

BASIC DATA ON
PERFORMANCE OF STATE COOPERATIVE BANKS
(APRIL 1, 2004 TO MARCH 31, 2005)

2004-05



National Federation of State Cooperative Banks Ltd.

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SHORT TERM COOPERATIVE CREDIT STRUCTURE

NATIONAL FEDERATION OF STATE COOPERATIVE BANKS (NAFSCOB)

STATE COOPERATIVE BANKS (30)

DISTRICT CENTRAL COOPERATIVE BANKS (368)

PRIMARY
AGRICULTURAL
CREDIT
SOCIETIES

FARMERS
SERVICE
SOCIETIES

LARGE SIZED
ADIVASI
MULTIPURPOSE
SOCIETIES

STATISTICAL DETAILS

PRIMARY SOCIETIES (PACS, FSS & LAMPS) (31-03-2005)	DISTRICT CENTRAL COOPERATIVE BANKS (31-03-2005)	STATE COOPERATIVE BANKS (31-03-2005)
1.NO.OF STY. 108779	1.NO.OF DCCBs 368	1.NO.OF SCBs 30
2.NO.OF BRANCHES Including H.O. NIL	2.NO.OF BRANCHES Including H.O. 12858	2.NO.OF BRANCHES Including H.O. 953
3.MEMBERSHIP 127406	3.MEMBERSHIP 2146	3.MEMBERSHIP 157
4.OWNED FUNDS 919705	4.OWNED FUNDS 1678833	4.OWNED FUNDS 758209
5.DEPOSITS 1897604	5.DEPOSITS 8049350	5.DEPOSITS 4406765
6.BORROWINGS 4024949	6.BORROWINGS 2155710	6.BORROWINGS 1467097
7.LOANS ADV. 3921172	7.LOANS ADV. 6533578	7.LOANS ADV. 4432506
8.LOANS OUTS 4878546	8.LOANS OUTS. 7208961	8.LOANS OUTS.3530652
9.PERCENTAGE OF OVERDUES TO DEMAND 33.59	9.PERCENTAGE OF OVERDUES TO DEMAND 32.86	9.PERCENTAGE OF OVERDUES TO DEMAND 15.27
10.NO.OF EMPLOYEES 388118	10.NO.OF EMPLOYEES 109124	10.NO.OF EMPLOYEES 15288
11.NO.OF BORROWERS 45070		

(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

C O N T E N T S

SL. NO.	TABLE NO.	P A R T I C U L A R S	PAGE NO.	
			FROM	TO
	A:	PART - I (AS ON 31ST. MARCH, 2005)	1	24
1.	I	State Cooperative Banks at a glance	1	
2.	I(A)	State Cooperative Banks at a glance (Region Wise)	2	
3	I(B)	State Cooperative Banks at a glance (Region Wise)	3	
4.	I(C)	State Cooperative Banks at a glance (Region Wise)	4	
5.	II	Number of Offices and Membership	5	
6.	III	Paid up Share Capital	6	
7.	IV	Reserve and other Funds	7	
8.	V(A)	Deposits - Source-wise	8	
9.	V(B)	Deposits - Type – wise	9	
10.	VI(A)	Borrowings - from RBI / NABARD	10	
11.	VI(B)	Borrowings - Government/Commercial Banks	11	
12.	VII	Working Capital , Cash and Balances with Banks	12	
13.	VIII	Investments	13	
14.	IX(A)	Loans Issued - Short Term (Agricultural)	14	
15.	IX(B)	Loans Issued - Short Term (Non-Agricultural)	15	
16.	IX(C)	Loans Issued – Medium Term (Agricultural)	16	
17.	IX(D)	Loans Issued – Medium Term (Non – Agricultural)	17	
18.	X(A)	Loans Outstandings- Short Term (Agricultural)	18	
19.	X(B)	Loans Outstandings- Short Term (Non-Agricultural)	19	
20.	X(C)	Loans Outstandings- Medium Term (Agricultural)	20	
20.	X(D)	Loans Outstandings- Medium Term (Non–Agricl.)	21	
22.	XI	Demand During - 2004-05	22	
23.	XII	Collection During – 2004-05	23	
24.	XIII	Balances (Overdues) As on (31-3-2005)	24	
25.	XIV	Percentage of Overdues to Demand	25	
26.	XV	Cost of Management & Number of Employees	26	
27.	XVI	Profit & Loss , Dividend Declared , Number of Branches in profit / loss and Audit Classification	27	
	B:	PART - II (AS ON 30TH. JUNE, 2005)	28	40
25.	XVII	Number of offices and Membership	28	
26.	XVIII	Paid Up Share Capital	29	
27.	XIX	Reserves and other Funds	30	
28.	XX	Institution - Wise Deposits	31	
29.	XXI	Borrowings and Cash Credit & Overdrafts	32	
30.	XXII	Working Capital and Investments	33	
31.	XXIII	Details of Loans Issued	34	
32.	XXIV	Details of Loans Outstandings	35	
33.	XXV	Details of Demand	36	
34.	XXVI	Details of Collection	37	
35.	XXVII	Details of Balances (Overdues) As on 30-6-2005	38	
36.	XXVIII	Percentage of Overdues to Demand	39	
37.	XXXIX	Cost of Management and Profit and Loss	40	
38.	C :	Graphic Presentation (Based on Part - I)	41	60

INDICES USED

SL. NO.	Indices	:	Details
1.	N. A.	:	Not Available
2.	n. a.	:	Not Applicable
3.	N. D.	:	Not Declared
4.	S. T.	:	Short Term
5.	M. T.	:	Medium Term
6.	Agricl.	:	Agricultural
7.	Non - Agricl.	:	Non - Agricultural
8.	I. R. D. P.	:	Integrated Rural Development Programme
9.	L. D. B.	:	Land Development Bank
10.	NABARD	:	National Bank for Agriculture and Rural Development
11.	L. I. C.	:	Life Insurance Corporation
12.	N. C. D. C.	:	National Cooperative Development Corporation
13.	@	:	Included in previous column total
14.	@@	:	Includes Loans from other sources like N.C.D.C. , L.I.C. and ordinary Debentures
15.	*	:	Figures relates to 31st. March, 2004
16.	**	:	Figures relates to 31st. March, 2003
17.	***	:	Figures relates to 31st. March, 2002
17.	-	:	NIL
18.	0	:	NIL
19.	%	:	Percentage

**BASIC DATA
ON PERFORMANCE OF
STATE COOPERATIVE BANKS**

**PART - I
(AS ON 31ST. MARCH)
2004-2005**

(From Page No. 1 to 27)

NAFSCOB

NAVI MUMBAI

FOREWORD

NAFSCOB has been bringing out the publications of Basic Data on Performance of State Cooperative Banks (SCBs), District Central Cooperative Banks (DCCBs) and Primary Agricultural Credit Societies (PACS) separately and also Review of Disbursement of Short Term Agricultural Loans for Rabi & Kharif Crops by SCBs on an annual basis. The present publication relates to the State Cooperative Banks in the country and is intended to serve as Hand Book of Basic Data pertaining to many important areas of their performance during 2004-05. The data given in the publication are based on the information received directly from the State Cooperative Banks. As desired by the State Cooperative Banks, we have published the data as on March 31 as well as June 30, 2005.

We are able to bring out this publication entirely due to the cooperation of State Cooperative Banks for which we are very much thankful.

We appreciate the sincere effort of Shri R. H. Singh, Assistant Director **NAFSCOB** in the compilation of data. We also able to incorporate the graphical presentation of performance of the State Cooperative Banks entirely due to the efforts of Shri Singh. Appropriate Software has been developed by Shri Milin Soundade, Assistant Director.

I am sure this publication would be very useful for the Sate Cooperative Banks, Higher Refinance Agencies, Rural Financial Institutions, Planners, Researchers in the cooperative credit movement and other concerned.

B. Subrahmanyam
Managing Director

NAFSCOB
Navi Mumbai
May, 2006
Pub : 2

STATE COOPERATIVE BANKS

TABEL - I
STATE COOPERATIVE BANKS AT A GLANCE
(FROM 1995-96 TO 2004-2005)

(AS ON 31ST MARCH)

(Rs. IN LAKHS)

SL. NO.	MAIN ITEMS	1995-1996	1996-1997	1997-1998	1998-1999	1999-2000	2000-2001	2001-2002	2002-2003	2003-2004	2004-2005
1		2	3	4	5	6	7	8	9	10	11
1.	NO. OF STATE COOP. BANKS	28	28	28	29	29	30	30	30	30	30
2.	NO. OF OFFICES INCL. H.O.	768	769	813	843	867	865	899	931	929	953
3.	TOTAL MEMBERSHIP (NO.)	135364	147229	151058	144477	136856	122464	104607	133688	150975	156623
	a. COOPERATIVE SOCIETIES	21070	22140	19399	19681	19064	18674	17030	19133	17288	17545
	b. INDIVIDUALS	114,294	125,089	131,659	124,796	117,792	103,790	87,577	114,555	133,687	139078
4.	PAID UP CAPITAL	39507	48683	48653	57608	63475	69711	84659	89715	92455	99228
	a. OF WHICH GOVT.	3968	5074	5583	5734	5929	6487	8476	10257	8983	10281
5.	TOTAL RESERVES	191346	197807	224409	274054	314910	371172	417763	500168	557200	658981
	a. STATUTORY	68498	75743	35651	38790	42225	44973	53485	62929	70085	84185
	b. A. C. S. FUND	45801	37537	40502	52991	56369	64280	64865	71167	77028	84017
	c. OTHERS	77,047	84,527	148,256	182,273	216,316	261,919	299,413	366,072	410,087	490779
6.	TOTAL DEPOSITS	1346968	1728228	2191854	2530913	2927892	3261295	3617028	3911178	4286301	4406765
	a. COOPERATIVES	1059537	1357217	1589716	2085934	2366958	2446852	2671474	2940237	3221970	3406399
	b. INDIVIDUALS	247843	314079	360183	398425	465801	695160	644423	699456	785171	802090
	c. LOCAL BODIES & OTHERS	39588	56932	241955	46554	95133	119283	301131	271485	279160	198276
7.	TOTAL BORROWINGS	649954	684726	878818	993370	1093544	1198335	1168348	1198508	1352265	1467097
8.	WORKING CAPITAL (WC)	2500944	2992601	3506475	4043920	4641047	5221689	5669673	6075475	6521629	7068213
9.	INVESTMENTS	465237	603774	1066675	1094315	1204339	1304016	1434440	1648501	1847687	2132806
10.	COST OF MANAGEMENT (CM)	29086	43312	34855	45971	68091	77484	108211	125597	115726	110515
11.	TOTAL LOAN ISSUED	3081942	3375052	3409464	3580053	3989345	3361254	3406531	3920286	3486449	4432506
	a. SHORT TERM	2,885,743	3,002,201	2,882,366	3,145,102	3,413,224	2,970,497	3,035,802	3,283,734	3,067,848	3164529
	b. MEDIUM TERM & OTHERS	196,199	372,851	527,098	434,951	576,121	390,757	370,729	636,552	418,601	1267977
12.	TOTAL LOANS OUTSTANDING	1473928	1777505	1939465	2169977	2535701	2548276	3255352	3505215	3563719	3530652
	a. SHORT TERM	1,155,808	1,304,267	1,163,338	1,442,362	1,662,069	1,863,755	2,291,957	2,204,877	2,280,916	2133628
	b. MEDIUM TERM & OTHERS	318,120	473,238	776,127	727,615	873,632	684,521	963,395	1,300,338	1,282,803	1397024
13.	TOTAL DEMAND	1130250	1409701	1486194	1448653	1573991	1688722	1958116	2241279	2203774	2329419
14.	TOTAL COLLECTION	1001373	1225878	1285335	1255838	1374698	1437699	1686897	1843742	1833145	1973608
15.	BALANCE (OVERDUES)	128877	183823	200859	192815	199293	251023	271219	397537	370629	355811
16.	% OF OVERDUES TO DEMAND	11.40	13.04	13.51	13.31	12.66	14.86	13.85	17.74	16.82	15.27
17.	% OF CM TO WC	1.16	1.45	0.99	1.14	1.47	1.48	1.91	2.07	1.77	1.56
18.	TOTAL NO. OF EMPLOYEES	15633	16169	16143	16229	16119	16186	16360	15793	15554	15288

STATE COOPERATIVE BANKS
(Region-wise)
(AsOn 31.03.2005)

TABLE : 1 (A)
Main Items Relating to the Performance of State Cooperative Banks (Region-wise)

(Rs. in lakhs)

Name of the Region	No. of Offices with H. O.	Total Membership	Of Col.3 Cooperatives	Total Share Capital	Of Col.5 from Govt.	Total Reserves	Of Col.7 Statutory	Of Col.7 A. C. S.	Total Deposits	Of Col.10 from Coops.	Of Col.10 Other Than Coops.
1	2	3	4	5	6	7	8	9	10	11	12
1. Central Region (% Share in Total)	89 9.34	9245 5.90	322 1.84	14592 14.71	219 2.13	83529 12.68	8550 10.16	12652 15.06	531421 12.06	365256 10.72	166165 16.61
2. Eastern Region (% Share in Total)	76 7.97	18607 11.88	322 1.84	9306 9.38	2334 22.70	48355 7.34	4169 4.95	10288 12.25	448780 10.18	304364 8.94	144416 14.44
3. North-Eastern Region (% Share in Total)	235 24.66	81935 52.31	9550 54.43	6810 6.86	5329 51.83	10458 1.59	480 0.57	895 1.07	171774 3.90	60175 1.77	111599 11.16
4. Northern Region (% Share in Total)	260 27.28	10967 7.00	3673 20.93	14892 15.01	935 9.09	108115 16.41	21866 25.97	24532 29.20	658940 14.95	373617 10.97	285323 28.52
5. Southern Region (% Share in Total)	174 18.26	23004 14.69	564 3.21	29833 30.07	1339 13.02	194693 29.54	42715 50.74	24029 28.60	966964 21.94	771267 22.64	195697 19.56
6. Western Region (% Share in Total)	119 12.49	12865 8.21	3114 17.75	23795 23.98	125 1.22	213831 32.45	6405 7.61	11621 13.83	1628886 36.96	1531720 44.97	97166 9.71
All India Total : Percentage (%)	953 100.00	156623 100.00	17545 100.00	99228 100.00	10281 100.00	658981 100.00	84185 100.00	84017 100.00	4406765 100.00	3406399 100.00	1000366 100.00

N.B. : Northern Region consists of Chandigarh, Haryana, Himachal Pradesh, Jammu & Kashmir, Punjab and Rajasthan SCBs
N.B. : North-Eastern Region consists of Assam, Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland, Tripura and Sikkim SCBs

N.B. : Eastern Region consists of Bihar, Orissa and West Bengal SCBs
N.B. : Central Region consists of Delhi, Madhya Pradesh, Chhattisgarh and Uttar Pradesh SCBs
N.B. : Western Region consists of Gujarat, Goa and Maharashtra SCBs
N.B. : Southern Region consists of Andhra Pradesh, Karnataka, Kerala, Pondicherry, Tamil Nadu and Andaman & Nicobar SCBs

STATE COOPERATIVE BANKS
(Region-wise)
(AsOn 31.03.2005)

TABLE : 1 (B)
Main Items Relating to the Performance of State Cooperative Banks (Region-wise)

(Rs. in lakhs)

Name of the Region	Total Borrowings	Of Col.13 RBI/NABARD/ Others	Of Col.13 Govt.	Of Col.13 Comm. Banks	Working Capital	Total Investments	Total Loans Issued	Of Col.19 S.T. Agri.	Of Col.19 M.T. Agri.	Of Col.19 Non-Agri. & Others
1	13	14	15	16	17	18	19	20	21	22
1. Central Region (% Share in Total)	100415 6.84	91819 6.76	2878 5.89	5718 11.64	830056 11.74	182731 8.57	478736 10.80	166540 9.91	8269 9.21	303927 11.42
2. Eastern Region (% Share in Total)	158565 10.81	140930 10.38	5008 10.24	7500 15.27	740056 10.47	257458 12.07	333545 7.52	139467 8.30	9276 10.33	184802 6.94
3. North-Eastern Region (% Share in Total)	20597 1.40	15863 1.17	3700 7.57	955 1.94	239878 3.39	74419 3.49	30997 0.70	4160 0.25	1744 1.94	25093 0.94
4. Northern Region (% Share in Total)	393841 26.84	367245 27.04	9932 20.31	15670 31.91	1220560 17.27	343561 16.11	949362 21.42	614112 36.53	33997 37.85	301253 11.32
5. Southern Region (% Share in Total)	552241 37.64	519759 38.27	27345 55.92	233 0.47	1771132 25.06	372524 17.47	1670697 37.69	476708 28.36	17528 19.51	1176461 44.20
6. Western Region (% Share in Total)	241438 16.46	222373 16.38	37 0.08	19028 38.75	2266531 32.07	902113 42.30	969169 21.87	280015 16.66	19011 21.16	670143 25.18
All India Total : Percentage (%)	1467097 100.00	1357989 100.00	48900 100.00	49104 100.00	7068213 100.00	2132806 100.00	4432506 100.00	1681002 100.00	89825 100.00	2661679 100.00

N.B. : Northern Region consists of Chandigarh, Haryana, Himachal Pradesh, Jammu & Kashmir, Punjab and Rajasthan SCBs

N.B. : North-Eastern Region consists of Assam, Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland, Tripura and Sikkim SCBs

N.B. : Eastern Region consists of Bihar, Orissa and West Bengal SCBs

N.B. : Central Region consists of Delhi, Madhya Pradesh, Chhattisgarh and Uttar Pradesh SCBs

N.B. : Western Region consists of Gujarat, Goa and Maharashtra SCBs

N.B. : Southern Region consists of Andhra Pradesh, Karnataka, Kerala, Pondicherry, Tamil Nadu and Andaman & Nicobar SCBs

STATE COOPERATIVE BANKS
(Region-wise)
(AsOn 31.03.2005)

TABLE : 1 (C)
Main Items Relating to the Performance of State Cooperative Banks (Region-wise)

(Rs. in lakhs)

Name of the Region	Total Loans Outstanding	of Col.23 S.T. Agri.	of Col.23 M.T. Agri.	of Col.23 Non-Agri. & Others	Total Demand	Total Recovery	Balance (Overdues)	% of Recovery to Demand	Cost of Manage- ment	Profit (+) Loss (-)	No. of Branches working at		No. of Emp- loyees
											Profit	Loss	
1	23	24	25	26	27	28	29	30	31	32			
1. Central Region (% Share in Total)	308267 8.73	101754 8.83	12509 4.80	194004 9.16	331559 14.23	269469 13.65	62090 17.45	81.27 0.00	11475 10.38	-860 -9.21	47 8.59	3 1.18	2365 15.47
2. Eastern Region (% Share in Total)	354170 10.03	154778 13.42	27042 10.39	172350 8.14	195361 8.39	146604 7.43	48757 13.70	75.04 0.00	4053 3.67	9445 101.20	37 6.76	37 14.51	982 6.42
3. North-Eastern Region (% Share in Total)	83750 2.37	6840 0.59	8035 3.09	68875 3.25	30767 1.32	13352 0.68	17415 4.89	43.40 0.00	17186 15.55	-20724 -222.05	106 19.38	120 47.06	2733 17.88
4. Northern Region (% Share in Total)	684531 19.39	323206 28.03	77135 29.63	284190 13.42	545090 23.40	527551 26.73	17539 4.93	96.78 0.00	15643 14.15	14697 157.47	183 33.46	33 12.94	2836 18.55
5. Southern Region (% Share in Total)	1107044 31.36	417300 36.19	52429 20.14	637315 30.10	818700 35.15	704793 35.71	113907 32.01	86.09 0.00	40834 36.95	4350 46.61	77 14.08	41 16.08	2807 18.36
6. Western Region (% Share in Total)	992890 28.12	149104 12.93	83217 31.96	760569 35.92	407942 17.51	311839 15.80	96103 27.01	76.44 0.00	21324 19.30	2425 25.98	97 17.73	21 8.24	3565 23.32
All India Total :	3530652	1152982	260367	2117303	2329419	1973608	355811	84.73	110515	9333	547	255	15288
Percentage (%)	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

N.B. : Northern Region consists of Chandigarh, Haryana, Himachal Pradesh, Jammu & Kashmir, Punjab and Rajasthan SCBs
N.B. : North-Eastern Region consists of Assam, Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland, Tripura and Sikkim SCBs

N.B. : Eastern Region consists of Bihar, Orissa and West Bengal SCBs
N.B. : Central Region consists of Delhi, Madhya Pradesh, Chhattisgarh and Uttar Pradesh SCBs
N.B. : Western Region consists of Gujarat, Goa and Maharashtra SCBs
N.B. : Southern Region consists of Andhra Pradesh, Karnataka, Kerala, Pondicherry, Tamil Nadu and Andaman & Nicobar SCBs

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: 4 :

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STATE COOPERATIVE BANKS

**TABLE - II
NUMBER OF OFFICES AND MEMBERSHIP
2004-2005**

As on 31st, March

(In Number)

Name of the State Cooperative Bank	No. of Offices Incl. Head Office	Membership		Total Membership
		Cooperative Societies	Individuals & Govt.	
1	2	3	4	5 (3+4)
1. ANDAMAN AND NICOBAR*	30	145	22438	22583
2. ANDHRA PRADESH	26	23	0	23
3. ARUNACHAL PRADESH	32	92	1	93
4. ASSAM	75	2236	46494	48730
5. BIHAR	15	67	1	68
6. CHANDIGARH	12	366	3537	3903
7. CHHATTISGARH	4	20	3177	3197
8. DELHI	37	163	0	163
9. GOA	65	825	9448	10273
10. GUJARAT	1	405	0	405
11. HARYANA	14	1034	8	1042
12. HIMACHAL PRADESH	176	1601	115	1716
13. JAMMU AND KASHMIR	18	520	455	975
14. KARNATAKA	31	91	1	92
15. KERALA	24	14	1	15
16. MADHYA PRADESH	23	89	8922	9011
17. MAHARASHTRA	53	1884	303	2187
18. MANIPUR	11	2184	2412	4596
19. MEGHALAYA	41	479	850	1329
20. MIZORAM	12	890	0	890
21. NAGALAND	21	2647	4362	7009
22. ORISSA	15	94	18284	18378
23. PONDICHERRY	21	268	0	268
24. PUNJAB	22	51	1	52
25. RAJASTHAN	14	81	1	82
26. SIKKIM	3	301	1046	1347
27. TAMIL NADU	42	23	0	23
28. TRIPURA	40	721	17220	17941
29. UTTAR PRADESH	29	70	1	71
30. WEST BENGAL	46	161	0	161
ALL INDIA TOTAL:	953	17545	139078	156623

STATE COOPERATIVE BANKS

**TABLE - III
PAID UP SHARE CAPITAL
2004-2005**

As on 31st, March

(Rs in Lakhs)

Name of the State Cooperative Bank 1	Paid Up Share Capital from:			Total Share Capital 9 (6 to 8)
	Cooperative 6	Governments 7	Individuals 8	
1. ANDAMAN AND NICOBAR*	86.00	0.00	30.00	116.00
2. ANDHRA PRADESH	18977.00	184.00	29.00	19190.00
3. ARUNACHAL PRADESH	34.00	151.00	0.00	185.00
4. ASSAM	203.00	191.00	158.00	552.00
5. BIHAR	1332.00	478.00	0.00	1810.00
6. CHANDIGARH	7.00	30.00	13.00	50.00
7. CHHATTISGARH	1285.00	50.00	3.00	1338.00
8. DELHI	162.00	80.00	184.00	426.00
9. GOA	237.00	125.00	380.00	742.00
10. GUJARAT	1592.00	0.00	0.00	1592.00
11. HARYANA	4082.00	372.00	0.00	4454.00
12. HIMACHAL PRADESH	530.00	231.00	1.00	762.00
13. JAMMU AND KASHMIR	84.00	68.00	14.00	166.00
14. KARNATAKA	3184.00	121.00	148.00	3453.00
15. KERALA	1449.00	820.00	0.00	2269.00
16. MADHYA PRADESH	7297.00	136.00	9.00	7442.00
17. MAHARASHTRA	21455.00	0.00	6.00	21461.00
18. MANIPUR	91.00	2624.00	90.00	2805.00
19. MEGHALAYA	114.00	331.00	66.00	511.00
20. MIZORAM	116.00	114.00	0.00	230.00
21. NAGALAND	186.00	620.00	82.00	888.00
22. ORISSA	3734.00	1398.00	37.00	5169.00
23. PONDICHERRY	514.00	188.00	8.00	710.00
24. PUNJAB	3393.00	20.00	0.00	3413.00
25. RAJASTHAN	4545.00	164.00	0.00	4709.00
26. SIKKIM	52.00	894.00	0.00	946.00
27. TAMIL NADU	4069.00	26.00	0.00	4095.00
28. TRIPURA	156.00	404.00	133.00	693.00
29. UTTAR PRADESH	6721.00	3.00	0.00	6724.00
30. WEST BENGAL	1869.00	458.00	0.00	2327.00
ALL INDIA TOTAL:	87556.00	10281.00	1391.00	99228.00

STATE COOPERATIVE BANKS

**TABLE - IV
RESERVE AND OTHER FUNDS
2004-2005**

As on 31st, March

(Rs in Lakhs)

Name of the State Cooperative Bank	Reserve and Other Funds			Total Reserve Funds
	Statutory Reserve Fund	Agricultural Credit Stabilisation Fund	Other Reserves	
1	10	11	12	13 (10 to 12)
1. ANDAMAN AND NICOBAR*	427.00	133.00	2135.00	2695.00
2. ANDHRA PRADESH	15849.00	10021.00	86530.00	112400.00
3. ARUNACHAL PRADESH	53.00	26.00	89.00	168.00
4. ASSAM	90.00	196.00	1168.00	1454.00
5. BIHAR	1058.00	3054.00	15807.00	19919.00
6. CHANDIGARH	3.00	2.00	1068.00	1073.00
7. CHHATTISGARH	436.00	1014.00	2246.00	3696.00
8. DELHI	1795.00	1029.00	3950.00	6774.00
9. GOA	221.00	157.00	1279.00	1657.00
10. GUJARAT	1633.00	4823.00	22701.00	29157.00
11. HARYANA	7636.00	8119.00	13125.00	28880.00
12. HIMACHAL PRADESH	4828.00	4668.00	8333.00	17829.00
13. JAMMU AND KASHMIR	227.00	53.00	216.00	496.00
14. KARNATAKA	11137.00	3257.00	14257.00	28651.00
15. KERALA	768.00	1763.00	5853.00	8384.00
16. MADHYA PRADESH	1923.00	4817.00	18225.00	24965.00
17. MAHARASHTRA	4551.00	6641.00	171825.00	183017.00
18. MANIPUR	20.00	114.00	773.00	907.00
19. MEGHALAYA	36.00	199.00	3537.00	3772.00
20. MIZORAM	114.00	31.00	583.00	728.00
21. NAGALAND	55.00	51.00	1019.00	1125.00
22. ORISSA	1744.00	3592.00	11413.00	16749.00
23. PONDICHERRY	430.00	388.00	1517.00	2335.00
24. PUNJAB	6199.00	6575.00	16597.00	29371.00
25. RAJASTHAN	2537.00	4101.00	20132.00	26770.00
26. SIKKIM	75.00	30.00	125.00	230.00
27. TAMIL NADU	14104.00	8467.00	17657.00	40228.00
28. TRIPURA	37.00	248.00	1789.00	2074.00
29. UTTAR PRADESH	4832.00	6806.00	40152.00	51790.00
30. WEST BENGAL	1367.00	3642.00	6678.00	11687.00
ALL INDIA TOTAL:	84185.00	84017.00	490779.00	658981.00

STATE COOPERATIVE BANKS

TABLE - V (A)
DEPOSITS - Sourcewise
2004-2005

As on 31st, March

(Rs in Lakhs)

Name of the State Cooperative Bank 1	Institutional Deposits from:				Total Deposits 18 (14 to 17) or (19 to 23)
	Cooperatives 14	Individuals 15	Local Bodies 16	Others 17	
1. ANDAMAN AND NICOBAR*	3794.00	13314.00	0.00	0.00	17108.00
2. ANDHRA PRADESH	186764.00	@	@	@	186764.00
3. ARUNACHAL PRADESH	681.00	15262.00	0.00	5166.00	21109.00
4. ASSAM	54063.00	@	@	@	54063.00
5. BIHAR	54160.00	14137.00	25621.00	0.00	93918.00
6. CHANDIGARH	2008.00	8484.00	832.00	51.00	11375.00
7. CHHATTISGARH	62546.00	8967.00	16783.00	0.00	88296.00
8. DELHI	1534.00	30588.00	0.00	26353.00	58475.00
9. GOA	17971.00	36755.00	2785.00	0.00	57511.00
10. GUJARAT	230972.00	@	@	@	230972.00
11. HARYANA	75364.00	35267.00	0.00	0.00	110631.00
12. HIMACHAL PRADESH	20443.00	165118.00	0.00	173.00	185734.00
13. JAMMU AND KASHMIR	12208.00	18330.00	0.00	0.00	30538.00
14. KARNATAKA	156586.00	33663.00	7500.00	0.00	197749.00
15. KERALA	227201.00	10041.00	0.00	3492.00	240734.00
16. MADHYA PRADESH	130260.00	24583.00	0.00	0.00	154843.00
17. MAHARASHTRA	1282777.00	56756.00	870.00	0.00	1340403.00
18. MANIPUR	1066.00	2378.00	0.00	36.00	3480.00
19. MEGHALAYA	2000.00	33082.00	0.00	9834.00	44916.00
20. MIZORAM	109.00	12964.00	0.00	0.00	13073.00
21. NAGALAND	133.00	11942.00	2020.00	122.00	14217.00
22. ORISSA	77100.00	30751.00	0.00	0.00	107851.00
23. PONDICHERRY	4745.00	9321.00	2404.00	1881.00	18351.00
24. PUNJAB	95100.00	23323.00	0.00	17.00	118440.00
25. RAJASTHAN	105948.00	7978.00	0.00	0.00	113926.00
26. SIKKIM	308.00	899.00	0.00	0.00	1207.00
27. TAMIL NADU	192177.00	87106.00	0.00	26975.00	306258.00
28. TRIPURA	1815.00	17894.00	0.00	0.00	19709.00
29. UTTAR PRADESH	233462.00	40675.00	0.00	43966.00	318103.00
30. WEST BENGAL	173104.00	52512.00	21395.00	0.00	247011.00
ALL INDIA TOTAL:	3406399.00	802090.00	80210.00	118066.00	4406765.00

STATE COOPERATIVE BANKS

TABLE - V (B)
DEPOSITS - Typewise
2004-2005

As on 31st, March

(Rs in Lakhs)

Name of the State Cooperative Bank 1	Typewise Deposits				
	Current 19	Savings 20	Fixed 21	Reserve Funds 22	Others 23
1. ANDAMAN AND NICOBAR*	1166.00	8501.00	6592.00	0.00	849.00
2. ANDHRA PRADESH	3993.00	9407.00	132754.00	0.00	40610.00
3. ARUNACHAL PRADESH	1741.00	11434.00	7838.00	96.00	0.00
4. ASSAM	5208.00	27447.00	21408.00	0.00	0.00
5. BIHAR	5656.00	26892.00	52840.00	1.00	8529.00
6. CHANDIGARH	746.00	7329.00	3249.00	0.00	51.00
7. CHHATTISGARH	7316.00	3992.00	76988.00	0.00	0.00
8. DELHI	2927.00	13847.00	23409.00	0.00	18292.00
9. GOA	3775.00	16563.00	36544.00	629.00	0.00
10. GUJARAT	10605.00	284.00	220083.00	0.00	0.00
11. HARYANA	9948.00	7442.00	93122.00	0.00	119.00
12. HIMACHAL PRADESH	3415.00	54936.00	127210.00	0.00	173.00
13. JAMMU AND KASHMIR	3163.00	5597.00	21778.00	0.00	0.00
14. KARNATAKA	16549.00	14184.00	137079.00	17098.00	12839.00
15. KERALA	10647.00	4790.00	225294.00	0.00	3.00
16. MADHYA PRADESH	9004.00	9166.00	133608.00	3065.00	0.00
17. MAHARASHTRA	45233.00	42289.00	1184688.00	68193.00	0.00
18. MANIPUR	714.00	1057.00	1673.00	1.00	35.00
19. MEGHALAYA	3793.00	21155.00	19968.00	0.00	0.00
20. MIZORAM	399.00	7730.00	4944.00	0.00	0.00
21. NAGALAND	1217.00	6556.00	6110.00	0.00	334.00
22. ORISSA	4249.00	4490.00	99112.00	0.00	0.00
23. PONDICHERRY	2517.00	5378.00	10130.00	326.00	0.00
24. PUNJAB	7840.00	14205.00	96378.00	0.00	17.00
25. RAJASTHAN	4472.00	3277.00	105911.00	156.00	110.00
26. SIKKIM	26.00	133.00	1033.00	0.00	15.00
27. TAMIL NADU	13043.00	40120.00	252166.00	0.00	929.00
28. TRIPURA	1028.00	7313.00	9849.00	0.00	1519.00
29. UTTAR PRADESH	13427.00	18933.00	285726.00	0.00	17.00
30. WEST BENGAL	8372.00	18178.00	216214.00	4247.00	0.00
ALL INDIA TOTAL:	202189.00	412625.00	3613698.00	93812.00	84441.00

STATE COOPERATIVE BANKS

**TABLE - VI (A)
BORROWINGS from R.B.I. and NABARD
2004-2005**

As on 31st, March

(Rs in Lakhs)

Name of the State Cooperative Bank	Borrowings from R.B.I. and NABARD					
	Agricultural		Non-Agricultural		Other Loans	Total (24 to 28)
	Short Term	Medium Term	Short Term	Medium Term		
1	24	25	26	27	28	29
1. ANDAMAN AND NICOBAR*	0.00	00.00	21.00	0.00	802.00	823.00
2. ANDHRA PRADESH	2887.00	19030.00	4668.00	2466.00	281988.00	293912.00
3. ARUNACHAL PRADESH	917.00	@	@	@	8.00	925.00
4. ASSAM	284.00	00.00	0.00	0.00	0.00	284.00
5. BIHAR	4061.00	00.00	0.00	0.00	600.00	4661.00
6. CHANDIGARH	0.00	00.00	0.00	0.00	0.00	0.00
7. CHHATTISGARH	0.00	00.00	1277.00	0.00	0.00	1277.00
8. DELHI	0.00	00.00	0.00	1554.00	2.00	1556.00
9. GOA	0.00	00.00	0.00	1096.00	0.00	1096.00
10. GUJARAT	52584.00	00.00	4092.00	0.00	33666.00	90342.00
11. HARYANA	113522.00	11000.00	18700.00	3986.00	102.00	137410.00
12. HIMACHAL PRADESH	0.00	00.00	23649.00	0.00	133.00	23782.00
13. JAMMU AND KASHMIR	0.00	00.00	4.00	417.00	72.00	493.00
14. KARNATAKA	61857.00	00.00	16653.00	9846.00	0.00	88356.00
15. KERALA	16267.00	17100.00	940.00	0.00	17977.00	36894.00
16. MADHYA PRADESH	51237.00	00.00	6901.00	0.00	0.00	58138.00
17. MAHARASHTRA	26400.00	1900.00	71042.00	33303.00	0.00	130935.00
18. MANIPUR	0.00	00.00	210.00	297.00	238.00	745.00
19. MEGHALAYA	115.00	00.00	161.00	1377.00	0.00	1653.00
20. MIZORAM	0.00	00.00	156.00	2395.00	1216.00	3767.00
21. NAGALAND	0.00	2100.00	@	0.00	0.00	210.00
22. ORISSA	40492.00	67510.00	11338.00	3930.00	4760.00	67271.00
23. PONDICHERY	200.00	00.00	0.00	261.00	0.00	461.00
24. PUNJAB	70512.00	102000.00	0.00	39390.00	0.00	120102.00
25. RAJASTHAN	56052.00	00.00	25786.00	2337.00	6.00	84181.00
26. SIKKIM	7304.00	00.00	0.00	0.00	0.00	7304.00
27. TAMIL NADU	68143.00	00.00	30879.00	0.00	291.00	99313.00
28. TRIPURA	0.00	00.00	52.00	0.00	923.00	975.00
29. UTTAR PRADESH	17227.00	00.00	8503.00	6238.00	157.00	32125.00
30. WEST BENGAL	22728.00	00.00	0.00	46270.00	0.00	68998.00
ALL INDIA TOTAL:	612789.00	22064.00	225032.00	155163.00	342941.00	1357989.00

STATE COOPERATIVE BANKS

TABLE - VI (B)
Borrowings with Government / Commercial Banks, Cash Credit (CC) & Overdrafts (OD) and
TOTAL BORROWINGS
2004-2005

As on 31st, March

(Rs in Lakhs)

Name of the State Cooperative Bank 1	Borrowings from:			Total Borrowings 33 (29 to 32)
	Government 30	Commercial Banks 31	CC+OD+Others 32	
1. ANDAMAN AND NICOBAR*	0.00	233.00	0.00	1056.00
2. ANDHRA PRADESH	18440.00	0.00	0.00	312352.00
3. ARUNACHAL PRADESH	2.00	255.00	0.00	1182.00
4. ASSAM	57.00	0.00	0.00	341.00
5. BIHAR	4061.00	0.00	2182.00	10904.00
6. CHANDIGARH	0.00	0.00	0.00	0.00
7. CHHATTISGARH	1000.00	0.00	0.00	2277.00
8. DELHI	0.00	0.00	0.00	1556.00
9. GOA	0.00	0.00	0.00	1096.00
10. GUJARAT	0.00	10000.00	0.00	100342.00
11. HARYANA	477.00	0.00	0.00	137887.00
12. HIMACHAL PRADESH	0.00	0.00	0.00	23782.00
13. JAMMU AND KASHMIR	6.00	50.00	0.00	549.00
14. KARNATAKA	0.00	0.00	4230.00	92586.00
15. KERALA	0.00	0.00	674.00	37568.00
16. MADHYA PRADESH	2778.00	3415.00	0.00	64331.00
17. MAHARASHTRA	37.00	9028.00	0.00	140000.00
18. MANIPUR	2455.00	0.00	0.00	3200.00
19. MEGHALAYA	421.00	700.00	0.00	2774.00
20. MIZORAM	765.00	0.00	0.00	4532.00
21. NAGALAND	0.00	0.00	79.00	289.00
22. ORISSA	380.00	0.00	1500.00	69151.00
23. PONDICHERRY	0.00	0.00	0.00	461.00
24. PUNJAB	561.00	13620.00	0.00	134283.00
25. RAJASTHAN	7888.00	2000.00	994.00	95063.00
26. SIKKIM	0.00	0.00	0.00	7304.00
27. TAMIL NADU	8905.00	0.00	0.00	108218.00
28. TRIPURA	0.00	0.00	0.00	975.00
29. UTTAR PRADESH	100.00	2303.00	0.00	34528.00
30. WEST BENGAL	567.00	7500.00	1445.00	78510.00
ALL INDIA TOTAL:	48900.00	49104.00	11104.00	1467097.00

STATE COOPERATIVE BANKS

**TABLE - VII
WORKING CAPITAL AND BALANCES WITH BANKS DURING
2004-2005**

As on 31st, March

(Rs in Lakhs)

Name of the State Cooperative Bank	Working Capital	Cash On Hand	Balances with Banks	Call Deposits
1	34	35	36	37
1. ANDAMAN AND NICOBAR*	21114.00	206.00	929.00	1908.00
2. ANDHRA PRADESH	630707.00	805.00	8221.00	29575.00
3. ARUNACHAL PRADESH	30721.00	247.00	1580.00	0.00
4. ASSAM	79567.00	874.00	1864.00	0.00
5. BIHAR	147678.00	252.00	10146.00	1000.00
6. CHANDIGARH	13060.00	178.00	199.00	6925.00
7. CHHATTISGARH	97653.00	70.00	6311.00	50142.00
8. DELHI	84559.00	1964.00	27932.00	950.00
9. GOA	76764.00	492.00	4318.00	5034.00
10. GUJARAT	381522.00	12617.00	49803.00	3500.00
11. HARYANA	288740.00	191.00	5146.00	30000.00
12. HIMACHAL PRADESH	246228.00	6611.00	3833.00	0.00
13. JAMMU AND KASHMIR	31749.00	514.00	455.00	5782.00
14. KARNATAKA	329869.00	1680.00	8761.00	67100.00
15. KERALA	286907.00	621.00	43856.00	28227.00
16. MADHYA PRADESH	281988.00	513.00	11151.00	29965.00
17. MAHARASHTRA	1808245.00	1286.00	154907.00	7497.00
18. MANIPUR	11560.00	179.00	1447.00	0.00
19. MEGHALAYA	55992.00	124.00	2442.00	19182.00
20. MIZORAM	19740.00	437.00	2166.00	351.00
21. NAGALAND	14511.00	297.00	395.00	664.00
22. ORISSA	214139.00	7204.00	153.00	8351.00
23. PONDICHERRY	23660.00	165.00	1150.00	550.00
24. PUNJAB	297931.00	6054.00	107.00	200.00
25. RAJASTHAN	245199.00	6086.00	137.00	0.00
26. SIKKIM	2741.00	18.00	1194.00	0.00
27. TAMIL NADU	478875.00	22677.00	0.00	41700.00
28. TRIPURA	25046.00	264.00	1611.00	0.00
29. UTTAR PRADESH	463509.00	17837.00	2334.00	28000.00
30. WEST BENGAL	378239.00	711.00	64305.00	0.00
ALL INDIA TOTAL:	7068213.00	91174.00	416853.00	366603.00

STATE COOPERATIVE BANKS

**TABLE - VIII
INVESTMENTS with various agencies
2004-2005**

As on 31st, March

(Rs in Lakhs)

Name of the State Cooperative Bank	In Govt. Security	Debentures of LDBs	Other Trustee Security	Fixed Deposits	Other Investments	Total Investments (38 to 42)
1	38	39	40	41	42	43
1. ANDAMAN AND NICOBAR*	4049.00	0.00	0.00	5556.00	2347.00	11952.00
2. ANDHRA PRADESH	49069.00	0.00	6752.00	0.00	8054.00	63875.00
3. ARUNACHAL PRADESH	2002.00	0.00	89.00	981.00	150.00	3222.00
4. ASSAM	12908.00	0.00	1912.00	0.00	4358.00	19178.00
5. BIHAR	24546.00	0.00	1668.00	41700.00	33.00	67947.00
6. CHANDIGARH	2960.00	0.00	1165.00	0.00	7.00	4132.00
7. CHHATTISGARH	21030.00	0.00	1383.00	0.00	410.00	22823.00
8. DELHI	10532.00	0.00	3926.00	27788.00	5407.00	47653.00
9. GOA	14991.00	0.00	2878.00	0.00	5532.00	23401.00
10. GUJARAT	73889.00	0.00	5161.00	0.00	29856.00	108906.00
11. HARYANA	27800.00	90.00	9316.00	0.00	0.00	37206.00
12. HIMACHAL PRADESH	35955.00	0.00	13800.00	38216.00	54085.00	142056.00
13. JAMMU AND KASHMIR	1800.00	10.00	3972.00	18761.00	0.00	24543.00
14. KARNATAKA	66681.00	156.00	11605.00	0.00	8001.00	86443.00
15. KERALA	69113.00	0.00	7581.00	0.00	2603.00	79297.00
16. MADHYA PRADESH	36241.00	6060.00	0.00	284.00	0.00	42585.00
17. MAHARASHTRA	749186.00	0.00	20600.00	0.00	20.00	769806.00
18. MANIPUR	10.00	0.00	5.00	7404.00	1.00	7420.00
19. MEGHALAYA	11167.00	0.00	2562.00	0.00	6259.00	19988.00
20. MIZORAM	3720.00	0.00	1386.00	4944.00	0.00	10050.00
21. NAGALAND	175.00	0.00	212.00	3712.00	2442.00	6541.00
22. ORISSA	57629.00	0.00	2034.00	100.00	82.00	59845.00
23. PONDICHERRY	6544.00	4.00	500.00	3000.00	0.00	10048.00
24. PUNJAB	33484.00	0.00	4495.00	0.00	0.00	37979.00
25. RAJASTHAN	28838.00	0.00	2290.00	43687.00	7.00	74822.00
26. SIKKIM	554.00	0.00	0.00	703.00	0.00	1257.00
27. TAMIL NADU	120867.00	0.00	0.00	0.00	42.00	120909.00
28. TRIPURA	5923.00	0.00	840.00	0.00	0.00	6763.00
29. UTTAR PRADESH	80969.00	0.00	11456.00	29.00	39.00	92493.00
30. WEST BENGAL	120918.00	0.00	8741.00	0.00	7.00	129666.00
ALL INDIA TOTAL:	1673550.00	6320.00	126329.00	196865.00	129742.00	2132806.00

STATE COOPERATIVE BANKS

**TABLE - IX (A)
SHORT TERM AGRICULTURAL LOANS ISSUED
2004-2005**

As on 31st, March

(Rs in Lakhs)

Name of the State Cooperative Bank	Short Term Agricultural			Total Short Term Agricultural
	Seasonal Agricultural Operations	Marketing of Crops	Others including Supply & Distribution	
1	44	45	46	47 (44 to 46)
1. ANDAMAN AND NICOBAR*	66.00	0.00	0.00	66.00
2. ANDHRA PRADESH	183180.00	0.00	0.00	183180.00
3. ARUNACHAL PRADESH	2.00	0.00	0.00	2.00
4. ASSAM	165.00	0.00	0.00	165.00
5. BIHAR	22680.00	0.00	0.00	22680.00
6. CHANDIGARH	0.00	0.00	0.00	0.00
7. CHHATTISGARH	10565.00	0.00	4670.00	15235.00
8. DELHI	290.00	0.00	5000.00	5290.00
9. GOA	268.00	0.00	0.00	268.00
10. GUJARAT	182740.00	1583.00	0.00	184323.00
11. HARYANA	280342.00	0.00	0.00	280342.00
12. HIMACHAL PRADESH	2316.00	181.00	344.00	2841.00
13. JAMMU AND KASHMIR	0.00	0.00	77.00	77.00
14. KARNATAKA	87059.00	0.00	0.00	87059.00
15. KERALA	36917.00	0.00	2800.00	39717.00
16. MADHYA PRADESH	1739.00	0.00	0.00	1739.00
17. MAHARASHTRA	95424.00	0.00	0.00	95424.00
18. MANIPUR	4.00	0.00	42.00	46.00
19. MEGHALAYA	181.00	0.00	9.00	190.00
20. MIZORAM	45.00	0.00	0.00	45.00
21. NAGALAND	195.00	0.00	0.00	195.00
22. ORISSA	88119.00	0.00	0.00	88119.00
23. PONDICHERRY	871.00	367.00	0.00	1238.00
24. PUNJAB	176015.00	1309.00	0.00	177324.00
25. RAJASTHAN	138293.00	0.00	0.00	138293.00
26. SIKKIM	3440.00	0.00	0.00	3440.00
27. TAMIL NADU	165448.00	0.00	0.00	165448.00
28. TRIPURA	77.00	0.00	0.00	77.00
29. UTTAR PRADESH	96804.00	0.00	62707.00	159511.00
30. WEST BENGAL	27393.00	0.00	1275.00	28668.00
ALL INDIA TOTAL:	1600638.00	3440.00	76924.00	1681002.00

STATE COOPERATIVE BANKS

**TABLE - IX (B)
SHORT TERM NON-AGRICULTURAL LOANS ISSUED
2004-2005**

As on 31st, March

(Rs in Lakhs)

Name of the State Cooperative Bank	Short Term Non-Agricultural			Total Short Term Non-Agricultural
	Industrial Purposes	Consumption Loans	Others	
1	48	49	50	51 (48 to 50)
1. ANDAMAN AND NICOBAR*	0.00	0.00	185.00	185.00
2. ANDHRA PRADESH	0.00	0.00	20608.00	20608.00
3. ARUNACHAL PRADESH	0.00	0.00	1089.00	1089.00
4. ASSAM	2344.00	0.00	2448.00	4792.00
5. BIHAR	6267.00	0.00	0.00	6267.00
6. CHANDIGARH	0.00	0.00	0.00	0.00
7. CHHATTISGARH	0.00	0.00	1416.00	1416.00
8. DELHI	1151.00	0.00	0.00	1151.00
9. GOA	2166.00	3707.00	3068.00	8941.00
10. GUJARAT	69.00	14.00	53255.00	53338.00
11. HARYANA	0.00	0.00	36044.00	36044.00
12. HIMACHAL PRADESH	0.00	0.00	2559.00	2559.00
13. JAMMU AND KASHMIR	0.00	0.00	615.00	615.00
14. KARNATAKA	289.00	0.00	0.00	289.00
15. KERALA	3709.00	9961.00	115621.00	129291.00
16. MADHYA PRADESH	0.00	0.00	0.00	0.00
17. MAHARASHTRA	0.00	0.00	516871.00	516871.00
18. MANIPUR	0.00	0.00	579.00	579.00
19. MEGHALAYA	0.00	0.00	2669.00	2669.00
20. MIZORAM	0.00	0.00	0.00	0.00
21. NAGALAND	0.00	0.00	1408.00	1408.00
22. ORISSA	0.00	182.00	18335.00	18517.00
23. PONDICHERRY	0.00	0.00	1101.00	1101.00
24. PUNJAB	0.00	184.00	135132.00	135316.00
25. RAJASTHAN	0.00	0.00	724.00	724.00
26. SIKKIM	0.00	0.00	0.00	0.00
27. TAMIL NADU	227884.00	0.00	0.00	227884.00
28. TRIPURA	0.00	0.00	849.00	849.00
29. UTTAR PRADESH	245066.00	0.00	55154.00	300220.00
30. WEST BENGAL	10462.00	0.00	342.00	10804.00
ALL INDIA TOTAL:	499407.00	14048.00	970072.00	1483527.00

STATE COOPERATIVE BANKS

**TABLE - IX (C)
MEDUIM TERM AGRICULTURAL LOANS ISSUED
2004-2005**

As on 31st, March

(Rs in Lakhs)

Name of the State Cooperative Bank	Meduim Term Agricultural			Total Meduim Term Agricultural
	Minor Irrigation	Animal Husbandry	Others	
1	52	53	54	55 (52 to 54)
1. ANDAMAN AND NICOBAR*	0.00	0.00	52.00	52.00
2. ANDHRA PRADESH	0.00	0.00	1300.00	1300.00
3. ARUNACHAL PRADESH	0.00	0.00	117.00	117.00
4. ASSAM	0.00	0.00	790.00	790.00
5. BIHAR	0.00	0.00	0.00	0.00
6. CHANDIGARH	0.00	0.00	0.00	0.00
7. CHHATTISGARH	0.00	0.00	372.00	372.00
8. DELHI	157.00	0.00	0.00	157.00
9. GOA	27.00	144.00	777.00	948.00
10. GUJARAT	0.00	0.00	4920.00	4920.00
11. HARYANA	0.00	0.00	4982.00	4982.00
12. HIMACHAL PRADESH	239.00	217.00	4461.00	4917.00
13. JAMMU AND KASHMIR	0.00	0.00	442.00	442.00
14. KARNATAKA	0.00	0.00	9258.00	9258.00
15. KERALA	0.00	0.00	1754.00	1754.00
16. MADHYA PRADESH	0.00	0.00	0.00	0.00
17. MAHARASHTRA	19.00	0.00	13124.00	13143.00
18. MANIPUR	86.00	0.00	28.00	114.00
19. MEGHALAYA	0.00	15.00	134.00	149.00
20. MIZORAM	3.00	69.00	148.00	220.00
21. NAGALAND	0.00	0.00	25.00	25.00
22. ORISSA	0.00	0.00	8951.00	8951.00
23. PONDICHERY	21.00	13.00	0.00	34.00
24. PUNJAB	0.00	0.00	0.00	0.00
25. RAJASTHAN	0.00	0.00	23284.00	23284.00
26. SIKKIM	264.00	0.00	0.00	264.00
27. TAMIL NADU	5130.00	0.00	0.00	5130.00
28. TRIPURA	0.00	0.00	65.00	65.00
29. UTTAR PRADESH	0.00	0.00	8112.00	8112.00
30. WEST BENGAL	43.00	18.00	264.00	325.00
ALL INDIA TOTAL:	5989.00	476.00	83360.00	89825.00

STATE COOPERATIVE BANKS

**TABLE - IX (D)
MEDUIM TERM NON-AGRICULTURAL OTHERS LOANS ISSUED AND
TOTAL LOANS AND ADVANCES
2004-2005**

As on 31st, March

(Rs in Lakhs)

Name of the State Cooperative Bank 1	Meduim Term Non-Agricultural			Other Loans Issued 59	Total Loans and Advances 60
	Purchase of Shares 56	Others 57	Total 58		
1. ANDAMAN AND NICOBAR*	0.00	655.00	655.00	889.00	1847.00
2. ANDHRA PRADESH	0.00	0.00	0.00	706719.00	911807.00
3. ARUNACHAL PRADESH	0.00	20.00	20.00	0.00	1228.00
4. ASSAM	0.00	6403.00	6403.00	487.00	12637.00
5. BIHAR	0.00	0.00	0.00	0.00	28947.00
6. CHANDIGARH	0.00	506.00	506.00	10.00	516.00
7. CHHATTISGARH	0.00	7760.00	7760.00	472.00	25255.00
8. DELHI	0.00	1084.00	1084.00	608.00	8290.00
9. GOA	0.00	11961.00	11961.00	0.00	22118.00
10. GUJARAT	0.00	2813.00	2813.00	11016.00	256410.00
11. HARYANA	0.00	9719.00	9719.00	104.00	331191.00
12. HIMACHAL PRADESH	0.00	4680.00	4680.00	62047.00	77044.00
13. JAMMU AND KASHMIR	0.00	625.00	625.00	0.00	1759.00
14. KARNATAKA	0.00	8679.00	8679.00	0.00	105285.00
15. KERALA	0.00	16342.00	16342.00	26582.00	213686.00
16. MADHYA PRADESH	0.00	92.00	92.00	9.00	1840.00
17. MAHARASHTRA	0.00	65203.00	65203.00	0.00	690641.00
18. MANIPUR	0.00	230.00	230.00	0.00	969.00
19. MEGHALAYA	0.00	1263.00	1263.00	0.00	4271.00
20. MIZORAM	0.00	1276.00	1276.00	1855.00	3396.00
21. NAGALAND	0.00	642.00	642.00	104.00	2374.00
22. ORISSA	0.00	3960.00	3960.00	4422.00	123969.00
23. PONDICHERRY	0.00	3619.00	3619.00	18042.00	24034.00
24. PUNJAB	0.00	24347.00	24347.00	1344.00	338331.00
25. RAJASTHAN	0.00	1537.00	1537.00	11428.00	175266.00
26. SIKKIM	0.00	0.00	0.00	0.00	3704.00
27. TAMIL NADU	2409.00	0.00	2409.00	13167.00	414038.00
28. TRIPURA	0.00	1427.00	1427.00	0.00	2418.00
29. UTTAR PRADESH	0.00	763.00	763.00	0.00	468606.00
30. WEST BENGAL	0.00	44190.00	44190.00	96642.00	180629.00
ALL INDIA TOTAL:	2409.00	219796.00	222205.00	955947.00	4432506.00

STATE COOPERATIVE BANKS

**TABLE - X (A)
SHORT TERM AGRICULTURAL LOANS OUTSTANDING
2004-2005**

As on 31st, March

(Rs in Lakhs)

Name of the State Cooperative Bank	Short Term Agricultural			Total Short Term Agricultural
	Seasonal Agricultural Operations	Marketing of Crops	Others including Supply & Distribution	
1	61	62	63	64 (61 to 63)
1. ANDAMAN AND NICOBAR*	95.00	0.00	0.00	95.00
2. ANDHRA PRADESH	167741.00	0.00	0.00	167741.00
3. ARUNACHAL PRADESH	78.00	49.00	938.00	1065.00
4. ASSAM	1404.00	56.00	0.00	1460.00
5. BIHAR	51599.00	0.00	0.00	51599.00
6. CHANDIGARH	0.00	0.00	0.00	0.00
7. CHHATTISGARH	1384.00	0.00	427.00	1811.00
8. DELHI	470.00	5000.00	0.00	5470.00
9. GOA	466.00	0.00	0.00	466.00
10. GUJARAT	67264.00	425.00	0.00	67689.00
11. HARYANA	145628.00	0.00	0.00	145628.00
12. HIMACHAL PRADESH	1505.00	322.00	48.00	1875.00
13. JAMMU AND KASHMIR	6.00	0.00	249.00	255.00
14. KARNATAKA	81938.00	0.00	0.00	81938.00
15. KERALA	26270.00	0.00	2800.00	29070.00
16. MADHYA PRADESH	0.00	0.00	1314.00	1314.00
17. MAHARASHTRA	80949.00	0.00	0.00	80949.00
18. MANIPUR	856.00	0.00	43.00	899.00
19. MEGHALAYA	671.00	0.00	218.00	889.00
20. MIZORAM	182.00	0.00	0.00	182.00
21. NAGALAND	455.00	0.00	0.00	455.00
22. ORISSA	66686.00	0.00	0.00	66686.00
23. PONDICHERRY	860.00	246.00	0.00	1106.00
24. PUNJAB	97038.00	845.00	0.00	97883.00
25. RAJASTHAN	75754.00	0.00	0.00	75754.00
26. SIKKIM	151.00	0.00	0.00	151.00
27. TAMIL NADU	137350.00	0.00	0.00	137350.00
28. TRIPURA	1739.00	0.00	0.00	1739.00
29. UTTAR PRADESH	88865.00	0.00	6105.00	94970.00
30. WEST BENGAL	35050.00	0.00	1443.00	36493.00
ALL INDIA TOTAL:	1132454.00	6943.00	13585.00	1152982.00

STATE COOPERATIVE BANKS

**TABLE - X (B)
SHORT TERM NON-AGRICULTURAL LOANS OUTSTANDING
2004-2005**

As on 31st, March

(Rs in Lakhs)

Name of the State Cooperative Bank	Short Term Non-Agricultural			Total Short Term Non-Agricultural
	Industrial Purposes	Consumption Loans	Others	
1	65	66	67	68 (65 to 67)
1. ANDAMAN AND NICOBAR*	0.00	0.00	2690.00	2690.00
2. ANDHRA PRADESH	1.00	0.00	15531.00	15532.00
3. ARUNACHAL PRADESH	0.00	0.00	7039.00	7039.00
4. ASSAM	14681.00	0.00	163.00	14844.00
5. BIHAR	2086.00	0.00	0.00	2086.00
6. CHANDIGARH	0.00	0.00	173.00	173.00
7. CHHATTISGARH	0.00	0.00	4558.00	4558.00
8. DELHI	1116.00	0.00	0.00	1116.00
9. GOA	1870.00	6311.00	5339.00	13520.00
10. GUJARAT	50.00	11.00	66698.00	66759.00
11. HARYANA	0.00	0.00	26843.00	26843.00
12. HIMACHAL PRADESH	0.00	852.00	11021.00	11873.00
13. JAMMU AND KASHMIR	140.00	0.00	3719.00	3859.00
14. KARNATAKA	220.00	0.00	0.00	220.00
15. KERALA	5593.00	11690.00	19101.00	36384.00
16. MADHYA PRADESH	0.00	0.00	0.00	0.00
17. MAHARASHTRA	0.00	0.00	397783.00	397783.00
18. MANIPUR	0.00	24.00	756.00	780.00
19. MEGHALAYA	0.00	0.00	833.00	833.00
20. MIZORAM	0.00	0.00	11.00	11.00
21. NAGALAND	0.00	0.00	1752.00	1752.00
22. ORISSA	0.00	13.00	13511.00	13524.00
23. PONDICHERRY	0.00	0.00	1682.00	1682.00
24. PUNJAB	0.00	312.00	96747.00	97059.00
25. RAJASTHAN	0.00	0.00	325.00	325.00
26. SIKKIM	0.00	0.00	0.00	0.00
27. TAMIL NADU	88214.00	0.00	0.00	88214.00
28. TRIPURA	0.00	0.00	2253.00	2253.00
29. UTTAR PRADESH	92471.00	8358.00	34783.00	135612.00
30. WEST BENGAL	32138.00	0.00	1184.00	33322.00
ALL INDIA TOTAL:	238580.00	27571.00	714495.00	980646.00

STATE COOPERATIVE BANKS

**TABLE - X (C)
MEDUIM TERM AGRICULTURAL LOANS OUTSTANDING
2004-2005**

As on 31st, March

(Rs in Lakhs)

Name of the State Cooperative Bank	Meduim Term Agricultural			Total Meduim Term Agricultural
	Minor Irrigation	Animal Husbandry	Others	
1	69	70	71	72 (69 to 71)
1. ANDAMAN AND NICOBAR*	0.00	0.00	133.00	133.00
2. ANDHRA PRADESH	0.00	0.00	2173.00	2173.00
3. ARUNACHAL PRADESH	0.00	0.00	473.00	473.00
4. ASSAM	0.00	0.00	2560.00	2560.00
5. BIHAR	1288.00	0.00	0.00	1288.00
6. CHANDIGARH	0.00	38.00	0.00	38.00
7. CHHATTISGARH	139.00	0.00	2292.00	2431.00
8. DELHI	0.00	0.00	923.00	923.00
9. GOA	107.00	201.00	1617.00	1925.00
10. GUJARAT	0.00	0.00	7957.00	7957.00
11. HARYANA	0.00	0.00	20228.00	20228.00
12. HIMACHAL PRADESH	35.00	1797.00	2312.00	4144.00
13. JAMMU AND KASHMIR	0.00	0.00	168.00	168.00
14. KARNATAKA	0.00	0.00	22337.00	22337.00
15. KERALA	0.00	0.00	1855.00	1855.00
16. MADHYA PRADESH	0.00	0.00	0.00	0.00
17. MAHARASHTRA	19.00	0.00	73316.00	73335.00
18. MANIPUR	226.00	0.00	158.00	384.00
19. MEGHALAYA	22.00	290.00	502.00	814.00
20. MIZORAM	3.00	408.00	327.00	738.00
21. NAGALAND	357.00	@	@	357.00
22. ORISSA	0.00	0.00	25008.00	25008.00
23. PONDICHERY	45.00	11.00	0.00	56.00
24. PUNJAB	0.00	0.00	136.00	136.00
25. RAJASTHAN	0.00	0.00	49990.00	49990.00
26. SIKKIM	503.00	0.00	0.00	503.00
27. TAMIL NADU	25875.00	0.00	0.00	25875.00
28. TRIPURA	0.00	0.00	2206.00	2206.00
29. UTTAR PRADESH	0.00	0.00	11586.00	11586.00
30. WEST BENGAL	187.00	58.00	501.00	746.00
ALL INDIA TOTAL:	28806.00	2803.00	228758.00	260367.00

STATE COOPERATIVE BANKS

**TABLE - X (D)
MEDIUM TERM NON-AGRICULTURAL OTHERS LOANS OUTSTANDING AND
TOTAL LOANS OUTSTANDING
2004-2005**

As on 31st, March

(Rs in Lakhs)

Name of the State Cooperative Bank 1	Medium Term Non-Agricultural			Other Loans Outstanding 76	Total Loans Outstanding 77
	Purchase of Shares 73	Others 74	Total 75 (73 to 74)		
1. ANDAMAN AND NICOBAR*	0.00	1079.00	1079.00	1184.00	5181.00
2. ANDHRA PRADESH	0.00	812.00	812.00	329799.00	516057.00
3. ARUNACHAL PRADESH	44.00	6630.00	6674.00	0.00	15251.00
4. ASSAM	0.00	9772.00	9772.00	1032.00	29668.00
5. BIHAR	164.00	0.00	164.00	1100.00	56237.00
6. CHANDIGARH	0.00	904.00	904.00	165.00	1280.00
7. CHHATTISGARH	0.00	2972.00	2972.00	1144.00	12916.00
8. DELHI	0.00	3468.00	3468.00	1301.00	12278.00
9. GOA	0.00	19155.00	19155.00	0.00	35066.00
10. GUJARAT	0.00	8906.00	8906.00	42236.00	193547.00
11. HARYANA	0.00	13132.00	13132.00	3592.00	209423.00
12. HIMACHAL PRADESH	0.00	33011.00	33011.00	11366.00	62269.00
13. JAMMU AND KASHMIR	0.00	2192.00	2192.00	793.00	7267.00
14. KARNATAKA	0.00	51200.00	51200.00	0.00	155695.00
15. KERALA	0.00	19816.00	19816.00	50104.00	137229.00
16. MADHYA PRADESH	17.00	325.00	342.00	61.00	1717.00
17. MAHARASHTRA	7.00	212203.00	212210.00	0.00	764277.00
18. MANIPUR	0.00	551.00	551.00	0.00	2614.00
19. MEGHALAYA	0.00	3238.00	3238.00	4000.00	9774.00
20. MIZORAM	0.00	2772.00	2772.00	4946.00	8649.00
21. NAGALAND	0.00	1424.00	1424.00	442.00	4430.00
22. ORISSA	0.00	6721.00	6721.00	15959.00	127898.00
23. PONDICHERRY	0.00	4722.00	4722.00	2986.00	10552.00
24. PUNJAB	0.00	40824.00	40824.00	2830.00	238732.00
25. RAJASTHAN	0.00	4308.00	4308.00	22267.00	152644.00
26. SIKKIM	0.00	0.00	0.00	500.00	1154.00
27. TAMIL NADU	8157.00	0.00	8157.00	22734.00	282330.00
28. TRIPURA	0.00	5027.00	5027.00	985.00	12210.00
29. UTTAR PRADESH	0.00	8139.00	8139.00	43965.00	294272.00
30. WEST BENGAL	0.00	77972.00	77972.00	21502.00	170035.00
ALL INDIA TOTAL:	8389.00	541275.00	549664.00	586993.00	3530652.00

STATE COOPERATIVE BANKS

**TABLE - XI
DEMAND
2004-2005**

As on 31st, March

(Rs in Lakhs)

Name of the State Cooperative Bank	Short Term		Medium Term		Others	Total Demand (78 to 82)
	Agri- cultural	Non- Agricultural	Agri- cultural	Non- Agricultural		
1	78	79	80	81	82	83
1. ANDAMAN AND NICOBAR*	69.00	12.00	386.00	497.00	328.00	1292.00
2. ANDHRA PRADESH	280033.00	8651.00	0.00	0.00	21652.00	310336.00
3. ARUNACHAL PRADESH	48.00	1.00	386.00	1686.00	129.00	2250.00
4. ASSAM	1278.00	180.00	1124.00	3067.00	476.00	6125.00
5. BIHAR	38020.00	2115.00	1905.00	196.00	1493.00	43729.00
6. CHANDIGARH	0.00	0.00	54.00	542.00	0.00	596.00
7. CHHATTISGARH	15778.00	@	@	@	@	15778.00
8. DELHI	7102.00	@	@	@	@	7102.00
9. GOA	185.00	359.00	630.00	10383.00	6213.00	17770.00
10. GUJARAT	85502.00	15565.00	6672.00	2467.00	18503.00	128709.00
11. HARYANA	244462.00	31362.00	5779.00	2426.00	147.00	284176.00
12. HIMACHAL PRADESH	1088.00	557.00	4870.00	4289.00	1948.00	12752.00
13. JAMMU AND KASHMIR	2921.00	@	@	@	@	2921.00
14. KARNATAKA	49017.00	@	8591.00	@	7676.00	65284.00
15. KERALA	15477.00	48904.00	693.00	58428.00	13564.00	137066.00
16. MADHYA PRADESH	93176.00	61758.00	4700.00	10227.00	0.00	169861.00
17. MAHARASHTRA	127261.00	31246.00	39649.00	63307.00	0.00	261463.00
18. MANIPUR	910.00	312.00	182.00	298.00	150.00	1852.00
19. MEGHALAYA	684.00	486.00	667.00	1538.00	0.00	3375.00
20. MIZORAM	121.00	25.00	602.00	1781.00	2207.00	4736.00
21. NAGALAND	608.00	2387.00	329.00	615.00	104.00	4043.00
22. ORISSA	55134.00	1563.00	4476.00	6461.00	8248.00	75882.00
23. PONDICHERY	893.00	726.00	80.00	1338.00	0.00	3037.00
24. PUNJAB	127724.00	3709.00	3236.00	23182.00	1701.00	159552.00
25. RAJASTHAN	50421.00	0.00	15566.00	3328.00	0.00	69315.00
26. SIKKIM	26.00	@	70.00	@	0.00	96.00
27. TAMIL NADU	301685.00	@	@	@	@	301685.00
28. TRIPURA	1603.00	758.00	180.00	5727.00	22.00	8290.00
29. UTTAR PRADESH	69590.00	70144.00	4703.00	1781.00	8378.00	154596.00
30. WEST BENGAL	42153.00	14338.00	985.00	18274.00	0.00	75750.00
ALL INDIA TOTAL:	1612969.00	295158.00	106515.00	221838.00	92939.00	2329419.00

STATE COOPERATIVE BANKS

**TABLE - XII
COLLECTION
2004-2005**

As on 31st, March

(Rs in Lakhs)

Name of the State Cooperative Bank	Short Term		Medium Term		Others	Total Collection (84 to 88)
	Agri- cultural	Non- Agricultural	Agri- cultural	Non- Agricultural		
1	84	85	86	87	88	89
1. ANDAMAN AND NICOBAR*	40.00	12.00	314.00	377.00	202.00	945.00
2. ANDHRA PRADESH	241923.00	231.00	0.00	0.00	8856.00	251010.00
3. ARUNACHAL PRADESH	32.00	1.00	130.00	639.00	13.00	815.00
4. ASSAM	64.00	102.00	185.00	1838.00	204.00	2393.00
5. BIHAR	16421.00	20.00	516.00	41.00	401.00	17399.00
6. CHANDIGARH	0.00	0.00	15.00	336.00	0.00	351.00
7. CHHATTISGARH	11475.00	@	@	@	@	11475.00
8. DELHI	5129.00	@	@	@	@	5129.00
9. GOA	70.00	134.00	322.00	6021.00	3608.00	10155.00
10. GUJARAT	85502.00	241.00	6672.00	817.00	18503.00	111735.00
11. HARYANA	244462.00	31171.00	5779.00	2096.00	147.00	283655.00
12. HIMACHAL PRADESH	916.00	495.00	3405.00	3681.00	1588.00	10085.00
13. JAMMU AND KASHMIR	1271.00	@	@	@	@	1271.00
14. KARNATAKA	36451.00	@	5114.00	@	4210.00	45775.00
15. KERALA	15477.00	48553.00	693.00	44701.00	13047.00	122471.00
16. MADHYA PRADESH	90735.00	54980.00	4215.00	3018.00	0.00	152948.00
17. MAHARASHTRA	99409.00	26475.00	38323.00	25742.00	0.00	189949.00
18. MANIPUR	47.00	251.00	50.00	168.00	23.00	539.00
19. MEGHALAYA	143.00	485.00	51.00	886.00	0.00	1565.00
20. MIZORAM	29.00	7.00	232.00	1213.00	1212.00	2693.00
21. NAGALAND	182.00	1405.00	9.00	211.00	72.00	1879.00
22. ORISSA	54819.00	65.00	2421.00	2196.00	7330.00	66831.00
23. PONDICHERRY	639.00	710.00	60.00	1174.00	0.00	2583.00
24. PUNJAB	127724.00	262.00	3236.00	22518.00	16.00	153756.00
25. RAJASTHAN	50421.00	0.00	15566.00	971.00	0.00	66958.00
26. SIKKIM	25.00	@	65.00	@	0.00	90.00
27. TAMIL NADU	282009.00	@	@	@	@	282009.00
28. TRIPURA	167.00	753.00	10.00	2448.00	0.00	3378.00
29. UTTAR PRADESH	61026.00	44257.00	4325.00	1723.00	61.00	111392.00
30. WEST BENGAL	34566.00	13895.00	611.00	13302.00	0.00	62374.00
ALL INDIA TOTAL:	1461174.00	224505.00	92319.00	136117.00	59493.00	1973608.00

STATE COOPERATIVE BANKS

**TABLE - XIII
BALANCES (OVERDUES)
2004-2005**

As on 31st, March

(Rs in Lakhs)

Name of the State Cooperative Bank	Short Term		Medium Term		Others	Total Collection (90 to 94)
	Agri- cultural	Non- Agricultural	Agri- cultural	Non- Agricultural		
1	90	91	92	93	94	95
1. ANDAMAN AND NICOBAR	29.00	0.00	72.00	120.00	126.00	347.00
2. ANDHRA PRADESH	38110.00	8420.00	0.00	0.00	12796.00	59326.00
3. ARUNACHAL PRADESH	16.00	0.00	256.00	1047.00	116.00	1435.00
4. ASSAM	1214.00	78.00	938.00	1229.00	272.00	3731.00
5. BIHAR	21599.00	2095.00	1389.00	155.00	1092.00	26330.00
6. CHANDIGARH	0.00	0.00	39.00	206.00	0.00	245.00
7. CHHATTISGARH	4303.00	0.00	0.00	0.00	0.00	4303.00
8. DELHI	1973.00	0.00	0.00	0.00	0.00	1973.00
9. GOA	115.00	225.00	308.00	4362.00	2605.00	7615.00
10. GUJARAT	0.00	15324.00	0.00	1650.00	0.00	16974.00
11. HARYANA	0.00	191.00	0.00	330.00	0.00	521.00
12. HIMACHAL PRADESH	172.00	62.00	1465.00	608.00	360.00	2667.00
13. JAMMU AND KASHMIR	1650.00	0.00	0.00	0.00	0.00	1650.00
14. KARNATAKA	12566.00	0.00	3477.00	0.00	3466.00	19509.00
15. KERALA	0.00	351.00	0.00	13727.00	517.00	14595.00
16. MADHYA PRADESH	2441.00	6778.00	485.00	7209.00	0.00	16913.00
17. MAHARASHTRA	27852.00	4771.00	1326.00	37565.00	0.00	71514.00
18. MANIPUR	863.00	61.00	132.00	130.00	127.00	1313.00
19. MEGHALAYA	541.00	1.00	6616.00	652.00	0.00	7810.00
20. MIZORAM	92.00	18.00	370.00	568.00	995.00	2043.00
21. NAGALAND	426.00	982.00	320.00	404.00	-40.00	2092.00
22. ORISSA	315.00	1498.00	2055.00	4265.00	918.00	9051.00
23. PONDICHERY	254.00	16.00	20.00	164.00	0.00	454.00
24. PUNJAB	0.00	3447.00	0.00	664.00	1685.00	5796.00
25. RAJASTHAN	0.00	0.00	0.00	2357.00	0.00	2357.00
26. SIKKIM	1.00	0.00	5.00	0.00	0.00	6.00
27. TAMIL NADU	19676.00	0.00	0.00	0.00	0.00	19676.00
28. TRIPURA	1436.00	5.00	170.00	3279.00	21.00	4911.00
29. UTTAR PRADESH	8564.00	25887.00	378.00	58.00	8317.00	43204.00
30. WEST BENGAL	7587.00	443.00	374.00	4972.00	0.00	13376.00
ALL INDIA TOTAL:	151795.00	70653.00	14196.00	85721.00	33446.00	355811.00

STATE COOPERATIVE BANKS

**TABLE - XIV
PERCENTAGE OF OVERDUES TO DEMAND
2004-2005**

As on 31st, March

(Rs in Lakhs)

Name of the State Cooperative Bank	Short Term		Medium Term		Others	Percentage of Overdues to Demand
	Agri-cultural	Non-Agricultural	Agri-cultural	Non-Agricultural		
1	96	97	98	99	100	101 (96 to 100)
1. ANDAMAN AND NICOBAR*	42.03	0.00	18.65	24.14	38.41	26.86
2. ANDHRA PRADESH	13.61	97.33	0.00	0.00	59.10	19.12
3. ARUNACHAL PRADESH	33.33	0.00	66.32	62.10	89.92	63.79
4. ASSAM	94.99	43.33	83.45	40.07	57.14	60.92
5. BIHAR	56.81	99.05	72.91	79.08	73.14	60.21
6. CHANDIGARH	0.00	0.00	72.22	38.01	0.00	41.11
7. CHHATTISGARH	27.27	0.00	0.00	0.00	0.00	27.27
8. DELHI	27.78	0.00	0.00	0.00	0.00	27.78
9. GOA	62.16	62.67	48.89	42.01	41.93	42.85
10. GUJARAT	0.00	98.45	0.00	66.88	0.00	13.19
11. HARYANA	0.00	0.61	0.00	13.60	0.00	0.18
12. HIMACHAL PRADESH	15.81	11.13	30.08	14.18	18.48	20.91
13. JAMMU AND KASHMIR	56.49	0.00	0.00	0.00	0.00	56.49
14. KARNATAKA	25.64	0.00	40.47	0.00	45.15	29.88
15. KERALA	0.00	0.72	0.00	23.49	3.81	10.65
16. MADHYA PRADESH	2.62	10.98	10.32	70.49	0.00	9.96
17. MAHARASHTRA	21.89	15.27	3.34	59.34	0.00	27.35
18. MANIPUR	94.84	19.55	72.53	43.62	84.67	70.90
19. MEGHALAYA	79.09	0.21	991.90	42.39	0.00	231.41
20. MIZORAM	76.03	72.00	61.46	31.89	45.08	43.14
21. NAGALAND	70.07	41.14	97.26	65.69	-38.46	51.74
22. ORISSA	0.57	95.84	45.91	66.01	11.13	11.93
23. PONDICHERRY	28.44	2.20	25.00	12.26	0.00	14.95
24. PUNJAB	0.00	92.94	0.00	2.86	99.06	3.63
25. RAJASTHAN	0.00	0.00	0.00	70.82	0.00	3.40
26. SIKKIM	3.85	0.00	7.14	0.00	0.00	6.25
27. TAMIL NADU	6.52	0.00	0.00	0.00	0.00	6.52
28. TRIPURA	89.58	0.66	94.44	57.26	95.45	59.24
29. UTTAR PRADESH	12.31	36.91	8.04	3.26	99.27	27.95
30. WEST BENGAL	18.00	3.09	37.97	27.21	0.00	17.66
ALL INDIA TOTAL:	9.41	23.94	18.96	38.64	35.91	15.53

STATE COOPERATIVE BANKS

TABLE - XV
COST OF MANAGEMENT (CoM) & TOTAL NUMBER OF EMPLOYEES
2004-2005

As on 31st, March

(Rs in Lakhs)

Name of the State Cooperative Bank 1	Cost of Management (CoM)			% of CoM to Working Capital 105	Total No. of Employees 106	CoM per Employee 107
	Salaries 102	Other Expenses 103	Total 104			
1. ANDAMAN AND NICOBAR*	234.00	88.00	322.00	1.53	217	1.48
2. ANDHRA PRADESH	2537.00	897.00	3434.00	0.54	848	4.05
3. ARUNACHAL PRADESH	423.00	837.00	1260.00	4.10	470	2.68
4. ASSAM	1421.00	6414.00	7835.00	9.85	859	9.12
5. BIHAR	446.00	565.00	1011.00	0.68	223	4.53
6. CHANDIGARH	191.00	32.00	223.00	1.71	82	2.72
7. CHHATTISGARH	238.00	5951.00	6189.00	6.34	82	75.48
8. DELHI	581.00	5057.00	5638.00	6.67	600	9.40
9. GOA	1285.00	6724.00	8009.00	10.43	766	10.46
10. GUJARAT	644.00	250.00	894.00	0.23	231	3.87
11. HARYANA	1036.00	206.00	1242.00	0.43	561	2.21
12. HIMACHAL PRADESH	2350.00	2322.00	4672.00	1.90	1069	4.37
13. JAMMU AND KASHMIR	410.00	82.00	492.00	1.55	194	2.54
14. KARNATAKA	1037.00	132.00	1169.00	0.35	410	2.85
15. KERALA	909.00	878.00	1787.00	0.62	370	4.83
16. MADHYA PRADESH	1595.00	1054.00	2649.00	0.94	653	4.06
17. MAHARASHTRA	9490.00	2931.00	12421.00	0.69	2568	4.84
18. MANIPUR	116.00	224.00	340.00	2.94	116	2.93
19. MEGHALAYA	961.00	128.00	1089.00	1.94	592	1.84
20. MIZORAM	356.00	770.00	1126.00	5.70	142	7.93
21. NAGALAND	305.00	87.00	392.00	2.70	248	1.58
22. ORISSA	804.00	636.00	1440.00	0.67	233	6.18
23. PONDICHERRY	482.00	182.00	664.00	2.81	228	2.91
24. PUNJAB	1653.00	441.00	2094.00	0.70	625	3.35
25. RAJASTHAN	530.00	201.00	731.00	0.30	223	3.28
26. SIKKIM	21.00	8.00	29.00	1.06	12	2.42
27. TAMIL NADU	2534.00	30924.00	33458.00	6.99	734	45.58
28. TRIPURA	435.00	4680.00	5115.00	20.42	294	17.40
29. UTTAR PRADESH	2727.00	461.00	3188.00	0.69	1112	2.87
30. WEST BENGAL	1090.00	512.00	1602.00	0.42	526	3.05
ALL INDIA TOTAL:	36841.00	73674.00	110515.00	1.56	15288	7.23

STATE COOPERATIVE BANKS

TABLE - XVI

PROFIT & LOSS, DIVIDEND DECLARED, NUMBER OF BRANCHES IN PROFIT/LOSS & AUDIT CLASSIFICATION
2004-2005

As on 31st, March

(Rs in Lakhs)

Name of the State Cooperative Bank	Profit (+) Loss (-)	Dividend Declared (%)	Branches working at Profit		Branches working at Loss		Audit Classification
			No.'s	Amount	No.'s	Amount	
1	108	109	110	105	106	107	108
1. ANDAMAN AND NICOBAR*	139.00	10.00	N. A.	N. A.	N. A.	N. A.	A
2. ANDHRA PRADESH	455.00	0.00	19	531.00	6	77.00	A
3. ARUNACHAL PRADESH	-5556.00	0.00	21	594.00	11	3193.00	D
4. ASSAM	-8865.00	0.00	23	69.00	45	192.00	C
5. BIHAR	8543.00	0.00	14	940.00	0	0.00	B
6. CHANDIGARH	100.00	0.00	N. A.	N. A.	N. A.	N. A.	C
7. CHHATTISGARH	-1028.00	0.00	3	N. A.	0	0.00	A
8. DELHI	1593.00	13.00	N. A.	N. A.	N. A.	N. A.	A
9. GOA	28.00	7.00	53	541.00	12	563.00	B
10. GUJARAT	0.00	15.00	N. A.	N. A.	N. A.	N. A.	A
11. HARYANA	3502.00	10.00	13	3502.00	0	0.00	A
12. HIMACHAL PRADESH	2891.00	12.00	133	3149.00	15	56.00	A
13. JAMMU AND KASHMIR	6.00	0.00	10	194.00	7	28.00	C
14. KARNATAKA	596.00	6.00	10	115.00	20	250.00	A
15. KERALA	419.00	0.00	N. A.	N. A.	N. A.	N. A.	A
16. MADHYA PRADESH	-5431.00	0.00	20	84.00	1	15.00	A
17. MAHARASHTRA	2397.00	5.00	44	2476.00	9	79.00	A
18. MANIPUR	-123.00	0.00	3	14.00	8	137.00	D
19. MEGHALAYA	82.00	0.00	19	374.00	21	292.00	A
20. MIZORAM	-1839.00	0.00	10	247.00	1	80.00	C
21. NAGALAND	-2468.00	0.00	12	222.00	9	474.00	B
22. ORISSA	0.00	7.00	10	1524.00	4	176.00	A
23. PONDICHERRY	203.00	9.00	7	584.00	15	382.00	A
24. PUNJAB	6094.00	10.00	12	220.00	10	106.00	A
25. RAJASTHAN	3132.00	8.00	12	487.00	1	0.00	A
26. SIKKIM	80.00	0.00	3	70.00	0	0.00	A
27. TAMIL NADU	2538.00	16.00	41	2538.00	0	0.00	A
28. TRIPURA	-2035.00	0.00	15	171.00	25	569.00	C
29. UTTAR PRADESH	2978.00	15.00	27	3322.00	2	344.00	A
30. WEST BENGAL	902.00	5.00	13	3582.00	33	2680.00	A
ALL INDIA TOTAL:	9333.00	00	547	25550.00	255	9693.00	Not Compiled
of Column 108 Profit =	36678.00						
of Column 108 Loss =	27345.00						

**BASIC DATA
ON PERFORMANCE OF
STATE COOPERATIVE BANKS**

**PART - II
(AS ON 30TH. JUNE)
2004-2005**

(From Page No. 28 to 40)

NAFSCOB

NAVI MUMBAI

STATE COOPERATIVE BANKS

**TABLE - XVII
NUMBER OF OFFICES AND MEMBERSHIP
2004-05**

(AS ON 30TH. JUNE)**(In Number)**

NAME OF THE STATE COOPERATIVE BANKS	NUMBER OF OFFICES INCLUDING HEAD OFFICE	MEMBERSHIP		TOTAL MEMBER SHIP (3 TO 4)
		COOPE- RATIVE SOCIETIES	INDIVIDUALS	
1	2	3	4	5
1. ANDAMAN & NICOBAR*	30	148	25300	25448
2. ANDHRA PRADESH	26	23	0	23
1. ANDAMAN & NICOBAR*	30	148	25300	25448
4. ASSAM	75	2236	46494	48730
5. BIHAR	15	67	1	68
6. CHANDIGARH	12	366	3537	3903
7. CHHATTISGARH*	4	20	1499	1519
8. DELHI**	32	43	2286	2329
9. GOA	65	825	9447	10272
10. GUJARAT	1	405	0	405
11. HARYANA	14	1038	4	1042
12. HIMACHAL PRADESH	176	1601	115	1716
13. JAMMU & KASHMIR	18	520	455	975
14. KARNATAKA	31	91	1	92
13. KERALA	24	14	1	15
16. MADHYA PRADESH**	23	85	11050	11135
17. MAHARASHTRA	53	1884	303	2187
18. MANIPUR	11	2184	2412	4596
19. MEGHALAYA	41	479	965	1444
20. MIZORAM	12	919	0	919
21. NAGALAND	21	2699	4366	7065
22. ORISSA	15	91	18287	18378
23. PONDICHERRY	21	273	0	273
24. PUNJAB	22	51	1	52
25. RAJASTHAN	14	81	1	82
26. SIKKIM	3	301	1046	1347
27. TAMIL NADU	44	23	0	23
28. TRIPURA*	40	720	16524	17244
29. UTTAR PRADESH	29	70	1	71
30. WEST BENGAL**	41	143	0	143
ALL INDIA TOTAL :	943	17548	18491	36039

STATE COOPERATIVE BANKS**TABLE - XVIII
PAID UP SHARE CAPITAL
2004-05****(AS ON 30TH. JUNE)****(RS. IN LAKHS)**

NAME OF THE STATE COOPERATIVE BANKS	SHARE CAPITAL		TOTAL SHARE CAPITAL (6 TO 7)
	FROM COOPER- ATIVES & OTHERS	FROM GOVT.	
1	6	7	8
1. ANDAMAN & NICOBAR*	142	0	142
2. ANDHRA PRADESH	19007	373	19380
1. ANDAMAN & NICOBAR*	142	0	142
4. ASSAM	361	191	552
5. BIHAR	1332	478	142
6. CHANDIGARH	20	30	50
7. CHHATTISGARH*	1285	49	1334
8. DELHI**	223	81	304
9. GOA	611	125	736
10. GUJARAT	1639	0	1639
11. HARYANA	4274	372	4646
12. HIMACHAL PRADESH	531	231	762
13. JAMMU & KASHMIR	99	68	167
14. KARNATAKA	3332	121	3453
13. KERALA	1449	820	2269
16. MADHYA PRADESH**	6389	136	6525
17. MAHARASHTRA	21509	0	21509
18. MANIPUR	182	2624	2806
19. MEGHALAYA	186	332	518
20. MIZORAM	117	115	232
21. NAGALAND	280	620	900
22. ORISSA	3978	1398	5376
23. PONDICHERRY	565	188	753
24. PUNJAB	3393	20	3413
25. RAJASTHAN	4545	164	4709
26. SIKKIM	52	894	946
27. TAMIL NADU	4832	26	4858
28. TRIPURA*	269	402	671
29. UTTAR PRADESH	6721	3	6724
30. WEST BENGAL**	886	599	1485
ALL INDIA TOTAL :	88351	10460	98811

STATE COOPERATIVE BANKS**TABLE - XIX
RESERVE AND OTHER FUNDS
2004-05****(AS ON 30TH. JUNE)****(RS. IN LAKHS)**

NAME OF THE STATE COOPERATIVE BANKS	RESERVE AND OTHER FUNDS			TOTAL RESERVE FUNDS (9 TO 11)
	STATUTORY RESERVE FUND	AGRICULTURAL CREDIT STABILISATION FUND	OTHER RESERVES	
1	9	10	11	12
1. ANDAMAN & NICOBAR*	579	158	0	1342
2. ANDHRA PRADESH	10021	683	101677	13448
1. ANDAMAN & NICOBAR*	579	158	0	737
4. ASSAM	90	196	1168	1454
5. BIHAR	1057	2334	16733	20124
6. CHANDIGARH	3	2	1063	1068
7. CHHATTISGARH*	424	983	746	2153
8. DELHI**	139	132	3811	4082
9. GOA	222	157	4202	4581
10. GUJARAT	1758	4898	22190	28846
11. HARYANA	7636	8119	13044	28799
12. HIMACHAL PRADESH	13160	4669	0	17829
13. JAMMU & KASHMIR	227	53	206	486
14. KARNATAKA	11463	3255	26	14744
13. KERALA	768	1763	6083	8614
16. MADHYA PRADESH**	1923	4383	31103	37409
17. MAHARASHTRA	4551	6641	171825	183017
18. MANIPUR	20	114	1612	1746
19. MEGHALAYA	36	199	3654	3889
20. MIZORAM	117	31	708	856
21. NAGALAND	55	51	1027	1133
22. ORISSA	16517	262	0	16779
23. PONDICHERRY	2290	387	0	2677
24. PUNJAB	6199	6575	16595	29369
25. RAJASTHAN	2537	4130	20159	26826
26. SIKKIM	75	30	121	226
27. TAMIL NADU	14104	8467	25047	47618
28. TRIPURA*	37	240	1395	1672
29. UTTAR PRADESH	4832	6818	40290	51940
30. WEST BENGAL**	658	2243	4417	7318
ALL INDIA TOTAL :	198313	79605	277918	555836

STATE COOPERATIVE BANKS**TABLE - XX
INSTITUTION - WISE DEPOSITS
2004-05****(AS ON 30TH. JUNE)****(RS. IN LAKHS)**

NAME OF THE STATE COOPERATIVE BANKS	DEPOSITS		TOTAL DEPOSITS (13 TO 14)
	FROM COOPERRATIVES	FROM OTHER THAN COOPERATIVES	
1	13	14	13
1. ANDAMAN & NICOBAR*	445	19079	19524
2. ANDHRA PRADESH	121193	57913	179106
1. ANDAMAN & NICOBAR*	445	19079	19524
4. ASSAM	2858	50568	53426
5. BIHAR	45061	41308	86369
6. CHANDIGARH	1989	9011	11000
7. CHHATTISGARH*	59508	1131	60639
8. DELHI**	14670	20536	35206
9. GOA	17688	39403	57091
10. GUJARAT	210602	720	211322
11. HARYANA	66766	53108	57091
12. HIMACHAL PRADESH	18617	163962	182579
13. JAMMU & KASHMIR	15622	11770	27392
14. KARNATAKA	155336	29829	185165
13. KERALA	231638	15576	247214
16. MADHYA PRADESH**	35806	105242	141048
17. MAHARASHTRA	1268450	58638	1327088
18. MANIPUR	1191	2075	3266
19. MEGHALAYA	1844	46327	48171
20. MIZORAM	139	14112	14251
21. NAGALAND	163	14553	14716
22. ORISSA	71626	31966	103592
23. PONDICHERRY	4384	12740	17124
24. PUNJAB	95759	23161	118920
25. RAJASTHAN	91844	7681	99525
26. SIKKIM	308	899	1207
27. TAMIL NADU	215854	79666	295520
28. TRIPURA*	1877	17886	19763
29. UTTAR PRADESH	232286	84180	316466
ALL INDIA TOTAL :	2983969	1032119	4016088

STATE COOPERATIVE BANKS

TABLE - XXI
INSTITUTION WISE BORROWINGS AND CASH
CASH CREDIT & OVERDRAFTS
2004-05

(AS ON 30TH. JUNE)**(RS. IN LAKHS)**

NAME OF THE STATE COOPERATIVE BANKS	B O R R O W I N G S			TOTAL BORRO- WINGS (16 TO 18)
	FROM NABARD/ RBI	OTHER INSTITU- TIONS	CASH CREDIT & OVERDRAFTS & OTHERS	
1	16	17	18	19
1. ANDAMAN & NICOBAR*	846	174	0	1020
2. ANDHRA PRADESH	316254	3526	9642	329422
1. ANDAMAN & NICOBAR*	846	174	0	1020
4. ASSAM	284	57	0	341
5. BIHAR	4061	4780	2488	11329
6. CHANDIGARH	0	0	0	0
7. CHHATTISGARH*	537	541	0	1078
8. DELHI**	663	3	0	666
9. GOA	1095	34	0	1129
10. GUJARAT	99684	7247	3253	110184
11. HARYANA	97753	478	0	98231
12. HIMACHAL PRADESH	23649	129	0	23778
13. JAMMU & KASHMIR	421	478	0	899
14. KARNATAKA	70713	596	2176	73485
13. KERALA	47761	4336	0	52097
16. MADHYA PRADESH**	56770	3625	367	60762
17. MAHARASHTRA	121548	1100	104	122752
18. MANIPUR	512	228	2449	3189
19. MEGHALAYA	1944	421	0	2365
20. MIZORAM	3767	724	0	4491
21. NAGALAND	210	79	226	515
22. ORISSA	79592	426	0	80018
23. PONDICHERRY	261	0	200	461
24. PUNJAB	103382	12970	0	116352
25. RAJASTHAN	75831	7596	0	83427
26. SIKKIM	7304	0	0	7304
27. TAMIL NADU	96436	16436	0	112872
28. TRIPURA*	1080	0	0	1080
29. UTTAR PRADESH	35013	2405	0	37418
30. WEST BENGAL**	5045	6374	0	11419
ALL INDIA TOTAL :	1253262	74937	1328199	2656398

STATE COOPERATIVE BANKS

**TABLE - XXII
WORKING CAPITAL AND INVESTMENTS
2004-05**

(AS ON 30TH. JUNE)**(RS. IN LAKHS)**

NAME OF THE STATE COOPERATIVE BANKS	WORKING CAPITAL	INVESTMENTS			TOTAL INVEST- MENTS (21 TO 23)
		IN GOVT. SECURITY	OTHER TRUSTEE SECURITY	OTHER INVEST- MENTS	
1	20	21	22	23	24
1. ANDAMAN & NICOBAR*	24030	7257	866	7795	15918
2. ANDHRA PRADESH	640288	47569	33910	333	81812
1. ANDAMAN & NICOBAR*	24030	7257	866	7795	15918
4. ASSAM	78723	12908	6122	0	19030
5. BIHAR	130489	24069	1636	0	25705
6. CHANDIGARH	12639	2950	1165	6523	10638
7. CHHATTISGARH*	76103	21700	1521	22126	45347
8. DELHI**	59353	5862	1928	18462	26252
9. GOA	76940	14465	2878	5731	23074
10. GUJARAT	379111	70711	3060	32186	105957
11. HARYANA	261198	26300	7966	0	34266
12. HIMACHAL PRADESH	243920	47851	95846	0	143697
13. JAMMU & KASHMIR	30433	23	0	24466	24489
14. KARNATAKA	300131	65681	11605	6388	83674
13. KERALA	310194	68265	7581	24949	100795
16. MADHYA PRADESH**	255442	29931	31799	0	61730
17. MAHARASHTRA	1806208	736206	20600	20	756826
18. MANIPUR	11299	210	5	3514	61730
19. MEGHALAYA	58312	10297	2562	7129	19988
20. MIZORAM	20879	3920	1386	0	5306
21. NAGALAND	13496	175	212	7764	8151
22. ORISSA	226253	56765	2034	182	58981
23. PONDICHERRY	22645	6339	504	1350	8193
24. PUNJAB	309680	31384	4495	0	35879
25. RAJASTHAN	201517	30828	35032	0	65860
26. SIKKIM	2741	554	0	704	1258
27. TAMIL NADU	476291	115438	42	0	115480
28. TRIPURA*	26907	6218	885	0	7103
29. UTTAR PRADESH	470357	77537	11106	0	88643
30. WEST BENGAL**	216616	40930	19598	6	60534
ALL INDIA TOTAL :	6750053	1563168	306344	8619565	10489077

STATE COOPERATIVE BANKS**TABLE - XXIII
DETAILS OF LOANS ADVANCED
2004-05****(AS ON 30TH. JUNE)****(RS. IN LAKHS)**

NAME OF THE STATE COOPERATIVE BANKS	SHORT TERM	LOANS ISSUED		TOTAL LOANS ISSUED (25 TO 27)
		MEDIUM TERM	OTHERS	
1	25	26	27	28
1. ANDAMAN & NICOBAR*	158	248	128	534
2. ANDHRA PRADESH	78274	30	6098	84402
1. ANDAMAN & NICOBAR*	158	248	128	534
4. ASSAM	19008	894	0	19902
5. BIHAR	405	419	354	1178
6. CHANDIGARH	0	130	0	130
7. CHHATTISGARH*	6420	1941	7792	16153
8. DELHI**	320	2080	6611	9011
9. GOA	6460	1748	237	8445
10. GUJARAT	215790	13816	15884	245490
11. HARYANA	129924	15558	23	145505
12. HIMACHAL PRADESH	1870	3468	3137	8475
13. JAMMU & KASHMIR	359	180	136	675
14. KARNATAKA	119479	44965	2604	167048
13. KERALA	58329	37010	40591	135930
16. MADHYA PRADESH**	234	56	4	294
17. MAHARASHTRA	0	0	0	0
18. MANIPUR	404	393	7	804
19. MEGHALAYA	2861	1290	0	4151
20. MIZORAM	41	1817	1794	3652
21. NAGALAND	1625	778	108	2511
22. ORISSA	24738	12083	5077	41898
23. PONDICHERRY	2681	4048	0	6729
24. PUNJAB	312455	25876	0	338331
25. RAJASTHAN	54094	5864	2329	62287
26. SIKKIM	34	264	0	298
27. TAMIL NADU	74821	2952	0	77773
28. TRIPURA*	1730	2010	161	3901
29. UTTAR PRADESH	459498	8689	219	468406
30. WEST BENGAL**	N. A.	N. A.	N. A.	N. A.
ALL INDIA TOTAL :	1572170	188855	93422	1854447

STATE COOPERATIVE BANKS

TABLE - XXIV
DETAILS OF LOANS OUTSTANDINGS
2004-05

(AS ON 30TH. JUNE)**(RS. IN LAKHS)**

NAME OF THE STATE COOPERATIVE BANKS	LOANS OUTSTANDINGS			TOTAL LOANS OUTSTANDINGS (29 TO 31)
	SHORT TERM	MEDIUM TERM	OTHERS	
1	29	30	31	32
1. ANDAMAN & NICOBAR*	117	1232	5059	6408
2. ANDHRA PRADESH	214309	34783	273086	522178
1. ANDAMAN & NICOBAR*	1354	570	516	2440
4. ASSAM	20457	8069	1382	29908
5. BIHAR	51405	2728	1284	55417
6. CHANDIGARH	248	1018	65	1331
7. CHHATTISGARH*	5541	3123	941	9605
8. DELHI**	329	5440	1961	7730
9. GOA	13839	17823	3718	35380
10. GUJARAT	133383	22851	46857	203091
11. HARYANA	146378	39222	3580	189180
12. HIMACHAL PRADESH	20563	42912	17813	81288
13. JAMMU & KASHMIR	4008	2492	906	7406
14. KARNATAKA	82266	22112	50739	155117
13. KERALA	68234	43393	47638	159265
16. MADHYA PRADESH**	61468	87783	7640	156891
17. MAHARASHTRA	505373	283072	0	788445
18. MANIPUR	1481	815	193	2489
19. MEGHALAYA	1803	4112	4000	9915
20. MIZORAM	1529	4059	3447	9035
21. NAGALAND	2176	1893	446	4515
22. ORISSA	75187	39436	19665	134288
23. PONDICHERRY	6112	5264	6	4515
24. PUNJAB	121786	46666	54185	222637
25. RAJASTHAN	66844	51022	20078	137944
26. SIKKIM	150	504	500	1154
27. TAMIL NADU	209578	96622	9951	316151
28. TRIPURA*	3737	7460	902	12099
29. UTTAR PRADESH	192445	24772	46019	263236
30. WEST BENGAL**	54792	12831	1312	68935
ALL INDIA TOTAL :	2066892	914079	623889	3604860

STATE COOPERATIVE BANKS**TABLE - XXV
DETAILS OF DEMAND
2004-05****(AS ON 30TH. JUNE)****(RS. IN LAKHS)**

NAME OF THE STATE COOPERATIVE BANKS	DETAILS OF DEMAND			TOTAL DEMAND (25 TO 27)
	SHORT TERM	MEDIUM TERM	OTHERS	
1	25	26	27	28
1. ANDAMAN & NICOBAR*	134	866	476	1476
2. ANDHRA PRADESH	240607	93534	0	334141
3. ARUNACHAL PRADESH**	26	349	0	375
4. ASSAM	1458	4190	476	6124
5. BIHAR	47613	3022	2056	52691
6. CHANDIGARH	0	609	0	609
7. CHHATTISGARH*	7206	3191	797	11194
8. DELHI**	239	5777	147	6163
9. GOA	6941	11934	880	19755
10. GUJARAT	64200	7493	13352	85045
11. HARYANA	279195	7932	165	287292
12. HIMACHAL PRADESH	1898	9046	1809	12753
13. JAMMU & KASHMIR	1494	1264	239	2997
14. KARNATAKA	78643	9345	8229	96217
13. KERALA	9768	6198	6798	22764
16. MADHYA PRADESH**	84422	15824	0	100246
17. MAHARASHTRA	171865	53974	46793	272632
18. MANIPUR	1331	409	103	1843
19. MEGHALAYA	1292	1831	0	3123
20. MIZORAM	124	2434	914	3472
21. NAGALAND	3041	986	104	4131
22. ORISSA	55082	15658	2886	73626
23. PONDICHERRY	1782	1492	76	3350
24. PUNJAB	138209	24824	1698	164731
25. RAJASTHAN	56277	20063	2134	78474
26. SIKKIM	26	70	0	96
27. TAMIL NADU	18458	@	@	18458
28. TRIPURA*	3050	2330	3003	8383
29. UTTAR PRADESH	143404	2104	10366	155874
30. WEST BENGAL**	34516	11294	0	45810
ALL INDIA TOTAL :	1452301	318043	103501	1873845

STATE COOPERATIVE BANKS

TABLE - XXVI
DETAILS OF COLLECTION
2004-05

(AS ON 30TH. JUNE)**(RS. IN LAKHS)**

NAME OF THE STATE COOPERATIVE BANKS	DETAILS OF COLLECTION			TOTAL COLLECTION (29 TO 31)
	SHORT TERM	MEDIUM TERM	OTHERS	
1	29	30	31	32
1. ANDAMAN & NICOBAR*	98	839	360	1297
2. ANDHRA PRADESH	209441	61383	0	270824
3. ARUNACHAL PRADESH**	8	119	0	127
4. ASSAM	166	2023	204	2393
5. BIHAR	21130	748	923	22801
6. CHANDIGARH	0	359	0	359
7. CHHATTISGARH*	6305	2904	0	9209
8. DELHI**	110	2514	76	2700
9. GOA	4211	7025	607	11843
10. GUJARAT	49039	5813	13352	68204
11. HARYANA	279004	7602	164	286770
12. HIMACHAL PRADESH	1722	6845	1519	10086
13. JAMMU & KASHMIR	228	833	170	1231
14. KARNATAKA	74800	7745	5122	87667
13. KERALA	8974	5526	5914	20414
16. MADHYA PRADESH**	82885	8413	0	91298
17. MAHARASHTRA	141459	22933	22612	187004
18. MANIPUR	282	200	19	501
19. MEGHALAYA	741	423	0	1164
20. MIZORAM	33	1446	784	2263
21. NAGALAND	1667	279	72	2018
22. ORISSA	54516	8730	1377	64623
23. PONDICHERY	1433	1303	70	2806
24. PUNJAB	134601	24027	15	158643
25. RAJASTHAN	56055	20015	56	76126
26. SIKKIM	25	65	0	90
27. TAMIL NADU	13527	@	@	13527
28. TRIPURA*	859	1323	1126	3308
29. UTTAR PRADESH	105822	1671	3900	111393
30. WEST BENGAL**	25740	10834	0	36574
ALL INDIA TOTAL :	1274881	213940	58442	1547263

STATE COOPERATIVE BANKS

**TABLE - XXVII
DETAILS OF BALANCES (OVERDUES)
2004-05**

(AS ON 30TH. JUNE)**(RS. IN LAKHS)**

NAME OF THE STATE COOPERATIVE BANKS	BALANCES (OVERDUES)			TOTAL BALANCES (OVERDUES) (33 TO 35)
	SHORT TERM	MEDIUM TERM	OTHERS	
1	33	34	35	36
1. ANDAMAN & NICOBAR*	36	27	116	179
2. ANDHRA PRADESH	31166	32151	0	63317
3. ARUNACHAL PRADESH**	18	230	0	248
4. ASSAM	1292	2167	272	3731
5. BIHAR	26483	2274	1133	29890
6. CHANDIGARH	0	250	0	250
7. CHHATTISGARH*	901	287	797	1985
8. DELHI**	129	3263	71	3463
9. GOA	2730	4909	273	7912
10. GUJARAT	15161	1680	0	16841
11. HARYANA	191	330	1	522
12. HIMACHAL PRADESH	176	2201	290	2667
13. JAMMU & KASHMIR	1266	431	69	1766
14. KARNATAKA	3843	1600	3107	8550
13. KERALA	794	672	884	2350
16. MADHYA PRADESH**	1537	7411	0	8948
17. MAHARASHTRA	30406	31041	24181	85628
18. MANIPUR	1049	209	84	1342
19. MEGHALAYA	551	1408	0	1959
20. MIZORAM	91	988	130	1209
21. NAGALAND	1374	707	32	2113
22. ORISSA	566	6928	1509	9003
23. PONDICHERRY	349	189	6	544
24. PUNJAB	3608	797	1683	6088
25. RAJASTHAN	222	48	2078	2348
26. SIKKIM	1	5	0	6
27. TAMIL NADU	4931	0	0	4931
28. TRIPURA*	2191	2	@	5075
29. UTTAR PRADESH	37582	433	6466	44481
30. WEST BENGAL**	0	0	0	9236
ALL INDIA TOTAL :	168644	102638	43182	314464

STATE COOPERATIVE BANKS

**TABLE - XXVIII
PERCENTAGE OF OVERDUES TO DEMAND
2004-05**

(AS ON 30TH. JUNE)**PERCENTAGE(%)**

NAME OF THE STATE COOPERATIVE BANKS	PERCENTAGE OF OVERDUES TO DEMAND			
	SHORT TERM	MEDIUM TERM	OTHERS	TOTAL OVERDUES (%)
1	37	38	39	40
1. ANDAMAN & NICOBAR*	26.87	3.12	0.00	12.13
2. ANDHRA PRADESH	12.95	34.37	1.00	18.95
3. ARUNACHAL PRADESH**	69.23	65.90	2.00	66.13
4. ASSAM	88.61	51.72	3.00	60.92
5. BIHAR	55.62	75.25	4.00	56.73
6. CHANDIGARH	0.00	41.05	5.00	41.05
7. CHHATTISGARH*	12.50	8.99	6.00	17.73
8. DELHI**	53.97	56.48	7.00	56.19
9. GOA	39.33	41.13	8.00	40.05
10. GUJARAT	23.62	22.42	9.00	19.80
11. HARYANA	0.07	4.16	10.00	0.18
12. HIMACHAL PRADESH	9.27	24.33	11.00	20.91
13. JAMMU & KASHMIR	84.74	34.10	12.00	58.93
14. KARNATAKA	4.89	17.12	13.00	8.89
13. KERALA	8.13	10.84	14.00	10.32
16. MADHYA PRADESH**	1.82	46.83	15.00	8.93
17. MAHARASHTRA	17.69	57.51	16.00	31.41
18. MANIPUR	78.81	51.10	17.00	72.82
19. MEGHALAYA	42.65	76.90	18.00	62.73
20. MIZORAM	73.39	40.59	19.00	34.82
21. NAGALAND	45.18	71.70	20.00	51.15
22. ORISSA	1.03	44.25	21.00	12.23
23. PONDICHERRY	19.58	12.67	22.00	16.24
24. PUNJAB	2.61	3.21	23.00	3.70
25. RAJASTHAN	0.39	0.24	24.00	2.99
26. SIKKIM	3.85	7.14	25.00	6.25
27. TAMIL NADU	26.71	0.00	26.00	26.71
28. TRIPURA*	71.84	43.22	27.00	60.54
29. UTTAR PRADESH	26.21	20.58	28.00	28.54
30. WEST BENGAL**	0.00	921.75	29.00	20.16
ALL INDIA TOTAL :	12.22	32.73	43.53	17.43

STATE COOPERATIVE BANKS

**TABLE - XXIX
COST OF MANAGEMENT AND PROFIT & LOSS
2004-05**

(AS ON 30TH. JUNE)**(RS. IN LAKHS)**

NAME OF THE STATE COOPERATIVE BANKS	COST OF MANAGEMENT	PROFIT (+) LOSS (-)
1	41	42
1. ANDAMAN & NICOBAR*	90	174
2. ANDHRA PRADESH	2819	415
3. ARUNACHAL PRADESH**	127	8
4. ASSAM	7835	-8865
5. BIHAR	1011	8400
6. CHANDIGARH	76	200
7. CHHATTISGARH*	1	50
8. DELHI**	3987	1049
9. GOA	8009	-39
10. GUJARAT	143	-61
11. HARYANA	1242	3502
12. HIMACHAL PRADESH	576	1765
13. JAMMU & KASHMIR	492	6
14. KARNATAKA	415	1278
13. KERALA	341	491
16. MADHYA PRADESH**	2626	159
17. MAHARASHTRA	7128	11355
18. MANIPUR	191	-123
19. MEGHALAYA	1126	237
20. MIZORAM	210	103
21. NAGALAND	397	-285
22. ORISSA	1440	1744
23. PONDICHERRY	671	203
24. PUNJAB	2094	2958
25. RAJASTHAN	517	704
26. SIKKIM	29	80
27. TAMIL NADU	930	2252
28. TRIPURA*	100	102
29. UTTAR PRADESH	3188	2978
30. WEST BENGAL**	1	52
ALL INDIA TOTAL :	47812	30892

Of Col. 42 Profit : 21519
Of Col. 42 Loss : -9373

G R A P H I C

P R E S E N T A T I O N

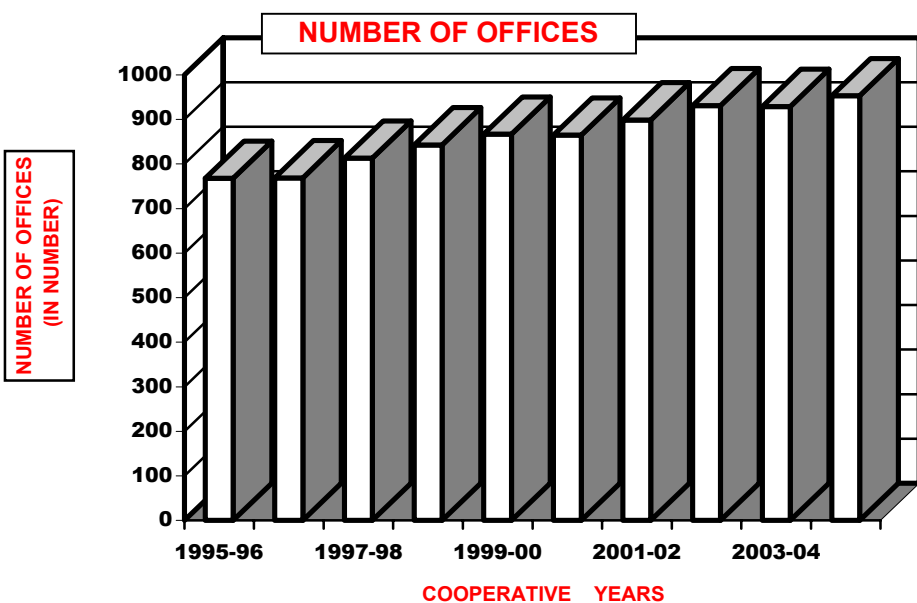
(From Page No. 41 to 60)

NAFSCOB

: 41 :

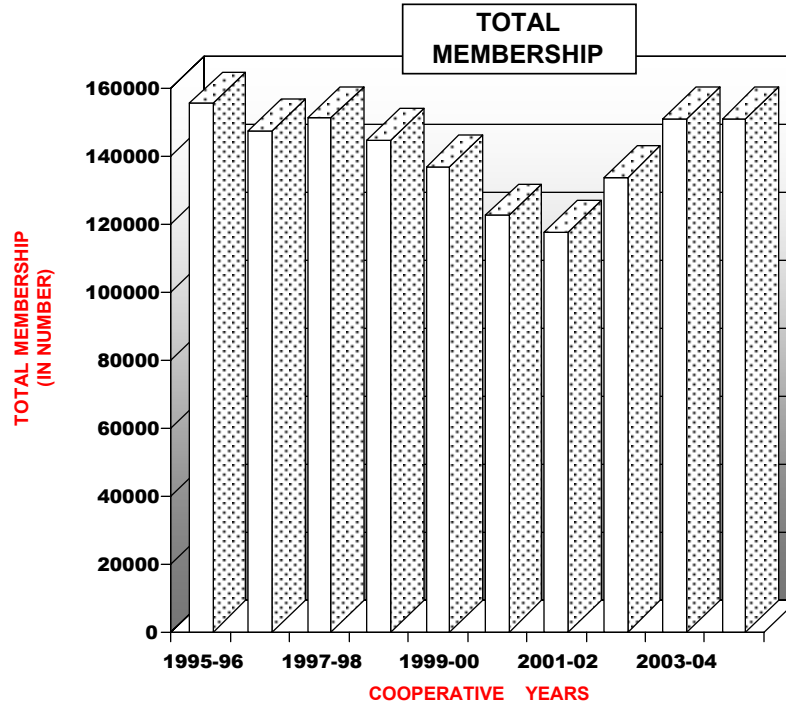
NAVI MUMBAI

**PERFORMANCE OF STATE COOPERATIVE BANKS
OVER A DECADE
(1996 TO 2005)**



COOPERATIVE YEARS	NUMBER OF OFFICES
1995-96	768
1996-97	769
1997-98	813
1998-99	843
1999-00	867
2000-01	865
2001-02	899
2002-03	931
2003-04	929
2004-05	953

**PERFORMANCE OF STATE COOPERATIVE BANKS
OVER A DECADE
(1996 TO 2005)**

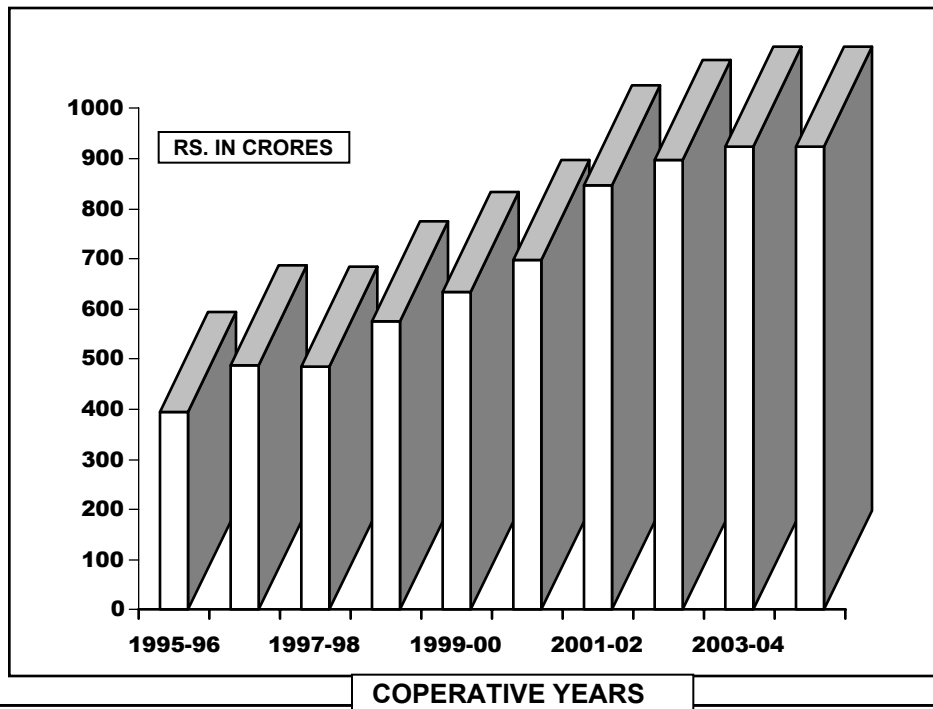


(IN NUMBER)

COOPERATIVE YEARS	TOTAL MEMBERSHIP
1995-96	155364
1996-97	147229
1997-98	151058
1998-99	144477
1999-00	136856
2000-01	122464
2001-02	117543
2002-03	133688
2003-04	150975
2004-05	156623

**PERFORMANCE OF STATE COOPERATIVE BANKS OVER
A DECADE (1996-2005)**

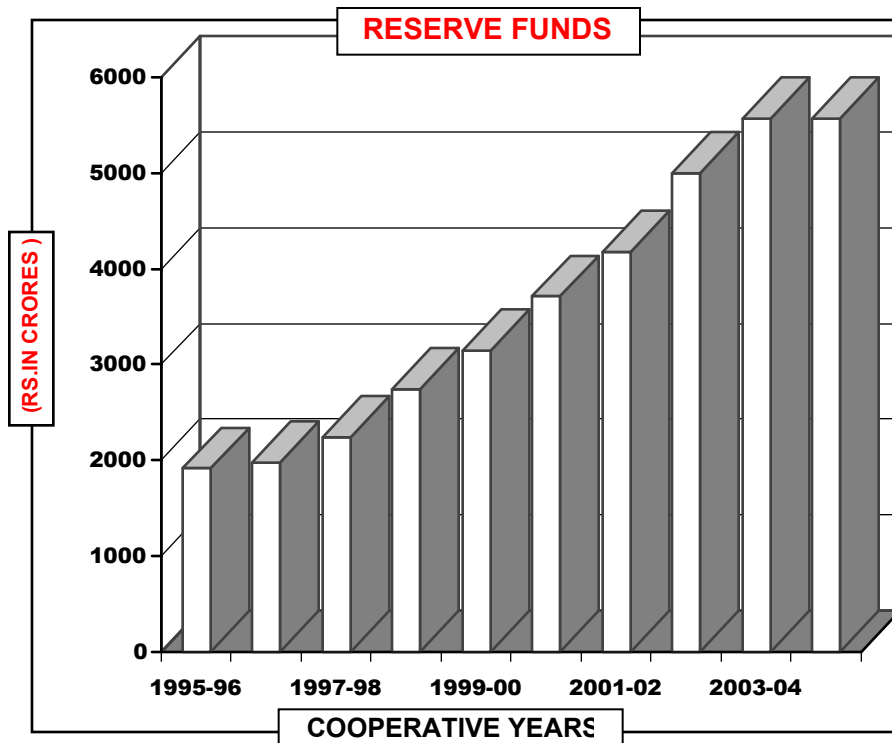
SHARE CAPITAL



(RS. IN CRORES)

COOPERATIVE YEARS	SHARE CAPITAL
1995-96	395
1996-97	487
1997-98	487
1998-99	576
1999-00	635
2000-01	697
2001-02	847
2002-03	897
2003-04	925
2004-05	992

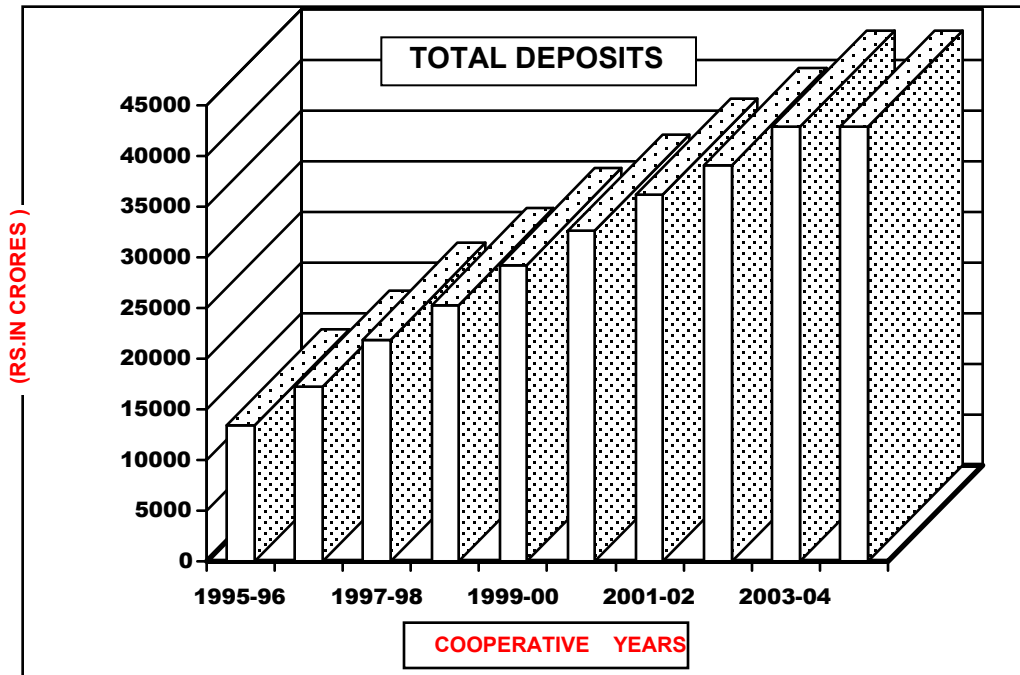
**PERFORMANCE OF STATE COOPERATIVE BANKS
OVER A DECADE
(1996 TO 2005)**



(RS.IN CRORES)

COOPERATIVE YEARS	RESERVE FUNDS
1995-96	1913
1996-97	1978
1997-98	2244
1998-99	2741
1999-00	3149
2000-01	3712
2001-02	4178
2002-03	5002
2003-04	5572
2004-05	6590

**PERFORMANCE OF STATE COOPERATIVE BANKS OVER
A DECADE
(1996 TO 2005)**

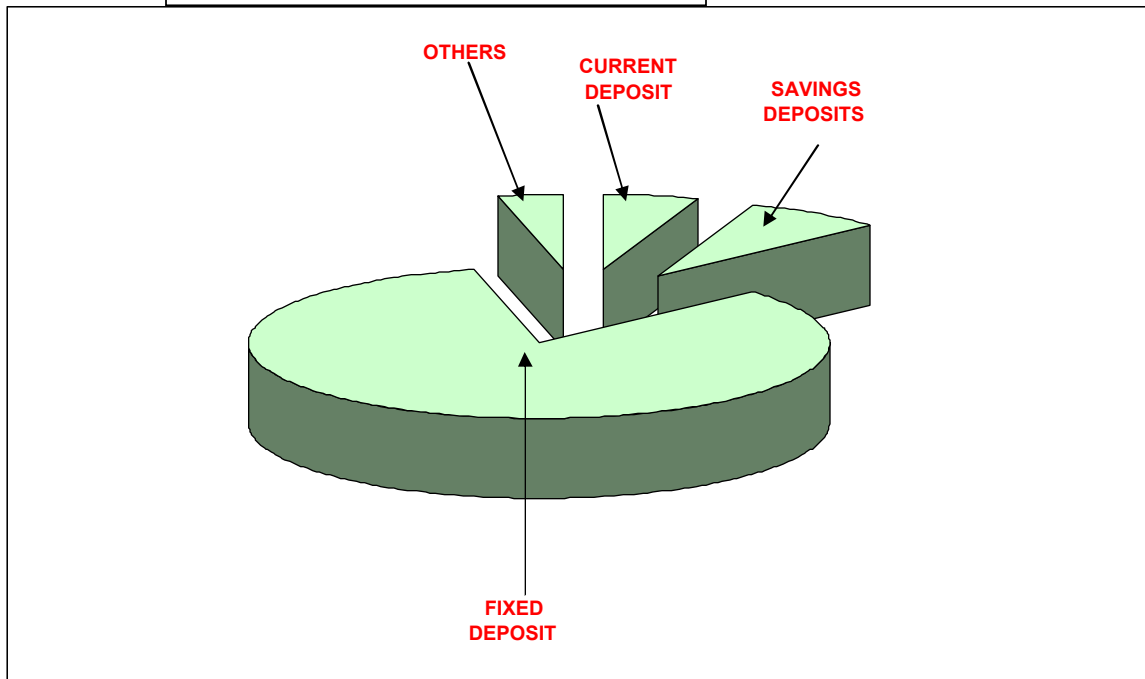


(RS. IN CRORES)

COOPERATIVE YEARS	TOTAL DEPOSITS
1995-96	13470
1996-97	17282
1997-98	21919
1998-99	25309
1999-00	29279
2000-01	32613
2001-02	36190
2002-03	39112
2003-04	42863
2004-05	44068

PERFORMANCE OF STATE COOPERATIVE BANKS

COMPOSITION OF DEPOSITS TYPE - WISE DURING 2004-05



(RS. IN CRORES)				
COOPERATIVE YEARS	1. CURRENT DEPOSITS	2. SAVING DEPOSITS	3. FIXED DEPOSITS	4. RESERVE FUND AND OTHERS
2004-05	2022	4126	36137	1783
% TO TOTAL	4.59	9.36	82.00	4.04

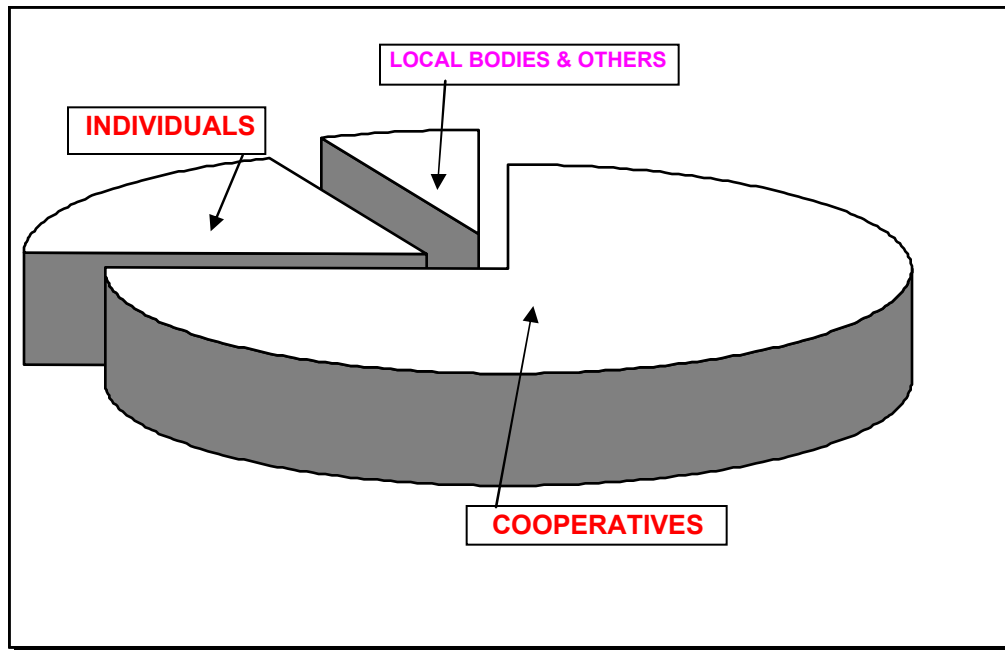
NAFSCOB

: 47 :

NAVI MUMBAI

PERFORMANCE OF STATE COOPERATIVE BANKS

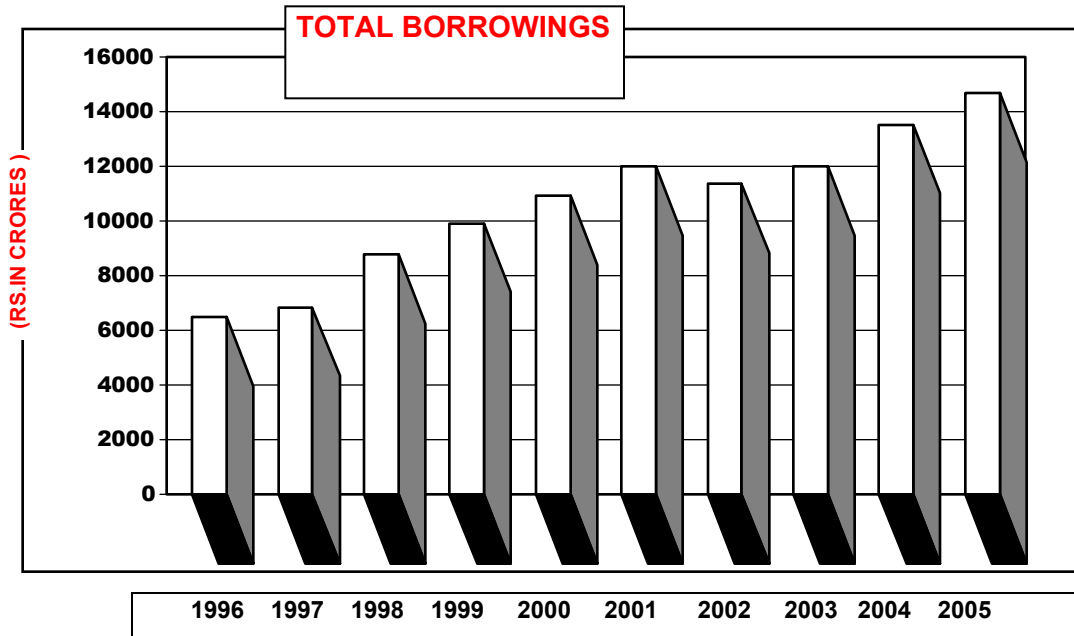
COMPOSITION OF DEPOSITS INSTITUTION WISE DURING 2004-05



(RS. IN CRORES)

COOPERATIVE YEARS	TOTAL DEPOSITS	FROM COOPERATIVES	FROM INDIVIDUALS	LOCAL BODIES AND OTHERS
2004-05	44068	34064	8021	1983
% TO TOTAL	100.00	77.30	18.20	4.50

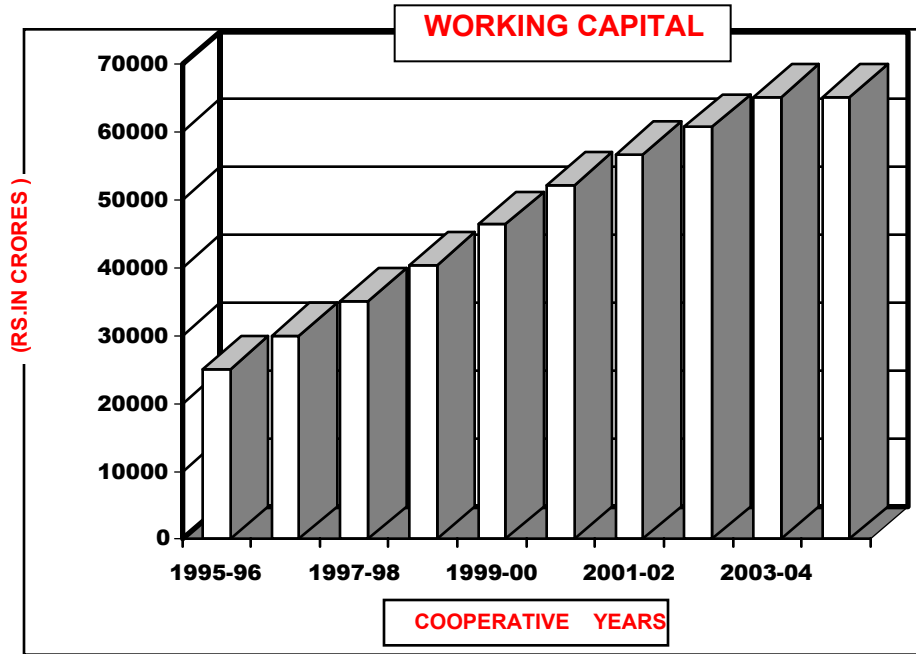
**PERFORMANCE OF STATE COOPERATIVE BANKS
OVER A DECADE
(1996 TO 2005)**



(RS. IN CRORES)

COOPERATIVE YEARS	TOTAL BORROWINGS
1995-96	6500
1996-97	6847
1997-98	8788
1998-99	9934
1999-00	10935
2000-01	11983
2001-02	11358
2002-03	11985
2003-04	13521
2004-05	14671

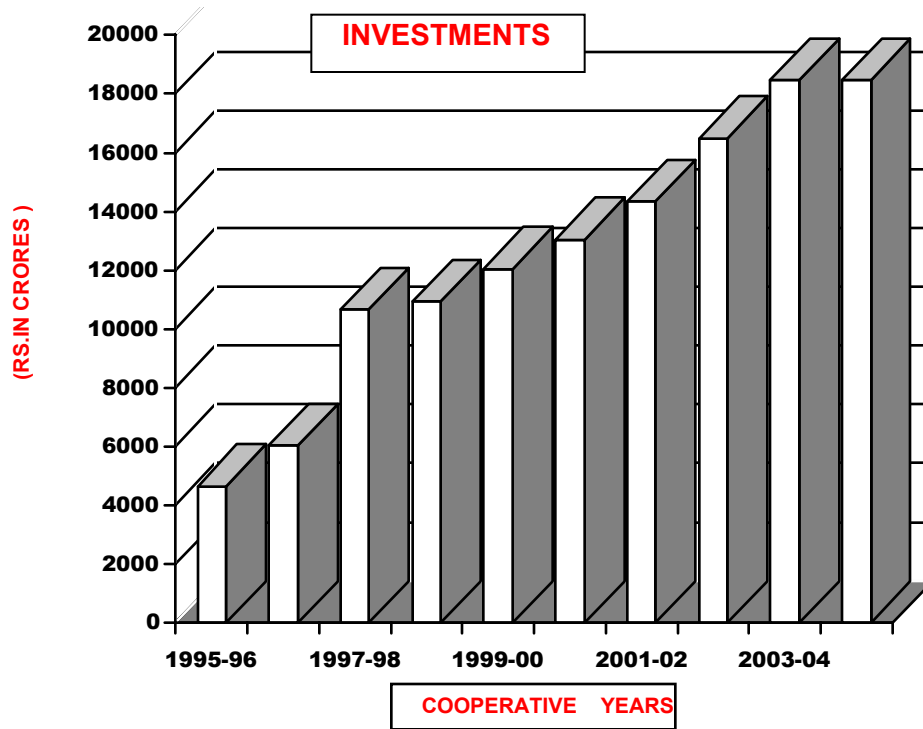
**PERFORMANCE OF STATE COOPERATIVE BANKS OVER
A DECADE
(1996 TO 2005)**



(RS. IN CRORES)

COOPERATIVE YEARS	WORKING CAPITAL
1995-96	25009
1996-97	29926
1997-98	35065
1998-99	40439
1999-00	46410
2000-01	52217
2001-02	56697
2002-03	60755
2003-04	65216
2004-05	70682

**PERFORMANCE OF STATE COOPERATIVE BANKS
OVER A DECADE
(1996 TO 2005)**

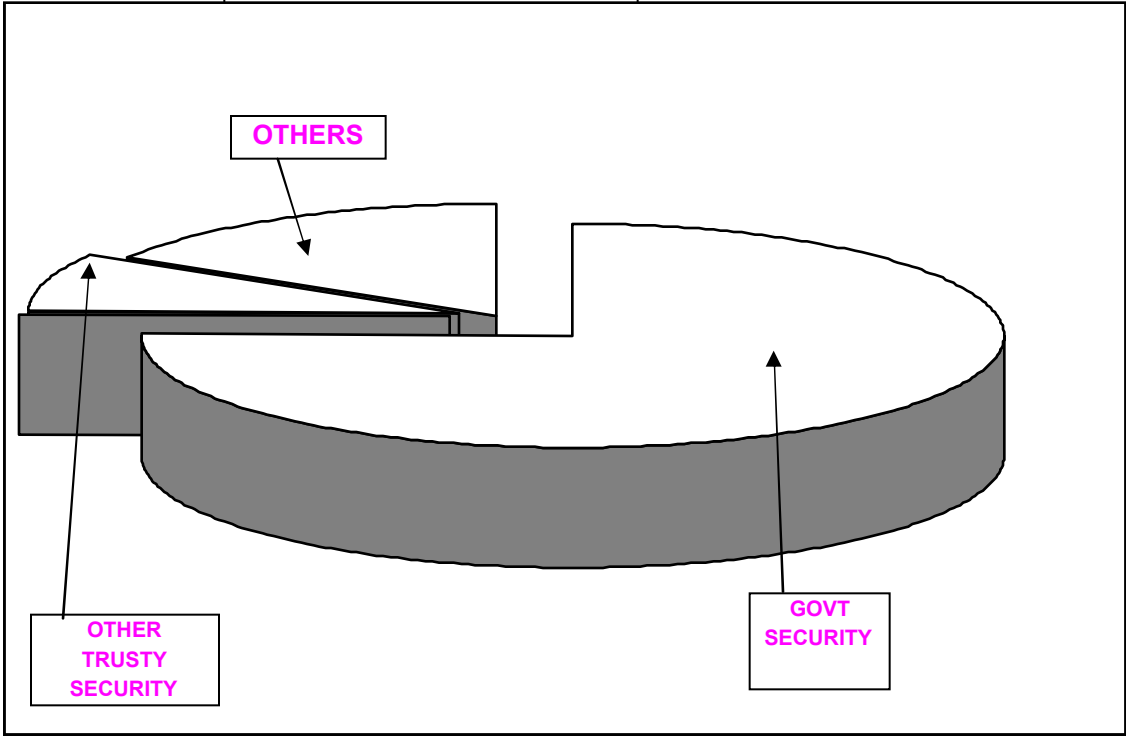


(RS. IN CRORES)

COOPERATIVE YEARS	INVESTMENTS
1995-96	4652
1996-97	6038
1997-98	10667
1998-99	10943
1999-00	12043
2000-01	13040
2001-02	14344
2002-03	16485
2003-04	18477
2004-05	21328

PERFORMANCE OF STATE COOPERATIVE BANKS

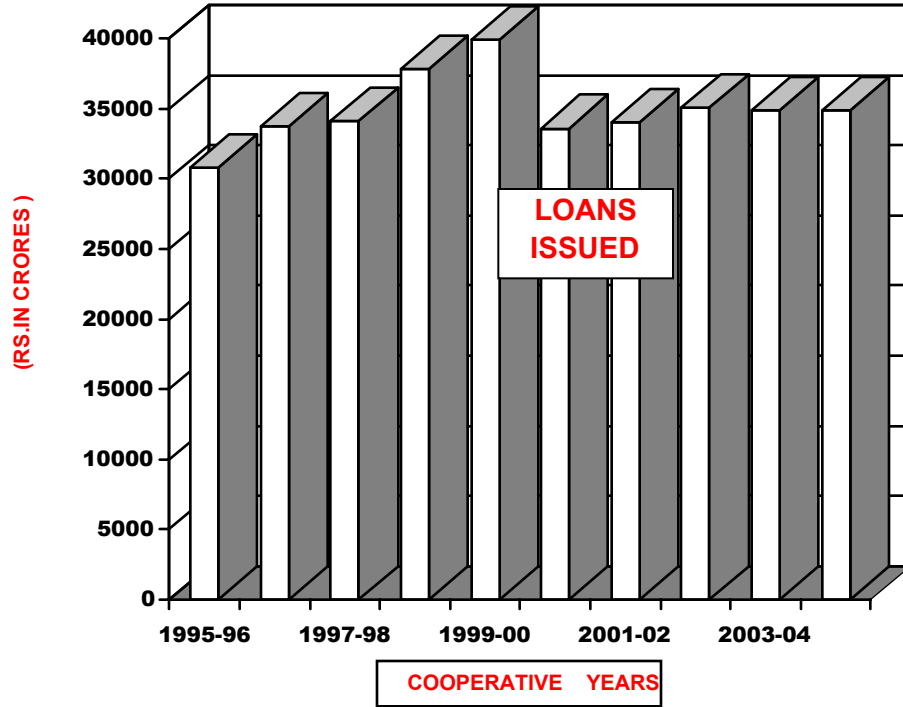
COMPOSITION OF INVESTMENTS DURING 2004-05



(RS. IN CRORES)

COOPERATIVE YEARS	1. GOVERNMENT SECURITY	2. DEBENTURE OF LDB'S	3. TRUSTY SECURITY	4. OTHERS
2004-05	16736	63	1263	3266
% TO TOTAL	78.47	0.30	5.92	15.31

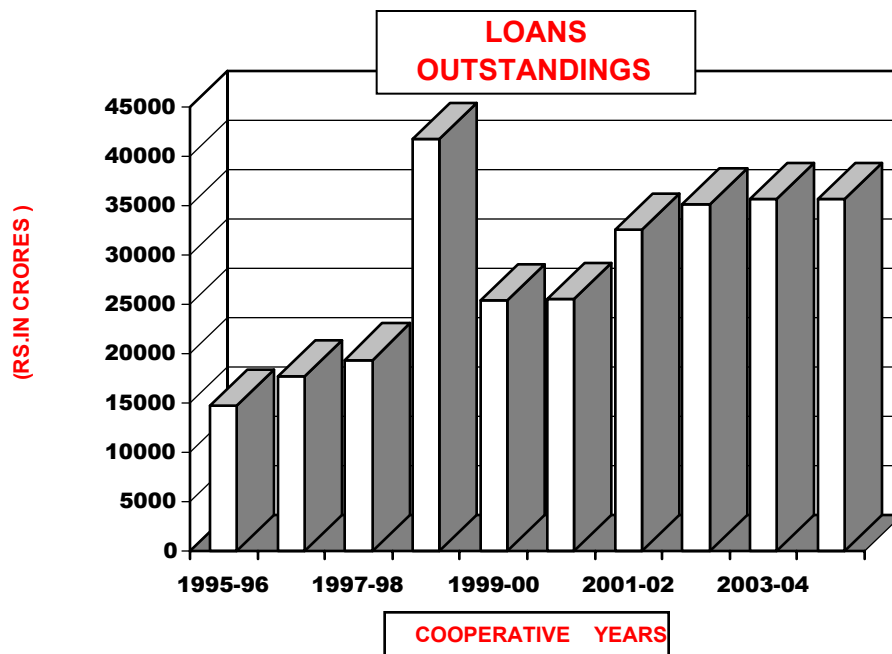
**PERFORMANCE OF STATE COOPERATIVE BANKS
OVER A DECADE
(1996 TO 2005)**



(RS. IN CRORES)

COOPERATIVE YEARS	TOTAL LOANS ISSUED
1995-96	30819
1996-97	33751
1997-98	34095
1998-99	37801
1999-00	39893
2000-01	33613
2001-02	34051
2002-03	35052
2003-04	34864
2004-05	44325

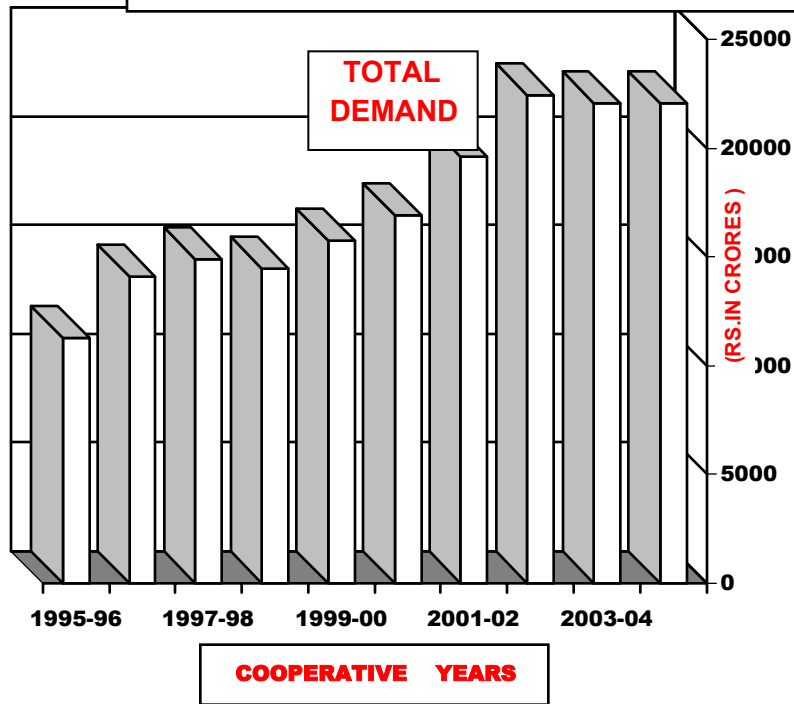
**PERFORMANCE OF STATE COOPERATIVE BANKS
OVER A DECADE
(1996 TO 2005)**



(RS.IN CRORES)

COOPERATIVE YEARS	TOTAL LOANS OUTSTANDINGS
1995-96	14739
1996-97	17775
1997-98	19395
1998-99	41700
1999-00	25357
2000-01	25483
2001-02	32544
2002-03	35052
2003-04	35637
2004-05	35307

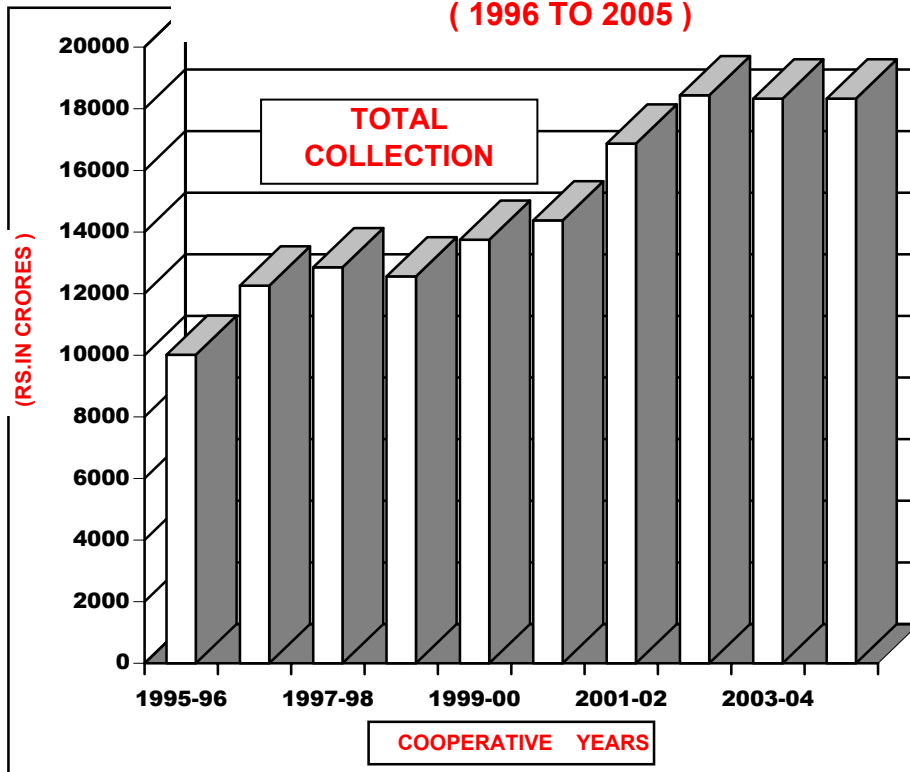
**PERFORMANCE OF STATE COOPERATIVE BANKS
OVER A DECADE
(1996 TO 2005)**



(RS.IN CRORES)

COOPERATIVE YEARS	TOTAL DEMAND
1995-96	11303
1996-97	14097
1997-98	14862
1998-99	14487
1999-00	15740
2000-01	16887
2001-02	19581
2002-03	22413
2003-04	22038
2004-05	23294

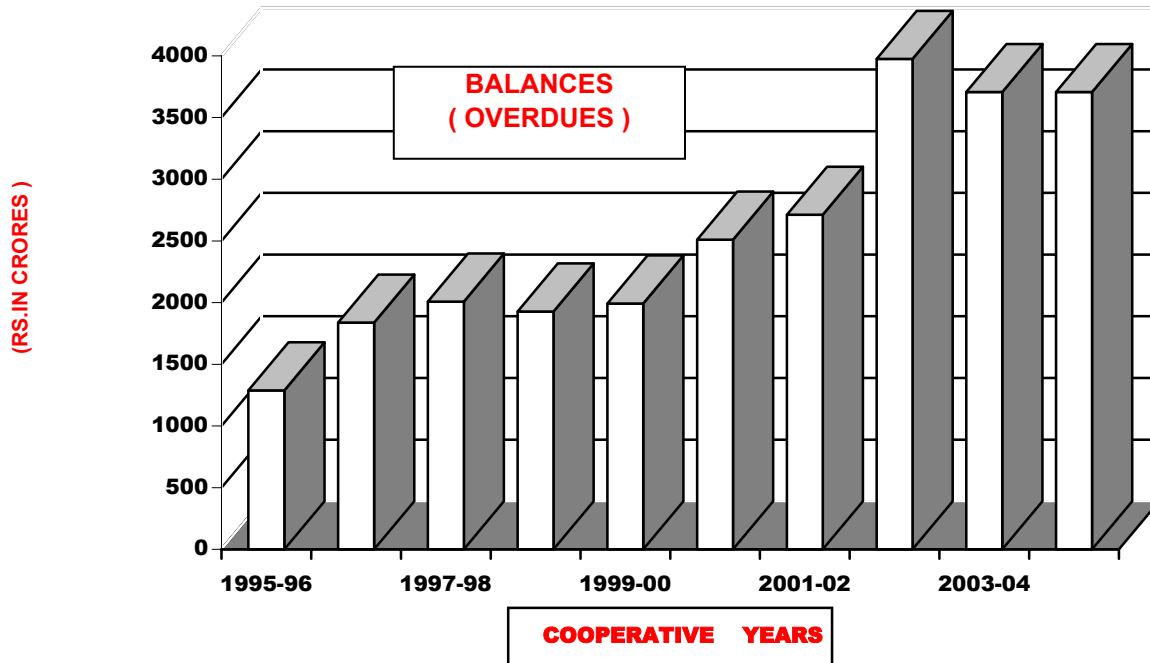
**PERFORMANCE OF STATE COOPERATIVE BANKS
OVER A DECADE
(1996 TO 2005)**



(RS.IN CRORES)

COOPERATIVE YEARS	TOTAL COLLECTION
1995-96	10014
1996-97	12259
1997-98	12853
1998-99	12558
1999-00	13747
2000-01	14377
2001-02	16869
2002-03	18437
2003-04	18331
2004-05	19736

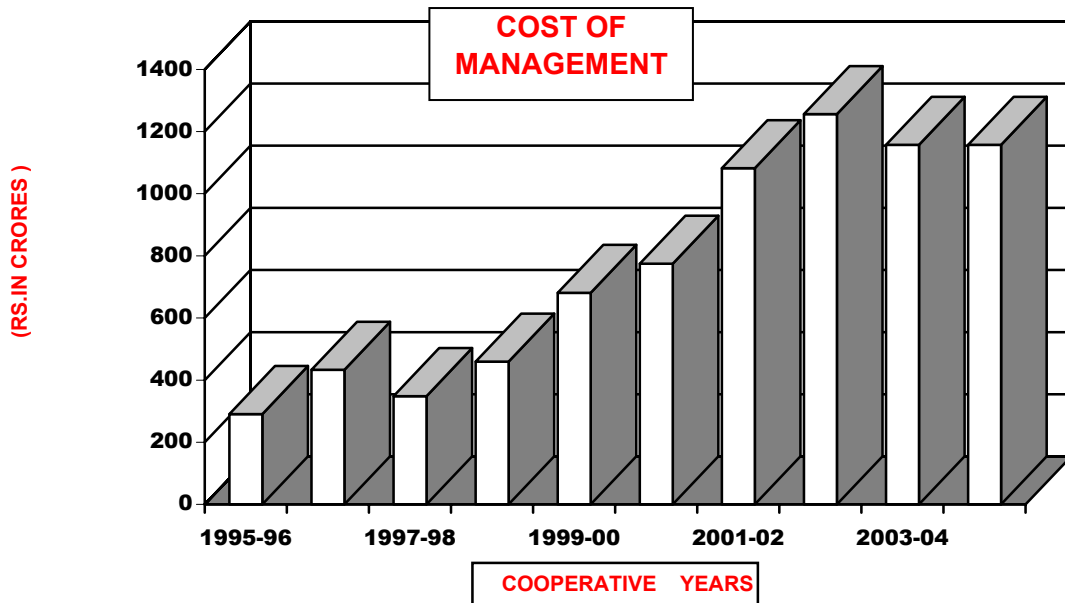
**PERFORMANCE OF STATE COOPERATIVE BANKS
OVER A DECADE
(1996 TO 2005)**



(RS.IN CRORES)

COOPERATIVE YEARS	TOTAL OVERDUES
1995-96	1289
1996-97	1838
1997-98	2009
1998-99	1928
1999-00	1993
2000-01	2510
2001-02	2712
2002-03	3975
2003-04	3706
2004-05	3558

**PERFORMANCE OF STATE COOPERATIVE BANKS
OVER A DECADE
(1996 TO 2005)**



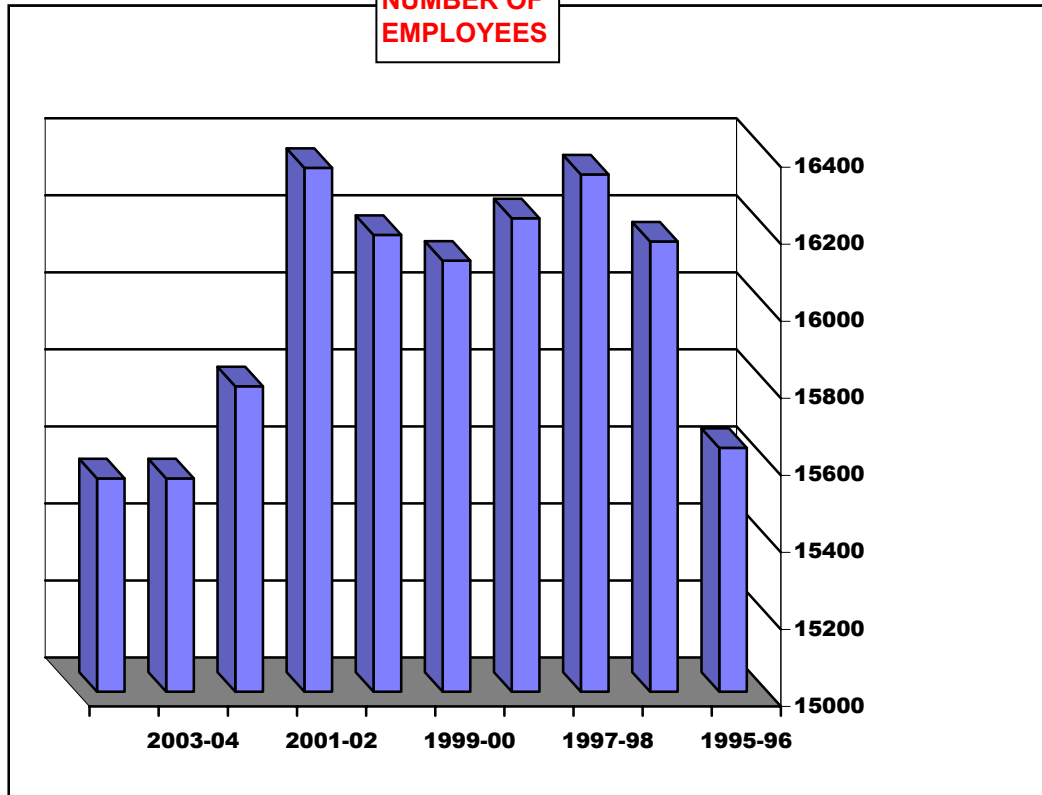
(RS.IN CRORES)

COOPERATIVE YEARS	COST OF MANAGEMENT
1995-96	291
1996-97	433
1997-98	349
1998-99	460
1999-00	681
2000-01	775
2001-02	1082
2002-03	1256
2003-04	1157
2004-05	1105

**PERFORMANCE OF STATE COOPERATIVE BANKS
OVER A DECADE (1996 TO 2005)**

**NUMBER OF
EMPLOYEES**

NUMBER

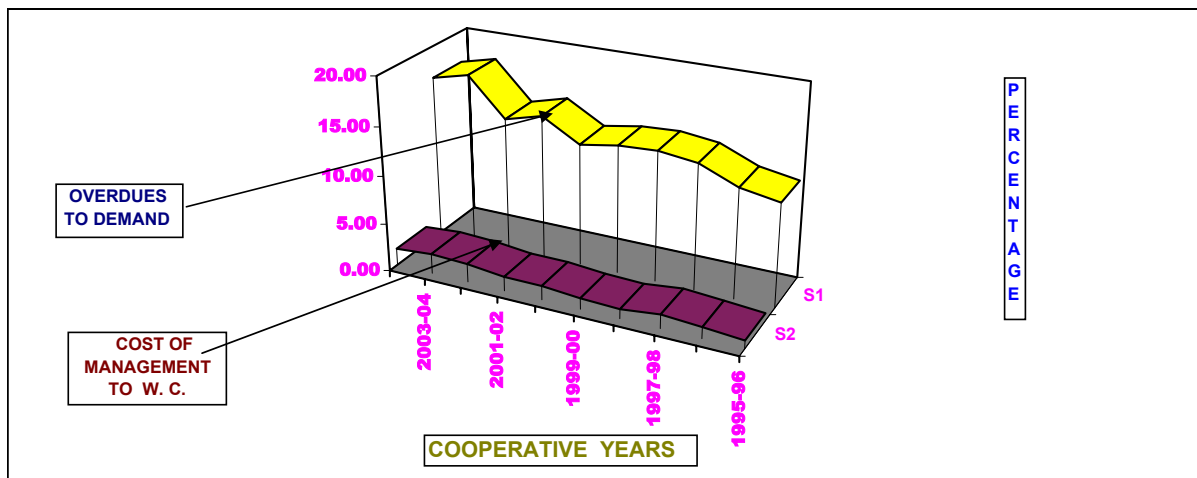


(NUMBER)

COOPERATIVE YEARS	NUMBER OF EMPLOYEES
1995-96	15633
1996-97	16169
1997-98	16343
1998-99	16229
1999-00	16119
2000-01	16186
2001-02	16360
2002-03	15793
2003-04	15554
2004-05	15288

**PERFORMANCE OF STATE COOPERATIVE BANKS
OVER A DECADE
(1996 TO 2005)**

**PERCENTAGES OF OVERDUES
TO DEMAND AND
COST OF MANagements
TO WORKING CAPITAL**



COOPERATIVE YEARS	PERCENTAGE (%)	
	OVERDUES/ DEMAND	COST OF MANT./ WORKING CAPL.
1995-96	10.73	0.85
1996-97	1.16	15633.00
1997-98	1.45	16169.00
1998-99	0.99	16343.00
1999-00	1.14	16229.00
2000-01	1.47	16119.00
2001-02	1.48	16186.00
2002-03	1.91	16360.00
2003-04	2.07	15793.00
2004-05	1.77	15554.00



ABOUT NAFSCOB

The National Federation of State Cooperative Banks Ltd. (NAFSCOB), Mumbai was established on May 19, 1964 with a view to facilitate the operations of State and Central Cooperative Banks in general and Development of Cooperative Credit in particular .

The specific objectives of NAFSCOB are to :

- provide a common forum to the member banks to examine the problems of cooperative credit, banking and allied matters and evolve suitable strategies to deal with them.
- promote and protect the interests of the member banks in all spheres of their activities and to give expression to the views of the member banks.
- co-ordinate and liaison with Government of India, Reserve Bank of India respective State Governments, NABARD and other higher financing institutions for the development of cooperative credit on behalf of the member banks.
- provide research and consultancy inputs to the member banks in order to facilitate them to strengthen their own organisations.
- Organize conferences/seminars/workshops/meetings to share the views of common interest with a view to contribute for better policy decisions.

The Federation functions with three of its wings, viz. (1) Planning, Research and Development (PRD) (2) All India Mutual Arrangement Scheme (AIMAS) and (3) Computer Services Division (CSD) .