Government of India
Ministry of Finance
Department of Financial Services

RAJYA SABHA
Unstarred Question No. 1029
Answered on Tuesday, July 26, 2022/ Sravana 4, 1944 (Saka)

OPERATING CO-OPERATIVE BANKS

1029 # SHRI NEERAJ DANGI:

Will the Minister of FINANCE be pleased to state:

(a) the number of co-operative banks operating in the country at present, State-wise;

(b) the details of the assets and liabilities of these banks; and

(c) the details of the loans given by these banks during the last three years?

**Answer**

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE
(DR. BHAGWAT KARAD)

(a): The are 34 State Cooperative banks (StCBs), 352 District Central Cooperative Banks (DCCBs) and 1510 Urban Cooperative banks (UCBs) functioning in country. State-wise and Region-wise details of Rural and Urban Cooperative banks are provided in Annexure I and II respectively of this reply.

(b)&(c): Details of Assets / Liabilities, as reported by RBI and NABARD for Cooperative banks are given as under:

(in Rs. Crore)

| Bank | Assets / Liabilities |
|---|---|
| StCBs | 3,77,338 |
| DCCBs | 5,90,358 |
| UCBs | 6,59,589 |

*Sources: NABARD in respect of StCBs and DCCBs (as on 31.03.2021) & RBI in respect UCBs (as on 31.03.2022).*

The details of loans given by cooperative banks during last three years are as under:

(in Rs. Crore)

| Bank | Loans Outstanding | | |
|---|---|---|---|
| | Mar 2020 | Mar 2021 | Mar 2022* |
| StCBs | 1,99,943 | 2,11,794 | 2,37,735 |
| DCCBs | 2,79,841 | 3,05,605 | 3,39,105 |
| UCBs | 2,98,294 | 3,07,849 | 3,12,596 |

*Sources: NABARD in respect of StCBs and DCCBs & RBI in respect UCBs.*

** Data for StCBs and DCCBs for Mar 2022 is Provisional and unaudited*

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| Annexure I as referred to in Part (a) of the Answer of Rajya Sabha Unstarred Question No. 1029 for reply on 26.07.2022 | | | |
|---|---|---|---|
| **State-wise number of the Co-operative Banks** | | | |
| **S.No** | **Name of State/UT** | **No. of State Co-operative Banks** | **No. of District Central Co-operative Banks** |
| 1 | Andaman & Nicobar | 1 | 0 |
| 2 | Andhra Pradesh | 1 | 13 |
| 3 | Arunachal Pradesh | 1 | 0 |
| 4 | Assam | 1 | 0 |
| 5 | Bihar | 1 | 23 |
| 6 | Chandigarh | 1 | 0 |
| 7 | Chhattisgarh | 1 | 6 |
| 8 | Daman and Diu | 1 | 0 |
| 9 | Goa | 1 | 0 |
| 10 | Gujarat | 1 | 18 |
| 11 | Haryana | 1 | 19 |
| 12 | Himachal Pradesh | 1 | 2 |
| 13 | Jammu and Kashmir | 1 | 3 |
| 14 | Jharkhand | 1 | 1 |
| 15 | Karnataka | 1 | 21 |
| 16 | Kerala | 1 | 1 |
| 17 | Madhya Pradesh | 1 | 38 |
| 18 | Maharashtra | 1 | 31 |
| 19 | Manipur | 1 | 0 |
| 20 | Meghalaya | 1 | 0 |
| 21 | Mizoram | 1 | 0 |
| 22 | Nagaland | 1 | 0 |
| 23 | Delhi | 1 | 0 |
| 24 | Odisha | 1 | 17 |
| 25 | Puducherry | 1 | 0 |
| 26 | Punjab | 1 | 20 |
| 27 | Rajasthan | 1 | 29 |
| 28 | Sikkim | 1 | 0 |
| 29 | Tamil Nadu | 1 | 24 |
| 30 | Telangana | 1 | 9 |
| 31 | Tripura | 1 | 0 |
| 32 | Uttar Pradesh | 1 | 50 |
| 33 | Uttarakhand | 1 | 10 |
| 34 | West Bengal | 1 | 17 |
| Total | | 34 | 352 |

*Source: RBI*

| Annexure II as referred to in Part (a) of the Answer of Rajya Sabha Unstarred Question No. 1029 for reply on 26.07.2022 | |
|---|---|
| **Details of UCBs reporting to each Regional Office of RBI** | |
| **Regional Office (RO) Name** | **No. of UCBs Reporting** |
| Ahmedabad | 214 |
| Bengaluru | 258 |
| Bhopal | 48 |
| Bhubaneshwar | 9 |
| Chandigarh | 11 |
| Chennai | 130 |
| Dehradun | 5 |
| Delhi | 14 |
| Gangtok | 1 |
| Guwahati | 16 |
| Hyderabad | 97 |
| Jaipur | 35 |
| Jammu | 4 |
| Kolkata | 42 |
| Lucknow | 60 |
| Mumbai | 232 |
| Nagpur | 248 |
| Panaji | 4 |
| Patna | 3 |
| Raipur | 12 |
| Ranchi | 2 |
| Shimla | 5 |
| Thiruvananthapuram | 60 |
| Grand Total | 1510 |

*Source: RBI*