

15.1 Classification of Cooperative 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 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

15.1 Classification of Cooperative Banks' Advances by Economic Group

(End of Period: Thousand Rupees)

ECONOMIC GROUP	2008		2009		2010		2011		2012	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
A. Agriculture, Forestry, Hunting and Fishing	8,133,213	6,915,895	6,335,899	5,662,589	5,912,178	9,483,733	9,674,053	10,626,341	11,291,998	10,939,426
B. Mining and Quarrying	-	402	-	-	-	8,992	995	-	-	-
C. Manufacturing	83,909	7,509	6,270	9	9	2,442	11,306	9,373	8,968	11,500
D. Construction	-	-	-	-	-	-	-	-	-	-
E. Electricity, Gas, Water and Sanitary Services:	-	-	-	-	-	-	-	-	-	-
(i) Electricity, Gas and Steam	-	-	-	-	-	-	-	-	-	-
(ii) Water and Sanitary	-	-	-	-	-	-	-	-	-	-
F. Commerce	503,677	85,859	68,614	94,167	12,647	9,578	9,578	10,128	9,578	8,496
G. Transport, Storage and Communication	231,786	57,344	57,344	57,344	56,432	56,432	56,432	56,432	56,432	55,166
H. Services	-	2,396,403	3,453,738	3,794,969	3,510,233	-	-	-	-	-
I. Employees and activities not adequately described:	1,940,280	922,230	547,580	571,972	393,029	398,479	397,777	384,205	363,621	348,860
(i) Directors and their Associates	6,029	431,466	296,118	309,208	307,900	111,087	25,816	26,483	23,302	19,715
(ii) Employees and activities adequately described	1,934,251	490,764	251,462	262,764	85,129	287,392	371,961	357,722	340,319	329,145
J. Others	-	838,847	241,744	93,080	292,235	193,881	250,955	268,892	476,648	421,862
TOTAL	10,892,865	11,224,489	10,711,189	10,274,130	10,176,763	10,153,537	10,401,096	11,355,371	12,207,245	11,785,310

15.2 Classification of Cooperative 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	-	-	-	-	-	-	-	-	-	-
B. Stock Exchange Securities	5,107	7,619	9,060	10,927	13,028	13,323	13,402	43,745	43,745	45,750
C Merchandise:	133,764	188,142	214,975	268,030	318,948	261,678	234,317	23,387	44,156	46,326
(i) Export Commodities	78,404	131,707	152,915	211,662	216,177	189,134	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	72,544	67,581	13,813	13,813	14,922
D Machinery and Other Fixed Assets	19,617	18,200	17,439	19,436	18,991	17,644	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	2,351,367	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	157,978	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	49,499	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	6,747,880	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	3,105,327	2,368,727	3,366,480	3,470,849	3,503,973
(ii) Advances Secured by Guarantee(s)	286,871	313,673	356,825	377,424	326,272	346,736	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	3,295,817	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	9,441,391	9,408,122	10,495,592	11,182,825	11,411,452

15.2 Classification of Cooperative Banks' Advances by Securities Pledged

(End of Period: Thousand Rupees)

SECURITY	2008		2009		2010		2011		2012	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
A. Gold, Bullion, Gold & Silver										
Ornaments & Precious Metals	-	261,491	261,491	261,491	65,847	56,270	56,270	90,909	56,270	55,472
B. Stock Exchange Securities	2,005	-	-	-	-	-	-	-	-	-
C. Merchandise:	22,939	-	-	-	-	-	-	-	-	-
(i) Export Commodities	21,692	-	-	-	-	-	-	-	-	-
(ii) Imported Goods other than Industrial Machinery	138	-	-	-	-	-	-	-	-	-
(iii) Industrial Machinery	-	-	-	-	-	-	-	-	-	-
(iv) Other Merchandise	1,109	-	-	-	-	-	-	-	-	-
D. Machinery and Other										
Fixed Assets	110,802	2,349	2,319	2,711	1,932	1,932	1,932	1,932	1,932	2,730
E. Real Estate:	3,315,048	2,772,711	2,685,729	2,601,615	395,014	268,131	268,131	268,131	268,131	259,131
(i) Land & Buildings	3,011,204	216,213	142,490	168,945	126,943	-	-	-	-	-
(ii) Agricultural Land	303,844	2,556,498	2,543,239	2,432,670	268,071	268,131	268,131	268,131	268,131	259,131
F. Financial Obligations										
e.g. Insurance Policies, Bank Deposits, etc.	108,325	299,861	104,518	115,692	66,182	-	-	-	-	-
G. Others	7,333,746	7,888,077	7,657,132	7,292,621	9,647,788	9,827,204	10,074,763	10,994,399	11,880,912	11,467,977
(i) Other Secured Advances	3,392,763	3,342,609	3,379,050	3,474,225	4,532,609	4,197,657	4,255,545	5,083,092	5,750,226	5,381,621
(ii) Advances Secured by Guarantee(s)	109,810	526,185	259,719	305,060	236,098	1,482,515	409,096	62,013	62,232	81,528
(iii) Clean Advances and Advances against Personal Securities	3,831,173	4,019,283	4,018,363	3,513,336	4,879,081	4,147,032	5,410,122	5,849,294	6,068,454	6,004,828
TOTAL	10,892,865	11,224,489	10,711,189	10,274,130	10,176,763	10,153,537	10,401,096	11,355,371	12,207,245	11,785,310

15.3 Classification of Cooperative Banks' Advances by Size of Account

(End of Period: Thousand Rupees)

SIZE OF ACCOUNT (Rs.)			2003				2004			
			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	375	190	145	33	39	32	58	34
1,000	to	1,500	131	176	480	666	101	131	132	176
1,500	to	2,000	141	232	813	1,323	76	134	84	152
2,000	to	3,000	2,233	6,491	401	1,025	95	238	2,731	7,002
3,000	to	4,000	875	3,201	1,401	5,292	191	660	115	367
4,000	to	5,000	1,095	4,624	274	1,272	3,367	15,537	138	650
5,000	to	6,000	321	1,779	463	2,546	75	392	84	443
6,000	to	7,000	57	380	1,999	13,944	37	237	26	164
7,000	to	8,000	2,700	20,371	154	1,119	175	1,264	103	799
8,000	to	9,000	728	6,134	2,495	21,565	695	6,074	25	204
9,000	to	10,000	83	801	54	516	90	834	29	274
10,000	to	20,000	10,082	154,279	7,756	125,926	8,238	127,027	7,749	130,209
20,000	to	25,000	3,567	78,109	3,412	76,850	4,534	101,077	5,613	121,680
25,000	to	30,000	1,917	51,621	3,993	107,859	3,019	80,990	3,230	89,433
30,000	to	40,000	3,688	130,148	5,856	204,256	8,259	274,725	8,598	301,454
40,000	to	50,000	2,575	114,504	1,994	88,470	2,297	102,291	2,547	110,258
50,000	to	60,000	1,341	75,340	2,905	164,587	1,567	82,905	1,688	90,628
60,000	to	70,000	373	24,535	677	44,134	1,007	68,017	968	62,042
70,000	to	80,000	747	56,422	987	75,091	2,882	210,181	3,378	254,856
80,000	to	90,000	3,744	321,914	1,070	91,402	1,562	135,020	1,600	140,124
90,000	to	100,000	1,943	182,019	1,681	157,752	830	78,982	2,329	222,860
100,000	to	200,000	15,178	2,245,889	15,882	2,396,937	18,718	2,801,267	24,175	3,574,032
200,000	to	300,000	5,942	1,385,432	6,389	1,528,349	7,843	1,889,145	6,687	1,620,512
300,000	to	400,000	1,692	584,086	2,929	1,022,886	3,257	1,124,975	3,404	1,166,677
400,000	to	500,000	275	123,604	767	334,563	875	374,868	549	241,033
500,000	to	600,000	194	100,099	138	70,937	154	80,931	203	110,024
600,000	to	700,000	93	58,271	54	34,624	294	194,062	432	267,034
700,000	to	800,000	93	67,639	132	97,682	95	69,046	147	106,882
800,000	to	900,000	1	822	7	5,714	46	40,302	53	44,420
900,000	to	1,000,000	2	1,970	2	1,948	11	10,204	30	28,845
1,000,000	to	2,000,000	5	8,261	7	10,134	7	9,985	74	100,291
2,000,000	to	3,000,000	3	6,409	4	8,919	3	6,409	8	18,774
3,000,000	to	4,000,000	1	3,730	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	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	1	8,000	-	-	-	-
9,000,000	to	10,000,000	-	-	-	-	-	-	-	-
10,000,000	and over		2	37,226	2	71,029	4	95,714	3	83,933
TOTAL			62,199	5,869,708	65,327	6,790,117	70,447	8,002,496	76,994	8,920,932

15.3 Classification of Cooperative Banks' Advances by Size of Account

(End of Period: Thousand Rupees)

SIZE OF ACCOUNT (Rs.)	2005				2006			
	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	112	69	120	62	226	141	99	57
1,000 to 1,500	97	123	62	68	79	87	10	11
1,500 to 2,000	24	40	205	364	28	48	601	1,162
2,000 to 3,000	69	184	844	1,921	126	317	609	1,707
3,000 to 4,000	358	1,269	284	985	293	1,044	120	406
4,000 to 5,000	497	2,056	149	701	136	636	389	1,767
5,000 to 6,000	405	2,280	392	2,213	431	2,420	827	4,461
6,000 to 7,000	29	190	198	1,347	111	700	93	584
7,000 to 8,000	24	174	30	214	173	1,275	65	466
8,000 to 9,000	52	440	98	806	231	1,926	798	7,063
9,000 to 10,000	19	178	34	318	938	8,649	211	1,965
10,000 to 20,000	9,821	156,518	10,150	158,617	8,157	136,285	8,274	132,765
20,000 to 25,000	4,985	109,744	4,733	104,491	4,535	102,973	3,147	71,921
25,000 to 30,000	3,744	102,632	3,421	94,846	1,655	44,595	2,333	64,318
30,000 to 40,000	7,121	245,689	3,160	109,409	3,396	120,042	4,597	164,846
40,000 to 50,000	4,215	185,558	5,274	233,971	3,752	166,586	4,168	183,191
50,000 to 60,000	1,613	88,981	1,685	90,812	3,758	212,981	2,583	140,445
60,000 to 70,000	815	52,026	1,816	118,491	1,554	101,822	2,719	177,143
70,000 to 80,000	4,174	310,539	2,042	151,301	1,989	148,500	2,910	220,511
80,000 to 90,000	2,771	238,856	1,878	162,838	2,288	195,048	5,153	441,743
90,000 to 100,000	2,164	206,117	3,268	311,687	4,663	444,600	5,932	564,842
100,000 to 200,000	27,449	3,880,607	27,460	3,818,731	24,107	3,355,132	24,542	3,512,693
200,000 to 300,000	7,623	1,827,802	8,352	2,008,439	9,984	2,364,272	9,606	2,315,817
300,000 to 400,000	3,023	1,035,038	3,703	1,257,251	2,802	956,238	3,206	1,120,844
400,000 to 500,000	1,047	449,982	880	388,433	855	380,062	1,232	542,738
500,000 to 600,000	163	89,681	115	62,451	272	148,254	131	70,356
600,000 to 700,000	169	114,239	147	91,166	240	152,661	266	167,752
700,000 to 800,000	211	156,420	79	59,529	104	78,413	122	93,908
800,000 to 900,000	2	1,604	23	19,930	4	3,360	52	44,999
900,000 to 1,000,000	14	13,615	13	12,608	13	12,589	11	10,061
1,000,00 to 2,000,000	118	164,713	81	92,918	140	183,554	123	191,323
2,000,00 to 3,000,000	2	4,254	33	78,145	7	15,049	6	12,987
3,000,00 to 4,000,000	1	3,331	2	6,328	-	-	1	3,129
4,000,00 to 5,000,000	-	-	-	-	1	4,329	-	-
5,000,00 to 6,000,000	2	10,088	-	-	1	5,000	1	5,000
6,000,00 to 7,000,000	-	-	-	-	-	-	-	-
7,000,00 to 8,000,000	-	-	-	-	1	7,975	3	22,036
8,000,00 to 9,000,000	-	-	-	-	-	-	1	8,720
9,000,00 to 10,000,00	-	-	-	-	-	-	-	-
10,000,0 and over	2	52,467	-	-	2	50,559	3	191,855
TOTAL	82,935	9,507,504	80,731	9,441,391	77,052	9,408,122	84,944	10,495,592

15.3 Classification of Cooperative Banks' Advances by Size of Account

(End of Period: Thousand Rupees)

SIZE OF ACCOUNT (Rs.)			2007				2008	
			Jun.		Dec.		Jun.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	to	1,000	133	75	138	86	122	52
1,000	to	1,500	7	8	10	10	8	8
1,500	to	2,000	17	31	10	18	15	33
2,000	to	3,000	191	499	181	472	189	252
3,000	to	4,000	75	252	85	279	142	115
4,000	to	5,000	261	1,202	251	1,154	301	889
5,000	to	6,000	432	2,455	442	2,503	500	2,455
6,000	to	7,000	228	1,488	247	1,635	229	1,115
7,000	to	8,000	162	1,214	143	1,067	325	1,145
8,000	to	9,000	481	3,969	473	3,905	500	3,782
9,000	to	10,000	949	9,025	957	9,089	989	9,998
10,000	to	20,000	5,765	86,275	5,821	87,513	5,589	85,695
20,000	to	25,000	4,362	93,673	4,311	92,487	4,325	89,589
25,000	to	30,000	3,091	83,775	3,048	82,633	3,002	62,598
30,000	to	40,000	6,761	225,378	6,804	226,520	6,258	222,689
40,000	to	50,000	4,689	206,668	4,726	208,718	4,485	215,893
50,000	to	60,000	3,355	184,848	3,318	182,798	3,562	178,958
60,000	to	70,000	4,754	318,691	4,780	320,554	4,581	302,598
70,000	to	80,000	2,716	204,290	2,720	204,545	2,568	200,158
80,000	to	90,000	7,020	605,962	7,034	607,318	7,002	602,568
90,000	to	100,000	5,058	479,215	5,044	477,859	5,089	456,988
100,000	to	200,000	23,634	3,521,687	23,877	3,564,548	22,568	3,074,653
200,000	to	300,000	8,395	2,018,273	8,827	2,114,062	8,958	2,761,289
300,000	to	400,000	4,130	1,443,936	4,343	1,525,692	5,002	1,018,459
400,000	to	500,000	1,680	737,179	1,682	737,931	1,879	729,895
500,000	to	600,000	460	247,121	467	250,844	502	248,536
600,000	to	700,000	248	167,206	249	167,748	225	165,982
700,000	to	800,000	116	89,465	117	89,996	113	89,598
800,000	to	900,000	17	14,395	19	16,320	17	16,598
900,000	to	1,000,000	104	102,281	103	100,859	109	156,892
1,000,000	to	2,000,000	109	126,942	109	126,942	119	128,952
2,000,000	to	3,000,000	1	2,089	1	2,089	1	2,055
3,000,000	to	4,000,000	1	3,644	1	3,644	1	3,265
4,000,000	to	5,000,000	-	-	-	-	0	0
5,000,000	to	6,000,000	1	5,000	2	12,500	1	5,256
6,000,000	to	7,000,000	-	-	-	-	0	0
7,000,000	to	8,000,000	4	29,536	2	14,061	5	35,265
8,000,000	to	9,000,000	-	-	-	-	0	0
9,000,000	to	10,000,000	-	-	-	-	0	0
10,000,000	and over		2	165,078	3	173,053	3	18,592
TOTAL			89,409	11,182,825	90,345	11,411,452	89,284	10,892,865

15.3 Classification of Cooperative Banks' Advances by Size of Account

(End of Period: Thousand Rupees)

SIZE OF ACCOUNT (Rs.)			2008		2009			
			Dec.		Jun.		Dec.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	to	1,000	26,171	2,123,012	26,123	2,123,001	26,123	2,123,001
1,000	to	1,500	239	274,497	229	274,484	229	274,484
1,500	to	2,000	132	27,712	19	27,531	19	27,531
2,000	to	3,000	173	16,526	256	16,661	61	16,239
3,000	to	4,000	280	13,496	19	12,628	117	12,978
4,000	to	5,000	312	1,340	24	100	391	1,616
5,000	to	6,000	46	249	34	184	206	1,118
6,000	to	7,000	6	36	51	335	60	378
7,000	to	8,000	3	21	91	665	7	49
8,000	to	9,000	20	165	443	3,601	290	2,406
9,000	to	10,000	23	216	69	655	16	157
10,000	to	20,000	1,283	20,759	1,818	30,448	2,922	45,394
20,000	to	25,000	1,416	31,706	1,734	39,379	998	22,541
25,000	to	30,000	511	13,696	225	6,274	971	26,482
30,000	to	40,000	1,312	84,336	849	68,105	1,434	87,620
40,000	to	50,000	2,773	165,738	1,513	109,579	2,892	173,349
50,000	to	60,000	1,620	88,435	1,896	104,634	5,271	284,555
60,000	to	70,000	2,069	135,701	2,672	173,243	3,032	196,793
70,000	to	80,000	2,172	162,654	3,351	252,862	5,096	381,450
80,000	to	90,000	6,944	600,070	4,845	414,464	4,399	374,453
90,000	to	100,000	2,749	259,264	4,532	431,257	4,242	395,885
100,000	to	200,000	23,007	3,412,480	20,209	3,064,353	22,323	3,324,929
200,000	to	300,000	6,851	1,671,821	6,587	1,598,700	5,412	1,321,767
300,000	to	400,000	3,511	1,215,811	3,261	1,122,918	1,975	687,481
400,000	to	500,000	1,040	460,338	709	312,485	522	226,801
500,000	to	600,000	74	39,208	167	91,809	117	62,012
600,000	to	700,000	104	68,639	96	62,689	69	45,621
700,000	to	800,000	33	23,370	28	20,327	-	-
800,000	to	900,000	22	18,227	6	5,382	8	6,949
900,000	to	1,000,000	3	2,825	3	2,866	1	995
1,000,000	to	2,000,000	85	136,003	66	120,207	74	135,890
2,000,000	to	3,000,000	-	-	-	-	1	2,837
3,000,000	to	4,000,000	1	3,942	-	-	-	-
4,000,000	to	5,000,000	-	-	5	23,725	-	-
5,000,000	to	6,000,000	2	10,408	1	5,000	2	10,369
6,000,000	to	7,000,000	-	-	-	-	-	-
7,000,000	to	8,000,000	1	7,500	2	15,469	-	-
8,000,000	to	9,000,000	-	-	-	-	-	-
9,000,000	to	10,000,000	1	9,118	-	-	-	-
10,000,000	and over		1	125,170	2	175,169	-	-
TOTAL			84,990	11,224,489	81,935	10,711,189	89,280	10,274,130

15.3 Classification of Cooperative Banks' Advances by Size of Account

(End of Period: Thousand Rupees)

SIZE OF ACCOUNT (Rs.)			2010				2011	
			Jun.		Dec.		Jun.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	to	1,000	30,981	2,791,192	31,066	2,791,207	8,564	390,231
1,000	to	1,500	68	93	2	2	2,533	160,288
1,500	to	2,000	22	37	18	30	1,925	173,314
2,000	to	3,000	16	41	287	809	3,145	304,662
3,000	to	4,000	3	9	848	2,903	3,844	358,836
4,000	to	5,000	34	139	1,638	6,928	2,242	293,346
5,000	to	6,000	92	521	108	564	2,821	338,047
6,000	to	7,000	108	686	130	857	3,166	337,726
7,000	to	8,000	94	708	69	494	2,906	274,506
8,000	to	9,000	408	3,311	44	373	2,429	304,659
9,000	to	10,000	222	2,072	21	200	1,583	199,123
10,000	to	20,000	1,856	30,365	2,643	40,413	15,006	2,081,662
20,000	to	25,000	270	5,849	725	16,826	5,978	655,803
25,000	to	30,000	229	6,264	426	11,731	8,637	780,063
30,000	to	40,000	851	29,778	1,249	44,455	7,432	1,027,538
40,000	to	50,000	976	44,237	1,134	51,175	10,096	645,084
50,000	to	60,000	1,954	109,521	1,234	68,902	160	111,514
60,000	to	70,000	2,608	172,911	2,577	168,909	225	195,701
70,000	to	80,000	3,128	235,144	3,100	233,810	709	229,587
80,000	to	90,000	6,167	527,912	3,303	281,185	725	178,934
90,000	to	100,000	3,420	324,206	2,983	283,627	-	-
100,000	to	200,000	20,273	3,038,556	23,759	3,424,409	2,629	1,006,829
200,000	to	300,000	6,559	1,545,861	6,747	1,593,639	-	-
300,000	to	400,000	2,218	745,074	1,537	514,390	1,323	353,643
400,000	to	500,000	414	176,008	285	124,620	-	-
500,000	to	600,000	145	77,685	95	52,153	-	-
600,000	to	700,000	67	41,837	132	81,954	-	-
700,000	to	800,000	35	26,284	84	60,131	-	-
800,000	to	900,000	-	-	182	156,816	-	-
900,000	to	1,000,000	69	65,612	31	29,812	-	-
1,000,000	to	2,000,000	23	31,256	62	88,549	-	-
2,000,000	to	3,000,000	60	138,594	4	10,627	-	-
3,000,000	to	4,000,000	-	-	-	-	-	-
4,000,000	to	5,000,000	-	-	-	-	-	-
5,000,000	to	6,000,000	1	5,000	-	-	-	-
6,000,000	to	7,000,000	-	-	-	-	-	-
7,000,000	to	8,000,000	-	-	-	-	-	-
8,000,000	to	9,000,000	-	-	-	-	-	-
9,000,000	to	10,000,000	-	-	-	-	-	-
10,000,000	to	and over	-	-	1	11,037	-	-
TOTAL			83,371	10,176,763	86,524	10,153,537	88,078	10,401,096

15.3 Classification of Cooperative Banks' Advances by Size of Account

(End of Period: Thousand Rupees)

SIZE OF ACCOUNT (Rs.)	2011				2012			
	Dec.				Jun.		Dec.	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount		
Less than to 1,000	8,248	374,109	7,896	368,238	7,691	357,985		
1,000 to 1,500	2,534	155,057	2,319	154,481	2,308	153,438		
1,500 to 2,000	1,481	135,876	1,531	143,622	1,471	138,346		
2,000 to 3,000	2,324	287,747	2,246	280,962	2,322	278,366		
3,000 to 4,000	3,370	325,844	3,445	334,845	3,081	318,746		
4,000 to 5,000	2,365	308,947	2,239	291,917	2,524	285,871		
5,000 to 6,000	2,677	298,632	2,873	332,226	2,406	304,437		
6,000 to 7,000	3,113	392,111	3,034	386,150	2,682	354,394		
7,000 to 8,000	2,945	254,910	3,029	269,786	3,279	291,383		
8,000 to 9,000	2,573	396,536	2,383	371,497	2,528	389,027		
9,000 to 10,000	1,589	191,084	1,705	210,546	1,799	218,201		
10,000 to 20,000	15,127	2,105,486	14,533	2,030,329	16,533	2,007,023		
20,000 to 25,000	7,646	1,109,493	7,813	1,107,480	8,904	1,134,569		
25,000 to 30,000	7,301	764,104	7,201	764,104	6,630	796,178		
30,000 to 40,000	9,943	1,308,210	10,938	1,449,032	14,929	1,544,342		
40,000 to 50,000	9,818	612,798	9,987	690,278	6,426	562,408		
50,000 to 60,000	1,106	222,826	1,425	324,425	1,425	324,425		
60,000 to 70,000	828	252,028	828	252,028	516	186,400		
70,000 to 80,000	774	216,879	1,111	371,771	1,110	295,174		
80,000 to 90,000	725	178,934	1,235	263,064	1,235	253,984		
90,000 to 100,000	50	93,483	50	93,483	333	192,186		
100,000 to 200,000	2,714	1,016,634	3,018	1,076,172	1,449	830,466		
200,000 to 300,000	-	-	318	287,166	318	227,318		
300,000 to 400,000	1,323	353,643	1,323	353,643	1,323	340,643		
400,000 to 500,000	-	-	-	-	-	-		
500,000 to 600,000	-	-	-	-	-	-		
600,000 to 700,000	-	-	-	-	-	-		
700,000 to 800,000	-	-	-	-	-	-		
800,000 to 900,000	-	-	-	-	-	-		
900,000 to 1,000,000	-	-	-	-	-	-		
1,000,000 to 2,000,000	-	-	-	-	-	-		
2,000,000 to 3,000,000	-	-	-	-	-	-		
3,000,000 to 4,000,000	-	-	-	-	-	-		
4,000,000 to 5,000,000	-	-	-	-	-	-		
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	-	-	-	-	-	-		
TOTAL	90,574	11,355,371	92,480	12,207,245	93,222	11,785,310		

15.4 Classification of Cooperative Banks' Advances by Rates of Margin

(End of Period: Thousand Rupees)

END OF PERIOD	RATES OF MARGIN								
	00.00	05.00	10.00	15.00	20.00	25.00	30.00	35.00	40.00
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	75482	91	3488	16	505	-	684	-	49
Amount	8791039	31688	431484	1624	134270	-	19156	-	1602
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	10,412,562	68,667	509,940	-	163,207	1,273	-	-	576
Dec. No. of Accounts	85,627	164	3,780	7	582	4	-	-	12
Amount	10,641,189	62,577	516,030	131	158,091	1,303	-	-	415
2008 Jun. No. of Accounts	84,626	155	3,689	-	659	4	-	-	25
Amount	10,131,485	68,589	507,890	-	156,890	1,456	-	-	658
Dec. No. of Accounts	82,958	340	995	42	641	-	-	-	-
Amount	10,615,845	78,557	118,311	26,982	189,882	-	-	-	-
2009 Jun. No. of Accounts	80,446	82	704	57	632	-	-	-	-
Amount	10,239,848	6,342	68,526	28,427	173,134	-	-	-	-
Dec. No. of Accounts	88,652	73	89	42	410	-	-	-	-
Amount	9,942,084	483	5,349	26,982	104,320	-	-	-	-
2010 Jun. No. of Accounts	82,483	14	487	363	10	-	-	-	-
Amount	9,981,069	927	75,773	117,614	1,200	-	-	-	-
Dec. No. of Accounts	85,744	33	296	42	395	-	-	-	-
Amount	9,955,066	11888	31,630	26,261	128,512	-	-	-	-
2011 Jun. No. of Accounts	87,573	71	42	42	336	-	-	-	-
Amount	10,260,820	346	1,862	26,261	111,627	-	-	-	-
Dec. No. of Accounts	90,069	71	42	42	336	-	-	-	-
Amount	11,215,095	346	1,862	26,261	111,627	-	-	-	-
2012 Jun. No. of Accounts	91,928	113	47	42	336	-	-	-	-
Amount	12,064,816	2,183	2,153	26,286	111,627	-	-	-	-
Dec. No. of Accounts	92,668	115	49	45	330	-	-	-	-
Amount	11,646,545	2,208	2,489	25,261	108,627	-	-	-	-

15.4 Classification of Cooperative 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	
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	-	-	-	-	-	80731
Amount	-	30527	1	-	-	-	-	-	9,441,391
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
2008 Jun. No. of Accounts	-	126	-	-	-	-	-	-	89,284
Amount	-	25,897	-	-	-	-	-	-	10,892,865
Dec. No. of Accounts	-	11	1	-	2	-	-	-	84,990
Amount	-	94	194,732	-	86	-	-	-	11,224,489
2009 Jun. No. of Accounts	-	11	1	-	2	-	-	-	81,935
Amount	-	94	194,732	-	86	-	-	-	10,711,189
Dec. No. of Accounts	-	11	1	-	2	-	-	-	89,280
Amount	-	94	194,732	-	86	-	-	-	10,274,130
2010 Jun. No. of Accounts	-	11	1	-	2	-	-	-	83,371
Amount	-	94	..	-	86	-	-	-	10,176,763
Dec. No. of Accounts	-	11	1	-	2	-	-	-	86,524
Amount	-	94	..	-	86	-	-	-	10,153,537
2011 Jun. No. of Accounts	-	11	1	-	2	-	-	-	88,078
Amount	-	94	-	-	86	-	-	-	10,401,096
Dec. No. of Accounts	-	11	1	-	2	-	-	-	90,574
Amount	-	94	-	-	86	-	-	-	11,355,371
2012 Jun. No. of Accounts	-	12	-	-	2	-	-	-	92,480
Amount	-	94	-	-	86	-	-	-	12,207,245
Dec. No. of Accounts	-	15	-	-	-	-	-	-	93,222
Amount	-	180	-	-	-	-	-	-	11,785,310

15.5 Classification of Cooperative 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	19,460	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	--	--	--	--	--	--	--	--	--
03.50	129	--	--	--	--	--	--	--	--	--
03.75	12	--	--	--	--	--	--	--	--	--
04.00	14,618	23582	245	354	--	1,828	1,543	--	--	--
04.25	--	--	--	--	--	--	--	--	345	391
04.50	--	355	355	66	551	355	--	--	--	--
04.75	--	--	--	--	--	--	345	345	--	--
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	--	--	--	--	--	--	--	--	--
05.50	256	3,312	1,283	109	1,155	1,227	5,480	1,191	1,191	1,154
05.75	5,143	--	--	--	--	--	--	--	--	--
06.00	1,366	6,781	8,656	72	1,128	1,464	1,155	1,093	1,093	985
06.25	--	--	--	--	--	--	--	--	--	--
06.50	30,043	81	81	81	81	--	81	181	81	118
06.75	--	--	--	--	--	--	--	--	--	--
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	--	--	--	--	--	--	--	--	--
07.50	27,216	42,265	61,219	80,891	64,745	44,954	45,249	48,848	51,573	51,866
07.75	--	--	--	--	--	--	--	--	--	--
08.00	17,752	367	375	56,824	41,039	71,469	69,123	77,179	73,226	73,187
08.25	--	--	--	--	--	--	--	--	--	--
08.50	--	--	--	--	--	--	--	--	--	--
08.75	--	--	--	--	--	--	--	--	--	--
09.00	1,712,498	3,570,365	3,994,854	3,342,194	3,507,763	2,371,607	583,926	469,776	325,423	325,462
09.25	--	--	--	--	--	--	71,675	--	--	--
09.50	27,760	13,994	19,236	17,201	11,305	17,437	--	17,968	18,099	17,645
09.75	--	--	--	--	--	--	72,015	--	--	--
10.00	204,786	100,889	120,027	1,128,596	1,023,820	251,400	233,288	240,025	257,303	258,766
10.25	--	--	--	--	--	--	842	--	--	--
10.50	30,254	16,835	20,873	19,843	13,859	17,070	19,591	16,302	17,935	17,935
10.75	--	--	--	--	--	--	--	--	--	--
11.00	35,455	34,353	31,575	40,745	40,234	15,312	6,887	21,932	33,481	133,706
11.25	--	--	--	--	--	--	--	--	--	--
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	--	--	--	--	--	--	--	--	--
12.00	126,965	811,798	1,961,536	2,684,833	3,139,801	3,244,099	4,685,901	5,962,753	6,687,348	6,800,745
12.25	--	--	--	--	--	--	34,002	--	--	--
12.50	53,865	10,809	10,805	--	--	26,911	--	--	4132	5032
12.75	824	--	--	--	--	--	--	--	--	--
13.00	52,621	42,193	128,861	7,838	58,549	140,000	4,134	6,379	437,174	448,265
13.25	65,812	--	--	--	--	--	--	--	--	--
13.50	--	--	--	--	--	--	--	--	490	586
13.75	7,731	--	--	--	--	--	--	--	--	--
14.00 & over	3,123,224	1,781,966	1,333,659	1,328,856	1,404,312	3,202,526	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	9,441,391	9,408,122	10,495,592	11,182,825	11,411,452

*01.00 stands for 00.25 to 01.00 *02.00 stands for 01.25 to 02.00

15.5 Classification of Cooperative Banks' Advances by Rates of Return

(End of Period: Thousand Rupees)

RATE OF RETURN	2008		2009		2010		2011		2012	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
00.00	1,245,367	2,089,331	2,126,802	2,160,040	2,526,899	2,524,249	2,565,776	2,580,303	2,581,130	2,298,218
01.00*	149	22	485	374	-	-	-	-	-	-
02.00*	819	988	-	-	11,714	146	206	827	-	-
03.00*	1555	-	-	-	42,524	-	42,469	42,469	58,826	58,602
03.25	--	-	-	-	-	-	-	-	-	-
03.50	--	-	-	-	-	-	11,714	11,714	11,737	10,916
03.75	--	-	-	-	-	-	1,542	1,542	1,639	1,599
04.00	--	909	97	97	1,639	97	97	97	-	-
04.25	349	-	-	-	-	-	-	-	-	-
04.50	--	-	-	-	-	-	-	-	-	-
04.75	--	-	-	-	-	-	-	-	-	-
05.00	23,001	16,781	844	876	313	259	247	258	276	298
05.25	--	-	-	-	-	-	-	-	-	-
05.50	1,598	265	265	265	286	286	286	286	300	316
05.75	--	-	-	-	-	-	-	-	-	-
06.00	1,189	1282	106	201	60	60	1,871	5,438	21,848	21,603
06.25	--	-	-	-	-	-	-	-	-	-
06.50	45	62	62	62	62	62	62	62	-	-
06.75	--	-	-	-	-	-	-	-	-	-
07.00	1,223	4,537	4,604	4,516	6,357	8,318	4,983	5,979	22,359	22,112
07.25	--	-	-	-	-	-	-	-	-	-
07.50	49,589	49,957	46,980	31,971	4,421	12,733	4,421	4,421	20,801	20,554
07.75	--	-	-	-	-	-	-	-	-	-
08.00	71,456	62,075	57,761	53,830	37,653	26,894	26,451	33,644	50,435	57,896
08.25	--	-	-	-	-	-	-	-	-	-
08.50	--	-	-	-	-	-	-	-	-	-
08.75	--	-	-	-	-	-	-	-	-	-
09.00	321,568	150,800	148,978	128,254	116,196	131,281	56,126	60,106	76,892	77,000
09.25	--	-	-	-	-	-	-	-	-	-
09.50	17,895	16,404	15,984	10,377	359	9,551	359	359	527	527
09.75	--	-	-	-	-	-	-	-	-	-
10.00	153,289	161,941	134,081	125,654	152,104	202,297	81,984	84,629	203,839	147,621
10.25	--	-	-	-	-	-	-	-	-	-
10.50	16,895	16,866	15,828	16,208	168	15,311	168	168	-	-
10.75	--	-	-	-	-	-	-	-	-	-
11.00	34,568	37,782	65,822	31,576	53,960	31,771	21,098	21,098	37,478	37,231
11.25	--	-	-	-	-	-	-	-	-	-
11.50	10,456	11,268	11,268	11,268	11,061	11,061	11,061	11,061	27,441	27,194
11.75	--	-	-	-	-	-	-	-	-	-
12.00	6,581,625	3,809,200	3,406,336	2,731,663	1,954,818	1,506,465	569,981	633,951	752,520	791,112
12.25	--	-	-	-	-	-	-	-	-	-
12.50	4256	2187	-	-	-	-	-	-	-	-
12.75	--	-	-	-	-	-	-	-	-	-
13.00	436,892	796,212	742,847	776,863	645,482	447,217	247,225	378,751	398,199	399,408
13.25	--	-	-	-	-	-	-	-	-	-
13.50	489	-	-	-	-	125,180	-	-	-	-
13.75	--	-	-	-	-	-	-	-	-	-
14.00 & over	1,918,592	3,995,620	3,932,039	4,190,035	4,610,687	5,100,299	6,752,969	7,478,208	7,940,995	7,813,103
TOTAL	10,892,865	11,224,489	10,711,189	10,274,130	10,176,763	10,153,537	10,401,096	11,355,371	12,207,245	11,785,310

15.6 Classification of Cooperative 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
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
2008	Jun.	0.00	15.00	8.26	11.95	11.90	11.87	10.42	10.89
	Dec.	3.22	0.00	0.00	10.36	12.03	12.58	9.76	10.24
2009	Jun.	3.22	0.00	0.00	10.33	12.13	12.97	9.61	10.12
	Dec.	3.22	0.00	0.00	10.57	12.09	13.18	9.71	10.19
2010	Jun.	3.11	0.00	0.00	10.00	9.73	12.14	10.48	10.41
	Dec.	3.07	0.00	0.00	10.00	8.38	0.00	10.77	10.66
2011	Jun.	3.07	0.00	0.00	10.00	8.38	0.00	11.59	11.47
	Dec.	7.93	0.00	0.00	10.00	8.38	0.00	11.87	11.76
2012	Jun.	3.07	0.00	0.00	10.00	8.38	0.00	12.07	11.95
	Dec.	3.06	0.00	0.00	10.00	8.45	0.00	12.33	11.93