

Government of India
Ministry of Finance
Department of Financial Services

LOK SABHA
Unstarred Question No. †3337
To be answered on Aug 05, 2016/Shravana 14, 1938 (Saka)
Performance of Cooperative Banks

†3337. SHRI RAVINDRA KUMAR PANDEY:

Will the Minister of FINANCE be pleased to state:

(a) whether any review on performance of cooperative banks working in the country has been done; and

(b) if so, the details and the outcome thereof, State-wise including Jharkhand?

Answer

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

(a) Reserve Bank of India (RBI) has reported that it reviews the performance of the Urban Co-operative Bank (UCB) sector each year and prepares a detailed activity report. National Bank for Agriculture and Rural Development (NABARD) has reported that it reviews the performance of cooperative banks on regular basis.

(b) The data on the select financial indicators of the UCB sector along with the Capital adequacy- wise distribution of UCBs as on 31.03.2015 as reported by RBI is given in Annex I .Further, a comparison of the financial performance of Urban Co-operative Banks (UCBs) for the financial year 2013-14 and 2014-15 and the data on the regional spread of UCBs in the country is also given in Annex II. RBI has reported that the data is maintained on the basis of information furnished by the banks to their Regional Offices, as such the same are not maintained State-wise.

NABARD has reported that recently a review of State Cooperative Banks (StCBs) has been undertaken by it in National Review Meet of State Co-operative Banks including Jharkhand on 11.07.2016. The state-wise details, including Jharkhand, of the performance of StCBs under different parameters are given in Annex III.

Annex I to USQ 3337 for 05.08.2016

(A) Select financial indicators of UCBs:

(Amt. in Rs.Crore)

Sr No.	Indicators	As on March 31, 2015		
		Scheduled UCBs	Non-scheduled UCBs	All UCBs
1	No. of UCBs	50	1529	1579
2	No. of Branches	2503	7219	9722
3	Deposits	164221	190913	355134
4	Advances	105771	118558	224329
5	Investments	51507	71600	123107
6	Total Assets	203614	231584	435197
7	Net profit after tax	1377	2133	3511
8	Return on asset (%)	0.70	0.97	0.84
9	Gross NPA ratio (%)	6.08	5.97	6.02
10	Net NPA ratio (%)	2.79	2.54	2.66
11	CD ratio (%)	64.41	62.10	63.17

(B) Capital Adequacy-wise distribution of UCBs:

CRAR (%)	No. of UCBs as on March 31, 2015		
	Scheduled UCB	Non-scheduled	All UCBs
Negative	4	17	21
0 and above but < 3	0	13	13
3 and above but < 6	1	14	15
6 and above but < 9	0	27	27
9 and above but < 12	9	189	198
12 and above	36	1269	1305
Total	50	1529	1579

Source: Reserve Bank of India

Annex II to USQ 3337 for 05.08.2016

(A) Financial performance of Urban Co-operative Banks(UCBs) for financial year 2013-14 & 2014-15

(Amt. in Rs.Crore)

	2013-14	2014-15	% Growth
1.Asset Quality			
(i) Gross Advances	200352	224329	11.97
(ii) Gross NPA	11500	13501	17.40
(iii) Net NPA	4146	5711	37.74
2. Total Income	38629	44002	13.91
(i) Interest Income	35891	40628	13.20
(ii) Non-interest Income	2738	3374	23.25
3. Total expenditure	32681	37481	14.69
(i) Interest expenditure	24522	28225	15.10
(ii) Non-interest expenditure	8159	9256	13.45
4. Operating Profit	5948	6521	9.64
5. Provisions, contingencies, taxes	2963	3010	1.59
6. Amount of net profit	2984	3511	17.63

(B) Regional Spread of Urban Co-operative Banks (UCBs):

State	Number of UCBs		No. of branches		Deposits (` Crore)		Advances (` Crore)	
	No.	Share (%)	No.	Share (%)	Amount	Share (%)	Amount	Share (%)
Maharashtra	510	32.3	5442	56.0	223075	62.8	139661	62.3
Karnataka	265	16.8	1012	10.4	29461	8.3	19961	8.9
Gujarat	226	14.3	1028	10.6	38506	10.8	24806	11.1
Tamil Nadu	129	8.2	260	2.7	8111	2.3	5308	2.4
Uttar Pradesh	67	4.2	266	2.7	6090	1.7	3403	1.5

Other States	382	24.2	1714	17.6	49890	14.0	31189	13.9
All India	1579	100.0	9722	100.0	355134	100.0	224329	100.0

Source: Reserve Bank of India

Annex III to USQ 3337 for 05.08.2016

Rs. in lakh

Sr. No.	Name of the State Cooperative Bank	Share capital	Total Deposits	Total Loan Outstanding Amount	Out of Total Loan Outstanding Loan ST (SAO)	Loans O/S- Term Loans (Agri & allied)	Net Profit 2015-16	Net Loss 2015-16	Gross NPA (Amount)	Gross NPA % Gross NPA (%)	Net Worth	CRAR (%) As on 31 March 2016
1	2	3	4	5	6	7	8	9	10	11	12	13
1	CHHATTISGARH	13262.48	251128.84	218841.09	99467.01	5865.06	2154.18		11014.21	5.03	35042.47	10.29
2	MADHYA PRADESH	51581.20	501272.52	1071103.03	550148.14	22474.39	5678.02	0.00	32989.97	3.08	142061.51	11.20
3	UTTAR PRADESH	27442.71	711057.26	807937.65	444945.88		2006.07	0.00	33518.61	4.15	89560.61	12.03
4	UTTARAKHAND	6743.87	134011.1	128164.17	49000.00	67197.04	929.66		2767.44	2.16	10276.19	11.35
	CENTRAL REGION TOTAL	99030.26	1597469.7	2226045.94	1143561.03	95536.49	10767.93	0.00	80290.23	3.61	276940.78	
5	ANDAMAN & NICOBAR	439.90	68896.564	36063.62	1073.26	4140.28	502.25	0.00	9271.18	25.71	12829.7024	25.70
6	BIHAR	2673.86	223649.69	205512.07		1873.52	3596.58		21248.99	10.34	59356.7	14.94
7	JHARKHAND	1487.45	52654.38	3361.28	0.00	6.40	0.00	551.21	936.73	27.87	1932.91	19.17
8	ORISSA	37615.60	667579.5	799198.30	599728.00	17602.51	1665.93	0.00	19351.14	2.42	81406.8	8.98
9	WEST BENGAL	7667.09	777974.08	550790.60	147639.95	17912.44	56.60	0.00	40293.52	7.32	18761.37	9.03

	EASTERN REGION TOTAL	49883.90	1790754.2	1594925.87	748441.21	41535.15	5821.36	551.21	91101.56	5.71	174287.482	
10	ARUNACHAL PRADESH	19242.10	14260.98	21141.57	118.55	0.00	0.00	563.21	19685.96	93.11	6760.56	59.40
11	ASSAM	1174.87	203866.69	87926.61	3290.06	3170.69	324.85	0.00	9434.20	10.73	5671.59	11.15
12	MANIPUR	1527.60	9885.1	13505.51	11.77	5813.40	0.00	1254.22	12087.43	89.50	-6107.37	4.00
13	MEGHALAYA	856.79	185815.71	105733.76	3058.41	8668.40	1301.52		8076.51	7.64	14070.15	28.64
14	MIZORAM	186.79	59202.46	40038.95	885.36	3058.12	624.65	0.00	4392.16	10.97	3255.08	9.19
15	NAGALAND	5951.71	49089.71	33007.65	1683.96	2101.12	215.92	0.00	4470.02	13.54	2933.21	10.22
16	SIKKIM	1471.49	240667.06	44308.20	1996.17	0.00	269.75	0.00	1010.27	2.28	2136.89	19.77
17	TRIPURA	2536.52	204343.5	117980.55	5518.47	12124.91	2055.91	0.00	4066.28	3.45	16479.27	17.27
	NORTH EASTERN REGION	32947.87	967131.21	463642.80	16562.75	34936.64	4792.60	1817.43	63222.83	13.64	45199.38	
18	CHANDIGARH	128.17	30261.3	13393.66	0.00	15.47	425.08	0.00	493.10	3.68	5015.34	43.50
19	DELHI	819.96	101966.24	59500.00	833.34	8.83		822.85	3139.05	5.28	23736.2655	29.15
20	HARYANA	13799.00	310491	631860.00	423300.00	-	2380.00	-	281.00	0.04	73273	10.22
21	HIMACHAL PRADESH	858.06	819766.93	436315.94	68345.09	69477.24	14831.53	0.00	27035.23	6.20	66357.74	0.16
22	JAMMU AND KASHMIR	438.52	71777.47	18892.60	1109.15	30.39	27.92	0.00	3239.47	17.15	2178.62	9.11
23	PUNJAB	15940.06	256017.17	747064.95	522500.00	44058.67	1119.98	0.00	6294.21	0.84	74065.06	8.43
24	RAJASTHAN	39826.70	416674.76	799251.24	689159.79	44033.95	2194.20	0.00	2834.35	0.35	77010.34	9.56
	NORTHERN REGION TOTAL	71682.30	1976693.6	2692884.73	1705247.37	157609.08	20553.63	822.85	42823.31	1.59	316621.025	
25	ANDHRA PRADESH	22664.35	353826.01	723020.22	394045.80	139016.29	5433.68	0.00	2810.13	0.39	124386.08	9.38

26	KARNATAKA	28222.33	720147.67	950687.45	527910.17	187759.16	3145.00	0.00	30884.00	3.25	96105.34	8.46
27	KERALA	67873.80	610668.95	162505.92	144232.00	18130.06	2731.49	0.00	53352.36	32.83	35310.92	11.50
28	PONDICHERRY	2487.01	61098.02	38179.17	1383.42	1413.20	394.12	0.00	2273.56	5.95	4974.38	10.17
29	TELANGANA	10927.05	325241.39	408028.01	186661.27	91477.43	1576.90	0.00	1585.08	0.39	68234.05	10.56
30	TAMIL NADU	30756.20	892792.53	735859.00	448768.00	46035.00	5188.00	0.00	22873.96	3.11	116319.64	12.96
	SOUTHERN REGION TOTAL	162930.74	2963774.6	3018279.77	1703000.66	483831.14	18469.19	0.00	113779.09	3.77	445330.41	
31	GOA	4859.78	188776.58	124091.70	1748.65	11.48	0.00	755.53	11658.59	9.40	1011.13	2.13
32	GUJARAT	2748.85	517803.99	545033.92	184467.39	168856.90	1808.94	0.00	13613.39	2.50	65059.61	10.84
33	MAHARASHTRA	47209.48	1126844.1	1444214.79	606994.13	79032.50	24262.03	0.00	134585.00	9.32	194667.88	15.49
	WESTERN REGION TOTAL	54818.11	1833424.6	2113340.41	793210.17	247900.88	26070.97	755.53	159856.98	7.56	260738.62	
	GRAND TOTAL	471293.18	11129248	12109119.53	6110023.19	1061349.38	86475.68	3947.02	551074.00	4.55	1519117.7	

Source: NABARD