

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

(End of Period: Thousand Rupees)

ECONOMIC GROUP	1998		1999		2000		2001		2002	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
A. Agriculture, Forestry, Hunting and Fishing	4,330,008	4,428,219	4,339,615	4,315,469	4,340,320	4,432,770	4,381,908	4,292,278	4,588,194	4,592,601
B. Mining and Quarrying	--	--	--	-	-	-	-	-	-	-
C. Manufacturing	65,359	69,943	67,125	65,191	65,292	63,493	66,494	64,427	92,895	170,852
D. Construction	--	--	--	--	-	-	-	-	-	-
E. Electricity, Gas, Water and Sanitary Services:	--	--	--	--	-	-	-	-	-	-
(i) Electricity, Gas and Steam	--	--	--	--	-	-	-	-	-	-
(ii) Water and Sanitary Services	--	--	--	--	-	-	-	-	-	-
F. Commerce	363,637	364,736	367,226	355,172	232,638	234,121	289,855	289,383	313,291	397,928
G. Transport, Storage and Communication	30,388	30,774	30,646	28,355	32,290	30,246	69,904	69,482	128,192	159,815
H. Services	--	--	--	--	-	-	-	-	-	-
I. Employees and activities not adequately described:	167,897	181,313	168,285	98,252	98,674	97,905	99,311	99,594	114,076	215,975
(i) Directors and their Associates	2,026	1,832	2,081	1,144	1,896	1,812	1,558	1,598	1,724	4,230
(ii) Employees and activities not adequately described	165,871	179,481	166,204	97,108	96,778	96,093	97,753	97,996	112,352	211,745
TOTAL	4,957,289	5,074,985	4,972,897	4,862,439	4,769,214	4,858,535	4,907,472	4,815,164	5,236,648	5,537,171

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

(End of Period: Thousand Rupees)

ECONOMIC GROUP	2003		2004		2005		2006		2007	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
A. Agriculture, Forestry, Hunting and Fishing	5,106,924	5,898,085	6,941,089	7,841,900	8,227,840	8,231,988	8,374,253	8,523,957	8,397,803	8,478,316
B. Mining and Quarrying	-	-	-	-	-	-	-	-	-	-
C. Manufacturing	104,359	139,102	133,254	152,248	159,984	98,389	119,624	126,500	168,123	201,134
D. Construction	-	-	-	-	-	-	-	-	-	-
E. Electricity, Gas, Water and Sanitary Services:	-	-	-	-	-	-	-	-	-	-
(i) Electricity, Gas and Steam	-	-	-	-	-	-	-	-	-	-
(ii) Water and Sanitary Services	-	-	-	-	-	-	-	-	-	-
F. Commerce	378,853	423,339	541,421	526,184	600,344	594,765	519,616	603,985	536,590	547,441
G. Transport, Storage and Communication	164,060	195,877	211,220	250,991	289,632	264,894	116,308	166,678	197,734	231,967
H. Services	-	-	-	-	-	-	-	-	-	-
I. Employees and activities not adequately described:	115,512	133,714	175,512	149,609	229,704	251,355	278,321	1,074,472	1,882,575	1,952,594
(i) Directors and their Associates	1,721	2,271	2,456	3,018	3,408	3,675	2,244	3,361	5,020	6,029
(ii) Employees and activities not adequately described	113,791	131,443	173,056	146,591	226,296	247,680	276,077	1,071,111	1,877,555	1,946,565
TOTAL	5,869,708	6,790,117	8,002,496	8,920,932	9,507,504	9,441,391	9,408,122	10,495,592	11,182,825	11,411,452

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

(End of Period: Thousand Rupees)

SECURITY	1998		1999		2000		2001		2002	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
A Gold, Bullion, Gold & Silver Ornaments & Precious	--	--	--	--	--	--	--	--	--	--
B. Stock Exchange Securities	2,798	2,844	3,153	2,849	3,863	5,303	3,925	3,951	3,970	3,715
C Merchandise:	113,626	130,217	117,875	136,730	116,761	118,863	120,307	121,940	128,425	137,223
(i) Export Commodities	74,992	88,201	74,697	94,198	73,402	74,897	75,057	78,215	75,333	80,682
(ii) Imported Goods other than Industrial Machinery	--	-	-	-	-	-	-	-	-	-
(iii) Industrial Machinery	347	347	347	347	350	350	374	374	-	-
(iv) Other Merchandise	38,287	41,669	42,831	42,185	43,009	43,616	44,876	43,351	53,092	56,541
D Machinery and Other Fixed Assets	15,723	23,480	15,242	15,286	15,261	15,254	15,803	15,651	16,124	18,206
E. Real Estate:	1,279,505	1,481,579	1,317,518	1,322,464	1,350,695	1,424,229	1,411,997	1,336,597	1,453,246	1,551,748
(i) Land & Buildings	151,519	158,724	152,911	152,892	151,618	188,016	187,062	154,601	186,963	186,852
(ii) Agricultural Land	1,127,986	1,322,855	1,164,607	1,169,572	1,199,077	1,236,213	1,224,935	1,181,996	1,266,283	1,364,896
F. Financial Obligations e.g. Insurance Policies, Bank Deposits, etc.	35,669	32,248	34,544	32,287	36,597	36,843	36,488	36,190	38,911	39,148
G Others	3,509,968	3,404,617	3,484,565	3,352,823	3,246,037	3,258,043	3,318,952	3,300,835	3,595,972	3,787,131
(i) Other Secured Advances	489,759	489,364	475,148	487,293	432,403	475,893	545,697	543,909	750,966	812,644
(ii) Advances Secured by Guarantee(s)	416,663	429,823	415,816	379,894	382,005	357,019	373,789	357,299	299,956	392,007
(iii) Clean Advances and Advances against Personal Securities	2,603,546	2,485,430	2,593,601	2,485,636	2,431,629	2,425,131	2,399,466	2,399,627	2,545,050	2,582,480
TOTAL	4,957,289	5,074,985	4,972,897	4,862,439	4,769,214	4,858,535	4,907,472	4,815,164	5,236,648	5,537,171

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

(End of Period: Thousand Rupees)

SECURITY	2003		2004		2005		2006		2007	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
A. Gold, Bullion, Gold & Silver										
Ornaments & Precious Metals	--	-	-	-	-	-	-	-	-	-
B. Stock Exchange Securities	5,107	7,619	9,060	10,927	13,028	229,952	13,402	43,745	43,745	45,750
C. Merchandise:	133,764	188,142	214,975	268,030	318,948	48,667	234,317	23,387	44,156	46,326
(i) Export Commodities	78,404	131,707	152,915	211,662	216,177	41,439	166,736	9,574	30,257	31,266
(ii) Imported Goods other than Industrial Machinery	-	-	-	-	-	-	-	-	86	138
(iii) Industrial Machinery	-	-	-	-	-	-	-	-	-	-
(iv) Other Merchandise	55,360	56,435	62,060	56,368	102,771	7,228	67,581	13,813	13,813	14,922
D. Machinery and Other										
Fixed Assets	19,617	18,200	17,439	19,436	18,991	35,672	19,687	11,932	105,302	110,802
E. Real Estate:	1,657,242	1,792,865	2,241,287	2,344,985	2,513,733	2,329,721	2,549,503	2,902,500	3,248,488	3,358,507
(i) Land & Buildings	225,806	326,282	418,948	366,141	376,047	136,332	363,044	2,434,959	2,963,028	3,040,036
(ii) Agricultural Land	1,431,436	1,466,583	1,822,339	1,978,844	2,137,686	2,193,389	2,186,459	467,541	285,460	318,471
F. Financial Obligations										
e.g. Insurance Policies, Bank Deposits, etc.	52,321	59,664	57,750	57,577	61,069	14,242	48,031	53,431	103,921	109,220
G. Others	4,001,657	4,723,627	5,461,985	6,219,977	6,581,735	6,588,405	6,543,182	7,460,597	7,637,213	7,740,847
(i) Other Secured Advances	883,933	1,309,886	1,672,953	1,861,055	2,263,866	3,036,295	2,368,727	3,366,480	3,470,849	3,503,973
(ii) Advances Secured by Guarantee(s)	286,771	313,673	356,825	377,424	326,272	346,218	296,469	59,404	117,530	121,035
(iii) Clean Advances and Advances against Personal Securities	2,830,853	3,100,068	3,432,207	3,981,498	3,991,597	3,205,892	3,877,986	4,034,713	4,048,834	4,115,839
TOTAL	5,869,708	6,790,117	8,002,496	8,920,932	9,507,504	9,246,659	9,408,122	10,495,592	11,182,825	11,411,452

16.3 Classification of Co-Operative Banks' Advances 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	613	408	272	210	483	302	402	176
1,000	to	1,500	122	134	792	1,119	267	313	451	576
1,500	to	2,000	206	360	1,139	1,809	228	399	1,209	1,942
2,000	to	3,000	828	2,055	411	1,009	446	1,019	486	1,236
3,000	to	4,000	965	3,515	423	1,544	1,022	3,739	219	793
4,000	to	5,000	474	2,131	694	3,290	1,293	5,521	531	2,424
5,000	to	6,000	473	2,637	203	1,122	431	2,415	544	2,910
6,000	to	7,000	946	6,293	100	646	1,109	7,601	154	1,006
7,000	to	8,000	992	7,504	103	776	1,175	8,770	1,735	13,639
8,000	to	9,000	1,717	14,348	1,864	15,957	1,840	16,306	232	1,961
9,000	to	10,000	922	8,619	930	8,987	1,726	16,212	1,851	17,889
10,000	to	20,000	6,753	85,144	16,164	187,949	9,263	115,388	8,276	100,380
20,000	to	25,000	3,370	76,550	534	11,590	3,030	70,164	7,278	170,703
25,000	to	30,000	5,089	146,084	3,740	100,425	2,652	71,178	659	17,290
30,000	to	40,000	1,653	55,430	1,974	69,981	4,050	128,753	3,140	105,894
40,000	to	50,000	1,722	78,311	572	24,453	1,713	78,253	1,290	57,661
50,000	to	60,000	1,271	71,415	980	52,254	1,019	54,619	1,346	73,876
60,000	to	70,000	1,307	85,789	1,022	64,994	1,316	86,978	1,071	68,943
70,000	to	80,000	1,006	73,682	836	61,662	1,362	100,620	1,115	82,188
80,000	to	90,000	2,028	174,384	2,406	208,130	2,007	173,628	2,421	207,784
90,000	to	100,000	1,752	166,849	1,871	177,669	1,829	173,561	1,553	146,559
100,000	to	200,000	16,406	2,350,095	15,647	2,252,460	15,450	2,231,386	14,687	2,101,873
200,000	to	300,000	3,877	910,151	4,375	1,010,727	3,842	894,740	4,576	1,056,475
300,000	to	400,000	591	194,182	496	165,598	634	209,243	610	215,820
400,000	to	500,000	438	204,094	448	202,090	180	81,245	123	52,802
500,000	to	600,000	41	22,419	24	14,065	126	66,483	173	89,693
600,000	to	700,000	1	615	26	16,951	104	66,585	2	1,331
700,000	to	800,000	16	12,093	130	102,669	131	102,377	126	95,461
800,000	to	900,000	52	41,764	12	10,227	9	7,743	12	10,373
900,000	to	1,000,000	-	-	2	1,804	-	-	-	-
1,000,000	to	2,000,000	10	14,422	59	71,837	9	12,905	10	14,314
2,000,000	to	3,000,000	3	6,419	3	6,178	4	8,541	4	9,089
3,000,000	to	4,000,000	-	-	-	-	-	-	-	-
4,000,000	to	5,000,000	1	4,100	-	-	-	-	-	-
5,000,000	to	6,000,000	-	-	1	5,894	-	-	-	-
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	-	-	-	-	-	-	-	-
10,000,000	and over		4	135,293	4	58,899	4	175,910	4	139,378
TOTAL			55,649	4,957,289	58,281	5,074,985	58,754	4,972,897	56,290	4,862,439

16.3 Classification of Co-Operative Banks' Advances 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	432	284	258	198	280	177	193	111
1,000	to	1,500	127	155	1,250	1,376	89	114	1,243	1,380
1,500	to	2,000	71	112	299	471	93	155	228	372
2,000	to	3,000	303	825	329	834	409	1,033	401	1,019
3,000	to	4,000	1,391	4,911	288	1,019	1,456	5,139	352	1,184
4,000	to	5,000	967	4,242	425	1,887	2,455	10,375	314	1,390
5,000	to	6,000	455	2,471	2,123	12,179	444	2,469	2,273	11,757
6,000	to	7,000	1,930	12,716	199	1,292	96	617	411	2,684
7,000	to	8,000	1,282	9,283	199	1,431	446	3,265	413	3,119
8,000	to	9,000	1,496	12,463	3,226	27,757	2,006	17,163	2,367	19,859
9,000	to	10,000	2,978	28,790	1,721	16,687	680	6,202	2,251	20,654
10,000	to	20,000	8,309	118,410	6,593	95,298	7,160	97,683	8,931	137,321
20,000	to	25,000	1,047	23,493	6,726	157,388	3,142	67,804	1,866	42,486
25,000	to	30,000	2,271	60,424	1,198	33,435	1,374	35,879	411	11,521
30,000	to	40,000	1,301	45,171	2,396	84,662	4,662	168,184	1,996	70,078
40,000	to	50,000	2,594	114,308	1,364	61,377	885	39,973	1,952	88,904
50,000	to	60,000	2,411	134,087	1,956	106,582	1,435	80,696	1,577	88,760
60,000	to	70,000	1,086	69,974	729	48,202	954	61,790	817	53,201
70,000	to	80,000	1,060	79,432	1,502	112,059	1,200	90,068	654	49,110
80,000	to	90,000	2,497	212,239	2,766	235,015	2,867	247,622	1,939	165,697
90,000	to	100,000	2,230	212,874	2,038	193,788	1,302	123,324	1,631	154,460
100,000	to	200,000	12,812	1790,908	13,614	1,885,586	14,135	1,989,350	14,071	1,947,570
200,000	to	300,000	4,017	939,096	4,401	1,029,683	4,187	977,048	4,278	1,002,052
300,000	to	400,000	1,214	416,238	1,036	351,430	1,147	399,756	1,133	390,326
400,000	to	500,000	215	98,386	379	166,963	374	159,248	274	117,335
500,000	to	600,000	73	38,693	70	36,003	167	85,246	266	141,020
600,000	to	700,000	65	42,202	64	40,198	44	27,966	63	39,640
700,000	to	800,000	81	62,023	79	60,166	94	69,505	93	68,722
800,000	to	900,000	2	1,733	-	-	10	8,342	-	-
900,000	to	1,000,000	1	930	5	4,618	2	1,856	2	1,987
1,000,000	to	2,000,000	8	11,587	15	18,447	6	8,230	47	66,572
2,000,000	to	3,000,000	4	8,901	4	9,919	4	9,320	3	6,718
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	5,962	-	-	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
9,000,000	to	10,000,000	1	9,290	-	-	-	-	-	-
10,000,000	and over		7	192,553	3	48,978	2	89,875	2	86,261
TOTAL			54,740	4,769,214	57,257	4,858,535	53,610	4,907,472	52,455	4,815,164

(Contd.)

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

(End of Period: Thousand Rupees)

SIZE OF ACCOUNT (Rs.)			2002				2003	
			Jun.		Dec.		Jun.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	to	1,000	329	132	111	65	375	190
1,000	to	1,500	210	269	160	213	131	176
1,500	to	2,000	2,143	4,127	140	246	141	232
2,000	to	3,000	1,323	3,382	426	1,105	2,233	6,491
3,000	to	4,000	822	2,834	2,174	7,166	875	3,201
4,000	to	5,000	365	1,634	755	3,202	1,095	4,624
5,000	to	6,000	824	4,684	1,034	5,609	321	1,779
6,000	to	7,000	87	564	206	1,413	57	380
7,000	to	8,000	2,478	19,096	2,674	20,537	2,700	20,371
8,000	to	9,000	2,973	25,704	289	2,446	728	6,134
9,000	to	10,000	928	8,723	45	414	83	801
10,000	to	20,000	7,866	125,258	9,165	142,599	10,082	154,279
20,000	to	25,000	3,541	76,459	3,004	67,152	3,567	78,109
25,000	to	30,000	1,206	32,045	1,268	35,215	1,917	51,621
30,000	to	40,000	1,339	46,735	2,065	70,955	3,688	130,148
40,000	to	50,000	4,694	221,612	3,086	139,118	2,575	114,504
50,000	to	60,000	1,512	82,908	1,222	67,432	1,341	75,340
60,000	to	70,000	496	32,326	2,619	180,395	373	24,535
70,000	to	80,000	1,239	94,015	347	26,082	747	56,422
80,000	to	90,000	1,049	89,747	975	83,038	3,744	321,914
90,000	to	100,000	1,018	96,969	1,375	128,357	1,943	182,019
100,000	to	200,000	14,925	2,100,089	15,985	2,319,994	15,178	2,245,889
200,000	to	300,000	4,834	1,138,906	5,392	1,272,556	5,942	1,385,432
300,000	to	400,000	1,202	414,394	1,365	481,532	1,692	584,086
400,000	to	500,000	461	201,583	270	120,584	275	123,604
500,000	to	600,000	259	136,778	353	182,116	194	100,099
600,000	to	700,000	3	1,871	21	13,544	93	58,271
700,000	to	800,000	146	107,733	137	102,223	93	67,639
800,000	to	900,000	40	32,354	-	-	1	822
900,000	to	1,000,000	2	1,987	2	1,970	2	1,970
1,000,000	to	2,000,000	58	86,466	2	3,378	5	8,261
2,000,000	to	3,000,000	4	8,709	4	9,336	3	6,409
3,000,000	to	4,000,000	-	-	-	-	1	3,730
4,000,000	to	5,000,000	-	-	1	4,181	-	-
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	2	16,469	-	-	1	8,000
9,000,000	to	10,000,000	-	-	-	-	-	-
10,000,000	and over		1	15,086	2	37,998	2	37,226
TOTAL			58,380	5,236,648	56,675	5,537,171	62,199	5,869,708

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

(End of Period: Thousand Rupees)

SIZE OF ACCOUNT (Rs.)	2003		2004			
	Dec.		Jun.		Dec.	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than to 1,000	145	33	39	32	58	34
1,000 to 1,500	480	666	101	131	132	176
1,500 to 2,000	813	1,323	76	134	84	152
2,000 to 3,000	401	1,025	95	238	2,731	7,002
3,000 to 4,000	1,401	5,292	191	660	115	367
4,000 to 5,000	274	1,272	3,367	15,537	138	650
5,000 to 6,000	463	2,546	75	392	84	443
6,000 to 7,000	1,999	13,944	37	237	26	164
7,000 to 8,000	154	1,119	175	1,264	103	799
8,000 to 9,000	2,495	21,565	695	6,074	25	204
9,000 to 10,000	54	516	90	834	29	274
10,000 to 20,000	7,756	125,926	8,238	127,027	7,749	130,209
20,000 to 25,000	3,412	76,850	4,534	101,077	5,613	121,680
25,000 to 30,000	3,993	107,859	3,019	80,990	3,230	89,433
30,000 to 40,000	5,856	204,256	8,259	274,725	8,598	301,454
40,000 to 50,000	1,994	88,470	2,297	102,291	2,547	110,258
50,000 to 60,000	2,905	164,587	1,567	82,905	1,688	90,628
60,000 to 70,000	677	44,134	1,007	68,017	968	62,042
70,000 to 80,000	987	75,091	2,882	210,181	3,378	254,856
80,000 to 90,000	1,070	91,402	1,562	135,020	1,600	140,124
90,000 to 100,000	1,681	157,752	830	78,982	2,329	222,860
100,000 to 200,000	15,882	2,396,937	18,718	2,801,267	24,175	3,574,032
200,000 to 300,000	6,389	1,528,349	7,843	1,889,145	6,687	1,620,512
300,000 to 400,000	2,929	1,022,886	3,257	1,124,975	3,404	1,166,677
400,000 to 500,000	767	334,563	875	374,868	549	241,033
500,000 to 600,000	138	70,937	154	80,931	203	110,024
600,000 to 700,000	54	34,624	294	194,062	432	267,034
700,000 to 800,000	132	97,682	95	69,046	147	106,882
800,000 to 900,000	7	5,714	46	40,302	53	44,420
900,000 to 1,000,000	2	1,948	11	10,204	30	28,845
1,000,000 to 2,000,000	7	10,134	7	9,985	74	100,291
2,000,000 to 3,000,000	4	8,919	3	6,409	8	18,774
3,000,000 to 4,000,000	1	3,400	1	3,432	-	-
4,000,000 to 5,000,000	1	4,367	1	4,000	-	-
5,000,000 to 6,000,000	1	5,000	1	5,000	2	10,014
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	1	8,000	-	-	-	-
9,000,000 to 10,000,000	-	-	-	-	-	-
10,000,000 and over	2	71,029	4	95,714	3	83,933
TOTAL	65,327	6,790,117	70,447	8,002,496	76,994	8,920,932

(Contd.)

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

(End of Period: Thousand Rupees)

SIZE OF ACCOUNT (Rs.)			2005				2006	
			Jun.		Dec.		Jun.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	to	1,000	112	69	21	5	226	141
1,000	to	1,500	97	123	62	68	79	87
1,500	to	2,000	24	40	205	364	28	48
2,000	to	3,000	69	184	788	1,771	126	317
3,000	to	4,000	358	1,269	253	889	293	1,044
4,000	to	5,000	497	2,056	125	600	136	636
5,000	to	6,000	405	2,280	73	383	431	2,420
6,000	to	7,000	29	190	198	1,347	111	700
7,000	to	8,000	24	174	30	214	173	1,275
8,000	to	9,000	52	440	98	806	231	1,926
9,000	to	10,000	19	178	34	318	938	8,649
10,000	to	20,000	9,821	156,518	10,150	158,617	8,157	136,285
20,000	to	25,000	4,985	109,744	4,550	100,429	4,535	102,973
25,000	to	30,000	3,744	102,632	3,421	94,846	1,655	44,595
30,000	to	40,000	7,121	245,689	2,990	102,876	3,396	120,042
40,000	to	50,000	4,215	185,558	4,139	183,398	3,752	166,586
50,000	to	60,000	1,613	88,981	1,315	71,742	3,758	212,981
60,000	to	70,000	815	52,026	1,816	118,491	1,554	101,822
70,000	to	80,000	4,174	310,539	1,792	133,273	1,989	148,500
80,000	to	90,000	2,771	238,856	1,327	114,162	2,288	195,048
90,000	to	100,000	2,164	206,117	3,566	340,082	4,663	444,600
100,000	to	200,000	27,449	3,880,607	26,837	3,746,799	24,107	3,355,132
200,000	to	300,000	7,623	1,827,802	8,345	2,006,820	9,984	2,364,272
300,000	to	400,000	3,023	1,035,038	3,703	1,257,251	2,802	956,238
400,000	to	500,000	1,047	449,982	879	388,033	855	380,062
500,000	to	600,000	163	89,681	115	62,451	272	148,254
600,000	to	700,000	169	114,239	147	91,166	240	152,661
700,000	to	800,000	211	156,420	79	59,529	104	78,413
800,000	to	900,000	2	1,604	23	19,930	4	3,360
900,000	to	1,000,000	14	13,615	13	12,608	13	12,589
1,000,000	to	2,000,000	118	164,713	81	92,918	140	183,554
2,000,000	to	3,000,000	2	4,254	33	78,145	7	15,049
3,000,000	to	4,000,000	1	3,331	2	6,328	-	-
4,000,000	to	5,000,000	-	-	-	-	1	4,329
5,000,000	to	6,000,000	2	10,088	-	-	1	5,000
6,000,000	to	7,000,000	-	-	-	-	-	-
7,000,000	to	8,000,000	-	-	-	-	1	7,975
8,000,000	to	9,000,000	-	-	-	-	-	-
9,000,000	to	10,000,000	-	-	-	-	-	-
10,000,000	and over		2	52,467	-	-	2	50,559
TOTAL			82,935	9,507,504	77,210	9,246,659	77,052	9,408,122

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

(Concl.)

(End of Period: Thousand Rupees)

SIZE OF ACCOUNT (Rs.)			2006		2007			
			Dec.		Jun.		Dec.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	to	1,000	99	57	133	75	138	86
1,000	to	1,500	10	11	7	8	10	10
1,500	to	2,000	601	1,162	17	31	10	18
2,000	to	3,000	609	1,707	191	499	181	472
3,000	to	4,000	120	406	75	252	85	279
4,000	to	5,000	389	1,767	261	1,202	251	1,154
5,000	to	6,000	827	4,461	432	2,455	442	2,503
6,000	to	7,000	93	584	228	1,488	247	1,635
7,000	to	8,000	65	466	162	1,214	143	1,067
8,000	to	9,000	798	7,063	481	3,969	473	3,905
9,000	to	10,000	211	1,965	949	9,025	957	9,089
10,000	to	20,000	8,274	132,765	5,765	86,275	5,821	87,513
20,000	to	25,000	3,147	71,921	4,362	93,673	4,311	92,487
25,000	to	30,000	2,333	64,318	3,091	83,775	3,048	82,633
30,000	to	40,000	4,597	164,846	6,761	225,378	6,804	226,520
40,000	to	50,000	4,168	183,191	4,689	206,668	4,726	208,718
50,000	to	60,000	2,583	140,445	3,355	184,848	3,318	182,798
60,000	to	70,000	2,719	177,143	4,754	318,691	4,780	320,554
70,000	to	80,000	2,910	220,511	2,716	204,290	2,720	204,545
80,000	to	90,000	5,153	441,743	7,020	605,962	7,034	607,318
90,000	to	100,000	5,932	564,842	5,058	479,215	5,044	477,859
100,000	to	200,000	24,542	3,512,693	23,634	3,521,687	23,877	3,564,548
200,000	to	300,000	9,606	2,315,817	8,395	2,018,273	8,827	2,114,062
300,000	to	400,000	3,206	1,120,844	4,130	1,443,936	4,343	1,525,692
400,000	to	500,000	1,232	542,738	1,680	737,179	1,682	737,931
500,000	to	600,000	131	70,356	460	247,121	467	250,844
600,000	to	700,000	266	167,752	248	167,206	249	167,748
700,000	to	800,000	122	93,908	116	89,465	117	89,996
800,000	to	900,000	52	44,999	17	14,395	19	16,320
900,000	to	1,000,000	11	10,061	104	102,281	103	100,859
1,000,000	to	2,000,000	123	191,323	109	126,942	109	126,942
2,000,000	to	3,000,000	6	12,987	1	2,089	1	2,089
3,000,000	to	4,000,000	1	3,129	1	3,644	1	3,644
4,000,000	to	5,000,000	-	-	-	-	-	-
5,000,000	to	6,000,000	1	5,000	1	5,000	2	12,500
6,000,000	to	7,000,000	-	-	-	-	-	-
7,000,000	to	8,000,000	3	22,036	4	29,536	2	14,061
8,000,000	to	9,000,000	1	8,720	-	-	-	-
9,000,000	to	10,000,000	-	-	-	-	-	-
10,000,000	and over		3	191,855	2	165,078	3	173,053
TOTAL			84,944	10,495,592	89,409	11,182,825	90,345	11,411,452

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
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	-	-	-	-
2007 Jun. No. of Accounts	84,691	182	3,762	-	597	3	-	-	20
Amount	10,412,56	68,667	509,940	-	163,207	1,273	-	-	576
Dec. No. of Accounts	85,627	164	3,780	7	582	4			12
Amount	10,641,18	62,577	516,030	131	158,091	1,303			415

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	
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	--	73,097	--	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
2007 Jun. No. of Accounts	-	154	-	-	-	-	-	-	89,409
Amount	-	26,600	-	-	-	-	-	-	11,182,825
Dec. No. of Accounts	-	169	-	-	-	-	-	-	90,345
Amount	-	31,716	-	-	-	-	-	-	11,411,452

16.5 Classification of Co-Operative Banks' Advances by Rates 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	2,533	1,533	1,384	155	14,847	62,572	4,799	4,275	--	--
01.00*	--	--	--	--	--	--	--	878	--	--
02.00*	--	--	--	120	33	50	10	111	232	300
03.00	11	4,094	-	2,388	2,207	3,400	6,229	9,539	225	29
03.25	--	--	--	--	--	--	--	--	--	--
03.50	--	--	--	--	--	--	--	--	--	--
03.75	--	--	--	--	--	--	--	--	--	--
04.00	94	155	41	94	94	94	-	94	--	192
04.25	--	-	132	-	-	-	-	-	--	--
04.50	--	355	16,776	355	355	355	355	355	--	--
04.75	--	-	-	-	-	-	-	-	--	--
05.00	234	15,959	5,888	1,420	13,016	14,423	15,149	17,217	25,270	23,278
05.25	--	-	-	-	-	-	-	-	--	--
05.50	64	1,154	1,869	1,110	2,936	198	18,222	260	1,147	1,603
05.75	--	-	-	-	-	-	-	-	--	--
06.00	185	13,080	28,666	970	12,857	16,362	21,819	10,799	254	2,046
06.25	--	-	8,847	-	-	-	-	-	--	--
06.50	234	234	21,245	2,796	2,142	382	16,446	81	13	81
06.75	--	-	-	-	-	-	-	-	--	--
07.00	20,035	18,220	26,256	19,474	16,579	11,440	15,281	20,472	24,598	27,150
07.25	2,016	-	-	-	7,729	-	-	-	-	-
07.50	13,821	17,489	56,832	13,894	23,373	26,105	28,762	15,508	35,277	40,733
07.75	5	-	-	-	8,948	-	-	-	-	-
08.00	72,961	11,026	35,647	19,312	4,983	927	19,438	2,840	41,171	38,805
08.25	--	-	-	-	-	-	-	-	-	-
08.50	--	-	24,102	10,168	5,095	-	13,473	714	29,457	30,423
08.75	--	-	-	-	-	-	-	-	-	-
09.00	43,208	28,318	48,713	40,459	82,397	51,955	88,725	82,342	144,866	144,673
09.25	--	-	-	-	-	-	-	-	-	-
09.50	19,343	15,962	20,792	10,987	28,984	13,045	53,651	35,751	102,668	105,546
09.75	--	-	-	-	-	-	-	-	-	-
10.00	247,319	49,440	71,891	86,163	211,065	113,934	88,043	207,839	153,340	73,640
10.25	--	-	-	-	254	-	-	-	-	-
10.50	44,922	52,596	86,746	185,181	45,742	29151	118,628	47,360	104,080	150,677
10.75	--	-	-	-	-	-	-	-	-	-
11.00	173,164	148,963	285,027	119,018	210,689	135,762	84,678	133,717	186,498	165,242
11.25	44,136	-	11,189	-	2,309	-	-	-	-	-
11.50	42,774	43,477	46,072	30,283	56,033	28,783	86,382	78,696	217,801	299,653
11.75	3	-	-	-	-	25,603	-	-	-	-
12.00	130,392	37,597	145,705	42,338	130,823	114,031	163,056	144,368	247,455	329,913
12.25	1,194	-	-	-	3,128	-	-	-	-	-
12.50	2,063	-	-	1,990	27,252	82,705	98,155	19,571	132,284	189,486
12.75	7,736	-	34,422	-	-	-	-	-	-	14,934
13.00	125,941	633,439	422,388	51,510	166,412	359,475	63,178	31,295	32,323	81,947
13.25	27,015	27,015	-	26,664	4,805	26,422	71,217	26,422	71,277	25,719
13.50	657	275	268	568,359	43,563	73,424	109,721	72,372	90,262	150,749
13.75	--	-	-	-	-	-	-	-	32,128	32,005
14.00 & over	3,935,229	3,954,604	3,571,999	3,627,231	3,506,934	3,667,937	3,722,055	3,852,288	3,564,022	3,608,347
TOTAL	4,957,289	5,074,985	4,972,897	4,862,439	4,769,214	4,858,535	4,907,472	4,815,164	5,236,648	5,537,171

*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

(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	--	39,999	42,546	15,784	17,393	1,159,850	1,112,777	1,500,738	1,317,693	1,316,763
01.00*	--	6,480	5,101	8,326	1,212	--	52,837	164	153	205
02.00*	3,030	2,676	3,405	4,139	4,515	180	2,582	2,100	913	2,002
03.00	18,481	6,399	7,887	4,797	198	1,263	1,510	921	1502	1564
03.25	19,228	--	--	--	--	--	--	--	0	0
03.50	129	--	--	--	--	--	--	--	0	0
03.75	12	--	--	--	--	--	--	--	0	0
04.00	14,618	23582	245	354	--	1,828	1,543	--	0	0
04.25	--	--	--	--	--	--	--	--	345	391
04.50	--	355	355	66	551	355	--	--	0	0
04.75	--	--	--	--	--	--	345	345	0	0
05.00	199,285	186,248	145,750	147,592	149,834	4,163	2,511	1,837	22,144	21,933
05.25	74	--	--	--	--	--	--	--	0	0
05.50	256	3,312	1,283	109	1,155	1,227	5,480	1,191	1,191	1,154
05.75	5,143	--	--	--	--	--	--	--	0	0
06.00	1,366	6,781	8,656	72	1,128	1,464	1,155	1,093	1,093	985
06.25	--	--	--	--	--	--	--	--	0	0
06.50	30,043	81	81	81	81	--	81	181	81	118
06.75	--	--	--	--	--	--	--	--	0	0
07.00	26,343	20,542	46,089	4,656	4,917	6,847	11,297	4,278	1,441	1,148
07.25	1,128	--	--	--	--	--	--	--	0	0
07.50	27,216	42,265	61,219	80,891	64,745	44,954	45,249	48,848	51,573	51,866
07.75	--	--	--	--	--	--	--	--	0	0
08.00	17,752	367	375	56,824	41,039	71,469	69,123	77,179	73,226	73,187
08.25	--	--	--	--	--	--	--	--	0	0
08.50	--	--	--	--	--	--	--	--	0	0
08.75	--	--	--	--	--	--	--	--	0	0
09.00	1,712,498	3,570,365	3,994,854	3,342,194	3,507,763	2,102,753	583,926	469,776	325,423	325,462
09.25	--	--	--	--	--	--	71,675	--	0	0
09.50	27,760	13,994	19,236	17,201	11,305	17,437	--	17,968	18,099	17,645
09.75	--	--	--	--	--	--	72,015	--	0	0
10.00	204,786	100,889	120,027	1,128,596	1,023,820	175,001	233,288	240,025	257,303	258,766
10.25	--	--	--	--	--	--	842	--	0	0
10.50	30,254	16,835	20,873	19,843	13,859	17,070	19,591	16,302	17,935	17,935
10.75	--	--	--	--	--	--	--	--	0	0
11.00	35,455	34,353	31,575	40,745	40,234	15,312	6,887	21,932	33,481	133,706
11.25	--	--	--	--	--	--	--	--	0	0
11.50	58,594	67,828	58,078	27,135	21,093	1,819	11,899	11,556	11,652	11,556
11.75	5,215	--	--	--	--	--	--	--	0	0
12.00	126,965	811,798	1,961,536	2,684,833	3,139,801	2,791,324	4,685,901	5,962,753	6,687,348	6,800,745
12.25	--	--	--	--	--	--	34,002	--	0	0
12.50	53,865	10,809	10,805	--	--	--	--	--	4132	5032
12.75	824	--	--	--	--	26,911	--	--	0	0
13.00	52,621	42,193	128,861	7,838	58,549	9,094	4,134	6,379	437,174	448,265
13.25	65,812	--	--	--	--	--	--	--	0	0
13.50	--	--	--	--	--	--	--	--	490	586
13.75	7,731	--	--	--	--	--	--	--	0	0
14.00 & over	3,123,224	1,781,966	1,333,659	1,328,856	1,404,312	2,796,338	2,377,472	2,110,026	1,918,433	1,920,438
TOTAL	5,869,708	6,790,117	8,002,496	8,920,932	9,507,504	9,246,659	9,408,122	10,495,592	11,182,825	11,411,452

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
1998	Jun.	0.00	14.14	13.77	12.36	12.55	11.70	13.61	13.33
	Dec.	0.00	14.00	12.63	12.81	13.30	12.02	13.77	13.59
1999	Jun.	0.00	13.49	13.37	13.17	12.50	12.13	13.39	13.14
	Dec.	0.00	13.70	13.36	13.01	12.63	12.82	13.84	13.49
2000	Jun.	0.00	14.00	13.26	13.30	12.69	12.39	13.44	13.22
	Dec.	0.00	13.76	13.86	13.48	12.81	12.30	13.49	13.29
2001	Jun.	0.00	14.00	13.95	13.50	12.39	12.26	13.70	13.32
	Dec.	0.00	14.00	13.69	13.29	12.80	12.54	13.60	13.37
2002	Jun.	0.00	13.97	13.92	13.08	12.96	11.84	13.36	13.25
	Dec.	0.00	13.58	13.15	13.07	12.91	11.82	13.30	13.18
2003	Jun.	0.00	14.45	12.30	7.85	11.80	13.38	11.87	11.87
	Dec.	0.00	14.00	13.09	7.95	10.66	11.32	10.44	10.58
2004	Jun.	0.00	12.00	12.55	6.78	10.66	10.89	10.45	10.57
	Dec.	0.00	12.23	12.07	7.74	10.96	11.06	10.54	10.70
2005	Jun.	0.00	12.21	11.81	6.75	11.00	11.37	10.68	10.80
	Dec.	0.00	12.29	13.12	11.64	11.73	10.43	9.94	10.48
2006	Jun.	0.00	12.00	10.26	12.00	12.09	11.65	10.33	10.82
	Dec.	0.00	14.00	8.05	10.00	11.77	10.25	10.02	10.52
2007	Jun.	0.00	14.00	8.78	11.90	11.90	11.81	10.36	10.84
	Dec.	0.00	14.04	8.88	11.95	11.90	11.87	10.37	10.86