

Government of India
Ministry of Finance
Department of Financial Services

RAJYA SABHA
Unstarred Question No. 712

Answered on Tuesday, December 13, 2022/ 22 Agrahayana, 1944 (Saka)

LINKING OF DBT WITH CO-OPERATIVE BANKS

712 # Smt. Phulo Devi Netam:

Will the Minister of FINANCE be pleased to state:

- the details of primary credit societies, district central cooperative banks, state cooperative banks, urban cooperative banks in the country, State-wise;
- the total number of customers linked with them and the total amount deposited in the banks; and
- the details of the action plan to link primary credit societies, district central cooperative banks, state cooperative banks and urban cooperative banks with Direct Bank Transfers?

Answer

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

(a): Based on the data available with NABARD, there are 1,00,159 Primary Agricultural Credit Societies (PACS) in the country as on 30 September 2022. As on date, there are 352 District Central Co-operative Banks (DCCBs) and 34 State Co-operative Banks (StCBs) which are under the supervision of NABARD. Further, as on 30 July, 2022 there are 1504 Urban Cooperative Banks (UCBs) in the country. State-wise and Region-wise details of PACS, DCCBs, StCBs, and UCBs are provided in Annexure I and II respectively of this reply.

(b): As on 31 March 2022, the number of deposit accounts and amount deposited in the banks i.e. DCCBs, StCBs and UCBs is as under:

Type of Bank	No. of Banks	No. of Deposit Accounts	Deposit (Amount in ₹ Crore)
DCCBs	352	12,80,06,218	4,13,692.16
StCBs	34	1,84,39,031	2,40,953.28
UCBs	1504	7,84,67,512	5,20,712.56

Source: NABARD in respect of StCBs and DCCBs & RBI in respect of UCBs

(c): DCCBs, StCBs and UCBs are already participating in Direct Bank Transfers through National Automated Clearing House (NACH). However, in terms of the Master Directions on Access Criteria for Payment Systems dated January 17, 2017 (updated as on July 28, 2021) issued by RBI, co-operative societies cannot be either direct members or sub-members in either centralised payment systems (includes Real-Time Gross Settlement (RTGS) and National Electronic Funds Transfer (NEFT) systems) or decentralised payment systems (includes Cheque Truncation System (CTS) centres).

Annexure I as referred to in Part (a) of the Answer of Rajya Sabha Unstarred Question No. 712 for reply on 13.12.2022

State-wise number of the Co-operative Banks and PACS

S.No	State/UT	No. of PACS	No. of DCCB	No. of StCB
1	ANDAMAN & NICOBAR	46	0	1
2	ANDHRA PRADESH	2,046	13	1
3	ARUNACHAL PRADESH	34	0	1
4	ASSAM	810	0	1
5	BIHAR	8,463	23	1
6	CHANDIGARH	0	0	1
7	CHHATTISGARH	2,058	6	1
8	DADRA & NAGAR HAVELI DAMAN & DIU	0	0	1
9	GOA	62	0	1
10	GUJARAT	7,700	18	1
11	HARYANA	730	19	1
12	HIMACHAL PRADESH	2,178	2	1
13	JAMMU AND KASHMIR	584	3	1
14	JHARKHAND	4,296	1	1
15	KARNATAKA	6,041	21	1
16	KERALA	1,612	1	1
17	MADHYA PRADESH	4,536	38	1
18	MAHARASHTRA	21,068	31	1
19	MANIPUR	200	0	1
20	MEGHALAYA	179	0	1
21	MIZORAM	159	0	1
22	NAGALAND	4,074	0	1
23	NEW DELHI	0	0	1
24	ODISHA	2,705	17	1
25	PUDUCHERRY	53	0	1
26	PUNJAB	3,963	20	1
27	RAJASTHAN	7,028	29	1
28	SIKKIM	178	0	1
29	TAMIL NADU	4,453	24	1
30	TELANGANA	906	9	1
31	TRIPURA	268	0	1
32	UTTAR PRADESH	7,879	50	1
33	UTTARAKHAND	670	10	1
34	WEST BENGAL	5,170	17	1
35	LADAKH	10	0	0
Total		1,00,159	352	34

Source: RBI & NABARD

Annexure II as referred to in Part (a) of the Answer of Rajya Sabha Unstarred Question No. 712 for reply on 13.12.2022

Details of UCBs reporting to each Regional Office of RBI

Regional Office (RO) Name	No. of UCBs Reporting
Ahmedabad	214
Bengaluru	257
Bhopal	48
Bhubaneswar	9
Chandigarh	11
Chennai	130
Dehradun	5
Delhi	14
Gangtok	1
Guwahati	16
Hyderabad	97
Jaipur	35
Jammu	4
Kolkata	42
Lucknow	60
Mumbai	229
Nagpur	246
Panaji	4
Patna	3
Raipur	12
Ranchi	2
Shimla	5
Thiruvananthapuram	60
Grand Total	1504

Source: RBI