

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

(Amount in ₹ Crore)

Item	As at end- March		Percentage Variation	
	2019	2020 <sup>P</sup>	2018-19	2019-20
1	2	3	4	5
<b>A. Total NPAs (i+ii+iii)</b>	<b>5,477</b>	<b>6,836</b>	<b>5.2</b>	<b>24.8</b>
i) Sub-standard	2,118 (38.6)	2,518 (36.8)	8.9	18.9
ii) Doubtful	3,325 (60.7)	4,285 (62.6)	2.2	28.9
iii) Loss	34 (0.6)	34 (0.4)	279.7	-0.8
<b>B. NPAs to Loans Ratio (%)</b>	<b>26.5</b>	<b>33.0</b>	-	-
<b>C. Recovery to Demand Ratio (%)</b>	<b>46.1</b>	<b>43.1</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.

3. Components may not add up to the total due to rounding off.

4. P- Provisional

**Source:** NABARD