



# NABSTATS

## (Quarterly Bulletin of Statistical Information)

Issue No.5 : APRIL – JUNE 2008

### Highlights of April – June 2008 Quarter

#### Business Operations / व्यवसाय परिचालन

- **Quarterly Financial Results:**  
**Income** from operations - Rs.1552.74 crore (previous year - Rs.1245.78 crore); **Gross surplus** after taxation - Rs.277.15 crore (previous year - Rs.326.44 crore).
- **ST/MT-Operations:**  
**SCBs : ST-SAO** : Disbursement - Rs.1099.93 crore (Outstanding - Rs.12881.51 crore), **ST-Weavers** : Disbursement – Nil (Outstanding - Rs.57.72 crore), **MT-Conversion** : Disbursement – Nil (Outstanding - Rs.98.11 crore) and **MT-Liquidity Support Scheme** : Disbursements - Nil (Outstanding - Rs.607.05 crore). Marketing of Crops : Disbursements – Nil (Outstanding 0.18 crore)  
**RRBs : ST-SAO** : Disbursements - Rs.620.44 crore (Outstanding - Rs.3280.26 crore), **ST-OSAO** : Disbursements - Nil (Outstanding - Rs.34.12 crore) and **MT-Liquidity Support Scheme** : Disbursement – Nil (Outstanding - Rs.625.79 crore).  
**KCCs** : Cumulative no. of cards issued by banks – 3.49 crore; Aggregate credit limits sanctioned - Rs.126526 crore.
- **Investment Credit:**  
**Refinance** : **Disbursements** during April-June 2008 - Rs.2021 crore ; **Major purposes** : FM-Rs.187 crore (9.3%), SHG-908 crore (45%) and NFS-Rs.181 crore (9%); **Agency-wise share** : CBs(61%), RRBs(14%), SCARDBs(18%) & SCBs(7%).  
**Cofinance** : **Disbursements** during April-June 2008 - Rs.15.507 crore
- **RIDF:**  
Sanctions under RIDF XIV - Rs.2572.12 crore; Cumulative sanctions upto June 2008 - Rs.76730.90 crore.  
Cumulative disbursements under RIDF XIV - Rs.125.16 crore; Cumulative disbursements (RIDF – I to XIV) - Rs.47331.40 crore.

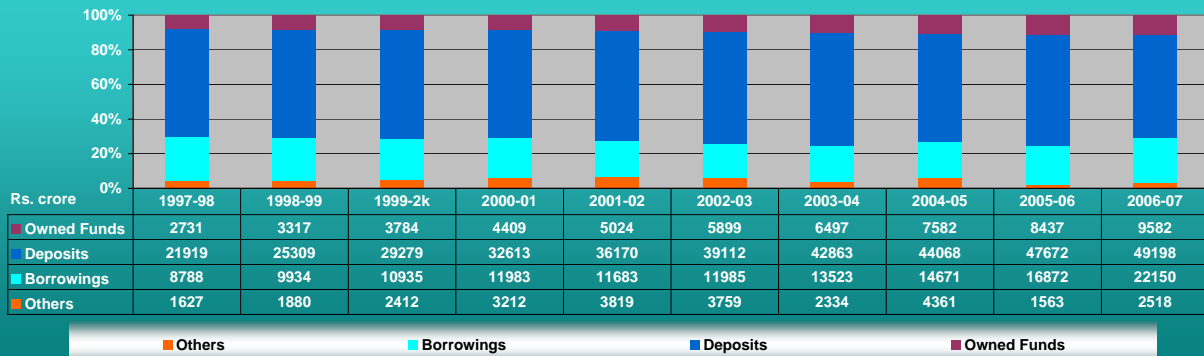
#### Developmental Activities / विकास कार्य

- **SHG:**  
No. of SHGs provided with bank loan : New groups - 2825, existing - 1322.  
Loan disbursed : Rs.28.66 crore (of which repeat finance - Rs.15.59 crore).
- **Disbursements under Watershed Development Fund :-**  
Grant released under PM's Relief Package to distressed districts :- Karnataka – Rs.4 crore, Kerala – Rs.0.65 crore, Maharashtra – Rs.12.28 crores & Andhra Pradesh – Rs.30.66 crore. Financial assistance released in non-distressed districts Grant of Rs.34.40 crore covering 101 projects in 14 States & Loan of Rs.7 crore covering 320 projects in 7 States.
- **Tribal Development Fund :-** Amount of grant released - Rs.20.49 crore covering 53 projects in 17 States
- **Cooperative Revival & Reforms :-**  
MoUs signed in 25 States covering 96% of PACS and 96% of CCBs in the country. Special Audit completed :- 57995 PACS of 7 states and the CCBs in 3 states. Release of Capitalisation Funds to PACS :- Rs.3347 crore as GOI share in seven states.

#### Theme

Each issue of NABSTATS is published with focus on one or two themes. The current issue has two major themes – “**Loans Disbursed in Priority Sector – Top 75 Districts**” finds a place on the back page and “**Financial Position of SCBs & DCCBs as on 31 March 2007**” on the left and right inner flaps respectively. Suggestions and contributions are invited for future issues.

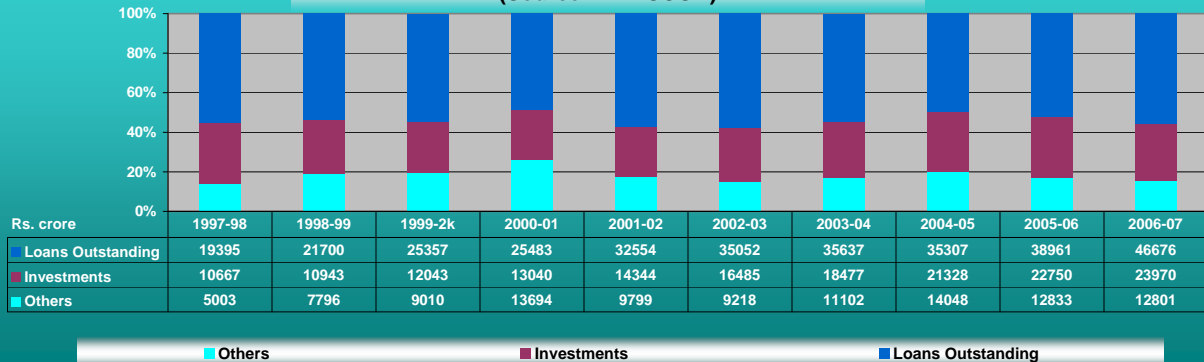
**Component-wise Sources of Funds of SCBs over last 10 Years - Source : NAFSCOB**



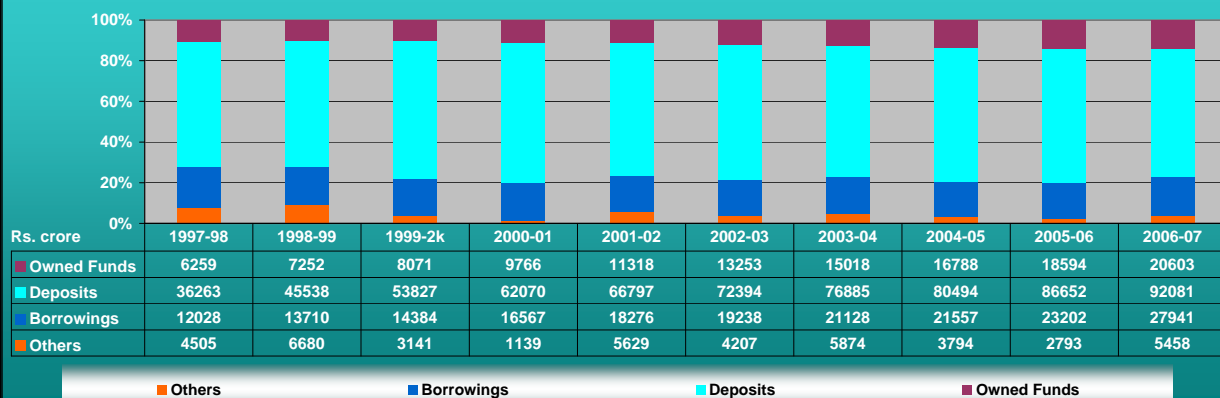
**SCB-wise Financial Position during as on 31 March 2007 [Rs.Lakh] : Source - NAFSCOB**

SCB	Total Working Capital	Major Sources of Funds			Major Uses of Funds			Profit / Loss Position			
		Own Funds	Deposits	Borrowings	Loans & Advances	Investments	Loans & Advances Issued	Branches in profit	Amount of Profit	Branches in Loss	Amount of Loss
Haryana	380000	40919	137050	149584	291096	48279	298714	13	2563	0	0
Delhi	83416	10247	63097	1549	28127	51105	18735	0	0	0	0
Chandigarh	18760	1489	16482	0	2117	15615	1009	12	399	0	0
Himachal Pradesh	323698	20663	244669	24651	107617	186103	48448	129	3719	31	193
Jammu & Kashmir	33228	1913	31008	290	7491	25652	1249	16	207	2	11
Punjab	406934	34642	142574	210054	340392	42313	482713	8	327	14	146
Rajasthan	276267	38344	135147	18867	205435	77426	214424	13	641	0	0
North Zone	1522303	148217	770027	404995	982275	446493	1065292	191	7856	47	350
Arunachal Pradesh	36175	1363	16268	1294	14041	2984	0	12	234	20	635
Assam	86430	2887	58872	185	26693	26642	16313	49	188	19	74
Manipur	24020	5898	3872	13974	9624	9055	4865	11	35	0	0
Meghalaya	73223	5407	60974	2601	14630	22568	8433	18	493	22	384
Mizoram	23482	1242	17669	5510	11188	5903	3193	12	616	0	0
Nagaland	15700	3616	15725	208	5406	9512	3078	15	217	6	581
Tripura	29226	3175	24522	910	12890	8322	3793	15	138	25	624
North East Zone	288256	23588	197902	24682	94472	84986	39675	132	1921	92	2298
Andaman & Nicobar	32241	1375	26492	1228	8601	21147	2895	0	0	0	0
Bihar	124276	21600	75310	5482	62829	50275	23750	12	751	2	688
Orissa	251263	25063	113292	95629	193761	56478	167268	13	916	0	0
Sikkim	3961	1419	3216	210	1758	3058	690	4	100	0	0
West Bengal	366707	15414	245306	105988	197966	109376	86844	10	2428	31	1427
East Zone	778448	64871	463616	208537	464915	240334	281447	39	4195	33	2115
Chhattisgarh	101188	3862	84517	2325	14544	71700	19123	5	648	0	0
Madhya Pradesh	291976	53153	171887	58282	209530	98056	279181	18	5096	4	93
Uttar Pradesh	470357	58664	316466	37418	308403	88643	429920	24	4922	6	1735
Central Zone	863521	115679	572870	98025	532477	258399	728224	47	10666	10	1828
Goa	84298	4179	66018	0	33150	24358	23629	52	1167	14	1140
Gujarat	391751	39979	193080	143242	218863	146241	141239	0	0	0	0
Maharashtra	1995469	279538	1276814	387789	1001038	941302	886187	46	31156	7	26011
West Zone	2471518	323696	1535912	531031	1253051	1111901	1051055	98	32323	21	27151
Andhra Pradesh	369014	70319	166073	132622	563974	78083	943592	19	531	6	77
Karnataka	376953	36278	216970	108669	217360	140774	207374	28	4506	3	17
Kerala	356554	16298	282476	57781	219943	106974	179131	0	0	0	0
Puducherry	30130	4168	23823	368	14818	10112	28940	5	774	15	707
Tamil Nadu	485066	69891	316986	79942	324296	113945	182168	44	3295	1	4
South Zone	1617717	196954	1006328	379382	1340391	449888	1541205	96	9106	25	805
<b>Total</b>	<b>7541763</b>	<b>873005</b>	<b>4546655</b>	<b>1646652</b>	<b>4667581</b>	<b>2592001</b>	<b>4706898</b>	<b>603</b>	<b>66067</b>	<b>228</b>	<b>34547</b>

**Component-wise Uses of Funds by SCBs over last 10 Years (Source : NAFSCOB)**



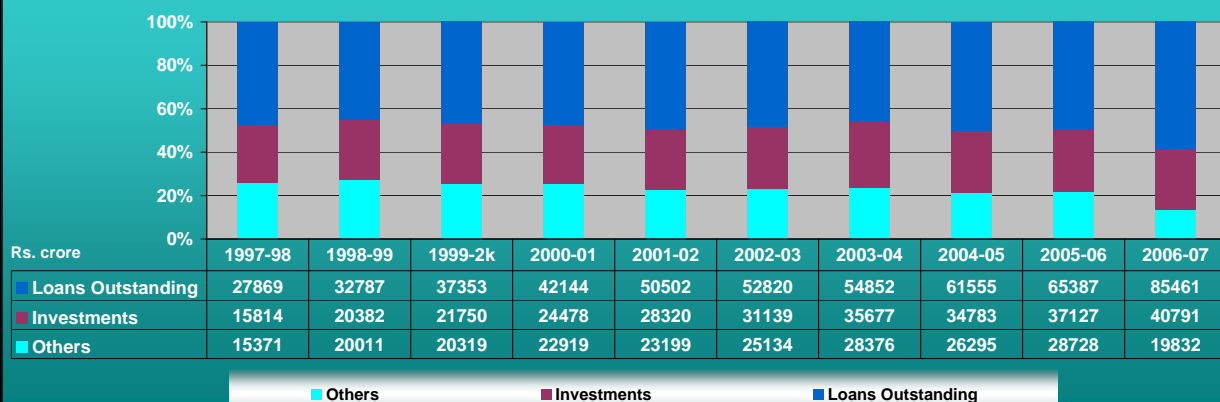
### Component-wise Sources of Funds of DCCBs over last 10 Years (Source : NAFSCOB)



### State-wise Financial Position of DCCBs during as on 31 March 2007 [Rs.Lakh] : Source - NAFSCOB

DCCB	Total Working Capital	Major Sources of Funds			Major Uses of Funds			Profit / Loss Position		
		Own Funds	Borrowings	Deposits	Loans & Advances	Investments	Loans & Advances Issued	Branches in profit	Branches in Loss	Amount of Profit / Loss
Haryana	643254	57694	255760	293650	504316	91604	541062	265	116	-1351
Himachal Pradesh	341848	48757	8161	271352	119431	198698	68220	163	16	5194
Jammu & Kashmir	92783	4506	552	83755	32613	36364	9956	56	69	-898
Punjab	822538	75088	223565	486291	537658	134679	664997	757	41	4294
Rajasthan	537141	56997	172197	277964	327182	105546	347275	330	46	3025
North Zone	2437564	243042	660235	1413012	1521200	566891	1631510	1571	288	10264
Assam	2924	66	6	1892	915	22	190	17	2	104
North East Zone	2924	66	6	1892	915	22	190	17	2	104
Bihar	150638	18958	29537	81430	56821	41591	23345	154	136	-9265
Jharkhand	74052	4475	2526	58435	19210	17701	1864	47	67	-477
Orissa	469222	28706	153357	210858	308099	77570	212113	232	83	-3
West Bengal	474808	36475	60350	324776	189042	215376	169366	104	124	661
East Zone	1168720	88614	245770	675499	573172	352238	406688	537	410	-9084
Chhattisgarh	221360	34051	6987	165361	91259	97814	78090	191	24	3250
Madhya Pradesh	746080	137551	143140	447139	422551	195597	381572	707	113	-5305
Uttar Pradesh	991234	139043	158760	632374	392454	332181	459307	844	445	-13997
Uttarakhand	194665	17918	401	182139	63417	126233	79347	157	25	1480
Central Zone	2153339	328563	309288	1427013	969681	751825	998316	1899	607	-14572
Gujarat	1125930	167089	157993	708550	572327	375579	529965	855	297	-18321
Maharashtra	3752326	591806	357205	2707126	2127290	1195089	1535153	2850	835	-37525
West Zone	4878256	758895	515198	3415676	2699617	1570668	2065118	3705	1132	-55846
Andhra Pradesh	1031048	199932	504902	260849	709537	120217	412218	127	103	-22578
Karnataka	617911	91631	155994	369014	422211	150049	362067	440	75	726
Kerala	1070787	99657	119133	908774	752465	310313	721605	476	131	1719
Tamil Nadu	1247814	249925	197010	736407	897277	256889	1072669	473	123	13977
South Zone	3967560	641145	977039	2275044	2781490	837468	2568559	1516	432	-6156
<b>Total</b>	<b>14608363</b>	<b>2060325</b>	<b>2707536</b>	<b>9208136</b>	<b>8546075</b>	<b>4079112</b>	<b>7670381</b>	<b>9245</b>	<b>2871</b>	<b>-75290</b>

### Component-wise Uses of Funds by DCCBs over last 10 Years (Source : NAFSCOB)



**Loans Disbursed under Priority Sector during 2006-07 (Rs. Crore) - Top 75 districts** Source : PLPs

Rank	Name of District	Name of State	Total Priority Sector	Per Capita Loan [Rs]	Share of Major Sectors in Priority Sector Lending
1	Coimbatore	Tamil Nadu	5166	12096	
2	Jalandhar	Punjab	4246	21751	
3	Ludhiana	Punjab	3884	12809	
4	Patiala	Punjab	3688	32150	
5	Jaipur	Rajasthan	3345	6371	
6	Kollam	Kerala	3294	12739	
7	Ernakulam	Kerala	2961	9535	
8	Thrissur	Kerala	2886	9704	
9	Guntur	Andhra Pradesh	2653	5941	
10	West Godavari	Andhra Pradesh	2639	6936	
11	Pune	Maharashtra	2579	3566	
12	Sangrur	Punjab	2493	12463	
13	Kottayam	Kerala	2482	12700	
14	East Godavari	Andhra Pradesh	2428	4953	
15	Krishna	Andhra Pradesh	2345	5600	
16	Kannur	Kerala	2323	9642	
17	Thiruvananthapuram	Kerala	2295	7097	
18	Amritsar	Punjab	2234	7218	
19	Erode	Tamil Nadu	2213	8569	
20	Kozhikode	Kerala	2131	7403	
21	Karnal	Haryana	2077	16305	
22	Palakkad	Kerala	2048	7825	
23	Nasik	Maharashtra	2038	4081	
24	Vishakapatnam	Andhra Pradesh	1984	5177	
25	Panchkula	Haryana	1928	41199	
26	Alappuzha	Kerala	1877	8898	
27	Rajkot	Gujarat	1865	5884	
28	Ferozepur	Punjab	1859	10646	
29	Rangareddi	Andhra Pradesh	1751	4897	
30	Malappuram	Kerala	1658	4572	
31	Dakshin Kannada	Karnataka	1610	8488	
32	Bhatinda	Punjab	1603	13564	
33	Tuticorin	Tamil Nadu	1579	10087	
34	Prakasam	Andhra Pradesh	1472	4811	
35	Thirunelveli	Tamil Nadu	1445	5308	
36	Lucknow	Uttar Pradesh	1417	5128	
37	Bhopal	Madhya Pradesh	1387	7523	
38	Agra	Uttar Pradesh	1375	3807	
39	Moga	Punjab	1365	15426	
40	Hissar	Haryana	1315	8559	
41	Junagarh	Gujarat	1313	5362	
42	Kurnool	Andhra Pradesh	1286	3645	
43	Belgaum	Karnataka	1275	3026	
44	Kurukshetra	Haryana	1244	15073	
45	Ananthapur	Andhra Pradesh	1235	3392	
46	Yamunanagar	Haryana	1230	11801	
47	Pathanamthitta	Kerala	1225	9928	
48	Udham Singh Nagar	Uttarakhand	1177	9530	
49	Thane	Maharashtra	1177	1447	
50	Kolhapur	Maharashtra	1176	3338	
51	Panipat	Haryana	1174	12150	
52	Gurdaspur	Punjab	1167	5549	
53	Kaithal	Haryana	1166	12331	
54	Chittoor	Andhra Pradesh	1155	3083	
55	Faridabad	Haryana	1143	5741	
56	Nellore	Andhra Pradesh	1135	4252	
57	Bhavnagar	Gujarat	1131	4582	
58	Sri Ganganagar	Rajasthan	1114	6227	
59	Warangal	Andhra Pradesh	1108	3414	
60	Thanjavur	Tamil Nadu	1106	4993	
61	Muzzafar Nagar	Uttar Pradesh	1103	3113	
62	Khurda	Orissa	1098	5850	
63	Ahmedabad	Gujarat	1091	1876	
64	Nizamabad	Andhra Pradesh	1087	4635	
65	Kadappa	Andhra Pradesh	1086	4175	
66	SAS Nagar	Punjab	1086	15552	
67	Karimnagar	Andhra Pradesh	1084	3105	
68	Kanyakumari	Tamil Nadu	1083	6486	
69	Moradabad	Uttar Pradesh	1072	2814	
70	Mysore	Karnataka	1072	4058	
71	Virudunagar	Tamil Nadu	1049	5991	
72	Madurai	Tamil Nadu	1046	4084	
73	Saharanpur	Uttar Pradesh	1032	3561	
74	Ghaziabad	Uttar Pradesh	1030	3132	
75	Thiruchirapalli	Tamil Nadu	1024	4235	
Average of the top 75 districts			1756	8039	<span style="color: green;">■</span> Agriculture <span style="color: blue;">■</span> Non Farm Sector <span style="color: brown;">■</span> Other Priority Sector