

15.1 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
1996 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
Dec.	No. of Accounts	35,181	1,166	5,027	168,055	4,787	5,122
	Amount	567,312	25,535	79,526	2,151,739	83,818	78,312
2006 Jun.	No. of Accounts	39,645	1,499	5,939	171,994	3,982	4,822
	Amount	709,575	85,363	80,994	2,437,118	358,925	144,324
Dec.	No. of Accounts	40,989	2,981	5,057	183,088	31,719	9,109
	Amount	936,584	52,156	99,350	2,631,385	960,701	195,590

15.1 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	
1996 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	224,262	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
Dec.	No. of Accounts	7,631	682	927	8,266	29,994	252,576
	Amount	197,644	97,959	57,178	434,341	936,393	3,833,733
2005 Jun.	No. of Accounts	6,900	815	931	8,433	29,186	248,589
	Amount	228,026	100,251	64,062	448,934	1,033,885	4,023,099
Dec.	No. of Accounts	3,326	719	536	4,633	19,123	228,552
	Amount	232,805	140,636	41,988	349,200	926,759	3,750,871
2006 Jun.	No. of Accounts	5,829	3,641	870	638	19,782	238,859
	Amount	143,064	256,843	249,843	41,651	1,194,650	4,507,700
Dec.	No. of Accounts	11,508	4,762	1,351	799	4,190	263,834
	Amount	67,810	84,826	151,831	73,914	386,730	4,680,176

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

(End of Period: Thousand Rupees)

CATEGORY OF DEPOSITOR	1996		1997		1998		1999		2000		2001
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	
I. Government and											
Govt. Agencies	18,318	14,661	20,084	20,687	18,751	16,195	15,451	13,208	37,072	28,585	
II. Business:	679,161	702,678	705,196	786,166	710,825	915,548	760,781	910,941	934,423	1,046,149	
1.Agriculture, Forestry, Hunting and Fishing	52,941	66,947	35,382	48,374	35,608	141,268	40,944	146,681	153,579	140,611	
2.Manufacturing	3,812	2,368	3,266	5,026	3,870	5,799	6,259	6,415	7,017	7,782	
3.Construction	4	4	44	18	18	4	4	251	300	207	
4.Commerce	519,262	550,243	601,986	655,722	602,390	680,149	639,097	673,771	695,442	776,869	
5.Other Business	103,142	83,116	64,518	77,026	68,879	88,328	74,477	83,823	78,085	130,680	
III Trust Funds, Non- Organizations and Others	44,854	30,144	38,484	50,359	27,231	53,340	30,526	33,761	27,979	27,549	
IV Personal	1,111,043	1,152,931	1,125,031	1,236,031	1,267,431	1,233,460	1,289,226	1,420,527	1,377,553	1,490,961	
TOTAL	1,853,376	1,900,414	1,888,795	2,093,243	2,024,238	2,218,543	2,095,984	2,378,437	2,377,027	2,593,244	

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

(End of Period: Thousand Rupees)

CATEGORY OF DEPOSITOR	2001		2002		2003		2004		2005		2006	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	
I. Government and												
Govt. Agencies	27,392	27,900	18,879	20,623	21,983	23,200	21,227	21,182	21,348	21,500	19,359	
II. Business:	1,026,499	1,203,258	1,208,084	1,354,722	1,449,925	1,588,924	1,523,003	1,700,203	1,176,412	1,345,819	1,917,194	
1.Agriculture, Forestry, Hunting and Fishing	141,125	168,569	168,192	185,151	177,878	202,767	181,102	205,218	109,885	111,552	118,236	
2.Manufacturing	7,536	8,398	8,768	9,845	11,375	14,188	11,577	10,506	7,044	8,579	128,349	
3.Construction	-	-	-	-	-	-	-	-	-	-	-	
4.Commerce	747,687	895,069	900,948	1,009,618	1,105,558	1,181,242	1,152,018	1,275,022	1,010,346	1,139,749	1,051,859	
5.Other Business	130,151	131,222	130,176	150,108	155,114	190,727	178,306	209,457	49,137	85,939	618,750	
III. Trust Funds, Non- Organizations and Others	27,307	41,821	42,731	43,544	42,404	67,853	72,329	67,467	42,984	53,427	55,511	
IV. Personal	1,475,192	1,657,252	1,703,877	2,040,201	2,165,765	2,409,738	2,217,174	2,234,247	2,510,127	3,086,954	2,688,112	
TOTAL	2,556,390	2,930,231	2,973,571	3,459,090	3,680,077	4,089,715	3,833,733	4,023,099	3,750,871	4,507,700	4,680,176	

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

(End of Period: Thousand Rupees)

SIZE OF ACCOUNT (Rs.)	1996		1997				1998		
	Dec.		Jun.		Dec.		Jun.		
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
Less than to 1,000	1,000	8,231	3,888	11,205	5,412	16,243	9,257	12,633	6,291
1,000 to 1,500	1,500	8,843	10,975	5,010	6,076	19,899	24,805	2,888	3,444
1,500 to 2,000	2,000	6,693	11,438	3,260	5,816	15,787	27,950	4,325	7,210
2,000 to 3,000	3,000	9,818	25,436	14,747	37,968	31,632	80,938	18,354	45,130
3,000 to 4,000	4,000	27,405	99,618	20,945	72,966	22,779	79,254	24,619	87,864
4,000 to 5,000	5,000	20,614	92,847	30,835	138,489	34,481	157,118	18,322	83,545
5,000 to 6,000	6,000	35,869	197,323	17,627	98,089	8,366	45,984	18,259	98,298
6,000 to 7,000	7,000	16,725	108,603	27,449	175,209	14,348	92,741	21,025	135,493
7,000 to 8,000	8,000	20,095	149,331	23,514	176,106	16,415	126,251	40,306	306,899
8,000 to 9,000	9,000	20,624	173,637	16,409	138,053	10,082	85,864	11,878	101,749
9,000 to 10,000	10,000	10,069	94,802	20,983	197,182	7,668	73,391	14,994	139,661
10,000 to 20,000	20,000	27,253	344,532	28,405	348,684	23,572	312,689	39,317	503,680
20,000 to 25,000	25,000	2,044	45,461	2,440	54,624	2,651	60,331	2,459	54,654
25,000 to 30,000	30,000	1,144	31,516	833	23,271	1,416	39,058	1,293	35,116
30,000 to 40,000	40,000	2,569	91,824	939	32,139	2,989	107,063	721	25,733
40,000 to 50,000	50,000	1,156	51,409	1292	58,751	1,776	81,179	998	43,860
50,000 to 60,000	60,000	520	29,028	495	27,299	1,906	106,843	606	32,906
60,000 to 70,000	70,000	797	50,762	1,345	89,233	1,255	81,157	1,606	106,573
70,000 to 80,000	80,000	606	44,695	450	34,974	569	41,782	256	18,879
80,000 to 90,000	90,000	428	35,976	172	14,709	336	28,253	92	7,609
90,000 to 100,000	100,000	106	10,166	405	37,449	615	59,180	120	11,498
100,000 to 200,000	200,000	468	69,213	382	55,342	456	71,507	749	92,082
200,000 to 300,000	300,000	83	17,842	40	10,514	64	15,315	77	18,362
300,000 to 400,000	400,000	26	9,172	10	3,503	95	33,990	56	17,579
400,000 to 500,000	500,000	10	4,151	1	400	12	5,053	1	400
500,000 to 600,000	600,000	7	3,500	10	5,033	8	4,054	9	4,579
600,000 to 700,000	700,000	-	-	4	2,676	3	2,051	3	2,051
700,000 to 800,000	800,000	1	700	3	2,240	6	4,229	5	3,831
800,000 to 900,000	900,000	3	2,451	1	800	-	-	-	-
900,000 to 1,000,000	1,000,000	-	-	-	-	-	-	-	-
1,000,000 to 2,000,000	2,000,000	4	4,285	1	1,000	4	4,184	2	2,078
2,000,000 to 3,000,000	3,000,000	1	2,000	2	4,292	1	2,000	5	13,932
3,000,000 to 4,000,000	4,000,000	7	21,795	8	27,115	8	25,324	5	17,338
4,000,000 to 5,000,000	5,000,000	-	-	-	-	-	-	-	-
5,000,000 to 6,000,000	6,000,000	-	-	-	-	-	-	8	43,195
6,000,000 to 7,000,000	7,000,000	-	-	-	-	-	-	-	-
7,000,000 to 8,000,000	8,000,000	-	-	-	-	-	-	-	-
8,000,000 to 9,000,000	9,000,000	-	-	-	-	-	-	-	-
9,000,000 to 10,000,000	10,000,000	-	-	-	-	-	-	-	-
10,000,000 and over	and over	1	15,000	1	15,000	-	-	1	21,724
TOTAL		222,220	1,853,376	229,223	1,900,414	235,442	1,888,795	235,992	2,093,243

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

(End of Period: Thousand Rupees)

SIZE OF ACCOUNT (Rs.)	1998		1999				2000	
	Dec.		Jun.		Dec.		Jun.	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than to 1,000	13,711	6,511	14,378	6,876	17,431	8,387	48,009	12,439
1,000 to 1,500	6,779	8,455	5,095	6,335	9,261	11,290	5,579	7,038
1,500 to 2,000	4,234	7,618	11,815	20,006	2,552	4,382	6,774	11,321
2,000 to 3,000	23,465	59,125	14,842	37,437	23,136	58,025	18,005	47,608
3,000 to 4,000	27,542	98,419	15,990	54,665	35,485	128,514	14,945	50,782
4,000 to 5,000	29,844	138,125	28,894	129,395	39,448	181,753	21,819	98,268
5,000 to 6,000	32,452	179,311	21,066	115,382	20,290	110,882	23,108	127,365
6,000 to 7,000	18,440	118,959	14,737	96,635	17,906	114,856	17,900	114,615
7,000 to 8,000	31,145	236,074	29,320	220,014	23,007	170,583	23,649	177,010
8,000 to 9,000	4,954	42,818	31,203	270,596	10,667	91,546	32,144	271,235
9,000 to 10,000	7,098	67,343	7,667	72,923	13,774	128,552	25,088	235,914
10,000 to 20,000	34,093	457,258	45,258	601,784	35,903	492,440	45,062	597,293
20,000 to 25,000	3,065	68,807	2,993	64,974	2,143	46,253	2,262	49,950
25,000 to 30,000	528	14,559	980	25,616	858	22,951	1,055	29,575
30,000 to 40,000	1,846	66,367	1,119	41,697	663	22,705	1,635	55,975
40,000 to 50,000	876	39,019	825	34,829	1,503	64,459	652	29,765
50,000 to 60,000	750	42,450	324	18,156	599	31,630	353	19,257
60,000 to 70,000	1,589	101,855	1,653	107,169	1,152	75,082	1,041	64,984
70,000 to 80,000	723	54,258	694	52,556	1,058	78,820	507	38,947
80,000 to 90,000	398	34,988	187	15,381	192	16,385	975	80,968
90,000 to 100,000	286	27,249	448	41,617	368	35,064	366	33,600
100,000 to 200,000	521	74,415	634	81,440	679	88,611	832	99,150
200,000 to 300,000	71	17,993	151	35,415	138	33,779	44	10,017
300,000 to 400,000	18	6,257	15	5,015	58	20,203	41	14,429
400,000 to 500,000	6	2,592	11	4,954	2	800	2	800
500,000 to 600,000	3	1,500	3	1,500	5	2,500	5	2,500
600,000 to 700,000	3	2,000	-	-	-	-	23	15,724
700,000 to 800,000	3	2,151	2	1,487	1	700	1	700
800,000 to 900,000	3	2,489	3	2,589	2	1,708	4	3,282
900,000 to 1,000,000	-	-	-	-	3	2,700	6	5,763
1,000,000 to 2,000,000	2	2,078	4	4,229	5	5,229	6	7,188
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
4,000,000 to 5,000,000	-	-	-	-	-	-	-	-
5,000,000 to 6,000,000	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	-	-	-	-	-	-	2	20,025
TOTAL	244,456	2,024,238	250,321	2,218,543	258,298	2,095,984	291,908	2,378,437

(Contd.)

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

(End of Period: Thousand Rupees)

SIZE OF ACCOUNT (Rs.)			2000		2001				2002	
			Dec.		Jun.		Dec.		Jun.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	to	1,000	11,224	5,368	14,627	6,043	14,171	5,758	10,606	3,964
1,000	to	1,500	4,753	6,027	8,929	11,111	6,348	7,877	2,060	2,698
1,500	to	2,000	5,346	9,049	7,396	13,693	1,883	3,302	2,273	3,810
2,000	to	3,000	21,240	54,550	14,432	36,950	11,436	29,396	8,481	20,781
3,000	to	4,000	21,565	77,078	16,856	59,824	23,971	85,759	14,862	51,293
4,000	to	5,000	32,236	151,057	15,729	72,319	20,474	95,221	19,723	86,898
5,000	to	6,000	34,565	189,451	29,630	161,267	21,877	119,454	15,668	86,118
6,000	to	7,000	21,571	138,700	16,075	103,957	17,061	111,138	20,774	135,918
7,000	to	8,000	16,611	123,646	31,096	236,151	31,162	231,101	22,621	167,832
8,000	to	9,000	30,599	264,931	25,750	219,128	12,705	107,993	31,726	266,381
9,000	to	10,000	9,374	88,861	18,709	178,628	29,717	283,058	23,661	225,000
10,000	to	20,000	44,187	599,726	53,724	691,360	50,723	665,636	72,832	972,032
20,000	to	25,000	3,121	67,444	7,963	170,137	5,015	112,759	4,461	99,336
25,000	to	30,000	1,141	30,122	913	26,038	859	23,602	1,111	30,547
30,000	to	40,000	387	13,490	608	20,282	1,706	62,739	3,253	113,127
40,000	to	50,000	1,402	60,102	1,865	83,496	3,064	134,345	2,970	136,908
50,000	to	60,000	514	27,915	782	44,879	796	44,783	821	44,970
60,000	to	70,000	1,602	101,675	424	27,472	545	35,538	1,326	84,085
70,000	to	80,000	463	35,337	1,310	97,329	622	47,745	429	31,963
80,000	to	90,000	750	61,515	583	50,724	556	46,764	768	64,633
90,000	to	100,000	450	42,690	518	48,421	726	68,042	551	52,950
100,000	to	200,000	1,111	135,025	1,105	141,999	1,056	127,628	873	118,684
200,000	to	300,000	65	15,932	54	14,074	110	24,335	173	43,325
300,000	to	400,000	39	13,283	27	8,856	24	7,825	30	10,093
400,000	to	500,000	3	1,392	4	1,792	12	5,340	3	1,200
500,000	to	600,000	9	4,623	8	4,058	5	2,500	8	4,000
600,000	to	700,000	1	600	1	600	2	1,220	1	600
700,000	to	800,000	-	-	1	700	-	-	1	700
800,000	to	900,000	3	2,401	3	2,401	6	5,379	-	-
900,000	to	1,000,000	3	2,800	1	900	1	900	1	900
1,000,000	to	2,000,000	6	7,042	6	7,458	7	7,508	8	9,030
2,000,000	to	3,000,000	-	-	-	-	1	2,000	1	2,000
3,000,000	to	4,000,000	7	25,195	9	31,197	-	-	-	-
4,000,000	to	5,000,000	-	-	-	-	6	29,745	-	-
5,000,000	to	6,000,000	-	-	-	-	-	-	7	38,155
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	20,000	1	20,300
TOTAL			264,349	2,377,027	269,139	2,593,244	256,648	2,556,390	262,084	2,930,231

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

(End of Period: Thousand Rupees)

SIZE OF ACCOUNT (Rs.)	2002		2003				2004	
	Dec.		Jun.		Dec.		Jun.	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than to 1,000	9,980	4,557	9,862	3,283	10,380	3,538	9,033	2,940
1,000 to 1,500	2,816	3,359	2,022	2,362	1,025	1,234	3,464	3,974
1,500 to 2,000	8,091	14,288	1,644	2,975	1,359	2,455	667	1,150
2,000 to 3,000	9,258	23,198	10,669	26,318	9,227	24,434	4,859	12,860
3,000 to 4,000	13,390	47,678	8,685	31,151	4,347	15,426	6,877	24,830
4,000 to 5,000	15,408	70,127	13,239	59,580	18,487	84,762	12,989	56,486
5,000 to 6,000	19,463	106,201	19,690	111,350	15,614	86,379	6,042	33,942
6,000 to 7,000	26,504	177,082	25,944	168,684	18,213	118,954	12,570	82,201
7,000 to 8,000	20,922	156,437	13,924	105,190	20,623	152,941	14,084	105,803
8,000 to 9,000	35,391	306,087	22,326	191,012	14,592	123,677	19,809	169,299
9,000 to 10,000	30,126	280,327	15,204	145,536	24,702	230,838	9,682	91,262
10,000 to 20,000	59,977	794,195	108,581	1,429,093	94,867	1,282,571	114,292	1,623,250
20,000 to 25,000	5,619	125,126	4,507	101,177	19,843	430,890	11,686	267,110
25,000 to 30,000	1,451	38,960	1,931	52,354	2,713	73,862	10,455	274,570
30,000 to 40,000	2,306	79,077	2,329	79,012	1,615	55,096	6,972	228,143
40,000 to 50,000	1,428	65,927	2,458	112,975	3,039	134,562	661	28,649
50,000 to 60,000	3,668	202,314	3,317	186,126	1,362	73,411	1,520	83,243
60,000 to 70,000	718	45,373	509	32,438	3,509	228,702	2,908	191,822
70,000 to 80,000	329	25,135	634	46,292	937	69,943	1,421	104,426
80,000 to 90,000	198	16,830	317	26,165	464	39,727	289	24,698
90,000 to 100,000	884	84,757	579	54,956	388	37,057	1,117	103,972
100,000 to 200,000	1,084	143,823	2,274	312,189	1,570	189,161	2,340	300,568
200,000 to 300,000	228	58,269	115	28,562	406	91,086	336	85,316
300,000 to 400,000	58	20,642	87	28,020	5	1,750	125	45,299
400,000 to 500,000	6	2,528	13	5,460	44	19,665	17	7,270
500,000 to 600,000	10	5,020	11	5,534	44	24,123	82	44,478
600,000 to 700,000	2	1,235	-	-	9	5,648	16	9,854
700,000 to 800,000	2	1,400	-	-	12	8,647	5	3,694
800,000 to 900,000	-	-	-	-	-	-	-	-
900,000 to 1,000,000	1	900	12	11,270	8	7,672	19	17,436
1,000,000 to 2,000,000	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	2,001	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	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	25,000	2	25,500	2	26,050	2	26,350
TOTAL	269,335	2,973,571	270,931	3,459,090	269,420	3,680,077	254,353	4,089,715

(Contd.)

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

(Concl'd.)

(End of Period: Thousand Rupees)

SIZE OF ACCOUNT (Rs.)			2004		2005				2006			
			Dec.		Jun.		Dec.		Jun.		Dec.	
			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	10,725	3,337	8,833	2,565	3,961	1,274	13,140	4,669	12,505	4,396
1,000	to	1,500	4,151	4,826	3,273	3,775	2,129	2,741	3,016	3,799	2,363	2,883
1,500	to	2,000	3,389	5,982	4,153	7,289	4,163	7,863	2,650	4,706	1,419	2,432
2,000	to	3,000	18,610	47,730	8,915	22,542	7,394	18,822	9,280	24,097	10,120	25,849
3,000	to	4,000	18,582	61,882	16,158	55,881	18,744	64,772	17,024	58,007	33,347	115,852
4,000	to	5,000	12,174	54,379	10,277	46,383	7,771	35,062	8,154	37,126	17,842	80,355
5,000	to	6,000	12,571	67,600	10,662	57,958	12,473	68,010	11,070	59,031	9,371	52,557
6,000	to	7,000	8,327	53,736	8,000	52,590	6,919	45,565	10,620	69,527	9,577	62,460
7,000	to	8,000	13,988	105,986	12,537	95,036	13,954	104,841	10,060	74,288	9,528	71,056
8,000	to	9,000	8,486	71,669	10,348	86,636	8,033	68,837	10,003	85,132	15,314	130,465
9,000	to	10,000	8,283	78,552	12,615	118,175	15,013	141,960	9,750	91,641	11,841	111,678
10,000	to	20,000	88,285	1,248,960	88,377	1,292,499	62,318	909,674	60,534	806,810	71,051	1,139,732
20,000	to	25,000	14,483	334,596	20,939	473,750	30,565	685,000	23,537	500,099	16,453	364,425
25,000	to	30,000	11,867	305,961	14,973	405,887	11,138	308,609	25,731	691,752	9,339	249,700
30,000	to	40,000	5,564	183,169	8,104	277,644	7,152	249,578	9,904	334,987	10,218	359,398
40,000	to	50,000	2,938	134,781	2,806	124,674	2,619	110,352	3,079	132,817	10,057	444,957
50,000	to	60,000	1,741	94,947	2,153	119,480	3,247	182,472	1,780	98,281	2,626	145,582
60,000	to	70,000	1,196	77,484	1,124	72,286	678	43,779	1,998	126,585	2,522	168,690
70,000	to	80,000	2,405	174,492	389	29,237	803	59,717	1,039	75,966	1,728	128,757
80,000	to	90,000	822	71,527	440	36,609	271	22,845	236	20,150	1,076	89,816
90,000	to	100,000	1,221	114,295	645	61,401	359	33,545	1,006	94,475	1,309	123,677
100,000	to	200,000	2,219	280,954	2,281	297,932	2,234	283,008	3,896	468,252	3,511	450,801
200,000	to	300,000	168	41,254	260	60,493	212	49,397	931	214,151	430	102,665
300,000	to	400,000	279	96,459	212	71,157	145	51,214	164	53,203	118	42,019
400,000	to	500,000	16	6,711	31	12,692	99	41,241	112	50,545	106	45,061
500,000	to	600,000	9	4,650	26	13,325	10	5,080	39	20,409	15	7,903
600,000	to	700,000	24	15,592	27	18,432	8	5,173	4	2,750	11	7,346
700,000	to	800,000	-	-	1	700	3	2,251	9	6,318	3	2,137
800,000	to	900,000	22	19,275	1	820	17	14,745	1	820	3	2,550
900,000	to	1,000,000	1	900	1	900	1	900	3	2,774	1	900
1,000,000	to	2,000,000	22	26,471	7	8,945	4	4,525	50	82,113	7	8,920
2,000,000	to	3,000,000	-	-	-	-	9	20,733	1	2,254	8	21,560
3,000,000	to	4,000,000	6	19,226	19	68,804	-	-	28	100,196	2	6,887
4,000,000	to	5,000,000	-	-	-	-	24	100,378	-	-	8	33,852
5,000,000	to	6,000,000	-	-	-	-	-	-	-	-	-	-
6,000,000	to	7,000,000	-	-	-	-	-	-	-	-	2	12,981
7,000,000	to	8,000,000	-	-	-	-	-	-	-	-	-	-
8,000,000	to	9,000,000	-	-	-	-	-	-	-	-	-	-
9,000,000	to	10,000,000	-	-	-	-	-	-	9	83,290	-	-
10,000,000	and over		2	26,350	2	26,602	-	-	1	26,680	3	59,877
TOTAL			252,576	3,833,733	248,589	4,023,099	222,920	3,743,963	238,859	4,507,700	263,834	4,680,176

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

(End of Period: Thousand Rupees)

RATE OF RETURN	1996		1997		1998		1999		2000		2001
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	
00.00	393,171	404,769	452,444	428,085	382,299	424,521	362,575	394,975	375,057	474,237	
01.00*	50	--	--	--	-	-	--	25	-	-	
02.00*	--	--	1	--	400	400	--	4,488	-	-	
03.00*	--	--	--	--	--	--	--	-	-	10,032	
03.25	--	--	--	--	--	--	--	-	-	-	
03.50	--	--	--	--	--	--	--	-	-	-	
03.75	--	--	--	--	--	--	--	-	-	-	
04.00	3,383	3,586	3,531	7,307	4,080	10,389	3,257	832	293	3,056	
04.25	--	--	--	--	-	3,904	-	-	-	-	
04.50	--	--	4,358	4,132	865	15,453	-	2,832	51	15,135	
04.75	--	--	--	--	--	--	--	-	-	-	
05.00	10,814	34,280	98,567	11	157	15,519	158	21,914	60,850	101,348	
05.25	--	--	--	--	-	13,952	-	-	27,513	15,181	
05.50	5,794	3,179	--	9,821	-	4,715	-	6,573	57,010	88,935	
05.75	--	--	--	--	-	-	-	-	-	-	
06.00	29,542	217,878	30	5,904	30	3,149	972	54,104	23,106	74,990	
06.25	--	--	--	--	-	5,687	-	-	41,799	-	
06.50	121	--	--	571	-	19,622	-	29,859	80,592	114,728	
06.75	--	--	--	--	-	-	-	-	-	-	
07.00	5,599	11,634	112,071	22,539	2,400	56,484	2,847	484,772	124,918	140,305	
07.25	743	4,471	625	1,071	4,140	5,948	360	-	148,805	-	
07.50	30,642	707,166	802,954	881,777	1,202,371	947,916	745,151	254,374	251,451	288,787	
07.75	--	2,221	4,917	--	-	-	-	-	138,170	-	
08.00	706,153	100,655	60,351	131,938	228	49,366	595,513	116,245	56,818	218,548	
08.25	207,584	--	--	5,857	-	2,346	-	6,659	136,797	-	
08.50	73,349	66,851	10,963	76,188	81,124	100,323	53,425	442,645	166,490	373,050	
08.75	--	--	--	--	-	4,913	-	-	98,116	20,145	
09.00	44,290	116,065	13,626	152,156	39	134,186	18,632	155,582	109,834	141,263	
09.25	--	--	--	--	-	-	-	-	3,954	8,975	
09.50	71,028	8,462	--	12,671	2,458	37,046	43,541	69,844	169,613	96,753	
09.75	--	--	--	--	-	-	-	-	2,573	20,533	
10.00	122,306	1,927	56,248	62,020	91,546	120,892	9,940	48,443	15,366	11,348	
10.25	-	-	--	--	-	-	-	850	8,029	-	
10.50	54,252	79,532	887	82,242	55	76,429	81,865	47,017	54,263	48,197	
10.75	--	--	--	--	-	-	-	272	-	2,401	
11.00	25,565	7,351	81,795	20,604	17,398	24,492	1,689	9,644	19,863	58,941	
11.25	--	--	--	--	-	-	-	-	-	-	
11.50	8,575	318	41	45	-	-	-	51,295	57,744	90,145	
11.75	--	--	--	--	-	-	-	-	-	32,814	
12.00	896	62,373	29,185	85,517	13,450	34,847	6,678	83,624	29,083	49,204	
12.25	2,109	--	--	--	-	-	-	-	-	-	
12.50	27,017	666	155,071	29,416	72,846	700	714	28,245	27,763	33,096	
12.75 &	30,393	67,030	1,130	73,371	148,352	105,344	168,667	63,324	91,106	61,097	
TOTAL	1,853,376	1,900,414	1,888,795	2,093,243	2,024,238	2,218,543	2,095,984	2,378,437	2,377,027	2,593,244	

*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.)

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

(Concl'd.)

(End of Period: Thousand Rupees)

RATE OF RETURN	2001	2002		2003		2004		2005		2006	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
00.00	380,053	422,458	425,378	479,872	557,252	603,279	579,324	604,394	2,581,631	1,836,903	1,962,409
01.00*	-	-	-	-	1,408,631	1,711,123	2,283,403	2,370,438	7,879	120,249	68,068.00
02.00*	15	-	-	903,162	1,105,375	1,101,713	403,456	468,089	430,805	1,031,473	153,569
03.00*	-	-	-	274,025	406,738	484,509	409,799	408,546	585,900	678,213	2,196,851
03.25	-	-	-	5,068	2,815	-	-	-	1,006	11,469	-
03.50	-	-	2,735	28,429	53,514	37,737	-	13,860	1,749	895	51,178
03.75	-	-	-	-	-	-	-	-	-	100	-
04.00	74	196	98,943	184,444	4,859	3,083	-	-	1,866	107,525	48,762
04.25	-	-	112,152	125,450	-	-	-	-	-	-	-
04.50	164	18,719	162,551	188,721	283	-	-	-	675	47,846	16,758
04.75	-	-	89,378	107,256	-	-	-	-	-	83,290	-
05.00	27,704	37,269	235,928	45,888	996	124,376	144,102	147,487	16,039	155,938	35,689
05.25	-	41,501	101,936	30,759	-	-	-	-	-	128,938	-
05.50	50,317	59,671	244,334	47,830	730	-	300	-	21,932	12,624	53,661
05.75	3,587	-	103,808	48,357	123,817	-	-	-	-	-	18,282
06.00	105,169	105,712	281,897	313,148	-	112	73	151	150	189	7,437
06.25	110,244	85,653	101,695	20,241	-	-	-	-	-	144,533	-
06.50	178,056	183,443	352,620	80,328	-	-	-	-	-	-	-
06.75	53,839	50,674	16,438	20,885	-	-	-	-	-	-	-
07.00	150,574	141,052	116,640	86,921	-	-	-	-	11,141	13,092	1,623
07.25	55,582	56,463	-	-	-	-	-	-	-	8,844	-
07.50	148,894	257,905	72,906	76,791	-	-	-	-	-	-	-
07.75	202,033	69,233	6,982	6,899	-	-	-	-	-	-	-
08.00	253,607	251,221	71,088	81,521	-	-	-	-	4,080	8,844	310
08.25	63,846	60,323	4,834	7,078	-	-	-	-	-	-	-
08.50	59,027	151,437	70,532	44,589	-	-	-	-	-	37	-
08.75	53,607	39,246	12,111	18,028	-	-	-	-	-	-	-
09.00	127,581	177,217	34,239	23,409	15,050	23,783	13,276	10,134	70,902	12,250	65,579
09.25	17,860	23,156	1,712	-	-	-	-	-	-	-	-
09.50	143,328	306,407	57,157	60,873	-	-	-	-	1,516	53	-
09.75	19,988	15,177	5,597	8,330	-	-	-	-	-	100,196	-
10.00	21,411	87,613	30,921	31,567	-	-	-	-	33	10,363	-
10.25	4,991	-	-	-	-	-	-	-	-	2,602	-
10.50	60,249	43,990	20,149	24,872	-	-	-	-	-	-	-
10.75	2,142	-	-	-	-	-	-	-	-	-	-
11.00	40,849	56,834	9,463	3,136	-	-	-	-	6,627	-	-
11.25	7,098	-	-	-	-	-	-	-	-	-	-
11.50	38,697	32,538	21,171	24,884	-	-	-	-	-	-	-
11.75	32,380	17,080	6,572	-	-	-	-	-	-	-	-
12.00	19,756	14,412	24,515	10,602	17	-	-	-	32	78	-
12.25	13,386	-	-	-	-	-	-	-	-	-	-
12.50	27,832	20,781	19,465	22,273	-	-	-	-	-	-	-
12.75 & over	82,450	102,850	57,724	23,454	-	-	-	-	-	-	-
TOTAL	2,556,390	2,930,231	2,973,571	3,459,090	3,680,077	4,089,715	3,833,733	4,023,099	3,743,963	4,507,700	4,680,176

15.5 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	
1996 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
Dec.	0.00	0.32	4.61	0.69	1.13	1.19	1.80	1.97	2.26	2.80	1.12
2005 Jun.	0.00	0.27	4.36	0.70	1.99	1.17	1.84	1.96	2.25	2.73	1.12
Dec.	0.00	0.40	8.88	1.10	1.04	9.00	0.04	0.02	0.78	0.42	0.90
2006 Jun.	0.00	0.05	5.17	1.36	2.84	3.54	3.71	3.93	4.40	5.06	1.90
Dec.	0.00	0.12	0.00	1.85	2.09	2.57	2.76	2.86	2.93	3.10	1.61