



# NABSTATS

## (Quarterly Bulletin of Statistical Information)

Issue No.4 : JANUARY – MARCH 2008

### Major Achievements / प्रमुख उपलब्धियाँ : 2007-08

#### Business Operations / व्यवसाय परिचालन

- **Financial Results**

Balance sheet size increased from Rs.81220 crore to Rs.98706 crore & profit after tax from Rs.856 crore to Rs.1226 crore.

- **Loans and advances outstanding**

Refinance for Production & Marketing credit increased from Rs.14651 crore to Rs.17381 crore.

Refinance for Investment credit operations increased from Rs.31682 crore to Rs.32401 crore.

Loans out of RIDF increased from Rs.20005 crore to Rs.30649 crore.

Cofinance loans increased from Rs.42 crore to Rs.66 crore.

- **Loans and advances disbursed**

Refinance for ST-SAO :- Rs.16443 crore (SCBs - Rs.13748 crore & RRBs - Rs.2695 crore)

Refinance for ST-Others :- Rs.183 crore (SCBs - Rs.109 crore & RRBs - Rs.74 crore)

Refinance for MT Liquidity Support Scheme :- Rs.326 crore (SCBs - Rs.165 crore & RRBs - Rs.161 crore)

Refinance for Investment Credit :- Rs.9046 crore [ NFS(30%), FM(19%), SHG(18%) & Dairy(7%) ]

Loans out of RIDF :- Rs.8035 crore [ Roads & Bridges(39%), Irrigation(36%), Drinking water supply(8%) & Schools(6%) ]

#### Developmental Activities / विकास कार्य

- **Cooperative Revival & Reforms**

MoUs signed in 20 States covering 95% of PACS and 93% of CCBs in the country

Special Audit completed :- 59294 PACS of 12 states and the CCBs in 3 states

Release of Capitalisation Funds to PACS :- Rs.3325 crore as GOI share in seven states

- **Rural Non-Farm Sector**

Assistance out of Rural Innovation Fund :- Total sanctions Rs.26.14 crore & Disbursements – Rs.21.69 crore Rural

Entrepreneurship Dev. Program :- No. of progs – 787; Sanctions – Rs.5.03 crore; Releases – Rs.2.66 crore

Skill Development Programs & TPCs :- No. of progs – 685; Sanctions – Rs.2.69 crore; Releases – Rs.1.96 crore

Innovative Projects :- No. of projects – 29; Sanctions – Rs.7.78 crore; Releases – Rs.2.56 crore

Capacity Building of Partner Agencies :- No. of progs – 13; Sanctions – Rs.1.30 crore; Releases – Rs.1.35 crore

Women Development Programs :- No. of progs – 169; Sanctions – Rs.1.45 crore; Releases – Rs.0.31 crore

Marketing & Technology support :- No. of progs – 349; Sanctions – Rs.1.97 crore; Releases – Rs.1.40 crore

- **Promotion of Farmers' Clubs**

Launching of clubs :- 5277 new clubs (cumulative 28226 clubs)

Financial support :- New & existing clubs – 5386; Sanctions – Rs.3.14 crore; Releases – Rs.3.39 crore(out of RIF).

Future support to be provided from Farmers Technology Transfer Fund set up in NABARD with corpus of Rs.25 crore.

- **KCCs** : Fresh cards issued during the year :- Cooperative Banks - 21 lakh and RRBs - 18 lakh (CB data not available)

- **Cooperative Development Fund** :- Amount of grant released during the year - Rs.6.34 crore

- **Research and Development Fund** :- Amount of grant released during the year - Rs.7.49 crore

- **micro-Finance and SHG Bank-Linkage Programme:**

SHGs provided with bank loan :- New groups - 3.03 Lakh, Repeat groups - 1.61 lakh

Amount of Bank Loan disbursed :- New groups - Rs. 1550 crore, Repeat groups - Rs.1608 crore

Grant assistance to SHPIs for promotion & linkage of SHGs :- Amount sanctioned Rs.13.70 crore & released Rs.25.41 crore

Grant released for other promotional activities for awareness building, training programs & exposure visits– Rs.13.32 crore

Capital and equity support out of MFDEF :- Rs.9.25 crore sanctioned to 11 agencies

- **Disbursements under WDF**

Grant released under PM's Relief Package to distressed districts :- Karnataka – Rs.4 crore, Kerala – Rs.0.23 crore,

Maharashtra – Rs.9.7 crores & Andhra Pradesh – Rs.10.75 crore

Financial assistance released in non-distressed districts :- Grant of Rs.7.51 crore covering 128 projects in 13 States &

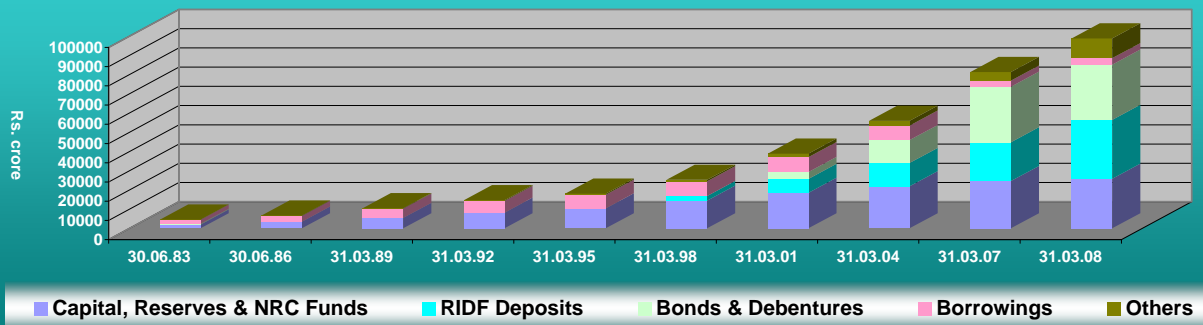
Loan of Rs.3.80 crore covering 100 projects in 2 States.

- **Tribal Development Fund** :- Amount of grant released - Rs.15.52 crore covering 47 projects in 17 States

#### Special Theme - विशेषता

The special theme of this issue of NABSTATS is on “**Outreach and financial position of PACS**” as on 31 March 2007 based on the data from NAFSCOB. This finds a place on the back page.

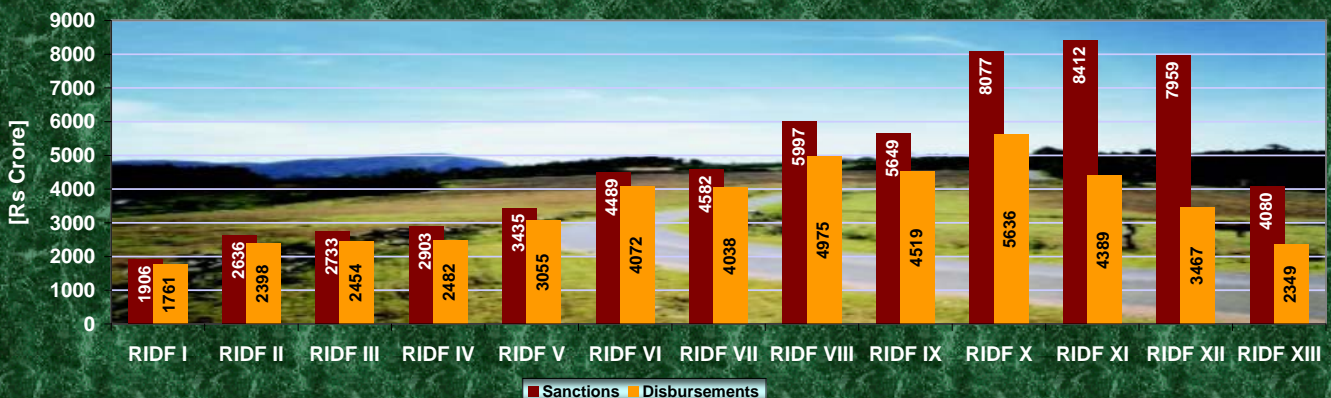
### Growth in Financial Resources of NABARD over the Years



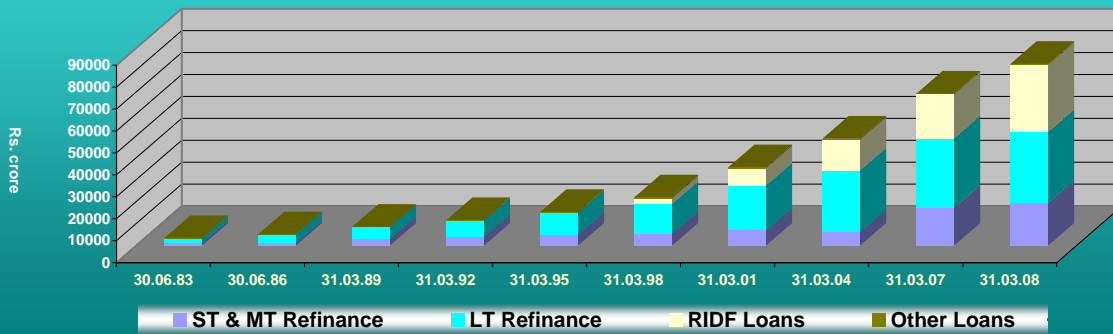
### Disbursements made by NABARD during 2007-08 [Rs.Lakh]

State/Zone/Agency	Refinance to various Financial Agencies against their ground level disbursements					Loans to State Governments		Total	Purpose-wise Disbursements under Investment Credit during 2007-08		
	ST-Agr	ST - Others	MT-Conv/Liquidity Support	LT - Agr & Allied	LT - NFS & SHG	Share Cap Contr. to Coops	RIDF		Sector/ Purpose/ Activity	Amount [Rs.Lakh]	% Share to Total Disb.
<b>State/UT-wise progress</b>									<b>Agriculture</b>		
Chandigarh				317	284			601	Minor Irrigation	40368	4.46
Delhi				15	1540			1555	Land Development	46214	5.11
Haryana	203145			32455	21392	1018	22031	280041	Farm Mechanisation	174765	19.32
Himachal Pradesh	4470			11022	2854		20000	38346	Plantation & Horticulture	34182	3.78
Jammu & Kashmir	202			808	1723		25063	27796	SGSY-Farm Sector	13242	1.46
Punjab	227513			40384	35065		38254	341216	SC/ST-AP-Farm Sector	1648	0.18
Rajasthan	147633		6020	29488	18431		49999	251571	Other Agriculture	45717	5.05
North Zone	582963	0	6020	114489	81289	1018	155347	941126	Sub-Total	356136	39.37
Arunachal Pradesh				180	0		6228	6408	<b>Allied to Agriculture</b>		
Assam				2255	9202		18800	30257	Fisheries	2545	0.28
Manipur				19	625		412	1056	Dairy Development	60587	6.70
Meghalaya	72			203	1307		2926	4508	Poultry/SGP/AH-Others	21629	2.39
Mizoram				0	1180		1400	2580	Storage/Market Yard	13628	1.51
Nagaland				145	0		2700	2845	Forestry/Wasteland Dev.	639	0.07
Tripura				111	2278		3099	5488	Sub-Total	99028	10.95
North East Zone	72	0	0	2913	14592	0	35565	53142	<b>NFS</b>		
Andaman & Nicobar				71	929			1000	SGSY-Non Farm Sector	12616	1.39
Bihar	6697	121		8709	9696		29696	54919	SC/ST-AP-Non Farm	404	0.04
Jharkhand	700			2222	3872		21827	28621	Non-Farm Sector	274795	30.38
Orissa	61370	1152		8082	27769	553	23065	121991	Sub-Total	287815	31.82
Sikkim				26	326		1454	1806	<b>Others</b>		
West Bengal	38610			14656	37467	39	37647	128419	Non-conventional Energy	98	0.01
East Zone	107377	1273	0	33766	80059	592	113689	336756	Self Help Groups	161550	17.86
Chhattisgarh	18652			4624	4320		5966	33562	Sub-Total	161648	17.87
Madhya Pradesh	118927	300		38430	9945		65270	232872	<b>Grand-Total</b>	<b>904627</b>	
Uttar Pradesh	124221			89364	28121		54969	296675	<b>Purpose-wise Disbursements under RIDF during 2007-08</b>		
Uttarakhand	950			1714	4522		14942	22128	<b>Purpose</b>	<b>Amount [Rs.Lakh]</b>	<b>% Share to Total Disb.</b>
Central Zone	262750	300	0	134132	46908	0	141147	585237	Irrigation	286955	35.71
Dadra, N'Haveli, Daman, Diu					17			17	Rural Roads	257338	32.03
Goa				1	1230		535	1766	Drinking Water Supply	64688	8.05
Gujarat	117432	70		20552	10463		71205	219722	Bridges	58159	7.24
Maharashtra	180244		5344	27015	11948		52379	276930	Primary/Secondary School	49227	6.13
West Zone	297676	70	5344	47568	23658	0	124119	498435	Power Sector	19294	2.40
Andhra Pradesh	129389	4744	18136	24666	116548		100979	394462	Watershed Development	17980	2.24
Karnataka	140913	1988	2354	54387	22627		33357	255626	Flood Protection	13225	1.65
Kerala	69332	3735	733	26767	30321	200	19121	150209	Soil Conservation	8827	1.10
Puducherry	244	750		44	654			1692	Forest Management	8030	1.00
Tamil Nadu	53632	5488		16530	32709		80169	188528	Drainage Improvements	5931	0.74
South Zone	393510	16705	21223	122394	202859	200	233626	990517	Storage/Market Yard	3467	0.43
<b>Agency-wise progress</b>									Others	10371	1.29
Cooperative Banks	1374813	10941	16500	171730	106325			1680309	<b>Total</b>	<b>803493</b>	<b>88.82</b>
Regional Rural Banks	269535	7407	16087	60923	170476			524428			
Commercial Banks				222609	172564			395173			
State Governments						1810	803493	805303			
<b>Total</b>	<b>1644348</b>	<b>18348</b>	<b>32587</b>	<b>455262</b>	<b>449365</b>	<b>1810</b>	<b>803493</b>	<b>3405213</b>			

### Tranche-wise RIDF Sanctions (as per phasing allowed upto 31 March 2008) vis-à-vis Disbursements



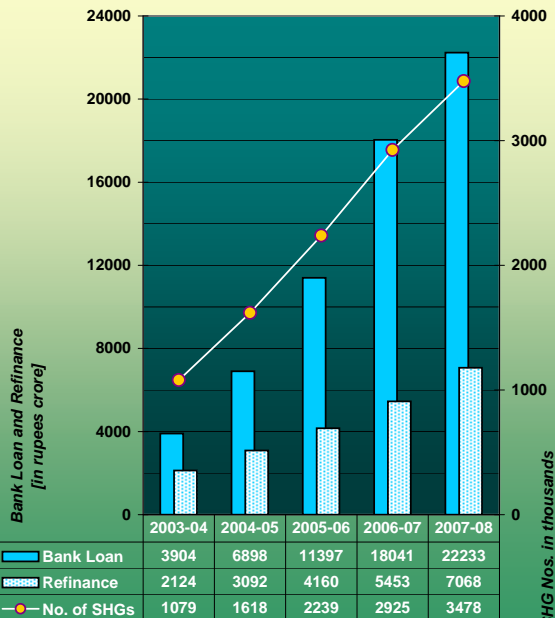
## Growth in Refinance and other Loans outstanding over the years



### Cumulative Progress under Promotional Grant Assistance to SHPIs for Promotion and Linkage of SHGs

State/Region	NGOs			RRBs			CCBs			IRVs		
	Grant released (Rs.Lakh)	SHGs promoted	SHGs credit linked	Grant released (Rs.Lakh)	SHGs promoted	SHGs credit linked	Grant released (Rs.Lakh)	SHGs promoted	SHGs credit linked	Grant released (Rs.Lakh)	SHGs promoted	SHGs credit linked
Delhi	17.49	505	403									
Haryana	12.05	1142	445	2.66	616	428	0.75					
Himachal Pradesh	77.06	7470	5914	3.00	1864	982					131	
Jammu & Kashmir	18.17	1645	1181									
Punjab	8.69	729	387									
Rajasthan	83.77	6778	4548	11.35	3448	2167	1.74	259	239	1.06	66	2
North Zone	217.23	18269	12878	17.01	5928	3577	2.49	259	239	1.06	197	2
Arunachal Pradesh	0.69	98	12									
Assam	103.52	9816	4483	10.95	4172	1453				7.15	1488	489
Manipur	1.44	207	82	0.38	577	384						
Meghalaya	6.06	191	53									
Mizoram	2.41	146	89									
Tripura	1.12	268	95	0.98	200	200						
North East Zone	115.24	10726	4814	12.31	4949	2037	0.00	0	0	7.15	1488	489
Andaman / Nicobar	1.93	150	70									
Bihar	92.23	9080	4505	0.66	607	300				2.52	328	168
Jharkhand	59.64	6169	3215	0.96	1166	781						
Orissa	129.86	9998	7084	24.33	11873	7964				6.95	1232	739
Sikkim	0.56	79										
West Bengal	93.79	9271	6913	18.12	4583	3072	38.64	9330	5623	4.99	659	317
East Zone	378.01	34747	21787	44.07	18229	12117	38.64	9330	5623	14.46	2219	1224
Chhattisgarh	41.56	3820	2519	1.63	1007	563	3.06	435	32	0.51	271	117
Madhya Pradesh	83.26	8297	4749	2.09	1640	776	3.27	1046	186	0.12	35	10
Uttar Pradesh	381.17	22330	12940	23.74	5016	3251	7.66	1536	428	0.16	68	9
Uttarakhand	39.87	3316	1322	2.38	690	439	4.48	1713	795			
Central Zone	545.86	37763	21530	29.84	8353	5029	18.47	4730	1441	0.79	374	136
Goa	2.44	100	95									
Gujarat	11.76	9828	4219	7.81	1683	584	6.39	939	172			
Maharashtra	429.51	29317	16968	17.08	4322	3564	41.78	5798	3838	11.38	1838	804
West Zone	443.71	39245	21282	24.89	6005	4148	48.17	6737	4010	11.38	1838	804
Andhra Pradesh	1.15	15	11	7.43	2395	2196						
Karnataka	108.11	10395	8156	29.86	4094	3748	61.77	12014	6775			
Kerala	74.67	5899	4513				9.20	1300	1300			
Tamil Nadu	129.11	17831	16857	8.33	1008	943						
South Zone	313.04	34140	29537	45.62	7497	6887	70.97	13314	8075	0.00	0	0
<b>Grand Total</b>	<b>2013.09</b>	<b>174890</b>	<b>111828</b>	<b>173.74</b>	<b>50961</b>	<b>33795</b>	<b>178.74</b>	<b>34370</b>	<b>19388</b>	<b>34.84</b>	<b>6116</b>	<b>2655</b>

### Cumulative Progress under SHG Bank-Linkage in Last 5 Years

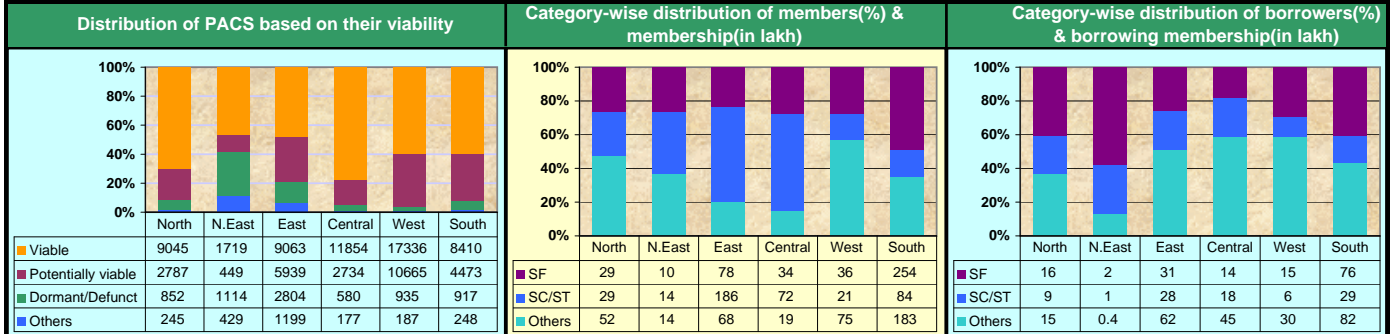


### Regional Spread of SHG-Bank Linkage Programme during 2007-08

State/UT	SHGs provided with Bank Loan			NABARD Refinance		
	New SHGs	Existing SHGs	Total	Bank Loan [Rs.Crore]	Amount [Rs.Crore]	Refin. to Bank Loan
A & N Islands	77	34	111	1		
Andhra Pradesh	40098	83133	123231	1240	967	78%
Arunachal Pradesh	202		202	NA		
Assam	25644	38	25682	57	13	22%
Bihar	21071		21071	104	19	18%
Chhattisgarh	19060		19060	86	2	2%
Goa	591	69	660	9	Negligible	
Gujarat	2954		2954	17	4	26%
Haryana	5821		5821	60		
Himachal Pradesh	4100	836	4936	14		
Jammu & Kashmir	770		770	6		
Jharkhand	5288		5288	42	6	14%
Karnataka	29000	25002	54002	408	127	31%
Kerala	29071	2434	31505	232	62	27%
Madhya Pradesh	12424	56	12480	87	2	3%
Maharashtra	100569	32093	132662	380	22	6%
Mizoram	568		568	3	Negligible	
Nagaland	70	8	78	0		
New Delhi	165		165	3		
Orissa	73140	2952	76092	392	110	28%
Punjab	2511		2511	26	Negligible	
Rajasthan	35355	3588	38943	125	12	9%
Sikkim	177		177	2	Negligible	
Tamil Nadu	54498	16802	71300	470	225	48%
Tripura	1442		1442	2	Negligible	
Uttar Pradesh	38342	7923	46265	198	18	9%
Uttarakhand	3152		3152	37	1	2%
West Bengal	46832	11915	58747	227	24	11%
<b>Total</b>	<b>552992</b>	<b>186883</b>	<b>739875</b>	<b>4228</b>	<b>1615</b>	<b>38%</b>

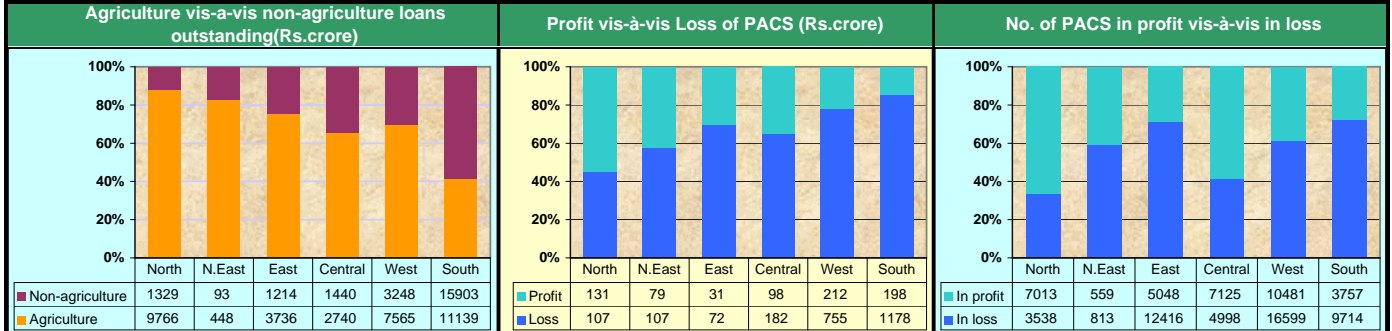
## Geographical distribution of PACS and their reach as on 31 March 2007 (Source : NAFSCOB)

State/Zone	No. of Primary Agriculture Cooperative Societies					Membership (in '000)			Borrowers (in '000)			Villages covered
	Total	Viable	Potentially viable	Dormant	Defunct	Total	Small farmers	SC/ST	Total	Small farmers	SC/ST	
Andhra Pradesh	4064	2711	1314	6		22158	13958	4420	3082	1675	692	29207
Bihar	5969	1836	2840	770	522	3862	1545	624	305	386	447	45098
Chhattisgarh	1257	1074	171			1987	732	949	972	386	447	19899
Gujarat	7956	3906	3091	704	131	2435	981	485	1292	534	201	16289
Haryana	571	571				2838	1049	588	1760	843	236	7053
Himachal Pradesh	2086	442	1593	22		1030	576	317	145	81	23	19388
Jammu & Kashmir	937	453	226	50	208	466	137	73	160	134	25	7396
Karnataka	4205	2912	1025	152	94	4657	2009	996	1342	635	354	27242
Kerala	1624	1303	270	39	12	16391	5525	1199	9977	3370	894	1464
Madhya Pradesh	4633	3454	1102	6		4985	1893	1534	2482	886	709	53951
Maharashtra	21045	13356	7566	42	56	10702	2663	1595	3835	983	402	37462
Orissa	3860	2992	674	50	20	17364	1893	13725	6465	861	1005	43303
Punjab	3981	3229	261	476	12	2149		372	15		1	12329
Rajasthan	5129	4335	707	58	25	4487	1119	1513	1902	563	595	37359
Tamil Nadu	4508	1455	1841	472	142	8742	3883	1775	4224	1918	937	18529
Uttar Pradesh	8929	7115	1269	382	163	2748	401	2347	4078		616	112804
West Bengal	12077	3995	2340	729	654	11844	4326	4230	5332	2248	1835	103059
Other States	3947	2077	565	744	432	4199	1045	1497	371	198	106	39370
<b>Total</b>	<b>97224</b>	<b>57427</b>	<b>27047</b>	<b>4717</b>	<b>2485</b>	<b>125792</b>	<b>44136</b>	<b>40585</b>	<b>47910</b>	<b>15422</b>	<b>9126</b>	<b>637102</b>
North Zone's share	13%	16%	10%	13%	10%	9%	7%	7%	8%	11%	10%	13%
N-East Zone's share	3%	3%	2%	15%	17%	3%	2%	3%	1%	1%	1%	5%
East Zone's share	23%	16%	22%	34%	48%	26%	18%	46%	25%	20%	31%	31%
Central Zone's share	16%	21%	10%	9%	7%	10%	8%	18%	16%	9%	20%	30%
West Zone's share	30%	30%	39%	16%	8%	11%	8%	5%	11%	10%	7%	8%
South Zone's share	15%	15%	17%	14%	10%	41%	58%	21%	39%	49%	32%	12%



## Important financial parameters of PACS as on 31 March 2007 (Source : NAFSCOB)

State/Zone	Working capital (Rs. Lakh)			Loans Issued		Loans Outstanding		Financial health				
	Total	Owned fund	Borrowings	Deposits	Agri.	Non Agri.	Agri.	Non Agri.	PACS in profit (Rs.Lakh)	Profit (Rs.Lakh)	PACS in loss	Loss (Rs.Lakh)
Andhra Pradesh	564084	69053	638450	32011	199579	39824	352962	191907	867	1612	3036	24398
Bihar	46186	11939	50115	6115	29553		28551		1180	604	3962	64
Chhattisgarh	98165	30528	45220	20854	40691	509	38076	5817	779	1848	474	3873
Gujarat	490635	89287	351908	18816	304754	8904	349902	10351	3339	9565	2675	36680
Haryana	533774	38474	423022	29848	451411	22224	394110	29377	189	1824	382	5308
Himachal Pradesh	93743	13097	8085	65434	16474		26493		442	937	318	84
Jammu & Kashmir	191537	12038	25709	50698	40232	36853	34905	32681	444	1609	403	1781
Karnataka	508361	58331	200404	112170	171869	73324	201325	107875	1384	5482	2447	9719
Kerala	1382666	226379	197180	1246529	252851	855147	296367	731028	811	6213	754	14879
Madhya Pradesh	362951	44896	225037	43328	163910	10924	154590	51228	1786	6112	2456	14114
Maharashtra	1023270	184031	783436	13643	312638	162119	406112	312805	7095	11593	13889	38836
Orissa	509046	52848	171601	228793	163429	139522	249161	58478	1380	1133	2387	5062
Punjab	466489	27372	317601	76310	488730	21887	324728	36521	2330	4562	1183	1458
Rajasthan	323617	47413	234644	22031	238874	20832	196378	34355	3594	4143	1251	2097
Tamil Nadu	812387	101265	398127	249629	140502	283350	262578	553553	669	6536	3451	68837
Uttar Pradesh	125927	26281	97076	6820	64268	15479	80031	83144	4536	1774	1968	153
West Bengal	359250	118799	149108	100811	102191	38098	95512	61773	2338	1255	6030	2063
Other States	91951	14193	48539	21642	39474	5550	46239	18035	796	7984	912	10729
<b>Total</b>	<b>7995869</b>	<b>1168649</b>	<b>4371449</b>	<b>2348407</b>	<b>3226034</b>	<b>1735241</b>	<b>3539320</b>	<b>2322696</b>	<b>33983</b>	<b>74894</b>	<b>48078</b>	<b>240170</b>
North Zone's share	20%	12%	23%	10%	38%	6%	28%	6%	21%	17%	7%	4%
N-East Zone's share	1%	1%	1%	1%	1%	0%	1%	0%	2%	11%	2%	4%
East Zone's share	11%	16%	8%	14%	9%	10%	11%	5%	15%	4%	26%	3%
Central Zone's share	7%	9%	9%	3%	8%	2%	8%	6%	21%	13%	10%	8%
West Zone's share	19%	23%	26%	1%	19%	10%	21%	14%	31%	28%	35%	31%
South Zone's share	41%	39%	33%	70%	24%	72%	31%	68%	11%	26%	20%	49%



Source of Data : NAFSCOB (Analytical and graphical presentations are made by CSID, NABARD)