

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	2002-03	2003-04	2004-05 P	2005-06 P
1	2	3	4	5	6	7
1.	Urban Co-operative Banks (UCBs)	Number	1,941	1,926	1,872	1,853
		Owned Funds	9,830	12,348	13,604	13,640
		Deposits	1,01,546	1,10,256	1,05,021	1,12,237
		Borrowings	1,590	1,484	1,782	1,799
		Working Capital	1,11,746	N.A.	N.A.	N.A.
		Loans Outstanding	64,880	67,930	66,874	70,379
		C-D Ratio	64	62	65	64
2.	State Co-operative Banks (StCBs)*	Number	30	31	31	31
		Owned Funds	7,540	8,473	9,495	N.A.
		Deposits	39,384	43,586	44,316	45,833
		Borrowings	13,374	12,457	14,608	17,054
		Working Capital	57,134	57,936	65,879	N.A.
		Loans Issued	38,534	33,961	44,452	43,837
		Loans Outstanding	34,754	35,105	37,346	39,967
		Recovery Performance (as per cent to demand)	80	83	84	N.A.
		C-D Ratio	88	81	84	87
3.	District Central Co-operative Banks (DCCBs)*	Number	367	365	367	365
		Owned Funds	14,695	19,131	20,495	N.A.
		Deposits	73,858	79,153	82,098	86,855
		Borrowings	19,641	20,256	22,568	24,622
		Working Capital	1,06,187	1,14,702	1,11,970	N.A.
		Loans Issued	58,802	58,708	66,266	64,276
		Loans Outstanding	64,126	67,152	73,091	80,090
		Recovery Performance (as per cent to demand)	61	63	71	N.A.
		C-D Ratio	87	85	89	92
4.	State Co-operative Agriculture and Rural Development Banks (SCARDBs)@	Number	20	20	20	20
		Owned Funds	3,199	4,403	5,022	N.A.
		Deposits #	501	524	566	502
		Borrowings	15,904	16,933	17,118	16,964
		Working Capital	20,473	22,038	23,187	N.A.
		Loans Issued	2,959	2,837	3,292	2,819
		Loans Outstanding	15,365	16,263	17,425	17,895
		Recovery Performance (as per cent to demand)	49	44	44	N.A.
		C-D Ratio	87	85	89	92
5.	Primary Co-operative Development Banks (PCARDBs)@	Number	768	768	727	697
		Owned Funds	2,729	3,856	3,494	N.A.
		Deposits #	254	395	365	298
		Borrowings	11,235	11,879	12,873	13,238
		Working Capital	15,352	15,812	17,143	N.A.
		Loans Issued	2,177	2,164	2,569	2,184
		Loans Outstanding	10,814	11,311	12,763	12,792
		Recovery Performance (as per cent to demand)	44	44	51	N.A.
		C-D Ratio	87	85	89	92

P : Provisional. N.A. : Not Available.

: Deposits of SCARDBs and PCARDBs include advance repayment received by the PCARDBs.

* : Data for Manipur and Jammu and Kashmir StCBs and DCCBs in Jammu and Kashmir repeated from previous year.

@ : Data for Manipur SCARDB and PCARDBs in Tamil Nadu repeated from previous year.

Source : The Reserve Bank for UCBs and NABARD for rural co-operatative banks.