

Appendix Table III.1: Progress of Co-operative Credit Movement in India

(Amount in Rs. crore)						
Sr.No.	Type of Institution	Item	1995-96	1996-97	1997-98	1998-99P
1	2	3	4	5	6	7
1.	State Co-operative Banks(StCBS)	Number	28	28	28	29*
		Owned Funds	2,502	2,947	3,319	N.A.
		Deposits	13,433	17,490	22,189	25,815
		Borrowings	7,906	8,033	8,557	9,269
		Working Capital (Average)	23,840	28,163	33,863	N.A.
		Loans Issued	27,748	28,665	27,805	29,590
		Loans Outstanding	16,602	18,314	19,588	20,252
		Recovery Performance (% to demand)	90	86	84	80
		C-D Ratio	123.6	104.7	88.3	78.5
2.	Central Co-operative Banks (CCBs)	Number	364	367	367	367
		Owned Funds	3,943	5,066	5,761	N.A.
		Deposits	24,534	30,513	36,755	41,513
		Borrowings	10,088	10,533	11,578	12,345
		Working Capital (Average)	38,565	45,536	51,414	N.A.
		Loans Issued	26,661	32,311	31,801	30,708
		Loans Outstanding	24,493	28,684	31,548	33,479
		Recovery Performance (% to demand)	69	70	70	68
		C-D Ratio	99.8	94.0	85.8	80.6
3.	State Co-operative Agriculture and Rural Development Banks (SCARDBs)	Number	19	19	19	19
		Owned Funds	1,220	1,429	1,653	N.A.
		Deposits	154	163	207	236
		Borrowings	7,165	8,489	9,751	10,936
		Working Capital (Average)	8,540	10,455	12,027	N.A.
		Loans Issued	1,798	2,151	2,296	2,423
		Loans Outstanding	6,854	8,016	9,182	10,444
		Recovery Performance (% to demand)	61	62	60	62
		C-D Ratio	99.8	94.0	85.8	80.6
4.	Primary Co-operative Agriculture and Rural Development Banks (PCARDBs)	Number	734	745	745	745
		Owned Funds	642	710	966	N.A.
		Deposits	37	55	86	137
		Borrowings	4,209	4,797	5,895	6,701
		Working Capital (Average)	4,888	5,911	7,352	N.A.
		Loans Issued	1,224	1,455	1,594	1,691
		Loans Outstanding	4,096	4,936	5,807	6,594
		Recovery Performance (% to demand)	61	59	55	51
		C-D Ratio	99.8	94.0	85.8	80.6

Notes : 1. * Sikkim StCB commenced operations in December 1998, but data for the same have not been included.

P - Provisional.

N.A. Not available.

Source : NABARD.