

LOK SABHA
UNSTARRED QUESTION NO. 3487
ANSWERED ON-15.07.2019 (Monday)/Ashadha, 24, 1941 (Saka)

FUNCTIONING OF COOPERATIVE BANKS

3487. SHRI ANTO ANTONY:

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government has any role or control over the functioning of cooperative banks in the country, if so, the details thereof;
- (b) whether the Government has any statistics regarding number of co-operative banks functioning in the country, if so, the details thereof, State-wise; and
- (c) whether it is mandatory that the details of the depositors are to be shared with Government of India and if so, the details thereof?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE
(SHRI ANURAG THAKUR)

- (a) National Bank for Agriculture and Rural Development (NABARD) has reported that the functioning of Cooperative Banks is guided by the Cooperative Societies Act of the respective States. At the State level, the Registrar of Cooperative Societies (RCS) of respective States exercises control over the Cooperative Banks. However, the banking functions of the Cooperative Banks are regulated by Reserve Bank of India under the Banking Regulation Act, 1949 (as applicable to Cooperatives).
- (b) The list of Cooperative Banks functioning in the country as reported by NABARD and Reserve Bank of India (RBI) is given in Annexure I to IV.
- (c) RBI has informed that in terms of its Master Direction dated 25.02.2016 on Know your customer (KYC), all entities regulated by RBI including Cooperative Banks are required to share/submit details of transaction/accounts as required under the Prevention of Money Laundering (Maintenance of Records) Rules, 2005 with Financial Intelligence Unit-India (FIU-IND).

Annexure I to Lok Sabha USQ 3487 for 15.07.2019

Name of the Bank - State Cooperative Agriculture and Rural Development Banks (SCARDBs)/ Primary Coope

Sr. No.	SCARDB	PCARDBs
	Name of State	
1	Gujarat	Haryana
2	Haryana	Himachal Prac
3	Himachal Pradesh	Karnataka
4	Karnataka	Kerala
5	Kerala	Punjab
6	Punjab	Rajasthan
7	Rajasthan	West Bengal
8	Tripura	Tamil Nadu
9	Uttar Pradesh	
10	West Bengal	
11	Jammu	
12	Pondicherry	
13	Tamil Nadu	

Source: NABARD

Annexure II to Lok Sabha USQ No. 3487 for 15.07.2019
Name of the banks – State Cooperative Banks (StCBs)

Sr. No.	Name of the Bank
1	Chhattisgarh
2	Madhya Pradesh
3	Uttarakhand
4	Uttar Pradesh
5	Andaman & Nicobar
6	Bihar
7	Jharkhand
8	Odisha
9	West Bengal
10	Arunachal Pradesh
11	Assam
12	Manipur
13	Meghalaya
14	Mizoram
15	Nagaland
16	Sikkim
17	Tripura
18	Chandigarh
19	Haryana
20	Himachal Pradesh
21	Jammu and Kashmir
22	New Delhi
23	Punjab
24	Rajasthan
25	Andhra Pradesh
26	Karnataka
27	Kerala
28	Puducherry
29	Tamil Nadu
30	Telangana
31	Goa
32	Gujarat
33	Maharashtra

Source: NABARD

Annexure III to Lok Sabha USQ No. 3487 for 15.07.2019

Name of the Bank – District Central Cooperative Banks (DCCBs)

S.No.	Name of State	Number of Banks
1	Chhattisgarh	6
2	Madhya Pradesh	38
3	Uttarakhand	10
4	Uttar Pradesh	50
5	Bihar	22
6	Jharkhand	1
7	Odisha	17
8	West Bengal	17
9	Haryana	19
10	Himachal Pradesh	2
11	Jammu and Kashmir	3
12	Punjab	20
13	Rajasthan	29
14	Andhra Pradesh	13
15	Karnataka	21
16	Kerala	14
17	Tamil Nadu	23
18	Telangana	9
19	Gujarat	18
20	Maharashtra	31
	Total	363

Source: NABARD

Annex IV to Lok Sabha USQ No. 3487 for 15.07.2019

State/UT wise distribution of Urban Cooperative Banks (UCBs)

Sr.	State	Number of UCBs
1	Andhra Pradesh	47
2	Assam	8
3	Bihar	3
4	Chhattisgarh	12
5	Delhi	15
6	Goa	6
7	Gujarat	218
8	Haryana	7
9	Himachal Pradesh	5
10	Jammu And Kashmir	4
11	Jharkhand	2
12	Karnataka	263
13	Kerala	60
14	Madhya Pradesh	49
15	Maharashtra	495
16	Manipur	3
17	Meghalaya	3
18	Mizoram	1
19	Odisha	9
20	Puducherry	1
21	Punjab	4
22	Rajasthan	35
23	Sikkim	1
24	Tamil Nadu	129
25	Telangana	51
26	Tripura	1
27	Uttar Pradesh	62
28	Uttarakhand	5
29	West Bengal	43
	Total	1542

Source: RBI