

## 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
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	178,244	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
Dec.	No. of Accounts	34,968	1,578	4,038	181,998	6,255	6,233
	Amount	555,974	22,018	155,142	2,164,206	63,305	85,966
2005 Jun.	No. of Accounts	33,125	1,573	4,010	180,695	5,968	6,139
	Amount	575,698	23,736	150,162	2,239,618	83,625	108,987

## 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	
1995 Jun.	No. of Accounts	1,221	366	600	3,718	6,391	<b>161,123</b>
	Amount	43,891	32,021	44,428	159,285	296,964	<b>1,605,115</b>
Dec.	No. of Accounts	340	307	170	4,164	5,650	<b>166,163</b>
	Amount	42,865	25,375	12,918	196,667	322,186	<b>1,778,207</b>
1996 Jun.	No. of Accounts	1,806	1,244	112	2,811	6,709	<b>211,774</b>
	Amount	73,436	23,994	9,181	177,846	311,734	<b>1,735,856</b>
Dec.	No. of Accounts	4,889	207	442	3,495	9,367	<b>222,220</b>
	Amount	86,106	37,702	12,076	171,772	337,621	<b>1,853,376</b>
1997 Jun.	No. of Accounts	3,046	250	490	3,932	8,115	<b>229,223</b>
	Amount	89,045	19,174	54,066	191,255	372,750	<b>1,900,414</b>
Dec.	No. of Accounts	501	281	637	4,285	6,662	<b>235,442</b>
	Amount	78,786	20,955	30,724	224,262	394,852	<b>1,888,795</b>
1998 Jun.	No. of Accounts	6,421	368	719	3,435	14,570	<b>235,992</b>
	Amount	91,266	34,131	31,658	235,525	442,364	<b>2,093,243</b>
Dec.	No. of Accounts	4,340	364	1,045	4,203	12,523	<b>244,456</b>
	Amount	71,983	15,006	23,608	266,048	429,624	<b>2,024,238</b>
1999 Jun.	No. of Accounts	3,013	1,579	987	6,697	16,029	<b>250,321</b>
	Amount	90,992	34,594	30,990	235,301	443,037	<b>2,218,543</b>
Dec.	No. of Accounts	1,223	483	246	3,784	8,586	<b>258,298</b>
	Amount	64,894	17,178	13,799	236,751	383,883	<b>2,095,984</b>
2000 Jun.	No. of Accounts	1,657	290	719	3,325	9,497	<b>291,908</b>
	Amount	108,146	37,568	27,579	230,821	477,349	<b>2,378,437</b>
Dec.	No. of Accounts	1,718	428	949	3,946	11,203	<b>264,349</b>
	Amount	105,793	40,265	24,529	239,468	477,769	<b>2,377,027</b>
2001 Jun.	No. of Accounts	4,788	439	333	4,927	16,086	<b>269,139</b>
	Amount	116,459	45,197	28,371	331,032	594,367	<b>2,593,244</b>
Dec.	No. of Accounts	4,809	576	559	4,786	16,589	<b>256,648</b>
	Amount	117,839	42,972	26,458	329,691	592,162	<b>2,556,390</b>
2002 Jun.	No. of Accounts	3,569	890	653	5,056	16,432	<b>262,084</b>
	Amount	119,403	75,735	26,063	361,294	658,865	<b>2,930,231</b>
Dec.	No. of Accounts	4,041	804	580	5,064	18,043	<b>269,335</b>
	Amount	124,796	84,279	31,339	356,138	672,610	<b>2,973,571</b>
2003 Jun.	No. of Accounts	5,683	802	713	6,685	20,789	<b>270,931</b>
	Amount	177,401	93,995	50,789	397,262	833,635	<b>3,459,090</b>
Dec.	No. of Accounts	8,297	879	916	9,283	31,802	<b>269,420</b>
	Amount	187,408	92,017	62,812	419,192	896,007	<b>3,680,077</b>
2004 Jun.	No. of Accounts	8,649	917	967	8,866	30,828	<b>254,353</b>
	Amount	246,441	91,984	54,494	467,075	1,022,829	<b>4,089,715</b>
Dec.	No. of Accounts	7,631	682	927	8,266	29,994	<b>252,576</b>
	Amount	197,644	97,959	57,178	434,341	936,393	<b>3,833,733</b>
2005 Jun.	No. of Accounts	6,900	815	931	8,433	29,186	<b>248,589</b>
	Amount	228,026	100,251	64,062	448,934	1,033,885	<b>4,023,099</b>

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

(End of Period: Thousand Rupees)

CATEGORY OF DEPOSITOR	1995		1996		1997		1998		1999	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
<b>I. Government and</b>										
Govt. Agencies	5,176	13,256	10,835	18,318	14,661	20,084	20,687	18,751	16,195	15,451
<b>II. Business:</b>	<b>662,878</b>	<b>700,800</b>	<b>632,050</b>	<b>679,161</b>	<b>702,678</b>	<b>705,196</b>	<b>786,166</b>	<b>710,825</b>	<b>915,548</b>	<b>760,781</b>
1.Agriculture, Forestry, Hunting and Fishing	102,727	60,508	44,265	52,941	66,947	35,382	48,374	35,608	141,268	40,944
2.Manufacturing	25,327	-	2,032	3,812	2,368	3,266	5,026	3,870	5,799	6,259
3.Construction	4	129	205	4	4	44	18	18	4	4
4.Commerce	436,051	545,852	486,666	519,262	550,243	601,986	655,722	602,390	680,149	639,097
5.Other Business	98,769	94,311	98,882	103,142	83,116	64,518	77,026	68,879	88,328	74,477
<b>III Trust Funds, Non- Organizations and Others</b>	<b>16,140</b>	<b>16,050</b>	<b>16,439</b>	<b>44,854</b>	<b>30,144</b>	<b>38,484</b>	<b>50,359</b>	<b>27,231</b>	<b>53,340</b>	<b>30,526</b>
<b>IV Personal</b>	<b>920,921</b>	<b>1,048,101</b>	<b>1,076,532</b>	<b>1,111,043</b>	<b>1,152,931</b>	<b>1,125,031</b>	<b>1,236,031</b>	<b>1,267,431</b>	<b>1,233,460</b>	<b>1,289,226</b>
<b>TOTAL</b>	<b>1,605,115</b>	<b>1,778,207</b>	<b>1,735,856</b>	<b>1,853,376</b>	<b>1,900,414</b>	<b>1,888,795</b>	<b>2,093,243</b>	<b>2,024,238</b>	<b>2,218,543</b>	<b>2,095,984</b>

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

(End of Period: Thousand Rupees)

CATEGORY OF DEPOSITOR	2000		2001		2002		2003		2004		2005	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	
<b>I. Government and</b>												
<b>Govt. Agencies</b>	13,208	37,072	28,585	27,392	27,900	18,879	20,623	21,983	23,200	21,227	21,182	
<b>II. Business:</b>	<b>910,941</b>	<b>934,423</b>	<b>1,046,149</b>	<b>1,026,499</b>	<b>1,203,258</b>	<b>1,208,084</b>	<b>1,354,722</b>	<b>1,449,925</b>	<b>1,588,924</b>	<b>1,523,003</b>	<b>1,700,203</b>	
1. Agriculture, Forestry, Hunting and Fishing	146,681	153,579	140,611	141,125	168,569	168,192	185,151	177,878	202,767	181,102	205,218	
2. Manufacturing	6,415	7,017	7,782	7,536	8,398	8,768	9,845	11,375	14,188	11,577	10,506	
3. Construction	251	300	207	-	-	-	-	-	-	-	-	
4. Commerce	673,771	695,442	776,869	747,687	895,069	900,948	1,009,618	1,105,558	1,181,242	1,152,018	1,275,022	
5. Other Business	83,823	78,085	130,680	130,151	131,222	130,176	150,108	155,114	190,727	178,306	209,457	
<b>III. Trust Funds, Non-Organizations and Others</b>	<b>33,761</b>	<b>27,979</b>	<b>27,549</b>	<b>27,307</b>	<b>41,821</b>	<b>42,731</b>	<b>43,544</b>	<b>42,404</b>	<b>67,853</b>	<b>72,329</b>	<b>67,467</b>	
<b>IV. Personal</b>	<b>1,420,527</b>	<b>1,377,553</b>	<b>1,490,961</b>	<b>1,475,192</b>	<b>1,657,252</b>	<b>1,703,877</b>	<b>2,040,201</b>	<b>2,165,765</b>	<b>2,409,738</b>	<b>2,217,174</b>	<b>2,234,247</b>	
<b>TOTAL</b>	<b>2,378,437</b>	<b>2,377,027</b>	<b>2,593,244</b>	<b>2,556,390</b>	<b>2,930,231</b>	<b>2,973,571</b>	<b>3,459,090</b>	<b>3,680,077</b>	<b>4,089,715</b>	<b>3,833,733</b>	<b>4,023,099</b>	

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

(End of Period: Thousand Rupees)

SIZE OF ACCOUNT (Rs.)		1995				1996				
		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	6,117	2,472	6,044	2,550	6,459	3,090	8,231	3,888
1,000	to	1,500	4,388	5,497	3,314	3,928	2,958	3,670	8,843	10,975
1,500	to	2,000	4,300	7,229	3,697	6,126	6,133	10,712	6,693	11,438
2,000	to	3,000	12,895	32,789	11,849	29,414	14,846	36,395	9,818	25,436
3,000	to	4,000	18,101	63,100	13,910	48,299	23,832	82,299	27,405	99,618
4,000	to	5,000	23,042	103,382	17,137	75,849	26,619	121,174	20,614	92,847
5,000	to	6,000	25,179	136,924	23,222	127,860	21,965	122,201	35,869	197,323
6,000	to	7,000	17,320	111,309	20,090	128,046	21,538	140,460	16,725	108,603
7,000	to	8,000	10,310	77,161	16,795	124,908	32,837	243,228	20,095	149,331
8,000	to	9,000	8,866	73,801	10,727	89,824	16,577	141,704	20,624	173,637
9,000	to	10,000	4,229	39,485	4,780	45,278	6,676	63,633	10,069	94,802
10,000	to	20,000	14,073	181,716	20,331	274,580	22,808	291,599	27,253	344,532
20,000	to	25,000	1,484	32,804	2,312	50,665	2,285	50,726	2,044	45,461
25,000	to	30,000	1,280	34,527	1,300	35,763	1,280	35,403	1,144	31,516
30,000	to	40,000	802	27,349	1,358	47,122	1,591	57,008	2,569	91,824
40,000	to	50,000	460	21,314	748	34,704	479	21,173	1,156	51,409
50,000	to	60,000	2,046	112,661	4,066	223,705	593	31,488	520	29,028
60,000	to	70,000	2,252	149,895	487	31,210	778	50,940	797	50,762
70,000	to	80,000	3,379	259,252	3,211	231,963	480	35,277	606	44,695
80,000	to	90,000	148	12,493	138	11,687	349	28,294	428	35,976
90,000	to	100,000	23	2,118	9	859	67	6,200	106	10,166
100,000	to	200,000	336	41,007	562	74,794	442	61,947	468	69,213
200,000	to	300,000	31	8,438	35	9,438	120	29,627	83	17,842
300,000	to	400,000	29	9,830	12	4,457	25	8,928	26	9,172
400,000	to	500,000	15	6,210	8	3,360	16	6,661	10	4,151
500,000	to	600,000	2	1,000	5	2,596	4	2,000	7	3,500
600,000	to	700,000	--	--	-	-	-	-	-	-
700,000	to	800,000	1	700	1	780	1	700	1	700
800,000	to	900,000	3	2,451	3	4,123	3	2,451	3	2,451
900,000	to	1,000,000	--	--	-	-	1	953	-	-
1,000,000	to	2,000,000	1	1,000	1	1,000	3	3,020	4	4,285
2,000,000	to	3,000,000	3	6,188	2	6,124	1	2,000	1	2,000
3,000,000	to	4,000,000	7	25,795	7	25,895	7	25,895	7	21,795
4,000,000	to	5,000,000	--	--	-	-	-	-	-	-
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		1	15,218	1	15,000	1	15,000	1	15,000
<b>TOTAL</b>			<b>161,123</b>	<b>1,605,115</b>	<b>166,163</b>	<b>1,778,207</b>	<b>211,774</b>	<b>1,735,856</b>	<b>222,220</b>	<b>1,853,376</b>

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

(End of Period: Thousand Rupees)

SIZE OF ACCOUNT (Rs.)	1997				1998			
	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	11,205	5,412	16,243	9,257	12,633	6,291	13,711	6,511
1,000 to 1,500	5,010	6,076	19,899	24,805	2,888	3,444	6,779	8,455
1,500 to 2,000	3,260	5,816	15,787	27,950	4,325	7,210	4,234	7,618
2,000 to 3,000	14,747	37,968	31,632	80,938	18,354	45,130	23,465	59,125
3,000 to 4,000	20,945	72,966	22,779	79,254	24,619	87,864	27,542	98,419
4,000 to 5,000	30,835	138,489	34,481	157,118	18,322	83,545	29,844	138,125
5,000 to 6,000	17,627	98,089	8,366	45,984	18,259	98,298	32,452	179,311
6,000 to 7,000	27,449	175,209	14,348	92,741	21,025	135,493	18,440	118,959
7,000 to 8,000	23,514	176,106	16,415	126,251	40,306	306,899	31,145	236,074
8,000 to 9,000	16,409	138,053	10,082	85,864	11,878	101,749	4,954	42,818
9,000 to 10,000	20,983	197,182	7,668	73,391	14,994	139,661	7,098	67,343
10,000 to 20,000	28,405	348,684	23,572	312,689	39,317	503,680	34,093	457,258
20,000 to 25,000	2,440	54,624	2,651	60,331	2,459	54,654	3,065	68,807
25,000 to 30,000	833	23,271	1,416	39,058	1,293	35,116	528	14,559
30,000 to 40,000	939	32,139	2,989	107,063	721	25,733	1,846	66,367
40,000 to 50,000	1292	58,751	1,776	81,179	998	43,860	876	39,019
50,000 to 60,000	495	27,299	1,906	106,843	606	32,906	750	42,450
60,000 to 70,000	1,345	89,233	1,255	81,157	1,606	106,573	1,589	101,855
70,000 to 80,000	450	34,974	569	41,782	256	18,879	723	54,258
80,000 to 90,000	172	14,709	336	28,253	92	7,609	398	34,988
90,000 to 100,000	405	37,449	615	59,180	120	11,498	286	27,249
100,000 to 200,000	382	55,342	456	71,507	749	92,082	521	74,415
200,000 to 300,000	40	10,514	64	15,315	77	18,362	71	17,993
300,000 to 400,000	10	3,503	95	33,990	56	17,579	18	6,257
400,000 to 500,000	1	400	12	5,053	1	400	6	2,592
500,000 to 600,000	10	5,033	8	4,054	9	4,579	3	1,500
600,000 to 700,000	4	2,676	3	2,051	3	2,051	3	2,000
700,000 to 800,000	3	2,240	6	4,229	5	3,831	3	2,151
800,000 to 900,000	1	800	-	-	-	-	3	2,489
900,000 to 1,000,000	-	-	-	-	-	-	-	-
1,000,000 to 2,000,000	1	1,000	4	4,184	2	2,078	2	2,078
2,000,000 to 3,000,000	2	4,292	1	2,000	5	13,932	-	-
3,000,000 to 4,000,000	8	27,115	8	25,324	5	17,338	-	-
4,000,000 to 5,000,000	-	-	-	-	-	-	-	-
5,000,000 to 6,000,000	-	-	-	-	8	43,195	8	43,195
6,000,000 to 7,000,000	-	-	-	-	-	-	-	-
7,000,000 to 8,000,000	-	-	-	-	-	-	-	-
8,000,000 to 9,000,000	-	-	-	-	-	-	-	-
9,000,000 to 10,000,000	-	-	-	-	-	-	-	-
10,000,000 and over	1	15,000	-	-	1	21,724	-	-
<b>TOTAL</b>	<b>229,223</b>	<b>1,900,414</b>	<b>235,442</b>	<b>1,888,795</b>	<b>235,992</b>	<b>2,093,243</b>	<b>244,456</b>	<b>2,024,238</b>

(Contd.)

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

(End of Period: Thousand Rupees)

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

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

(End of Period: Thousand Rupees)

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

(Contd.)



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

(Concl'd.)

(End of Period: Thousand Rupees)

SIZE OF ACCOUNT (Rs.)			2003				2004				2005	
			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	9,862	3,283	10,380	3,538	9,033	2,940	10,725	3,337	8,833	2,565
1,000	to	1,500	2,022	2,362	1,025	1,234	3,464	3,974	4,151	4,826	3,273	3,775
1,500	to	2,000	1,644	2,975	1,359	2,455	667	1,150	3,389	5,982	4,153	7,289
2,000	to	3,000	10,669	26,318	9,227	24,434	4,859	12,860	18,610	47,730	8,915	22,542
3,000	to	4,000	8,685	31,151	4,347	15,426	6,877	24,830	18,582	61,882	16,158	55,881
4,000	to	5,000	13,239	59,580	18,487	84,762	12,989	56,486	12,174	54,379	10,277	46,383
5,000	to	6,000	19,690	111,350	15,614	86,379	6,042	33,942	12,571	67,600	10,662	57,958
6,000	to	7,000	25,944	168,684	18,213	118,954	12,570	82,201	8,327	53,736	8,000	52,590
7,000	to	8,000	13,924	105,190	20,623	152,941	14,084	105,803	13,988	105,986	12,537	95,036
8,000	to	9,000	22,326	191,012	14,592	123,677	19,809	169,299	8,486	71,669	10,348	86,636
9,000	to	10,000	15,204	145,536	24,702	230,838	9,682	91,262	8,283	78,552	12,615	118,175
10,000	to	20,000	108,581	1429,093	94,867	1,282,571	114,292	1,623,250	88,285	1,248,960	88,377	1,292,499
20,000	to	25,000	4,507	101,177	19,843	430,890	11,686	267,110	14,483	334,596	20,939	473,750
25,000	to	30,000	1,931	52,354	2,713	73,862	10,455	274,570	11,867	305,961	14,973	405,887
30,000	to	40,000	2,329	79,012	1,615	55,096	6,972	228,143	5,564	183,169	8,104	277,644
40,000	to	50,000	2,458	112,975	3,039	134,562	661	28,649	2,938	134,781	2,806	124,674
50,000	to	60,000	3,317	186,126	1,362	73,411	1,520	83,243	1,741	94,947	2,153	119,480
60,000	to	70,000	509	32,438	3,509	228,702	2,908	191,822	1,196	77,484	1,124	72,286
70,000	to	80,000	634	46,292	937	69,943	1,421	104,426	2,405	174,492	389	29,237
80,000	to	90,000	317	26,165	464	39,727	289	24,698	822	71,527	440	36,609
90,000	to	100,000	579	54,956	388	37,057	1,117	103,972	1,221	114,295	645	61,401
100,000	to	200,000	2,274	312,189	1,570	189,161	2,340	300,568	2,219	280,954	2,281	297,932
200,000	to	300,000	115	28,562	406	91,086	336	85,316	168	41,254	260	60,493
300,000	to	400,000	87	28,020	5	1,750	125	45,299	279	96,459	212	71,157
400,000	to	500,000	13	5,460	44	19,665	17	7,270	16	6,711	31	12,692
500,000	to	600,000	11	5,534	44	24,123	82	44,478	9	4,650	26	13,325
600,000	to	700,000	-	-	9	5,648	16	9,854	24	15,592	27	18,432
700,000	to	800,000	-	-	12	8,647	5	3,694	-	-	1	700
800,000	to	900,000	-	-	-	-	-	-	22	19,275	1	820
900,000	to	1,000,000	12	11,270	8	7,672	19	17,436	1	900	1	900
1,000,000	to	2,000,000	37	41,431	7	8,820	7	9,995	22	26,471	7	8,945
2,000,000	to	3,000,000	1	2,000	1	2,001	1	2,000	-	-	-	-
3,000,000	to	4,000,000	4	13,900	-	-	6	22,825	6	19,226	19	68,804
4,000,000	to	5,000,000	4	17,195	6	24,995	-	-	-	-	-	-
5,000,000	to	6,000,000	-	-	-	-	-	-	-	-	-	-
6,000,000	to	7,000,000	-	-	-	-	-	-	-	-	-	-
7,000,000	to	8,000,000	-	-	-	-	-	-	-	-	-	-
8,000,000	to	9,000,000	-	-	-	-	-	-	-	-	-	-
9,000,000	to	10,000,000	-	-	-	-	-	-	-	-	-	-
10,000,000	and over		2	25,500	2	26,050	2	26,350	2	26,350	2	26,602
<b>TOTAL</b>			<b>270,931</b>	<b>3,459,090</b>	<b>269,420</b>	<b>3,680,077</b>	<b>254,353</b>	<b>4,089,715</b>	<b>252,576</b>	<b>3,833,733</b>	<b>248,589</b>	<b>4,023,099</b>

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

(Thousand Rupees)

RATE OF RETURN	1995		1996		1997		1998		1999	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
00.00	297,560	390,384	384,315	393,171	404,769	452,444	428,085	382,299	424,521	362,575
01.00*	--	1,560	--	50	--	--	--	-	-	--
02.00*	--	--	--	--	--	1	--	400	400	--
03.00*	--	--	--	--	--	--	--	--	--	--
03.25	--	--	--	--	--	--	--	--	--	--
03.50	--	--	--	--	--	--	--	--	--	--
03.75	--	--	--	--	--	--	--	--	--	--
04.00	3,506	833	1,448	3,383	3,586	3,531	7,307	4,080	10,389	3,257
04.25	--	--	--	--	--	--	--	-	3,904	-
04.50	--	--	--	--	--	4,358	4,132	865	15,453	-
04.75	--	--	--	--	--	--	--	-	-	-
05.00	--	9	1,465	10,814	34,280	98,567	11	157	15,519	158
05.25	--	--	--	--	--	--	--	-	13,952	-
05.50	11,541	2,147	2,142	5,794	3,179	--	9,821	-	4,715	-
05.75	--	--	--	--	--	--	--	-	-	-
06.00	16,857	46,665	4,893	29,542	217,878	30	5,904	30	3,149	972
06.25	--	--	--	--	--	--	--	-	5,687	-
06.50	--	--	4,739	121	--	--	571	-	19,622	-
06.75	--	--	--	--	--	--	--	-	-	-
07.00	--	--	1,017	5,599	11,634	112,071	22,539	2,400	56,484	2,847
07.25	--	338	323	743	4,471	625	1,071	4,140	5,948	360
07.50	14,167	--	12,592	30,642	707,166	802,954	881,777	1,202,371	947,916	745,151
07.75	--	--	--	--	2,221	4,917	--	-	-	-
08.00	1,722	15,955	255,203	706,153	100,655	60,351	131,938	228	49,366	595,513
08.25	--	67,266	261,089	207,584	--	--	5,857	-	2,346	-
08.50	940,521	937,391	498,625	73,349	66,851	10,963	76,188	81,124	100,323	53,425
08.75	--	--	--	--	--	--	--	-	4,913	-
09.00	7,935	26,019	537	44,290	116,065	13,626	152,156	39	134,186	18,632
09.25	--	--	--	--	--	--	--	-	-	-
09.50	184	--	21,043	71,028	8,462	--	12,671	2,458	37,046	43,541
09.75	--	--	--	--	--	--	--	-	-	-
10.00	1,185	9,183	1,221	122,306	1,927	56,248	62,020	91,546	120,892	9,940
10.25	--	--	--	-	-	--	--	-	-	-
10.50	23,594	37,035	44,402	54,252	79,532	887	82,242	55	76,429	81,865
10.75	--	--	--	--	--	--	--	-	-	-
11.00	33	2,922	5,741	25,565	7,351	81,795	20,604	17,398	24,492	1,689
11.25	--	--	--	--	--	--	--	-	-	-
11.50	28,671	29,687	19,366	8,575	318	41	45	-	-	-
11.75	--	--	--	--	--	--	--	-	-	-
12.00	22,418	246	5,241	896	62,373	29,185	85,517	13,450	34,847	6,678
12.25	23,951	--	--	2,109	--	--	--	-	-	-
12.50	1,407	147	27,951	27,017	666	155,071	29,416	72,846	700	714
12.75 &	209,863	210,420	182,503	30,393	67,030	1,130	73,371	148,352	105,344	168,667
<b>TOTAL</b>	<b>1,605,115</b>	<b>1,778,207</b>	<b>1,735,856</b>	<b>1,853,376</b>	<b>1,900,414</b>	<b>1,888,795</b>	<b>2,093,243</b>	<b>2,024,238</b>	<b>2,218,543</b>	<b>2,095,984</b>

\*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	2000		2001		2002		2003		2004		2005
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
00.00	394,975	375,057	474,237	380,053	422,458	425,378	479,872	557,252	603,279	579,324	604,394
01.00*	25	-	-	-	-	-	-	1,408,631	1,711,123	2,283,403	2,370,438
02.00*	4,488	-	-	15	-	-	903,162	1,105,375	1,101,713	403,456	468,089
03.00*	-	-	10,032	-	-	-	274,025	406,738	484,509	409,799	408,546
03.25	-	-	-	-	-	-	5,068	2,815	-	-	-
03.50	-	-	-	-	-	2,735	28,429	53,514	37,737	-	13,860
03.75	-	-	-	-	-	-	-	-	-	-	-
04.00	832	293	3,056	74	196	98,943	184,444	4,859	3,083	-	-
04.25	-	-	-	-	-	112,152	125,450	-	-	-	-
04.50	2,832	51	15,135	164	18,719	162,551	188,721	283	-	-	-
04.75	-	-	-	-	-	89,378	107,256	-	-	-	-
05.00	21,914	60,850	101,348	27,704	37,269	235,928	45,888	996	124,376	144,102	147,487
05.25	-	27,513	15,181	-	41,501	101,936	30,759	-	-	-	-
05.50	6,573	57,010	88,935	50,317	59,671	244,334	47,830	730	-	300	-
05.75	-	-	-	3,587	-	103,808	48,357	123,817	-	-	-
06.00	54,104	23,106	74,990	105,169	105,712	281,897	313,148	-	112	73	151
06.25	-	41,799	-	110,244	85,653	101,695	20,241	-	-	-	-
06.50	29,859	80,592	114,728	178,056	183,443	352,620	80,328	-	-	-	-
06.75	-	-	-	53,839	50,674	16,438	20,885	-	-	-	-
07.00	484,772	124,918	140,305	150,574	141,052	116,640	86,921	-	-	-	-
07.25	-	148,805	-	55,582	56,463	-	-	-	-	-	-
07.50	254,374	251,451	288,787	148,894	257,905	72,906	76,791	-	-	-	-
07.75	-	138,170	-	202,033	69,233	6,982	6,899	-	-	-	-
08.00	116,245	56,818	218,548	253,607	251,221	71,088	81,521	-	-	-	-
08.25	6,659	136,797	-	63,846	60,323	4,834	7,078	-	-	-	-
08.50	442,645	166,490	373,050	59,027	151,437	70,532	44,589	-	-	-	-
08.75	-	98,116	20,145	53,607	39,246	12,111	18,028	-	-	-	-
09.00	155,582	109,834	141,263	127,581	177,217	34,239	23,409	15,050	23,783	13,276	10,134
09.25	-	3,954	8,975	17,860	23,156	1,712	-	-	-	-	-
09.50	69,844	169,613	96,753	143,328	306,407	57,157	60,873	-	-	-	-
09.75	-	2,573	20,533	19,988	15,177	5,597	8,330	-	-	-	-
10.00	48,443	15,366	11,348	21,411	87,613	30,921	31,567	-	-	-	-
10.25	850	8,029	-	4,991	-	-	-	-	-	-	-
10.50	47,017	54,263	48,197	60,249	43,990	20,149	24,872	-	-	-	-
10.75	272	-	2,401	2,142	-	-	-	-	-	-	-
11.00	9,644	19,863	58,941	40,849	56,834	9,463	3,136	-	-	-	-
11.25	-	-	-	7,098	-	-	-	-	-	-	-
11.50	51,295	57,744	90,145	38,697	32,538	21,171	24,884	-	-	-	-
11.75	-	-	32,814	32,380	17,080	6,572	-	-	-	-	-
12.00	83,624	29,083	49,204	19,756	14,412	24,515	10,602	17	-	-	-
12.25	-	-	-	13,386	-	-	-	-	-	-	-
12.50	28,245	27,763	33,096	27,832	20,781	19,465	22,273	-	-	-	-
12.75 & over	63,324	91,106	61,097	82,450	102,850	57,724	23,454	-	-	-	-
<b>TOTAL</b>	<b>2,378,437</b>	<b>2,377,027</b>	<b>2,593,244</b>	<b>2,556,390</b>	<b>2,930,231</b>	<b>2,973,571</b>	<b>3,459,090</b>	<b>3,680,077</b>	<b>4,089,715</b>	<b>3,833,733</b>	<b>4,023,099</b>

## 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	FIXED DEPOSITS						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		
1995	Jun.	0.00	5.30	9.01	8.48	9.03	10.44	11.12	12.38	13.56	15.37	<b>7.89</b>
	Dec.	0.00	5.64	6.21	8.47	9.02	8.31	10.77	11.75	13.36	14.08	<b>7.32</b>
1996	Jun.	0.00	5.96	5.82	8.31	6.50	9.56	11.19	12.23	13.19	14.39	<b>7.26</b>
	Dec.	0.00	5.53	8.68	8.07	7.04	8.11	9.25	10.05	10.90	11.38	<b>6.80</b>
1997	Jun.	0.00	5.14	4.87	7.28	8.50	8.67	9.80	9.72	10.61	11.02	<b>6.32</b>
	Dec.	0.00	4.89	6.02	7.28	7.41	7.76	9.18	10.44	11.27	12.01	<b>6.27</b>
1998	Jun.	0.00	6.16	7.17	7.73	7.99	9.10	9.39	10.25	11.84	11.94	<b>6.81</b>
	Dec.	0.00	6.07	7.09	7.49	8.49	8.50	9.29	10.99	11.05	12.37	<b>6.87</b>
1999	Jun.	0.00	6.68	6.98	7.67	8.03	8.91	9.16	10.37	11.33	11.71	<b>6.78</b>
	Dec.	0.00	6.80	7.65	7.71	8.37	8.51	9.35	10.43	11.00	12.99	<b>7.09</b>
2000	Jun.	0.00	6.91	7.24	7.68	8.18	8.73	9.30	10.36	11.36	12.18	<b>7.01</b>
	Dec.	0.00	6.93	7.30	7.40	8.09	8.24	9.01	10.56	11.27	12.11	<b>6.89</b>
2001	Jun.	0.00	6.84	7.24	7.41	8.06	8.28	8.91	9.10	10.94	11.78	<b>6.76</b>
	Dec.	0.00	6.62	6.79	7.40	7.85	8.43	8.99	9.60	10.93	11.64	<b>7.00</b>
2002	Jun.	0.00	6.95	7.28	7.59	7.90	8.15	8.97	9.46	10.32	11.30	<b>7.08</b>
	Dec.	0.00	4.84	5.94	5.43	6.59	7.02	7.94	8.11	9.18	10.15	<b>5.50</b>
2003	Jun.	0.00	4.50	5.96	3.42	4.83	3.84	5.81	7.34	8.10	9.20	<b>4.03</b>
	Dec.	0.00	0.28	5.14	1.20	1.12	1.22	2.24	2.01	2.64	2.84	<b>1.47</b>
2004	Jun.	0.00	0.27	5.03	1.20	1.03	1.21	2.04	2.02	2.41	2.66	<b>1.42</b>
	Dec.	0.00	0.32	4.61	0.69	1.13	1.19	1.80	1.97	2.26	2.80	<b>1.12</b>
2005	Jun.	0.00	0.27	4.36	0.70	1.99	1.17	1.84	1.96	2.25	2.73	<b>1.12</b>