

TABLE 71 : GROSS NON-PERFORMING ASSETS OF CO-OPERATIVE BANKS

(Per cent of gross advances)

Year (end-March)	Urban Co-operative Banks (UCBs)	Rural Co-operative Banks				
		Short-Term Structure			Long-Term Structure	
		StCBs	DCCBs	PACS	SCARDBs	PCARDBs
1	2	3	4	5	6	7
1994-95	13.9	-	-	33.9	-	-
1995-96	13.0	-	-	34.7	-	-
1996-97	13.2	-	-	34.9	-	-
1997-98	11.7	12.5	17.8	35.3	18.6	16.5
1998-99	11.7	12.6	17.8	35.0	19.2	16.1
1999-00	12.2	10.7	17.2	35.4	18.7	20.0
2000-01	16.1	13.0	17.9	34.9	20.5	24.3
2001-02	21.9	13.4	19.9	32.4	18.5	30.2
2002-03	19.0	18.2	21.2	38.2	20.9	33.8
2003-04	22.7	18.7	24.0	36.8	26.7	35.8
2004-05	23.2	16.3	19.9	33.6	31.3	31.9
2005-06	18.9	16.8	19.7	30.4	32.7	35.6
2006-07	18.3	14.2	18.5	29.1	30.3	35.4
2007-08	15.5	12.8	20.5	35.7	34.5	53.7
2008-09	13.0	12.0	18.0	44.8	30.1	39.0
2009-10	10.1	8.8	13.0	41.4	45.1	51.9
2010-11	8.4	8.5	11.2	25.2	32.3	40.6
2011-12	7.0	7.0	10.2	26.8	33.1	36.7
2012-13	6.0	6.1	9.7	-	36.0	37.7
2013-14	5.7	5.5	10.3	-	31.6	38.0
2014-15	6.0	4.9	9.5	-	-	-

StCBs : State Co-operative Banks

DCCBs : District Central Co-operative Banks

PACS : Primary Agricultural Credit Societies

SCARDBs : State Co-operative Agriculture and Rural Development Banks

PCARDBs : Primary Co-operative Agriculture and Rural Development Banks

(-) : Data not available

Notes : 1. Data for 2014-15 are provisional.

2. Data on short-term structure NPAs of PACS represents percentage of overdues to demand.

3. Prudential norms were made applicable to the UCBs since 1992-93, the StCBs and DCCBs since 1996-97 and SCARDBs and PCARDBs since 1997-98.

Source : Reserve Bank for UCBs and NABARD for Rural Co-operative Banks (excluding PACS for which the source is NAFSCOB).