



# Growth and Performance of Important Financial Indicators of the State Cooperative Agriculture and Rural Development Banks in India

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## INTRODUCTION

Agriculture is being considered the most important sector of the Indian economy as it contributes almost about 33 per cent of the Gross Domestic Product (G.D.P.). It provides livelihood for about two thirds of the working force in the country. The total share of the agricultural products in the export earnings, both in primary as well processed forms, is very significant. The National Commission on Agriculture (1976) emphasized that, the agricultural sector has to grow at much faster rate than before not only for its own sake, but also for the sake of the Indian economy as a whole. Hence, the prosperity of the country entirely depends on the prosperity of the agricultural sector.

Due to introduction of new agricultural technologies in India, has converted the nature of agriculture from traditional to modernization. The farmers intended towards the replacement of traditional methods of farming with the scientific, advanced and innovative forms of agriculture. Hence, the purchase of agricultural inputs and their application requires huge capital which is beyond the capacity of most of the Indian farmers. Therefore, farmers are being forced to depend upon borrowed funds. Basically, farmers are in the need of three types of credits such as short-term, medium-term and long-term credits. The short-term and medium-term credit requirements are met by the co-operative banking institutions like PACs, CCBs and SCBs whereas; long term credit requirements are being met by the Land Development Banks popularly known as LDBS and now they are called as Agriculture and Rural Development Banks .

## The activities of Agriculture and Rural Development Banks (LDB's)

All the business activities of ARDBs are provided with refinance aid by the NABARD. The funds for the operations of these banks are being raised from both own sources, borrowed funds, Share capital, Reserves and admission fees, etc. and these are the major sources of funds available to these

## Agriculture and Rural Development Banks in India.

The ARDBs in India are not like other commercial banks or other scheduled cooperative banks. They usually don't have full freedom to mobilize deposit from the general public so as to gain their economic viability. They are only in a position to collect fixed deposit covering a term of about one to two years. These banks are in fact not in a position to provide banking services to the general public/ customers. Therefore, this has indeed affected the capacity of the banks in mobilizing savings and savings account. The ARD Banks must be in a position to help the farming development and there by contribute to the economic development of the country by stimulating their funds mobilization particularly deposit mobilizing activities.

### Progress of Land Development Banks in India.(ARDBS)

As on 31-3-2022

Number of SCARDBs	16
Number of Branches of SCARD Banks	656
Number of PCARDBS and its Branches	1091
Individual Members	1,10,84,964
Barrowed Members	65,30,812
Loans Advance	Rs. 5,44,043.45 Lakhs
Loan outstanding	21,34,106.41
Barrowing Out standings	Rs. 13,33,709.45 Lakhs
Deposit Outstanding	Rs. 2,25,766.82 Lakhs

### Significance of the study:

The present study is intended to focus on the performance of the State Cooperative Agriculture and Rural Development Banks in India. It aims to assess the working performance of ARD Banks with respect to a few parameters of financial indicators such as Deposits, Investments, Advances, Borrowings, Recoveries .etc. Therefore, this study is very useful to understand the bottle necks, constraints and problems associated with the performances of State Cooperative Agriculture and Rural Development Banks in India. . It also helps to the concerned authorities to frame the suitable policies for the benefit and betterment of the long term credit structures in the country.

**Objectives of the study:** The primary objective of this study was to analyze the performance of the financial indicators of State Cooperative Agriculture and Rural Development Banks in India.

**Methodology:** This study is purely based on the secondary data. The secondary data were collected from the Annual reports of National Agricultural Cooperative Marketing Federation of India, Reports of National Cooperative Agriculture and Rural Development Banks Federation, Land Bank Journals, reports of the Statistical Department, Reports by the Registrar of Cooperative Societies and their websites. Reserve Bank of India's Reports, journals and Periodicals etc. covering last ten years.

**Statistical tools and Techniques:** The present study uses the appropriate tools and techniques to analyze the data. The descriptive statistics Mean, Median, Standard Deviation, . Compound Annual Growth Rate (CAGR), Annual Growth Rate and the Trend Analysis Methods etc. have been employed/used to interpret the data.

#### **Scope of the study:**

Agricultural finance is one of the important factors that plays a larger role in boosting agriculture production and productivity. In recent years, particularly after the Green Revolution, the Indian agricultural sector has expanded to improve the socio-economic conditions of farmers. As the Socio-economic development is measured by the economic indicators such as the Gross Domestic Product, (GDP) life expectancy, (LE) literacy, and employment (L&E) rates etc. Hence, this study helps to understand the bottlenecks of the agriculture and rural development banks so as to perform well with economic viability and aiding the farm community toward betterment of the agriculture where, it helps to measure economic condition of the farmers. Consequently, an attempt is made to gain insight into the issues of the federated agriculture and rural development banks of the country.

#### **Limitations of the study:**

Despite all efforts to make the analysis more exhaustive and scientific, a study of this nature is doomed to have some limitations as the study is purely based on the secondary data/statistics maintained by the different organizations of the concerned field and the data obtained may not always be the exact and accurate. The study is limited to the performance of the financial indicators of the banks only.

**Table 1: State wise Deposit Collection by SCARDBs from 2011-12 to 2020-21**

Name of the Bank	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	Total
Assam	8.01	14.44	72.20	72.20	0.00	0.00	0.00	0.00	0.00	0.00	<b>166.85</b>
Bihar	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	<b>0.00</b>
Chhattisgarh	1671.51	1888.93	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	<b>3560.44</b>
Gujarat	12523.57	16785.67	17705.57	18840.90	20996.50	23535.45	21090.91	21723.64	1790.41	1980.98	<b>156973.60</b>
Haryana	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	528.64	134.98	<b>663.62</b>
Himachal Pradesh	1151.06	1066.68	2249.21	802.21	3185.10	2406.06	1935.57	1993.64	440.77	1126.49	<b>16356.79</b>
Jammu & Kashmir	1092.50	928.68	2622.08	832.56	3662.95	3407.59	3513.86	3619.28	906.79	2854.80	<b>23441.09</b>
Karnataka	1433.92	3460.99	7306.79	7991.94	14015.04	17742.37	7574.77	7953.51	997.13	1716.56	<b>70193.02</b>
Kerala	126.15	22311.45	25632.46	60272.69	76243.55	33019.73	23878.97	25550.50	8223.41	6803.93	<b>282062.84</b>
Madhya Pradesh	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	<b>0.00</b>
Maharashtra	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	<b>0.00</b>
Orissa	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	<b>0.00</b>
Pondicherry	746.87	721.23	849.92	912.75	1299.86	1400.33	424.28	437.01	0.00	0.00	<b>6792.25</b>
Punjab	4004.03	6071.00	2394.77	169.59	18248.72	21096.14	21360.00	21787.20	3204.19	2590.09	<b>100925.73</b>
Rajasthan	467.61	268.12	0.00	0.00	0.00	0.00	0.00	0.00	255.20	0.00	<b>990.93</b>
Tamil Nadu	5270.57	16865.87	30117.71	14961.08	22808.29	18000.07	17831.36	18187.99	25974.37	23261.51	<b>193278.82</b>
Tripur	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	<b>0.00</b>
Utter Pradesh	6370.96	2817.85	3414.37	2871.44	2784.66	4252.10	1570.06	1617.16	1827.50	548.60	<b>28074.70</b>
West Bengal	0.00	0.00	1850.83	1026.24	898.01	771.11	330.80	340.72	0.00	0.00	<b>5217.71</b>
<b>Total</b>	<b>34866.76</b>	<b>73200.91</b>	<b>94215.91</b>	<b>108753.60</b>	<b>164142.68</b>	<b>125630.95</b>	<b>99510.58</b>	<b>103210.64</b>	<b>44148.41</b>	<b>41017.94</b>	<b>888698.38</b>
CAGR = -1.61%											

**Graph .1: State wise Deposit Collection by SCARDBs from 2011-12 to 2020-21**

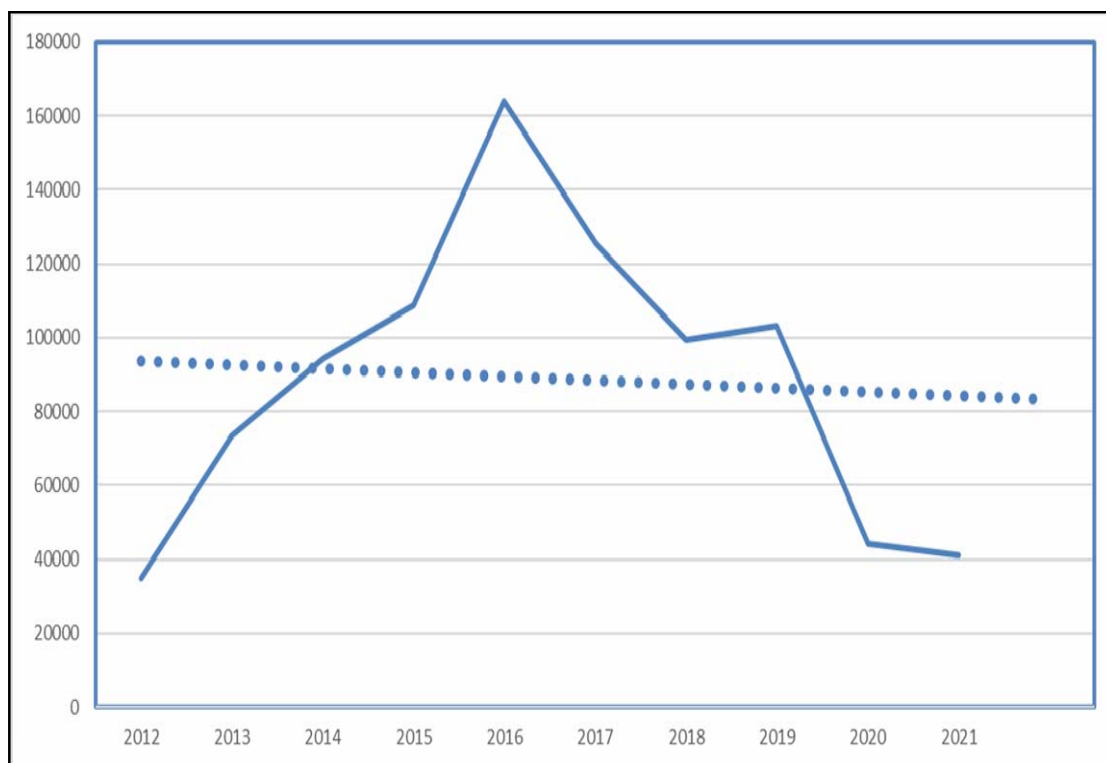


Table .1 and Graph .1 present the state wise SCARDBs deposit collection from 2012-2022. The total deposit collection in 2012 was Rs. 34866.76 lakhs; which increased to Rs.125630.95 lakhs in 2017 and Rs.41017.94 lakhs in 2022. During the study period, Kerala SCARDB had the highest deposit collection with Rs.28206.84 lakhs, followed by Tamil Nadu (Rs.193278.82 lakhs) and Gujarat (Rs.156973.60 lakhs). The CAGR of SCARDB deposit collection during the specified period is - 1.61%. This indicates that, there has been a drastic change and increase in the deposit mobilization by the SCARDBs

**Table .2: State wise Deposit outstanding of the SCARDBs from 2011-12 to 2020-21**

Name of the Bank	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	Total
Assam	26.79	24.76	24.76	73.49	0.00	0.00	0.00	0.00	0.00	0.00	<b>149.80</b>
Bihar	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	<b>0.00</b>
Chhattisgarh	2122.55	2015.06	1473.98	0.00	0.00	0.00	0.00	0.00	0.00	0.00	<b>5611.59</b>
Gujarat	15213.61	20558.79	22019.30	24283.20	24781.87	27200.71	26195.66	27041.00	26711.79	24588.71	<b>238594.64</b>
Haryana	0.00	0.00	0.00	0.00	0.00	223.43	15.16	10.33	538.97	673.95	<b>1461.84</b>
Himachal Pradesh	2416.66	3483.34	5260.84	6532.16	9412.57	11821.63	13757.20	9909.94	10375.29	11501.78	<b>84471.41</b>
Jammu & Kashmir	1280.82	2209.50	3154.80	6020.73	9694.54	12861.84	16449.27	17658.11	16022.56	18877.36	<b>104229.53</b>
Karnataka	6662.10	8442.07	11868.00	13506.36	17973.61	27469.25	35971.58	41339.00	34885.26	42801.41	<b>240918.64</b>
Kerala	136.15	10124.35	16049.61	49912.15	80805.64	70466.77	51207.55	39319.37	40963.75	38408.41	<b>397393.75</b>
Madhya Pradesh	9122.66	6451.60	4799.90	3748.07	0.00	0.00	0.00	0.00	0.00	0.00	<b>24122.23</b>
Maharashtra	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	<b>0.00</b>
Orissa	115.23	112.10	112.10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	<b>339.43</b>
Pondicherry	930.77	1096.72	1138.85	1306.61	1740.91	2267.58	2691.86	2989.27	3317.81	3813.82	<b>21294.20</b>
Punjab	6983.77	13054.46	15866.38	15753.86	17434.77	19635.84	19654.00	23505.24	25485.80	26991.28	<b>184365.40</b>
Rajasthan	616.70	677.67	75.49	0.00	0.00	0.00	0.00	1242.15	579.70	66.74	<b>3258.45</b>
Tamil Nadu	4797.82	14826.12	16264.82	13962.87	19456.63	23081.04	20325.29	22724.00	24662.92	29199.50	<b>189301.01</b>
Tripura	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	<b>0.00</b>
Utter Pradesh	7533.54	5523.06	5568.07	5705.35	5732.97	7539.74	5972.35	5400.12	5269.50	4199.18	<b>58443.88</b>
West Bengal	11636.25	13454.05	15282.54	16331.12	18107.89	18523.00	20577.52	22198.50	22764.85	22764.85	<b>181640.57</b>
<b>Total</b>	<b>69595.42</b>	<b>102053.65</b>	<b>118959.44</b>	<b>157135.97</b>	<b>205141.40</b>	<b>221090.83</b>	<b>212817.44</b>	<b>213337.03</b>	<b>211578.20</b>	<b>223886.99</b>	<b>1735596.37</b>
CAGR = -12.18%											

**Graph .2: State wise Deposit outstanding of SCARDBs from 2011-12 to 2020-21**

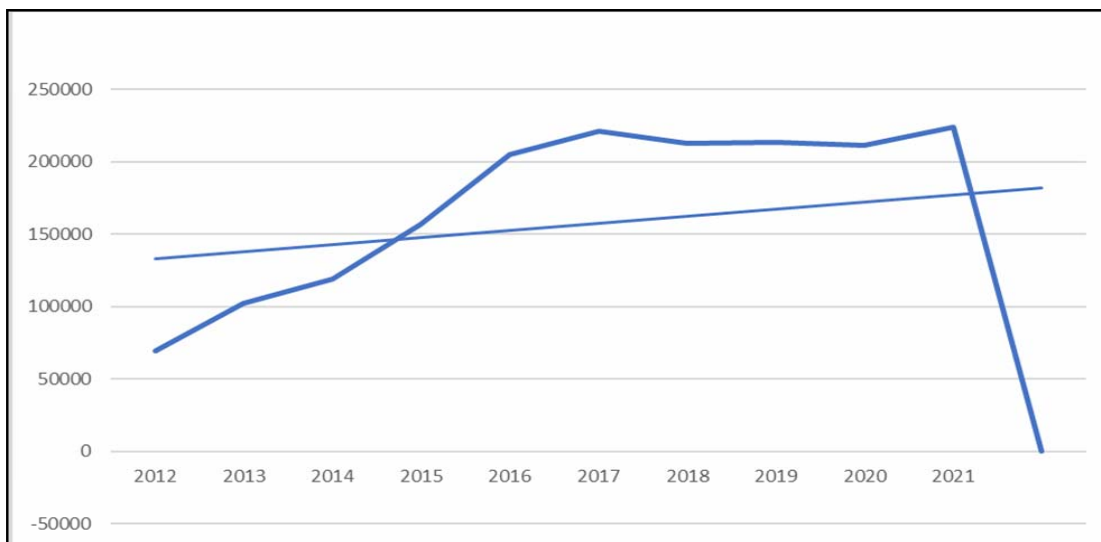


Table .2 and Graph .2 show state wise deposit outstanding of SCARDBs from 2012 to 2022. The total deposits outstanding for the SCARDBs in 2012 were Rs.69595.42 lakhs; they increased to Rs.221090.83 lakhs in 2016–17 and will further increase to Rs.223886.99 lakhs in 2020–21. The SCARDB-wise highest deposit outstanding is in Kerala, with Rs.397393.75 lakhs, followed by Karnataka with Rs.240918.64 lakhs and Gujarat with Rs. 238594.64 lakhs. The compound Annual Growth Rate (CAGR) of the total deposit outstanding is 12.18%.

Table .3: State wise total loan outstanding of the SCARDBs from 2011-12 to 2020-21

Name of the Bank	Total Loan Outstanding (31.03.12) (Rs Lakh)	Total Loan Outstanding (31.03.13) (Rs Lakh)	Total Loan Outstanding (31.03.14) (Rs Lakh)	Total Loan Outstanding (31.03.15) (Rs Lakh)	Total Loan Outstanding (31.03.16) (Rs Lakh)	Total Loan Outstanding (31.03.17) (Rs Lakh)	Total Loan Outstanding (31.03.18) (Rs Lakh)	Total Loan Outstanding (31.03.19) (Rs Lakh)	Total Loan Outstanding (31.03.20) (Rs Lakh)	Total Loan Outstanding (31.03.21) (Rs Lakh)	Total Loan Outstanding (31.03.22) (Rs Lakh)
Assam	904.14	842.12	842.12	865.46	0	0	0	0	0	0	0
Bihar	0	5772.71	5700.14	5344.8	0	0	0	0	0	0	0
Chhattisgarh	0	16197.74	14014	0	0	0	0	0	0	0	0
Gujarat	55990.26	57989.36	58247.75	58247.75	57285.6	59632.93	57965.12	58196.2	56000.56	53644.21	
Haryana	224825	220136	210219.9	209570.7	207542.4	201444.4	196679.3	193118.1	187944.2	181341.6	
Himachal Pradesh	0	23199.57	22793.11	32595.97	35611.06	34042.25	42566.46	45388.82	44091.68	37146.46	
Jammu & Kashmir	1662.14	2019.02	2681.47	4047.26	4895.42	5251.09	5663.61	5788.43	5766.49	5600.3	
Karnatak	133612.4	134307.6	140060.9	149558.9	163836.6	183460.3	179609.2	178253	177906.2	177906.2	
Kerala	264276.6	326474.4	413342.1	481409	541045.7	583725.3	636161	665853.8	711836.6	765277.5	
Madhya Pradesh	0	108178.2	108178.6	0	0	0	0	0	0	0	
Maharashtra	0	113319.1	115456.9	0	0	0	0	0	0	0	
Orissa	0	10646.96	10637.28	0	0	0	0	0	0	0	
Pondicherry	1760.88	1931.72	1906.11	1962.43	2126.6	2721.69	3021.58	3188.84	3188.84	3702	
Punjab	218795.1	217347.5	224014.6	247084.4	261795.9	262813	259869.3	253854.6	227362.7	211030	
Rajasthan	144387.8	141035.8	141035.8	145304	150491.1	153325.4	162972.9	157159.7	147638.7	150467.5	
Tamil Nadu	140831.6	151522.4	151934.5	77483.84	154478.2	65918.34	68652.15	73647.6	73647.6	106696.1	
Tripur	3461.34	3034	2579.41	2392.59	2232.65	1935.31	1646.94	1322.58	1322.58	0	
Utter Pradesh	321608.9	321762.5	2458.03	271623.6	310085.9	313290.7	291161.3	272480.1	272480.1	223161.5	
West Bengal	0	106045.8	102511.2	107019.6	106708.3	107724.9	110015.6	114462.6	124690.6	124690.6	
Total	1512116	1961762	1728614	1794510	1998135	1975286	2015984	2022714	2033877	2040664	
CAGR = 3.30%											



**Graph .3: State wise total loan outstanding of the SCARDBs from 2011-12 to 2020-21**

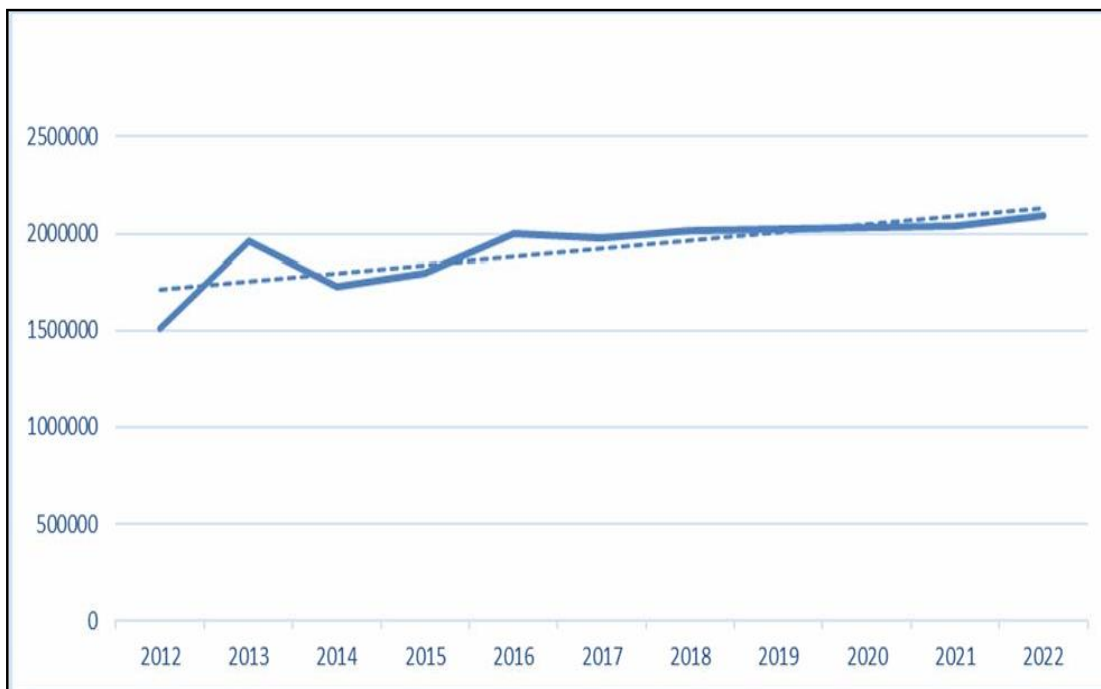


Table .3 and Graph .3 depict the state-wise SCARDBs total outstanding loans from 2012-2022. The total loan outstanding of the SCARDBs in 2012 was Rs.1512116 lakhs; it increased to Rs.1998135 lakhs in 2016 and further increased to Rs.2092305 lakhs in 2022. The compound Annual Growth Rate (CAGR) of the total deposit outstanding was arrived at 3.30% over the study period. The highest loan outstanding in 2012 is in Uttar Pradesh with Rs.321608.9 lakhs, followed by Kerala (Rs.264276.6 lakhs) and Haryana (Rs.224825 lakhs). The highest loan outstanding in 2022 is in Kerala, with Rs.803078.2 lakhs, followed by Uttar Pradesh (Rs.227746.6 lakhs) and Punjab (Rs.20583.1 lakhs).

**Table .4: SCARDB wise Loan disbursement to Farm Sector Between 2011-12 to 2020-21 (Rs.in lakhs)**

<b>Name of SCARDB</b>	<b>2011-12</b>	<b>2012-13</b>	<b>2013-14</b>	<b>2014-15</b>	<b>2015-16</b>	<b>2016-17</b>	<b>2017-18</b>	<b>2018-19</b>	<b>2019-20</b>	<b>2020-21</b>
Gujarat	15256.5	16704.3	16704.3	14744.9	13901.9	12959.1	NR	11489.8	9887.09	8564.66
Haryana	34042	14524	14524	4412.5	11997.2	6883.6	50.69.06	2453.04	6649.88	2875.76
Himachal Pradesh	3094.1	1621.52	1621.52	4604.63	5959.14	6495.27	6100.34	NR	4637.87	4784.26
Jammu and Kashmir	667.96	574.3	574.3	1059.5	710.28	572.04	688.93	NR	661.36	284.18
Karnataka	18600.3	21551.5	21551.5	32971.2	27433.9	45033.3	19850.1	23377.1	26463.1	40862.2
Kerala	36099.6	36289	36289	36162.6	57031.6	73505.9	82882.9	73287.7	79288.6	130905
Pondicherry	1.37	1658.86	0	0	0	0	0	0	0	0
Punjab	31581.8	30748	30748	44963.3	43035.5	36479.9	22531.5	13880.8	1010.33	3521.95
Rajasthan	17521.4	5549.43	12716.8	13225	17749.9	15233.8	NR	11719.1	7258.28	14203.9
Tamil Nadu	1.86	0	0	0	0	0	0	0	0	0
Tripura	648.05	119	119	37.27	126.34	28.06	9.2	0	NR	NR
Uttar Pradesh	45617.4	1067.63	4514.19	43109.7	49780	1850.27	4612.61	NR	4281.01	1267.97
West Bengal			12529.6	16314.9	15722.3	15321.1	19146.4	20941.4	24694.6	NR
Total	203544	151895	151895	211605	243448	231016	160891	157149	164832	207270
CAGR = -0.18										

Source: Annual Reports of NAFCARD. Note: NR denotes not reported.

**Graph .4: SCARDB wise Loan disbursement to Farm Sector Between 2011-12 to 2020-21**

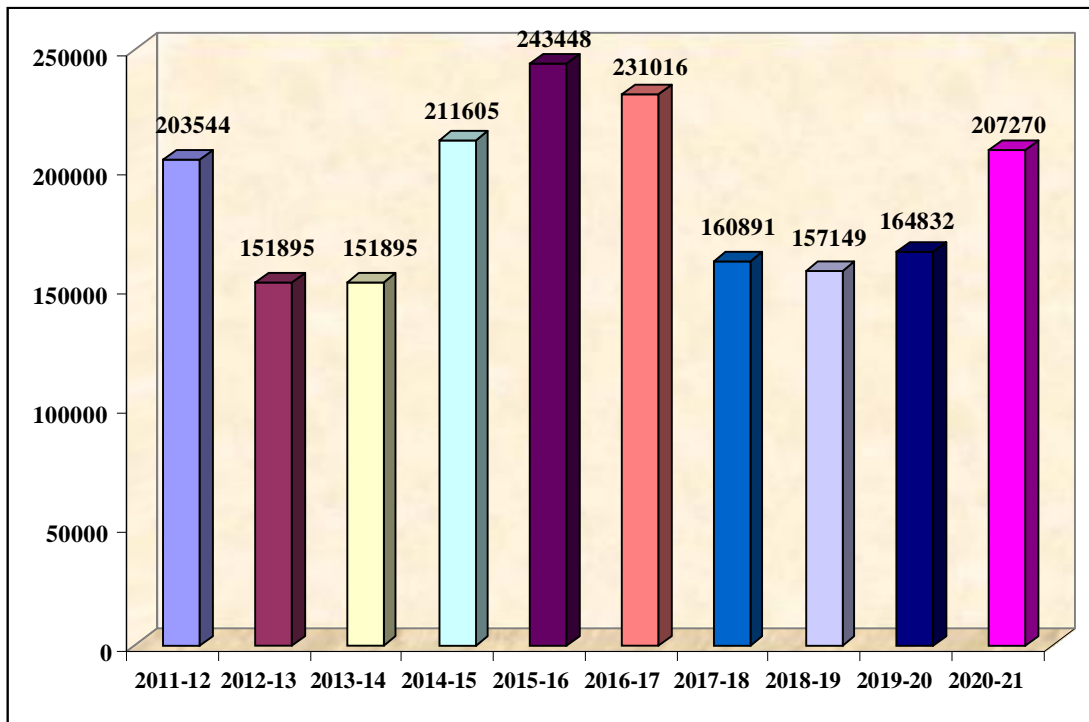


Table .4 and Graph .4 present the state-wise loan disbursement to the farm sector from 2011-12 to 2020-21. The highest loan disbursement was to Uttar Pradesh (45617.4 lakhs) in 2011-12 followed by Kerala (36099.6 lakhs), Haryana (34042 lakhs), and Punjab (31581.8 lakhs). The lowest Loan disbursement was to Tamil Nadu (1.86 lakhs) and Pondicherry (1.37 lakhs). Jammu and Kashmir Rs.667.96 lakhs, Tripura Rs.64805 lakhs. The highest loan disbursement was to Kerala (130905 lakhs), followed by Karnataka (40862.2 lakhs) and Rajasthan (14203.9 lakhs) in 2020-21. The total disbursement to the farm sector in 2011-12 is 203544 lakhs, it increases to 243448 lakhs in 2015-16 and it decreases to 207270 lakhs in 2020-21. The amount of loan disbursement to the Farm sector does not follow the common trend over a period of time between 2011-12 to 2020-21. The CAGR of the loan disbursement to the farm sector is -0.18.

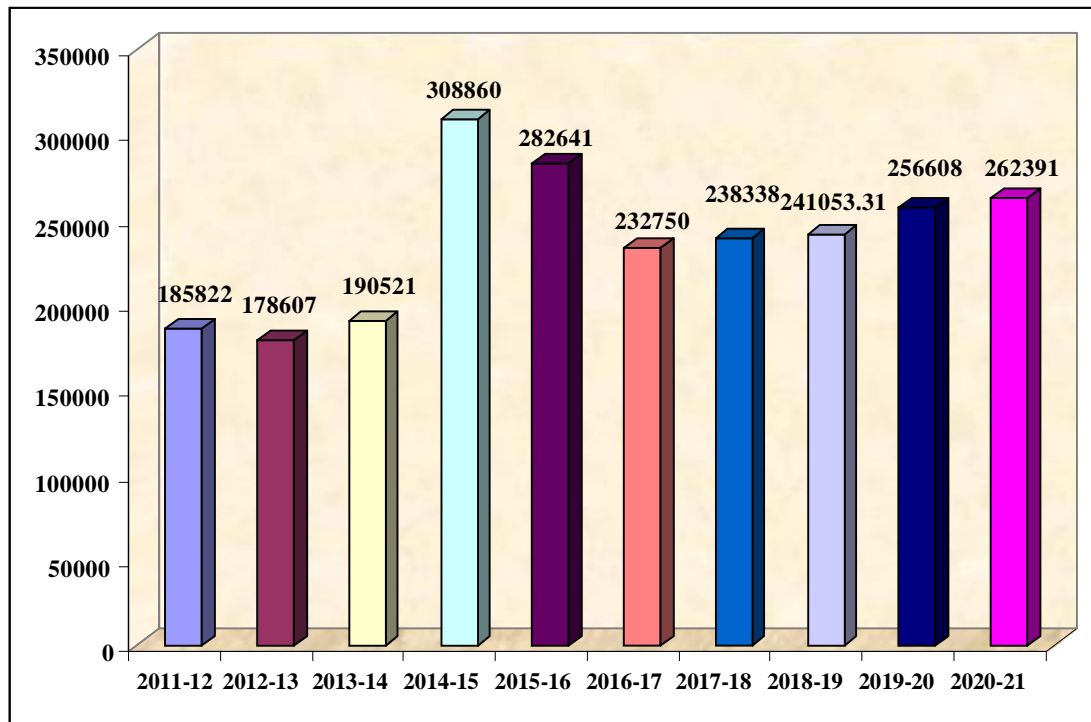
**Table .5: SCARDB wise loan disbursement to non-farm sector between 2011-12 to 2020-21**

<b>Name of SCARDB</b>	<b>2011-12</b>	<b>2012-13</b>	<b>2013-14</b>	<b>2014-15</b>	<b>2015-16</b>	<b>2016-17</b>	<b>2017-18</b>	<b>2018-19</b>	<b>2019-20</b>	<b>2020-21</b>
Gujarat	2605.3	23.0.54	2805.95	2805.95	1493.43	1297.04	NR	3467.01	3765.17	3211.92
Haryana	5395	2772	2264.8	2264.8	5103.65	2951.4	2480.16	190.55	2298.57	1122.5
Himachal Pradesh	1510.28	1092.43	1092.43	2402.55	3554.69	2251.19	2117.48	NR	1175.62	1491.32
Jammu and Kashmir	24.97	105.39	105.39	682.4	600.87	216.9	579.82	NR	243.07	509.44
Karnataka	1728.37	219.76	119.46	300.02	996.7	43.73	8.11	0	530.21	1921.47
Kerala	90400.9	117408	155455	161807	148108	130388	149872	147664	142475	136489
Pondicherry	0	1658.86	1642.4	1744.87	1949.4	2427.55	2381.76	2441.57	2375.86	2534.59
Punjab	17127	12418.3	10882.1	13995	13144.5	12684	6031.04	3605.42	243.9	1556.47
Rajasthan	5425.03	5549.43	6451.94	8641.83	6619.36	4294.04	NR	2213.4	681	1068.92
Tamil Nadu	45227.1	29925.8	NR	95202.9	81298.5	67633.8	70037.4	77322.4	97474.8	111426
Tripura	0	523	86.6	191.79	173.45	35.19	4.5	0	NR	NR
Uttar Pradesh	11187.2	1067.63	8539.37	15924.2	15790.9	5080.49	1638.66	NR	827.52	1059.95
West Bengal	NR	3523.58	1075.62	2896.75	3808.35	3446.45	3187.44	4148.96	4517.34	NR
Total	185822	178607	190521	308860	282641	232750	238338	241053.31	256608	262391

CAGR = 4%

Source: Annual Reports of NAFCARD. Note: NR denotes not reported

**Graph .5: SCARDB wise Loan disbursement to Non-Farm Sector between 2011-12 to 2020-21**



With reference to the state-wise loan disbursement from the SCARDB for the non-farm sector (including RHS, ST loans, and others) from 2011-12 to 2020-21 presented in the table 3.5 and graph 3.5. The highest loan disbursement went to the Kerala SCARDB (90400.9 lakhs), followed by Tamil Nadu (452271 lakhs,) and Punjab (17127 lakhs). The lowest loan allocation went to Jammu and Kashmir SCARDB with (24.97 lakh) in 2011-12. The Kerala SCARDB received the highest (161807 lakhs) in 2014-15. In 2021, Kerala SCARDB will receive the largest loan disbursement of 136489 lakhs, followed by Tamil Nadu at 111426 lakhs and Gujarat at 3211.92 lakh. The CAGR of the state-wise loan disbursement to the SCARDB for the non-farm sector (including RH, ST loans, and others) from 2011-12 to 202-21 is 33.51 percent. It demonstrates that loan disbursements increased between the years mentioned. The compounded annual growth rate of the loan disbursement to the non-farm sector is 4% between 2011-12 and 2020-21.

**Table .6: State-wise Total Loans Disbursed to SCARDBs from 2011-12 to 2020-21**

(Rs in Lakhs)

Name of SCARDB	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21
Gujarat	17861.8	19008.81	17550.83	17550.8	15395.4	14256.1	17634.7	14956.8	13652.3	11776.6
Haryana	39437	17296	6677.30	6677.3	17100.9	9835	7549.22	2643.59	8948.45	3998.26
Himachal Pradesh	4604.38	2713.95	2713.95	7007.18	9513.83	8746.46	8217.82	8502.67	5813.49	6275.58
Jammu and Kashmir	692.93	679.69	679.69	1741.9	1311.15	788.94	1268.75	1182.79	904.43	793.62
Karnataka	20879.5	21771.25	22564.58	33271.2	28430.6	45077	19858.2	23377.1	26993.3	42783.7
Kerala	126500	15696.82	195295.91	197970	205139	203894	232755	220952	221763	267394
Pondicherry	1419.59	1658.86	1642.40	1744.87	1949.4	2427.55	2381.76	2441.57	2375.86	2534.59
Punjab	48708.8	43166.36	50111.70	58958.2	56179.9	49163.9	28652.5	17486.2	1254.23	5078.42
Rajasthan	22946.4	18266.18	23765.42	21866.9	24369.3	19527.8	19527.8	13932.5	7939.28	15272.8
Tamil Nadu	45528	64678.76	82804.95	95202.9	81298.5	67633.8	70037.4	77322.4	97474.8	111426
Tripura	769	641.70	107.88	229.06	299.79	63.25	13.7	0	NR	NR
Uttar Pradesh	56814.7	40653.06	5581.82	59033.9	65570.9	23584.8	6251.27	15174.5	5108.53	2327.92
West Bengal	22485.6	5277.52	16053.2	19211.7	19530.7	18767.5	22333.8	25090.4	29211.9	29211.9
Total	414231	449845.19	371081.54	520465	526089	463766	436392	423062	421440	498874

Source: Annual Reports of NAFCARD. Note: NR denotes not reported

The table .6 shows the state-by-state loan disbursements made by SCARDBs from 2011-12 to 2020-21. The total loan disbursed to SCARDBs is 4, 14, 231 lakhs, it increases to 4,98,874 lakhs. During 2020-21. The largest loan was disbursed to Kerala SCARDB with 126500 lakhs, followed by Uttar Pradesh (126500 lakhs) and Punjab SCARDB with 48708.8 lakhs in 2011-12. The lowest loan disbursed to Jammu and Kashmir was Rs. 69293 lakhs in 2011-12. The largest loan was disbursed to Kerala SCARDB with 267394 lakhs in 2020-2, followed by Tamil Nadu with 111426 lakhs, Karnataka SCARDS with 42783.7lakhs and West Bengal with 29211.9 lakhs in 2020-21. The smallest loan, totaling 793.62 lakhs, was disbursed in Jammu and Kashmir SCARDB in 2020-21. It clearly indicates that, the southern states such as Kerala, Tamil Nadu, and Karnataka received the highest loan in 2020-21.

**Table .7: State-wise Loan Outstanding of Farm Outstanding from 2011 to 2021**

(Rs in Lakhs)

Name of SCARDB	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21
Gujarat	39,900.60	54143.11	55154.76	55154.76	55154.76	53911.59	53265.00	NR	53824.79	51795.46
Haryana	1,69,894.00	163989.00	13333.83	133334.83	133334.83	137082.48	135611.80	130760.81	130252.15	96724.88
Himachal Pradesh	1473.94	13130.29	13130.29	13130.29	19235.96	22514.80	23050.93	29413.84	NR	31111.26
Jammu and Kashmir	1,150.00	1545.13	2029.99	2029.99	2875.68	3552.30	3936.26	3794.25	NR	4233.98
Karnataka	1,27,398.72	131876.02	137116.88	137116.88	147661.40	151745.98	168157.12	184018.58	187983.07	174609.29
Kerala	74,963.77	NR	77565.44	77565.44	79866.18	105098.61	NR	183894.52	208580.20	238917.42
Pondicherry	13.18	10.88	10.67	10.67	10.68	10.09	0.00	0.00	0.00	0.00
Punjab	0	NR	132706.90	132706.90	160717.46	158756.59	166156.03	166706.17	159860.62	142024.05
Rajasthan	N.R.	NR	98166.61	98166.61	109141.73	112196.28	115268.95	NR	121706.26	128964.54
Tamil Nadu	2402.64	2163.88	16.92	16.92	1940.63	15.09	81626.25	0.00	6721.11	0.00
Tripura	3461.34	NR	511.39	511.39	487.54	529.56	483.17	430.98	NR	NR
Uttar Pradesh	N.R.	NR	NR	NR	NR	294759.25	NR	277647.28	NR	NR
West Bengal		74114.78	72994.15	72994.15	NR	74873.89	75508.44	79828.70	82820.14	92800.48
Total	4,37,425.00	455800.04	722738.83	722738.83	710426.85	1115046.51	823063.95	1056495.13	951748.34	961181.36

Source: Annual Reports of NAFCARD. Note: NR denotes not reported



The table .7 shows the loan outstanding towards farm sector by different SCARDB from 2011-12 to 2020-21. The total farm sector loan outstanding was 389366 lakhs in 2011-12; it increased to 498874 lakhs in 2020-21. It shows that there was a drastic increase in the farm sector loan outstanding between 2011-12 and 2020-21. The highest farm sector loan outstanding was in Haryana SCARDB with 1,69,894.00 lakhs in 2011-12, followed by Karnataka SCARDB with 1,27,398.72 lakhs, Kerala SCARDB with 74,963.77 lakhs, and Gujarat SCARDB with 39,900.60 lakhs. Pondicherry SCARDB has the lowest outstanding loan at 13.18 lakhs. In 2020-21, the highest loan outstanding is in Kerala SCARDB (238917.42 lakhs), followed by Karnataka SCARDB with 174609.3 lakhs. Kerala and Karnataka SCARDBs have higher loan disbursements; in the same way, both have a high loan balance outstanding.

**Table .8: State-wise Non-Farm Loans Outstanding from 2011-12 to 2020-21**

(Rs in Lakhs)

Name of SCARDB	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21
Gujarat	16089.66	3846.25	3092.99	3092.99	3476.4	3669.72	NR	4371.4	4205.67	3290.82
Haryana	40073	35536	76235.82	76235.82	70459.9	65665.12	65918.47	62865.9	26887.25	36157.88
Himachal Pradesh	9947.12	87227.71	8723.75	13360.01	13096.26	10991.32	13152.62	NR	12980.41	9533.07
Jammu and Kashmir	512.14	473.89	651.48	1171.58	1270.26	1326.96	1491.15	NR	1532.51	1750.63
Karnataka	6213.72	2431.54	2943.99	1897.51	2189.89	1561.81	1271.66	3737.8	3296.92	3237.09
Kerala	189494.9	NR	335777.1	401542.8	435947.1	NR	452266.5	457273.6	472919.2	467679.7
Pondicherry	1747.7	1920.84	1895.44	1951.75	2130.02	3325.08	3021.58	3188.84	3590.22	3702
Punjab	0	NR	92643.88	86366.92	97338.86	98050.34	93163.16	88151.43	81085.93	78158
Rajasthan	N.R.	NR	29797.41	36162.24	38294.8	38056.45	NR	35453.44	37134.44	29347.56
Tamil Nadu	59720.62	67382.45	58031.29	75543.21	73482.05	66676.11	66439.25	64036.34	92846.82	106696.1
Tripura	0	NR	2068.01	1905.05	1716.38	1451.84	1215.96	NR	NR	NR
Uttar Pradesh	N.R.	NR	NR	42533.61	57749.65	NR	58432.62	NR	NR	256337.5
West Bengal		31931.01	29517.02	NR	31834.36	32106.56	30185.85	31642.49	31890.07	NR
Total	329792.7	152948.7	641378.2	741763.5	828986	322881.3	786559.48	750721.2	768369.5	914792.5

Source: Annual Reports of NAFCARD. Note: NR denotes not reported

The table .8 shows the outstanding non-farm loans by state from 2011-12 to 2020-21. In 2011-12. The total loan outstanding for non-farm sector was 329,792.7 lakhs. In 2020-21, it raised to Rs. 914792.5 lakhs. It indicates that the amount of nonfarm sector loan outstanding increased dramatically from 2011-12 to 2020-21. The highest non-farm sector loan outstanding in 2011-12 is with Kerala, SCARDB, amounting to Rs. 189494.9 lakhs, followed by Tamil Nadu (Rs.59720.62 lakhs), Haryana (Rs.40073 lakhs), and Gujarat (Rs.16089.66 lakhs. In 2020-21, the highest non-farm sector loan outstanding is in Kerala with 467679.70 lakhs followed by Uttar Pradesh with (Rs.256337.5 lakh), Tamil Nadu with (Rs.1,06,696.10 lakh), Punjab with (Rs.78158 lakh), and Haryana with (Rs.36,157.88 lakh) The lowest non-farm sector outstanding was observed in Jammu and Kashmir with Rs. 1,750.63 lakhs. Kerala SCARDB has the highest non-farm sector loan outstanding in 2011-12, 2012, and 2020-21.

**Table .9: State/SCARDBs Wise Total loan outstanding from 2011-12 to 2020-21**

(Rs in Lakhs)

Name of SCARDB	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21
Gujarat	55,990.26	57989.36	57989.36	58247.75	57285.6	56832.93	58754.31	58094.56	56001.13	53644.21
Haryana	2,09,967.00	199525	199525	209570.7	207542.4	201276.9	196679.3	193118.1	123612.1	181341.6
Himachal Pradesh	11421.06	21853	21853	32595.97	35611.06	34042.25	42566.46	45387.23	44091.67	33918.36
Jammu and Kashmir	1,662.14	2019.02	2019.02	4047.26	4822.56	5263.22	5285.4	5567.67	5766.49	5600.3
Karnataka	1,33,612.44	134307.6	134307.6	149558.9	153935.9	169718.9	185290.2	191720.9	177906.2	199956.3
Kerala	2,64,458.71	329575.8	329575.8	481409	541045.7	583725.3	636161	665853.8	711836.6	765277.5
Pondicherry	1,760.88	1931.72	1931.72	1962.43	2140.11	3325.08	3021.58	3188.84	3590.22	3702
Punjab	0	231720.4	231720.4	247084.4	256095.5	264206.4	259869.3	248012.1	223110	211030
Rajasthan	N.R.	135499.8	135499.8	145304	150491.1	153325.4	153325.4	157159.7	166099	150467.5
Tamil Nadu	62123.26	69546.33	69546.33	77483.84	73497.14	148302.4	66439.25	70757.45	92846.82	106696.1
Tripura	3461.34	3035	3035	2392.59	2245.94	1935.01	1646.94	1322.58	NR	NR
Uttar Pradesh	3,69,185.31	369185.3	369185.3	271623.6	352508.9	352508.9	336079.5	313280.5	280706.5	256337.5
West Bengal		106045.8	106045.8	107019.6	106708.3	107615	110015.6	114462.6	124690.6	124690.6
Total	11,36,402.99	1796057	1796057	1788300	1943930	2082078	2055135	2067926	2010257	2092662

Source: Annual Reports of NAFCARD. Note: NR denotes not reported

Table .9 presents State/SCARDBs wise Total loan outstanding from 2011-12 to 2020-21. The total loan outstanding in SCARDBs is 11,36,402.99 lakhs and it increased to 2092662 lakhs in 2020-21. The highest loan outstanding was observed in Uttar Pradesh SCARDB with Rs. 3,69,185.31 lakhs, followed by Kerala (Rs.2,64,458.71 lakhs), Haryana (Rs.2,09,967.00 lakhs), and Karnataka (Rs.1,33,612.44 lakhs) in 2011-12. The lowest loan is outstanding in Jammu and Kashmir (Rs.1,662.14 lakhs). In 2020-21, Kerala SCARDBs has the highest loan outstanding with Rs.765277.5 lakhs, followed by Uttar Pradesh (Rs.256337.5 lakhs), Punjab (211030 lakhs), and Karnataka (199956.3 lakhs). The lowest loan was outstanding in Pondicherry SCARDB with only Rs.3702 lakhs in 2020-21. Kerala SCARDB has the highest loan outstanding in the mentioned years. Karnataka SCARDB is in the top five list of having loans out standings.

**Table .10: SCARDBs wise Borrowings from NABARD from 2011-12 to 2020-21**

(Rs in Lakhs)

Name of SCARDB	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21
Gujarat			8900	8900	8900	8000	0	0	10000	6000
Haryana	37,034.00	17211	6797.25	6797.25	16138.93	10000.02	7313.22	0	0	0
Himachal Pradesh	15,600.00	0	0	4500	6369.81	10000	6396	6830.6	3851.6	7517.06
Jammu and Kashmir			0	0	0	0	0	0	0	0
Karnataka	67,136.74	7999.77	9998.17	23635.75	24999.76	23972.84	19249.79	28638.83	16909	31560.79
Kerala	1,429.30	68242.66	77800	115479.1	145009.1	169031.5	124501.5	90405	135000	126600
Pondicherry	0	0	0	0	0	0	0	NR	0	0
Punjab	38996.72	45074.55	43000	53200	51808.25	53829.89	28652.01	17202.14	3564	53558.71
Rajasthan	19,359.59	19969.28	19969.28	17100	20000	25000	22500	13773.55	11420	11420
Tamil Nadu	0	0	0	0	0	0	0	0	0	0
Tripura	3748.92	0	0	0	0	0	0	0	NR	NR
Uttar Pradesh			0	45000	44999.99	45000	28883.98	11709.93	7012	920.28
West Bengal	49,998.49	15633.4	12999.99	12998.64	16499.99	15000	21200	25000	27000	27000
Total	2,33,303.76	174130.7	179464.7	334725.8	334725.8	359834.3	258696.5	193560.1	214756	264576.8

Source: Annual Reports of NAFCARD. Note: NR denotes not reported

Table .10 presents the SCARDBs wise borrowing from NABARD from 2011-2021. The total borrowing from NABARD in 2011-12 is 2,33,303.76 lakhs, it increases to 264576.8 lakhs in 2020-21. The highest borrowing from NABARD is Karnataka SCARDB 67,136.74 lakhs followed by West Bengal (49,998.49 lakhs), Punjab (38996.72 lakhs), and Haryana (37,034.00lakhs). The lowest borrowing from NABARD is SCARDB Kerala with 1,429.30 lakhs. In 2020-21, the highest borrowing From NABARD is SCARDB Kerala with 126600 lakhs, followed by Punjab (53558.71 lakhs), Karnataka (31560.79 lakhs), and West Bengal (27000 lakhs). in the same year, the lowest borrowing from NABARD is Uttar Pradesh with 920.28 lakhs. In 2011-12 Karnataka borrow the highest amount from NABARD but it is 3<sup>rd</sup> place in 2021.

**Table 11: SCARDB wise Borrowings from Central Government From 2011-12 to 2020-21**

(Rs in Lakhs)

Name of SCARDB	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21
Gujarat			0	0	0	0	0	0	0	0
Haryana	109	956	377.63	377.63	66.88	31.56	39.29	0	0	0
Himachal Pradesh	135.57	0	0	0	0	0	0	NR	0	0
Jammu and Kashmir			0	0	0	0	0	0	0	0
Karnataka	0	164.42	800	371.67	828.33	1476.74	-553.59	0	0	0
Kerala	30.32	0	0	0	0	0	0	0	0	0
Pondicherry	0	0	0	0	0	0	0	NR	0	NR
Punjab	1100	0	0	0	0	0	0	0	0	0
Rajasthan	504.8	1109.41	795.2	238.33	132.71	279.7	128.09	0	0	0
Tamil Nadu	0	0	0	0	0	0	0	0	0	0
Tripura	0	0	0	0	0	0	0	0	NR	NR
Uttar Pradesh			0	0	0	0	0	NR	0	0
West Bengal	710.09	0	0	0	0	0	0	0	0	0
Total	2589.78	2229.83	1972.83	1027.92	1027.92	1788	-386.21	0	0	0

Source: Annual Reports of NAFCARD. Note: NR denotes not reported



Table .11 shows the SCARDB-wise borrowings from the central government from 2011-12 to 2020-21. The total borrowing of SCARDBs from the central government is Rs.2589.78 lakhs, down from Rs.1027.92 lakhs in 2015-16 and further decreasing to-386.21 lakhs in 2017-18. The highest Rs.1100 lakhs in borrowing came from SCARDB Punjab in 2011-12, followed by West Bengal (Rs.710.09 lakhs), Rajasthan (Rs.504.8 lakhs), and Himachal Pradesh (Rs.135.57 lakhs). SCARDB-wise, borrowings from the central government from 2018-19 to 2020-21 are almost nil.

**Table .12: SCARDB wise Borrowings from State Government from 2011-12 to 2020-21**

(Rs in Lakhs)

Name of SCARDB	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21
Gujarat			0.00	0.00	0	200.01	0.00	0.00	0.00	0.00
Haryana	109.00	956.00	377.63	377.63	66.88	20031.56	15039.29	20000.00	10000.00	7000.00
Himachal Pradesh	135.57	1057.00	1057.00	0.00	0	0.00	0.00	NR	0.00	0.00
Jammu and Kashmir			0.00	0.00	0	0.00	0.00	0.00	0.00	0.00
Karnataka	0.00	400.00	400.00	371.67	528.33	500.00	165.01	61.82	1000.00	1000.00
Kerala	30.32	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0.00
Pondicherry	0.00	0.00	0.00	0.00	0	0.00	0.00	NR	NR	0.00
Punjab	100.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0.00
Rajasthan	650.00	1109.41	1109.40	238.33	132.71	0.00	128.09	0.00	0.00	0.00
Tamil Nadu	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0.00
Tripura	0.00	11.87	0.00	0.00	0	0.00	0.00	0.00	NR	NR
Uttar Pradesh			0.00	0.00	0	0.00	0.00	NR	0.00	0.00
West Bengal	578.06	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0.00
Total	1,602.95	3534.28	2944.03	727.92	727.92	20731.57	15332.29	20061.82	11000.00	8000.00

Source: Annual Reports of NAFCARD. Note: NR denotes not reported

Table 12 shows the SCARDB's state government borrowings from 2011-12 to 2020-21. The total borrowing from state governments in 2011-12 was Rs.1,602.95 lakhs. It increased to Rs. 8,00,000 lakhs in 2020-21, which indicated the total borrowing of SCARDBs from state governments increased drastically between 2011- 12 and 2020-21. The highest borrowing from the state government was in Rajasthan with Rs. 650.00 lakhs, followed by West Bengal (Rs.578.06 lakhs) and Himachal Pradesh (Rs.135.57 lakhs) in 2011-12. Similarly, the highest (Rs.7000 lakhs) borrowing in 2020-21 will be in Haryana SCBARD and Karnataka SCARDB, each at Rs.1000 lakhs. SCARDB borrows almost entirely from state governments in 2019-2020 and 2020-21.

Table .13: SCARDBs Wise Borrowings from Others from 2011-12 to 2020-21

(Rs in Lakhs)

Name of SCARDB	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21
Gujarat			0	0	0	0	0	0	0	0
Haryana	17,730.00	22100	41650	41650	40595	44432	33917.67	0	0	0
Himachal Pradesh	0	0	0	0	0	0	271.9	NR	0	0
Jammu and Kashmir			0	0	0	0	0	0	0	0
Karnataka	27,500.00	0	0	0	0	0	-16849.6	0	0	0
Kerala	0	20000	5000	25000	0	0	0	0	116720	36400
Pondicherry	436.98	392.18	389.1	461.82	581.76	0	130.84	NR	NR	0
Punjab	0	0	0	0	0	0	0	15900	46900	46900
Rajasthan	0	0	0	0	213.47	0	10000	18650	17670.37	17670.37
Tamil Nadu	9983	10250	12743	15113	490	0	0	0	27.72	27.72
Tripura	0	0	0	0	0	0	0	0	NR	NR
Uttar Pradesh	0	0.00	0	478.05	28.78	0	8000	NR	700	700
West Bengal	0	0	0	0	0	0	0	0	0	0
Total	55,649.98	52742.18	59782.1	41909.01	41909.01	44432	35236.09	34550	182018.1	182018.1

Source: Annual Reports of NAFCARD. Note: NR denotes not reported

Table.13 shows the SCARDB's state government borrowings from 2011-12 to 2020-21. The total borrowing from state governments in 2011-12 was Rs.1,602.95 lakhs. It increased to Rs. 8,00,000 lakhs in 2020-21, which indicated the total borrowing of SCARDBs from state governments increased drastically between 2011-12 and 2020-21. The highest borrowing from the state government was in Rajasthan with Rs.650.00 lakhs, followed by West Bengal (Rs.578.06 lakhs) and Himachal Pradesh (Rs.135.57 lakhs) in 2011-12. Similarly, the highest (Rs.7000 lakhs) borrowing in 2020-21 will be in Haryana SCBARD and Karnataka SCARDB, each at Rs.1000 lakhs. SCARDB borrows almost entirely from state governments in 2019-2020 and 2020-21.

**Table 14: SCARDBs wise total Borrowings during the year from 2011-12 to 2020-21**

(Rs in Lakhs)

Name of SCARDB	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21
Gujarat			8900	8900	8900	8200.01	0	0	10000	10000
Haryana	54982	41223	49202.5	49202.5	56867.7	74495.1	56309.47	20000	10000	10000
Himachal Pradesh	15871.1	1057	1057	4500	6369.81	10000	6667.9	6830.6	3851.6	3851.6
Jammu and Kashmir	NR	NR	0	0	0	0	0	0	0	0
Karnataka	94636.7	8564.19	11198.2	24379.1	26356.4	25949.6	2011.57	28700.65	17909	17909
Kerala	1489.94	88242.7	82800	140479	145009	169032	124501050	90405	251720	251720
Pondicherry	436.98	392.18	389.1	461.82	581.76	0	130.84	-148.96	NR	418.97
Punjab	40196.7	45074.6	43000	53200	51808.3	53829.9	28652.01	33102.14	50464	37540
Rajasthan	20514.4	22188.1	21873.9	17576.7	20478.9	25279.7	32756.16	32423.55	29090.4	14350
Tamil Nadu	9983	10250	12743	15113	490	0	0	0	27.72	575.25
Tripura	3748.92	11.87	0	0	0	0	0	0	NR	NR
Uttar Pradesh	NR	NR	0	45478.1	45028.8	45000	36883.98	35709.93	7712	400
West Bengal	51286.6	15633.4	13000	12998.6	16500	15000	21200	25000	27000	0
Total	293146	232637	244164	378391	378391	426786	308878.77	272022.9	407774	361423

Source: Annual Reports of NAFCARD. Note: NR denotes not reported

Table .14 shows the total borrowings made by SCARDBs from 2011-12 to 2020-21. The total borrowing was Rs.29314.6 lakhs in 2011-12; it increased to Rs.361423 lakhs in 2020-21. The total borrowing drastically increases from 2011-12 to 2020-21. The highest total borrowing was in Karnataka with Rs.94636.7 lakhs, followed by Haryana (Rs.54982 lakhs), West Bengal (Rs.51286.6), and Punjab (Rs.40196.77 lakhs). The state with the lowest borrowing is Pondicherry, with Rs.436.98 lakhs in 2011-12. In 2020-21, the highest (Rs.251720 lakhs) loan borrowings was in Kerala, followed by Punjab (37540 lakhs), Karnataka (17909 lakhs), and Rajasthan (Rs.14350 lakhs). Uttar Pradesh has the lowest loan borrowing in 2020-21, at Rs. 400 lakhs.

**Table .15: SCARDB wise Borrowings Outstanding in NABARD from 2011-12 to 2020-21**

(Rs in Lakhs)

Name of SCARDB	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21
Gujarat	9,793.08	6671.07	13100.10	13614.13	17621.86	12085.11	6690.62	11329.52	16673.88
Haryana	1,97,565.00	182943	157510.42	125013.4	104612.91	85325.27	62935.34	33868.23	26467.40
Himachal Pradesh	0	16731.15	16731.15	20633.72	25890.40	26434.50	NR	23446.04	23228.58
Jammu and Kashmir	0	0	0.00	0	0.00	0.00	NR	0.00	0.00
Karnataka	1,44,290.21	145925.1	137925.44	144651.4	141815.13	99964.99	109536.84	119253.37	117413.87
Kerala	2,03,177.11	246201.5	296814.83	471885.6	564501.40	576895.41	551208.05	583290.93	575228.91
Pondicherry	9.33	4.77	2.06	0	0.00	0.00	NR	0.00	0.00
Punjab	2,02,592.46	211158.5	215456.38	232817.5	236580.93	214320.33	180856.30	136620.90	151026.99
Rajasthan	1,19,680.23	118924.3	118924.27	111066.6	114132.79	NR	101046.99	88067.73	95215.25
Tamil Nadu	0	0	0.00	0	0.00	0.00	0.00	0.00	0.00
Tripura	3461.34	3515	2942.48	1772.23	1375.21	919.17	559.83	NR	NR
Uttar Pradesh	2,44,972.49	195447.2	149658.51	152079.4	149810.36	127760.30	NR	61592.84	42423.35
West Bengal	0	84395.53	84199.68	85397.33	81449.73	83939.92	89298.80	93946.69	NR
Total	12,15,562.68	1290060	1193265.32	1358931	1437790.72	1227645.00	1102132.77	1151416.25	1047678.23

Source: Annual Reports of NAFCARD. Note: NR denotes not reported



Table .15 shows the SCARDB-wise outstanding borrowings by NABARD from 2011-12 to 2020-21. The total borrowing outstanding of NABARD was 12,15,562.68 lakhs in 2011-12; it to increased to Rs. 104,7678.23 lakhs in 2012-13. It shows that there was a decrease in the borrowing outstanding between 2011-12 to 2020-21. The highest of (Rs.244972.49 lakhs) borrowing outstanding of NABARD was from Uttar Pradesh SCARDB followed by Kerala (Rs.203177.11 lakhs), Punjab (Rs.202592.46 lakhs), and Haryana (Rs.197565 lakhs). Pondicherry has the lowest borrowing outstanding of the NABARD with Rs. 9.33 lakhs. Kerala has the most debt due in the year 2020-21, with Rs. 575228.91 lakhs. This is followed by Karnataka, with Rs. 117413.87 lakhs, and Rajasthan, with Rs. 95215.25 lakhs. It clearly indicates that Kerala is at the top in total borrowing as well as borrowings outstanding of the NABARD in recent years.

**Table .16: SCARDB wise Borrowings Outstanding of Centre Government from 2011-12 to 2020-21**

(Rs in Lakhs)

Name of SCARDB	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21
Gujarat	204.42	6671.07	105.79	197.07	143.13	89.22	40.74	0.38	0.37
Haryana	4,841.00	182943	4373.71	3838.66	3407.43	3441.13	3441.13	3441.13	3441.13
Himachal Pradesh	00	16731.15	632.05	610.06	610.06	610.06	NR	610.06	610.05
Jammu and Kashmir	279.28	0	279.28	279.28	279.28	279.28	NR	279.28	279.28
Karnataka	3,836.07	145925.1	908.18	1817.49	3033.65	2480.06	2005.77	2005.62	1390.51
Kerala	1,906.36	246201.5	1277.69	769.11	547.99	390.77	269.69	179.96	112.32
Pondicherry	9.33	4.77	0.00	0	0.00	0.00	NR	0.00	0.00
Punjab	2,02,592.46	211158.5	660.67	327.8	249.04	196.52	160.29	128.39	99.68
Rajasthan	1,19,680.23	118924.3	3366.31	3011.08	2749.22	NR	1657.97	1228.80	896.67
Tamil Nadu	0	0	0.00	0	0.00	0.00	0.00	0.00	0.00
Tripura	3461.34	3515	0.00	1.61	1.61	1.61	1.61	NR	NR
Uttar Pradesh	2,44,972.49	195447.2	2825.69	1303.82	814.26	447.41	NR	109.28	41.54
West Bengal		84395.53	0.00	84.84	56.06	31.33	9.30	1.79	NR
Total	12,15,562.68	1290060	14429.37	12240.82	11891.73	7967.19	7586.50	7984.69	6871.55

Source: Annual Reports of NAFCARD. Note: NR denotes not reported

Table .16 shows Central Government borrowing outstanding by the SCARDBs. The Borrowings Outstanding from 2011-12 to 2020-21 from the central Government was Rs. 12,15,562.68 lakhs. It decreased to Rs. 6871.55 lakhs in 2020-21. This shows that, the amount of debt owed to the Central Government went down from 2011-12 to 2020-21. The highest total outstanding borrowing of Rs.2,44,972.49 lakhs from the Central Government in in Uttar Pradesh, followed by Punjab Rs.2,02,592.46 lakhs), Rajasthan (Rs.1,19,680.23 lakhs), and Haryana (Rs.4,841.00 lakhs). Pondicherry has the lowest outstanding borrowing at SCARDB (Rs.9.33 lakh). In 2020-21, the highest total outstanding borrowing from the central Government is in Haryana (Rs.3441.3 lakhs), followed by Karnataka (Rs.1390.51 lakhs) and Rajasthan (Rs.1390.51 lakhs). The state with the lowest borrowing is Gujarat with Rs.0.37 lakhs only.

**Table .17: SCARDB wise Borrowings Outstanding from State Government from 2011-12 to 2020-21**

(Rs. in Lakhs)

Name of SCARDB	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21
Gujarat	204.42	0	0.00	180.78	340.62	260.44	180.27	100.09	40.00
Haryana	4,841.00	4895	4399.45	20046.1	39270.29	53733.15	73213.88	98522.00	89985.22
Himachal Pradesh			1077.30	87.72	60.10	39.37	NR	23.70	20.97
Jammu and Kashmir	336.72	336.72	336.72	336.72	336.72	336.72	NR	336.72	336.72
Karnataka	6,073.77	155.29	908.18	1579.72	1870.86	2035.87	2097.69	5288.87	5506.13
Kerala	1,906.36	1627.43	1277.69	769.11	547.99	390.77	269.69	179.96	112.32
Pondicherry	0.51	0.25	0.75	0	0.00	0.00	NR	0.00	0.00
Punjab	1803.59	865.81	197.78	65.11	33.34	18.83	11.85	7.31	3.13
Rajasthan	3,145.73	3366.3	3645.56	3033.79	2719.10	NR	1656.83	1228.81	1896.67
Tamil Nadu	0	0	6389.87	6389.87	6389.95	6389.37	6389.87	6389.87	6389.87
Tripura	3461.34	0	44.50	40.23	40.23	40.23	40.23	NR	NR
Uttar Pradesh	2,44,972.49	3969.56	2829.04	1305.1	814.39	447.41	NR	109.28	41.54
West Bengal		399.36	0.00	83.03	59.36	59.36	59.36	1.78	NR
Total	12,15,562.68	20376.17	21106.84	33917.28	52482.95	63751.52	83919.67	112188.39	104332.57

Source: Annual Reports of NAFCARD. Note: NR denotes not reported

The table .17 shows the SCARDB Wise Borrowing outstanding from the State Governments from 2011-12 to 2020-21. The Borrowings Outstanding from 2011-12 to 2020-21 from the State Governments was Rs. 12,15,562.68 lakhs. It decreased to Rs. 104332.57 lakhs in 2020-21. This shows that, the amount of debt owed to the State Government was gradually went down from 2011-12 to 2020-21. The highest total borrowing outstanding of Rs.2,44,972.49 lakhs from the state Government was in Uttar Pradesh, followed by Karnataka Rs.6073.77 lakhs), in Gujarat and Haryana (Rs.4,841.00 lakhs). Tripura with Rs.3461.34 lakhs The lowest outstanding borrowing at SCARDB (Rs.40.00 lakh) with Gujarat, Rs.20.97 lakhs with Himachal Pradesh, Punjab with Rs.3.13 lakhs and Uttar Pradesh with Rs.41.54 lakhs in the year 2021.21

**Table 18: SCARDB wise Borrowings Outstanding the Year from Others from 2011-12 to 2020-21**

(Rs. in Lakhs)

Name of SCARDB	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21
Gujarat	63.92	106.31	51.47	455.93	0.00	0.00	0.00	0.00	0.00
Haryana	17,730.00	23650	27569.00	27380	26590.00	22709.67	17769.29	0.00	0.00
Himachal Pradesh	0.00	22	0.00	0	0.00	271.90	NR	147.28	88.38
Jammu and Kashmir	0.00	0	0.00	0	0.00	0.00	NR	0.00	0.00
Karnataka	0.00	0	0.00	0	0.00	44250.30	28053.10	0.00	0.00
Kerala	25,542.31	34408.31	12731.59	8256.63	365.13	5.33	70660.99	12682.33	5717.41
Pondicherry	709.66	0.25	754.96	511.51	633.50	534.66	NR	451.89	14.17
Punjab	0	865.81	0.00	0	0.00	0.00	18900.00	43600.00	17389.82
Rajasthan	0	3366.3	0.00	213.47	160.10	NR	9430.05	6149.35	500.00
Tamil Nadu	11,858.00	0.00	7635.00	10.8	8.10	5.40	2.70	34.62	607.17
Tripura	0	0.00	0.00	85.71	0.00	0.00	1401.67	NR	NR
Uttar Pradesh	0.00	3969.56	2500.00	166.73	0.00	20211.98	NR	9065.14	12229.68
West Bengal	0	399.36	424.59	0	0.00	0.00	0.00	0.00	NR
Total	138,668.70	20376.17	51666.61	37080.78	27756.83	87989.24	146217.80	72130.61	36546.63

Source: Annual Reports of NAFCARD. Note: NR denotes Not Reported

Table .18 shows borrowings outstanding from others such as NCDC, NHB, SCB, etc. from 2011-12 to 2020-21. The total borrowing outstanding of SCARDBS from other sources was Rs. 1,38,668.70 lakhs, and that decreases to Rs.365,46.63 lakhs in 2020-21, showing that there are drastic decline in the borrowing outstanding by the SCARDBS from other sources. In 2020-21, Kerala has the highest borrowing outstanding from other sources, with Rs.25,542.31 lakhs, and Gujarat has the lowest, with Rs.63.92 lakhs; in Punjab, the highest borrowing outstanding is Rs.17,389.82 lakhs, and Pondicherry has the lowest, with Rs.14.17 lakhs. The federal government and state governments have less outstanding borrowing from other sources than NABARD.

**Table 19: SCARDB-wise Total borrowing outstanding from 2011-12 to 2020-21**

(Rs. in Lakhs)

Name of SCARDB	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2020-21
Gujarat	14042.04	10061.42	6932.35	13257.36	14447.91	18105.61	12434.77	6911.63	11429.99	1671.25
Haryana	221086	232000	216357	193852.6	176278.2	173880.6	165209.2	157359.6	135831.4	119893.8
Himachal Pradesh	0	0	18446.51	18440.5	21331.5	26580.56	27355.83	27510.66	24227.08	23947.98
Jammu and Kashmir	616	6160	616	616	616	616	616	616	616	616
Karnataka	154030	154759.1	146635.7	139741.8	148048.6	146719.6	48731.22	141693.4	126547.9	124310.5
Kerala	212848.4	232777.6	283864.7	312101.8	481680.5	565962.5	577682.3	622408.4	596333.2	581171
Pondicherry	548	721	791.97	757.77	511.51	633.5	534.66	385.7	451.89	14.17
Punjab	200905.6	204860.3	212306.4	216314.8	233210.4	236863.3	214535.7	199928.4	180356.6	168519.6
Rajasthan	133491.1	125879.9	125936.6	125936.1	117324.9	119761.2	2270.08	113791.8	96674.69	98508.59
Tamil Nadu	18344.87	16452.87	16141.88	14024.87	6400.67	6398.05	6394.77	6392.57	6424.49	6997.04
Tripura	3491.22	3461.34	3515	2986.98	1899.78	1417.05	961.01	2003.34	NR	NR
Uttar Pradesh	260847.1	55,529.90	203390.7	157813.2	154855	151439	148867.1	137548.5	70876.54	54736.11
West Bengal	NA	NA	85289.88	84624.27	85565.2	81565.15	84030.41	89367.46	93950.26	93950.28
Total	1434659	1432144	1504722	1280468	1442170	1529922	1499623	1505918	1343720	1289379
CAGR = 1.19%										

Source: Annual Reports of NAFCARD. Note: NR denotes Not Reported



Table .19 presents the SCARDB-wise total borrowings outstanding from 2011-12 to 2020-21. The total borrowing outstanding in 2011-12 was Rs.1434659 lakhs, and it decreased to Rs. 1289379 lakhs in 2020-21. It indicates that, the total amount of borrowing outstanding has been decreased slightly in the years. Uttar Pradesh SCARDB has the highest total outstanding borrowing, with Rs.26084.71 lakhs, followed by Haryana (Rs.221086 lakhs), Kerala (Rs.212848.36 lakhs), and Punjab (Rs.200905.59 lakhs). The SCARDB Pondicherry had the lowest total outstanding borrowings in 2011-12, with Rs.548 lakhs. In 2020-21, the highest total borrowing outstanding was with Kerala amounting to (Rs.58117.966 lakhs), Punjab (Rs.168519.62 lakhs), and Karnataka (Rs.124310.51 lakhs). Pondicherry has the least amount of debt (Rs.14.17 lakhs). The Compound Annual Growth Rate (CAGR) for total borrowing outstanding between 2011-12 and 2020-21 is 1.19%. Which reveals that the total amount of borrowing outstanding in the fortioned years has slightly increased.

**Table 20: Year-wise Demand at Apex Bank-Level and Ultimate Borrowers'**

**Level form 2011-2021**

(Rs. in Lakhs)

Year	At Apex Bank Level	Year	At Ultimate Borrowers' Level
2011	1055406.30	2011	1184167.71
2012	1030991.14	2012	919881.95
2013	853914.27	2013	1068527.38
2014	852986.4	2014	1042881
2015	NA	2015	NA
2016	910546.24	2016	1160346.45
2017	1045164.62	2017	1257892.59
2018	1173424.27	2018	1411461.03
2019	NA	2019	NA
2020	1189825.44	2019	1447361.95
2021	1135533.43	2021	1411480.76

Source: Annual Reports of NAFCARD. Note: NA denotes Not Available

Table 3.20 shows the Year wise Demand at Apex Bank-Level and Ultimate Borrowers' Level from 2011-to 2021. The demand at the apex bank level in 2011 was 1055406.30 lakhs; it increased to 1135533.43 lakhs in 2021. The ultimate borrowers' level also increases from 1184167.71 lakhs to 1411480.76 lakhs in 2021. Between 2011 and 2021, both the apex banks and the ultimate borrower's demands increased.

**Table 21: Year-wise SCARDBs Collection at Apex Bank and ultimateBorrowers level from 2011 to 2021**

(Rs. in Lakhs)

<b>Year</b>	<b>At Apex Bank Level</b>	<b>Year</b>	<b>At Ultimate Borrowers' Level</b>
2011	419,236.90	2011	469,943.78
2012	477596.45	2012	482136.55
2013	490234.52	2013	392472.87
2014	507974.88	2014	581470.35
2015	470042.7	2015	551071
2016	547722.07	2016	652425.06
2017	443818.37	2017	483591.77
2018	545731.31	2018	611252.50
2019	NA	2019	NA
2020	500418.84	2020	558488.85
2021	554874.38	2021	577035.11

Source: Annual Reports of NAFCARD. Note: NA denotes Not Available

Table .21 shows the year-wise SCARDBs collection at Apex Bank andultimate borrower level from 2011 to 2021. The collection at the apex bank level is Rs.419,236.90 lakhs; it increased to Rs.554,874.38 lakhs in 2021. The collection atthe ultimate borrower level was Rs. 469,943.78 lakhs in 2011, and it increased to Rs.577035.11 lakhs in 2021. It indicated clearly that, the collection at the apex bank and ultimate borrower levels was increased from 2011 to 2021.

**Table 22: Year-wise SCARDBs Balance at Apex Bank and ultimateBorrowers' level from 2011 to 2021**

(Rs. in Lakhs)

<b>Year</b>	<b>At Apex Bank Level</b>	<b>Year</b>	<b>At Ultimate Borrowers' Level</b>
2011	617,566.00	2011	568,573.19
2012	577809.85	2012	702031.16
2013	540756.62	2013	527409.08
2014	345915.99	2014	487033.63
2015	382895.5	2015	491761.3
2016	362824.17	2016	507921.39
2017	601346.25	2017	774300.82
2018	627692.96	2018	800208.53
2019	NA	2019	NA
2020	689406.60	2020	888873.10
2021	580650.61	2021	834437.21

Source: Annual Reports of NAFCARD. Note: NA denotes Not Available

The table 3.22 presents the year-wise SCARDBs balance of amount after collection at Apex Bank and the ultimate borrower level from 2011 to 2021. The total balance at the apex bank level was 617,566.00 lakhs in 2011, and it decreased to 580,650.61 lakhs in 2021. In the same way, the balance at the ultimate borrower level is 568,573.19 lakhs, and it increases to 834437.21 lakhs in 2021. The balance at the apex bank level is decreasing, and the balance at the ultimate borrower level is between 2011 and 2021.

**Table .23: Year-wise percentage of Recovery to demand in SCARDBs from 2011 to 2021**

(Rs. in Lakhs)

<b>Year</b>	<b>At Apex Bank Level</b>	<b>Year</b>	<b>At Ultimate Borrowers' Level</b>
2011	95.70	2011	95.65
2012	45.25	2012	40.72
2013	47.55	2013	42.67
2014	59.49	2014	54.42
2015	55.11	2015	52.84
2016	60.15	2016	56.23
2017	42.46	2017	38.44
2018	46.51	2018	43.31
2019	NA	NA	NA
2020	42.06	2019	38.59
2021	48.86	2021	40.88

Source: Annual Reports of NAFCARD. Note: NA denotes Not Available

Table 3.23 shows the year-wise percentage of recovery to demand in SCARDBs from 2011 to 2021. The recovery rate at the apex bank was 95.70% in 2011, but it dropped to 48.86% by 2021. In addition, the recovery at the ultimate borrower level was 95.65% in 2011, but it fell to 40.88% in 2021. It indicates that there was a drastic decrease in the recovery of demand between 2011 and 2021.

**Table .24: State wise percentage of nonperforming assets to total loan outstanding of SCARD banks from 2011-12 to 2020-21**

Name of the Bank	% of NPA to Total Loan Outstanding as on 31.03.12	% of NPA to Total Loan Outstanding as on 31.03.13	% of NPA to Total Loan Outstanding as on 31.03.14	% Of NPA to Total Loan Outstanding as on 31.03.15	% of NPA to Total Loan Outstanding as on 31.03.16	% of NPA to total Loan Outstanding as on 31.03.17	% of NPA to Total Loan Outstanding as on 31.03.18	% of NPA to Total Loan Outstanding as on 31.03.19	% of NPA to Total Loan Outstanding as on 31.03.20	% of NPA to Total Loan Outstanding as on 31.03.21	% of NPA to Total Loan Outstanding as on 31.03.22
Assam	N.R.	97.62	97.62	92.45	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Bihar	0.00	95.16	99.34	98.06	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Chhattisgarh	0.00	59.35	70.73	97.07	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gujarat	51.29	40.13	43.46	43.46	49.21	51.22	55.02	55.42	56.40	60.78	55.09
Haryana	32.32	29.48	46.60	46.74	73.00	79.00	83.06	83.45	81.05	76.06	51.50
Himachal Pradesh	0.00	48.13	48.09	29.82	21.36	21.75	23.07	25.50	30.99	45.09	42.57
Jammu & Kashmir	18.95	13.68	9.89	10.80	11.85	17.17	20.22	26.93	27.72	38.29	45.69
Karnatak	28.31	26.83	26.49	23.37	23.46	21.64	22.71	29.32	32.43	32.43	27.10
Kerala	4.30	3.43	3.16	1.11	0.46	1.05	0.50	2.24	5.81	0.00	11.07
Madhya Pradesh	0.00	77.87	77.87	37.22	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Maharashtra	0.00	98.01	98.35	47.24	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Orissa	0.00	100.00	99.00	34.04	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Pondicherry	4.76	4.02	4.43	5.54	3.64	1.40	7.13	2.22	2.22	3.23	3.23
Punjab	2.37	3.07	2.04	1.38	3.61	4.08	4.53	17.11	27.66	31.75	37.31
Rajasthan	28.70	38.38	38.38	39.83	38.64	40.66	44.16	44.36	51.13	52.92	53.80
Tamil Nadu	16.34	15.36	10.31	19.07	61.23	20.27	17.03	15.64	15.64	10.50	11.92
Tripur	19.93	37.38	50.70	46.65	41.70	49.78	46.98	90.00	90.00	0.00	99.00
Utter Pradesh	58.79	58.71	46.30	43.41	42.56	45.61	44.11	44.31	44.31	96.46	80.19
West Bengal	0.00	18.82	26.88	26.13	25.02	23.70	23.27	23.87	23.98	23.98	24.51
Total	27.14	33.79	29.73	22.45	27.56	25.30	24.84	27.08	29.50	31.86	31.89
CAGR = 1.63%											

**Graph .6: State wise percentage of non-performing assets to total loan outstanding of SCARD banks from 2011-12 to 2020-21**

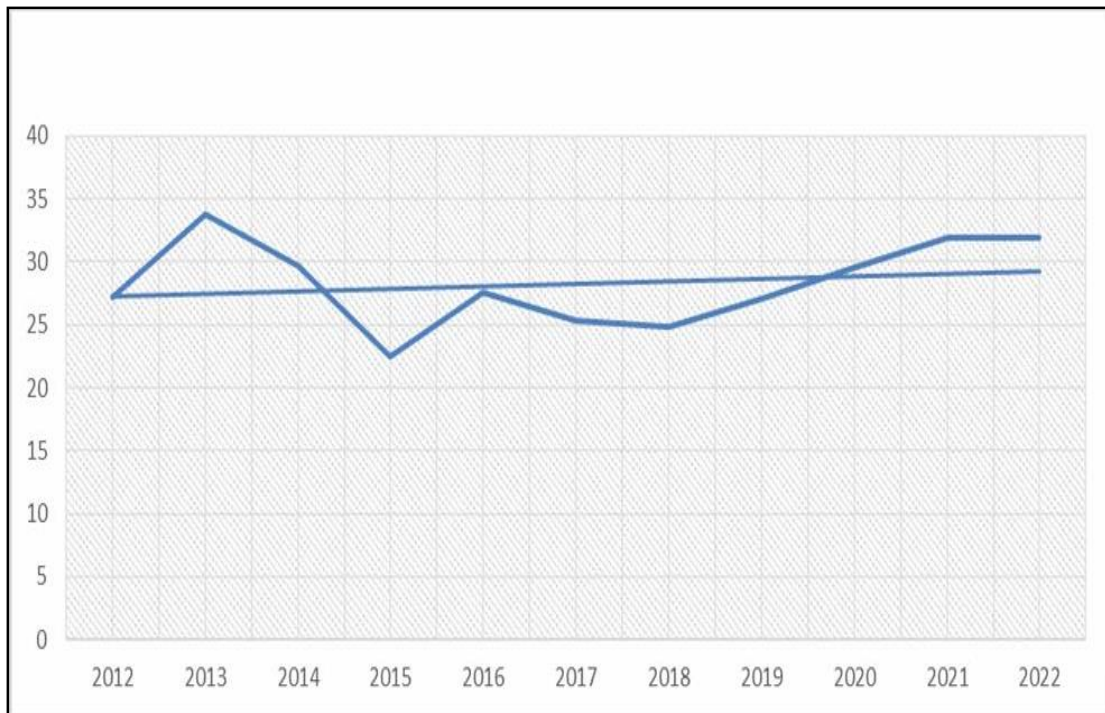


Table 3.24 and Graph 3.6 present State-wise Percentage of Non-performing Assets of SCARD Banks to Total Loan Outstanding form 2012-2022. The total NPA percentage of loan outstanding in 2012 is 27.14%, it is 25.30 percent in 2017 and 31.89 percentage in 2022. The CAGR of total percentage of NPAs between the 2011-12 to 2021-22 is 1.63%. It shows that, the percentage of NPAs has slightly increased in the mentioned study period. The highest percentage of NPAs in 2012 is in Uttar Pradesh SCARDB 58.79% followed by Gujarat (51.29%) and Haryana (32.32%). The highest percentage of NPAs in SCARDBs in 2022 is in Tripura SCARDB with 99% NPAs, followed by Uttar Pradesh SCARDB with 80.19% and Gujarat (55.09%)

Credit plays a significant and important role in agricultural development. Agriculture in our country is dominated by small and marginal farmers, exacerbating the problem of institutional finance availability and accessibility for these farmers. The Cooperative Agricultural and Rural Development Banks first to provide agricultural investment financing and founded specifically for that purpose. Total disbursement of loan to farm sector in 2011-12 was 203544 lakhs; it increased to Rs.243448 lakhs in 2015-16, and it decreased to Rs. 207270 lakhs in 2020-21. The amount disbursed to farm sector does not follow a common trend. During the study period, loan disbursements to the non-farm sector increased. The study indicates that southern states, such as Kerala, Tamil Nadu, and Karnataka,

received highest loan in 2020-21. Kerala and Karnataka SCARDBs have higher loan disbursements; in the same way, both have a high loan balance outstanding. Kerala SCARDB has the highest non-farm sector outstanding in 2011-12 and 2020-21. Kerala SCARDB has highest loan outstanding in the years, and Karnataka SCARDB is among the top five SCARDBs in terms of loan outstanding. In 2011-12, Karnataka borrowed the most from NABARD, but it is in third place in 2021. SCARDB borrows almost entirely from state governments in 2019-2020 and 2020-21. The study found that compared to NABARD, the central government, and state governments, borrowed less from other sources. Kerala is at the top in total borrowing, as well as from NABARD in recent years. Compared to NABARD, the central government, and state governments, borrowing outstanding from other sources is less. The balance at the apex bank level is decreasing, and the balance at the ultimate borrower level is between 2011 and 2021. The KSCARD bank deposits, reserve fund, total loan disbursed, and total share capital have increased during the study period, while the loan recovery percentage has decreased during the same period. Overall, the KSCARD plays a vital role in the development of rural areas.

## **SUMMARY, SUGGESTIONS, FINDINGS AND CONCLUSION**

### **Important Findings from the study**

- 1). The total loan disbursement of the SCARDBs to the farm sector in 2011-12 is 203544 lakhs, it increases to 243448 lakhs in 2015-16 and decreases to 207270 lakhs in 2020-21. The amount disbursement to the Farm sector does not follow the common trend. The CAGR of the loan disbursement to the farm sector is -0.18, which indicates a very slight increase of loan over a period of time has been observed.
- 2). The compounded annual growth rate of the loan disbursement of SCARDBs to the non-farm sector is 4% between 2011-12 and 2020-21. The study indicates that, the southern states such as Kerala, Tamil Nadu, and Karnataka received the highest loan in 2020-21 from SCARDBs. It was observed from the study that, the highest loan outstanding is in Kerala SCARDB (Rs. 238917.42 lakhs), followed by Karnataka SCARDB with Rs. 174609.3 lakhs. Kerala and Karnataka SCARDBs has higher loan disbursements trend.

3) Lowest non-farm sector loan outstanding was observed with Jammu and Kashmir SCARDB with Rs. 1,750.63 lakhs where as the Kerala SCARDB disbursed the highest loan towards non-farm sector in 2011-12, 2012, and 2020-21. It was also found from the study that, the Kerala SCARDB has the highest loan outstanding during the study period. The Karnataka SCARDB was on the top five lists for having loan outstanding when compared to other SCARD Banks in the country.

4) In 2011-12 Karnataka borrowed the highest amount of loan from NABARD but it was in the third place in 2021. The total borrowing of SCARDBs during the study period from the central government was Rs. 2589.78 lakhs, which has been decreased from 1027.92 lakhs in 2015-16 to -386.21 lakhs in 2017-18.

5) SCARDBs borrow almost entirely from state governments in 2019-20, 2020-21.

The state with lowest borrowings was observed in Pondicherry SCARD Bank, with Rs.436.98 lakhs in 2011–12. In 2020–21, the highest loan with Rs .251720 lakhs borrowing was with the Kerala, followed by Punjab (37540 lakhs), Karnataka (17909 lakhs), and Rajasthan ((14350 lakhs). Uttar Pradesh has the lowest borrowing in 2020–21, at Rs. 400 lakhs.

6) Kerala has the most debt due 2020–21, with 575228.91 lakhs. This is followed by Karnataka, with 117413.87 lakhs, and Rajasthan, with 95215.25 lakhs. It indicates that Kerala is at top in total borrowing, borrowings from NABARD in recent years.

7) Pondicherry has the lowest outstanding borrowing at SCARDB (9.33 lakh). In 2020-21, the highest total outstanding borrowing from the central government is in Haryana (3441.3 lakhs), followed by Karnataka (1390.51 lakhs) and Rajasthan (1390.51 lakhs). The state with the lowest borrowing is Gujarat with 0.37 lakhs.

8) The central government and state governments have less outstanding borrowing from other sources than NABARD.

9) The CAGR for total borrowing outstanding between 2011–12 and 2020–21 is 1.19%. It indicates that the total amount of borrowing outstanding in the portioned years has slightly increased.

10) The collection at the ultimate borrower level was 469,943.78 lakhs in 2011, and it increased to 577035.11 lakhs in 2021. It shows that collection at the apex bank and ultimate borrower levels increased from 2011 to 2021.



- 11) The balance at the apex bank level is decreasing, and the balance at the ultimate borrower level is between 2011 and 2021.
- 12) The recovery at the ultimate borrower level was 95.65% in 2011, but it fell to 40.88% in 2021. It clearly shows that there was a drastic decrease in the recovery of demand between 2011 and 2021.
- 13) Except for 2008–09 and 2019–2020, there is a positive growth rate in deposits of KSCARDB. The factors for the positive growth rate in deposits are the number of memberships, pending withdrawals of deposits by the members, deposits received to adjust the final loan installments, and share capital received in advance.
- 14) The compound annual growth rate of the total investment of KSCARDB is 2 percent, with a meaningful investment of Rs. 25445.23 crores and a standard deviation of Rs. 10080.98 crores for KSCARD bank during the study period.
- 15) KSCARD bank is not concentrating on earning a huge amount of profit when it earns some percentage of profit from reserve funds and accounts. Except for 2010–11, 2018–19, and 2019–2020, the growth in the Reserve Fund is fixed and uniform; this is only because of limited amount of profit earned by the bank.
- 16) The funds obtained from NABARD and own funds received in the form of investments, deposits, and other sources are the main sources of funding for loan issuance. Except for the years 2007–08, 2015–16, and 2017–18, the KSCARD Bank's loan disbursements have increased year over year. This is mostly due to NABARD's prompt disbursement of money and funds generated internally. On the other hand, the KSCARD Bank's overall loan disbursements have decreased due to NABARD cash release delays and insufficient deposit mobilization.
- 17) The share capital of KSCARD Bank represents the membership fees collected from the PCARDBs. While observing the trend analysis relating to share capital, it is found to have linear positive growth. A further increase in the number of members is also one of the reasons for the increase in share capital.
- 18) in deposits is Rs. 4754.86 lakhs for combined PCARD banks during study period.

## CONCLUSION

Agriculture is the most important economic sector in India. “Almost 33 percent of the Gross Domestic Product (GDP) is contributed by agriculture and allied activities. They provide a means of subsistence for over two-thirds of the labour force. “Proportion of agricultural products to total export earnings, both in their unprocessed and refined forms, is very considerable.” The National Commission (1976) on Agriculture underlined that the agricultural sector must expand at a significantly faster rate than in the past, not only for its own benefit but also for the good of the economy. Consequently, the economy of the nation is entirely dependent on the success of the agricultural sector. The present study uses the appropriate tools and techniques to analyze the data. The descriptive statistics Mean, Median, Standard Deviation, . Compound Annual Growth Rate (CAGR), Annual Growth Rate and the Trend Analysis Methods etc. have been employed/used to interpret the data.

Present study is based on the secondary data collected from different published sources. The Secondary data analysis found that, the government is providing more loans for farming purposes, and there is a difference between the loans. Sanction to the farm and non-farm activities; the loan disbursement was decreased slightly from the study years. The southern states such as Kerala, Tamil Nadu, and Karnataka received the highest loan from the SCARDB. Kerala SCARDB has the highest loan outstanding among the southern states. KSCARD bank is not concentrating on earning a huge amount of profit when it earns some percentage of profit from reserve funds and accounts. Hence it is concluded that the Specialized institutions called the state cooperative agriculture and rural development banks have to be given much importance so as encourage both farm communities by pushing long term credits for investment purpose and also to support cooperative movement. These banks should also be encouraged by the state and central government by way of extending financial support at a nominal rate of interest, withdrawing the conditions imposed by the concerned state government while giving guarantee. Minimization of guarantee charges, adoption of laissez- faire policy i.e. non intervention of the government in the administration of the banks etc. so that those banks will survive in the future.

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