

15.1 Classification of Cooperative Banks' Advances by Economic Group

(End of Period: Thousand Rupees)

ECONOMIC GROUP	2009		2010		2011		2012		2013	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
A. Agriculture, Forestry, Hunting and Fishing	6,335,899	5,662,589	5,912,178	9,483,733	9,674,053	10,626,341	11,291,998	10,939,426	10,644,086	10,377,044
B. Mining and Quarrying	-	-	-	8,992	995		-	-	-	-
C. Manufacturing	6,270	9	9	2,442	11,306	9,373	8,968	11,500	8,968	8,838
D. Construction	-	-	-	-	-	-	-	-	-	-
E. Electricity, Gas, Water and Sanitary Services:	-	-	-	-	-	-	-	-	-	-
(i) Electricity, Gas and Steam	-	-	-	-	-	-	-	-	-	-
(ii) Water and Sanitary	-	-	-	-	-	-	-	-	-	-
F. Commerce	68,614	94,167	12,647	9,578	9,578	10,128	9,578	8,496	9,578	9,578
G. Transport, Storage and Communication	57,344	57,344	56,432	56,432	56,432	56,432	56,432	55,166	56,424	56,432
H. Services	3,453,738	3,794,969	3,510,233	-	-	-	-	-	-	-
I. Employees and activities not adequately described:	547,580	571,972	393,029	398,479	397,777	384,205	363,621	348,860	330,172	310,949
(i) Directors and their Associates	296,118	309,208	307,900	111,087	25,816	26,483	23,302	19,715	-	-
(ii) Employees and activities adequately described	251,462	262,764	85,129	287,392	371,961	357,722	340,319	329,145	-	-
J. Others	241,744	93,080	292,235	193,881	250,955	268,892	476,648	421,862	922,126	850,693
TOTAL	10,711,189	10,274,130	10,176,763	10,153,537	10,401,096	11,355,371	12,207,245	11,785,310	11,971,354	11,613,534

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

(End of Period: Thousand Rupees)

ECONOMIC GROUP	2014		2015		2016		2017		2018	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
A. Agriculture, Forestry, Hunting and Fishing	10,369,057	10,939,652	11,203,675	11,535,656	11,775,832	11,945,754	12,109,054	12,400,200	12,574,438	12,055,071
B. Mining and Quarrying	-	-	-	-	-	-	-	-	-	-
C. Manufacturing	943	943	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	56,432	56,432	56,432	56,432	56,432	56,432	56,432	56,432
H. Services	-	-	-	-	-	-	-	-	-	-
I. Employees and activities not adequately described:	296,445	307,193	303,690	323,124	280,812	261,066	241,317	259,630	230,368	233,635
(i) Directors and their Associates	-	-	-	-	-	-	-	-	-	-
(ii) Employees and activities adequately described	296,445	307,193	303,690	323,124	280,812	261,066	241,317	259,630	230,368	233,635
J. Others	1,352,047	1,279,932	1,729,945	1,417,648	1,420,883	1,143,016	1,371,016	1,279,661	1,445,959	1,264,903
TOTAL	12,084,494	12,593,730	13,304,263	13,343,381	13,544,480	13,416,789	13,788,340	14,006,444	14,317,718	13,620,562

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

(End of Period: Thousand Rupees)

SECURITY	2009		2010		2011		2012		2013	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
A. Gold, Bullion, Gold & Ornaments & Precious	261,491	261,491	65,847	56,270	56,270	90,909	56,270	55,472	51,803	2,110
B. Stock Exchange	-	-	-	-	-	-	-	-	-	-
C. Merchandise:	-	-	-	-	-	-	-	-	-	-
(i) Export Commodities	-	-	-	-	-	-	-	-	-	-
(ii) Imported Goods										
than Industrial	-	-	-	-	-	-	-	-	-	-
(iii) Industrial Machinery	-	-	-	-	-	-	-	-	-	-
(iv) Other Merchandise	-	-	-	-	-	-	-	-	-	-
D. Machinery and Other Fixed Assets	2,319	2,711	1,932	1,932	1,932	1,932	1,932	2,730	6,391	56,092
E. Real Estate:	2,685,729	2,601,615	395,014	268,131	268,131	268,131	268,131	259,131	258,191	259,131
(i) Land & Buildings	142,490	168,945	126,943	-	-	-	-	-	-	-
(ii) Agricultural Land	2,543,239	2,432,670	268,071	268,131	268,131	268,131	268,131	259,131	258,191	259,131
F. Financial Obligations										
e.g. Insurance Policies,										
Bank Deposits, etc.	104,518	115,692	66,182	-	-	-	-	-	-	-
G. Others	7,657,132	7,292,621	9,647,788	9,827,204	10,074,763	10,994,399	11,880,912	11,467,977	11,654,969	11,296,201
(i) Other Secured	3,379,050	3,474,225	4,532,609	4,197,657	4,255,545	5,083,092	5,750,226	5,381,621	5,288,480	4,963,524
(ii) Advances Secured										
by Guarantee(s)	259,719	305,060	236,098	1,482,515	409,096	62,013	62,232	81,528	275,139	2,134,752
(iii) Clean Advances and										
Advances against										
Personal Securities	4,018,363	3,513,336	4,879,081	4,147,032	5,410,122	5,849,294	6,068,454	6,004,828	6,091,350	4,197,925
TOTAL	10,711,189	10,274,130	10,176,763	10,153,537	10,401,096	11,355,371	12,207,245	11,785,310	11,971,354	11,613,534

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

(End of Period: Thousand Rupees)

SECURITY	2014		2015		2016		2017		2018	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
A Gold, Bullion, Gold & Ornaments & Precious	2,110	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	56,092	56,092	56,092	56,092	56,092	56,092	56,092	56,092	56,092	56,092
E. Real Estate:	259,131	259,131	259,131	259,131	259,131	259,131	259,131	259,131	259,131	259,131
(i) Land & Buildings	-	-	-	-	-	-	-	-	-	-
(ii) Agricultural Land	259,131	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	11,767,161	12,276,397	12,986,930	13,026,048	13,227,147	13,099,456	13,471,007	13,689,111	14,000,385	13,303,229
(i) Other Secured	5,528,976	5,467,205	6,026,089	6,373,232	6,528,626	6,348,480	6,587,228	6,574,440	6,873,792	6,570,860
(ii) Advances Secured by Guarantee(s)	46,180	86,109	2,197,081	2,213,558	2,269,260	2,301,676	2,333,752	2,428,194	2,382,934	2,210,404
(iii) Clean Advances and Advances against Personal Securities	6,192,005	6,723,083	4,763,760	4,439,258	4,429,261	4,449,300	4,550,027	4,686,477	4,743,659	4,521,965
TOTAL	12,084,494	12,593,730	13,304,263	13,343,381	13,544,480	13,416,789	13,788,340	14,006,444	14,317,718	13,620,562

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

(End of Period: Thousand Rupees)

SIZE OF ACCOUNT (Rs.)			2009				2010			
			Jun.		Dec.		Jun.		Dec.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than 1,000	to 1,500		26,123	2,123,001	26,123	2,123,001	30,981	2,791,192	31,066	2,791,207
1,000	to 1,500		229	274,484	229	274,484	68	93	2	2
1,500	to 2,000		19	27,531	19	27,531	22	37	18	30
2,000	to 3,000		256	16,661	61	16,239	16	41	287	809
3,000	to 4,000		19	12,628	117	12,978	3	9	848	2,903
4,000	to 5,000		24	100	391	1,616	34	139	1,638	6,928
5,000	to 6,000		34	184	206	1,118	92	521	108	564
6,000	to 7,000		51	335	60	378	108	686	130	857
7,000	to 8,000		91	665	7	49	94	708	69	494
8,000	to 9,000		443	3,601	290	2,406	408	3,311	44	373
9,000	to 10,000		69	655	16	157	222	2,072	21	200
10,000	to 20,000		1,818	30,448	2,922	45,394	1,856	30,365	2,643	40,413
20,000	to 25,000		1,734	39,379	998	22,541	270	5,849	725	16,826
25,000	to 30,000		225	6,274	971	26,482	229	6,264	426	11,731
30,000	to 40,000		849	68,105	1,434	87,620	851	29,778	1,249	44,455
40,000	to 50,000		1,513	109,579	2,892	173,349	976	44,237	1,134	51,175
50,000	to 60,000		1,896	104,634	5,271	284,555	1,954	109,521	1,234	68,902
60,000	to 70,000		2,672	173,243	3,032	196,793	2,608	172,911	2,577	168,909
70,000	to 80,000		3,351	252,862	5,096	381,450	3,128	235,144	3,100	233,810
80,000	to 90,000		4,845	414,464	4,399	374,453	6,167	527,912	3,303	281,185
90,000	to 100,000		4,532	431,257	4,242	395,885	3,420	324,206	2,983	283,627
100,000	to 200,000		20,209	3,064,353	22,323	3,324,929	20,273	3,038,556	23,759	3,424,409
200,000	to 300,000		6,587	1,598,700	5,412	1,321,767	6,559	1,545,861	6,747	1,593,639
300,000	to 400,000		3,261	1,122,918	1,975	687,481	2,218	745,074	1,537	514,390
400,000	to 500,000		709	312,485	522	226,801	414	176,008	285	124,620
500,000	to 600,000		167	91,809	117	62,012	145	77,685	95	52,153
600,000	to 700,000		96	62,689	69	45,621	67	41,837	132	81,954
700,000	to 800,000		28	20,327	-	-	35	26,284	84	60,131
800,000	to 900,000		6	5,382	8	6,949	-	-	182	156,816
900,000	to 1,000,000		3	2,866	1	995	69	65,612	31	29,812
1,000,000	to 2,000,000		66	120,207	74	135,890	23	31,256	62	88,549
2,000,000	to 3,000,000		-	-	1	2,837	60	138,594	4	10,627
3,000,000	to 4,000,000		-	-	-	-	-	-	-	-
4,000,000	to 5,000,000		5	23,725	-	-	-	-	-	-
5,000,000	to 6,000,000		1	5,000	2	10,369	1	5,000	-	-
6,000,000	to 7,000,000		-	-	-	-	-	-	-	-
7,000,000	to 8,000,000		2	15,469	-	-	-	-	-	-
8,000,000	to 9,000,000		-	-	-	-	-	-	-	-
9,000,000	to 10,000,000		-	-	-	-	-	-	-	-
10,000,000	and		2	175,169	-	-	-	-	1	11,037
TOTAL			81,935	10,711,189	89,280	10,274,130	83,371	10,176,763	86,524	10,153,537

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

(End of Period: Thousand Rupees)

SIZE OF ACCOUNT (Rs.)			2011				2012			
			Jun.		Dec.		Jun.		Dec.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than 1,000			8,564	390,231	8,248	374,109	7,896	368,238	7,691	357,985
1,000 to 1,500			2,533	160,288	2,534	155,057	2,319	154,481	2,308	153,438
1,500 to 2,000			1,925	173,314	1,481	135,876	1,531	143,622	1,471	138,346
2,000 to 3,000			3,145	304,662	2,324	287,747	2,246	280,962	2,322	278,366
3,000 to 4,000			3,844	358,836	3,370	325,844	3,445	334,845	3,081	318,746
4,000 to 5,000			2,242	293,346	2,365	308,947	2,239	291,917	2,524	285,871
5,000 to 6,000			2,821	338,047	2,677	298,632	2,873	332,226	2,406	304,437
6,000 to 7,000			3,166	337,726	3,113	392,111	3,034	386,150	2,682	354,394
7,000 to 8,000			2,906	274,506	2,945	254,910	3,029	269,786	3,279	291,383
8,000 to 9,000			2,429	304,659	2,573	396,536	2,383	371,497	2,528	389,027
9,000 to 10,000			1,583	199,123	1,589	191,084	1,705	210,546	1,799	218,201
10,000 to 20,000			15,006	2,081,662	15,127	2,105,48	14,533	2,030,32	16,533	2,007,023
20,000 to 25,000			5,978	655,803	7,646	1,109,49	7,813	1,107,48	8,904	1,134,569
25,000 to 30,000			8,637	780,063	7,301	764,104	7,201	764,104	6,630	796,178
30,000 to 40,000			7,432	1,027,538	9,943	1,308,21	10,938	1,449,03	14,929	1,544,342
40,000 to 50,000			10,096	645,084	9,818	612,798	9,987	690,278	6,426	562,408
50,000 to 60,000			160	111,514	1,106	222,826	1,425	324,425	1,425	324,425
60,000 to 70,000			225	195,701	828	252,028	828	252,028	516	186,400
70,000 to 80,000			709	229,587	774	216,879	1,111	371,771	1,110	295,174
80,000 to 90,000			725	178,934	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			2,629	1,006,829	2,714	1,016,63	3,018	1,076,17	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	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			88,078	10,401,096	90,574	11,355,371	92,480	12,207,245	93,222	11,785,310

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

(End of Period: Thousand Rupees)

SIZE OF ACCOUNT (Rs.)			2013				2014			
			Jun.		Dec.		Jun.		Dec.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than 1,000			180	95	1,363	541	424	284	48	41
1,000 to 1,500			76	87	880	1,198	84	92	42	48
1,500 to 2,000			108	188	195	345	106	186	105	172
2,000 to 3,000			659	1,904	962	2,637	738	2,052	660	1,907
3,000 to 4,000			306	1,106	767	2,640	636	2,396	176	619
4,000 to 5,000			338	1,537	217	995	941	4,434	173	814
5,000 to 6,000			166	896	571	3,127	675	3,890	1,452	8,159
6,000 to 7,000			141	927	166	1,107	329	2,221	155	995
7,000 to 8,000			168	1,214	133	991	313	2,350	443	3,235
8,000 to 9,000			199	1,627	609	5,069	517	4,326	268	2,255
9,000 to 10,000			861	8,012	1,347	12,787	1,316	12,230	1,098	10,244
10,000 to 20,000			11,245	177,619	12,168	191,201	11,443	178,380	12,442	190,590
20,000 to 25,000			8,271	184,409	8,458	187,966	8,837	196,771	10,100	225,691
25,000 to 30,000			2,877	79,668	4,179	117,347	3,025	84,230	3,219	89,472
30,000 to 40,000			3,442	119,853	4,039	136,811	3,717	127,958	3,424	118,670
40,000 to 50,000			2,622	117,426	3,434	154,678	7,667	342,472	4,300	192,703
50,000 to 60,000			3,410	186,279	4,196	235,026	4,544	244,445	5,174	284,122
60,000 to 70,000			3,242	210,975	3,473	229,068	4,922	315,705	4,261	277,928
70,000 to 80,000			3,300	243,670	2,561	189,748	2,216	167,402	4,603	340,456
80,000 to 90,000			2,805	242,657	1,690	143,787	2,800	233,657	2,593	216,598
90,000 to 100,000			2,337	220,300	1,499	141,313	2,951	277,037	1,039	98,374
100,000 to 200,000			26,542	3,885,497	17,581	2,666,23	17,490	2,557,98	16,968	2,434,605
200,000 to 300,000			6,228	1,518,548	9,240	2,203,88	8,669	2,144,68	10,201	2,505,109
300,000 to 400,000			2,342	814,702	3,136	1,058,87	4,187	1,421,77	4,809	1,619,873
400,000 to 500,000			1,498	686,967	1,445	638,796	1,702	762,378	2,177	967,827
500,000 to 600,000			440	251,236	753	406,628	744	416,552	676	379,239
600,000 to 700,000			469	307,815	445	292,754	374	249,994	746	484,419
700,000 to 800,000			504	367,389	285	208,947	229	169,039	245	182,001
800,000 to 900,000			694	571,842	285	233,098	520	447,655	138	115,843
900,000 to 1,000,000			33	31,694	16	14,811	88	83,743	89	83,540
1,000,000 to 2,000,000			617	895,447	667	918,671	320	419,540	510	691,916
2,000,000 to 3,000,000			41	95,042	17	40,216	56	116,013	167	402,763
3,000,000 to 4,000,000			31	110,308	15	49,253	5	15,093	5	15,093
4,000,000 to 5,000,000			25	112,430	3	12,969	-	-	6	26,390
5,000,000 to 6,000,000			9	56,445	-	-	-	-	-	-
6,000,000 to 7,000,000			50	361,264	-	-	-	-	3	19,473
7,000,000 to 8,000,000			-	-	1	7,075	48	381,546	3	21,354
8,000,000 to 9,000,000			-	-	-	-	-	-	2	16,814
9,000,000 to 10,000,000			-	-	2	19,317	2	19,309	2	19,601
10,000,000 and over			6	104,279	14	1,083,62	3	676,664	2	544,777
TOTAL			86,282	11,971,354	86,812	11,613,534	92,638	12,084,494	92,524	12,593,730

15.3 Classification of Cooperative Banks' Advances by Size of Account

(End of Period: Thousand Rupees)

SIZE OF ACCOUNT (Rs.)			2015				2016			
			Jun.		Dec.		Jun.		Dec.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than 1,000	1,000		1,003	352	585	309	2,005	1,541	2,663	1,444
1,000 to 1,500	1,500		202	260	369	400	833	1,092	1,469	1,921
1,500 to 2,000	2,000		49	86	479	812	659	1,204	797	1,443
2,000 to 3,000	3,000		663	1,897	801	2,235	1,766	4,795	993	2,762
3,000 to 4,000	4,000		1,093	3,953	1,034	3,890	577	2,113	501	1,768
4,000 to 5,000	5,000		379	1,773	178	850	1,100	5,067	1,281	5,996
5,000 to 6,000	6,000		489	2,715	255	1,402	1,340	7,225	149	793
6,000 to 7,000	7,000		996	6,401	624	4,018	312	1,995	793	5,092
7,000 to 8,000	8,000		393	2,932	984	7,316	722	5,477	454	3,377
8,000 to 9,000	9,000		819	6,823	154	1,341	943	7,979	614	5,364
9,000 to 10,000	10,000		929	8,628	924	8,592	1,641	15,261	1,644	15,253
10,000 to 20,000	20,000		13,348	207,852	14,777	230,166	14,778	229,711	14,683	225,535
20,000 to 25,000	25,000		9,084	202,368	9,761	216,758	9,064	201,849	9,480	210,279
25,000 to 30,000	30,000		3,639	100,465	3,523	97,666	3,414	94,971	3,859	106,818
30,000 to 40,000	40,000		5,021	178,818	4,555	158,687	5,914	202,865	5,829	205,561
40,000 to 50,000	50,000		2,934	130,707	4,679	209,255	4,654	210,401	4,390	200,668
50,000 to 60,000	60,000		4,611	255,857	6,499	366,288	5,513	301,332	5,298	286,702
60,000 to 70,000	70,000		3,583	230,734	3,830	246,181	4,050	255,878	5,470	346,127
70,000 to 80,000	80,000		3,499	261,766	4,419	332,979	2,587	190,074	2,111	156,426
80,000 to 90,000	90,000		2,637	223,475	3,003	256,969	1,469	125,167	1,526	130,539
90,000 to 100,000	100,000		3,110	292,864	2,309	221,254	1,726	163,904	1,503	142,800
100,000 to 200,000	200,000		17,104	2,513,986	16,713	2,488,560	16,022	2,313,216	15,485	2,255,492
200,000 to 300,000	300,000		11,382	2,743,417	10,788	2,590,273	8,965	2,201,635	8,792	2,132,618
300,000 to 400,000	400,000		2,744	955,384	2,841	989,731	3,335	1,164,907	3,519	1,226,569
400,000 to 500,000	500,000		2,482	1,113,377	2,158	965,967	2,378	1,055,668	2,365	1,046,559
500,000 to 600,000	600,000		969	537,976	1,105	620,512	1,146	643,737	1,235	686,721
600,000 to 700,000	700,000		674	439,566	462	307,292	593	392,767	589	388,022
700,000 to 800,000	800,000		276	207,229	369	274,863	256	191,837	359	267,021
800,000 to 900,000	900,000		221	186,842	225	190,258	284	237,691	303	257,712
900,000 to 1,000,000	1,000,000		93	86,833	85	81,577	272	257,516	230	222,912
1,000,000 to 2,000,000	2,000,000		707	910,949	558	754,474	726	991,191	689	941,598
2,000,000 to 3,000,000	3,000,000		118	281,693	163	406,323	221	547,156	239	589,604
3,000,000 to 4,000,000	4,000,000		30	97,938	50	163,594	65	213,272	79	259,163
4,000,000 to 5,000,000	5,000,000		1	4,829	7	29,579	18	82,060	40	174,881
5,000,000 to 6,000,000	6,000,000		6	30,878	23	130,200	1	5,203	2	10,428
6,000,000 to 7,000,000	7,000,000		5	33,622	3	18,910	5	31,784	2	12,748
7,000,000 to 8,000,000	8,000,000		-	-	3	21,264	7	52,557	4	30,111
8,000,000 to 9,000,000	9,000,000		-	-	1	8,499	1	8,517	-	-
9,000,000 to 10,000,000	10,000,000		2	19,527			1	9,634	4	38,369
10,000,000 and over			3	1,019,491	7	934,137	8	1,114,231	4	819,593
TOTAL			95,298	13,304,263	99,303	13,343,381	99,371	13,544,480	99,447	13,416,789

15.3 Classification of Cooperative Banks' Advances by Size of Account

(End of Period: Thousand Rupees)

SIZE OF ACCOUNT (Rs.)			2017				2018			
			Jun.		Dec.		Jun.		Dec.	
			No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
			Accounts		Accounts		Accounts		Accounts	
Less than 1,000	1,000	2,920	1,938	1,796	1,065	6,310	3,542	5,063	2,832	
1,000 to 1,500	1,500	974	1,190	1,995	2,711	1,035	1,280	1,592	2,041	
1,500 to 2,000	2,000	1,130	1,835	401	726	2,460	4,368	3,019	5,065	
2,000 to 3,000	3,000	2,731	7,227	3,286	8,163	3,446	8,637	5,325	14,111	
3,000 to 4,000	4,000	1,028	3,474	1,032	3,427	4,483	15,409	2,019	7,373	
4,000 to 5,000	5,000	747	3,480	894	4,205	1,132	5,434	2,609	11,647	
5,000 to 6,000	6,000	661	3,541	566	2,931	1,263	6,917	1,063	5,785	
6,000 to 7,000	7,000	288	1,879	468	2,888	1,326	8,466	752	4,774	
7,000 to 8,000	8,000	603	4,434	292	2,187	1,794	13,344	1,679	12,504	
8,000 to 9,000	9,000	432	3,685	655	5,583	1,270	10,612	1,798	15,163	
9,000 to 10,000	10,000	1,720	16,278	1,417	13,395	2,365	22,190	1,954	18,300	
10,000 to 20,000	20,000	15,282	233,877	15,916	247,055	17,391	271,654	17,082	259,736	
20,000 to 25,000	25,000	11,039	245,393	11,310	251,151	10,488	235,351	10,210	228,448	
25,000 to 30,000	30,000	2,967	81,984	3,270	89,712	6,395	174,792	4,952	137,795	
30,000 to 40,000	40,000	5,391	190,165	3,861	132,426	5,149	176,587	6,969	236,213	
40,000 to 50,000	50,000	4,251	190,656	5,001	223,299	4,530	204,708	4,283	190,853	
50,000 to 60,000	60,000	3,925	219,756	3,511	198,858	5,209	288,744	4,672	258,472	
60,000 to 70,000	70,000	3,350	219,887	3,885	253,903	2,883	189,239	4,067	264,210	
70,000 to 80,000	80,000	1,849	138,696	1,936	144,791	1,642	120,441	2,133	157,362	
80,000 to 90,000	90,000	1,533	129,728	1,654	143,012	2,339	196,525	2,156	182,159	
90,000 to 100,000	100,000	2,860	267,154	3,230	305,094	532	50,502	965	90,940	
100,000 to 200,000	200,000	13,695	1,971,883	13,263	1,946,594	8,362	1,146,414	9,139	1,316,740	
200,000 to 300,000	300,000	10,283	2,499,136	10,170	2,497,335	7,200	1,767,558	6,340	1,552,792	
300,000 to 400,000	400,000	3,205	1,110,774	3,116	1,087,629	2,733	966,215	2,359	826,729	
400,000 to 500,000	500,000	2,246	1,001,137	2,504	1,130,966	1,903	851,712	1,522	687,713	
500,000 to 600,000	600,000	1,556	861,095	933	522,143	995	566,164	1,289	713,310	
600,000 to 700,000	700,000	1,062	694,219	1,128	732,633	882	580,698	672	444,898	
700,000 to 800,000	800,000	439	328,097	527	393,448	514	392,621	515	387,127	
800,000 to 900,000	900,000	245	205,227	261	221,231	427	353,604	445	371,486	
900,000 to 1,000,000	1,000,000	114	110,839	173	166,269	143	135,601	231	220,292	
1,000,000 to 2,000,000	2,000,000	650	889,648	711	963,282	1,205	1,627,604	998	1,355,751	
2,000,000 to 3,000,000	3,000,000	238	599,923	300	725,126	302	749,384	293	719,315	
3,000,000 to 4,000,000	4,000,000	38	125,315	97	331,391	200	691,403	213	724,511	
4,000,000 to 5,000,000	5,000,000	66	290,147	29	125,011	73	330,808	53	235,061	
5,000,000 to 6,000,000	6,000,000	17	87,764	27	149,604	26	145,707	52	288,770	
6,000,000 to 7,000,000	7,000,000	-	-	5	33,706	26	166,834	21	136,132	
7,000,000 to 8,000,000	8,000,000	-	-	-	-	21	176,340	18	149,959	
8,000,000 to 9,000,000	9,000,000	1	8,811	-	-	8	74,161	-	-	
9,000,000 to 10,000,000	10,000,000	-	-	2	18,933	29	1,479,105	18	1,198,295	
10,000,000 and over		5	1,038,068	5	924,561	14	107,043	25	185,898	
TOTAL			99,541	13,788,340	99,627	14,006,444	108,505	14,317,718	108,565	13,620,562

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
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	-	-	-	-
2018 Jun. No. of Accounts	108,000	113	-	42	336	-	-	-	-
Amount	14,181,442	2,144	64	25,261	108,627	-	-	-	-
Dec. No. of Accounts	108,060	113	-	42	336	-	-	-	-
Amount	13,484,286	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	
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
2018 Jun. No. of Accounts	-	11	1	-	2	-	-	-	108,505
Amount	-	94	-	-	86	-	-	-	14,317,718
Dec. No. of Accounts	-	11	1	-	2	-	-	-	108,565
Amount	-	94	-	-	86	-	-	-	13,620,562

15.5 Classification of Cooperative Banks' Advances by Rates of Return

(End of Period: Thousand Rupees)										
RATE OF RETURN	2009		2010		2011		2012		2013	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
00.00	2,126,802	2,160,040	2,526,899	2,524,249	2,565,776	2,580,303	2,581,130	2,298,218	2,296,442	2,320,088
01.00*	485	374	-	-	-	-	-	-	-	-
02.00*	-	-	11,714	146	206	827	-	-	827	-
03.00	-	-	42,524	-	42,469	42,469	58,826	58,602	42,469	42,446
03.25	-	-	-	-	-	-	-	-	-	-
03.50	-	-	-	-	11,714	11,714	11,737	10,916	11,714	11,714
03.75	-	-	-	-	1,542	1,542	1,639	1,599	1,542	1,542
04.00	97	97	1,639	97	97	97	-	-	94	97
04.25	-	-	-	-	-	-	-	-	-	-
04.50	-	-	-	-	-	-	-	-	-	-
04.75	-	-	-	-	-	-	-	-	-	-
05.00	844	876	313	259	247	258	276	298	258	233
05.25	-	-	-	-	-	-	-	-	-	-
05.50	265	265	286	286	286	286	300	316	286	286
05.75	-	-	-	-	-	-	-	-	-	-
06.00	106	201	60	60	1,871	5,438	21,848	21,603	5,438	259
06.25	-	-	-	-	-	-	-	-	-	-
06.50	62	62	62	62	62	62	-	-	62	62
06.75	-	-	-	-	-	-	-	-	-	-
07.00	4,604	4,516	6,357	8,318	4,983	5,979	22,359	22,112	5,972	4,183
07.25	-	-	-	-	-	-	-	-	-	-
07.50	46,980	31,971	4,421	12,733	4,421	4,421	20,801	20,554	4,421	4,421
07.75	-	-	-	-	-	-	-	-	-	-
08.00	57,761	53,830	37,653	26,894	26,451	33,644	50,435	57,896	41,763	56,182
08.25	-	-	-	-	-	-	-	-	-	-
08.50	-	-	-	-	-	-	-	-	-	-
08.75	-	-	-	-	-	-	-	-	-	-
09.00	148,978	128,254	116,196	131,281	56,126	60,106	76,892	77,000	91,287	425,816
09.25	-	-	-	-	-	-	-	-	-	-
09.50	15,984	10,377	359	9,551	359	359	527	527	359	359
09.75	-	-	-	-	-	-	-	-	-	-
10.00	134,081	125,654	152,104	202,297	81,984	84,629	203,839	147,621	129,967	106,198
10.25	-	-	-	-	-	-	-	-	-	-
10.50	15,828	16,208	168	15,311	168	168	-	-	168	168
10.75	-	-	-	-	-	-	-	-	-	-
11.00	65,822	31,576	53,960	31,771	21,098	21,098	37,478	37,231	21,098	21,098
11.25	-	-	-	-	-	-	-	-	-	-
11.50	11,268	11,268	11,061	11,061	11,061	11,061	27,441	27,194	11,061	11,061
11.75	-	-	-	-	-	-	-	-	-	-
12.00	3,406,336	2,731,663	1,954,818	1,506,465	569,981	633,951	752,520	791,112	867,474	1,028,534
12.25	-	-	-	-	-	-	-	-	-	-
12.50	-	-	-	-	-	-	-	-	-	-
12.75	-	-	-	-	-	-	-	-	-	-
13.00	742,847	776,863	645,482	447,217	247,225	378,751	398,199	399,408	383,275	262,992
13.25	-	-	-	-	-	-	-	-	-	-
13.50	-	-	-	125,180	-	-	-	-	-	-
13.75	-	-	-	-	-	-	-	-	-	-
14.00 & over	3,932,039	4,190,035	4,610,687	5,100,299	6,752,969	7,478,208	7,940,998	7,813,103	8,055,377	7,315,795
TOTAL	10,711,180	10,274,130	10,176,763	10,153,537	10,401,096	11,355,371	12,207,245	11,785,310	11,971,354	11,613,534

*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	2014		2015		2016		2017		2018	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
00.00	2,240,269	2,240,269	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*	527	511	409	843	855	1,373	7,027	3,424	354	354
03.00*	42,466	42,461	42,446	42,446	42,446	42,446	42,446	42,446	42,446	42,446
03.25	-	-	-	-	-	-	-	-	-	-
03.50	11,714	11,714	13,256	13,256	11,714	11,714	13,256	13,256	13,256	13,256
03.75	-	-	-	-	1,542	1,542	-	-	-	-
04.00	1,639	1,639	97	97	97	97	97	97	97	97
04.25	-	-	-	-	-	-	-	-	-	-
04.50	-	-	-	-	-	-	-	-	-	-
04.75	-	-	-	-	-	-	-	-	-	-
05.00	605	1,074	974	1,815	1,853	2,175	1,957	2,153	2,153	1,722
05.25	-	-	-	-	-	-	-	-	-	-
05.50	286	286	286	286	286	286	286	286	286	286
05.75	-	-	-	-	-	-	-	-	-	-
06.00	296	296	162	1,164	1,313	1,350	2,957	3,379	2,266	20,345
06.25	-	-	-	-	-	-	-	-	-	-
06.50	62	62	62	62	62	62	62	62	62	62
06.75	-	-	-	-	-	-	-	-	-	-
07.00	4,052	4,056	4,056	4,218	4,605	4,701	4,818	4,802	4,002	4,261
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	37,634	40,410	33,563	71,596	71,967	29,603	48,681	37,909	116,810	113,665
08.25	-	-	-	-	-	-	-	-	-	-
08.50	-	-	-	-	-	-	-	-	-	-
08.75	-	-	-	-	-	-	-	-	-	-
09.00	130,913	208,431	334,822	361,086	331,584	352,765	295,896	302,442	329,633	211,447
09.25	-	-	-	-	-	-	-	-	-	-
09.50	359	359	359	359	359	359	359	359	359	359
09.75	-	-	-	-	-	-	-	-	-	-
10.00	106,509	221,969	172,721	192,945	169,312	202,454	219,764	227,113	232,784	206,463
10.25	-	-	-	-	-	-	-	-	-	-
10.50	168	168	168	168	168	168	168	168	168	168
10.75	-	-	-	-	-	-	-	-	-	-
11.00	21,461	21,506	21,506	21,401	21,401	21,399	21,537	21,516	21,516	21,137
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	1,104,968	1,189,870	1,212,928	1,112,378	1,105,265	1,041,279	1,277,053	1,357,291	1,785,198	694,738
12.25	-	-	-	-	-	-	-	-	-	-
12.50	-	-	-	-	-	-	-	-	-	-
12.75	-	-	-	-	-	-	-	-	-	-
13.00	270,357	370,798	346,547	296,514	313,213	337,939	227,681	238,953	412,141	387,892
13.25	-	-	-	-	-	-	-	-	-	-
13.50	-	-	-	-	-	-	-	-	-	-
13.75	-	-	-	-	-	-	-	-	-	-
14.00 & over	8,094,727	8,222,369	8,864,150	8,966,996	9,210,687	9,109,326	9,368,544	9,495,037	9,098,436	9,646,113
TOTAL	12,084,494	12,593,730	13,304,263	13,343,381	13,544,480	13,416,789	13,788,340	14,006,444	14,317,718	13,620,562

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
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		10.77	10.66
2011	Jun.	3.07	-	-	10.00	8.38	-	11.59	11.47
	Dec.	7.93	-	-	10.00	8.38	-	11.87	11.76
2012	Jun.	3.07	-	-	10.00	8.38	-	12.07	11.95
	Dec.	3.06	-	-	10.00	8.45	-	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
2018	Jun.	4.00	-	-	3.35	8.45	-	12.47	12.36
	Dec.	4.00	-	-	3.35	8.45	-	12.87	12.74