

**RAJYA SABHA**

Unstarred Question No. 887

Answered on Tuesday, December 3, 2024/ 12 Agrahayana, 1946 (Saka)

**NPAs in Cooperative Banks**

**887. Shri Sanjeev Arora:**

Will the Minister of *Finance* be pleased to state:

- (a) The total number of cooperative banks in the country that are under financial stress or have high levels of Non-Performing Assets (NPAs);
- (b) the details of total amount of NPAs in the said cooperative banks, State/UT- wise; and
- (c) the measures being taken by the Ministry to restructure these institutions, improve their financial health, and ensure that they continue to serve the needs of their members, particularly in rural areas?

**Answer**

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE  
(SHRI PANKAJ CHAUDHARY)

(a): As reported by National Bank for Agriculture and Rural Development (NABARD) and Reserve Bank of India (RBI), 7 State Cooperative Banks (StCBs), 424 Urban Cooperative Banks (UCBs) and 120 District Central Cooperative Banks (DCCBs) are having Gross Non-Performing Assets (GNPAs) higher than 10%.

(b): As on 31<sup>st</sup> March 2024, the state/UT wise details of Gross Non-Performing Assets (GNPAs) for StCBs and DCCBs are at Annexure I and II respectively. The State/UT wise details of GNPA in respect of UCBs is not available with RBI.

(c): RBI/ NABARD have implemented several measures to expand the operations and strengthen the financial health of cooperative banks, which, *inter alia*, include:

Urban Cooperative Banks (UCBs):

- i. Increased Housing Loan Limits.
- ii. Phased approach for Urban Cooperative Banks (UCBs) to comply with Priority Sector Lending (PSL) target of 75% of adjusted net bank credit (ANBC) or credit equivalent amount of off-balance sheet exposure (CEOBSE) by March 31, 2026.
- iii. UCBs have to adhere to prudential exposure limits of 15% for a single borrower/party and 25% for a group of connected borrowers/parties, based on their Tier-I capital. Additionally, at least 50% of their loans must be in amounts not exceeding ₹25 lakh or 0.2% of Tier-I capital, up to a maximum of ₹1 crore per borrower/party.

Rural Cooperative Banks (RCBs):

- i. Notification has been issued by RBI on 8<sup>th</sup> June 2023 to widen the Scope of Prudential Framework for Stressed Assets.
- ii. RBI has allowed StCBs and DCCBs to issue new capital instruments vide notification dated 19<sup>th</sup> April 2022.
- iii RCBs have been permitted to extend finance to Commercial Real Estate - Residential Housing (CRE-RH) sector within the existing housing finance limit of 5% of their total assets.

**Annexure-I**

**Statement referred to in part (b) of Rajya Sabha Un-Starred Question No. 887 on “NPAs in Cooperative Banks” due for answer on 03.12.2024**

<b>S. No.</b>	<b>State/UT</b>	<b>Gross NPA Amount (₹ lakh)</b>	<b>Gross NPA %</b>
1	Andaman & Nicobar	29,691.35	25.82
2	Andhra Pradesh	17,742.96	0.53
3	Arunachal Pradesh	15,334.20	39.92
4	Assam	13,617.67	9.19
5	Bihar	14,027.73	3.14
6	Chandigarh	355.40	2.43
7	Chattisgarh	7,252.81	1.99
8	Daman & Diu	1,100.89	4.40
9	Goa	4,697.34	4.17
10	Gujarat	6,325.26	0.68
11	Haryana	-	-
12	Himachal Pradesh	40,492.39	3.91
13	Jammu & Kashmir	30,338.91	55.52
14	Jharkhand	10,422.96	9.38
15	Karnataka	113,557.75	4.59
16	Kerala	509,284.36	11.18
17	Madhya Pradesh	69,624.68	5.09
18	Maharashtra	308,215.20	9.15
19	Manipur	4,960.48	18.15
20	Meghalaya	14,991.24	8.00
21	Mizoram	2,904.67	2.48
22	Nagaland	10,666.37	14.17
23	New Delhi	634.36	0.65
24	Odisha	14,200.21	1.08
25	Puducherry	8,594.53	11.58
26	Punjab	5,521.95	0.91
27	Rajasthan	1,668.94	0.18
28	Sikkim	2,225.99	3.53
29	Tamil Nadu	64,074.76	2.90
30	Telangana	990.11	0.08
31	Tripura	20,887.88	7.63
32	Uttar Pradesh	42,993.00	3.06
33	Uttarakhand	13,238.45	4.08
34	West Bengal	53,108.03	4.81

\* As on 31.03.2024 and reported in ENSURE Portal of NABARD

**Annexure-II**

Statement referred to in part (b) of Rajya Sabha Un-Starred Question No. 887 on “NPAs in Cooperative Banks” due for answer on 03.12.2024

S. No.	State/UT	No. of DCCBs	Gross NPA Amount (₹ lakh)	Gross NPA %
1	Andhra Pradesh	13	190,897.37	4.84
2	Bihar	23	51,324.10	12.22
3	Chattisgarh	6	33,437.07	9.67
4	Gujarat	18	96,505.86	2.96
5	Haryana	19	86,216.82	5.78
6	Himachal Pradesh	2	103,150.43	20.98
7	Jammu & Kashmir	3	13,784.01	20.42
8	Jharkhand	1	1,661.80	28.09
9	Karnataka	21	346,229.87	7.21
10	Kerala	1	47,131.39	15.39
11	Madhya Pradesh	38	662,254.87	22.70
12	Maharashtra	31	1,102,487.41	13.17
13	Odisha	17	156,699.93	7.30
14	Punjab	20	124,340.68	10.72
15	Rajasthan	29	84,694.90	5.18
16	Tamil Nadu	23	290,560.88	5.54
17	Telangana	9	46,953.22	3.19
18	Uttar Pradesh	50	93,143.79	6.32
19	Uttarakhand	10	43,022.19	7.55
20	West Bengal	17	121,254.04	10.07

\* As on 31.03.2024 and reported in ENSURE Portal of NABARD

