

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

(Amount in ₹ Crore)

Item	As at end-March		Percentage Variation	
	2019	2020 ^P	2018-19	2019-20
1	2	3	4	5
A. Total NPAs (i+ii+iii)	6,121	6,815	1.0	11.3
i) Sub-standard	3,137 (51.2)	3,531 (51.8)	-6.8	12.5
ii) Doubtful	2,940 (48)	3,263 (47.8)	10.4	11.0
iii) Loss	44 (0.7)	21 (0.3)	52.9	-52.4
B. NPAs to Loans Ratio (%)	39	43	-	-
C. Recovery to Demand Ratio (%)	41	44	-	-

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. Provisional Data for 2020.

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

Source: NABARD