

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

(Amount ₹ lakh)

Sr. No.	Region/State	Branches	Profit / Loss			NPAs to Loans ratio (per cent)		Recovery Ratio (per cent) * (at End-June)	
			2019	2018	2019P	2018	2019P	2017	2018
1	2	3	4	5	6	7	8	9	
	<b>Northern region</b>								
1	Haryana @	19	-3,188	-7,638	83.1	83.5	18.7	10.7	
2	Himachal Pradesh #	51	127	23	23.8	25.5	52.4	47.6	
3	Jammu & Kashmir*	51	-693	-1,193	20.2	27.0	46.2	30.4	
4	Punjab @	89	829	120	11.2	17.1	61.3	67.8	
5	Rajasthan @	7	-4,392	4,420	44.2	44.2	25.9	38.4	
	<b>North-eastern region</b>								
6	Assam*	-	-	-	-	-	-	-	
7	Tripura*	5	20	-12	47.0	99.0	18.3	40.5	
	<b>Eastern region</b>								
8	Bihar*	-	-	-	-	-	-	-	
9	Odisha @	-	-	-	-	-	-	-	
10	West Bengal #	2	244	323	23.3	23.9	40.6	41.3	
	<b>Central region</b>								
11	Chhattisgarh @	-	-	-	-	-	-	-	
12	Madhya Pradesh @	-	-	-	-	-	-	-	
13	Uttar Pradesh*	323	192	-8,451	44.1	38.4	30.5	25.3	
	<b>Western region</b>								
14	Gujarat*	176	2,100	2,102	55.0	54.8	37.1	32.7	
15	Maharashtra @	-	-	-	-	-	-	-	
	<b>Southern region</b>								
16	Karnataka @	25	69	76	22.7	29.3	36.8	32.6	
17	Kerala @	14	2,753	2,566	0.5	2.2	99.0	95.4	
18	Puducherry*	1	-42	-44	2.6	8.4	-	93.0	
19	Tamil Nadu @	26	1,044	2,762	18.9	15.7	-	85.6	
	<b>All India</b>	<b>789</b>	<b>-937</b>	<b>-4,946</b>	<b>25.0</b>	<b>26.5</b>	<b>48.4</b>	<b>46.1</b>	

@: Federal structure.

#: Mixed structure.

\*: Unitary structure.

-: Not applicable.

**Notes:** 1. Components may not add up to the exact total/s due to rounding off.

2. 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.

3. \*Recovery for the financial year is taken as on 30th June.

4. P- Provisional.

**Source:** NABARD.