

ANNEXURE NO. 1

STATEWISE DISTRIBUTION OF COMMERCIAL BANK OFFICES

Sr. No.	State/Union Territory	1985	1986	1987	1988	Rural	Semi Urban	Urban	Metro Politan Urban port town
1.	Andhra Pradesh	4,062	4,130	4,200	4,283	2,446	916	447	474
2.	Arunachal Pradesh	47	54	56	56	55	1	-	-
3.	Assam	852	975	987	1,021	702	217	102	-
4.	Bihar	3,959	4,229	4,237	4,285	3,163	682	440	-
5.	Goa	259	260	261	253	157	77	-	19
6.	Gujarat	3,021	3,085	3,092	3,129	1,509	691	535	394
7.	Haryana	1,090	1,111	1,146	1,202	703	243	256	-
8.	Himachal Pradesh	518	552	573	619	541	78	-	-
9.	Jammu & Kashmir	670	227	728	728	525	66	137	-
10.	Karnataka	3,832	3,926	3,959	4,006	2,184	777	435	610
11.	Kerala	2,694	2,724	2,720	2,761	611	1,716	284	150
12.	Madhya Pradesh	3,611	3,737	3,805	3,888	2,679	658	551	-
13.	Maharashtra	4,797	4,919	4,957	5,077	2,147	830	668	1,432
14.	Manipur	60	67	67	65	39	9	17	-
15.	Meghalaya	122	130	133	133	95	13	25	-
16.	Mizoram	41	51	50	50	42	8	-	-

Sr. No.	State/Union Territory	1985	1986	1987	1988	Rural	Semi Urban	Urban	Metro Politan Urban port town
17.	Nagaland	65	66	67	68	44	24	-	-
18.	Orissa	1,672	1,735	1,764	1,802	1,353	249	190	10
19.	Punjab	1,986	2,004	2,035	2,053	1,123	476	454	-
20.	Rajasthan	2,580	2,681	2,711	2,783	1,800	546	437	-
21.	Sikkam	19	19	19	19	15	4	-	-
22.	Tamil Nadu	3,892	3,930	3,932	4,007	1,692	1040	669	603
23.	Tripura	104	136	137	139	92	23	24	-
24.	Uttar Pradesh	7,046	7,345	7,475	7,715	5,112	5172	1,887	244
25.	West Bengal	3,167	3,418	3,477	3,668	1,818	588	332	871
26.	Andaman and Nicobar Island.	13	14	14	15	9	1	-	5
27.	Chandigarh	104	107	107	107	13	5	89	-
28.	Dadra and Nagar Haveli.	6	6	6	6	6	-	-	-
29.	Daman & Div	-	-	-	10	1	9	-	-
30.	Delhi	1,029	1,059	1,057	1,059	73	6	-	980
31.	Lakshadweep	5	5	5	5	5	-	-	-
32.	Pondicherry	62	63	63	63	27	10	-	26

SOURCE : Report on Currency & Finance, 1987-88, Page No. 48, Volume II
Statistical Statement 1987-88.

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Department of Economic Analysis & Policy from the Reserve Bank of India.

CO-OPERATIVE MOVEMENT IN MAHARASHTRA AS ON 1988

Sr. No.	Item	Member-ship	Share Capital	Owned Funds	Borrowing outstanding	Working Capital	Soc- ties in profit	Profit	Soc- ties loss	loss
1.	Co-operative farming	130	30	80	65	290	90	8	75	5
2.	Co-operative lift Irrigation Societies	2100	990	1810	14900	21500	890	140	1200	390
3.	Dairy Unions	170	780	3300	3500	12400	30	95	29	50
4.	Dairy Societies	12568	652	1703	709	4890	5602	575	3167	121
5.	Fisheries co-operative societies	25	44	73	8	132	-	3	-	-
6.	Fisheries Union	115	116	190	180	450	7	2	7	12
7.	Fisheries Societies	1650	450	650	780	2320	580	75	610	25

(1) Members in hundreds (2) Rs. in Lakhs.

SOURCE : Co-operative movement at a glance, in Maharashtra State Co-operation Department, Government of Maharashtra R 1989 P.No. 82,83,84.

ANNEXURE NO. 3

PURPOSEWISE CLASSIFICATION OF LOANS ISSUED BY PRIMARY

CO-OPERATIVE BANKS DURING 1987-88 IN MAHARASHTRA

Sr. No.	Types of Loans	CO-OPERATIVE BANKS DURING 1987-88 IN MAHARASHTRA					Total
		Small scale Industries	Trade and Commerce	Construction & repairs to properties	Agricultural purposes	Consumption on loans	
1.	Short Term	267	657	63	30	157	1,675
2.	Medium and Long term	224	165	77	9	178	1,083
	Total	491	822	140	39	335	2,758
	%	(18%)	(30%)	(5%)	(01)	(13%)	(33%) (100%)

Source : Co-operative movement at a glance in Maharashtra State Co-operation Department, Govt. of Maharashtra 1989. P.No. 45.

ANNEXURE NO. 4

PRIMARY CO-OPERATIVE BANKS IN MAHARASHTRA

Sr.No.	I t e m	1971	1981	1988	1989
1.	Banks	265	345	376	377
2.	Membership	883	1,618	3,348	3,600
3.	Share Capital	987	4,201	12,465	13,700
4.	Owned Funds	1,502	8,530	33,223	36,500
5.	Deposits	6,832	65,779	2,97,636	3,31,000
6.	Borrowing Outstanding	308	1,666	14,786	16,000
7.	Working Capital	9,260	88,704	3,99,604	4,60,000
8.	Loans Advances (Gross)	12,381	87,343	4,41,551	5,10,000
9.	Loans Outstanding	5,007	48,008	2,19,478	2,85,000
10.	Loans Overdue	364	3,732	22,599	24,000
11.	Bank in Profit	N. A.	330	362	362
12.	Amount of Profit	N. A.	1,170	8,330	8,500
13.	Bank in loss	N. A.	7	14	15
14.	Amount of Loss	N. A.	6	74	75

NOTE : (1) Rs. in Lakhs.
 (2) Members in thousand.
 (3) N. A. : Not available.

SOURCE : Co-operative movement at a glance in Maharashtra State
 Co-operation Department, Government of Maharashtra, 1989, P.45.

Sr. No.	Region/State Union Territory	Aggregate Deposit			Gross Bank Credit		
		June 1969	March 1988	Variation	June 1969	March 1988	Variation
1	2	3	4	5	6	7	8
5.	Western Region	1575.79 (33.8)	29448.17 (24.8)	27872.38 (24.5)	1285.86 (35.6)	20685.76 (27.6)	19399.90 (27.2)
	1) Gujarat	401.99 (8.6)	7209.79 (6.1)	6807.80 (6.0)	195.43 (5.4)	4136.70 (5.5)	3941.21 (5.5)
	2) Maharashtra	1124.42 (24.1)	21244.56 (17.9)	20120.14 (17.6)	1070.62 (29.7)	16239.22 (21.7)	15168.60 (21.3)
6.	Southern Region	850.24 (18.2)	26608.00 (20.7)	23757.76 (20.8)	805.45 (22.3)	21347.07 (28.5)	20541.62 (28.8)
	1) Tamil Nadu	293.49 (6.3)	4755.16 (6.3)	7161.67 (6.3)	380.63 (10.5)	7409.85 (9.9)	7029.22 (9.9)
	All India	4665.19	118678.01	114012.82	3608.86	74903.20	71294.34

SOURCE : Report on Currency of Finance, 1987-88, Page No. 166, Volume I,
Economic Review.

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Department of Economic Analysis and the Policy for the Reserve Bank of India.

ANNEXURE NO. 6

DISTRIBUTION OF LOANS & ADVANCES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO INTEREST RANGE

Interest Range	June 1983		June 1984		June 1985		June 1986	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
1	2	3	4	5	6	7	8	9
1. 6 Percent and less.	86176 (4.8)	472.9 (1.9)	63392 (5.1)	402.4 (1.5)	80603 (5.8)	556.0 (1.8)	102999 (6.6)	640.9 (1.8)
2. Above 6 and upto 10 Percent.	63579 (3.6)	738.5 (2.9)	47105 (3.8)	1114.4 (4.0)	58583 (4.2)	1245.7 (4.0)	74205 (4.7)	1740.6 (5.0)
3. Above 10 and upto 12 Percent.	248751 (13.9)	2641.2 (10.3)	102338 (8.2)	2540.8 (9.3)	106899 (7.7)	2725.4 (8.7)	111271 (7.1)	2850.4 (8.2)
4. Above 12 and upto 14 percent.	773799 (43.3)	6746.5 (26.4)	611927 (49.1)	8450.9 (30.8)	692988 (49.7)	10064.9 (32.3)	789498 (50.3)	10311.6 (29.5)
5. Above 14 and upto 15 Percent.	235083 (13.2)	2238.5 (8.8)	117891 (9.5)	2389.5 (8.7)	121809 (8.7)	2775.5 (8.9)	117895 (7.5)	2947.2 (8.4)

Interest Range	June 1983		June 1984		June 1985		June 1986	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	2	3	4	5	6	7	8	9
1								
6. Above 15 and upto 16 Percent.	58484 (3.0)	923.5 (3.6)	41816 (3.3)	889.5 (3.2)	40634 (2.9)	999.1 (3.2)	37863 (2.4)	986.2 (2.8)
7. Above 16 and upto 17 Percent.	56095 (3.2)	1483.2 (5.8)	52253 (4.2)	1473.7 (5.4)	66872 (4.8)	2362.6 (7.6)	88231 (5.6)	3907.5 (11.2)
8. Above 17 and upto 18 Percent.	171653 (9.6)	7261.6 (28.4)	179474 (14.4)	9069.1 (33.0)	205511 (14.8)	9670.4 (31.0)	235238 (15.0)	11075.7 (31.7)
9. Above 18 Percent.	97263 (5.4)	3049.9 (11.9)	30361 (2.4)	1121.0 (4.1)	19613 (1.4)	796.4 (2.5)	11273 (0.7)	494.7 (1.4)
	1785883 (100)	25555.8 (100)	1246557 (100)	27451.4 (100)	1393592 (100)	31195.9 (100)	1568473 (100)	34954.8 (100)

SOURCE : Report on Currency & Finance, 1987-88, Page No. 168, Volume I, B Economic Review.

PUBLICATION: M.P.Nair, Director, Division of Reports, Reviews & Publications, Department of Economic Analysis and Policy for the Reserve Bank of India.

ANNEXURE NO. 7

INTEREST RATE OF RECURRING DEPOSIT OF KMB

Sr. No.	Monthly Installment	12 months 9%	24 months 10%	36 months 11%	48 months 11%	60 months 11%
1.	5/-	63=00	133=20	213=70	301=85	400=10
2.	10/-	125=95	266=45	427=40	603=70	800=20
3.	20/-	251=90	532=90	854=80	1,207=40	1,600=40
4.	30/-	377=85	769=35	1,282=20	1,811=10	2,400=60
5.	40/-	503=80	1,065=80	1,709=60	2,414=80	3,200=80
6.	50/-	629=75	1,332=25	2,134=00	3,018=50	4,001=00
7.	60/-	755=70	1,598=70	2,564=40	3,622=20	4,801=20
8.	70/-	881=65	1,865=15	2,991=80	4,225=90	5,601=40
9.	80/-	1,007=60	2,131=60	3,419=20	4,829=60	6,401=60
10.	90/-	1,133=55	2,398=05	3,846=60	5,433=30	7,201=80
11.	100/-	1,259=50	2,664=50	4,274=00	6,037=00	8,002=00

ANNEXURE NO. 8

A STUDY OF "DEPOSIT MOBILISATION BY
KOLHAPUR MAHILA SAHAKARI BANK LTD., KOLHAPUR"

QUESTIONNAIRESINTRODUCTORY QUESTIONS

Name	Caste	Sex	Marital Status	Family size	Education	Occupation	Total Income Monthly Yearly
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1. When did you become the member :
of the Bank ?
2. What was the amount paid for : Rs.
membership ?
3. What promoted you to become : 1) Friends advise
member of K.M.S.B.Ltd.Kolhapur 2) Relatives Advise
3) Social workers
advise
4) Need of loan.
5) Willingness to
participate in co-operative activities.
4. Have you taken any loan : Yes/No
from the bank ?
If Yes- a) amount : Rs.
b) Date of receipt of:
the amount
borrowed
5. How much of the same have been :
repaid ?

6. Do you feel that repayment :
installments are paid by you
in time ?
7. How much balance is outstanding : Rs.
from above loan as on today ?
8. Have you any kind of saving : Yes/No
in this bank ?
9. When have you started your saving :
plan ?
- | Types of saving | : Amount |
|---------------------------|----------|
| 1. Double amount deposits | : |
| 2. Tiem Deposit | : |
| 3. Recurring Deposit | : |
| 4. Call deposit | : |
| 5. Shubha Laxmi Deposit | : |
| 6. Saving deposit | : |
| 7. Daily saving deposit | : |
| 8. Special savings | : |
| 9. Current account | : |
10. Have you continued the :
saving till today ?
11. What is the balance in your a/c scheme? : Yes/No
12. Have you discontinued the saving : Yes/No
a/c schme ?
- If yes -
- a) What made you discontinued : Discortinue/Continue
the scheme ?

- b) Do you feel that the rate of :
interest is not adequate ?
- c) Do you feel that the other :
banks have better schemes
than the K.M.S.B. Ltd.
KOLHAPUR.
- d) Do you feel that the scheme :
is not attractive ?
- e) Did you financial problems :
which made you to discont-
inue the scheme ?
- f) Do you feel that services : 1. Take more time
rendered 2. Paper Procedure is
lengthy and compli-
cated.
3. Treatment is not
polite.
4. Any other
(Please specify).

13. What motivated you to continue :
with the scheme ?
1. Determination towards saving :
2. To have financial security :
3. To arrange for your future :
plan relating to
a. Housing :
b. Childrens education :
c. Daughters marriage :
d. Any other plan requiring :
more funds.

14. Have you studied the different : Yes/No
saving schemes of K.M.S.B.Ltd :
In addition to the scheme you :
opted for ?
If yes : State the scheme
a)
b)
c)
d)
15. Which scheme do you feel more :
Profitable ?