

15.1 Classification of Cooperative Banks' Advances by Economic Group

(End of Period: Thousand Rupees)

ECONOMIC GROUP	2005		2006		2007		2008		2009	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
A. Agriculture, Forestry, Hunting and Fishing	8,227,840	8,231,988	8,374,253	8,523,957	8,397,803	8,478,316	8,133,213	6,915,895	6,335,899	5,662,589
B. Mining and Quarrying	-	-	-	-	-	-	-	402	-	-
C. Manufacturing	159,984	98,389	119,624	126,500	168,123	201,134	83,909	7,509	6,270	9
D. Construction	-	-	-	-	-	-	-	-	-	-
E. Electricity, Gas, Water and Sanitary Services:	-	-	-	-	-	-	-	-	-	-
(i) Electricity, Gas and Steam	-	-	-	-	-	-	-	-	-	-
(ii) Water and Sanitary	-	-	-	-	-	-	-	-	-	-
F. Commerce	600,344	594,765	519,616	603,985	536,590	547,441	503,677	85,859	68,614	94,167
G. Transport, Storage and Communication	289,632	264,894	116,308	166,678	197,734	231,967	231,786	57,344	57,344	57,344
H. Services	-	-	-	-	-	-	-	2,396,403	3,453,738	3,794,969
I. Employees and activities not adequately described:	229,704	251,355	278,321	1,074,472	1,882,575	1,952,594	1,940,280	922,230	547,580	571,972
(i) Directors and their Associates	3,408	3,675	2,244	3,361	5,020	6,029	6,029	431,466	296,118	309,208
(ii) Employees and activities adequately described	226,296	247,680	276,077	1,071,111	1,877,555	1,946,565	1,934,251	490,764	251,462	262,764
J. Others	-	-	-	-	-	-	-	838,847	241,744	93,080
TOTAL	9,507,504	9,441,391	9,408,122	10,495,59	11,182,82	11,411,452	10,892,865	11,224,489	10,711,189	10,274,130

15.1 Classification of Co-operative Banks' Advances by Economic Group

(End of Period: Thousand Rupees)

ECONOMIC GROUP	2010		2011		2012		2013		2014	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
A. Agriculture, Forestry, Hunting and Fishing	5,912,178	9,483,733	9,674,053	10,626,341	11,291,998	10,939,426	10,644,086	10,377,044	10,369,057	10,939,652
B. Mining and Quarrying	-	8,992	995		-	-	-	-	-	-
C. Manufacturing	9	2,442	11,306	9,373	8,968	11,500	8,968	8,838	943	943
D. Construction	-	-	-	-	-	-	-	-	-	-
E. Electricity, Gas, Water and Sanitary Services:	-	-	-	-	-	-	-	-	-	-
(i) Electricity, Gas and Steam	-	-	-	-	-	-	-	-	-	-
(ii) Water and Sanitary	-	-	-	-	-	-	-	-	-	-
F. Commerce	12,647	9,578	9,578	10,128	9,578	8,496	9,578	9,578	9,578	9,578
G. Transport, Storage and Communication	56,432	56,432	56,432	56,432	56,432	55,166	56,424	56,432	56,424	56,432
H. Services	3,510,233	-	-	-	-	-	-	-	-	-
I. Employees and activities not adequately described:	393,029	398,479	397,777	384,205	363,621	348,860	330,172	310,949	296,445	307,193
(i) Directors and their Associates	307,900	111,087	25,816	26,483	23,302	19,715				
(ii) Employees and activities adequately described	85,129	287,392	371,961	357,722	340,319	329,145				
J. Others	292,235	193,881	250,955	268,892	476,648	421,862	922,126	850,693	1,352,039	1,279,932
TOTAL	10,176,763	10,153,537	10,401,096	11,355,371	12,207,245	11,785,310	11,971,354	11,613,534	12,084,494	12,593,730

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

(End of Period: Thousand Rupees)

SECURITY	2005		2006		2007		2008		2009	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
A. Gold, Bullion, Gold & Ornaments & Precious	-	-	-	-	-	-	-	261,491	261,491	261,491
B. Stock Exchange	13,028	13,323	13,402	43,745	43,745	45,750	2,005	-	-	-
C. Merchandise:	318,948	261,678	234,317	23,387	44,156	46,326	22,939	-	-	-
(i) Export Commodities	216,177	189,134	166,736	9,574	30,257	31,266	21,692	-	-	-
(ii) Imported Goods than Industrial	-	-	-	-	86	138	138	-	-	-
(iii) Industrial Machinery	-	-	-	-	-	-	-	-	-	-
(iv) Other Merchandise	102,771	72,544	67,581	13,813	13,813	14,922	1,109	-	-	-
D. Machinery and Other Fixed Assets	18,991	17,644	19,687	11,932	105,302	110,802	110,802	2,349	2,319	2,711
E. Real Estate:	2,513,733	2,351,367	2,549,503	2,902,500	3,248,488	3,358,507	3,315,048	2,772,711	2,685,729	2,601,615
(i) Land & Buildings	376,047	157,978	363,044	2,434,959	2,963,028	3,040,036	3,011,204	216,213	142,490	168,945
(ii) Agricultural Land	2,137,686	2,193,389	2,186,459	467,541	285,460	318,471	303,844	2,556,498	2,543,239	2,432,670
F. Financial Obligations e.g. Insurance Policies, Bank Deposits, etc.	61,069	49,499	48,031	53,431	103,921	109,220	108,325	299,861	104,518	115,692
G. Others	6,581,735	6,747,880	6,543,182	7,460,597	7,637,213	7,740,847	7,333,746	7,888,077	7,657,132	7,292,621
(i) Other Secured	2,263,866	3,105,327	2,368,727	3,366,480	3,470,849	3,503,973	3,392,763	3,342,609	3,379,050	3,474,225
(ii) Advances Secured by Guarantee(s)	326,272	346,736	296,469	59,404	117,530	121,035	109,810	526,185	259,719	305,060
(iii) Clean Advances and Advances against Personal Securities	3,991,597	3,295,817	3,877,986	4,034,713	4,048,834	4,115,839	3,831,173	4,019,283	4,018,363	3,513,336
TOTAL	9,507,504	9,441,391	9,408,122	10,495,592	11,182,825	11,411,452	10,892,865	11,224,489	10,711,189	10,274,130

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

(End of Period: Thousand Rupees)

SECURITY	2010		2011		2012		2013		2014	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
A Gold, Bullion, Gold & Ornaments & Precious	65,847	56,270	56,270	90,909	56,270	55,472	51,803	2,110	2,110	2,110
B. Stock Exchange	-	-	-	-	-	-	-	-	-	-
C Merchandise:	-	-	-	-	-	-	-	-	-	-
(i) Export Commodities	-	-	-	-	-	-	-	-	-	-
(ii) Imported Goods other than Industrial	-	-	-	-	-	-	-	-	-	-
(iii) Industrial Machinery	-	-	-	-	-	-	-	-	-	-
(iv) Other Merchandise	-	-	-	-	-	-	-	-	-	-
D Machinery and Other Fixed Assets	1,932	1,932	1,932	1,932	1,932	2,730	6,391	56,092	56,092	56,092
E. Real Estate:	395,014	268,131	268,131	268,131	268,131	259,131	258,191	259,131	259,131	259,131
(i) Land & Buildings	126,943	-	-	-	-	-	-	-	-	-
(ii) Agricultural Land	268,071	268,131	268,131	268,131	268,131	259,131	258,191	259,131	259,131	259,131
F. Financial Obligations e.g. Insurance Policies, Bank Deposits, etc.	66,182	-	-	-	-	-	-	-	-	-
G Others	9,647,788	9,827,204	10,074,763	10,994,399	11,880,912	11,467,977	11,654,969	11,296,201	11,767,161	12,276,397
(i) Other Secured	4,532,609	4,197,657	4,255,545	5,083,092	5,750,226	5,381,621	5,288,480	4,963,524	5,528,976	5,467,205
(ii) Advances Secured by Guarantee(s)	236,098	1,482,515	409,096	62,013	62,232	81,528	275,139	2,134,752	46,180	86,109
(iii) Clean Advances and Advances against Personal Securities	4,879,081	4,147,032	5,410,122	5,849,294	6,068,454	6,004,828	6,091,350	4,197,925	6,192,005	6,723,083
TOTAL	10,176,763	10,153,537	10,401,096	11,355,371	12,207,245	11,785,310	11,971,354	11,613,534	12,084,494	12,593,730

15.3 Classification of Co-operative Banks' Advances 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	112	69	120	62	226	141	99	57
1,000	to	1,500	97	123	62	68	79	87	10	11
1,500	to	2,000	24	40	205	364	28	48	601	1,162
2,000	to	3,000	69	184	844	1,921	126	317	609	1,707
3,000	to	4,000	358	1,269	284	985	293	1,044	120	406
4,000	to	5,000	497	2,056	149	701	136	636	389	1,767
5,000	to	6,000	405	2,280	392	2,213	431	2,420	827	4,461
6,000	to	7,000	29	190	198	1,347	111	700	93	584
7,000	to	8,000	24	174	30	214	173	1,275	65	466
8,000	to	9,000	52	440	98	806	231	1,926	798	7,063
9,000	to	10,000	19	178	34	318	938	8,649	211	1,965
10,000	to	20,000	9,821	156,518	10,150	158,617	8,157	136,285	8,274	132,765
20,000	to	25,000	4,985	109,744	4,733	104,491	4,535	102,973	3,147	71,921
25,000	to	30,000	3,744	102,632	3,421	94,846	1,655	44,595	2,333	64,318
30,000	to	40,000	7,121	245,689	3,160	109,409	3,396	120,042	4,597	164,846
40,000	to	50,000	4,215	185,558	5,274	233,971	3,752	166,586	4,168	183,191
50,000	to	60,000	1,613	88,981	1,685	90,812	3,758	212,981	2,583	140,445
60,000	to	70,000	815	52,026	1,816	118,491	1,554	101,822	2,719	177,143
70,000	to	80,000	4,174	310,539	2,042	151,301	1,989	148,500	2,910	220,511
80,000	to	90,000	2,771	238,856	1,878	162,838	2,288	195,048	5,153	441,743
90,000	to	100,000	2,164	206,117	3,268	311,687	4,663	444,600	5,932	564,842
100,000	to	200,000	27,449	3,880,607	27,460	3,818,731	24,107	3,355,132	24,542	3,512,693
200,000	to	300,000	7,623	1,827,802	8,352	2,008,439	9,984	2,364,272	9,606	2,315,817
300,000	to	400,000	3,023	1,035,038	3,703	1,257,251	2,802	956,238	3,206	1,120,844
400,000	to	500,000	1,047	449,982	880	388,433	855	380,062	1,232	542,738
500,000	to	600,000	163	89,681	115	62,451	272	148,254	131	70,356
600,000	to	700,000	169	114,239	147	91,166	240	152,661	266	167,752
700,000	to	800,000	211	156,420	79	59,529	104	78,413	122	93,908
800,000	to	900,000	2	1,604	23	19,930	4	3,360	52	44,999
900,000	to	1,000,000	14	13,615	13	12,608	13	12,589	11	10,061
1,000,000	to	2,000,000	118	164,713	81	92,918	140	183,554	123	191,323
2,000,000	to	3,000,000	2	4,254	33	78,145	7	15,049	6	12,987
3,000,000	to	4,000,000	1	3,331	2	6,328	-	-	1	3,129
4,000,000	to	5,000,000	-	-	-	-	1	4,329	-	-
5,000,000	to	6,000,000	2	10,088	-	-	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
8,000,000	to	9,000,000	-	-	-	-	-	-	1	8,720
9,000,000	to	10,000,000	-	-	-	-	-	-	-	-
10,000,000	and over		2	52,467	-	-	2	50,559	3	191,855
TOTAL			82,935	9,507,504	80,731	9,441,391	77,052	9,408,122	84,944	10,495,592

15.3 Classification of Co-operative Banks' Advances by Size of Account

(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	133	75	138	86	122	52	26,171	2,123,012
1,000	to	1,500	7	8	10	10	8	8	239	274,497
1,500	to	2,000	17	31	10	18	15	33	132	27,712
2,000	to	3,000	191	499	181	472	189	252	173	16,526
3,000	to	4,000	75	252	85	279	142	115	280	13,496
4,000	to	5,000	261	1,202	251	1,154	301	889	312	1,340
5,000	to	6,000	432	2,455	442	2,503	500	2,455	46	249
6,000	to	7,000	228	1,488	247	1,635	229	1,115	6	36
7,000	to	8,000	162	1,214	143	1,067	325	1,145	3	21
8,000	to	9,000	481	3,969	473	3,905	500	3,782	20	165
9,000	to	10,000	949	9,025	957	9,089	989	9,998	23	216
10,000	to	20,000	5,765	86,275	5,821	87,513	5,589	85,695	1,283	20,759
20,000	to	25,000	4,362	93,673	4,311	92,487	4,325	89,589	1,416	31,706
25,000	to	30,000	3,091	83,775	3,048	82,633	3,002	62,598	511	13,696
30,000	to	40,000	6,761	225,378	6,804	226,520	6,258	222,689	1,312	84,336
40,000	to	50,000	4,689	206,668	4,726	208,718	4,485	215,893	2,773	165,738
50,000	to	60,000	3,355	184,848	3,318	182,798	3,562	178,958	1,620	88,435
60,000	to	70,000	4,754	318,691	4,780	320,554	4,581	302,598	2,069	135,701
70,000	to	80,000	2,716	204,290	2,720	204,545	2,568	200,158	2,172	162,654
80,000	to	90,000	7,020	605,962	7,034	607,318	7,002	602,568	6,944	600,070
90,000	to	100,000	5,058	479,215	5,044	477,859	5,089	456,988	2,749	259,264
100,000	to	200,000	23,634	3,521,687	23,877	3,564,54	22,568	3,074,65	23,007	3,412,480
200,000	to	300,000	8,395	2,018,273	8,827	2,114,06	8,958	2,761,28	6,851	1,671,821
300,000	to	400,000	4,130	1,443,936	4,343	1,525,69	5,002	1,018,45	3,511	1,215,811
400,000	to	500,000	1,680	737,179	1,682	737,931	1,879	729,895	1,040	460,338
500,000	to	600,000	460	247,121	467	250,844	502	248,536	74	39,208
600,000	to	700,000	248	167,206	249	167,748	225	165,982	104	68,639
700,000	to	800,000	116	89,465	117	89,996	113	89,598	33	23,370
800,000	to	900,000	17	14,395	19	16,320	17	16,598	22	18,227
900,000	to	1,000,000	104	102,281	103	100,859	109	156,892	3	2,825
1,000,000	to	2,000,000	109	126,942	109	126,942	119	128,952	85	136,003
2,000,000	to	3,000,000	1	2,089	1	2,089	1	2,055	-	-
3,000,000	to	4,000,000	1	3,644	1	3,644	1	3,265	1	3,942
4,000,000	to	5,000,000	-	-	-	-	-	-	-	-
5,000,000	to	6,000,000	1	5,000	2	12,500	1	5,256	2	10,408
6,000,000	to	7,000,000	-	-	-	-	-	-	-	-
7,000,000	to	8,000,000	4	29,536	2	14,061	5	35,265	1	7,500
8,000,000	to	9,000,000	-	-	-	-	-	-	-	-
9,000,000	to	10,000,000	-	-	-	-	-	-	1	9,118
10,000,00	and over		2	165,078	3	173,053	3	18,592	1	125,170
TOTAL			89,409	11,182,825	90,345	11,411,452	89,284	10,892,865	84,990	11,224,489

15.3 Classification of Co-operative Banks' Advances by Size of Account

(End of Period: Thousand Rupees)

SIZE OF ACCOUNT (Rs.)			2009				2010			
			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	26,123	2,123,001	26,123	2,123,00	30,981	2,791,19	31,066	2,791,207
1,000	to	1,500	229	274,484	229	274,484	68	93	2	2
1,500	to	2,000	19	27,531	19	27,531	22	37	18	30
2,000	to	3,000	256	16,661	61	16,239	16	41	287	809
3,000	to	4,000	19	12,628	117	12,978	3	9	848	2,903
4,000	to	5,000	24	100	391	1,616	34	139	1,638	6,928
5,000	to	6,000	34	184	206	1,118	92	521	108	564
6,000	to	7,000	51	335	60	378	108	686	130	857
7,000	to	8,000	91	665	7	49	94	708	69	494
8,000	to	9,000	443	3,601	290	2,406	408	3,311	44	373
9,000	to	10,000	69	655	16	157	222	2,072	21	200
10,000	to	20,000	1,818	30,448	2,922	45,394	1,856	30,365	2,643	40,413
20,000	to	25,000	1,734	39,379	998	22,541	270	5,849	725	16,826
25,000	to	30,000	225	6,274	971	26,482	229	6,264	426	11,731
30,000	to	40,000	849	68,105	1,434	87,620	851	29,778	1,249	44,455
40,000	to	50,000	1,513	109,579	2,892	173,349	976	44,237	1,134	51,175
50,000	to	60,000	1,896	104,634	5,271	284,555	1,954	109,521	1,234	68,902
60,000	to	70,000	2,672	173,243	3,032	196,793	2,608	172,911	2,577	168,909
70,000	to	80,000	3,351	252,862	5,096	381,450	3,128	235,144	3,100	233,810
80,000	to	90,000	4,845	414,464	4,399	374,453	6,167	527,912	3,303	281,185
90,000	to	100,000	4,532	431,257	4,242	395,885	3,420	324,206	2,983	283,627
100,000	to	200,000	20,209	3,064,353	22,323	3,324,92	20,273	3,038,55	23,759	3,424,409
200,000	to	300,000	6,587	1,598,700	5,412	1,321,76	6,559	1,545,86	6,747	1,593,639
300,000	to	400,000	3,261	1,122,918	1,975	687,481	2,218	745,074	1,537	514,390
400,000	to	500,000	709	312,485	522	226,801	414	176,008	285	124,620
500,000	to	600,000	167	91,809	117	62,012	145	77,685	95	52,153
600,000	to	700,000	96	62,689	69	45,621	67	41,837	132	81,954
700,000	to	800,000	28	20,327	-	-	35	26,284	84	60,131
800,000	to	900,000	6	5,382	8	6,949	-	-	182	156,816
900,000	to	1,000,000	3	2,866	1	995	69	65,612	31	29,812
1,000,000	to	2,000,000	66	120,207	74	135,890	23	31,256	62	88,549
2,000,000	to	3,000,000	-	-	1	2,837	60	138,594	4	10,627
3,000,000	to	4,000,000	-	-	-	-	-	-	-	-
4,000,000	to	5,000,000	5	23,725	-	-	-	-	-	-
5,000,000	to	6,000,000	1	5,000	2	10,369	1	5,000	-	-
6,000,000	to	7,000,000	-	-	-	-	-	-	-	-
7,000,000	to	8,000,000	2	15,469	-	-	-	-	-	-
8,000,000	to	9,000,000	-	-	-	-	-	-	-	-
9,000,000	to	10,000,000	-	-	-	-	-	-	-	-
10,000,00		and over	2	175,169	-	-	-	-	1	11,037
TOTAL			81,935	10,711,189	89,280	10,274,130	83,371	10,176,763	86,524	10,153,537

15.3 Classification of Cooperative Banks' Advances by Size of Account

(End of Period: Thousand Rupees)

SIZE OF ACCOUNT (Rs.)			2011				2012			
			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	8,564	390,231	8,248	374,109	7,896	368,238	7,691	357,985
1,000	to	1,500	2,533	160,288	2,534	155,057	2,319	154,481	2,308	153,438
1,500	to	2,000	1,925	173,314	1,481	135,876	1,531	143,622	1,471	138,346
2,000	to	3,000	3,145	304,662	2,324	287,747	2,246	280,962	2,322	278,366
3,000	to	4,000	3,844	358,836	3,370	325,844	3,445	334,845	3,081	318,746
4,000	to	5,000	2,242	293,346	2,365	308,947	2,239	291,917	2,524	285,871
5,000	to	6,000	2,821	338,047	2,677	298,632	2,873	332,226	2,406	304,437
6,000	to	7,000	3,166	337,726	3,113	392,111	3,034	386,150	2,682	354,394
7,000	to	8,000	2,906	274,506	2,945	254,910	3,029	269,786	3,279	291,383
8,000	to	9,000	2,429	304,659	2,573	396,536	2,383	371,497	2,528	389,027
9,000	to	10,000	1,583	199,123	1,589	191,084	1,705	210,546	1,799	218,201
10,000	to	20,000	15,006	2,081,662	15,127	2,105,486	14,533	2,030,329	16,533	2,007,023
20,000	to	25,000	5,978	655,803	7,646	1,109,493	7,813	1,107,480	8,904	1,134,569
25,000	to	30,000	8,637	780,063	7,301	764,104	7,201	764,104	6,630	796,178
30,000	to	40,000	7,432	1,027,538	9,943	1,308,210	10,938	1,449,032	14,929	1,544,342
40,000	to	50,000	10,096	645,084	9,818	612,798	9,987	690,278	6,426	562,408
50,000	to	60,000	160	111,514	1,106	222,826	1,425	324,425	1,425	324,425
60,000	to	70,000	225	195,701	828	252,028	828	252,028	516	186,400
70,000	to	80,000	709	229,587	774	216,879	1,111	371,771	1,110	295,174
80,000	to	90,000	725	178,934	725	178,934	1,235	263,064	1,235	253,984
90,000	to	100,000	-	-	50	93,483	50	93,483	333	192,186
100,000	to	200,000	2,629	1,006,829	2,714	1,016,634	3,018	1,076,172	1,449	830,466
200,000	to	300,000	-	-	-	-	318	287,166	318	227,318
300,000	to	400,000	1,323	353,643	1,323	353,643	1,323	353,643	1,323	340,643
400,000	to	500,000	-	-	-	-	-	-	-	-
500,000	to	600,000	-	-	-	-	-	-	-	-
600,000	to	700,000	-	-	-	-	-	-	-	-
700,000	to	800,000	-	-	-	-	-	-	-	-
800,000	to	900,000	-	-	-	-	-	-	-	-
900,000	to	1,000,000	-	-	-	-	-	-	-	-
1,000,000	to	2,000,000	-	-	-	-	-	-	-	-
2,000,000	to	3,000,000	-	-	-	-	-	-	-	-
3,000,000	to	4,000,000	-	-	-	-	-	-	-	-
4,000,000	to	5,000,000	-	-	-	-	-	-	-	-
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	to	and over	-	-	-	-	-	-	-	-
TOTAL			88,078	10,401,096	90,574	11,355,371	92,480	12,207,245	93,222	11,785,310

15.3 Classification of Cooperative Banks' Advances by Size of Account

(End of Period: Thousand Rupees)

SIZE OF ACCOUNT (Rs.)			2013				2014			
			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	180	95	1,363	541	424	284	48	41
1,000	to	1,500	76	87	880	1,198	84	92	42	48
1,500	to	2,000	108	188	195	345	106	186	105	172
2,000	to	3,000	659	1,904	962	2,637	738	2,052	660	1,907
3,000	to	4,000	306	1,106	767	2,640	636	2,396	176	619
4,000	to	5,000	338	1,537	217	995	941	4,434	173	814
5,000	to	6,000	166	896	571	3,127	675	3,890	1,452	8,159
6,000	to	7,000	141	927	166	1,107	329	2,221	155	995
7,000	to	8,000	168	1,214	133	991	313	2,350	443	3,235
8,000	to	9,000	199	1,627	609	5,069	517	4,326	268	2,255
9,000	to	10,000	861	8,012	1,347	12,787	1,316	12,230	1,098	10,244
10,000	to	20,000	11,245	177,619	12,168	191,201	11,443	178,380	12,442	190,590
20,000	to	25,000	8,271	184,409	8,458	187,966	8,837	196,771	10,100	225,691
25,000	to	30,000	2,877	79,668	4,179	117,347	3,025	84,230	3,219	89,472
30,000	to	40,000	3,442	119,853	4,039	136,811	3,717	127,958	3,424	118,670
40,000	to	50,000	2,622	117,426	3,434	154,678	7,667	342,472	4,300	192,703
50,000	to	60,000	3,410	186,279	4,196	235,026	4,544	244,445	5,174	284,122
60,000	to	70,000	3,242	210,975	3,473	229,068	4,922	315,705	4,261	277,928
70,000	to	80,000	3,300	243,670	2,561	189,748	2,216	167,402	4,603	340,456
80,000	to	90,000	2,805	242,657	1,690	143,787	2,800	233,657	2,593	216,598
90,000	to	100,000	2,337	220,300	1,499	141,313	2,951	277,037	1,039	98,374
100,000	to	200,000	26,542	3,885,497	17,581	2,666,231	17,490	2,557,989	16,968	2,434,605
200,000	to	300,000	6,228	1,518,548	9,240	2,203,883	8,669	2,144,686	10,201	2,505,109
300,000	to	400,000	2,342	814,702	3,136	1,058,876	4,187	1,421,775	4,809	1,619,873
400,000	to	500,000	1,498	686,967	1,445	638,796	1,702	762,378	2,177	967,827
500,000	to	600,000	440	251,236	753	406,628	744	416,552	676	379,239
600,000	to	700,000	469	307,815	445	292,754	374	249,994	746	484,419
700,000	to	800,000	504	367,389	285	208,947	229	169,039	245	182,001
800,000	to	900,000	694	571,842	285	233,098	520	447,655	138	115,843
900,000	to	1,000,000	33	31,694	16	14,811	88	83,743	89	83,540
1,000,000	to	2,000,000	617	895,447	667	918,671	320	419,540	510	691,916
2,000,000	to	3,000,000	41	95,042	17	40,216	56	116,013	167	402,763
3,000,000	to	4,000,000	31	110,308	15	49,253	5	15,093	5	15,093
4,000,000	to	5,000,000	25	112,430	3	12,969	-	-	6	26,390
5,000,000	to	6,000,000	9	56,445	-	-	-	-	-	-
6,000,000	to	7,000,000	50	361,264	-	-	-	-	3	19,473
7,000,000	to	8,000,000	-	-	1	7,075	48	381,546	3	21,354
8,000,000	to	9,000,000	-	-	-	-	-	-	2	16,814
9,000,000	to	10,000,000	-	-	2	19,317	2	19,309	2	19,601
10,000,000	to	and over	6	104,279	14	1,083,627	3	676,664	2	544,777
TOTAL			86,282	11,971,354	86,812	11,613,534	92,638	12,084,494	92,524	12,593,730

15.4 Classification of Cooperative 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
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	75482	91	3488	16	505	-	684	-	49
Amount	8791039	31688	431484	1624	134270	-	19156	-	1602
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	82,958	340	995	42	641	-	-	-	-
Amount	10,615,845	78,557	118,311	26,982	189,882	-	-	-	-
2009 Jun. No. of Accounts	80,446	82	704	57	632	-	-	-	-
Amount	10,239,848	6,342	68,526	28,427	173,134	-	-	-	-
Dec. No. of Accounts	88,652	73	89	42	410	-	-	-	-
Amount	9,942,084	483	5,349	26,982	104,320	-	-	-	-
2010 Jun. No. of Accounts	82,483	14	487	363	10	-	-	-	-
Amount	9,981,069	927	75,773	117,614	1,200	-	-	-	-
Dec. No. of Accounts	85,744	33	296	42	395	-	-	-	-
Amount	9,955,066	11888	31,630	26,261	128,512	-	-	-	-
2011 Jun. No. of Accounts	87,573	71	42	42	336	-	-	-	-
Amount	10,260,820	346	1,862	26,261	111,627	-	-	-	-
Dec. No. of Accounts	90,069	71	42	42	336	-	-	-	-
Amount	11,215,095	346	1,862	26,261	111,627	-	-	-	-
2012 Jun. No. of Accounts	91,928	113	47	42	336	-	-	-	-
Amount	12,064,816	2,183	2,153	26,286	111,627	-	-	-	-
Dec. No. of Accounts	92,668	115	49	45	330	-	-	-	-
Amount	11,646,545	2,208	2,489	25,261	108,627	-	-	-	-
2013 Jun. No. of Accounts	85,786	71	33	42	336	-	-	-	-
Amount	11,836,018	346	922	25,261	108,627	-	-	-	-
Dec. No. of Accounts	86,307	71	42	42	336	-	-	-	-
Amount	11,477,258	346	1,862	25,261	108,627	-	-	-	-
2014 Jun. No. of Accounts	92,133	103	10	42	336	-	-	-	-
Amount	11,948,218	2,126	82	25,261	108,627	-	-	-	-
Dec. No. of Accounts	92,019	103	10	42	336	-	-	-	-
Amount	12,457,454	2,126	82	25,261	108,627	-	-	-	-

15.4 Classification of Cooperative 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	
2005 Jun. No. of Accounts	-	538	-	1	2	-	-	-	82,935
Amount	-	73097	-	36	86	-	-	-	9,507,504
Dec. No. of Accounts	-	405	11	-	-	-	-	-	80731
Amount	-	30527	1	-	-	-	-	-	9,441,391
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	-	11	1	-	2	-	-	-	84,990
Amount	-	94	194,732	-	86	-	-	-	11,224,489
2009 Jun. No. of Accounts	-	11	1	-	2	-	-	-	81,935
Amount	-	94	194,732	-	86	-	-	-	10,711,189
Dec. No. of Accounts	-	11	1	-	2	-	-	-	89,280
Amount	-	94	194,732	-	86	-	-	-	10,274,130
2010 Jun. No. of Accounts	-	11	1	-	2	-	-	-	83,371
Amount	-	94	..	-	86	-	-	-	10,176,763
Dec. No. of Accounts	-	11	1	-	2	-	-	-	86,524
Amount	-	94	..	-	86	-	-	-	10,153,537
2011 Jun. No. of Accounts	-	11	1	-	2	-	-	-	88,078
Amount	-	94	-	-	86	-	-	-	10,401,096
Dec. No. of Accounts	-	11	1	-	2	-	-	-	90,574
Amount	-	94	-	-	86	-	-	-	11,355,371
2012 Jun. No. of Accounts	-	12	-	-	2	-	-	-	92,480
Amount	-	94	-	-	86	-	-	-	12,207,245
Dec. No. of Accounts	-	15	-	-	-	-	-	-	93,222
Amount	-	180	-	-	-	-	-	-	11,785,310
2013 Jun. No. of Accounts	-	11	1	-	2	-	-	-	86,282
Amount	-	94	-	-	86	-	-	-	11,971,354
Dec. No. of Accounts	-	11	1	-	2	-	-	-	86,812
Amount	-	94	-	-	86	-	-	-	11,613,534
2014 Jun. No. of Accounts	-	11	1	-	2	-	-	-	92,638
Amount	-	94	-	-	86	-	-	-	12,084,494
Dec. No. of Accounts	-	11	1	-	2	-	-	-	92,524
Amount	-	94	-	-	86	-	-	-	12,593,730

15.5 Classification of Cooperative Banks' Advances by Rates of Return

(End of Period: Thousand Rupees)

RATE OF RETURN	2005		2006		2007		2008		2009	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
00.00	17,393	19,460	1,112,777	1,500,738	1,317,693	1,316,763	1,245,367	2,089,331	2,126,802	2,160,040
01.00*	1,212	-	52,837	164	153	205	149	22	485	374
02.00*	4,515	180	2,582	2,100	913	2,002	819	988	-	-
03.00	198	1,263	1,510	921	1502	1564	1555	-	-	-
03.25	-	-	-	-	-	-	-	-	-	-
03.50	-	-	-	-	-	-	-	-	-	-
03.75	-	-	-	-	-	-	-	-	-	-
04.00	-	1,828	1,543	-	-	-	-	909	97	97
04.25	-	-	-	-	345	391	349	-	-	-
04.50	551	355	-	-	-	-	-	-	-	-
04.75	-	-	345	345	-	-	-	-	-	-
05.00	149,834	4,163	2,511	1,837	22,144	21,933	23,001	16,781	844	876
05.25	-	-	-	-	-	-	-	-	-	-
05.50	1,155	1,227	5,480	1,191	1,191	1,154	1,598	265	265	265
05.75	-	-	-	-	-	-	-	-	-	-
06.00	1,128	1,464	1,155	1,093	1,093	985	1,189	1282	106	201
06.25	-	-	-	-	-	-	-	-	-	-
06.50	81	-	81	181	81	118	45	62	62	62
06.75	-	-	-	-	-	-	-	-	-	-
07.00	4,917	6,847	11,297	4,278	1,441	1,148	1,223	4,537	4,604	4,516
07.25	-	-	-	-	-	-	-	-	-	-
07.50	64,745	44,954	45,249	48,848	51,573	51,866	49,589	49,957	46,980	31,971
07.75	-	-	-	-	-	-	-	-	-	-
08.00	41,039	71,469	69,123	77,179	73,226	73,187	71,456	62,075	57,761	53,830
08.25	-	-	-	-	-	-	-	-	-	-
08.50	-	-	-	-	-	-	-	-	-	-
08.75	-	-	-	-	-	-	-	-	-	-
09.00	3,507,763	2,371,607	583,926	469,776	325,423	325,462	321,568	150,800	148,978	128,254
09.25	-	-	71,675	-	-	-	-	-	-	-
09.50	11,305	17,437	-	17,968	18,099	17,645	17,895	16,404	15,984	10,377
09.75	-	-	72,015	-	-	-	-	-	-	-
10.00	1,023,820	251,400	233,288	240,025	257,303	258,766	153,289	161,941	134,081	125,654
10.25	-	-	842	-	-	-	-	-	-	-
10.50	13,859	17,070	19,591	16,302	17,935	17,935	16,895	16,866	15,828	16,208
10.75	-	-	-	-	-	-	-	-	-	-
11.00	40,234	15,312	6,887	21,932	33,481	133,706	34,568	37,782	65,822	31,576
11.25	-	-	-	-	-	-	-	-	-	-
11.50	21,093	1,819	11,899	11,556	11,652	11,556	10,456	11,268	11,268	11,268
11.75	-	-	-	-	-	-	-	-	-	-
12.00	3,139,801	3,244,099	4,685,901	5,962,753	6,687,348	6,800,745	6,581,625	3,809,200	3,406,336	2,731,663
12.25	-	-	34,002	-	-	-	-	-	-	-
12.50	-	26,911	-	-	4132	5032	4256	2187	-	-
12.75	-	-	-	-	-	-	-	-	-	-
13.00	58,549	140,000	4,134	6,379	437,174	448,265	436,892	796,212	742,847	776,863
13.25	-	-	-	-	-	-	-	-	-	-
13.50	-	-	-	-	490	586	489	-	-	-
13.75	-	-	-	-	-	-	-	-	-	-
14.00 & over	1,404,312	3,202,526	2,377,472	2,110,026	1,918,433	1,920,438	1,918,592	3,995,620	3,932,039	4,190,035
TOTAL	9,507,504	9,441,391	9,408,122	10,495,592	11,182,825	11,411,452	10,892,865	11,224,489	10,711,189	10,274,130

*01.00 stands for 00.25 to 01.00

*02.00 stands for 01.25 to 02.00

15.5 Classification of Cooperative Banks' Advances by Rates of Return

(End of Period: Thousand Rupees)

RATE OF RETURN	2010		2011		2012		2013		2014	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
00.00	2,526,899	2,524,249	2,565,776	2,580,303	2,581,130	2,298,218	2,296,442	2,320,088	2,240,269	2,240,269
01.00*	-	-	-	-	-	-	-	-	-	-
02.00*	11,714	146	206	827	-	-	827	-	527	511
03.00*	42,524	-	42,469	42,469	58,826	58,602	42,469	42,446	42,466	42,461
03.25	-	-	-	-	-	-	-	-	-	-
03.50	-	-	11,714	11,714	11,737	10,916	11,714	11,714	11,714	11,714
03.75	-	-	1,542	1,542	1,639	1,599	1,542	1,542	-	-
04.00	1,639	97	97	97	-	-	94	97	1,639	1,639
04.25	-	-	-	-	-	-	-	-	-	-
04.50	-	-	-	-	-	-	-	-	-	-
04.75	-	-	-	-	-	-	-	-	-	-
05.00	313	259	247	258	276	298	258	233	605	1,074
05.25	-	-	-	-	-	-	-	-	-	-
05.50	286	286	286	286	300	316	286	286	286	286
05.75	-	-	-	-	-	-	-	-	-	-
06.00	60	60	1,871	5,438	21,848	21,603	5,438	259	296	296
06.25	-	-	-	-	-	-	-	-	-	-
06.50	62	62	62	62	-	-	62	62	62	62
06.75	-	-	-	-	-	-	-	-	-	-
07.00	6,357	8,318	4,983	5,979	22,359	22,112	5,972	4,183	4,052	4,056
07.25	-	-	-	-	-	-	-	-	-	-
07.50	4,421	12,733	4,421	4,421	20,801	20,554	4,421	4,421	4,421	4,421
07.75	-	-	-	-	-	-	-	-	-	-
08.00	37,653	26,894	26,451	33,644	50,435	57,896	41,763	56,182	37,634	40,410
08.25	-	-	-	-	-	-	-	-	-	-
08.50	-	-	-	-	-	-	-	-	-	-
08.75	-	-	-	-	-	-	-	-	-	-
09.00	116,196	131,281	56,126	60,106	76,892	77,000	91,287	425,816	130,913	208,431
09.25	-	-	-	-	-	-	-	-	-	-
09.50	359	9,551	359	359	527	527	359	359	359	359
09.75	-	-	-	-	-	-	-	-	-	-
10.00	152,104	202,297	81,984	84,629	203,839	147,621	129,967	106,198	106,509	221,969
10.25	-	-	-	-	-	-	-	-	-	-
10.50	168	15,311	168	168	-	-	168	168	168	168
10.75	-	-	-	-	-	-	-	-	-	-
11.00	53,960	31,771	21,098	21,098	37,478	37,231	21,098	21,098	21,461	21,506
11.25	-	-	-	-	-	-	-	-	-	-
11.50	11,061	11,061	11,061	11,061	27,441	27,194	11,061	11,061	11,061	11,061
11.75	-	-	-	-	-	-	-	-	-	-
12.00	1,954,818	1,506,465	569,981	633,951	752,520	791,112	867,474	1,028,534	1,104,968	1,189,870
12.25	-	-	-	-	-	-	-	-	-	-
12.50	-	-	-	-	-	-	-	-	-	-
12.75	-	-	-	-	-	-	-	-	-	-
13.00	645,482	447,217	247,225	378,751	398,199	399,408	383,275	262,992	270,357	370,798
13.25	-	-	-	-	-	-	-	-	-	-
13.50	-	125,180	-	-	-	-	-	-	-	-
13.75	-	-	-	-	-	-	-	-	-	-
14.00 & over	4,610,687	5,100,299	6,752,969	7,478,208	7,940,995	7,813,103	8,055,377	7,315,795	8,094,727	8,222,369
TOTAL	10,176,763	10,153,537	10,401,096	11,355,371	12,207,245	11,785,310	11,971,354	11,613,534	12,084,494	12,593,730

15.6 Classification of Cooperative 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
2005	Jun.	0.00	12.21	11.81	6.75	11.00	11.37	10.68	10.80
	Dec.	0.00	12.29	13.12	11.64	11.73	10.43	9.94	10.48
2006	Jun.	0.00	12.00	10.26	12.00	12.09	11.65	10.33	10.82
	Dec.	0.00	14.00	8.05	10.00	11.77	10.25	10.02	10.52
2007	Jun.	0.00	14.00	8.78	11.90	11.90	11.81	10.36	10.84
	Dec.	0.00	14.04	8.88	11.95	11.90	11.87	10.37	10.86
2008	Jun.	0.00	15.00	8.26	11.95	11.90	11.87	10.42	10.89
	Dec.	3.22	0.00	0.00	10.36	12.03	12.58	9.76	10.24
2009	Jun.	3.22	0.00	0.00	10.33	12.13	12.97	9.61	10.12
	Dec.	3.22	0.00	0.00	10.57	12.09	13.18	9.71	10.19
2010	Jun.	3.11	0.00	0.00	10.00	9.73	12.14	10.48	10.41
	Dec.	3.07	0.00	0.00	10.00	8.38	0.00	10.77	10.66
2011	Jun.	3.07	0.00	0.00	10.00	8.38	0.00	11.59	11.47
	Dec.	7.93	0.00	0.00	10.00	8.38	0.00	11.87	11.76
2012	Jun.	3.07	0.00	0.00	10.00	8.38	0.00	12.07	11.95
	Dec.	3.06	0.00	0.00	10.00	8.45	0.00	12.33	11.93
2013	Jun.	4.52	-	-	8.26	8.48	-	12.31	12.18
	Dec.	4.08	-	-	3.27	8.45	-	11.99	11.87
2014	Jun.	4.08	-	-	3.27	8.45	-	12.41	12.28
	Dec.	4.08	-	-	3.27	8.45	-	12.41	12.29