

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
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
2007 Jun.	No. of Accounts	67,143	2,968	9,391	228,096	9,109	11,511
	Amount	1,105,710	51,208	189,364	2,662,621	195,590	49,699
Dec.	No. of Accounts	68,031	3,023	10,388	230,609	9,120	11,609
	Amount	1,105,935	51,263	190,031	2,665,607	195,791	49,800

15.1 Distribution of Co-Operative Banks' Deposits by type of Account

(End of Period: Thousand Rupees)

END OF PERIOD		FIXED DEPOSITS					ALL DEPOSITS
		Over 6 months to 1 year	Over 1 year to 2 years	Over 2 years to 3 years	Over 3 years	Total	
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
2007 Jun.	No. of Accounts	4,845	1,387	1,154	5,547	33,553	341,151
	Amount	152,200	152,152	75,978	460,289	1,085,908	5,094,811
Dec.	No. of Accounts	4,949	1,431	1,261	6,548	34,918	346,969
	Amount	152,551	152,255	76,043	460,488	1,086,928	5,099,764

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

(End of Period: Thousand Rupees)

CATEGORY OF DEPOSITOR	1998		1999		2000		2001		2002	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Government and										
Govt. Agencies	20,687	18,751	16,195	15,451	13,208	37,072	28,585	27,392	27,900	18,879
II. Business:	786,166	710,825	915,548	760,781	910,941	934,423	1,046,149	1,026,499	1,203,258	1,208,084
1. Agriculture, Forestry, Hunting and Fishing	48,374	35,608	141,268	40,944	146,681	153,579	140,611	141,125	168,569	168,192
2. Manufacturing	5,026	3,870	5,799	6,259	6,415	7,017	7,782	7,536	8,398	8,768
3. Construction	18	18	4	4	251	300	207	-	-	-
4. Commerce	655,722	602,390	680,149	639,097	673,771	695,442	776,869	747,687	895,069	900,948
5. Other Business	77,026	68,879	88,328	74,477	83,823	78,085	130,680	130,151	131,222	130,176
III Trust Funds, Non- Organizations and Others	50,359	27,231	53,340	30,526	33,761	27,979	27,549	27,307	41,821	42,731
IV Personal	1,236,031	1,267,431	1,233,460	1,289,226	1,420,527	1,377,553	1,490,961	1,475,192	1,657,252	1,703,877
TOTAL	2,093,243	2,024,238	2,218,543	2,095,984	2,378,437	2,377,027	2,593,244	2,556,390	2,930,231	2,973,571

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

(End of Period: Thousand Rupees)

CATEGORY OF DEPOSITOR	2003		2004		2005		2006		2007	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Government and										
Govt. Agencies	20,623	21,983	23,200	21,227	21,182	21,348	21,500	19,359	20,512	20,567
II. Business:	1,354,722	1,449,925	1,588,924	1,523,003	1,700,203	1,176,412	1,345,819	1,917,194	1,430,088	1,434,167
1.Agriculture, Forestry, Hunting and Fishing	185,151	177,878	202,767	181,102	205,218	109,885	111,552	118,236	134,076	134,743
2.Manufacturing	9,845	11,375	14,188	11,577	10,506	7,044	8,579	128,349	125,648	125,681
3.Construction	-	-	-	-	-	-	-	-	-	-
4.Commerce	1,009,618	1,105,558	1,181,242	1,152,018	1,275,022	1,010,346	1,139,749	1,051,859	1,039,842	1,043,020
5.Other Business	150,108	155,114	190,727	178,306	209,457	49,137	85,939	618,750	130,522	130,723
III. Trust Funds, Non-Profit Organizations and Others	43,544	42,404	67,853	72,329	67,467	42,984	53,427	55,511	57,182	57,446
IV. Personal	2,040,201	2,165,765	2,409,738	2,217,174	2,234,247	2,510,127	3,086,954	2,688,112	3,587,029	3,587,584
TOTAL	3,459,090	3,680,077	4,089,715	3,833,733	4,023,099	3,750,871	4,507,700	4,680,176	5,094,811	5,099,764

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

(End of Period: Thousand Rupees)

SIZE OF ACCOUNT (Rs.)	1998				1999				
	Jun.		Dec.		Jun.		Dec.		
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
Less than to	1,000	12,633	6,291	13,711	6,511	14,378	6,876	17,431	8,387
1,000 to	1,500	2,888	3,444	6,779	8,455	5,095	6,335	9,261	11,290
1,500 to	2,000	4,325	7,210	4,234	7,618	11,815	20,006	2,552	4,382
2,000 to	3,000	18,354	45,130	23,465	59,125	14,842	37,437	23,136	58,025
3,000 to	4,000	24,619	87,864	27,542	98,419	15,990	54,665	35,485	128,514
4,000 to	5,000	18,322	83,545	29,844	138,125	28,894	129,395	39,448	181,753
5,000 to	6,000	18,259	98,298	32,452	179,311	21,066	115,382	20,290	110,882
6,000 to	7,000	21,025	135,493	18,440	118,959	14,737	96,635	17,906	114,856
7,000 to	8,000	40,306	306,899	31,145	236,074	29,320	220,014	23,007	170,583
8,000 to	9,000	11,878	101,749	4,954	42,818	31,203	270,596	10,667	91,546
9,000 to	10,000	14,994	139,661	7,098	67,343	7,667	72,923	13,774	128,552
10,000 to	20,000	39,317	503,680	34,093	457,258	45,258	601,784	35,903	492,440
20,000 to	25,000	2,459	54,654	3,065	68,807	2,993	64,974	2,143	46,253
25,000 to	30,000	1,293	35,116	528	14,559	980	25,616	858	22,951
30,000 to	40,000	721	25,733	1,846	66,367	1,119	41,697	663	22,705
40,000 to	50,000	998	43,860	876	39,019	825	34,829	1,503	64,459
50,000 to	60,000	606	32,906	750	42,450	324	18,156	599	31,630
60,000 to	70,000	1,606	106,573	1,589	101,855	1,653	107,169	1,152	75,082
70,000 to	80,000	256	18,879	723	54,258	694	52,556	1,058	78,820
80,000 to	90,000	92	7,609	398	34,988	187	15,381	192	16,385
90,000 to	100,000	120	11,498	286	27,249	448	41,617	368	35,064
100,000 to	200,000	749	92,082	521	74,415	634	81,440	679	88,611
200,000 to	300,000	77	18,362	71	17,993	151	35,415	138	33,779
300,000 to	400,000	56	17,579	18	6,257	15	5,015	58	20,203
400,000 to	500,000	1	400	6	2,592	11	4,954	2	800
500,000 to	600,000	9	4,579	3	1,500	3	1,500	5	2,500
600,000 to	700,000	3	2,051	3	2,000	-	-	-	-
700,000 to	800,000	5	3,831	3	2,151	2	1,487	1	700
800,000 to	900,000	-	-	3	2,489	3	2,589	2	1,708
900,000 to	1,000,000	-	-	-	-	-	-	3	2,700
1,000,000 to	2,000,000	2	2,078	2	2,078	4	4,229	5	5,229
2,000,000 to	3,000,000	5	13,932	-	-	2	4,676	1	2,000
3,000,000 to	4,000,000	5	17,338	-	-	-	-	-	-
4,000,000 to	5,000,000	-	-	-	-	-	-	-	-
5,000,000 to	6,000,000	8	43,195	8	43,195	8	43,195	8	43,195
6,000,000 to	7,000,000	-	-	-	-	-	-	-	-
7,000,000 to	8,000,000	-	-	-	-	-	-	-	-
8,000,000 to	9,000,000	-	-	-	-	-	-	-	-
9,000,000 to	10,000,000	-	-	-	-	-	-	-	-
10,000,000 and over		1	21,724	-	-	-	-	-	-
TOTAL		235,992	2,093,243	244,456	2,024,238	250,321	2,218,543	258,298	2,095,984

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

(End of Period: Thousand Rupees)

SIZE OF ACCOUNT (Rs.)	2000				2001					
	Jun.		Dec.		Jun.		Dec.			
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount		
Less than	to	1,000	48,009	12,439	11,224	5,368	14,627	6,043	14,171	5,758
1,000	to	1,500	5,579	7,038	4,753	6,027	8,929	11,111	6,348	7,877
1,500	to	2,000	6,774	11,321	5,346	9,049	7,396	13,693	1,883	3,302
2,000	to	3,000	18,005	47,608	21,240	54,550	14,432	36,950	11,436	29,396
3,000	to	4,000	14,945	50,782	21,565	77,078	16,856	59,824	23,971	85,759
4,000	to	5,000	21,819	98,268	32,236	151,057	15,729	72,319	20,474	95,221
5,000	to	6,000	23,108	127,365	34,565	189,451	29,630	161,267	21,877	119,454
6,000	to	7,000	17,900	114,615	21,571	138,700	16,075	103,957	17,061	111,138
7,000	to	8,000	23,649	177,010	16,611	123,646	31,096	236,151	31,162	231,101
8,000	to	9,000	32,144	271,235	30,599	264,931	25,750	219,128	12,705	107,993
9,000	to	10,000	25,088	235,914	9,374	88,861	18,709	178,628	29,717	283,058
10,000	to	20,000	45,062	597,293	44,187	599,726	53,724	691,360	50,723	665,636
20,000	to	25,000	2,262	49,950	3,121	67,444	7,963	170,137	5,015	112,759
25,000	to	30,000	1,055	29,575	1,141	30,122	913	26,038	859	23,602
30,000	to	40,000	1,635	55,975	387	13,490	608	20,282	1,706	62,739
40,000	to	50,000	652	29,765	1,402	60,102	1,865	83,496	3,064	134,345
50,000	to	60,000	353	19,257	514	27,915	782	44,879	796	44,783
60,000	to	70,000	1,041	64,984	1,602	101,675	424	27,472	545	35,538
70,000	to	80,000	507	38,947	463	35,337	1,310	97,329	622	47,745
80,000	to	90,000	975	80,968	750	61,515	583	50,724	556	46,764
90,000	to	100,000	366	33,600	450	42,690	518	48,421	726	68,042
100,000	to	200,000	832	99,150	1,111	135,025	1,105	141,999	1,056	127,628
200,000	to	300,000	44	10,017	65	15,932	54	14,074	110	24,335
300,000	to	400,000	41	14,429	39	13,283	27	8,856	24	7,825
400,000	to	500,000	2	800	3	1,392	4	1,792	12	5,340
500,000	to	600,000	5	2,500	9	4,623	8	4,058	5	2,500
600,000	to	700,000	23	15,724	1	600	1	600	2	1,220
700,000	to	800,000	1	700	-	-	1	700	-	-
800,000	to	900,000	4	3,282	3	2,401	3	2,401	6	5,379
900,000	to	1,000,000	6	5,763	3	2,800	1	900	1	900
1,000,000	to	2,000,000	6	7,188	6	7,042	6	7,458	7	7,508
2,000,000	to	3,000,000	1	2,201	-	-	-	-	1	2,000
3,000,000	to	4,000,000	13	42,749	7	25,195	9	31,197	-	-
4,000,000	to	5,000,000	-	-	-	-	-	-	6	29,745
5,000,000	to	6,000,000	-	-	-	-	-	-	-	-
6,000,000	to	7,000,000	-	-	-	-	-	-	-	-
7,000,000	to	8,000,000	-	-	-	-	-	-	-	-
8,000,000	to	9,000,000	-	-	-	-	-	-	-	-
9,000,000	to	10,000,000	-	-	-	-	-	-	-	-
10,000,000	and over		2	20,025	1	20,000	1	20,000	1	20,000
TOTAL			291,908	2,378,437	264,349	2,377,027	269,139	2,593,244	256,648	2,556,390

(Contd.)

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

(End of Period: Thousand Rupees)

SIZE OF ACCOUNT (Rs.)			2002				2003			
			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	10,606	3,964	9,980	4,557	9,862	3,283	10,380	3,538
1,000	to	1,500	2,060	2,698	2,816	3,359	2,022	2,362	1,025	1,234
1,500	to	2,000	2,273	3,810	8,091	14,288	1,644	2,975	1,359	2,455
2,000	to	3,000	8,481	20,781	9,258	23,198	10,669	26,318	9,227	24,434
3,000	to	4,000	14,862	51,293	13,390	47,678	8,685	31,151	4,347	15,426
4,000	to	5,000	19,723	86,898	15,408	70,127	13,239	59,580	18,487	84,762
5,000	to	6,000	15,668	86,118	19,463	106,201	19,690	111,350	15,614	86,379
6,000	to	7,000	20,774	135,918	26,504	177,082	25,944	168,684	18,213	118,954
7,000	to	8,000	22,621	167,832	20,922	156,437	13,924	105,190	20,623	152,941
8,000	to	9,000	31,726	266,381	35,391	306,087	22,326	191,012	14,592	123,677
9,000	to	10,000	23,661	225,000	30,126	280,327	15,204	145,536	24,702	230,838
10,000	to	20,000	72,832	972,032	59,977	794,195	108,581	1,429,093	94,867	1,282,571
20,000	to	25,000	4,461	99,336	5,619	125,126	4,507	101,177	19,843	430,890
25,000	to	30,000	1,111	30,547	1,451	38,960	1,931	52,354	2,713	73,862
30,000	to	40,000	3,253	113,127	2,306	79,077	2,329	79,012	1,615	55,096
40,000	to	50,000	2,970	136,908	1,428	65,927	2,458	112,975	3,039	134,562
50,000	to	60,000	821	44,970	3,668	202,314	3,317	186,126	1,362	73,411
60,000	to	70,000	1,326	84,085	718	45,373	509	32,438	3,509	228,702
70,000	to	80,000	429	31,963	329	25,135	634	46,292	937	69,943
80,000	to	90,000	768	64,633	198	16,830	317	26,165	464	39,727
90,000	to	100,000	551	52,950	884	84,757	579	54,956	388	37,057
100,000	to	200,000	873	118,684	1,084	143,823	2,274	312,189	1,570	189,161
200,000	to	300,000	173	43,325	228	58,269	115	28,562	406	91,086
300,000	to	400,000	30	10,093	58	20,642	87	28,020	5	1,750
400,000	to	500,000	3	1,200	6	2,528	13	5,460	44	19,665
500,000	to	600,000	8	4,000	10	5,020	11	5,534	44	24,123
600,000	to	700,000	1	600	2	1,235	-	-	9	5,648
700,000	to	800,000	1	700	2	1,400	-	-	12	8,647
800,000	to	900,000	-	-	-	-	-	-	-	-
900,000	to	1,000,000	1	900	1	900	12	11,270	8	7,672
1,000,000	to	2,000,000	8	9,030	8	9,160	37	41,431	7	8,820
2,000,000	to	3,000,000	1	2,000	1	2,000	1	2,000	1	2,001
3,000,000	to	4,000,000	-	-	-	-	4	13,900	-	-
4,000,000	to	5,000,000	-	-	-	-	4	17,195	6	24,995
5,000,000	to	6,000,000	7	38,155	7	36,559	-	-	-	-
6,000,000	to	7,000,000	-	-	-	-	-	-	-	-
7,000,000	to	8,000,000	-	-	-	-	-	-	-	-
8,000,000	to	9,000,000	-	-	-	-	-	-	-	-
9,000,000	to	10,000,000	-	-	-	-	-	-	-	-
10,000,000	and over		1	20,300	1	25,000	2	25,500	2	26,050
TOTAL			262,084	2,930,231	269,335	2,973,571	270,931	3,459,090	269,420	3,680,077

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

(End of Period: Thousand Rupees)

SIZE OF ACCOUNT (Rs.)			2004				2005			
			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	9,033	2,940	10,725	3,337	8,833	2,565	3,961	1,274
1,000	to	1,500	3,464	3,974	4,151	4,826	3,273	3,775	2,129	2,741
1,500	to	2,000	667	1,150	3,389	5,982	4,153	7,289	4,163	7,863
2,000	to	3,000	4,859	12,860	18,610	47,730	8,915	22,542	7,394	18,822
3,000	to	4,000	6,877	24,830	18,582	61,882	16,158	55,881	18,744	64,772
4,000	to	5,000	12,989	56,486	12,174	54,379	10,277	46,383	7,771	35,062
5,000	to	6,000	6,042	33,942	12,571	67,600	10,662	57,958	12,473	68,010
6,000	to	7,000	12,570	82,201	8,327	53,736	8,000	52,590	6,919	45,565
7,000	to	8,000	14,084	105,803	13,988	105,986	12,537	95,036	13,954	104,841
8,000	to	9,000	19,809	169,299	8,486	71,669	10,348	86,636	8,033	68,837
9,000	to	10,000	9,682	91,262	8,283	78,552	12,615	118,175	15,013	141,960
10,000	to	20,000	114,292	1,623,250	88,285	1,248,960	88,377	1,292,499	62,318	909,674
20,000	to	25,000	11,686	267,110	14,483	334,596	20,939	473,750	36,647	685,000
25,000	to	30,000	10,455	274,570	11,867	305,961	14,973	405,887	11,138	308,609
30,000	to	40,000	6,972	228,143	5,564	183,169	8,104	277,644	7,152	249,578
40,000	to	50,000	661	28,649	2,938	134,781	2,806	124,674	2,619	110,352
50,000	to	60,000	1,520	83,243	1,741	94,947	2,153	119,480	3,247	182,472
60,000	to	70,000	2,908	191,822	1,196	77,484	1,124	72,286	678	43,779
70,000	to	80,000	1,421	104,426	2,405	174,492	389	29,237	803	59,717
80,000	to	90,000	289	24,698	822	71,527	440	36,609	271	22,845
90,000	to	100,000	1,117	103,972	1,221	114,295	645	61,401	359	33,545
100,000	to	200,000	2,340	300,568	2,219	280,954	2,281	297,932	2,234	283,008
200,000	to	300,000	336	85,316	168	41,254	260	60,493	212	49,397
300,000	to	400,000	125	45,299	279	96,459	212	71,157	145	51,214
400,000	to	500,000	17	7,270	16	6,711	31	12,692	99	41,241
500,000	to	600,000	82	44,478	9	4,650	26	13,325	10	5,080
600,000	to	700,000	16	9,854	24	15,592	27	18,432	8	5,173
700,000	to	800,000	5	3,694	-	-	1	700	3	2,251
800,000	to	900,000	-	-	22	19,275	1	820	17	14,745
900,000	to	1,000,000	19	17,436	1	900	1	900	1	900
1,000,000	to	2,000,000	7	9,995	22	26,471	7	8,945	4	4,525
2,000,000	to	3,000,000	1	2,000	-	-	-	-	9	20,733
3,000,000	to	4,000,000	6	22,825	6	19,226	19	68,804	-	-
4,000,000	to	5,000,000	-	-	-	-	-	-	24	100,378
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	26,350	2	26,350	2	26,602	-	-
TOTAL			254,353	4,089,715	252,576	3,833,733	248,589	4,023,099	222,920	3,743,963

(Contd.)

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

(Concl'd.)

(End of Period: Thousand Rupees)

SIZE OF ACCOUNT (Rs.)	2006				2007			
	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	13,140	4,669	12,505	4,396	14,698	5,830	19,100	6,287
1,000 to 1,500	3,016	3,799	2,363	2,883	4,033	5,309	3,646	4,776
1,500 to 2,000	2,650	4,706	1,419	2,432	6,548	12,063	7,569	12,781
2,000 to 3,000	9,280	24,097	10,120	25,849	24,369	62,479	24,756	66,809
3,000 to 4,000	17,024	58,007	33,347	115,852	40,258	140,543	39,951	139,170
4,000 to 5,000	8,154	37,126	17,842	80,355	19,672	89,475	19,716	89,874
5,000 to 6,000	11,070	59,031	9,371	52,557	21,309	118,306	21,956	119,060
6,000 to 7,000	10,620	69,527	9,577	62,460	23,412	153,469	22,924	150,251
7,000 to 8,000	10,060	74,288	9,528	71,056	15,873	120,595	15,661	118,989
8,000 to 9,000	10,003	85,132	15,314	130,465	28,900	241,952	29,348	244,832
9,000 to 10,000	9,750	91,641	11,841	111,678	17,165	161,575	17,377	163,181
10,000 to 20,000	60,534	806,810	71,051	1,139,732	64,411	976,057	64,565	981,504
20,000 to 25,000	23,537	500,099	16,453	364,425	19,019	413,773	19,324	422,485
25,000 to 30,000	25,731	691,752	9,339	249,700	7,798	214,792	7,493	206,080
30,000 to 40,000	9,904	334,987	10,218	359,398	6,686	238,964	6,376	227,274
40,000 to 50,000	3,079	132,817	10,057	444,957	12,073	535,943	12,307	544,623
50,000 to 60,000	1,780	98,281	2,626	145,582	3,524	188,694	3,582	192,680
60,000 to 70,000	1,998	126,585	2,522	168,690	2,135	143,429	2,077	139,443
70,000 to 80,000	1,039	75,966	1,728	128,757	4,183	314,188	4,156	312,290
80,000 to 90,000	236	20,150	1,076	89,816	1175	97,709	1147	95,339
90,000 to 100,000	1,006	94,475	1,309	123,677	239	22,336	267	24,706
100,000 to 200,000	3,896	468,252	3,511	450,801	2,866	367,257	2,831	363,751
200,000 to 300,000	931	214,151	430	102,665	541	136,860	503	125,476
300,000 to 400,000	164	53,203	118	42,019	71	23,371	109	34,755
400,000 to 500,000	112	50,545	106	45,061	111	46,360	146	49,866
500,000 to 600,000	39	20,409	15	7,903	21	11,073	20	10,573
600,000 to 700,000	4	2,750	11	7,346	13	8,846	14	9,346
700,000 to 800,000	9	6,318	3	2,137	2	1,400	2	1,400
800,000 to 900,000	1	820	3	2,550	3	2,500	3	2,500
900,000 to 1,000,000	3	2,774	1	900	1	985	1	985
1,000,000 to 2,000,000	50	82,113	7	8,920	11	14,945	10	13,745
2,000,000 to 3,000,000	1	2,254	8	21,560	6	14,859	7	17,859
3,000,000 to 4,000,000	28	100,196	2	6,887	6	22,124	5	19,124
4,000,000 to 5,000,000	-	-	8	33,852	10	43,152	11	44,352
5,000,000 to 6,000,000	-	-	-	-	-	-	-	-
6,000,000 to 7,000,000	-	-	2	12,981	2	12,981	3	39,181
7,000,000 to 8,000,000	-	-	-	-	2	14,570	3	30,880
8,000,000 to 9,000,000	-	-	-	-	-	-	-	-
9,000,000 to 10,000,000	9	83,290	-	-	-	-	-	-
10,000,000 and over	1	26,680	3	59,877	5	116,047	3	73,537
TOTAL	238,859	4,507,700	263,834	4,680,176	341,151	5,094,811	346,969	5,099,764

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

(End of Period: Thousand Rupees)

RATE OF RETURN	1998		1999		2000		2001		2002	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
00.00	428,085	382,299	424,521	362,575	394,975	375,057	474,237	380,053	422,458	425,378
01.00*	--	-	-	..	25	-	-	-	-	-
02.00*	--	400	400	..	4,488	-	-	15	-	-
03.00*	--	--	--	--	-	-	10,032	-	-	-
03.25	--	--	--	--	-	-	-	-	-	-
03.50	--	--	--	--	-	-	-	-	-	2,735
03.75	--	--	--	--	-	-	-	-	-	-
04.00	7,307	4,080	10,389	3,257	832	293	3,056	74	196	98,943
04.25	--	-	3,904	-	-	-	-	-	-	112,152
04.50	4,132	865	15,453	-	2,832	51	15,135	164	18,719	162,551
04.75	--	-	-	-	-	-	-	-	-	89,378
05.00	11	157	15,519	158	21,914	60,850	101,348	27,704	37,269	235,928
05.25	--	-	13,952	-	-	27,513	15,181	-	41,501	101,936
05.50	9,821	-	4,715	-	6,573	57,010	88,935	50,317	59,671	244,334
05.75	--	-	-	-	-	-	-	3,587	-	103,808
06.00	5,904	30	3,149	972	54,104	23,106	74,990	105,169	105,712	281,897
06.25	--	-	5,687	-	-	41,799	-	110,244	85,653	101,695
06.50	571	-	19,622	-	29,859	80,592	114,728	178,056	183,443	352,620
06.75	--	-	-	-	-	-	-	53,839	50,674	16,438
07.00	22,539	2,400	56,484	2,847	484,772	124,918	140,305	150,574	141,052	116,640
07.25	1,071	4,140	5,948	360	-	148,805	-	55,582	56,463	-
07.50	881,777	1,202,371	947,916	745,151	254,374	251,451	288,787	148,894	257,905	72,906
07.75	--	-	-	-	-	138,170	-	202,033	69,233	6,982
08.00	131,938	228	49,366	595,513	116,245	56,818	218,548	253,607	251,221	71,088
08.25	5,857	-	2,346	-	6,659	136,797	-	63,846	60,323	4,834
08.50	76,188	81,124	100,323	53,425	442,645	166,490	373,050	59,027	151,437	70,532
08.75	--	-	4,913	-	-	98,116	20,145	53,607	39,246	12,111
09.00	152,156	39	134,186	18,632	155,582	109,834	141,263	127,581	177,217	34,239
09.25	--	-	-	-	-	3,954	8,975	17,860	23,156	1,712
09.50	12,671	2,458	37,046	43,541	69,844	169,613	96,753	143,328	306,407	57,157
09.75	--	-	-	-	-	2,573	20,533	19,988	15,177	5,597
10.00	62,020	91,546	120,892	9,940	48,443	15,366	11,348	21,411	87,613	30,921
10.25	--	-	-	-	850	8,029	-	4,991	-	-
10.50	82,242	55	76,429	81,865	47,017	54,263	48,197	60,249	43,990	20,149
10.75	--	-	-	-	272	-	2,401	2,142	-	-
11.00	20,604	17,398	24,492	1,689	9,644	19,863	58,941	40,849	56,834	9,463
11.25	--	-	-	-	-	-	-	7,098	-	-
11.50	45	-	-	-	51,295	57,744	90,145	38,697	32,538	21,171
11.75	--	-	-	-	-	-	32,814	32,380	17,080	6,572
12.00	85,517	13,450	34,847	6,678	83,624	29,083	49,204	19,756	14,412	24,515
12.25	--	-	-	-	-	-	-	13,386	-	-
12.50	29,416	72,846	700	714	28,245	27,763	33,096	27,832	20,781	19,465
12.75 &	73,371	148,352	105,344	168,667	63,324	91,106	61,097	82,450	102,850	57,724
TOTAL	2,093,243	2,024,238	2,218,543	2,095,984	2,378,437	2,377,027	2,593,244	2,556,390	2,930,231	2,973,571

*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.)

(End of Period: Thousand Rupees)

RATE OF RETURN	2003		2004		2005		2006		2007	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
00.00	479,872	557,252	603,279	579,324	604,394	2,581,631	1,836,903	1,962,409	2,171,549	2,167,394
01.00*	-	1,408,631	1,711,123	2,283,403	2,370,438	7,879	120,249	68,068.00	73,068	73,068
02.00*	903,162	1,105,375	1,101,713	403,456	468,089	430,805	1,031,473	153,569	134,510	129,860
03.00*	274,025	406,738	484,509	409,799	408,546	585,900	678,213	2,196,851	2,340,943	2,298,348
03.25	5,068	2,815	-	-	-	1,006	11,469	-	-	-
03.50	28,429	53,514	37,737	-	13,860	1,749	895	51,178	51,178	63,198
03.75	-	-	-	-	-	-	100	-	-	33852
04.00	184,444	4,859	3,083	-	-	1,866	107,525	48,762	49,421	54,269
04.25	125,450	-	-	-	-	-	-	-	-	-
04.50	188,721	283	-	-	-	675	47,846	16,758	16,758	16,903
04.75	107,256	-	-	-	-	-	83,290	-	-	-
05.00	45,888	996	124,376	144,102	147,487	16,039	155,938	35,689	44,500	44,355
05.25	30,759	-	-	-	-	-	128,938	-	-	-
05.50	47,830	730	-	300	-	21,932	12,624	53,661	53,661	53,711
05.75	48,357	123,817	-	-	-	-	-	18,282	18,282	18,482
06.00	313,148	-	112	73	151	150	189	7,437	1,880	1,731
06.25	20,241	-	-	-	-	-	144,533	-	-	-
06.50	80,328	-	-	-	-	-	-	-	-	-
06.75	20,885	-	-	-	-	-	-	-	-	-
07.00	86,921	-	-	-	-	11,141	13,092	1,623	720	1,174
07.25	-	-	-	-	-	-	-	-	-	-
07.50	76,791	-	-	-	-	-	-	-	-	-
07.75	6,899	-	-	-	-	-	-	-	-	-
08.00	81,521	-	-	-	-	4,080	8,844	310	138311	138975
08.25	7,078	-	-	-	-	-	-	-	-	-
08.50	44,589	-	-	-	-	-	37	-	-	-
08.75	18,028	-	-	-	-	-	-	-	-	-
09.00	23,409	15,050	23,783	13,276	10,134	70,902	12,250	65,579	30	63
09.25	-	-	-	-	-	-	-	-	-	-
09.50	60,873	-	-	-	-	1,516	53	-	-	-
09.75	8,330	-	-	-	-	-	100,196	-	-	-
10.00	31,567	-	-	-	-	33	10,363	-	-	-
10.25	-	-	-	-	-	-	2,602	-	-	-
10.50	24,872	-	-	-	-	-	-	-	-	-
10.75	-	-	-	-	-	-	-	-	-	-
11.00	3,136	-	-	-	-	6,627	-	-	-	4381
11.25	-	-	-	-	-	-	-	-	-	-
11.50	24,884	-	-	-	-	-	-	-	-	-
11.75	-	-	-	-	-	-	-	-	-	-
12.00	10,602	17	-	-	-	32	78	-	-	-
12.25	-	-	-	-	-	-	-	-	-	-
12.50	22,273	-	-	-	-	-	-	-	-	-
12.75 & over	23,454	-	-	-	-	-	-	-	-	-
TOTAL	3,459,090	3,680,077	4,089,715	3,833,733	4,023,099	3,743,963	4,507,700	4,680,176	5,094,811	5,099,764

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		
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
2007	Jun.	0.00	0.09	0.00	1.90	2.09	2.78	2.86	2.86	2.89	3.73	1.65
	Dec.	0.00	0.10	0.00	1.92	2.20	2.81	2.91	2.89	3.00	3.78	1.68