

15.2 Classification of Co-Operative Banks' Advances by Securities Pledged

(End of Period: Thousand Rupees)

SECURITY	2001		2002		2003		2004		2005	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
A Gold, Bullion, Gold & Silver Ornaments & Precious	--	--	--	--	--	-	-	-	-	-
B. Stock Exchange Securities	3,925	3,951	3,970	3,715	5,107	7,619	9,060	10,927	13,028	13,323
C Merchandise:	120,307	121,940	128,425	137,223	133,764	188,142	214,975	268,030	318,948	261,678
(i) Export Commodities	75,057	78,215	75,333	80,682	78,404	131,707	152,915	211,662	216,177	189,134
(ii) Imported Goods other than Industrial Machinery	--	--	--	--	--	-	-	-	-	-
(iii) Industrial Machinery	374	374	--	--	--	-	-	-	-	-
(iv) Other Merchandise	44,876	43,351	53,092	56,541	55,360	56,435	62,060	56,368	102,771	72,544
D Machinery and Other Fixed Assets	15,803	15,651	16,124	18,206	19,617	18,200	17,439	19,436	18,991	17,644
E. Real Estate:	1,411,997	1,336,597	1,453,246	1,551,748	1,657,242	1,792,865	2,241,287	2,344,985	2,513,733	2,351,367
(i) Land & Buildings	187,062	154,601	186,963	186,852	225,806	326,282	418,948	366,141	376,047	157,978
(ii) Agricultural Land	1,224,935	1,181,996	1,266,283	1,364,896	1,431,436	1,466,583	1,822,339	1,978,844	2,137,686	2,193,389
F. Financial Obligations e.g. Insurance Policies, Bank Deposits, etc.	36,488	36,190	38,911	39,148	52,321	59,664	57,750	57,577	61,069	49,499
G Others	3,318,952	3,300,835	3,595,972	3,787,131	4,001,657	4,723,627	5,461,985	6,219,977	6,581,735	6,747,880
(i) Other Secured Advances	545,697	543,909	750,966	812,644	883,933	1,309,886	1,672,953	1,861,055	2,263,866	3,105,327
(ii) Advances Secured by Guarantee(s)	373,789	357,299	299,956	392,007	286,871	313,673	356,825	377,424	326,272	346,736
(iii) Clean Advances and Advances against Personal Securities	2,399,466	2,399,627	2,545,050	2,582,480	2,830,853	3,100,068	3,432,207	3,981,498	3,991,597	3,295,817
TOTAL	4,907,472	4,815,164	5,236,648	5,537,171	5,869,708	6,790,117	8,002,496	8,920,932	9,507,504	9,441,391

15.2 Classification of Co-Operative Banks' Advances by Securities Pledged

(End of Period: Thousand Rupees)

SECURITY	2006		2007		2008		2009		2010	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
A. Gold, Bullion, Gold & Silver										
Ornaments & Precious Metals	-	-	-	-	-	261,491	261,491	261,491	65,847	56,270
B. Stock Exchange Securities	13,402	43,745	43,745	45,750	2,005	-	-	-	-	-
C. Merchandise:	234,317	23,387	44,156	46,326	22,939	-	-	-	-	-
(i) Export Commodities	166,736	9,574	30,257	31,266	21,692	-	-	-	-	-
(ii) Imported Goods other than Industrial Machinery	-	-	86	138	138	-	-	-	-	-
(iii) Industrial Machinery	-	-	-	-	-	-	-	-	-	-
(iv) Other Merchandise	67,581	13,813	13,813	14,922	1,109	-	-	-	-	-
D. Machinery and Other										
Fixed Assets	19,687	11,932	105,302	110,802	110,802	2,349	2,319	2,711	1,932	1,932
E. Real Estate:	2,549,503	2,902,500	3,248,488	3,358,507	3,315,048	2,772,711	2,685,729	2,601,615	395,014	268,131
(i) Land & Buildings	363,044	2,434,959	2,963,028	3,040,036	3,011,204	216,213	142,490	168,945	126,943	-
(ii) Agricultural Land	2,186,459	467,541	285,460	318,471	303,844	2,556,498	2,543,239	2,432,670	268,071	268,131
F. Financial Obligations										
e.g. Insurance Policies, Bank Deposits, etc.	48,031	53,431	103,921	109,220	108,325	299,861	104,518	115,692	66,182	-
G. Others	6,543,182	7,460,597	7,637,213	7,740,847	7,333,746	7,888,077	7,657,132	7,292,621	9,647,788	9,827,204
(i) Other Secured Advances	2,368,727	3,366,480	3,470,849	3,503,973	3,392,763	3,342,609	3,379,050	3,474,225	4,532,609	4,197,657
(ii) Advances Secured by Guarantee(s)	296,469	59,404	117,530	121,035	109,810	526,185	259,719	305,060	236,098	1,482,515
(iii) Clean Advances and Advances against Personal Securities	3,877,986	4,034,713	4,048,834	4,115,839	3,831,173	4,019,283	4,018,363	3,513,336	4,879,081	4,147,032
TOTAL	9,408,122	10,495,592	11,182,825	11,411,452	10,892,865	11,224,489	10,711,189	10,274,130	10,176,763	10,153,537