

15.1 Distribution of Co-Operative Banks' Deposits by type of Account

(End of Period: Thousand Rupees)

END OF PERIOD		Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	FIXED DEPOSITS	
						Upto 3 months	Over 3 months to 6 months
1999 Jun.	No. of Accounts	51,399	2,792	6,172	173,929	2,536	1,217
	Amount	423,141	15,589	68,597	1,268,179	22,475	28,685
Dec.	No. of Accounts	56,695	1,074	7,392	184,551	1,317	1,533
	Amount	359,565	10,612	128,035	1,213,889	27,658	23,603
2000 Jun.	No. of Accounts	83,276	2,640	8,855	187,640	2,232	1,274
	Amount	387,095	38,157	126,398	1,349,438	27,952	45,283
Dec.	No. of Accounts	46,560	1,191	7,325	198,070	2,369	1,793
	Amount	373,417	10,283	91,637	1,423,921	25,964	41,750
2001 Jun.	No. of Accounts	56,123	1,128	9,228	186,574	2,406	3,193
	Amount	474,219	9,974	96,579	1,418,105	26,994	46,314
Dec.	No. of Accounts	49,524	1,401	3,461	185,673	2,427	3,432
	Amount	377,162	9,809	91,600	1,485,657	27,065	48,137
2002 Jun.	No. of Accounts	46,730	1,439	5,321	192,162	3,565	2,699
	Amount	420,367	16,581	104,087	1,730,331	28,297	48,073
Dec.	No. of Accounts	44,496	3,583	5,664	197,549	3,517	4,037
	Amount	424,502	15,844	107,653	1,752,962	27,800	48,258
2003 Jun.	No. of Accounts	35,785	2,384	6,461	205,512	2,965	3,941
	Amount	479,872	16,676	124,265	2,004,642	48,992	65,196
Dec.	No. of Accounts	37,187	1,996	7,080	191,355	4,815	7,612
	Amount	532,852	19,763	150,972	2,080,483	56,458	78,120
2004 Jun.	No. of Accounts	33,247	1,551	6,724	182,003	4,402	7,027
	Amount	581,281	20,287	155,043	2,310,275	65,661	97,174
Dec.	No. of Accounts	34,968	1,578	4,038	181,998	6,255	6,233
	Amount	555,974	22,018	155,142	2,164,206	63,305	85,966
2005 Jun.	No. of Accounts	33,125	1,573	4,010	180,695	5,968	6,139
	Amount	575,698	23,736	150,162	2,239,618	83,625	108,987
Dec.	No. of Accounts	35,181	1,166	5,027	168,055	4,787	5,122
	Amount	567,312	25,535	79,526	2,151,739	83,818	78,312
2006 Jun.	No. of Accounts	39,645	1,499	5,939	171,994	3,982	4,822
	Amount	709,575	85,363	80,994	2,437,118	358,925	144,324
Dec.	No. of Accounts	40,989	2,981	5,057	183,088	9,109	11,508
	Amount	936,584	52,156	99,350	2,631,385	195,590	67,810
2007 Jun.	No. of Accounts	67,143	2,968	9,391	228,096	9,109	11,511
	Amount	1,105,710	51,208	189,364	2,662,621	195,590	49,699
Dec.	No. of Accounts	68,031	3,023	10,388	230,609	9,120	11,609
	Amount	1,105,935	51,263	190,031	2,665,607	195,791	49,800
2008 Jun.	No. of Accounts	69,278	3,010	10,366	238,964	9,170	11,709
	Amount	1,161,564	50,703	189,761	2,749,317	204,252	59,650
Dec.	No. of Accounts	72,589	4,321	23,586	241,526	11,524	12,589
	Amount	1,584,251	89,568	736,308	3,994,512	355,624	89,524

15.1 Distribution of Co-Operative Banks' Deposits by type of Account

(End of Period: Thousand Rupees)

END OF PERIOD		F I X E D D E P O S I T S					ALL DEPOSITS
		Over 6 months to 1 year	Over 1 year to 2 years	Over 2 years to 3 years	Over 3 years	Total	
1999 Jun.	No. of Accounts	3,013	1,579	987	6,697	16,029	250,321
	Amount	90,992	34,594	30,990	235,301	443,037	2,218,543
Dec.	No. of Accounts	1,223	483	246	3,784	8,586	258,298
	Amount	64,894	17,178	13,799	236,751	383,883	2,095,984
2000 Jun.	No. of Accounts	1,657	290	719	3,325	9,497	291,908
	Amount	108,146	37,568	27,579	230,821	477,349	2,378,437
Dec.	No. of Accounts	1,718	428	949	3,946	11,203	264,349
	Amount	105,793	40,265	24,529	239,468	477,769	2,377,027
2001 Jun.	No. of Accounts	4,788	439	333	4,927	16,086	269,139
	Amount	116,459	45,197	28,371	331,032	594,367	2,593,244
Dec.	No. of Accounts	4,809	576	559	4,786	16,589	256,648
	Amount	117,839	42,972	26,458	329,691	592,162	2,556,390
2002 Jun.	No. of Accounts	3,569	890	653	5,056	16,432	262,084
	Amount	119,403	75,735	26,063	361,294	658,865	2,930,231
Dec.	No. of Accounts	4,041	804	580	5,064	18,043	269,335
	Amount	124,796	84,279	31,339	356,138	672,610	2,973,571
2003 Jun.	No. of Accounts	5,683	802	713	6,685	20,789	270,931
	Amount	177,401	93,995	50,789	397,262	833,635	3,459,090
Dec.	No. of Accounts	8,297	879	916	9,283	31,802	269,420
	Amount	187,408	92,017	62,812	419,192	896,007	3,680,077
2004 Jun.	No. of Accounts	8,649	917	967	8,866	30,828	254,353
	Amount	246,441	91,984	54,494	467,075	1,022,829	4,089,715
Dec.	No. of Accounts	7,631	682	927	8,266	29,994	252,576
	Amount	197,644	97,959	57,178	434,341	936,393	3,833,733
2005 Jun.	No. of Accounts	6,900	815	931	8,433	29,186	248,589
	Amount	228,026	100,251	64,062	448,934	1,033,885	4,023,099
Dec.	No. of Accounts	3,326	719	536	4,633	19,123	228,552
	Amount	232,805	140,636	41,988	349,200	926,759	3,750,871
2006 Jun.	No. of Accounts	5,829	3,641	870	638	19,782	238,859
	Amount	143,064	256,843	249,843	41,651	1,194,650	4,507,700
Dec.	No. of Accounts	4,762	1,351	799	4,190	31,719	263,834
	Amount	84,826	151,831	73,914	386,730	960,701	4,680,176
2007 Jun.	No. of Accounts	4,845	1,387	1,154	5,547	33,553	341,151
	Amount	152,200	152,152	75,978	460,289	1,085,908	5,094,811
Dec.	No. of Accounts	4,949	1,431	1,261	6,548	34,918	346,969
	Amount	152,551	152,255	76,043	460,488	1,086,928	5,099,764
2008 Jun.	No. of Accounts	5,074	1,631	1,259	6,518	35,361	356
	Amount	163,405	175,051	75,643	455,670	1,133,671	5,285,016
Dec.	No. of Accounts	6,589	1,785	1,357	7,784	41,628	383,650
	Amount	178,958	201,546	111,542	856,421	1,793,615	8,198,254

15.2 Distribution of Co-Operative Banks' Deposits by Category of Deposit Holders

(End of Period: Thousand Rupees)

CATEGORY OF DEPOSITOR	1999		2000		2001		2002		2003	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Government and										
Govt. Agencies	16,195	15,451	13,208	37,072	28,585	27,392	27,900	18,879	20,623	21,983
II. Business:	915,548	760,781	910,941	934,423	1,046,149	1,026,499	1,203,258	1,208,084	1,354,722	1,449,925
1.Agriculture, Forestry, Hunting and Fishing	141,268	40,944	146,681	153,579	140,611	141,125	168,569	168,192	185,151	177,878
2.Manufacturing	5,799	6,259	6,415	7,017	7,782	7,536	8,398	8,768	9,845	11,375
3.Construction	4	4	251	300	207	-	-	-	-	-
4.Commerce	680,149	639,097	673,771	695,442	776,869	747,687	895,069	900,948	1,009,618	1,105,558
5.Other Business	88,328	74,477	83,823	78,085	120,680	130,151	131,222	130,176	150,108	155,114
III Trust Funds, Non- Organizations and Others	53,340	30,526	33,761	27,979	27,549	27,307	41,821	42,731	43,544	42,404
IV Personal	1,233,460	1,289,226	1,420,527	1,377,553	1,490,961	1,475,192	1,657,252	1,703,877	2,040,201	2,165,765
TOTAL	2,218,543	2,095,984	2,378,437	2,377,027	2,593,244	2,556,390	2,930,231	2,973,571	3,459,090	3,680,077

15.2 Distribution of Co-Operative Banks' Deposits by Category of Deposit Holders

(End of Period: Thousand Rupees)

CATEGORY OF DEPOSITOR	2004		2005		2006		2007		2008	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Government and										
Govt. Agencies	23,200	21,227	21,182	21,348	21,500	19,359	20,512	20,567	18,398	25,368
II. Business:	1,588,924	1,523,003	1,700,203	1,176,412	1,345,819	1,917,194	1,430,088	1,434,167	1,613,041	3,144,415
1.Agriculture, Forestry, Hunting and Fishing	202,767	181,102	205,218	109,885	111,552	118,236	134,076	134,743	134,681	188,987
2.Manufacturing	14,188	11,577	10,506	7,044	8,579	128,349	125,648	125,681	273,720	458,955
3.Construction	-	-	-	-	-	-	-	-	-	-
4.Commerce	1,181,242	1,152,018	1,275,022	1,010,346	1,139,749	1,051,859	1,039,842	1,043,020	1,062,847	2,307,998
5.Other Business	190,727	178,306	209,457	49,137	85,939	618,750	130,522	130,723	141,793	188,475
III. Trust Funds, Non-Profit Organizations and Others	67,853	72,329	67,467	42,984	53,427	55,511	57,182	57,446	57,446	69,859
IV. Personal	2,409,738	2,217,174	2,234,247	2,510,127	3,086,954	2,688,112	3,587,029	3,587,584	3,596,131	4,958,612
TOTAL	4,089,715	3,833,733	4,023,099	3,750,871	4,507,700	4,680,176	5,094,811	5,099,764	5,285,016	8,198,254

15.3 Distribution of Co-Operative Banks' Deposits by Size of Account

(End of Period: Thousand Rupees)

SIZE OF ACCOUNT (Rs.)			1999				2000			
			Jun.		Dec.		Jun.		Dec.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	to	1,000	14,378	6,876	17,431	8,387	48,009	12,439	11,224	5,368
1,000	to	1,500	5,095	6,335	9,261	11,290	5,579	7,038	4,753	6,027
1,500	to	2,000	11,815	20,006	2,552	4,382	6,774	11,321	5,346	9,049
2,000	to	3,000	14,842	37,437	23,136	58,025	18,005	47,608	21,240	54,550
3,000	to	4,000	15,990	54,665	35,485	128,514	14,945	50,782	21,565	77,078
4,000	to	5,000	28,894	129,395	39,448	181,753	21,819	98,268	32,236	151,057
5,000	to	6,000	21,066	115,382	20,290	110,882	23,108	127,365	34,565	189,451
6,000	to	7,000	14,737	96,635	17,906	114,856	17,900	114,615	21,571	138,700
7,000	to	8,000	29,320	220,014	23,007	170,583	23,649	177,010	16,611	123,646
8,000	to	9,000	31,203	270,596	10,667	91,546	32,144	271,235	30,599	264,931
9,000	to	10,000	7,667	72,923	13,774	128,552	25,088	235,914	9,374	88,861
10,000	to	20,000	45,258	601,784	35,903	492,440	45,062	597,293	44,187	599,726
20,000	to	25,000	2,993	64,974	2,143	46,253	2,262	49,950	3,121	67,444
25,000	to	30,000	980	25,616	858	22,951	1,055	29,575	1,141	30,122
30,000	to	40,000	1,119	41,697	663	22,705	1,635	55,975	387	13,490
40,000	to	50,000	825	34,829	1,503	64,459	652	29,765	1,402	60,102
50,000	to	60,000	324	18,156	599	31,630	353	19,257	514	27,915
60,000	to	70,000	1,653	107,169	1,152	75,082	1,041	64,984	1,602	101,675
70,000	to	80,000	694	52,556	1,058	78,820	507	38,947	463	35,337
80,000	to	90,000	187	15,381	192	16,385	975	80,968	750	61,515
90,000	to	100,000	448	41,617	368	35,064	366	33,600	450	42,690
100,000	to	200,000	634	81,440	679	88,611	832	99,150	1,111	135,025
200,000	to	300,000	151	35,415	138	33,779	44	10,017	65	15,932
300,000	to	400,000	15	5,015	58	20,203	41	14,429	39	13,283
400,000	to	500,000	11	4,954	2	800	2	800	3	1,392
500,000	to	600,000	3	1,500	5	2,500	5	2,500	9	4,623
600,000	to	700,000	-	-	-	-	23	15,724	1	600
700,000	to	800,000	2	1,487	1	700	1	700	-	-
800,000	to	900,000	3	2,589	2	1,708	4	3,282	3	2,401
900,000	to	1,000,000	-	-	3	2,700	6	5,763	3	2,800
1,000,000	to	2,000,000	4	4,229	5	5,229	6	7,188	6	7,042
2,000,000	to	3,000,000	2	4,676	1	2,000	1	2,201	-	-
3,000,000	to	4,000,000	-	-	-	-	13	42,749	7	25,195
4,000,000	to	5,000,000	-	-	-	-	-	-	-	-
5,000,000	to	6,000,000	8	43,195	8	43,195	-	-	-	-
6,000,000	to	7,000,000	-	-	-	-	-	-	-	-
7,000,000	to	8,000,000	-	-	-	-	-	-	-	-
8,000,000	to	9,000,000	-	-	-	-	-	-	-	-
9,000,000	to	10,000,000	-	-	-	-	-	-	-	-
10,000,000	and over		-	-	-	-	2	20,025	1	20,000
TOTAL			250,321	2,218,543	258,298	2,095,984	291,908	2,378,437	264,349	2,377,027

15.3 Distribution of Co-Operative Banks' Deposits by Size of Account

(End of Period: Thousand Rupees)

SIZE OF ACCOUNT (Rs.)			2001				2002			
			Jun.		Dec.		Jun.		Dec.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	to	1,000	14,627	6,043	14,171	5,758	10,606	3,964	9,980	4,557
1,000	to	1,500	8,929	11,111	6,348	7,877	2,060	2,698	2,816	3,359
1,500	to	2,000	7,396	13,693	1,883	3,302	2,273	3,810	8,091	14,288
2,000	to	3,000	14,432	36,950	11,436	29,396	8,481	20,781	9,258	23,198
3,000	to	4,000	16,856	59,824	23,971	85,759	14,862	51,293	13,390	47,678
4,000	to	5,000	15,729	72,319	20,474	95,221	19,723	86,898	15,408	70,127
5,000	to	6,000	29,630	161,267	21,877	119,454	15,668	86,118	19,463	106,201
6,000	to	7,000	16,075	103,957	17,061	111,138	20,774	135,918	26,504	177,082
7,000	to	8,000	31,096	236,151	31,162	231,101	22,621	167,832	20,922	156,437
8,000	to	9,000	25,750	219,128	12,705	107,993	31,726	266,381	35,391	306,087
9,000	to	10,000	18,709	178,628	29,717	283,058	23,661	225,000	30,126	280,327
10,000	to	20,000	53,724	691,360	50,723	665,636	72,832	972,032	59,977	794,195
20,000	to	25,000	7,963	170,137	5,015	112,759	4,461	99,336	5,619	125,126
25,000	to	30,000	913	26,038	859	23,602	1,111	30,547	1,451	38,960
30,000	to	40,000	608	20,282	1,706	62,739	3,253	113,127	2,306	79,077
40,000	to	50,000	1,865	83,496	3,064	134,345	2,970	136,908	1,428	65,927
50,000	to	60,000	782	44,879	796	44,783	821	44,970	3,668	202,314
60,000	to	70,000	424	27,472	545	35,538	1,326	84,085	718	45,373
70,000	to	80,000	1,310	97,329	622	47,745	429	31,963	329	25,135
80,000	to	90,000	583	50,724	556	46,764	768	64,633	198	16,830
90,000	to	100,000	518	48,421	726	68,042	551	52,950	884	84,757
100,000	to	200,000	1,105	141,999	1,056	127,628	873	118,684	1,084	143,823
200,000	to	300,000	54	14,074	110	24,335	173	43,325	228	58,269
300,000	to	400,000	27	8,856	24	7,825	30	10,093	58	20,642
400,000	to	500,000	4	1,792	12	5,340	3	1,200	6	2,528
500,000	to	600,000	8	4,058	5	2,500	8	4,000	10	5,020
600,000	to	700,000	1	600	2	1,220	1	600	2	1,235
700,000	to	800,000	1	700	-	-	1	700	2	1,400
800,000	to	900,000	3	2,401	6	5,379	-	-	-	-
900,000	to	1,000,000	1	900	1	900	1	900	1	900
1,000,000	to	2,000,000	6	7,458	7	7,508	8	9,030	8	9,160
2,000,000	to	3,000,000	-	-	1	2,000	1	2,000	1	2,000
3,000,000	to	4,000,000	9	31,197	-	-	-	-	-	-
4,000,000	to	5,000,000	-	-	6	29,745	-	-	-	-
5,000,000	to	6,000,000	-	-	-	-	7	38,155	7	36,559
6,000,000	to	7,000,000	-	-	-	-	-	-	-	-
7,000,000	to	8,000,000	-	-	-	-	-	-	-	-
8,000,000	to	9,000,000	-	-	-	-	-	-	-	-
9,000,000	to	10,000,000	-	-	-	-	-	-	-	-
10,000,000	and over		1	20,000	1	20,000	1	20,300	1	25,000
TOTAL			269,139	2,593,244	256,648	2,556,390	262,084	2,930,231	269,335	2,973,571

(Contd.)

15.3 Distribution of Co-Operative Banks' Deposits by Size of Account

(End of Period: Thousand Rupees)

SIZE OF ACCOUNT (Rs.)			2003				2004			
			Jun.		Dec.		Jun.		Dec.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	to	1,000	9,862	3,283	10,380	3,538	9,033	2,940	10,725	3,337
1,000	to	1,500	2,022	2,362	1,025	1,234	3,464	3,974	4,151	4,826
1,500	to	2,000	1,644	2,975	1,359	2,455	667	1,150	3,389	5,982
2,000	to	3,000	10,669	26,318	9,227	24,434	4,859	12,860	18,610	47,730
3,000	to	4,000	8,685	31,151	4,347	15,426	6,877	24,830	18,582	61,882
4,000	to	5,000	13,239	59,580	18,487	84,762	12,989	56,486	12,174	54,379
5,000	to	6,000	19,690	111,350	15,614	86,379	6,042	33,942	12,571	67,600
6,000	to	7,000	25,944	168,684	18,213	118,954	12,570	82,201	8,327	53,736
7,000	to	8,000	13,924	105,190	20,623	152,941	14,084	105,803	13,988	105,986
8,000	to	9,000	22,326	191,012	14,592	123,677	19,809	169,299	8,486	71,669
9,000	to	10,000	15,204	145,536	24,702	230,838	9,682	91,262	8,283	78,552
10,000	to	20,000	108,581	1429,093	94,867	1,282,571	114,292	1,623,250	88,285	1,248,960
20,000	to	25,000	4,507	101,177	19,843	430,890	11,686	267,110	14,483	334,596
25,000	to	30,000	1,931	52,354	2,713	73,862	10,455	274,570	11,867	305,961
30,000	to	40,000	2,329	79,012	1,615	55,096	6,972	228,143	5,564	183,169
40,000	to	50,000	2,458	112,975	3,039	134,562	661	28,649	2,938	134,781
50,000	to	60,000	3,317	186,126	1,362	73,411	1,520	83,243	1,741	94,947
60,000	to	70,000	509	32,438	3,509	228,702	2,908	191,822	1,196	77,484
70,000	to	80,000	634	46,292	937	69,943	1,421	104,426	2,405	174,492
80,000	to	90,000	317	26,165	464	39,727	289	24,698	822	71,527
90,000	to	100,000	579	54,956	388	37,057	1,117	103,972	1,221	114,295
100,000	to	200,000	2,274	312,189	1,570	189,161	2,340	300,568	2,219	280,954
200,000	to	300,000	115	28,562	406	91,086	336	85,316	168	41,254
300,000	to	400,000	87	28,020	5	1,750	125	45,299	279	96,459
400,000	to	500,000	13	5,460	44	19,665	17	7,270	16	6,711
500,000	to	600,000	11	5,534	44	24,123	82	44,478	9	4,650
600,000	to	700,000	-	-	9	5,648	16	9,854	24	15,592
700,000	to	800,000	-	-	12	8,647	5	3,694	-	-
800,000	to	900,000	-	-	-	-	-	-	22	19,275
900,000	to	1,000,000	12	11,270	8	7,672	19	17,436	1	900
1,000,000	to	2,000,000	37	41,431	7	8,820	7	9,995	22	26,471
2,000,000	to	3,000,000	1	2,000	1	2,001	1	2,000	-	-
3,000,000	to	4,000,000	4	13,900	-	-	6	22,825	6	19,226
4,000,000	to	5,000,000	4	17,195	6	24,995	-	-	-	-
5,000,000	to	6,000,000	-	-	-	-	-	-	-	-
6,000,000	to	7,000,000	-	-	-	-	-	-	-	-
7,000,000	to	8,000,000	-	-	-	-	-	-	-	-
8,000,000	to	9,000,000	-	-	-	-	-	-	-	-
9,000,000	to	10,000,000	-	-	-	-	-	-	-	-
10,000,000	and over		2	25,500	2	26,050	2	26,350	2	26,350
TOTAL			270,931	3,459,090	269,420	3,680,077	254,353	4,089,715	252,576	3,833,733

15.3 Distribution of Co-Operative Banks' Deposits by Size of Account

(End of Period: Thousand Rupees)

SIZE OF ACCOUNT (Rs.)			2005				2006			
			Jun.		Dec.		Jun.		Dec.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	to	1,000	8,833	2,565	3,961	1,274	13,140	4,669	12,505	4,396
1,000	to	1,500	3,273	3,775	2,129	2,741	3,016	3,799	2,363	2,883
1,500	to	2,000	4,153	7,289	4,163	7,863	2,650	4,706	1,419	2,432
2,000	to	3,000	8,915	22,542	7,394	18,822	9,280	24,097	10,120	25,849
3,000	to	4,000	16,158	55,881	18,744	64,772	17,024	58,007	33,347	115,852
4,000	to	5,000	10,277	46,383	7,771	35,062	8,154	37,126	17,842	80,355
5,000	to	6,000	10,662	57,958	12,473	68,010	11,070	59,031	9,371	52,557
6,000	to	7,000	8,000	52,590	6,919	45,565	10,620	69,527	9,577	62,460
7,000	to	8,000	12,537	95,036	13,954	104,841	10,060	74,288	9,528	71,056
8,000	to	9,000	10,348	86,636	8,033	68,837	10,003	85,132	15,314	130,465
9,000	to	10,000	12,615	118,175	15,013	141,960	9,750	91,641	11,841	111,678
10,000	to	20,000	88,377	1,292,499	62,318	909,674	60,534	806,810	71,051	1,139,732
20,000	to	25,000	20,939	473,750	36,647	685,000	23,537	500,099	16,453	364,425
25,000	to	30,000	14,973	405,887	11,138	308,609	25,731	691,752	9,339	249,700
30,000	to	40,000	8,104	277,644	7,152	249,578	9,904	334,987	10,218	359,398
40,000	to	50,000	2,806	124,674	2,619	110,352	3,079	132,817	10,057	444,957
50,000	to	60,000	2,153	119,480	3,247	182,472	1,780	98,281	2,626	145,582
60,000	to	70,000	1,124	72,286	678	43,779	1,998	126,585	2,522	168,690
70,000	to	80,000	389	29,237	803	59,717	1,039	75,966	1,728	128,757
80,000	to	90,000	440	36,609	271	22,845	236	20,150	1,076	89,816
90,000	to	100,000	645	61,401	359	33,545	1,006	94,475	1,309	123,677
100,000	to	200,000	2,281	297,932	2,234	283,008	3,896	468,252	3,511	450,801
200,000	to	300,000	260	60,493	212	49,397	931	214,151	430	102,665
300,000	to	400,000	212	71,157	145	51,214	164	53,203	118	42,019
400,000	to	500,000	31	12,692	99	41,241	112	50,545	106	45,061
500,000	to	600,000	26	13,325	10	5,080	39	20,409	15	7,903
600,000	to	700,000	27	18,432	8	5,173	4	2,750	11	7,346
700,000	to	800,000	1	700	3	2,251	9	6,318	3	2,137
800,000	to	900,000	1	820	17	14,745	1	820	3	2,550
900,000	to	1,000,000	1	900	1	900	3	2,774	1	900
1,000,000	to	2,000,000	7	8,945	4	4,525	50	82,113	7	8,920
2,000,000	to	3,000,000			9	20,733	1	2,254	8	21,560
3,000,000	to	4,000,000	19	68,804	-	-	28	100,196	2	6,887
4,000,000	to	5,000,000	-	-	24	100,378	-	-	8	33,852
5,000,000	to	6,000,000	-	-	-	-	-	-	-	-
6,000,000	to	7,000,000	-	-	-	-	-	-	2	12,981
7,000,000	to	8,000,000	-	-	-	-	-	-	-	-
8,000,000	to	9,000,000	-	-	-	-	-	-	-	-
9,000,000	to	10,000,000	-	-	-	-	9	83,290	-	-
10,000,000	and over		2	26,602	-	-	1	26,680	3	59,877
TOTAL			248,589	4,023,099	222,920	3,743,963	238,859	4,507,700	263,834	4,680,176

(Contd.)

15.3 Distribution of Co-Operative Banks' Deposits by Size of Account

(Concl'd.)

(End of Period: Thousand Rupees)

SIZE OF ACCOUNT (Rs.)			2007				2008			
			Jun.		Dec.		Jun.		Dec.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	to	1,000	14,698	5,830	19,100	6,287	14,897	6,523	19,268	8,890
1,000	to	1,500	4,033	5,309	3,646	4,776	4,156	5,550	3,875	12,589
1,500	to	2,000	6,548	12,063	7,569	12,781	6,999	12,691	8,005	19,856
2,000	to	3,000	24,369	62,479	24,756	66,809	32,466	62,499	24,822	89,758
3,000	to	4,000	40,258	140,543	39,951	139,170	41,896	141,481	48,217	165,897
4,000	to	5,000	19,672	89,475	19,716	89,874	19,225	90,077	19,850	102,589
5,000	to	6,000	21,309	118,306	21,956	119,060	22,568	118,927	22,404	255,689
6,000	to	7,000	23,412	153,469	22,924	150,251	23,898	154,230	23,013	258,497
7,000	to	8,000	15,873	120,595	15,661	118,989	14,589	120,699	15,728	355,897
8,000	to	9,000	28,900	241,952	29,348	244,832	27,898	242,192	29,788	512,564
9,000	to	10,000	17,165	161,575	17,377	163,181	16,897	161,982	17,427	189,568
10,000	to	20,000	64,411	976,057	64,565	981,504	65,888	1,107,717	80,450	1,533,740
20,000	to	25,000	19,019	413,773	19,324	422,485	20,558	414,109	26,355	647,732
25,000	to	30,000	7,798	214,792	7,493	206,080	8,889	215,195	7,533	290,129
30,000	to	40,000	6,686	238,964	6,376	227,274	7,845	239,095	6,786	229,943
40,000	to	50,000	12,073	535,943	12,307	544,623	12,008	576,998	12,369	897,589
50,000	to	60,000	3,524	188,694	3,582	192,680	3,568	189,350	4,010	235,689
60,000	to	70,000	2,135	143,429	2,077	139,443	2,256	144,238	2,329	325,468
70,000	to	80,000	4,183	314,188	4,156	312,290	4,589	314,902	4,349	565,489
80,000	to	90,000	1175	97,709	1147	95,339	1589	98,317	1263	99,376
90,000	to	100,000	239	22,336	267	24,706	258	22,442	757	28,891
100,000	to	200,000	2,866	367,257	2,831	363,751	2,897	367,635	3,218	568,446
200,000	to	300,000	541	136,860	503	125,476	895	137,512	805	356,897
300,000	to	400,000	71	23,371	109	34,755	65	23,641	392	42,155
400,000	to	500,000	111	46,360	146	49,866	99	47,130	513	85,987
500,000	to	600,000	21	11,073	20	10,573	11	11,699	36	13,282
600,000	to	700,000	13	8,846	14	9,346	15	9,765	25	14,412
700,000	to	800,000	2	1,400	2	1,400	5	1,957	6	5,575
800,000	to	900,000	3	2500	3	2500	6	2696	9	9145
900,000	to	1,000,000	1	985	1	985	2	1,953	2	6,786
1,000,000	to	2,000,000	11	14,945	10	13,745	10	15,583	12	18,578
2,000,000	to	3,000,000	6	14,859	7	17,859	7	15,376	8	22,343
3,000,000	to	4,000,000	6	22,124	5	19,124	8	22,428	6	23,230
4,000,000	to	5,000,000	10	43152	11	44352	11	43192	9	47580
5,000,000	to	6,000,000	-	-	-	-	-	-	-	-
6,000,000	to	7,000,000	2	12,981	3	39,181	2	13509	4	43756
7,000,000	to	8,000,000	2	14,570	3	30,880	3	14900	3	33996
8,000,000	to	9,000,000	-	-	-	-	-	-	-	-
9,000,000	to	10,000,000	-	-	-	-	-	-	-	-
10,000,000	and over		5	116,047	3	73,537	6	116,826	4	80,246
TOTAL			341,151	5,094,811	346,969	5,099,764	356,979	5,285,016	383,650	8,198,254

15.4 Distribution of Co-Operative Banks' Deposits by Rate of Return

(End of Period: Thousand Rupees)

RATE OF RETURN	1999		2000		2001		2002		2003	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
00.00	424,521	362,575	394,975	375,057	474,237	380,053	422,458	425,378	479,872	557,252
01.00*	-	..	25	-	-	-	-	-	-	1,408,631
02.00*	400	..	4,488	-	-	15	-	-	903,162	1,105,375
03.00*	--	--	-	-	10,032	-	-	-	274,025	406,738
03.25	--	--	-	-	-	-	-	-	5,068	2,815
03.50	--	--	-	-	-	-	-	2,735	28,429	53,514
03.75	--	--	-	-	-	-	-	-	-	-
04.00	10,389	3,257	832	293	3,056	74	196	98,943	184,444	4,859
04.25	3,904	-	-	-	-	-	-	112,152	125,450	-
04.50	15,453	-	2,832	51	15,135	164	18,719	162,551	188,721	283
04.75	-	-	-	-	-	-	-	89,378	107,256	-
05.00	15,519	158	21,914	60,850	101,348	27,704	37,269	235,928	45,888	996
05.25	13,952	-	-	27,513	15,181	-	41,501	101,936	30,759	-
05.50	4,715	-	6,573	57,010	88,935	50,317	59,671	244,334	47,830	730
05.75	-	-	-	-	-	3,587	-	103,808	48,357	123,817
06.00	3,149	972	54,104	23,106	74,990	105,169	105,712	281,897	313,148	-
06.25	5,687	-	-	41,799	-	110,244	85,653	101,695	20,241	-
06.50	19,622	-	29,859	80,592	114,728	178,056	183,443	352,620	80,328	-
06.75	-	-	-	-	-	53,839	50,674	16,438	20,885	-
07.00	56,484	2,847	484,772	124,918	140,305	150,574	141,052	116,640	86,921	-
07.25	5,948	360	-	148,805	-	55,582	56,463	-	-	-
07.50	947,916	745,151	254,374	251,451	288,787	148,894	257,905	72,906	76,791	-
07.75	-	-	-	138,170	-	202,033	69,233	6,982	6,899	-
08.00	49,366	595,513	116,245	56,818	218,548	253,607	251,221	71,088	81,521	-
08.25	2,346	-	6,659	136,797	-	63,846	60,323	4,834	7,078	-
08.50	100,323	53,425	442,645	166,490	373,050	59,027	151,437	70,532	44,589	-
08.75	4,913	-	-	98,116	20,145	53,607	39,246	12,111	18,028	-
09.00	134,186	18,632	155,582	109,834	141,263	127,581	177,217	34,239	23,409	15,050
09.25	-	-	-	3,954	8,975	17,860	23,156	1,712	-	-
09.50	37,046	43,541	69,844	169,613	96,753	143,328	306,407	57,157	60,873	-
09.75	-	-	-	2,573	20,533	19,988	15,177	5,597	8,330	-
10.00	120,892	9,940	48,443	15,366	11,348	21,411	87,613	30,921	31,567	-
10.25	-	-	850	8,029	-	4,991	-	-	-	-
10.50	76,429	81,865	47,017	54,263	48,197	60,249	43,990	20,149	24,872	-
10.75	-	-	272	-	2,401	2,142	-	-	-	-
11.00	24,492	1,689	9,644	19,863	58,941	40,849	56,834	9,463	3,136	-
11.25	-	-	-	-	-	7,098	-	-	-	-
11.50	-	-	51,295	57,744	90,145	38,697	32,538	21,171	24,884	-
11.75	-	-	-	-	32,814	32,380	17,080	6,572	-	-
12.00	34,847	6,678	83,624	29,083	49,204	19,756	14,412	24,515	10,602	17
12.25	-	-	-	-	-	13,386	-	-	-	-
12.50	700	714	28,245	27,763	33,096	27,832	20,781	19,465	22,273	-
12.75 &	105,344	168,667	63,324	91,106	61,097	82,450	102,850	57,724	23,454	-
TOTAL	2,218,543	2,095,984	2,378,437	2,377,027	2,593,244	2,556,390	2,930,231	2,973,571	3,459,090	3,680,077

*01.00 stands for 00.25 to 01.00

*02.00 stands for 01.25 to 02.00

*03.00 stands for 02.25 to 03.00

(Contd.)

15.4 Distribution of Co-Operative Banks' Deposits by Rate of Return

(Concl'd.)
(End of Period: Thousand Rupees)

RATE OF RETURN	2004		2005		2006		2007		2008	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
00.00	603,279	579,324	604,394	2,581,631	1,836,903	1,962,409	2,171,549	2,167,394	2,227,895	3,489,789
01.00*	1,711,123	2,283,403	2,370,438	7,879	120,249	68,068.00	73,068	73,068	74,256	75,894
02.00*	1,101,713	403,456	468,089	430,805	1,031,473	153,569	134,510	129,860	135,689	243,080
03.00*	484,509	409,799	408,546	585,900	678,213	2,196,851	2,340,943	2,298,348	2,582,618	3,925,989
03.25	-	-	-	1,006	11,469	-	-	-	-	-
03.50	37,737	-	13,860	1,749	895	51,178	51,178	63,198	51,145	65,982
03.75	-	-	-	-	100	-	-	33852	-	35,689
04.00	3,083	-	-	1,866	107,525	48,762	49,421	54,269	59,268	68,957
04.25	-	-	-	-	-	-	-	-	-	-
04.50	-	-	-	675	47,846	16,758	16,758	16,903	17,895	18,957
04.75	-	-	-	-	83,290	-	-	-	-	-
05.00	124,376	144,102	147,487	16,039	155,938	35,689	44,500	44,355	45,689	43,568
05.25	-	-	-	-	128,938	-	-	-	-	-
05.50	-	300	-	21,932	12,624	53,661	53,661	53,711	53,699	55,468
05.75	-	-	-	-	-	18,282	18,282	18,482	18,958	19,859
06.00	112	73	151	150	189	7,437	1,880	1,731	1,985	1,897
06.25	-	-	-	-	144,533	-	-	-	-	-
06.50	-	-	-	-	-	-	-	-	-	-
06.75	-	-	-	-	-	-	-	-	-	-
07.00	-	-	-	11,141	13,092	1,623	720	1,174	985	1,245
07.25	-	-	-	-	-	-	-	-	-	-
07.50	-	-	-	-	-	-	-	-	-	-
07.75	-	-	-	-	-	-	-	-	-	-
08.00	-	-	-	4,080	8,844	310	138311	138975	14,895	144,895
08.25	-	-	-	-	-	-	-	-	-	-
08.50	-	-	-	-	37	-	-	-	-	-
08.75	-	-	-	-	-	-	-	-	-	-
09.00	23,783	13,276	10,134	70,902	12,250	65,579	30	63	39	90
09.25	-	-	-	-	-	-	-	-	-	-
09.50	-	-	-	1,516	53	-	-	-	-	-
09.75	-	-	-	-	100,196	-	-	-	-	-
10.00	-	-	-	33	10,363	-	-	-	-	-
10.25	-	-	-	-	2,602	-	-	-	-	-
10.50	-	-	-	-	-	-	-	-	-	-
10.75	-	-	-	-	-	-	-	-	-	-
11.00	-	-	-	6,627	-	-	-	4381	-	6,895
11.25	-	-	-	-	-	-	-	-	-	-
11.50	-	-	-	-	-	-	-	-	-	-
11.75	-	-	-	-	-	-	-	-	-	-
12.00	-	-	-	32	78	-	-	-	-	-
12.25	-	-	-	-	-	-	-	-	-	-
12.50	-	-	-	-	-	-	-	-	-	-
12.75 & over	-	-	-	-	-	-	-	-	-	-
TOTAL	4,089,715	3,833,733	4,023,099	3,743,963	4,507,700	4,680,176	5,094,811	5,099,764	5,285,016	8,198,254

15.5 Distribution of Co-Operative Banks' Deposits

Weighted Average Rates of Return

(Percent per annum)

PERIOD		Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	F I X E D D E P O S I T S						Total Deposits
						Upto 3 months	Over 3 months to 6 months	Over 6 months to to 1 year	Over 1 year to 2 years	Over 2 years to 3 years	Over 3 years	
1999	Jun.	0.00	6.68	6.98	7.67	8.03	8.91	9.16	10.37	11.33	11.71	6.78
	Dec.	0.00	6.80	7.65	7.71	8.37	8.51	9.35	10.43	11.00	12.99	7.09
2000	Jun.	0.00	6.91	7.24	7.68	8.18	8.73	9.30	10.36	11.36	12.18	7.01
	Dec.	0.00	6.93	7.30	7.40	8.09	8.24	9.01	10.56	11.27	12.11	6.89
2001	Jun.	0.00	6.84	7.24	7.41	8.06	8.28	8.91	9.10	10.94	11.78	6.76
	Dec.	0.00	6.62	6.79	7.40	7.85	8.43	8.99	9.60	10.93	11.64	7.00
2002	Jun.	0.00	6.95	7.28	7.59	7.90	8.15	8.97	9.46	10.32	11.30	7.08
	Dec.	0.00	4.84	5.94	5.43	6.59	7.02	7.94	8.11	9.18	10.15	5.50
2003	Jun.	0.00	4.50	5.96	3.42	4.83	3.84	5.81	7.34	8.10	9.20	4.03
	Dec.	0.00	0.28	5.14	1.20	1.12	1.22	2.24	2.01	2.64	2.84	1.47
2004	Jun.	0.00	0.27	5.03	1.20	1.03	1.21	2.04	2.02	2.41	2.66	1.42
	Dec.	0.00	0.32	4.61	0.69	1.13	1.19	1.80	1.97	2.26	2.80	1.12
2005	Jun.	0.00	0.27	4.36	0.70	1.99	1.17	1.84	1.96	2.25	2.73	1.12
	Dec.	0.00	0.40	8.88	1.10	1.04	9.00	0.04	0.02	0.78	0.42	0.90
2006	Jun.	0.00	0.05	5.17	1.36	2.84	3.54	3.71	3.93	4.40	5.06	1.90
	Dec.	0.00	0.12	0.00	1.85	2.09	2.57	2.76	2.86	2.93	3.10	1.61
2007	Jun.	0.00	0.09	0.00	1.90	2.09	2.78	2.86	2.86	2.89	3.73	1.65
	Dec.	0.00	0.10	0.00	1.92	2.20	2.81	2.91	2.89	3.00	3.78	1.68
2008	Jun.	0.00	0.32	0.00	2.07	2.32	3.21	3.38	3.61	3.92	4.16	1.85
	Dec.	0.00	0.35	0.00	2.11	2.35	3.19	3.36	3.81	4.01	4.19	1.96