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

(Per cent)

Year (end-March)	Urban co-operative banks (UCBs)	Rural co-operative banks				
		Short-term structure			Long-term structure	
		StCBs	CCBs	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	12.2	12.6	17.8	35.0	19.2	16.1
1999-00	12.1	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	32.5	18.5	30.2
2002-03	19.0	18.2	21.2	37.9	20.9	33.8
2003-04	22.7	18.7	24.0	36.8	26.7	35.8
2004-05	23.4	16.3	19.9	33.6	31.3	31.9
2005-06 P	19.7	16.0	19.7	30.4	32.7	35.4

P : Provisional.

* Percentages of overdues to demand.

StCBs State Co-operative Banks.

CCBs 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.

Note : Prudential norms were made applicable to the UCBs since 1992-93, the StCBs and CCBs 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).