Appendix Table V.11: Financial Indicators of State Co-operative Agriculture and Rural Development Banks

(At end-March)

(Amount in ₹ lakh)

Sr. No.	Region/State/UT	Branches Profit / Loss		/ Loss	NPAs to Loans ratio (%)		Recovery Ratio (At end-June) (%)	
		2022	2021	2022 ^p	2021	2022 ^p	2020	2021 ^p
1	2	3	4	5	6	7	8	9
	Northern region	212	2,945	-6,055	51.2	56.2	23.3	20.1
1	Haryana @	19	2,381	-4,897	76.1	77.6	12.5	11.6
2	Himachal Pradesh #	51	101	185	36.4	34.3	46.7	42.6
3	Jammu & Kashmir*	51	-1,462	-2,283	41.5	49.4	30.6	30.7
4	Punjab @	89	247	273	32.3	45.3	41.6	32.9
5	Rajasthan @	2	1,679	667	52.9	53.8	20.8	18.2
	North-eastern region	5	-63	-38	99.4	100.0	8.0	12.1
6	Assam*	-	-	-	-	-	-	-
7	Tripura*	5	-63	-38	99.4	100.0	8.0	12.1
	Eastern region	11	1,060	615	23.5	24.5	32.9	41.3
8	Bihar*	-	-	-	-	-	_	-
9	Odisha @	-	-	-	-	-	-	-
10	West Bengal #	11	1,060	615	23.5	24.5	32.9	41.3
	Central region	323	2,323	491	83.7	70.5	25.5	29.1
11	Chhattisgarh @	-	-	-	-	-	-	-
12	Madhya Pradesh @	-	-	-	-	-	-	-
13	Uttar Pradesh*	323	2,323	491	83.7	70.5	25.5	29.1
	Western region	176	1,150	2,929	61.4	58.5	32.0	32.5
14	Gujarat*	176	1,150	2,929	61.4	58.5	32.0	32.5
15	Maharashtra @	-	-	-	-	-	-	-
	Southern region	67	8,991	9,892	10.3	15.9	80.0	70.7
16	Karnataka @	25	2,411	2,930	27.1	33.0	44.0	32.2
17	Kerala @	16	2,646	2,930	6.1	11.1	100.0	84.0
18	Puducherry*	1	-15	15	13.2	8.1	89.7	67.8
19	Tamil Nadu @	25	3,948	4,018	11.9	22.0	80.7	81.2
	All India	794	16,407	7,834	33.1	35.4	47.1	43.5

^{@ :} Federal structure. # : Mixed structure. * : Unitary structure. -: Not applicable.

Source: NABARD.

 $[\]textbf{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 30^{th} June.

^{4.} P- Provisional.