

ANNEXURE - I**STATEMENT SHOWING THE NUMBER OF BANKS COVERED UNDER THE DEPOSIT INSURANCE SCHEME SINCE 1962**

<i>Year/Period</i>	<i>No. of registered banks at the commencement of the year/period</i>	<i>No. of banks registered during the year/period</i>	<i>No. of banks deregistered where Corporation's liability</i>			<i>Total No. of registered banks at the end of the year/period (2 + 3 - 6)</i>
			<i>was attracted</i>	<i>was not attracted</i>	<i>Total (4 + 5)</i>	
1	2	3	4	5	6	7
1962	287	—	2	9	11	276
1963 to 1965	276	1	7	161	168	109
1966 to 1970	109	1	5	22	27	83
1971 to 1975	83	544	—	16	16	611
1976 to 1980	611	995	9	15	24	1582
1981 to 1985	1582	280	8	17	25	1837
1986 to 1989-90	1837	102	8	10	18	1921
1990 -91	1921	8	5	2	7	1922
1991-92	1922	14	2	3	5	1931
1992-93	1931	3	2	1	3	1931
1993-94	1931	63	1	3	4	1990
1994-95	1990	36	—	1	1	2025
1995-96	2025	99	1	1	2	2122
1996-97	2122	176	1	1	2	2296
1997-98	2296	145	1	2	3	2438
1998-99	2438	149	4	—	4	2583

ANNEXURE - IA**Category-wise break-up of insured banks at the end of 1996-97, 1997-98 and 1998-99**

<i>Year</i>	<i>No. of insured banks</i>			
	<i>Commercial Banks</i>	<i>RRBs</i>	<i>Co-operative Banks</i>	<i>Total</i>
1996-97	108	196	1992	2296
1997-98	108	196	2134	2438
1998-99	110*	196	2277	2583

- * includes
1. Bari Doab Bank Ltd., under amalgamation with Oriental Bank of Commerce.
 2. Kashinath Seth Bank Ltd., under amalgamation with State Bank of India.
 3. Jharia Industrial Bank Ltd., is defunct bank.

**ANNEXURE - II****SUMMARY OF INSURED BANKS
(As on 31st March 1999)**

i)	Commercial Banks	110
ii)	Regional Rural Banks	196
iii)	Co-operative Banks	2277
	Total	2583

Statewise Break-up of Co-operative Banks

<i>State/Union Territory</i>		<i>Apex</i>	<i>Central</i>	<i>Primary</i>	<i>Total</i>
State					
1.	Andhra Pradesh	1	22	131	154
2.	Assam	1	1	10	12
3.	Bihar	1	34	6	41
4.	Delhi	1	—	16	17
5.	Goa	1	—	7	8
6.	Gujarat	1	21	337	359
7.	Haryana	1	14	8	23
8.	Himachal Pradesh	1	2	5	8
9.	Jammu & Kashmir	1	3	4	8
10.	Karnataka	1	22	287	310
11.	Kerala	1	14	60	75
12.	Madhya Pradesh	1	45	78	124
13.	Maharashtra	1	31	615	647
14.	Manipur	1	—	5	6
15.	Orissa	1	17	14	32
16.	Punjab	1	17	6	24
17.	Rajasthan	1	27	36	64
18.	Sikkim	1	—	—	1
19.	Tamil Nadu	1	22	134	157
20.	Tripura	1	—	1	2
21.	Uttar Pradesh	1	57	72	130
22.	West Bangal	1	17	55	73
Union Territory					
1.	Pondicherry	1	—	1	2
2.	Daman & Diu	—	—	—	—
TOTAL		23	366	1888	2277

**ANNEXURE – II A****BANKS REGISTERED AND DEREGISTERED DURING THE YEAR 1998-99****A. REGISTERED****I. Commercial Bank**

1. Morgan Guaranty Trust Company, Mumbai
2. KBC Bank N.V., Mumbai

II. Co-operative Banks

<u>State</u>	<u>Name of the Bank</u>
Maharashtra (56)	1. Lokmangal Urban Co-operative Bank Ltd., Solapur.
	2. Abhinandan Urban Co-operative Bank Ltd., Amravati.
	3. Bhagyodaya Friends Urban Co-operative Bank Ltd., Amravati.
	4. Bharat Urban Co-operative Bank Ltd., Solapur.
	5. Navapur Mercantile Co-operative Bank Ltd., Dhule.
	6. Krishna Valley Co-operative Bank Ltd., Sangli.
	7. Shree Ganesh Sahakari Bank Ltd., Pune.
	8. Warud Urban Co-operative Bank Ltd., Amravati.
	9. Dr. Babasaheb Ambedkar Sahakari Bank Ltd., Nasik-Road, Nasik.
	10. Shree Siddhi Venkatesh Sahakari Bank Ltd., Jalgaon.
	11. Shri Laxmi Kripa Urban Co-operative Bank Ltd., Pune.
	12. Shri Jyotiba Sahakari Bank Ltd., Pune.
	13. Shree Mahesh Urban Co-operative Bank Ltd., Aurangabad.
	14. Ramrajya Sahakari Bank Ltd., Pune.
	15. Janseva Nagarik Sahakari Bank Ltd., Usmanabad.
	16. Mangalorian Catholic Co-operative Bank Ltd., Mumbai.
	17. Lord Balaji Co-operative Bank Ltd., Sangli.
	18. Kalyansagar Urban Co-operative Bank Ltd., Osmanabad.
	19. Lokseva Sahakari Bank Ltd., Pune.
	20. Vidarbha Urban Co-operative Bank Ltd., Akola.
	21. Vidarbha Mercantile Urban Co-operative Bank Ltd., Wardha.
	22. Sadguru Gahininath Urban Co-operative Bank Ltd., Solapur.
	23. Shri Saptashringi Urban Co-operative Bank Ltd., Nasik.
	24. Sharad Nagarik Sahakari Bank Ltd., Solapur.
	25. Moti Urban Co-operative Bank Ltd., Dhule.
	26. Mantha Urban Co-operative Bank Ltd., Jalana.
	27. Nandani Sahakari Bank Ltd., Kolhapur.



28. Sindhudurga Sahakari Bank Ltd., Mumbai.
29. The Swaraj Urban Co-operative Bank Ltd., Ullasnagar.
30. Krushiseva Urban Co-operative Bank Ltd., Solapur.
31. Mahatma Phule Urban Co-operative Bank Ltd., Beed.
32. Shri Mahavir Sahakari Bank Maryadit, Jalgaon.
33. Shri Pataneshwar Urban Co-operative Bank Ltd., Pen.
34. Prerana Co-operative Bank Ltd., Tharegaon (Pune).
35. Ajantha Urban Co-operative Bank Ltd., Aurangabad.
36. Arvind Sahakari Bank Ltd., Katol.
37. The Udgir Urban Co-operative Bank Ltd., Udgir.
38. Dharmavir Sambhaji Urban Co-operative Bank Ltd., Pimpri (Pune).
39. Western Co-operative Bank Ltd., Mumbai.
40. Bajirao Appa Sahakari Bank Ltd., Sangli.
41. Shri Swami Samartha Sahakari Bank Ltd., Ahmednagar.
42. Dr. Jaiprakash Mandada Urban Co-operative Bank Ltd., Parbhani.
43. Sanmitra Urban Co-operative Bank Ltd., Akola.
44. Godavari Urban Co-operative Bank Ltd., Nanded.
45. Navi Mumbai Nagari Sahakari Bank Ltd., Vashi.
46. Sanmitra Mahila Nagari Sahakari Bank Ltd., Chandrapur.
47. Umiya Urban Co-operative Bank Ltd., Nagpur.
48. Daund Urban Co-operative Bank Ltd., Daund.
49. Faizpur Janata Sahakari Bank Ltd., Jalgaon.
50. Nirmal Urban Co-operative Bank Ltd., Nagpur.
51. Desai Ganj Nagari Co-operative Bank Mydt., Gadchiroli.
52. Independance Co-operative Bank Ltd., Nasik.
53. Wani Nagarik Sahakari Bank Ltd., Wani.
54. Nandgaon Urban Co-operative Bank Ltd., Nasik.
55. Jijamata Mahila Nagarik Sahakari Bank Ltd., Parbhani.
56. Akola Merchant Co-operative Bank Ltd., Akola.

Sikkim (1)

1. Sikkim State Co-operative Bank Ltd., Sikkim.

Rajasthan (3)

1. Vaishali Urban Co-operative Bank Ltd., Jaipur.
2. Bhilwara Mahila Urban Co-operative Bank Ltd., Bhilwara.
3. Lok-Vikas Urban Co-operative Bank Ltd., Jaipur.

Uttar Pradesh (7)

1. Garhwal Co-operative Bank Ltd., Dehradun.
2. Dayalbagh Mahila Co-operative Bank Ltd., Agra.
3. Nagarvikas Sahakari Bank Ltd., Hardoi.



4. Pioneer Urban Co-operative Bank Ltd., Lucknow.
5. United India Co-operative Bank Ltd., Bijanor.
6. Urban Co-operative Bank Ltd., Siddarthanagar.
7. Omkar Nagariya Sahakari Bank Ltd., Kanpur.

Gujarat (9)

1. Adajan Nagarik Sahakari Bank Ltd., Surat.
2. The Shreenath Co-operative Bank Ltd., Nadiad.
3. Dakor Mahila Nagarik Sahakari Bank Ltd., Dakor.
4. Batod Peoples' Co-operative Bank Ltd., Batod.
5. The Bapunagar Mahila Co-operative Bank Ltd., Ahmedabad.
6. Gujarat Mercantile Co-operative Bank Ltd., Ahmedabad.
7. Kuber Co-operative Bank Ltd., Ahmedabad.
8. The Sachin Industrial Co-operative Bank Ltd., Surat.
9. The Financial Co-operative Bank Ltd., Surat.

Karnataka (26)

1. Basaveshwar Sahakari Bank Niyamitha, Jamkhandi.
2. Tavargera Pattan Sahakari Bank Niyamitha, Raichur.
3. Shri Pragati Pattan Sahakari Bank Niyamitha, Bijapur.
4. Belur Urban Co-operative Bank Ltd., Hasan.
5. Veerbhadreshwar Co-operative Bank Ltd., Gulbarga.
6. Sri Mauneshwar Co-operative Bank Ltd., Gulbarga.
7. Sri Seetha Raghava Sahakari Bank Ltd., Chitradurga.
8. Sri Banaveshwar Sahakari Bank Niyamitha, Gulbarga.
9. Mahalaxmi Pattan Sahakari Bank Ltd., Bailhongal.
10. Shri Gavisiddeshwar Urban Co-op. Bank Ltd., Koppal.
11. Shri Gurudev Brahmanad pattana Sahakari Bank Niyamit, Bagalkot.
12. Gulbarga Janata Sahakari Bank Niyamitha, Gulbarga.
13. Koteshwara Sahakari Bank Niyamitha, Bangalore.
14. Bangalore Mercantile Sahakari Bank Niyamitha, Bangalore.
15. Kittur Chennamma Mahila Sahakari Bank Niyamitha, Bangalore.
16. Mandur Pattana Sahakari Bank Niyamitha, Sandur, (Bellary).
17. Kempeguwda Pattana Sahakari Bank Niyamitha, Tumkur.
18. Shushruti Sahakari Bank Niyamitha, Bangalore.
19. Priyadarshni Mahila Urban Sahakari Bank Niyamitha, Dharwad.
20. Kushtagi Pattana Sahakari Bank Niyamitha, Koppal.
21. Jagadaguru Shri Kevanasiddeshwar Pattan Sahakar Bank Niyamit, Bijapur.



22. Sreenidhhi Sahakara Bank Niyamitha, Bangalore.
23. Kodagu Mahila Pattana Sahakari Bank Niyamitha, Kodagu.
24. Bijapur Sahakari Bank Niyamit, Bijapur.
25. The Almel Urban Co-operative Bank Ltd., Bijapur.
26. Shri Shadakshari Shivayogi Siddharameshwar Sahakar Bank Niyamit, Gulbarga.

Andhra Pradesh (35)

1. The Palmoor Co-operative Bank Ltd., Mahabubnagar.
2. The First City Co-operative Bank Ltd., Hyderabad.
3. The Manikanta Co-operative Urban Bank Ltd., Hyderabad.
4. Sri Bharthi Co-operative Urban Bank Ltd., Hyderabad.
5. Jyothi Co-operative Urban Bank Ltd., Hyderabad.
6. Shri Sharadamba Mahila Co-operative Bank Ltd., Vijayawada.
7. Krushi Co-operative Bank Ltd., Hyderabad.
8. The Agrasen Co-operative Bank Ltd., Hyderabad.
9. Swasakthi Mercantile Co-operative Bank Ltd., Vijayawada.
10. The Ambalapuram Co-operative Bank Ltd., Vijayawada.
11. Jubilee Hills Mercantile Co-operative Bank Ltd., Hyderabad.
12. The Vasundhara Mahila Co-operative Bank Ltd., Warangal.
13. The Kalyan Co-operative Urban Bank Ltd., Hyderabad.
14. Eluri Co-operative Urban Bank Ltd., Guntur.
15. Tirumala Co-operative Urban Bank Ltd., Hyderabad.
16. Mill Co-operative Urban Bank Ltd., Hyderabad.
17. Model Co-operative Urban Bank Ltd., Hyderabad.
18. The Secunderabad Co-operative Urban Bank Ltd., Secunderabad.
19. Sind Co-operative Urban Bank Ltd., Secunderabad.
20. The Catholic Co-operative Urban Bank Ltd., Hyderabad.
21. The Secunderabad Mercantile Co-operative Urban Bank Ltd., Secunderabad.
22. Padmavathi Co-operative Urban Bank Ltd., Hyderabad.
23. Shreenivasa Padmavathi Co-operative Bank Ltd., Hyderabad.
24. Seven Hills Co-operative Urban Bank Ltd., Hyderabad.
25. Twin City Co-operative Urban Bank Ltd., Hyderabad.
26. Rajadhani Co-operative Bank Ltd., Hyderabad.
27. Sree Swammy Gnanananda Yogeswara Mahila Co-operative Urban Bank Ltd., Chittoor.



28. Maharana Pratap Co-operative Urban Bank Ltd., Hyderabad.
29. Star Co-operative Urban Bank Ltd., Hyderabad.
30. Mother Theresa Hyderabad Co-operative Urban Bank Ltd., Hyderabad.
31. The Premier Co-operative Urban Bank Ltd., Hyderabad.
32. Mahaveer Co-operative Urban Bank Ltd., Hyderabad.
33. Neelakantha Co-operative Urban Bank Ltd., Hyderabad.
34. The Elvee Co-operative Urban Bank Ltd., Nalgonda.
35. The Eenadu Co-operative Urban Bank Ltd., Hyderabad.

West Bengal (4)

1. Kalikata Mahila Co-operative Bank Ltd., Calcutta.
2. Durgapur Mahila Co-operative Bank Ltd., Durgapur.
3. Raniganj Co-operative Bank Ltd., Burdwan.
4. Sree Chaitanya Co-operative Bank Ltd., Nadia.

Punjab (1)

1. Imperial Urban Co-operative Bank Ltd., Jalandhar.

Tamil Nadu (1)

1. Omalur Urban Co-operative Bank Ltd., Salem.

Madhya Pradesh (4)

1. Indore Swayamsidha Mahila Co-operative Bank Ltd., Indore.
2. Maa Sharada Mahila Nagarik Sahakari Bank Ltd., Satna.
3. Ujjain Audyogik Vikas Nagarik Sahakari Bank Ltd., Ujjain.
4. Shri Satya Sai Nagarik Sahakari Bank Maryadit, Bhopal.

B. DEREGISTERED

1. Commercial Banks
2. Co-operative Banks

NilState**Andhra Pradesh****Kerala****Maharashtra****Karnataka**Name of the Bank

Anakapalle Co-op. Urban Bank Ltd., Anakapalle.

Koduvayour Co-op. Bank Ltd., Kodavayour.

Kolhapur Zilla Janata Sahakari Bank Ltd., Mumbai.

Dharwad Indust. Co-op. Bank Ltd., Hubli.

**ANNEXURE – III****STATEMENT SHOWING THE EXTENT OF PROTECTION AFFORDED TO THE
DEPOSITORS OF INSURED BANKS****(Commercial Banks, Regional Rural Banks and Co-operative Banks)****(As on the last Friday of December 1961 and the last working day of June 1981 to June 1998)**

<i>Year</i>	<i>No. of fully protected accounts[@] (in lakhs)</i>	<i>Total No. of accounts (in lakhs)</i>	<i>Percen- tage of (2) to (3)</i>	<i>Insured deposits[@] (Rs. crores)</i>	<i>Total assessable deposits (Rs. crores)</i>	<i>Percen- tage of (5 to 6)</i>
1	2	3	4	5	6	7
1961	55.42	70.58	78.5	392.32	1693.74	23.1
1981	1,364.62	1,377.07	99.1	25,859.20	35,004.43	73.9
1982	1,580.98	1,598.24	98.9	31,773.92	42,360.41	75.0
1983	1,784.97	1,815.82	98.3	37,746.39	50,796.54	74.3
1984	2,000.97	2,025.94	98.7	46,339.53	61,880.23	74.8
1985	2,145.16	2,238.37	95.8	56,211.15	76,517.22	73.5
1986	2,320.05	2,359.60	98.0	62,878.13	86,213.96	72.9
1987	2,518.01	2,568.51	98.0	75,511.19	1,03,044.15	73.3
1988-89	2,704.87	2,780.88	97.3	90,191.69	1,26,864.19	71.1
1989-90	3,059.11	3,141.68	97.4	1,01,681.96	1,40,745.95	72.2
1990-91	2,982.52	3,089.12	96.5	1,09,315.52	1,56,891.90	69.7
1991-92	3,169.18	3,287.00	96.4	1,27,924.91	1,86,307.39	68.7
1992-93	3,395.03	3,543.02	95.8	1,64,526.57	2,44,375.38	67.3
1993-94	3,497.10	3,529.03	99.1	1,68,404.82	2,49,033.83	67.6
1994-95	4,956.05	4,993.99	99.2	2,66,746.65	3,64,057.60	73.3
1995-96	4,818.63	4,868.07	99.0	2,95,574.97	3,92,071.69	75.4
1996-97	4,273.23	4,351.26	98.2\$	3,37,671.00	4,50,674.17	74.9
1997-98	3,713.02	4,108.73	90.4\$	3,70,531.21	4,92,379.86	75.2
1998-99	4,544.33	4,641.93	97.9	4,39,609.10	6,09,962.08	72.1

[@] Number of accounts with balance not exceeding Rs. 1,500 till the end of 1967, Rs. 30,000 from 1981 onwards till 1992-93 and Rs. 1,00,000 from 1993-94 onwards.

\$ Out of 2,583 insured banks only 1,367 banks have furnished data on the classification of deposits (Return DI-02). The matter is being followed up with the remaining banks.

ANNEXURE - IV

**STATEMENT SHOWING THE EXTENT OF PROTECTION AFFORDED TO THE
DEPOSITORS OF INSURED BANKS (CATEGORY-WISE) FOR THE YEARS
1996-97, 1997-98 and 1998-99**

Year	Category of banks	Total No. of insured banks	No. of reporting banks	Insured deposits (Rs. in crores)	Total assessable deposits (Rs. in crores)	Percentage of insured deposits to assessable deposits
1	2	3	4	5	6	7
1996-97	I. Commercial Banks					
	i) SBI Group	8	7	86,694.48	1,09,604.57	79.1
	ii) Public Sector	19	19	1,81,227.77	2,32,858.23	77.83
	iii) Foreign Banks	42	25	5,719.22	24,758.74	23.1
	iv) Private Banks					
	a) Scheduled	36	29	18,466.46	28,331.31	65.18
	b) Non Scheduled	3	1	1.27	1.73	73.41
	Total	108	81	2,92,109.20	3,95,554.58	73.84
	II. Regional Rural Banks	196	163	9,805.29	10,436.05	93.96
	III. Co-operative Banks	1,992	1,101	35,756.51	44,683.54	80.02
	Total I+II+III	2,296	1,345	3,37,671.00	4,50,674.17	74.92
1197-98	I. Commercial Banks					
	i) SBI Group	8	7	97,216.42	1,24,498.03	78.08
	ii) Public Sector	19	17	1,83,773.71	2,34,991.06	78.02
	iii) Foreign Banks	43	30	6,755.56	26,827.12	25.18
	iv) Private Banks					
	a) Scheduled	35	28	27,493.12	39,960.56	68.8
	b) Non Scheduled	3	—	—	—	—
	Total	108	82	3,15,238.81	4,26,276.77	73.95
	II. Regional Rural Banks	196	149	12,965.62	13,795.72	93.98
	III. Co-operative Banks	2,134	1,137	42,326.78	52,307.37	80.92
	Total I+II+III	2,438	1,368	3,70,531.21	4,92,379.86	75.25
1998-99	I. Commercial Banks					
	i) SBI Group	8	7	1,13,803.01	1,45,056.62	78.45
	ii) Public Sector	19	18	2,09,332.71	2,82,245.42	74.16
	iii) Foreign Banks	45	28	7,899.18	31,640.16	24.96
	iv) Private Banks					
	a) Scheduled	35	28	46,733.40	76,108.14	61.40
	b) Non Scheduled	3	—	—	—	—
	Total	110	81	3,77,768.30	5,35,050.34	70.60
	II. Regional Rural Banks	196	145	14,399.46	15,775.19	91.27
	III. Co-operative Banks	2,277	1,141	47,441.34	59,136.55	80.22
	Total I+II+III	2,583	1,367	4,39,609.10	6,09,692.08	72.07



ANNEXURE - V

DEPOSIT INSURANCE CLAIMS PAID AND PROVIDED FOR AND REPAYMENTS RECEIVED AS ON 31ST MARCH 1999

(Rupees in lakh)

Sr. No.	Name of the bank (figures in brackets indicate the year in which the claims were met)	Total insured deposits paid and provided for	Repayments received by Corporation	Balance (3)-(4)
1	2	3	4	5
I. COMMERCIAL BANKS				
i) Particulars relating to banks in respect of which the Corporation has been reimbursed in full				
\$	1) Bank of China., Calcutta (1963)	9.25	9.25	—
*	2) Shree Jadeya Shankar Ling Bank Ltd., Bijapur (1965)	0.12	0.12	—
*	3) Bank of Behar Ltd., Patna (1970)	46.32	46.32	—
*	4) Cochin Nayar Bank Ltd., Trichur (1964)	7.04	7.04	—
*	5) Latin Christian Bank Ltd., Ernakulam (1964)	2.08	2.08	—
@	6) Bank of Karad Ltd., Mumbai	3700.00	3700.00	—
	Total 'A'	3764.81	3764.81	—
ii) Particulars relating to banks in respect of which the Corporation has been paid in part and balance due has been written off				
*	7) Unity Bank Ltd., Madras (1963)	2.53	1.37 (1.16)	—
*	8) Unnao Commercial Bank Ltd., Unnao (1964)	1.08	0.31 (0.77)	—
*	9) Chawla Bank Ltd., Dehradun (1969)	0.18	0.14 (0.04)	—
*	10) Metropolitan Bank Ltd., Calcutta (1964)	8.80	4.42 (4.38)	—
*	11) Southern Bank Ltd., Calcutta (1964)	7.34	3.73 (3.61)	—
*	12) Bank of Algapuri Ltd., Algapuri (1963)	0.28	0.18 (0.10)	—
	Total 'B'	20.21	10.15 (10.06)	—
(Figures in brackets indicate the amount written off)				
iii) Particulars relating to banks in respect of which the Corporation has not been reimbursed in full				
*	13) National Bank of Pakistan, Calcutta (1966)	0.99 (0.85)	0.88	0.11
*	14) Habib Bank Ltd., Mumbai (1966)	17.26 (1.18)	16.78	0.48
(Figures in brackets relate to payments prohibited under the Scheme of amalgamation)				

(Contd.)

ANNEXURE - V (Contd.)

1	2	3	4	5
*	15) National Bank of Lahore Ltd., Delhi (1970)	9.69	—	9.69
*	16) Bank of Cochin Ltd., Cochin (1986)	1,162.78	705.79	456.99
*	17) Miraj State Bank Ltd., Miraj (1987)	146.59	69.86	76.73
*	18) Lakshmi Commercial Bank Ltd., Delhi (1987)	3,340.62	796.28	2,544.34
*	19) Hindustan Commercial Bank Ltd., Delhi (1988)	2,191.67	253.66	1,938.01
*	20) United Industrial Bank., Calcutta (1990)	3,501.58	75.80	3,425.78
*	21) Traders Bank Ltd., New Delhi (1990)	306.34	133.91	172.43
*	22) Bank of Thanjavur Ltd., Thanjavur (1990)	1,078.36	435.45	642.91
*	23) Bank of Tamil Nadu Ltd., Tirunelveli (1990)	764.50	214.81	549.69
*	24) Parur Central Bank Ltd., North Parur (1990)	260.92	89.70	171.22
*	25) Purbanchal Bank Ltd., Guwahati (1990)	725.77	87.52	638.25
Total 'C'		13,507.07	2,880.44	10,626.63
Total 'A' + 'B' + 'C'		17,292.09	6,655.40	10,626.63
II. CO-OPERATIVE BANKS				
i) Particulars relating to banks in respect of which the Corporation has been reimbursed in full				
\$\$	1) Malvan Co-op. Urban Bank Ltd., Malvan (1977)	1.84	1.84	+
%	2) Bombay Peoples Co-op. Bank Ltd., Mumbai (1978)	10.72	10.72	++
@	3) Dadhich Sahakari Bank Ltd., Mumbai (1984)	18.37	18.37	+++
@	4) Ramdurg Urban Co-op. Credit Bank Ltd., Ramdurg (1981)	2.19	2.19	++++
Total 'D'		33.12	33.12	—
ii) Particulars relating to banks in respect of which the Corporation has been paid in part and balance due has been written off				
@	5) Ghatkopar Janata Sahakari Bank Ltd., Mumbai (1977)	2.76	— (2.76)	—
@	6) Bhadravathi Town Co-op. Bank Ltd., Bhadravathi (1994)	0.26	— (0.26)	—
Total 'E'		3.02	(3.62)	—
(Figures in brackets indicate amount written off)				
iii) Particulars relating to banks in respect of which the Corporation has not been reimbursed in full				
@	7) Bombay Commercial Co-op. Bank Ltd., Mumbai (1976)	5.73	—	5.73
@	8) Aarey Milk Colony Co-op. Bank Ltd., Mumbai (1978)	0.60	—	0.60
*	9) Ratnagiri Urban Co-operative Bank Ltd., Ratnagiri (1978)	46.43	12.44	33.99
*	10) Vishwakarma Co-op. Bank Ltd., Mumbai (1979)	11.57	5.60	5.97
*	11) Prabhadevi Janata Sahakari Bank Ltd., Mumbai (1979)	7.02	3.06	3.96
*	12) Kalavihar Co-op. Bank Ltd., Mumbai (1979)	13.17	3.31	9.86
*	13) Vysya Co-op. Bank Ltd., Bangalore (1982)	91.31	12.95	78.36
@	14) Kollur Parvathi Co-op. Bank Ltd., Kollur (1985)	13.96	—	13.96
@	15) Adarsh Co-op. Bank Ltd., Mysore (1985)	2.74	0.65	2.09

(Contd.)


ANNEXURE - V (Contd.)

1	2	3	4	5
*	16) Kurduwadi Merchants Urban Co-op. Bank Ltd., Kurduwadi (1986)	4.85	4.01	0.84
@	17) Gadag Urban Co-op. Bank Ltd., Gadag (1986)	22.85	12.16	10.69
@	18) Manihal Urban Co-op. Credit Bank Ltd., Manihal (1987)	9.61	2.28	7.33
@	19) Hind Urban Co-op. Credit Bank Ltd., Lucknow (1988)	10.95	—	10.95
@	20) Yellamanchili Co-op. Bank Ltd., Yellamanchili (1990)	4.36	—	4.36
@	21) Vasavi Co-op. Urban Bank Ltd., Gurzala (1991)	3.89	—	3.89
@	22) Kundara Co-op. Urban Bank Ltd., Kundara (1991)	17.37	8.73	8.64
@	23) Manoli Shri Panchlingeshwar Urban Co-op. Bank Ltd., Manoli(1991)	17.44	10.39	7.05
@	24) Sardar Nagrik Sahakari Bank Ltd., Baroda (1991)	74.85	6.00	68.85
@	25) Metropolitan Co-op. Bank Ltd., Mumbai (1992)	125.00	—	125.00
*	26) Belgaum Muslim Co-op. Bank Ltd., (1992)	37.11	1.64	35.47
@	27) Bhiloda Nagrik Sahakari Bank Ltd., Bhiloda (1994)	19.84	—	19.84
@	28) Citizen's Urban Co-op. Bank Ltd., Indore (1994)	220.57	—	220.57
@	29) Chetana Co-op. Bank Ltd., Mumbai (1995)	875.49	7.58	867.91
@	30) Bijapur Industrial Co-op. Bank Ltd., Hubli (1996)	24.14	—	24.14
@	31) Hindupur Co-op. Town Bank Ltd., Hindupur (1996)	1.22	—	1.22
@	32) The Peoples Co-op. Bank Ltd., Ichalkaranji (1996)	365.46	—	365.46
@	33) The Swastik Janata Sahakari Bank Ltd., Mumbai (1998)	225.92	—	225.92
@	34) Kolhapur Zilla Janata Sahakari Bank Ltd., Mumbai (1998)	801.17	—	801.17
@	35) Dharwad Industrial Co-op. Bank Ltd., Hubli (1998)	9.16	—	9.16
@	36) Dadar Janata Sahakari Bank Ltd., Mumbai (1999)	516.76	—	516.76
	Total 'F'	3580.54	90.80	3489.74
	Total 'D' + 'E' + 'F'	3616.68	123.92	3489.74
61)	Total 'A' + 'B' + 'C' + 'D' + 'E' + F	20908.77	6779.32	14116.37
	Remarks : <u>Amounts written off till 31.03.1999</u>			
	Commercial Banks			10.06 lakhs
	Co-operative Banks			3.02 lakhs
	Total			13.08 lakhs
<p>\$ Licence to carry on banking business cancelled by the Reserve Bank of India.</p> <p>\$\$ The bank was revived and voluntarily amalgamated with the Saraswat Co-op. Bank Ltd; in 1984 .</p> <p>* Scheme of amalgamation.</p> <p>@ Banks taken into liquidation.</p> <p>+ Provision of Rs.0.02 lakh made in respect of untraceable depositors written back.</p> <p>++ Provision of Rs.2.07 lakh made in respect of untraceable depositors written back.</p> <p>+++ Provision of Rs.0.14 lakh made in respect of untraceable depositors written back.</p> <p>++++ Provision of Rs.0.11 lakh made in respect of untraceable depositors written back.</p> <p>% The Bank was voluntarily amalgamated with the Saraswat Co-op. Bank Ltd; in 1987.</p> <p>** Amount under column 3 includes "On A/c" payments made to Bank of Karad Ltd; (Rs.37 crore) and Metropolitan Co-op. Bank Ltd; (Rs.1.25 crore) (Both under liquidation).</p>				
Note : The figures of claims given above are after effecting adjustments.				

ANNEXURE - VI

CATEGORY-WISE POSITION OF CREDIT INSTITUTIONS PARTICIPATING IN THE CORPORATION'S CREDIT GUARANTEE SCHEMES FOR SMALL BORROWERS AS ON 31ST MARCH 1999

Name of the Guarantee Scheme	Total number of participants as on 31st March 1998				Credit institutions (+)/ withdrawn (-) / ceased (-) during the period April 1998 - March 1999				Total number of participants as on 31st March 1999			
	Comml. Banks	RRBs.	Co-op. Banks	Total	Comml. Banks	RRBs.	Co-op. Banks	Total	Comml. Banks	RRBs.	Co-op. Banks	Total
1. Small Loans Guarantee Scheme, 1971	6	13	—	19	(-)4	(-)9	—	(-)13	2	4	—	6
2. Small Loans (SSI) Guarantee Scheme, 1981.	7	9	38	54	(-)5	(-)5	(-)12	*(-)22	2	4	26	32
3. Small Loans (Co-op. Banks) Guarantee Scheme, 1984	—	—	2	2	—	—	—	—	—	—	2	2

* As per the list attached in Annexure VII



ANNEXURE - VII

SCHEME-WISE NAMES OF BANKS WITHDRAWN/DELETED FROM THE LIST OF PARTICIPATING CREDIT INSTITUTIONS DURING THE YEAR 1998-99

A. SMALL LOANS GUARANTEE SCHEME, 1971

i) Commercial Banks

1. State Bank of Indore
2. Allahabad Bank
3. Bank of Maharashtra
4. Nedungadi Bank Ltd.

ii) Regional Rural Banks

1. Hindu Gramin Bank
2. Rewa-Siddhi Gramin Bank
3. Magadh Gramin Bank
4. Samyut Kshetriya Gramin Bank
5. Vidisha Bhopal Gramin Bank
6. Nalanda Gramin Bank
7. Shahado Kshetriya Gramin Bank
8. Vaishali Kshetriya Gramin Bank
9. Chindwara Seoni Kshetriya Gramin Bank

B. SMALL LOANS (SSI) GUARANTEE SCHEME, 1981

i) Commercial Banks

1. State Bank of Indore
2. Allahabad Bank
3. Bank of Maharashtra
4. Nedungadi Bank Ltd.
5. Ratnakar Bank Ltd.

ii) Regional Rural Banks

1. Samyut Kshetriya Gramin Bank
2. Vidisha Bhopal Gramin Bank
3. Nalanda Gramin Bank
4. Shahadol Kshetriya Gramin Bank
5. Rewa-Siddhi Gramin Bank



ANNEXURE - VII (Contd.)

iii) Co-operative Bank

1. Yeotmal Dist. Central Co-op. Bank Ltd.
2. New India Co-op. Bank Ltd.
3. Andhra Pradesh State Co-op. Bank Ltd.
4. Jammu Central Co-op. Bank Ltd.
5. Shimoga Dist. Central Co-op. Bank Ltd.
6. District Co-op. Central Bank Ltd., Bidar
7. Latur Dist. Central Co-op. Bank Ltd.
8. Satara Dist. Central Co-op. Bank Ltd.
9. Jaipur Central Co-op. Bank Ltd.
10. Bombay Dist. Co-op Bank Ltd.
11. Osmanabad Dist. Central Co-op. Bank Ltd.
12. Ahmednagar Dist. Central Co-op. Bank Ltd.

ANNEXURE - VIII

SECTOR-WISE DISTRIBUTION OF GUARANTEED ADVANCES UNDER THE CORPORATION'S CREDIT GUARANTEE SCHEMES

(Amount in Crores of Rupees)

Scheme/ Category of Borrowers	As at the end of June						As at the end of March										% to total in Col.17
	1972	1981	1984	1986	1987	1988	1989^	1990^	1991^	1992^	1993^	1994^	1995^	1996^	1997^	1998^	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
SMALL BORROWERS																	
(A) SCHEMES RELATING TO NON-INDUSTRIAL SECTOR																	
I. Small Loans Guarantee Scheme, 1971	205.71	3546.24	7045.38	10345.10	10998.22	14145.67	25562.66	27676.73	29166.66	24429.24	26339.75	25474.28	18906.40	17260.80	3938.80	3241.20	100.00
i) Farmers & Agriculturists	134.67	2267.52	4181.98	6020.34	6428.29	8504.48	10542.04	18565.55	19788.04	16572.80	17868.89	17075.41	12364.79	11335.17	2566.92	2067.56	63.79
ii) Transport Operators	28.29	477.56	1239.58	1606.00	1664.73	1665.58	14519.56 ^s	8727.03 ^s	8973.00 ^s	7514.44 ^s	8102.11 ^s	7840.98 ^s	6172.94 ^s	5632.20 ^s	1315.95 ^s	1139.28	35.15
iii) Retail Traders	28.34	398.86	709.84	1191.85	1257.99	1795.38											
iv) Professional & Self-employed persons	9.14	165.66	326.94	656.56	700.15	964.99											
v) Business Enterprises	5.27	150.08	322.51	609.51	694.64	923.18											
vi) Residual category of borrowers under the Differential Rate of Interest Scheme	—	86.56	264.53	260.84	252.42	292.06	501.06	384.15	405.62	342.00	368.75	557.89	368.67	293.43	55.93	34.36	1.06
II. Small Loans (Financial Corpsns.) Guarantee Scheme, 1971	2.56	10.89	52.68	85.19	92.28	108.68	2.70	4.17	—	#	#	#	#	#		—	—
III. Service Co-op. Societies Guarantee Scheme, 1971	0.12	1.32	0.50	0.72	0.72	1.84	0.20	0.44	0.39	#	#	#	#	#		—	—
IV. Small Loans (Co-op. Banks) Guarantee Scheme, 1984	—	—	5.69*	14.96	25.00	35.19	20.70 ^s	10.98 ^s	13.77 ^s	14.34 ^s	8.08 ^s	9.59 ^s	3.33 ^s	0.19 ^s	0.21 ^s	0.11	Neg.
i) Transport Operators	—	—	1.84	5.49	8.54	13.31											
ii) Retail Traders	—	—	2.64	5.53	7.67	8.51											
iii) Professional & Self-employed persons	—	—	1.05	1.87	4.08	6.74											
iv) Business Enterprises	—	—	0.16	2.07	4.71	6.63											
Total of I, II, III & IV	208.39	3558.45	7104.25	10445.97	11116.22	14291.38	25586.26	27692.32	29180.82	24443.58	26347.83	25483.87	18909.73	17260.99	3939.01	3241.31	100.00

(Contd.)

ANNEXURE - VIII (Contd.)

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
SSI BORROWERS																	
(B) SCHEMES RELATING TO INDUSTRIAL SECTOR																	
V. Small Loans (Small Scale Industries) Guarantee Scheme, 1981																	
All SSI Units including cottage industries etc.																	
	—	3716.43	4890.86	7497.46	7738.03	10464.66	14094.00	16826.21	17362.36	19161.92	15502.66	14176.95	13847.33	11271.33	3376.00	2813.33	
GRAND TOTAL (A)+(B)	208.39	7274.88 [@]	11995.11	17943.43	18854.25	24756.84	39680.26	44518.53 [*]	46543.18 [*]	43605.50	41850.49	39660.82	32757.06	28532.32	7315.01	6054.64	

@ As on 31st March 1981.

* As on 31st December 1984.

^ Due to non-receipt of statements from participating credit institutions the figures furnished in these columns have been estimated on the basis of (i) actual receipt of remittance towards guarantee fee during the year (ii) priority sector advances portfolio of Public Sector Banks, as reported to Reserve Bank of India.

\$ The sector-wise break-up of guarantee advances is not available.

+ Consequent on allowing credit institutions to exclude certain categories of advances from priority sector advances for the year 1990-91 and 1991-92, the revised figures of guaranteed advances as at 31st March 1990 and 1991 would be provisionally Rs. 35851.33 and Rs. 37410.16 crore respectively.

Terminated with effect from 1st April 1992.

ANNEXURE - IX

STATEMENT SHOWING RECEIPT AND DISPOSAL OF CLAIMS UNDER THE CORPORATION'S CREDIT
GUARANTEE SCHEMES RELATING TO SMALL BORROWERS

(Amount in crores of Rupees)

Period	Claims received		Claims disposed of		Of the claims disposed of (vide Columns 4 & 5)					
					Claims paid		Claims withdrawn		Claims rejected	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	2	3	4	5	6	7	8	9	10	11
Upto end of 1983	5,70,724	110.46	4,07,510	66.07	3,92,223	57.67	5,692	2.08	9,595	6.32
During 1984	2,54,692	61.71	2,36,625	32.09	2,28,419	30.99	741	0.22	7,465	0.88
During 1985	4,53,722	114.91	4,66,611	114.45	3,36,663	71.80	1,19,770	41.97	10,178	0.68
During 1986	6,30,365	140.94	6,44,090	176.39	4,84,852	86.86	1,47,419	87.18	11,819	2.35
During 1987	10,71,221	255.27	7,67,080	148.41	7,42,061	141.92	25	0.07	24,994	6.42
During 1988-89	15,28,391	364.08	12,90,945	280.61	12,60,266	272.29	515	0.11	30,164	8.21
During 1989-90	15,03,349	355.75	15,98,791	346.58	15,72,389	338.58	1,209	0.30	25,193	7.70
During 1990-91	20,87,562	505.05	19,00,904	427.17	18,62,697	415.35	4,202	1.42	34,005	10.40
During 1991-92	16,52,076	409.97	15,91,028	360.14	15,39,574	345.06	4,421	1.58	47,033	13.50
During 1992-93	36,81,272	883.29	24,92,375	565.95	24,08,086	538.63	62	0.06	84,227	27.26
During 1993-94	46,72,885	1167.60	33,58,702	1026.36	32,88,353	816.44	5,782	188.79	64,567	21.13
During 1994-95	47,93,205	1348.11	39,11,870	1100.26	38,60,522	1078.15	3,428	0.88	47,920	21.23
During 1995-96	62,64,590	1841.06	35,09,601	1031.42	34,52,981	1006.28	738	1.53	55,882	23.61
During 1996-97	59,97,049	1842.05	13,11,663	402.89	12,58,230	373.40	—	—	53,433	29.49
During 1997-98	5,40,971	183.90	11,79,328	400.90	11,35,571	371.40	1	—	43,756	29.50
Total A	3,57,02,074	9584.15	2,46,67,123	6479.69	23,822,887	5,944.82	2,94,005	326.19	5,50,231	208.68

(Contd.2)

ANNEXURE - IX (Contd.)

1	2	3	4	5	6	7	8	9	10	11
During 1998-99										
1. S.L.G. Scheme										
1971	757245@	217.76@	4245233	1188.39	2130920	588.64	1904005	515.12	210308	84.63
2. S.L. (F.C.) G. Scheme, 1971	—	—	—	—	—	—	—	—	—	—
3. S.L. (Co-op. Banks) G. Scheme, 1984	—	—	—	—	—	—	—	—	—	—
Total B (1+2+3)	7,57,245@	217.76@	42,45,233	1188.39	21,30,920	588.64	19,04,005	515.12	2,10,308	84.63
Cum. of A+B	36459319@	9801.91@	2,89,12,356	7668.08	2,59,53,807	6533.46	21,98,010	841.31	7,60,539	293.31
C Tapes Returned upto March 1998			27,29,692\$	830.03\$			27,29,692\$	830.03\$		
During April 98-March 1999			4,12,069\$	141.15\$			4,12,069\$	141.15\$		
GRAND TOTAL (A+B+C)	3,64,59,319@	9801.91@	3,20,54,117	8639.26	2,59,53,807	6533.46	53,39,771	1812.49	7,60,539	293.31

Break-up of Pending Claims

	No.	Rs. Crore
1. Claims processed but payment held up for various reasons	4,13,646	128.12
2. Claims to be processed/under clarification	39,91,556@	1034.53@
Total	44,05,202@	1162.65@

@ Provisional.

\$ No. and value of claims on magnetic tapes returned to banks due to tape read error.

Note : The total of claims shown in the break-up of pending claims is the net of cum. total under receipts column and the claims disposed of column. Receipt value has been worked out by multiplying the total number of claims with average claim svalue for the year 1998-99.

ANNEXURE - X
SECTOR-WISE BREAK-UP OF CLAIMS RECEIVED UNDER THE CORPORATION'S CREDIT GUARANTEE
SCHEMES RELATING TO SMALL BORROWER'S

(Amount in crore of Rupees)

Sr. No.	Category of Borrowers	Total Claims received upto 31st March 1998		Claims received during April 1998 to March 1999		% to total number in Col. 6	% to total amount in Col.6	Cumulative total upto March 1999		% to total amount in Col.6
		Number@	Amount@	Number@	Amount@			Number@	Amount@	
1	2	3	4	5	6	7	8	9	10	11
1.	Farmers and Agriculturists	1,72,98,776	4,413.09	4,29,661	119.64	56.74	54.94	1,77,28,437	4,532.73	46.24
2.	Transport operators	12,28,165	733.18	21,581	6.60	2.85	3.03	12,49,746	739.78	7.55
3.	Retail operators	98,55,182	2,806.70	2,03,018	62.04	26.81	28.49	1,00,58,200	2,868.74	29.27
4.	Professionals and Self-employed persons	27,52,529	725.71	41,421	12.72	5.47	5.84	27,93,950	738.43	7.53
5.	Business Enterprises	27,47,336	716.71	53,764	15.09	7.10	6.93	28,01,100	731.80	7.47
6.	Residual Category of Borrowers under DRI Scheme	17,05,619	158.04	6,588	1.26	0.87	0.58	17,12,207	159.30	1.62
7.	Credit Facilities for Consumption and for Purchase or Construction of Houses etc.	1,14,467	30.72	1,212	0.41	0.16	0.19	1,15,679	31.13	0.32
Total		3,57,02,074	9,584.15	7,57,245	217.76	100.00	100.00	3,64,59,319	9,801.91	100.00

@ Provisional.

ANNEXURE - XI

STATEMENT SHOWING RECEIPT AND DISPOSAL OF CLAIMS UNDER CORPORATION'S SMALL LOANS (SSI) GUARANTEE SCHEME, 1981

(Amount in crores of Rupees)

Period	Claims received		Claims disposed of		Of the claims disposed of						Claims pending as at the end of the year	
	No.	Amount	No.	Amount	Claims paid		Claims withdrawn/ returned under objection		Claims rejected		No.	Amount
1 Apr 1981 to 31 Dec 1981	1,308	1.74	—	—	—	—	—	—	—	—	1,308	1.74
1 Jan 1982 to 31 Dec 1982	4,013	9.40	3,105	2.13	1,542	0.37	1,537	1.72	26	0.04	2,216	9.01
1 Jan 1983 to 31 Dec 1983	9,325	32.58	7,328	12.93	5,184	3.43	2,066	9.00	78	0.50	4,213	28.66
1 Jan 1984 to 31 Dec 1984	18,300	53.98	9,522	13.73	7,855	9.91	1,610	2.92	57	0.90	12,991	68.91
1 Jan 1985 to 31 Dec 1985	22,048	71.99	22,791	25.08	18,264	12.06	4,116	11.61	411	1.41	12,248	115.82
1 Jan 1986 to 31 Dec 1986	33,723	104.92	30,299	67.07	19,695	24.10	10,261	40.30	343	2.67	15,672	153.67
1 Jan 1987 to 31 Dec 1987	44,711	131.68	40,206	88.16	38,099	69.09	1,580	8.26	527	10.81	20,177	197.19
1 Jan 1988 to 31 Mar 1989 (15 months)	93,716	216.90	81,351	156.56	67,002	92.78	13,542	48.54	807	15.24	32,542	257.53
1 Apr 1989 to 31 Mar 1990	74,894	192.58	1,01,579	368.08	82,046	169.96	16,971	126.85	2,562	71.27	5,857	82.03
1 Apr 1990 to 31 Mar 1991	83,809	243.71	76,148	249.25	65,694	131.81	8,968	71.53	1,486	45.91	13,518	76.49
1 Apr 1991 to 31 Mar 1992	78,447	217.26	80,510	255.67	66,728	117.23	12,825	106.83	957	31.61	11,455	38.08
1 Apr 1992 to 31 Mar 1993	1,29,968	259.98	1,18,147	243.21	1,00,751	94.92	16,261	110.35	1,135	37.94	23,276	54.85
1 Apr 1993 to 31 Mar 1994	1,44,165	323.16	1,23,031	287.72	93,008	73.55	25,728	162.22	4,295	51.95	44,410	90.29
1 Apr 1994 to 31 Mar 1995	1,89,593	378.71	1,92,791	409.31	1,53,743	100.86	34,446	235.51	4,602	72.94	41,212	59.69
1 Apr 1995 to 31 Mar 1996	1,91,034	524.17	1,55,448	308.01	78,857	35.99	69,005	180.39	7,586	91.63	76,798	275.85
1 Apr 1996 to 31 Mar 1997	1,18,423	270.32	1,01,098	291.49	6,967	5.24	72,715	193.59	21,416	92.66	94,123	254.68
1 Apr 1997 to 31 Mar 1998	31,981	120.06	52,241	220.78	—	—	34,504	98.12	17,737	122.66	73,863	153.96
	29,714 *	193.30 *									29,714 *	193.30 *
1 Apr 1998 to 31 Mar 1999	13,965	34.43	43,620	225.14	21,470	13.27	3,660	37.80	18,490	174.07	73,922	156.55
Total	13,13,137 *	3,380.87 *	12,39,215	3,224.32	8,26,905	954.57	3,29,795	1,445.54	82,515	824.21		

Branch wise position of pending claims as on 31 March 1999

(Amount in crores of Rupees)

	No.	Amount
Calcutta	10,794	52.93
Chennai	19,090	63.70
Nagpur	592	0.85
New Delhi	43,446	39.07
Total	73,922	156.55

* **Note** : The number and amount of claims pending as on 31st March 1998 Published in the Annual Report 1997-98 have been increased as 29,714 claims amounting to Rs. 193.30 crores resubmitted within six months by the Credit Institutions to Chennai Regional Office of DICGC were inadvertently excluded from the list of pending claims.

ANNEXURE - XII

STATEMENT SHOWING AMOUNT-WISE RECEIPT AND DISPOSAL OF CLAIMS DURING THE YEAR
1998-99 UNDER CORPORATION'S SMALL LOANS (SSI) GUARANTEE SCHEME, 1981

(Amount in crores of Rupees)

Claims for amount	Claims pending as on 31 March 1998 [@]		Receipt during the year		Disposal during the year						Total disposal during the year		Claims pending as on 31 March 1999	
					Claims Paid		Claims withdrawn/ returned under objection		Claims rejected					
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
Upto Rs.25,000/-	71,509	55.64	12,499	13.10	20,715	10.92	2,052	12.29	6,163	5.07	28,930	28.28	55,078	40.46
Above Rs.25,000/- and upto Rs.1 lakh	26,279	83.09	1,048	3.20	728	1.88	1,021	5.62	8,954	29.67	10,703	37.17	16,624	49.12
Above Rs.1 lakh and upto Rs.5 lakhs	4,424	94.22	284	6.25	27	0.47	493	9.85	2,225	47.77	2,745	58.09	1,963	42.38
Above Rs.5 lakhs and upto Rs.8 lakhs	648	40.43	59	3.71	—	—	46	2.90	546	34.20	592	37.10	115	7.04
Above Rs.8 lakhs	717	73.88	75	8.17	—	—	48	7.14	602	57.36	650	64.50	142	17.55
Total	1,03,577	347.26	13,965	34.43	21,470	13.27	3,660	37.80	18,490	174.07	43,620	225.14	73,922	156.55

@ **Note** :The number and amount of claims pending as on 31st March 1998 published in the Annual Report 1997-98 have been increased as 29,714 claims amounting to Rs. 193.30 crores resubmitted within six months by the Credit Institutions to Chennai Regional Office of DICGC were inadvertently excluded from the list of pending claims.

ANNEXURE - XIII

STATEMENT INDICATING SCHEME-WISE BREAK-UP OF GUARANTEE FEE RECEIVED DURING THE YEARS 1981 TO 1998-99

(Amount in crores of Rupees)

Scheme	1981	1982	1983	1984	1986	1987	1988-89 (15 months)	1989-90	1990-91	1991-92	1992-93	1993-94	1994-95	1995-96	1996-97	1997-98	1998-99
1. Small Loans Guarantee Scheme, 1971	23.29	30.50	35.70	47.69	69.00	79.56	101.51	389.32	331.90	351.44	431.74	665.36	631.64	496.90	396.43	112.70	81.03
2. Small Loans (Financial Corporations) Guarantee Scheme, 1971 @	0.05	0.08	0.25	0.36	0.55	0.39	0.33	0.12	0.06	—	—	—	—	—	—	—	—
3. Service Co-operative Societies Guarantee Scheme, 1971 @	*	*	*	*	*	*	*	0.01	0.01	0.01	—	—	—	—	—	—	—
4. Small Loans (Co-operative Banks) Guarantee Scheme, 1984	—	—	—	0.01	0.09	0.14	0.26	0.31	0.16	0.20	0.21	0.12	0.14	0.03	0.01	—	—
5. Small Loans (Small Scale Industries) Guarantee Scheme, 1981	16.87	27.09	35.22	39.85	57.61	65.08	89.79	204.07	192.59	214.23	270.83	180.61	197.35	207.71	167.58	52.21	42.20
TOTAL	40.21	57.67	71.17	87.91	127.25	145.17	191.89	593.83	524.72	565.88	702.78	846.09	829.13	704.64	564.02	164.91	123.23

* 1981	Rs.39,000/-	* 1984	Rs.25,000/-
* 1982	Rs.73,000/-	* 1986	Rs.1,000/-
* 1983	Rs.14,000/-	* 1987	Rs.7,000/-
		* 1988-89	Rs.58,000/-

@ These Schemes have been terminated with effect from 1 April 1992.

ANNEXURE - XIV

**INVESTMENT OF DEPOSIT INSURANCE FUND, CREDIT GUARANTEE FUND AND GENERAL FUND
IN CENTRAL GOVERNMENT SECURITIES AS ON 31 MARCH 1999**

(Amount in crores of Rupees)

Sr. No.	Particulars	Rate	Deposit Insurance Fund				Credit Guarantee Fund				General Fund			
			Face value	Book value	Value as per rates	% of value to Book value	Face value	Book value	Value as per rates	% of value to Book value	Face value	Book value	Value as per rates	% of value to Book value
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
(A)	Securities which have depreciated :													
1.	75002 6.50% Loan 2003	83.58	2.66	2.66	2.22	83.45	—	—	—	—	—	—	—	—
2.	78002 6.75% Loan 2006	76.14	18.86	18.86	14.36	76.18	—	—	—	—	—	—	—	—
3.	78007 6.75% Loan 2007	72.47	1.12	1.12	0.81	72.32	—	—	—	—	—	—	—	—
4.	79002 7.00% Loan 2009	70.59	40.68	40.71	28.71	70.52	—	—	—	—	—	—	—	—
5.	80003 7.50% Loan 2010	71.89	58.45	56.48	42.02	74.41	—	—	—	—	—	—	—	—
6.	81005 8.00% Loan 2011	73.68	135.83	126.02	100.08	79.41	—	—	—	—	—	—	—	—
7.	82005 9.00% Loan 2013	77.92	116.13	114.27	90.49	79.19	—	—	—	—	—	—	—	—
8.	82013 8.75% Loan 2010	78.74	3.79	3.78	2.98	78.83	—	—	—	—	—	—	—	—
9.	83004 10.00% Loan 2014	83.86	90.95	90.80	76.27	83.99	—	—	—	—	0.05	0.05	0.04	75.00
10.	84002 9.50% Loan 2008	86.74	23.84	23.61	20.68	87.54	—	—	—	—	—	—	—	—
11.	84005 10.25% Loan 2012	86.86	46.00	46.06	39.96	86.76	1.09	1.09	0.95	86.24	2.70	2.74	2.38	86.50
12.	84010 10.50% Loan 2014	87.04	55.98	55.96	48.72	87.06	—	—	—	—	7.39	7.38	6.43	87.24
13.	85007 11.50% Loan 2015	93.67	87.12	87.14	81.61	93.64	—	—	—	—	11.10	11.12	10.90	93.43
14.	86007 11.50% Loan 2006	98.63	106.03	107.22	104.58	97.54	—	—	—	—	2.00	2.00	1.97	98.50
	87011 11.50% Loan 2007		—	—	—	—	3.51	3.44	3.43	99.71	—	—	—	—
15.	89009 11.50% Loan 2009	96.54	194.21	194.50	187.49	96.39	17.00	17.02	16.41	96.47	0.77	0.77	0.75	96.10
16.	90008 10.75% Loan 2000	100.46	—	—	—	—	5.00	5.13	5.02	98.05	—	—	—	—
17.	91012 11.00% Loan 2011	95.35	83.62	82.60	79.73	96.54	6.37	6.18	6.08	98.38	—	—	—	—
18.	91018 11.00% Loan 2001	99.68	—	—	—	—	0.25	0.26	0.25	92.31	—	—	—	—
19.	91019 11.50% Loan 2006	98.38	5.84	5.84	5.75	98.29	—	—	—	—	—	—	—	—
20.	91020 12.00% Loan 2001	98.43	315.46	315.13	310.51	98.54	—	—	—	—	1.03	1.03	1.05	98.06
21.	92005 12.75% Loan 2002	104.03	6.90	7.28	7.18	98.63	18.17	19.46	18.90	96.97	0.13	0.14	0.14	92.85
22.	93001 12.60% Loan 2000	102.22	—	—	—	—	0.74	0.76	0.75	—	—	—	—	—
23.	93006 13.25% Loan 2000	103.38	13.10	13.74	13.55	98.62	10.73	11.40	11.10	97.37	0.03	0.03	0.03	—
24.	93007 13.12% Loan 1999	101.74	6.55	6.77	6.66	98.37	13.48	14.28	13.72	96.14	0.35	0.38	0.36	94.59
25.	93009 13.31% Loan 2001	104.77	—	—	—	—	5.76	6.07	6.03	99.50	—	—	—	—
26.	94004 12.00% Loan 1999	100.03	119.94	120.65	119.98	99.44	18.07	18.20	18.08	99.34	1.04	1.08	1.04	96.30
27.	94005 12.35% Loan 2004	102.98	4.91	5.12	5.06	99.02	—	—	—	—	—	—	—	—

(Contd.)

ANNEXURE - XIV (Contd.)

**INVESTMENT OF DEPOSIT INSURANCE FUND, CREDIT GUARANTEE FUND AND GENERAL FUND
IN CENTRAL GOVERNMENT SECURITIES AS ON 31 MARCH 1999**

(Amount in crores of Rupees)

Sr. No.	Particulars	Rate	Deposit Insurance Fund				Credit Guarantee Fund				General Fund			
			Face value	Book value	Value as per rates	% of value to Book value	Face value	Book value	Value as per rates	% of value to Book value	Face value	Book value	Value as per rates	% of value to Book value
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
28.	94007 11.64% Loan 2000	101.44	—	—	—	—	—	—	—	—	0.88	0.90	0.89	—
29.	94010 11.55% Loan 2000	100.69	—	—	—	—	—	—	—	—	0.44	0.44	0.44	—
30.	95003 13.25% Loan 2000	106.64	—	—	—	—	7.20	7.84	7.68	97.83	—	—	—	—
31.	95020 13.85% Loan 2000	104.66	—	—	—	—	50.40	54.10	52.75	97.49	—	—	—	—
32.	96007 13.75% Loan 2001	104.95	33.55	35.45	35.21	99.35	—	—	—	—	0.18	0.19	0.19	94.74
33.	96008 13.70% Loan 1999	100.93	44.15	44.84	44.56	99.38	54.97	55.97	55.48	99.12	0.35	0.36	0.35	97.22
34.	96018 13.55% Loan 2001	105.34	5.00	5.49	5.27	95.98	11.25	11.90	11.85	99.58	—	—	—	—
35.	96019 13.40% Loan 1999	102.67	73.48	76.34	75.44	98.81	36.96	38.60	37.95	98.32	0.47	0.48	0.48	97.92
36.	97004 12.69% Loan 2002	103.73	22.79	24.03	23.64	98.38	—	—	—	—	—	—	—	—
37.	97005 12.14% Loan 2002	101.97	—	—	—	—	39.21	40.10	39.98	99.73	—	—	—	—
38.	97007 12.59% Loan 2004	103.90	90.62	94.84	94.16	99.28	—	—	—	—	—	—	—	—
39.	97008 11.83% Loan 2003	101.37	55.09	56.57	55.84	98.71	46.23	47.44	46.86	98.76	0.11	0.11	0.11	—
40.	97009 10.85% Loan 2001	99.45	—	—	—	—	—	—	—	—	0.19	0.20	0.19	—
41.	97010 11.19% Loan 2005	97.71	76.18	76.16	74.44	97.73	91.48	91.58	89.39	97.61	0.77	0.78	0.76	97.40
42.	97011 11.15% Loan 2002	99.75	32.05	32.36	31.97	98.83	17.24	17.21	17.20	99.94	—	—	—	—
43.	98004 11.10% Loan 2003	99.18	15.71	15.63	15.58	99.68	—	—	—	—	—	—	—	—
44.	98007 12.00% Loan 2008	100.10	—	—	—	—	16.62	16.72	16.64	99.46	1.02	1.02	1.02	—
45.	98008 11.50% Loan 2004	99.78	25.62	25.61	25.56	99.84	—	—	—	—	—	—	—	—
TOTAL (A)			2012.21	2013.64	1871.07	—	471.73	484.78	476.50	—	31.05	31.20	28.99	—

(Contd.)

ANNEXURE - XIV (Contd.)

**INVESTMENT OF DEPOSIT INSURANCE FUND, CREDIT GUARANTEE FUND AND GENERAL FUND
IN CENTRAL GOVERNMENT SECURITIES AS ON 31 MARCH 1999**

(Amount in crores of Rupees)

Sr. No.	Particulars	Rate	Deposit Insurance Fund				Credit Guarantee Fund				General Fund			
			Face value	Book value	Value as per rates	% of value to Book value	Face value	Book value	Value as per rates	% of value to Book value	Face value	Book value	Value as per rates	% of value to Book value
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
(B) Securities which have appreciated :														
1.	72001 5.75% Loan 2002	85.18	3.00	1.85	2.56	137.84	—	—	—	—	—	—	—	—
2.	76004 6.50% Loan 2002	86.31	30.00	25.23	25.89	102.66	—	—	—	—	—	—	—	—
3.	84004 9.50% Loan 2004	92.12	1.29	1.16	1.19	102.61	—	—	—	—	—	—	—	—
4.	85006 10.50% Loan 2005	94.90	21.57	20.06	20.47	101.99	—	—	—	—	0.43	0.38	0.41	105.26
5.	87006 11.00% Loan 2002	99.39	41.91	41.64	41.65	100.02	18.18	17.87	18.07	101.12	3.18	3.11	3.16	101.94
6.	87011 11.50% Loan 2007	97.78	2.47	2.40	2.42	100.84	—	—	—	—	0.04	0.04	0.04	—
7.	88008 11.50% Loan 2008	97.32	14.20	13.65	13.82	101.17	—	—	—	—	—	—	—	—
8.	90009 11.25% Loan 2005	98.08	39.39	38.28	38.63	100.94	44.76	43.71	43.90	100.41	0.30	0.29	0.29	—
9.	91018 11.00% Loan 2001	99.68	10.50	10.43	10.47	100.38	—	—	—	—	—	—	—	—
10.	91020 12.00% Loan 2011	98.43	—	—	—	—	108.62	106.16	106.91	100.70	—	—	—	—
11.	92003 12.50% Loan 2007	103.20	160.15	160.78	165.27	102.80	198.85	199.68	205.21	102.77	—	—	—	—
12.	93002 12.70% Loan 2001	102.88	—	—	—	—	80.00	80.30	82.30	102.49	—	—	—	—
13.	93005 13.40% Loan 2001	105.65	70.92	71.27	74.93	105.12	99.11	100.10	104.71	104.61	—	—	—	—
14.	94003 12.50% Loan 2004	103.63	58.93	60.38	61.07	101.14	73.65	75.84	76.32	100.62	1.52	1.56	1.58	101.29
15.	94006 12.08 % Loan 2001	101.87	3.62	3.67	3.69	100.27	19.40	19.67	19.77	100.51	—	—	—	—
16.	94007 11.64% Loan 2000	101.44	56.29	57.01	57.10	100.16	10.38	10.44	10.52	100.86	—	—	—	—
17.	94009 11.75% Loan 2001	101.28	60.85	60.28	61.63	102.24	—	—	—	—	0.34	0.33	0.34	103.03
18.	94010 11.55% Loan 2002	100.69	38.93	36.76	39.20	106.61	21.70	21.23	21.85	102.92	—	—	—	—
19.	95001 GOIZCB Loan 2000	92.30	3.93	2.13	3.63	170.75	—	—	—	—	—	—	—	—
20.	95003 13.25% Loan 2000	103.02	100.01	101.31	103.03	101.71	1.60	1.64	1.64	—	0.54	0.55	0.55	—
21.	95005 13.80% Loan 2002	106.64	6.75	7.19	7.20	100.14	—	—	—	—	—	—	—	—
22.	95006 14.00% Loan 2005	109.97	53.70	55.15	59.05	107.09	30.30	31.11	33.32	107.10	0.48	0.49	0.53	106.12
23.	95012 14.00% Loan 2005	100.15	6.33	6.37	6.97	109.59	33.15	33.95	36.51	107.54	18.73	18.73	20.63	110.14
24.	95016 GOIFRB Loan 1999	101.92	13.23	13.44	13.48	100.30	56.16	57.10	57.24	100.23	1.19	1.21	1.21	100.83
25.	95020 13.85% Loan 2000	104.66	1.95	1.96	2.04	104.08	—	—	—	—	—	—	—	—
26.	96004 13.85% Loan 2001	104.88	102.60	104.38	107.61	103.09	0.94	0.96	0.99	102.08	8.40	8.67	8.81	101.62
27.	96007 13.75% Loan 2001	104.95	—	—	—	—	37.18	38.91	39.02	100.26	—	—	—	—
28.	96009 13.85% Loan 2006	109.78	5.00	5.15	5.49	106.61	—	—	—	—	—	—	—	—

(Contd.)

ANNEXURE - XIV (Contd.)

**INVESTMENT OF DEPOSIT INSURANCE FUND, CREDIT GUARANTEE FUND AND GENERAL FUND
IN CENTRAL GOVERNMENT SECURITIES AS ON 31 MARCH 1999**

(Amount in crores of Rupees)

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
29.	96013 ZCB Loan 2000	87.78	0.10	0.06	0.09	133.33	0.96	0.58	0.84	145.61	—	—	—	—
30.	96015 13.85% Loan 2006	109.86	—	—	—	—	1.50	1.59	1.65	103.80	—	—	—	—
31.	96016 13.82% Loan 2002	107.12	20.24	21.32	21.68	101.69	70.76	72.52	75.79	104.51	2.05	2.06	2.20	106.80
32.	97001 13.65% Loan 2007	108.99	—	—	—	—	6.00	6.52	6.54	100.15	—	—	—	—
33.	97002 13.05% Loan 2007	105.97	34.64	35.57	36.70	103.21	74.19	76.30	78.62	103.00	0.42	0.44	0.45	102.33
34.	97004 12.69% Loan 2002	103.73	—	—	—	—	0.27	0.27	0.28	103.85	3.23	3.29	3.35	102.13
35.	97005 12.14% Loan 2000	101.97	38.26	38.74	39.01	100.70	—	—	—	—	0.93	0.93	0.95	101.08
36.	97007 12.59% Loan 2004	103.90	—	—	—	—	85.63	88.83	88.97	100.16	—	—	—	—
37.	97009 10.85% Loan 2001	99.45	65.41	63.85	65.05	101.86	—	—	—	—	—	—	—	—
38.	98004 11.10% Loan 2003	99.18	—	—	—	—	6.29	6.21	6.24	100.48	—	—	—	—
39.	98005 11.75% Loan 2006	99.87	156.53	156.22	156.33	100.07	3.61	3.60	3.61	100.28	0.66	0.66	0.66	—
40.	98007 12.00% Loan 2008	100.10	4.85	4.85	4.86	100.21	—	—	—	—	—	—	—	—
41.	98008 11.50% Loan 2004	99.78	—	—	—	—	5.22	5.22	5.25	100.77	0.02	0.02	0.02	—
42.	98009 11.90% Loan 2007	100.04	1.30	1.29	1.30	101.56	2.20	2.18	2.20	100.92	—	—	—	—
43.	98012 12.10% Loan 2002	100.56	4.12	4.12	4.14	100.49	46.63	46.63	46.89	100.56	—	—	—	—
44.	98013 11.55% Loan 2001	100.84	21.75	21.80	21.93	100.64	—	—	—	—	—	—	—	—
45.	98014 11.75% Loan 2003	101.12	13.07	13.08	13.22	101.07	1.93	1.93	1.95	101.04	—	—	—	—
46.	98017 11.95% Loan 2004	101.41	1.00	1.00	1.01	101.00	—	—	—	—	—	—	—	—
47.	98019 11.68% Loan 2002	101.11	1.64	1.64	1.66	100.61	1.51	1.51	1.53	100.66	—	—	—	—
48.	98020 11.78% Loan 2003	101.19	0.51	0.51	0.52	—	10.31	10.31	10.43	101.16	—	—	—	—
49.	98022 11.98% Loan 2004	101.57	0.83	0.83	0.84	101.20	1.27	1.27	1.29	100.79	—	—	—	—
50.	98024 11.40% Loan 2000	101.10	28.14	28.16	28.45	101.03	2.65	2.65	2.67	100.75	0.06	0.06	0.06	—
51.	98031 11.47% Loan 2001	100.66	4.88	4.88	4.91	100.61	0.12	0.12	0.12	—	—	—	—	—
52.	93001 12.60% Loan 2000	102.22	0.13	0.13	0.14	—	—	—	—	—	—	—	—	—
53.	93009 13.31% Loan 2001	104.77	0.24	0.25	0.25	—	—	—	—	—	—	—	—	—
54.	95009 ZCB 2000	87.40	0.01	0.01	0.01	—	—	—	—	—	—	—	—	—
55.	98021 12.40% Loan 2013	100.63	0.70	0.70	0.70	—	—	—	—	—	—	—	—	—
56.	98023 12.25% Loan 2008	101.31	0.46	0.46	0.47	102.17	0.04	0.04	0.04	—	—	—	—	—
TOTAL 'B'		1306.33	1301.37	1331.74			1155.11	1167.00	1193.21		42.52	42.82	45.24	
TOTAL 'A'		2012.21	2013.64	1871.07			471.73	484.78	476.50		31.05	31.20	28.99	
TOTAL 'A' + 'B'		3318.54	3315.01	3202.81			1626.84	1651.78	1669.71		73.57	74.02	74.23	