

**Appendix Table V.10: Asset Quality of State Co-operative Agriculture and Rural Development Banks**

(Amount in ₹ crore)

Item	As at end-March		Percentage Variation	
	2023	2024 <sup>P</sup>	2022-23	2023-24
1	2	3	4	5
<b>A. Total NPAs (i+ii+iii)</b>	<b>7,571</b>	<b>8,070</b>	<b>0.7</b>	<b>6.6</b>
i. Sub-standard	2,362 (31.2)	2,595 (32.2)	-15.2	9.8
ii. Doubtful	5,173 (68.3)	5,441 (67.4)	10.0	5.2
iii. Loss	35 (0.5)	34 (0.4)	2.2	-3.5
<b>B. Gross NPA Ratio (per cent)</b>	<b>36.5</b>	<b>38.3</b>		
<b>C. Recovery to Demand Ratio (per cent) *</b>	<b>44.8</b>	<b>40.8</b>		

P: Provisional.

\*: Recovery for the financial year is taken as on 30th June.

**Notes:** 1. Figures in parentheses are proportions to total NPAs.

2. Y-o-y variations could be slightly different because absolute numbers have been rounded off to ₹1 crore in the table.

3. Components may not add up to the exact total due to rounding off.

**Source:** NABARD.