



Preface

It gives us great pleasure in releasing the 9th Annual Statistical Hand Book highlighting the achievements of our Bank and affiliated member Banks for the year 2002-2003.

We are grateful to our member-Banks for their kind co-operation in furnishing the requisite information. We hope that it will serve as bonafide reference material relating to long term credit structure in Kerala.

We welcome suggestions for improvements of the publication from all concerned.

Trivandrum
17-05-2004

George Kuriakose
Secretary incharge of
Managing Director

C ontents

Table No.	Title	Page No.
●	Introduction	5
●	Kerala at a Glance	6
●	Area of Operation of Primary Banks	7
1.	Financial Position of the Bank	8
2.	D.A.P. Review for the Year 2002 - 2003	9
3.	Rate of Interest on debenture & loans	10
4.	Loan Disbursed and Debenture floated	11
5.	Ordinary debenture floated during 2002 -2003	12
6.	Non - farm debenture floated - Composite / SRTO / ILS 2002 - 2003	13
7.	Flotation of NFS-Debentures (ILS) itemwise during 2002 - 2003	14
8.	Rural Housing Debenture floated during 2002 - 2003	15
9.	Demand collection and Balance	15
10.	Comparative DCB Position at KSCARDB level & PCARDB - level	16
11.	Overall DCB statement as on 30-6-2003 (PCARDB wise)	17
12.	Category wise DCB (PCARDB - wise) as on 30-6-2003	18
13.	Purposewise & Agewise classification of overdues as on 30-6-2003	19
14.	Periodwise classification of overdues (PCARDB - wise)	20
15.	Membership and Share capital of PCARDBs during 2002 - 2003	22
16.	Loan issued by PCARDBs during 2002 - 2003	23
17.	Purposewise classification of loan issued by PCARDBs	24
18.	Loan outstanding as on 31-3-2003 (KSCARDB level) - Categorywise	25
19.	Loan outstanding as on 31-3-2002 (PCARDB level) - Categorywise	26
20.	Profit / loss position of PCARDBs	27
21.	Budget Provision and Actual Drawal	28
22.	Statement showing Govt. Guarantee	29
23.	Staff Position of KSCARD Bank	30
24.	State CARD Banks in India 1998 - 1999	31

Regional Offices-Contact Tel. Numbers

		Numbers	
1.	Thiruvananthapuram	- 0471	- 2326324
2.	Kollam	- 0474	- 2748014
3.	Kottayam	- 0481	- 2564357
4.	Pathanamthitta	- 0468	- 2223398
5.	Idukki	- 04862	- 235331
6.	Alappuzha	- 0477	- 2251887
7.	Ernakulam	- 0484	- 2206083
8.	Trichur	- 0487	- 2383820
9.	Palakkad	- 0491	- 2544656
10.	Malappuram	- 0483	- 2734938
11.	Kozhikode	- 0495	- 2722075
12.	Wayanad	- 04936	- 202537
13.	Kannur	- 0497	- 2700837
14.	Kasaragode	- 04997	- 204697
15.	C.I.O. (NZ) Kannur	- 0497	- 2706190
16.	S.T.C Ernakulam	- 0484	- 2206288

I ntroduction

Kerala State Co operative Agriculture and Rural Development Bank has always been in the forefront of committed activities aimed at bettering the social scenario of the village community. As the apex body of the Primary Co operative Agricultural and Rural Development Banks in the State, it has spearheaded such programmes and streamlined them, right from its inception. The KSCARD Bank has, in fact, come a long way since the formative years when it focussed primarily on the redemption of prior debts of rural farmer. The accent has switched over to production oriented financing policy which involves long term loans for developmental needs. The beneficiaries include the weaker sections of society, especially small and marginal farmers, Harijans, Girijans, Tribals and such hopeless folk. The Bank has also diversified its activities and formulated far sighted loan schemes so as to achieve the prime objective of rural development at every level. The KSCARDB is, in short, on a vibrant phase of result oriented programmes enabling it to realise the avowed goal of a comprehensive agricultural and rural development as envisaged by nation builders.

HISTORY

The origin of the KSCARD bank can be traced to 1931, the year in which the land Mortgage Bank started functioning in the erstwhile Travancore State subsequently Land Mortgage Banks were established in Cochin and Malabar as well. With the formation of the Travancore Credit Bank, the Land Mortgage Bank was merged to it as a successor to Travancore Credit Bank. The Kerala Co operative Central Land Mortgage Bank was organised on October 4, 1956. Before long, the Land Mortgage Banks of Cochin and Malabar were affiliated to it. In its early period, the Bank's sphere of activity was confined to advancing loans for land related developmental purposes and redemption from debts however with the redefining of priorities in the light of broader perspective of comprehensive agricultural and rural development. The present Kerala State Co operative Agricultural and Rural Development Act came into force in 1985. Recently, the Bank re oriented its activities catering to definite target groups such as artisans and small entrepreneurs and specific areas like village industries and rural housing.

STRUCTURE

As the apex organisation of 44 PCARDBs in the state, KSCARD Bank functions on a federal basis. It has its Head Office in Thiruvananthapuram, and 14 Regional Offices in each districts, besides a Staff Training Centre at Ernakulam. The 44 affiliated PCARDBs function in relation to their respective Regional Offices. Loans are channelled through PCARDBs which have a network of Branches and Sub offices to facilitate credit for farmers and the other rural folk.

SOURCE OF FINANCE

Unlike other financial institutions which raise funds through deposit mobilisation, the KSCARDB raises its resources through floatation of debentures. These debentures are issued against Government Guarantee on landed security provided by loanees. As the single largest contributor, NABARD accounts for 85% of the debentures floated by KSCARDB. Besides NABARD, the other functional institutions which invest in the debentures are the Central and State Govt. NHB, HDFC, LIC, SBI and SBT. The KSCARDB implements a variety of loan schemes by utilising the refinance facilities mobilised through these debentures.

Kerala at a glance

Total area	38,863 Sq. km.
No. of districts	14
No. of C.D. Blocks	151
No. of Taluks	63
No. of Villages	1384
No. of Corporation	5
No. of Town	197
Municipalities	63
Total population	2,90,98,518
Rural	2,14,18,224
Urban	76,80,294
Literates	2,26,86,461
Rural	1,64,82,908
Urban	62,03,553
Main Workers	83,01,087
Marginal Workers	8,45,031
Non - workers	1,99,52,400
S.C. Population	28,86,522
Rural	23,51,924
Urban	5,34,598
S.T. Population	3,20,967
Rural	3,09,764
Urban	11,203

Source: Census of India 1991

Primary Co operative Agricultural and Rural Development Banks, Area of Operation

No.	Name of PCARDB	Regional Office Attached	Area of Operation Taluks
1	Thiruvananthapuram	Thiruvananthapuram	Thiruvananthapuram and Nedumangad (Portion)
2	Neyyattinkara	Thiruvananthapuram	Neyyattinkara
3	Kilimanoor	Thiruvananthapuram	Chirayinkeezhu
4	Palode	Thiruvananthapuram	Nedumangad (Portion)
5	Kollam	Kollam	Kollam and Kottarakara
6	Sasthamcottah	Kollam	Kunnathur (Portion) and Adoor
7	Karunagapally	Kollam	Karunagapally and Kunnathur (Portion)
8	Pathanapuram	Pathanamthitta	Pathanapuram
9	Pathanamthitta	Pathanamthitta	Ranni and Kozhencherry
10	Thiruvalla	Pathanamthitta	Thiruvalla, Chengannur and Mallappally
11	Karthikappally	Alapuzha	Karthikappally
12	Mavelikkara	Alapuzha	Mavelikkara
13	Alappuzha	Alapuzha	Ambalapuzha and Kuttanad
14	Cherthala	Alapuzha	Cherthala
15	Kottayam	Kottayam	Kottayam, Vaikom and Changanacherry
16	Meenachil	Kottayam	Meenachil and Kanjirappally
17	Deviculam	Iduki	Deviculam
18	Peermade	Iduki	Peermade
19	Malanadu	Iduki	Udumbanchola
20	Thodupuzha	Iduki	Thodupuzha
21	Muvattupuzha	Ernakulam	Muvattupuzha and Kothamangalam
22	Ernakulam	Ernakulam	Aluva, Paravur and Kunnathunad
23	Kanayannur	Ernakulam	Kochi and Kanayannur
24	Irinjalakkuda	Trissur	Mukundapparam and Kodungallur
25	Cochin	Trissur	Trissur, Thalappally and Chawakkad
26	Palakkad	Palakkad	Palakkad
27	Chittur	Palakkad	Chittur
28	Alathur	Palakkad	Alathur
29	Ottappalam	Palakkad	Ottappalam
30	Mannarkkad	Palakkad	Mannarkkad
31	Perinthalmanna	Malappuram	Perinthalmanna
32	Ernad	Malappuram	Ernad, Nilambur
33	Tirur	Malappuram	Tirur, Tirurangadi
34	Ponnani	Malappuram	Ponnani
35	Kozhikode	Kozhikode	Kozhikode
36	Badakara	Kozhikode	Vadakara
37	Koilandy	Kozhikode	Koilandy
38	Vythiri	Wayanad	Vythiri
39	Wayanad	Wayanad	Mananthavady and Sulthan Bathery
40	Kannur	Kannur	Kannur and Taliparamba (Portion)
41	Thalassery	Kannur	Thalassery
42	Thaliparamba	Kannur	Thaliparamba (Portion)
43	Hosdurg	Kasargod	Hosdurg
44	Kasargod	Kasargod	Kasargod

Table No.1 FINANCIAL POSITION OF THE BANK

Sl.No.	Particulars	1998-1999	1999-2000	2000-2001	2001-2002	2002- 2003
1	Authorised share	5000.00	5000.00	10000.00	10000.00	10000.00
2	paid up share					
	Primaries& Societies	2763.32	3257.80	3810.39	4251.82	4530.88
	Government	490.79	690.79	690.79	690.79	690.79
	KSEBoard	0.01	0.01	0.01	0.01	0.01
	Total	3254.12	3948.60	4501.19	4942.62	5221.68
3	Reserves/Funds:					
	Statutory Reserve Fund	686.14	846.83	1269.98	1269.98	1441.78
	Others	13715.48	16137.15	19661.91	23235.57	26227.29
	Total	14401.62	16983.98	20931.89	24505.55	27669.07
4	Debenture outstanding					
	Ordinary	16613.00	16267.00	15617.00	15937.00	12914.00
	Scheme	42071.98	48132.41	54631.70	64971.65	70584.99
	NFS	20656.93	24082.36	27972.57	31966.96	34039.33
	Rural Housing	24970.94	32786.67	40156.34	50196.27	65709.01
	Total	104312.85	121268.44	138377.61	163071.88	183247.33
5	Loan outstanding					
	Ordinary	7175.11	6294.32	5762.38	5406.72	5170.67
	Scheme	37239.82	41722.68	47990.50	53443.33	56105.16
	NFS	16925.79	19484.84	22831.98	25752.41	27225.16
	Rural Housing	31626.87	40631.13	48706.16	55624.72	60530.18
	Total	92967.59	108132.97	125291.02	140227.18	149031.17
6	Investments					
	Sinking Fund	23564.61	14773.32	18821.64	30412.60	38033.10
	Others	6044.94	20671.56	22199.90	21656.12	29780.25
	Total	29609.55	35444.88	41021.54	52068.72	67813.35
7	Net Profit	652.76	757.77	858.97	978.52	1041.82

Table No. 2 D.A.P REVIEW FOR THE YEAR 2002-2003 (AT KSCARDB Level)

Sl. No. (1)	Particulars (2)	Position During 2001-2002 (3)	Review for the year 2002-2003		% age of Achievement to target (5)
			Target for the year (3)	Achievement (4)	
I.	Owned Fund Total	28586.91	36443.00	30068.56	82.51
	a) Share Capital (Total)	4932.62	5745.00	5221.68	90.89
	i) Of which from State Govt.	690.70	750.00	690.79	92.1
	b) Reserves and Total	23644.29	30698.00	24846.88	80.94
II.	Borrowings (Total)	163130.42	176000.00	183305.86	104.15
III.	Deposits	5246.22	7343.00	5675.56	75.93
IV.	Loans issued during the year				
	i) Ordinary	766.42	1200.00	767.03	63.92
	ii) Scheme/NFS Loans	19159.93	26800.00	16448.58	61.38
	iii) RHS Loans	11981.08	17000.00	12115.69	71.27
	iv) Total	81907.43	45000.00	29331.3	65.18
V.	Loans outstanding	140227.18	175000.00	146938.64	83.96
VI.	Investment	52068.72	53100.00	70184.35	132.1
VII.	Working Fund	182200.00	227000.00	217575.24	95.85
VIII.	Recovery Performance on June				
	i) Percentage of Recovery to Demand	84.43	90.00	79.77	88.63
	ii) Total overdues on 30th June	4282.26	3212.00	6719.77	209.21
	iii) Overdue over 3 years	0.00	0.00		
IX.	Transaction Cost	-	1271.00	1110.16	87.35
	i) Salaries and Allowances	873.29	748.00	653.64	87.36
	ii) All other operating expenses including Subsidy and incentives given to PCARDBs	413.61	523.00	456.52	87.29
X.	Miscellaneous income	118.80	159.00	87.03	54.74
XI.	Risk Cost	701.14	875.00	734.69	83.96
XII.	Viability Analysis				
	a) Volume of Business (WF)	182200.00	227000.00	217575	95.85
	b) Average yield on Assets per Rs. 100	10.92	9.29	8.81	94.83
	c) Average cost of fund per Rs. 100	8.01	6.44	7.68	121.1
	d) Gross Margin	2.91	2.85	1.13	39.65
	e) M.I. %to W.F.	0.07	0.07	0.04	57.14
	f) R.C. % to W.F.	0.38	0.36	0.33	91.67
	g) Net financial Margin	2.60	2.56	0.84	32.81
	h) T.C.% to W.F.	0.60	0.56	0.51	91.07
	i) Net margin	2.00	2.00	0.33	16.5
	j) Gross Profit amount of the year	3644.00	6470.00	2459	38.0
	k) Amount provided for provision.	3800.66	5292.00	1417.44	26.78
	l) Net Profit amount of the year	971.76	1178.00	1041.56	88.42
	m) Per employee productivity	311.62	362.64	330.94	91.26

Table No. 3 RATE OF INTEREST ON DEBENTURES AND LOANS

Sl.No.	Category	Debenture Rate	Rate on PCARDB	Ultimate Borrower Rate
1.	Ordinary (from 1/2/2004)	8.00	8.50	9.50
	Up to S.50000/-	8.00	9.00	11.00
	Rs.50001/ to Rs.200000/ Above Rs.200000/	8.00	9.00	11.50
2.	Farm Sector (15/4/2004)			
	I. Upto Rs.25000/	5.50	6.75	8.50
	II. Rs. 25001 / to Rs. 50000/	5.50	6.75	9.00
	III. Rs. 50001 / to Rs. 200000/ and in the case of M I, WLD, LD, DLF, SGSY, SHGs, FM,S C-ST Action Plan, OF, Contract farming under A&M up to 20lakhs.	6.25	7.75	10.00
	IV. Above Rs. 200000/- for loans other than those mentioned above including Agri Clinics, Cold storage, Rural Godown.	6.75	8.25	11.00
3.	Non Farm Sector			
	I. Up to Rs.50000/	5.50	6.75	9.00
	II. Rs. 50001 / to Rs. 200000/-	6.25	7.75	10.00
	III. Above Rs. 200000/-	6.50	8.25	11.00
	NABARD RHS:			
	Construction/purchase of New House / flats			
	I. Up to Rs.50000/-	5.50	6.75	9.00
	II. Rs. 50001/- to Rs. 100000/-	6.25	7.50	9.50
	III. Rs.100001/- to Rs.200000/-	6.25	7.75	10.00
	IV. Above Rs.200000/-	6.25	8.00	11.00
Repairs				
I. Up to Rs. 50000/-	5.50	7.00	9.50	
II. Rs. 50001/- to Rs. 100000/-	6.25	7.75	10.00	
4.	NHB-RHS (W.E.F. 1/2/2004)			
	New Construction:			
	I. Up to Rs. 200000/- For 7 years	6.50	7.75	9.50
	Above 7 years	6.75	8.00	10.00
	II. Rs. 200001 to 500000/- For 7 years	6.75	8.25	10.50
	Above 7 years	7.00	8.50	11.00
	Upgradation & Major repairs:			
	I. Up to Rs.200000/- For 7 years	6.50	8.00	10.00
	Above 7 years	6.75	8.25	10.50
	II. Rs.200001 to 300000/- For 7 years	6.75	8.50	11.00
Above 7 year	7.00	8.75	11.50	

Table No. 4 LOANS & DISBURSED AND DEBENTURE FLOATED

Sl.No.	Particulars	1999 - 2000	2000 - 2001	2001 - 2002	2002 - 2003
1.	Loan Disbursed:				
	Ordinary	444.26	665.10	766.42	767.03
	Scheme	10096.69	12150.93	11740.29	9876.62
	NFS	7284.52	8136.54	7419.64	6571.96
	Rural Housing: NHB	8911.19	11755.12	2478.40	2457.30
	HDFC	3391.77	623.95	0.00	0.00
	NABARD	0.00	0.00	* 9502.68	9658.39
	Total	30128.43	33331.64	31907.43	29331.30
2.	Debenture floated:				
	Ordinary	424.00	325.00	985.00	240.00
	Scheme	9559.08	10431.02	14689.43	10489.48
	NFS	6661.48	7699.41	8682.40	6976.31
	Rural Housing: NHB	9390.99	8618.38	5152.94	8913.66
	HDFC	475.00	0.00	0.00	0.00
	NABARD	0.00	0.00	8210.78	9862.28
	Total	26510.55	27073.81	37720.55	36481.73
3.	Progressive Total (Up to 31/3/2003)		Loan	Debenture	
	Ordinary	30126.39	29431.64		
	Scheme	111065.83	108167.15		
	NFS	61147.70	59552.56		
	Rural Housing: NHB	62974.49	61501.91		
	HDFC	4015.72	475.00		
	NABARD	19161.07	18073.06		
	Others		18.84		
	Total	288491.20	277220.16		

*Amount transferred from NHB

Table No. 5 ORDINARY DEBENTURE FLOATED DURING 2002 - 2003

Series No.	Set No.	Date of Issue	Period (Years)	Amount (lakhs)	Rate of interest %	Issue price
CXV1	1	28/3/2003	10	240.00	6.5	100

LIST OF SUBSCRIBERS TO ORDINARY DEBENTURES SERIES

Name of subscriber	CXVI
Government of Kerala	120.00
Government of India	120.00
Total	240.00

Table No. 6 NON FARM DEBENTURES FLOATED DURING 2001 02 & 2002 03*(Rs. In lakhs)*

Sl.No.	Activity Code	Activity	2001-2002		2002-2003	
			No. of Units	Amount	No. of Units	Amount
1.	I	Handicrafts	160	173.127	132	176.192
2.	II	Village Industries	1142	923.209	961	811.826
3.	III	Leather	47	49.045	39	29.372
4.	IV	Pottary	0	0.000	0	0.000
5.	V	Paper Products	8	11.270	9	9.535
6.	VI	Printing	34	50.793	22	46.511
7.	VII	Glass	44	29.367	38	15.710
8.	VIII	Rubber Goods	126	171.057	69	94.795
9.	IX	Construction Material	672	754.108	432	413.542
10.	x	Chemical Products	93	120.645	80	94.519
11.	XI	Petro Chemicals	36	32.592	29	31.950
12.	XII	General Engineering	265	312.855	172	220.496
13.	XIII	Electronic Engineering	257	394.001	220	290.605
14.	XIV	Sports Goods	0	0.000	1	0.150
15.	XV	Stationery	276	195.643	361	268.447
16.	XVI	Agro Industries	1664	1045.677	1851	1012.690
17.	XVII	Tailoring & Readymade	450	300.634	270	192.513
18.	XIX	Coir	293	196.916	223	152.875
19.	XVIII	Sericulture	0	0.000	0	0.000
20.	XX	Handloom/Powerloom	18	10.950	13	11.700
21.	XXVIII	Service Industries	3040	3078.276	2693	2595.702
		Total	8625	7850.165	7615	6469.139
		Small Road Transport Operation	394	712.313	299	472.748
		Integrated Loan Scheme	0	119.920	0	34.420
Grand Total			9019	8682.398	7914	6976.307

Table No. 7 FLOATATION OF NON FARM DEBENTUREIS (ILS) DURING 2001-02 & 2002-03*(Rs. In lalkhs)*

SI.No.	Name of Unit	2001 - 2002	2002 - 2003
1.	Hotel	0.75	0.00
2.	Bricks	9.40	25.00
3.	Oil & Flour Mill	7.40	0.00
4.	Cable TV Network	0.00	0.00
5.	Service Industry	62.46	1.50
6.	Rubber Products	10.80	7.48
7.	Food Products	17.75	0.00
8.	Jewellery	3.68	0.00
9.	Coir Industry	0.00	0.42
10.	Ayurvedic Medicine	0.00	0.00
11.	Engineering Works	0.00	0.02
12.	Readymade Garments	1.08	0.00
13.	Printing	5.50	0.00
14.	Furniture	1.10	0.00
15.	Laboratories	0.00	0.00
	Total	119.92	34.42

Table No. 8 NABARD RURAL HOUSING 2001-02 & 2002-03*(Rs. in lakhs)*

Purpose	2001-02		2002-03	
	No.	Amount	No.	Amount
New construction/ready built/purchase	5744	5829.90	7935	7098.38
Repairs/Upgradation	2662	2380.88	3983	2763.90
Total	8406	8210.78	11918	9862.28
NHB - Housing floated during 2001-02 and 2002-03				
	2001-02		<i>(Amount in lakhs)</i> 2002-03	
Purpose	No	Amount	No	Amount
New construction	3536	3777.97	6170	5909.95
Upgradation	2236	1374.97	4105	2890.46
Back log				113.25
Total	5772	5152.94	10275	8913.66

Table No. 9 DEMAND COLLECTION AND BALANCE

Particulars	1998 - 1999	1999 - 2000	2000-2001	2001 - 2002	2002-2003
At KSCARDB Level					
Demand	19670.74	22732.24	25433.32	27521.59	33178.75
Collection	18633.27	21712.10	23488.38	23267.95	26488.24
Balance	1037.47	1020.14	1944.94	4253.64	6690.51
% of Overdues to demand	5.27	4.49	7.65	15.46	20.17
At PCARDB Level					
Demand	25894.23	31003.36	35284.32	39733.75	51753.19
Collection	19198.62	22735.15	23213.81	22263.28	26540.12
Balance	6695.61	8268.21	12070.51	17470.47	25213.07
% of Overdues to demand	25.86	26.67	34.21	43.97	48.72

Table No. 10 COMPARATIVE DCB POSITION AT KSCARDB LEVEL

% of Recovery to Demand	No. of PCARD Banks							
	1999-2000	% to Total	2000-2001	% to Total	2001-2002	% to Total	2002-2003	% to Total
> 80 %	42	95.46	41	93.19	36	81.81	32	72.73
61-80 %	1	2.27	1	2.27	5	11.37	6	13.63
51-60 %	1	2.27	1	2.27	1	2.27	4	9.09
< 50 %	-	-	1	2.27	2	4.55	2	4.55
Total	44	100.00	44	100.00	44	100.00	44	100.00

COMPARATIVE DCB POSITION AT PCARDB LEVEL

% of Recovery to Demand	No. of PCARD Banks							
	1999-2000	% to Total	2000-2001	% to Total	2001-2002	% to Total	2002-2003	% to Total
> 80 %	11	25.00	8	18.18	4	9.09	2	4.55
61-80 %	31	70.45	27	61.36	15	34.09	15	34.09
51-60 %	2	4.55	4	9.09	15	34.09	11	25.00
< 50 %	-	-	5	11.37	10	22.73	16	36.36
Total	44	100.00	44	100.00	44	100.00	44	100.00

Table No. 11 Overall DCB Statement as on 30-6-2003 (PCARDB LEVEL)

(Rs. in Lakhs)

Sl. No.	Name of PCARD Bank	RO Level										PCARDB Level									
		Demand			Collection			Balance			% of Demand	Demand			Collection			Balance			% of Demand
		Int.	Prin.	Total	Int.	Prin.	Total	Int.	Prin.	Total		Int.	Prin.	Total	Int.	Prin.	Total	Int.	Prin.	Total	
1	Trivandrum	343.20	360.50	703.70	343.20	204.99	548.19	0.00	155.51	155.51	22.10	579.76	460.72	1040.48	362.84	185.68	548.52	216.92	275.04	491.96	47.28
2	Kilimanoor	684.92	709.95	1394.87	380.15	403.42	783.57	304.77	306.53	611.30	43.82	1117.85	555.69	1673.54	549.65	301.09	850.74	568.20	254.60	822.80	49.17
3	Neyyattinkara	676.95	614.32	1291.27	308.54	214.59	523.13	368.41	399.73	768.14	59.49	787.06	588.40	1375.46	322.12	182.50	504.62	464.94	405.90	870.84	63.31
4	Palode	475.99	412.54	888.53	475.99	341.85	817.84	0.00	70.69	70.69	7.56	848.32	336.68	1185.00	482.66	246.68	729.34	365.66	90.00	455.66	38.45
5	Kollam	324.83	348.48	673.31	324.83	348.48	673.31	0.00	0.00	0.00	0.00	750.06	690.08	1440.14	375.10	279.75	654.85	374.96	410.33	785.29	54.53
6	Sasthankottah	375.65	451.28	826.93	319.58	197.12	516.70	56.07	254.16	310.23	37.52	701.27	600.92	1302.19	326.15	231.08	557.23	375.12	369.84	744.96	57.23
7	Karunagappally	387.31	316.69	704.00	326.18	191.48	517.66	61.13	125.21	186.34	0.00	586.77	458.22	1044.99	307.05	170.77	477.82	279.72	287.45	567.17	54.27
8	Pathanamthitta	338.05	286.19	624.24	338.05	286.19	624.24	0.00	0.00	0.00	0.00	635.77	449.15	1084.92	365.34	216.58	581.92	270.43	232.57	503.00	46.36
9	Pathanapuram	322.10	192.22	514.32	322.10	192.22	514.32	0.00	0.00	0.00	0.00	404.96	283.83	688.79	341.19	172.20	513.39	63.77	111.63	175.40	25.46
10	Thiruvalla	196.68	198.39	395.07	196.68	198.39	395.07	0.00	0.00	0.00	0.00	375.80	294.72	670.52	181.84	105.11	286.95	193.96	189.61	383.57	57.20
11	Karthikapally	240.19	166.04	406.23	240.19	166.04	406.23	0.00	0.00	0.00	0.00	491.44	238.95	730.39	258.38	115.48	373.86	233.06	123.47	356.53	48.81
12	Cherthala	215.58	194.50	410.08	215.58	194.50	410.08	0.00	0.00	0.00	0.00	439.89	302.33	742.22	285.69	130.81	416.50	154.20	171.52	325.72	43.88
13	Alappuzha	259.89	200.05	459.94	259.89	200.05	459.94	0.00	0.00	0.00	0.00	479.08	310.34	789.42	243.54	123.66	367.20	235.54	186.68	422.22	53.48
14	Mavelikara	224.97	146.30	371.27	224.97	146.30	371.27	0.00	0.00	0.00	0.00	329.07	189.28	518.35	253.53	158.83	412.36	75.54	30.45	105.99	20.45
15	Kottayam	326.65	254.64	581.29	326.65	254.64	581.29	0.00	0.00	0.00	0.00	570.44	372.76	943.20	411.61	215.19	626.80	158.83	157.57	316.40	33.54
16	Meenachal	485.86	327.88	813.74	485.86	327.88	813.74	0.00	0.00	0.00	0.00	699.20	399.94	1099.14	611.71	329.67	941.38	87.49	70.27	157.76	14.35
17	Malanad	663.20	592.45	1255.65	663.20	536.70	1199.90	0.00	55.75	55.75	4.44	1356.26	953.58	2309.84	839.41	582.52	1421.93	516.85	371.06	887.91	38.44
18	Devikulam	366.43	378.91	745.34	366.39	208.02	574.41	0.04	170.89	170.93	22.93	779.50	493.86	1273.36	424.85	249.11	673.96	354.65	244.75	599.40	47.07
19	Thodupuzha	264.48	254.72	519.20	259.62	238.50	498.12	4.86	16.22	21.08	4.06	584.12	420.24	1004.36	347.50	185.44	532.94	236.62	234.80	471.42	46.94
20	Ernakulam	493.25	360.51	853.76	493.25	360.51	853.76	0.00	0.00	0.00	0.00	854.88	643.52	1498.40	595.22	359.76	954.98	259.66	283.76	543.42	36.27
21	Muvattupuzha	113.91	103.16	217.07	113.91	103.16	217.07	0.00	0.00	0.00	0.00	260.29	212.70	472.99	152.44	93.44	245.88	107.85	119.26	227.11	48.02
22	Kanayannur	395.20	238.98	634.18	395.20	238.98	634.18	0.00	0.00	0.00	0.00	668.76	357.72	1026.48	434.25	195.57	629.82	234.51	162.15	396.66	38.64
23	Kochin	271.66	212.05	483.71	271.66	212.05	483.71	0.00	0.00	0.00	0.00	604.99	429.06	1034.05	297.36	169.91	467.27	307.63	259.15	566.78	54.81
24	Irinjalakuda	357.28	210.96	568.24	357.28	210.96	568.24	0.00	0.00	0.00	0.00	457.68	239.30	696.98	419.57	208.98	628.55	38.11	30.32	68.43	9.82
25	Palakkad	395.08	306.96	702.04	395.08	306.96	702.04	0.00	0.00	0.00	0.00	816.89	432.39	1249.28	372.94	155.51	528.45	443.95	276.88	720.83	57.70
26	Ottappalam	311.12	228.44	539.56	311.12	228.44	539.56	0.00	0.00	0.00	0.00	536.66	418.95	955.61	251.45	157.09	408.54	285.21	261.86	547.07	57.25
27	Alathur	340.65	182.68	523.33	340.65	182.68	523.33	0.00	0.00	0.00	0.00	499.88	288.55	788.43	355.80	180.46	536.26	144.08	108.09	252.17	31.98
28	Chittur	484.73	599.04	1083.77	484.73	275.22	759.95	0.00	323.82	323.82	29.88	1414.69	758.45	2173.14	352.24	222.45	574.69	1062.45	536.00	1598.45	73.55
29	Mannarkad	199.84	176.45	376.29	199.84	176.45	376.29	0.00	0.00	0.00	0.00	464.24	397.88	862.12	200.80	213.90	414.70	263.44	183.98	447.42	51.90
30	Kozhikode	561.19	306.15	867.34	561.19	237.57	798.76	0.00	68.58	68.58	7.91	902.02	471.34	1373.36	594.32	247.76	842.08	307.70	223.58	531.28	38.68
31	Vadakara	385.64	397.31	782.95	385.64	271.06	656.70	0.00	126.25	126.25	16.12	816.13	370.15	1186.28	466.82	186.77	653.59	349.31	183.38	532.69	44.90
32	Quilandy	515.33	299.48	814.81	515.33	299.48	814.81	0.00	0.00	0.00	0.00	1193.62	562.61	1756.23	557.85	212.34	770.19	635.77	350.27	986.04	56.14
33	Perinthalmanna	223.66	111.58	335.24	223.66	111.58	335.24	0.00	0.00	0.00	0.00	362.52	138.31	500.83	259.89	90.09	349.98	102.63	48.22	150.85	30.12
34	Ernad	601.13	264.68	865.81	601.13	264.68	865.81	0.00	0.00	0.00	0.00	1122.25	496.73	1618.98	634.43	265.76	900.19	487.82	230.97	718.79	44.39
35	Thirur	635.10	245.03	880.13	635.10	245.03	880.13	0.00	0.00	0.00	0.00	919.55	371.20	1290.75	637.28	221.74	859.02	282.27	149.46	431.73	33.45
36	Ponnani	468.69	217.85	686.54	468.69	217.85	686.54	0.00	0.00	0.00	0.00	721.61	218.63	940.24	478.11	102.18	580.29	243.50	116.45	359.95	38.28
37	Vythiri	724.71	405.19	1129.90	383.49	184.61	568.10	341.22	220.58	561.80	49.72	763.12	377.66	1140.78	337.85	244.73	582.58	425.27	132.93	558.20	48.93
38	Wayanad	1452.29	755.89	2208.18	207.80	146.34	354.14	1244.49	609.55	1854.04	83.96	1368.29	635.46	2003.75	170.12	105.95	276.07	1198.17	529.51	1727.68	86.22
39	Kannur	436.96	467.23	904.19	432.00	327.27	759.27	496.00	139.96	144.92	16.03	829.24	620.09	1449.33	466.00	420.03	886.03	363.24	200.06	563.30	38.87
40	Thalassery	503.87	494.63	998.50	364.68	265.30	629.98	139.19	229.33	368.52	36.91	934.17	535.74	1469.91	384.31	212.16	596.47	549.86	323.58	873.44	59.42
41	Thaliparamba	291.54	389.06	680.60	175.89	212.81	388.70	115.65	176.25	291.90	42.89	776.98	495.89	1272.87	285.91	155.50	441.41	491.07	340.39	831.46	65.32
42	Kasargod	691.99	670.39	1362.38	487.19	288.61	775.80	204.80	381.78	586.58	43.05	1603.90	829.10	2433.00	582.21	264.16	846.37	1021.69	564.94	1586.63	65.21
43	Hosdurg	515.07	404.04	919.19	515.07	404.04	919.19	0.00	0.00	0.00	0.00	894.13	430.28	1324.41	625.60	274.08	899.68	268.53	156.20	424.73	32.07
44	Peerumedu	92.10	90.04	182.14	92.10	75.91	168.01	0.00	14.13	14.13	7.76	202.40	116.28	318.68	130.11	64.61	194.72	72.29	51.67	123.96	38.90
	TOTAL	18634.92	14543.83	33178.75	15789.33	10698.91	26488.24	2845.59	3844.92	6690.51	20.17	32505.51	19247.68	51753.19	1733.04	9207.08	26540.12	15172.47	10040.60	25213.07	48.72

Table No. 12 CATEGORY WISE DCB (PCARDB - WISE)

Sl.No.	Name of PCARDS	Demand as on 30-06-2003					Collection on 30-6-2003					Overdue as on 30-6-2003				
		Ordinary	Scheme	NFS	RHS	Total	Ordinary	Scheme	NFS	RHS	Total	Ordinary	Scheme	NFS	RHS	Total
1	Trivandrum	30.02	304.02	404.38	302.06	1040.48	28.48	122.58	175.67	221.79	548.52	1.54	181.44	228.71	80.27	491.96
2	Kilimanoor	93.90	212.36	796.35	570.93	1673.54	44.75	108.45	358.73	338.81	850.74	49.15	103.91	437.62	232.12	822.80
3	Neyyattinkara	209.83	693.23	360.61	111.79	1375.46	82.43	255.26	119.92	47.01	504.62	127.40	437.97	240.69	64.78	870.84
4	Palode	33.64	276.55	403.60	471.21	1185.00	23.38	183.26	241.17	281.53	729.34	10.26	93.29	162.43	189.68	455.66
5	Kollam	152.86	625.02	567.60	94.66	1440.14	79.26	271.39	258.24	45.96	654.85	73.60	353.63	309.36	48.70	785.29
6	Sasthamcottah	180.95	623.30	356.02	141.92	1302.19	85.41	250.37	156.33	65.12	557.23	95.54	372.93	199.69	76.80	744.96
7	Karunagapally	137.21	380.54	279.84	247.40	1044.99	61.02	169.06	92.36	155.38	477.82	76.19	211.48	187.48	92.02	567.17
8	Pathanamthitta	122.83	520.97	212.54	228.58	1084.92	54.68	260.49	125.89	140.86	581.92	68.15	260.48	86.65	87.72	503.00
9	Pathanapuram	23.51	143.77	226.11	295.40	688.79	14.63	101.94	156.12	240.70	513.39	8.88	41.83	69.99	54.70	175.40
10	Thiruvalla	37.42	189.50	227.40	216.20	670.52	19.77	94.85	70.87	101.46	286.95	17.65	94.65	156.53	114.74	383.57
11	Karthikappally	54.56	128.74	336.94	210.15	730.39	26.25	69.04	138.44	140.13	373.86	28.31	59.70	198.50	70.02	356.53
12	Cherthala	12.16	185.23	327.63	217.20	742.22	7.30	96.17	166.47	146.56	416.50	4.86	89.06	161.16	70.64	325.72
13	Alappuzha	32.01	232.59	307.25	217.57	789.42	12.16	86.73	129.75	138.56	367.20	19.85	145.86	177.50	79.01	422.22
14	Mavelikkara	13.47	109.03	164.19	231.66	518.35	11.42	75.99	128.91	196.04	412.36	2.05	33.04	35.28	35.62	105.99
15	Kottayam	21.02	259.91	304.09	358.18	943.20	16.12	147.88	188.32	274.48	626.80	4.90	112.03	115.77	83.70	316.40
16	Meenachil	21.91	362.30	240.04	474.87	1099.14	19.35	304.35	191.34	426.34	941.38	2.58	57.95	48.70	48.53	157.76
17	Maianad	119.19	1283.02	339.39	568.24	2309.84	64.30	745.19	219.47	392.97	1421.93	54.89	537.83	119.92	175.27	887.91
18	Devikulam	142.41	540.62	235.00	355.33	1273.36	55.24	244.24	147.18	227.30	673.96	87.17	296.38	87.82	128.03	599.40
19	Thodupuzha	58.18	409.43	263.37	273.38	1004.36	33.37	215.49	116.89	167.19	532.94	24.81	193.94	146.48	106.19	471.42
20	Peerumedu	4.97	168.96	45.82	98.93	318.68	3.09	86.86	31.41	73.36	194.72	1.88	82.10	14.41	25.57	123.96
21	Ernakulam	22.35	419.94	472.49	583.62	1498.40	18.08	229.60	265.28	442.02	954.98	4.27	190.34	207.21	141.60	543.42
22	Muvattupuzha	11.23	168.32	157.64	135.80	472.99	7.08	100.90	59.46	78.44	245.88	4.15	67.42	98.18	57.36	227.11
23	Kanayannur	42.81	242.58	322.76	418.33	1026.48	18.01	132.20	187.08	292.53	629.82	24.80	110.38	135.68	125.80	396.66
24	Kochi	51.96	376.29	315.81	289.99	1034.05	21.15	171.52	138.24	136.36	467.27	30.81	204.77	177.57	153.63	566.78
25	Irinjalakuda	23.51	130.40	181.26	361.81	696.98	20.50	114.87	153.94	339.24	628.55	3.01	15.53	27.32	22.57	68.43
26	Palakkad	38.90	646.54	194.70	369.14	1249.28	21.34	227.16	65.34	214.61	528.45	17.56	419.38	129.36	154.53	720.83
27	Ottappalam	36.72	389.73	230.24	298.92	955.61	8.92	161.75	86.88	150.99	408.54	27.80	227.98	143.36	147.93	547.07
28	Alathur	10.60	269.65	187.94	320.24	788.43	5.67	164.46	111.50	254.63	536.26	4.93	105.19	76.44	65.61	252.17
29	Chittur	157.38	1373.64	326.98	315.14	2173.14	41.55	355.93	86.12	91.09	574.69	115.83	1017.71	240.86	224.05	1598.45
30	Mannarkad	37.29	443.95	172.77	208.11	862.12	16.33	195.10	85.38	117.89	414.70	20.96	248.85	87.39	90.22	447.42
31	Kozhikode	57.02	514.82	405.04	396.48	1373.36	32.39	291.54	228.96	289.19	842.08	24.63	223.28	176.08	107.29	531.28
32	Badagara	111.76	502.61	352.81	219.10	1186.28	56.50	263.85	195.29	137.95	653.59	55.26	238.76	157.52	81.15	532.69
33	Quilandy	130.43	1193.10	303.47	129.23	1756.23	57.52	493.71	141.38	77.58	770.19	72.91	699.39	162.09	51.65	986.04
34	Perinthalmanna	14.86	214.21	75.74	196.02	500.83	9.08	135.89	48.06	156.95	349.98	5.78	78.32	27.68	39.07	150.85
35	Ernad	62.70	624.25	387.72	544.31	1618.98	30.64	275.55	237.93	356.07	900.19	32.06	348.70	149.79	188.24	718.79
36	Thirur	13.16	350.51	230.68	696.40	1290.75	9.23	216.15	130.63	503.01	859.02	3.93	134.36	100.05	193.39	431.73
37	Ponmani	8.76	146.70	257.83	526.99	940.24	5.22	81.95	134.91	358.21	580.29	3.50	64.75	122.92	168.78	359.95
38	Vythiri	116.20	555.88	309.13	159.57	1140.78	39.82	335.99	146.58	60.19	582.58	76.38	219.89	162.55	99.38	558.20
39	Wayanad	142.68	1320.05	316.15	224.87	2003.75	18.99	177.96	42.75	36.37	276.07	123.69	1142.09	273.40	188.50	1727.68
40	Kannur	48.00	575.01	254.43	571.89	1449.33	16.71	268.91	167.90	432.51	886.03	31.29	306.10	86.53	139.38	563.30
41	Thalassery	66.22	837.96	169.75	395.98	1469.91	20.90	296.87	93.47	185.23	596.47	45.32	541.09	76.28	210.75	873.44
42	Thaliparamba	57.09	705.00	167.46	343.32	1272.87	13.58	222.47	60.66	144.70	441.41	43.51	482.53	106.80	198.62	831.46
43	Kasargod	196.34	1631.92	316.98	287.76	2433.00	65.24	559.13	98.06	123.94	846.37	131.10	1072.79	218.92	163.82	1586.63
44	Hosdurg	34.32	675.10	191.65	423.34	1324.41	24.41	430.08	129.98	315.21	899.68	9.91	245.02	61.671	108.13	424.73
TOTAL		2994.34	21957.25	12699.60	14102.02	51753.19	1321.27	9793.13	6309.26	9116.46	26540.12	1673.05	12164.12	6390.34	4985.56	25213.07

Table No. 13 PURPOSE - WISE CLASSIFICATION OF OVERDUES AS ON 30-6-2003*(Rs. in Lakhs)*

	Purpose	Ordinary	Special	Total
1.	Minor Irrigation	37.63	2179.98	2217.61
2.	Farm Mechanisation	0.95	907.40	908.35
3.	Plantation / Horticulture	230.26	4904.00	5134.26
4.	Dairy	54.01	1160.19	1214.20
5.	Poultry	-	661.08	661.08
6.	Other Diversified activities	245.29	410.79	656.08
7.	Land Development	1021.55	1661.33	2682.88
8.	Other Non - Productive Purposes	83.36	279.35	362.71
	Total	1673.05	12164.12	13837.17

AGE WISE CLASSIFICATION OF OVERDUES AS ON 30-6-2003*(Rs. in Lakhs)*

Age	Normal	Scheme	NFS	RHS	Total
Below 1 Year	524.98	3821.57	2151.50	2213.76	8711.81
Between 1-2 Years	395.70	3189.75	1648.70	1431.86	6666.01
Between 2- 3- years	308.81	2216.69	1042.57	719.78	4287.85
Between 3-4- Years	169.20	1273.23	625.59	312.76	2380.78
Between 4-5 years	113.87	774.87	416.10	178.10	1482.94
Above 5 Years	160.49	888.01	505.88	129.30	1683.68
Total	1673.05	12164.12	6390.34	4985.56	25213.07

Table No. 14 PERIOD WISE - CLASSIFICATION OF OVERDUES AS ON 30-6-2003 (CATEGORY WISE)

Sl. No.	Name of PCARD Bank	Ordinary							Scheme							NFS (COMP)						
		< 1 year	1-2 year	2-3 year	3-4 year	4-5 year	Above 5 year	Total	< 1 year	1-2 year	2-3 year	3-4 year	4-5 year	Above 5 year	Total	< 1 year	1-2 year	2-3 year	3-4 year	4-5 year	Above 5 year	Total
1.	Thiruvananthapuram	1.17	0.34	0.20	0.01	-	-	1.54	35.97	54.47	24.98	24.08	22.93	19.01	181.44	15.26	35.28	29.56	24.74	22.97	26.06	153.87
2.	Kilimanoor	20.37	9.50	7.20	5.60	2.20	4.28	49.15	48.86	17.35	13.30	10.60	6.70	7.10	103.91	109.81	37.84	21.75	17.15	11.24	12.92	210.71
3.	Neyyattinkara	37.13	19.43	17.07	18.71	12.21	22.85	127.40	99.16	92.87	74.04	59.84	46.12	65.94	437.97	41.18	23.92	21.76	19.66	28.90	48.79	184.21
4.	Palode	5.09	2.19	1.52	0.87	0.43	0.16	10.26	41.84	19.81	12.74	8.79	5.81	4.30	93.29	55.40	29.16	20.16	7.62	4.94	5.12	122.40
5.	Kollam	23.17	19.07	10.69	7.01	5.54	8.12	73.60	93.69	93.89	61.82	47.80	31.53	24.90	353.63	55.66	66.16	42.22	22.13	25.87	29.31	238.35
6.	Sasthamcottah	29.62	27.56	9.73	6.21	7.13	15.29	95.54	79.10	65.74	56.49	52.26	38.43	80.91	372.93	42.90	34.03	21.32	15.24	13.40	26.74	153.63
7.	Karunagapally	26.30	13.32	10.99	8.12	7.40	10.06	76.19	74.44	39.07	29.87	21.34	17.49	29.27	211.48	47.46	23.69	18.75	14.73	10.83	15.24	130.70
8.	Pathanamthitta	24.04	19.71	11.59	5.60	3.48	3.73	68.15	97.08	81.34	38.57	18.13	11.47	13.89	260.48	14.56	14.76	10.11	6.70	5.74	2.57	54.44
9.	Pathanapuram	7.10	1.26	0.34	0.18	-	-	8.88	32.36	5.10	2.43	1.22	0.72	-	41.83	28.60	4.74	2.10	0.88	-	-	36.32
10.	Thiruvalla	2.19	4.29	3.08	2.91	2.05	3.13	17.65	15.65	16.17	14.81	13.85	13.24	20.93	94.65	15.37	13.63	12.10	10.37	5.89	10.45	67.81
11.	Karthikappally	9.90	7.07	3.95	3.67	1.73	1.99	28.31	18.84	14.32	9.24	8.36	4.17	4.77	59.70	47.88	39.33	29.07	25.65	13.67	15.43	171.03
12.	Cherthala	0.31	0.48	0.29	0.47	0.61	2.70	4.86	11.95	12.44	11.20	8.88	8.45	36.14	89.06	20.16	19.08	20.46	13.65	4.00	23.57	100.92
13.	Alappuzha	-	5.59	4.05	2.27	2.66	5.28	19.85	18.73	25.82	27.15	25.60	20.83	27.73	145.86	17.46	24.39	27.97	23.37	21.08	31.08	145.35
14.	Mavelikkara	0.85	0.52	0.45	0.23	-	-	2.05	16.05	7.68	4.13	2.85	2.33	-	33.04	10.58	9.25	5.07	1.39	1.17	-	27.46
15.	Kottayam	1.42	0.96	0.73	0.92	0.19	0.68	4.90	22.53	22.91	20.71	23.07	14.03	8.78	112.03	23.14	17.52	14.21	8.62	3.81	9.80	77.10
16.	Meenachil	0.76	1.58	0.07	-	0.16	0.01	2.58	17.37	29.47	6.60	-	2.26	2.25	57.95	5.44	15.45	4.00	-	-	-	24.89
17.	Malanad	18.17	18.18	13.59	4.07	0.19	0.69	54.89	166.44	188.66	139.64	34.10	4.54	4.45	537.83	17.43	28.95	18.89	4.92	0.22	0.38	70.79
18.	Deviculam	60.28	11.96	4.60	4.61	2.55	3.17	87.17	216.53	38.57	14.61	12.39	9.02	5.26	296.38	43.57	5.49	2.60	2.10	1.15	2.06	56.97
19.	Thodupuzha	3.36	5.22	3.68	3.04	3.26	6.25	24.81	31.20	47.18	66.34	22.37	16.13	10.72	193.94	10.29	14.76	23.65	9.44	6.94	5.86	70.94
20.	Peerumedu	1.04	0.59	0.21	0.03	0.01	-	1.88	48.44	20.15	11.07	1.92	0.52	-	82.10	10.96	0.33	0.29	-	-	-	11.58
21.	Ermakulam	1.24	1.66	0.88	0.43	0.02	0.04	4.27	33.33	37.22	48.83	62.63	7.73	0.60	190.34	19.68	19.59	8.38	4.11	1.07	0.71	53.54
22.	Muvattupuzha	1.90	0.80	0.60	0.47	0.25	0.13	4.15	38.47	10.34	6.89	4.76	3.75	3.21	67.42	20.08	5.60	2.20	0.99	0.66	0.84	30.37
23.	Kanayannur	5.56	8.44	7.55	3.25	-	-	24.80	24.15	23.70	24.20	14.31	12.97	11.05	110.38	21.17	17.08	14.60	10.05	5.95	3.85	72.70
24.	Kochi	12.67	10.06	3.47	2.11	1.42	1.08	30.81	71.19	66.47	28.30	16.88	9.93	12.00	204.77	50.57	44.98	16.47	6.32	1.52	3.50	123.36
25.	Irinjalakuda	2.14	0.66	0.15	0.03	0.02	0.01	3.01	9.89	3.50	0.98	0.51	0.43	0.22	15.53	8.49	0.57	-	-	-	-	9.06
26.	Palakkad	2.62	2.79	2.51	2.59	3.22	3.83	17.56	75.77	77.60	73.60	60.58	54.65	77.18	419.38	18.58	17.58	13.07	12.95	8.41	4.35	74.94
27.	Ottappalam	5.81	6.63	5.39	5.30	1.41	3.26	27.80	82.83	53.39	38.12	16.10	10.78	26.76	227.98	47.68	14.41	2.18	2.01	0.38	1.82	68.48
28.	Alathur	0.91	0.39	0.32	0.67	2.44	0.20	4.93	32.13	36.83	18.44	10.60	2.43	4.76	105.19	27.08	20.85	0.27	-	-	-	48.20
29.	Chittoor	34.69	33.49	26.05	11.92	5.44	4.24	115.83	295.53	387.54	168.67	78.06	50.05	37.86	1017.71	91.55	74.08	42.48	12.91	4.64	0.15	225.81
30.	Manarcaud	3.27	5.50	4.91	3.21	2.46	1.61	20.96	47.35	51.49	49.64	40.42	30.18	29.77	248.85	8.40	11.92	11.53	6.77	5.81	7.51	51.94
31.	Kozhikode	5.80	8.34	5.60	2.80	0.60	1.49	24.63	66.13	40.51	52.69	29.73	12.53	21.69	223.28	68.80	42.64	19.35	1.81	0.11	2.60	135.31
32.	Badagara	20.82	19.96	6.54	3.11	1.67	3.16	55.26	124.92	64.22	21.74	9.39	8.31	10.18	238.76	69.41	41.72	11.85	2.56	0.54	0.96	127.04
33.	Quilandy	29.87	11.85	8.71	7.17	4.87	10.44	72.91	339.33	140.63	88.24	57.28	35.27	38.64	699.39	41.27	27.24	17.56	17.44	8.29	15.19	126.99
34.	Perinthalmanna	4.87	0.37	0.54	-	-	-	5.78	27.09	19.39	16.10	9.04	6.70	-	78.32	5.16	3.65	1.65	1.26	-	-	11.72
35.	Ernad	2.28	5.28	4.60	5.43	5.41	9.06	32.06	46.57	99.85	62.49	51.92	22.26	65.61	348.70	23.38	28.61	9.93	7.71	4.81	17.82	92.26
36.	Tirur	2.00	1.12	0.52	0.29	-	-	3.93	81.47	40.80	8.59	2.04	1.46	-	134.36	33.19	18.40	8.01	0.86	0.49	-	60.95
37.	Ponnani	1.92	1.22	0.36	-	-	-	3.50	33.64	17.23	10.11	3.77	-	-	64.75	33.03	17.87	13.05	2.15	-	-	66.10
38.	Vythiri	-	25.51	25.68	13.55	9.59	2.05	76.38	-	104.69	68.45	31.10	9.52	6.13	219.89	63.69	27.45	6.50	3.91	1.67	0.85	104.07
39.	Wayanad	61.09	30.08	11.48	6.15	7.67	7.22	123.69	546.81	283.16	108.67	60.11	71.22	72.12	1142.09	102.40	49.96	22.86	13.99	12.76	4.30	206.27
40.	Kannur	6.94	5.93	5.31	4.34	6.09	2.68	31.29	41.69	97.34	87.71	60.72	18.64	-	306.10	17.95	6.06	3.51	3.61	5.16	-	36.29
41.	Thalassery	15.07	11.87	8.54	7.48	1.70	0.66	45.32	215.24	136.28	84.13	63.54	34.94	6.96	541.09	17.88	9.47	7.00	6.54	5.59	2.74	49.22
42.	Thaliparambu	7.70	8.17	5.25	6.67	5.02	10.70	43.51	147.13	134.11	66.49	51.97	42.33	40.50	482.53	12.54	7.77	5.92	5.04	3.92	10.73	45.92
43.	Kasargod	18.20	23.47	68.85	7.56	2.77	10.25	131.10	123.10	287.59	417.46	136.18	52.04	56.42	1072.79	9.60	81.63	13.26	8.63	0.20	3.67	116.99
44.	Hosdurg	5.34	3.29	1.15	0.13	-	-	9.91	131.58	82.86	26.41	4.14	0.03	-	245.02	23.71	10.52	6.16	1.33	-	-	41.72
	TOTAL	524.98	395.70	308.81	169.19	113.87	160.50	1673.05	3821.57	3189.75	2216.69	1273.23	774.87	888.01	12164.12	1465.40	1057.41	603.83	361.31	253.80	346.97	4088.72

Sl. No.	Name of PCARD Bank	SRTO							ILS							Rural Housing (NHB)							
		< 1year	1-2year	2-3year	3-4year	4-5year	Above 5year	Total	< 1year	1-2year	2-3year	3-4year	4-5year	Above 5year	Total	< 1year	1-2year	2-3year	3-4year	4-5year	Above 5year	Total	
1.	Thiruvananthapuram	5.38	6.07	3.58	1.72	1.42	0.64	18.81	23.40	13.93	8.68	5.56	2.11	2.35	56.03	4.38	6.86	11.24	7.15	6.64	9.02	45.29	
2.	Kilimanoor	45.95	15.85	12.15	7.00	3.95	2.88	87.78	54.58	30.10	23.75	14.60	9.10	7.00	139.13	67.72	30.50	17.50	10.20	6.75	3.20	135.87	
3.	Neyyattinkara	3.12	3.05	2.71	1.37	-	-	10.25	20.21	11.45	9.13	5.44	-	-	46.23	22.16	16.48	9.02	8.14	7.55	-	63.35	
4.	Palode	7.38	3.30	1.55	0.96	0.64	0.46	14.29	7.08	4.81	3.75	3.33	2.95	3.82	25.74	58.08	22.52	14.87	7.99	5.30	6.14	114.90	
5.	Kollam	4.79	5.30	4.60	2.07	-	-	16.76	11.15	17.06	13.44	12.60	-	-	54.25	3.98	3.88	3.61	1.64	-	-	13.11	
6.	Sasthamcottah	4.42	4.57	3.14	0.62	1.17	-	13.92	8.42	11.65	9.00	3.07	-	-	32.14	5.05	4.23	2.06	1.98	-	-	13.32	
7.	Karunagapally	5.65	-	-	-	-	-	5.65	17.18	9.91	7.48	6.10	4.68	5.78	51.13	16.73	8.38	7.31	5.78	5.14	5.57	48.91	
8.	Pathanamthitta	4.28	3.10	3.00	4.00	2.20	-	16.58	4.30	3.02	2.55	2.30	3.46	-	15.63	29.28	22.83	12.22	8.92	6.17	-	79.42	
9.	Pathanapuram	6.04	0.48	0.09	-	-	-	6.61	16.69	4.94	3.56	1.11	0.40	0.36	27.06	36.84	4.58	2.56	1.49	0.72	0.05	46.24	
10.	Thiruvalla	8.28	6.95	1.86	-	-	-	17.09	26.77	23.78	21.08	-	-	-	71.63	19.04	19.58	12.22	9.58	8.85	4.28	73.55	
11.	Karthikappally	4.54	3.02	2.16	1.09	-	-	10.81	-	-	-	-	13.32	3.34	16.66	19.81	14.17	7.96	7.39	3.40	3.98	56.71	
12.	Cherthala	1.42	3.64	1.47	2.96	4.24	0.20	13.93	2.00	4.51	3.75	32.23	-	3.82	46.31	12.96	14.41	18.40	9.77	3.59	9.09	68.22	
13.	Alappuzha	1.29	1.89	2.25	-	-	-	5.43	-	1.63	4.02	-	-	-	21.07	26.72	9.27	12.66	14.39	13.39	10.30	12.14	72.15
14.	Mavelikkara	1.95	1.09	0.64	-	-	-	3.68	2.12	1.07	0.95	-	-	-	4.14	9.64	7.13	1.64	1.11	1.24	-	20.76	
15.	Kottayam	2.72	5.12	-	-	1.46	-	9.30	1.23	1.12	0.80	13.86	-	12.36	29.37	15.49	11.22	13.11	16.92	10.83	5.68	73.25	
16.	Meenachil	2.57	6.43	-	-	4.92	-	13.92	1.76	-	5.46	2.67	-	-	9.89	8.08	29.52	5.76	-	2.33	0.52	46.21	
17.	Malanad	7.97	10.17	3.37	-	-	-	21.51	5.02	11.06	7.07	1.80	2.67	-	27.62	23.30	95.11	44.49	6.66	0.15	-	169.71	
18.	Deviculam	7.47	1.11	0.43	0.82	0.25	-	10.08	12.76	3.34	1.60	2.39	0.68	-	20.77	83.61	23.30	6.28	1.96	1.40	0.21	116.76	
19.	Thodupuzha	1.69	2.57	8.85	-	-	2.89	16.00	0.34	8.03	12.84	16.87	15.84	5.62	59.54	12.46	33.28	29.72	16.53	4.18	3.44	99.61	
20.	Peerumedu	0.56	1.65	-	-	-	-	2.21	0.48	0.14	-	-	-	-	0.62	17.68	2.15	1.42	-	-	-	21.25	
21.	Ernakulam	5.88	8.28	3.75	1.63	-	4.04	23.58	4.42	19.57	41.59	38.25	26.26	-	130.09	50.18	46.52	21.93	13.96	2.16	-	134.75	
22.	Muvattupuzha	3.91	12.03	12.91	11.33	10.14	8.83	59.15	4.30	1.42	1.10	1.15	0.68	-	8.65	26.26	10.10	8.03	4.19	1.81	0.09	50.48	
23.	Kanayannur	10.13	3.65	4.25	-	-	-	18.03	5.29	25.47	14.19	-	-	-	44.95	49.80	28.71	18.40	-	-	-	96.91	
24.	Kochi	6.64	10.69	2.73	1.25	2.21	-	23.52	2.85	5.35	4.27	-	-	18.22	30.69	47.56	37.90	12.25	6.34	5.77	3.21	113.03	
25.	Irinjalakuda	0.78	-	-	-	-	-	0.78	7.18	5.61	3.84	0.85	-	-	17.48	15.88	2.29	0.28	-	-	-	18.45	
26.	Palakkad	7.33	5.88	4.55	1.06	-	-	18.82	15.76	10.80	9.04	-	-	-	35.60	38.09	28.17	26.88	15.50	13.70	6.76	129.10	
27.	Ottappalam	18.56	8.79	3.04	4.17	3.16	-	37.72	15.92	8.88	5.76	3.12	3.48	-	37.16	89.34	23.73	14.32	4.09	3.95	5.10	137.63	
28.	Alathur	6.70	5.45	3.98	-	-	-	16.13	-	3.90	-	-	-	8.21	12.11	13.96	12.53	9.40	3.74	3.92	3.35	46.90	
29.	Chittoor	2.70	1.41	1.08	0.07	-	-	5.26	5.60	2.10	1.43	0.66	-	-	9.79	64.16	61.70	38.17	24.15	6.45	6.57	201.20	
30.	Mannarcaud	5.42	7.09	5.39	-	-	-	17.90	-	0.46	-	-	1.80	15.29	17.55	11.48	14.64	14.09	11.39	8.26	8.23	68.09	
31.	Kozhikode	14.34	1.49	5.55	-	-	-	21.38	13.69	4.33	-	1.37	-	-	19.39	52.96	12.10	7.16	0.40	-	3.60	76.22	
32.	Badagara	5.06	3.53	2.07	1.55	0.97	0.25	13.43	5.58	10.51	0.74	0.22	-	-	17.05	38.66	29.23	5.90	4.06	0.81	-	78.66	
33.	Quilandy	7.18	5.80	3.74	2.58	-	3.19	22.49	2.95	1.97	3.11	2.02	-	2.56	12.61	17.65	13.59	6.94	1.57	0.40	0.78	40.93	
34.	Perinthalmanna	3.04	3.13	3.48	2.52	-	-	12.17	1.60	1.05	1.14	-	-	-	3.79	7.83	4.42	3.41	2.00	-	-	17.66	
35.	Ernad	3.85	2.66	14.03	0.59	-	4.83	25.96	4.73	7.81	7.89	4.09	7.05	-	31.57	27.53	49.68	25.22	6.25	8.01	8.31	125.00	
36.	Tirur	8.13	5.72	0.38	-	-	-	14.23	14.60	8.16	2.11	-	-	-	24.87	66.21	38.61	12.11	4.08	1.26	-	122.27	
37.	Ponnani	10.61	3.47	2.80	1.20	-	-	18.08	14.07	12.48	7.36	4.83	-	-	38.74	57.08	50.00	20.14	3.17	-	-	130.39	
38.	Vythiri	16.48	12.75	3.23	2.43	-	-	34.89	6.34	12.35	3.09	1.81	-	-	23.59	29.15	12.98	5.21	1.15	-	-	48.49	
39.	Wayanad	5.15	22.34	4.23	7.10	6.20	-	45.02	-	-	-	-	20.23	-	22.11	66.18	43.32	11.09	10.95	-	-	131.52	
40.	Kannur	19.66	5.01	4.01	-	-	-	28.68	14.28	4.45	2.83	-	-	-	21.56	48.46	35.99	14.03	11.16	5.39	-	115.03	
41.	Thalassery	10.85	4.80	1.71	-	-	-	17.36	5.83	3.87	-	-	-	-	9.70	47.49	37.45	31.85	21.09	12.86	-	150.74	
42.	Thaliparambu	10.26	7.34	9.98	3.70	-	3.45	34.73	3.00	-	12.20	-	-	10.95	26.15	85.27	35.54	24.87	13.65	16.42	17.73	193.48	
43.	Kasargod	1.21	25.33	4.20	3.13	-	-	33.87	0.36	19.85	22.41	14.29	4.66	6.49	68.06	11.38	66.34	20.88	5.62	2.84	2.25	109.31	
44.	Hosdurg	7.05	3.97	-	-	-	-	11.02	3.87	3.38	0.91	0.77	-	-	8.93	62.96	25.51	8.83	0.77	-	-	98.07	
		318.39	255.97	152.94	66.92	42.93	31.66	868.81	367.71	335.32	285.80	197.36	119.37	127.25	1432.81	1501.08	1103.84	597.15	305.88	175.65	129.30	3812.90	

Sl. No.	Name of PCARD Bank	NABARD - HOUSING							HDFC						
		< 1year	1-2year	2-3year	3-4 year	4-5 year	Above 5year	Total	< 1year	1-2year	2-3 year	3-4 year	4-5 year	Above 5year	Total
1.	Thiruvananthapuram	15.67	0.14	0.02	-	-	-	15.83	18.24	0.83	0.03	0.02	0.03	-	19.15
2.	Kilimanoor	30.53	-	-	-	-	-	30.53	37.72	18.00	10.00	-	-	-	65.72
3.	Neyyattinkara	30.69	0.38	0.22	0.14	-	-	1.43	-	-	-	-	-	-	-
4.	Palode	25.61	6.04	-	-	-	-	31.65	24.79	14.68	3.66	-	-	-	43.13
5.	Kollam	9.71	-	-	-	-	-	9.71	6.61	11.23	8.04	-	-	-	25.88
6.	Sasthamcottah	1.37	-	-	-	-	-	1.37	23.77	18.96	19.38	-	-	-	62.11
7.	Karunagapally	12.36	-	-	-	-	-	12.36	16.08	10.42	4.25	-	-	-	30.75
8.	Pathanamthitta	5.14	3.16	-	-	-	-	8.30	-	-	-	-	-	-	-
9.	Pathanapuram	6.15	2.31	-	-	-	-	8.46	-	-	-	-	-	-	-
10.	Thiruvalla	3.25	-	-	-	-	-	3.25	20.99	13.46	3.49	-	-	-	37.94
11.	Karthikappaly	0.50	0.29	0.28	0.16	-	-	1.23	5.30	3.28	1.60	1.28	0.62	-	12.08
12.	Cherthala	2.42	-	-	-	-	-	2.42	-	-	-	-	-	-	-
13.	Alappuzha	3.00	3.86	-	-	-	-	6.86	-	-	-	-	-	-	-
14.	Mavelikkara	4.66	4.33	1.36	-	-	-	10.35	2.06	1.36	1.09	-	-	-	4.51
15.	Kottayam	6.00	4.45	-	-	-	-	10.45	-	-	-	-	-	-	-
16.	Meenachil	2.23	0.09	-	-	-	-	2.32	-	-	-	-	-	-	-
17.	Malanad	3.15	2.41	-	-	-	-	5.56	-	-	-	-	-	-	-
18.	Devicolam	11.27	-	-	-	-	-	11.27	-	-	-	-	-	-	-
19.	Thodupuzha	5.10	1.48	-	-	-	-	6.58	-	-	-	-	-	-	-
20.	Peerumedu	4.32	-	-	-	-	-	4.32	-	-	-	-	-	-	-
21.	Ernakulam	6.85	-	-	-	-	-	6.85	-	-	-	-	-	-	-
22.	Muvattupuzha	0.91	-	-	-	-	-	0.91	4.97	0.77	0.22	0.01	-	-	5.97
23.	Kanayannur	3.40	-	-	-	-	-	3.40	13.38	8.55	3.56	-	-	-	25.49
24.	Kochi	4.96	-	-	-	-	-	4.96	17.75	16.37	1.42	0.10	-	-	35.64
25.	Irinjalakuda	4.12	-	-	-	-	-	4.12	-	-	-	-	-	-	-
26.	Palakkad	6.53	0.18	-	-	-	-	6.71	7.60	5.36	4.76	-	-	-	17.72
27.	Ottappalam	7.14	0.34	-	-	-	-	7.48	2.47	0.35	-	-	-	-	2.82
28.	Alathur	9.13	9.58	-	-	-	-	18.71	-	-	-	-	-	-	-
29.	Chittoor	-	-	-	-	-	-	-	7.17	9.15	4.52	2.01	-	-	22.85
30.	Mannarcaud	0.58	-	-	-	-	-	0.58	6.00	7.24	7.08	1.23	-	-	21.55
31.	Kozhikode	26.91	1.66	0.38	-	-	-	28.95	0.69	0.92	0.51	-	-	-	2.12
32.	Badagara	1.71	0.78	-	-	-	-	2.49	-	-	-	-	-	-	-
33.	Quilandy	5.87	4.85	-	-	-	-	9.92	-	-	-	-	-	-	-
34.	Perinthalmanna	16.20	3.44	2.77	-	-	-	22.41	-	-	-	-	-	-	-
35.	Ernad	22.33	19.61	-	-	-	-	58.21	2.54	7.95	9.01	-	1.80	-	21.30
36.	Tirur	42.26	15.95	-	-	-	-	41.94	6.74	4.29	1.88	-	-	-	12.91
37.	Ponnani	24.65	13.74	-	-	-	-	38.39	-	-	-	-	-	-	-
38.	Vythiri	9.70	3.00	-	-	-	-	12.70	17.38	13.75	5.13	1.93	-	-	38.19
39.	Wayanad	2.31	-	-	-	-	-	2.31	29.47	14.43	10.77	-	-	-	54.67
40.	Kannur	14.32	10.03	-	-	-	-	24.35	-	-	-	-	-	-	-
41.	Thalassery	1.44	-	-	-	-	-	1.44	37.10	14.55	6.92	-	-	-	58.57
42.	Thaliparambu	0.55	-	-	-	-	-	0.55	2.61	1.98	-	-	-	-	4.59
43.	Kasargod	2.42	1.12	-	-	-	-	3.54	24.81	15.88	10.28	-	-	-	50.97
44.	Hosdurg	9.02	1.04	-	-	-	-	10.06	-	-	-	-	-	-	-
	TOTAL	376.44	114.26	5.03	0.30	-	-	496.03	336.24	213.76	117.60	6.58	2.45	-	676.63

Table No. 1 5 MEMBERSHIP AND SHARE CAPITAL OF PRIMARY BANKS DURING 2002-03

Sl. No.	Name of PCARDB	Date of Registration	Members as on 31/03/2003			Share Capital		Loan outstanding	
			Borrowers	Non-Borrowers	Total	Paid up share	Investment in KSCARDB	R.O. Level	PCARDB Level
1	Trivandrum	20.10.1960	27983	5118	33101	257.69	85.42	3044.72	3073.57
2	Kilimanoor	28.10.1967	35988	14392	50380	372.35	166.70	5528.85	4919.56
3	Neyattinkara	21.02.1974	33386	7133	40519	287.41	91.32	3248.12	3210.01
4	Palode	11.06.1984	14968	6203	21171	256.75	124.80	4077.47	3866.42
5	Kollam	26.07.1960	38047	9900	47947	373.74	92.00	3045.23	3394.72
6	Sasthamcotta	31.03.1967	22835	1191	24026	272.34	91.28	3013.01	3104.15
7	Karunagapally	01.02.1974	18420	-	18420	238.28	86.40	2877.95	2885.80
8	Pathanamthitta	02.02.1968	16996	1590	18586	243.51	91.48	3002.15	2923.24
9	Pathanapuram	27.09.1989	13500	2643	16143	205.91	82.23	2740.13	2621.00
10	Thiruvalla	09.01.1963	17360	1174	18534	147.52	53.00	1651.73	1532.99
11	Karthikappally	11.03.1974	22204	-	22204	203.06	61.12	2037.05	2097.60
12	Cherthala	01.03.1974	17980	4922	22902	184.55	58.13	1937.46	2155.42
13	Alappuzha	05.12.1959	22944	-	22944	196.75	70.28	2331.24	2383.57
14	Mavelikkara	22.10.1987	10923	2617	13540	176.05	63.96	2134.06	2150.95
15	Kottayam	31.01.1959	3891	11188	15079	240.01	84.62	2820.57	2888.35
16	Meenachil	13.12.1962	11964	11519	27483	304.55	122.89	4080.45	3907.33
17	Malanad	22.02.1971	13201	12434	25635	485.82	178.36	5827.26	6122.98
18	Deviculam	07.08.1980	17354	6325	23679	254.48	95.11	3097.45	3159.13
19	Thodupuzha	07.06.1993	8887	4710	13597	219.55	66.75	2037.74	2225.84
20	Emakulam	19.01.1962	24725	3913	28638	330.40	127.00	4227.59	4393.85
21	Muvattupuzha	07.06.1993	8823	2431	11254	93.37	66.75	940.18	982.59
22	Kanayannur	06.03.1974	11820	9888	21708	288.32	106.06	3500.50	3563.82
23	Kochin	30.11.1935	12171	3815	15986	266.34	67.75	2215.98	2202.05
24	Irinjalakkuda	05.10.1970	40587	1898	42485	283.96	94.40	2930.30	2900.86
25	Palakkad	20.06.1938	15073	3524	18597	228.05	101.88	3309.97	3184.01
26	Ottappalam	28.02.1974	13377	6242	19619	212.60	79.50	2464.02	2270.55
27	Alathur	28.02.1974	10290	6243	16533	220.15	98.00	3254.81	3100.81
28	Chittur	28.02.1974	21537	-	21537	409.43	110.99	3658.54	3530.35
29	Mannarkkad	18.09.1989	6927	2899	9826	149.19	51.96	1602.13	1588.83
30	Kozhikode	31.03.1984	16999	2668	19867	358.71	174.20	5806.59	5742.53
31	Vadakara	26.03.1963	19540	Nil	19540	237.23	109.81	3645.82	3748.85
32	Quilandy	28.03.1974	31904	2322	34226	364.19	152.09	5067.55	5086.87
33	Perinthalmanna	22.02.1978	7687	3763	14450	210.65	59.78	1955.98	2125.46
34	Ernad	31.03.1984	16196	11006	27202	424.73	156.00	4949.59	4843.38
35	Thirur	03.10.1971	22085	6722	28807	438.77	165.74	5524.31	5441.50
36	Ponnani	19.01.1989	6780	9241	15991	303.06	118.19	3939.64	3796.91
37	Vythiri	15.05.1985	13303	-	13303	277.96	122.52	4058.51	4054.61
38	Wayanad	11.02.1960	14024	4583	18607	241.20	148.60	4850.42	4531.86
39	Kannur	01.01.1987	29687	1463	31150	217.53	125.81	4163.88	4104.05
40	Thalassery	22.06.1938	25606	1143	26749	291.75	101.75	3307.67	3164.19
41	Thaliparamba	01.01.1987	17797	1675	19472	216.78	81.14	2649.62	2754.69
42	Kasargod	15.08.1956	14150	10295	24445	413.03	189.50	6204.91	6631.92
43	Hosdurg	22.01.1974	11531	3669	15200	357.66	149.26	4974.50	5146.17
44	Perumede	29.04.1991	5336	1051	6387	39.11	36.06	1200.89	1182.10
	TOTAL		786756	207713	994469	11794.49	4560.59	148936.54	148675.44

Table No. 1 6 LOAN ISSUED BY PCARD BANKS DURING 2002-03

Sl.No	Name of PCARDB	Ordinary		Scheme		Non Farm		Rural Housing						(Rs.in lakhs)	
								NHB		HDFC		NABARD		TOTAL	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Trivandrum		17.34		131.42		273.46		15.66				266.03		703.91
2	Kilimanoor		41.21		109.92		243.51		76.88				455.97		927.49
3	Neyyattinkara		54.49		286.20		136.57		0.00				75.01		552.27
4	Palode		14.56		148.67		294.55		29.64				388.44		875.86
5	Kollam		40.64		332.50		375.87		0.00				100.94		849.95
6	Sasthamcottah		30.44		279.21		136.20		89.95				48.86		584.66
7	Karunagappally		30.02		198.99		136.11		46.36				191.37		602.85
8	Pathanamthitta		31.66		287.02		127.95		0.00				136.35		582.98
9	Pathanapuram		12.43		144.67		176.41		144.08				181.23		658.82
10	Thiruvalla		6.62		83.63		44.50		0.00				114.45		249.20
11	Karthikappally		11.73		79.29		167.50		0.00				53.10		311.62
12	Cherthala		2.59		54.86		162.93		67.95				190.00		478.33
13	Alappuzha		4.90		98.04		136.44		51.89				136.26		427.53
14	Mavelikkara		26.16		101.68		131.27		194.72				127.29		581.12
15	Kottayam		8.61		98.31		189.21		19.60				524.22		839.95
16	Meenachil		12.91		255.43		147.00		357.42				389.15		1161.91
17	Malanadu		89.81		599.13		71.08		0.55				190.20		950.77
18	Devikulam		39.86		232.02		80.52		0.15				160.14		512.69
19	Thodupuzha		18.40		132.24		52.66		0.00				201.23		404.53
20	Emakulam		9.61		121.39		224.56		22.19				634.11		1011.86
21	Muvattupuzha		7.61		101.26		38.31		0.00				63.33		210.51
22	Kanayannur		8.97		87.85		207.93		82.87				419.52		807.14
23	Kochi		6.36		91.61		153.76		0.00				146.75		398.48
24	Irinjalakuda		9.30		114.37		114.55		67.96				306.37		612.55
25	Palakkad		9.29		200.32		109.20		263.65				199.20		781.66
26	Ottappalam		11.57		123.26		149.84		0.00				109.53		394.20
27	Alathur		3.35		280.23		252.35		300.01				193.18		1029.12
28	Chittur		19.52		151.55		30.18		0.00				9.05		210.30
29	Mannarkkad		9.68		119.62		63.59		0.00				47.82		240.71
30	Kozhikode		14.50		619.23		651.24		131.88				497.68		1914.53
31	Badagara		5.40		460.66		266.88		0.00				72.90		805.84
32	Quilandi		31.84		679.52		213.67		1.20				129.35		1055.58
33	Perinthalmanna		32.89		142.67		53.86		45.60				187.10		462.12
34	Ernad		4.79		124.66		163.85		18.20				565.58		877.08
35	Tirur		9.53		228.94		159.03		448.26				529.40		1375.16
36	Ponnani		4.00		110.66		241.51		39.55				482.40		878.12
37	Vythiri		0.50		327.12		82.27		0.00				64.09		473.98
38	Wayanad		4.68		116.61		5.89		10.07				6.30		143.55
39	Kannur		6.16		355.15		55.45		20.64				473.87		911.27
40	Thalassery		5.00		289.87		57.78		0.00				46.41		399.06
41	Thaliparamba		20.49		202.20		28.49		0.42				52.11		303.71
42	Kasaragod		20.78		450.29		40.08		0.00				45.39		556.54
43	Hosdurg		0.50		553.99		69.10		32.05				238.48		894.12
44	Peerumedu		11.18		188.63		24.62		6.35				71.38		302.16
	TOTAL		761.88		9894.89		6541.73		2585.75				9521.54		29305.79

Table No. 17 PURPOSE WISE - CLASSIFICATION OF LOAN ISSUED BY PCARD BANKS

(Rs. In lakhs)

Sl. No.	Ordinary Loan	1998-99	1999-2000	2000-01	2001-02	2002-2003
	Purpose					
1.	Construction of Wells/tanks	11.41	20.63	55.34	149.91	17.33
2.	Renovation of Wells/tanks	0.40	1.10	9.31	2.34	4.71
3.	Pumpsets	2.44	1.98	9.71	8.79	2.10
4.	Plantation/Horticulture	93.49	141.33	217.05	114.44	186.22
5.	Animal Husbandry	109.90	46.12	74.92	48.09	80.93
6.	Land Development	133.05	105.26	107.49	160.30	231.61
7.	Construction of godowns/ Cattle Sheds/Farm houses	42.81	57.86	92.83	178.49	110.53
8.	Barbed wire or Stone fencing	12.95	18.28	36.51	42.36	61.84
9.	Construction of drainage channel	1.50	0.15	3.62	3.83	-
10.	Others	62.18	70.84	46.06	83.70	66.61
	TOTAL	470.13	463.55	652.84	792.25	761.88
	Scheme Loans					
1	Minor Irrigation	1496.15	1572.75	1899.84	2086.31	2094.05
2.	Plantation/Horticulture	3613.84	4276.50	4637.57	5187.60	3186.15
3.	Agriculture Machinery/FM	676.34	890.04	1268.60	337.74	653.93
4.	Dairy	24.65	23.14	24.70	12.55	15.40
5.	Land Development	1688.53	1471.79	2308.23	2360.40	2204.50
6.	Poultry/animal husbandry	1477.73	1554.53	1585.21	1228.97	1042.31
7.	Fisheries	202.82	200.32	229.85	375.44	176.15
8.	Others	342.43	235.49	194.41	169.92	522.40
	TOTAL	9522.49	10224.56	12148.41	11758.93	9894.89

Table No. 18 LOAN OUTSTANDING AS ON 31-03-2003 (KSCARDB LEVEL)

(Rs. In lakhs)

Sl. No.	Name of PCARDB	Ordi	Scheme	NFS	RURAL HOUSING			TOTAL
					NAB- HSG	NHB	HDFC	
1.	Trivandrum	78.44	583.26	863.73	588.39	777.74	153.16	3044.72
2.	Kilimanoor	238.21	691.31	1735.14	764.38	1832.94	266.87	5528.85
3.	Neyyattinkara	406.62	1663.54	737.81	90.11	350.04	0.00	3248.12
4.	Palode	57.87	806.53	1210.95	555.09	1262.02	185.01	4077.47
5.	Kollam	257.01	1336.76	1091.97	169.09	132.36	58.04	3045.23
6.	Sasthamcotta	282.90	1414.62	810.94	104.15	209.83	190.57	3013.01
7.	Karunagapally	221.74	946.74	563.26	488.95	557.06	100.20	2877.95
8.	Pathanamthitta	219.21	1311.03	533.13	266.55	672.23	0.00	3002.15
9.	Pathanapuram	65.92	501.66	598.23	483.43	1090.89	0.00	2740.13
10.	Thiruvalla	75.66	440.60	378.15	146.82	455.31	155.19	1651.73
11.	Karthikapally	97.12	332.45	763.07	72.43	627.18	144.80	2037.05
12.	Cherthala	10.92	342.93	646.06	262.23	675.32	0.00	1937.46
13.	Alappuzha	53.65	416.76	753.73	299.41	807.69	0.00	2331.24
14.	Mavelikkara	63.98	295.42	527.67	362.35	824.99	59.65	2134.06
15.	Kottayam	44.67	399.32	647.19	754.57	974.82	0.00	2820.57
16.	Meenachil	52.84	985.32	532.67	740.32	1769.30	0.00	4080.45
17.	Malanadu	336.19	3145.26	417.23	322.76	1605.82	0.00	5827.26
18.	Devicolam	271.88	1111.61	436.89	259.00	1018.07	0.00	3097.45
19.	Thodupuzha	100.56	677.16	277.94	262.57	719.51	0.00	2037.74
20.	Peermade	22.35	629.69	116.21	144.09	288.55	0.00	1200.89
21.	Ernakulam	55.88	654.05	829.82	641.91	2045.93	0.00	4227.59
22.	Muvattupuzha	25.48	337.40	194.21	72.84	254.77	55.48	940.18
23.	Kanayannur	64.73	477.24	833.34	423.77	1520.38	181.04	3500.50
24.	Cochin	46.20	712.68	571.85	181.53	545.64	158.08	2215.98
25.	Irinjalakkuda	60.26	446.64	481.50	514.48	1427.42	0.00	2930.30
26.	Palakkad	48.20	998.50	318.88	500.87	1343.04	100.48	3309.97
27.	Ottappalam	29.45	689.40	451.14	156.70	1128.57	8.76	2464.02
28.	Alathur	18.90	929.71	491.88	528.23	1286.09	0.00	3254.81
29.	Chittoor	224.83	2282.81	416.45	8.75	675.02	50.68	3658.54
30.	Mannarkadu	51.96	743.37	306.21	63.07	362.49	75.03	1602.13
31.	Kozhikode	112.32	2072.75	1610.83	944.82	1049.48	16.39	5806.59
32.	Badagara	88.27	1817.39	1043.37	116.47	580.32	0.00	3645.82
33.	Quilandi	182.39	3504.62	766.97	243.96	369.61	0.00	5067.55
34.	Perinthalmanna	58.24	695.20	203.38	411.81	587.35	0.00	1955.98
35.	Ernad	68.04	1454.96	914.78	1135.35	1271.60	104.86	4949.59
36.	Tirur	33.71	1267.91	619.28	1497.90	2005.68	99.83	5524.31
37.	Ponnani	16.13	356.98	862.34	1104.18	1600.01	0.00	3939.64
38.	Vythiri	142.83	2722.84	651.41	171.95	239.54	129.94	4058.51
39.	Wayanad	262.01	3440.31	478.60	31.00	540.04	98.46	4850.42
40.	Kannur	57.43	1601.11	334.22	834.30	1336.82	0.00	4163.88
41.	Thalassery	74.26	2008.00	295.15	71.63	579.39	279.24	3307.67
42.	Thaliparamba	57.72	1444.96	186.61	67.03	883.75	9.55	2649.62
43.	Kasargod	367.67	4710.89	379.18	67.67	531.72	147.78	6204.91
44.	Hosdurg	62.47	2612.46	341.75	497.67	1460.15	0.00	4974.50
	Total	5167.12	56014.15	27225.12	17424.58	40276.48	2829.09	148936.54

Table No. 19 LOAN OUTSTANDING AS ON 31.03.2003 (PCARDB LEVEL)

(Rs. In lakhs)

SLNo.	Name of PCARDB	Ordinary	Scheme	NFS	RUAL HOUSING			TOTAL
					NHB	HDFC	NABARD	
1	Trivandrum	94.19	698.99	902.00	941.08	132.57	304.74	3073.57
2	Kilimanoor	224.41	694.40	1708.56	-	-	2292.19	4919.56
3	Neyyattinkara	435.61	1644.05	725.00	282.59	-	122.76	3210.01
4	Palode	61.58	751.07	1208.34	1259.97	174.97	410.49	3866.42
5	Kollam	295.15	1526.11	1242.18	100.96	65.10	164.72	3394.72
6	Sasthamcotta	317.83	1411.21	869.08	194.98	208.80	102.25	3104.15
7	Karunagapally	211.04	1012.70	595.52	504.06	110.64	451.84	2885.80
8	Pathanamthitta	227.88	1333.86	532.24	638.03	-	191.23	2923.24
9	Pathanapuram	53.07	531.18	672.66	1134.42	-	229.67	2621.00
10	Thiruvalla	63.47	434.13	456.06	310.85	133.03	135.45	1532.99
11	Karthikappally	131.58	367.59	805.28	582.26	139.77	71.12	2097.60
12	Cherthala	1649	384.23	824.24	704.64	-	225.82	2155.42
13	Alappuzha	66.15	520.97	739.33	757.97	-	299.15	2383.57
14	Mavelikara	64.37	337.13	516.05	1014.16	58.90	160.34	2150.95
15	Kottayam	43.41	486.35	695.70	803.83	-	859.06	2888.35
16	Meenachil	51.69	1052.10	514.38	1673.03	-	616.13	3907.33
17	Malanad	337.88	3362.19	491.15	1637.37	-	294.39	6122.98
18	Deviculam	284.02	1205.80	450.65	966.62	-	252.04	3159.13
19	Thodupuzha	111.37	767.91	358.09	716.40	-	272.07	2225.84
20	Ernakulam	51.75	784.81	897.68	1997.02	-	662.58	4393.85
21	Muvattupuzha	23.04	371.97	222.54	244.69	46.63	73.72	982.59
22	Kanayannur	69.96	549.51	882.29	1436.22	177.98	447.86	3563.82
23	Kochi	62.27	744.04	621.11	448.97	151.04	174.62	2202.05
24	irinjalakkuda	56.88	434.75	464.60	1389.37	-	555.26	2900.86
25	Palakkad	46.69	1038.50	343.59	1393.55	101.07	260.61	3184.01
26	Ottappalam	35.10	737.57	504.99	783.97	10.62	198.30	2270.55
27	Alathur	18.92	948.64	521.64	1063.43	-	548.18	3100.81
28	Chittur	226.27	2264.64	425.86	563.52	41.78	8.28	3530.35
29	Mannarkkad	50.73	787.58	306.52	298.78	84.27	60.95	1588.83
30	Kozhikode	106.27	2084.85	1585.60	1036.41	14.49	914.91	5742.53
31	Vadakara	150.73	1952.94	996.03	532.23	-	116.92	3748.85
32	Quilandy	212.28	3426.00	845.74	436.08	-	166.77	5086.87
33	Perinthalmanna	52.14	720.30	227.84	697.20	-	427.98	2125.46
34	Ernadu	93.20	1541.39	901.81	1037.10	126.52	1142.96	4843.38
35	Thirur	33.75	1247.55	643.07	1978.89	120.68	1417.56	5441.50
36	Ponnani	17.25	376.64	871.84	1421.89	-	1089.29	3776.91
37	Vythiri	169.25	2683.49	690.31	202.06	139.32	170.18	4054.61
38	Wayanad	220.18	3265.39	471.19	454.06	95.78	25.26	4531.86
39	Kannur	60.07	1628.91	345.56	1270.46	-	799.05	4104.05
40	Thalassery	87.17	1969.91	297.74	472.68	272.71	63.98	3164.19
41	Thaliparamba	72.00	1560.41	222.69	920.12	11.44	68.03	2754.69
42	Kasargod	416.73	4952.61	498.94	534.60	161.73	67.31	6631.92
43	Hosdurg	62.15	2746.05	386.32	1437.92	-	513.73	5146.17
44	Perumedu	21.84	615.94	110.15	352.83	-	81.34	1182.10
	TOTAL	5507.81	57956.76	28592.67	36527-27	2579.84	17511.09	148675.44

Table No. 20 AUDIT OF PCARD BANKS-CLASSIFICATION-PROFIT/ LOSS (2000-01 TO 2002-03)

Sl. No.	Name of PCARDB	31 -03-2001		Audit Classification	31 -03-2002		Audit Classification	31 -03-2003		Audit Classification	Remarks
		Profit	Loss		Profit	Loss		Profit	Loss		
1.	Trivandrum	25.89	-	-	17.41	-	B	4.01	-	B	
2.	Kilimanoor	-	238.86		-	87.44	B		218.79	B	
3.	Neyyattinkara	-	1.88		-	0.15	C		317.67	C	
4.	Palode	0.03	-		6.03	-	B		95.06	B	
5.	Kollam	10.75	-		2.43	-	B		25.75	B	
6.	Sasthamcottah	-	9.51		14.98	-	C		26.18	C	
7.	Karunagapally		13.20		-	38.65	C		44.48	C	
8.	Pathanamthitta	17.05	-		-	69.34	B		44.25	B	
9.	Pathanapuram	23.09	-		5.56	-	C	1.96	-	C	
10.	Thiruvalla	12.85	-		-	54.26	C		18.43	C	
11.	Karthikapally	-	40.52		-	3.13	C	6.29	-	C	
12.	Cherthala	-	4.15		11.15	-	C		-		31-3-03 Pending With JR Level
13.	Alappuzha	-	4.14		-	22.62	C		-		"
14.	Mavelikkara	-	3.53		-	17.86	C		-		"
15.	Kottayam	50.74	-		33.13	-	B	2.90	-	B	
16.	Meenachal	13.21	-		-	78.62	B	118.68	-	A	
17.	Malanadu	63.87	-		5.14	-	A		-		Pending with JR
18.	Devicolam	-	41.87		-	195.62	B		83.74	B	
19.	Thodupuzha	17.00	-		-	63.84	B				Pending with JR
20.	Peerumedu	0.32	-		2.29	-	C		-		"
21.	Ernakulam	9.37	-		6.18	-	B	12.55	-	B	
22.	Muvattupuzha	-	1.28		-	22.51	C		5.16	C	
23.	Kanayannur	5.78	-		-	32.77	C		6.19	C	
24.	Cochin	74.98	-		-	20.27	C		47.28	C	
25.	Irinjalakuda	72.46	-		67.72	-	A	59.27	-	A	
26.	Palakkad	-	52.47		-	158.30	C		96.36	C	
27.	Ottappalam		243.97			60.15	C	55.70		C	
28.	Alathur		87.71			66.45	C		32.48	B	
29.	Chittur		144.07			273.23	C		247.61	C	
30.	Mannarkkad		7.28			34.45	B		28.26	B	
31.	Kozhikode	12.39	-			89.91	B				31.3.03 Pending with JR
32.	Vadakara	19.27	-			47.49	B				"
33.	Quilandy	29.44	-			100.56	B		132.27	B	
34.	Perinthalmanna	8.40	-		6.51	-	B				31-3-03 Pending at JR Level
35.	Ernad	0.48	-			200.02	C				"
36.	Tirur	8.25	-		8.54	-	B	8.25		B	
37.	Ponnani	1.63	-			27.98	C				31-3-03 Pending at JR Level
36.	Vythiri	4.47	-			39.73	B				"
39.	Wayanad		153.87			197.97	C				"
40.	Kannur	25.64	-			9.08	B		14.23	B	
41.	Thalasseri		14.36			154.21	C		91.51	C	
42.	Thaliparamba	0.84	-			73.81	C		78.11	C	
43.	Kasargod	20.57	-		20.82	-	C				31-3-03 Pending JR Level
44.	Housdurg	19.65	-		16.92	-	B	32.49		B	

Sl. No.	Particulars	Total No. of PADB's	31/3/2001	31/3/2002	31/3/2003	Remarks
1.	No. of PCARD Banks Audited	44	44	44	30 (14 Pending)	31/3/2003 14 Pending in JR Level

Sl. No.	Particulars	Total No. of PCARDB	31/3/2001		31/3/2002		31/3/2003		Remarks
			Profit	Loss	Profit	Loss	Profit	Loss	
	No. PCARD Banks profit making	44	27	17	15	29	10	20*	31/3/03 14 pending in J.R. level

* 30Banks, 14 audit pending

Table No. 21 BUDGET PROVISION AND ACTUAL DRAWAL

(Rs. In lakhs)

Year	Budget Outlay	Drawal		Total
		Ordinary	Scheme	
1983-84	150	40	57.58	97.58
1984-85	150	40	77.85	117.85
1985-86	150	60	90.00	150.00
1986-87	150	60	89.88	149.88
1987-88	200	75	119.97	194.97
1988-89	235	165	69.59	234.59
1989-90	235	140	94.98	234.98
1990-91	250	75	174.94	249.94
1991-92	345	100	226.57	326.57
1992-93	500	130	104.52	234.52
1993-94	350	110	171.86	281.86
1994-95	350	95	186.67	281.67
1995-96	350	100	238.96	338.96
1996-97	350	-	349.70	349.70
1997-98	500	145.83	354.17	500.00
1998-99	600	114.17	485.76	599.93
1999-00	600	50.00	549.82	599.82
2000-01	600	-	123.71	123.71
2001-02	500	-	491.15	491.15
2002-03	500	68.50	431.50	500.00

Table No. 22 STATEMENT SHOWING GOVERNMENT GUARANTEE

(Rs. In lakhs)

Sl. No.	Financial Year	No. of G.O.	Date. of G.O.	10 years Guarantee		15 years Guarantee		20 years Guarantee	
				Extent of Guarantee	Maximum	Extent of Guarantee	Maximum	Extent of Guarantee	Maximum
1	1974-75	G.O.M.S.84/74/AD	21-03-1974			1000.00	1000.00		
2	1975-76	G.O.M.S 75/76/AD	05-03-1976			500.00	1500.00		
3	1976-77	G.O.M.S 51/77/AD	17-02-1977			250.00	1750.00		
4	1977-78	G.O.M.S 255/77/AD	05-09-1977			1350.00	3100.00		
5	1978-79	G.O.M.S 185/78/AD	03-07-1978			2000.00	5100.00		
6	1980-81	G.O.M.S 311/80/AD	22-08-1980			2500.00	7600.00		
7	1981-82	G.O.M.S 383/81/AD	27-11-1981			3277.00	10877.00		
8	1983-84	G.O.M.S 149/83/AD	04-06-1983			4338.15	15215.15		
9	1984-85	G.O.M.S 79/85/AD	07-03-1985			936.50	16151.65		
10	1985-86	G.O.M.S 88/85/AD	15-06-1985			2620.00	18771.65		
11	1986-87	G.O.M.S 58/86/Co-op	11-08-1986			3700.00	22471.65		
12	1987-88	G.O.M.S 31/87/ Co-op	11-06-1987			6000.00	28471.65		
13	1988-89	G.O.M.S 55/88/ Co-op (G.O.M.S 9/90/ Co-op)	15-11-1988 22-02-1990			3000.00	31471.65	2000	2000
14	1990-91	G.O.M.S 67/90/ Co-op	16-11-1990			2000.00	33471.65	3000	5000
15	1993-94	G.O.M.S 32/94/ Co-op	02-03-1994			4000.00	37471.65		
16	1994-95	G.O.M.S139/94/ Co-op	1-12-1994	1000	1000	4000.00	41471.65		
17	1995-96	G.O.M.S 18/96/ Co-op	20-02-1996			10000.00	51471.65		
18	1996-97	G.O.M.S 20/97/ Co-op	11-03-1997			10000.00	61471.65		
19	1998-99	G.O.M.S 49/99/ Co-op	26-03-1999	5000	6000	20000.00	81471.65		
20	2002-03	G.O.M.S 44/02/ Co-op	25-06-2002			20000.00	101471.65		
21	2002-03	G.O.M.S 10/03/ Co-op	17-01-2003			40000.00	141471.65		

GOVERNMENT GUARANTEE FOR FLOATATION OF SPECIAL RURAL HOUSING DEBENTURES

Sl.No.	G.O.No.	Date of G.O	Amount (Rs.in lakhs)	Cumulative Total
1	G.O.M.S 16/90/ Co-op	21-03-1990	1000	1000
2	G.O.M.S 62/90/ Co-op	27-10-1990	3000	4000
3	G. O. M. S 65/91 / Co-op	02-11-1991	1000	5000
4	G - O. M. S 76/91 / Co-op	03-12-1991	5000	10000
5	G.O.M.S 5/96/ Co-op	18-01-1996	10000	20000
6	G.O.M.S 63/98/ Co-op	28-03-1998	20000	40000
7	G.O. M.S No. 110/2001 / Co-op.	09-11-2001	10741	50741

Table No. 23 STAFF POSITION OF KSCARD BANK

Sl. No.	Category	31/03/1999	31/03/2000	31/03/2001	31/03/2002	31/03/2003
1.	Managing Director	1	1	1	1	0
2.	Secretary	1	1	1	1	1
3.	Admn. Officer / CIO/ Principal STC	4	3	4	4	4
4.	R.M./C.F/A.D.M./FM - I/ FM - II	21	20	21	21	22
5.	Deputy Manager	19	21	21	21	21
6.	Addl. RCS (OSD) on Deputation	1	1	1	1	1
7.	Agrl. Development Officer	17	17+1@	17	17	17
8.	Assistant Manager	57	58	57	55	51
9.	Statistical Officer	2	2	2	2	2
10.	Law Officer	15	13+1*	12+1*	11	10
11.	Agricultural Officer	63 + 8*	60+13 *	59+12 *	57	55+8*
12.	P.R.A.	1	1	1	1	1
13.	Assistant	146 + 7*	146 + 7 *	146 + 7*	155	155
14.	Typist	20+1*	19+1*	19+1*	18	18
15.	Stenographer	2	2	2	2	2
16.	Receptionist Cum Telephone Operator	1	1	1	1	1
17.	Daffadar	1	1	1	1	1
18.	Record Keeper	2	2	2	2	2
19.	Driver	17	17	17	17	16
20.	Attender	15	15	14	15	15
21.	Peon Lift Operator / Night Watchman/Room Attendant	43 + 3 *	43 + 3*	42 + 3*	45	48
22.	Electrician	1	1	1	1	1
23.	Cleaner	1	1	1	1	1
24.	Vehicle Supervisor	1	1	0	0	1
25.	Part - Time Sweepers	0	0	0	17	17
Total		452+19	448 + 25	443 + 24	467	463 + 8

* Temporary @Temporarily promoted

Table No. 24 STATE COOPERATIVE AGRICULTURE AND RURAL DEVELOPMENT BANKS IN INDIA 2001-02

Sl. No.	Name of SCARDB	Share capital	Reserves and other funds	Debenture floated	Debenture outstanding	Total Investments	Loan advanced	Loan outstanding	Cost of management	Profit/loss	<i>Rs.in lakhs</i>
											%age of overdues to demand
	ARDBs										
1	Assam	557.85	561.09	0.00	2650.70	0.00	0.00	1794.59	0.00	0.00	90.32
2	Bihar	3475.40	4081.72	0.00	21092.75	1765.30	0.00	13516.11	0.00	0.00	86.52
3	Chatisgarh	0.00	0.00	3094.22	0.00	0.00	3459.41	8526.00	0.00	0.00	34.72
4	Gujarat	6249.11	18046.04	9984.21	87868.78	13387.20	10457.96	70574.69	2463.80	-929.66	58.28
5	Haryana	3221.98	10480.67	35219.14	146356.38	7644.97	35222.00	135752.18	617.54	744.00	11.70
6	Himachal Pradesh	1230.98	3374.42	3929.42	18563.14	2263.99	3761.85	17123.29	285.43	-160.96	43.70
7	Jammu & Kashmir	462.00	621.00	0.00	3318.00	87.43	0.00	2953.00	0.00	0.00	63.09
8	Karnataka	4653.71	20454.62	12999.70	124262.10	18440.85	11770.75	124262.88	1946.43	-2478.81	73.63
9	Kerala	4942.62	30426.69	37720.55	163071.89	52068.72	31907.43	140227.18	1086.90	978.53	15.46
10	Madhyapradesh	3131.27	11063.18	20829.61	79271.07	5450.10	20919.60	79745.97	960.53	121.03	53.89
11	Maharashtra	4494.53	13017.90	0.00	104222.14	1539.65	0.00	105943.69	276-59	-7002.53	70.36
12	Manipur	36.63	76.42	0.00	24.83	0.00	0.00	55.63	0.00	0.00	0.00
13	Orissa	805.36	11657.51	631.58	11654.43	179.53	633.17	9615.60	186.90	-1061.23	92.58
14	Pondicherry	197.45	467-80	66.28	596.46	119.60	313.50	778.65	64.26	14.16	48.57
15	Punjab	6501.52	30863.42	35089.09	171005.18	15193.32	32365.85	152343.83	1090.57	2559.49	9.57
16	Rajasthan	2523.39	15948.64	22078.69	122240.46	22353.31	21536.58	112640.49	405.33	1871.09	36.11
17	Tamilnadu	4047.55	30405.03	19674.09	111294.51	12915.81	21732.27	118330.92	1196.46	-4311.92	54.39
18	Tripura	567.00	576.00	189.97	1259.00	11.00	231.50	1185.00	0.00	0.00	37.35
19	Uttarpradesh	16769.05	30944.97	72922.00	266575.57	33710.45	68015.05	232926.55	7571.44	2000.00	14.01
20	West Bengal	1756.77	5648.84	9374.12	36608.28	3262.00	9333.21	36983.38	0.00	0.00	42.90
	SCBs										
21	Andrapradesh	17948.64	61875.13	18575.14	209047.68	68653.19	15972.16	194951.49	0.00	0.001	0.00
	Total	83572.81	300591.09	302377.81	1680983.35	259046.42	287632.29	1560231.12	18152.18	-7626.81	43.78

LOANS PROVIDED BY BANK

The loans provided by KSCARD Bank through the PCARD Banks to its members are under agricultural Sector, non - farm sector (Industrial loans - Manufacturing, Trading and Service Sector). Rural Housing sector and Gold loans. Under Agricultural sector apart from the usual scheme loans, ordinary loans for enabling sporadic lending also is provided.

Agricultural Sector : New innovative scheme loans for Medicinal and Aromatic plants including vanilla cultivation is also included. Loans for organic farming, rain water harvesting etc. come under the sector

Non farm - sector : The scope has been liberalised under service sector. Now bank can finance for educational institutions, educational loans hospitals and all health related activities, private vehicles, tourism development, LPG connection for domestic purposes and for vehicles.

Rural Housing : It has been made compulsory for all new as well as renovation loans for rural housing, to construct rain water harvesting facilities.

Gold Loans ; with the introduction of Gold loans scheme, KSCARD Bank has entered into short term lending during 2003-2004. The loans are provided for working capital needs of Agriculture allied activities and non farm sector. 28 PCARD Banks having a recovery rate of 50% and above during 2002-03 are allowed to implement the scheme, Gold loans are assured for 3 months, 6 months and 1 year period with differential interest rates.