

Government of India  
Ministry of Finance  
Department of Financial Services

**LOK SABHA**

Unstarred Question No. 2351  
Answered on Monday, December 18, 2023/Agrahayana 27, 1945 (Saka)

**CO-OPERATIVE SECTOR BANKS**

2351. SHRI ASHOK KUMAR RAWAT:

Will the Minister of FINANCE be pleased to state:

- (a) the State/Bank-wise location of cooperative sector banks particularly in backward and rural zones as on date;
- (b) the State/branch-wise details of deposits made and loans disbursed during the last three years as on date;
- (c) whether the bank branches have fulfilled their fixed targets for loan disbursed;
- (d) if so, the details particularly backward and rural zones thereof;
- (e) if not, the reasons therefor; and
- (f) the steps being taken or proposed to be taken for achievement of the targets?

**Answer**

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

(a): As on 31 March 2023, the details of State/Bank-wise number of cooperative sector bank branches serving rural and backward areas in the country are given in Annexure I.

(b): The State-wise data on deposits and loans during the last 3 years in respect of State Co-operative Banks (StCBs) and District Central Co-operative Banks (DCCBs) as available with this department is given in Annexure II and Annexure III respectively.

(c) to (f): The Government does not fix any target for cooperative banks regarding loan disbursements.

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**Annexure I**

State/Bank-wise number of Rural branches of cooperative sector bank  
(as on 31 March 2023)

Sr. No.	State/UT	Number of Rural Branches
1	Andaman & Nicobar	32
2	Andhra Pradesh	192
3	Arunachal Pradesh	10
4	Assam	17
5	Bihar	124
6	Chhattisgarh	199
7	Delhi	17
8	Dadra and Nagar Haveli And Daman and Diu	2
9	Goa	30
10	Gujarat	928
11	Haryana	441
12	Himachal Pradesh	411
13	Jammu And Kashmir	111
14	Jharkhand	75
15	Karnataka	458
16	Kerala	298
17	Madhya Pradesh	353
18	Maharashtra	2559
19	Manipur	5
20	Nagaland	1
21	Odisha	173
22	Puducherry	9
23	Punjab	591
24	Rajasthan	172
25	Sikkim	12
26	Tamil Nadu	271
27	Telangana	200
28	Tripura	44
29	Uttar Pradesh	562
30	Uttarakhand	185
31	West Bengal	206

## Annexure II

The State-wise data on deposits and loans during the last 3 years in respect of State Co-operative Banks

(Amount in ₹ Lakh)

Sr No	State/UT	2020-21		2021-22		2022-23*	
		Deposits	Loans O/s	Deposits	Loans O/s	Deposits	Loans O/s
1	Chhattisgarh	5,54,914	2,62,813	5,95,417	3,41,473	5,96,277	3,75,741
2	Madhya Pradesh	7,34,861	11,32,388	8,47,540	11,94,056	8,15,287	13,15,834
3	Uttarakhand	2,15,958	2,32,791	2,84,370	2,48,311	3,33,037	2,90,428
4	Uttar Pradesh	8,32,209	8,71,019	10,56,289	10,03,116	10,28,322	11,28,118
5	Andaman & Nicobar	1,15,357	67,922	1,20,886	77,546	1,28,675	91,541
6	Bihar	1,19,897	3,54,745	1,30,784	4,36,325	1,44,744	5,92,977
7	Jharkhand	1,81,346	23,474	2,03,376	53,883	2,11,085	75,450
8	Odisha	9,76,686	12,10,525	10,35,532	13,64,742	11,16,484	14,23,196
9	West Bengal	13,63,147	10,60,498	11,90,571	9,19,463	11,01,562	10,08,165
10	Arunachal Pradesh	45,576	33,555	48,927	34,849	54,315	33,228
11	Assam	3,27,556	1,42,759	3,40,684	1,41,988	3,52,165	1,44,309
12	Manipur	46,314	11,633	56,488	14,122	50,148	20,263
13	Meghalaya	3,09,681	1,68,777	3,48,923	1,70,990	3,51,070	1,69,241
14	Mizoram	1,37,567	84,547	1,38,423	97,757	1,45,536	1,09,727
15	Nagaland	97,313	61,832	1,00,606	66,295	1,04,909	69,010
16	Sikkim	1,11,097	69,821	1,02,172	70,524	1,16,605	57,754
17	Tripura	3,10,370	2,23,174	3,06,001	2,45,643	3,23,894	2,51,247
18	Chandigarh	49,560	11,661	59,852	12,021	59,379	12,270
19	Haryana	3,64,547	6,93,495	3,82,468	7,14,825	5,28,028	7,50,991
20	Himachal Pradesh	12,31,687	7,06,449	12,75,926	7,18,746	14,13,272	8,65,207
21	Jammu And Kashmir	95,455	55,588	97,177	54,161	1,03,172	55,025
22	Delhi	1,39,461	82,557	1,36,630	83,192	1,34,549	89,513
23	Punjab	3,37,805	5,51,821	3,71,435	5,52,589	3,83,399	5,68,554
24	Rajasthan	3,63,045	9,66,290	3,82,876	8,53,722	3,22,727	8,83,446
25	Andhra Pradesh	5,22,481	15,82,482	8,24,993	22,33,769	9,04,179	27,68,810
26	Karnataka	11,86,873	17,83,842	12,19,534	20,55,438	12,65,412	24,44,345
27	Kerala	66,73,161	39,66,493	69,90,712	40,95,004	74,15,232	47,05,207
28	Puducherry	75,352	50,820	79,902	55,509	82,863	60,632
29	Tamil Nadu	10,67,941	8,53,036	12,81,962	15,35,203	11,50,763	17,38,616
30	Telangana	5,46,641	7,77,928	6,94,195	9,33,476	7,40,291	11,61,848
31	Goa	1,95,147	1,20,162	2,16,115	1,14,002	61,343	29,627
32	Dadra and Nagar Haveli And Daman and Diu	56,042	25,210	60,954	23,880	2,25,307	1,21,048
33	Gujarat	8,89,927	6,09,798	10,06,921	7,79,271	10,61,188	8,36,236
34	Maharashtra	20,30,762	23,29,454	21,06,684	25,96,035	18,61,355	26,45,005

\*Data is provisional

**Annexure III**

The State-wise data on deposits and loans during the last 3 years in respect of District Central Co-operative Banks

(Amount in ₹ Lakh)

Sr No	State/UT	2020-21		2021-22		2022-23*	
		Deposits	Loans O/s	Deposits	Loans O/s	Deposits	Loans O/s
1	Chhattisgarh	12,47,302	2,53,397	14,06,293	2,89,691	15,36,546	3,36,378
2	Madhya Pradesh	23,21,278	25,20,368	26,51,362	25,82,210	26,79,751	27,54,775
3	Uttarakhand	8,78,085	4,51,140	9,41,431	4,72,148	10,04,491	5,20,698
4	Uttar Pradesh	20,53,023	12,94,034	21,72,133	12,89,544	22,65,795	12,65,153
5	Bihar	3,86,639	4,98,244	3,91,136	5,28,361	4,08,979	5,74,057
6	Jharkhand	34,660	3,136	38,046	3,567	42,873	5,403
7	Odisha	13,07,174	16,65,001	13,72,587	17,99,241	14,31,855	19,79,381
8	West Bengal	19,79,914	10,06,863	21,05,050	10,88,186	21,96,990	11,45,943
9	Haryana	10,29,687	13,53,361	10,86,841	14,07,738	11,09,457	14,34,167
10	Himachal Pradesh	13,37,279	4,77,079	13,92,887	4,69,230	14,64,601	4,73,169
11	Jammu and Kashmir	2,06,278	62,054	2,04,503	60,902	2,07,672	61,695
12	Punjab	17,04,896	11,77,549	17,99,684	11,84,051	18,56,542	11,64,253
13	Rajasthan	13,64,141	11,98,379	14,41,724	14,17,124	14,64,801	14,86,085
14	Andhra Pradesh	11,87,210	21,36,142	12,81,007	28,24,693	13,06,217	33,47,350
15	Karnataka	32,32,331	33,47,003	36,99,789	38,52,816	40,05,204	44,52,829
16	Kerala	4,15,841	3,50,074	4,60,699	3,51,420	NA	NA
17	Tamil Nadu	31,92,254	31,43,614	35,75,911	40,79,747	39,57,377	44,75,310
18	Telangana	5,97,477	9,69,792	6,54,436	11,23,403	6,84,607	13,21,895
19	Gujarat	38,19,360	22,34,390	42,73,376	24,00,646	45,50,943	27,88,612
20	Maharashtra	98,87,659	63,57,346	1,03,08,359	64,29,835	1,06,46,492	71,40,538

Note:

1. NA - No DCCB is present in the state
2. The Malappuram district cooperative bank amalgamated with the Kerala State Cooperative Bank (Kerala Bank) in FY 2022-23"

\* Data is provisional