APPENDICES

ANYONYA CO-OPERATIVE BANK (AVERAGE)

(Rs.in Lakhs)

YEAR	RF& OR	FD	SD	BROWING	CASH	BK BAL.	CALLS	INVEST.	ADV ST	ADV MT	ADV LT
92-93	273 38	2735.92	819 37	11 25	145 69	913.70	1048 18	344 05	910 23	792.73	434 30
93-94	418 29	3169.40	892 72	1 93	189 53	1520 11	751 93	461 44	984 19	903.03	419.51
94-95	574 28	3649.73	1057 27	1.09	211.33	1645 86	922.87	671 11	1050 80	1017 84	416 85
95-96	672 69	4667.23	1285 81	26 09	234 34	1508 19	1350.20	1077 33	1371 57	1322.30	427.30
96-97	763 31	6428.92	1674 38	25 00	396 33	2514 30	908.58	1580 28	1979 40	1753 85	575 24
97-98	878.49	8601.91	2169.10	0 00	472 79	3703 48	678.27	2128.65	2481 46	2195.70	980 71
98-99	1010 47	11088.31	2653.32	0 00	471 26	4618 40	671.48	2572.35	2988 01	2917 01	1550 54
99-2000	1238 51	13033.74	3223.70	127.94	572 75	4789 51	325.02	4146 91	3497 59	3823 55	2218 02
2000-01	1549 73	14445 67	3707 03	127.94	681.83	4702.63	0 00	5955 23	3828 23	4603 85	2834.45
2001-02	1734.74	14296 97	3539 30	177 41	702.51	4494.41	0 00	5363.53	4078 85	4697.26	3153.30
2002-03	1776 77	12511 79	2959.14	462.32	584.73	3630 06	0 00	3993.77	4305.74	3999.53	2965.69
2003-04	1776.38	10307 66	2526 08	284.91	534.69	2237.45	0 00	3207 95	4141 49	3128 27	2484.70

BHAVNAGAR NAGRIK CO-OPERATIVE BANK (AVERAGE)

(Rs. In Lakhs)

YEAR	RF& OR	FD	SD	BROWING	CASH	BK BAL.	CALLS	INVEST.	ADV ST	ADV MT	ADV LT
92-93	521.83	2094.13	776.52	0.00	121.14	0 20	1185.25	245 50	48.83	2554 02	91 75
93-94	640 46	2560.24	919.35	0.00	146 21	739 05	805 75	455 50	54.87	2858 26	97 12
94-95	773 11	3012.68	1102 58	0.00	173 95	1691 23	78 00	713 03	71.56	3274 86	104 94
95-96	921 72	4028.24	1322 21	0.00	224 20	1825 55	463.00	845 55	90.82	4090 37	108.23
96-97	1128.73	5732.55	1534 87	0 00	332.92	2567 78	463 00	1101 30	122.64	5361 87	98 32
97-98	1394.97	8165 74	1774 44	0.00	407.23	4576 50	133 43	1301 46	165.93	6805 94	82 57
98-99	1691.38	11485.00	2091 03	0 00	509 54	7341 50	133 43	1803 54	141 64	7665 28	514 96
99-2000	2007.23	14783.50	2528 80	0 00	685.57	10789.00	0 00	2484 45	119 77	7785.40	1266.87
2000-01	2318.95	17402.67	2895 55	0 00	803.58	13268 00	0.00	3352 79	196 42	7832 02	1823 34
2001-02	2799.43	17754.13	3069 83	0 00	827.01	13067 50	0.00	3965 87	156 83	8008 23	2251.47
2002-03	3448 41	16615 88	3238.58	0 00	792.39	11834 90	0 00	4230.06	62.33	8037 10	2434.51
2003-04	4109 30	16809 61	3492 47	0 00	792 37	11887 29	0 00	5003 55	229 86	7471.95	2986.08

DHADOD CITY CO-OPERATIVE BANK (AVERAGE)

(Rs in Lakhs)

YEAR	RF& OR	FD	SD	BROWING	CASH	BK BAL.	CALLS	INVEST.	ADV ST	ADV MT	ADV LT
92-93	388 60	1911.33	575 16	69.01	78 72	655 33	534.25	217 87	592 05	1063.57	327 39
93-94	454 89	2196.88	601.13	204 21	84 60	1063 06	308 50	514 52	656 39	1201 58	226.34
94-95	529 28	2420.50	710 18	408 54	100.09	1312.39	0.00	790 61	779 41	1446 76	151.78
95-96	616.74	3006 21	804 82	316 66	130 96	1121.41	0.00	1016.78	1099 40	1520 79	408.96
96-97	674.74	4234 55	864 71	203 30	175 21	987 38	0 00	1494 22	1610.95	1955 37	433.28
97-98	782.01	5649.91	996 74	231 71	214 80	1431 38	0 00	1852 56	1992 74	2029 12	670 89
98-99	950.58	6982 44	1218.76	334.68	259 39	2362.62	0.00	2620 57	2122 43	1737.52	1037 95
99-2000	1067 75	7968 14	1499.07	404 55	301 75	3059 19	0.00	3477 21	2161 97	2047 79	908.95
2000-01	1164 66	8772 45	1723.20	203 13	341.17	3085 02	0.00	4237.27	2309 90	2195.84	1016 70
2001-02	1251.27	9345 39	1927.99	121 85	399 73	3461 28	0 00	4513 86	2538.18	2041 26	1244 68
2002-03	1461 26	9183.26	2076 41	101 19	445.37	3852.75	27.50	3916 11	2766.14	2225 32	1282 03
2003-04	1646.30	8286 58	1917 72	243 70	390 62	3742 25	27 50	2945 37	2904.95	2197 79	1120 27

GODHARA CITY CO-OPERATIVE BANK (AVERAGE)

(Rs.in Lakhs)

YEAR	RF& OR	FD	SD	BROWING	CASH	BK BAL.	CALLS	INVEST.	ADV ST	ADV MT	ADV LT
92-93	81 43	862.58	140 70	0 00	314 99	5 25	0.00	16 47	351 89	424 43	47 91
93-94	100.47	1027 06	183 79	0 00	395 74	4 64	0 00	34.65	420 02	510 54	56 66
94-95	110.40	1207.05	226.70	0 00	475.19	7.80	0.00	52.15	474.71	577.23	58.55
95-96	123.37	1441.93	254.70	0.00	556 72	8 98	0.00	51.95	622 37	629 28	54 43
96-97	159.47	1729 88	303 60	0 00	716.93	7 02	0.00	48.75	772 67	721 16	63 43
97-98	205 87	2106.68	361.76	0 00	966 88	7.69	0.00	128.25	928.64	732.64	82 98
98-99	251 61	2781 07	409 31	0 00	1239 70	9 59	0 00	482.75	1124.55	657.33	139.20
99-2000	287 89	3606.90	476 31	0 00	1472 66	31 46	0 00	804 75	1426 90	691 50	208 45
2000-01	326.99	4276 54	604 23	0.00	1634 57	88.00	0 00	928 33	1840.24	727.12	258 43
2001-02	376.32	4477 51	700.02	0 00	1658 95	149.93	0.00	1034.83	2038.04	644.66	308 48
2002-03	457 86	4304 98	800 87	0 00	1595 60	255 12	0 00	1084 28	2099.33	540.21	323 64
2003-04	552.46	3915.72	821 45	0 00	1731.41	237 73	0 00	1000 22	2016 01	399 03	293.70

KALUPUR CO-OPERATIVE BANK (AVERAGE)

(Rs in Lakhs)

YEAR	RF& OR	FD	SD&OD	BROWING	CASH	BK BAL.	CALLS	INVEST.	ADV ST	ADV MT	ADV LT
92-93	3563 44	7633 17	3091.76	500 00	1335 44	1687 22	425 00	4161 81	8191 87	1172 87	139.63
93-94	4649.31	14454.15	1972 25	500 00	2257 89	2358 78	225 00	9683 82	11296 11	1613 79	142.42
94-95	6262.69	21372 70	2680 84	500.00	3130 16	1849 45	0 00	14649 20	15891 26	4334 58	206.34
95-96	8364 25	26259 77	3593 82	1300 00	3332 24	1289 14	375 00	12343.44	21598 38	7288 94	404 71
96-97	10762.71	28756 80	4239.26	1050.00	3686 18	2732.72	2375 00	12005 54	22003 75	9631 05	912 65
97-98	13432.54	39835.67	5057 33	983 40	4274 08	8019.85	2100 00	22031 65	20371 35	12066 00	1218 74
98-99	16040 02	66004.94	6284 53	4722 94	5927.02	17113 70	200.00	38632 92	33597 38	14443 56	1286 26
99-2000	20415 94	96331 86	8326 53	7544.61	8084 32	21218.73	1100.00	61378 47	44796 31	15835 44	2267.33
2000-01	25641 64	105383.94	8100.18	12645 94	9154.24	19899 09	2750 00	65412.69	53866 13	16324 01	2938 95
2001-02	31251.35	80007.56	6859 51	9010 37	10594 99	12112 40	1750.00	54239 04	49671 07	14709.12	3024 50
2002-03	37981.61	59616.62	7873 87	2687 79	15597.18	4777 38	750 00	51275 33	33511 53	12583.79	3159 43
2003-04	44586.70	63868.85	7425.69	4337.62	20389.97	4753.49	750 00	56955 11	32307 99	11548.19	2982 42

MEHSANA URBAN CO-OPERATIVE BANK (AVERAGE)

(Rs in Lakhs)

YEAR	RF& OR	FD	SD&OD	BROWING	CASH	BK BAL.	CALLS	INVEST.	ADV ST	ADV MT	ADV LT
92-93	116 05	169 61	961 79	30 00	90 84	423 95	0 00	13 41	597 56	337 98	12.44
93-94	174 89	228 66	1445.49	92.50	134 22	563 13	0.00	76 01	954 79	497 58	17 99
94-95	274.54	291 58	1716 75	92 50	164.36	560 94	0 00	100 08	1279.87	573 74	40 41
95-96	381 35	654.46	2256 29	0.00	188 25	904 73	0 00	272 34	1583 34	657 54	113 88
96-97	513.70	1492 39	5472.51	2 23	411 11	1845 73	100 00	851 32	3359.71	1128.03	612 56
97-98	709 47	2330 07	11802 68	22.23	809.45	2700 12	312 50	1762 59	6307 04	1192 91	3480 78
98-99	968 09	3474.56	20491 98	20 00	1023.75	4049.91	762 50	3298 40	10049 08	887.96	8344.80
99-2000	1366 93	5084 81	29616.90	1244.76	733.89	7043 79	550 00	5159 87	15128 88	1078.80	12113 08
2000-01	1921.99	30264 68	19155.75	1580.73	3033 52	5999.58	0 00	9636.99	21215.57	3617.04	13974 36
2001-02	2677 82	47833.97	4777.97	835 97	4854 87	3286 22	0 00	14660 41	23814.25	5269 31	13992 04
2002-03	4278 47	31152.92	3066 57	3066 57	3601.96	3496 26	0.00	12549 66	20376 14	7963 71	7457 31
2003-04	5910.87	27803 78	4211 32	4211 32	3693.41	4046 78	7380	11630 29	19001 09	4461 49	5356 14

RAJKOT NAGRIK SAHAKARI BANK (AVERAGE)

(Rs in Lakhs)

YEAR	RF& OR	FD	SD & OD	BROWING	CASH	BK BAL.	CALLS	INVEST.	ADV ST	ADV MT	ADV LT
92-93	3939.91	9825 25	6704 18	0 00	2818.94	1096 57	3148 75	1160 04	6112 05	8552 69	69 91
93-94	4710 46	11326.69	7516.43	0 00	3628.95	1239 67	3206.00	3157 86	6763.16	9213 71	74.04
94-95	5503 84	12047.82	9007.15	0 00	5015.02	1758 13	1760 00	4857.26	7616.20	9876 98	75 19
95-96	6548.31	13504 00	10940.68	0.00	6082.52	1793.32	372 50	6372.80	10927.47	10563.04	68 90
96-97	7867 79	16585 45	12131.31	0 00	6668 83	1006 98	1687 50	8761.43	12354 25	12253 52	64 53
97-98	9203.39	19815 75	13208.96	0 00	7494 73	1303 89	1937.50	10652.74	12501 99	13018.68	116 84
98-99	10622.21	23850 10	15707.15	0.00	8422 67	2536.09	1831.50	12506.71	13832 87	9169 02	4985 96
99-2000	12347.55	29691 65	19062.54	1250.00	8913 48	3932.44	1576.50	16555 31	17035 39	6779 04	10891 71
2000-01	14838.35	38535 37	22424.35	1250.00	7822 29	2845.51	250.00	24864 10	23448 68	8068 10	12987 55
2001-02	18646.32	47593 84	19056.91	750 00	6374 78	1513.22	1050.00	31213.75	26661 43	8173 84	14166.44
2002-03	21715 91	53639 98	13243.30	1423 06	5146 57	3784 77	2550.00	32634.55	14737 53	16721 26	17438 24
2003-04	23532 62	58776 69	13405 13	1269 16	4060.91	5656 00	4500 00	41422 15	1291 96	25157.56	18894.43

SURAT PEOPLES CO-OPERATIVE BANK (AVERAGE)

(Rs in Lakhs)

YEAR	RF& OR	FD	SD	BROWING	CASH	BK BAL.	CALLS	INVEST	ADV ST	ADV MT	ADV LT
92-93	2922.91	7331 64	3384.66	0.00	1133 42	7601 66	0 00	877.30	1777 02	5734 03	94 94
93-94	3674 31	8868.04	3834.69	0.00	1330 18	7664 36	0 00	3563 91	1969.37	5922 08	114 88
94-95	4327.75	9702 23	4661 43	0.00	1509 12	5387 95	0 00	6547 99	2794.91	6838 63	133.97
95-96	5025 55	11257.00	5391.06	0 00	1881 82	4953 90	0 00	7949 65	3948 95	7618 01	170.30
96-97	5794 96	15125.90	6127.32	190 17	2404 19	5059.98	0 00	12775 10	4256 71	7778.52	216 27
97-98	6860.22	20387.35	7390.77	700.66	5136 30	3110 89	0.00	17549 72	4314 88	9017.87	2211.03
98-99	8249 93	28296.75	8823 30	662.13	8344 71	1498.80	0 00	21262 57	5398 23	11213.11	5867 05
99-2000	9673 97	35744.77	10497 09	254 99	9265 59	2343 73	0 00	28186 38	6554 44	11802.01	8121 38
2000-01	11235 21	40463 08	12194 57	253 82	11128 80	2043 24	0 00	34813.38	7121.32	11033 01	9123 54
2001-02	11281.50	43314 77	13647 75	150 82	14284 67	980 00	0.00	36800.90	7413.43	10061 50	11241 52
2002-03	13444.14	43819.24	13891.40	250 90	16009.48	895.20	0 00	32330 09	7697 02	8708.12	15082.97
2003-04	17377 31	44615 27	15115.47	250 55	16048 64	1063 55	337 50	33292.57	8117 93	7641 40	16459 62

MODASA NAGRIK SAHAKARI BANK (AVERAGE)

(Rs in Lakhs)

YEAR	RF& OR	FD	SD	BROWING	CASH	BK BAL.	CALLS	INVEST.	ADV ST	ADV MT	ADV LT
92-93	113.31	809.35	176 52	81 26	45.92	381 81	5 00	0.15	539 36	251.88	69.83
93-94	134 78	931.09	200.18	62 38	55 30	400 73	29 00	15 75	593.67	324.93	48 84
94-95	163 45	1004 19	245 65	42 10	66.41	397 66	24.00	31 73	599 62	441 92	57 77
95-96	196 23	1159 21	295 16	43 53	97 71	512 03	0 00	32 40	657.80	502 29	72 58
96-97	234 07	1486 02	336 60	43 20	130.52	639.94	0 00	42 95	687 11	698 81	90 68
97-98	287 79	1871.69	398.71	37 52	125 13	862 71	7 50	74 20	822 05	805.06	102 99
98-99	337 96	2236 08	473 20	69.48	135 36	1170 52	7 50	243 08	941 50	704 55	117 42
99-2000	389.91	2638 75	547.19	84 52	134 28	1399.84	0 00	565.80	982 67	645.50	130 43
2000-01	469.62	3083.88	586.73	196 02	160.58	1367.06	0 00	879 47	1103.75	438.28	592.51
2001-02	523.23	3370.14	647 40	211 09	191 39	926 70	30 00	1360.74	1174.25	283.24	1116 26
2002-03	599.14	3408.26	742.33	101 81	203 23	673 36	50 00	1751 70	1140 11	304.59	1137 47
2003-04	692.815	3340 53	781 435	66 39	205 71	674 76	35 00	1825.51	1206.53	400 36	1036 32

SARDAR BHILADWALA PARDI PEOPLE'S CO-OPERATIVE BANK (AVERAGE)

(Rs in Lakhs)

YEAR	RF& OR	FD	SD	BROWING	CASH	BK BAL.	CALLS	INVEST.	ADV ST	ADV MT	ADV LT
92-93	739 23	3269 98	2072 93	148.61	212 72	1713.16	0.00	438.79	1413.17	2553.02	58.86
93-94	968.92	3762 55	2581.07	165.29	274.17	2504.13	0.00	485.43	1552.93	2762.14	65.14
94-95	1170.52	4210.05	3225.87	164 24	283 68	3396.41	0 00	720 41	1639.44	3057.82	74 71
95-96	1368.13	4800.86	3768.71	255.45	297 35	3332 23	0.00	1891.57	1705.38	3490.40	83.76
96-97	1673.11	5831.73	4311.51	333.74	381.08	2550 64	0 00	3471 95	1988.12	4358 96	115.39
97-98	2167.88	7285.09	5299 63	281 21	509.36	2741 15	0 00	4053.28	2409.61	5824.72	172 46
98-99	2779.64	9510.14	6377.93	235 69	650.78	4608 17	0 00	4044.79	2867.79	7120 83	269 50
99-2000	3346.04	12904.88	7726.38	474.58	1428.31	7324 15	0.00	3833 07	3635.19	8028.49	985.27
2000-01	3957.63	16438.15	8369.89	1247.70	1679.78	8059.04	0.00	3967.93	4792.60	8269.44	3945.18
2001-02	4590.65	17366.56	8224.33	1065 56	1666 61	7590.19	0 00	4355.90	5114 48	7106.11	5926.32
2002-03	4878.38	15787.07	5701.32	251.97	1913.74	7362.22	350.00	5088 03	4453.34	5490.33	5448.88
2003-04	5148.55	14261.47	6167.65	92.34	1619 62	7567 03	425.00	6735 90	3972 20	4260.73	4952.09

ANYONYA CO-OPERATIVE BANK, VADODARA

PROPORTION	93-94	94-95	95-96	96-97	97-98	98-99	99-2000	2000-01	2001-02	2002-03	2003-04	AVG.
Cash in hand to deposit	**4.44**	**4.36**	**3.78**	**4.57**	**4.34**	**3.33**	**3.43**	**3.66**	**3.84**	**3.66**	**4.09**	**3.95**
Bal. with banks to deposits	**35.11**	**34.57**	**24.10**	**29.25**	**33.00**	**32.68**	**28.88**	**25.29**	**24.49**	**22.72**	**16.29**	**27.85**
Calls to deposits	**18.54**	**17.95**	**22.78**	**11.52**	**6.14**	**4.81**	**2.06**	**0.00**	**0.00**	**0.00**	**0.00**	**7.62**
Cash+bank+call to deposits	**58.08**	**56.88**	**50.66**	**45.35**	**43.48**	**40.82**	**34.38**	**28.94**	**28.33**	**26.38**	**20.37**	**39.43**
Cash+bank+call+invst. to deposits	**68.86**	**70.50**	**67.73**	**64.17**	**62.39**	**59.12**	**58.82**	**60.92**	**57.36**	**51.44**	**44.46**	**60.52**
Fixed assets to deposits	**0.33**	**0.34**	**0.66**	**0.82**	**0.95**	**1.51**	**2.30**	**2.58**	**2.43**	**2.60**	**2.96**	**1.59**
Cash+Bk+call+invst+ FA to depo.	**69.19**	**70.84**	**68.38**	**64.99**	**63.34**	**60.62**	**61.11**	**63.50**	**59.79**	**54.04**	**47.42**	**62.11**
Ch+Bk+Cl+In+ FA to Depo.+Bro	**69.99**	**71.27**	**68.62**	**65.14**	**64.13**	**61.44**	**60.82**	**63.17**	**59.83**	**53.14**	**47.13**	**62.24**
C+b+cl+invst-10% to Re-deposits	**1.50**	**1.56**	**1.54**	**1.48**	**1.44**	**1.40**	**1.37**	**1.37**	**1.35**	**1.26**	**1.11**	**1.40**
Performance (Profit as % of W.C.)	**2.06**	**1.89**	**1.52**	**1.33**	**1.18**	**0.67**	**0.47**	**0.37**	**0.27**	**0.10**	**-0.88**	**0.82**

BHAVNAGAR NAGARIK SAHAKARI BANK, BHAVNAGAR

PROPORTIONS	93-94	94-95	95-96	96-97	97-98	98-99	99-2000	2000-01	2001-02	2002-03	2003-04	AVG.
Cash in hand to deposit	4.05	4.03	4.06	4 39	4.12	3 64	3 90	3 91	3.92	3 94	3 86	3.98
Bal with banks to deposits	18.90	39 22	33.93	33.47	44 15	52 47	60.93	64.57	61.94	58.86	57.85	47.85
Calls to deposits	23.75	1 99	7.22	7 22	1.13	1.13	0.00	0 00	0.00	0 00	0.00	3 86
Cash+bank+call to deposits	46.70	45.24	45 22	45.07	49.40	57.24	64 83	68 47	65.87	62 80	61 71	55 69
Cash+bank+call+invst. to deposits	58.84	61.91	60 52	59 82	62.42	70 06	78 97	84.65	84.70	83 87	86 02	71 98
Fixed assets to deposits	1.44	1 69	1.49	1 29	1 22	1 12	1 05	1.03	0.76	0.48	0.39	1.09
Cash+Bk+call+invst+ FA to depo.	60 27	63 60	62.01	61 11	63 64	71.18	80 02	85 68	85.46	84 35	86.41	73 07
Ch+Bk+Cl+In+ FA to Depo.+Bro	60 27	63 60	62.01	61.11	63 64	71.18	80 02	85 68	85.46	84 35	86.41	73.07
C+b+cl+invst-10% to Re-deposits	**1.16**	**1.25**	**1.28**	**1.33**	**1.46**	**1.69**	**1.97**	**2.19**	**2.26**	**2.20**	**2.16**	**1.72**
Performance (Profit as % of W.C)	1.76	1.63	1.50	1 21	1.04	0.86	0.65	0.65	0.81	0.93	0.96	1.09

DAHOD URBAN CO-OPERATIVE BANK, DAHOD

PROPORTIONS	93-94	94-95	95-96	96-97	97-98	98-99	99-2000	2000-01	2001-02	2002-03	2003-04	AVG.
Cash in hand to deposit	2.94	3.09	3.32	3.36	3.16	3.06	3.07	3.14	3.41	3.82	3.67	3.28
Bal with banks to deposits	36.45	40.83	29.44	19.33	20.44	27.64	31.13	28.55	29.50	32.96	35.65	30.17
Calls to deposits	11.46	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.24	0.24	1.09
Cash+bank+call to deposits	50.86	43.91	32.76	22.69	23.60	30.70	34.21	31.68	32.91	37.02	39.56	34.54
Cash+bank+call+invst to deposits	68.23	68.44	58.31	51.15	50.90	61.20	69.62	70.52	71.61	70.49	67.11	64.33
Fixed assets to deposits	0.20	0.33	0.49	0.42	0.42	0.48	0.47	0.44	1.00	1.60	1.74	0.69
Cash+Bk+call+invst+ FA to depo.	68.42	68.76	58.80	51.57	51.32	61.69	70.09	70.97	72.60	72.08	68.86	65.01
Ch+Bk+Cl+In+ FA to Depo.+Bro	63.94	61.14	54.02	49.65	49.62	59.33	67.30	69.63	71.86	71.47	67.25	62.29
C+b+cl+invst-10% to Re-deposits	**1.44**	**1.53**	**1.40**	**1.25**	**1.25**	**1.41**	**1.62**	**1.69**	**1.69**	**1.66**	**1.60**	**1.50**
Performance (Profit as % of W.C.)	1.21	1.05	1.15	1.19	0.97	0.74	0.71	0.63	0.57	0.57	0.61	0.86

GODHARA CITY CO-OPERATIVE BANK, GODHARA

PROPORTIONS	93-94	94-95	95-96	96-97	97-98	98-99	99-2000	2000-01	2001-02	2002-03	2003-04	AVG
Cash in hand to deposit	32.22	32.49	32.54	34.47	38.63	38.45	35.67	33.03	31.61	30.72	35.83	34.15
Bal with banks to deposits	0.38	0.52	0.54	0.34	0.31	0.29	0.71	1.73	2.86	4.91	4.76	1.58
Calls to deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Cash+bank+call to deposits	32.60	33.01	33.08	34.81	38.94	38.74	36.38	34.76	34.48	35.63	40.59	35.73
Cash+bank+call+invst to deposits	35.29	36.60	36.13	37.20	43.77	52.74	55.85	53.48	54.22	56.50	61.04	47.53
Fixed assets to deposits	1.08	2.19	3.14	2.58	2.22	1.77	1.25	1.01	1.03	1.02	0.99	1.66
Cash+Bk+call+invst+ FA to depo	36.37	38.79	39.28	39.78	45.99	54.52	57.10	54.49	55.24	57.52	62.03	49.19
Ch+Bk+Cl+In+ FA to Depo.+Bro	36.37	38.79	39.28	39.78	45.99	54.52	57.10	54.49	55.24	57.52	62.03	49.19
C+b+cl+invst-10% to Re-deposits	**0.91**	**0.94**	**0.96**	**0.98**	**1.10**	**1.33**	**1.50**	**1.50**	**1.46**	**1.44**	**1.46**	**1.23**
Performance (Profit as % of W C.)	1.03	0.76	0.80	1.15	1.23	1.05	0.86	0.77	0.68	0.62	0.68	0.88

KALUPUR COMMERCIAL CO-OPERATIVE BANK, AHEMDABAD

PROPORTIONS	93-94	94-95	95-96	96-97	97-98	98-99	99-2000	2000-01	2001-02	2002-03	2003-04	AVG.
Cash in hand to deposit	10.51	9.83	9.55	9.32	8.44	7.14	7.01	7.57	11.81	21.00	25.57	11.61
Bal with banks to deposits	11.41	5.96	3.64	6.78	14.28	20.46	18.66	16.39	11.68	6.40	5.98	11.06
Calls to deposits	1.55	0.00	1.02	5.79	4.93	0.26	0.87	2.31	1.54	1.03	1.03	1.85
Cash+bank+call to deposits	23.46	15.79	14.21	21.88	27.66	27.85	26.53	26.27	25.03	28.42	32.58	24.52
Cash+bank+call+invst. to deposits	63.95	62.02	49.89	52.15	68.22	74.82	78.76	79.67	84.18	97.02	103.41	74.01
Fixed assets to deposits	0.90	0.80	1.36	1.83	1.65	1.16	0.87	0.90	1.32	1.77	1.77	1.30
Cash+Bk+call+invst+ FA to depo.	64.85	62.82	51.25	53.98	69.87	75.98	79.63	80.57	85.50	98.78	105.18	75.31
Ch+Bk+Cl+In+ FA to Depo.+Bro	63.26	61.84	49.64	52.80	68.72	72.23	74.73	73.01	80.03	95.20	99.68	71.92
C+b+cl+invst-10% to Re-deposits	**1.21**	**1.17**	**1.11**	**1.08**	**1.32**	**1.65**	**1.87**	**2.06**	**2.12**	**2.19**	**2.34**	**1.65**
Performance (Profit as % of W.C.)	0.85	1.20	1.61	1.82	1.85	1.48	1.16	1.22	1.55	1.85	1.57	1.47

MEHSANA URBAN CO-OPERATIVE BANK, MEHSANA

PROPORTIONS	93-94	94-95	95-96	96-97	97-98	98-99	99-2000	2000-01	2001-02	2002-03	2003-04	AVG.
Cash in hand to deposit	6 97	6 99	6 19	5 07	5 26	4.04	2 06	5.01	8 64	8 89	9 80	6 26
Bal with banks to deposits	29 52	23 98	26 89	25 84	18 20	15.01	18 13	12 93	6 01	8 20	10 13	17.71
Calls to deposits	0.00	0.00	0 00	0.88	1 94	2.70	1.64	0.00	0 00	0 00	10 00	1.56
Cash+bank+call to deposits	36 49	30 98	33.09	31 80	25 40	21.74	21 82	17.93	14 65	17 09	29 93	25 54
Cash+bank+call+invst to deposits	39.97	35 32	40 23	43.05	36 54	33 88	35.27	35.61	41 56	50.08	62.38	41.26
Fixed assets to deposits	2 80	2.53	3.43	3 09	1 60	1 25	1 27	1 28	1.44	1.81	2 00	2.05
Cash+Bk+call+invst+ FA to depo.	42 77	37 85	43.66	46 14	38.13	35.12	36 54	36 89	43 01	51 89	64 38	43.31
Ch+Bk+Cl+In+ FA to Depo.+Bro	41 42	37.60	45.08	46 48	38 37	35 40	35 74	35 80	42.30	50 37	61 28	42 71
C+b+cl+invst-10% to Re-deposits	**0.76**	**0.73**	**0.79**	**0.95**	**0.97**	**0.90**	**0.91**	**0.97**	**1.06**	**1.20**	**1.39**	**0.97**
Performance (Profit as % of W.C.)	2.95	3 17	3 11	2.31	1 84	1.70	1.48	1 32	1 30	1 13	0 90	1 93

MODASA NAGARIK SAHAKARI BANK, MODASA

PROPORTIONS	93-94	94-95	95-96	96-97	97-98	98-99	99-2000	2000-01	2001-02	2002-03	2003-04	AVG.
Cash in hand to deposit	4 65	5 15	6 31	7 05	5 44	4 88	4 19	4 24	4.68	4 81	4.89	5.12
Bal. with banks to deposits	34 57	30.70	33.79	34 27	36.64	42 14	43 05	36 86	22.89	15 94	16 05	31.54
Calls to deposits	2.38	1 92	0.00	0.00	0 29	0.29	0 00	0 00	0 71	1 18	0.83	0 69
Cash+bank+call to deposits	41 60	37.76	40 10	41.32	42 37	47 31	47.24	41.10	28 28	21 93	21.77	37 35
Cash+bank+call+invst. to deposits	42.86	40 21	42 28	43 58	45 50	55 72	64 30	64 46	61 25	63 40	65 20	53.52
Fixed assets to deposits	2 17	2.27	2.15	1 83	1 59	1 39	1 16	0.98	0.93	0.87	0.97	1 48
Cash+Bk+call+invst+ FA to depo.	45.03	42 48	44 43	45 41	47 09	57 11	65 47	65 45	62 17	64 27	66 17	55.01
Ch+Bk+Cl+In+ FA to Depo.+Bro	42 72	41.12	43 19	44 32	46 34	55 71	63.80	62.41	59.10	62 76	65 14	53 33
C+b+cl+invst-10% to Re-deposits	**1.07**	**1.01**	**0.98**	**1.03**	**1.10**	**1.27**	**1.50**	**1.61**	**1.57**	**1.51**	**1.50**	**1.29**
Performance (Profit as % of W.C.)	3 20	3 25	3.37	3 58	3 61	3.13	2 74	2.54	3 14	3.68	3 27	3.23

RAJKOT NAGARIK SAHAKARI BANK, RAJKOT

PROPORTIONS	93-94	94-95	95-96	96-97	97-98	98-99	99-2000	2000-01	2001-02	2002-03	2003-04	AVG.
Cash in hand to deposit	17 87	22 04	23.41	21.80	21 36	20 13	17 46	12.59	9 17	7.40	5 41	16 24
Bal. with banks to deposits	6 33	7 63	7.27	3 29	3.69	5.85	7 63	4.76	2.18	5 36	7.54	5.59
Calls to deposits	16 15	7 95	1.58	5 22	5 87	4.09	3 41	0 35	1.52	3.63	5 90	5.06
Cash+bank+call to deposits	40 36	37 62	32 27	30.30	30 91	30 07	28.51	17 71	12 88	16.39	18 85	26 90
Cash+bank+call+invst to deposits	55.47	59 09	56 34	58 84	61 22	59 88	60.32	56 26	57 84	63 16	73 26	60 15
Fixed assets to deposits	1 30	1.23	1 17	1.11	1 05	0 90	0 77	1 22	1 72	1 75	1.71	1.27
Cash+Bk+call+invst+ FA to depo.	56 77	60 32	57 51	59 95	62.27	60 78	61.09	57.48	59 55	64.91	74 97	61 42
Ch+Bk+Cl+In+ FA to Depo.+Bro	57 95	62 40	60.01	62 70	65.30	64 11	63 00	57.95	59 93	77 89	101 60	66.62
C+b+cl+invst-10% to Re-deposits	**1.11**	**1.21**	**1.18**	**1.16**	**1.21**	**1.23**	**1.26**	**1.27**	**1.27**	**1.35**	**1.52**	**1.25**
Performance (Profit as % of W.C.)	**0.64**	**0.63**	**0.62**	**0.60**	**0.63**	**0.71**	**0.80**	**0.84**	**0.92**	**1.20**	**1.36**	**0.81**

SARDAR BHILADWALA PARDI PEOPLES CO-OPERATIVE BANK, VALSAD DISTRICT

PROPORTIONS	93-94	94-95	95-96	96-97	97-98	98-99	99-2000	2000-01	2001-02	2002-03	2003-04	AVG.
Cash in hand to deposit	4.36	3.82	3.49	3.71	4.06	4 08	6 59	6 88	6.54	7 73	6.75	5 27
Bal. with banks to deposits	39 05	45.55	39 46	25 69	21.58	28 42	35.26	32.70	29.68	29.74	31.64	32.62
Calls to deposits	0 00	0.00	0 00	0 00	0.00	0.00	0 00	0 00	0.00	1.44	1.76	0 29
Cash+bank+call to deposits	43 41	49.37	42.94	29.41	25.64	32 50	41.84	39 58	36 23	38.91	40.15	38 18
Cash+bank+call+invst. to deposits	51.06	58 93	64.30	63.38	58.32	58.29	60.96	55.54	53.26	59.53	68.34	59.26
Fixed assets to deposits	1.60	1.61	1 61	1.60	1.63	1.69	1.50	1 39	1.47	1 41	1.32	1 53
Cash+Bk+call+invst+ FA to depo.	52.66	60.54	65.91	64.98	59 95	59.98	62.46	56.93	54.73	60 94	69.66	60.79
Ch+Bk+Cl+In+ FA to Depo.+Bro	51.32	59.23	64.04	62.86	58.60	59 09	61 14	54.36	52.68	60.34	69.41	59 37
C+b+cl+invst-10% to Re-deposits	**0.86**	**0.96**	**1.04**	**1.06**	**1.01**	**0.99**	**1.07**	**1.09**	**1.06**	**1.08**	**1.14**	**1.03**
Performance (Profit as % of W.C.)	**2.50**	**2.03**	**2.83**	**4.00**	**4.28**	**3.28**	**2.61**	**2.13**	**1.07**	**0.26**	0 71	2.34

SURAT PEOPLES CO-OPERATIVE BANK, SURAT

PROPORTIONS	93-94	94-95	95-96	96-97	97-98	98-99	99-2000	2000-01	2001-02	2002-03	2003-04	AVG.
Cash in hand to deposit	8 70	8.87	9.56	9.85	15.46	20 16	18.02	18.97	22 44	25.04	24.45	16.50
Bal. with banks to deposits	51.18	31 90	25.39	21 12	10.59	3.66	4.46	3.63	1.54	1 40	1 60	14.22
Calls to deposits	0.00	0 00	0.00	0 00	0.00	0 00	0.00	0.00	0 00	0 00	0.49	0 04
Cash+bank+call to deposits	59.88	40 77	34.95	30.97	26 05	23.81	22.48	22.60	23.98	26.44	26.54	30.77
Cash+bank+call+invst. to deposits	82.36	79.09	75.74	81.51	82 01	74.62	76.90	82.16	81.99	76 89	76 92	79.11
Fixed assets to deposits	1.73	1.99	2.08	2 55	2.62	2 11	1.91	1 86	1.62	1.45	1.84	1 98
Cash+Bk+call+invst+ FA to depo.	84.09	81 08	77.82	84 07	84.64	76 73	78.82	84.02	83 61	78.33	78 76	81.09
Ch+Bk+Cl+In+ FA to Depo.+Bro	84 09	81.08	77.82	83.46	82 93	75.39	78.43	83.65	83 40	78.04	78.47	80.61
C+b+cl+invst-10% to Re-deposits	**1.37**	**1.37**	**1.29**	**1.35**	**1.45**	**1.43**	**1.45**	**1.54**	**1.57**	**1.52**	**1.47**	**1.44**
Performance (Profit as % of W.C)	2.17	2.00	2 09	2.37	2 14	1.53	1.31	1.02	0.78	0 94	1.19	1.59

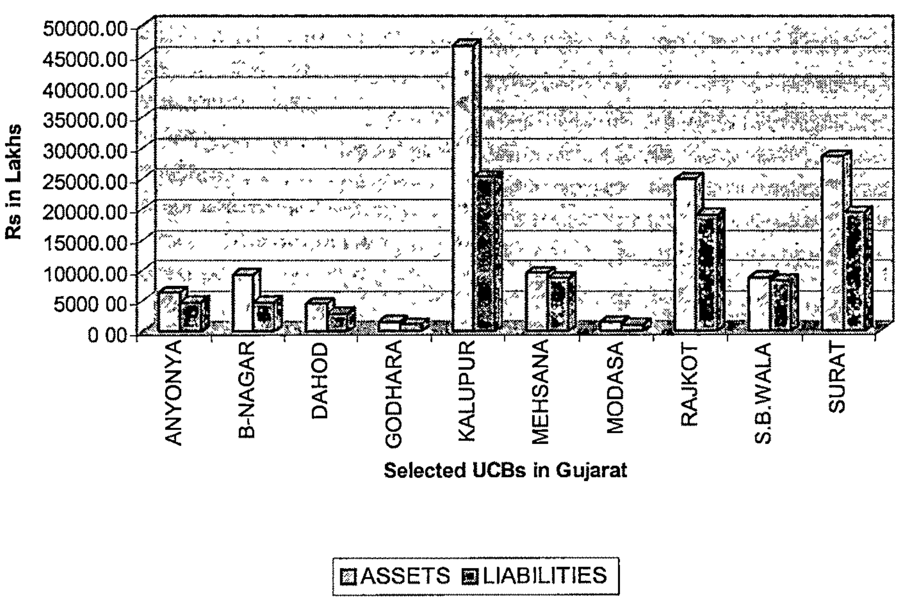
PROPORTIONS OF ASSET-LIABILITY FOR SELECTED URBAN CO-OPERATIVE BANKS IN GUJARAT (1993-94 TO 2003-04)

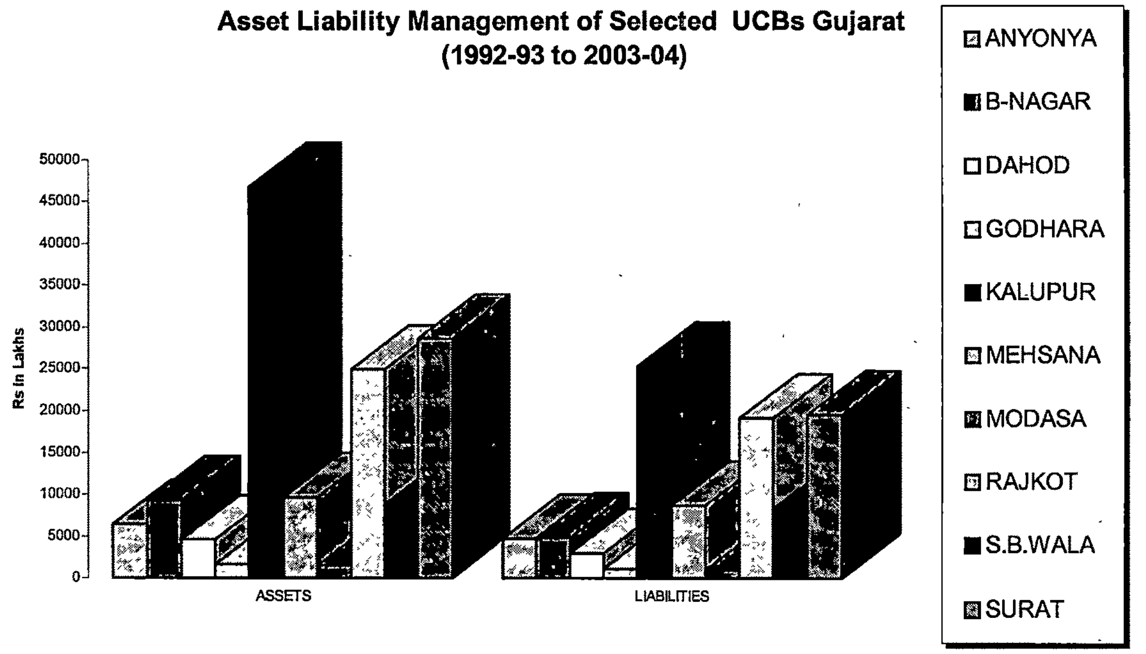
PROPORTIONS	**ANYONYA**	**B-NAGAR**	**DAHOD**	**GODHARA**	**KALUPUR**	**MEHSANA**	**MODASA**	**RAJKOT**	**S.B.WALA**	**SURAT**	**AVG.**
Cash in hand to deposit	3.95	3.98	3 28	34.15	11.61	6 26	5.12	16.24	5.27	16.50	10.64
Bal. with banks to deposits	27.85	47.85	30.17	1 58	11 06	17.71	31.54	5.59	32.62	14.22	22 02
Calls to deposits	7 62	3 86	1.09	0 00	1.85	1 56	0.69	5.06	0 29	0 04	2.21
Cash+bank+call to deposits	39.43	55 69	34.54	35.73	24.52	25.54	37.35	26.90	38.18	30.77	34 86
Cash+bank+call+invst. to deposits	60.52	71.98	64.33	47.53	74 01	41.26	53.52	60.15	59.26	79.11	61.17
Fixed assets to deposits	1.59	1.09	0 69	1.66	1.30	2.05	1.48	1.27	1.53	1.98	1 46
Cash+Bk+call+invst+ FA to depo.	62.11	73.07	65.01	49.19	75.31	43 31	55.01	61.42	60 79	81.09	62.63
Ch+Bk+Cl+In+ FA to Depo.+Bro	62.24	73 07	62.29	49.19	71.92	42.71	53 33	66.62	59.37	80 61	62 14
C+b+cl+invst-10% to Re-deposits	**1.40**	**1.72**	**1.50**	**1.23**	**1.65**	**0.97**	**1.29**	**1.25**	**1.03**	**1.44**	**1.48**
Performance (Profit as % of W C.)	0.82	1.09	0 86	0 88	1.47	1.93	3 23	0.81	2.34	1 59	4 07

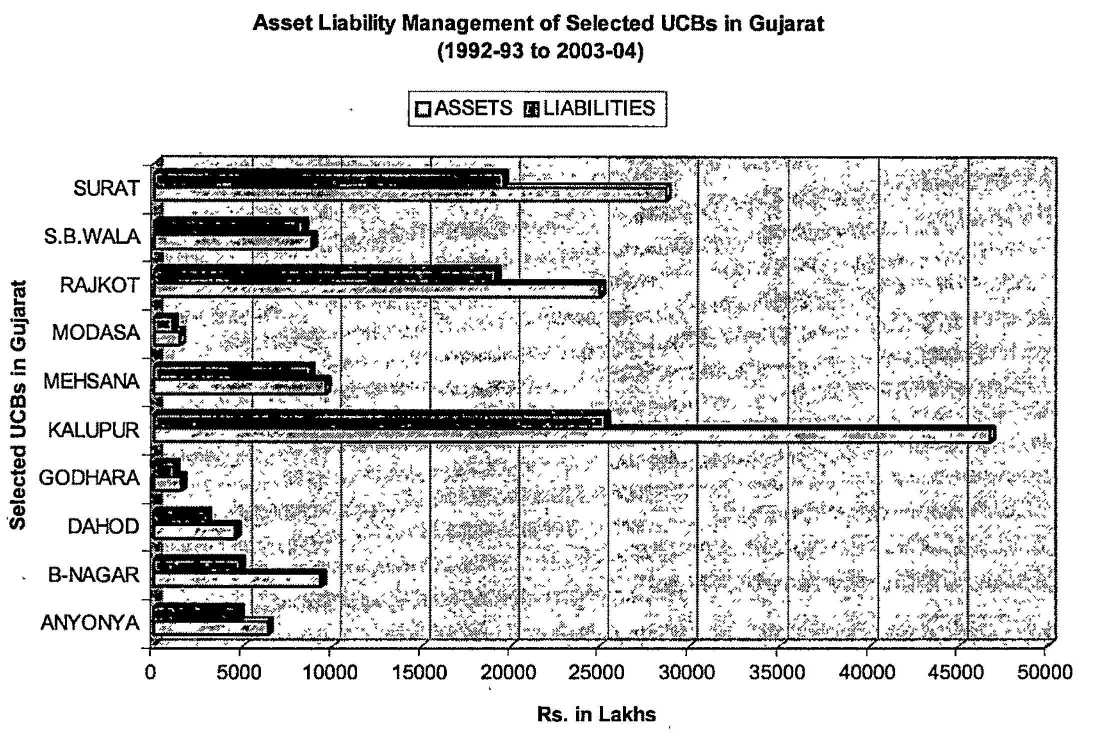
PROPORTION OF ASSET-LIABILITY FOR SELECTED URBAN CO-OPERATIVE BANKS IN GUJARAT (1993-94 TO 2003-04)

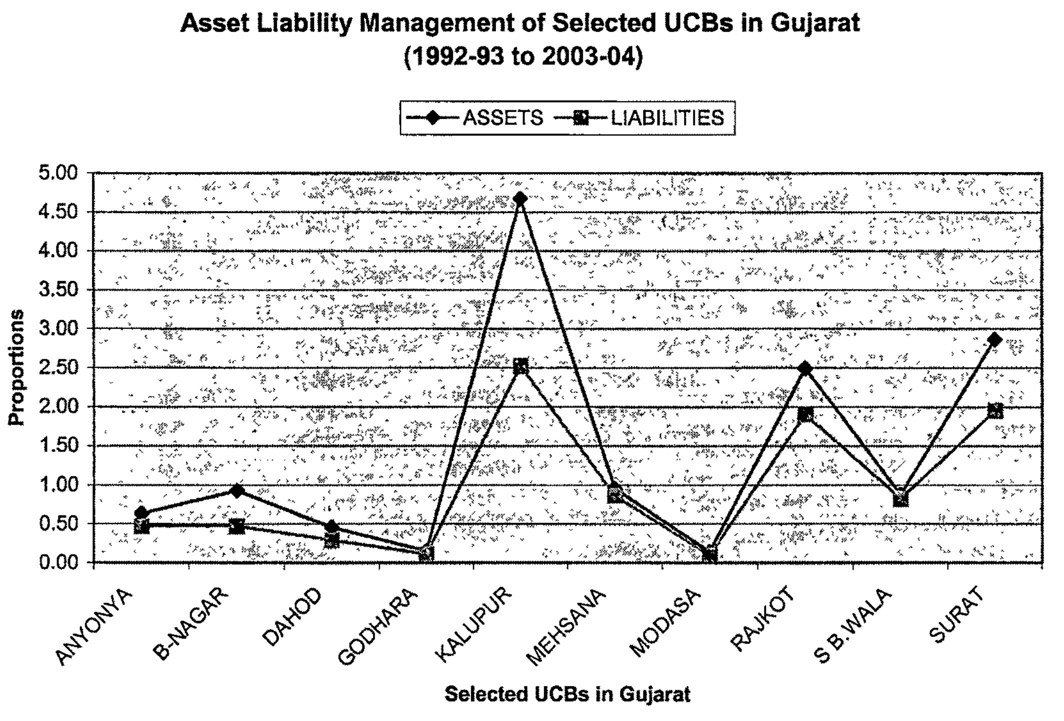
NAME OF BANK	93-94	94-95	95-96	96-97	97-98	98-99	99-2000	2000-01	2001-02	2002-03	2003-04	AVG.
ANYONYA CO-OPERATIVE BANK	1.50	1.56	1.54	1.48	1.44	1.40	1.37	1.37	1.35	1.26	1.11	**1.40**
BHAVNAGAR NAGARIK SAHAKARI BANK	1.16	1.25	1.28	1.33	1.46	1.69	1.97	2.19	2.26	2.20	2.16	**1.72**
THE DAHOD URBAN CO-OPERATIVE BANK	1.44	1.53	1.40	1.25	1.25	1.41	1.62	1.69	1.69	1.66	1.60	**1.50**
THE GODHARA CITY CO-OPERATIVE BANK	0.91	0.94	0.96	0.98	1.10	1.33	1.50	1.50	1.46	1.44	1.46	**1.23**
THE KALUPUR CO-OPERATIVE BANK	1.21	1.17	1.11	1.08	1.32	1.65	1.87	2.06	2.12	2.19	2.34	**1.65**
THE MEHSANA URBAN CO-OPERATIVE BANK	0.76	0.73	0.79	0.95	0.97	0.90	0.91	0.97	1.06	1.20	1.39	**0.97**
MODASA NAGARIK SAHAKARI BANK	1.07	1.01	0.98	1.03	1.10	1.27	1.50	1.61	1.57	1.51	1.50	**1.29**
RAJKOT NAGARIK SAHAKARI BANK	1.11	1.21	1.18	1.16	1.21	1.23	1.26	1.27	1.27	1.35	1.52	**1.25**
SARDAR BHILADWALA CO-OPERATIVE BANK	0.86	0.96	1.04	1.06	1.01	0.99	1.07	1.09	1.06	1.08	1.14	**1.03**
THE SURAT PEOPLES CO-OPERATIVE BANK	1.37	1.37	1.29	1.35	1.45	1.43	1.45	1.54	1.57	1.52	1.47	**1.44**

**ASSET-LIABILITY MANAGEMENT
OF SELECTED UCBs IN GUJARAT (1992-93 TO 2003-04)**




Asset Liability Management of Selected UCBs Gujarat
(1992-93 to 2003-04)
Rs in Lakhs
50000
45000
40000
35000
30000
25000
20000
15000
10000
5000
0
ASSETS
LIABILITIES
ANYONYA
B-NAGAR
DAHOD
GODHARA
KALUPUR
MEHSANA
MODASA
RAJKOT
S.B.WALA
SURAT


Asset Liability Management of Selected UCBs in Gujarat
(1992-93 to 2003-04)
ASSETS
LIABILITIES
Selected UCBs in Gujarat
SURAT
S.B.WALA
RAJKOT
MODASA
MEHSANA
KALUPUR
GODHARA
DAHOD
B-NAGAR
ANYONYA
0
5000
10000
15000
20000
25000
30000
35000
40000
45000
50000
Rs. in Lakhs


Asset Liability Management of Selected UCBs in Gujarat
(1992-93 to 2003-04)
ASSETS
LIABILITIES
Proportions
5.00
4.50
4.00
3.50
3.00
2.50
2.00
1.50
1.00
0.50
0.00
ANYONYA
B-NAGAR
DAHOD
GODHARA
KALUPUR
MEHSANA
MODASA
RAJKOT
S.B.WALA
SURAT
Selected UCBs in Gujarat

QUESTIONNAIRE – FOR INTERMEDIARY

ARUN DATTA LENDE- Ph. D.STUDENT

FACULTY OF COMMERCE, M.S. UNIVERSITY OF BARODA

Dear Respondent,

This questionnaire is prepared to collect primary information for a research study on "**Asset-Liability Management- A Study of Selected Urban Co-operative Banks in Gujarat**". The information provided by you or concern department of the bank(s) will remain confidential and used only for academic research work.

Name of the bank____

Whether Scheduled or Non-Scheduled Bank _________________________.

Number of Branches ______________________________________

Address of the Bank ______________________________________

____

____

Phone No. ________________ **Fax No.**_________________________

Respondent's Profile: (Optional)

Name ____.

Position/ Post in the bank ______________________________.

Educational qualification____________________________________.

No. of years of experience in the banking industry _____________________.

1. **Do your bank has special person(s) or department to look after Risk Management. Yes/No______.**

2. **Which of the following risks does your bank experience? Please mark ' √ ' the degree of risk:**

	High risk	Moderate risk	Low risk	No risk
Market risk	______	______	______	______
Credit risk	______	______	______	______
Interest rate risk	______	______	______	______
Liquidity risk	______	______	______	______
Investment risk	______	______	______	______
Reputation risk	______	______	______	______
Capital risk	______	______	______	______
Legal risk	______	______	______	______
Operational risk	______	______	______	______
Any other, please specify				
	______	______	______	______
	______	______	______	______
	______	______	______	______

3. **How the risks are identified? (Please tick ' √ ')**

   a. **Comparison with the standard provide by RBI _____.**
   b. **Own methods, techniques or calculations to determine such risks _____.**
   c. **Outsiders/ agency ______.**

4. **Do you use any techniques or methods to measure the risk? (Please tick ' √ '.**

Capital to Risk Asset Ratio (CRAR) _______.

SWOT Analysis (Strength-Weakness-Opportunities-Threats) _______.

Key Ratio Analysis _______.

ROE Analysis (Return on Equity) _______.

CAMEL Rating _______.

Statement of Structural Liquidity _______.

Maturity Ladder/ Maturity Profile _______.

Statement of Interest Rate Sensitivity _______.

ALM system (Asset-Liability Management)

1. **Gap method** _______.
2. **Duration Gap method** _______.
3. **Simulation method** _______.
4. **Credit Scoring Model** _______.
5. **Value at Risk (VaR)** _______.

Any other, please specify

a. ______________________________.

b. ______________________________.

c. ______________________________.

5 **What are the steps you will take to minimize the following risks?**

Interest rate risk

1. ____

2. ____

3. ____

Credit risk

1. ____

2. ____

3. ____

Investment risk

1. ____

2. ____

3. ____

Reputation risk

1. ____

2. ____

3. ____

6 **What is portion of average fixed deposits that gets matured during the year? (Please tick ' √ '.**

1. **0 to 10 per cent** ________

2. **11 to 20 per cent.** ________

3. **21 to 30 per cent** ________

Thanks for your kind co-operation and support.

DATE **SIGNATURE**

ASSET STRUCTURED RATIOS
▪**Fluid resources to Deposits = fluid resources / total deposits**
▪**Fluid resources to Working capital = fluid resources / W. capital.**
▪**Credit – Deposit = total loans and advances / total deposits**
▪**Credit to Working capital = total loans and advances / W. capital**
▪**<u>Loan mix</u>**
▪Short term = short term loan / total loans * 100
▪Medium term = medium term loan / total loans * 100
▪Long term = long term loan / total loans * 100

ASSET STRUCTURED RATIOS		**INCREASES**	**DECREASES**
FLUID RECOURCES TO DEPOSITS	PROFITABILITY LIQUIDITY	LESS MORE	MORE LESS
FLUID RESOURCES TO W.CAPITAL	LIQUIDITY OPERTION FLEXIBILITY	MORE LESS	LESS MORE
CREDIT – DEPOSIT RATIO	PROFITABILITY	MORE	LESS
CREDIT TO W.CAPITAL	CREDIT CREATION	MORE	LESS
LOAN MIX:- SHORT TERM MEDIUM TERM	PROFITABILITY PROFITABILITY	MORE MORE	LESS LESS

■<u>LIABILITY STRUCTURE RATIOS</u>

▪**Owned funds to working capital = owned funds / working capital**

▪**Deposits to working capital = total deposits / working capital**

▪**<u>Deposit mix</u>**

▪Fixed deposits = fixed deposits / total deposits * 100

▪Saving deposits = saving deposit / total deposits * 100

▪Current deposits = current deposits/ total deposits * 100

LIABILITY STRUCTURED RATIOS		**INCREASES**	**DECREASES**
OWNED FUND TO W. CAPITAL (CAR)	COST OF FUNDS BUFFER FOR THE LENDER	MORE LESS	LESS MORE
DEPOSITS TO W. CAPITAL	COST OF FUNDS	LESS	MORE
DEPOSIT MIX:- FIXED DEPOSITS	OPERTIONAL FLEXIBILITYOPERATIONAL EFFICIENCY	MORE LESS	LESS MORE

PROFITABILITY RATIOS
Return on Assets = net profit / assets *100
Cost of Funds = 100/ funds * cost
Interest Margin to Working capital = Interest Margin / W. capital
Cost of management to Working capital = fixed cost / W. capital

BILITY RATIOS		**INCREASES**	**DECREASES**
RETURN ON ASSETS	EFFICIENCY OF DEPLOYING THE FUNDS	MORE	LESS
COST OF FUNDS	EFFICIENCY OF MOBILIZATION OF FUNDS	LESS	MORE
INTEREST MARGIN	OVER ALL EFFICIENCY	MORE	LESS
COST OF MGT. TO W.CAPITAL	MANAGERIAL ABILIITY	LESS	MORE