

**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	2003-04	2004-05	2005-06 P	2006-07P
1	2	3	4	5	6	7
1.	Urban Co-operative Banks (UCBs)	Number	1,926	1,872	1,853	1,813
		Owned Funds	12,348	13,604	13,973	14,751
		Deposits	1,10,256	1,05,021	1,14,060	1,20,983
		Borrowings	1,484	1,782	1,781	2,602
		Working Capital	N.A.	N.A.		
		Loans Outstanding	67,930	66,874	71,641	78,660
		C-D Ratio	62	64	63	65
2.	State Co-operative Banks (StCBs)	Number	31	31	31	N.A.
		Owned Funds	8,288	9,500	10,545	N.A.
		Deposits	44,335	44,326	45,405	N.A.
		Borrowings	12,457	14,602	16,989	N.A.
		Working Capital	57,936	65,399	69,140	N.A.
		Loans Issued	33,961	46,234	48,260	N.A.
		Loans Outstanding	35,105	37,353	39,684	N.A.
		Recovery Performance (as per cent to demand)	83	86	87	N.A.
		C-D Ratio	79	84	88	N.A.
3.	District Central Co-operative Banks (DCCBs)	Number	365	367	366	N.A.
		Owned Funds	17,052	20,499	23,450	N.A.
		Deposits	79,153	82,129	87,532	N.A.
		Borrowings	20,256	22,575	24,217	N.A.
		Working Capital	1,14,702	1,07,241	1,13,472	N.A.
		Loans Issued	58,708	67,899	73,583	N.A.
		Loans Outstanding	67,152	73,125	79,202	N.A.
		Recovery Performance (as per cent to demand)	63	72	69	N.A.
		C-D Ratio	85	89	91	N.A.
4.	State Co-operative Agriculture and Rural Development Banks (SCARDBs)	Number	20	20	20	N.A.
		Owned Funds	4,403	3,376	3,352	N.A.
		Deposits #	524	636	636	N.A.
		Borrowings	16,933	17,182	17,075	N.A.
		Working Capital	22,038	23,229	23,655	N.A.
		Loans Issued	2,837	3,291	2,907	N.A.
		Loans Outstanding	16,263	17,403	17,713	N.A.
		Recovery Performance (as per cent to demand)	44	44	47	N.A.
		C-D Ratio				
5.	Primary Co-operative Agriculture and Rural Development Banks (PCARDBs)	Number	768	727	696	N.A.
		Owned Funds	3,856	3,116	3,380	N.A.
		Deposits #	395	364	382	N.A.
		Borrowings	11,879	12,750	13,066	N.A.
		Working Capital	15,812	16,689	16,856	N.A.
		Loans Issued	2,164	2,506	2,254	N.A.
		Loans Outstanding	11,311	12,622	12,740	N.A.
		Recovery Performance (as per cent to demand)	44	54	48	N.A.
		C-D Ratio				

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

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

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