

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

15.1 Classification of Co-operative Banks' Advances by Economic Group

(End of Period: Thousand Rupees)

ECONOMIC GROUP	2013		2014		2015		2016		2017	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun	Dec.	Jun	Dec.
A. Agriculture, Forestry, Hunting and Fishing	10,644,086	10,377,044	10,369,057	10,939,652	11,203,675	11,535,656	11,775,832	11,945,754	12,109,054	12,400,200
B. Mining and Quarrying	-	-	-	-	-	-	-	-	-	-
C. Manufacturing	8,968	8,838	943	943	943	943	943	943	943	943
D. Construction	-	-	-	-	-	-	-	-	-	-
E. Electricity, Gas, Water and Sanitary Services:	-	-	-	-	-	-	-	-	-	-
(i) Electricity, Gas and Steam	-	-	-	-	-	-	-	-	-	-
(ii) Water and Sanitary	-	-	-	-	-	-	-	-	-	-
F. Commerce	9,578	9,578	9,578	9,578	9,578	9,578	9,578	9,578	9,578	9,578
G. Transport, Storage and Communication	56,424	56,432	56,424	56,432	56,432	56,432	56,432	56,432	56,432	56,432
H. Services	-	-	-	-	-	-	-	-	-	-
I. Employees and activities not adequately described:	330,172	310,949	296,445	307,193	303,690	323,124	280,812	261,066	241,317	259,630
(i) Directors and their Associates	-	-	-	-	-	-	-	-	-	-
(ii) Employees and activities adequately described	-	-	-	-	-	-	-	-	-	-
J. Others	922,126	850,693	1,352,039	1,279,932	1,729,945	1,417,648	1,420,883	1,143,016	1,371,016	1,279,661
TOTAL	11,971,354	11,613,534	12,084,494	12,593,730	13,304,263	13,343,381	13,544,480	13,416,789	13,788,340	14,006,444

15.2 Classification of Co-operative 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 & Ornaments & Precious	-	261,491	261,491	261,491	65,847	56,270	56,270	90,909	56,270	55,472
B. Stock Exchange	2,005	-	-	-	-	-	-	-	-	-
C. Merchandise:	22,939	-	-	-	-	-	-	-	-	-
(i) Export Commodities	21,692	-	-	-	-	-	-	-	-	-
(ii) Imported Goods										
than Industrial	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	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

15.2 Classification of Co-operative Banks' Advances by Securities Pledged

(End of Period: Thousand Rupees)

SECURITY	2013		2014		2015		2016		2017	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
A Gold, Bullion, Gold & Ornaments & Precious	51,803	2,110	2,110	2,110	2,110	2,110	2,110	2,110	2,110	2,110
B. Stock Exchange	-	-	-	-	-	-	-	-	-	-
C Merchandise:	-	-	-	-	-	-	-	-	-	-
(i) Export Commodities	-	-	-	-	-	-	-	-	-	-
(ii) Imported Goods other than Industrial	-	-	-	-	-	-	-	-	-	-
(iii) Industrial Machinery	-	-	-	-	-	-	-	-	-	-
(iv) Other Merchandise	-	-	-	-	-	-	-	-	-	-
D Machinery and Other Fixed Assets	6,391	56,092	56,092	56,092	56,092	56,092	56,092	56,092	56,092	56,092
E. Real Estate:	258,191	259,131	259,131	259,131	259,131	259,131	259,131	259,131	259,131	259,131
(i) Land & Buildings	-	-	-	-	-	-	-	-	-	-
(ii) Agricultural Land	258,191	259,131	259,131	259,131	259,131	259,131	259,131	259,131	259,131	259,131
F. Financial Obligations e.g. Insurance Policies, Bank Deposits, etc.	-	-	-	-	-	-	-	-	-	-
G Others	11,654,969	11,296,201	11,767,161	12,276,397	12,986,930	13,026,048	13,227,147	13,099,456	13,471,007	13,689,111
(i) Other Secured	5,288,480	4,963,524	5,528,976	5,467,205	6,026,089	6,373,232	6,528,626	6,348,480	6,587,228	6,574,440
(ii) Advances Secured by Guarantee(s)	275,139	2,134,752	46,180	86,109	2,197,081	2,213,558	2,269,260	2,301,676	2,333,752	2,428,194
(iii) Clean Advances and Advances against Personal Securities	6,091,350	4,197,925	6,192,005	6,723,083	4,763,760	4,439,258	4,429,261	4,449,300	4,550,027	4,686,477
TOTAL	11,971,354	11,613,534	12,084,494	12,593,730	13,304,263	13,343,381	13,544,480	13,416,789	13,788,340	14,006,444

15.3 Classification of Co-operative Banks' Advances by Size of Account

(End of Period: Thousand Rupees)

SIZE OF ACCOUNT (Rs.)			2008				2009			
			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	122	52	26,171	2,123,012	26,123	2,123,001	26,123	2,123,001
1,000	to	1,500	8	8	239	274,497	229	274,484	229	274,484
1,500	to	2,000	15	33	132	27,712	19	27,531	19	27,531
2,000	to	3,000	189	252	173	16,526	256	16,661	61	16,239
3,000	to	4,000	142	115	280	13,496	19	12,628	117	12,978
4,000	to	5,000	301	889	312	1,340	24	100	391	1,616
5,000	to	6,000	500	2,455	46	249	34	184	206	1,118
6,000	to	7,000	229	1,115	6	36	51	335	60	378
7,000	to	8,000	325	1,145	3	21	91	665	7	49
8,000	to	9,000	500	3,782	20	165	443	3,601	290	2,406
9,000	to	10,000	989	9,998	23	216	69	655	16	157
10,000	to	20,000	5,589	85,695	1,283	20,759	1,818	30,448	2,922	45,394
20,000	to	25,000	4,325	89,589	1,416	31,706	1,734	39,379	998	22,541
25,000	to	30,000	3,002	62,598	511	13,696	225	6,274	971	26,482
30,000	to	40,000	6,258	222,689	1,312	84,336	849	68,105	1,434	87,620
40,000	to	50,000	4,485	215,893	2,773	165,738	1,513	109,579	2,892	173,349
50,000	to	60,000	3,562	178,958	1,620	88,435	1,896	104,634	5,271	284,555
60,000	to	70,000	4,581	302,598	2,069	135,701	2,672	173,243	3,032	196,793
70,000	to	80,000	2,568	200,158	2,172	162,654	3,351	252,862	5,096	381,450
80,000	to	90,000	7,002	602,568	6,944	600,070	4,845	414,464	4,399	374,453
90,000	to	100,000	5,089	456,988	2,749	259,264	4,532	431,257	4,242	395,885
100,000	to	200,000	22,568	3,074,653	23,007	3,412,480	20,209	3,064,353	22,323	3,324,929
200,000	to	300,000	8,958	2,761,289	6,851	1,671,821	6,587	1,598,700	5,412	1,321,767
300,000	to	400,000	5,002	1,018,459	3,511	1,215,811	3,261	1,122,918	1,975	687,481
400,000	to	500,000	1,879	729,895	1,040	460,338	709	312,485	522	226,801
500,000	to	600,000	502	248,536	74	39,208	167	91,809	117	62,012
600,000	to	700,000	225	165,982	104	68,639	96	62,689	69	45,621
700,000	to	800,000	113	89,598	33	23,370	28	20,327	-	-
800,000	to	900,000	17	16,598	22	18,227	6	5,382	8	6,949
900,000	to	1,000,000	109	156,892	3	2,825	3	2,866	1	995
1,000,000	to	2,000,000	119	128,952	85	136,003	66	120,207	74	135,890
2,000,000	to	3,000,000	1	2,055	-	-	-	-	1	2,837
3,000,000	to	4,000,000	1	3,265	1	3,942	-	-	-	-
4,000,000	to	5,000,000	-	-	-	-	5	23,725	-	-
5,000,000	to	6,000,000	1	5,256	2	10,408	1	5,000	2	10,369
6,000,000	to	7,000,000	-	-	-	-	-	-	-	-
7,000,000	to	8,000,000	5	35,265	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	to	and over	3	18,592	1	125,170	2	175,169	-	-
TOTAL			89,284	10,892,865	84,990	11,224,489	81,935	10,711,189	89,280	10,274,130

15.3 Classification of Co-operative Banks' Advances by Size of Account

(End of Period: Thousand Rupees)

SIZE OF ACCOUNT (Rs.)			2010				2011			
			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	30,981	2,791,192	31,066	2,791,20	8,564	390,231	8,248	374,109
1,000	to	1,500	68	93	2	2	2,533	160,288	2,534	155,057
1,500	to	2,000	22	37	18	30	1,925	173,314	1,481	135,876
2,000	to	3,000	16	41	287	809	3,145	304,662	2,324	287,747
3,000	to	4,000	3	9	848	2,903	3,844	358,836	3,370	325,844
4,000	to	5,000	34	139	1,638	6,928	2,242	293,346	2,365	308,947
5,000	to	6,000	92	521	108	564	2,821	338,047	2,677	298,632
6,000	to	7,000	108	686	130	857	3,166	337,726	3,113	392,111
7,000	to	8,000	94	708	69	494	2,906	274,506	2,945	254,910
8,000	to	9,000	408	3,311	44	373	2,429	304,659	2,573	396,536
9,000	to	10,000	222	2,072	21	200	1,583	199,123	1,589	191,084
10,000	to	20,000	1,856	30,365	2,643	40,413	15,006	2,081,66	15,127	2,105,486
20,000	to	25,000	270	5,849	725	16,826	5,978	655,803	7,646	1,109,493
25,000	to	30,000	229	6,264	426	11,731	8,637	780,063	7,301	764,104
30,000	to	40,000	851	29,778	1,249	44,455	7,432	1,027,53	9,943	1,308,210
40,000	to	50,000	976	44,237	1,134	51,175	10,096	645,084	9,818	612,798
50,000	to	60,000	1,954	109,521	1,234	68,902	160	111,514	1,106	222,826
60,000	to	70,000	2,608	172,911	2,577	168,909	225	195,701	828	252,028
70,000	to	80,000	3,128	235,144	3,100	233,810	709	229,587	774	216,879
80,000	to	90,000	6,167	527,912	3,303	281,185	725	178,934	725	178,934
90,000	to	100,000	3,420	324,206	2,983	283,627	-	-	50	93,483
100,000	to	200,000	20,273	3,038,556	23,759	3,424,40	2,629	1,006,82	2,714	1,016,634
200,000	to	300,000	6,559	1,545,861	6,747	1,593,63	-	-	-	-
300,000	to	400,000	2,218	745,074	1,537	514,390	1,323	353,643	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	and over		-	-	1	11,037	-	-	-	-
TOTAL			83,371	10,176,763	86,524	10,153,537	88,078	10,401,096	90,574	11,355,371

15.3 Classification of Co-operative Banks' Advances by Size of Account

(End of Period: Thousand Rupees)

SIZE OF ACCOUNT (Rs.)			2012				2013			
			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	7,896	368,238	7,691	357,985	180	95	1,363	541
1,000	to	1,500	2,319	154,481	2,308	153,438	76	87	880	1,198
1,500	to	2,000	1,531	143,622	1,471	138,346	108	188	195	345
2,000	to	3,000	2,246	280,962	2,322	278,366	659	1,904	962	2,637
3,000	to	4,000	3,445	334,845	3,081	318,746	306	1,106	767	2,640
4,000	to	5,000	2,239	291,917	2,524	285,871	338	1,537	217	995
5,000	to	6,000	2,873	332,226	2,406	304,437	166	896	571	3,127
6,000	to	7,000	3,034	386,150	2,682	354,394	141	927	166	1,107
7,000	to	8,000	3,029	269,786	3,279	291,383	168	1,214	133	991
8,000	to	9,000	2,383	371,497	2,528	389,027	199	1,627	609	5,069
9,000	to	10,000	1,705	210,546	1,799	218,201	861	8,012	1,347	12,787
10,000	to	20,000	14,533	2,030,329	16,533	2,007,02	11,245	177,619	12,168	191,201
20,000	to	25,000	7,813	1,107,480	8,904	1,134,56	8,271	184,409	8,458	187,966
25,000	to	30,000	7,201	764,104	6,630	796,178	2,877	79,668	4,179	117,347
30,000	to	40,000	10,938	1,449,032	14,929	1,544,34	3,442	119,853	4,039	136,811
40,000	to	50,000	9,987	690,278	6,426	562,408	2,622	117,426	3,434	154,678
50,000	to	60,000	1,425	324,425	1,425	324,425	3,410	186,279	4,196	235,026
60,000	to	70,000	828	252,028	516	186,400	3,242	210,975	3,473	229,068
70,000	to	80,000	1,111	371,771	1,110	295,174	3,300	243,670	2,561	189,748
80,000	to	90,000	1,235	263,064	1,235	253,984	2,805	242,657	1,690	143,787
90,000	to	100,000	50	93,483	333	192,186	2,337	220,300	1,499	141,313
100,000	to	200,000	3,018	1,076,172	1,449	830,466	26,542	3,885,49	17,581	2,666,231
200,000	to	300,000	318	287,166	318	227,318	6,228	1,518,54	9,240	2,203,883
300,000	to	400,000	1,323	353,643	1,323	340,643	2,342	814,702	3,136	1,058,876
400,000	to	500,000	-	-	-	-	1,498	686,967	1,445	638,796
500,000	to	600,000	-	-	-	-	440	251,236	753	406,628
600,000	to	700,000	-	-	-	-	469	307,815	445	292,754
700,000	to	800,000	-	-	-	-	504	367,389	285	208,947
800,000	to	900,000	-	-	-	-	694	571,842	285	233,098
900,000	to	1,000,000	-	-	-	-	33	31,694	16	14,811
1,000,000	to	2,000,000	-	-	-	-	617	895,447	667	918,671
2,000,000	to	3,000,000	-	-	-	-	41	95,042	17	40,216
3,000,000	to	4,000,000	-	-	-	-	31	110,308	15	49,253
4,000,000	to	5,000,000	-	-	-	-	25	112,430	3	12,969
5,000,000	to	6,000,000	-	-	-	-	9	56,445	-	-
6,000,000	to	7,000,000	-	-	-	-	50	361,264	-	-
7,000,000	to	8,000,000	-	-	-	-	-	-	1	7,075
8,000,000	to	9,000,000	-	-	-	-	-	-	-	-
9,000,000	to	10,000,000	-	-	-	-	-	-	2	19,317
10,000,000	and over		-	-	-	-	6	104,279	14	1,083,627
TOTAL			92,480	12,207,245	93,222	11,785,310	86,282	11,971,354	86,812	11,613,534

15.3 Classification of Cooperative Banks' Advances by Size of Account

(End of Period: Thousand Rupees)

SIZE OF ACCOUNT (Rs.)			2014				2015			
			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	424	284	48	41	1,003	352	585	309
1,000	to	1,500	84	92	42	48	202	260	369	400
1,500	to	2,000	106	186	105	172	49	86	479	812
2,000	to	3,000	738	2,052	660	1,907	663	1,897	801	2,235
3,000	to	4,000	636	2,396	176	619	1,093	3,953	1,034	3,890
4,000	to	5,000	941	4,434	173	814	379	1,773	178	850
5,000	to	6,000	675	3,890	1,452	8,159	489	2,715	255	1,402
6,000	to	7,000	329	2,221	155	995	996	6,401	624	4,018
7,000	to	8,000	313	2,350	443	3,235	393	2,932	984	7,316
8,000	to	9,000	517	4,326	268	2,255	819	6,823	154	1,341
9,000	to	10,000	1,316	12,230	1,098	10,244	929	8,628	924	8,592
10,000	to	20,000	11,443	178,380	12,442	190,590	13,348	207,852	14,777	230,166
20,000	to	25,000	8,837	196,771	10,100	225,691	9,084	202,368	9,761	216,758
25,000	to	30,000	3,025	84,230	3,219	89,472	3,639	100,465	3,523	97,666
30,000	to	40,000	3,717	127,958	3,424	118,670	5,021	178,818	4,555	158,687
40,000	to	50,000	7,667	342,472	4,300	192,703	2,934	130,707	4,679	209,255
50,000	to	60,000	4,544	244,445	5,174	284,122	4,611	255,857	6,499	366,288
60,000	to	70,000	4,922	315,705	4,261	277,928	3,583	230,734	3,830	246,181
70,000	to	80,000	2,216	167,402	4,603	340,456	3,499	261,766	4,419	332,979
80,000	to	90,000	2,800	233,657	2,593	216,598	2,637	223,475	3,003	256,969
90,000	to	100,000	2,951	277,037	1,039	98,374	3,110	292,864	2,309	221,254
100,000	to	200,000	17,490	2,557,989	16,968	2,434,605	17,104	2,513,986	16,713	2,488,560
200,000	to	300,000	8,669	2,144,686	10,201	2,505,109	11,382	2,743,417	10,788	2,590,273
300,000	to	400,000	4,187	1,421,775	4,809	1,619,873	2,744	955,384	2,841	989,731
400,000	to	500,000	1,702	762,378	2,177	967,827	2,482	1,113,377	2,158	965,967
500,000	to	600,000	744	416,552	676	379,239	969	537,976	1,105	620,512
600,000	to	700,000	374	249,994	746	484,419	674	439,566	462	307,292
700,000	to	800,000	229	169,039	245	182,001	276	207,229	369	274,863
800,000	to	900,000	520	447,655	138	115,843	221	186,842	225	190,258
900,000	to	1,000,000	88	83,743	89	83,540	93	86,833	85	81,577
1,000,000	to	2,000,000	320	419,540	510	691,916	707	910,949	558	754,474
2,000,000	to	3,000,000	56	116,013	167	402,763	118	281,693	163	406,323
3,000,000	to	4,000,000	5	15,093	5	15,093	30	97,938	50	163,594
4,000,000	to	5,000,000	-	-	6	26,390	1	4,829	7	29,579
5,000,000	to	6,000,000	-	-	-	-	6	30,878	23	130,200
6,000,000	to	7,000,000	-	-	3	19,473	5	33,622	3	18,910
7,000,000	to	8,000,000	48	381,546	3	21,354	-	-	3	21,264
8,000,000	to	9,000,000	-	-	2	16,814	-	-	1	8,499
9,000,000	to	10,000,000	2	19,309	2	19,601	2	19,527	-	-
10,000,000	and over		3	676,664	2	544,777	3	1,019,491	7	934,137
TOTAL			92,638	12,084,494	92,524	12,593,730	95,298	13,304,263	99,303	13,343,381

15.3 Classification of Cooperative Banks' Advances by Size of Account

(End of Period: Thousand Rupees)

SIZE OF ACCOUNT (Rs.)			2016				2017			
			Jun.		Dec.		Jun.		Dec.	
			No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
			Accounts		Accounts		Accounts		Accounts	
Less than	to	1,000	2,005	1,541	2,663	1,444	2,920	1,938	1,796	1,065
1,000	to	1,500	833	1,092	1,469	1,921	974	1,190	1,995	2,711
1,500	to	2,000	659	1,204	797	1,443	1,130	1,835	401	726
2,000	to	3,000	1,766	4,795	993	2,762	2,731	7,227	3,286	8,163
3,000	to	4,000	577	2,113	501	1,768	1,028	3,474	1,032	3,427
4,000	to	5,000	1,100	5,067	1,281	5,996	747	3,480	894	4,205
5,000	to	6,000	1,340	7,225	149	793	661	3,541	566	2,931
6,000	to	7,000	312	1,995	793	5,092	288	1,879	468	2,888
7,000	to	8,000	722	5,477	454	3,377	603	4,434	292	2,187
8,000	to	9,000	943	7,979	614	5,364	432	3,685	655	5,583
9,000	to	10,000	1,641	15,261	1,644	15,253	1,720	16,278	1,417	13,395
10,000	to	20,000	14,778	229,711	14,683	225,535	15,282	233,877	15,916	247,055
20,000	to	25,000	9,064	201,849	9,480	210,279	11,039	245,393	11,310	251,151
25,000	to	30,000	3,414	94,971	3,859	106,818	2,967	81,984	3,270	89,712
30,000	to	40,000	5,914	202,865	5,829	205,561	5,391	190,165	3,861	132,426
40,000	to	50,000	4,654	210,401	4,390	200,668	4,251	190,656	5,001	223,299
50,000	to	60,000	5,513	301,332	5,298	286,702	3,925	219,756	3,511	198,858
60,000	to	70,000	4,050	255,878	5,470	346,127	3,350	219,887	3,885	253,903
70,000	to	80,000	2,587	190,074	2,111	156,426	1,849	138,696	1,936	144,791
80,000	to	90,000	1,469	125,167	1,526	130,539	1,533	129,728	1,654	143,012
90,000	to	100,000	1,726	163,904	1,503	142,800	2,860	267,154	3,230	305,094
100,000	to	200,000	16,022	2,313,216	15,485	2,255,492	13,695	1,971,883	13,263	1,946,594
200,000	to	300,000	8,965	2,201,635	8,792	2,132,618	10,283	2,499,136	10,170	2,497,335
300,000	to	400,000	3,335	1,164,907	3,519	1,226,569	3,205	1,110,774	3,116	1,087,629
400,000	to	500,000	2,378	1,055,668	2,365	1,046,559	2,246	1,001,137	2,504	1,130,966
500,000	to	600,000	1,146	643,737	1,235	686,721	1,556	861,095	933	522,143
600,000	to	700,000	593	392,767	589	388,022	1,062	694,219	1,128	732,633
700,000	to	800,000	256	191,837	359	267,021	439	328,097	527	393,448
800,000	to	900,000	284	237,691	303	257,712	245	205,227	261	221,231
900,000	to	1,000,000	272	257,516	230	222,912	114	110,839	173	166,269
1,000,000	to	2,000,000	726	991,191	689	941,598	650	889,648	711	963,282
2,000,000	to	3,000,000	221	547,156	239	589,604	238	599,923	300	725,126
3,000,000	to	4,000,000	65	213,272	79	259,163	38	125,315	97	331,391
4,000,000	to	5,000,000	18	82,060	40	174,881	66	290,147	29	125,011
5,000,000	to	6,000,000	1	5,203	2	10,428	17	87,764	27	149,604
6,000,000	to	7,000,000	5	31,784	2	12,748	-	-	5	33,706
7,000,000	to	8,000,000	7	52,557	4	30,111	-	-	-	-
8,000,000	to	9,000,000	1	8,517	-	-	1	8,811	-	-
9,000,000	to	10,000,000	1	9,634	4	38,369	-	-	2	18,933
10,000,000	to	and over	8	1,114,231	4	819,593	5	1,038,068	5	924,561
TOTAL			99,371	13,544,480	99,447	13,416,789	99,541	13,788,340	99,627	14,006,444

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								
	00.00	05.00	10.00	15.00	20.00	25.00	30.00	35.00	40.00
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	-	-	-	-
2013 Jun. No. of Accounts	85,786	71	33	42	336	-	-	-	-
Amount	11,836,018	346	922	25,261	108,627	-	-	-	-
Dec. No. of Accounts	86,307	71	42	42	336	-	-	-	-
Amount	11,477,258	346	1,862	25,261	108,627	-	-	-	-
2014 Jun. No. of Accounts	92,133	103	10	42	336	-	-	-	-
Amount	11,948,218	2,126	82	25,261	108,627	-	-	-	-
Dec. No. of Accounts	92,019	103	10	42	336	-	-	-	-
Amount	12,457,454	2,126	82	25,261	108,627	-	-	-	-
2015 Jun. No. of Accounts	94,793	103	10	42	336	-	-	-	-
Amount	13,167,987	2,126	82	25,261	108,627	-	-	-	-
Dec. No. of Accounts	98,798	103	10	42	336	-	-	-	-
Amount	13,207,105	2,126	82	25,261	108,627	-	-	-	-
2016 Jun. No. of Accounts	98,866	71	42	42	336	-	-	-	-
Amount	13,408,204	346	1,862	25,261	108,627	-	-	-	-
Dec. No. of Accounts	98,942	71	42	42	336	-	-	-	-
Amount	13,280,513	346	1,862	25,261	108,627	-	-	-	-
2017 Jun. No. of Accounts	99,036	113	-	42	336	-	-	-	-
Amount	13,652,064	2,144	64	25,261	108,627	-	-	-	-
Dec. No. of Accounts	99,122	113	-	42	336	-	-	-	-
Amount	13,870,168	2,144	64	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	
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
2013 Jun. No. of Accounts	-	11	1	-	2	-	-	-	86,282
Amount	-	94	-	-	86	-	-	-	11,971,354
Dec. No. of Accounts	-	11	1	-	2	-	-	-	86,812
Amount	-	94	-	-	86	-	-	-	11,613,534
2014 Jun. No. of Accounts	-	11	1	-	2	-	-	-	92,638
Amount	-	94	-	-	86	-	-	-	12,084,494
Dec. No. of Accounts	-	11	1	-	2	-	-	-	92,524
Amount	-	94	-	-	86	-	-	-	12,593,730
2015 Jun. No. of Accounts	-	11	1	-	2	-	-	-	95,298
Amount	-	94	-	-	86	-	-	-	13,304,263
Dec. No. of Accounts	-	11	1	-	2	-	-	-	99,303
Amount	-	94	-	-	86	-	-	-	13,343,381
2016 Jun. No. of Accounts	-	11	1	-	2	-	-	-	99,371
Amount	-	94	-	-	86	-	-	-	13,544,480
Dec. No. of Accounts	-	11	1	-	2	-	-	-	99,447
Amount	-	94	-	-	86	-	-	-	13,416,789
2017 Jun. No. of Accounts	-	11	1	-	2	-	-	-	99,541
Amount	-	94	-	-	86	-	-	-	13,788,340
Dec. No. of Accounts	-	11	1	-	2	-	-	-	99,627
Amount	-	94	-	-	86	-	-	-	14,006,444

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	10,892,86	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

*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	2013		2014		2015		2016		2017	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
00.00	2,296,442	2,320,088	2,240,269	2,240,269	2,240,269	2,240,269	2,240,269	2,240,269	2,240,269	2,240,269
01.00*	-	-	-	-	-	-	-	-	-	-
02.00*	827	-	527	511	409	843	855	1,373	7,027	3,424
03.00*	42,469	42,446	42,466	42,461	42,446	42,446	42,446	42,446	42,446	42,446
03.25	-	-	-	-	-	-	-	-	-	-
03.50	11,714	11,714	11,714	11,714	13,256	13,256	11,714	11,714	13,256	13,256
03.75	1,542	1,542	-	-	-	-	1,542	1,542	-	-
04.00	94	97	1,639	1,639	97	97	97	97	97	97
04.25	-	-	-	-	-	-	-	-	-	-
04.50	-	-	-	-	-	-	-	-	-	-
04.75	-	-	-	-	-	-	-	-	-	-
05.00	258	233	605	1,074	974	1,815	1,853	2,175	1,957	2,153
05.25	-	-	-	-	-	-	-	-	-	-
05.50	286	286	286	286	286	286	286	286	286	286
05.75	-	-	-	-	-	-	-	-	-	-
06.00	5,438	259	296	296	162	1,164	1,313	1,350	2,957	3,379
06.25	-	-	-	-	-	-	-	-	-	-
06.50	62	62	62	62	62	62	62	62	62	62
06.75	-	-	-	-	-	-	-	-	-	-
07.00	5,972	4,183	4,052	4,056	4,056	4,218	4,605	4,701	4,818	4,802
07.25	-	-	-	-	-	-	-	-	-	-
07.50	4,421	4,421	4,421	4,421	4,421	4,421	4,421	4,421	4,421	4,421
07.75	-	-	-	-	-	-	-	-	-	-
08.00	41,763	56,182	37,634	40,410	33,563	71,596	71,967	29,603	48,681	37,909
08.25	-	-	-	-	-	-	-	-	-	-
08.50	-	-	-	-	-	-	-	-	-	-
08.75	-	-	-	-	-	-	-	-	-	-
09.00	91,287	425,816	130,913	208,431	334,822	361,086	331,584	352,765	295,896	302,442
09.25	-	-	-	-	-	-	-	-	-	-
09.50	359	359	359	359	359	359	359	359	359	359
09.75	-	-	-	-	-	-	-	-	-	-
10.00	129,967	106,198	106,509	221,969	172,721	192,945	169,312	202,454	219,764	227,113
10.25	-	-	-	-	-	-	-	-	-	-
10.50	168	168	168	168	168	168	168	168	168	168
10.75	-	-	-	-	-	-	-	-	-	-
11.00	21,098	21,098	21,461	21,506	21,506	21,401	21,401	21,399	21,537	21,516
11.25	-	-	-	-	-	-	-	-	-	-
11.50	11,061	11,061	11,061	11,061	11,061	11,061	11,061	11,061	11,061	11,061
11.75	-	-	-	-	-	-	-	-	-	-
12.00	867,474	1,028,534	1,104,968	1,189,870	1,212,928	1,112,378	1,105,265	1,041,279	1,277,053	1,357,291
12.25	-	-	-	-	-	-	-	-	-	-
12.50	-	-	-	-	-	-	-	-	-	-
12.75	-	-	-	-	-	-	-	-	-	-
13.00	383,275	262,992	270,357	370,798	346,547	296,514	313,213	337,939	227,681	238,953
13.25	-	-	-	-	-	-	-	-	-	-
13.50	-	-	-	-	-	-	-	-	-	-
13.75	-	-	-	-	-	-	-	-	-	-
14.00 & over	8,055,377	7,315,795	8,094,727	8,222,369	8,864,150	8,966,996	9,210,687	9,109,326	9,368,544	9,495,037
TOTAL	11,971,354	11,613,534	12,084,494	12,593,730	13,304,263	13,343,381	13,544,480	13,416,789	13,788,340	14,006,444

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
2008	Jun.	0.00	15.00	8.26	11.95	11.90	11.87	10.42	10.89
	Dec.	3.22	-	-	10.36	12.03	12.58	9.76	10.24
2009	Jun.	3.22	-	-	10.33	12.13	12.97	9.61	10.12
	Dec.	3.22	-	-	10.57	12.09	13.18	9.71	10.19
2010	Jun.	3.11	-	-	10.00	9.73	12.14	10.48	10.41
	Dec.	3.07	-	-	10.00	8.38	0.00	10.77	10.66
2011	Jun.	3.07	-	-	10.00	8.38	0.00	11.59	11.47
	Dec.	7.93	-	-	10.00	8.38	0.00	11.87	11.76
2012	Jun.	3.07	-	-	10.00	8.38	0.00	12.07	11.95
	Dec.	3.06	-	-	10.00	8.45	0.00	12.33	11.93
2013	Jun.	4.52	-	-	8.26	8.48	-	12.31	12.18
	Dec.	4.08	-	-	3.27	8.45	-	11.99	11.87
2014	Jun.	4.08	-	-	3.27	8.45	-	12.41	12.28
	Dec.	4.08	-	-	3.27	8.45	-	12.41	12.29
2015	Jun.	4.08	-	-	3.27	8.45	-	12.57	12.45
	Dec.	4.08	-	-	3.27	8.45	-	12.49	12.37
2016	Jun.	4.08	-	-	3.27	8.45	-	12.57	12.46
	Dec.	4.08	-	-	3.27	8.45	-	12.56	12.44
2017	Jun.	4.00	-	-	3.35	8.45	-	12.62	12.50
	Dec.	4.00	-	-	3.35	8.45	-	12.65	12.53