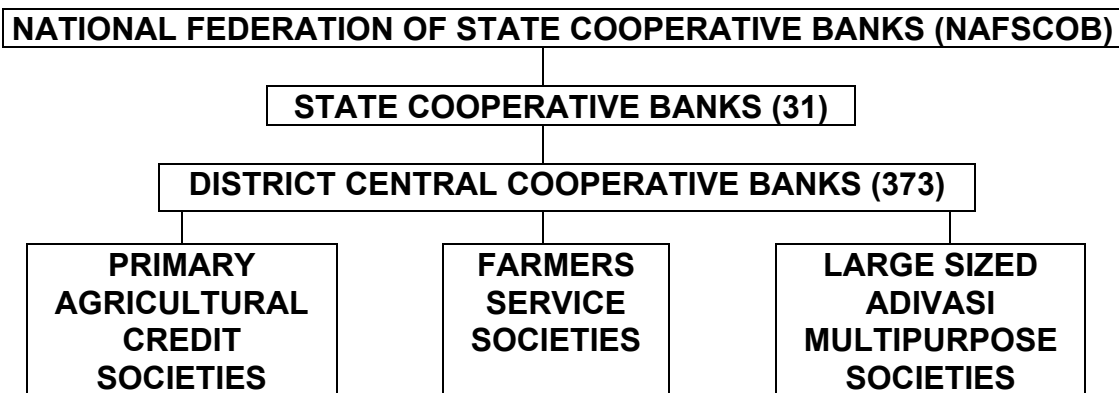


## SHORT TERM COOPERATIVE CREDIT STRUCTURE



### STATISTICAL DETAILS

PRIMARY SOCIETIES (PACS, FSS & LAMPS) (31-03-2009)	DISTRICT CENTRAL COOPERATIVE BANKS (31-03-2009)	STATE COOPERATIVE BANKS (31-03-2009)
1.NO.OF STY. 95633	1.NO.OF DCCBs 373	1.NO.OF SCBs 31
2.NO.OF BRANCHES Including H.O. NIL	2.NO.OF BRANCHES Including H.O. 13233	2.NO.OF BRANCHES Including H.O. 992
3.MEMBERSHIP : 132350	3.MEMBERSHIP:	3.MEMBERSHIP:
4.OWNED FUNDS 1180582	a.TOTAL 3529	a.TOTAL 201
5.DEPOSITS 2624538	b.COOPERATIVE 697	b.COOPERATIVE 19
6.BORROWINGS 4893844	c.INDVL./GOI 2832	c.INDVL./GOI 182
7.LOANS ADV. 5878674	4.OWNED FUNDS 2387942	4.OWNED FUNDS 1015443
8.LOANS OUTS 6404424	5.DEPOSITS 12372182	5.DEPOSITS 7131507
9.PERG.OF OVR.TO DEMAND (%) 44.82	6.BORROWINGS 2847764	6.BORROWINGS 2158221
10.NO.OF EMPLOYEES: 222173	7.LOANS ADV. 8802869	7.LOANS ADV. 5186621
11.NO.OF BORROWERS: 46219	8.LOANS OUTS. 9720682	8.LOANS OUTS. 4620084
	9.PERG.OF OVR.TO DEMAND (%) 32.69	9.PERG.OF OVR.TO DEMAND (%) 8.68
	10.NO.OF EMPLOYEES: 89259	10.NO.OF EMPLOYEES: 14635

(MEMBERSHIP & BORROWERS IN THOUSANDS)

(RS. IN LAKHS)

#### MAIN FEATURES :

1. PRIMARY AGRICULTURAL CREDIT SOCIETIES
  - ..... ASSESMENT OF CREDIT NEEDS
  - ..... DISBURSEMENT OF CREDIT TO MEMBERS
  - ..... RECOVERY OF CREDIT
  - ..... PROMOTE THE ECONOMIC INTERESTS OF THE MEMBERS
2. DISTRICT CENTRAL COOPERATIVE BANKS
  - ..... SERVE AS BALANCING CENTRE IN THE DISTRICT CENTRAL FINANCING AGENCIES
  - ..... ORGANISE CREDIT TO PRIMARIES
  - ..... CARRY OUT BANKING BUSINESS
  - ..... SANCTION , MONITOR & CONTROL IMPLEMENTATION OF POLICIES
3. STATE COOPERATIVE BANKS
  - ..... SERVE AS BALANCING CENTRE IN THE STATE
  - ..... ORGANISE PROVISION OF CREDIT FOR CREDIT WORTHY FARMERS
  - ..... CARRY OUT BANKING BUSINESS
  - ..... LEADER OF THE COOPERATIVES IN THE STATE
4. NATIONAL FEDERATION OF STATE COOPERATIVE BANKS
  - ..... PROVIDES A COMMON FORUM TO THE MEMBER BANKS
  - ..... PROMOTES AND PROTECTS THE INTERESTS OF THE MEMBER BANKS
  - ..... CO-ORDINATES AND LIAISON WITH GOVERNMENT OF INDIA ,  
RESERVE BANK OF INDIA , NATIONAL BANK AND OTHERS
  - ..... PROVIDES RESEARCH AND CONSULTANCY INPUTS TO THE MEMBER BANKS
  - ..... ORGANISES CONFERENCES/SEMINARS/WORKSHOPS/MEETINGS