

**TABLE 59 : GROSS NON-PERFORMING ASSETS OF CO-OPERATIVE BANKS**

(Per cent of gross advances)

Year (end-March)	Urban Co- operative Banks (UCBs)	Rural Co-operative Banks				
		Short-Term Structure			Long-Term Structure	
		StCBs	DCCBs	PACS	SCARDBs	PCARDBs
1	2	3	4	5	6	7
1996-97	13.2	-	-	34.9	-	-
1997-98	11.7	12.5	17.8	35.3	18.6	16.5
1998-99	11.7	12.6	17.8	35.0	19.2	16.1
1999-00	12.2	10.7	17.2	35.4	18.7	20.0
2000-01	16.1	13.0	17.9	34.9	20.5	24.3
2001-02	21.9	13.4	19.9	32.4	18.5	30.2
2002-03	19.0	18.2	21.2	38.2	20.9	33.8
2003-04	22.7	18.7	24.0	36.8	26.7	35.8
2004-05	23.2	16.3	19.9	33.6	31.3	31.9
2005-06	18.9	16.8	19.7	30.4	32.7	35.6
2006-07	18.3	14.2	18.5	29.1	30.3	35.4
2007-08	15.5	12.8	20.5	35.7	34.5	53.7
2008-09	13.4	12.0	18.0	44.8	30.1	39.0
2009-10	10.1	8.8	13.0	41.4	45.1	51.9
2010-11	8.4	8.5	11.2	25.2	32.3	40.6
2011-12	7.0	7.0	10.2	26.8	33.1	36.7
2012-13	6.0	6.1	9.7	24.7	36.0	37.7
2013-14	5.7	5.5	10.3	19.0	31.6	38.0
2014-15	6.2	4.9	9.5	22.4	30.3	36.2
2015-16	6.1	4.5	9.4	18.9	22.0	36.6
2016-17	7.2	4.1	10.5	26.6	23.6	33.0
2017-18	7.2	4.7	11.2	28.2	25.0	38.3
2018-19	7.3	4.3	11.9	45.2	26.5	39.3
2019-20	10.6	6.7	12.6	31.0	33.0	42.8
2020-21	12.1	6.7	11.4	33.5	33.2	42.3
2021-22	10.3	6.0	10.8	32.2	36.1	40.7
2022-23	8.8	5.4	9.6	-	36.5	40.4

**Notes :** StCBs : State Co-operative Banks  
DCCBs : District Central Co-operative Banks  
PACS : Primary Agricultural Credit Societies  
SCARDBs : State Co-operative Agriculture and Rural Development Banks  
PCARDBs : Primary Co-operative Agriculture and Rural Development Banks  
(-) : Data not available

1. Data for 2022-23 are provisional.

2. Data for PACS represent percentage of overdues to demand.

3. Prudential norms were made applicable to the UCBs since 1992-93, the StCBs and DCCBs since 1996-97 and SCARDBs and PCARDBs since 1997-98.

4. During the financial year 2019-20, 13 of the 14 DCCBs in Kerala (except Mallapuram DCCB) amalgamated with Kerala StCB. The matter of merger of Malappuram DCCB with Kerala StCB is with Hon'ble Supreme Court. The data of Malappuram DCCB is hence shown along with DCCBs.

**Sources :** Reserve Bank for UCBs and NABARD for Rural Co-operative Banks (excluding PACS for which the source is NAFSCOB).