

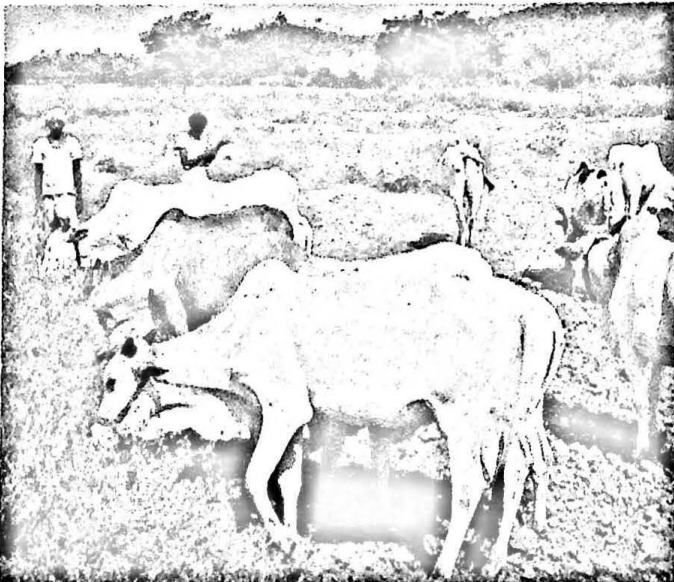
DEPOSIT INSURANCE AND
CREDIT GUARANTEE CORPORATION

21st Annual Report 1982



**ESTABLISHED BY ACT OF PARLIAMENT
DIRECTORS' REPORT, BALANCE SHEET AND ACCOUNTS
FOR THE YEAR ENDED THE 31st DECEMBER 1982.**

Milch Animals (Agriculture)



Sheep rearing (Agriculture)



(Courtesy — State Bank of India)

With best compliments of

Shri K. K. Saksena

GENERAL MANAGER

**Deposit Insurance and Credit Guarantee
Corporation, Bombay**

**LETTER
OF
TRANSMITTAL**

(To the
Reserve Bank of India)

DEPOSIT INSURANCE AND CREDIT GUARANTEE CORPORATION

Eros Building,
5th floor,
Churchgate,
Bombay-400 020.

BS/313/DICGC. 50(B)-83

March 24, 1983
Chaitra 3, 1905 (Saka)

T. N. Kutty

The Secretary,
Reserve Bank of India,
New Central Office Building,
Bombay-400 023.

Dear Sir,

Balance Sheet and Annual Report for 1982

Pursuant to the provisions of Section 32(1) of the Deposit Insurance and Credit Guarantee Corporation Act, 1961, I am directed by the Board of Directors to forward herewith the following documents:

- (i) the Balance Sheet and Accounts of the Corporation for the year ended the 31st December 1982, together with the Auditors' Report; and
- (ii) the Report of the Board of Directors on the working of the Corporation for the year 1982.

Yours faithfully,

Sd/- K. K. Saxena

General Manager

T. N. Kutty

**LETTER
OF
TRANSMITTAL**

(To the
Government of India)

DEPOSIT INSURANCE AND CREDIT GUARANTEE CORPORATION

Eros Building,
5th floor,
Churchgate,
Bombay-400 020.

BS/311/DICGC. 50(C)-83

March 24, 1983
Chaitra 3, 1905 (Saka)

The Secretary to the Government of India,
Ministry of Finance,
Department of Economic Affairs,
(Banking Division), Jeevan Deep Building,
Parliament Street,
New Delhi-110 001.

Dear Sir,

Balance Sheet and Annual Report for 1982

Pursuant to the provisions of Section 32(1) of the Deposit Insurance and Credit Guarantee Corporation Act, 1961, I am directed by the Board of Directors to forward herewith a signed copy each of:

(i) the Balance Sheet and Accounts of the Corporation for the year ended the 31st December 1982, together with the Auditors' Report; and

(ii) the Report of the Board of Directors on the working of the Corporation for the year 1982.

2. Copies of the above Balance Sheet and Annual Report have been furnished to the Reserve Bank of India. Three extra copies thereof are also sent herewith.

3. We may kindly be advised of the date/s on which the above documents are placed before each House of the Parliament (viz., the Lok Sabha and Rajya Sabha), under Section 32(2) of the Act *ibid.*

Yours faithfully,

Sd/- K. K. Saxena

General Manager

BOARD OF DIRECTORS

CHAIRMAN

Dr. M. V. HATE

Deputy Governor, Reserve Bank of India, Bombay

DIRECTORS

Nominated by the Reserve Bank of India under Section 6(1)(b) of the Deposit Insurance and Credit Guarantee Corporation Act, 1961

Dr. P. D. OJHA

Executive Director, Reserve Bank of India, Bombay

Nominated under section 6(1)(c) of the Deposit Insurance and Credit Guarantee Corporation Act, 1961

K. K. MISRA

Director, Government of India, Ministry of Finance, Department of Economic Affairs, (Banking Division) New Delhi

Nominated under Section 6(1)(d) of the Deposit Insurance and Credit Guarantee Corporation Act, 1961

S. V. GHATALIA

Chartered Accountant, Bombay

R. V. MADHAVA RAO

Managing Director, General Insurance Corporation of India, Bombay

Nominated under Section 6(1)(e) of the Deposit Insurance and Credit Guarantee Corporation Act, 1961

L. P. BHARGAVA

Advocate, Ujjain

B. V. SONALKER

Chairman & Managing Director, Central Bank of India, Bombay

M. R. B. PUNJA

Chairman & Managing Director, Industrial Development Bank of India, Bombay

V. N. NADKARNI

Managing Director, State Bank of India, Bombay

OFFICES & PRINCIPAL OFFICERS OF THE CORPORATION

HEAD OFFICE
(Main)

Deposit Insurance Department
Credit Guarantee Department
(Non-industrial)
Accounts & Administration Departments
Novelty Chambers,
4th, 5th, 6th and 8th Floors,
Grant Road,
Post Box No. 4095,
BOMBAY-400 007.

Tel. Nos. 893231
892577
893256

(Computer and
SSI Wing)

G. M's secretariat & Board section
Computer Division
Credit Guarantee Department
(SSI & Co-operative wing)
New India Centre,
17, Cooperage Road,
Post Box No. 1076,
BOMBAY-400 039.

Tel. Nos. 222408
230299

BRANCHES

(i) Bombay Eros Building, 5th floor,
Churchgate,
BOMBAY-400 020. Tel. No. 222321

(ii) Calcutta 8, Council House St. (First Floor)
Post Bag No. 17,
CALCUTTA-700 001. Tel. No. 226029

(iii) Madras Kuralagam Building, 3rd Floor,
Esplanade, Post Box No. 5021,
MADRAS-600 108. Tel. No. 28139

(iv) New Delhi Reserve Bank of India Building,
6, Sansad Marg,
Post Box No. 123,
NEW DELHI-110 108. Tel. No. 383901

PRINCIPAL OFFICERS

GENERAL MANAGER

K. K. Saksena

DEPUTY GENERAL MANAGERS

I. S. Sharma

P. Krishnamurthy

BRANCH MANAGERS

G. S. Kulkarni (Bombay)

S. K. Sen Gupta (Calcutta)

V. Srinivasan (Madras)

M. M. S. Rekhrao (New Delhi)

OTHER SENIOR OFFICERS

J. Fonseca

P. S. Samant

K. S. Joshi

S. T. Khanzode

Y. M. Paranjpe

BANKERS

Reserve Bank of India

AUDITORS

M/s. Haribhakti & Co.,
Chartered Accountants,
Bombay Mutual Chambers,
19/21 Ambalal Doshi Marg,
Fort, Bombay-400 023.

REPORT ON THE WORKING OF THE DEPOSIT INSURANCE AND CREDIT GUARANTEE CORPORATION FOR THE YEAR ENDED THE 31ST DECEMBER, 1982.

In terms of Section 32 (1) of the Deposit Insurance and Credit Guarantee Corporation Act, 1961, the Board of Directors present herewith the Twenty-first Annual Report of the Corporation for the year ended the 31st December, 1982.

2.1 During the year under report, the Corporation continued to strive for the achievement of its twin objectives of giving insurance protection to small depositors in banks and guarantee support to credit facilities extended to certain categories of small borrowers, particularly those belonging to the weaker sections of the society. In addition to the four credit guarantee schemes (including the one relating to small scale industries introduced from 1st April, 1981) operated by it, the Corporation has also formulated another Credit Guarantee Scheme relating to co-operative sector viz., Small Loans (Co-operative Credit Societies) Guarantee Scheme, 1982 providing guarantee cover to select primary agricultural credit societies (PACS) and primary land development banks (PLDBs)/branches of State Land Development Banks (SLDBs) in respect of their lendings for agricultural and allied activities. The Corporation has invited such select PACS and PLDBs/branches of SLDBs to join the new Scheme from 1st January, 1983 onwards. Further, in order to increase the operational efficiency of the Corporation, a phased programme to introduce computerisation of some select functions has been taken up and is likely to be in operation in 1983. As a result, the capacity of the Corporation to process claim applications is expected to be increased significantly, and with it the productivity of its staff. The computerisation is also being designed to improve data retrieval and to provide timely management information.

2.2 The total number of insured banks rose from 1,647 as on 31st December, 1981 to 1,683 as at the end of December, 1982 comprising 82 commercial banks, 123 regional rural banks and 1,478 co-operative banks (out of a total of 1,567 co-operative banks in this sector). The insured deposits rose over the last year from Rs. 25,859.20 crores to Rs. 31,773.92 crores (a rise of 22.9 per cent) and the number of fully protected deposit accounts went up by 15.8 per cent from 1,365 lakhs to 1,581 lakhs.

2.3 As regards the credit guarantee schemes, there was a rise of 36 per cent in the guaranteed advances to non-industrial sector which stood at Rs. 4,839.88 crores as on 30th June, 1982 (against Rs. 3,558.45 crores as on 30th June, 1981). The guaranteed advances to the Small Scale Industrial Sector stood at Rs. 3,822.13 crores as on 30th June, 1982 (excluding information from 29 credit institutions).

2.4 During the year under report, vigorous efforts were made to speed up the settlement of guarantee claims to keep pace with the large increase in their inflow. Thus, under the three credit guarantee schemes relating to non-industrial sector, 1,05,513 claims for a total amount of Rs. 1,450.00 lakhs were disposed of as against 74,030 claims for a total amount of Rs. 1,113.89 lakhs settled in the previous year which indicates a rise of 42.5 per cent in the number of claims disposed of. In regard to the credit guarantee scheme for the small scale industries (introduced from 1st April, 1981), 3,105 claims amounting to Rs. 213 lakhs were disposed of. In addition to the above, the Corporation has, in discharge of residual functions under Government's Credit Guarantee Scheme for Small Scale Industries (cancelled as on 31st March, 1981), disposed of, on behalf of Government of India and on reimbursement basis, 20,445 claims amounting to Rs. 24.43 crores as against 5,447 claims amounting to Rs. 10.69 crores disposed of during April-December 1981 after taking over such functions from the erstwhile Credit Guarantee Organisation of Reserve Bank of India. The Deposit Insurance Fund and the Credit Guarantee Fund which stood at Rs. 13,300.62 lakhs and Rs. 8,090.29 lakhs respectively, as at the end of 1981 increased to Rs. 15,403.68 lakhs and Rs. 8,876.48 lakhs respectively, as at the end of 1982.

3.1 Shri P. R. Nangia relinquished his position as Deputy Governor of Reserve Bank of India and also the Chairmanship of the Corporation as on February 15, 1982. Shri A. Ghosh, Deputy Governor who was nominated as Chairman on the Board with effect from February 17, 1982 also relinquished the Chairmanship as on March 30, 1982 and in his place, Dr. M. V. Hate, Deputy Governor, Reserve Bank of India, was appointed as Chairman of the Board with effect from 31st March, 1982. Earlier, consequent on the expiry of his term of appointment as Executive Director of the Reserve Bank on 28th February, 1982, Dr. M.V. Hate, the then Reserve Bank Nominee on the Board, had ceased to be a Director as from 1st March, 1982 and in his place Dr. P. D. Ojha, Executive Director, Reserve Bank of India was nominated by the Bank as a Director of the Corporation. Shri K. K. Misra, Director, Government of India, Ministry of Finance (Banking Division) was nominated as a Director of the Corporation (under Section 6(1) (c) of the Act) with effect from 27th August, 1982 vice Shri Ashok Narayan. Shri B.V. Sonalker, Chairman and Managing Director of Central Bank of India was appointed as a Director of the Corporation for two years with effect from 19th May, 1982 under Section 6 (1) (e) of the Act.

3.2 Shri K. S. Shenoy ceased to be a Director on the expiry of his term of office on 5th December, 1982. Shri C.R. Sen Gupta also ceased to be a Director on 13th December, 1982 consequent on his relinquishing his official position in the Industrial Development Bank of India. Shri V.S. Natarajan also ceased to be a Director with effect from 7th January, 1983 on the expiry of his period of appointment.

3.3 The Board places on record its deep appreciation of the valuable contribution made by Shri P.R. Nangia and Shri A.Ghosh as Chairmen of the Corporation and by the outgoing Directors and welcomes the new Chairman and the new Directors.

3.4 Five meetings of the Board and four meetings of the Executive Committee of the Corporation were held during the year under report. The Head Office of the Corporation continues to be at Bombay with four branches, one each at Bombay, Calcutta, Madras and New Delhi.

DEPOSIT INSURANCE FUNCTION

4. The number of insured commercial banks remained unchanged at 82 as at the end of 1982. A total amount of Rs. 1,868.81 lakhs was collected from the commercial banks as premium during the year as against Rs. 1,658.59 lakhs in the preceding year.

5. With the registration of 17 more regional rural banks set up during the year under report, the total number of insured banks in this category increased to 123 as against 106 as at the end of 1981. A sum of Rs. 15.08 lakhs was realised as premium from these banks during the year as compared with Rs. 9.99 lakhs received in 1981.

6.1 With the extension of deposit insurance scheme to the State of Himachal Pradesh with effect from 1st October, 1982, the Scheme now covers 1,478 co-operative banks. Twenty seven more co-operative banks in 8 States were registered during the year with Gujarat, Himachal Pradesh, Maharashtra and Tamil Nadu together accounting for twenty banks. As against this, out of eight co-operative banks which were deregistered during the year, the Corporation's liability was attracted in the case of only one bank. While 3 banks opted for voluntary amalgamation, the remaining 4 banks were deregistered as they went out of the purview of The Banking Regulation Act. The names of the banks registered/deregistered during the year are given in Annexure I.

CHART I

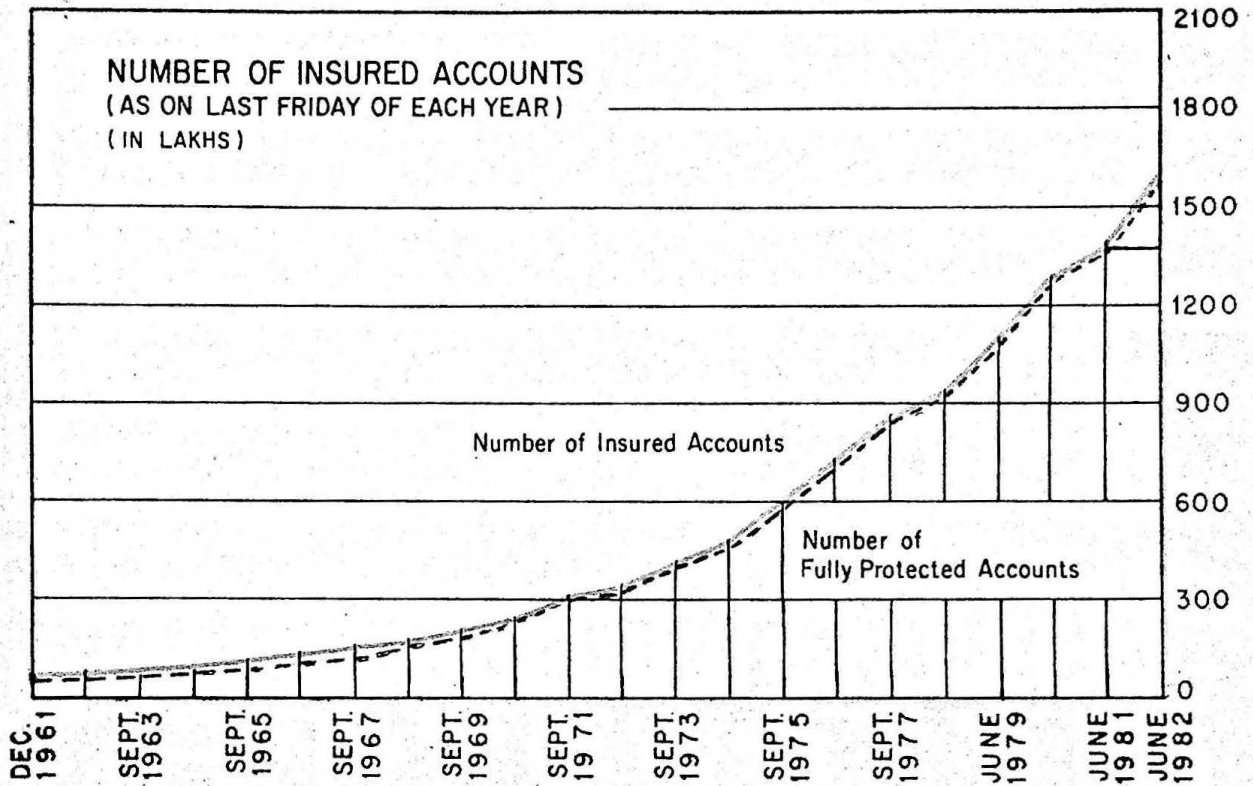


CHART II

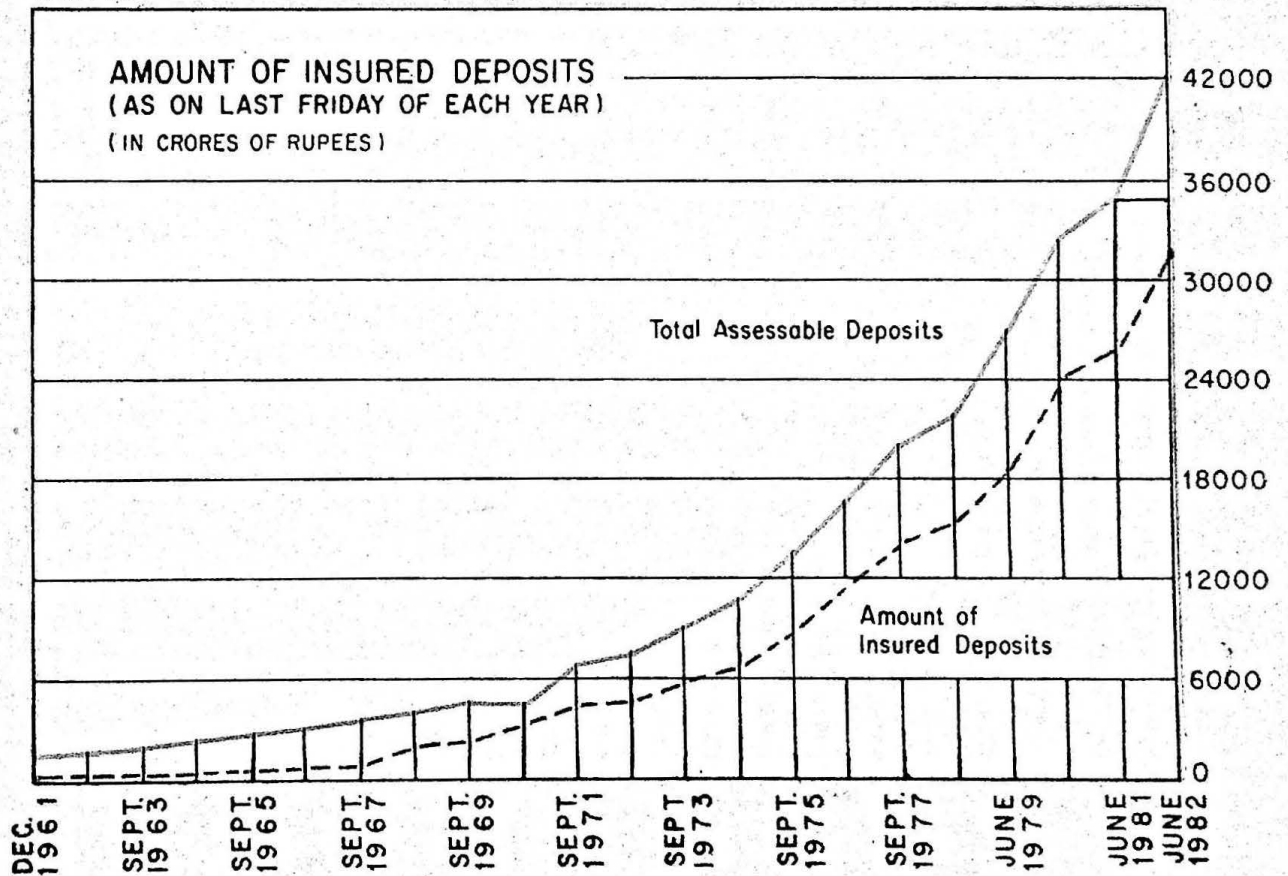
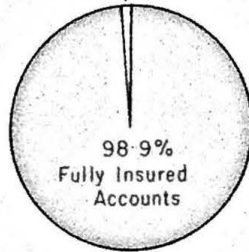


CHART III

**INSURANCE COVERAGE
IN COMMERCIAL AND CO-OPERATIVE BANKS
LAST FRIDAY OF JUNE 1982**

**TOTAL NUMBER OF
INSURED ACCOUNTS
(15,98,25,033)**

(1.1%) Partially
Protected Accounts



**TOTAL AMOUNT OF
ASSESSABLE
DEPOSITS
RUPEES
42,360.41
CRORES**

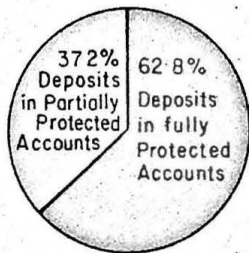
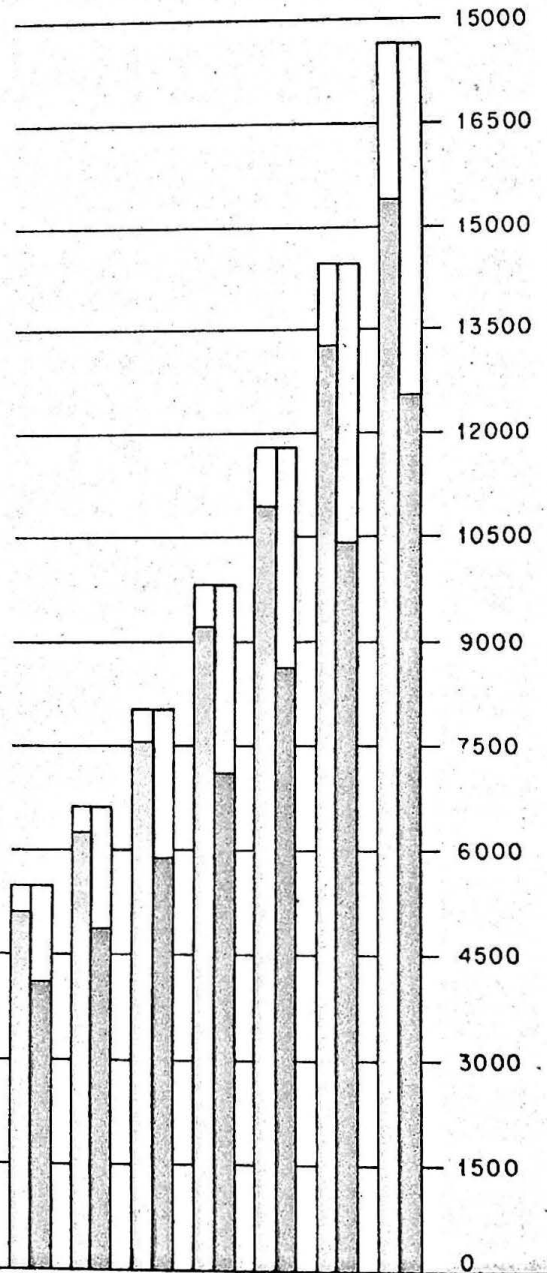


CHART IV

**GROWTH OF DEPOSIT
INSURANCE FUND
(AMOUNT IN LAKHS OF RUPEES)**



Provision for Insurance Loss and Depreciation — Income from Investments
Amount in Deposit Insurance Fund — Insurance Premium

YEAR ENDING

1962 1967 1968 1969 1970 1971 1972 1973 1974 1975 1976 1977 1978 1979 1980 1981 1982

6.2 The scheme of insurance of deposits has so far been extended to co-operative banks in fourteen States viz., Andhra Pradesh, Gujarat, Himachal Pradesh, Jammu & Kashmir, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Orissa, Rajasthan, Tamil Nadu, Tripura, Uttar Pradesh and West Bengal and three Union Territories viz., Delhi, Goa, Daman and Diu and Pondicherry.

Extension of the Deposit Insurance Scheme to co-operative banks in other states

6.3 The position in respect of the remaining States /Union Territories where the scheme is still to be extended has remained unchanged. The total number of co-operative banks in these States/Union Territories is only 89.

6.4 A total amount of Rs. 182.56 lakhs was received as premium from the co-operative banks during the year 1982 as against Rs. 154.47 lakhs in the previous year. Some co-operative banks have defaulted in the submission of returns as also in the payment of the premium for two or more periods. The matter is being pursued with them both directly and through the Reserve Bank.

7. The number of banks — commercial and co-operative covered under the Deposit Insurance Scheme from year to year since 1962, is given in Annexure II.

Registration of banks - Trend of progress

8.1 The rate of insurance premium at 4 paise per Rs. 100 per annum has remained unchanged.

Rate of insurance premium

8.2 The limit of insurance cover per depositor (in the same right and capacity) per bank at Rs. 30,000/- has also remained unchanged.

Limit of insurance cover

9.1 A statement showing the extent of protection afforded by the Corporation to the depositors of insured banks (commercial and co-operative) since inception is given in Annexure III.

Insured deposits

With the gradual increase in the limit of insurance cover, the ratio of insured deposits to total assessable deposits, amount-wise, which was 23.1 per cent as at the end of 1961 and increased to 71.3 per cent by 1976 and 73.9 per cent by 1981 has further improved and stands at 75.0 per cent as at the end of June, 1982.

9.2 The percentage of the number of fully protected accounts to the total number of deposit accounts which stood at 78.5 as at the end of 1961 has since increased considerably due to the gradual rise in the insurance limit as stated above as also due to the inclusion of a number of regional rural banks and co-operative banks in the Deposit Insurance Scheme and as at the end of June, 1982, the percentage was 98.9. The remaining accounts are partially protected by insurance.

10. The amount of deposits in fully protected accounts and partially protected accounts formed 62.8 per cent and 37.2 per cent respectively, of the total assessable deposits, indicating a remarkable progress as compared to the percentage of deposits in fully protected accounts at 9.7 at the end of 1961.

Protected deposits

11.1 The coverage of insured accounts and insured deposits of commercial banks, including the regional rural banks, according to their size is indicated in Annexure IV, while a similar analysis in respect of insured co-operative banks is given in Annexure V.

Detailed analysis

11.2 The percentage of fully protected accounts to total number of accounts continues to be higher in the case of smaller commercial banks—99.9 per cent in 1982 in the case of banks with assessable deposits of Rs. 1 crore or less, 99.2 per cent to 99.9 per cent for medium-sized commercial banks (with assessable deposits exceeding Rs. 1 crore but upto Rs. 50 crores) and 98.8 per cent to 99.3 per cent in the case of banks with assessable deposits exceeding Rs. 50 crores. As regards amount-wise coverage, the ratio worked out to 72.2 per cent in the case of small banks, while it varied from 66.8 per cent to 85.8 per cent in regard to medium sized banks and 63.1 per cent to 75.5 per cent in respect of bigger banks. In the case of regional rural banks, the percentage of fully protected accounts to total accounts stood at 99.9 indicating a near total coverage and the percentage of insured deposits to total deposits worked out to 89.0.

11.3 The position was more or less similar in the case of co-operative banks. Thus, the relative percentages of fully protected accounts and insured deposits worked out to 99.8 and 92.0 in the case of co-operative banks with assessable deposits of Rs. 1 crore or less; 99.5 and 82.0 for banks with deposits between Rs. 1 crore and Rs. 10 crores; 99.5 and 70.3 in respect of banks with deposits between Rs. 10 crores and Rs. 25 crores; 99.4 and 62.9 in the case of banks with deposits ranging from over Rs. 25 crores to Rs. 50 crores; 98.9 and 73.8 in regard to banks with deposits ranging from Rs. 50 crores to Rs. 100 crores and 98.4 and 39.3 in respect of banks with deposits exceeding Rs. 100 crores. In the case of primary co-operative banks, the insurance cover extended upto 99.5 per cent of the accounts and 86.7 per cent of their deposits, the relative ratios working out to 99.5 per cent and 70.9 per cent in the case of central co-operative banks and 98.8 per cent and 39.8 per cent for the state co-operative banks.

CREDIT GUARANTEE FUNCTION

Credit guarantee schemes relating to non-industrial sector i.e. other than those relating to small scale industries

12. A statement giving year-wise position of the guaranteed advances under the three credit guarantee schemes of the Corporation for the non-industrial sector viz., the Small Loans Guarantee Scheme, 1971, the Small Loans (Financial Corporations) Guarantee Scheme, 1971 and the Service Co-operative Societies Guarantee Scheme, 1971, as also a sector-wise analysis of the advances is given in Annexure VI. It will be seen that the total guaranteed advances which had steadily increased from Rs. 208.39 crores as at the end of June, 1972 to Rs. 3,558.45 crores as at the close of June, 1981, rose further to Rs. 4,839.88 crores as at the end of June, 1982 indicating a rise of 36 per cent. The extension of guarantee cover by the Corporation is a prime factor contributing to this substantial increase in the flow of institutional credit to the weaker sections of the community. The Small Loans Guarantee Scheme, 1971, in which the commercial banks including the regional rural banks are participants, continue to account for the bulk of the total guaranteed advances, forming 99.6 per cent of the total guaranteed advances.

13. Advances to farmers and agriculturists continue to constitute a major portion (62.9%) of the guaranteed advances, followed by credit to transport operators (15.5%), retail traders (10.6%), business enterprises (4.3%), professional and self-employed persons (4.1%) and the residual category of borrowers under the Differential Rate of Interest Scheme (2.6%).

14. A list of credit institutions participating in the three guarantee schemes relating to non-industrial sector as on the 31st December, 1982 is given in Annexure VII. During the year 1982, 25 regional rural banks joined the Small Loans Guarantee Scheme while 6 regional rural banks joined the Service Co-operative Societies Guarantee Scheme. With this, 75 commercial banks and 103 (out of 123) regional rural

RECEIPT AND DISPOSAL OF CLAIMS IN RESPECT OF GUARANTEE SCHEMES RELATING TO NON-INDUSTRIAL SECTOR

CHART V

NUMBER-WISE

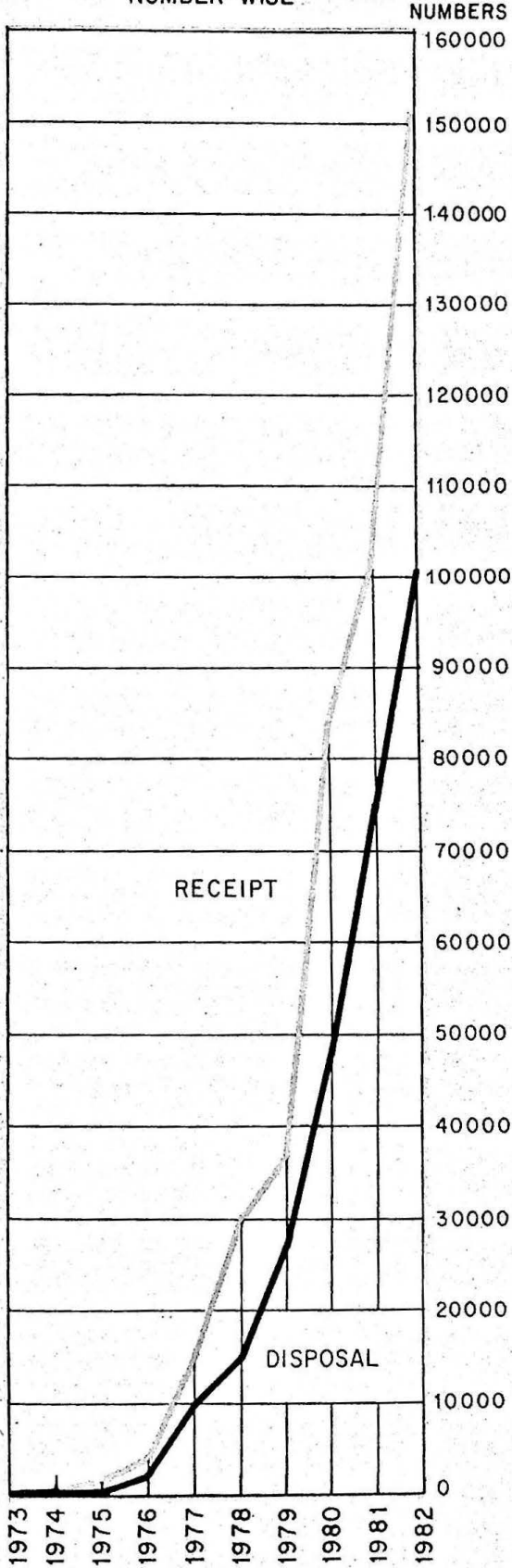


CHART VI

AMOUNT-WISE

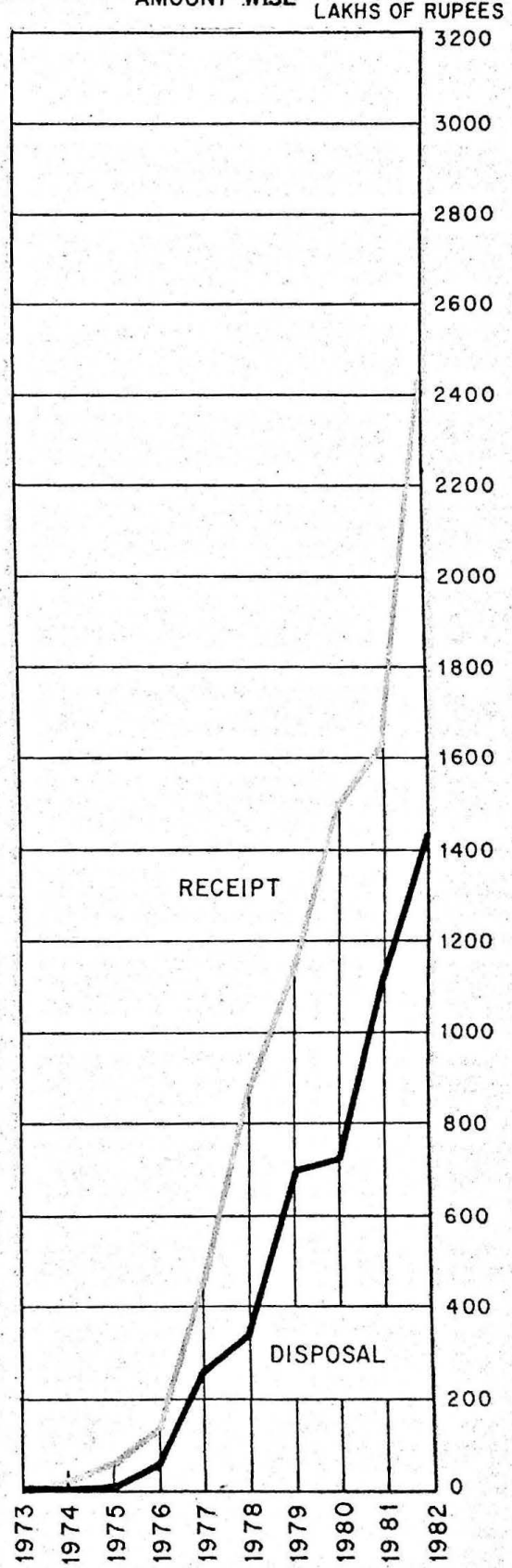


CHART VII

GROWTH OF
GUARANTEED ADVANCES
IN RESPECT OF
GUARANTEE SCHEMES
RELATING TO
NON-INDUSTRIAL SECTOR
END OF JUNE - CRORES OF RUPEES

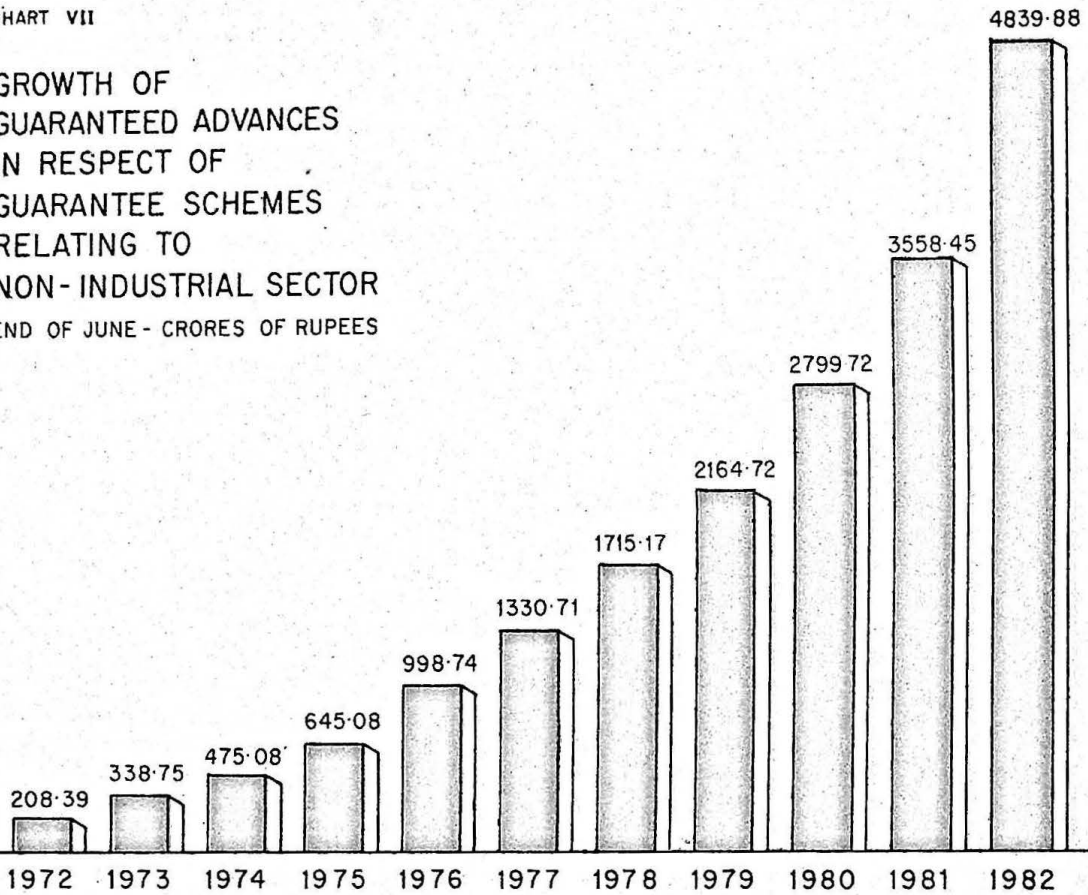
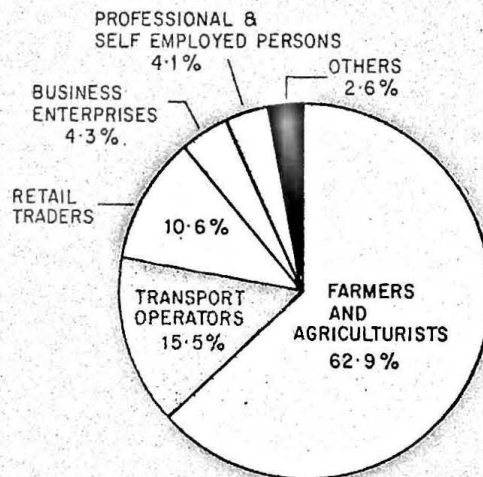


CHART VIII

SECTOR-WISE
ANALYSIS OF
GUARANTEED ADVANCES
IN RESPECT OF
GUARANTEE
SCHEMES RELATING
TO NON-INDUSTRIAL
SECTOR.

AS AT THE END OF JUNE 1982



TOTAL AMOUNT RUPEES 4,839.88 CRORES

banks are participating in the Small Loans Guarantee Scheme, 1971. All the 17 State Financial Corporations and the Tamil Nadu Industrial Investment Corporation Ltd., are participating in the Small Loans (Financial Corporations) Guarantee Scheme, 1971. As regards the Service Co-operative Societies Guarantee Scheme, 1971, participation in which is open to all scheduled commercial banks including regional rural banks and to co-operative banks (other than primary co-operative banks) which are eligible for deposit insurance cover, 61 commercial banks, 44 regional rural banks and 37 co-operative banks have joined the scheme.

15.1 In October 1982, some State Governments sought guarantee support for credit institutions providing rehabilitation finance to victims of floods and other natural calamities which affected certain parts of the country. The Corporation had in the past extended certain special facilities in this regard such as extension of guarantee cover for (a) conversion of the outstanding crop loans from two to three agricultural seasons into term loans, in addition to the grant of a fresh crop loan; (b) extension of period of repayment of term loans granted to farmers and agriculturists for development purposes such as installation of pump sets, purchase of cattle, acquisition of agricultural implements etc., from 10 years to 15 years; (c) extension of guarantee cover upto certain specified limits for consumption needs and repair/reconstruction of houses ravaged by floods and other natural calamities under certain conditions; and (d) guarantee cover for rehabilitation finance extended to small artisans, handloom weavers and small scale industrial units affected by natural calamities. These were reiterated to the participating credit institutions for guidance and necessary action. Under the Corporation's new Guarantee Scheme for Small Scale Industrial units, no prior approval of the Corporation is necessary for providing any rehabilitation finance to such affected Small Scale Industrial units, small artisans, etc.

15.2 In the context of the disproportionately increasing number of claims in respect of credit institutions' advances to transport operators under the Small Loans Guarantee Scheme, 1971 the Corporation undertook in May 1982, a quick survey of such advances granted by certain commercial banks (which have made sizeable advances to the transport sector and which account for a large number of claims preferred by them) at some of their selected branches in Calcutta, Howrah and Durgapur so as to ascertain the reasons for such rising claims. The findings of the survey revealed that in many cases the financing banks did not take adequate precautions e.g. disbursement of loans to borrowers who did not possess driving licence themselves, non-registration of banks' charge with Regional Transport Office, borrowers were not properly identified, inspections of vehicles were not done periodically, etc. However, since the survey was confined only to a very few select banks in the Eastern Region and as it was thought desirable to get a wider perspective before meaningful conclusions could be drawn, certain select banks were requested to undertake, on an All India basis, an indepth analysis of advances granted by their branches - both good and unsatisfactory - to the transport sector and furnish to us results of their findings with suggestions. The reports from the banks are awaited.

15.3 The Corporation had increased in 1979 the guarantee cover from 75 per cent to 90 per cent of the amount in default in regard to advances under the Differential Rate of Interest Scheme and for consumption loans covered by the Corporation's Small Loans Guarantee Scheme, 1971. Likewise, such cover of 90 per cent was also retained in the new Credit Guarantee Scheme relating to Small Scale Industrial Units introduced from 1st April, 1981 in respect of advances to technician entrepreneurs and small scale industrial units upto certain limits, after the Government's scheme for Small Scale Industrial units was cancelled on 31st March 1981. A review of these facilities was done. The Corporation felt that in view of the expertise, skill and experience the credit institutions have gained in the past several years in the field of such lendings, it would be appropriate to reduce the extent of coverage. Accordingly, the guarantee cover to this sphere of activity has been brought back to its original level of 75 per cent of the amount in default to be effective in respect of eligible credit facilities granted from 1st March, 1983 onwards. All eligible advances under the Differential Rate of Interest Scheme granted from 1st January, 1979

to 28th February 1983 and also to Small Scale Industrial units (upto Rs. 25,000 in the aggregate) from 1st April, 1979 to 28th February, 1983 and to technician entrepreneurs (upto Rs. 2 lakhs) from 1st April, 1974 to 28th February, 1983 will, however, continue to be covered to the extent of 90 per cent of the amount in default.

15.4 In view of the special role the Regional Rural Banks, are, as a class, required to play in extending credit to the priority sectors in the rural areas and as some of them are yet to attain a volume of business which would make them fully viable, the rate of guarantee fee payable by them was reduced from 1/2 per cent to 1/4 per cent per annum for a period of 3 years commencing from 1st July, 1979 or the date of their joining the guarantee scheme for non-industrial sector, whichever date is later. This period has been extended by one more year to 4 years.

16.1 The Corporation continued to receive guarantee claims in increasing number during the year 1982 also. As against 83, 557 claims for Rs.1,490.02 lakhs received in 1980, 1,00,669 claims for Rs. 1,625.19 lakhs received in 1981, those lodged in 1982 were 1,50,926 in number and Rs. 2,470.95 lakhs in amount. Out of these 1,50,926 claims, only 25 claims for Rs. 6.21 lakhs were received under the Financial Corporations Guarantee Scheme, 1971 and the remaining claims were received under the Small Loans Guarantee Scheme, 1971.

16.2 A sector-wise break-up of claims received is given in Annexure VIII. The claims pertaining to advances granted to farmers and agriculturists account for 54.8 per cent of the total amount of claims, the share of this sector in the total guaranteed advances being 62.9 per cent (the relative percentages during 1981 were 53.6 and 63.7 respectively). The claims relating to transport operators, which come next, account for 20.7 per cent of the total amount of claims, though the advances to this class of borrowers form only 15.5 per cent of the total guaranteed advances (the relative percentages during 1981 were 22.8 and 13.7 respectively). The Corporation continued to endeavour to expedite the disposal of claims and has improved upon its performance in this regard over the last year. Thus, as against the average monthly rate of disposal of 3,957 claims during 1980 and 6,169 claims in 1981, the Corporation has been able to dispose of on an average 8,792 claims per month during 1982. Annexure IX gives data regarding the claims preferred and those disposed of; a summary of the same is given below:

(Amount in lakhs of rupees)

During the year/s	Claims received		Claims disposed of	
	Number	Amount	Number	Amount
1973-78	51,563	1,545.66	27,033	664.25
1979	36,535	1,130.38	25,739	694.98
1980	83,557	1,490.02	47,481	720.35
1981	1,00,669	1,625.19	74,030	1,113.89
1982	1,50,926	2,470.95	1,05,513	1,450.00
	4,23,250	8,262.20	2,79,796	4,643.47

17. With the increase in the inflow of claims and their expeditious settlement, the Corporation is devoting more attention to the recovery in claim paid accounts. Thus, there has been further increase in the amounts realised by the Corporation during the year 1982 as its share of recoveries, the amount received being Rs. 189.10 lakhs as against Rs. 129.47 lakhs realised in 1981. The total amount recovered till 1982 since inception of these schemes amounts to Rs. 508.83 lakhs. With the impending computerisation, the follow-up of claim paid accounts including recoveries is likely to be stepped up considerably.

Credit guarantee schemes relating to small scale industries

18.1 As was mentioned in last annual report, the Government's Credit Guarantee Scheme for Small Scale Industries (hereafter referred to as Government's Scheme) which was being administered by the erstwhile Credit Guarantee Organisation of the Reserve Bank of India, acting on behalf of the Government of India, was cancelled as at the close of business on 31st March, 1981. The Corporation now acting as an agent of the Government of India, exercises the rights and discharges the obligations of the Government arising out of or accruing under that Scheme upto the date of its cancellation. All credit facilities covered under that Scheme and in respect of which a default had occurred prior to its cancellation, continue to be covered under that Scheme. All claims pending as on the date of cancellation as also those preferred subsequently in respect of such default accounts are to be first met by the Corporation and reimbursements obtained from the Government periodically. During 1982, such claims settled amounted to Rs. 24.43 crores as against Rs. 10.69 crores settled in the nine month period of April-December 1981. The Corporation has received reimbursement from Government of India to the extent of Rs. 5 crores in 1982 as against Rs. 5 crores during 1981. Government of India is likely to provide Rs. 25 crores during 1983-84. To provide the continuity of cover to the other advances covered by the cancelled scheme and also to cover fresh credit facilities, the Corporation has introduced with effect from 1st April, 1981 its own guarantee scheme viz. Small Loans (Small Scale Industries) Guarantee Scheme, 1981.

18.2 The credit institutions which were participating in Government's Scheme were asked to furnish to the Corporation a statement in respect of advances in default as on 31st March, 1981 (the date of cancellation) which continued to be covered under the provisions of the cancelled scheme. Information received so far from participating credit institutions shows the accounts in default as on 31st March, 1981 at Rs. 172.88 crores. Region-wise and institution-wise classification of such accounts is shown in Annexure X.

18.3 The number of participating credit institutions under the Corporation's Small Loans (Small Scale Industries) Guarantee Scheme, 1981 rose from 224 as on December 31, 1981 to 305 as on December 31, 1982. A list of such credit institutions is given in Annexure XI. Barring certain co-operative banks and a few other credit institutions, almost all other credit institutions which were participating in the Government's scheme (since cancelled) have joined the Corporation's new scheme. The position of such participating credit institutions as at 31st December, 1982 is given on page 8.

The Corporation has addressed communications to all participating credit institutions which were participating in the Government's Scheme but have not joined the Corporation's New Scheme. As most of these institutions are co-operative banks, we have requested National Bank for Agriculture and Rural Development and Urban Bank's Division of Department of Banking Operations and Development, Reserve Bank of India for ascertaining reasons for their non-participation. Of these, 4 co-operative banks have joined our New Scheme subsequently and replies from some other co-operative banks show that as they do not have advances to small scale industrial units, they have not joined the Scheme. The matter continues to be pursued with other credit institutions.

Category of credit institutions	Credit institutions participating in Government's scheme	Of the institutions participating in Government's scheme			Those who had not been participating in Government's scheme but have joined now	Total participating credit institutions (Column 3 + 6)
		Those who have joined the new scheme	Those who have expressed their willingness but have not yet executed the agreement	Those who have not joined the new scheme		
1	2	3	4	5	6	7
1. SBI and its subsidiaries	8	8	—	—	—	8
2. Nationalised banks	20	20	—	—	—	20
3. Other scheduled commercial banks..	44	41	1	2	1	42
4. Non-scheduled commercial banks ..	2	—	—	2	1	1
5. Regional rural banks	34	31	—	3	48	79
6. State Financial Corporations ..	18	15	2	1	—	15
7. Other State Development agencies ..	5	4	—	1	—	4
8. Co-operative banks	197	109	4	84	27	136
	328	228	7	93	77	305

18.4 The guaranteed advances to small scale industries as on 30th June, 1982, amounting to Rs. 3,822.13 crores showed an increase of Rs. 105.70 crores as compared to the guaranteed advances as on 31st March, 1981, when the Government's scheme was cancelled. (This amount of Rs. 3,822.13 crores as on 30th June, 1982, does not, however, include advances by 29 credit institutions, information from whom is awaited.)

18.5 Under the Corporation's Scheme, 1,308 claims for an aggregate amount of Rs. 1.74 crores were pending as on 31st December, 1981. During the year 1982, 4,013 claims for an amount of Rs. 9.40 crores were received while 3,105 claims for an aggregate amount of Rs. 2.13 crores were disposed of. As at the end of December 1982, 2,216 claims for an aggregate amount of Rs. 9.01 crores were pending which are the Corporation's liability. The recoveries received by the Corporation during the year in exercise of its subrogation rights aggregated Rs. 0.16 lakh.

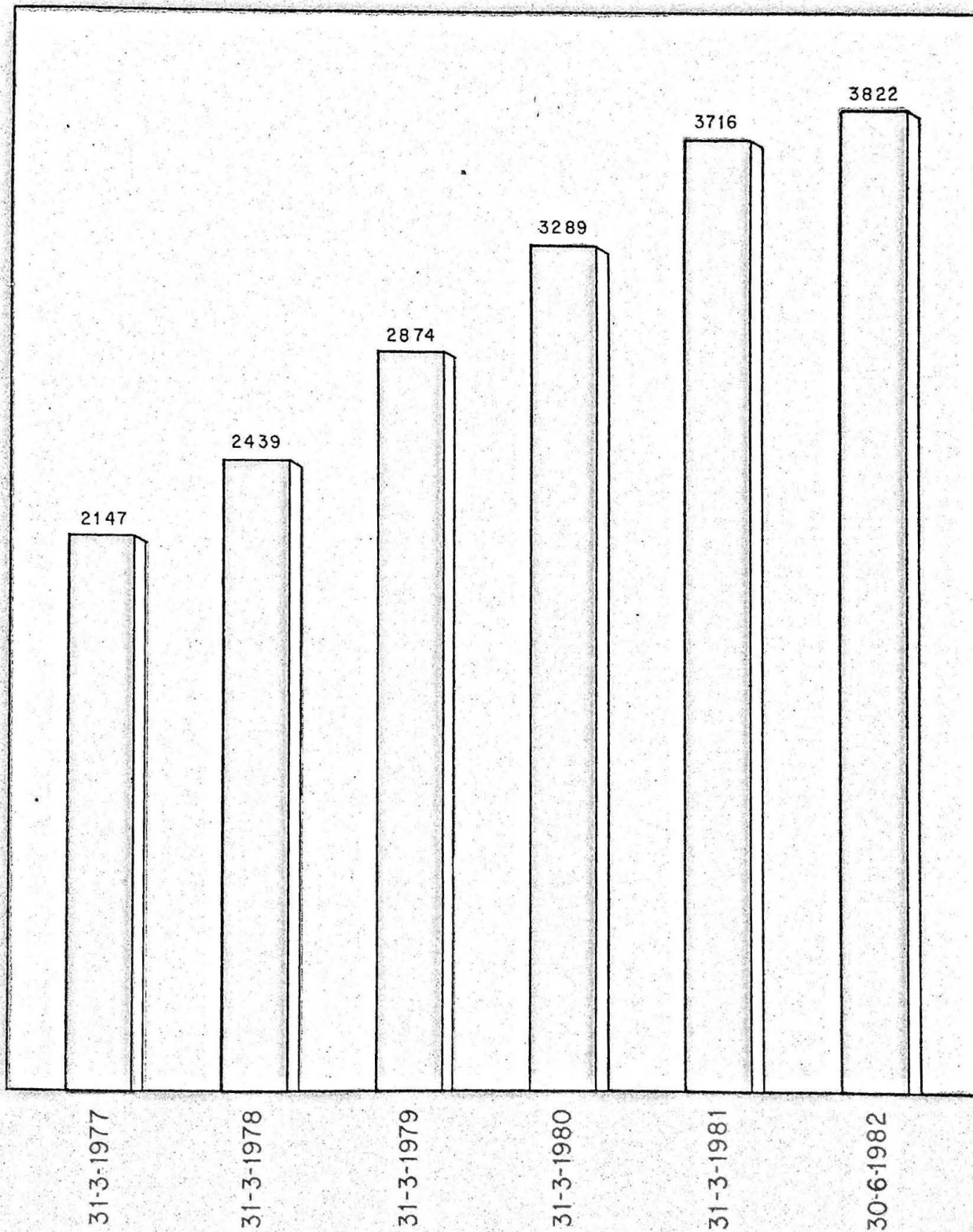
18.6 As at the end of 1981, 39,290 claims for an aggregate amount of Rs. 108.05 crores were pending under the Government's Scheme. During the year 1982, 10,447 claims for an aggregate amount of Rs. 20.53 crores were received (in respect of accounts in default upto 31st March, 1981) while 20,445 claims amounting to Rs. 24.43 crores were disposed of as against 5,447 claims amounting to Rs. 10.69 crores disposed of during April - December 1981. As on 31st December, 1982, 29,292 claims amounting to Rs. 104.15 crores were pending. Amount-wise and age-wise classification of claims pending as on 31st December, 1982 is given in

Annexure XII.

GROWTH OF GUARANTEED ADVANCES IN RESPECT OF GUARANTEE SCHEME RELATING TO INDUSTRIAL SECTOR

(CRORES OF RUPEES)

CHART IX



RECEIPT AND DISPOSAL OF CLAIMS IN RESPECT OF GUARANTEE SCHEMES RELATING TO INDUSTRIAL SECTOR

CHART X

NUMBER-WISE

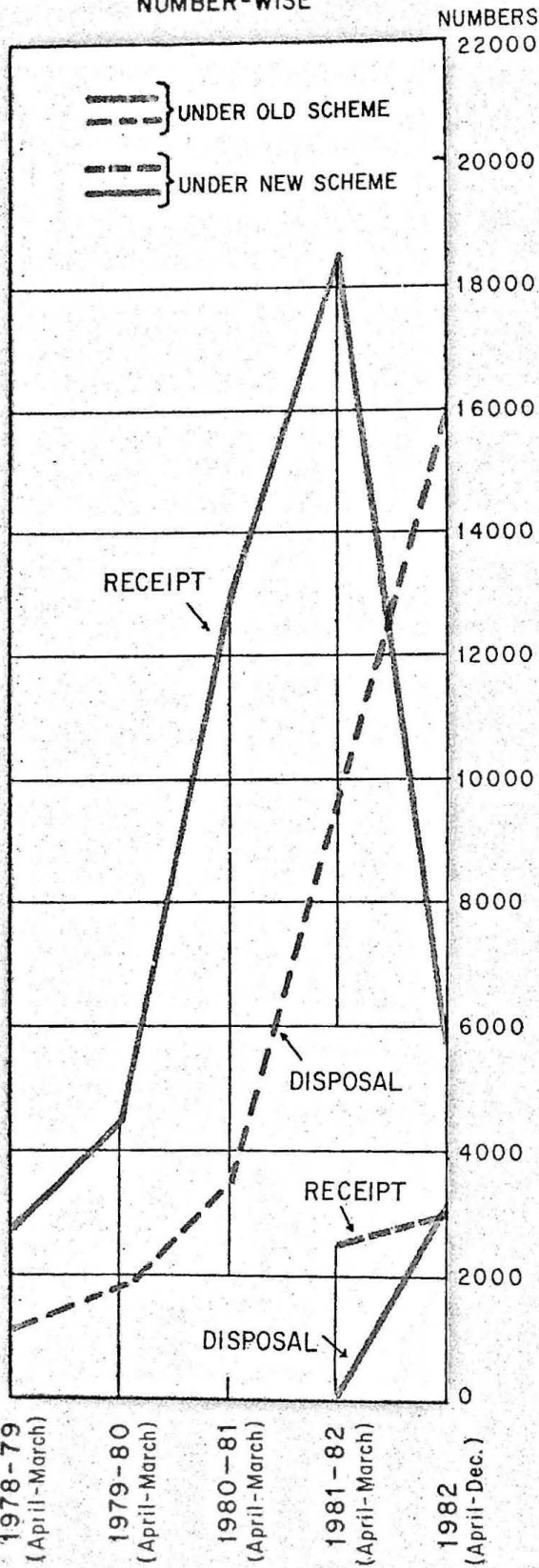
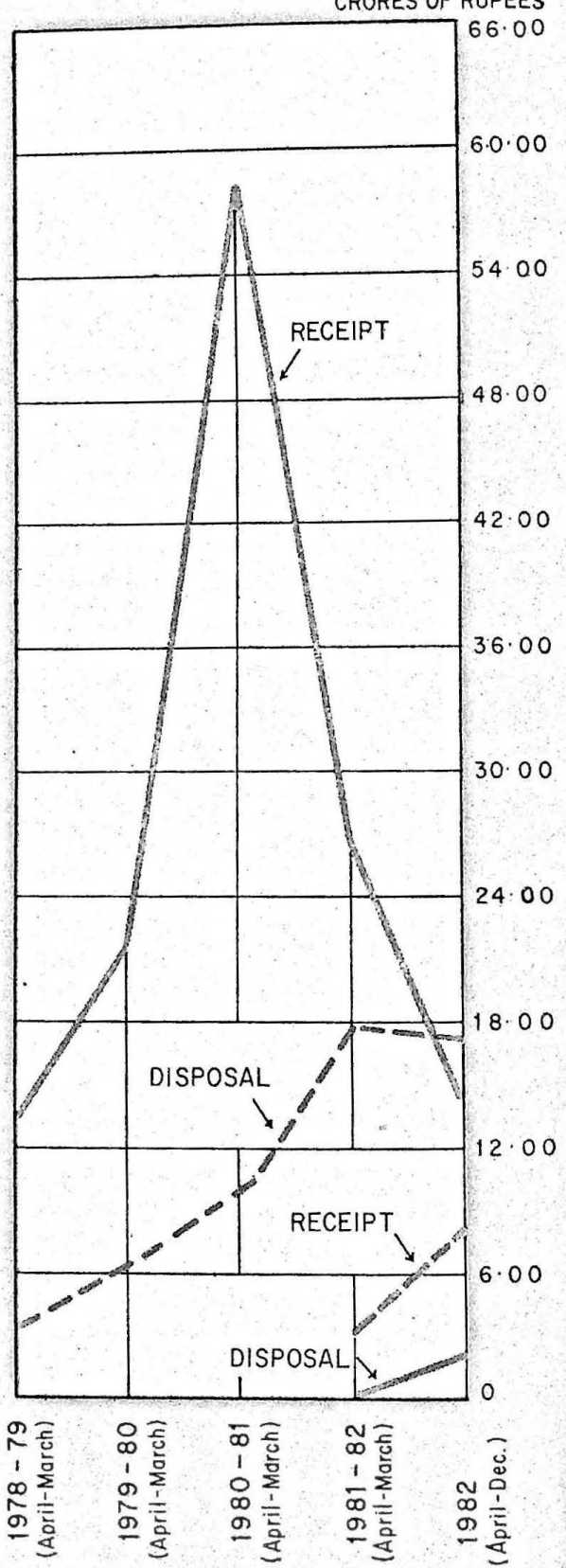


CHART XI

AMOUNT-WISE

CRORES OF RUPEES



18.7 During the year, claims worth Rs. 13.09 crores were paid on behalf of Government of India. Since the take over by the Corporation of residual functions under the Government's Scheme, the Corporation has paid following amounts and has received reimbursement as shown thereagainst.

	(Amount in crores of rupees)		
	Amount actually paid on behalf of Government+	Reimbursement received from Government	Balance due
1) During April-December 1981	6.53	5.00	1.53
2) During January-December 1982	13.09	5.00	8.09
	19.62	10.00	9.62

Government have been requested to reimburse the Corporation with the balance amount.

18.8 During the year particular attention was paid to settle claims in respect of (a) borrowers with aggregate credit facilities not exceeding Rs. 25,000; (b) claims pending for over 3—4 years; and (c) claims of State Financial Corporations. The speed in disposal of claims was further accelerated through simplification of procedures, appointment of liaison officers by participating credit institutions, more delegation of powers to branch managers, frequent discussions/contacts with credit institutions for obtaining clarifications/missing information etc. These efforts resulted in significant increase in the number of claims settled.

18.9 Details of claims received and disposed of both under the Corporation's Scheme and the Government's Scheme are given in Annexure XIII, a summary of which is given below:

	(Amount in crores of rupees)					
	Claims received		Claims disposed of			
	Number	Amount	Number	Amount		
A. Corporation's New Scheme for small scale industrial units						
Period						
(i) April - December 1981	1,308	1.74	—	—
(ii) January - December 1982	4,013	9.40	3,105	2.13
Total :-	5,321	11.14	3,105	2.13

+These are arrived at by deducting certain inadmissible items from the amounts claimed by credit institutions in respect of claim applications settled. The latter amounts are shown under the column 'claims paid' indicated in Annexure XIII.

		(Amount in crores of rupees)			
		Claims received		Claims disposed of	
		Number	Amount	Number	Amount
B. Government's Scheme					
<i>(i)</i> Pending claims taken over from the Reserve Bank of India on 1st April, 1981					
		30,826	98.18		
<i>(ii)</i> Period					
	<i>(a)</i> April - December 1981	13,911	20.56	5,447	10.69
	<i>(b)</i> January - December 1982	10,447	20.53	20,445	24.43
	Total :—	55,184	139.27	25,892	35.12

18.10 In addition to the activities covered under the Government's Credit Guarantee Scheme for small scale industries (since cancelled) the following activities were made eligible for guarantee cover under the Corporation's Small Loans (Small Scale Industries) Guarantee Scheme, 1981 after its introduction from 1st April, 1981:

- Eligible activities
- (i)* Biological/Bio-chemical testing laboratories, which are rendering service to the medical profession by conducting test/analysis of blood samples/urine, etc.,
 - (ii)* Printing and publishing of newspapers,
 - (iii)* Deepening of wells by removing silt with the help of cranes while digging wells,
 - (iv)* Hatcheries registered as small scale industrial units where eggs are incubated with the help of plant and machinery,
 - (v)* Laboratories engaged in testing of raw materials and finished products,
 - (vi)* Units engaged in the manufacture and use of equipments for development and utilisation of renewable sources of energy such as solar or wind energy.

Credit guarantee scheme relating to co-operative sector

19.1 On the recommendations of the Working Group constituted by the Corporation in 1979 under the Chairmanship of Dr. M. V. Hate, the Corporation has formulated a new Scheme Small Loans *viz.*, Small Loans (Co-operative Credit Societies) Guarantee Scheme, 1982 for (Co-operative Credit Societies) extension of guarantee cover to advances granted by co-operative credit institutions at primary level for agricultural and allied activities. In view, however, of Scheme, 1982 the very large number of such institutions and the present administrative capacity of the Corporation, such guarantee cover is being extended in a phased manner and to start with, the new Scheme is applicable only to certain select primary agricultural credit societies and primary land development banks/branches of state land development banks who have been invited to join the Scheme from 1st January, 1983 onwards. Thus, initially, the Scheme is open only to those primary agricultural credit societies which enjoy audit classification 'A'* or 'B'* continuously for the last 3 years (1978-79 to 1980-81) with a full time paid secretary and which are affiliated to central co-operative banks with 'A' class audit classification for the last 3 years (1978-79 to 1980-81). Likewise, this Scheme is also open to only those

* (Audit classification given by the Co-operation department of the State concerned on the basis of criteria fixed keeping in view the operational efficiency of the Co-operative institutions)

primary land development banks/branches of state land development banks (where there is a unitary structure) which do not have overdues exceeding 25 per cent of demand and which have unrestricted eligibility for fresh lending continuously for the last 3, years (1978-79 to 1980-81).

19.2 The broad framework of the Small Loans (Co-operative Credit Societies) Guarantee Scheme, 1982 is on the lines similar to that of the existing schemes of the Corporation but in details making improvements in the light of experience gained in the working of those schemes to facilitate expeditious discharge of guarantee obligations, consistent with the special characteristics and requirements of agricultural credit and above all, to ensure that the guarantee support is weighted in favour of the weakest of the weaker sections of the society. The eligible borrowers under the Scheme, thus, include share croppers and landless labourers.

19.3 As in the case of the Corporation's other credit guarantee schemes, the participation in this new Scheme is voluntary and once an eligible primary agricultural credit society/primary land development bank/branch of a state land development bank joins the Scheme by executing the necessary agreement (which has to be done jointly with central co-operative bank/state land development bank), the guarantee cover is automatic and covers in bulk, from the date of first disbursement, all eligible credit facilities granted to specific categories of borrowers and for purposes mentioned in the Scheme, without requiring such select co-operative credit institutions to make a prior application to the Corporation for covering each credit facility. Briefly, such purposes will include seasonal agricultural operations, reclamation or improvement of land, construction or deepening of irrigation wells, installation of pump sets, purchase of cattle or acquisition of other capital assets (e.g. farm houses, cattle sheds, gohar gas plants etc.) or repairs to these assets, sericulture, animal husbandry, poultry farming, dairy farming, pisciculture, housing finance, consumption finance and advances for acquisition of shares of other co-operative societies etc. as explained in the Scheme.

19.4 Advances for eligible purposes sanctioned on or after 1st January, 1983 will be covered under the Scheme. Guarantee fee of 65 paise per hundred rupees per annum will be payable half-yearly on the amounts outstanding against such eligible advances. There are no ceilings on quantum of advances that may be made except in the case of consumption credit at Rs. 500/- and housing finance at Rs. 5,000/- per borrower. The Corporation's liability will be to the extent of 75% (90% in case of consumption finance) of the amount in default in respect of the credit facilities actually granted or the amount of ceiling prescribed for each purpose, whichever is lower, provided that the aggregate of the amounts so specified does not exceed a sum of Rs. 37, 500/- as the total amount of the Corporation's liability shall be restricted to that amount. However, the liability of the Corporation relating to consumption and housing loans is in addition to the maximum amount of liability mentioned above.

19.5 A copy of the Scheme has been forwarded to all State Governments for obtaining consent resolutions from the eligible institutions. Copies of the Scheme have also been forwarded to eligible credit institutions along with a copy of the agreement deed to enable them to send their consent with the agreement for participation in the said Scheme. The approximate number of primary agricultural credit societies and primary land development banks (including branches of state land development banks) eligible for participation is 2,599 and 507 respectively.

19.6 The question of extending the benefits of the guarantee cover to advances by primary agricultural credit societies ceded to and financed by commercial banks is under consideration of the Corporation. And for this purpose an amendment to the existing Small Loans Guarantee Scheme, 1971 applicable to commercial banks has been forwarded to participating banks for their views.

ACCOUNTS

20.1 During the year, the proformae of the Corporation's Balance Sheet and Revenue Account in respect of the Deposit Insurance and Credit Guarantee Fund were amended so as to indicate, together with claims paid, the estimated liability in respect of claims intimated to the Corporation but not admitted at the end of the year. Prior to the amendment, the claims intimated to the Corporation but not admitted at the end of the year were shown in a footnote appended to the Balance Sheet where explanation was given of the contingent nature of the liability of such pending claims. The proformae of the Balance Sheet and Revenue Account of the Deposit Insurance and Credit Guarantee Fund and General Fund were also amended so as to show the figures therein rounded off to lakhs of rupees upto two decimal points.

20.2 The Balance Sheets and the Revenue Accounts of the Corporation showing separately the position of the three funds, the Deposit Insurance Fund, the Credit Guarantee Fund and the General Fund as on 31st December, 1982, together with the Auditors' Report thereon, are attached.

Balance Sheets
and Revenue
Accounts

21. During the year, income by way of Deposit Insurance premium (including interest on overdue premium) was higher at Rs. 2,066.45 lakhs as compared to Rs. 1,823.05 lakhs in the preceding year. This has been mainly on account of increase in assessable deposits which have gone up by 21.01%. The income from investments of the Deposit Insurance Fund was also higher at Rs. 1,096.70 lakhs as compared to Rs. 853.42 lakhs in the previous year.

Deposit Insur-
ance Fund

22.1 Total amount of deposit insurance claims paid or provided for as on 31st December, 1982 in respect of 14 commercial banks aggregated Rs. 113.02 lakhs. An amount of Rs. 79.86 lakhs has been received from them till 1982 by way of repayments, and Rs. 1.97 lakhs has been written off in respect of three commercial banks (viz., Unity Bank Ltd., Unao Commercial Bank Ltd. and Chawla Bank Ltd.) in 1980. The Corporation is yet to receive the balance of Rs. 31.19 lakhs from them.

Deposit Insur-
ance Claims
paid

22.2 Total amount of claims paid or provided for in respect of 11 co-operative banks which were either amalgamated or taken to liquidation aggregated Rs. 190.66 lakhs. This includes an amount of Rs. 91.31 lakhs paid to the Karnataka Industrial Co-operative Bank Ltd., Bangalore, the transferee bank — in respect of Vysya Co-operative Bank Ltd., Bangalore. Initially the transferee bank had calculated pro-rata credit at 44.13 per cent (initial credit to be afforded to the depositors of transferor bank on the basis of ratio of readily realisable assets to liabilities). Subsequently the pro-rata was revised to 28.81 per cent as a result of which the claim amount went up to Rs. 91.31 lakhs as against Rs. 75 lakhs mentioned last year. The Corporation has received Rs. 13.42 lakhs by way of repayment from liquidators/transferee banks, leaving balance due to the Corporation at Rs. 177.24 lakhs. Details of claims paid or provided for, repayments received etc. have been given in Annexure XIV.

22.3 A claim for Rs. 13.70 lakhs was received in the year 1980 from the liquidator of Kollur Parvathi Co-operative Bank Ltd. (in liquidation) but on legal advice its settlement was deferred pending disposal of the writ petition filed by the directors of the above bank in the Andhra Pradesh High Court challenging the order of liquidation. The petition was dismissed and the aggrieved parties have since filed a revision application which has been admitted by the Andhra Pradesh High Court. Pending disposal of the revision application, the Corporation has, on legal advice, not settled the claim preferred by the liquidator.

22.4 The prospects of the recovery of the dues in respect of deposit insurance claims paid in the earlier years were reviewed and it was observed that the expected repayments were not

realised. As a measure of abundant caution it has been decided to increase the provision of estimated insurance loss in respect of commercial banks and co-operative banks from Rs. 24.55 lakhs and Rs. 95.75 lakhs to Rs. 31.18 lakhs and Rs. 190.94 lakhs respectively. The provision for deposit insurance losses thus stood at Rs. 222.12 lakhs as at the end of the year 1982 as against Rs. 120.30 lakhs as at the close of the preceding year.

22.5 The Revenue Account for the year showed an income of Rs. 3,163.15 lakhs as against Rs. 2,678.67 lakhs during 1981.

(Rupees in lakhs)			
(i) Deposit Insurance premium	..	..	2,066.45
(ii) Income from investments	..	..	1,096.70
			3,163.15

Of the above, a sum of Rs. 958.27 lakhs was appropriated to the investment reserve and Rs. 101.82 lakhs was appropriated towards settlement of claims and additional provision for estimated insurance loss and the balance of Rs. 2,103.06 lakhs was transferred to the Deposit Insurance Fund raising it from Rs. 13,300.62 lakhs to Rs. 15,403.68 lakhs as at the end of 1982. The fund now constitutes 0.36 per cent of the total assessable deposits and 0.48 per cent of the aggregate insured deposits. The relative figures for 1981 were 0.38 per cent and 0.51 per cent respectively.

22.6 In accordance with provisions of the Deposit Insurance and Credit Guarantee Corporation Act, 1961, the amounts held in the three Funds are invested entirely in the Central Government Securities. Particulars of the investments of the Deposit Insurance Fund are given in Annexure XV. The market value of these investments on 31st December, 1982 at Rs. 15,297.49 lakhs arrived at without taking into account the appreciation on certain securities, is lower than their book value of Rs. 16,958.90 lakhs by Rs. 1,661.41 lakhs and a provision of the like amount is available in Investment Reserve.

23.1 The Credit Guarantee Fund had a balance of Rs. 8,090.29 lakhs as at the end of 1981. The income by way of guarantee fee and interest on overdue guarantee fee for the year 1982 amounted to Rs. 5,767.20 lakhs. The income from investments of the Fund for 1982 amounted to Rs. 793.46 lakhs. The amounts received by the Corporation during the year as its share of the recoveries made in claim paid accounts under its three Credit Guarantee Schemes pertaining to the non-industrial sector, in exercise of its sub-rogation rights aggregated Rs. 189.10 lakhs while recoveries received under Small Loans (Small Scale Industries) Guarantee Scheme, 1981 aggregated Rs. 0.16 lakh. Against these receipts totalling Rs. 6,749.92 lakhs, the guarantee claims paid under the above four Schemes as well as the estimated liability in respect of claims intimated to the Corporation but not admitted at the end of the year amounted to Rs. 5,378.85 lakhs leaving a surplus of Rs. 1,371.07 lakhs. Of the above surplus, a sum of Rs. 584.88 lakhs was appropriated to the Investment Reserve and the balance of Rs. 786.19 lakhs transferred to the Credit Guarantee Fund raising it to Rs. 8,876.48 lakhs as at the end of the year 1982. This amount is in the nature of a Reserve for future claims under these four credit guarantee schemes.

23.2 Particulars of the investments of the Fund are given in Annexure XVI. The market value of these investments stood at Rs. 11,819.69 lakhs as against their book value of Rs. 12,653.70 lakhs. The depreciation in investments at Rs. 839.05 lakhs, which has been arrived at without taking into account the appreciation of market value over book value of certain securities at Rs. 5.04 lakhs, has been fully provided for.

Investments of Credit Guarantee Fund

24.1 The expenses of the Corporation are met from the income in the General Fund which is derived from investments made out of the capital (provided by the Reserve Bank of India), the Reserves and the interest-free deposit received from Reserve Bank of India as explained in paragraph 24.3 below. The income in the General Fund for the year 1982 amounted to Rs. 123.02 lakhs while establishment and other expenses aggregated Rs. 96.97 lakhs leaving a surplus of Rs. 26.05 lakhs which has been transferred to the Investment Reserve as provision for depreciation as explained in paragraph 24.2 below.

General Fund

24.2 Particulars of the investments of the General Fund are given in Annexure XVII. The book value of the investments as at the close of the year 1982 stood at Rs. 3,025.65 lakhs as against their market value of Rs. 2,935.53 lakhs. The depreciation in investments, which has been arrived at without taking into account the appreciation of market value over book value of certain securities at Rs. 8.84 lakhs, amounts to Rs. 98.96 lakhs against which a provision of Rs. 45.02 lakhs is available after transferring to it the surplus of income over expenditure at Rs. 26.05 lakhs from the Revenue Account for 1982 (vide paragraph 24.1 above). As against the excess of book value of investments over their market value, amounting to Rs. 90.12 lakhs, the balance in the Investment Reserve stands at Rs. 45.02 lakhs. It may be mentioned in this connection that the Corporation generally holds on to its investments till maturity.

Augmentation of Capital

24.3 Prior to 1st April 1981, the Corporation was meeting its staff and establishment etc. expenditure from the income derived by way of interest on investments in Central Government Securities of its capital of Rs. 15 crores contributed by Reserve Bank of India and held in its General Fund. As the volume of business, especially of credit guarantee claims has been rising steeply, the Corporation's expenditure on staff and establishment etc. has also been rising and the income from the investment of its capital has been barely adequate to meet the expenditure. Further, consequent on the Corporation assuming responsibilities in respect of credit guarantee functions relating to Small Scale Industries from the erstwhile Credit Guarantee Organisation of Reserve Bank of India with effect from 1st April, 1981 the volume of business of the Corporation increased substantially and to meet the expenditure it has become necessary to augment the capital. To meet the situation, Government of India have agreed to enact legislation to raise the capital from Rs. 15 crores to Rs. 50 crores and Reserve Bank has agreed to meet the entire additional contribution of Rs. 35 crores to the capital over a period of three years. However, as the enactment will take time, Reserve Bank has been kind enough to place with the Corporation on 7th August, 1982 an interest-free deposit of Rs. 15 crores to be adjusted towards their contribution to the additional capital when the pending enactment is completed. In the meantime, the Reserve Bank has also agreed to make available the staff, premises, furniture and fixtures and other office assistance necessary for carrying out the credit guarantee functions relating to small scale industries free of cost to the Corporation initially for a period of two years upto March, 1983.

GENERAL

Promotion of Hindi

25. The Corporation brings out the Hindi version of the Annual Report on its working and relative balance sheets and revenue accounts. The Small Loans (Co-operative Credit Societies) Guarantee Scheme, 1982 has also been translated into Hindi. Its publicity leaflets are also brought out in Hindi. It subscribes to Hindi dailies and encourages its non-Hindi knowing staff to learn Hindi. The Corporation also deputes its

staff to Hindi Workshops conducted by the Reserve Bank of India. It issues its important circulars in Hindi.

26. The Corporation continues to supply free of cost to all insured banks, copies of posters in English, Hindi and other regional languages publicising the protection afforded to bank depositors by the Corporation. These leaflets are being supplied to the indenting banks, at a subsidised rate for distribution among the depositing public. Attractive leaflets are being brought out in regional languages to spread the message of both Deposit Insurance and the various credit guarantee schemes in operation.

27.1 The Reserve Bank of India continues to make available to the Corporation the required staff, office accommodation and other incidental facilities for discharging its original functions.

The expenses incurred are reimbursed to the Bank. The field work by way of Establishment verification of guarantee claim paid accounts, correct computation and payment of guarantee fee and deposit insurance premium to the Corporation and remittance of its share of the recoveries effected in respect of claims settled by it, is entrusted to the Reserve Bank's Inspecting Officers and these services are provided free of cost to the Corporation. The Bank also provides training facilities in its training centres for the staff on duty with the Corporation. As stated earlier, the entire expenditure of the Corporation is met from income on the investment of the share capital of the Corporation which is solely contributed by the Reserve Bank. Besides, Reserve Bank is making available to the Corporation free of cost the services of the required staff, premises, furniture and fixtures and other office assistance in connection with its credit guarantee functions relating to small scale industries. The operation of the new Scheme relating to the Co-operative Sector viz., Small Loans (Co-operative Credit Societies) Guarantee Scheme, 1982, will also entail extra expenditure. To enable the Corporation to improve its operational efficiency and services rendered to the participating credit institutions and also to eventually meet its entire expenditure from its own resources, the Corporation, has decided to go in for computerisation in a phased manner in certain selected functional areas; it is likely to be introduced by mid 1983. In its very nature, the quantum of saving in the operational expenses that may be effected by the introduction of new systems including computerisation can be known only after the same have worked for sometime. As the present income of the Corporation is insufficient to meet the entire cost of establishment including the cost of computerisation, the Corporation is requesting Reserve Bank for continued assistance by providing cost-free staff etc. for a further period of 3 years. Reserve Bank has agreed in principle, to extend this facility in a limited way on an annual tapering basis for the next 3 years. The Board expresses its gratitude to Reserve Bank for all the assistance provided by it to the Corporation.

28. In terms of Section 29 (1) of the Deposit Insurance and Credit Guarantee Corporation Act, 1961, the Board of Directors, with the prior approval of the Reserve Bank of India, reappointed Messrs. Haribhakti & Co., Chartered Accountants, Bombay, as Auditors of the Corporation for the year 1982.

29. The staff from various commercial banks and an official from Bank of Sudan visited the Corporation to study the operation of deposit insurance and credit guarantee schemes. Our officers were deputed to participate in seminars organised by banks and various Training training institutions for their officers in regard to the provisions of various schemes of the Corporation. In addition, training relating to invocation of guarantee was also provided to the officers of various credit institutions at our Head Office and branches.

30. Shri C. S. Subramaniam who was General Manager of the Corporation for nearly 6 years retired from the service of Reserve Bank of India as at the close of business on 31st May, 1982 and consequently ceased to be the General Manager of the Corporation after that date. In his place, Shri K. K. Saksena, another officer from Reserve Bank of India was appointed as General Manager with effect from 1st June, 1982. The Board records its appreciation of the valuable and rich contribution made by Shri C. S. Subramaniam in promoting the objectives of the Corporation. The Board also records its appreciation of the contribution made during the year by the General Manager and staff at all levels in coping with increased range and volume of work devolving on the Corporation.

For and on behalf of the
Board of Directors

M. V. HATE
Chairman

DEPOSIT INSURANCE AND CREDIT
GUARANTEE CORPORATION,
BOMBAY-400 007.
DATED THE 21ST MARCH, 1983

ANNEXURE

A. Names of the banks registered as insured banks during the year 1982

Regional Rural Banks

1. Ka Bank Nong Kyndong Ri Khasi Jaintia, Shillong (Meghalaya)
2. Karbi N. C. Rural Bank (Assam)
3. Chhatrasal Gramin Bank (Uttar Pradesh)
4. Panchmahal Gramin Bank (Gujarat)
5. Subansiri Gaonlia Bank (Assam)
6. Dewas Shajapur Kshetriya Gramin Bank (Madhya Pradesh)
7. Sri Saraswati Grameena Bank (Andhra Pradesh)
8. Manjira Grameena Bank (Andhra Pradesh)
9. Sangameshwara Grameena Bank (Andhra Pradesh)
10. Kalpatharu Grameena Bank (Karnataka)
11. Rani Laxmi Bai Kshetriya Gramin Bank (Uttar Pradesh)
12. Pinakini Grameena Bank (Andhra Pradesh)
13. Howrah Gramin Bank (West Bengal)
14. Nimar Kshetriya Gramin Bank (Madhya Pradesh)
15. Kakathiya Grameena Bank (Andhra Pradesh)
16. Hadoti Kshetriya Gramin Bank (Rajasthan)
17. Mandla Balaghat Kshetriya Gramin Bank (Madhya Pradesh)

Co-operative Banks

Gujarat

18. Babra Nagrik Sahakari Bank Ltd.
19. The Mehsana Jilla Panchayat Karmachari Co-operative Bank Ltd.
20. Sarvodaya Sahakari Bank Ltd.
21. Uma Co-operative Bank Ltd.

Himachal Pradesh

22. Himachal Pradesh State Co-operative Bank Ltd.
23. Jogindra Central Co-operative Bank Ltd.
24. Kangra Central Co-operative Bank Ltd.
25. Simla Urban Co-operative Bank Ltd.
26. Baghat Urban Co-operative Bank Ltd.
27. Mandi Urban Co-operative Bank Ltd.

Karnataka

28. Sri Sharada Mahila Sahakara Sangha Ltd.

Kerala

29. Nedumangad Co-operative Urban Bank Ltd.
30. Government Servants' Co-operative Society

Madhya Pradesh

31. Khargone Nagrik Sahakari Bank Maryadit
32. The Paraspar Sahayak Pedhi Maryadit

Maharashtra

33. Choundeswari Sahakari Bank Ltd.
34. Development Co-operative Bank Ltd.
35. Bhavani Sahakari Bank Ltd.
36. Janseva Sahkari Bank Ltd.
37. Sampada Sahkari Bank Ltd.

Tamil Nadu

38. Town Co-operative Bank Ltd.
39. Periyar Central Co-operative Bank Ltd.
40. Lalgudi Co-operative Urban Bank Ltd.
41. Chennimalai Co-operative Urban Bank Ltd.
42. Usilampatti Co-operative Urban Bank Ltd.

Uttar Pradesh

43. Nagar Sahakari Bank Ltd.
44. Ghaziabad Nagariya Sahakari Bank Ltd.

B. Names of the banks deregistered during the year 1982

Co-operative Banks

Gujarat

1. Jhalod Kasba Co-operative Credit Society Ltd.

Karnataka

2. Vysya Co-operative Bank Ltd., Bangalore-2

Maharashtra

3. Central Telegraph Office Co-operative Credit Bank Ltd.
4. Ismailia Co-operative Bank Ltd.
5. Masalawala Co-operative Bank Ltd.
6. 'B' Ward Conservancy Employees' Co-operative Credit Society Ltd.
7. Vengurla Co-operative Urban Bank Ltd.

Rajasthan

8. Western Railway Employees' Co-operative Credit Society Ltd.

C. NAMES OF THE FOLLOWING INSURED BANKS HAVE BEEN CHANGED

Old name

New name

Co-operative Banks

Andhra Pradesh

- | | |
|---|------------------------------------|
| 1. Tirupati Co-operative Town Bank Ltd. | 1. Tirupati Co-operative Bank Ltd. |
|---|------------------------------------|

Gujarat

- | | |
|--|--|
| 2. Ismailia Diamond Jubilee Co-operative Bank Ltd. | 2. The Diamond Jubilee Co-operative Bank Ltd. |
| 3. Jamnagar Nagrik Sahakari Bank Ltd. | 3. Shree Jamnagar Nagrik Sahakari Bank Ltd. |
| 4. Kosamba Nagrik Sahakari Bank Ltd. | 4. Kosamba Mercantile Co-operative Bank Ltd. |
| 5. Savli Nagrik Sahakari Bank Ltd. | 5. Shree Savli Nagrik Sahakari Bank Ltd. |
| 6. Shree Surat Mahila Nagrik Sahakari Bank Ltd. | 6. The Surat Mahila Nagrik Sahakari Bank Ltd. |
| 7. Sojitra Sahakari Bank Ltd. | 7. Sojitra Co-operative Bank Ltd. |
| 8. Veraval Vibhagiya Nagrik Sahakari Bank Ltd. | 8. Shree Veraval Vibhagiya Nagrik Sahakari Bank Ltd. |
| 9. Ismailia Co-operative Credit Society Ltd. | 9. City Co-operative Bank Ltd. |
| 10. Unnati Co-operative Credit Society Ltd. | 10. Unnati Co-operative Bank Ltd. |

Karnataka

- | | |
|--|---|
| 11. Chikodi Taluka Western Division Primary Teachers' Co-operative Credit Society Ltd. | 11. The Primary Teachers' Co-operative Credit Bank Ltd. |
| 12. Veerasaiva Co-operative Credit Society Ltd. | 12. Veerashaiva Co-operative Bank Ltd. |

Kerala

- | | |
|---|---|
| 13. Udumbanchola Taluka (West) Co-operative Bank Ltd. | 13. Kattappana Urban Co-operative Bank Ltd. |
|---|---|

Madhya Pradesh

- | | |
|--|--|
| 14. Mandla District Co-operative Central Bank Ltd. | 14. Jila Sahakari Kendriya Bank Maryadit, Mandla |
| 15. Raipur Co-operative Central Bank Ltd. | 15. Jila Sahakari Kendriya Bank Maryadit, Raipur |
| 16. Sagar Co-operative Central Bank Ltd. | 16. Jila Sahakari Kendriya Bank Maryadit, Sagar |

Maharashtra

- | | |
|--|---|
| 17. Life Insurance Corporation of India Bombay Employees' Co-operative Bank Ltd. | 17. Vima Kamgar Co-operative Bank Ltd. |
| 18. Pritisangam Mahila Sahakari Bank Ltd. | 18. Pritisangam Sahakari Bank Ltd. |
| 19. Co-operative Bank of Dondaicha Ltd. | 19. Dadasaheb Raval Co-operative Bank of Dondaicha Ltd. |
| 20. Poona Co-operative Rupee Bank Ltd. | 20. Rupee Co-operative Bank Ltd. |
| 21. Satana Rahivashi Sahakari Bank Ltd. | 21. Satana Sahakari Bank Ltd. |
| 22. Nagar District Urban Central Co-operative Bank Ltd. | 22. Nagar Urban Co-operative Bank Ltd. |

West Bengal

- | | |
|---|-----------------------------------|
| 23. Liluah Chakpara Anandanagar Co-operative Society Ltd. | 23. Liluah Co-operative Bank Ltd. |
|---|-----------------------------------|

SUMMARY OF INSURED BANKS

(As on 31st December, 1982)

I. COMMERCIAL BANKS	..	..	..	..	..	..	..	..	..	..	82
II. REGIONAL RURAL BANKS	..	..	..	..	..	..	..	..	..	..	123
III. CO-OPERATIVE BANKS											

STATE	APEX	CENTRAL	PRIMARY	TOTAL
ANDHRA PRADESH	1	26	52	79
GUJARAT	1	21	276	298
HIMACHAL PRADESH	1	2	3	6
JAMMU & KASHMIR	1	3	1	5
KARNATAKA	1	23	199	223
KERALA	1	11	51	63
MADHYA PRADESH	1	44	25	70
MAHARASHTRA	1	27	333	361
ORISSA	1	17	10	28
RAJASTHAN	1	26	13	40
TAMIL NADU	1	18	130	149
TRIPURA	1	—	1	2
UTTAR PRADESH	1	56	16	73
WEST BENGAL	1	17	45	63
UNION TERRITORIES				
DELHI	1	—	10	11
GOA, DAMAN & DIU	1	—	4	5
PONDICHERRY	1	—	1	2
SUB-TOTAL	<u>17</u>	<u>291</u>	<u>1,170</u>	<u>1,478</u>
TOTAL (I + II + III)				1,683

ANNEXURE II

STATEMENT SHOWING THE NUMBER OF BANKS (COMMERCIAL AND CO-OPERATIVE) COVERED UNDER THE DEPOSIT INSURANCE SCHEME, FROM YEAR TO YEAR, SINCE 1962

Year	No. of registered banks at the commencement of the year	No. of banks registered during the year	No. of banks deregistered			No. of registered banks at the close of the year (2+3-6)
			Where Corporation's liability			
			was attracted	was not attracted	Total (4+5)	
1	2	3	4	5	6	7
1962	287	—	2	9	11	276
1963	276	—	1	25	26	250
1964	250	1@	6	88	94	157
1965	157	—	—	48	48	109
1966	109	1@	2	8	10	100
1967	100	—	—	9	9	91
1968	91	—	—	3	3	88
1969	88	—	2	1	3	85
1970	85	—	1	1	2	83
1971	83	385**	—	3	3\$	465
1972	465	16@	—	5	5@	476
1973	476	18@	—	2	2@	492
1974	492	37@	—	3	3@	526
1975	526	88++	—	3	3\$	611
1976	611	155‡	3**	6	9@	757
1977	757	223*	2	3	5**	975
1978	975	51‡‡	4	1	5**	1021
1979	1021	375£	—	4	4**	1392
1980	1392	191‡‡	—	1	1**	1582
1981	1582	69\$\$	1	3	4**	1647
1982	1647	44@@	1	7	8**	1683

* 8 Regional Rural Banks and 215 co-operative banks

@ Includes one commercial bank

** All these are co-operative banks

\$ Includes two commercial banks

++ 5 Regional Rural Banks and 83 co-operative banks

‡ 35 Regional Rural Banks and 120 co-operative banks

‡‡ 1 Regional Rural Bank and 50 co-operative banks

£ 10 Regional Rural Banks and 365 co-operative banks

‡‡ 25 Regional Rural Banks and 166 co-operative banks

\$\$ 4 Commercial banks, 22 Regional Rural Banks and

43 co-operative banks

@ 17 Regional Rural Banks and 27 co-operative banks

Note : Break-up of insured banks at the end of 1980-1982

Year	No. of insured banks			
	Com-mercial	Regional Rural	Co-opera-tive	Total
1980	78	84	1420	1582
1981	82	106	1459	1647
1982	82	123	1478	1683

ANNEXURE III

STATEMENT SHOWING THE EXTENT OF PROTECTION AFFORDED TO THE DEPOSITORS OF INSURED BANKS

(Commercial and Co-operative)

(As on the last Fridays of December 1961, September each of 1967, 1968, 1970, 1971, 1976 to 1978, the last working day of June 1979, 1st July 1980 and the last working day of June 1981 and 1982)

(Amount in crores of Rs.)

Year	No. of fully protected accounts [@]	Total No. of accounts	% of (2) to (3)	Insured deposits £	Total assessable deposits	% of (5) to (6)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1961	55,41,652	70,58,448	78.5	392.32	1,693.75	23.1
1967	1,18,66,532	1,55,25,841	76.4	942.91	3,603.49	26.2
1968	1,59,52,273	1,75,47,550	90.9	2,022.79	4,011.88	50.4
1970	2,30,38,555	2,39,78,702	96.1	3,410.66	5,447.90	62.6
1971	2,98,86,359	3,10,19,892	96.3	4,224.49	6,801.43	62.1
1976	7,18,02,903	7,30,25,000	98.3	11,827.46	16,587.89	71.3
1977	8,40,39,116	8,55,38,869	98.2	14,155.33	19,892.46	71.1
1978	9,15,45,737	9,31,33,741	98.3	15,368.54	21,659.47	71.0
1979	10,67,49,777	10,84,94,658	98.4	18,581.87	26,742.93	69.5
1980	12,73,67,975	12,84,81,188	99.1	24,233.50	32,569.60	74.4
1981	13,64,63,183	13,77,06,880	99.1	25,859.20	35,004.43	73.9
1982†	15,80,98,074	15,98,25,035	98.9	31,773.92	42,360.41	75.0

[@] i. e. number of accounts with balances not exceeding Rs. 1,500 till the end of 1967, Rs. 5,000 till 31st March, 1970, Rs. 10,000 till 30th June, 1976, Rs. 20,000 till 30th June, 1980 and Rs. 30,000 thereafter.

£ i. e. deposits upto Rs. 1,500 in all accounts till the end of 1967, Rs. 5,000 till 31st March, 1970, Rs. 10,000 till 30th June 1976, Rs. 20,000 till 30th June, 1980 and Rs. 30,000 thereafter.

† Provisional.

ANNEXURE IV

ANALYSIS OF COVERAGE OF INSURANCE ACCORDING TO THE SIZE OF THE BANKS

Commercial Banks (including Regional Rural Banks)

(As on the last Fridays of December 1961, September each of 1967, 1968, 1970, 1971, 1976 to 1978, the last working day of June 1979, 1st July 1980 and the last working day of June 1981 and 1982)

(Amount in lakhs of rupees)

Category of banks and year	No. of banks	No. of fully protected accounts@	Total number of accounts	% of (3) to (4)	Insured deposits \$	Total amount of deposits assessable to premium	% of (6) to (7)
1	2	3	4	5	6	7	8
BANK WITH DEPOSITS							
<i>(i) exceeding Rs. 100 crores</i>							
1961	5	19,07,565	26,08,513	73.1	17,244	86,024	20.4
1967	9	66,42,248	90,41,212	73.5	61,039	2,43,480	25.1
1968	11	1,00,17,283	1,11,98,695	89.5	1,45,059	2,93,553	49.4
1970	13	1,68,14,889	1,75,83,973	95.6	2,65,483	4,24,676	62.5
1971	16	2,20,91,473	2,30,11,943	96.0	3,34,302	5,40,717	61.8
1976	26	5,71,72,989	5,82,64,418	98.1	10,31,089	14,45,040	71.4
1977	29	6,69,55,516	6,83,24,895	98.0	12,53,554	17,58,437	71.3
1978	29	7,15,83,333	7,30,27,672	98.0	13,51,370	19,02,073	71.1
1979	30	8,29,44,983	8,45,10,114	98.2	16,21,196	23,26,901	69.7
1980	34	9,85,34,734	9,95,28,184	99.0	21,14,000	28,35,369	74.6
1981	39	10,57,08,534	10,68,05,145	99.0	22,35,243	30,15,405	74.1
1982	38	12,37,96,518	12,53,59,437	98.8	27,81,943	36,86,905	75.5
<i>(ii) exceeding Rs. 50 crores but upto Rs. 100 crores</i>							
1961	5	7,70,242	10,14,608	75.8	6,197	31,166	19.8
1967	7	24,04,677	29,85,961	80.5	15,648	51,198	30.6
1968	5	26,15,724	27,62,162	94.7	21,731	37,076	58.6
1970	9	32,04,303	32,98,352	97.1	39,048	59,899	65.2
1971	9	23,10,227	23,95,875	96.4	31,861	54,233	58.7
1976	7	18,16,429	18,53,654	98.0	34,333	51,461	66.7
1977	10	41,65,442	42,04,736	99.1	44,152	61,309	72.0
1978	12	48,91,601	49,35,789	99.1	53,556	75,750	70.7
1979	14	58,54,295	59,15,575	99.0	71,878	1,01,404	70.9
1980	13	50,47,753	50,79,688	99.4	71,576	97,171	73.7
1981	11	30,47,738	30,74,355	99.1	54,123	79,389	68.2
1982	10	32,61,832	32,85,796	99.3	44,124	69,952	63.1
<i>(iii) exceeding Rs. 25 crores but upto Rs. 50 crores</i>							
1961	5	6,71,802	8,31,405	80.8	4,305	15,026	28.7
1967	10	12,87,232	16,26,261	79.2	8,549	36,531	23.4
1968	10	14,50,790	15,87,460	91.4	16,830	38,908	43.3
1970	5	7,05,057	7,29,686	96.6	10,190	20,793	49.0
1971	6	9,15,760	9,45,445	96.8	12,010	20,401	58.8
1976	15	38,71,363	39,07,420	99.1	43,087	56,921	75.7
1977	11	18,38,145	18,64,053	98.6	29,565	40,050	73.8
1978	10	16,80,502	17,04,266	98.6	26,738	36,468	73.5
1979	10	20,44,049	20,64,464	99.0	24,083	35,806	67.3
1980	10	28,41,917	28,54,423	99.6	23,952	34,915	68.6
1981	9	27,24,639	27,35,827	99.6	22,010	33,416	65.9
1982	9	15,73,933	15,86,145	99.2	23,680	35,469	66.8

Continued

ANNEXURE IV—(Contd.)

ANALYSIS OF COVERAGE OF INSURANCE ACCORDING TO THE SIZE OF THE BANKS

Commercial Banks (including Regional Rural Banks)

(As on the last Fridays of December 1961, September each of 1967, 1968, 1970, 1971, 1976 to 1978, the last working day of June 1979, 1st July 1980 and the last working day of June 1981 and 1982)

(Amount in lakhs of rupees)

Category of banks and year	No. of banks	No. of fully protected accounts@	Total number of accounts	% of (3) to (4)	Insured deposits \$	Total amount of deposits assessable to premium	% of (6) to (7)
1	2	3	4	5	6	7	8
(iv) exceeding Rs. 10 crores but upto Rs. 25 crores							
1961	11	9,51,626	11,30,263	84.2	4,952	17,871	27.7
1967	8	5,66,097	6,94,121	81.6	3,395	10,513	32.3
1968	10	7,74,261	8,31,448	93.1	8,067	13,730	58.8
1970	13	12,54,547	12,83,894	97.7	14,441	21,823	66.2
1971	10	9,31,616	9,56,736	97.2	11,456	17,177	66.6
1976	10	12,15,612	12,24,641	99.3	10,694	16,706	64.0
1977	11	13,17,086	13,27,435	99.2	10,728	17,656	60.8
1978	10	23,29,571	23,39,684	99.6	11,791	17,920	65.8
1979	10	18,00,832	18,11,487	99.4	11,494	17,350	66.3
1980	7	6,00,586	6,03,675	99.5	7,907	10,878	72.7
1981	9	8,69,887	8,74,148	99.5	9,714	13,105	74.1
	(1)	(2,09,450)	(2,09,674)	(99.9)	(828)	(1,094)	(75.7)
1982	13	15,27,342	15,34,426	99.5	16,871	21,650	77.9
	(3)	(5,69,908)	(5,71,010)	(99.8)	(4,295)	(4,873)	(88.1)
(v) exceeding Rs. 1 crore but upto Rs. 10 crores							
1961	45	8,80,365	10,55,542	83.4	4,775	15,521	30.8
1967	40	9,05,355	11,06,705	81.8	5,361	17,871	30.0
1968	39	10,48,011	11,19,936	93.6	10,285	17,488	58.8
1970	34	10,24,910	10,47,618	97.8	11,689	17,310	67.5
1971	32	11,04,493	11,33,702	97.4	13,027	18,190	71.6
1976	15	5,84,070	5,88,119	99.3	6,305	7,847	80.3
1977	13	4,98,739	5,01,791	99.4	5,222	6,492	80.4
	(1)	(23,358)	(23,385)	(99.9)	(116)	(119)	(97.8)
1978	26	10,72,742	10,76,753	99.6	7,303	8,909	82.0
	(14)	(5,88,968)	(5,89,593)	(99.9)	(1,742)	(2,057)	(84.7)
1979	44	19,59,853	19,64,666	99.8	9,703	12,204	79.5
	(35)	(16,46,952)	(16,49,152)	(99.9)	(6,065)	(7,058)	(85.9)
1980	46	28,10,85C	28,13,545	99.9	13,701	15,940	86.0
	(38)	(24,91,787)	(24,93,298)	(99.9)	(9,871)	(11,126)	(88.7)
1981	53	36,98,094	37,02,131	99.9	17,936	21,255	84.4
	(43)	(33,96,995)	(33,99,407)	(99.9)	(13,871)	(15,809)	(87.7)
1982	64	46,41,093	46,45,440	99.9	22,306	25,998	85.8
	(56)	(45,04,220)	(45,07,309)	(99.9)	(19,811)	(21,921)	(90.4)
(vi) Rs. 1 crore or less							
1961	214	3,60,052	4,18,117	86.1	1,756	3,763	46.7
1967	19	60,923	71,581	85.1	296	754	39.2
1968	13	46,204	47,849	96.6	304	430	70.6
1970	9	34,849	35,179	99.1	211	287	73.7
1971	8	31,684	31,989	99.3	198	266	74.3
1976	29	81,191	81,334	99.8	261	351	74.4
	(24)	(71,695)	(71,786)	(99.9)	(178)	(227)	(78.6)
1977	49	4,39,273	4,39,784	99.9	1,258	1,580	79.7
	(44)	(4,27,509)	(4,27,951)	(99.9)	(1,164)	(1,432)	(81.3)
1978	38	4,30,397	4,30,919	99.9	1,336	1,629	82.0
	(33)	(4,18,713)	(4,19,155)	(99.9)	(1,233)	(1,468)	(84.0)
1979	25	1,78,456	1,78,758	99.8	599	835	71.7
	(20)	(1,62,261)	(1,62,481)	(99.9)	(465)	(641)	(72.5)
1980	22	92,333	92,402	99.9	366	492	74.4
	(21)	(91,569)	(91,627)	(99.9)	(352)	(463)	(76.0)
1981	45	1,49,105	1,49,271	99.9	651	965	67.5
	(44)	(1,48,073)	(1,48,225)	(99.9)	(631)	(933)	(67.6)
1982	51	2,72,890	2,73,264	99.9	1,340	1,857	72.2
	(49)	(2,70,025)	(2,70,321)	(99.9)	(1,259)	(1,720)	(73.2)

ANNEXURE IV--(Concl'd.)

ANALYSIS OF COVERAGE OF INSURANCE ACCORDING TO THE SIZE OF THE BANKS

Commercial Banks (including Regional Rural Banks)

(As on the last Fridays of December 1961, September each of 1967, 1968, 1970, 1971, 1976 to 1978, the last working day of June 1979, 1st July 1980 and the last working day of June 1981 and 1982)

(Amount in lakhs of rupees)

Category of banks and year	No. of banks	No. of fully protected accounts ^(a)	Total number of accounts	% of (3) to (4)	Insured deposits \$	Total amount of deposits assessable to premium	% of (6) to (7)
1	2	3	4	5	6	7	8
Totals:							
1961	285	55,41,652	70,58,448	78.5	39,231	1,69,374	23.1
1967	93	1,18,66,532	1,55,25,841	76.4	94,291	3,60,349	26.2
1968	88	1,59,52,273	1,75,47,550	90.9	2,02,278	4,01,187	50.4
1970	83	2,30,38,555	2,39,78,702	96.1	3,41,065	5,44,790	62.6
1971	81	2,73,85,253	2,84,75,680	96.2	4,02,856	6,50,986	61.9
1976	102 (24)	6,47,41,654 (71,695)	6,59,19,586 (71,786)	98.2 (99.9)	11,25,771 (178)	15,78,328 (227)	71.3 (78.6)
1977	123 (45)	7,52,14,201 (4,50,867)	7,66,62,694 (4,51,336)	98.1 (99.9)	13,44,482 (1,280)	18,85,526 (1,551)	71.3 (82.5)
1978	125 (47)	8,19,88,146 (10,07,681)	8,35,15,083 (10,08,748)	98.2 (99.9)	14,52,144 (2,975)	20,42,749 (3,525)	71.1 (84.4)
1979	133 (55)	9,47,82,468 (18,09,213)	9,64,45,064 (18,11,633)	98.3 (99.9)	17,38,953 (6,530)	24,94,500 (7,699)	69.7 (84.8)
1980	132 (59)	10,99,28,173 (25,83,356)	11,09,71,917 (25,84,925)	99.1 (99.9)	22,31,502 (10,223)	29,94,765 (11,589)	74.5 (88.2)
1981	166 (88)	11,61,97,997 (37,54,518)	11,73,40,877 (37,57,306)	99.0 (99.9)	23,39,677 (15,330)	31,63,535 (17,836)	74.0 (85.9)
1982*	185 (108)	13,50,73,608 (53,44,153)	13,66,84,508 (53,48,640)	98.8 (99.9)	28,90,264 (25,365)	38,41,831 (28,514)	75.2 (89.0)

^(a) i.e. number of accounts with balances not exceeding Rs. 1,500 till end of 1967, Rs. 5,000 till 31st March, 1970, Rs. 10,000 till 30th June, 1976, Rs. 20,000 till 30th June, 1980 and Rs. 30,000 thereafter.

\$ i.e. deposits upto Rs. 1,500 in all accounts till end of 1967, Rs. 5,000 till 31st March, 1970, Rs. 10,000 till 30th June, 1976, Rs. 20,000 till 30th June, 1980 and Rs. 30,000 thereafter.

* Provisional figures (several banks have not yet submitted the final returns)

N.B. : Figures within the brackets relate to Regional Rural Banks.

ANNEXURE—V

ANALYSIS OF COVERAGE OF INSURANCE OF THE CO-OPERATIVE BANKS

(As on the last Fridays of September each of 1971 and 1976 to 1978, the last working day of June 1979,
1st July 1980 and the last working day of June 1981 and 1982)

(Amount in lakhs of rupees)

Category of banks and year	No. of banks	Number of fully protected accounts @	Total number of accounts	% of (3) to (4)	Insured deposits £	Total amount of deposits assessable to premium	% of (6) to (7)
1	2	3	4	5	6	7	8
A. According to size of the banks:							
Banks with deposits							
(i) exceeding Rs. 100 crores							
1971 and 1976	—	—	—	Nil	—	—	—
1977	1	1,70,495	1,75,204	97.3	3,987	12,817	31.1
1978	1	1,83,166	1,89,906	96.5	4,409	12,893	34.2
1979	1	1,95,584	2,01,417	97.1	6,835	15,603	43.8
1980	1	2,20,879	2,25,106	98.1	6,233	14,491	43.0
1981	1	2,30,010	2,34,692	98.0	7,693	15,814	48.6
1982	2	3,83,803	3,89,846	98.4	12,852	32,679	39.3
(ii) exceeding Rs. 50 crores but upto Rs. 100 crores							
1971	—	—	—	Nil	—	—	—
1976	1	1,57,448	1,61,784	97.3	4,299	9,891	43.5
1977	—	—	—	—	—	—	—
1978	—	—	—	—	—	—	—
1979	1	93,717	94,727	98.9	2,496	8,485	29.4
1980	3	5,19,791	5,24,468	99.1	12,884	20,988	61.4
1981	6	11,67,569	11,77,856	99.1	23,459	38,985	60.2
1982	5	14,02,189	14,17,323	98.9	26,927	36,474	73.8
(iii) exceeding Rs. 25 crores but upto Rs. 50 crores							
1971	1	93,301	98,278	94.6	1,823	4,529	40.3
1976	1	1,24,773	1,26,766	98.4	2,068	2,577	80.3
1977	2	2,70,943	2,75,248	98.4	4,662	5,740	81.2
1978	3	5,17,477	5,24,649	98.6	7,998	9,904	80.8
1979	5	9,13,223	9,23,256	98.9	12,636	18,179	69.5
1980	11	13,82,669	13,90,911	99.4	20,241	35,430	57.1
1981	16	22,75,357	22,88,406	99.4	34,050	54,789	62.1
1982	18	27,97,168	28,13,057	99.4	38,996	61,977	62.9
(iv) exceeding Rs. 10 crores but upto Rs. 25 crores							
1971	2	1,19,228	1,26,615	94.2	1,758	2,371	74.2
1976	12	13,00,317	13,13,740	99.0	10,639	17,774	59.9
1977	12	13,63,210	13,73,465	99.3	10,537	19,186	54.9
1978	15	14,19,509	14,29,640	99.3	13,138	24,184	54.3
1979	24	20,43,026	20,57,612	99.3	19,825	36,470	54.4
1980	44	48,45,843	48,62,476	99.7	44,594	62,340	71.5
1981	48	52,61,928	52,82,691	99.6	52,297	72,984	71.7
1982	57	58,70,984	58,98,780	99.5	61,473	87,452	70.3

Continued

ANNEXURE V—(Contd.)

ANALYSIS OF COVERAGE OF INSURANCE OF THE CO-OPERATIVE BANKS

(As on the last Fridays of September each of 1971 and 1976 to 1978, the last working day of June 1979, 1st July 1980 and the last working day of June 1981 and 1982)

(Amount in lakhs of rupees)

Category of banks and year	No. of banks	Number of fully protected accounts (a)	Total number of accounts	% of (3) to (4)	Insured deposits £	Total amount of deposits assessable to premium	% of (6) to (7)
1	2	3	4	5	6	7	8
(v) exceeding Rs. 1 crore but upto Rs. 10 crores							
1971	54	13,96,648	14,19,649	98.6	10,441	15,712	66.5
1976	138	38,70,934	38,89,618	99.5	28,858	37,676	76.6
1977	174	49,46,820	49,72,162	99.5	37,846	50,183	75.4
1978	206	54,27,180	54,57,842	99.4	44,979	60,395	74.5
1979	272	64,62,258	65,04,008	99.4	60,397	81,841	73.8
1980	368	76,50,361	76,80,993	99.6	83,823	1,02,903	81.5
1981	423	80,64,371	81,02,886	99.5	1,02,283	1,25,922	81.2
1982	488	95,07,405	95,51,860	99.5	1,20,069	1,46,496	82.0
(vi) Rs. 1 crore or less							
1971	285	8,91,934	8,99,670	99.2	5,569	6,542	85.1
1976	432	16,07,777	16,13,506	99.6	11,109	12,541	88.6
1977	556	20,73,447	20,80,096	99.7	14,016	15,791	88.8
1978	531	20,10,259	20,16,621	99.7	14,186	15,822	89.7
1979	604	22,59,501	22,68,574	99.6	17,045	19,215	88.7
1980	744	28,20,259	28,25,317	99.8	24,073	26,043	92.4
1981	710	32,65,951	32,79,472	99.6	26,461	28,414	93.1
1982	714	30,62,917	30,69,661	99.8	26,811	29,132	92.0
TOTALS:							
1971	342	25,01,106	25,44,212	98.7	19,593	29,156	67.2
1976	584	70,61,249	71,05,414	99.4	56,974	80,460	70.8
1977	745	88,24,915	88,76,175	99.4	71,050	1,03,719	68.5
1978	756	95,57,591	96,18,658	99.4	84,710	1,23,198	68.8
1979	907	1,19,67,309	1,20,49,594	99.3	1,19,234	1,79,793	66.3
1980	1171	1,74,39,802	1,75,09,271	99.6	1,91,848	2,62,195	73.2
1981	1204	2,02,65,186	2,03,66,003	99.5	2,46,243	3,36,908	73.1
1982*	1284	2,30,24,466	2,31,40,527	99.5	2,87,128	3,94,210	72.8
B. According to status of the banks:							
(i) State Co-operative Banks							
1971	4	1,25,630	1,31,504	95.5	2,231	6,092	36.6
1976	11	3,16,879	3,23,177	98.1	6,192	16,722	37.0
1977	12	3,79,310	3,86,611	98.1	6,423	22,517	28.5
1978	12	4,14,712	4,25,313	97.5	7,409	23,605	31.4
1979	14	5,31,790	5,42,394	98.0	13,347	37,785	35.3
1980	14	6,23,702	6,31,570	98.8	16,266	40,970	39.7
1981	14	8,41,404	8,52,018	98.8	20,199	50,815	39.8
1982	14	9,43,499	9,55,109	98.8	22,451	56,472	39.8

Continued

ANNEXURE V—(Concl'd.)

ANALYSIS OF COVERAGE OF INSURANCE OF THE CO-OPERATIVE BANKS

(As on the last Fridays of September each of 1971 and 1976 to 1978, the last working day of June 1979, 1st July 1980 and the last working day of June 1981 and 1982)

(Amount in lakhs of rupees)

Category of banks and year	No. of banks	Number of fully protected accounts @	Total number of accounts	% of (3) to (4)	Insured deposits £	Total amount of deposits assessable to premium	% of (6) to (7)
1	2	3	4	5	6	7	8
(ii) Central Co-operative Banks							
1971	85	12,91,246	13,16,850	98.1	9,710	14,057	69.1
1976	145	42,98,378	43,24,932	99.4	29,567	39,771	74.3
1977	161	52,02,361	52,31,430	99.4	36,041	48,642	74.1
1978	167	53,01,494	53,33,198	99.4	40,721	57,567	70.7
1979	192	65,45,210	65,85,550	99.4	53,574	79,537	67.4
1980	204	97,15,789	97,30,178	99.9	87,279	1,19,352	73.1
1981	164	98,00,973	98,43,205	99.6	99,770	1,36,254	73.2
1982	226	1,24,46,078	1,25,03,955	99.5	1,26,550	1,78,474	70.9
(iii) Primary Co-operative Banks							
1971	253	10,84,230	10,95,858	98.9	7,650	9,006	84.9
1976	428	24,45,992	24,57,305	99.5	21,214	23,966	88.5
1977	572	32,43,244	32,58,134	99.5	28,585	32,558	87.8
1978	577	38,41,385	38,60,147	99.5	36,580	42,026	87.0
1979	701	48,90,309	49,21,650	99.4	52,313	62,471	83.7
1980	953	71,00,311	71,47,523	99.3	88,303	1,01,873	86.7
1981	1026	96,22,809	96,70,780	99.5	1,26,274	1,49,739	84.3
1982	1044	96,34,889	96,81,463	99.5	1,38,127	1,59,264	86.7
TOTALS:							
1971	342	25,01,106	25,44,212	98.7	19,593	29,156	67.2
1976	584	70,61,249	71,05,414	99.4	56,974	80,460	70.8
1977	745	88,24,915	88,76,175	99.4	71,050	1,03,719	68.5
1978	756	95,57,591	96,18,658	99.4	84,710	1,23,198	68.8
1979	907	1,19,67,309	1,20,49,594	99.3	1,19,234	1,79,793	66.3
1980	1171	1,74,39,802	1,75,09,271	99.6	1,91,848	2,62,195	73.2
1981	1204	2,02,65,186	2,03,66,003	99.5	2,46,243	3,36,908	73.1
1982*	1284	2,30,24,466	2,31,40,527	99.5	2,87,128	3,94,210	72.8

* Provisional figures (several banks have not yet submitted the final returns).

@ i.e. number of accounts with balances not exceeding Rs. 10,000 till 30th June, 1976, Rs. 20,000 till 30th June, 1980 and Rs. 30,000 thereafter.

£ i.e. deposits upto Rs. 10,000 in all accounts till 30th June, 1976, Rs. 20,000 till 30th June, 1980 and Rs. 30,000 thereafter.

ANNEXURE VI

SECTOR-WISE ANALYSIS OF GUARANTEED ADVANCES UNDER THE CORPORATION'S GUARANTEE SCHEMES RELATING TO NON-INDUSTRIAL SECTOR

(In crores of rupees)

Scheme/Category of Borrowers	As at the end of June										
	1972	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982
I. Small Loans Guarantee Scheme, 1971	205.71	335.39	471.46	641.93	993.20	1,322.80	1,706.29	2,154.45	2,789.13	3,546.24	4,819.77
(i) Farmers and Agriculturists	134.67	220.88	306.71	432.18	650.18	845.64	1,057.04	1,345.80	1,796.10	2,267.52	3,041.59
(ii) Transport Operators	28.29	40.96	58.58	80.17	149.91	202.25	282.66	310.54	368.50	477.56	731.31
(iii) Retail Traders	28.34	44.56	61.16	71.21	99.40	138.00	178.92	257.39	316.65	398.86	511.83
(iv) Professional and Self-employed Persons	9.14	18.04	28.87	35.01	51.33	69.72	87.96	108.11	127.09	165.66	199.12
(v) Business Enterprises	5.27	10.58	15.00	19.33	31.90	46.83	68.07	92.18	116.64	150.08	209.70
(vi) Residual Category of Borrowers under the Differential Rate of Interest Scheme	—	0.37	1.14	4.03	10.48	20.36	31.64	40.43	64.15	86.56	126.22
II. Small Loans (Financial Corporations) Guarantee Scheme, 1971	2.56	2.78	2.87	2.97	5.25	7.57	8.66	9.38	10.23	10.89	18.58
(i) Transport Operators	2.35	2.59	2.68	2.71	5.01	6.95	7.97	8.69	9.58	10.33	18.35
(ii) Business Enterprises	0.21	0.19	0.19	0.26	0.24	0.62	0.69	0.69	0.65	0.56	0.23
III. Service Co-operative Societies Guarantee Scheme, 1971	0.12	0.58	0.75	0.18	0.29	0.34	0.22	0.89	0.36	1.32	1.53
TOTAL OF I, II AND III	208.39	338.75	475.08	645.08	998.74	1,330.71	1,715.17	2,164.72	2,799.72	3,558.45	4,839.88

ANNEXURE VII

LIST OF CREDIT INSTITUTIONS PARTICIPATING IN THE CORPORATION'S CREDIT GUARANTEE SCHEMES RELATING TO NON-INDUSTRIAL SECTOR AS ON THE 31ST DECEMBER 1982

I. Small Loans Guarantee Scheme, 1971

State Bank Group

1. State Bank of India
2. State Bank of Bikaner & Jaipur
3. State Bank of Hyderabad
4. State Bank of Indore
5. State Bank of Mysore
6. State Bank of Patiala
7. State Bank of Saurashtra
8. State Bank of Travancore

Nationalised Banks

9. Allahabad Bank
10. Andhra Bank
11. Bank of Baroda
12. Bank of India
13. Bank of Maharashtra
14. Canara Bank
15. Central Bank of India
16. Corporation Bank
17. Dena Bank
18. Indian Bank
19. Indian Overseas Bank
20. New Bank of India
21. Oriental Bank of Commerce
22. Punjab National Bank
23. Punjab and Sind Bank
24. Syndicate Bank
25. Union Bank of India
26. United Bank of India
27. United Commercial Bank
28. Vijaya Bank

Foreign Banks

29. Algemene Bank Nederland N. V.
30. American Express International Banking Corporation
31. Bank of America National Trust & Savings Association
32. Bank of Tokyo Ltd.
33. Banque Nationale de Paris
34. British Bank of the Middle East
35. Chartered Bank
36. Citibank N. A.
37. Grindlays Bank Ltd.
38. Mercantile Bank Ltd.
39. Mitsui Bank Ltd.

Other Indian Scheduled Commercial Banks

40. Bank of Cochin Ltd.
41. Bank of Karad Ltd.
42. Bank of Madras Ltd.
43. Bank of Rajasthan Ltd.
44. Bank of Tamilnad Ltd.
45. Bank of Thanjavur Ltd.
46. Bareilly Corporation (Bank) Ltd.
47. Benares State Bank Ltd.

48. Bharat Overseas Bank Ltd.
49. Catholic Syrian Bank Ltd.
50. Dhanalakshmi Bank Ltd.
51. Federal Bank Ltd.
52. Hindustan Commercial Bank Ltd.
53. Jammu & Kashmir Bank Ltd.
54. Karnataka Bank Ltd.
55. Karur Vysya Bank Ltd.
56. Kumbakonam City Union Bank Ltd.
57. Lakshmi Commercial Bank Ltd.
58. Lakshmi Vilas Bank Ltd.
59. Lord Krishna Bank Ltd.
60. Miraj State Bank Ltd.
61. Naini Tal Bank Ltd.
62. Nedungadi Bank Ltd.
63. Punjab Co-operative Bank Ltd.
64. Purbanchal Bank Ltd.
65. Ratnakar Bank Ltd.
66. Sangli Bank Ltd.
67. South Indian Bank Ltd.
68. Tamilnad Mercantile Bank Ltd.
69. Traders' Bank Ltd.
70. United Industrial Bank Ltd.
71. United Western Bank Ltd.
72. Vysya Bank Ltd.

Regional Rural Banks

73. Aligarh Gramin Bank
74. Alwar-Bharatpur Anchalik Gramin Bank
75. Baitarani Gramya Bank
76. Balesore Gramya Bank
77. Ballia Kshetriya Gramin Bank
78. Banaskantha-Mehsana Gramin Bank
79. Bara Banki Gramin Bank
80. Bardhaman Gramin Bank
81. Bareilly Kshetriya Gramin Bank
82. Bastar Kshetriya Gramin Bank
83. Basti Gramin Bank
84. Bhagirath Gramin Bank
85. Bhojpur Rohtas Gramin Bank
86. Bilaspur Raipur Kshetriya Gramin Bank
87. Bolangir Anchalik Gramya Bank
88. Bundelkhand Kshetriya Gramin Bank
89. Cachar Gramin Bank
90. Cauvery Grameena Bank
91. Champaran Kshetriya Gramin Bank
92. Chitradurga Gramin Bank
93. Cuttack Gramya Bank
94. Devi Patan Kshetriya Gramin Bank
95. Dewas-Shajapur Kshetriya Gramin Bank
96. Dhenkanal Gramya Bank
97. Durg-Rajnandgaon Gramin Bank
98. Ellaquai Dehati Bank
99. Etah Gramin Bank
100. Etawah Kshetriya Gramin Bank
101. Faizabad Kshetriya Gramin Bank
102. Farrukhabad Gramin Bank
103. Gaur Gramin Bank
104. Gomati Gramin Bank
105. Gopalganj Kshetriya Gramin Bank
106. Gorakhpur Kshetriya Gramin Bank
107. Gurgaon Gramin Bank
108. Hadoti Kshetriya Gramin Bank
109. Haryana Kshetriya Gramin Bank
110. Hardoi Unnso Gramin Bank

Continued

ANNEXURE VII—(Contd.)

111. Himachal Gramin Bank
112. Jaipur Nagaur Anchalik Gramin Bank
113. Jammu Rural Bank
114. Jamnagar Gramin Bank
115. Jhabua-Dhar Kshetriya Gramin Bank
116. Kalahandi Anchalik Gramya Bank
117. Kamraz Rural Bank
118. Keshi Gramin Bank
119. Khasi Jaintia Rural Bank
120. Kisan Gramin Bank
121. Koraput Panchabati Gramya Bank
122. Kosi Kshetriya Gramin Bank
123. Krishna Grameena Bank
124. Kshetriya Gramin Bank
125. Kutch Gramin Bank
126. Lakhimi Gaonlia Bank
127. Madhubani Kshetriya Gramin Bank
128. Magadh Gramin Bank
129. Malaprabha Grameena Bank
130. Mallabhum Gramin Bank
131. Manipur Rural Bank
132. Marudhar Kshetriya Gramin Bank
133. Monghyr Kshetriya Gramin Bank
134. Marathwada Gramin Bank
135. Marwar Gramin Bank
136. Mayurakshi Gramin Bank
137. Nadia Gramin Bank
138. Nagarjuna Grameena Bank
139. Nalanda Gramin Bank
140. North Malabar Gramin Bank
141. Palamau Kshetriya Gramin Bank
142. Pandyan Grama Bank
143. Pragjyotish Gaonlia Bank
144. Pratappgarh Kshetriya Gramin Bank
145. Prathame Bank
146. Puri Gramya Bank
147. Rae Bareli Kshetriya Gramin Bank
148. Raigarh Kshetriya Gramin Bank
149. Ranchi Kshetriya Gramin Bank
150. Rayalaseema Grameena Bank
151. Rewa Sidhi Gramin Bank
152. Rushikulya Gramya Bank
153. Sagar Gramin Bank
154. Samastipur Kshetriya Gramin Bank
155. Samyut Kshetriya Gramin Bank
156. Santhal Pargana Gramin Bank
157. Saran Kshetriya Gramin Bank
158. Sharda Gramin Bank
159. Shekhawati Gramin Bank
160. Shivpuri-Guna Kshetriya Gramin Bank
161. Shri Venkateswara Grameena Bank
162. Singhbhum Kshetriya Gramin Bank
163. Siwan Kshetriya Gramin Bank
164. South Malabar Gramin Bank
165. Sravasthi Gramin Bank
166. Sri Saraswathi Grameena Bank
167. Sree Anantha Grameena Bank
168. Sri Visakha Gramin Bank
169. Sultanpur Kshetriya Gramin Bank
170. Surguja Kshetriya Gramin Bank
171. Tripura Gramin Bank
172. Tulsi Gramin Bank
173. Tungabhadra Gramin Bank
174. Uttar Banga Kshetriya Gramin Bank
175. Vaishali Kshetriya Gramin Bank

Non-Scheduled Commercial Banks

176. Ganesh Bank of Kurundwad Ltd.
177. Kashi Nath Seth Bank Ltd.
178. Parur Central Bank Ltd.

II. Small Loans (Financial Corporations) Guarantee Scheme, 1971

1. Andhra Pradesh State Financial Corporation
2. Assam Financial Corporation
3. Bihar State Financial Corporation
4. Delhi Financial Corporation
5. Gujarat State Financial Corporation
6. Haryana Financial Corporation
7. Himachal Pradesh Financial Corporation
8. Jammu & Kashmir State Financial Corporation
9. Karnataka State Financial Corporation
10. Kerala Financial Corporation
11. Madhya Pradesh Financial Corporation
12. Maharashtra State Financial Corporation
13. Orissa State Financial Corporation
14. Punjab Financial Corporation
15. Rajasthan Financial Corporation
16. Tamilnadu Industrial Investment Corporation Ltd.
17. Uttar Pradesh Financial Corporation
18. West Bengal Financial Corporation

III. Service Co-operative Societies Guarantee Scheme, 1971

State Bank Group

1. State Bank of India
2. State Bank of Bikaner & Jaipur
3. State Bank of Hyderabad
4. State Bank of Indore
5. State Bank of Mysore
6. State Bank of Patiala
7. State Bank of Saurashtra
8. State Bank of Travancore

Nationalised Banks

9. Allahabad Bank
10. Andhra Bank
11. Bank of Baroda
12. Bank of India
13. Bank of Maharashtra
14. Canara Bank
15. Central Bank of India
16. Corporation Bank
17. Dena Bank
18. Indian Bank
19. Indian Overseas Bank
20. New Bank of India
21. Oriental Bank of Commerce
22. Punjab National Bank
23. Punjab and Sind Bank
24. Syndicate Bank
25. Union Bank of India
26. United Bank of India
27. United Commercial Bank
28. Vijaya Bank

Foreign Banks

29. American Express International Banking Corporation
30. Bank of America National Trust & Savings Association
31. British Bank of the Middle East
32. Citibank N. A.
33. Mitsui Bank Ltd.

Continued

ANNEXURE VII—(Concl'd.)

Other Indian Scheduled Commercial Banks

34. Bank of Karad Ltd.
35. Bank of Madura Ltd.
36. Bank of Rajasthan Ltd.
37. Bank of Tamilnad Ltd.
38. Bank of Thanjavur Ltd.
39. Bareilly Corporation (Bank) Ltd.
40. Benares State Bank Ltd.
41. Bharat Overseas Bank Ltd.
42. Catholic Syrian Bank Ltd.
43. Federal Bank Ltd.
44. Hindustan Commercial Bank Ltd.
45. Jammu & Kashmir Bank Ltd.
46. Karnataka Bank Ltd.
47. Kerur Vysya Bank Ltd.
48. Kumbakonam City Union Bank Ltd.
49. Lakshmi Commercial Bank Ltd.
50. Lakshmi Vilas Bank Ltd.
51. Lord Krishna Bank Ltd.
52. Miraj State Bank Ltd.
53. Nedungadi Bank Ltd.
54. Purbanchal Bank Ltd.
55. Ratnakar Bank Ltd.
56. Sangli Bank Ltd.
57. South Indian Bank Ltd.
58. Tamilnad Mercantile Bank Ltd.
59. Traders' Bank Ltd.
60. United Industrial Bank Ltd.
61. United Western Bank Ltd.

Regional Rural Banks

62. Aligerh Gramin Bank
63. Basti Gramin Bank
64. Bhojpur Rohtas Gramin Bank
65. Bilaspur Raipur Kshetriya Gramin Bank
66. Bolangir Anchalik Gramya Bank
67. Cachar Gramin Bank
68. Cauvery Grameena Bank
69. Cuttack Gramya Bank
70. Durg-Rajnandgaon Gramin Bank
71. Gorakhpur Kshetriya Gramin Bank
72. Gurgaon Gramin Bank
73. Haryana Kshetriya Gramin Bank
74. Himachal Gramin Bank
75. Jaipur Nagaur Anchalik Gramin Bank
76. Jamnagar Gramin Bank
77. Jhabua-Dhar Kshetriya Gramin Bank
78. Kosi Kshetriya Gramin Bank
79. Koraput Panchabati Gramya Bank
80. Kshetriya Gramin Bank
81. Lakhimi Gaonlia Bank
82. Manipur Rural Bank
83. Marathwada Gramin Bank
84. Mayurakshi Gramin Bank
85. Mithila Kshetriya Gramin Bank
86. Monghyr Kshetriya Gramin Bank
87. Nagarjuna Grameenz Bank
88. Nalanda Gramin Bank
89. North Malabar Grameena Bank
90. Palamau Kshetriya Gramin Bank
91. Pandyan Grama Bank
92. Pragjyotish Gaonlia Bank
93. Puri Gramya Bank
94. Ranchi Kshetriya Gramin Bank
95. Rayalaseema Grameena Bank
96. Rushikulya Gramya Bank
97. Samastipur Kshetriya Gramin Bank
98. Shri Venkateswara Grameena Bank
99. Singhbhum Kshetriya Gramin Bank
100. Siwan Kshetriya Gramin Bank

101. Sree Anantha Grameena Bank
102. Sri Saraswathi Grameena Bank
103. Surguja Kshetriya Gramin Bank
104. Tungabhadra Gramin Bank
105. Uttar Banga Kshetriya Gramin Bank

Co-operative Banks

Andhra Pradesh

106. Adilabad Jila Kendra Sahakari Bank Ltd.
107. Bhongir Co-operative Central Bank Ltd.
108. Chittoor District Co-operative Central Bank Ltd.
109. Co-operative Central Bank Ltd., Nellore
110. Co-operative Central Bank Ltd., Vizianagaram
111. Khammam District Co-operative Central Bank Ltd.
112. Kurnool District Co-operative Central Bank Ltd.

Gujarat

113. Gujarat State Co-operative Bank Ltd.
114. Kaira District Central Co-operative Bank Ltd.
115. Panchmahals District Co-operative Bank Ltd.

Jammu & Kashmir

116. Jammu Central Co-operative Bank Ltd.
117. Jammu & Kashmir State Co-operative Bank Ltd.

Karnataka

118. Kanara District Central Co-operative Bank Ltd.

Kerala

119. Malabar Co-operative Central Bank Ltd.

Madhya Pradesh

120. Bastar Central Co-operative Bank Ltd.
121. Bishnudatta Co-operative Central Bank Ltd.
122. Gwalior District Co-operative Central Bank Ltd.
123. Mandla District Co-operative Central Bank Ltd.
124. Raigarh Co-operative Central Bank Ltd.
125. Raipur Co-operative Central Bank Ltd.
126. Shujalpur Central Co-operative Bank Ltd.

Maharashtra

127. Ahmednagar District Central Co-operative Bank Ltd.
128. Aurangabad District Central Co-operative Bank Ltd.
129. Bhir District Central Co-operative Bank Ltd.
130. Buldana District Central Co-operative Bank Ltd.
131. Dhulia District Central Co-operative Bank Ltd.
132. Kolhapur District Central Co-operative Bank Ltd.
133. Maharashtra State Co-operative Bank Ltd.
134. Nagar District Urban Central Co-operative Bank Ltd.
135. Ratnagiri District Central Co-operative Bank Ltd.
136. Sholapur District Industrial Co-operative Bank Ltd.
137. Yeotmal District Central Co-operative Bank Ltd.

Orissa

138. Sambalpur District Co-operative Central Bank Ltd.

Rajasthan

139. Bharatpur Central Co-operative Bank Ltd.
140. Chittorgarh Kendriya Sahakari Bank Ltd.

Tamil Nadu

141. Tirunelveli Central Co-operative Bank Ltd.

Uttar Pradesh

142. Roorkee Co-operative Bank Ltd.

ANNEXURE VIII

SECTOR-WISE BREAK-UP OF CLAIMS UNDER THE CORPORATION'S CREDIT GUARANTEE
SCHEMES RELATING TO NON-INDUSTRIAL SECTOR

(Amount in lakhs of rupees)

Category of borrowers	Total claims received upto 31st December 1981		Claims received during 1982		Total	
	Number	Amount	Number	Amount	Number	Amount
	1	2	3	4	5	6
Farmers and Agriculturists	1,28,455	3,106.29	73,346	1,421.73	2,01,801	4,528.02
Transport Operators	17,086	1,321.54	9,379	391.70	26,465	1,713.24
Retail Traders	61,549	788.42	28,209	347.35	89,758	1,135.77
Professional and Self-employed Persons	50,204	369.56	22,592	158.14	72,796	527.70
Business Enterprises	10,135	175.79	5,559	88.56	15,694	264.35
Residual category of borrowers under the Differential Rate of Interest Scheme ..	4,822	24.87	11,841	63.47	16,663	88.34
Credit facilities for consumption needs and for purchase or construction of house or tenement	73	4.78	—	—	73	4.78
Total ..	2,72,324	5,791.25	1,50,926	2,470.95	4,23,250	8,262.20

ANNEXURE IX

STATEMENT SHOWING RECEIPT AND DISPOSAL OF CLAIMS UNDER THE CORPORATION'S CREDIT GUARANTEE SCHEMES
RELATING TO NON-INDUSTRIAL SECTOR

(Amount in lakhs of rupees)

Period	Claims received		Claims disposed of		Of the claims disposed of					
	Number	Amount	Number	Amount	Claims paid		Claims withdrawn		Claims rejected	
					Number	Amount	Number	Amount	Number	Amount
1	2	3	4	5	6	7	8	9	10	11
Upto the end of 1976	6,806	227.84	2,529	70.20	2,137	57.69	230	5.92	162	6.59
During 1977	14,832	441.54	9,881	259.87	9,469	236.10	193	7.39	219	16.38
During 1978	29,925	876.28	14,623	334.18	13,825	302.99	407	7.05	391	24.14
During 1979	36,535	1,130.38	25,739	694.98	23,930	569.12	1,054	41.16	755	84.70
During 1980	83,557	1,490.02	47,481	720.35	45,303	650.47	214	8.02	1,964	61.86
During 1981	1,00,669	1,625.19	74,030	1,113.89	72,216	908.26	582	28.37	1,232	177.26
Sub-Total	2,72,324	5,791.25	1,74,283	3,193.47	1,66,880	2,724.63	2,680	97.91	4,723	370.93
During 1982	1,50,926	2,470.95	1,05,513	1,450.00	1,02,141	1,248.82	1,369	58.56	2,003	142.62
Total	4,23,250	8,262.20	2,79,796	4,643.47	2,69,021	3,973.45	4,049	156.47	6,726	513.55

ANNEXURE X

STATEMENT SHOWING THE PARTICULARS OF ACCOUNTS IN DEFAULT IN RESPECT OF GOVERNMENT'S CREDIT GUARANTEE SCHEME FOR SMALL-SCALE INDUSTRIES (SINCE CANCELLED) AS ON 31ST MARCH, 1981

(INFORMATION RECEIVED UPTO 31ST DECEMBER, 1982)

(Amount in lakhs of rupees)

1	Bombay		Calcutta		Madras		New Delhi		Total	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
2	3	4	5	6	7	8	9	10	11	
State Bank Group	4,770	1,160.61	3,137	737.93	10,153	1,012.22	6,496	1,160.92	24,556	4,071.68
Nationalised Banks	5,280	3,225.46	5,965	1,948.60	10,669	2,631.73	4,484	2,614.27	26,398	10,420.06
Scheduled Commercial Banks ..	168	137.62	14	37.37	368	177.12	253	200.48	803	552.59
State Co-operative Banks	32	29.64	—	—	—	—	—	—	32	29.64
Co-operative Banks	6,493	250.49	—	—	1	0.09	72	8.32	6,566	258.90
Regional Rural Banks	188	0.62	1	0.15	16	0.25	—	—	205	1.02
State Financial Corporations ..	404	379.58	27	53.71	414	716.80	415	803.93	1,260	1,954.02
Total ..	17,335	5,184.02	9,144	2,777.76	21,621	4,538.21	11,720	4,787.92	59,820	17,287.91

N.B. The information, however, is incomplete as over 10,000 branches of credit institutions have yet to report the figures.

ANNEXURE XI

LIST OF CREDIT INSTITUTIONS PARTICIPATING IN THE SMALL LOANS (SMALL SCALE INDUSTRIES) GUARANTEE SCHEME, 1981 AS ON 31ST DECEMBER, 1982

State Bank Group

1. State Bank of India
2. State Bank of Bikaner and Jaipur
3. State Bank of Hyderabad
4. State Bank of Indore
5. State Bank of Mysore
6. State Bank of Patiala
7. State Bank of Saurashtra
8. State Bank of Travancore

Nationalised Banks

1. Allahabad Bank
2. Andhra Bank
3. Bank of Baroda
4. Bank of India
5. Bank of Maharashtra
6. Canara Bank
7. Central Bank of India
8. Corporation Bank
9. Dena Bank
10. Indian Bank
11. Indian Overseas Bank
12. New Bank of India
13. Oriental Bank of Commerce
14. Punjab National Bank
15. Punjab and Sind Bank
16. Syndicate Bank
17. Union Bank of India
18. United Bank of India
19. United Commercial Bank
20. Vijaya Bank

Foreign Banks

1. Algemene Bank Nederland N. V.
2. American Express International Banking Corporation
3. Bank of America National Trust & Savings Association
4. Bank of Tokyo Ltd.
5. Banque Nationale De Paris
6. British Bank of the Middle East
7. Citibank N. A.
8. Grindlays Bank Ltd.
9. Mercantile Bank Ltd.
10. Mitsuui Bank Ltd.

Other Indian Scheduled Commercial Banks

1. Bank of Karad Ltd.
2. Bank of Madura Ltd.
3. Bank of Rajasthan Ltd.
4. Bank of Tamilnad Ltd.
5. Bank of Thanjavur Ltd.
6. Benares State Bank Ltd.
7. Bareilly Corporation (Bank) Ltd.
8. Bharat Overseas Bank Ltd.
9. Catholic Syrian Bank Ltd.
10. Dhanalakshmi Bank Ltd.
11. Federal Bank Ltd.
12. Hindustan Commercial Bank Ltd.
13. Jammu & Kashmir Bank Ltd.
14. Karnataka Bank Ltd.
15. Karur Vysya Bank Ltd.
16. Kumbakonam City Union Bank Ltd.

17. Lakshmi Commercial Bank Ltd.
18. Lakshmi Vilas Bank Ltd.
19. Lord Krishna Bank Ltd.
20. Nainital Bank Ltd.
21. Nedungadi Bank Ltd.
22. Parur Central Bank Ltd.
23. Punjab Co-operative Bank Ltd.
24. Purbanchal Bank Ltd.
25. Ratnakar Bank Ltd.
26. Sangli Bank Ltd.
27. South Indian Bank Ltd.
28. Tamilnad Mercantile Bank Ltd.
29. Traders' Bank Ltd.
30. United Industrial Bank Ltd.
31. United Western Bank Ltd.
32. Vysya Bank Ltd.

Non-Scheduled Commercial Banks

1. Kashi Nath Seth Bank Ltd.

Regional Rural Banks

1. Aligarh Gramin Bank
2. Alwar Bheratpur Anchalik Gramin Bank
3. Aravali Kshetriya Gramin Bank
4. Baitarani Gramya Bank
5. Balasore Gramya Bank
6. Bara Banki Gramin Bank
7. Bastar Kshetriya Gramin Bank
8. Bhojpur Rohtas Gramin Bank
9. Bilaspur Raipur Kshetriya Gramin Bank
10. Bolangir Anchalik Gramya Bank
11. Bundelkhand Kshetriya Gramin Bank
12. Cauvery Grameena Bank
13. Chitradurga Gramin Bank
14. Cuttack Gramya Bank
15. Damoh-Panna Sagar Kshetriya Gramin Bank
16. Dewas Shajapur Kshetriya Gramin Bank
17. Dhenkanal Gramya Bank
18. Durg-Rajnandgaon Gramin Bank
19. Ellaquai Dehati Bank
20. Etah Gramin Bank
21. Faizabad Kshetriya Gramin Bank
22. Farrukhabad Gramin Bank
23. Gaur Gramin Bank
24. Gomati Gramin Bank
25. Gorakhpur Kshetriya Gramin Bank
26. Gurgaon Gramin Bank
27. Haryana Kshetriya Gramin Bank
28. Himachal Gramin Bank
29. Jaipur Nageur Anchalik Gramin Bank
30. Jamnagar Gramin Bank
31. Jhabua Dhar Kshetriya Gramin Bank
32. Kalahandi Anchalik Gramya Bank
33. Kamraz Rural Bank
34. Kashi Gramin Bank
35. Kisan Gramin Bank
36. Koraput Panchabati Gramya Bank
37. Kosi Kshetriya Gramin Bank
38. Krishna Grameena Bank
39. Lakhimi Gaonlia Bank
40. Magadh Gramin Bank
41. Malaprabha Grameena Bank
42. Mallabhum Gramin Bank
43. Manjira Grameena Bank
44. Marathwada Gramin Bank

Continued

ANNEXURE XI- (Contd.)

45. Marwar Gramin Bank
46. Marudhar Kshetriya Gramin Bank
47. Mayurakshi Gramin Bank
48. Mithila Kshetriya Gramin Bank
49. Monghyr Kshetriya Gramin Bank
50. Nadia Gramin Bank
51. Nagarjuna Grameena Bank
52. Nalanda Gramin Bank
53. North Malbar Gramin Bank
54. Palamau Kshetriya Gramin Bank
55. Pandyan Grama Bank
56. Pragjyotish Gaonlia Bank
57. Prathama Bank
58. Puri Gramya Bank
59. Raigarh Kshetriya Gramin Bank
60. Ranchi Kshetriya Gramin Bank
61. Rayalaseema Grameena Bank
62. Rewa- Sidhi Gramin Bank
63. Rushikulya Gramya Bank
64. Sagar Gramin Bank
65. Santhal Parganas Gramin Bank
66. Sharda Gramin Bank
67. Shekhavati Gramin Bank
68. Shivpuri Guna Kshetriya Gramin Bank
69. Siwan Kshetriya Gramin Bank
70. South Malabar Gramin Bank
71. Sravesthi Gramin Bank
72. Sri Saraswathi Grameena Bank
73. Sri Venkateswara Grameena Bank
74. Sri Visakha Grameena Bank
75. Sultanpur Kshetriya Gramin Bank
76. Surguja Kshetriya Gramin Bank
77. Tripura Gramin Bank
78. Tungabhadra Gramin Bank
79. Uttar Banga Kshetriya Gramin Bank

State Financial Corporations

1. Assam Financial Corporation
2. Bihar State Financial Corporation
3. Delhi Financial Corporation
4. Gujarat State Financial Corporation
5. Haryana Financial Corporation
6. Himachal Pradesh Financial Corporation
7. Jammu & Kashmir State Financial Corporation
8. Karnataka State Financial Corporation
9. Kerala Financial Corporation
10. Maharashtra State Financial Corporation
11. Orissa State Financial Corporation
12. Punjab Financial Corporation
13. Rajasthan Financial Corporation
14. Tamil Nadu Industrial Investment Corporation Ltd.
15. West Bengal Financial Corporation

Other Term Lending Institutions

1. Meghalaya Industrial Development Corporation Ltd.
2. Nagaland Industrial Development Corporation Ltd.
3. Pondicherry Industrial Promotion Development and Investment Corporation Ltd.
4. Sikkim Industrial Development & Investment Corporation Ltd.

Co-operative Banks

State Co-operative Banks

1. Gujarat State Co-operative Bank Ltd.

Central Co-operative Banks

Andhra Pradesh

1. Vizivada Co-operative Central Bank Ltd.

Bihar

2. Dhanbad Central Co-operative Bank Ltd.

Gujarat

3. Ahmedabad District Co-operative Bank Ltd.
4. Gujarat Industrial Co-operative Bank Ltd.
5. Jamnagar District Co-operative Bank Ltd.
6. Sabarkantha District Central Co-operative Bank Ltd.

Haryana

7. Brayne Central Co-operative Bank Ltd.

Himachal Pradesh

8. Kangra Central Co-operative Bank Ltd.

Jammu & Kashmir

9. Jammu Central Co-operative Bank Ltd.

Karnataka

10. Belgaum Industrial Co-operative Bank Ltd.
11. Kanara District Central Co-operative Bank Ltd.

Kerala

12. Ernakulam District Co-operative Bank Ltd.
13. Kottayam District Co-operative Bank Ltd.

Madhya Pradesh

14. Bhopal Co-operative Central Bank Ltd.
15. Jilla Sahakari Kendriya Bank Maryadit, Bilaspur
16. Jilla Sahakari Kendriya Bank Maryadit, Chhindwara
17. Jilla Sahakari Kendriya Bank Maryadit, Jabalpur
18. Jilla Sahakari Kendriya Bank Maryadit, Khandwa
19. Raipur Co-operative Central Bank Ltd.
20. Ujjain District Co-operative Bank Ltd.

Maharashtra

21. Ahmednagar District Central Co-operative Bank Ltd.
22. Akola District Central Co-operative Bank Ltd.
23. Amravati District Central Co-operative Bank Ltd.
24. Aurangabad District Central Co-operative Bank Ltd.
25. Beed District Central Co-operative Bank Ltd.
26. Bhandara District Central Co-operative Bank Ltd.
27. Bombay District Central Co-operative Bank Ltd.
28. Buldhana District Central Co-operative Bank Ltd.
29. Chandrapur District Central Co-operative Bank Ltd.
30. Dhulia District Central Co-operative Bank Ltd.
31. Jalgaon District Central Co-operative Bank Ltd.
32. Kolhapur District Central Co-operative Bank Ltd.
33. Naggur District Central Co-operative Bank Ltd.
34. Nanded District Central Co-operative Bank Ltd.
35. Nasik District Central Co-operative Bank Ltd.
36. Osmanabad District Central Co-operative Bank Ltd.
37. Parbhani District Central Co-operative Bank Ltd.
38. Pune Zilla Madhyavarti Sahakari Bank Maryadit
39. Raigad District Central Co-operative Bank Ltd.
40. Ratnagiri District Central Co-operative Bank Ltd.
41. Sangli District Central Co-operative Bank Ltd.

Continued

ANNEXURE XI—(Concld.)

42. Satara District Central Co-operative Bank Ltd.
43. Sholapur District Central Co-operative Bank Ltd.
44. Sholapur District Industrial Co-operative Bank Ltd.
45. Thane District Central Co-operative Bank Ltd.
46. Wardha District Central Co-operative Bank Ltd.
47. Yeotmal District Central Co-operative Bank Ltd.

Tamil Nadu

48. Ramnathpuram District Central Co-operative Bank Ltd.
49. Salem Central Co-operative Bank Ltd.

West Bengal

50. Burdwan Central Co-operative Bank Ltd.

Primary Urban Co-operative Banks

Andhra Pradesh

1. Bhimavaram Co-operative Urban Bank Ltd.
2. Guduwada Co-operative Urban Bank Ltd.

Gujarat

3. Ahmedabad Mercantile Co-operative Bank Ltd.
4. Anand Peoples' Co-operative Bank Ltd.
5. Anyonya Sahayakari Mandli Co-operative Bank Ltd.
6. Bavala Nagrik Sahakari Bank Ltd.
7. Citizen Co-operative Bank Ltd., Rajkot
8. Co-operative Bank of Ahmedabad Ltd.
9. Dohad Urban Co-operative Bank Ltd.
10. General Co-operative Bank Ltd., Ahmedabad
11. Himatnagar Nagrik Sahakari Bank Ltd.
12. Jhalod Urban Co-operative Bank Ltd.
13. Kalupur Commercial Co-operative Bank Ltd.
14. Karamsad Urban Co-operative Bank Ltd.
15. Madhavpura Mercantile Co-operative Bank Ltd.
16. Maneckchowk Co-operative Bank Ltd.
17. Nadiad Mercantile Co-operative Bank Ltd.
18. Natpur Co-operative Bank Ltd.
19. Nawanagar Co-operative Bank Ltd.
20. Nutan Nagrik Sahakari Bank Ltd.
21. Patan Nagrik Sahakari Bank Ltd.
22. Rajkot Nagrik Sahakari Bank Ltd.
23. Sahyog Co-operative Bank Ltd.
24. Sardar Bhiladwala Pardi People's Co-operative Bank Ltd.
25. Sarvodaya Commercial Co-operative Bank Ltd.
26. Surendranagar Peoples' Co-operative Bank Ltd.
27. Textile Traders' Co-operative Bank Ltd.
28. Unjha Nagrik Sahakari Bank Ltd.
29. United Mercantile Co-operative Bank Ltd.
30. Vijay Co-operative Bank Ltd.
31. Visnagar Nagrik Sahakari Bank Ltd.

Karnataka

32. Bapuji Co-operative Bank Ltd.
33. Bijapur Shri Shiddheshwar Urban Co-operative Bank Ltd.
34. City Co-operative Bank Ltd.
35. Honavar Urban Co-operative Bank Ltd.
36. Mysore Co-operative Bank Ltd.

Kerala

37. Kasargod Co-operative Town Bank Ltd.
38. Palghat Co-operative Urban Bank Ltd.
39. Perintalmanna Co-operative Urban Bank Ltd.

Madhya Pradesh

40. Bhilai Nagrik Sahakari Bank Maryadit
41. Citizen Co-operative Bank Ltd., Damoh
42. Indore Cloth Market Co-operative Bank Ltd.

Maharashtra

43. Abhyudaya Co-operative Bank Ltd.
44. Chopda Peoples' Urban Co-operative Bank Ltd.
45. Ichalkaranji Janata Sahakari Bank Ltd.
46. Deccan Merchants' Co-operative Bank Ltd.
47. Jalna Peoples' Co-operative Bank Ltd.
48. Janata Sahakari Bank Ltd., Poona
49. Janata Sahakari Bank Ltd., Sangli
50. Memon Co-operative Bank Ltd.
51. Nagar Urban Co-operative Bank Ltd.
52. Nasik Merchants' Co-operative Bank Ltd.
53. North Kanara Goud Saraswat Brahmin Co-operative Bank Ltd.
54. Sahyadri Sahakari Bank Ltd.
55. Sangli Urban Co-operative Bank Ltd.
56. Saraswat Co-operative Bank Ltd.
57. Shamrao Vithal Co-operative Bank Ltd.
58. Sholapur Merchants' Co-operative Bank Ltd.
59. Shri Lakshmi Co-operative Bank Ltd.
60. Solapur Janata Sahakari Bank Ltd.
61. Thane Janata Sahakari Bank Ltd.
62. Vita Merchants' Co-operative Bank Ltd.

Manipur

63. Imphal Urban Co-operative Bank Ltd.

Pondicherry

64. Pondicherry Co-operative Urban Bank Ltd.

Tamil Nadu

65. Ammapet Urban Co-operative Bank Ltd.
66. Big Kancheepuram Co-operative Town Bank Ltd.
67. Coimbtore City Co-operative Bank Ltd.
68. Coonoor Co-operative Urban Bank Ltd.
69. Dharampuri Co-operative Town Bank Ltd.
70. Mannargudi Co-operative Bank Ltd.
71. Mettupalayam Co-operative Urban Bank Ltd.
72. Namakkal Co-operative Urban Bank Ltd.
73. Nazareth Co-operative Bank Ltd.
74. Paramkudi Co-operative Urban Bank Ltd.
75. Purasawalkam Co-operative Bank Ltd.
76. Rasipuram Co-operative Town Bank Ltd.
77. Salem Urban Co-operative Bank Ltd.
78. Sankari Co-operative Urban Bank Ltd.
79. Shevapet Urban Co-operative Bank Ltd.
80. Sivakasi Co-operative Urban Bank Ltd.
81. Tinnevely Junction Co-operative Bank Ltd.
82. Tiruchirapalli City Co-operative Bank Ltd.
83. Tiruvannamalai Co-operative Urban Bank Ltd.
84. Vaniyambadi Town Co-operative Bank Ltd.
85. Villupuram Co-operative Urban Bank Ltd.

ANNEXURE XII

CREDIT GUARANTEE SCHEME FOR SMALL SCALE INDUSTRIES—AMOUNT-WISE AND AGE-WISE CLASSIFICATION OF CLAIMS
PENDING AS ON 31ST DECEMBER, 1982

(Amount in lakhs of rupees)

Claims for Amounts	Branch	1 year		1 to 2 years		2 to 3 years		3 to 4 years		Over 4 years		Total	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	2	3	4	5	6	7	8	9	10	11	12	13	14
A. Government's Scheme													
1. Upto Rs. 25,000/- ..	Bombay	1056	30.48	7976	27.20	881	58.66	2478	8.03	6566	17.08	18957	141.45
	Calcutta	170	7.76	347	14.41	230	18.80	80	8.86	95	10.41	922	60.24
	Madras	729	24.62	560	18.42	730	33.20	363	12.31	335	19.84	2717	108.39
	New Delhi	166	12.54	124	8.70	535	10.71	75	7.18	200	13.72	1100	52.85
Total ..		2121	75.40	9007	68.73	2376	121.37	2996	36.38	7196	61.05	23696	362.93
2. Above Rs. 25,000/- and upto Rs. 1 lakh	Bombay	103	60.27	89	53.66	301	159.77	34	13.80	123	67.32	650	354.82
	Calcutta	91	50.64	116	64.28	177	90.80	50	27.15	75	41.27	509	274.14
	Madras	150	80.61	206	119.65	244	134.04	91	49.60	120	60.39	811	444.29
	New Delhi	183	97.19	134	72.65	259	147.79	75	40.22	186	99.69	837	457.54
Total ..		527	288.71	545	310.24	981	532.40	250	130.77	504	268.67	2807	1530.79
3. Above Rs. 1 lakh and upto Rs. 2 lakhs	Bombay	40	59.72	44	65.06	186	268.55	34	51.43	64	89.10	368	533.86
	Calcutta	19	27.08	60	84.53	67	95.24	9	13.14	21	30.78	176	250.77
	Madras	42	60.69	137	197.55	132	195.60	46	70.14	35	50.27	392	574.25
	New Delhi	56	75.43	65	90.66	129	183.93	24	36.25	71	100.39	345	486.66
Total ..		157	222.92	306	437.80	514	743.32	113	170.96	191	270.54	1281	1845.54
4. Above Rs. 2 lakhs and upto Rs. 5 lakhs	Bombay	22	69.67	35	108.92	162	519.19	38	120.03	66	204.49	323	1022.30
	Calcutta	21	64.63	49	142.35	69	200.89	7	21.06	28	70.14	174	499.07
	Madras	19	57.31	93	264.55	122	377.12	31	95.29	36	107.22	301	901.49
	New Delhi	54	157.42	68	190.33	85	267.22	29	90.08	55	162.34	291	867.39
Total ..		116	349.03	245	706.15	438	1364.42	105	326.46	185	544.19	1089	3290.25
5. Above Rs. 5 lakhs	Bombay	15	129.95	24	165.39	77	611.77	16	147.14	20	196.72	152	1250.97
	Calcutta	9	68.98	19	153.78	29	210.10	2	18.09	7	56.91	66	507.86
	Madras	16	110.65	17	137.39	47	382.59	15	117.14	6	47.32	101	795.09
	New Delhi	21	181.26	17	129.69	29	216.47	16	164.09	17	140.67	100	832.18
Total ..		61	490.84	77	586.25	182	1420.93	49	446.46	50	441.62	419	3386.10
Grand Total ..		2982	1426.90	10180	2109.17	4491	4182.44	3513	1111.03	8126	1586.07	29292	10415.61

Continued

ANNEXURE XII--(Concl'd.)

CREDIT GUARANTEE SCHEME FOR SMALL SCALE INDUSTRIES—AMOUNT-WISE AND AGE-WISE CLASSIFICATION OF CLAIMS
PENDING AS ON 31ST DECEMBER, 1982

(Amount in lakhs of rupees)

Claims for Amounts	Branch	1 year		1 to 2 years		2 to 3 years		3 to 4 years		Over 4 years		Total	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	2	3	4	5	6	7	8	9	10	11	12	13	14
B. Corporation's New Scheme													
1. Upto Rs. 25,000/-	Bombay Calcutta Madras New Delhi	160 78 195 430	6.78 6.15 7.92 16.96	816 — 22 —	5.73 — 2.52 —	— — — —	— — — —	— — — —	— — — —	— — — —	— — — —	976 78 217 430	12.51 6.15 10.44 16.96
Total ..		863	37.81	838	8.25	—	—	—	—	—	—	1701	46.06
2. Above Rs. 25,000/- and upto Rs. 1 lakh	Bombay Calcutta Madras New Delhi	82 41 70 95	43.68 21.46 38.75 48.61	7 4 7 —	3.32 2.36 3.76 —	— — — —	— — — —	— — — —	— — — —	— — — —	— — — —	89 45 77 95	47.00 23.82 42.51 48.61
Total ..		288	152.50	18	9.44	—	—	—	—	—	—	306	161.94
3. Above Rs. 1 lakh and upto Rs. 2 lakhs	Bombay Calcutta Madras New Delhi	20 13 16 34	26.98 15.98 25.03 47.11	5 2 2 —	7.50 2.74 3.35 —	— — — —	— — — —	— — — —	— — — —	— — — —	— — — —	25 15 18 34	34.48 18.72 28.38 47.11
Total ..		83	115.10	9	13.59	—	—	—	—	—	—	92	128.69
4. Above Rs. 2 lakhs and upto Rs. 5 lakhs	Bombay Calcutta Madras New Delhi	16 7 22 19	43.74 19.10 67.66 62.73	5 4 3 —	18.67 11.44 10.82 —	— — — —	— — — —	— — — —	— — — —	— — — —	— — — —	21 11 25 19	62.41 30.54 78.48 62.73
Total ..		64	193.23	12	40.93	—	—	—	—	—	—	76	234.16
5. Above Rs. 5 lakhs	Bombay Calcutta Madras New Delhi	8 6 9 12	63.83 40.23 81.89 93.86	— 1 5 —	— 10.00 40.53 —	— — — —	— — — —	— — — —	— — — —	— — — —	— — — —	8 7 14 12	63.83 50.23 122.42 93.86
Total ..		35	279.81	6	50.53	—	—	—	—	—	—	41	330.34
Grand Total ..		1333	778.45	883	122.74	—	—	—	—	—	—	2216	901.19

ANNEXURE XIII

STATEMENT SHOWING RECEIPT AND DISPOSAL OF CLAIMS UNDER THE CORPORATION'S CREDIT GUARANTEE SCHEME RELATING TO SMALL SCALE INDUSTRIAL SECTOR AND ALSO UNDER THE GOVERNMENT'S CREDIT GUARANTEE SCHEME FOR SMALL SCALE INDUSTRIES (CANCELLED AS ON 31ST MARCH, 1981)

(Amount in lakhs of rupees)

Period	Claims received		Claims disposed of		Of the Claims disposed of					
	Number	Amount	Number	Amount	Claims paid		Claims withdrawn		Claims rejected	
					Number	Amount £	Number	Amount	Number	Amount
1	2	3	4	5	6	7	8	9	10	11
Part A: Corporation's Small Loans (SSI) Guarantee Scheme, 1981*										
1st April, 1981 to 31st December, 1981 ..	1,308	174.14	—	—	—	—	—	—	—	—
1st January, 1982 to 31st December, 1982 ..	4,013	939.98	3,105	212.93	1,542	37.29	1,537	171.76	26	3.88
Total ..	5,321	1,114.12	3,105	212.93	1,542	37.29	1,537	171.76	26	3.88
Part B: Government's Credit Guarantee Scheme for Small Scale Industries (since cancelled as on 31st March, 1981)@										
Claims pending as on 1st April, 1981 (taken over from Reserve Bank of India) ..	30,826	9,818.40								
1st April, 1981 to 31st December, 1981 ..	13,911	2,056.25	5,447	1,068.89	4,225	653.65	462	194.10	760	221.14
1st January, 1982 to 31st December, 1982 ..	10,447	2,052.65	20,445	2,442.80	16,936	1,461.88	2,309	556.67	1,200	424.25
Sub-Total ..	24,358	4,108.90	25,892	3,511.69	21,161	2,115.53	2,771	750.77	1,960	645.39
Total ..	55,184	13,927.30	25,892	3,511.69	21,161	2,115.53	2,771	750.77	1,960	645.39

Part A: * This is Corporation's Liability.

Part B: @ This is Government's Liability.

£ Amount of claims paid represents amounts claimed by credit institutions in respect of claim applications settled.

ANNEXURE XIV

DEPOSIT INSURANCE CLAIMS PAID OR PROVIDED FOR AND REIMBURSEMENTS RECEIVED
AS ON 31ST DECEMBER, 1982

(Amount in lakhs of rupees)

Commercial and Co-operative Banks whose claims were met

Sr. No.	Name of bank (indicating in brackets the year in which the claims were met)	Total insured deposits paid or provided for	Repay-ments received by the Corpora-tion	Balance (3)-(4)
1	2	3	4	5
I. Commercial banks				
<i>(i)</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 Shankarling Bank Ltd., Bijapur (1965) ..	0.12	0.12	—
	Total 'A' ..	9.37	9.37	—
<i>(ii)</i> Particulars relating to banks in respect of which the Corporation had been paid in part and balance due has been written off:				
*	3. Unity Bank Ltd., Madras (1963)	2.53	1.37	@@
*	4. Unnao Commercial Bank Ltd., Unnao (1964)	1.08	0.31	@@
*	5. Chawla Bank Ltd., Dehra Dun (1969)	0.18	0.14	@@
	Total 'B' ..	3.79	1.82	@@
<i>(iii)</i> Particulars relating to banks in respect of which the Corporation has not been reimbursed in full:				
*	6. Bank of Alagapuri Ltd., Alagapuri (1963)	0.28	0.18	0.10
*	7. Metropolitan Bank Ltd., Calcutta (1964)	8.80	2.41	6.39
*	8. Cochin Nayar Bank Ltd., Trichur (1964)	7.10	4.15	2.95
*	9. Latin Christian Bank Ltd., Ernakulam (1964)	2.08	1.14	0.94
*	10. Southern Bank Ltd., Calcutta (1964)	7.34	3.26	4.08
+	11. National Bank of Pakistan, Calcutta (1966)	0.99 (0.85)	0.88	0.11 (0.85)
+	12. Habib Bank Ltd., Bombay (1966)	17.26 (1.18)	16.78	0.48 (1.18)
*	13. Bank of Behar Ltd., Patna (1970)	46.32	39.87	6.45
*	14. National Bank of Lahore Ltd., Delhi (1970)	9.69	—	9.69
	Total 'C' ..	99.86 (2.03)	68.67	31.19 (2.03)
	Total 'A' + 'B' + 'C' ..	113.02 (2.03)	79.86	31.19@@ (2.03)

Continued

ANNEXURE XIV—(Conclt.)

DEPOSIT INSURANCE CLAIMS PAID OR PROVIDED FOR AND REIMBURSEMENTS RECEIVED
AS ON 31ST DECEMBER, 1982

Sr. No.	Name of bank (indicating in brackets the year in which the claims were met)	Total insured deposits paid or provided for	Repay-ments received by the Corpora-tion	Balance (3)—(4)
1.	2	3	4	5
ii. Co-operative Banks				
Particulars relating to banks in respect of which the Corporation has not been reimbursed in full:				
@ 15.	Bombay Commercial Co-operative Bank Ltd., Bombay (1976)	5.73	—	5.73
@ 16.	Malvan Co-operative Urban Bank Ltd., Malvan (1977) ..	1.86	—	1.86
@ 17.	Ghatkopar Janata Sahakari Bank Ltd., Bombay (1977) ..	2.76	—	2.76
@ 18.	Bombay Peoples' Co-operative Bank Ltd., Bombay (1978)	10.72	7.24	3.48
@ 19.	Aarey Milk Colony Co-operative Bank Ltd., Bombay (1978)	0.60	—	0.60
* 20.	Ratnagiri Urban Co-operative Bank Ltd., Ratnagiri (1978)	46.43	4.67	41.76
* 21.	Vishwakarma Co-operative Bank Ltd., Bombay (1979) ..	11.57	—	11.57
* 22.	Prabhadevi Janata Sahakari Bank Ltd., Bombay (1979) ..	4.22	—	4.22
* 23.	Kalavihar Co-operative Bank Ltd., Bombay (1979) ..	13.16	1.51	11.65
@ 24.	Ramdurg Urban Co-operative Credit Bank Ltd., Ramdurg (1981)	2.30	—	2.30
* 25.	Vysya Co-operative Bank Ltd., Bangalore (1981) ..	91.31	—	91.31
Total 'D' ..		190.66	13.42	177.24
Total 'A' + 'B' + 'C' + 'D' ..		303.68 (2.03)	93.28	208.43@@ (2.03)

£ Licence to carry on banking business cancelled by the Reserve Bank of India.

* Scheme of Amalgamation.

+ Scheme of arrangement.

@ Banks taken into liquidation.

@@ Balances aggregating Rs. 1.97 lakhs have been written off. These include a sum of Rs. 0.04 lakh not paid but only provided for.

Note: (a) The figures of claims given above are after effecting adjustments.

(b) Figures given within brackets denote prohibited liabilities in respect of Pakistani Nationals.

ANNEXURE XV

INVESTMENTS OF DEPOSIT INSURANCE FUND IN CENTRAL GOVERNMENT SECURITIES
AS ON 31ST DECEMBER, 1982

(Amount in lakhs of rupees)

Particulars	Face Value	Book Value	Market Rate %	Market Value
1. 6½% Loan 2004	926.14	927.92	85.30@	790.00
2. 6½% Loan 2005	594.75	597.98	81.50@	484.72
3. 6½% Loan 2006	1,429.55	1,428.49	85.65@	1,224.41
4. 6½% Loan 2007	941.10	935.95	88.00@	828.17
5. 7% Loan 2009	3,462.65	3,465.75	84.40@	2,922.48
6. 7½% Loan 2010	3,656.14	3,588.02	88.40@	3,232.02
7. 8% Loan 2011	4,230.16	4,131.62	93.00@	3,934.05
8. 9% Loan 2013	242.00	242.22	100.70@	243.69
9. 9% Loan 2013 (II Issue) ..	1,040.00	1,041.53	100.00@	1,040.00
10. 9% Loan 2013 (III Issue) ..	548.50	549.25	100.15@	549.32
	17,070.99	16,908.73		15,248.86
Treasury Bills	50.75	50.17		50.17
	17,121.74	16,958.90		15,299.03

@ As per stock exchange quotation as on 24th December, 1982.

(1) Depreciation in the market value of investments Rs. 1,661.41 lakhs*.

(2) Existing provision Rs. 1,661.41 lakhs.

* Appreciation of market value over book value in the case of securities at items 8 and 10 not taken into account for arriving at total depreciation.

ANNEXURE XVI

INVESTMENTS OF CREDIT GUARANTEE FUND IN CENTRAL GOVERNMENT SECURITIES
AS ON THE 31ST DECEMBER, 1982

(Amount in lakhs of rupees)

Particulars	Face Value	Book Value	Market Rate %	Market Value
1. 6½% Loan 2002	336.86	337.87	86.00*	289.70
2. 6½% Loan 2003	266.00	266.40	88.00*	234.08
3. 6½% Loan 2004	280.00	280.86	85.30*	238.84
4. 6½% Loan 2005	300.00	301.80	81.50*	244.50
5. 6¾% Loan 2006	242.00	242.42	85.65*	207.27
6. 6¾% Loan 2007	400.00	401.03	88.00*	352.00
7. 7% Loan 2009	600.00	600.46	84.40*	506.40
8. 7½% Loan 2010	1,128.54	1,112.80	88.40*	997.63
9. 8% Loan 2011	5,991.10	5,935.15	93.00*	5,571.72
10. 8¾% Loan 2010	300.00	300.30	100.00*	300.00
11. 9% Loan 2013 (I Issue)	860.00	861.13	100.70*	866.02
12. 9% Loan 2013 (II Issue)	1,600.00	1,602.10	100.00*	1,600.00
13. 9% Loan 2013 (III Issue)	100.00	100.00	100.15*	100.15
	12,404.50	12,342.32		11,508.31
Treasury Bills	315.00	311.38		311.38
	12,719.50	12,653.70		11,819.69

* As per stock exchange quotation as on 24th December, 1982.

(i) Depreciation in the Market Value of investments Rs. 839.05 lakhs@.

(ii) Existing provision Rs. 839.05 lakhs.

@ Appreciation of market value over book value in the case of securities at items 11 and 13 not taken into account for arriving at total depreciation.

ANNEXURE XVII

**INVESTMENTS OF GENERAL FUND IN CENTRAL GOVERNMENT SECURITIES
AS ON THE 31ST DECEMBER, 1982**

(Amount in lakhs of rupees)

Particulars	Face Value	Book Value	Market Rate %	Market Value
1. 6½% Loan 2006	214.61	214.83	85.65*	183.81
2. 7% Loan 2009	5.00	5.00	84.40*	4.22
3. 7½% Loan 2010 (III Issue) ..	587.65	584.40	88.40*	519.48
4. 8% Loan 2011	680.24	623.78	93.00*	632.63
5. 9% Loan 2013 (II Issue) ..	1,500.00	1,502.25	100.00*	1,500.00
	2,987.50	2,930.26		2,840.14
Treasury Bills ..	96.50	95.39		95.39
	3,084.00	3,025.65		2,935.53

* As per stock exchange quotation of 24th December, 1982.

Depreciation in the market value of investments Rs. 98.96 lakhs£.

Existing provision Rs. 45.02 lakhs.

£ Appreciation of market value over book value in the case of securities at item 4 not taken into account for arriving at total depreciation.

**Balance Sheet
Revenue Account
And
Auditors' Report**

DEPOSIT INSURANCE AND
(Established under the Deposit Insurance and Credit
Regulation 18

Balance Sheet as at the close of
I—DEPOSIT INSURANCE FUND

Previous Year		LIABILITIES	Deposit Insurance Fund		Credit Guarantee Fund	
Deposit Insurance Fund	Credit Guarantee Fund		Rs. in lakhs	Rs. in lakhs	Rs. in lakhs	Rs. in lakhs
Rs. in lakhs	Rs. in lakhs					
		1. FUND:				
10,962.56	4,417.92	Balance at the beginning of the year ..	13,300.62		8,090.29	
		<i>Add:</i>				
2,338.06	3,672.37	Net accretion to the Fund during the year transferred from the Revenue Account ..	2,103.06		786.19	
13,300.62	8,090.29	Balance at the end of the year		15,403.68		8,876.48
		2. INVESTMENT RESERVE:				
755.00	285.00	Balance at the beginning of the year ..	930.00		365.00	
		<i>Less:</i>				
165.60	41.80	Loss on sale of investments	226.86		110.83	
589.40	243.20		703.14		254.17	
		<i>Add:</i>				
340.60	121.80	Amount provided during the year ..	958.27		584.88	
930.00	365.00	Balance at the end of the year		1,661.41		839.05
		3. INSURED DEPOSITS REMAINING UN-CLAIMED (PER CONTRA) AS PER ANNEXURE II		7.58		—
7.47	—					
		4. INSURED DEPOSITS IN BANKS WHOSE REGISTRATION AS INSURED BANKS HAS BEEN CANCELLED (PER CONTRA)		13.70		—
16.00	—					
		5. ESTIMATED LIABILITY IN RESPECT OF CLAIMS INTIMATED BUT NOT ADMITTED (NOTE 1)		—		4,092.34
—	—					
14,254.09	8,455.29	Carried over ..		17,086.37		13,807.87

(Continued)

DEPOSIT INSURANCE AND
(Established under the Deposit Insurance and Credit
Regulation 18

Balance Sheet as at the close of
I—DEPOSIT INSURANCE FUND

Previous Year		LIABILITIES	Deposit Insurance Fund		Credit Guarantee Fund	
Deposit Insurance Fund	Credit Guarantee Fund		Rs. in lakhs	Rs. in lakhs	Rs. in lakhs	Rs. in lakhs
Rs. in lakhs	Rs. in lakhs					
14,254.09	8,455.29	Brought forward ..		17,086.37		13,807.87
		6. OTHER LIABILITIES:				
36.92	573.22	Sundry Creditors		47.28		79.79
—	98.62	Government of India-Credit Guarantee Scheme (Old) for Small Scale Industries ..		—		—
36.92	671.84					
<u>14,291.01</u>	<u>9,127.13</u>	TOTAL ..		<u>17,133.65</u>		<u>13,887.66</u>

Notes: 1. Provision for estimated liability for claims intimated to the Corporation but not admitted has been made for the first time this year. The amount provided is equal to the amount of such claims less a sum equal to 9.46 per cent thereof on account of usual rejections/withdrawals.

2. The recovery on account of subrogation rights on settlement of claims under Credit Guarantee Fund, which cannot be estimated, will be accounted for, as per the Corporation's past practice, in the year it is received.

As per our report of even date attached.
HARIBHAKTI & CO.
Chartered Accountants
Bombay, dated the 21st March, 1983

K. K. SAKSENA
General Manager

M. V. HATE
Chairman

CREDIT GUARANTEE CORPORATION

Guarantee Corporation Act, 1961)

—Form 'A'

business on the 31st December, 1982—(Concl'd.)

AND CREDIT GUARANTEE FUND

Previous Year		ASSETS	Deposit Insurance Fund		Credit Guarantee Fund	
Deposit Insurance Fund	Credit Guarantee Fund		Rs. in lakhs	Rs. in lakhs	Rs. in lakhs	Rs. in lakhs
Rs. in lakhs	Rs. in lakhs					
14,285.71	9,030.93	Brought forward ..	17,129.50		12,927.27	
7.47	—	(b) In respect of insured deposits remaining unclaimed (per contra) ..	7.58		—	
4.23	—	Less: Reimbursements received to date ..	4.35		—	
3.24	—		3.23		—	
16.00	—	Add: (c) In respect of insured deposits in banks whose registration as insured banks has been cancelled (per contra) ..	13.70		—	
19.24	—		16.93		—	
18.16	—	Less: Provision for estimated insurance losses ..	16.93		—	
1.08	—		—		—	
		6. OTHER ASSETS:				
2.98	90.02	(i) Outstanding premium and guarantee fees due from banks/credit institutions ..	2.91		86.95	
1.16	6.18	(ii) Outstanding interest on overdue premium and guarantee fees from banks/credit institutions ..	1.16		7.19	
0.08	—	(iii) Amount paid towards claims remaining undisbursed with the liquidator of a bank ..	0.08		—	
—	—	(iv) Government of India—Credit Guarantee Scheme (Old) for Small Scale Industries ..	—		866.25	
4.22	96.20		4.15		960.39	
14,291.01	9,127.13	TOTAL ..	17,133.65		13,887.66	

P. D. OJHA
Director

K. K. MISRA
Director

S. V. GHATALIA
Director

L. P. BHARGAVA
Director

B. V. SONALKER
Director

ANNEXURE I

SUBROGATED CLAIMS OF DEPOSITORS PAID

(Rupees in lakhs)

	Rs.	Rs.
Total amount paid until the end of the previous year (1981) ..		202.55
<i>Add:</i>		
Insured deposits paid during the year (1982)		93.51
		<u>296.06</u>
<i>Less:</i>		
(i) Reimbursements received until the end of the last year (1981).	84.48	
(ii) Reimbursements received during the year (1982)	4.45	
		<u>88.93</u>
		207.13
(iii) Claims written off until the end of the last year (1981) ..		1.94
		<u>205.19</u>
(iv) Provision for estimated losses until the end of the last year (1981)	102.14	
<i>Add:</i>		
Provision for estimated losses made during the year (1982)	103.05	
		<u>205.19</u>
Net amount paid as at the end of the year (1982) less reimbursements received, claims written off and provision made for estimated losses		—

ANNEXURE II

**INSURED DEPOSITS REMAINING UNCLAIMED
AS ON THE 31ST DECEMBER, 1982**

(Rupees in lakhs)

Amount outstanding at the beginning of the year (1982)	Rs. 7.47
<i>Add:</i> Amount of insured deposits tendered during the year but remaining unclaimed	0.12
	<hr/> 7.59
<i>Less:</i> Amount claimed and paid during the year	0.01
Total insured deposits remaining unclaimed as at the end of year	<hr/> 7.58

SUMMARY OF ANNEXURES I AND II

(Rupees in lakhs)

Subrogated claims of deposits paid or provided for (including unclaimed)	Rs.	Rs.
(i) Vide Annexure I	296.06	
(ii) Vide Annexure II	7.58	
(iii) Subrogated claims of depositors in respect of insured deposits in bank whose registration as insured bank has been cancelled	13.70	
		<hr/> 317.34
<i>Less:</i> Repayments received in respect of subrogated claims:		
(i) Already paid (vide Annexure I)	88.93	
(ii) Remaining unclaimed (vide item (5) (b) on the Assets side of the Balance Sheet)	4.35	
		<hr/> 93.28
		224.06
<i>Less:</i> Claims written off		1.94
		<hr/> 222.12
Balance due to the Corporation.. .. .		222.12
<i>Less:</i> Provision for insurance losses:		
(i) Already paid	205.19	
(ii) Unclaimed	16.93	
		<hr/> 222.12
		<hr/> *
Subrogated claims receivable		<hr/> *

* (Vide item (5) on the Assets side of the Balance Sheet)

DEPOSIT INSURANCE AND

(Form

Revenue Account—

I. DEPOSIT INSURANCE FUND

Previous Year		EXPENDITURE	Deposit Insurance Fund	Credit Guarantee Fund
Deposit Insurance Fund	Credit Guarantee Fund		Rs. in lakhs	Rs. in lakhs
Rs. in lakhs	Rs. in lakhs		Rs. in lakhs	Rs. in lakhs
120.30	—	<u>To Deposit Insurance losses:</u>		
		(a) Provision for estimated losses as at the end of the year ..	222.12	—
		<i>Less:</i>		
122.49	—	(b) Provision for estimated losses at the beginning of the year ..	120.30	—
(—) 2.19			101.82	
		<i>Add:</i>		
2.19	—	(c) Excess provision written back (per contra)		—
—			101.82	
		<u>To Credit Guarantee Claims:</u>		
	908.26	Paid during the year 1,286.51		
		<i>Add:</i> Estimated liability in respect of claims intimated but not admitted at the end of the year (see Note 1 on the Balance Sheet) 4,092.34		
		<i>Less:</i> Estimated liability in respect of claims intimated but not admitted at the end of the previous year ..		
		Net claims		5,378.85
340.60	121.80	To Provision for depreciation in value of investments credited to Investment Reserve	958.27	584.88
2,338.07	3,672.37	To Net accretion transferred to the Fund	2,103.06	786.19
2,678.67	4,702.43	TOTAL ..	3,163.15	6,749.92

- Notes: 1. In cases where the statements of guaranteed advances were not received from the Credit Institutions, the ad-hoc payments received from them towards guarantee fee have been taken to the Revenue Account.
2. The figures relating to the Credit Guarantee Fund for the year are not strictly comparable with those of the previous year as the figures for the previous year included those relating to the "Credit Guarantee Scheme for loans to Small Scale Industries" which was in operation only for a period of nine months last year.

As per our report of even date attached.

HARIBHAKTI & CO.
Chartered AccountantsK. K. SAKSENA
General ManagerM. V. HATE
ChairmanP. D. OJHA
Director

Bombay, dated the 21st March, 1983.

CREDIT GUARANTEE CORPORATION

'B')

for the year ended the 31st December, 1982

AND CREDIT GUARANTEE FUND

Previous Year		INCOME	Deposit Insurance Fund	Credit Guarantee Fund
Rs. in lakhs	Rs. in lakhs		Rs. in lakhs	Rs. in lakhs
1,823.05	—		By Deposit Insurance Premium (including interest on overdue premium) ..	2,066.45
2.19	—	By Excess provision for deposit insurance losses (per contra)	—	—
—	4,159.69	By Guarantee fees (including interest on overdue guarantee fees) ..	—	5,767.20
—	129.47	By Recoveries in respect of guarantee claims paid	—	189.26
853.43	413.27	By Income from Investments	1,096.70	793.46
<u>2,678.67</u>	<u>4,702.43</u>	TOTAL	<u>3,163.15</u>	<u>6,749.92</u>

K. K. MISRA
Director

S. V. GHATALIA
Director

L. P. BHARGAVA
Director

B. V. SONALKER
Director

DEPOSIT INSURANCE AND
(Established under the Deposit Insurance

Regulation 18

Balance Sheet as at the close of

II--GENERAL

Previous Year Rs. in lakhs	LIABILITIES	Rs. in lakhs	Rs. in lakhs	Rs. in lakhs
1,500.00	1. CAPITAL: Provided by the Reserve Bank of India under Section 4 of the Deposit Insurance and Credit Guarantee Corporation Act, 1961			1,500.00
11.20	2. RESERVES: General Reserve: Balance at the beginning of the year ..	0.20		
11.00	Less: Amount transferred to Investment Reserve ..	—		
0.20			0.20	
80.00	Investment Reserve: Balance at the beginning of the year ..	97.96		
14.64	Less: Loss on sale of Investments	78.99		
65.36		18.97		
21.60	Add: Amount provided during the year	26.05		
86.96		45.02		
11.00	Add: Amount transferred from General Reserve ..	—		
97.96			45.02	
—	3. INTEREST-FREE DEPOSIT FROM RESERVE BANK OF INDIA TO BE CONVERTED INTO CAPITAL			1,500.00
1.03	4. CURRENT LIABILITIES AND PROVISIONS: Staff Provident Fund		0.45	
10.92	Staff Gratuity Fund		14.03	
5.95	Other Liabilities: Staff Leave/Retirement Fare Concession ..	8.07		
4.01	Outstanding Expenses	6.89		
0.52	Sundry Creditors	0.32		
22.43			15.28	
1,620.59	TOTAL ..			29.76
				3,074.98

Note: As against the excess of book value of investments over their aggregate market value at Rs. 90.12 lakhs, the balance in the Investment Reserve stands at Rs. 45.02 lakhs.

As per our report of even date attached.

HARIBHAKTI & CO.
Chartered Accountants

K. K. SAKSENA
General Manager

M. V. HATE
Chairman

P. D. OJHA
Director

Bombay, dated the 21st March, 1983.

CREDIT GUARANTEE CORPORATION
and Credit Guarantee Corporation Act, 1961)

—Form 'A'

business on the 31st December, 1982

FUND

Previous Year Rs. in lakhs	ASSETS	Rs. in lakhs	Rs. in lakhs
	1 CASH:		
0.06	(i) In hand	0.11	
—	(ii) In Transit	0.15	
0.73	(iii) With the Reserve Bank of India	0.80	
<u>0.79</u>			1.06
1,594.88	2. INVESTMENTS IN CENTRAL GOVERNMENT SECURITIES (AT COST)		3,025.65
	Rs. in lakhs		
	(Face Value 3,084.00)		
	(Market Value 2,935.53)		
14.72	3. INTEREST ACCRUED ON INVESTMENTS		30.14
	4. OTHER ASSETS :		
3.24	Furniture, Fixtures and Equipment less Depreciation ..	4.04	
0.39	Stock of Stationery	0.59	
0.03	Prepaid Expenses	0.03	
6.54	Sundry Debtors and Deposits	13.47	
<u>10.20</u>			18.13
<u>1,620.59</u>	TOTAL ..		<u>3,074.98</u>

K. K. MISRA
Director

S. V. GHATALIA
Director

L. P. BHARGAVA
Director

B. V. SONALKER
Director

DEPOSIT INSURANCE AND

(Form

Revenue Account

II—GENERAL

Previous Year Rs. in lakhs	EXPENDITURE	Rs. in lakhs
67.01	To Salaries and Allowances and Contributions to Staff Provident Fund ..	79.83
3.05	To Contribution to Staff Gratuity Fund	3.12
0.01	To Directors' and Committee Members' Fees	0.02
0.12	To Directors' and Committee Members' Travelling and Other Allowances ..	0.09
2.89	To Rent, taxes, insurance, lighting etc.	3.95
0.51	To Establishment—Travelling and Halting Allowances	0.67
2.35	To Printing and Stationery	3.12
0.71	To Postage, Telegrams and Telephones	1.06
0.15	To Auditors' Fees	0.25
0.02	To Legal Charges	0.45
3.48	To Miscellaneous Expenses	3.82
0.38	To Depreciation	0.59
21.60	To Provision for depreciation in value of investments credited to Investment Reserve	26.05
—	To Balance being excess of income over expenditure transferred to General Reserve	—
<u>102.28</u>	TOTAL ..	<u>123.02</u>

Note: The Reserve Bank of India has made available to the Corporation free of cost, the staff, premises, furniture and fixtures and other office assistance for operating the Credit Guarantee Schemes for loans to Small Scale Industries. As such, the administrative expenses relating to the said Schemes borne by the Reserve Bank of India, are not charged to the above Revenue Account.

As per our report of even date attached.

HARIBHAKTI & CO.
Chartered Accountants

K. K. SAKSENA
General Manager

M. V. HATE
Chairman

P. D. OJHA
Director

Bombay, dated the 21st March, 1983.

CREDIT GUARANTEE CORPORATION

'B')

for the year ended the 31st December, 1982

FUND

Previous Year Rs. in lakhs	INCOME	Rs. in lakhs
102.20	By Income from Investments	122.73
—	By Liability no more payable written back	0.25
0.08	By Miscellaneous Receipts	0.04
<u>102.28</u>	TOTAL ..	<u>123.02</u>

K. K. MISRA
Director

S. V. GHATALIA
Director

L. P. BHARGAVA
Director

B. V. SONALKER
Director

T. N. Kutty

REPORT OF THE AUDITORS

We have audited the attached Balance Sheets of (i) the Deposit Insurance Fund and the Credit Guarantee Fund and (ii) the General Fund, of the Deposit Insurance and Credit Guarantee Corporation as at 31st December, 1982 and also the respective Revenue Accounts of each of the said Funds annexed thereto for the year ended on that date and report as under:-

1. We have been given all the explanations and information we had called for and have found them to be satisfactory;
2. The said Balance Sheets and Revenue Accounts have been prepared and set out in the manner prescribed by Regulation 18 of the Deposit Insurance and Credit Guarantee Corporation General Regulations, 1961;
3. In our opinion and to the best of our information and according to the explanations given to us the said Balance Sheets are full and fair Balance Sheets containing all necessary particulars and are properly drawn up so as to exhibit a true and correct view of the state of affairs of the Corporation as at 31st December, 1982.

Bombay, 21st March, 1983

HARIBHAKTI & CO.
Chartered Accountants

Art Painting (Self employed)



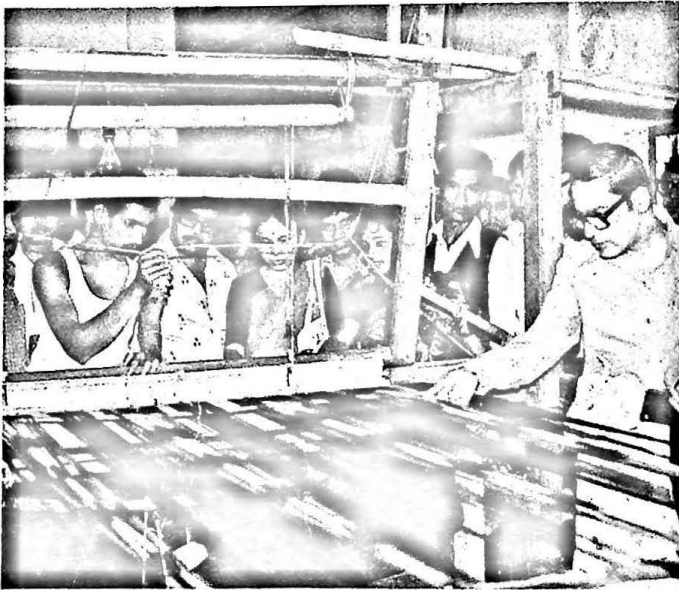
Tractor (Agriculture)



(Courtesy — State Bank of India)

T. N. Kuttu

Handloom Weaving



Brick Manufacturing (SSI)



Agarbatti Manufacturing (SSI)



Utensil Manufacturing (SSI)



(Courtesy — State Bank of India)