

TABLE 70 : GROSS NON-PERFORMING ASSETS OF CO-OPERATIVE BANKS

(Per cent)

Year (end-March)	Urban Co-operative Banks (UCBs)	Rural Co-operative Banks				
		Short-Term Structure			Long-Term Structure	
		StCBs	DCCBs	PACS	SCARDBs	PCARDBs
1	2	3	4	5	6	7
1994-95	13.9	.	.	33.9	.	.
1995-96	13.0	.	.	34.7	.	.
1996-97	13.2	.	.	34.9	.	.
1997-98	11.7	12.5	17.8	35.3	18.6	16.5
1998-99	11.7	12.6	17.8	35.0	19.2	16.1
1999-00	12.2	10.7	17.2	35.4	18.7	20.0
2000-01	16.1	13.0	17.9	34.9	20.5	24.3
2001-02	21.9	13.4	19.9	32.5	18.5	30.2
2002-03	19.0	18.2	21.2	37.9	20.9	33.8
2003-04	22.7	18.7	24.0	36.8	26.7	35.8
2004-05	23.2	16.3	19.9	33.6	31.3	31.9
2005-06	18.9	16.8	19.7	30.4	32.7	35.6
2006-07	18.3	14.2	18.5	29.1	30.3	35.4
2007-08	15.5	12.8	20.5	35.7	34.5	53.7
2008-09	13.0	12.0	18.0	44.8	30.1	39.0
2009-10	11.8	9.0	14.9	41.4	33.2	42.2

StCBs : State Co-operative Banks

DCCBs : District Central Co-operative Banks

PACS : Primary Agricultural Credit Societies

SCARDBs : State Co-operative Agriculture and Rural Development Banks

PCARDBs : Primary Co-operative Agriculture and Rural Development Banks

Note : 1. Data for 2008-09 and 2009-10 are provisional.
2. Data on UCBs represent percentage of gross advances.
3. Data on StCBs, DCCBs, SCARDBs and PCARDBs represent percentage of loans outstanding.
4. Data on NPAs of PACS represent percentage of overdues to demand.
5. Prudential norms were made applicable to the UCBs since 1992-93, the StCBs and DCCBs since 1996-97, and SCARDBs and PCARDBs since 1997-98.

Source : Reserve Bank for UCBs and NABARD for Rural Co-operative Banks (excluding PACS for which the source is NAFSCOB).