

Government of India
Ministry of Finance
Department of Financial Services
LOK SABHA
Unstarred Question No. †3351
To be answered on Friday, August 4, 2017/Shravana 13, 1939 (Saka)

Cooperative Banks Losses

†3351. SHRI ASHOK MAHADEORAO NETE.

Will the Minister of FINANCE be pleased to state:

- (a) whether the cooperative banks in the country are incurring loss;
- (b) if so, the details thereof, State/UT wise along with the reasons therefor;
- (c) the amount of loss suffered by such of the banks during last three years, bank/ State/UT-wise; and
- (d) the steps taken/being taken by the Government to prevent the losses of cooperative banks?

Answer

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

(a) to (d): As reported by NABARD, as on 31 March 2016, out of 33 State Cooperative Banks (StCBs) 05 StCBs were in losses and out of 370 District Central Cooperative Banks (DCCBs) 51 DCCBs had incurred losses. The state wise position in this regard for the last three years is appended at Annexure I, II & III.

The following initiatives have been taken by the Central Government to revive the financial health of Cooperative banks.

(i) A revival package for Short Term Cooperative Credit Structure (STCCS) was implemented during 2011-12 with a financial outlay of ₹13596 crore including Gol share of ₹9245.28 crore for their recapitalisation and expenditure like HRD and special audits, computerisation, technical assistance etc. The scheme closed on 30.06.2011.

(ii) A Special scheme for revival of 23 unlicensed DCCBs in 04 States (16 in Uttar Pradesh (UP), 03 in Maharashtra, 03 in J&K and 01 in West Bengal) was implemented during 2014-15 with financial requirement of ₹2375.42 crores including Gol share of ₹673.29 crore.

(iii) National Level and State level review meetings are being conducted regularly by NABARD to review the financial performance of StCBs and DCCBs. Banks are being advised/ guided on measures to improve their financial profitability.

			Annexure I
StCBs Loss - 2014-15			
			Rs. Lakhs
Sr. No.	Name of the Region	Name of the State/ UT	Profit/ Loss for the Year
1	Eastern Region	Jharkhand	-448.65
2	North Eastern Region	Manipur	-644.20
3	Southern Region	Puducherry	-588.73
4	Western Region	Goa	-812.86
Total			-2494.44

				Annexure I (a)
DCCBs Loss : 2014-15				
				Rs. Lakhs
Sr. No.	Name of the Region	Name of the State/ UT	Name of the Bank	Profit/ Loss for the Year
1	Central Region	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, BHIND	-488.67
2	Central Region	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, DATIA	-795.25
3	Central Region	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, GWALIOR	-732.15
4	Central Region	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, RAISEN	-1461.47
5	Central Region	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, REWA	-983.65
6	Central Region	Uttarakhand	ALMORA ZILLA SAHAKARI BANK LTD.	-1317.78
7	Central Region	Uttarakhand	THE UTTARKASHI ZILA SAHKARI BANK LTD., UTTARKASHI	-1663.50
8	Central Region	Uttar Pradesh	AGRA DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	-93.16
9	Central Region	Uttar Pradesh	ALLAHABAD DISTRICT CO-OPERATIVE BANK LTD.	-1239.42
10	Central Region	Uttar Pradesh	BAHRICH DISTRICT CO-OPERATIVE BANK LTD.	-693.77
11	Central Region	Uttar Pradesh	BUDAUN JILLA SAHKARI BANK LTD.	-144.29
12	Central Region	Uttar Pradesh	DEORIA KASIA CO-OPERATIVE BANK LTD.	-2345.20
13	Central Region	Uttar Pradesh	DISTRICT CO-OPERATIVE BANK LTD., VARANASI	-1144.80
14	Central Region	Uttar Pradesh	FATEHPUR DISTRICT CO-OPERATIVE BANK LTD.	-2456.47
15	Central Region	Uttar Pradesh	GORAKHPUR JILLA SAHKARI BANK LTD.	-1721.41
16	Central Region	Uttar Pradesh	HARDOI JILLA SAHKARI BANK LTD.	-707.89
17	Central Region	Uttar Pradesh	JILLA SAHAKARI BANK LTD., AZAMGARH	-1061.44
18	Central Region	Uttar Pradesh	JILLA SAHAKARI BANK LTD., GHAZIPUR	-765.73
19	Central Region	Uttar Pradesh	JILLA SAHKARI BANK LTD., BALLIA	-790.15
20	Central Region	Uttar Pradesh	JILLA SAHKARI BANK LTD., BASTI	-1281.66
21	Central Region	Uttar Pradesh	JILLA SAHKARI BANK LTD., JAUNPUR	-1342.60
22	Central Region	Uttar Pradesh	JILLA SAHKARI BANK LTD., LAKHIMPUR-KHIRI	-5142.43
23	Central Region	Uttar Pradesh	JILLA SAHKARI BANK LTD., SIDHARTHANAGAR	-549.85
24	Central Region	Uttar Pradesh	JILLA SAHKARI BANK LTD., SITAPUR	-1124.03
25	Central Region	Uttar Pradesh	MATHURA JILLA SAHKARI BANK LTD.	-172.98
26	Central Region	Uttar Pradesh	SULTANPUR JILLA SAHKARI BANK LTD.	-718.30
27	Eastern Region	Bihar	THE BHAGALPUR CENTRAL CO-OPERATIVE BANK LTD.	-1292.06
28	Eastern Region	Bihar	THE MUZAFFARPUR CENTRAL CO-OPERATIVE BANK LTD.	-74.08
29	Eastern Region	Bihar	THE NAWADAH CENTRAL CO-OPERATIVE BANK LTD.	-59.81
30	Eastern Region	Jharkhand	THE DEOGHAR JAMTARA CENTRAL CO-OPERATIVE BANK LTD.	-1605.55
31	Eastern Region	Jharkhand	THE GIRIDIH CENTRAL CO-OPERATIVE BANK LTD.	-362.52
32	Eastern Region	Jharkhand	THE HAZARIBAGH CENTRAL CO-OPERATIVE BANK LTD.	-2003.03
33	Eastern Region	Jharkhand	THE RANCHI-KHUNTI CENTRAL CO-OPERATIVE BANK LTD.	-2035.84
34	Eastern Region	West Bengal	BIRBHUM DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	-2459.61
35	Northern Region	Haryana	THE AMBALA CENTRAL CO-OPERATIVE BANK LTD.	-253.42
36	Northern Region	Haryana	THE FARIDABAD CENTRAL CO-OPERATIVE BANK LTD.	-547.10
37	Northern Region	Haryana	THE FATEHABAD CENTRAL CO-OPERATIVE BANK LTD.	-1158.92

38	Northern Region	Haryana	THE HISSAR CENTRAL CO-OPERATIVE BANK LTD.	-444.55
39	Northern Region	Haryana	THE JIND CENTRAL CO-OPERATIVE BANK LTD.	-361.14
40	Northern Region	Haryana	THE MEHENDRAGARH CENTRAL CO-OPERATIVE BANK LTD.	-468.17
41	Northern Region	Haryana	THE SIRSA CENTRAL CO-OPERATIVE BANK LTD.	-169.87
42	Northern Region	Haryana	THE SONEPAT CENTRAL CO-OPERATIVE BANK LTD.	-97.99
43	Northern Region	Jammu and Kashmir	THE ANANTNAG CENTRAL CO-OPERATIVE BANK LTD.	-535.22
44	Northern Region	Punjab	THE MANSA CENTRAL CO-OPERATIVE BANK LTD., MANSA	-361.80
45	Northern Region	Punjab	THE SANGRUR CENTRAL CO-OPERATIVE BANK LTD., SANGRUR	-653.39
46	Northern Region	Rajasthan	SAWAI MADHOPUR KENDRIYA SAHAKARI BANK LTD.	-318.69
47	Northern Region	Rajasthan	THE CENTRAL CO-OPERATIVE BANK LTD., BIKANER	-433.48
48	Northern Region	Rajasthan	THE CENTRAL CO-OPERATIVE BANK LTD., TONK	-916.72
49	Northern Region	Rajasthan	THE PALI DISTRICT CENTRAL CO-OPERATIVE BANK LTD	-393.41
50	Southern Region	Andhra Pradesh	THE DISTRICT CO-OPERATIVE CENTRAL BANK LTD., VIZIANAGARAM	-985.46
51	Southern Region	Karnataka	THE BANGLORE, BANGLORE RURAL & RAMANAGRA DCCB.	-709.62
52	Southern Region	Karnataka	THE SHIMOGA DISTRICT CO-OPERATIVE CENTRAL BANK LTD.	-3085.84
53	Southern Region	Tamil Nadu	THE VELLORE DISTRICT CENTRAL COOPERATIVE BANK LTD.	-6313.19
54	Western Region	Gujarat	MEHSANA DISTRICT CENTRAL CO-OPERATIVE BANK	-3782.26
55	Western Region	Gujarat	THE KACHCHH DISTRICT CENTRAL CO-OPERATIVE BANK	-965.88
56	Western Region	Maharashtra	BULDHANA DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	-6447.90
57	Western Region	Maharashtra	DHULE & NANDURBAR DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	-1620.10
58	Western Region	Maharashtra	JALNA DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	-390.77
59	Western Region	Maharashtra	KOLHAPUR DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	-844.66
60	Western Region	Maharashtra	NAGPUR DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	-7243.22
61	Western Region	Maharashtra	THE NANDED DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	-24984.29
62	Western Region	Maharashtra	WARDHA DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	-5055.02
Total				-110372.63

				Annexure II
StCBs Loss - 2015-16				
				Rs. Lakhs
Sr. No.	Name of the Region	Name of the State/ UT	Name of the Bank	Profit/ Loss for the Year
1	Eastern Region	Jharkhand	THE JHARKHAND STATE CO-OPERATIVE BANK LTD.	-2119.83
2	Eastern Region	Odisha	THE ORISSA STATE CO-OPERATIVE BANK LTD.	-1158.04
3	North Eastern Region	Assam	THE ASSAM CO-OPERATIVE APEX BANK LTD.	-1182.72
4	Northern Region	Chandigarh	THE CHANDIGARH STATE CO-OPERATIVE BANK LTD.	-772.95
5	Northern Region	Haryana	THE HARYANA STATE CO-OPERATIVE APEX BANK LTD.	-4063.09
Total				-9296.63

				Annexure II (a)
DCCBs Loss : 2015-16				
				Rs. Lakhs
S r N o	Name of the Region	Name of the State/ UT	Name of the Bank	Profit/ Loss for the Year
1	Central Region	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, BHIND	-273.30
2	Central Region	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, DATIA	-1699.06
3	Central Region	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, REWA	-2666.47
4	Central Region	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, SATNA	-2417.78
5	Central Region	Uttarakhand	THE UTTARKASHI ZILA SAHKARI BANK LTD., UTTARKASHI	-1689.78
6	Central Region	Uttar Pradesh	ALLAHABAD DISTRICT CO-OPERATIVE BANK LTD.	-781.75
7	Central Region	Uttar Pradesh	AZAMGARH	-347.20
8	Central Region	Uttar Pradesh	Badaun	-269.83
9	Central Region	Uttar Pradesh	Bahraich	-268.93
10	Central Region	Uttar Pradesh	BALLIA	-83.42
11	Central Region	Uttar Pradesh	BASTI	-347.73
12	Central Region	Uttar Pradesh	DEORIA KASIA CO-OPERATIVE BANK LTD.	-333.30
13	Central Region	Uttar Pradesh	FATEHPUR DISTRICT CO-OPERATIVE BANK LTD.	-1632.26
14	Central Region	Uttar Pradesh	GHAZIPUR	-300.98
15	Central Region	Uttar Pradesh	GORAKHPUR JILLA SAHKARI BANK LTD.	-1221.82
16	Central Region	Uttar Pradesh	JAUNPUR	-652.01
17	Central Region	Uttar Pradesh	LAKHIMPUR-KHIRI	-4348.98
18	Central Region	Uttar Pradesh	SULTANPUR JILLA SAHKARI BANK LTD.	-37.84
19	Central Region	Uttar Pradesh	VARANASI	-131.34
20	Eastern Region	Bihar	THE AURANGABAD DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	-524.09
21	Eastern Region	Bihar	THE KATIHAR DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	-464.53
22	Eastern Region	Bihar	THE NAWADAH CENTRAL CO-OPERATIVE BANK LTD.	-83.98
23	Eastern Region	Bihar	THE ROHIKA CENTRAL CO-OPERATIVE BANK LTD., MADHUBANI	-109.87
24	Eastern Region	Jharkhand	THE GIRIDIH CENTRAL CO-OPERATIVE BANK LTD.	-114.24
25	Eastern Region	West Bengal	BALAGERIA CENTRAL CO-OPERATIVE BANK LTD.	-501.31
26	Eastern Region	West Bengal	BANKURA DIST CENTRAL CO-OPERATIVE BANK LTD.	-727.00
27	Eastern Region	West Bengal	BIRBHUM DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	-2722.67
28	Eastern Region	West Bengal	DARJEELING DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	-60.26
29	Northern Region	Haryana	THE AMBALA CENTRAL CO-OPERATIVE BANK LTD.	-323.67
30	Northern Region	Haryana	THE FATEHABAD CENTRAL CO-OPERATIVE BANK LTD.	-288.95
31	Northern Region	Haryana	THE MEHENDRAGARH CENTRAL CO-OPERATIVE BANK LTD.	-131.22
32	Northern Region	Haryana	THE SIRSA CENTRAL CO-OPERATIVE BANK LTD.	-800.83
33	Northern Region	Haryana	THE YAMUNANAGAR CENTRAL CO-OPERATIVE BANK LTD.	-33.85
34	Northern Region	Jammu and Kashmir	BARAMULLA CENTRAL CO-OPERATIVE BANK LTD.	-1126.28
35	Northern Region	Jammu and	THE ANANTNAG CENTRAL CO-OPERATIVE BANK LTD.	-1304.75

5		Kashmir		
3 6	Northern Region	Punjab	THE MANSA CENTRAL CO-OPERATIVE BANK LTD., MANSA	-267.06
3 7	Northern Region	Punjab	THE SANGRUR CENTRAL CO-OPERATIVE BANK LTD., SANGRUR	-465.56
3 8	Northern Region	Rajasthan	BARAN KENDRIYA SAHAKARI BANK LTD.	-274.36
3 9	Northern Region	Rajasthan	THE CENTRAL CO-OPERATIVE BANK LTD.,TONK	-500.87
4 0	Northern Region	Rajasthan	THE KOTA CENTRAL CO-OPERATIVE BANK LTD.	-552.61
4 1	Southern Region	Andhra Pradesh	THE DISTRICT CO-OPERATIVE CENTRAL BANK LTD., VIZIANAGARAM	-1392.65
4 2	Southern Region	Tamil Nadu	THE KANYAKUMARI DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	-43.22
4 3	Southern Region	Tamil Nadu	THE VELLORE DISTRICT CENTRAL COOPERATIVE BANK LTD.	-12250.23
4 4	Western Region	Gujarat	THE KACHCHH DISTRICT CENTRAL CO-OPERATIVE BANK	-59.33
4 5	Western Region	Maharashtra	BEED DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	-1292.94
4 6	Western Region	Maharashtra	BULDHANA DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	-2087.16
4 7	Western Region	Maharashtra	DHULE & NANDURBAR DISTRICT CENTRAL CO- OPERATIVEBANK LTD.	-406.34
4 8	Western Region	Maharashtra	NAGPUR DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	-1106.46
4 9	Western Region	Maharashtra	NASIK DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	-6163.59
5 0	Western Region	Maharashtra	THE JALGAON DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	-287.24
5 1	Western Region	Maharashtra	WARDHA DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	-774.91
Total				-56745.81

			Annexure III
StCBs Loss - 2016-17 (Unaudited)			
			Rs. Lakhs
S.No	State	Name of StCB	Net Profit (+) /Loss(-) (After Tax)
1	Goa	Goa State Co-op. bank Ltd	-1485.06
2	Manipur	Manipur State Coop. Bank	-210.38
Total			-1695.44

			Annexure III (a)
DCCBs Loss - 2016-17 (Unaudited)			
			Rs. Lakhs
S.No.	State	Name of DCCB	Net Profit (+) /Loss(-) (After Tax)
1	Bihar	Aurangabad	-199.07
2	Bihar	Munger- Jamui	-3042.6
3	Gujarat	Kutch	-13.1
4	Jammu & Kashmir	Anantnag	-697.16
5	Jammu & Kashmir	Baramullah	-1474.91
6	Karnataka	Banglore & Ramnagar	-1970.19
7	Madhya Pradesh	Bhopal	-1409.81
8	Madhya Pradesh	Datia	-3352
9	Madhya Pradesh	Satna	-503.59
10	Madhya Pradesh	Sidhi	-315
11	Maharashtra	Dhule & Nandurbar	-828.33
12	Maharashtra	Jalgaon	-744.83
13	Maharashtra	Solapur	-6155.98
14	Maharashtra	Wardha	-9769.98
15	Punjab	Amritsar	-663.92
16	Punjab	F. Sahib	-107.29
17	Punjab	Faridkot	-76.22
18	Punjab	Fazilka	-489.99
19	Punjab	Ferozepur	-100.41
20	Punjab	Mansa	-178.06
21	Punjab	Muktsar	-2262.09
22	Punjab	Sangur	-332.02
23	Rajasthan	Churu	-470.01
24	Rajasthan	Sri Ganganagar	-226.70
25	Rajasthan	Tonk	-1030.32
26	Tamil Nadu	Nilgiris	-307.95
27	Uttar Pradesh	Allahabad	-781.76
28	Uttar Pradesh	Badaun	-269.83
29	Uttar Pradesh	BAREILY	-299.58
30	Uttar Pradesh	Basti	-347.73
31	Uttar Pradesh	Deoria	-333.30
32	Uttar Pradesh	FATEHPUR	-2621.14
33	Uttar Pradesh	Gorakhpur	-977.00
34	Uttar Pradesh	Kanpur	-7.45
35	Uttar Pradesh	SITAPUR	-523.52
36	Uttar Pradesh	Sultanpur	-37.84
37	Uttar Pradesh	Varanasi	-350.63
Total			-43271.31
^unaudited figures			