

TABLE 60 : GROSS NON-PERFORMING ASSETS OF CO-OPERATIVE BANKS

(Per cent of gross advances)

Year (end-March)	Urban Co- operative Banks (UCBs)	Rural Co-operative Banks				
		Short-Term Structure			Long-Term Structure	
		StCBs	DCCBs	PACS	SCARDBs	PCARDBs
1	2	3	4	5	6	7
1995-96	13.0	-	-	34.7	-	-
1996-97	13.2	-	-	34.9	-	-
1997-98	11.7	12.5	17.8	35.3	18.6	16.5
1998-99	11.7	12.6	17.8	35.0	19.2	16.1
1999-00	12.2	10.7	17.2	35.4	18.7	20.0
2000-01	16.1	13.0	17.9	34.9	20.5	24.3
2001-02	21.9	13.4	19.9	32.4	18.5	30.2
2002-03	19.0	18.2	21.2	38.2	20.9	33.8
2003-04	22.7	18.7	24.0	36.8	26.7	35.8
2004-05	23.2	16.3	19.9	33.6	31.3	31.9
2005-06	18.9	16.8	19.7	30.4	32.7	35.6
2006-07	18.3	14.2	18.5	29.1	30.3	35.4
2007-08	15.5	12.8	20.5	35.7	34.5	53.7
2008-09	13.4	12.0	18.0	44.8	30.1	39.0
2009-10	10.1	8.8	13.0	41.4	45.1	51.9
2010-11	8.4	8.5	11.2	25.2	32.3	40.6
2011-12	7.0	7.0	10.2	26.8	33.1	36.7
2012-13	6.0	6.1	9.7	24.7	36.0	37.7
2013-14	5.7	5.5	10.3	19.0	31.6	38.0
2014-15	6.2	4.9	9.5	22.4	30.3	36.2
2015-16	6.1	4.5	9.4	18.9	22.0	36.6
2016-17	7.2	4.1	10.5	26.6	23.6	33.0
2017-18	7.2	4.7	11.2	28.2	25.0	38.3
2018-19	7.3	4.3	11.9	45.2	26.5	39.3
2019-20	10.6	6.7	12.6	31.0	33.0	42.8
2020-21	12.1	6.7	11.4	33.5	33.2	42.3
2021-22	9.7	6.0	10.8	-	35.4	43.2

Notes :

- StCBs : State Co-operative Banks
- DCCBs : District Central Co-operative Banks
- PACS : Primary Agricultural Credit Societies
- SCARDBs : State Co-operative Agriculture and Rural Development Banks
- PCARDBs : Primary Co-operative Agriculture and Rural Development Banks
- (-) : Data not available

1. Data for 2021-22 are provisional.
2. Data for PACS represent percentage of overdues to demand.
3. Prudential norms were made applicable to the UCBs since 1992-93, the StCBs and DCCBs since 1996-97 and SCARDBs and PCARDBs since 1997-98.
4. During the financial year 2019-20, 13 of the 14 DCCBs in Kerala (except Mallapuram DCCB) amalgamated with Kerala StCB.

Sources : Reserve Bank for UCBs and NABARD for Rural Co-operative Banks (excluding PACS for which the source is NAFSCOB).