

**Appendix Table V.11: Financial Indicators of State Co-operative Agriculture and Rural Development Banks - State-wise**  
(At end-March)

(Amount in ₹ lakh)

| Sr. No. | Region/State/UT             | Branches   | Profit / Loss |               | NPAs to Loans ratio (%) |             | Recovery Ratio (%) (at end-June) |             |
|---------|-----------------------------|------------|---------------|---------------|-------------------------|-------------|----------------------------------|-------------|
|         |                             |            | 2023          | 2022          | 2023 <sup>P</sup>       | 2022        | 2023 <sup>P</sup>                | 2021        |
| 1       | 2                           | 3          | 4             | 5             | 6                       | 7           | 8                                | 9           |
|         | <b>Northern region</b>      | <b>104</b> | <b>-5,825</b> | <b>16,336</b> | <b>57.2</b>             | <b>62.9</b> | <b>18.5</b>                      | <b>22.4</b> |
| 1       | Haryana @                   | 0          | -4,873        | -2,057        | 77.6                    | 76.6        | 11.6                             | 11.6        |
| 2       | Himachal Pradesh #          | 51         | 185           | -165          | 42.7                    | 38.0        | 42.6                             | 41.0        |
| 3       | Jammu & Kashmir*            | 51         | -2,283        | -1,790        | 49.4                    | 55.0        | 30.7                             | 32.4        |
| 4       | Punjab @                    | 0          | 273           | 19,680        | 45.3                    | 62.0        | 25.7                             | 42.2        |
| 5       | Rajasthan @                 | 2          | 873           | 669           | 53.8                    | 55.6        | 18.2                             | 16.7        |
|         | <b>North-eastern region</b> | <b>5</b>   | <b>-38</b>    | <b>16</b>     | <b>99.5</b>             | <b>98.3</b> | <b>8.8</b>                       | <b>29.8</b> |
| 6       | Assam*                      | -          | -             | -             | -                       | -           | -                                | -           |
| 7       | Tripura*                    | 5          | -38           | 16            | 99.5                    | 98.3        | 8.8                              | 29.8        |
|         | <b>Eastern region</b>       | <b>11</b>  | <b>615</b>    | <b>700</b>    | <b>24.5</b>             | <b>24.7</b> | <b>33.9</b>                      | <b>34.7</b> |
| 8       | Bihar*                      | -          | -             | -             | -                       | -           | -                                | -           |
| 9       | Odisha @                    | -          | -             | -             | -                       | -           | -                                | -           |
| 10      | West Bengal #               | 11         | 615           | 700           | 24.5                    | 24.7        | 33.9                             | 34.7        |
|         | <b>Central region</b>       | <b>323</b> | <b>491</b>    | <b>9,808</b>  | <b>80.2</b>             | <b>81.9</b> | <b>29.1</b>                      | <b>29.1</b> |
| 11      | Chhattisgarh @              | -          | -             | -             | -                       | -           | -                                | -           |
| 12      | Madhya Pradesh @            | -          | -             | -             | -                       | -           | -                                | -           |
| 13      | Uttar Pradesh*              | 323        | 491           | 9,808         | 80.2                    | 81.9        | 29.1                             | 29.1        |
|         | <b>Western region</b>       | <b>176</b> | <b>3,331</b>  | <b>6,006</b>  | <b>58.5</b>             | <b>44.1</b> | <b>9.0</b>                       | <b>14.4</b> |
| 14      | Gujarat*                    | 176        | 3,331         | 6,006         | 58.5                    | 44.1        | 9.0                              | 14.4        |
| 15      | Maharashtra @               | -          | -             | -             | -                       | -           | -                                | -           |
|         | <b>Southern region</b>      | <b>73</b>  | <b>9,892</b>  | <b>7,936</b>  | <b>15.9</b>             | <b>14.1</b> | <b>71.0</b>                      | <b>73.9</b> |
| 16      | Karnataka @                 | 25         | 2,930         | 4             | 33.0                    | 38.7        | 32.2                             | 32.0        |
| 17      | Kerala @                    | 16         | 2,930         | 3,447         | 11.1                    | 8.3         | 84.0                             | 86.5        |
| 18      | Puducherry*                 | 1          | 15            | 22            | 8.1                     | 8.8         | 89.5                             | 91.2        |
| 19      | Tamil Nadu @                | 31         | 4,018         | 4,464         | 22.0                    | 11.6        | 79.9                             | 88.6        |
|         | <b>All India</b>            | <b>692</b> | <b>8,466</b>  | <b>40,803</b> | <b>36.1</b>             | <b>36.5</b> | <b>40.8</b>                      | <b>42.8</b> |

@: Federal structure. #: Mixed structure. \*: Unitary structure. -: Not applicable.

- Notes:**
- Components may not add up to the exact total/s due to rounding off.
  - In Chhattisgarh the short-term co-operative credit structure merged with long term during 2014-15. Also, Assam, Bihar, Odisha, Madhya Pradesh and Maharashtra are no longer functional SCARDBs.
  - Recovery for the financial year is taken as on 30th June.
  - P- Provisional.

**Source:** NABARD.