

**Appendix Table V.10: Asset Quality of State Co-operative Agriculture and Rural Development Banks**

(Amount in ₹ crore)

Item	At end-March		Percentage Variation	
	2022	2023 <sup>P</sup>	2021-22	2022-23
1	2	3	4	5
<b>A. Total NPAs (i+ii+iii)</b>	<b>7,522</b>	<b>7,571</b>	<b>8.4</b>	<b>0.7</b>
i. Sub-standard	2,786	2,362	19.2	-15.2
	(37)	(31.2)		
ii. Doubtful	4,701	5,173	2.9	10.0
	(62.5)	(68.3)		
iii. Loss	35	35	-1.2	2.2
	(0.5)	(0.5)		
<b>B. Gross NPA Ratio (%)</b>	<b>36.1</b>	<b>36.5</b>		
<b>C. Recovery to Demand Ratio (%)</b>	<b>40.8</b>	<b>42.8</b>		

- Notes:**
1. Figures in parentheses are proportions to total NPAs.
  2. Y-o-y variations could be slightly different because absolute numbers have been rounded off to ₹1 crore in the table.
  3. Components may not add up to the total due to rounding off.
  4. P- Provisional.

Source: NABARD.