

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

(Amount in Rs. crore, ratio in per cent)

Sr. No.	Type of Institution	Item	2001-02	2002-03	2003-04 P	2004-05 P
1	2	3	4	5	6	7
1.	Urban Co-operative Banks (UCBs)	Number	1,854	1,941	1,926	1,872
		Owned Funds	13,797	9,830	12,348	N.A.
		Deposits	93,069	1,01,546	1,10,256	1,05,017
		Borrowings	N.A.	1,590	1,484	N.A.
		Working Capital	1,15,596	1,11,746	N.A.	N.A.
		Loans Outstanding	62,060	64,880	67,930	66,905
		C-D Ratio	67	64	62	65
2.	State Co-operative Banks (StCBs)	Number	30	30	31	31
		Owned Funds	6,712	7,979	8,520	N.A.
		Deposits	36,191	39,386	43,486	44,338
		Borrowings	11,672	12,209	12,457	14,626
		Working Capital	54,262	57,600	58,889	N.A.
		Loans Issued	34,663	38,118	34,466	38,319
		Loans Outstanding	32,678	34,761	35,105	37,347
	Recovery Performance (as per cent to demand)	82	80	84	N.A.	
	C-D Ratio	90	88	81	84	
3.	District Central Co-operative Banks (CCBs)	Number	368	367	365	367
		Owned Funds	14,141	16,836	19,131	N.A.
		Deposits	68,181	73,919	79,153	81,013
		Borrowings	18,820	19,639	20,256	20,899
		Working Capital	99,424	1,08,265	1,14,372	N.A.
		Loans Issued	55,915	59,544	58,964	55,764
		Loans Outstanding	59,316	64,214	67,152	72,797
	Recovery Performance (as per cent to demand)	66	61	62	N.A.	
	C-D Ratio	87	87	85	90	
4.	State Co-operative Agriculture and Rural Development Banks (SCARDBs)	Number @	20	20	20	20
		Owned Funds	2,494	2,906	3,504	N.A.
		Deposits #	533	501	605	518
		Borrowings	14,832	15,892	16,882	17,005
		Working Capital	18,753	20,609	21,250	N.A.
		Loans Issued	2,746	2,962	2,942	3,235
		Loans Outstanding	14,110	15,354	16,212	17,435
	Recovery Performance (as per cent to demand)	55	49	44	N.A.	
5.	Primary Co-operative Agriculture and Rural Development Banks (PCARDBs)	Number	768	768	768	730
		Membership (in lakhs)	142	136	N.A.	N.A.
		Owned Funds	2,480	2,722	2,971	N.A.
		Deposits #	255	214	252	168
		Borrowings	10,331	11,214	11,880	12,572
		Working Capital	13,986	15,374	15,851	N.A.
		Loans Issued	2,045	2,151	2,200	2,517
Loans Outstanding	10,005	10,809	11,209	11,877		
	Recovery Performance (as per cent to demand)	48	44	44	N.A.	

P : Provisional.

N.A. : Not Available.

@ : Maharashtra SCARDB came under Federal structure as on October 1, 2001 with Maharashtra SCARDB at the Apex level and 29 PCARDBs at ground level.

: Deposits of SCARDBs and PCARDBs include advance repayment by LDBs.

Source : NABARD.