

Government of India  
Ministry of Finance  
Department of Financial Services

LOK SABHA  
Unstarred Question No. †5012  
To be answered on Friday, March 31, 2017/Chaitra 10, 1939 (Saka)  
Losses to Banks

†5012. SHRIMATI BHAVANA PUNDALIKRAO GAWALI PATIL:  
SHRI S.P. MUDDAHANUME GOWDA:  
SHRIMATI REKHA VERMA:  
SHRI KRUPAL BALAJI TUMANE:  
SHRI ARVIND SAWANT:

Will the Minister of FINANCE be pleased to state:

- (a) whether the losses of cooperative, public sector and private banks have risen during the last three years and the current year;
- (b) if so, the details thereof, bank, State/ UT-wise during the last three years;
- (c) whether certain banks have failed to return investor funds during the said period;
- (d) if so, the details thereof bank and State/UT-wise; and
- (e) the remedial measures taken/being taken by the Government for the protection of consumer interests?

**Answer**

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

(a) to (d): Reserve Bank of India (RBI) has reported that the Net Profit/Loss Profit After Tax (PAT) of Public Sector Banks (PSBs) declined to Rs(-)17,993 crore during FY 2015-16 from Rs 37,823 crore in FY 2014-15 and Rs. 37,019 Cr in 2013-14. The Net Profit/Loss (PAT) of Private Banks has increased from Rs 33,661 crore during FY 2013-14 to Rs. 38,735 crore in 2014-15 and further to Rs 41,314 crore during FY 2015-16. The Net Profit/Loss (PAT) of PSBs stood at Rs. (-)1,678 crore for the period April- Dec, 2016 while the Net Profit/Loss (PAT) of Private Banks stood at Rs. 31,262 crore for the same period. The information on Net Profit/Loss (PAT) and Dividend paid by PSBs and Private Banks for the last three years and current year are given in Annexure I.

As regards Urban Cooperative Banks (UCBs), Reserve Bank of India (RBI) has reported that 72 UCBs incurred losses as on 31.03.2016, details of which are given in Annexure II. Further, the details of losses in respect of State Cooperative Banks (StCB) and District Central Cooperative Banks (DCCBs) for the year 2014 to 2016 as reported by National Bank for Agriculture and Rural Development (NABARD) are given in Annexure III to VI.

(e): The steps taken by the Central Government for revival of rural cooperative banks and improving the functioning of PSBs are as under:

i. Based on the recommendation of Vaidyanathan Committee (VC-I), Government implemented a revival package for Short Term Cooperative Credit Structure (STCCS) encompassing legal and institutional reforms, measures to improve the quality of management and financial assistance as necessary for their democratic, self-reliant and efficient functioning. Under the revival package, Government of India released Rs. 9,245 crore. The said package was closed on 30<sup>th</sup> June, 2011.

ii. Recognizing the need to revamp ailing Cooperative Banks so that they are able to cater to the needs of farmers at their doorstep, the Government in 2014 announced implementation of the Scheme for Revival of 23 Unlicensed DCCBs in four States viz. 16 in Uttar Pradesh, 3 in Jammu & Kashmir, 3 in Maharashtra and 1 in West Bengal. The total capital infusion required for revival of these 23 DCCBs was assessed to the tune of Rs. 2375.42 crore, out of which the commitment from Central Government was for Rs. 673.29 crore, for State Governments, Rs.1464.59 crore and for National Bank for Agriculture & Rural Development (NABARD) it was Rs.237.54 crore. The entire share of Central Government under the Scheme has been released to NABARD for onward transmission to Cooperative Banks according to the terms and conditions prescribed in the Memorandum of Understanding governing the Scheme.

iii. In August 2015, the Government formulated “Indradhanush Plan” under which measures were introduced to improve operational and capital efficiency of PSBs. Key Performance Indicators (KPIs) were outlined for all PSBs and cash incentives were introduced for fulfilment of these KPIs. These KPIs included measures such as efficiency of capital usage, diversification of business processes and NPA management etc. Further, the government made available funds to the tune of Rs. 70,000 crore for infusion in PSBs till FY 2019 to conform with capital adequacy norms outlined under Basel III. The Government also allowed PSBs to raise capital through Follow-on Public Offer (FPO) or Qualified Institutional Placement (QIP) by diluting Government of India holding upto 52% in phased manner based on their capital requirement, their stock performance, liquidity, market conditions etc.

**Annexure I to USQ 5012 for 31.03.2017**  
**Data of Public & Private Banks on Net Profit/Loss (PAT) & Dividend Paid**

(Amount in Rupees crore)

Bank/ Bank Group Name	Net Profit/Loss (PAT) during				Dividend Paid			
	FY 2013-14	FY 2014-15	FY 2015-16	April 01, 2016 to Dec 31, 2016	FY 2013-14	FY 2014-15	FY 2015-16	April 01, 2016 to Dec 31, 2016
ALLAHABAD BANK	1,172	621	-743	-425	159	112	0	0
ANDHRA BANK	436	638	540	139	76	145	41	0
BANK OF BARODA	4,541	3,398	-5,396	1,228	1,084	852	0	0
BANK OF INDIA	2,729	1,709	-6,089	-513	376	400	0	0
BANK OF MAHARASHTRA	386	451	101	-917	160	102	0	0
BHARATIYA MAHILA BANK LTD.	12	20	2	2	0	0	0	0
CANARA BANK	2,438	2,703	-2,813	908	594	652	0	0
CENTRAL BANK OF INDIA	-1,263	606	-1,418	-1,847	0	83	0	0
CORPORATION BANK	562	584	-506	401	132	138	0	0
DENA BANK	552	265	-935	-288	130	61	0	0
IDBI BANK LIMITED	1,121	873	-3,665	-1,958	188	146	0	0
INDIAN BANK	1,159	1,005	711	1,086	274	243	87	0
INDIAN OVERSEAS BANK	602	-454	-2,897	-2,770	168	0	0	0
ORIENTAL BANK OF COMMERCE	1,139	778	156	124	267	119	22	0
PUNJAB AND SIND BANK	301	121	336	193	117	29	80	0
PUNJAB NATIONAL BANK	3,343	3,062	-3,974	1,063	421	735	0	0
SYNDICATE BANK	1,711	1,523	-1,643	255	402	375	0	0
UCO BANK	1,511	1,138	-2,799	-1,262	295	258	0	0
UNION BANK OF INDIA	1,696	1,782	1,352	447	307	464	161	0
UNITED BANK OF INDIA	-1,213	256	-282	146	0	0	0	0
VIJAYA BANK	416	439	382	546	165	155	0	0
STATE BANK OF BIKANER AND JAIPUR	732	777	851	-374	117	120	120	0
STATE BANK OF HYDERABAD	1,020	1,317	1,065	-1,368	82	90	0	0
STATE BANK OF INDIA	10,891	13,102	9,951	7,669	2,538	3,078	2,353	0
STATE BANK OF MYSORE	274	409	358	-676	14	35	0	0
STATE BANK OF PATIALA	448	362	-972	-2,089	1	1	0	0
STATE BANK OF TRAVANCORE	304	339	338	-1,398	13	0	36	0
Public Sector Banks	37,019	37,823	-17,993	-1,678	8,079	8,391	2,900	0
AXIS BANK LIMITED	6,218	7,358	8,224	2,454	1,101	1,309	3	0
BANDHAN BANK LIMITED			275	790			0	0

DCB BANK LIMITED	151	191	195	147	0	0	0	0
HDFC BANK LTD.	8,478	10,216	12,296	10,560	1,927	2,414	2,879	0
ICICI BANK LIMITED	9,810	11,175	9,726	7,776	2,834	3,173	3,191	0
IDFC BANK LIMITED			467	844			102	0
INDUSIND BANK LTD	1,408	1,794	2,286	2,116	215	255	352	0
KOTAK MAHINDRA BANK LTD.	1,503	1,866	2,090	2,435	72	96	111	0
YES BANK LTD.	1,618	2,005	2,539	2,417	340	453	506	0
CATHOLIC SYRIAN BANK LTD	27	-53	-150	35	5	0		0
CITY UNION BANK LIMITED	347	395	445	374	64	79	92	0
FEDERAL BANK LTD	839	1,006	476	574	199	227	145	0
ING VYSYA BANK LTD	658	506			134	1		
JAMMU & KASHMIR BANK LTD	1,182	509	416	-1,078	284	122	102	0
KARNATAKA BANK LTD	311	451	415	314	88	114	113	0
KARUR VYSYA BANK LTD	430	464	568	388	164	191	205	0
LAKSHMI VILAS BANK LTD	60	132	180	204	11	43	65	0
NAINITAL BANK LTD	65	67	47	40	17	18	16	0
RBL BANK LIMITED	0	207	292	316	0	44	59	0
SOUTH INDIAN BANK LTD	507	307	333	317	126	98	81	0
TAMILNAD MERCANTILE BANK LTD	301	379	402	236	53	55	55	0
THE DHANALAKSHMI BANK LTD	-252	-241	-209	4	0	0	0	0
Private Sector Banks	33,661	38,735	41,314	31,262	7,634	8,690	8,078	0

Source: RBI

**Annexure II to USQ 5012 for 31.03.2017**  
**List of loss making UCB as on March 31, 2016**

<b>Sr. No.</b>	<b>Bank Name</b>	<b>Net loss in Rs Crore</b>
1	Rupee Co-operative Bank Ltd.	-92.9422
2	The Kapol Co-operative Bank Ltd., Mumbai	-27.5389
3	The Navodaya Urban Co-operative Bank Ltd., Nagpur.	-26.7665
4	Sahebrao Deshmukh Co-op. Bank Ltd.	-24.2997
5	The Akola Urban Co-operative Bank Ltd., Akola.	-20.1519
6	George Town Co op Bank Limited.	-14.8404
7	Maratha Sahakari Bank Ltd., Bombay	-10.2081
8	Youth Development Coop Bank Ltd., Kolhapur.	-6.7586
9	Lokseva Sahakari Bank Ltd.,Pune.	-5.0226
10	Nasik Zilla Girna Sahakari Bank Ltd.,Nasik	-4.8926
11	Trichur Urban Co-operative Bank Ltd.	-4.2711
12	Pollachi Coop. Urban Bank Ltd.	-3.8758
13	Sri Kalahasti Co-operative Town Bank Ltd.	-3.0520
14	Hindu Co-operative Bank Ltd., Pathankot	-2.8881
15	Nedumangad Co-operative Urban Bank Ltd.	-2.8524
16	HCBL Co-operative Bank Ltd., Lucknow	-2.5268
17	R.S.Co-operative Bank Ltd., Mumbai	-2.4223
18	Ajinkyatara Sahakari Bank Ltd., Satara	-2.3099
19	The Citizens' Co-operative Bank Ltd., Jammu.	-1.9549
20	Pudukottai Coop.Town Bank Ltd.	-1.7143
21	Khardah Co-operative Bank Ltd.	-1.5849
22	Urban Co op Bank Limited Cuttack.	-1.4862
23	Bhilwara Mahila Urban Co-op. Bank Ltd.	-1.4476
24	Purasawalkam Coop. Bank Ltd.	-1.3564
25	Mapusa Urban Co-operative Bank of Goa Ltd., Mapusa	-1.3526
26	Kaduthuruthy Urban Co-operative Bank Ltd.	-1.2069
27	Pondicherry Coop. Urban Bank Ltd.	-0.9693
28	Sawantwadi Urban Co-op. Bank Ltd.	-0.8872
29	The Jalna People's Co-operative Bank Ltd., Jalna.	-0.8304
30	Ponani Co-operative Urban Bank Ltd.	-0.5866
31	Raj Laxmi Mahila Urban Co-Operative Bank Ltd.	-0.5170
32	Kerala Mercantile Co-operative Bank Ltd.,Kozhikode	-0.4984
33	Ananthasayanam Co-operative Bank Ltd.	-0.4916
34	Tellicherry Co-operative Urban Bank Ltd.	-0.4612
35	Dr. Babasaheb Ambedkar Urban Co-operative Bank Ltd., Nagpur.	-0.4151
36	Shatabdi Mahila Sahakari Bank Ltd., Thane	-0.4061
37	Karamana Co-operative Urban Bank Ltd.	-0.3865
38	Vaniyambadi Town Coop bank Ltd.	-0.3623
39	Hiriyur Urban Co-operative Bank Ltd., Hiriyur	-0.3601
40	Sikar Urban Co Op Bank Ltd.	-0.3541
41	Shivneri Sahakari Bank Ltd., Koregaon, Satara	-0.3529
42	Vellala Coop Bank Ltd.	-0.3469
43	Chandgad Urban Coop. Bank Ltd., Chandgad, Kolhapur	-0.3444
44	Sri Mallikarjuna Pattana Sahakari Bank Niyamita, Maski	-0.2642
45	The Anjangaon Surji Nagari Sahakari Bank Ltd., Anjangaon Surji.	-0.2517
46	Daund Urban Co-Operative Bank Ltd., Daund	-0.2396
47	Brahmawart Commercial Co-operative Bank Ltd.	-0.2333
48	Shreeram Sahakari Bank Ltd., Mumbai	-0.2110
49	Lokapavani Mahila Sahakari Bank Niyamitha, Mandya	-0.2039
50	Madura Sourashtra Co-Op Bank Ltd.	-0.2006
51	Imperial Urban Co-operative Bank Ltd., Faizabad	-0.1816
52	Raichur City Urban Co-operative Bank Ltd., Raichur	-0.1784

53	Bhavani Urban Co-operative Bank Ltd., Georai.	-0.1660
54	Kamaraj coop Town Bank Ltd. Polur.	-0.1572
55	Navanirman Co-operative Urban Bank Ltd.,	-0.1517
56	Tumkur Pattana Sahakara Bank Niyamitha, Tumkur	-0.1196
57	Dr. Shivajirao Patil Nilangekar Urban Co-operative Bank Ltd., Nilanga.	-0.1010
58	Thiruvaikuntam Co op Urban Bank Ltd.	-0.0952
59	Gokul Co-operative Urban Bank Ltd., Secunderabad	-0.0905
60	Jagruti Co-operative Bank Ltd., Belgaum	-0.0886
61	Payyanur Co-operative Town Bank Ltd.	-0.0722
62	Big Kancheepuram Co op Town Bank Limited.	-0.0646
63	Kallidaikurichi Coop Urban Bank Limited.	-0.0633
64	Tanur Co-operative Urban Bank Ltd.	-0.0596
65	Kedarnath Urban Co-operative Bank Ltd., Latur.	-0.0592
66	Musiri Urban Co-operative Bank Ltd., Musiri.	-0.0578
67	Sri Bharathi Co-operative Urban Bank Ltd., Hyderabad	-0.0354
68	Cuddalore & Villipuram DCCB Employees Co-Op.Bank Ltd.	-0.0322
69	Rajasthan Urban Co-Operative Bank Ltd., Jaipur	-0.0285
70	Imperial Urban cooperative Bank Ltd.Jalandhar	-0.0269
71	Ramakrishna Mutually Aided Co-operative Urban Bank Ltd.,Nidadavole	-0.0178
72	Kolikata Mahila Co-Operative Bank Ltd.,	-0.0093

Source: RBI

## Annexure III to USQ 5012 for 31.03.2017

<b>StCBs in loss as on 31.3.2014 (Amt. in Rs. Lakhs)</b>		
<b>Sr. No.</b>	<b>Name of the Bank</b>	<b>Profit/ Loss for the Year</b>
1	ARUNACHAL PRADESH	-56.74
2	GOA	-1135.75
3	JHARKHAND	-233.45
4	KERALA	-6358.40
5	MANIPUR	-507.14
6	WEST BENGAL	-1063.67
Total Loss		-9355.15

<b>StCBs in loss as on 31.3.2015 (Amt. in Rs. Lakhs)</b>		
<b>Sr. No.</b>	<b>Name of the State/ UT</b>	<b>Profit/ Loss for the Year</b>
1	Jharkhand	-448.65
2	Manipur	-644.20
3	Puducherry	-588.73
4	Goa	-812.86
Total Loss		-2494.44

<b>StCBs in loss as on 31.3.2016 (Amt. in Rs. Lakhs)</b>		
<b>Sr. No.</b>	<b>Name of the State/ UT</b>	<b>Profit/ Loss for the Year</b>
1	Jharkhand	-508.52
2	Manipur	-7357.43
3	New Delhi	-1255.51
4	Puducherry	-1506.11
5	Goa	-755.53
Total Loss		-11383.10

Source: NABARD

## Annexure IV to USQ 5012 for 31.03.2017

DCCBs in Loss as on 31.3.2014 (Amount in Rs. Lakhs)

Sr. No.	Expenditure =>	State	Loss for the Year
	Name of the Bank		
1	GOPALGANJ	BIHAR	-258.89
2	MAGADH	BIHAR	-51.69
3	MONGHYR-JAMUI	BIHAR	-2554.62
4	MUZAFFARPUR	BIHAR	-1891.01
5	PURNEA	BIHAR	-443.05
6	BHAVNAGAR	GUJARAT	-689.52
7	KACHCHH	GUJARAT	-208.07
8	FATEHABAD	HARYANA	-1321.75
9	JIND	HARYANA	-234.4
10	MEHENDRAGARH	HARYANA	-109.72
11	SIRSA	HARYANA	-446.6
12	ANANTNAG	J & K	-127.93
13	DEOGHAR JAMTARA	JHARKHAND	-87.88
14	GIRIDIH	JHARKHAND	-77.24
15	SHIMOGA	KARNATAKA	-1897.1
16	BULDHANA	MAHARASHTRA	-1590.18
17	NAGPUR	MAHARASHTRA	-1233.28
18	WARDHA	MAHARASHTRA	-3510.54
19	CHURU	RAJASTHAN	-684.9
20	GANGANAGAR	RAJASTHAN	-321.03
21	KOTA	RAJASTHAN	-1474.09
22	SAWAI MADHOPUR	RAJASTHAN	-309.78
23	SIROHI	RAJASTHAN	-309.12
24	TONK	RAJASTHAN	-821.79
25	AGRA	UTTAR PRADESH	-216.52
26	ALLAHABAD	UTTAR PRADESH	-867.49
27	AZAMGARH	UTTAR PRADESH	-887.7
28	BAHRICH	UTTAR PRADESH	-621.62
29	BALLIA	UTTAR PRADESH	-853.05
30	BASTI	UTTAR PRADESH	-1136.42
31	DEORIA KASIA	UTTAR PRADESH	-1760.31
32	FATEHPUR	UTTAR PRADESH	-2208.39
33	GHAZIPUR	UTTAR PRADESH	-594.74
34	GORAKHPUR	UTTAR PRADESH	-1749.19
35	HARDOI	UTTAR PRADESH	-736.16
36	JAUNPUR	UTTAR PRADESH	-1163.37
37	SITAPUR	UTTAR PRADESH	-1342.42
38	VARANASI	UTTAR PRADESH	-649.86
<b>Total Loss</b>			<b>-35441.42</b>

Source: NABARD



**DCCBs in Loss as on 31.3.2015 (Amount in Rs. Lakhs)**

<b>Sr. No.</b>	<b>Name of the State/ UT</b>	<b>Name of the Bank</b>	<b>Profit/ Loss for the Year</b>
1	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, BHIND	-488.67
2	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, DATIA	-795.25
3	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, GWALIOR	-732.15
4	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, RAISEN	-1461.47
5	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, REWA	-983.65
6	Uttarakhand	ALMORA ZILLA SAHAKARI BANK LTD.	-1317.78
7	Uttarakhand	THE UTTARKASHI ZILA SAHKARI BANK LTD., UTTARKASHI	-1663.50
8	Uttar Pradesh	AGRA DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	-93.16
9	Uttar Pradesh	ALLAHABAD DISTRICT CO-OPERATIVE BANK LTD.	-1239.42
10	Uttar Pradesh	BAHRICH DISTRICT CO-OPERATIVE BANK LTD.	-693.77
11	Uttar Pradesh	BUDAUN JILLA SAHKARI BANK LTD.	-144.29
12	Uttar Pradesh	DEORIA KASIA CO-OPERATIVE BANK LTD.	-2345.20
13	Uttar Pradesh	DISTRICT CO-OPERATIVE BANK LTD., VARANASI	-1144.80
14	Uttar Pradesh	FATEHPUR DISTRICT CO-OPERATIVE BANK LTD.	-2456.47
15	Uttar Pradesh	GORAKHPUR JILLA SAHKARI BANK LTD.	-1721.41
16	Uttar Pradesh	HARDOI JILLA SAHKARI BANK LTD.	-707.89
17	Uttar Pradesh	JILLA SAHAKARI BANK LTD., AZAMGARH	-1061.44
18	Uttar Pradesh	JILLA SAHAKARI BANK LTD., GHAZIPUR	-765.73
19	Uttar Pradesh	JILLA SAHKARI BANK LTD., BALLIA	-790.15
20	Uttar Pradesh	JILLA SAHKARI BANK LTD., BASTI	-1281.66
21	Uttar Pradesh	JILLA SAHKARI BANK LTD., JAUNPUR	-1342.60
22	Uttar Pradesh	JILLA SAHKARI BANK LTD., LAKHIMPUR-KHIRI	-5142.43
23	Uttar Pradesh	JILLA SAHKARI BANK LTD., SIDHARTHANAGAR	-2893.96
24	Uttar Pradesh	JILLA SAHKARI BANK LTD., SITAPUR	-1124.03
25	Uttar Pradesh	MATHURA JILLA SAHKARI BANK LTD.	-172.98
26	Uttar Pradesh	SULTANPUR JILLA SAHKARI BANK LTD.	-718.30
27	Bihar	CENTRAL CO-OPERATIVE BANK LTD., ARA	-193.76
28	Bihar	THE BHAGALPUR CENTRAL CO-OPERATIVE BANK LTD.	-1292.06
29	Bihar	THE MUZAFFARPUR CENTRAL CO-OPERATIVE BANK LTD.	-66.21
30	Bihar	THE PURNEA DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	-2630.92
31	Jharkhand	THE DEOGHAR JAMTARA CENTRAL CO-OPERATIVE BANK LTD.	-1605.55
32	Jharkhand	THE GIRIDIH CENTRAL CO-OPERATIVE BANK LTD.	-362.52
33	Jharkhand	THE HAZARIBAGH CENTRAL CO-OPERATIVE BANK LTD.	-2003.03
34	Jharkhand	THE RANCHI-KHUNTI CENTRAL CO-OPERATIVE BANK LTD.	-2035.84
35	Haryana	THE AMBALA CENTRAL CO-OPERATIVE BANK LTD.	-253.42
36	Haryana	THE FARIDABAD CENTRAL CO-OPERATIVE BANK LTD.	-547.10
37	Haryana	THE FATEHABAD CENTRAL CO-OPERATIVE BANK LTD.	-1158.92
38	Haryana	THE JIND CENTRAL CO-OPERATIVE BANK LTD.	-361.14
39	Haryana	THE MEHENDRAGARH CENTRAL CO-OPERATIVE BANK LTD.	-468.17
40	Haryana	THE SIRSA CENTRAL CO-OPERATIVE BANK LTD.	-169.87

41	Jammu and Kashmir	THE ANANTNAG CENTRAL CO-OPERATIVE BANK LTD.	-535.22
42	Punjab	THE MANSA CENTRAL CO-OPERATIVE BANK LTD., MANSA	-361.80
43	Punjab	THE SANGRUR CENTRAL CO-OPERATIVE BANK LTD., SANGRUR	-653.39
44	Rajasthan	SAWAI MADHOPUR KENDRIYA SAHAKARI BANK LTD.	-318.69
45	Rajasthan	THE CENTRAL CO-OPERATIVE BANK LTD., BIKANER	-433.48
46	Rajasthan	THE CENTRAL CO-OPERATIVE BANK LTD., TONK	-916.72
47	Rajasthan	THE PALI DISTRICT CENTRAL CO-OPERATIVE BANK LTD	-393.41
48	Andhra Pradesh	THE DISTRICT COOPERATIVE CENTRAL BANK LTD., KAKINADA	-10358.15
49	Andhra Pradesh	THE DISTRICT CO-OPERATIVE CENTRAL BANK LTD., VIZIANAGARAM	-985.46
50	Karnataka	THE BANGLORE, BANGLORE RURAL & RAMANAGRA DISTRICT CO-OPERATIVE BANK LTD.	-709.62
51	Karnataka	THE SHIMOGA DISTRICT CO-OPERATIVE CENTRAL BANK LTD.	-3950.66
52	Tamil Nadu	THE VELLORE DISTRICT CENTRAL COOPERATIVE BANK LTD.	-6313.19
53	Gujarat	MEHSANA DISTRICT CENTRAL CO-OPERATIVE BANK	-3782.26
54	Gujarat	THE KACHCHH DISTRICT CENTRAL CO-OPERATIVE BANK	-965.88
55	Maharashtra	DHULE & NANDURBAR DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	-1620.10
56	Maharashtra	JALNA DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	-390.77
57	Maharashtra	KOLHAPUR DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	-844.66
58	Maharashtra	THE NANDED DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	-24984.29
<b>Total Loss</b>			<b>-104948.42</b>

Source: NABARD

**Annexure VI to USQ 5012 for 31.03.2017**

<b>DCCBs in Loss as on 31.3.2016</b>			<b>(Amount in Rs. Lakhs)</b>
<b>Sr. No.</b>	<b>Name of the State/ UT</b>	<b>Name of the Bank</b>	<b>Profit/ Loss for the Year</b>
1	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, BHIND	-273.30
2	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, DATIA	-1699.06
3	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, REWA	-2666.47
4	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, SATNA	-2417.78
5	Uttarakhand	THE UTTARKASHI ZILA SAHKARI BANK LTD., UTTARKASHI	-1689.78
6	Uttar Pradesh	ALLAHABAD DISTRICT CO-OPERATIVE BANK LTD.	-781.75
7	Uttar Pradesh	BAHRICH DISTRICT CO-OPERATIVE BANK LTD.	-268.93
8	Uttar Pradesh	BUDAUN JILLA SAHKARI BANK LTD.	-269.83
9	Uttar Pradesh	DEORIA KASIA CO-OPERATIVE BANK LTD.	-333.30
10	Uttar Pradesh	DISTRICT CO-OPERATIVE BANK LTD., VARANASI	-131.34
11	Uttar Pradesh	FATEHPUR DISTRICT CO-OPERATIVE BANK LTD.	-1632.26
12	Uttar Pradesh	GORAKHPUR JILLA SAHKARI BANK LTD.	-1221.82
13	Uttar Pradesh	JILLA SAHAKARI BANK LTD., AZAMGARH	-347.20
14	Uttar Pradesh	JILLA SAHAKARI BANK LTD., GHAZIPUR	-300.98
15	Uttar Pradesh	JILLA SAHKARI BANK LTD., BALLIA	-83.42
16	Uttar Pradesh	JILLA SAHKARI BANK LTD., BASTI	-347.73
17	Uttar Pradesh	JILLA SAHKARI BANK LTD., JAUNPUR	-652.01
18	Uttar Pradesh	JILLA SAHKARI BANK LTD., LAKHIMPUR-KHIRI	-4348.98
19	Uttar Pradesh	SULTANPUR JILLA SAHKARI BANK LTD.	-37.84
20	Bihar	THE AURANGABAD DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	-524.09
21	Bihar	THE KATIHAR DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	-464.53
22	Bihar	THE NAWADAH CENTRAL CO-OPERATIVE BANK LTD.	-182.02
23	Bihar	THE ROHIKA CENTRAL CO-OPERATIVE BANK LTD., MADHUBANI	-109.87
24	Jharkhand	THE GIRIDIH CENTRAL CO-OPERATIVE BANK LTD.	-114.24
25	West Bengal	BALAGERIA CENTRAL CO-OPERATIVE BANK LTD.	-501.31
26	West Bengal	BANKURA DIST CENTRAL CO-OPERATIVE BANK LTD.	-727.00
27	West Bengal	BIRBHUM DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	-2722.67
28	West Bengal	DARJEELING DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	-60.26
29	Haryana	THE AMBALA CENTRAL CO-OPERATIVE BANK LTD.	-323.67
30	Haryana	THE FATEHABAD CENTRAL CO-OPERATIVE BANK LTD.	-288.95
31	Haryana	THE MEHENDRAGARH CENTRAL CO-OPERATIVE BANK LTD.	-131.22
32	Haryana	THE SIRSA CENTRAL CO-OPERATIVE BANK LTD.	-800.83
33	Haryana	THE YAMUNANAGAR CENTRAL CO-OPERATIVE BANK LTD.	-33.85
34	Jammu and Kashmir	BARAMULLA CENTRAL CO-OPERATIVE BANK LTD.	-1126.28
35	Jammu and Kashmir	THE ANANTNAG CENTRAL CO-OPERATIVE BANK LTD.	-1304.75
36	Punjab	THE MANSAL CENTRAL CO-OPERATIVE BANK LTD., MANSAL	-267.06
37	Punjab	THE SANGRUR CENTRAL CO-OPERATIVE BANK LTD., SANGRUR	-465.56
38	Rajasthan	BARAN KENDRIYA SAHAKARI BANK LTD.	-274.36
39	Rajasthan	THE CENTRAL CO-OPERATIVE BANK LTD., TONK	-500.87
40	Rajasthan	THE KOTA CENTRAL CO-OPERATIVE BANK LTD.	-552.61
41	Andhra Pradesh	THE DISTRICT CO-OPERATIVE CENTRAL BANK LTD., VIZIANAGARAM	-1392.65
42	Tamil Nadu	THE KANYAKUMARI DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	-43.22
43	Tamil Nadu	THE VELLORE DISTRICT CENTRAL COOPERATIVE BANK LTD.	-12250.23
44	Gujarat	THE KACHCHH DISTRICT CENTRAL CO-OPERATIVE BANK	-59.33

45	Maharashtra	BULDHANA DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	-2087.16
46	Maharashtra	DHULE & NANDURBAR DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	-406.34
47	Maharashtra	NAGPUR DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	-1106.46
48	Maharashtra	NASIK DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	-6163.59
49	Maharashtra	WARDHA DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	-774.91
Total Loss			-55263.67

Source: NABARD