

**BASIC DATA ON**  
**PERFORMANCE OF STATE COOPERATIVE BANKS**  
**(APRIL 1, 2005 TO MARCH 31, 2006)**

**2005-06**



**National Federation of State Cooperative Banks Ltd.**

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**Web Site : <http://www.nafscob.org>**

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

**PART - I  
( AS ON 31ST. MARCH )  
2005-2006**

**( From Page No. 1 to 27 )**

**NAFSCOB**

**NAVI MUMBAI**

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## 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, 2005
16.	**	:	Figures relates to 31st. March, 2004
17.	***	:	Figures relates to 31st. March, 2003
17.	-	:	NIL
18.	0	:	NIL
19.	%	:	Percentage

## SHORT TERM COOPERATIVE CREDIT STRUCTURE

NATIONAL FEDERATION OF STATE COOPERATIVE BANKS (NAFSCOB)

STATE COOPERATIVE BANKS  
(30)

DISTRICT CENTRAL COOPERATIVE BANKS (370)

PRIMARY  
AGRICULTURAL  
CREDIT  
SOCIETIES

FARMERS  
SERVICE  
SOCIETIES

LARGE SIZED  
ADIVASI  
MULTIPURPOSE  
SOCIETIES

### STATISTICAL DETAILS

PRIMARY SOCIETIES (PACS, FSS & LAMPS) (31-03-2006)	DISTRICT CENTRAL COOPERATIVE BANKS (31-03-2006)	STATE COOPERATIVE BANKS (31-03-2006)
1.NO.OF STY. 106384	1.NO.OF DCCBs 370	1.NO.OF SCBs 30
2.NO.OF BRANCHES Including H.O. NIL	2.NO.OF BRANCHES Including H.O. 12991	2.NO.OF BRANCHES Including H.O. 962
3.MEMBERSHIP 125197	3.MEMBERSHIP 2268	3.MEMBERSHIP 154
4.OWNED FUNDS 929201	4.OWNED FUNDS 1859441	4.OWNED FUNDS 843675
5.DEPOSITS 1956119	5.DEPOSITS 8665222	5.DEPOSITS 4767221
6.BORROWINGS 4101760	6.BORROWINGS 2320213	6.BORROWINGS 1687166
7.LOANS ADV. 4291959	7.LOANS ADV. 6931761	7.LOANS ADV. 4880354
8.LOANS OUTS 5177866	8.LOANS OUTS. 7673738	8.LOANS OUTS.3896099
9.PERCENTAGE OF OVERDUES TO DEMAND 30.36	9.PERCENTAGE OF OVERDUES TO DEMAND 31.69	9.PERCENTAGE OF OVERDUES TO DEMAND 13.76
10.NO.OF EMPLOYEES 241609	10.NO.OF EMPLOYEES 211770	10.NO.OF EMPLOYEES 14742
11.NO.OF BORROWERS 46076		

(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

## STATE COOPERATIVE BANKS

**TABEL - I**  
**STATE COOPERATIVE BANKS AT A GLANCE**  
**( FROM 1996-97 TO 2005-2006 )**

( AS ON 31ST MARCH )

( Rs. IN LAKHS )

SL. NO.	MAIN ITEMS	1996-1997	1997-1998	1998-1999	1999-2000	2000-2001	2001-2002	2002-2003	2003-2004	2004-2005	2005-2006
1		2	3	4	5	6	7	8	9	10	11
1.	NO. OF STATE COOP. BANKS	28	28	29	29	30	30	30	30	30	30
2.	NO. OF OFFICES INCL. H.O.	769	813	843	867	865	899	931	929	953	962
3.	TOTAL MEMBERSHIP (NO.)	147229	151058	144477	136856	122464	104607	133688	150975	156623	153697
	a. COOPERATIVE SOCIETIES	22140	19399	19681	19064	18674	17030	19133	17288	17545	20103
	b. INDIVIDUALS	125,089	131,659	124,796	117,792	103,790	87,577	114,555	133,687	139,078	133,594
4.	PAID UP CAPITAL	48683	48653	57608	63475	69711	84659	89715	92455	99228	109424
	a. OF WHICH GOVT.	5074	5583	5734	5929	6487	8476	10257	8983	10281	13912
5.	TOTAL RESERVES	197807	224409	274054	314910	371172	417763	500168	557200	658981	734251
	a. STATUTORY	75743	35651	38790	42225	44973	53485	62929	70085	84185	91828
	b. A. C. S. FUND	37537	40502	52991	56369	64280	64865	71167	77028	84017	90349
	c. OTHERS	84527	148256	182273	216316	261919	299413	366072	410087	490779	552074
6.	TOTAL DEPOSITS	1728228	2191854	2530913	2927892	3261295	3617028	3911178	4286301	4406765	4767221
	a. COOPERATIVES	1357217	1589716	2085934	2366958	2446852	2671474	2940237	3221970	3406399	3313213
	b. INDIVIDUALS	314079	360183	398425	465801	695160	644423	699456	785171	802090	866607
	c. LOCAL BODIES & OTHERS	56932	241955	46554	95133	119283	301131	271485	279160	198276	587401
7.	TOTAL BORROWINGS	684726	878818	993370	1093544	1198335	1168348	1198508	1352265	1467097	1687166
8.	WORKING CAPITAL ( WC )	2992601	3506475	4043920	4641047	5221689	5669673	6075475	6521629	7068213	7454366
9.	INVESTMENTS	603774	1066675	1094315	1204339	1304016	1434440	1648501	1847687	2132806	2274990
10.	COST OF MANAGEMENT ( CM )	43312	34855	45971	68091	77484	108211	125597	115726	110515	91199
11.	TOTAL LOAN ISSUED	3375052	3409464	3580053	3989345	3361254	3406531	3920286	3486449	4432506	4880354
	a. SHORT TERM	3002201	2882366	3145102	3413224	2970497	3035802	3283734	3067848	3164529	3553233
	b. MEDIUM TERM & OTHERS	552590	838079	664165	965345	571701	493950	807429	506721	1267977	1327121
12.	TOTAL LOANS OUTSTANDING	1777505	1939465	2169977	2535701	2548276	3255352	3505215	3563719	3530652	3896099
	a. SHORT TERM	1304267	1163338	1442362	1662069	1863755	2291957	2204877	2280916	2133628	2337557
	b. MEDIUM TERM & OTHERS	669639	1281981	1054327	1322698	875020	1398414	1920142	1541893	1397024	1558542
13.	TOTAL DEMAND	1409701	1486194	1448653	1573991	1688722	1958116	2241279	2203774	2329419	2438956
14.	TOTAL COLLECTION	1225878	1285335	1255838	1374698	1437699	1686897	1843742	1833145	1973608	2103349
15.	BALANCE (OVERDUES)	183823	200859	192815	199293	251023	271219	397537	370629	355811	335607
16.	% OF OVERDUES TO DEMAND	13.04	13.51	13.31	12.66	14.86	13.85	17.74	16.82	15.27	13.76
17.	% OF CM TO WC	1.45	0.99	1.14	1.47	1.48	1.91	2.07	1.77	1.56	1.22
18.	TOTAL NO. OF EMPLOYEES	16169	16143	16229	16119	16186	16360	15793	15554	15288	14742

**STATE COOPERATIVE BANKS**  
( Region-wise )  
( AsOn 31.03.2006 )

**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 )	93 9.67	11967 7.79	2501 12.44	15006 13.71	219 1.57	91813 12.50	8949 9.75	13030 14.42	562563 11.80	438839 13.25	123724 8.51
2. Eastern Region ( % Share in Total )	76 7.90	18978 12.35	323 1.61	10957 10.01	2593 18.64	45795 6.24	4696 5.11	11079 12.26	427079 8.96	241965 7.30	185114 12.73
3. North-Eastern Region ( % Share in Total )	230 23.91	78792 51.26	9883 49.16	10538 9.63	8845 63.58	12452 1.70	521 0.57	936 1.04	182781 3.83	9494 0.29	173287 11.92
4. Northern Region ( % Share in Total )	265 27.55	7794 5.07	3677 18.29	16475 15.06	912 6.56	123414 16.81	30437 33.15	27608 30.56	919193 19.28	397980 12.01	521213 35.85
5. Southern Region ( % Share in Total )	178 18.50	23018 14.98	556 2.77	31557 28.84	1218 8.76	213736 29.11	40027 43.59	25296 28.00	1031102 21.63	800001 24.15	231101 15.89
6. Western Region ( % Share in Total )	120 12.47	13148 8.55	3163 15.73	24891 22.75	125 0.90	247041 33.65	7198 7.84	12400 13.72	1644503 34.50	1424934 43.01	219569 15.10
<b>All India Total : Percentage ( % )</b>	<b>962 100.00</b>	<b>153697 100.00</b>	<b>20103 100.00</b>	<b>109424 100.00</b>	<b>13912 100.00</b>	<b>734251 100.00</b>	<b>91828 100.00</b>	<b>90349 100.00</b>	<b>4767221 100.00</b>	<b>3313213 100.00</b>	<b>1454008 100.00</b>

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 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 31.03.2006 )

**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 )	94243 5.59	87246 5.77	3659 9.88	3338 2.67	820654 11.01	190803 8.39	682464 13.98	310377 15.87	26527 17.51	345560 12.46
2. Eastern Region ( % Share in Total )	195621 11.59	183635 12.14	890 2.40	11086 8.88	759018 10.18	227660 10.01	368392 7.55	146909 7.51	16322 10.78	205161 7.40
3. North-Eastern Region ( % Share in Total )	15540 0.92	8664 0.57	4956 13.38	1700 1.36	216726 2.91	68869 3.03	37755 0.77	1474 0.08	2786 1.84	33495 1.21
4. Northern Region ( % Share in Total )	440415 26.10	415542 27.47	9228 24.91	15645 12.53	1336881 17.93	324967 14.28	1106689 22.68	719366 36.77	28521 18.83	358796 12.94
5. Southern Region ( % Share in Total )	675899 40.06	594542 39.30	18274 49.34	62518 50.08	1986577 26.65	366748 16.12	1742029 35.69	495788 25.34	56666 37.41	1189575 42.90
6. Western Region ( % Share in Total )	265448 15.73	223031 14.74	31 0.08	30555 24.47	2334510 31.32	1095943 48.17	943025 19.32	282380 14.43	20650 13.63	639995 23.08
<b>All India Total : Percentage ( % )</b>	<b>1687166 100.00</b>	<b>1512660 100.00</b>	<b>37038 100.00</b>	<b>124842 100.00</b>	<b>7454366 100.00</b>	<b>2274990 100.00</b>	<b>4880354 100.00</b>	<b>1956294 100.00</b>	<b>151472 100.00</b>	<b>2772582 100.00</b>

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 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 31.03.2006 )

**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 )	482996 12.40	192318 15.41	43837 10.03	246841 11.17	281271 11.53	227281 10.81	53990 16.09	80.80 0.00	6953 7.62	5079 28.74	48 8.56	3 1.18	2246 15.24
2. Eastern Region ( % Share in Total )	392336 10.07	155738 12.48	36881 8.44	199717 9.03	210787 8.64	164761 7.83	46026 13.71	78.16 0.00	4410 4.84	16995 96.15	35 6.24	39 15.35	993 6.74
3. North-Eastern Region ( % Share in Total )	88364 2.27	6652 0.53	6864 1.57	74848 3.39	53653 2.20	24777 1.18	28876 8.60	46.18 0.00	5872 6.44	-23489 -132.89	106 18.89	122 48.03	2589 17.56
4. Northern Region ( % Share in Total )	758284 19.46	372630 29.86	79788 18.25	305866 13.84	676376 27.73	659375 31.35	17001 5.07	97.49 0.00	9859 10.81	8061 45.61	173 30.84	50 19.69	2742 18.60
5. Southern Region ( % Share in Total )	1229977 31.57	417754 33.47	154733 35.39	657490 29.74	735391 30.15	618103 29.39	117288 34.95	84.05 0.00	42309 46.39	10742 60.78	98 17.47	22 8.66	2750 18.65
6. Western Region ( % Share in Total )	944142 24.23	103005 8.25	115086 26.32	726051 32.84	481478 19.74	409052 19.45	72426 21.58	84.96 0.00	21796 23.90	287 1.62	101 18.00	18 7.09	3422 23.21
<b>All India Total :</b>	<b>3896099</b>	<b>1248097</b>	<b>437189</b>	<b>2210813</b>	<b>2438956</b>	<b>2103349</b>	<b>335607</b>	<b>86.24</b>	<b>91199</b>	<b>17675</b>	<b>561</b>	<b>254</b>	<b>14742</b>
<b>Percentage ( % )</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>

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 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**  
**2005-2006**

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	93	1	94
4. ASSAM	69	2256	56454	58710
5. BIHAR	15	67	1	68
6. CHANDIGARH	12	366	3536	3902
7. CHHATTISGARH	4	20	1	21
8. DELHI	41	2346	43	2389
9. GOA	66	886	9685	10571
10. GUJARAT	1	395	0	395
11. HARYANA	14	1034	8	1042
12. HIMACHAL PRADESH	178	1604	115	1719
13. JAMMU AND KASHMIR	19	520	455	975
14. KARNATAKA	32	71	23	94
15. KERALA	24	14	1	15
16. MADHYA PRADESH	23	85	9422	9507
17. MAHARASHTRA	53	1882	300	2182
18. MANIPUR	11	2185	5249	7434
19. MEGHALAYA	41	482	1371	1853
20. MIZORAM	12	890	0	890
21. NAGALAND	21	2876	4890	7766
22. ORISSA	15	95	18654	18749
23. PONDICHERRY	21	280	0	280
24. PUNJAB	24	51	1	52
25. RAJASTHAN	14	82	1	83
26. SIKKIM	4	380	932	1312
27. TAMIL NADU	45	23	0	23
28. TRIPURA	40	721	12	733
29. UTTAR PRADESH	29	70	1	71
30. WEST BENGAL	46	161	0	161
<b>ALL INDIA TOTAL:</b>	<b>962</b>	<b>20103</b>	<b>133594</b>	<b>153697</b>

# STATE COOPERATIVE BANKS

**TABLE - III  
PAID UP SHARE CAPITAL  
2005-2006**

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	18976.00	184.00	33.00	19193.00
3. ARUNACHAL PRADESH	34.00	1223.00	0.00	1257.00
4. ASSAM	204.00	191.00	199.00	594.00
5. BIHAR	1351.00	478.00	0.00	1829.00
6. CHANDIGARH	7.00	26.00	13.00	46.00
7. CHHATTISGARH	1424.00	49.00	4.00	1477.00
8. DELHI	168.00	80.00	223.00	471.00
9. GOA	264.00	125.00	397.00	786.00
10. GUJARAT	1625.00	0.00	0.00	1625.00
11. HARYANA	4832.00	362.00	0.00	5194.00
12. HIMACHAL PRADESH	534.00	223.00	1.00	758.00
13. JAMMU AND KASHMIR	84.00	68.00	18.00	170.00
14. KARNATAKA	3580.00	0.00	193.00	3773.00
15. KERALA	1449.00	820.00	0.00	2269.00
16. MADHYA PRADESH	7666.00	136.00	9.00	7811.00
17. MAHARASHTRA	22474.00	0.00	6.00	22480.00
18. MANIPUR	91.00	3644.00	140.00	3875.00
19. MEGHALAYA	118.00	342.00	105.00	565.00
20. MIZORAM	121.00	215.00	0.00	336.00
21. NAGALAND	202.00	1920.00	99.00	2221.00
22. ORISSA	4703.00	1698.00	37.00	6438.00
23. PONDICHERRY	661.00	188.00	9.00	858.00
24. PUNJAB	3806.00	20.00	0.00	3826.00
25. RAJASTHAN	4840.00	164.00	0.00	5004.00
26. SIKKIM	44.00	903.00	20.00	967.00
27. TAMIL NADU	5322.00	26.00	0.00	5348.00
28. TRIPURA	159.00	407.00	157.00	723.00
29. UTTAR PRADESH	6721.00	3.00	0.00	6724.00
30. WEST BENGAL	2273.00	417.00	0.00	2690.00
<b>ALL INDIA TOTAL:</b>	<b>93819.00</b>	<b>13912.00</b>	<b>1693.00</b>	<b>109424.00</b>

# STATE COOPERATIVE BANKS

**TABLE - IV  
RESERVE AND OTHER FUNDS  
2005-2006**

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	9211.00	10401.00	99943.00	119555.00
3. ARUNACHAL PRADESH	53.00	26.00	93.00	172.00
4. ASSAM	90.00	202.00	1915.00	2207.00
5. BIHAR	1058.00	3145.00	11264.00	15467.00
6. CHANDIGARH	3.00	2.00	1293.00	1298.00
7. CHHATTISGARH	436.00	1033.00	4082.00	5551.00
8. DELHI	2193.00	1299.00	4876.00	8368.00
9. GOA	227.00	162.00	1110.00	1499.00
10. GUJARAT	1758.00	5043.00	29519.00	36320.00
11. HARYANA	8512.00	8908.00	14647.00	32067.00
12. HIMACHAL PRADESH	5360.00	5477.00	9261.00	20098.00
13. JAMMU AND KASHMIR	305.00	56.00	1695.00	2056.00
14. KARNATAKA	12342.00	3372.00	14388.00	30102.00
15. KERALA	873.00	1880.00	9035.00	11788.00
16. MADHYA PRADESH	1924.00	4925.00	24806.00	31655.00
17. MAHARASHTRA	5213.00	7195.00	196814.00	209222.00
18. MANIPUR	29.00	118.00	772.00	919.00
19. MEGHALAYA	37.00	214.00	3985.00	4236.00
20. MIZORAM	123.00	31.00	633.00	787.00
21. NAGALAND	56.00	52.00	1243.00	1351.00
22. ORISSA	2181.00	4043.00	12269.00	18493.00
23. PONDICHERRY	2042.00	399.00	397.00	2838.00
24. PUNJAB	7722.00	7679.00	16055.00	31456.00
25. RAJASTHAN	8099.00	4453.00	18336.00	30888.00
26. SIKKIM	96.00	38.00	153.00	287.00
27. TAMIL NADU	15132.00	9111.00	22515.00	46758.00
28. TRIPURA	37.00	255.00	2201.00	2493.00
29. UTTAR PRADESH	4832.00	6806.00	40152.00	51790.00
30. WEST BENGAL	1457.00	3891.00	6487.00	11835.00
<b>ALL INDIA TOTAL:</b>	<b>91828.00</b>	<b>90349.00</b>	<b>552074.00</b>	<b>734251.00</b>

# STATE COOPERATIVE BANKS

**TABLE - V (A)**  
**DEPOSITS - Sourcewise**  
**2005-2006**

As on 31st, March

(Rs in Lakhs)

Name of the State Cooperative Bank	Institutional Deposits from:				Total Deposits
	Cooperatives	Individuals	Local Bodies	Others	
1	14	15	16	17	18 (14 to 17) or (19 to 23)
1. ANDAMAN AND NICOBAR*	3794.00	13314.00	0.00	0.00	17108.00
2. ANDHRA PRADESH	169715.00	@	@	@	169715.00
3. ARUNACHAL PRADESH	441.00	11384.00	83.00	6678.00	18586.00
4. ASSAM	2869.00	52369.00	@	@	55238.00
5. BIHAR	41703.00	13968.00	15183.00	6686.00	77540.00
6. CHANDIGARH	1940.00	8407.00	712.00	55.00	11114.00
7. CHHATTISGARH	57470.00	9836.00	21511.00	1384.00	90201.00
8. DELHI	74369.00	@	@	@	74369.00
9. GOA	22796.00	38689.00	3105.00	0.00	64590.00
10. GUJARAT	102987.00	698.00	0.00	112686.00	216371.00
11. HARYANA	84749.00	32522.00	0.00	0.00	117271.00
12. HIMACHAL PRADESH	26705.00	185041.00	0.00	211746.00	423492.00
13. JAMMU AND KASHMIR	17656.00	13722.00	0.00	0.00	31378.00
14. KARNATAKA	193252.00	33243.00	0.00	0.00	226495.00
15. KERALA	237336.00	17729.00	0.00	31339.00	286404.00
16. MADHYA PRADESH	131008.00	25705.00	0.00	13378.00	170091.00
17. MAHARASHTRA	1299151.00	63708.00	683.00	0.00	1363542.00
18. MANIPUR	1058.00	2833.00	0.00	33.00	3924.00
19. MEGHALAYA	2135.00	35736.00	0.00	12444.00	50315.00
20. MIZORAM	307.00	15421.00	190.00	0.00	15918.00
21. NAGALAND	170.00	12057.00	2046.00	123.00	14396.00
22. ORISSA	82942.00	38367.00	0.00	7.00	121316.00
23. PONDICHERRY	4606.00	11012.00	2117.00	967.00	18702.00
24. PUNJAB	98690.00	27213.00	0.00	17.00	125920.00
25. RAJASTHAN	110770.00	9047.00	0.00	0.00	119817.00
26. SIKKIM	210.00	1711.00	0.00	0.00	1921.00
27. TAMIL NADU	191298.00	93408.00	0.00	27972.00	312678.00
28. TRIPURA	2304.00	18937.00	1242.00	0.00	22483.00
29. UTTAR PRADESH	233462.00	40675.00	0.00	43966.00	318103.00
30. WEST BENGAL	117320.00	39855.00	71048.00	0.00	228223.00
<b>ALL INDIA TOTAL:</b>	<b>3313213.00</b>	<b>866607.00</b>	<b>117920.00</b>	<b>469481.00</b>	<b>4767221.00</b>

# STATE COOPERATIVE BANKS

**TABLE - V (B)**  
**DEPOSITS - Typewise**  
**2005-2006**

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	5352.00	12205.00	113861.00	38297.00	0.00
3. ARUNACHAL PRADESH	3122.00	6089.00	6659.00	83.00	2633.00
4. ASSAM	4882.00	29642.00	20714.00	0.00	0.00
5. BIHAR	3917.00	11611.00	55326.00	0.00	6686.00
6. CHANDIGARH	570.00	7513.00	2977.00	0.00	54.00
7. CHHATTISGARH	3621.00	5241.00	80014.00	0.00	1325.00
8. DELHI	5920.00	19732.00	40349.00	8368.00	0.00
9. GOA	4122.00	19516.00	40952.00	0.00	0.00
10. GUJARAT	12054.00	324.00	203993.00	0.00	0.00
11. HARYANA	3858.00	8780.00	104315.00	0.00	318.00
12. HIMACHAL PRADESH	7097.00	60910.00	143534.00	0.00	211951.00
13. JAMMU AND KASHMIR	2259.00	5775.00	23032.00	0.00	312.00
14. KARNATAKA	43361.00	16854.00	141183.00	19193.00	5904.00
15. KERALA	15457.00	5883.00	265064.00	0.00	0.00
16. MADHYA PRADESH	11751.00	10444.00	144402.00	3494.00	0.00
17. MAHARASHTRA	56163.00	46429.00	1188534.00	72416.00	0.00
18. MANIPUR	538.00	1360.00	1931.00	1.00	94.00
19. MEGHALAYA	3409.00	25824.00	21082.00	0.00	0.00
20. MIZORAM	802.00	8972.00	6144.00	0.00	0.00
21. NAGALAND	1255.00	7237.00	5747.00	0.00	157.00
22. ORISSA	2737.00	4777.00	113802.00	0.00	0.00
23. PONDICHERY	2535.00	5810.00	10357.00	0.00	0.00
24. PUNJAB	7450.00	15995.00	91730.00	10730.00	15.00
25. RAJASTHAN	2152.00	3735.00	113582.00	256.00	92.00
26. SIKKIM	65.00	967.00	851.00	0.00	38.00
27. TAMIL NADU	12103.00	37186.00	262295.00	0.00	1094.00
28. TRIPURA	1683.00	8678.00	11887.00	0.00	235.00
29. UTTAR PRADESH	13427.00	18933.00	285726.00	0.00	17.00
30. WEST BENGAL	7507.00	20007.00	200709.00	0.00	0.00
<b>ALL INDIA TOTAL:</b>	<b>240335.00</b>	<b>434930.00</b>	<b>3707344.00</b>	<b>152838.00</b>	<b>231774.00</b>

**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	<b>823.00</b>
2. ANDHRA PRADESH	2887.00	19030.00	4668.00	2466.00	281988.00	<b>321205.00</b>
3. ARUNACHAL PRADESH	917.00	@	@	@	8.00	<b>925.00</b>
4. ASSAM	284.00	00.00	0.00	0.00	0.00	<b>351.00</b>
5. BIHAR	4061.00	00.00	0.00	0.00	600.00	<b>4661.00</b>
6. CHANDIGARH	0.00	00.00	0.00	0.00	0.00	<b>0.00</b>
7. CHHATTISGARH	0.00	00.00	1277.00	0.00	0.00	<b>1008.00</b>
8. DELHI	0.00	00.00	0.00	1554.00	2.00	<b>1549.00</b>
9. GOA	0.00	00.00	0.00	1096.00	0.00	<b>0.00</b>
10. GUJARAT	52584.00	00.00	4092.00	0.00	33666.00	<b>97379.00</b>
11. HARYANA	113522.00	11000.00	18700.00	3986.00	102.00	<b>147223.00</b>
12. HIMACHAL PRADESH	0.00	00.00	23649.00	0.00	133.00	<b>24249.00</b>
13. JAMMU AND KASHMIR	0.00	00.00	4.00	417.00	72.00	<b>262.00</b>
14. KARNATAKA	61857.00	00.00	16653.00	9846.00	0.00	<b>87006.00</b>
15. KERALA	16267.00	17100.00	940.00	0.00	17977.00	<b>60200.00</b>
16. MADHYA PRADESH	51237.00	00.00	6901.00	0.00	0.00	<b>56650.00</b>
17. MAHARASHTRA	26400.00	1900.00	71042.00	33303.00	0.00	<b>139307.00</b>
18. MANIPUR	0.00	00.00	210.00	297.00	238.00	<b>616.00</b>
19. MEGHALAYA	115.00	00.00	161.00	1377.00	0.00	<b>2315.00</b>
20. MIZORAM	0.00	00.00	156.00	2395.00	1216.00	<b>3265.00</b>
21. NAGALAND	0.00	2100.00	@	0.00	0.00	<b>129.00</b>
22. ORISSA	40492.00	67510.00	11338.00	3930.00	4760.00	<b>77022.00</b>
23. PONDICHERY	200.00	00.00	0.00	261.00	0.00	<b>792.00</b>
24. PUNJAB	70512.00	102000.00	0.00	39390.00	0.00	<b>138468.00</b>
25. RAJASTHAN	56052.00	00.00	25786.00	2337.00	6.00	<b>94101.00</b>
26. SIKKIM	7304.00	00.00	0.00	0.00	0.00	<b>7304.00</b>
27. TAMIL NADU	68143.00	00.00	30879.00	0.00	291.00	<b>133973.00</b>
28. TRIPURA	0.00	00.00	52.00	0.00	923.00	<b>996.00</b>
29. UTTAR PRADESH	17227.00	00.00	8503.00	6238.00	157.00	<b>32125.00</b>
30. WEST BENGAL	22728.00	00.00	0.00	46270.00	0.00	<b>23229.00</b>
<b>ALL INDIA TOTAL:</b>	<b>612789.00</b>	<b>20998.00</b>	<b>337061.00</b>	<b>143344.00</b>	<b>342941.00</b>	<b>1457133.00</b>

# 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
<b>ALL INDIA TOTAL:</b>	<b>48900.00</b>	<b>49104.00</b>	<b>11104.00</b>	<b>1467097.00</b>



# STATE COOPERATIVE BANKS

**TABLE - VII  
WORKING CAPITAL AND BALANCES WITH BANKS DURING  
2005-2006**

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	715935.00	954.00	9404.00	65720.00
3. ARUNACHAL PRADESH	19781.00	52.00	763.00	0.00
4. ASSAM	58301.00	954.00	1489.00	5928.00
5. BIHAR	122794.00	5709.00	85.00	0.00
6. CHANDIGARH	12969.00	217.00	210.00	6575.00
7. CHHATTISGARH	99266.00	79.00	4516.00	54760.00
8. DELHI	68845.00	1307.00	2383.00	0.00
9. GOA	82116.00	437.00	4246.00	7789.00
10. GUJARAT	378203.00	19.00	65945.00	0.00
11. HARYANA	311532.00	162.00	6808.00	20000.00
12. HIMACHAL PRADESH	278129.00	6326.00	6002.00	0.00
13. JAMMU AND KASHMIR	34147.00	763.00	342.00	9650.00
14. KARNATAKA	375435.00	1301.00	48763.00	68500.00
15. KERALA	342918.00	613.00	40931.00	54905.00
16. MADHYA PRADESH	288300.00	396.00	11151.00	41652.00
17. MAHARASHTRA	1874191.00	1088.00	76938.00	1500.00
18. MANIPUR	15105.00	276.00	2232.00	0.00
19. MEGHALAYA	61901.00	115.00	2110.00	22770.00
20. MIZORAM	18746.00	226.00	223.00	0.00
21. NAGALAND	14539.00	293.00	191.00	183.00
22. ORISSA	257253.00	498.00	7069.00	11567.00
23. PONDICHERRY	24332.00	127.00	1136.00	650.00
24. PUNJAB	330671.00	7214.00	113.00	2300.00
25. RAJASTHAN	270167.00	6535.00	330.00	0.00
26. SIKKIM	3489.00	18.00	109.00	0.00
27. TAMIL NADU	506843.00	19351.00	0.00	41700.00
28. TRIPURA	24864.00	726.00	1685.00	227.00
29. UTTAR PRADESH	463509.00	17837.00	2334.00	28000.00
30. WEST BENGAL	378971.00	11868.00	36518.00	0.00
<b>ALL INDIA TOTAL:</b>	<b>7454366.00</b>	<b>85667.00</b>	<b>334955.00</b>	<b>446284.00</b>

# STATE COOPERATIVE BANKS

**TABLE - VIII**  
**INVESTMENTS with various agencies**  
**2005-2006**

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	47399.00	5702.00	0.00	0.00	25482.00	78583.00
3. ARUNACHAL PRADESH	2245.00	0.00	89.00	3.00	741.00	3078.00
4. ASSAM	13713.00	0.00	1393.00	0.00	159.00	15265.00
5. BIHAR	22349.00	0.00	1568.00	27592.00	1253.00	52762.00
6. CHANDIGARH	2944.00	0.00	1065.00	0.00	7.00	4016.00
7. CHHATTISGARH	21508.00	1283.00	0.00	0.00	410.00	23201.00
8. DELHI	11840.00	0.00	3608.00	34089.00	4707.00	54244.00
9. GOA	14966.00	0.00	2828.00	491.00	5532.00	23817.00
10. GUJARAT	67481.00	0.00	4831.00	54440.00	26661.00	153413.00
11. HARYANA	31264.00	90.00	3706.00	4300.00	0.00	39360.00
12. HIMACHAL PRADESH	44047.00	0.00	26339.00	61699.00	34698.00	166783.00
13. JAMMU AND KASHMIR	2514.00	0.00	8894.00	4049.00	9646.00	25103.00
14. KARNATAKA	62671.00	0.00	6879.00	1511.00	5920.00	76981.00
15. KERALA	70169.00	0.00	7581.00	0.00	1603.00	79353.00
16. MADHYA PRADESH	38264.00	0.00	5610.00	0.00	192.00	44066.00
17. MAHARASHTRA	768007.00	0.00	6100.00	108104.00	36502.00	918713.00
18. MANIPUR	510.00	0.00	5.00	1889.00	1.00	2405.00
19. MEGHALAYA	12959.00	0.00	1762.00	0.00	6302.00	21023.00
20. MIZORAM	4070.00	1236.00	3904.00	0.00	0.00	9210.00
21. NAGALAND	429.00	0.00	211.00	5273.00	2640.00	8553.00
22. ORISSA	57562.00	0.00	1834.00	100.00	82.00	59578.00
23. PONDICHERRY	6339.00	4.00	500.00	2500.00	0.00	9343.00
24. PUNJAB	31384.00	0.00	4319.00	0.00	291.00	35994.00
25. RAJASTHAN	28488.00	0.00	2015.00	0.00	7.00	30510.00
26. SIKKIM	546.00	0.00	0.00	0.00	0.00	546.00
27. TAMIL NADU	110494.00	0.00	0.00	0.00	42.00	110536.00
28. TRIPURA	5568.00	0.00	625.00	2596.00	0.00	8789.00
29. UTTAR PRADESH	80969.00	0.00	11456.00	29.00	39.00	92493.00
30. WEST BENGAL	109776.00	0.00	5326.00	0.00	218.00	115320.00
<b>ALL INDIA TOTAL:</b>	<b>1674524.00</b>	<b>8315.00</b>	<b>112448.00</b>	<b>314221.00</b>	<b>165482.00</b>	<b>2274990.00</b>

**STATE COOPERATIVE BANKS**

**TABLE - IX (A)  
SHORT TERM AGRICULTURAL LOANS ISSUED  
2005-2006**

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	215367.00	0.00	13106.00	228473.00
3. ARUNACHAL PRADESH	0.00	0.00	0.00	0.00
4. ASSAM	146.00	0.00	0.00	146.00
5. BIHAR	12149.00	0.00	0.00	12149.00
6. CHANDIGARH	0.00	0.00	0.00	0.00
7. CHHATTISGARH	15317.00	0.00	0.00	15317.00
8. DELHI	5105.00	0.00	0.00	5105.00
9. GOA	367.00	0.00	0.00	367.00
10. GUJARAT	123009.00	1779.00	0.00	124788.00
11. HARYANA	318964.00	0.00	0.00	318964.00
12. HIMACHAL PRADESH	4072.00	109.00	780.00	4961.00
13. JAMMU AND KASHMIR	0.00	0.00	63.00	63.00
14. KARNATAKA	66646.00	1395.00	11637.00	79678.00
15. KERALA	56000.00	2242.00	2988.00	61230.00
16. MADHYA PRADESH	142419.00	2838.00	504.00	145761.00
17. MAHARASHTRA	157225.00	0.00	0.00	157225.00
18. MANIPUR	0.00	0.00	24.00	24.00
19. MEGHALAYA	240.00	0.00	8.00	248.00
20. MIZORAM	13.00	0.00	0.00	13.00
21. NAGALAND	91.00	0.00	0.00	91.00
22. ORISSA	105913.00	179.00	0.00	106092.00
23. PONDICHERRY	1258.00	814.00	888.00	2960.00
24. PUNJAB	216807.00	1230.00	0.00	218037.00
25. RAJASTHAN	162024.00	0.00	0.00	162024.00
26. SIKKIM	40.00	0.00	0.00	40.00
27. TAMIL NADU	123381.00	0.00	0.00	123381.00
28. TRIPURA	94.00	0.00	818.00	912.00
29. UTTAR PRADESH	96804.00	0.00	62707.00	159511.00
30. WEST BENGAL	27393.00	0.00	1275.00	28668.00
<b>ALL INDIA TOTAL:</b>	<b>1850910.00</b>	<b>10586.00</b>	<b>94798.00</b>	<b>1956294.00</b>

**STATE COOPERATIVE BANKS**

**TABLE - IX (B)  
SHORT TERM NON-AGRICULTURAL LOANS ISSUED  
2005-2006**

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	11249.00	33072.00	129.00	44450.00
3. ARUNACHAL PRADESH	0.00	0.00	5147.00	5147.00
4. ASSAM	0.00	5743.00	3038.00	8781.00
5. BIHAR	0.00	2921.00	10043.00	12964.00
6. CHANDIGARH	0.00	0.00	87.00	87.00
7. CHHATTISGARH	0.00	0.00	19407.00	19407.00
8. DELHI	0.00	0.00	53.00	53.00
9. GOA	2153.00	0.00	4163.00	6316.00
10. GUJARAT	76.00	17.00	18737.00	18830.00
11. HARYANA	0.00	0.00	45643.00	45643.00
12. HIMACHAL PRADESH	0.00	0.00	6400.00	6400.00
13. JAMMU AND KASHMIR	0.00	0.00	350.00	350.00
14. KARNATAKA	20903.00	0.00	0.00	20903.00
15. KERALA	48090.00	0.00	0.00	48090.00
16. MADHYA PRADESH	0.00	398.00	41040.00	41438.00
17. MAHARASHTRA	0.00	0.00	491809.00	491809.00
18. MANIPUR	0.00	0.00	761.00	761.00
19. MEGHALAYA	0.00	0.00	3037.00	3037.00
20. MIZORAM	0.00	0.00	0.00	0.00
21. NAGALAND	0.00	0.00	1546.00	1546.00
22. ORISSA	0.00	0.00	26234.00	26234.00
23. PONDICHERRY	0.00	1475.00	48.00	1523.00
24. PUNJAB	0.00	191.00	157335.00	157526.00
25. RAJASTHAN	0.00	0.00	9294.00	9294.00
26. SIKKIM	31.00	0.00	0.00	31.00
27. TAMIL NADU	314826.00	0.00	0.00	314826.00
28. TRIPURA	178.00	0.00	106.00	284.00
29. UTTAR PRADESH	245066.00	0.00	55154.00	300220.00
30. WEST BENGAL	10462.00	0.00	342.00	10804.00
<b>ALL INDIA TOTAL:</b>	<b>653034.00</b>	<b>43817.00</b>	<b>900088.00</b>	<b>1596939.00</b>

**STATE COOPERATIVE BANKS**

**TABLE - IX (C)  
MEDUIM TERM AGRICULTURAL LOANS ISSUED  
2005-2006**

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	4535.00	34608.00	0.00	39143.00
3. ARUNACHAL PRADESH	0.00	0.00	33.00	33.00
4. ASSAM	0.00	0.00	444.00	444.00
5. BIHAR	0.00	0.00	0.00	0.00
6. CHANDIGARH	0.00	2.00	0.00	2.00
7. CHHATTISGARH	25.00	0.00	723.00	748.00
8. DELHI	0.00	0.00	0.00	0.00
9. GOA	6.00	97.00	133.00	236.00
10. GUJARAT	0.00	0.00	20238.00	20238.00
11. HARYANA	0.00	0.00	5453.00	5453.00
12. HIMACHAL PRADESH	17.00	236.00	5199.00	5452.00
13. JAMMU AND KASHMIR	0.00	0.00	0.00	0.00
14. KARNATAKA	0.00	0.00	8011.00	8011.00
15. KERALA	0.00	0.00	1840.00	1840.00
16. MADHYA PRADESH	0.00	0.00	18415.00	18415.00
17. MAHARASHTRA	19.00	0.00	157.00	176.00
18. MANIPUR	114.00	0.00	1389.00	1503.00
19. MEGHALAYA	1.00	14.00	230.00	245.00
20. MIZORAM	0.00	110.00	146.00	256.00
21. NAGALAND	0.00	15.00	1.00	16.00
22. ORISSA	0.00	0.00	15997.00	15997.00
23. PONDICHERRY	18.00	39.00	59.00	116.00
24. PUNJAB	0.00	0.00	0.00	0.00
25. RAJASTHAN	0.00	0.00	16866.00	16866.00
26. SIKKIM	109.00	0.00	0.00	109.00
27. TAMIL NADU	7504.00	0.00	0.00	7504.00
28. TRIPURA	0.00	30.00	150.00	180.00
29. UTTAR PRADESH	0.00	0.00	8112.00	8112.00
30. WEST BENGAL	43.00	18.00	264.00	325.00
<b>ALL INDIA TOTAL:</b>	<b>12391.00</b>	<b>35169.00</b>	<b>103912.00</b>	<b>151472.00</b>

**STATE COOPERATIVE BANKS**

**TABLE - IX (D)  
MEDUIM TERM NON-AGRICULTURAL OTHERS LOANS ISSUED AND  
TOTAL LOANS AND ADVANCES  
2005-2006**

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	631526.00	943592.00
3. ARUNACHAL PRADESH	0.00	93.00	93.00	4.00	5277.00
4. ASSAM	0.00	4541.00	4541.00	732.00	14644.00
5. BIHAR	0.00	0.00	0.00	0.00	25113.00
6. CHANDIGARH	0.00	695.00	695.00	8.00	792.00
7. CHHATTISGARH	0.00	1508.00	1508.00	745.00	37725.00
8. DELHI	0.00	752.00	752.00	2002.00	7912.00
9. GOA	0.00	12400.00	12400.00	2768.00	22087.00
10. GUJARAT	0.00	5560.00	5560.00	60.00	169476.00
11. HARYANA	0.00	10790.00	10790.00	1475.00	382325.00
12. HIMACHAL PRADESH	0.00	48588.00	48588.00	13164.00	78565.00
13. JAMMU AND KASHMIR	0.00	725.00	725.00	111.00	1249.00
14. KARNATAKA	0.00	18930.00	18930.00	46143.00	173665.00
15. KERALA	0.00	23238.00	23238.00	16216.00	150614.00
16. MADHYA PRADESH	0.00	0.00	0.00	332.00	205946.00
17. MAHARASHTRA	0.00	86699.00	86699.00	15553.00	751462.00
18. MANIPUR	0.00	1783.00	1783.00	0.00	4071.00
19. MEGHALAYA	0.00	1375.00	1375.00	0.00	4905.00
20. MIZORAM	0.00	1587.00	1587.00	819.00	2675.00
21. NAGALAND	0.00	535.00	535.00	72.00	2260.00
22. ORISSA	0.00	7077.00	7077.00	7250.00	162650.00
23. PONDICHERRY	0.00	4031.00	4031.00	15713.00	24343.00
24. PUNJAB	0.00	26881.00	26881.00	5898.00	408342.00
25. RAJASTHAN	0.00	2303.00	2303.00	7198.00	197691.00
26. SIKKIM	206.00	0.00	206.00	500.00	886.00
27. TAMIL NADU	2257.00	0.00	2257.00	0.00	447968.00
28. TRIPURA	0.00	1587.00	1587.00	74.00	3037.00
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
<b>ALL INDIA TOTAL:</b>	<b>2463.00</b>	<b>307286.00</b>	<b>309749.00</b>	<b>865894.00</b>	<b>4880354.00</b>

# STATE COOPERATIVE BANKS

**TABLE - X (A)  
SHORT TERM AGRICULTURAL LOANS OUTSTANDING  
2005-2006**

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	175298.00	0.00	1018.00	176316.00
3. ARUNACHAL PRADESH	35.00	49.00	0.00	84.00
4. ASSAM	1450.00	0.00	0.00	1450.00
5. BIHAR	30501.00	0.00	0.00	30501.00
6. CHANDIGARH	0.00	0.00	0.00	0.00
7. CHHATTISGARH	1007.00	0.00	0.00	1007.00
8. DELHI	5442.00	0.00	0.00	5442.00
9. GOA	544.00	0.00	1.00	545.00
10. GUJARAT	9719.00	265.00	0.00	9984.00
11. HARYANA	157086.00	0.00	0.00	157086.00
12. HIMACHAL PRADESH	1505.00	322.00	48.00	1875.00
13. JAMMU AND KASHMIR	261.00	0.00	0.00	261.00
14. KARNATAKA	90239.00	0.00	0.00	90239.00
15. KERALA	32716.00	2309.00	3654.00	38679.00
16. MADHYA PRADESH	88564.00	2838.00	504.00	91906.00
17. MAHARASHTRA	92476.00	0.00	0.00	92476.00
18. MANIPUR	855.00	0.00	46.00	901.00
19. MEGHALAYA	678.00	0.00	223.00	901.00
20. MIZORAM	164.00	0.00	0.00	164.00
21. NAGALAND	418.00	0.00	0.00	418.00
22. ORISSA	0.00	0.00	88744.00	88744.00
23. PONDICHERRY	1055.00	260.00	532.00	1847.00
24. PUNJAB	111779.00	680.00	0.00	112459.00
25. RAJASTHAN	99942.00	0.00	0.00	99942.00
26. SIKKIM	141.00	0.00	0.00	141.00
27. TAMIL NADU	110578.00	0.00	0.00	110578.00
28. TRIPURA	1743.00	210.00	640.00	2593.00
29. UTTAR PRADESH	88865.00	0.00	6105.00	94970.00
30. WEST BENGAL	35050.00	0.00	1443.00	36493.00
<b>ALL INDIA TOTAL:</b>	<b>1138206.00</b>	<b>6933.00</b>	<b>102958.00</b>	<b>1248097.00</b>

**STATE COOPERATIVE BANKS**

**TABLE - X (B)  
SHORT TERM NON-AGRICULTURAL LOANS OUTSTANDING  
2005-2006**

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	24171.00	9213.00	4029.00	37413.00
3. ARUNACHAL PRADESH	0.00	1120.00	8594.00	9714.00
4. ASSAM	0.00	1599.00	13348.00	14947.00
5. BIHAR	0.00	10942.00	11822.00	22764.00
6. CHANDIGARH	0.00	0.00	199.00	199.00
7. CHHATTISGARH	0.00	0.00	5113.00	5113.00
8. DELHI	0.00	0.00	26.00	26.00
9. GOA	1831.00	0.00	6637.00	8468.00
10. GUJARAT	50.00	13.00	55718.00	55781.00
11. HARYANA	0.00	0.00	36491.00	36491.00
12. HIMACHAL PRADESH	0.00	852.00	11021.00	11873.00
13. JAMMU AND KASHMIR	0.00	0.00	4094.00	4094.00
14. KARNATAKA	22915.00	0.00	0.00	22915.00
15. KERALA	22295.00	0.00	0.00	22295.00
16. MADHYA PRADESH	0.00	398.00	40145.00	40543.00
17. MAHARASHTRA	0.00	0.00	379761.00	379761.00
18. MANIPUR	0.00	24.00	767.00	791.00
19. MEGHALAYA	0.00	0.00	1013.00	1013.00
20. MIZORAM	0.00	0.00	9.00	9.00
21. NAGALAND	0.00	0.00	1588.00	1588.00
22. ORISSA	0.00	0.00	14522.00	14522.00
23. PONDICHERRY	0.00	841.00	1072.00	1913.00
24. PUNJAB	0.00	327.00	93356.00	93683.00
25. RAJASTHAN	0.00	0.00	22883.00	22883.00
26. SIKKIM	24.00	0.00	0.00	24.00
27. TAMIL NADU	106546.00	0.00	0.00	106546.00
28. TRIPURA	690.00	0.00	1777.00	2467.00
29. UTTAR PRADESH	92471.00	8358.00	34783.00	135612.00
30. WEST BENGAL	32138.00	0.00	1184.00	33322.00
<b>ALL INDIA TOTAL:</b>	<b>303131.00</b>	<b>33687.00</b>	<b>752642.00</b>	<b>1089460.00</b>



**STATE COOPERATIVE BANKS**

**TABLE - X (C)  
MEDUIM TERM AGRICULTURAL LOANS OUTSTANDING  
2005-2006**

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	11262.00	33353.00	0.00	44615.00
3. ARUNACHAL PRADESH	54.00	0.00	889.00	943.00
4. ASSAM	0.00	0.00	1649.00	1649.00
5. BIHAR	0.00	0.00	0.00	0.00
6. CHANDIGARH	0.00	34.00	0.00	34.00
7. CHHATTISGARH	164.00	0.00	2315.00	2479.00
8. DELHI	0.00	0.00	18.00	18.00
9. GOA	93.00	537.00	1164.00	1794.00
10. GUJARAT	0.00	0.00	48964.00	48964.00
11. HARYANA	0.00	0.00	37105.00	37105.00
12. HIMACHAL PRADESH	35.00	1797.00	2312.00	4144.00
13. JAMMU AND KASHMIR	0.00	0.00	0.00	0.00
14. KARNATAKA	0.00	0.00	20698.00	20698.00
15. KERALA	0.00	0.00	23032.00	23032.00
16. MADHYA PRADESH	0.00	0.00	32233.00	32233.00
17. MAHARASHTRA	15.00	0.00	64313.00	64328.00
18. MANIPUR	302.00	0.00	1529.00	1831.00
19. MEGHALAYA	22.00	295.00	668.00	985.00
20. MIZORAM	0.00	438.00	401.00	839.00
21. NAGALAND	0.00	247.00	120.00	367.00
22. ORISSA	0.00	0.00	36135.00	36135.00
23. PONDICHERRY	18.00	37.00	110.00	165.00
24. PUNJAB	0.00	0.00	136.00	136.00
25. RAJASTHAN	0.00	0.00	35890.00	35890.00
26. SIKKIM	89.00	0.00	0.00	89.00
27. TAMIL NADU	66090.00	0.00	0.00	66090.00
28. TRIPURA	13.00	46.00	102.00	161.00
29. UTTAR PRADESH	0.00	0.00	11586.00	11586.00
30. WEST BENGAL	187.00	58.00	501.00	746.00
<b>ALL INDIA TOTAL:</b>	<b>78344.00</b>	<b>36842.00</b>	<b>322003.00</b>	<b>437189.00</b>

**STATE COOPERATIVE BANKS**

**TABLE - X (D)  
MEDUIM TERM NON-AGRICULTURAL OTHERS LOANS OUTSTANDING AND  
TOTAL LOANS OUTSTANDING  
2005-2006**

As on 31st, March

(Rs in Lakhs)

Name of the State Cooperative Bank 1	Meduim 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	2064.00	0.00	2064.00	303566.00	563974.00
3. ARUNACHAL PRADESH	0.00	4278.00	4278.00	635.00	15654.00
4. ASSAM	0.00	8417.00	8417.00	1899.00	28362.00
5. BIHAR	0.00	392.00	392.00	423.00	54080.00
6. CHANDIGARH	0.00	1287.00	1287.00	165.00	1685.00
7. CHHATTISGARH	0.00	2683.00	2683.00	1619.00	12901.00
8. DELHI	0.00	3106.00	3106.00	12089.00	20681.00
9. GOA	0.00	22388.00	22388.00	4601.00	37796.00
10. GUJARAT	0.00	21531.00	21531.00	6657.00	142917.00
11. HARYANA	0.00	4861.00	4861.00	3776.00	239319.00
12. HIMACHAL PRADESH	0.00	33011.00	33011.00	11366.00	62269.00
13. JAMMU AND KASHMIR	0.00	2214.00	2214.00	922.00	7491.00
14. KARNATAKA	0.00	44723.00	44723.00	0.00	178575.00
15. KERALA	0.00	37497.00	37497.00	44757.00	166260.00
16. MADHYA PRADESH	0.00	0.00	0.00	3361.00	168043.00
17. MAHARASHTRA	4.00	226860.00	226864.00	0.00	763429.00
18. MANIPUR	0.00	2157.00	2157.00	0.00	5680.00
19. MEGHALAYA	0.00	3770.00	3770.00	4000.00	10669.00
20. MIZORAM	7.00	3451.00	3458.00	5123.00	9593.00
21. NAGALAND	0.00	1645.00	1645.00	371.00	4389.00
22. ORISSA	0.00	8594.00	8594.00	20226.00	168221.00
23. PONDICHERRY	0.00	5984.00	5984.00	2007.00	11916.00
24. PUNJAB	0.00	50134.00	50134.00	11736.00	268148.00
25. RAJASTHAN	0.00	5699.00	5699.00	2057.00	166471.00
26. SIKKIM	669.00	0.00	669.00	500.00	1423.00
27. TAMIL NADU	20857.00	0.00	20857.00	0.00	304071.00
28. TRIPURA	0.00	7296.00	7296.00	77.00	12594.00
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
<b>ALL INDIA TOTAL:</b>	<b>23601.00</b>	<b>589168.00</b>	<b>612769.00</b>	<b>508584.00</b>	<b>3896099.00</b>

# STATE COOPERATIVE BANKS

**TABLE - XI  
DEMAND  
2005-2006**

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	<b>1292.00</b>
2. ANDHRA PRADESH	280033.00	8651.00	0.00	0.00	21652.00	<b>310336.00</b>
3. ARUNACHAL PRADESH	48.00	1.00	386.00	1686.00	129.00	<b>2250.00</b>
4. ASSAM	1344.00	22344.00	1189.00	3367.00	515.00	<b>28759.00</b>
5. BIHAR	39750.00	5285.00	2369.00	119.00	0.00	<b>47523.00</b>
6. CHANDIGARH	0.00	0.00	40.00	579.00	0.00	<b>619.00</b>
7. CHHATTISGARH	30368.00	@	@	@	@	<b>30368.00</b>
8. DELHI	302.00	70.00	5015.00	2429.00	3898.00	<b>11714.00</b>
9. GOA	242.00	12366.00	592.00	10426.00	351.00	<b>23977.00</b>
10. GUJARAT	128771.00	180.00	14353.00	5032.00	0.00	<b>148336.00</b>
11. HARYANA	279787.00	29011.00	7577.00	1427.00	367.00	<b>318169.00</b>
12. HIMACHAL PRADESH	895.00	746.00	1855.00	9119.00	495.00	<b>13110.00</b>
13. JAMMU AND KASHMIR	175.00	1460.00	121.00	1239.00	30.00	<b>3025.00</b>
14. KARNATAKA	40994.00	@	9189.00	@	7753.00	<b>57936.00</b>
15. KERALA	32725.00	17726.00	19090.00	31362.00	35453.00	<b>136356.00</b>
16. MADHYA PRADESH	81806.00	14650.00	5550.00	12955.00	0.00	<b>114961.00</b>
17. MAHARASHTRA	154253.00	9128.00	28446.00	117338.00	0.00	<b>309165.00</b>
18. MANIPUR	897.00	252.00	207.00	329.00	140.00	<b>1825.00</b>
19. MEGHALAYA	689.00	367.00	735.00	1532.00	0.00	<b>3323.00</b>
20. MIZORAM	87.00	277.00	468.00	1774.00	798.00	<b>3404.00</b>
21. NAGALAND	521.00	2514.00	321.00	765.00	102.00	<b>4223.00</b>
22. ORISSA	66686.00	1498.00	4980.00	2581.00	11769.00	<b>87514.00</b>
23. PONDICHERRY	1307.00	1243.00	50.00	2143.00	6.00	<b>4749.00</b>
24. PUNJAB	181323.00	3702.00	135.00	14368.00	1685.00	<b>201213.00</b>
25. RAJASTHAN	74527.00	1508.00	30849.00	2472.00	516.00	<b>109872.00</b>
26. SIKKIM	21.00	1.00	13.00	15.00	0.00	<b>50.00</b>
27. TAMIL NADU	224722.00	@	@	@	@	<b>224722.00</b>
28. TRIPURA	1586.00	392.00	161.00	5308.00	2372.00	<b>9819.00</b>
29. UTTAR PRADESH	69590.00	70144.00	4703.00	1781.00	8378.00	<b>154596.00</b>
30. WEST BENGAL	42153.00	14338.00	985.00	18274.00	0.00	<b>75750.00</b>
<b>ALL INDIA TOTAL:</b>	<b>1735671.00</b>	<b>217866.00</b>	<b>139765.00</b>	<b>248917.00</b>	<b>96737.00</b>	<b>2438956.00</b>

**STATE COOPERATIVE BANKS**

**TABLE - XII  
COLLECTION  
2005-2006**

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	100.00	11372.00	259.00	2338.00	433.00	14502.00
5. BIHAR	19215.00	1838.00	1681.00	0.00	0.00	22734.00
6. CHANDIGARH	0.00	0.00	6.00	365.00	0.00	371.00
7. CHHATTISGARH	27065.00	@	@	@	@	27065.00
8. DELHI	149.00	55.00	5000.00	1244.00	3317.00	9765.00
9. GOA	106.00	10232.00	257.00	6572.00	1.00	17168.00
10. GUJARAT	128771.00	131.00	14353.00	2840.00	0.00	146095.00
11. HARYANA	279787.00	28820.00	7577.00	1103.00	360.00	317647.00
12. HIMACHAL PRADESH	789.00	686.00	674.00	7572.00	352.00	10073.00
13. JAMMU AND KASHMIR	38.00	233.00	45.00	851.00	14.00	1181.00
14. KARNATAKA	37704.00	@	7120.00	@	5263.00	50087.00
15. KERALA	29125.00	14358.00	15817.00	24149.00	29780.00	113229.00
16. MADHYA PRADESH	78556.00	12278.00	5244.00	10046.00	0.00	106124.00
17. MAHARASHTRA	145698.00	3310.00	24736.00	72045.00	0.00	245789.00
18. MANIPUR	23.00	166.00	55.00	148.00	15.00	407.00
19. MEGHALAYA	233.00	367.00	74.00	843.00	0.00	1517.00
20. MIZORAM	14.00	265.00	178.00	1315.00	325.00	2097.00
21. NAGALAND	110.00	1536.00	8.00	284.00	71.00	2009.00
22. ORISSA	66686.00	0.00	4185.00	2183.00	6599.00	79653.00
23. PONDICHERRY	1013.00	1225.00	31.00	2006.00	0.00	4275.00
24. PUNJAB	181323.00	230.00	135.00	13632.00	12.00	195332.00
25. RAJASTHAN	74527.00	1291.00	30849.00	798.00	241.00	107706.00
26. SIKKIM	3.00	0.00	1.00	6.00	0.00	10.00
27. TAMIL NADU	198557.00	@	@	@	@	198557.00
28. TRIPURA	89.00	206.00	12.00	2443.00	670.00	3420.00
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
<b>ALL INDIA TOTAL:</b>	<b>1607268.00</b>	<b>146995.00</b>	<b>123677.00</b>	<b>168824.00</b>	<b>56585.00</b>	<b>2103349.00</b>

**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. PONDICHERRY	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
<b>ALL INDIA TOTAL:</b>	<b>151795.00</b>	<b>70653.00</b>	<b>14196.00</b>	<b>85721.00</b>	<b>33446.00</b>	<b>355811.00</b>

# STATE COOPERATIVE BANKS

**TABLE - XIV  
PERCENTAGE OF OVERDUES TO DEMAND  
2005-2006**

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	63.78
4. ASSAM	92.56	49.10	78.22	30.56	15.92	49.57
5. BIHAR	51.66	65.22	29.04	100.00	0.00	52.16
6. CHANDIGARH	0.00	0.00	85.00	36.96	0.00	40.06
7. CHHATTISGARH	10.88	0.00	0.00	0.00	0.00	10.88
8. DELHI	50.66	21.43	0.30	48.79	14.91	16.64
9. GOA	56.20	17.26	56.59	36.97	99.72	28.40
10. GUJARAT	0.00	27.22	0.00	43.56	0.00	1.51
11. HARYANA	0.00	0.66	0.00	22.70	1.91	0.16
12. HIMACHAL PRADESH	11.84	8.04	63.67	16.96	28.89	23.17
13. JAMMU AND KASHMIR	78.29	84.04	62.81	31.32	53.33	60.96
14. KARNATAKA	8.03	0.00	22.52	0.00	32.12	13.55
15. KERALA	11.00	19.00	17.15	23.00	16.00	16.96
16. MADHYA PRADESH	3.97	16.19	5.51	22.45	0.00	7.69
17. MAHARASHTRA	5.55	63.74	13.04	38.60	0.00	20.50
18. MANIPUR	97.44	34.13	73.43	55.02	89.29	77.70
19. MEGHALAYA	66.18	0.00	89.93	44.97	0.00	54.35
20. MIZORAM	83.91	4.33	61.97	25.87	59.27	38.40
21. NAGALAND	78.89	38.90	97.51	62.88	30.39	52.43
22. ORISSA	0.00	100.00	15.96	15.42	43.93	8.98
23. PONDICHERRY	22.49	1.45	38.00	6.39	100.00	9.98
24. PUNJAB	0.00	93.79	0.00	5.12	99.29	2.92
25. RAJASTHAN	0.00	14.39	0.00	67.72	53.29	1.97
26. SIKKIM	85.71	100.00	92.31	60.00	0.00	80.00
27. TAMIL NADU	11.64	0.00	0.00	0.00	0.00	11.64
28. TRIPURA	94.39	47.45	92.55	53.98	71.75	65.17
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
<b>ALL INDIA TOTAL:</b>	<b>7.40</b>	<b>32.53</b>	<b>11.51</b>	<b>32.18</b>	<b>41.51</b>	<b>13.76</b>

# STATE COOPERATIVE BANKS

**TABLE - XV**  
**COST OF MANAGEMENT ( CoM ) & TOTAL NUMBER OF EMPLOYEES**  
**2005-2006**

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	0.48	848	4.05
3. ARUNACHAL PRADESH	441.00	843.00	1284.00	6.49	406	3.16
4. ASSAM	1533.00	242.00	1775.00	3.04	809	2.19
5. BIHAR	424.00	332.00	756.00	0.62	238	3.18
6. CHANDIGARH	218.00	37.00	255.00	1.97	82	3.11
7. CHHATTISGARH	220.00	187.00	407.00	0.41	75	5.43
8. DELHI	747.00	499.00	1246.00	1.81	492	2.53
9. GOA	1311.00	8495.00	9806.00	11.94	750	13.07
10. GUJARAT	757.00	221.00	978.00	0.26	228	4.29
11. HARYANA	888.00	301.00	1189.00	0.38	543	2.19
12. HIMACHAL PRADESH	2491.00	1779.00	4270.00	1.54	1046	4.08
13. JAMMU AND KASHMIR	438.00	87.00	525.00	1.54	192	2.73
14. KARNATAKA	1144.00	393.00	1537.00	0.41	395	3.89
15. KERALA	1771.00	946.00	2717.00	0.79	355	7.65
16. MADHYA PRADESH	1505.00	1014.00	2519.00	0.87	642	3.92
17. MAHARASHTRA	8878.00	2134.00	11012.00	0.59	2444	4.51
18. MANIPUR	123.00	315.00	438.00	2.90	105	4.17
19. MEGHALAYA	1156.00	161.00	1317.00	2.13	592	2.22
20. MIZORAM	2.00	0.00	2.00	0.01	141	0.01
21. NAGALAND	376.00	104.00	480.00	3.30	234	2.05
22. ORISSA	816.00	839.00	1655.00	0.64	229	7.23
23. PONDICHERRY	585.00	207.00	792.00	3.25	229	3.46
24. PUNJAB	1939.00	496.00	2435.00	0.74	588	4.14
25. RAJASTHAN	551.00	227.00	778.00	0.29	216	3.60
26. SIKKIM	34.00	12.00	46.00	1.32	23	2.00
27. TAMIL NADU	2658.00	30849.00	33507.00	6.61	706	47.46
28. TRIPURA	430.00	100.00	530.00	2.13	279	1.90
29. UTTAR PRADESH	2727.00	461.00	3188.00	0.69	1112	2.87
30. WEST BENGAL	1250.00	749.00	1999.00	0.53	526	3.80
<b>ALL INDIA TOTAL:</b>	<b>38184.00</b>	<b>53015.00</b>	<b>91199.00</b>	<b>1.22</b>	<b>14742</b>	<b>6.19</b>

# STATE COOPERATIVE BANKS

## TABLE - XVI

PROFIT & LOSS, DIVIDEND DECLARED, NUMBER OF BRANCHES IN PROFIT/LOSS & AUDIT CLASSIFICATION  
2005-2006

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	111	112	113	114
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	-10,425.00	0.00	18	388.00	14	605.00	D
4. ASSAM	-8,347.00	0.00	31	681.00	38	163.00	C
5. BIHAR	13,621.00	0.00	8	705.00	6	561.00	B
6. CHANDIGARH	157.00	0.00	N. A.	N. A.	N. A.	N. A.	B
7. CHHATTISGARH	-1,735.00	0.00	3	3395.00	0	0.00	A
8. DELHI	1,776.00	13.00	N. A.	N. A.	N. A.	N. A.	A
9. GOA	137.00	0.00	61	2533.00	5	2401.00	B
10. GUJARAT	0.00	15.00	N. A.	N. A.	N. A.	N. A.	A
11. HARYANA	3,700.00	10.00	13	3700.00	0	0.00	A
12. HIMACHAL PRADESH	44.00	0.00	119	3311.00	35	299.00	A
13. JAMMU AND KASHMIR	17.00	0.00	16	207.00	2	11.00	C
14. KARNATAKA	7,273.00	6.00	27	628.00	3	23.00	A
15. KERALA	-259.00	0.00	N. A.	N. A.	N. A.	N. A.	A
16. MADHYA PRADESH	325.00	0.00	21	7646.00	1	10.00	A
17. MAHARASHTRA	150.00	0.00	40	11913.00	13	11763.00	N.A.
18. MANIPUR	22.00	0.00	6	44.00	5	22.00	D
19. MEGHALAYA	107.00	0.00	20	469.00	20	362.00	A
20. MIZORAM	1,668.00	0.00	9	N. A.	2	N. A.	C
21. NAGALAND	-2,879.00	0.00	10	168.00	11	578.00	D
22. ORISSA	1,969.00	7.00	14	1969.00	0	0.00	A
23. PONDICHERRY	332.00	5.00	7	584.00	13	252.00	A
24. PUNJAB	2,624.00	12.00	11	315.00	11	148.00	A
25. RAJASTHAN	3,254.00	9.00	11	269.00	2	6.00	A
26. SIKKIM	87.00	3.00	4	87.00	0	0.00	A
27. TAMIL NADU	2,802.00	16.00	45	2802.00	0	0.00	A
28. TRIPURA	-3,722.00	0.00	8	141.00	32	689.00	C
29. UTTAR PRADESH	2,978.00	15.00	27	3322.00	2	344.00	A
30. WEST BENGAL	1,405.00	5.00	13	3582.00	33	2177.00	A
<b>ALL INDIA TOTAL:</b>	<b>17,675.00</b>	<b>00</b>	<b>561</b>	<b>49,390.00</b>	<b>254</b>	<b>20,491.00</b>	<b>Not Compiled</b>
of Column 108 Profit =	45,042.00						
of Column 108 Loss =	27,367.00						



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

**PART - II  
( AS ON 30TH. JUNE )  
2005-2006**

( From Page No. 28 to 40 )

**NAFSCOB**

**NAVI MUMBAI**

**STATE COOPERATIVE BANKS**

**TABLE - XVII**  
**NUMBER OF OFFICES AND MEMBERSHIP**  
**2005-06**

**(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
3. ARUNACHAL PRADESH**	30	67	1	68
4. ASSAM	69	2256	56453	58709
5. BIHAR	15	68	1	69
6. CHANDIGARH	12	366	3536	3902
7. CHHATTISGARH**	4	20	1499	1519
8. DELHI	41	2346	43	2389
9. GOA	66	886	9685	10571
10. GUJARAT	1	393	0	393
11. HARYANA*	14	1038	4	1042
12. HIMACHAL PRADESH	183	1604	115	1719
13. JAMMU & KASHMIR	19	520	455	975
14. KARNATAKA	32	73	22	95
13. KERALA	24	14	1	15
16. MADHYA PRADESH	23	85	9337	9422
17. MAHARASHTRA	53	1882	300	2182
18. MANIPUR	11	2185	5249	7434
19. MEGHALAYA	41	482	1555	2037
20. MIZORAM	12	919	0	919
21. NAGALAND	21	2901	4890	7791
22. ORISSA	15	95	18654	18749
23. PONDICHERRY	21	279	1	280
24. PUNJAB	24	51	1	52
25. RAJASTHAN	14	82	1	83
26. SIKKIM	4	582	1296	1878
27. TAMIL NADU	45	23	0	23
28. TRIPURA	40	720	1	721
29. UTTAR PRADESH*	29	70	1	71
30. WEST BENGAL**	41	143	0	143
<b>ALL INDIA TOTAL :</b>	<b>960</b>	<b>20321</b>	<b>21281</b>	<b>41602</b>

**STATE COOPERATIVE BANKS****TABLE - XVIII  
PAID UP SHARE CAPITAL  
2005-06****(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	19010	184	19194
1. ANDAMAN & NICOBAR**	142	0	142
4. ASSAM	403	191	594
5. BIHAR	1351	478	142
6. CHANDIGARH	20	26	46
7. CHHATTISGARH**	1285	49	1334
8. DELHI	404	80	484
9. GOA	650	125	775
10. GUJARAT	1625	0	1625
11. HARYANA*	4274	372	4646
12. HIMACHAL PRADESH	535	223	758
13. JAMMU & KASHMIR	102	68	170
14. KARNATAKA	3889	0	3889
13. KERALA	1449	820	2269
16. MADHYA PRADESH	7675	136	7811
17. MAHARASHTRA	22519	0	22519
18. MANIPUR	231	3644	3875
19. MEGHALAYA	232	346	578
20. MIZORAM	122	215	337
21. NAGALAND	343	1920	2263
22. ORISSA	5190	1398	6588
23. PONDICHERRY	697	188	885
24. PUNJAB	3806	20	3826
25. RAJASTHAN	4840	164	5004
26. SIKKIM	69	904	973
27. TAMIL NADU	5322	26	5348
28. TRIPURA	316	410	726
29. UTTAR PRADESH*	6721	3	6724
30. WEST BENGAL**	886	599	1485
<b>ALL INDIA TOTAL :</b>	<b>94250</b>	<b>12589</b>	<b>106839</b>

**STATE COOPERATIVE BANKS**

**TABLE - XIX  
RESERVE AND OTHER FUNDS  
2005-06**

**(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	1452
2. ANDHRA PRADESH	9212	10401	31512	13448
1. ANDAMAN & NICOBAR**	579	158	0	737
4. ASSAM	90	202	1914	2206
5. BIHAR	1058	2369	15988	19415
6. CHANDIGARH	3	2	1293	1298
7. CHHATTISGARH**	424	983	746	2153
8. DELHI	2193	1299	6271	9763
9. GOA	227	162	1111	1500
10. GUJARAT	1891	5122	28041	35054
11. HARYANA*	7636	8119	13044	28799
12. HIMACHAL PRADESH	5361	5477	8598	19436
13. JAMMU & KASHMIR	305	56	1382	1743
14. KARNATAKA	12668	3372	13965	30005
13. KERALA	873	1880	6232	8985
16. MADHYA PRADESH	1923	4925	38494	45342
17. MAHARASHTRA	5213	7195	196815	209223
18. MANIPUR	29	117	1737	1883
19. MEGHALAYA	37	214	3901	4152
20. MIZORAM	125	30	477	632
21. NAGALAND	55	52	1246	1353
22. ORISSA	2181	4042	12252	18475
23. PONDICHERRY	430	399	1824	2653
24. PUNJAB	7723	7679	13423	28825
25. RAJASTHAN	8099	4448	18337	30884
26. SIKKIM	250	37	0	287
27. TAMIL NADU	15132	9111	31671	55914
28. TRIPURA	37	255	1258	1550
29. UTTAR PRADESH*	4832	6818	40290	51940
30. WEST BENGAL**	658	2243	4417	7318
<b>ALL INDIA TOTAL :</b>	<b>192005</b>	<b>100936</b>	<b>292941</b>	<b>585882</b>

**STATE COOPERATIVE BANKS**

**TABLE - XX**  
**INSTITUTION - WISE DEPOSITS**  
**2005-06**

**(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	44880	166073
1. ANDAMAN & NICOBAR**	445	19079	19524
4. ASSAM	2682	51926	54608
5. BIHAR	29520	44053	73573
6. CHANDIGARH	2260	9090	11350
7. CHHATTISGARH**	59508	1131	60639
8. DELHI	9568	53529	63097
9. GOA	22841	42214	65055
10. GUJARAT	7533	1992559	2000092
11. HARYANA*	66766	53108	65055
12. HIMACHAL PRADESH	12907	188003	200910
13. JAMMU & KASHMIR	17100	13908	31008
14. KARNATAKA	157062	31765	188827
13. KERALA	271287	17441	288728
16. MADHYA PRADESH	35806	136081	171887
17. MAHARASHTRA	1249314	65514	1314828
18. MANIPUR	1265	2456	3721
19. MEGHALAYA	2603	51074	53677
20. MIZORAM	299	16640	16939
21. NAGALAND	297	15428	15725
22. ORISSA	75960	37332	113292
23. PONDICHERRY	3636	16296	19932
24. PUNJAB	105714	27775	133489
25. RAJASTHAN	99691	9226	108917
26. SIKKIM	204	1725	1929
27. TAMIL NADU	307477	0	307477
28. TRIPURA	2350	21244	23594
29. UTTAR PRADESH*	232286	84180	316466
<b>ALL INDIA TOTAL :</b>	<b>2898019</b>	<b>3066736</b>	<b>5964755</b>

**STATE COOPERATIVE BANKS**

**TABLE - XXI**  
**INSTITUTION WISE BORROWINGS AND CASH**  
**CASH CREDIT & OVERDRAFTS**  
**2005-06**

**(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	132622	0	0	132622
1. ANDAMAN & NICOBAR**	846	174	0	1020
4. ASSAM	205	57	0	262
5. BIHAR	4791	4914	0	9705
6. CHANDIGARH	0	0	0	0
7. CHHATTISGARH**	537	541	0	1078
8. DELHI	1547	2	0	1549
9. GOA	491	1	0	492
10. GUJARAT	87055	14000	0	101055
11. HARYANA*	97753	478	0	98231
12. HIMACHAL PRADESH	24113	103	0	24216
13. JAMMU & KASHMIR	212	78	0	290
14. KARNATAKA	79550	15	9178	88743
13. KERALA	47023	248	0	47271
16. MADHYA PRADESH	53717	4565	0	58282
17. MAHARASHTRA	162805	471	0	163276
18. MANIPUR	378	192	8418	8988
19. MEGHALAYA	2400	471	0	2871
20. MIZORAM	3153	578	1438	5169
21. NAGALAND	129	79	0	208
22. ORISSA	90155	5474	0	95629
23. PONDICHERY	792	0	0	792
24. PUNJAB	137003	5204	0	142207
25. RAJASTHAN	90664	7361	0	98025
26. SIKKIM	124	0	0	124
27. TAMIL NADU	97953	20535	0	118488
28. TRIPURA	1074	0	0	1074
29. UTTAR PRADESH*	35013	2405	0	37418
30. WEST BENGAL**	5045	6374	0	11419
<b>ALL INDIA TOTAL :</b>	<b>1157996</b>	<b>74494</b>	<b>1232490</b>	<b>2464980</b>

**STATE COOPERATIVE BANKS**

**TABLE - XXII  
WORKING CAPITAL AND INVESTMENTS  
2005-06**

(AS ON 30TH. JUNE)

(RS. IN LAKHS)

NAME OF THE STATE COOPERATIVE BANKS	WORKING CAPITAL	I N V E S T M E N T S			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	369014	46899	31184	0	78083
1. ANDAMAN & NICOBAR**	24030	7257	866	7795	15918
4. ASSAM	57669	15059	6465	1	21525
5. BIHAR	126612	22144	1636	27125	50905
6. CHANDIGARH	13195	2937	1065	6731	10733
7. CHHATTISGARH**	76103	21700	1521	22126	45347
8. DELHI	83416	12275	3608	35222	51105
9. GOA	82598	15430	2828	15523	33781
10. GUJARAT	378203	60460	2730	31447	94637
11. HARYANA*	261198	26300	7966	0	34266
12. HIMACHAL PRADESH	272481	73924	97131	0	171055
13. JAMMU & KASHMIR	33228	2514	0	23138	25652
14. KARNATAKA	323817	59640	13310	61200	134150
13. KERALA	347253	75637	29747	44999	150383
16. MADHYA PRADESH	291976	37839	60216	1	98056
17. MAHARASHTRA	1841395	684022	6100	213520	903642
18. MANIPUR	18945	510	5	7271	98056
19. MEGHALAYA	63845	12910	1762	6351	21023
20. MIZORAM	18746	0	6096	490	6586
21. NAGALAND	15700	429	212	8871	9512
22. ORISSA	251263	54562	1916	0	56478
23. PONDICHERRY	25841	6124	504	4200	10828
24. PUNJAB	359246	32883	4309	0	37192
25. RAJASTHAN	242726	28433	32931	1	61365
26. SIKKIM	3961	595	0	1203	1798
27. TAMIL NADU	503057	106271	42	0	106313
28. TRIPURA	28475	5568	625	2250	8443
29. UTTAR PRADESH*	470357	77537	11106	0	88643
30. WEST BENGAL**	216616	40930	19598	6	60534
<b>ALL INDIA TOTAL :</b>	<b>6808824</b>	<b>1531614</b>	<b>345479</b>	<b>8685917</b>	<b>10563010</b>

**STATE COOPERATIVE BANKS****TABLE - XXIII  
DETAILS OF LOANS ADVANCED  
2005-06****(AS ON 30TH. JUNE )****(RS. IN LAKHS)**

NAME OF THE STATE COOPERATIVE BANKS	SHORT TERM	L O A N S I S S U E D		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	8927	4986	731	14644
5. BIHAR	13379	12964	0	26343
6. CHANDIGARH	0	187	0	187
7. CHHATTISGARH**	6420	1941	7792	16153
8. DELHI	2408	0	0	2408
9. GOA	910	3738	0	4648
10. GUJARAT	143618	25798	60	169476
11. HARYANA*	129924	15558	23	145505
12. HIMACHAL PRADESH	4376	4216	1140	9732
13. JAMMU & KASHMIR	84	163	0	247
14. KARNATAKA	37884	2040	0	39924
13. KERALA	39347	10086	7127	56560
16. MADHYA PRADESH	72834	1261	44361	118456
17. MAHARASHTRA	0	0	0	0
18. MANIPUR	437	2107	1526	4070
19. MEGHALAYA	315	4697	0	5012
20. MIZORAM	0	0	692	692
21. NAGALAND	1639	134	475	2248
22. ORISSA	27918	2639	8905	39462
23. PONDICHERY	662	1014	3190	4866
24. PUNJAB	375563	32779	0	408342
25. RAJASTHAN	69411	14419	8947	92777
26. SIKKIM	34	264	0	298
27. TAMIL NADU	82145	79940	2205	164290
28. TRIPURA	1730	2010	161	3901
29. UTTAR PRADESH*	459498	8689	219	468406
30. WEST BENGAL**	0	0	0	0
<b>ALL INDIA TOTAL :</b>	<b>1558053</b>	<b>232156</b>	<b>93908</b>	<b>1884117</b>



**STATE COOPERATIVE BANKS**

**TABLE - XXIV  
DETAILS OF LOANS OUTSTANDINGS  
2005-06**

**(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	209270	51634	0	260904
1. ANDAMAN & NICOBAR**	1354	570	516	2440
4. ASSAM	16188	10346	1654	28188
5. BIHAR	44911	13255	0	58166
6. CHANDIGARH	297	1128	357	1782
7. CHHATTISGARH**	5541	3123	941	9605
8. DELHI	541	3138	17713	21392
9. GOA	6928	23103	5403	35434
10. GUJARAT	131490	18942	51413	201845
11. HARYANA*	146378	39222	3580	189180
12. HIMACHAL PRADESH	35565	23839	17813	77217
13. JAMMU & KASHMIR	4227	2231	926	7384
14. KARNATAKA	92963	37716	47538	178217
13. KERALA	51333	44265	66233	161831
16. MADHYA PRADESH	92715	32467	37474	162656
17. MAHARASHTRA	455586	287233	0	742819
18. MANIPUR	1642	2369	1944	5955
19. MEGHALAYA	1042	5587	4000	10629
20. MIZORAM	1632	4425	3839	9896
21. NAGALAND	2085	2154	506	4745
22. ORISSA	105860	43571	22061	171492
23. PONDICHERRY	3695	6257	2337	4745
24. PUNJAB	199356	61928	1674	262958
25. RAJASTHAN	88959	51079	29130	169168
26. SIKKIM	205	978	500	1683
27. TAMIL NADU	224007	102766	9662	336435
28. TRIPURA	4406	7901	352	12659
29. UTTAR PRADESH*	192445	24772	46019	263236
30. WEST BENGAL**	54792	12831	1312	68935
<b>ALL INDIA TOTAL :</b>	<b>2175530</b>	<b>920062</b>	<b>379956</b>	<b>3475548</b>

**STATE COOPERATIVE BANKS**

**TABLE - XXV  
DETAILS OF DEMAND  
2005-06**

**(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	
<b>1</b>	<b>25</b>	<b>26</b>	<b>27</b>	<b>28</b>
1. ANDAMAN & NICOBAR**	134	866	476	1476
2. ANDHRA PRADESH	423853	@	@	423853
3. ARUNACHAL PRADESH**	26	349	0	375
4. ASSAM	23688	4556	515	28759
5. BIHAR	46920	6944	0	53864
6. CHANDIGARH	0	739	0	739
7. CHHATTISGARH**	7206	3191	797	11194
8. DELHI	9469	@	@	9469
9. GOA	841	12831	12097	25769
10. GUJARAT	75043	28150	0	103193
11. HARYANA*	279195	7932	165	287292
12. HIMACHAL PRADESH	1642	10974	495	13111
13. JAMMU & KASHMIR	1550	1375	0	2925
14. KARNATAKA	81620	6615	97056	185291
13. KERALA	25370	6068	2525	33963
16. MADHYA PRADESH	92158	11773	0	103931
17. MAHARASHTRA	132217	64111	36380	232708
18. MANIPUR	1218	462	122	1802
19. MEGHALAYA	1202.6	2086.33	0	3288.93
20. MIZORAM	83	1054	945	2082
21. NAGALAND	2924	1113	119	4156
22. ORISSA	11555	3879	8672	24106
23. PONDICHERRY	2889	2323	6	5218
24. PUNJAB	229394	14332	1685	245411
25. RAJASTHAN	0	0	0	0
26. SIKKIM	1	68	0	69
27. TAMIL NADU	18458	@	@	18458
28. TRIPURA	2461	4986	2769	10216
29. UTTAR PRADESH*	143404	2104	10366	155874
30. WEST BENGAL**	34516	11294	0	45810
<b>ALL INDIA TOTAL :</b>	<b>1649037.6</b>	<b>210175.33</b>	<b>175190</b>	<b>2034402.93</b>

**STATE COOPERATIVE BANKS****TABLE - XXVI  
DETAILS OF COLLECTION  
2005-06****(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	298454	@	@	298454
3. ARUNACHAL PRADESH**	8	119	0	127
4. ASSAM	11472	2596	434	14502
5. BIHAR	24140	3497	0	27637
6. CHANDIGARH	0	489	0	489
7. CHHATTISGARH**	6305	2904	0	9209
8. DELHI	9469	@	@	9469
9. GOA	480	8794	10044	19318
10. GUJARAT	75043	10718	0	85761
11. HARYANA*	279004	7602	164	286770
12. HIMACHAL PRADESH	1475	8246	352	10073
13. JAMMU & KASHMIR	117	863	0	980
14. KARNATAKA	78530	6184	91466	176180
13. KERALA	21090	4775	2093	27958
16. MADHYA PRADESH	83403	9028	0	92431
17. MAHARASHTRA	110960	18954	18829	148743
18. MANIPUR	128	197	30	355
19. MEGHALAYA	686	615	0	1301
20. MIZORAM	1	304	413	718
21. NAGALAND	1618	275	85	1978
22. ORISSA	9273	1790	811	11874
23. PONDICHERRY	2477	2145	0	4622
24. PUNJAB	225814	13701	13	239528
25. RAJASTHAN	0	0	0	0
26. SIKKIM	0	7	0	7
27. TAMIL NADU	13527	@	@	13527
28. TRIPURA	869	1845	1281	3995
29. UTTAR PRADESH*	105822	1671	3900	111393
30. WEST BENGAL**	25740	10834	0	36574
<b>ALL INDIA TOTAL :</b>	1386003	118992	130275	1635270

**STATE COOPERATIVE BANKS**

**TABLE - XXVII  
DETAILS OF BALANCES (OVERDUES)  
2005-06**

**(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	125399	0	0	125399
3. ARUNACHAL PRADESH**	18	230	0	248
4. ASSAM	12216	1960	81	14257
5. BIHAR	22780	3447	0	26227
6. CHANDIGARH	0	250	0	250
7. CHHATTISGARH**	901	287	797	1985
8. DELHI	0	0	0	0
9. GOA	361	4037	2053	6451
10. GUJARAT	0	17432	0	17432
11. HARYANA*	191	330	1	522
12. HIMACHAL PRADESH	167	2728	143	3038
13. JAMMU & KASHMIR	1433	512	0	1945
14. KARNATAKA	3090	431	5590	9111
13. KERALA	4280	1293	432	6005
16. MADHYA PRADESH	8755	2745	0	11500
17. MAHARASHTRA	21257	45157	17551	83965
18. MANIPUR	1090	265	92	1447
19. MEGHALAYA	516.6	1471.33	0	1987.93
20. MIZORAM	82	750	532	1364
21. NAGALAND	1306	838	34	2178
22. ORISSA	2282	2089	7861	12232
23. PONDICHERRY	412	178	6	596
24. PUNJAB	3580	631	1672	5883
25. RAJASTHAN	0	0	0	0
26. SIKKIM	1	61	0	62
27. TAMIL NADU	4931	0	0	4931
28. TRIPURA	1592	3141	1488	6221
29. UTTAR PRADESH*	37582	433	6466	44481
30. WEST BENGAL**	0	0	0	9236
<b>ALL INDIA TOTAL :</b>	<b>254259</b>	<b>90723</b>	<b>44915</b>	<b>389897</b>

**STATE COOPERATIVE BANKS**

**TABLE - XXVIII**  
**PERCENTAGE OF OVERDUES TO DEMAND**  
**2005-06**

**(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	29.59	0.00	1.00	29.59
3. ARUNACHAL PRADESH**	69.23	65.90	2.00	66.13
4. ASSAM	51.57	43.02	3.00	49.57
5. BIHAR	48.55	49.64	4.00	48.69
6. CHANDIGARH	0.00	33.83	5.00	33.83
7. CHHATTISGARH**	12.50	8.99	6.00	17.73
8. DELHI	0.00	0.00	7.00	0.00
9. GOA	42.93	31.46	8.00	25.03
10. GUJARAT	0.00	61.93	9.00	16.89
11. HARYANA*	0.07	4.16	10.00	0.18
12. HIMACHAL PRADESH	10.17	24.86	11.00	23.17
13. JAMMU & KASHMIR	92.45	37.24	12.00	66.50
14. KARNATAKA	3.79	6.52	13.00	4.92
13. KERALA	16.87	21.31	14.00	17.68
16. MADHYA PRADESH	9.50	23.32	15.00	11.07
17. MAHARASHTRA	16.08	70.44	16.00	36.08
18. MANIPUR	89.49	57.36	17.00	80.30
19. MEGHALAYA	42.96	70.52	18.00	60.44
20. MIZORAM	98.80	71.16	19.00	65.51
21. NAGALAND	44.66	75.29	20.00	52.41
22. ORISSA	19.75	53.85	21.00	50.74
23. PONDICHERRY	14.26	7.66	22.00	11.42
24. PUNJAB	1.56	4.40	23.00	2.40
25. RAJASTHAN	0.00	0.00	24.00	24.00
26. SIKKIM	100.00	89.71	25.00	89.86
27. TAMIL NADU	26.71	0.00	26.00	26.71
28. TRIPURA	64.69	63.00	27.00	60.89
29. UTTAR PRADESH*	26.21	20.58	28.00	28.54
30. WEST BENGAL**	0.00	4.07	29.00	20.16
<b>ALL INDIA TOTAL :</b>	<b>15.95</b>	<b>43.38</b>	<b>25.64</b>	<b>19.62</b>

**STATE COOPERATIVE BANKS**

**TABLE - XXIX  
COST OF MANAGEMENT AND PROFIT & LOSS  
2005-06**

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

<b>NAME OF THE STATE COOPERATIVE BANKS</b>	<b>COST OF MANAGEMENT</b>	<b>PROFIT (+) LOSS (-)</b>
<b>1</b>	<b>41</b>	<b>42</b>
<b>1. ANDAMAN &amp; NICOBAR**</b>	<b>90</b>	<b>174</b>
<b>2. ANDHRA PRADESH</b>	<b>2819</b>	<b>415</b>
<b>3. ARUNACHAL PRADESH**</b>	<b>127</b>	<b>8</b>
<b>4. ASSAM</b>	<b>1995</b>	<b>64</b>
<b>5. BIHAR</b>	<b>1011</b>	<b>822</b>
<b>6. CHANDIGARH</b>	<b>82</b>	<b>144</b>
<b>7. CHHATTISGARH**</b>	<b>1</b>	<b>50</b>
<b>8. DELHI</b>	<b>4240</b>	<b>1617</b>
<b>9. GOA</b>	<b>2048</b>	<b>-92</b>
<b>10. GUJARAT</b>	<b>171</b>	<b>450</b>
<b>11. HARYANA*</b>	<b>1242</b>	<b>3502</b>
<b>12. HIMACHAL PRADESH</b>	<b>4270</b>	<b>4411</b>
<b>13. JAMMU &amp; KASHMIR</b>	<b>73</b>	<b>6</b>
<b>14. KARNATAKA</b>	<b>428</b>	<b>918</b>
<b>13. KERALA</b>	<b>2952</b>	<b>259</b>
<b>16. MADHYA PRADESH</b>	<b>2519</b>	<b>325</b>
<b>17. MAHARASHTRA</b>	<b>11012</b>	<b>22569</b>
<b>18. MANIPUR</b>	<b>171</b>	<b>22</b>
<b>19. MEGHALAYA</b>	<b>1321</b>	<b>108</b>
<b>20. MIZORAM</b>	<b>2</b>	<b>131</b>
<b>21. NAGALAND</b>	<b>404</b>	<b>-366</b>
<b>22. ORISSA</b>	<b>265</b>	<b>1969</b>
<b>23. PONDICHERRY</b>	<b>255</b>	<b>157</b>
<b>24. PUNJAB</b>	<b>2435</b>	<b>2624</b>
<b>25. RAJASTHAN</b>	<b>517</b>	<b>704</b>
<b>26. SIKKIM</b>	<b>66</b>	<b>87</b>
<b>27. TAMIL NADU</b>	<b>930</b>	<b>2216</b>
<b>28. TRIPURA</b>	<b>131</b>	<b>-2583</b>
<b>29. UTTAR PRADESH*</b>	<b>3188</b>	<b>2978</b>
<b>30. WEST BENGAL**</b>	<b>1</b>	<b>52</b>
<b>ALL INDIA TOTAL :</b>	<b>44766</b>	<b>43741</b>

Of Col. 42 Profit : 42164

Of Col. 42 Loss : -1577

**G R A P H I C**

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

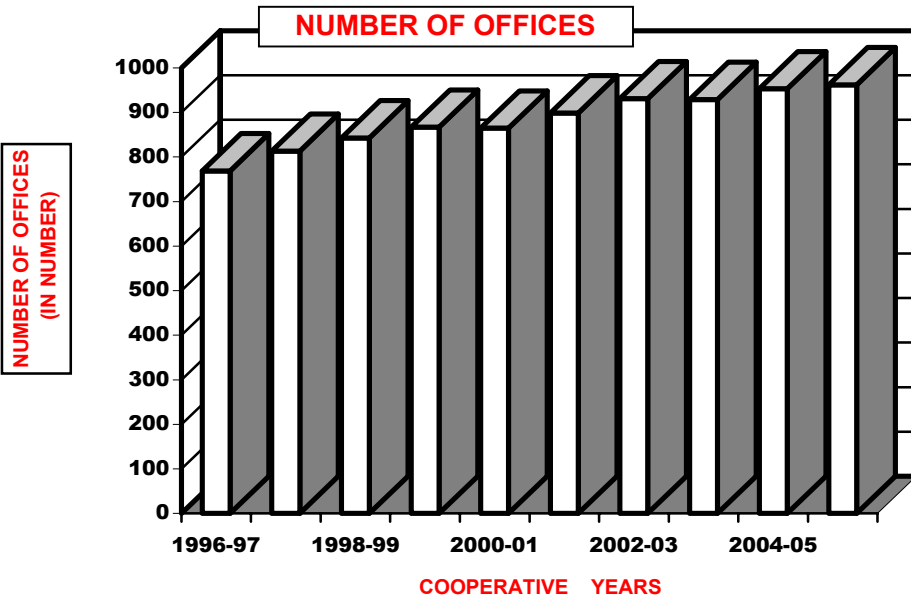
**( From Page No. 41 to 60 )**

**NAFSCOB**

**: 41 :**

**NAVI MUMBAI**

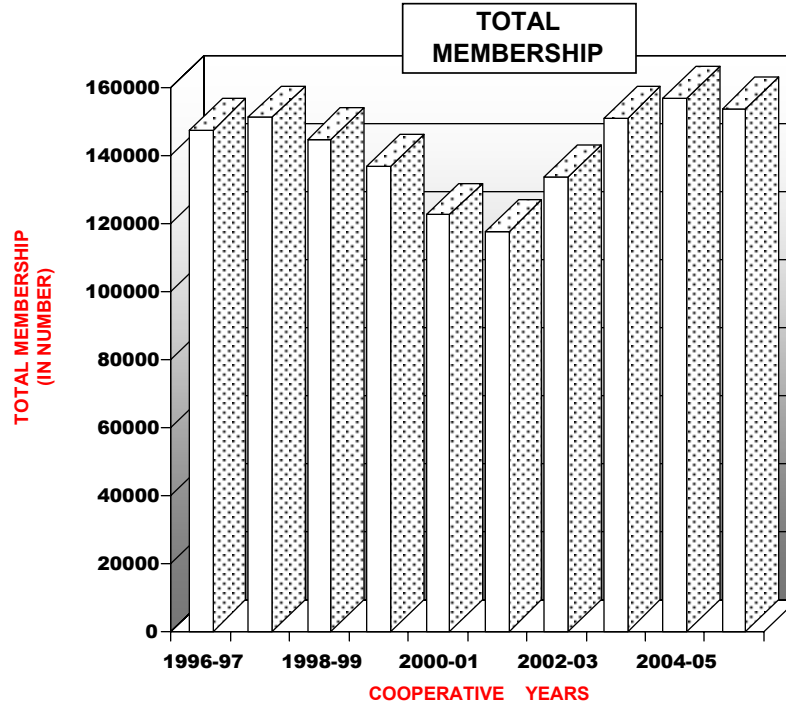
**PERFORMANCE OF STATE COOPERATIVE BANKS  
OVER A DECADE  
( 1997 TO 2006 )**



COOPERATIVE YEARS	NUMBER OF OFFICES ( IN NUMBER )
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
2005-06	962



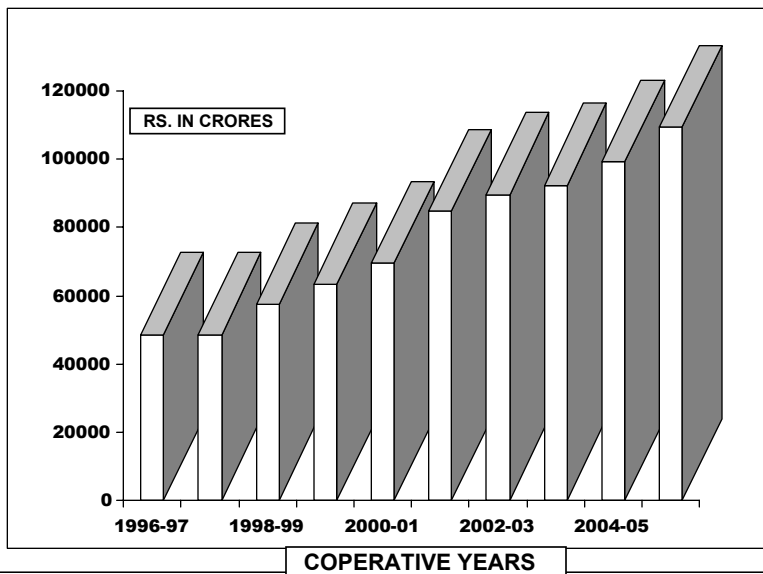
**PERFORMANCE OF STATE COOPERATIVE BANKS  
OVER A DECADE  
( 1997 TO 2006 )**



( IN NUMBER )	
COOPERATIVE YEARS	TOTAL MEMBERSHIP
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
2005-06	153697

**PERFORMANCE OF STATE COOPERATIVE BANKS OVER  
A DECADE (1997-2006)**

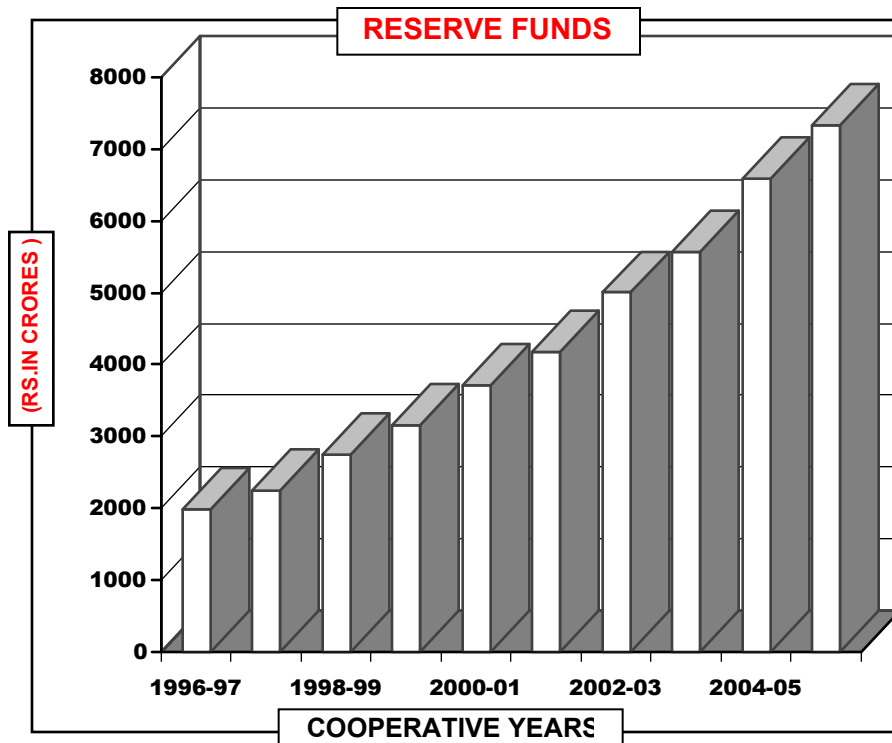
**SHARE CAPITAL**



(RS. IN CRORES)

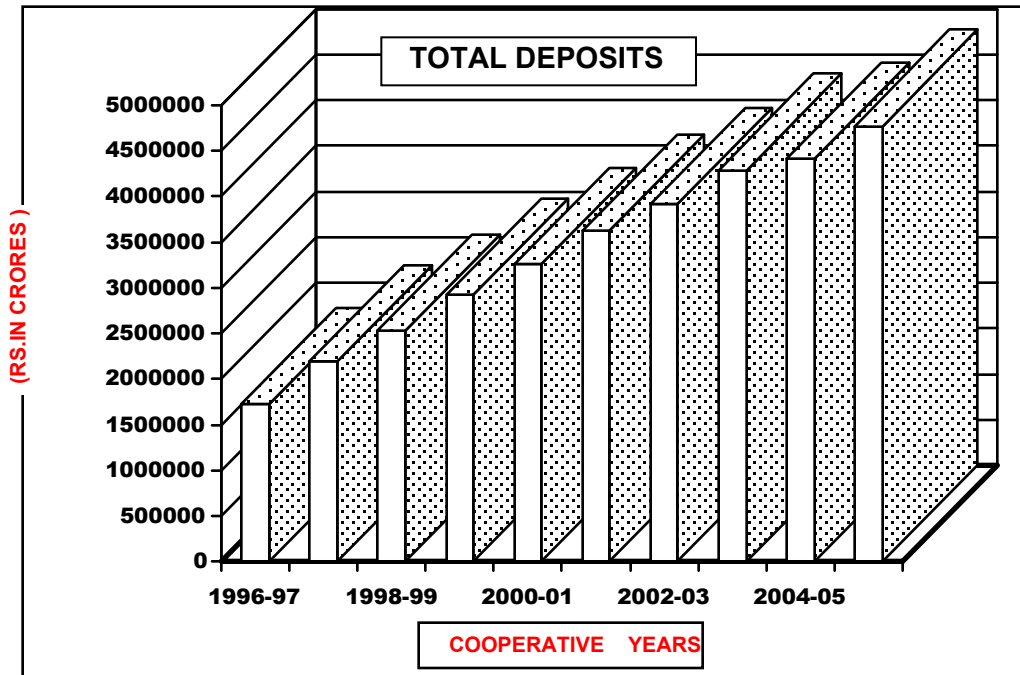
COOPERATIVE YEARS	SHARE CAPITAL
1996-97	48683
1997-98	48653
1998-99	57608
1999-00	63475
2000-01	69711
2001-02	84662
2002-03	89715
2003-04	92455
2004-05	99228
2005-06	109424

**PERFORMANCE OF STATE COOPERATIVE BANKS  
OVER A DECADE  
( 1997 TO 2006 )**



(RS.IN CRORES)	
COOPERATIVE YEARS	RESERVE FUNDS
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
2005-06	7343

**PERFORMANCE OF STATE COOPERATIVE BANKS OVER  
A DECADE  
( 1997 TO 2006 )**

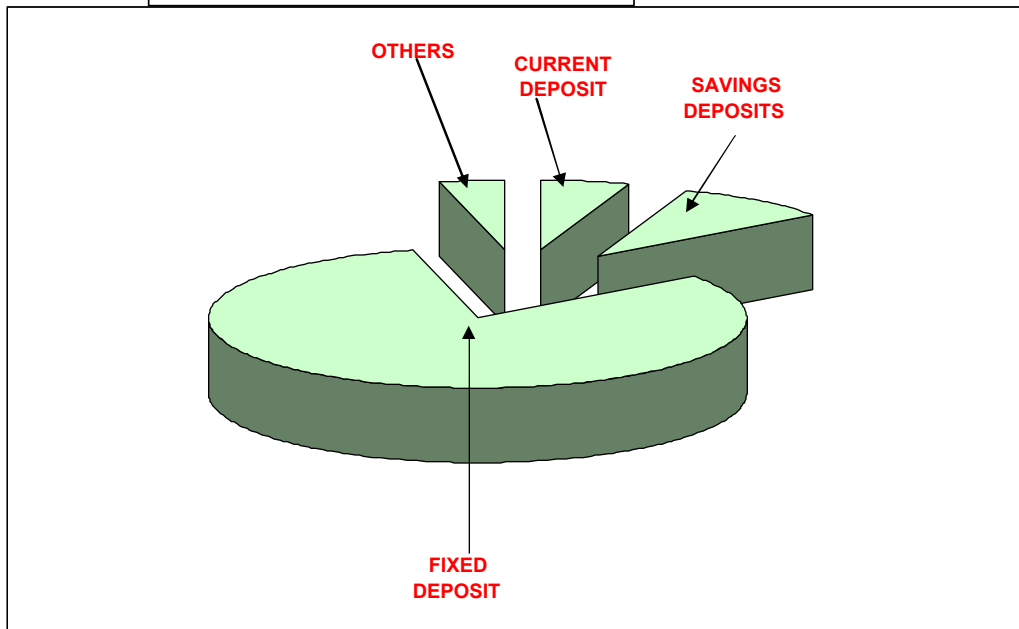


(RS. IN CRORES)

COOPERATIVE YEARS	TOTAL DEPOSITS
1996-97	1728228
1997-98	2191854
1998-99	2530913
1999-00	2927892
2000-01	3261295
2001-02	3619027
2002-03	3911178
2003-04	4286301
2004-05	4406765
2005-06	4767221

## PERFORMANCE OF STATE COOPERATIVE BANKS

### COMPOSITION OF DEPOSITS TYPE - WISE DURING 2005-06



	(RS. IN CRORES)			
COOPERATIVE YEARS	1. CURRENT DEPOSITS	2. SAVING DEPOSITS	3. FIXED DEPOSITS	4. RESERVE FUND AND OTHERS
2005-06	2403	4349	37073	1783
% TO TOTAL	5.27	9.54	81.29	3.91

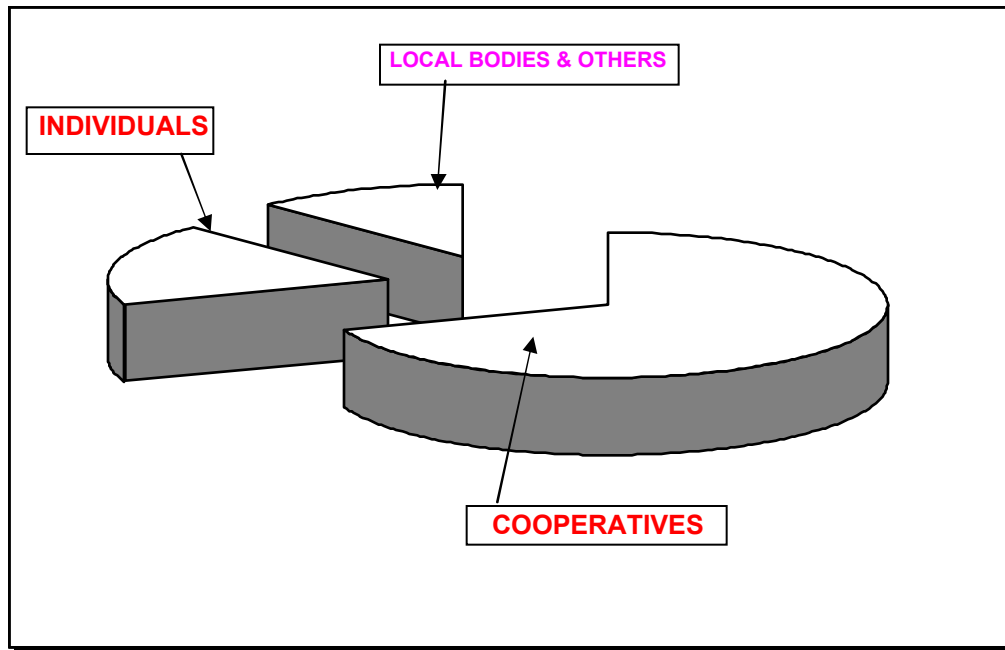
**NAFSCOB**

: 47 :

**NAVI MUMBAI**

## PERFORMANCE OF STATE COOPERATIVE BANKS

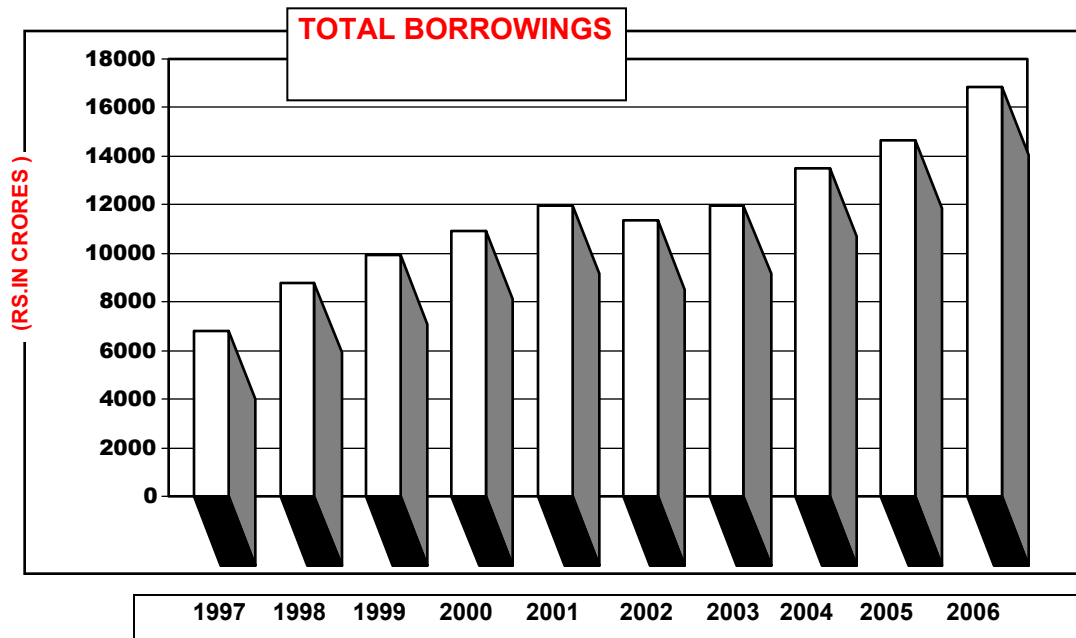
### COMPOSITION OF DEPOSITS INSTITUTION WISE DURING 2005-06



(RS. IN CRORES)

COOPERATIVE YEARS	TOTAL DEPOSITS	FROM COOPERATIVES	FROM INDIVIDUALS	LOCAL BODIES AND OTHERS
2005-06	47672	33132	8666	5874
% TO TOTAL	100.00	69.50	18.18	12.32

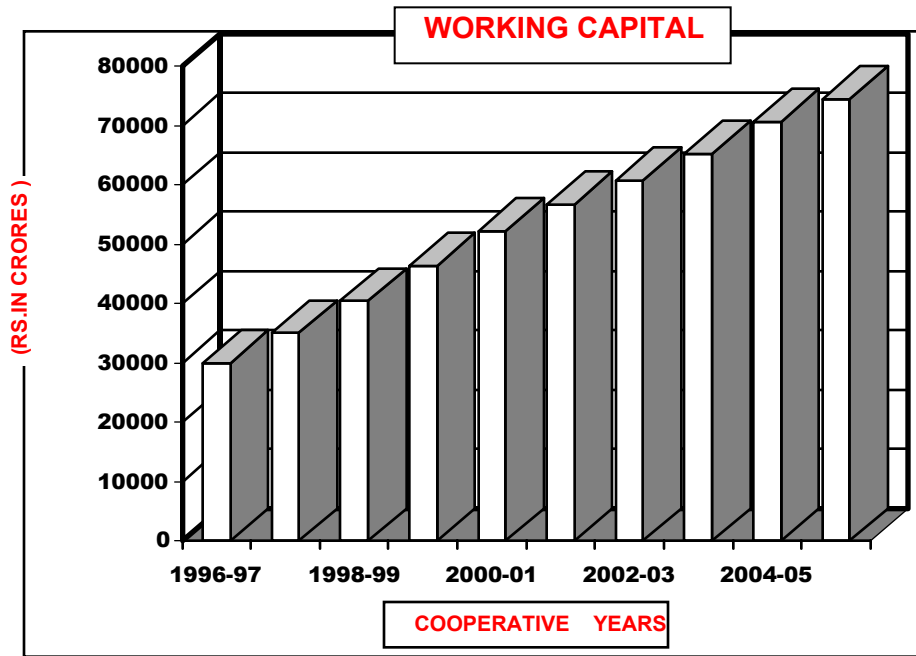
**PERFORMANCE OF STATE COOPERATIVE BANKS  
OVER A DECADE  
( 1997 TO 2006 )**



( RS. IN CRORES )

COOPERATIVE YEARS	TOTAL BORROWINGS
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
2005-06	16872

**PERFORMANCE OF STATE COOPERATIVE BANKS OVER  
A DECADE  
( 1997 TO 2006 )**

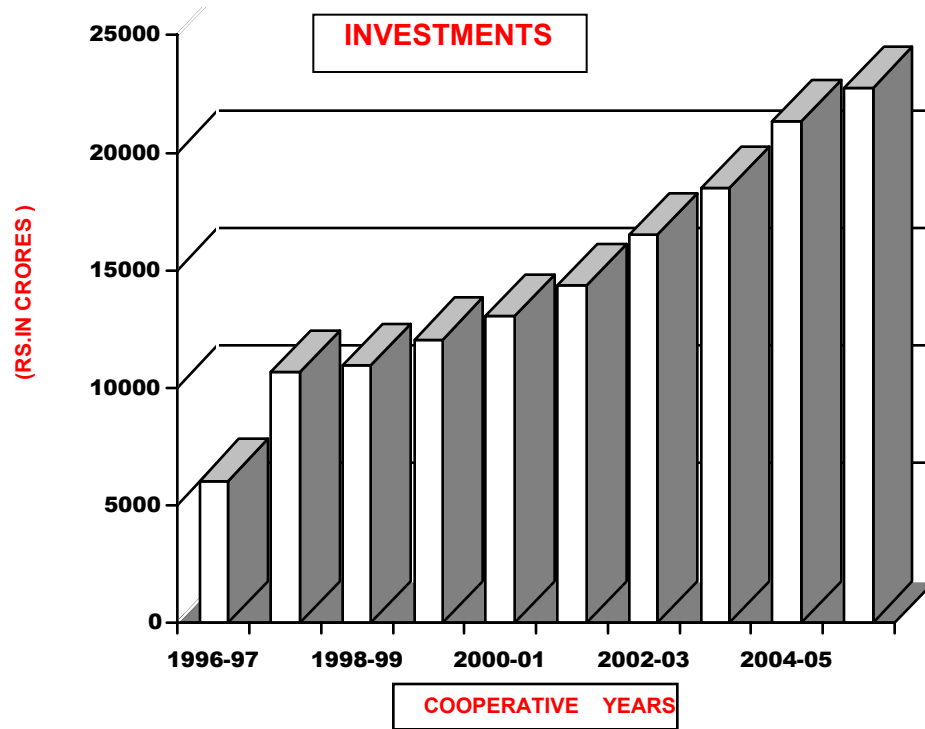


(RS. IN CRORES)

COOPERATIVE YEARS	WORKING CAPITAL
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
2005-06	74544



**PERFORMANCE OF STATE COOPERATIVE BANKS  
OVER A DECADE  
( 1997 TO 2006 )**

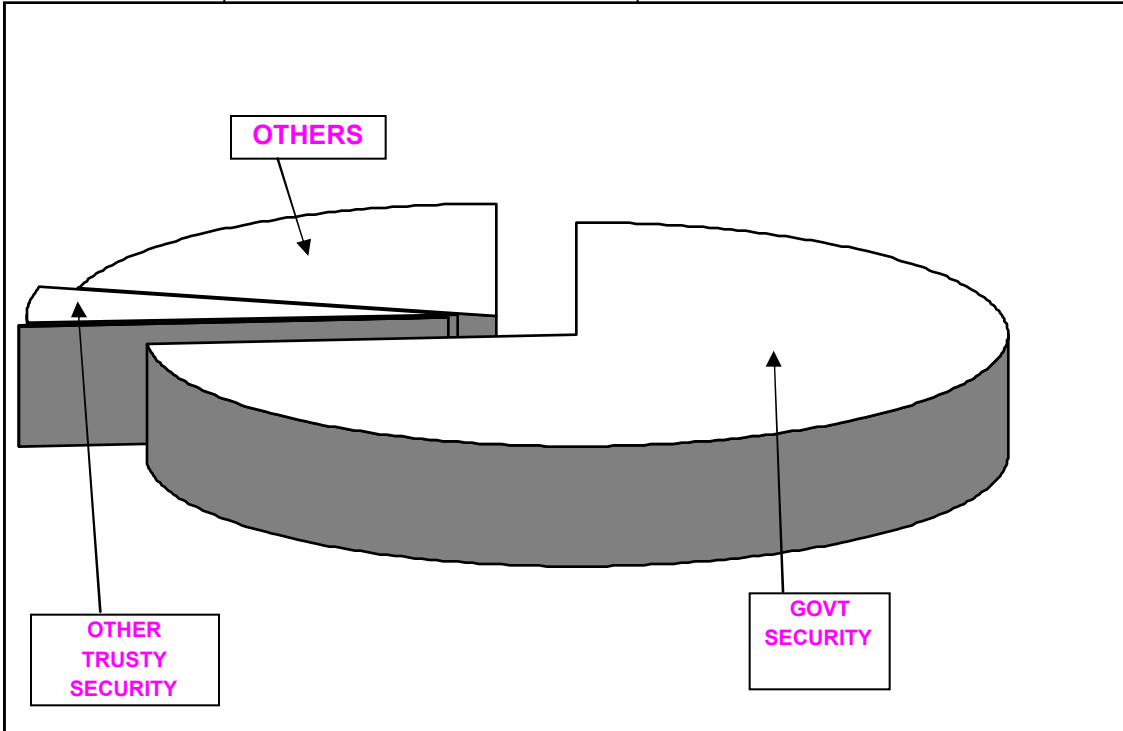


(RS.IN CRORES)

COOPERATIVE YEARS	INVESTMENTS
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
2005-06	22750

# PERFORMANCE OF STATE COOPERATIVE BANKS

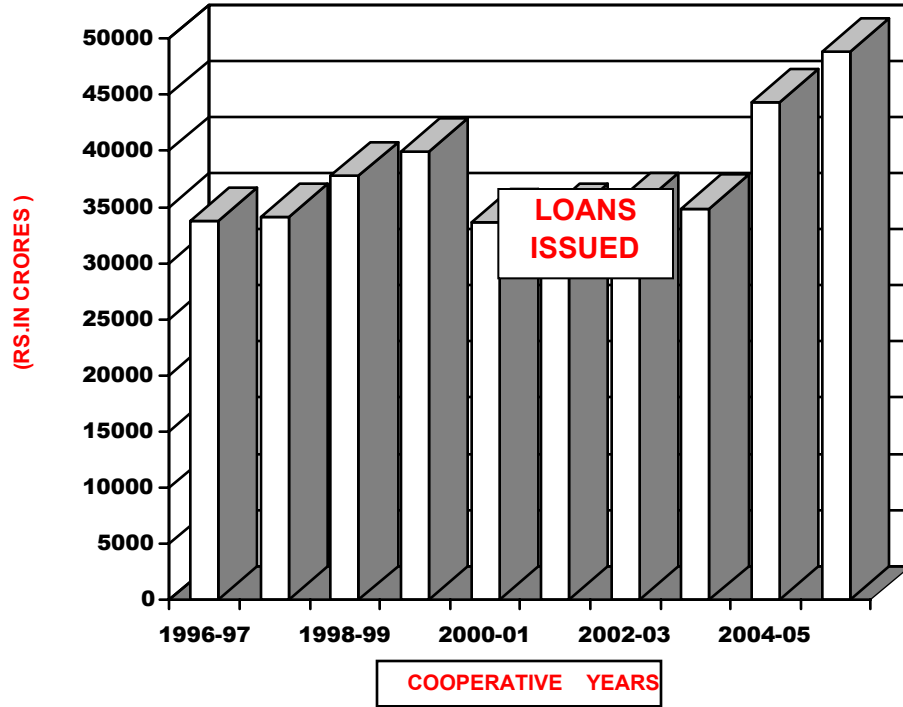
## COMPOSITION OF INVESTMENTS DURING 2005-06



( RS. IN CRORES )

COOPERATIVE YEARS	1. GOVERNMENT SECURITY	2. DEBENTURE OF LDB'S	3. TRUSTY SECURITY	4. OTHERS
2005-06	16745	83	1124	4797
% TO TOTAL	73.61	0.37	4.94	21.09

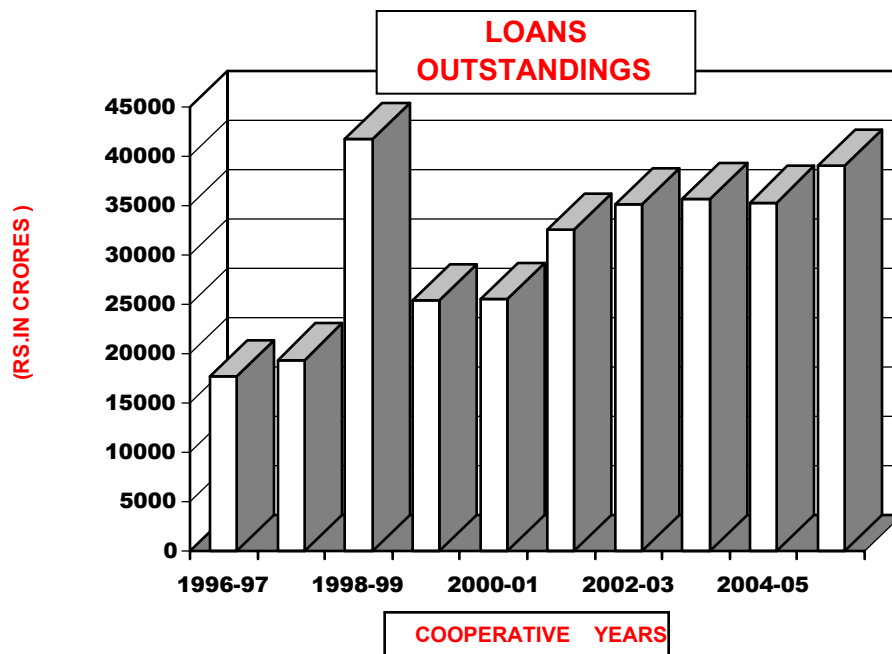
**PERFORMANCE OF STATE COOPERATIVE BANKS  
OVER A DECADE  
( 1997 TO 2006 )**



(RS. IN CRORES)

COOPERATIVE YEARS	TOTAL LOANS ISSUED
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
2005-06	48804

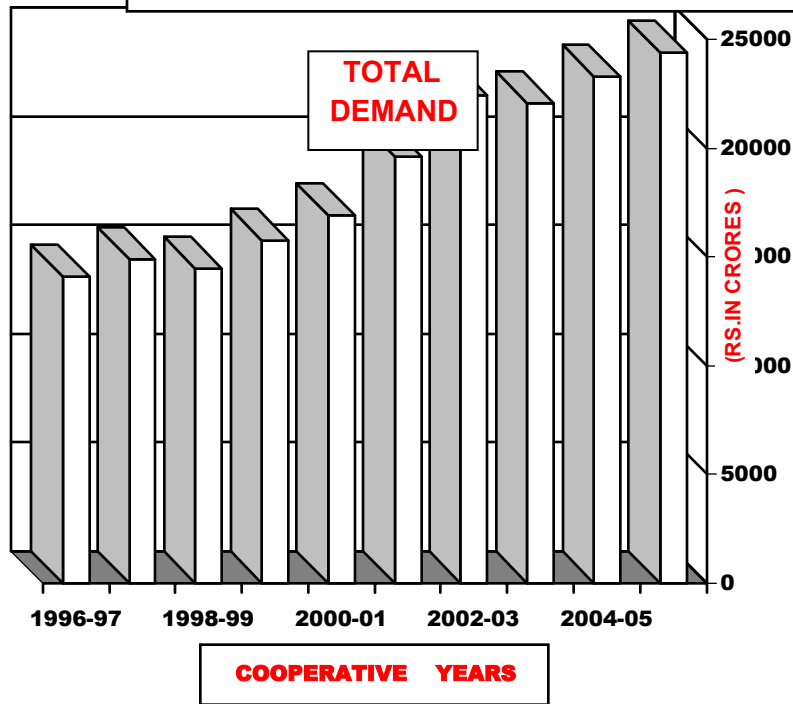
**PERFORMANCE OF STATE COOPERATIVE BANKS  
OVER A DECADE  
( 1997 TO 2006 )**



(RS.IN CRORES)

COOPERATIVE YEARS	TOTAL LOANS OUTSTANDINGS
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
2005-06	38961

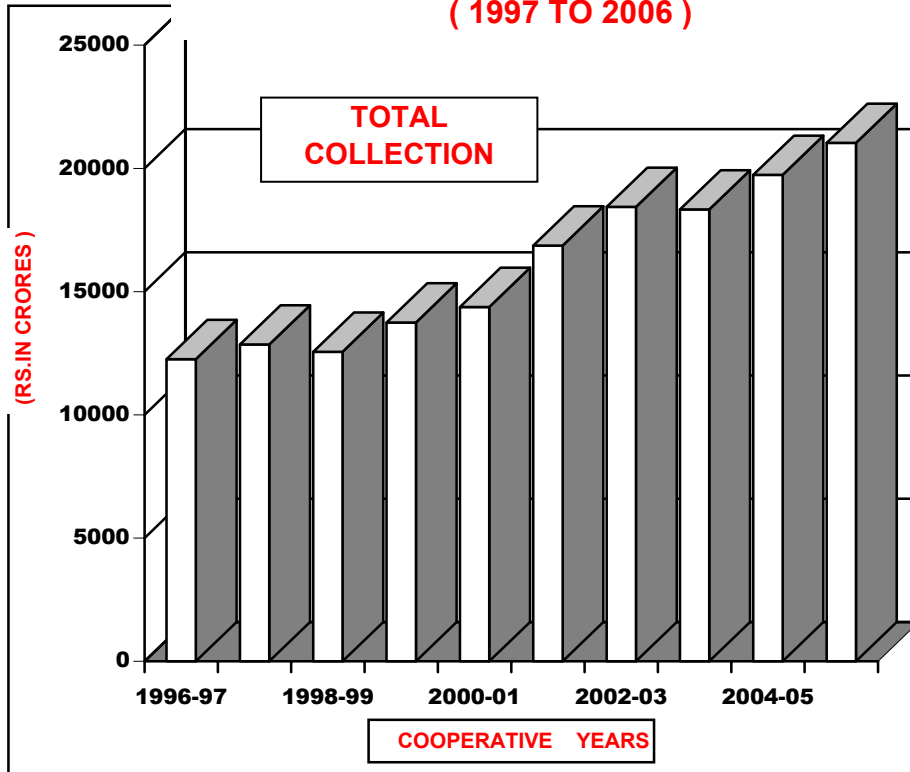
**PERFORMANCE OF STATE COOPERATIVE BANKS  
OVER A DECADE  
( 1997 TO 2006 )**



(RS.IN CRORES)

COOPERATIVE YEARS	TOTAL DEMAND
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
2005-06	24390

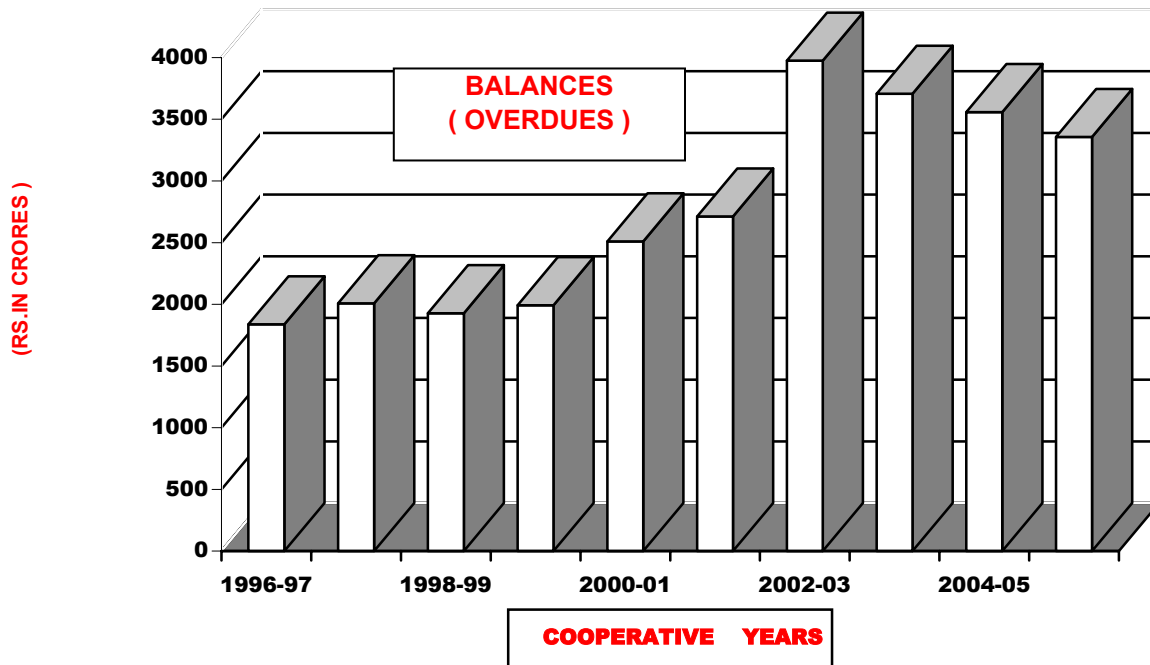
**PERFORMANCE OF STATE COOPERATIVE BANKS  
OVER A DECADE  
( 1997 TO 2006 )**



(RS.IN CRORES)

COOPERATIVE YEARS	TOTAL COLLECTION
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
2005-06	21033

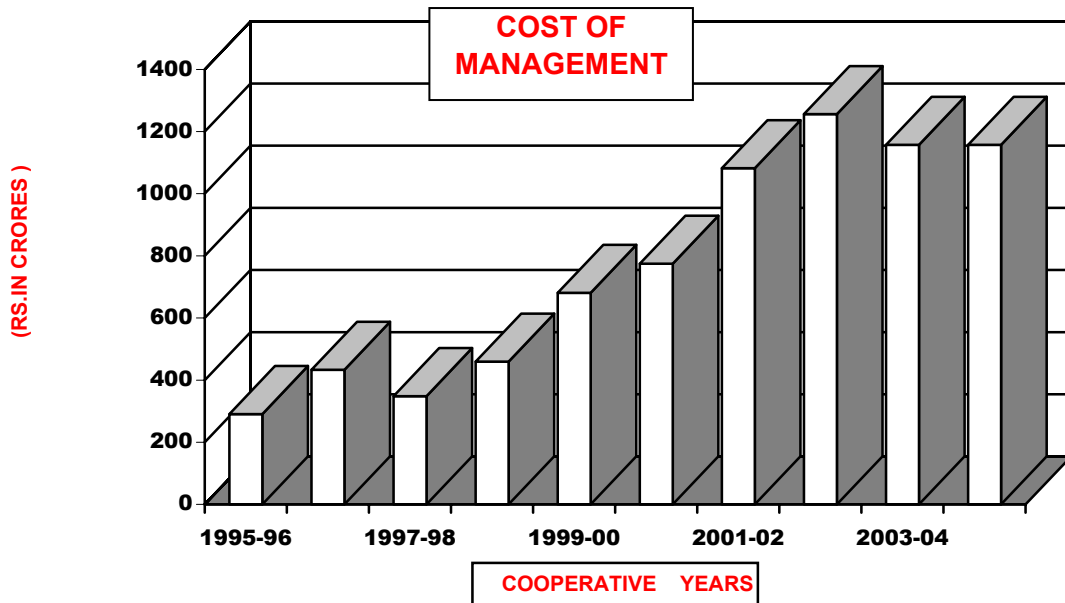
**PERFORMANCE OF STATE COOPERATIVE BANKS  
OVER A DECADE  
( 1997 TO 2006 )**



(RS.IN CRORES)

COOPERATIVE YEARS	TOTAL OVERDUES
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
2005-06	3356

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



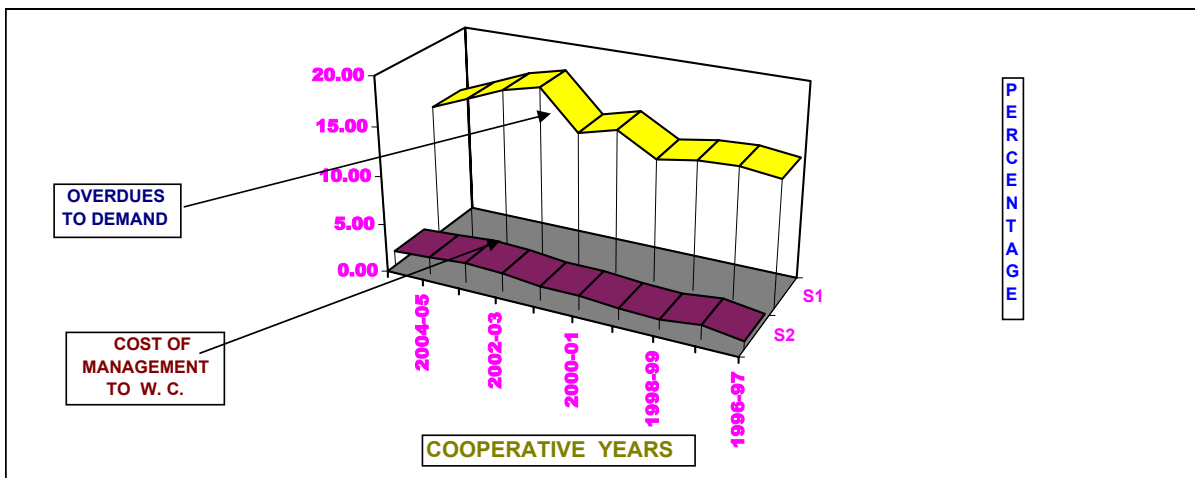
( RS.IN CRORES )

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



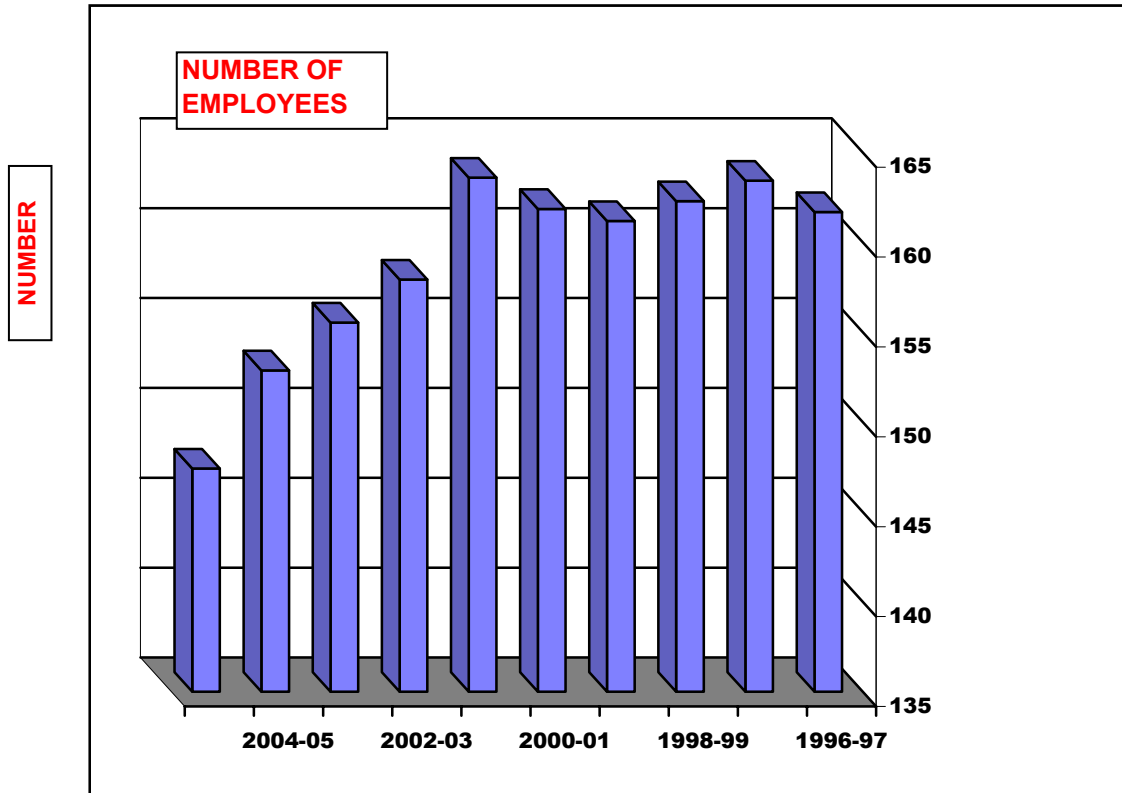
**PERFORMANCE OF STATE COOPERATIVE BANKS  
OVER A DECADE  
(1997 TO 2006)**

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



COOPERATIVE YEARS	PERCENTAGE (%)	
	OVERDUES/ DEMAND	COST OF MANT./ WORKING CAPL.
1996-97	13.04	0.85
1997-98	13.51	1.45
1998-99	13.31	0.99
1999-00	12.66	1.14
2000-01	14.86	1.47
2001-02	13.85	1.48
2002-03	17.74	1.91
2003-04	16.82	2.07
2004-05	15.27	1.77
2005-06	13.76	1.56

**PERFORMANCE OF STATE COOPERATIVE BANKS  
OVER A DECADE (1997 TO 2006)**



(NUMBER)	
COOPERATIVE YEARS	NUMBER OF EMPLOYEES
1996-97	162
1997-98	163
1998-99	162
1999-00	161
2000-01	162
2001-02	164
2002-03	158
2003-04	156
2004-05	153
2005-06	147



## **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) .**