

## 16.1 Classification of Co-Operative Banks' Advances by Economic Group

(End of Period: Thousand Rupees)

ECONOMIC GROUP	1999		2000		2001		2002		2003	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
<b>A. Agriculture, Forestry, Hunting and Fishing</b>	4,339,615	4,315,469	4,340,320	4,432,770	4,381,908	4,292,278	4,588,194	4,592,601	5,106,924	5,898,085
<b>B. Mining and Quarrying</b>	--	-	-	-	-	-	-	-	-	-
<b>C. Manufacturing</b>	67,125	65,191	65,292	63,493	66,494	64,427	92,895	170,852	104,359	139,102
<b>D. Construction</b>	--	--	-	-	-	-	-	-	-	-
<b>E. Electricity, Gas, Water and Sanitary Services:</b>	--	--	-	-	-	-	-	-	-	-
(i) Electricity, Gas and Steam	--	--	-	-	-	-	-	-	-	-
(ii) Water and Sanitary Services	--	--	-	-	-	-	-	-	-	-
<b>F. Commerce</b>	367,226	355,172	232,638	234,121	289,855	289,383	313,291	397,928	378,853	423,339
<b>G. Transport, Storage and Communication</b>	30,646	28,355	32,290	30,246	69,904	69,482	128,192	159,815	164,060	195,877
<b>H. Services</b>	--	--	-	-	-	-	-	-	-	-
<b>I. Employees and activities not adequately described:</b>	168,285	98,252	98,674	97,905	99,311	99,594	114,076	215,975	115,512	133,714
(i) Directors and their Associates	2,081	1,144	1,896	1,812	1,558	1,598	1,724	4,230	1,721	2,271
(ii) Employees and activities not adequately described	166,204	97,108	96,778	96,093	97,753	97,996	112,352	211,745	113,791	131,443
<b>TOTAL</b>	<b>4,972,897</b>	<b>4,862,439</b>	<b>4,769,214</b>	<b>4,858,535</b>	<b>4,907,472</b>	<b>4,815,164</b>	<b>5,236,648</b>	<b>5,537,171</b>	<b>5,869,708</b>	<b>6,790,117</b>

## 16.1 Classification of Co-Operative Banks' Advances by Economic Group

(End of Period: Thousand Rupees)

ECONOMIC GROUP	2004		2005		2006		2007		2008	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
<b>A. Agriculture, Forestry, Hunting and Fishing</b>	6,941,089	7,841,900	8,227,840	8,231,988	8,374,253	8,523,957	8,397,803	8,478,316	8,133,213	9,156,090
<b>B. Mining and Quarrying</b>	-	-	-	-	-	-	-	-	-	-
<b>C. Manufacturing</b>	133,254	152,248	159,984	98,389	119,624	126,500	168,123	201,134	83,909	85,468
<b>D. Construction</b>	-	-	-	-	-	-	-	-	-	-
<b>E. Electricity, Gas, Water and Sanitary Services:</b>	-	-	-	-	-	-	-	-	-	-
(i) Electricity, Gas and Steam	-	-	-	-	-	-	-	-	-	-
(ii) Water and Sanitary Services	-	-	-	-	-	-	-	-	-	-
<b>F. Commerce</b>	541,421	526,184	600,344	594,765	519,616	603,985	536,590	547,441	503,677	554,820
<b>G. Transport, Storage and Communication</b>	211,220	250,991	289,632	264,894	116,308	166,678	197,734	231,967	231,786	238,954
<b>H. Services</b>	-	-	-	-	-	-	-	-	-	-
<b>I. Employees and activities not adequately described:</b>	175,512	149,609	229,704	251,355	278,321	1,074,472	1,882,575	1,952,594	1,940,280	2,568,941
(i) Directors and their Associates	2,456	3,018	3,408	3,675	2,244	3,361	5,020	6,029	6,029	7,898
(ii) Employees and activities not adequately described	173,056	146,591	226,296	247,680	276,077	1,071,111	1,877,555	1,946,565	1,934,251	2,561,043
<b>TOTAL</b>	<b>8,002,496</b>	<b>8,920,932</b>	<b>9,507,504</b>	<b>9,441,391</b>	<b>9,408,122</b>	<b>10,495,592</b>	<b>11,182,825</b>	<b>11,411,452</b>	<b>10,892,865</b>	<b>12,604,273</b>

## 16.2 Classification of Co-Operative Banks' Advances by Securities Pledged

(End of Period: Thousand Rupees)

SECURITY	1999		2000		2001		2002		2003	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
<b>A Gold, Bullion, Gold &amp; Silver</b>										
Ornaments & Precious Metals	--	--	--	--	--	--	--	--	--	-
<b>B. Stock Exchange Securities</b>	<b>3,153</b>	<b>2,849</b>	<b>3,863</b>	<b>5,303</b>	<b>3,925</b>	<b>3,951</b>	<b>3,970</b>	<b>3,715</b>	<b>5,107</b>	<b>7,619</b>
<b>C Merchandise:</b>	<b>117,875</b>	<b>136,730</b>	<b>116,761</b>	<b>118,863</b>	<b>120,307</b>	<b>121,940</b>	<b>128,425</b>	<b>137,223</b>	<b>133,764</b>	<b>188,142</b>
(i) Export Commodities	74,697	94,198	73,402	74,897	75,057	78,215	75,333	80,682	78,404	131,707
(ii) Imported Goods other than Industrial Machinery	—	—	—	—	—	—	—	—	—	-
(iii) Industrial Machinery	347	347	350	350	374	374	—	—	—	-
(iv) Other Merchandise	42,831	42,185	43,009	43,616	44,876	43,351	53,092	56,541	55,360	56,435
<b>D Machinery and Other</b>										
Fixed Assets	<b>15,242</b>	<b>15,286</b>	<b>15,261</b>	<b>15,254</b>	<b>15,803</b>	<b>15,651</b>	<b>16,124</b>	<b>18,206</b>	<b>19,617</b>	<b>18,200</b>
<b>E. Real Estate:</b>	<b>1,317,518</b>	<b>1,322,464</b>	<b>1,350,695</b>	<b>1,424,229</b>	<b>1,411,997</b>	<b>1,336,597</b>	<b>1,453,246</b>	<b>1,551,748</b>	<b>1,657,242</b>	<b>1,792,865</b>
(i) Land & Buildings	152,911	152,892	151,618	188,016	187,062	154,601	186,963	186,852	225,806	326,282
(ii) Agricultural Land	1,164,607	1,169,572	1,199,077	1,236,213	1,224,935	1,181,996	1,266,283	1,364,896	1,431,436	1,466,583
<b>F. Financial Obligations</b>										
e.g. Insurance Policies,										
Bank Deposits, etc.	<b>34,544</b>	<b>32,287</b>	<b>36,597</b>	<b>36,843</b>	<b>36,488</b>	<b>36,190</b>	<b>38,911</b>	<b>39,148</b>	<b>52,321</b>	<b>59,664</b>
<b>G Others</b>	<b>3,484,565</b>	<b>3,352,823</b>	<b>3,246,037</b>	<b>3,258,043</b>	<b>3,318,952</b>	<b>3,300,835</b>	<b>3,595,972</b>	<b>3,787,131</b>	<b>4,001,657</b>	<b>4,723,627</b>
(i) Other Secured Advances	475,148	487,293	432,403	475,893	545,697	543,909	750,966	812,644	883,933	1,309,886
(ii) Advances Secured by Guarantee(s)	415,816	379,894	382,005	357,019	373,789	357,299	299,956	392,007	286,771	313,673
(iii) Clean Advances and Advances against Personal Securities	2,593,601	2,485,636	2,431,629	2,425,131	2,399,466	2,399,627	2,545,050	2,582,480	2,830,853	3,100,068
<b>TOTAL</b>	<b>4,972,897</b>	<b>4,862,439</b>	<b>4,769,214</b>	<b>4,858,535</b>	<b>4,907,472</b>	<b>4,815,164</b>	<b>5,236,648</b>	<b>5,537,171</b>	<b>5,869,708</b>	<b>6,790,117</b>

## 16.2 Classification of Co-Operative Banks' Advances by Securities Pledged

(End of Period: Thousand Rupees)

SECURITY	2004		2005		2006		2007		2008	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
<b>A. Gold, Bullion, Gold &amp; Silver Ornaments &amp; Precious Metals</b>	-	-	-	-	-	-	-	-	-	-
<b>B. Stock Exchange Securities</b>	<b>9,060</b>	<b>10,927</b>	<b>13,028</b>	<b>229,952</b>	<b>13,402</b>	<b>43,745</b>	<b>43,745</b>	<b>45,750</b>	<b>2,005</b>	<b>41,123</b>
<b>C. Merchandise:</b>	<b>214,975</b>	<b>268,030</b>	<b>318,948</b>	<b>48,667</b>	<b>234,317</b>	<b>23,387</b>	<b>44,156</b>	<b>46,326</b>	<b>22,939</b>	<b>23,852</b>
(i) Export Commodities	152,915	211,662	216,177	41,439	166,736	9,574	30,257	31,266	21,692	22,568
(ii) Imported Goods other than Industrial Machinery	-	-	-	-	-	-	86	138	138	125
(iii) Industrial Machinery	-	-	-	-	-	-	-	-	-	-
(iv) Other Merchandise	62,060	56,368	102,771	7,228	67,581	13,813	13,813	14,922	1,109	1,159
<b>D. Machinery and Other Fixed Assets</b>	<b>17,439</b>	<b>19,436</b>	<b>18,991</b>	<b>35,672</b>	<b>19,687</b>	<b>11,932</b>	<b>105,302</b>	<b>110,802</b>	<b>110,802</b>	<b>111,520</b>
<b>E. Real Estate:</b>	<b>2,241,287</b>	<b>2,344,985</b>	<b>2,513,733</b>	<b>2,329,721</b>	<b>2,549,503</b>	<b>2,902,500</b>	<b>3,248,488</b>	<b>3,358,507</b>	<b>3,315,048</b>	<b>3,430,422</b>
(i) Land & Buildings	418,948	366,141	376,047	136,332	363,044	2,434,959	2,963,028	3,040,036	3,011,204	3,125,894
(ii) Agricultural Land	1,822,339	1,978,844	2,137,686	2,193,389	2,186,459	467,541	285,460	318,471	303,844	304,528
<b>F. Financial Obligations e.g. Insurance Policies, Bank Deposits, etc.</b>	<b>57,750</b>	<b>57,577</b>	<b>61,069</b>	<b>14,242</b>	<b>48,031</b>	<b>53,431</b>	<b>103,921</b>	<b>109,220</b>	<b>108,325</b>	<b>107,589</b>
<b>G. Others</b>	<b>5,461,985</b>	<b>6,219,977</b>	<b>6,581,735</b>	<b>6,588,405</b>	<b>6,543,182</b>	<b>7,460,597</b>	<b>7,637,213</b>	<b>7,740,847</b>	<b>7,333,746</b>	<b>8,889,767</b>
(i) Other Secured Advances	1,672,953	1,861,055	2,263,866	3,036,295	2,368,727	3,366,480	3,470,849	3,503,973	3,392,763	4,785,284
(ii) Advances Secured by Guarantee(s)	356,825	377,424	326,272	346,218	296,469	59,404	117,530	121,035	109,810	105,894
(iii) Clean Advances and Advances against Personal Securities	3,432,207	3,981,498	3,991,597	3,205,892	3,877,986	4,034,713	4,048,834	4,115,839	3,831,173	3,998,589
<b>TOTAL</b>	<b>8,002,496</b>	<b>8,920,932</b>	<b>9,507,504</b>	<b>9,246,659</b>	<b>9,408,122</b>	<b>10,495,592</b>	<b>11,182,825</b>	<b>11,411,452</b>	<b>10,892,865</b>	<b>12,604,273</b>

## 16.3 Classification of Co-Operative Banks' Advances 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	483	302	402	176	432	284	258	198
1,000	to	1,500	267	313	451	576	127	155	1,250	1,376
1,500	to	2,000	228	399	1,209	1,942	71	112	299	471
2,000	to	3,000	446	1,019	486	1,236	303	825	329	834
3,000	to	4,000	1,022	3,739	219	793	1,391	4,911	288	1,019
4,000	to	5,000	1,293	5,521	531	2,424	967	4,242	425	1,887
5,000	to	6,000	431	2,415	544	2,910	455	2,471	2,123	12,179
6,000	to	7,000	1,109	7,601	154	1,006	1,930	12,716	199	1,292
7,000	to	8,000	1,175	8,770	1,735	13,639	1,282	9,283	199	1,431
8,000	to	9,000	1,840	16,306	232	1,961	1,496	12,463	3,226	27,757
9,000	to	10,000	1,726	16,212	1,851	17,889	2,978	28,790	1,721	16,687
10,000	to	20,000	9,263	115,388	8,276	100,380	8,309	118,410	6,593	95,298
20,000	to	25,000	3,030	70,164	7,278	170,703	1,047	23,493	6,726	157,388
25,000	to	30,000	2,652	71,178	659	17,290	2,271	60,424	1,198	33,435
30,000	to	40,000	4,050	128,753	3,140	105,894	1,301	45,171	2,396	84,662
40,000	to	50,000	1,713	78,253	1,290	57,661	2,594	114,308	1,364	61,377
50,000	to	60,000	1,019	54,619	1,346	73,876	2,411	134,087	1,956	106,582
60,000	to	70,000	1,316	86,978	1,071	68,943	1,086	69,974	729	48,202
70,000	to	80,000	1,362	100,620	1,115	82,188	1,060	79,432	1,502	112,059
80,000	to	90,000	2,007	173,628	2,421	207,784	2,497	212,239	2,766	235,015
90,000	to	100,000	1,829	173,561	1,553	146,559	2,230	212,874	2,038	193,788
100,000	to	200,000	15,450	2231,386	14,687	2,101,873	12,812	1790,908	13,614	1,885,586
200,000	to	300,000	3,842	894,740	4,576	1,056,475	4,017	939,096	4,401	1,029,683
300,000	to	400,000	634	209,243	610	215,820	1,214	416,238	1,036	351,430
400,000	to	500,000	180	81,245	123	52,802	215	98,386	379	166,963
500,000	to	600,000	126	66,483	173	89,693	73	38,693	70	36,003
600,000	to	700,000	104	66,585	2	1,331	65	42,202	64	40,198
700,000	to	800,000	131	102,377	126	95,461	81	62,023	79	60,166
800,000	to	900,000	9	7,743	12	10,373	2	1,733	-	-
900,000	to	1,000,000	-	-	-	-	1	930	5	4,618
1,000,000	to	2,000,000	9	12,905	10	14,314	8	11,587	15	18,447
2,000,000	to	3,000,000	4	8,541	4	9,089	4	8,901	4	9,919
3,000,000	to	4,000,000	-	-	-	-	-	-	-	-
4,000,000	to	5,000,000	-	-	-	-	1	4,048	-	-
5,000,000	to	6,000,000	-	-	-	-	1	5,962	-	-
6,000,000	to	7,000,000	-	-	-	-	-	-	1	6,437
7,000,000	to	8,000,000	-	-	-	-	-	-	1	7,170
8,000,000	to	9,000,000	-	-	-	-	-	-	-	-
9,000,000	to	10,000,000	-	-	-	-	1	9,290	-	-
10,000,000	and over		4	175,910	4	139,378	7	192,553	3	48,978
<b>TOTAL</b>			<b>58,754</b>	<b>4,972,897</b>	<b>56,290</b>	<b>4,862,439</b>	<b>54,740</b>	<b>4,769,214</b>	<b>57,257</b>	<b>4,858,535</b>

## 16.3 Classification of Co-Operative Banks' Advances 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	280	177	193	111	329	132	111	65
1,000	to	1,500	89	114	1,243	1,380	210	269	160	213
1,500	to	2,000	93	155	228	372	2,143	4,127	140	246
2,000	to	3,000	409	1,033	401	1,019	1,323	3,382	426	1,105
3,000	to	4,000	1,456	5,139	352	1,184	822	2,834	2,174	7,166
4,000	to	5,000	2,455	10,375	314	1,390	365	1,634	755	3,202
5,000	to	6,000	444	2,469	2,273	11,757	824	4,684	1,034	5,609
6,000	to	7,000	96	617	411	2,684	87	564	206	1,413
7,000	to	8,000	446	3,265	413	3,119	2,478	19,096	2,674	20,537
8,000	to	9,000	2,006	17,163	2,367	19,859	2,973	25,704	289	2,446
9,000	to	10,000	680	6,202	2,251	20,654	928	8,723	45	414
10,000	to	20,000	7,160	97,683	8,931	137,321	7,866	125,258	9,165	142,599
20,000	to	25,000	3,142	67,804	1,866	42,486	3,541	76,459	3,004	67,152
25,000	to	30,000	1,374	35,879	411	11,521	1,206	32,045	1,268	35,215
30,000	to	40,000	4,662	168,184	1,996	70,078	1,339	46,735	2,065	70,955
40,000	to	50,000	885	39,973	1,952	88,904	4,694	221,612	3,086	139,118
50,000	to	60,000	1,435	80,696	1,577	88,760	1,512	82,908	1,222	67,432
60,000	to	70,000	954	61,790	817	53,201	496	32,326	2,619	180,395
70,000	to	80,000	1,200	90,068	654	49,110	1,239	94,015	347	26,082
80,000	to	90,000	2,867	247,622	1,939	165,697	1,049	89,747	975	83,038
90,000	to	100,000	1,302	123,324	1,631	154,460	1,018	96,969	1,375	128,357
100,000	to	200,000	14,135	1,989,350	14,071	1,947,570	14,925	2,100,089	15,985	2,319,994
200,000	to	300,000	4,187	977,048	4,278	1,002,052	4,834	1,138,906	5,392	1,272,556
300,000	to	400,000	1,147	399,756	1,133	390,326	1,202	414,394	1,365	481,532
400,000	to	500,000	374	159,248	274	117,335	461	201,583	270	120,584
500,000	to	600,000	167	85,246	266	141,020	259	136,778	353	182,116
600,000	to	700,000	44	27,966	63	39,640	3	1,871	21	13,544
700,000	to	800,000	94	69,505	93	68,722	146	107,733	137	102,223
800,000	to	900,000	10	8,342	-	-	40	32,354	-	-
900,000	to	1,000,000	2	1,856	2	1,987	2	1,987	2	1,970
1,000,000	to	2,000,000	6	8,230	47	66,572	58	86,466	2	3,378
2,000,000	to	3,000,000	4	9,320	3	6,718	4	8,709	4	9,336
3,000,000	to	4,000,000	-	-	-	-	-	-	-	-
4,000,000	to	5,000,000	-	-	-	-	-	-	1	4,181
5,000,000	to	6,000,000	1	5,000	1	5,000	1	5,000	1	5,000
6,000,000	to	7,000,000	-	-	-	-	-	-	-	-
7,000,000	to	8,000,000	-	-	-	-	-	-	-	-
8,000,000	to	9,000,000	2	16,990	2	16,894	2	16,469	-	-
9,000,000	to	10,000,000	-	-	-	-	-	-	-	-
10,000,000	and over		2	89,875	2	86,261	1	15,086	2	37,998
<b>TOTAL</b>			<b>53,610</b>	<b>4,907,472</b>	<b>52,455</b>	<b>4,815,164</b>	<b>58,380</b>	<b>5,236,648</b>	<b>56,675</b>	<b>5,537,171</b>

(Contd.)

### 16.3 Classification of Co-Operative Banks' Advances by Size of Account

(End of Period: Thousand Rupees)

SIZE OF ACCOUNT (Rs.)			2003				2004	
			Jun.		Dec.		Jun.	
			No. of	Amount	No. of	Amount	No. of	Amount
			Accounts		Accounts		Accounts	
Less than	to	1,000	375	190	145	33	39	32
1,000	to	1,500	131	176	480	666	101	131
1,500	to	2,000	141	232	813	1,323	76	134
2,000	to	3,000	2,233	6,491	401	1,025	95	238
3,000	to	4,000	875	3,201	1,401	5,292	191	660
4,000	to	5,000	1,095	4,624	274	1,272	3,367	15,537
5,000	to	6,000	321	1,779	463	2,546	75	392
6,000	to	7,000	57	380	1,999	13,944	37	237
7,000	to	8,000	2,700	20,371	154	1,119	175	1,264
8,000	to	9,000	728	6,134	2,495	21,565	695	6,074
9,000	to	10,000	83	801	54	516	90	834
10,000	to	20,000	10,082	154,279	7,756	125,926	8,238	127,027
20,000	to	25,000	3,567	78,109	3,412	76,850	4,534	101,077
25,000	to	30,000	1,917	51,621	3,993	107,859	3,019	80,990
30,000	to	40,000	3,688	130,148	5,856	204,256	8,259	274,725
40,000	to	50,000	2,575	114,504	1,994	88,470	2,297	102,291
50,000	to	60,000	1,341	75,340	2,905	164,587	1,567	82,905
60,000	to	70,000	373	24,535	677	44,134	1,007	68,017
70,000	to	80,000	747	56,422	987	75,091	2,882	210,181
80,000	to	90,000	3,744	321,914	1,070	91,402	1,562	135,020
90,000	to	100,000	1,943	182,019	1,681	157,752	830	78,982
100,000	to	200,000	15,178	2,245,889	15,882	2,396,937	18,718	2,801,267
200,000	to	300,000	5,942	1,385,432	6,389	1,528,349	7,843	1,889,145
300,000	to	400,000	1,692	584,086	2,929	1,022,886	3,257	1,124,975
400,000	to	500,000	275	123,604	767	334,563	875	374,868
500,000	to	600,000	194	100,099	138	70,937	154	80,931
600,000	to	700,000	93	58,271	54	34,624	294	194,062
700,000	to	800,000	93	67,639	132	97,682	95	69,046
800,000	to	900,000	1	822	7	5,714	46	40,302
900,000	to	1,000,000	2	1,970	2	1,948	11	10,204
1,000,000	to	2,000,000	5	8,261	7	10,134	7	9,985
2,000,000	to	3,000,000	3	6,409	4	8,919	3	6,409
3,000,000	to	4,000,000	1	3,730	1	3,400	1	3,432
4,000,000	to	5,000,000	-	-	1	4,367	1	4,000
5,000,000	to	6,000,000	1	5,000	1	5,000	1	5,000
6,000,000	to	7,000,000	-	-	-	-	1	6,408
7,000,000	to	8,000,000	-	-	-	-	-	-
8,000,000	to	9,000,000	1	8,000	1	8,000	-	-
9,000,000	to	10,000,000	-	-	-	-	-	-
10,000,000	and over		2	37,226	2	71,029	4	95,714
<b>TOTAL</b>			<b>62,199</b>	<b>5,869,708</b>	<b>65,327</b>	<b>6,790,117</b>	<b>70,447</b>	<b>8,002,496</b>

### 16.3 Classification of Co-Operative Banks' Advances by Size of Account

(End of Period: Thousand Rupees)

SIZE OF ACCOUNT (Rs.)			2004		2005			
			Dec.		Jun.		Dec.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	to	1,000	58	34	112	69	21	5
1,000	to	1,500	132	176	97	123	62	68
1,500	to	2,000	84	152	24	40	205	364
2,000	to	3,000	2,731	7,002	69	184	788	1,771
3,000	to	4,000	115	367	358	1,269	253	889
4,000	to	5,000	138	650	497	2,056	125	600
5,000	to	6,000	84	443	405	2,280	73	383
6,000	to	7,000	26	164	29	190	198	1,347
7,000	to	8,000	103	799	24	174	30	214
8,000	to	9,000	25	204	52	440	98	806
9,000	to	10,000	29	274	19	178	34	318
10,000	to	20,000	7,749	130,209	9,821	156,518	10,150	158,617
20,000	to	25,000	5,613	121,680	4,985	109,744	4,550	100,429
25,000	to	30,000	3,230	89,433	3,744	102,632	3,421	94,846
30,000	to	40,000	8,598	301,454	7,121	245,689	2,990	102,876
40,000	to	50,000	2,547	110,258	4,215	185,558	4,139	183,398
50,000	to	60,000	1,688	90,628	1,613	88,981	1,315	71,742
60,000	to	70,000	968	62,042	815	52,026	1,816	118,491
70,000	to	80,000	3,378	254,856	4,174	310,539	1,792	133,273
80,000	to	90,000	1,600	140,124	2,771	238,856	1,327	114,162
90,000	to	100,000	2,329	222,860	2,164	206,117	3,566	340,082
100,000	to	200,000	24,175	3,574,032	27,449	3,880,607	26,837	3,746,799
200,000	to	300,000	6,687	1,620,512	7,623	1,827,802	8,345	2,006,820
300,000	to	400,000	3,404	1,166,677	3,023	1,035,038	3,703	1,257,251
400,000	to	500,000	549	241,033	1,047	449,982	879	388,033
500,000	to	600,000	203	110,024	163	89,681	115	62,451
600,000	to	700,000	432	267,034	169	114,239	147	91,166
700,000	to	800,000	147	106,882	211	156,420	79	59,529
800,000	to	900,000	53	44,420	2	1,604	23	19,930
900,000	to	1,000,000	30	28,845	14	13,615	13	12,608
1,000,000	to	2,000,000	74	100,291	118	164,713	81	92,918
2,000,000	to	3,000,000	8	18,774	2	4,254	33	78,145
3,000,000	to	4,000,000	-	-	1	3,331	2	6,328
4,000,000	to	5,000,000	-	-	-	-	-	-
5,000,000	to	6,000,000	2	10,014	2	10,088	-	-
6,000,000	to	7,000,000	1	6,732	-	-	-	-
7,000,000	to	8,000,000	1	7,920	-	-	-	-
8,000,000	to	9,000,000	-	-	-	-	-	-
9,000,000	to	10,000,000	-	-	-	-	-	-
10,000,000	and over		3	83,933	2	52,467	-	-
<b>TOTAL</b>			<b>76,994</b>	<b>8,920,932</b>	<b>82,935</b>	<b>9,507,504</b>	<b>77,210</b>	<b>9,246,659</b>

(Contd.)



### 16.3 Classification of Co-Operative Banks' Advances by Size of Account

(End of Period: Thousand Rupees)

SIZE OF ACCOUNT (Rs.)			2006				2007	
			Jun.		Dec.		Jun.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	to	1,000	226	141	99	57	133	75
1,000	to	1,500	79	87	10	11	7	8
1,500	to	2,000	28	48	601	1,162	17	31
2,000	to	3,000	126	317	609	1,707	191	499
3,000	to	4,000	293	1,044	120	406	75	252
4,000	to	5,000	136	636	389	1,767	261	1,202
5,000	to	6,000	431	2,420	827	4,461	432	2,455
6,000	to	7,000	111	700	93	584	228	1,488
7,000	to	8,000	173	1,275	65	466	162	1,214
8,000	to	9,000	231	1,926	798	7,063	481	3,969
9,000	to	10,000	938	8,649	211	1,965	949	9,025
10,000	to	20,000	8,157	136,285	8,274	132,765	5,765	86,275
20,000	to	25,000	4,535	102,973	3,147	71,921	4,362	93,673
25,000	to	30,000	1,655	44,595	2,333	64,318	3,091	83,775
30,000	to	40,000	3,396	120,042	4,597	164,846	6,761	225,378
40,000	to	50,000	3,752	166,586	4,168	183,191	4,689	206,668
50,000	to	60,000	3,758	212,981	2,583	140,445	3,355	184,848
60,000	to	70,000	1,554	101,822	2,719	177,143	4,754	318,691
70,000	to	80,000	1,989	148,500	2,910	220,511	2,716	204,290
80,000	to	90,000	2,288	195,048	5,153	441,743	7,020	605,962
90,000	to	100,000	4,663	444,600	5,932	564,842	5,058	479,215
100,000	to	200,000	24,107	3,355,132	24,542	3,512,693	23,634	3,521,687
200,000	to	300,000	9,984	2,364,272	9,606	2,315,817	8,395	2,018,273
300,000	to	400,000	2,802	956,238	3,206	1,120,844	4,130	1,443,936
400,000	to	500,000	855	380,062	1,232	542,738	1,680	737,179
500,000	to	600,000	272	148,254	131	70,356	460	247,121
600,000	to	700,000	240	152,661	266	167,752	248	167,206
700,000	to	800,000	104	78,413	122	93,908	116	89,465
800,000	to	900,000	4	3,360	52	44,999	17	14,395
900,000	to	1,000,000	13	12,589	11	10,061	104	102,281
1,000,000	to	2,000,000	140	183,554	123	191,323	109	126,942
2,000,000	to	3,000,000	7	15,049	6	12,987	1	2,089
3,000,000	to	4,000,000	-	-	1	3,129	1	3,644
4,000,000	to	5,000,000	1	4,329	-	-	-	-
5,000,000	to	6,000,000	1	5,000	1	5,000	1	5,000
6,000,000	to	7,000,000	-	-	-	-	-	-
7,000,000	to	8,000,000	1	7,975	3	22,036	4	29,536
8,000,000	to	9,000,000	-	-	1	8,720	-	-
9,000,000	to	10,000,000	-	-	-	-	-	-
10,000,000	and over		2	50,559	3	191,855	2	165,078
<b>TOTAL</b>			<b>77,052</b>	<b>9,408,122</b>	<b>84,944</b>	<b>10,495,592</b>	<b>89,409</b>	<b>11,182,825</b>

## 16.3 Classification of Co-Operative Banks' Advances by Size of Account

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

SIZE OF ACCOUNT (Rs.)			2007		2008			
			Dec.		Jun.		Dec.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	to	1,000	138	86	122	52	131	72
1,000	to	1,500	10	10	8	8	17	9
1,500	to	2,000	10	18	15	33	24	35
2,000	to	3,000	181	472	189	252	198	445
3,000	to	4,000	85	279	142	115	151	262
4,000	to	5,000	251	1,154	301	889	310	1,100
5,000	to	6,000	442	2,503	500	2,455	509	2,355
6,000	to	7,000	247	1,635	229	1,115	238	1,355
7,000	to	8,000	143	1,067	325	1,145	334	1,125
8,000	to	9,000	473	3,905	500	3,782	509	3,990
9,000	to	10,000	957	9,089	989	9,998	980	10,001
10,000	to	20,000	5,821	87,513	5,589	85,695	5,844	86,959
20,000	to	25,000	4,311	92,487	4,325	89,589	4,334	94,568
25,000	to	30,000	3,048	82,633	3,002	62,598	3,071	84,000
30,000	to	40,000	6,804	226,520	6,258	222,689	6,827	236,593
40,000	to	50,000	4,726	208,718	4,485	215,893	4,825	216,589
50,000	to	60,000	3,318	182,798	3,562	178,958	3,369	185,984
60,000	to	70,000	4,780	320,554	4,581	302,598	4,852	319,845
70,000	to	80,000	2,720	204,545	2,568	200,158	2,895	205,666
80,000	to	90,000	7,034	607,318	7,002	602,568	7,845	609,845
90,000	to	100,000	5,044	477,859	5,089	456,988	5,012	489,585
100,000	to	200,000	23,877	3,564,548	22,568	3,074,653	24,568	3,559,845
200,000	to	300,000	8,827	2,114,062	8,958	2,761,289	8,859	2,898,689
300,000	to	400,000	4,343	1,525,692	5,002	1,018,459	4,526	1,810,459
400,000	to	500,000	1,682	737,931	1,879	729,895	1,879	728,121
500,000	to	600,000	467	250,844	502	248,536	485	247,121
600,000	to	700,000	249	167,748	225	165,982	275	167,206
700,000	to	800,000	117	89,996	113	89,598	119	98,528
800,000	to	900,000	19	16,320	17	16,598	25	15,689
900,000	to	1,000,000	103	100,859	109	156,892	125	155,289
1,000,000	to	2,000,000	109	126,942	119	128,952	123	129,205
2,000,000	to	3,000,000	1	2,089	1	2,055	1	2,359
3,000,000	to	4,000,000	1	3,644	1	3,265	1	3,699
4,000,000	to	5,000,000			0	0		0
5,000,000	to	6,000,000	2	12,500	1	5,256	2	5,568
6,000,000	to	7,000,000			0	0		0
7,000,000	to	8,000,000	2	14,061	5	35,265	4	36,250
8,000,000	to	9,000,000			0	0		0
9,000,000	to	10,000,000			0	0		0
10,000,000	and over		3	173,053	3	18,592	4	195,862
<b>TOTAL</b>			<b>90,345</b>	<b>11,411,452</b>	<b>89,284</b>	<b>10,892,865</b>	<b>93,280</b>	<b>12,604,273</b>

## 16.4 Classification of Co-Operative Banks' Advances by Rates of Margin

(End of Period: Thousand Rupees)

END OF PERIOD	R A T E S     O F     M A R G I N								
	00.00	05.00	10.00	15.00	20.00	25.00	30.00	35.00	40.00
1999 Jun. No. of Accounts	51,802	2,296	1,737	235	1,805	255	354	-	191
Amount	4,041,298	296,449	139,574	29,367	368,611	30,860	31,191	-	28,425
Dec. No. of Accounts	53,780	52	1,206	-	1,162	-	-	2	-
Amount	4,576,590	5,361	44,923	-	225,186	-	-	62	-
2000 Jun. No. of Accounts	38,001	1,624	3,501	2,562	2,671	1,038	191	1,534	3,148
Amount	3,021,873	224,165	284,010	258,595	437,280	178,126	83,677	84,817	139,744
Dec. No. of Accounts	41,769	799	6,110	1,394	1,272	766	2,717	577	1,759
Amount	3,581,203	71,547	358,920	112,018	292,799	93,619	177,694	66,907	91,688
2001 Jun. No. of Accounts	45,856	799	2,826	1,452	1,167	160	110	528	614
Amount	3,781,857	105,271	315,649	111,811	293,605	95,862	31,542	66,734	92,863
Dec. No. of Accounts	46,438	756	2,267	359	1,053	329	225	355	582
Amount	3,758,629	104,833	322,378	111,689	245,079	85,668	29,570	62,659	82,474
2002 Jun. No. of Accounts	50,595	344	2,798	667	1,255	335	972	343	823
Amount	4,142,254	102,769	342,520	125,983	245,103	76,870	32,435	65,178	88,400
Dec. No. of Accounts	48,049	1,071	2,955	547	1,382	83	1,381	353	687
Amount	4,438,026	39,583	388,660	126,720	253,847	10,579	107,095	64,448	88,751
2003 Jun. No. of Accounts	60,867	--	343	4	600	12	120	--	--
Amount	5,724,751	--	10,688	163	113,505	3,158	3,150	--	--
Dec. No. of Accounts	63,075	--	496	--	786	--	105	--	--
Amount	6,541,576	--	26,473	--	142,137	--	2,812	--	--
2004 Jun. No. of Accounts	67,509	--	1,097	--	879	--	524	--	2
Amount	7,533,076	--	202,436	--	180,215	--	15,234	--	66
Dec. No. of Accounts	73,552	--	1,036	--	830	--	941	--	60
Amount	8,493,224	--	180,817	--	151,837	--	29,371	--	2,096
2005 Jun. No. of Accounts	79,112	--	1,158	--	644	--	1,462	--	18
Amount	9,061,335	--	184,020	--	143,946	--	43,268	--	1,716
Dec. No. of Accounts	71,961	91	3,488	16	505	-	684	-	49
Amount	8,596,307	31,688	431,484	1,624	134,270	-	19,156	-	1,602
2006 Jun. No. of Accounts	73,885	15	2,281	273	406				7
Amount	8,975,978	4,094	287,426	31,944	98,495				255
Dec. No. of Accounts	80,945	124	3,231	24	620	-	-	-	-
Amount	9,914,606	41,323	364,223	5,964	169,476	-	-	-	-
2007 Jun. No. of Accounts	84,691	182	3,762	-	597	3	-	-	20
Amount	10,412,562	68,667	509,940	-	163,207	1,273	-	-	576
Dec. No. of Accounts	85,627	164	3,780	7	582	4			12
Amount	10,641,189	62,577	516,030	131	158,091	1,303			415
2008 Jun. No. of Accounts	84,626	155	3,689	-	659	4	-	-	25
Amount	10,131,485	68,589	507,890	-	156,890	1,456	-	-	658
Dec. No. of Accounts	88,415	189	3,895	8	575	5			15
Amount	11,315,973	89,589	895,785	550	246,891	4,589			5,001

## 16.4 Classification of Co-Operative Banks' Advances by Rates of Margin

(End of Period: Thousand Rupees)

END OF PERIOD	R A T E S   O F   M A R G I N								TOTAL
	45.00	50.00	55.00	60.00	65.00	70.00	80.00	90.00	
1999 Jun. No. of Accounts	--	77	--	--	2	--	--	--	58,754
Amount	--	7,036	--	--	86	--	--	--	4,972,897
Dec. No. of Accounts	--	88	--	--	--	--	--	--	56,290
Amount	--	10,317	--	--	--	--	--	--	4,862,439
2000 Jun. No. of Accounts	--	468	--	--	2	--	--	--	54,740
Amount	--	56,841	--	--	86	--	--	--	4,769,214
Dec. No. of Accounts	--	92	--	--	2	--	--	--	57,257
Amount	--	12,054	--	--	86	--	--	--	4,858,535
2001 Jun. No. of Accounts	--	96	--	--	2	--	--	--	53,610
Amount	--	12,192	--	--	86	--	--	--	4,907,472
Dec. No. of Accounts	--	87	--	2	2	--	--	--	52,455
Amount	--	12,037	--	62	86	--	--	--	4,815,164
2002 Jun. No. of Accounts	--	244	--	2	2	--	--	--	58,380
Amount	--	14,988	--	62	86	--	--	--	5,236,648
Dec. No. of Accounts	--	165	--	2	--	--	--	--	56,675
Amount	--	19,400	--	62	--	--	--	--	5,537,171
2003 Jun. No. of Accounts	--	249	--	2	2	--	--	--	62,199
Amount	--	13,844	--	363	86	--	--	--	5,869,708
Dec. No. of Accounts	--	863	--	--	2	--	--	--	65,327
Amount	--	77,033	--	--	86	--	--	--	6,790,117
2004 Jun. No. of Accounts	--	434	--	--	2	--	--	--	70,447
Amount	--	71,383	--	--	86	--	--	--	8,002,496
Dec. No. of Accounts	--	561	12	--	2	--	--	--	76,994
Amount	--	63,344	157	--	86	--	--	--	8,920,932
2005 Jun. No. of Accounts	--	538	--	1	2	--	--	--	82,935
Amount	--	73,097	--	36	86	--	--	--	9,507,504
Dec. No. of Accounts	-	405	11	-	-	--	--	--	77,210
Amount	-	30,527	1	-	-	--	--	--	9,246,659
2006 Jun. No. of Accounts		185	-	-	-	--	--	--	77,052
Amount		9,930	-	-	-	-	--	--	9,408,122
Dec. No. of Accounts	-	-	-	-	-	-	-	-	84,944
Amount	-	-	-	-	-	-	-	-	10,495,592
2007 Jun. No. of Accounts	-	154	-	-	-	-	-	-	89,409
Amount	-	26,600	-	-	-	-	-	-	11,182,825
Dec. No. of Accounts		169	-	-	-	-	-	-	90,345
Amount		31,716	-	-	-	-	-	-	11,411,452
2008 Jun. No. of Accounts	-	126	-	-	-	-	-	-	89,284
Amount	-	25,897	-	-	-	-	-	-	10,892,865
Dec. No. of Accounts		178							93,280
Amount		45,895							12,604,273

## 16.5 Classification of Co-Operative Banks' Advances by Rates 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	1,384	155	14,847	62,572	4,799	4,275	--	--	--	39,999
01.00*	--	--	--	--	--	878	--	--	--	6,480
02.00*	--	120	33	50	10	111	232	300	3,030	2,676
03.00	-	2,388	2,207	3,400	6,229	9,539	225	29	18,481	6,399
03.25	--	--	--	--	--	--	--	--	19,228	--
03.50	--	--	--	--	--	--	--	--	129	--
03.75	--	--	--	--	--	--	--	--	12	--
04.00	41	94	94	94	-	94	--	192	14,618	23582
04.25	132	-	-	-	-	-	--	--	--	--
04.50	16,776	355	355	355	355	355	--	--	--	355
04.75	-	-	-	-	-	-	--	--	--	--
05.00	5,888	1,420	13,016	14,423	15,149	17,217	25,270	23,278	199,285	186,248
05.25	-	-	-	-	-	-	--	--	74	--
05.50	1,869	1,110	2,936	198	18,222	260	1,147	1,603	256	3,312
05.75	-	-	-	-	-	-	--	--	5,143	--
06.00	28,666	970	12,857	16,362	21,819	10,799	254	2,046	1,366	6,781
06.25	8,847	-	-	-	-	-	--	--	--	--
06.50	21,245	2,796	2,142	382	16,446	81	13	81	30,043	81
06.75	-	-	-	-	-	-	--	--	--	--
07.00	26,256	19,474	16,579	11,440	15,281	20,472	24,598	27,150	26,343	20,542
07.25	-	-	7,729	-	-	-	--	--	1,128	--
07.50	56,832	13,894	23,373	26,105	28,762	15,508	35,277	40,733	27,216	42,265
07.75	-	-	8,948	-	-	-	--	--	--	--
08.00	35,647	19,312	4,983	927	19,438	2,840	41,171	38,805	17,752	367
08.25	-	-	-	-	-	-	--	--	--	--
08.50	24,102	10,168	5,095	-	13,473	714	29,457	30,423	--	--
08.75	-	-	-	-	-	-	--	--	--	--
09.00	48,713	40,459	82,397	51,955	88,725	82,342	144,866	144,673	1,712,498	3,570,365
09.25	-	-	-	-	-	-	--	--	--	--
09.50	20,792	10,987	28,984	13,045	53,651	35,751	102,668	105,546	27,760	13,994
09.75	-	-	-	-	-	-	--	--	--	--
10.00	71,891	86,163	211,065	113,934	88,043	207,839	153,340	73,640	204,786	100,889
10.25	-	-	254	-	-	-	--	--	--	--
10.50	86,746	185,181	45,742	29151	118,628	47,360	104,080	150,677	30,254	16,835
10.75	-	-	-	-	-	-	--	--	--	--
11.00	285,027	119,018	210,689	135,762	84,678	133,717	186,498	165,242	35,455	34,353
11.25	11,189	-	2,309	-	-	-	--	--	--	--
11.50	46,072	30,283	56,033	28,783	86,382	78,696	217,801	299,653	58,594	67,828
11.75	-	-	-	25,603	-	-	--	--	5,215	--
12.00	145,705	42,338	130,823	114,031	163,056	144,368	247,455	329,913	126,965	811,798
12.25	-	-	3,128	-	-	-	--	--	--	--
12.50	-	1,990	27,252	82,705	98,155	19,571	132,284	189,486	53,865	10,809
12.75	34,422	-	-	-	-	-	--	14,934	824	--
13.00	422,388	51,510	166,412	359,475	63,178	31,295	32,323	81,947	52,621	42,193
13.25	-	26,664	4,805	26,422	71,217	26,422	71,277	25,719	65,812	--
13.50	268	568,359	43,563	73,424	109,721	72,372	90,262	150,749	--	--
13.75	-	-	-	-	-	-	32,128	32,005	7,731	--
14.00 & over	3,571,999	3,627,231	3,506,934	3,667,937	3,722,055	3,852,288	3,564,022	3,608,347	3,123,224	1,781,966
<b>TOTAL</b>	<b>4,972,897</b>	<b>4,862,439</b>	<b>4,769,214</b>	<b>4,858,535</b>	<b>4,907,472</b>	<b>4,815,164</b>	<b>5,236,648</b>	<b>5,537,171</b>	<b>5,869,708</b>	<b>6,790,117</b>

\*01.00 stands for 00.25 to 01.00

\*02.00 stands for 01.25 to 02.00

## 16.5 Classification of Co-Operative Banks' Advances by Rates of Return

(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	42,546	15,784	17,393	1,159,850	1,112,777	1,500,738	1,317,693	1,316,763	1,245,367	1,445,689
01.00*	5,101	8,326	1,212	--	52,837	164	153	205	149	255
02.00*	3,405	4,139	4,515	180	2,582	2,100	913	2,002	819	2,009
03.00	7,887	4,797	198	1,263	1,510	921	1502	1564	1555	1689
03.25	--	--	--	--	--	--	--	--	--	--
03.50	--	--	--	--	--	--	--	--	--	--
03.75	--	--	--	--	--	--	--	--	--	--
04.00	245	354	--	1,828	1,543	--	--	--	--	--
04.25	--	--	--	--	--	--	345	391	349	398
04.50	355	66	551	355	--	--	--	--	--	--
04.75	--	--	--	--	345	345	--	--	--	--
05.00	145,750	147,592	149,834	4,163	2,511	1,837	22,144	21,933	23,001	22,598
05.25	--	--	--	--	--	--	--	--	--	--
05.50	1,283	109	1,155	1,227	5,480	1,191	1,191	1,154	1,598	1,158
05.75	--	--	--	--	--	--	--	--	--	--
06.00	8,656	72	1,128	1,464	1,155	1,093	1,093	985	1,189	1,058
06.25	--	--	--	--	--	--	--	--	--	--
06.50	81	81	81	--	81	181	81	118	45	448
06.75	--	--	--	--	--	--	--	--	--	--
07.00	46,089	4,656	4,917	6,847	11,297	4,278	1,441	1,148	1,223	1,145
07.25	--	--	--	--	--	--	--	--	--	--
07.50	61,219	80,891	64,745	44,954	45,249	48,848	51,573	51,866	49,589	55,894
07.75	--	--	--	--	--	--	--	--	--	--
08.00	375	56,824	41,039	71,469	69,123	77,179	73,226	73,187	71,456	78,958
08.25	--	--	--	--	--	--	--	--	--	--
08.50	--	--	--	--	--	--	--	--	--	--
08.75	--	--	--	--	--	--	--	--	--	--
09.00	3,994,854	3,342,194	3,507,763	2,102,753	583,926	469,776	325,423	325,462	321,568	355,898
09.25	--	--	--	--	71,675	--	--	--	--	--
09.50	19,236	17,201	11,305	17,437	--	17,968	18,099	17,645	17,895	19,875
09.75	--	--	--	--	72,015	--	--	--	--	--
10.00	120,027	1,128,596	1,023,820	175,001	233,288	240,025	257,303	258,766	153,289	260,895
10.25	--	--	--	--	842	--	0	0	0	0
10.50	20,873	19,843	13,859	17,070	19,591	16,302	17,935	17,935	16,895	19,859
10.75	--	--	--	--	--	--	0	0	0	0
11.00	31,575	40,745	40,234	15,312	6,887	21,932	33,481	133,706	34,568	15,589
11.25	--	--	--	--	--	--	0	0	0	0
11.50	58,078	27,135	21,093	1,819	11,899	11,556	11,652	11,556	10,456	12,568
11.75	--	--	--	--	--	--	--	--	--	--
12.00	1,961,536	2,684,833	3,139,801	2,791,324	4,685,901	5,962,753	6,687,348	6,800,745	6,581,625	7,098,689
12.25	--	--	--	--	34,002	--	--	--	--	--
12.50	10,805	--	--	--	--	--	4132	5032	4256	6598
12.75	--	--	--	26,911	--	--	--	--	--	--
13.00	128,861	7,838	58,549	9,094	4,134	6,379	437,174	448,265	436,892	589,548
13.25	--	--	--	--	--	--	--	--	--	--
13.50	--	--	--	--	--	--	490	586	489	889
13.75	--	--	--	--	--	--	--	--	--	--
14.00 & over	1,333,659	1,328,856	1,404,312	2,796,338	2,377,472	2,110,026	1,918,433	1,920,438	1,918,592	2,612,566
<b>TOTAL</b>	<b>8,002,496</b>	<b>8,920,932</b>	<b>9,507,504</b>	<b>9,246,659</b>	<b>9,408,122</b>	<b>10,495,592</b>	<b>11,182,825</b>	<b>11,411,452</b>	<b>10,892,865</b>	<b>12,604,273</b>

## 16.6 Classification of Co-Operative Banks' Advances

### Weighted Average Rates of Return

(Percent per annum)

AS AT THE END OF		Precious Metals	Stock Exchange Securities	Merchandise	Machinery	Real Estate	Financial Obligations	Others	Total Advances
1999	Jun.	0.00	13.49	13.37	13.17	12.50	12.13	13.39	<b>13.14</b>
	Dec.	0.00	13.70	13.36	13.01	12.63	12.82	13.84	<b>13.49</b>
2000	Jun.	0.00	14.00	13.26	13.30	12.69	12.39	13.44	<b>13.22</b>
	Dec.	0.00	13.76	13.86	13.48	12.81	12.30	13.49	<b>13.29</b>
2001	Jun.	0.00	14.00	13.95	13.50	12.39	12.26	13.70	<b>13.32</b>
	Dec.	0.00	14.00	13.69	13.29	12.80	12.54	13.60	<b>13.37</b>
2002	Jun.	0.00	13.97	13.92	13.08	12.96	11.84	13.36	<b>13.25</b>
	Dec.	0.00	13.58	13.15	13.07	12.91	11.82	13.30	<b>13.18</b>
2003	Jun.	0.00	14.45	12.30	7.85	11.80	13.38	11.87	<b>11.87</b>
	Dec.	0.00	14.00	13.09	7.95	10.66	11.32	10.44	<b>10.58</b>
2004	Jun.	0.00	12.00	12.55	6.78	10.66	10.89	10.45	<b>10.57</b>
	Dec.	0.00	12.23	12.07	7.74	10.96	11.06	10.54	<b>10.70</b>
2005	Jun.	0.00	12.21	11.81	6.75	11.00	11.37	10.68	<b>10.80</b>
	Dec.	0.00	12.29	13.12	11.64	11.73	10.43	9.94	<b>10.48</b>
2006	Jun.	0.00	12.00	10.26	12.00	12.09	11.65	10.33	<b>10.82</b>
	Dec.	0.00	14.00	8.05	10.00	11.77	10.25	10.02	<b>10.52</b>
2007	Jun.	0.00	14.00	8.78	11.90	11.90	11.81	10.36	<b>10.84</b>
	Dec.	0.00	14.04	8.88	11.95	11.90	11.87	10.37	<b>10.86</b>
2008	Jun.	0.00	15.00	8.26	11.95	11.90	11.87	10.42	<b>10.89</b>
	Dec.	0.00	15.22	8.34	12.01	11.89	11.95	10.77	<b>11.01</b>