

**GOVERNMENT OF INDIA
MINISTRY OF COOPERATION**

**LOK SABHA
UNSTARRED QUESTION NO. 2642
TO BE ANSWERED ON 2nd AUGUST, 2022**

Overdues in Cooperative banks

2642. SHRI E.T. MOHAMMED BASHEER:

Will the Minister of COOPERATION (सहकारिता मंत्री) be pleased to state:

- (a) whether there are huge overdues in cooperative banks; and
- (b) if so, whether the Government intends to intervene in this regard and if so, the details thereof?

ANSWER

THE MINISTER OF COOPERATION

सहकारिता मंत्री (SHRI AMIT SHAH)

(a & b) While the provisions with respect to the incorporation, regulation and winding up of Cooperative Societies are contained in the respective State Cooperative Acts or Multi State Cooperative Societies Act, 2002 as the case may be, if a cooperative society is involved in the business of banking, the provisions of Banking Regulation Act 1949 are also applied.

Under the provisions of Banking Regulation Act 1949, RBI issues instructions, circulars, guidelines and notifications to Cooperative banks including State Cooperative Banks (StCBs), District Central Cooperative Banks (DCCBs) and Urban Cooperative Banks (UCBs) from time to time.

As per RBI report on Trend and Progress of Banking in India, 2021, the Gross Non-Performing Assets (GNPAs) as a percentage of Gross Loans Outstanding of Rural Cooperative Banks (RCBs) [State Cooperative Banks (StCBs) + District Central Cooperative Banks (DCCBs)] and Urban Cooperative Banks (UCBs) are as below:

GNPA (%) of Cooperative Banks					
StCBs		DCCBs		Urban Cooperative Banks (UCBs)	
31 Mar 20	31 Mar 21	31 Mar 20	31 Mar 21	31 Mar 20	31 Mar 21
6.7	6.7	12.6	11.4	10.6	11.7
