

**Appendix Table V.15: Major Financial Indicators of Primary Co-operative Agriculture and Rural Developments Banks**

(Amount in ₹ lakh)

State	2021-22				2022-23 <sup>P</sup>				NPAs to Loans ratio (%)		Recovery ratio (%) (At end-June)	
	Profit		Loss		Profit		Loss		2022	2023 <sup>P</sup>	2021	2022 <sup>P</sup>
	Number	Amount	Number	Amount	Number	Amount	Number	Amount				
1	2	3	4	5	6	7	8	9	10	11	12	13
<b>Northern Region</b>	<b>18</b>	<b>985</b>	<b>127</b>	<b>40,600</b>	<b>102</b>	<b>35,310</b>	<b>43</b>	<b>14,821</b>	<b>69.9</b>	<b>70.8</b>	<b>16.0</b>	<b>16.5</b>
Haryana	0	0	19	17,266	0	0	19	8,088	85.0	86.5	10.2	12.2
Himachal Pradesh	0	0	1	55	0	0	1	164	34.6	31.8	52.1	53.6
Punjab	5	355	84	16,642	87	34,866	2	97	78.7	84.0	13.6	13.5
Rajasthan	13	630	23	6,638	15	444	21	6,472	40.1	35.8	32.6	31.3
<b>Central Region</b>	-	-	-	-	-	-	-	-	-	-	-	-
Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
<b>Eastern Region</b>	<b>12</b>	<b>1,995</b>	<b>12</b>	<b>2,535</b>	<b>8</b>	<b>2,630</b>	<b>16</b>	<b>3,259</b>	<b>35.4</b>	<b>34.2</b>	<b>38.1</b>	<b>36.2</b>
Odisha	-	-	-	-	-	-	-	-	-	-	-	-
West Bengal	12	1,995	12	2,535	8	2,630	16	3,259	35.4	34.2	38.1	36.2
<b>Western Region</b>	-	-	-	-	-	-	-	-	-	-	-	-
Maharashtra	-	-	-	-	-	-	-	-	-	-	-	-
<b>Southern Region</b>	<b>173</b>	<b>6,562</b>	<b>262</b>	<b>25,331</b>	<b>241</b>	<b>14,539</b>	<b>193</b>	<b>12,427</b>	<b>30.5</b>	<b>30.0</b>	<b>58.6</b>	<b>64.4</b>
Karnataka	48	2,620	131	8,097	56	1,997	124	8,386	20.5	19.9	58.0	58.5
Kerala	30	2,528	46	12,040	59	9,154	15	2,102	33.8	34.8	57.5	63.6
Tamil Nadu	95	1,414	85	5,194	126	3,387	54	1,939	20.1	12.5	68.3	80.5
<b>All India</b>	<b>203</b>	<b>9,542</b>	<b>401</b>	<b>68,467</b>	<b>351</b>	<b>52,478</b>	<b>252</b>	<b>30,507</b>	<b>40.7</b>	<b>40.4</b>	<b>35.6</b>	<b>39.1</b>

- Notes:**
1. In Chhattisgarh the short-term co-operative credit structure merged with long-term during 2014-15.
  2. Components may not add up to the total due to rounding off.
  3. P - Provisional Data
  4. Recovery for the financial year is taken as on 30th June.
  5. Data for financial year 2022-23 is available in respect of 603 of 608 reported PCARDBs.

**Source:** NABARD.