

Government of India  
Ministry of Finance  
Department of Financial Services

LOK SABHA  
Unstarred Question No. 3579  
Answered on Monday, December 20, 2021/Agrahayana 29, 1943 (Saka)

CO-OPERATIVE BANKS

†3579. SHRI MITESH RAMESHBHAI PATEL (BAKABHAI):

Will the Minister of FINANCE be pleased to state:

- the number of cooperative banks operating in the country, State-wise;
- the details of the assets and liabilities of these banks;
- the quantum of loans disbursed by these banks;
- whether there are any Non-performing Assets of these banks and if so, the details thereof, Bank-wise; and
- the rules and laws which are applicable to check any irregularity therein by Reserve Bank of India?

**Answer**

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

(a): There are 34 State Cooperative banks (StCBs), 352 District Central Cooperative Banks (DCCBs) and 1527 Urban Cooperative banks (UCBs) functioning in country. State-wise and Region-wise details of Rural and Urban Cooperative banks are provided in Annexure I and II respectively of this reply.

(b) to (d): Details of Assets / Liabilities and Gross Non-Performing Assets (GNPA), as reported by RBI and NABARD for Cooperative banks are given as under:

(in Rs. Crore)

Bank	Assets / Liabilities	Gross Non-Performing Assets (GNPA)
StCBs	3,77,387	14,133
DCCBs	5,90,161	34,801
UCBs	6,59,961	36,721

Sources: NABARD in respect of StCBs and DCCBs (as on 31.03.2021) & RBI in respect UCBs (as on 31.03.2021).

As per information submitted by banks on ENSURE (ElectroNic SUBmission of RETURNS) portal of NABARD for 2020-21, the total quantum of loans disbursed by 30 StCBs and 297 DCCBs was Rs. 2,77,888.24 crore and Rs. 3,24,983.70 crore respectively. Further, as per information submitted by RBI loans and advances for UCBs as on March, 2021 were Rs. 3,13,569.02 crore.

(e): Some of the policy initiatives taken by RBI to check any irregularity and strengthening Cooperative banks are as under:

- The Banking Regulation Act, 1949 has been amended to provide additional powers to RBI for more effective regulation of co-operative bank. The major amendments pertain to areas such as management, audit, capital, reconstruction/amalgamation, etc. These amendments are expected to go a long way strengthening the governance and regulation of co-operative banks.

- RBI issues instructions, circulars, guidelines and notifications to StCBs, DCCBs and UCBs under the provisions of the Banking Regulation Act, 1949 [as applicable to Cooperative Societies (AACS)].
- Guidelines have been issued by them for StCBs /DCCBs and UCBs on various matters related to capital adequacy, income recognition and provisioning norms, investments, maintenance of deposits, branch expansion of StCBs/DCCBs and UCBs, customer service, etc.
- StCBs/DCCBs are being periodically inspected by NABARD under provisions of Section 35 (6) of the Banking Regulation Act, 1949 (AACS) to ensure that the banks are complying with the extant guidelines/instructions/norms.
- UCBs are being periodically inspected by RBI under provisions of Section 35 of the Banking Regulation Act, 1949 (AACS) to ensure that the banks are complying with the extant guidelines/instructions/norms.

The compliance to RBI guidelines issued to banks is examined on sample basis during the Supervisory Assessment of the banks and any non-compliance observed are taken up with the banks for the rectification apart from initiating supervisory/ enforcement action against the bank, as deemed fit.

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**Annexure I**

<b>State-wise number of the Co-operative Banks functioning under the supervision of NABARD</b>			
<b>S.No</b>	<b>Name of State/UT</b>	<b>No. of State Co-operative Banks</b>	<b>No. of District Central Co-operative Banks</b>
1	Andaman & Nicobar	1	0
2	Andhra Pradesh	1	13
3	Arunachal Pradesh	1	0
4	Assam	1	0
5	Bihar	1	23
6	Chandigarh	1	0
7	Chhattisgarh	1	6
8	Daman and Diu	1	0
9	Goa	1	0
10	Gujarat	1	18
11	Haryana	1	19
12	Himachal Pradesh	1	2
13	Jammu and Kashmir	1	3
14	Jharkhand	1	1
15	Karnataka	1	21
16	Kerala	1	1
17	Madhya Pradesh	1	38
18	Maharashtra	1	31
19	Manipur	1	0
20	Meghalaya	1	0
21	Mizoram	1	0
22	Nagaland	1	0
23	New Delhi	1	0
24	Odisha	1	17
25	Pondicherry	1	0
26	Punjab	1	20
27	Rajasthan	1	29
28	Sikkim	1	0
29	Tamil Nadu	1	24
30	Telangana	1	9
31	Tripura	1	0
32	Uttar Pradesh	1	50
33	Uttarakhand	1	10
34	West Bengal	1	17
<b>Total</b>		<b>34</b>	<b>352</b>

Source: NABARD

## Annexure II

<b>No. of UCBs reporting to each RO of RBI (As on September 30th, 2021)</b>	
<b>Regional Office (RO) Name</b>	<b>No. of UCBs Reporting</b>
Ahmedabad	218
Bengaluru	262
Bhopal	49
Bhubaneshwar	9
Chandigarh	11
Chennai	130
Dehradun	5
Delhi	15
Gangtok	1
Guwahati	16
Hyderabad	97
Jaipur	35
Jammu	4
Kolkata	42
Lucknow	61
Mumbai	236
Nagpur	250
Panaji	4
Patna	3
Raipur	12
Ranchi	2
Shimla	5
Thiruvananthapuram	60
<b>Grand Total</b>	<b>1527</b>

**Source: RBI**