1) NR denotes Not Reported.

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

(₹ Lakh)

Sr. No.	Name of SCARDB	(II) NON-FARM SECTOR ADVANCES											
		Rural Housing		SRTO		Rural Godowns / Storage		Other Non-Agril. Adv.		Total Non-farm Sector Advances		Short Term Agril. Loans	
		Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number (39+41+43+45)	Amount (40+42+44+46)	Number	Amount
		39	40	41	42	43	44	45	46	47	48	49	50
	A. Fully Functional												
1.	Gujarat	322	684.79	21	50.45	5	21.46	6180	15029.15	6528	15785.85	0	0.00
2.	Haryana	207	431.23	0	0.00	2	12.00	677	2216.40	886	2659.63	0	0.00
3.	Himachal Pradesh	378	1407.04	14	63.65	0	0.00	127	933.36	519	2404.05	0	0.00
4.	Jammu & Kashmir	33	177.19	0	0.00	1	1.00	75	395.31	109	573.50	0	0.00
5.	Karnataka	28	111.19	1	3.29	0	0.00	8	15.72	37	130.20	726	1258.32
6.	Kerala	39903	105652.32	555	1937.95	4237	2670.14	15255	29168.44	59950	139428.85	19129	15164.28
7.	Pondicherry	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8.	Punjab	2681	13295.77	1	6.00	214	930.60	4968	21949.45	7864	36181.82	0	0.00
9.	Rajasthan	867	4190.49	47	232.88	3	144.53	2899	4623.73	3816	9191.63	3163	3958.31
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	64	191.79	64	191.79	0	0.00
12.	Uttar Pradesh	1305	1650.94	171	385.75	116	45.88	18934	13752.32	20526	15834.89	0	0.00
13.	West Bengal	366	1855.79	540	862.57	0	0.00	2103	6246.04	3009	8964.40	0	0.00
	TOTAL (1 to 13)	46090	129456.75	1350	3542.54	4578	3825.61	51290	94521.71	103308	231346.61	23018	20380.91
	B. Others												
1.	Assam	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
2.	Bihar	0	0.00	0	0.00	0	0.00	NR	4.00	NR	4.00	0	0.00
3.	Madhya Pradesh	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
4.	Odisha	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
	TOTAL (1 to 4)	0	0.00	0	0.00	0	0.00	0	4.00	0	4.00	0	0.00

Note :- (1) NR denotes Not Reported. (2) Gujrat SCARDB's Other Non Agril. Advances also includes KCC.

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

(₹ Lakh)

Sr. No.	Name of SCARDB	(III) SHORT TERM ADVANCES				GRAND TOTAL (I+II+III)	
		Short Term Non-Agril. Loans		Total Short Term Advances		Number (37+47+53)	Amount (38+48+54)
		Number	Amount	Number (49+51)	Amount (50+52)		
		51	52	53	54	55	56
	A. Fully Functional						
1.	Gujarat	0	0.00	0	0.00	7298	17762.15
2.	Haryana	0	0.00	0	0.00	3880	13081.54
3.	Himachal Pradesh	0	0.00	0	0.00	2251	7007.78
4.	Jammu & Kashmir	0	0.00	0	0.00	375	1981.76
5.	Karnataka	0	0.00	726	1258.32	27063	33270.99
6.	Kerala	26132	30781.85	45261	45946.13	125043	204757.87
7.	Pondicherry	3506	1744.87	3506	1744.87	3506	1744.87
8.	Punjab	0	0.00	0	0.00	13604	58958.24
9.	Rajasthan	0	0.00	3163	3958.31	13316	25565.12
10.	Tamil Nadu	256154	95202.90	256154	95202.90	256154	95202.90
11.	Tripura	0	0.00	0	0.00	95	229.06
12.	Uttar Pradesh	0	0.00	0	0.00	65275	59033.91
13.	West Bengal	0	0.00	0	0.00	19960	20903.34
	TOTAL (1 to 13)	285792	127729.62	308810	148110.53	537820	539499.53
	B. Others						
1.	Assam	NR	35.69	NR	35.69	NR	35.69
2.	Bihar	0	0.00	0	0.00	38	35.80
3.	Madhya Pradesh	NR	NR	NR	NR	NR	NR
4.	Odisha	NR	NR	NR	NR	NR	NR
	TOTAL (1 to 4)	0	35.69	0	35.69	38	71.49

Note :- (1) NR denotes Not Reported.

TABLE - 14 : LOANS ISSUED TO SC - ST (AT ULTIMATE BORROWERS' LEVEL)

(₹ Lakh)

Sr. No.	Name of SCARDB	Total Loans Disbursed		Loans Disbursed Women Borrower		Loans Disbursed to SC-ST						Loans Disbursed to other than SC-ST					
						Small Farmers		Other Farmers		Total		Small Farmers		Other Farmers		Total	
		Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number (5+7)	Amount (6+8)	Number	Amount	Number	Amount	Number (11+13)	Amount (12+14)
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
	A. Fully Functional																
1.	Gujarat	7298	17762.15	0	0.00	142	299.71	201	426.24	343	725.95	3688	8548.25	3610	9213.90	7298	17762.15
2.	Haryana	3880	13081.54	0	0.00	254	586.04	0	0.00	254	586.04	3407	11221.69	219	1273.81	3626	12495.50
3.	Himachal Pradesh	2251	7007.78	0	0.00	118	226.34	242	719.03	360	945.37	1891	6062.41	0	0.00	1891	6062.41
4.	Jammu & Kashmir	375	1981.76	0	0.00	28	106.41	0	0.00	28	106.41	347	1875.35	0	0.00	347	1875.35
5.	Karnataka	27063	33270.99	4558	5216.23	1097	1164.76	590	627.17	1687	1791.93	19032	16998.69	6344	14480.37	25376	31479.06
6.	Kerala	125043	204757.87	0	0.00	6218	9726.96	40	19.85	6258	9746.81	94202	158584.04	7947	19872.88	102149	178456.92
7.	Pondicherry	3506	1744.87	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8.	Punjab	13604	58958.24	1316	5290.00	2101	7654.13	2720	8520.91	4821	16175.04	6610	23899.52	5459	26794.56	12069	50694.08
9.	Rajasthan	13316	25565.12	1863	2916.50	2003	2121.12	833	1691.14	2836	3812.26	8423	12517.65	2057	9235.21	10480	21752.86
10.	Tamil Nadu	256154	95202.90	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
11.	Tripura	96	229.06	27	64.40	25	62.25	0	0.00	25	62.25	71	164.66	0	0.00	71	164.66
12.	Uttar Pradesh	65275	59033.91	0	0.00	22417	12628.37	0	0.00	22417	12628.37	42858	46405.54	0	0.00	42858	46405.54
13.	West Bengal	19960	20903.34	NR	NR	NR	NR	NR	NR	4824	5052.28	NR	NR	NR	NR	11942	12506.34
	TOTAL (1 to 13)	537820	539499.53	7764	13487.13	34403	34576.09	4626	12004.34	43853	51632.71	180529	286277.80	25636	80870.73	218107	379654.87
	B. Others																
1.	Assam	NR	35.69	NR	NR	NR	35.69	0	0.00	NR	35.69	NR	NR	NR	NR	NR	NR
2.	Bihar	38	35.80	0	0.00	10	13.36	0	0.00	10	13.36	15	16.56	3	5.88	18	22.44
3.	Madhya Pradesh	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
4.	Odisha	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
	TOTAL (1 to 4)	38	71.49	0	0.00	10	49.05	0	0.00	10	49.05	15	16.56	3	5.88	18	22.44

Note :- (1) NR denotes Not Reported.

TABLE - 15(i) : STAFF POSITION AT APEX BANK LEVEL AS ON 31 MARCH 2015

(Number)

Sr. No.	Name of SCARDB	EXECUTIVES (CEO/MD)			OFFICERS			TECHNICAL OFFICERS			FIELD SUPERVISORS			CLERICAL/SECRETARIAL		
		Own Staff	Deputa-tionists	Total (1+2)	Own Staff	Deputa-tionists	Total (4+5)	Own Staff	Deputa-tionists	Total (6+7)	Own Staff	Deputa-tionists	Total (10+11)	Own Staff	Deputa-tionists	Total (13+14)
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
	A. Fully Functional															
1.	Gujarat	0	1	1	44	0	44	1	0	1	102	0	102	84	0	84
2.	Haryana	0	1	1	7	1	8	0	0	0	5	0	5	41	0	41
3.	Himachal Pradesh	0	1	1	52	0	52	0	0	0	27	0	27	3	0	3
4.	Jammu & Kashmir	2	0	2	47	0	47	1	0	1	35	0	35	38	0	38
5.	Karnataka	0	2	2	96	4	100	27	0	27	0	0	0	133	0	133
6.	Kerala	0	0	0	93	1	94	35	0	35	0	0	0	71	0	71
7.	Pondicherry	0	1	1	4	0	4	8	0	8	6	0	6	4	0	4
8.	Punjab	1	3	4	151	0	151	18	0	18	14	0	14	27	0	27
9.	Rajasthan	0	3	3	57	0	57	0	0	0	0	0	0	17	0	17
10.	Tamil Nadu	0	3	3	73	0	73	0	0	0	0	0	0	30	0	30
11.	Tripura	0	0	0	0	1	1	4	0	4	10	0	10	9	0	9
12.	Uttar Pradesh	0	1	1	361	1	362	1	1	2	626	0	626	1102	0	1102
13.	West Bengal	1	1	2	31	0	31	0	0	0	17	0	17	32	0	32
	TOTAL (1 to 13)	4	17	21	1016	8	1024	95	1	96	842	0	842	1591	0	1591
	B. Others															
1.	Assam	0	1	1	15	0	15	0	0	0	71	0	71	77	0	77
2.	Bihar	1	0	1	32	0	32	1	0	1	98	0	98	105	0	105
3.	Madhya Pradesh	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
4.	Odisha	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
	TOTAL (1 to 4)	1	1	2	47	0	47	1	0	1	169	0	169	182	0	182

Note :- (1) NR denotes Not Reported.

TABLE - 15(i) : STAFF POSITION AT APEX BANK LEVEL AS ON 31 MARCH 2015

(Number)

Sr. No.	Name of SCARDB	SUB STAFF			GRAND TOTAL			Staff Trained during the year
		Own Staff	Deputationists	Total (16+17)	Own Staff (1+4+7+10+13+16)	Deputationists (2+5+8+11+14+17)	Total (19+20)	
		16	17	18	19	20	21	22
	A. Fully Functional							
1.	Gujarat	163	0	163	394	1	395	0
2.	Haryana	29	0	29	82	2	84	55
3.	Himachal Pradesh	24	1	25	106	2	108	22
4.	Jammu & Kashmir	125	0	125	248	0	248	0
5.	Karnataka	41	0	41	297	6	303	0
6.	Kerala	63	0	63	262	1	263	0
7.	Pondicherry	9	0	9	31	1	32	0
8.	Punjab	75	0	75	286	3	289	152
9.	Rajasthan	23	0	23	97	3	100	22
10.	Tamil Nadu	30	0	30	133	3	136	38
11.	Tripura	11	0	11	34	1	35	0
12.	Uttar Pradesh	341	0	341	2431	3	2434	0
13.	West Bengal	27	0	27	108	1	109	0
	TOTAL (1 to 13)	961	1	962	4509	27	4536	289
	B. Others							
1.	Assam	53	0	53	216	1	217	0
2.	Bihar	191	0	191	428	0	428	0
3.	Madhya Pradesh	NR	NR	NR	NR	NR	NR	NR
4.	Odisha	NR	NR	NR	NR	NR	NR	NR
	TOTAL (1 to 4)	244	0	244	644	1	645	0

Note :- (1) NR denotes Not Reported.

TABLE-15(ii): STAFF POSITION AT PRIMARY BANK LEVEL AS ON 31 MARCH 2015

(Number)

Sr. No.	Name of SCARDB (Federal Structure)	SECRETARY / CEO				BRANCH MANAGER / OFFICERS				TECHNICAL OFFICERS				FIELD SUPERVISORS			
		Own Staff	On Deputation		Total	Own Staff	On Deputation		Total	Own Staff	On Deputation		Total	Own Staff	On Deputation		Total
			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
	A. Fully Functional																
1.	Haryana	13	0	0	13	24	0	0	24	0	0	0	0	313	0	0	313
2.	Himachal Pradesh	0	0	1	1	29	0	0	29	0	0	0	0	15	0	0	15
3.	Karnataka	0	0	0	0	12	0	0	12	0	0	0	0	189	0	0	189
4.	Kerala	56	0	0	56	285	0	0	285	0	0	0	0	227	0	0	227
5.	Punjab	0	0	0	0	276	0	0	276	0	0	0	0	193	0	0	193
6.	Rajasthan	0	30	1	31	76	0	0	76	0	0	0	0	62	0	0	62
7.	Tamil Nadu	116	0	0	116	30	0	0	30	0	0	0	0	267	31	0	298
8.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
	TOTAL (1 to 8)	185	30	2	217	732	0	0	732	0	0	0	0	1266	31	0	1297
	B. Others																
1.	Madhya Pradesh	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
2.	Odisha	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
	TOTAL (1 to 2)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Note :- (1) NR denotes Not Reported.

TABLE-15(ii): STAFF POSITION AT PRIMARY BANK LEVEL AS ON 31 MARCH 2015

(Number)

Sr. No.	Name of SCARDB (Federal Structure)	CLERICAL/SECRETARIAL				SUB STAFF				GRAND TOTAL				Staff Trained during the year
		Own Staff	On Deputation		Total	Own Staff	On Deputation		Total	Own Staff	On Deputation		Total	
			From Govt.	From SCARDB			From Govt.	From SCARDB			From Govt.	From SCARDB		
		17	18	19	20	21	22	23	24	25	26	27	28	29
	A. Fully Functional													
1.	Haryana	342	0	0	342	354	0	0	354	1046	0	0	1046	692
2.	Himachal Pradesh	0	0	0	0	14	0	0	14	58	0	1	59	10
3.	Karnataka	331	0	0	331	252	0	0	252	784	0	0	784	0
4.	Kerala	228	0	0	228	387	0	0	387	1183	30	0	1213	224
5.	Punjab	226	0	0	226	155	0	0	155	850	0	0	850	622
6.	Rajasthan	160	0	0	160	125	0	0	125	423	30	1	454	0
7.	Tamil Nadu	7	0	0	7	77	0	0	77	497	31	0	528	0
8.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	621	0
	TOTAL (1 to 8)	1294	0	0	1294	1364	0	0	1364	4841	91	2	5555	1548
	B. Others													
1.	Madhya Pradesh	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
2.	Odisha	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
	TOTAL (1 to 2)	-	-	-	-	-	-	-	-	-	-	-	-	-

Note :- (1) NR denotes Not Reported.

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

(₹ Lakh)

Sr. No.	Name of SCARDB	AS ON 30 JUNE 2014				AS ON 30 JUNE 2015			
		Demand	Collection	Balance (1-2)	Recovery (%)	Demand	Collection	Balance (5-6)	Recovery (%)
		1	2	3	4	5	6	7	8
	A. Fully Functional								
1.	Gujarat	54207.42	24441.60	29765.82	45.09	55942.18	23794.57	32147.61	42.53
2.	Haryana	108846.90	34934.67	73912.23	32.10	123509.33	34869.45	88639.88	28.23
3.	Himachal Pradesh	11989.13	5216.95	6772.18	43.51	12629.37	5850.41	6778.96	46.32
4.	Jammu & Kashmir *	1452.18	605.31	846.87	40.07	1874.63	925.63	949.00	48.18
5.	Karnataka	89900.18	37886.04	52014.14	42.14	90027.40	34375.98	55651.42	38.18
6.	Kerala	116095.86	113688.65	2407.21	97.93	133060.72	131296.83	1763.89	98.67
7.	Pondicherry	2096.67	1974.74	121.93	94.18	2128.69	2015.03	113.66	94.66
8.	Punjab	62890.08	52971.08	9919.00	84.23	65426.24	56424.90	9001.34	86.24
9.	Rajasthan	77870.48	31474.27	46396.21	40.42	84294.75	32728.85	51565.90	38.83
10.	Tamil Nadu #	100469.62	89820.56	10649.06	89.40	112789.00	93771.87	19017.13	83.14
11.	Tripura	1623.00	882.75	740.25	54.39	1478.00	697.66	780.34	47.20
12.	Uttar Pradesh	220002.71	132143.64	87859.07	60.06	133296.45	51835.32	81461.13	38.89
13.	West Bengal	50764.83	14260.20	36504.63	28.09	61424.89	23425.13	37999.76	38.14
	TOTAL (1 to 13)	898209.06	540300.46	357908.60	60.15	877881.65	492011.63	385870.02	56.05
	B. Others								
1.	Assam	559.05	102.90	456.15	18.41	503.72	67.88	435.84	13.48
2.	Bihar	35933.11	2638.49	33294.62	7.34	35709.77	2687.90	33021.87	7.53
3.	Madhya Pradesh	119271.68	2662.21	116609.47	2.23	NR	NR	NR	NR
4.	Odisha	NR	NR	NR	NR	NR	NR	NR	NR
	TOTAL (1 to 4)	155763.84	5403.60	150360.24	3.47	36213.49	2755.78	33457.71	7.61

Note :- (1) NR denotes Not Reported. (2) * J & K SCARDB received ₹ 23.40 Lakh & ₹ 22.50 Lakh by waiver of interest during 2013-14 & 2014-15 respectively other than cash collection.
(3) # DCB position as on March 31.

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

(₹ Lakh)

Sr. No.	Name of SCARDB	AS ON 30 JUNE 2014				AS ON 30 JUNE 2015			
		Demand	Collection	Balance (1-2)	Recovery (%)	Demand	Collection	Balance (5-6)	Recovery (%)
		1	2	3	4	5	6	7	8
	A. Fully Functional								
1.	Gujarat	54207.42	24441.60	29765.82	45.09	55942.18	23794.57	32147.61	42.53
2.	Haryana	167103.28	45818.16	121285.12	27.42	168668.45	49393.20	119275.25	29.28
3.	Himachal Pradesh	13609.04	6836.86	6772.18	50.24	14552.80	7773.84	6778.96	53.42
4.	Jammu & Kashmir *	1452.18	605.31	846.87	40.07	1874.63	925.63	949.00	48.18
5.	Karnataka	69930.63	46716.62	23214.01	66.80	64177.91	39462.58	24715.33	61.49
6.	Kerala	157462.93	118366.52	39096.41	75.17	181704.33	138604.93	43099.40	76.28
7.	Pondicherry	2096.67	1974.74	121.93	94.18	2128.69	2015.03	113.66	94.66
8.	Punjab	127744.27	77564.07	50180.20	60.72	133569.20	82350.77	51218.43	61.65
9.	Rajasthan	114893.13	41944.31	72948.82	36.51	113896.13	37137.89	76758.24	32.61
10.	Tamil Nadu #	77716.84	61825.07	15891.77	79.55	85431.48	67683.97	17747.51	79.23
11.	Tripura	1623.00	882.75	740.25	54.39	1478.00	697.66	780.34	47.20
12.	Uttar Pradesh	220002.71	132143.64	87859.07	60.06	133296.45	51835.32	81461.13	38.89
13.	West Bengal	58848.91	23701.01	35147.90	40.27	62215.48	23934.31	38281.17	38.47
	TOTAL (1 to 13)	1066691.01	582820.66	483870.35	54.64	1018935.73	525609.70	493326.03	51.58
	B. Others								
1.	Assam	559.05	102.90	456.15	18.41	503.72	67.88	435.84	13.48
2.	Bihar	35933.11	2638.49	33294.62	7.34	35709.77	2687.90	33021.87	7.53
3.	Madhya Pradesh	103129.64	7305.93	95823.71	7.08	NR	NR	NR	NR
4.	Odisha	3581.70	37.47	3544.23	1.05	NR	NR	NR	NR
	TOTAL (1 to 4)	143203.50	10084.79	133118.71	7.04	36213.49	2755.78	33457.71	7.61

Note :- (1) NR denotes Not Reported. (2) * J & K SCARDB received ₹23.40 Lakh & ₹ 22.50 Lakh by waiver of interest during 2013-14 & 2014-15 respectively other than cash collection.
(3) # DCB position as on March 31.

**TABLE - 17 : PURPOSE WISE CLASSIFICATION OF DEMAND AND OVERDUES
(AT ULTIMATE BORROWERS' LEVEL AS ON 30 JUNE 2015)**

(₹ Lakh)

Sr. No.	Name of SCARDB	(I) Farm Sector								
		Minor Irrigation			Farm Mechanisation			Plant. & Horti. incl. Floriculture		
		Demand	Overdues	Overdues (%)	Demand	Overdues	Overdues (%)	Demand	Overdues	Overdues (%)
		1	2	3	4	5	6	7	8	9
	A. Fully Functional									
1.	Gujarat	2499.20	1701.47	68.08	18139.49	14231.97	78.46	117.16	76.44	65.24
2.	Haryana	35757.42	23940.72	66.95	18960.34	14296.43	75.40	11223.39	6853.95	61.07
3.	Himachal Pradesh	2387.95	1064.91	44.60	657.43	290.88	44.25	519.60	327.44	63.02
4.	Jammu & Kashmir	16.21	12.82	79.09	464.28	249.17	53.67	27.73	23.64	85.25
5.	Karnataka	8121.28	4979.53	61.31	15385.19	2143.18	13.93	13422.44	6463.18	48.15
6.	Kerala	4303.61	1003.93	23.33	225.29	117.86	52.31	8439.03	3557.47	42.15
7.	Pondicherry	8.54	7.72	90.40	5.14	4.89	95.14	0.00	0.00	0.00
8.	Punjab	8546.81	4212.50	49.29	12537.20	5739.70	45.78	2174.30	808.00	37.16
9.	Rajasthan	27093.70	21679.34	80.02	28253.97	19778.05	70.00	187.45	124.12	66.21
10.	Tamil Nadu	2138.04	1950.93	91.25	0.00	0.00	0.00	0.00	0.00	0.00
11.	Tripura	0.12	0.12	100.00	23.26	23.26	100.00	83.73	52.33	62.50
12.	Uttar Pradesh	14743.05	8235.47	55.86	15849.35	10226.01	64.52	18446.15	9768.29	52.96
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR
	TOTAL (1 to 13)	105615.93	68789.46	65.13	110500.94	67101.40	60.72	54640.98	28054.86	51.34
	B. Others									
1.	Assam	15.60	13.00	83.13	45.58	43.00	94.34	23.00	15.29	66.48
2.	Bihar	26782.33	25096.63	93.71	1249.85	911.41	72.92	357.10	280.69	78.60
3.	Madhya Pradesh	NR	NR	NR	NR	NR	NR	NR	NR	NR
4.	Odisha	NR	NR	NR	NR	NR	NR	NR	NR	NR
	TOTAL (1 to 4)	26797.93	25109.63	93.70	1295.43	954.41	73.68	380.10	295.98	77.87

Note :- (1) NR denotes Not Reported.

**TABLE - 17 : PURPOSE WISE CLASSIFICATION OF DEMAND AND OVERDUES
(AT ULTIMATE BORROWERS' LEVEL AS ON 30 JUNE 2015)**

(₹ Lakh)

Sr. No.	Name of SCARDB	(I) Farm Sector								
		Animal Husbandry			Purchase of Land			Others		
		Demand	Overdues	Overdues (%)	Demand	Overdues	Overdues (%)	Demand	Overdues	Overdues (%)
		10	11	12	13	14	15	16	17	18
	A. Fully Functional									
1.	Gujarat	1504.71	1008.47	67.02	0.00	0.00	0.00	21617.00	7073.27	32.72
2.	Haryana	31527.70	23517.39	74.59	13833.26	9625.15	69.58	15510.81	10925.55	70.44
3.	Himachal Pradesh	1192.09	609.45	51.12	2672.50	1207.86	45.20	1417.07	449.05	31.69
4.	Jammu & Kashmir	931.95	427.07	45.83	95.49	26.65	27.91	8.96	8.02	89.51
5.	Karnataka	9497.24	3105.86	32.70	10102.47	3803.37	37.65	1962.21	578.40	29.48
6.	Kerala	2388.66	967.88	40.52	7267.53	2361.35	32.49	7594.53	2317.15	30.51
7.	Pondicherry	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8.	Punjab	36568.83	15114.32	41.33	4974.08	2093.41	42.09	8397.35	2485.18	29.59
9.	Rajasthan	13377.48	9259.75	69.22	6249.60	3767.03	60.28	16341.35	8428.11	51.58
10.	Tamil Nadu	0.00	0.00	0.00	0.00	0.00	0.00	70787.97	3803.86	5.37
11.	Tripura	194.89	83.91	43.06	0.00	0.00	0.00	0.00	0.00	0.00
12.	Uttar Pradesh	10050.71	6595.15	65.62	0.00	0.00	0.00	0.00	0.00	0.00
13.	West Bengal	NR	NR	NR	NR	NR	NR	NR	NR	NR
	TOTAL (1 to 13)	107234.26	60689.25	56.60	45194.93	22884.82	50.64	143637.25	36068.59	25.11
	B. Others									
1.	Assam	60.28	59.82	99.24	47.70	38.54	80.80	90.96	80.99	89.04
2.	Bihar	221.40	115.58	52.20	0.00	0.00	0.00	2635.36	2420.48	91.85
3.	Madhya Pradesh	NR	NR	NR	NR	NR	NR	NR	NR	NR
4.	Odisha	NR	NR	NR	NR	NR	NR	NR	NR	NR
	TOTAL (1 to 4)	281.68	175.40	62.27	47.70	38.54	80.80	2726.32	2501.47	91.75

Note :- (1) NR denotes Not Reported.

**TABLE - 17 : PURPOSE WISE CLASSIFICATION OF DEMAND AND OVERDUES
(AT ULTIMATE BORROWERS' LEVEL AS ON 30 JUNE 2015)**

(₹ Lakh)

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
	A. Fully Functional									
1.	Gujarat	43877.56	24091.62	54.91	2138.38	1508.05	70.52	7880.95	5044.20	64.00
2.	Haryana	126812.92	89159.19	70.31	12948.72	8762.14	67.67	17647.30	13453.67	76.24
3.	Himachal Pradesh	8846.64	3949.59	44.65	2310.88	1481.27	64.10	3395.28	1348.10	39.71
4.	Jammu & Kashmir	1544.62	747.37	48.39	307.15	198.17	64.52	12.39	2.48	20.02
5.	Karnataka	58490.83	21073.52	36.03	1236.74	880.47	71.19	4450.34	2761.34	62.05
6.	Kerala	30218.65	10325.64	34.17	28466.38	7035.69	24.72	77714.15	17582.44	22.62
7.	Pondicherry	13.68	12.61	92.18	16.06	14.73	91.72	0.00	0.00	0.00
8.	Punjab	73198.57	30453.11	41.60	7891.71	4137.65	52.43	25929.18	6943.12	26.78
9.	Rajasthan	91503.55	63036.40	68.89	13919.33	9366.11	67.29	8473.25	4355.73	51.41
10.	Tamil Nadu	72926.01	5754.79	7.89	10188.28	9866.26	96.84	2317.19	2126.46	91.77
11.	Tripura	302.00	159.62	52.85	1176.00	620.72	52.78	0.00	0.00	0.00
12.	Uttar Pradesh	59089.26	34824.92	58.94	15253.49	10205.23	66.90	2550.32	1580.39	61.97
13.	West Bengal	47455.25	28877.73	60.85	7163.12	5780.05	80.69	7597.11	3623.39	47.69
	TOTAL (1 to 13)	614279.54	312466.11	50.87	103016.24	59856.54	58.10	157967.46	58821.32	37.24
	B. Others									
1.	Assam	283.12	250.64	88.53	220.60	185.20	83.95	0.00	0.00	0.00
2.	Bihar	31246.04	28824.79	92.25	4463.73	4197.08	94.03	0.00	0.00	0.00
3.	Madhya Pradesh	NR	NR	NR	NR	NR	NR	NR	NR	NR
4.	Odisha	NR	NR	NR	NR	NR	NR	NR	NR	NR
	TOTAL (1 to 4)	31529.16	29075.43	92.22	4684.33	4382.28	93.55	0.00	0.00	0.00

Note :- (1) NR denotes Not Reported.

**TABLE - 17 : PURPOSE WISE CLASSIFICATION OF DEMAND AND OVERDUES
(AT ULTIMATE BORROWERS' LEVEL AS ON 30 JUNE 2015)**

(₹ Lakh)

Sr. No.	Name of SCARDB	(IV) OTHERS			GRAND TOTAL (I TO IV)		
		Demand	Overdues	Overdues (%)	Demand (19+22+25+28)	Overdues (20+23+26+29)	Overdues (%)
		28	29	30	31	32	33
	A. Fully Functional						
1.	Gujarat	2045.29	1503.74	73.52	55942.18	32147.61	57.47
2.	Haryana	11259.51	7900.25	70.17	168668.45	119275.25	70.72
3.	Himachal Pradesh	0.00	0.00	0.00	14552.80	6778.96	46.58
4.	Jammu & Kashmir	10.47	0.98	9.36	1874.63	949.00	50.62
5.	Karnataka	0.00	0.00	0.00	64177.91	24715.33	38.51
6.	Kerala	45305.15	8155.63	18.00	181704.33	43099.40	23.72
7.	Pondicherry	2098.95	86.32	4.11	2128.69	113.66	5.34
8.	Punjab	26549.74	9684.55	36.48	133569.20	51218.43	38.35
9.	Rajasthan	0.00	0.00	0.00	113896.13	76758.24	67.39
10.	Tamil Nadu	0.00	0.00	0.00	85431.48	17747.51	20.77
11.	Tripura	0.00	0.00	0.00	1478.00	780.34	52.80
12.	Uttar Pradesh	56403.38	34850.59	61.79	133296.45	81461.13	61.11
13.	West Bengal	0.00	0.00	0.00	62215.48	38281.17	61.53
	TOTAL (1 to 13)	143672.49	62182.06	43.28	1018935.73	493326.03	48.42
	B. Others						
1.	Assam	0.00	0.00	0.00	503.72	435.84	86.52
2.	Bihar	0.00	0.00	0.00	35709.77	33021.87	92.47
3.	Madhya Pradesh	NR	NR	NR	NR	NR	NR
4.	Odisha	NR	NR	NR	NR	NR	NR
	TOTAL (1 to 4)	0.00	0.00	0.00	36213.49	33457.71	92.39

Note :- (1) NR denotes Not Reported.

**TABLE - 18 : PERIOD-WISE CLASSIFICATION OF OVERDUES
(AT ULTIMATE BORROWERS' LEVEL AS ON 30 JUNE 2015)**

(₹ Lakh)

Sr. No.	Name of SCARDB	FARM SECTOR (NABARD Programme)									
		Below 1 Year		Over 1 - 3 years		Over 3 - 6 years		Over 6 years		Total	
		Defaulters (Number)	Amount	Defaulters (Number)	Amount	Defaulters (Number)	Amount	Defaulters (Number)	Amount	Defaulters (Number) (1+3+5+7)	Amount (2+4+6+8)
		1	2	3	4	5	6	7	8	9	10
	A. Fully Functional										
1.	Gujarat	4646	2836.98	4641	4771.48	3854	4633.70	11178	11849.50	24319	24091.66
2.	Haryana	8996	10286.04	17278	20007.26	24789	28401.86	24944	25577.28	76007	84272.44
3.	Himachal Pradesh	944	296.35	1419	802.98	1639	1083.56	1913	1317.65	5915	3500.54
4.	Jammu & Kashmir	NR	51.36	NR	3.20	NR	3.95	NR	688.86	NR	747.37
5.	Karnataka	12036	2092.13	23370	5007.60	20426	6062.76	30124	7846.31	85956	21008.80
6.	Kerala	19060	2272.25	12653	3721.70	8042	2682.69	4230	1649.00	43985	10325.64
7.	Pondicherry	4	12.21	2	4.90	1	0.50	0	0.00	7	17.61
8.	Punjab	6064	6080.52	5711	7285.47	5593	8337.08	4216	4395.35	21584	26098.42
9.	Rajasthan	8125	4153.19	12556	9110.36	21157	16928.90	40648	32843.95	82486	63036.40
10.	Tamil Nadu	0	0.00	0	0.00	4163	1950.93	0	0.00	4163	1950.93
11.	Tripura	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
12.	Uttar Pradesh	42692	8405.81	82194	17233.64	108828	26706.64	50129	13248.77	283843	65594.86
13.	West Bengal	NR	14977.84	NR	7757.33	NR	4934.98	NR	1207.58	NR	28877.73
	TOTAL (1 to 13)	102567	51464.68	159824	75705.92	198492	101727.55	167382	100624.25	628265	329522.40
	B. Others										
1.	Assam	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
2.	Bihar	0	0.00	0	0.00	1301	575.23	71426	28249.56	72727	28824.79
3.	Madhya Pradesh	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
4.	Odisha	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
	TOTAL (1 to 4)	0	0.00	0	0.00	1301	575.23	71426	28249.56	72727	28824.79

Note :- NR denotes Not Reported.

**TABLE - 18 : PERIOD-WISE CLASSIFICATION OF OVERDUES
(AT ULTIMATE BORROWERS' LEVEL AS ON 30 JUNE 2015)**

(₹ Lakh)

Sr. No.	Name of SCARDB	NON-FARM SECTOR (NABARD Programme)									
		Below 1 Year		Over 1 - 3 years		Over 3 - 6 years		Over 6 years		Total	
		Defaulters (Number)	Amount	Defaulters (Number)	Amount	Defaulters (Number)	Amount	Defaulters (Number)	Amount	Defaulters (Number) (11+13+15+17)	Amount (12+14+16+18)
		11	12	13	14	15	16	17	18	19	20
	A. Fully Functional										
1.	Gujarat	184	92.17	335	261.99	329	252.17	1502	901.72	2350	1508.05
2.	Haryana	1270	604.72	1829	1110.27	2505	2101.40	4023	4982.89	9627	8799.28
3.	Himachal Pradesh	46	58.54	65	112.64	79	176.81	367	1133.28	557	1481.27
4.	Jammu & Kashmir	NR	70.63	NR	28.45	NR	22.36	NR	76.73	NR	198.17
5.	Karnataka	76	30.63	109	56.68	258	124.47	1824	668.69	2267	880.47
6.	Kerala	12813	2302.10	4473	2673.55	1647	1234.92	1043	825.12	19976	7035.69
7.	Pondicherry	0	0.00	0	0.00	0	0.00	23	9.74	23	9.74
8.	Punjab	918	756.64	1085	856.07	1049	1392.32	885	874.69	3937	3879.72
9.	Rajasthan	2889	1082.74	2856	1797.78	3758	2805.90	4197	3679.69	13700	9366.11
10.	Tamil Nadu	0	0.00	0	0.00	0	0.00	3999	9866.26	3999	9866.26
11.	Tripura	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
12.	Uttar Pradesh	6857	1279.10	15162	2839.24	20937	4447.10	12835	3035.10	55791	11600.54
13.	West Bengal	NR	2997.90	NR	1552.68	NR	987.77	NR	241.70	NR	5780.05
	TOTAL (1 to 13)	25053	9275.17	25914.00	11289.35	30562.00	13545.22	30698	26295.61	112227.00	60405.35
	B. Others										
1.	Assam	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
2.	Bihar	0	0.00	0	0.00	958	313.15	9382	3883.93	10340	4197.08
3.	Madhya Pradesh	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
4.	Odisha	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
	TOTAL (1 to 4)	0	0.00	0	0.00	958	313.15	9382	3883.93	10340	4197.08

Note :- NR denotes Not Reported.

**TABLE - 18 : PERIOD-WISE CLASSIFICATION OF OVERDUES
(AT ULTIMATE BORROWERS' LEVEL AS ON 30 JUNE 2015)**

(₹ Lakh)

Sr. No.	Name of SCARDB	RURAL HOUSING									
		Below 1 Year		Over 1 - 3 years		Over 3 - 6 years		Over 6 years		Total	
		Defaulters (Number)	Amount	Defaulters (Number)	Amount	Defaulters (Number)	Amount	Defaulters (Number)	Amount	Defaulters (Number) (21+23+25+27)	Amount (22+24+26+28)
		21	22	23	24	25	26	27	28	29	30
	A. Fully Functional										
1.	Gujarat	1031	457.47	1873	1530.36	2112	1620.91	1438	1435.46	6454	5044.20
2.	Haryana	1134	1350.58	2338	2797.77	3444	4583.82	3488	4817.88	10404	13550.05
3.	Himachal Pradesh	173	98.03	393	308.31	252	381.47	260	560.29	1078	1348.10
4.	Jammu & Kashmir	NR	2.43	0	0.00	0	0.00	NR	0.05	NR	2.48
5.	Karnataka	599	229.29	1584	862.93	961	609.13	1209	1059.99	4353	2761.34
6.	Kerala	38300	6128.00	11289	6848.96	3767	3393.21	1326	1212.27	54682	17582.44
7.	Pondicherry	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0.00
8.	Punjab	2987	3124.77	2878	3314.98	2560	3688.91	2076	1416.93	10501	11545.59
9.	Rajasthan	1476	813.97	1446	1362.95	1259	1503.09	490	675.72	4671	4355.73
10.	Tamil Nadu	0	0.00	0	0.00	0	0.00	1563	2126.46	1563	2126.46
11.	Tripura	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
12.	Uttar Pradesh	771	196.58	1393	368.00	1845	643.09	786	372.72	4795	1580.39
13.	West Bengal	NR	1879.32	NR	973.34	NR	619.21	NR	151.52	NR	3623.39
	TOTAL (1 to 13)	46471	14280.44	23194	18367.60	16200	17042.84	12636	13829.29	98501	63520.17
	B. Others										
1.	Assam	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
2.	Bihar	0	0.00	0	0.00	0	0.00	0	0	0	0.00
3.	Madhya Pradesh	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
4.	Odisha	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
	TOTAL (1 to 4)	0	0.00	0	0.00	0	0.00	0	0	0	0.00

Note :- NR denotes Not Reported.

**TABLE - 18 : PERIOD-WISE CLASSIFICATION OF OVERDUES
(AT ULTIMATE BORROWERS' LEVEL AS ON 30 JUNE 2015)**

(₹ Lakh)

Sr. No.	Name of SCARDB	OTHERS									
		Below 1 Year		Over 1 - 3 years		Over 3 - 6 years		Over 6 years		Total	
		Defaulters (Number)	Amount	Defaulters (Number)	Amount	Defaulters (Number)	Amount	Defaulters (Number)	Amount	Defaulters (Number) (31+33+35+37)	Amount (32+34+36+38)
		31	32	33	34	35	36	37	38	39	40
	A. Fully Functional										
1.	Gujarat	55	31.44	218	227.42	276	241.84	862	1003.00	1411	1503.70
2.	Haryana	1168	1427.20	2029	2550.73	3290	3866.61	5026	4808.94	11513	12653.48
3.	Himachal Pradesh	133	25.63	120	71.53	145	75.38	578	276.51	976	449.05
4.	Jammu & Kashmir	NR	0.98	0	0.00	0	0.00	0	0.00	NR	0.98
5.	Karnataka	47	41.19	27	22.70	1	0.83	0	0.00	75	64.72
6.	Kerala	12664	2215.43	3706	2741.52	2163	1796.38	1556	1402.30	20089	8155.63
7.	Pondicherry	97	62.28	63	7.13	37	10.59	34	6.31	231	86.31
8.	Punjab	4165	2153.26	4316	2465.65	4284	3595.94	2519	1479.85	15284	9694.70
9.	Rajasthan	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
10.	Tamil Nadu	9324	3803.86	0	0.00	0	0.00	0	0.00	9324	3803.86
11.	Tripura	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
12.	Uttar Pradesh	3456	400.91	3054	578.19	3825	780.28	4936	925.96	15271	2685.34
13.	West Bengal	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	TOTAL (1 to 13)	31109	10162.18	13533	8664.87	14021	10367.85	15511	9902.87	74174	39097.77
	B. Others										
1.	Assam	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
2.	Bihar	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
3.	Madhya Pradesh	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
4.	Odisha	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
	TOTAL (1 to 4)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00

Note :- NR denotes Not Reported.

**TABLE - 18 : PERIOD-WISE CLASSIFICATION OF OVERDUES
(AT ULTIMATE BORROWERS' LEVEL AS ON 30 JUNE 2015)**

(₹ Lakh)

Sr. No.	Name of SCARDB	GRAND TOTAL					
		BELOW 1 YEAR		OVER 1-3 YEARS		OVER 3-6 YEARS	
		Defaulters (Number) (1+11+21+31)	Amount (2+12+22+32)	Defaulters (Number) (3+13+23+33)	Amount (4+14+24+34)	Defaulters (Number) (5+15+25+35)	Amount (6+16+26+36)
		41	42	43	44	45	46
	A. Fully Functional						
1.	Gujarat	5916	3418.06	7067	6791.25	6571	6748.62
2.	Haryana	12568	13668.54	23474	26466.03	34028	38953.69
3.	Himachal Pradesh	1296	478.55	1997	1295.46	2115	1717.22
4.	Jammu & Kashmir	NR	125.40	NR	31.65	NR	26.31
5.	Karnataka	12758	2393.24	25090	5949.91	21646	6797.19
6.	Kerala	82837	12917.78	32121	15985.73	15619	9107.20
7.	Pondicherry	101	74.49	65	12.03	38	11.09
8.	Punjab	14134	12115.19	13990	13922.17	13486	17014.25
9.	Rajasthan	12490	6049.90	16858	12271.09	26174	21237.89
10.	Tamil Nadu	9324	3803.86	0	0.00	4163	1950.93
11.	Tripura	NR	229.06	NR	146.53	NR	195.50
12.	Uttar Pradesh	53776	10282.40	101803	21019.07	135435	32577.11
13.	West Bengal	NR	19855.06	NR	10283.35	NR	6541.96
	TOTAL (1 to 13)	205200	85411.53	222465	114174.27	259275	142878.96
	B. Others						
1.	Assam	NR	NR	NR	NR	NR	NR
2.	Bihar	0	0.00	0	0.00	2259	888.38
3.	Madhya Pradesh	NR	NR	NR	NR	NR	NR
4.	Odisha	NR	NR	NR	NR	NR	NR
	TOTAL (1 to 4)	0	0.00	0	0.00	2259	888.38

Note :- NR denotes Not Reported.

**TABLE - 18 : PERIOD-WISE CLASSIFICATION OF OVERDUES
(AT ULTIMATE BORROWERS' LEVEL AS ON 30 JUNE 2015)**

(₹ Lakh)

Sr. No.	Name of SCARDB	GRAND TOTAL			
		OVER 6 YEARS		TOTAL	
		Defaulters (Number) (7+17+27+37)	Amount (8+18+28+38)	Defaulters (Number) (41+43+45+47)	Amount (42+44+46+48)
		47	48	49	50
	A. Fully Functional				
1.	Gujarat	14980	15189.68	34534	32147.61
2.	Haryana	37481	40186.99	107551	119275.25
3.	Himachal Pradesh	3118	3287.73	8526	6778.96
4.	Jammu & Kashmir	NR	765.64	NR	949.00
5.	Karnataka	33157	9574.99	92651	24715.33
6.	Kerala	8155	5088.69	138732	43099.40
7.	Pondicherry	57	16.05	261	113.66
8.	Punjab	9696	8166.82	51306	51218.43
9.	Rajasthan	45335	37199.36	100857	76758.24
10.	Tamil Nadu	5562	11992.72	19049	17747.51
11.	Tripura	NR	209.25	NR	780.34
12.	Uttar Pradesh	68686	17582.55	359700	81461.13
13.	West Bengal	NR	1600.80	NR	38281.17
	TOTAL (1 to 13)	226227	150861.27	913167	493326.03
	B. Others				
1.	Assam	NR	NR	NR	NR
2.	Bihar	80808	32133.49	83067	33021.87
3.	Madhya Pradesh	NR	NR	NR	NR
4.	Odisha	NR	NR	NR	NR
	TOTAL (1 to 4)	80808	32133.49	83067	33021.87

Note :- NR denotes Not Reported.

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

(Number)

Sr. No.	Name of SCARDB (Unitary Structure)	Branches of SCARDB as on 30-06-2015										Total (1 to 10)
		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%	
		1	2	3	4	5	6	7	8	9	10	11
A. Fully Functional												
1.	Gujarat	19	14	28	19	14	13	10	28	24	12	181
2.	Himachal Pradesh	0	9	2	6	5	4	4	2	1	0	33
3.	Jammu & Kashmir	10	5	6	9	4	3	1	3	4	6	51
4.	Pondicherry	1	0	0	0	0	0	0	0	0	0	1
5.	Tripura	0	0	0	2	2	1	0	0	0	0	5
6.	Uttar Pradesh	6	8	38	49	19	19	15	83	61	25	323
7.	West Bengal	0	0	0	0	1	1	0	0	0	0	2
TOTAL (1 to 7)		36	36	74	85	45	41	30	116	90	43	596
B. Others												
1.	Assam	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
2.	Bihar	0	0	0	2	4	6	9	11	27	72	131
TOTAL (1 + 2)		0	0	0	2	4	6	9	11	27	72	131

Note :- NR denotes Not Reported.

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

(Number)

Sr. No.	Name of SCARDB (Federal Structure)	Number of PCARDBs as on 30-06-2015										
		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
A. Fully Functional												
1.	Haryana	0	0	2	0	0	1	2	6	6	2	19
2.	Himachal Pradesh	0	0	1	0	0	0	0	0	0	0	1
3.	Karnataka	42	57	13	21	5	8	10	12	3	6	177
4.	Kerala	29	17	12	1	3	1	0	0	0	0	63
5.	Punjab	27	20	13	13	5	3	5	2	1	0	89
6.	Rajasthan	3	1	4	2	3	1	4	4	7	7	36
7.	Tamil Nadu	100	36	28	7	2	3	2	1	0	1	180
8.	West Bengal	0	1	1	1	1	2	5	4	2	7	24
TOTAL (1 to 8)		201	132	74	45	19	19	28	29	19	23	589
B. Others												
1.	Madhya Pradesh	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
2.	Odisha	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
TOTAL (1 + 2)		-	-	-	-	-	-	-	-	-	-	-

Note :- NR denotes Not Reported.

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

(₹ Lakh)

Sr. No.	Name of SCARDB	PRODUCTIVITY PARAMETERS (per staff basis)			
		Loans Outstanding	Loans Issued	Deposit Outstanding	Cash Recovery
		1	2	3	4
	A. Fully Functional				
1.	Gujarat	146.34	44.97	61.48	62.75
2.	Haryana	2390.03	148.84	0.13	236.47
3.	Himachal Pradesh	287.06	66.11	55.40	75.52
4.	Jammu & Kashmir	16.77	7.99	23.35	3.64
5.	Karnataka	505.93	101.68	45.48	132.17
6.	Kerala	1837.43	755.60	190.05	501.13
7.	Pondicherry	61.32	54.53	37.33	52.76
8.	Punjab	840.43	175.27	116.42	107.95
9.	Rajasthan	1453.04	218.67	6.77	327.29
10.	Tamil Nadu	618.50	666.13	138.30	726.91
11.	Tripura	68.36	6.54	0.00	19.97
12.	Uttar Pradesh	129.37	24.25	2.38	54.29
13.	West Bengal	981.83	176.25	149.83	215.50
	TOTAL (1 to 13)	9336.41	2446.83	826.92	2516.35
	B. Others				
1.	Assam	3.90	0.16	0.44	0.31
2.	Bihar	11.69	0.08	0.00	1.73
3.	Madhya Pradesh	NR	NR	NR	NR
4.	Odisha	NR	NR	NR	NR
	TOTAL (1 to 4)	15.59	0.24	0.44	2.04

Note :- NR denotes Not Reported.

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

(₹ Lakh)

Sr. No.	Name of SCARDB (Federal Structure)	PRODUCTIVITY PARAMETERS (per staff basis)			
		Loans Outstanding	Loans Issued	Deposit Outstanding	Cash Recovery
		1	2	3	4
	A. Fully Functional				
1.	Haryana	161.91	0.00	4.31	44.07
2.	Himachal Pradesh	122.19	37.80	23.10	28.56
3.	Karnataka	124.82	42.52	18.38	34.31
4.	Kerala	402.32	173.08	0.00	117.16
5.	Punjab	281.34	76.08	0.00	26.30
6.	Rajasthan	260.84	53.19	1.29	77.05
7.	Tamil Nadu	146.75	180.31	0.00	128.20
8.	West Bengal	157.85	33.66	67.66	38.54
	TOTAL (1 to 8)	1658.02	596.64	114.74	494.19
	B. Others				
1.	Madhya Pradesh	NR	NR	NR	NR
2.	Odisha	NR	NR	NR	NR
	TOTAL (1 + 2)	-	-	-	-

Note :- NR denotes Not Reported.

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

Sr. No.	Name of SCARDB	During 2013-14		During 2014-15	
		Audit Classification	Month of Completion	Audit Classification	Month of Completion
		1	2	3	
	A. Fully Functional				
1.	Gujarat	Completed (A)	September 2014	Completed (A)	September 2015
2.	Haryana	Completed (B)	July 2014	Completed (B)	June 2015
3.	Himachal Pradesh	Completed (B)	September 2014	Completed (A)	September 2015
4.	Jammu & Kashmir	Completed	January 2015	Not Completed	NR
5.	Karnataka	Completed (B)	August 2014	Completed (B)	September 2015
6.	Kerala	Completed (A)	September 2014	Completed (A)	September 2015
7.	Pondicherry	Completed (B)	September 2014	Completed (B)	September 2015
8.	Punjab	Completed (A)	July 2014	Completed (A)	August 2015
9.	Rajasthan	Completed (B)	November 2014	Completed (B)	September 2015
10.	Tamil Nadu	Completed (A)	September 2014	Completed (A)	September 2015
11.	Tripura	Completed (C)	August 2014	Completed (C)	August 2015
12.	Uttar Pradesh	Completed (A)	June 2014	Completed (A)	June 2015
13.	West Bengal	Completed (B)	June 2014	Completed (A)	June 2015
	B. Others				
1.	Assam	NR	NR	NR	NR
2.	Bihar	Completed (B)	September 2014	Completed (B)	September 2015
3.	Madhya Pradesh	Completed (D)	NR	NR	NR
4.	Odisha	Completed (C)	NR	NR	NR

Note :- NR denotes Not Reported.

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

(Number)

Sr. No.	Name of SCARDB (Federal Structure)	Status of Audit with Audit Classification											
		During 2013-14						During 2014-15					
		A	B	C	D	Others/Not-audited	Total (1 to 5)	A	B	C	D	Others / Not-audited	Total (7 to 11)
		1	2	3	4	5	6	7	8	9	10	11	12
	A. Fully Functional												
1.	Haryana	0	9	5	0	5	19	NR	NR	NR	NR	NR	NR
2.	Himachal Pradesh	0	1	0	0	0	1	1	0	0	0	0	1
3.	Karnataka	13	34	128	2	0	177	21	24	130	2	0	177
4.	Kerala	11	28	9	0	15	63	10	17	2	0	34	63
5.	Punjab	13	41	30	5	0	89	17	38	30	4	0	89
6.	Rajasthan	3	12	20	1	0	36	3	11	20	0	2	36
7.	Tamil Nadu	5	18	157	0	0	180	7	23	149	1	0	180
8.	West Bengal	3	10	5	1	5	24	3	5	1	0	15	24
	B. Others												
1.	Madhya Pradesh	0	0	28	9	1	38	NR	NR	NR	NR	NR	NR
2.	Odisha	0	1	8	34	7	50	NR	NR	NR	NR	NR	NR

Note :- NR denotes Not Reported.

COMMENTS AND NOTES:
