

## 16.1 Classification of Co-Operative Banks' Advances by Economic Group

(End of Period: Thousand Rupees)

ECONOMIC GROUP	1996		1997		1998		1999		2000		2001
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun	
<b>A. Agriculture, Forestry, Hunting and Fishing</b>	4,587,197	4,653,472	4,709,353	4,330,008	4,428,219	4,339,615	4,315,469	4,340,320	4,432,770	4,381,908	
<b>B. Mining and Quarrying</b>	--	--	--	--	--	--	--	-	-	-	
<b>C. Manufacturing</b>	70,033	68,791	62,876	65,359	69,943	67,125	65,191	65,292	63,493	66,494	
<b>D. Construction</b>	--	--	--	--	--	--	--	-	-	-	
<b>E. Electricity, Gas, Water and Sanitary Services:</b>	--	--	--	--	--	--	--	-	-	-	
(i) Electricity, Gas and Steam	--	--	--	--	--	--	--	-	-	-	
(ii) Water and Sanitary Services	--	--	--	--	--	--	--	-	-	-	
<b>F. Commerce</b>	436,035	377,763	399,018	363,637	364,736	367,226	355,172	232,638	234,121	289,855	
<b>G. Transport, Storage and Communication</b>	47,903	38,817	18,550	30,388	30,774	30,646	28,355	32,290	30,246	69,904	
<b>H. Services</b>	--	--	--	--	--	--	--	-	-	-	
<b>I. Employees and activities not adequately described:</b>	164,424	165,303	178,385	167,897	181,313	168,285	98,252	98,674	97,905	99,311	
(i) Directors and their Associates	3,108	4,020	1,196	2,026	1,832	2,081	1,144	1,896	1,812	1,558	
(ii) Employees and activities adequately described	161,316	161,283	177,189	165,871	179,481	166,204	97,108	96,778	96,093	97,753	
<b>TOTAL</b>	5,305,592	5,304,146	5,368,182	4,957,289	5,074,985	4,972,897	4,862,439	4,769,214	4,858,535	4,907,472	

## 16.1 Classification of Co-Operative Banks' Advances by Economic Group

(End of Period: Thousand Rupees)

ECONOMIC GROUP	2001		2002		2003		2004		2005		2006	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	
<b>A. Agriculture, Forestry, Hunting and Fishing</b>	4,292,278	4,588,194	4,592,601	5,106,924	5,898,085	6,941,089	7,841,900	8,227,840	8,231,988	8,374,253	8,523,957	
<b>B. Mining and Quarrying</b>	-	-	-	-	-	-	-	-	-	-	-	
<b>C. Manufacturing</b>	64,427	92,895	170,852	104,359	139,102	133,254	152,248	159,984	98,389	119,624	126,500	
<b>D. Construction</b>	-	-	-	-	-	-	-	-	-	-	-	
<b>E. Electricity, Gas, Water and Sanitary Services:</b>	-	-	-	-	-	-	-	-	-	-	-	
(i) Electricity, Gas and Steam	-	-	-	-	-	-	-	-	-	-	-	
(ii) Water and Sanitary	-	-	-	-	-	-	-	-	-	-	-	
<b>F. Commerce</b>	289,383	313,291	397,928	378,853	423,339	541,421	526,184	600,344	594,765	519,616	603,985	
<b>G. Transport, Storage and Communication</b>	69,482	128,192	159,815	164,060	195,877	211,220	250,991	289,632	264,894	116,308	166,678	
<b>H. Services</b>	-	-	-	-	-	-	-	-	-	-	-	
<b>I. Employees and activities not adequately described:</b>	99,594	114,076	215,975	115,512	133,714	175,512	149,609	229,704	251,355	278,321	1,074,472	
(i) Directors and their Associates	1,598	1,724	4,230	1,721	2,271	2,456	3,018	3,408	3,675	2,244	3,361	
(ii) Employees and activities adequately described	97,996	112,352	211,745	113,791	131,443	173,056	146,591	226,296	247,680	276,077	1,071,111	
<b>TOTAL</b>	<b>4,815,164</b>	<b>5,236,648</b>	<b>5,537,171</b>	<b>5,869,708</b>	<b>6,790,117</b>	<b>8,002,496</b>	<b>8,920,932</b>	<b>9,507,504</b>	<b>9,441,391</b>	<b>9,408,122</b>	<b>10,495,592</b>	

## 16.2 Classification of Co-Operative Banks' Advances by Securities Pledged

(End of Period: Thousand Rupees)

SECURITY	1996		1997		1998		1999		2000		2001
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	
<b>A. Gold, Bullion, Gold &amp; Silver</b>											
<b>Ornaments &amp; Precious</b>	--	--	--	--	--	--	--	--	--	--	--
<b>B. Stock Exchange Securities</b>	4,841	2,478	2,701	2,798	2,844	3,153	2,849	3,863	5,303	3,925	
<b>C. Merchandise:</b>	<b>102,704</b>	<b>100,463</b>	<b>110,201</b>	<b>113,626</b>	<b>130,217</b>	<b>117,875</b>	<b>136,730</b>	<b>116,761</b>	<b>118,863</b>	<b>120,307</b>	
(i) Export Commodities	77,936	55,976	74,006	74,992	88,201	74,697	94,198	73,402	74,897	75,057	
(ii) Imported Goods other than Industrial Machinery	--	--	--	--	--	--	--	--	--	--	
(iii) Industrial Machinery	347	347	347	347	347	347	347	350	350	374	
(iv) Other Merchandise	24,421	44,140	35,848	38,287	41,669	42,831	42,185	43,009	43,616	44,876	
<b>D. Machinery and Other</b>											
<b>Fixed Assets</b>	32,052	5,133	14,226	15,723	23,480	15,242	15,286	15,261	15,254	15,803	
<b>E. Real Estate:</b>	<b>1,422,998</b>	<b>1,429,978</b>	<b>1,453,151</b>	<b>1,279,505</b>	<b>1,481,579</b>	<b>1,317,518</b>	<b>1,322,464</b>	<b>1,350,695</b>	<b>1,424,229</b>	<b>1,411,997</b>	
(i) Land & Buildings	144,912	154,662	161,235	151,519	158,724	152,911	152,892	151,618	188,016	187,062	
(ii) Agricultural Land	1,278,086	1,275,316	1,291,916	1,127,986	1,322,855	1,164,607	1,169,572	1,199,077	1,236,213	1,224,935	
<b>F. Financial Obligations</b>											
<b>e.g. Insurance Policies,</b>											
<b>Bank Deposits, etc.</b>	87,480	58,051	59,815	35,669	32,248	34,544	32,287	36,597	36,843	36,488	
<b>G Others</b>	<b>3,655,517</b>	<b>3,708,043</b>	<b>3,728,088</b>	<b>3,509,968</b>	<b>3,404,617</b>	<b>3,484,565</b>	<b>3,352,823</b>	<b>3,246,037</b>	<b>3,258,043</b>	<b>3,318,952</b>	
(i) Other Secured Advances	248,716	528,896	575,153	489,759	489,364	475,148	487,293	432,403	475,893	545,697	
(ii) Advances Secured by Guarantee(s)	306,417	385,462	507,950	416,663	429,823	415,816	379,894	382,005	357,019	373,789	
(iii) Clean Advances and Advances against Personal Securities	3,100,384	2,793,685	2,644,985	2,603,546	2,485,430	2,593,601	2,485,636	2,431,629	2,425,131	2,399,466	
<b>TOTAL</b>	<b>5,305,592</b>	<b>5,304,146</b>	<b>5,368,182</b>	<b>4,957,289</b>	<b>5,074,985</b>	<b>4,972,897</b>	<b>4,862,439</b>	<b>4,769,214</b>	<b>4,858,535</b>	<b>4,907,472</b>	

## 16.2 Classification of Co-Operative Banks' Advances by Securities Pledged

(End of Period: Thousand Rupees)

SECURITY	2001		2002		2003		2004		2005		2006	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	
<b>A. Gold, Bullion, Gold &amp; Silver Ornaments &amp; Precious Metals</b>	--	--	--	--	-	-	-	-	-	-	-	-
<b>B. Stock Exchange Securities</b>	3,951	3,970	3,715	5,107	7,619	9,060	10,927	13,028	229,952	13,402	43,745	
<b>C. Merchandise:</b>	121,940	128,425	137,223	133,764	188,142	214,975	268,030	318,948	48,667	234,317	23,387	
(i) Export Commodities	78,215	75,333	80,682	78,404	131,707	152,915	211,662	216,177	41,439	166,736	9,574	
(ii) Imported Goods other than Industrial Machinery	-	-	-	-	-	-	-	-	-	-	-	
(iii) Industrial Machinery	374	-	-	-	-	-	-	-	-	-	-	
(iv) Other Merchandise	43,351	53,092	56,541	55,360	56,435	62,060	56,368	102,771	7,228	67,581	13,813	
<b>D. Machinery and Other Fixed Assets</b>	15,651	16,124	18,206	19,617	18,200	17,439	19,436	18,991	35,672	19,687	11,932	
<b>E. Real Estate:</b>	1,336,597	1,453,246	1,551,748	1,657,242	1,792,865	2,241,287	2,344,985	2,513,733	2,329,721	2,549,503	2,902,500	
(i) Land & Buildings	154,601	186,963	186,852	225,806	326,282	418,948	366,141	376,047	136,332	363,044	2,434,959	
(ii) Agricultural Land	1,181,996	1,266,283	1,364,896	1,431,436	1,466,583	1,822,339	1,978,844	2,137,686	2,193,389	2,186,459	467,541	
<b>F. Financial Obligations e.g. Insurance Policies, Bank Deposits, etc.</b>	36,190	38,911	39,148	52,321	59,664	57,750	57,577	61,069	14,242	48,031	53,431	
<b>G. Others</b>	3,300,835	3,595,972	3,787,131	4,001,657	4,723,627	5,461,985	6,219,977	6,581,735	6,588,405	6,543,182	7,460,597	
(i) Other Secured Advances	543,909	750,966	812,644	883,933	1,309,886	1,672,953	1,861,055	2,263,866	3,036,295	2,368,727	3,366,480	
(ii) Advances Secured by Guarantee(s)	357,299	299,956	392,007	286,771	313,673	356,825	377,424	326,272	346,218	296,469	59,404	
(iii) Clean Advances and Advances against Personal Securities	2,399,627	2,545,050	2,582,480	2,830,853	3,100,068	3,432,207	3,981,498	3,991,597	3,205,892	3,877,986	4,034,713	
<b>TOTAL</b>	<b>4,815,164</b>	<b>5,236,648</b>	<b>5,537,171</b>	<b>5,869,708</b>	<b>6,790,117</b>	<b>8,002,496</b>	<b>8,920,932</b>	<b>9,507,504</b>	<b>9,246,659</b>	<b>9,408,122</b>	<b>10,495,592</b>	

### 16.3 Classification of Co-Operative Banks' Advances 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	1,568	760	160	113	1,529	854	613	408
1,000	to	1,500	75	87	89	109	225	276	122	134
1,500	to	2,000	246	411	317	570	250	429	206	360
2,000	to	3,000	223	588	1,683	3,678	426	1,011	828	2,055
3,000	to	4,000	1,041	3,562	491	1,784	512	1,863	965	3,515
4,000	to	5,000	372	1,660	531	2,438	481	2,178	474	2,131
5,000	to	6,000	292	1,597	188	1,020	162	877	473	2,637
6,000	to	7,000	243	1,614	198	1,341	220	1,431	946	6,293
7,000	to	8,000	108	803	2,339	17,339	45	327	992	7,504
8,000	to	9,000	1,944	17,009	210	1,782	1,748	14,483	1,717	14,348
9,000	to	10,000	2,123	19,454	2,127	19,806	779	7,453	922	8,619
10,000	to	20,000	5,195	82,456	4,457	63,205	6,649	88,375	6,753	85,144
20,000	to	25,000	1,063	23,192	3,561	80,241	2,580	59,860	3,370	76,550
25,000	to	30,000	1,973	54,263	897	23,633	5,638	159,680	5,089	146,084
30,000	to	40,000	3,871	131,093	2,202	73,158	873	30,216	1,653	55,430
40,000	to	50,000	1,086	46,551	819	35,066	1,293	57,136	1,722	78,311
50,000	to	60,000	694	38,626	1,362	75,291	981	53,864	1,271	71,415
60,000	to	70,000	1,844	119,947	1,008	65,210	736	48,659	1,307	85,789
70,000	to	80,000	1,808	138,381	1,336	100,253	1,142	85,871	1,006	73,682
80,000	to	90,000	2,473	209,654	3,504	300,916	3,080	260,819	2,028	174,384
90,000	to	100,000	2,056	196,352	1,416	136,501	2,071	196,732	1,752	166,849
100,000	to	200,000	16,254	2,350,536	17,819	2,563,092	17,030	2,470,172	16,406	2,350,095
200,000	to	300,000	4,757	1,095,988	4,353	1,007,452	3,898	898,043	3,877	910,151
300,000	to	400,000	930	329,216	451	154,769	691	236,851	591	194,182
400,000	to	500,000	163	76,511	194	87,414	294	137,155	438	204,094
500,000	to	600,000	134	74,747	100	50,041	4	2,183	41	22,419
600,000	to	700,000	20	12,028	22	13,432	22	13,275	1	615
700,000	to	800,000	1	793	52	41,514	63	49,545	16	12,093
800,000	to	900,000	55	46,032	82	66,542	81	65,406	52	41,764
900,000	to	1,000,000	-	-	1	965	17	16,983	-	-
1,000,000	to	2,000,000	11	17,693	9	13,759	9	14,551	10	14,422
2,000,000	to	3,000,000	10	25,035	4	8,535	5	10,879	3	6,419
3,000,000	to	4,000,000	2	6,978	-	-	3	10,361	-	-
4,000,000	to	5,000,000	3	13,605	-	-	1	4,412	1	4,100
5,000,000	to	6,000,000	-	-	-	-	1	5,588	-	-
6,000,000	to	7,000,000	-	-	-	-	1	6,000	-	-
7,000,000	to	8,000,000	2	15,383	-	-	1	7,582	-	-
8,000,000	to	9,000,000	-	-	2	17,643	1	8,881	-	-
9,000,000	to	10,000,000	-	-	-	-	1	9,889	-	-
10,000,000	and over		5	152,987	7	275,534	9	328,032	4	135,293
<b>TOTAL</b>			<b>52,645</b>	<b>5,305,592</b>	<b>51,991</b>	<b>5,304,146</b>	<b>53,552</b>	<b>5,368,182</b>	<b>55,649</b>	<b>4,957,289</b>

### 16.3 Classification of Co-Operative Banks' Advances 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	272	210	483	302	402	176	432	284
1,000	to	1,500	792	1,119	267	313	451	576	127	155
1,500	to	2,000	1,139	1,809	228	399	1,209	1,942	71	112
2,000	to	3,000	411	1,009	446	1,019	486	1,236	303	825
3,000	to	4,000	423	1,544	1,022	3,739	219	793	1,391	4,911
4,000	to	5,000	694	3,290	1,293	5,521	531	2,424	967	4,242
5,000	to	6,000	203	1,122	431	2,415	544	2,910	455	2,471
6,000	to	7,000	100	646	1,109	7,601	154	1,006	1,930	12,716
7,000	to	8,000	103	776	1,175	8,770	1,735	13,639	1,282	9,283
8,000	to	9,000	1,864	15,957	1,840	16,306	232	1,961	1,496	12,463
9,000	to	10,000	930	8,987	1,726	16,212	1,851	17,889	2,978	28,790
10,000	to	20,000	16,164	187,949	9,263	115,388	8,276	100,380	8,309	118,410
20,000	to	25,000	534	11,590	3,030	70,164	7,278	170,703	1,047	23,493
25,000	to	30,000	3,740	100,425	2,652	71,178	659	17,290	2,271	60,424
30,000	to	40,000	1,974	69,981	4,050	128,753	3,140	105,894	1,301	45,171
40,000	to	50,000	572	24,453	1,713	78,253	1,290	57,661	2,594	114,308
50,000	to	60,000	980	52,254	1,019	54,619	1,346	73,876	2,411	134,087
60,000	to	70,000	1,022	64,994	1,316	86,978	1,071	68,943	1,086	69,974
70,000	to	80,000	836	61,662	1,362	100,620	1,115	82,188	1,060	79,432
80,000	to	90,000	2,406	208,130	2,007	173,628	2,421	207,784	2,497	212,239
90,000	to	100,000	1,871	177,669	1,829	173,561	1,553	146,559	2,230	212,874
100,000	to	200,000	15,647	2,252,460	15,450	2,231,386	14,687	2,101,873	12,812	1,790,908
200,000	to	300,000	4,375	1,010,727	3,842	894,740	4,576	1,056,475	4,017	939,096
300,000	to	400,000	496	165,598	634	209,243	610	215,820	1,214	416,238
400,000	to	500,000	448	202,090	180	81,245	123	52,802	215	98,386
500,000	to	600,000	24	14,065	126	66,483	173	89,693	73	38,693
600,000	to	700,000	26	16,951	104	66,585	2	1,331	65	42,202
700,000	to	800,000	130	102,669	131	102,377	126	95,461	81	62,023
800,000	to	900,000	12	10,227	9	7,743	12	10,373	2	1,733
900,000	to	1,000,000	2	1,804	-	-	-	-	1	930
1,000,000	to	2,000,000	59	71,837	9	12,905	10	14,314	8	11,587
2,000,000	to	3,000,000	3	6,178	4	8,541	4	9,089	4	8,901
3,000,000	to	4,000,000	-	-	-	-	-	-	-	-
4,000,000	to	5,000,000	-	-	-	-	-	-	1	4,048
5,000,000	to	6,000,000	1	5,894	-	-	-	-	1	5,962
6,000,000	to	7,000,000	21	136,643	-	-	-	-	-	-
7,000,000	to	8,000,000	2	15,004	-	-	-	-	-	-
8,000,000	to	9,000,000	1	8,363	-	-	-	-	-	-
9,000,000	to	10,000,000	-	-	-	-	-	-	1	9,290
10,000,000	and over		4	58,899	4	175,910	4	139,378	7	192,553
<b>TOTAL</b>			<b>58,281</b>	<b>5,074,985</b>	<b>58,754</b>	<b>4,972,897</b>	<b>56,290</b>	<b>4,862,439</b>	<b>54,740</b>	<b>4,769,214</b>

(Contd.)

## 16.3 Classification of Co-Operative Banks' Advances 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	258	198	280	177	193	111	329	132
1,000	to	1,500	1,250	1,376	89	114	1,243	1,380	210	269
1,500	to	2,000	299	471	93	155	228	372	2,143	4,127
2,000	to	3,000	329	834	409	1,033	401	1,019	1,323	3,382
3,000	to	4,000	288	1,019	1,456	5,139	352	1,184	822	2,834
4,000	to	5,000	425	1,887	2,455	10,375	314	1,390	365	1,634
5,000	to	6,000	2,123	12,179	444	2,469	2,273	11,757	824	4,684
6,000	to	7,000	199	1,292	96	617	411	2,684	87	564
7,000	to	8,000	199	1,431	446	3,265	413	3,119	2,478	19,096
8,000	to	9,000	3,226	27,757	2,006	17,163	2,367	19,859	2,973	25,704
9,000	to	10,000	1,721	16,687	680	6,202	2,251	20,654	928	8,723
10,000	to	20,000	6,593	95,298	7,160	97,683	8,931	137,321	7,866	125,258
20,000	to	25,000	6,726	157,388	3,142	67,804	1,866	42,486	3,541	76,459
25,000	to	30,000	1,198	33,435	1,374	35,879	411	11,521	1,206	32,045
30,000	to	40,000	2,396	84,662	4,662	168,184	1,996	70,078	1,339	46,735
40,000	to	50,000	1,364	61,377	885	39,973	1,952	88,904	4,694	221,612
50,000	to	60,000	1,956	106,582	1,435	80,696	1,577	88,760	1,512	82,908
60,000	to	70,000	729	48,202	954	61,790	817	53,201	496	32,326
70,000	to	80,000	1,502	112,059	1,200	90,068	654	49,110	1,239	94,015
80,000	to	90,000	2,766	235,015	2,867	247,622	1,939	165,697	1,049	89,747
90,000	to	100,000	2,038	193,788	1,302	123,324	1,631	154,460	1,018	96,969
100,000	to	200,000	13,614	1,885,586	14,135	1,989,350	14,071	1,947,570	14,925	2,100,089
200,000	to	300,000	4,401	1,029,683	4,187	977,048	4,278	1,002,052	4,834	1,138,906
300,000	to	400,000	1,036	351,430	1,147	399,756	1,133	390,326	1,202	414,394
400,000	to	500,000	379	166,963	374	159,248	274	117,335	461	201,583
500,000	to	600,000	70	36,003	167	85,246	266	141,020	259	136,778
600,000	to	700,000	64	40,198	44	27,966	63	39,640	3	1,871
700,000	to	800,000	79	60,166	94	69,505	93	68,722	146	107,733
800,000	to	900,000	-	-	10	8,342	-	-	40	32,354
900,000	to	1,000,000	5	4,618	2	1,856	2	1,987	2	1,987
1,000,000	to	2,000,000	15	18,447	6	8,230	47	66,572	58	86,466
2,000,000	to	3,000,000	4	9,919	4	9,320	3	6,718	4	8,709
3,000,000	to	4,000,000	-	-	-	-	-	-	-	-
4,000,000	to	5,000,000	-	-	-	-	-	-	-	-
5,000,000	to	6,000,000	-	-	1	5,000	1	5,000	1	5,000
6,000,000	to	7,000,000	1	6,437	-	-	-	-	-	-
7,000,000	to	8,000,000	1	7,170	-	-	-	-	-	-
8,000,000	to	9,000,000	-	-	2	16,990	2	16,894	2	16,469
9,000,000	to	10,000,000	-	-	-	-	-	-	-	-
10,000,000	and over		3	48,978	2	89,875	2	86,261	1	15,086
<b>TOTAL</b>			<b>57,257</b>	<b>4,858,535</b>	<b>53,610</b>	<b>4,907,472</b>	<b>52,455</b>	<b>4,815,164</b>	<b>58,380</b>	<b>5,236,648</b>

### 16.3 Classification of Co-Operative Banks' Advances by Size of Account

(End of Period: Thousand Rupees)

SIZE OF ACCOUNT (Rs.)			2002		2003			
			Dec.		Jun.		Dec.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	to	1,000	111	65	375	190	145	33
1,000	to	1,500	160	213	131	176	480	666
1,500	to	2,000	140	246	141	232	813	1,323
2,000	to	3,000	426	1,105	2,233	6,491	401	1,025
3,000	to	4,000	2,174	7,166	875	3,201	1,401	5,292
4,000	to	5,000	755	3,202	1,095	4,624	274	1,272
5,000	to	6,000	1,034	5,609	321	1,779	463	2,546
6,000	to	7,000	206	1,413	57	380	1,999	13,944
7,000	to	8,000	2,674	20,537	2,700	20,371	154	1,119
8,000	to	9,000	289	2,446	728	6,134	2,495	21,565
9,000	to	10,000	45	414	83	801	54	516
10,000	to	20,000	9,165	142,599	10,082	154,279	7,756	125,926
20,000	to	25,000	3,004	67,152	3,567	78,109	3,412	76,850
25,000	to	30,000	1,268	35,215	1,917	51,621	3,993	107,859
30,000	to	40,000	2,065	70,955	3,688	130,148	5,856	204,256
40,000	to	50,000	3,086	139,118	2,575	114,504	1,994	88,470
50,000	to	60,000	1,222	67,432	1,341	75,340	2,905	164,587
60,000	to	70,000	2,619	180,395	373	24,535	677	44,134
70,000	to	80,000	347	26,082	747	56,422	987	75,091
80,000	to	90,000	975	83,038	3,744	321,914	1,070	91,402
90,000	to	100,000	1,375	128,357	1,943	182,019	1,681	157,752
100,000	to	200,000	15,985	2,319,994	15,178	2,245,889	15,882	2,396,937
200,000	to	300,000	5,392	1,272,556	5,942	1,385,432	6,389	1,528,349
300,000	to	400,000	1,365	481,532	1,692	584,086	2,929	1,022,886
400,000	to	500,000	270	120,584	275	123,604	767	334,563
500,000	to	600,000	353	182,116	194	100,099	138	70,937
600,000	to	700,000	21	13,544	93	58,271	54	34,624
700,000	to	800,000	137	102,223	93	67,639	132	97,682
800,000	to	900,000	-	-	1	822	7	5,714
900,000	to	1,000,000	2	1,970	2	1,970	2	1,948
1,000,000	to	2,000,000	2	3,378	5	8,261	7	10,134
2,000,000	to	3,000,000	4	9,336	3	6,409	4	8,919
3,000,000	to	4,000,000	-	-	1	3,730	1	3,400
4,000,000	to	5,000,000	1	4,181	-	-	1	4,367
5,000,000	to	6,000,000	1	5,000	1	5,000	1	5,000
6,000,000	to	7,000,000	-	-	-	-	-	-
7,000,000	to	8,000,000	-	-	-	-	-	-
8,000,000	to	9,000,000	-	-	1	8,000	1	8,000
9,000,000	to	10,000,000	-	-	-	-	-	-
10,000,000	and over		2	37,998	2	37,226	2	71,029
<b>TOTAL</b>			<b>56,675</b>	<b>5,537,171</b>	<b>62,199</b>	<b>5,869,708</b>	<b>65,327</b>	<b>6,790,117</b>

(Contd.)



### 16.3 Classification of Co-Operative Banks' Advances by Size of Account

(End of Period: Thousand Rupees)

SIZE OF ACCOUNT (Rs.)	2004						2005	
	Jun.			Dec.			Jun.	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount		
Less than to 1,000	39	32	58	34	112	69		
1,000 to 1,500	101	131	132	176	97	123		
1,500 to 2,000	76	134	84	152	24	40		
2,000 to 3,000	95	238	2,731	7,002	69	184		
3,000 to 4,000	191	660	115	367	358	1,269		
4,000 to 5,000	3,367	15,537	138	650	497	2,056		
5,000 to 6,000	75	392	84	443	405	2,280		
6,000 to 7,000	37	237	26	164	29	190		
7,000 to 8,000	175	1,264	103	799	24	174		
8,000 to 9,000	695	6,074	25	204	52	440		
9,000 to 10,000	90	834	29	274	19	178		
10,000 to 20,000	8,238	127,027	7,749	130,209	9,821	156,518		
20,000 to 25,000	4,534	101,077	5,613	121,680	4,985	109,744		
25,000 to 30,000	3,019	80,990	3,230	89,433	3,744	102,632		
30,000 to 40,000	8,259	274,725	8,598	301,454	7,121	245,689		
40,000 to 50,000	2,297	102,291	2,547	110,258	4,215	185,558		
50,000 to 60,000	1,567	82,905	1,688	90,628	1,613	88,981		
60,000 to 70,000	1,007	68,017	968	62,042	815	52,026		
70,000 to 80,000	2,882	210,181	3,378	254,856	4,174	310,539		
80,000 to 90,000	1,562	135,020	1,600	140,124	2,771	238,856		
90,000 to 100,000	830	78,982	2,329	222,860	2,164	206,117		
100,000 to 200,000	18,718	2,801,267	24,175	3,574,032	27,449	3,880,607		
200,000 to 300,000	7,843	1,889,145	6,687	1,620,512	7,623	1,827,802		
300,000 to 400,000	3,257	1,124,975	3,404	1,166,677	3,023	1,035,038		
400,000 to 500,000	875	374,868	549	241,033	1,047	449,982		
500,000 to 600,000	154	80,931	203	110,024	163	89,681		
600,000 to 700,000	294	194,062	432	267,034	169	114,239		
700,000 to 800,000	95	69,046	147	106,882	211	156,420		
800,000 to 900,000	46	40,302	53	44,420	2	1,604		
900,000 to 1,000,000	11	10,204	30	28,845	14	13,615		
1,000,000 to 2,000,000	7	9,985	74	100,291	118	164,713		
2,000,000 to 3,000,000	3	6,409	8	18,774	2	4,254		
3,000,000 to 4,000,000	1	3,432	-	-	1	3,331		
4,000,000 to 5,000,000	1	4,000	-	-	-	-		
5,000,000 to 6,000,000	1	5,000	2	10,014	2	10,088		
6,000,000 to 7,000,000	1	6,408	1	6,732	-	-		
7,000,000 to 8,000,000	-	-	1	7,920	-	-		
8,000,000 to 9,000,000	-	-	-	-	-	-		
9,000,000 to 10,000,000	-	-	-	-	-	-		
10,000,000 and over	4	95,714	3	83,933	2	52,467		
<b>TOTAL</b>	<b>70,447</b>	<b>8,002,496</b>	<b>76,994</b>	<b>8,920,932</b>	<b>82,935</b>	<b>9,507,504</b>		

### 16.3 Classification of Co-Operative Banks' Advances by Size of Account

(Concl.d.)

(End of Period: Thousand Rupees)

SIZE OF ACCOUNT (Rs.)	2005				2006			
	Dec.				Jun.		Dec.	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount		
Less than to 1,000	21	5	296	141	99	57		
1,000 to 1,500	62	68	79	87	10	11		
1,500 to 2,000	205	364	28	48	601	1,162		
2,000 to 3,000	788	1,771	126	317	609	1,707		
3,000 to 4,000	253	889	293	1,044	120	406		
4,000 to 5,000	125	600	136	636	389	1,767		
5,000 to 6,000	73	383	431	2,420	827	4,461		
6,000 to 7,000	198	1,347	111	700	93	584		
7,000 to 8,000	30	214	173	1,275	65	466		
8,000 to 9,000	98	806	231	1,926	798	7,063		
9,000 to 10,000	34	318	938	8,649	211	1,965		
10,000 to 20,000	10,150	158,617	8,157	136,285	8,274	132,765		
20,000 to 25,000	4,550	100,429	4,535	102,973	3,147	71,921		
25,000 to 30,000	3,421	94,846	1,655	44,595	2,333	64,318		
30,000 to 40,000	2,990	102,876	3,396	120,042	4,597	164,846		
40,000 to 50,000	4,139	183,398	3,752	166,586	4,168	183,191		
50,000 to 60,000	1,315	71,742	3,758	212,981	2,583	140,445		
60,000 to 70,000	1,816	118,491	1,554	101,822	2,719	177,143		
70,000 to 80,000	1,792	133,273	1,989	148,500	2,910	220,511		
80,000 to 90,000	1,327	114,162	2,288	195,048	5,153	441,743		
90,000 to 100,000	3,566	340,082	4,663	444,600	5,932	564,842		
100,000 to 200,000	26,837	3,746,799	24,107	3,355,132	24,542	3,512,693		
200,000 to 300,000	8,345	2,006,820	9,984	2,364,272	9,606	2,315,817		
300,000 to 400,000	3,703	1,257,251	2,802	956,238	3,206	1,120,844		
400,000 to 500,000	879	388,033	855	380,062	1,232	542,738		
500,000 to 600,000	115	62,451	272	148,254	131	70,356		
600,000 to 700,000	147	91,166	240	152,661	266	167,752		
700,000 to 800,000	79	59,529	104	78,413	122	93,908		
800,000 to 900,000	23	19,930	4	3,360	52	44,999		
900,000 to 1,000,000	13	12,608	13	12,589	11	10,061		
1,000,000 to 2,000,000	81	92,918	140	183,554	123	191,323		
2,000,000 to 3,000,000	33	78,145	7	15,049	6	12,987		
3,000,000 to 4,000,000	2	6,328	-	-	1	3,129		
4,000,000 to 5,000,000	-	-	1	4,329	-	-		
5,000,000 to 6,000,000	-	-	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	-	-	-	50,559	3	191,855		
<b>TOTAL</b>	<b>77,210</b>	<b>9,246,659</b>	<b>77,052</b>	<b>9,408,122</b>	<b>84,944</b>	<b>10,495,592</b>		

## 16.4 Classification of Co-Operative 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
1996 Dec. No. of Accounts	47,619	--	1,702	--	1,782	385	836	2	240
Amount	4,604,562	--	182,162	--	451,151	31,568	10,877	62	20,283
1997 Jun. No. of Accounts	40,094	1,100	5,438	804	2,635	1,334	278	2	--
Amount	3,803,795	110,096	479,266	111,353	574,731	161,668	22,915	62	--
Dec. No. of Accounts	45,808	678	3,174	651	2,103	930	56	2	80
Amount	4,050,019	102,461	440,068	114,562	580,099	29,640	27,015	63	16,200
1998 Jun. No. of Accounts	51,359	971	1,091	307	1,267	212	217	--	174
Amount	4,098,440	106,633	308,161	52,088	301,476	29,100	31,493	--	21,827
Dec. No. of Accounts	53,828	1,014	1,162	319	1,266	214	251	2	149
Amount	4,216,023	106,163	311,872	28,823	308,703	30,549	32,094	62	31,594
1999 Jun. No. of Accounts	51,802	2,296	1,737	235	1,805	255	354	-	191
Amount	4,041,298	296,449	139,574	29,367	368,611	30,860	31,191	-	28,425
Dec. No. of Accounts	53,780	52	1,206	-	1,162	-	-	2	-
Amount	4,576,590	5,361	44,923	-	225,186	-	-	62	-
2000 Jun. No. of Accounts	38,001	1,624	3,501	2,562	2,671	1,038	191	1,534	3,148
Amount	3,021,873	224,165	284,010	258,595	437,280	178,126	83,677	84,817	139,744
Dec. No. of Accounts	41,769	799	6,110	1,394	1,272	766	2,717	577	1,759
Amount	3,581,203	71,547	358,920	112,018	292,799	93,619	177,694	66,907	91,688
2001 Jun. No. of Accounts	45,856	799	2,826	1,452	1,167	160	110	528	614
Amount	3,781,857	105,271	315,649	111,811	293,605	95,862	31,542	66,734	92,863
Dec. No. of Accounts	46,438	756	2,267	359	1,053	329	225	355	582
Amount	3,758,629	104,833	322,378	111,689	245,079	85,668	29,570	62,659	82,474
2002 Jun. No. of Accounts	50,595	344	2,798	667	1,255	335	972	343	823
Amount	4,142,254	102,769	342,520	125,983	245,103	76,870	32,435	65,178	88,400
Dec. No. of Accounts	48,049	1,071	2,955	547	1,382	83	1,381	353	687
Amount	4,438,026	39,583	388,660	126,720	253,847	10,579	107,095	64,448	88,751
2003 Jun. No. of Accounts	60,867	--	343	4	600	12	120	--	--
Amount	5,724,751	--	10,688	163	113,505	3,158	3,150	--	--
Dec. No. of Accounts	63,075	--	496	--	786	--	105	--	--
Amount	6,541,576	--	26,473	--	142,137	--	2,812	--	--
2004 Jun. No. of Accounts	67,509	--	1,097	--	879	--	524	--	2
Amount	7,533,076	--	202,436	--	180,215	--	15,234	--	66
Dec. No. of Accounts	73,552	--	1,036	--	830	--	941	--	60
Amount	8,493,224	--	180,817	--	151,837	--	29,371	--	2,096
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	71,961	91	3,488	16	505	-	684	-	49
Amount	8,596,307	31,688	431,484	1,624	134,270	-	19,156	-	1,602
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	-	-	-	-

## 16.4 Classification of Co-Operative 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	
1996 Dec. No. of Accounts	--	77	--	--	2	--	--	--	52,645
Amount	--	4,841	--	--	86	--	--	--	5,305,592
1997 Jun. No. of Accounts	--	304	--	--	2	--	--	--	51,991
Amount	--	40,174	--	--	86	--	--	--	5,304,146
Dec. No. of Accounts	--	67	1	--	2	--	--	--	53,552
Amount	--	7,875	94	--	86	--	--	--	5,368,182
1998 Jun. No. of Accounts	--	48	1	--	2	--	--	--	55,649
Amount	--	7,984	1	--	86	--	--	--	4,957,289
Dec. No. of Accounts	--	73	1	--	2	--	--	--	58,281
Amount	--	8,922	94	--	86	--	--	--	5,074,985
1999 Jun. No. of Accounts	--	77	--	--	2	--	--	--	58,754
Amount	--	7,036	--	--	86	--	--	--	4,972,897
Dec. No. of Accounts	--	88	--	--	--	--	--	--	56,290
Amount	--	10,317	--	--	--	--	--	--	4,862,439
2000 Jun. No. of Accounts	--	468	--	--	2	--	--	--	54,740
Amount	--	56,841	--	--	86	--	--	--	4,769,214
Dec. No. of Accounts	--	92	--	--	2	--	--	--	57,257
Amount	--	12,054	--	--	86	--	--	--	4,858,535
2001 Jun. No. of Accounts	--	96	--	--	2	--	--	--	53,610
Amount	--	12,192	--	--	86	--	--	--	4,907,472
Dec. No. of Accounts	--	87	--	2	2	--	--	--	52,455
Amount	--	12,037	--	62	86	--	--	--	4,815,164
2002 Jun. No. of Accounts	--	244	--	2	2	--	--	--	58,380
Amount	--	14,988	--	62	86	--	--	--	5,236,648
Dec. No. of Accounts	--	165	--	2	--	--	--	--	56,675
Amount	--	19,400	--	62	--	--	--	--	5,537,171
2003 Jun. No. of Accounts	--	249	--	2	2	--	--	--	62,199
Amount	--	13,844	--	363	86	--	--	--	5,869,708
Dec. No. of Accounts	--	863	--	--	2	--	--	--	65,327
Amount	--	77,033	--	--	86	--	--	--	6,790,117
2004 Jun. No. of Accounts	--	434	--	--	2	--	--	--	70,447
Amount	--	71,383	--	--	86	--	--	--	8,002,496
Dec. No. of Accounts	--	561	12	--	2	--	--	--	76,994
Amount	--	63,344	157	--	86	--	--	--	8,920,932
2005 Jun. No. of Accounts	--	538	--	1	2	--	--	--	82,935
Amount	--	73097	--	36	86	--	--	--	9,507,504
Dec. No. of Accounts	-	405	11	-	-	--	--	--	77,210
Amount	-	30,527	1	-	-	--	--	--	9,246,659
2006 Jun. No. of Accounts		185	-	-	-	--	--	--	77,052
Amount		9,930	-	-	-	--	--	--	9,408,122
Dec. No. of Accounts	-	-	-	-	-	-	-	-	84,944
Amount	-	-	-	-	-	-	-	-	10,495,592

## 16.5 Classification of Co-Operative Banks' Advances by Rates 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	150,130	119,566	131,221	2,533	1,533	1,384	155	14,847	62,572	4,799	
01.00*	--	18	--	--	--	--	--	--	--	--	
02.00*	489	380	508	--	--	--	120	33	50	10	
03.00	3,717	5,759	3,321	11	4,094	-	2,388	2,207	3,400	6,229	
03.25	--	--	--	--	--	--	--	--	--	--	
03.50	--	--	--	--	--	--	--	--	--	--	
03.75	--	--	--	--	--	--	--	--	--	--	
04.00	94	17,374	--	94	155	41	94	94	94	-	
04.25	--	--	--	--	-	132	-	-	-	-	
04.50	355	355	355	--	355	16,776	355	355	355	355	
04.75	-	-	--	--	-	-	-	-	-	-	
05.00	17,989	56,213	16,382	234	15,959	5,888	1,420	13,016	14,423	15,149	
05.25	-	-	--	--	-	-	-	-	-	-	
05.50	1,057	1,142	1,062	64	1,154	1,869	1,110	2,936	198	18,222	
05.75	--	--	--	--	--	--	--	--	--	--	
06.00	24,806	14,285	13,350	185	13,080	28,666	970	12,857	16,362	21,819	
06.25	--	--	--	--	-	8,847	-	-	-	-	
06.50	81	234	234	234	234	21,245	2,796	2,142	382	16,446	
06.75	--	--	--	--	-	-	-	-	-	-	
07.00	30,978	22,197	22,234	20,035	18,220	26,256	19,474	16,579	11,440	15,281	
07.25	--	--	--	2,016	-	-	-	7,729	-	-	
07.50	3,548	12,705	10,424	13,821	17,489	56,832	13,894	23,373	26,105	28,762	
07.75	5	--	--	5	-	-	-	8,948	-	-	
08.00	30,835	30,041	28,357	72,961	11,026	35,647	19,312	4,983	927	19,438	
08.25	--	--	--	--	-	-	-	-	-	-	
08.50	--	--	--	--	-	24,102	10,168	5,095	-	13,473	
08.75	--	--	--	--	-	-	-	-	-	-	
09.00	9,171	40,551	41,565	43,208	28,318	48,713	40,459	82,397	51,955	88,725	
09.25	--	--	--	--	--	--	--	--	--	--	
09.50	20,413	15,274	18,667	19,343	15,962	20,792	10,987	28,984	13,045	53,651	
09.75	--	--	--	--	-	-	-	-	-	-	
10.00	182,942	327,806	350,116	247,319	49,440	71,891	86,163	211,065	113,934	88,043	
10.25	--	--	--	--	--	--	--	254	--	--	
10.50	11,683	10,637	60,145	44,922	52,596	86,746	185,181	45,742	29,151	118,628	
10.75	--	--	--	--	-	-	-	-	-	-	
11.00	212,370	208,903	256,266	173,164	148,963	285,027	119,018	210,689	135,762	84,678	
11.25	--	--	--	44,136	-	11,189	-	2,309	-	-	
11.50	80,144	74,611	69,060	42,774	43,477	46,072	30,283	56,033	28,783	86,382	
11.75	--	--	--	3	-	-	-	-	25,603	-	
12.00	30,953	230,973	231,338	130,392	37,597	145,705	42,338	130,823	114,031	163,056	
12.25	--	--	--	1,194	-	-	-	3,128	-	-	
12.50	--	52,160	2,533	2,063	-	-	1,990	27,252	82,705	98,155	
12.75	--	--	--	7,736	-	34,422	-	-	-	-	
13.00	267,237	227,755	308,978	125,941	633,439	422,388	51,510	166,412	359,475	63,178	
13.25	27,015	27,015	--	27,015	27,015	-	26,664	4,805	26,422	71,217	
13.50	6,320	268	393	657	275	268	568,359	43,563	73,424	109,721	
13.75	--	--	--	--	--	--	--	--	--	--	
14.00 & over	4,193,260	3,807,924	3,801,673	3,935,229	3,954,604	3,571,999	3,627,231	3,640,564	3,667,937	3,722,055	
<b>TOTAL</b>	<b>5,305,592</b>	<b>5,304,146</b>	<b>5,368,182</b>	<b>4,957,289</b>	<b>5,074,985</b>	<b>4,972,897</b>	<b>4,862,439</b>	<b>4,769,214</b>	<b>4,858,535</b>	<b>4,907,472</b>	

\*01.00 stands for 00.25 to 01.00

\*02.00 stands for 01.25 to 02.00

## 16.5 Classification of Co-Operative Banks' Advances by Rates of Return

(Thousand Rupees)

RATE OF RETURN	2001		2002		2003		2004		2005		2006	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	
00.00	4,275	--	--	--	39,999	42,546	15,784	17,393	1,159,850	1,112,777	1,500,738	
01.00*	878	--	--	--	6,480	5,101	8,326	1,212	--	52,537	164	
02.00*	111	232	300	3,030	2,676	3,405	4,139	4,515	180	2,582	2,100	
03.00	9,539	225	29	18,481	6,399	7,887	4,797	198	1,263	1,510	--	
03.25	--	--	--	19,228	--	--	--	--	--	--	--	
03.50	--	--	--	129	--	--	--	--	--	--	--	
03.75	--	--	--	12	--	--	--	--	--	--	--	
04.00	94	--	192	14,618	23582	245	354	--	1,828	1,543	--	
04.25	--	--	--	--	--	--	--	--	--	--	--	
04.50	355	--	--	--	355	355	66	551	355	--	--	
04.75	--	--	--	--	--	--	--	--	--	345	345	
05.00	17,217	25,270	23,278	199,285	186,248	145,750	147,592	149,834	4,163	2,511	1,837	
05.25	--	--	--	74	--	--	--	--	--	--	--	
05.50	260	1,147	1,603	256	3,312	1,283	109	1,155	1,227	5,480	1,191	
05.75	--	--	--	5,143	--	--	--	--	--	--	--	
06.00	10,799	254	2,046	1,366	6,781	8,656	72	1,128	1,464	1,155	1,093	
06.25	--	--	--	--	--	--	--	--	--	--	--	
06.50	81	13	81	30,043	81	81	81	81	--	81	181	
06.75	--	--	--	--	--	--	--	--	--	--	--	
07.00	20,472	24,598	27,150	26,343	20,542	46,089	4,656	4,917	6,847	11,297	4,278	
07.25	--	--	--	1,128	--	--	--	--	--	--	--	
07.50	15,508	35,277	40,733	27,216	42,265	61,219	80,891	64,745	44,954	45,249	48,848	
07.75	--	--	--	--	--	--	--	--	--	--	--	
08.00	2,840	41,171	38,805	17,752	367	375	56,824	41,039	71,469	69,123	77,179	
08.25	--	--	--	--	--	--	--	--	--	--	--	
08.50	714	29,457	30,423	--	--	--	--	--	--	--	--	
08.75	--	--	--	--	--	--	--	--	--	--	--	
09.00	82,342	144,866	144,673	1,712,498	3,570,365	3,994,854	3,342,194	3,507,763	2,102,753	583,926	469,776	
09.25	--	--	--	--	--	--	--	--	--	71,675	--	
09.50	35,751	102,668	105,546	27,760	13,994	19,236	17,201	11,305	17,437	--	17,968	
09.75	--	--	--	--	--	--	--	--	--	72,015	--	
10.00	207,839	153,340	73,640	204,786	100,889	120,027	1,128,596	1,023,820	175,001	233,288	240,025	
10.25	--	--	--	--	--	--	--	--	--	842	--	
10.50	47,360	104,080	150,677	30,254	16,835	20,873	19,843	13,859	17,070	19,591	16,302	
10.75	--	--	--	--	--	--	--	--	--	--	--	
11.00	133,717	186,498	165,242	35,455	34,353	31,575	40,745	40,234	15,312	6,887	21,932	
11.25	--	--	--	--	--	--	--	--	--	--	--	
11.50	78,696	217,801	299,653	58,594	67,828	58,078	27,135	21,093	1,819	11,899	11,556	
11.75	--	--	--	5,215	--	--	--	--	--	--	--	
12.00	144,368	247,455	329,913	126,965	811,798	1,961,536	2,684,833	3,139,801	2,791,324	4,685,901	5,962,753	
12.25	--	--	--	--	--	--	--	--	--	34,002	--	
12.50	19,571	132,284	189,486	53,865	10,809	10,805	--	--	--	--	--	
12.75	--	--	14,934	824	--	--	--	--	26,911	--	--	
13.00	31,295	32,323	81,947	52,621	42,193	128,861	7,838	58,549	9,094	4,134	6,379	
13.25	26,422	71,277	25,719	65,812	--	--	--	--	--	--	--	
13.50	72,372	90,262	150,749	--	--	--	--	--	--	--	--	
13.75	--	32,128	32,005	7,731	--	--	--	--	--	--	--	
14.00 & over	3,852,288	3,564,022	3,608,347	3,123,224	1,781,966	1,333,659	1,328,856	1,404,312	2,796,338	2,377,472	2,110,026	
<b>TOTAL</b>	<b>4,815,164</b>	<b>5,236,648</b>	<b>5,537,171</b>	<b>5,869,708</b>	<b>6,790,117</b>	<b>8,002,496</b>	<b>8,920,932</b>	<b>9,507,504</b>	<b>9,246,659</b>	<b>9,408,122</b>	<b>10,495,592</b>	

## 16.6 Classification of Co-Operative 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
1996	Dec.	0.00	13.46	13.43	13.51	13.13	12.74	13.43	<b>13.34</b>
1997	Jun.	0.00	13.67	11.16	11.99	12.40	12.86	13.41	<b>13.09</b>
	Dec.	0.00	13.72	13.97	12.29	12.04	13.33	13.52	<b>13.12</b>
1998	Jun.	0.00	14.14	13.77	12.36	12.55	11.70	13.61	<b>13.33</b>
	Dec.	0.00	14.00	12.63	12.81	13.30	12.02	13.77	<b>13.59</b>
1999	Jun.	0.00	13.49	13.37	13.17	12.50	12.13	13.39	<b>13.14</b>
	Dec.	0.00	13.70	13.36	13.01	12.63	12.82	13.84	<b>13.49</b>
2000	Jun.	0.00	14.00	13.26	13.30	12.69	12.39	13.44	<b>13.22</b>
	Dec.	0.00	13.76	13.86	13.48	12.81	12.30	13.49	<b>13.29</b>
2001	Jun.	0.00	14.00	13.95	13.50	12.39	12.26	13.70	<b>13.32</b>
	Dec.	0.00	14.00	13.69	13.29	12.80	12.54	13.60	<b>13.37</b>
2002	Jun.	0.00	13.97	13.92	13.08	12.96	11.84	13.36	<b>13.25</b>
	Dec.	0.00	13.58	13.15	13.07	12.91	11.82	13.30	<b>13.18</b>
2003	Jun.	0.00	14.45	12.30	7.85	11.80	13.38	11.87	<b>11.87</b>
	Dec.	0.00	14.00	13.09	7.95	10.66	11.32	10.44	<b>10.58</b>
2004	Jun.	0.00	12.00	12.55	6.78	10.66	10.89	10.45	<b>10.57</b>
	Dec.	0.00	12.23	12.07	7.74	10.96	11.06	10.54	<b>10.70</b>
2005	Jun.	0.00	12.21	11.81	6.75	11.00	11.37	10.68	<b>10.80</b>
	Dec.	0.00	12.29	13.12	11.64	11.73	10.43	9.94	<b>10.48</b>
2006	Jun.	0.00	12.00	10.26	12.00	12.09	11.65	10.33	<b>10.82</b>
	Dec.	0.00	14.00	8.05	10.00	11.77	10.25	10.02	<b>10.52</b>