

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	2006-07 P	2007-08P
1	2	3	4	5	6	7	8
1.	Urban Co-operative Banks (UCBs)	Number	1,926	1,872	1,853	1,813	1,770
		Owned Funds	12,348	13,604	13,973	18,209	19,499
		Deposits	1,10,256	1,05,021	1,14,060	1,21,391	1,38,496
		Borrowings	1,484	1,782	1,781	2,657	2,292
		Working Capital	N.A	N.A			
		Loans Outstanding	67,930	66,874	71,641	79,733	88,981
		C-D Ratio	62	64	63	66	64
2.	State Co-operative Banks (StCBs)	Number	31	31	31	31	N.A.
		Owned Funds	8,288	9,500	10,545	10548	N.A.
		Deposits	44,335	44,335	45,405	48560	N.A.
		Borrowings	12,457	14,602	16,989	22256	N.A.
		Working Capital	57,936	65,399	69,140	78280	N.A.
		Loans Issued	33,961	46,234	48,260	52777	N.A.
		Loans Outstanding	35,105	37,353	39,684	47354	N.A.
		Recovery Performance (as per cent to demand)	83	86	87	86	N.A.
		C-D Ratio	79	84	88	98	N.A.
3.	District Central Co-operative Banks (DCCBs)	Number	365	367	366	369	N.A.
		Owned Funds	17,052	20,499	23,450	26180	N.A.
		Deposits	79,153	82,129	87,532	94529	N.A.
		Borrowings	20,256	22,575	24,217	29912	N.A.
		Working Capital	114,702	107,241	113,472	130535	N.A.
		Loans Issued	58,708	67,899	73,583	82963	N.A.
		Loans Outstanding	67,152	73,125	79,202	89038	N.A.
		Recovery Performance (as per cent to demand)	63	72	69	71	N.A.
		C-D Ratio	85	89	91	94	N.A.
4.	State Co-operative Agriculture and Rural Development Banks (SCARDBs)	Number	20	20	20	20	N.A.
		Owned Funds	4,403	3,376	3,352	2931	N.A.
		Deposits	524	608	636	605	N.A.
		Borrowings	16,933	17,182	17,075	16662	N.A.
		Working Capital	22,038	23,229	23,655	23023	N.A.
		Loans Issued	2,837	3,291	2,907	2436	N.A.
		Loans Outstanding	16,263	17,403	17,713	18644	N.A.
		Recovery Performance (as per cent to demand)	44	44	47	44	N.A.
5.	Primary Co-operative Agriculture and Rural Development Banks (PCARDBs)	Number	768	727	696	697	N.A.
		Owned Funds	3,856	3,116	3,380	3596	N.A.
		Deposits	395	364	382	341	N.A.
		Borrowings	11,879	12,750	13,066	12751	N.A.
		Working Capital	15,812	16,689	16,856	16737	N.A.
		Loans Issued	2,164	2,506	2,254	1970	N.A.
		Loans Outstanding	11,311	12,622	12,740	12114	N.A.
		Recovery Performance (as per cent to demand)	44	54	48	52	N.A.

P : Provisional.

**Note** : 1. SCARDBs- In 2004-05 data repeated for J& K and Manipur In 2006-07 data repeated for Manipur SCARDB.

2. PCARDBs- In 2005-06 data for Tamil Nadu is received Nil, and data for Kerala is repeated.

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