

18.1 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
1994 Jun.	No. of Accounts	38,098	613	5,931	140,222	105	833
	Amount	371,822	7,947	71,729	821,297	174,728	33,693
Dec.	No. of Accounts	27,043	2,354	7,387	119,587	179	203
	Amount	359,578	18,846	109,244	863,274	2,344	33,161
1995 Jun.	No. of Accounts	25,384	2,272	6,264	120,812	355	131
	Amount	296,200	11,986	41,654	958,311	8,081	9,258
Dec.	No. of Accounts	27,612	1,130	6,992	124,779	392	277
	Amount	387,640	5,967	48,709	1,013,705	26,088	18,273
1996 Jun.	No. of Accounts	43,095	918	6,493	154,559	480	256
	Amount	372,718	8,355	45,174	997,875	4,739	22,538
Dec.	No. of Accounts	47,223	1,260	7,459	156,911	209	125
	Amount	388,997	13,518	79,857	1,033,383	5,301	24,664
1997 Jun.	No. of Accounts	54,339	1,089	6,532	159,148	88	309
	Amount	392,526	11,057	55,372	1,068,709	1,808	17,402
Dec.	No. of Accounts	41,017	1,167	7,150	179,446	673	285
	Amount	443,115	9,726	50,186	990,916	16,842	23,283
1998 Jun.	No. of Accounts	44,984	1,925	5,832	168,681	2,276	1,351
	Amount	423,132	14,932	53,196	1,159,619	22,852	26,932
Dec.	No. of Accounts	45,551	1,390	6,748	178,224	2,249	322
	Amount	378,164	10,632	59,791	1,146,027	31,850	21,129
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

18.1 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	
1994 Jun.	No. of Accounts	302	299	379	2,857	4,775	189,639
	Amount	27,889	23,963	26,158	142,809	429,240	1,702,035
Dec.	No. of Accounts	802	430	384	3,094	5,092	161,465
	Amount	29,362	32,369	26,954	151,252	275,442	1,626,384
1995 Jun.	No. of Accounts	1,221	366	600	3,718	6,391	161,123
	Amount	43,891	32,021	44,428	159,285	296,964	1,605,115
Dec.	No. of Accounts	340	307	170	4,164	5,650	166,163
	Amount	42,865	25,375	12,918	196,667	322,186	1,778,207
1996 Jun.	No. of Accounts	1,806	1,244	112	2,811	6,709	211,774
	Amount	73,436	23,994	9,181	177,846	311,734	1,735,856
Dec.	No. of Accounts	4,889	207	442	3,495	9,367	222,220
	Amount	86,106	37,702	12,076	171,772	337,621	1,853,376
1997 Jun.	No. of Accounts	3,046	250	490	3,932	8,115	229,223
	Amount	89,045	19,174	54,066	191,255	372,750	1,900,414
Dec.	No. of Accounts	501	281	637	4,285	6,662	235,442
	Amount	78,786	20,955	30,724	244,262	394,852	1,888,795
1998 Jun.	No. of Accounts	6,421	368	719	3,435	14,570	235,992
	Amount	91,266	34,131	31,658	235,525	442,364	2,093,243
Dec.	No. of Accounts	4,340	364	1,045	4,203	12,523	244,456
	Amount	71,983	15,006	23,608	266,048	429,624	2,024,238
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

18.2 Distribution of Co-Operative Banks' Deposits by Depositor

(End of Period: Thousand Rupees)

CATEGORY OF DEPOSITOR	1994		1995		1996		1997		1998	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Government and										
Govt. Agencies	2,191	9,501	5,176	13,256	10,835	18,318	14,661	20,084	20,687	18,751
II. Business:	715,057	685,710	662,878	700,800	632,050	679,161	702,678	705,196	786,166	710,825
1.Agriculture,										
Hunting and Fishing	37,380	63,887	102,727	60,508	44,265	52,941	66,947	35,382	48,374	35,608
2.Manufacturing	18,015	21,398	25,327	-	2,032	3,812	2,368	3,266	5,026	3,870
3.Construction	--	--	4	129	205	4	4	44	18	18
4.Commerce	389,126	403,856	436,051	545,852	486,666	519,262	550,243	601,986	655,722	602,390
5.Other Business	270,536	196,569	98,769	94,311	98,882	103,142	83,116	64,518	77,026	68,879
III Trust Funds, Non-Organizations and Others	36,065	28,745	16,140	16,050	16,439	44,854	30,144	38,484	50,359	27,231
IV Personal	948,722	902,428	920,921	1,048,101	1,076,532	1,111,043	1,152,931	1,125,031	1,236,031	1,267,431
TOTAL	1,702,035	1,626,384	1,605,115	1,778,207	1,735,856	1,853,376	1,900,414	1,888,795	2,093,243	2,024,238

18.2 Distribution of Co-Operative Banks' Deposits by Depositor

(End of Period: Thousand Rupees)

CATEGORY OF DEPOSITOR	1999		2000		2001		2002		2003		2004	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	
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	23,200	
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	1,588,924	
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	202,767	
2.Manufacturing	5,799	6,259	6,415	7,017	7,782	7,536	8,398	8,768	9,845	11,375	14,188	
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	1,181,242	
5.Other Business	88,328	74,477	83,823	78,085	130,680	130,151	131,222	130,176	150,108	155,114	190,727	
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	67,853	
IV. Personal	1,233,460	1,289,266	1,420,527	1,365,225	1,490,961	1,475,192	1,657,252	1,703,877	2,040,201	2,165,765	2,409,738	
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	4,089,715	

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

(End of Period: Thousand Rupees)

SIZE OF ACCOUNT (Rs.)		1994				1995				
		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	7,386	3,175	6,224	2,296	6,117	2,472	6,044	2,550
1,000	to	1,500	8,407	9,991	4,387	5,235	4,388	5,497	3,314	3,928
1,500	to	2,000	5,479	9,310	4,980	8,424	4,300	7,229	3,697	6,126
2,000	to	3,000	14,866	37,360	11,719	28,546	12,895	32,789	11,849	29,414
3,000	to	4,000	23,292	80,491	18,744	64,029	18,101	63,100	13,910	48,299
4,000	to	5,000	33,058	146,544	28,010	123,986	23,042	103,382	17,137	75,849
5,000	to	6,000	19,730	106,606	16,329	88,390	25,179	136,924	23,222	127,860
6,000	to	7,000	12,131	78,448	17,584	114,116	17,320	111,309	20,090	128,046
7,000	to	8,000	13,988	102,857	6,734	49,149	10,310	77,161	16,795	124,908
8,000	to	9,000	13,968	115,845	9,646	81,622	8,866	73,801	10,727	89,824
9,000	to	10,000	9,379	86,335	4,621	43,432	4,229	39,485	4,780	45,278
10,000	to	20,000	17,017	232,326	19,021	261,944	14,073	181,716	20,331	274,580
20,000	to	25,000	4,718	110,546	2,933	66,692	1,484	32,804	2,312	50,665
25,000	to	30,000	1,325	36,578	1,037	28,397	1,280	34,527	1,300	35,763
30,000	to	40,000	1,571	54,485	1,421	50,184	802	27,349	1,358	47,122
40,000	to	50,000	1,030	46,542	2,055	90,324	460	21,314	748	34,704
50,000	to	60,000	507	29,246	1,876	99,505	2,046	112,661	4,066	223,705
60,000	to	70,000	240	15,068	424	26,839	2,252	149,895	487	31,210
70,000	to	80,000	511	38,104	2,785	204,809	3,379	259,252	3,211	231,963
80,000	to	90,000	119	9,802	347	28,824	148	12,493	138	11,687
90,000	to	100,000	53	5,009	15	1,401	23	2,118	9	859
100,000	to	200,000	699	78,348	448	50,349	336	41,007	562	74,794
200,000	to	300,000	90	22,543	39	9,934	31	8,438	35	9,438
300,000	to	400,000	15	5,270	15	5,208	29	9,830	12	4,457
400,000	to	500,000	18	7,584	5	2,111	15	6,210	8	3,360
500,000	to	600,000	9	4,560	37	20,163	2	1,000	5	2,596
600,000	to	700,000	1	600	7	4,771	--	--	-	-
700,000	to	800,000	3	2,211	1	725	1	700	1	700
800,000	to	900,000	2	1,651	3	2,451	3	2,451	3	4,123
900,000	to	1,000,000	--	--	--	--	--	--	-	-
1,000,000	to	2,000,000	9	2,000	5	5,814	1	1,000	1	1,000
2,000,000	to	3,000,000	1	--	1	2,000	3	6,188	2	6,124
3,000,000	to	4,000,000	--	24,045	11	39,714	7	25,795	7	25,895
4,000,000	to	5,000,000	8	--	--	--	--	--	-	-
5,000,000	to	6,000,000	--	--	--	--	--	--	-	-
6,000,000	to	7,000,000	--	--	--	--	--	--	1	6,300
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		11	188,654	1	15,000	1	15,218	1	15,000
TOTAL			189,639	1,702,035	161,465	1,626,384	161,123	1,605,115	166,163	1,778,207

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

(End of Period: Thousand Rupees)

SIZE OF ACCOUNT (Rs.)	1996				1997			
	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	6,459	3,090	8,231	3,888	11,205	5,412	16,243	9,257
1,000 to 1,500	2,958	3,670	8,843	10,975	5,010	6,076	19,899	24,805
1,500 to 2,000	6,133	10,712	6,693	11,438	3,260	5,816	15,787	27,950
2,000 to 3,000	14,846	36,395	9,818	25,436	14,747	37,968	31,632	80,938
3,000 to 4,000	23,832	82,299	27,405	99,618	20,945	72,966	22,779	79,254
4,000 to 5,000	26,619	121,174	20,614	92,847	30,835	138,489	34,481	157,118
5,000 to 6,000	21,965	122,201	35,869	197,323	17,627	98,089	8,366	45,984
6,000 to 7,000	21,538	140,460	16,725	108,603	27,449	175,209	14,348	92,741
7,000 to 8,000	32,837	243,228	20,095	149,331	23,514	176,106	16,415	126,251
8,000 to 9,000	16,577	141,704	20,624	173,637	16,409	138,053	10,082	85,864
9,000 to 10,000	6,676	63,633	10,069	94,802	20,983	197,182	7,668	73,391
10,000 to 20,000	22,808	291,599	27,253	344,532	28,405	348,684	23,572	312,689
20,000 to 25,000	2,285	50,726	2,044	45,461	2,440	54,624	2,651	60,331
25,000 to 30,000	1,280	35,403	1,144	31,516	833	23,271	1,416	39,058
30,000 to 40,000	1,591	57,008	2,569	91,824	939	32,139	2,989	107,063
40,000 to 50,000	479	21,173	1,156	51,409	1292	58,751	1,776	81,179
50,000 to 60,000	593	31,488	520	29,028	495	27,299	1,906	106,843
60,000 to 70,000	778	50,940	797	50,762	1,345	89,233	1,255	81,157
70,000 to 80,000	480	35,277	606	44,695	450	34,974	569	41,782
80,000 to 90,000	349	28,294	428	35,976	172	14,709	336	28,253
90,000 to 100,000	67	6,200	106	10,166	405	37,449	615	59,180
100,000 to 200,000	442	61,947	468	69,213	382	55,342	456	71,507
200,000 to 300,000	120	29,627	83	17,842	40	10,514	64	15,315
300,000 to 400,000	25	8,928	26	9,172	10	3,503	95	33,990
400,000 to 500,000	16	6,661	10	4,151	1	400	12	5,053
500,000 to 600,000	4	2,000	7	3,500	10	5,033	8	4,054
600,000 to 700,000	-	-	-	-	4	2,676	3	2,051
700,000 to 800,000	1	700	1	700	3	2,240	6	4,229
800,000 to 900,000	3	2,451	3	2,451	1	800	-	-
900,000 to 1,000,000	1	953	-	-	-	-	-	-
1,000,000 to 2,000,000	3	3,020	4	4,285	1	1,000	4	4,184
2,000,000 to 3,000,000	1	2,000	1	2,000	2	4,292	1	2,000
3,000,000 to 4,000,000	7	25,895	7	21,795	8	27,115	8	25,324
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 and over	1	15,000	1	15,000	1	15,000	-	-
TOTAL	211,774	1,735,856	222,220	1,853,376	229,223	1,900,414	235,442	1,888,795

(Contd.)

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

(End of Period: Thousand Rupees)

SIZE OF ACCOUNT (Rs.)			1998				1999			
			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	12,633	6,291	13,711	6,511	14,378	6,876	17,431	8,387
1,000	to	1,500	2,888	3,444	6,779	8,455	5,095	6,335	9,261	11,290
1,500	to	2,000	4,325	7,210	4,234	7,618	11,815	20,006	2,552	4,382
2,000	to	3,000	18,354	45,130	23,465	59,125	14,842	37,437	23,136	58,025
3,000	to	4,000	24,619	87,864	27,542	98,419	15,990	54,665	35,485	128,514
4,000	to	5,000	18,322	83,545	29,844	138,125	28,894	129,395	39,448	181,753
5,000	to	6,000	18,259	98,298	32,452	179,311	21,066	115,382	20,290	110,882
6,000	to	7,000	21,025	135,493	18,440	118,959	14,787	96,635	17,906	114,856
7,000	to	8,000	40,306	306,899	31,145	236,074	29,320	220,014	23,007	170,583
8,000	to	9,000	11,878	101,749	4,954	42,818	31,203	270,596	10,667	91,546
9,000	to	10,000	14,994	139,661	7,098	67,343	7,667	72,923	13,774	128,552
10,000	to	20,000	39,317	503,680	34,093	457,258	45,258	601,784	35,903	492,440
20,000	to	25,000	2,459	54,654	3,065	68,807	2,993	64,974	2,143	46,253
25,000	to	30,000	1,293	35,116	528	14,559	980	25,616	858	22,951
30,000	to	40,000	721	25,733	1,846	66,367	1,119	41,697	663	22,705
40,000	to	50,000	998	43,860	876	39,019	825	34,829	1,503	64,459
50,000	to	60,000	606	32,906	750	42,450	324	18,156	599	31,630
60,000	to	70,000	1,606	106,573	1,589	101,855	1,653	107,169	1,152	75,082
70,000	to	80,000	256	18,879	723	54,258	694	52,556	1,058	78,820
80,000	to	90,000	92	7,609	398	34,988	187	15,381	192	16,385
90,000	to	100,000	120	11,498	286	27,249	448	41,617	368	35,064
100,000	to	200,000	749	92,082	521	74,415	634	81,440	679	88,611
200,000	to	300,000	77	18,362	71	17,993	151	35,415	138	33,779
300,000	to	400,000	56	17,579	18	6,257	15	5,015	58	20,203
400,000	to	500,000	1	400	6	2,592	11	4,954	2	800
500,000	to	600,000	9	4,579	3	1,500	3	1,500	5	2,500
600,000	to	700,000	3	2,051	3	2,000	-	-	-	-
700,000	to	800,000	5	3,831	3	2,151	2	1,487	1	700
800,000	to	900,000	-	-	3	2,489	3	2,589	2	1,708
900,000	to	1,000,000	-	-	-	-	-	-	3	2,700
1,000,000	to	2,000,000	2	2,078	2	2,078	4	4,229	5	5,229
2,000,000	to	3,000,000	5	13,932	-	-	2	4,676	1	2,000
3,000,000	to	4,000,000	5	17,338	-	-	-	-	-	-
4,000,000	to	5,000,000	-	-	-	-	-	-	-	-
5,000,000	to	6,000,000	8	43,195	8	43,195	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		1	21,724	-	-	-	-	-	-
TOTAL			235,992	2,093,243	244,456	2,024,238	250,321	2,218,543	258,298	2,095,984

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

(End of Period: Thousand Rupees)

SIZE OF ACCOUNT (Rs.)			2000				2001			
			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	48,009	12,439	11,224	5,368	14,627	6,043	14,171	5,758
1,000	to	1,500	5,579	7,038	4,753	6,027	8,929	11,111	6,348	7,877
1,500	to	2,000	6,774	11,321	5,346	9,049	7,396	13,693	1,883	3,302
2,000	to	3,000	18,005	47,608	21,240	54,550	14,432	39,950	11,436	29,396
3,000	to	4,000	14,945	50,782	21,565	77,078	16,856	59,824	23,971	85,759
4,000	to	5,000	21,819	98,268	32,236	151,057	15,729	72,319	20,474	95,221
5,000	to	6,000	23,108	127,365	34,565	189,451	29,630	161,267	21,877	119,454
6,000	to	7,000	17,900	114,615	21,571	138,700	16,075	103,957	17,061	111,138
7,000	to	8,000	23,649	177,010	16,611	123,646	31,096	236,151	31,162	231,101
8,000	to	9,000	32,144	271,235	30,599	264,931	25,750	219,128	12,705	107,993
9,000	to	10,000	25,088	235,914	9,374	88,861	18,709	178,628	29,717	283,058
10,000	to	20,000	45,062	597,293	44,189	599,726	53,724	691,360	50,723	665,636
20,000	to	25,000	2,262	49,950	3,121	67,444	7,963	170,137	5,015	112,759
25,000	to	30,000	1,055	29,575	1,141	30,122	913	26,038	859	23,602
30,000	to	40,000	1,635	55,975	387	13,490	608	20,282	1,706	62,739
40,000	to	50,000	652	29,765	1,402	60,102	1,865	3,496	3,064	134,345
50,000	to	60,000	353	19,257	514	27,915	782	44,879	796	44,783
60,000	to	70,000	1,041	64,984	1,602	101,675	424	27,472	545	35,538
70,000	to	80,000	507	38,947	463	35,337	1,310	97,329	622	47,764
80,000	to	90,000	975	80,968	750	61,515	583	50,724	556	46,764
90,000	to	100,000	366	33,600	450	42,690	518	48,421	726	68,042
100,000	to	200,000	832	99,150	1,111	135,025	1,105	141,999	1,056	127,628
200,000	to	300,000	44	10,017	65	15,932	54	14,074	110	24,335
300,000	to	400,000	41	14,429	39	13,283	27	8,856	24	7,825
400,000	to	500,000	2	800	3	1,392	4	1,792	12	5,340
500,000	to	600,000	5	2,500	9	4,623	8	4,058	5	2,500
600,000	to	700,000	23	15,724	1	600	1	600	2	1,220
700,000	to	800,000	1	700	-	-	1	700	-	-
800,000	to	900,000	4	3,282	3	2,400	3	2,401	6	5,379
900,000	to	1,000,000	6	5,763	3	2,800	1	900	1	900
1,000,000	to	2,000,000	6	7,188	6	7,042	6	7,458	7	7,508
2,000,000	to	3,000,000	1	2,201	-	-	-	-	1	2,000
3,000,000	to	4,000,000	13	42,749	7	25,195	9	31,197	-	-
4,000,000	to	5,000,000	-	-	-	-	-	-	6	29,745
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	20,025	1	20,000	1	20,000	1	20,000
TOTAL			291,968	2,378,437	264,349	2,377,027	269,139	2,593,244	256,648	2,556,390

(Contd.)

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

(Concl'd.)

(End of Period: Thousand Rupees)

SIZE OF ACCOUNT (Rs.)			2002				2003				2004	
			Jun.		Dec.		Jun.		Dec.		Jun.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	to	1,000	10,606	3,964	9,980	4,557	9,862	3,283	10,380	3,558	9,033	2,940
1,000	to	1,500	2,060	2,698	2,816	3,359	2,022	2,362	1,025	1,234	3,464	3,974
1,500	to	2,000	2,273	3,810	8,091	14,288	1,644	2,975	1,359	2,455	667	1,150
2,000	to	3,000	8,481	20,781	9,258	23,198	10,669	26,318	9,227	24,434	4,859	12,860
3,000	to	4,000	14,862	51,293	13,390	47,678	8,685	31,151	4,347	15,426	6,877	24,830
4,000	to	5,000	19,723	86,898	15,408	70,127	13,239	59,580	18,487	84,762	12,989	56,486
5,000	to	6,000	15,668	86,118	19,463	106,201	19,690	111,350	15,614	86,379	6,042	33,942
6,000	to	7,000	20,774	135,918	26,504	177,082	25,944	168,684	18,213	118,594	12,570	82,201
7,000	to	8,000	22,621	167,832	20,922	156,437	13,924	105,190	20,623	152,941	14,084	105,803
8,000	to	9,000	31,726	266,381	35,391	306,087	22,326	191,012	14,592	123,677	19,809	169,299
9,000	to	10,000	23,661	225,000	30,126	280,327	15,204	145,536	24,702	230,838	9,682	91,262
10,000	to	20,000	72,832	972,032	59,977	794,195	108,581	1429,093	94,867	1,282,571	114,292	1,623,250
20,000	to	25,000	4,461	99,336	5,619	125,126	4,507	101,177	19,843	430,890	11,686	267,110
25,000	to	30,000	1,111	30,547	1,451	38,960	1,931	52,354	2,713	73,862	10,455	274,570
30,000	to	40,000	3,253	113,127	2,036	79,077	2,329	79,012	1,615	55,096	6,972	228,143
40,000	to	50,000	2,970	136,908	1,428	65,927	2,458	112,975	3,039	134,562	661	28,649
50,000	to	60,000	821	44,970	3,668	202,314	3,317	186,126	1,362	73,411	1,520	83,243
60,000	to	70,000	1,326	84,085	718	45,373	509	32,438	3,509	228,702	2,908	191,822
70,000	to	80,000	429	31,963	329	25,135	634	46,292	937	69,943	1,421	104,426
80,000	to	90,000	768	64,633	198	16,830	317	26,165	464	39,727	289	24,698
90,000	to	100,000	551	52,950	884	84,757	579	54,956	388	37,057	1,117	103,972
100,000	to	200,000	873	118,684	1,084	143,823	2,274	312,189	1,570	189,161	2,340	300,568
200,000	to	300,000	173	43,325	228	58,269	115	28,562	406	91,086	336	85,316
300,000	to	400,000	30	10,093	58	20,642	87	28,020	5	1,750	125	45,299
400,000	to	500,000	3	1,200	6	2,528	13	5,460	44	19,665	17	7,270
500,000	to	600,000	8	4,000	10	5,020	11	5,534	44	24,123	82	44,478
600,000	to	700,000	1	600	2	1,235	-	-	9	5,648	16	9,854
700,000	to	800,000	1	700	2	1,400	-	-	12	8,647	5	3,694
800,000	to	900,000	-	-	-	-	-	-	-	-	-	-
900,000	to	1,000,000	1	900	1	900	12	11,270	8	7,672	19	17,436
1,000,000	to	2,000,000	8	9,030	8	9,160	37	41,431	7	8,820	7	9,995
2,000,000	to	3,000,000	1	2,000	1	2,000	1	2,000	1	2,001	1	2,000
3,000,000	to	4,000,000	-	-	-	-	4	13,900	-	-	6	22,825
4,000,000	to	5,000,000	-	-	-	-	4	17,195	6	24,995	-	-
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	20,300	1	25,000	2	25,500	2	26,050	2	26,350
TOTAL			262,084	2,930,231	269,335	2,973,571	270,931	3,459,090	269,420	3,680,077	254,353	4,089,715

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

(Thousand Rupees)

RATE OF RETURN	1994		1995		1996		1997		1998	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
00.00	380,223	391,959	297,560	390,384	384,315	393,171	404,767	452,444	428,085	382,299
01.00*	--	--	--	1,560	--	50	--	--	--	--
02.00*	--	--	--	--	--	--	--	1	--	400
03.00*	--	--	--	--	--	--	--	--	--	--
03.25	--	--	--	--	--	--	--	--	--	--
03.50	--	--	--	--	--	--	--	--	--	--
03.75	--	--	--	--	--	--	--	--	--	--
04.00	1,226	1,460	3,506	833	1,448	3,383	3,586	3,531	7,307	4,080
04.25	--	--	--	--	--	--	--	--	--	--
04.50	--	--	--	--	--	--	--	4,358	41,32	865
04.75	--	--	--	--	--	--	--	--	--	--
05.00	5,405	9,506	--	9	1,465	10,814	34,280	98,567	11	157
05.25	--	--	--	--	--	--	--	--	--	--
05.50	4,924	--	11,541	2,147	2,142	5,794	3,179	--	9,821	--
05.75	--	--	--	--	--	--	--	--	--	--
06.00	1,671	68,665	16,857	46,665	1,317	29,542	217,878	30	5,904	30
06.25	--	--	--	--	--	--	--	--	--	--
06.50	--	--	--	--	--	121	--	--	571	--
06.75	--	--	--	--	--	--	--	--	--	--
07.00	500	500	--	--	1,017	2,599	11,634	112,071	22,539	2,400
07.25	--	--	--	338	323	743	4,471	625	1,071	4,140
07.50	23,476	14,538	14,167	--	12,592	30,642	707,166	802,954	881,777	1,202,371
07.75	--	--	--	--	--	--	2,221	4,917	--	--
08.00	31,068	730,118	1,722	15,955	255,203	706,153	100,655	60,351	131,938	228
08.25	--	--	--	67,266	261,089	207,584	--	--	5,857	--
08.50	753,875	133,156	940,521	937,391	498,825	73,349	66,851	10,963	76,188	81,124
08.75	--	--	--	--	--	--	--	--	--	--
09.00	24,433	16,014	7,935	26,019	537	44,290	116,065	13,626	152,156	39
09.25	--	--	--	--	--	--	--	--	--	--
09.50	732	--	184	--	21,043	71,028	8,462	--	12,671	2,458
09.75	--	--	--	--	--	--	--	--	--	--
10.00	1,611	2,910	1,185	9,183	1,221	122,306	1,927	56,248	62,020	91,546
10.25	168	--	--	--	--	--	--	--	--	--
10.50	182,597	4,764	23,594	37,035	44,402	54,252	79,532	887	82,242	55
10.75	--	--	--	--	--	--	--	--	--	--
11.00	326	335	33	2,922	5,741	25,565	7,351	81,795	20,604	17,398
11.25	670	--	--	--	--	--	--	--	--	--
11.50	20,852	15,334	28,671	29,687	19,366	8,575	318	41	45	--
11.75	--	--	--	--	--	--	--	--	--	--
12.00	72,742	67,316	22,418	246	5,241	896	62,373	29,185	85,517	13,450
12.25	4,924	1,209	23,951	--	--	2,109	--	--	--	--
12.50	1,486	6,178	1,407	147	27,951	27,017	666	155,071	29,416	72,846
12.75 &	189,126	162,417	209,863	210,420	182,503	30,005	67,030	1,130	73,371	148,352
TOTAL	1,702,035	1,626,384	1,605,115	1,778,207	1,735,856	1,853,376	1,900,414	1,888,795	2,093,243	2,024,238

*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.)

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

(Concl'd.)

(Thousand Rupees)

RATE OF RETURN	1999		2000		2001		2002		2003		2004
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
00.00	424,521	362,575	394,975	375,057	474,237	380,053	422,458	425,378	479,872	557,252	603,279
01.00*	-	..	-	-	-	-	-	-	-	1,408,631	1,711,123
02.00*	400	..	-	-	-	15	-	-	903,162	1,105,375	1,101,713
03.00*	--	--	-	-	10,032	-	-	-	274,025	406,738	484,509
03.25	--	--	-	-	-	-	-	-	5,068	2,815	-
03.50	--	--	-	-	-	-	-	2,735	28,429	53,514	37,737
03.75	--	--	-	-	-	-	-	-	-	-	-
04.00	10,389	3,257	832	293	3,056	74	196	98,943	184,444	4,859	3,083
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	124,376
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	-	112
06.25	5,687	-	-	41,799	-	110,244	85,653	101,695	20,241	-	-
06.50	19,622	-	29,859	80,592	114,728	178,016	183,443	352,620	80,328	-	-
06.75	-	-	-	-	-	53,803	50,674	16,438	20,885	-	-
07.00	56,484	2,847	484,772	124,906	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	207,411	287,067	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	54,851	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	130,781	127,581	177,217	34,239	23,409	15,050	23,783
09.25	-	-	-	3,954	8,975	17,860	23,156	1,712	-	-	-
09.50	37,046	43,541	69,844	169,613	96,753	143,358	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	-	-	-	-	-	-	-	-	-	-	-
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	24,512	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 & over	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	2,593,444	2,556,390	2,930,231	2,973,571	3,459,090	3,680,077	4,089,715

18.5 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 1 year	Over 1 year to 2 years	Over 2 years to 3 years	Over 3 years		
1994	Jun.	0.00	5.25	10.80	8.42	10.49	10.11	11.79	13.39	14.22	15.26	7.69
	Dec.	0.00	4.84	9.66	8.50	9.54	10.50	11.50	12.50	15.00	10.15	6.88
1995	Jun.	0.00	5.30	9.01	8.48	9.03	10.44	11.12	12.38	13.56	15.37	7.89
	Dec.	0.00	5.64	6.21	8.47	9.02	8.31	10.77	11.75	13.36	14.08	7.32
1996	Jun.	0.00	5.96	5.82	8.31	6.50	9.56	11.19	12.23	13.19	14.39	7.26
	Dec.	0.00	5.53	8.68	8.07	7.04	8.11	9.25	10.05	10.90	11.38	6.80
1997	Jun.	0.00	5.14	4.87	7.28	8.50	8.67	9.80	9.72	10.61	11.02	6.32
	Dec.	0.00	4.89	6.02	7.28	7.41	7.76	9.18	10.44	11.27	12.01	6.27
1998	Jun.	0.00	6.16	7.17	7.73	7.99	9.10	9.39	10.25	11.84	11.94	6.81
	Dec.	0.00	6.07	7.09	7.49	8.49	8.50	9.29	10.99	11.05	12.37	6.87
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