

TABLE 70 : 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	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	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	23.2	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 P	17.0	14.2	18.4	NA	30.3	35.5

P : Provisional.

* : Percentages of overdues to demand.

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.

Note : 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).

**TABLE 71 : SELF-HELP GROUP-BANK LINKAGE
PROGRAMME - CUMULATIVE PROGRESS**

(Amount in Rupees crore)

Year (End-March)	No. of SHGs Linked	Bank Loan	Refinance Assistance
1	2	3	4
1992-93	255	0.29	0.27
1993-94	620	0.65	0.46
1994-95	2122	2.44	2.13
1995-96	4757	6.06	5.66
1996-97	8598	11.84	10.65
1997-98	14317	23.76	21.39
1998-99	32995	57.07	52.06
1999-00	114775	192.98	150.13
2000-01	263825	480.87	394.98
2001-02	461478	1026.34	790.24
2002-03	717360	2048.67	1412.71
2003-04	1079091	3904.20	2118.15
2004-05	1618456	6898.46	3085.91
2005-06	2238565	13975.43	4153.63
2006-07	2924973	18040.74	5446.49
2007-08 P	3477965	22268.32	7061.99

P : Provisional

Source : NABARD.