



Annexe



**STATE-WISE DETAILS OF DISTRICTS, BRANCHES OF LENDING INSTITUTIONS AND FARMERS ACCOUNT SELECTED IN AUDIT
(S 1)**

S. No.	Name of State	Number of districts selected	Number of branches of lending institutions selected in the districts	Number of accounts selected in the branches of lending institutions	Amount (Figures in ₹)
1.	Andhra Pradesh	4	32	3200	143160361
2.	Assam	4	32	2768	57338318
3.	Bihar	5	28	2847	106201646
4.	Chhattisgarh	3	24	2797	78996948
5.	Gujarat	3	24	2390	139711756
6.	Haryana	3	31	3136	150936066
7.	Himachal Pradesh	3	17	1565	98888386
8.	Jammu & Kashmir	4	32	4777	113642868
9.	Jharkhand	4	32	2978	70609245
10.	Karnataka	6	35	7110	361054526
11.	Kerala	2	18	2591	106706595
12.	Madhya Pradesh	7	42	6783	181034000
13.	Maharashtra	5	40	3994	169899223
14.	Manipur	2	16	1543	32936986
15.	Meghalaya	2	16	1600	42075779
16.	Nagaland	2	10	1039	20711754
17.	Odisha	4	32	2899	399649335
18.	Punjab	3	27	2763	124572534
19.	Rajasthan	5	43	4163	219283085
20.	Sikkim	1	5	374	6518926
21.	Tamil Nadu	5	62	7464	203002087
22.	Tripura	1	8	800	19102177
23.	Uttar Pradesh	7	57	5641	298969246
24.	Uttarakhand	2	16	1551	53390277
25.	West Bengal	5	36	3526	105272821
Total		92	715	80299	3303664945

**STATE-WISE DETAILS OF THE FARMER ACCOUNTS SELECTED IN AUDIT
WHICH WERE NOT INCLUDED IN THE BENEFICIARIES' LIST BY THE
LENDING INSTITUTIONS (S 2)**

S. No.	Name of State	Number of accounts selected in the branches of the lending institutions
1.	Assam	614
2.	Chhattisgarh	365
3.	Haryana	775
4.	Kerala	425
5.	Madhya Pradesh	2097
6.	Maharashtra	624
7.	Odisha	500
8.	Punjab	675
9.	Rajasthan	901
10.	Tamil Nadu	1475
11.	Tripura	98
12.	Uttar Pradesh	125
13.	Uttarakhand	400
14.	West Bengal	260
Total		9334

STATE-WISE DETAILS OF COMPLAINT CASES SELECTED IN AUDIT (S 3)

S. No	Name of State	Number of complaints
1.	Andhra Pradesh	64
2.	Chhattisgarh	3
3.	Gujarat	39
4.	Himachal Pradesh	6
5.	Kerala	182
6.	Odisha	61
7.	Punjab	40
8.	Rajasthan	340
9.	Tamil Nadu	142
10.	Tripura	3
11.	Uttar Pradesh	62
12.	West Bengal	1
Total		943

RESULTS OF RE-VERIFICATION

Bank wise (Private and Nationalised Banks)

S. No.	Name of Bank	Number of Cases seen	Number of cases objected by audit	No. of cases disagreed by banks and re-verification done	Results of re-verification		Final number of audit objections sustained	Percentage where audit objections sustained $\{(7) \div (3)\} \times 100$
					Audit objections sustained out of (4)	Audit objections dropped out of (4)		
	-(1)-	-(2)-	-(3)-	-(4)-	-(5)-	-(6)-	-(7)-	-(8)-
1.	Axis Bank	814	168	10	10	0	168	100
2.	Citi Union Bank	209	3	0	0	0	3	100
3.	Federal Bank	493	93	0	0	0	93	100
4.	HDFC	125	7	3	2	1	6	85.71
5.	ICICI Bank	3387	785	785	769	16	769	97.96
6.	ING Vysya Bank Ltd.	53	4	0	0	0	4	100
7.	J&K Bank	1017	322	0	0	0	322	100
8.	Tamilnad Mercantile Bank Ltd.	125	41	0	0	0	41	100
9.	Allahabad Bank	1822	415	313	313	0	415	100
10.	Andhra Bank	823	163	83	74	9	154	94.48
11.	Bank of Baroda	969	70	38	25	13	57	81.43
12.	Bank of India	1559	272	55	50	5	267	98.16
13.	Bank of Maharashtra	225	6	1	1	0	6	100
14.	Canara Bank	1168	193	193	177	16	177	91.71
15.	Central Bank of India	3660	495	136	115	21	474	95.75
16.	Corporation Bank	104	5	1	1	0	5	100
17.	Dena Bank	300	18	18	14	4	14	77.78
18.	IDBI	126	8	8	0	8	0	0

19.	Indian Bank	375	47	0	0	0	0	0	47	100
20.	Indian Overseas Bank	1097	289	9	0	0	9	280	96.89	
21.	Lokapavani Mahila Sahakari Bank Niyamitha Mandya	247	245	0	0	0	0	245	100	
22.	Mandya City Cooperative Bank	292	292	0	0	0	0	292	100	
23.	Oriental Bank of Commerce	783	152	1	1	0	0	152	100	
24.	Punjab & Sind Bank	126	3	3	3	0	0	3	100	
25.	Punjab National Bank	3195	277	85	54	31	246	88.81		
26.	Simsha Sahakara Bank Ltd. Maddur	1113	1112	0	0	0	1112	100		
27.	Sri Gurusiddeshwara Co-operative Bank Ltd. Hubli	1390	1149	0	0	0	1149	100		
28.	State Bank of Bikaner and Jaipur	938	54	3	2	1	53	98.15		
29.	State Bank of Hyderabad	201	8	2	2	0	8	100		
30.	State Bank of India	11222	1839	309	271	38	1801	97.93		
31.	State Bank of Mysore	300	129	0	0	0	129	100		
32.	State Bank of Patiala	895	219	122	120	2	217	99.09		
33.	State Bank of Travancore	340	53	53	53	0	53	100		
34.	Syndicate Bank	455	25	5	5	0	25	100		
35.	UCO Bank	2320	366	189	179	10	356	97.27		
36.	Union Bank of India	1196	248	218	206	12	236	95.16		
37.	United Bank of India	821	128	0	0	0	128	100		
	Total	44285	9703	2643	2447	196	9507	97.98		

RESULTS OF RE-VERIFICATION

State wise (NABARD)

S. No.	Name of Bank	Number of Cases seen	Number of cases objected by audit	No. of cases disagreed by banks and re-verification done	Results of re-verification		Final number of audit objection sustained	Percentage where audit objections sustained $\{(7) \div (3)\} \times 100$
					Audit objections sustained out of (4)	Audit objections dropped out of (4)		
	(1)-	(2)-	(3)-	(4)-	(5)-	(6)-	(7)-	(8)-
1.	Andhra Pradesh	1702	448	402	329	73	375	83.71
2.	Assam	1514	194	2	2	0	194	100
3.	Bihar	1195	348	306	301	5	343	98.56
4.	Chhattisgarh	1872	509	293	293	0	509	100
5.	Gujarat	1226	56	40	35	5	51	91.07
6.	Haryana	2074	289	8	5	3	286	98.96
7.	Himachal Pradesh	505	224	193	114	79	145	64.73
8.	Jammu & Kashmir	2879	241	66	48	18	223	92.53
9.	Jharkhand	1476	427	57	57	0	427	100
10.	Karnataka	1253	132	94	45	49	83	62.88
11.	Kerala	1244	313	30	30	0	313	100
12.	Madhya Pradesh	5488	3342	1090	1087	3	3339	99.91
13.	Maharashtra	2454	136	17	9	8	128	94.12
14.	Manipur	943	487	66	66	0	487	100
15.	Meghalaya	800	0	0	0	0	0	--
16.	Nagaland	334	111	111	111	0	111	100
17.	Odisha	1894	179	0	0	0	179	100
18.	Punjab	1680	465	32	16	16	449	96.56

19.	Rajasthan	2678	391	234	175	59	332	84.91
20.	Sikkim	118	2	1	1	0	2	100
21.	Tamil Nadu	6495	321	0	0	0	321	100
22.	Tripura	423	82	0	0	0	82	100
23.	Uttar Pradesh	2971	1494	686	686	0	1494	100
24.	Uttarakhand	1040	365	0	0	0	365	100
25.	West Bengal	2033	497	0	0	0	497	100
	Total	46291	11053	3728	3410	318	10735	97.12

**STATE-WISE DETAILS OF BENEFITS EXTENDED TO FARMERS FOR
INADMISSIBLE PURPOSES**

S. No	Name of State	Number of accounts	Amount of ineligible benefits allowed (Figures in ₹)
1.	Andhra Pradesh	132	4076107
2.	Assam	20	536443
3.	Bihar	0	0
4.	Chhattisgarh	83	4293114
5.	Gujarat	10	315803
6.	Haryana	9	286005
7.	Himachal Pradesh	19	363328
8.	Jammu & Kashmir	153	8866094
9.	Jharkhand	28	3008452
10.	Karnataka	25	809651
11.	Kerala	48	1815898
12.	Madhya Pradesh	82	1929662
13.	Maharashtra	4	80455
14.	Manipur	33	529133
15.	Meghalaya	7	75014
16.	Nagaland	84	2360130
17.	Odisha	13	872917
18.	Punjab	10	133216
19.	Rajasthan	97	4927291
20.	Sikkim	0	0
21.	Tamil Nadu	95	3969239
22.	Tripura	2	3682
23.	Uttar Pradesh	28	1077253
24.	Uttarakhand	4	16501
25.	West Bengal	188	5338770
Total		1174	45684158

**STATE-WISE DETAILS OF BENEFITS EXTENDED TO FARMERS ON LOANS
WHICH WERE NEITHER DISBURSED NOR OVERDUE/UNPAID WITHIN THE
PRESCRIBED PERIOD**

S. No	Name of State	Number of accounts	Amount of ineligible benefits allowed (Figures in ₹)
1.	Andhra Pradesh	96	2655984
2.	Assam	179	1835405
3.	Bihar	272	7391059
4.	Chhattisgarh	118	2621120
5.	Gujarat	49	1842779
6.	Haryana	11	263714
7.	Himachal Pradesh	113	5942763
8.	Jammu & Kashmir	110	4876908
9.	Jharkhand	120	2419666
10.	Karnataka	2879	88576567
11.	Kerala	9	275083
12.	Madhya Pradesh	1050	20532186
13.	Maharashtra	33	1353282
14.	Manipur	67	2700527
15.	Meghalaya	31	766597
16.	Nagaland	185	8005572
17.	Odisha	23	848347
18.	Punjab	2	83742
19.	Rajasthan	5	46929
20.	Sikkim	2	7379
21.	Tamil Nadu	38	893418
22.	Tripura	11	182820
23.	Uttar Pradesh	29	1447124
24.	Uttarakhand	20	788279
25.	West Bengal	164	2361217
Total		5616	158718467

STATE-WISE POSITION OF LOAN ACCOUNTS WHERE DEBT WAIVER WAS GRANTED INSTEAD OF DEBT RELIEF

S. No.	Name of State	No. of Cases	Amount (Figures in ₹)
1.	Andhra Pradesh	193	11625797
2.	Assam	41	1011065
3.	Bihar	58	2006732
4.	Chhattisgarh	61	2168254
5.	Gujarat	57	5922019
6.	Haryana	162	9520516
7.	Himachal Pradesh	6	399015
8.	Jammu & Kashmir	11	715477
9.	Jharkhand	146	2646134
10.	Karnataka	31	3121041
11.	Kerala	58	11726627
12.	Madhya Pradesh	308	7695599
13.	Maharashtra	5	322120
14.	Manipur	411	6720261
15.	Meghalaya	52	1040604
16.	Odisha	63	4141590
17.	Punjab	58	4548452
18.	Rajasthan	104	6662193
19.	Sikkim	1	1354489
20.	Tamil Nadu	161	7311135
21.	Tripura	2	110873
22.	Uttar Pradesh	131	10713379
23.	West Bengal	156	9004035
Total		2276	110487407

**STATE-WISE POSITION OF LOAN ACCOUNTS WHERE EXCESS BENEFIT
GRANTED**

S. No.	Name of State	No. of Cases	Amount (Figures in ₹)
1.	Chhattisgarh	82	2718095
2.	Gujarat	6	48575
3.	Haryana	105	2384822
4.	Jharkhand	99	2377849
5.	Karnataka	227	2650076
6.	Kerala	201	9002717
7.	Maharashtra	46	1169449
8.	Odisha	35	343640
9.	Sikkim	1	34788
10.	Tripura	35	524197
11.	Uttar Pradesh	16	530164
12.	Uttarakhand	85	579219
13.	West Bengal	48	668875
Total		986	23032466

DETAILS OF INADMISSIBLE CHARGES CLAIMED BY BANKS (UNDER RBI)

S. No.	Name of Bank	Number of cases	Amount (Figures in ₹)
1.	Axis Bank	88	298261
2.	Citi Union Bank	0	0
3.	Federal Bank	13	466251
4.	HDFC	0	0
5.	ICICI Bank	0	0
6.	ING Vysya Bank	0	0
7.	J&K Bank	39	280458
8.	TMB	0	0
9.	Allahabad Bank	235	3635905
10.	Andhra Bank	46	365927
11.	Bank of Baroda	21	73999
12.	Bank of India	86	451479
13.	Bank of Maharashtra	0	0
14.	Canara Bank	16	106201
15.	Central Bank of India	234	2106400
16.	Corporation Bank	0	0
17.	Dena Bank	1	16879
18.	IDBI	0	0
19.	Indian Bank	0	0
20.	Indian Overseas Bank	60	621653
21.	Lokapavani Mahila Sahakari Bank Niyamitha Mandya	0	0
22.	Mandya City Cooperative Bank	0	0
23.	OBC	51	70494
24.	Punjab & Sind Bank	0	0
25.	Punjab National Bank	140	387492
26.	Simsha Sahakara Bank Ltd. Maddur	0	0
27.	Sri Gurusiddeshwara Co- operative Bank Ltd. Hubli	0	0

28.	State Bank of Bikaner and Jaipur	44	81079
29.	State Bank of Hyderabad	5	29973
30.	State Bank of India	738	3978586
31.	State Bank of Mysore	113	19400
32.	State Bank of Patiala	86	286257
33.	State Bank of Travencore	18	63383
34.	Syndicate Bank	0	0
35.	UCO Bank	196	1036991
36.	Union Bank of India	96	1822309
37.	United Bank of India	64	261918
Total		2390	16461295

DETAILS OF INADMISSIBLE CHARGES CLAIMED BY BANKS (UNDER NABARD)

S. No.	Name of State	Number of Cases	Amount (Figures in ₹)
1.	Andhra Pradesh	150	3158197
2.	Bihar	19	84070
3.	Chhattisgarh	262	972734
4.	Gujarat	8	255219
5.	Haryana	26	100633
6.	Himachal Pradesh	118	246821
7.	Jammu & Kashmir	214	3493050
8.	Jharkhand	31	354627
9.	Karnataka	27	59703
10.	Kerala	92	822485
11.	Madhya Pradesh	747	2355163
12.	Maharashtra	90	1227434
13.	Manipur	27	192000
14.	Odisha	89	2556436
15.	Punjab	111	1140980
16.	Rajasthan	173	2047815
17.	Tamil Nadu	21	9617
18.	Tripura	42	73512
19.	Uttar Pradesh	1421	14580838
20.	Uttarakhand	267	1105350
21.	West Bengal	67	2001979
Total		4002	36838663

STATE-WISE POSITION OF NON-ISSUE OF DEBT WAIVER/RELIEF CERTIFICATES TO THE SCHEME BENEFICIARIES

S. No.	Name of State	Debt Waiver					Debt Relief				
		Number of accounts test checked	Number of branches test checked	Number of beneficiaries not issued Certificate	Number of branches where Certificates were not issued	Number of beneficiaries accounts checked	Number of branches test checked	Number of beneficiaries not issued Certificate	Number of branches where Certificates were not issued		
1.	Andhra Pradesh	2143	32	1986	30	1057	32	1014	30		
2.	Assam	2651	32	1034	12	117	17	75	9		
3.	Bihar	2516	28	2030	23	331	17	329	16		
4.	Gujarat	1199	24	0	0	1191	24	0	0		
5.	Haryana	1741	31	0	0	1395	31	0	0		
6.	Himachal Pradesh	1371	17	691	13	194	14	90	11		
7.	Jharkhand	2723	32	1480	19	255	16	97	7		
8.	Karnataka	6413	35	2291	10	542	24	202	6		
9.	Kerala	2231	18	441	12	360	15	214	9		
10.	Manipur	1400	16	1173	13	143	11	111	9		
11.	Meghalaya	1522	16	310	5	78	4	6	1		

12.	Nagaland	1000	10	50	1	39	3	50	0
13.	Odisha	2581	32	716	12	318	21	59	6
14.	Punjab	1492	27	50	1	1271	25	50	1
15.	Rajasthan	2115	43	664	14	2048	43	911	19
16.	Sikkim	366	5	359	5	8	3	4	2
17.	Tamil Nadu	5769	61	42	5	1695	56	0	0
18.	Tripura	700	8	432	8	100	5	15	2
19.	Uttar Pradesh	3173	57	1116	26	2468	55	971	24
20.	Uttarakhand	971	16	272	3	580	15	59	3
21.	West Bengal	3308	24	1667	16	218	15	121	7
Total		47385	564	16804	228	14408	446	4378	162