

Appendix Table V.14: Asset Quality of Primary Co-operative Agriculture and Rural Development Banks

(Amount in ₹ crore)

Item	At end-March		Percentage Variation	
	2023	2024 ^P	2022-23	2023-24
1	2	3	4	5
A. Total NPAs (i+ii+iii)	6,371	6,144	-5.9	-3.6
i. Sub-standard	2,552 (40.1)	2,408 (39.2)	-12.8	-5.6
ii. Doubtful	3,784 (59.4)	3,635 (59.2)	-0.7	-3.9
iii. Loss	36 (0.6)	101 (1.6)	17.9	181.4
B. Gross NPA Ratio (per cent)	39.7	38.6		
C. Recovery to Demand Ratio (per cent)*	39.1	43.1		

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.

4. Data for financial year 2022-23 are available in respect of 607 of 608 reported PCARDs and data for financial year 2023-24 are available in respect of 608 of 609 reported PCARDs.

Source: NABARD.