## GOVERNMENT OF INDIA MINISTRY OF FINANCE DEPARTMENT OF FINANCIAL SERVICES

# LOK SABHA UN STARRED QUESTION NO. 1802 TO BE ANSWERED ON NOVEMBER 25, 2016/ AGRAHAYANA 4, 1938 (SAKA) ATAL PENSION YOJANA

1802. Shri Satav Rajeev:

Shri Gopal Shetty:

Kunwar Bharatendra:

Shrimati Supriya Sule:

Shri Mohite Patil Vijaysinh Shankarrao:

Shri Dhananjay Mahadik:

Dr. Heena Vijaykumar Gavit

## Will the Minister of FINANCE be pleased to state

- (a) the salient features of the Atal Pension Yojana (APY) along with the number of subscribers under the scheme as of now, bank/State/UT-wise;
- (b) whether the scheme has failed to attract the unorganized sector due to lack of awareness;
- (c) if so, the steps taken by the Government to create more awareness among the masses to broad base;
- (d) whether the Government has also asked the banks to promote the-APY and is considering to raise the upper age limit for entry into the APY from 40 to 50; and
- (e) if so, the details thereof and other steps taken/being taken by the Government to popularize the scheme?

#### **ANSWER**

# The Minister of State in the Ministry of Finance (Shri Santosh Kumar Gangwar)

- (a) The Atal Pension Yojana (APY) was launched in May, 2015 and the registration of subscribers under APY started from June 1, 2015. The salient features of the Atal Pension Yojana are as under:
- Indian Citizens between the age group of 18 to 40 years eligible to join APY through their savings bank account or post office savings bank account.
- APY is based on defined benefit for providing guaranteed minimum monthly pension of Rs. 1000 or Rs. 2000 or Rs. 3000 or Rs. 4000 or Rs. 5000 at the age of 60 years based on pension amount chosen.
- The Central Government would also co-contribute 50% of the total contribution or Rs. 1000 per annum, whichever is lower, to each eligible subscriber, for a period of 5 years, i.e., from Financial Year 2015-16 to 2019-20, who have joined the APY before 31st March, 2016, and who are not members of any statutory social security scheme and who are not income tax payers.
- In case of premature death of Subscriber (death before 60 years of age), spouse of the subscriber has been given an option to continue contributing to APY account of the subscriber, for the remaining vesting period, till the original subscriber would have attained the age 60 years.
- In case of death of both subscriber and spouse, the entire pension corpus would be returned to the nominee.
- If the accumulated corpus based on contributions earns a lower than estimated return on investment and is inadequate to provide the minimum guaranteed pension, the Central Government would fund such inadequacy. Alternatively, if the actual returns during the accumulation phase are higher than the assumed returns for minimum guaranteed pension, such excess will be passed on to the subscriber.

The details of subscribers registered under APY bank/State/UT-wise as on 16<sup>th</sup> November, 2016 is placed at Annexure A.

(b) and (c) The APY is a long-term savings product, with at least 20 years of financial commitment, where a subscriber has to analyse his capacity to contribute and match it with his own requirement of an adequate pension amount, depending on his age of entry into APY. In one year since the commencement of enrolment under APY (up to end of June, 2016), 30.1 lakh subscribers were enrolled under APY as compared with the 3.01 lakh subscribers enrolled during the first year of implementation of the Swavalamban pension scheme.

Measures taken to encourage people to join APY include:

- Creation of awareness through media publicity campaigns and organising town-hall meetings with the participation of State Governments and State Level Bankers' Committees to aggregate the target occupational groups and other potential subscribers.
- Providing flexibility to subscribers to pay monthly, quarterly or half-yearly contributions under APY to facilitate participation by subscribers earning seasonal or irregular income, such as in agriculture and in informal sector.
- Permitting voluntary premature exit before age 60 to subscribers under APY.
- Capacity building of enrolment agencies, like officials of banks, post offices and business correspondents.
- Tax benefits at par with NPS have been extended to APY.
- (d) & (e) Banks and Post Offices are registered as APY Service Providers who are primarily entrusted with the distributions of the Scheme as APY is available to only those applicants with a Savings Account in Banks and Post Offices. The Service Providers are being advised to promote APY for expanding the outreach of the Scheme to the ultimate prospective customers. Various promotional campaigns like Log-in Days, Elderly Day-Campaign, etc. among the service providers are being conducted to popularize and create awareness about APY. Advertisements in print and electronic media are issued periodically to create awareness about APY among prospective subscribers. Government is not considering raising the upper age limit for entry into APY from 40 years to 50 years.

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# Bank wise detail of the number of Subscribers registered under the Atal Pension Yojana

S. No.	Bank Name	Category	As on date (November 16, 2016)
1	Allahabad Bank	Public Sector Bank	68,472
2	Andhra Bank	Public Sector Bank	233,039
3	Bank of Baroda	Public Sector Bank	213,060
4	Bank of India	Public Sector Bank	160,295
5	Bank of Maharashtra	Public Sector Bank	51,960
6	BhartiyaMahila Bank Ltd	Public Sector Bank	4,438
7	Canara Bank	Public Sector Bank	104,553
8	Central Bank of India	Public Sector Bank	71,661
9	Corporation Bank	Public Sector Bank	34,829
10	Dena Bank	Public Sector Bank	40,109
11	IDBI Bank Ltd	Public Sector Bank	49,631
12	Indian Bank	Public Sector Bank	113,211
13	Indian Overseas Bank	Public Sector Bank	58,046
14	Oriental Bank of Commerce	Public Sector Bank	42,747
15	Punjab and Sind Bank	Public Sector Bank	29,339
16	Punjab National Bank	Public Sector Bank	219,310
17	State Bank of Bikaner And Jaipur	Public Sector Bank	45,016
18	State Bank of Hyderabad	Public Sector Bank	29,359
19	State Bank of India	Public Sector Bank	416,178
20	State Bank of Mysore	Public Sector Bank	22,480
21	State Bank of Patiala	Public Sector Bank	8,050
22	State Bank of Travancore	Public Sector Bank	22,143
23	Syndicate Bank	Public Sector Bank	85,974
24	UCO Bank	Public Sector Bank	48,628
25	Union Bank of India	Public Sector Bank	89,089
26	United Bank of India	Public Sector Bank	43,734
27	Vijaya Bank	Public Sector Bank	38,419

28	Axis Bank	Private Sector Bank	76,711
29		Private Sector Bank	1,154
	City Union Bank Ltd	Private Sector Bank	1,329
30	DCB Bank Limited		984
31	Dhanlaxmi Bank Limited	Private Sector Bank	
32	HDFC Bank Ltd	Private Sector Bank	117,208
33	ICICI Bank Limited	Private Sector Bank	83,198
34	Indusind Bank Limited	Private Sector Bank	4,935
35	Karnataka Bank Limited	Private Sector Bank	17,414
36	Kotak Mahindra Bank	Private Sector Bank	273
37	RBL Bank Limited	Private Sector Bank	524
38	Standard Chartered Bank	Private Sector Bank	49
39	Tamilnad Mercantile Bank Private Sector Bank Ltd	Private Sector Bank	15,736
40	The Catholic Syrian Bank Limited	Private Sector Bank	1,416
41	The Federal Bank Ltd	Private Sector Bank	4,740
42	The Jammu and Kashmir Bank Ltd	Private Sector Bank	14,806
43	The KarurVysya Bank Ltd	Private Sector Bank	3,127
44	The Lakshmi Vilas Bank Ltd	Private Sector Bank	489
45	The Nainital Bank Ltd	Private Sector Bank	184
46	The South Indian Bank Ltd	Private Sector Bank	6,937
47	Yes Bank Limited	Private Sector Bank	2,804
48	Allahabad UP Gramin Bank	Regional Rural Bank	20,779
49	Andhra Pradesh GrameenaVikas Bank	Regional Rural Bank	7,898
50	Andhra Pragathi Grameena Bank	Regional Rural Bank	23,630
51	Arunachal Pradesh Rural Bank	Regional Rural Bank	232
52	Assam GraminVikash Bank	Regional Rural Bank	38,430
53	Bangiya GraminVikash Bank	Regional Rural Bank	3,068
54	Baroda Gujarat Gramin Bank	Regional Rural Bank	2,487
55	Baroda Rajasthan Kshetriya Gramin Bank	Regional Rural Bank	23,522
56	Baroda Uttar Pradesh Gramin Bank	Regional Rural Bank	34,855
57	Bihar Gramin Bank	Regional Rural Bank	23,407

58	Central Madhya Pradesh Gramin Bank	Regional Rural Bank	13,224
59	Chaitanya Godavari Grameena Bank	Regional Rural Bank	17,096
60	Chhattisgarh RajyaGramin Bank	Regional Rural Bank	7,560
61	Dena Gujarat Gramin Bank	Regional Rural Bank	8,144
62	Ellaquai Dehati Bank	Regional Rural Bank	1,855
63	Gramin Bank Of Aryavart	Regional Rural Bank	52,133
64	Himachal Pradesh Gramin Bank	Regional Rural Bank	6,808
65	J&K Grameen Bank	Regional Rural Bank	1,841
66	Jharkhand Gramin Bank	Regional Rural Bank	19,351
67	Karnataka VikasGrameena Bank	Regional Rural Bank	24,445
68	KashiGomtiSamyutGramin Bank	Regional Rural Bank	11,497
69	KaveriGrameena Bank	Regional Rural Bank	10,826
70	Kerala Gramin Bank	Regional Rural Bank	13,684
71	LangpiDehangi Rural Bank	Regional Rural Bank	8,846
72	Madhya Bihar Gramin Bank	Regional Rural Bank	153,510
73	MadhyanchalGramin Bank	Regional Rural Bank	16,420
74	Maharashtra Gramin Bank	Regional Rural Bank	5,916
75	MalwaGramin Bank	Regional Rural Bank	2,196
76	Manipur Rural Bank	Regional Rural Bank	454
77	Meghalaya Rural Bank	Regional Rural Bank	983
78	Mizoram Rural Bank	Regional Rural Bank	581
79	Nagaland Rural Bank	Regional Rural Bank	34
80	Narmada JhabuaGramin Bank	Regional Rural Bank	37,324
81	OdishaGramya Bank	Regional Rural Bank	9,593
82	PallavanGrama Bank	Regional Rural Bank	3,693
83	PandyanGrama Bank	Regional Rural Bank	1,752
84	PaschimBangaGramin Bank	Regional Rural Bank	3,989
85	Pragathi Krishna Gramin Bank	Regional Rural Bank	15,772
86	Prathama Bank	Regional Rural Bank	11,057
87	PuduvaiBharathiarGrama Bank	Regional Rural Bank	905

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88	Punjab Gramin Bank	Regional Rural Bank	32,325
89	Purvanchal Bank	Regional Rural Bank	7,245
90	Rajasthan MarudharaGramin Bank (Rmgb)	Regional Rural Bank	4,860
91	SaptagiriGrameena Bank	Regional Rural Bank	3,107
92	Sarva Haryana Gramin Bank	Regional Rural Bank	19,750
93	Sarva Up Gramin Bank	Regional Rural Bank	25,581
94	SaurashtraGramin Bank	Regional Rural Bank	2,730
95	Sutlej Gramin Bank	Regional Rural Bank	816
96	TelanganaGrameena Bank	Regional Rural Bank	13,540
97	Tripura Gramin Bank	Regional Rural Bank	3,888
98	UtkalGrameen Bank	Regional Rural Bank	3,960
99	Uttar Bihar Gramin Bank	Regional Rural Bank	71,675
100	UttarakhandGramin Bank	Regional Rural Bank	679
101	UttarbangaKshetriyaGramin Bank	Regional Rural Bank	6,928
102	VananchalGramin Bank	Regional Rural Bank	1,272
103	VidharbhaKonkanGramin Bank	Regional Rural Bank	18,012
104	AmreliJillaMadhyasthSahakari Bank Ltd	District Co-Operative Central Bank	1,144
105	Bhopal Coop. Central Bank Ltd.	District Co-Operative Central Bank	39
106	District Cooperative Bank Ltd. Pratapgarh	District Co-Operative Central Bank	99
107	District Central Cooperative Bank Limited Hoshangabad	District Co-Operative Central Bank	61
108	Indore Premier Co-Operative Bank Ltd	District Co-Operative Central Bank	20
109	Idukki District Cooperative Bank Ltd	District Co-Operative Central Bank	253
110	JilaSahakariKendriya Bank MaryaditBalaghat	District Co-Operative Central Bank	243
111	JilaSahakariKendriya Bank MaryaditDewasMp	District Co-Operative Central Bank	4
112	JilaSahakariKendriya Bank MaryaditDhar	District Co-Operative Central Bank	366
113	JilaSahakariKendriya Bank MaryaditDurg	District Co-Operative Central Bank	62
114	JilaSahakariKendriya Bank Maryadit Jabalpur	District Co-Operative Central Bank	13
115	JilaSahakariKendriya Bank MaryaditKhandwa	District Co-Operative Central Bank	428
116	JilaSahakariKendriya Bank MaryaditKhargoneMp	District Co-Operative Central Bank	288
117	JilaSahakariKendriya Bank MaryaditMandla	District Co-Operative Central Bank	5

1	1	District Co-Operative Central	
118	JilaSahakariKendriya Bank MaryaditMorena	Bank	146
200 300000	JilaSahakariKendriya Bank	District Co-Operative Central	
119	MaryaditNarsinghpur	Bank	27
	, , ,	District Co-Operative Central	
120	JilaSahakariKendriya Bank MaryaditRaisen	Bank	163
		District Co-Operative Central	
121	JilaSahakariKendriya Bank MaryaditRajgarh	Bank	3
	JilaSahakariKendriya Bank	District Co-Operative Central	
122	MaryaditRajnandgaon	Bank	70
		District Co-Operative Central	
123	JilaSahakariKendriya Bank MaryaditRatlamMp	Bank	34
		District Co-Operative Central	
124	JilaSahakariKendriya Bank MaryaditSagarMp	Bank	54
		District Co-Operative Central	
125	JilaSahakariKendriya Bank MaryaditSehore	Bank	46
		District Co-Operative Central	
126	JilaSahakariKendriya Bank MaryaditShajapur	Bank	54
	JilaSahakariKendriya Bank	District Co-Operative Central	
127	MaryaditShivpuriMp	Bank	26
		District Co-Operative Central	
128	JilaSahakariKendriya Bank MaryaditSidhi M.P.	Bank	4
	JilaSahakariKendriya Bank Maryadit Ujjain	District Co-Operative Central	
129	Madhya Pradesh	Bank	43
		District Co-Operative Central	
130	JilaSahakariKendriya Bank MydtJhabua	Bank	30
		District Co-Operative Central	
131	JilaSahakariKendriya Bank Mydt. Guna	Bank	92
	Ç-	District Co-Operative Central	98000
132	JilaSahakariKendriya Bank Mydt. Satna	Bank	13
	JilaSahakariKendriya Bank Mydt. Tikamgarh	District Co-Operative Central	
133	M.P.	Bank	13
		District Co-Operative Central	
134	JilaSahakariKendriya Bank Mydt. Vidisha	Bank	136
		District Co-Operative Central	202
135	JilaSahkariKendriya Bank MydtMandsaur	Bank	202
		District Co-Operative Central	22
136	Jogindra Central Co-Operative Bank Ltd	Bank	33
107	W Division of D. Livia	District Co-Operative Central	1.0
137	Kannur District Co-Operative Bank Ltd	Bank	18
120	W. I. Division of Co. ID-1141	District Co-Operative Central	75
138	Kodagu District Cooperative Central Bank Ltd	Bank District Co Operative Central	75
120	Molonovano District Co Occupativo Book	District Co-Operative Central	150
139	Malappuram District Co-Operative Bank	Bank District Co Operative Control	159
1.40	Manabai District Control Co Constitut Deal III	District Co-Operative Central	40
140	Mumbai District Central Co-Operative Bank Ltd	Bank District Co Operative Central	40
1.4.1	Namital District Cooperative Dayle Ltd	District Co-Operative Central	105
141	Nainital District Cooperative Bank Ltd	Bank District Co Operative Central	103
1.42	Nalanda Central Cooperative Bank Ltd Biharsharf	District Co-Operative Central Bank	5
142	Diliarshari	District Co-Operative Central	3
143	Patliputra Central Co-Operative Bank Ltd Patna	Bank	17
143	1 ampuna Centrai Co-Operative Balik Liu Patha	District Co-Operative Central	1 /
144	PithoragarhZilaSahkari Bank Ltd Pithoragarh	Bank	32
144	Pune District Central Co-Operative Bank	District Co-Operative Central	34
145	Limited	Bank	67
143	Ratnagiri District Central Co-Op Bank Ltd	District Co-Operative Central	07
146	Ratnagiri District Central Co-Op Bank Ltd	Bank	22
140	ramagni	District Co-Operative Central	
147	Rampur ZilaSahkari Bank Ltd, Rampur	Bank	3
L 17/	Tampar Ziracaman Dank Da, Rampar	- will	1 -

		District Co-Operative Central	W. SCHURSON
148	Sangli District Central Co Op Bank Ltd	Bank	4,466
		District Co-Operative Central	
149	Shri Rajkot District Cooperative Bank Ltd.	Bank	28
147	Sindhudurg District Central Co-Operative Bank	District Co-Operative Central	
150	Ltd Sindhudurg	Bank	4
150	Ltd Silidliddaig	District Co-Operative Central	
	G. G. 4 1 G. O. antina Bank I td Civing	Bank	104
151	Siwan Central Co-Operative Bank Ltd, Siwan		104
		District Co-Operative Central	21
152	TehriGarhwalZilaSahkari Bank Ltd Tehri	Bank	21
		District Co-Operative Central	
153	The Ahmedabad District Co Op Bank Ltd	Bank	1,821
	The Ahmednagar District Central Cooperative	District Co-Operative Central	
154	Bank Ltd Ahmednagar	Bank	16
131	The Akola District Central Cooperative Bank	District Co-Operative Central	
155	Ltd Akola	Bank	1-
133	The Amritsar Central Co-Operative Bank Ltd	District Co-Operative Central	
	8	Bank	102
156	Amritsar		102
	The Banaskantha District Central Co-Operative	District Co-Operative Central	122
157	Bank Limited	Bank	132
		District Co-Operative Central	
158	The Bathinda Central Cooperative Bank Ltd	Bank	308
	•	District Co-Operative Central	
159	The Begusarai Central Cooperative Bank Ltd	Bank	152
137	The Bharuch District Central Co-Op Bank	District Co-Operative Central	
1.00		Bank	420
160	Limited Park I Conservation Park I tel	District Co-Operative Central	120
W 9000	The Bhiwani Central Cooperative Bank Ltd.		10
161	Bhiwani	Bank	10
	The Chikmagalur District Central Cooperative	District Co-Operative Central	_
162	Bank Limited Chikmagalur	Bank	7
	The Farrukhabad District Co-Operative Bank	District Co-Operative Central	
163	Ltd. Fatehgarh	Bank	9
100		District Co-Operative Central	
164	The Faridabad Central Co-Operative Bank Ltd	Bank	12
104	The Faridkot Central Cooperative Bank Ltd	District Co-Operative Central	
1.65		Bank	146
165	Faridkot		140
	The Ferozepur Central Cooperative Bank	District Co-Operative Central	100
166	Limited	Bank	102
	The Fatehgarh Sahib Central Cooperative Bank	District Co-Operative Central	2002000
167	Ltd	Bank	47
		District Co-Operative Central	
168	The Fazilka Central Coop Bank Ltd Ho Abohar	Bank	1,015
100	The Gopalganj Central Cooperative Bank	District Co-Operative Central	
169	Limited	Bank	64
109	The Gurdaspur Central Co-Op Bank Ltd	District Co-Operative Central	
1.770		Bank	1
170	Gurdaspur		1
		District Co-Operative Central	12
171	The Hisar Central Co Operative Bank Ltd	Bank	2
	The Hoshiarpur Central Cooperative Bank Ltd	District Co-Operative Central	
172	Hoshiarpur	Bank	506
	The Jalandhar Central Cooperative Bank	District Co-Operative Central	
173	Limited	Bank	1,632
	The Kanara District Central Co-Operaive Bank	District Co-Operative Central	
174	Ltd	Bank	57
1/4	Liu	District Co-Operative Central	
	m v 0 10 1 1 1 1 1 1		8
175	The Kangra Central Cooperative Bank Limited	Bank	0
		District Co-Operative Central	120
176	The Kapurthala Central Coop Bank Ltd	Bank	138
	The Karnal Central Cooperative Bank Ltd	District Co-Operative Central	
	The Ramai Central Cooperative Bunk Eta		76

178	The Kasaragod District Cooperative Bank Ltd The Khagaria District Central Cooperative Bank	Bank District Co-Operative Central	5
170		Bank	4
179	Limited The KodinarTaluka Co-Operative Banking	District Co-Operative Central	4
100	Union Ltd Kodinar	Bank	76
180	Union Ltd Kodinar	District Co-Operative Central	70
101	The Kallem Directricat Co. Operative Penk I to	Bank	215
181	The Kollam Disctrict Co-Operative Bank Ltd	District Co-Operative Central	213
182	The Vettavam District Co Operative Peak I to	Bank	2,505
102	The Kottayam District Co-Operative Bank Ltd	District Co-Operative Central	2,303
102	The Karbikada District Co Operative Book I to	Bank	41
183	The Kozhikode District Co-Operative Bank Ltd	District Co-Operative Central	41
101	The Ludhiana Central Cooperative Bank Limited	Bank	477
184	Limited	District Co-Operative Central	4//
105	The Manage Control Communities Donle Limited	Bank	96
185	The Mansa Central Cooperative Bank Limited		90
107	The Mana Control Commenting Deals Limited	District Co-Operative Central	369
186	The Moga Central Cooperative Bank Limited	Bank	309
107	The Muktsar Central Cooperative Bank Ltd	District Co-Operative Central	222
187	Mukstar	Bank District Co. Operative Control	222
	The Netheral Court I Co. Co. of D. I. I. I.	District Co-Operative Central	2
188	The National Central Co-Operative Bank Ltd.	Bank	3
.00	TI N 11 C 11 C	District Co-Operative Central	226
189	The Nawanshahr Central Cooperative Bank Ltd	Bank	336
		District Co-Operative Central	
190	The Panchkula Central Co-Operative Bank Ltd	Bank	8
		District Co-Operative Central	10
191	The Panchmahal District Co-Op Bank Ltd	Bank	10
	The Patiala Central Cooperative Bank Limited	District Co-Operative Central	265
192	Patiala	Bank	265
	The Raichur District Central Co-Op Bank Ltd,	District Co-Operative Central	
193	Raichur	Bank	2
		District Co-Operative Central	
194	The Ropar Central Cooperative Bank Ltd. Ropar	Bank	114
106	The Sabarkantha District Central Co-Operative	District Co-Operative Central	5 022
195	Bank Ltd	Bank	5,833
106	The Sangrur Central Cooperative Bank Ltd	District Co-Operative Central	220
196	Sangrur	Bank	229
		District Co-Operative Central	1.40
197	The Sasnagar Central Cooperative Bank Ltd	Bank	149
	THE COLUMN TO SERVE THE TABLE	District Co-Operative Central	105
198	The Sitamarhi Central Co-Operative Bank Ltd	Bank	195
	TI C . D'. L'. C O D I I I I	District Co-Operative Central	
99	The Surat District Co. Op Bank Ltd.	Bank	2
200	The Surendranagar District Central Co-	District Co-Operative Central	75
200	Operative Bank Ltd.	Bank	75
		District Co-Operative Central	201
201	The Tarn Taran Central Cooperative Bank Ltd	Bank	281
200		District Co-Operative Central	10
202	The YamunanagarCenral Cooperative Bank Ltd	Bank	10
202	Thiruvananthapuram District Co-Operative	District Co-Operative Central	700
203	Bank Ltd	Bank	780
10.4	Udham Singh Nagar District Cooperative Bank	District Co-Operative Central	50
204	Ltd	Bank	58
		District Co-Operative Central	1.5
205	UttarkashiZilaSahkari Bank Ltd Uttarkashi	Bank	15
		District Co-Operative Central	
206	Valsad District Central Co-Operative Bank Ltd	Bank	30
1 BESON		District Co-Operative Central	
207	Wayanad District Cooperative Bank Ltd	Bank	10

	Yavatmal District Central Cooperative Bank	District Co-Operative Central	1
208	Ltd, Yavatmal	Bank	120
209	ZilaSahakariKendriya Bank MaryaditDatia	District Co-Operative Central Bank	15
210	ZilaSahakari Bank Ltd. Lalitpur	District Co-Operative Central Bank	46
211	ZilaSahkari Bank Ltd KotdwarGarhwal	District Co-Operative Central Bank	38
212	ZilaSahkari Bank Limited Jhansi	District Co-Operative Central Bank	36
213	Andaman & Nicobar State Cooperative Bank Ltd	State Co-Operative Bank	1
214	Arunachal Pradesh State Cooperative Apex Bank Limited	State Co-Operative Bank	7
215	Chhattisgarh RajyaSahakari Bank Mydt (Apex Bank)	State Co-Operative Bank	5
216	Kerala State Co-Operative Bank Ltd	State Co-Operative Bank	183
217	Madhya Pradesh RajyaSahakari Bank Mydt Bhopal	State Co-Operative Bank	27
218	The Assam Co-Operative Apex Bank Ltd	State Co-Operative Bank	29
219	The Bihar State Cooperative Bank Ltd The Chandigarh State Cooperative Bank Limited	State Co-Operative Bank	1
220	Chandigarh  Chandigarh	State Co-Operative Bank	30
221	The Gujarat State CoOperative Bank Limited	State Co-Operative Bank	10
222	The Haryana State Cooperative Apex Bank Limited	State Co-Operative Bank	43
223	The Jammu & Kashmir State Co-Operative Bank	State Co-Operative Bank	15
224	The Maharashtra State Cooperative Bank Ltd.	State Co-Operative Bank	16
225	The Pondicherry State Co-Operative Bank Ltd	State Co-Operative Bank	1
226	The Punjab State Cooperatve Bank Limited	State Co-Operative Bank	263
227	DombivliNagariSahakari Bank Ltd	Urban Co-Operative Bank	273
228	Jamia Co-Operative Bank Limited Punjab & Maharashtra Co-Operative Bank	Urban Co-Operative Bank	1
229	Limited  Manarashtra Co-Operative Bank  Limited	Urban Co-Operative Bank	184
230	ShriMahilaSewaSahakari Bank Ltd	Urban Co-Operative Bank	1
231	The ChemburNagarikSahakari Bank Ltd	Urban Co-Operative Bank	3
232	The Jain Sahakari Bank Limited	Urban Co-Operative Bank	9
233	Department of Posts Ministry of Communication and IT	Department of Post	137,605

r. No	as on 16 <sup>th</sup> Novem State Name	Count of PRANs
1	Andaman & Nicobar Islands	1,523
2	Andhra Pradesh	272,602
3	Arunachal Pradesh	3,805
4	Assam	55,544
5	Bihar	410,592
6	Chandigarh	7,121
7	Chhattisgarh	50,959
8	Dadra and Nagar Haveli	3,733
9	Daman & Diu	5,363
10	Delhi	71,790
11	Goa	9,957
12	Gujarat	196,767
13	Haryana	86,065
14	Himachal Pradesh	34,312
15	Jammu & Kashmir	25,289
16	Jharkhand	76,241
17	Karnataka	263,206
18	Kerala	77,996
19	Lakshwadeep	1,525
20	Madhya Pradesh	181,650
21	Maharashtra	318,166
22	Manipur	6,359
23	Meghalaya	7,220
24	Mizoram	6,793
25	Nagaland	15,697
26	Orissa	149,819
27	Pondicherry	6,748
28	Punjab	126,539
29	Rajasthan	195,933
30	Sikkim	5,997
31	Tamil Nadu	264,818
32	Telangana	100,168
33	Tripura	10,546
34	Uttar Pradesh	433,675
35	Uttaranchal	24,310
36	West Bengal	212,477
	Total	3,721,305