

Appendix Table V.14: Asset Quality of Primary Co-operative Agriculture and Rural Development Banks

(Amount in ₹ crore)

Item	At end-March		Percentage Variation	
	2022	2023 ^P	2021-22	2022-23
1	2	3	4	5
A. Total NPAs (i+ii+iii)	6,768	6,371	-0.7	-5.9
i. Sub-standard	2,925 (43.2)	2,552 (40)	-9.9	-12.8
ii. Doubtful	3,812 (56.3)	3,784 (59.4)	7.3	-0.7
iii. Loss	30 (0.4)	36 (0.6)	63.0	17.9
B. Gross NPA Ratio (%)	40.7	40.4	-	-
C. Recovery to Demand Ratio (%)	35.6	39.1	-	-

- 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 Data.
 5. Recovery for the financial year is taken as on 30th June.

Source: NABARD.