



Performance of Thrift Cooperatives in 2006

Individuals have different kinds of needs. These needs may be either economical or social. Individuals always try to fulfil their needs. There may be some needs which cannot be fulfilled by an individual alone. Such individuals are mutually dependent on one another to fulfil their needs. With a view to fulfilling their common needs individuals are forming organisations based on self help, mutual-aid and democracy for their economic and social betterment. They are known as cooperatives.

In the year 1990, Cooperative Development Foundation (CDF) formulated single commodity cooperatives which can be managed by rural women and men on their own. These cooperatives which are formed on the basis of self help, mutual-aid and democracy are providing effective services for the betterment of social and financial status of the members. These cooperatives are member-owned, member-controlled enterprises. They are working in consonance with the concept and principles of cooperation.

In the early days of these cooperatives started, the villagers did not come forward to become members. Those who became members did not take up the responsibility to become the leaders. In these circumstances CDF started promoting thrift cooperatives (TCs). At this point of time, the representatives of CDF used to maintain the books of accounts and annual reports of TCs. During the course of time, these cooperatives have formed their associations of thrift cooperatives (ATCs) i.e, association of women's thrift cooperatives (AWTCs) and association of men's thrift cooperatives (AMTCs). These associations recruited employees to carryout the activities of associations. Perhaps, as the members of the cooperatives did not come forward to maintain books of accounts of TCs, it was performed by the employees of the associations.

At this juncture, CDF took up training programmes to create awareness amongst members and encouraged them to become the members of the cooperatives. CDF provided trainings to the elected board of directors to effectively run their cooperatives on their own. In order to increase

the skills of the employees of TCs and ATCs, CDF provided trainings to them. The present TCs and ATCs are the result of the efforts put by the elected board of directors, employees of TCs and ATCs and the representatives of CDF.

Today, the leaders in the swakrushi movement are refined in such a way that they are able to effectively run their cooperatives on their own. The members, participating in annual general meetings (AGMs) are posing questions to board of directors to know more about the affairs of their cooperative. Now, the members with increased awareness in the movement, are coming forward to contest in the elections to become the board of directors. At present the members and the elected functionaries are preparing their annual reports, conducting meetings on their own with the guidance and training they have received. Another important thing to be noticed is that the leaders in swakrushi movement are taking appropriate and sensible decisions for the well-being of the TCs and ATCs. In the cooperatives of more than 15 years old, the amount of bonus accumulated to the members' accounts is more than the thrift saved by them is much to be noticed.

Logo of Swakrushi Movement

In those days the cooperatives which were being promoted by CDF used to be called as CDF model cooperatives. Indeed the same has not been acceptable to CDF. It has suggested that the cooperatives which have been formed within the CDF field work area with the support of CDF and are continuing in association with CDF are treated as swakrushi cooperatives. For swakrushi cooperatives CDF has designed swakrushi movement logo to be used by swakrushi cooperatives. CDF suggests that the cooperatives which are using swakrushi logo have to abide by the rules of swakrushi movement. The leaders of the swakrushi cooperative movement should know that there is a relationship between swakrushi logo and the systems of swakrushi movement and the same should be get understood by the members also.

Neither the CDF nor the leaders in the movement expected that the TCs and ATCs would develop to this stage. Therefore, it is the responsibility of the leaders to safeguard the unpredicted success of the movement. CDF extends its full cooperation for this cause. CDF envisages that the leaders will constantly lead this movement selflessly in such a way that it will be safeguarded and flourished.

The detailed information regarding administrative and financial status of TCs and ATCs have been furnished in the report for the year 2006:

Annual General Meetings

The financial year of the thrift cooperatives and their associations starts from 1st January and ends on 31st December. According to the bylaws of TCs and ATCs, they have to conduct their AGMs for 2006 by 31st March 2007. According to this, board of directors of the TCs and ATCs conducted their AGMs within the stipulated period.



Annual General Meeting of Geelgula WTC

AGMs are conducted to present the financial and administrative status of the cooperatives to its members in that particular financial year. But the members are not showing sufficient interest in observing the annual report presented for their approval. Therefore, the elected functionaries would try getting the members understand of such important matters.

Every year, in TCs, 4 out of 12 directors retire on rotational basis according to their bylaws. Elections for these vacancies are conducted by secret ballot, where contestants are more than the vacancies. This year board of directors was elected through secret ballot in 17 WTCs and 22 MTCs. The presidents were elected by secret ballot in 24 WTCs and 23 MTCs. Vice presidents were elected through the same process in 2 WTCs and 10 MTCs. Similarly, elections were conducted in 2 AWTCs and in 1 AMTC.

There is an opportunity to elect leaders in a democratic manner where the elections are conducted by secret ballot. Representatives of TCs are in the opinion that as this method incurs expenditure, most of the TCs are hesitant to conduct elections by secret ballot. In case of TCs and ATCs, where the contestants are more than the vacancies, they are being filled up on the criteria of caste or group or political party whichever fits the local situations. On account of this, there is a chance of entering conflicts in cooperatives, with regard to caste or group and politics. Secret ballot method is the appropriate method to conduct elections which ultimately proves beneficial to TCs and ATCs.



Member casting her vote in Thummanapally WTC

Interest on loan paid by members and bonus distributed to members by TCs

At present TCs are distributing more percentage of bonus to members as compared to the rate of interest on deposits existing in commercial banks. On an average the TCs are paying 8% per annum as bonus.

Nearly 50% of members in swakrushi thrift movement are availing loans and repaying at an interest rate of 12% per annum.

Newly formed cooperatives and the cooperatives in which the debt rate is high have distributed less than 5% bonus to its members. These cooperatives amounts to 20% of the total TCs.

There has been difference in the bonus rates even though TCs having similarity in regard to age of cooperative, membership, rate of interest on loan amount. The main reason behind this difference is due to the collection of more late fees in those TCs.

Details of bonus given by ATCs to its member-TCs

Interest rate on loan	2005						2006					
	TCs	Members	Bonus Percentage				TCs	Members	Bonus Percentage			
			1-5	6-8	9-11	12-14			1-5	6-8	9-11	12-14
1	2	3	4	5	6	7	8	9	10	11	12	13
18%	284	59,192	110	73	73	28	263	58,298	62	82	73	46
15%	36	9,219	5	18	13	-	37	9,510	7	8	15	7
12%	125	54,504	20	65	35	5	146	66,676	23	77	45	1
Total	445	1,22,915	135	156	121	33	446	1,34,484	92	167	133	54

Details of Zaffargadh, Wardhannapet AWTCs and Wardhannapet AMTC have not been given in the above table, due to the non-commencement of transactions.

In the year 2005, in 3 AWTCs, bonus was being transferred to reserve fund as the amount of bonus was very less. They are Warangal, Madikonda and Hasanparthy AWTCs. On account of deficit incurred, bonus was not distributed to member cooperatives of Elkaturthy AWTC, Elkaturthy, Koheda and Saidapur AMTCs.

In the year 2006, bonus amount was being transferred to reserve fund, due to a little surplus in Mulukanoor, Koheda, Saidapur, and Huzurabad AMTCs. Due to deficit incurred, bonus was not distributed to member cooperatives in Elkaturthy, Saidapur AWTCs and Elkaturthy, Shankarapatnam AMTCs. Out of these 4 ATCs the deficit was charged to the member cooperatives of Saidapur and Elkaturthy AMTCs.

Some ATCs distributed more than 11% bonus to its members. Those ATCs which are newly formed have for the first time distributed this bonus to their members. The reason behind this is that the bonus is being calculated only on compulsory thrift.

The reasons for the ATCs for not distributing bonus to its member TCs

Interest rate on loan	2005					2006					
	ATCs	Bonus Percentage				ATCs	Bonus Percentage				
		1-5	6-8	9-11	12-14		1-5	6-8	9-11	12-14	15-20
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>	<i>9</i>	<i>10</i>	<i>11</i>	<i>12</i>
12%	3	-	1	-	-	-	-	-	-	-	-
11%	31	9	12	3	1	34	20	3	-	1	2
Total	34	9	13	3	1	34	20	3	-	1	2

1. TCs are not availing loans from ATCs.
2. Depositing idle funds as fixed deposits in banks instead of operating them in the movement.

Insurance Schemes

In cooperatives, out of the total borrowers, a few of them are passing away before the full repayment of the loan. In such cases, to protect family members, guarantors and cooperative from loss, two types of insurance schemes have been introduced. They are:

1. Abhaya Nidhi Insurance Scheme
2. Group Insurance Scheme

In both the schemes, if a member dies for any reason the nominee of the deceased will get a claim of Rs 10,000. Appropriate measures have to be taken to run these schemes in a long run. They are given below:

1. Age of the members should accurately be determined and should be implemented.
2. The health condition of the members should be taken into account before getting them join the insurance schemes.

Abhaya Nidhi Insurance Scheme

This scheme is being operated by the ATCs. According to Abhaya Nidhi rules, 80% of the eligible members in the TCs should join the scheme to run this successfully in a long run. But boards of directors of TCs are not encouraging the members who have taken loan to join the scheme. In some of the TCs because of joining ineligible members into the scheme, death rate is increasing. Increased death rate results in the deficit of Abhaya Nidhi claim fund.



Nominee of deceased member of Nandanam WTC receiving Abhaya Nidhi claim from president of Bollikunta AWTC

As on 31st December 2006 this scheme was being implemented in 16 AWTCs and 11 AMTCs. This scheme was not being operated in 6 AWTCs and 4 AMTCs. During the year, ATCs released the claim of Rs 20,91,000 to the TCs related to 222 deceased members. These TCs in turn will give the claim amount to the nominees of the deceased after deducting the outstanding loan amount in the deceased account.

ATC is calculating 11% interest per annum on Abhaya Nidhi deposits and adding the same to the claim fund. From only this claim fund, the ATC is releasing claim amount to the TCs. As on 31st December 2006 Rs 74,76,000 claim fund was there in AWTCs and Rs 27,35,000 was there in AMTCs.

Group Insurance Scheme

The relief from Abhaya Nidhi Insurance Scheme is less as compared to the loan taken by the members. Therefore, the presidents of the TCs resolved to introduce another insurance scheme. But ATCs are not in a position to implement one more insurance scheme. ATCs are implementing Group Insurance Scheme with the help of Life Insurance Corporation to provide the benefits of Group Insurance Scheme to the members through TCs.

For the past two years, this scheme was started on 1st November and ended on 31st October. But the presidents of ATCs resolved to operate this scheme as per TCs and ATCs financial year i.e, from 1st January to 31st December for the sake of convenience. Due to this reason, this year the members paid a premium of Rs 33 for 14 months i.e, from 1st November 2006 to 31st December 2007.



Nominee of deceased member of Akkannapet MTC receiving Ordinary Group Insurance claim from president of Akkannapet MTC

As on 31st December 2006, 55,251 members from 22 AWTCS and 41,872 members from 15 AMTCs and a total of 97,123 members from 37 associations joined this scheme. The members of 22 AWTCS received the relief of Rs 16,40,000 by paying a premium of Rs 15,18,000 in the year 2005-06. And 37,515 members of the 15 AWTCS received the relief of Rs 20,40,000 by paying a premium of Rs 12,38,000.

Deposits of ATCs

ATCs deposited their unutilised funds in other cooperative societies of swakrushi movement and in commercial banks. As on 31st December 2006, 9 ATCs deposited Rs 55.30 lakhs in Wardhannapet Swakrushi Women's Dairy. 16 ATCs deposited Rs 141.72 lakhs in Gangipally, Dharmarajupally, Makdumpuram Paddy Seed Growers Cooperatives and Porandla Paddy Cooperative. Deposits in commercial banks were Rs 293.06 lakhs and 164.96 lakhs as fixed deposits and in savings accounts respectively. By 31st December 2006, unutilised funds in the thrift and credit system were Rs 599.74 lakhs. As the unutilised funds of the TCs were being utilised in swakrushi movement, there had been an advantage of utilisation of funds locally. It is beneficial to the members.

Joint Liability Group - Results

Generally, the main problem arising in TCs is loan repayment. Previously, when member was taking a loan from the TC, signatures of any two members were taken as surety for the loan amount. Due to this, there was no clear information as who were guarantors for whose loan amount? How many members signatures were taken as surety signatures? And the guarantors, who were signing loan application, did not know for what purpose her/his signature was being

taken etc. So there had been a burden on the board of directors for the realisation of the loan amount. With a view to overcoming this problem TCs introduced “Joint Liability Group” (JLG) of 5 members in the year 2001.

In JLG system, there is clear information to the group members as whose signatures are being taken for surety for the loan amount in a group of 5 members and also to the remaining members of the TC.

If a member in the group applies for a loan, a meeting is held by the group members to recommend the loan. In this meeting they discuss with regard to the purpose of loan, member's outstanding as on that date and member's repayment capacity. If a member of the group defaults in repaying the loan, the rest of the members cannot obtain a loan. Then there emerges pressure from four members which results in decreasing the default rate.

Audit Service by ATC

ATCs are providing regular audit services to their member TCs. The accountants of thrift cooperatives are maintaining books of accounts of the TCs. The internal auditors of the ATCs audit these books. The main objective of conducting audit is to verify whether the entries made by the accountants in the TCs are correct or not. Audit reports are sent to presidents of TCs. These reports are presented to board of TCs for discussion and necessary action. The audit conducted by ATC staff should be qualitative.

Audit Service by CDF

CDF is providing audit services to TCs and ATCs for the early detection of defects in the maintenance of their accounts. CDF is conducting regular audit of ATCs and test audit of TCs where ATCs are providing regular audit. CDF is also providing regular audit to TCs where ATCs are unable to provide regular audit. The defects observed during the audit, are brought to the notice of concerned TCs and ATCs through audit reports for necessary action. CDF hopes that cooperatives will make use of the audit services in maintaining correct books of accounts.

Role of ATC Supervisors

There is a need of supervisors to monitor the regular activities of the TCs and ATCs. According to their bylaws presidents are the supervisors. If it is not possible for the presidents to supervise,

then vice president have to take the responsibility. If it is not possible for both, then board has to appoint one amongst themselves as supervisor. These supervisors have to supervise the administrative, financial activities of TCs and ATCs and the day-to-day work of the staff etc. They should participate in the TCs board meetings to extend guidance for proper functioning of the TCs according to systems of the swakrushi thrift movement. Keeping the benefits of supervision in view, the supervisors of the ATCs have to take the responsibility for the better functioning of TCs and ATCs.

Membership Closure Deposits

When a member attains an age of 65, her/his membership ceases in the TC on 31st December in that financial year. Then these members can transfer their thrift amount, bonus and Abhaya Nidhi deposits as membership closing deposits. On these membership closing deposits TC credits 1% more rate of interest than that is prevailing on fixed deposits, if the same amount is transferred as fixed deposit for a period of three years. These members can also make recurring deposits, fixed deposits and savings account. They are eligible to take loan upto 85% of their membership closing deposits, recurring deposits and fixed deposits.

Leaders of the movement should take the responsibility to encourage members to utilise all these opportunities. When the savings made at their earning stage can be used in their old age days, then only the objective of establishing a cooperative is fulfilled.

Computerisation

On a pilot basis, in 2004, Mulukanoor AWTC and its member-cooperatives were computerised. As it has been successful, during 2005 and 2006, computerisation of accounts and management information system (MIS) were extended to a few more ATCs and its member TCs.

Due to computerisation of accounts, time has been reduced in maintenance of accounts. Let us hope that thrift cooperatives and their associations will utilise this saved time to conduct more trainings to their members on cooperative education, 5 member joint liability group and insurance schemes.



*Computerisation training for TCs & ATC staff in
Huzurabad AMTC*

Training Programmes

Out of all the services rendered by CDF, “on-site training” and “residential training” are the most important services to the swakrushi thrift movement. Trainings are very important for the representatives of TCs and ATCs to improve their knowledge base and skills to fulfil their responsibilities.

During the year 2006, 28 residential programmes were conducted in CDF Training centre on 4 subjects in 47 days and 129 on-site training programmes were conducted on 3 subjects in 129 days.

Role of Leaders in Swakrushi Movement

Responsibility to manage TCs and ATCs is entrusted to the leaders who are being elected by the members in democratic manner. The elected functionaries are accountable to the members. They should take decisions in a way they prove beneficial to the cooperatives and its members as well. The leaders of the movement should aim at the well being of the cooperative selflessly to make the cooperative movement a real one and to substantially run the same forever. It is the responsibility of the present leaders to bring out new leaders for the forthcoming generation to carryout the movement. It is not an easy task. CDF hopes, that the bringing out new leaders is treated as one of the present challenges facing by the movement and get the new leaders trained to forward the movement successfully.

Thrift Cooperatives

Swakrushi thrift cooperatives in CDF fieldwork area have been in existence since 1990. Some of them have just completed their 17th year. CDF is assisting rural people in promotion and development of WTCs from 1990 and MTCs from 1992 in the districts of Warangal, Karimnagar and Medak.

As on 1st January 2006, there were 269 WTCs and 176 MTCs. During the year 11 WTCs and 7 MTCs were newly formed, 8 WTCs and 9 MTCs became defunct and were closed due to non-implementation of practices that were advocated by their respective associations. As on 31st December 2006, 446 TCs were operating with 1,34,484 members. Of which 272 were WTCs with 86,779 members and 174 were MTCs with 47,705 members.

As on 31st December 2006, 148 WTCs and 126 MTCs were registered under the Andhra Pradesh Mutually Aided Cooperatives Act 1995 (Macs Act).

As on 31st December 2006, WTCs had Compulsory Thrift of Rs 1,032.54 lakhs, Bonus of Rs 409.40 lakhs, Recurring Deposits of Rs 49.61 lakhs, Fixed Deposits of Rs 21.02 lakhs, Saving Deposits of Rs 4.27 lakhs, and Membership Closing Deposits of Rs 0.94 lakhs, Abhaya Nidhi of Rs 190.34 lakhs and other funds of Rs 394.14 lakhs. Thus the total own funds were Rs 2,102.26 lakhs, while the loan outstanding with the members amounted to be Rs 1,736.15 lakhs.

Similarly in MTCs, there were compulsory thrift of Rs 1,315.20 lakhs, Bonus of Rs 463.40 lakhs, Recurring Deposits of Rs 14.07 lakhs, Fixed Deposits of Rs 26.66 lakhs, Saving Deposits of Rs 24.83 lakhs, Membership Closing Deposits of Rs 3.61 lakhs, Abhaya Nidhi of Rs 145.63 lakhs, and other funds of Rs 407.57 lakhs. Thus the total own funds were Rs 2,400.97 lakhs, while the loan outstanding with members amounted to Rs 1,947.23 lakhs

Associations of Thrift Cooperatives

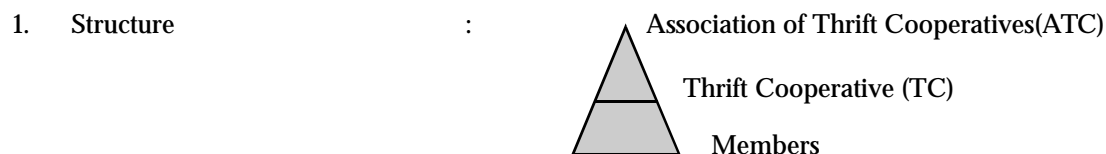
TCs in a given contiguous area join together to form an ATC for strengthening themselves as financial institutions and provide, in turn, efficient services to their individual members. To achieve this, associations are providing various services to their member-cooperatives. For providing services to its member-cooperatives and to attain self-reliance, associations are pooling funds from member-cooperatives.

As on 31st December 2006, AWTCs had compulsory thrift of Rs 71.55 lakhs, and on this, AWTCs credited Bonus of Rs 18.36 lakhs in WTCs bonus account, Recurring Deposits of Rs 2.98 lakhs, Fixed Deposits of Rs 11.40 lakhs, Saving Deposits of Rs 101.92 lakhs, Abhaya Nidhi Deposits of Rs 190.60 lakhs, Abhaya Nidhi Claim Fund of Rs 74.77 lakhs and other funds of Rs 38.90 lakhs - the total own funds being Rs 510.48 lakhs. Loan outstanding with member-cooperatives amounted to Rs 192.05 lakhs.

As on 31st December 2006, AMTCs had compulsory Thrift of Rs 79.91 lakhs, and on this, AMTCs credited Bonus of Rs 13.26 lakhs in MTCs bonus account, Fixed Deposits of Rs 6.10 lakhs, Saving Deposits of Rs 136.48 lakhs, Abhaya Nidhi Deposits of Rs 145.84 lakhs, Abhaya Nidhi Claim Fund of Rs 27.35 lakhs and other funds of Rs 18.77 lakhs - the total own funds being Rs 427.71 lakhs. Loan outstanding with member-cooperatives amounted to Rs 103.76 lakhs.

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Swa-kru-shi
Cooperative Thrift and Credit Network



Thrift Cooperative (TC)

2. Size of TC : 300-1000 Members
3. General Body (GB) : All members of TC
4. Joint Liability Group (JLG) : Voluntarily organised 5-member group
5. Board of Directors (BoD) : 12 members elected by General Body for a three-year term (with staggered terms, 4 members retire every year)
6. President : Elected by Board Members from among themselves for one-year term
7. Staff : At least one (Book-keeper)
8. Saving Products :
 - (a) Compulsory Thrift
 - (b) Fixed Deposit
 - (c) Recurring Deposit
 - (d) Savings Account
9. Loan Products :
 - (a) Three times of Compulsory Thrift in the initial stage; subsequently on loan utilisation and repayment capacity
 - (b) 85% of Compulsory Thrift, Bonus, Abhaya Nidhi Deposit (for non-JLG members)
 - (c) 85% of Fixed Deposit
 - (d) 85% of Recurring Deposit
 - (e) Three times of Abhaya Nidhi Deposit in the initial stage; subsequently on loan utilisation and repayment capacity
 - (f) Three times of accumulated Bonus in the initial stage; subsequently on loan utilisation and repayment capacity
10. Insurance Products :
 - (a) Abhaya Nidhi Scheme
 - (b) Group Insurance
 - (c) Janatha Personal Accident Insurance Scheme (in MTCs)
11. Allocation of Surplus : Net surplus to be totally allocated as annual bonus to all members in proportion to their Compulsory Thrift and Bonus

12. Interest on Loan on Compulsory Thrift, Bonus & Abhaya Nidhi Deposit : Rates vary as per financial size of TCs and interest is charged on decreasing balances
- (a) 18% pa in TC with less than Rs 5 lakh own funds
 - (b) 15% pa in TC with more than Rs 5 lakh and less than Rs 10 lakh own funds
 - (c) 12% pa in TC with more than Rs 10 lakh own funds
13. Meetings : (a) General Body Meeting
- Annual Meeting convened by BoD
 - Ordinary Meeting convened by BoD
 - Special Meeting requisitioned by Members
 - Special Meeting held by Registrar
- (b) Board Meeting
- Monthly Meeting convened by President
 - Review Meeting convened by President
 - Special Meeting requisitioned by Board Members
- (c) JLG Meeting

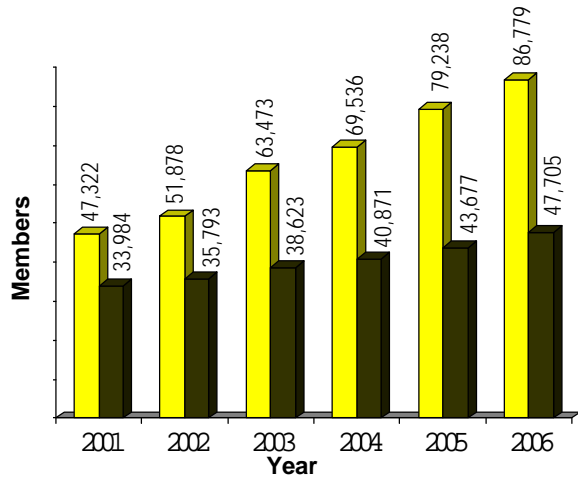
Association of thrift Cooperatives(ATC)

14. Size of ATC : 10-20 TCs within 15 Kms radius of ATC location
15. General Body (GB) : Board Members of all member-TCs
16. Board of Directors (BoD) : Presidents of all member-TCs
17. President : Elected by Board Members from among themselves for one-year term
18. Staff : At least two (Internal Auditor and Book-keeper)
19. Saving Products : (a) Compulsory Thrift
- (b) Recurring Deposit
 - (c) Fixed Deposit
 - (d) Savings Deposit
20. Loan Products : Three times of Compulsory Thrift, Bonus and Abhaya Nidhi Deposits
21. Meetings : (a) General Body Meeting
- Annual Meeting convened by BoD
 - Ordinary Meeting convened by BoD
 - Special Meeting requisitioned by Members
 - Special Meeting held by Registrar
- (b) Board Meeting
- Monthly Meeting convened by President
 - Review Meeting convened by President
 - Special Meeting requisitioned by Board Members

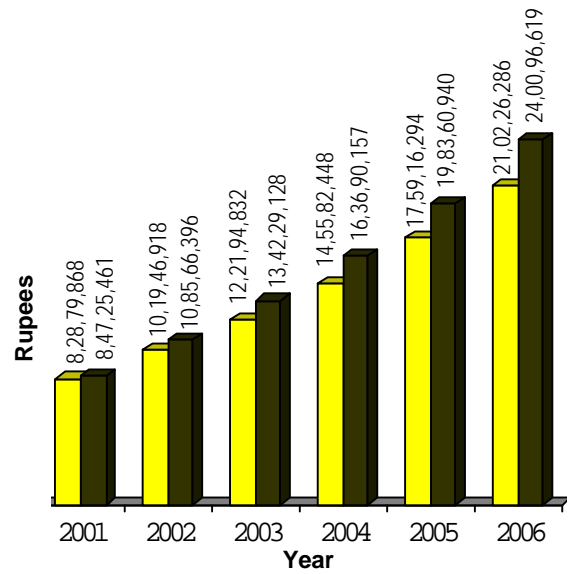
Legal Status

TCs and ATCs are registered under the Andhra Pradesh Mutually Aided Cooperative Societies Act of 1995 (Macs Act of 1995)

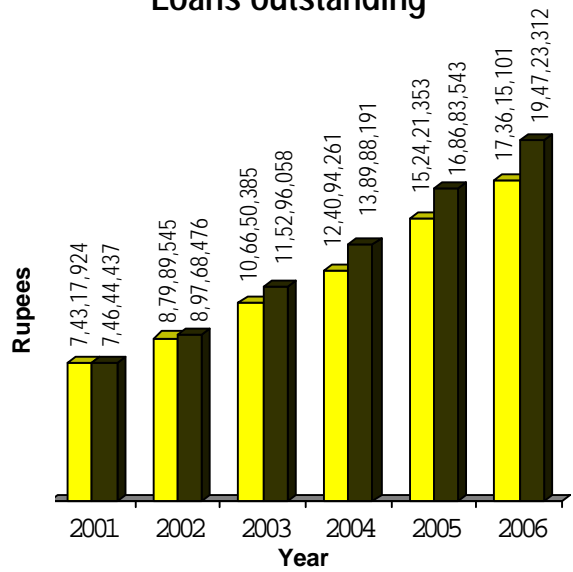
Membership



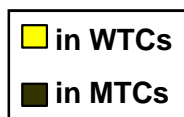
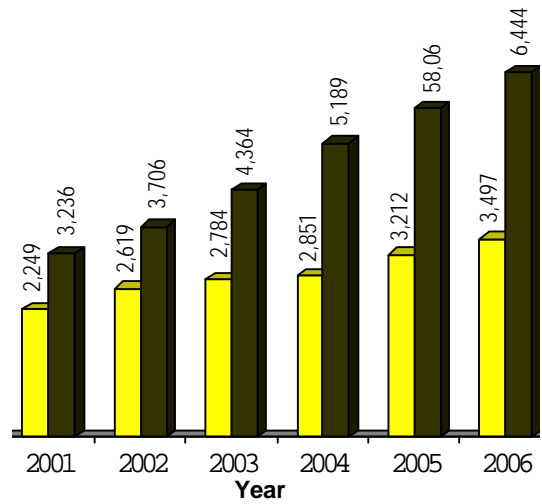
Own funds



Loans outstanding



Average loan outstanding



Performance of Women's Thrift Cooperatives : From 1990 to 2006

Statement No. 1

S No	Description	Unit	As on 31-12-1990	As on 31-12-1995	As on 31-12-2000	As on 31-12-2001	As on 31-12-2002	As on 31-12-2003	As on 31-12-2004	As on 31-12-2005	As on 31-12-2006	S No
1	2	3	4	5	6	7	8	9	10	11	12	1
1	Members	No	1,422	13,830	45,605	47,322	51,878	63,473	69,536	79,238	86,779	1
2	Thrift Cooperatives (TCs)	No	8	63	200	200	225	259	253	269	272	2
3	Associations of Thrift Cooperatives (ATCs)	No	1	6	27	23	23	22	21	22	22	3
4	Compulsory Thrift	Rs	90,019	74,01,827	4,71,44,423	5,86,73,283	4,78,28,061	5,75,67,122	7,01,48,325	8,58,52,910	10,32,53,773	4
5	Thrift defaulters	No	-	960	5,580	5,484	6,184	5,363	5,622	4,680	3,759	5
6	Thrift default amount	Rs	-	1,08,260	3,29,835	4,01,760	6,03,165	6,33,920	5,41,060	5,30,630	7,23,510	6
7	Bonus	Rs	-	-	-	-	2,39,52,290	2,42,97,089	2,87,63,165	3,40,19,576	4,09,40,168	7
8	Members with Recurring Deposits	No	-	-	828	1,354	1,662	2,035	2,451	2,619	2,975	8
9	Recurring Deposits	Rs	-	-	4,52,740	10,53,232	19,11,605	26,09,784	31,96,824	40,44,032	49,60,958	9
10	Members with Fixed Deposits	No	-	-	78	143	183	218	228	251	325	10
11	Fixed Deposits	Rs	-	-	2,06,700	4,31,986	8,07,932	9,93,275	11,50,225	14,15,360	21,02,283	11
12	Members with Savings Accounts	No	-	-	214	359	413	436	511	587	730	12
13	Savings	Rs	-	-	47,565	1,08,388	99,651	1,50,762	2,30,651	2,58,635	4,27,221	13
14	Members with Membership Closing Deposits	No	-	-	-	-	-	-	-	-	22	14
15	Membership Closing Deposits	Rs	-	-	-	-	-	-	-	-	93,440	15
16	Members in Abhaya Nidhi	No	-	9,374	18,607	22,333	19,991	22,131	25,306	29,699	33,510	16
17	Abhaya Nidhi Deposits	Rs	-	3,67,339	70,68,563	96,94,836	1,08,82,980	1,21,47,700	1,38,65,111	1,64,93,568	1,90,34,219	17
18	Reserves & other funds	Rs	9,324	19,23,793	99,10,153	1,29,18,143	1,64,64,399	2,44,29,100	2,82,28,147	3,38,32,213	3,94,14,224	18
19	Total Own Funds (4+7+9+11+13+15+17+18)	Rs	99,343	96,92,959	6,48,30,144	8,28,79,868	10,19,46,918	12,21,94,832	14,55,82,448	17,59,16,294	21,02,26,286	19
20	Borrowings from ATCs	Rs	-	2,00,061	65,82,686	1,07,94,117	1,14,00,495	1,27,47,981	1,29,54,652	1,91,68,506	1,92,05,573	20
21	Total Funds (19+20)	Rs	99,343	98,93,020	7,14,12,830	9,36,73,985	11,33,47,413	13,49,42,813	15,85,37,100	19,50,84,800	22,94,31,859	21
22	Borrowers	No	980	9,764	30,502	33,044	33,602	38,307	43,524	47,455	49,637	22
23	Total number of loans (25+27+29+31+33+35+37+39)	No	980	9,764	30,502	33,044	33,602	39,275	49,782	63,412	70,903	23
24	Total loans outstanding (26+28+30+32+34+36+38+40)	Rs	91,904	86,46,091	5,77,56,269	7,43,17,924	8,79,89,545	10,66,50,385	12,40,94,261	15,24,21,353	17,36,15,101	24
25	Number of loans on Compulsory Thrift	No	-	-	-	-	-	446	36,138	43,369	46,489	25
26	Loans on Compulsory Thrift	Rs	-	-	-	-	-	9,85,250	9,66,54,202	11,31,92,719	12,46,66,743	26
27	Number of loans on Bonus	No	-	-	-	-	-	131	6,247	11,177	13,209	27
28	Loans on Bonus	Rs	-	-	-	-	-	2,89,250	1,52,95,402	2,85,69,388	3,58,72,178	28
29	Number of loans on Abhaya Nidhi	No	-	-	-	-	-	218	3,598	8,031	10,353	29
30	Loans on Abhaya Nidhi	Rs	-	-	-	-	-	3,16,950	48,80,136	93,30,646	1,09,95,560	30
31	Number of loans on Compulsory Thrift, Bonus, Abhaya Nidhi	No	980	9,764	30,502	33,044	33,602	37,925	3,122	7	-	31
32	Loans on Compulsory Thrift, Bonus, Abhaya Nidhi	Rs	91,904	86,46,091	5,77,56,259	7,43,17,924	8,79,89,545	10,42,10,410	62,08,396	23,100	-	32
33	Number of loans on Recurring Deposit	No	-	-	-	-	-	458	553	712	718	33
34	Loans on Recurring Deposit	Rs	-	-	-	-	-	4,58,800	6,36,125	9,27,450	10,45,550	34
35	Number of loans on Fixed Deposit	No	-	-	-	-	-	53	100	103	91	35
36	Loans on Fixed Deposit	Rs	-	-	-	-	-	2,12,925	2,62,800	2,84,150	3,58,300	36

S No	Description	Unit	As on 31-12-1990	As on 31-12-1995	As on 31-12-2000	As on 31-12-2001	As on 31-12-2002	As on 31-12-2003	As on 31-12-2004	As on 31-12-2005	As on 31-12-2006	S No
1	2	3	4	5	6	7	8	9	10	11	12	1
37	Number of loans on Gold	No	-	-	-	-	-	44	24	13	30	37
38	Loans on Gold	Rs	-	-	-	-	-	1,76,800	1,57,200	93,900	6,04,400	38
39	Number of Loans on Membership Closing Deposits	No	-	-	-	-	-	--	-	-	13	39
40	Loans on Membership Closing Deposits	Rs	-	-	-	-	-	-	-	-	72,370	40
41	Loan defaulters	No	-	869	4,486	4,647	5,215	4,577	4,630	3,721	3,113	41
42	Total loan default amount (44+46+48+50)	Rs	-	88,425	12,17,850	11,75,320	22,59,020	17,61,162	12,92,660	13,09,275	42,30,940	42
43	Number of loan defaulters on Compulsory Thrift	No	-	-	-	-	-	-	608	3,440	3,533	43
44	Total loan default amount on Compulsory Thrift	Rs	-	-	-	-	-	-	71,000	10,44,525	36,89,990	44
45	Number of loan defaulters on Bonus	No	-	-	-	-	-	-	86	600	468	45
46	Total loan default amount on Bonus	Rs	-	-	-	-	-	-	11,000	1,78,350	3,05,750	46
47	Number of loan defaulters on Abhaya Nidhi	No	-	-	-	-	-	-	72	286	423	47
48	Total loan default amount on Abhaya Nidhi	Rs	-	-	-	-	-	-	13,500	86,400	2,35,200	48
49	Number of loan defaulters on Compulsory Thrift, Bonus, Abhaya Nidhi	No	-	869	4,486	4,647	5,215	4,577	3,864	-	-	49
50	Total loan default amount on Compulsory Thrift, Bonus, Abhaya Nidhi	Rs	-	88,425	12,17,850	11,75,320	22,59,020	17,61,162	11,97,160	-	-	50
51	Average membership in cooperatives (1/2)	No	177	219	228	237	231	245	275	295	319	51
52	Average Compulsory Thrift in cooperatives (4/1)	Rs	68	535	1,034	1,240	922	906	1,008	1,083	1,189	52
53	Average Bonus in cooperatives (7/1)	Rs	-	-	-	-	462	383	413	429	471	53
54	Size of Average loan outstanding (24/22)	Rs	93	885	1,894	2,249	2,619	2,784	2,851	3,212	3,497	54
			1990	1995	2000	2001	2002	2003	2004	2005	2006	
55	Loans disbursed on Compulsory Thrift	Rs	-	-	-	-	-	12,62,340	3,33,18,300	94,470,843	10,10,54,035	55
56	Number of borrowers on Compulsory Thrift	No	-	-	-	-	-	486	11,424	31,014	30,190	56
57	Loans disbursed on Bonus	Rs	-	-	-	-	-	3,60,600	81,75,875	28,428,300	2,92,30,915	57
58	Number of borrowers on Bonus	No	-	-	-	-	-	133	2,468	9,033	8,821	58
59	Loans disbursed on Abhaya Nidhi	Rs	-	-	-	-	-	4,70,900	34,37,979	13,100,525	1,43,74,850	59
60	Number of borrowers on Abhaya Nidhi	No	-	-	-	-	-	237	2,055	7,798	8,411	60
61	Loans disbursed on Compulsory Thrift, Bonus, Abhaya Nidhi	Rs	2,00,995	1,17,18,480	6,99,80,779	7,60,51,797	7,61,57,006	8,33,06,466	5,20,29,050	30,000	-	61
62	Number of borrowers on Compulsory Thrift, Bonus, Abhaya Nidhi	No	1,045	11,343	31,131	24,592	25,615	27,606	14,753	10	-	62
63	Loans disbursed on Recurring Deposit	Rs	-	-	-	-	-	7,73,000	9,64,150	13,90,050	18,54,900	63
64	Number of borrowers on Recurring Deposit	No	-	-	-	-	-	455	520	678	824	64
65	Loans disbursed on Fixed Deposit	Rs	-	-	-	-	-	1,80,900	2,83,300	2,32,300	4,38,400	65
66	Number of borrowers on Fixed Deposit	No	-	-	-	-	-	38	96	73	75	66
67	Loans disbursed on Gold	Rs	-	-	-	-	-	77,300	82,100	35,000	5,97,000	67
68	Number of borrowers on Gold	No	-	-	-	-	-	11	12	2	24	68
69	Loans disbursed on Membership Closing Deposits	Rs	-	-	-	-	-	-	-	-	72,370	69
70	Number of Loans on Membership Closing Deposits	No	-	-	-	-	-	-	-	-	13	70
71	Total number of loans disbursed (55+57+59+61+63+65+67+69)	Rs	2,00,995	1,17,18,480	6,99,80,779	7,60,51,797	7,61,57,006	8,64,31,506	9,82,90,754	13,76,87,018	14,76,22,470	71
72	Total number of loans disbursed (56+58+60+62+64+66+68+70)	No	1,045	11,343	31,131	24,592	25,615	28,966	31,328	48,608	48,358	72
73	Average loan size during 2006 (71/72)	Rs	192	1,033	2,248	3,092	2,973	2,984	3,137	2,833	3,052	73

Membership & financial status of member TCs in Associations of Women's Thrift Cooperatives (AWTCs) : 31 December 2006

Statement No. 2

S No	Name of the Association	Established	Members in Thrift Cooperatives	Compulsory Thrift	Bonus	Members in Abhaya Nidhi	Abhaya Nidhi Deposits	Members with Recurring Deposits	Recurring Deposits	Members with Fixed Deposits	Fixed Deposits	Members with Saving Accounts	Savings	Members with Membership Closing Deposits	Membership Closing Deposits	Other Funds	Surplus	Payables	Borrowings from ATCs	Total Funds (5+6+8+10+12+14+16+17+18+19+20)
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
1	Makdumpuram	1991	2,970	42,82,845	21,65,199	1,440	8,73,578	73	1,97,330	1	30,743	74	77,678	-	-	19,28,306	4,63,329	31,936	2,78,800	1,03,29,744
2	Narsampet	1994	6,202	1,01,33,550	44,36,389	2,844	16,58,830	251	6,70,934	11	56,485	316	1,04,678	-	-	33,47,430	11,85,869	31,285	19,73,980	2,35,99,430
3	Mandapally	1999	2,785	40,70,780	20,50,249	1,554	8,69,191	54	1,36,236	24	2,51,695	22	14,486	-	-	15,97,990	6,11,508	7,369	2,44,800	98,54,304
4	Ookal	1992	2,451	31,90,915	16,08,276	1,127	6,48,496	20	24,158	2	7,000	1	25	-	-	12,39,389	4,13,470	28,001	1,70,200	73,29,930
5	Warangal	2002	1,900	14,53,390	97,474	-	-	106	83,100	-	-	-	-	-	-	41,815	1,16,132	3,005	26,250	18,21,166
6	Kondaparthi	1999	4,607	51,81,200	19,84,271	2,058	12,60,800	107	1,16,240	5	25,800	6	8,421	-	-	12,05,466	6,97,219	68,253	11,05,800	1,16,53,470
7	Bollikunta	1999	4,661	51,44,745	19,27,322	1,888	11,56,100	116	1,07,798	12	19,800	15	7,947	-	-	9,28,119	7,61,091	55,292	2,36,395	1,03,44,609
8	Wardhannapet	2005	1,313	4,04,780	-	-	-	-	-	-	-	-	-	-	-	12,615	45,777	209	-	4,63,381
9	Zafargadh	2005	1,510	4,57,950	3,600	-	-	35	13,800	-	-	-	-	-	-	16,008	57,580	750	-	5,49,688
10	Madikonda	1999	3,376	23,87,735	6,03,893	949	5,77,800	197	2,18,838	6	21,570	13	15,623	-	-	2,46,900	2,26,592	6,053	4,39,594	47,44,598
11	Hasanparthy	2002	3,740	34,52,500	4,27,771	-	-	138	1,76,857	-	-	3	1,250	-	-	96,447	3,22,292	3,280	92,800	45,73,197
12	Elkaturthy	2003	2,810	19,22,130	1,01,072	583	3,30,100	-	-	-	-	-	-	-	-	42,189	1,38,114	6,826	7,36,214	32,76,645
13	Kothapally	1991	6,308	1,06,82,580	69,99,570	4,696	28,30,273	105	94,380	34	2,62,775	71	57,965	-	-	47,32,224	16,64,092	22,300	41,30,192	3,14,76,351
14	Mulukanoor	1991	6,750	1,21,40,870	75,35,221	4,419	26,92,901	404	6,76,974	90	6,80,175	106	52,618	-	-	46,84,029	17,26,582	26,892	26,04,796	3,28,21,058
15	Husnabad	2000	4,818	40,45,900	7,02,172	-	-	155	2,56,355	-	-	-	-	-	-	2,73,599	4,34,781	13,132	8,74,602	66,00,541
16	Koheda	2003	2,015	14,42,800	85,112	-	-	1	1,500	-	-	-	-	-	-	42,874	1,27,001	30	12,756	17,12,073
17	Rajgopalpet	2000	2,408	19,99,000	3,08,572	631	95,300	36	55,465	1	255	-	-	-	-	1,17,996	2,24,754	1,899	62,017	28,65,258
18	Siddipet	2000	6,647	61,00,120	12,89,804	1,919	4,04,750	429	6,00,011	84	3,38,772	-	-	-	-	6,00,778	7,38,106	14,838	7,39,650	1,08,26,829
19	Porandla	1993	3,907	51,64,910	26,15,210	1,812	10,88,800	135	2,29,202	16	1,37,700	2	566	-	-	19,64,421	5,05,458	17,732	15,63,400	1,32,87,399
20	Shankarapatnam	2002	2,837	31,13,450	4,21,862	1,020	5,91,900	20	32,700	-	-	-	-	-	-	1,69,197	4,47,755	2,643	1,13,089	48,92,596
21	Saidapur	2001	1,820	17,96,860	2,48,813	630	3,87,000	-	-	1	5,000	-	-	-	-	99,452	1,93,202	696	41,900	27,72,923
22	Huzurabad	1997	10,944	1,46,84,763	53,28,316	5,940	35,68,400	593	12,69,080	38	2,64,513	101	85,964	22	93,440	30,34,178	14,32,578	1,17,099	37,58,338	3,36,36,669
Total			86,779	10,32,53,773	40,94,01,683	33,510	1,90,34,219	2,975	49,60,958	325	21,02,283	730	4,27,221	22	93,440	2,64,21,422	1,25,33,282	4,59,520	1,92,05,573	22,94,31,859

S No	Name of the Association	Borrowers	Total Number of Loans (25+27+29+31+33+35+37)	Total Loans Outstanding (26+28+30+32+34+36+38)	Number of Loans on Compulsory Thrift	Loans on Compulsory Thrift	Number of Loans on Bonus	Loans on Bonus	Number of Loans on Abhaya Nidhi	Loans on Abhaya Nidhi	Number of Loans on Recurring Deposits	Loans on Recurring Deposits	Numbers of Loans on Fixed Deposits	Loans on Fixed Deposits
1	2	22	23	24	25	26	27	28	29	30	31	32	33	34
1	Makdumpuram	1,433	2,421	71,52,400	1,397	46,12,250	551	20,58,850	457	4,61,650	16	19,650	-	-
2	Narsampet	3,259	5,644	1,66,29,050	3,156	1,17,05,150	1,529	39,61,300	886	8,34,450	71	1,27,100	2	1,050
3	Mandapally	1,483	2,520	68,37,650	1,435	47,23,300	613	16,32,100	451	4,40,800	11	18,800	10	22,650
4	Ookal	1,402	2,131	55,78,614	1,356	36,80,164	386	14,97,600	385	3,92,550	3	4,300	1	4,000
5	Warangal	964	1,048	15,54,640	964	14,92,190	59	41,000	-	-	25	21,450	-	-
6	Kondaparthi	3,264	4,206	90,76,550	2,549	63,35,400	806	17,67,300	830	9,40,800	21	33,050	-	-
7	Bollikunta	2,857	3,794	81,87,020	2,671	61,32,120	564	14,31,800	548	6,10,750	11	12,350	-	-
8	Wardhannapet	445	445	4,44,200	445	4,44,200	-	-	-	-	-	-	-	-
9	Zafargadh	574	574	5,26,103	574	5,26,103	-	-	-	-	-	-	-	-
10	Madikonda	1,243	1,866	26,25,440	1,199	19,03,890	248	2,99,850	402	3,88,650	14	27,000	3	6,050
11	Hasanparthy	1,673	1,822	37,77,425	1,673	35,06,725	108	2,03,400	-	-	41	67,300	-	-
12	Elkaturthy	1,549	1,549	22,23,220	1,549	22,23,220	-	-	-	-	-	-	-	-
13	Kothapally	4,088	7,943	2,49,24,700	3,945	1,45,79,575	2,094	76,48,325	1,849	20,39,200	18	15,800	15	64,800
14	Mulukanoor	4,669	8,098	2,65,42,586	4,639	1,79,91,223	2,303	71,06,903	1,017	11,59,810	104	1,30,000	27	1,27,250
15	Husnabad	2,481	2,840	54,20,710	2,481	49,66,410	312	3,58,650	-	-	47	95,650	-	-
16	Koheda	1,028	1,028	14,26,150	1,028	14,26,150	-	-	-	-	-	-	-	-
17	Rajgopalpet	1,410	1,462	22,26,780	1,343	21,25,180	94	82,050	15	9,750	10	9,800	-	-
18	Siddipet	4,268	4,986	86,88,188	3,908	73,78,988	685	8,32,200	269	2,95,650	111	1,34,950	13	46,400
19	Porandla	1,983	3,235	92,81,785	1,939	63,21,285	677	22,76,400	615	6,64,550	4	19,550	-	-
20	Shankarapatnam	1,365	1,772	37,20,300	1,286	31,87,800	199	2,97,050	287	2,35,450	-	-	-	-
21	Saidapur	860	1,069	19,87,970	850	17,37,770	46	47,900	173	2,02,300	-	-	-	-
22	Huzurabad	7,339	10,450	2,47,83,620	6,102	1,76,67,650	1,935	43,29,500	2,169	23,19,200	211	3,08,800	20	86,100
Total		49,637	70,903	17,36,15,101	46,489	12,46,66,743	13,209	3,58,72,178	10,353	1,09,95,560	718	10,45,550	91	3,58,300

S No	Name of the Association	Number of Loans on Gold	Loans on Gold	Number of Loans on Membership Closing Deposits	Loans disbursed on Membership Closing Deposits	Fixed Assets	Compulsory Thrift in Association	Bonus in Association	Recurring Deposits in Association	Members in Abhaya Nidhi in Association	Abhaya Nidhi Deposits in Association	Fixed Deposits in Association	Savings in Association	Receivables	Cash in hand	Total Funds (26+28+30+32+34+36+38+39+40+41+42+44+45+46+47+48)
1	2	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
1	Makdumpuram	-	-	-	-	9,50,806	3,21,727	59,843	-	1,440	8,73,578	-	9,47,170	23,990	230	1,03,29,744
2	Narsampet	-	-	-	-	20,16,079	8,65,586	3,07,022	1,54,592	2,844	16,58,330	1,00,000	16,88,548	1,80,223	-	2,35,99,430
3	Mandapally	-	-	-	-	4,47,753	3,61,466	48,562	-	1,554	8,69,191	4,02,849	8,74,295	12,420	118	98,54,304
4	Ookal	-	-	-	-	88,215	3,26,182	17,557	-	1,125	6,48,908	-	6,52,143	1,920	16,391	73,29,930
5	Warangal	-	-	-	-	5,050	71,655	-	-	-	-	-	1,36,747	12,119	40,955	18,21,166
6	Kondaparthi	-	-	-	-	3,76,227	3,48,514	1,09,013	-	2,062	12,63,700	-	4,12,217	65,005	2,244	1,16,53,470
7	Bollikunta	-	-	-	-	67,265	2,94,216	47,034	-	1,888	11,59,300	-	5,50,172	34,080	5,522	1,03,44,609
8	Wardhannapet	-	-	-	-	-	-	-	-	-	-	-	-	1,549	17,632	4,63,381
9	Zafargadh	-	-	-	-	-	-	-	-	-	-	-	-	528	23,057	5,49,688
10	Madikonda	-	-	-	-	4,93,730	1,36,456	6,419	65,265	949	5,77,300	-	7,94,767	35,265	9,956	47,44,598
11	Hasanparthy	-	-	-	-	17,055	1,39,374	-	-	-	-	-	4,20,360	2,01,581	17,402	45,73,197
12	Elkatrthy	-	-	-	-	4,85,714	92,394	-	-	578	3,29,500	-	1,26,050	14,580	5,187	32,76,645
13	Kothapally	22	5,77,000	-	-	25,58,281	7,24,148	2,68,439	-	4,636	28,31,778	-	1,11,153	57,852	-	3,14,76,351
14	Mulukanoor	8	27,400	-	-	18,58,072	8,67,819	2,01,547	77,998	4,419	26,91,789	3,32,577	1,79,269	69,401	-	3,28,21,058
15	Husnabad	-	-	-	-	6,35,813	3,46,576	57,524	-	-	-	-	1,36,091	100	3,727	66,00,541
16	Koheda	-	-	-	-	6,100	80,933	4,813	-	-	-	-	1,63,722	15,530	14,825	17,12,073
17	Rajgopalpet	-	-	-	-	25,050	1,97,609	26,598	-	659	99,500	-	2,59,706	29,385	630	28,65,258
18	Siddipet	-	-	-	-	1,60,905	5,36,950	1,24,524	-	1,919	4,01,650	2,50,612	5,54,373	1,08,665	962	1,08,26,829
19	Porandla	-	-	-	-	15,23,328	3,75,854	1,31,545	-	1,812	10,89,500	-	8,20,796	64,129	462	1,32,87,399
20	Shankarapatnam	-	-	-	-	17,419	1,58,165	12,874	-	1,020	5,93,500	-	3,69,904	16,165	4,269	48,92,596
21	Saidapur	-	-	-	-	17,590	93,981	7,256	-	630	3,87,000	-	2,43,657	34,910	559	27,72,923
22	Huzurabad	-	-	13	72,370	24,97,756	8,15,865	4,05,677	-	5,940	35,85,200	54,000	7,51,154	7,43,397	-	3,36,36,669
Total		30	6,04,400	13	72,370	1,42,48,208	71,55,470	18,36,247	2,97,855	33,475	1,90,59,724	11,40,038	1,01,92,294	17,22,794	1,64,128	22,94,31,859

Financial status of Associations of Women's Thrift Cooperatives (AWTCs) : 31 December 2006

Statement No. 3

S No	Name of the Association	Established	No of Thrift Cooperatives	Members in Thrift Cooperatives	Compulsory Thrift	Bonus	Recurring Deposits	Fixed Deposits	Savings	Abhaya Nidhi Deposits	Claim fund	Staff welfare fund	Reserve funds	Depreciation fund	Interest payable	Surplus	Payables	Loans	Total Funds
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
1	Makdumpuram	1991	10	2,970	3,21,727	59,843	-	-	9,47,170	8,73,578	3,86,433	6,917	1,09,518	14,808	-	8,956	15,020	51,900	27,95,870
2	Narsampet	1994	18	6,202	8,65,586	3,07,022	1,54,592	1,00,000	16,88,548	16,58,330	9,08,681	-	2,13,882	1,48,126	-	18,908	6,973	4,62,040	65,32,688
3	Mandapally	1999	12	2,785	3,61,466	48,562	-	4,02,849	8,74,295	8,69,191	3,54,684	-	1,62,404	37,181	-	23,517	410	-	31,34,559
4	Ookal	1992	11	2,451	3,26,182	17,557	-	-	6,52,143	6,48,908	3,59,425	-	1,30,014	18,510	-	2,306	16	-	21,55,061
5	Warangal	2002	9	1,900	71,655	-	-	-	1,36,747	-	-	-	18,868	1,494	-	12,439	9	-	2,41,212
6	Kondaparthi	1999	13	4,607	3,48,514	1,09,013	-	-	4,12,217	12,63,700	3,62,630	10,243	63,902	2,820	-	15,338	-	-	25,88,377
7	Bollikunta	1999	15	4,661	2,94,216	47,034	-	-	5,50,172	11,59,300	2,29,907	-	26,925	2,032	-	2,826	-	-	23,12,412
8	Wardhannapet	2005	8	1,313	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Zafargadh	2005	11	1,510	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Madikonda	1999	9	3,376	1,36,456	6,419	65,265	-	7,94,767	5,77,300	1,90,025	-	8,585	820	-	6,534	1,30,305	5,09,040	24,25,516
11	Hasanparthy	2002	14	3,740	1,39,374	-	-	-	4,20,360	-	-	-	27,027	455	-	32,320	10,000	-	6,29,536
12	Elkaturthy	2003	12	2,810	92,394	-	-	-	1,26,050	3,29,500	14,023	-	2,008	-	-	(4,248)	215	4,40,660	10,00,602
13	Kothapally	1991	12	6,308	7,24,148	2,68,439	-	-	1,11,153	28,31,778	14,02,869	-	5,59,438	1,35,924	-	1,44,574	8,475	8,19,352	70,06,150
14	Mulukanoor	1991	10	6,750	8,67,819	2,01,547	77,998	3,32,577	1,79,269	26,91,789	16,29,009	-	4,70,453	2,32,055	-	98,136	-	1,04,096	68,84,748
15	Husnabad	2000	13	4,818	3,46,576	57,524	-	-	1,36,091	-	-	-	38,076	12,376	-	23,311	400	5,78,598	11,92,952
16	Koheda	2003	10	2,015	80,933	4,813	-	-	1,63,722	-	-	-	21,889	450	-	3,524	-	-	2,75,331
17	Rajgopalpet	2000	11	2,408	1,97,609	26,598	-	-	2,59,706	99,500	14,900	-	16,739	1,520	-	16,714	28,691	-	6,61,977
18	Siddipet	2000	19	6,647	5,36,950	1,24,524	-	2,50,612	5,54,373	4,01,650	1,20,044	-	49,545	4,233	-	53,365	197	-	20,95,493
19	Porandla	1993	12	3,907	3,75,854	1,31,545	-	-	8,20,796	10,89,500	3,12,855	-	2,46,713	12,748	-	18,054	-	4,04,000	34,12,065
20	Shankarapatnam	2002	12	2,837	1,58,165	12,874	-	-	3,69,904	5,93,500	69,316	-	3,222	752	-	618	-	-	12,08,351
21	Saidapur	2001	10	1,820	93,981	7,256	-	-	2,43,657	3,87,000	60,880	-	26,332	1,860	-	-	-	-	8,20,966
22	Huzurabad	1997	21	10,944	8,15,865	4,05,677	-	54,000	7,51,154	35,85,200	10,60,824	-	2,67,672	43,303	-	21,045	39,514	2,53,230	72,97,484
Total			272	86,779	71,55,470	18,36,247	2,97,855	11,40,038	1,01,92,294	1,90,59,724	74,76,505	17,160	24,63,212	6,71,467	-	4,98,237	2,40,225	36,22,916	5,46,71,350

S No	Name of the Association	Loans on Compulsory Thrift	Loans on Recurring Deposits	Loans on Fixed Deposits	Loan for building	Staff Loan	Fixed Assets	Publications	Investments	Receivables	Interest receivable	Cash in hand	Cash in Bank	Total funds
1	2	21	22	23	24	25	26	27	28	29	30	31	32	33
1	Makdumpuram	2,78,800	-	-	-	-	93,874	3,281	20,16,939	3,11,957	18,922	-	72,097	27,95,870
2	Narsampet	19,73,980	-	-	-	-	8,78,948	15,375	35,00,000	23,534	-	-	1,40,851	65,32,688
3	Mandapally	2,44,800	-	-	-	-	1,41,690	8,132	22,39,124	370	29,953	-	4,70,490	31,34,559
4	Ookal	1,70,200	-	-	-	-	91,132	1,842	16,80,000	24	50,746	2,926	1,58,191	21,55,061
5	Warangal	26,250	-	-	-	-	6,125	1,496	1,59,597	2,330	-	-	45,414	2,41,212
6	Kondaparthi	11,05,800	-	-	-	12,500	7,610	4,025	13,00,000	350	22,202	-	1,35,890	25,88,377
7	Bollikunta	2,36,395	-	-	-	-	7,720	8,489	17,36,965	651	7,435	160	3,14,597	23,12,412
8	Wardhannapet	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Zafargadh	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Madikonda	4,39,594	-	-	-	3,392	66,315	11,102	17,00,000	12,210	52,071	891	1,39,941	24,25,516
11	Hasanparthy	92,800	-	-	-	-	4,095	6,767	4,00,000	1,393	-	5,815	1,18,666	6,29,536
12	Elkaturthy	7,36,214	-	-	-	-	63,401	5,619	50,000	3,439	-	1,728	1,40,201	10,00,602
13	Kothapally	40,23,192	-	-	1,07,000	6,400	5,32,011	41,043	20,00,000	7,675	56,347	-	2,32,482	70,06,150
14	Mulukanoor	26,04,796	-	-	-	-	4,96,392	7,390	30,30,682	35,178	-	-	7,10,310	68,84,748
15	Husnabad	8,74,602	-	-	-	-	60,096	7,321	-	500	-	80	2,50,353	11,92,952
16	Koheda	12,756	-	-	-	-	2,250	8,355	70,000	-	-	-	1,81,970	2,75,331
17	Rajgopalpet	62,017	-	-	-	-	3,805	7,299	4,00,000	-	19,060	-	1,69,796	6,61,977
18	Siddipet	7,39,650	-	-	-	-	7,240	18,815	5,00,000	34,397	15,438	-	7,79,953	20,95,493
19	Porandla	15,00,400	-	-	63,000	8,200	1,32,505	17,829	12,32,000	9,957	42,000	-	4,06,174	34,12,065
20	Shankarapatnam	1,13,089	-	-	-	-	5,850	7,154	7,00,000	-	38,701	119	3,43,438	12,08,351
21	Saidapur	41,900	-	-	-	-	8,360	2,287	6,95,000	-	10,360	54	63,005	8,20,966
22	Huzurabad	29,92,338	-	-	7,66,000	-	4,47,401	15,605	29,10,000	15,393	64,198	-	86,549	72,97,484
Total		1,82,69,573	-	-	9,36,000	30,492	30,56,820	1,99,226	2,63,20,307	4,59,358	4,27,433	11,773	49,60,368	5,46,71,350

Performance of Men's Thrift Cooperatives : From 1992 to 2006

Statement No. 4

S No	Description	Unit	Asn 31-12-1992	Asn 31-12-1995	Asn 31-12-2000	Asn 31-12-2001	Asn 31-12-2002	Asn 31-12-2003	Asn 31-12-2004	Asn 31-12-2005	Asn 31-12-2006	S No
1	2	3	4	5	6	7	8	9	10	11	12	1
1	Members	No	213	3,319	31,011	33,984	35,793	38,623	40,871	43,677	47,705	1
2	Thrift Cooperatives (TCs)	No	2	22	159	170	175	185	183	176	174	2
3	Associations of Thrift Cooperatives (ATCs)	No	1	1	21	19	18	15	15	15	15	3
4	Compulsory Thrift	Rs	15,900	16,80,596	4,76,92,831	6,64,18,032	6,18,89,176	7,58,63,340	9,14,70,950	10,98,50,435	13,15,19,975	4
5	Thrift defaulters	No	3	344	3,404	4,581	6,692	4,251	4,771	3,704	3,470	5
6	Thrift default amount	Rs	75	24,675	4,35,070	6,31,938	10,90,070	9,63,440	9,85,070	6,39,250	9,48,550	6
7	Bonus	Rs	-	-	-	-	2,32,86,689	2,40,51,169	3,00,98,810	3,72,81,827	4,63,39,729	7
8	Members with Recurring Deposits	No	-	-	117	182	228	309	325	826	934	8
9	Recurring Deposits	Rs	-	-	79,475	3,11,547	4,05,675	5,40,634	6,50,045	11,12,284	14,06,719	9
10	Members with Fixed Deposits	No	-	-	38	62	101	91	149	180	277	10
11	Fixed Deposits	Rs	-	-	4,05,375	8,31,794	12,27,552	9,92,429	15,98,091	16,60,697	26,66,358	11
12	Members with Savings Accounts	No	-	-	216	215	308	369	480	657	888	12
13	Savings	Rs	-	-	93,530	1,13,791	3,51,959	6,13,732	12,07,136	16,33,222	24,82,870	13
14	Members with Membership Closing Deposits	No	-	-	-	-	-	-	-	-	29	14
15	Membership Closing Deposits	Rs	-	-	-	-	-	-	-	-	3,60,705	15
16	Members in Abhaya Nidhi	No	-	1,292	11,591	14,807	16,549	18,324	21,281	24,023	26,389	16
17	Abhaya Nidhi Deposits	Rs	-	6,17,750	59,34,340	77,09,590	86,86,930	98,50,210	1,14,29,880	1,30,89,940	1,45,63,320	17
18	Reserves & other funds	Rs	201	3,54,014	64,75,729	93,40,707	1,27,18,415	2,23,17,614	2,72,35,245	3,37,32,535	4,07,56,943	18
19	Total Own Funds (4+7+9+11+13+15+17+18)	Rs	16,101	26,52,360	6,06,81,280	8,47,25,461	10,85,66,396	13,40,29,128	16,36,90,157	19,83,60,940	24,00,96,619	19
20	Borrowings from ATCs	Rs	-	4,14,499	49,59,758	87,38,575	71,00,810	1,02,51,308	95,25,756	1,20,49,077	1,03,76,268	20
21	Total Funds (19+20)	Rs	16,101	30,66,859	6,56,41,038	9,34,64,036	11,56,67,206	14,42,80,436	17,32,15,913	21,04,10,017	25,04,72,887	21
22	Borrowers	No	17	1,767	19,018	23,067	24,220	26,419	26,782	29,055	30,214	22
23	Total number of loans (25+27+29+31+33+35+37+39)	No	17	1,767	19,018	23,067	24,220	27,042	29,274	36,539	41,655	23
24	Total loans outstanding (26+28+30+32+34+36+38+40)	Rs	7,650	20,99,753	5,05,75,103	7,46,44,437	8,97,68,476	11,52,96,058	13,89,88,191	16,86,83,543	19,47,23,312	24
25	Number of loans on Compulsory Thrift	No	-	-	-	-	-	116	13,103	20,980	29,267	25
26	Loans on Compulsory Thrift	Rs	-	-	-	-	-	6,09,930	6,16,24,867	10,56,79,195	15,70,09,427	26
27	Number of loans on Bonus	No	-	-	-	-	-	206	1,979	5,368	7,711	27
28	Loans on Bonus	Rs	-	-	-	-	-	7,49,600	83,69,327	2,03,52,619	2,91,14,369	28
29	Number of loans on Abhaya Nidhi	No	-	-	-	-	-	108	996	2,833	4,156	29
30	Loans on Abhaya Nidhi	Rs	-	-	-	-	-	1,55,900	12,65,550	30,75,400	48,69,516	30
31	Number of loans on Compulsory Thrift, Bonus, Abhaya Nidhi	No	17	1,767	19,018	23,067	24,220	26,328	12,863	6,887	-	31
32	Loans on Compulsory Thrift, Bonus, Abhaya Nidhi	Rs	7,650	20,99,753	5,05,75,103	7,46,44,437	8,97,68,476	11,25,56,203	6,56,21,017	3,75,87,979	-	32
33	Number of loans on Recurring Deposit	No	-	-	-	-	-	52	60	62	59	33
34	Loans on Recurring Deposit	Rs	-	-	-	-	-	1,30,600	1,41,350	1,73,550	1,29,700	34
35	Number of loans on Fixed Deposit	No	-	-	-	-	-	26	25	30	46	35
36	Loans on Fixed Deposit	Rs	-	-	-	-	-	1,25,600	1,52,400	2,03,350	5,64,550	36

S No	Description	Unit	Ason 31-12-1992	Ason 31-12-1995	Ason 31-12-2000	Ason 31-12-2001	Ason 31-12-2002	Ason 31-12-2003	Ason 31-12-2004	Ason 31-12-2005	Ason 31-12-2006	S. No.
1	2	3	4	5	6	7	8	9	10	11	12	1
37	Number of loans on Gold	No	-	-	-	-	-	206	248	379	391	37
38	Loans on Gold	Rs	-	-	-	-	-	9,68,225	18,13,680	16,11,450	28,67,800	38
39	Number of Loans on Membership Closing Deposits	No	-	-	-	-	-	-	-	-	25	39
40	Loans on Membership Closing Deposits	Rs	-	-	-	-	-	-	-	-	1,67,950	40
41	Loan defaulters	No	-	236	2,701	4,102	5,518	3,835	3,271	2,987	2,577	41
42	Total loan default amount (44+46+48+50)	Rs	-	52,900	12,59,950	15,43,285	24,30,944	18,65,110	15,38,000	16,05,550	19,83,682	42
43	Number of loan defaulters on Compulsory Thrift	No	-	-	-	-	-	-	367	1,747	2,520	43
44	Total loan default amount on Compulsory Thrift	Rs	-	-	-	-	-	-	1,69,000	8,42,150	18,61,282	44
45	Number of loan defaulters on Bonus	No	-	-	-	-	-	-	39	572	157	45
46	Total loan default amount on Bonus	Rs	-	-	-	-	-	-	21,000	2,95,850	76,950	46
47	Number of loan defaulters on Abhaya Nidhi	No	-	-	-	-	-	-	14	288	102	47
48	Total loan default amount on Abhaya Nidhi	Rs	-	-	-	-	-	-	7,000	2,34,250	45,450	48
49	Number of loan defaulters on Compulsory Thrift, Bonus, Abhaya Nidhi	No	-	236	2,701	4,102	5,518	3,835	2,851	642	-	49
50	Total loan default amount on Compulsory Thrift, Bonus, Abhaya Nidhi	Rs	-	52,900	12,59,950	15,43,285	24,30,944	18,65,110	13,41,000	2,33,300	-	50
51	Average membership in cooperatives (1/2)	No	106	151	195	200	205	209	223	248	274	51
52	Average Compulsory Thrift in cooperatives (4/1)	Rs	975	506	1,538	1,954	1,729	1,964	2,238	2,515	2,756	52
53	Average Bonus in cooperatives (7/1)	Rs	-	-	-	-	651	622	736	854	971	53
54	Size of Average loan outstanding (24/22)	Rs	450	1,188	2,659	3,236	3,706	4,364	5,189	5,806	6,444	54
			1992	1995	2000	2001	2002	2003	2004	2005	2006	
55	Loans disbursed on Compulsory Thrift	Rs	-	-	-	-	-	10,61,100	1,99,72,177	10,90,65,107	14,10,83,909	55
56	Number of borrowers on Compulsory Thrift	No	-	-	-	-	-	157	4,674	18,507	21,505	56
57	Loans disbursed on Bonus	Rs	-	-	-	-	-	10,80,750	6,04,550	2,49,48,463	2,91,33,913	57
58	Number of borrowers on Bonus	No	-	-	-	-	-	231	1,158	5,630	6,305	58
59	Loans disbursed on Abhaya Nidhi	Rs	-	-	-	-	-	3,83,750	12,84,000	54,08,770	78,55,154	59
60	Number of borrowers on Abhaya Nidhi	No	-	-	-	-	-	253	763	3,453	4,447	60
61	Loans disbursed on Compulsory Thrift, Bonus, Abhaya Nidhi	Rs	10,050	62,28,050	8,42,20,045	9,08,13,791	7,81,43,025	10,20,34,776	9,39,67,132	2,78,64,461	-	61
62	Number of borrowers on Compulsory Thrift, Bonus, Abhaya Nidhi	No	18	2,321	22,474	22,087	18,290	20,909	16,597	4,085	-	62
63	Loans disbursed on Recurring Deposit	Rs	-	-	-	-	-	2,20,900	2,30,400	3,05,450	2,48,600	63
64	Number of borrowers on Recurring Deposit	No	-	-	-	-	-	61	61	86	69	64
65	Loans disbursed on Fixed Deposit	Rs	-	-	-	-	-	1,96,350	1,99,750	2,63,450	6,44,850	65
66	Number of borrowers on Fixed Deposit	No	-	-	-	-	-	20	26	26	36	66
67	Loans disbursed on Gold	Rs	-	-	-	-	-	12,04,100	24,98,500	17,80,750	32,57,250	67
68	Number of borrowers on Gold	No	-	-	-	-	-	217	325	419	316	68
69	Loans disbursed on Membership Closing Deposits	Rs	-	-	-	-	-	-	-	-	1,67,950	69
70	Number of Loans on Membership Closing Deposits	No	-	-	-	-	-	-	-	-	25	70
71	Total number of loans disbursed (55+57+59+61+63+65+67+69)	Rs	10,050	62,28,050	8,42,20,045	9,08,13,791	7,81,43,025	10,61,81,726	12,41,93,509	16,96,36,451	18,23,91,626	71
72	Total number of loans disbursed (56+58+60+62+64+66+68+70)	No	18	2,321	22,474	22,087	18,290	21,848	23,604	32,206	32,703	72
73	Average loan size during 2006 (71/72)	Rs	558	2,683	3,747	4,111	4,272	4,860	5,261	5,267	5,577	73

Membership & financial status of member TCs in Associations of Men's Thrift Cooperatives (AMTCs) : 31 December 2006

Statement No. 5

S No	Name of the Association	Established	Members in Thrift Cooperatives	Compulsory Thrift	Bonus	Members in Abhaya Nidhi	Abhaya Nidhi Deposits	Members with Recurring Deposits	Recurring Deposits	Members with Fixed Deposits	Fixed Deposits	Members with Saving Accounts	Savings	Members with Membership Closing Deposits	Membership Closing Deposits	Other Funds	Surplus	Payables	Borrowings from ATCs	Total Funds (5+6+8+10+12+14+16+17+18+19+20)
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
1	Makdumpuram	1996	4,862	1,66,52,935	83,82,236	3,411	18,81,570	112	1,41,128	53	8,66,346	340	6,09,581	4	51,749	45,13,921	21,95,006	1,53,725	10,63,000	36,511,197
2	Mandapally	1998	3,753	1,03,65,640	34,46,363	2,306	12,74,550	47	1,18,719	32	4,54,169	94	2,31,193	-	-	19,34,130	12,84,377	38,324	3,15,000	1,94,62,465
3	Kondaparthi	2000	3,969	98,93,080	40,20,663	2,311	12,54,350	3	3,900	23	7,24,506	114	7,89,192	-	-	16,18,903	13,80,894	9,190	6,60,365	2,03,55,043
4	Panthini	1996	4,742	1,71,99,200	83,22,111	3,433	18,58,000	86	2,86,493	161	5,45,607	188	7,27,650	25	3,08,956	39,05,735	23,27,224	2,12,869	5,84,000	3,62,77,845
5	Wardhannapet	2005	438	2,94,450	-	-	-	-	-	-	-	-	-	-	-	6,177	31,474	182	-	3,32,283
6	Elkaturthy	2000	3,849	95,56,800	28,99,513	1,722	10,00,800	1	150	-	-	-	-	-	-	15,22,319	12,36,556	1,880	11,27,983	1,73,46,001
7	Mulukanoor	2000	6,396	1,74,35,550	57,46,194	4,555	26,33,200	12	3,935	2	21,830	9	4,164	-	-	30,02,979	22,54,460	7,807	27,08,556	3,38,18,675
8	Husnabad	2000	2,039	36,29,400	5,83,893	-	-	-	-	-	-	-	-	-	-	2,28,013	4,20,409	1,009	3,16,097	51,78,821
9	Koheda	2002	1,856	34,13,950	5,39,935	-	-	-	-	-	-	-	-	-	-	2,76,413	5,23,322	196	62,922	48,16,738
10	Rajgopalpet	2000	2,311	41,04,500	5,77,854	1,131	3,76,150	13	6,200	-	-	-	-	-	-	3,12,092	4,83,755	401	2,36,500	60,97,452
11	Siddipet	2000	1,457	26,46,600	5,74,313	-	-	5	2,665	-	-	1	286	-	-	2,73,307	2,80,227	17,817	58,350	38,53,565
12	Porandla	1997	3,399	1,28,63,450	40,35,641	2,152	11,93,900	623	7,59,142	-	-	23	4,269	-	-	21,88,103	12,51,212	36,445	17,31,000	2,40,63,162
13	Shankarapatnam	2002	2,195	42,82,550	6,20,589	1,265	7,22,800	5	21,000	-	-	-	-	-	-	2,11,223	5,41,908	3,878	2,70,495	66,74,443
14	Saidapur	2001	1,623	30,77,970	4,39,588	755	4,51,300	-	-	-	-	-	-	-	-	2,34,359	3,17,799	988	2,46,400	47,68,404
15	Huzurabad	1996	4,816	1,61,03,900	61,50,836	3,348	19,16,700	27	63,387	6	53,900	119	1,16,535	-	-	34,79,867	19,24,474	1,11,594	9,95,600	3,09,16,793
Total			47,705	13,15,19,975	4,63,39,729	26,389	1,45,63,320	934	14,06,719	277	26,66,358	888	24,82,870	29	3,60,705	2,37,07,541	1,64,53,097	5,96,305	1,03,76,268	25,04,72,887

S No.	Name of the Association	Borrowers	Total Number of Loans (25+27+29+31+33+35+37)	Total Loans Outstanding (26+28+30+32+34+36+38)	Number of Loans on Compulsory Thrift	Loans on Compulsory Thrift	Number of Loans on Bonus	Loans on Bonus	Number of Loans on Abhaya Nidhi	Loans on Abhaya Nidhi	Number of Loans on Recurring Deposits	Loans on Recurring Deposits	Numbers of Loans on Fixed Deposits	Loans on Fixed Deposits
1	2	22	23	24	25	26	27	28	29	30	31	32	33	34
1	Makdumpuram	2,897	4,920	2,71,22,824	2,836	1,87,61,874	1,465	74,89,250	583	5,57,300	2	1,000	17	1,55,400
2	Mandapally	2,225	3,464	1,40,14,984	2,110	1,10,57,634	786	23,49,850	551	4,94,500	7	17,800	10	95,200
3	Kondaparthi	2,537	3,421	1,53,89,528	2,526	1,17,84,916	658	32,36,859	233	1,92,753	-	-	4	1,75,000
4	Panthini	3,893	5,326	2,85,16,448	3,344	2,05,21,723	1,193	41,90,701	360	9,73,724	35	90,200	11	1,22,950
5	Wardhannapet	203	203	3,20,815	203	3,20,815	-	-	-	-	-	-	-	-
6	Elkaturchy	2,595	2,997	1,41,48,710	2,595	1,32,52,660	192	6,44,950	210	2,51,100	-	-	-	-
7	Mulukanoor	4,301	5,775	2,77,26,801	4,301	2,34,74,056	877	34,86,716	589	7,22,129	-	-	-	-
8	Husnabad	1,263	1,498	44,16,260	1,244	39,65,310	254	4,50,950	-	-	-	-	-	-
9	Koheda	1,201	1,308	41,63,148	1,184	39,56,648	124	2,06,500	-	-	-	-	-	-
10	Rajgopalpet	1,466	1,616	49,12,850	1,334	44,64,450	148	2,62,800	134	1,85,600	-	-	-	-
11	Siddipet	812	940	31,90,757	799	28,16,203	139	3,73,854	-	-	2	700	-	-
12	Porandla	1,737	2,590	1,85,14,500	1,750	1,60,78,650	473	18,55,150	352	3,57,300	7	6,700	-	-
13	Shankarapatnam	1,298	1,828	53,10,214	1,298	45,09,445	217	4,74,619	311	3,18,850	2	7,300	-	-
14	Saidapur	866	1,070	38,26,550	866	35,39,650	55	91,500	149	1,95,400	-	-	-	-
15	Huzurabad	2,920	4,699	2,31,48,923	2,877	1,85,05,393	1,130	40,00,670	684	6,20,860	4	6,000	4	16,000
Total		30,214	41,655	19,47,23,312	29,267	15,70,09,427	7,711	2,91,14,369	4,156	48,69,516	59	1,29,700	46	5,64,550

S No.	Name of the Association	Number of Loans on Gold	Loans on Gold	Number of Loans on Membership Closing Deposits	Loans disbursed on Membership Closing Deposits	Fixed Assets	Compulsory Thrift in Association	Bonus in Association	Recurring Deposits in Association	Members in Abhaya Nidhi in Association	Abhaya Nidhi Deposits in Association	Fixed Deposits in Association	Savings in Association	Receivables	Cash in hand	Total Funds (26+28+30+32+34+36+38+39+40+41+42+44+45+46+47+48)
1	2	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
1	Makdumpuram	17	1,58,000	-	-	19,67,989	8,38,250	3,79,899	-	3,411	18,81,570	-	42,87,343	30,090	3,232	3,65,11,197
2	Mandapally	-	-	-	-	6,23,188	7,95,297	93,862	-	2,306	12,74,550	4,19,628	20,31,603	1,81,168	28,185	1,94,62,465
3	Kondaparthi	-	-	-	-	8,73,487	5,42,313	-	-	2,311	12,54,850	60,637	5,12,191	16,90,015	32,022	2,03,55,043
4	Panthini	358	24,49,200	25	167,950	16,51,161	10,29,060	2,13,072	-	3,035	18,62,500	80,000	20,17,100	7,64,400	1,44,104	3,62,77,845
5	Wardhannapet	-	-	-	-	-	-	-	-	-	-	-	-	-	11,468	3,32,283
6	Elkatirthy	-	-	-	-	10,21,088	4,66,664	-	-	1,722	10,00,800	-	2,39,529	4,58,246	10,964	1,73,46,001
7	Mulukanoor	8	43,900	-	-	22,69,242	8,77,351	1,29,497	-	4,555	26,33,300	-	1,48,350	31,822	2,312	3,38,18,675
8	Husnabad	-	-	-	-	61,618	3,34,574	7,598	-	65	-	50,000	2,88,590	16,936	3,245	51,78,821
9	Koheda	-	-	-	-	35,655	1,25,773	-	-	-	-	-	3,68,401	54,577	69,184	48,16,738
10	Rajgopalpet	-	-	-	-	48,195	3,59,900	23,093	-	1,138	3,77,450	-	3,71,379	4,400	185	60,97,452
11	Siddipet	-	-	-	-	23,882	2,10,050	14,912	-	-	-	-	1,36,437	2,62,134	15,393	38,53,565
12	Porandla	8	2,16,700	-	-	19,32,648	11,95,450	2,12,900	-	2,145	11,92,100	-	5,88,089	4,23,313	4,162	2,40,63,162
13	Shankarapatnam	-	-	-	-	36,929	2,23,420	3,302	-	1,265	7,27,400	-	3,36,848	24,142	12,188	66,74,443
14	Saidapur	-	-	-	-	34,695	1,57,655	-	-	755	4,53,300	-	2,71,286	14,920	9,998	47,68,404
15	Huzurabad	-	-	-	-	25,89,146	8,35,000	2,48,160	-	3,368	19,26,200	-	20,50,652	1,18,541	171	3,09,16,793
Total		391	28,67,800	25	167,950	1,31,68,923	79,90,757	13,26,295	-	26,076	1,45,84,020	6,10,265	1,36,47,798	40,74,704	3,46,813	25,04,72,887

Financial status of Associations of Men's Thrift Cooperatives (AMTCs) : 31 December 2006

Statement No. 6

S No	Name of the Association	Established	No of Thrift Cooperatives	Members in Thrift Cooperatives	Compulsory Thrift	Bonus	Recurring Deposits	Fixed Deposits	Savings	Abhaya Nidhi Deposits	Claim fund	Staff welfare fund	Reserve funds	Depreciation fund	Interest payable	Surplus	Payables	Loans	Total Funds
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
1	Makdumpuram	1996	16	4,862	8,38,250	3,79,899	-	-	42,87,343	18,81,570	3,54,504	910	2,34,377	16,820	-	54,459	2,750	-	80,50,882
2	Mandapally	1998	17	3,753	7,95,297	93,862	-	4,19,628	20,31,603	12,74,550	4,43,417	-	2,04,412	43,165	-	24,641	10,100	-	53,40,675
3	Kondaparthi	1999	10	3,969	5,42,313	-	-	60,637	5,12,191	12,54,850	1,01,252	-	48,302	4,233	-	20,038	1,05,756	-	26,49,572
4	Panthini	1996	13	4,742	10,29,060	2,13,072	-	80,000	20,17,100	18,62,500	2,99,804	39,414	54,686	15,764	-	31,369	-	-	56,42,769
5	Wardhannapet	2005	4	438	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Elkatirthy	2000	12	3,849	4,66,664	-	-	-	2,39,529	10,00,800	2,12,560	-	29,272	6,675	-	762	16,155	-	19,72,417
7	Mulukanoor	2000	15	6,396	8,77,351	1,29,497	-	-	1,48,350	26,33,300	4,07,698	-	1,30,115	17,308	9,389	362	-	22,286	43,75,656
8	Husnabad	2000	10	2,039	3,34,574	7,598	-	50,000	2,88,590	-	-	-	7,105	3,581	2,473	12,719	90,868	-	7,97,508
9	Koheda	2002	10	1,856	1,25,773	-	-	-	3,68,401	-	-	-	-	740	-	765	-	-	4,95,679
10	Rajgopalpet	2000	11	2,311	3,59,900	23,093	-	-	371,379	3,77,450	50,842	-	9,105	3,398	-	6,139	-	-	12,01,306
11	Siddipet	2000	11	1,457	2,10,050	14,912	-	-	1,36,437	-	-	300	12,967	3,012	-	11,241	69,669	-	4,58,588
12	Porandla	1997	10	3,399	11,95,450	2,12,900	-	-	5,88,089	11,92,100	1,76,694	-	66,515	17,701	-	74,852	37,200	-	35,61,501
13	Shankarapatnam	2002	11	2,195	2,23,420	3,302	-	-	3,36,848	7,27,400	46,043	-	1,387	565	131	(26,675)	10,000	-	13,22,421
14	Saidapur	2001	9	1,623	1,57,655	-	-	-	2,71,286	4,53,300	42,685	-	6,299	1,577	-	1,397	6,745	-	9,40,944
15	Huzurabad	1996	15	4,816	8,35,000	2,48,160	-	-	20,50,652	19,26,200	5,99,254	16,629	2,32,603	56,153	-	1,632	17,556	-	59,83,839
Total			174	47,705	79,90,757	13,26,295	-	6,10,265	1,36,47,798	1,45,84,020	27,34,753	57,253	10,37,145	1,90,692	11,993	2,13,701	3,66,799	22,286	4,27,93,757

S No	Name of the Association	Loans on Compulsory Thrift	Loans on Recurring Deposits	Loans on Fixed Deposits	Loan for building	Staff Loan	Fixed Assets	Publications	Investments	Receivables	Interest receivable	Cash in hand	Cash in Bank	Total funds
1	2	21	22	23	24	25	26	27	28	29	30	31	32	33
1	Makdumpuram	10,63,000	-	-	-	16,000	33,773	15,798	59,00,000	331,280	-	286	6,90,745	80,50,882
2	Mandapally	3,15,000	-	-	-	-	1,41,822	13,836	38,50,000	17,198	1,51,549	42,298	8,08,972	53,40,675
3	Kondaparthi	6,60,365				2,000	10,490	1,346	10,00,000	26,336	7,020	1,202	9,40,813	26,49,572
4	Panthini	5,84,000	-	-	-	26,000	23,136	18,623	42,36,500	45,512	38,759	19,906	6,50,333	56,42,769
5	Wardhannapet	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Elkaturthy	11,27,983					68,259	8,332	-	7,793	-	51	7,59,999	19,72,417
7	Mulukanoor	27,08,556	-	-	-	-	7,38,683	3,060	-	-	75,507	64,690	7,85,160	43,75,656
8	Husnabad	3,16,097	-	-	-	-	9,585	13,066	2,00,000	1,275	12,800	339	2,44,346	7,97,508
9	Koheda	62,922	-	-	-	-	3,700	12,343	-	2,450	-	83	4,14,181	4,95,679
10	Rajgopalpet	2,36,500	-	-	-	-	8,900	2,390	6,00,000	3,500	2,784	-	3,47,232	12,01,306
11	Siddipet	58,350	-	-	-	-	7,695	3,378	1,50,000	18,677	10,533	-	2,09,955	4,58,588
12	Porandla	12,83,500	-	-	4,47,500	15,000	1,92,750	8,595	13,00,000	12,000	13,425	-	2,88,731	35,61,501
13	Shankarapatnam	2,70,495	-	-	-	-	3,600	10,990	5,00,000	1,839	13,520	629	5,21,348	13,22,421
14	Saidapur	2,46,400	-	-	-	-	5,775	2,433	5,51,477	-	-	583	1,34,276	9,40,944
15	Huzurabad	9,54,600	-	-	41,000	4,000	4,58,663	1,476	44,00,000	-	77,300		46,800	59,83,839
Total		98,87,768	-	-	4,88,500	63,000	17,06,831	1,15,666	2,26,87,977	4,67,860	4,03,197	1,30,067	68,42,891	4,27,93,757