



## PERFORMANCE ANALYSIS OF THE STATE COOPERATIVE AGRICULTURE AND RURAL DEVELOPMENT BANKS IN INDIA

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### ABSTRACT

India is an agricultural nation, with 70% of its population residing in rural areas. Cooperatives, which are the engine of the Indian economy and the mechanism for all development activities, are the lifeblood of the country. Cooperative banks serve a crucial role in boosting the common individual and financing his business and personal requirements, particularly in rural areas dominated by agriculture. The study tries to analyse the financial performance of thARDBs in India. The study is based on secondary data. The study collected secondary data from different periodicals, newspapers, books, research reports published by research organizations, and national and international journals. The study found that Kerala, Tamil Nadu, and Karnataka received the most loan in 2020-21. Kerala and Karnataka SCARDBs have substantial loan disbursements and loan balances. In 2011-12 and 2020-21, Kerala had the most non-farm outstanding. Kerala SCARDB has the most outstanding loans in the listed years, and Karnataka is in the top 5. Karnataka borrowed the most from NABARD in 2011-12, but in 2021 it's third. SCARDB borrows from state governments in 2019-2020 and 2020-21

*Keywords: Agriculture, Performance, cooperatives, outstanding*

### INTRODUCTION

India is an agricultural nation, with 70% of its population residing in rural areas. Cooperatives, which are the engine of the Indian economy and the mechanism for all development activities, are the lifeblood of the country. Cooperative banks serve a crucial role in boosting the common individual and financing his business and personal requirements, particularly in rural areas dominated by agriculture. Various biological

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markers can be used to estimate the ecological state of a body of water (Tamizhazhagan and Pugazhendy, 2016).

Since its inception in 1904, the cooperative credit framework has served Indian society through numerous ups and downs. (Anil Kumar Soni 2012) , Despite agriculture's falling contribution to India's Gross Domestic Product (GDP), the agricultural sector has played a significant part in the country's economy. Surprisingly, the number of persons involved in agriculture has not decreased significantly. The majority of the people are still economically dependent on agriculture. Therefore, the rapid expansion of the agricultural sector has become essential for achieving a speedier and more inclusive economic expansion. There are a lot of factors preventing the agriculture industry from expanding at a higher The unavailability of timely loans has been one of the challenges faced by the agriculture industry. A number of institutions, including commercial banks, Regional Rural Banks, and a multitude of cooperative institutions, provide financing to rural agriculture. The cooperative institutions offer both short- and long-term loans for a variety of objectives. (Shiva kumara 2016)

### **Need for the Study**

The cooperative structure is supported by solid economic and social foundations. The economic rationale behind the founding of a cooperative and the expansion of the cooperative movement is the existence of glaring discrepancies in the distribution of wealth and income, as well as the necessity to moderate these imbalances through cooperation.

### **Statement of the Problems**

The cooperative sector faces poor loan recovery due to persuasive policy, different interest rates from commercial and private banks and customer-friendly technological solutions from nationalised and private banks, a limited PACCS operating area, high transaction costs, and an undiversified lending policy. Management needs staff rationalisation and innovative management strategies. To overcome the concerns mentioned, borrowers must be sensitised to repay cooperative loans on time and cooperative institutions must implement



consumer/farmer-friendly technologies. In agriculture, horticultural development and godown construction must be prioritized. Horticultural, herbal, wasteland, and micro-irrigation lending must be expanded.

Diversified lending for profit must be encouraged. PACCS is establishing CSCs, Agri-clinics, and Argo Service Centres to diversify its activities. Study goals. Study cooperative banking's agricultural loans and rural development performance. To lend to SCARDBs for NABARD- and Registrar-approved purposes.

### Objectives

- To evaluate the financial performance of the SCARDBs in India.

### Methodology

The study is based on secondary data. The study collected secondary data from different periodicals, newspapers, books, research reports published by research organizations, and national and international journals.

### Data analyses

**Table -1 State Wise Total Loans Disbursed to SCARDBs from 2011-12 to 2020-21**

(Rs in Lakhs )

| Name of SCAR DB  | 2011-12     | 2012-13      | 2013-14      | 14-15       | 15-16       | 16-17       | 17-18       | 18-19       | 19-20       | 2020-21     |
|------------------|-------------|--------------|--------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Gujarat          | 1786<br>1.8 | 19008.<br>81 | 17550.<br>83 | 1755<br>0.8 | 1539<br>5.4 | 1425<br>6.1 | 1763<br>4.7 | 1495<br>6.8 | 1365<br>2.3 | 1177<br>6.6 |
| Haryana          | 3943<br>7   | 17296        | 6677.3<br>0  | 6677.<br>3  | 1710<br>0.9 | 9835        | 7549.<br>22 | 2643.<br>59 | 8948.<br>45 | 3998.<br>26 |
| Himachal Pradesh | 4604.<br>38 | 2713.9<br>5  | 2713.9<br>5  | 7007.<br>18 | 9513.<br>83 | 8746.<br>46 | 8217.<br>82 | 8502.<br>67 | 5813.<br>49 | 6275.<br>58 |
| J& K             | 692.9<br>3  | 679.69       | 679.69       | 1741.<br>9  | 1311.<br>15 | 788.9<br>4  | 1268.<br>75 | 1182.<br>79 | 904.4<br>3  | 793.6<br>2  |
| Karnata          | 2087        | 21771.       | 22564.       | 3327        | 2843        | 4507        | 1985        | 2337        | 2699        | 4278        |



|                  |             |               |               |             |             |             |             |             |             |             |
|------------------|-------------|---------------|---------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| ka               | 9.5         | 25            | 58            | 1.2         | 0.6         | 7           | 8.2         | 7.1         | 3.3         | 3.7         |
| Kerala           | 1265<br>00  | 15696.<br>82  | 195295<br>.91 | 1979<br>70  | 2051<br>39  | 2038<br>94  | 2327<br>55  | 2209<br>52  | 2217<br>63  | 2673<br>94  |
| Pondich<br>erry  | 1419.<br>59 | 1658.8<br>6   | 1642.4<br>0   | 1744.<br>87 | 1949.<br>4  | 2427.<br>55 | 2381.<br>76 | 2441.<br>57 | 2375.<br>86 | 2534.<br>59 |
| Punjab           | 4870<br>8.8 | 43166.<br>36  | 50111.<br>70  | 5895<br>8.2 | 5617<br>9.9 | 4916<br>3.9 | 2865<br>2.5 | 1748<br>6.2 | 1254.<br>23 | 5078.<br>42 |
| Rajastha<br>n    | 2294<br>6.4 | 18266.<br>18  | 23765.<br>42  | 2186<br>6.9 | 2436<br>9.3 | 1952<br>7.8 | 1952<br>7.8 | 1393<br>2.5 | 7939.<br>28 | 1527<br>2.8 |
| Tamil<br>Nadu    | 4552<br>8   | 64678.<br>76  | 82804.<br>95  | 9520<br>2.9 | 8129<br>8.5 | 6763<br>3.8 | 7003<br>7.4 | 7732<br>2.4 | 9747<br>4.8 | 1114<br>26  |
| Tripura          | 769         | 641.70        | 107.88        | 229.0<br>6  | 299.7<br>9  | 63.25       | 13.7        | 0           | NR          | NR          |
| Uttar<br>Pradesh | 5681<br>4.7 | 40653.<br>06  | 5581.8<br>2   | 5903<br>3.9 | 6557<br>0.9 | 2358<br>4.8 | 6251.<br>27 | 1517<br>4.5 | 5108.<br>53 | 2327.<br>92 |
| West<br>Bengal   | 2248<br>5.6 | 5277.5<br>2   | 16053.<br>2   | 1921<br>1.7 | 1953<br>0.7 | 1876<br>7.5 | 2233<br>3.8 | 2509<br>0.4 | 2921<br>1.9 | 2921<br>1.9 |
| Total            | 4142<br>31  | 449845<br>.19 | 371081<br>.54 | 5204<br>65  | 5260<br>89  | 4637<br>66  | 4363<br>92  | 4230<br>62  | 4214<br>40  | 4988<br>74  |

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

Table 1 displays the loan disbursements made by SCARDBs by state from 2011-12 through 2020-21. The total amount of loans given to SCARDBs rises from 4,14,231 lakhs to 4,98,874 lakhs. In 2011-12, Kerala SCARDB received the highest loan with 1,265,000 lakhs, followed by Uttar Pradesh SCARDB with 1,265,000 lakhs and Punjab SCARDB with 48708,8 lakhs. The lowest loan disbursed to Jammu and Kashmir in 2011-12 was 692,93 lakhs. In 2020-21, Kerala SCARDB received the largest loan, a total of 267394 lakhs, followed by Tamil Nadu with 111426 lakhs, Karnataka SCARDS with 42783.7 lakhs, and West Bengal with 29211.9 lakhs. 793.62 lakhs were the lowest loan disbursed in Jammu & Kashmir in 2020-21. It is



evident that the states in the south, including Kerala, Tamil Nadu, and Karnataka, received the largest loan in 2020-21.

**Table 2 State / SCARDBs Wise Total loan outstanding from 2011-12 to 2020-21.**

(Rs in Lakhs )

| Name of SCAR DB  | 2011-12     | 2012-13  | 2013-14  | 14-15    | 15-16    | 16-17    | 17-18    | 18-19    | 19-20    | 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 & 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    | 62123.2<br>6     | 6954<br>6.33 | 6954<br>6.33 | 7748<br>3.84 | 7349<br>7.14 | 1483<br>02.4 | 6643<br>9.25 | 7075<br>7.45 | 9284<br>6.82 | 1066<br>96.1 |
| Tripura       | 3461.34          | 3035         | 3035         | 2392.<br>59  | 2245.<br>94  | 1935.<br>01  | 1646.<br>94  | 1322.<br>58  | NR           | NR           |
| Uttar Pradesh | 3,69,18<br>5.31  | 3691<br>85.3 | 3691<br>85.3 | 2716<br>23.6 | 3525<br>08.9 | 3525<br>08.9 | 3360<br>79.5 | 3132<br>80.5 | 2807<br>06.5 | 2563<br>37.5 |
| West Bengal   |                  | 1060<br>45.8 | 1060<br>45.8 | 1070<br>19.6 | 1067<br>08.3 | 1076<br>15   | 1100<br>15.6 | 1144<br>62.6 | 1246<br>90.6 | 1246<br>90.6 |
| Total         | 11,36,4<br>02.99 | 1796<br>057  | 1796<br>057  | 1788<br>300  | 1943<br>930  | 2082<br>078  | 2055<br>135  | 2067<br>926  | 2010<br>257  | 2092<br>662  |

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

The table displays State / SCARDBs Total Outstanding Loans from 2011-12 to 2020-21. The overall outstanding loan balance for SCARDBs is 11,36,402,99 lakhs and will rise to 208,266,6 lakhs in 2020-21. In 2011-12, Uttar Pradesh SCARDB had the most outstanding loans with 3,69,185.31 lakhs, followed by Kerala (2,64,458.71 lakhs), Haryana (2,09,967.00 lakhs), and Karnataka (1,33,612.44 lakhs). The lowest outstanding loan is in Jammu and Kashmir (1,662.14 lakhs). In 2020-21, Kerala SCARDBs would have the highest outstanding loan balance with 765277.5 lakhs, followed by Uttar Pradesh (256337.5 lakhs), Punjab (211030 lakhs), and Karnataka (199956.3 lakhs). In 2020-21, the lowest outstanding loan was held by the Pondicherry SCARDB with 3,702 lakhs. Karnataka SCARDB is among the top five SCARDBs with the most outstanding loans throughout the aforementioned years, whereas Kerala SCARDB has the highest outstanding loans.

**Table 3 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.<br>01 | 0       | 0       | 10000   | 1000<br>0 |



|                  |       |       |       |       |       |       |         |        |       |       |
|------------------|-------|-------|-------|-------|-------|-------|---------|--------|-------|-------|
| Haryana          | 54982 | 41223 | 49202 | 49202 | 56867 | 74495 | 56309.4 | 20000  | 10000 | 1000  |
|                  |       |       | .5    | .5    | .7    | .1    | 7       |        |       | 0     |
| Himachal Pradesh | 15871 | 1057  | 1057  | 4500  | 6369. | 10000 | 6667.9  | 6830.6 | 3851. | 3851. |
|                  | .1    |       |       |       | 81    |       |         |        | 6     | 6     |
| Jammu & Kashmir  | NR    | NR    | 0     | 0     | 0     | 0     | 0       | 0      | 0     | 0     |
| Karnataka        | 94636 | 8564. | 11198 | 24379 | 26356 | 25949 | 2011.57 | 28700. | 17909 | 1790  |
| a                | .7    | 19    | .2    | .1    | .4    | .6    |         | 65     |       | 9     |
| Kerala           | 1489. | 88242 | 82800 | 14047 | 14500 | 16903 | 1245010 | 90405  | 25172 | 2517  |
|                  | 94    | .7    |       | 9     | 9     | 2     | 50      |        | 0     | 20    |
| Pondicherry      | 436.9 | 392.1 | 389.1 | 461.8 | 581.7 | 0     | 130.84  | -      | NR    | 418.9 |
|                  | 8     | 8     |       | 2     | 6     |       |         | 148.96 |       | 7     |
| Punjab           | 40196 | 45074 | 43000 | 53200 | 51808 | 53829 | 28652.0 | 33102. | 50464 | 3754  |
|                  | .7    | .6    |       |       | .3    | .9    | 1       | 14     |       | 0     |
| Rajasthan        | 20514 | 22188 | 21873 | 17576 | 20478 | 25279 | 32756.1 | 32423. | 29090 | 1435  |
| n                | .4    | .1    | .9    | .7    | .9    | .7    | 6       | 55     | .4    | 0     |
| Tamil Nadu       | 9983  | 10250 | 12743 | 15113 | 490   | 0     | 0       | 0      | 27.72 | 575.2 |
|                  |       |       |       |       |       |       |         |        |       | 5     |
| Tripura          | 3748. | 11.87 | 0     | 0     | 0     | 0     | 0       | 0      | NR    | NR    |
|                  | 92    |       |       |       |       |       |         |        |       |       |
| Uttar Pradesh    | NR    | NR    | 0     | 45478 | 45028 | 45000 | 36883.9 | 35709. | 7712  | 400   |
|                  |       |       |       | .1    | .8    |       | 8       | 93     |       |       |
| West Bengal      | 51286 | 15633 | 13000 | 12998 | 16500 | 15000 | 21200   | 25000  | 27000 | 0     |
|                  | .6    | .4    |       | .6    |       |       |         |        |       |       |
| Total            | 29314 | 23263 | 24416 | 37839 | 37839 | 42678 | 308878. | 27202  | 40777 | 3614  |
|                  | 6     | 7     | 4     | 1     | 1     | 6     | 77      | 2.9    | 4     | 23    |

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

Table 3 displays the total SCARDB borrowings from 2011-2012 to 2020-2020. In 2011-12, the overall debt is 29314,6 lakhs; by 2020-21, it will reach 361423 lakhs. From 2011-2012 to 2020-21, the overall amount borrowed grows dramatically. The state of Karnataka has the greatest overall borrowing at 94636.8 lakhs, followed by Haryana (54982 lakhs), West Bengal (51286.6), and Punjab (40196.7 lakhs). In 2011-12, Pondicherry had the lowest level



of debt, at 436.98 lakhs. In 2020-21, Kerala will borrow the most (251720 lakhs), followed by Punjab (35490 lakhs), Karnataka (1,7909 lakhs), and Rajasthan (14350 lakhs). Uttar Pradesh, with 400 million, has the lowest borrowing in 2020-21.

**Table 4 SCARDB wise total borrowings outstanding from 2011-12 to 2020-21**

(Rs. In Lakhs)

| Name of SCARDB   | 2011-12      | 2012-13      | 2013-14      | 14-15        | 15-16        | 16-17        | 17-18        | 18-19        | 19-20        | 2020-21      |
|------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Gujarat          | 1404<br>2.04 | 10061.<br>42 | 6932.<br>35  | 1325<br>7.36 | 1444<br>7.91 | 1810<br>5.61 | 1243<br>4.77 | 6911.<br>63  | 1142<br>9.99 | 1671.<br>25  |
| Haryana          | 2210<br>86   | 23200<br>0   | 2163<br>57   | 1938<br>52.6 | 1762<br>78.2 | 1738<br>80.6 | 1652<br>09.2 | 1573<br>59.6 | 1358<br>31.4 | 1198<br>93.8 |
| Himachal Pradesh | 0            | 0            | 1844<br>6.51 | 1844<br>0.5  | 2133<br>1.5  | 2658<br>0.56 | 2735<br>5.83 | 2751<br>0.66 | 2422<br>7.08 | 2394<br>7.98 |
| J & K            | 616          | 6160         | 616          | 616          | 616          | 616          | 616          | 616          | 616          | 616          |
| Karnataka        | 1540<br>30   | 15475<br>9.1 | 1466<br>35.7 | 1397<br>41.8 | 1480<br>48.6 | 1467<br>19.6 | 4873<br>1.22 | 1416<br>93.4 | 1265<br>47.9 | 1243<br>10.5 |
| Kerala           | 2128<br>48.4 | 23277<br>7.6 | 2838<br>64.7 | 3121<br>01.8 | 4816<br>80.5 | 5659<br>62.5 | 5776<br>82.3 | 6224<br>08.4 | 5963<br>33.2 | 5811<br>71   |
| Pondicherry      | 548          | 721          | 791.9<br>7   | 757.7<br>7   | 511.5<br>1   | 633.5        | 534.6<br>6   | 385.7        | 451.8<br>9   | 14.17        |
| Punjab           | 2009<br>05.6 | 20486<br>0.3 | 2123<br>06.4 | 2163<br>14.8 | 2332<br>10.4 | 2368<br>63.3 | 2145<br>35.7 | 1999<br>28.4 | 1803<br>56.6 | 1685<br>19.6 |
| Rajasthan        | 1334<br>91.1 | 12587<br>9.9 | 1259<br>36.6 | 1259<br>36.1 | 1173<br>24.9 | 1197<br>61.2 | 2270.<br>08  | 1137<br>91.8 | 9667<br>4.69 | 9850<br>8.59 |
| Tamil            | 1834         | 16452.       | 1614         | 1402         | 6400.        | 6398.        | 6394.        | 6392.        | 6424.        | 6997.        |





|               |          |            |          |          |         |          |          |          |          |          |
|---------------|----------|------------|----------|----------|---------|----------|----------|----------|----------|----------|
| Nadu          | 4.87     | 87         | 1.88     | 4.87     | 67      | 05       | 77       | 57       | 49       | 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%     |          |            |          |          |         |          |          |          |          |          |

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

Table 4 displays, by SCARDB, the total outstanding borrowings from 2011-12 to 2020-21. In 2011-12, the entire amount of outstanding debt is 1434659 lakhs, and it will fall to 1289379 lakhs in 2020-21. It indicates a small decline in the total amount of outstanding debt during the specified years. The state with the biggest total outstanding debt is Uttar Pradesh SCARDB, with 2,608,47.11lakhs, followed by Haryana, Kerala, and Punjab (200905.59 lakhs). With 548 lakhs due in 2011-12, Pondicherry SCARDB had the lowest overall debt. In 2020-21, the states of Kerala (581170.96 lakhs), Punjab (168519.62 lakhs), and Karnataka will have the largest total outstanding debt (124310.51 lakhs). The lowest outstanding debt is in Pondicherry (14.17 lakhs). The CAGR for total outstanding borrowings between 2011-12 and 2020-21 is -1%. It reflects a decline in the total amount of outstanding debt during the specified years.



**Table 5 Year-wise Demand at Apex Bank-Level and Ultimate Borrowers' Level form 2011-2021**

(Rs. In Lakhs)

| Year | AtApexBank-Level | Year | AtUltimateBorrowers'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 5 displays the Yearly Demand at the Apex Bank and Ultimate Borrower Levels. The demand at the level of the central bank in 2011 is 1055406.30 lakhs, and it will rise to 1135533.43 lakhs in 2021. In 2021, the total amount borrowed will increase from 1184167.71 lakhs to 1411480.76 lakhs. Between 2011 and 2021, demand from both the level of apex banks and final borrowers rises.



**Table 6 Year-wise SCARDBs Collection at Apex bank and ultimate borrowers level from 2011 to 2021**

(Rs. In Lakhs)

| Year | AtApexBankLevel | Year | AtUltimateBorrowers'Level |
|------|-----------------|------|---------------------------|
| 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 6 presents the collection of SCARDBs by the apex bank and ultimate borrowers each year from 2011 to 2021. The apex bank's collection is 419,236.90 lakhs, and it will climb to 5,548,743.38 lakhs in 2021. In 2011, the amount collected from ultimate borrowers was 469,943.78 lakhs; by 2021, it will have risen to 577,035.11 lakhs. Between 2011 and 2021, collections at the level of the most senior banks and the most senior debtors grew.

**Table 7 Year-wise SCARDBs Balance at Apex bank and ultimate borrowers level from 2011 to 2021**

(Rs. In Lakhs)

| Year | AtApexBank-Level | Year | AtUltimateBorrowers'Level |
|------|------------------|------|---------------------------|
| 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

Table 7 displays the Yearly SCARDBs Balance at the Apex bank and final borrower level. In 2011, the total balance at the apex bank is 617,566.00 lakhs; by 2021, it will have decreased to 580650.61 lakhs. Similarly, the balance at the level of the final borrowers is 568,573.19 lakhs and will rise to 8,344,372.21 lakhs in 2021. The balance at the level of the apex bank is reduced, and the balance at the level of the ultimate borrowers is between 2011 and 2021.

**Table 8 Year-wise percentage of Recovery to demand in SCARDBs from 2011 to 2021**

(Rs. In Lakhs)

| Year | AtApexBank-Level | Year | AtUltimateBorrowers'Level |
|------|------------------|------|---------------------------|
| 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 8 displays the recovery-to-demand Ratio by Year for SCARDBs from 2011 to 2021. In 2011, the recovery at the apex bank level is 95.70 percent, but in 2021, it falls to 48.86 percent. And recovery at the level of final debtors is 95.65 percent in 2011 and 40.88 percent in 2021. The ratio of recovery to demand would drastically decline between 2011 and 2021.

## CONCLUSION

Agriculture relies on credit. Our country's agriculture is dominated by small and marginal farmers, worsening their access to institutional credit. Cooperative Agricultural and Rural Development Banks were the first to finance agricultural investments. In 2011-12, the farm sector received 203544 lakhs, in 2015-16 243448 lakhs, and 2020-21 207270 lakhs. Farm sector payouts buck the trend. Non-farm loan disbursements rise during the study. Kerala, Tamil Nadu, and Karnataka received the most loan in 2020-21. Kerala and Karnataka SCARDBs have substantial loan disbursements and loan balances. In 2011-12 and 2020-21, Kerala had the most non-farm outstanding. Kerala SCARDB has the most outstanding loans in the listed years, and Karnataka is in the top 5. Karnataka borrowed the most from NABARD in 2011-12, but in 2021 it's third. SCARDB borrows from state governments in 2019-2020 and 2020-21. Comparatively, national and state governments borrowed less from other sources than NABARD. Kerala has been NABARD's top borrower in recent years. Other government borrowing is less than NABARD.

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